

Stress tests Q4

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 & 3% CPR	21.000.020.991,43	-16.081.981.772,90	4.918.039.218,53	17.527.647.372,02	17.446.792.904,15	14.920.000.000,00
Stresstest 2	-200bp & 14%CPR	19.793.109.088,31	-16.081.747.509,76	3.711.361.578,55	17.528.055.003,94	17.447.200.536,07	14.920.000.000,00
Stresstest 3	Credit scenario 1 PD 0.8%	20.313.627.228,89	-16.081.902.810,59	4.231.724.418,30	17.434.948.582,26	17.354.094.114,39	14.920.000.000,00
Stresstest 4	Credit scenario 2 PD 0.91%	20.261.187.878,77	-16.081.902.810,59	4.179.285.068,18	17.402.968.228,25	17.322.113.760,38	14.920.000.000,00

Liquidity Test	Scenario	Proceeds	Payments	Total
Stresstest 1	+200bp & 3% CPR	1.258.726.072,04	-108.970.912,18	1.149.755.159,86
Stresstest 2	-200bp & 14%CPR	2.296.984.582,49	-108.970.899,61	2.188.013.682,88
Stresstest 3	Credit scenario 1 PD 0.8%	1.628.693.715,11	-108.970.908,95	1.519.722.806,16
Stresstest 4	Credit scenario 2 PD 0.91%	1.628.416.738,29	-108.970.908,95	1.519.445.829,34