Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/07/2026	Portfolio Cut-off Date	30/06/2026

Contact Details

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Remark

The investor report is provided in pdf and excel-format.
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Residential European Covered Bonds (Premium) Programme

Covered Bond Series

Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	4,62	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,28	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,68	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,31	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	1,98	22/06/2029	Fixed	3,375%	22/06/2027	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,61	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,70	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,32	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,60	3/02/2033	Fixed	2,875%	3/02/2027	ACT/ACT	EUR	€1.000.000.000
BE6374825824	17/06/2026	17/06/2032	5,97	17/06/2033	Fixed	3,250%	17/06/2027	ACT/ACT	EUR	€750.000.000

Totals

Total Outstanding (in EUR):	€6.250.000.000
Current Weighted Average Fixed Coupon:	2,416%
Weighted Remaining Average Life *:	5,29

* 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

ARGENTA

Residential European Covered Bonds (Premium) Programme

Test Summary

1. Outstanding European Covered Bonds (Premium) and Cover Assets

Outstanding European Covered Bonds (Premium)	€6.250.000.000	(I)
Nominal Balance Residential Mortgage Loans	€7.970.188.239	(II)
Nominal Balance Public Finance Exposures	€165.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level [(II) + (III) + (IV)] / (I) - 1	30,16%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€7.179.548.895	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	114,87%	
> > > Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
> > > Issuer Convenant Propsectus (>105%)	PASS	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€165.446.482	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) (XIV) x [(V) + (VI) + (VII)] / [(II) + (III) + (IV)]	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued [(V) + (VI) + (VII) + (VIII)] / (I)	117,52%	
> > > Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

Residential European Covered Bonds (Premium) Programme

Test Summary

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€1.546.538.497	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.534.338.497	
Total Interest Proceeds Public Finance Exposures	€12.200.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€7.344.548.895	(X)
Total Principal Proceeds Residential Mortgage Loans	€7.970.188.239	
Total Principal Proceeds Public Finance Exposures	€165.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€775.303.405	(XI)
Costs, Fees and Expenses Covered Bonds	€107.829.441	(XII)
Principal Requirement Covered Bonds	€6.250.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.757.954.546	
> > > 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	€423.552.898	(XV)
Cumulative Cash Outflow Next 180 Days	€42.655.177	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€380.897.721	
> > > Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€161.558.112	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€37.500.000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€124.058.112	

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	€7.970.188.239
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	52.678
Number of Loans	82.471
Average Outstanding Balance per Borrower	€151.300
Average Outstanding Balance per Loan	€96.642
Weighted Average Original Loan to Initial Value	77,24%
Weighted Average Current Loan to Current Value	54,55%
Weighted Average Seasoning (in months)	63,45
Weighted Average Remaining Maturity (in months, at 0% CPR)	206,60
Weighted Average Initial Maturity (in months, at 0% CPR)	269,42
Weighted Remaining Average Life (in months, at 0% CPR)	112,44
Weighted Remaining Average Life (in months, at 2% CPR)	99,13
Weighted Remaining Average Life (in months, at 5% CPR)	83,05
Weighted Remaining Average Life (in months, at 10% CPR)	63,71
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98,87
Percentage of Fixed Rate Loans	43,50%
Percentage of Resettable Rate Loans	56,50%
Weighted Average Interest Rate	2,31%
Weighted Average Interest Rate Fixed Rate Loans	2,50%
Weighted average interest rate Resettable Rate Loans	2,16%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€116.427.878

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	€65.000.000	€64.524.850	€64.814.900
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa3	EUR	€100.000.000	€99.166.000	€100.631.582

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	€7.970.188.239	100,00%	82.471	100,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.556.361.470	32,07%	25.879	31,38%
Brabant Wallon	€175.207.676	2,20%	1.460	1,77%
Brussels	€308.560.802	3,87%	2.567	3,11%
Hainaut	€311.865.617	3,91%	3.411	4,14%
Liège	€238.554.571	2,99%	2.653	3,22%
Limburg	€881.331.060	11,06%	9.904	12,01%
Luxembourg	€26.218.130	0,33%	277	0,34%
Namur	€115.447.887	1,45%	1.158	1,40%
Oost-Vlaanderen	€1.386.218.018	17,39%	14.154	17,16%
Vlaams-Brabant	€1.143.031.072	14,34%	11.517	13,96%
West-Vlaanderen	€827.391.936	10,38%	9.491	11,51%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€429.427.907	5,39%	2.537	3,08%
12 - 24	€887.115.830	11,13%	6.230	7,55%
24 - 36	€566.920.617	7,11%	3.997	4,85%
36 - 48	€754.224.704	9,46%	5.089	6,17%
48 - 60	€1.012.597.437	12,70%	8.912	10,81%
60 - 72	€1.629.463.523	20,44%	15.910	19,29%
72 - 84	€1.001.554.739	12,57%	10.834	13,14%
84 - 96	€297.218.861	3,73%	3.436	4,17%
96 - 108	€261.628.528	3,28%	3.100	3,76%
108 - 120	€418.763.533	5,25%	7.661	9,29%
120 - 132	€331.038.870	4,15%	6.325	7,67%
132 - 144	€170.574.479	2,14%	3.808	4,62%
144 - 156	€146.318.928	1,84%	3.020	3,66%
156 - 168	€63.340.284	0,79%	1.612	1,95%
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	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€3.544.865	0,04%	1.182	1,43%
12 - 24	€8.383.043	0,11%	982	1,19%
24 - 36	€20.060.014	0,25%	1.491	1,81%
36 - 48	€41.351.094	0,52%	2.160	2,62%
48 - 60	€58.328.593	0,73%	2.277	2,76%
60 - 72	€65.888.104	0,83%	2.108	2,56%
72 - 84	€67.359.625	0,85%	1.781	2,16%
84 - 96	€108.063.772	1,36%	2.521	3,06%
96 - 108	€172.211.845	2,16%	3.494	4,24%
108 - 120	€221.283.967	2,78%	3.944	4,78%
120 - 132	€221.815.821	2,78%	3.649	4,42%
132 - 144	€183.722.804	2,31%	2.453	2,97%
144 - 156	€251.141.242	3,15%	3.265	3,96%
156 - 168	€466.671.493	5,86%	5.461	6,62%
168 - 180	€537.994.077	6,75%	5.877	7,13%
180 - 192	€504.904.259	6,33%	5.364	6,50%
192 - 204	€359.145.815	4,51%	3.232	3,92%
204 - 216	€394.270.398	4,95%	3.542	4,29%
216 - 228	€741.753.412	9,31%	5.786	7,02%
228 - 240	€997.830.054	12,52%	7.181	8,71%
240 - 252	€754.866.674	9,47%	5.005	6,07%
252 - 264	€567.814.107	7,12%	3.231	3,92%
264 - 276	€346.624.896	4,35%	1.963	2,38%
276 - 288	€565.103.003	7,09%	3.028	3,67%
288 - 300	€310.055.263	3,89%	1.494	1,81%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

5. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0,00%	0	0,00%
12 - 24	€0	0,00%	0	0,00%
24 - 36	€0	0,00%	0	0,00%
36 - 48	€0	0,00%	0	0,00%
48 - 60	€2.562.057	0,03%	193	0,23%
60 - 72	€1.458.240	0,02%	68	0,08%
72 - 84	€4.422.238	0,06%	202	0,24%
84 - 96	€5.712.307	0,07%	180	0,22%
96 - 108	€5.044.875	0,06%	176	0,21%
108 - 120	€112.752.081	1,41%	4.471	5,42%
120 - 132	€11.396.574	0,14%	414	0,50%
132 - 144	€39.049.606	0,49%	1.141	1,38%
144 - 156	€58.457.053	0,73%	1.352	1,64%
156 - 168	€41.999.234	0,53%	959	1,16%
168 - 180	€431.359.039	5,41%	9.072	11,00%
180 - 192	€63.146.029	0,79%	1.066	1,29%
192 - 204	€104.522.010	1,31%	1.577	1,91%
204 - 216	€243.668.661	3,06%	2.959	3,59%
216 - 228	€78.187.922	0,98%	1.154	1,40%
228 - 240	€1.600.486.953	20,08%	19.141	23,21%
240 - 252	€71.947.914	0,90%	737	0,89%
252 - 264	€192.849.727	2,42%	1.777	2,15%
264 - 276	€155.420.940	1,95%	1.506	1,83%
276 - 288	€103.368.573	1,30%	953	1,16%
288 - 300	€4.382.018.239	54,98%	30.575	37,07%
300 - 312	€62.896.038	0,79%	562	0,68%
312 - 324	€43.608.826	0,55%	368	0,45%
324 - 336	€10.887.294	0,14%	141	0,17%
336 - 348	€3.658.382	0,05%	50	0,06%
348 - 360	€139.307.429	1,75%	1.677	2,03%
>360	€0	0,00%	0	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€152.474.182	1,91%	3.515	4,26%
2014	€149.851.174	1,88%	3.116	3,78%
2015	€232.209.906	2,91%	4.941	5,99%
2016	€455.891.374	5,72%	8.490	10,29%
2017	€232.695.205	2,92%	3.573	4,33%
2018	€269.764.237	3,38%	3.128	3,79%
2019	€934.731.113	11,73%	9.921	12,03%
2020	€1.057.258.754	13,27%	10.806	13,10%
2021	€1.440.655.193	18,08%	13.896	16,85%
2022	€705.827.221	8,86%	5.313	6,44%
2023	€619.996.087	7,78%	4.275	5,18%
2024	€817.240.803	10,25%	5.658	6,86%
2025	€781.893.991	9,81%	5.197	6,30%
2026	€119.699.000	1,50%	642	0,78%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€903.986.715	11,34%	16.279	30,90%
100k - 200k	€3.288.175.917	41,26%	22.158	42,06%
200k - 300k	€2.699.184.446	33,87%	11.192	21,25%
300k - 400k	€862.148.442	10,82%	2.583	4,90%
>400k	€216.692.719	2,72%	466	0,88%
Grand Total	**€7.970.188.239**	**100,00%**	**52.678**	**100,00%**

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€6.236.425.926	78,25%	69.568	84,35%
Linear	€28.730.404	0,36%	440	0,53%
Variable Linear Capital	€1.705.031.909	21,39%	12.463	15,11%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**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%	€429.259.504	5,39%	5.018	6,08%
1% - 1.5%	€1.673.809.688	21,00%	18.015	21,84%
1.5% - 2%	€1.851.945.043	23,24%	20.392	24,73%
2% - 2.5%	€896.958.946	11,25%	9.279	11,25%
2.5% - 3%	€975.181.822	12,24%	7.483	9,07%
3% - 3.5%	€993.325.267	12,46%	8.050	9,76%
3.5% - 4%	€554.098.052	6,95%	5.156	6,25%
4% - 4.5%	€380.512.479	4,77%	5.954	7,22%
4.5% - 5%	€171.513.709	2,15%	2.420	2,93%
5% - 5.5%	€29.186.296	0,37%	467	0,57%
5.5% - 6%	€12.757.753	0,16%	209	0,25%
6% - 6.5%	€1.535.496	0,02%	24	0,03%
6.5% - 7%	€104.184	0,00%	4	0,00%
>7%	€0	0,00%	0	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€3.467.328.305	43,50%	38.234	46,36%
Fixed with Resets	€4.502.859.934	56,50%	44.237	53,64%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

