



**Negotiable Commercial Paper  
(Negotiable European Commercial Paper - NEU CP)**

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

**Not guaranteed programme**

<b>INFORMATION MEMORANDUM (IM)</b>	
<b>Name of the programme</b>	ACHMEA BANK N.V., NEU CP (ID 1794)
<b>Name of the issuer</b>	ACHMEA BANK N.V.
<b>Type of programme</b>	NEU CP
<b>Programme size</b>	two billion five hundred million EUR 2,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
<b>Rating(s) of the programme</b>	Rated by: Fitch Ratings S&P Global Ratings Europe Limited
<b>Guarantor</b>	Not applicable
<b>Issuing and paying agent(s) (IPA)</b>	SOCIETE GENERALE
<b>Arranger(s), Introduction advisor(s), Legal(s) advisor(s)</b>	Société Générale (Arranger)
<b>Dealer(s)</b>	ACHMEA BANK N.V. COÖPERATIEVE RABOBANK U.A. ING BANK N.V. KBC Bank SOCIETE GENERALE
<b>Date of signing the information memorandum (dd/mm/yyyy)</b>	13/05/2026

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code

A copy of the information memorandum is sent to:

**BANQUE DE FRANCE**  
**Direction générale de la stabilité financière et des opérations (DGSO)**  
**Direction de la mise en œuvre de la politique monétaire (DMPM)**  
**S2B-1134 Service des Titres de Créances Négociables (STCN)**  
**39, rue Croix des Petits Champs**  
**75049 PARIS CEDEX 01**

***Avertissement:***

Cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

**The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:**

<https://www.banque-france.fr/en/monetary-strategy/markets/marketable-debt-securities/aces-the-market-and-information-memorandum>

**Information marked "Optional" may not be provided by the issuer because French regulations do not require it.**

## MIFID II & BRRD

The NEU CP has not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") and may, subject to certain exceptions, not be offered or sold within the United States of America or to, or for the account or benefit of, US persons.

MIFID II product governance / Professional investors and Eligible Counterparties only target market – Solely for the purposes of the Issuer's and any other manufacturer's product approval process in respect of a particular NEU CP issue, the target market assessment in respect of any of the NEU CP to be issued off this Programme has led to the conclusion that: (i) the target market for the NEU CP is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "MiFID II"); and (ii) all channels for distribution of the NEU CP to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the NEU CP (a "distributor") should take into consideration the Issuer's and any other manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the NEU CP (by either adopting or refining the Issuer's and any other manufacturer's target market assessment) and determining appropriate distribution channels. Solely by virtue of appointment as Arranger or Dealer, as applicable, on this Programme, neither the Arranger nor the Dealers nor any of their respective affiliates will be a manufacturer for the purpose of EU Delegated Directive 2017/593. EU Bank Recovery and Resolution Directive Directive 2014/59/EU, as amended by Directive (EU) 2019/879 of the European Parliament and of the Council of 20 May 2019, by Regulation (EU) 2022/2036 of the European Parliament and of the Council of 19 October 2022 and by Directive 2024/1174 of the European Parliament and of the Council of 11 April 2024 (the "BRRD") and Regulation (EU) No 806/2014, as amended by Regulation (EU) 2019/877 of the European Parliament and of the Council of 20 May 2019 and by Directive 2024/1174 of the European Parliament and of the Council of 11 April 2024 (the "SRM Regulation") set out a common European recovery and resolution framework. The SRM Regulation establishes a single resolution board (consisting of representatives from the ECB, the European Commission and the relevant national authorities) (the "SRB") that will manage the failing of any bank in the Euro area and in other EU member states participating in the European Banking Union (as defined therein). The SRB is also granted the same resolution tools as those set out in the BRRD, including a bail-in tool. In a Dutch context, De Nederlandsche Bank (DNB) is the national resolution authority. The conditions for the implementation of a resolution measure by virtue of the SRM Regulation are fulfilled when (i) the resolution authority (the SRB) or the supervisory authority (the ECB) concerned determines that the institution is failing or likely to fail, (ii) any measure other than a measure of resolution cannot be reasonably contemplated in order to avoid failure within a reasonable amount of time, and (iii) a resolution measure is necessary in order to attain the objectives of the resolution (in particular to guarantee the continuity of critical functions of the institution, avoiding serious negative effects on financial stability, protecting resources of the State by a maximum reduction recourse by the defaulting institution to exceptional public financial support, and protection of covered depositors, as well as the funds and assets of clients) and the compulsory liquidation of the institution according to a classic collective insolvency proceedings would not allow for achieving these resolution objectives under the same conditions. If the Issuer would be deemed no longer viable (or one or more other conditions apply) the resolution authority may decide to write-down, cancel or convert relevant debt instruments of the Issuer, such as the NEU CP, independently (i.e. separate from a resolution action) or do so in combination with a resolution action (such as the application of a transfer tool and/or the bail-in tool). If the Issuer would be deemed to fail or likely to fail and the other resolution conditions would also be met, the resolution authority may decide to place the Issuer under resolution. It may decide to apply certain resolution tools. These resolution tools include the sale of business tool, the bridge institution tool and the asset separation tool, each of which, in summary, provides for a transfer of certain assets and/or liabilities of the institution under resolution to a third party. In addition, the SRM Regulation provides for the bail-in tool. The bail-in tool may be applied to recapitalise the Issuer (whether or not in combination with one of the aforementioned transfer tools) or convert into (claims which may give rights to) Common Equity Tier 1 instruments or reduce the principal amount of claims or debt instruments (such as the NEU CP) of the Issuer that have

