



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/06/2026	Portfolio Cut-off Date	31/05/2026
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Contact Details

Manager Funding & Capital Policy

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Remark

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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	4,70	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,37	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,76	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,39	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	2,06	22/06/2029	Fixed	3,375%	22/06/2026	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,69	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,78	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,40	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,68	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 *:	5,28

* 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	€6.903.305.660	(II)
Nominal Balance Public Finance Exposures	€135.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	27,97%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.328.199.392	(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)	€135.541.179	(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	€1.242.309.368	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.231.309.368	
Total Interest Proceeds Public Finance Exposures	€11.000.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€6.463.199.392	(X)
Total Principal Proceeds Residential Mortgage Loans	€6.903.266.540	
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	€94.147.635	(XII)
Principal Requirement Covered Bonds	€5.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.465.468.848	
>>> 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	€361.660.777	(XV)
Cumulative Cash Outflow Next 180 Days	€58.869.035	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€302.791.742	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€131.729.180	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€54.375.000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€77.354.180	



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	€6.903.305.660
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	47.551
Number of Loans	75.223
Average Outstanding Balance per Borrower	€145.177
Average Outstanding Balance per Loan	€91.771
Weighted Average Original Loan to Initial Value	77,40%
Weighted Average Current Loan to Current Value	52,21%
Weighted Average Seasoning (in months)	67,86
Weighted Average Remaining Maturity (in months, at 0% CPR)	201,54
Weighted Average Initial Maturity (in months, at 0% CPR)	268,74
Weighted Remaining Average Life (in months, at 0% CPR)	108,96
Weighted Remaining Average Life (in months, at 2% CPR)	96,39
Weighted Remaining Average Life (in months, at 5% CPR)	81,12
Weighted Remaining Average Life (in months, at 10% CPR)	62,58
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95,60
Percentage of Fixed Rate Loans	40,37%
Percentage of Resettable Rate Loans	59,63%
Weighted Average Interest Rate	2,17%
Weighted Average Interest Rate Fixed Rate Loans	2,31%
Weighted average interest rate Resettable Rate Loans	2,08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€154.891.730
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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	€34.713.000	€34.896.552
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa3	EUR	€100.000.000	€98.846.000	€100.644.627

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	€6.903.305.660	100,00%	75.223	100,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.227.482.435	32,27%	23.667	31,46%
Brabant Wallon	€150.988.457	2,19%	1.304	1,73%
Brussels	€261.513.073	3,79%	2.320	3,08%
Hainaut	€263.971.979	3,82%	3.019	4,01%
Liège	€201.616.451	2,92%	2.342	3,11%
Limburg	€761.970.017	11,04%	9.061	12,05%
Luxembourg	€23.410.683	0,34%	258	0,34%
Namur	€96.877.666	1,40%	1.025	1,36%
Oost-Vlaanderen	€1.202.164.466	17,41%	12.913	17,17%
Vlaams-Brabant	€1.006.671.080	14,58%	10.698	14,22%
West-Vlaanderen	€706.639.354	10,24%	8.616	11,45%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€258.876.356	3,75%	1.565	2,08%
12 - 24	€583.056.166	8,45%	4.277	5,69%
24 - 36	€342.459.902	4,96%	2.497	3,32%
36 - 48	€536.350.133	7,77%	3.626	4,82%
48 - 60	€1.112.464.132	16,11%	9.972	13,26%
60 - 72	€1.508.075.899	21,85%	14.864	19,76%
72 - 84	€971.260.578	14,07%	10.504	13,96%
84 - 96	€257.338.612	3,73%	3.019	4,01%
96 - 108	€241.577.989	3,50%	2.953	3,93%
108 - 120	€443.627.563	6,43%	8.366	11,12%
120 - 132	€297.377.909	4,31%	5.746	7,64%
132 - 144	€151.503.361	2,19%	3.414	4,54%
144 - 156	€153.147.845	2,22%	3.191	4,24%
156 - 168	€46.189.216	0,67%	1.229	1,63%
168 - 180	€0	0,00%	0	0,00%
180 - 192	€0	0,00%	0	0,00%
192 - 204	€0	0,00%	0	0,00%
204 - 216	€0	0,00%	0	0,00%
216 - 228	€0	0,00%	0	0,00%
228 - 240	€0	0,00%	0	0,00%
>240	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€3.129.775	0,05%	1.258	1,67%
12 - 24	€7.378.092	0,11%	917	1,22%
24 - 36	€19.197.689	0,28%	1.483	1,97%
36 - 48	€38.352.788	0,56%	2.060	2,74%
48 - 60	€54.338.393	0,79%	2.160	2,87%
60 - 72	€66.541.337	0,96%	2.155	2,86%
72 - 84	€59.569.843	0,86%	1.622	2,16%
84 - 96	€101.209.112	1,47%	2.425	3,22%
96 - 108	€159.404.878	2,31%	3.268	4,34%
108 - 120	€206.469.220	2,99%	3.687	4,90%
120 - 132	€222.129.662	3,22%	3.729	4,96%
132 - 144	€166.365.002	2,41%	2.228	2,96%
144 - 156	€221.124.435	3,20%	2.985	3,97%
156 - 168	€435.877.892	6,31%	5.142	6,84%
168 - 180	€496.151.003	7,19%	5.424	7,21%
180 - 192	€507.235.009	7,35%	5.450	7,25%
192 - 204	€304.620.593	4,41%	2.785	3,70%
204 - 216	€346.911.945	5,03%	3.161	4,20%
216 - 228	€665.743.829	9,64%	5.256	6,99%
228 - 240	€880.964.322	12,76%	6.410	8,52%
240 - 252	€779.219.002	11,29%	5.202	6,92%
252 - 264	€407.999.296	5,91%	2.365	3,14%
264 - 276	€222.895.312	3,23%	1.276	1,70%
276 - 288	€347.828.839	5,04%	1.882	2,50%
288 - 300	€182.648.392	2,65%	893	1,19%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%



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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	€2.005.923	0,03%	180	0,24%
60 - 72	€1.235.643	0,02%	59	0,08%
72 - 84	€3.020.320	0,04%	172	0,23%
84 - 96	€4.220.738	0,06%	158	0,21%
96 - 108	€4.191.855	0,06%	162	0,22%
108 - 120	€95.581.368	1,38%	4.249	5,65%
120 - 132	€9.657.238	0,14%	395	0,53%
132 - 144	€33.968.422	0,49%	1.080	1,44%
144 - 156	€51.430.450	0,75%	1.265	1,68%
156 - 168	€37.650.396	0,55%	904	1,20%
168 - 180	€387.337.959	5,61%	8.528	11,34%
180 - 192	€56.815.528	0,82%	1.006	1,34%
192 - 204	€95.094.236	1,38%	1.499	1,99%
204 - 216	€213.230.080	3,09%	2.717	3,61%
216 - 228	€71.467.394	1,04%	1.092	1,45%
228 - 240	€1.451.889.134	21,03%	17.885	23,78%
240 - 252	€62.340.654	0,90%	667	0,89%
252 - 264	€157.628.088	2,28%	1.560	2,07%
264 - 276	€136.150.274	1,97%	1.362	1,81%
276 - 288	€87.829.489	1,27%	847	1,13%
288 - 300	€3.687.259.437	53,41%	26.702	35,50%
300 - 312	€59.042.705	0,86%	528	0,70%
312 - 324	€42.895.071	0,62%	366	0,49%
324 - 336	€10.101.742	0,15%	131	0,17%
336 - 348	€3.601.338	0,05%	48	0,06%
348 - 360	€137.660.180	1,99%	1.661	2,21%
>360	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€152.406.293	2,21%	3.510	4,67%
2014	€147.437.510	2,14%	3.072	4,08%
2015	€226.343.575	3,28%	4.823	6,41%
2016	€445.863.832	6,46%	8.472	11,26%
2017	€226.299.836	3,28%	3.498	4,65%
2018	€262.381.036	3,80%	3.053	4,06%
2019	€919.253.970	13,32%	9.753	12,97%
2020	€1.036.177.488	15,01%	10.629	14,13%
2021	€1.419.996.444	20,57%	13.676	18,18%
2022	€622.396.211	9,02%	4.688	6,23%
2023	€419.607.218	6,08%	2.898	3,85%
2024	€504.844.245	7,31%	3.621	4,81%
2025	€465.164.608	6,74%	3.220	4,28%
2026	€55.133.396	0,80%	310	0,41%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€860.948.154	12,47%	15.733	33,09%
100k - 200k	€2.967.562.388	42,99%	20.101	42,27%
200k - 300k	€2.259.600.785	32,73%	9.404	19,78%
300k - 400k	€658.141.673	9,53%	1.974	4,15%
>400k	€157.052.660	2,28%	339	0,71%
Grand Total	€6.903.305.660	100,00%	47.551	100,00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.512.687.696	79,86%	64.244	85,40%
Linear	€23.441.616	0,34%	401	0,53%
Variable Linear Capital	€1.367.176.348	19,80%	10.578	14,06%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€0	0,00%	0	0,00%
0.5% - 1%	€424.279.408	6,15%	4.978	6,62%
1% - 1.5%	€1.654.809.358	23,97%	17.953	23,87%
1.5% - 2%	€1.814.988.587	26,29%	20.140	26,77%
2% - 2.5%	€852.978.291	12,36%	8.915	11,85%
2.5% - 3%	€670.642.868	9,71%	5.548	7,38%
3% - 3.5%	€641.829.290	9,30%	5.556	7,39%
3.5% - 4%	€354.435.146	5,13%	3.783	5,03%
4% - 4.5%	€316.280.402	4,58%	5.565	7,40%
4.5% - 5%	€137.882.672	2,00%	2.136	2,84%
5% - 5.5%	€24.019.181	0,35%	433	0,58%
5.5% - 6%	€9.736.249	0,14%	191	0,25%
6% - 6.5%	€1.319.992	0,02%	21	0,03%
6.5% - 7%	€104.216	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2.786.977.913	40,37%	33.453	44,47%
Fixed with Resets	€4.116.327.747	59,63%	41.770	55,53%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%



