



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date

1/12/2022

Portfolio Cut-off Date

30/11/2022

### 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.

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	8.21	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	18.87	8/10/2042	Fixed	0.500%	8/10/2023	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.26	3/03/2030	Fixed	0.750%	3/03/2023	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	3.89	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 *:	9.31

\* 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	€2,430,006,234	(II)
Nominal Balance Public Finance Exposures	€26,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22.80%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€2,304,083,377	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued $(V) / (I)$	115.20%	
>>> 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)	€26,002,217	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) $(XIV) \times [(V) + (VI) + (VII)] / [(II) + (III) + (IV)]$	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued $[(V) + (VI) + (VII) + (VIII)] / (I)$	116.50%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	



## Residential European Covered Bonds (Premium) Programme

### Test Summary

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€360,882,600	(IX)
Total Interest Proceeds Residential Mortgage Loans	€359,842,600	
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)	€2,330,083,377	(X)
Total Principal Proceeds Residential Mortgage Loans	€2,430,006,234	
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	€39,502,873	(XII)
Principal Requirement Covered Bonds	€2,000,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€512,263,103	
>>> 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	€97,760,939	(XV)
Cumulative Cash Outflow Next 180 Days	€5,497,052	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€92,263,887	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€24,095,789	(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)	€20,295,789	



## 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	€2,430,006,234
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	15,836
Number of Loans	27,042
Average Outstanding Balance per Borrower	€153,448
Average Outstanding Balance per Loan	€89,860
Weighted Average Original Loan to Initial Value	77.00%
Weighted Average Current Loan to Current Value	53.78%
Weighted Average Seasoning (in months)	45.41
Weighted Average Remaining Maturity (in months, at 0% CPR)	215.93
Weighted Average Initial Maturity (in months, at 0% CPR)	260.59
Weighted Remaining Average Life (in months, at 0% CPR)	114.78
Weighted Remaining Average Life (in months, at 2% CPR)	100.99
Weighted Remaining Average Life (in months, at 5% CPR)	84.39
Weighted Remaining Average Life (in months, at 10% CPR)	64.51
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98.30
Percentage of Fixed Rate Loans	33.13%
Percentage of Resettable Rate Loans	66.87%
Weighted Average Interest Rate	1.65%
Weighted Average Interest Rate Fixed Rate Loans	1.62%
Weighted average interest rate Resettable Rate Loans	1.66%

#### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€29,901,278
---	-------------



## 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	€24,437,920	€26,002,217

#### 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	€2,430,006,234	100.00%	27,042	100.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€823,940,353	33.91%	8,786	32.49%
Brabant Wallon	€35,062,606	1.44%	314	1.16%
Brussels	€38,952,241	1.60%	345	1.28%
Hainaut	€64,921,502	2.67%	797	2.95%
Liège	€49,429,654	2.03%	640	2.37%
Limburg	€289,295,684	11.91%	3,519	13.01%
Luxembourg	€4,729,771	0.19%	53	0.20%
Namur	€17,407,530	0.72%	209	0.77%
Oost-Vlaanderen	€476,237,188	19.60%	5,186	19.18%
Vlaams-Brabant	€380,443,369	15.66%	4,181	15.46%
West-Vlaanderen	€249,586,336	10.27%	3,012	11.14%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€123,080,757	5.07%	925	3.42%
12 - 24	€592,565,101	24.39%	5,178	19.15%
24 - 36	€530,499,272	21.83%	4,732	17.50%
36 - 48	€294,836,826	12.13%	2,828	10.46%
48 - 60	€150,337,868	6.19%	1,469	5.43%
60 - 72	€150,297,241	6.19%	1,863	6.89%
72 - 84	€271,132,509	11.16%	4,190	15.49%
84 - 96	€154,585,548	6.36%	2,842	10.51%
96 - 108	€82,992,282	3.42%	1,457	5.39%
108 - 120	€79,678,830	3.28%	1,558	5.76%
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>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€822,122	0.03%	246	0.91%
12 - 24	€1,901,930	0.08%	251	0.93%
24 - 36	€5,884,515	0.24%	485	1.79%
36 - 48	€10,206,605	0.42%	609	2.25%
48 - 60	€9,258,756	0.38%	423	1.56%
60 - 72	€16,072,497	0.66%	609	2.25%
72 - 84	€24,245,276	1.00%	714	2.64%
84 - 96	€37,199,222	1.53%	932	3.45%
96 - 108	€43,167,645	1.78%	975	3.61%
108 - 120	€30,789,376	1.27%	614	2.27%
120 - 132	€50,379,597	2.07%	949	3.51%
132 - 144	€68,628,608	2.82%	1,102	4.08%
144 - 156	€92,920,793	3.82%	1,365	5.05%
156 - 168	€122,065,181	5.02%	1,710	6.32%
168 - 180	€78,046,045	3.21%	995	3.68%
180 - 192	€99,605,113	4.10%	1,142	4.22%
192 - 204	€153,019,320	6.30%	1,641	6.07%
204 - 216	€210,192,128	8.65%	2,041	7.55%
216 - 228	€255,537,480	10.52%	2,473	9.15%
228 - 240	€135,124,610	5.56%	1,137	4.20%
240 - 252	€143,442,466	5.90%	1,132	4.19%
252 - 264	€181,282,426	7.46%	1,281	4.74%
264 - 276	€267,799,243	11.02%	1,813	6.70%
276 - 288	€316,254,227	13.01%	1,981	7.33%
288 - 300	€76,161,053	3.13%	422	1.56%
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>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€1,350,586	0.06%	156	0.58%
60 - 72	€688,590	0.03%	48	0.18%
72 - 84	€1,928,027	0.08%	120	0.44%
84 - 96	€1,728,116	0.07%	101	0.37%
96 - 108	€2,908,355	0.12%	119	0.44%
108 - 120	€56,188,206	2.31%	2,372	8.77%
120 - 132	€6,608,901	0.27%	199	0.74%
132 - 144	€19,356,826	0.80%	465	1.72%
144 - 156	€24,745,353	1.02%	479	1.77%
156 - 168	€19,515,701	0.80%	351	1.30%
168 - 180	€176,042,051	7.24%	3,164	11.70%
180 - 192	€25,788,644	1.06%	400	1.48%
192 - 204	€43,747,391	1.80%	619	2.29%
204 - 216	€88,002,310	3.62%	1,044	3.86%
216 - 228	€32,526,844	1.34%	449	1.66%
228 - 240	€593,008,282	24.40%	6,614	24.46%
240 - 252	€23,758,094	0.98%	251	0.93%
252 - 264	€56,549,730	2.33%	549	2.03%
264 - 276	€51,035,852	2.10%	494	1.83%
276 - 288	€35,387,531	1.46%	339	1.25%
288 - 300	€1,044,720,086	42.99%	7,500	27.73%
300 - 312	€27,987,459	1.15%	214	0.79%
312 - 324	€13,672,505	0.56%	116	0.43%
324 - 336	€3,924,318	0.16%	48	0.18%
336 - 348	€1,885,764	0.08%	22	0.08%
348 - 360	€76,768,399	3.16%	808	2.99%
>360	€182,313	0.01%	1	0.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€91,476,825	3.76%	1,752	6.48%
2014	€96,849,061	3.99%	1,713	6.33%
2015	€147,315,559	6.06%	2,690	9.95%
2016	€280,169,150	11.53%	4,243	15.69%
2017	€134,741,012	5.54%	1,632	6.04%
2018	€147,465,150	6.07%	1,434	5.30%
2019	€401,319,565	16.52%	3,741	13.83%
2020	€493,309,415	20.30%	4,388	16.23%
2021	€534,185,772	21.98%	4,714	17.43%
2022	€103,174,725	4.25%	735	2.72%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€261,672,501	10.77%	4,664	29.45%
100k - 200k	€999,396,259	41.13%	6,687	42.23%
200k - 300k	€891,153,831	36.67%	3,693	23.32%
300k - 400k	€227,261,039	9.35%	684	4.32%
>400k	€50,522,605	2.08%	108	0.68%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>15,836</b>	<b>100.00%</b>