been transferred pursuant to one of the aforementioned transfer tools. In addition to the resolution tools described above, the resolution authority may decide to terminate or amend any agreement (including a debt instrument, such as the NEU CP) to which the Issuer is a party or replace the Issuer as a party thereto. Furthermore, the resolution authority may, subject to certain conditions, suspend the exercise of certain rights of counterparties vis-à-vis the Issuer or suspend the performance of payment or delivery obligations of the Issuer. In addition, certain counterparty rights may be excluded. The exercise of any power under the BRRD or SRM Regulation or any suggestion of such exercise regarding the Issuer could have a significant negative impact on the rights of the holders of NEU CP, on the price or the value of their investment in the NEU CP and/or on the capacity of the Issuer to satisfy its obligations regarding the NEU CP and by consequence, investors could lose all of their investment.

## 1. DESCRIPTION OF THE ISSUANCE PROGRAMME

**Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments**

1.1	<b>Language of the information memorandum which prevails</b>	English
1.2	<b>Name of the programme</b>	ACHMEA BANK N.V., NEU CP (ID 1794)
1.3	<b>Type of programme</b>	NEU CP
1.4	<b>Name of the issuer</b>	ACHMEA BANK N.V.
1.5	<b>Type of the issuer</b>	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
1.6	<b>Purpose of the programme</b>	General corporate purposes
1.7	<b>Programme size</b>	two billion five hundred million EUR 2,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
1.8	<b>Status of the notes</b>	Senior Unsecured  Information about the status of the notes: The NEU CP will constitute direct, unsecured and unsubordinated obligations of the Issuer ranking at least pari passu with other present and future direct, unsecured and unsubordinated obligations of the Issuer, except those which may be mandatorily preferred by law.
1.9	<b>Rating(s) of the programme</b>	Rated by:  Fitch Ratings <a href="https://www.fitchratings.com/entity/achmea-bank-nv-mortgage-cover-pool-registered-covered-bonds-88551258#securities-and-obligations">https://www.fitchratings.com/entity/achmea-bank-nv-mortgage-cover-pool-registered-covered-bonds-88551258#securities-and-obligations</a>  S&P Global Ratings Europe Limited <a href="https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/COMMPAPER/entityId/345824">https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/COMMPAPER/entityId/345824</a>  Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating.
1.10	<b>Guarantee</b>	Not applicable
1.11	<b>Currencies of issue</b>	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.12	<b>Yield basis</b>	Compensation type(s): The remuneration is unrestricted i.e. it may be at a fixed rate, at a variable or revisable rate, or structured. However, the issuer undertakes to inform the Banque de France, when a security is issued, if the remuneration is linked to an index or varies pursuant to an indexation clause which does not relate to a standard interbank, money market or bond market rate.  Benchmark index(es):

The remuneration rates are indexed to the usual rates of the monetary markets.

**Compensation rules:**

The securities rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration.

