



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date 1/04/2026 Portfolio Cut-off Date 31/03/2026

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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	4,87	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,53	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,93	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,56	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	2,23	22/06/2029	Fixed	3,375%	22/06/2026	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,86	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,95	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,57	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,85	3/02/2033	Fixed	2,875%	3/02/2027	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 *:	5,45

\* 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	€6.882.274.112	(II)
Nominal Balance Public Finance Exposures	€135.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	27,59%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.328.045.447	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115,06%	
>>> 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)	€135.551.716	(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	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€1.206.639.400	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.193.239.400	
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)	€6.463.045.447	(X)
Total Principal Proceeds Residential Mortgage Loans	€6.882.274.112	
Total Principal Proceeds Public Finance Exposures	€135.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€645.892.278	(XI)
Costs, Fees and Expenses Covered Bonds	€93.601.755	(XII)
Principal Requirement Covered Bonds	€5.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.430.190.815	
>>> 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	€360.174.750	(XV)
Cumulative Cash Outflow Next 180 Days	€21.355.776	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€338.818.974	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€131.204.176	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€16.875.000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€114.329.176	



# 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	€6.882.274.112
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	47.257
Number of Loans	74.921
Average Outstanding Balance per Borrower	€145.635
Average Outstanding Balance per Loan	€91.860
Weighted Average Original Loan to Initial Value	77,46%
Weighted Average Current Loan to Current Value	52,20%
Weighted Average Seasoning (in months)	67,39
Weighted Average Remaining Maturity (in months, at 0% CPR)	201,67
Weighted Average Initial Maturity (in months, at 0% CPR)	268,39
Weighted Remaining Average Life (in months, at 0% CPR)	108,87
Weighted Remaining Average Life (in months, at 2% CPR)	96,32
Weighted Remaining Average Life (in months, at 5% CPR)	81,07
Weighted Remaining Average Life (in months, at 10% CPR)	62,55
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95,51
Percentage of Fixed Rate Loans	39,62%
Percentage of Resettable Rate Loans	60,38%
Weighted Average Interest Rate	2,13%
Weighted Average Interest Rate Fixed Rate Loans	2,26%
Weighted average interest rate Resettable Rate Loans	2,05%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€70.551.463
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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	€34.624.450	€34.884.934
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa3	EUR	€100.000.000	€98.402.000	€100.666.782

#### 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	€6.882.274.112	100,00%	74.921	100,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.230.820.921	32,41%	23.651	31,57%
Brabant Wallon	€147.593.940	2,14%	1.276	1,70%
Brussels	€261.937.843	3,81%	2.311	3,08%
Hainaut	€261.406.226	3,80%	3.000	4,00%
Liège	€198.709.293	2,89%	2.343	3,13%
Limburg	€757.757.336	11,01%	8.998	12,01%
Luxembourg	€23.155.124	0,34%	249	0,33%
Namur	€96.042.180	1,40%	1.015	1,35%
Oost-Vlaanderen	€1.200.137.061	17,44%	12.890	17,20%
Vlaams-Brabant	€1.004.572.097	14,60%	10.629	14,19%
West-Vlaanderen	€700.142.092	10,17%	8.559	11,42%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€267.587.687	3,89%	1.751	2,34%
12 - 24	€550.761.175	8,00%	3.955	5,28%
24 - 36	€322.841.840	4,69%	2.273	3,03%
36 - 48	€497.337.215	7,23%	3.501	4,67%
48 - 60	€1.359.962.329	19,76%	12.381	16,53%
60 - 72	€1.356.033.308	19,70%	13.265	17,71%
72 - 84	€954.072.975	13,86%	10.177	13,58%
84 - 96	€254.514.227	3,70%	2.933	3,91%
96 - 108	€227.107.832	3,30%	2.961	3,95%
108 - 120	€487.755.970	7,09%	9.138	12,20%
120 - 132	€269.479.713	3,92%	5.271	7,04%
132 - 144	€142.593.239	2,07%	3.079	4,11%
144 - 156	€161.994.829	2,35%	3.443	4,60%
156 - 168	€30.231.773	0,44%	793	1,06%
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>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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	€4.018.065	0,06%	1.339	1,79%
12 - 24	€7.023.638	0,10%	833	1,11%
24 - 36	€19.907.032	0,29%	1.508	2,01%
36 - 48	€38.764.269	0,56%	2.011	2,68%
48 - 60	€52.888.166	0,77%	2.112	2,82%
60 - 72	€72.404.765	1,05%	2.302	3,07%
72 - 84	€53.133.418	0,77%	1.436	1,92%
84 - 96	€103.421.716	1,50%	2.462	3,29%
96 - 108	€159.708.076	2,32%	3.191	4,26%
108 - 120	€193.722.294	2,81%	3.485	4,65%
120 - 132	€236.608.824	3,44%	3.934	5,25%
132 - 144	€160.884.965	2,34%	2.161	2,88%
144 - 156	€224.827.063	3,27%	3.049	4,07%
156 - 168	€431.791.431	6,27%	5.026	6,71%
168 - 180	€454.678.374	6,61%	4.972	6,64%
180 - 192	€563.891.824	8,19%	5.997	8,00%
192 - 204	€285.222.549	4,14%	2.695	3,60%
204 - 216	€351.464.183	5,11%	3.184	4,25%
216 - 228	€670.928.340	9,75%	5.257	7,02%
228 - 240	€805.919.664	11,71%	5.874	7,84%
240 - 252	€867.195.741	12,60%	5.835	7,79%
252 - 264	€386.376.162	5,61%	2.288	3,05%
264 - 276	€236.091.998	3,43%	1.336	1,78%
276 - 288	€316.016.014	4,59%	1.703	2,27%
288 - 300	€185.385.542	2,69%	931	1,24%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 5. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0,00%	0	0,00%
12 - 24	€0	0,00%	0	0,00%
24 - 36	€0	0,00%	0	0,00%
36 - 48	€0	0,00%	0	0,00%
48 - 60	€2.078.179	0,03%	191	0,25%
60 - 72	€1.133.271	0,02%	61	0,08%
72 - 84	€2.793.315	0,04%	162	0,22%
84 - 96	€4.022.889	0,06%	152	0,20%
96 - 108	€4.388.826	0,06%	168	0,22%
108 - 120	€97.872.227	1,42%	4.389	5,86%
120 - 132	€9.674.591	0,14%	391	0,52%
132 - 144	€34.189.988	0,50%	1.071	1,43%
144 - 156	€53.233.426	0,77%	1.283	1,71%
156 - 168	€38.044.464	0,55%	896	1,20%
168 - 180	€394.930.814	5,74%	8.533	11,39%
180 - 192	€56.887.420	0,83%	1.004	1,34%
192 - 204	€94.625.672	1,37%	1.483	1,98%
204 - 216	€213.645.997	3,10%	2.705	3,61%
216 - 228	€72.817.206	1,06%	1.090	1,45%
228 - 240	€1.458.497.388	21,19%	17.774	23,72%
240 - 252	€63.179.041	0,92%	671	0,90%
252 - 264	€153.180.784	2,23%	1.533	2,05%
264 - 276	€137.018.004	1,99%	1.373	1,83%
276 - 288	€88.398.802	1,28%	848	1,13%
288 - 300	€3.640.817.685	52,90%	26.347	35,17%
300 - 312	€61.361.619	0,89%	548	0,73%
312 - 324	€43.945.823	0,64%	370	0,49%
324 - 336	€10.344.851	0,15%	134	0,18%
336 - 348	€3.764.381	0,05%	49	0,07%
348 - 360	€141.427.445	2,05%	1.695	2,26%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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	€158.602.420	2,30%	3.586	4,79%
2014	€152.004.387	2,21%	3.109	4,15%
2015	€233.109.290	3,39%	4.851	6,47%
2016	€458.213.559	6,66%	8.676	11,58%
2017	€232.911.984	3,38%	3.539	4,72%
2018	€269.748.311	3,92%	3.107	4,15%
2019	€938.182.662	13,63%	9.795	13,07%
2020	€1.063.746.875	15,46%	10.749	14,35%
2021	€1.457.555.978	21,18%	13.871	18,51%
2022	€626.775.489	9,11%	4.654	6,21%
2023	€401.285.566	5,83%	2.745	3,66%
2024	€468.969.179	6,81%	3.367	4,49%
2025	€420.999.112	6,12%	2.870	3,83%
2026	€169.301	0,00%	2	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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	€850.011.760	12,35%	15.527	32,86%
100k - 200k	€2.958.812.631	42,99%	20.023	42,37%
200k - 300k	€2.263.931.428	32,90%	9.414	19,92%
300k - 400k	€651.285.525	9,46%	1.951	4,13%
>400k	€158.232.768	2,30%	342	0,72%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>47.257</b>	<b>100,00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.523.797.442	80,26%	64.124	85,59%
Linear	€22.974.192	0,33%	402	0,54%
Variable Linear Capital	€1.335.502.478	19,40%	10.395	13,87%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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%	€439.008.691	6,38%	5.042	6,73%
1% - 1.5%	€1.702.365.118	24,74%	18.348	24,49%
1.5% - 2%	€1.871.416.455	27,19%	20.607	27,50%
2% - 2.5%	€869.163.819	12,63%	8.978	11,98%
2.5% - 3%	€627.950.162	9,12%	5.186	6,92%
3% - 3.5%	€573.940.514	8,34%	4.960	6,62%
3.5% - 4%	€318.436.131	4,63%	3.473	4,64%
4% - 4.5%	€308.233.115	4,48%	5.499	7,34%
4.5% - 5%	€132.914.439	1,93%	2.108	2,81%
5% - 5.5%	€26.346.832	0,38%	481	0,64%
5.5% - 6%	€10.704.565	0,16%	210	0,28%
6% - 6.5%	€1.689.416	0,02%	25	0,03%
6.5% - 7%	€104.857	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2.726.520.022	39,62%	32.772	43,74%
Fixed with Resets	€4.155.754.089	60,38%	42.149	56,26%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>



