

**SECOND SUPPLEMENT**  
TO THE BASE PROSPECTUS DATED 19 DECEMBER 2024



**ASN BANK N.V. (formerly de Volksbank N.V.)**

(incorporated as a public limited liability company under Dutch law  
and having its statutory seat in Utrecht, the Netherlands)

**EUR 15,000,000,000 Covered Bond Programme**  
**guaranteed as to payments of interest and principal by**

**ASN COVERED BOND COMPANY B.V.**

(incorporated as a private limited liability company under Dutch law  
and having its statutory seat in Amsterdam, the Netherlands)

Under its EUR 15,000,000,000 Covered Bond Programme (the "**Programme**") ASN Bank N.V. (formerly de Volksbank N.V.) (the "**Issuer**" or "**ASN Bank**") may from time to time, subject to compliance with all relevant laws, regulations and directives, issue Covered Bonds denominated in euro or any other currency agreed between the Issuer and the relevant Dealer(s), if any.

This supplement (the "**Supplement**") is based on Article 23 of Regulation (EU) 2017/1129, including any commission delegated regulation thereunder (the "**Prospectus Regulation**") and constitutes the second supplement to the base prospectus dated 19 December 2024 of ASN Bank N.V., supplemented by the first supplement dated 27 March 2025 (the "**Base Prospectus**") and is prepared to update and amend the Base Prospectus, and is supplemental to, forms part of and should be read in conjunction with the Base Prospectus.

Capitalised terms used herein will have the meaning ascribed thereto in section 20 (*Glossary of Defined Terms*) of the Base Prospectus. Capitalised terms which are used but not defined in section 20 (*Glossary of Defined Terms*) of the Base Prospectus, will have the meaning attributed thereto in any other section of the Base Prospectus. To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference into the Base Prospectus, the statements in (a) will prevail.

This Supplement has been approved by the Dutch Authority for the Financial Markets (*Stichting Autoriteit Financiële Markten*, the "**AFM**") as competent authority under the Prospectus Regulation for the purpose of giving information with regard to the issue of Covered Bonds under the Programme during the period of twelve (12) months after the date of the Base Prospectus. The AFM only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer nor of the ASN Covered Bond Company B.V. (the "**CBC**") that is the subject of this Supplement nor as an endorsement of the quality of any Covered Bonds that are the subject of the Base Prospectus (as supplemented by this Supplement).

An investment in the Covered Bonds involves certain risks. Prospective investors should have regard to the risk factors described in section 2 (*Risk Factors*) of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in the Covered Bonds.

The Base Prospectus and this Supplement are available on the website of the Issuer at <https://corporate.asnbank.nl/en/investor-relations/debt-information/programme-documentation/> as of the date of this Supplement and may be obtained by contacting the Issuer by telephone (+31 623208662 / +31 653926458) or by email: [remko.bakker@asnbank.nl](mailto:remko.bakker@asnbank.nl) and [davey.hak@asnbank.nl](mailto:davey.hak@asnbank.nl), and in relation to any Tranche, the Base Prospectus and this Supplement should be read and construed together with the applicable Final Terms.

The date of this Supplement is 14 July 2025.

## IMPORTANT INFORMATION

### Responsibility statement

The Issuer accepts responsibility for the information contained in this Supplement and the CBC accepts responsibility for the information relating to the CBC contained in this Supplement. To the best of their knowledge the information (in the case of the CBC, in respect of the information that relates to it) contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import. Any information from third parties identified in this Supplement as such has been accurately reproduced and as far as the Issuer and the CBC are aware and are able to ascertain from the information published by a third party, no facts have been omitted which would render the reproduced information inaccurate or misleading. The Issuer and the CBC accept responsibility accordingly.

Neither the Arranger, nor any Dealer(s), nor the Security Trustee, nor any of their respective affiliates has independently verified the information contained herein. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by the Arranger, the Dealer(s) or the Security Trustee as to the accuracy or completeness of the information contained or referred to in this Supplement or any other information provided by the Issuer and the CBC in connection with the Programme. Neither the Arranger, the Dealer(s) nor the Security Trustee accepts any liability in relation to the information contained in this Supplement or any other information provided by the Issuer and the CBC in connection with the Programme.

