

De Volksbank participated in the SSM SREP stress test

De Volksbank N.V. (de Volksbank) has participated in the SSM (Single Supervisory Mechanism) SREP (Supervisory Review and Evaluation Process) stress test exercise conducted by the ECB. This stress test complements the EU-wide stress test exercise conducted by the EBA (EBA stress test) and addressed banking groups other than those 48 institutions taking part in the EBA stress test.

The SSM SREP stress test was performed at the highest level of consolidation (de Volksholding BV) and was based on the same methodology as that of the EBA stress test. It did not contain a pass/fail threshold. The stress test assesses the resilience of European banks to extreme but plausible adverse market developments over a period of three years.

Contrary to the EBA stress test results, the results of the SSM SREP stress test were not published on 2 November. The stress test results will be used as input in the regular SREP process, to be finalised by end 2018.

Based on the assumptions and methodological restrictions of the stress test's adverse scenario, the Common Equity Tier 1 (CET1) ratio of de Volksbank would remain amply above our internal target of more than 15%. At 30 June 2018, the CET1 ratio of de Volksbank stood at 34.3%.

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ABOUT DE VOLKSBANK N.V.

De Volksbank is a family of banking brands (ASN Bank, BLG Wonen, RegioBank and SNS) with a particular focus on the Dutch retail market, including small and medium-sized enterprises. The four brands each display their own identity and image, and share a single back office and IT organisation. De Volksbank aims to meet the specific financial needs of its brands' customers in a people-oriented, efficient and sustainable way. To this end, its product range consists of three core product groups: payments, mortgages and savings. De Volksbank has a balance sheet total of € 63 billion and approximately 3,200 employees (FTEs), making it a major player in the Dutch retail market. The head office is located in Utrecht, the Netherlands.

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