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 (article 6 Royal Decree)	value primary cover assets (article 6 Royal Decree)	nominal amount covered bonds
Stresstest 1	+200bp & 2.2% CPR	23.315.208.906,06	-15.310.044.801,34	8.005.164.104,72	19.214.795.833,25	19.104.901.350,63	13.420.000.000,00
Stresstest 2	-200bp & 14% CPR	21.774.274.910,20	-15.309.965.549,20	6.464.309.361,00	19.214.928.403,06	19.105.033.920,44	13.420.000.000,00
Stresstest 3	Credit scenario 1 PD 0.8%	22.377.890.703,67	-15.310.023.140,27	7.067.867.563,40	19.110.938.247,81	19.001.043.765,19	13.420.000.000,00
Stresstest 4	Credit scenario 2 PD 0.91%	22.317.982.753,21	-15.310.023.140,27	7.007.959.612,94	19.077.117.804,72	18.967.223.322,10	13.420.000.000,00

Liquidity Tests	Scenarios	Proceeds	Payments	Total
Stresstest 1	+200bp & 2.2% CPR	1.333.922.701,09	-139.385.363,88	1.194.537.337,21
Stresstest 2	-200bp & 14% CPR	2.537.232.016,35	-139.385.354,72	2.397.846.661,63
Stresstest 3	Credit scenario 1 PD 0.8%	1.813.698.205,73	-139.385.361,36	1.674.312.844,37
Stresstest 4	Credit scenario 2 PD 0.91%	1.813.382.504,27	-139.385.361,36	1.673.997.142,91