Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/09/2026	Portfolio Cut-off Date	31/08/2026

Contact Details

Manager Funding & Capital Policy

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

Investor Relations

investor.relations@argenta.be

Website

www.argenta.eu

Remark

The investor report is provided in pdf and excel-format.
The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.

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	4,45	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,12	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,51	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,14	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	1,81	22/06/2029	Fixed	3,375%	22/06/2027	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,44	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,53	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,15	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,43	3/02/2033	Fixed	2,875%	3/02/2027	ACT/ACT	EUR	€1.000.000.000
BE6374825824	17/06/2026	17/06/2032	5,80	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 *:	5,12

* At Reporting Date until Maturity Date

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)	€6.250.000.000	(I)
Nominal Balance Residential Mortgage Loans	€7.664.358.837	(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	25,27%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.879.640.073	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	110,07%	
> > > 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)	€165.440.988	(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)	112,72%	
> > > 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	€1.522.864.109	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.510.664.109	
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)	€7.044.640.073	(X)
Total Principal Proceeds Residential Mortgage Loans	€7.664.358.837	
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	€104.205.568	(XII)
Principal Requirement Covered Bonds	€6.250.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.437.995.209	
> > > 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	€413.026.578	(XV)
Cumulative Cash Outflow Next 180 Days	€94.704.323	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€318.322.255	
> > > Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€160.235.891	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€89.737.500	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€70.498.391	

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	€7.664.358.837
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	50.554
Number of Loans	78.993
Average Outstanding Balance per Borrower	€151.607
Average Outstanding Balance per Loan	€97.026
Weighted Average Original Loan to Initial Value	76,97%
Weighted Average Current Loan to Current Value	54,73%
Weighted Average Seasoning (in months)	63,92
Weighted Average Remaining Maturity (in months, at 0% CPR)	206,33
Weighted Average Initial Maturity (in months, at 0% CPR)	269,63
Weighted Remaining Average Life (in months, at 0% CPR)	112,43
Weighted Remaining Average Life (in months, at 2% CPR)	99,11
Weighted Remaining Average Life (in months, at 5% CPR)	83,03
Weighted Remaining Average Life (in months, at 10% CPR)	63,68
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98,72
Percentage of Fixed Rate Loans	44,11%
Percentage of Resettable Rate Loans	55,89%
Weighted Average Interest Rate	2,34%
Weighted Average Interest Rate Fixed Rate Loans	2,55%
Weighted average interest rate Resettable Rate Loans	2,18%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€126.883.752

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	€64.444.900	€64.838.323
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa2	EUR	€100.000.000	€97.904.000	€100.602.665

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	€7.664.358.837	100,00%	78.993	100,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.455.596.762	32,04%	24.720	31,29%
Brabant Wallon	€168.080.147	2,19%	1.391	1,76%
Brussels	€297.211.255	3,88%	2.452	3,10%
Hainaut	€301.216.163	3,93%	3.300	4,18%
Liège	€233.652.918	3,05%	2.591	3,28%
Limburg	€851.578.019	11,11%	9.486	12,01%
Luxembourg	€25.690.259	0,34%	268	0,34%
Namur	€110.583.411	1,44%	1.112	1,41%
Oost-Vlaanderen	€1.329.899.158	17,35%	13.544	17,15%
Vlaams-Brabant	€1.094.809.018	14,28%	11.011	13,94%
West-Vlaanderen	€796.041.726	10,39%	9.118	11,54%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€412.279.352	5,38%	2.405	3,04%
12 - 24	€814.576.664	10,63%	5.760	7,29%
24 - 36	€663.484.185	8,66%	4.600	5,82%
36 - 48	€741.916.683	9,68%	5.037	6,38%
48 - 60	€786.006.637	10,26%	6.805	8,61%
60 - 72	€1.594.024.905	20,80%	15.569	19,71%
72 - 84	€928.121.854	12,11%	9.997	12,66%
84 - 96	€404.069.518	5,27%	4.577	5,79%
96 - 108	€252.618.199	3,30%	2.982	3,78%
108 - 120	€321.580.384	4,20%	5.749	7,28%
120 - 132	€352.234.626	4,60%	6.769	8,57%
132 - 144	€182.804.329	2,39%	4.061	5,14%
144 - 156	€129.478.106	1,69%	2.684	3,40%
156 - 168	€81.163.396	1,06%	1.998	2,53%
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	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€2.881.605	0,04%	1.000	1,27%
12 - 24	€8.876.080	0,12%	1.064	1,35%
24 - 36	€20.558.204	0,27%	1.479	1,87%
36 - 48	€38.591.451	0,50%	2.049	2,59%
48 - 60	€58.924.274	0,77%	2.249	2,85%
60 - 72	€55.089.139	0,72%	1.756	2,22%
72 - 84	€70.722.456	0,92%	1.886	2,39%
84 - 96	€111.115.024	1,45%	2.519	3,19%
96 - 108	€167.187.368	2,18%	3.369	4,26%
108 - 120	€217.197.008	2,83%	3.901	4,94%
120 - 132	€183.846.457	2,40%	2.983	3,78%
132 - 144	€194.580.710	2,54%	2.614	3,31%
144 - 156	€267.667.190	3,49%	3.435	4,35%
156 - 168	€435.075.096	5,68%	5.133	6,50%
168 - 180	€544.811.871	7,11%	5.996	7,59%
180 - 192	€413.389.094	5,39%	4.315	5,46%
192 - 204	€368.601.171	4,81%	3.346	4,24%
204 - 216	€419.937.421	5,48%	3.661	4,63%
216 - 228	€713.770.489	9,31%	5.550	7,03%
228 - 240	€1.010.720.737	13,19%	7.174	9,08%
240 - 252	€602.592.869	7,86%	3.965	5,02%
252 - 264	€564.816.351	7,37%	3.180	4,03%
264 - 276	€395.223.084	5,16%	2.216	2,81%
276 - 288	€518.792.261	6,77%	2.812	3,56%
288 - 300	€279.391.426	3,65%	1.341	1,70%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**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	€2.547.605	0,03%	169	0,21%
60 - 72	€1.184.656	0,02%	57	0,07%
72 - 84	€4.229.053	0,06%	193	0,24%
84 - 96	€5.782.585	0,08%	173	0,22%
96 - 108	€4.946.463	0,06%	169	0,21%
108 - 120	€105.920.348	1,38%	4.114	5,21%
120 - 132	€10.504.135	0,14%	394	0,50%
132 - 144	€37.881.861	0,49%	1.108	1,40%
144 - 156	€55.546.356	0,72%	1.249	1,58%
156 - 168	€39.829.443	0,52%	906	1,15%
168 - 180	€410.615.432	5,36%	8.659	10,96%
180 - 192	€60.181.535	0,79%	1.014	1,28%
192 - 204	€100.823.399	1,32%	1.525	1,93%
204 - 216	€235.535.911	3,07%	2.856	3,62%
216 - 228	€75.245.357	0,98%	1.127	1,43%
228 - 240	€1.523.551.495	19,88%	18.283	23,15%
240 - 252	€68.788.167	0,90%	711	0,90%
252 - 264	€191.828.857	2,50%	1.744	2,21%
264 - 276	€149.228.371	1,95%	1.427	1,81%
276 - 288	€96.408.444	1,26%	901	1,14%
288 - 300	€4.238.295.107	55,30%	29.563	37,42%
300 - 312	€59.264.553	0,77%	533	0,67%
312 - 324	€41.659.579	0,54%	350	0,44%
324 - 336	€9.667.439	0,13%	128	0,16%
336 - 348	€3.556.564	0,05%	49	0,06%
348 - 360	€131.336.122	1,71%	1.591	2,01%
>360	€0	0,00%	0	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€142.505.107	1,86%	3.320	4,20%
2014	€137.199.679	1,79%	2.910	3,68%
2015	€215.206.623	2,81%	4.650	5,89%
2016	€423.114.725	5,52%	7.878	9,97%
2017	€214.517.374	2,80%	3.325	4,21%
2018	€252.905.666	3,30%	2.964	3,75%
2019	€869.923.043	11,35%	9.360	11,85%
2020	€986.453.003	12,87%	10.172	12,88%
2021	€1.341.379.502	17,50%	13.071	16,55%
2022	€669.408.157	8,73%	5.060	6,41%
2023	€607.728.157	7,93%	4.189	5,30%
2024	€811.987.671	10,59%	5.671	7,18%
2025	€790.640.745	10,32%	5.309	6,72%
2026	€201.389.384	2,63%	1.114	1,41%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€866.305.533	11,30%	15.568	30,79%
100k - 200k	€3.159.056.831	41,22%	21.294	42,12%
200k - 300k	€2.589.874.046	33,79%	10.734	21,23%
300k - 400k	€836.323.951	10,91%	2.503	4,95%
>400k	€212.798.475	2,78%	455	0,90%
Grand Total	**€7.664.358.837**	**100,00%**	**50.554**	**100,00%**

