

Pillar 3 Report

Half year report

2023

Triodos  Bank

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

Half year report 2023

Pillar 3 disclosures

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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 2023.
- There are no differences between the accounting and regulatory scopes of consolidation.
- The reporting currency is the euro.
- 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 2023.

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. Our 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, subject to a formal sign-off process. The quality of the disclosures as presented in this report is guaranteed by following our verification actions and assessments, decisions of approval committees and related annual report processes. We believe that this report describes our overall risk profile accurately and comprehensively.

Driebergen-Rijnsenburg, 16 August 2023

Executive Board,

Jeroen Rijpkema, Chair and CEO
Kees van Kalveen, CFO
Marjolein Landheer, CRO a.i.¹
Jacco Minnaar, CCO
Nico Kronemeijer, COO

¹ Marjolein Landheer temporarily replaces the current CRO, Carla van der Weerd, who is recovering from the health impact of long COVID-19.

Key metrics of risk-weighted exposure amounts

EU KM1 - Key metrics template

	Amounts (in EUR 1,000) ¹	30.06.2023	31.12.2022	30.06.2022
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	1,178,065	1,164,626	1,176,165
2	Tier 1 capital	1,178,065	1,164,626	1,176,165
3	Total capital	1,433,231	1,419,394	1,430,912
	Risk-weighted exposure amounts			
4	Total risk exposure amount	6,869,240	6,750,422	6,680,812
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	17.15%	17.25%	17.61%
6	Tier 1 ratio (%)	17.15%	17.25%	17.61%
7	Total capital ratio (%)	20.86%	21.03%	21.42%
	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 (%)	3.10%	3.10%	2.50%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.74%	1.70%	1.40%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.33%	2.30%	1.90%
EU 7d	Total SREP own funds requirements (%)	11.10%	11.10%	10.50%
	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 (%)	0.633%	0.143%	0.002%
EU 9a	Systemic risk buffer (%)			
10	Global Systemically Important Institution buffer (%)			
EU 10a	Other Systemically Important Institution buffer			
11	Combined buffer requirement (%)	3.13%	2.64%	2.50%
EU 11a	Overall capital requirements (%) ²	14.23%	13.74%	13.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.82%	8.95%	9.71%
	Leverage ratio			
13	Total exposure measure	16,898,922	16,919,839	18,122,604
14	Leverage ratio (%)	6.97%	6.88%	6.49%

	Amounts (in EUR 1,000)¹	30.06.2023	31.12.2022	30.06.2022
	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)	3,984,060	4,341,043	4,397,883
EU 16a	Cash outflows - Total weighted value	2,337,858	2,253,205	2,110,584
EU 16b	Cash inflows - Total weighted value	229,836	233,047	220,997
16	Total net cash outflows (adjusted value)	2,108,022	2,020,157	1,889,587
17	Liquidity coverage ratio (%)	189.19%	215.49%	232.71%
	Net Stable Funding Ratio			
18	Total available stable funding	12,859,228	12,793,634	14,235,347
19	Total required stable funding	8,528,080	8,423,275	9,280,149
20	NSFR ratio (%)	150.79%	151.88%	153.40%

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

² The key capital requirements can be expressed in Total Capital Requirements (TCR) and Overall Capital Requirements (OCR). The difference resides in additional Pillar 2 Guidance, which adds an additional requirement for Triodos Bank of 0.2%.

Sustainable banking

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