



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date

1/08/2022

Portfolio Cut-off Date

31/07/2022

### Contact Details

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### Remark

The investor report is provided in pdf and excel-format.

The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.



## Residential European Covered Bonds (Premium) Programme

### Covered Bond Series

#### Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	8,54	11/02/2032	Fixed	0,010%	11/02/2023	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	19,20	8/10/2042	Fixed	0,500%	8/10/2022	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	6,59	3/03/2030	Fixed	0,750%	3/03/2023	ACT/ACT	EUR	€500.000.000

#### Totals

Total Outstanding (in EUR):	€1.500.000.000
Current Weighted Average Fixed Coupon:	0,420%
Weighted Remaining Average Life *:	11,45

\* At Reporting Date until Maturity Date



# Residential European Covered Bonds (Premium) Programme

## Ratings

### 1. Argenta Spaarbank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	Stable	A-2

### 2. Argenta Spaarbank European Covered Bonds (Premium) Ratings

Rating Agency	Long Term Rating	Outlook
Standard and Poor's	AAA	Stable



# Residential European Covered Bonds (Premium) Programme

## Test Summary

### 1. Outstanding European Covered Bonds (Premium) and Cover Assets

Outstanding European Covered Bonds (Premium)	€1.500.000.000	(I)
Nominal Balance Residential Mortgage Loans	€1.834.402.440	(II)
Nominal Balance Public Finance Exposures	€7.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22,76%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€1.732.931.978	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115,53%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€7.000.689	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) (XIV) x $[(V) + (VI) + (VII)] / [(II) + (III) + (IV)]$	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued $[(V) + (VI) + (VII) + (VIII)] / (I)$	116,00%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€273.508.425	(IX)
Total Interest Proceeds Residential Mortgage Loans	€273.228.425	
Total Interest Proceeds Public Finance Exposures	€280.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€1.739.931.978	(X)
Total Principal Proceeds Residential Mortgage Loans	€1.834.402.440	
Total Principal Proceeds Public Finance Exposures	€7.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€76.700.000	(XI)
Costs, Fees and Expenses Covered Bonds	€32.859.870	(XII)
Principal Requirement Covered Bonds	€1.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€403.880.533	
>>> Cover Test Royal Decree Art 5 § 3	PASS	
Basis for Correction Total Asset Cover Test (definition Royal Decree) $\min[0, (IX) - (XI) - (XII)]$	€0	(XIV)

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€61.666.207	(XV)
Cumulative Cash Outflow Next 180 Days	€3.829.097	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€57.837.110	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€6.920.773	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€2.500.000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€4.420.773	



# Residential European Covered Bonds (Premium) Programme

## Cover Pool Summary

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€1.834.402.440
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	11.952
Number of Loans	20.360
Average Outstanding Balance per Borrower	€153.481
Average Outstanding Balance per Loan	€90.098
Weighted Average Original Loan to Initial Value	76,92%
Weighted Average Current Loan to Current Value	57,51%
Weighted Average Seasoning (in months)	42,93
Weighted Average Remaining Maturity (in months, at 0% CPR)	217,99
Weighted Average Initial Maturity (in months, at 0% CPR)	260,16
Weighted Remaining Average Life (in months, at 0% CPR)	115,94
Weighted Remaining Average Life (in months, at 2% CPR)	101,89
Weighted Remaining Average Life (in months, at 5% CPR)	85,02
Weighted Remaining Average Life (in months, at 10% CPR)	64,87
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98,48
Percentage of Fixed Rate Loans	33,54%
Percentage of Resettable Rate Loans	66,46%
Weighted Average Interest Rate	1,62%
Weighted Average Interest Rate Fixed Rate Loans	1,63%
Weighted average interest rate Resettable Rate Loans	1,62%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€25.960.921
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## Residential European Covered Bonds (Premium) Programme

### Cover Pool Summary

#### 3. Public Sector Exposure (Liquid Bond Positions)

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0,800%	1,40%	NR	AA-	NR	EUR	€7.000.000	€7.019.040	€7.000.689

#### 4. Derivatives

None



# Residential European Covered Bonds (Premium) Programme

## Stratification Tables

### 1. Currency Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
EUR	€1.834.402.440	100,00%	20.360	100,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€624.581.046	34,05%	6.607	32,45%
Brabant Wallon	€24.954.835	1,36%	229	1,12%
Brussels	€27.357.955	1,49%	251	1,23%
Hainaut	€48.099.249	2,62%	593	2,91%
Liège	€35.149.730	1,92%	473	2,32%
Limburg	€218.835.709	11,93%	2.662	13,07%
Luxembourg	€2.709.865	0,15%	35	0,17%
Namur	€13.589.499	0,74%	170	0,83%
Oost-Vlaanderen	€359.496.484	19,60%	3.911	19,21%
Vlaams-Brabant	€291.295.799	15,88%	3.139	15,42%
West-Vlaanderen	€188.332.270	10,27%	2.290	11,25%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€150.984.788	8,23%	1.130	5,55%
12 - 24	€525.896.873	28,67%	4.505	22,13%
24 - 36	€337.319.033	18,39%	3.202	15,73%
36 - 48	€143.627.931	7,83%	1.387	6,81%
48 - 60	€121.488.334	6,62%	1.181	5,80%
60 - 72	€183.105.429	9,98%	2.532	12,44%
72 - 84	€172.298.708	9,39%	2.748	13,50%
84 - 96	€92.863.217	5,06%	1.746	8,58%
96 - 108	€71.406.994	3,89%	1.204	5,91%
108 - 120	€35.411.133	1,93%	725	3,56%
120 - 132	€0	0,00%	0	0,00%
132 - 144	€0	0,00%	0	0,00%
144 - 156	€0	0,00%	0	0,00%
156 - 168	€0	0,00%	0	0,00%
168 - 180	€0	0,00%	0	0,00%
180 - 192	€0	0,00%	0	0,00%
192 - 204	€0	0,00%	0	0,00%
204 - 216	€0	0,00%	0	0,00%
216 - 228	€0	0,00%	0	0,00%
228 - 240	€0	0,00%	0	0,00%
>240	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>