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.968.176.269	77,87%	66.426	84,09%
Linear	€27.007.914	0,35%	421	0,53%
Variable Linear Capital	€1.669.174.654	21,78%	12.146	15,38%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**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%	€400.795.121	5,23%	4.728	5,99%
1% - 1.5%	€1.545.194.009	20,16%	16.618	21,04%
1.5% - 2%	€1.726.164.778	22,52%	19.038	24,10%
2% - 2.5%	€837.110.700	10,92%	8.737	11,06%
2.5% - 3%	€967.332.274	12,62%	7.479	9,47%
3% - 3.5%	€1.030.614.556	13,45%	8.386	10,62%
3.5% - 4%	€570.563.836	7,44%	5.209	6,59%
4% - 4.5%	€370.170.152	4,83%	5.693	7,21%
4.5% - 5%	€171.278.574	2,23%	2.413	3,05%
5% - 5.5%	€30.806.702	0,40%	483	0,61%
5.5% - 6%	€12.500.889	0,16%	180	0,23%
6% - 6.5%	€1.723.519	0,02%	25	0,03%
6.5% - 7%	€103.729	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€3.380.853.365	44,11%	37.037	46,89%
Fixed with Resets	€4.283.505.471	55,89%	41.956	53,11%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**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	€78.976.377	1,03%	1.628	2,06%
2027	€168.422.048	2,20%	3.495	4,42%
2028	€215.291.952	2,81%	4.057	5,14%
2029	€119.559.793	1,56%	1.931	2,44%
2030	€79.928.652	1,04%	1.471	1,86%
2031	€122.593.199	1,60%	2.157	2,73%
2032	€27.128.077	0,35%	403	0,51%
2033	€45.742.728	0,60%	414	0,52%
2034	€304.867.690	3,98%	2.262	2,86%
2035	€371.689.818	4,85%	3.328	4,21%
2036	€307.489.955	4,01%	3.155	3,99%
2037	€84.959.300	1,11%	825	1,04%
2038	€102.908.552	1,34%	808	1,02%
2039	€452.703.295	5,91%	3.234	4,09%
2040	€624.345.369	8,15%	4.566	5,78%
2041	€796.797.689	10,40%	5.748	7,28%
2042	€321.063.562	4,19%	2.050	2,60%
2043	€18.485.214	0,24%	134	0,17%
2044	€36.460.781	0,48%	264	0,33%
2045	€3.013.811	0,04%	19	0,02%
2046	€1.077.611	0,01%	7	0,01%
Fixed	€3.380.853.365	44,11%	37.037	46,89%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€7.664.358.837	100,00%	78.993	100,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€7.560.921.317	98,65%	77.603	98,24%
Buy-to-let	€102.197.533	1,33%	1.377	1,74%
Other	€1.239.987	0,02%	13	0,02%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.198.246	0,04%	235	0,30%
10 - 20%	€34.043.679	0,44%	1.300	1,65%
20 - 30%	€110.647.547	1,44%	2.780	3,52%
30 - 40%	€240.223.140	3,13%	4.548	5,76%
40 - 50%	€440.017.623	5,74%	6.752	8,55%
50 - 60%	€693.137.981	9,04%	9.170	11,61%
60 - 70%	€961.713.573	12,55%	11.239	14,23%
70 - 80%	€1.518.670.993	19,81%	15.013	19,01%
80 - 90%	€1.640.976.588	21,41%	12.551	15,89%
90 - 100%	€1.696.428.371	22,13%	12.674	16,04%
100 - 110%	€233.838.994	3,05%	1.876	2,37%
110 - 120%	€91.462.101	1,19%	855	1,08%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€57.532.963	0,75%	4.076	5,16%
10 - 20%	€197.688.118	2,58%	5.845	7,40%
20 - 30%	€396.987.109	5,18%	7.831	9,91%
30 - 40%	€665.292.911	8,68%	9.909	12,54%
40 - 50%	€965.200.140	12,59%	11.586	14,67%
50 - 60%	€1.179.259.613	15,39%	11.706	14,82%
60 - 70%	€1.322.936.317	17,26%	10.525	13,32%
70 - 80%	€1.342.894.211	17,52%	8.886	11,25%
80 - 90%	€1.111.725.352	14,51%	6.439	8,15%
90 - 100%	€404.528.082	5,28%	2.086	2,64%
100 - 110%	€20.048.268	0,26%	103	0,13%
110 - 120%	€265.753	0,00%	1	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€97.620.239	1,27%	5.676	7,19%
10 - 20%	€325.512.443	4,25%	8.234	10,42%
20 - 30%	€635.979.205	8,30%	10.853	13,74%
30 - 40%	€983.030.211	12,83%	12.466	15,78%
40 - 50%	€1.233.924.818	16,10%	12.486	15,81%
50 - 60%	€1.230.069.850	16,05%	9.955	12,60%
60 - 70%	€1.135.858.906	14,82%	7.866	9,96%
70 - 80%	€939.736.792	12,26%	5.754	7,28%
80 - 90%	€696.458.243	9,09%	3.739	4,73%
90 - 100%	€367.049.652	4,79%	1.870	2,37%
100 - 110%	€18.852.725	0,25%	93	0,12%
110 - 120%	€265.753	0,00%	1	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€20.819.029	0,27%	2.213	2,80%
20 - 40%	€134.561.905	1,76%	5.053	6,40%
40 - 60%	€627.166.886	8,18%	11.791	14,93%
60 - 80%	€1.803.186.430	23,53%	20.620	26,10%
80 - 100%	€1.035.097.566	13,51%	9.939	12,58%
100 - 120%	€250.290.500	3,27%	3.806	4,82%
120 - 140%	€557.537.263	7,27%	5.452	6,90%
140 - 160%	€945.677.513	12,34%	6.887	8,72%
160 - 180%	€554.476.990	7,23%	3.522	4,46%
180 - 200%	€107.098.811	1,40%	813	1,03%
200 - 300%	€733.541.692	9,57%	4.592	5,81%
300 - 400%	€884.114.556	11,54%	4.250	5,38%
400 - 500%	€2.923.946	0,04%	24	0,03%
>500%	€7.865.751	0,10%	31	0,04%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**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	€10.695.908	0,14%	1.946	2,46%
12 - 24	€56.153.001	0,73%	3.437	4,35%
24 - 36	€110.745.677	1,44%	3.995	5,06%
36 - 48	€148.312.655	1,94%	3.722	4,71%
48 - 60	€342.074.018	4,46%	6.697	8,48%
60 - 72	€342.858.619	4,47%	5.413	6,85%
72 - 84	€550.813.163	7,19%	7.005	8,87%
84 - 96	€922.254.604	12,03%	10.348	13,10%
96 - 108	€568.606.706	7,42%	5.405	6,84%
108 - 120	€1.011.853.469	13,20%	8.317	10,53%
120 - 132	€1.525.387.351	19,90%	11.091	14,04%
132 - 144	€547.472.159	7,14%	3.355	4,25%
144 - 156	€629.415.950	8,21%	3.541	4,48%
156 - 168	€662.322.197	8,64%	3.568	4,52%
168 - 180	€231.059.955	3,01%	1.113	1,41%
180 - 192	€2.394.420	0,03%	14	0,02%
192 - 204	€963.792	0,01%	14	0,02%
204 - 216	€687.866	0,01%	9	0,01%
216 - 228	€287.325	0,00%	3	0,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**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	€203.778.270	2,66%	5.955	7,54%
12 - 24	€266.194.752	3,47%	6.734	8,52%
24 - 36	€256.804.156	3,35%	5.702	7,22%
36 - 48	€208.714.336	2,72%	3.994	5,06%
48 - 60	€267.490.978	3,49%	4.609	5,83%
60 - 72	€355.418.296	4,64%	5.028	6,37%
72 - 84	€825.739.852	10,77%	8.618	10,91%
84 - 96	€871.120.796	11,37%	8.112	10,27%
96 - 108	€794.802.102	10,37%	6.429	8,14%
108 - 120	€1.574.944.290	20,55%	11.670	14,77%
120 - 132	€709.899.553	9,26%	4.712	5,97%
132 - 144	€302.854.687	3,95%	1.811	2,29%
144 - 156	€519.804.145	6,78%	2.931	3,71%
156 - 168	€395.712.284	5,16%	2.143	2,71%
168 - 180	€110.484.494	1,44%	541	0,68%
180 - 192	€595.847	0,01%	4	0,01%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€7.423.442.951	96,86%	76.227	96,50%
2	€240.915.886	3,14%	2.766	3,50%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**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	€7.664.358.837	100,00%	78.993	100,00%
Grand Total	**€7.664.358.837**	**100,00%**	**78.993**	**100,00%**

