Press Release

Achmea Bank issues € 500 million soft bullet covered bonds

Tilburg, 14 September 2026 – Achmea Bank N.V. has issued € 500 million in Covered Bonds under its € 10 billion Soft Bullet Covered Bond Programme. This sixteenth issue under the programme brings the total outstanding amount of Covered Bonds to € 6.65 billion.

The transaction was well-received in the capital market with broad interest among European Institutional Investors: 59 investors subscribed with a total volume of over € 1.3 billion. The bonds have a tenor of 5 years, with a maturity date of 21 September 2031 and were issued at 22 basis points above mid-swap (coupon 3.625%). Achmea Bank will use the proceeds to (re)finance parts of its Dutch mortgage portfolio.

The bond is expected to be rated 'AAA' by Standard & Poor's and will be listed on Euronext Amsterdam. The covered bonds have been placed by a syndicate of banks consisting of joint lead managers Barclays, BNP Paribas, DZ BANK, NatWest, Rabobank and Santander. The co-lead managers were Landesbank Hessen-Thüringen Girozentrale and Norddeutsche Landesbank.

The Notes have been issued under the € 10 billion Soft Bullet Covered Bond Programme of Achmea Bank N.V., dated 23 January 2026 and supplemented on 3 April 2026:
https://www.achmeabank.nl/en/investors/funding/soft-bullet-covered-bond

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About Achmea Bank
Achmea Bank N.V., part of Achmea, offers mortgages, savings products and investment services to retail customers in the Netherlands in close collaboration with Centraal Beheer and Achmea Investment Management. In addition, the bank invests in mortgages provided by third parties and offers term deposits under the Achmea Bank brand via a European savings platform. The bank contributes to Achmea's strategy for Retirement Services. Achmea Bank offers customers opportunities to generate income for today and tomorrow, and to live and work carefree.

Achmea Bank holds a banking license and is authorized to provide financial services under the Financial Supervision Act (Wft). Achmea Bank has about € 20 billion of mortgages on its balance sheet and approximately € 11 billion in savings. The subsidiary Syntrus Achmea Hypotheekdiensten B.V. manages the operational activities for the mortgage portfolios of the brands Centraal Beheer, Attens Hypotheken, Syntrus Achmea Hypotheken and Tellius. Together, these portfolios represent an outstanding mortgage volume of about € 34 billion. Achmea Bank is based in Tilburg and also has an office in Amsterdam.