### Notice

This Supplement has been approved by the AFM as competent authority under the Prospectus Regulation. The AFM only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer and/or the CBC that is the subject of this Supplement nor as an endorsement of the quality of any Covered Bonds that are the subject of this Supplement. Investors should make their own assessment as to the suitability of investing in the Covered Bonds.

The Issuer has requested the AFM to provide the competent authority in Luxembourg, the Commission de Surveillance du Secteur Financier, with a Notification. The Issuer may request the AFM to provide the competent authorities in additional Member States within the EEA with a Notification.

The Base Prospectus (as supplemented by this Supplement) shall be valid for use only by the Issuer or other who have obtained the Issuer consent for a period of up to twelve (12) months after its approval by the AFM and shall expire on 19 December 2025, at the latest. The obligation to supplement the Base Prospectus, in the event of significant new factors, material mistakes or material inaccuracies only, shall cease to apply upon the expiry of the validity of the Base Prospectus.

This Supplement should be read and understood in accordance with the Base Prospectus and with any other documents incorporated therein by reference. Full information on the Issuer and any Series or Tranche of Covered Bonds is only available on the basis of the combination of the Base Prospectus, this Supplement and the applicable Final Terms.

The Issuer has undertaken to the Dealers to furnish a supplement to the Base Prospectus in case of any significant new factor, material mistake or material inaccuracy relating to the information contained in this Supplement which is capable of affecting the assessment of the Covered Bonds and which arises or is noticed between the time when this Supplement has been approved and the final closing of any Series or Tranche of Covered Bonds offered to the public or, as the case may be, when trading of any Series or Tranche of Covered Bonds on a regulated market begins, in respect of Covered Bonds issued on the basis of the Base Prospectus and this Supplement.

No person is or has been authorised to give any information or to make any representation not contained in or not consistent with this Supplement, any document incorporated by reference herein, or the applicable Final Terms, or any other information supplied in connection with the Programme or the offering of the Covered Bonds and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer, the CBC, the Arranger or any of the Dealer(s).

Neither the Base Prospectus, this Supplement nor any other information supplied in connection with the Programme or any Covered Bonds should be considered as a recommendation by the Issuer nor the CBC, the Originators, the Arranger, any Dealer(s) or the Security Trustee that any recipient of this Supplement or any other information supplied in connection with the Programme or any Covered Bonds should purchase any Covered Bonds. Each investor contemplating purchasing any Covered Bonds should make its own independent investigation of the financial condition and affairs and its own appraisal of the creditworthiness of the Issuer and the CBC. In particular, each potential investor should:

- (i) have sufficient knowledge and experience to make a meaningful evaluation of the Covered Bonds and the merits and risks of investing in the Covered Bonds (including an evaluation of the financial condition, creditworthiness and affairs of the Issuer) and the information contained or incorporated by reference in the Base Prospectus, the applicable Final Terms and this Supplement;
- (ii) have access to, and knowledge of, appropriate analytical tools to evaluate, in the context of its particular financial situation, an investment in the Covered Bonds and the impact the Covered Bonds will have on its overall investment portfolio;
- (iii) have sufficient financial resources and liquidity to bear all of the risks of an investment in the Covered Bonds, including Covered Bonds with principal or interest payable in one or more currencies, or where the currency for principal or interest payments is different from the potential investor's currency;
- (iv) understand thoroughly the terms of the Covered Bonds and be familiar with the behaviour of any relevant indices and financial markets; and
- (v) be able to evaluate (either alone or with the help of a financial adviser) possible scenarios for economic, interest rate and other factors that may affect its investment and its ability to bear the applicable risks (including, without limitation, those described section 2 (*Risk Factors*) of the Base Prospectus).

Some Covered Bonds are complex financial instruments. Sophisticated institutional investors generally do not purchase complex financial instruments as stand-alone investments. They purchase complex financial instruments as a way to reduce risk or enhance yield with an understood, measured and appropriate addition of risk to their overall portfolios. A potential investor should not invest in Covered Bonds unless it has the expertise (either alone or with a financial adviser) to evaluate how the Covered Bonds will perform under changing conditions, the resulting effects on the value of the Covered Bonds and the impact this investment will have on the potential investor's overall investment portfolio.