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11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2026	€157.980.127	2,29%	3.264	4,34%
2027	€161.145.375	2,33%	3.353	4,46%
2028	€227.939.158	3,30%	4.218	5,61%
2029	€96.671.174	1,40%	1.558	2,07%
2030	€82.667.134	1,20%	1.514	2,01%
2031	€108.416.539	1,57%	1.891	2,51%
2032	€27.038.104	0,39%	405	0,54%
2033	€38.377.884	0,56%	365	0,49%
2034	€220.508.221	3,19%	1.788	2,38%
2035	€299.901.418	4,34%	2.921	3,88%
2036	€261.834.710	3,79%	2.981	3,96%
2037	€87.459.722	1,27%	833	1,11%
2038	€101.399.619	1,47%	795	1,06%
2039	€424.732.332	6,15%	3.022	4,02%
2040	€600.194.913	8,69%	4.445	5,91%
2041	€841.560.732	12,19%	6.001	7,98%
2042	€324.040.380	4,69%	2.031	2,70%
2043	€17.441.019	0,25%	122	0,16%
2044	€34.501.527	0,50%	246	0,33%
2045	€2.113.694	0,03%	14	0,02%
2046	€403.964	0,01%	3	0,00%
Fixed	€2.786.977.913	40,37%	33.453	44,47%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6.903.305.660	100,00%	75.223	100,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6.812.571.077	98,69%	73.897	98,24%
Buy-to-let	€89.756.095	1,30%	1.317	1,75%
Other	€978.488	0,01%	9	0,01%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.063.210	0,04%	250	0,33%
10 - 20%	€29.623.975	0,43%	1.294	1,72%
20 - 30%	€95.755.340	1,39%	2.661	3,54%
30 - 40%	€211.527.746	3,06%	4.301	5,72%
40 - 50%	€389.681.779	5,64%	6.322	8,40%
50 - 60%	€601.800.603	8,72%	8.519	11,32%
60 - 70%	€851.380.005	12,33%	10.661	14,17%
70 - 80%	€1.403.589.594	20,33%	14.586	19,39%
80 - 90%	€1.456.469.471	21,10%	11.725	15,59%
90 - 100%	€1.586.446.977	22,98%	12.441	16,54%
100 - 110%	€191.055.651	2,77%	1.656	2,20%
110 - 120%	€82.911.309	1,20%	807	1,07%
>120%	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%



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%	€56.845.813	0,82%	4.263	5,67%
10 - 20%	€190.825.052	2,76%	5.778	7,68%
20 - 30%	€378.240.783	5,48%	7.708	10,25%
30 - 40%	€613.463.691	8,89%	9.387	12,48%
40 - 50%	€897.228.510	13,00%	11.199	14,89%
50 - 60%	€1.112.354.694	16,11%	11.452	15,22%
60 - 70%	€1.237.328.748	17,92%	10.177	13,53%
70 - 80%	€1.207.441.043	17,49%	8.207	10,91%
80 - 90%	€930.070.217	13,47%	5.583	7,42%
90 - 100%	€265.120.734	3,84%	1.392	1,85%
100 - 110%	€14.386.374	0,21%	77	0,10%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€99.327.654	1,44%	5.991	7,96%
10 - 20%	€326.725.408	4,73%	8.312	11,05%
20 - 30%	€632.995.838	9,17%	10.861	14,44%
30 - 40%	€972.657.799	14,09%	12.486	16,60%
40 - 50%	€1.202.630.098	17,42%	12.317	16,37%
50 - 60%	€1.182.129.788	17,12%	9.613	12,78%
60 - 70%	€1.040.205.277	15,07%	7.264	9,66%
70 - 80%	€755.008.396	10,94%	4.666	6,20%
80 - 90%	€448.203.504	6,49%	2.463	3,27%
90 - 100%	€230.493.205	3,34%	1.186	1,58%
100 - 110%	€12.928.693	0,19%	64	0,09%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€20.865.441	0,30%	2.382	3,17%
20 - 40%	€135.230.706	1,96%	5.149	6,84%
40 - 60%	€624.658.698	9,05%	11.903	15,82%
60 - 80%	€1.871.489.779	27,11%	21.197	28,18%
80 - 100%	€721.733.310	10,45%	7.609	10,12%
100 - 120%	€245.865.119	3,56%	3.827	5,09%
120 - 140%	€557.431.008	8,07%	5.644	7,50%
140 - 160%	€1.010.149.412	14,63%	7.158	9,52%
160 - 180%	€404.538.886	5,86%	2.720	3,62%
180 - 200%	€81.897.015	1,19%	682	0,91%
200 - 300%	€615.737.605	8,92%	3.961	5,27%
300 - 400%	€606.091.285	8,78%	2.948	3,92%
400 - 500%	€2.207.672	0,03%	19	0,03%
>500%	€5.409.724	0,08%	24	0,03%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%



Residential European Covered Bonds (Premium) Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€9.405.704	0,14%	2.059	2,74%
12 - 24	€54.365.458	0,79%	3.440	4,57%
24 - 36	€117.315.815	1,70%	4.296	5,71%
36 - 48	€134.753.135	1,95%	3.473	4,62%
48 - 60	€328.672.939	4,76%	6.484	8,62%
60 - 72	€360.484.227	5,22%	5.881	7,82%
72 - 84	€455.145.459	6,59%	5.847	7,77%
84 - 96	€924.624.523	13,39%	10.464	13,91%
96 - 108	€613.313.152	8,88%	6.113	8,13%
108 - 120	€821.797.430	11,90%	6.812	9,06%
120 - 132	€1.604.096.759	23,24%	11.815	15,71%
132 - 144	€511.495.064	7,41%	3.221	4,28%
144 - 156	€413.129.505	5,98%	2.353	3,13%
156 - 168	€428.328.881	6,20%	2.343	3,11%
168 - 180	€123.490.634	1,79%	589	0,78%
180 - 192	€655.520	0,01%	5	0,01%
192 - 204	€1.210.348	0,02%	15	0,02%
204 - 216	€631.125	0,01%	8	0,01%
216 - 228	€350.864	0,01%	4	0,01%
Grand Total	€6.903.266.540	100,00%	75.222	100,00%

