



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date	1/03/2023	Portfolio Cut-off Date	28/02/2023
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### Contact Details

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### Remark

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

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



## Residential European Covered Bonds (Premium) Programme

### Covered Bond Series

#### Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	7.96	11/02/2032	Fixed	0.010%	11/02/2024	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	18.62	8/10/2042	Fixed	0.500%	8/10/2023	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.01	3/03/2030	Fixed	0.750%	3/03/2023	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	3.64	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 *:	9.06

\* 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	€2,429,750,199	(II)
Nominal Balance Public Finance Exposures	€26,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22.79%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€2,305,052,548	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued $(V) / (I)$	115.25%	
>>> 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)	€26,002,082	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	116.55%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€358,114,043	(IX)
Total Interest Proceeds Residential Mortgage Loans	€357,074,043	
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)	€2,331,052,548	(X)
Total Principal Proceeds Residential Mortgage Loans	€2,429,750,199	
Total Principal Proceeds Public Finance Exposures	€26,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€139,150,000	(XI)
Costs, Fees and Expenses Covered Bonds	€39,300,675	(XII)
Principal Requirement Covered Bonds	€2,000,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€510,715,917	
>>> 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	€97,853,936	(XV)
Cumulative Cash Outflow Next 180 Days	€5,446,728	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€92,407,208	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€23,400,797	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€3,750,000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€19,650,797	



# 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	€2,429,750,199
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	15,911
Number of Loans	27,255
Average Outstanding Balance per Borrower	€152,709
Average Outstanding Balance per Loan	€89,149
Weighted Average Original Loan to Initial Value	77.03%
Weighted Average Current Loan to Current Value	53.55%
Weighted Average Seasoning (in months)	47.53
Weighted Average Remaining Maturity (in months, at 0% CPR)	214.23
Weighted Average Initial Maturity (in months, at 0% CPR)	261.04
Weighted Remaining Average Life (in months, at 0% CPR)	113.86
Weighted Remaining Average Life (in months, at 2% CPR)	100.28
Weighted Remaining Average Life (in months, at 5% CPR)	83.92
Weighted Remaining Average Life (in months, at 10% CPR)	64.26
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	97.82
Percentage of Fixed Rate Loans	32.91%
Percentage of Resettable Rate Loans	67.09%
Weighted Average Interest Rate	1.69%
Weighted Average Interest Rate Fixed Rate Loans	1.61%
Weighted average interest rate Resettable Rate Loans	1.73%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€34,647,528
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## Residential European Covered Bonds (Premium) Programme

### Cover Pool Summary

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

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0.800%	1.40%	NR	AA-	NR	EUR	€26,000,000	€23,733,060	€26,002,082

