

## FOURTH SUPPLEMENT

### TO THE BASE PROSPECTUS DATED 10 OCTOBER 2024



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

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

#### € 25,000,000,000 Debt Issuance Programme

Under its € 25,000,000,000 Debt Issuance Programme (the “**Programme**”) ASN Bank N.V. (formerly de Volksbank N.V.) (the “**Issuer**” or “**ASN Bank**”) may from time to time issue Senior Preferred Notes, Senior Non-Preferred Notes or Subordinated Notes (the “**Notes**”) denominated in any currency agreed between the Issuer and the relevant Dealer, 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 fourth supplement to the base prospectus dated 10 October 2024 of ASN Bank N.V., supplemented by the first supplement dated 19 November 2024, the second supplement dated 3 January 2025 and the third supplement dated 27 March 2025 (the “**Base Prospectus**”) in respect of non-equity securities 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. Terms defined in the Base Prospectus shall have the same meaning in this Supplement, unless specified otherwise.

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 Notes under the Programme during the period of twelve months after the date of the Base Prospectus. The Issuer has requested the AFM to provide the competent authority in Luxembourg with a certificate of approval (the “**Notification**”) attesting that this Supplement has been drawn up in accordance with the Prospectus Regulation.

An investment in the Notes involves certain risks. Prospective investors should have regard to the risk factors described under chapter 1.1 'Risk Factors' in the Base Prospectus.

This Supplement is supplemental to, forms part of, and must be read and construed together with the Base Prospectus and with the documents incorporated by reference therein (which can be found on the website of the Issuer at <https://corporate.asnbank.nl/en/investor-relations/debt-information/programme-documentation/>, 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**

ASN Bank accepts responsibility for the information contained in the Base Prospectus and this Supplement. ASN Bank declares that, the information contained in the Base Prospectus and this Supplement is, to the best of its knowledge, in accordance with the facts and contains no omission likely to affect its import.

No representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by the Dealers as to the accuracy or completeness of the information contained in the Base Prospectus and this Supplement or any other information provided by the Issuer. The Dealers do not accept any liability in relation to the information contained in the Base Prospectus and this Supplement or any other information provided by the Issuer 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 that is the subject of this Supplement nor as an endorsement of the quality of any Notes that are the subject of this Supplement. Investors should make their own assessment as to the suitability of investing in the Notes.

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 Notes is only available on the basis of the combination of the Base Prospectus, this Supplement and the applicable Final Terms.

The Base Prospectus (as supplemented by this Supplement) is valid for 12 months following the date of the Base Prospectus and the Base Prospectus, the Supplement, and any supplement to the Base Prospectus as well as any Final Terms reflect the status as of their respective dates of issue.

The Notes have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("**Securities Act**") or with any securities regulatory authority of any state or other jurisdiction of the United States and include Notes in bearer form that are subject to U.S. tax law requirements. Subject to certain exceptions, Notes may not be offered, sold or delivered within the United States or to, or for the account or benefit of, U.S. persons as defined in Regulation S under the Securities Act.

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

No person is or has been authorised to give any information or to make any representation not contained in or not consistent with the Base Prospectus, any amendment or supplement thereto, 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 Notes and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer, the Arranger or any Dealer.

Neither the Base Prospectus and this Supplement nor any other information supplied in connection with the Programme should be considered as a recommendation by the Issuer, the Arranger or any Dealer that any recipient of the Base Prospectus and this Supplement or any other information supplied in connection with the Programme should purchase any Notes. Accordingly, no representation, warranty or undertaking, express or implied, is made by the Arranger or any Dealer in their capacity as such. Each potential investor in the Notes must determine the suitability of that investment in light of its own circumstances. In particular, each potential investor should:

- (i) have sufficient knowledge and experience to make a meaningful evaluation of the Notes, the merits and risks of investing in the Notes (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, this Supplement and the applicable Final Terms;
- (ii) have access to, and knowledge of, appropriate analytical tools to evaluate, in the context of its particular financial situation, an investment in the Notes and the impact the Notes 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 Notes, including Notes 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 Notes 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 in "Risk Factors" in the Base Prospectus).

Some Notes 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, appropriate addition of risk to their overall portfolios. A potential investor should not invest in Notes unless it has the expertise (either alone or with a financial adviser) to evaluate how the Notes will perform under changing conditions, the resulting effects on the value of the Notes and the impact this investment will have on the potential investor's overall investment portfolio.

