



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date 1/11/2022 Portfolio Cut-off Date 31/10/2022

### Contact Details

#### Manager Funding & Capital Policy

Erwin De Smet +32 3 285 58 46 erwin.desmet@argenta.be

#### Investor Relations

investor.relations@argenta.be

#### Website

www.argenta.eu

### Remark

The investor report is provided in pdf and excel-format.  
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## 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	8.29	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	18.95	8/10/2042	Fixed	0.500%	8/10/2023	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.34	3/03/2030	Fixed	0.750%	3/03/2023	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	3.97	20/10/2027	Fixed	3.250%	20/10/2023	ACT/ACT	EUR	€500,000,000

#### Totals

Total Outstanding (in EUR):	€2,000,000,000
Current Weighted Average Fixed Coupon:	1.128%
Weighted Remaining Average Life *:	9.39

\* 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-1

### 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)	€2,000,000,000	(I)
Nominal Balance Residential Mortgage Loans	€2,433,755,766	(II)
Nominal Balance Public Finance Exposures	€26,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22.99%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€2,293,907,302	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	114.70%	
>>> 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)	€26,002,286	(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	€362,613,610	(IX)
Total Interest Proceeds Residential Mortgage Loans	€361,573,610	
Total Interest Proceeds Public Finance Exposures	€1,040,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€2,319,907,302	(X)
Total Principal Proceeds Residential Mortgage Loans	€2,433,755,766	
Total Principal Proceeds Public Finance Exposures	€26,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€139,200,000	(XI)
Costs, Fees and Expenses Covered Bonds	€39,596,174	(XII)
Principal Requirement Covered Bonds	€2,000,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€503,724,738	
>>> 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	€97,496,515	(XV)
Cumulative Cash Outflow Next 180 Days	€5,499,410	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€91,997,104	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€24,027,085	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€3,800,000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€20,227,085	



# 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	€2,433,755,766
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	15,828
Number of Loans	27,039
Average Outstanding Balance per Borrower	€153,763
Average Outstanding Balance per Loan	€90,009
Weighted Average Original Loan to Initial Value	76.96%
Weighted Average Current Loan to Current Value	57.40%
Weighted Average Seasoning (in months)	44.78
Weighted Average Remaining Maturity (in months, at 0% CPR)	216.35
Weighted Average Initial Maturity (in months, at 0% CPR)	260.38
Weighted Remaining Average Life (in months, at 0% CPR)	115.02
Weighted Remaining Average Life (in months, at 2% CPR)	101.17
Weighted Remaining Average Life (in months, at 5% CPR)	84.52
Weighted Remaining Average Life (in months, at 10% CPR)	64.57
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98.36
Percentage of Fixed Rate Loans	33.23%
Percentage of Resettable Rate Loans	66.77%
Weighted Average Interest Rate	1.63%
Weighted Average Interest Rate Fixed Rate Loans	1.62%
Weighted average interest rate Resettable Rate Loans	1.64%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€26,663,770
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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	€26,000,000	€24,368,240	€26,002,286