19. Distribution of Average Life To Interest Reset Date (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€256.409.627	3,71%	7.222	9,60%
12 - 24	€224.064.034	3,25%	5.941	7,90%
24 - 36	€287.132.477	4,16%	6.209	8,25%
36 - 48	€190.574.635	2,76%	3.748	4,98%
48 - 60	€252.406.710	3,66%	4.289	5,70%
60 - 72	€322.291.783	4,67%	4.860	6,46%
72 - 84	€675.361.553	9,78%	7.397	9,83%
84 - 96	€811.111.813	11,75%	7.992	10,62%
96 - 108	€703.666.930	10,19%	6.071	8,07%
108 - 120	€1.483.163.929	21,48%	11.004	14,63%
120 - 132	€844.014.185	12,23%	5.643	7,50%
132 - 144	€174.060.712	2,52%	1.072	1,43%
144 - 156	€364.182.815	5,28%	2.065	2,75%
156 - 168	€247.887.588	3,59%	1.395	1,85%
168 - 180	€66.624.632	0,97%	312	0,41%
180 - 192	€313.117	0,00%	2	0,00%
Grand Total	€6.903.266.540	100,00%	75.222	100,00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.603.235.807	95,65%	72.177	95,95%
2	€300.069.853	4,35%	3.046	4,05%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%



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	€6.903.054.602	100,00%	75.222	100,00%
0 - 30 days	€251.058	0,00%	1	0,00%
Grand Total	€6.903.305.660	100,00%	75.223	100,00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,01%	0,16%
Full Prepayments	0,18%	2,12%
Total Prepayments	0,19%	2,27%



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	06/2026	€5.500.000.000	€6.869.590.324	€6.858.034.759	€6.840.289.498	€6.809.539.380
2	07/2026	€5.500.000.000	€6.835.881.793	€6.812.903.412	€6.777.692.061	€6.716.891.605
3	08/2026	€5.500.000.000	€6.802.152.585	€6.767.883.921	€6.715.483.762	€6.625.323.119
4	09/2026	€5.500.000.000	€6.768.415.078	€6.722.988.367	€6.653.674.675	€6.534.834.258
5	10/2026	€5.000.000.000	€6.734.671.009	€6.678.218.197	€6.592.264.262	€6.445.414.879
6	11/2026	€5.000.000.000	€6.700.918.477	€6.633.571.247	€6.531.248.422	€6.357.051.449
7	12/2026	€5.000.000.000	€6.667.150.955	€6.589.040.789	€6.470.618.606	€6.269.726.270
8	01/2027	€5.000.000.000	€6.633.381.919	€6.544.639.881	€6.410.385.715	€6.183.440.630
9	02/2027	€5.000.000.000	€6.599.572.031	€6.500.329.469	€6.350.509.621	€6.098.146.691
10	03/2027	€5.000.000.000	€6.565.728.881	€6.456.116.904	€6.290.995.813	€6.013.840.988
11	04/2027	€5.000.000.000	€6.531.866.563	€6.412.015.873	€6.231.855.876	€5.930.525.826
12	05/2027	€5.000.000.000	€6.497.968.308	€6.368.009.724	€6.173.071.848	€5.848.175.389
13	06/2027	€5.000.000.000	€6.464.037.371	€6.324.101.507	€6.114.644.996	€5.766.782.364
14	07/2027	€5.000.000.000	€6.430.079.647	€6.280.296.827	€6.056.579.025	€5.686.341.772
15	08/2027	€5.000.000.000	€6.396.076.185	€6.236.577.027	€5.998.854.254	€5.606.826.777
16	09/2027	€5.000.000.000	€6.362.034.934	€6.192.949.758	€5.941.476.434	€5.528.234.601
17	10/2027	€4.250.000.000	€6.327.951.175	€6.149.410.307	€5.884.439.419	€5.450.551.408
18	11/2027	€4.250.000.000	€6.293.839.960	€6.105.973.176	€5.827.755.452	€5.373.780.485
19	12/2027	€4.250.000.000	€6.259.690.706	€6.062.627.938	€5.771.412.908	€5.297.903.064
20	01/2028	€4.250.000.000	€6.225.483.445	€6.019.355.161	€5.715.391.724	€5.222.892.922
21	02/2028	€4.250.000.000	€6.191.235.100	€5.976.171.156	€5.659.705.882	€5.148.755.193
22	03/2028	€4.250.000.000	€6.156.971.228	€5.933.100.438	€5.604.376.963	€5.075.501.721
23	04/2028	€4.250.000.000	€6.122.741.759	€5.890.190.809	€5.549.448.250	€5.003.163.625
24	05/2028	€4.250.000.000	€6.088.478.766	€5.847.376.556	€5.494.855.901	€4.931.675.234
25	06/2028	€3.750.000.000	€6.054.215.710	€5.804.689.615	€5.440.628.241	€4.861.054.320
26	07/2028	€3.750.000.000	€6.019.946.924	€5.762.124.254	€5.386.758.084	€4.791.286.673
27	08/2028	€3.750.000.000	€5.985.669.597	€5.719.677.510	€5.333.240.884	€4.722.360.592
28	09/2028	€3.750.000.000	€5.951.361.841	€5.677.328.236	€5.280.055.222	€4.654.249.639
29	10/2028	€3.750.000.000	€5.917.059.846	€5.635.110.739	€5.227.231.330	€4.586.973.089
30	11/2028	€3.750.000.000	€5.882.731.428	€5.592.994.088	€5.174.738.759	€4.520.496.792
31	12/2028	€3.750.000.000	€5.848.380.893	€5.550.982.193	€5.122.579.512	€4.454.815.353
32	01/2029	€3.750.000.000	€5.814.074.565	€5.509.137.699	€5.070.809.629	€4.389.970.182
33	02/2029	€3.750.000.000	€5.779.703.570	€5.467.357.103	€5.019.332.023	€4.325.869.898
34	03/2029	€3.250.000.000	€5.745.377.294	€5.425.743.712	€4.968.239.972	€4.262.588.011
35	04/2029	€3.250.000.000	€5.710.980.727	€5.384.188.580	€4.917.431.928	€4.200.030.240
36	05/2029	€3.250.000.000	€5.676.581.261	€5.342.755.170	€4.866.964.438	€4.138.238.341
37	06/2029	€3.250.000.000	€5.642.200.843	€5.301.463.818	€4.816.854.268	€4.077.219.582
38	07/2029	€3.250.000.000	€5.607.838.152	€5.260.312.892	€4.767.098.095	€4.016.964.103
39	08/2029	€3.250.000.000	€5.573.489.620	€5.219.298.667	€4.717.690.726	€3.957.460.575
40	09/2029	€3.250.000.000	€5.539.159.066	€5.178.424.349	€4.668.633.260	€3.898.703.059
41	10/2029	€3.250.000.000	€5.504.854.413	€5.137.696.949	€4.619.930.194	€3.840.688.475
42	11/2029	€3.250.000.000	€5.470.569.920	€5.097.110.699	€4.571.574.509	€3.783.404.196
43	12/2029	€3.250.000.000	€5.436.263.180	€5.056.625.760	€4.523.528.767	€3.726.812.693
44	01/2030	€3.250.000.000	€5.402.030.148	€5.016.331.048	€4.475.870.787	€3.670.971.571
45	02/2030	€3.250.000.000	€5.367.863.770	€4.976.219.381	€4.428.592.055	€3.615.866.847
46	03/2030	€3.250.000.000	€5.333.679.454	€4.936.211.866	€4.381.620.476	€3.561.433.037
47	04/2030	€3.250.000.000	€5.299.496.806	€4.896.326.408	€4.334.970.390	€3.507.675.702
48	05/2030	€3.250.000.000	€5.265.303.672	€4.856.551.497	€4.288.630.006	€3.454.579.193
49	06/2030	€3.250.000.000	€5.231.136.271	€4.816.920.241	€4.242.626.939	€3.402.159.678
50	07/2030	€3.250.000.000	€5.196.992.569	€4.777.430.358	€4.196.957.423	€3.350.407.922



