Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/10/2025	Portfolio Cut-off Date	30/09/2025

Contact Details

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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	5.37	11/02/2032	Fixed	0.010%	11/02/2026	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	16.03	8/10/2042	Fixed	0.500%	8/10/2025	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	3.42	3/03/2030	Fixed	0.750%	3/03/2026	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	1.05	20/10/2027	Fixed	3.250%	20/10/2025	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	2.73	22/06/2029	Fixed	3.375%	22/06/2026	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	8.36	6/02/2035	Fixed	3.125%	6/02/2026	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	8.45	11/03/2035	Fixed	3.250%	11/03/2026	ACT/ACT	EUR	€500,000,000
BE6356934396	25/10/2024	25/10/2027	2.07	25/10/2028	Fixed	2.500%	25/10/2025	ACT/ACT	EUR	€750,000,000
BE6359485685	3/02/2025	3/02/2032	6.35	3/02/2033	Fixed	2.875%	3/02/2026	ACT/ACT	EUR	€1,000,000,000

Totals

Total Outstanding (in EUR):	€5,500,000,000
Current Weighted Average Fixed Coupon:	2.302%
Weighted Remaining Average Life *:	5.95

* 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	Negative	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)	€5,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€6,580,930,495	(II)
Nominal Balance Public Finance Exposures	€135,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level [(II) + (III) + (IV)] / (I) - 1	22.11%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6,154,879,542	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	111.91%	
> > > Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
> > > Issuer Convenant Propsectus (>105%)	PASS	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€135,592,512	(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)	114.37%	
> > > Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

Residential European Covered Bonds (Premium) Programme

Test Summary

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€1,068,458,240	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1,054,358,706	
Total Interest Proceeds Public Finance Exposures	€14,099,534	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€6,289,879,542	(X)
Total Principal Proceeds Residential Mortgage Loans	€6,580,930,495	
Total Principal Proceeds Public Finance Exposures	€135,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€755,609,763	(XI)
Costs, Fees and Expenses Covered Bonds	€90,126,822	(XII)
Principal Requirement Covered Bonds	€5,500,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1,012,601,196	
> > > 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	€349,964,615	(XV)
Cumulative Cash Outflow Next 180 Days	€114,011,889	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€235,952,726	
> > > Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€132,964,330	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€109,717,485	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€23,246,845	

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	€6,580,930,495
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	45,716
Number of Loans	73,503
Average Outstanding Balance per Borrower	€143,952
Average Outstanding Balance per Loan	€89,533
Weighted Average Original Loan to Initial Value	77.63%
Weighted Average Current Loan to Current Value	51.05%
Weighted Average Seasoning (in months)	67.04
Weighted Average Remaining Maturity (in months, at 0% CPR)	200.90
Weighted Average Initial Maturity (in months, at 0% CPR)	267.26
Weighted Remaining Average Life (in months, at 0% CPR)	107.74
Weighted Remaining Average Life (in months, at 2% CPR)	95.50
Weighted Remaining Average Life (in months, at 5% CPR)	80.58
Weighted Remaining Average Life (in months, at 10% CPR)	62.35
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	94.29
Percentage of Fixed Rate Loans	35.86%
Percentage of Resettable Rate Loans	64.14%
Weighted Average Interest Rate	1.98%
Weighted Average Interest Rate Fixed Rate Loans	1.99%
Weighted average interest rate Resettable Rate Loans	1.97%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€101,840,476

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
EU000A3K4DS6	EUROPEAN UNION	20/09/2022	4/10/2027	Fixed	2.000%	1.00%	AA+	AAA	Aaa	EUR	€35,000,000	€34,902,000	€34,851,802
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2.400%	1.50%	AA	AA	Aa3	EUR	€100,000,000	€99,910,000	€100,740,710

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	€6,580,930,495	100.00%	73,503	100.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2,146,904,198	32.62%	23,388	31.82%
Brabant Wallon	€140,303,024	2.13%	1,237	1.68%
Brussels	€245,456,895	3.73%	2,248	3.06%
Hainaut	€238,262,346	3.62%	2,812	3.83%
Liège	€189,885,199	2.89%	2,271	3.09%
Limburg	€714,540,665	10.86%	8,782	11.95%
Luxembourg	€21,803,606	0.33%	228	0.31%
Namur	€88,991,995	1.35%	938	1.28%
Oost-Vlaanderen	€1,149,125,521	17.46%	12,701	17.28%
Vlaams-Brabant	€981,800,285	14.92%	10,620	14.45%
West-Vlaanderen	€663,856,760	10.09%	8,278	11.26%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€192,770,148	2.93%	1,653	2.25%
12 - 24	€201,105,830	3.06%	1,500	2.04%
24 - 36	€310,806,013	4.72%	2,152	2.93%
36 - 48	€869,737,989	13.22%	7,057	9.60%
48 - 60	€1,802,484,779	27.39%	16,728	22.76%
60 - 72	€1,110,340,839	16.87%	11,227	15.27%
72 - 84	€538,173,228	8.18%	5,676	7.72%
84 - 96	€285,620,519	4.34%	3,202	4.36%
96 - 108	€340,451,843	5.17%	5,548	7.55%
108 - 120	€428,069,793	6.50%	8,449	11.49%
120 - 132	€234,627,905	3.57%	4,797	6.53%
132 - 144	€150,742,958	2.29%	2,866	3.90%
144 - 156	€115,998,651	1.76%	2,648	3.60%
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%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€4,323,657	0.07%	1,353	1.84%
12 - 24	€8,091,914	0.12%	1,014	1.38%
24 - 36	€15,934,528	0.24%	1,213	1.65%
36 - 48	€31,384,118	0.48%	1,664	2.26%
48 - 60	€51,671,731	0.79%	2,161	2.94%
60 - 72	€75,429,018	1.15%	2,429	3.30%
72 - 84	€66,850,848	1.02%	1,804	2.45%
84 - 96	€86,175,328	1.31%	2,065	2.81%
96 - 108	€124,354,521	1.89%	2,540	3.46%
108 - 120	€183,402,761	2.79%	3,400	4.63%
120 - 132	€242,125,955	3.68%	4,017	5.47%
132 - 144	€199,408,350	3.03%	2,975	4.05%
144 - 156	€200,502,760	3.05%	2,607	3.55%
156 - 168	€291,311,851	4.43%	3,543	4.82%
168 - 180	€452,738,882	6.88%	5,120	6.97%
180 - 192	€594,619,821	9.04%	6,286	8.55%
192 - 204	€423,295,813	6.43%	4,247	5.78%
204 - 216	€319,424,648	4.85%	2,875	3.91%
216 - 228	€408,578,122	6.21%	3,402	4.63%
228 - 240	€683,339,698	10.38%	5,137	6.99%
240 - 252	€1,053,540,301	16.01%	7,256	9.87%
252 - 264	€617,150,911	9.38%	3,861	5.25%
264 - 276	€227,187,583	3.45%	1,289	1.75%
276 - 288	€122,576,415	1.86%	713	0.97%
288 - 300	€97,510,966	1.48%	532	0.72%
300 - 312	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

