

Pillar III Report 2025

Nationale-Nederlanden Bank N.V.





Pillar III information



Pillar III

Introduction

The Pillar III disclosures are prepared in accordance with the applicable Capital Requirements Regulation (CRR) and Capital Requirements Directive (CRD) as required by DNB. The CRR and CRD are legally enforced by Dutch law under the Wft (Financial Supervision Act). The NN Bank Disclosure Committee, responsible for all NN Bank disclosures, assesses the accuracy of the content before reporting to the NN Bank Supervisory Board for final approval. This report has not been audited by NN Bank's external auditor.

In this Pillar III Report only the quantitative and qualitative Pillar III disclosures that are mandatory for NN Bank have been published.

The presented quantitative disclosures are the following:

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For the following qualitative disclosures reference is made to the sections Progress on our commitments, Corporate Governance, Managing our risks, Risk management and Capital and liquidity management of the Annual Report 2025, which is disclosed on the NN website (<https://www.nn.nl>):

- EU OVA - Institution risk management approach
- EU OVB - Disclosure on governance arrangements
- EU OVC - ICAAP information
- EU LIQA - Liquidity risk management
- EU CRA: General qualitative information about credit risk
- EU ORA - Qualitative information on operational risk



Key metrics

This disclosure provides an overview of the key prudential regulatory metrics covering NN Bank's available capital, risk-weighted exposure amount, risk-based capital ratios, leverage ratio, Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). These key metrics are presented for the year-end (T) as well as the four previous quarter-ends (T-1 to T-4).

EU KM1 - Key metrics

		Amounts in thousands of euro				
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
0005 Available own funds (amounts)						
1	- Common Equity Tier 1 (CET1) capital	1,078,980	1,160,881	1,158,545	1,215,788	1,161,941
2	- Tier 1 capital	1,078,980	1,160,881	1,158,545	1,215,788	1,161,941
3	- Total capital	1,093,980	1,175,881	1,173,545	1,230,788	1,206,941
0035 Risk-weighted exposure amount						
4	- Total risk-weighted exposure amount	5,263,541	5,242,353	5,255,221	5,257,996	6,510,337
4a	- Total risk exposure pre-floor	5,263,541	5,242,353	5,255,221	5,257,996	6,510,337
0045 Capital ratios (as a percentage of risk-weighted exposure amount)						
5	- Common Equity Tier 1 ratio (%)	20.50%	22.14%	22.05%	23.12%	17.85%
5b	- Common Equity Tier 1 ratio considering unfloored TREA (%)	20.50%	22.14%	22.05%	23.12%	17.85%
6	- Tier 1 ratio (%)	20.50%	22.14%	22.05%	23.12%	17.85%
6b	- Tier 1 ratio considering unfloored TREA (%)	20.50%	22.14%	22.05%	23.12%	17.85%
7	- Total capital ratio (%)	20.78%	22.43%	22.33%	23.41%	18.54%
7b	- Total capital ratio considering unfloored TREA (%)	20.78%	22.43%	22.33%	23.41%	18.54%

		Amounts in thousands of euro				
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
0075 Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
EU-7d	- Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.12%	3.18%	3.18%	3.18%	3.18%
EU-7e	- Of which to be made up of CET1 capital (percentage points)	2.32%	1.79%	1.79%	1.79%	1.79%
EU-7f	- Of which to be made up of Tier 1 capital (percentage points)	3.09%	2.39%	2.39%	2.39%	2.39%
EU-7g	- Total SREP own funds requirements (%)	12.12%	11.18%	11.18%	11.18%	11.18%
0115 Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8	- Capital conservation buffer (%)	2.50%	2.50%	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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	- Institution specific countercyclical capital buffer (%)	1.99%	1.99%	1.99%	1.99%	1.99%
EU-9a	- Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	- Global systemically important institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	- Other systemically important institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	- Combined buffer requirement (%)	4.49%	4.49%	4.49%	4.49%	4.49%
EU-11a	- Overall capital requirements (%)	16.61%	15.67%	15.67%	15.67%	15.67%
12	- CET1 available after meeting the total SREP own funds requirements (%)	8.66%	11.25%	11.15%	12.23%	7.36%



		a	b	c	d	e
Amounts in thousands of euro		T	T-1	T-2	T-3	T-4
0205 Leverage Ratio (LR)						
13	– Leverage ratio total exposure measure	26,058,680	26,041,594	26,199,869	25,923,657	25,669,817
14	– Leverage ratio (%)	4.14%	4.46%	4.42%	4.49%	4.53%
0225 Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU-14a	– Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14b	Of which to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14c	– Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
0255 Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU-14d	– Leverage ratio buffer requirement	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	– Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
0275 Liquidity Coverage Ratio (LCR)						
15	– Total high-quality liquid assets (HQLA) (weighted value -average)	2,222,365	2,423,719	2,927,066	3,003,618	2,543,043
EU-16a	– Cash outflows - total weighted value	1,644,163	1,775,693	1,720,731	1,613,222	1,593,356
EU-16b	– Cash inflows - total weighted value	156,583	167,937	126,230	113,855	129,244
16	– Total net cash outflows (adjusted value)	1,487,580	1,607,757	1,594,501	1,499,367	1,464,112
17	– Liquidity coverage ratio (%)	149.39%	150.75%	183.57%	200.33%	173.69%

		a	b	c	d	e
Amounts in thousands of euro		T	T-1	T-2	T-3	T-4
0325 Net Stable Funding Ratio (NSFR)						
18	– Total available stable funding	25,310,897	25,590,720	25,411,815	25,336,066	24,442,277
19	– Total required stable funding	17,937,148	17,861,302	18,254,045	18,131,523	17,987,459
20	– Net stable funding ratio (%)	141.11%	143.27%	139.21%	139.73%	135.89%

