



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date	1/10/2022	Portfolio Cut-off Date	30/09/2022
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### 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	8.37	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.04	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.43	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 *:	11.28

\* 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	€1,834,395,559	(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)	€1,732,934,345	(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)	€7,000,636	(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	€271,896,993	(IX)
Total Interest Proceeds Residential Mortgage Loans	€271,616,993	
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)	€1,739,934,345	(X)
Total Principal Proceeds Residential Mortgage Loans	€1,834,395,559	
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	€32,710,693	(XII)
Principal Requirement Covered Bonds	€1,500,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€402,420,645	
>>> 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	€61,609,388	(XV)
Cumulative Cash Outflow Next 180 Days	€7,628,965	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€53,980,423	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€6,432,871	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€6,300,000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€132,871	



# 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	€1,834,395,559
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	12,013
Number of Loans	20,477
Average Outstanding Balance per Borrower	€152,701
Average Outstanding Balance per Loan	€89,583
Weighted Average Original Loan to Initial Value	76.88%
Weighted Average Current Loan to Current Value	57.30%
Weighted Average Seasoning (in months)	44.30
Weighted Average Remaining Maturity (in months, at 0% CPR)	216.72
Weighted Average Initial Maturity (in months, at 0% CPR)	260.28
Weighted Remaining Average Life (in months, at 0% CPR)	115.22
Weighted Remaining Average Life (in months, at 2% CPR)	101.33
Weighted Remaining Average Life (in months, at 5% CPR)	84.63
Weighted Remaining Average Life (in months, at 10% CPR)	64.64
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98.23
Percentage of Fixed Rate Loans	33.50%
Percentage of Resettable Rate Loans	66.50%
Weighted Average Interest Rate	1.63%
Weighted Average Interest Rate Fixed Rate Loans	1.63%
Weighted average interest rate Resettable Rate Loans	1.63%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€27,684,922
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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	€6,524,210	€7,000,636

#### 4. Derivatives

None

## Stratification Tables

### 1. Currency Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
EUR	€1,834,395,559	100.00%	20,477	100.00%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€621,732,456	33.89%	6,626	32.36%
Brabant Wallon	€24,663,651	1.34%	226	1.10%
Brussels	€28,712,329	1.57%	257	1.26%
Hainaut	€48,954,490	2.67%	610	2.98%
Liège	€36,916,578	2.01%	493	2.41%
Limburg	€217,309,399	11.85%	2,660	12.99%
Luxembourg	€2,861,866	0.16%	37	0.18%
Namur	€13,999,827	0.76%	170	0.83%
Oost-Vlaanderen	€358,896,822	19.56%	3,916	19.12%
Vlaams-Brabant	€291,280,265	15.88%	3,174	15.50%
West-Vlaanderen	€189,067,876	10.31%	2,308	11.27%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€115,012,174	6.27%	871	4.25%
12 - 24	€501,075,427	27.32%	4,337	21.18%
24 - 36	€360,682,904	19.66%	3,350	16.36%
36 - 48	€183,049,789	9.98%	1,745	8.52%
48 - 60	€118,644,881	6.47%	1,168	5.70%
60 - 72	€144,197,144	7.86%	1,921	9.38%
72 - 84	€191,825,466	10.46%	3,038	14.84%
84 - 96	€107,571,034	5.86%	1,992	9.73%
96 - 108	€66,281,983	3.61%	1,118	5.46%
108 - 120	€46,054,756	2.51%	937	4.58%
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>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>



## Residential European Covered Bonds (Premium) Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€552,691	0.03%	174	0.85%
12 - 24	€1,346,828	0.07%	176	0.86%
24 - 36	€3,979,681	0.22%	345	1.68%
36 - 48	€7,185,768	0.39%	440	2.15%
48 - 60	€7,990,052	0.44%	371	1.81%
60 - 72	€11,156,247	0.61%	430	2.10%
72 - 84	€17,130,297	0.93%	518	2.53%
84 - 96	€26,088,466	1.42%	684	3.34%
96 - 108	€33,348,651	1.82%	751	3.67%
108 - 120	€26,935,179	1.47%	555	2.71%
120 - 132	€34,053,769	1.86%	644	3.14%
132 - 144	€47,433,104	2.59%	782	3.82%
144 - 156	€64,072,245	3.49%	974	4.76%
156 - 168	€94,408,205	5.15%	1,304	6.37%
168 - 180	€71,560,707	3.90%	932	4.55%
180 - 192	€75,085,809	4.09%	852	4.16%
192 - 204	€103,893,626	5.66%	1,137	5.55%
204 - 216	€150,859,845	8.22%	1,483	7.24%
216 - 228	€191,459,047	10.44%	1,804	8.81%
228 - 240	€120,894,720	6.59%	1,084	5.29%
240 - 252	€105,167,292	5.73%	807	3.94%
252 - 264	€128,121,105	6.98%	961	4.69%
264 - 276	€189,827,653	10.35%	1,296	6.33%
276 - 288	€250,849,003	13.67%	1,599	7.81%
288 - 300	€70,995,569	3.87%	374	1.83%
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>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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	€1,094,318	0.06%	122	0.60%
60 - 72	€548,708	0.03%	39	0.19%
72 - 84	€1,462,871	0.08%	96	0.47%
84 - 96	€1,403,950	0.08%	79	0.39%
96 - 108	€2,186,666	0.12%	92	0.45%
108 - 120	€42,888,826	2.34%	1,807	8.82%
120 - 132	€5,211,887	0.28%	159	0.78%
132 - 144	€15,142,179	0.83%	355	1.73%
144 - 156	€17,786,461	0.97%	354	1.73%
156 - 168	€14,489,734	0.79%	268	1.31%
168 - 180	€130,994,914	7.14%	2,366	11.55%
180 - 192	€21,434,357	1.17%	327	1.60%
192 - 204	€36,530,589	1.99%	508	2.48%
204 - 216	€68,146,689	3.71%	806	3.94%
216 - 228	€24,707,925	1.35%	324	1.58%
228 - 240	€449,638,143	24.51%	4,977	24.31%
240 - 252	€18,395,645	1.00%	185	0.90%
252 - 264	€39,834,932	2.17%	403	1.97%
264 - 276	€40,349,865	2.20%	397	1.94%
276 - 288	€26,191,607	1.43%	245	1.20%
288 - 300	€780,926,642	42.57%	5,648	27.58%
300 - 312	€20,056,681	1.09%	161	0.79%
312 - 324	€11,400,074	0.62%	89	0.43%
324 - 336	€2,677,529	0.15%	32	0.16%
336 - 348	€1,392,770	0.08%	16	0.08%
348 - 360	€59,318,188	3.23%	621	3.03%
>360	€183,408	0.01%	1	0.00%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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	€70,113,295	3.82%	1,333	6.51%
2014	€75,636,587	4.12%	1,341	6.55%
2015	€115,177,624	6.28%	2,082	10.17%
2016	€214,589,560	11.70%	3,236	15.80%
2017	€106,572,539	5.81%	1,276	6.23%
2018	€116,539,402	6.35%	1,152	5.63%
2019	€315,754,632	17.21%	2,921	14.26%
2020	€378,204,775	20.62%	3,366	16.44%
2021	€376,271,457	20.51%	3,336	16.29%
2022	€65,535,688	3.57%	434	2.12%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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	€197,957,221	10.79%	3,530	29.38%
100k - 200k	€766,606,518	41.79%	5,135	42.75%
200k - 300k	€667,199,373	36.37%	2,766	23.03%
300k - 400k	€168,841,531	9.20%	510	4.25%
>400k	€33,790,916	1.84%	72	0.60%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>12,013</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,827,696,195	99.63%	20,321	99.24%
Linear	€6,699,364	0.37%	156	0.76%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€919,170	0.05%	15	0.07%
0.5% - 1%	€148,795,093	8.11%	1,523	7.44%
1% - 1.5%	€608,782,030	33.19%	6,843	33.42%
1.5% - 2%	€735,407,652	40.09%	8,190	40.00%
2% - 2.5%	€281,251,173	15.33%	2,994	14.62%
2.5% - 3%	€46,940,318	2.56%	680	3.32%
3% - 3.5%	€8,008,730	0.44%	157	0.77%
3.5% - 4%	€4,017,603	0.22%	65	0.32%
4% - 4.5%	€273,789	0.01%	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>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€614,473,188	33.50%	7,764	37.92%
Fixed with Resets	€1,219,922,371	66.50%	12,713	62.08%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>