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,01%	0,11%
Full Prepayments	0,15%	1,84%
Total Prepayments	0,16%	1,95%

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	09/2026	€6.250.000.000	€7.628.451.010	€7.615.618.868	€7.595.913.235	€7.561.766.059
2	10/2026	€5.750.000.000	€7.592.577.144	€7.567.055.034	€7.527.945.752	€7.460.414.626
3	11/2026	€5.750.000.000	€7.556.703.692	€7.518.633.445	€7.460.420.292	€7.360.257.707
4	12/2026	€5.750.000.000	€7.520.816.328	€7.470.339.530	€7.393.320.235	€7.261.268.329
5	01/2027	€5.750.000.000	€7.484.934.708	€7.422.192.510	€7.326.662.479	€7.163.452.660
6	02/2027	€5.750.000.000	€7.449.006.087	€7.374.139.804	€7.260.393.041	€7.066.747.662
7	03/2027	€5.750.000.000	€7.413.036.734	€7.326.187.504	€7.194.516.097	€6.971.147.673
8	04/2027	€5.750.000.000	€7.377.042.174	€7.278.350.794	€7.129.044.679	€6.876.655.572
9	05/2027	€5.750.000.000	€7.341.002.365	€7.230.609.722	€7.063.957.342	€6.783.240.981
10	06/2027	€5.750.000.000	€7.304.922.917	€7.182.969.692	€6.999.257.564	€6.690.897.786
11	07/2027	€5.750.000.000	€7.268.811.531	€7.135.438.125	€6.934.950.730	€6.599.621.704
12	08/2027	€5.750.000.000	€7.232.645.748	€7.087.992.833	€6.871.013.460	€6.509.381.173
13	09/2027	€5.750.000.000	€7.196.431.054	€7.040.639.118	€6.807.449.182	€6.420.170.388
14	10/2027	€5.000.000.000	€7.160.169.011	€6.993.378.413	€6.744.257.546	€6.331.980.004
15	11/2027	€5.000.000.000	€7.123.872.151	€6.946.222.836	€6.681.448.472	€6.244.810.348
16	12/2027	€5.000.000.000	€7.087.530.268	€6.899.162.287	€6.619.010.454	€6.158.641.713
17	01/2028	€5.000.000.000	€7.051.122.634	€6.852.176.513	€6.556.922.374	€6.073.445.748
18	02/2028	€5.000.000.000	€7.014.667.611	€6.805.283.317	€6.495.199.647	€5.989.228.204
19	03/2028	€5.000.000.000	€6.978.177.198	€6.758.494.217	€6.433.851.535	€5.905.988.994
20	04/2028	€5.000.000.000	€6.941.719.710	€6.711.875.109	€6.372.938.822	€5.823.775.025
21	05/2028	€5.000.000.000	€6.905.224.025	€6.665.356.845	€6.312.393.764	€5.742.515.345
22	06/2028	€4.500.000.000	€6.868.710.848	€6.618.959.236	€6.252.233.330	€5.662.216.899
23	07/2028	€4.500.000.000	€6.832.183.769	€6.572.685.486	€6.192.458.662	€5.582.872.149
24	08/2028	€4.500.000.000	€6.795.637.928	€6.526.530.666	€6.133.063.230	€5.504.466.722
25	09/2028	€4.500.000.000	€6.759.057.909	€6.480.479.757	€6.074.031.106	€5.426.978.012
26	10/2028	€4.500.000.000	€6.722.472.414	€6.434.560.067	€6.015.386.085	€5.350.419.068
27	11/2028	€4.500.000.000	€6.685.851.481	€6.388.742.664	€5.957.099.264	€5.274.755.956
28	12/2028	€4.500.000.000	€6.649.197.045	€6.343.029.237	€5.899.170.505	€5.199.980.622
29	01/2029	€4.500.000.000	€6.612.571.459	€6.297.478.999	€5.841.653.025	€5.126.131.892
30	02/2029	€4.500.000.000	€6.575.880.329	€6.252.001.742	€5.784.461.227	€5.053.126.549
31	03/2029	€4.000.000.000	€6.539.220.627	€6.206.689.494	€5.727.678.562	€4.981.029.797
32	04/2029	€4.000.000.000	€6.502.482.590	€6.161.437.771	€5.671.206.732	€4.909.748.242
33	05/2029	€4.000.000.000	€6.465.730.658	€6.116.307.582	€5.615.100.372	€4.839.321.889
34	06/2029	€4.000.000.000	€6.428.989.665	€6.071.322.120	€5.559.378.919	€4.769.759.749
35	07/2029	€4.000.000.000	€6.392.259.437	€6.026.480.844	€5.504.039.919	€4.701.051.896
36	08/2029	€4.000.000.000	€6.355.534.657	€5.981.778.375	€5.449.076.527	€4.633.184.765
37	09/2029	€4.000.000.000	€6.318.819.377	€5.937.218.171	€5.394.489.982	€4.566.151.800
38	10/2029	€4.000.000.000	€6.282.117.538	€5.892.803.563	€5.340.281.386	€4.499.946.367
39	11/2029	€4.000.000.000	€6.245.422.353	€5.848.527.810	€5.286.442.716	€4.434.554.217
40	12/2029	€4.000.000.000	€6.208.699.845	€5.804.358.794	€5.232.943.138	€4.369.942.235
41	01/2030	€4.000.000.000	€6.172.038.960	€5.760.379.340	€5.179.855.487	€4.306.164.002
42	02/2030	€4.000.000.000	€6.135.432.128	€5.716.581.784	€5.127.170.675	€4.243.204.268
43	03/2030	€4.000.000.000	€6.098.800.733	€5.672.892.428	€5.074.820.623	€4.180.999.375
44	04/2030	€4.000.000.000	€6.062.158.996	€5.629.324.277	€5.022.815.303	€4.119.550.749
45	05/2030	€4.000.000.000	€6.025.505.425	€5.585.875.678	€4.971.151.532	€4.058.848.976
46	06/2030	€4.000.000.000	€5.988.856.529	€5.542.561.652	€4.919.840.947	€3.998.896.790
47	07/2030	€4.000.000.000	€5.952.219.671	€5.499.388.661	€4.868.887.480	€3.939.690.568
48	08/2030	€4.000.000.000	€5.915.570.572	€5.456.333.944	€4.818.269.203	€3.881.205.852
49	09/2030	€4.000.000.000	€5.878.902.811	€5.413.391.329	€4.767.979.017	€3.823.430.446
50	10/2030	€4.000.000.000	€5.842.288.500	€5.370.626.881	€4.718.073.345	€3.766.403.013

