

Press release**Achmea Bank receives DNB approval for use of A-IRB model in capital calculations**

Tilburg, 19 February 2026 – After De Nederlandsche Bank (DNB) granted Achmea Bank the Advanced Internal Rating-Based (A-IRB) status in September 2023, it has now also approved the bank's calculation of required capital. This approval follows from an extensive assessment by DNB.

The new model will be implemented in March 2026 and has a positive effect on both the Common Equity Tier 1 ratio (CET1 ratio) and the Total Capital Ratio (TCR) of Achmea Bank. Based on the figures as at 30 June 2025, the pro forma ratios increase by 3.7 and 4.3%-points respectively, to 21.1% and 24.6%. This calculation takes into account the previously announced dividend payment of € 75 million in November 2025. The pro forma impact on Achmea's group solvency amounts to 3%-points as at 30 June 2025.

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About Achmea Bank

[Achmea Bank N.V.](#), part of Achmea, offers mortgages, savings products and investment services to retail customers in the Netherlands in close collaboration with Centraal Beheer and Achmea Investment Management. In addition, the bank invests in mortgages provided by third parties. Achmea Bank contributes to Achmea's strategy for Retirement Services by enabling customers to generate income for today and tomorrow, and to live and work carefree.

Achmea Bank holds a banking license and is authorized to provide financial services under the Financial Supervision Act (Wft). Achmea Bank has about € 19 billion of mortgages on its balance sheet and approximately € 10 billion in savings. Subsidiary Syntrus Achmea Hypotheekdiensten B.V. manages the operational activities for the mortgage portfolios of the brands Centraal Beheer, Attens Hypotheken, Syntrus Achmea Hypotheken and Tellius. Together, they represent an outstanding mortgage volume of about € 34 billion. Achmea Bank is based in Tilburg and also has an office in Amsterdam.

This statement is published by Achmea Bank N.V. and contains inside information within the meaning of Article 7(1) of the EU Market Abuse Regulation.