



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date

1/01/2026

Portfolio Cut-off Date

31/12/2025

### 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	5,12	11/02/2032	Fixed	0,010%	11/02/2026	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,78	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	3,17	3/03/2030	Fixed	0,750%	3/03/2026	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,80	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	2,48	22/06/2029	Fixed	3,375%	22/06/2026	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	8,11	6/02/2035	Fixed	3,125%	6/02/2026	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	8,20	11/03/2035	Fixed	3,250%	11/03/2026	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,82	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	6,10	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 \*: 5,69

\* 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	€6.853.271.586	(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	27,06%	

#### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.327.899.828	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115,05%	
>>> 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)	€135.570.667	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) (XIV) x [(V) + (VI) + (VII)] / [(II) + (III) + (IV)]	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued [(V) + (VI) + (VII) + (VIII)] / (I)	117,52%	
>>> 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	€1.189.975.583	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.176.575.583	
Total Interest Proceeds Public Finance Exposures	€13.400.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€6.462.899.828	(X)
Total Principal Proceeds Residential Mortgage Loans	€6.853.271.586	
Total Principal Proceeds Public Finance Exposures	€135.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€718.129.778	(XI)
Costs, Fees and Expenses Covered Bonds	€94.021.641	(XII)
Principal Requirement Covered Bonds	€5.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.340.723.992	
>>> 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	€359.164.104	(XV)
Cumulative Cash Outflow Next 180 Days	€93.575.545	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€265.588.559	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€132.644.408	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€89.112.500	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€43.531.908	



## 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	€6.853.271.586
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	47.061
Number of Loans	74.931
Average Outstanding Balance per Borrower	€145.625
Average Outstanding Balance per Loan	€91.461
Weighted Average Original Loan to Initial Value	77,57%
Weighted Average Current Loan to Current Value	52,18%
Weighted Average Seasoning (in months)	66,33
Weighted Average Remaining Maturity (in months, at 0% CPR)	202,25
Weighted Average Initial Maturity (in months, at 0% CPR)	267,91
Weighted Remaining Average Life (in months, at 0% CPR)	108,99
Weighted Remaining Average Life (in months, at 2% CPR)	96,41
Weighted Remaining Average Life (in months, at 5% CPR)	81,13
Weighted Remaining Average Life (in months, at 10% CPR)	62,57
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95,64
Percentage of Fixed Rate Loans	38,69%
Percentage of Resettable Rate Loans	61,31%
Weighted Average Interest Rate	2,09%
Weighted Average Interest Rate Fixed Rate Loans	2,19%
Weighted average interest rate Resettable Rate Loans	2,03%

#### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€66.220.850
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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
EU000A3K4DS6	EUROPEAN UNION	20/09/2022	4/10/2027	Fixed	2,000%	1,00%	AA+	AAA	Aaa	EUR	€35.000.000	€34.893.250	€34.868.652
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA	AA	Aa3	EUR	€100.000.000	€99.594.000	€100.702.015

#### 4. Derivatives

None

## Stratification Tables

### 1. Currency Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
EUR	€6.853.271.586	100,00%	74.931	100,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.229.178.964	32,53%	23.723	31,66%
Brabant Wallon	€144.246.606	2,10%	1.267	1,69%
Brussels	€259.074.168	3,78%	2.290	3,06%
Hainaut	€258.590.075	3,77%	2.978	3,97%
Liège	€198.471.296	2,90%	2.330	3,11%
Limburg	€742.205.598	10,83%	8.948	11,94%
Luxembourg	€22.889.876	0,33%	244	0,33%
Namur	€92.960.272	1,36%	984	1,31%
Oost-Vlaanderen	€1.201.416.788	17,53%	12.942	17,27%
Vlaams-Brabant	€1.010.596.265	14,75%	10.713	14,30%
West-Vlaanderen	€693.641.678	10,12%	8.512	11,36%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€315.903.897	4,61%	2.209	2,95%
12 - 24	€411.262.504	6,00%	2.988	3,99%
24 - 36	€372.068.090	5,43%	2.530	3,38%
36 - 48	€629.489.818	9,19%	4.630	6,18%
48 - 60	€1.501.462.788	21,91%	14.130	18,86%
60 - 72	€1.097.965.829	16,02%	10.971	14,64%
72 - 84	€962.758.011	14,05%	9.911	13,23%
84 - 96	€276.041.616	4,03%	3.129	4,18%
96 - 108	€241.036.865	3,52%	3.604	4,81%
108 - 120	€477.161.958	6,96%	9.005	12,02%
120 - 132	€241.976.607	3,53%	4.933	6,58%
132 - 144	€159.108.874	2,32%	3.181	4,25%
144 - 156	€166.831.442	2,43%	3.706	4,95%
156 - 168	€203.287	0,00%	4	0,01%
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>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€4.585.362	0,07%	1.390	1,86%
12 - 24	€7.374.640	0,11%	857	1,14%
24 - 36	€17.968.654	0,26%	1.369	1,83%
36 - 48	€35.333.828	0,52%	1.849	2,47%
48 - 60	€55.017.528	0,80%	2.224	2,97%
60 - 72	€74.063.017	1,08%	2.335	3,12%
72 - 84	€54.741.748	0,80%	1.466	1,96%
84 - 96	€97.658.105	1,42%	2.358	3,15%
96 - 108	€143.818.835	2,10%	2.863	3,82%
108 - 120	€197.208.198	2,88%	3.594	4,80%
120 - 132	€237.959.997	3,47%	3.972	5,30%
132 - 144	€165.720.564	2,42%	2.381	3,18%
144 - 156	€226.871.829	3,31%	3.003	4,01%
156 - 168	€358.026.749	5,22%	4.223	5,64%
168 - 180	€483.330.262	7,05%	5.346	7,13%
180 - 192	€572.051.479	8,35%	6.087	8,12%
192 - 204	€322.246.747	4,70%	3.123	4,17%
204 - 216	€354.538.708	5,17%	3.210	4,28%
216 - 228	€532.327.654	7,77%	4.274	5,70%
228 - 240	€795.582.102	11,61%	5.862	7,82%
240 - 252	€936.957.292	13,67%	6.394	8,53%
252 - 264	€469.077.036	6,84%	2.865	3,82%
264 - 276	€288.937.557	4,22%	1.616	2,16%
276 - 288	€233.056.799	3,40%	1.296	1,73%
288 - 300	€188.816.896	2,76%	974	1,30%
300 - 312	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 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	€2.267.334	0,03%	221	0,29%
60 - 72	€1.228.808	0,02%	65	0,09%
72 - 84	€2.494.837	0,04%	160	0,21%
84 - 96	€4.001.461	0,06%	150	0,20%
96 - 108	€4.479.032	0,07%	170	0,23%
108 - 120	€99.874.928	1,46%	4.536	6,05%
120 - 132	€10.032.618	0,15%	406	0,54%
132 - 144	€35.263.041	0,51%	1.082	1,44%
144 - 156	€54.129.127	0,79%	1.306	1,74%
156 - 168	€39.736.332	0,58%	911	1,22%
168 - 180	€401.701.961	5,86%	8.556	11,42%
180 - 192	€58.098.885	0,85%	1.017	1,36%
192 - 204	€95.354.108	1,39%	1.482	1,98%
204 - 216	€214.902.120	3,14%	2.714	3,62%
216 - 228	€72.797.540	1,06%	1.080	1,44%
228 - 240	€1.473.427.737	21,50%	17.846	23,82%
240 - 252	€62.566.532	0,91%	666	0,89%
252 - 264	€150.051.624	2,19%	1.503	2,01%
264 - 276	€135.208.255	1,97%	1.355	1,81%
276 - 288	€87.990.997	1,28%	840	1,12%
288 - 300	€3.577.584.239	52,20%	25.973	34,66%
300 - 312	€63.583.281	0,93%	568	0,76%
312 - 324	€44.882.989	0,65%	375	0,50%
324 - 336	€10.965.896	0,16%	144	0,19%
336 - 348	€3.796.979	0,06%	48	0,06%
348 - 360	€146.850.924	2,14%	1.757	2,34%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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	€166.805.457	2,43%	3.706	4,95%
2014	€159.338.146	2,32%	3.185	4,25%
2015	€241.976.607	3,53%	4.933	6,58%
2016	€477.161.958	6,96%	9.005	12,02%
2017	€241.036.865	3,52%	3.604	4,81%
2018	€276.041.616	4,03%	3.129	4,18%
2019	€962.758.011	14,05%	9.911	13,23%
2020	€1.097.965.829	16,02%	10.971	14,64%
2021	€1.501.462.788	21,91%	14.130	18,86%
2022	€629.489.818	9,19%	4.630	6,18%
2023	€372.068.090	5,43%	2.530	3,38%
2024	€411.262.504	6,00%	2.988	3,99%
2025	€315.903.897	4,61%	2.209	2,95%
2026	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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	€847.033.594	12,36%	15.458	32,85%
100k - 200k	€2.948.871.218	43,03%	19.951	42,39%
200k - 300k	€2.256.902.194	32,93%	9.384	19,94%
300k - 400k	€646.776.974	9,44%	1.936	4,11%
>400k	€153.687.606	2,24%	332	0,71%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>47.061</b>	<b>100,00%</b>