#### 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	€2,429,750,199	100.00%	27,255	100.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€821,816,463	33.82%	8,879	32.58%
Brabant Wallon	€35,745,352	1.47%	311	1.14%
Brussels	€38,054,809	1.57%	331	1.21%
Hainaut	€65,004,866	2.68%	792	2.91%
Liège	€49,428,338	2.03%	640	2.35%
Limburg	€292,646,728	12.04%	3,583	13.15%
Luxembourg	€4,895,953	0.20%	53	0.19%
Namur	€17,472,248	0.72%	205	0.75%
Oost-Vlaanderen	€475,908,476	19.59%	5,210	19.12%
Vlaams-Brabant	€379,592,236	15.62%	4,217	15.47%
West-Vlaanderen	€249,184,731	10.26%	3,034	11.13%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€42,440,242	1.75%	335	1.23%
12 - 24	€531,543,030	21.88%	4,656	17.08%
24 - 36	€564,033,891	23.21%	4,978	18.26%
36 - 48	€400,090,061	16.47%	3,809	13.98%
48 - 60	€135,059,387	5.56%	1,331	4.88%
60 - 72	€123,442,095	5.08%	1,415	5.19%
72 - 84	€288,980,371	11.89%	4,359	15.99%
84 - 96	€153,755,596	6.33%	2,792	10.24%
96 - 108	€86,726,981	3.57%	1,620	5.94%
108 - 120	€92,568,739	3.81%	1,732	6.35%
120 - 132	€11,109,805	0.46%	228	0.84%
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>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€670,055	0.03%	231	0.85%
12 - 24	€2,653,481	0.11%	346	1.27%
24 - 36	€5,873,568	0.24%	474	1.74%
36 - 48	€9,834,235	0.40%	599	2.20%
48 - 60	€9,164,966	0.38%	409	1.50%
60 - 72	€16,544,526	0.68%	630	2.31%
72 - 84	€28,008,954	1.15%	825	3.03%
84 - 96	€36,883,826	1.52%	917	3.36%
96 - 108	€41,846,335	1.72%	928	3.40%
108 - 120	€28,124,418	1.16%	576	2.11%
120 - 132	€58,311,636	2.40%	1,071	3.93%
132 - 144	€77,605,945	3.19%	1,248	4.58%
144 - 156	€93,296,268	3.84%	1,355	4.97%
156 - 168	€121,473,565	5.00%	1,707	6.26%
168 - 180	€71,499,654	2.94%	868	3.18%
180 - 192	€101,217,103	4.17%	1,207	4.43%
192 - 204	€190,019,855	7.82%	1,970	7.23%
204 - 216	€203,189,759	8.36%	1,977	7.25%
216 - 228	€251,088,836	10.33%	2,435	8.93%
228 - 240	€113,644,742	4.68%	932	3.42%
240 - 252	€144,590,691	5.95%	1,147	4.21%
252 - 264	€239,126,967	9.84%	1,664	6.11%
264 - 276	€273,320,426	11.25%	1,801	6.61%
276 - 288	€272,657,127	11.22%	1,721	6.31%
288 - 300	€39,103,260	1.61%	217	0.80%
300 - 312	€0	0.00%	0	0.00%
312 - 324	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€1,282,121	0.05%	154	0.57%
60 - 72	€673,548	0.03%	46	0.17%
72 - 84	€1,587,126	0.07%	111	0.41%
84 - 96	€1,803,612	0.07%	98	0.36%
96 - 108	€2,818,057	0.12%	119	0.44%
108 - 120	€53,706,157	2.21%	2,329	8.55%
120 - 132	€6,418,847	0.26%	202	0.74%
132 - 144	€18,367,274	0.76%	461	1.69%
144 - 156	€25,260,056	1.04%	491	1.80%
156 - 168	€18,969,368	0.78%	356	1.31%
168 - 180	€172,604,969	7.10%	3,163	11.61%
180 - 192	€25,075,525	1.03%	398	1.46%
192 - 204	€43,655,441	1.80%	632	2.32%
204 - 216	€88,817,126	3.66%	1,074	3.94%
216 - 228	€33,207,041	1.37%	461	1.69%
228 - 240	€591,106,602	24.33%	6,690	24.55%
240 - 252	€23,749,787	0.98%	254	0.93%
252 - 264	€56,986,436	2.35%	557	2.04%
264 - 276	€50,725,610	2.09%	497	1.82%
276 - 288	€33,809,081	1.39%	325	1.19%
288 - 300	€1,057,288,792	43.51%	7,639	28.03%
300 - 312	€27,836,256	1.15%	214	0.79%
312 - 324	€13,036,096	0.54%	111	0.41%
324 - 336	€4,199,665	0.17%	53	0.19%
336 - 348	€1,756,208	0.07%	21	0.08%
348 - 360	€74,828,736	3.08%	798	2.93%
>360	€180,664	0.01%	1	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€89,360,329	3.68%	1,715	6.29%
2014	€93,778,865	3.86%	1,687	6.19%
2015	€142,722,238	5.87%	2,659	9.76%
2016	€270,967,761	11.15%	4,186	15.36%
2017	€131,160,667	5.40%	1,618	5.94%
2018	€142,782,029	5.88%	1,406	5.16%
2019	€396,689,736	16.33%	3,721	13.65%
2020	€488,943,561	20.12%	4,410	16.18%
2021	€553,290,912	22.77%	4,960	18.20%
2022	€120,054,103	4.94%	893	3.28%
2023	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€264,644,096	10.89%	4,733	29.75%
100k - 200k	€1,000,764,268	41.19%	6,701	42.12%
200k - 300k	€891,643,292	36.70%	3,701	23.26%
300k - 400k	€222,249,632	9.15%	670	4.21%
>400k	€50,448,910	2.08%	106	0.67%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>15,911</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€2,421,033,905	99.64%	27,042	99.22%
Linear	€8,716,294	0.36%	213	0.78%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€124,356	0.01%	2	0.01%
0.5% - 1%	€205,369,561	8.45%	2,153	7.90%
1% - 1.5%	€805,257,814	33.14%	8,773	32.19%
1.5% - 2%	€906,825,219	37.32%	9,988	36.65%
2% - 2.5%	€362,011,051	14.90%	3,879	14.23%
2.5% - 3%	€63,908,769	2.63%	965	3.54%
3% - 3.5%	€27,060,876	1.11%	517	1.90%
3.5% - 4%	€17,979,966	0.74%	342	1.25%
4% - 4.5%	€29,324,004	1.21%	447	1.64%
4.5% - 5%	€9,988,612	0.41%	157	0.58%
5% - 5.5%	€1,837,317	0.08%	31	0.11%
5.5% - 6%	€0	0.00%	0	0.00%
6% - 6.5%	€0	0.00%	0	0.00%
6.5% - 7%	€62,654	0.00%	1	0.00%
>7%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€799,629,392	32.91%	10,384	38.10%
Fixed with Resets	€1,630,120,807	67.09%	16,871	61.90%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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 (%)
2023	€95,117,145	3.91%	1,643	6.03%
2024	€69,669,321	2.87%	1,244	4.56%
2025	€135,853,741	5.59%	2,369	8.69%
2026	€64,436,918	2.65%	1,135	4.16%
2027	€15,350,418	0.63%	217	0.80%
2028	€18,879,864	0.78%	243	0.89%
2029	€19,932,830	0.82%	250	0.92%
2030	€38,743,140	1.59%	547	2.01%
2031	€48,649,458	2.00%	741	2.72%
2032	€11,605,467	0.48%	151	0.55%
2033	€11,167,919	0.46%	111	0.41%
2034	€32,757,919	1.35%	346	1.27%
2035	€99,490,454	4.09%	1,008	3.70%
2036	€115,553,805	4.76%	1,186	4.35%
2037	€43,102,609	1.77%	362	1.33%
2038	€53,743,090	2.21%	364	1.34%
2039	€145,944,341	6.01%	945	3.47%
2040	€222,833,034	9.17%	1,469	5.39%
2041	€290,921,847	11.97%	1,954	7.17%
2042	€78,270,621	3.22%	464	1.70%
2043	€6,418,490	0.26%	44	0.16%
2044	€11,678,376	0.48%	78	0.29%
Fixed	€799,629,392	32.91%	10,384	38.10%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€2,429,750,199	100.00%	27,255	100.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€2,416,258,504	99.44%	27,040	99.21%
Buy-to-let	€13,295,034	0.55%	213	0.78%
Other	€196,661	0.01%	2	0.01%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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%	€2,103,351	0.09%	148	0.54%
10 - 20%	€14,474,395	0.60%	675	2.48%
20 - 30%	€36,587,400	1.51%	1,033	3.79%
30 - 40%	€76,215,046	3.14%	1,591	5.84%
40 - 50%	€135,821,028	5.59%	2,253	8.27%
50 - 60%	€213,674,334	8.79%	3,036	11.14%
60 - 70%	€305,419,117	12.57%	3,918	14.38%
70 - 80%	€526,444,629	21.67%	5,469	20.07%
80 - 90%	€455,447,492	18.74%	3,864	14.18%
90 - 100%	€578,858,205	23.82%	4,461	16.37%
100 - 110%	€56,203,628	2.31%	519	1.90%
110 - 120%	€28,501,574	1.17%	288	1.06%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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%	€17,108,711	0.70%	1,226	4.50%
10 - 20%	€55,524,469	2.29%	1,687	6.19%
20 - 30%	€106,339,885	4.38%	2,230	8.18%
30 - 40%	€172,375,157	7.09%	2,896	10.63%
40 - 50%	€258,160,616	10.62%	3,520	12.92%
50 - 60%	€358,646,448	14.76%	4,226	15.51%
60 - 70%	€441,907,538	18.19%	4,311	15.82%
70 - 80%	€440,000,864	18.11%	3,538	12.98%
80 - 90%	€361,534,762	14.88%	2,350	8.62%
90 - 100%	€215,829,512	8.88%	1,257	4.61%
100 - 110%	€2,066,730	0.09%	12	0.04%
110 - 120%	€255,506	0.01%	2	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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%	€30,300,313	1.25%	1,722	6.32%
10 - 20%	€94,766,920	3.90%	2,442	8.96%
20 - 30%	€180,530,653	7.43%	3,287	12.06%
30 - 40%	€292,606,018	12.04%	4,134	15.17%
40 - 50%	€408,466,658	16.81%	4,713	17.29%
50 - 60%	€477,776,926	19.66%	4,466	16.39%
60 - 70%	€427,379,433	17.59%	3,258	11.95%
70 - 80%	€310,086,209	12.76%	2,016	7.40%
80 - 90%	€167,362,218	6.89%	1,005	3.69%
90 - 100%	€39,513,615	1.63%	207	0.76%
100 - 110%	€961,236	0.04%	5	0.02%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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%	€3,316,802	0.14%	420	1.54%
20 - 40%	€23,960,926	0.99%	1,078	3.96%
40 - 60%	€120,927,110	4.98%	2,782	10.21%
60 - 80%	€626,922,664	25.80%	7,935	29.11%
80 - 100%	€480,448,645	19.77%	4,861	17.84%
100 - 120%	€76,130,753	3.13%	1,332	4.89%
120 - 140%	€120,802,720	4.97%	1,659	6.09%
140 - 160%	€238,046,448	9.80%	2,235	8.20%
160 - 180%	€472,747,636	19.46%	3,195	11.72%
180 - 200%	€25,668,967	1.06%	215	0.79%
200 - 300%	€96,596,607	3.98%	741	2.72%
300 - 400%	€142,059,864	5.85%	792	2.91%
400 - 500%	€695,915	0.03%	3	0.01%
>500%	€1,425,143	0.06%	7	0.03%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€3,084,463	0.13%	549	2.01%
12 - 24	€15,332,457	0.63%	1,068	3.92%
24 - 36	€23,320,554	0.96%	969	3.56%
36 - 48	€58,860,752	2.42%	1,627	5.97%
48 - 60	€67,821,886	2.79%	1,492	5.47%
60 - 72	€100,135,779	4.12%	1,782	6.54%
72 - 84	€188,274,692	7.75%	2,781	10.20%
84 - 96	€164,827,935	6.78%	2,104	7.72%
96 - 108	€263,210,560	10.83%	2,858	10.49%
108 - 120	€425,412,248	17.51%	4,156	15.25%
120 - 132	€220,690,922	9.08%	1,780	6.53%
132 - 144	€406,915,066	16.75%	2,838	10.41%
144 - 156	€466,895,255	19.22%	3,103	11.39%
156 - 168	€24,763,526	1.02%	147	0.54%
168 - 180	€204,104	0.01%	1	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€121,901,480	5.02%	2,560	9.39%
12 - 24	€85,556,608	3.52%	2,269	8.33%
24 - 36	€160,859,769	6.62%	2,899	10.64%
36 - 48	€58,191,156	2.39%	1,161	4.26%
48 - 60	€69,378,199	2.86%	1,227	4.50%
60 - 72	€105,265,747	4.33%	1,508	5.53%
72 - 84	€132,686,473	5.46%	1,806	6.63%
84 - 96	€157,426,962	6.48%	1,862	6.83%
96 - 108	€293,977,076	12.10%	2,935	10.77%
108 - 120	€295,182,748	12.15%	2,763	10.14%
120 - 132	€288,379,820	11.87%	2,037	7.47%
132 - 144	€543,087,934	22.35%	3,537	12.98%
144 - 156	€114,665,658	4.72%	676	2.48%
156 - 168	€2,986,463	0.12%	14	0.05%
168 - 180	€204,104	0.01%	1	0.00%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€2,289,354,555	94.22%	25,759	94.51%
2	€140,395,644	5.78%	1,496	5.49%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</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	€2,417,191,313	99.48%	27,132	99.55%
0 - 30 days	€12,558,886	0.52%	123	0.45%
<b>Grand Total</b>	<b>€2,429,750,199</b>	<b>100.00%</b>	<b>27,255</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.14%
Full Prepayments	0.11%	1.30%
Total Prepayments	0.12%	1.44%



