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PRESS RELEASE

De Nederlandsche Bank has decided to remove Triodos Bank's minimum requirements for own funds and eligible liabilities

Driebergen-Rijsenburg, the Netherlands – 22 April 2026 – 08:00 (CEST)

On 21 April 2026, De Nederlandsche Bank (DNB), in its role as National Resolution Authority (NRA), decided to remove the minimum requirements for own funds and eligible liabilities (MREL) for Triodos Bank N.V.

Following a Public Interest Assessment, DNB concluded that a resolution strategy based on normal insolvency proceedings is appropriate for Triodos Bank N.V. without the need to impose MREL requirements.

Triodos Bank views this outcome positively as it supports a more appropriate capital framework aligned with the bank's size and risk profile, reducing administrative burden and eliminating the need to issue MREL-eligible bonds.

Triodos Bank's MREL requirements were 21.7% on Risk Weighted Assets (RWA) as of 1 January 2026 and 5.25% on leverage exposure as of 31 December 2025. Triodos Bank met these requirements with an MREL ratio of 31.0% on RWA and 11.4% on leverage exposure as at 31 December 2025.

This decision does not impact our prudential capital requirements. Under the 2025 Supervisory Review and Evaluation Process (SREP), Triodos Bank was subject to a Total SREP Capital Requirement of 12.18% and an Overall Capital Requirement for Tier 1 capital of 13.02%. As at 31 December 2025, Triodos Bank comfortably met these requirements reporting a CET1 ratio of 17.4% and a Total Capital Ratio of 21.2.%.

Enquiries

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About us
Founded in 1980, Triodos Bank is a frontrunner in impact finance. As an independent, mission-driven bank, Triodos Bank uses money consciously to create positive change, demonstrating that caring for people and planet goes hand in hand with healthy financial returns.

Triodos Bank is the only B-Corp certified bank listed on Euronext Amsterdam. The bank operates in the Netherlands, Belgium, the UK, Spain and Germany, with Investment Management activities based in the Netherlands and active globally.

Triodos Bank co-founded the Global Alliance for Banking on Values, a network of 70 sustainable banks worldwide. Together these banks work on growing a financial system that supports the real economy and delivers lasting social and environmental impact.

Triodos Bank has a full banking licence and is registered with De Nederlandsche Bank N.V. (the Dutch central bank) and the Autoriteit Financiële Markten (the Dutch Authority for the Financial Markets). Most recent company information is available on Triodos Bank's website: www.triodos.com

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