



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/02/2026	Portfolio Cut-off Date	31/01/2026
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Contact Details

Manager Funding & Capital Policy

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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	5,03	11/02/2032	Fixed	0,010%	11/02/2026	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,70	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	3,09	3/03/2030	Fixed	0,750%	3/03/2026	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,72	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	2,39	22/06/2029	Fixed	3,375%	22/06/2026	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	8,02	6/02/2035	Fixed	3,125%	6/02/2026	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	8,11	11/03/2035	Fixed	3,250%	11/03/2026	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,73	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	6,01	3/02/2033	Fixed	2,875%	3/02/2026	ACT/ACT	EUR	€1.000.000.000

Totals

Total Outstanding (in EUR):	€5.500.000.000
Current Weighted Average Fixed Coupon:	2,302%
Weighted Remaining Average Life *:	5,61

* At Reporting Date until Maturity Date



Residential European Covered Bonds (Premium) Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A	Negative	A-1

2. Argenta Spaarbank European Covered Bonds (Premium) Ratings

Rating Agency	Long Term Rating	Outlook
Standard and Poor's	AAA	Stable



Residential European Covered Bonds (Premium) Programme

Test Summary

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

Outstanding European Covered Bonds (Premium)	€5.500.000.000	(I)
Nominal Balance Residential Mortgage Loans	€6.861.450.882	(II)
Nominal Balance Public Finance Exposures	€135.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	27,21%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.327.871.747	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115,05%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€135.563.682	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) (XIV) x $[(V) + (VI) + (VII)] / [(II) + (III) + (IV)]$	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued $[(V) + (VI) + (VII) + (VIII)] / (I)$	117,52%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

Test Summary

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€1.213.975.808	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.200.575.808	
Total Interest Proceeds Public Finance Exposures	€13.400.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€6.462.871.747	(X)
Total Principal Proceeds Residential Mortgage Loans	€6.861.450.882	
Total Principal Proceeds Public Finance Exposures	€135.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€718.129.778	(XI)
Costs, Fees and Expenses Covered Bonds	€94.561.142	(XII)
Principal Requirement Covered Bonds	€5.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.364.156.636	
>>> 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	€360.320.249	(XV)
Cumulative Cash Outflow Next 180 Days	€93.580.521	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€266.739.728	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€132.998.945	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€89.112.500	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€43.886.445	



Residential European Covered Bonds (Premium) Programme

Cover Pool Summary

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€6.861.450.882
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	47.111
Number of Loans	74.911
Average Outstanding Balance per Borrower	€145.644
Average Outstanding Balance per Loan	€91.595
Weighted Average Original Loan to Initial Value	77,54%
Weighted Average Current Loan to Current Value	52,10%
Weighted Average Seasoning (in months)	66,71
Weighted Average Remaining Maturity (in months, at 0% CPR)	202,04
Weighted Average Initial Maturity (in months, at 0% CPR)	268,09
Weighted Remaining Average Life (in months, at 0% CPR)	108,93
Weighted Remaining Average Life (in months, at 2% CPR)	96,36
Weighted Remaining Average Life (in months, at 5% CPR)	81,08
Weighted Remaining Average Life (in months, at 10% CPR)	62,53
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95,90
Percentage of Fixed Rate Loans	38,93%
Percentage of Resettable Rate Loans	61,07%
Weighted Average Interest Rate	2,11%
Weighted Average Interest Rate Fixed Rate Loans	2,21%
Weighted average interest rate Resettable Rate Loans	2,04%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€70.637.601
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Residential European Covered Bonds (Premium) Programme

Cover Pool Summary

3. Public Sector Exposure (Liquid Bond Positions)

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
EU000A3K4DS6	EUROPEAN UNION	20/09/2022	4/10/2027	Fixed	2,000%	1,00%	AA+	AAA	Aaa	EUR	€35.000.000	€34.930.000	€34.874.145
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA	AA	Aa3	EUR	€100.000.000	€99.917.000	€100.689.537