# 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	03/2023	€2,000,000,000	€2,418,263,696	€2,414,195,832	€2,407,949,031	€2,397,124,176
2	04/2023	€2,000,000,000	€2,406,787,069	€2,398,696,762	€2,386,299,428	€2,364,892,593
3	05/2023	€2,000,000,000	€2,395,307,817	€2,383,240,391	€2,364,788,110	€2,333,038,787
4	06/2023	€2,000,000,000	€2,383,832,944	€2,367,833,583	€2,343,421,189	€2,301,565,402
5	07/2023	€2,000,000,000	€2,372,365,939	€2,352,479,667	€2,322,201,221	€2,270,471,522
6	08/2023	€2,000,000,000	€2,360,900,406	€2,337,172,161	€2,301,121,073	€2,239,746,784
7	09/2023	€2,000,000,000	€2,349,434,047	€2,321,908,683	€2,280,177,703	€2,209,384,936
8	10/2023	€2,000,000,000	€2,337,969,728	€2,306,691,954	€2,259,373,101	€2,179,384,661
9	11/2023	€2,000,000,000	€2,326,506,264	€2,291,520,691	€2,238,705,314	€2,149,740,846
10	12/2023	€2,000,000,000	€2,315,036,258	€2,276,387,508	€2,218,166,465	€2,120,442,769
11	01/2024	€2,000,000,000	€2,303,567,101	€2,261,299,587	€2,197,762,905	€2,091,493,412
12	02/2024	€2,000,000,000	€2,292,089,693	€2,246,247,899	€2,177,485,208	€2,062,880,723
13	03/2024	€2,000,000,000	€2,280,612,117	€2,231,240,286	€2,157,340,351	€2,034,608,304
14	04/2024	€2,000,000,000	€2,269,131,850	€2,216,274,179	€2,137,325,191	€2,006,670,160
15	05/2024	€2,000,000,000	€2,257,644,346	€2,201,345,052	€2,117,434,738	€1,979,058,646
16	06/2024	€2,000,000,000	€2,246,154,998	€2,186,458,084	€2,097,673,357	€1,951,774,926
17	07/2024	€2,000,000,000	€2,234,664,437	€2,171,613,793	€2,078,040,903	€1,924,815,937
18	08/2024	€2,000,000,000	€2,223,165,145	€2,156,804,786	€2,058,529,679	€1,898,171,678
19	09/2024	€2,000,000,000	€2,211,659,634	€2,142,033,431	€2,039,141,359	€1,871,840,896
20	10/2024	€2,000,000,000	€2,200,150,385	€2,127,302,055	€2,019,877,551	€1,845,822,275
21	11/2024	€2,000,000,000	€2,188,632,737	€2,112,606,070	€2,000,733,298	€1,820,108,519
22	12/2024	€2,000,000,000	€2,177,117,570	€2,097,955,900	€1,981,717,871	€1,794,705,319
23	01/2025	€2,000,000,000	€2,165,634,858	€2,083,380,260	€1,962,857,673	€1,769,633,684
24	02/2025	€2,000,000,000	€2,154,148,270	€2,068,843,998	€1,944,118,814	€1,744,860,099
25	03/2025	€2,000,000,000	€2,142,654,983	€2,054,344,323	€1,925,498,079	€1,720,379,029
26	04/2025	€2,000,000,000	€2,131,168,367	€2,039,893,960	€1,907,006,790	€1,696,197,941
27	05/2025	€2,000,000,000	€2,119,676,908	€2,025,481,771	€1,888,633,899	€1,672,304,332
28	06/2025	€2,000,000,000	€2,108,194,424	€2,011,120,858	€1,870,391,008	€1,648,705,863
29	07/2025	€2,000,000,000	€2,096,720,908	€1,996,811,070	€1,852,277,304	€1,625,399,133
30	08/2025	€2,000,000,000	€2,085,251,723	€1,982,547,849	€1,834,287,903	€1,602,377,220
31	09/2025	€2,000,000,000	€2,073,789,637	€1,968,333,703	€1,816,424,483	€1,579,639,006
32	10/2025	€2,000,000,000	€2,062,329,757	€1,954,163,858	€1,798,682,002	€1,557,177,549
33	11/2025	€2,000,000,000	€2,050,876,185	€1,940,042,081	€1,781,063,307	€1,534,992,801
34	12/2025	€2,000,000,000	€2,039,432,496	€1,925,971,618	€1,763,570,734	€1,513,084,254
35	01/2026	€2,000,000,000	€2,027,996,095	€1,911,949,873	€1,746,201,257	€1,491,446,801
36	02/2026	€2,000,000,000	€2,016,554,523	€1,897,964,984	€1,728,943,434	€1,470,068,247
37	03/2026	€2,000,000,000	€2,005,113,439	€1,884,022,194	€1,711,801,479	€1,448,949,842
38	04/2026	€2,000,000,000	€1,993,677,145	€1,870,125,433	€1,694,778,374	€1,428,091,749
39	05/2026	€2,000,000,000	€1,982,238,892	€1,856,268,260	€1,677,867,686	€1,407,486,210
40	06/2026	€2,000,000,000	€1,970,804,167	€1,842,455,713	€1,661,073,397	€1,387,134,277
41	07/2026	€2,000,000,000	€1,959,381,658	€1,828,695,783	€1,644,402,101	€1,367,039,128
42	08/2026	€2,000,000,000	€1,947,958,715	€1,814,976,529	€1,627,842,439	€1,347,189,010
43	09/2026	€2,000,000,000	€1,936,537,167	€1,801,299,552	€1,611,395,286	€1,327,582,428
44	10/2026	€1,500,000,000	€1,925,127,813	€1,787,674,777	€1,595,068,926	€1,308,223,972
45	11/2026	€1,500,000,000	€1,913,723,638	€1,774,095,544	€1,578,856,797	€1,289,106,005
46	12/2026	€1,500,000,000	€1,902,323,250	€1,760,560,441	€1,562,757,059	€1,270,224,842
47	01/2027	€1,500,000,000	€1,890,932,289	€1,747,074,564	€1,546,773,650	€1,251,581,513
48	02/2027	€1,500,000,000	€1,879,533,526	€1,733,621,880	€1,530,891,804	€1,233,161,947
49	03/2027	€1,500,000,000	€1,868,127,978	€1,720,203,263	€1,515,111,797	€1,214,964,359
50	04/2027	€1,500,000,000	€1,856,716,989	€1,706,819,883	€1,499,434,158	€1,196,987,184