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	€1,915,123	0.03%	238	0.32%
60 - 72	€837,263	0.01%	65	0.09%
72 - 84	€2,403,671	0.04%	163	0.22%
84 - 96	€3,857,717	0.06%	148	0.20%
96 - 108	€4,354,224	0.07%	190	0.26%
108 - 120	€97,950,538	1.49%	4,705	6.40%
120 - 132	€10,102,207	0.15%	422	0.57%
132 - 144	€34,187,568	0.52%	1,083	1.47%
144 - 156	€52,563,665	0.80%	1,264	1.72%
156 - 168	€39,045,468	0.59%	895	1.22%
168 - 180	€400,247,211	6.08%	8,503	11.57%
180 - 192	€56,759,389	0.86%	999	1.36%
192 - 204	€94,032,189	1.43%	1,484	2.02%
204 - 216	€205,422,629	3.12%	2,665	3.63%
216 - 228	€72,755,837	1.11%	1,096	1.49%
228 - 240	€1,456,290,982	22.13%	17,648	24.01%
240 - 252	€58,239,928	0.88%	643	0.87%
252 - 264	€139,961,827	2.13%	1,450	1.97%
264 - 276	€123,673,996	1.88%	1,289	1.75%
276 - 288	€86,792,225	1.32%	830	1.13%
288 - 300	€3,364,355,510	51.12%	24,797	33.74%
300 - 312	€65,650,640	1.00%	579	0.79%
312 - 324	€44,913,751	0.68%	374	0.51%
324 - 336	€11,412,101	0.17%	147	0.20%
336 - 348	€3,705,033	0.06%	47	0.06%
348 - 360	€149,499,801	2.27%	1,779	2.42%
>360	€0	0.00%	0	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€173,839,497	2.64%	3,783	5.15%
2014	€164,713,195	2.50%	3,244	4.41%
2015	€250,772,843	3.81%	5,238	7.13%
2016	€491,131,117	7.46%	9,093	12.37%
2017	€248,531,678	3.78%	3,642	4.95%
2018	€281,913,027	4.28%	3,161	4.30%
2019	€985,103,343	14.97%	9,994	13.60%
2020	€1,130,987,354	17.19%	11,153	15.17%
2021	€1,544,686,924	23.47%	14,322	19.48%
2022	€698,532,977	10.61%	5,210	7.09%
2023	€237,704,205	3.61%	1,670	2.27%
2024	€216,426,460	3.29%	1,752	2.38%
2025	€156,587,874	2.38%	1,241	1.69%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€832,967,594	12.66%	15,248	33.35%
100k - 200k	€2,876,542,194	43.71%	19,478	42.61%
200k - 300k	€2,138,117,645	32.49%	8,904	19.48%
300k - 400k	€597,688,084	9.08%	1,791	3.92%
>400k	€135,614,976	2.06%	295	0.65%
Grand Total	**€6,580,930,495**	**100.00%**	**45,716**	**100.00%**

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5,406,755,275	82.16%	63,581	86.50%
Linear	€21,988,015	0.33%	412	0.56%
Variable Linear Capital	€1,152,187,204	17.51%	9,510	12.94%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€0	0.00%	0	0.00%
0.5% - 1%	€472,257,500	7.18%	5,275	7.18%
1% - 1.5%	€1,858,106,615	28.23%	19,341	26.31%
1.5% - 2%	€2,021,779,601	30.72%	22,013	29.95%
2% - 2.5%	€910,276,364	13.83%	9,272	12.61%
2.5% - 3%	€407,162,431	6.19%	3,951	5.38%
3% - 3.5%	€313,936,167	4.77%	3,481	4.74%
3.5% - 4%	€184,092,061	2.80%	2,536	3.45%
4% - 4.5%	€240,870,201	3.66%	4,567	6.21%
4.5% - 5%	€133,226,950	2.02%	2,308	3.14%
5% - 5.5%	€26,792,352	0.41%	518	0.70%
5.5% - 6%	€10,912,984	0.17%	214	0.29%
6% - 6.5%	€1,411,098	0.02%	23	0.03%
6.5% - 7%	€106,171	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2,359,871,569	35.86%	30,398	41.36%
Fixed with Resets	€4,221,058,925	64.14%	43,105	58.64%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2025	€106,495,064	1.62%	2,005	2.73%
2026	€288,115,154	4.38%	5,726	7.79%
2027	€137,745,343	2.09%	2,631	3.58%
2028	€189,219,303	2.88%	3,338	4.54%
2029	€43,000,427	0.65%	675	0.92%
2030	€84,249,842	1.28%	1,460	1.99%
2031	€99,710,325	1.52%	1,652	2.25%
2032	€31,969,976	0.49%	449	0.61%
2033	€31,041,549	0.47%	309	0.42%
2034	€134,943,255	2.05%	1,260	1.71%
2035	€237,856,446	3.61%	2,565	3.49%
2036	€259,823,035	3.95%	2,964	4.03%
2037	€104,145,948	1.58%	945	1.29%
2038	€106,274,430	1.61%	804	1.09%
2039	€404,877,579	6.15%	2,852	3.88%
2040	€600,736,791	9.13%	4,370	5.95%
2041	€906,324,063	13.77%	6,276	8.54%
2042	€403,122,545	6.13%	2,457	3.34%
2043	€16,403,117	0.25%	117	0.16%
2044	€34,598,824	0.53%	245	0.33%
2045	€228,035	0.00%	3	0.00%
2046	€177,874	0.00%	2	0.00%
Fixed	€2,359,871,569	35.86%	30,398	41.36%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6,580,930,495	100.00%	73,503	100.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6,483,545,489	98.52%	72,108	98.10%
Buy-to-let	€92,599,381	1.41%	1,349	1.84%
Other	€4,785,624	0.07%	46	0.06%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3,136,646	0.05%	271	0.37%
10 - 20%	€29,478,347	0.45%	1,360	1.85%
20 - 30%	€88,873,104	1.35%	2,548	3.47%
30 - 40%	€197,482,819	3.00%	4,186	5.70%
40 - 50%	€359,957,504	5.47%	6,055	8.24%
50 - 60%	€570,521,733	8.67%	8,230	11.20%
60 - 70%	€810,680,913	12.32%	10,384	14.13%
70 - 80%	€1,374,566,597	20.89%	14,508	19.74%
80 - 90%	€1,355,776,994	20.60%	11,302	15.38%
90 - 100%	€1,552,265,333	23.59%	12,359	16.81%
100 - 110%	€156,026,291	2.37%	1,482	2.02%
110 - 120%	€82,164,214	1.25%	818	1.11%
>120%	€0	0.00%	0	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