Neither this Supplement nor any other information supplied in connection with the Programme or the issue of any Covered Bonds constitutes an offer or invitation by or on behalf of the Issuer, the CBC, the Originators, the Arranger, any Dealer or the Security Trustee to any person to subscribe for or to purchase any Covered Bonds.

The distribution of this Supplement and the offering, sale and delivery of the Covered Bonds may be restricted by law in certain jurisdictions. Persons into whose possession this Supplement or any Covered Bonds comes must inform themselves about, and observe, any such restrictions. For a description of certain restrictions on offers, sales and deliveries of Covered Bonds and on distribution of this Supplement and other offering material relating to the Covered Bonds, see section 6 (*Covered Bonds*) under '*Subscription and Sale*' of the Base Prospectus.

The Covered Bonds have not been approved or disapproved by the U.S. Securities and Exchange Commission, any state securities commission or any other regulatory authority in the United States, nor have any of the foregoing authorities passed upon or endorsed the merits of the accuracy or adequacy of this Supplement. Any representation to the contrary is unlawful.

The Covered Bonds have not been and will not be registered under the Securities Act and include Covered Bonds in bearer form that are subject to United States tax law requirements. The Covered Bonds may not be offered, sold or delivered within the United States or to United States persons as defined in Regulation S under the Securities Act, except in certain transactions permitted by US tax regulations and the Securities Act. See section 6 (*Covered Bonds*)

under '*Subscription and Sale*' of the Base Prospectus. The Covered Bonds and the Guarantee have not been and will not be registered under the Securities Act, or the securities laws of any state of the U.S. or other jurisdiction. The securities may not be offered or sold within the U.S. or to, or for the account or benefit of, U.S. persons (as defined in Regulation S), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state or local securities laws. Accordingly, the Covered Bonds are being offered, sold or delivered only to non-U.S. persons (as defined in Regulation S) outside the U.S. in reliance on Regulation S.

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS:** The Covered Bonds are not intended to be offered, sold or otherwise made available to, and should not be offered, sold or otherwise made available to, any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**EU MiFID II**"); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the "**IDD**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of EU MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**EU PRIIPs Regulation**") for offering or selling the Covered Bonds or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Covered Bonds or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS:** The Covered Bonds are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the "**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of the laws of the UK by virtue of the European Union (Withdrawal) Act 2018 (the "**EUWA**"); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the laws of the UK by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of the laws of the UK by virtue of the EUWA (the "**UK Prospectus Regulation**"). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of the laws of the UK by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Covered Bonds or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Covered Bonds or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

**EU MIFID II PRODUCT GOVERNANCE / TARGET MARKET:** The Final Terms in respect of any Covered Bonds will include a legend entitled '*EU MiFID II Product Governance*' which will outline the manufacturer('s/s') target market assessment in respect of the Covered Bonds and which channels for distribution of the Covered Bonds are appropriate. Any person subsequently offering, selling or recommending the Covered Bonds (an "**EU distributor**") should take into consideration the manufacturer('s/s') target market assessment; however, an EU distributor subject to EU MiFID II is responsible for undertaking its own target market assessment in respect of the Covered Bonds (by either adopting or refining the manufacturer('s/s') target market assessment) and determining appropriate distribution channels.

A determination will be made in relation to each issue about whether, for the purpose of the EU MiFID Product Governance rules under EU Delegated Directive 2017/593 (the "**EU MiFID Product Governance Rules**"), any Dealer subscribing for any Covered Bonds is a manufacturer in respect of such Covered Bonds, but otherwise neither the Arranger nor the Dealer(s) nor any of their respective affiliates will be a manufacturer for the purpose of the EU MiFID Product Governance Rules.

**UK MIFIR PRODUCT GOVERNANCE / TARGET MARKET:** The Final Terms in respect of any Covered Bonds may include a legend entitled '*UK MiFIR Product Governance*' which will outline the target market assessment in respect of the Covered Bonds and which channels for distribution of the Covered Bonds are appropriate. Any person subsequently offering, selling or recommending the Covered Bonds (a "**UK distributor**") should take into consideration the target market assessment; however, a UK distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance Rules**") is responsible for

undertaking its own target market assessment in respect of the Covered Bonds (by either adopting or refining the target market assessment) and determining appropriate distribution channels.