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	08/2030	€3.250.000.000	€5.162.852.374	€4.738.062.921	€4.151.603.134	€3.299.303.220
52	09/2030	€3.250.000.000	€5.128.705.022	€4.698.807.851	€4.106.553.660	€3.248.831.438
53	10/2030	€3.250.000.000	€5.094.619.498	€4.659.727.990	€4.061.862.252	€3.199.028.772
54	11/2030	€3.250.000.000	€5.060.546.990	€4.620.778.193	€4.017.487.714	€3.149.856.660
55	12/2030	€3.250.000.000	€5.026.550.388	€4.582.015.444	€3.973.477.826	€3.101.346.615
56	01/2031	€3.250.000.000	€4.992.587.988	€4.543.401.153	€3.929.797.203	€3.053.464.904
57	02/2031	€2.750.000.000	€4.958.633.543	€4.504.911.033	€3.886.423.149	€3.006.188.154
58	03/2031	€2.750.000.000	€4.924.630.775	€4.466.493.721	€3.843.309.897	€2.959.475.583
59	04/2031	€2.750.000.000	€4.890.709.645	€4.428.266.828	€3.800.557.165	€2.913.398.613
60	05/2031	€2.750.000.000	€4.856.806.514	€4.390.172.173	€3.758.113.148	€2.867.911.699
61	06/2031	€2.750.000.000	€4.822.930.896	€4.352.217.976	€3.715.983.260	€2.823.013.519
62	07/2031	€2.750.000.000	€4.789.058.019	€4.314.381.515	€3.674.146.500	€2.778.682.744
63	08/2031	€2.750.000.000	€4.755.236.579	€4.276.706.293	€3.632.638.324	€2.734.940.877
64	09/2031	€2.750.000.000	€4.721.493.592	€4.239.216.052	€3.591.477.073	€2.691.796.154
65	10/2031	€2.750.000.000	€4.687.801.100	€4.201.885.098	€3.550.639.111	€2.649.225.286
66	11/2031	€2.750.000.000	€4.654.142.933	€4.164.698.457	€3.510.110.072	€2.607.212.230
67	12/2031	€2.750.000.000	€4.620.448.760	€4.127.592.868	€3.469.835.137	€2.565.711.264
68	01/2032	€2.750.000.000	€4.586.853.670	€4.090.688.693	€3.429.914.005	€2.524.791.179
69	02/2032	€1.750.000.000	€4.553.266.967	€4.053.904.462	€3.390.276.545	€2.484.395.026
70	03/2032	€1.750.000.000	€4.519.684.732	€4.017.236.379	€3.350.918.130	€2.444.514.615
71	04/2032	€1.750.000.000	€4.486.055.571	€3.980.638.549	€3.311.799.147	€2.405.116.439
72	05/2032	€1.750.000.000	€4.452.449.994	€3.944.173.369	€3.272.970.247	€2.366.232.807
73	06/2032	€1.750.000.000	€4.418.834.466	€3.907.810.805	€3.234.405.049	€2.327.839.959
74	07/2032	€1.750.000.000	€4.385.229.350	€3.871.568.606	€3.196.116.880	€2.289.942.963
75	08/2032	€1.750.000.000	€4.351.595.149	€3.835.411.644	€3.158.075.384	€2.252.515.594
76	09/2032	€1.750.000.000	€4.317.914.016	€3.799.324.075	€3.120.266.345	€2.215.543.510
77	10/2032	€1.750.000.000	€4.284.247.202	€3.763.359.640	€3.082.732.692	€2.179.052.976
78	11/2032	€1.750.000.000	€4.250.572.548	€3.727.498.573	€3.045.456.840	€2.143.027.160
79	12/2032	€1.750.000.000	€4.216.885.393	€3.691.736.561	€3.008.433.973	€2.107.458.434
80	01/2033	€1.750.000.000	€4.183.068.103	€3.655.970.579	€2.971.579.085	€2.072.283.338
81	02/2033	€1.750.000.000	€4.149.313.666	€3.620.369.317	€2.935.028.320	€2.037.593.041
82	03/2033	€1.750.000.000	€4.115.605.925	€3.584.918.158	€2.898.768.185	€2.003.373.620
83	04/2033	€1.750.000.000	€4.081.837.222	€3.549.523.012	€2.862.721.222	€1.969.567.348
84	05/2033	€1.750.000.000	€4.048.174.891	€3.514.329.145	€2.827.003.309	€1.936.249.910
85	06/2033	€1.750.000.000	€4.014.560.862	€3.479.285.498	€2.791.571.598	€1.903.387.366
86	07/2033	€1.750.000.000	€3.981.022.056	€3.444.414.888	€2.756.442.797	€1.870.986.760
87	08/2033	€1.750.000.000	€3.947.504.103	€3.409.669.759	€2.721.577.257	€1.839.016.891
88	09/2033	€1.750.000.000	€3.914.091.870	€3.375.122.939	€2.687.031.572	€1.807.511.808
89	10/2033	€1.750.000.000	€3.880.645.650	€3.340.653.438	€2.652.707.839	€1.776.401.451
90	11/2033	€1.750.000.000	€3.847.130.380	€3.306.231.011	€2.618.581.025	€1.745.665.553
91	12/2033	€1.750.000.000	€3.813.715.200	€3.272.000.811	€2.584.764.911	€1.715.376.294
92	01/2034	€1.750.000.000	€3.780.505.965	€3.238.052.810	€2.551.328.615	€1.685.575.016
93	02/2034	€1.000.000.000	€3.747.249.550	€3.204.169.420	€2.518.098.825	€1.656.142.831
94	03/2034	€500.000.000	€3.714.007.180	€3.170.402.849	€2.485.115.487	€1.627.102.567
95	04/2034	€500.000.000	€3.680.877.824	€3.136.837.123	€2.452.443.005	€1.598.492.545
96	05/2034	€500.000.000	€3.647.667.984	€3.103.306.878	€2.419.950.634	€1.570.223.740
97	06/2034	€500.000.000	€3.614.609.398	€3.070.009.026	€2.387.790.744	€1.542.391.558
98	07/2034	€500.000.000	€3.581.647.838	€3.036.896.687	€2.355.924.995	€1.514.967.026
99	08/2034	€500.000.000	€3.548.775.136	€3.003.962.276	€2.324.345.840	€1.487.941.358
100	09/2034	€500.000.000	€3.515.971.370	€2.971.188.327	€2.293.038.173	€1.461.301.073



