



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date 1/07/2023 Portfolio Cut-off Date 30/06/2023

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### 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	7.62	11/02/2032	Fixed	0.010%	11/02/2024	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	18.29	8/10/2042	Fixed	0.500%	8/10/2023	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	5.68	3/03/2030	Fixed	0.750%	3/03/2024	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	3.31	20/10/2027	Fixed	3.250%	20/10/2023	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	4.98	22/06/2029	Fixed	3.375%	22/06/2024	ACT/ACT	EUR	€500,000,000

#### Totals

Total Outstanding (in EUR):	€2,500,000,000
Current Weighted Average Fixed Coupon:	1.577%
Weighted Remaining Average Life *:	7.98

\* 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)	€2,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€3,038,898,275	(II)
Nominal Balance Public Finance Exposures	€45,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.36%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€2,880,260,675	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115.21%	
>>> 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)	€45,484,142	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	117.03%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€450,457,883	(IX)
Total Interest Proceeds Residential Mortgage Loans	€442,897,883	
Total Interest Proceeds Public Finance Exposures	€7,560,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€2,925,260,675	(X)
Total Principal Proceeds Residential Mortgage Loans	€3,038,898,275	
Total Principal Proceeds Public Finance Exposures	€45,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€219,799,380	(XI)
Costs, Fees and Expenses Covered Bonds	€47,923,153	(XII)
Principal Requirement Covered Bonds	€2,500,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€607,996,026	
>>> 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	€137,230,248	(XV)
Cumulative Cash Outflow Next 180 Days	€20,843,786	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€116,386,462	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€43,081,731	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€18,750,000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€24,331,731	



# 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	€3,038,898,275
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	20,052
Number of Loans	34,266
Average Outstanding Balance per Borrower	€151,551
Average Outstanding Balance per Loan	€88,686
Weighted Average Original Loan to Initial Value	77.04%
Weighted Average Current Loan to Current Value	53.25%
Weighted Average Seasoning (in months)	50.40
Weighted Average Remaining Maturity (in months, at 0% CPR)	212.15
Weighted Average Initial Maturity (in months, at 0% CPR)	261.82
Weighted Remaining Average Life (in months, at 0% CPR)	112.69
Weighted Remaining Average Life (in months, at 2% CPR)	99.38
Weighted Remaining Average Life (in months, at 5% CPR)	83.29
Weighted Remaining Average Life (in months, at 10% CPR)	63.90
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	97.03
Percentage of Fixed Rate Loans	33.05%
Percentage of Resettable Rate Loans	66.95%
Weighted Average Interest Rate	1.73%
Weighted Average Interest Rate Fixed Rate Loans	1.62%
Weighted average interest rate Resettable Rate Loans	1.79%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€21,346,666
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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
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2.400%	2.00%	AA	AA-	Aa3	EUR	€45,000,000	€43,960,950	€45,484,142

#### 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	€3,038,898,275	100.00%	34,266	100.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,029,518,079	33.88%	11,177	32.62%
Brabant Wallon	€47,021,129	1.55%	417	1.22%
Brussels	€48,649,512	1.60%	430	1.25%
Hainaut	€84,878,587	2.79%	1,053	3.07%
Liège	€62,414,299	2.05%	815	2.38%
Limburg	€369,291,376	12.15%	4,520	13.19%
Luxembourg	€6,969,060	0.23%	73	0.21%
Namur	€21,439,744	0.71%	260	0.76%
Oost-Vlaanderen	€590,254,711	19.42%	6,485	18.93%
Vlaams-Brabant	€470,656,183	15.49%	5,228	15.26%
West-Vlaanderen	€307,805,596	10.13%	3,808	11.11%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€14,093,308	0.46%	114	0.33%
12 - 24	€444,602,802	14.63%	3,697	10.79%
24 - 36	€906,245,713	29.82%	8,080	23.58%
36 - 48	€518,908,294	17.08%	5,038	14.70%
48 - 60	€171,797,239	5.65%	1,754	5.12%
60 - 72	€172,018,959	5.66%	1,712	5.00%
72 - 84	€299,190,582	9.85%	4,482	13.08%
84 - 96	€233,036,106	7.67%	4,002	11.68%
96 - 108	€129,092,963	4.25%	2,611	7.62%
108 - 120	€105,741,164	3.48%	1,902	5.55%
120 - 132	€44,171,145	1.45%	874	2.55%
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>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>



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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€811,039	0.03%	279	0.81%
12 - 24	€3,591,511	0.12%	463	1.35%
24 - 36	€7,939,112	0.26%	643	1.88%
36 - 48	€11,355,332	0.37%	686	2.00%
48 - 60	€12,426,630	0.41%	568	1.66%
60 - 72	€19,889,684	0.65%	758	2.21%
72 - 84	€37,097,033	1.22%	1,094	3.19%
84 - 96	€47,484,943	1.56%	1,210	3.53%
96 - 108	€46,707,007	1.54%	1,059	3.09%
108 - 120	€43,250,011	1.42%	869	2.54%
120 - 132	€69,999,723	2.30%	1,294	3.78%
132 - 144	€97,001,401	3.19%	1,560	4.55%
144 - 156	€132,803,401	4.37%	1,926	5.62%
156 - 168	€136,257,196	4.48%	1,920	5.60%
168 - 180	€95,038,259	3.13%	1,115	3.25%
180 - 192	€138,364,677	4.55%	1,629	4.75%
192 - 204	€231,257,152	7.61%	2,452	7.16%
204 - 216	€309,116,847	10.17%	3,012	8.79%
216 - 228	€264,937,826	8.72%	2,574	7.51%
228 - 240	€148,969,308	4.90%	1,210	3.53%
240 - 252	€169,933,304	5.59%	1,344	3.92%
252 - 264	€289,501,152	9.53%	2,017	5.89%
264 - 276	€435,539,072	14.33%	2,855	8.33%
276 - 288	€276,825,662	9.11%	1,665	4.86%
288 - 300	€12,476,384	0.41%	63	0.18%
300 - 312	€0	0.00%	0	0.00%
312 - 324	€324,611	0.01%	1	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>