4. Derivatives

None



Residential European Covered Bonds (Premium) Programme

Stratification Tables

1. Currency Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
EUR	€6.861.450.882	100,00%	74.911	100,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.232.950.834	32,54%	23.727	31,67%
Brabant Wallon	€145.773.774	2,12%	1.285	1,72%
Brussels	€259.209.854	3,78%	2.288	3,05%
Hainaut	€259.809.457	3,79%	2.983	3,98%
Liège	€197.849.670	2,88%	2.323	3,10%
Limburg	€747.286.822	10,89%	8.957	11,96%
Luxembourg	€23.038.750	0,34%	246	0,33%
Namur	€94.076.865	1,37%	985	1,31%
Oost-Vlaanderen	€1.198.065.156	17,46%	12.911	17,24%
Vlaams-Brabant	€1.007.565.698	14,68%	10.682	14,26%
West-Vlaanderen	€695.824.002	10,14%	8.524	11,38%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€297.537.135	4,34%	2.035	2,72%
12 - 24	€475.906.114	6,94%	3.435	4,59%
24 - 36	€351.246.079	5,12%	2.393	3,19%
36 - 48	€523.157.078	7,62%	3.826	5,11%
48 - 60	€1.521.253.083	22,17%	14.108	18,83%
60 - 72	€1.171.318.128	17,07%	11.546	15,41%
72 - 84	€956.077.939	13,93%	9.951	13,28%
84 - 96	€270.291.825	3,94%	3.095	4,13%
96 - 108	€226.522.992	3,30%	3.271	4,37%
108 - 120	€489.180.158	7,13%	9.184	12,26%
120 - 132	€252.151.319	3,67%	5.072	6,77%
132 - 144	€152.768.985	2,23%	3.135	4,18%
144 - 156	€163.782.075	2,39%	3.609	4,82%
156 - 168	€10.257.972	0,15%	251	0,34%
168 - 180	€0	0,00%	0	0,00%
180 - 192	€0	0,00%	0	0,00%
192 - 204	€0	0,00%	0	0,00%
204 - 216	€0	0,00%	0	0,00%
216 - 228	€0	0,00%	0	0,00%
228 - 240	€0	0,00%	0	0,00%
>240	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€4.275.703	0,06%	1.364	1,82%
12 - 24	€7.846.137	0,11%	893	1,19%
24 - 36	€18.654.442	0,27%	1.400	1,87%
36 - 48	€40.185.668	0,59%	2.074	2,77%
48 - 60	€51.334.477	0,75%	2.045	2,73%
60 - 72	€74.259.072	1,08%	2.340	3,12%
72 - 84	€52.544.992	0,77%	1.407	1,88%
84 - 96	€103.673.297	1,51%	2.487	3,32%
96 - 108	€158.871.342	2,32%	3.166	4,23%
108 - 120	€187.640.620	2,73%	3.386	4,52%
120 - 132	€234.988.826	3,42%	3.893	5,20%
132 - 144	€164.404.527	2,40%	2.271	3,03%
144 - 156	€227.334.386	3,31%	3.083	4,12%
156 - 168	€420.975.714	6,14%	4.881	6,52%
168 - 180	€436.960.237	6,37%	4.838	6,46%
180 - 192	€562.634.319	8,20%	6.005	8,02%
192 - 204	€310.369.612	4,52%	2.937	3,92%
204 - 216	€353.296.490	5,15%	3.244	4,33%
216 - 228	€677.926.399	9,88%	5.271	7,04%
228 - 240	€716.195.994	10,44%	5.285	7,06%
240 - 252	€873.808.306	12,74%	5.967	7,97%
252 - 264	€462.627.947	6,74%	2.759	3,68%
264 - 276	€270.812.727	3,95%	1.510	2,02%
276 - 288	€252.259.588	3,68%	1.403	1,87%
288 - 300	€197.570.058	2,88%	1.002	1,34%
300 - 312	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	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	€2.175.147	0,03%	203	0,27%
60 - 72	€1.187.944	0,02%	62	0,08%
72 - 84	€2.432.188	0,04%	159	0,21%
84 - 96	€4.030.335	0,06%	151	0,20%
96 - 108	€4.405.389	0,06%	167	0,22%
108 - 120	€99.146.339	1,44%	4.496	6,00%
120 - 132	€9.787.396	0,14%	400	0,53%
132 - 144	€35.104.083	0,51%	1.084	1,45%
144 - 156	€53.333.422	0,78%	1.292	1,72%
156 - 168	€39.177.607	0,57%	905	1,21%
168 - 180	€399.174.963	5,82%	8.554	11,42%
180 - 192	€57.688.824	0,84%	1.017	1,36%
192 - 204	€94.823.088	1,38%	1.482	1,98%
204 - 216	€215.165.646	3,14%	2.712	3,62%
216 - 228	€73.420.825	1,07%	1.091	1,46%
228 - 240	€1.466.252.137	21,37%	17.810	23,77%
240 - 252	€62.550.535	0,91%	668	0,89%
252 - 264	€151.752.466	2,21%	1.522	2,03%
264 - 276	€136.897.846	2,00%	1.367	1,82%
276 - 288	€88.271.256	1,29%	843	1,13%
288 - 300	€3.598.110.655	52,44%	26.073	34,81%
300 - 312	€61.991.899	0,90%	552	0,74%
312 - 324	€45.077.551	0,66%	377	0,50%
324 - 336	€10.927.126	0,16%	144	0,19%
336 - 348	€3.749.010	0,05%	48	0,06%
348 - 360	€144.817.204	2,11%	1.732	2,31%
>360	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€164.304.802	2,39%	3.678	4,91%
2014	€156.792.808	2,29%	3.163	4,22%
2015	€238.479.711	3,48%	4.909	6,55%
2016	€471.186.370	6,87%	8.906	11,89%
2017	€238.480.410	3,48%	3.586	4,79%
2018	€273.114.834	3,98%	3.115	4,16%
2019	€954.685.445	13,91%	9.871	13,18%
2020	€1.086.918.234	15,84%	10.906	14,56%
2021	€1.484.974.179	21,64%	14.003	18,69%
2022	€627.231.471	9,14%	4.626	6,18%
2023	€382.402.916	5,57%	2.596	3,47%
2024	€431.271.400	6,29%	3.127	4,17%
2025	€351.608.302	5,12%	2.425	3,24%
2026	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€847.543.461	12,35%	15.476	32,85%
100k - 200k	€2.947.117.201	42,95%	19.943	42,33%
200k - 300k	€2.261.398.563	32,96%	9.407	19,97%
300k - 400k	€652.020.796	9,50%	1.954	4,15%
>400k	€153.370.861	2,24%	331	0,70%
Grand Total	€6.861.450.882	100,00%	47.111	100,00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.531.320.727	80,61%	64.251	85,77%
Linear	€23.758.466	0,35%	410	0,55%
Variable Linear Capital	€1.306.371.689	19,04%	10.250	13,68%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€543.239	0,01%	9	0,01%
0.5% - 1%	€447.491.047	6,52%	5.092	6,80%
1% - 1.5%	€1.738.025.815	25,33%	18.573	24,79%
1.5% - 2%	€1.914.430.727	27,90%	21.015	28,05%
2% - 2.5%	€882.042.281	12,86%	9.057	12,09%
2.5% - 3%	€593.300.488	8,65%	4.974	6,64%
3% - 3.5%	€523.753.156	7,63%	4.612	6,16%
3.5% - 4%	€287.543.880	4,19%	3.237	4,32%
4% - 4.5%	€295.567.393	4,31%	5.318	7,10%
4.5% - 5%	€137.050.764	2,00%	2.261	3,02%
5% - 5.5%	€28.695.623	0,42%	520	0,69%
5.5% - 6%	€11.026.368	0,16%	214	0,29%
6% - 6.5%	€1.874.803	0,03%	25	0,03%
6.5% - 7%	€105.300	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2.671.104.280	38,93%	32.300	43,12%
Fixed with Resets	€4.190.346.602	61,07%	42.611	56,88%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%



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11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Null	€25.857	0,00%	2	0,00%
2026	€279.741.429	4,08%	5.684	7,59%
2027	€138.373.532	2,02%	2.758	3,68%
2028	€242.876.582	3,54%	4.342	5,80%
2029	€53.978.612	0,79%	848	1,13%
2030	€87.735.155	1,28%	1.541	2,06%
2031	€97.831.499	1,43%	1.656	2,21%
2032	€28.563.904	0,42%	410	0,55%
2033	€36.413.907	0,53%	345	0,46%
2034	€197.098.071	2,87%	1.632	2,18%
2035	€276.812.144	4,03%	2.757	3,68%
2036	€251.762.136	3,67%	2.923	3,90%
2037	€90.720.489	1,32%	843	1,13%
2038	€103.874.655	1,51%	799	1,07%
2039	€429.689.145	6,26%	3.024	4,04%
2040	€610.054.540	8,89%	4.440	5,93%
2041	€874.210.837	12,74%	6.150	8,21%
2042	€335.448.374	4,89%	2.071	2,76%
2043	€17.941.892	0,26%	125	0,17%
2044	€35.536.023	0,52%	250	0,33%
2045	€1.481.905	0,02%	9	0,01%
2046	€175.913	0,00%	2	0,00%
Fixed	€2.671.104.280	38,93%	32.300	43,12%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6.861.450.882	100,00%	74.911	100,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6.765.645.396	98,60%	73.522	98,15%
Buy-to-let	€91.981.057	1,34%	1.349	1,80%
Other	€3.824.429	0,06%	40	0,05%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.070.295	0,04%	264	0,35%
10 - 20%	€30.204.840	0,44%	1.341	1,79%
20 - 30%	€95.097.637	1,39%	2.628	3,51%
30 - 40%	€207.258.587	3,02%	4.257	5,68%
40 - 50%	€382.727.063	5,58%	6.238	8,33%
50 - 60%	€594.143.010	8,66%	8.388	11,20%
60 - 70%	€836.949.680	12,20%	10.562	14,10%
70 - 80%	€1.406.836.707	20,50%	14.638	19,54%
80 - 90%	€1.442.253.442	21,02%	11.639	15,54%
90 - 100%	€1.599.469.587	23,31%	12.539	16,74%
100 - 110%	€179.275.559	2,61%	1.603	2,14%
110 - 120%	€84.164.473	1,23%	814	1,09%
>120%	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€55.081.980	0,80%	4.153	5,54%
10 - 20%	€186.274.848	2,71%	5.580	7,45%
20 - 30%	€360.421.434	5,25%	7.352	9,81%
30 - 40%	€600.962.511	8,76%	9.302	12,42%
40 - 50%	€863.492.849	12,58%	10.894	14,54%
50 - 60%	€1.087.414.196	15,85%	11.413	15,24%
60 - 70%	€1.235.900.356	18,01%	10.361	13,83%
70 - 80%	€1.232.805.026	17,97%	8.535	11,39%
80 - 90%	€968.103.113	14,11%	5.896	7,87%
90 - 100%	€255.802.709	3,73%	1.343	1,79%
100 - 110%	€15.191.860	0,22%	82	0,11%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€98.128.304	1,43%	5.855	7,82%
10 - 20%	€319.305.700	4,65%	8.085	10,79%
20 - 30%	€621.536.945	9,06%	10.675	14,25%
30 - 40%	€961.592.802	14,01%	12.421	16,58%
40 - 50%	€1.201.702.209	17,51%	12.416	16,57%
50 - 60%	€1.203.173.056	17,54%	9.799	13,08%
60 - 70%	€1.072.189.858	15,63%	7.524	10,04%
70 - 80%	€753.334.478	10,98%	4.717	6,30%
80 - 90%	€409.410.642	5,97%	2.281	3,04%
90 - 100%	€208.338.735	3,04%	1.070	1,43%
100 - 110%	€12.738.152	0,19%	68	0,09%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€19.284.813	0,28%	2.238	2,99%
20 - 40%	€130.093.433	1,90%	4.942	6,60%
40 - 60%	€582.189.995	8,48%	11.325	15,12%
60 - 80%	€1.948.004.089	28,39%	22.005	29,37%
80 - 100%	€705.313.197	10,28%	7.476	9,98%
100 - 120%	€235.016.455	3,43%	3.713	4,96%
120 - 140%	€504.034.614	7,35%	5.374	7,17%
140 - 160%	€1.097.987.275	16,00%	7.836	10,46%
160 - 180%	€418.543.092	6,10%	2.795	3,73%
180 - 200%	€86.387.306	1,26%	725	0,97%
200 - 300%	€554.521.760	8,08%	3.614	4,82%
300 - 400%	€572.238.790	8,34%	2.823	3,77%
400 - 500%	€2.937.093	0,04%	23	0,03%
>500%	€4.898.971	0,07%	22	0,03%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%