# Residential European Covered Bonds (Premium) Programme

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2026	€215.579.499	3,13%	4.366	5,83%
2027	€155.494.688	2,26%	3.165	4,22%
2028	€235.047.034	3,42%	4.267	5,70%
2029	€78.791.011	1,14%	1.276	1,70%
2030	€85.323.435	1,24%	1.525	2,04%
2031	€99.515.102	1,45%	1.704	2,27%
2032	€27.352.426	0,40%	396	0,53%
2033	€37.318.587	0,54%	356	0,48%
2034	€210.350.678	3,06%	1.711	2,28%
2035	€293.034.931	4,26%	2.839	3,79%
2036	€248.511.951	3,61%	2.920	3,90%
2037	€89.334.992	1,30%	839	1,12%
2038	€102.935.664	1,50%	805	1,07%
2039	€427.759.452	6,22%	3.021	4,03%
2040	€606.270.889	8,81%	4.437	5,92%
2041	€858.546.631	12,47%	6.079	8,11%
2042	€329.180.827	4,78%	2.051	2,74%
2043	€18.092.415	0,26%	128	0,17%
2044	€35.011.073	0,51%	248	0,33%
2045	€2.127.880	0,03%	14	0,02%
2046	€174.926	0,00%	2	0,00%
Fixed	€2.726.520.022	39,62%	32.772	43,74%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6.882.274.112	100,00%	74.921	100,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6.791.087.733	98,68%	73.587	98,22%
Buy-to-let	€90.194.791	1,31%	1.325	1,77%
Other	€991.588	0,01%	9	0,01%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