### 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.537.868.108	80,81%	64.305	85,82%
Linear	€23.708.617	0,35%	410	0,55%
Variable Linear Capital	€1.291.694.860	18,85%	10.216	13,63%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

### 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%	€451.965.410	6,59%	5.124	6,84%
1% - 1,5%	€1.754.646.030	25,60%	18.681	24,93%
1,5% - 2%	€1.936.423.551	28,26%	21.194	28,28%
2% - 2,5%	€890.641.649	13,00%	9.136	12,19%
2,5% - 3%	€577.321.636	8,42%	4.878	6,51%
3% - 3,5%	€496.246.991	7,24%	4.446	5,93%
3,5% - 4%	€272.455.508	3,98%	3.127	4,17%
4% - 4,5%	€289.169.285	4,22%	5.225	6,97%
4,5% - 5%	€141.611.209	2,07%	2.346	3,13%
5% - 5,5%	€29.305.955	0,43%	530	0,71%
5,5% - 6%	€11.497.810	0,17%	215	0,29%
6% - 6,5%	€1.881.033	0,03%	25	0,03%
6,5% - 7%	€105.519	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

### 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2.651.382.991	38,69%	32.185	42,95%
Fixed with Resets	€4.201.888.595	61,31%	42.746	57,05%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2026	€309.260.146	4,51%	6.215	8,29%
2027	€130.462.808	1,90%	2.556	3,41%
2028	€245.753.479	3,59%	4.358	5,82%
2029	€42.511.090	0,62%	666	0,89%
2030	€89.246.066	1,30%	1.553	2,07%
2031	€97.388.447	1,42%	1.651	2,20%
2032	€28.726.002	0,42%	411	0,55%
2033	€35.860.284	0,52%	340	0,45%
2034	€192.146.870	2,80%	1.595	2,13%
2035	€268.675.926	3,92%	2.721	3,63%
2036	€253.806.724	3,70%	2.939	3,92%
2037	€91.157.732	1,33%	843	1,13%
2038	€106.202.262	1,55%	811	1,08%
2039	€428.359.461	6,25%	3.012	4,02%
2040	€609.544.994	8,89%	4.436	5,92%
2041	€881.664.386	12,86%	6.176	8,24%
2042	€336.548.813	4,91%	2.077	2,77%
2043	€17.549.612	0,26%	126	0,17%
2044	€35.663.313	0,52%	250	0,33%
2045	€1.183.774	0,02%	8	0,01%
2046	€176.405	0,00%	2	0,00%
Fixed	€2.651.382.991	38,69%	32.185	42,95%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6.853.271.586	100,00%	74.931	100,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6.755.933.084	98,58%	73.532	98,13%
Buy-to-let	€93.212.176	1,36%	1.356	1,81%
Other	€4.126.326	0,06%	43	0,06%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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%	€3.144.594	0,05%	269	0,36%
10 - 20%	€30.072.393	0,44%	1.345	1,79%
20 - 30%	€95.320.030	1,39%	2.629	3,51%
30 - 40%	€206.018.064	3,01%	4.230	5,65%
40 - 50%	€381.069.758	5,56%	6.242	8,33%
50 - 60%	€594.274.471	8,67%	8.400	11,21%
60 - 70%	€834.855.617	12,18%	10.534	14,06%
70 - 80%	€1.408.671.395	20,55%	14.682	19,59%
80 - 90%	€1.434.920.789	20,94%	11.624	15,51%
90 - 100%	€1.604.161.508	23,41%	12.563	16,77%
100 - 110%	€175.610.474	2,56%	1.586	2,12%
110 - 120%	€85.152.492	1,24%	827	1,10%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€54.893.297	0,80%	4.117	5,49%
10 - 20%	€184.310.976	2,69%	5.512	7,36%
20 - 30%	€358.890.393	5,24%	7.349	9,81%
30 - 40%	€595.608.459	8,69%	9.246	12,34%
40 - 50%	€861.422.421	12,57%	10.898	14,54%
50 - 60%	€1.082.211.602	15,79%	11.381	15,19%
60 - 70%	€1.235.762.135	18,03%	10.446	13,94%
70 - 80%	€1.234.890.704	18,02%	8.573	11,44%
80 - 90%	€974.338.689	14,22%	5.975	7,97%
90 - 100%	€256.916.621	3,75%	1.351	1,80%
100 - 110%	€14.026.289	0,20%	83	0,11%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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%	€97.085.105	1,42%	5.782	7,72%
10 - 20%	€317.878.017	4,64%	8.053	10,75%
20 - 30%	€610.123.914	8,90%	10.571	14,11%
30 - 40%	€957.100.502	13,97%	12.398	16,55%
40 - 50%	€1.196.051.834	17,45%	12.452	16,62%
50 - 60%	€1.203.334.826	17,56%	9.847	13,14%
60 - 70%	€1.084.212.708	15,82%	7.597	10,14%
70 - 80%	€755.973.771	11,03%	4.763	6,36%
80 - 90%	€417.510.002	6,09%	2.368	3,16%
90 - 100%	€201.509.274	2,94%	1.028	1,37%
100 - 110%	€12.125.665	0,18%	69	0,09%
110 - 120%	€365.969	0,01%	3	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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%	€19.175.199	0,28%	2.200	2,94%
20 - 40%	€128.551.143	1,88%	4.874	6,50%
40 - 60%	€576.269.598	8,41%	11.282	15,06%
60 - 80%	€1.959.406.522	28,59%	22.156	29,57%
80 - 100%	€708.367.280	10,34%	7.525	10,04%
100 - 120%	€231.803.762	3,38%	3.670	4,90%
120 - 140%	€494.144.829	7,21%	5.309	7,09%
140 - 160%	€1.109.747.430	16,19%	7.960	10,62%
160 - 180%	€425.107.473	6,20%	2.835	3,78%
180 - 200%	€87.453.130	1,28%	726	0,97%
200 - 300%	€537.002.529	7,84%	3.533	4,72%
300 - 400%	€568.062.230	8,29%	2.813	3,75%
400 - 500%	€3.063.655	0,04%	24	0,03%
>500%	€5.116.806	0,07%	24	0,03%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 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	€10.272.904	0,15%	2.097	2,80%
12 - 24	€49.477.040	0,72%	3.072	4,10%
24 - 36	€122.542.665	1,79%	4.480	5,98%
36 - 48	€131.787.354	1,92%	3.411	4,55%
48 - 60	€290.374.973	4,24%	5.733	7,65%
60 - 72	€415.059.673	6,06%	6.847	9,14%
72 - 84	€351.046.003	5,12%	4.521	6,03%
84 - 96	€939.860.793	13,71%	10.582	14,12%
96 - 108	€716.049.084	10,45%	7.371	9,84%
108 - 120	€677.054.972	9,88%	5.541	7,39%
120 - 132	€1.631.252.654	23,80%	12.101	16,15%
132 - 144	€711.036.626	10,38%	4.665	6,23%
144 - 156	€336.355.532	4,91%	1.917	2,56%
156 - 168	€369.770.023	5,40%	2.070	2,76%
168 - 180	€98.899.414	1,44%	493	0,66%
180 - 192	€69.730	0,00%	2	0,00%
192 - 204	€231.422	0,00%	2	0,00%
204 - 216	€1.269.215	0,02%	16	0,02%
216 - 228	€650.872	0,01%	9	0,01%
228 - 240	€210.637	0,00%	1	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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	€323.643.720	4,72%	8.396	11,20%
12 - 24	€185.927.421	2,71%	4.942	6,60%
24 - 36	€304.349.146	4,44%	6.405	8,55%
36 - 48	€183.417.399	2,68%	3.662	4,89%
48 - 60	€236.313.066	3,45%	3.906	5,21%
60 - 72	€333.959.563	4,87%	5.174	6,91%
72 - 84	€519.302.122	7,58%	5.789	7,73%
84 - 96	€866.627.038	12,65%	8.694	11,60%
96 - 108	€634.353.217	9,26%	5.845	7,80%
108 - 120	€1.320.856.951	19,27%	9.739	13,00%
120 - 132	€1.189.053.838	17,35%	8.066	10,76%
132 - 144	€166.439.982	2,43%	998	1,33%
144 - 156	€300.827.394	4,39%	1.694	2,26%
156 - 168	€231.684.127	3,38%	1.333	1,78%
168 - 180	€56.481.769	0,82%	287	0,38%
180 - 192	€34.832	0,00%	1	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