# Residential European Covered Bonds (Premium) Programme

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Null	€45,579	0.00%	3	0.01%
2022	€40,923,439	2.23%	675	3.30%
2023	€84,177,680	4.59%	1,458	7.12%
2024	€46,536,286	2.54%	815	3.98%
2025	€78,529,315	4.28%	1,402	6.85%
2026	€41,686,657	2.27%	719	3.51%
2027	€12,948,607	0.71%	171	0.84%
2028	€15,358,497	0.84%	201	0.98%
2029	€14,926,555	0.81%	183	0.89%
2030	€30,016,082	1.64%	416	2.03%
2031	€37,613,456	2.05%	525	2.56%
2032	€7,469,302	0.41%	98	0.48%
2033	€10,226,657	0.56%	101	0.49%
2034	€26,264,516	1.43%	264	1.29%
2035	€80,804,521	4.40%	813	3.97%
2036	€86,654,056	4.72%	882	4.31%
2037	€28,096,626	1.53%	216	1.05%
2038	€42,649,859	2.33%	298	1.46%
2039	€114,913,314	6.26%	745	3.64%
2040	€168,960,658	9.21%	1,120	5.47%
2041	€189,595,021	10.34%	1,244	6.08%
2042	€47,108,146	2.57%	267	1.30%
2043	€4,673,225	0.25%	31	0.15%
2044	€9,744,319	0.53%	66	0.32%
Fixed	€614,473,188	33.50%	7,764	37.92%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,834,395,559	100.00%	20,477	100.00%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€1,824,206,031	99.44%	20,318	99.22%
Buy-to-let	€9,988,110	0.54%	157	0.77%
Other	€201,418	0.01%	2	0.01%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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%	€1,790,812	0.10%	120	0.59%
10 - 20%	€12,095,292	0.66%	555	2.71%
20 - 30%	€29,389,809	1.60%	806	3.94%
30 - 40%	€56,751,722	3.09%	1,193	5.83%
40 - 50%	€107,120,202	5.84%	1,746	8.53%
50 - 60%	€162,124,988	8.84%	2,266	11.07%
60 - 70%	€230,302,427	12.55%	2,926	14.29%
70 - 80%	€396,017,470	21.59%	4,052	19.79%
80 - 90%	€328,068,887	17.88%	2,798	13.66%
90 - 100%	€445,935,083	24.31%	3,410	16.65%
100 - 110%	€43,604,401	2.38%	396	1.93%
110 - 120%	€21,194,467	1.16%	209	1.02%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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%	€13,085,647	0.71%	910	4.44%
10 - 20%	€40,669,235	2.22%	1,224	5.98%
20 - 30%	€78,750,213	4.29%	1,662	8.12%
30 - 40%	€123,817,189	6.75%	2,072	10.12%
40 - 50%	€190,425,926	10.38%	2,620	12.79%
50 - 60%	€267,261,499	14.57%	3,147	15.37%
60 - 70%	€326,410,843	17.79%	3,269	15.96%
70 - 80%	€327,985,222	17.88%	2,678	13.08%
80 - 90%	€286,961,126	15.64%	1,865	9.11%
90 - 100%	€176,978,697	9.65%	1,018	4.97%
100 - 110%	€2,049,962	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>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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%	€19,698,191	1.07%	1,163	5.68%
10 - 20%	€61,837,269	3.37%	1,647	8.04%
20 - 30%	€115,915,830	6.32%	2,202	10.75%
30 - 40%	€190,818,948	10.40%	2,847	13.90%
40 - 50%	€260,504,318	14.20%	3,170	15.48%
50 - 60%	€322,749,906	17.59%	3,319	16.21%
60 - 70%	€330,906,687	18.04%	2,724	13.30%
70 - 80%	€268,718,793	14.65%	1,850	9.03%
80 - 90%	€186,015,554	10.14%	1,136	5.55%
90 - 100%	€75,419,245	4.11%	409	2.00%
100 - 110%	€1,810,817	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>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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%	€1,867,580	0.10%	241	1.18%
20 - 40%	€16,314,096	0.89%	761	3.72%
40 - 60%	€81,602,108	4.45%	1,976	9.65%
60 - 80%	€469,014,739	25.57%	5,907	28.85%
80 - 100%	€396,356,639	21.61%	4,003	19.55%
100 - 120%	€56,848,660	3.10%	1,024	5.00%
120 - 140%	€90,566,716	4.94%	1,295	6.32%
140 - 160%	€157,476,098	8.58%	1,528	7.46%
160 - 180%	€375,663,305	20.48%	2,487	12.15%
180 - 200%	€19,209,962	1.05%	188	0.92%
200 - 300%	€68,489,260	3.73%	512	2.50%
300 - 400%	€99,281,051	5.41%	547	2.67%
400 - 500%	€712,320	0.04%	3	0.01%
>500%	€993,023	0.05%	5	0.02%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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	€1,738,071	0.09%	331	1.62%
12 - 24	€10,655,431	0.58%	765	3.74%
24 - 36	€17,565,280	0.96%	757	3.70%
36 - 48	€39,555,727	2.16%	1,139	5.56%
48 - 60	€59,211,012	3.23%	1,310	6.40%
60 - 72	€60,420,600	3.29%	1,103	5.39%
72 - 84	€136,473,020	7.44%	2,030	9.91%
84 - 96	€141,477,501	7.71%	1,841	8.99%
96 - 108	€177,386,258	9.67%	1,917	9.36%
108 - 120	€297,141,469	16.20%	2,856	13.95%
120 - 132	€206,280,875	11.25%	1,797	8.78%
132 - 144	€259,472,745	14.14%	1,788	8.73%
144 - 156	€384,751,802	20.97%	2,591	12.65%
156 - 168	€42,265,767	2.30%	252	1.23%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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	€116,445,593	6.35%	2,233	10.90%
12 - 24	€53,240,098	2.90%	1,426	6.96%
24 - 36	€105,574,376	5.76%	2,036	9.94%
36 - 48	€52,101,945	2.84%	998	4.87%
48 - 60	€56,623,393	3.09%	994	4.85%
60 - 72	€71,822,726	3.92%	1,032	5.04%
72 - 84	€96,398,549	5.26%	1,284	6.27%
84 - 96	€118,933,162	6.48%	1,475	7.20%
96 - 108	€206,831,783	11.28%	2,035	9.94%
108 - 120	€204,269,674	11.14%	1,885	9.21%
120 - 132	€212,403,290	11.58%	1,656	8.09%
132 - 144	€394,385,689	21.50%	2,566	12.53%
144 - 156	€142,651,499	7.78%	845	4.13%
156 - 168	€2,713,782	0.15%	12	0.06%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€1,715,781,598	93.53%	19,168	93.61%
2	€118,613,961	6.47%	1,309	6.39%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</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	€1,834,395,559	100.00%	20,477	100.00%
<b>Grand Total</b>	<b>€1,834,395,559</b>	<b>100.00%</b>	<b>20,477</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.11%
Full Prepayments	0.16%	1.87%
Total Prepayments	0.17%	1.99%



