



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date 1/05/2026 Portfolio Cut-off Date 30/04/2026

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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	4,79	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,45	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	2,84	3/03/2030	Fixed	0,750%	3/03/2027	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,47	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	2,15	22/06/2029	Fixed	3,375%	22/06/2026	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,78	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	7,87	11/03/2035	Fixed	3,250%	11/03/2027	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,49	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,77	3/02/2033	Fixed	2,875%	3/02/2027	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 *:	5,36

\* 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	€6.889.827.095	(II)
Nominal Balance Public Finance Exposures	€135.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	27,72%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.327.767.426	(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)	€135.546.128	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	117,51%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€1.227.310.431	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.213.910.431	
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)	€6.462.767.426	(X)
Total Principal Proceeds Residential Mortgage Loans	€6.889.827.095	
Total Principal Proceeds Public Finance Exposures	€135.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€645.892.278	(XI)
Costs, Fees and Expenses Covered Bonds	€93.903.545	(XII)
Principal Requirement Covered Bonds	€5.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.450.282.035	
>>> 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	€360.761.618	(XV)
Cumulative Cash Outflow Next 180 Days	€58.860.371	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€301.901.247	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€130.929.602	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€54.375.000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€76.554.602	



# 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	€6.889.827.095
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	47.333
Number of Loans	74.935
Average Outstanding Balance per Borrower	€145.561
Average Outstanding Balance per Loan	€91.944
Weighted Average Original Loan to Initial Value	77,42%
Weighted Average Current Loan to Current Value	52,22%
Weighted Average Seasoning (in months)	67,76
Weighted Average Remaining Maturity (in months, at 0% CPR)	201,45
Weighted Average Initial Maturity (in months, at 0% CPR)	268,55
Weighted Remaining Average Life (in months, at 0% CPR)	108,82
Weighted Remaining Average Life (in months, at 2% CPR)	96,28
Weighted Remaining Average Life (in months, at 5% CPR)	81,04
Weighted Remaining Average Life (in months, at 10% CPR)	62,54
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95,45
Percentage of Fixed Rate Loans	39,86%
Percentage of Resettable Rate Loans	60,14%
Weighted Average Interest Rate	2,15%
Weighted Average Interest Rate Fixed Rate Loans	2,28%
Weighted average interest rate Resettable Rate Loans	2,06%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€71.566.775
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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	€34.603.800	€34.890.779
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA+	AA	Aa3	EUR	€100.000.000	€98.144.000	€100.655.348