## 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.625.408.172	96,68%	72.259	96,43%
2	€227.863.414	3,32%	2.672	3,57%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</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	€6.852.746.627	99,99%	74.930	100,00%
0 - 30 days	€524.959	0,01%	1	0,00%
<b>Grand Total</b>	<b>€6.853.271.586</b>	<b>100,00%</b>	<b>74.931</b>	<b>100,00%</b>

#### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,02%	0,18%
Full Prepayments	0,17%	2,00%
Total Prepayments	0,18%	2,18%

## Amortisation

### 1. Amortisation Table

		LIABILITIES		COVER LOAN ASSETS		
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	01/2026	€5.500.000.000	€6.819.699.408	€6.808.227.702	€6.790.611.216	€6.760.084.249
2	02/2026	€5.500.000.000	€6.786.124.659	€6.763.313.403	€6.728.358.149	€6.667.999.903
3	03/2026	€5.500.000.000	€6.752.529.847	€6.718.510.983	€6.666.492.791	€6.576.989.369
4	04/2026	€5.500.000.000	€6.718.927.597	€6.673.832.764	€6.605.025.464	€6.487.053.271
5	05/2026	€5.500.000.000	€6.685.313.596	€6.629.274.194	€6.543.949.707	€6.398.175.714
6	06/2026	€5.500.000.000	€6.651.702.977	€6.584.849.994	€6.483.278.096	€6.310.359.517
7	07/2026	€5.500.000.000	€6.618.109.330	€6.540.573.265	€6.423.021.471	€6.223.605.671
8	08/2026	€5.500.000.000	€6.584.504.378	€6.496.415.710	€6.363.149.998	€6.137.875.812
9	09/2026	€5.500.000.000	€6.550.898.795	€6.452.387.584	€6.303.671.807	€6.053.168.622
10	10/2026	€5.000.000.000	€6.517.290.954	€6.408.486.979	€6.244.583.074	€5.969.471.288
11	11/2026	€5.000.000.000	€6.483.686.696	€6.364.719.327	€6.185.887.142	€5.886.777.949
12	12/2026	€5.000.000.000	€6.450.075.114	€6.321.073.612	€6.127.571.358	€5.805.067.603
13	01/2027	€5.000.000.000	€6.416.469.150	€6.277.562.220	€6.069.645.821	€5.724.340.986
14	02/2027	€5.000.000.000	€6.382.826.845	€6.234.143.832	€6.012.068.716	€5.644.549.994
15	03/2027	€5.000.000.000	€6.349.155.216	€6.190.825.159	€5.954.844.853	€5.565.690.870
16	04/2027	€5.000.000.000	€6.315.473.701	€6.147.624.960	€5.897.990.536	€5.487.770.535
17	05/2027	€5.000.000.000	€6.281.759.709	€6.104.521.021	€5.841.482.687	€5.410.759.219
18	06/2027	€5.000.000.000	€6.248.017.385	€6.061.517.214	€5.785.323.349	€5.334.650.765
19	07/2027	€5.000.000.000	€6.214.253.049	€6.018.619.491	€5.729.516.518	€5.259.440.836
20	08/2027	€5.000.000.000	€6.180.448.000	€5.975.809.572	€5.674.043.125	€5.185.104.011
21	09/2027	€5.000.000.000	€6.146.608.578	€5.933.093.469	€5.618.907.297	€5.111.636.343
22	10/2027	€4.250.000.000	€6.112.726.819	€5.890.463.368	€5.564.100.048	€5.039.022.003
23	11/2027	€4.250.000.000	€6.078.821.983	€5.847.937.697	€5.509.637.198	€4.967.267.728
24	12/2027	€4.250.000.000	€6.044.885.330	€5.805.507.871	€5.455.509.010	€4.896.357.117
25	01/2028	€4.250.000.000	€6.010.888.863	€5.763.146.895	€5.401.688.582	€4.826.258.649
26	02/2028	€4.250.000.000	€5.976.849.579	€5.720.871.022	€5.348.189.710	€4.756.977.491
27	03/2028	€4.250.000.000	€5.942.803.314	€5.678.714.399	€5.295.042.726	€4.688.533.281
28	04/2028	€4.250.000.000	€5.908.809.204	€5.636.733.169	€5.242.298.091	€4.620.962.975
29	05/2028	€4.250.000.000	€5.874.786.283	€5.594.849.669	€5.189.881.617	€4.554.193.404
30	06/2028	€3.750.000.000	€5.840.769.838	€5.553.097.285	€5.137.822.614	€4.488.243.043
31	07/2028	€3.750.000.000	€5.806.725.565	€5.511.443.123	€5.086.088.913	€4.423.076.496
32	08/2028	€3.750.000.000	€5.772.704.651	€5.469.935.519	€5.034.723.435	€4.358.723.936
33	09/2028	€3.750.000.000	€5.738.653.033	€5.428.522.917	€4.983.676.940	€4.295.135.492
34	10/2028	€3.750.000.000	€5.704.618.028	€5.387.249.852	€4.932.988.675	€4.232.338.030
35	11/2028	€3.750.000.000	€5.670.556.939	€5.346.075.688	€4.882.619.685	€4.170.291.071
36	12/2028	€3.750.000.000	€5.636.473.109	€5.305.003.399	€4.832.571.132	€4.108.988.897
37	01/2029	€3.750.000.000	€5.602.447.380	€5.264.108.752	€4.782.910.297	€4.048.481.791
38	02/2029	€3.750.000.000	€5.568.354.680	€5.223.273.857	€4.733.528.252	€3.988.670.582
39	03/2029	€3.250.000.000	€5.534.321.068	€5.182.616.778	€4.684.530.467	€3.929.637.652
40	04/2029	€3.250.000.000	€5.500.211.610	€5.142.010.795	€4.635.800.622	€3.871.278.627
41	05/2029	€3.250.000.000	€5.466.107.636	€5.101.531.877	€4.587.405.851	€3.813.643.447
42	06/2029	€3.250.000.000	€5.432.037.276	€5.061.205.909	€4.539.367.668	€3.756.743.335
43	07/2029	€3.250.000.000	€5.397.993.347	€5.021.025.760	€4.491.677.817	€3.700.564.718
44	08/2029	€3.250.000.000	€5.363.968.412	€4.980.984.105	€4.444.327.944	€3.645.094.116
45	09/2029	€3.250.000.000	€5.329.967.657	€4.941.085.370	€4.397.320.227	€3.590.326.826
46	10/2029	€3.250.000.000	€5.295.997.369	€4.901.334.968	€4.350.657.690	€3.536.258.846
47	11/2029	€3.250.000.000	€5.262.053.464	€4.861.728.692	€4.304.334.794	€3.482.879.253
48	12/2029	€3.250.000.000	€5.228.087.122	€4.822.221.099	€4.258.309.636	€3.430.147.961
49	01/2030	€3.250.000.000	€5.194.198.997	€4.782.904.688	€4.212.662.231	€3.378.123.304
50	02/2030	€3.250.000.000	€5.160.393.932	€4.743.783.257	€4.167.393.831	€3.326.799.635