Residential European Covered Bonds (Premium) Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€9.990.492	0,15%	2.067	2,76%
12 - 24	€51.506.889	0,75%	3.212	4,29%
24 - 36	€122.637.228	1,79%	4.455	5,95%
36 - 48	€132.161.069	1,93%	3.408	4,55%
48 - 60	€300.508.594	4,38%	5.901	7,88%
60 - 72	€399.961.334	5,83%	6.596	8,81%
72 - 84	€364.029.000	5,31%	4.709	6,29%
84 - 96	€950.656.874	13,86%	10.649	14,22%
96 - 108	€687.901.445	10,03%	7.076	9,45%
108 - 120	€719.985.235	10,49%	5.866	7,83%
120 - 132	€1.624.554.713	23,68%	12.059	16,10%
132 - 144	€659.584.289	9,61%	4.271	5,70%
144 - 156	€344.728.364	5,02%	1.947	2,60%
156 - 168	€388.593.408	5,66%	2.158	2,88%
168 - 180	€102.228.460	1,49%	507	0,68%
180 - 192	€69.694	0,00%	2	0,00%
192 - 204	€230.554	0,00%	2	0,00%
204 - 216	€1.564.474	0,02%	19	0,03%
216 - 228	€558.768	0,01%	7	0,01%
Grand Total	€6.861.450.882	100,00%	74.911	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	€313.414.540	4,57%	8.179	10,92%
12 - 24	€186.192.386	2,71%	5.015	6,69%
24 - 36	€303.402.630	4,42%	6.420	8,57%
36 - 48	€184.206.310	2,68%	3.685	4,92%
48 - 60	€233.568.686	3,40%	3.874	5,17%
60 - 72	€331.230.538	4,83%	5.149	6,87%
72 - 84	€529.914.003	7,72%	5.931	7,92%
84 - 96	€862.515.239	12,57%	8.611	11,49%
96 - 108	€635.529.341	9,26%	5.842	7,80%
108 - 120	€1.348.163.762	19,65%	9.951	13,28%
120 - 132	€1.156.101.463	16,85%	7.842	10,47%
132 - 144	€163.225.382	2,38%	977	1,30%
144 - 156	€309.553.954	4,51%	1.738	2,32%
156 - 168	€244.046.245	3,56%	1.389	1,85%
168 - 180	€60.351.585	0,88%	307	0,41%
180 - 192	€34.819	0,00%	1	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.638.482.378	96,75%	72.294	96,51%
2	€222.968.504	3,25%	2.617	3,49%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%



Residential European Covered Bonds (Premium) Programme

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€6.861.286.713	100,00%	74.910	100,00%
0 - 30 days	€164.169	0,00%	1	0,00%
Grand Total	€6.861.450.882	100,00%	74.911	100,00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,02%	0,27%
Full Prepayments	0,13%	1,59%
Total Prepayments	0,16%	1,85%