A determination will be made in relation to each issue about whether, for the purpose of the UK MiFIR Product Governance Rules, any Arranger and/or any Dealer subscribing for any Covered Bonds is a manufacturer under the UK MiFIR Product Governance Rules in respect of such Covered Bonds, but otherwise neither the Arranger nor the Dealer(s) nor any of their respective affiliates will be a manufacturer for the purpose of the UK MiFIR Product Governance Rules.

**BENCHMARKS REGULATION:** Interest and/or other amounts payable under the Covered Bonds may be calculated by reference to certain reference rates. Any such reference rate may constitute a benchmark under the Benchmarks Regulation. If any such reference rate does constitute such a benchmark, the relevant Final Terms will indicate whether or not the administrator thereof is included in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of the EU Benchmarks Regulation. Not every reference rate will fall within the scope of the Benchmarks Regulation. Furthermore, transitional provisions in the Benchmarks Regulation may have the result that an administrator and/or a benchmark is not required to appear in the register of administrators and benchmarks at the date of the applicable Final Terms. The registration status of any administrator or benchmark under the Benchmarks Regulation is a matter of public record and, save where required by applicable law, the Issuer does not intend to update any Final Terms to reflect any change in the registration status of the administrator.

## INTRODUCTION

In view of (a) the legal name change from (i) "de Volksbank N.V." into "ASN Bank N.V.", (ii) "Volks Covered Bond Company B.V." into "ASN Covered Bond Company B.V.", (iii) "Stichting Security Trustee Volks Covered Bond Company" into "Stichting Security Trustee ASN Covered Bond Company" and (iv) "Stichting Holding Volks Covered Bond Company" into "Stichting Holding ASN Covered Bond Company" and (b) the rebranding to ASN Bank, the Issuer updates the Base Prospectus by means of this Supplement.

## AMENDMENTS OR ADDITIONS TO THE BASE PROSPECTUS

With effect from the date of this Supplement, the Base Prospectus shall be amended and/or supplemented in the manner described below (references to page numbers are to the pages of the Base Prospectus dated 19 December 2024).

### General

1. Any references in the Base Prospectus to (i) "de Volksbank N.V." shall be deemed to be references to "ASN Bank N.V.", (ii) "de Volksbank" shall be deemed to be references to "ASN Bank", (iii) "Volks Covered Bond Company B.V." shall be deemed to be references to "ASN Covered Bond Company B.V.", (iv) "Stichting Security Trustee Volks Covered Bond Company" shall be deemed to be references to "Stichting Security Trustee ASN Covered Bond Company" and (v) "Stichting Holding Volks Covered Bond Company" shall be deemed to be references to "Stichting Holding ASN Covered Bond Company". If for the purpose of interpretation it is relevant whether former de Volksbank N.V. was the relevant predecessor or ASN Bank N.V. (prior to the merger) was the relevant predecessor, any references to "ASN Bank" or "ASN Bank N.V." shall be so interpreted as being a reference to such part of ASN Bank N.V. after the merger.
2. Any references in the Base Prospectus to (i) "[www.devолksbank.nl](https://www.devолksbank.nl)" shall be deemed to be references to "<https://corporate.asnbank.nl>", (ii) "[www.devолksbank.nl/investor-relations/credit-ratings](https://www.devолksbank.nl/investor-relations/credit-ratings)" shall be deemed to be references to "<https://corporate.asnbank.nl/en/investor-relations/credit-ratings>", (iii) "<https://www.devолksbank.nl/en/investor-relations/annual-reports>" shall be deemed to be references to "<https://corporate.asnbank.nl/en/investor-relations/annual-reports>" and (iv) "<https://www.devолksbank.nl/en/investor-relations/debt-information/covered-bond-programme>" shall be deemed to be references to "<https://corporate.asnbank.nl/en/investor-relations/debt-information/programme-documentation/>".

### Section 4 (*The Issuer*)

1. In section 4 (*The Issuer*), the paragraphs under the heading '*Company profile*' on pages 83-84 will be deleted in its entirety and replaced by the following:

"The Issuer is an accessible and forward-looking bank with an eye for people, society and the future. The Issuer sustainably contributes to financial solutions for its customers while addressing Dutch societal issues. The Issuer pays particular attention to sustainability, financial wellbeing and good and affordable housing.

