



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/10/2026	Portfolio Cut-off Date	30/09/2026
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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	4,37	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,03	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,42	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,05	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	1,73	22/06/2029	Fixed	3,375%	22/06/2027	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,36	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,45	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,07	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,35	3/02/2033	Fixed	2,875%	3/02/2027	ACT/ACT	EUR	€1.000.000.000
BE6374825824	17/06/2026	17/06/2032	5,72	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 *:	5,04

* 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	Stable	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	€7.647.744.802	(II)
Nominal Balance Public Finance Exposures	€165.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	25,00%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.879.643.891	(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 Covenant Propsectus (>105%)	PASS	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€165.439.062	(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	€1.531.587.411	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.519.387.411	
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)	€7.044.643.891	(X)
Total Principal Proceeds Residential Mortgage Loans	€7.647.744.802	
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	€104.083.439	(XII)
Principal Requirement Covered Bonds	€6.250.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.446.844.458	
> > > 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	€411.939.545	(XV)
Cumulative Cash Outflow Next 180 Days	€114.693.900	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€297.245.645	
> > > Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€158.938.445	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€109.737.500	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€49.200.945	



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	€7.647.744.802
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	50.507
Number of Loans	78.868
Average Outstanding Balance per Borrower	€151.420
Average Outstanding Balance per Loan	€96.969
Weighted Average Original Loan to Initial Value	76,94%
Weighted Average Current Loan to Current Value	52,27%
Weighted Average Seasoning (in months)	64,56
Weighted Average Remaining Maturity (in months, at 0% CPR)	205,82
Weighted Average Initial Maturity (in months, at 0% CPR)	269,76
Weighted Remaining Average Life (in months, at 0% CPR)	112,17
Weighted Remaining Average Life (in months, at 2% CPR)	98,91
Weighted Remaining Average Life (in months, at 5% CPR)	82,90
Weighted Remaining Average Life (in months, at 10% CPR)	63,61
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98,39
Percentage of Fixed Rate Loans	44,19%
Percentage of Resettable Rate Loans	55,81%
Weighted Average Interest Rate	2,35%
Weighted Average Interest Rate Fixed Rate Loans	2,56%
Weighted average interest rate Resettable Rate Loans	2,19%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€122.909.674
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Residential European Covered Bonds (Premium) Programme

Cover Pool Summary

3. Public Sector Exposure (Liquid Bond Positions)

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
EU000A3K4DS6	EUROPEAN UNION	20/09/2022	4/10/2027	Fixed	2,000%	1,00%	AA+	AAA	Aaa	EUR	€65.000.000	€64.276.550	€64.850.566
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa2	EUR	€100.000.000	€96.756.000	€100.588.496

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	€7.647.744.802	100,00%	78.868	100,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.451.798.272	32,06%	24.746	31,38%
Brabant Wallon	€168.253.401	2,20%	1.390	1,76%
Brussels	€295.850.052	3,87%	2.432	3,08%
Hainaut	€302.015.093	3,95%	3.313	4,20%
Liège	€233.085.945	3,05%	2.578	3,27%
Limburg	€850.598.729	11,12%	9.468	12,00%
Luxembourg	€25.908.249	0,34%	272	0,34%
Namur	€110.562.978	1,45%	1.111	1,41%
Oost-Vlaanderen	€1.326.159.986	17,34%	13.511	17,13%
Vlaams-Brabant	€1.091.612.289	14,27%	10.970	13,91%
West-Vlaanderen	€791.899.808	10,35%	9.077	11,51%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€374.205.166	4,89%	2.210	2,80%
12 - 24	€805.586.060	10,53%	5.654	7,17%
24 - 36	€714.550.408	9,34%	4.952	6,28%
36 - 48	€744.080.721	9,73%	5.038	6,39%
48 - 60	€700.454.319	9,16%	6.002	7,61%
60 - 72	€1.556.474.173	20,35%	15.197	19,27%
72 - 84	€953.789.413	12,47%	10.229	12,97%
84 - 96	€476.316.260	6,23%	5.329	6,76%
96 - 108	€256.181.407	3,35%	3.024	3,83%
108 - 120	€289.092.756	3,78%	5.069	6,43%
120 - 132	€362.313.328	4,74%	6.930	8,79%
132 - 144	€196.976.023	2,58%	4.386	5,56%
144 - 156	€124.596.592	1,63%	2.558	3,24%
156 - 168	€93.128.176	1,22%	2.290	2,90%
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	€7.647.744.802	100,00%	78.868	100,00%



Residential European Covered Bonds (Premium) Programme

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€2.699.593	0,04%	920	1,17%
12 - 24	€9.238.324	0,12%	1.114	1,41%
24 - 36	€21.530.949	0,28%	1.537	1,95%
36 - 48	€38.478.513	0,50%	2.031	2,58%
48 - 60	€59.546.832	0,78%	2.289	2,90%
60 - 72	€51.970.664	0,68%	1.645	2,09%
72 - 84	€75.520.049	0,99%	1.993	2,53%
84 - 96	€114.687.307	1,50%	2.568	3,26%
96 - 108	€167.805.557	2,19%	3.396	4,31%
108 - 120	€218.650.911	2,86%	3.938	4,99%
120 - 132	€172.562.631	2,26%	2.763	3,50%
132 - 144	€200.230.986	2,62%	2.724	3,45%
144 - 156	€287.054.746	3,75%	3.625	4,60%
156 - 168	€425.390.335	5,56%	5.034	6,38%
168 - 180	€549.180.651	7,18%	6.079	7,71%
180 - 192	€389.919.620	5,10%	4.041	5,12%
192 - 204	€372.974.024	4,88%	3.396	4,31%
204 - 216	€447.877.251	5,86%	3.849	4,88%
216 - 228	€718.089.981	9,39%	5.578	7,07%
228 - 240	€1.018.514.957	13,32%	7.219	9,15%
240 - 252	€553.334.424	7,24%	3.621	4,59%
252 - 264	€560.772.990	7,33%	3.142	3,98%
264 - 276	€427.995.624	5,60%	2.384	3,02%
276 - 288	€505.181.672	6,61%	2.737	3,47%
288 - 300	€258.536.211	3,38%	1.245	1,58%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%