#### 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	€2,433,755,766	100.00%	27,039	100.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€827,448,298	34.00%	8,806	32.57%
Brabant Wallon	€35,735,554	1.47%	317	1.17%
Brussels	€38,901,769	1.60%	343	1.27%
Hainaut	€64,748,195	2.66%	793	2.93%
Liège	€50,346,813	2.07%	650	2.40%
Limburg	€289,721,941	11.90%	3,528	13.05%
Luxembourg	€4,754,618	0.20%	53	0.20%
Namur	€17,247,860	0.71%	205	0.76%
Oost-Vlaanderen	€473,886,666	19.47%	5,155	19.07%
Vlaams-Brabant	€380,099,775	15.62%	4,162	15.39%
West-Vlaanderen	€250,864,276	10.31%	3,027	11.19%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€134,650,176	5.53%	1,038	3.84%
12 - 24	€630,878,936	25.92%	5,430	20.08%
24 - 36	€509,850,321	20.95%	4,621	17.09%
36 - 48	€266,548,637	10.95%	2,550	9.43%
48 - 60	€152,505,365	6.27%	1,485	5.49%
60 - 72	€168,588,342	6.93%	2,159	7.98%
72 - 84	€265,116,197	10.89%	4,152	15.36%
84 - 96	€151,838,301	6.24%	2,776	10.27%
96 - 108	€83,323,562	3.42%	1,420	5.25%
108 - 120	€70,455,930	2.89%	1,408	5.21%
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>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€848,842	0.03%	240	0.89%
12 - 24	€1,879,391	0.08%	241	0.89%
24 - 36	€5,630,351	0.23%	461	1.70%
36 - 48	€9,882,712	0.41%	601	2.22%
48 - 60	€9,641,902	0.40%	438	1.62%
60 - 72	€15,618,988	0.64%	589	2.18%
72 - 84	€22,912,502	0.94%	676	2.50%
84 - 96	€37,454,114	1.54%	955	3.53%
96 - 108	€43,666,671	1.79%	972	3.59%
108 - 120	€33,204,972	1.36%	670	2.48%
120 - 132	€47,742,564	1.96%	885	3.27%
132 - 144	€64,440,308	2.65%	1,066	3.94%
144 - 156	€91,104,901	3.74%	1,345	4.97%
156 - 168	€121,438,523	4.99%	1,695	6.27%
168 - 180	€85,066,926	3.50%	1,100	4.07%
180 - 192	€97,548,610	4.01%	1,118	4.13%
192 - 204	€143,329,369	5.89%	1,541	5.70%
204 - 216	€205,888,475	8.46%	2,036	7.53%
216 - 228	€263,074,040	10.81%	2,505	9.26%
228 - 240	€146,496,052	6.02%	1,281	4.74%
240 - 252	€144,064,244	5.92%	1,121	4.15%
252 - 264	€174,392,096	7.17%	1,263	4.67%
264 - 276	€257,320,890	10.57%	1,742	6.44%
276 - 288	€327,463,351	13.46%	2,034	7.52%
288 - 300	€83,644,970	3.44%	464	1.72%
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>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€1,350,259	0.06%	153	0.57%
60 - 72	€706,439	0.03%	51	0.19%
72 - 84	€1,905,770	0.08%	118	0.44%
84 - 96	€1,728,032	0.07%	104	0.38%
96 - 108	€2,945,617	0.12%	118	0.44%
108 - 120	€57,351,790	2.36%	2,371	8.77%
120 - 132	€6,727,778	0.28%	202	0.75%
132 - 144	€19,157,489	0.79%	460	1.70%
144 - 156	€24,733,330	1.02%	478	1.77%
156 - 168	€19,575,580	0.80%	350	1.29%
168 - 180	€177,221,021	7.28%	3,179	11.76%
180 - 192	€26,142,677	1.07%	402	1.49%
192 - 204	€44,820,324	1.84%	627	2.32%
204 - 216	€88,340,703	3.63%	1,045	3.86%
216 - 228	€31,979,722	1.31%	435	1.61%
228 - 240	€596,251,838	24.50%	6,637	24.55%
240 - 252	€23,617,351	0.97%	248	0.92%
252 - 264	€56,624,444	2.33%	548	2.03%
264 - 276	€51,604,146	2.12%	502	1.86%
276 - 288	€35,992,046	1.48%	342	1.26%
288 - 300	€1,039,114,657	42.70%	7,449	27.55%
300 - 312	€28,593,707	1.17%	218	0.81%
312 - 324	€14,072,092	0.58%	119	0.44%
324 - 336	€4,088,700	0.17%	50	0.18%
336 - 348	€1,891,885	0.08%	22	0.08%
348 - 360	€77,035,507	3.17%	810	3.00%
>360	€182,861	0.01%	1	0.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€92,593,945	3.80%	1,763	6.52%
2014	€97,795,464	4.02%	1,723	6.37%
2015	€150,389,299	6.18%	2,715	10.04%
2016	€283,597,790	11.65%	4,278	15.82%
2017	€137,035,998	5.63%	1,657	6.13%
2018	€148,852,929	6.12%	1,447	5.35%
2019	€408,146,352	16.77%	3,783	13.99%
2020	€492,574,624	20.24%	4,369	16.16%
2021	€526,536,071	21.63%	4,623	17.10%
2022	€96,233,295	3.95%	681	2.52%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€260,931,703	10.72%	4,636	29.29%
100k - 200k	€1,001,192,360	41.14%	6,697	42.31%
200k - 300k	€893,033,526	36.69%	3,701	23.38%
300k - 400k	€226,969,985	9.33%	684	4.32%
>400k	€51,628,191	2.12%	110	0.69%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>15,828</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€2,424,501,101	99.62%	26,821	99.19%
Linear	€9,254,665	0.38%	218	0.81%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€129,808	0.01%	2	0.01%
0.5% - 1%	€204,929,108	8.42%	2,105	7.79%
1% - 1.5%	€815,910,688	33.52%	9,042	33.44%
1.5% - 2%	€950,936,305	39.07%	10,521	38.91%
2% - 2.5%	€370,580,439	15.23%	3,932	14.54%
2.5% - 3%	€62,891,204	2.58%	927	3.43%
3% - 3.5%	€21,868,647	0.90%	405	1.50%
3.5% - 4%	€5,960,588	0.24%	88	0.33%
4% - 4.5%	€548,979	0.02%	17	0.06%
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>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€808,669,952	33.23%	10,236	37.86%
Fixed with Resets	€1,625,085,814	66.77%	16,803	62.14%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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 (%)
2022	€36,667,996	1.51%	605	2.24%
2023	€113,008,402	4.64%	1,954	7.23%
2024	€59,507,857	2.45%	1,045	3.86%
2025	€117,864,360	4.84%	2,062	7.63%
2026	€52,842,169	2.17%	931	3.44%
2027	€15,935,143	0.65%	220	0.81%
2028	€19,571,825	0.80%	241	0.89%
2029	€21,051,941	0.86%	254	0.94%
2030	€39,943,173	1.64%	550	2.03%
2031	€50,259,509	2.07%	735	2.72%
2032	€10,662,842	0.44%	137	0.51%
2033	€11,710,140	0.48%	115	0.43%
2034	€33,378,261	1.37%	348	1.29%
2035	€104,227,351	4.28%	1,033	3.82%
2036	€116,073,625	4.77%	1,186	4.39%
2037	€40,563,498	1.67%	332	1.23%
2038	€55,371,444	2.28%	372	1.38%
2039	€148,827,996	6.12%	955	3.53%
2040	€221,311,963	9.09%	1,444	5.34%
2041	€270,965,524	11.13%	1,774	6.56%
2042	€66,393,856	2.73%	384	1.42%
2043	€6,630,192	0.27%	43	0.16%
2044	€12,316,749	0.51%	83	0.31%
Fixed	€808,669,952	33.23%	10,236	37.86%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€2,433,755,766	100.00%	27,039	100.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€2,420,149,339	99.44%	26,821	99.19%
Buy-to-let	€13,405,994	0.55%	216	0.80%
Other	€200,434	0.01%	2	0.01%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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%	€2,299,650	0.09%	154	0.57%
10 - 20%	€15,148,391	0.62%	688	2.54%
20 - 30%	€37,881,850	1.56%	1,045	3.86%
30 - 40%	€77,562,478	3.19%	1,596	5.90%
40 - 50%	€136,367,496	5.60%	2,228	8.24%
50 - 60%	€214,477,348	8.81%	3,018	11.16%
60 - 70%	€301,665,416	12.40%	3,845	14.22%
70 - 80%	€529,552,497	21.76%	5,422	20.05%
80 - 90%	€453,601,189	18.64%	3,799	14.05%
90 - 100%	€580,695,603	23.86%	4,437	16.41%
100 - 110%	€55,721,588	2.29%	518	1.92%
110 - 120%	€28,782,261	1.18%	289	1.07%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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%	€16,927,484	0.70%	1,169	4.32%
10 - 20%	€52,938,613	2.18%	1,605	5.94%
20 - 30%	€106,152,190	4.36%	2,255	8.34%
30 - 40%	€165,710,240	6.81%	2,735	10.12%
40 - 50%	€248,028,389	10.19%	3,403	12.59%
50 - 60%	€352,888,991	14.50%	4,172	15.43%
60 - 70%	€437,440,895	17.97%	4,288	15.86%
70 - 80%	€442,865,351	18.20%	3,645	13.48%
80 - 90%	€380,522,504	15.64%	2,449	9.06%
90 - 100%	€227,829,485	9.36%	1,304	4.82%
100 - 110%	€2,193,173	0.09%	12	0.04%
110 - 120%	€258,451	0.01%	2	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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%	€25,900,011	1.06%	1,514	5.60%
10 - 20%	€80,047,837	3.29%	2,153	7.96%
20 - 30%	€153,324,604	6.30%	2,906	10.75%
30 - 40%	€250,075,038	10.28%	3,726	13.78%
40 - 50%	€347,894,926	14.29%	4,212	15.58%
50 - 60%	€426,484,898	17.52%	4,356	16.11%
60 - 70%	€433,644,632	17.82%	3,576	13.23%
70 - 80%	€371,126,804	15.25%	2,555	9.45%
80 - 90%	€240,233,155	9.87%	1,466	5.42%
90 - 100%	€103,059,230	4.23%	565	2.09%
100 - 110%	€1,706,181	0.07%	8	0.03%
110 - 120%	€258,451	0.01%	2	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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%	€2,560,506	0.11%	329	1.22%
20 - 40%	€21,666,130	0.89%	993	3.67%
40 - 60%	€112,779,621	4.63%	2,657	9.83%
60 - 80%	€618,080,865	25.40%	7,807	28.87%
80 - 100%	€510,520,803	20.98%	5,158	19.08%
100 - 120%	€73,327,801	3.01%	1,298	4.80%
120 - 140%	€116,307,653	4.78%	1,630	6.03%
140 - 160%	€223,113,081	9.17%	2,143	7.93%
160 - 180%	€491,354,686	20.19%	3,291	12.17%
180 - 200%	€25,514,551	1.05%	223	0.82%
200 - 300%	€95,942,686	3.94%	723	2.67%
300 - 400%	€140,280,863	5.76%	776	2.87%
400 - 500%	€1,094,253	0.04%	5	0.02%
>500%	€1,212,267	0.05%	6	0.02%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€2,527,726	0.10%	460	1.70%
12 - 24	€14,369,993	0.59%	1,006	3.72%
24 - 36	€23,434,898	0.96%	987	3.65%
36 - 48	€53,827,320	2.21%	1,515	5.60%
48 - 60	€77,217,505	3.17%	1,693	6.26%
60 - 72	€83,044,718	3.41%	1,490	5.51%
72 - 84	€183,636,459	7.55%	2,699	9.98%
84 - 96	€178,978,351	7.35%	2,341	8.66%
96 - 108	€238,832,877	9.81%	2,571	9.51%
108 - 120	€409,440,569	16.82%	3,965	14.66%
120 - 132	€261,602,487	10.75%	2,227	8.24%
132 - 144	€346,785,287	14.25%	2,372	8.77%
144 - 156	€510,531,436	20.98%	3,407	12.60%
156 - 168	€49,360,953	2.03%	303	1.12%
168 - 180	€165,186	0.01%	3	0.01%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€142,774,154	5.87%	2,789	10.31%
12 - 24	€76,586,544	3.15%	1,977	7.31%
24 - 36	€144,729,819	5.95%	2,760	10.21%
36 - 48	€66,564,258	2.74%	1,259	4.66%
48 - 60	€72,379,912	2.97%	1,278	4.73%
60 - 72	€94,926,235	3.90%	1,345	4.97%
72 - 84	€132,529,814	5.45%	1,766	6.53%
84 - 96	€149,792,023	6.15%	1,866	6.90%
96 - 108	€282,184,937	11.59%	2,788	10.31%
108 - 120	€279,231,641	11.47%	2,573	9.52%
120 - 132	€283,569,630	11.65%	2,153	7.96%
132 - 144	€531,371,619	21.83%	3,449	12.76%
144 - 156	€174,046,195	7.15%	1,020	3.77%
156 - 168	€2,910,560	0.12%	14	0.05%
168 - 180	€158,426	0.01%	2	0.01%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€2,274,895,386	93.47%	25,296	93.55%
2	€158,860,380	6.53%	1,743	6.45%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</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	€2,433,755,766	100.00%	27,039	100.00%
<b>Grand Total</b>	<b>€2,433,755,766</b>	<b>100.00%</b>	<b>27,039</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.00%	0.03%
Full Prepayments	0.15%	1.80%
Total Prepayments	0.15%	1.83%