Residential European Covered Bonds (Premium) Programme

11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2026	€128.384.123	1,61%	2.645	3,21%
2027	€171.332.904	2,15%	3.549	4,30%
2028	€232.304.765	2,91%	4.289	5,20%
2029	€111.561.312	1,40%	1.776	2,15%
2030	€85.984.377	1,08%	1.567	1,90%
2031	€122.555.028	1,54%	2.116	2,57%
2032	€28.381.745	0,36%	420	0,51%
2033	€47.350.939	0,59%	428	0,52%
2034	€311.578.086	3,91%	2.294	2,78%
2035	€382.398.472	4,80%	3.411	4,14%
2036	€290.518.358	3,65%	3.137	3,80%
2037	€90.091.920	1,13%	876	1,06%
2038	€108.417.946	1,36%	842	1,02%
2039	€473.068.931	5,94%	3.355	4,07%
2040	€661.337.815	8,30%	4.817	5,84%
2041	€855.862.100	10,74%	6.125	7,43%
2042	€340.978.617	4,28%	2.160	2,62%
2043	€19.377.720	0,24%	138	0,17%
2044	€37.429.978	0,47%	268	0,32%
2045	€3.027.977	0,04%	19	0,02%
2046	€916.824	0,01%	5	0,01%
Fixed	€3.467.328.305	43,50%	38.234	46,36%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€7.970.188.239	100,00%	82.471	100,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€7.862.868.774	98,65%	81.009	98,23%
Buy-to-let	€106.148.640	1,33%	1.451	1,76%
Other	€1.170.825	0,01%	11	0,01%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.191.552	0,04%	247	0,30%
10 - 20%	€35.432.904	0,44%	1.393	1,69%
20 - 30%	€113.871.787	1,43%	2.924	3,55%
30 - 40%	€248.159.773	3,11%	4.719	5,72%
40 - 50%	€447.702.092	5,62%	6.932	8,41%
50 - 60%	€702.553.048	8,81%	9.357	11,35%
60 - 70%	€986.395.453	12,38%	11.660	14,14%
70 - 80%	€1.584.888.362	19,89%	15.717	19,06%
80 - 90%	€1.709.684.132	21,45%	13.130	15,92%
90 - 100%	€1.801.630.430	22,60%	13.533	16,41%
100 - 110%	€240.310.268	3,02%	1.955	2,37%
110 - 120%	€96.368.438	1,21%	904	1,10%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€59.579.241	0,75%	4.252	5,16%
10 - 20%	€201.408.096	2,53%	6.007	7,28%
20 - 30%	€408.534.222	5,13%	8.144	9,87%
30 - 40%	€670.539.972	8,41%	10.032	12,16%
40 - 50%	€977.507.095	12,26%	11.902	14,43%
50 - 60%	€1.227.280.601	15,40%	12.358	14,98%
60 - 70%	€1.396.013.979	17,52%	11.242	13,63%
70 - 80%	€1.416.496.396	17,77%	9.438	11,44%
80 - 90%	€1.176.733.876	14,76%	6.850	8,31%
90 - 100%	€415.040.292	5,21%	2.135	2,59%
100 - 110%	€20.787.954	0,26%	110	0,13%
110 - 120%	€266.516	0,00%	1	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€102.198.126	1,28%	5.971	7,24%
10 - 20%	€336.771.713	4,23%	8.547	10,36%
20 - 30%	€665.404.651	8,35%	11.321	13,73%
30 - 40%	€1.024.027.334	12,85%	13.039	15,81%
40 - 50%	€1.289.559.299	16,18%	13.113	15,90%
50 - 60%	€1.298.626.508	16,29%	10.520	12,76%
60 - 70%	€1.204.434.927	15,11%	8.372	10,15%
70 - 80%	€965.953.183	12,12%	5.892	7,14%
80 - 90%	€692.898.987	8,69%	3.722	4,51%
90 - 100%	€370.418.611	4,65%	1.874	2,27%
100 - 110%	€19.628.385	0,25%	99	0,12%
110 - 120%	€266.516	0,00%	1	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€20.969.831	0,26%	2.286	2,77%
20 - 40%	€137.984.891	1,73%	5.220	6,33%
40 - 60%	€634.086.827	7,96%	12.054	14,62%
60 - 80%	€1.933.916.312	24,26%	22.075	26,77%
80 - 100%	€1.055.907.391	13,25%	10.156	12,31%
100 - 120%	€251.475.051	3,16%	3.907	4,74%
120 - 140%	€567.618.487	7,12%	5.750	6,97%
140 - 160%	€1.045.536.236	13,12%	7.498	9,09%
160 - 180%	€573.176.062	7,19%	3.705	4,49%
180 - 200%	€111.987.592	1,41%	838	1,02%
200 - 300%	€739.449.813	9,28%	4.639	5,63%
300 - 400%	€887.360.939	11,13%	4.289	5,20%
400 - 500%	€2.207.672	0,03%	19	0,02%
>500%	€8.511.135	0,11%	35	0,04%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€10.521.049	0,13%	2.025	2,46%
12 - 24	€57.593.670	0,72%	3.541	4,29%
24 - 36	€121.064.516	1,52%	4.375	5,30%
36 - 48	€148.881.680	1,87%	3.766	4,57%
48 - 60	€349.408.364	4,38%	6.823	8,27%
60 - 72	€369.620.880	4,64%	5.940	7,20%
72 - 84	€528.364.029	6,63%	6.657	8,07%
84 - 96	€962.634.475	12,08%	10.822	13,12%
96 - 108	€641.232.186	8,05%	6.266	7,60%
108 - 120	€944.913.002	11,86%	7.819	9,48%
120 - 132	€1.699.074.068	21,32%	12.404	15,04%
132 - 144	€582.124.920	7,30%	3.647	4,42%
144 - 156	€626.418.849	7,86%	3.515	4,26%
156 - 168	€702.421.048	8,81%	3.770	4,57%
168 - 180	€222.882.665	2,80%	1.067	1,29%
180 - 192	€722.638	0,01%	6	0,01%
192 - 204	€1.328.212	0,02%	16	0,02%
204 - 216	€692.737	0,01%	9	0,01%
216 - 228	€289.252	0,00%	3	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**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	€242.016.411	3,04%	6.824	8,27%
12 - 24	€246.465.472	3,09%	6.395	7,75%
24 - 36	€294.225.736	3,69%	6.363	7,72%
36 - 48	€211.181.956	2,65%	4.093	4,96%
48 - 60	€274.068.023	3,44%	4.658	5,65%
60 - 72	€356.962.782	4,48%	5.167	6,27%
72 - 84	€797.440.465	10,01%	8.392	10,18%
84 - 96	€914.075.963	11,47%	8.583	10,41%
96 - 108	€811.455.361	10,18%	6.719	8,15%
108 - 120	€1.610.184.677	20,20%	11.965	14,51%
120 - 132	€878.982.168	11,03%	5.876	7,12%
132 - 144	€258.847.579	3,25%	1.569	1,90%
144 - 156	€539.468.012	6,77%	3.028	3,67%
156 - 168	€420.983.758	5,28%	2.285	2,77%
168 - 180	€113.691.330	1,43%	553	0,67%
180 - 192	€138.548	0,00%	1	0,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€7.716.274.505	96,81%	79.603	96,52%
2	€253.913.734	3,19%	2.868	3,48%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€7.970.188.239	100,00%	82.471	100,00%
Grand Total	**€7.970.188.239**	**100,00%**	**82.471**	**100,00%**

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,02%	0,21%
Full Prepayments	0,16%	1,91%
Total Prepayments	0,18%	2,12%

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	07/2026	€6.250.000.000	€7.932.806.712	€7.919.462.600	€7.898.970.762	€7.863.461.202
2	08/2026	€6.250.000.000	€7.895.433.135	€7.868.892.988	€7.828.223.697	€7.757.998.861
3	09/2026	€6.250.000.000	€7.858.064.431	€7.818.475.945	€7.757.941.255	€7.653.784.195
4	10/2026	€5.750.000.000	€7.820.694.028	€7.768.204.567	€7.688.114.279	€7.550.797.064
5	11/2026	€5.750.000.000	€7.783.314.789	€7.718.071.431	€7.618.733.182	€7.449.017.154
6	12/2026	€5.750.000.000	€7.745.918.539	€7.668.068.136	€7.549.787.501	€7.348.423.546
7	01/2027	€5.750.000.000	€7.708.522.404	€7.618.211.341	€7.481.291.475	€7.249.019.525
8	02/2027	€5.750.000.000	€7.671.079.044	€7.568.453.987	€7.413.196.773	€7.150.747.849
9	03/2027	€5.750.000.000	€7.633.594.057	€7.518.801.474	€7.345.506.799	€7.053.601.874
10	04/2027	€5.750.000.000	€7.596.083.365	€7.469.269.314	€7.278.234.767	€6.957.584.350
11	05/2027	€5.750.000.000	€7.558.528.467	€7.419.839.125	€7.211.360.797	€6.862.666.380
12	06/2027	€5.750.000.000	€7.520.932.704	€7.370.514.050	€7.144.886.069	€6.768.839.434
13	07/2027	€5.750.000.000	€7.483.302.095	€7.321.299.832	€7.078.814.255	€6.676.097.381
14	08/2027	€5.750.000.000	€7.445.616.543	€7.272.176.665	€7.013.124.337	€6.584.410.925
15	09/2027	€5.750.000.000	€7.407.882.622	€7.223.150.885	€6.947.820.647	€6.493.774.884
16	10/2027	€5.000.000.000	€7.370.099.832	€7.174.221.892	€6.882.900.811	€6.404.177.836
17	11/2027	€5.000.000.000	€7.332.280.725	€7.125.401.781	€6.818.374.610	€6.315.619.725
18	12/2027	€5.000.000.000	€7.294.414.173	€7.076.679.585	€6.754.229.707	€6.228.080.006
19	01/2028	€5.000.000.000	€7.256.481.020	€7.028.036.638	€6.690.446.548	€6.141.531.782
20	02/2028	€5.000.000.000	€7.218.498.813	€6.979.489.886	€6.627.039.587	€6.055.979.622
21	03/2028	€5.000.000.000	€7.180.482.816	€6.931.053.956	€6.564.020.920	€5.971.425.780
22	04/2028	€5.000.000.000	€7.142.505.250	€6.882.798.262	€6.501.454.257	€5.887.919.119
23	05/2028	€5.000.000.000	€7.104.490.279	€6.834.649.318	€6.439.268.007	€5.805.385.548
24	06/2028	€4.500.000.000	€7.066.464.140	€6.786.632.160	€6.377.483.886	€5.723.835.953
25	07/2028	€4.500.000.000	€7.028.422.261	€6.738.742.114	€6.316.095.529	€5.643.255.848
26	08/2028	€4.500.000.000	€6.990.363.560	€6.690.977.879	€6.255.099.776	€5.563.633.762
27	09/2028	€4.500.000.000	€6.952.268.471	€6.643.320.498	€6.194.477.025	€5.484.943.785
28	10/2028	€4.500.000.000	€6.914.169.476	€6.595.800.792	€6.134.254.161	€5.407.201.359
29	11/2028	€4.500.000.000	€6.876.034.112	€6.548.387.520	€6.074.400.212	€5.330.370.790
30	12/2028	€4.500.000.000	€6.837.867.080	€6.501.084.988	€6.014.917.398	€5.254.445.937
31	01/2029	€4.500.000.000	€6.799.735.117	€6.453.956.353	€5.955.862.216	€5.179.467.884
32	02/2029	€4.500.000.000	€6.761.531.644	€6.406.900.117	€5.897.139.015	€5.105.345.173
33	03/2029	€4.000.000.000	€6.723.365.777	€6.360.019.502	€5.838.841.065	€5.032.150.718
34	04/2029	€4.000.000.000	€6.685.117.936	€6.313.201.065	€5.780.862.261	€4.959.784.992
35	05/2029	€4.000.000.000	€6.646.858.137	€6.266.510.868	€5.723.261.530	€4.888.291.121
36	06/2029	€4.000.000.000	€6.608.613.843	€6.219.974.480	€5.666.060.294	€4.817.679.492
37	07/2029	€4.000.000.000	€6.570.381.299	€6.173.587.962	€5.609.252.928	€4.747.937.329
38	08/2029	€4.000.000.000	€6.532.157.618	€6.127.348.216	€5.552.834.618	€4.679.052.687
39	09/2029	€4.000.000.000	€6.493.946.963	€6.081.258.762	€5.496.806.569	€4.611.018.801
40	10/2029	€4.000.000.000	€6.455.751.875	€6.035.321.582	€5.441.168.573	€4.543.827.771
41	11/2029	€4.000.000.000	€6.417.570.331	€5.989.534.380	€5.385.916.568	€4.477.468.551
42	12/2029	€4.000.000.000	€6.379.360.114	€5.943.857.427	€5.331.012.947	€4.411.902.454
43	01/2030	€4.000.000.000	€6.341.217.040	€5.898.379.650	€5.276.535.572	€4.347.186.544
44	02/2030	€4.000.000.000	€6.303.133.055	€5.853.092.925	€5.222.474.895	€4.283.305.092
45	03/2030	€4.000.000.000	€6.265.022.615	€5.807.917.341	€5.168.757.568	€4.220.190.479
46	04/2030	€4.000.000.000	€6.226.905.408	€5.762.870.918	€5.115.397.915	€4.157.847.484
47	05/2030	€4.000.000.000	€6.188.769.136	€5.717.941.994	€5.062.383.822	€4.096.259.335
48	06/2030	€4.000.000.000	€6.150.651.974	€5.673.165.544	€5.009.744.475	€4.035.442.760
49	07/2030	€4.000.000.000	€6.112.549.751	€5.628.537.311	€4.957.474.190	€3.975.386.151
50	08/2030	€4.000.000.000	€6.074.440.770	€5.584.036.955	€4.905.553.206	€3.916.066.797

