PILLAR 3 DISCLOSURES 31/12/2025

General provisions

Disclosure reference date:
25/11/2025

Reference period:
31/12/2025

Reporting currency:
EUR

Disclosing institution:
VAN DE PUT & CO Private Bankers
LEI: 54930084TZJBK6D1AY92

Accounting standard used:
BGAAP

Scope of consolidation:
Individual

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Template EU KM1 - Key metrics template

	31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	15.371.436	18.578.961	18.566.505	18.553.852	18.541.395
Tier 1 capital	15.371.384	18.578.961	18.566.505	18.553.852	18.541.395
Total capital	15.371.384	18.578.961	18.566.505	18.553.852	18.541.395
Risk-weighted exposure amounts					
Total risk exposure amount	37.886.380	37.982.813	39.890.355	47.837.199	49.536.841
Capital ratios (as a percentage of risk -weighted exposure amount)					
Common Equity Tier 1 ratio (%)	40,57%	48,91%	46,54%	38,79%	37,43%
Tier 1 ratio (%)	40,57%	48,91%	46,54%	38,79%	37,43%
Total capital ratio (%)	40,57%	48,91%	46,54%	38,79%	37,43%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,45%	2,45%	2,45%	2,45%	2,45%
of which: to be made up of CET1 capital (percentage points)	1,38%	1,38%	1,38%	1,38%	1,38%
of which: to be made up of Tier 1 capital (percentage points)	1,84%	1,84%	1,84%	1,84%	1,84%
Total SREP own funds requirements (%)	10,45%	10,45%	10,45%	10,45%	10,45%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Institution specific countercyclical capital buffer (%)	1,00%	0,82%	0,80%	0,96%	0,97%
Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Other Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Combined buffer requirement (%)	3,50%	3,32%	3,30%	3,46%	3,47%
Overall capital requirements (%)	13,95%	13,77%	13,75%	13,91%	13,92%
CET1 available after meeting the total SREP own funds requirements (%)	30,12%	38,46%	36,09%	28,34%	26,98%
Leverage ratio					
Total exposure measure	160.311.536	165.925.313	171.140.072	165.279.525	156.520.374
Leverage ratio (%)	9,59%	11,20%	10,85%	11,23%	11,85%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
Total SREP leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA) (Weighted value -average)	131.013.428	144.005.591	149.408.508	140.335.603	130.716.794
Cash outflows - Total weighted value	20.939.881	15.667.266	18.541.086	16.057.842	14.095.039
Cash inflows - Total weighted value	17.491.240	6.366.328	5.620.669	6.625.710	6.245.750
Total net cash outflows (adjusted value)	5.234.970	9.300.938	12.920.417	9.432.132	7.849.289
Liquidity coverage ratio (%)	2502,66%	1548,29%	1156,38%	1487,85%	1665,33%
Net Stable Funding Ratio					
Total available stable funding	133.846.046	146.545.374	150.831.232	145.413.665	140.229.826
Total required stable funding	18.133.713	17.115.453	17.371.060	21.660.312	22.064.454
NSFR ratio (%)	738,11%	856,22%	868,29%	671,34%	635,55%

Template EU OV1 – Overview of total risk exposure amounts

	Total risk exposure amounts (TREA)		Total own funds requirements
	31/12/2025	31/12/2024	31/12/2025
Credit risk (excluding CCR)	13.974.077	27.122.761	1.117.926
Of which the standardised approach	13.974.077	27.122.761	1.117.926
Of which the Foundation IRB (F-IRB) approach			
Of which slotting approach			
Of which equities under the simple riskweighted approach			
Of which the Advanced IRB (A-IRB) approach			
Counterparty credit risk - CCR			
Of which the standardised approach			
Of which internal model method (IMM)			
Of which exposures to a CCP			
Of which credit valuation adjustment - CVA			
Of which other CCR			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Settlement risk	128	-	10
Securitisation exposures in the non-trading book (after the cap)			
Of which SEC-IRBA approach			
Of which SEC-ERBA (including IAA)			
Of which SEC-SA approach			
Of which 1250% / deduction			
Position, foreign exchange and commodities risks (Market risk)	1.641.028	1.481.638	131.282
Of which the standardised approach	1.641.028	1.481.638	131.282
Of which IMA			
Large exposures			
Operational risk	22.271.147	20.932.442	1.781.692
Of which basic indicator approach	22.271.147	20.932.442	1.781.692
Of which standardised approach			
Of which advanced measurement approach			
Amounts below the thresholds for deduction (subject to 250% risk weight)			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Total	37.886.380	49.536.841	3.030.910