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	02/2026	€5.500.000.000	€6.827.799.483	€6.816.314.150	€6.798.676.741	€6.768.113.516
2	03/2026	€5.500.000.000	€6.794.143.923	€6.771.305.711	€6.736.309.150	€6.675.879.577
3	04/2026	€5.500.000.000	€6.760.485.069	€6.726.426.126	€6.674.346.652	€6.584.737.784
4	05/2026	€5.500.000.000	€6.726.817.377	€6.681.669.591	€6.612.781.493	€6.494.670.770
5	06/2026	€5.500.000.000	€6.693.154.958	€6.637.049.825	€6.551.625.259	€6.405.680.285
6	07/2026	€5.500.000.000	€6.659.511.600	€6.592.580.137	€6.490.889.001	€6.317.767.428
7	08/2026	€5.500.000.000	€6.625.856.866	€6.548.230.033	€6.430.540.625	€6.230.891.378
8	09/2026	€5.500.000.000	€6.592.202.218	€6.504.010.566	€6.370.589.056	€6.145.051.505
9	10/2026	€5.000.000.000	€6.558.546.456	€6.459.920.241	€6.311.030.850	€6.060.235.222
10	11/2026	€5.000.000.000	€6.524.893.906	€6.415.963.002	€6.251.867.890	€5.976.435.164
11	12/2026	€5.000.000.000	€6.491.233.204	€6.372.127.367	€6.193.087.034	€5.893.629.702
12	01/2027	€5.000.000.000	€6.457.577.246	€6.328.425.701	€6.134.698.384	€5.811.819.521
13	02/2027	€5.000.000.000	€6.423.884.439	€6.284.816.978	€6.076.660.298	€5.730.956.406
14	03/2027	€5.000.000.000	€6.390.162.574	€6.241.308.680	€6.018.978.335	€5.651.037.227
15	04/2027	€5.000.000.000	€6.356.430.038	€6.197.918.568	€5.961.667.877	€5.572.068.004
16	05/2027	€5.000.000.000	€6.322.664.962	€6.154.625.096	€5.904.706.420	€5.494.019.313
17	06/2027	€5.000.000.000	€6.288.871.536	€6.111.432.189	€5.848.096.059	€5.416.884.952
18	07/2027	€5.000.000.000	€6.255.055.697	€6.068.345.435	€5.791.840.442	€5.340.660.181
19	08/2027	€5.000.000.000	€6.221.198.789	€6.025.346.569	€5.735.920.462	€5.265.319.371
20	09/2027	€5.000.000.000	€6.187.307.082	€5.982.441.545	€5.680.340.197	€5.190.858.456
21	10/2027	€4.250.000.000	€6.153.372.276	€5.939.622.216	€5.625.090.315	€5.117.261.162
22	11/2027	€4.250.000.000	€6.119.413.239	€5.896.906.664	€5.570.186.351	€5.044.533.948
23	12/2027	€4.250.000.000	€6.085.420.935	€5.854.286.009	€5.515.618.264	€4.972.660.016
24	01/2028	€4.250.000.000	€6.051.370.388	€5.811.736.121	€5.461.361.775	€4.901.610.014
25	02/2028	€4.250.000.000	€6.017.276.960	€5.769.271.703	€5.407.429.249	€4.831.387.776
26	03/2028	€4.250.000.000	€5.983.176.329	€5.726.926.808	€5.353.850.997	€4.762.012.954
27	04/2028	€4.250.000.000	€5.949.127.497	€5.684.757.546	€5.300.677.578	€4.693.522.701
28	05/2028	€4.250.000.000	€5.915.048.509	€5.642.685.181	€5.247.833.606	€4.625.842.402
29	06/2028	€3.750.000.000	€5.880.974.593	€5.600.743.103	€5.195.348.471	€4.558.990.644
30	07/2028	€3.750.000.000	€5.846.873.452	€5.558.900.281	€5.143.191.647	€4.492.933.264
31	08/2028	€3.750.000.000	€5.812.793.673	€5.517.202.657	€5.091.403.946	€4.427.698.672
32	09/2028	€3.750.000.000	€5.778.683.298	€5.475.600.595	€5.039.937.772	€4.363.238.158
33	10/2028	€3.750.000.000	€5.744.586.815	€5.434.136.024	€4.988.830.075	€4.299.576.673
34	11/2028	€3.750.000.000	€5.710.464.413	€5.392.770.982	€4.938.044.255	€4.236.675.547
35	12/2028	€3.750.000.000	€5.676.319.413	€5.351.508.421	€4.887.581.450	€4.174.528.960
36	01/2029	€3.750.000.000	€5.642.230.201	€5.310.421.927	€4.837.507.118	€4.113.185.816
37	02/2029	€3.750.000.000	€5.608.075.349	€5.269.396.842	€4.787.714.996	€4.052.548.716
38	03/2029	€3.250.000.000	€5.573.978.390	€5.228.549.055	€4.738.308.837	€3.992.698.904
39	04/2029	€3.250.000.000	€5.539.805.362	€5.187.752.547	€4.689.172.653	€3.933.531.768
40	05/2029	€3.250.000.000	€5.505.638.221	€5.147.083.999	€4.640.374.389	€3.875.098.103
41	06/2029	€3.250.000.000	€5.471.500.978	€5.106.565.496	€4.591.932.188	€3.817.406.322
42	07/2029	€3.250.000.000	€5.437.390.226	€5.066.193.427	€4.543.840.945	€3.760.445.382
43	08/2029	€3.250.000.000	€5.403.297.539	€5.025.959.535	€4.496.091.442	€3.704.200.977
44	09/2029	€3.250.000.000	€5.369.226.860	€4.985.867.103	€4.448.684.842	€3.648.667.504
45	10/2029	€3.250.000.000	€5.335.187.133	€4.945.924.026	€4.401.626.390	€3.593.842.725
46	11/2029	€3.250.000.000	€5.301.172.628	€4.906.124.562	€4.354.909.161	€3.539.714.485
47	12/2029	€3.250.000.000	€5.267.135.768	€4.866.424.346	€4.308.492.094	€3.486.243.158
48	01/2030	€3.250.000.000	€5.233.177.325	€4.826.916.140	€4.262.455.639	€3.433.487.643
49	02/2030	€3.250.000.000	€5.199.296.755	€4.787.598.788	€4.216.796.676	€3.381.438.705
50	03/2030	€3.250.000.000	€5.165.403.921	€4.748.388.778	€4.171.439.763	€3.330.029.472



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	04/2030	€3.250.000.000	€5.131.515.041	€4.709.300.763	€4.126.396.236	€3.279.263.169
52	05/2030	€3.250.000.000	€5.097.617.925	€4.670.323.270	€4.081.654.474	€3.229.124.741
53	06/2030	€3.250.000.000	€5.063.749.277	€4.631.489.621	€4.037.242.015	€3.179.630.183
54	07/2030	€3.250.000.000	€5.029.909.488	€4.592.799.756	€3.993.157.075	€3.130.772.155
55	08/2030	€3.250.000.000	€4.996.077.619	€4.554.234.167	€3.949.381.018	€3.082.530.236
56	09/2030	€3.250.000.000	€4.962.241.516	€4.515.781.476	€3.905.902.420	€3.034.889.911
57	10/2030	€3.250.000.000	€4.928.476.587	€4.477.509.926	€3.862.778.655	€2.987.890.088
58	11/2030	€3.250.000.000	€4.894.724.343	€4.439.365.859	€3.819.961.603	€2.941.487.683
59	12/2030	€3.250.000.000	€4.861.055.976	€4.401.413.396	€3.777.504.712	€2.895.718.185
60	01/2031	€3.250.000.000	€4.827.426.477	€4.363.611.187	€3.735.370.585	€2.850.547.060
61	02/2031	€2.750.000.000	€4.793.805.032	€4.325.930.970	€3.693.533.370	€2.805.949.108
62	03/2031	€2.750.000.000	€4.760.139.129	€4.288.325.121	€3.651.950.989	€2.761.887.250
63	04/2031	€2.750.000.000	€4.726.565.183	€4.250.916.251	€3.610.726.383	€2.718.434.205
64	05/2031	€2.750.000.000	€4.693.013.752	€4.213.641.317	€3.569.804.136	€2.675.542.643
65	06/2031	€2.750.000.000	€4.659.498.261	€4.176.511.972	€3.529.192.513	€2.633.213.543
66	07/2031	€2.750.000.000	€4.625.983.951	€4.139.496.675	€3.488.863.280	€2.591.420.701
67	08/2031	€2.750.000.000	€4.592.572.454	€4.102.685.935	€3.448.891.083	€2.550.214.404
68	09/2031	€2.750.000.000	€4.559.204.916	€4.066.026.529	€3.409.229.274	€2.509.554.697
69	10/2031	€2.750.000.000	€4.525.895.285	€4.029.530.402	€3.369.886.175	€2.469.442.572
70	11/2031	€2.750.000.000	€4.492.624.449	€3.993.180.035	€3.330.845.438	€2.429.860.948
71	12/2031	€2.750.000.000	€4.459.319.557	€3.956.910.341	€3.292.051.292	€2.390.764.377
72	01/2032	€2.750.000.000	€4.426.122.593	€3.920.846.976	€3.253.606.825	€2.352.223.017
73	02/2032	€1.750.000.000	€4.392.939.524	€3.884.906.030	€3.215.440.592	€2.314.180.112
74	03/2032	€1.750.000.000	€4.359.763.017	€3.849.080.699	€3.177.545.531	€2.276.625.999
75	04/2032	€1.750.000.000	€4.326.539.816	€3.813.323.746	€3.139.881.354	€2.239.527.443
76	05/2032	€1.750.000.000	€4.293.345.708	€3.777.701.797	€3.102.501.691	€2.202.918.448
77	06/2032	€1.750.000.000	€4.260.146.313	€3.742.184.257	€3.065.379.972	€2.166.775.671
78	07/2032	€1.750.000.000	€4.226.960.065	€3.706.787.047	€3.028.527.902	€2.131.103.077
79	08/2032	€1.750.000.000	€4.193.750.098	€3.671.477.570	€2.991.917.513	€2.095.876.725
80	09/2032	€1.750.000.000	€4.160.494.005	€3.636.236.081	€2.955.531.569	€2.061.080.543
81	10/2032	€1.750.000.000	€4.127.258.490	€3.601.120.721	€2.919.416.144	€2.026.742.657
82	11/2032	€1.750.000.000	€4.094.017.387	€3.566.108.342	€2.883.551.101	€1.992.844.889
83	12/2032	€1.750.000.000	€4.060.765.844	€3.531.194.486	€2.847.931.575	€1.959.379.851
84	01/2033	€1.750.000.000	€4.027.377.531	€3.496.269.266	€2.812.467.935	€1.926.282.188
85	02/2033	€1.750.000.000	€3.993.978.734	€3.461.442.468	€2.777.247.720	€1.893.608.481
86	03/2033	€1.750.000.000	€3.960.709.205	€3.426.834.786	€2.742.366.293	€1.861.419.569
87	04/2033	€1.750.000.000	€3.927.379.987	€3.392.282.184	€2.707.690.749	€1.829.620.915
88	05/2033	€1.750.000.000	€3.894.167.061	€3.357.936.409	€2.673.340.951	€1.798.289.664
89	06/2033	€1.750.000.000	€3.861.007.175	€3.323.742.243	€2.639.271.175	€1.767.390.653
90	07/2033	€1.750.000.000	€3.827.923.107	€3.289.718.772	€2.605.495.005	€1.736.928.839
91	08/2033	€1.750.000.000	€3.794.860.247	€3.255.818.557	€2.571.973.326	€1.706.874.080
92	09/2033	€1.750.000.000	€3.761.911.081	€3.222.120.463	€2.538.766.934	€1.677.262.737
93	10/2033	€1.750.000.000	€3.728.932.074	€3.188.501.011	€2.505.776.970	€1.648.025.474
94	11/2033	€1.750.000.000	€3.695.883.260	€3.154.925.956	€2.472.975.533	€1.619.140.622
95	12/2033	€1.750.000.000	€3.662.941.367	€3.121.545.954	€2.440.479.565	€1.590.681.267
96	01/2034	€1.750.000.000	€3.630.212.227	€3.088.450.327	€2.408.356.962	€1.562.687.329
97	02/2034	€1.000.000.000	€3.597.441.226	€3.055.421.656	€2.376.436.332	€1.535.043.400
98	03/2034	€500.000.000	€3.564.686.775	€3.022.509.396	€2.344.755.076	€1.507.770.361
99	04/2034	€500.000.000	€3.532.048.201	€2.989.797.305	€2.313.376.744	€1.480.905.427
100	05/2034	€500.000.000	€3.499.325.064	€2.957.115.254	€2.282.168.280	€1.454.359.815