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	08/2030	€3.250.000.000	€5.162.852.374	€4.738.062.921	€4.151.603.134	€3.299.303.220
52	09/2030	€3.250.000.000	€5.128.705.022	€4.698.807.851	€4.106.553.660	€3.248.831.438
53	10/2030	€3.250.000.000	€5.094.619.498	€4.659.727.990	€4.061.862.252	€3.199.028.772
54	11/2030	€3.250.000.000	€5.060.546.990	€4.620.778.193	€4.017.487.714	€3.149.856.660
55	12/2030	€3.250.000.000	€5.026.550.388	€4.582.015.444	€3.973.477.826	€3.101.346.615
56	01/2031	€3.250.000.000	€4.992.587.988	€4.543.401.153	€3.929.797.203	€3.053.464.904
57	02/2031	€2.750.000.000	€4.958.633.543	€4.504.911.033	€3.886.423.149	€3.006.188.154
58	03/2031	€2.750.000.000	€4.924.630.775	€4.466.493.721	€3.843.309.897	€2.959.475.583
59	04/2031	€2.750.000.000	€4.890.709.645	€4.428.266.828	€3.800.557.165	€2.913.398.613
60	05/2031	€2.750.000.000	€4.856.806.514	€4.390.172.173	€3.758.113.148	€2.867.911.699
61	06/2031	€2.750.000.000	€4.822.930.896	€4.352.217.976	€3.715.983.260	€2.823.013.519
62	07/2031	€2.750.000.000	€4.789.058.019	€4.314.381.515	€3.674.146.500	€2.778.682.744
63	08/2031	€2.750.000.000	€4.755.236.579	€4.276.706.293	€3.632.638.324	€2.734.940.877
64	09/2031	€2.750.000.000	€4.721.493.592	€4.239.216.052	€3.591.477.073	€2.691.796.154
65	10/2031	€2.750.000.000	€4.687.801.100	€4.201.885.098	€3.550.639.111	€2.649.225.286
66	11/2031	€2.750.000.000	€4.654.142.933	€4.164.698.457	€3.510.110.072	€2.607.212.230
67	12/2031	€2.750.000.000	€4.620.448.760	€4.127.592.868	€3.469.835.137	€2.565.711.264
68	01/2032	€2.750.000.000	€4.586.853.670	€4.090.688.693	€3.429.914.005	€2.524.791.179
69	02/2032	€1.750.000.000	€4.553.266.967	€4.053.904.462	€3.390.276.545	€2.484.395.026
70	03/2032	€1.750.000.000	€4.519.684.732	€4.017.236.379	€3.350.918.130	€2.444.514.615
71	04/2032	€1.750.000.000	€4.486.055.571	€3.980.638.549	€3.311.799.147	€2.405.116.439
72	05/2032	€1.750.000.000	€4.452.449.994	€3.944.173.369	€3.272.970.247	€2.366.232.807
73	06/2032	€1.750.000.000	€4.418.834.466	€3.907.810.805	€3.234.405.049	€2.327.839.959
74	07/2032	€1.750.000.000	€4.385.229.350	€3.871.568.606	€3.196.116.880	€2.289.942.963
75	08/2032	€1.750.000.000	€4.351.595.149	€3.835.411.644	€3.158.075.384	€2.252.515.594
76	09/2032	€1.750.000.000	€4.317.914.016	€3.799.324.075	€3.120.266.345	€2.215.543.510
77	10/2032	€1.750.000.000	€4.284.247.202	€3.763.359.640	€3.082.732.692	€2.179.052.976
78	11/2032	€1.750.000.000	€4.250.572.548	€3.727.498.573	€3.045.456.840	€2.143.027.160
79	12/2032	€1.750.000.000	€4.216.885.393	€3.691.736.561	€3.008.433.973	€2.107.458.434
80	01/2033	€1.750.000.000	€4.183.068.103	€3.655.970.579	€2.971.579.085	€2.072.283.338
81	02/2033	€1.750.000.000	€4.149.313.666	€3.620.369.317	€2.935.028.320	€2.037.593.041
82	03/2033	€1.750.000.000	€4.115.605.925	€3.584.918.158	€2.898.768.185	€2.003.373.620
83	04/2033	€1.750.000.000	€4.081.837.222	€3.549.523.012	€2.862.721.222	€1.969.567.348
84	05/2033	€1.750.000.000	€4.048.174.891	€3.514.329.145	€2.827.003.309	€1.936.249.910
85	06/2033	€1.750.000.000	€4.014.560.862	€3.479.285.498	€2.791.571.598	€1.903.387.366
86	07/2033	€1.750.000.000	€3.981.022.056	€3.444.414.888	€2.756.442.797	€1.870.986.760
87	08/2033	€1.750.000.000	€3.947.504.103	€3.409.669.759	€2.721.577.257	€1.839.016.891
88	09/2033	€1.750.000.000	€3.914.091.870	€3.375.122.939	€2.687.031.572	€1.807.511.808
89	10/2033	€1.750.000.000	€3.880.645.650	€3.340.653.438	€2.652.707.839	€1.776.401.451
90	11/2033	€1.750.000.000	€3.847.130.380	€3.306.231.011	€2.618.581.025	€1.745.665.553
91	12/2033	€1.750.000.000	€3.813.715.200	€3.272.000.811	€2.584.764.911	€1.715.376.294
92	01/2034	€1.750.000.000	€3.780.505.965	€3.238.052.810	€2.551.328.615	€1.685.575.016
93	02/2034	€1.000.000.000	€3.747.249.550	€3.204.169.420	€2.518.098.825	€1.656.142.831
94	03/2034	€500.000.000	€3.714.007.180	€3.170.402.849	€2.485.115.487	€1.627.102.567
95	04/2034	€500.000.000	€3.680.877.824	€3.136.837.123	€2.452.443.005	€1.598.492.545
96	05/2034	€500.000.000	€3.647.667.984	€3.103.306.878	€2.419.950.634	€1.570.223.740
97	06/2034	€500.000.000	€3.614.609.398	€3.070.009.026	€2.387.790.744	€1.542.391.558
98	07/2034	€500.000.000	€3.581.647.838	€3.036.896.687	€2.355.924.995	€1.514.967.026
99	08/2034	€500.000.000	€3.548.775.136	€3.003.962.276	€2.324.345.840	€1.487.941.358
100	09/2034	€500.000.000	€3.515.971.370	€2.971.188.327	€2.293.038.173	€1.461.301.073



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	10/2034	€500.000.000	€3.483.274.430	€2.938.606.260	€2.262.024.665	€1.435.056.856
102	11/2034	€500.000.000	€3.450.627.177	€2.906.167.249	€2.231.266.136	€1.409.180.100
103	12/2034	€500.000.000	€3.418.018.809	€2.873.861.753	€2.200.753.881	€1.383.661.837
104	01/2035	€500.000.000	€3.385.708.063	€2.841.906.535	€2.170.652.133	€1.358.601.460
105	02/2035	€500.000.000	€3.353.524.814	€2.810.157.531	€2.140.848.526	€1.333.924.202
106	03/2035	€500.000.000	€3.321.375.904	€2.778.536.024	€2.111.281.501	€1.309.588.106
107	04/2035	€500.000.000	€3.289.192.385	€2.746.984.047	€2.081.905.849	€1.285.562.028
108	05/2035	€500.000.000	€3.257.123.139	€2.715.625.632	€2.052.814.400	€1.261.900.203
109	06/2035	€500.000.000	€3.225.000.218	€2.684.320.266	€2.023.899.560	€1.238.533.217
110	07/2035	€500.000.000	€3.193.159.599	€2.653.347.115	€1.995.370.443	€1.215.585.800
111	08/2035	€500.000.000	€3.161.392.271	€2.622.531.369	€1.967.093.480	€1.192.972.595
112	09/2035	€500.000.000	€3.129.720.609	€2.591.891.014	€1.939.080.709	€1.170.697.638
113	10/2035	€500.000.000	€3.098.178.354	€2.561.453.309	€1.911.350.951	€1.148.768.941
114	11/2035	€500.000.000	€3.066.796.010	€2.531.242.657	€1.883.920.701	€1.127.192.945
115	12/2035	€500.000.000	€3.035.535.809	€2.501.227.038	€1.856.764.387	€1.105.950.887
116	01/2036	€500.000.000	€3.004.414.885	€2.471.419.806	€1.829.890.289	€1.085.044.374
117	02/2036	€500.000.000	€2.973.352.156	€2.441.753.568	€1.803.246.958	€1.064.439.699
118	03/2036	€500.000.000	€2.942.384.186	€2.412.257.828	€1.776.854.845	€1.044.145.974
119	04/2036	€500.000.000	€2.911.541.897	€2.382.957.274	€1.750.730.639	€1.024.169.920
120	05/2036	€500.000.000	€2.880.789.128	€2.353.821.615	€1.724.850.562	€1.004.494.539
121	06/2036	€500.000.000	€2.850.116.463	€2.324.842.574	€1.699.207.166	€985.112.574
122	07/2036	€500.000.000	€2.819.656.082	€2.296.127.236	€1.673.877.166	€966.065.443
123	08/2036	€500.000.000	€2.789.301.474	€2.267.587.914	€1.648.794.856	€947.311.963
124	09/2036	€500.000.000	€2.759.062.013	€2.239.231.562	€1.623.963.837	€928.851.299
125	10/2036	€500.000.000	€2.728.829.457	€2.210.969.787	€1.599.318.693	€910.643.305
126	11/2036	€500.000.000	€2.698.835.553	€2.182.989.793	€1.574.993.516	€892.761.611
127	12/2036	€500.000.000	€2.668.951.366	€2.155.186.272	€1.550.910.508	€875.158.939
128	01/2037	€500.000.000	€2.639.185.403	€2.127.565.418	€1.527.072.695	€857.834.225
129	02/2037	€500.000.000	€2.609.500.426	€2.100.096.567	€1.503.456.679	€840.771.623
130	03/2037	€500.000.000	€2.579.890.864	€2.072.774.700	€1.480.057.605	€823.965.867
131	04/2037	€500.000.000	€2.550.351.809	€2.045.595.361	€1.456.871.065	€807.412.005
132	05/2037	€500.000.000	€2.520.854.491	€2.018.535.017	€1.433.879.136	€791.097.694
133	06/2037	€500.000.000	€2.491.404.845	€1.991.598.031	€1.411.083.838	€775.021.743
134	07/2037	€500.000.000	€2.461.975.903	€1.964.762.481	€1.388.468.589	€759.172.787
135	08/2037	€500.000.000	€2.432.565.570	€1.938.026.402	€1.366.031.041	€743.547.388
136	09/2037	€500.000.000	€2.403.171.727	€1.911.387.828	€1.343.768.861	€728.142.158
137	10/2037	€500.000.000	€2.373.793.202	€1.884.845.553	€1.321.680.268	€712.954.046
138	11/2037	€500.000.000	€2.344.477.875	€1.858.437.261	€1.299.790.696	€697.994.647
139	12/2037	€500.000.000	€2.315.212.583	€1.832.152.076	€1.278.091.432	€683.257.073
140	01/2038	€500.000.000	€2.285.970.190	€1.805.968.154	€1.256.566.218	€668.730.524
141	02/2038	€500.000.000	€2.256.783.826	€1.779.911.328	€1.235.232.043	€654.421.984
142	03/2038	€500.000.000	€2.227.763.887	€1.754.068.091	€1.214.147.703	€640.360.341
143	04/2038	€500.000.000	€2.198.680.359	€1.728.256.779	€1.193.186.246	€626.476.417
144	05/2038	€500.000.000	€2.169.757.781	€1.702.653.639	€1.172.468.486	€612.831.756
145	06/2038	€500.000.000	€2.140.856.110	€1.677.148.125	€1.151.917.004	€599.383.630
146	07/2038	€500.000.000	€2.112.211.047	€1.651.924.288	€1.131.656.990	€586.195.007
147	08/2038	€500.000.000	€2.083.467.704	€1.626.703.832	€1.111.496.421	€573.164.128
148	09/2038	€500.000.000	€2.054.820.384	€1.601.638.396	€1.091.538.254	€560.342.463
149	10/2038	€500.000.000	€2.026.314.875	€1.576.763.033	€1.071.805.131	€547.739.497
150	11/2038	€500.000.000	€1.997.791.527	€1.551.952.969	€1.052.211.092	€535.309.277