## 4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€445.680	0,02%	150	0,74%
12 - 24	€1.452.785	0,08%	181	0,89%
24 - 36	€3.672.812	0,20%	324	1,59%
36 - 48	€7.053.178	0,38%	440	2,16%
48 - 60	€8.609.618	0,47%	399	1,96%
60 - 72	€10.296.776	0,56%	391	1,92%
72 - 84	€15.469.036	0,84%	483	2,37%
84 - 96	€26.659.415	1,45%	702	3,45%
96 - 108	€32.446.982	1,77%	727	3,57%
108 - 120	€29.797.632	1,62%	618	3,04%
120 - 132	€29.794.518	1,62%	567	2,78%
132 - 144	€45.991.820	2,51%	762	3,74%
144 - 156	€62.588.408	3,41%	961	4,72%
156 - 168	€92.153.207	5,02%	1.249	6,13%
168 - 180	€82.888.992	4,52%	1.084	5,32%
180 - 192	€68.035.879	3,71%	775	3,81%
192 - 204	€89.526.775	4,88%	997	4,90%
204 - 216	€150.847.294	8,22%	1.497	7,35%
216 - 228	€186.785.660	10,18%	1.718	8,44%
228 - 240	€140.845.644	7,68%	1.286	6,32%
240 - 252	€103.011.833	5,62%	771	3,79%
252 - 264	€115.522.586	6,30%	889	4,37%
264 - 276	€188.521.392	10,28%	1.306	6,41%
276 - 288	€248.297.172	13,54%	1.593	7,82%
288 - 300	€93.687.346	5,11%	490	2,41%
300 - 312	€0	0,00%	0	0,00%
312 - 324	€0	0,00%	0	0,00%
324 - 336	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 5. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0,00%	0	0,00%
12 - 24	€0	0,00%	0	0,00%
24 - 36	€0	0,00%	0	0,00%
36 - 48	€0	0,00%	0	0,00%
48 - 60	€1.077.087	0,06%	121	0,59%
60 - 72	€621.506	0,03%	43	0,21%
72 - 84	€1.548.548	0,08%	102	0,50%
84 - 96	€1.466.749	0,08%	82	0,40%
96 - 108	€2.216.999	0,12%	90	0,44%
108 - 120	€44.008.601	2,40%	1.814	8,91%
120 - 132	€5.354.730	0,29%	162	0,80%
132 - 144	€14.965.725	0,82%	344	1,69%
144 - 156	€17.519.217	0,96%	341	1,67%
156 - 168	€14.724.291	0,80%	268	1,32%
168 - 180	€131.116.963	7,15%	2.339	11,49%
180 - 192	€21.406.742	1,17%	324	1,59%
192 - 204	€36.496.806	1,99%	502	2,47%
204 - 216	€68.578.001	3,74%	807	3,96%
216 - 228	€24.298.935	1,32%	317	1,56%
228 - 240	€450.224.104	24,54%	4.959	24,36%
240 - 252	€19.117.680	1,04%	189	0,93%
252 - 264	€39.440.230	2,15%	391	1,92%
264 - 276	€40.512.063	2,21%	393	1,93%
276 - 288	€26.482.541	1,44%	251	1,23%
288 - 300	€776.236.456	42,32%	5.589	27,45%
300 - 312	€20.411.657	1,11%	163	0,80%
312 - 324	€11.352.278	0,62%	87	0,43%
324 - 336	€2.579.978	0,14%	32	0,16%
336 - 348	€1.506.330	0,08%	17	0,08%
348 - 360	€60.953.724	3,32%	632	3,10%
>360	€184.500	0,01%	1	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>



# Residential European Covered Bonds (Premium) Programme

## 6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€72.585.607	3,96%	1.356	6,66%
2014	€77.079.521	4,20%	1.348	6,62%
2015	€117.936.102	6,43%	2.104	10,33%
2016	€218.898.529	11,93%	3.270	16,06%
2017	€108.187.252	5,90%	1.285	6,31%
2018	€121.086.729	6,60%	1.187	5,83%
2019	€317.905.379	17,33%	2.914	14,31%
2020	€377.266.270	20,57%	3.351	16,46%
2021	€364.958.143	19,90%	3.184	15,64%
2022	€58.498.908	3,19%	361	1,77%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€196.326.714	10,70%	3.488	29,18%
100k - 200k	€759.495.517	41,40%	5.081	42,51%
200k - 300k	€677.331.676	36,92%	2.805	23,47%
300k - 400k	€169.532.342	9,24%	510	4,27%
>400k	€31.716.191	1,73%	68	0,57%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>11.952</b>	<b>100,00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1.827.473.803	99,62%	20.200	99,21%
Linear	€6.928.637	0,38%	160	0,79%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€133.893	0,01%	2	0,01%
0.5% - 1%	€145.885.524	7,95%	1.484	7,29%
1% - 1.5%	€606.570.485	33,07%	6.862	33,70%
1.5% - 2%	€753.756.660	41,09%	8.417	41,34%
2% - 2.5%	€284.469.998	15,51%	2.981	14,64%
2.5% - 3%	€38.199.723	2,08%	501	2,46%
3% - 3.5%	€3.606.600	0,20%	74	0,36%
3.5% - 4%	€1.428.531	0,08%	29	0,14%
4% - 4.5%	€351.024	0,02%	10	0,05%
4.5% - 5%	€0	0,00%	0	0,00%
5% - 5.5%	€0	0,00%	0	0,00%
5.5% - 6%	€0	0,00%	0	0,00%
6% - 6.5%	€0	0,00%	0	0,00%
6.5% - 7%	€0	0,00%	0	0,00%
>7%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€615.284.443	33,54%	7.698	37,81%
Fixed with Resets	€1.219.117.997	66,46%	12.662	62,19%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€63.214.281	3,45%	1.048	5,15%
2023	€82.662.750	4,51%	1.415	6,95%
2024	€47.172.226	2,57%	807	3,96%
2025	€62.693.703	3,42%	1.121	5,51%
2026	€43.617.402	2,38%	742	3,64%
2027	€12.953.502	0,71%	169	0,83%
2028	€15.637.935	0,85%	201	0,99%
2029	€15.278.069	0,83%	183	0,90%
2030	€30.691.220	1,67%	419	2,06%
2031	€37.744.102	2,06%	524	2,57%
2032	€7.235.553	0,39%	84	0,41%
2033	€10.417.482	0,57%	102	0,50%
2034	€26.606.878	1,45%	265	1,30%
2035	€81.476.651	4,44%	817	4,01%
2036	€86.350.335	4,71%	873	4,29%
2037	€26.995.345	1,47%	207	1,02%
2038	€44.756.873	2,44%	312	1,53%
2039	€115.674.603	6,31%	755	3,71%
2040	€166.594.358	9,08%	1.104	5,42%
2041	€182.448.824	9,95%	1.169	5,74%
2042	€43.504.039	2,37%	242	1,19%
2043	€5.249.793	0,29%	35	0,17%
2044	€10.142.072	0,55%	68	0,33%
Fixed	€615.284.443	33,54%	7.698	37,81%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1.834.402.440	100,00%	20.360	100,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€1.824.315.133	99,45%	20.197	99,20%
Buy-to-let	€9.883.923	0,54%	161	0,79%
Other	€203.384	0,01%	2	0,01%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