# 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	10/2022	€1,500,000,000	€1,825,851,572	€1,822,780,230	€1,818,063,733	€1,809,890,688
2	11/2022	€1,500,000,000	€1,817,305,520	€1,811,196,729	€1,801,835,808	€1,785,672,035
3	12/2022	€1,500,000,000	€1,808,758,831	€1,799,646,406	€1,785,712,612	€1,761,737,878
4	01/2023	€1,500,000,000	€1,800,209,234	€1,788,126,929	€1,769,691,318	€1,738,082,906
5	02/2023	€1,500,000,000	€1,791,658,243	€1,776,639,732	€1,753,772,843	€1,714,705,540
6	03/2023	€1,500,000,000	€1,783,112,017	€1,765,190,838	€1,737,962,612	€1,691,608,589
7	04/2023	€1,500,000,000	€1,774,567,013	€1,753,776,643	€1,722,256,533	€1,668,785,566
8	05/2023	€1,500,000,000	€1,766,019,115	€1,742,392,998	€1,706,650,020	€1,646,229,600
9	06/2023	€1,500,000,000	€1,757,472,705	€1,731,044,154	€1,691,146,740	€1,623,941,838
10	07/2023	€1,500,000,000	€1,748,930,731	€1,719,732,922	€1,675,748,915	€1,601,922,004
11	08/2023	€1,500,000,000	€1,740,387,104	€1,708,453,224	€1,660,450,098	€1,580,161,551
12	09/2023	€1,500,000,000	€1,731,842,014	€1,697,205,174	€1,645,249,914	€1,558,657,813
13	10/2023	€1,500,000,000	€1,723,297,595	€1,685,990,788	€1,630,149,823	€1,537,409,878
14	11/2023	€1,500,000,000	€1,714,751,460	€1,674,807,651	€1,615,146,996	€1,516,412,802
15	12/2023	€1,500,000,000	€1,706,203,109	€1,663,655,207	€1,600,240,419	€1,495,663,398
16	01/2024	€1,500,000,000	€1,697,658,950	€1,652,539,624	€1,585,435,535	€1,475,164,526
17	02/2024	€1,500,000,000	€1,689,109,408	€1,641,451,499	€1,570,722,826	€1,454,905,110
18	03/2024	€1,500,000,000	€1,680,559,197	€1,630,395,352	€1,556,106,163	€1,434,886,597
19	04/2024	€1,500,000,000	€1,672,006,420	€1,619,369,270	€1,541,583,248	€1,415,104,723
20	05/2024	€1,500,000,000	€1,663,449,883	€1,608,372,036	€1,527,152,461	€1,395,555,898
21	06/2024	€1,500,000,000	€1,654,892,963	€1,597,406,847	€1,512,816,381	€1,376,240,394
22	07/2024	€1,500,000,000	€1,646,336,586	€1,586,474,521	€1,498,575,308	€1,357,156,393
23	08/2024	€1,500,000,000	€1,637,773,354	€1,575,567,859	€1,484,421,985	€1,338,295,273
24	09/2024	€1,500,000,000	€1,629,204,486	€1,564,687,988	€1,470,357,049	€1,319,655,634
25	10/2024	€1,500,000,000	€1,620,632,573	€1,553,837,343	€1,456,382,352	€1,301,237,163
26	11/2024	€1,500,000,000	€1,612,053,254	€1,543,011,686	€1,442,493,493	€1,283,033,970
27	12/2024	€1,500,000,000	€1,603,474,994	€1,532,219,065	€1,428,697,561	€1,265,050,427
28	01/2025	€1,500,000,000	€1,594,918,170	€1,521,478,836	€1,415,012,093	€1,247,300,016
29	02/2025	€1,500,000,000	€1,586,358,547	€1,510,767,740	€1,401,414,906	€1,229,761,099
30	03/2025	€1,500,000,000	€1,577,791,706	€1,500,081,510	€1,387,901,618	€1,212,427,958
31	04/2025	€1,500,000,000	€1,569,230,161	€1,489,431,984	€1,374,482,750	€1,195,307,918
32	05/2025	€1,500,000,000	€1,560,665,203	€1,478,810,807	€1,361,150,127	€1,178,391,965
33	06/2025	€1,500,000,000	€1,552,105,592	€1,468,226,207	€1,347,910,877	€1,161,684,419
34	07/2025	€1,500,000,000	€1,543,553,372	€1,457,680,012	€1,334,766,196	€1,145,184,411
35	08/2025	€1,500,000,000	€1,535,002,541	€1,447,166,452	€1,321,710,319	€1,128,885,127
36	09/2025	€1,500,000,000	€1,526,454,722	€1,436,686,972	€1,308,744,117	€1,112,785,492
37	10/2025	€1,500,000,000	€1,517,910,250	€1,426,241,799	€1,295,867,337	€1,096,883,485
38	11/2025	€1,500,000,000	€1,509,368,342	€1,415,830,107	€1,283,078,773	€1,081,176,299
39	12/2025	€1,500,000,000	€1,500,837,590	€1,405,459,854	€1,270,385,172	€1,065,667,827
40	01/2026	€1,500,000,000	€1,492,312,273	€1,395,125,562	€1,257,781,091	€1,050,351,699
41	02/2026	€1,500,000,000	€1,483,785,783	€1,384,820,968	€1,245,260,437	€1,035,221,094
42	03/2026	€1,500,000,000	€1,475,260,258	€1,374,547,993	€1,232,824,515	€1,020,275,425
43	04/2026	€1,500,000,000	€1,466,735,665	€1,364,306,527	€1,220,472,799	€1,005,512,586
44	05/2026	€1,500,000,000	€1,458,212,453	€1,354,096,910	€1,208,205,167	€990,930,823
45	06/2026	€1,500,000,000	€1,449,693,530	€1,343,921,756	€1,196,023,521	€976,530,048
46	07/2026	€1,500,000,000	€1,441,184,874	€1,333,786,504	€1,183,932,245	€962,312,177
47	08/2026	€1,500,000,000	€1,432,678,950	€1,323,684,072	€1,171,924,591	€948,270,067
48	09/2026	€1,500,000,000	€1,424,176,238	€1,313,614,816	€1,160,000,447	€934,402,030
49	10/2026	€1,500,000,000	€1,415,681,364	€1,303,582,908	€1,148,163,060	€920,709,085
50	11/2026	€1,500,000,000	€1,407,194,553	€1,293,588,445	€1,136,412,061	€907,189,333



