Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/11/2026	Portfolio Cut-off Date	31/10/2026

Contact Details

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Remark

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

Covered Bond Series

Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	4,28	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	14,95	8/10/2042	Fixed	0,500%	8/10/2027	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,34	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	1,64	22/06/2029	Fixed	3,375%	22/06/2027	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,27	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,36	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	0,98	25/10/2028	Fixed	2,500%	25/10/2027	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,26	3/02/2033	Fixed	2,875%	3/02/2027	ACT/ACT	EUR	€1.000.000.000
BE6374825824	17/06/2026	17/06/2032	5,63	17/06/2033	Fixed	3,250%	17/06/2027	ACT/ACT	EUR	€750.000.000

Totals

Total Outstanding (in EUR):	€5.750.000.000
Current Weighted Average Fixed Coupon:	2,343%
Weighted Remaining Average Life *:	5,39

* 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)	€5.750.000.000	(I)
Nominal Balance Residential Mortgage Loans	€7.142.674.941	(II)
Nominal Balance Public Finance Exposures	€167.500.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level [(II) + (III) + (IV)] / (I) - 1	27,13%	
2. Residential Mortgage Loans Cover Test		
Value of the Residential Loans (definition Royal Decree)	€6.388.351.257	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	111,10%	
> > > 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)	€167.957.021	(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)	114,02%	
> > > 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	€1.478.409.464	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.462.059.464	
Total Interest Proceeds Public Finance Exposures	€16.350.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€6.555.851.257	(X)
Total Principal Proceeds Residential Mortgage Loans	€7.142.674.941	
Total Principal Proceeds Public Finance Exposures	€167.500.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€737.803.405	(XI)
Costs, Fees and Expenses Covered Bonds	€98.405.757	(XII)
Principal Requirement Covered Bonds	€5.750.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.448.051.559	
> > > 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	€396.423.730	(XV)
Cumulative Cash Outflow Next 180 Days	€76.883.495	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€319.540.236	
> > > Liquidity Test Royal Decree Art 7 § 1	FAIL	
MtM Liquid Bonds minus ECB Haircut	€160.821.787	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€72.237.500	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€88.584.287	

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	€7.142.674.941
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	46.650
Number of Loans	72.629
Average Outstanding Balance per Borrower	€153.112
Average Outstanding Balance per Loan	€98.345
Weighted Average Original Loan to Initial Value	76,80%
Weighted Average Current Loan to Current Value	52,92%
Weighted Average Seasoning (in months)	63,53
Weighted Average Remaining Maturity (in months, at 0% CPR)	207,08
Weighted Average Initial Maturity (in months, at 0% CPR)	270,00
Weighted Remaining Average Life (in months, at 0% CPR)	113,11
Weighted Remaining Average Life (in months, at 2% CPR)	99,65
Weighted Remaining Average Life (in months, at 5% CPR)	83,41
Weighted Remaining Average Life (in months, at 10% CPR)	63,90
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99,15
Percentage of Fixed Rate Loans	45,34%
Percentage of Resettable Rate Loans	54,66%
Weighted Average Interest Rate	2,40%
Weighted Average Interest Rate Fixed Rate Loans	2,62%
Weighted average interest rate Resettable Rate Loans	2,22%
2. Registered Cash	
Registered Cash Proceeds under the Residential Mortgage Loans	€120.484.929

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
FI4000577952	REPUBLIC OF FINLAND	27/08/2024	15/04/2030	Fixed	2,500%	1,50%	AA+	AA	NR	EUR	€67.500.000	€65.705.850	€67.381.897
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa2	EUR	€100.000.000	€97.565.000	€100.575.123

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	€7.142.674.941	100,00%	72.629	100,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.291.034.986	32,08%	22.850	31,46%
Brabant Wallon	€159.344.311	2,23%	1.293	1,78%
Brussels	€276.276.527	3,87%	2.230	3,07%
Hainaut	€283.534.530	3,97%	3.065	4,22%
Liège	€220.646.889	3,09%	2.394	3,30%
Limburg	€794.769.347	11,13%	8.708	11,99%
Luxembourg	€24.968.862	0,35%	254	0,35%
Namur	€102.508.357	1,44%	1.020	1,40%
Oost-Vlaanderen	€1.236.600.862	17,31%	12.418	17,10%
Vlaams-Brabant	€1.014.494.482	14,20%	10.092	13,90%
West-Vlaanderen	€738.495.788	10,34%	8.305	11,43%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€333.936.446	4,68%	2.006	2,76%
12 - 24	€827.268.861	11,58%	5.697	7,84%
24 - 36	€775.897.288	10,86%	5.385	7,41%
36 - 48	€722.708.160	10,12%	4.922	6,78%
48 - 60	€577.423.127	8,08%	4.832	6,65%
60 - 72	€1.312.384.359	18,37%	12.871	17,72%
72 - 84	€914.246.831	12,80%	9.698	13,35%
84 - 96	€491.911.129	6,89%	5.478	7,54%
96 - 108	€229.990.421	3,22%	2.724	3,75%
108 - 120	€229.763.512	3,22%	3.876	5,34%
120 - 132	€340.097.407	4,76%	6.462	8,90%
132 - 144	€187.750.043	2,63%	4.217	5,81%
144 - 156	€105.402.241	1,48%	2.187	3,01%
156 - 168	€93.895.116	1,31%	2.274	3,13%
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	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€2.406.118	0,03%	786	1,08%
12 - 24	€8.528.338	0,12%	1.027	1,41%
24 - 36	€20.477.503	0,29%	1.426	1,96%
36 - 48	€34.970.941	0,49%	1.848	2,54%
48 - 60	€54.240.592	0,76%	2.059	2,83%
60 - 72	€43.266.552	0,61%	1.375	1,89%
72 - 84	€71.850.859	1,01%	1.886	2,60%
84 - 96	€107.501.220	1,51%	2.397	3,30%
96 - 108	€154.656.898	2,17%	3.119	4,29%
108 - 120	€196.348.238	2,75%	3.514	4,84%
120 - 132	€144.754.555	2,03%	2.328	3,21%
132 - 144	€192.268.116	2,69%	2.616	3,60%
144 - 156	€278.614.576	3,90%	3.460	4,76%
156 - 168	€389.939.816	5,46%	4.588	6,32%
168 - 180	€494.873.718	6,93%	5.516	7,59%
180 - 192	€327.963.306	4,59%	3.343	4,60%
192 - 204	€359.786.944	5,04%	3.283	4,52%
204 - 216	€443.222.521	6,21%	3.796	5,23%
216 - 228	€685.459.613	9,60%	5.263	7,25%
228 - 240	€898.832.754	12,58%	6.359	8,76%
240 - 252	€455.214.702	6,37%	2.993	4,12%
252 - 264	€554.985.522	7,77%	3.118	4,29%
264 - 276	€477.830.000	6,69%	2.645	3,64%
276 - 288	€507.328.823	7,10%	2.732	3,76%
288 - 300	€237.352.715	3,32%	1.152	1,59%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