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### 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	€1,308,247	0.04%	180	0.53%
60 - 72	€746,933	0.02%	54	0.16%
72 - 84	€1,690,602	0.06%	120	0.35%
84 - 96	€2,116,087	0.07%	118	0.34%
96 - 108	€3,493,632	0.11%	157	0.46%
108 - 120	€61,250,899	2.02%	2,768	8.08%
120 - 132	€7,388,504	0.24%	241	0.70%
132 - 144	€21,475,445	0.71%	562	1.64%
144 - 156	€30,701,776	1.01%	611	1.78%
156 - 168	€23,757,874	0.78%	457	1.33%
168 - 180	€211,481,679	6.96%	4,030	11.76%
180 - 192	€32,026,609	1.05%	527	1.54%
192 - 204	€55,313,995	1.82%	801	2.34%
204 - 216	€112,336,274	3.70%	1,392	4.06%
216 - 228	€41,705,357	1.37%	591	1.72%
228 - 240	€735,259,207	24.19%	8,353	24.38%
240 - 252	€27,426,303	0.90%	300	0.88%
252 - 264	€71,267,226	2.35%	704	2.05%
264 - 276	€61,149,704	2.01%	628	1.83%
276 - 288	€42,074,236	1.38%	398	1.16%
288 - 300	€1,340,499,133	44.11%	9,758	28.48%
300 - 312	€36,275,346	1.19%	281	0.82%
312 - 324	€17,950,286	0.59%	149	0.43%
324 - 336	€6,757,111	0.22%	88	0.26%
336 - 348	€2,221,545	0.07%	31	0.09%
348 - 360	€91,045,816	3.00%	966	2.82%
>360	€178,452	0.01%	1	0.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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	€105,980,487	3.49%	2,032	5.93%
2014	€113,403,852	3.73%	2,089	6.10%
2015	€173,008,123	5.69%	3,279	9.57%
2016	€324,556,379	10.68%	5,147	15.02%
2017	€156,999,692	5.17%	2,011	5.87%
2018	€172,968,138	5.69%	1,702	4.97%
2019	€476,382,989	15.68%	4,531	13.22%
2020	€607,066,913	19.98%	5,534	16.15%
2021	€723,629,814	23.81%	6,544	19.10%
2022	€183,590,085	6.04%	1,388	4.05%
2023	€1,311,803	0.04%	9	0.03%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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	€336,318,513	11.07%	6,049	30.17%
100k - 200k	€1,262,151,061	41.53%	8,452	42.15%
200k - 300k	€1,105,023,207	36.36%	4,595	22.92%
300k - 400k	€273,213,842	8.99%	823	4.10%
>400k	€62,191,651	2.05%	133	0.66%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>20,052</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€3,028,406,813	99.65%	34,037	99.33%
Linear	€10,491,462	0.35%	229	0.67%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€737,061	0.02%	10	0.03%
0.5% - 1%	€267,484,482	8.80%	2,837	8.28%
1% - 1.5%	€1,002,771,964	33.00%	10,880	31.75%
1.5% - 2%	€1,081,357,634	35.58%	11,881	34.67%
2% - 2.5%	€446,442,277	14.69%	4,749	13.86%
2.5% - 3%	€86,953,258	2.86%	1,299	3.79%
3% - 3.5%	€37,836,972	1.25%	711	2.07%
3.5% - 4%	€30,724,448	1.01%	527	1.54%
4% - 4.5%	€40,923,711	1.35%	685	2.00%
4.5% - 5%	€30,801,349	1.01%	481	1.40%
5% - 5.5%	€11,633,078	0.38%	186	0.54%
5.5% - 6%	€1,232,042	0.04%	20	0.06%
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>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,004,390,095	33.05%	13,153	38.38%
Fixed with Resets	€2,034,508,180	66.95%	21,113	61.62%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>



# Residential European Covered Bonds (Premium) Programme

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Null	€3,584	0.00%	1	0.00%
2023	€61,574,176	2.03%	1,146	3.34%
2024	€108,635,702	3.57%	1,970	5.75%
2025	€165,485,628	5.45%	2,913	8.50%
2026	€106,670,423	3.51%	1,828	5.33%
2027	€18,348,042	0.60%	271	0.79%
2028	€22,250,333	0.73%	288	0.84%
2029	€22,841,423	0.75%	305	0.89%
2030	€44,093,252	1.45%	652	1.90%
2031	€59,433,616	1.96%	922	2.69%
2032	€14,595,097	0.48%	190	0.55%
2033	€13,073,648	0.43%	134	0.39%
2034	€38,064,007	1.25%	408	1.19%
2035	€125,396,995	4.13%	1,304	3.81%
2036	€145,344,943	4.78%	1,528	4.46%
2037	€52,757,442	1.74%	456	1.33%
2038	€64,403,414	2.12%	440	1.28%
2039	€171,833,404	5.65%	1,108	3.23%
2040	€279,350,328	9.19%	1,862	5.43%
2041	€380,144,403	12.51%	2,534	7.40%
2042	€117,388,516	3.86%	701	2.05%
2043	€8,068,827	0.27%	54	0.16%
2044	€14,750,978	0.49%	98	0.29%
Fixed	€1,004,390,095	33.05%	13,153	38.38%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€3,038,898,275	100.00%	34,266	100.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€3,021,339,267	99.42%	33,992	99.20%
Buy-to-let	€17,202,829	0.57%	270	0.79%
Other	€356,179	0.01%	4	0.01%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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%	€2,434,853	0.08%	172	0.50%
10 - 20%	€17,687,833	0.58%	832	2.43%
20 - 30%	€44,170,428	1.45%	1,244	3.63%
30 - 40%	€94,980,129	3.13%	2,016	5.88%
40 - 50%	€169,710,399	5.58%	2,837	8.28%
50 - 60%	€270,278,897	8.89%	3,872	11.30%
60 - 70%	€387,638,443	12.76%	5,043	14.72%
70 - 80%	€651,073,226	21.42%	6,776	19.77%
80 - 90%	€571,114,741	18.79%	4,844	14.14%
90 - 100%	€724,626,886	23.85%	5,616	16.39%
100 - 110%	€68,611,561	2.26%	648	1.89%
110 - 120%	€36,570,880	1.20%	366	1.07%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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%	€22,016,919	0.72%	1,572	4.59%
10 - 20%	€69,380,765	2.28%	2,107	6.15%
20 - 30%	€137,823,943	4.54%	2,918	8.52%
30 - 40%	€224,174,166	7.38%	3,779	11.03%
40 - 50%	€335,176,645	11.03%	4,591	13.40%
50 - 60%	€459,885,841	15.13%	5,306	15.48%
60 - 70%	€558,461,017	18.38%	5,404	15.77%
70 - 80%	€546,109,709	17.97%	4,358	12.72%
80 - 90%	€430,417,129	14.16%	2,767	8.08%
90 - 100%	€251,251,158	8.27%	1,438	4.20%
100 - 110%	€3,424,084	0.11%	21	0.06%
110 - 120%	€776,897	0.03%	5	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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%	€38,182,376	1.26%	2,184	6.37%
10 - 20%	€119,439,184	3.93%	3,100	9.05%
20 - 30%	€229,606,317	7.56%	4,232	12.35%
30 - 40%	€379,450,057	12.49%	5,368	15.67%
40 - 50%	€525,203,070	17.28%	5,975	17.44%
50 - 60%	€586,305,189	19.29%	5,458	15.93%
60 - 70%	€522,876,859	17.21%	3,999	11.67%
70 - 80%	€385,730,622	12.69%	2,483	7.25%
80 - 90%	€203,189,713	6.69%	1,205	3.52%
90 - 100%	€45,816,468	1.51%	243	0.71%
100 - 110%	€2,574,065	0.08%	16	0.05%
110 - 120%	€524,354	0.02%	3	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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%	€4,526,936	0.15%	545	1.59%
20 - 40%	€33,050,194	1.09%	1,483	4.33%
40 - 60%	€164,907,253	5.43%	3,741	10.92%
60 - 80%	€809,594,677	26.64%	10,211	29.80%
80 - 100%	€537,492,762	17.69%	5,376	15.69%
100 - 120%	€98,797,362	3.25%	1,714	5.00%
120 - 140%	€161,344,378	5.31%	2,220	6.48%
140 - 160%	€347,506,914	11.44%	3,108	9.07%
160 - 180%	€532,551,088	17.52%	3,555	10.37%
180 - 200%	€31,360,434	1.03%	271	0.79%
200 - 300%	€129,687,462	4.27%	998	2.91%
300 - 400%	€185,018,200	6.09%	1,031	3.01%
400 - 500%	€682,748	0.02%	3	0.01%
>500%	€2,377,867	0.08%	10	0.03%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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	€3,874,262	0.13%	688	2.01%
12 - 24	€18,771,848	0.62%	1,335	3.90%
24 - 36	€29,203,368	0.96%	1,233	3.60%
36 - 48	€77,820,308	2.56%	2,172	6.34%
48 - 60	€79,160,610	2.60%	1,772	5.17%
60 - 72	€146,750,283	4.83%	2,580	7.53%
72 - 84	€245,750,125	8.09%	3,641	10.63%
84 - 96	€183,161,092	6.03%	2,203	6.43%
96 - 108	€381,745,028	12.56%	4,099	11.96%
108 - 120	€505,814,103	16.64%	5,050	14.74%
120 - 132	€253,038,264	8.33%	1,973	5.76%
132 - 144	€629,306,732	20.71%	4,324	12.62%
144 - 156	€463,222,343	15.24%	3,075	8.97%
156 - 168	€20,868,414	0.69%	117	0.34%
168 - 180	€411,494	0.01%	4	0.01%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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	€130,456,949	4.29%	2,965	8.65%
12 - 24	€149,143,017	4.91%	3,584	10.46%
24 - 36	€185,607,767	6.11%	3,201	9.34%
36 - 48	€65,000,811	2.14%	1,430	4.17%
48 - 60	€86,649,521	2.85%	1,573	4.59%
60 - 72	€133,929,021	4.41%	1,944	5.67%
72 - 84	€173,282,985	5.70%	2,392	6.98%
84 - 96	€200,332,505	6.59%	2,269	6.62%
96 - 108	€391,508,880	12.88%	3,935	11.48%
108 - 120	€367,832,648	12.10%	3,405	9.94%
120 - 132	€374,664,998	12.33%	2,604	7.60%
132 - 144	€691,165,262	22.74%	4,441	12.96%
144 - 156	€82,373,849	2.71%	485	1.42%
156 - 168	€6,910,741	0.23%	37	0.11%
168 - 180	€39,322	0.00%	1	0.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€2,905,982,776	95.63%	32,864	95.91%
2	€132,915,499	4.37%	1,402	4.09%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</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	€3,038,898,275	100.00%	34,266	100.00%
<b>Grand Total</b>	<b>€3,038,898,275</b>	<b>100.00%</b>	<b>34,266</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.17%
Full Prepayments	0.09%	1.08%
Total Prepayments	0.10%	1.25%