## 14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€1.865.643	0,10%	122	0,60%
10 - 20%	€12.305.384	0,67%	551	2,71%
20 - 30%	€29.869.933	1,63%	811	3,98%
30 - 40%	€56.095.983	3,06%	1.175	5,77%
40 - 50%	€107.235.708	5,85%	1.738	8,54%
50 - 60%	€161.119.322	8,78%	2.241	11,01%
60 - 70%	€231.653.369	12,63%	2.904	14,26%
70 - 80%	€394.222.928	21,49%	4.040	19,84%
80 - 90%	€322.651.272	17,59%	2.751	13,51%
90 - 100%	€452.507.365	24,67%	3.426	16,83%
100 - 110%	€43.701.131	2,38%	395	1,94%
110 - 120%	€21.174.403	1,15%	206	1,01%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€13.122.216	0,72%	894	4,39%
10 - 20%	€40.212.104	2,19%	1.189	5,84%
20 - 30%	€76.399.318	4,16%	1.630	8,01%
30 - 40%	€122.199.437	6,66%	2.053	10,08%
40 - 50%	€187.403.635	10,22%	2.564	12,59%
50 - 60%	€264.590.546	14,42%	3.118	15,31%
60 - 70%	€320.647.762	17,48%	3.203	15,73%
70 - 80%	€332.111.486	18,10%	2.755	13,53%
80 - 90%	€287.804.542	15,69%	1.860	9,14%
90 - 100%	€187.849.278	10,24%	1.082	5,31%
100 - 110%	€2.062.118	0,11%	12	0,06%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€19.966.469	1,09%	1.151	5,65%
10 - 20%	€60.967.236	3,32%	1.620	7,96%
20 - 30%	€114.537.072	6,24%	2.165	10,63%
30 - 40%	€188.585.966	10,28%	2.800	13,75%
40 - 50%	€258.283.211	14,08%	3.150	15,47%
50 - 60%	€319.018.251	17,39%	3.273	16,08%
60 - 70%	€332.303.773	18,12%	2.744	13,48%
70 - 80%	€276.424.164	15,07%	1.911	9,39%
80 - 90%	€186.100.438	10,15%	1.124	5,52%
90 - 100%	€76.394.258	4,16%	412	2,02%
100 - 110%	€1.821.603	0,10%	10	0,05%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€1.756.171	0,10%	214	1,05%
20 - 40%	€15.887.184	0,87%	742	3,64%
40 - 60%	€78.659.436	4,29%	1.912	9,39%
60 - 80%	€457.148.698	24,92%	5.754	28,26%
80 - 100%	€412.159.464	22,47%	4.168	20,47%
100 - 120%	€56.902.813	3,10%	1.025	5,03%
120 - 140%	€91.614.288	4,99%	1.318	6,47%
140 - 160%	€148.584.951	8,10%	1.451	7,13%
160 - 180%	€380.983.562	20,77%	2.537	12,46%
180 - 200%	€23.153.758	1,26%	179	0,88%
200 - 300%	€68.616.680	3,74%	513	2,52%
300 - 400%	€97.468.616	5,31%	541	2,66%
400 - 500%	€718.865	0,04%	3	0,01%
>500%	€747.954	0,04%	3	0,01%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 18. Distribution of Average Life to Final Maturity (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€1.642.053	0,09%	304	1,49%
12 - 24	€10.066.679	0,55%	730	3,59%
24 - 36	€17.151.505	0,93%	750	3,68%
36 - 48	€38.829.087	2,12%	1.132	5,56%
48 - 60	€60.076.067	3,27%	1.317	6,47%
60 - 72	€58.549.182	3,19%	1.072	5,27%
72 - 84	€127.837.068	6,97%	1.908	9,37%
84 - 96	€147.341.347	8,03%	1.956	9,61%
96 - 108	€154.189.271	8,41%	1.652	8,11%
108 - 120	€311.938.429	17,00%	3.011	14,79%
120 - 132	€208.797.055	11,38%	1.829	8,98%
132 - 144	€249.841.991	13,62%	1.719	8,44%
144 - 156	€394.404.618	21,50%	2.668	13,10%
156 - 168	€53.738.087	2,93%	312	1,53%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 19. Distribution of Average Life To Interest Reset Date (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€131.737.704	7,18%	2.458	12,07%
12 - 24	€48.036.837	2,62%	1.253	6,15%
24 - 36	€94.274.515	5,14%	1.887	9,27%
36 - 48	€59.078.899	3,22%	1.096	5,38%
48 - 60	€54.709.185	2,98%	959	4,71%
60 - 72	€69.103.857	3,77%	999	4,91%
72 - 84	€91.929.366	5,01%	1.201	5,90%
84 - 96	€121.214.752	6,61%	1.522	7,48%
96 - 108	€190.231.381	10,37%	1.853	9,10%
108 - 120	€215.874.675	11,77%	2.021	9,93%
120 - 132	€205.502.645	11,20%	1.622	7,97%
132 - 144	€379.102.616	20,67%	2.466	12,11%
144 - 156	€170.698.501	9,31%	1.011	4,97%
156 - 168	€2.907.510	0,16%	12	0,06%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€1.716.788.291	93,59%	19.055	93,59%
2	€117.614.149	6,41%	1.305	6,41%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>



# Residential European Covered Bonds (Premium) Programme

## Cover Pool Performance

### 1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€1.834.402.440	100,00%	20.360	100,00%
<b>Grand Total</b>	<b>€1.834.402.440</b>	<b>100,00%</b>	<b>20.360</b>	<b>100,00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,01%	0,13%
Full Prepayments	0,11%	1,30%
Total Prepayments	0,12%	1,43%



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	08/2022	€1.500.000.000	€1.825.929.736	€1.822.858.262	€1.818.141.564	€1.809.968.169
2	09/2022	€1.500.000.000	€1.817.453.015	€1.811.343.728	€1.801.982.047	€1.785.816.963
3	10/2022	€1.500.000.000	€1.808.972.169	€1.799.858.669	€1.785.923.231	€1.761.945.670
4	11/2022	€1.500.000.000	€1.800.488.047	€1.788.403.870	€1.769.965.404	€1.738.352.096
5	12/2022	€1.500.000.000	€1.792.002.466	€1.776.981.069	€1.754.109.788	€1.715.034.978
6	01/2023	€1.500.000.000	€1.783.513.958	€1.765.588.740	€1.738.354.376	€1.691.989.904
7	02/2023	€1.500.000.000	€1.775.023.828	€1.754.228.106	€1.722.699.881	€1.669.215.151
8	03/2023	€1.500.000.000	€1.766.537.891	€1.742.904.833	€1.707.151.356	€1.646.713.187
9	04/2023	€1.500.000.000	€1.758.053.270	€1.731.615.988	€1.691.705.395	€1.624.478.292
10	05/2023	€1.500.000.000	€1.749.565.556	€1.720.357.149	€1.676.357.176	€1.602.503.468
11	06/2023	€1.500.000.000	€1.741.078.844	€1.709.132.272	€1.661.110.066	€1.580.789.608
12	07/2023	€1.500.000.000	€1.732.596.161	€1.697.944.238	€1.645.966.353	€1.559.336.545
13	08/2023	€1.500.000.000	€1.724.111.797	€1.686.787.363	€1.630.920.015	€1.538.136.254
14	09/2023	€1.500.000.000	€1.715.626.775	€1.675.662.577	€1.615.971.468	€1.517.186.873
15	10/2023	€1.500.000.000	€1.707.143.635	€1.664.572.279	€1.601.122.534	€1.496.487.867
16	11/2023	€1.500.000.000	€1.698.658.409	€1.653.512.520	€1.586.368.924	€1.476.032.996
17	12/2023	€1.500.000.000	€1.690.170.363	€1.642.482.519	€1.571.709.420	€1.455.818.958
18	01/2024	€1.500.000.000	€1.681.685.628	€1.631.488.159	€1.557.149.177	€1.435.848.361
19	02/2024	€1.500.000.000	€1.673.195.255	€1.620.520.680	€1.542.679.350	€1.416.110.896
20	03/2024	€1.500.000.000	€1.664.704.042	€1.609.584.669	€1.528.303.859	€1.396.608.079
21	04/2024	€1.500.000.000	€1.656.209.475	€1.598.677.627	€1.514.019.867	€1.377.335.231
22	05/2024	€1.500.000.000	€1.647.710.475	€1.587.798.454	€1.499.825.889	€1.358.288.957
23	06/2024	€1.500.000.000	€1.639.210.758	€1.576.950.667	€1.485.724.799	€1.339.469.838
24	07/2024	€1.500.000.000	€1.630.710.856	€1.566.134.706	€1.471.716.548	€1.320.875.793
25	08/2024	€1.500.000.000	€1.622.203.943	€1.555.343.948	€1.457.794.465	€1.302.498.846
26	09/2024	€1.500.000.000	€1.613.691.443	€1.544.579.715	€1.443.959.373	€1.284.337.806
27	10/2024	€1.500.000.000	€1.605.175.729	€1.533.844.222	€1.430.212.917	€1.266.392.210
28	11/2024	€1.500.000.000	€1.596.652.609	€1.523.133.412	€1.416.550.888	€1.248.656.428
29	12/2024	€1.500.000.000	€1.588.129.988	€1.512.454.770	€1.402.979.825	€1.231.134.337
30	01/2025	€1.500.000.000	€1.579.628.692	€1.501.828.020	€1.389.517.519	€1.213.839.559
31	02/2025	€1.500.000.000	€1.571.124.557	€1.491.230.047	€1.376.142.044	€1.196.750.909
32	03/2025	€1.500.000.000	€1.562.613.325	€1.480.656.754	€1.362.849.202	€1.179.862.909
33	04/2025	€1.500.000.000	€1.554.107.527	€1.470.119.953	€1.349.649.439	€1.163.182.782
34	05/2025	€1.500.000.000	€1.545.598.927	€1.459.611.766	€1.336.535.061	€1.146.702.038
35	06/2025	€1.500.000.000	€1.537.095.325	€1.449.139.482	€1.323.512.306	€1.130.424.221
36	07/2025	€1.500.000.000	€1.528.600.863	€1.438.706.904	€1.310.584.165	€1.114.350.029
37	08/2025	€1.500.000.000	€1.520.107.789	€1.428.306.626	€1.297.743.415	€1.098.471.487
38	09/2025	€1.500.000.000	€1.511.619.975	€1.417.942.202	€1.284.992.834	€1.082.789.167
39	10/2025	€1.500.000.000	€1.503.133.095	€1.407.609.479	€1.272.328.203	€1.067.297.747
40	11/2025	€1.500.000.000	€1.494.649.436	€1.397.310.518	€1.259.750.947	€1.051.996.692
41	12/2025	€1.500.000.000	€1.486.177.473	€1.387.053.138	€1.247.267.651	€1.036.889.750
42	01/2026	€1.500.000.000	€1.477.712.571	€1.376.832.893	€1.234.873.828	€1.021.971.421
43	02/2026	€1.500.000.000	€1.469.246.345	€1.366.641.875	€1.222.561.940	€1.007.233.769
44	03/2026	€1.500.000.000	€1.460.781.913	€1.356.482.911	€1.210.334.099	€992.676.904
45	04/2026	€1.500.000.000	€1.452.318.647	€1.346.355.341	€1.198.189.290	€978.298.357
46	05/2026	€1.500.000.000	€1.443.857.418	€1.336.259.888	€1.186.127.737	€964.096.696
47	06/2026	€1.500.000.000	€1.435.398.303	€1.326.196.543	€1.174.149.009	€950.069.969
48	07/2026	€1.500.000.000	€1.426.950.033	€1.316.173.276	€1.162.259.720	€936.221.917
49	08/2026	€1.500.000.000	€1.418.504.953	€1.306.182.916	€1.150.453.081	€922.545.448
50	09/2026	€1.500.000.000	€1.410.063.293	€1.296.225.584	€1.138.728.776	€909.038.750





# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	10/2026	€1.500.000.000	€1.401.629.678	€1.286.305.440	€1.127.090.027	€895.702.837
52	11/2026	€1.500.000.000	€1.393.204.323	€1.276.422.570	€1.115.536.461	€882.535.846
53	12/2026	€1.500.000.000	€1.384.780.979	€1.266.571.147	€1.104.062.552	€869.531.874
54	01/2027	€1.500.000.000	€1.376.367.273	€1.256.758.057	€1.092.673.880	€856.693.812
55	02/2027	€1.500.000.000	€1.367.947.973	€1.246.969.297	€1.081.357.851	€844.010.304
56	03/2027	€1.500.000.000	€1.359.524.499	€1.237.206.115	€1.070.115.192	€831.480.526
57	04/2027	€1.500.000.000	€1.351.096.209	€1.227.467.875	€1.058.944.991	€819.102.394
58	05/2027	€1.500.000.000	€1.342.664.174	€1.217.755.501	€1.047.847.689	€806.874.883
59	06/2027	€1.500.000.000	€1.334.233.349	€1.208.073.423	€1.036.826.728	€794.799.276
60	07/2027	€1.500.000.000	€1.325.802.480	€1.198.420.434	€1.025.880.686	€782.873.106
61	08/2027	€1.500.000.000	€1.317.364.009	€1.188.789.641	€1.015.003.300	€771.090.259
62	09/2027	€1.500.000.000	€1.308.923.839	€1.179.186.328	€1.004.198.738	€759.452.605
63	10/2027	€1.500.000.000	€1.300.481.391	€1.169.609.910	€993.466.140	€747.958.181
64	11/2027	€1.500.000.000	€1.292.038.619	€1.160.062.083	€982.806.582	€736.606.497
65	12/2027	€1.500.000.000	€1.283.590.262	€1.150.538.061	€972.215.653	€725.392.966
66	01/2028	€1.500.000.000	€1.275.150.865	€1.141.050.817	€961.703.948	€714.324.214
67	02/2028	€1.500.000.000	€1.266.714.644	€1.131.595.071	€951.266.612	€703.395.311
68	03/2028	€1.500.000.000	€1.258.274.326	€1.122.164.255	€940.897.754	€692.600.640
69	04/2028	€1.500.000.000	€1.249.836.865	€1.112.764.509	€930.602.169	€681.942.503
70	05/2028	€1.500.000.000	€1.241.402.644	€1.103.396.090	€920.379.698	€671.419.532
71	06/2028	€1.500.000.000	€1.232.969.086	€1.094.056.630	€910.227.989	€661.028.781
72	07/2028	€1.500.000.000	€1.224.550.510	€1.084.758.739	€900.157.149	€650.776.348
73	08/2028	€1.500.000.000	€1.216.134.642	€1.075.491.428	€890.157.643	€640.654.074
74	09/2028	€1.500.000.000	€1.207.723.410	€1.066.256.319	€880.230.441	€630.661.461
75	10/2028	€1.500.000.000	€1.199.319.165	€1.057.055.394	€870.376.801	€620.798.213
76	11/2028	€1.500.000.000	€1.190.923.234	€1.047.889.722	€860.597.212	€611.063.478
77	12/2028	€1.500.000.000	€1.182.534.390	€1.038.758.121	€850.890.314	€601.455.105
78	01/2029	€1.500.000.000	€1.174.152.427	€1.029.660.310	€841.255.496	€591.971.491
79	02/2029	€1.500.000.000	€1.165.772.200	€1.020.591.687	€831.688.627	€582.608.588
80	03/2029	€1.000.000.000	€1.157.395.427	€1.011.553.678	€822.190.518	€573.365.853
81	04/2029	€1.000.000.000	€1.149.025.774	€1.002.549.400	€812.763.340	€564.243.688
82	05/2029	€1.000.000.000	€1.140.652.583	€993.569.471	€803.399.131	€555.235.470
83	06/2029	€1.000.000.000	€1.132.286.163	€984.622.805	€794.104.768	€546.344.896
84	07/2029	€1.000.000.000	€1.123.930.500	€975.712.765	€784.882.586	€537.572.474
85	08/2029	€1.000.000.000	€1.115.589.631	€966.842.735	€775.734.916	€528.918.686
86	09/2029	€1.000.000.000	€1.107.260.362	€958.009.823	€766.659.034	€520.380.568
87	10/2029	€1.000.000.000	€1.098.941.590	€949.212.958	€757.653.699	€511.956.196
88	11/2029	€1.000.000.000	€1.090.638.870	€940.456.820	€748.722.258	€503.646.756
89	12/2029	€1.000.000.000	€1.082.356.688	€931.745.133	€739.867.262	€495.452.872
90	01/2030	€1.000.000.000	€1.074.111.778	€923.092.126	€731.099.553	€487.380.669
91	02/2030	€1.000.000.000	€1.065.869.465	€914.467.822	€722.394.938	€479.412.902
92	03/2030	€1.000.000.000	€1.057.625.258	€905.868.298	€713.750.000	€471.546.349
93	04/2030	€1.000.000.000	€1.049.399.962	€897.311.287	€705.178.374	€463.789.052
94	05/2030	€1.000.000.000	€1.041.174.578	€888.780.427	€696.666.825	€456.131.305
95	06/2030	€1.000.000.000	€1.032.962.515	€880.287.080	€688.223.931	€448.577.784
96	07/2030	€1.000.000.000	€1.024.768.586	€871.835.220	€679.852.417	€441.129.274
97	08/2030	€1.000.000.000	€1.016.581.149	€863.414.817	€671.544.085	€433.779.479
98	09/2030	€1.000.000.000	€1.008.402.237	€855.027.504	€663.299.867	€426.528.080
99	10/2030	€1.000.000.000	€1.000.248.953	€846.687.659	€655.130.545	€419.381.055
100	11/2030	€1.000.000.000	€992.119.642	€838.393.711	€647.034.481	€412.336.354