# 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	12/2026	€1,500,000,000	€1,398,710,109	€1,283,626,090	€1,124,742,320	€893,837,105
52	01/2027	€1,500,000,000	€1,390,234,552	€1,273,701,732	€1,113,158,570	€880,654,622
53	02/2027	€1,500,000,000	€1,381,753,411	€1,263,802,023	€1,101,648,723	€867,630,803
54	03/2027	€1,500,000,000	€1,373,267,629	€1,253,927,778	€1,090,213,126	€854,764,497
55	04/2027	€1,500,000,000	€1,364,776,705	€1,244,078,490	€1,078,850,975	€842,053,663
56	05/2027	€1,500,000,000	€1,356,282,590	€1,234,255,885	€1,067,563,405	€829,497,785
57	06/2027	€1,500,000,000	€1,347,789,480	€1,224,463,720	€1,056,353,285	€817,097,689
58	07/2027	€1,500,000,000	€1,339,296,012	€1,214,700,681	€1,045,219,094	€804,850,784
59	08/2027	€1,500,000,000	€1,330,794,806	€1,204,960,016	€1,034,154,652	€792,750,945
60	09/2027	€1,500,000,000	€1,322,290,133	€1,195,245,551	€1,023,162,899	€780,799,101
61	10/2027	€1,500,000,000	€1,313,782,818	€1,185,557,974	€1,012,244,063	€768,994,088
62	11/2027	€1,500,000,000	€1,305,274,768	€1,175,898,945	€1,001,399,193	€757,335,373
63	12/2027	€1,500,000,000	€1,296,760,742	€1,166,263,682	€990,623,855	€745,818,289
64	01/2028	€1,500,000,000	€1,288,253,984	€1,156,664,033	€979,927,749	€734,448,832
65	02/2028	€1,500,000,000	€1,279,749,916	€1,147,095,792	€969,306,902	€723,222,678
66	03/2028	€1,500,000,000	€1,271,240,956	€1,137,552,089	€958,755,140	€712,133,929
67	04/2028	€1,500,000,000	€1,262,734,328	€1,128,039,333	€948,277,509	€701,185,077
68	05/2028	€1,500,000,000	€1,254,229,868	€1,118,557,295	€937,873,436	€690,374,421
69	06/2028	€1,500,000,000	€1,245,726,961	€1,109,105,347	€927,542,022	€679,700,036
70	07/2028	€1,500,000,000	€1,237,238,056	€1,099,694,479	€917,292,059	€669,167,091
71	08/2028	€1,500,000,000	€1,228,752,448	€1,090,315,060	€907,115,095	€658,768,125
72	09/2028	€1,500,000,000	€1,220,270,375	€1,080,967,215	€897,010,857	€648,501,709
73	10/2028	€1,500,000,000	€1,211,795,029	€1,071,653,682	€886,981,235	€638,367,986
74	11/2028	€1,500,000,000	€1,203,327,840	€1,062,375,626	€877,026,798	€628,366,137
75	12/2028	€1,500,000,000	€1,194,867,477	€1,053,131,767	€867,146,096	€618,493,905
76	01/2029	€1,500,000,000	€1,186,413,747	€1,043,921,839	€857,338,520	€608,749,658
77	02/2029	€1,500,000,000	€1,177,961,800	€1,034,741,481	€847,600,116	€599,129,415
78	03/2029	€1,000,000,000	€1,169,513,290	€1,025,592,068	€837,931,652	€589,632,581
79	04/2029	€1,000,000,000	€1,161,071,588	€1,016,476,470	€828,335,103	€580,259,401
80	05/2029	€1,000,000,000	€1,152,628,843	€1,007,387,724	€818,804,432	€571,004,520
81	06/2029	€1,000,000,000	€1,144,192,814	€998,332,539	€809,344,745	€561,870,401
82	07/2029	€1,000,000,000	€1,135,767,551	€989,314,347	€799,958,443	€552,857,584
83	08/2029	€1,000,000,000	€1,127,356,679	€980,336,184	€790,647,579	€543,966,347
84	09/2029	€1,000,000,000	€1,118,957,438	€971,395,522	€781,409,712	€535,193,874
85	10/2029	€1,000,000,000	€1,110,569,180	€962,491,685	€772,243,902	€526,538,411
86	11/2029	€1,000,000,000	€1,102,198,416	€953,630,191	€763,154,180	€518,001,599
87	12/2029	€1,000,000,000	€1,093,848,298	€944,813,618	€754,142,183	€509,583,420
88	01/2030	€1,000,000,000	€1,085,535,816	€936,056,461	€745,219,017	€501,290,214
89	02/2030	€1,000,000,000	€1,077,226,067	€927,328,446	€736,360,120	€493,104,310
90	03/2030	€1,000,000,000	€1,068,916,226	€918,627,067	€727,563,175	€485,023,175
91	04/2030	€1,000,000,000	€1,060,622,905	€909,966,510	€718,839,072	€477,053,074
92	05/2030	€1,000,000,000	€1,052,332,712	€901,335,170	€710,178,267	€469,186,646
93	06/2030	€1,000,000,000	€1,044,054,556	€892,740,586	€701,586,355	€461,426,615
94	07/2030	€1,000,000,000	€1,035,795,418	€884,188,602	€693,067,542	€453,774,733
95	08/2030	€1,000,000,000	€1,027,543,627	€875,669,123	€684,613,531	€446,224,560
96	09/2030	€1,000,000,000	€1,019,299,907	€867,182,670	€676,224,384	€438,775,187
97	10/2030	€1,000,000,000	€1,011,081,636	€858,743,905	€667,911,158	€431,432,814
98	11/2030	€1,000,000,000	€1,002,887,523	€850,351,561	€659,672,437	€424,195,499
99	12/2030	€1,000,000,000	€994,717,403	€842,005,330	€651,507,560	€417,061,805
100	01/2031	€1,000,000,000	€986,563,947	€833,698,854	€643,411,202	€410,027,343