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	09/2030	€4.000.000.000	€6.036.317.963	€5.539.657.697	€4.853.973.832	€3.857.471.920
52	10/2030	€4.000.000.000	€5.998.253.531	€5.495.465.423	€4.802.791.956	€3.799.639.198
53	11/2030	€4.000.000.000	€5.960.198.077	€5.451.414.362	€4.751.965.545	€3.742.528.444
54	12/2030	€4.000.000.000	€5.922.217.348	€5.407.564.182	€4.701.544.661	€3.686.172.329
55	01/2031	€4.000.000.000	€5.884.267.051	€5.363.873.842	€4.651.491.504	€3.630.534.288
56	02/2031	€3.500.000.000	€5.846.315.517	€5.320.314.062	€4.601.778.823	€3.575.586.541
57	03/2031	€3.500.000.000	€5.808.311.089	€5.276.837.598	€4.552.364.143	€3.521.289.962
58	04/2031	€3.500.000.000	€5.770.386.595	€5.233.564.844	€4.503.349.664	€3.467.717.466
59	05/2031	€3.500.000.000	€5.732.472.594	€5.190.432.241	€4.454.678.642	€3.414.818.759
60	06/2031	€3.500.000.000	€5.694.579.670	€5.147.448.993	€4.406.357.196	€3.362.592.349
61	07/2031	€3.500.000.000	€5.656.682.369	€5.104.591.715	€4.358.363.545	€3.311.015.517
62	08/2031	€3.500.000.000	€5.618.830.720	€5.061.905.183	€4.310.734.172	€3.260.109.948
63	09/2031	€3.500.000.000	€5.581.049.710	€5.019.411.347	€4.263.485.777	€3.209.881.985
64	10/2031	€3.500.000.000	€5.543.309.373	€4.977.082.668	€4.216.592.955	€3.160.306.232
65	11/2031	€3.500.000.000	€5.505.596.433	€4.934.906.749	€4.170.043.345	€3.111.367.422
66	12/2031	€3.500.000.000	€5.467.838.761	€4.892.818.611	€4.123.780.384	€3.063.017.663
67	01/2032	€3.500.000.000	€5.430.168.904	€4.850.936.552	€4.077.902.156	€3.015.324.220
68	02/2032	€2.500.000.000	€5.392.493.966	€4.809.177.022	€4.032.336.477	€2.968.227.752
69	03/2032	€2.500.000.000	€5.354.817.730	€4.767.543.100	€3.987.084.345	€2.921.723.556
70	04/2032	€2.500.000.000	€5.317.083.651	€4.725.984.226	€3.942.101.998	€2.875.774.298
71	05/2032	€2.500.000.000	€5.279.359.561	€4.684.560.541	€3.897.438.217	€2.830.410.471
72	06/2032	€1.750.000.000	€5.241.617.223	€4.643.246.680	€3.853.070.314	€2.785.610.299
73	07/2032	€1.750.000.000	€5.203.876.379	€4.602.059.876	€3.809.011.085	€2.741.377.876
74	08/2032	€1.750.000.000	€5.166.096.442	€4.560.963.985	€3.765.229.119	€2.697.685.500
75	09/2032	€1.750.000.000	€5.128.262.420	€4.519.945.660	€3.721.712.093	€2.654.519.528
76	10/2032	€1.750.000.000	€5.090.435.123	€4.479.058.344	€3.678.502.653	€2.611.905.540
77	11/2032	€1.750.000.000	€5.052.587.925	€4.438.278.313	€3.635.579.789	€2.569.823.614
78	12/2032	€1.750.000.000	€5.014.721.895	€4.397.606.289	€3.592.942.669	€2.528.268.329
79	01/2033	€1.750.000.000	€4.976.719.220	€4.356.938.912	€3.550.505.643	€2.487.174.900
80	02/2033	€1.750.000.000	€4.938.778.027	€4.316.449.642	€3.508.408.941	€2.446.637.175
81	03/2033	€1.750.000.000	€4.900.881.695	€4.276.123.404	€3.466.638.490	€2.406.640.150
82	04/2033	€1.750.000.000	€4.862.924.095	€4.235.867.253	€3.425.117.386	€2.367.125.616
83	05/2033	€1.750.000.000	€4.825.070.244	€4.195.824.654	€3.383.960.177	€2.328.168.080
84	06/2033	€1.750.000.000	€4.787.219.797	€4.155.907.739	€3.343.094.129	€2.289.712.388
85	07/2033	€1.750.000.000	€4.749.473.414	€4.116.203.433	€3.302.587.492	€2.251.800.457
86	08/2033	€1.750.000.000	€4.711.743.227	€4.076.634.956	€3.262.376.796	€2.214.383.989
87	09/2033	€1.750.000.000	€4.674.111.015	€4.037.272.577	€3.222.516.587	€2.177.495.251
88	10/2033	€1.750.000.000	€4.636.439.472	€3.997.997.175	€3.182.910.058	€2.141.064.071
89	11/2033	€1.750.000.000	€4.598.685.530	€3.958.771.550	€3.143.526.446	€2.105.065.712
90	12/2033	€1.750.000.000	€4.561.036.804	€3.919.757.000	€3.104.492.509	€2.069.580.851
91	01/2034	€1.750.000.000	€4.523.590.001	€3.881.035.745	€3.065.871.221	€2.034.646.342
92	02/2034	€1.000.000.000	€4.486.086.717	€3.842.385.293	€3.027.484.801	€2.000.139.270
93	03/2034	€500.000.000	€4.448.593.611	€3.803.862.592	€2.989.376.904	€1.966.084.512
94	04/2034	€500.000.000	€4.411.214.262	€3.765.555.727	€2.951.615.129	€1.932.522.134
95	05/2034	€500.000.000	€4.373.743.169	€3.727.288.790	€2.914.059.975	€1.899.356.455
96	06/2034	€500.000.000	€4.336.433.272	€3.689.277.078	€2.876.878.432	€1.866.692.332
97	07/2034	€500.000.000	€4.299.100.303	€3.651.363.106	€2.839.945.815	€1.834.444.298
98	08/2034	€500.000.000	€4.261.969.706	€3.613.737.840	€2.803.409.033	€1.802.703.017
99	09/2034	€500.000.000	€4.224.915.205	€3.576.293.237	€2.767.182.106	€1.771.408.400
100	10/2034	€500.000.000	€4.187.961.560	€3.539.049.613	€2.731.278.991	€1.740.565.077