### 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€2,421,005,626	99.63%	26,824	99.19%
Linear	€9,000,609	0.37%	218	0.81%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€128,446	0.01%	2	0.01%
0.5% - 1%	€206,991,237	8.52%	2,140	7.91%
1% - 1.5%	€813,410,788	33.47%	8,969	33.17%
1.5% - 2%	€936,053,638	38.52%	10,347	38.26%
2% - 2.5%	€367,671,196	15.13%	3,903	14.43%
2.5% - 3%	€62,790,333	2.58%	931	3.44%
3% - 3.5%	€22,914,149	0.94%	429	1.59%
3.5% - 4%	€11,891,348	0.49%	206	0.76%
4% - 4.5%	€8,155,100	0.34%	115	0.43%
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>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€805,061,540	33.13%	10,292	38.06%
Fixed with Resets	€1,624,944,694	66.87%	16,750	61.94%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€20,095,138	0.83%	301	1.11%
2023	€116,523,375	4.80%	2,015	7.45%
2024	€59,223,015	2.44%	1,042	3.85%
2025	€126,737,603	5.22%	2,211	8.18%
2026	€52,399,793	2.16%	929	3.44%
2027	€15,409,462	0.63%	215	0.80%
2028	€19,398,319	0.80%	237	0.88%
2029	€20,705,326	0.85%	252	0.93%
2030	€39,577,699	1.63%	547	2.02%
2031	€49,560,179	2.04%	732	2.71%
2032	€11,205,930	0.46%	145	0.54%
2033	€11,346,072	0.47%	112	0.41%
2034	€32,661,770	1.34%	342	1.26%
2035	€103,366,340	4.25%	1,025	3.79%
2036	€116,066,829	4.78%	1,184	4.38%
2037	€40,976,288	1.69%	330	1.22%
2038	€55,220,176	2.27%	372	1.38%
2039	€145,646,771	5.99%	938	3.47%
2040	€222,877,187	9.17%	1,463	5.41%
2041	€276,821,847	11.39%	1,828	6.76%
2042	€70,203,097	2.89%	404	1.49%
2043	€7,006,367	0.29%	46	0.17%
2044	€11,916,111	0.49%	80	0.30%
Fixed	€805,061,540	33.13%	10,292	38.06%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€2,430,006,234	100.00%	27,042	100.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€2,416,461,917	99.44%	26,824	99.19%
Buy-to-let	€13,344,825	0.55%	216	0.80%
Other	€199,493	0.01%	2	0.01%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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%	€2,249,243	0.09%	152	0.56%
10 - 20%	€15,171,729	0.62%	689	2.55%
20 - 30%	€37,251,947	1.53%	1,041	3.85%
30 - 40%	€76,768,462	3.16%	1,585	5.86%
40 - 50%	€135,798,376	5.59%	2,231	8.25%
50 - 60%	€213,156,547	8.77%	3,003	11.10%
60 - 70%	€301,847,881	12.42%	3,859	14.27%
70 - 80%	€528,947,234	21.77%	5,418	20.04%
80 - 90%	€453,260,394	18.65%	3,814	14.10%
90 - 100%	€581,306,972	23.92%	4,443	16.43%
100 - 110%	€55,395,576	2.28%	517	1.91%
110 - 120%	€28,851,876	1.19%	290	1.07%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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%	€16,798,140	0.69%	1,183	4.37%
10 - 20%	€53,245,132	2.19%	1,616	5.98%
20 - 30%	€106,413,466	4.38%	2,254	8.34%
30 - 40%	€167,384,971	6.89%	2,760	10.21%
40 - 50%	€249,877,641	10.28%	3,427	12.67%
50 - 60%	€354,510,405	14.59%	4,200	15.53%
60 - 70%	€433,035,259	17.82%	4,218	15.60%
70 - 80%	€442,650,437	18.22%	3,633	13.43%
80 - 90%	€378,368,646	15.57%	2,445	9.04%
90 - 100%	€225,043,041	9.26%	1,290	4.77%
100 - 110%	€2,421,380	0.10%	14	0.05%
110 - 120%	€257,717	0.01%	2	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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%	€29,569,708	1.22%	1,658	6.13%
10 - 20%	€93,544,243	3.85%	2,391	8.84%
20 - 30%	€178,676,467	7.35%	3,250	12.02%
30 - 40%	€287,347,665	11.82%	4,044	14.95%
40 - 50%	€408,628,193	16.82%	4,712	17.42%
50 - 60%	€467,884,025	19.25%	4,424	16.36%
60 - 70%	€437,877,384	18.02%	3,313	12.25%
70 - 80%	€310,268,666	12.77%	2,022	7.48%
80 - 90%	€169,554,896	6.98%	990	3.66%
90 - 100%	€45,349,422	1.87%	231	0.85%
100 - 110%	€1,305,563	0.05%	7	0.03%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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%	€2,702,412	0.11%	356	1.32%
20 - 40%	€22,564,773	0.93%	1,033	3.82%
40 - 60%	€114,684,886	4.72%	2,675	9.89%
60 - 80%	€619,404,657	25.49%	7,812	28.89%
80 - 100%	€500,184,081	20.58%	5,063	18.72%
100 - 120%	€74,072,218	3.05%	1,295	4.79%
120 - 140%	€114,172,295	4.70%	1,598	5.91%
140 - 160%	€227,408,873	9.36%	2,177	8.05%
160 - 180%	€490,158,944	20.17%	3,291	12.17%
180 - 200%	€25,681,398	1.06%	224	0.83%
200 - 300%	€95,370,212	3.92%	725	2.68%
300 - 400%	€141,305,707	5.82%	782	2.89%
400 - 500%	€1,089,307	0.04%	5	0.02%
>500%	€1,206,471	0.05%	6	0.02%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€2,585,463	0.11%	478	1.77%
12 - 24	€15,197,689	0.63%	1,062	3.93%
24 - 36	€23,139,923	0.95%	954	3.53%
36 - 48	€54,324,005	2.24%	1,538	5.69%
48 - 60	€75,061,111	3.09%	1,647	6.09%
60 - 72	€86,236,979	3.55%	1,539	5.69%
72 - 84	€184,937,077	7.61%	2,706	10.01%
84 - 96	€174,495,743	7.18%	2,280	8.43%
96 - 108	€244,585,620	10.07%	2,643	9.77%
108 - 120	€416,412,983	17.14%	4,026	14.89%
120 - 132	€246,523,996	10.14%	2,068	7.65%
132 - 144	€355,923,975	14.65%	2,459	9.09%
144 - 156	€508,730,148	20.94%	3,383	12.51%
156 - 168	€41,114,151	1.69%	254	0.94%
168 - 180	€737,372	0.03%	5	0.02%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€136,062,079	5.60%	2,687	9.94%
12 - 24	€80,775,242	3.32%	2,090	7.73%
24 - 36	€147,253,926	6.06%	2,794	10.33%
36 - 48	€64,424,587	2.65%	1,229	4.54%
48 - 60	€72,059,140	2.97%	1,276	4.72%
60 - 72	€97,428,286	4.01%	1,388	5.13%
72 - 84	€130,397,498	5.37%	1,720	6.36%
84 - 96	€149,900,396	6.17%	1,859	6.87%
96 - 108	€287,544,885	11.83%	2,849	10.54%
108 - 120	€280,250,581	11.53%	2,594	9.59%
120 - 132	€285,864,523	11.76%	2,115	7.82%
132 - 144	€536,980,872	22.10%	3,499	12.94%
144 - 156	€157,445,752	6.48%	924	3.42%
156 - 168	€3,121,831	0.13%	15	0.06%
168 - 180	€496,637	0.02%	3	0.01%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€2,271,151,430	93.46%	25,301	93.56%
2	€158,854,804	6.54%	1,741	6.44%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</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	€2,430,006,234	100.00%	27,042	100.00%
<b>Grand Total</b>	<b>€2,430,006,234</b>	<b>100.00%</b>	<b>27,042</b>	<b>100.00%</b>

#### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.02%	0.20%
Full Prepayments	0.14%	1.62%
<b>Total Prepayments</b>	<b>0.15%</b>	<b>1.82%</b>



# 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	12/2022	€2,000,000,000	€2,418,608,562	€2,414,540,117	€2,408,292,425	€2,397,466,027
2	01/2023	€2,000,000,000	€2,407,213,982	€2,399,122,239	€2,386,722,706	€2,365,312,075
3	02/2023	€2,000,000,000	€2,395,822,877	€2,383,752,857	€2,365,296,608	€2,333,540,458
4	03/2023	€2,000,000,000	€2,384,441,170	€2,368,437,727	€2,344,019,104	€2,302,152,638
5	04/2023	€2,000,000,000	€2,373,064,162	€2,353,172,036	€2,322,884,679	€2,271,139,755
6	05/2023	€2,000,000,000	€2,361,683,248	€2,337,947,136	€2,301,884,093	€2,240,489,453
7	06/2023	€2,000,000,000	€2,350,304,185	€2,322,768,626	€2,281,022,191	€2,210,203,205
8	07/2023	€2,000,000,000	€2,338,932,401	€2,307,641,748	€2,260,303,410	€2,180,282,035
9	08/2023	€2,000,000,000	€2,327,560,998	€2,292,559,564	€2,239,720,243	€2,150,715,442
10	09/2023	€2,000,000,000	€2,316,192,645	€2,277,524,590	€2,219,274,464	€2,121,501,954
11	10/2023	€2,000,000,000	€2,304,826,195	€2,262,535,578	€2,198,964,168	€2,092,636,590
12	11/2023	€2,000,000,000	€2,293,460,367	€2,247,591,159	€2,178,787,348	€2,064,114,330
13	12/2023	€2,000,000,000	€2,282,087,486	€2,232,683,715	€2,158,735,972	€2,035,924,528
14	01/2024	€2,000,000,000	€2,270,714,916	€2,217,820,368	€2,138,816,302	€2,008,070,119
15	02/2024	€2,000,000,000	€2,259,333,715	€2,202,992,293	€2,119,019,190	€1,980,539,553
16	03/2024	€2,000,000,000	€2,247,951,776	€2,188,207,109	€2,099,351,360	€1,953,336,219
17	04/2024	€2,000,000,000	€2,236,567,571	€2,173,463,231	€2,079,810,650	€1,926,455,192
18	05/2024	€2,000,000,000	€2,225,176,115	€2,158,755,729	€2,060,391,727	€1,899,888,674
19	06/2024	€2,000,000,000	€2,213,783,800	€2,144,090,726	€2,041,099,831	€1,873,638,687
20	07/2024	€2,000,000,000	€2,202,390,692	€2,129,468,184	€2,021,934,294	€1,847,701,786
21	08/2024	€2,000,000,000	€2,190,988,795	€2,114,880,287	€2,002,887,084	€1,822,067,862
22	09/2024	€2,000,000,000	€2,179,579,586	€2,100,328,395	€1,983,958,917	€1,796,734,881
23	10/2024	€2,000,000,000	€2,168,166,083	€2,085,815,345	€1,965,151,889	€1,771,702,058
24	11/2024	€2,000,000,000	€2,156,744,311	€2,071,337,236	€1,946,461,741	€1,746,962,892
25	12/2024	€2,000,000,000	€2,145,325,071	€2,056,904,361	€1,927,897,554	€1,722,522,894
26	01/2025	€2,000,000,000	€2,133,938,017	€2,042,544,990	€1,909,485,122	€1,698,402,307
27	02/2025	€2,000,000,000	€2,122,547,764	€2,028,225,050	€1,891,191,833	€1,674,569,274
28	03/2025	€2,000,000,000	€2,111,151,484	€2,013,941,758	€1,873,014,513	€1,651,018,421
29	04/2025	€2,000,000,000	€2,099,763,062	€1,999,708,263	€1,854,964,793	€1,627,757,441
30	05/2025	€2,000,000,000	€2,088,370,130	€1,985,512,667	€1,837,031,004	€1,604,773,509
31	06/2025	€2,000,000,000	€2,076,987,358	€1,971,368,814	€1,819,225,355	€1,582,074,762
32	07/2025	€2,000,000,000	€2,065,614,693	€1,957,276,504	€1,801,546,992	€1,559,657,864
33	08/2025	€2,000,000,000	€2,054,247,577	€1,943,231,275	€1,783,991,159	€1,537,516,143
34	09/2025	€2,000,000,000	€2,042,887,792	€1,929,234,683	€1,766,558,653	€1,515,647,788
35	10/2025	€2,000,000,000	€2,031,531,339	€1,915,282,823	€1,749,245,271	€1,494,046,721
36	11/2025	€2,000,000,000	€2,020,182,432	€1,901,379,544	€1,732,053,913	€1,472,712,993
37	12/2025	€2,000,000,000	€2,008,843,853	€1,887,527,324	€1,714,986,201	€1,451,645,541
38	01/2026	€2,000,000,000	€1,997,513,522	€1,873,724,063	€1,698,039,588	€1,430,839,786
39	02/2026	€2,000,000,000	€1,986,178,312	€1,859,957,332	€1,681,202,211	€1,410,283,391
40	03/2026	€2,000,000,000	€1,974,844,916	€1,846,233,309	€1,664,479,104	€1,389,978,324
41	04/2026	€2,000,000,000	€1,963,517,577	€1,832,555,847	€1,647,873,152	€1,369,924,714
42	05/2026	€2,000,000,000	€1,952,191,459	€1,818,920,315	€1,631,379,599	€1,350,116,334
43	06/2026	€2,000,000,000	€1,940,871,542	€1,805,331,238	€1,615,001,926	€1,330,553,835
44	07/2026	€2,000,000,000	€1,929,564,922	€1,791,795,080	€1,598,745,303	€1,311,239,218
45	08/2026	€2,000,000,000	€1,918,258,369	€1,778,299,415	€1,582,598,033	€1,292,160,652
46	09/2026	€2,000,000,000	€1,906,957,674	€1,764,849,504	€1,566,564,235	€1,273,319,353
47	10/2026	€1,500,000,000	€1,895,669,340	€1,751,451,231	€1,550,648,535	€1,254,716,901
48	11/2026	€1,500,000,000	€1,884,386,891	€1,738,098,469	€1,534,844,900	€1,236,346,239
49	12/2026	€1,500,000,000	€1,873,107,257	€1,724,788,266	€1,519,150,152	€1,218,202,706
50	01/2027	€1,500,000,000	€1,861,836,525	€1,711,526,106	€1,503,568,555	€1,200,287,644