Residential European Covered Bonds (Premium) Programme

5. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0,00%	0	0,00%
12 - 24	€0	0,00%	0	0,00%
24 - 36	€0	0,00%	0	0,00%
36 - 48	€0	0,00%	0	0,00%
48 - 60	€2.510.205	0,03%	157	0,20%
60 - 72	€1.287.406	0,02%	55	0,07%
72 - 84	€4.142.463	0,05%	192	0,24%
84 - 96	€5.946.390	0,08%	171	0,22%
96 - 108	€5.064.072	0,07%	173	0,22%
108 - 120	€104.969.366	1,37%	4.021	5,10%
120 - 132	€10.585.018	0,14%	391	0,50%
132 - 144	€37.546.329	0,49%	1.103	1,40%
144 - 156	€54.900.586	0,72%	1.244	1,58%
156 - 168	€39.108.865	0,51%	904	1,15%
168 - 180	€406.627.837	5,32%	8.637	10,95%
180 - 192	€59.588.219	0,78%	1.013	1,28%
192 - 204	€100.193.119	1,31%	1.526	1,93%
204 - 216	€233.822.319	3,06%	2.852	3,62%
216 - 228	€75.018.864	0,98%	1.130	1,43%
228 - 240	€1.517.685.030	19,84%	18.266	23,16%
240 - 252	€67.923.380	0,89%	706	0,90%
252 - 264	€191.830.710	2,51%	1.741	2,21%
264 - 276	€148.269.171	1,94%	1.428	1,81%
276 - 288	€96.036.174	1,26%	907	1,15%
288 - 300	€4.239.866.922	55,44%	29.592	37,52%
300 - 312	€59.645.949	0,78%	541	0,69%
312 - 324	€41.972.998	0,55%	354	0,45%
324 - 336	€9.630.986	0,13%	128	0,16%
336 - 348	€3.607.641	0,05%	50	0,06%
348 - 360	€129.964.786	1,70%	1.586	2,01%
>360	€0	0,00%	0	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€141.049.012	1,84%	3.303	4,19%
2014	€136.024.811	1,78%	2.907	3,69%
2015	€211.623.877	2,77%	4.616	5,85%
2016	€416.882.376	5,45%	7.724	9,79%
2017	€213.566.330	2,79%	3.338	4,23%
2018	€251.667.425	3,29%	2.958	3,75%
2019	€862.078.534	11,27%	9.311	11,81%
2020	€977.316.559	12,78%	10.139	12,86%
2021	€1.330.252.263	17,39%	13.003	16,49%
2022	€664.654.232	8,69%	5.037	6,39%
2023	€607.399.999	7,94%	4.186	5,31%
2024	€818.953.813	10,71%	5.726	7,26%
2025	€804.652.966	10,52%	5.406	6,85%
2026	€211.622.606	2,77%	1.214	1,54%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€868.082.672	11,35%	15.594	30,87%
100k - 200k	€3.154.367.442	41,25%	21.270	42,11%
200k - 300k	€2.581.311.709	33,75%	10.702	21,19%
300k - 400k	€830.543.245	10,86%	2.486	4,92%
>400k	€213.439.735	2,79%	455	0,90%
Grand Total	€7.647.744.802	100,00%	50.507	100,00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.945.529.700	77,74%	66.256	84,01%
Linear	€27.424.087	0,36%	422	0,54%
Variable Linear Capital	€1.674.791.014	21,90%	12.190	15,46%
Grand Total	€7.647.744.802	100,00%	78.868	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%	€396.096.288	5,18%	4.696	5,95%
1% - 1.5%	€1.527.772.299	19,98%	16.419	20,82%
1.5% - 2%	€1.709.013.175	22,35%	18.850	23,90%
2% - 2.5%	€830.310.962	10,86%	8.701	11,03%
2.5% - 3%	€978.988.628	12,80%	7.599	9,64%
3% - 3.5%	€1.044.517.633	13,66%	8.531	10,82%
3.5% - 4%	€574.465.774	7,51%	5.261	6,67%
4% - 4.5%	€368.963.862	4,82%	5.675	7,20%
4.5% - 5%	€171.707.036	2,25%	2.437	3,09%
5% - 5.5%	€31.647.267	0,41%	491	0,62%
5.5% - 6%	€12.441.013	0,16%	179	0,23%
6% - 6.5%	€1.717.366	0,02%	25	0,03%
6.5% - 7%	€103.499	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€3.379.907.592	44,19%	37.075	47,01%
Fixed with Resets	€4.267.837.211	55,81%	41.793	52,99%
Grand Total	€7.647.744.802	100,00%	78.868	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	€62.539.773	0,82%	1.253	1,59%
2027	€169.891.267	2,22%	3.557	4,51%
2028	€212.462.390	2,78%	4.035	5,12%
2029	€125.374.578	1,64%	2.042	2,59%
2030	€79.193.150	1,04%	1.467	1,86%
2031	€124.660.809	1,63%	2.201	2,79%
2032	€26.788.229	0,35%	402	0,51%
2033	€46.075.209	0,60%	418	0,53%
2034	€307.800.696	4,02%	2.274	2,88%
2035	€374.091.944	4,89%	3.350	4,25%
2036	€308.392.456	4,03%	3.158	4,00%
2037	€84.131.258	1,10%	830	1,05%
2038	€102.773.783	1,34%	812	1,03%
2039	€450.242.922	5,89%	3.223	4,09%
2040	€622.353.632	8,14%	4.565	5,79%
2041	€793.134.406	10,37%	5.743	7,28%
2042	€318.383.720	4,16%	2.036	2,58%
2043	€18.482.236	0,24%	134	0,17%
2044	€36.384.653	0,48%	264	0,33%
2045	€3.575.050	0,05%	21	0,03%
2046	€1.105.048	0,01%	8	0,01%
Fixed	€3.379.907.592	44,19%	37.075	47,01%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€7.647.744.802	100,00%	78.868	100,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€7.543.886.308	98,64%	77.477	98,24%
Buy-to-let	€102.623.886	1,34%	1.378	1,75%
Other	€1.234.608	0,02%	13	0,02%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.114.520	0,04%	228	0,29%
10 - 20%	€33.965.439	0,44%	1.300	1,65%
20 - 30%	€110.165.940	1,44%	2.748	3,48%
30 - 40%	€241.181.130	3,15%	4.569	5,79%
40 - 50%	€442.070.428	5,78%	6.777	8,59%
50 - 60%	€691.708.470	9,04%	9.153	11,61%
60 - 70%	€962.752.022	12,59%	11.226	14,23%
70 - 80%	€1.512.180.101	19,77%	14.971	18,98%
80 - 90%	€1.634.168.489	21,37%	12.525	15,88%
90 - 100%	€1.689.341.363	22,09%	12.629	16,01%
100 - 110%	€235.157.811	3,07%	1.883	2,39%
110 - 120%	€91.939.089	1,20%	859	1,09%
>120%	€0	0,00%	0	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%



Residential European Covered Bonds (Premium) Programme

15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€57.815.250	0,76%	4.080	5,17%
10 - 20%	€200.759.696	2,63%	5.927	7,52%
20 - 30%	€397.988.743	5,20%	7.794	9,88%
30 - 40%	€668.884.946	8,75%	9.992	12,67%
40 - 50%	€971.638.915	12,70%	11.610	14,72%
50 - 60%	€1.184.764.875	15,49%	11.702	14,84%
60 - 70%	€1.321.291.965	17,28%	10.492	13,30%
70 - 80%	€1.332.621.430	17,43%	8.802	11,16%
80 - 90%	€1.092.795.563	14,29%	6.303	7,99%
90 - 100%	€401.252.424	5,25%	2.074	2,63%
100 - 110%	€17.665.629	0,23%	91	0,12%
110 - 120%	€265.367	0,00%	1	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€107.657.049	1,41%	6.004	7,61%
10 - 20%	€360.514.666	4,71%	8.852	11,22%
20 - 30%	€721.353.312	9,43%	11.793	14,95%
30 - 40%	€1.092.133.577	14,28%	13.402	16,99%
40 - 50%	€1.297.860.410	16,97%	12.309	15,61%
50 - 60%	€1.267.063.073	16,57%	9.817	12,45%
60 - 70%	€1.127.696.275	14,75%	7.552	9,58%
70 - 80%	€859.669.942	11,24%	4.993	6,33%
80 - 90%	€581.210.821	7,60%	3.004	3,81%
90 - 100%	€221.228.235	2,89%	1.091	1,38%
100 - 110%	€11.357.441	0,15%	51	0,06%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€21.354.498	0,28%	2.229	2,83%
20 - 40%	€137.515.140	1,80%	5.135	6,51%
40 - 60%	€638.224.807	8,35%	11.925	15,12%
60 - 80%	€1.782.706.665	23,31%	20.386	25,85%
80 - 100%	€1.029.269.835	13,46%	9.875	12,52%
100 - 120%	€255.204.932	3,34%	3.837	4,87%
120 - 140%	€569.001.782	7,44%	5.527	7,01%
140 - 160%	€924.054.128	12,08%	6.724	8,53%
160 - 180%	€550.431.070	7,20%	3.479	4,41%
180 - 200%	€104.967.939	1,37%	813	1,03%
200 - 300%	€734.359.732	9,60%	4.600	5,83%
300 - 400%	€889.912.765	11,64%	4.283	5,43%
400 - 500%	€2.908.211	0,04%	24	0,03%
>500%	€7.833.296	0,10%	31	0,04%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%