## 14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€2.971.874	0,04%	262	0,35%
10 - 20%	€30.005.667	0,44%	1.317	1,76%
20 - 30%	€94.803.895	1,38%	2.637	3,52%
30 - 40%	€209.809.751	3,05%	4.268	5,70%
40 - 50%	€386.172.682	5,61%	6.248	8,34%
50 - 60%	€596.623.611	8,67%	8.436	11,26%
60 - 70%	€848.173.299	12,32%	10.636	14,20%
70 - 80%	€1.407.656.095	20,45%	14.591	19,48%
80 - 90%	€1.448.680.759	21,05%	11.655	15,56%
90 - 100%	€1.589.460.352	23,09%	12.442	16,61%
100 - 110%	€184.998.753	2,69%	1.623	2,17%
110 - 120%	€82.917.373	1,20%	806	1,08%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€55.380.422	0,80%	4.164	5,56%
10 - 20%	€186.792.756	2,71%	5.628	7,51%
20 - 30%	€368.858.039	5,36%	7.522	10,04%
30 - 40%	€606.613.009	8,81%	9.302	12,42%
40 - 50%	€883.316.530	12,83%	11.085	14,80%
50 - 60%	€1.088.920.607	15,82%	11.313	15,10%
60 - 70%	€1.240.113.847	18,02%	10.319	13,77%
70 - 80%	€1.225.059.901	17,80%	8.380	11,19%
80 - 90%	€949.969.149	13,80%	5.737	7,66%
90 - 100%	€262.785.317	3,82%	1.393	1,86%
100 - 110%	€14.464.535	0,21%	78	0,10%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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%	€97.746.946	1,42%	5.871	7,84%
10 - 20%	€323.800.125	4,70%	8.198	10,94%
20 - 30%	€624.886.538	9,08%	10.704	14,29%
30 - 40%	€971.430.477	14,11%	12.503	16,69%
40 - 50%	€1.196.349.927	17,38%	12.271	16,38%
50 - 60%	€1.189.513.235	17,28%	9.682	12,92%
60 - 70%	€1.065.719.271	15,48%	7.454	9,95%
70 - 80%	€751.107.379	10,91%	4.665	6,23%
80 - 90%	€425.372.895	6,18%	2.353	3,14%
90 - 100%	€223.608.160	3,25%	1.152	1,54%
100 - 110%	€12.739.160	0,19%	68	0,09%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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%	€19.752.132	0,29%	2.269	3,03%
20 - 40%	€130.999.641	1,90%	5.018	6,70%
40 - 60%	€594.063.236	8,63%	11.467	15,31%
60 - 80%	€1.924.033.883	27,96%	21.746	29,03%
80 - 100%	€707.758.589	10,28%	7.458	9,95%
100 - 120%	€241.108.496	3,50%	3.794	5,06%
120 - 140%	€521.321.830	7,57%	5.406	7,22%
140 - 160%	€1.068.727.718	15,53%	7.633	10,19%
160 - 180%	€408.946.018	5,94%	2.708	3,61%
180 - 200%	€84.911.068	1,23%	718	0,96%
200 - 300%	€583.412.845	8,48%	3.777	5,04%
300 - 400%	€589.560.914	8,57%	2.882	3,85%
400 - 500%	€2.906.764	0,04%	23	0,03%
>500%	€4.770.979	0,07%	22	0,03%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 18. Distribution of Average Life to Final Maturity (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€9.982.925	0,15%	2.059	2,75%
12 - 24	€56.473.576	0,82%	3.468	4,63%
24 - 36	€118.270.968	1,72%	4.268	5,70%
36 - 48	€132.896.519	1,93%	3.376	4,51%
48 - 60	€317.164.763	4,61%	6.197	8,27%
60 - 72	€374.727.930	5,44%	6.164	8,23%
72 - 84	€403.679.910	5,87%	5.180	6,91%
84 - 96	€949.240.221	13,79%	10.638	14,20%
96 - 108	€650.234.147	9,45%	6.630	8,85%
108 - 120	€770.231.100	11,19%	6.317	8,43%
120 - 132	€1.639.534.966	23,82%	12.088	16,13%
132 - 144	€559.274.782	8,13%	3.577	4,77%
144 - 156	€378.936.172	5,51%	2.153	2,87%
156 - 168	€411.707.627	5,98%	2.259	3,02%
168 - 180	€107.507.881	1,56%	517	0,69%
180 - 192	€34.789	0,00%	1	0,00%
192 - 204	€993.479	0,01%	11	0,01%
204 - 216	€929.578	0,01%	12	0,02%
216 - 228	€452.779	0,01%	6	0,01%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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	€290.886.361	4,23%	7.836	10,46%
12 - 24	€200.722.350	2,92%	5.429	7,25%
24 - 36	€301.987.976	4,39%	6.323	8,44%
36 - 48	€187.546.844	2,73%	3.660	4,89%
48 - 60	€245.342.828	3,56%	4.104	5,48%
60 - 72	€318.994.689	4,64%	4.879	6,51%
72 - 84	€602.966.839	8,76%	6.643	8,87%
84 - 96	€850.594.241	12,36%	8.408	11,22%
96 - 108	€649.300.225	9,43%	5.787	7,72%
108 - 120	€1.456.169.280	21,16%	10.755	14,36%
120 - 132	€974.249.981	14,16%	6.543	8,73%
132 - 144	€160.557.206	2,33%	975	1,30%
144 - 156	€339.539.102	4,93%	1.917	2,56%
156 - 168	€244.809.177	3,56%	1.387	1,85%
168 - 180	€58.572.223	0,85%	274	0,37%
180 - 192	€34.789	0,00%	1	0,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.629.473.898	96,33%	72.076	96,20%
2	€252.800.214	3,67%	2.845	3,80%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</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	€6.882.274.112	100,00%	74.921	100,00%
<b>Grand Total</b>	<b>€6.882.274.112</b>	<b>100,00%</b>	<b>74.921</b>	<b>100,00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,02%	0,20%
Full Prepayments	0,15%	1,78%
Total Prepayments	0,17%	1,97%



# 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	04/2026	€5.500.000.000	€6.848.459.108	€6.836.939.024	€6.819.248.247	€6.788.592.543
2	05/2026	€5.500.000.000	€6.814.659.860	€6.791.752.684	€6.756.650.445	€6.696.038.396
3	06/2026	€5.500.000.000	€6.780.873.679	€6.746.712.020	€6.694.475.482	€6.604.596.367
4	07/2026	€5.500.000.000	€6.747.111.612	€6.701.827.620	€6.632.731.692	€6.514.264.639
5	08/2026	€5.500.000.000	€6.713.338.593	€6.657.064.272	€6.571.382.102	€6.424.997.021
6	09/2026	€5.500.000.000	€6.679.566.246	€6.612.433.223	€6.510.435.851	€6.336.792.936
7	10/2026	€5.000.000.000	€6.645.793.918	€6.567.933.508	€6.449.889.976	€6.249.639.988
8	11/2026	€5.000.000.000	€6.612.022.105	€6.523.565.300	€6.389.742.649	€6.163.527.004
9	12/2026	€5.000.000.000	€6.578.242.120	€6.479.319.725	€6.329.983.211	€6.078.434.431
10	01/2027	€5.000.000.000	€6.544.466.929	€6.435.209.260	€6.270.621.904	€5.994.362.950
11	02/2027	€5.000.000.000	€6.510.652.862	€6.391.190.699	€6.211.614.736	€5.911.261.525
12	03/2027	€5.000.000.000	€6.476.808.292	€6.347.272.127	€6.152.967.878	€5.829.127.463
13	04/2027	€5.000.000.000	€6.442.947.799	€6.303.467.646	€6.094.693.244	€5.747.963.450
14	05/2027	€5.000.000.000	€6.409.054.412	€6.259.760.447	€6.036.772.807	€5.667.743.920
15	06/2027	€5.000.000.000	€6.375.131.751	€6.216.153.912	€5.979.208.131	€5.588.461.988
16	07/2027	€5.000.000.000	€6.341.185.371	€6.172.653.281	€5.922.002.541	€5.510.112.445
17	08/2027	€5.000.000.000	€6.307.196.350	€6.129.239.972	€5.865.136.520	€5.432.668.929
18	09/2027	€5.000.000.000	€6.273.171.745	€6.085.920.729	€5.808.614.914	€5.356.127.934
19	10/2027	€4.250.000.000	€6.239.103.285	€6.042.687.406	€5.752.428.336	€5.280.472.864
20	11/2027	€4.250.000.000	€6.205.010.189	€5.999.558.492	€5.696.592.772	€5.205.710.527
21	12/2027	€4.250.000.000	€6.170.881.901	€5.956.523.608	€5.641.096.696	€5.131.822.499
22	01/2028	€4.250.000.000	€6.136.696.082	€5.913.561.090	€5.585.918.032	€5.058.781.048
23	02/2028	€4.250.000.000	€6.102.468.940	€5.870.686.502	€5.531.069.995	€4.986.590.677
24	03/2028	€4.250.000.000	€6.068.231.068	€5.827.929.118	€5.476.578.539	€4.915.267.165
25	04/2028	€4.250.000.000	€6.034.036.443	€5.785.340.434	€5.422.490.167	€4.844.844.287
26	05/2028	€4.250.000.000	€5.999.811.627	€5.742.849.643	€5.368.736.553	€4.775.252.996
27	06/2028	€3.750.000.000	€5.965.592.622	€5.700.490.986	€5.315.348.018	€4.706.512.746
28	07/2028	€3.750.000.000	€5.931.370.337	€5.658.255.457	€5.262.314.339	€4.638.606.829
29	08/2028	€3.750.000.000	€5.897.144.710	€5.616.142.705	€5.209.633.415	€4.571.525.881
30	09/2028	€3.750.000.000	€5.862.886.963	€5.574.125.086	€5.157.277.903	€4.505.238.582
31	10/2028	€3.750.000.000	€5.828.639.916	€5.532.243.090	€5.105.283.610	€4.439.769.010
32	11/2028	€3.750.000.000	€5.794.368.735	€5.490.463.356	€5.053.617.986	€4.375.081.565
33	12/2028	€3.750.000.000	€5.760.075.596	€5.448.787.756	€5.002.281.155	€4.311.169.361
34	01/2029	€3.750.000.000	€5.725.834.677	€5.407.286.143	€4.951.335.475	€4.248.078.967
35	02/2029	€3.750.000.000	€5.691.529.251	€5.365.847.920	€4.900.677.845	€4.185.714.713
36	03/2029	€3.250.000.000	€5.657.275.670	€5.324.582.603	€4.850.406.728	€4.124.153.964
37	04/2029	€3.250.000.000	€5.622.948.697	€5.283.371.970	€4.800.412.641	€4.063.296.604
38	05/2029	€3.250.000.000	€5.588.623.414	€5.242.286.501	€4.750.758.230	€4.003.189.287
39	06/2029	€3.250.000.000	€5.554.325.616	€5.201.350.044	€4.701.463.333	€3.943.841.856
40	07/2029	€3.250.000.000	€5.520.052.386	€5.160.559.443	€4.652.523.230	€3.885.243.394
41	08/2029	€3.250.000.000	€5.485.797.178	€5.119.908.175	€4.603.930.208	€3.827.380.624
42	09/2029	€3.250.000.000	€5.451.563.812	€5.079.399.418	€4.555.685.326	€3.770.247.694
43	10/2029	€3.250.000.000	€5.417.360.257	€5.039.040.187	€4.507.793.050	€3.713.841.596
44	11/2029	€3.250.000.000	€5.383.180.277	€4.998.824.254	€4.460.245.977	€3.658.149.573
45	12/2029	€3.250.000.000	€5.348.978.483	€4.958.709.138	€4.413.004.504	€3.603.132.735
46	01/2030	€3.250.000.000	€5.314.851.944	€4.918.784.483	€4.366.146.708	€3.548.848.478
47	02/2030	€3.250.000.000	€5.280.800.149	€4.879.049.173	€4.319.669.494	€3.495.287.421
48	03/2030	€3.250.000.000	€5.246.732.351	€4.839.418.864	€4.273.496.292	€3.442.381.095
49	04/2030	€3.250.000.000	€5.212.668.577	€4.799.911.783	€4.227.641.653	€3.390.135.265
50	05/2030	€3.250.000.000	€5.178.597.384	€4.760.517.101	€4.182.094.444	€3.338.535.026