# 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	11/2022	€2,000,000,000	€2,422,372,121	€2,418,297,346	€2,412,039,932	€2,401,196,686
2	12/2022	€2,000,000,000	€2,410,988,694	€2,402,884,263	€2,390,465,286	€2,369,021,081
3	01/2023	€2,000,000,000	€2,399,602,922	€2,387,513,858	€2,369,028,489	€2,337,222,236
4	02/2023	€2,000,000,000	€2,388,216,891	€2,372,188,107	€2,347,730,817	€2,305,798,056
5	03/2023	€2,000,000,000	€2,376,836,575	€2,356,912,827	€2,326,577,322	€2,274,750,141
6	04/2023	€2,000,000,000	€2,365,458,200	€2,341,684,148	€2,305,563,461	€2,244,070,687
7	05/2023	€2,000,000,000	€2,354,075,239	€2,326,495,500	€2,284,682,082	€2,213,749,468
8	06/2023	€2,000,000,000	€2,342,694,320	€2,311,353,340	€2,263,938,864	€2,183,788,783
9	07/2023	€2,000,000,000	€2,331,320,948	€2,296,262,973	€2,243,338,295	€2,154,189,715
10	08/2023	€2,000,000,000	€2,319,948,323	€2,281,217,568	€2,222,872,990	€2,124,941,943
11	09/2023	€2,000,000,000	€2,308,578,794	€2,266,219,322	€2,202,544,408	€2,096,043,713
12	10/2023	€2,000,000,000	€2,297,211,391	€2,251,267,163	€2,182,350,821	€2,067,490,252
13	11/2023	€2,000,000,000	€2,285,844,027	€2,236,358,933	€2,162,289,465	€2,039,275,861
14	12/2023	€2,000,000,000	€2,274,473,120	€2,221,491,028	€2,142,356,204	€2,011,393,627
15	01/2024	€2,000,000,000	€2,263,108,067	€2,206,672,523	€2,122,559,139	€1,983,848,163
16	02/2024	€2,000,000,000	€2,251,738,313	€2,191,893,010	€2,102,887,588	€1,956,626,494
17	03/2024	€2,000,000,000	€2,240,371,059	€2,177,159,404	€2,083,347,558	€1,929,731,305
18	04/2024	€2,000,000,000	€2,229,004,785	€2,162,470,115	€2,063,936,867	€1,903,157,650
19	05/2024	€2,000,000,000	€2,217,632,515	€2,147,818,277	€2,044,648,331	€1,876,896,051
20	06/2024	€2,000,000,000	€2,206,259,369	€2,133,208,767	€2,025,485,985	€1,850,947,424
21	07/2024	€2,000,000,000	€2,194,885,361	€2,118,641,497	€2,006,449,120	€1,825,308,321
22	08/2024	€2,000,000,000	€2,183,502,544	€2,104,108,711	€1,987,529,783	€1,799,968,768
23	09/2024	€2,000,000,000	€2,172,112,413	€2,089,611,787	€1,968,728,709	€1,774,926,774
24	10/2024	€2,000,000,000	€2,160,718,064	€2,075,153,628	€1,950,048,053	€1,750,181,632
25	11/2024	€2,000,000,000	€2,149,315,406	€2,060,730,233	€1,931,483,471	€1,725,726,811
26	12/2024	€2,000,000,000	€2,137,915,743	€2,046,352,356	€1,913,044,460	€1,701,568,181
27	01/2025	€2,000,000,000	€2,126,549,674	€2,032,049,122	€1,894,757,539	€1,677,726,553
28	02/2025	€2,000,000,000	€2,115,180,175	€2,017,784,944	€1,876,588,769	€1,654,169,044
29	03/2025	€2,000,000,000	€2,103,804,196	€2,003,556,835	€1,858,534,796	€1,630,890,169
30	04/2025	€2,000,000,000	€2,092,436,032	€1,989,378,313	€1,840,607,567	€1,607,897,884
31	05/2025	€2,000,000,000	€2,081,063,170	€1,975,237,364	€1,822,795,343	€1,585,179,374
32	06/2025	€2,000,000,000	€2,069,700,500	€1,961,148,017	€1,805,110,471	€1,562,742,883
33	07/2025	€2,000,000,000	€2,058,347,863	€1,947,109,972	€1,787,552,013	€1,540,585,032
34	08/2025	€2,000,000,000	€2,046,999,893	€1,933,118,013	€1,770,114,535	€1,518,698,614
35	09/2025	€2,000,000,000	€2,035,659,230	€1,919,174,507	€1,752,799,581	€1,497,082,491
36	10/2025	€2,000,000,000	€2,024,321,503	€1,905,275,204	€1,735,602,648	€1,475,730,375
37	11/2025	€2,000,000,000	€2,012,991,205	€1,891,424,212	€1,718,526,871	€1,454,642,532
38	12/2025	€2,000,000,000	€2,001,671,571	€1,877,624,431	€1,701,574,249	€1,433,818,240
39	01/2026	€2,000,000,000	€1,990,360,036	€1,863,873,308	€1,684,741,834	€1,413,252,618
40	02/2026	€2,000,000,000	€1,979,043,458	€1,850,158,421	€1,668,017,805	€1,392,933,434
41	03/2026	€2,000,000,000	€1,967,727,595	€1,836,485,068	€1,651,406,391	€1,372,861,998
42	04/2026	€2,000,000,000	€1,956,415,459	€1,822,855,952	€1,634,909,451	€1,353,037,610
43	05/2026	€2,000,000,000	€1,945,104,354	€1,809,268,452	€1,618,524,055	€1,333,455,616
44	06/2026	€2,000,000,000	€1,933,798,325	€1,795,726,220	€1,602,252,898	€1,314,116,034
45	07/2026	€2,000,000,000	€1,922,504,764	€1,782,235,986	€1,586,101,385	€1,295,021,072
46	08/2026	€2,000,000,000	€1,911,210,919	€1,768,785,793	€1,570,058,273	€1,276,159,342
47	09/2026	€2,000,000,000	€1,899,923,115	€1,755,381,389	€1,554,128,103	€1,257,532,415
48	10/2026	€1,500,000,000	€1,888,647,472	€1,742,028,293	€1,538,315,170	€1,239,141,606
49	11/2026	€1,500,000,000	€1,877,378,791	€1,728,721,565	€1,522,614,503	€1,220,980,761
50	12/2026	€1,500,000,000	€1,866,112,697	€1,715,457,054	€1,507,021,876	€1,203,044,404