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	11/2030	€4.000.000.000	€5.805.679.550	€5.327.995.908	€4.668.510.967	€3.710.083.858
52	12/2030	€4.000.000.000	€5.769.139.013	€5.285.555.838	€4.619.340.330	€3.654.504.868
53	01/2031	€4.000.000.000	€5.732.621.674	€5.243.264.691	€4.570.522.712	€3.599.628.636
54	02/2031	€3.500.000.000	€5.696.106.753	€5.201.103.074	€4.522.039.419	€3.545.434.060
55	03/2031	€3.500.000.000	€5.659.529.809	€5.159.011.927	€4.473.837.539	€3.491.873.643
56	04/2031	€3.500.000.000	€5.623.030.357	€5.117.118.190	€4.426.025.579	€3.439.026.102
57	05/2031	€3.500.000.000	€5.586.541.358	€5.075.360.295	€4.378.548.286	€3.386.842.010
58	06/2031	€3.500.000.000	€5.550.072.512	€5.033.746.683	€4.331.411.210	€3.335.319.579
59	07/2031	€3.500.000.000	€5.513.603.110	€4.992.258.207	€4.284.596.152	€3.284.438.787
60	08/2031	€3.500.000.000	€5.477.170.881	€4.950.928.667	€4.238.130.419	€3.234.214.633
61	09/2031	€3.500.000.000	€5.440.801.651	€4.909.780.897	€4.192.031.659	€3.184.654.453
62	10/2031	€3.500.000.000	€5.404.468.935	€4.868.790.443	€4.146.277.059	€3.135.734.784
63	11/2031	€3.500.000.000	€5.368.160.750	€4.827.946.065	€4.100.855.251	€3.087.441.141
64	12/2031	€3.500.000.000	€5.331.809.173	€4.787.186.361	€4.055.712.479	€3.039.727.468
65	01/2032	€3.500.000.000	€5.295.540.321	€4.746.624.274	€4.010.942.855	€2.992.658.804
66	02/2032	€2.500.000.000	€5.259.262.956	€4.706.177.486	€3.966.474.939	€2.946.176.001
67	03/2032	€2.500.000.000	€5.222.982.319	€4.665.850.418	€3.922.310.934	€2.900.275.363
68	04/2032	€2.500.000.000	€5.186.642.344	€4.625.592.785	€3.878.407.142	€2.854.919.420
69	05/2032	€2.500.000.000	€5.150.309.025	€4.585.463.314	€3.834.811.477	€2.810.138.450
70	06/2032	€1.750.000.000	€5.113.954.501	€4.545.436.915	€3.791.501.429	€2.765.910.767
71	07/2032	€1.750.000.000	€5.077.599.165	€4.505.531.480	€3.748.490.477	€2.722.241.151
72	08/2032	€1.750.000.000	€5.041.203.458	€4.465.711.674	€3.705.747.781	€2.679.102.207
73	09/2032	€1.750.000.000	€5.004.749.279	€4.425.961.374	€3.663.258.712	€2.636.478.646
74	10/2032	€1.750.000.000	€4.968.299.342	€4.386.335.915	€3.621.067.776	€2.594.397.771
75	11/2032	€1.750.000.000	€4.931.829.586	€4.346.813.775	€3.579.155.726	€2.552.840.879
76	12/2032	€1.750.000.000	€4.895.332.916	€4.307.388.506	€3.537.515.887	€2.511.798.472
77	01/2033	€1.750.000.000	€4.858.728.612	€4.267.989.028	€3.496.088.699	€2.471.223.797
78	02/2033	€1.750.000.000	€4.822.157.843	€4.228.739.321	€3.454.974.580	€2.431.183.465
79	03/2033	€1.750.000.000	€4.785.648.715	€4.189.663.548	€3.414.191.563	€2.391.685.132
80	04/2033	€1.750.000.000	€4.749.049.364	€4.150.628.417	€3.373.629.501	€2.352.646.880
81	05/2033	€1.750.000.000	€4.712.548.176	€4.111.798.407	€3.333.420.782	€2.314.156.585
82	06/2033	€1.750.000.000	€4.676.050.773	€4.073.090.583	€3.293.496.358	€2.276.161.287
83	07/2033	€1.750.000.000	€4.639.651.771	€4.034.586.919	€3.253.920.883	€2.238.700.912
84	08/2033	€1.750.000.000	€4.603.267.837	€3.996.214.346	€3.214.633.615	€2.201.728.736
85	09/2033	€1.750.000.000	€4.566.977.866	€3.958.040.888	€3.175.687.632	€2.165.276.431
86	10/2033	€1.750.000.000	€4.530.650.001	€3.919.951.763	€3.136.989.162	€2.129.275.374
87	11/2033	€1.750.000.000	€4.494.243.359	€3.881.911.536	€3.098.508.727	€2.093.701.571
88	12/2033	€1.750.000.000	€4.457.994.614	€3.844.124.350	€3.060.407.880	€2.058.659.917
89	01/2034	€1.750.000.000	€4.421.888.349	€3.806.575.961	€3.022.673.082	€2.024.136.133
90	02/2034	€1.000.000.000	€4.385.722.268	€3.769.091.612	€2.985.163.794	€1.990.031.481
91	03/2034	€500.000.000	€4.349.566.008	€3.731.731.026	€2.947.926.149	€1.956.372.829
92	04/2034	€500.000.000	€4.313.520.056	€3.694.579.947	€2.911.026.298	€1.923.199.751
93	05/2034	€500.000.000	€4.277.414.350	€3.657.492.201	€2.874.347.442	€1.890.430.738
94	06/2034	€500.000.000	€4.241.431.309	€3.620.623.485	€2.838.010.596	€1.858.141.409
95	07/2034	€500.000.000	€4.205.425.421	€3.583.848.987	€2.801.916.212	€1.826.262.222
96	08/2034	€500.000.000	€4.169.612.961	€3.547.352.525	€2.766.206.429	€1.794.881.658
97	09/2034	€500.000.000	€4.133.889.470	€3.511.044.272	€2.730.809.070	€1.763.948.136
98	10/2034	€500.000.000	€4.098.243.409	€3.474.913.785	€2.695.714.278	€1.733.451.025
99	11/2034	€500.000.000	€4.062.633.420	€3.438.925.451	€2.660.892.813	€1.703.367.433
100	12/2034	€500.000.000	€4.027.046.610	€3.403.067.946	€2.626.334.470	€1.673.686.969