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	06/2030	€3.250.000.000	€5.144.552.847	€4.721.265.836	€4.136.880.304	€3.287.594.899
52	07/2030	€3.250.000.000	€5.110.534.834	€4.682.157.453	€4.091.997.023	€3.237.307.055
53	08/2030	€3.250.000.000	€5.076.522.678	€4.643.172.639	€4.047.426.032	€3.187.650.859
54	09/2030	€3.250.000.000	€5.042.504.069	€4.604.299.841	€4.003.155.692	€3.138.611.414
55	10/2030	€3.250.000.000	€5.008.554.546	€4.565.607.660	€3.959.243.984	€3.090.228.376
56	11/2030	€3.250.000.000	€4.974.616.928	€4.527.043.455	€3.915.643.411	€3.042.458.671
57	12/2030	€3.250.000.000	€4.940.757.862	€4.488.667.437	€3.872.404.316	€2.995.335.614
58	01/2031	€3.250.000.000	€4.906.934.740	€4.450.440.317	€3.829.490.893	€2.948.825.529
59	02/2031	€2.750.000.000	€4.873.120.964	€4.412.337.565	€3.786.880.360	€2.902.905.266
60	03/2031	€2.750.000.000	€4.839.259.043	€4.374.306.891	€3.744.526.399	€2.857.534.073
61	04/2031	€2.750.000.000	€4.805.481.747	€4.336.468.041	€3.702.530.052	€2.812.783.818
62	05/2031	€2.750.000.000	€4.771.726.531	€4.298.764.007	€3.660.840.776	€2.768.610.393
63	06/2031	€2.750.000.000	€4.738.003.990	€4.261.203.936	€3.619.464.737	€2.725.013.114
64	07/2031	€2.750.000.000	€4.704.283.989	€4.223.760.345	€3.578.376.994	€2.681.967.939
65	08/2031	€2.750.000.000	€4.670.618.514	€4.186.479.541	€3.537.615.205	€2.639.497.911
66	09/2031	€2.750.000.000	€4.637.037.328	€4.149.387.633	€3.497.199.608	€2.597.612.670
67	10/2031	€2.750.000.000	€4.603.511.114	€4.112.457.776	€3.457.105.705	€2.556.288.544
68	11/2031	€2.750.000.000	€4.570.021.963	€4.075.673.474	€3.417.317.919	€2.515.508.799
69	12/2031	€2.750.000.000	€4.536.494.697	€4.038.967.353	€3.377.778.274	€2.475.225.878
70	01/2032	€2.750.000.000	€4.503.071.772	€4.002.465.931	€3.338.591.115	€2.435.511.441
71	02/2032	€1.750.000.000	€4.469.660.014	€3.966.085.790	€3.299.685.039	€2.396.308.181
72	03/2032	€1.750.000.000	€4.436.257.460	€3.929.824.870	€3.261.056.884	€2.357.609.101
73	04/2032	€1.750.000.000	€4.402.807.690	€3.893.632.965	€3.222.663.660	€2.319.378.616
74	05/2032	€1.750.000.000	€4.369.385.618	€3.857.576.153	€3.184.558.814	€2.281.650.828
75	06/2032	€1.750.000.000	€4.335.957.005	€3.821.623.864	€3.146.715.651	€2.244.402.021
76	07/2032	€1.750.000.000	€4.302.541.070	€3.785.792.768	€3.109.146.538	€2.207.636.594
77	08/2032	€1.750.000.000	€4.269.097.746	€3.750.047.346	€3.071.820.958	€2.171.328.507
78	09/2032	€1.750.000.000	€4.235.608.028	€3.714.370.785	€3.034.723.985	€2.135.463.114
79	10/2032	€1.750.000.000	€4.202.136.216	€3.678.819.315	€2.997.900.362	€2.100.067.788
80	11/2032	€1.750.000.000	€4.168.659.160	€3.643.372.357	€2.961.331.931	€2.065.125.506
81	12/2032	€1.750.000.000	€4.135.170.110	€3.608.023.777	€2.925.012.428	€2.030.627.759
82	01/2033	€1.750.000.000	€4.101.548.124	€3.572.668.017	€2.888.855.247	€1.996.510.626
83	02/2033	€1.750.000.000	€4.067.993.452	€3.537.479.529	€2.853.000.504	€1.962.867.279
84	03/2033	€1.750.000.000	€4.034.483.750	€3.502.438.357	€2.817.430.473	€1.929.681.071
85	04/2033	€1.750.000.000	€4.000.910.757	€3.467.450.211	€2.782.067.962	€1.896.895.063
86	05/2033	€1.750.000.000	€3.967.451.807	€3.432.668.535	€2.747.034.822	€1.864.588.398
87	06/2033	€1.750.000.000	€3.934.044.917	€3.398.039.031	€2.712.285.814	€1.832.725.859
88	07/2033	€1.750.000.000	€3.900.713.950	€3.363.581.784	€2.677.835.382	€1.801.312.956
89	08/2033	€1.750.000.000	€3.867.404.464	€3.329.249.339	€2.643.644.173	€1.770.319.035
90	09/2033	€1.750.000.000	€3.834.206.239	€3.295.118.498	€2.609.771.651	€1.739.779.825
91	10/2033	€1.750.000.000	€3.800.973.930	€3.261.063.820	€2.576.116.886	€1.709.623.927
92	11/2033	€1.750.000.000	€3.767.672.120	€3.227.054.860	€2.542.654.835	€1.679.831.318
93	12/2033	€1.750.000.000	€3.734.474.663	€3.193.240.316	€2.509.501.492	€1.650.475.057
94	01/2034	€1.750.000.000	€3.701.488.046	€3.159.710.384	€2.476.725.787	€1.621.596.040
95	02/2034	€1.000.000.000	€3.668.457.994	€3.126.247.205	€2.444.155.085	€1.593.076.936
96	03/2034	€500.000.000	€3.635.441.321	€3.092.899.047	€2.411.826.049	€1.564.938.283
97	04/2034	€500.000.000	€3.602.538.575	€3.059.750.997	€2.379.803.593	€1.537.218.460
98	05/2034	€500.000.000	€3.569.551.701	€3.026.634.383	€2.347.955.094	€1.509.828.099
99	06/2034	€500.000.000	€3.536.719.957	€2.993.751.839	€2.316.436.592	€1.482.864.185
100	07/2034	€500.000.000	€3.503.985.852	€2.961.053.867	€2.285.207.924	€1.456.296.892