# 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	01/2027	€1,500,000,000	€1,854,855,540	€1,702,240,476	€1,491,541,749	€1,185,334,040
52	02/2027	€1,500,000,000	€1,843,591,660	€1,689,057,352	€1,476,160,878	€1,167,837,121
53	03/2027	€1,500,000,000	€1,832,319,868	€1,675,906,525	€1,460,877,771	€1,150,550,558
54	04/2027	€1,500,000,000	€1,821,042,261	€1,662,789,851	€1,445,693,567	€1,133,473,359
55	05/2027	€1,500,000,000	€1,809,757,949	€1,649,706,453	€1,430,607,015	€1,116,602,668
56	06/2027	€1,500,000,000	€1,798,475,434	€1,636,664,001	€1,415,624,276	€1,099,941,414
57	07/2027	€1,500,000,000	€1,787,190,509	€1,623,658,569	€1,400,741,431	€1,083,484,666
58	08/2027	€1,500,000,000	€1,775,897,555	€1,610,684,979	€1,385,953,528	€1,067,226,756
59	09/2027	€1,500,000,000	€1,764,598,957	€1,597,745,330	€1,371,261,904	€1,051,166,930
60	10/2027	€1,500,000,000	€1,753,294,956	€1,584,839,774	€1,356,666,215	€1,035,303,139
61	11/2027	€1,500,000,000	€1,741,989,678	€1,571,971,962	€1,342,169,105	€1,019,635,624
62	12/2027	€1,500,000,000	€1,730,677,570	€1,559,136,802	€1,327,765,742	€1,004,158,951
63	01/2028	€1,500,000,000	€1,719,368,206	€1,546,342,844	€1,313,462,928	€988,876,522
64	02/2028	€1,500,000,000	€1,708,062,581	€1,533,590,874	€1,299,260,814	€973,786,678
65	03/2028	€1,500,000,000	€1,696,753,324	€1,520,874,175	€1,285,153,206	€958,883,035
66	04/2028	€1,500,000,000	€1,685,445,304	€1,508,197,024	€1,271,143,241	€944,166,235
67	05/2028	€1,500,000,000	€1,674,144,105	€1,495,564,314	€1,257,234,531	€929,637,246
68	06/2028	€1,500,000,000	€1,662,845,138	€1,482,971,827	€1,243,423,015	€915,291,351
69	07/2028	€1,500,000,000	€1,651,565,250	€1,470,434,459	€1,229,720,652	€901,135,638
70	08/2028	€1,500,000,000	€1,640,286,852	€1,457,936,398	€1,216,113,663	€887,158,277
71	09/2028	€1,500,000,000	€1,629,015,502	€1,445,482,478	€1,202,605,581	€873,360,202
72	10/2028	€1,500,000,000	€1,617,747,472	€1,433,069,272	€1,189,193,048	€859,737,334
73	11/2028	€1,500,000,000	€1,606,486,035	€1,420,699,568	€1,175,877,879	€846,289,372
74	12/2028	€1,500,000,000	€1,595,231,321	€1,408,373,359	€1,162,659,561	€833,014,337
75	01/2029	€1,500,000,000	€1,583,980,908	€1,396,088,391	€1,149,535,733	€819,908,949
76	02/2029	€1,500,000,000	€1,572,733,447	€1,383,843,364	€1,136,504,840	€806,970,545
77	03/2029	€1,000,000,000	€1,561,489,954	€1,371,639,069	€1,123,567,051	€794,197,709
78	04/2029	€1,000,000,000	€1,550,254,789	€1,359,479,220	€1,110,724,921	€781,590,718
79	05/2029	€1,000,000,000	€1,539,017,304	€1,347,354,367	€1,097,970,245	€769,142,288
80	06/2029	€1,000,000,000	€1,527,783,543	€1,335,269,714	€1,085,306,813	€756,853,616
81	07/2029	€1,000,000,000	€1,516,563,851	€1,323,234,181	€1,072,741,385	€744,727,924
82	08/2029	€1,000,000,000	€1,505,364,089	€1,311,252,720	€1,060,277,440	€732,766,094
83	09/2029	€1,000,000,000	€1,494,179,316	€1,299,320,858	€1,047,910,817	€720,963,719
84	10/2029	€1,000,000,000	€1,483,011,781	€1,287,440,393	€1,035,642,437	€709,319,938
85	11/2029	€1,000,000,000	€1,471,871,694	€1,275,620,009	€1,023,478,736	€697,837,647
86	12/2029	€1,000,000,000	€1,460,755,459	€1,263,856,386	€1,011,416,473	€686,513,111
87	01/2030	€1,000,000,000	€1,449,688,862	€1,252,171,605	€999,472,711	€675,356,363
88	02/2030	€1,000,000,000	€1,438,622,560	€1,240,522,812	€987,612,638	€664,342,346
89	03/2030	€1,000,000,000	€1,427,559,015	€1,228,912,040	€975,837,441	€653,470,544
90	04/2030	€1,000,000,000	€1,416,514,356	€1,217,353,049	€964,157,580	€642,746,619
91	05/2030	€1,000,000,000	€1,405,476,638	€1,205,835,425	€952,564,308	€632,163,370
92	06/2030	€1,000,000,000	€1,394,460,868	€1,194,371,903	€941,067,204	€621,725,820
93	07/2030	€1,000,000,000	€1,383,465,811	€1,182,961,247	€929,664,767	€611,431,599
94	08/2030	€1,000,000,000	€1,372,484,800	€1,171,597,590	€918,351,877	€601,275,997
95	09/2030	€1,000,000,000	€1,361,518,804	€1,160,281,612	€907,128,585	€591,257,746
96	10/2030	€1,000,000,000	€1,350,588,798	€1,149,031,008	€896,008,203	€581,384,192
97	11/2030	€1,000,000,000	€1,339,689,364	€1,137,840,937	€884,986,377	€571,651,123
98	12/2030	€1,000,000,000	€1,328,823,586	€1,126,713,798	€874,064,412	€562,058,028
99	01/2031	€1,000,000,000	€1,317,977,509	€1,115,637,551	€863,232,420	€552,597,228
100	02/2031	€500,000,000	€1,307,146,601	€1,104,608,198	€852,486,824	€543,265,188