Table EU OVB - Disclosure on governance arrangements

The management body of Van de Put & Co Privaatbankiers consists of eight members, each holding one directorship within the institution. The selection and appointment of board members follow a rigorous recruitment policy based on “Fit & Proper” principles, which consider age, experience, professional background, and complementarity. Candidates must demonstrate relevant expertise in the banking sector, preferably in private banking, and comply with all legal requirements for reliability and competence. The board maintains a skills matrix and conducts annual evaluations to ensure that its collective knowledge and expertise remain appropriate and diverse.
Diversity is a key consideration in the composition of the management body. The institution aims for at least 25% representation of each gender and seeks a balanced mix of professional backgrounds and ages. The diversity policy is reviewed annually, with progress documented and reported to the supervisory authority.
Regarding risk oversight, the institution has established a combined Risk and Audit Committee, composed of non-executive directors, with at least half being independent. This committee meets at least quarterly and additionally as needed to address risk management and audit matters. The flow of risk information to the management body is structured and transparent: the risk management function provides comprehensive reports on significant and potential risks, and the board reviews the risk strategy and tolerance at least annually. Internal control and compliance functions have direct access to both the board and the Risk and Audit Committee, ensuring timely and effective communication of risk-related issues.

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Template EU CC1 - Composition of regulatory own funds

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves		
Capital instruments and the related share premium accounts	3.100.000	
of which: Instrument type 1	3.100.000	*20900*
of which: Instrument type 2		
of which: Instrument type 3		
Retained earnings	53	
Accumulated other comprehensive income (and other reserves)	12.287.992	*21200*
Funds for general banking risk		
Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
Minority interests (amount allowed in consolidated CET1)		
Independently reviewed interim profits net of any foreseeable charge or dividend		
Common Equity Tier 1 (CET1) capital before regulatory adjustments	15.388.045	
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
Additional value adjustments (negative amount)		
Intangible assets (net of related tax liability) (negative amount)	- 16.609	*10800*
Not applicable		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
Negative amounts resulting from the calculation of expected loss amounts		
Any increase in equity that results from securitised assets (negative amount)		
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
Defined-benefit pension fund assets (negative amount)		
Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Not applicable		
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
of which: qualifying holdings outside the financial sector (negative amount)		
of which: securitisation positions (negative amount)		
of which: free deliveries (negative amount)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
Amount exceeding the 17,65% threshold (negative amount)		
of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
Not applicable		
of which: deferred tax assets arising from temporary differences		
Losses for the current financial year (negative amount)		
Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
Not applicable		
Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
Other regulatory adjustments		
Total regulatory adjustments to Common Equity Tier 1 (CET1)	- 16.609	
Common Equity Tier 1 (CET1) capital	15.371.436	

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Template EU CC1 - Composition of regulatory own funds

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Additional Tier 1 (AT1) capital: instruments		
Capital instruments and the related share premium accounts		
of which: classified as equity under applicable accounting standards		
of which: classified as liabilities under applicable accounting standards		
Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
of which: instruments issued by subsidiaries subject to phase out		
Additional Tier 1 (AT1) capital before regulatory adjustments		
Additional Tier 1 (AT1) capital: regulatory adjustments		
Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
Not applicable		
Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
Other regulatory adjustments to AT1 capital		
Total regulatory adjustments to Additional Tier 1 (AT1) capital		
Additional Tier 1 (AT1) capital		
Tier 1 capital (T1 = CET1 + AT1)	15.371.436	
Tier 2 (T2) capital: instruments		
Capital instruments and the related share premium accounts		
Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
of which: instruments issued by subsidiaries subject to phase out		
Credit risk adjustments		
Tier 2 (T2) capital before regulatory adjustments		
Tier 2 (T2) capital: regulatory adjustments		
Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Not applicable		
Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
Not applicable		