# 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	08/2034	€500.000.000	€3.471.343.710	€2.928.535.012	€2.254.263.234	€1.430.118.653
102	09/2034	€500.000.000	€3.438.771.214	€2.896.175.838	€2.223.585.982	€1.404.315.252
103	10/2034	€500.000.000	€3.406.302.898	€2.864.004.836	€2.193.196.493	€1.378.895.867
104	11/2034	€500.000.000	€3.373.887.107	€2.831.977.962	€2.163.059.467	€1.353.834.660
105	12/2034	€500.000.000	€3.341.508.838	€2.800.082.172	€2.133.163.581	€1.329.121.159
106	01/2035	€500.000.000	€3.309.432.167	€2.768.537.980	€2.103.675.087	€1.304.855.190
107	02/2035	€500.000.000	€3.277.483.803	€2.737.199.146	€2.074.480.553	€1.280.962.050
108	03/2035	€500.000.000	€3.245.569.649	€2.705.986.432	€2.045.518.356	€1.257.400.181
109	04/2035	€500.000.000	€3.213.618.760	€2.674.840.405	€2.016.742.430	€1.234.138.256
110	05/2035	€500.000.000	€3.181.787.788	€2.643.891.150	€1.988.249.701	€1.211.232.589
111	06/2035	€500.000.000	€3.149.904.464	€2.612.995.020	€1.959.930.768	€1.188.613.324
112	07/2035	€500.000.000	€3.118.312.088	€2.582.436.302	€1.931.997.504	€1.166.405.789
113	08/2035	€500.000.000	€3.086.795.356	€2.552.035.537	€1.904.313.537	€1.144.523.731
114	09/2035	€500.000.000	€3.055.377.053	€2.521.810.982	€1.876.891.048	€1.122.971.288
115	10/2035	€500.000.000	€3.024.090.675	€2.491.789.594	€1.849.748.539	€1.101.756.254
116	11/2035	€500.000.000	€2.992.965.956	€2.461.995.049	€1.822.901.888	€1.080.884.697
117	12/2035	€500.000.000	€2.961.967.729	€2.432.397.568	€1.796.327.316	€1.060.339.132
118	01/2036	€500.000.000	€2.931.112.149	€2.403.009.641	€1.770.032.420	€1.040.120.793
119	02/2036	€500.000.000	€2.900.308.634	€2.373.756.313	€1.743.960.462	€1.020.193.223
120	03/2036	€500.000.000	€2.869.590.427	€2.344.664.305	€1.718.129.789	€1.000.564.314
121	04/2036	€500.000.000	€2.838.991.343	€2.315.760.622	€1.692.558.760	€981.241.795
122	05/2036	€500.000.000	€2.808.487.201	€2.287.024.859	€1.667.230.972	€962.213.166
123	06/2036	€500.000.000	€2.778.065.361	€2.258.446.127	€1.642.137.103	€943.470.187
124	07/2036	€500.000.000	€2.747.861.921	€2.230.134.321	€1.617.355.515	€925.054.890
125	08/2036	€500.000.000	€2.717.763.702	€2.201.996.625	€1.592.817.123	€906.924.569
126	09/2036	€500.000.000	€2.687.786.146	€2.174.044.883	€1.568.529.050	€889.080.449
127	10/2036	€500.000.000	€2.657.818.995	€2.146.189.350	€1.544.425.239	€871.482.410
128	11/2036	€500.000.000	€2.628.099.225	€2.118.620.802	€1.520.641.649	€854.204.508
129	12/2036	€500.000.000	€2.598.490.687	€2.091.228.449	€1.497.096.936	€837.197.921
130	01/2037	€500.000.000	€2.569.006.190	€2.064.021.915	€1.473.796.570	€820.463.004
131	02/2037	€500.000.000	€2.539.606.007	€2.036.968.620	€1.450.715.897	€803.983.385
132	03/2037	€500.000.000	€2.510.284.985	€2.010.063.887	€1.427.850.331	€787.754.027
133	04/2037	€500.000.000	€2.481.033.296	€1.983.299.329	€1.405.192.699	€771.768.542
134	05/2037	€500.000.000	€2.451.825.499	€1.956.654.154	€1.382.727.127	€756.015.871
135	06/2037	€500.000.000	€2.422.670.447	€1.930.135.031	€1.360.457.255	€740.495.754
136	07/2037	€500.000.000	€2.393.537.465	€1.903.717.143	€1.338.364.544	€725.195.894
137	08/2037	€500.000.000	€2.364.425.117	€1.877.399.055	€1.316.447.037	€710.113.137
138	09/2037	€500.000.000	€2.335.332.422	€1.851.179.700	€1.294.703.045	€695.244.509
139	10/2037	€500.000.000	€2.306.256.915	€1.825.056.844	€1.273.130.083	€680.586.641
140	11/2037	€500.000.000	€2.277.247.567	€1.799.068.902	€1.251.753.963	€666.151.265
141	12/2037	€500.000.000	€2.248.293.227	€1.773.206.610	€1.230.567.141	€651.932.209
142	01/2038	€500.000.000	€2.219.364.006	€1.747.446.014	€1.209.551.973	€637.918.064
143	02/2038	€500.000.000	€2.190.495.163	€1.721.814.525	€1.188.726.456	€624.116.316
144	03/2038	€500.000.000	€2.161.790.967	€1.696.393.525	€1.168.145.557	€610.553.621
145	04/2038	€500.000.000	€2.133.023.424	€1.671.003.550	€1.147.684.515	€597.162.619
146	05/2038	€500.000.000	€2.104.421.311	€1.645.823.575	€1.127.465.398	€584.004.988
147	06/2038	€500.000.000	€2.075.840.559	€1.620.740.260	€1.107.409.279	€571.037.637
148	07/2038	€500.000.000	€2.047.521.784	€1.595.940.874	€1.087.642.901	€558.323.808
149	08/2038	€500.000.000	€2.019.108.932	€1.571.147.130	€1.067.975.236	€545.763.192
150	09/2038	€500.000.000	€1.990.796.698	€1.546.510.446	€1.048.508.554	€533.406.471



