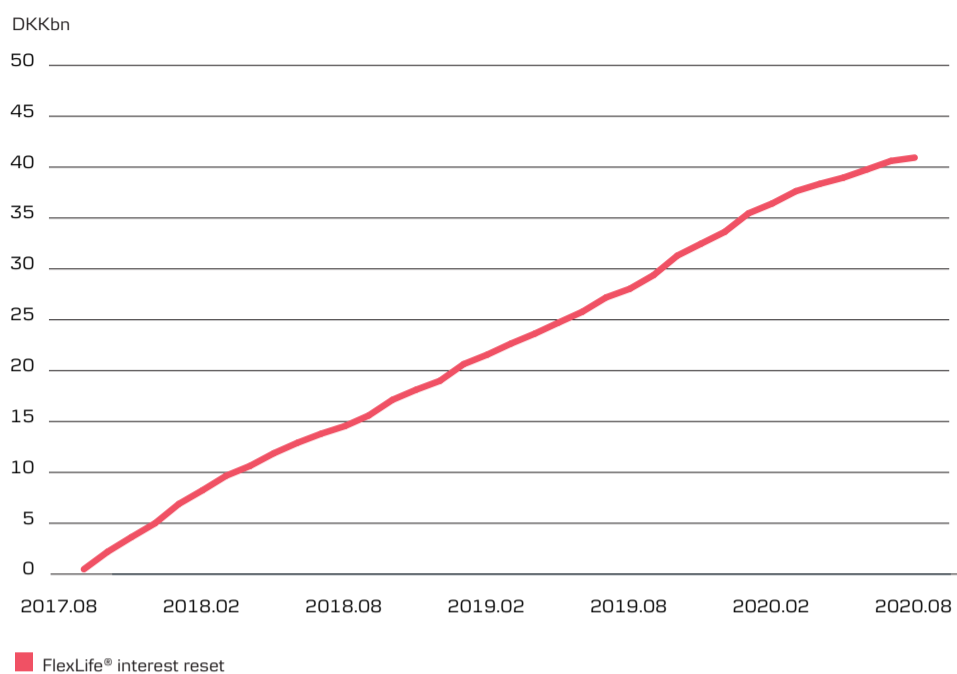
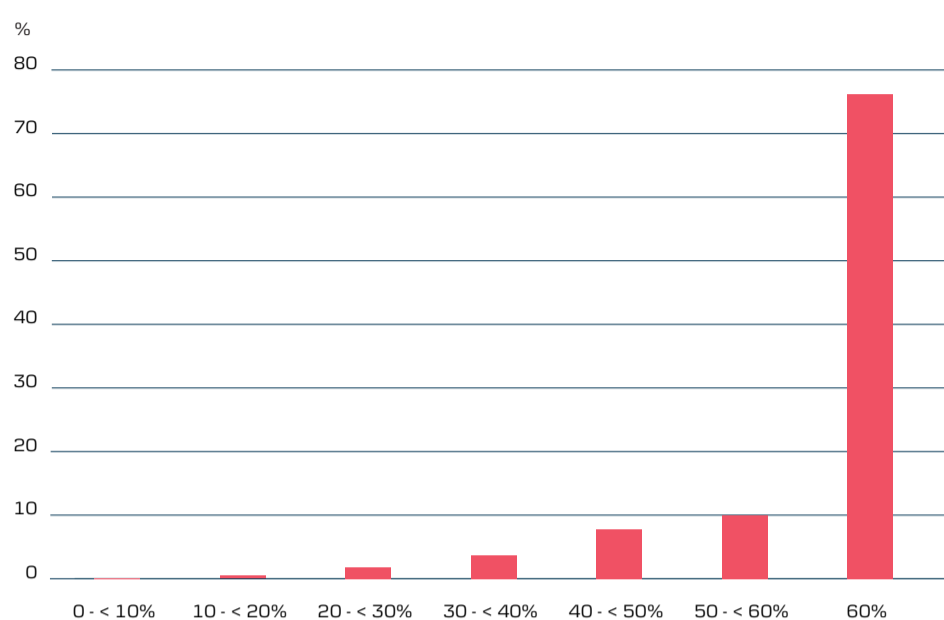


Data on FlexLife® interest reset, as of 27 August 2020

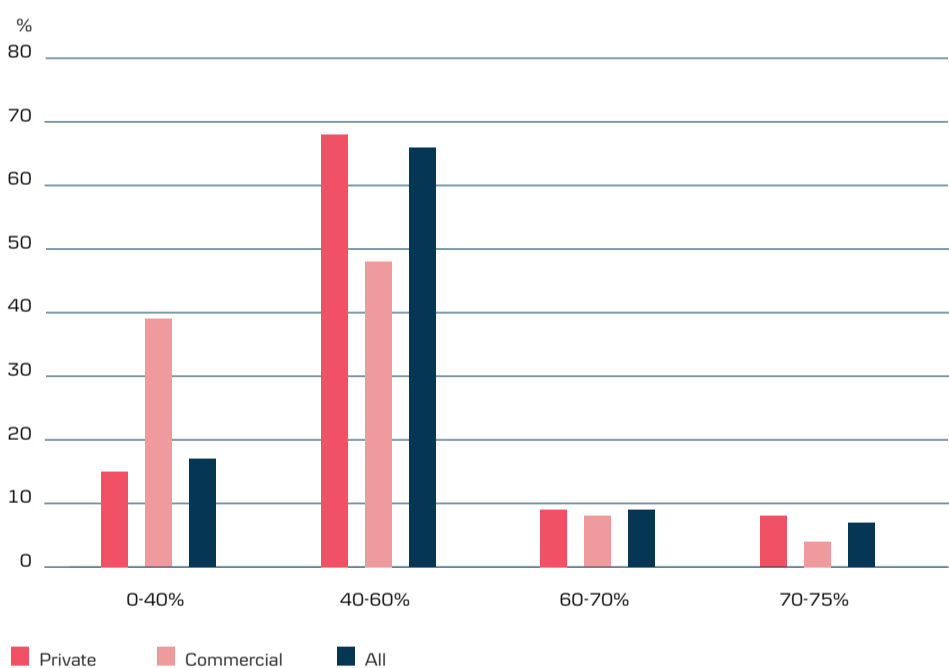
FlexLife® has experienced great demand from mortgage owners since introduction (loan amount, bn)



The majority of mortgage owners amortise to an LTV of 60%, however 25% go for a lower LTV at maturity (agreed LTV at maturity)



LTV levels are relatively low in FlexLife® with an average LTV of 54% (distribution on LTV-brackets)



21% of FlexLife® customers amortise, (redemption/outstanding, %)



FlexLife® is popular among seniors (loan amount distributed by age of customer)