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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%	€53,506,790	0.81%	4,053	5.51%
10 - 20%	€178,366,307	2.71%	5,421	7.38%
20 - 30%	€344,222,184	5.23%	7,093	9.65%
30 - 40%	€578,038,131	8.78%	9,132	12.42%
40 - 50%	€830,663,759	12.62%	10,624	14.45%
50 - 60%	€1,053,934,481	16.01%	11,281	15.35%
60 - 70%	€1,216,230,014	18.48%	10,415	14.17%
70 - 80%	€1,200,314,070	18.24%	8,517	11.59%
80 - 90%	€914,415,275	13.89%	5,810	7.90%
90 - 100%	€205,077,980	3.12%	1,114	1.52%
100 - 110%	€5,976,193	0.09%	42	0.06%
110 - 120%	€185,311	0.00%	1	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€96,302,168	1.46%	5,724	7.79%
10 - 20%	€312,914,735	4.75%	7,980	10.86%
20 - 30%	€602,777,124	9.16%	10,479	14.26%
30 - 40%	€943,780,879	14.34%	12,268	16.69%
40 - 50%	€1,191,651,999	18.11%	12,488	16.99%
50 - 60%	€1,207,422,860	18.35%	9,904	13.47%
60 - 70%	€1,066,208,763	16.20%	7,492	10.19%
70 - 80%	€706,555,215	10.74%	4,541	6.18%
80 - 90%	€310,361,571	4.72%	1,872	2.55%
90 - 100%	€138,687,382	2.11%	723	0.98%
100 - 110%	€3,899,143	0.06%	29	0.04%
110 - 120%	€368,656	0.01%	3	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€18,525,445	0.28%	2,149	2.92%
20 - 40%	€121,370,983	1.84%	4,616	6.28%
40 - 60%	€555,295,957	8.44%	11,067	15.06%
60 - 80%	€2,002,181,027	30.42%	22,720	30.91%
80 - 100%	€614,549,315	9.34%	6,817	9.27%
100 - 120%	€232,787,575	3.54%	3,678	5.00%
120 - 140%	€464,871,575	7.06%	5,138	6.99%
140 - 160%	€1,147,471,120	17.44%	8,286	11.27%
160 - 180%	€423,548,227	6.44%	2,835	3.86%
180 - 200%	€77,726,255	1.18%	682	0.93%
200 - 300%	€461,686,012	7.02%	3,179	4.32%
300 - 400%	€453,068,004	6.88%	2,289	3.11%
400 - 500%	€2,835,188	0.04%	22	0.03%
>500%	€5,013,813	0.08%	25	0.03%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

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	€11,265,614	0.17%	2,251	3.06%
12 - 24	€43,117,164	0.66%	2,734	3.72%
24 - 36	€119,180,902	1.81%	4,430	6.03%
36 - 48	€131,610,337	2.00%	3,452	4.70%
48 - 60	€272,885,118	4.15%	5,480	7.46%
60 - 72	€440,347,711	6.69%	7,254	9.87%
72 - 84	€331,873,139	5.04%	4,258	5.79%
84 - 96	€858,939,066	13.05%	9,762	13.28%
96 - 108	€806,949,526	12.26%	8,426	11.46%
108 - 120	€538,335,566	8.18%	4,496	6.12%
120 - 132	€1,588,389,919	24.14%	11,831	16.10%
132 - 144	€929,173,081	14.12%	6,162	8.38%
144 - 156	€246,752,132	3.75%	1,441	1.96%
156 - 168	€198,958,960	3.02%	1,194	1.62%
168 - 180	€60,338,341	0.92%	301	0.41%
180 - 192	€299,429	0.00%	4	0.01%
192 - 204	€234,007	0.00%	2	0.00%
204 - 216	€1,180,626	0.02%	15	0.02%
216 - 228	€802,083	0.01%	7	0.01%
228 - 240	€297,772	0.00%	3	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

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	€369,527,053	5.62%	9,366	12.74%
12 - 24	€175,974,223	2.67%	4,556	6.20%
24 - 36	€285,972,479	4.35%	6,014	8.18%
36 - 48	€179,932,905	2.73%	3,620	4.92%
48 - 60	€225,627,902	3.43%	3,749	5.10%
60 - 72	€332,746,329	5.06%	5,180	7.05%
72 - 84	€460,827,620	7.00%	5,242	7.13%
84 - 96	€799,682,120	12.15%	8,303	11.30%
96 - 108	€656,018,685	9.97%	6,271	8.53%
108 - 120	€1,094,582,021	16.63%	8,134	11.07%
120 - 132	€1,428,081,096	21.70%	9,719	13.22%
132 - 144	€207,746,390	3.16%	1,221	1.66%
144 - 156	€193,316,448	2.94%	1,132	1.54%
156 - 168	€137,669,053	2.09%	828	1.13%
168 - 180	€33,056,660	0.50%	166	0.23%
180 - 192	€169,509	0.00%	2	0.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6,308,124,883	95.85%	70,417	95.80%
2	€272,805,612	4.15%	3,086	4.20%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€6,580,930,495	100.00%	73,503	100.00%
Grand Total	**€6,580,930,495**	**100.00%**	**73,503**	**100.00%**

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.11%
Full Prepayments	0.13%	1.53%
Total Prepayments	0.14%	1.64%

Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	10/2025	€5,500,000,000	€6,548,153,753	€6,537,138,825	€6,520,223,790	€6,490,912,341
2	11/2025	€5,500,000,000	€6,515,413,944	€6,493,512,670	€6,459,951,844	€6,402,001,397
3	12/2025	€5,500,000,000	€6,482,684,505	€6,450,025,106	€6,400,085,671	€6,314,158,994
4	01/2026	€5,500,000,000	€6,449,970,694	€6,406,680,996	€6,340,628,034	€6,227,378,236
5	02/2026	€5,500,000,000	€6,417,236,318	€6,363,444,064	€6,281,541,040	€6,141,612,502
6	03/2026	€5,500,000,000	€6,384,475,635	€6,320,308,422	€6,222,817,101	€6,056,845,402
7	04/2026	€5,500,000,000	€6,351,709,423	€6,277,294,431	€6,164,474,470	€5,973,085,789
8	05/2026	€5,500,000,000	€6,318,930,786	€6,234,395,008	€6,106,504,319	€5,890,316,143
9	06/2026	€5,500,000,000	€6,286,155,568	€6,191,625,517	€6,048,919,830	€5,808,540,297
10	07/2026	€5,500,000,000	€6,253,403,593	€6,149,005,128	€5,991,737,749	€5,727,765,334
11	08/2026	€5,500,000,000	€6,220,642,908	€6,106,502,057	€5,934,925,110	€5,647,950,806
12	09/2026	€5,500,000,000	€6,187,884,861	€6,064,127,164	€5,878,490,618	€5,569,096,375
13	10/2026	€5,000,000,000	€6,155,125,831	€6,021,876,591	€5,822,428,644	€5,491,188,104
14	11/2026	€5,000,000,000	€6,122,376,909	€5,979,760,876	€5,766,747,489	€5,414,225,293
15	12/2026	€5,000,000,000	€6,089,623,971	€5,937,765,893	€5,711,431,636	€5,338,184,906
16	01/2027	€5,000,000,000	€6,056,881,230	€5,895,905,200	€5,656,492,271	€5,263,069,079
17	02/2027	€5,000,000,000	€6,024,106,972	€5,854,137,909	€5,601,888,358	€5,188,831,449
18	03/2027	€5,000,000,000	€5,991,306,208	€5,812,468,736	€5,547,622,799	€5,115,466,920
19	04/2027	€5,000,000,000	€5,958,500,612	€5,770,918,506	€5,493,713,791	€5,042,984,440
20	05/2027	€5,000,000,000	€5,925,666,281	€5,729,463,832	€5,440,137,352	€4,971,354,179
21	06/2027	€5,000,000,000	€5,892,807,112	€5,688,108,320	€5,386,895,304	€4,900,570,227
22	07/2027	€5,000,000,000	€5,859,930,142	€5,646,858,572	€5,333,992,267	€4,830,629,242
23	08/2027	€5,000,000,000	€5,827,015,690	€5,605,695,448	€5,281,408,551	€4,761,505,941
24	09/2027	€5,000,000,000	€5,794,072,486	€5,564,627,215	€5,229,150,418	€4,693,198,713
25	10/2027	€4,250,000,000	€5,761,090,530	€5,523,644,132	€5,177,207,173	€4,625,690,748
26	11/2027	€4,250,000,000	€5,728,088,854	€5,482,764,306	€5,125,594,255	€4,558,988,708
27	12/2027	€4,250,000,000	€5,695,059,277	€5,441,979,721	€5,074,302,581	€4,493,077,348
28	01/2028	€4,250,000,000	€5,661,972,147	€5,401,261,930	€5,023,304,147	€4,427,924,943
29	02/2028	€4,250,000,000	€5,628,841,808	€5,360,624,576	€4,972,610,274	€4,363,534,774
30	03/2028	€4,250,000,000	€5,595,735,825	€5,320,131,811	€4,922,278,888	€4,299,950,705
31	04/2028	€4,250,000,000	€5,562,666,714	€5,279,795,104	€4,872,318,690	€4,237,172,934
32	05/2028	€4,250,000,000	€5,529,574,728	€5,239,557,371	€4,822,675,184	€4,175,146,864
33	06/2028	€3,750,000,000	€5,496,490,818	€5,199,447,710	€4,773,373,540	€4,113,887,468
34	07/2028	€3,750,000,000	€5,463,380,258	€5,159,432,996	€4,724,381,686	€4,053,360,264
35	08/2028	€3,750,000,000	€5,430,302,996	€5,119,569,583	€4,675,749,594	€3,993,601,394
36	09/2028	€3,750,000,000	€5,397,199,516	€5,079,801,007	€4,627,423,935	€3,934,558,447
37	10/2028	€3,750,000,000	€5,364,118,324	€5,040,172,679	€4,579,444,487	€3,876,258,693
38	11/2028	€3,750,000,000	€5,331,013,608	€5,000,641,232	€4,531,770,150	€3,818,660,694
39	12/2028	€3,750,000,000	€5,297,889,088	€4,961,209,973	€4,484,402,430	€3,761,759,424
40	01/2029	€3,750,000,000	€5,264,829,065	€4,921,957,518	€4,437,410,700	€3,705,606,562
41	02/2029	€3,750,000,000	€5,231,701,446	€4,882,759,995	€4,390,681,526	€3,650,100,814
42	03/2029	€3,250,000,000	€5,198,641,310	€4,843,743,292	€4,344,326,646	€3,595,328,990
43	04/2029	€3,250,000,000	€5,165,503,225	€4,804,771,531	€4,298,222,461	€3,541,182,390
44	05/2029	€3,250,000,000	€5,132,375,734	€4,765,927,013	€4,252,441,316	€3,487,714,907
45	06/2029	€3,250,000,000	€5,099,289,174	€4,727,237,529	€4,207,006,284	€3,434,939,177
46	07/2029	€3,250,000,000	€5,066,235,842	€4,688,695,473	€4,161,908,775	€3,382,841,807
47	08/2029	€3,250,000,000	€5,033,206,877	€4,650,292,220	€4,117,139,371	€3,331,408,913
48	09/2029	€3,250,000,000	€5,000,204,917	€4,612,029,809	€4,072,698,156	€3,280,634,446
49	10/2029	€3,250,000,000	€4,967,235,388	€4,573,912,827	€4,028,587,453	€3,230,514,200
50	11/2029	€3,250,000,000	€4,934,267,983	€4,535,912,985	€3,984,780,664	€3,181,020,896

Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	12/2029	€3,250,000,000	€4,901,305,906	€4,498,032,932	€3,941,278,566	€3,132,149,436
52	01/2030	€3,250,000,000	€4,868,426,379	€4,460,343,114	€3,898,141,173	€3,083,941,618
53	02/2030	€3,250,000,000	€4,835,638,729	€4,422,851,401	€3,855,373,317	€3,036,394,974
54	03/2030	€3,250,000,000	€4,802,843,080	€4,385,465,896	€3,812,893,029	€2,989,438,958
55	04/2030	€3,250,000,000	€4,770,055,611	€4,348,201,109	€3,770,711,451	€2,943,076,903
56	05/2030	€3,250,000,000	€4,737,266,777	€4,311,048,040	€3,728,819,266	€2,897,296,131
57	06/2030	€3,250,000,000	€4,704,512,667	€4,274,039,207	€3,687,243,064	€2,852,111,909
58	07/2030	€3,250,000,000	€4,671,792,545	€4,237,173,510	€3,645,980,220	€2,807,516,678
59	08/2030	€3,250,000,000	€4,639,083,011	€4,200,429,332	€3,605,010,520	€2,763,489,477
60	09/2030	€3,250,000,000	€4,606,368,247	€4,163,792,057	€3,564,319,941	€2,720,014,386
61	10/2030	€3,250,000,000	€4,573,731,312	€4,127,336,385	€3,523,970,857	€2,677,133,761
62	11/2030	€3,250,000,000	€4,541,110,830	€4,091,006,402	€3,483,913,755	€2,634,804,522
63	12/2030	€3,250,000,000	€4,508,585,195	€4,054,872,267	€3,444,206,709	€2,593,065,310
64	01/2031	€3,250,000,000	€4,476,110,600	€4,018,893,947	€3,404,813,831	€2,551,883,590
65	02/2031	€2,750,000,000	€4,443,653,938	€3,983,041,270	€3,365,707,923	€2,511,233,845
66	03/2031	€2,750,000,000	€4,411,155,804	€3,947,260,729	€3,326,842,391	€2,471,076,551
67	04/2031	€2,750,000,000	€4,378,756,881	€3,911,677,921	€3,288,321,679	€2,431,484,529
68	05/2031	€2,750,000,000	€4,346,384,788	€3,876,227,583	€3,250,089,111	€2,392,410,641
69	06/2031	€2,750,000,000	€4,314,052,728	€3,840,921,084	€3,212,152,675	€2,353,855,932
70	07/2031	€2,750,000,000	€4,281,726,435	€3,805,727,523	€3,174,485,008	€2,315,795,583
71	08/2031	€2,750,000,000	€4,249,510,546	€3,770,739,461	€3,137,161,737	€2,278,279,971
72	09/2031	€2,750,000,000	€4,217,343,762	€3,735,901,839	€3,100,135,199	€2,241,269,386
73	10/2031	€2,750,000,000	€4,185,237,894	€3,701,224,623	€3,063,412,036	€2,204,763,859
74	11/2031	€2,750,000,000	€4,153,174,371	€3,666,690,884	€3,026,976,607	€2,168,747,410
75	12/2031	€2,750,000,000	€4,121,079,090	€3,632,234,863	€2,990,773,215	€2,133,175,728
76	01/2032	€2,750,000,000	€4,089,098,431	€3,597,985,241	€2,954,906,420	€2,098,119,039
77	02/2032	€1,750,000,000	€4,057,135,023	€3,563,855,722	€2,919,303,595	€2,063,521,019
78	03/2032	€1,750,000,000	€4,025,189,605	€3,529,846,618	€2,883,963,615	€2,029,376,626
79	04/2032	€1,750,000,000	€3,993,206,078	€3,495,908,484	€2,848,844,809	€1,995,652,455
80	05/2032	€1,750,000,000	€3,961,264,460	€3,462,111,167	€2,814,002,892	€1,962,383,576
81	06/2032	€1,750,000,000	€3,929,325,306	€3,428,419,812	€2,779,408,113	€1,929,545,056
82	07/2032	€1,750,000,000	€3,897,410,246	€3,394,852,996	€2,745,074,226	€1,897,142,429
83	08/2032	€1,750,000,000	€3,865,479,440	€3,361,375,713	€2,710,971,618	€1,865,151,260
84	09/2032	€1,750,000,000	€3,833,505,248	€3,327,963,787	€2,677,079,689	€1,833,553,676
85	10/2032	€1,750,000,000	€3,801,559,389	€3,294,679,313	€2,643,447,261	€1,802,379,426
86	11/2032	€1,750,000,000	€3,769,615,051	€3,261,498,716	€2,610,054,089	€1,771,610,805
87	12/2032	€1,750,000,000	€3,737,665,433	€3,228,415,865	€2,576,894,048	€1,741,239,929
88	01/2033	€1,750,000,000	€3,705,532,264	€3,195,276,810	€2,543,843,392	€1,711,179,892
89	02/2033	€1,750,000,000	€3,673,440,455	€3,162,275,713	€2,511,056,071	€1,681,531,276
90	03/2033	€1,750,000,000	€3,641,494,846	€3,129,502,244	€2,478,601,677	€1,652,336,591
91	04/2033	€1,750,000,000	€3,609,477,097	€3,096,768,194	€2,446,329,565	€1,623,491,380
92	05/2033	€1,750,000,000	€3,577,586,816	€3,064,244,593	€2,414,373,683	€1,595,081,044
93	06/2033	€1,750,000,000	€3,545,714,772	€3,031,837,242	€2,382,658,155	€1,567,051,411
94	07/2033	€1,750,000,000	€3,513,967,771	€2,999,636,988	€2,351,252,924	€1,539,444,718
95	08/2033	€1,750,000,000	€3,482,246,950	€2,967,558,798	€2,320,089,696	€1,512,212,301
96	09/2033	€1,750,000,000	€3,450,645,119	€2,935,681,271	€2,289,228,473	€1,485,389,577
97	10/2033	€1,750,000,000	€3,419,014,819	€2,903,878,414	€2,258,569,501	€1,458,908,096
98	11/2033	€1,750,000,000	€3,387,314,486	€2,872,114,861	€2,228,084,355	€1,432,746,468
99	12/2033	€1,750,000,000	€3,355,729,100	€2,840,547,254	€2,197,893,464	€1,406,978,940
100	01/2034	€1,750,000,000	€3,324,362,685	€2,809,262,765	€2,168,062,393	€1,381,643,434

Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	02/2034	€1,000,000,000	€3,292,960,685	€2,778,045,467	€2,138,422,705	€1,356,628,699
102	03/2034	€500,000,000	€3,261,580,843	€2,746,943,906	€2,109,010,746	€1,331,954,771
103	04/2034	€500,000,000	€3,230,319,596	€2,716,038,833	€2,079,887,145	€1,307,656,564
104	05/2034	€500,000,000	€3,198,972,273	€2,685,157,709	€2,050,918,433	€1,283,646,845
105	06/2034	€500,000,000	€3,167,787,827	€2,654,509,280	€2,022,262,981	€1,260,021,754
106	07/2034	€500,000,000	€3,136,703,753	€2,624,040,330	€1,993,878,469	€1,236,751,190
107	08/2034	€500,000,000	€3,105,709,690	€2,593,741,547	€1,965,756,276	€1,213,826,365
108	09/2034	€500,000,000	€3,074,776,584	€2,563,588,096	€1,937,876,127	€1,191,231,448
109	10/2034	€500,000,000	€3,043,949,146	€2,533,616,703	€1,910,264,364	€1,168,979,387
110	11/2034	€500,000,000	€3,013,169,998	€2,503,779,015	€1,882,883,067	€1,147,043,719
111	12/2034	€500,000,000	€2,982,429,601	€2,474,066,685	€1,855,724,707	€1,125,416,851
112	01/2035	€500,000,000	€2,952,010,961	€2,444,713,695	€1,828,963,120	€1,104,200,791
113	02/2035	€500,000,000	€2,921,726,713	€2,415,563,567	€1,802,478,976	€1,083,319,487
114	03/2035	€500,000,000	€2,891,478,189	€2,386,534,076	€1,776,209,428	€1,062,732,006
115	04/2035	€500,000,000	€2,861,191,239	€2,357,563,750	€1,750,107,680	€1,042,407,679
116	05/2035	€500,000,000	€2,831,028,458	€2,328,786,278	€1,724,271,909	€1,022,402,320
117	06/2035	€500,000,000	€2,800,804,813	€2,300,048,967	€1,698,587,781	€1,002,645,274
118	07/2035	€500,000,000	€2,770,885,594	€2,271,651,325	€1,673,275,222	€983,263,545
119	08/2035	€500,000,000	€2,741,039,023	€2,243,402,170	€1,648,191,376	€964,169,606
120	09/2035	€500,000,000	€2,711,291,949	€2,215,322,923	€1,623,350,643	€945,369,047
121	10/2035	€500,000,000	€2,681,672,179	€2,187,435,636	€1,598,767,727	€926,867,505
122	11/2035	€500,000,000	€2,652,211,744	€2,159,765,652	€1,574,459,574	€908,671,778
123	12/2035	€500,000,000	€2,622,887,447	€2,132,293,242	€1,550,410,171	€890,769,578
124	01/2036	€500,000,000	€2,593,708,319	€2,105,024,964	€1,526,622,725	€873,159,800
125	02/2036	€500,000,000	€2,564,596,145	€2,077,896,637	€1,503,049,235	€855,812,171
126	03/2036	€500,000,000	€2,535,581,248	€2,050,932,306	€1,479,705,837	€838,733,289
127	04/2036	€500,000,000	€2,506,695,689	€2,024,157,251	€1,456,609,384	€821,930,013
128	05/2036	€500,000,000	€2,477,917,253	€1,997,552,828	€1,433,745,021	€805,391,237
129	06/2036	€500,000,000	€2,449,228,028	€1,971,103,978	€1,411,100,603	€789,107,547
130	07/2036	€500,000,000	€2,420,760,954	€1,944,916,941	€1,388,750,718	€773,117,952
131	08/2036	€500,000,000	€2,392,410,971	€1,918,906,342	€1,366,632,705	€757,384,675
132	09/2036	€500,000,000	€2,364,195,179	€1,893,085,199	€1,344,754,436	€741,909,498
133	10/2036	€500,000,000	€2,335,993,609	€1,867,356,864	€1,323,045,994	€726,651,425
134	11/2036	€500,000,000	€2,308,049,945	€1,841,915,550	€1,301,643,722	€711,682,944
135	12/2036	€500,000,000	€2,280,222,910	€1,816,647,462	€1,280,465,449	€696,956,281
136	01/2037	€500,000,000	€2,252,528,268	€1,791,564,470	€1,259,518,188	€682,472,815
137	02/2037	€500,000,000	€2,224,938,498	€1,766,643,995	€1,238,784,714	€668,220,805
138	03/2037	€500,000,000	€2,197,444,348	€1,741,878,086	€1,218,258,207	€654,194,282
139	04/2037	€500,000,000	€2,170,037,517	€1,717,259,598	€1,197,932,471	€640,387,692
140	05/2037	€500,000,000	€2,142,687,212	€1,692,763,661	€1,177,789,033	€626,789,031
141	06/2037	€500,000,000	€2,115,398,110	€1,668,393,546	€1,157,829,136	€613,396,930
142	07/2037	€500,000,000	€2,088,142,792	€1,644,127,231	€1,138,036,495	€600,200,779
143	08/2037	€500,000,000	€2,060,915,010	€1,619,959,478	€1,118,406,576	€587,196,313
144	09/2037	€500,000,000	€2,033,709,791	€1,595,886,084	€1,098,935,601	€574,379,713
145	10/2037	€500,000,000	€2,006,526,582	€1,571,906,340	€1,079,622,221	€561,748,481
146	11/2037	€500,000,000	€1,979,410,558	€1,548,055,298	€1,060,489,599	€549,312,836
147	12/2037	€500,000,000	€1,952,347,511	€1,524,321,412	€1,041,528,811	€537,066,253
148	01/2038	€500,000,000	€1,925,299,872	€1,500,675,005	€1,022,718,662	€524,996,005
149	02/2038	€500,000,000	€1,898,316,317	€1,477,153,702	€1,004,083,922	€513,113,065
150	03/2038	€500,000,000	€1,871,503,361	€1,453,839,812	€985,679,394	€501,443,469

Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	04/2038	€500,000,000	€1,844,617,843	€1,430,543,904	€967,375,547	€489,919,413
152	05/2038	€500,000,000	€1,817,900,366	€1,407,452,357	€949,297,661	€478,602,758
153	06/2038	€500,000,000	€1,791,203,836	€1,384,450,638	€931,367,283	€467,451,983
154	07/2038	€500,000,000	€1,764,780,705	€1,361,733,280	€913,714,144	€456,530,311
155	08/2038	€500,000,000	€1,738,265,414	€1,339,017,440	€896,147,142	€445,740,233
156	09/2038	€500,000,000	€1,711,855,082	€1,316,454,885	€878,767,254	€435,130,594
157	10/2038	€500,000,000	€1,685,594,945	€1,294,079,758	€861,596,097	€424,710,227
158	11/2038	€500,000,000	€1,659,316,949	€1,271,762,493	€844,546,343	€414,434,330
159	12/2038	€500,000,000	€1,632,923,659	€1,249,428,431	€827,567,928	€404,277,090
160	01/2039	€500,000,000	€1,606,933,896	€1,227,474,148	€810,922,621	€394,364,794
161	02/2039	€500,000,000	€1,581,088,725	€1,205,700,452	€794,476,909	€384,630,078
162	03/2039	€500,000,000	€1,555,132,471	€1,183,911,969	€778,101,157	€375,008,634
163	04/2039	€500,000,000	€1,529,140,449	€1,162,166,194	€761,832,826	€365,517,462
164	05/2039	€500,000,000	€1,503,633,119	€1,140,857,978	€745,929,567	€356,278,415
165	06/2039	€500,000,000	€1,478,089,804	€1,119,590,905	€730,130,337	€347,164,513
166	07/2039	€500,000,000	€1,452,927,583	€1,098,680,330	€714,639,760	€338,271,453
167	08/2039	€500,000,000	€1,427,749,738	€1,077,825,140	€699,260,392	€329,503,738
168	09/2039	€500,000,000	€1,403,004,082	€1,057,362,720	€684,209,986	€320,962,332
169	10/2039	€500,000,000	€1,378,495,020	€1,037,144,099	€669,390,137	€312,598,730
170	11/2039	€500,000,000	€1,354,253,263	€1,017,191,283	€654,813,512	€304,416,911
171	12/2039	€500,000,000	€1,330,172,181	€997,423,140	€640,426,415	€296,390,050
172	01/2040	€500,000,000	€1,306,655,171	€978,140,880	€626,420,556	€288,604,851
173	02/2040	€500,000,000	€1,283,361,079	€959,087,260	€612,628,938	€280,981,920
174	03/2040	€500,000,000	€1,260,176,296	€940,176,526	€598,995,532	€273,493,931
175	04/2040	€500,000,000	€1,237,114,495	€921,418,298	€585,525,490	€266,141,842
176	05/2040	€500,000,000	€1,214,008,543	€902,687,689	€572,138,650	€258,887,977
177	06/2040	€500,000,000	€1,191,224,553	€884,256,484	€559,006,444	€251,808,653
178	07/2040	€500,000,000	€1,168,673,178	€866,057,113	€546,084,549	€244,882,058
179	08/2040	€500,000,000	€1,146,278,956	€848,032,732	€533,335,835	€238,089,962
180	09/2040	€500,000,000	€1,123,993,509	€830,146,878	€520,736,336	€231,420,296
181	10/2040	€500,000,000	€1,102,133,259	€812,632,306	€508,430,765	€224,935,823
182	11/2040	€500,000,000	€1,080,601,238	€795,415,913	€496,371,465	€218,613,438
183	12/2040	€500,000,000	€1,059,352,275	€778,463,147	€484,535,257	€212,441,164
184	01/2041	€500,000,000	€1,038,365,047	€761,757,177	€472,910,193	€206,412,125
185	02/2041	€500,000,000	€1,017,579,832	€745,253,157	€461,467,095	€200,512,066
186	03/2041	€500,000,000	€996,991,256	€728,946,278	€450,201,804	€194,737,794
187	04/2041	€500,000,000	€976,687,231	€712,899,849	€439,152,162	€189,104,247
188	05/2041	€500,000,000	€956,646,879	€697,097,478	€428,306,641	€183,604,917
189	06/2041	€500,000,000	€936,884,987	€681,548,823	€417,669,789	€178,240,259
190	07/2041	€500,000,000	€917,464,208	€666,298,234	€407,267,306	€173,019,690
191	08/2041	€500,000,000	€898,302,393	€651,284,778	€397,060,429	€167,925,184
192	09/2041	€500,000,000	€879,398,043	€636,506,299	€387,046,531	€162,954,233
193	10/2041	€0	€860,763,442	€621,970,611	€377,229,052	€158,106,906
194	11/2041	€0	€842,405,539	€607,681,625	€367,609,026	€153,382,254
195	12/2041	€0	€824,290,248	€593,613,667	€358,169,621	€148,771,910
196	01/2042	€0	€806,409,915	€579,760,240	€348,905,711	€144,272,485
197	02/2042	€0	€788,815,325	€566,156,827	€339,837,416	€139,891,030
198	03/2042	€0	€771,284,692	€552,643,366	€330,867,568	€135,586,396
199	04/2042	€0	€754,037,989	€539,376,865	€322,089,337	€131,395,807
200	05/2042	€0	€736,884,040	€526,219,671	€313,419,422	€127,284,144