Overview of total risk exposure amounts

An overview of the total risk exposure amounts (TREA), forming the denominator of the risk-based capital requirements under Pillar 1, is presented in this disclosure. NN Bank's TREA is composed of risk exposure amounts for credit risk and operational risk. NN Bank does not have a trading book, and therefore no risk exposure amount for market risk is required under Pillar I. The risk exposure amount for operational risk is based on the Standardised Approach. The total risk exposure amounts are presented for the year-end (T) as well as the previous year-end (T-1).

EU OV1 - Overview of total risk exposure amounts

		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
Amounts in thousands of euro		T	T-1	T
1	– Credit risk (excluding counterparty credit risk (CCR))	4,590,922	5,857,464	367,274
2	Of which the standardised approach (SA)	4,590,922	5,857,464	367,274
3	Of which the foundation internal ratings-based (F-IRB) approach	0	0	0
4	Of which the slotting approach	0	0	0
EU-4a	Of which the equities under the simple risk weighted approach	0	0	0
5	Of which the advanced internal ratings-based (A-IRB) approach	0	0	0
6	– Counterparty credit risk (CCR)	1,289	519	103
7	Of which the standardised approach (SA)	1,289	519	103
8	Of which the internal model method (IMM)	0	0	0
EU-8a	Of which exposures to a CCP	1,289	519	103



	a		b		c	
	Total risk exposure amounts (TREA)		Total own funds requirements			
	T	T-1	T	T-1	T	T-1
Amounts in thousands of euro						
9	Of which other CCR	0	0	0	0	0
10	- Credit valuation adjustments (CVA) risk	0	0	0	0	0
EU-10a	Of which the standardised approach (SA)	0	0	0	0	0
EU-10b	Of which the basic approach (F-BA and R-BA)	0	0	0	0	0
EU-10c	Of which the simplified approach	0	0	0	0	0
11	- Not applicable	N/A	N/A	N/A	N/A	N/A
12	- Not applicable	N/A	N/A	N/A	N/A	N/A
13	- Not applicable	N/A	N/A	N/A	N/A	N/A
14	- Not applicable	N/A	N/A	N/A	N/A	N/A
15	- Settlement risk	0	0	0	0	0
16	- Securitisation exposures in the non-trading book (after the cap)	2,114	2,259	169	169	169
17	Of which the SEC-IRBA approach	0	0	0	0	0
18	Of which the SEC-ERBA (including IAA) approach	0	0	0	0	0
19	Of which the SEC-SA approach	2,114	2,259	169	169	169
EU-19a	Of which 1250% risk weight / deductions	0	0	0	0	0
20	- Position, foreign exchange and commodities risks (market risk)	0	0	0	0	0
21	Of which the alternative standardised approach (A-SA)	0	0	0	0	0
EU-21a	Of which the simplified standardised approach (S-SA)	0	0	0	0	0
22	Of which the alternative internal models approach (A-IMA)	0	0	0	0	0
EU-22a	- Large exposures	0	0	0	0	0
23	- Reclassifications between the trading and non-trading books	0	0	0	0	0
24	- Operational risk	669,215	650,096	53,537	53,537	53,537
EU-24a	- Exposures to crypto-assets	0	0	0	0	0
25	- Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0	0	0
26	- Output floor applied (%)	0.00%	0.00%			
27	- Floor adjustment (before application of transitional cap)	0	0			

	a		b		c	
	Total risk exposure amounts (TREA)		Total own funds requirements			
	T	T-1	T	T-1	T	T-1
Amounts in thousands of euro						
28	- Floor adjustment (after application of transitional cap)	0	0			
29	- Total	5,263,541	6,510,337	520,827	520,827	520,827

Composition of regulatory own funds

This disclosure presents a breakdown of the composition of the regulatory capital according to the scope of regulatory consolidation.