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Template EU CC1 - Composition of regulatory own funds

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
Other regulatory adjustments to T2 capital		
Total regulatory adjustments to Tier 2 (T2) capital		
Tier 2 (T2) capital		
Total capital (TC = T1 + T2)	15.371.436	
Total Risk exposure amount	37.886.380	
Capital ratios and requirements including buffers		
Common Equity Tier 1 capital	40,57%	
Tier 1 capital	40,57%	
Total capital	40,57%	
Institution CET1 overall capital requirements	9,38%	
of which: capital conservation buffer requirement	2,50%	
of which: countercyclical capital buffer requirement	1,00%	
of which: systemic risk buffer requirement		
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		
of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,38%	
Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	31,19%	
National minima (if different from Basel III)		
Not applicable		
Not applicable		
Not applicable		
Amounts below the thresholds for deduction (before risk weighting)		
Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short		
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
Not applicable		
Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2		
Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
Cap on inclusion of credit risk adjustments in T2 under standardised approach		
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
Current cap on CET1 instruments subject to phase out arrangements		
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
Current cap on AT1 instruments subject to phase out arrangements		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
Current cap on T2 instruments subject to phase out arrangements		
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

	Balance sheet as in published financial statements	Reference
Assets - *Breakdown by asset clases according to the balance sheet in the published financial statements*		
Kas, tegoeden bij centrale banken, postcheque- en girodiensten - ENGELSE VERTALING (2022)	128.739.489	
Vorderingen op kredietinstellingen - …	16.544.750	
Vorderingen op cliënten	1.601.782	
Obligaties en andere vastrentende effecten	10.239.741	
Aandelen en andere niet-vastrentende effecten	-	
Oprichtingskosten en immateriële vaste activa	16.609	*3*
Materiële vaste activa	2.218.860	
Overige activa	300.597	
Overlopende rekeningen	293.485	
Total assets	159.955.314	
Liabilities - *Breakdown by liability clases according to the balance sheet in the published financial statements*		
Schulden bij cliënten	137.791.521	
Overige schulden	1.085.682	
Overlopende rekeningen		
Voorzieningen en uitgestelde belastingen	20.613	
Total liabilities	138.897.816	
Shareholders' Equity		
Kapitaal	3.100.000	*1*
Reserves	17.957.445	*2*
Overgedragen winst	53	
Total shareholders' equity	21.057.498	

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Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

Issuer	VAN DE PUT & CO Private Bankers NV
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Public or private placement	Private
Governing law(s) of the instrument	Laws of Belgium
Contractual recognition of write down and conversion powers of resolution authorities	N/A
Regulatory treatment	
Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1
Post-transitional CRR rules	Common Equity Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo
Instrument type (types to be specified by each jurisdiction)	
Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 15 million
Nominal amount of instrument	EUR 3 million
Issue price	N/A
Redemption price	N/A
Accounting classification	Shareholders' equity
Original date of issuance	N/A
Perpetual or dated	Perpetual
Original maturity date	
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption amount	N/A
Subsequent call dates, if applicable	N/A
Coupons / dividends	
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	
Existence of a dividend stopper	
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
Existence of step up or other incentive to redeem	N/A
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	N/A
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Write-down features	N/A
If write-down, write-down trigger(s)	N/A
If write-down, full or partial	N/A
If write-down, permanent or temporary	N/A
If temporary write-down, description of write-up mechanism	N/A
Type of subordination (only for eligible liabilities)	N/A
Ranking of the instrument in normal insolvency proceedings	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A
Link to the full term and conditions of the instrument (signposting)	N/A

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Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