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	06/2034	€500.000.000	€3.466.759.266	€2.924.667.431	€2.251.286.133	€1.428.229.962
102	07/2034	€500.000.000	€3.434.295.136	€2.892.406.029	€2.220.691.651	€1.402.487.325
103	08/2034	€500.000.000	€3.401.922.455	€2.860.321.779	€2.190.376.083	€1.377.122.633
104	09/2034	€500.000.000	€3.369.619.636	€2.828.395.926	€2.160.323.515	€1.352.122.259
105	10/2034	€500.000.000	€3.337.423.897	€2.796.659.116	€2.130.555.822	€1.327.496.329
106	11/2034	€500.000.000	€3.305.281.741	€2.765.065.901	€2.101.036.826	€1.303.218.744
107	12/2034	€500.000.000	€3.273.177.735	€2.733.602.921	€2.071.755.031	€1.279.279.079
108	01/2035	€500.000.000	€3.241.382.499	€2.702.495.404	€2.042.879.406	€1.255.777.993
109	02/2035	€500.000.000	€3.209.719.835	€2.671.595.154	€2.014.295.616	€1.232.640.937
110	03/2035	€500.000.000	€3.178.088.929	€2.640.817.601	€1.985.938.341	€1.209.824.519
111	04/2035	€500.000.000	€3.146.420.477	€2.610.104.888	€1.957.762.965	€1.187.298.645
112	05/2035	€500.000.000	€3.114.873.486	€2.579.588.617	€1.929.867.066	€1.165.119.578
113	06/2035	€500.000.000	€3.083.273.165	€2.549.123.535	€1.902.140.618	€1.143.217.772
114	07/2035	€500.000.000	€3.051.968.435	€2.518.997.617	€1.874.797.164	€1.121.718.486
115	08/2035	€500.000.000	€3.020.737.576	€2.489.026.707	€1.847.697.546	€1.100.534.631
116	09/2035	€500.000.000	€2.989.606.470	€2.459.231.557	€1.820.855.753	€1.079.671.447
117	10/2035	€500.000.000	€2.958.608.152	€2.429.638.649	€1.794.289.853	€1.059.136.455
118	11/2035	€500.000.000	€2.927.770.795	€2.400.270.303	€1.768.014.651	€1.038.935.096
119	12/2035	€500.000.000	€2.897.061.419	€2.371.098.631	€1.742.007.906	€1.019.051.004
120	01/2036	€500.000.000	€2.866.491.619	€2.342.132.353	€1.716.274.418	€999.483.826
121	02/2036	€500.000.000	€2.835.973.697	€2.313.299.133	€1.690.759.690	€980.198.805
122	03/2036	€500.000.000	€2.805.546.124	€2.284.629.863	€1.665.485.030	€961.205.526
123	04/2036	€500.000.000	€2.775.236.984	€2.256.146.779	€1.640.465.225	€942.509.630
124	05/2036	€500.000.000	€2.745.025.948	€2.227.832.676	€1.615.686.298	€924.100.173
125	06/2036	€500.000.000	€2.714.898.769	€2.199.675.389	€1.591.138.053	€905.968.534
126	07/2036	€500.000.000	€2.684.991.342	€2.171.784.276	€1.566.898.068	€888.155.969
127	08/2036	€500.000.000	€2.655.188.808	€2.144.065.473	€1.542.896.870	€870.619.988
128	09/2036	€500.000.000	€2.625.511.875	€2.116.535.031	€1.519.144.585	€853.363.548
129	10/2036	€500.000.000	€2.595.844.753	€2.089.099.039	€1.495.572.505	€836.345.437
130	11/2036	€500.000.000	€2.566.427.160	€2.061.949.839	€1.472.317.023	€819.639.340
131	12/2036	€500.000.000	€2.537.121.541	€2.034.975.878	€1.449.296.679	€803.196.858
132	01/2037	€500.000.000	€2.507.941.695	€2.008.187.541	€1.426.517.467	€787.018.678
133	02/2037	€500.000.000	€2.478.850.369	€1.981.554.331	€1.403.956.346	€771.089.504
134	03/2037	€500.000.000	€2.449.840.286	€1.955.069.876	€1.381.607.550	€755.403.734
135	04/2037	€500.000.000	€2.420.902.501	€1.928.726.513	€1.359.464.460	€739.955.377
136	05/2037	€500.000.000	€2.392.010.131	€1.902.502.367	€1.337.510.524	€724.733.141
137	06/2037	€500.000.000	€2.363.169.353	€1.876.401.954	€1.315.747.861	€709.735.990
138	07/2037	€500.000.000	€2.334.352.909	€1.850.403.256	€1.294.160.006	€694.952.901
139	08/2037	€500.000.000	€2.305.555.231	€1.824.501.566	€1.272.742.730	€680.379.571
140	09/2037	€500.000.000	€2.276.778.088	€1.798.698.004	€1.251.495.901	€666.013.931
141	10/2037	€500.000.000	€2.248.019.914	€1.772.991.051	€1.230.417.548	€651.852.957
142	11/2037	€500.000.000	€2.219.328.275	€1.747.417.880	€1.209.532.500	€637.907.793
143	12/2037	€500.000.000	€2.190.686.825	€1.721.965.179	€1.188.830.466	€624.170.924
144	01/2038	€500.000.000	€2.162.069.896	€1.696.612.406	€1.168.296.279	€610.632.399
145	02/2038	€500.000.000	€2.133.513.951	€1.671.387.828	€1.147.948.446	€597.299.947
146	03/2038	€500.000.000	€2.105.121.274	€1.646.371.000	€1.127.840.410	€584.199.236
147	04/2038	€500.000.000	€2.076.661.004	€1.621.380.834	€1.107.846.966	€571.263.332
148	05/2038	€500.000.000	€2.048.365.766	€1.596.598.716	€1.088.091.224	€558.553.947
149	06/2038	€500.000.000	€2.020.091.868	€1.571.911.991	€1.068.495.144	€546.028.879
150	07/2038	€500.000.000	€1.992.087.417	€1.547.513.115	€1.049.188.347	€533.752.301