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	11/2034	€500.000.000	€4.151.054.335	€3.501.960.328	€2.695.661.955	€1.710.144.754
102	12/2034	€500.000.000	€4.114.186.354	€3.465.018.860	€2.660.324.440	€1.680.139.297
103	01/2035	€500.000.000	€4.077.608.583	€3.428.435.772	€2.625.426.192	€1.650.645.228
104	02/2035	€500.000.000	€4.041.142.183	€3.392.059.437	€2.590.848.649	€1.621.583.112
105	03/2035	€500.000.000	€4.004.719.103	€3.355.832.083	€2.556.545.966	€1.592.920.190
106	04/2035	€500.000.000	€3.968.256.245	€3.319.683.733	€2.522.463.487	€1.564.618.791
107	05/2035	€500.000.000	€3.931.905.747	€3.283.741.338	€2.488.696.359	€1.536.734.381
108	06/2035	€500.000.000	€3.895.502.988	€3.247.866.899	€2.455.138.459	€1.509.197.673
109	07/2035	€500.000.000	€3.859.389.304	€3.212.344.469	€2.422.002.964	€1.482.135.978
110	08/2035	€500.000.000	€3.823.347.184	€3.176.991.823	€2.389.150.189	€1.455.459.325
111	09/2035	€500.000.000	€3.787.400.952	€3.141.828.567	€2.356.593.269	€1.429.171.991
112	10/2035	€500.000.000	€3.751.579.681	€3.106.878.107	€2.324.348.036	€1.403.279.766
113	11/2035	€500.000.000	€3.715.917.552	€3.072.167.912	€2.292.433.181	€1.377.790.016
114	12/2035	€500.000.000	€3.680.375.192	€3.037.664.555	€2.260.821.866	€1.352.682.696
115	01/2036	€500.000.000	€3.644.975.129	€3.003.385.834	€2.229.525.548	€1.327.960.890
116	02/2036	€500.000.000	€3.609.632.944	€2.969.261.451	€2.198.490.329	€1.303.588.837
117	03/2036	€500.000.000	€3.574.387.021	€2.935.322.425	€2.167.737.677	€1.279.575.870
118	04/2036	€500.000.000	€3.539.267.727	€2.901.592.992	€2.137.283.837	€1.255.928.046
119	05/2036	€500.000.000	€3.504.231.734	€2.868.036.906	€2.107.100.438	€1.232.625.185
120	06/2036	€500.000.000	€3.469.268.870	€2.834.645.253	€2.077.179.425	€1.209.659.258
121	07/2036	€500.000.000	€3.434.510.691	€2.801.524.786	€2.047.597.352	€1.187.071.403
122	08/2036	€500.000.000	€3.399.853.759	€2.768.590.172	€2.018.289.948	€1.164.820.708
123	09/2036	€500.000.000	€3.365.307.060	€2.735.848.048	€1.989.260.462	€1.142.905.752
124	10/2036	€500.000.000	€3.330.762.473	€2.703.209.957	€1.960.443.141	€1.121.285.640
125	11/2036	€500.000.000	€3.296.447.391	€2.670.859.879	€1.931.969.967	€1.100.032.769
126	12/2036	€500.000.000	€3.262.234.400	€2.638.693.564	€1.903.763.599	€1.079.099.552
127	01/2037	€500.000.000	€3.228.136.267	€2.606.720.656	€1.875.829.443	€1.058.485.916
128	02/2037	€500.000.000	€3.194.112.331	€2.574.907.662	€1.848.141.880	€1.038.174.330
129	03/2037	€500.000.000	€3.160.159.042	€2.543.251.175	€1.820.697.085	€1.018.159.731
130	04/2037	€500.000.000	€3.126.267.459	€2.511.743.479	€1.793.488.188	€998.435.427
131	05/2037	€500.000.000	€3.092.410.662	€2.480.362.490	€1.766.498.148	€978.989.176
132	06/2037	€500.000.000	€3.058.598.619	€2.449.115.804	€1.739.731.177	€959.820.656
133	07/2037	€500.000.000	€3.024.797.544	€2.417.975.990	€1.713.166.620	€940.915.865
134	08/2037	€500.000.000	€2.991.009.230	€2.386.944.192	€1.686.804.220	€922.272.180
135	09/2037	€500.000.000	€2.957.231.539	€2.356.018.416	€1.660.641.507	€903.885.793
136	10/2037	€500.000.000	€2.923.456.309	€2.325.191.887	€1.634.672.667	€885.751.129
137	11/2037	€500.000.000	€2.889.741.144	€2.294.510.093	€1.608.928.588	€867.882.486
138	12/2037	€500.000.000	€2.856.069.237	€2.263.959.231	€1.583.398.365	€850.271.437
139	01/2038	€500.000.000	€2.822.419.112	€2.233.521.896	€1.558.068.685	€832.908.394
140	02/2038	€500.000.000	€2.788.822.536	€2.203.222.860	€1.532.955.711	€815.799.603
141	03/2038	€500.000.000	€2.755.395.442	€2.173.153.107	€1.508.121.383	€798.975.425
142	04/2038	€500.000.000	€2.721.912.607	€2.143.134.394	€1.483.440.641	€782.367.027
143	05/2038	€500.000.000	€2.688.591.130	€2.113.337.358	€1.459.030.569	€766.033.917
144	06/2038	€500.000.000	€2.655.287.534	€2.083.648.534	€1.434.811.405	€749.931.627
145	07/2038	€500.000.000	€2.622.248.452	€2.054.260.832	€1.410.914.624	€734.126.374
146	08/2038	€500.000.000	€2.589.113.359	€2.024.891.014	€1.387.144.156	€718.513.497
147	09/2038	€500.000.000	€2.556.072.601	€1.995.687.846	€1.363.601.122	€703.143.434
148	10/2038	€500.000.000	€2.523.173.036	€1.966.687.248	€1.340.308.690	€688.025.685
149	11/2038	€500.000.000	€2.490.256.299	€1.937.765.207	€1.317.181.067	€673.113.870
150	12/2038	€500.000.000	€2.457.271.154	€1.908.881.762	€1.294.190.324	€658.391.856