# 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	10/2038	€500.000.000	€1.962.627.947	€1.522.063.475	€1.029.263.752	€521.262.188
152	11/2038	€500.000.000	€1.934.440.824	€1.497.680.152	€1.010.154.453	€509.284.629
153	12/2038	€500.000.000	€1.906.137.022	€1.473.284.371	€991.128.773	€497.446.193
154	01/2039	€500.000.000	€1.878.224.157	€1.449.268.079	€972.449.424	€485.876.946
155	02/2039	€500.000.000	€1.850.447.139	€1.425.433.061	€953.981.424	€474.506.789
156	03/2039	€500.000.000	€1.822.550.279	€1.401.581.970	€935.591.757	€463.267.827
157	04/2039	€500.000.000	€1.794.704.590	€1.377.846.373	€917.367.766	€452.201.993
158	05/2039	€500.000.000	€1.767.243.035	€1.354.481.077	€899.477.730	€441.390.166
159	06/2039	€500.000.000	€1.739.757.975	€1.331.172.505	€881.711.704	€430.726.990
160	07/2039	€500.000.000	€1.712.650.584	€1.308.227.004	€864.271.458	€420.309.197
161	08/2039	€500.000.000	€1.685.652.169	€1.285.438.034	€847.018.705	€410.067.136
162	09/2039	€500.000.000	€1.658.971.570	€1.262.963.982	€830.056.424	€400.048.661
163	10/2039	€500.000.000	€1.632.525.067	€1.240.739.818	€813.340.061	€390.229.962
164	11/2039	€500.000.000	€1.606.338.880	€1.218.784.359	€796.880.336	€380.614.036
165	12/2039	€500.000.000	€1.580.314.862	€1.197.022.091	€780.626.333	€371.174.497
166	01/2040	€500.000.000	€1.554.849.697	€1.175.752.183	€764.771.367	€362.001.020
167	02/2040	€500.000.000	€1.529.603.717	€1.154.715.912	€749.144.802	€353.010.145
168	03/2040	€500.000.000	€1.504.469.815	€1.133.831.552	€733.692.285	€344.174.437
169	04/2040	€500.000.000	€1.479.458.962	€1.113.106.765	€718.417.712	€335.494.134
170	05/2040	€500.000.000	€1.454.404.089	€1.092.415.430	€703.238.807	€326.929.395
171	06/2040	€500.000.000	€1.429.657.573	€1.072.021.777	€688.324.780	€318.557.467
172	07/2040	€500.000.000	€1.405.133.955	€1.051.860.501	€673.632.044	€310.356.156
173	08/2040	€500.000.000	€1.380.760.684	€1.031.876.377	€659.123.894	€302.306.805
174	09/2040	€500.000.000	€1.356.492.313	€1.012.034.773	€644.777.114	€294.397.233
175	10/2040	€500.000.000	€1.332.627.522	€992.557.592	€630.731.744	€286.689.668
176	11/2040	€500.000.000	€1.309.072.788	€973.373.620	€616.940.583	€279.160.478
177	12/2040	€500.000.000	€1.285.783.370	€954.448.326	€603.380.099	€271.797.100
178	01/2041	€500.000.000	€1.262.748.337	€935.772.463	€590.042.938	€264.594.428
179	02/2041	€500.000.000	€1.239.897.140	€917.292.735	€576.894.109	€257.535.098
180	03/2041	€500.000.000	€1.217.235.089	€899.012.227	€563.934.342	€250.617.910
181	04/2041	€500.000.000	€1.194.844.178	€880.990.544	€551.199.716	€243.857.316
182	05/2041	€500.000.000	€1.172.717.277	€863.221.280	€538.684.737	€237.249.178
183	06/2041	€500.000.000	€1.150.866.674	€845.712.342	€526.392.866	€230.793.346
184	07/2041	€500.000.000	€1.129.351.206	€828.505.725	€514.348.686	€224.498.873
185	08/2041	€500.000.000	€1.108.091.047	€811.541.586	€502.513.454	€218.347.119
186	09/2041	€500.000.000	€1.087.074.343	€794.810.176	€490.879.762	€212.333.316
187	10/2041	€0	€1.066.312.168	€778.318.544	€479.450.616	€206.457.249
188	11/2041	€0	€1.045.816.796	€762.074.562	€468.229.489	€200.718.896
189	12/2041	€0	€1.025.557.970	€746.055.105	€457.200.817	€195.110.094
190	01/2042	€0	€1.005.519.145	€730.247.158	€446.355.367	€189.625.502
191	02/2042	€0	€985.746.601	€714.683.342	€435.711.817	€184.271.666
192	03/2042	€0	€966.006.891	€699.193.586	€425.165.395	€179.003.027
193	04/2042	€0	€946.520.950	€683.937.288	€414.812.227	€173.859.032
194	05/2042	€0	€927.099.663	€668.776.976	€404.567.857	€168.803.064
195	06/2042	€0	€907.776.713	€653.736.551	€394.446.061	€163.839.954
196	07/2042	€0	€888.419.884	€638.720.477	€384.388.592	€158.944.654
197	08/2042	€0	€869.251.027	€623.887.984	€374.490.725	€154.155.755
198	09/2042	€0	€850.162.148	€609.160.892	€364.704.609	€149.452.495
199	10/2042	€0	€831.128.816	€594.521.314	€355.018.889	€144.829.363
200	11/2042	€0	€812.167.842	€579.980.935	€345.439.936	€140.288.137