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	12/2030	€1.000.000.000	€984.014.731	€830.145.855	€639.011.407	€405.392.822
102	01/2031	€1.000.000.000	€975.926.134	€821.937.115	€631.055.553	€398.545.838
103	02/2031	€500.000.000	€967.849.991	€813.764.113	€623.163.961	€391.792.625
104	03/2031	€500.000.000	€959.788.367	€805.628.469	€615.337.517	€385.132.850
105	04/2031	€500.000.000	€951.741.873	€797.530.571	€607.576.158	€378.565.589
106	05/2031	€500.000.000	€943.704.417	€789.465.198	€599.875.559	€372.087.278
107	06/2031	€500.000.000	€935.684.394	€781.439.262	€592.240.632	€365.700.113
108	07/2031	€500.000.000	€927.680.196	€773.451.287	€584.669.896	€359.402.315
109	08/2031	€500.000.000	€919.692.758	€765.501.926	€577.163.487	€353.193.114
110	09/2031	€500.000.000	€911.714.630	€757.584.855	€569.716.292	€347.068.549
111	10/2031	€500.000.000	€903.759.308	€749.711.173	€562.336.317	€341.032.678
112	11/2031	€500.000.000	€895.822.470	€741.877.144	€555.020.385	€335.082.726
113	12/2031	€500.000.000	€887.895.383	€734.075.411	€547.762.648	€329.214.353
114	01/2032	€500.000.000	€879.984.099	€726.310.870	€540.566.434	€323.428.781
115	02/2032	€500.000.000	€872.080.735	€718.576.899	€533.426.487	€317.722.088
116	03/2032	€500.000.000	€864.190.174	€710.877.424	€526.345.412	€312.095.075
117	04/2032	€500.000.000	€856.303.922	€703.205.358	€519.317.652	€306.543.704
118	05/2032	€500.000.000	€848.416.799	€695.556.377	€512.339.741	€301.065.230
119	06/2032	€500.000.000	€840.533.685	€687.934.421	€505.414.319	€295.660.523
120	07/2032	€500.000.000	€832.657.183	€680.341.542	€498.542.613	€290.329.608
121	08/2032	€500.000.000	€824.782.387	€672.773.652	€491.721.350	€285.069.890
122	09/2032	€500.000.000	€816.904.018	€665.226.388	€484.947.084	€279.878.719
123	10/2032	€500.000.000	€809.029.113	€657.705.428	€478.223.710	€274.757.700
124	11/2032	€500.000.000	€801.160.584	€650.213.062	€471.552.620	€269.706.971
125	12/2032	€500.000.000	€793.290.797	€642.743.023	€464.929.002	€264.723.130
126	01/2033	€500.000.000	€785.432.071	€635.305.223	€458.359.763	€259.809.472
127	02/2033	€500.000.000	€777.577.407	€627.893.905	€451.840.466	€254.962.822
128	03/2033	€500.000.000	€769.741.712	€620.521.016	€445.379.419	€250.187.220
129	04/2033	€500.000.000	€761.919.822	€613.182.266	€438.973.223	€245.480.076
130	05/2033	€500.000.000	€754.109.077	€605.875.403	€432.619.966	€240.839.668
131	06/2033	€500.000.000	€746.313.034	€598.603.180	€426.321.319	€236.266.286
132	07/2033	€500.000.000	€738.539.211	€591.371.500	€420.081.171	€231.761.430
133	08/2033	€500.000.000	€730.787.353	€584.180.015	€413.898.941	€227.324.112
134	09/2033	€500.000.000	€723.054.937	€577.026.565	€407.772.770	€222.952.656
135	10/2033	€500.000.000	€715.346.614	€569.914.724	€401.704.859	€218.647.621
136	11/2033	€500.000.000	€707.652.603	€562.836.560	€395.689.296	€214.405.151
137	12/2033	€500.000.000	€699.990.193	€555.805.687	€389.735.335	€210.229.636
138	01/2034	€500.000.000	€692.360.458	€548.822.777	€383.843.081	€206.120.466
139	02/2034	€500.000.000	€684.736.917	€541.866.688	€377.997.422	€202.068.900
140	03/2034	€500.000.000	€677.131.980	€534.947.147	€372.204.872	€198.077.860
141	04/2034	€500.000.000	€669.534.007	€528.054.843	€366.458.671	€194.143.174
142	05/2034	€500.000.000	€661.946.732	€521.192.637	€360.760.548	€190.265.218
143	06/2034	€500.000.000	€654.375.630	€514.364.736	€355.113.144	€186.444.834
144	07/2034	€500.000.000	€646.832.613	€507.580.369	€349.522.528	€182.684.635
145	08/2034	€500.000.000	€639.315.445	€500.837.622	€343.987.051	€178.983.166
146	09/2034	€500.000.000	€631.821.808	€494.134.526	€338.505.043	€175.338.980
147	10/2034	€500.000.000	€624.351.995	€487.471.164	€333.076.251	€171.751.384
148	11/2034	€500.000.000	€616.926.955	€480.863.721	€327.711.396	€168.225.320
149	12/2034	€500.000.000	€609.535.846	€474.303.531	€322.404.195	€164.756.950
150	01/2035	€500.000.000	€602.226.599	€467.827.643	€317.179.419	€161.358.297