#### 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	€6.889.827.095	100,00%	74.935	100,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.229.860.594	32,36%	23.654	31,57%
Brabant Wallon	€147.775.196	2,14%	1.278	1,71%
Brussels	€260.031.356	3,77%	2.301	3,07%
Hainaut	€261.594.047	3,80%	2.999	4,00%
Liège	€199.292.690	2,89%	2.338	3,12%
Limburg	€761.715.734	11,06%	9.015	12,03%
Luxembourg	€22.891.585	0,33%	248	0,33%
Namur	€95.407.818	1,38%	1.013	1,35%
Oost-Vlaanderen	€1.201.245.311	17,44%	12.882	17,19%
Vlaams-Brabant	€1.006.630.917	14,61%	10.631	14,19%
West-Vlaanderen	€703.381.846	10,21%	8.576	11,44%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€250.773.151	3,64%	1.569	2,09%
12 - 24	€571.133.285	8,29%	4.128	5,51%
24 - 36	€331.101.929	4,81%	2.368	3,16%
36 - 48	€513.289.315	7,45%	3.530	4,71%
48 - 60	€1.236.859.597	17,95%	11.138	14,86%
60 - 72	€1.449.864.516	21,04%	14.241	19,00%
72 - 84	€955.719.911	13,87%	10.259	13,69%
84 - 96	€251.751.006	3,65%	2.932	3,91%
96 - 108	€235.357.071	3,42%	2.960	3,95%
108 - 120	€470.777.040	6,83%	8.831	11,78%
120 - 132	€282.908.777	4,11%	5.467	7,30%
132 - 144	€144.715.630	2,10%	3.191	4,26%
144 - 156	€157.435.223	2,29%	3.305	4,41%
156 - 168	€38.140.645	0,55%	1.016	1,36%
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%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€3.795.422	0,06%	1.306	1,74%
12 - 24	€7.457.102	0,11%	893	1,19%
24 - 36	€19.802.494	0,29%	1.478	1,97%
36 - 48	€39.475.684	0,57%	2.080	2,78%
48 - 60	€53.803.511	0,78%	2.107	2,81%
60 - 72	€70.017.193	1,02%	2.246	3,00%
72 - 84	€56.359.800	0,82%	1.518	2,03%
84 - 96	€103.114.860	1,50%	2.433	3,25%
96 - 108	€160.568.067	2,33%	3.248	4,33%
108 - 120	€200.771.181	2,91%	3.574	4,77%
120 - 132	€229.218.944	3,33%	3.822	5,10%
132 - 144	€162.101.332	2,35%	2.164	2,89%
144 - 156	€223.188.006	3,24%	3.020	4,03%
156 - 168	€436.835.154	6,34%	5.103	6,81%
168 - 180	€474.307.634	6,88%	5.178	6,91%
180 - 192	€540.309.859	7,84%	5.750	7,67%
192 - 204	€290.233.272	4,21%	2.692	3,59%
204 - 216	€349.418.536	5,07%	3.148	4,20%
216 - 228	€664.818.974	9,65%	5.224	6,97%
228 - 240	€849.316.127	12,33%	6.179	8,25%
240 - 252	€827.036.411	12,00%	5.535	7,39%
252 - 264	€389.537.974	5,65%	2.281	3,04%
264 - 276	€224.340.276	3,26%	1.251	1,67%
276 - 288	€340.389.781	4,94%	1.849	2,47%
288 - 300	€173.609.503	2,52%	856	1,14%
300 - 312	€0	0,00%	0	0,00%
348 - 360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>



## 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	€1.992.370	0,03%	183	0,24%
60 - 72	€1.095.073	0,02%	61	0,08%
72 - 84	€2.855.744	0,04%	167	0,22%
84 - 96	€4.018.012	0,06%	153	0,20%
96 - 108	€4.197.591	0,06%	161	0,21%
108 - 120	€97.381.842	1,41%	4.329	5,78%
120 - 132	€9.570.306	0,14%	395	0,53%
132 - 144	€33.892.067	0,49%	1.074	1,43%
144 - 156	€52.624.721	0,76%	1.272	1,70%
156 - 168	€38.334.906	0,56%	902	1,20%
168 - 180	€392.038.605	5,69%	8.529	11,38%
180 - 192	€56.219.738	0,82%	998	1,33%
192 - 204	€94.606.082	1,37%	1.487	1,98%
204 - 216	€215.015.400	3,12%	2.722	3,63%
216 - 228	€71.793.461	1,04%	1.086	1,45%
228 - 240	€1.452.149.794	21,08%	17.752	23,69%
240 - 252	€62.822.864	0,91%	668	0,89%
252 - 264	€154.497.673	2,24%	1.534	2,05%
264 - 276	€137.837.405	2,00%	1.370	1,83%
276 - 288	€88.962.169	1,29%	854	1,14%
288 - 300	€3.659.950.694	53,12%	26.472	35,33%
300 - 312	€60.414.770	0,88%	539	0,72%
312 - 324	€43.850.022	0,64%	370	0,49%
324 - 336	€10.353.332	0,15%	133	0,18%
336 - 348	€3.625.148	0,05%	48	0,06%
348 - 360	€139.727.308	2,03%	1.676	2,24%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€155.432.144	2,26%	3.541	4,73%
2014	€150.037.573	2,18%	3.087	4,12%
2015	€230.249.892	3,34%	4.828	6,44%
2016	€453.606.040	6,58%	8.589	11,46%
2017	€230.778.589	3,35%	3.521	4,70%
2018	€266.489.346	3,87%	3.078	4,11%
2019	€930.664.651	13,51%	9.780	13,05%
2020	€1.050.907.757	15,25%	10.678	14,25%
2021	€1.442.288.403	20,93%	13.779	18,39%
2022	€624.668.560	9,07%	4.666	6,23%
2023	€410.050.016	5,95%	2.803	3,74%
2024	€486.612.178	7,06%	3.483	4,65%
2025	€444.543.780	6,45%	3.029	4,04%
2026	€13.498.166	0,20%	73	0,10%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€851.918.140	12,36%	15.561	32,88%
100k - 200k	€2.963.025.171	43,01%	20.063	42,39%
200k - 300k	€2.264.245.732	32,86%	9.412	19,88%
300k - 400k	€652.153.538	9,47%	1.954	4,13%
>400k	€158.484.514	2,30%	343	0,72%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>47.333</b>	<b>100,00%</b>