## Amortisation

### 1. Amortisation Table

		LIABILITIES		COVER LOAN ASSETS		
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	03/2030	€3.250.000.000	€5.126.576.409	€4.704.768.475	€4.122.424.943	€3.276.107.167
52	04/2030	€3.250.000.000	€5.092.763.818	€4.665.876.046	€4.077.767.799	€3.226.049.870
53	05/2030	€3.250.000.000	€5.058.943.501	€4.627.094.083	€4.033.410.450	€3.176.612.539
54	06/2030	€3.250.000.000	€5.025.153.412	€4.588.456.992	€3.989.381.309	€3.127.811.825
55	07/2030	€3.250.000.000	€4.991.394.783	€4.549.965.472	€3.945.679.254	€3.079.640.973
56	08/2030	€3.250.000.000	€4.957.645.134	€4.511.598.638	€3.902.284.495	€3.032.078.780
57	09/2030	€3.250.000.000	€4.923.890.353	€4.473.343.343	€3.859.184.115	€2.985.109.683
58	10/2030	€3.250.000.000	€4.890.207.176	€4.435.268.926	€3.816.436.296	€2.938.773.089
59	11/2030	€3.250.000.000	€4.856.537.114	€4.397.321.820	€3.773.993.125	€2.893.026.311
60	12/2030	€3.250.000.000	€4.822.950.679	€4.359.565.421	€3.731.907.298	€2.847.904.147
61	01/2031	€3.250.000.000	€4.789.403.772	€4.321.959.272	€3.690.142.286	€2.803.372.927
62	02/2031	€2.750.000.000	€4.755.869.398	€4.284.478.596	€3.648.675.276	€2.759.409.903
63	03/2031	€2.750.000.000	€4.722.289.832	€4.247.071.143	€3.607.460.349	€2.715.975.282
64	04/2031	€2.750.000.000	€4.688.801.397	€4.209.859.237	€3.566.599.951	€2.673.141.130
65	05/2031	€2.750.000.000	€4.655.335.383	€4.172.780.603	€3.526.039.471	€2.630.860.984
66	06/2031	€2.750.000.000	€4.621.905.829	€4.135.847.424	€3.485.787.608	€2.589.136.186
67	07/2031	€2.750.000.000	€4.588.477.591	€4.099.027.869	€3.445.815.958	€2.547.940.563
68	08/2031	€2.750.000.000	€4.555.154.177	€4.062.413.966	€3.406.200.259	€2.507.325.020
69	09/2031	€2.750.000.000	€4.521.876.518	€4.025.952.382	€3.366.893.886	€2.467.249.831
70	10/2031	€2.750.000.000	€4.488.657.856	€3.989.654.408	€3.327.904.593	€2.427.715.594
71	11/2031	€2.750.000.000	€4.455.478.492	€3.953.502.029	€3.289.215.661	€2.388.705.075
72	12/2031	€2.750.000.000	€4.422.264.692	€3.917.429.484	€3.250.770.913	€2.350.172.770
73	01/2032	€2.750.000.000	€4.389.159.994	€3.881.563.594	€3.212.674.141	€2.312.189.073
74	02/2032	€1.750.000.000	€4.356.069.626	€3.845.819.934	€3.174.853.660	€2.274.697.346
75	03/2032	€1.750.000.000	€4.322.986.218	€3.810.191.677	€3.137.302.416	€2.237.688.011
76	04/2032	€1.750.000.000	€4.289.856.043	€3.774.631.251	€3.099.979.953	€2.201.127.898
77	05/2032	€1.750.000.000	€4.256.755.541	€3.739.205.745	€3.062.940.149	€2.165.051.072
78	06/2032	€1.750.000.000	€4.223.650.932	€3.703.885.139	€3.026.156.977	€2.129.434.714
79	07/2032	€1.750.000.000	€4.190.560.928	€3.668.685.566	€2.989.642.286	€2.094.282.899
80	08/2032	€1.750.000.000	€4.157.449.196	€3.633.574.944	€2.953.368.597	€2.059.572.165
81	09/2032	€1.750.000.000	€4.124.291.587	€3.598.532.035	€2.917.317.505	€2.025.285.722
82	10/2032	€1.750.000.000	€4.091.155.375	€3.563.615.376	€2.881.535.292	€1.991.451.748
83	11/2032	€1.750.000.000	€4.058.014.728	€3.528.802.148	€2.846.002.139	€1.958.052.397
84	12/2032	€1.750.000.000	€4.024.863.559	€3.494.086.823	€2.810.712.335	€1.925.079.763
85	01/2033	€1.750.000.000	€3.991.574.065	€3.459.358.425	€2.775.575.613	€1.892.468.389
86	02/2033	€1.750.000.000	€3.958.274.842	€3.424.728.558	€2.740.680.758	€1.860.275.489
87	03/2033	€1.750.000.000	€3.925.106.907	€3.390.318.807	€2.706.123.598	€1.828.561.971
88	04/2033	€1.750.000.000	€3.891.879.826	€3.355.964.128	€2.671.770.767	€1.797.233.441
89	05/2033	€1.750.000.000	€3.858.770.370	€3.321.816.692	€2.637.742.160	€1.766.366.746
90	06/2033	€1.750.000.000	€3.825.714.433	€3.287.820.637	€2.603.991.661	€1.735.926.649
91	07/2033	€1.750.000.000	€3.792.736.658	€3.253.996.613	€2.570.534.060	€1.705.918.920
92	08/2033	€1.750.000.000	€3.759.780.783	€3.220.295.838	€2.537.329.279	€1.676.312.935
93	09/2033	€1.750.000.000	€3.726.940.004	€3.186.797.650	€2.504.438.334	€1.647.145.066
94	10/2033	€1.750.000.000	€3.694.067.874	€3.153.376.284	€2.471.760.829	€1.618.345.314
95	11/2033	€1.750.000.000	€3.661.125.135	€3.119.998.168	€2.439.269.478	€1.589.892.545
96	12/2033	€1.750.000.000	€3.628.290.861	€3.086.815.699	€2.407.082.288	€1.561.860.244
97	01/2034	€1.750.000.000	€3.595.666.368	€3.053.914.213	€2.375.263.877	€1.534.286.060
98	02/2034	€1.000.000.000	€3.563.000.274	€3.021.079.407	€2.343.645.742	€1.507.057.015
99	03/2034	€500.000.000	€3.530.352.536	€2.988.361.964	€2.312.266.138	€1.480.194.474
100	04/2034	€500.000.000	€3.497.819.631	€2.955.843.083	€2.281.186.476	€1.453.734.139