# 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	03/2031	€500,000,000	€1,296,331,611	€1,093,626,223	€841,827,527	€534,060,633
102	04/2031	€500,000,000	€1,285,538,552	€1,082,696,540	€831,257,832	€524,984,445
103	05/2031	€500,000,000	€1,274,757,572	€1,071,810,687	€820,770,765	€516,031,017
104	06/2031	€500,000,000	€1,263,994,998	€1,060,973,845	€810,369,837	€507,201,392
105	07/2031	€500,000,000	€1,253,257,665	€1,050,191,580	€800,058,817	€498,496,745
106	08/2031	€500,000,000	€1,242,543,072	€1,039,461,610	€789,835,468	€489,914,491
107	09/2031	€500,000,000	€1,231,845,459	€1,028,778,948	€779,695,524	€481,450,826
108	10/2031	€500,000,000	€1,221,174,779	€1,018,151,739	€769,644,684	€473,108,130
109	11/2031	€500,000,000	€1,210,531,021	€1,007,579,781	€759,682,294	€464,884,840
110	12/2031	€500,000,000	€1,199,906,115	€997,056,174	€749,802,668	€456,776,343
111	01/2032	€500,000,000	€1,189,297,794	€986,578,878	€740,003,821	€448,780,342
112	02/2032	€500,000,000	€1,178,700,419	€976,143,075	€730,281,705	€440,893,327
113	03/2032	€500,000,000	€1,168,117,268	€965,751,349	€720,637,836	€433,115,183
114	04/2032	€500,000,000	€1,157,539,220	€955,396,034	€711,066,085	€425,441,209
115	05/2032	€500,000,000	€1,146,957,715	€945,069,975	€701,560,762	€417,867,046
116	06/2032	€500,000,000	€1,136,381,375	€934,780,201	€692,126,734	€410,394,657
117	07/2032	€500,000,000	€1,125,809,246	€924,525,830	€682,762,976	€403,022,486
118	08/2032	€500,000,000	€1,115,241,205	€914,306,663	€673,468,973	€395,749,295
119	09/2032	€500,000,000	€1,104,673,251	€904,119,331	€664,241,884	€388,572,495
120	10/2032	€500,000,000	€1,094,109,637	€893,967,232	€655,083,855	€381,492,441
121	11/2032	€500,000,000	€1,083,551,668	€883,851,334	€645,995,231	€374,508,428
122	12/2032	€500,000,000	€1,072,993,076	€873,766,431	€636,971,850	€367,617,151
123	01/2033	€500,000,000	€1,062,446,822	€863,722,987	€628,020,986	€360,821,929
124	02/2033	€500,000,000	€1,051,905,523	€853,714,879	€619,137,805	€354,119,084
125	03/2033	€500,000,000	€1,041,389,428	€843,758,420	€610,333,750	€347,514,266
126	04/2033	€500,000,000	€1,030,889,364	€833,846,008	€601,602,891	€341,003,164
127	05/2033	€500,000,000	€1,020,407,491	€823,979,245	€592,945,978	€334,585,305
128	06/2033	€500,000,000	€1,009,943,335	€814,157,601	€584,362,221	€328,259,352
129	07/2033	€500,000,000	€999,507,406	€804,389,384	€575,857,163	€322,027,524
130	08/2033	€500,000,000	€989,098,706	€794,673,603	€567,429,649	€315,888,260
131	09/2033	€500,000,000	€978,717,032	€785,009,909	€559,078,988	€309,840,278
132	10/2033	€500,000,000	€968,370,129	€775,404,321	€550,809,018	€303,884,807
133	11/2033	€500,000,000	€958,049,312	€765,849,681	€542,614,201	€298,017,895
134	12/2033	€500,000,000	€947,771,094	€756,358,986	€534,503,293	€292,243,469
135	01/2034	€500,000,000	€937,537,695	€746,933,761	€526,476,872	€286,560,924
136	02/2034	€500,000,000	€927,315,536	€737,547,045	€518,515,483	€280,958,802
137	03/2034	€500,000,000	€917,120,418	€728,211,265	€510,627,487	€275,440,847
138	04/2034	€500,000,000	€906,946,557	€718,921,658	€502,809,133	€270,004,222
139	05/2034	€500,000,000	€896,783,925	€709,670,128	€495,054,382	€264,644,912
140	06/2034	€500,000,000	€886,635,927	€700,459,250	€487,364,681	€259,362,949
141	07/2034	€500,000,000	€876,526,642	€691,307,885	€479,752,762	€254,164,334
142	08/2034	€500,000,000	€866,452,911	€682,213,320	€472,216,286	€249,047,007
143	09/2034	€500,000,000	€856,409,310	€673,171,077	€464,751,724	€244,008,310
144	10/2034	€500,000,000	€846,397,395	€664,182,191	€457,359,370	€239,047,624
145	11/2034	€500,000,000	€836,447,693	€655,270,377	€450,055,097	€234,172,438
146	12/2034	€500,000,000	€826,542,425	€646,421,419	€442,828,620	€229,376,549
147	01/2035	€500,000,000	€816,739,115	€637,679,980	€435,709,993	€224,674,661
148	02/2035	€500,000,000	€806,947,678	€628,975,375	€428,650,342	€220,040,687
149	03/2035	€500,000,000	€797,177,037	€620,314,434	€421,653,988	€215,476,182
150	04/2035	€500,000,000	€787,429,513	€611,698,808	€414,721,695	€210,980,859