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	01/2035	€500.000.000	€3.991.735.625	€3.367.554.040	€2.592.201.640	€1.644.508.886
102	02/2035	€500.000.000	€3.956.529.904	€3.332.238.639	€2.558.380.272	€1.615.756.020
103	03/2035	€500.000.000	€3.921.363.938	€3.297.065.945	€2.524.825.858	€1.587.396.274
104	04/2035	€500.000.000	€3.886.148.653	€3.261.960.757	€2.491.479.521	€1.559.389.089
105	05/2035	€500.000.000	€3.851.038.632	€3.227.052.550	€2.458.438.914	€1.531.792.127
106	06/2035	€500.000.000	€3.815.881.779	€3.192.213.377	€2.425.605.067	€1.504.540.021
107	07/2035	€500.000.000	€3.781.006.145	€3.157.717.142	€2.393.184.586	€1.477.757.228
108	08/2035	€500.000.000	€3.746.197.151	€3.123.383.491	€2.361.038.543	€1.451.353.532
109	09/2035	€500.000.000	€3.711.480.353	€3.089.233.152	€2.329.181.046	€1.425.333.940
110	10/2035	€500.000.000	€3.676.878.491	€3.055.284.372	€2.297.624.181	€1.399.702.101
111	11/2035	€500.000.000	€3.642.420.041	€3.021.560.031	€2.266.383.375	€1.374.463.588
112	12/2035	€500.000.000	€3.608.077.300	€2.988.036.327	€2.235.438.962	€1.349.602.647
113	01/2036	€500.000.000	€3.573.866.028	€2.954.725.551	€2.204.798.398	€1.325.120.071
114	02/2036	€500.000.000	€3.539.710.380	€2.921.564.297	€2.174.412.719	€1.300.982.843
115	03/2036	€500.000.000	€3.505.653.424	€2.888.587.565	€2.144.306.503	€1.277.202.306
116	04/2036	€500.000.000	€3.471.713.056	€2.855.809.415	€2.114.488.563	€1.253.780.220
117	05/2036	€500.000.000	€3.437.864.424	€2.823.208.701	€2.084.941.613	€1.230.702.868
118	06/2036	€500.000.000	€3.404.088.010	€2.790.768.790	€2.055.651.859	€1.207.958.802
119	07/2036	€500.000.000	€3.370.517.737	€2.758.598.744	€2.026.697.986	€1.185.590.841
120	08/2036	€500.000.000	€3.337.036.493	€2.726.601.774	€1.998.007.016	€1.163.552.679
121	09/2036	€500.000.000	€3.303.653.793	€2.694.785.027	€1.969.582.676	€1.141.843.277
122	10/2036	€500.000.000	€3.270.375.035	€2.663.152.249	€1.941.426.169	€1.120.460.124
123	11/2036	€500.000.000	€3.237.208.167	€2.631.709.227	€1.913.540.161	€1.099.401.561
124	12/2036	€500.000.000	€3.204.132.519	€2.600.438.488	€1.885.910.410	€1.078.656.258
125	01/2037	€500.000.000	€3.171.164.350	€2.569.352.586	€1.858.544.535	€1.058.225.503
126	02/2037	€500.000.000	€3.138.258.566	€2.538.414.371	€1.831.414.206	€1.038.090.154
127	03/2037	€500.000.000	€3.105.421.603	€2.507.628.541	€1.804.521.493	€1.018.248.537
128	04/2037	€500.000.000	€3.072.636.848	€2.476.981.189	€1.777.855.082	€998.691.457
129	05/2037	€500.000.000	€3.039.882.805	€2.446.454.565	€1.751.401.017	€979.408.384
130	06/2037	€500.000.000	€3.007.167.002	€2.416.054.355	€1.725.162.216	€960.398.337
131	07/2037	€500.000.000	€2.974.458.577	€2.385.755.415	€1.699.119.600	€941.648.141
132	08/2037	€500.000.000	€2.941.762.602	€2.355.561.542	€1.673.274.840	€923.156.276
133	09/2037	€500.000.000	€2.909.075.315	€2.325.469.444	€1.647.624.560	€904.918.454
134	10/2037	€500.000.000	€2.876.389.475	€2.295.473.074	€1.622.163.468	€886.929.390
135	11/2037	€500.000.000	€2.843.757.004	€2.265.613.560	€1.596.919.570	€869.201.996
136	12/2037	€500.000.000	€2.811.164.815	€2.235.880.044	€1.571.884.031	€851.728.963
137	01/2038	€500.000.000	€2.778.589.367	€2.206.253.442	€1.547.042.328	€834.500.021
138	02/2038	€500.000.000	€2.746.059.336	€2.176.756.187	€1.522.409.124	€817.520.733
139	03/2038	€500.000.000	€2.713.695.345	€2.147.483.323	€1.498.049.570	€800.823.528
140	04/2038	€500.000.000	€2.681.274.026	€2.118.257.491	€1.473.838.610	€784.339.002
141	05/2038	€500.000.000	€2.649.009.768	€2.089.247.779	€1.449.892.895	€768.127.026
142	06/2038	€500.000.000	€2.616.761.200	€2.060.342.024	€1.426.133.191	€752.143.061
143	07/2038	€500.000.000	€2.584.777.183	€2.031.735.552	€1.402.693.360	€736.455.227
144	08/2038	€500.000.000	€2.552.698.516	€2.003.145.216	€1.379.376.394	€720.957.459
145	09/2038	€500.000.000	€2.520.709.165	€1.974.715.287	€1.356.280.874	€705.699.369
146	10/2038	€500.000.000	€2.488.854.438	€1.946.480.624	€1.333.429.406	€690.690.308
147	11/2038	€500.000.000	€2.456.976.986	€1.918.317.620	€1.310.736.078	€675.883.476
148	12/2038	€500.000.000	€2.425.027.346	€1.890.187.589	€1.288.173.732	€661.263.051
149	01/2039	€500.000.000	€2.393.476.432	€1.862.457.031	€1.265.990.911	€646.954.365
150	02/2039	€500.000.000	€2.361.960.104	€1.834.841.286	€1.243.992.104	€632.854.577