Residential European Covered Bonds (Premium) Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€10.569.219	0,14%	1.902	2,41%
12 - 24	€56.713.485	0,74%	3.487	4,42%
24 - 36	€109.792.966	1,44%	3.951	5,01%
36 - 48	€153.798.079	2,01%	3.848	4,88%
48 - 60	€346.882.698	4,54%	6.742	8,55%
60 - 72	€333.293.703	4,36%	5.245	6,65%
72 - 84	€563.830.164	7,37%	7.190	9,12%
84 - 96	€928.674.545	12,14%	10.412	13,20%
96 - 108	€551.991.500	7,22%	5.195	6,59%
108 - 120	€1.056.437.588	13,81%	8.668	10,99%
120 - 132	€1.480.767.573	19,36%	10.747	13,63%
132 - 144	€540.265.401	7,06%	3.274	4,15%
144 - 156	€638.265.968	8,35%	3.585	4,55%
156 - 168	€656.637.996	8,59%	3.532	4,48%
168 - 180	€216.301.697	2,83%	1.054	1,34%
180 - 192	€1.589.923	0,02%	10	0,01%
192 - 204	€960.522	0,01%	14	0,02%
204 - 216	€685.419	0,01%	9	0,01%
216 - 228	€286.357	0,00%	3	0,00%
Grand Total	€7.647.744.802	100,00%	78.868	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	€196.961.069	2,58%	5.771	7,32%
12 - 24	€273.705.921	3,58%	6.942	8,80%
24 - 36	€251.462.103	3,29%	5.613	7,12%
36 - 48	€214.207.567	2,80%	4.060	5,15%
48 - 60	€266.726.490	3,49%	4.607	5,84%
60 - 72	€363.406.371	4,75%	5.089	6,45%
72 - 84	€845.219.898	11,05%	8.740	11,08%
84 - 96	€872.090.927	11,40%	8.153	10,34%
96 - 108	€795.265.481	10,40%	6.404	8,12%
108 - 120	€1.585.870.999	20,74%	11.744	14,89%
120 - 132	€656.305.261	8,58%	4.329	5,49%
132 - 144	€323.327.311	4,23%	1.905	2,42%
144 - 156	€512.475.720	6,70%	2.904	3,68%
156 - 168	€389.888.803	5,10%	2.105	2,67%
168 - 180	€100.235.938	1,31%	498	0,63%
180 - 192	€594.945	0,01%	4	0,01%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€7.375.451.976	96,44%	75.808	96,12%
2	€272.292.826	3,56%	3.060	3,88%
Grand Total	€7.647.744.802	100,00%	78.868	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	€7.647.744.802	100,00%	78.868	100,00%
Grand Total	€7.647.744.802	100,00%	78.868	100,00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,02%	0,21%
Full Prepayments	0,14%	1,72%
Total Prepayments	0,16%	1,93%



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	10/2026	€5.750.000.000	€7.611.827.802	€7.599.023.623	€7.579.360.930	€7.545.288.165
2	11/2026	€5.750.000.000	€7.575.930.929	€7.550.464.774	€7.511.441.236	€7.444.058.168
3	12/2026	€5.750.000.000	€7.540.024.992	€7.502.038.771	€7.443.954.102	€7.344.012.590
4	01/2027	€5.750.000.000	€7.504.128.960	€7.453.764.161	€7.376.915.758	€7.245.156.851
5	02/2027	€5.750.000.000	€7.468.187.247	€7.405.585.434	€7.310.269.151	€7.147.424.512
6	03/2027	€5.750.000.000	€7.432.205.076	€7.357.507.652	€7.244.017.440	€7.050.808.823
7	04/2027	€5.750.000.000	€7.396.196.311	€7.309.544.380	€7.178.172.094	€6.955.311.103
8	05/2027	€5.750.000.000	€7.360.142.576	€7.261.677.282	€7.112.713.202	€6.860.902.278
9	06/2027	€5.750.000.000	€7.324.049.557	€7.213.911.847	€7.047.644.323	€6.767.576.229
10	07/2027	€5.750.000.000	€7.287.924.515	€7.166.255.072	€6.982.970.438	€6.675.328.207
11	08/2027	€5.750.000.000	€7.251.744.546	€7.118.684.297	€6.918.667.642	€6.584.125.959
12	09/2027	€5.750.000.000	€7.215.516.152	€7.071.205.829	€6.854.740.344	€6.493.964.537
13	10/2027	€5.000.000.000	€7.179.240.889	€7.023.821.095	€6.791.188.181	€6.404.834.483
14	11/2027	€5.000.000.000	€7.142.930.983	€6.976.541.932	€6.728.020.820	€6.316.735.832
15	12/2027	€5.000.000.000	€7.106.575.999	€6.929.358.000	€6.665.226.486	€6.229.648.482
16	01/2028	€5.000.000.000	€7.070.155.907	€6.882.249.691	€6.602.784.621	€6.143.544.428
17	02/2028	€5.000.000.000	€7.033.688.663	€6.835.234.439	€6.540.710.319	€6.058.429.093
18	03/2028	€5.000.000.000	€6.997.186.120	€6.788.323.640	€6.479.012.740	€5.974.302.245
19	04/2028	€5.000.000.000	€6.960.714.065	€6.741.580.849	€6.417.750.596	€5.891.209.050
20	05/2028	€5.000.000.000	€6.924.203.314	€6.694.938.691	€6.356.857.660	€5.809.079.596
21	06/2028	€4.500.000.000	€6.887.674.950	€6.648.417.374	€6.296.351.320	€5.727.921.202
22	07/2028	€4.500.000.000	€6.851.131.763	€6.602.019.340	€6.236.231.996	€5.647.725.593
23	08/2028	€4.500.000.000	€6.814.567.783	€6.555.738.586	€6.176.492.132	€5.568.477.367
24	09/2028	€4.500.000.000	€6.777.970.225	€6.509.562.604	€6.117.118.128	€5.490.155.882
25	10/2028	€4.500.000.000	€6.741.367.296	€6.463.518.272	€6.058.133.427	€5.412.773.878
26	11/2028	€4.500.000.000	€6.704.727.010	€6.417.574.670	€5.999.507.187	€5.336.295.493
27	12/2028	€4.500.000.000	€6.668.053.794	€6.371.735.878	€5.941.241.510	€5.260.714.595
28	01/2029	€4.500.000.000	€6.631.407.532	€6.326.058.856	€5.883.387.642	€5.186.068.398
29	02/2029	€4.500.000.000	€6.594.696.704	€6.280.455.985	€5.825.862.176	€5.112.275.202
30	03/2029	€4.000.000.000	€6.558.017.493	€6.235.018.695	€5.768.748.215	€5.039.400.148
31	04/2029	€4.000.000.000	€6.521.261.479	€6.189.643.600	€5.711.948.211	€4.967.350.023
32	05/2029	€4.000.000.000	€6.484.491.515	€6.144.390.299	€5.655.515.631	€4.896.163.945
33	06/2029	€4.000.000.000	€6.447.731.303	€6.099.280.954	€5.599.469.009	€4.825.850.144
34	07/2029	€4.000.000.000	€6.410.981.133	€6.054.315.467	€5.543.806.293	€4.756.398.961
35	08/2029	€4.000.000.000	€6.374.234.393	€6.009.487.231	€5.488.519.498	€4.687.795.760
36	09/2029	€4.000.000.000	€6.337.497.714	€5.964.802.148	€5.433.612.103	€4.620.035.834
37	10/2029	€4.000.000.000	€6.300.775.383	€5.920.263.876	€5.379.085.499	€4.553.112.716
38	11/2029	€4.000.000.000	€6.264.059.808	€5.875.864.903	€5.324.930.932	€4.487.011.427
39	12/2029	€4.000.000.000	€6.227.317.223	€5.831.573.255	€5.271.117.614	€4.421.698.693
40	01/2030	€4.000.000.000	€6.190.636.304	€5.787.471.640	€5.217.718.456	€4.357.228.360
41	02/2030	€4.000.000.000	€6.154.006.503	€5.743.549.603	€5.164.721.831	€4.293.582.954
42	03/2030	€4.000.000.000	€6.117.352.587	€5.699.736.488	€5.112.062.222	€4.230.700.636
43	04/2030	€4.000.000.000	€6.080.688.155	€5.656.044.738	€5.059.749.122	€4.168.582.396
44	05/2030	€4.000.000.000	€6.044.010.731	€5.612.471.788	€5.007.778.518	€4.107.218.063
45	06/2030	€4.000.000.000	€6.007.339.085	€5.569.034.782	€4.956.163.971	€4.046.611.923
46	07/2030	€4.000.000.000	€5.970.679.999	€5.525.739.653	€4.904.908.942	€3.986.759.904
47	08/2030	€4.000.000.000	€5.934.008.490	€5.482.562.945	€4.853.990.821	€3.927.636.843
48	09/2030	€4.000.000.000	€5.897.317.858	€5.439.498.222	€4.803.402.254	€3.869.230.247
49	10/2030	€4.000.000.000	€5.860.680.882	€5.396.612.274	€4.753.200.447	€3.811.579.548
50	11/2030	€4.000.000.000	€5.824.050.610	€5.353.861.378	€4.703.344.920	€3.754.645.420