# 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	05/2035	€500,000,000	€777,700,150	€603,124,497	€407,850,391	€206,552,486
152	06/2035	€500,000,000	€767,994,925	€594,595,990	€401,042,763	€202,191,768
153	07/2035	€500,000,000	€758,350,824	€586,141,711	€394,317,571	€197,907,457
154	08/2035	€500,000,000	€748,740,521	€577,740,272	€387,659,953	€193,691,342
155	09/2035	€500,000,000	€739,174,831	€569,399,807	€381,074,954	€189,545,255
156	10/2035	€500,000,000	€729,672,903	€561,134,799	€374,571,808	€185,473,062
157	11/2035	€500,000,000	€720,244,416	€552,952,370	€368,154,745	€181,476,084
158	12/2035	€500,000,000	€710,888,864	€544,851,780	€361,822,731	€177,553,029
159	01/2036	€500,000,000	€701,590,770	€536,820,843	€355,567,155	€173,698,920
160	02/2036	€500,000,000	€692,326,722	€528,841,389	€349,375,541	€169,906,980
161	03/2036	€500,000,000	€683,112,412	€520,925,190	€343,255,270	€166,180,162
162	04/2036	€500,000,000	€673,952,253	€513,075,352	€337,207,947	€162,518,576
163	05/2036	€500,000,000	€664,828,735	€505,278,296	€331,224,221	€158,917,065
164	06/2036	€500,000,000	€655,754,413	€497,543,346	€325,309,810	€155,377,758
165	07/2036	€500,000,000	€646,766,802	€489,898,670	€319,482,661	€151,908,552
166	08/2036	€500,000,000	€637,837,233	€482,322,195	€313,727,850	€148,501,639
167	09/2036	€500,000,000	€628,953,505	€474,804,429	€308,038,771	€145,153,261
168	10/2036	€500,000,000	€620,130,147	€467,356,088	€302,421,956	€141,865,887
169	11/2036	€500,000,000	€611,382,246	€459,988,233	€296,884,094	€138,642,005
170	12/2036	€500,000,000	€602,694,957	€452,689,370	€291,417,279	€135,477,271
171	01/2037	€500,000,000	€594,065,748	€445,457,312	€286,019,662	€132,370,215
172	02/2037	€500,000,000	€585,475,178	€438,277,227	€280,681,311	€129,315,660
173	03/2037	€500,000,000	€576,918,056	€431,145,035	€275,399,263	€126,311,718
174	04/2037	€500,000,000	€568,392,286	€424,058,988	€270,172,071	€123,357,217
175	05/2037	€500,000,000	€559,890,381	€417,013,336	€264,995,755	€120,449,852
176	06/2037	€500,000,000	€551,412,700	€410,008,199	€259,870,097	€117,589,056
177	07/2037	€500,000,000	€542,956,885	€403,041,680	€254,793,604	€114,773,694
178	08/2037	€500,000,000	€534,509,213	€396,103,474	€249,759,495	€112,000,274
179	09/2037	€500,000,000	€526,064,851	€389,189,918	€244,765,234	€109,267,260
180	10/2037	€500,000,000	€517,626,599	€382,303,013	€239,811,864	€106,574,727
181	11/2037	€500,000,000	€509,221,269	€375,462,450	€234,911,484	€103,927,637
182	12/2037	€500,000,000	€500,848,067	€368,667,468	€230,063,302	€101,325,183
183	01/2038	€500,000,000	€492,523,408	€361,929,956	€225,274,408	€98,770,021
184	02/2038	€500,000,000	€484,232,197	€355,238,605	€220,537,413	€96,258,437
185	03/2038	€500,000,000	€475,967,804	€348,588,383	€215,848,893	€93,788,502
186	04/2038	€500,000,000	€467,743,236	€341,988,647	€211,214,339	€91,362,171
187	05/2038	€500,000,000	€459,561,951	€335,441,721	€206,634,855	€88,979,474
188	06/2038	€500,000,000	€451,414,214	€328,940,299	€202,105,615	€86,637,892
189	07/2038	€500,000,000	€443,321,769	€322,500,022	€197,635,902	€84,340,968
190	08/2038	€500,000,000	€435,256,237	€316,100,028	€193,212,589	€82,082,656
191	09/2038	€500,000,000	€427,229,580	€309,748,838	€188,840,597	€79,864,649
192	10/2038	€500,000,000	€419,244,280	€303,448,054	€184,520,588	€77,686,811
193	11/2038	€500,000,000	€411,311,468	€297,205,519	€180,256,999	€75,550,587
194	12/2038	€500,000,000	€403,429,121	€291,019,529	€176,048,446	€73,454,963
195	01/2039	€500,000,000	€395,599,331	€284,891,360	€171,895,352	€71,399,690
196	02/2039	€500,000,000	€387,806,186	€278,809,329	€167,790,339	€69,381,293
197	03/2039	€500,000,000	€380,056,315	€272,778,013	€163,735,860	€67,400,401
198	04/2039	€500,000,000	€372,345,349	€266,794,076	€159,729,606	€65,455,680
199	05/2039	€500,000,000	€364,670,978	€260,855,676	€155,770,180	€63,546,185
200	06/2039	€500,000,000	€357,056,857	€254,979,524	€151,867,251	€61,675,480



