

Triodos  Bank

Half year report 2021
Pillar 3 report

Sustainable banking

means using money with conscious thought about its environmental, cultural and social impacts, and with the support of savers and investors who want to make a difference, by meeting present-day needs without compromising those of future generations.

Triodos  Bank

Triodos Bank is a co-founder of the Global Alliance for Banking on Values, a network of leading sustainable banks – visit www.gabv.org

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About the Pillar 3 Report

This Pillar 3 Report contains quantitative information related to Triodos Bank as required in the Capital Requirement Regulation.

There are no differences between accounting and regulatory scopes of consolidation.

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. EU 8a, 9a, 10, 10a, 14a, 14b, and 14d are not applicable and therefore have not been disclosed.

Key metrics

	Amounts in million EUR	30.06.2021	31.12.2020	30.06.2020
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	1,150	1,104	1,103
2	Tier 1 capital	1,150	1,104	1,103
3	Total capital	1,157	1,110	1,103
Risk-weighted exposure amounts				
4	Total risk exposure amount	6,176	5,917	5,612
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	18.62%	18.65%	19.66%
6	Tier 1 ratio (%)	18.62%	18.65%	19.66%
7	Total capital ratio (%)	18.73%	18.76%	19.66%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.10%	2.10%	2.10%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.20%	1.20%	1.20%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.60%	1.60%	1.60%
EU 7d	Total SREP own funds requirements (%)	10.10%	10.10%	10.10%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	2.50%	2.50%	2.50%
EU 11a	Overall capital requirements (%)	12.60%	12.60%	12.60%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.63%	8.66%	9.56%

Amounts in million EUR		30.06.2021	31.12.2020	30.06.2020
Leverage ratio				
13	Total exposure measure	13,402	12,593	13,619
14	Leverage ratio (%)	8.58%	8.77%	8.10%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)				
EU 14c	Total SREP leverage ratio requirements (%)*	3.48%		
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)				
EU 14e	Overall leverage ratio requirement (%)*	3.48%		
Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	4,188	3,796	3,242
EU 16a	Cash outflows - Total weighted value	1,959	1,898	1,861
EU 16b	Cash inflows - Total weighted value	225	259	281
16	Total net cash outflows (adjusted value)	1,733	1,639	1,580
17	Liquidity coverage ratio (%)	241.62%	231.58%	205.25%
Net Stable Funding Ratio				
18	Total available stable funding	13,272	11,284	10,651
19	Total required stable funding	8,798	7,946	7,441
20	NSFR ratio (%)	150.85%	142.01%	143.13%

*The standard 3% leverage ratio requirement became binding on 28 June 2021. Due to the temporary relief measures excluding certain central bank exposures from the leverage ratio, this 3% leverage ratio requirement was -as required by regulation- recalibrated in such a way that only the central bank exposures newly accumulated since the beginning of the pandemic effectively benefit from the leverage ratio relief. In other words, only the increase in Triodos Banks' central bank exposures since 31 December 2019 lead in practice to leverage ratio relief. This requirement maintains the level of resilience provided by the leverage ratio before the pandemic. This is a temporary adjustment until 31 March 2022.