## Amortisation

### 1. Amortisation Table

		LIABILITIES		COVER LOAN ASSETS		
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	05/2034	€500.000.000	€3.465.202.835	€2.923.354.376	€2.250.275.399	€1.427.588.746
102	06/2034	€500.000.000	€3.432.744.476	€2.891.100.044	€2.219.688.959	€1.401.854.071
103	07/2034	€500.000.000	€3.400.387.913	€2.859.031.542	€2.189.388.046	€1.376.501.439
104	08/2034	€500.000.000	€3.368.125.200	€2.827.141.524	€2.159.365.405	€1.351.522.588
105	09/2034	€500.000.000	€3.335.930.266	€2.795.407.499	€2.129.602.313	€1.326.902.222
106	10/2034	€500.000.000	€3.303.843.338	€2.763.862.591	€2.100.122.490	€1.302.651.606
107	11/2034	€500.000.000	€3.271.809.609	€2.732.460.328	€2.070.889.077	€1.278.744.364
108	12/2034	€500.000.000	€3.239.816.220	€2.701.189.523	€2.041.892.260	€1.255.171.184
109	01/2035	€500.000.000	€3.208.135.445	€2.670.276.394	€2.013.301.314	€1.232.032.477
110	02/2035	€500.000.000	€3.176.586.835	€2.639.569.444	€1.984.999.706	€1.209.252.707
111	03/2035	€500.000.000	€3.145.069.672	€2.608.984.331	€1.956.922.469	€1.186.788.920
112	04/2035	€500.000.000	€3.113.514.036	€2.578.462.786	€1.929.024.798	€1.164.611.076
113	05/2035	€500.000.000	€3.082.079.502	€2.548.136.662	€1.901.404.220	€1.142.775.184
114	06/2035	€500.000.000	€3.050.589.943	€2.517.859.854	€1.873.950.368	€1.121.211.836
115	07/2035	€500.000.000	€3.019.398.778	€2.487.923.565	€1.846.878.642	€1.100.046.872
116	08/2035	€500.000.000	€2.988.281.100	€2.458.141.316	€1.820.048.520	€1.079.192.800
117	09/2035	€500.000.000	€2.957.262.004	€2.428.533.180	€1.793.473.463	€1.058.654.555
118	10/2035	€500.000.000	€2.926.377.559	€2.399.128.089	€1.767.173.308	€1.038.440.698
119	11/2035	€500.000.000	€2.895.649.743	€2.369.943.246	€1.741.159.063	€1.018.554.442
120	12/2035	€500.000.000	€2.865.050.639	€2.340.954.967	€1.715.411.650	€998.981.387
121	01/2036	€500.000.000	€2.834.590.662	€2.312.170.994	€1.689.935.148	€979.720.786
122	02/2036	€500.000.000	€2.804.189.512	€2.283.525.138	€1.664.679.691	€960.740.739
123	03/2036	€500.000.000	€2.773.878.944	€2.255.042.752	€1.639.662.477	€942.048.421
124	04/2036	€500.000.000	€2.743.687.105	€2.226.746.086	€1.614.898.273	€923.649.458
125	05/2036	€500.000.000	€2.713.596.579	€2.198.620.324	€1.590.374.870	€905.533.990
126	06/2036	€500.000.000	€2.683.594.411	€2.170.654.353	€1.566.082.852	€887.693.884
127	07/2036	€500.000.000	€2.653.812.974	€2.142.954.486	€1.542.097.390	€870.168.861
128	08/2036	€500.000.000	€2.624.138.554	€2.115.427.939	€1.518.349.969	€852.917.181
129	09/2036	€500.000.000	€2.594.590.612	€2.088.089.724	€1.494.849.943	€835.941.371
130	10/2036	€500.000.000	€2.565.055.358	€2.060.847.689	€1.471.530.042	€819.201.228
131	11/2036	€500.000.000	€2.535.771.299	€2.033.892.875	€1.448.525.371	€802.769.401
132	12/2036	€500.000.000	€2.506.598.859	€2.007.112.290	€1.425.753.662	€786.597.282
133	01/2037	€500.000.000	€2.477.554.399	€1.980.518.353	€1.403.222.342	€770.686.371
134	02/2037	€500.000.000	€2.448.600.293	€1.954.080.311	€1.380.908.245	€755.021.385
135	03/2037	€500.000.000	€2.419.727.967	€1.927.790.766	€1.358.804.898	€739.596.377
136	04/2037	€500.000.000	€2.390.928.972	€1.901.642.460	€1.336.905.986	€724.405.571
137	05/2037	€500.000.000	€2.362.177.046	€1.875.614.044	€1.315.195.372	€709.437.969
138	06/2037	€500.000.000	€2.333.477.739	€1.849.709.523	€1.293.674.813	€694.692.357
139	07/2037	€500.000.000	€2.304.803.991	€1.823.907.073	€1.272.328.021	€680.157.876
140	08/2037	€500.000.000	€2.276.149.587	€1.798.201.476	€1.251.150.427	€665.830.078
141	09/2037	€500.000.000	€2.247.516.688	€1.772.594.162	€1.230.142.115	€651.707.038
142	10/2037	€500.000.000	€2.218.904.571	€1.747.084.272	€1.209.301.581	€637.786.007
143	11/2037	€500.000.000	€2.190.357.356	€1.721.706.204	€1.188.651.671	€624.077.052
144	12/2037	€500.000.000	€2.161.860.848	€1.696.448.362	€1.168.183.317	€610.573.357
145	01/2038	€500.000.000	€2.133.388.944	€1.671.289.897	€1.147.881.185	€597.264.950
146	02/2038	€500.000.000	€2.104.978.905	€1.646.259.657	€1.127.764.135	€584.159.727
147	03/2038	€500.000.000	€2.076.733.883	€1.621.437.735	€1.107.885.845	€571.283.380
148	04/2038	€500.000.000	€2.048.419.351	€1.596.640.483	€1.088.119.688	€558.568.559
149	05/2038	€500.000.000	€2.020.268.811	€1.572.049.677	€1.068.588.735	€546.076.706
150	06/2038	€500.000.000	€1.992.138.997	€1.547.553.184	€1.049.215.513	€533.766.121