# 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	02/2031	€500,000,000	€978,425,227	€825,430,373	€635,381,628	€403,090,067
102	03/2031	€500,000,000	€970,299,747	€817,198,501	€627,417,406	€396,248,151
103	04/2031	€500,000,000	€962,189,543	€809,004,832	€619,519,401	€389,501,235
104	05/2031	€500,000,000	€954,088,813	€800,844,369	€611,683,430	€382,845,799
105	06/2031	€500,000,000	€946,006,605	€792,724,591	€603,914,858	€376,284,324
106	07/2031	€500,000,000	€937,940,669	€784,643,478	€596,211,773	€369,814,726
107	08/2031	€500,000,000	€929,891,362	€776,601,196	€588,573,938	€363,435,982
108	09/2031	€500,000,000	€921,850,387	€768,590,697	€580,995,662	€357,143,728
109	10/2031	€500,000,000	€913,832,236	€760,623,948	€573,485,650	€350,942,475
110	11/2031	€500,000,000	€905,833,359	€752,697,842	€566,041,177	€344,829,686
111	12/2031	€500,000,000	€897,844,721	€744,804,743	€558,656,148	€338,800,814
112	01/2032	€500,000,000	€889,872,137	€736,949,364	€551,333,766	€332,857,002
113	02/2032	€500,000,000	€881,907,911	€729,125,216	€544,068,842	€326,994,315
114	03/2032	€500,000,000	€873,956,663	€721,336,016	€536,863,834	€321,213,462
115	04/2032	€500,000,000	€866,008,311	€713,573,344	€529,712,161	€315,509,743
116	05/2032	€500,000,000	€858,058,499	€705,833,547	€522,610,842	€309,880,672
117	06/2032	€500,000,000	€850,112,794	€698,121,142	€515,562,954	€304,327,374
118	07/2032	€500,000,000	€842,173,747	€690,438,144	€508,569,703	€298,849,850
119	08/2032	€500,000,000	€834,236,434	€682,780,439	€501,627,771	€293,445,444
120	09/2032	€500,000,000	€826,295,820	€675,143,845	€494,733,830	€288,111,538
121	10/2032	€500,000,000	€818,358,675	€667,533,840	€487,891,641	€282,849,660
122	11/2032	€500,000,000	€810,427,908	€659,952,722	€481,102,605	€277,659,945
123	12/2032	€500,000,000	€802,495,876	€652,394,190	€474,361,860	€272,538,920
124	01/2033	€500,000,000	€794,573,816	€644,867,314	€467,675,735	€267,489,567
125	02/2033	€500,000,000	€786,655,839	€637,367,223	€461,040,409	€262,509,028
126	03/2033	€500,000,000	€778,758,387	€629,907,141	€454,465,157	€257,601,914
127	04/2033	€500,000,000	€770,874,202	€622,481,066	€447,945,317	€252,764,883
128	05/2033	€500,000,000	€763,001,163	€615,087,178	€441,479,277	€247,996,357
129	06/2033	€500,000,000	€755,143,319	€607,728,632	€435,069,002	€243,296,780
130	07/2033	€500,000,000	€747,307,814	€600,411,050	€428,718,193	€238,667,550
131	08/2033	€500,000,000	€739,494,298	€593,134,004	€422,426,207	€234,107,624
132	09/2033	€500,000,000	€731,697,018	€585,892,742	€416,189,331	€229,614,277
133	10/2033	€500,000,000	€723,923,032	€578,692,784	€410,011,168	€225,188,845
134	11/2033	€500,000,000	€716,164,078	€571,527,386	€403,886,613	€220,827,873
135	12/2033	€500,000,000	€708,436,477	€564,409,436	€397,824,453	€216,535,519
136	01/2034	€500,000,000	€700,740,879	€557,339,271	€391,824,553	€212,311,032
137	02/2034	€500,000,000	€693,051,483	€550,296,218	€385,872,052	€208,145,718
138	03/2034	€500,000,000	€685,380,839	€543,290,147	€379,973,596	€204,042,585
139	04/2034	€500,000,000	€677,719,194	€536,313,212	€374,123,407	€199,997,939
140	05/2034	€500,000,000	€670,069,229	€529,367,439	€368,322,630	€196,011,831
141	06/2034	€500,000,000	€662,434,305	€522,455,378	€362,572,764	€192,084,491
142	07/2034	€500,000,000	€654,828,351	€515,587,884	€356,881,035	€188,219,162
143	08/2034	€500,000,000	€647,249,040	€508,762,958	€351,245,723	€184,414,325
144	09/2034	€500,000,000	€639,692,663	€501,977,531	€345,664,384	€180,668,102
145	10/2034	€500,000,000	€632,159,719	€495,231,849	€340,136,874	€176,979,844
146	11/2034	€500,000,000	€624,672,454	€488,543,166	€334,674,703	€173,354,939
147	12/2034	€500,000,000	€617,219,757	€481,902,574	€329,271,380	€169,789,395
148	01/2035	€500,000,000	€609,847,266	€475,345,458	€323,950,668	€166,294,811
149	02/2035	€500,000,000	€602,481,527	€468,814,291	€318,672,926	€162,850,174
150	03/2035	€500,000,000	€595,130,959	€462,315,537	€313,442,302	€159,457,118