EU CC1 - Composition of regulatory own funds

	a		b	
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro				

Common Equity Tier 1 (CET1) capital: instruments and reserves

1	- Capital instruments and the related share premium accounts	491,000	
	Share capital	10,000	
	Share premium	481,000	
2	- Retained earnings	610,946	
3	- Accumulated other comprehensive income and other reserves	-2,181	
EU-3a	- Funds for general banking risk	0	
4	- Amount of qualifying items referred to in Article 484(3) CRR and the related share premium accounts subject to phase out from CET1	0	



	a	b
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro		
5 – Minority interests amount allowed in consolidated CET1	0	
EU-5a – Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6 – Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,099,765	
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 – Additional value adjustments (negative amount)	-398	
8 – Intangible assets net of related tax liability (negative amount)	-19,556	
9 – Not applicable	N/A	N/A
10 – Deferred tax assets that rely on future profitability excluding those arising from temporary differences net of related tax liability where the conditions in Article 38(3) CRR are met (negative amount)	0	
11 – Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12 – Negative amounts resulting from the calculation of expected loss amounts	0	
13 – Any increase in equity that results from securitised assets (negative amount)	0	
14 – Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15 – Defined-benefit pension fund assets (negative amount)	0	
16 – Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0	
17 – Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	

	a	b
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro		
18 – Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold) and net of eligible short positions (negative amount)	0	
19 – Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold) and net of eligible short positions (negative amount)	0	
20 – Not applicable	N/A	N/A
EU-20a – Exposure amount of the following items which qualify for a risk weight of 1250%, where the institution opts for the deduction alternative	0	
EU-20b Of which qualifying holdings outside the financial sector (negative amount)	0	
EU-20c Of which securitisation positions (negative amount)	0	
EU-20d Of which free deliveries (negative amount)	0	
21 – Deferred tax assets arising from temporary differences (amount above 10% threshold), net of related tax liability where the conditions in Article 38(3) CRR are met (negative amount)	0	
22 – Amount exceeding the 17,65% threshold (negative amount)	0	
23 Of which direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	
24 Not applicable	N/A	N/A
25 Of which deferred tax assets arising from temporary differences	0	
EU-25a – Losses for the current financial year (negative amount)	0	
EU-25b – Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	



		a	b
		Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro			
26	Not applicable	N/A	N/A
27	– Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	– Other regulatory adjustments	-831	
28	– Total regulatory adjustments to Common Equity Tier 1 (CET1)	-20,785	
29	– Common Equity Tier 1 (CET1) capital	1,078,980	
Additional Tier 1 (AT1) capital: instruments			
30	– Capital instruments and the related share premium accounts	0	
31	Of which classified as equity under applicable accounting standards	0	
32	Of which classified as liabilities under applicable accounting standards	0	
33	– Amount of qualifying items referred to in Article 484(4) CRR and the related share premium accounts subject to phase out from AT1	0	
EU-33a	– Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	– Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0	
34	– Qualifying Tier 1 capital included in consolidated AT1 capital including minority interests not included in row 5 issued by subsidiaries and held by third parties	0	
35	Of which instruments issued by subsidiaries subject to phase out	0	
36	– Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	– Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	

		a	b
		Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro			
38	– Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
39	– Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold) and net of eligible short positions (negative amount)	0	
40	– Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities net of eligible short positions (negative amount)	0	
41	– Not applicable	N/A	N/A
42	– Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	– Other regulatory adjustments to AT1 capital	0	
43	– Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	– Additional Tier 1 (AT1) capital	0	
45	– Tier 1 capital (T1) = CET1 + AT1	1,078,980	
Tier 2 (T2) capital: instruments			
46	– Capital instruments and the related share premium accounts	15,000	
47	– Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	
EU-47a	– Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	
EU-47b	– Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	



	a	b
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro		
48 – Qualifying own funds instruments included in consolidated T2 capital including minority interests and AT1 instruments not included in rows 5 or 34 issued by subsidiaries and held by third parties	0	
49 Of which instruments issued by subsidiaries subject to phase out	0	
50 – Credit risk adjustments	0	
51 – Tier 2 (T2) capital before regulatory adjustments	15,000	
Tier 2 (T2) capital: regulatory adjustments		
52 – Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53 – Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54 – Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold) and net of eligible short positions (negative amount)	0	
54a – Not applicable	N/A	N/A
55 – Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities net of eligible short positions (negative amount)	0	
56 – Not applicable	N/A	N/A
EU-56a – Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b – Other regulatory adjustments to T2 capital	0	

	a	b
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro		
57 – Total regulatory adjustments to Tier 2 (T2) capital	0	
58 – Tier 2 (T2) capital	15,000	
59 – Total capital (TC) = T1 + T2	1,093,980	
60 – Total risk exposure amount	5,263,541	
Capital ratios and requirements including buffers		
61 – Common Equity Tier 1 capital	20.50%	
62 – Tier 1 capital	20.50%	
63 – Total capital	20.78%	
64 – Institution CET1 overall capital requirements	11.31%	
65 Of which capital conservation buffer requirement	2.50%	
66 Of which countercyclical capital buffer requirement	1.99%	
67 Of which systemic risk buffer requirement	0.00%	
EU-67a Of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.00%	
EU-67b Of which additional own funds requirements to address the risks other than the risk of excessive leverage	2.32%	
68 – Common Equity Tier 1 capital as a percentage of risk exposure amount available after meeting the minimum capital requirements	8.66%	
0839 National minima if different from Basel III		
69 – Not applicable	N/A	N/A
70 – Not applicable	N/A	N/A