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	01/2039	€500.000.000	€2.424.613.498	€1.880.343.982	€1.271.543.489	€643.962.774
152	02/2039	€500.000.000	€2.392.086.061	€1.851.997.627	€1.249.134.301	€629.769.930
153	03/2039	€500.000.000	€2.359.441.375	€1.823.650.693	€1.226.832.178	€615.745.414
154	04/2039	€500.000.000	€2.326.857.858	€1.795.441.084	€1.204.729.251	€601.933.792
155	05/2039	€500.000.000	€2.294.661.354	€1.767.619.344	€1.182.992.078	€588.415.831
156	06/2039	€500.000.000	€2.262.462.031	€1.739.883.956	€1.161.416.972	€575.087.492
157	07/2039	€500.000.000	€2.230.648.348	€1.712.532.944	€1.140.201.515	€562.044.380
158	08/2039	€500.000.000	€2.198.949.637	€1.685.357.143	€1.119.204.426	€549.214.073
159	09/2039	€500.000.000	€2.167.574.262	€1.658.515.323	€1.098.529.580	€536.645.183
160	10/2039	€500.000.000	€2.136.440.115	€1.631.943.303	€1.078.132.475	€524.313.270
161	11/2039	€500.000.000	€2.105.571.503	€1.605.658.477	€1.058.022.812	€512.220.547
162	12/2039	€500.000.000	€2.074.873.919	€1.579.587.664	€1.038.150.657	€500.340.420
163	01/2040	€500.000.000	€2.044.734.503	€1.554.024.233	€1.018.706.860	€488.762.276
164	02/2040	€500.000.000	€2.014.815.137	€1.528.709.295	€999.519.207	€477.400.461
165	03/2040	€500.000.000	€1.985.008.417	€1.503.560.450	€980.532.347	€466.226.395
166	04/2040	€500.000.000	€1.955.329.777	€1.478.588.739	€961.752.271	€455.241.027
167	05/2040	€500.000.000	€1.925.619.614	€1.453.672.990	€943.099.123	€444.404.817
168	06/2040	€500.000.000	€1.896.217.432	€1.429.068.987	€924.737.797	€433.793.726
169	07/2040	€500.000.000	€1.867.038.816	€1.404.711.851	€906.624.508	€423.384.890
170	08/2040	€500.000.000	€1.838.003.864	€1.380.540.523	€888.718.379	€413.157.179
171	09/2040	€500.000.000	€1.809.063.964	€1.356.517.814	€870.994.270	€403.097.108
172	10/2040	€500.000.000	€1.780.520.175	€1.332.868.540	€853.595.090	€393.268.837
173	11/2040	€500.000.000	€1.752.285.616	€1.309.526.085	€836.476.104	€383.649.297
174	12/2040	€500.000.000	€1.724.310.632	€1.286.452.050	€819.611.008	€374.224.221
175	01/2041	€500.000.000	€1.696.590.396	€1.263.641.678	€802.995.136	€364.989.413
176	02/2041	€500.000.000	€1.669.063.779	€1.241.048.372	€786.597.346	€355.928.751
177	03/2041	€500.000.000	€1.641.734.076	€1.218.673.673	€770.417.236	€347.040.233
178	04/2041	€500.000.000	€1.614.681.753	€1.196.576.292	€754.490.454	€338.338.039
179	05/2041	€500.000.000	€1.587.887.896	€1.174.741.020	€738.805.779	€329.815.152
180	06/2041	€500.000.000	€1.561.362.785	€1.153.174.311	€723.365.685	€321.470.751
181	07/2041	€500.000.000	€1.535.161.724	€1.131.915.765	€708.193.354	€313.313.170
182	08/2041	€500.000.000	€1.509.208.695	€1.110.908.049	€693.251.225	€305.323.823
183	09/2041	€500.000.000	€1.483.497.402	€1.090.145.445	€678.534.244	€297.498.691
184	10/2041	€0	€1.458.035.910	€1.069.632.806	€664.043.966	€289.836.693
185	11/2041	€0	€1.432.834.665	€1.049.376.692	€649.782.975	€282.337.198
186	12/2041	€0	€1.407.873.560	€1.029.361.276	€635.739.996	€274.993.576
187	01/2042	€0	€1.383.136.040	€1.009.573.426	€621.905.523	€267.800.060
188	02/2042	€0	€1.358.651.538	€990.033.608	€608.290.781	€260.759.856
189	03/2042	€0	€1.334.208.251	€970.586.651	€594.799.240	€253.830.114
190	04/2042	€0	€1.310.020.259	€951.387.725	€581.525.052	€247.049.746
191	05/2042	€0	€1.285.907.761	€932.305.377	€568.386.649	€240.382.636
192	06/2042	€0	€1.261.890.832	€913.353.708	€555.391.808	€233.830.919
193	07/2042	€0	€1.237.844.060	€894.441.596	€542.484.402	€227.369.896
194	08/2042	€0	€1.213.988.966	€875.728.795	€529.760.645	€221.038.865
195	09/2042	€0	€1.190.213.569	€857.133.811	€517.170.189	€214.815.530
196	10/2042	€0	€1.166.497.899	€838.641.850	€504.703.342	€208.694.794
197	11/2042	€0	€1.142.849.303	€820.257.816	€492.362.333	€202.676.548
198	12/2042	€0	€1.119.322.457	€802.020.494	€480.169.648	€196.768.975
199	01/2043	€0	€1.095.342.375	€783.517.999	€467.878.415	€190.870.219
200	02/2043	€0	€1.071.984.343	€765.519.698	€455.947.876	€185.167.004