	General credit exposures		**Relevant credit exposures – Market risk**		Securitisation exposures	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Exposure value for non-trading book		Relevant credit risk exposures - Credit risk	Relevant credit **exposures –** Market risk	Relevant credit exposures **– Securitisation positions** in the non-trading book	Total			
AR	15					15	1			1		0,00%	
BE	6.244.549					6.244.549	499.793			499.793		63,19%	1,00%
ES	34					34	3			3		0,00%	0,50%
FR	1.211.210					1.211.210	96.897			96.897		12,25%	1,00%
GB	235.675					235.675	18.854			18.854		2,38%	2,00%
JP	144					144	12			12		0,00%	
NL	584.376					584.376	46.750			46.750		5,91%	2,00%
SE	397.895					397.895	31.832			31.832		4,02%	2,00%
US	1.210.701					1.210.701	96.856			96.856		12,24%	
Total	9.884.598					9.884.598	790.997			790.997		100,0%	1,00%

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

Total risk exposure amount	37.886.380
Institution specific countercyclical capital buffer rate	1,00%
Institution specific countercyclical capital buffer requirement	379.135

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

	Applicable amount
Total assets as per published financial statements	159.955.314
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
(Adjustment for temporary exemption of exposures to central banks (if applicable))	
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
Adjustment for eligible cash pooling transactions	
Adjustment for derivative financial instruments	
Adjustment for securities financing transactions (SFTs)	
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
Other adjustments	356.222
Total exposure measure	160.311.536

Template EU LR2 - LRCom: Leverage ratio common disclosure

	CRR leverage ratio exposures	
	31/12/2025	31/12/2024
On-balance sheet exposures (excluding derivatives and SFTs)		
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	160.328.144	156.586.807
Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
(General credit risk adjustments to on-balance sheet items)		
(Asset amounts deducted in determining Tier 1 capital)	- 16.609	- 66.433
Total on-balance sheet exposures (excluding derivatives and SFTs)	160.311.536	156.520.374
Derivative exposures		
Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)		
Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions		
Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
Exposure determined under Original Exposure Method		
(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
Adjusted effective notional amount of written credit derivatives		
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
Total derivatives exposures		
Securities financing transaction (SFT) exposures		
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
(Netted amounts of cash payables and cash receivables of gross SFT assets)		
Counterparty credit risk exposure for SFT assets		
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
Agent transaction exposures		
(Exempted CCP leg of client-cleared SFT exposure)		
Total securities financing transaction exposures		
Other off-balance sheet exposures		
Off-balance sheet exposures at gross notional amount		
(Adjustments for conversion to credit equivalent amounts)		
(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
Off-balance sheet exposures		
Excluded exposures		
(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
(Excluded exposures of public development banks (or units) - Public sector investments)		
(Excluded exposures of public development banks (or units) - Promotional loans)		
(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
(Excluded guaranteed parts of exposures arising from export credits)		
(Excluded excess collateral deposited at triparty agents)		
(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
(Reduction of the exposure value of pre-financing or intermediate loans)		
(Total exempted exposures)		
Capital and total exposure measure		
Tier 1 capital	15.371.436	18.541.395
Total exposure measure	160.311.536	156.520.374
Leverage ratio		
Leverage ratio (%)	9,59%	11,85%
Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9,59%	11,85%

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Template EU LR2 - LRCom: Leverage ratio common disclosure

	CRR leverage ratio exposures	
	31/12/2025	31/12/2024
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	9,59%	11,85%
Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
Additional own funds requirements to address the risk of excessive leverage (%)		
of which: to be made up of CET1 capital		
Leverage ratio buffer requirement (%)		
Overall leverage ratio requirement (%)		
Choice on transitional arrangements and relevant exposures		
Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values		
Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

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Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

	CRR leverage ratio exposures
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	
Trading book exposures	
Banking book exposures, of which:	160.311.536
Covered bonds	
Exposures treated as sovereigns	129.894.928
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	
Institutions	19.200.108
Secured by mortgages of immovable properties	
Template EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments	863.542
Corporates	8.003.781
Exposures in default	
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	2.349.177

Table EU LRA: Disclosure of LR qualitative information

Description of the processes used to manage the risk of excessive leverage:	The bank tracks closely its leverage financing. In the RAF, the leverage ratio is one of the indicators that are systematically included in the periodic reports to management. The risk department also reports on this ratio and includes it in all internal reports.
Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:	The bank's leverage ratio has risen slightly compared with the previous year owing to the decrease in the on-balance sheet exposures and an increase in CET1.