	a	b
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro		
71 – Not applicable	N/A	N/A
Amounts below the thresholds for deduction before risk weighting		
72 – Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold) and net of eligible short positions	0	
73 – Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold) and net of eligible short positions	0	
74 – Not applicable	N/A	N/A
75 – Deferred tax assets arising from temporary differences (amount below 17,65% threshold), net of related tax liability where the conditions in Article 38(3) CRR are met	0	
Applicable caps on the inclusion of provisions in Tier 2		
76 – Credit risk adjustments included in T2 in respect of exposures subject to standardised approach prior to the application of the cap	0	
77 – Cap on inclusion of credit risk adjustments in T2 under standardised approach	57,403	
78 – Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach prior to the application of the cap	0	
79 – Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0	
Capital instruments subject to phase-out arrangements only applicable between 1 January 2014 and 1 January 2022		
80 – Current cap on CET1 instruments subject to phase out arrangements	0	
81 – Amount excluded from CET1 due to cap excess over cap after redemptions and maturities	0	
82 – Current cap on AT1 instruments subject to phase out arrangements	0	

	a	b
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
Amounts in thousands of euro		
83 – Amount excluded from AT1 due to cap excess over cap after redemptions and maturities	0	
84 – Current cap on T2 instruments subject to phase out arrangements	0	
85 – Amount excluded from T2 due to cap excess over cap after redemptions and maturities	0	



Reconciliation of regulatory own funds to balance sheet in the audited financial statements

A bridge between audited accounting capital and regulatory capital is provided in this disclosure.

EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

Breakdown by asset, liability and equity classes according to the balance sheet in the published financial statements

	a	b	c
	As at period end	As at period end	Reference
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	
Amounts in thousands of euro			
- Assets			
1	1,935,655	1,935,655	
2	198,344	1,635	
3	399,857	400,707	
4	23,062,660	23,456,186	
5	19,556	19,556	
6	212,918	15,251	
7	25,828,990	25,828,990	
- Liabilities			
8	120,000	120,000	
9	17,945,615	17,969,014	
10	4,773	4,773	
11	566,000	566,000	
12	3,600	3,600	
13	1,177	1,177	
14	5,916,499	5,947,139	

Breakdown by asset, liability and equity classes according to the balance sheet in the published financial statements

	a	b	c
	As at period end	As at period end	Reference
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	
Amounts in thousands of euro			
15	15,000	15,000	
16	91,334	37,294	
17	24,663,998	24,663,998	
- Equity			
18	10,000	10,000	
19	481,000	481,000	
20	-2,181	-2,181	
21	610,946	610,946	
22	65,227	65,227	
23	1,164,992	1,164,992	
24	1,164,992	1,164,992	



Comparison of modelled and standardised RWEAs

This chapter covers disclosures on risk weighted exposure amounts (RWEAs) calculated according to the full Standardised Approach as compared to the actual RWEAs at the risk level (EU CMS1), and for credit risk at asset class and sub-asset class levels (EU CMS2).

As NN Bank uses the Standardised Approach, there is no difference between the RWEAs calculated according to the full Standardised Approach as compared to the actual RWEAs in the disclosures presented below.

EU CMS1 - Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
Amounts in thousands of euro						
1	- Credit risk excluding counterparty credit risk	0	4,590,922	4,590,922	4,590,922	0
2	- Counterparty credit risk	0	1,289	1,289	1,289	0
3	- Credit valuation adjustment		0	0	0	0
4	- Securitisation exposures in the banking book	0	2,114	2,114	2,114	0
5	- Market risk	0	0	0	0	0
6	- Operational risk		669,215	669,215	669,215	0
7	- Other risk weighted exposure amounts		0	0	0	0
8	- Total	0	5,263,541	5,263,541	5,263,541	0

EU CMS2 - Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
Amounts in thousands of euro						
1	- Central governments and central banks	0	0	0	0	0
EU 1a	- Regional governments or local authorities	0	0	0	0	0
EU 1b	- Public sector entities	0	0	0	0	0
EU 1c	- Categorised as multilateral development banks in SA	0	0	0	0	0
EU 1d	- Categorised as international organisations in SA	0	0	0	0	0
2	- Institutions	0	0	114,868	114,868	0
3	- Equity	0	0	0	0	0
4	- Not applicable	N/A	N/A	N/A	N/A	N/A
5	- Corporates	0	0	29,007	29,007	0
5.1	Of which F-IRB is applied	0	0	0	0	0
5.2	Of which A-IRB is applied	0	0	0	0	0
EU 5a	Of which Corporates - General	0	0	29,007	29,007	0
EU 5b	Of which Corporates - Specialised lending	0	0	0	0	0
EU 5c	Of which Corporates - Purchased receivables	0	0	0	0	0
6	- Retail	0	0	4,333,334	4,333,334	0



		a	b	c	d	EU d
Risk weighted exposure amounts (RWEAs)						
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
Amounts in thousands of euro						
6.1	Of which Retail - Qualifying revolving	0	0	0	0	0
EU 6.1a	Of which Retail - Purchased receivables	0	0	0	0	0
EU 6.1b	Of which Retail - Other	0	0	0	0	0
6.2	Of which Retail - Secured by residential real estate	0	0	0	0	0
7	- Not applicable	N/A	N/A	N/A	N/A	N/A
EU 7a	Of which Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	0	0	4,333,334	4,333,334	0
EU 7b	- Collective investment undertakings (CIU)	0	0	0	0	0
EU 7c	- Categorised as exposures in default in SA	0	0	74,523	74,523	0
EU 7d	- Categorised as subordinated debt exposures in SA	0	0	0	0	0
EU 7e	- Categorised as covered bonds in SA	0	0	24,305	24,305	0
EU 7f	- Categorised as claims on institutions and corporates with a short-term credit assessment in SA	0	0	0	0	0
8	- Others	0	0	14,885	14,885	0
9	- Total	0	0	4,590,922	4,590,922	0