# 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	07/2039	€500,000,000	€349,518,700	€249,176,559	€148,026,955	€59,845,631
202	08/2039	€500,000,000	€342,060,290	€243,449,152	€144,250,286	€58,056,596
203	09/2039	€500,000,000	€334,691,358	€237,803,885	€140,540,714	€56,309,320
204	10/2039	€500,000,000	€327,416,027	€232,243,315	€136,899,299	€54,603,766
205	11/2039	€500,000,000	€320,255,525	€226,782,092	€133,334,199	€52,942,710
206	12/2039	€500,000,000	€313,196,267	€221,410,159	€129,838,992	€51,323,113
207	01/2040	€500,000,000	€306,354,452	€216,209,116	€126,460,934	€49,763,106
208	02/2040	€500,000,000	€299,557,224	€211,056,359	€123,127,659	€48,233,631
209	03/2040	€500,000,000	€292,793,786	€205,944,093	€119,834,347	€46,732,487
210	04/2040	€500,000,000	€286,063,374	€200,871,620	€116,580,348	€45,259,127
211	05/2040	€500,000,000	€279,374,533	€195,844,770	€113,368,798	€43,814,474
212	06/2040	€500,000,000	€272,751,839	€190,880,556	€110,209,250	€42,401,904
213	07/2040	€500,000,000	€266,228,051	€186,001,590	€107,114,387	€41,025,923
214	08/2040	€500,000,000	€259,788,609	€181,197,328	€104,077,711	€39,683,642
215	09/2040	€500,000,000	€253,428,137	€176,463,689	€101,096,494	€38,373,651
216	10/2040	€500,000,000	€247,192,076	€171,831,945	€98,188,232	€37,102,204
217	11/2040	€500,000,000	€241,097,551	€167,313,507	€95,358,921	€35,871,112
218	12/2040	€500,000,000	€235,120,938	€162,891,472	€92,598,397	€34,676,098
219	01/2041	€500,000,000	€229,253,311	€158,559,219	€89,902,426	€33,515,169
220	02/2041	€500,000,000	€223,468,507	€154,298,267	€87,260,110	€32,383,889
221	03/2041	€500,000,000	€217,771,642	€150,111,819	€84,672,891	€31,282,458
222	04/2041	€500,000,000	€212,193,955	€146,021,030	€82,152,296	€30,214,780
223	05/2041	€500,000,000	€206,719,114	€142,014,234	€79,691,310	€29,177,894
224	06/2041	€500,000,000	€201,336,720	€138,083,908	€77,285,310	€28,169,761
225	07/2041	€500,000,000	€196,072,389	€134,247,238	€74,943,512	€27,193,399
226	08/2041	€500,000,000	€190,909,961	€130,492,739	€72,659,068	€26,245,963
227	09/2041	€500,000,000	€185,857,123	€126,825,274	€70,434,280	€25,327,948
228	10/2041	€0	€180,917,722	€123,247,054	€68,269,954	€24,439,301
229	11/2041	€0	€176,078,670	€119,748,761	€66,160,516	€23,577,693
230	12/2041	€0	€171,321,109	€116,317,215	€64,098,320	€22,740,097
231	01/2042	€0	€166,652,486	€112,957,157	€62,085,645	€21,927,045
232	02/2042	€0	€162,075,314	€109,669,956	€60,122,898	€21,138,397
233	03/2042	€0	€157,551,347	€106,429,435	€58,195,418	€20,368,741
234	04/2042	€0	€153,090,241	€103,241,899	€56,306,406	€19,618,981
235	05/2042	€0	€148,658,121	€100,084,300	€54,443,066	€18,884,455
236	06/2042	€0	€144,254,308	€96,956,057	€52,604,920	€18,164,836
237	07/2042	€0	€139,876,099	€93,855,236	€50,790,761	€17,459,551
238	08/2042	€0	€135,521,166	€90,780,164	€48,999,536	€16,768,089
239	09/2042	€0	€131,191,633	€87,732,158	€47,231,812	€16,090,497
240	10/2042	€0	€126,891,659	€84,713,883	€45,488,873	€15,427,063
241	11/2042	€0	€122,633,237	€81,733,208	€43,774,776	€14,779,007
242	12/2042	€0	€118,414,092	€78,788,454	€42,088,433	€14,145,794
243	01/2043	€0	€114,245,372	€75,886,872	€40,433,527	€13,528,493
244	02/2043	€0	€110,129,736	€73,030,029	€38,810,679	€12,927,135
245	03/2043	€0	€106,069,107	€70,218,998	€37,220,242	€12,341,657
246	04/2043	€0	€102,074,891	€67,461,109	€35,665,871	€11,773,087
247	05/2043	€0	€98,134,100	€64,747,549	€34,142,670	€11,219,623
248	06/2043	€0	€94,254,510	€62,083,239	€32,653,017	€10,681,871
249	07/2043	€0	€90,447,779	€59,475,620	€31,200,584	€10,160,849
250	08/2043	€0	€86,683,460	€56,904,439	€29,774,514	€9,652,842



# 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	09/2043	€0	€82,961,941	€54,369,790	€28,374,681	€9,157,664
252	10/2043	€0	€79,289,151	€51,875,388	€27,002,842	€8,675,739
253	11/2043	€0	€75,663,985	€49,420,330	€25,658,340	€8,206,704
254	12/2043	€0	€72,098,869	€47,012,541	€24,345,093	€7,751,663
255	01/2044	€0	€68,594,626	€44,652,338	€23,063,048	€7,310,438
256	02/2044	€0	€65,136,354	€42,329,817	€21,806,888	€6,881,192
257	03/2044	€0	€61,735,124	€40,051,991	€20,580,040	€6,464,864
258	04/2044	€0	€58,383,138	€37,813,603	€19,379,606	€6,060,401
259	05/2044	€0	€55,076,912	€35,612,220	€18,204,164	€5,667,224
260	06/2044	€0	€51,810,816	€33,444,040	€17,051,603	€5,284,552
261	07/2044	€0	€48,642,879	€31,346,309	€15,940,711	€4,918,060
262	08/2044	€0	€45,564,009	€29,312,841	€14,868,049	€4,566,499
263	09/2044	€0	€42,565,239	€27,337,569	€13,830,273	€4,228,666
264	10/2044	€0	€39,664,994	€25,432,032	€12,832,956	€3,906,093
265	11/2044	€0	€36,848,773	€23,586,611	€11,870,964	€3,597,039
266	12/2044	€0	€34,129,236	€21,809,108	€10,947,959	€3,302,444
267	01/2045	€0	€31,730,356	€20,242,080	€10,135,033	€3,043,482
268	02/2045	€0	€29,355,704	€18,695,691	€9,336,548	€2,791,099
269	03/2045	€0	€27,005,175	€17,169,785	€8,552,331	€2,545,169
270	04/2045	€0	€24,678,629	€15,664,183	€7,782,196	€2,305,566
271	05/2045	€0	€22,407,107	€14,198,463	€7,035,752	€2,075,053
272	06/2045	€0	€20,199,282	€12,777,925	€6,315,450	€1,854,241
273	07/2045	€0	€18,102,356	€11,432,161	€5,635,690	€1,647,222
274	08/2045	€0	€16,076,663	€10,135,799	€4,983,696	€1,450,106
275	09/2045	€0	€14,157,910	€8,911,074	€4,370,171	€1,265,873
276	10/2045	€0	€12,387,536	€7,783,675	€3,807,394	€1,097,900
277	11/2045	€0	€10,742,635	€6,738,751	€3,287,739	€943,790
278	12/2045	€0	€9,258,980	€5,798,299	€2,821,586	€806,333
279	01/2046	€0	€7,937,940	€4,962,655	€2,408,694	€685,245
280	02/2046	€0	€6,721,048	€4,194,808	€2,030,741	€575,125
281	03/2046	€0	€5,603,063	€3,491,158	€1,685,724	€475,267
282	04/2046	€0	€4,606,861	€2,865,615	€1,380,098	€387,350
283	05/2046	€0	€3,729,422	€2,315,918	€1,112,474	€310,833
284	06/2046	€0	€2,973,781	€1,843,569	€883,285	€245,687
285	07/2046	€0	€2,357,139	€1,458,830	€697,141	€193,039
286	08/2046	€0	€1,839,388	€1,136,479	€541,692	€149,321
287	09/2046	€0	€1,407,584	€868,223	€412,760	€113,268
288	10/2046	€0	€1,050,718	€647,012	€306,798	€83,812
289	11/2046	€0	€748,149	€459,921	€217,520	€59,156
290	12/2046	€0	€483,789	€296,906	€140,058	€37,918
291	01/2047	€0	€246,667	€151,127	€71,106	€19,164
292	02/2047	€0	€125,790	€76,939	€36,107	€9,688
293	03/2047	€0	€55,240	€33,730	€15,788	€4,217
294	04/2047	€0	€21,118	€12,873	€6,010	€1,598
295	05/2047	€0	€8,656	€5,268	€2,453	€649
296	06/2047	€0	€3,614	€2,195	€1,020	€269
297	07/2047	€0	€0	€0	€0	€0
298	08/2047	€0	€0	€0	€0	€0
299	09/2047	€0	€0	€0	€0	€0
300	10/2047	€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	11/2047	€0	€0	€0	€0	€0
302	12/2047	€0	€0	€0	€0	€0
303	01/2048	€0	€0	€0	€0	€0
304	02/2048	€0	€0	€0	€0	€0
305	03/2048	€0	€0	€0	€0	€0
306	04/2048	€0	€0	€0	€0	€0
307	05/2048	€0	€0	€0	€0	€0
308	06/2048	€0	€0	€0	€0	€0
309	07/2048	€0	€0	€0	€0	€0
310	08/2048	€0	€0	€0	€0	€0
311	09/2048	€0	€0	€0	€0	€0
312	10/2048	€0	€0	€0	€0	€0
313	11/2048	€0	€0	€0	€0	€0
314	12/2048	€0	€0	€0	€0	€0
315	01/2049	€0	€0	€0	€0	€0
316	02/2049	€0	€0	€0	€0	€0
317	03/2049	€0	€0	€0	€0	€0
318	04/2049	€0	€0	€0	€0	€0
319	05/2049	€0	€0	€0	€0	€0
320	06/2049	€0	€0	€0	€0	€0
321	07/2049	€0	€0	€0	€0	€0
322	08/2049	€0	€0	€0	€0	€0
323	09/2049	€0	€0	€0	€0	€0
324	10/2049	€0	€0	€0	€0	€0
325	11/2049	€0	€0	€0	€0	€0
326	12/2049	€0	€0	€0	€0	€0
327	01/2050	€0	€0	€0	€0	€0
328	02/2050	€0	€0	€0	€0	€0
329	03/2050	€0	€0	€0	€0	€0
330	04/2050	€0	€0	€0	€0	€0
331	05/2050	€0	€0	€0	€0	€0
332	06/2050	€0	€0	€0	€0	€0
333	07/2050	€0	€0	€0	€0	€0
334	08/2050	€0	€0	€0	€0	€0
335	09/2050	€0	€0	€0	€0	€0
336	10/2050	€0	€0	€0	€0	€0
337	11/2050	€0	€0	€0	€0	€0
338	12/2050	€0	€0	€0	€0	€0
339	01/2051	€0	€0	€0	€0	€0
340	02/2051	€0	€0	€0	€0	€0
341	03/2051	€0	€0	€0	€0	€0
342	04/2051	€0	€0	€0	€0	€0
343	05/2051	€0	€0	€0	€0	€0
344	06/2051	€0	€0	€0	€0	€0
345	07/2051	€0	€0	€0	€0	€0
346	08/2051	€0	€0	€0	€0	€0
347	09/2051	€0	€0	€0	€0	€0
348	10/2051	€0	€0	€0	€0	€0
349	11/2051	€0	€0	€0	€0	€0
350	12/2051	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