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	12/2042	€0	€793.310.906	€565.561.963	€335.980.300	€135.833.052
202	01/2043	€0	€773.970.169	€550.845.530	€326.391.052	€131.363.022
203	02/2043	€0	€755.240.772	€536.611.375	€317.134.203	€127.063.616
204	03/2043	€0	€736.401.217	€522.345.412	€307.904.324	€122.810.969
205	04/2043	€0	€718.122.563	€508.523.115	€298.980.935	€118.715.687
206	05/2043	€0	€699.989.643	€494.848.867	€290.188.483	€114.706.499
207	06/2043	€0	€682.001.282	€481.321.207	€281.525.269	€110.781.816
208	07/2043	€0	€664.198.312	€467.968.276	€273.006.881	€106.946.834
209	08/2043	€0	€646.514.587	€454.742.781	€264.604.842	€103.189.467
210	09/2043	€0	€628.938.212	€441.635.836	€256.313.260	€99.506.602
211	10/2043	€0	€611.348.736	€428.562.516	€248.082.280	€95.878.186
212	11/2043	€0	€593.988.342	€415.692.248	€240.009.417	€92.341.216
213	12/2043	€0	€576.436.236	€402.730.125	€231.923.773	€88.829.213
214	01/2044	€0	€559.324.511	€390.117.592	€224.079.166	€85.438.826
215	02/2044	€0	€542.222.699	€377.553.253	€216.301.213	€82.102.426
216	03/2044	€0	€525.267.683	€365.132.124	€208.643.845	€78.839.861
217	04/2044	€0	€508.569.138	€352.929.697	€201.149.302	€75.666.221
218	05/2044	€0	€491.945.743	€340.819.354	€193.744.494	€72.553.126
219	06/2044	€0	€475.558.890	€328.912.354	€186.491.955	€69.523.256
220	07/2044	€0	€459.405.778	€317.205.840	€179.389.031	€66.574.686
221	08/2044	€0	€443.529.652	€305.728.708	€172.451.003	€63.712.142
222	09/2044	€0	€427.922.220	€294.474.192	€165.672.923	€60.932.818
223	10/2044	€0	€412.614.695	€283.462.707	€159.065.144	€58.239.547
224	11/2044	€0	€397.511.458	€272.627.544	€152.589.137	€55.617.290
225	12/2044	€0	€382.591.389	€261.953.443	€146.235.492	€53.061.832
226	01/2045	€0	€368.812.103	€252.094.240	€140.367.446	€50.703.635
227	02/2045	€0	€355.156.436	€242.351.821	€134.593.645	€48.399.457
228	03/2045	€0	€341.606.006	€232.713.156	€128.906.257	€46.145.906
229	04/2045	€0	€328.189.822	€223.197.531	€123.315.379	€43.946.032
230	05/2045	€0	€314.931.859	€213.820.684	€117.829.047	€41.802.093
231	06/2045	€0	€301.898.466	€204.626.965	€112.470.936	€39.721.827
232	07/2045	€0	€289.196.973	€195.688.156	€107.279.509	€37.718.023
233	08/2045	€0	€276.718.150	€186.929.258	€102.212.572	€35.775.005
234	09/2045	€0	€264.532.124	€178.396.732	€97.294.597	€33.900.597
235	10/2045	€0	€252.753.839	€170.166.896	€92.566.043	€32.108.023
236	11/2045	€0	€241.462.463	€162.291.502	€88.053.616	€30.405.511
237	12/2045	€0	€230.630.154	€154.750.152	€83.744.693	€28.787.613
238	01/2046	€0	€220.278.221	€147.555.497	€79.644.611	€27.255.114
239	02/2046	€0	€210.249.755	€140.600.923	€75.694.438	€25.786.881
240	03/2046	€0	€200.571.390	€133.903.059	€71.902.020	€24.384.799
241	04/2046	€0	€191.255.363	€127.468.823	€68.269.915	€23.048.926
242	05/2046	€0	€182.247.465	€121.260.872	€64.777.006	€21.771.354
243	06/2046	€0	€173.678.298	€115.364.871	€61.467.926	€20.566.310
244	07/2046	€0	€165.643.862	€109.842.958	€58.374.341	€19.443.437
245	08/2046	€0	€157.980.159	€104.584.725	€55.436.119	€18.381.761
246	09/2046	€0	€150.697.197	€99.595.503	€52.654.935	€17.381.074
247	10/2046	€0	€143.755.990	€94.848.254	€50.015.371	€16.435.551
248	11/2046	€0	€137.087.956	€90.296.628	€47.492.002	€15.536.189
249	12/2046	€0	€130.614.940	€85.888.284	€45.056.522	€14.673.203
250	01/2047	€0	€124.337.949	€81.623.199	€42.708.286	€13.845.946



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	02/2047	€0	€118.532.243	€77.681.079	€40.540.451	€13.084.054
252	03/2047	€0	€112.966.562	€73.909.030	€38.472.076	€12.360.687
253	04/2047	€0	€107.592.165	€70.274.388	€36.485.474	€11.669.714
254	05/2047	€0	€102.335.597	€66.728.597	€34.554.905	€11.002.546
255	06/2047	€0	€97.223.267	€63.288.429	€32.688.638	€10.361.522
256	07/2047	€0	€92.281.790	€59.970.678	€30.894.862	€9.748.913
257	08/2047	€0	€87.482.157	€56.755.934	€29.163.078	€9.161.078
258	09/2047	€0	€82.806.144	€53.631.901	€27.486.540	€8.595.606
259	10/2047	€0	€78.234.842	€50.585.923	€25.858.383	€8.050.096
260	11/2047	€0	€73.803.002	€47.640.064	€24.289.513	€7.527.690
261	12/2047	€0	€69.539.537	€44.812.476	€22.788.735	€7.030.826
262	01/2048	€0	€65.488.464	€42.130.905	€21.369.623	€6.563.361
263	02/2048	€0	€61.594.504	€39.559.135	€20.013.251	€6.119.139
264	03/2048	€0	€57.867.137	€37.102.712	€18.721.960	€5.698.587
265	04/2048	€0	€54.339.778	€34.782.465	€17.505.753	€5.304.445
266	05/2048	€0	€50.989.660	€32.583.180	€16.356.437	€4.933.908
267	06/2048	€0	€47.826.831	€30.510.673	€15.276.428	€4.587.409
268	07/2048	€0	€44.817.999	€28.543.123	€14.254.314	€4.261.232
269	08/2048	€0	€41.906.953	€26.644.278	€13.271.609	€3.949.623
270	09/2048	€0	€39.066.360	€24.796.458	€12.319.244	€3.649.719
271	10/2048	€0	€36.290.607	€22.995.867	€11.395.122	€3.360.761
272	11/2048	€0	€33.567.396	€21.234.500	€10.495.087	€3.081.399
273	12/2048	€0	€30.878.797	€19.500.852	€9.613.298	€2.809.813
274	01/2049	€0	€28.236.629	€17.802.250	€8.753.233	€2.546.929
275	02/2049	€0	€25.626.447	€16.129.440	€7.910.204	€2.291.286
276	03/2049	€0	€23.067.134	€14.494.171	€7.089.842	€2.044.426
277	04/2049	€0	€20.608.772	€12.927.683	€6.307.230	€1.810.576
278	05/2049	€0	€18.291.717	€11.454.915	€5.574.227	€1.592.964
279	06/2049	€0	€16.131.817	€10.085.317	€4.895.050	€1.392.585
280	07/2049	€0	€14.203.360	€8.864.744	€4.291.494	€1.215.392
281	08/2049	€0	€12.473.655	€7.772.087	€3.752.795	€1.058.049
282	09/2049	€0	€10.861.384	€6.756.129	€3.253.793	€913.238
283	10/2049	€0	€9.379.747	€5.824.689	€2.797.947	€781.766
284	11/2049	€0	€7.973.537	€4.943.124	€2.368.334	€658.755
285	12/2049	€0	€6.638.292	€4.108.428	€1.963.324	€543.646
286	01/2050	€0	€5.392.244	€3.331.637	€1.587.994	€437.740
287	02/2050	€0	€4.304.164	€2.654.886	€1.262.152	€346.356
288	03/2050	€0	€3.351.168	€2.063.584	€978.504	€267.311
289	04/2050	€0	€2.554.550	€1.570.395	€742.719	€201.986
290	05/2050	€0	€1.863.541	€1.143.674	€539.501	€146.061
291	06/2050	€0	€1.294.968	€793.398	€373.299	€100.610
292	07/2050	€0	€892.431	€545.853	€256.163	€68.729
293	08/2050	€0	€571.141	€348.749	€163.241	€43.601
294	09/2050	€0	€328.188	€200.061	€93.401	€24.835
295	10/2050	€0	€159.896	€97.307	€45.312	€11.994
296	11/2050	€0	€58.427	€35.497	€16.486	€4.344
297	12/2050	€0	€0	€0	€0	€0
298	01/2051	€0	€0	€0	€0	€0
299	02/2051	€0	€0	€0	€0	€0
300	03/2051	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