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	02/2035	€500.000.000	€594.922.715	€461.376.359	€311.996.162	€158.007.898
152	03/2035	€500.000.000	€587.635.431	€454.958.307	€306.860.019	€154.708.114
153	04/2035	€500.000.000	€580.361.106	€448.570.557	€301.768.752	€151.457.329
154	05/2035	€500.000.000	€573.091.546	€442.206.688	€296.717.802	€148.252.789
155	06/2035	€500.000.000	€565.841.227	€435.877.781	€291.714.369	€145.097.635
156	07/2035	€500.000.000	€558.632.264	€429.600.719	€286.769.450	€141.996.826
157	08/2035	€500.000.000	€551.449.810	€423.363.892	€281.874.958	€138.945.821
158	09/2035	€500.000.000	€544.304.399	€417.175.224	€277.035.855	€135.946.559
159	10/2035	€500.000.000	€537.208.547	€411.044.098	€272.258.021	€133.001.385
160	11/2035	€500.000.000	€530.169.790	€404.976.031	€267.544.718	€130.111.326
161	12/2035	€500.000.000	€523.189.270	€398.971.626	€262.895.932	€127.275.798
162	01/2036	€500.000.000	€516.260.215	€393.025.456	€258.307.686	€124.492.313
163	02/2036	€500.000.000	€509.352.653	€387.114.495	€253.764.506	€121.752.903
164	03/2036	€500.000.000	€502.486.524	€381.253.747	€249.275.938	€119.061.692
165	04/2036	€500.000.000	€495.666.487	€375.446.532	€244.843.810	€116.419.053
166	05/2036	€500.000.000	€488.878.946	€369.682.349	€240.460.940	€113.821.083
167	06/2036	€500.000.000	€482.123.985	€363.961.090	€236.126.961	€111.267.158
168	07/2036	€500.000.000	€475.431.984	€358.305.484	€231.856.283	€108.763.588
169	08/2036	€500.000.000	€468.782.762	€352.700.060	€227.638.514	€106.304.988
170	09/2036	€500.000.000	€462.167.827	€347.138.233	€223.469.085	€103.888.767
171	10/2036	€500.000.000	€455.598.759	€341.628.513	€219.353.166	€101.516.887
172	11/2036	€500.000.000	€449.086.218	€336.178.663	€215.295.393	€99.191.021
173	12/2036	€500.000.000	€442.623.443	€330.783.372	€211.292.000	€96.908.958
174	01/2037	€500.000.000	€436.209.167	€325.441.465	€207.341.896	€94.669.738
175	02/2037	€500.000.000	€429.825.466	€320.139.366	€203.436.115	€92.468.839
176	03/2037	€500.000.000	€423.468.081	€314.873.751	€199.572.283	€90.304.797
177	04/2037	€500.000.000	€417.132.984	€309.641.490	€195.748.170	€88.176.234
178	05/2037	€500.000.000	€410.819.739	€304.442.135	€191.963.259	€86.082.564
179	06/2037	€500.000.000	€404.528.506	€299.275.680	€188.217.316	€84.023.331
180	07/2037	€500.000.000	€398.250.739	€294.135.691	€184.506.075	€81.996.296
181	08/2037	€500.000.000	€391.974.421	€289.013.216	€180.823.737	€79.998.574
182	09/2037	€500.000.000	€385.700.760	€283.909.098	€177.170.676	€78.030.051
183	10/2037	€500.000.000	€379.436.261	€278.828.066	€173.549.678	€76.091.667
184	11/2037	€500.000.000	€373.201.913	€273.785.444	€169.970.079	€74.187.204
185	12/2037	€500.000.000	€366.995.527	€268.779.477	€166.430.539	€72.315.733
186	01/2038	€500.000.000	€360.830.069	€263.819.501	€162.936.582	€70.479.306
187	02/2038	€500.000.000	€354.689.185	€258.893.388	€159.480.454	€68.674.217
188	03/2038	€500.000.000	€348.568.715	€253.997.978	€156.059.983	€66.899.220
189	04/2038	€500.000.000	€342.483.860	€249.144.212	€152.681.667	€65.156.783
190	05/2038	€500.000.000	€336.434.117	€244.331.557	€149.344.918	€63.446.319
191	06/2038	€500.000.000	€330.414.057	€239.555.908	€146.046.975	€61.766.329
192	07/2038	€500.000.000	€324.435.242	€234.825.489	€142.792.602	€60.118.505
193	08/2038	€500.000.000	€318.479.825	€230.127.212	€139.573.588	€58.499.069
194	09/2038	€500.000.000	€312.551.504	€225.463.624	€136.391.261	€56.908.285
195	10/2038	€500.000.000	€306.657.867	€220.840.052	€133.248.613	€55.347.102
196	11/2038	€500.000.000	€300.811.003	€216.265.024	€130.150.529	€53.817.234
197	12/2038	€500.000.000	€295.000.835	€211.731.101	€127.092.259	€52.316.391
198	01/2039	€500.000.000	€289.221.772	€207.234.106	€124.071.054	€50.843.143
199	02/2039	€500.000.000	€283.468.638	€202.770.189	€121.084.385	€49.396.173
200	03/2039	€500.000.000	€277.749.026	€198.344.642	€118.135.194	€47.976.405



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	04/2039	€500.000.000	€272.063.059	€193.957.396	€115.223.209	€46.583.446
202	05/2039	€500.000.000	€266.407.779	€189.606.189	€112.346.856	€45.216.382
203	06/2039	€500.000.000	€260.791.421	€185.296.727	€109.509.288	€43.876.208
204	07/2039	€500.000.000	€255.239.914	€181.047.227	€106.720.999	€42.566.824
205	08/2039	€500.000.000	€249.751.904	€176.856.462	€103.980.938	€41.287.477
206	09/2039	€500.000.000	€244.328.412	€172.724.895	€101.289.057	€40.037.816
207	10/2039	€500.000.000	€238.978.693	€168.658.792	€98.648.701	€38.818.832
208	11/2039	€500.000.000	€233.718.188	€164.668.738	€96.065.696	€37.632.466
209	12/2039	€500.000.000	€228.536.994	€160.747.414	€93.535.392	€36.476.533
210	01/2040	€500.000.000	€223.506.105	€156.944.361	€91.086.179	€35.361.714
211	02/2040	€500.000.000	€218.514.303	€153.181.047	€88.672.019	€34.269.728
212	03/2040	€500.000.000	€213.547.190	€149.447.229	€86.286.772	€33.197.970
213	04/2040	€500.000.000	€208.607.588	€145.744.759	€83.931.328	€32.146.570
214	05/2040	€500.000.000	€203.699.341	€142.076.192	€81.606.970	€31.115.805
215	06/2040	€500.000.000	€198.836.528	€138.451.190	€79.319.037	€30.107.484
216	07/2040	€500.000.000	€194.041.815	€134.885.322	€77.076.187	€29.124.636
217	08/2040	€500.000.000	€189.310.161	€131.374.818	€74.875.969	€28.166.052
218	09/2040	€500.000.000	€184.646.734	€127.923.010	€72.719.987	€27.232.063
219	10/2040	€500.000.000	€180.065.639	€124.539.389	€70.613.322	€26.324.289
220	11/2040	€500.000.000	€175.587.538	€121.237.901	€68.563.522	€25.445.229
221	12/2040	€500.000.000	€171.212.675	€118.018.332	€66.570.064	€24.594.356
222	01/2041	€500.000.000	€166.911.521	€114.859.974	€64.620.902	€23.766.911
223	02/2041	€500.000.000	€162.665.365	€111.749.691	€62.708.357	€22.959.815
224	03/2041	€500.000.000	€158.472.772	€108.686.282	€60.831.513	€22.172.509
225	04/2041	€500.000.000	€154.368.133	€105.693.084	€59.003.157	€21.409.410
226	05/2041	€500.000.000	€150.335.542	€102.758.895	€57.216.712	€20.667.864
227	06/2041	€500.000.000	€146.368.237	€99.878.829	€55.469.175	€19.946.543
228	07/2041	€500.000.000	€142.483.974	€97.064.731	€53.766.841	€19.247.472
229	08/2041	€500.000.000	€138.673.679	€94.310.124	€52.105.812	€18.569.003
230	09/2041	€500.000.000	€134.941.979	€91.617.870	€50.487.381	€17.911.358
231	10/2041	€0	€131.289.427	€88.988.054	€48.911.294	€17.274.205
232	11/2041	€0	€127.709.014	€86.415.640	€47.374.494	€16.656.231
233	12/2041	€0	€124.201.051	€83.900.569	€45.876.676	€16.057.108
234	01/2042	€0	€120.751.596	€81.433.173	€44.412.292	€15.474.685
235	02/2042	€0	€117.364.272	€79.015.670	€42.982.319	€14.909.110
236	03/2042	€0	€114.019.787	€76.634.862	€41.579.360	€14.357.635
237	04/2042	€0	€110.716.926	€74.289.770	€40.202.700	€13.819.858
238	05/2042	€0	€107.434.551	€71.966.074	€38.844.435	€13.292.921
239	06/2042	€0	€104.173.242	€69.664.071	€37.504.610	€12.776.723
240	07/2042	€0	€100.930.955	€67.382.310	€36.182.327	€12.270.848
241	08/2042	€0	€97.706.264	€65.119.755	€34.876.922	€11.774.961
242	09/2042	€0	€94.502.680	€62.878.666	€33.589.497	€11.289.327
243	10/2042	€0	€91.322.995	€60.660.806	€32.320.878	€10.814.114
244	11/2042	€0	€88.171.689	€58.469.049	€31.072.472	€10.349.678
245	12/2042	€0	€85.049.904	€56.304.037	€29.844.486	€9.895.971
246	01/2043	€0	€81.959.273	€54.166.734	€28.637.296	€9.452.997
247	02/2043	€0	€78.907.292	€52.061.962	€27.453.308	€9.021.432
248	03/2043	€0	€75.900.522	€49.993.897	€26.294.562	€8.601.812
249	04/2043	€0	€72.943.546	€47.965.386	€25.162.378	€8.194.434
250	05/2043	€0	€70.029.236	€45.971.566	€24.054.029	€7.798.271