# 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	05/2027	€1,500,000,000	€1,845,300,498	€1,693,471,611	€1,483,858,270	€1,179,227,950
52	06/2027	€1,500,000,000	€1,833,885,702	€1,680,164,971	€1,468,389,333	€1,161,688,809
53	07/2027	€1,500,000,000	€1,822,468,635	€1,666,896,227	€1,453,023,548	€1,144,364,770
54	08/2027	€1,500,000,000	€1,811,043,592	€1,653,660,088	€1,437,755,799	€1,127,249,877
55	09/2027	€1,500,000,000	€1,799,612,961	€1,640,458,667	€1,422,587,439	€1,110,343,311
56	10/2027	€1,500,000,000	€1,788,177,045	€1,627,292,173	€1,407,518,160	€1,093,642,955
57	11/2027	€1,500,000,000	€1,776,739,929	€1,614,164,241	€1,392,550,609	€1,077,148,999
58	12/2027	€1,500,000,000	€1,765,295,481	€1,601,069,221	€1,377,679,412	€1,060,855,434
59	01/2028	€1,500,000,000	€1,753,853,905	€1,588,016,289	€1,362,911,973	€1,044,766,132
60	02/2028	€1,500,000,000	€1,742,415,352	€1,575,005,473	€1,348,247,784	€1,028,878,841
61	03/2028	€1,500,000,000	€1,730,973,040	€1,562,030,544	€1,333,681,000	€1,013,187,275
62	04/2028	€1,500,000,000	€1,719,532,095	€1,549,096,042	€1,319,214,999	€997,692,219
63	05/2028	€1,500,000,000	€1,708,097,019	€1,536,205,912	€1,304,852,622	€982,394,018
64	06/2028	€1,500,000,000	€1,696,664,335	€1,523,356,913	€1,290,590,584	€967,288,403
65	07/2028	€1,500,000,000	€1,685,248,954	€1,510,562,304	€1,276,439,577	€952,381,591
66	08/2028	€1,500,000,000	€1,673,834,062	€1,497,806,868	€1,262,386,177	€937,661,756
67	09/2028	€1,500,000,000	€1,662,426,723	€1,485,096,818	€1,248,435,111	€923,130,689
68	10/2028	€1,500,000,000	€1,651,023,371	€1,472,428,844	€1,234,583,071	€908,784,214
69	11/2028	€1,500,000,000	€1,639,626,174	€1,459,804,768	€1,220,831,069	€894,621,378
70	12/2028	€1,500,000,000	€1,628,235,116	€1,447,224,453	€1,207,178,470	€880,640,029
71	01/2029	€1,500,000,000	€1,616,847,219	€1,434,685,135	€1,193,622,459	€866,836,450
72	02/2029	€1,500,000,000	€1,605,462,740	€1,422,186,936	€1,180,162,641	€853,208,724
73	03/2029	€1,000,000,000	€1,594,082,060	€1,409,730,085	€1,166,798,709	€839,755,016
74	04/2029	€1,000,000,000	€1,582,707,873	€1,397,316,850	€1,153,532,040	€826,474,714
75	05/2029	€1,000,000,000	€1,571,332,123	€1,384,940,011	€1,140,356,184	€813,361,615
76	06/2029	€1,000,000,000	€1,559,959,765	€1,372,603,841	€1,127,274,191	€800,416,360
77	07/2029	€1,000,000,000	€1,548,602,085	€1,360,318,148	€1,114,293,611	€787,642,742
78	08/2029	€1,000,000,000	€1,537,262,248	€1,348,085,551	€1,101,416,039	€775,040,279
79	09/2029	€1,000,000,000	€1,525,936,643	€1,335,902,719	€1,088,638,202	€762,605,072
80	10/2029	€1,000,000,000	€1,514,627,846	€1,323,771,749	€1,075,961,270	€750,336,374
81	11/2029	€1,000,000,000	€1,503,341,861	€1,311,697,714	€1,063,388,811	€738,235,098
82	12/2029	€1,000,000,000	€1,492,077,179	€1,299,679,110	€1,050,919,033	€726,298,425
83	01/2030	€1,000,000,000	€1,480,860,493	€1,287,738,965	€1,038,569,944	€714,537,189
84	02/2030	€1,000,000,000	€1,469,645,907	€1,275,837,137	€1,026,308,549	€702,927,082
85	03/2030	€1,000,000,000	€1,458,431,304	€1,263,971,690	€1,014,132,844	€691,465,346
86	04/2030	€1,000,000,000	€1,447,237,098	€1,252,160,200	€1,002,056,457	€680,159,869
87	05/2030	€1,000,000,000	€1,436,050,726	€1,240,391,638	€990,070,041	€669,002,860
88	06/2030	€1,000,000,000	€1,424,887,597	€1,228,679,166	€978,183,602	€657,999,669
89	07/2030	€1,000,000,000	€1,413,744,934	€1,217,020,208	€966,394,540	€647,147,096
90	08/2030	€1,000,000,000	€1,402,612,331	€1,205,405,643	€954,695,097	€636,438,544
91	09/2030	€1,000,000,000	€1,391,494,564	€1,193,839,438	€943,087,932	€625,874,433
92	10/2030	€1,000,000,000	€1,380,413,306	€1,182,340,004	€931,587,053	€615,462,660
93	11/2030	€1,000,000,000	€1,369,363,239	€1,170,902,550	€920,188,086	€605,198,877
94	12/2030	€1,000,000,000	€1,358,344,874	€1,159,527,290	€908,890,623	€595,081,395
95	01/2031	€1,000,000,000	€1,347,346,281	€1,148,203,837	€897,685,967	€585,103,138
96	02/2031	€500,000,000	€1,336,362,388	€1,136,927,704	€886,570,112	€575,260,189
97	03/2031	€500,000,000	€1,325,395,442	€1,125,700,653	€875,543,945	€565,551,846
98	04/2031	€500,000,000	€1,314,449,957	€1,114,526,352	€864,609,825	€555,978,354
99	05/2031	€500,000,000	€1,303,517,408	€1,103,397,409	€853,761,524	€546,534,445
100	06/2031	€500,000,000	€1,292,602,211	€1,092,317,417	€843,001,353	€537,220,372