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	08/2038	€500.000.000	€1.963.992.479	€1.523.121.702	€1.029.979.356	€521.624.599
152	09/2038	€500.000.000	€1.936.002.808	€1.498.889.469	€1.010.970.112	€509.695.856
153	10/2038	€500.000.000	€1.908.160.526	€1.474.848.370	€992.180.928	€497.974.269
154	11/2038	€500.000.000	€1.880.297.654	€1.450.868.022	€973.522.975	€486.413.338
155	12/2038	€500.000.000	€1.852.318.068	€1.426.874.272	€954.945.965	€474.986.548
156	01/2039	€500.000.000	€1.824.731.480	€1.403.259.363	€936.711.460	€463.822.260
157	02/2039	€500.000.000	€1.797.281.824	€1.379.824.989	€918.685.125	€452.851.365
158	03/2039	€500.000.000	€1.769.716.234	€1.356.376.629	€900.736.519	€442.007.877
159	04/2039	€500.000.000	€1.742.118.166	€1.332.978.401	€882.907.853	€431.311.323
160	05/2039	€500.000.000	€1.714.991.211	€1.310.014.918	€865.452.631	€420.883.620
161	06/2039	€500.000.000	€1.687.837.172	€1.287.104.266	€848.116.642	€410.598.680
162	07/2039	€500.000.000	€1.661.065.056	€1.264.557.739	€831.103.887	€400.553.489
163	08/2039	€500.000.000	€1.634.400.286	€1.242.165.009	€814.274.313	€390.678.204
164	09/2039	€500.000.000	€1.608.054.566	€1.220.086.109	€797.731.462	€381.020.560
165	10/2039	€500.000.000	€1.581.945.724	€1.198.257.400	€781.431.928	€371.557.544
166	11/2039	€500.000.000	€1.556.097.447	€1.176.695.711	€765.385.088	€362.291.522
167	12/2039	€500.000.000	€1.530.412.159	€1.155.326.214	€749.540.748	€353.196.722
168	01/2040	€500.000.000	€1.505.289.915	€1.134.449.614	€734.092.228	€344.362.050
169	02/2040	€500.000.000	€1.480.385.733	€1.113.804.044	€718.867.747	€335.704.296
170	03/2040	€500.000.000	€1.455.593.018	€1.093.308.445	€703.813.682	€327.196.649
171	04/2040	€500.000.000	€1.430.922.043	€1.072.969.934	€688.933.573	€318.839.217
172	05/2040	€500.000.000	€1.406.205.575	€1.052.662.698	€674.145.787	€310.592.848
173	06/2040	€500.000.000	€1.381.802.343	€1.032.654.835	€659.621.143	€302.534.868
174	07/2040	€500.000.000	€1.357.633.151	€1.012.885.915	€645.319.385	€294.644.827
175	08/2040	€500.000.000	€1.333.612.665	€993.291.338	€631.198.011	€286.901.602
176	09/2040	€500.000.000	€1.309.694.386	€973.835.815	€617.233.530	€279.293.034
177	10/2040	€500.000.000	€1.286.187.383	€954.748.229	€603.569.691	€271.882.503
178	11/2040	€500.000.000	€1.262.997.468	€935.957.084	€590.159.349	€264.646.631
179	12/2040	€500.000.000	€1.240.072.391	€917.422.389	€576.975.649	€257.571.498
180	01/2041	€500.000.000	€1.217.407.147	€899.139.304	€564.014.055	€250.653.336
181	02/2041	€500.000.000	€1.194.929.198	€881.053.231	€551.238.937	€243.874.668
182	03/2041	€500.000.000	€1.172.643.786	€863.167.184	€538.650.979	€237.234.310
183	04/2041	€500.000.000	€1.150.633.249	€845.540.810	€526.286.100	€230.746.535
184	05/2041	€500.000.000	€1.128.885.368	€828.163.981	€514.136.526	€224.406.271
185	06/2041	€500.000.000	€1.107.413.777	€811.045.568	€502.206.316	€218.213.664
186	07/2041	€500.000.000	€1.086.277.607	€794.227.646	€490.519.988	€212.177.693
187	08/2041	€500.000.000	€1.065.400.288	€777.652.948	€479.040.603	€206.280.693
188	09/2041	€500.000.000	€1.044.768.627	€761.310.773	€467.760.206	€200.517.726
189	10/2041	€0	€1.024.395.364	€745.209.352	€456.682.519	€194.888.911
190	11/2041	€0	€1.004.289.417	€729.354.082	€445.809.484	€189.393.594
191	12/2041	€0	€984.423.721	€713.724.231	€435.127.089	€184.024.372
192	01/2042	€0	€964.782.600	€698.307.447	€424.626.552	€178.776.164
193	02/2042	€0	€945.410.454	€683.134.865	€414.325.553	€173.655.054
194	03/2042	€0	€926.075.775	€668.038.380	€404.121.053	€168.616.638
195	04/2042	€0	€906.996.784	€653.174.884	€394.107.167	€163.699.188
196	05/2042	€0	€887.984.617	€638.407.546	€384.200.267	€158.866.781
197	06/2042	€0	€869.071.732	€623.759.299	€374.413.481	€154.123.958
198	07/2042	€0	€850.124.579	€609.133.973	€364.688.493	€149.445.891
199	08/2042	€0	€831.371.561	€594.694.953	€355.122.579	€144.871.663
200	09/2042	€0	€812.701.694	€580.362.167	€345.667.000	€140.380.351



