# Pillar 3 Report Half Year 2026

Triodos Bank

# About the Pillar 3 Report

This Pillar 3 Report of Triodos Bank N.V.contains quantitative and qualitative information related to Triodos Bank, as required in the Capital Requirements Regulation (EU) No 575/2013.

- The standardised approach is used to calculate the risk-weighted assets for credit risk.
- The scope is on a consolidated level as per 30 June 2026.
- There are no differences between the accounting and regulatory scopes of consolidation. The reporting currency is the euro and the accounting standard is EU IFRS.
- The LEI-code of Triodos Bank N.V. is 724500PMK2A2M1SQQ228.
- Triodos Bank does not omit the disclosure of any required information for proprietary or confidentiality reasons.
- Triodos Bank is required to publish semi-annual and annual figures. Therefore, only semi-annual and annual comparatives are provided. Rows EU 8a, 9a, 10, 10a, 14a, 14b, and 14d are not applicable and therefore have not been disclosed.

This Pillar 3 Report should be read in conjunction with the Half Year Report 2026.

Triodos Bank N.V. has made these disclosures in accordance with prudential regulation, which is also an integral part of our internal policies and procedures. The Pillar 3 Policy has been in place since 2015 and is annually reviewed to ensure permanent compliance of our Pillar 3 disclosures with the Capital Requirements Regulation (Part Eight). Senior representatives and subject-matter experts from involved co-making departments are responsible for the disclosed information.

Driebergen-Rijsenburg, 12 August 2026

Triodos Bank Executive Board:

Marcel Zuidam, CEO and Chair
Kees van Kalveen, CFO
Marjolein Landheer, CRO
Jacco Minnaar, CCO
Barbara van Duijn, CIO
Suzanne Schilder, CTO

# Key metrics

## EU KM1 - Key metrics of risk-weighted exposure amounts

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | **Amounts (in EUR 1,000)**[1] | **30.06.2026** | **31.03.2026** | **31.12.2025** | **30.09.2025** | **30.06.2025** |
| | **Available own funds (amounts)** | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 1,148,606 | | 1,150,615 | | 1,176,084 |
| 2 | Tier 1 capital | 1,148,606 | | 1,150,615 | | 1,176,084 |
| 3 | Total capital | 1,399,795 | | 1,400,170 | | 1,432,070 |
| | **Risk-weighted exposure amounts** | | | | | |
| 4 | Total risk exposure amount | 6,651,661 | | 6,600,424 | | 6,501,866 |
| 4a | Total risk exposure pre-floor | 6,651,661 | | 6,600,424 | | 6,501,866 |
| | **Capital ratios (as a percentage of risk-weighted exposure amount)** | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 17.27% | | 17.43% | | 18.09% |
| **5a** | **Not applicable** | | | | | |
| 5b | Common Equity Tier 1 ratio considering unfloored TREA (%) | 17.27% | | 17.43% | | 18.09% |
| 6 | Tier 1 ratio (%) | 17.27% | | 17.43% | | 18.09% |
| **6a** | **Not applicable** | | | | | |
| 6b | Tier 1 ratio considering unfloored TREA (%) | 17.27% | | 17.43% | | 18.09% |
| 7 | Total capital ratio (%) | 21.04% | | 21.21% | | 22.03% |
| **7a** | **Not applicable** | | | | | |
| 7b | Total capital ratio considering unfloored TREA (%) | 21.04% | | 21.21% | | 22.03% |
| | **Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)** | | | | | |
| EU 7d | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 4.18% | | 4.18% | | 4.45% |
| EU 7e | of which: to be made up of CET1 capital (percentage points) | 2.35% | | 2.35% | | 2.51% |
| EU 7f | of which: to be made up of Tier 1 capital (percentage points) | 3.14% | | 3.14% | | 3.34% |
| EU 7g | Total SREP own funds requirements (%) | 12.18% | | 12.18% | | 12.45% |
| | **Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)** | | | | | |
| 8 | Capital conservation buffer (%) | 2.50% | | 2.50% | | 2.50% |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | - | | - | | - |
| 9 | Institution specific countercyclical capital buffer (%) | 1.45% | | 1.436% | | 1.383% |

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | **Amounts (in EUR 1,000)**[1] | **30.06.2026** | **31.03.2026** | **31.12.2025** | **30.09.2025** | **30.06.2025** |
| EU 9a | Systemic risk buffer (%) | - | | - | | - |
| 10 | Global Systemically Important Institution buffer (%) | - | | - | | - |
| EU 10a | Other Systemically Important Institution buffer | - | | - | | - |
| 11 | Combined buffer requirement (%) | 3.95% | | 3.94% | | 3.88% |
| EU 11a | Overall capital requirements (%) | 16.13% | | 16.12% | | 16.33% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 8.13% | | 8.30% | | 8.75% |
| | **Leverage ratio** | | | | | |
| 13 | Total exposure measure | 18,232,804 | | 17,970,470 | | 17,719,228 |
| 14 | Leverage ratio (%) | 6.30% | | 6.40% | | 6.64% |
| | **Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)** | | | | | |
| EU 14a | Additional own funds requirements to address the risk of excessive leverage (%) | - | | - | | - |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | - | | - | | - |
| EU 14c | Total SREP leverage ratio requirements (%) | 3.00% | | 3.00% | | 3.00% |
| | **Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)** | | | | | |
| EU 14d | Leverage ratio buffer requirement (%) | - | | - | | - |
| EU 14e | Overall leverage ratio requirements (%) | 3.00% | | 3.00% | | 3.00% |
| | **Liquidity Coverage Ratio (%) average from preceding 12 month** | | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average) | 4,956,323 | | 4,822,622 | | 4,505,440 |
| EU 16a | Cash outflows - Total weighted value | 2,673,107 | | 2,659,430 | | 2,598,713 |
| EU 16b | Cash inflows - Total weighted value | 212,256 | | 225,748 | | 246,134 |
| 16 | Total net cash outflows (adjusted value) | 2,460,850 | | 2,433,683 | | 2,352,579 |
| 17 | Liquidity coverage ratio (%) | 201.58% | | 198.32% | | 191.53% |
| | **Net Stable Funding Ratio** | | | | | |
| 18 | Total available stable funding | 14,309,727 | | 14,407,216 | | 14,008,252 |
| 19 | Total required stable funding | 9,269,183 | | 9,284,191 | | 9,412,425 |
| 20 | NSFR ratio (%) | 154.38% | | 155.18% | | 148.83% |

1 The Key metrics information of Triodos Bank is disclosed every six months.