# 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	07/2031	€500,000,000	€1,281,710,863	€1,081,291,699	€832,332,928	€528,037,200
102	08/2031	€500,000,000	€1,270,840,350	€1,070,317,531	€821,753,648	€518,982,036
103	09/2031	€500,000,000	€1,259,986,539	€1,059,391,267	€811,260,226	€510,051,597
104	10/2031	€500,000,000	€1,249,160,395	€1,048,521,956	€800,859,107	€501,248,733
105	11/2031	€500,000,000	€1,238,361,506	€1,037,709,054	€790,549,358	€492,571,638
106	12/2031	€500,000,000	€1,227,581,959	€1,026,945,744	€780,325,281	€484,015,568
107	01/2032	€500,000,000	€1,216,820,901	€1,016,231,149	€770,185,742	€475,578,672
108	02/2032	€500,000,000	€1,206,071,001	€1,005,558,998	€760,125,537	€467,256,617
109	03/2032	€500,000,000	€1,195,334,573	€994,931,089	€750,145,593	€459,048,890
110	04/2032	€500,000,000	€1,184,601,776	€984,339,108	€740,239,225	€450,950,337
111	05/2032	€500,000,000	€1,173,864,723	€973,776,415	€730,401,069	€442,956,689
112	06/2032	€500,000,000	€1,163,131,692	€963,249,804	€720,635,864	€435,069,839
113	07/2032	€500,000,000	€1,152,402,346	€952,758,897	€710,942,947	€427,288,395
114	08/2032	€500,000,000	€1,141,676,968	€942,303,836	€701,322,044	€419,611,208
115	09/2032	€500,000,000	€1,130,952,666	€931,882,138	€691,770,937	€412,035,982
116	10/2032	€500,000,000	€1,120,234,297	€921,497,716	€682,292,162	€404,563,275
117	11/2032	€500,000,000	€1,109,521,878	€911,150,480	€672,885,271	€397,191,858
118	12/2032	€500,000,000	€1,098,808,730	€900,834,850	€663,545,773	€389,918,144
119	01/2033	€500,000,000	€1,088,109,496	€890,562,733	€654,282,071	€382,746,140
120	02/2033	€500,000,000	€1,077,414,742	€880,326,288	€645,088,005	€375,671,292
121	03/2033	€500,000,000	€1,066,746,470	€870,143,361	€635,976,255	€368,700,040
122	04/2033	€500,000,000	€1,056,094,098	€860,005,149	€626,939,937	€361,827,408
123	05/2033	€500,000,000	€1,045,460,733	€849,914,036	€617,980,370	€355,053,213
124	06/2033	€500,000,000	€1,034,844,987	€839,868,737	€609,096,197	€348,375,735
125	07/2033	€500,000,000	€1,024,259,298	€829,879,182	€600,294,186	€341,797,899
126	08/2033	€500,000,000	€1,013,700,653	€819,942,733	€591,571,962	€335,317,389
127	09/2033	€500,000,000	€1,003,172,391	€810,061,899	€582,930,878	€328,934,023
128	10/2033	€500,000,000	€992,678,261	€800,239,502	€574,372,495	€322,647,728
129	11/2033	€500,000,000	€982,211,937	€790,470,235	€565,892,535	€316,455,162
130	12/2033	€500,000,000	€971,785,714	€780,763,790	€557,497,470	€310,359,013
131	01/2034	€500,000,000	€961,402,193	€771,122,014	€549,188,118	€304,358,781
132	02/2034	€500,000,000	€951,029,760	€761,519,345	€540,945,816	€298,443,216
133	03/2034	€500,000,000	€940,687,457	€751,970,885	€532,780,898	€292,617,188
134	04/2034	€500,000,000	€930,364,185	€742,467,581	€524,686,523	€286,876,081
135	05/2034	€500,000,000	€920,051,842	€733,002,829	€516,657,643	€281,216,326
136	06/2034	€500,000,000	€909,752,774	€723,578,376	€508,695,132	€275,637,623
137	07/2034	€500,000,000	€899,492,598	€714,214,437	€500,812,801	€270,146,644
138	08/2034	€500,000,000	€889,272,886	€704,912,028	€493,010,889	€264,742,649
139	09/2034	€500,000,000	€879,084,829	€695,663,945	€485,283,896	€259,421,831
140	10/2034	€500,000,000	€868,927,871	€686,469,549	€477,630,945	€254,182,904
141	11/2034	€500,000,000	€858,832,927	€677,353,027	€470,068,391	€249,033,730
142	12/2034	€500,000,000	€848,782,648	€668,300,401	€462,586,004	€243,967,993
143	01/2035	€500,000,000	€838,836,474	€659,358,144	€455,215,389	€239,001,454
144	02/2035	€500,000,000	€828,904,017	€650,454,844	€447,906,647	€234,106,977
145	03/2035	€500,000,000	€818,991,114	€641,594,951	€440,662,493	€229,285,282
146	04/2035	€500,000,000	€809,100,055	€632,780,108	€433,483,690	€224,536,059
147	05/2035	€500,000,000	€799,225,089	€624,005,670	€426,366,695	€219,856,773
148	06/2035	€500,000,000	€789,373,509	€615,277,189	€419,314,949	€215,248,515
149	07/2035	€500,000,000	€779,585,313	€606,625,630	€412,349,128	€210,721,156
150	08/2035	€500,000,000	€769,831,541	€598,028,177	€405,453,232	€206,265,725