### 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.519.071.001	80,10%	64.077	85,51%
Linear	€23.556.750	0,34%	407	0,54%
Variable Linear Capital	€1.347.199.344	19,55%	10.451	13,95%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 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%	€432.608.255	6,28%	5.004	6,68%
1% - 1.5%	€1.680.849.497	24,40%	18.148	24,22%
1.5% - 2%	€1.850.125.165	26,85%	20.421	27,25%
2% - 2.5%	€861.974.521	12,51%	8.930	11,92%
2.5% - 3%	€648.420.527	9,41%	5.341	7,13%
3% - 3.5%	€601.686.274	8,73%	5.209	6,95%
3.5% - 4%	€331.314.321	4,81%	3.580	4,78%
4% - 4.5%	€312.190.161	4,53%	5.537	7,39%
4.5% - 5%	€135.265.785	1,96%	2.109	2,81%
5% - 5.5%	€23.324.085	0,34%	431	0,58%
5.5% - 6%	€10.280.489	0,15%	196	0,26%
6% - 6.5%	€1.683.381	0,02%	25	0,03%
6.5% - 7%	€104.634	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2.746.000.965	39,86%	32.830	43,81%
Fixed with Resets	€4.143.826.130	60,14%	42.105	56,19%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>



# Residential European Covered Bonds (Premium) Programme

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2026	€192.995.296	2,80%	4.016	5,36%
2027	€157.508.777	2,29%	3.244	4,33%
2028	€231.593.394	3,36%	4.235	5,65%
2029	€86.839.160	1,26%	1.405	1,87%
2030	€84.157.485	1,22%	1.518	2,03%
2031	€104.181.507	1,51%	1.794	2,39%
2032	€27.462.225	0,40%	401	0,54%
2033	€38.517.863	0,56%	364	0,49%
2034	€214.315.508	3,11%	1.741	2,32%
2035	€298.466.447	4,33%	2.872	3,83%
2036	€251.755.031	3,65%	2.926	3,90%
2037	€88.368.014	1,28%	832	1,11%
2038	€102.925.190	1,49%	804	1,07%
2039	€427.427.096	6,20%	3.029	4,04%
2040	€605.004.755	8,78%	4.456	5,95%
2041	€851.546.880	12,36%	6.048	8,07%
2042	€325.824.238	4,73%	2.033	2,71%
2043	€17.556.181	0,25%	122	0,16%
2044	€35.083.477	0,51%	249	0,33%
2045	€2.123.175	0,03%	14	0,02%
2046	€174.430	0,00%	2	0,00%
Fixed	€2.746.000.965	39,86%	32.830	43,81%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6.889.827.095	100,00%	74.935	100,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6.799.315.456	98,69%	73.610	98,23%
Buy-to-let	€89.524.412	1,30%	1.316	1,76%
Other	€987.227	0,01%	9	0,01%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.090.738	0,04%	254	0,34%
10 - 20%	€29.960.129	0,43%	1.303	1,74%
20 - 30%	€95.343.862	1,38%	2.645	3,53%
30 - 40%	€210.584.170	3,06%	4.279	5,71%
40 - 50%	€387.013.950	5,62%	6.270	8,37%
50 - 60%	€599.551.726	8,70%	8.470	11,30%
60 - 70%	€846.246.945	12,28%	10.602	14,15%
70 - 80%	€1.411.145.446	20,48%	14.608	19,49%
80 - 90%	€1.448.695.579	21,03%	11.638	15,53%
90 - 100%	€1.588.400.802	23,05%	12.430	16,59%
100 - 110%	€186.797.593	2,71%	1.630	2,18%
110 - 120%	€82.996.155	1,20%	806	1,08%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>