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Table EU LIQA - Liquidity risk management

Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding.	The bank has no specific strategy to raise funds. The funds owed to the bank are short term deposits from retail clients that they could use for investment opportunities in the securities market.
Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	The risk management function is responsible for operational (day-to-day) management of liquidity risk and ensuring continued adherence to Risk Appetite and regulatory limits. He is also responible for the internal reporting to the management bodies. The internal audit, assures an independent review and challenge of the bank's liquidity (risk) management processes.
A description of the degree of centralisation of liquidity management and interaction between the group's units	Not applicable because the bank has no group units.
Scope and nature of liquidity risk reporting and measurement systems.	The bank tracks closely its liquidity risk. In the RAF, the liquidity coverage ratio, the net stable funding ratio and the asset encumbrance ratio are indicators that are systematically included in the periodic reports to management. The financial department also reports on this ratio's and includes it in all internal reports.
Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	The bank does not involve in the mitigation of liquidity risk via hedging instruments.
An outline of the bank's contingency funding plans.	Trough the internal reporting of the indicators included in the RAF and stress testing, the management bodies are fully aware of the evolving situation.
An explanation of how stress testing is used.	Liquidity stress tests are measured regularly on various maturities with the effect on all the liquidity indicators mentioned in the RAF. The availability of a sufficient liquidity buffer is measured daily by the bank.
A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.	The bank's ILAAP describes the full set of processes, policies and other mechanisms employed to manage, monitor and control liquidity risks. The ILAAP and associated architecture is under continuous review to ensure it remains appropriate for the nature and extent of liquidity risks to which the bank is exposed.
A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body.	The bank's liquidity risk profile is very risk-adverse and therefore in line with the low liquidity tolerance set by the management body. Almost 80% of deposits owed to the bank are held in Central Bank money and reflects its ability to sustain a major stress.

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Template EU LIQ1 - Quantitative information of LCR

	Total weighted value (average)			
Quarter ending on	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Number of data points used in the calculation of averages	12	12	12	12
TOTAL ADJUSTED VALUE				
LIQUIDITY BUFFER	140.458.110	140.619.385	138.256.786	132.742.988
TOTAL NET CASH OUTFLOWS	8.068.049	9.061.544	9.111.409	8.876.092
LIQUIDITY COVERAGE RATIO	1888%	1603%	1564%	1518%

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main driver of the decrease in the LCR ratio is the decrease of the inflows. This is due to the ALM strategy of the institution. The regulatory required minimum is 100% and the bank's LCR and NSFR are thus well above these minima.
Explanations on the changes in the LCR over time	The LCR is mostly driven by an increase of the net liquidity outflows.
Explanations on the actual concentration of funding sources	The institution is mostly funded bij short term deposits from retail clients.
High-level description of the composition of the institution`s liquidity buffer.	The liquidity buffer consists of excess monetary reserve element (LCR level 1) and liquid securities (level 2B). The level 1 liquid assets are the most important element of the bank's liquidity buffer.
Derivative exposures and potential collateral calls	Not applicable.
Currency mismatch in the LCR	Most of the activities are denominated in euro. There is a small currency risk, but mostly on closely correlated currencies.
Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	Not applicable.

