

## De Volksbank participated in the 2021 SSM stress test

De Volksbank N.V. (de Volksbank) has participated in the 2021 Single Supervisory Mechanism (SSM) stress test conducted by the European Central Bank (ECB). De Volksbank takes note of the announcement made by the ECB on the stress test today, and acknowledges the outcomes of this exercise.

The stress test assessed the resilience of European banks to adverse market developments over a period of three years and did not contain a pass/fail threshold. The results of this stress test will be used by the ECB as input in the upcoming Supervisory Review and Evaluation Process (SREP).

Applying the assumptions and methodological restrictions of the stress test's adverse scenario, de Volksbank's Common Equity Tier 1 (CET1) capital ratio at year-end 2023 would end up in the highest range of  $\geq 14\%$ , as used by the ECB, and would remain amply above our SREP CET1 capital ratio requirement of 9.41%. At 31 December 2020, our CET1 capital ratio stood at 31.2%.

More information on the outcome of the 2021 SSM stress test is provided by the ECB at [bankingsupervision.europa.eu](https://bankingsupervision.europa.eu).

### FOR MORE INFORMATION, PLEASE CONTACT:

#### Corporate Communications

Harmen van der Schoor  
harmen.vanderschoor@devolksbank.nl  
Mobile phone: +31 (0)6 - 10 11 73 63

Daphne Andriesse  
daphne.andriesse@devolksbank.nl  
Mobile phone: +31 (0)6 - 10 91 87 90

#### Investor Relations

Jacob Bosscha  
jacob.bosscha@devolksbank.nl  
Tel: +31 (0)30 - 291 42 46

Davey Hak  
davey.hak@devolksbank.nl  
Tel: +31 (0)30 - 291 48 07

#### ABOUT DE VOLKSBANK N.V.

De Volksbank is the organisation behind SNS, ASN Bank, RegioBank and BLG Wonen and the driving force in the background that develops banking products, processes and systems based on human needs. By banking with a human touch, together we contribute to a financially healthy life for everyone in the Netherlands. ASN Bank encourages sustainable progress, BLG Wonen makes good housing accessible to everyone, RegioBank is an advocate of the local quality of life, and SNS increases the financial resilience of people in the Netherlands. De Volksbank is located in Utrecht, the Netherlands. More information: [www.devолksbank.nl](http://www.devолksbank.nl)

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