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	06/2043	€0	€67.162.799	€44.015.693	€22.971.051	€7.413.693
252	07/2043	€0	€64.355.405	€42.104.898	€21.916.982	€7.041.703
253	08/2043	€0	€61.577.363	€40.219.578	€20.881.439	€6.678.834
254	09/2043	€0	€58.832.781	€38.362.301	€19.865.631	€6.325.368
255	10/2043	€0	€56.127.770	€36.536.917	€18.871.412	€5.981.789
256	11/2043	€0	€53.465.609	€34.745.412	€17.899.659	€5.648.261
257	12/2043	€0	€50.852.425	€32.991.606	€16.952.180	€5.325.235
258	01/2044	€0	€48.291.092	€31.277.185	€16.029.668	€5.012.807
259	02/2044	€0	€45.766.207	€29.592.005	€15.126.765	€4.709.185
260	03/2044	€0	€43.290.699	€27.944.279	€14.247.523	€4.415.525
261	04/2044	€0	€40.854.106	€26.327.090	€13.388.260	€4.130.573
262	05/2044	€0	€38.454.029	€24.738.755	€12.547.982	€3.853.925
263	06/2044	€0	€36.081.878	€23.173.624	€11.723.703	€3.584.573
264	07/2044	€0	€33.786.148	€21.662.688	€10.930.952	€3.327.162
265	08/2044	€0	€31.569.192	€20.207.192	€10.170.128	€3.081.666
266	09/2044	€0	€29.408.979	€18.792.792	€9.433.797	€2.845.699
267	10/2044	€0	€27.324.554	€17.431.440	€8.727.770	€2.620.891
268	11/2044	€0	€25.300.379	€16.112.986	€8.046.757	€2.405.524
269	12/2044	€0	€23.348.611	€14.844.956	€7.394.325	€2.200.547
270	01/2045	€0	€21.653.393	€13.743.985	€6.828.213	€2.022.937
271	02/2045	€0	€19.974.655	€12.657.118	€6.271.971	€1.849.791
272	03/2045	€0	€18.315.761	€11.586.422	€5.726.554	€1.681.339
273	04/2045	€0	€16.679.560	€10.533.624	€5.192.740	€1.517.755
274	05/2045	€0	€15.081.828	€9.508.589	€4.675.302	€1.360.373
275	06/2045	€0	€13.534.426	€8.518.649	€4.177.718	€1.210.126
276	07/2045	€0	€12.068.579	€7.583.259	€3.709.360	€1.069.631
277	08/2045	€0	€10.652.531	€6.682.229	€3.260.163	€935.874
278	09/2045	€0	€9.326.749	€5.840.738	€2.842.238	€812.235
279	10/2045	€0	€8.117.303	€5.074.790	€2.463.120	€700.729
280	11/2045	€0	€6.995.801	€4.366.290	€2.113.756	€598.636
281	12/2045	€0	€5.989.789	€3.732.119	€1.802.074	€508.070
282	01/2046	€0	€5.105.716	€3.175.919	€1.529.542	€429.295
283	02/2046	€0	€4.286.181	€2.661.657	€1.278.553	€357.237
284	03/2046	€0	€3.548.420	€2.199.812	€1.053.967	€293.162
285	04/2046	€0	€2.895.808	€1.792.211	€856.457	€237.153
286	05/2046	€0	€2.328.036	€1.438.394	€685.597	€188.989
287	06/2046	€0	€1.832.232	€1.130.154	€537.283	€147.439
288	07/2046	€0	€1.433.802	€882.907	€418.655	€114.369
289	08/2046	€0	€1.102.904	€678.004	€320.662	€87.206
290	09/2046	€0	€829.213	€508.897	€240.060	€64.992
291	10/2046	€0	€608.857	€373.033	€175.514	€47.304
292	11/2046	€0	€425.795	€260.437	€122.220	€32.792
293	12/2046	€0	€266.101	€162.486	€76.055	€20.314
294	01/2047	€0	€119.607	€72.911	€34.040	€9.051
295	02/2047	€0	€52.811	€32.139	€14.966	€3.961
296	03/2047	€0	€15.843	€9.625	€4.470	€1.178
297	04/2047	€0	€1.681	€1.020	€472	€124
298	05/2047	€0	€0	€0	€0	€0
299	06/2047	€0	€0	€0	€0	€0
300	07/2047	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	08/2047	€0	€0	€0	€0	€0
302	09/2047	€0	€0	€0	€0	€0
303	10/2047	€0	€0	€0	€0	€0
304	11/2047	€0	€0	€0	€0	€0
305	12/2047	€0	€0	€0	€0	€0
306	01/2048	€0	€0	€0	€0	€0
307	02/2048	€0	€0	€0	€0	€0
308	03/2048	€0	€0	€0	€0	€0
309	04/2048	€0	€0	€0	€0	€0
310	05/2048	€0	€0	€0	€0	€0
311	06/2048	€0	€0	€0	€0	€0
312	07/2048	€0	€0	€0	€0	€0
313	08/2048	€0	€0	€0	€0	€0
314	09/2048	€0	€0	€0	€0	€0
315	10/2048	€0	€0	€0	€0	€0
316	11/2048	€0	€0	€0	€0	€0
317	12/2048	€0	€0	€0	€0	€0
318	01/2049	€0	€0	€0	€0	€0
319	02/2049	€0	€0	€0	€0	€0
320	03/2049	€0	€0	€0	€0	€0
321	04/2049	€0	€0	€0	€0	€0
322	05/2049	€0	€0	€0	€0	€0
323	06/2049	€0	€0	€0	€0	€0
324	07/2049	€0	€0	€0	€0	€0
325	08/2049	€0	€0	€0	€0	€0
326	09/2049	€0	€0	€0	€0	€0
327	10/2049	€0	€0	€0	€0	€0
328	11/2049	€0	€0	€0	€0	€0
329	12/2049	€0	€0	€0	€0	€0
330	01/2050	€0	€0	€0	€0	€0
331	02/2050	€0	€0	€0	€0	€0
332	03/2050	€0	€0	€0	€0	€0
333	04/2050	€0	€0	€0	€0	€0
334	05/2050	€0	€0	€0	€0	€0
335	06/2050	€0	€0	€0	€0	€0
336	07/2050	€0	€0	€0	€0	€0
337	08/2050	€0	€0	€0	€0	€0
338	09/2050	€0	€0	€0	€0	€0
339	10/2050	€0	€0	€0	€0	€0
340	11/2050	€0	€0	€0	€0	€0
341	12/2050	€0	€0	€0	€0	€0
342	01/2051	€0	€0	€0	€0	€0
343	02/2051	€0	€0	€0	€0	€0
344	03/2051	€0	€0	€0	€0	€0
345	04/2051	€0	€0	€0	€0	€0
346	05/2051	€0	€0	€0	€0	€0
347	06/2051	€0	€0	€0	€0	€0
348	07/2051	€0	€0	€0	€0	€0
349	08/2051	€0	€0	€0	€0	€0
350	09/2051	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