# 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	09/2035	€500,000,000	€760,120,391	€589,490,986	€398,631,013	€201,883,408
152	10/2035	€500,000,000	€750,471,457	€581,028,994	€391,892,104	€197,578,325
153	11/2035	€500,000,000	€740,896,833	€572,651,237	€385,242,068	€193,352,474
154	12/2035	€500,000,000	€731,392,507	€564,354,265	€378,678,029	€189,203,592
155	01/2036	€500,000,000	€721,945,238	€556,127,538	€372,192,392	€185,127,102
156	02/2036	€500,000,000	€712,532,935	€547,953,780	€365,773,141	€181,116,312
157	03/2036	€500,000,000	€703,167,670	€539,842,060	€359,425,923	€177,173,348
158	04/2036	€500,000,000	€693,855,942	€531,797,113	€353,153,446	€173,298,852
159	05/2036	€500,000,000	€684,582,514	€523,807,008	€346,947,348	€169,488,038
160	06/2036	€500,000,000	€675,355,693	€515,877,881	€340,811,287	€165,742,044
161	07/2036	€500,000,000	€666,219,187	€508,042,820	€334,766,640	€162,070,562
162	08/2036	€500,000,000	€657,143,881	€500,279,250	€328,797,979	€158,465,361
163	09/2036	€500,000,000	€648,114,289	€492,575,104	€322,896,919	€154,921,734
164	10/2036	€500,000,000	€639,145,052	€484,941,256	€317,070,159	€151,442,252
165	11/2036	€500,000,000	€630,251,236	€477,388,823	€311,324,486	€148,029,479
166	12/2036	€500,000,000	€621,416,437	€469,905,055	€305,651,086	€144,678,540
167	01/2037	€500,000,000	€612,638,958	€462,488,385	€300,048,493	€141,388,103
168	02/2037	€500,000,000	€603,900,911	€455,125,055	€294,507,364	€138,153,158
169	03/2037	€500,000,000	€595,195,573	€447,809,798	€289,023,929	€134,971,384
170	04/2037	€500,000,000	€586,522,078	€440,541,781	€283,597,309	€131,841,838
171	05/2037	€500,000,000	€577,869,806	€433,312,863	€278,221,942	€128,761,421
172	06/2037	€500,000,000	€569,243,074	€426,126,137	€272,899,515	€125,730,427
173	07/2037	€500,000,000	€560,634,741	€418,976,114	€267,626,213	€122,746,613
174	08/2037	€500,000,000	€552,034,378	€411,854,885	€262,396,719	€119,807,088
175	09/2037	€500,000,000	€543,438,136	€404,759,498	€257,208,918	€116,910,461
176	10/2037	€500,000,000	€534,847,338	€397,690,865	€252,063,164	€114,056,483
177	11/2037	€500,000,000	€526,288,214	€390,668,379	€246,971,490	€111,250,164
178	12/2037	€500,000,000	€517,762,724	€383,693,318	€241,934,382	€108,491,239
179	01/2038	€500,000,000	€509,285,556	€376,776,368	€236,958,234	€105,782,086
180	02/2038	€500,000,000	€500,839,938	€369,904,904	€232,034,751	€103,118,502
181	03/2038	€500,000,000	€492,419,406	€363,073,987	€227,160,530	€100,498,523
182	04/2038	€500,000,000	€484,039,026	€356,294,561	€222,342,111	€97,924,592
183	05/2038	€500,000,000	€475,699,291	€349,566,784	€217,579,255	€95,396,134
184	06/2038	€500,000,000	€467,393,401	€342,885,461	€212,868,398	€92,911,126
185	07/2038	€500,000,000	€459,142,071	€336,265,586	€208,218,511	€90,473,025
186	08/2038	€500,000,000	€450,918,137	€329,687,041	€203,616,790	€88,075,801
187	09/2038	€500,000,000	€442,731,102	€323,156,611	€199,067,127	€85,720,719
188	10/2038	€500,000,000	€434,583,448	€316,675,915	€194,570,203	€83,407,639
189	11/2038	€500,000,000	€426,486,707	€310,253,144	€190,130,716	€81,138,135
190	12/2038	€500,000,000	€418,441,860	€303,888,773	€185,748,596	€78,911,722
191	01/2039	€500,000,000	€410,450,249	€297,583,533	€181,423,932	€76,727,986
192	02/2039	€500,000,000	€402,492,778	€291,323,355	€177,147,806	€74,582,724
193	03/2039	€500,000,000	€394,576,069	€285,112,851	€172,922,721	€72,476,593
194	04/2039	€500,000,000	€386,699,467	€278,951,347	€168,747,958	€70,408,886
195	05/2039	€500,000,000	€378,855,856	€272,833,526	€164,619,998	€68,377,746
196	06/2039	€500,000,000	€371,074,882	€266,780,528	€160,551,282	€66,387,943
197	07/2039	€500,000,000	€363,370,525	€260,802,113	€156,547,288	€64,441,290
198	08/2039	€500,000,000	€355,747,861	€254,901,591	€152,609,576	€62,537,959
199	09/2039	€500,000,000	€348,209,763	€249,080,674	€148,738,729	€60,677,716
200	10/2039	€500,000,000	€340,767,993	€243,347,408	€144,939,097	€58,861,856