# 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	02/2027	€1,500,000,000	€1,850,558,731	€1,698,297,204	€1,488,086,564	€1,182,588,191
52	03/2027	€1,500,000,000	€1,839,274,060	€1,685,101,663	€1,472,703,782	€1,165,102,105
53	04/2027	€1,500,000,000	€1,827,983,328	€1,671,940,167	€1,457,420,320	€1,147,827,557
54	05/2027	€1,500,000,000	€1,816,686,906	€1,658,812,986	€1,442,235,927	€1,130,762,451
55	06/2027	€1,500,000,000	€1,805,392,370	€1,645,726,957	€1,427,156,041	€1,113,909,149
56	07/2027	€1,500,000,000	€1,794,095,577	€1,632,678,205	€1,412,176,782	€1,097,262,708
57	08/2027	€1,500,000,000	€1,782,790,478	€1,619,661,151	€1,397,292,831	€1,080,817,146
58	09/2027	€1,500,000,000	€1,771,479,823	€1,606,678,230	€1,382,505,822	€1,064,571,918
59	10/2027	€1,500,000,000	€1,760,164,001	€1,593,729,727	€1,367,815,520	€1,048,525,039
60	11/2027	€1,500,000,000	€1,748,846,859	€1,580,819,047	€1,353,224,362	€1,032,676,582
61	12/2027	€1,500,000,000	€1,737,522,800	€1,567,941,050	€1,338,727,462	€1,017,021,034
62	01/2028	€1,500,000,000	€1,726,201,675	€1,555,104,547	€1,324,331,861	€1,001,561,985
63	02/2028	€1,500,000,000	€1,714,884,356	€1,542,310,218	€1,310,037,616	€986,297,683
64	03/2028	€1,500,000,000	€1,703,563,459	€1,529,551,320	€1,295,838,496	€971,221,676
65	04/2028	€1,500,000,000	€1,692,243,912	€1,516,832,191	€1,281,737,692	€956,334,639
66	05/2028	€1,500,000,000	€1,680,931,149	€1,504,157,596	€1,267,738,717	€941,637,459
67	06/2028	€1,500,000,000	€1,669,620,765	€1,491,523,476	€1,253,837,632	€927,125,476
68	07/2028	€1,500,000,000	€1,658,329,724	€1,478,944,854	€1,240,046,531	€912,805,900
69	08/2028	€1,500,000,000	€1,647,039,407	€1,466,404,976	€1,226,350,806	€898,666,225
70	09/2028	€1,500,000,000	€1,635,756,341	€1,453,909,544	€1,212,754,729	€884,707,925
71	10/2028	€1,500,000,000	€1,624,476,748	€1,441,455,083	€1,199,254,888	€870,926,851
72	11/2028	€1,500,000,000	€1,613,204,737	€1,429,045,125	€1,185,853,720	€857,323,139
73	12/2028	€1,500,000,000	€1,601,939,093	€1,416,678,469	€1,172,549,714	€843,894,064
74	01/2029	€1,500,000,000	€1,590,676,780	€1,404,352,317	€1,159,340,055	€830,636,000
75	02/2029	€1,500,000,000	€1,579,418,394	€1,392,067,085	€1,146,224,599	€817,547,276
76	03/2029	€1,000,000,000	€1,568,164,004	€1,379,822,725	€1,133,202,822	€804,625,960
77	04/2029	€1,000,000,000	€1,556,918,017	€1,367,623,002	€1,120,277,323	€791,872,352
78	05/2029	€1,000,000,000	€1,545,669,276	€1,355,458,004	€1,107,439,497	€779,278,843
79	06/2029	€1,000,000,000	€1,534,424,335	€1,343,333,388	€1,094,693,516	€766,846,897
80	07/2029	€1,000,000,000	€1,523,193,546	€1,331,258,097	€1,082,046,172	€754,579,763
81	08/2029	€1,000,000,000	€1,511,981,277	€1,319,235,788	€1,069,499,901	€742,477,593
82	09/2029	€1,000,000,000	€1,500,784,034	€1,307,263,247	€1,057,051,557	€730,536,661
83	10/2029	€1,000,000,000	€1,489,603,980	€1,295,342,200	€1,044,702,003	€718,756,052
84	11/2029	€1,000,000,000	€1,478,449,987	€1,283,480,183	€1,032,456,766	€707,138,046
85	12/2029	€1,000,000,000	€1,467,318,527	€1,271,673,938	€1,020,312,652	€695,678,919
86	01/2030	€1,000,000,000	€1,456,235,773	€1,259,945,920	€1,008,287,075	€684,388,988
87	02/2030	€1,000,000,000	€1,445,152,723	€1,248,253,505	€996,345,317	€673,243,143
88	03/2030	€1,000,000,000	€1,434,072,400	€1,236,599,213	€984,488,958	€662,241,125
89	04/2030	€1,000,000,000	€1,423,010,427	€1,224,996,395	€972,728,159	€651,388,411
90	05/2030	€1,000,000,000	€1,411,955,422	€1,213,435,099	€961,054,519	€640,677,993
91	06/2030	€1,000,000,000	€1,400,922,855	€1,201,928,485	€949,477,973	€630,115,144
92	07/2030	€1,000,000,000	€1,389,910,369	€1,190,474,348	€937,996,250	€619,696,962
93	08/2030	€1,000,000,000	€1,378,911,120	€1,179,066,664	€926,604,094	€609,418,624
94	09/2030	€1,000,000,000	€1,367,926,914	€1,167,706,830	€915,302,122	€599,279,219
95	10/2030	€1,000,000,000	€1,356,977,664	€1,156,411,668	€904,102,994	€589,285,695
96	11/2030	€1,000,000,000	€1,346,059,252	€1,145,177,438	€893,003,209	€579,434,371
97	12/2030	€1,000,000,000	€1,335,172,415	€1,134,004,548	€882,002,523	€569,723,722
98	01/2031	€1,000,000,000	€1,324,305,422	€1,122,882,832	€871,092,485	€560,146,961
99	02/2031	€500,000,000	€1,313,453,616	€1,111,808,180	€860,269,417	€550,700,465
100	03/2031	€500,000,000	€1,302,617,731	€1,100,781,063	€849,533,214	€541,382,937