Credit risk: Credit quality of assets

This chapter provides a comprehensive overview of the credit quality of NN Bank's on- and off-balance sheet financial assets

Performing and non-performing exposures and related provisions

NN Bank's performing and non-performing exposures, together with the associated impairments, provisions and collateral and financial guarantees received, are presented in this disclosure.

EU CR1 - Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
		Performing exposures			Non-performing exposures			Performing exposures - accumulated impairment and provisions			Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
Amounts in thousands of euro																
005	– Cash balances at central banks and other demand deposits	1,937,290	1,937,290	0	0	0	0	0	0	0	0	0	0	0	0	0
010	– Loans and advances	24,403,455	23,504,980	880,467	101,690	0	96,287	-838	-124	-709	-1,443	0	-1,402	0	23,770,435	100,247
020	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
030	General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
040	Credit institutions	196,617	196,617	0	0	0	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	435,539	435,539	0	0	0	0	0	0	0	0	0	0	0	0	0
060	Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
070	Of which SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
080	Households	23,771,299	22,872,824	880,467	101,690	0	96,287	-838	-124	-709	-1,443	0	-1,402	0	23,770,435	100,247
090	– Debt securities	400,735	400,735	0	0	0	0	-28	-28	0	0	0	0	0	0	0
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	General governments	174,356	174,356	0	0	0	0	-22	-22	0	0	0	0	0	0	0
120	Credit institutions	219,297	219,297	0	0	0	0	-6	-6	0	0	0	0	0	0	0
130	Other financial corporations	7,081	7,081	0	0	0	0	0	0	0	0	0	0	0	0	0
140	Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
150	– Off-balance sheet exposures	821,741	813,156	8,584	466	0	466	3	0	2	4	0	4		774,947	465



		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - accumulated impairment and provisions			Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
Amounts in thousands of euro																
160	Central banks	0	0	0	0	0	0	0	0	0	0	0	0		0	0
170	General governments	0	0	0	0	0	0	0	0	0	0	0	0		0	0
180	Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		0	0
190	Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0		0	0
200	Non-financial corporations	129	129	0	0	0	0	0	0	0	0	0	0		0	0
210	Households	821,612	813,027	8,584	466	0	466	3	0	2	4	0	4		774,947	465
220	- Total	27,563,220	26,656,161	889,051	102,156	0	96,754	-864	-152	-707	-1,439	0	-1,397	0	24,545,382	100,712

Credit quality of performing and non-performing exposures by past due days

This disclosure presents a time-bucket breakdown of both performing and non-performing exposures based on days past due.

EU CQ3 - Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures						Non-performing exposures					
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
Amounts in thousands of euro													
005	- Cash balances at central banks and other demand deposits	1,937,290	1,937,290	0	0	0	0	0	0	0	0	0	0
010	- Loans and advances	24,403,455	24,348,261	55,194	101,690	69,521	7,862	11,536	8,455	3,752	563	0	101,690
020	Central banks	0	0	0	0	0	0	0	0	0	0	0	0



		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures					Non-performing exposures						
Amounts in thousands of euro		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted		
030	General governments	0	0	0	0	0	0	0	0	0	0	0	0
040	Credit institutions	196,617	196,617	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	435,539	435,539	0	0	0	0	0	0	0	0	0	0
060	Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
070	Of which SMEs	0	0	0	0	0	0	0	0	0	0	0	0
080	Households	23,771,299	23,716,105	55,194	101,690	69,521	7,862	11,536	8,455	3,752	563	0	101,690
090	– Debt securities	400,735	400,735	0	0	0	0	0	0	0	0	0	0
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
110	General governments	174,356	174,356	0	0	0	0	0	0	0	0	0	0
120	Credit institutions	219,297	219,297	0	0	0	0	0	0	0	0	0	0
130	Other financial corporations	7,081	7,081	0	0	0	0	0	0	0	0	0	0
140	Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
150	– Off-balance sheet exposures	821,741			466								466
160	Central banks	0			0								0
170	General governments	0			0								0
180	Credit institutions	0			0								0
190	Other financial corporations	0			0								0
200	Non-financial corporations	129			0								0
210	Households	821,612			466								466
220	– Total	27,563,220	26,686,286	55,194	102,156	69,521	7,862	11,536	8,455	3,752	563	0	102,156



Credit quality of forborne exposures

The forborne exposures, the impairments, provisions, collateral and financial guarantees received associated with them, are presented in this disclosure.