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	03/2039	€500.000.000	€2.330.323.345	€1.807.219.782	€1.222.094.771	€618.919.876
152	04/2039	€500.000.000	€2.298.900.738	€1.779.851.812	€1.200.473.433	€605.236.818
153	05/2039	€500.000.000	€2.267.703.648	€1.752.745.109	€1.179.131.567	€591.804.542
154	06/2039	€500.000.000	€2.236.499.911	€1.725.719.434	€1.157.946.479	€578.559.137
155	07/2039	€500.000.000	€2.205.673.865	€1.699.070.665	€1.137.115.377	€565.596.931
156	08/2039	€500.000.000	€2.174.954.229	€1.672.588.497	€1.116.495.535	€552.844.183
157	09/2039	€500.000.000	€2.144.541.834	€1.646.426.495	€1.096.187.954	€540.348.588
158	10/2039	€500.000.000	€2.114.351.338	€1.620.517.847	€1.076.146.237	€528.084.632
159	11/2039	€500.000.000	€2.084.411.106	€1.594.883.193	€1.056.382.380	€516.055.759
160	12/2039	€500.000.000	€2.054.708.521	€1.569.511.726	€1.036.887.469	€504.255.156
161	01/2040	€500.000.000	€2.025.450.236	€1.544.559.914	€1.017.762.898	€492.729.516
162	02/2040	€500.000.000	€1.996.405.309	€1.519.850.036	€998.889.361	€481.418.299
163	03/2040	€500.000.000	€1.967.467.354	€1.495.300.217	€980.211.605	€470.292.755
164	04/2040	€500.000.000	€1.938.645.568	€1.470.916.832	€961.732.640	€459.352.459
165	05/2040	€500.000.000	€1.909.788.867	€1.446.584.802	€943.376.232	€448.559.297
166	06/2040	€500.000.000	€1.881.227.359	€1.422.553.690	€925.304.113	€437.988.459
167	07/2040	€500.000.000	€1.852.874.877	€1.398.757.128	€907.471.372	€427.616.396
168	08/2040	€500.000.000	€1.824.655.784	€1.375.137.127	€889.838.971	€417.422.717
169	09/2040	€500.000.000	€1.796.515.066	€1.351.651.600	€872.378.536	€407.392.352
170	10/2040	€500.000.000	€1.768.752.181	€1.328.524.988	€855.233.551	€397.590.384
171	11/2040	€500.000.000	€1.741.284.647	€1.305.693.823	€838.361.153	€387.994.465
172	12/2040	€500.000.000	€1.714.069.208	€1.283.124.423	€821.737.984	€378.591.613
173	01/2041	€500.000.000	€1.687.095.597	€1.260.807.983	€805.356.809	€369.376.450
174	02/2041	€500.000.000	€1.660.306.825	€1.238.700.893	€789.188.285	€360.333.583
175	03/2041	€500.000.000	€1.633.699.462	€1.216.799.726	€773.228.898	€351.459.615
176	04/2041	€500.000.000	€1.607.358.347	€1.195.166.707	€757.516.774	€342.770.035
177	05/2041	€500.000.000	€1.581.278.316	€1.173.796.829	€742.047.136	€334.260.709
178	06/2041	€500.000.000	€1.555.463.359	€1.152.691.900	€726.819.544	€325.929.504
179	07/2041	€500.000.000	€1.529.955.059	€1.131.881.521	€711.851.033	€317.782.107
180	08/2041	€500.000.000	€1.504.677.529	€1.111.308.332	€697.103.903	€309.799.760
181	09/2041	€500.000.000	€1.479.615.866	€1.090.960.320	€682.569.208	€301.976.743
182	10/2041	€0	€1.454.789.581	€1.070.850.877	€668.253.941	€294.314.443
183	11/2041	€0	€1.430.205.404	€1.050.983.914	€654.159.112	€286.811.581
184	12/2041	€0	€1.405.849.630	€1.031.348.318	€640.276.386	€279.462.806
185	01/2042	€0	€1.381.691.982	€1.011.920.912	€626.590.037	€272.259.635
186	02/2042	€0	€1.357.764.496	€992.724.228	€613.112.725	€265.206.000
187	03/2042	€0	€1.333.868.893	€973.612.537	€599.753.319	€258.261.053
188	04/2042	€0	€1.310.215.643	€954.738.933	€586.605.229	€251.463.773
189	05/2042	€0	€1.286.629.120	€935.974.612	€573.588.136	€244.778.292
190	06/2042	€0	€1.263.133.664	€917.336.854	€560.711.840	€238.207.653
191	07/2042	€0	€1.239.602.985	€898.733.613	€547.919.383	€231.726.600
192	08/2042	€0	€1.216.256.893	€880.323.967	€535.307.094	€225.374.858
193	09/2042	€0	€1.192.982.476	€862.025.504	€522.823.840	€219.129.623
194	10/2042	€0	€1.169.762.054	€843.825.061	€510.460.899	€212.986.184
195	11/2042	€0	€1.146.597.437	€825.723.599	€498.218.159	€206.943.479
196	12/2042	€0	€1.123.546.524	€807.762.394	€486.119.766	€201.010.487
197	01/2043	€0	€1.100.299.277	€789.718.364	€474.030.932	€195.130.590
198	02/2043	€0	€1.077.408.954	€771.988.498	€462.189.492	€189.400.877
199	03/2043	€0	€1.054.493.004	€754.297.714	€450.429.498	€183.751.962
200	04/2043	€0	€1.032.093.177	€737.032.833	€438.980.938	€178.276.486

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	05/2043	€0	€1.009.865.696	€719.946.771	€427.694.838	€172.912.207
202	06/2043	€0	€987.792.754	€703.026.092	€416.562.200	€167.654.319
203	07/2043	€0	€965.887.513	€686.279.456	€405.587.169	€162.503.357
204	08/2043	€0	€944.110.418	€669.678.069	€394.751.765	€157.451.010
205	09/2043	€0	€922.434.326	€653.202.115	€384.043.465	€152.491.274
206	10/2043	€0	€900.737.974	€636.765.373	€373.410.933	€147.602.898
207	11/2043	€0	€879.263.002	€620.538.319	€362.953.501	€142.824.294
208	12/2043	€0	€857.588.763	€604.223.660	€352.496.579	€138.085.872
209	01/2044	€0	€836.342.623	€588.263.246	€342.297.470	€133.487.706
210	02/2044	€0	€815.111.337	€572.365.250	€332.185.007	€128.961.730
211	03/2044	€0	€794.042.554	€556.632.990	€322.218.524	€124.530.166
212	04/2044	€0	€773.241.199	€541.139.193	€312.439.077	€120.207.801
213	05/2044	€0	€752.536.972	€525.763.805	€302.776.271	€115.966.456
214	06/2044	€0	€732.101.168	€510.625.834	€293.297.747	€111.831.080
215	07/2044	€0	€711.897.177	€495.698.716	€283.987.047	€107.794.243
216	08/2044	€0	€691.979.488	€481.019.390	€274.864.161	€103.862.409
217	09/2044	€0	€672.327.672	€466.572.555	€265.919.090	€100.030.637
218	10/2044	€0	€652.989.972	€452.390.580	€257.169.035	€96.304.246
219	11/2044	€0	€633.846.137	€438.389.082	€248.564.810	€92.663.702
220	12/2044	€0	€614.882.038	€424.557.510	€240.099.490	€89.105.493
221	01/2045	€0	€597.023.711	€411.533.449	€232.131.803	€85.761.255
222	02/2045	€0	€579.301.350	€398.645.568	€224.280.357	€82.488.036
223	03/2045	€0	€561.708.054	€385.888.549	€216.541.421	€79.283.708
224	04/2045	€0	€544.269.464	€373.279.422	€208.923.809	€76.150.743
225	05/2045	€0	€526.999.575	€360.827.130	€201.431.722	€73.089.892
226	06/2045	€0	€509.963.641	€348.575.591	€194.088.787	€70.108.898
227	07/2045	€0	€493.275.879	€336.601.834	€186.936.775	€67.221.884
228	08/2045	€0	€476.818.575	€324.824.369	€179.929.207	€64.411.119
229	09/2045	€0	€460.660.960	€313.289.389	€173.090.623	€61.684.488
230	10/2045	€0	€444.911.935	€302.069.707	€166.459.975	€59.054.839
231	11/2045	€0	€429.646.112	€291.214.398	€160.062.755	€56.530.027
232	12/2045	€0	€414.832.787	€280.700.943	€153.884.937	€54.103.861
233	01/2046	€0	€400.502.830	€270.548.559	€147.935.450	€51.778.283
234	02/2046	€0	€386.524.817	€260.666.884	€142.163.362	€49.534.333
235	03/2046	€0	€372.905.147	€251.058.942	€136.569.058	€47.371.178
236	04/2046	€0	€359.688.634	€241.753.556	€131.166.909	€45.292.824
237	05/2046	€0	€346.822.558	€232.713.904	€125.935.607	€43.290.928
238	06/2046	€0	€334.376.355	€223.985.237	€120.898.357	€41.372.522
239	07/2046	€0	€322.450.251	€215.633.084	€116.089.032	€39.548.137
240	08/2046	€0	€310.856.316	€207.530.154	€111.437.613	€37.792.871
241	09/2046	€0	€299.609.784	€199.685.415	€106.947.769	€36.107.137
242	10/2046	€0	€288.685.769	€192.081.071	€102.608.833	€34.486.516
243	11/2046	€0	€278.002.969	€184.661.971	€98.390.335	€32.920.032
244	12/2046	€0	€267.511.876	€177.394.413	€94.273.517	€31.400.803
245	01/2047	€0	€257.205.307	€170.272.941	€90.254.778	€29.927.090
246	02/2047	€0	€247.343.175	€163.468.653	€86.423.896	€28.528.003
247	03/2047	€0	€237.706.245	€156.835.359	€82.702.404	€27.176.837
248	04/2047	€0	€228.268.019	€150.354.801	€79.079.924	€25.869.633
249	05/2047	€0	€218.947.785	€143.973.190	€75.527.545	€24.596.461
250	06/2047	€0	€209.770.669	€137.706.574	€72.053.189	€23.359.509