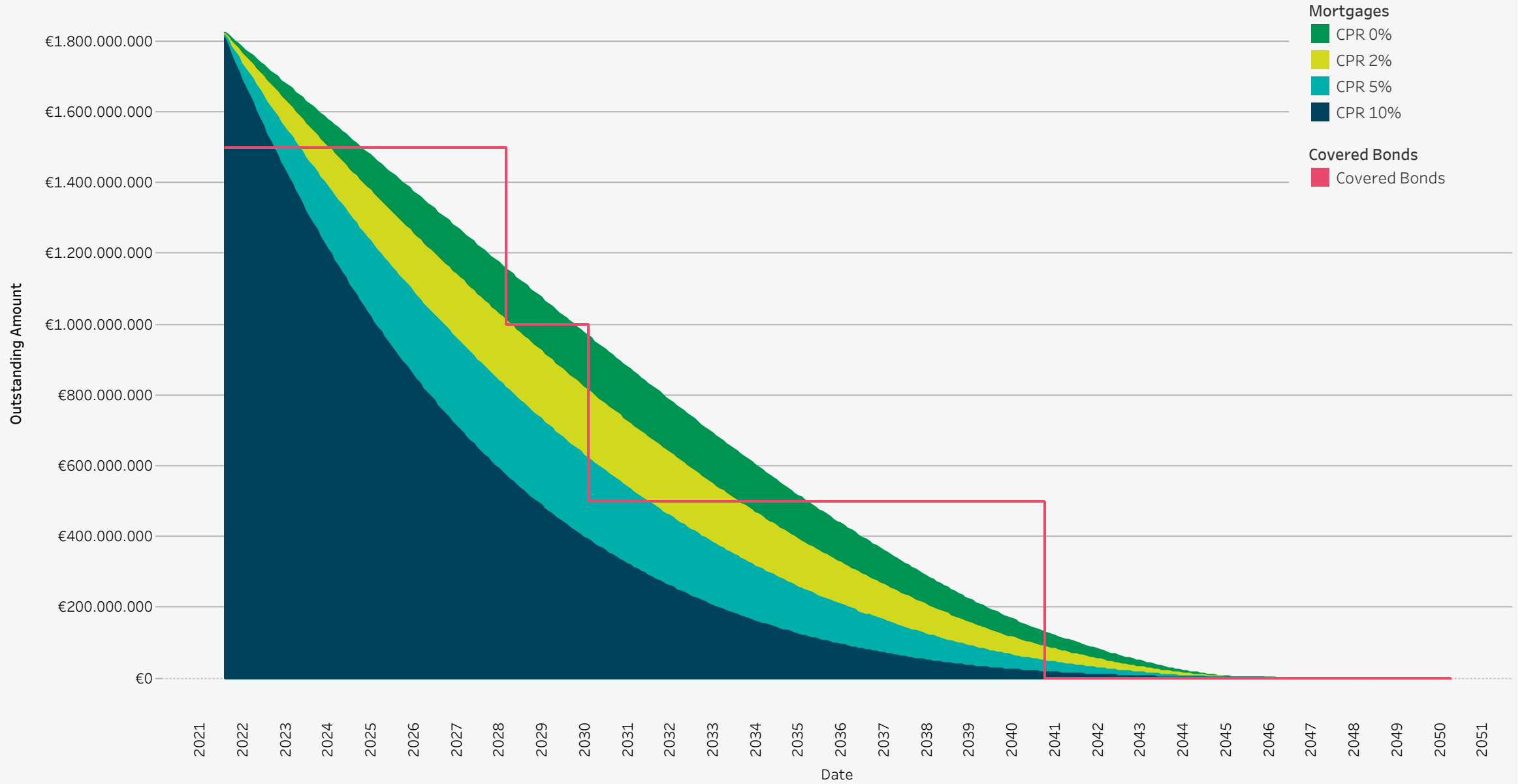
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	10/2051	€0	€0	€0	€0	€0
352	11/2051	€0	€0	€0	€0	€0
353	12/2051	€0	€0	€0	€0	€0
354	01/2052	€0	€0	€0	€0	€0
355	02/2052	€0	€0	€0	€0	€0
356	03/2052	€0	€0	€0	€0	€0
357	04/2052	€0	€0	€0	€0	€0
358	05/2052	€0	€0	€0	€0	€0
359	06/2052	€0	€0	€0	€0	€0
360	07/2052	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## 2. Amortisation Graph







# Residential European Covered Bonds (Premium) Programme

## Definitions & Remarks

### Interest and Principal Coverage Test

The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed yearly amount and variable yearly percentage on the outstanding mortgage loan balance.

### Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR.

### Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Initial Value

Current Loan to Initial Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the current property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

### Loan to Mortgage Inscription Ratio

The Loan to Mortgage Inscription gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Argenta Spaarbank. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

### Interest Type

The interest type "Fixed for Life" means that the interest rate of a loan is fixed during the entire (remaining) life of the loan. The interest type "Fixed with Resets" is a type whereby the loan has more than one fixed interest period during the entire life. The interest resets and corresponding caps are legally defined in Belgium and are based on the OLO rates.

### Prepayments

The monthly percentage (SMM) is defined as: amount prepaid during the past month / outstanding balance at the end of the previous month

The annual percentage (CPR) is defined as:  $1 - \text{power}(1 - \text{SMM}; 12)$

To calculate the prepayment rates, we take into account the prepayments on loans which were reported as part of the cover pool in the investor report of the previous month. Consequently, prepayments on loans which were removed from the cover pool during the last month are included and prepayments on loans only included in the cover pool during the past month are excluded.

### Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.



## Residential European Covered Bonds (Premium) Programme

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