EU CQ1 - Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Non-performing forborne							
		Performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Amounts in thousands of euro									
005	– Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	– Loans and advances	178,506	52,230	52,230	52,230	-307	-628	229,800	51,602
020	Central banks	0	0	0	0	0	0	0	0
030	General governments	0	0	0	0	0	0	0	0
040	Credit institutions	0	0	0	0	0	0	0	0
050	Other financial corporations	0	0	0	0	0	0	0	0
060	Non-financial corporations	0	0	0	0	0	0	0	0
070	Households	178,506	52,230	52,230	52,230	-307	-628	229,800	51,602
080	– Debt securities	0	0	0	0	0	0	0	0
090	– Loan commitments given	312	225	225	225	0	0	312	225
100	– Total	178,818	52,455	52,455	52,455	-307	-628	230,112	51,827



Collateral obtained by taking possession and execution processes

As is presented in this disclosure NN Bank does not have collateral that has been obtained through possession (i.e. foreclosure, repossession, enforcement actions).

EU CQ7 - Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
Amounts in thousands of euro		Value at initial recognition	Accumulated negative changes
010	– Property, plant and equipment (PP&E)	0	0
020	– Other than PP&E	0	0
030	Residential immovable property	0	0
040	Commercial immovable property	0	0
050	Movable property (auto, shipping, etc.)	0	0
060	Equity and debt instruments	0	0
070	Other collateral	0	0
080	– Total	0	0

Credit valuation adjustment (CVA) risk

This disclosure provides a flow statement that explains changes over time in risk-weighted exposure amounts (RWEA) for credit valuation adjustment risk under the Standardised Approach (SA-CVA). As is presented in this disclosure and disclosure EU OV1, NN Bank has no own funds requirements for CVA risk.

EU CVA4 - RWEA flow statements of credit valuation adjustment risk under the standardised approach (SA)

		a
Amounts in thousands of euro		Risk weighted exposure amount
1	– Risk weighted exposure amount as at the end of the previous reporting period	0
2	– Risk weighted exposure amount as at the end of the current reporting period	0

TLAC and MREL

The disclosures described in this chapter provide information on NN Bank's Total Loss-Absorbing Capacity (TLAC) and Minimum Requirement for Own Funds and Eligible Liabilities (MREL). Together, these disclosures provide transparency on amount of loss absorbing capacity, quality and composition of instruments, compliance with TLAC and MREL requirements and order of loss absorption in resolution.

Key metrics TLAC

This disclosure presents the key metrics for Total Loss Absorbing Capacity (TLAC) and Minimum Requirement for Own Funds and Eligible Liabilities (MREL).



EU KM2 - Key Metrics

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
			T	T	T-1	T-2	T-3
0009 Own funds and eligible liabilities, ratios and components							
1	– Own funds and eligible liabilities	1,691,480	N/A	N/A	N/A	N/A	N/A
EU-1a	Of which own funds and subordinated liabilities	1,093,980	N/A	N/A	N/A	N/A	N/A
2	– Total risk exposure amount of the resolution group (TREA)	5,263,541	N/A	N/A	N/A	N/A	N/A
3	– Own funds and eligible liabilities as a percentage of the TREA	32.14%	N/A	N/A	N/A	N/A	N/A
EU-3a	Of which own funds and subordinated liabilities	20.78%	N/A	N/A	N/A	N/A	N/A
4	– Total exposure measure (TEM) of the resolution group	26,058,680	N/A	N/A	N/A	N/A	N/A
5	– Own funds and eligible liabilities as percentage of the TEM	6.49%	N/A	N/A	N/A	N/A	N/A
EU-5a	Of which own funds or subordinated liabilities	4.20%	N/A	N/A	N/A	N/A	N/A
6a	– Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)	N/A	N/A	N/A	N/A	N/A	N/A
6b	– Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)	N/A	N/A	N/A	N/A	N/A	N/A
6c	– If a capped subordination exemption applies in accordance with Article 72b(3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)	N/A	N/A	N/A	N/A	N/A	N/A
0119 Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	– MREL expressed as a percentage of the TREA	32.14%	N/A	N/A	N/A	N/A	N/A
EU-8	Of which to be met with own funds or subordinated liabilities	20.78%	N/A	N/A	N/A	N/A	N/A
EU-9	– MREL expressed as a percentage of the TEM	6.49%	N/A	N/A	N/A	N/A	N/A
EU-10	Of which to be met with own funds or subordinated liabilities	4.20%	N/A	N/A	N/A	N/A	N/A



Composition TLAC

This disclosure provides details of the composition of the Total Loss-Absorbing Capacity (TLAC) of NN Bank.