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	12/2038	€500.000.000	€1.969.149.661	€1.527.129.998	€1.032.702.549	€523.023.046
152	01/2039	€500.000.000	€1.940.893.529	€1.502.684.789	€1.013.542.712	€511.012.268
153	02/2039	€500.000.000	€1.912.770.182	€1.478.420.132	€994.596.577	€499.206.166
154	03/2039	€500.000.000	€1.884.528.740	€1.454.141.732	€975.732.483	€487.536.876
155	04/2039	€500.000.000	€1.856.338.143	€1.429.979.994	€957.037.430	€476.046.497
156	05/2039	€500.000.000	€1.828.524.220	€1.406.185.100	€938.677.470	€464.815.499
157	06/2039	€500.000.000	€1.800.689.785	€1.382.450.465	€920.446.237	€453.739.313
158	07/2039	€500.000.000	€1.773.228.023	€1.359.077.332	€902.543.131	€442.914.338
159	08/2039	€500.000.000	€1.745.945.367	€1.335.915.964	€884.866.777	€432.288.291
160	09/2039	€500.000.000	€1.718.904.620	€1.313.013.456	€867.446.871	€421.873.547
161	10/2039	€500.000.000	€1.692.096.369	€1.290.361.515	€850.276.296	€411.664.415
162	11/2039	€500.000.000	€1.665.546.537	€1.267.978.799	€833.365.716	€401.663.852
163	12/2039	€500.000.000	€1.639.155.724	€1.245.788.591	€816.663.149	€391.844.687
164	01/2040	€500.000.000	€1.613.320.567	€1.224.091.043	€800.363.558	€382.298.163
165	02/2040	€500.000.000	€1.587.698.723	€1.202.624.543	€784.293.526	€372.938.704
166	03/2040	€500.000.000	€1.562.188.008	€1.181.310.833	€768.400.681	€363.739.542
167	04/2040	€500.000.000	€1.536.802.879	€1.160.160.232	€752.690.653	€354.701.698
168	05/2040	€500.000.000	€1.511.377.666	€1.139.047.236	€737.081.114	€345.784.902
169	06/2040	€500.000.000	€1.486.255.802	€1.118.230.219	€721.738.346	€337.065.689
170	07/2040	€500.000.000	€1.461.353.698	€1.097.645.078	€706.619.312	€328.521.895
171	08/2040	€500.000.000	€1.436.595.396	€1.077.233.856	€691.685.358	€320.133.761
172	09/2040	€500.000.000	€1.411.936.478	€1.056.962.594	€676.913.591	€311.889.129
173	10/2040	€500.000.000	€1.387.669.508	€1.037.049.396	€662.442.355	€303.849.993
174	11/2040	€500.000.000	€1.363.706.836	€1.017.427.227	€648.226.895	€295.993.619
175	12/2040	€500.000.000	€1.340.004.651	€998.062.152	€634.243.938	€288.307.422
176	01/2041	€500.000.000	€1.316.547.782	€978.941.756	€620.484.086	€280.785.302
177	02/2041	€500.000.000	€1.293.275.672	€960.020.009	€606.916.777	€273.411.721
178	03/2041	€500.000.000	€1.270.194.810	€941.300.878	€593.543.284	€266.185.674
179	04/2041	€500.000.000	€1.247.385.646	€922.843.012	€580.399.247	€259.121.506
180	05/2041	€500.000.000	€1.224.835.639	€904.635.986	€567.476.606	€252.213.862
181	06/2041	€500.000.000	€1.202.551.956	€886.683.970	€554.776.504	€245.461.542
182	07/2041	€500.000.000	€1.180.597.188	€869.031.900	€542.325.504	€238.874.547
183	08/2041	€500.000.000	€1.158.895.975	€851.623.032	€530.086.601	€232.434.806
184	09/2041	€500.000.000	€1.137.436.141	€834.447.352	€518.052.170	€226.137.386
185	10/2041	€0	€1.116.223.571	€817.508.138	€506.222.890	€219.981.028
186	11/2041	€0	€1.095.272.702	€800.814.892	€494.603.272	€213.966.143
187	12/2041	€0	€1.074.553.987	€784.344.947	€483.177.951	€208.084.560
188	01/2042	€0	€1.054.050.192	€768.084.755	€471.937.322	€202.330.707
189	02/2042	€0	€1.033.808.548	€752.067.753	€460.900.661	€196.711.425
190	03/2042	€0	€1.013.602.184	€736.128.085	€449.965.226	€191.181.582
191	04/2042	€0	€993.648.169	€720.422.873	€439.226.233	€185.780.562
192	05/2042	€0	€973.762.106	€704.817.598	€428.600.574	€180.471.955
193	06/2042	€0	€953.973.389	€689.333.125	€418.100.230	€175.259.847
194	07/2042	€0	€934.149.238	€673.873.191	€407.666.200	€170.118.623
195	08/2042	€0	€914.511.775	€658.597.762	€397.394.694	€165.087.590
196	09/2042	€0	€894.952.630	€643.428.124	€387.237.279	€160.145.530
197	10/2042	€0	€875.447.208	€628.346.215	€377.182.430	€155.286.788
198	11/2042	€0	€856.013.420	€613.364.553	€367.237.040	€150.513.350
199	12/2042	€0	€836.684.986	€598.506.878	€357.414.632	€145.829.864
200	01/2043	€0	€816.882.104	€583.358.642	€347.467.537	€141.134.808