The distribution of the Base Prospectus, this Supplement and any Final Terms and the offer or sale of Notes may be restricted by law in certain jurisdictions. Persons into whose possession the Base Prospectus, this Supplement or any Final Terms come must inform themselves about, and observe, any such restrictions. See "*Subscription and Sale*" in the Base Prospectus.

The Base Prospectus and this Supplement may only be used for the purpose for which it has been published.

Neither this Supplement nor any other information supplied in connection with the Programme or the issue of any Notes constitutes an offer or invitation by or on behalf of the Issuer to any person to subscribe for or to purchase any Notes.

The Base Prospectus, this Supplement and any Final Terms may not be used for the purpose of an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation. None of the Issuer, the Arranger and the Dealers represent that the Base Prospectus, or this Supplement may be lawfully distributed, or that Notes may be lawfully offered, in compliance with any applicable registration or other requirements in any jurisdiction, or assume any responsibility for facilitating any such distribution or offering. In particular, further action may be required under the Programme which would permit a public offering of the Notes or distribution of this document in any jurisdiction where action for that purpose is required.

The Base Prospectus and this Supplement have been prepared on the basis that any offer of Notes in any Member State will be made pursuant to an exemption under the Prospectus Regulation, from the requirement to publish a prospectus for offers of Notes. Accordingly any person making or intending to make an offer in a Member State of Notes which are the subject of an offering contemplated in the Base Prospectus or this Supplement as completed by Final Terms in relation to the offer of those Notes may only do so in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of the Prospectus Regulation or supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

All offers remain subject to restrictions set out in the section headed 'Subscription and Sale' in the Base Prospectus. Neither the Issuer nor any Dealer have authorised, nor do they authorise, the making of any offer of Notes in circumstances in which an obligation arises for the Issuer or any Dealer to publish or supplement a prospectus for such offer.

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 statement incorporated by reference into the Base Prospectus, including any prior supplement to the Base Prospectus, the statements under (a) above will prevail.

The delivery of the Base Prospectus (as supplemented by this Supplement) or any Final Terms and the offering, sale or delivery of any Notes shall not in any circumstances imply that the information contained in such documents is correct at any time subsequent to their respective dates of issue or that there has been no adverse change in the financial situation of the Issuer since such date or that any other information supplied in connection with the Programme or the Notes is correct at any time subsequent to the date on which it is supplied or, if different, the time indicated in the document containing the same. The Arranger and any Dealer expressly do not undertake to review the financial condition or affairs of the Issuer during the life of the Programme. Investors should review, *inter alia*, the most recent financial statements of the Issuer when deciding whether or not to purchase any Notes.

**Prohibition of sales to EEA retail investors:** The Notes 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 "Insurance Distribution Directive") 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 Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**Prohibition of sales to UK retail investors:** The Notes 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 (“**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 domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**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 domestic law 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 domestic law 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 domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes 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 Notes will include a legend entitled “EU MiFID II Product Governance” which will outline the manufacturer(‘s/s’) target market assessment in respect of the Notes and which channels for distribution of the Notes are appropriate. Any person subsequently offering, selling or recommending the Notes (a “**distributor**”) should take into consideration the manufacturer(‘s/s’) target market assessment; however, a distributor subject to EU MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (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 Notes is a manufacturer in respect of such Notes, but otherwise neither the Arranger nor the Dealers 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 Notes may include a legend entitled “*UK MiFIR Product Governance*” which will outline the target market assessment in respect of the Notes and which channels for distribution of the Notes are appropriate. Any person subsequently offering, selling or recommending the Notes (a “**distributor**”) should take into consideration the target market assessment; however, a 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 Notes (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 Notes is a manufacturer under the UK

MIFIR Product Governance Rules in respect of such Notes, but otherwise neither the Arranger nor the Dealers nor any of their respective affiliates will be a manufacturer for the purpose of the UK MIFIR Product Governance Rules.

**EU Benchmarks Regulation:** Interest and/or other amounts payable under the Notes may be calculated by reference to certain reference rates. Any such reference rate may constitute a benchmark under the EU regulation on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds (EU 2016/1011) ("**EU Benchmarks Regulation**"). If any such reference rate does constitute such a benchmark, the applicable Final Terms will indicate whether or not the administrator thereof is included in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority ("**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 EU Benchmarks Regulation. Furthermore, transitional provisions in the Benchmark 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 EU 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 "de Volksbank N.V." into "ASN Bank N.V." and (b) the rebranding to ASN Bank, the Issuer updates the Base Prospectus by means of this Supplement.

## MODIFICATIONS TO THE BASE PROSPECTUS

The following are amendments to the Base Prospectus.

References to page numbers are to page numbers of the Base Prospectus (unless stated otherwise below).