At their maturity date, the principal of the securities must always equal par.

In this case, the amounts actually reimbursed to holders of securities after offsetting the negative interest flows may be lower than par.

In the case of an issue with an early redemption or repurchase option, the terms of remuneration of the securities will be fixed at the time of the initial issue and may not be changed subsequently, in particular when the early redemption or repurchase option is exercised.

**Additional informations:**

The NEU CP rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration. In this case, the amounts actually reimbursed to holders of NEU CP after offsetting the negative interest flows may be lower than par. The programme also allows for the issue of NEU CP whose remuneration may be based on an indexation formula that does not guarantee repayment of the principal at maturity.

The Issuer's confirmation in respect of such an issue will explicitly state the redemption formula and the fraction of capital guaranteed. In the case of an issue with an early redemption or repurchase option, the terms of remuneration of the NEU CP will be fixed at the time of the initial issue and may not be changed subsequently, in particular when the early redemption or repurchase option is exercised. The NEU CP rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration Replacement Reference Rate.

Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks for financial contracts (the BMR) contains certain requirements for institutions that provide, contribute to or use benchmarks (as defined in the BMR). Supervised entities in the European Union are obliged to comply with the relevant obligations under the BMR. The Issuer is a supervised entity within the meaning of the BMR and therefore falls under (certain) obligations under the BMR.

Article 28 paragraph 2 of the BMR states, among other things, that when supervised entities in the European Union use benchmarks, they must produce and maintain a robust written plan, a so-called Fallback Plan, setting out the actions that they would take in the event that a benchmark materially changes or ceases to be provided. Where feasible and appropriate, such plans shall nominate one or several alternative benchmarks that could be referenced to substitute the benchmarks no longer provided, indicating why such benchmarks would be suitable alternatives. The Issuer has drawn up such a plan and policy in accordance

with these requirements. Actions to be taken by the Issuer in such event may include (but not exclusively) the appointment of a Rate Determination Agent as described below; If the remuneration is linked to an index or index clause (for this paragraph such remuneration referred to as; the "Reference Rate") and the Issuer determines at any time that a Benchmark Event has occurred, the Issuer may, pursuant and subject to its fallback plan and to the extent no relevant regulatory obligations cover such Benchmark Event, as soon as reasonably practicable, appoint a Rate Determination Agent, which may determine in its sole discretion, acting in good faith and in a commercially reasonable manner, a substitute, alternative or successor index rate for purposes of determining the relevant Reference Rate thereafter that is substantially comparable to the Reference Rate or that has been recommended or selected by the monetary authority or similar authority (or working group thereof) in the jurisdiction of the applicable currency. The Rate Determination Agent may appoint and consult with an Independent Adviser if it deems such necessary. If the Rate Determination Agent has determined a substitute, alternative or successor rate in accordance with the foregoing (such rate, the "Replacement Reference Rate") for purposes of determining the Reference Rate, then: (A) the Rate Determination Agent may, following consultation with the Independent Adviser (if appointed), also determine changes (if any) to the business day convention, the definition of business day, the interest determination date, the day count fraction and any method for calculating the Replacement Reference Rate, including any Adjustment Spread, in each case in a manner that is consistent with any industry-accepted practices for such Replacement Reference Rate; (B) references to the Reference Rate in this Information Memorandum applicable to the relevant NEU CP will be deemed to be references to the relevant Replacement Reference Rate, including any alternative method for determining such rate as described in (A) above (including the Adjustment Spread); and (C) the Rate Determination Agent will give notice of the foregoing as soon as reasonably practicable to the holders of NEU CP, the Issuer and the Paying Agent specifying the Replacement Reference Rate, as well as the details described in (A) above. The party responsible for calculating the Interest Rate pursuant the NEU CP will remain the party responsible for calculating the interest rate by making use of the Replacement Reference Rate and the other matters referred to above. The determination of the Replacement Reference Rate and the other matters referred to above by the Rate Determination Agent will be final and binding on the Issuer, the Paying Agent and the NEU CP holders. If the Rate Determination Agent is unable to or otherwise does not determine a Replacement Reference Rate or any of the other matters referred to above, then the Reference Rate will remain unchanged. As used in this Clause: "Adjustment Spread" means either a spread (which may be positive or negative), or the formula or methodology for calculating a spread, in either case, which the Rate Determination Agent, following consultation