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5. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0,00%	0	0,00%
12 - 24	€0	0,00%	0	0,00%
24 - 36	€0	0,00%	0	0,00%
36 - 48	€0	0,00%	0	0,00%
48 - 60	€2.411.996	0,03%	143	0,20%
60 - 72	€1.227.030	0,02%	50	0,07%
72 - 84	€4.092.349	0,06%	178	0,25%
84 - 96	€5.786.184	0,08%	164	0,23%
96 - 108	€4.871.876	0,07%	160	0,22%
108 - 120	€97.829.783	1,37%	3.632	5,00%
120 - 132	€9.971.979	0,14%	357	0,49%
132 - 144	€34.707.894	0,49%	1.009	1,39%
144 - 156	€51.959.734	0,73%	1.151	1,58%
156 - 168	€35.778.079	0,50%	815	1,12%
168 - 180	€373.247.719	5,23%	7.854	10,81%
180 - 192	€54.288.874	0,76%	899	1,24%
192 - 204	€92.717.720	1,30%	1.381	1,90%
204 - 216	€215.493.680	3,02%	2.573	3,54%
216 - 228	€68.817.349	0,96%	1.039	1,43%
228 - 240	€1.399.880.600	19,60%	16.764	23,08%
240 - 252	€63.106.381	0,88%	651	0,90%
252 - 264	€183.759.888	2,57%	1.627	2,24%
264 - 276	€136.744.024	1,91%	1.293	1,78%
276 - 288	€91.429.698	1,28%	874	1,20%
288 - 300	€3.996.273.624	55,95%	27.634	38,05%
300 - 312	€54.971.521	0,77%	492	0,68%
312 - 324	€36.422.364	0,51%	312	0,43%
324 - 336	€8.539.321	0,12%	119	0,16%
336 - 348	€3.200.622	0,04%	48	0,07%
348 - 360	€115.144.655	1,61%	1.410	1,94%
>360	€0	0,00%	0	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€124.877.811	1,75%	2.910	4,01%
2014	€117.753.248	1,65%	2.564	3,53%
2015	€185.170.857	2,59%	4.078	5,61%
2016	€372.116.518	5,21%	6.879	9,47%
2017	€189.423.735	2,65%	2.994	4,12%
2018	€227.253.626	3,18%	2.677	3,69%
2019	€768.815.842	10,76%	8.292	11,42%
2020	€869.241.197	12,17%	9.046	12,46%
2021	€1.172.721.760	16,42%	11.565	15,92%
2022	€606.462.802	8,49%	4.629	6,37%
2023	€607.839.094	8,51%	4.212	5,80%
2024	€839.701.229	11,76%	5.859	8,07%
2025	€831.254.586	11,64%	5.563	7,66%
2026	€230.042.636	3,22%	1.361	1,87%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€788.275.098	11,04%	14.105	30,24%
100k - 200k	€2.913.989.248	40,80%	19.625	42,07%
200k - 300k	€2.442.317.575	34,19%	10.113	21,68%
300k - 400k	€790.039.279	11,06%	2.363	5,07%
>400k	€208.053.741	2,91%	444	0,95%
Grand Total	**€7.142.674.941**	**100,00%**	**46.650**	**100,00%**

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.519.738.084	77,28%	60.775	83,68%
Linear	€26.362.749	0,37%	394	0,54%
Variable Linear Capital	€1.596.574.107	22,35%	11.460	15,78%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**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%	€351.721.785	4,92%	4.205	5,79%
1% - 1.5%	€1.345.446.517	18,84%	14.486	19,95%
1.5% - 2%	€1.516.702.009	21,23%	16.726	23,03%
2% - 2.5%	€745.648.673	10,44%	7.822	10,77%
2.5% - 3%	€977.791.483	13,69%	7.493	10,32%
3% - 3.5%	€1.062.273.144	14,87%	8.565	11,79%
3.5% - 4%	€584.989.346	8,19%	5.246	7,22%
4% - 4.5%	€349.652.787	4,90%	5.164	7,11%
4.5% - 5%	€164.318.857	2,30%	2.290	3,15%
5% - 5.5%	€30.878.883	0,43%	447	0,62%
5.5% - 6%	€11.242.876	0,16%	154	0,21%
6% - 6.5%	€1.905.312	0,03%	27	0,04%
6.5% - 7%	€103.269	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€3.238.450.539	45,34%	34.667	47,73%
Fixed with Resets	€3.904.224.402	54,66%	37.962	52,27%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

Confidentiality: Public

Residential European Covered Bonds (Premium) Programme

11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2026	€40.339.561	0,56%	843	1,16%
2027	€154.103.389	2,16%	3.245	4,47%
2028	€188.447.244	2,64%	3.580	4,93%
2029	€119.245.576	1,67%	1.962	2,70%
2030	€69.660.387	0,98%	1.312	1,81%
2031	€114.454.408	1,60%	2.046	2,82%
2032	€24.686.284	0,35%	364	0,50%
2033	€44.233.265	0,62%	398	0,55%
2034	€310.290.182	4,34%	2.239	3,08%
2035	€358.277.174	5,02%	3.134	4,32%
2036	€288.971.072	4,05%	2.901	3,99%
2037	€74.242.929	1,04%	745	1,03%
2038	€94.964.535	1,33%	750	1,03%
2039	€416.305.354	5,83%	2.963	4,08%
2040	€569.926.795	7,98%	4.145	5,71%
2041	€700.963.300	9,81%	5.139	7,08%
2042	€279.682.243	3,92%	1.803	2,48%
2043	€16.112.740	0,23%	116	0,16%
2044	€34.775.688	0,49%	249	0,34%
2045	€3.566.350	0,05%	21	0,03%
2046	€975.927	0,01%	7	0,01%
Fixed	€3.238.450.539	45,34%	34.667	47,73%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€7.142.674.941	100,00%	72.629	100,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€7.044.097.270	98,62%	71.326	98,21%
Buy-to-let	€97.707.622	1,37%	1.293	1,78%
Other	€870.048	0,01%	10	0,01%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.004.351	0,04%	209	0,29%
10 - 20%	€32.011.562	0,45%	1.193	1,64%
20 - 30%	€105.660.313	1,48%	2.554	3,52%
30 - 40%	€228.342.901	3,20%	4.264	5,87%
40 - 50%	€417.699.726	5,85%	6.313	8,69%
50 - 60%	€654.067.906	9,16%	8.506	11,71%
60 - 70%	€893.958.622	12,52%	10.207	14,05%
70 - 80%	€1.401.088.545	19,62%	13.661	18,81%
80 - 90%	€1.535.588.551	21,50%	11.657	16,05%
90 - 100%	€1.558.996.009	21,83%	11.486	15,81%
100 - 110%	€225.989.322	3,16%	1.773	2,44%
110 - 120%	€86.267.134	1,21%	806	1,11%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€53.083.383	0,74%	3.688	5,08%
10 - 20%	€184.798.870	2,59%	5.385	7,41%
20 - 30%	€375.212.790	5,25%	7.278	10,02%
30 - 40%	€617.559.929	8,65%	9.113	12,55%
40 - 50%	€898.845.944	12,58%	10.641	14,65%
50 - 60%	€1.088.756.831	15,24%	10.608	14,61%
60 - 70%	€1.227.384.234	17,18%	9.693	13,35%
70 - 80%	€1.243.958.135	17,42%	8.117	11,18%
80 - 90%	€1.038.694.596	14,54%	5.963	8,21%
90 - 100%	€397.281.539	5,56%	2.053	2,83%
100 - 110%	€16.833.713	0,24%	89	0,12%
110 - 120%	€264.976	0,00%	1	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€96.916.184	1,36%	5.378	7,40%
10 - 20%	€327.864.815	4,59%	7.995	11,01%
20 - 30%	€658.771.173	9,22%	10.724	14,77%
30 - 40%	€996.073.438	13,95%	12.201	16,80%
40 - 50%	€1.178.099.399	16,49%	11.143	15,34%
50 - 60%	€1.170.877.591	16,39%	9.070	12,49%
60 - 70%	€1.046.610.455	14,65%	7.009	9,65%
70 - 80%	€846.193.701	11,85%	4.931	6,79%
80 - 90%	€590.765.015	8,27%	3.047	4,20%
90 - 100%	€218.756.437	3,06%	1.077	1,48%
100 - 110%	€11.746.733	0,16%	54	0,07%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€19.580.327	0,27%	2.010	2,77%
20 - 40%	€125.106.343	1,75%	4.656	6,41%
40 - 60%	€578.012.947	8,09%	10.727	14,77%
60 - 80%	€1.588.980.640	22,25%	18.271	25,16%
80 - 100%	€1.021.962.807	14,31%	9.640	13,27%
100 - 120%	€230.265.848	3,22%	3.451	4,75%
120 - 140%	€524.949.795	7,35%	5.071	6,98%
140 - 160%	€808.796.679	11,32%	5.921	8,15%
160 - 180%	€546.311.643	7,65%	3.423	4,71%
180 - 200%	€96.798.688	1,36%	742	1,02%
200 - 300%	€706.044.293	9,88%	4.389	6,04%
300 - 400%	€885.718.192	12,40%	4.277	5,89%
400 - 500%	€2.437.949	0,03%	22	0,03%
>500%	€7.708.791	0,11%	29	0,04%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