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	12/2030	€4.000.000.000	€5.787.486.556	€5.311.299.809	€4.653.881.466	€3.698.457.737
52	01/2031	€4.000.000.000	€5.750.945.816	€5.268.887.638	€4.604.773.066	€3.642.980.249
53	02/2031	€3.500.000.000	€5.714.407.264	€5.226.605.127	€4.556.000.669	€3.588.191.440
54	03/2031	€3.500.000.000	€5.677.808.609	€5.184.395.077	€4.507.512.843	€3.534.044.725
55	04/2031	€3.500.000.000	€5.641.286.188	€5.142.381.737	€4.459.416.024	€3.480.617.510
56	05/2031	€3.500.000.000	€5.604.774.409	€5.100.504.757	€4.411.655.873	€3.427.860.827
57	06/2031	€3.500.000.000	€5.568.282.047	€5.058.771.751	€4.364.237.235	€3.375.772.299
58	07/2031	€3.500.000.000	€5.531.787.041	€5.017.162.318	€4.317.140.785	€3.324.330.914
59	08/2031	€3.500.000.000	€5.495.325.320	€4.975.708.693	€4.270.392.563	€3.273.550.755
60	09/2031	€3.500.000.000	€5.458.927.076	€4.934.437.712	€4.224.013.711	€3.223.441.849
61	10/2031	€3.500.000.000	€5.422.558.890	€4.893.318.623	€4.177.975.967	€3.173.976.451
62	11/2031	€3.500.000.000	€5.386.216.252	€4.852.346.925	€4.132.273.708	€3.125.144.369
63	12/2031	€3.500.000.000	€5.349.829.937	€4.811.459.938	€4.086.851.942	€3.076.898.367
64	01/2032	€3.500.000.000	€5.313.525.287	€4.770.770.100	€4.041.804.594	€3.029.303.607
65	02/2032	€2.500.000.000	€5.277.210.826	€4.730.194.746	€3.997.059.747	€2.982.300.291
66	03/2032	€2.500.000.000	€5.240.893.278	€4.689.739.637	€3.952.620.740	€2.935.885.527
67	04/2032	€2.500.000.000	€5.204.518.595	€4.649.356.206	€3.908.445.202	€2.890.022.622
68	05/2032	€2.500.000.000	€5.168.149.930	€4.609.100.733	€3.864.579.100	€2.844.740.513
69	06/2032	€1.750.000.000	€5.131.760.028	€4.568.948.627	€3.821.000.285	€2.800.017.650
70	07/2032	€1.750.000.000	€5.095.371.345	€4.528.919.646	€3.777.723.821	€2.755.859.963
71	08/2032	€1.750.000.000	€5.058.941.505	€4.488.975.885	€3.734.716.633	€2.712.238.264
72	09/2032	€1.750.000.000	€5.022.456.598	€4.449.104.911	€3.691.967.116	€2.669.139.357
73	10/2032	€1.750.000.000	€4.985.975.100	€4.409.358.387	€3.649.516.831	€2.626.588.496
74	11/2032	€1.750.000.000	€4.949.473.667	€4.369.715.392	€3.607.346.976	€2.584.567.186
75	12/2032	€1.750.000.000	€4.912.945.115	€4.330.169.389	€3.565.450.780	€2.543.065.795
76	01/2033	€1.750.000.000	€4.876.307.020	€4.290.647.679	€3.523.767.198	€2.502.036.273
77	02/2033	€1.750.000.000	€4.839.702.264	€4.251.275.964	€3.482.398.327	€2.461.546.705
78	03/2033	€1.750.000.000	€4.803.158.561	€4.212.078.104	€3.441.361.994	€2.421.604.612
79	04/2033	€1.750.000.000	€4.766.527.064	€4.172.923.229	€3.400.549.738	€2.382.128.858
80	05/2033	€1.750.000.000	€4.729.991.695	€4.133.972.179	€3.360.091.316	€2.343.205.841
81	06/2033	€1.750.000.000	€4.693.461.086	€4.095.144.515	€3.319.919.530	€2.304.783.627
82	07/2033	€1.750.000.000	€4.657.031.263	€4.056.523.572	€3.280.100.292	€2.266.903.160
83	08/2033	€1.750.000.000	€4.620.616.456	€4.018.034.031	€3.240.570.870	€2.229.516.089
84	09/2033	€1.750.000.000	€4.584.293.559	€3.979.742.290	€3.201.383.168	€2.192.653.398
85	10/2033	€1.750.000.000	€4.547.932.326	€3.941.534.780	€3.162.444.150	€2.156.246.639
86	11/2033	€1.750.000.000	€4.511.494.029	€3.903.377.874	€3.123.725.706	€2.120.272.617
87	12/2033	€1.750.000.000	€4.475.211.568	€3.865.472.789	€3.085.387.459	€2.084.835.364
88	01/2034	€1.750.000.000	€4.439.068.560	€3.827.804.433	€3.047.415.167	€2.049.920.044
89	02/2034	€1.000.000.000	€4.402.866.320	€3.790.200.876	€3.009.670.181	€2.015.428.727
90	03/2034	€500.000.000	€4.366.674.812	€3.752.722.220	€2.972.199.048	€1.981.388.654
91	04/2034	€500.000.000	€4.330.594.326	€3.715.454.180	€2.935.068.058	€1.947.839.637
92	05/2034	€500.000.000	€4.294.455.626	€3.678.251.041	€2.898.160.459	€1.914.699.800
93	06/2034	€500.000.000	€4.258.437.788	€3.641.265.896	€2.861.595.525	€1.882.043.925
94	07/2034	€500.000.000	€4.222.398.519	€3.604.376.478	€2.825.275.448	€1.849.803.277
95	08/2034	€500.000.000	€4.186.551.071	€3.567.764.332	€2.789.340.945	€1.818.065.783
96	09/2034	€500.000.000	€4.150.793.705	€3.531.341.798	€2.753.721.350	€1.786.780.585
97	10/2034	€500.000.000	€4.115.114.430	€3.495.098.031	€2.718.406.452	€1.755.936.747
98	11/2034	€500.000.000	€4.079.471.067	€3.458.996.656	€2.683.366.337	€1.725.510.810
99	12/2034	€500.000.000	€4.043.850.470	€3.423.026.117	€2.648.590.591	€1.695.492.180
100	01/2035	€500.000.000	€4.008.506.385	€3.387.400.473	€2.614.243.020	€1.665.981.438



