Pillar 3 Report
Half year report
2022

Triodos Bank

Triodos Bank

Triodos Bank is a co-founder of the Global Alliance for
Banking on Values, a network of leading sustainable banks
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Half year report 2022
Pillar 3 disclosures

About the Pillar 3 Report

This Pillar 3 Report of Triodos Bank NV contains quantitative and qualitative information related to Triodos Bank as required in the Capital Requirements Regulation.

- The standardised approach is used to calculate the risk-weighted assets for credit risk.
- The scope is on consolidated level as per 30 June 2022.
- There are no differences between accounting and regulatory scopes of consolidation.
- The reporting currency is euro.
- The accounting standard is IFRS.
- The LEI-code of Triodos Bank NV 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 2022.

Triodos Bank NV 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-Rijsenburg, 17 August 2022

Executive Board,

Jeroen Rijpkema, CEO, Chair

Willem Horstmann, CFRO

Jacco Minnaar, CCO

Nico Kronemeijer, COO

Key metrics of risk-weighted exposure amounts

EU KM1 – Key metrics template

	Amounts (in EUR 1,000)[1]	30.06.2022	31.12.2021	30.06.2021
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	1,176,165	1,144,101	1,150,071
2	Tier 1 capital	1,176,165	1,144,101	1,150,071
3	Total capital	1,430,912	1,398,799	1,156,715
	Risk-weighted exposure amounts			
4	Total risk exposure amount	6,680,812	6,554,841	6,176,461
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	17.61%	17.45%	18.62%
6	Tier 1 ratio (%)	17.61%	17.45%	18.62%
7	Total capital ratio (%)	21.42%	21.34%	18.73%
	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 (%)	2.50%	2.50%	2.10%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.40%	1.40%	1.20%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.90%	1.90%	1.60%
EU 7d	Total SREP own funds requirements (%)	10.50%	10.50%	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%
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 (%)	0.002%	0.002%	0.001%
EU 9a	Systemic risk buffer (%)			
10	Global Systemically Important Institution buffer (%)			
EU 10a	Other Systemically Important Institution buffer			
11	Combined buffer requirement (%)	2.50%	2.50%	2.50%
EU 11a	Overall capital requirements (%)	13.00%	13.00%	12.60%
12	CET1 available after meeting the total SREP own funds requirements (%)	9.71%	9.55%	8.63%
	Leverage ratio			
13	Total exposure measure	18,122,604[2]	14,109,432	13,401,960
14	Leverage ratio (%)	6.49%[2]	8.11%	8.58%

	Amounts (in EUR 1,000)[1]	30.06.2022	31.12.2021	30.06.2021
	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%[2]	3.48%	3.48%
	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%[2]	3.48%	3.48%
	Liquidity Coverage Ratio (%) average from preceding 12 month			
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	4,397,883	4,078,516	3,628,506
EU 16a	Cash outflows - Total weighted value	2,110,584	1,965,319	1,838,832
EU 16b	Cash inflows - Total weighted value	220,997	234,232	271,025
16	Total net cash outflows (adjusted value)	1,889,587	1,731,087	1,567,807
17	Liquidity coverage ratio (%)	232.71%	235.87%	231.27%
	Net Stable Funding Ratio			
18	Total available stable funding	14,235,347	14,050,381	13,272,392
19	Total required stable funding	9,280,149	9,098,248	8,798,215
20	NSFR ratio (%)	153.40%	154.43%	150.85%

[1] The Key metrics information of Triodos Bank is disclosed every six months.
[2] The increase of the exposure and the decrease of the leverage ratio are mainly due to the termination of the temporary application of the CRR exemption as per April 1, 2022 where certain Central Bank exposures were previously excluded from the leverage ratio. The CRR exemption was introduced by the ECB in response to the COVID-19 pandemic. The termination of the temporary CRR exemption also decreased the minimum leverage ratio requirement.

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.

Triodos Bank