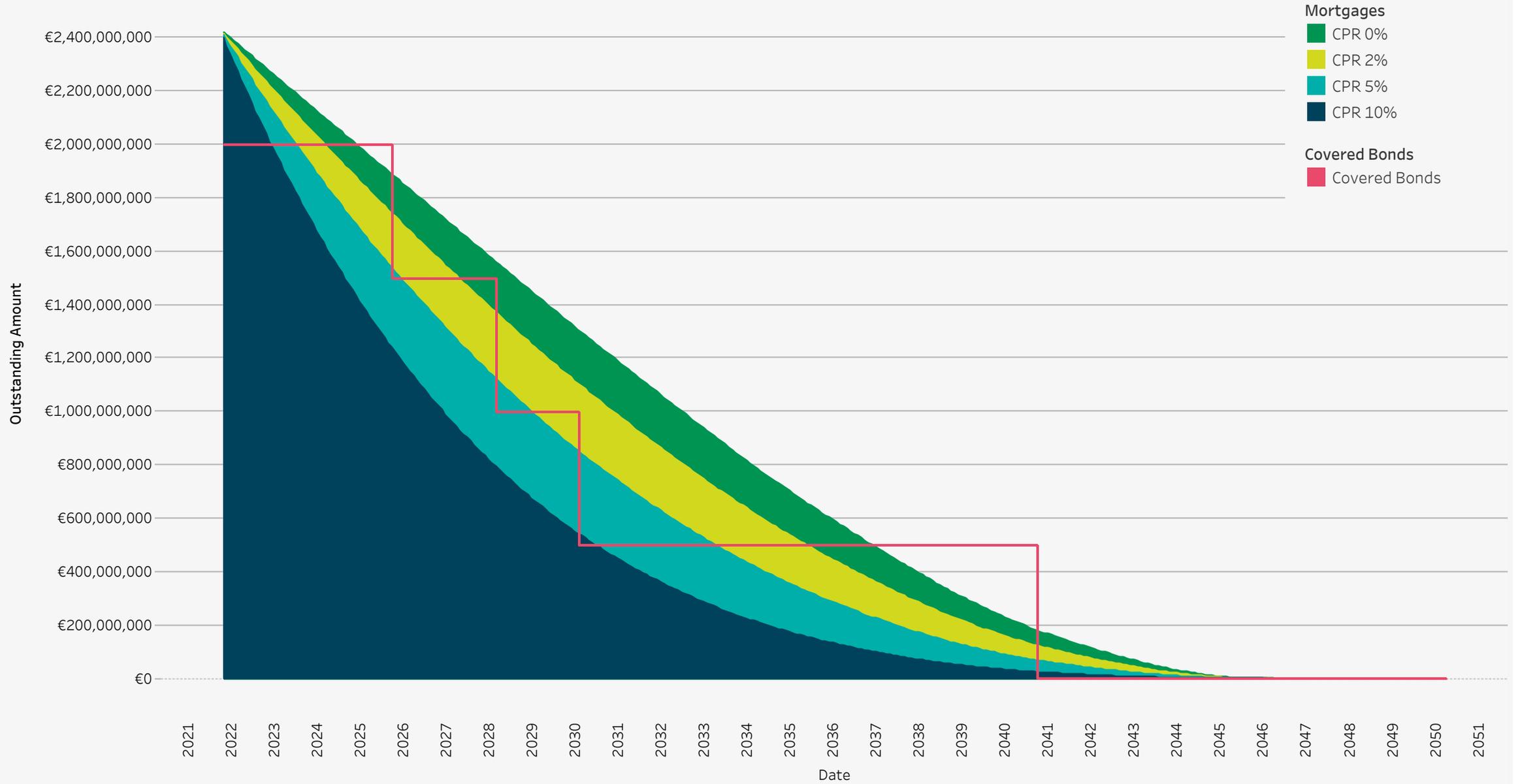
### 1. Amortisation Table

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