Press release
Utrecht, 1 August 2025

ASN Bank participated in the 2025 SSM stress test

ASN Bank N.V. (ASN Bank) has participated in the 2025 Single Supervisory Mechanism (SSM) stress test conducted by the European Central Bank (ECB)[1]. ASN Bank 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, ASN Bank's Common Equity Tier 1 (CET1) capital ratio at year-end 2027 would end up in the highest range of ≥ 14%, as used by the ECB, and substantially above our SREP CET1 capital ratio requirement of 11.1%. As at 31 December 2024, our CET1 capital ratio, in line with Capital Requirements Regulation 3 (CRR 3), stood at 20.4%.

For more information on the outcome of the 2025 SSM stress test, visit bankingsupervision.europa.eu.

[1] ASN Bank operated under the name de Volksbank until 1 July 2025. The ECB will refer to de Volksbank N.V. in its publications regarding the stress test results.

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About ASN Bank

ASN Bank is an accessible and forward-looking bank with an eye for people, society and the future. We sustainably contribute to financial solutions for our customers while addressing Dutch societal issues. We pay particular attention to sustainability, financial wellbeing and good and affordable housing.

Our services focus mainly on payments, savings and mortgages – always with an eye for both the interests of the customer and social impact. As a bank, we combine the convenience of secure mobile banking with the power of personal advice. Thanks to our nationwide network of branches, we are also physically close by when it matters.

Through this approach, ASN Bank occupies a distinctive position in the Dutch banking landscape. We now serve three million customers, making us the fourth-largest retail bank in the Netherlands.