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	07/2047	€0	€200.764.748	€131.572.827	€68.665.650	€22.161.200
252	08/2047	€0	€191.912.067	€125.559.586	€65.357.886	€20.998.824
253	09/2047	€0	€183.182.806	€119.646.814	€62.118.942	€19.868.463
254	10/2047	€0	€174.559.857	€113.822.900	€58.942.338	€18.767.690
255	11/2047	€0	€166.106.588	€108.128.696	€55.848.752	€17.702.727
256	12/2047	€0	€157.901.226	€102.614.433	€52.863.480	€16.681.139
257	01/2048	€0	€150.022.439	€97.330.288	€50.011.526	€15.710.257
258	02/2048	€0	€142.396.628	€92.227.478	€47.266.911	€14.781.335
259	03/2048	€0	€135.038.204	€87.314.450	€44.633.177	€13.894.966
260	04/2048	€0	€127.999.364	€82.623.981	€42.126.230	€13.055.560
261	05/2048	€0	€121.234.505	€78.125.604	€39.729.643	€12.257.470
262	06/2048	€0	€114.739.877	€73.815.976	€37.440.913	€11.499.417
263	07/2048	€0	€108.500.073	€69.684.286	€35.253.782	€10.778.997
264	08/2048	€0	€102.413.155	€65.664.314	€33.134.091	€10.085.349
265	09/2048	€0	€96.437.788	€61.729.072	€31.067.778	€9.413.894
266	10/2048	€0	€90.552.618	€57.864.520	€29.047.422	€8.762.136
267	11/2048	€0	€84.745.894	€54.062.839	€27.068.793	€8.128.577
268	12/2048	€0	€79.001.594	€50.313.540	€25.126.367	€7.511.360
269	01/2049	€0	€73.314.000	€46.612.756	€23.217.978	€6.909.657
270	02/2049	€0	€67.680.152	€42.958.393	€21.342.360	€6.322.921
271	03/2049	€0	€62.145.389	€39.378.979	€19.513.432	€5.755.092
272	04/2049	€0	€56.786.099	€35.922.488	€17.754.581	€5.212.814
273	05/2049	€0	€51.681.492	€32.638.355	€16.089.667	€4.702.753
274	06/2049	€0	€46.848.033	€29.536.119	€14.522.688	€4.225.668
275	07/2049	€0	€42.397.669	€26.685.349	€13.087.035	€3.790.817
276	08/2049	€0	€38.253.178	€24.036.280	€11.757.377	€3.390.355
277	09/2049	€0	€34.376.589	€21.564.101	€10.520.814	€3.020.142
278	10/2049	€0	€30.799.597	€19.287.789	€9.385.885	€2.682.233
279	11/2049	€0	€27.422.501	€17.144.046	€8.321.103	€2.367.257
280	12/2049	€0	€24.164.024	€15.081.493	€7.301.073	€2.067.733
281	01/2050	€0	€21.044.867	€13.112.639	€6.331.510	€1.785.082
282	02/2050	€0	€18.197.145	€11.319.208	€5.451.399	€1.530.038
283	03/2050	€0	€15.579.179	€9.674.448	€4.647.217	€1.298.465
284	04/2050	€0	€13.223.699	€8.197.915	€3.927.760	€1.092.511
285	05/2050	€0	€11.062.622	€6.846.638	€3.271.852	€905.978
286	06/2050	€0	€9.131.795	€5.642.146	€2.689.276	€741.315
287	07/2050	€0	€7.481.029	€4.614.433	€2.193.735	€601.998
288	08/2050	€0	€5.991.503	€3.689.450	€1.749.453	€477.921
289	09/2050	€0	€4.666.996	€2.869.010	€1.356.899	€369.015
290	10/2050	€0	€3.546.885	€2.176.760	€1.026.836	€277.998
291	11/2050	€0	€2.613.837	€1.601.441	€753.487	€203.076
292	12/2050	€0	€1.830.426	€1.119.575	€525.404	€140.968
293	01/2051	€0	€1.211.292	€739.637	€346.205	€92.471
294	02/2051	€0	€691.962	€421.814	€196.929	€52.363
295	03/2051	€0	€315.236	€191.842	€89.332	€23.646
296	04/2051	€0	€98.661	€59.941	€27.840	€7.336
297	05/2051	€0	€0	€0	€0	€0
298	06/2051	€0	€0	€0	€0	€0
299	07/2051	€0	€0	€0	€0	€0
300	08/2051	€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	09/2051	€0	€0	€0	€0	€0
302	10/2051	€0	€0	€0	€0	€0
303	11/2051	€0	€0	€0	€0	€0
304	12/2051	€0	€0	€0	€0	€0
305	01/2052	€0	€0	€0	€0	€0
306	02/2052	€0	€0	€0	€0	€0
307	03/2052	€0	€0	€0	€0	€0
308	04/2052	€0	€0	€0	€0	€0
309	05/2052	€0	€0	€0	€0	€0
310	06/2052	€0	€0	€0	€0	€0
311	07/2052	€0	€0	€0	€0	€0
312	08/2052	€0	€0	€0	€0	€0
313	09/2052	€0	€0	€0	€0	€0
314	10/2052	€0	€0	€0	€0	€0
315	11/2052	€0	€0	€0	€0	€0
316	12/2052	€0	€0	€0	€0	€0
317	01/2053	€0	€0	€0	€0	€0
318	02/2053	€0	€0	€0	€0	€0
319	03/2053	€0	€0	€0	€0	€0
320	04/2053	€0	€0	€0	€0	€0
321	05/2053	€0	€0	€0	€0	€0
322	06/2053	€0	€0	€0	€0	€0
323	07/2053	€0	€0	€0	€0	€0
324	08/2053	€0	€0	€0	€0	€0
325	09/2053	€0	€0	€0	€0	€0
326	10/2053	€0	€0	€0	€0	€0
327	11/2053	€0	€0	€0	€0	€0
328	12/2053	€0	€0	€0	€0	€0
329	01/2054	€0	€0	€0	€0	€0
330	02/2054	€0	€0	€0	€0	€0
331	03/2054	€0	€0	€0	€0	€0
332	04/2054	€0	€0	€0	€0	€0
333	05/2054	€0	€0	€0	€0	€0
334	06/2054	€0	€0	€0	€0	€0
335	07/2054	€0	€0	€0	€0	€0
336	08/2054	€0	€0	€0	€0	€0
337	09/2054	€0	€0	€0	€0	€0
338	10/2054	€0	€0	€0	€0	€0
339	11/2054	€0	€0	€0	€0	€0
340	12/2054	€0	€0	€0	€0	€0
341	01/2055	€0	€0	€0	€0	€0
342	02/2055	€0	€0	€0	€0	€0
343	03/2055	€0	€0	€0	€0	€0
344	04/2055	€0	€0	€0	€0	€0
345	05/2055	€0	€0	€0	€0	€0
346	06/2055	€0	€0	€0	€0	€0
347	07/2055	€0	€0	€0	€0	€0
348	08/2055	€0	€0	€0	€0	€0
349	09/2055	€0	€0	€0	€0	€0
350	10/2055	€0	€0	€0	€0	€0