The Issuer's services focus mainly on payments, savings and mortgages – always with an eye for both the interests of the customer and social impact. As a bank, it combines the convenience of secure mobile banking with the power of personal advice. Thanks to its nationwide network of branches, the Issuer is also physically close by when it matters.

Through this approach, the Issuer occupies a distinctive position in the Dutch banking landscape. It now serves three million customers, making it the fourth-largest retail bank in the Netherlands.

On 16 December 2024, the Issuer announced that its current retail brands ASN Bank, RegioBank and SNS will continue to operate under the banner of ASN Bank with effect from 2025. To ensure a smooth transition, the Issuer's customers will migrate to the new ASN Bank in stages. Implementation has started in 2025 and is expected to be completed within three years. On 1 July 2025, the SNS brand has been migrated into ASN Bank, which makes that the Issuer currently operates under the brands ASN Bank, BLG Wonen and RegioBank."

2. In section 4 (*The Issuer*), under '*Recent Developments*' on page 85, the following paragraphs will be included after the subparagraph "*Transformation Programme*" and before the subparagraph "*Future option of the Issuer*":

"*Rebranding to ASN Bank*

On 1 July 2025, the Issuer announced the official launch of the ASN Bank. On this date, the legal name of de Volksbank N.V. also changed to ASN Bank N.V. The transformation is progressing on schedule. In this respect, the staff reduction of more than 700 FTEs announced at the end of 2024 has been completed. The transformation is planned for implementation within three years. As part of the Issuer's rebranding efforts, the first 116 branches have been refitted to showcase the new ASN Bank brand identity, increasing high street visibility from 1 July 2025. On the same day, 1.5 million SNS customers and 0.8 million ASN customers have been switched to the new ASN Bank. The next important step will be to transfer RegioBank's customers and franchisees to ASN Bank in early 2026. BLG Wonen's intermediary partnerships will be transferred at a later date."

## **Section 18 (*Documents incorporated by reference*)**

In section 18 (*Documents incorporated by reference*) on pages 242-243, the items (a) up to and including (s) shall be deleted and replaced by the following items:

- "(a) the Issuer's articles of association as per 1 July 2025 (in the original Dutch language version as well as in English translation), which can be obtained from: [https://corporate.asnbank.nl/assets/files/ASN-Bank-N.V.-Articles-of-Association\\_NL.pdf](https://corporate.asnbank.nl/assets/files/ASN-Bank-N.V.-Articles-of-Association_NL.pdf) and [https://corporate.asnbank.nl/assets/files/ASN-Bank-N.V.-Articles-of-Association\\_ENG.pdf](https://corporate.asnbank.nl/assets/files/ASN-Bank-N.V.-Articles-of-Association_ENG.pdf);
- (b) the Issuer's publicly available financial statements for the year ended 31 December 2022 and the independent auditor's report thereon (set forth on pages 186 up to and including 252 (financial statements) and pages 257 up to and including 264 (auditor's report) of its 2022 integrated annual report), which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/De-Volksbank-Integrated-Annual-Report-2022.pdf>;
- (c) the Issuer's publicly available financial statements for the year ended 31 December 2023 and the independent auditor's report thereon (set forth on pages 192 up to and including 252 (financial statements) and pages 255 up to and including 263 (auditor's report) of its 2023 annual report), which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;
- (d) the Issuer's publicly available condensed consolidated interim financial statements for the period ended 30 June 2024 and the independent auditor's review report thereon, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Interim-Financial-Report-2024.pdf>;
- (e) the responsibility statement in respect of the consolidated and company financial statements of the Issuer issued by the Executive Board as set forth on page 182 of its 2022 annual report and as set forth on page 190 of its 2023 annual report, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/De-Volksbank-Integrated-Annual-Report-2022.pdf> and <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;
- (f) the responsibility statement in respect of the condensed consolidated interim financial statements for the period ended 30 June 2024 of the Issuer issued by the Executive Board as set forth on page 27 of its 2024 interim financial report, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Interim-Financial-Report-2024.pdf>;
- (g) section 'Reconciliation of alternative performance measures' in chapter 1.3 (Our financial performance) as set forth on pages 31 up to and including 33 of the Issuer's 2023 annual report, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;
- (h) chapter 2 (Sustainability Statements) set forth on pages 35 up to and including 79 of the Issuer's 2023 annual report, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;