# 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	07/2023	€2,500,000,000	€3,024,393,760	€3,019,306,298	€3,011,493,756	€2,997,955,686
2	08/2023	€2,500,000,000	€3,009,895,852	€2,999,778,221	€2,984,274,280	€2,957,503,178
3	09/2023	€2,500,000,000	€2,995,398,043	€2,980,307,396	€2,957,232,313	€2,917,528,916
4	10/2023	€2,500,000,000	€2,980,911,404	€2,960,904,685	€2,930,377,720	€2,878,038,317
5	11/2023	€2,500,000,000	€2,966,425,810	€2,941,559,852	€2,903,699,435	€2,839,016,196
6	12/2023	€2,500,000,000	€2,951,933,193	€2,922,264,769	€2,877,188,575	€2,800,449,717
7	01/2024	€2,500,000,000	€2,937,439,376	€2,903,025,093	€2,850,849,879	€2,762,339,431
8	02/2024	€2,500,000,000	€2,922,935,185	€2,883,831,640	€2,824,673,499	€2,724,671,766
9	03/2024	€2,500,000,000	€2,908,429,538	€2,864,693,110	€2,798,667,153	€2,687,450,222
10	04/2024	€2,500,000,000	€2,893,918,732	€2,845,605,734	€2,772,826,326	€2,650,666,497
11	05/2024	€2,500,000,000	€2,879,399,084	€2,826,565,789	€2,747,146,586	€2,614,312,478
12	06/2024	€2,500,000,000	€2,864,874,595	€2,807,577,104	€2,721,630,866	€2,578,387,136
13	07/2024	€2,500,000,000	€2,850,345,852	€2,788,640,141	€2,696,278,807	€2,542,886,314
14	08/2024	€2,500,000,000	€2,835,804,622	€2,769,746,747	€2,671,081,742	€2,507,798,088
15	09/2024	€2,500,000,000	€2,821,253,439	€2,750,899,321	€2,646,041,237	€2,473,120,277
16	10/2024	€2,500,000,000	€2,806,695,663	€2,732,101,047	€2,621,159,590	€2,438,851,381
17	11/2024	€2,500,000,000	€2,792,130,059	€2,713,350,626	€2,596,434,781	€2,404,985,889
18	12/2024	€2,500,000,000	€2,777,565,589	€2,694,656,656	€2,571,874,255	€2,371,527,075
19	01/2025	€2,500,000,000	€2,763,043,272	€2,676,058,725	€2,547,514,872	€2,338,505,127
20	02/2025	€2,500,000,000	€2,748,516,312	€2,657,511,249	€2,523,312,239	€2,305,875,391
21	03/2025	€2,500,000,000	€2,733,980,592	€2,639,010,145	€2,499,261,716	€2,273,630,146
22	04/2025	€2,500,000,000	€2,719,454,219	€2,620,572,770	€2,475,378,959	€2,241,780,150
23	05/2025	€2,500,000,000	€2,704,926,249	€2,602,188,421	€2,451,653,021	€2,210,311,949
24	06/2025	€2,500,000,000	€2,690,407,858	€2,583,867,707	€2,428,093,092	€2,179,230,365
25	07/2025	€2,500,000,000	€2,675,898,653	€2,565,610,072	€2,404,697,796	€2,148,530,660
26	08/2025	€2,500,000,000	€2,661,392,344	€2,547,409,323	€2,381,460,494	€2,118,203,463
27	09/2025	€2,500,000,000	€2,646,893,732	€2,529,269,901	€2,358,384,530	€2,088,248,373
28	10/2025	€2,500,000,000	€2,632,401,309	€2,511,190,202	€2,335,467,585	€2,058,659,971
29	11/2025	€2,500,000,000	€2,617,920,155	€2,493,174,901	€2,312,713,184	€2,029,438,030
30	12/2025	€2,500,000,000	€2,603,447,104	€2,475,220,809	€2,290,117,532	€2,000,575,896
31	01/2026	€2,500,000,000	€2,588,982,178	€2,457,327,777	€2,267,679,677	€1,972,069,473
32	02/2026	€2,500,000,000	€2,574,512,117	€2,439,483,072	€2,245,387,088	€1,943,904,680
33	03/2026	€2,500,000,000	€2,560,042,612	€2,421,691,974	€2,223,243,897	€1,916,082,018
34	04/2026	€2,500,000,000	€2,545,578,132	€2,403,958,573	€2,201,253,096	€1,888,600,969
35	05/2026	€2,500,000,000	€2,531,111,130	€2,386,275,603	€2,179,407,272	€1,861,452,104
36	06/2026	€2,500,000,000	€2,516,649,667	€2,368,650,533	€2,157,712,508	€1,834,637,607
37	07/2026	€2,500,000,000	€2,502,202,286	€2,351,091,239	€2,136,175,187	€1,808,159,846
38	08/2026	€2,500,000,000	€2,487,755,146	€2,333,584,543	€2,114,782,542	€1,782,004,979
39	09/2026	€2,500,000,000	€2,473,310,255	€2,316,132,199	€2,093,535,431	€1,756,170,808
40	10/2026	€2,000,000,000	€2,458,879,529	€2,298,745,208	€2,072,443,037	€1,730,662,099
41	11/2026	€2,000,000,000	€2,444,456,241	€2,281,417,100	€2,051,498,727	€1,705,470,354
42	12/2026	€2,000,000,000	€2,430,037,693	€2,264,145,202	€2,030,699,345	€1,680,590,070
43	01/2027	€2,000,000,000	€2,415,629,454	€2,246,934,543	€2,010,048,649	€1,656,021,516
44	02/2027	€2,000,000,000	€2,401,211,942	€2,229,766,769	€1,989,529,489	€1,631,747,775
45	03/2027	€2,000,000,000	€2,386,787,630	€2,212,644,091	€1,969,143,191	€1,607,767,290
46	04/2027	€2,000,000,000	€2,372,358,049	€2,195,567,832	€1,948,890,279	€1,584,077,852
47	05/2027	€2,000,000,000	€2,357,923,508	€2,178,538,179	€1,928,770,254	€1,560,676,440
48	06/2027	€2,000,000,000	€2,343,488,145	€2,161,558,848	€1,908,785,741	€1,537,562,572
49	07/2027	€2,000,000,000	€2,329,049,500	€2,144,627,455	€1,888,933,957	€1,514,731,414
50	08/2027	€2,000,000,000	€2,314,598,993	€2,127,736,001	€1,869,207,214	€1,492,174,277