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	02/2035	€500.000.000	€3.973.268.892	€3.351.974.922	€2.580.209.490	€1.636.900.990
102	03/2035	€500.000.000	€3.938.070.829	€3.316.692.177	€2.546.444.223	€1.608.217.758
103	04/2035	€500.000.000	€3.902.822.327	€3.281.476.238	€2.512.887.578	€1.579.890.497
104	05/2035	€500.000.000	€3.867.679.988	€3.246.458.503	€2.479.638.929	€1.551.978.195
105	06/2035	€500.000.000	€3.832.492.394	€3.211.511.370	€2.446.599.305	€1.524.415.161
106	07/2035	€500.000.000	€3.797.584.539	€3.176.906.641	€2.413.974.236	€1.497.325.718
107	08/2035	€500.000.000	€3.762.744.119	€3.142.465.564	€2.381.625.653	€1.470.619.752
108	09/2035	€500.000.000	€3.727.997.417	€3.108.209.504	€2.349.568.172	€1.444.302.582
109	10/2035	€500.000.000	€3.693.364.556	€3.074.154.554	€2.317.812.275	€1.418.376.861
110	11/2035	€500.000.000	€3.658.875.477	€3.040.324.854	€2.286.374.377	€1.392.848.773
111	12/2035	€500.000.000	€3.624.503.973	€3.006.697.804	€2.255.235.655	€1.367.702.978
112	01/2036	€500.000.000	€3.590.262.053	€2.973.282.595	€2.224.401.255	€1.342.938.847
113	02/2036	€500.000.000	€3.556.076.156	€2.940.017.616	€2.193.823.426	€1.318.523.932
114	03/2036	€500.000.000	€3.521.988.614	€2.906.937.315	€2.163.526.395	€1.294.469.396
115	04/2036	€500.000.000	€3.488.019.679	€2.874.057.716	€2.133.520.453	€1.270.777.867
116	05/2036	€500.000.000	€3.454.142.233	€2.841.355.766	€2.103.786.842	€1.247.434.663
117	06/2036	€500.000.000	€3.420.336.788	€2.808.814.830	€2.074.311.729	€1.224.428.243
118	07/2036	€500.000.000	€3.386.739.007	€2.776.545.581	€2.045.175.188	€1.201.802.416
119	08/2036	€500.000.000	€3.353.229.324	€2.744.449.051	€2.016.302.435	€1.179.509.584
120	09/2036	€500.000.000	€3.319.818.000	€2.712.533.012	€1.987.697.668	€1.157.548.962
121	10/2036	€500.000.000	€3.286.502.698	€2.680.794.907	€1.959.357.483	€1.135.915.337
122	11/2036	€500.000.000	€3.253.297.528	€2.649.245.586	€1.931.288.274	€1.114.609.215
123	12/2036	€500.000.000	€3.220.182.035	€2.617.867.724	€1.903.475.876	€1.093.619.246
124	01/2037	€500.000.000	€3.187.171.940	€2.586.673.470	€1.875.927.635	€1.072.946.558
125	02/2037	€500.000.000	€3.154.223.551	€2.555.626.749	€1.848.615.933	€1.052.572.316
126	03/2037	€500.000.000	€3.121.343.977	€2.524.732.822	€1.821.543.247	€1.032.495.055
127	04/2037	€500.000.000	€3.088.516.243	€2.493.977.460	€1.794.698.001	€1.012.705.374
128	05/2037	€500.000.000	€3.055.719.526	€2.463.343.428	€1.768.066.569	€993.192.863
129	06/2037	€500.000.000	€3.022.961.172	€2.432.836.274	€1.741.651.771	€973.956.466
130	07/2037	€500.000.000	€2.990.209.998	€2.402.430.554	€1.715.434.262	€954.982.782
131	08/2037	€500.000.000	€2.957.470.897	€2.372.129.927	€1.689.415.615	€936.270.215
132	09/2037	€500.000.000	€2.924.740.169	€2.341.931.146	€1.663.592.478	€917.814.456
133	10/2037	€500.000.000	€2.892.008.362	€2.311.826.388	€1.637.958.282	€899.609.481
134	11/2037	€500.000.000	€2.859.327.635	€2.281.857.048	€1.612.541.304	€881.668.403
135	12/2037	€500.000.000	€2.826.685.086	€2.252.012.408	€1.587.332.787	€863.983.918
136	01/2038	€500.000.000	€2.794.055.533	€2.222.272.054	€1.562.317.246	€846.545.179
137	02/2038	€500.000.000	€2.761.474.047	€2.192.663.548	€1.537.512.988	€829.359.739
138	03/2038	€500.000.000	€2.729.058.267	€2.163.279.719	€1.512.983.769	€812.459.398
139	04/2038	€500.000.000	€2.696.734.027	€2.134.060.980	€1.488.686.361	€795.818.168
140	05/2038	€500.000.000	€2.664.416.634	€2.104.939.831	€1.464.572.465	€779.407.798
141	06/2038	€500.000.000	€2.632.116.121	€2.075.923.927	€1.440.646.430	€763.228.415
142	07/2038	€500.000.000	€2.600.077.910	€2.047.206.211	€1.417.040.809	€747.347.736
143	08/2038	€500.000.000	€2.567.945.661	€2.018.505.320	€1.393.559.317	€731.659.586
144	09/2038	€500.000.000	€2.535.899.530	€1.989.962.771	€1.370.298.892	€716.212.929
145	10/2038	€500.000.000	€2.503.984.735	€1.961.613.424	€1.347.282.207	€701.017.187
146	11/2038	€500.000.000	€2.472.046.925	€1.933.335.822	€1.324.424.608	€686.026.000
147	12/2038	€500.000.000	€2.440.035.543	€1.905.090.362	€1.301.698.239	€671.223.098
148	01/2039	€500.000.000	€2.408.419.283	€1.877.242.434	€1.279.351.534	€656.734.320
149	02/2039	€500.000.000	€2.376.837.260	€1.849.509.445	€1.257.189.888	€642.456.813
150	03/2039	€500.000.000	€2.345.134.419	€1.821.770.591	€1.235.130.388	€628.346.367