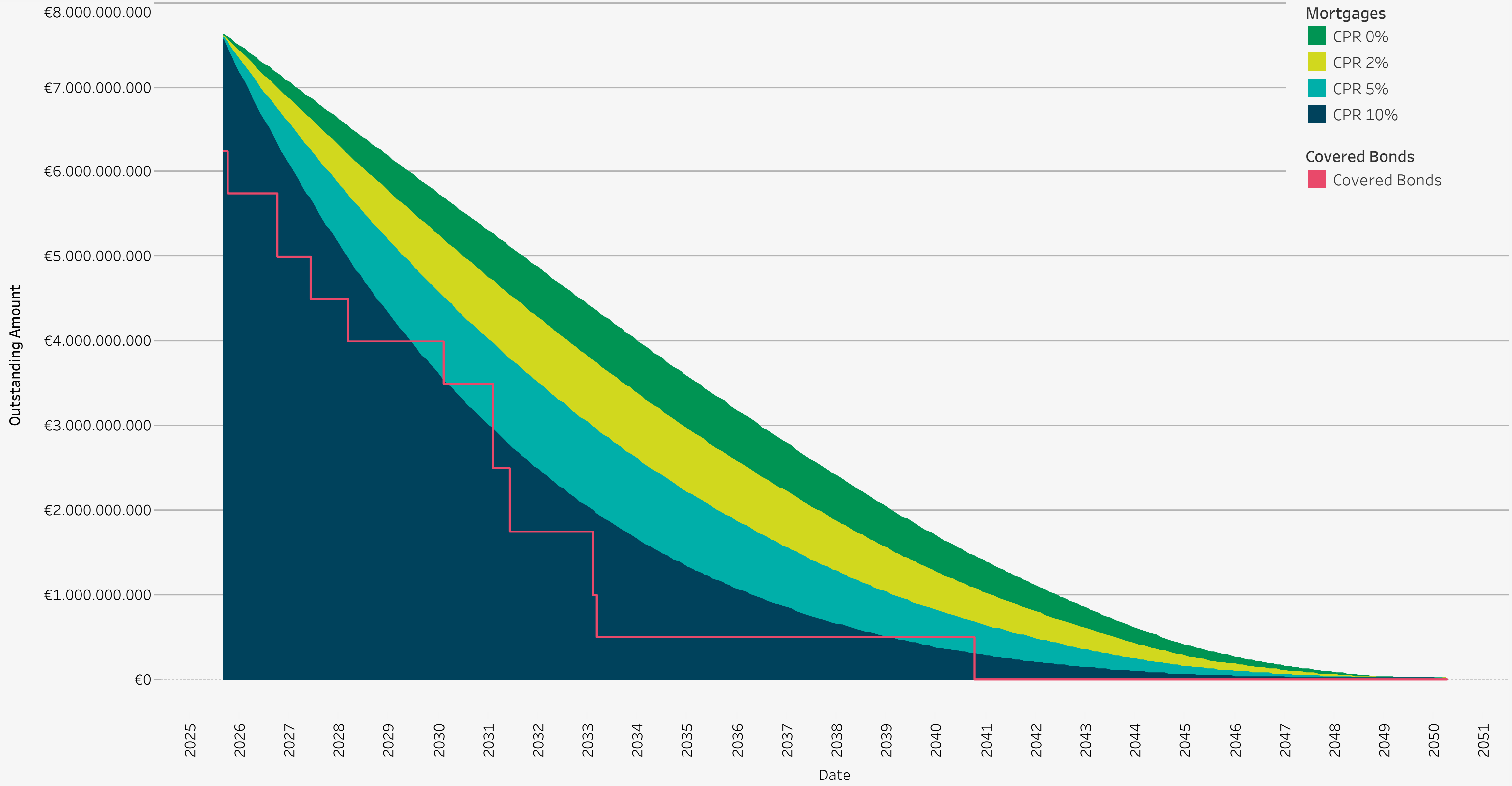
Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	11/2055	€0	€0	€0	€0	€0
352	12/2055	€0	€0	€0	€0	€0
353	01/2056	€0	€0	€0	€0	€0
354	02/2056	€0	€0	€0	€0	€0
355	03/2056	€0	€0	€0	€0	€0
356	04/2056	€0	€0	€0	€0	€0
357	05/2056	€0	€0	€0	€0	€0
358	06/2056	€0	€0	€0	€0	€0
359	07/2056	€0	€0	€0	€0	€0
360	08/2056	€0	€0	€0	€0	€0

Residential European Covered Bonds (Premium) Programme

2. Amortisation Graph



Definitions & Remarks

Interest and Principal Coverage Test
The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.
Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed yearly amount and variable yearly percentage on the outstanding mortgage loan balance.

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

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

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

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

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

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

Prepayments
The monthly percentage (SMM) is defined as: amount prepaid during the past month / outstanding balance at the end of the previous month
The annual percentage (CPR) is defined as: 1 – 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

Disclaimer

This investor report is prepared by Argenta Spaarbank SA/NV, having its registered office at Belgiëlei 49-53, 2018 Antwerp, Belgium, and registered with the Crossroads Bank for Enterprises under number 0404.453.574, RPR/RPM Antwerp, division Antwerp as issuer (the 'Issuer') under the Residential European Covered Bonds (Premium) Programme (the 'Programme').

This reportand the data contained herein are purely for the purposes of information of relevant investors in European Covered Bonds (Premium) issued under the Programme and it contains no offer or invitation for the purchase or sale of European Covered Bonds (Premium), does not comprise investment advice and is not a confirmation of any transaction.

The information in this reporthas been treated with all reasonable care. All opinions, estimates, numbers and projections contained in this report are made as of the date hereof and are subject to change without notice.

The Issuer cannot be held liable for any direct or indirect damage or loss resulting from the use of this report.

The information contained in this report is published for the assistance of the recipient ((potential) investor), but is not to be relied upon as authoritative or taken in substitution for the exercise of judgment by any recipient. Nothing in this report shall form the basis of any contract or commitment whatsoever and nothing in this report, nor the report in itself, may be reproduced, distributed or published without the prior written consent of the Issuer.

Potential users of this report and each investor is encouraged to contact its local regulatory authorities to determine whether any restrictions apply to their ability to purchase investments (European Covered Bonds (Premium)) to which this report refers.

The European Covered Bonds (Premium) have not been and will not be registered under the United States Securities Act of 1933, as amended (the "Securities Act"), or any U.S. state securities laws and, unless so registered, may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons as defined in Regulation S under the Securities Act ("Regulation S") except pursuant to an exemption from or in a transaction not subject to the registration requirements of the Securities Act and applicable U.S. state securities laws.