# 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	11/2039	€500,000,000	€333,434,291	€237,709,768	€141,214,941	€57,091,610
202	12/2039	€500,000,000	€326,201,354	€232,162,123	€137,562,412	€55,364,919
203	01/2040	€500,000,000	€319,186,732	€226,787,585	€134,030,145	€53,700,783
204	02/2040	€500,000,000	€312,218,999	€221,463,732	€130,545,112	€52,069,330
205	03/2040	€500,000,000	€305,288,033	€216,183,183	€127,102,679	€50,468,375
206	04/2040	€500,000,000	€298,391,015	€210,943,772	€123,701,310	€48,896,993
207	05/2040	€500,000,000	€291,533,186	€205,749,033	€120,342,821	€47,355,594
208	06/2040	€500,000,000	€284,739,114	€200,616,096	€117,036,939	€45,847,673
209	07/2040	€500,000,000	€278,036,826	€195,564,403	€113,794,633	€44,377,145
210	08/2040	€500,000,000	€271,422,359	€190,590,805	€110,613,647	€42,942,719
211	09/2040	€500,000,000	€264,885,010	€185,687,447	€107,489,021	€41,542,074
212	10/2040	€500,000,000	€258,472,495	€180,887,409	€104,439,479	€40,182,042
213	11/2040	€500,000,000	€252,200,669	€176,201,287	€101,470,600	€38,864,293
214	12/2040	€500,000,000	€246,050,559	€171,615,314	€98,573,910	€37,585,106
215	01/2041	€500,000,000	€240,011,485	€167,121,586	€95,744,379	€36,342,125
216	02/2041	€500,000,000	€234,054,065	€162,699,250	€92,969,626	€35,130,260
217	03/2041	€500,000,000	€228,191,024	€158,356,816	€90,254,130	€33,950,846
218	04/2041	€500,000,000	€222,449,979	€154,113,048	€87,608,155	€32,807,361
219	05/2041	€500,000,000	€216,812,096	€149,954,460	€85,023,564	€31,696,354
220	06/2041	€500,000,000	€211,265,486	€145,872,449	€82,495,068	€30,615,491
221	07/2041	€500,000,000	€205,834,292	€141,883,303	€80,031,470	€29,567,682
222	08/2041	€500,000,000	€200,506,583	€137,978,378	€77,627,452	€28,550,588
223	09/2041	€500,000,000	€195,291,777	€134,163,752	€75,286,011	€27,564,953
224	10/2041	€0	€190,190,372	€130,439,344	€73,006,662	€26,610,235
225	11/2041	€0	€185,189,873	€126,796,175	€70,783,956	€25,684,096
226	12/2041	€0	€180,279,267	€123,226,338	€68,613,096	€24,784,474
227	01/2042	€0	€175,457,976	€119,729,099	€66,493,314	€23,910,790
228	02/2042	€0	€170,731,818	€116,308,085	€64,426,267	€23,063,337
229	03/2042	€0	€166,062,515	€112,936,907	€62,397,005	€22,236,486
230	04/2042	€0	€161,462,868	€109,624,034	€60,409,944	€21,431,575
231	05/2042	€0	€156,893,424	€106,342,459	€58,449,950	€20,643,011
232	06/2042	€0	€152,352,558	€103,090,951	€56,516,178	€19,870,323
233	07/2042	€0	€147,837,050	€99,867,212	€54,607,206	€19,112,845
234	08/2042	€0	€143,344,595	€96,669,572	€52,721,969	€18,370,046
235	09/2042	€0	€138,876,576	€93,498,860	€50,860,771	€17,641,878
236	10/2042	€0	€134,436,450	€90,357,289	€49,024,662	€16,928,548
237	11/2042	€0	€130,035,313	€87,252,183	€47,217,448	€16,231,209
238	12/2042	€0	€125,674,350	€84,184,180	€45,439,285	€15,549,738
239	01/2043	€0	€121,362,945	€81,159,391	€43,693,273	€14,885,020
240	02/2043	€0	€117,101,293	€78,177,757	€41,979,165	€14,236,783
241	03/2043	€0	€112,896,041	€75,243,514	€40,299,017	€13,605,540
242	04/2043	€0	€108,758,952	€72,364,273	€38,656,665	€12,992,387
243	05/2043	€0	€104,677,986	€69,531,787	€37,047,454	€12,395,561
244	06/2043	€0	€100,657,100	€66,748,466	€35,472,439	€11,815,228
245	07/2043	€0	€96,705,578	€64,020,231	€33,934,527	€11,252,165
246	08/2043	€0	€92,794,211	€61,327,524	€32,423,119	€10,702,675
247	09/2043	€0	€88,921,470	€58,669,181	€30,937,426	€10,166,348
248	10/2043	€0	€85,097,100	€56,051,468	€29,480,574	€9,644,061
249	11/2043	€0	€81,315,783	€53,470,706	€28,050,439	€9,134,966
250	12/2043	€0	€77,591,204	€50,935,714	€26,651,456	€8,640,352



# 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	01/2044	€0	€73,929,903	€48,450,570	€25,285,539	€8,160,673
252	02/2044	€0	€70,315,434	€46,004,282	€23,946,739	€7,693,844
253	03/2044	€0	€66,757,830	€43,603,228	€22,638,182	€7,240,721
254	04/2044	€0	€63,248,866	€41,241,838	€21,356,777	€6,800,161
255	05/2044	€0	€59,786,426	€38,918,555	€20,101,534	€6,371,709
256	06/2044	€0	€56,361,303	€36,627,222	€18,869,104	€5,954,170
257	07/2044	€0	€53,032,346	€34,405,877	€17,678,879	€5,553,515
258	08/2044	€0	€49,790,245	€32,248,157	€16,527,295	€5,168,425
259	09/2044	€0	€46,628,092	€30,149,292	€15,411,638	€4,797,870
260	10/2044	€0	€43,560,686	€28,118,556	€14,336,379	€4,443,062
261	11/2044	€0	€40,573,647	€26,146,357	€13,296,351	€4,102,217
262	12/2044	€0	€37,689,289	€24,246,772	€12,298,439	€3,777,282
263	01/2045	€0	€35,124,456	€22,558,719	€11,412,618	€3,489,458
264	02/2045	€0	€32,584,115	€20,891,980	€10,542,054	€3,208,789
265	03/2045	€0	€30,066,857	€19,245,559	€9,686,145	€2,935,014
266	04/2045	€0	€27,573,988	€17,620,204	€8,845,170	€2,668,140
267	05/2045	€0	€25,131,748	€16,032,560	€8,027,363	€2,410,563
268	06/2045	€0	€22,751,625	€14,489,768	€7,236,128	€2,163,192
269	07/2045	€0	€20,479,969	€13,021,085	€6,485,848	€1,930,185
270	08/2045	€0	€18,280,559	€11,603,157	€5,764,619	€1,707,835
271	09/2045	€0	€16,188,746	€10,258,143	€5,083,209	€1,499,190
272	10/2045	€0	€14,247,470	€9,012,850	€4,454,574	€1,307,880
273	11/2045	€0	€12,439,895	€7,856,153	€3,872,833	€1,131,967
274	12/2045	€0	€10,798,103	€6,807,843	€3,347,365	€973,983
275	01/2046	€0	€9,328,681	€5,871,528	€2,879,516	€834,086
276	02/2046	€0	€7,975,168	€5,011,175	€2,451,223	€706,834
277	03/2046	€0	€6,721,895	€4,216,579	€2,057,208	€590,549
278	04/2046	€0	€5,595,737	€3,504,247	€1,705,248	€487,314
279	05/2046	€0	€4,591,678	€2,870,633	€1,393,302	€396,378
280	06/2046	€0	€3,716,166	€2,319,371	€1,122,826	€317,995
281	07/2046	€0	€2,996,116	€1,866,820	€901,404	€254,139
282	08/2046	€0	€2,387,595	€1,485,161	€715,262	€200,752
283	09/2046	€0	€1,873,847	€1,163,633	€558,962	€156,178
284	10/2046	€0	€1,437,023	€890,870	€426,831	€118,723
285	11/2046	€0	€1,057,799	€654,670	€312,852	€86,629
286	12/2046	€0	€725,092	€448,003	€213,537	€58,863
287	01/2047	€0	€427,933	€263,957	€125,487	€34,436
288	02/2047	€0	€257,742	€158,712	€75,258	€20,559
289	03/2047	€0	€149,408	€91,847	€43,439	€11,814
290	04/2047	€0	€91,590	€56,210	€26,516	€7,179
291	05/2047	€0	€61,356	€37,591	€17,687	€4,767
292	06/2047	€0	€41,067	€25,119	€11,788	€3,163
293	07/2047	€0	€25,637	€15,654	€7,327	€1,957
294	08/2047	€0	€14,680	€8,949	€4,178	€1,111
295	09/2047	€0	€8,533	€5,193	€2,418	€640
296	10/2047	€0	€2,371	€1,440	€669	€176
297	11/2047	€0	€0	€0	€0	€0
298	12/2047	€0	€0	€0	€0	€0
299	01/2048	€0	€0	€0	€0	€0
300	02/2048	€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	03/2048	€0	€0	€0	€0	€0
302	04/2048	€0	€0	€0	€0	€0
303	05/2048	€0	€0	€0	€0	€0
304	06/2048	€0	€0	€0	€0	€0
305	07/2048	€0	€0	€0	€0	€0
306	08/2048	€0	€0	€0	€0	€0
307	09/2048	€0	€0	€0	€0	€0
308	10/2048	€0	€0	€0	€0	€0
309	11/2048	€0	€0	€0	€0	€0
310	12/2048	€0	€0	€0	€0	€0
311	01/2049	€0	€0	€0	€0	€0
312	02/2049	€0	€0	€0	€0	€0
313	03/2049	€0	€0	€0	€0	€0
314	04/2049	€0	€0	€0	€0	€0
315	05/2049	€0	€0	€0	€0	€0
316	06/2049	€0	€0	€0	€0	€0
317	07/2049	€0	€0	€0	€0	€0
318	08/2049	€0	€0	€0	€0	€0
319	09/2049	€0	€0	€0	€0	€0
320	10/2049	€0	€0	€0	€0	€0
321	11/2049	€0	€0	€0	€0	€0
322	12/2049	€0	€0	€0	€0	€0
323	01/2050	€0	€0	€0	€0	€0
324	02/2050	€0	€0	€0	€0	€0
325	03/2050	€0	€0	€0	€0	€0
326	04/2050	€0	€0	€0	€0	€0
327	05/2050	€0	€0	€0	€0	€0
328	06/2050	€0	€0	€0	€0	€0
329	07/2050	€0	€0	€0	€0	€0
330	08/2050	€0	€0	€0	€0	€0
331	09/2050	€0	€0	€0	€0	€0
332	10/2050	€0	€0	€0	€0	€0
333	11/2050	€0	€0	€0	€0	€0
334	12/2050	€0	€0	€0	€0	€0
335	01/2051	€0	€0	€0	€0	€0
336	02/2051	€0	€0	€0	€0	€0
337	03/2051	€0	€0	€0	€0	€0
338	04/2051	€0	€0	€0	€0	€0
339	05/2051	€0	€0	€0	€0	€0
340	06/2051	€0	€0	€0	€0	€0
341	07/2051	€0	€0	€0	€0	€0
342	08/2051	€0	€0	€0	€0	€0
343	09/2051	€0	€0	€0	€0	€0
344	10/2051	€0	€0	€0	€0	€0
345	11/2051	€0	€0	€0	€0	€0
346	12/2051	€0	€0	€0	€0	€0
347	01/2052	€0	€0	€0	€0	€0
348	02/2052	€0	€0	€0	€0	€0
349	03/2052	€0	€0	€0	€0	€0
350	04/2052	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