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	10/2042	€0	€794.086.863	€566.115.153	€336.308.931	€135.965.913
202	11/2042	€0	€775.546.514	€551.967.437	€327.055.813	€131.630.569
203	12/2042	€0	€757.111.923	€537.940.859	€317.919.921	€127.378.424
204	01/2043	€0	€738.191.873	€523.615.563	€308.653.033	€123.109.600
205	02/2043	€0	€719.885.050	€509.771.183	€299.714.724	€119.007.050
206	03/2043	€0	€701.466.562	€495.892.956	€290.800.756	€114.948.520
207	04/2043	€0	€683.609.965	€482.456.532	€282.189.322	€111.043.124
208	05/2043	€0	€665.894.286	€469.163.194	€273.703.981	€107.219.913
209	06/2043	€0	€648.325.130	€456.016.273	€265.345.859	€103.478.445
210	07/2043	€0	€630.946.615	€443.046.122	€257.131.751	€99.824.359
211	08/2043	€0	€613.685.287	€430.200.465	€249.030.441	€96.244.629
212	09/2043	€0	€596.533.347	€417.473.324	€241.037.762	€92.736.861
213	10/2043	€0	€579.403.902	€404.803.500	€233.117.786	€89.286.533
214	11/2043	€0	€562.467.160	€392.309.526	€225.338.188	€85.918.876
215	12/2043	€0	€545.334.580	€379.720.077	€217.542.592	€82.573.621
216	01/2044	€0	€528.644.002	€367.479.124	€209.984.967	€79.346.629
217	02/2044	€0	€511.965.161	€355.286.422	€202.492.498	€76.171.491
218	03/2044	€0	€495.434.132	€343.236.105	€195.118.337	€73.067.600
219	04/2044	€0	€479.161.536	€331.404.064	€187.904.744	€70.049.937
220	05/2044	€0	€462.966.111	€319.664.142	€180.779.272	€67.090.631
221	06/2044	€0	€447.003.978	€308.123.590	€173.801.873	€64.211.222
222	07/2044	€0	€431.277.987	€296.783.459	€166.972.131	€61.410.653
223	08/2044	€0	€415.826.026	€285.668.864	€160.303.129	€58.692.819
224	09/2044	€0	€400.645.774	€274.777.170	€153.792.279	€56.055.824
225	10/2044	€0	€385.762.146	€264.124.403	€147.447.430	€53.501.587
226	11/2044	€0	€371.081.840	€253.645.674	€141.231.293	€51.015.674
227	12/2044	€0	€356.586.676	€243.327.789	€135.135.664	€48.594.365
228	01/2045	€0	€343.230.068	€233.819.520	€129.519.103	€46.365.293
229	02/2045	€0	€329.994.572	€224.424.918	€123.993.503	€44.187.695
230	03/2045	€0	€316.864.874	€215.133.090	€118.552.268	€42.058.669
231	04/2045	€0	€303.865.342	€205.960.115	€113.203.687	€39.980.615
232	05/2045	€0	€291.021.947	€196.923.043	€107.956.495	€37.956.042
233	06/2045	€0	€278.406.961	€188.070.087	€102.836.375	€35.993.340
234	07/2045	€0	€266.117.158	€179.465.657	€97.877.570	€34.103.724
235	08/2045	€0	€254.043.207	€171.034.965	€93.038.248	€32.271.815
236	09/2045	€0	€242.265.748	€162.831.406	€88.346.549	€30.506.663
237	10/2045	€0	€230.897.744	€154.929.702	€83.841.858	€28.821.014
238	11/2045	€0	€220.014.752	€147.379.010	€79.549.351	€27.222.515
239	12/2045	€0	€209.581.489	€140.154.032	€75.453.848	€25.704.919
240	01/2046	€0	€199.625.917	€133.271.854	€71.563.081	€24.269.851
241	02/2046	€0	€190.004.005	€126.634.812	€67.823.234	€22.898.120
242	03/2046	€0	€180.736.282	€120.255.386	€64.239.879	€21.590.827
243	04/2046	€0	€171.843.938	€114.146.408	€60.818.713	€20.349.092
244	05/2046	€0	€163.264.046	€108.264.838	€57.535.673	€19.164.092
245	06/2046	€0	€155.130.179	€102.698.005	€54.436.046	€18.050.152
246	07/2046	€0	€147.537.646	€97.507.361	€51.550.960	€17.016.659
247	08/2046	€0	€140.318.218	€92.580.059	€48.819.306	€16.042.512
248	09/2046	€0	€133.482.355	€87.921.703	€46.242.897	€15.127.566
249	10/2046	€0	€126.992.017	€83.505.963	€43.806.770	€14.266.206
250	11/2046	€0	€120.781.054	€79.288.230	€41.486.544	€13.449.860



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	12/2046	€0	€114.763.869	€75.211.445	€39.251.590	€12.668.086
252	01/2047	€0	€108.945.113	€71.277.974	€37.102.525	€11.920.664
253	02/2047	€0	€103.605.388	€67.670.404	€35.133.522	€11.237.298
254	03/2047	€0	€98.513.400	€64.236.309	€33.264.292	€10.591.605
255	04/2047	€0	€93.609.227	€60.935.835	€31.473.517	€9.976.357
256	05/2047	€0	€88.822.530	€57.722.627	€29.736.742	€9.383.467
257	06/2047	€0	€84.180.655	€54.614.013	€28.062.489	€8.815.346
258	07/2047	€0	€79.709.083	€51.625.996	€26.458.507	€8.274.119
259	08/2047	€0	€75.380.695	€48.740.458	€24.915.023	€7.756.414
260	09/2047	€0	€71.177.430	€45.945.249	€23.425.404	€7.259.889
261	10/2047	€0	€67.074.018	€43.223.653	€21.980.762	€6.781.549
262	11/2047	€0	€63.105.245	€40.597.701	€20.591.951	€6.324.510
263	12/2047	€0	€59.292.146	€38.080.443	€19.265.170	€5.890.410
264	01/2048	€0	€55.658.222	€35.686.421	€18.007.302	€5.481.060
265	02/2048	€0	€52.176.968	€33.398.068	€16.808.997	€5.093.320
266	03/2048	€0	€48.851.254	€31.216.705	€15.670.480	€4.726.990
267	04/2048	€0	€45.722.679	€29.168.349	€14.604.338	€4.385.585
268	05/2048	€0	€42.764.002	€27.234.999	€13.601.042	€4.065.941
269	06/2048	€0	€39.983.863	€25.421.584	€12.662.581	€3.768.377
270	07/2048	€0	€37.354.193	€23.709.700	€11.779.327	€3.489.762
271	08/2048	€0	€34.817.067	€22.062.145	€10.932.436	€3.224.301
272	09/2048	€0	€32.346.300	€20.462.043	€10.113.302	€2.969.305
273	10/2048	€0	€29.932.414	€18.903.184	€9.318.666	€2.723.697
274	11/2048	€0	€27.569.862	€17.381.876	€8.546.538	€2.486.787
275	12/2048	€0	€25.239.790	€15.886.076	€7.790.853	€2.256.714
276	01/2049	€0	€22.954.546	€14.423.427	€7.055.237	€2.034.447
277	02/2049	€0	€20.699.070	€12.984.326	€6.334.865	€1.818.509
278	03/2049	€0	€18.490.428	€11.579.355	€5.634.782	€1.610.269
279	04/2049	€0	€16.373.098	€10.236.162	€4.968.264	€1.413.413
280	05/2049	€0	€14.391.895	€8.982.414	€4.348.460	€1.231.525
281	06/2049	€0	€12.556.856	€7.823.928	€3.777.826	€1.065.106
282	07/2049	€0	€10.928.505	€6.797.880	€3.273.900	€918.882
283	08/2049	€0	€9.488.124	€5.891.989	€2.830.275	€790.799
284	09/2049	€0	€8.146.710	€5.050.481	€2.419.771	€673.062
285	10/2049	€0	€6.927.768	€4.287.584	€2.048.939	€567.352
286	11/2049	€0	€5.771.877	€3.566.196	€1.699.794	€468.558
287	12/2049	€0	€4.680.341	€2.886.918	€1.372.462	€376.626
288	01/2050	€0	€3.667.530	€2.258.393	€1.070.879	€292.546
289	02/2050	€0	€2.805.516	€1.724.675	€815.686	€221.830
290	03/2050	€0	€2.072.528	€1.271.932	€600.004	€162.441
291	04/2050	€0	€1.476.950	€904.895	€425.758	€114.748
292	05/2050	€0	€978.829	€598.699	€280.962	€75.383
293	06/2050	€0	€592.287	€361.661	€169.284	€45.215
294	07/2050	€0	€343.562	€209.432	€97.776	€25.998
295	08/2050	€0	€162.704	€99.016	€46.107	€12.205
296	09/2050	€0	€51.797	€31.469	€14.616	€3.851
297	10/2050	€0	€0	€0	€0	€0
298	11/2050	€0	€0	€0	€0	€0
299	12/2050	€0	€0	€0	€0	€0
300	01/2051	€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	02/2051	€0	€0	€0	€0	€0
302	03/2051	€0	€0	€0	€0	€0
303	04/2051	€0	€0	€0	€0	€0
304	05/2051	€0	€0	€0	€0	€0
305	06/2051	€0	€0	€0	€0	€0
306	07/2051	€0	€0	€0	€0	€0
307	08/2051	€0	€0	€0	€0	€0
308	09/2051	€0	€0	€0	€0	€0
309	10/2051	€0	€0	€0	€0	€0
310	11/2051	€0	€0	€0	€0	€0
311	12/2051	€0	€0	€0	€0	€0
312	01/2052	€0	€0	€0	€0	€0
313	02/2052	€0	€0	€0	€0	€0
314	03/2052	€0	€0	€0	€0	€0
315	04/2052	€0	€0	€0	€0	€0
316	05/2052	€0	€0	€0	€0	€0
317	06/2052	€0	€0	€0	€0	€0
318	07/2052	€0	€0	€0	€0	€0
319	08/2052	€0	€0	€0	€0	€0
320	09/2052	€0	€0	€0	€0	€0
321	10/2052	€0	€0	€0	€0	€0
322	11/2052	€0	€0	€0	€0	€0
323	12/2052	€0	€0	€0	€0	€0
324	01/2053	€0	€0	€0	€0	€0
325	02/2053	€0	€0	€0	€0	€0
326	03/2053	€0	€0	€0	€0	€0
327	04/2053	€0	€0	€0	€0	€0
328	05/2053	€0	€0	€0	€0	€0
329	06/2053	€0	€0	€0	€0	€0
330	07/2053	€0	€0	€0	€0	€0
331	08/2053	€0	€0	€0	€0	€0
332	09/2053	€0	€0	€0	€0	€0
333	10/2053	€0	€0	€0	€0	€0
334	11/2053	€0	€0	€0	€0	€0
335	12/2053	€0	€0	€0	€0	€0
336	01/2054	€0	€0	€0	€0	€0
337	02/2054	€0	€0	€0	€0	€0
338	03/2054	€0	€0	€0	€0	€0
339	04/2054	€0	€0	€0	€0	€0
340	05/2054	€0	€0	€0	€0	€0
341	06/2054	€0	€0	€0	€0	€0
342	07/2054	€0	€0	€0	€0	€0
343	08/2054	€0	€0	€0	€0	€0
344	09/2054	€0	€0	€0	€0	€0
345	10/2054	€0	€0	€0	€0	€0
346	11/2054	€0	€0	€0	€0	€0
347	12/2054	€0	€0	€0	€0	€0
348	01/2055	€0	€0	€0	€0	€0
349	02/2055	€0	€0	€0	€0	€0
350	03/2055	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