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	03/2043	€0	€1.048.606.419	€747.565.550	€444.102.175	€179.545.508
202	04/2043	€0	€1.025.754.516	€730.044.015	€432.571.059	€174.097.425
203	05/2043	€0	€1.003.073.885	€712.701.004	€421.202.150	€168.759.686
204	06/2043	€0	€980.547.759	€695.523.869	€409.986.958	€163.527.731
205	07/2043	€0	€958.220.300	€678.543.186	€398.942.487	€158.407.195
206	08/2043	€0	€936.015.410	€661.704.312	€388.035.586	€153.383.771
207	09/2043	€0	€913.919.215	€644.996.880	€377.259.339	€148.453.724
208	10/2043	€0	€891.804.555	€628.330.775	€366.560.371	€143.595.176
209	11/2043	€0	€869.919.756	€611.880.593	€356.039.885	€138.846.914
210	12/2043	€0	€847.845.483	€595.350.929	€345.525.261	€134.140.718
211	01/2044	€0	€826.206.256	€579.180.116	€335.270.395	€129.574.419
212	02/2044	€0	€804.586.238	€563.075.464	€325.104.484	€125.080.689
213	03/2044	€0	€783.133.100	€547.139.947	€315.086.339	€120.681.340
214	04/2044	€0	€761.959.522	€531.451.435	€305.259.739	€116.392.050
215	05/2044	€0	€740.883.111	€515.881.813	€295.549.995	€112.183.243
216	06/2044	€0	€720.069.621	€500.545.835	€286.021.964	€108.078.587
217	07/2044	€0	€699.495.416	€485.426.046	€276.664.478	€104.072.723
218	08/2044	€0	€679.216.377	€470.560.199	€267.497.860	€100.172.167
219	09/2044	€0	€659.226.254	€455.942.815	€258.517.705	€96.374.090
220	10/2044	€0	€639.564.155	€441.599.768	€249.737.377	€92.682.297
221	11/2044	€0	€620.118.696	€427.453.016	€241.111.480	€89.078.803
222	12/2044	€0	€600.880.992	€413.495.575	€232.635.058	€85.560.811
223	01/2045	€0	€582.809.980	€400.385.388	€224.676.325	€82.262.192
224	02/2045	€0	€564.879.916	€387.414.806	€216.835.357	€79.034.427
225	03/2045	€0	€547.090.726	€374.583.180	€209.111.035	€75.876.345
226	04/2045	€0	€529.461.875	€361.903.224	€201.509.686	€72.789.481
227	05/2045	€0	€512.008.171	€349.384.384	€194.035.752	€69.774.655
228	06/2045	€0	€494.800.283	€337.074.096	€186.714.670	€66.840.181
229	07/2045	€0	€477.962.498	€325.055.935	€179.591.574	€64.001.238
230	08/2045	€0	€461.371.864	€313.245.055	€172.618.316	€61.239.627
231	09/2045	€0	€445.098.711	€301.688.179	€165.819.552	€58.563.179
232	10/2045	€0	€429.261.676	€290.464.401	€159.237.427	€55.985.724
233	11/2045	€0	€413.941.449	€279.626.645	€152.899.331	€53.515.671
234	12/2045	€0	€399.098.261	€269.146.237	€146.787.860	€51.145.658
235	01/2046	€0	€384.765.486	€259.043.932	€140.912.670	€48.877.830
236	02/2046	€0	€370.788.516	€249.213.997	€135.214.680	€46.690.547
237	03/2046	€0	€357.196.832	€239.674.921	€129.702.636	€44.585.861
238	04/2046	€0	€344.023.900	€230.447.738	€124.386.559	€42.566.217
239	05/2046	€0	€331.177.649	€221.469.382	€119.231.084	€40.618.542
240	06/2046	€0	€318.754.559	€212.803.085	€114.269.022	€38.753.113
241	07/2046	€0	€306.874.346	€204.527.136	€109.540.905	€36.982.618
242	08/2046	€0	€295.368.432	€196.527.473	€104.984.081	€35.284.829
243	09/2046	€0	€284.234.588	€188.801.290	€100.595.819	€33.657.956
244	10/2046	€0	€273.445.635	€181.329.251	€96.364.625	€32.097.314
245	11/2046	€0	€262.924.043	€174.058.811	€92.261.514	€30.592.493
246	12/2046	€0	€252.602.869	€166.944.775	€88.261.680	€29.134.644
247	01/2047	€0	€242.480.585	€159.985.404	€84.363.485	€27.722.685
248	02/2047	€0	€232.830.315	€153.359.879	€80.660.461	€26.386.678
249	03/2047	€0	€223.415.279	€146.910.874	€77.068.637	€25.098.337
250	04/2047	€0	€214.206.428	€140.618.483	€73.576.808	€23.853.463

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	05/2047	€0	€205.121.918	€134.428.334	€70.155.891	€22.642.162
252	06/2047	€0	€196.186.345	€128.356.057	€66.813.541	€21.466.512
253	07/2047	€0	€187.434.060	€122.423.543	€63.560.581	€20.329.565
254	08/2047	€0	€178.840.960	€116.614.421	€60.387.906	€19.227.970
255	09/2047	€0	€170.373.981	€110.906.597	€57.283.545	€18.157.523
256	10/2047	€0	€162.018.874	€105.290.347	€54.242.020	€17.116.139
257	11/2047	€0	€153.845.714	€99.810.720	€51.286.054	€16.110.628
258	12/2047	€0	€145.922.762	€94.511.285	€48.437.370	€15.147.362
259	01/2048	€0	€138.338.403	€89.448.328	€45.723.967	€14.234.545
260	02/2048	€0	€131.016.108	€84.571.299	€43.119.079	€13.363.259
261	03/2048	€0	€123.958.496	€79.880.991	€40.622.319	€12.532.880
262	04/2048	€0	€117.219.631	€75.411.284	€38.250.085	€11.747.942
263	05/2048	€0	€110.753.208	€71.131.364	€35.985.869	€11.002.836
264	06/2048	€0	€104.558.081	€67.039.578	€33.828.047	€10.296.576
265	07/2048	€0	€98.616.232	€63.123.477	€31.769.571	€9.626.546
266	08/2048	€0	€92.834.281	€59.322.538	€29.779.333	€8.982.916
267	09/2048	€0	€87.161.119	€55.603.609	€27.840.243	€8.360.238
268	10/2048	€0	€81.588.719	€51.961.196	€25.949.199	€7.757.340
269	11/2048	€0	€76.090.211	€48.377.860	€24.097.183	€7.171.308
270	12/2048	€0	€70.658.555	€44.848.864	€22.281.574	€6.601.174
271	01/2049	€0	€65.288.643	€41.370.730	€20.500.403	€6.046.179
272	02/2049	€0	€59.974.234	€37.939.281	€18.751.374	€5.505.477
273	03/2049	€0	€54.761.269	€34.583.323	€17.048.474	€4.982.997
274	04/2049	€0	€49.730.151	€31.353.198	€15.416.132	€4.485.633
275	05/2049	€0	€44.947.719	€28.290.366	€13.874.168	€4.018.819
276	06/2049	€0	€40.436.509	€25.408.171	€12.428.439	€3.583.863
277	07/2049	€0	€36.303.541	€22.772.860	€11.110.550	€3.189.434
278	08/2049	€0	€32.477.152	€20.338.333	€9.897.104	€2.828.326
279	09/2049	€0	€28.906.768	€18.071.983	€8.771.490	€2.495.387
280	10/2049	€0	€25.635.485	€15.999.877	€7.745.670	€2.193.647
281	11/2049	€0	€22.551.237	€14.051.229	€6.784.713	€1.912.857
282	12/2049	€0	€19.591.617	€12.186.614	€5.869.147	€1.647.287
283	01/2050	€0	€16.775.299	€10.417.221	€5.004.015	€1.398.158
284	02/2050	€0	€14.235.747	€8.825.325	€4.228.363	€1.176.124
285	03/2050	€0	€11.919.876	€7.377.191	€3.525.392	€976.183
286	04/2050	€0	€9.864.068	€6.094.586	€2.904.928	€800.760
287	05/2050	€0	€8.002.546	€4.936.114	€2.346.665	€643.964
288	06/2050	€0	€6.369.864	€3.922.437	€1.859.930	€508.101
289	07/2050	€0	€5.018.000	€3.084.788	€1.458.951	€396.769
290	08/2050	€0	€3.825.308	€2.347.631	€1.107.440	€299.820
291	09/2050	€0	€2.795.261	€1.712.595	€805.786	€217.172
292	10/2050	€0	€1.960.399	€1.199.073	€562.711	€150.977
293	11/2050	€0	€1.301.052	€794.447	€371.860	€99.323
294	12/2050	€0	€783.621	€477.689	€223.015	€59.299
295	01/2051	€0	€418.733	€254.827	€118.661	€31.410
296	02/2051	€0	€144.537	€87.812	€40.784	€10.747
297	03/2051	€0	€1.163	€705	€327	€86
298	04/2051	€0	€0	€0	€0	€0
299	05/2051	€0	€0	€0	€0	€0
300	06/2051	€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	07/2051	€0	€0	€0	€0	€0
302	08/2051	€0	€0	€0	€0	€0
303	09/2051	€0	€0	€0	€0	€0
304	10/2051	€0	€0	€0	€0	€0
305	11/2051	€0	€0	€0	€0	€0
306	12/2051	€0	€0	€0	€0	€0
307	01/2052	€0	€0	€0	€0	€0
308	02/2052	€0	€0	€0	€0	€0
309	03/2052	€0	€0	€0	€0	€0
310	04/2052	€0	€0	€0	€0	€0
311	05/2052	€0	€0	€0	€0	€0
312	06/2052	€0	€0	€0	€0	€0
313	07/2052	€0	€0	€0	€0	€0
314	08/2052	€0	€0	€0	€0	€0
315	09/2052	€0	€0	€0	€0	€0
316	10/2052	€0	€0	€0	€0	€0
317	11/2052	€0	€0	€0	€0	€0
318	12/2052	€0	€0	€0	€0	€0
319	01/2053	€0	€0	€0	€0	€0
320	02/2053	€0	€0	€0	€0	€0
321	03/2053	€0	€0	€0	€0	€0
322	04/2053	€0	€0	€0	€0	€0
323	05/2053	€0	€0	€0	€0	€0
324	06/2053	€0	€0	€0	€0	€0
325	07/2053	€0	€0	€0	€0	€0
326	08/2053	€0	€0	€0	€0	€0
327	09/2053	€0	€0	€0	€0	€0
328	10/2053	€0	€0	€0	€0	€0
329	11/2053	€0	€0	€0	€0	€0
330	12/2053	€0	€0	€0	€0	€0
331	01/2054	€0	€0	€0	€0	€0
332	02/2054	€0	€0	€0	€0	€0
333	03/2054	€0	€0	€0	€0	€0
334	04/2054	€0	€0	€0	€0	€0
335	05/2054	€0	€0	€0	€0	€0
336	06/2054	€0	€0	€0	€0	€0
337	07/2054	€0	€0	€0	€0	€0
338	08/2054	€0	€0	€0	€0	€0
339	09/2054	€0	€0	€0	€0	€0
340	10/2054	€0	€0	€0	€0	€0
341	11/2054	€0	€0	€0	€0	€0
342	12/2054	€0	€0	€0	€0	€0
343	01/2055	€0	€0	€0	€0	€0
344	02/2055	€0	€0	€0	€0	€0
345	03/2055	€0	€0	€0	€0	€0
346	04/2055	€0	€0	€0	€0	€0
347	05/2055	€0	€0	€0	€0	€0
348	06/2055	€0	€0	€0	€0	€0
349	07/2055	€0	€0	€0	€0	€0
350	08/2055	€0	€0	€0	€0	€0