# 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	04/2035	€500,000,000	€587,793,342	€455,847,365	€308,257,295	€156,114,379
152	05/2035	€500,000,000	€580,461,458	€449,404,083	€303,113,809	€152,819,406
153	06/2035	€500,000,000	€573,148,758	€442,996,016	€298,018,568	€149,575,117
154	07/2035	€500,000,000	€565,877,295	€436,640,056	€292,982,628	€146,386,538
155	08/2035	€500,000,000	€558,632,503	€430,324,770	€287,997,976	€143,249,115
156	09/2035	€500,000,000	€551,423,719	€424,057,186	€283,069,001	€140,164,511
157	10/2035	€500,000,000	€544,267,257	€417,849,639	€278,203,577	€137,136,072
158	11/2035	€500,000,000	€537,168,597	€411,706,078	€273,403,929	€134,164,306
159	12/2035	€500,000,000	€530,127,649	€405,626,162	€268,669,412	€131,248,306
160	01/2036	€500,000,000	€523,136,848	€399,603,841	€263,995,616	€128,385,340
161	02/2036	€500,000,000	€516,168,053	€393,617,414	€259,367,860	€125,567,753
162	03/2036	€500,000,000	€509,240,021	€387,681,029	€254,795,175	€122,799,445
163	04/2036	€500,000,000	€502,358,672	€381,798,981	€250,280,036	€120,081,100
164	05/2036	€500,000,000	€495,509,013	€375,959,670	€245,814,500	€117,408,405
165	06/2036	€500,000,000	€488,692,741	€370,164,213	€241,398,997	€114,781,103
166	07/2036	€500,000,000	€481,940,798	€364,435,834	€237,048,330	€112,205,740
167	08/2036	€500,000,000	€475,232,505	€358,758,631	€232,751,762	€109,676,705
168	09/2036	€500,000,000	€468,557,427	€353,124,529	€228,503,733	€107,190,910
169	10/2036	€500,000,000	€461,928,665	€347,543,213	€224,310,199	€104,750,697
170	11/2036	€500,000,000	€455,355,462	€342,021,407	€220,175,146	€102,357,444
171	12/2036	€500,000,000	€448,833,386	€336,555,531	€216,095,901	€100,009,421
172	01/2037	€500,000,000	€442,358,672	€331,142,531	€212,070,155	€97,705,088
173	02/2037	€500,000,000	€435,914,167	€325,769,366	€208,089,241	€95,440,014
174	03/2037	€500,000,000	€429,494,595	€320,431,941	€204,150,280	€93,212,486
175	04/2037	€500,000,000	€423,098,651	€315,129,150	€200,252,318	€91,021,692
176	05/2037	€500,000,000	€416,724,530	€309,859,519	€196,394,178	€88,866,731
177	06/2037	€500,000,000	€410,372,219	€304,622,915	€192,575,543	€86,747,100
178	07/2037	€500,000,000	€404,033,350	€299,413,012	€188,792,191	€84,660,554
179	08/2037	€500,000,000	€397,695,896	€294,220,823	€185,038,268	€82,604,152
180	09/2037	€500,000,000	€391,360,542	€289,046,804	€181,313,907	€80,577,665
181	10/2037	€500,000,000	€385,033,458	€283,895,458	€177,621,765	€78,581,984
182	11/2037	€500,000,000	€378,737,252	€278,783,354	€173,972,006	€76,621,282
183	12/2037	€500,000,000	€372,468,933	€273,708,138	€170,362,905	€74,694,448
184	01/2038	€500,000,000	€366,243,824	€268,680,905	€166,801,105	€72,804,036
185	02/2038	€500,000,000	€360,043,248	€263,687,781	€163,277,717	€70,945,800
186	03/2038	€500,000,000	€353,863,087	€258,725,619	€159,790,569	€69,118,477
187	04/2038	€500,000,000	€347,717,086	€253,804,340	€156,345,558	€67,324,293
188	05/2038	€500,000,000	€341,606,081	€248,924,387	€152,942,696	€65,562,913
189	06/2038	€500,000,000	€335,525,940	€244,082,585	€149,579,778	€63,833,054
190	07/2038	€500,000,000	€329,488,754	€239,287,563	€146,261,833	€62,136,530
191	08/2038	€500,000,000	€323,474,088	€234,524,311	€142,979,426	€60,468,998
192	09/2038	€500,000,000	€317,486,633	€229,796,102	€139,734,334	€58,830,914
193	10/2038	€500,000,000	€311,534,271	€225,108,493	€136,529,704	€57,223,294
194	11/2038	€500,000,000	€305,628,173	€220,469,377	€133,370,057	€55,647,709
195	12/2038	€500,000,000	€299,758,757	€215,871,649	€130,250,820	€54,101,918
196	01/2039	€500,000,000	€293,920,401	€211,311,095	€127,169,204	€52,584,456
197	02/2039	€500,000,000	€288,109,366	€206,784,882	€124,123,276	€51,094,236
198	03/2039	€500,000,000	€282,331,923	€202,297,369	€121,115,430	€49,631,956
199	04/2039	€500,000,000	€276,586,999	€197,847,629	€118,144,874	€48,197,004
200	05/2039	€500,000,000	€270,874,090	€193,435,149	€115,211,072	€46,788,877



# 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	06/2039	€500,000,000	€265,202,919	€189,066,710	€112,317,826	€45,408,832
202	07/2039	€500,000,000	€259,596,575	€184,758,559	€109,474,503	€44,060,342
203	08/2039	€500,000,000	€254,053,876	€180,509,587	€106,680,116	€42,742,666
204	09/2039	€500,000,000	€248,576,899	€176,321,005	€103,935,056	€41,455,621
205	10/2039	€500,000,000	€243,174,509	€172,198,821	€101,242,526	€40,200,142
206	11/2039	€500,000,000	€237,860,468	€168,152,464	€98,607,699	€38,977,922
207	12/2039	€500,000,000	€232,623,437	€164,173,582	€96,025,297	€37,786,508
208	01/2040	€500,000,000	€227,539,270	€160,315,313	€93,525,962	€36,637,558
209	02/2040	€500,000,000	€222,495,219	€156,497,775	€91,062,620	€35,512,212
210	03/2040	€500,000,000	€217,474,631	€152,709,103	€88,628,152	€34,407,452
211	04/2040	€500,000,000	€212,480,078	€148,950,986	€86,223,360	€33,323,377
212	05/2040	€500,000,000	€207,517,560	€145,227,498	€83,850,414	€32,260,606
213	06/2040	€500,000,000	€202,600,386	€141,547,796	€81,514,386	€31,220,856
214	07/2040	€500,000,000	€197,752,345	€137,928,281	€79,224,457	€30,207,380
215	08/2040	€500,000,000	€192,967,667	€134,364,663	€76,977,855	€29,218,831
216	09/2040	€500,000,000	€188,249,194	€130,858,666	€74,775,275	€28,255,194
217	10/2040	€500,000,000	€183,613,130	€127,421,272	€72,622,678	€27,318,433
218	11/2040	€500,000,000	€179,080,730	€124,066,890	€70,527,911	€26,411,178
219	12/2040	€500,000,000	€174,648,733	€120,792,876	€68,489,065	€25,532,376
220	01/2041	€500,000,000	€170,295,583	€117,583,966	€66,497,117	€24,678,346
221	02/2041	€500,000,000	€166,000,359	€114,425,439	€64,543,438	€23,845,618
222	03/2041	€500,000,000	€161,754,284	€111,311,027	€62,624,243	€23,032,560
223	04/2041	€500,000,000	€157,593,389	€108,265,288	€60,753,084	€22,243,919
224	05/2041	€500,000,000	€153,505,647	€105,279,651	€58,924,828	€21,477,540
225	06/2041	€500,000,000	€149,486,129	€102,350,464	€57,137,140	€20,732,322
226	07/2041	€500,000,000	€145,551,553	€99,488,894	€55,395,958	€20,010,170
227	08/2041	€500,000,000	€141,692,478	€96,688,182	€53,697,203	€19,309,348
228	09/2041	€500,000,000	€137,914,278	€93,951,705	€52,042,449	€18,630,174
229	10/2041	€0	€134,218,275	€91,280,063	€50,431,721	€17,972,405
230	11/2041	€0	€130,593,205	€88,665,302	€48,860,325	€17,334,128
231	12/2041	€0	€127,038,643	€86,106,870	€47,327,683	€16,714,914
232	01/2042	€0	€123,543,546	€83,597,032	€45,829,287	€16,112,957
233	02/2042	€0	€120,114,239	€81,139,837	€44,367,112	€15,528,752
234	03/2042	€0	€116,725,799	€78,718,232	€42,931,608	€14,958,767
235	04/2042	€0	€113,383,757	€76,335,782	€41,524,535	€14,403,454
236	05/2042	€0	€110,062,922	€73,975,378	€40,136,418	€13,859,377
237	06/2042	€0	€106,765,052	€71,638,108	€38,767,725	€13,326,579
238	07/2042	€0	€103,486,493	€69,321,429	€37,416,961	€12,804,426
239	08/2042	€0	€100,225,470	€67,024,067	€36,083,327	€12,292,534
240	09/2042	€0	€96,984,786	€64,747,816	€34,767,680	€11,791,086
241	10/2042	€0	€93,766,457	€62,493,933	€33,470,580	€11,300,159
242	11/2042	€0	€90,576,444	€60,266,290	€32,193,978	€10,820,298
243	12/2042	€0	€87,416,361	€58,065,846	€30,938,249	€10,351,506
244	01/2043	€0	€84,290,121	€55,895,076	€29,704,573	€9,894,056
245	02/2043	€0	€81,199,862	€53,755,265	€28,493,485	€9,447,999
246	03/2043	€0	€78,152,885	€51,651,099	€27,307,310	€9,013,977
247	04/2043	€0	€75,155,209	€49,586,389	€26,147,889	€8,592,458
248	05/2043	€0	€72,201,139	€47,557,200	€25,012,968	€8,182,561
249	06/2043	€0	€69,294,938	€45,566,176	€23,903,766	€7,784,551
250	07/2043	€0	€66,448,948	€43,621,241	€22,824,252	€7,399,580