## Amortisation

### 1. Amortisation Table

		LIABILITIES		COVER LOAN ASSETS		
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	07/2038	€500.000.000	€1.964.280.387	€1.523.344.981	€1.030.130.344	€521.701.066
152	08/2038	€500.000.000	€1.936.330.888	€1.499.143.474	€1.011.141.434	€509.782.230
153	09/2038	€500.000.000	€1.908.485.821	€1.475.099.795	€992.350.071	€498.059.161
154	10/2038	€500.000.000	€1.880.788.587	€1.451.246.834	€973.777.155	€486.540.337
155	11/2038	€500.000.000	€1.853.069.826	€1.427.453.365	€955.333.527	€475.179.320
156	12/2038	€500.000.000	€1.825.234.052	€1.403.645.852	€936.969.451	€463.950.007
157	01/2039	€500.000.000	€1.797.793.076	€1.380.217.492	€918.946.454	€452.980.182
158	02/2039	€500.000.000	€1.770.490.227	€1.356.969.846	€901.130.460	€442.201.191
159	03/2039	€500.000.000	€1.743.071.810	€1.333.708.080	€883.391.161	€431.547.425
160	04/2039	€500.000.000	€1.715.621.194	€1.310.496.138	€865.770.546	€421.038.227
161	05/2039	€500.000.000	€1.688.646.947	€1.287.721.780	€848.523.543	€410.795.673
162	06/2039	€500.000.000	€1.661.644.921	€1.264.999.187	€831.394.019	€400.693.320
163	07/2039	€500.000.000	€1.635.024.226	€1.242.639.211	€814.585.166	€390.827.348
164	08/2039	€500.000.000	€1.608.512.718	€1.220.433.725	€797.958.744	€381.129.116
165	09/2039	€500.000.000	€1.582.317.127	€1.198.538.722	€781.615.389	€371.644.777
166	10/2039	€500.000.000	€1.556.362.085	€1.176.895.827	€765.515.254	€362.353.135
167	11/2039	€500.000.000	€1.530.668.913	€1.155.520.041	€749.666.497	€353.255.977
168	12/2039	€500.000.000	€1.505.141.878	€1.134.338.047	€734.020.034	€344.328.183
169	01/2040	€500.000.000	€1.480.179.944	€1.113.649.213	€718.767.817	€335.657.630
170	02/2040	€500.000.000	€1.455.439.051	€1.093.192.799	€703.739.235	€327.162.040
171	03/2040	€500.000.000	€1.430.807.723	€1.072.884.211	€688.878.532	€318.813.744
172	04/2040	€500.000.000	€1.406.298.554	€1.052.732.301	€674.190.362	€310.613.384
173	05/2040	€500.000.000	€1.381.741.931	€1.032.609.687	€659.592.304	€302.521.641
174	06/2040	€500.000.000	€1.357.500.847	€1.012.787.206	€645.256.497	€294.616.113
175	07/2040	€500.000.000	€1.333.494.919	€993.203.639	€631.142.282	€286.876.271
176	08/2040	€500.000.000	€1.309.640.661	€973.795.868	€617.208.211	€279.281.578
177	09/2040	€500.000.000	€1.285.889.038	€954.526.765	€603.429.686	€271.819.437
178	10/2040	€500.000.000	€1.262.552.608	€935.627.416	€589.951.480	€264.553.416
179	11/2040	€500.000.000	€1.239.537.237	€917.026.474	€576.726.654	€257.460.343
180	12/2040	€500.000.000	€1.216.791.627	€898.684.700	€563.728.890	€250.526.606
181	01/2041	€500.000.000	€1.194.307.275	€880.594.670	€550.952.034	€243.747.739
182	02/2041	€500.000.000	€1.172.012.453	€862.702.469	€538.360.978	€237.106.587
183	03/2041	€500.000.000	€1.149.910.596	€845.009.770	€525.955.567	€230.601.615
184	04/2041	€500.000.000	€1.128.086.558	€827.577.964	€513.772.718	€224.247.479
185	05/2041	€500.000.000	€1.106.529.310	€810.397.805	€501.805.215	€218.039.382
186	06/2041	€500.000.000	€1.085.246.716	€793.473.914	€490.054.478	€211.976.334
187	07/2041	€500.000.000	€1.064.300.595	€776.850.264	€478.546.143	€206.067.773
188	08/2041	€500.000.000	€1.043.615.749	€760.470.684	€467.244.044	€200.296.459
189	09/2041	€500.000.000	€1.023.179.550	€744.324.893	€456.140.500	€194.657.605
190	10/2041	€0	€1.003.005.610	€728.421.731	€445.239.595	€189.151.488
191	11/2041	€0	€983.102.744	€712.766.500	€434.543.201	€183.777.434
192	12/2041	€0	€963.445.908	€697.339.952	€424.038.238	€178.528.472
193	01/2042	€0	€944.015.327	€682.126.774	€413.714.139	€173.398.794
194	02/2042	€0	€924.856.106	€667.158.553	€403.588.813	€168.394.565
195	03/2042	€0	€905.734.395	€652.265.774	€393.558.636	€163.471.346
196	04/2042	€0	€886.869.587	€637.605.907	€383.717.832	€158.667.294
197	05/2042	€0	€868.072.312	€623.041.985	€373.982.911	€153.946.718
198	06/2042	€0	€849.374.413	€608.596.462	€364.366.685	€149.314.017
199	07/2042	€0	€830.642.694	€594.173.581	€354.811.241	€144.744.653
200	08/2042	€0	€812.104.752	€579.935.882	€345.413.102	€140.277.239