## Residential European Covered Bonds (Premium) Programme

### 15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€56.362.651	0,82%	4.191	5,59%
10 - 20%	€188.322.551	2,73%	5.691	7,59%
20 - 30%	€372.551.622	5,41%	7.577	10,11%
30 - 40%	€610.041.913	8,85%	9.339	12,46%
40 - 50%	€888.075.702	12,89%	11.124	14,84%
50 - 60%	€1.092.314.524	15,85%	11.293	15,07%
60 - 70%	€1.238.583.232	17,98%	10.276	13,71%
70 - 80%	€1.220.581.987	17,72%	8.308	11,09%
80 - 90%	€945.477.134	13,72%	5.676	7,57%
90 - 100%	€262.771.053	3,81%	1.380	1,84%
100 - 110%	€14.744.726	0,21%	80	0,11%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€98.780.924	1,43%	5.904	7,88%
10 - 20%	€323.717.712	4,70%	8.218	10,97%
20 - 30%	€628.790.069	9,13%	10.764	14,36%
30 - 40%	€973.589.302	14,13%	12.512	16,70%
40 - 50%	€1.195.409.798	17,35%	12.257	16,36%
50 - 60%	€1.188.298.964	17,25%	9.658	12,89%
60 - 70%	€1.049.228.094	15,23%	7.330	9,78%
70 - 80%	€759.497.014	11,02%	4.687	6,25%
80 - 90%	€435.521.783	6,32%	2.383	3,18%
90 - 100%	€223.476.461	3,24%	1.151	1,54%
100 - 110%	€13.516.976	0,20%	71	0,09%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€20.003.173	0,29%	2.287	3,05%
20 - 40%	€132.273.560	1,92%	5.061	6,75%
40 - 60%	€602.760.996	8,75%	11.578	15,45%
60 - 80%	€1.905.041.517	27,65%	21.547	28,75%
80 - 100%	€717.346.655	10,41%	7.534	10,05%
100 - 120%	€242.698.886	3,52%	3.810	5,08%
120 - 140%	€532.096.515	7,72%	5.456	7,28%
140 - 160%	€1.047.283.230	15,20%	7.461	9,96%
160 - 180%	€408.383.504	5,93%	2.705	3,61%
180 - 200%	€84.169.295	1,22%	715	0,95%
200 - 300%	€593.686.872	8,62%	3.833	5,12%
300 - 400%	€596.450.581	8,66%	2.904	3,88%
400 - 500%	€2.452.845	0,04%	21	0,03%
>500%	€5.179.467	0,08%	23	0,03%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 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	€9.948.644	0,14%	2.065	2,76%
12 - 24	€55.820.352	0,81%	3.444	4,60%
24 - 36	€119.321.212	1,73%	4.320	5,76%
36 - 48	€133.062.999	1,93%	3.391	4,53%
48 - 60	€323.741.502	4,70%	6.329	8,45%
60 - 72	€366.987.496	5,33%	6.024	8,04%
72 - 84	€430.125.666	6,24%	5.486	7,32%
84 - 96	€938.430.559	13,62%	10.541	14,07%
96 - 108	€633.692.290	9,20%	6.379	8,51%
108 - 120	€791.510.857	11,49%	6.506	8,68%
120 - 132	€1.625.806.633	23,60%	11.985	15,99%
132 - 144	€531.448.226	7,71%	3.359	4,48%
144 - 156	€397.501.499	5,77%	2.241	2,99%
156 - 168	€419.001.111	6,08%	2.308	3,08%
168 - 180	€110.939.867	1,61%	527	0,70%
180 - 192	€280.365	0,00%	3	0,00%
192 - 204	€1.219.074	0,02%	15	0,02%
204 - 216	€635.578	0,01%	8	0,01%
216 - 228	€353.164	0,01%	4	0,01%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 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	€275.572.106	4,00%	7.569	10,10%
12 - 24	€210.034.316	3,05%	5.626	7,51%
24 - 36	€297.720.134	4,32%	6.286	8,39%
36 - 48	€188.974.636	2,74%	3.714	4,96%
48 - 60	€249.571.660	3,62%	4.177	5,57%
60 - 72	€319.044.410	4,63%	4.838	6,46%
72 - 84	€639.468.874	9,28%	7.009	9,35%
84 - 96	€833.621.687	12,10%	8.209	10,95%
96 - 108	€667.452.712	9,69%	5.852	7,81%
108 - 120	€1.480.937.136	21,49%	10.940	14,60%
120 - 132	€907.023.244	13,16%	6.070	8,10%
132 - 144	€163.186.449	2,37%	994	1,33%
144 - 156	€352.029.460	5,11%	1.980	2,64%
156 - 168	€245.744.136	3,57%	1.395	1,86%
168 - 180	€59.411.362	0,86%	275	0,37%
180 - 192	€34.773	0,00%	1	0,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