### 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". 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](http://www.devолksbank.nl)" shall be deemed to be references to "<https://corporate.asnbank.nl>", (ii) "[www.devолksbank.nl/investor-relations/credit-ratings](http://www.devолksbank.nl/investor-relations/credit-ratings)" shall be deemed to be references to "<https://corporate.asnbank.nl/en/investor-relations/credit-ratings>", (iii) "[www.devолksbank.nl/en/investor-relations/annual-reports](http://www.devолksbank.nl/en/investor-relations/annual-reports)" shall be deemed to be references to "corporate.asnbank.nl/en/investor-relations/annual-reports/" and (iv) "[https://www.devолksbank.nl/en/investor-relations/debt-information/covered-bond-programme](http://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 1.3 (*The Issuer*)

1. In section 1.3 (*The Issuer*) the paragraphs under the heading '*Company profile*' on pages 61-62 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 (The Issuer) under 'Recent Developments' on page 62, 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 our 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 1.10 (*Documents incorporated by reference*)**

In section 1.10 (*Documents incorporated by reference*) on pages 92-93, the items (a) up to and including (v) shall be deleted and replaced by the following items:

"(a) the Issuer's publicly available financial statements and auditor's report for the year ended 31 December 2023 (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) and the press release published by the Issuer on 9 February 2024 regarding the Issuer's 2023 annual results, which can be respectively obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf> and <https://corporate.asnbank.nl/assets/files/jaarcijfers/Press-release-2023-Results.pdf>;

(b) the Issuer's publicly available financial statements and independent auditor's report for the year ended 31 December 2022 (set forth on pages 186 up to and including 252 (financial statements) and pages 257 up to and including 264 (independent 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 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>;

- (d) the terms and conditions as referred to on pages 92 up to and including 142 of the base prospectus of the Issuer relating to the Programme, dated 12 October 2023 (the "2023 Terms and Conditions"), which can also be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Debt-informatie/Unsecured-funding/Euro-MTN/Documentation/DIP-Base-Prospectus-12-October-2023.pdf>;
- (e) the terms and conditions as referred to on pages 91 up to and including 140 of the base prospectus of the Issuer relating to the Programme, dated 14 October 2022 (the "2022 Terms and Conditions"), which can also be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Debt-informatie/Unsecured-funding/Euro-MTN/Documentation/DIP-Base-Prospectus-14-October-2022.pdf>;
- (f) the terms and conditions as referred to on pages 109 up to and including 167 of the base prospectus of the Issuer relating to the Programme, dated 14 October 2021 (the "2021 Terms and Conditions"), which can also be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Debt-informatie/Unsecured-funding/Euro-MTN/Documentation/Base-Prospectus-14-October-2021.pdf>;
- (g) the terms and conditions as referred to on pages 103 up to and including 160 of the base prospectus of the Issuer relating to the Programme, dated 15 October 2020 (the "2020 Terms and Conditions"), which can also be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Debt-informatie/Unsecured-funding/Euro-MTN/Documentation/Base-Prospectus-15-October-2020.pdf>;
- (h) the terms and conditions as referred to on pages 91 up to and including 135 of the base prospectus of the Issuer relating to the Programme, dated 17 October 2019 (the "2019 Terms and Conditions"), which can also be obtained from: <https://corporate.asnbank.nl/assets/files/Investor-Relations/Debt-informatie/Unsecured-funding/Euro-MTN/Documentation/Base-Prospectus-17-October-2019.pdf>;
- (i) 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 also 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);
- (j) 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 190 of its 2023 annual report (English translation) which can also be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;
- (k) Chapter 4 (Risk Management) set forth on pages 102 up to and including 189 of the Issuer's 2023 annual report, which can also be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>;

(l) Chapter 1.2.2 (Social Impact) and Chapter 2 (Sustainability Statements) set forth on pages 21 up to and including 23 and pages 35 up to and including 79 of the Integrated Annual Report 2023), which can also be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Integrated-Annual-Report-2023.pdf>.

(m) The 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>;

(n) 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>;

(o) 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>;

(p) 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>;

(q) future condensed consolidated interim financial statements to be published by the Issuer, together with the independent auditor's review report thereon, during the validity period of this Base Prospectus, which, after publication thereof (which publication is expected on 8 August 2025), can be obtained from: <https://corporate.asnbank.nl/assets/files/jaarcijfers/Interim-Financial-Report-2025.pdf>;

(r) 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>;

(s) (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>;

(t) 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>;

(u) 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>;

(v) 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

(w) 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>.”