EU TLAC 1 - Composition

Amounts in thousands of euro

	a	b	c
	Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
0009 Own funds and eligible liabilities and adjustments			
1 – Common Equity Tier 1 capital (CET1)	1,078,980	N/A	
2 – Additional Tier 1 capital (AT1)	0	N/A	
3 – Empty set in the EU	N/A	N/A	N/A
4 – Empty set in the EU	N/A	N/A	N/A
5 – Empty set in the EU	N/A	N/A	N/A
6 – Tier 2 capital (T2)	15,000	N/A	
7 – Empty set in the EU	N/A	N/A	N/A
8 – Empty set in the EU	N/A	N/A	N/A
11 – Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU	1,093,980	N/A	
0099 Own funds and eligible liabilities: Non-regulatory capital elements			
12 – Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	0	N/A	
EU-12a – Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)	0	N/A	
EU-12b – Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)	0	N/A	

Amounts in thousands of euro

	a	b	c
	Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
EU-12c – Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items	0	N/A	
13 – Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)	540,000	N/A	
EU-13a – Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)	57,500	N/A	
14 – Amount of non-subordinated eligible liabilities instruments, where applicable after application of Article 72b(3) CRR	597,500	N/A	
15 – Empty set in the EU	N/A	N/A	N/A
16 – Empty set in the EU	N/A	N/A	N/A
17 – Eligible liabilities items before adjustments	597,500	N/A	
EU-17a Of which subordinated liabilities items	0	N/A	
0209 Own funds and eligible liabilities: Adjustments to non-regulatory capital elements			
18 – Own funds and eligible liabilities items before adjustments	1,691,480	N/A	
19 – (Deduction of exposures between multiple point of entry (MPE) resolution groups)	N/A	N/A	N/A
20 – (Deduction of investments in other eligible liabilities instruments)	N/A	N/A	N/A
21 – Empty set in the EU	N/A	N/A	N/A
22 – Own funds and eligible liabilities after adjustments	1,691,480	N/A	
EU-22a Of which own funds and subordinated liabilities	1,093,980	N/A	N/A
0269 Risk-weighted exposure amount and leverage exposure measure of the resolution group			
23 – Total risk exposure amount (TREA)	5,263,541	N/A	
24 – Total exposure measure (TEM)	26,058,680	N/A	



	a	b	c
	Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
Amounts in thousands of euro			
0289 Ratio of own funds and eligible liabilities			
25	– Own funds and eligible liabilities as a percentage of TREA	32.14%	N/A
EU-25a	Of which own funds and subordinated liabilities	20.78%	N/A
26	– Own funds and eligible liabilities as a percentage of TEM	6.49%	N/A
EU-26a	Of which own funds and subordinated liabilities	4.20%	N/A
27	– CET1 (as a percentage of the TREA) available after meeting the resolution group's requirements	20.50%	N/A
28	– Institution-specific combined buffer requirement	N/A	N/A
29	Of which capital conservation buffer requirement	N/A	N/A
30	Of which countercyclical buffer requirement	N/A	N/A
31	Of which systemic risk buffer requirement	N/A	N/A
EU-31a	Of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	N/A	N/A
0389 Memorandum items			
EU-32	– Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013	N/A	N/A



Creditor ranking - resolution entity

Information regarding the creditors ranking (insolvency hierarchy) in the liabilities structure of NN Bank is presented in this disclosure.

EU TLAC 3a – Creditor ranking: resolution entity

		Insolvency ranking								Sum of 1 to n
		1	3	6	7	8	9	11	12	
Amounts in thousands of euro		(most junior)				(most senior)				
1	– Description of insolvency rank (free text)	Common Equity Tier 1 capital (CET1)	Tier 2 capital (T2)	Senior non- preferred debt instruments	Other liabilities	Preferred deposits	Covered deposits	Preferential tax claims	Secured creditors	N/A
2	– Liabilities and own funds	1,078,980	15,000	500,000	663,918	1,716,880	14,253,875	3,782	7,509,862	25,742,297
3	Of which excluded liabilities	0	0	0	566,418	0	14,253,875	3,782	7,509,862	22,333,937
4	– Liabilities and own funds less excluded liabilities	1,078,980	15,000	500,000	97,500	1,716,880	0	0	0	3,408,359
5	– Subset of liabilities and own funds less excluded liabilities that are own funds and liabilities potentially eligible for meeting [choose as appropriate: MREL/TLAC]	1,078,980	15,000	500,000	97,500	0	0	0	0	1,691,480
6	Of which residual maturity ≥ 1 year < 2 years	0	0	0	32,500	0	0	0	0	32,500
7	Of which residual maturity ≥ 2 years < 5 years	0	0	500,000	40,000	0	0	0	0	540,000
8	Of which residual maturity ≥ 5 years < 10 years	0	15,000	0	5,000	0	0	0	0	20,000
9	Of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	20,000	0	0	0	0	20,000
10	Of which perpetual securities	1,078,980	0	0	0	0	0	0	0	1,078,980



Remuneration

The disclosures described in this chapter provide information on NN Bank's fixed and variable remuneration awarded during the financial year (EU REM1), details of any special payments made for identified staff (EU REM2), information on NN Bank's total outstanding deferred and retained remuneration (EU REM3) and high earners (EU REM4).

For the disclosure of information regarding NN Bank's remuneration policy, as well as key features of the remuneration system (EU REMA), reference is made to the report 'Capital Requirements Regulation (CRR) 2025 Remuneration Disclosure Nationale-Nederlanden Bank N.V. ('NN Bank')', which is disclosed on the NN website (<https://www.nn.nl>).