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	06/2042	€0	€719,837,324	€513,181,662	€304,863,022	€123,252,686
202	07/2042	€0	€702,760,839	€500,164,841	€296,361,357	€119,276,933
203	08/2042	€0	€685,880,826	€487,329,957	€288,009,172	€115,394,324
204	09/2042	€0	€669,086,460	€474,597,589	€279,758,655	€111,584,765
205	10/2042	€0	€652,341,102	€461,941,382	€271,593,684	€107,841,093
206	11/2042	€0	€635,673,151	€449,381,132	€263,525,366	€104,167,030
207	12/2042	€0	€619,093,061	€436,923,840	€255,557,204	€100,563,232
208	01/2043	€0	€602,008,114	€424,151,483	€247,444,708	€96,933,191
209	02/2043	€0	€585,537,981	€411,853,305	€239,648,398	€93,457,059
210	03/2043	€0	€568,937,875	€399,504,036	€231,861,125	€90,013,731
211	04/2043	€0	€552,894,720	€387,585,576	€224,361,931	€86,710,808
212	05/2043	€0	€536,989,972	€375,802,946	€216,978,417	€83,480,270
213	06/2043	€0	€521,229,775	€364,159,849	€209,711,965	€80,321,860
214	07/2043	€0	€505,643,508	€352,676,173	€202,573,235	€77,238,860
215	08/2043	€0	€490,160,300	€341,301,860	€195,532,699	€74,219,227
216	09/2043	€0	€474,779,106	€330,035,731	€188,589,059	€71,261,797
217	10/2043	€0	€459,413,515	€318,817,366	€181,707,267	€68,352,722
218	11/2043	€0	€444,246,041	€307,773,064	€174,958,775	€65,518,280
219	12/2043	€0	€428,878,719	€296,626,795	€168,186,175	€62,698,954
220	01/2044	€0	€413,956,391	€285,824,408	€161,641,928	€59,988,398
221	02/2044	€0	€399,042,521	€275,063,355	€155,153,737	€57,321,655
222	03/2044	€0	€384,153,489	€264,354,789	€148,727,569	€54,700,489
223	04/2044	€0	€369,632,450	€253,934,279	€142,495,261	€52,172,709
224	05/2044	€0	€355,182,720	€243,596,985	€136,340,786	€49,694,921
225	06/2044	€0	€340,955,537	€233,446,124	€130,321,283	€47,287,331
226	07/2044	€0	€326,949,709	€223,480,026	€124,434,896	€44,948,467
227	08/2044	€0	€313,208,784	€213,727,562	€118,696,743	€42,682,980
228	09/2044	€0	€299,726,500	€204,183,470	€113,102,875	€40,488,606
229	10/2044	€0	€286,531,262	€194,866,099	€107,662,422	€38,367,771
230	11/2044	€0	€273,539,091	€185,717,366	€102,342,299	€36,307,875
231	12/2044	€0	€260,728,538	€176,721,963	€97,133,262	€34,304,957
232	01/2045	€0	€249,064,718	€168,532,245	€92,392,187	€32,483,842
233	02/2045	€0	€237,482,805	€160,424,911	€87,720,044	€30,702,534
234	03/2045	€0	€225,997,354	€152,409,427	€83,121,555	€28,962,249
235	04/2045	€0	€214,635,711	€144,503,810	€78,606,040	€27,265,772
236	05/2045	€0	€203,420,066	€136,722,486	€74,180,774	€25,615,125
237	06/2045	€0	€192,416,070	€129,108,946	€69,868,681	€24,017,672
238	07/2045	€0	€181,737,650	€121,738,723	€65,709,740	€22,486,473
239	08/2045	€0	€171,270,909	€114,534,488	€61,661,215	€21,006,172
240	09/2045	€0	€161,098,448	€107,550,608	€57,751,526	€19,585,810
241	10/2045	€0	€151,335,869	€100,863,081	€54,020,378	€18,238,073
242	11/2045	€0	€142,060,399	€94,521,852	€50,493,143	€16,970,591
243	12/2045	€0	€133,251,205	€88,511,393	€47,160,039	€15,779,090
244	01/2046	€0	€124,932,191	€82,845,939	€44,027,193	€14,664,662
245	02/2046	€0	€116,948,055	€77,420,989	€41,037,725	€13,607,476
246	03/2046	€0	€109,327,776	€72,254,527	€38,200,093	€12,609,619
247	04/2046	€0	€102,094,402	€67,360,503	€35,520,533	€11,672,402
248	05/2046	€0	€95,186,264	€62,696,964	€32,975,809	€10,787,467
249	06/2046	€0	€88,737,276	€58,350,847	€30,610,534	€9,968,692
250	07/2046	€0	€82,827,447	€54,373,112	€28,450,029	€9,223,446

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	08/2046	€0	€77,285,451	€50,649,656	€26,433,205	€8,531,071
252	09/2046	€0	€72,135,774	€47,195,249	€24,566,676	€7,893,023
253	10/2046	€0	€67,337,298	€43,981,710	€22,834,685	€7,303,571
254	11/2046	€0	€62,825,954	€40,966,075	€21,213,976	€6,754,692
255	12/2046	€0	€58,516,574	€38,091,932	€19,674,582	€6,236,375
256	01/2047	€0	€54,413,641	€35,361,505	€18,217,049	€5,748,413
257	02/2047	€0	€50,827,258	€32,975,278	€16,943,790	€5,322,599
258	03/2047	€0	€47,517,507	€30,776,149	€15,772,886	€4,932,506
259	04/2047	€0	€44,463,173	€28,749,475	€14,696,083	€4,575,107
260	05/2047	€0	€41,590,002	€26,846,474	€13,687,802	€4,242,058
261	06/2047	€0	€38,883,305	€25,057,072	€12,742,410	€3,931,314
262	07/2047	€0	€36,374,297	€23,400,794	€11,869,342	€3,645,491
263	08/2047	€0	€34,011,528	€21,843,940	€11,051,006	€3,378,893
264	09/2047	€0	€31,777,739	€20,374,955	€10,281,164	€3,129,379
265	10/2047	€0	€29,635,333	€18,969,344	€9,547,128	€2,892,890
266	11/2047	€0	€27,611,982	€17,644,483	€8,857,357	€2,671,816
267	12/2047	€0	€25,693,614	€16,390,997	€8,206,829	€2,464,456
268	01/2048	€0	€23,878,811	€15,207,637	€7,594,629	€2,270,364
269	02/2048	€0	€22,145,934	€14,080,299	€7,013,447	€2,087,198
270	03/2048	€0	€20,505,404	€13,015,325	€6,466,205	€1,915,688
271	04/2048	€0	€18,999,283	€12,039,065	€5,965,708	€1,759,465
272	05/2048	€0	€17,596,239	€11,131,258	€5,501,590	€1,615,288
273	06/2048	€0	€16,311,671	€10,301,292	€5,078,208	€1,484,279
274	07/2048	€0	€15,112,112	€9,527,681	€4,684,690	€1,363,104
275	08/2048	€0	€13,965,752	€8,790,128	€4,310,857	€1,248,692
276	09/2048	€0	€12,855,471	€8,077,700	€3,951,217	€1,139,372
277	10/2048	€0	€11,772,847	€7,384,993	€3,603,031	€1,034,299
278	11/2048	€0	€10,722,671	€6,714,913	€3,267,632	€933,801
279	12/2048	€0	€9,697,350	€6,062,606	€2,942,571	€837,127
280	01/2049	€0	€8,699,160	€5,429,407	€2,628,420	€744,393
281	02/2049	€0	€7,720,901	€4,810,740	€2,322,892	€654,908
282	03/2049	€0	€6,773,021	€4,213,036	€2,029,024	€569,484
283	04/2049	€0	€5,872,059	€3,646,465	€1,751,615	€489,414
284	05/2049	€0	€5,050,953	€3,131,294	€1,500,256	€417,298
285	06/2049	€0	€4,308,784	€2,666,699	€1,274,355	€352,870
286	07/2049	€0	€3,685,255	€2,276,961	€1,085,292	€299,167
287	08/2049	€0	€3,170,701	€1,955,745	€929,776	€255,146
288	09/2049	€0	€2,678,183	€1,649,172	€782,000	€213,629
289	10/2049	€0	€2,206,775	€1,356,603	€641,606	€174,488
290	11/2049	€0	€1,741,663	€1,068,877	€504,217	€136,508
291	12/2049	€0	€1,303,926	€798,887	€375,881	€101,306
292	01/2050	€0	€912,808	€558,317	€262,012	€70,299
293	02/2050	€0	€596,265	€364,090	€170,421	€45,519
294	03/2050	€0	€350,213	€213,487	€99,669	€26,502
295	04/2050	€0	€178,116	€108,396	€50,475	€13,361
296	05/2050	€0	€61,909	€37,612	€17,469	€4,603
297	06/2050	€0	€0	€0	€0	€0
298	07/2050	€0	€0	€0	€0	€0
299	08/2050	€0	€0	€0	€0	€0
300	09/2050	€0	€0	€0	€0	€0