# 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	09/2027	€2,000,000,000	€2,300,137,742	€2,110,885,448	€1,849,605,749	€1,469,888,897
52	10/2027	€2,000,000,000	€2,285,666,907	€2,094,076,782	€1,830,129,816	€1,447,873,039
53	11/2027	€2,000,000,000	€2,271,193,814	€2,077,316,629	€1,810,784,577	€1,426,128,350
54	12/2027	€2,000,000,000	€2,256,713,906	€2,060,600,712	€1,791,565,657	€1,404,648,946
55	01/2028	€2,000,000,000	€2,242,239,304	€2,043,939,993	€1,772,481,939	€1,383,439,366
56	02/2028	€2,000,000,000	€2,227,765,923	€2,027,330,604	€1,753,529,385	€1,362,494,007
57	03/2028	€2,000,000,000	€2,213,289,170	€2,010,768,247	€1,734,703,617	€1,341,807,079
58	04/2028	€2,000,000,000	€2,198,813,915	€1,994,257,233	€1,716,007,713	€1,321,378,610
59	05/2028	€2,000,000,000	€2,184,343,768	€1,977,800,702	€1,697,443,707	€1,301,207,804
60	06/2028	€1,500,000,000	€2,169,877,772	€1,961,397,645	€1,679,010,057	€1,281,291,126
61	07/2028	€1,500,000,000	€2,155,423,167	€1,945,054,454	€1,660,711,552	€1,261,629,889
62	08/2028	€1,500,000,000	€2,140,967,819	€1,928,760,029	€1,642,538,029	€1,242,214,053
63	09/2028	€1,500,000,000	€2,126,520,792	€1,912,522,401	€1,624,495,681	€1,223,046,046
64	10/2028	€1,500,000,000	€2,112,077,901	€1,896,337,658	€1,606,580,510	€1,204,120,590
65	11/2028	€1,500,000,000	€2,097,641,954	€1,880,208,178	€1,588,793,871	€1,185,436,477
66	12/2028	€1,500,000,000	€2,083,212,842	€1,864,133,712	€1,571,134,891	€1,166,990,837
67	01/2029	€1,500,000,000	€2,068,790,059	€1,848,113,659	€1,553,602,401	€1,148,780,615
68	02/2029	€1,500,000,000	€2,054,369,209	€1,832,143,949	€1,536,192,335	€1,130,800,653
69	03/2029	€1,000,000,000	€2,039,949,392	€1,816,223,659	€1,518,903,294	€1,113,047,818
70	04/2029	€1,000,000,000	€2,025,534,535	€1,800,356,152	€1,501,737,468	€1,095,521,631
71	05/2029	€1,000,000,000	€2,011,119,130	€1,784,536,403	€1,484,690,040	€1,078,216,511
72	06/2029	€1,000,000,000	€1,996,709,849	€1,768,770,206	€1,467,765,218	€1,061,133,479
73	07/2029	€1,000,000,000	€1,982,318,040	€1,753,067,454	€1,450,970,554	€1,044,275,925
74	08/2029	€1,000,000,000	€1,967,950,167	€1,737,433,657	€1,434,309,900	€1,027,644,507
75	09/2029	€1,000,000,000	€1,953,600,054	€1,721,863,150	€1,417,777,865	€1,011,233,254
76	10/2029	€1,000,000,000	€1,939,271,333	€1,706,358,933	€1,401,376,222	€995,041,370
77	11/2029	€1,000,000,000	€1,924,966,073	€1,690,922,613	€1,385,105,584	€979,067,231
78	12/2029	€1,000,000,000	€1,910,684,795	€1,675,554,427	€1,368,965,433	€963,308,426
79	01/2030	€1,000,000,000	€1,896,468,195	€1,660,289,783	€1,352,983,910	€947,782,643
80	02/2030	€1,000,000,000	€1,882,254,737	€1,645,074,499	€1,337,116,047	€932,456,245
81	03/2030	€1,000,000,000	€1,868,041,519	€1,629,905,914	€1,321,359,101	€917,325,494
82	04/2030	€1,000,000,000	€1,853,847,733	€1,614,800,632	€1,305,725,933	€902,397,482
83	05/2030	€1,000,000,000	€1,839,662,164	€1,599,748,703	€1,290,207,849	€887,664,326
84	06/2030	€1,000,000,000	€1,825,495,452	€1,584,759,213	€1,274,811,558	€873,128,816
85	07/2030	€1,000,000,000	€1,811,349,804	€1,569,833,881	€1,259,537,782	€858,789,588
86	08/2030	€1,000,000,000	€1,797,214,315	€1,554,963,067	€1,244,378,141	€844,639,109
87	09/2030	€1,000,000,000	€1,783,096,215	€1,540,152,861	€1,229,336,897	€830,678,503
88	10/2030	€1,000,000,000	€1,769,016,467	€1,525,421,151	€1,214,427,653	€816,915,140
89	11/2030	€1,000,000,000	€1,754,976,088	€1,510,768,536	€1,199,650,141	€803,346,949
90	12/2030	€1,000,000,000	€1,740,972,924	€1,496,192,883	€1,185,001,927	€789,970,434
91	01/2031	€1,000,000,000	€1,726,998,748	€1,481,686,862	€1,170,476,493	€776,779,435
92	02/2031	€500,000,000	€1,713,048,399	€1,467,245,818	€1,156,069,492	€763,769,314
93	03/2031	€500,000,000	€1,699,119,741	€1,452,867,712	€1,141,778,673	€750,936,880
94	04/2031	€500,000,000	€1,685,214,594	€1,438,553,897	€1,127,604,463	€738,280,734
95	05/2031	€500,000,000	€1,671,331,312	€1,424,302,759	€1,113,544,964	€725,797,970
96	06/2031	€500,000,000	€1,657,468,748	€1,410,113,122	€1,099,598,632	€713,485,948
97	07/2031	€500,000,000	€1,643,635,209	€1,395,991,845	€1,085,770,186	€701,346,102
98	08/2031	€500,000,000	€1,629,826,036	€1,381,934,745	€1,072,055,727	€689,374,283
99	09/2031	€500,000,000	€1,616,038,918	€1,367,939,656	€1,058,452,953	€677,567,424
100	10/2031	€500,000,000	€1,602,290,260	€1,354,020,242	€1,044,971,799	€665,930,293