Confidentiality: Public

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€9.820.131	0,14%	1.696	2,34%
12 - 24	€51.695.831	0,72%	3.157	4,35%
24 - 36	€96.236.616	1,35%	3.483	4,80%
36 - 48	€147.339.292	2,06%	3.643	5,02%
48 - 60	€314.594.292	4,40%	6.112	8,42%
60 - 72	€299.150.975	4,19%	4.654	6,41%
72 - 84	€524.973.732	7,35%	6.678	9,19%
84 - 96	€843.045.145	11,80%	9.457	13,02%
96 - 108	€496.538.040	6,95%	4.586	6,31%
108 - 120	€1.024.782.559	14,35%	8.385	11,54%
120 - 132	€1.287.793.178	18,03%	9.355	12,88%
132 - 144	€515.951.687	7,22%	3.135	4,32%
144 - 156	€655.418.575	9,18%	3.675	5,06%
156 - 168	€666.110.443	9,33%	3.564	4,91%
168 - 180	€206.132.316	2,89%	1.016	1,40%
180 - 192	€1.306.402	0,02%	7	0,01%
192 - 204	€957.238	0,01%	14	0,02%
204 - 216	€543.101	0,01%	8	0,01%
216 - 228	€285.387	0,00%	3	0,00%
228 - 240	€0	0,00%	1	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**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	€171.007.434	2,39%	5.072	6,98%
12 - 24	€251.338.385	3,52%	6.328	8,71%
24 - 36	€221.065.786	3,09%	4.986	6,87%
36 - 48	€199.908.080	2,80%	3.775	5,20%
48 - 60	€243.038.723	3,40%	4.211	5,80%
60 - 72	€340.449.724	4,77%	4.673	6,43%
72 - 84	€811.785.183	11,37%	8.241	11,35%
84 - 96	€818.225.032	11,46%	7.509	10,34%
96 - 108	€751.879.511	10,53%	6.022	8,29%
108 - 120	€1.428.351.911	20,00%	10.580	14,57%
120 - 132	€560.858.822	7,85%	3.705	5,10%
132 - 144	€342.767.368	4,80%	2.024	2,79%
144 - 156	€518.249.007	7,26%	2.933	4,04%
156 - 168	€392.744.426	5,50%	2.114	2,91%
168 - 180	€90.570.850	1,27%	454	0,63%
180 - 192	€434.697	0,01%	2	0,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.883.268.036	96,37%	69.714	95,99%
2	€259.406.905	3,63%	2.915	4,01%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**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	€7.142.674.941	100,00%	72.629	100,00%
Grand Total	**€7.142.674.941**	**100,00%**	**72.629**	**100,00%**

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,01%	0,17%
Full Prepayments	0,13%	1,51%
Total Prepayments	0,14%	1,69%

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	11/2026	€5.750.000.000	€7.109.573.766	€7.097.614.450	€7.079.249.168	€7.047.424.639
2	12/2026	€5.750.000.000	€7.076.476.963	€7.052.689.701	€7.016.238.845	€6.953.298.100
3	01/2027	€5.750.000.000	€7.043.401.412	€7.007.917.153	€6.953.658.229	€6.860.299.363
4	02/2027	€5.750.000.000	€7.010.281.624	€6.963.231.336	€6.891.440.333	€6.768.352.491
5	03/2027	€5.750.000.000	€6.977.123.987	€6.918.638.494	€6.829.589.639	€6.677.452.688
6	04/2027	€5.750.000.000	€6.943.936.596	€6.874.146.517	€6.768.112.194	€6.587.596.671
7	05/2027	€5.750.000.000	€6.910.704.872	€6.829.740.833	€6.706.991.915	€6.498.759.674
8	06/2027	€5.750.000.000	€6.877.435.903	€6.785.428.345	€6.646.233.906	€6.410.937.719
9	07/2027	€5.750.000.000	€6.844.137.519	€6.741.216.638	€6.585.843.878	€6.324.127.387
10	08/2027	€5.750.000.000	€6.810.787.444	€6.697.083.644	€6.525.798.571	€6.238.297.535
11	09/2027	€5.750.000.000	€6.777.387.559	€6.653.031.155	€6.466.098.151	€6.153.439.780
12	10/2027	€5.000.000.000	€6.743.942.026	€6.609.063.186	€6.406.744.925	€6.069.547.824
13	11/2027	€5.000.000.000	€6.710.462.042	€6.565.190.607	€6.347.747.793	€5.986.621.614
14	12/2027	€5.000.000.000	€6.676.938.901	€6.521.404.774	€6.289.096.737	€5.904.643.248
15	01/2028	€5.000.000.000	€6.643.353.903	€6.477.687.359	€6.230.772.512	€5.823.586.431
16	02/2028	€5.000.000.000	€6.609.720.137	€6.434.051.097	€6.172.785.869	€5.743.453.165
17	03/2028	€5.000.000.000	€6.576.077.018	€6.390.534.221	€6.115.171.834	€5.664.267.816
18	04/2028	€5.000.000.000	€6.542.438.160	€6.347.149.677	€6.057.940.930	€5.586.031.630
19	05/2028	€5.000.000.000	€6.508.762.959	€6.303.857.809	€6.001.053.480	€5.508.699.666
20	06/2028	€4.500.000.000	€6.475.066.740	€6.260.673.305	€5.944.521.808	€5.432.275.220
21	07/2028	€4.500.000.000	€6.441.335.338	€6.217.582.287	€5.888.331.048	€5.356.736.709
22	08/2028	€4.500.000.000	€6.407.600.901	€6.174.615.601	€5.832.508.721	€5.282.101.243
23	09/2028	€4.500.000.000	€6.373.834.360	€6.131.744.988	€5.777.026.369	€5.208.335.070
24	10/2028	€4.500.000.000	€6.340.058.516	€6.088.992.198	€5.721.902.810	€5.135.447.398
25	11/2028	€4.500.000.000	€6.306.256.765	€6.046.341.052	€5.667.121.109	€5.063.415.237
26	12/2028	€4.500.000.000	€6.272.421.531	€6.003.784.118	€5.612.672.671	€4.992.223.351
27	01/2029	€4.500.000.000	€6.238.594.929	€5.961.361.496	€5.558.593.302	€4.921.896.015
28	02/2029	€4.500.000.000	€6.204.704.459	€5.919.003.681	€5.504.816.490	€4.852.366.795
29	03/2029	€4.000.000.000	€6.170.838.741	€5.876.795.074	€5.451.419.168	€4.783.696.247
30	04/2029	€4.000.000.000	€6.136.931.889	€5.834.672.612	€5.398.341.026	€4.715.823.875
31	05/2029	€4.000.000.000	€6.102.974.660	€5.792.627.419	€5.345.572.373	€4.648.734.209
32	06/2029	€4.000.000.000	€6.069.028.671	€5.750.717.817	€5.293.165.460	€4.582.465.609
33	07/2029	€4.000.000.000	€6.035.092.026	€5.708.941.660	€5.241.116.476	€4.517.007.355
34	08/2029	€4.000.000.000	€6.001.160.915	€5.667.295.004	€5.189.419.990	€4.452.347.456
35	09/2029	€4.000.000.000	€5.967.236.275	€5.625.778.405	€5.138.074.728	€4.388.477.608
36	10/2029	€4.000.000.000	€5.933.319.435	€5.584.392.786	€5.087.079.751	€4.325.389.868
37	11/2029	€4.000.000.000	€5.899.404.116	€5.543.131.909	€5.036.427.614	€4.263.070.855
38	12/2029	€4.000.000.000	€5.865.455.497	€5.501.962.809	€4.986.086.718	€4.201.486.998
39	01/2030	€4.000.000.000	€5.831.597.835	€5.461.001.704	€4.936.160.623	€4.140.718.643
40	02/2030	€4.000.000.000	€5.797.747.259	€5.420.169.460	€4.886.575.691	€4.080.696.643
41	03/2030	€4.000.000.000	€5.763.871.244	€5.379.435.394	€4.837.302.597	€4.021.389.856
42	04/2030	€4.000.000.000	€5.729.978.732	€5.338.807.660	€4.788.347.147	€3.962.796.703
43	05/2030	€4.000.000.000	€5.696.074.038	€5.298.290.057	€4.739.711.177	€3.904.912.300
44	06/2030	€4.000.000.000	€5.662.167.883	€5.257.892.303	€4.691.401.778	€3.847.736.088
45	07/2030	€4.000.000.000	€5.628.265.830	€5.217.619.269	€4.643.421.643	€3.791.263.868
46	08/2030	€4.000.000.000	€5.594.350.691	€5.177.454.737	€4.595.754.710	€3.735.476.199
47	09/2030	€4.000.000.000	€5.560.437.258	€5.137.412.142	€4.548.411.324	€3.680.375.294
48	10/2030	€4.000.000.000	€5.526.549.411	€5.097.513.211	€4.501.409.036	€3.625.969.068
49	11/2030	€4.000.000.000	€5.492.660.539	€5.057.733.032	€4.454.724.128	€3.572.232.134
50	12/2030	€4.000.000.000	€5.458.830.703	€5.018.126.529	€4.408.403.254	€3.519.195.672

