Residential European Covered Bonds (Premium) Programme
Quarterly Stress Tests

Reporting Date

Reporting Date	1/10/2026	Portfolio Cut-off Date	30/09/2026

Contact Details

Manager Funding & Capital Policy

Erwin De Smet	+32 3 285 58 46	erwin.desmet@argenta.be

Investor Relations

investor.relations@argenta.be

Website

www.argenta.eu

Remark

This report contains the outcome of the quarterly stress tests as mentioned in the Covered Bonds Royal Decree.

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NBB STRESS TESTS: INTEREST AND PRINCIPAL COVERAGE TESTS

Portfolio Cut-off Date: 30/09/2026

Interest and Principal Coverage Tests	Scenario	Total Proceeds Cover Assets (capped; definition Royal Decree)	Total Expenses Covered Bonds	Total Surplus (+) / Deficit (-)	Total Cover Assets Value	Primary Cover Assets Value	Outstanding European Covered Bonds (Premium)
Stress Test 1	Interest rate decrease of 200 bps including modeled impact on prepayments	7.964.578.249	-7.101.630.160	862.948.089	**7.045.082.953**	6.879.643.891	6.250.000.000
Stress Test 2	Interest rate increase of 200 bps including modeled impact on prepayments	8.696.643.186	-7.133.415.210	1.563.227.975	**7.045.082.953**	6.879.643.891	6.250.000.000
Stress Test 3	Deterioration of credit quality	8.520.874.655	-7.129.386.844	1.391.487.810	6.825.192.580	6.659.753.518	6.250.000.000
Stress Test 4	Deterioration of credit quality	8.333.558.592	-7.129.386.844	1.204.171.748	6.638.226.834	6.472.787.772	6.250.000.000

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NBB STRESS TESTS: LIQUIDITY TESTS

Portfolio Cut-off Date: 30/09/2026

Liquidity Tests	Scenario	Cumulative Cash Inflow Next 180 Days	Cumulative Cash Outflow Next 180 Days	Liquidity Surplus (+) / Deficit (-)
Stress Test 1	Interest rate decrease of 200 bps including modeled impact on prepayments	411.841.287	-114.693.890	297.147.397
Stress Test 2	Interest rate increase of 200 bps including modeled impact on prepayments	411.943.549	-114.693.900	297.249.649
Stress Test 3	Deterioration of credit quality	411.737.156	-114.693.900	297.043.257
Stress Test 4	Deterioration of credit quality	411.376.443	-114.693.900	296.682.543

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