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	02/2043	€0	€797.685.713	€568.692.052	€337.855.655	€136.614.541
202	03/2043	€0	€778.438.751	€554.037.161	€328.298.121	€132.153.938
203	04/2043	€0	€759.694.847	€539.787.395	€319.027.213	€127.845.520
204	05/2043	€0	€741.099.200	€525.689.164	€309.891.409	€123.627.056
205	06/2043	€0	€722.644.339	€511.736.532	€300.886.350	€119.495.852
206	07/2043	€0	€704.375.006	€497.960.509	€292.029.386	€115.457.833
207	08/2043	€0	€686.224.242	€484.313.064	€283.291.448	€111.500.543
208	09/2043	€0	€668.177.764	€470.783.600	€274.665.604	€107.620.412
209	10/2043	€0	€650.114.575	€457.286.529	€266.101.350	€103.796.933
210	11/2043	€0	€632.278.434	€443.992.966	€257.697.689	€100.068.002
211	12/2043	€0	€614.250.096	€430.608.099	€249.282.883	€96.366.193
212	01/2044	€0	€596.656.808	€417.571.469	€241.110.961	€92.789.093
213	02/2044	€0	€579.080.371	€404.589.252	€233.010.997	€89.269.768
214	03/2044	€0	€561.650.675	€391.751.879	€225.034.532	€85.827.300
215	04/2044	€0	€544.477.952	€379.135.482	€217.224.384	€82.477.109
216	05/2044	€0	€527.380.076	€366.612.450	€209.506.498	€79.190.168
217	06/2044	€0	€510.515.883	€354.292.644	€201.942.926	€75.989.163
218	07/2044	€0	€493.880.332	€342.171.652	€194.530.112	€72.871.793
219	08/2044	€0	€477.525.173	€330.284.364	€187.286.818	€69.844.113
220	09/2044	€0	€461.442.122	€318.623.983	€180.208.028	€66.903.233
221	10/2044	€0	€445.661.585	€307.210.421	€173.303.840	€64.051.891
222	11/2044	€0	€430.082.027	€295.972.660	€166.533.081	€61.273.907
223	12/2044	€0	€414.686.203	€284.898.060	€159.887.760	€58.565.534
224	01/2045	€0	€400.410.904	€274.628.378	€153.726.225	€56.056.609
225	02/2045	€0	€386.259.025	€264.476.943	€147.661.517	€53.604.193
226	03/2045	€0	€372.215.856	€254.433.189	€141.687.123	€51.205.318
227	04/2045	€0	€358.305.682	€244.513.231	€135.811.410	€48.862.414
228	05/2045	€0	€344.554.136	€234.733.989	€130.043.103	€46.577.990
229	06/2045	€0	€331.030.741	€225.142.117	€124.407.258	€44.360.324
230	07/2045	€0	€317.843.108	€215.809.815	€118.942.749	€42.222.441
231	08/2045	€0	€304.874.454	€206.656.696	€113.604.173	€40.147.361
232	09/2045	€0	€292.197.062	€197.730.846	€108.417.020	€38.143.323
233	10/2045	€0	€279.919.174	€189.104.314	€103.419.617	€36.222.906
234	11/2045	€0	€268.121.052	€180.829.793	€98.639.332	€34.394.636
235	12/2045	€0	€256.772.794	€172.885.446	€94.062.698	€32.652.713
236	01/2046	€0	€245.903.528	€165.289.254	€89.697.985	€30.998.934
237	02/2046	€0	€235.366.477	€157.941.040	€85.489.426	€29.413.045
238	03/2046	€0	€225.190.100	€150.858.683	€81.445.545	€27.897.142
239	04/2046	€0	€215.392.146	€144.052.768	€77.570.846	€26.451.911
240	05/2046	€0	€205.901.348	€137.474.384	€73.837.831	€25.067.161
241	06/2046	€0	€196.834.723	€131.200.429	€70.286.662	€23.755.721
242	07/2046	€0	€188.295.097	€125.297.839	€66.951.757	€22.528.253
243	08/2046	€0	€180.122.952	€119.658.833	€63.774.082	€21.363.948
244	09/2046	€0	€172.326.671	€114.287.689	€60.754.754	€20.262.400
245	10/2046	€0	€164.872.853	€109.160.992	€57.880.197	€19.218.328
246	11/2046	€0	€157.688.938	€104.229.597	€55.123.363	€18.222.094
247	12/2046	€0	€150.697.540	€99.441.504	€52.455.974	€17.263.822
248	01/2047	€0	€143.894.875	€94.793.538	€49.875.721	€16.342.304
249	02/2047	€0	€137.555.612	€90.465.648	€47.476.380	€15.487.639
250	03/2047	€0	€131.450.035	€86.305.456	€45.176.868	€14.672.693



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	04/2047	€0	€125.533.657	€82.282.996	€42.960.818	€13.891.699
252	05/2047	€0	€119.737.737	€78.352.636	€40.803.876	€13.136.422
253	06/2047	€0	€114.083.900	€74.528.068	€38.712.734	€12.408.701
254	07/2047	€0	€108.598.247	€70.825.811	€36.695.479	€11.710.784
255	08/2047	€0	€103.263.095	€67.233.769	€34.745.330	€11.040.164
256	09/2047	€0	€98.048.848	€63.732.183	€32.851.628	€10.393.149
257	10/2047	€0	€92.941.892	€60.311.794	€31.009.216	€9.767.841
258	11/2047	€0	€87.973.452	€56.992.447	€29.227.903	€9.167.053
259	12/2047	€0	€83.176.608	€53.795.048	€27.517.938	€8.593.681
260	01/2048	€0	€78.597.497	€50.748.793	€25.893.688	€8.051.844
261	02/2048	€0	€74.188.151	€47.822.033	€24.338.427	€7.535.991
262	03/2048	€0	€69.959.312	€45.021.103	€22.854.865	€7.046.635
263	04/2048	€0	€65.950.040	€42.370.478	€21.454.858	€6.587.075
264	05/2048	€0	€62.127.750	€39.848.530	€20.126.874	€6.153.428
265	06/2048	€0	€58.510.748	€37.466.351	€18.875.964	€5.746.901
266	07/2048	€0	€55.054.222	€35.194.619	€17.686.836	€5.362.542
267	08/2048	€0	€51.695.422	€32.992.768	€16.538.724	€4.993.840
268	09/2048	€0	€48.406.128	€30.842.491	€15.422.192	€4.637.787
269	10/2048	€0	€45.181.217	€28.740.289	€14.335.274	€4.293.647
270	11/2048	€0	€42.005.887	€26.676.544	€13.272.983	€3.959.805
271	12/2048	€0	€38.873.255	€24.646.715	€12.232.901	€3.635.429
272	01/2049	€0	€35.788.419	€22.653.876	€11.216.394	€3.320.811
273	02/2049	€0	€32.745.231	€20.693.974	€10.221.304	€3.015.210
274	03/2049	€0	€29.754.068	€18.773.402	€9.250.626	€2.719.392
275	04/2049	€0	€26.868.513	€16.925.702	€8.320.641	€2.437.962
276	05/2049	€0	€24.140.512	€15.183.164	€7.446.848	€2.175.211
277	06/2049	€0	€21.579.346	€13.551.095	€6.631.418	€1.931.528
278	07/2049	€0	€19.268.408	€12.081.175	€5.899.063	€1.713.734
279	08/2049	€0	€17.168.397	€10.748.030	€5.236.840	€1.517.811
280	09/2049	€0	€15.199.163	€9.500.958	€4.619.673	€1.336.376
281	10/2049	€0	€13.376.541	€8.349.403	€4.051.785	€1.170.436
282	11/2049	€0	€11.635.715	€7.252.574	€3.513.163	€1.014.176
283	12/2049	€0	€9.975.196	€6.209.282	€3.003.018	€867.254
284	01/2050	€0	€8.416.297	€5.232.477	€2.527.345	€731.222
285	02/2050	€0	€7.030.464	€4.366.051	€2.106.862	€611.679
286	03/2050	€0	€5.787.367	€3.590.716	€1.731.955	€505.760
287	04/2050	€0	€4.711.351	€2.921.035	€1.409.204	€415.094
288	05/2050	€0	€3.757.351	€2.328.734	€1.124.803	€335.710
289	06/2050	€0	€2.935.536	€1.819.676	€881.234	€268.137
290	07/2050	€0	€2.291.863	€1.421.652	€691.297	€215.685
291	08/2050	€0	€1.734.497	€1.077.840	€527.844	€170.839
292	09/2050	€0	€1.261.963	€787.069	€390.124	€133.296
293	10/2050	€0	€882.677	€554.211	€280.221	€103.517
294	11/2050	€0	€584.711	€371.708	€194.393	€80.407
295	12/2050	€0	€357.020	€232.583	€129.207	€62.966
296	01/2051	€0	€202.134	€138.158	€85.118	€51.241
297	02/2051	€0	€92.315	€71.384	€54.066	€43.041
298	03/2051	€0	€39.120	€39.120	€39.120	€39.120
299	04/2051	€0	€39.120	€39.120	€39.120	€39.120
300	05/2051	€0	€39.120	€39.120	€39.120	€39.120