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	01/2031	€4.000.000.000	€5.425.020.200	€4.978.656.706	€4.362.412.028	€3.466.825.839
52	02/2031	€3.500.000.000	€5.391.206.651	€4.939.302.680	€4.316.730.496	€3.415.100.747
53	03/2031	€3.500.000.000	€5.357.333.867	€4.900.012.786	€4.271.312.064	€3.363.977.861
54	04/2031	€3.500.000.000	€5.323.532.547	€4.860.906.352	€4.226.259.280	€3.313.532.282
55	05/2031	€3.500.000.000	€5.289.737.676	€4.821.923.496	€4.181.518.215	€3.263.715.573
56	06/2031	€3.500.000.000	€5.255.955.953	€4.783.070.001	€4.137.092.281	€3.214.524.654
57	07/2031	€3.500.000.000	€5.222.162.888	€4.744.323.271	€4.092.960.366	€3.165.937.477
58	08/2031	€3.500.000.000	€5.188.394.443	€4.705.715.693	€4.049.148.872	€3.117.968.915
59	09/2031	€3.500.000.000	€5.154.687.113	€4.667.279.912	€4.005.684.146	€3.070.633.476
60	10/2031	€3.500.000.000	€5.121.013.951	€4.628.991.011	€3.962.542.976	€3.023.907.528
61	11/2031	€3.500.000.000	€5.087.355.627	€4.590.831.108	€3.919.708.384	€2.977.772.540
62	12/2031	€3.500.000.000	€5.053.649.119	€4.552.743.078	€3.877.130.142	€2.932.185.109
63	01/2032	€3.500.000.000	€5.020.018.368	€4.514.838.332	€3.834.901.681	€2.887.210.715
64	02/2032	€2.500.000.000	€4.986.378.915	€4.477.040.411	€3.792.956.300	€2.842.793.592
65	03/2032	€2.500.000.000	€4.952.732.646	€4.439.350.770	€3.751.293.809	€2.798.928.543
66	04/2032	€2.500.000.000	€4.919.031.850	€4.401.726.465	€3.709.876.596	€2.755.582.617
67	05/2032	€2.500.000.000	€4.885.333.148	€4.364.218.049	€3.668.746.024	€2.712.781.798
68	06/2032	€1.750.000.000	€4.851.611.471	€4.326.802.877	€3.627.881.650	€2.670.506.060
69	07/2032	€1.750.000.000	€4.817.885.226	€4.289.497.164	€3.587.295.727	€2.628.759.645
70	08/2032	€1.750.000.000	€4.784.117.777	€4.252.268.092	€3.546.959.478	€2.587.516.738
71	09/2032	€1.750.000.000	€4.750.292.388	€4.215.100.719	€3.506.859.285	€2.546.762.948
72	10/2032	€1.750.000.000	€4.716.469.104	€4.178.048.220	€3.467.038.191	€2.506.525.057
73	11/2032	€1.750.000.000	€4.682.625.367	€4.141.090.362	€3.427.478.025	€2.466.785.267
74	12/2032	€1.750.000.000	€4.648.758.050	€4.104.224.201	€3.388.175.071	€2.427.536.405
75	01/2033	€1.750.000.000	€4.614.778.312	€4.067.371.263	€3.349.063.453	€2.388.727.046
76	02/2033	€1.750.000.000	€4.580.826.015	€4.030.654.843	€3.310.243.671	€2.350.424.778
77	03/2033	€1.750.000.000	€4.546.950.366	€3.994.117.766	€3.271.749.269	€2.312.648.605
78	04/2033	€1.750.000.000	€4.512.961.569	€3.957.592.982	€3.233.441.958	€2.275.296.226
79	05/2033	€1.750.000.000	€4.479.065.038	€3.921.260.551	€3.195.467.735	€2.238.466.275
80	06/2033	€1.750.000.000	€4.445.169.338	€3.885.039.880	€3.157.759.220	€2.202.106.774
81	07/2033	€1.750.000.000	€4.411.366.615	€3.849.011.095	€3.120.380.016	€2.166.257.557
82	08/2033	€1.750.000.000	€4.377.591.931	€3.813.116.952	€3.083.281.979	€2.130.880.473
83	09/2033	€1.750.000.000	€4.343.884.743	€3.777.391.370	€3.046.490.981	€2.095.988.926
84	10/2033	€1.750.000.000	€4.310.134.880	€3.741.738.141	€3.009.927.938	€2.061.524.152
85	11/2033	€1.750.000.000	€4.276.389.212	€3.706.197.807	€2.973.624.293	€2.027.503.755
86	12/2033	€1.750.000.000	€4.242.708.626	€3.670.822.763	€2.937.620.644	€1.993.951.198
87	01/2034	€1.750.000.000	€4.209.160.324	€3.635.670.504	€2.901.961.233	€1.960.891.940
88	02/2034	€1.000.000.000	€4.175.548.443	€3.600.571.296	€2.866.508.927	€1.928.228.936
89	03/2034	€500.000.000	€4.141.944.535	€3.565.586.748	€2.831.311.708	€1.895.990.792
90	04/2034	€500.000.000	€4.108.445.873	€3.530.800.159	€2.796.434.229	€1.864.216.684
91	05/2034	€500.000.000	€4.074.885.376	€3.496.067.460	€2.761.760.859	€1.832.825.394
92	06/2034	€500.000.000	€4.041.440.120	€3.461.540.327	€2.727.410.171	€1.801.891.850
93	07/2034	€500.000.000	€4.007.968.423	€3.427.096.850	€2.693.284.503	€1.771.347.380
94	08/2034	€500.000.000	€3.974.683.435	€3.392.918.839	€2.659.525.260	€1.741.281.030
95	09/2034	€500.000.000	€3.941.481.134	€3.358.916.580	€2.626.060.097	€1.711.640.886
96	10/2034	€500.000.000	€3.908.347.597	€3.325.077.615	€2.592.877.648	€1.682.415.486
97	11/2034	€500.000.000	€3.875.242.703	€3.291.367.317	€2.559.949.413	€1.653.582.466
98	12/2034	€500.000.000	€3.842.150.183	€3.257.771.514	€2.527.263.043	€1.625.130.211
99	01/2035	€500.000.000	€3.809.305.036	€3.224.488.818	€2.494.970.956	€1.597.152.750
100	02/2035	€500.000.000	€3.776.561.713	€3.191.394.924	€2.462.974.771	€1.569.582.560