# 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	04/2031	€500,000,000	€1,291,803,793	€1,089,806,413	€838,887,198	€532,195,269
102	05/2031	€500,000,000	€1,281,001,931	€1,078,875,740	€828,324,352	€523,131,793
103	06/2031	€500,000,000	€1,270,218,511	€1,067,994,265	€817,848,226	€514,193,572
104	07/2031	€500,000,000	€1,259,458,023	€1,057,165,593	€807,461,101	€505,380,847
105	08/2031	€500,000,000	€1,248,720,273	€1,046,389,384	€797,162,221	€496,691,949
106	09/2031	€500,000,000	€1,238,000,480	€1,035,661,459	€786,947,922	€488,123,421
107	10/2031	€500,000,000	€1,227,306,523	€1,024,988,243	€776,822,608	€479,676,842
108	11/2031	€500,000,000	€1,216,639,469	€1,014,370,435	€766,786,307	€471,351,058
109	12/2031	€500,000,000	€1,205,991,262	€1,003,801,134	€756,833,318	€463,141,419
110	01/2032	€500,000,000	€1,195,359,473	€993,278,164	€746,961,543	€455,045,542
111	02/2032	€500,000,000	€1,184,737,214	€982,795,661	€737,166,141	€447,059,412
112	03/2032	€500,000,000	€1,174,128,996	€972,357,243	€727,449,410	€439,183,385
113	04/2032	€500,000,000	€1,163,525,388	€961,954,972	€717,805,002	€431,412,603
114	05/2032	€500,000,000	€1,152,918,338	€951,582,104	€708,227,518	€423,742,853
115	06/2032	€500,000,000	€1,142,316,456	€941,245,671	€698,721,838	€416,176,112
116	07/2032	€500,000,000	€1,131,718,799	€930,944,795	€689,286,936	€408,710,807
117	08/2032	€500,000,000	€1,121,125,113	€920,679,172	€679,922,217	€401,345,638
118	09/2032	€500,000,000	€1,110,530,810	€910,444,946	€670,624,472	€394,077,786
119	10/2032	€500,000,000	€1,099,940,846	€900,246,096	€661,396,281	€386,907,856
120	11/2032	€500,000,000	€1,089,356,538	€890,083,604	€652,237,999	€379,835,138
121	12/2032	€500,000,000	€1,078,771,568	€879,952,214	€643,145,416	€372,856,280
122	01/2033	€500,000,000	€1,068,198,017	€869,861,689	€634,125,310	€365,974,321
123	02/2033	€500,000,000	€1,057,629,420	€859,806,648	€625,173,380	€359,185,871
124	03/2033	€500,000,000	€1,047,086,006	€849,803,413	€616,301,101	€352,496,617
125	04/2033	€500,000,000	€1,036,558,590	€839,844,360	€607,502,510	€345,902,203
126	05/2033	€500,000,000	€1,026,049,364	€829,931,121	€598,778,380	€339,402,162
127	06/2033	€500,000,000	€1,015,557,844	€820,063,154	€590,127,909	€332,995,136
128	07/2033	€500,000,000	€1,005,093,965	€810,248,321	€581,556,332	€326,683,174
129	08/2033	€500,000,000	€994,657,305	€800,486,091	€573,062,821	€320,464,888
130	09/2033	€500,000,000	€984,251,093	€790,778,875	€564,648,653	€314,340,079
131	10/2033	€500,000,000	€973,879,635	€781,129,927	€556,315,690	€308,308,865
132	11/2033	€500,000,000	€963,537,683	€771,534,830	€548,060,323	€302,368,335
133	12/2033	€500,000,000	€953,235,905	€762,001,918	€539,888,012	€296,520,601
134	01/2034	€500,000,000	€942,978,938	€752,534,655	€531,800,717	€290,765,817
135	02/2034	€500,000,000	€932,733,748	€743,106,470	€523,779,203	€285,092,585
136	03/2034	€500,000,000	€922,517,194	€733,730,649	€515,832,454	€279,504,997
137	04/2034	€500,000,000	€912,319,939	€724,399,592	€507,954,712	€273,999,108
138	05/2034	€500,000,000	€902,132,872	€715,105,928	€500,140,436	€268,571,155
139	06/2034	€500,000,000	€891,959,217	€705,852,095	€492,390,984	€263,221,120
140	07/2034	€500,000,000	€881,824,525	€696,658,151	€484,719,958	€257,955,495
141	08/2034	€500,000,000	€871,727,163	€687,522,583	€477,125,844	€252,772,640
142	09/2034	€500,000,000	€861,659,934	€678,439,505	€469,604,116	€247,669,348
143	10/2034	€500,000,000	€851,624,400	€669,409,952	€462,155,074	€242,644,993
144	11/2034	€500,000,000	€841,650,190	€660,456,980	€454,794,170	€237,706,873
145	12/2034	€500,000,000	€831,721,488	€651,567,884	€447,512,138	€232,849,286
146	01/2035	€500,000,000	€821,895,842	€642,787,423	€440,339,165	€228,087,060
147	02/2035	€500,000,000	€812,082,092	€634,043,947	€433,225,586	€223,393,573
148	03/2035	€500,000,000	€802,288,716	€625,343,948	€426,175,503	€218,770,269
149	04/2035	€500,000,000	€792,518,026	€616,689,077	€419,189,679	€214,216,856
150	05/2035	€500,000,000	€782,765,514	€608,075,674	€412,265,270	€209,731,205