with the Independent Adviser (if appointed) and acting in good faith, determines is required to be applied to the Replacement Reference Rate to reduce or eliminate, to the extent reasonably practicable in the circumstances, any economic prejudice or benefit (as the case may be) to the NEU CP holders as a result of the replacement of the Reference Rate with the Replacement Reference Rate and is the spread, formula or methodology which: (a) is formally recommended in relation to the replacement of the Reference Rate with the Replacement Reference Rate by any competent authority; or (if no such recommendation has been made) (b) the Rate Determination Agent determines, following consultation with the Independent Adviser (if appointed) and acting in good faith, is recognized or acknowledged as being the industry standard for over-the-counter derivative transactions which reference the Reference Rate, where such rate has been replaced by the Replacement Reference Rate; or (if the Rate Determination Agent determines that no such industry accepted standard is recognized or acknowledged ) (c) the Rate Determination Agent, in its discretion, following consultation with the Independent Adviser (if appointed) and acting in good faith, determines to be appropriate.

"Benchmark Event" means: (a) the Reference Rate ceases to be an industry accepted rate for debt market instruments (as determined by the Issuer and the Paying Agent, following consultation with the Independent Adviser (if appointed) and acting in good faith) such as, or comparable to, the NEU CP; or (b) it has become unlawful or otherwise prohibited (including, without limitation, for the Paying Agent) pursuant to any law, regulation or instruction from a competent authority, to calculate any payments due to be made to any NEU CP holder using the Reference Rate or otherwise make use of the Reference Rate with respect to the NEU CP; or (c) the Reference Rate ceasing to be published for a period of at least five (5) Business Days or ceasing to exist; or (d) a public statement by the administrator of the Reference Rate that it will, by a specified date within the following six (6) months, cease to publish the Reference Rate permanently or indefinitely (in circumstances where no successor administrator has been appointed that will continue the publication of the Reference Rate); or (e) a public statement by the administrator of the Reference Rate that the Reference Rate has been or will, by a specified date within the following six (6) months, be permanently or indefinitely discontinued; or (f) a public statement by the supervisor of the administrator of the Reference Rate that the Reference Rate will be prohibited from being used or that its use will be subject to restrictions or adverse consequences, in each case within the following six (6) months. "Independent Adviser" means an independent financial institution of international repute or an independent financial adviser with appropriate expertise as reasonably determined by the Rate Determination Agent in its sole discretion. "Rate Determination Agent" means (i) a third party appointed by the Issuer, using commercially best efforts, or (ii) if it is not reasonably practicable to appoint such third party, the Issuer, to determine the

		Replacement Reference Rate in accordance with this Clause.
<b>1.13</b>	<b>Maturity</b>	<p>The maturity of the NEU CP will be set in accordance with French laws and regulations, which implies that, as at the date hereof, the duration of the issues of such securities may not exceed 1 year (365 days or 366 days in leap years).</p> <p>The securities may be redeemed prior to maturity in accordance with the laws and regulations applicable in France.</p> <p>The securities issued under the programme may also include one or more options for redemption by the issuer (at the option of the Issuer, or the holder, or depending on one (or more) event(s) independent of the Issuer and/or the holder).</p> <p>The option of early redemption or repurchase of securities, if applicable, must be explicitly specified in the confirmation form of any relevant issue.</p> <p>In all cases, the maturity of any securities with one or more of these clauses, including any early redemption or repurchase options, will always comply with the regulations in force at the time of issue of the said securities.</p>
<b>1.14</b>	<b>Minimum issuance amount</b>	200,000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency).
<b>1.15</b>	<b>Minimum legal amount of the notes</b>	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the minimum legal amount of the notes is 200,000 EUR or the equivalent in the currencies selected at the time of issuance.
<b>1.16</b>	<b>Issuing and Paying Agent (s) (IPA) (exhaustive list)</b>	SOCIETE GENERALE
<b>1.17</b>	<b>Arranger(s)</b>	Société Générale (Arranger)
<b>1.18</b>	<b>Placement method</b>	<p>Direct placement</p> <p>Dealer(s): COÖPERATIEVE RABOBANK U.A. ING BANK N.V. KBC Bank SOCIETE GENERALE</p> <p>The issuer may subsequently select to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the issuer.</p>
<b>1.19</b>	<b>Form of the notes</b>	Notes of the programme are issued in bearer form and recorded in the books of authorized intermediaries (book entry system) in accordance with French laws and regulations
<b>1.20</b>	<b>Listing of the notes/Admission to trading on a regulated market</b>	<p>Yes. Selling Restrictions apply.</p> <p>The NEU CP issued under the Programme may be listed on Euronext Paris S.A. The listing of the NEU CP, if any, will be specified on the website of Euronext Paris S.A.</p>