# 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	11/2031	€500,000,000	€1,588,571,436	€1,340,168,954	€1,031,605,765	€654,457,130
102	12/2031	€500,000,000	€1,574,875,396	€1,326,379,624	€1,018,349,473	€643,142,972
103	01/2032	€500,000,000	€1,561,205,860	€1,312,655,177	€1,005,204,563	€631,987,340
104	02/2032	€500,000,000	€1,547,547,033	€1,298,982,140	€992,160,127	€620,981,896
105	03/2032	€500,000,000	€1,533,904,945	€1,285,365,413	€979,219,366	€610,127,226
106	04/2032	€500,000,000	€1,520,267,063	€1,271,794,342	€966,373,621	€599,416,536
107	05/2032	€500,000,000	€1,506,631,460	€1,258,267,193	€953,621,087	€588,847,372
108	06/2032	€500,000,000	€1,493,001,736	€1,244,786,856	€940,963,463	€578,419,463
109	07/2032	€500,000,000	€1,479,380,388	€1,231,355,283	€928,401,724	€568,132,087
110	08/2032	€500,000,000	€1,465,758,253	€1,217,964,720	€915,929,535	€557,980,067
111	09/2032	€500,000,000	€1,452,136,645	€1,204,616,161	€903,547,179	€547,962,322
112	10/2032	€500,000,000	€1,438,519,788	€1,191,312,997	€891,256,731	€538,078,858
113	11/2032	€500,000,000	€1,424,914,370	€1,178,060,639	€879,061,749	€528,330,558
114	12/2032	€500,000,000	€1,411,311,160	€1,164,851,316	€866,955,939	€518,712,382
115	01/2033	€500,000,000	€1,397,724,998	€1,151,697,148	€854,947,834	€509,228,202
116	02/2033	€500,000,000	€1,384,148,490	€1,138,591,879	€843,032,274	€499,873,685
117	03/2033	€500,000,000	€1,370,601,454	€1,125,551,643	€831,220,680	€490,654,352
118	04/2033	€500,000,000	€1,357,076,847	€1,112,570,444	€819,508,055	€481,565,963
119	05/2033	€500,000,000	€1,343,579,071	€1,099,651,694	€807,896,356	€472,608,413
120	06/2033	€500,000,000	€1,330,100,749	€1,086,789,152	€796,380,451	€463,777,454
121	07/2033	€500,000,000	€1,316,653,550	€1,073,992,160	€784,966,642	€455,075,531
122	08/2033	€500,000,000	€1,303,235,210	€1,061,258,645	€773,652,842	€446,500,193
123	09/2033	€500,000,000	€1,289,845,810	€1,048,588,458	€762,438,383	€438,049,833
124	10/2033	€500,000,000	€1,276,493,990	€1,035,988,393	€751,327,634	€429,725,744
125	11/2033	€500,000,000	€1,263,179,479	€1,023,457,980	€740,319,661	€421,526,163
126	12/2033	€500,000,000	€1,249,909,310	€1,011,002,659	€729,417,802	€413,451,767
127	01/2034	€500,000,000	€1,236,699,131	€998,634,786	€718,630,334	€405,505,996
128	02/2034	€500,000,000	€1,223,503,996	€986,317,789	€707,930,323	€397,672,439
129	03/2034	€500,000,000	€1,210,343,508	€974,067,288	€697,328,479	€389,956,013
130	04/2034	€500,000,000	€1,197,207,606	€961,874,963	€686,818,300	€382,351,959
131	05/2034	€500,000,000	€1,184,087,746	€949,733,768	€676,394,256	€374,856,128
132	06/2034	€500,000,000	€1,170,987,330	€937,646,267	€666,057,701	€367,468,232
133	07/2034	€500,000,000	€1,157,935,818	€925,635,836	€655,824,716	€360,196,068
134	08/2034	€500,000,000	€1,144,936,431	€913,704,758	€645,696,304	€353,039,037
135	09/2034	€500,000,000	€1,131,977,851	€901,843,710	€635,665,277	€345,992,082
136	10/2034	€500,000,000	€1,119,065,792	€890,056,983	€625,734,087	€339,055,448
137	11/2034	€500,000,000	€1,106,221,901	€878,361,483	€615,914,005	€332,234,123
138	12/2034	€500,000,000	€1,093,428,211	€866,742,605	€606,194,142	€325,521,092
139	01/2035	€500,000,000	€1,080,757,725	€855,257,829	€596,614,004	€318,936,396
140	02/2035	€500,000,000	€1,068,102,920	€843,821,627	€587,113,181	€312,446,535
141	03/2035	€500,000,000	€1,055,469,966	€832,438,713	€577,694,512	€306,052,101
142	04/2035	€500,000,000	€1,042,865,636	€821,114,244	€568,361,109	€299,753,815
143	05/2035	€500,000,000	€1,030,289,674	€809,847,817	€559,112,211	€293,550,338
144	06/2035	€500,000,000	€1,017,744,671	€798,641,264	€549,948,600	€287,441,156
145	07/2035	€500,000,000	€1,005,281,823	€787,534,481	€540,897,192	€281,439,350
146	08/2035	€500,000,000	€992,860,803	€776,495,518	€531,935,404	€275,532,118
147	09/2035	€500,000,000	€980,491,935	€765,532,183	€523,068,047	€269,721,003
148	10/2035	€500,000,000	€968,202,951	€754,665,800	€514,309,090	€264,012,214
149	11/2035	€500,000,000	€956,000,220	€743,900,925	€505,660,959	€258,405,935
150	12/2035	€500,000,000	€943,880,882	€733,234,913	€497,121,167	€252,899,842