# 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	06/2035	€500,000,000	€773,036,826	€599,507,981	€405,404,797	€205,313,935
152	07/2035	€500,000,000	€763,369,450	€591,014,861	€398,627,365	€200,974,009
153	08/2035	€500,000,000	€753,736,460	€582,575,194	€391,918,253	€196,703,242
154	09/2035	€500,000,000	€744,147,522	€574,196,241	€385,281,930	€192,503,181
155	10/2035	€500,000,000	€734,622,280	€565,892,894	€378,727,927	€188,377,853
156	11/2035	€500,000,000	€725,171,625	€557,673,216	€372,261,113	€184,328,897
157	12/2035	€500,000,000	€715,793,972	€549,535,636	€365,879,890	€180,354,729
158	01/2036	€500,000,000	€706,471,960	€541,466,500	€359,574,649	€176,449,854
159	02/2036	€500,000,000	€697,182,616	€533,447,953	€353,333,097	€172,607,555
160	03/2036	€500,000,000	€687,943,130	€525,492,934	€347,163,407	€168,831,183
161	04/2036	€500,000,000	€678,759,072	€517,605,437	€341,067,773	€165,121,129
162	05/2036	€500,000,000	€669,611,318	€509,770,627	€335,035,986	€161,471,791
163	06/2036	€500,000,000	€660,510,756	€501,996,577	€329,072,961	€157,884,919
164	07/2036	€500,000,000	€651,499,274	€494,314,827	€323,198,901	€154,369,524
165	08/2036	€500,000,000	€642,545,283	€486,701,047	€317,397,362	€150,917,028
166	09/2036	€500,000,000	€633,638,298	€479,147,028	€311,662,554	€147,524,041
167	10/2036	€500,000,000	€624,791,915	€471,662,796	€306,000,574	€144,192,827
168	11/2036	€500,000,000	€616,022,506	€464,260,398	€300,418,763	€140,926,190
169	12/2036	€500,000,000	€607,312,116	€456,925,973	€294,907,660	€137,719,029
170	01/2037	€500,000,000	€598,659,814	€449,658,539	€289,466,192	€134,570,229
171	02/2037	€500,000,000	€590,046,360	€442,443,393	€284,084,482	€131,474,611
172	03/2037	€500,000,000	€581,467,025	€435,276,789	€278,759,772	€128,430,368
173	04/2037	€500,000,000	€572,920,262	€428,157,386	€273,490,865	€125,436,432
174	05/2037	€500,000,000	€564,395,450	€421,077,079	€268,272,268	€122,489,790
175	06/2037	€500,000,000	€555,894,605	€414,037,232	€263,104,556	€119,590,236
176	07/2037	€500,000,000	€547,415,633	€407,036,141	€257,986,357	€116,736,679
177	08/2037	€500,000,000	€538,944,818	€400,063,488	€252,910,860	€113,925,597
178	09/2037	€500,000,000	€530,477,323	€393,115,601	€247,875,518	€111,155,438
179	10/2037	€500,000,000	€522,014,849	€386,193,672	€242,880,866	€108,426,047
180	11/2037	€500,000,000	€513,583,261	€379,316,729	€237,938,621	€105,742,239
181	12/2037	€500,000,000	€505,184,424	€372,485,977	€233,049,226	€103,103,752
182	01/2038	€500,000,000	€496,835,080	€365,713,563	€228,219,946	€100,513,326
183	02/2038	€500,000,000	€488,518,087	€358,986,653	€223,442,421	€97,966,799
184	03/2038	€500,000,000	€480,227,420	€352,300,653	€218,713,489	€95,462,345
185	04/2038	€500,000,000	€471,976,538	€345,665,267	€214,038,874	€93,002,031
186	05/2038	€500,000,000	€463,766,561	€339,081,116	€209,418,630	€90,585,425
187	06/2038	€500,000,000	€455,589,411	€332,542,100	€204,848,665	€88,210,319
188	07/2038	€500,000,000	€447,466,488	€326,063,636	€200,338,152	€85,880,223
189	08/2038	€500,000,000	€439,371,671	€319,626,474	€195,874,921	€83,589,471
190	09/2038	€500,000,000	€431,315,713	€313,238,267	€191,463,369	€81,339,534
191	10/2038	€500,000,000	€423,300,392	€306,900,108	€187,103,849	€79,130,142
192	11/2038	€500,000,000	€415,337,910	€300,620,633	€182,801,291	€76,962,953
193	12/2038	€500,000,000	€407,425,316	€294,397,462	€178,553,895	€74,836,770
194	01/2039	€500,000,000	€399,564,961	€288,232,061	€174,362,203	€72,751,391
195	02/2039	€500,000,000	€391,741,259	€282,112,964	€170,218,947	€70,703,367
196	03/2039	€500,000,000	€383,960,526	€276,044,531	€166,126,455	€68,693,277
197	04/2039	€500,000,000	€376,218,677	€270,023,624	€162,082,529	€66,719,822
198	05/2039	€500,000,000	€368,512,177	€264,047,520	€158,085,243	€64,781,836
199	06/2039	€500,000,000	€360,866,930	€258,134,572	€154,145,271	€62,883,306
200	07/2039	€500,000,000	€353,298,122	€252,295,356	€150,268,546	€61,026,222



# 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	08/2039	€500,000,000	€345,810,282	€246,532,778	€146,456,379	€59,210,665
202	09/2039	€500,000,000	€338,410,757	€240,851,728	€142,711,241	€57,437,175
203	10/2039	€500,000,000	€331,104,673	€235,255,484	€139,034,624	€55,705,887
204	11/2039	€500,000,000	€323,908,830	€229,755,584	€135,432,869	€54,018,864
205	12/2039	€500,000,000	€316,814,826	€224,345,635	€131,901,709	€52,373,914
206	01/2040	€500,000,000	€309,937,932	€219,106,719	€128,488,213	€50,789,173
207	02/2040	€500,000,000	€303,106,582	€213,916,938	€125,120,237	€49,235,534
208	03/2040	€500,000,000	€296,311,083	€208,769,255	€121,793,391	€47,710,950
209	04/2040	€500,000,000	€289,548,597	€203,661,506	€118,506,160	€46,214,526
210	05/2040	€500,000,000	€282,826,606	€198,598,785	€115,261,258	€44,747,026
211	06/2040	€500,000,000	€276,170,780	€193,598,902	€112,068,731	€43,312,028
212	07/2040	€500,000,000	€269,609,766	€188,681,632	€108,939,651	€41,913,438
213	08/2040	€500,000,000	€263,133,363	€183,839,470	€105,869,268	€40,549,029
214	09/2040	€500,000,000	€256,733,518	€179,066,463	€102,853,766	€39,216,966
215	10/2040	€500,000,000	€250,459,350	€174,396,503	€99,912,198	€37,924,123
216	11/2040	€500,000,000	€244,324,279	€169,838,439	€97,049,102	€36,671,764
217	12/2040	€500,000,000	€238,306,847	€165,376,852	€94,255,141	€35,455,904
218	01/2041	€500,000,000	€232,396,223	€161,003,793	€91,525,314	€34,274,252
219	02/2041	€500,000,000	€226,568,491	€156,702,308	€88,849,565	€33,122,668
220	03/2041	€500,000,000	€220,828,450	€152,475,387	€86,229,219	€32,001,306
221	04/2041	€500,000,000	€215,206,100	€148,343,369	€83,675,370	€30,913,923
222	05/2041	€500,000,000	€209,687,868	€144,296,469	€81,182,048	€29,857,932
223	06/2041	€500,000,000	€204,262,210	€140,326,362	€78,744,161	€28,831,108
224	07/2041	€500,000,000	€198,954,114	€136,449,832	€76,370,721	€27,836,402
225	08/2041	€500,000,000	€193,751,839	€132,658,399	€74,056,543	€26,871,560
226	09/2041	€500,000,000	€188,661,762	€128,956,027	€71,803,418	€25,936,885
227	10/2041	€0	€183,683,261	€125,341,873	€69,610,451	€25,031,702
228	11/2041	€0	€178,804,693	€121,807,590	€67,472,595	€24,153,863
229	12/2041	€0	€174,010,064	€118,341,929	€65,383,249	€23,300,697
230	01/2042	€0	€169,305,203	€114,948,530	€63,344,086	€22,472,518
231	02/2042	€0	€164,689,489	€111,626,637	€61,354,340	€21,668,767
232	03/2042	€0	€160,127,855	€108,352,187	€59,400,475	€20,884,403
233	04/2042	€0	€155,630,130	€105,131,610	€57,485,770	€20,120,360
234	05/2042	€0	€151,159,591	€101,939,895	€55,596,315	€19,371,562
235	06/2042	€0	€146,717,871	€98,778,024	€53,732,488	€18,637,979
236	07/2042	€0	€142,300,766	€95,643,045	€51,892,526	€17,918,841
237	08/2042	€0	€137,906,873	€92,533,908	€50,075,710	€17,213,749
238	09/2042	€0	€133,538,490	€89,452,049	€48,282,672	€16,522,772
239	10/2042	€0	€129,199,571	€86,400,001	€46,514,627	€15,846,173
240	11/2042	€0	€124,899,527	€83,383,920	€44,774,722	€15,184,867
241	12/2042	€0	€120,638,657	€80,403,851	€43,062,797	€14,538,633
242	01/2043	€0	€116,428,122	€77,467,062	€41,382,552	€13,908,549
243	02/2043	€0	€112,270,557	€74,575,112	€39,734,604	€13,294,643
244	03/2043	€0	€108,168,525	€71,729,496	€38,119,531	€12,696,926
245	04/2043	€0	€104,133,766	€68,937,779	€36,541,119	€12,116,471
246	05/2043	€0	€100,151,773	€66,190,124	€34,993,917	€11,551,279
247	06/2043	€0	€96,230,860	€63,491,818	€33,480,498	€11,002,027
248	07/2043	€0	€92,382,669	€60,850,302	€32,004,547	€10,469,735
249	08/2043	€0	€88,575,253	€58,244,306	€30,554,643	€9,950,490
250	09/2043	€0	€84,808,836	€55,673,819	€29,130,608	€9,444,088