<b>1.21</b>	<b>Settlement system</b>	Euroclear France
<b>1.22</b>	<b>Governing law that applies to the programme</b>	Any NEU CP under the Programme will be governed by French law. All potential disputes related to the issuance of the NEU CP shall be governed and construed according to French Law.
<b>1.23</b>	<b>Taxation</b>	<p>The Issuer is not bound to indemnify any holder of the NEU CP in case of taxes which are payable under French law (including any FATCA Withholding) or any other foreign law in respect of the principal of, or the interest on, the NEU CP, except for any stamp or registration taxes payable by the Issuer under French law. "FATCA Withholding" means any withholding or deduction required pursuant to an agreement described in Section 1471(b) of the U.S. Internal Revenue</p> <p>Code of 1986 (the "Code") or otherwise imposed pursuant to Sections 1471 through 1474 of the Code (or any regulations thereunder or official interpretations thereof) or an intergovernmental agreement between the United States and another jurisdiction the Netherlands facilitating the</p> <p>implementation thereof (or any law implementing such an intergovernmental agreement) whereby for the avoidance of doubt, any such amounts withheld or deducted will be treated as paid for all purposes under the Notes and no additional amounts will be paid on the Notes with respect to any such withholding or deduction.</p>
<b>1.24</b>	<b>Involvement of national authorities</b>	Banque de France
<b>1.25</b>	<b>Selling restrictions</b>	Selling restrictions apply. NEU CP is intended for professional clients only. See appendix I for the selling restrictions.
<b>1.26</b>	<b>Contact(s)</b>	<p>Achmea Bank N.V.  Treasury Department  <input type="checkbox"/> Address : Handelsweg 2, 3707 NH, Zeist, Netherlands  <input type="checkbox"/> Tel: +31 (0)30 6927777  <input type="checkbox"/> Fax: +31 (0)30 6937202  <input type="checkbox"/> E-mail: treasury@achmea.nl</p>

<p><b>1.27</b></p>	<p><b>Additional information on the programme</b></p>	<p>Updates: The Issuer shall update in due time the Financial Documentation in accordance with the legal laws and regulations applicable.</p> <p>Annual update: The Issuer shall update each year its Financial Documentation within 45 days following the shareholders' annual general meeting, or the equivalent body, voting on the accounts for the last financial year.</p> <p>Permanent update: The Issuer shall immediately update its Financial Documentation following any change to the NEU CP under this programme relating to:</p> <ul style="list-style-type: none"> <li>• the maximum amount of its outstanding NEU CP issues;</li> <li>• its rating;</li> <li>• the Issuing and Paying Agent;</li> <li>• any new circumstance which may have a significant effect on the NEU CP or on the outcome of the issue programme.</li> </ul> <p>Communication: The Issuer shall, in accordance with applicable laws and regulations, immediately and free of charge, provide its Financial Documentation, and its updates to the entities involved in the implementation of its programme such as:</p> <ul style="list-style-type: none"> <li>• Issuing and Paying Agent</li> <li>• Intermediaries for the purchase and sale of the NEU CP and any person who requests them.</li> </ul> <p>The Issuer shall communicate immediately each update to the Banque de France.</p>
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#### **1.28 INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL**

An application for a STEP label for this Programme will be made to the STEP Secretariat [in relation to the Notes eligible under the STEP Market Convention]. Information as to whether the STEP label has been granted for this Programme [in relation to such Notes] may be made available on the STEP market website (initially [www.stepmarket.org](http://www.stepmarket.org)). This website is not sponsored by the Issuer and the Issuer is not responsible for its content or availability. Unless otherwise specified in this Information Memorandum, the expressions "STEP", "STEP Market Convention", "STEP label", "STEP Secretariat", and "STEP market website" shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 19 October 2023 and adopted by ACI FMA and the European Money Markets Institute (as amended from time to time).