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Template EU LIQ2: Net Stable Funding Ratio

	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items					
Capital items and instruments	15.371.436				15.371.436
Own funds	*15.371.436*				*15.371.436*
Other capital instruments					
Retail deposits		127.838.816			117.776.171
Stable deposits		*54.424.737*			*51.703.500*
Less stable deposits		*73.414.079*			*66.072.671*
Wholesale funding:		1.396.876			698.438
Operational deposits		*40.474*			*20.237*
Other wholesale funding		*1.356.402*			*678.201*
Interdependent liabilities					
Other liabilities:		8.777.019			-
NSFR derivative liabilities					
All other liabilities and capital instruments not included in the above categories		*8.777.019*			-
Total available stable funding (ASF)					133.846.046
Required stable funding (RSF) Items					
Total high-quality liquid assets (HQLA)					1.554.345
Assets encumbered for a residual maturity of one year or more in a cover pool					
Deposits held at other financial institutions for operational purposes					
Performing loans and securities:		2.071.612		4.490.136	4.852.422
Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut					
Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions					
Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:					
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
Performing residential mortgages, of which:					
With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		*2.071.612*		*4.490.136*	*4.852.422*
Interdependent assets					
Other assets:		20.624.243			11.726.945
Physical traded commodities					
Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
NSFR derivative assets					
NSFR derivative liabilities before deduction of variation margin posted					
All other assets not included in the above categories		*20.624.243*			*11.726.945*
Off-balance sheet items					
Total RSF					18.133.713
Net Stable Funding Ratio (%)					738,11%

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Template EU CR1: Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
Cash balances at central banks and other demand deposits	145.316.443														
Loans and advances	1.607.221	1.607.221													
Central banks															
General governments															
Credit institutions	*74.253*														
Other financial corporations	*497.141*														
Non-financial corporations															
Of which SMEs															
Households	*1.035.826*														
Debt securities	11.165.784						800.000								
Central banks	*863.610*														
General governments															
Credit institutions															
Other financial corporations	*2.861.010*														
Non-financial corporations	*7.441.164*						800.000								
Off-balance-sheet exposures															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
Households															
Total							*800.000*								

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Template EU CQ1: Credit quality of forborne exposures

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired				
Cash balances at central banks and other demand deposits								
Loans and advances								
Central banks								
General governments								
Credit institutions								
Other financial corporations								
Non-financial corporations								
Households								
Debt Securities	400.000				- 400.000			
Loan commitments given								
Total	400.000				- 400.000			

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Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
Cash balances at central banks and other demand deposits	145.316.443	145.316.443										
Loans and advances	1.607.221	1.607.221										
Central banks												
General governments												
Credit institutions	*74.253*	*74.253*										
Other financial corporations	*497.141*	*497.141*										
Non-financial corporations												
Of which SMEs												
Households	*1.035.826*	*1.035.826*										
Debt securities	11.165.784	11.165.784										
Central banks	863.610	863.610										
General governments												
Credit institutions												
Other financial corporations	*2.861.010*	*2.861.010*										
Non-financial corporations	*7.441.164*	*7.441.164*										
Off-balance-sheet exposures												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
Households												
Total	158.089.448	158.089.448										

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
Central governments or central banks	129.894.928		129.894.928			0,00%
Regional government or local authorities						
Public sector entities						
Multilateral development banks						
International organisations						
Institutions	19.200.108		19.200.108		4.086.620	21,28%
Corporates	8.003.781		8.003.781		6.890.632	86,09%
Retail	863.542		863.542		647.657	75,00%
Secured by mortgages on immovable property						
Exposures in default						
Exposures associated with particularly high risk						
Covered bonds						
Institutions and corporates with a short-term credit assessment						
Collective investment undertakings						
Equity						
Other items	2.349.177		2.349.177		2.349.168	100,00%
TOTAL	160.311.536		160.311.536		13.974.077	8,72%

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Template EU MR1 - Market risk under the standardised approach

	RWEAs
Outright products	1.641.028
Interest rate risk (general and specific)	
Equity risk (general and specific)	
Foreign exchange risk	1.641.028
Commodity risk	
Options	
Simplified approach	
Delta-plus approach	
Scenario approach	
Securitisation (specific risk)	
Total	1.641.028

Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

Banking activities	Relevant indicator			Own funds requirements	Risk exposure amount
	31/12/2023	31/12/2024	31/12/2025		
Banking activities subject to basic indicator approach (BIA)	9.723.513	10.662.753	New method		