# 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	10/2043	€0	€81,089,655	€53,142,772	€27,734,321	€8,950,994
252	11/2043	€0	€77,417,945	€50,651,141	€26,365,581	€8,470,993
253	12/2043	€0	€73,806,744	€48,207,263	€25,028,533	€8,005,263
254	01/2044	€0	€70,254,323	€45,809,792	€23,722,258	€7,553,348
255	02/2044	€0	€66,749,258	€43,451,078	€22,442,594	€7,113,769
256	03/2044	€0	€63,297,836	€41,135,029	€21,191,374	€6,686,965
257	04/2044	€0	€59,896,875	€38,859,388	€19,967,240	€6,272,364
258	05/2044	€0	€56,541,059	€36,620,525	€18,768,149	€5,869,186
259	06/2044	€0	€53,225,203	€34,414,922	€17,592,132	€5,476,690
260	07/2044	€0	€50,008,519	€32,280,652	€16,458,444	€5,100,723
261	08/2044	€0	€46,880,770	€30,210,776	€15,363,252	€4,739,901
262	09/2044	€0	€43,831,346	€28,198,162	€14,302,661	€4,392,849
263	10/2044	€0	€40,878,331	€26,254,151	€13,282,164	€4,061,079
264	11/2044	€0	€38,007,552	€24,369,329	€12,296,718	€3,742,873
265	12/2044	€0	€35,234,664	€22,553,432	€11,350,973	€3,439,475
266	01/2045	€0	€32,780,630	€20,947,328	€10,515,354	€3,171,949
267	02/2045	€0	€30,351,595	€19,362,512	€9,694,641	€2,911,236
268	03/2045	€0	€27,946,549	€17,798,246	€8,888,368	€2,657,118
269	04/2045	€0	€25,565,356	€16,254,354	€8,096,351	€2,409,469
270	05/2045	€0	€23,236,869	€14,749,059	€7,327,549	€2,170,871
271	06/2045	€0	€20,971,763	€13,288,944	€6,585,059	€1,942,130
272	07/2045	€0	€18,816,963	€11,903,479	€5,883,258	€1,727,348
273	08/2045	€0	€16,732,539	€10,567,082	€5,209,234	€1,522,576
274	09/2045	€0	€14,756,514	€9,303,489	€4,574,456	€1,331,030
275	10/2045	€0	€12,933,078	€8,140,157	€3,992,098	€1,156,359
276	11/2045	€0	€11,239,118	€7,062,070	€3,454,420	€996,116
277	12/2045	€0	€9,706,007	€6,088,484	€2,970,484	€852,718
278	01/2046	€0	€8,338,488	€5,221,854	€2,541,075	€726,171
279	02/2046	€0	€7,080,510	€4,426,606	€2,148,515	€611,228
280	03/2046	€0	€5,924,082	€3,697,398	€1,789,940	€506,928
281	04/2046	€0	€4,892,086	€3,048,162	€1,471,822	€414,960
282	05/2046	€0	€3,978,691	€2,474,874	€1,191,914	€334,533
283	06/2046	€0	€3,191,755	€1,982,034	€952,090	€266,021
284	07/2046	€0	€2,547,574	€1,579,346	€756,691	€210,474
285	08/2046	€0	€2,007,201	€1,242,253	€593,644	€164,381
286	09/2046	€0	€1,553,937	€960,111	€457,628	€126,148
287	10/2046	€0	€1,172,992	€723,523	€343,968	€94,391
288	11/2046	€0	€846,805	€521,446	€247,258	€67,547
289	12/2046	€0	€560,611	€344,632	€162,994	€44,327
290	01/2047	€0	€304,849	€187,089	€88,255	€23,893
291	02/2047	€0	€170,314	€104,348	€49,096	€13,232
292	03/2047	€0	€88,471	€54,113	€25,395	€6,813
293	04/2047	€0	€46,242	€28,236	€13,217	€3,530
294	05/2047	€0	€26,629	€16,233	€7,579	€2,015
295	06/2047	€0	€15,618	€9,505	€4,426	€1,172
296	07/2047	€0	€6,012	€3,653	€1,696	€447
297	08/2047	€0	€0	€0	€0	€0
298	09/2047	€0	€0	€0	€0	€0
299	10/2047	€0	€0	€0	€0	€0
300	11/2047	€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	12/2047	€0	€0	€0	€0	€0
302	01/2048	€0	€0	€0	€0	€0
303	02/2048	€0	€0	€0	€0	€0
304	03/2048	€0	€0	€0	€0	€0
305	04/2048	€0	€0	€0	€0	€0
306	05/2048	€0	€0	€0	€0	€0
307	06/2048	€0	€0	€0	€0	€0
308	07/2048	€0	€0	€0	€0	€0
309	08/2048	€0	€0	€0	€0	€0
310	09/2048	€0	€0	€0	€0	€0
311	10/2048	€0	€0	€0	€0	€0
312	11/2048	€0	€0	€0	€0	€0
313	12/2048	€0	€0	€0	€0	€0
314	01/2049	€0	€0	€0	€0	€0
315	02/2049	€0	€0	€0	€0	€0
316	03/2049	€0	€0	€0	€0	€0
317	04/2049	€0	€0	€0	€0	€0
318	05/2049	€0	€0	€0	€0	€0
319	06/2049	€0	€0	€0	€0	€0
320	07/2049	€0	€0	€0	€0	€0
321	08/2049	€0	€0	€0	€0	€0
322	09/2049	€0	€0	€0	€0	€0
323	10/2049	€0	€0	€0	€0	€0
324	11/2049	€0	€0	€0	€0	€0
325	12/2049	€0	€0	€0	€0	€0
326	01/2050	€0	€0	€0	€0	€0
327	02/2050	€0	€0	€0	€0	€0
328	03/2050	€0	€0	€0	€0	€0
329	04/2050	€0	€0	€0	€0	€0
330	05/2050	€0	€0	€0	€0	€0
331	06/2050	€0	€0	€0	€0	€0
332	07/2050	€0	€0	€0	€0	€0
333	08/2050	€0	€0	€0	€0	€0
334	09/2050	€0	€0	€0	€0	€0
335	10/2050	€0	€0	€0	€0	€0
336	11/2050	€0	€0	€0	€0	€0
337	12/2050	€0	€0	€0	€0	€0
338	01/2051	€0	€0	€0	€0	€0
339	02/2051	€0	€0	€0	€0	€0
340	03/2051	€0	€0	€0	€0	€0
341	04/2051	€0	€0	€0	€0	€0
342	05/2051	€0	€0	€0	€0	€0
343	06/2051	€0	€0	€0	€0	€0
344	07/2051	€0	€0	€0	€0	€0
345	08/2051	€0	€0	€0	€0	€0
346	09/2051	€0	€0	€0	€0	€0
347	10/2051	€0	€0	€0	€0	€0
348	11/2051	€0	€0	€0	€0	€0
349	12/2051	€0	€0	€0	€0	€0
350	01/2052	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