## 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.627.512.606	96,19%	72.079	96,19%
2	€262.314.489	3,81%	2.856	3,81%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>



# 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	€6.889.827.095	100,00%	74.935	100,00%
<b>Grand Total</b>	<b>€6.889.827.095</b>	<b>100,00%</b>	<b>74.935</b>	<b>100,00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,02%	0,24%
Full Prepayments	0,16%	1,91%
Total Prepayments	0,18%	2,14%



# 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	05/2026	€5.500.000.000	€6.855.930.199	€6.844.397.547	€6.826.687.471	€6.795.998.324
2	06/2026	€5.500.000.000	€6.822.067.619	€6.799.135.542	€6.763.995.146	€6.703.317.210
3	07/2026	€5.500.000.000	€6.788.237.346	€6.754.038.589	€6.701.745.325	€6.611.768.607
4	08/2026	€5.500.000.000	€6.754.399.796	€6.709.066.888	€6.639.896.324	€6.521.301.303
5	09/2026	€5.500.000.000	€6.720.566.405	€6.664.231.497	€6.578.457.079	€6.431.914.395
6	10/2026	€5.000.000.000	€6.686.735.756	€6.619.530.676	€6.517.423.825	€6.343.594.530
7	11/2026	€5.000.000.000	€6.652.906.313	€6.574.962.575	€6.456.792.712	€6.256.328.415
8	12/2026	€5.000.000.000	€6.619.069.528	€6.530.518.441	€6.396.553.156	€6.170.096.399
9	01/2027	€5.000.000.000	€6.585.238.441	€6.486.210.837	€6.336.715.495	€6.084.899.179
10	02/2027	€5.000.000.000	€6.551.369.821	€6.441.996.911	€6.277.235.953	€6.000.685.610
11	03/2027	€5.000.000.000	€6.517.471.811	€6.397.884.529	€6.218.120.487	€5.917.452.699
12	04/2027	€5.000.000.000	€6.483.558.558	€6.353.887.387	€6.159.380.631	€5.835.202.703
13	05/2027	€5.000.000.000	€6.449.612.306	€6.309.987.876	€6.100.997.521	€5.753.909.074
14	06/2027	€5.000.000.000	€6.415.636.728	€6.266.189.433	€6.042.972.777	€5.673.564.884
15	07/2027	€5.000.000.000	€6.381.636.952	€6.222.496.892	€5.985.309.331	€5.594.164.470
16	08/2027	€5.000.000.000	€6.347.593.806	€6.178.891.398	€5.927.987.348	€5.515.680.994
17	09/2027	€5.000.000.000	€6.313.514.385	€6.135.379.745	€5.871.011.736	€5.438.110.935
18	10/2027	€4.250.000.000	€6.279.391.541	€6.091.954.867	€5.814.374.107	€5.361.438.489
19	11/2027	€4.250.000.000	€6.245.242.061	€6.048.632.925	€5.758.088.263	€5.285.668.424
20	12/2027	€4.250.000.000	€6.211.056.811	€6.005.404.907	€5.702.143.954	€5.210.783.358
21	01/2028	€4.250.000.000	€6.176.812.726	€5.962.248.413	€5.646.518.345	€5.136.754.685
22	02/2028	€4.250.000.000	€6.142.527.659	€5.919.180.626	€5.591.226.216	€5.063.588.304