Amortisation

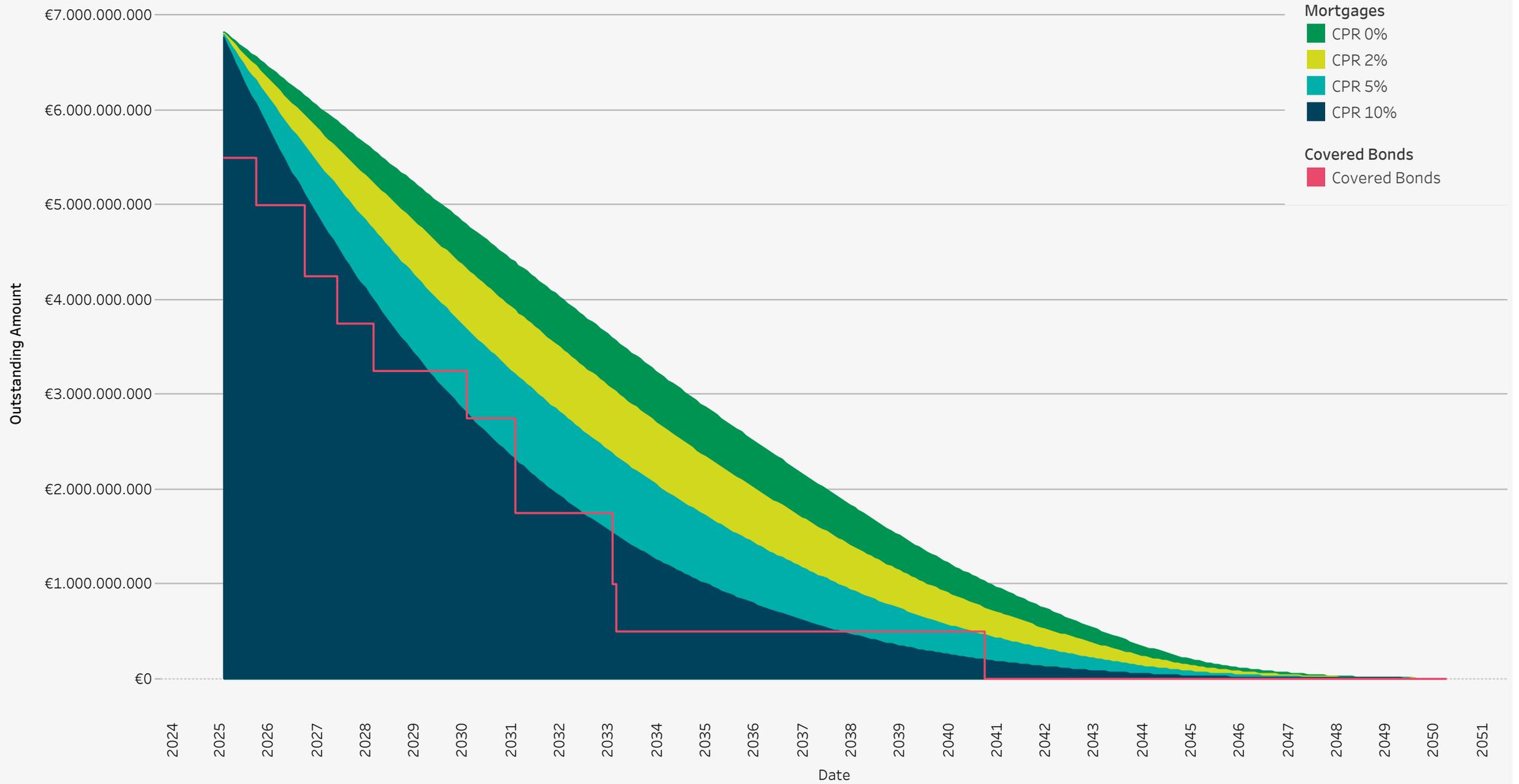
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	04/2055	€0	€0	€0	€0	€0
352	05/2055	€0	€0	€0	€0	€0
353	06/2055	€0	€0	€0	€0	€0
354	07/2055	€0	€0	€0	€0	€0
355	08/2055	€0	€0	€0	€0	€0
356	09/2055	€0	€0	€0	€0	€0
357	10/2055	€0	€0	€0	€0	€0
358	11/2055	€0	€0	€0	€0	€0
359	12/2055	€0	€0	€0	€0	€0
360	01/2056	€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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