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	01/2036	€500,000,000	€931,840,143	€722,663,635	€488,686,245	€247,491,142
152	02/2036	€500,000,000	€919,836,427	€712,154,512	€480,333,568	€242,167,425
153	03/2036	€500,000,000	€907,887,315	€701,720,903	€472,071,646	€236,932,122
154	04/2036	€500,000,000	€896,005,283	€691,372,140	€463,906,194	€231,787,196
155	05/2036	€500,000,000	€884,171,911	€681,093,692	€455,826,898	€226,726,592
156	06/2036	€500,000,000	€872,404,542	€670,898,625	€447,841,965	€221,753,529
157	07/2036	€500,000,000	€860,745,717	€660,819,263	€439,972,339	€216,877,435
158	08/2036	€500,000,000	€849,160,090	€650,828,013	€432,198,953	€212,087,928
159	09/2036	€500,000,000	€837,639,651	€640,918,385	€424,516,913	€207,381,722
160	10/2036	€500,000,000	€826,190,916	€631,095,027	€416,928,727	€202,759,187
161	11/2036	€500,000,000	€814,828,754	€621,368,922	€409,441,051	€198,222,682
162	12/2036	€500,000,000	€803,530,730	€611,722,581	€402,041,757	€193,765,462
163	01/2037	€500,000,000	€792,304,851	€602,161,766	€394,734,077	€189,388,266
164	02/2037	€500,000,000	€781,133,188	€592,672,520	€387,508,318	€185,085,638
165	03/2037	€500,000,000	€770,005,161	€583,246,547	€380,358,572	€180,854,009
166	04/2037	€500,000,000	€758,918,473	€573,881,870	€373,283,102	€176,691,845
167	05/2037	€500,000,000	€747,858,197	€564,566,986	€366,274,006	€172,594,724
168	06/2037	€500,000,000	€736,824,991	€555,302,217	€359,331,112	€168,561,924
169	07/2037	€500,000,000	€725,811,313	€546,081,712	€352,450,265	€164,590,870
170	08/2037	€500,000,000	€714,805,907	€536,896,870	€345,625,578	€160,678,222
171	09/2037	€500,000,000	€703,815,342	€527,752,511	€338,859,843	€156,824,708
172	10/2037	€500,000,000	€692,843,960	€518,651,757	€332,154,733	€153,030,526
173	11/2037	€500,000,000	€681,910,766	€509,608,666	€325,518,885	€149,299,055
174	12/2037	€500,000,000	€671,014,892	€500,622,375	€318,951,343	€145,629,227
175	01/2038	€500,000,000	€660,174,600	€491,706,272	€312,460,211	€142,024,109
176	02/2038	€500,000,000	€649,376,929	€482,850,441	€306,038,736	€138,479,980
177	03/2038	€500,000,000	€638,609,047	€474,045,124	€299,680,335	€134,993,259
178	04/2038	€500,000,000	€627,887,160	€465,302,149	€293,392,099	€131,566,552
179	05/2038	€500,000,000	€617,219,568	€456,627,415	€287,177,316	€128,200,716
180	06/2038	€500,000,000	€606,592,406	€448,010,409	€281,028,942	€124,891,997
181	07/2038	€500,000,000	€596,043,779	€439,479,007	€274,964,023	€121,647,357
182	08/2038	€500,000,000	€585,540,858	€431,008,683	€268,966,723	€118,459,146
183	09/2038	€500,000,000	€575,089,197	€422,603,280	€263,039,027	€115,327,659
184	10/2038	€500,000,000	€564,686,650	€414,260,967	€257,179,374	€112,251,632
185	11/2038	€500,000,000	€554,351,228	€405,994,685	€251,395,363	€109,233,798
186	12/2038	€500,000,000	€544,077,559	€397,800,190	€245,683,899	€106,272,209
187	01/2039	€500,000,000	€533,872,851	€389,682,452	€240,047,591	€103,367,404
188	02/2039	€500,000,000	€523,710,548	€381,621,798	€234,473,880	€100,513,401
189	03/2039	€500,000,000	€513,595,609	€373,621,615	€228,964,465	€97,710,408
190	04/2039	€500,000,000	€503,528,614	€365,682,087	€223,519,065	€94,957,780
191	05/2039	€500,000,000	€493,513,183	€357,805,597	€218,138,745	€92,255,450
192	06/2039	€500,000,000	€483,572,901	€350,008,964	€212,833,330	€89,607,035
193	07/2039	€500,000,000	€473,726,558	€342,305,426	€207,610,374	€87,015,127
194	08/2039	€500,000,000	€463,973,540	€334,694,137	€202,468,827	€84,478,679
195	09/2039	€500,000,000	€454,326,704	€327,183,952	€197,413,501	€81,999,092
196	10/2039	€500,000,000	€444,799,298	€319,783,950	€192,449,290	€79,577,767
197	11/2039	€500,000,000	€435,400,451	€312,500,189	€187,579,221	€77,215,307
198	12/2039	€500,000,000	€426,118,224	€305,323,588	€182,797,224	€74,908,571
199	01/2040	€500,000,000	€417,103,644	€298,361,700	€178,166,934	€72,682,903
200	02/2040	€500,000,000	€408,139,151	€291,458,137	€173,594,120	€70,499,074