23	03/2028	€4.250.000.000	€6.108.230.781	€5.876.229.498	€5.536.292.332	€4.991.298.926
24	04/2028	€4.250.000.000	€6.073.974.258	€5.833.444.877	€5.481.761.768	€4.919.919.149
25	05/2028	€4.250.000.000	€6.039.686.205	€5.790.757.339	€5.427.567.329	€4.849.380.590
26	06/2028	€3.750.000.000	€6.005.401.648	€5.748.200.253	€5.373.738.602	€4.779.702.096
27	07/2028	€3.750.000.000	€5.971.092.233	€5.705.746.203	€5.320.248.176	€4.710.851.626
28	08/2028	€3.750.000.000	€5.936.798.671	€5.663.433.838	€5.267.130.358	€4.642.852.037
29	09/2028	€3.750.000.000	€5.902.472.791	€5.621.216.901	€5.214.340.328	€4.575.656.263
30	10/2028	€3.750.000.000	€5.868.156.849	€5.579.135.417	€5.161.913.548	€4.509.288.138
31	11/2028	€3.750.000.000	€5.833.816.659	€5.537.156.586	€5.109.817.900	€4.443.712.219
32	12/2028	€3.750.000.000	€5.799.455.083	€5.495.282.933	€5.058.054.097	€4.378.922.050
33	01/2029	€3.750.000.000	€5.765.143.584	€5.453.581.858	€5.006.682.399	€4.314.962.533
34	02/2029	€3.750.000.000	€5.730.768.315	€5.411.945.305	€4.955.601.770	€4.251.739.304
35	03/2029	€3.250.000.000	€5.696.442.635	€5.370.480.150	€4.904.908.502	€4.189.328.158
36	04/2029	€3.250.000.000	€5.662.044.805	€5.329.071.274	€4.854.495.664	€4.127.630.663
37	05/2029	€3.250.000.000	€5.627.647.119	€5.287.786.649	€4.804.423.769	€4.066.691.812
38	06/2029	€3.250.000.000	€5.593.274.975	€5.246.649.797	€4.754.712.413	€4.006.521.249
39	07/2029	€3.250.000.000	€5.558.925.289	€5.205.657.409	€4.705.356.730	€3.947.107.848
40	08/2029	€3.250.000.000	€5.524.592.174	€5.164.803.577	€4.656.349.547	€3.888.438.687
41	09/2029	€3.250.000.000	€5.490.280.220	€5.124.092.209	€4.607.692.581	€3.830.508.394
42	10/2029	€3.250.000.000	€5.455.997.355	€5.083.530.295	€4.559.390.286	€3.773.313.889
43	11/2029	€3.250.000.000	€5.421.737.040	€5.043.111.319	€4.511.434.977	€3.716.842.076
44	12/2029	€3.250.000.000	€5.387.454.498	€5.002.793.298	€4.463.787.392	€3.661.054.127
45	01/2030	€3.250.000.000	€5.353.248.163	€4.962.667.297	€4.416.527.068	€3.606.008.840
46	02/2030	€3.250.000.000	€5.319.113.282	€4.922.728.263	€4.369.647.394	€3.551.693.871
47	03/2030	€3.250.000.000	€5.284.961.983	€4.882.894.385	€4.323.073.855	€3.498.042.080
48	04/2030	€3.250.000.000	€5.250.814.211	€4.843.183.842	€4.276.820.993	€3.445.059.204
49	05/2030	€3.250.000.000	€5.216.657.646	€4.803.584.985	€4.230.876.917	€3.392.729.615
50	06/2030	€3.250.000.000	€5.182.528.892	€4.764.131.210	€4.185.269.424	€3.341.069.588