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	04/2039	€500.000.000	€2.313.488.377	€1.794.163.874	€1.213.265.985	€614.448.610
152	05/2039	€500.000.000	€2.282.220.906	€1.766.937.975	€1.191.763.315	€600.845.481
153	06/2039	€500.000.000	€2.250.946.276	€1.739.793.063	€1.170.418.283	€587.431.357
154	07/2039	€500.000.000	€2.220.042.482	€1.713.020.617	€1.149.425.655	€574.301.772
155	08/2039	€500.000.000	€2.189.243.732	€1.686.414.234	€1.128.644.969	€561.383.782
156	09/2039	€500.000.000	€2.158.757.660	€1.660.132.973	€1.108.181.154	€548.727.233
157	10/2039	€500.000.000	€2.128.489.551	€1.634.102.695	€1.087.982.789	€536.303.981
158	11/2039	€500.000.000	€2.098.470.698	€1.608.346.330	€1.068.063.431	€524.118.252
159	12/2039	€500.000.000	€2.068.687.664	€1.582.852.431	€1.048.413.718	€512.162.969
160	01/2040	€500.000.000	€2.039.351.006	€1.557.780.719	€1.029.137.457	€500.486.200
161	02/2040	€500.000.000	€2.010.227.164	€1.532.951.164	€1.010.113.499	€489.026.213
162	03/2040	€500.000.000	€1.981.209.907	€1.508.281.878	€991.286.433	€477.754.040
163	04/2040	€500.000.000	€1.952.308.606	€1.483.779.376	€972.659.368	€466.669.290
164	05/2040	€500.000.000	€1.923.375.310	€1.459.330.764	€954.157.297	€455.734.247
165	06/2040	€500.000.000	€1.894.737.615	€1.435.184.112	€935.941.382	€445.024.153
166	07/2040	€500.000.000	€1.866.308.261	€1.411.272.110	€917.965.977	€434.514.986
167	08/2040	€500.000.000	€1.838.007.883	€1.387.533.859	€900.190.054	€424.185.312
168	09/2040	€500.000.000	€1.809.785.093	€1.363.929.951	€882.586.907	€414.020.780
169	10/2040	€500.000.000	€1.781.936.714	€1.340.683.225	€865.299.363	€404.086.446
170	11/2040	€500.000.000	€1.754.386.975	€1.317.735.158	€848.287.634	€394.361.290
171	12/2040	€500.000.000	€1.727.088.131	€1.295.048.634	€831.526.080	€384.831.186
172	01/2041	€500.000.000	€1.700.031.046	€1.272.615.682	€815.007.981	€375.490.962
173	02/2041	€500.000.000	€1.673.153.855	€1.250.388.977	€798.701.539	€366.324.014
174	03/2041	€500.000.000	€1.646.460.829	€1.228.370.846	€782.606.913	€357.328.610
175	04/2041	€500.000.000	€1.620.036.460	€1.206.623.352	€766.762.208	€348.520.278
176	05/2041	€500.000.000	€1.593.870.653	€1.185.137.802	€751.160.286	€339.893.777
177	06/2041	€500.000.000	€1.567.966.037	€1.163.915.007	€735.800.078	€331.446.674
178	07/2041	€500.000.000	€1.542.364.968	€1.142.985.205	€720.699.075	€323.184.886
179	08/2041	€500.000.000	€1.516.994.503	€1.122.293.126	€705.820.800	€315.090.111
180	09/2041	€500.000.000	€1.491.835.475	€1.101.823.588	€691.154.292	€307.155.695
181	10/2041	€0	€1.466.907.008	€1.081.589.739	€676.706.420	€299.382.976
182	11/2041	€0	€1.442.221.067	€1.061.599.364	€662.480.626	€291.771.742
183	12/2041	€0	€1.417.765.147	€1.041.842.213	€648.469.085	€284.316.828
184	01/2042	€0	€1.393.505.471	€1.022.292.494	€634.654.396	€277.008.964
185	02/2042	€0	€1.369.475.294	€1.002.973.678	€621.049.834	€269.852.361
186	03/2042	€0	€1.345.474.844	€983.738.698	€607.563.205	€262.805.517
187	04/2042	€0	€1.321.716.096	€964.742.013	€594.289.004	€255.908.052
188	05/2042	€0	€1.298.022.096	€945.853.637	€581.145.976	€249.123.521
189	06/2042	€0	€1.274.418.782	€927.092.047	€568.144.683	€242.455.303
190	07/2042	€0	€1.250.780.013	€908.365.151	€555.227.988	€235.877.943
191	08/2042	€0	€1.227.325.428	€889.832.172	€542.492.556	€229.431.480
192	09/2042	€0	€1.203.943.809	€871.411.785	€529.887.778	€223.093.218
193	10/2042	€0	€1.180.614.338	€853.088.532	€517.403.511	€216.857.816
194	11/2042	€0	€1.157.342.966	€834.866.369	€505.041.456	€210.724.960
195	12/2042	€0	€1.134.186.390	€816.785.767	€492.825.325	€204.703.472
196	01/2043	€0	€1.110.835.418	€798.623.873	€480.620.110	€198.736.379
197	02/2043	€0	€1.087.839.883	€780.775.876	€468.663.175	€192.921.001
198	03/2043	€0	€1.064.818.650	€762.967.253	€456.788.473	€187.187.591
199	04/2043	€0	€1.042.315.779	€745.587.127	€445.227.963	€181.630.005
200	05/2043	€0	€1.019.985.047	€728.386.241	€433.830.978	€176.185.013