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	10/2050	€0	€0	€0	€0	€0
302	11/2050	€0	€0	€0	€0	€0
303	12/2050	€0	€0	€0	€0	€0
304	01/2051	€0	€0	€0	€0	€0
305	02/2051	€0	€0	€0	€0	€0
306	03/2051	€0	€0	€0	€0	€0
307	04/2051	€0	€0	€0	€0	€0
308	05/2051	€0	€0	€0	€0	€0
309	06/2051	€0	€0	€0	€0	€0
310	07/2051	€0	€0	€0	€0	€0
311	08/2051	€0	€0	€0	€0	€0
312	09/2051	€0	€0	€0	€0	€0
313	10/2051	€0	€0	€0	€0	€0
314	11/2051	€0	€0	€0	€0	€0
315	12/2051	€0	€0	€0	€0	€0
316	01/2052	€0	€0	€0	€0	€0
317	02/2052	€0	€0	€0	€0	€0
318	03/2052	€0	€0	€0	€0	€0
319	04/2052	€0	€0	€0	€0	€0
320	05/2052	€0	€0	€0	€0	€0
321	06/2052	€0	€0	€0	€0	€0
322	07/2052	€0	€0	€0	€0	€0
323	08/2052	€0	€0	€0	€0	€0
324	09/2052	€0	€0	€0	€0	€0
325	10/2052	€0	€0	€0	€0	€0
326	11/2052	€0	€0	€0	€0	€0
327	12/2052	€0	€0	€0	€0	€0
328	01/2053	€0	€0	€0	€0	€0
329	02/2053	€0	€0	€0	€0	€0
330	03/2053	€0	€0	€0	€0	€0
331	04/2053	€0	€0	€0	€0	€0
332	05/2053	€0	€0	€0	€0	€0
333	06/2053	€0	€0	€0	€0	€0
334	07/2053	€0	€0	€0	€0	€0
335	08/2053	€0	€0	€0	€0	€0
336	09/2053	€0	€0	€0	€0	€0
337	10/2053	€0	€0	€0	€0	€0
338	11/2053	€0	€0	€0	€0	€0
339	12/2053	€0	€0	€0	€0	€0
340	01/2054	€0	€0	€0	€0	€0
341	02/2054	€0	€0	€0	€0	€0
342	03/2054	€0	€0	€0	€0	€0
343	04/2054	€0	€0	€0	€0	€0
344	05/2054	€0	€0	€0	€0	€0
345	06/2054	€0	€0	€0	€0	€0
346	07/2054	€0	€0	€0	€0	€0
347	08/2054	€0	€0	€0	€0	€0
348	09/2054	€0	€0	€0	€0	€0
349	10/2054	€0	€0	€0	€0	€0
350	11/2054	€0	€0	€0	€0	€0

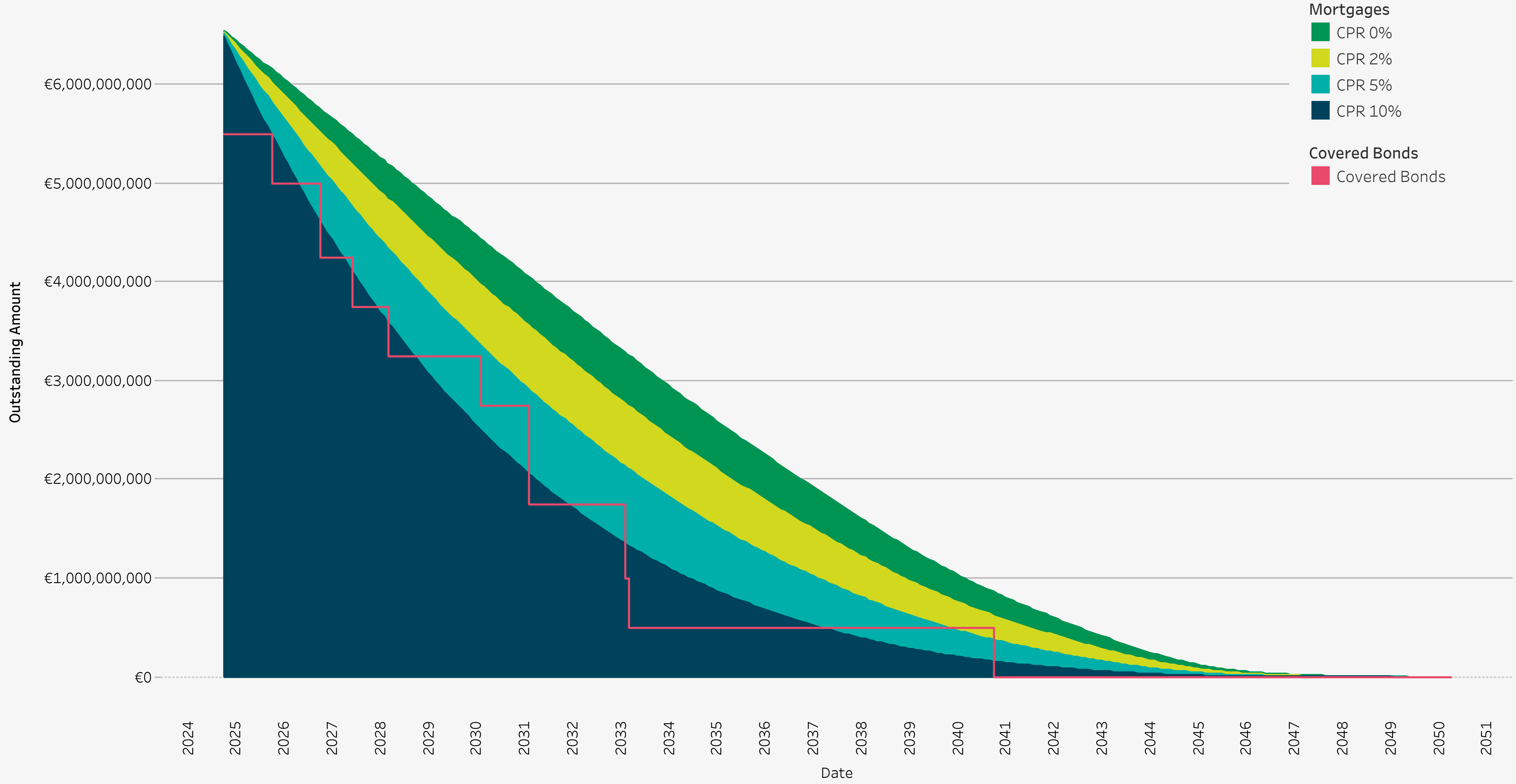
Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	12/2054	€0	€0	€0	€0	€0
352	01/2055	€0	€0	€0	€0	€0
353	02/2055	€0	€0	€0	€0	€0
354	03/2055	€0	€0	€0	€0	€0
355	04/2055	€0	€0	€0	€0	€0
356	05/2055	€0	€0	€0	€0	€0
357	06/2055	€0	€0	€0	€0	€0
358	07/2055	€0	€0	€0	€0	€0
359	08/2055	€0	€0	€0	€0	€0
360	09/2055	€0	€0	€0	€0	€0

Residential European Covered Bonds (Premium) Programme

2. Amortisation Graph



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 – power(1 – 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.

Disclaimer

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