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	03/2035	€500.000.000	€3.743.859.148	€3.158.437.628	€2.431.232.611	€1.542.389.129
102	04/2035	€500.000.000	€3.711.186.435	€3.125.607.321	€2.399.735.725	€1.515.563.377
103	05/2035	€500.000.000	€3.678.535.098	€3.092.896.500	€2.368.477.061	€1.489.097.416
104	06/2035	€500.000.000	€3.645.824.115	€3.060.236.818	€2.337.403.154	€1.462.954.419
105	07/2035	€500.000.000	€3.613.374.838	€3.027.897.562	€2.306.718.307	€1.437.258.791
106	08/2035	€500.000.000	€3.580.986.644	€2.995.709.545	€2.276.291.524	€1.411.924.696
107	09/2035	€500.000.000	€3.548.674.818	€2.963.685.029	€2.246.130.673	€1.386.953.542
108	10/2035	€500.000.000	€3.516.463.789	€2.931.843.815	€2.216.249.228	€1.362.350.121
109	11/2035	€500.000.000	€3.484.378.584	€2.900.206.067	€2.186.660.788	€1.338.119.182
110	12/2035	€500.000.000	€3.452.394.840	€2.868.750.769	€2.157.347.839	€1.314.246.398
111	01/2036	€500.000.000	€3.420.523.325	€2.837.486.190	€2.128.314.997	€1.290.731.083
112	02/2036	€500.000.000	€3.388.696.932	€2.806.356.043	€2.099.518.531	€1.267.543.339
113	03/2036	€500.000.000	€3.356.958.313	€2.775.395.166	€2.070.983.146	€1.244.694.906
114	04/2036	€500.000.000	€3.325.323.099	€2.744.615.858	€2.042.716.512	€1.222.187.081
115	05/2036	€500.000.000	€3.293.767.587	€2.713.997.918	€2.014.702.083	€1.200.006.689
116	06/2036	€500.000.000	€3.262.272.786	€2.683.525.161	€1.986.926.449	€1.178.142.613
117	07/2036	€500.000.000	€3.230.966.854	€2.653.302.344	€1.959.465.649	€1.156.636.704
118	08/2036	€500.000.000	€3.199.737.805	€2.623.236.643	€1.932.249.386	€1.135.444.041
119	09/2036	€500.000.000	€3.168.591.134	€2.593.332.006	€1.905.279.180	€1.114.562.486
120	10/2036	€500.000.000	€3.137.539.674	€2.563.598.348	€1.878.560.901	€1.093.992.439
121	11/2036	€500.000.000	€3.106.577.445	€2.534.030.170	€1.852.089.081	€1.073.727.694
122	12/2036	€500.000.000	€3.075.691.556	€2.504.616.380	€1.825.854.225	€1.053.759.799
123	01/2037	€500.000.000	€3.044.893.512	€2.475.365.790	€1.799.861.399	€1.034.088.791
124	02/2037	€500.000.000	€3.014.150.147	€2.446.250.897	€1.774.089.275	€1.014.699.579
125	03/2037	€500.000.000	€2.983.461.259	€2.417.271.089	€1.748.536.186	€995.588.511
126	04/2037	€500.000.000	€2.952.815.230	€2.388.416.523	€1.723.193.817	€976.748.204
127	05/2037	€500.000.000	€2.922.196.334	€2.359.674.102	€1.698.051.591	€958.170.105
128	06/2037	€500.000.000	€2.891.606.654	€2.331.045.172	€1.673.109.397	€939.851.667
129	07/2037	€500.000.000	€2.861.017.538	€2.302.506.334	€1.648.349.409	€921.780.457
130	08/2037	€500.000.000	€2.830.431.860	€2.274.059.677	€1.623.772.174	€903.954.469
131	09/2037	€500.000.000	€2.799.850.092	€2.245.705.342	€1.599.376.843	€886.370.936
132	10/2037	€500.000.000	€2.769.269.116	€2.217.440.600	€1.575.160.529	€869.025.992
133	11/2037	€500.000.000	€2.738.728.879	€2.189.297.160	€1.551.144.772	€851.929.233
134	12/2037	€500.000.000	€2.708.226.013	€2.161.271.951	€1.527.326.303	€835.076.497
135	01/2038	€500.000.000	€2.677.723.174	€2.133.334.853	€1.503.682.816	€818.453.308
136	02/2038	€500.000.000	€2.647.263.198	€2.105.519.720	€1.480.237.204	€802.069.920
137	03/2038	€500.000.000	€2.616.962.238	€2.077.918.391	€1.457.052.777	€785.958.181
138	04/2038	€500.000.000	€2.586.746.440	€2.050.471.468	€1.434.086.412	€770.092.189
139	05/2038	€500.000.000	€2.556.526.508	€2.023.107.734	€1.411.287.174	€754.442.307
140	06/2038	€500.000.000	€2.526.306.479	€1.995.830.181	€1.388.656.286	€739.007.160
141	07/2038	€500.000.000	€2.496.332.098	€1.968.832.412	€1.366.327.228	€723.855.447
142	08/2038	€500.000.000	€2.466.262.793	€1.941.845.084	€1.344.111.655	€708.884.879
143	09/2038	€500.000.000	€2.436.273.471	€1.915.005.849	€1.322.104.142	€694.143.520
144	10/2038	€500.000.000	€2.406.411.258	€1.888.351.158	€1.300.328.598	€679.641.616
145	11/2038	€500.000.000	€2.376.504.406	€1.861.745.752	€1.278.690.743	€665.327.712
146	12/2038	€500.000.000	€2.346.519.789	€1.835.163.694	€1.257.172.151	€651.190.545
147	01/2039	€500.000.000	€2.316.918.213	€1.808.964.861	€1.236.018.208	€637.355.069
148	02/2039	€500.000.000	€2.287.421.751	€1.782.930.906	€1.215.077.685	€623.740.383
149	03/2039	€500.000.000	€2.257.911.961	€1.756.969.048	€1.194.286.262	€610.311.420
150	04/2039	€500.000.000	€2.228.246.655	€1.730.968.678	€1.173.568.190	€597.027.906