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	06/2043	€0	€997.810.646	€711.352.564	€422.589.325	€170.848.105
202	07/2043	€0	€975.804.414	€694.493.821	€411.506.596	€165.619.583
203	08/2043	€0	€953.925.794	€677.780.452	€400.564.307	€160.490.887
204	09/2043	€0	€932.145.231	€661.190.901	€389.748.876	€155.455.554
205	10/2043	€0	€910.343.502	€644.640.257	€379.009.608	€150.492.492
206	11/2043	€0	€888.762.370	€628.299.370	€368.446.314	€145.640.470
207	12/2043	€0	€866.982.807	€611.871.593	€357.884.324	€140.829.544
208	01/2044	€0	€845.629.038	€595.797.303	€347.580.747	€136.160.159
209	02/2044	€0	€824.291.391	€579.786.700	€337.365.154	€131.564.222
210	03/2044	€0	€803.114.617	€563.941.240	€327.295.944	€127.063.685
211	04/2044	€0	€782.204.882	€548.334.645	€317.414.856	€122.673.657
212	05/2044	€0	€761.394.543	€532.848.520	€307.652.267	€118.366.124
213	06/2044	€0	€740.852.541	€517.600.418	€298.075.148	€114.165.877
214	07/2044	€0	€720.541.448	€502.563.161	€288.666.639	€110.065.291
215	08/2044	€0	€700.515.811	€487.773.795	€279.446.840	€106.070.896
216	09/2044	€0	€680.755.595	€473.217.266	€270.405.870	€102.177.763
217	10/2044	€0	€661.311.517	€458.927.717	€261.561.979	€98.391.625
218	11/2044	€0	€642.062.276	€444.819.887	€252.865.347	€94.692.607
219	12/2044	€0	€622.993.073	€430.882.741	€244.308.746	€91.077.062
220	01/2045	€0	€605.022.632	€417.749.887	€236.249.583	€87.676.720
221	02/2045	€0	€587.185.888	€404.752.156	€228.306.709	€84.348.072
222	03/2045	€0	€569.477.840	€391.885.532	€220.477.120	€81.089.244
223	04/2045	€0	€551.924.134	€379.167.080	€212.769.668	€77.902.731
224	05/2045	€0	€534.541.065	€366.607.339	€205.189.456	€74.789.607
225	06/2045	€0	€517.390.668	€354.248.084	€197.758.970	€71.757.226
226	07/2045	€0	€500.585.947	€342.165.653	€190.519.699	€68.819.669
227	08/2045	€0	€484.010.768	€330.279.503	€183.425.575	€65.959.268
228	09/2045	€0	€467.733.742	€318.635.485	€176.501.013	€63.183.893
229	10/2045	€0	€451.867.384	€307.308.995	€169.786.490	€60.506.990
230	11/2045	€0	€436.486.600	€296.349.387	€163.307.708	€57.936.512
231	12/2045	€0	€421.553.995	€285.729.556	€157.048.073	€55.465.319
232	01/2046	€0	€407.102.888	€275.470.426	€151.017.480	€53.095.702
233	02/2046	€0	€393.005.603	€265.484.016	€145.166.167	€50.809.018
234	03/2046	€0	€379.268.624	€255.773.409	€139.494.543	€48.604.430
235	04/2046	€0	€365.933.650	€246.365.371	€134.015.887	€46.485.570
236	05/2046	€0	€352.946.707	€237.222.178	€128.708.345	€44.443.865
237	06/2046	€0	€340.376.286	€228.388.530	€123.594.885	€42.486.295
238	07/2046	€0	€328.327.528	€219.933.371	€118.711.320	€40.624.098
239	08/2046	€0	€316.615.526	€211.731.211	€113.988.406	€38.832.515
240	09/2046	€0	€305.251.899	€203.788.601	€109.428.509	€37.111.505
241	10/2046	€0	€294.207.086	€196.084.598	€105.019.239	€35.456.037
242	11/2046	€0	€283.405.516	€188.567.781	€100.732.050	€33.855.734
243	12/2046	€0	€272.794.833	€181.202.495	€96.547.081	€32.303.305
244	01/2047	€0	€262.367.772	€173.983.218	€92.460.690	€30.796.983
245	02/2047	€0	€252.381.412	€167.079.465	€88.562.046	€29.365.806
246	03/2047	€0	€242.622.517	€160.348.778	€84.774.456	€27.983.533
247	04/2047	€0	€233.063.695	€153.772.268	€81.087.175	€26.646.057
248	05/2047	€0	€223.619.400	€147.292.865	€77.469.482	€25.342.804
249	06/2047	€0	€214.314.682	€140.926.607	€73.929.324	€24.075.981
250	07/2047	€0	€205.179.278	€134.692.498	€70.476.113	€22.848.224



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	08/2047	€0	€196.198.119	€128.580.050	€67.103.769	€21.657.118
252	09/2047	€0	€187.337.817	€122.566.855	€63.800.072	€20.498.315
253	10/2047	€0	€178.585.417	€116.644.005	€60.559.926	€19.369.819
254	11/2047	€0	€170.003.823	€110.852.108	€57.403.935	€18.277.851
255	12/2047	€0	€161.674.644	€105.243.679	€54.358.633	€17.230.395
256	01/2048	€0	€153.669.732	€99.864.534	€51.446.825	€16.234.112
257	02/2048	€0	€145.921.162	€94.669.497	€48.644.323	€15.280.774
258	03/2048	€0	€138.441.028	€89.665.514	€45.953.895	€14.370.728
259	04/2048	€0	€131.280.977	€84.885.061	€43.391.328	€13.508.360
260	05/2048	€0	€124.396.307	€80.298.197	€40.940.418	€12.688.059
261	06/2048	€0	€117.778.092	€75.898.232	€38.596.945	€11.908.007
262	07/2048	€0	€111.414.985	€71.676.962	€36.355.963	€11.166.191
263	08/2048	€0	€105.202.012	€67.566.103	€34.182.178	€10.451.350
264	09/2048	€0	€99.100.170	€63.540.125	€32.062.229	€9.759.096
265	10/2048	€0	€93.086.792	€59.584.125	€29.988.242	€9.086.783
266	11/2048	€0	€87.154.168	€55.692.858	€27.957.269	€8.433.292
267	12/2048	€0	€81.283.499	€51.854.037	€25.962.865	€7.796.474
268	01/2049	€0	€75.469.128	€48.063.828	€24.002.871	€7.175.498
269	02/2049	€0	€69.709.362	€44.320.941	€22.076.417	€6.569.929
270	03/2049	€0	€64.047.551	€40.652.685	€20.196.850	€5.983.551
271	04/2049	€0	€58.561.752	€37.108.175	€18.388.183	€5.423.222
272	05/2049	€0	€53.335.781	€33.739.842	€16.675.814	€4.896.084
273	06/2049	€0	€48.378.893	€30.552.668	€15.061.490	€4.402.233
274	07/2049	€0	€43.809.044	€27.620.138	€13.580.615	€3.951.552
275	08/2049	€0	€39.554.866	€24.896.071	€12.209.537	€3.536.639
276	09/2049	€0	€35.578.267	€22.355.507	€10.935.225	€3.153.280
277	10/2049	€0	€31.906.376	€20.014.560	€9.764.815	€2.803.122
278	11/2049	€0	€28.439.777	€17.809.987	€8.666.752	€2.476.724
279	12/2049	€0	€25.097.144	€15.690.275	€7.615.495	€2.166.520
280	01/2050	€0	€21.890.559	€13.662.556	€6.614.154	€1.873.191
281	02/2050	€0	€18.961.230	€11.814.367	€5.704.632	€1.608.343
282	03/2050	€0	€16.265.778	€10.117.836	€4.872.811	€1.367.646
283	04/2050	€0	€13.837.406	€8.592.832	€4.127.652	€1.153.295
284	05/2050	€0	€11.599.699	€7.191.130	€3.445.392	€958.340
285	06/2050	€0	€9.597.232	€5.939.711	€2.838.452	€785.969
286	07/2050	€0	€7.881.913	€4.869.897	€2.321.191	€639.850
287	08/2050	€0	€6.325.697	€3.901.803	€1.854.946	€509.028
288	09/2050	€0	€4.941.399	€3.042.817	€1.442.834	€394.158
289	10/2050	€0	€3.764.672	€2.314.312	€1.094.554	€297.669
290	11/2050	€0	€2.780.049	€1.706.145	€804.834	€217.895
291	12/2050	€0	€1.952.538	€1.196.277	€562.855	€151.698
292	01/2051	€0	€1.302.470	€796.653	€373.860	€100.308
293	02/2051	€0	€754.785	€460.885	€215.729	€57.621
294	03/2051	€0	€352.098	€214.636	€100.205	€26.644
295	04/2051	€0	€117.029	€71.220	€33.164	€8.779
296	05/2051	€0	€3.871	€2.352	€1.092	€288
297	06/2051	€0	€0	€0	€0	€0
298	07/2051	€0	€0	€0	€0	€0
299	08/2051	€0	€0	€0	€0	€0
300	09/2051	€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	10/2051	€0	€0	€0	€0	€0
302	11/2051	€0	€0	€0	€0	€0
303	12/2051	€0	€0	€0	€0	€0
304	01/2052	€0	€0	€0	€0	€0
305	02/2052	€0	€0	€0	€0	€0
306	03/2052	€0	€0	€0	€0	€0
307	04/2052	€0	€0	€0	€0	€0
308	05/2052	€0	€0	€0	€0	€0
309	06/2052	€0	€0	€0	€0	€0
310	07/2052	€0	€0	€0	€0	€0
311	08/2052	€0	€0	€0	€0	€0
312	09/2052	€0	€0	€0	€0	€0
313	10/2052	€0	€0	€0	€0	€0
314	11/2052	€0	€0	€0	€0	€0
315	12/2052	€0	€0	€0	€0	€0
316	01/2053	€0	€0	€0	€0	€0
317	02/2053	€0	€0	€0	€0	€0
318	03/2053	€0	€0	€0	€0	€0
319	04/2053	€0	€0	€0	€0	€0
320	05/2053	€0	€0	€0	€0	€0
321	06/2053	€0	€0	€0	€0	€0
322	07/2053	€0	€0	€0	€0	€0
323	08/2053	€0	€0	€0	€0	€0
324	09/2053	€0	€0	€0	€0	€0
325	10/2053	€0	€0	€0	€0	€0
326	11/2053	€0	€0	€0	€0	€0
327	12/2053	€0	€0	€0	€0	€0
328	01/2054	€0	€0	€0	€0	€0
329	02/2054	€0	€0	€0	€0	€0
330	03/2054	€0	€0	€0	€0	€0
331	04/2054	€0	€0	€0	€0	€0
332	05/2054	€0	€0	€0	€0	€0
333	06/2054	€0	€0	€0	€0	€0
334	07/2054	€0	€0	€0	€0	€0
335	08/2054	€0	€0	€0	€0	€0
336	09/2054	€0	€0	€0	€0	€0
337	10/2054	€0	€0	€0	€0	€0
338	11/2054	€0	€0	€0	€0	€0
339	12/2054	€0	€0	€0	€0	€0
340	01/2055	€0	€0	€0	€0	€0
341	02/2055	€0	€0	€0	€0	€0
342	03/2055	€0	€0	€0	€0	€0
343	04/2055	€0	€0	€0	€0	€0
344	05/2055	€0	€0	€0	€0	€0
345	06/2055	€0	€0	€0	€0	€0
346	07/2055	€0	€0	€0	€0	€0
347	08/2055	€0	€0	€0	€0	€0
348	09/2055	€0	€0	€0	€0	€0
349	10/2055	€0	€0	€0	€0	€0
350	11/2055	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