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



# Residential European Covered Bonds (Premium) Programme

## Amortisation

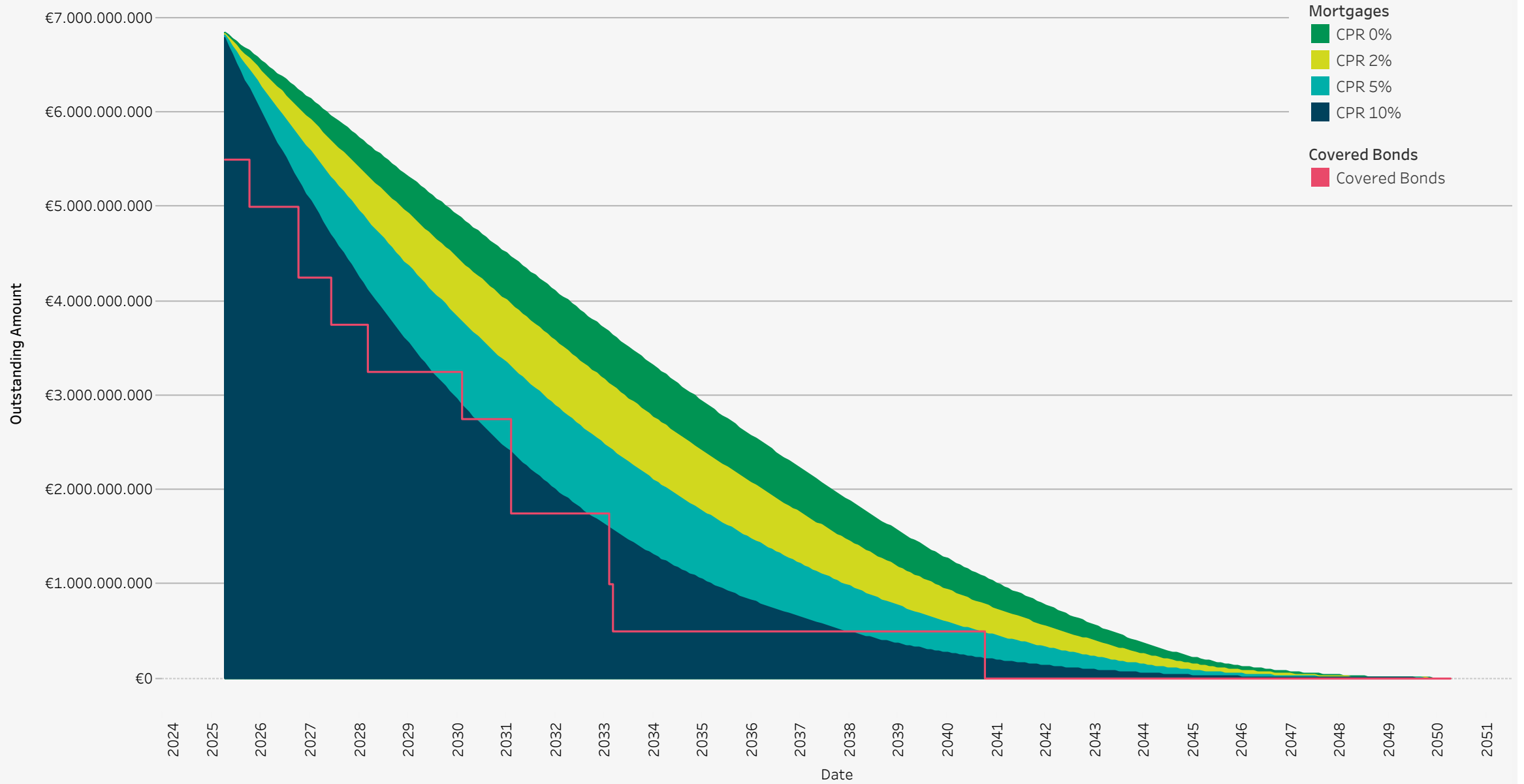
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	06/2055	€0	€0	€0	€0	€0
352	07/2055	€0	€0	€0	€0	€0
353	08/2055	€0	€0	€0	€0	€0
354	09/2055	€0	€0	€0	€0	€0
355	10/2055	€0	€0	€0	€0	€0
356	11/2055	€0	€0	€0	€0	€0
357	12/2055	€0	€0	€0	€0	€0
358	01/2056	€0	€0	€0	€0	€0
359	02/2056	€0	€0	€0	€0	€0
360	03/2056	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## 2. Amortisation Graph





# Residential European Covered Bonds (Premium) Programme

## Definitions & Remarks

### Interest and Principal Coverage Test

The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed yearly amount and variable yearly percentage on the outstanding mortgage loan balance.

### Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR.

### Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Initial Value

Current Loan to Initial Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the current property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

### Loan to Mortgage Inscription Ratio

The Loan to Mortgage Inscription gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Argenta Spaarbank. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

### Interest Type

The interest type "Fixed for Life" means that the interest rate of a loan is fixed during the entire (remaining) life of the loan. The interest type "Fixed with Resets" is a type whereby the loan has more than one fixed interest period during the entire life. The interest resets and corresponding caps are legally defined in Belgium and are based on the OLO rates.

### Prepayments

The monthly percentage (SMM) is defined as: amount prepaid during the past month / outstanding balance at the end of the previous month

The annual percentage (CPR) is defined as:  $1 - \text{power}(1 - \text{SMM}; 12)$

To calculate the prepayment rates, we take into account the prepayments on loans which were reported as part of the cover pool in the investor report of the previous month. Consequently, prepayments on loans which were removed from the cover pool during the last month are included and prepayments on loans only included in the cover pool during the past month are excluded.

### Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.



## Residential European Covered Bonds (Premium) Programme

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