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	05/2039	€500.000.000	€2.198.951.279	€1.705.337.699	€1.153.199.132	€584.028.245
152	06/2039	€500.000.000	€2.169.637.512	€1.679.773.813	€1.132.972.881	€571.205.395
153	07/2039	€500.000.000	€2.140.669.847	€1.654.558.614	€1.113.078.154	€558.652.424
154	08/2039	€500.000.000	€2.111.795.051	€1.629.495.151	€1.093.380.613	€546.299.294
155	09/2039	€500.000.000	€2.083.202.070	€1.604.728.415	€1.073.976.141	€534.191.712
156	10/2039	€500.000.000	€2.054.810.690	€1.580.195.426	€1.054.820.800	€522.305.308
157	11/2039	€500.000.000	€2.026.636.966	€1.555.907.533	€1.035.920.583	€510.640.737
158	12/2039	€500.000.000	€1.998.665.065	€1.531.851.566	€1.017.265.130	€499.190.597
159	01/2040	€500.000.000	€1.971.072.907	€1.508.162.686	€998.942.427	€487.995.636
160	02/2040	€500.000.000	€1.943.671.295	€1.484.694.718	€980.853.678	€477.005.017
161	03/2040	€500.000.000	€1.916.364.411	€1.461.373.673	€962.948.663	€466.192.303
162	04/2040	€500.000.000	€1.889.161.675	€1.438.206.172	€945.230.655	€455.557.293
163	05/2040	€500.000.000	€1.861.907.465	€1.415.073.359	€927.620.629	€445.060.290
164	06/2040	€500.000.000	€1.834.928.795	€1.392.223.362	€910.280.323	€434.777.284
165	07/2040	€500.000.000	€1.808.136.208	€1.369.587.185	€893.162.984	€424.683.754
166	08/2040	€500.000.000	€1.781.464.681	€1.347.114.767	€876.234.650	€414.761.654
167	09/2040	€500.000.000	€1.754.845.616	€1.324.753.682	€859.460.171	€404.992.678
168	10/2040	€500.000.000	€1.728.562.987	€1.302.717.565	€842.976.919	€395.439.767
169	11/2040	€500.000.000	€1.702.548.356	€1.280.953.472	€826.748.782	€386.083.697
170	12/2040	€500.000.000	€1.676.761.720	€1.259.430.161	€810.753.985	€376.912.234
171	01/2041	€500.000.000	€1.651.198.893	€1.238.143.458	€794.988.349	€367.921.484
172	02/2041	€500.000.000	€1.625.804.512	€1.217.050.902	€779.423.209	€359.096.324
173	03/2041	€500.000.000	€1.600.574.180	€1.196.148.402	€764.054.696	€350.433.259
174	04/2041	€500.000.000	€1.575.581.302	€1.175.489.938	€748.915.976	€341.945.746
175	05/2041	€500.000.000	€1.550.827.826	€1.155.075.898	€734.005.806	€333.631.346
176	06/2041	€500.000.000	€1.526.312.666	€1.134.904.414	€719.321.519	€325.486.999
177	07/2041	€500.000.000	€1.502.061.872	€1.114.993.765	€704.873.203	€317.515.431
178	08/2041	€500.000.000	€1.478.016.166	€1.095.298.872	€690.630.885	€309.701.333
179	09/2041	€500.000.000	€1.454.154.941	€1.075.803.565	€676.583.074	€302.037.905
180	10/2041	€0	€1.430.502.609	€1.056.525.028	€662.739.313	€294.527.802
181	11/2041	€0	€1.407.059.975	€1.037.462.922	€649.098.077	€287.168.716
182	12/2041	€0	€1.383.820.972	€1.018.611.847	€635.654.689	€279.956.981
183	01/2042	€0	€1.360.749.079	€999.944.056	€622.390.607	€272.882.898
184	02/2042	€0	€1.337.883.729	€981.487.710	€609.322.179	€265.952.157
185	03/2042	€0	€1.315.036.106	€963.103.610	€596.361.949	€259.125.228
186	04/2042	€0	€1.292.415.913	€944.944.866	€583.603.891	€252.441.756
187	05/2042	€0	€1.269.851.814	€926.885.432	€570.969.039	€245.866.192
188	06/2042	€0	€1.247.370.480	€908.944.392	€558.468.409	€239.402.185
189	07/2042	€0	€1.224.964.330	€891.115.781	€546.097.547	€233.046.705
190	08/2042	€0	€1.202.610.161	€873.382.329	€533.845.131	€226.793.847
191	09/2042	€0	€1.180.317.206	€855.750.397	€521.714.358	€220.643.945
192	10/2042	€0	€1.158.073.347	€838.210.849	€509.698.964	€214.593.329
193	11/2042	€0	€1.135.878.806	€820.763.523	€497.798.192	€208.640.696
194	12/2042	€0	€1.113.787.964	€803.447.328	€486.034.920	€202.794.617
195	01/2043	€0	€1.091.487.207	€786.035.897	€474.271.727	€196.996.916
196	02/2043	€0	€1.069.541.017	€768.935.681	€462.753.449	€191.348.516
197	03/2043	€0	€1.047.556.749	€751.863.442	€451.308.396	€185.777.062
198	04/2043	€0	€1.026.075.022	€735.206.545	€440.168.138	€180.376.735
199	05/2043	€0	€1.004.757.737	€718.721.187	€429.184.946	€175.085.282
200	06/2043	€0	€983.589.639	€702.395.748	€418.350.893	€169.898.327