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	09/2042	€0	€793.650.726	€565.804.224	€336.124.219	€135.891.237
202	10/2042	€0	€775.250.529	€551.756.780	€326.930.993	€131.580.333
203	11/2042	€0	€756.924.143	€537.807.439	€317.841.070	€127.346.831
204	12/2042	€0	€738.701.780	€523.977.251	€308.866.236	€123.194.638
205	01/2043	€0	€719.990.489	€509.845.847	€299.758.622	€119.024.481
206	02/2043	€0	€701.897.379	€496.197.517	€290.979.356	€115.019.118
207	03/2043	€0	€683.686.928	€482.510.848	€282.221.092	€111.055.626
208	04/2043	€0	€666.037.604	€469.264.169	€273.762.889	€107.242.990
209	05/2043	€0	€648.530.960	€456.161.049	€265.430.101	€103.511.298
210	06/2043	€0	€631.172.425	€443.204.684	€257.223.776	€99.860.085
211	07/2043	€0	€614.001.936	€430.422.440	€249.158.936	€96.294.289
212	08/2043	€0	€596.950.335	€417.765.146	€241.206.252	€92.801.686
213	09/2043	€0	€580.010.245	€405.227.125	€233.361.742	€89.379.971
214	10/2043	€0	€563.096.426	€392.748.427	€225.590.288	€86.014.999
215	11/2043	€0	€546.375.288	€380.444.729	€217.957.747	€82.731.204
216	12/2043	€0	€529.455.397	€368.043.153	€210.307.265	€79.468.415
217	01/2044	€0	€512.976.458	€355.988.228	€202.892.486	€76.321.954
218	02/2044	€0	€496.510.606	€343.981.885	€195.542.288	€73.226.361
219	03/2044	€0	€480.190.556	€332.115.769	€188.308.278	€70.200.372
220	04/2044	€0	€464.130.324	€320.467.996	€181.233.874	€67.259.342
221	05/2044	€0	€448.145.689	€308.910.581	€174.245.787	€64.375.227
222	06/2044	€0	€432.390.460	€297.549.006	€167.402.832	€61.569.061
223	07/2044	€0	€416.870.912	€286.386.692	€160.705.938	€58.840.302
224	08/2044	€0	€401.625.117	€275.448.838	€154.168.210	€56.192.848
225	09/2044	€0	€386.650.343	€264.732.535	€147.786.920	€53.624.771
226	10/2044	€0	€371.969.860	€254.252.663	€141.569.267	€51.137.757
227	11/2044	€0	€357.495.717	€243.948.101	€135.480.163	€48.718.246
228	12/2044	€0	€343.206.219	€233.803.273	€129.510.103	€46.362.071
229	01/2045	€0	€330.060.070	€224.469.462	€124.018.114	€44.196.466
230	02/2045	€0	€317.030.241	€215.245.365	€118.614.139	€42.080.619
231	03/2045	€0	€304.108.313	€206.124.801	€113.294.204	€40.012.584
232	04/2045	€0	€291.318.038	€197.123.396	€108.066.332	€37.994.660
233	05/2045	€0	€278.681.500	€188.255.545	€102.937.783	€36.028.833
234	06/2045	€0	€266.272.058	€179.570.119	€97.934.542	€34.123.575
235	07/2045	€0	€254.187.778	€171.132.297	€93.091.194	€32.290.181
236	08/2045	€0	€242.323.231	€162.870.041	€88.367.511	€30.513.901
237	09/2045	€0	€230.758.805	€154.836.475	€83.791.407	€28.803.671
238	10/2045	€0	€219.604.729	€147.104.353	€79.401.101	€27.171.782
239	11/2045	€0	€208.925.122	€139.715.097	€75.217.542	€25.624.416
240	12/2045	€0	€198.697.733	€132.652.190	€71.230.340	€24.157.006
241	01/2046	€0	€188.951.882	€125.933.588	€67.447.672	€22.771.324
242	02/2046	€0	€179.543.275	€119.461.603	€63.815.844	€21.448.310
243	03/2046	€0	€170.490.403	€113.247.330	€60.339.672	€20.188.812
244	04/2046	€0	€161.816.011	€107.304.605	€57.025.372	€18.994.120
245	05/2046	€0	€153.459.455	€101.591.966	€53.849.779	€17.855.755
246	06/2046	€0	€145.553.851	€96.196.274	€50.857.805	€16.787.852
247	07/2046	€0	€138.193.029	€91.177.888	€48.079.913	€15.799.540
248	08/2046	€0	€131.205.783	€86.422.178	€45.454.214	€14.869.562
249	09/2046	€0	€124.604.930	€81.936.290	€42.983.328	€13.998.042
250	10/2046	€0	€118.349.555	€77.692.043	€40.651.360	€13.179.095

## Amortisation

### 1. Amortisation Table

		LIABILITIES		COVER LOAN ASSETS		
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	11/2046	€0	€112.375.970	€73.646.515	€38.434.880	€12.404.500
252	12/2046	€0	€106.596.577	€69.741.430	€36.302.704	€11.663.690
253	01/2047	€0	€101.015.467	€65.978.784	€34.255.256	€10.956.389
254	02/2047	€0	€95.913.884	€62.541.277	€32.386.533	€10.312.119
255	03/2047	€0	€91.061.222	€59.277.187	€30.616.820	€9.704.805
256	04/2047	€0	€86.395.408	€56.145.326	€28.924.170	€9.127.059
257	05/2047	€0	€81.844.785	€53.098.567	€27.283.802	€8.570.735
258	06/2047	€0	€77.435.067	€50.153.160	€25.703.673	€8.038.067
259	07/2047	€0	€73.197.724	€47.328.969	€24.193.501	€7.531.794
260	08/2047	€0	€69.105.212	€44.607.626	€22.743.410	€7.048.529
261	09/2047	€0	€65.139.959	€41.977.312	€21.346.953	€6.586.005
262	10/2047	€0	€61.275.233	€39.420.393	€19.994.798	€6.141.104
263	11/2047	€0	€57.544.810	€36.958.215	€18.697.427	€5.716.820
264	12/2047	€0	€53.967.808	€34.602.577	€17.460.396	€5.314.593
265	01/2048	€0	€50.568.649	€32.368.596	€16.290.871	€4.936.321
266	02/2048	€0	€47.317.132	€30.236.377	€15.178.365	€4.578.544
267	03/2048	€0	€44.217.325	€28.208.023	€14.123.511	€4.241.196
268	04/2048	€0	€41.311.743	€26.310.103	€13.139.153	€3.927.862
269	05/2048	€0	€38.567.128	€24.520.830	€12.213.912	€3.634.853
270	06/2048	€0	€35.995.602	€22.847.366	€11.350.907	€3.362.838
271	07/2048	€0	€33.566.096	€21.269.456	€10.539.635	€3.108.452
272	08/2048	€0	€31.225.095	€19.752.776	€9.762.750	€2.866.381
273	09/2048	€0	€28.949.341	€18.282.345	€9.012.612	€2.634.243
274	10/2048	€0	€26.728.185	€16.851.227	€8.285.622	€2.410.868
275	11/2048	€0	€24.555.656	€15.455.478	€7.579.679	€2.195.545
276	12/2048	€0	€22.417.560	€14.086.013	€6.890.191	€1.986.855
277	01/2049	€0	€20.324.412	€12.749.307	€6.220.203	€1.785.593
278	02/2049	€0	€18.261.651	€11.436.087	€5.565.065	€1.590.346
279	03/2049	€0	€16.246.328	€10.156.907	€4.929.797	€1.402.470
280	04/2049	€0	€14.320.701	€8.937.980	€4.326.949	€1.225.433
281	05/2049	€0	€12.522.964	€7.802.811	€3.767.630	€1.062.232
282	06/2049	€0	€10.862.341	€6.756.724	€3.254.079	€913.319
283	07/2049	€0	€9.391.757	€5.832.147	€2.801.530	€782.767
284	08/2049	€0	€8.101.269	€5.022.310	€2.406.274	€669.308
285	09/2049	€0	€6.901.566	€4.271.368	€2.041.189	€565.207
286	10/2049	€0	€5.815.081	€3.592.890	€1.712.517	€472.065
287	11/2049	€0	€4.786.103	€2.952.154	€1.403.476	€385.137
288	12/2049	€0	€3.821.243	€2.353.047	€1.115.761	€304.807
289	01/2050	€0	€2.928.044	€1.799.999	€851.310	€231.518
290	02/2050	€0	€2.179.354	€1.337.493	€630.931	€170.813
291	03/2050	€0	€1.551.283	€950.437	€447.186	€120.524
292	04/2050	€0	€1.049.380	€641.850	€301.213	€80.817
293	05/2050	€0	€639.538	€390.514	€182.789	€48.823
294	06/2050	€0	€338.800	€206.530	€96.421	€25.638
295	07/2050	€0	€163.777	€99.669	€46.411	€12.285
296	08/2050	€0	€50.900	€30.924	€14.363	€3.785
297	09/2050	€0	€0	€0	€0	€0
298	10/2050	€0	€0	€0	€0	€0
299	11/2050	€0	€0	€0	€0	€0
300	12/2050	€0	€0	€0	€0	€0

