Stress tests Q3

Article 13, §2 of the Covered Bonds Royal Decree requires a quarterly publication of the legally required stress tests (Covered Bonds Royal Decree Article 8).

All amounts in EUR

Cover tests	Scenarios	Proceeds	Payments	Total	value cover assets (articlel 6 Royal Decree)	value primary cover assets (article 6 Royal Decree)	nominal amount covered bonds
Stresstest 1	+200bp & 2.2% CPR	23.268.183.165,51	-15.252.932.937,07	8.015.250.228,44	19.330.150.711,29	19.217.549.370,25	13.920.000.000,00
Stresstest 2	-200bp & 14% CPR	21.769.082.539,08	-15.252.797.722,25	6.516.284.816,83	19.330.383.267,58	19.217.781.926,54	13.920.000.000,00
Stresstest 3	Credit scenario 1 PD 0.8%	22.354.492.412,53	-15.252.885.945,24	7.101.606.467,29	19.231.027.176,40	19.118.425.835,36	13.920.000.000,00
Stresstest 4	Credit scenario 2 PD 0.91%	22.296.294.843,54	-15.252.885.945,24	7.043.408.898,30	19.197.438.832,59	19.084.837.491,55	13.920.000.000,00

Liquidity Test	Scenario	Proceeds	Payments	Total
Stresstest 1	+200bp & 2.2% CPR	1.801.781.391,15	-110.497.009,59	1.691.284.381,56
Stresstest 2	-200bp & 14% CPR	2.982.065.891,85	-110.496.995,78	2.871.568.896,07
Stresstest 3	Credit scenario 1 PD 0.8%	2.272.281.525,05	-110.497.004,41	2.161.784.520,64
Stresstest 4	Credit scenario 2 PD 0.91%	2.271.977.933,26	-110.497.004,41	2.161.480.928,85