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	07/2043	€0	€962.581.051	€686.236.914	€407.669.008	€164.815.989
202	08/2043	€0	€941.692.236	€670.215.700	€397.121.145	€159.829.852
203	09/2043	€0	€920.898.201	€654.313.787	€386.695.645	€154.934.241
204	10/2043	€0	€900.073.630	€638.441.817	€376.339.088	€150.106.915
205	11/2043	€0	€879.458.684	€622.769.834	€366.151.119	€145.386.800
206	12/2043	€0	€858.780.933	€607.104.371	€356.017.176	€140.727.446
207	01/2044	€0	€838.370.804	€591.678.722	€346.073.494	€136.181.914
208	02/2044	€0	€817.962.994	€576.304.885	€336.209.113	€131.705.472
209	03/2044	€0	€797.702.791	€561.084.920	€326.482.999	€127.320.446
210	04/2044	€0	€777.692.827	€546.090.244	€316.935.718	€123.041.611
211	05/2044	€0	€757.775.374	€531.209.278	€307.501.483	€118.842.363
212	06/2044	€0	€738.113.105	€516.555.417	€298.245.072	€114.746.800
213	07/2044	€0	€718.662.742	€502.097.401	€289.147.289	€110.746.414
214	08/2044	€0	€699.457.663	€487.857.646	€280.219.956	€106.844.667
215	09/2044	€0	€680.496.929	€473.834.515	€271.460.992	€103.039.671
216	10/2044	€0	€661.825.631	€460.058.379	€262.886.617	€99.336.477
217	11/2044	€0	€643.325.294	€446.445.890	€254.448.067	€95.715.588
218	12/2044	€0	€624.978.694	€432.984.404	€246.137.267	€92.173.087
219	01/2045	€0	€607.648.555	€420.269.962	€238.291.344	€88.833.805
220	02/2045	€0	€590.449.642	€407.687.677	€230.559.114	€85.564.878
221	03/2045	€0	€573.379.984	€395.235.630	€222.938.766	€82.364.881
222	04/2045	€0	€556.457.836	€382.925.830	€215.436.339	€79.235.296
223	05/2045	€0	€539.696.103	€370.766.530	€208.055.698	€76.176.775
224	06/2045	€0	€523.157.407	€358.800.020	€200.819.714	€73.196.877
225	07/2045	€0	€506.956.945	€347.104.302	€193.770.953	€70.310.167
226	08/2045	€0	€490.963.161	€335.588.187	€186.857.330	€67.496.746
227	09/2045	€0	€475.240.126	€324.294.588	€180.101.765	€64.764.036
228	10/2045	€0	€459.887.017	€313.290.040	€173.540.023	€62.123.917
229	11/2045	€0	€444.963.189	€302.613.544	€167.192.279	€59.582.489
230	12/2045	€0	€430.448.156	€292.249.630	€161.048.476	€57.135.007
231	01/2046	€0	€416.367.956	€282.214.456	€155.116.037	€54.782.974
232	02/2046	€0	€402.606.093	€272.427.622	€149.349.364	€52.509.215
233	03/2046	€0	€389.168.730	€262.892.123	€143.748.925	€50.312.975
234	04/2046	€0	€376.082.339	€253.624.624	€138.322.632	€48.196.097
235	05/2046	€0	€363.304.948	€244.595.594	€133.053.177	€46.151.638
236	06/2046	€0	€350.907.355	€235.851.491	€127.964.658	€44.187.065
237	07/2046	€0	€338.972.082	€227.446.326	€123.085.002	€42.311.020
238	08/2046	€0	€327.335.853	€219.269.088	€118.352.767	€40.501.398
239	09/2046	€0	€316.004.277	€211.322.449	€113.768.343	€38.757.546
240	10/2046	€0	€304.964.226	€203.596.548	€109.325.382	€37.076.530
241	11/2046	€0	€294.137.006	€196.037.890	€104.994.224	€35.447.591
242	12/2046	€0	€283.478.383	€188.616.265	€100.757.949	€33.864.439
243	01/2047	€0	€272.985.718	€181.329.289	€96.614.638	€32.325.909
244	02/2047	€0	€262.864.751	€174.312.779	€92.635.829	€30.855.319
245	03/2047	€0	€252.944.360	€167.452.144	€88.759.588	€29.431.308
246	04/2047	€0	€243.204.272	€160.733.259	€84.977.726	€28.050.631
247	05/2047	€0	€233.555.696	€154.096.883	€81.258.351	€26.702.307
248	06/2047	€0	€224.035.432	€147.566.895	€77.613.610	€25.389.953
249	07/2047	€0	€214.663.486	€141.155.969	€74.049.646	€24.115.166
250	08/2047	€0	€205.435.016	€134.860.380	€70.563.955	€22.876.702

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	09/2047	€0	€196.309.707	€128.653.180	€67.141.935	€21.669.435
252	10/2047	€0	€187.281.191	€122.529.808	€63.780.787	€20.492.119
253	11/2047	€0	€178.414.866	€116.532.609	€60.502.091	€19.351.321
254	12/2047	€0	€169.799.185	€110.718.672	€57.334.837	€18.255.850
255	01/2048	€0	€161.512.703	€105.138.262	€54.304.185	€17.213.136
256	02/2048	€0	€153.479.814	€99.741.113	€51.383.243	€16.214.048
257	03/2048	€0	€145.715.904	€94.536.331	€48.575.898	€15.259.280
258	04/2048	€0	€138.266.948	€89.552.766	€45.896.111	€14.352.658
259	05/2048	€0	€131.101.012	€84.768.698	€43.331.846	€13.489.842
260	06/2048	€0	€124.206.994	€80.175.995	€40.878.112	€12.668.750
261	07/2048	€0	€117.565.592	€75.761.293	€38.527.307	€11.886.522
262	08/2048	€0	€111.076.390	€71.459.133	€36.245.476	€11.132.257
263	09/2048	€0	€104.696.274	€67.241.292	€34.017.854	€10.401.107
264	10/2048	€0	€98.403.310	€63.093.319	€31.836.772	€9.690.472
265	11/2048	€0	€92.191.541	€59.011.083	€29.699.834	€8.999.392
266	12/2048	€0	€86.042.437	€54.982.445	€27.600.648	€8.325.717
267	01/2049	€0	€79.949.413	€51.002.969	€25.536.742	€7.668.512
268	02/2049	€0	€73.913.941	€47.073.380	€23.508.245	€7.027.633
269	03/2049	€0	€67.979.724	€43.221.244	€21.528.654	€6.406.915
270	04/2049	€0	€62.226.400	€39.496.751	€19.622.566	€5.813.412
271	05/2049	€0	€56.736.112	€35.951.343	€17.814.938	€5.254.155
272	06/2049	€0	€51.516.346	€32.588.880	€16.106.955	€4.729.065
273	07/2049	€0	€46.691.862	€29.487.260	€14.536.278	€4.248.722
274	08/2049	€0	€42.194.662	€26.602.324	€13.080.163	€3.805.936
275	09/2049	€0	€37.991.479	€23.912.066	€11.726.961	€3.396.855
276	10/2049	€0	€34.102.757	€21.428.374	€10.481.716	€3.022.506
277	11/2049	€0	€30.440.998	€19.095.343	€9.316.343	€2.674.382
278	12/2049	€0	€26.917.444	€16.856.649	€8.202.836	€2.344.149
279	01/2050	€0	€23.535.067	€14.713.693	€7.141.497	€2.031.673
280	02/2050	€0	€20.434.875	€12.754.020	€6.174.324	€1.748.627
281	03/2050	€0	€17.571.189	€10.948.260	€5.286.427	€1.490.436
282	04/2050	€0	€14.985.749	€9.321.616	€4.489.347	€1.260.020
283	05/2050	€0	€12.593.639	€7.820.470	€3.756.640	€1.049.632
284	06/2050	€0	€10.440.238	€6.472.333	€3.101.004	€862.548
285	07/2050	€0	€8.582.436	€5.311.655	€2.538.319	€702.862
286	08/2050	€0	€6.895.316	€4.260.321	€2.030.642	€559.758
287	09/2050	€0	€5.397.437	€3.329.236	€1.582.743	€434.331
288	10/2050	€0	€4.121.551	€2.537.970	€1.203.448	€328.761
289	11/2050	€0	€3.052.360	€1.876.421	€887.454	€241.348
290	12/2050	€0	€2.149.480	€1.319.158	€622.282	€168.472
291	01/2051	€0	€1.432.664	€877.762	€412.992	€111.308
292	02/2051	€0	€828.980	€507.044	€237.950	€63.843
293	03/2051	€0	€386.121	€235.773	€110.359	€29.477
294	04/2051	€0	€129.799	€79.124	€36.940	€9.822
295	05/2051	€0	€7.403	€4.505	€2.098	€555
296	06/2051	€0	€1.764	€1.072	€498	€131
297	07/2051	€0	€0	€0	€0	€0
298	08/2051	€0	€0	€0	€0	€0
299	09/2051	€0	€0	€0	€0	€0
300	10/2051	€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	11/2051	€0	€0	€0	€0	€0
302	12/2051	€0	€0	€0	€0	€0
303	01/2052	€0	€0	€0	€0	€0
304	02/2052	€0	€0	€0	€0	€0
305	03/2052	€0	€0	€0	€0	€0
306	04/2052	€0	€0	€0	€0	€0
307	05/2052	€0	€0	€0	€0	€0
308	06/2052	€0	€0	€0	€0	€0
309	07/2052	€0	€0	€0	€0	€0
310	08/2052	€0	€0	€0	€0	€0
311	09/2052	€0	€0	€0	€0	€0
312	10/2052	€0	€0	€0	€0	€0
313	11/2052	€0	€0	€0	€0	€0
314	12/2052	€0	€0	€0	€0	€0
315	01/2053	€0	€0	€0	€0	€0
316	02/2053	€0	€0	€0	€0	€0
317	03/2053	€0	€0	€0	€0	€0
318	04/2053	€0	€0	€0	€0	€0
319	05/2053	€0	€0	€0	€0	€0
320	06/2053	€0	€0	€0	€0	€0
321	07/2053	€0	€0	€0	€0	€0
322	08/2053	€0	€0	€0	€0	€0
323	09/2053	€0	€0	€0	€0	€0
324	10/2053	€0	€0	€0	€0	€0
325	11/2053	€0	€0	€0	€0	€0
326	12/2053	€0	€0	€0	€0	€0
327	01/2054	€0	€0	€0	€0	€0
328	02/2054	€0	€0	€0	€0	€0
329	03/2054	€0	€0	€0	€0	€0
330	04/2054	€0	€0	€0	€0	€0
331	05/2054	€0	€0	€0	€0	€0
332	06/2054	€0	€0	€0	€0	€0
333	07/2054	€0	€0	€0	€0	€0
334	08/2054	€0	€0	€0	€0	€0
335	09/2054	€0	€0	€0	€0	€0
336	10/2054	€0	€0	€0	€0	€0
337	11/2054	€0	€0	€0	€0	€0
338	12/2054	€0	€0	€0	€0	€0
339	01/2055	€0	€0	€0	€0	€0
340	02/2055	€0	€0	€0	€0	€0
341	03/2055	€0	€0	€0	€0	€0
342	04/2055	€0	€0	€0	€0	€0
343	05/2055	€0	€0	€0	€0	€0
344	06/2055	€0	€0	€0	€0	€0
345	07/2055	€0	€0	€0	€0	€0
346	08/2055	€0	€0	€0	€0	€0
347	09/2055	€0	€0	€0	€0	€0
348	10/2055	€0	€0	€0	€0	€0
349	11/2055	€0	€0	€0	€0	€0
350	12/2055	€0	€0	€0	€0	€0