## Amortisation

### 1. Amortisation Table

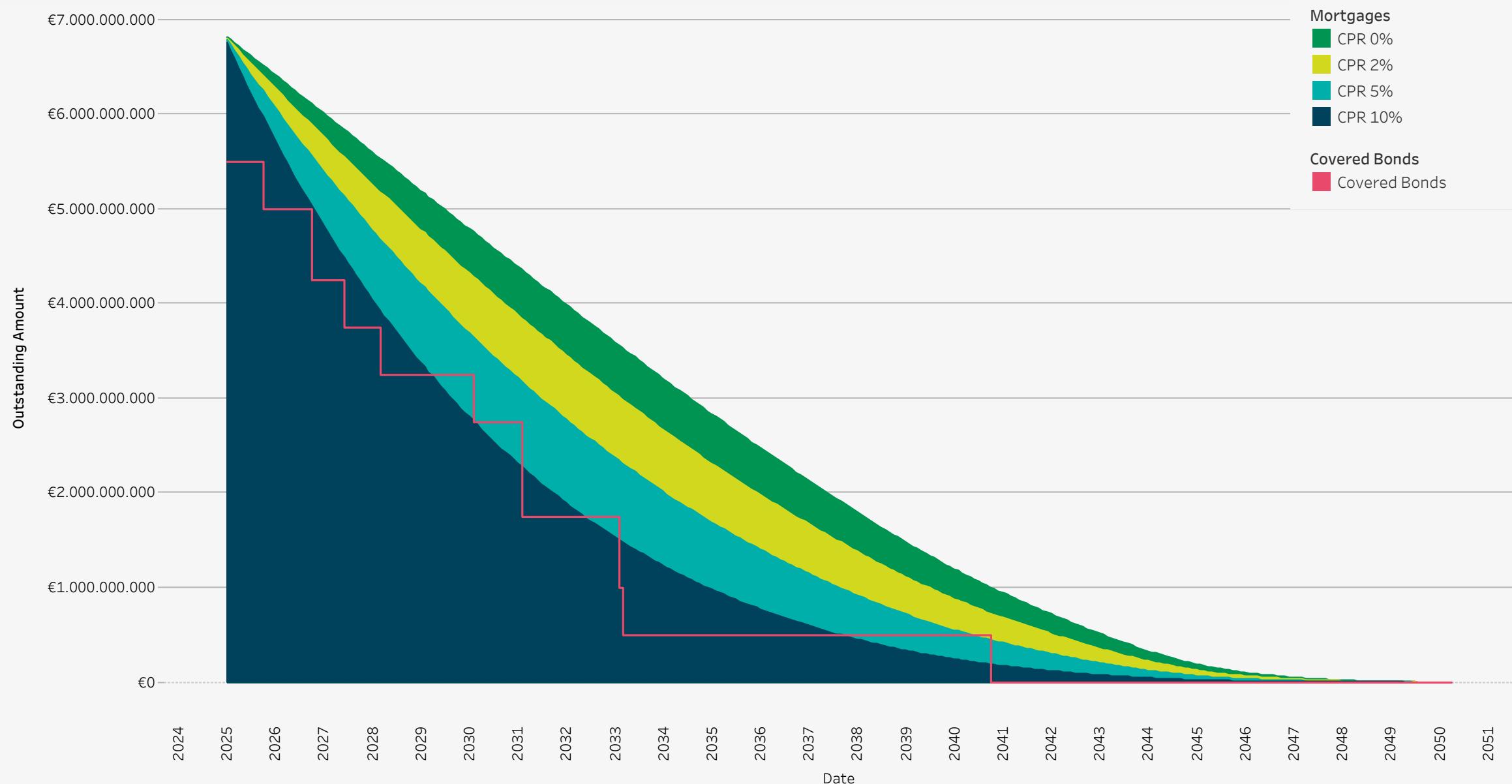
		COVER LOAN ASSETS				
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	01/2051	€0	€0	€0	€0	€0
302	02/2051	€0	€0	€0	€0	€0
303	03/2051	€0	€0	€0	€0	€0
304	04/2051	€0	€0	€0	€0	€0
305	05/2051	€0	€0	€0	€0	€0
306	06/2051	€0	€0	€0	€0	€0
307	07/2051	€0	€0	€0	€0	€0
308	08/2051	€0	€0	€0	€0	€0
309	09/2051	€0	€0	€0	€0	€0
310	10/2051	€0	€0	€0	€0	€0
311	11/2051	€0	€0	€0	€0	€0
312	12/2051	€0	€0	€0	€0	€0
313	01/2052	€0	€0	€0	€0	€0
314	02/2052	€0	€0	€0	€0	€0
315	03/2052	€0	€0	€0	€0	€0
316	04/2052	€0	€0	€0	€0	€0
317	05/2052	€0	€0	€0	€0	€0
318	06/2052	€0	€0	€0	€0	€0
319	07/2052	€0	€0	€0	€0	€0
320	08/2052	€0	€0	€0	€0	€0
321	09/2052	€0	€0	€0	€0	€0
322	10/2052	€0	€0	€0	€0	€0
323	11/2052	€0	€0	€0	€0	€0
324	12/2052	€0	€0	€0	€0	€0
325	01/2053	€0	€0	€0	€0	€0
326	02/2053	€0	€0	€0	€0	€0
327	03/2053	€0	€0	€0	€0	€0
328	04/2053	€0	€0	€0	€0	€0
329	05/2053	€0	€0	€0	€0	€0
330	06/2053	€0	€0	€0	€0	€0
331	07/2053	€0	€0	€0	€0	€0
332	08/2053	€0	€0	€0	€0	€0
333	09/2053	€0	€0	€0	€0	€0
334	10/2053	€0	€0	€0	€0	€0
335	11/2053	€0	€0	€0	€0	€0
336	12/2053	€0	€0	€0	€0	€0
337	01/2054	€0	€0	€0	€0	€0
338	02/2054	€0	€0	€0	€0	€0
339	03/2054	€0	€0	€0	€0	€0
340	04/2054	€0	€0	€0	€0	€0
341	05/2054	€0	€0	€0	€0	€0
342	06/2054	€0	€0	€0	€0	€0
343	07/2054	€0	€0	€0	€0	€0
344	08/2054	€0	€0	€0	€0	€0
345	09/2054	€0	€0	€0	€0	€0
346	10/2054	€0	€0	€0	€0	€0
347	11/2054	€0	€0	€0	€0	€0
348	12/2054	€0	€0	€0	€0	€0
349	01/2055	€0	€0	€0	€0	€0
350	02/2055	€0	€0	€0	€0	€0

## Amortisation

### 1. Amortisation Table

		LIABILITIES					COVER LOAN ASSETS				
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%					
351	03/2055	€0	€0	€0	€0	€0					
352	04/2055	€0	€0	€0	€0	€0					
353	05/2055	€0	€0	€0	€0	€0					
354	06/2055	€0	€0	€0	€0	€0					
355	07/2055	€0	€0	€0	€0	€0					
356	08/2055	€0	€0	€0	€0	€0					
357	09/2055	€0	€0	€0	€0	€0					
358	10/2055	€0	€0	€0	€0	€0					
359	11/2055	€0	€0	€0	€0	€0					
360	12/2055	€0	€0	€0	€0	€0					

### 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:  $1 - \text{power}(1 - \text{SMM}; 12)$

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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