<b>2 DESCRIPTION OF THE ISSUER</b>		
<b>Article D. 213-9, 2° of the French monetary and financial code and Article 7 of the Order of 30 May 2016 and subsequent amendments</b>		
<b>2.1</b>	<b>Name of the issuer</b>	ACHMEA BANK N.V.
<b>2.2</b>	<b>Registered office or equivalent (legal address) and main administrative office (if different)</b>	Registered office: Sporlaan 298 5017JZ TILBURG NETHERLANDS
<b>2.3</b>	<b>Registration number and LEI</b>	Registration number: 27154399 LEI: 724500AH42V5X8BCPE49
<b>2.4</b>	<b>Legal form/status, governing law of the issuer and competent courts</b>	Legal form/status: Public limited liability company under Dutch law (naamloze vennootschap)  Governing law of the issuer: Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code  Competent courts: As per Dutch law (Wetboek van Burgerlijke Rechtsvordering)
<b>2.5</b>	<b>Date of incorporation</b>	16/06/1995
<b>2.6</b>	<b>Issuer's mission summary</b>	The purpose of Achmea Bank N.V. is to provide residential mortgages, savings accounts, private investment services and other limited banking services.
<b>2.7</b>	<b>Composition of governing bodies and supervisory bodies</b>	References to the relevant pages of the annual report where the composition of governing bodies and supervisory bodies is provided: Pages 8 and 16 of the 2025 Annual Report.  Daphne Caroline De Kluis, Member Supervisory Board Sacco Job Arnoud Kuiper, CFO Executive Board Pieter Johannes Hurman, CEO Executive Board Alexander Maria Kloosterman, Member Supervisory Board Johannes Hubertus Gerardus Snijders, Member Supervisory Board Tatiana Lucia Nagel, Member Supervisory Board Wendie Susanne Cornelissen, CRO Executive Board

2.8	<b>Brief description of current activities of the issuer</b>	<p>The purpose of Achmea Bank N.V. is to provide residential mortgages, savings accounts, investment services and limited banking services for Dutch customers and/or residents. Achmea Bank N.V. provides mortgages for private homes to private individuals under the labels Centraal Beheer (via the Syntrus Achmea Hypotheken Investment Platform). Under the Acier Financing label, the Issuer manages an existing loan and mortgage portfolio from Staalbankiers N.V.. Mortgage loans are covered by a conditional claim on homes in the Netherlands. The on-balance mortgage portfolio grew to EUR 19 billion (2024: EUR 17.4 billion). The Issuer obtains a significant portion of its financing in the form of bonds issued on the capital markets. Savings products are offered to private individuals under the Centraal Beheer label. The retail savings portfolio remained stable at EUR 10 billion (2024: EUR 10.1 billion). On October 1</p> <p>2024, Achmea Bank successfully acquired Syntrus Achmea Hypotheekdiensten B.V. and its two subsidiaries, Achmea Hypotheken B.V. and Attens Hypotheken B.V. This entity manages the operational activities for the mortgage portfolios, totalling about EUR 34 billion, including EUR 11 billion on balance for Achmea Bank. This acquisition enables Achmea Bank to</p> <p>service a growing mortgage portfolio. The products offered by the Issuer complement the broader range of Achmea Group; mortgage and savings products complement Achmea</p> <p>Group's insurance products. Detailed information about the Issuer's banking activities can be found on pages 4 to (inclusive) 18 of the 2025 Annual Report.</p>
2.9	<b>Capital</b>	<p>90,000,000 Euro</p> <p>Decomposition of the capital: As at the date of signature of this document, the share capital consists of 90 million ordinary shares each with a nominal value of EUR 1.</p>
2.9.1	<b>Amount of capital subscribed and fully paid</b>	18,151,663 EUR
2.9.2	<b>Amount of capital subscribed and not fully paid</b>	71,848,337 EUR
2.10	<b>List of main shareholders</b>	<p>References to the relevant pages of the annual report or reference document: page 95 of the 2025 Annual Report</p> <p>Shareholders: Achmea B.V. 100,00 %</p>