EU REM1 - Remuneration awarded for the financial year

	a	b	c	d	
	Management body supervisory function	Management body management function	Other senior management	Other identified staff	
Amounts in thousands of euro					
Fixed remuneration					
1	- Number of identified staff	4	5	9	14
2	- Total fixed remuneration	81	1,277	1,860	2,332
3	Of which cash-based	0	0	0	0
EU-4a	Of which shares or equivalent ownership interests	0	0	0	0
5	Of which share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-5x	Of which other instruments	0	0	0	0
7	Of which other forms	0	38	265	357
Variable remuneration					
9	- Number of identified staff	0	3	3	1
10	- Total variable remuneration	0	116	31	15
11	Of which cash-based	0	58	31	15

	a	b	c	d	
	Management body supervisory function	Management body management function	Other senior management	Other identified staff	
Amounts in thousands of euro					
12	Of which deferred	0	29	0	0
EU-13a	Of which shares or equivalent ownership interests	0	58	0	0
EU-14a	Of which deferred	0	29	0	0
EU-13b	Of which share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-14b	Of which deferred	0	0	0	0
EU-14x	Of which other instruments	0	0	0	0
EU-14y	Of which deferred	0	0	0	0
15	Of which other forms	0	0	0	0
16	Of which deferred	0	0	0	0
17	- Total remuneration	81	1,430	2,156	2,704

EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a	b	c	d	
	Management body supervisory function	Management body management function	Other senior management	Other identified staff	
Amounts in thousands of euro					
Guaranteed variable remuneration awards					
1	- Guaranteed variable remuneration awards - Number of identified staff	0	0	0	0
2	- Guaranteed variable remuneration awards - Total amount	0	0	0	0



	a	b	c	d	
	Management body supervisory function	Management body management function	Other senior management	Other identified staff	
Amounts in thousands of euro					
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
Severance payments awarded in previous periods, that have been paid out during the financial year					
4	– Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	0	0	0
5	– Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0	0	0	0
Severance payments awarded during the financial year					
6	– Severance payments awarded during the financial year - Number of identified staff	0	0	0	0
7	– Severance payments awarded during the financial year - Total amount	0	0	0	0
8	Of which paid during the financial year	0	0	0	0
9	Of which deferred	0	0	0	0
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
11	Of which highest payment that has been awarded to a single person	0	0	0	0



EU REM3 - Deferred remuneration

		a	b	c	d	e	f	EU-g	EU-h	
									Deferred and retained remuneration	
		Total amount of deferred remuneration awarded for previous performance periods			Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods	
			Of which due to vest in the financial year	Of which vesting in subsequent financial years						
Amounts in thousands of euro										
1	– Management body supervisory function	0	0	0	0	0	0	0	0	
2	Cash-based	0	0	0	0	0	0	0	0	
3	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0	
4	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0	
5	Other instruments	0	0	0	0	0	0	0	0	
6	Other forms	0	0	0	0	0	0	0	0	
7	– Management body management function	0	0	0	0	0	0	0	0	
8	Cash-based	68	36	31	0	0	0	52	0	
9	Shares or equivalent ownership interests	59	36	23	0	0	0	54	90	
10	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0	
11	Other instruments	0	0	0	0	0	0	0	0	
12	Other forms	0	0	0	0	0	0	0	0	
13	– Other senior management	0	0	0	0	0	0	0	0	
14	Cash-based	0	31	0	0	0	0	0	0	
15	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0	
16	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0	



		a	b	c	d	e	f	EU-g	EU-h	
									Deferred and retained remuneration	
		Total amount of deferred remuneration awarded for previous performance periods			Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods	
			Of which due to vest in the financial year	Of which vesting in subsequent financial years						
Amounts in thousands of euro										
17	Other instruments	0	0	0	0	0	0	0	0	
18	Other forms	0	0	0	0	0	0	0	0	
19	– Other identified staff	0	0	0	0	0	0	0	0	
20	Cash-based	0	15	0	0	0	0	0	0	
21	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0	
22	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0	
23	Other instruments	0	0	0	0	0	0	0	0	
24	Other forms	0	0	0	0	0	0	0	0	
25	– Total amount	0	0	0	0	0	0	0	0	



EU REM4 - Remuneration of 1 million EUR or more per year

Amounts in thousands of euro		a
		Identified staff that are high earners as set out in Article 450(j) CRR
1	- 1 000 000 to below 1 500 000	0
2	- 1 500 000 to below 2 000 000	0
3	- 2 000 000 to below 2 500 000	0
4	- 2 500 000 to below 3 000 000	0
5	- 3 000 000 to below 3 500 000	0
6	- 3 500 000 to below 4 000 000	0
7	- 4 000 000 to below 4 500 000	0
8	- 4 500 000 to below 5 000 000	0
9	- 5 000 000 to below 6 000 000	0
10	- 6 000 000 to below 7 000 000	0
11	- 7 000 000 to below 8 000 000	0



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