# 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	03/2040	€500,000,000	€399,224,985	€284,612,835	€169,078,389	€68,356,489
202	04/2040	€500,000,000	€390,355,232	€277,821,347	€164,616,751	€66,253,513
203	05/2040	€500,000,000	€381,536,020	€271,087,812	€160,211,321	€64,190,584
204	06/2040	€500,000,000	€372,802,692	€264,437,064	€155,876,387	€62,172,982
205	07/2040	€500,000,000	€364,174,700	€257,882,516	€151,619,373	€60,203,163
206	08/2040	€500,000,000	€355,643,006	€251,417,347	€147,435,759	€58,278,811
207	09/2040	€500,000,000	€347,213,499	€245,045,317	€143,327,258	€56,400,102
208	10/2040	€500,000,000	€338,938,434	€238,802,827	€139,314,604	€54,574,653
209	11/2040	€500,000,000	€330,837,144	€232,702,875	€135,404,695	€52,804,545
210	12/2040	€500,000,000	€322,890,324	€226,731,236	€131,588,557	€51,085,653
211	01/2041	€500,000,000	€315,081,727	€220,875,925	€127,858,600	€49,414,455
212	02/2041	€500,000,000	€307,371,340	€215,108,402	€124,197,751	€47,783,839
213	03/2041	€500,000,000	€299,786,009	€209,447,029	€120,616,120	€46,197,226
214	04/2041	€500,000,000	€292,348,348	€203,907,090	€117,121,944	€44,657,259
215	05/2041	€500,000,000	€285,053,210	€198,484,437	€113,712,236	€43,162,265
216	06/2041	€500,000,000	€277,894,070	€193,173,986	€110,383,503	€41,710,409
217	07/2041	€500,000,000	€270,885,423	€187,985,277	€107,140,622	€40,303,028
218	08/2041	€500,000,000	€264,007,045	€182,903,728	€103,974,701	€38,936,278
219	09/2041	€500,000,000	€257,276,979	€177,941,321	€100,891,999	€37,612,026
220	10/2041	€0	€250,691,763	€173,095,105	€97,890,263	€36,328,941
221	11/2041	€0	€244,231,137	€168,350,570	€94,960,741	€35,083,312
222	12/2041	€0	€237,879,791	€163,696,709	€92,096,737	€33,872,244
223	01/2042	€0	€231,636,749	€159,132,432	€89,297,190	€32,694,956
224	02/2042	€0	€225,522,387	€154,671,301	€86,569,244	€31,553,667
225	03/2042	€0	€219,485,973	€150,278,098	€83,892,738	€30,440,643
226	04/2042	€0	€213,533,359	€145,956,517	€81,269,383	€29,356,188
227	05/2042	€0	€207,624,978	€141,679,233	€78,683,644	€28,294,394
228	06/2042	€0	€201,752,818	€137,440,601	€76,132,153	€27,253,814
229	07/2042	€0	€195,913,723	€133,238,316	€73,613,420	€26,233,692
230	08/2042	€0	€190,107,275	€129,071,945	€71,127,002	€25,233,655
231	09/2042	€0	€184,333,223	€124,941,171	€68,672,525	€24,253,361
232	10/2042	€0	€178,594,917	€120,848,118	€66,250,953	€23,292,938
233	11/2042	€0	€172,903,151	€116,799,920	€63,865,980	€22,353,471
234	12/2042	€0	€167,263,801	€112,800,348	€61,519,425	€21,435,366
235	01/2043	€0	€161,684,355	€108,854,231	€59,213,664	€20,539,213
236	02/2043	€0	€156,166,683	€104,962,590	€56,948,981	€19,664,870
237	03/2043	€0	€150,711,327	€101,125,548	€54,725,167	€18,812,021
238	04/2043	€0	€145,328,337	€97,349,593	€52,545,453	€17,981,534
239	05/2043	€0	€140,010,321	€93,629,504	€50,406,730	€17,172,098
240	06/2043	€0	€134,760,576	€89,967,235	€48,309,769	€16,383,740
241	07/2043	€0	€129,596,568	€86,374,163	€46,260,385	€15,618,185
242	08/2043	€0	€124,483,726	€82,826,970	€44,245,790	€14,870,875
243	09/2043	€0	€119,426,485	€79,328,397	€42,267,217	€14,142,021
244	10/2043	€0	€114,431,107	€75,882,385	€40,326,520	€13,432,034
245	11/2043	€0	€109,487,428	€72,481,966	€38,419,749	€12,739,396
246	12/2043	€0	€104,607,348	€69,134,806	€36,550,734	€12,065,175
247	01/2044	€0	€99,809,338	€65,852,849	€34,725,517	€11,411,152
248	02/2044	€0	€95,068,597	€62,619,460	€32,935,045	€10,774,132
249	03/2044	€0	€90,406,463	€59,448,452	€31,186,331	€10,156,207
250	04/2044	€0	€85,801,565	€56,325,508	€29,471,596	€9,554,636



# 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	05/2044	€0	€81,254,180	€53,250,595	€27,790,592	€8,969,155
252	06/2044	€0	€76,761,987	€50,221,976	€26,142,187	€8,399,219
253	07/2044	€0	€72,388,967	€47,281,235	€24,547,752	€7,851,488
254	08/2044	€0	€68,128,610	€44,423,707	€23,004,484	€7,324,803
255	09/2044	€0	€63,979,924	€41,648,352	€21,511,482	€6,818,629
256	10/2044	€0	€59,943,934	€38,955,447	€20,068,527	€6,332,649
257	11/2044	€0	€56,000,532	€36,331,551	€18,668,354	€5,864,341
258	12/2044	€0	€52,180,189	€33,796,076	€17,320,609	€5,416,511
259	01/2045	€0	€48,745,669	€31,518,497	€16,111,545	€5,015,761
260	02/2045	€0	€45,339,552	€29,266,820	€14,921,827	€4,624,502
261	03/2045	€0	€41,967,488	€27,044,573	€13,753,125	€4,243,142
262	04/2045	€0	€38,632,064	€24,853,291	€12,606,077	€3,871,768
263	05/2045	€0	€35,356,472	€22,707,731	€11,488,005	€3,512,507
264	06/2045	€0	€32,164,834	€20,623,149	€10,406,403	€3,167,499
265	07/2045	€0	€29,109,959	€18,633,056	€9,377,877	€2,841,605
266	08/2045	€0	€26,148,825	€16,709,503	€8,388,007	€2,530,237
267	09/2045	€0	€23,327,272	€14,881,412	€7,450,993	€2,237,483
268	10/2045	€0	€20,691,242	€13,177,578	€6,580,826	€1,967,294
269	11/2045	€0	€18,238,616	€11,596,041	€5,776,029	€1,718,943
270	12/2045	€0	€15,989,462	€10,148,937	€5,042,141	€1,493,793
271	01/2046	€0	€13,954,105	€8,842,143	€4,381,540	€1,292,246
272	02/2046	€0	€12,060,501	€7,629,388	€3,770,802	€1,107,122
273	03/2046	€0	€10,298,966	€6,504,095	€3,206,311	€937,153
274	04/2046	€0	€8,694,749	€5,481,748	€2,695,335	€784,262
275	05/2046	€0	€7,251,349	€4,564,043	€2,238,299	€648,350
276	06/2046	€0	€5,980,724	€3,757,972	€1,838,217	€530,068
277	07/2046	€0	€4,920,506	€3,086,585	€1,505,901	€432,289
278	08/2046	€0	€4,001,516	€2,505,890	€1,219,424	€348,479
279	09/2046	€0	€3,223,234	€2,015,107	€978,060	€278,247
280	10/2046	€0	€2,553,262	€1,593,568	€771,459	€218,485
281	11/2046	€0	€1,964,578	€1,224,089	€591,058	€166,641
282	12/2046	€0	€1,432,689	€891,179	€429,197	€120,462
283	01/2047	€0	€947,680	€588,496	€282,690	€78,986
284	02/2047	€0	€652,599	€404,573	€193,838	€53,916
285	03/2047	€0	€439,721	€272,143	€130,051	€36,011
286	04/2047	€0	€308,005	€190,303	€90,706	€25,004
287	05/2047	€0	€222,947	€137,518	€65,377	€17,941
288	06/2047	€0	€163,907	€100,931	€47,859	€13,074
289	07/2047	€0	€124,420	€76,486	€36,174	€9,838
290	08/2047	€0	€95,822	€58,807	€27,741	€7,510
291	09/2047	€0	€76,171	€46,668	€21,958	€5,918
292	10/2047	€0	€56,472	€34,541	€16,210	€4,349
293	11/2047	€0	€40,533	€24,750	€11,585	€3,094
294	12/2047	€0	€29,740	€18,129	€8,464	€2,251
295	01/2048	€0	€24,674	€15,016	€6,992	€1,851
296	02/2048	€0	€23,343	€14,182	€6,587	€1,736
297	03/2048	€0	€22,008	€13,348	€6,183	€1,622
298	04/2048	€0	€20,668	€12,514	€5,782	€1,510
299	05/2048	€0	€19,323	€11,680	€5,383	€1,399
300	06/2048	€0	€17,973	€10,846	€4,986	€1,290