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	06/2051	€0	€39.120	€39.120	€39.120	€39.120
302	07/2051	€0	€39.120	€39.120	€39.120	€39.120
303	08/2051	€0	€39.120	€39.120	€39.120	€39.120
304	09/2051	€0	€39.120	€39.120	€39.120	€39.120
305	10/2051	€0	€39.120	€39.120	€39.120	€39.120
306	11/2051	€0	€39.120	€39.120	€39.120	€39.120
307	12/2051	€0	€39.120	€39.120	€39.120	€39.120
308	01/2052	€0	€39.120	€39.120	€39.120	€39.120
309	02/2052	€0	€39.120	€39.120	€39.120	€39.120
310	03/2052	€0	€39.120	€39.120	€39.120	€39.120
311	04/2052	€0	€39.120	€39.120	€39.120	€39.120
312	05/2052	€0	€39.120	€39.120	€39.120	€39.120
313	06/2052	€0	€39.120	€39.120	€39.120	€39.120
314	07/2052	€0	€39.120	€39.120	€39.120	€39.120
315	08/2052	€0	€39.120	€39.120	€39.120	€39.120
316	09/2052	€0	€39.120	€39.120	€39.120	€39.120
317	10/2052	€0	€39.120	€39.120	€39.120	€39.120
318	11/2052	€0	€39.120	€39.120	€39.120	€39.120
319	12/2052	€0	€39.120	€39.120	€39.120	€39.120
320	01/2053	€0	€39.120	€39.120	€39.120	€39.120
321	02/2053	€0	€39.120	€39.120	€39.120	€39.120
322	03/2053	€0	€39.120	€39.120	€39.120	€39.120
323	04/2053	€0	€39.120	€39.120	€39.120	€39.120
324	05/2053	€0	€39.120	€39.120	€39.120	€39.120
325	06/2053	€0	€39.120	€39.120	€39.120	€39.120
326	07/2053	€0	€39.120	€39.120	€39.120	€39.120
327	08/2053	€0	€39.120	€39.120	€39.120	€39.120
328	09/2053	€0	€39.120	€39.120	€39.120	€39.120
329	10/2053	€0	€39.120	€39.120	€39.120	€39.120
330	11/2053	€0	€39.120	€39.120	€39.120	€39.120
331	12/2053	€0	€39.120	€39.120	€39.120	€39.120
332	01/2054	€0	€39.120	€39.120	€39.120	€39.120
333	02/2054	€0	€39.120	€39.120	€39.120	€39.120
334	03/2054	€0	€39.120	€39.120	€39.120	€39.120
335	04/2054	€0	€39.120	€39.120	€39.120	€39.120
336	05/2054	€0	€39.120	€39.120	€39.120	€39.120
337	06/2054	€0	€39.120	€39.120	€39.120	€39.120
338	07/2054	€0	€39.120	€39.120	€39.120	€39.120
339	08/2054	€0	€39.120	€39.120	€39.120	€39.120
340	09/2054	€0	€39.120	€39.120	€39.120	€39.120
341	10/2054	€0	€39.120	€39.120	€39.120	€39.120
342	11/2054	€0	€39.120	€39.120	€39.120	€39.120
343	12/2054	€0	€39.120	€39.120	€39.120	€39.120
344	01/2055	€0	€39.120	€39.120	€39.120	€39.120
345	02/2055	€0	€39.120	€39.120	€39.120	€39.120
346	03/2055	€0	€39.120	€39.120	€39.120	€39.120
347	04/2055	€0	€39.120	€39.120	€39.120	€39.120
348	05/2055	€0	€39.120	€39.120	€39.120	€39.120
349	06/2055	€0	€39.120	€39.120	€39.120	€39.120
350	07/2055	€0	€39.120	€39.120	€39.120	€39.120



Residential European Covered Bonds (Premium) Programme

Amortisation

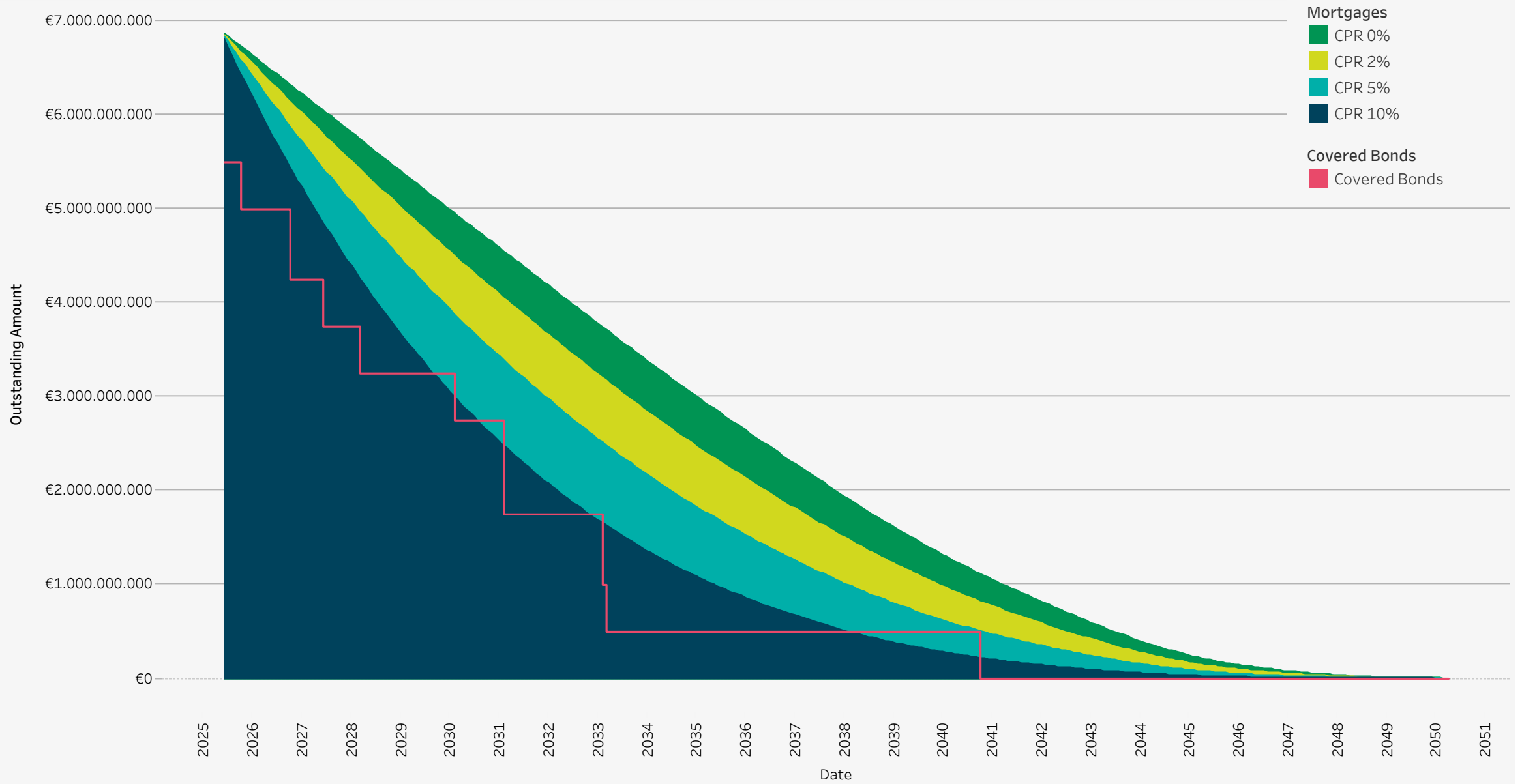
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	08/2055	€0	€39.120	€39.120	€39.120	€39.120
352	09/2055	€0	€39.120	€39.120	€39.120	€39.120
353	10/2055	€0	€39.120	€39.120	€39.120	€39.120
354	11/2055	€0	€39.120	€39.120	€39.120	€39.120
355	12/2055	€0	€39.120	€39.120	€39.120	€39.120
356	01/2056	€0	€39.120	€39.120	€39.120	€39.120
357	02/2056	€0	€39.120	€39.120	€39.120	€39.120
358	03/2056	€0	€39.120	€39.120	€39.120	€39.120
359	04/2056	€0	€39.120	€39.120	€39.120	€39.120
360	05/2056	€0	€39.120	€39.120	€39.120	€39.120



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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