<b>2.11</b>	<b>Regulated markets on which the shares or debt securities of the issuer are listed</b>	Regulated markets on which the debt securities are listed: Amsterdam (AEX), Dublin (ISE), [ <a href="https://live.euronext.com">https://live.euronext.com</a> ] Zürich (SIX) [ <a href="https://www.six-group.com">https://www.six-group.com</a> ]  Longest-last maturity date for debt securities listed on the regulated market: 01/01/2036
<b>2.12</b>	<b>Accounting methods for consolidated accounts (or failing that, for the individual accounts)</b>	Accounting method for consolidated accounts: IFRS  Accounting method for individual accounts: IFRS
<b>2.13</b>	<b>Accounting year</b>	Starting on 01/01 ending 31/12
<b>2.13.1</b>	<b>Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts</b>	30/03/2026
<b>2.14</b>	<b>Fiscal year</b>	Starting on 01/01 ending 31/12
<b>2.15</b>	<b>Auditors of the issuer, who have audited the issuer's annual accounts</b>	
<b>2.15.1</b>	<b>Auditors</b>	Holder(s):  For the financial year ended 31/12/2025 : E&Y Accountants B.V. Antonio Vivaldistraat 150 1083 HP Amsterdam NETHERLANDS
<b>2.15.2</b>	<b>Auditors report on the accuracy of the accounting and financial information</b>	Pages 111 a.f. of the 2025 Annual Report
<b>2.16</b>	<b>Other equivalent programmes of the issuer</b>	Unsecured EMTN (programme size 10 billion), Soft Bullet Covered Bond (programme size 10 billion) and Retained Soft Bullet Covered Bond (Programme size 5 billion).
<b>2.17</b>	<b>Rating of the issuer</b>	Fitch Ratings <a href="https://www.fitchratings.com/entity/achmea-bank-nv-mortgage-cover-pool-registered-covered-bonds-88551258">https://www.fitchratings.com/entity/achmea-bank-nv-mortgage-cover-pool-registered-covered-bonds-88551258</a>  S&P Global Ratings Europe Limited <a href="https://www.standardandpoors.com/en_EU/web/guest/ratings/entity/-/org-details/sectorCode/FI/entityId/345824">https://www.standardandpoors.com/en_EU/web/guest/ratings/entity/-/org-details/sectorCode/FI/entityId/345824</a>
<b>2.18</b>	<b>Additional information on the issuer</b>	<a href="https://www.achmeabank.nl/en/news">https://www.achmeabank.nl/en/news</a>
<b>2.19</b>	<b>Issuer's extra-financial rating(s)</b>	Not applicable

**3.CERTIFICATION OF INFORMATION INCLUDING APPENDICES****Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments****Certification of information concerning the programme ACHMEA BANK N.V., NEU CP (ID 1794) for the issuer ACHMEA BANK N.V.**

<b>3.1</b>	<b>Name(s) and function(s) of the signatory (signatories)</b>	Monsieur Pieter Johannes Hurman, Executive Board, Chief Executive Officer, Achmea Bank N.V. Madame Wendie Susanne Cornelissen, Executive Board, Chief Risk Officer, Achmea Bank N.V.
<b>3.2</b>	<b>Declaration of each signatory</b>	To the best of my knowledge, the information provided by the issuer in the financial documentation, which includes the appendices below and including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information.
<b>3.3</b>	<b>Date, place of signature, signature</b>	13/05/2026

## APPENDICES

Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

Documents available to the shareholders annual general meeting or the equivalent body		
Appendix 1	Annual report Year 2026	Rapport annuel <a href="https://www.achmeabank.nl/-/media/achmeabank/documenten/investors/publicaties/2025/annual-report-achmea-bank-2025.pdf">https://www.achmeabank.nl/-/media/achmeabank/documenten/investors/publicaties/2025/annual-report-achmea-bank-2025.pdf</a>
Appendix 2	Annual report Year 2025	Rapport annuel <a href="https://www.achmeabank.nl/-/media/achmeabank/documenten/investors/publicaties/2024/jaarverslag-2024-achmea-bank.pdf">https://www.achmeabank.nl/-/media/achmeabank/documenten/investors/publicaties/2024/jaarverslag-2024-achmea-bank.pdf</a>