Amortisation

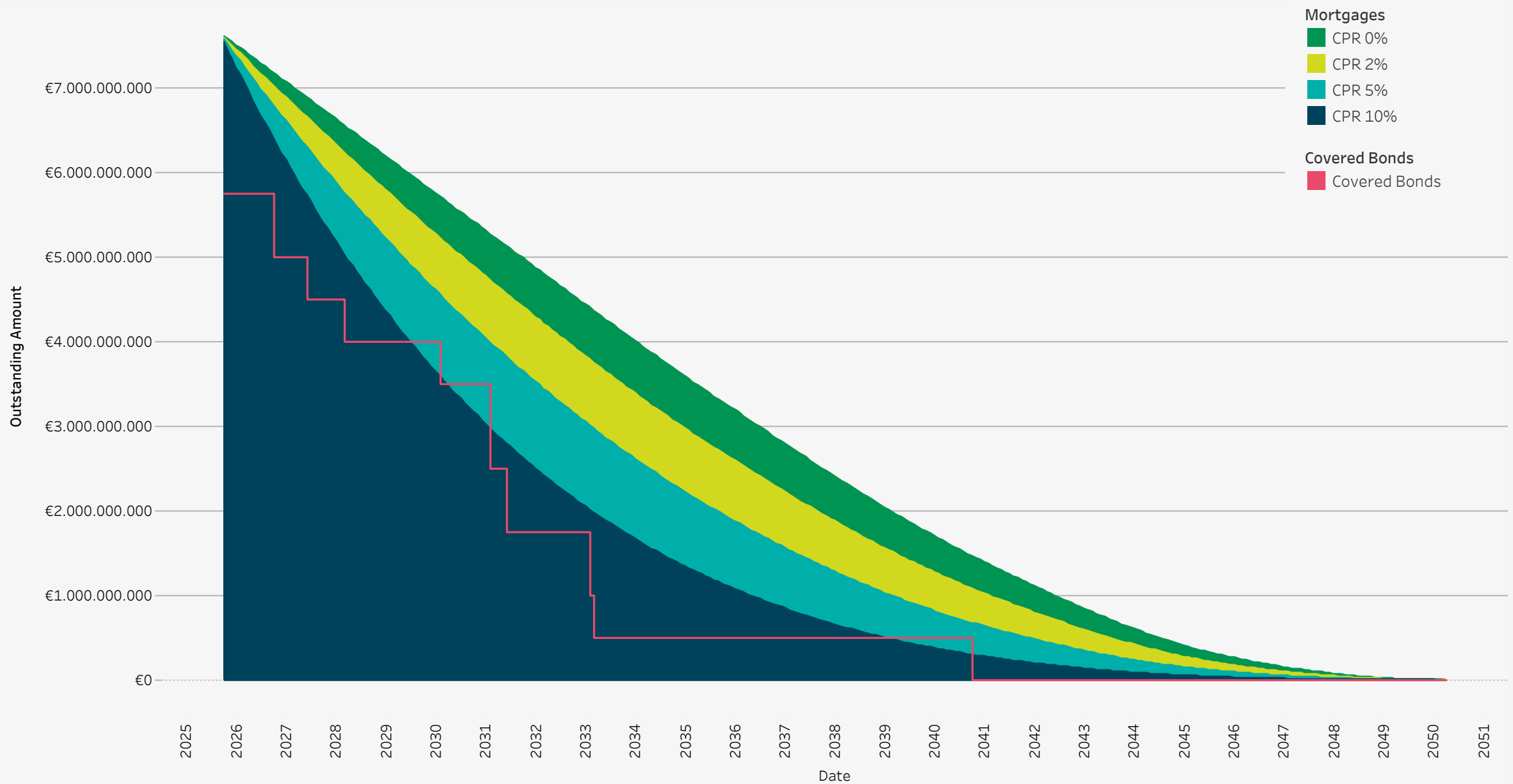
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	12/2055	€0	€0	€0	€0	€0
352	01/2056	€0	€0	€0	€0	€0
353	02/2056	€0	€0	€0	€0	€0
354	03/2056	€0	€0	€0	€0	€0
355	04/2056	€0	€0	€0	€0	€0
356	05/2056	€0	€0	€0	€0	€0
357	06/2056	€0	€0	€0	€0	€0
358	07/2056	€0	€0	€0	€0	€0
359	08/2056	€0	€0	€0	€0	€0
360	09/2056	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

2. Amortisation Graph





Residential European Covered Bonds (Premium) Programme

Definitions & Remarks

Interest and Principal Coverage Test

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

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

Liquidity Test

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

Original Loan to Initial Value

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

Current Loan to Initial Value

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

Current Loan to Current Value

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

Loan to Mortgage Inscription Ratio

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

Interest Type

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

Prepayments

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

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

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

Amortisation Profiles

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



Residential European Covered Bonds (Premium) Programme

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