Banking activities	Relevant indicator			Own funds requirements	Risk exposure amount
	31/12/2023	31/12/2024	31/12/2025		
ILDC = Interest, Lease, and Dividend Component	Old method	Old method	2.767.796	1.781.692	22.271.147
SC = Services Component			10.965.999		
FC = Financial Component			1.113.636		
BI = Business Indicator			14.847.431		

Banking activities subject to standardised (TSA) /					
Subject to TSA:					
Subject to ASA:					
Banking activities subject to advanced measurement approaches AMA					

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Table EU REMA - Remuneration policy

Institutions shall describe the main elements of their remuneration policies and how they implement these policies. In particular, the following elements, where relevant, shall be described:

Qualitative disclosures
Oversight Bodies and Policy Scope
Remuneration policy is overseen by the Board of Directors (BoD), which acts as the Remuneration Committee. The BoD consists of eight members (three executive, five non-executive, with at least half of non-executives independent). The BoD meets quarterly and annually reviews the remuneration policy. No external consultants were engaged for remuneration matters in the last financial year. The policy applies to all staff, including identified staff, across all business lines and locations; the bank has no subsidiaries or branches in third countries. Identified staff includes directors, the secretary-general, and key control function holders (risk and compliance).
Design and Structure of Remuneration System
Remuneration is primarily fixed, with limited variable components. The BoD proposes remuneration for directors and the secretary-general, subject to shareholder approval. The Executive Committee (EC) determines remuneration for other staff within BoD guidelines. Performance measurement is qualitative, based on individual contribution and overall bank results, with no direct link to commercial targets. Internal control staff (risk and compliance) are remunerated independently of the business units they oversee. No guaranteed variable remuneration or severance payments exceeding legal requirements are awarded.
Risk Considerations in Remuneration
The bank's remuneration system is risk-averse, designed to discourage excessive risk-taking. Variable remuneration is modest and not linked to sales or trading performance. The risk management function is actively involved in policy design and review, ensuring alignment with the bank's risk profile and strategy.
Fixed/Variable Remuneration Ratios
Fixed remuneration constitutes the majority of total pay. Variable remuneration is limited, discretionary, and does not exceed one-third of total annual pay for identified staff, with a cap of €20,000. No remuneration is paid in shares, options, or deferred instruments.
Linking Performance and Remuneration
Performance criteria are qualitative, focusing on individual effort, contribution to bank objectives, and overall results. Variable remuneration, where awarded, is based on discretionary assessment by the EC and is not tied to commercial or risk-taking targets. No instruments (shares, options) are used for variable pay. If performance metrics are weak, variable remuneration is reduced or not awarded.
Long-Term Performance Adjustments
The bank does not apply deferral, retention, or vesting periods for variable remuneration, as variable pay is limited and paid in cash. No malus or clawback provisions are in place, and no shareholding requirements apply to identified staff.
Variable Components and Non-Cash Benefits
Variable remuneration is discretionary and based on qualitative performance indicators. No non-cash instruments (shares, options, etc.) are awarded. Employees receive standard benefits such as pension, insurance, meal vouchers, and company vehicles or bicycles.
Remuneration of Management Body/Senior Management
Upon request, the bank can disclose total remuneration for each member of the BoD and senior management. Remuneration for non-executive directors is fixed and equal, except for the chair, who receives a higher fee. Executive directors are remunerated via the EC.
Derogations under Article 94(3) CRD
The bank does not benefit from derogations under Article 94(3) CRD.
Quantitative Information for Large Institutions
As a small institution, Van de Put & Co Privaatbankiers is not subject to large institution quantitative disclosure requirements under Article 450(2) CRR.

Table EU AE4 - Accompanying narrative information

There are currently no encumbered assets.

Due to the inexistence of 'collateral received and own debt securities issued' and 'matching liabilities, contingent liabilities or securities lent', templates EU AE2 and EU AE 3 are not disclosed.