Pillar III Report 2026 Q2

Nationale-Nederlanden Bank N.V.
Pillar III Report 2026 Q2

NN

Pillar III information

MREL

EU KM2 - Key Metrics

Amounts in thousands of euro		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	T-4
0009 Own funds and eligible liabilities, ratios and components							
1	– Own funds and eligible liabilities	1,666,729	n/a	n/a	n/a	n/a	n/a
EU-1a	Of which own funds and subordinated liabilities	1,666,729					
2	– Total risk exposure amount of the resolution group (TREA)	5,291,062	n/a	n/a	n/a	n/a	n/a
3	– Own funds and eligible liabilities as a percentage of the TREA	31.50%	n/a	n/a	n/a	n/a	n/a
EU-3a	Of which own funds and subordinated liabilities	31.50%					
4	– Total exposure measure (TEM) of the resolution group	27,034,259	n/a	n/a	n/a	n/a	n/a
5	– Own funds and eligible liabilities as percentage of the TEM	6.17%	n/a	n/a	n/a	n/a	n/a
EU-5a	Of which own funds or subordinated liabilities	6.17%					
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
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
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
0119 Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	– MREL expressed as a percentage of the TREA	20.42%					
EU-8	Of which to be met with own funds or subordinated liabilities	20.42%					
EU-9	– MREL expressed as a percentage of the TEM	5.18%					
EU-10	Of which to be met with own funds or subordinated liabilities	5.18%					

Contact and legal information

Disclaimer

All figures in this document are unaudited. Small differences are possible in the tables due to rounding. Some statements in this Pillar III report are not facts relating to past events, including, without limitation, statements about future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in NN Bank's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the European Union (EU), of EU member countries leaving the Union, and/or the (partial) cessation of the euro as a currency, (4) changes in the availability of, and costs associated with, sources of liquidity as well as conditions in the credit markets and capital markets generally, (5) changes affecting interest rate levels, (6) changes affecting currency exchange rates, (7) changes in investor, customer and policyholder behaviour, (8) changes in general competitive factors, (9) changes in laws and regulations and in their interpretation and application, (10) changes in the policies and actions of governments and/or regulatory authorities, (11) conclusions with regard to accounting assumptions and methodologies, (12) changes in ownership that could affect the future availability of net operating loss, net capital and built-in loss carry forwards for NN Bank, (13) changes in credit and financial strength ratings, (14) NN Bank's ability to achieve projected operational synergies, (15) catastrophes and terrorist-related events, (16) operational and IT risks, such as system disruptions or failures, breaches of security, cyber-attacks, human error, changes in operational practices or inadequate controls also in respect of third parties with which NN Bank does business, (17) risks and challenges related to cybercrime including the effects of cyber-attacks and changes in legislation and regulation related to cybersecurity and data privacy, (18) business, operational, regulatory, reputation and other risks and challenges associated with Sustainability Matters (please see the link to our sustainability matters definition https://www.nn-group.com/sustainability-society/policies-reports-memberships.htm), (19) the inability to retain key personnel, (20) adverse developments in legal and other proceedings and (21) the other risks and uncertainties contained in recent public disclosures made by NN Bank and/or related to NN Bank.

Any forward-looking statements made by or on behalf of NN Bank in this Pillar III report speak only as of the date they are made. NN Bank assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

This publication contains information and data provided by third party data providers. Neither NN Bank, nor any of its directors or employees, nor any third party data provider, can be held directly or indirectly liable or responsible with respect to the information provided.

This document does not constitute an offer to sell, or a solicitation of an offer to buy, any securities.

Nationale-Nederlanden Bank N.V. Prinses
Beatrixlaan 35-37,
2595 AK The Hague
PO Box 90504, 2509 LM The Hague The
Netherlands
www.nn.nl
Commercial Register number 52605884