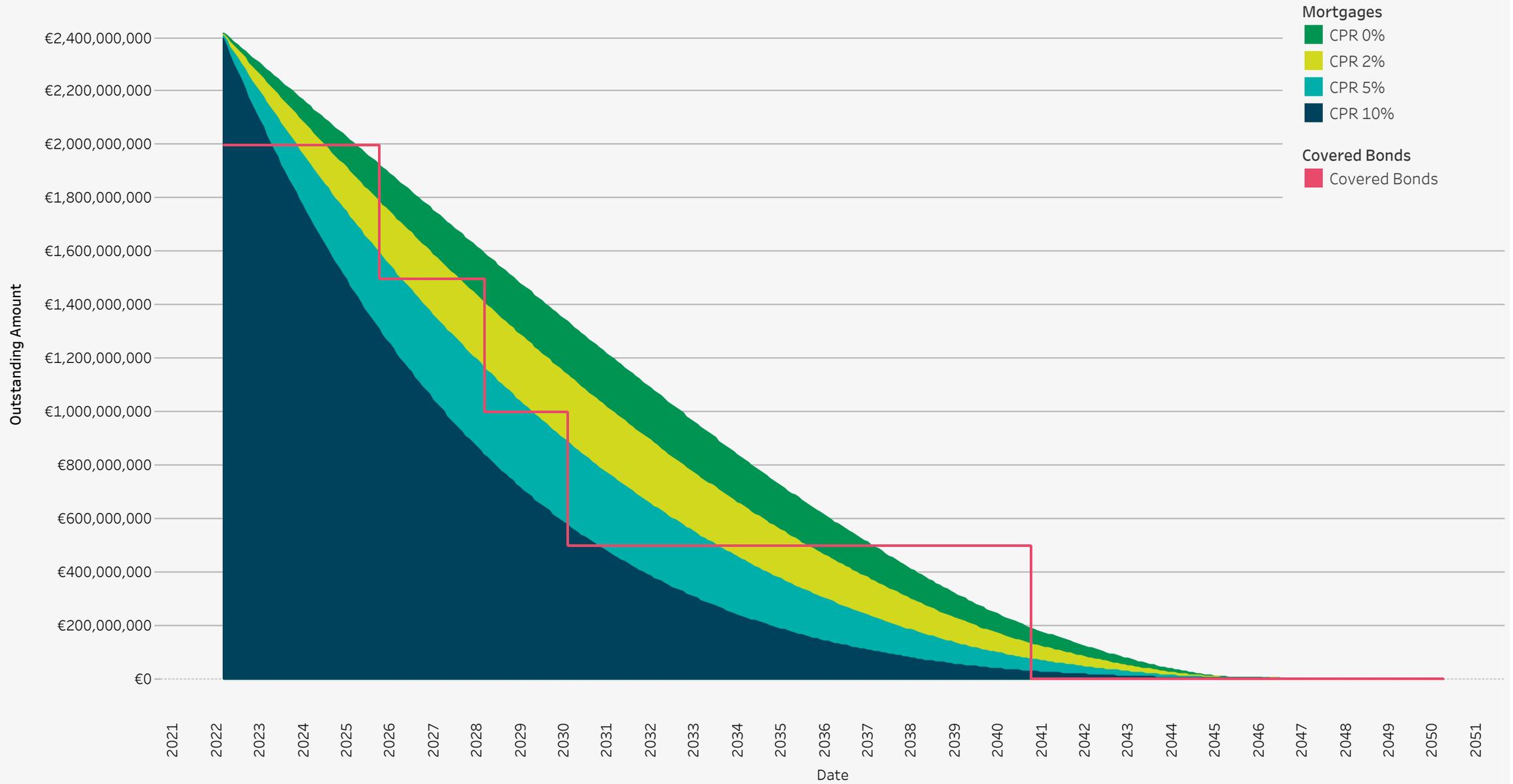
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	05/2052	€0	€0	€0	€0	€0
352	06/2052	€0	€0	€0	€0	€0
353	07/2052	€0	€0	€0	€0	€0
354	08/2052	€0	€0	€0	€0	€0
355	09/2052	€0	€0	€0	€0	€0
356	10/2052	€0	€0	€0	€0	€0
357	11/2052	€0	€0	€0	€0	€0
358	12/2052	€0	€0	€0	€0	€0
359	01/2053	€0	€0	€0	€0	€0
360	02/2053	€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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