

Press Release**Implementation of CRR3 results in higher CET1 ratio and TCR for Achmea Bank**

Tilburg, 17 July 2025 - The introduction of the new Capital Requirements Regulation 3 (CRR3) will have a positive impact on both the Common Equity Tier 1 ratio (CET1 ratio) and the Total Capital Ratio (TCR) for Achmea Bank. Primarily for this reason, both capital ratios increased pro forma as of 30 June 2025 by 2.6 and 3.0 percentage points respectively, in comparison to the CRR2 capital ratios on 31 December 2024.

This increase is mainly due to the change in risk weightings for mortgages. Under CRR3, risk weightings for loans up to 55% loan-to-value (LTV) are 15 percentage points lower than under CRR2.

The improvement of the capital position at Achmea Bank also positively influences Achmea Group's solvency ratio. On a pro forma basis, this ratio would have been 4 percentage points higher under the new rules as of 31 December 2024.

For further information:**Media Relations**

Viola Teepe
+31 (0)6 – 10 77 55 68
viola.teepe@achmea.nl

Investor Relations

Hans Duine
+31 (0)6 – 82 10 50 97
hans.duine@achmea.nl

Corporate Finance

Rudi Kramer
+31 (0)6 – 53 26 45 52
rudi.kramer@achmea.nl

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 € 17 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 € 33 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.