Residential European Covered Bonds (Premium) Programme

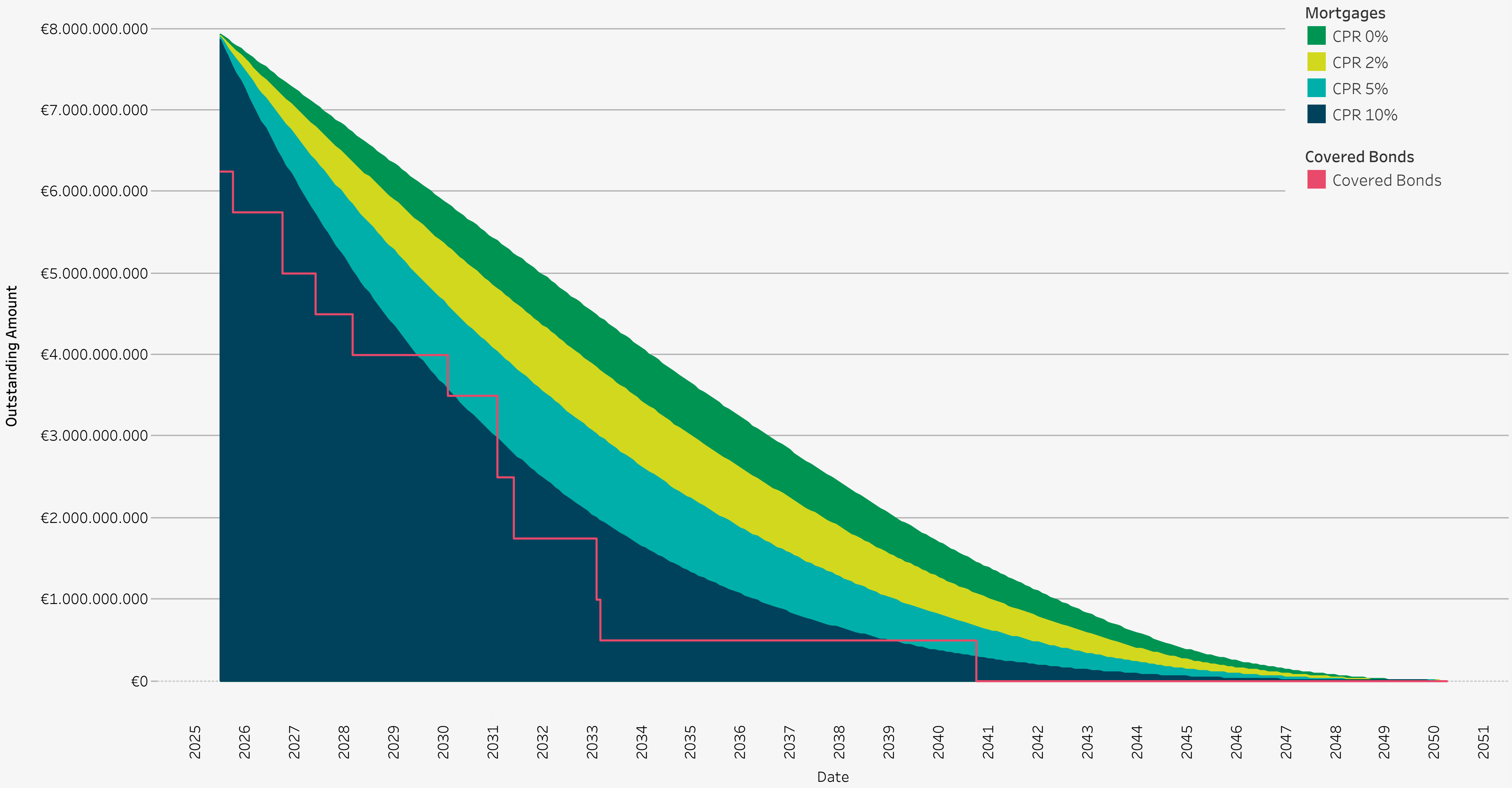
Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	09/2055	€0	€0	€0	€0	€0
352	10/2055	€0	€0	€0	€0	€0
353	11/2055	€0	€0	€0	€0	€0
354	12/2055	€0	€0	€0	€0	€0
355	01/2056	€0	€0	€0	€0	€0
356	02/2056	€0	€0	€0	€0	€0
357	03/2056	€0	€0	€0	€0	€0
358	04/2056	€0	€0	€0	€0	€0
359	05/2056	€0	€0	€0	€0	€0
360	06/2056	€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 – power(1 – SMM; 12)
To calculate the prepayment rates, we take into account the prepayments on loans which were reported as part of the cover pool in the investor report of the previous month. Consequently, prepayments on loans which were removed from the cover pool during the last month are included and prepayments on loans only included in the cover pool during the past month are excluded.

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

Residential European Covered Bonds (Premium) Programme

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