Residential European Covered Bonds (Premium) Programme

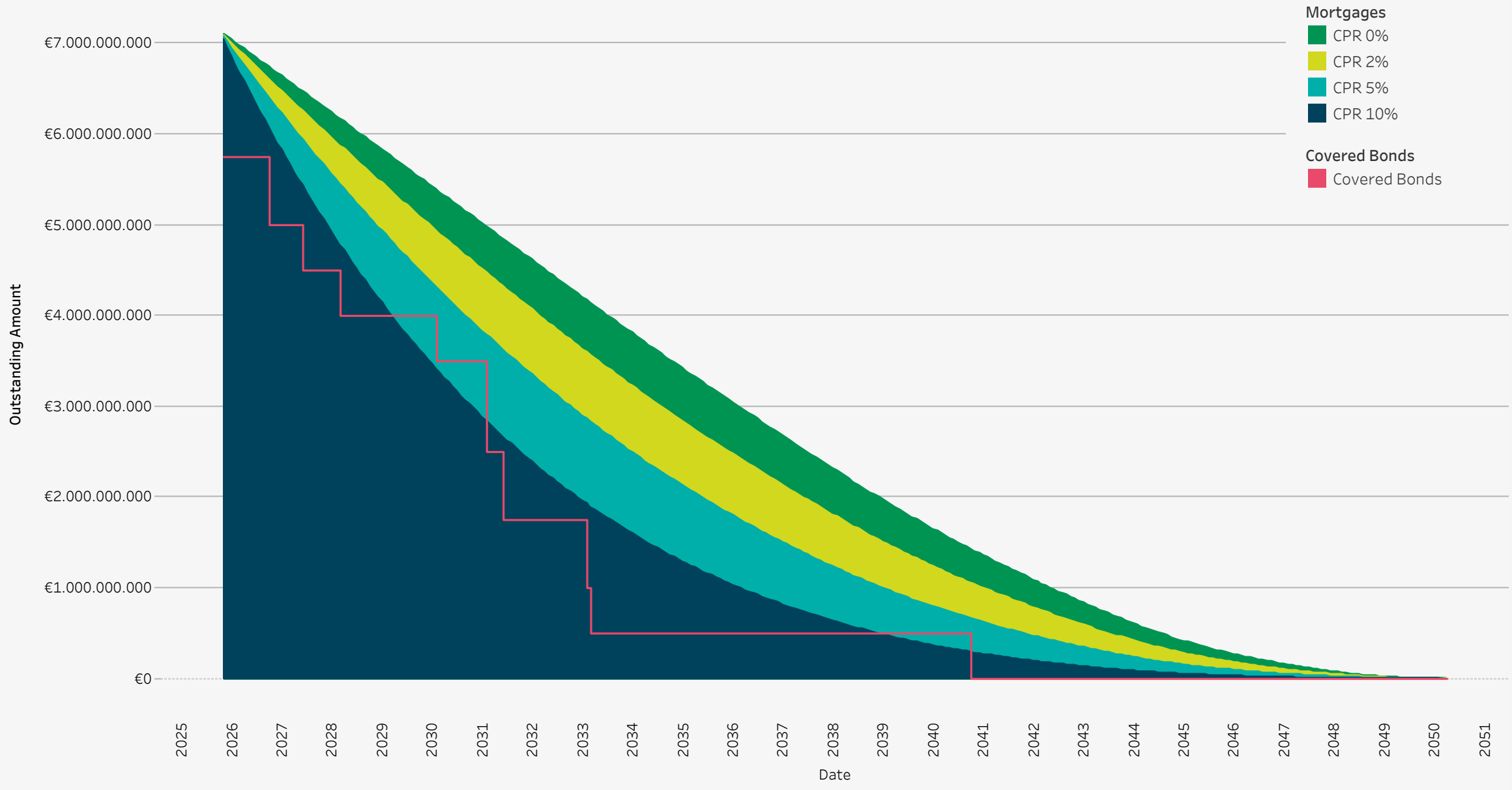
Amortisation

1. Amortisation Table

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

Residential European Covered Bonds (Premium) Programme

2. Amortisation Graph



Residential European Covered Bonds (Premium) Programme

Definitions & Remarks

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

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

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

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

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

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

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

Prepayments
The monthly percentage (SMM) is defined as: amount prepaid during the past month / outstanding balance at the end of the previous month
The annual percentage (CPR) is defined as: 1 – power(1 – SMM; 12)
To calculate the prepayment rates, we take into account the prepayments on loans which were reported as part of the cover pool in the investor report of the previous month. Consequently, prepayments on loans which were removed from the cover pool during the last month are included and prepayments on loans only included in the cover pool during the past month are excluded.

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

Residential European Covered Bonds (Premium) Programme

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