# 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	08/2043	€0	€63,630,274	€41,700,623	€21,762,855	€7,023,759
252	09/2043	€0	€60,841,120	€39,805,657	€20,720,151	€6,657,174
253	10/2043	€0	€58,090,897	€37,942,375	€19,699,147	€6,300,683
254	11/2043	€0	€55,378,178	€36,109,704	€18,699,140	€5,953,949
255	12/2043	€0	€52,713,767	€34,314,539	€17,723,548	€5,617,944
256	01/2044	€0	€50,098,294	€32,557,113	€16,772,322	€5,292,528
257	02/2044	€0	€47,515,454	€30,826,674	€15,839,766	€4,975,789
258	03/2044	€0	€44,980,219	€29,132,798	€14,930,663	€4,669,125
259	04/2044	€0	€42,483,131	€27,469,198	€14,041,634	€4,371,368
260	05/2044	€0	€40,022,478	€25,834,632	€13,171,910	€4,082,176
261	06/2044	€0	€37,589,749	€24,223,482	€12,318,500	€3,800,529
262	07/2044	€0	€35,231,372	€22,665,512	€11,496,393	€3,530,945
263	08/2044	€0	€32,952,539	€21,163,803	€10,706,920	€3,273,687
264	09/2044	€0	€30,732,895	€19,705,032	€9,943,123	€3,026,486
265	10/2044	€0	€28,591,344	€18,301,095	€9,210,803	€2,790,980
266	11/2044	€0	€26,509,053	€16,939,694	€8,503,560	€2,565,093
267	12/2044	€0	€24,499,593	€15,629,283	€7,825,446	€2,349,929
268	01/2045	€0	€22,746,071	€14,486,231	€7,234,362	€2,162,664
269	02/2045	€0	€21,007,360	€13,356,397	€6,652,869	€1,979,890
270	03/2045	€0	€19,289,143	€12,243,333	€6,082,667	€1,802,061
271	04/2045	€0	€17,593,436	€11,148,238	€5,524,277	€1,629,274
272	05/2045	€0	€15,934,792	€10,080,238	€4,982,127	€1,462,772
273	06/2045	€0	€14,326,104	€9,047,349	€4,460,054	€1,303,603
274	07/2045	€0	€12,798,182	€8,068,826	€3,967,381	€1,154,389
275	08/2045	€0	€11,321,764	€7,125,987	€3,494,728	€1,012,290
276	09/2045	€0	€9,936,052	€6,243,291	€3,053,914	€880,626
277	10/2045	€0	€8,667,243	€5,436,877	€2,652,574	€761,457
278	11/2045	€0	€7,490,686	€4,690,931	€2,282,716	€652,339
279	12/2045	€0	€6,431,981	€4,021,157	€1,951,725	€555,243
280	01/2046	€0	€5,498,872	€3,432,011	€1,661,464	€470,542
281	02/2046	€0	€4,635,561	€2,888,326	€1,394,644	€393,201
282	03/2046	€0	€3,855,858	€2,398,468	€1,155,117	€324,205
283	04/2046	€0	€3,164,611	€1,965,178	€943,993	€263,758
284	05/2046	€0	€2,563,765	€1,589,383	€761,500	€211,812
285	06/2046	€0	€2,036,145	€1,260,167	€602,205	€166,751
286	07/2046	€0	€1,606,192	€992,398	€473,017	€130,390
287	08/2046	€0	€1,244,301	€767,507	€364,879	€100,129
288	09/2046	€0	€941,720	€579,892	€274,972	€75,118
289	10/2046	€0	€696,193	€427,981	€202,414	€55,047
290	11/2046	€0	€492,075	€301,991	€142,457	€38,568
291	12/2046	€0	€314,265	€192,543	€90,593	€24,416
292	01/2047	€0	€151,405	€92,607	€43,459	€11,660
293	02/2047	€0	€73,175	€44,682	€20,914	€5,586
294	03/2047	€0	€27,302	€16,643	€7,770	€2,066
295	04/2047	€0	€8,137	€4,952	€2,306	€610
296	05/2047	€0	€1,442	€876	€407	€107
297	06/2047	€0	€0	€0	€0	€0
298	07/2047	€0	€0	€0	€0	€0
299	08/2047	€0	€0	€0	€0	€0
300	09/2047	€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	10/2047	€0	€0	€0	€0	€0
302	11/2047	€0	€0	€0	€0	€0
303	12/2047	€0	€0	€0	€0	€0
304	01/2048	€0	€0	€0	€0	€0
305	02/2048	€0	€0	€0	€0	€0
306	03/2048	€0	€0	€0	€0	€0
307	04/2048	€0	€0	€0	€0	€0
308	05/2048	€0	€0	€0	€0	€0
309	06/2048	€0	€0	€0	€0	€0
310	07/2048	€0	€0	€0	€0	€0
311	08/2048	€0	€0	€0	€0	€0
312	09/2048	€0	€0	€0	€0	€0
313	10/2048	€0	€0	€0	€0	€0
314	11/2048	€0	€0	€0	€0	€0
315	12/2048	€0	€0	€0	€0	€0
316	01/2049	€0	€0	€0	€0	€0
317	02/2049	€0	€0	€0	€0	€0
318	03/2049	€0	€0	€0	€0	€0
319	04/2049	€0	€0	€0	€0	€0
320	05/2049	€0	€0	€0	€0	€0
321	06/2049	€0	€0	€0	€0	€0
322	07/2049	€0	€0	€0	€0	€0
323	08/2049	€0	€0	€0	€0	€0
324	09/2049	€0	€0	€0	€0	€0
325	10/2049	€0	€0	€0	€0	€0
326	11/2049	€0	€0	€0	€0	€0
327	12/2049	€0	€0	€0	€0	€0
328	01/2050	€0	€0	€0	€0	€0
329	02/2050	€0	€0	€0	€0	€0
330	03/2050	€0	€0	€0	€0	€0
331	04/2050	€0	€0	€0	€0	€0
332	05/2050	€0	€0	€0	€0	€0
333	06/2050	€0	€0	€0	€0	€0
334	07/2050	€0	€0	€0	€0	€0
335	08/2050	€0	€0	€0	€0	€0
336	09/2050	€0	€0	€0	€0	€0
337	10/2050	€0	€0	€0	€0	€0
338	11/2050	€0	€0	€0	€0	€0
339	12/2050	€0	€0	€0	€0	€0
340	01/2051	€0	€0	€0	€0	€0
341	02/2051	€0	€0	€0	€0	€0
342	03/2051	€0	€0	€0	€0	€0
343	04/2051	€0	€0	€0	€0	€0
344	05/2051	€0	€0	€0	€0	€0
345	06/2051	€0	€0	€0	€0	€0
346	07/2051	€0	€0	€0	€0	€0
347	08/2051	€0	€0	€0	€0	€0
348	09/2051	€0	€0	€0	€0	€0
349	10/2051	€0	€0	€0	€0	€0
350	11/2051	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