# 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	07/2048	€0	€16,619	€10,012	€4,590	€1,183
302	08/2048	€0	€15,261	€9,178	€4,197	€1,076
303	09/2048	€0	€13,897	€8,344	€3,806	€972
304	10/2048	€0	€12,529	€7,510	€3,417	€868
305	11/2048	€0	€11,156	€6,676	€3,029	€766
306	12/2048	€0	€9,778	€5,842	€2,644	€666
307	01/2049	€0	€8,396	€5,007	€2,260	€567
308	02/2049	€0	€7,009	€4,173	€1,879	€469
309	03/2049	€0	€5,617	€3,338	€1,499	€373
310	04/2049	€0	€4,220	€2,504	€1,122	€277
311	05/2049	€0	€2,818	€1,669	€746	€184
312	06/2049	€0	€1,411	€835	€372	€91
313	07/2049	€0	€0	€0	€0	€0
314	08/2049	€0	€0	€0	€0	€0
315	09/2049	€0	€0	€0	€0	€0
316	10/2049	€0	€0	€0	€0	€0
317	11/2049	€0	€0	€0	€0	€0
318	12/2049	€0	€0	€0	€0	€0
319	01/2050	€0	€0	€0	€0	€0
320	02/2050	€0	€0	€0	€0	€0
321	03/2050	€0	€0	€0	€0	€0
322	04/2050	€0	€0	€0	€0	€0
323	05/2050	€0	€0	€0	€0	€0
324	06/2050	€0	€0	€0	€0	€0
325	07/2050	€0	€0	€0	€0	€0
326	08/2050	€0	€0	€0	€0	€0
327	09/2050	€0	€0	€0	€0	€0
328	10/2050	€0	€0	€0	€0	€0
329	11/2050	€0	€0	€0	€0	€0
330	12/2050	€0	€0	€0	€0	€0
331	01/2051	€0	€0	€0	€0	€0
332	02/2051	€0	€0	€0	€0	€0
333	03/2051	€0	€0	€0	€0	€0
334	04/2051	€0	€0	€0	€0	€0
335	05/2051	€0	€0	€0	€0	€0
336	06/2051	€0	€0	€0	€0	€0
337	07/2051	€0	€0	€0	€0	€0
338	08/2051	€0	€0	€0	€0	€0
339	09/2051	€0	€0	€0	€0	€0
340	10/2051	€0	€0	€0	€0	€0
341	11/2051	€0	€0	€0	€0	€0
342	12/2051	€0	€0	€0	€0	€0
343	01/2052	€0	€0	€0	€0	€0
344	02/2052	€0	€0	€0	€0	€0
345	03/2052	€0	€0	€0	€0	€0
346	04/2052	€0	€0	€0	€0	€0
347	05/2052	€0	€0	€0	€0	€0
348	06/2052	€0	€0	€0	€0	€0
349	07/2052	€0	€0	€0	€0	€0
350	08/2052	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

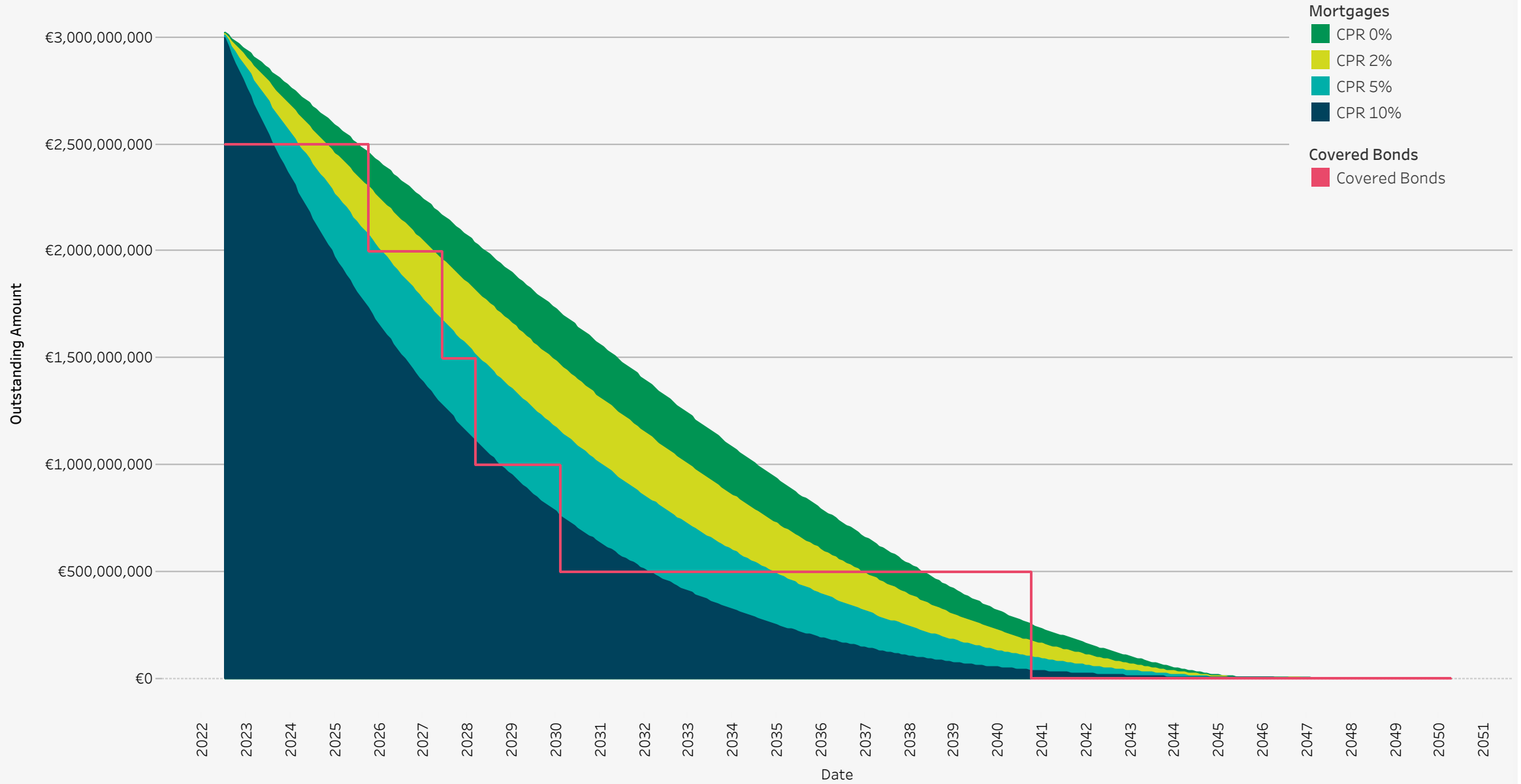
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	09/2052	€0	€0	€0	€0	€0
352	10/2052	€0	€0	€0	€0	€0
353	11/2052	€0	€0	€0	€0	€0
354	12/2052	€0	€0	€0	€0	€0
355	01/2053	€0	€0	€0	€0	€0
356	02/2053	€0	€0	€0	€0	€0
357	03/2053	€0	€0	€0	€0	€0
358	04/2053	€0	€0	€0	€0	€0
359	05/2053	€0	€0	€0	€0	€0
360	06/2053	€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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