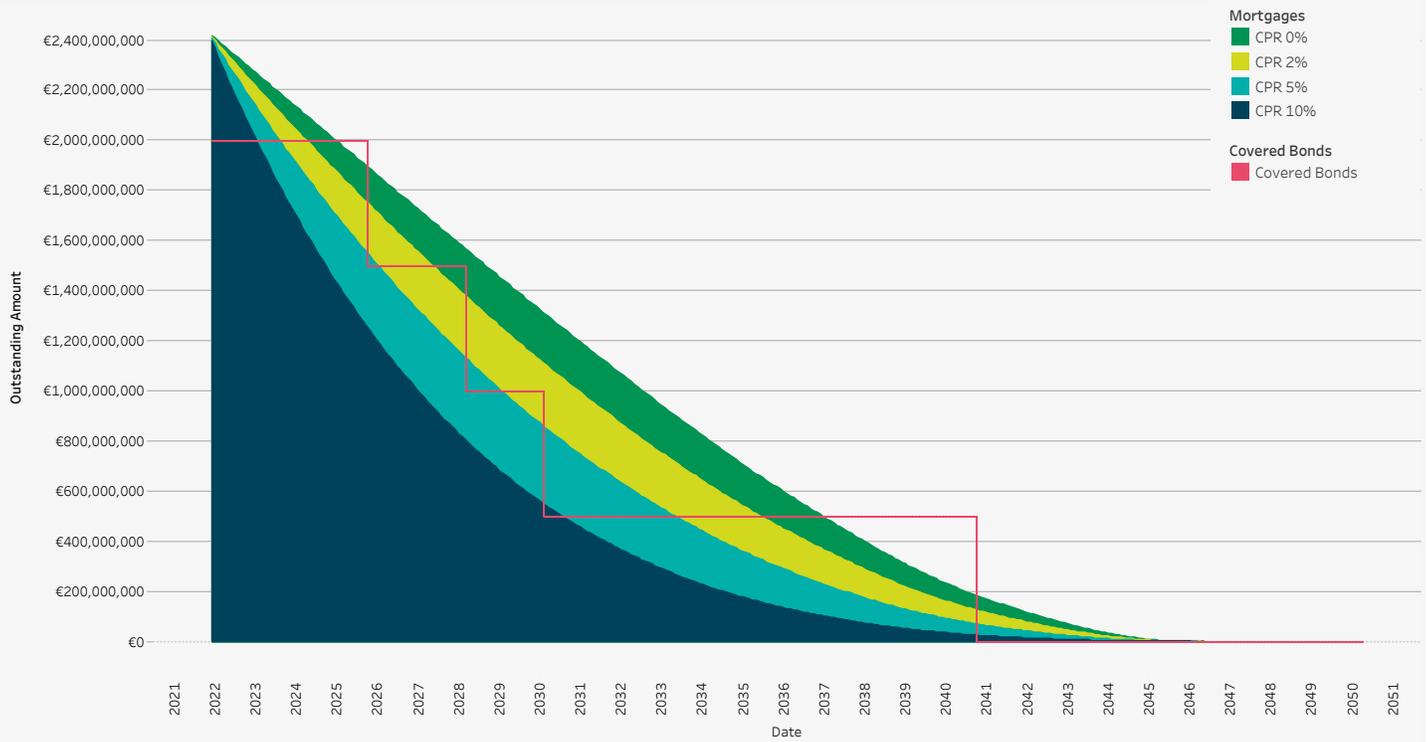
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	02/2052	€0	€0	€0	€0	€0
352	03/2052	€0	€0	€0	€0	€0
353	04/2052	€0	€0	€0	€0	€0
354	05/2052	€0	€0	€0	€0	€0
355	06/2052	€0	€0	€0	€0	€0
356	07/2052	€0	€0	€0	€0	€0
357	08/2052	€0	€0	€0	€0	€0
358	09/2052	€0	€0	€0	€0	€0
359	10/2052	€0	€0	€0	€0	€0
360	11/2052	€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

### Disclaimer

This investor report is prepared by Argenta Spaarbank SA/NV, having its registered office at Belgiëlei 49-53, 2018 Antwerp, Belgium, and registered with the Crossroads Bank for Enterprises under number 0404.453.574, RPR/RPM Antwerp, division Antwerp as issuer (the 'Issuer') under the Residential European Covered Bonds (Premium) Programme (the 'Programme').

This report and the data contained herein are purely for the purposes of information of relevant investors in European Covered Bonds (Premium) issued under the Programme and it contains no offer or invitation for the purchase or sale of European Covered Bonds (Premium), does not comprise investment advice and is not a confirmation of any transaction.

The information in this report has been treated with all reasonable care. All opinions, estimates, numbers and projections contained in this report are made as of the date hereof and are subject to change without notice.

The Issuer cannot be held liable for any direct or indirect damage or loss resulting from the use of this report.

The information contained in this report is published for the assistance of the recipient ((potential) investor), but is not to be relied upon as authoritative or taken in substitution for the exercise of judgment by any recipient. Nothing in this report shall form the basis of any contract or commitment whatsoever and nothing in this report, nor the report in itself, may be reproduced, distributed or published without the prior written consent of the Issuer.

Potential users of this report and each investor is encouraged to contact its local regulatory authorities to determine whether any restrictions apply to their ability to purchase investments (European Covered Bonds (Premium)) to which this report refers.

The European Covered Bonds (Premium) have not been and will not be registered under the United States Securities Act of 1933, as amended (the "Securities Act"), or any U.S. state securities laws and, unless so registered, may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons as defined in Regulation S under the Securities Act ("Regulation S") except pursuant to an exemption from or in a transaction not subject to the registration requirements of the Securities Act and applicable U.S. state securities laws.