

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 & 3% CPR	23.166.466.493,92	-15.071.136.696,48	8.095.329.797,44	19.266.514.152,11	19.153.638.826,37	13.920.000.000,00
Stresstest 2	-200bp & 14% CPR	21.688.531.725,38	-15.070.918.807,28	6.617.612.918,10	19.266.880.728,90	19.154.005.403,16	13.920.000.000,00
Stresstest 3	Credit scenario 1 PD 0.8%	22.258.718.803,64	-15.071.061.394,98	7.187.657.408,66	19.163.400.053,90	19.050.524.728,16	13.920.000.000,00
Stresstest 4	Credit scenario 2 PD 0.91%	22.201.574.414,66	-15.071.061.394,98	7.130.513.019,68	19.129.525.234,55	19.016.649.908,81	13.920.000.000,00

Liquidity Test	Scenario	Proceeds	Payments	Total
Stresstest 1	+200bp & 3% CPR	1.781.156.649,70	-58.484.146,27	1.722.672.503,43
Stresstest 2	-200bp & 14% CPR	2.962.992.552,25	-58.484.122,11	2.904.508.430,14
Stresstest 3	Credit scenario 1 PD 0.8%	2.252.379.292,21	-58.484.140,49	2.193.895.151,72
Stresstest 4	Credit scenario 2 PD 0.91%	2.252.077.770,58	-58.484.140,49	2.193.593.630,09