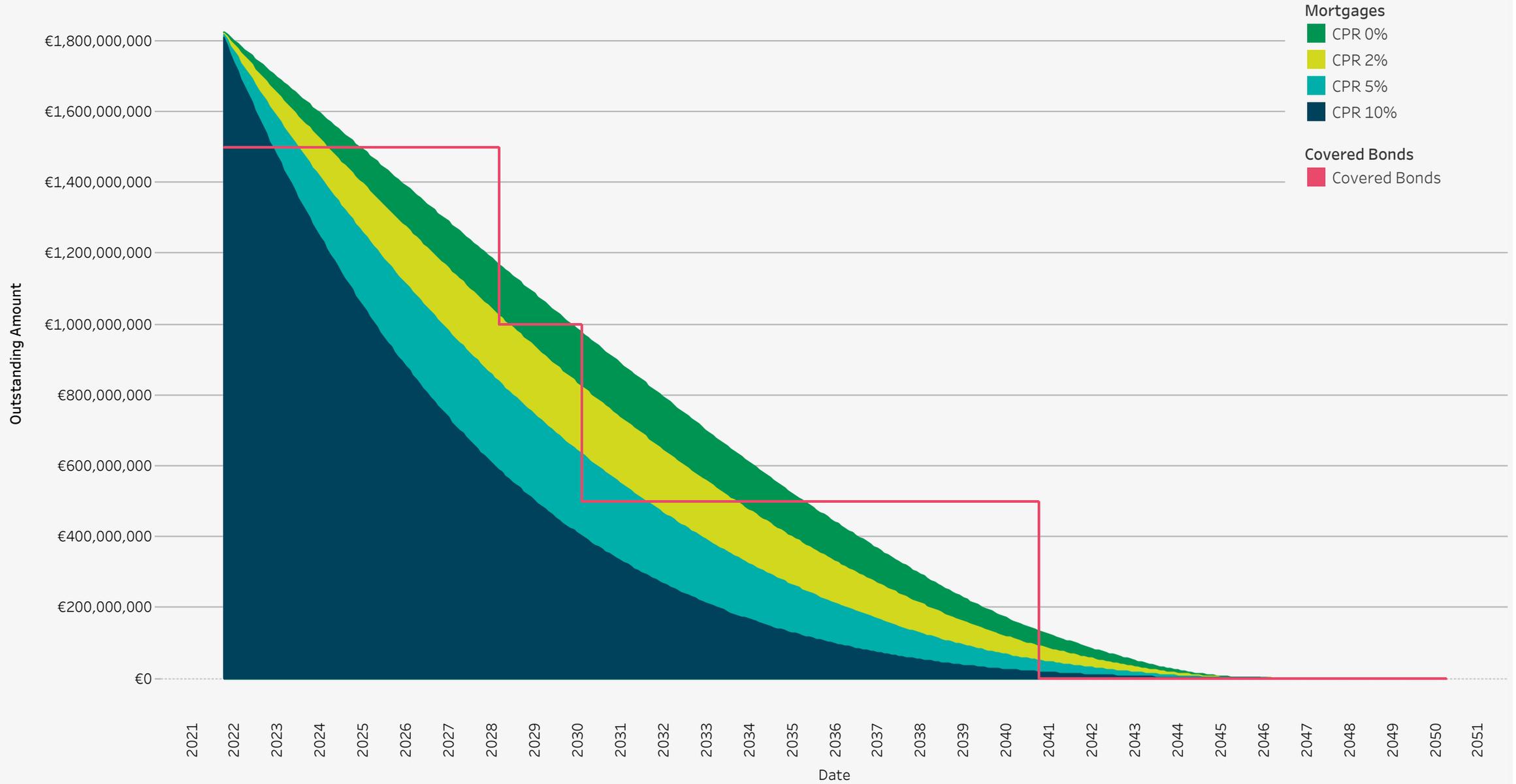
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	12/2051	€0	€0	€0	€0	€0
352	01/2052	€0	€0	€0	€0	€0
353	02/2052	€0	€0	€0	€0	€0
354	03/2052	€0	€0	€0	€0	€0
355	04/2052	€0	€0	€0	€0	€0
356	05/2052	€0	€0	€0	€0	€0
357	06/2052	€0	€0	€0	€0	€0
358	07/2052	€0	€0	€0	€0	€0
359	08/2052	€0	€0	€0	€0	€0
360	09/2052	€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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