- (i) chapter 4 (Risk Management) as set forth on pages 102 up to and including 190 of the Issuer's 2023 integrated annual report and Chapter 3 (Risk Management) as set forth on pages 101 up to and including 183 of the Issuer's 2022 annual report, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/De-Volksbank-Integrated-Annual-Report-2022.pdf> and <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;
- (j) a press release published by the Issuer on 9 February 2024 regarding the Issuer's 2023 annual results, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Press-release-2023-Results.pdf>;
- (k) the CBC's annual report for the year 2022, which can be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Volks-Covered-Bond-Company-Annual-Report-2022.pdf>;
- (l) the CBC's annual report for the year 2023, which can be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Volks-Covered-Bond-Company-Annual-Report-2023.pdf>;
- (m) a press release published by the Issuer on 9 August 2024 regarding the Issuer's results for the first half of 2024, which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Press-release-2024-Interim-results.pdf>;
- (n) a press release published by the Issuer on 19 November 2024 regarding the framework for the Issuer's transformation programme, which can be obtained from: <https://newsroom.asnbank.nl/download/bf647f9d-5508-45a5-bc43-20f573b25037/pressreleaseframeworktransformation.pdf>;
- (o) the press releases published by the Issuer on 9 December 2024 regarding the intended provision for 2024 and the intended branch optimisation, which can be obtained from: <https://newsroom.asnbank.nl/download/48f7969e-e65c-4b75-af29-dbea83b7cff7/pressrelease-devolksbankintendstotakeasubstantialprovisionover2024.pdf> and <https://newsroom.asnbank.nl/download/b8a29072-da1c-44d2-9a90-10cd6b25f0e6/pressrelease-devolksbankoptimisesdistributionmodel.pdf>;
- (p) a press release published by the Issuer on 16 December 2024 regarding the choice of ASN Bank as brand for the future, which can be obtained from: <https://newsroom.asnbank.nl/download/5114cf11-8d63-4f3e-a7f5-a1059745b593/pressrelease-devolksbankchoosesasnbankasbrandforthefuture.pdf>;
- (q) the Issuer's publicly available financial statements for the year ended 31 December 2024 and the independent auditor's report thereon (set forth on pages 229 up to and including 284 (financial statements) and pages 285 up to and including 294 (auditor's report) of its 2024 annual report), which can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Annual-Report-2024.pdf>;
- (r) the Issuer's interim financial statements for the period ending 30 June 2025 to be published, together with the independent auditor's review report thereon, which will form the Interim Financial Report 2025, which after publication thereof, can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Interim-Financial-Report-2025.pdf> (publication expected on 8 August 2025); and
- (s) the CBC's annual report for the year 2024, which can be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Volks-Covered-Bond-Company-Annual-Report-2024.pdf>;
- (t) the press release published by the Issuer on 30 January 2025 regarding the two imposed

administrative fines by DNB, which can be obtained from: <https://newsroom.asnbank.nl/download/e0718bdd-ac53-4ccb-b1c4-00b6148b13ed/pressreleasedenederlandschebankdnbimposestwoadministratiefinesondevolksbank.pdf>;

- (u) (i) a full year financial report and (ii) a press release published by the Issuer on 14 February 2025 regarding the Issuer's 2024 annual results, which can be respectively obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Full-Year-Financial-Report-2024.pdf> and <https://corporate.asnbank.nl/assets/files/jaarcijfers/Press-release-2024-Results.pdf>;
- (v) the responsibility statement in respect of the consolidated and company financial statements of the Issuer issued by the Board of Directors as set forth on page 57 of the Issuer's Annual Report 2024, which can also be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Annual-Report-2024.pdf>;
- (w) chapter Risk management set forth on pages 60 up to and including 143 of the Issuer's Annual Report 2024, which can also be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Annual-Report-2024.pdf>;
- (x) chapter Sustainability statements set forth on pages 146 up to and including 226 of the Issuer's Annual Report 2024, which can also be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Annual-Report-2024.pdf>; and
- (z) the press release published by the Issuer on 1 July 2025 regarding the official launch of ASN Bank on 1 July 2025, which can be obtained from: <https://newsroom.asnbank.nl/download/9c39562e-d9a9-4e26-9e2e-50c454a9a9be/transformationupdatemilestone1julyasnbank.pdf>."