# 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	07/2030	€3.250.000.000	€5.148.425.476	€4.724.819.830	€4.139.994.395	€3.290.069.679
52	08/2030	€3.250.000.000	€5.114.327.431	€4.685.632.145	€4.095.033.749	€3.239.709.504
53	09/2030	€3.250.000.000	€5.080.222.812	€4.646.556.916	€4.050.376.087	€3.189.974.247
54	10/2030	€3.250.000.000	€5.046.185.129	€4.607.661.008	€4.006.078.021	€3.140.902.620
55	11/2030	€3.250.000.000	€5.012.159.882	€4.568.894.146	€3.962.093.988	€3.092.452.833
56	12/2030	€3.250.000.000	€4.978.213.593	€4.530.316.523	€3.918.474.435	€3.044.658.379
57	01/2031	€3.250.000.000	€4.944.304.368	€4.491.889.429	€3.875.183.951	€2.997.485.684
58	02/2031	€2.750.000.000	€4.910.404.412	€4.453.587.204	€3.832.198.709	€2.950.910.631
59	03/2031	€2.750.000.000	€4.876.456.485	€4.415.357.693	€3.789.472.379	€2.904.892.228
60	04/2031	€2.750.000.000	€4.842.593.974	€4.377.321.403	€3.747.106.905	€2.859.503.315
61	05/2031	€2.750.000.000	€4.808.752.234	€4.339.419.330	€3.705.049.899	€2.814.698.127
62	06/2031	€2.750.000.000	€4.774.942.864	€4.301.661.544	€3.663.308.328	€2.770.476.547
63	07/2031	€2.750.000.000	€4.741.135.693	€4.264.020.486	€3.621.857.114	€2.726.814.280
64	08/2031	€2.750.000.000	€4.707.382.884	€4.226.542.700	€3.580.734.210	€2.683.734.655
65	09/2031	€2.750.000.000	€4.673.712.225	€4.189.252.569	€3.539.958.440	€2.641.246.254
66	10/2031	€2.750.000.000	€4.640.095.400	€4.152.124.106	€3.499.505.971	€2.599.325.765
67	11/2031	€2.750.000.000	€4.606.514.078	€4.115.140.416	€3.459.360.846	€2.557.956.063
68	12/2031	€2.750.000.000	€4.572.894.797	€4.078.235.548	€3.419.466.134	€2.517.090.113
69	01/2032	€2.750.000.000	€4.539.378.244	€4.041.534.655	€3.379.925.302	€2.476.799.214
70	02/2032	€1.750.000.000	€4.505.872.489	€4.004.955.293	€3.340.667.575	€2.437.026.224
71	03/2032	€1.750.000.000	€4.472.375.153	€3.968.495.028	€3.301.689.465	€2.397.763.843
72	04/2032	€1.750.000.000	€4.438.830.479	€3.932.104.160	€3.262.948.289	€2.358.976.509
73	05/2032	€1.750.000.000	€4.405.312.358	€3.895.847.974	€3.224.496.968	€2.320.698.063
74	06/2032	€1.750.000.000	€4.371.787.622	€3.859.696.798	€3.186.309.478	€2.282.905.132
75	07/2032	€1.750.000.000	€4.338.274.402	€3.823.666.370	€3.148.397.445	€2.245.601.565
76	08/2032	€1.750.000.000	€4.304.733.513	€3.787.721.892	€3.110.730.864	€2.208.761.538
77	09/2032	€1.750.000.000	€4.271.145.492	€3.751.846.120	€3.073.294.410	€2.172.370.022
78	10/2032	€1.750.000.000	€4.237.573.751	€3.716.094.605	€3.036.132.385	€2.136.454.171
79	11/2032	€1.750.000.000	€4.203.995.686	€3.680.447.214	€2.999.226.950	€2.100.997.080
80	12/2032	€1.750.000.000	€4.170.404.890	€3.644.898.109	€2.962.572.062	€2.065.990.328
81	01/2033	€1.750.000.000	€4.136.682.491	€3.609.343.362	€2.926.082.211	€2.031.370.433
82	02/2033	€1.750.000.000	€4.103.026.996	€3.573.956.194	€2.889.896.865	€1.997.230.497
83	03/2033	€1.750.000.000	€4.069.415.742	€3.538.716.337	€2.853.997.997	€1.963.553.556
84	04/2033	€1.750.000.000	€4.035.743.759	€3.503.532.203	€2.818.310.385	€1.930.283.729
85	05/2033	€1.750.000.000	€4.002.180.789	€3.468.550.903	€2.782.951.090	€1.897.497.205
86	06/2033	€1.750.000.000	€3.968.668.720	€3.433.721.417	€2.747.877.403	€1.865.160.313
87	07/2033	€1.750.000.000	€3.935.232.814	€3.399.065.078	€2.713.104.797	€1.833.279.256
88	08/2033	€1.750.000.000	€3.901.819.422	€3.364.535.032	€2.678.594.287	€1.801.823.452
89	09/2033	€1.750.000.000	€3.868.515.406	€3.330.205.692	€2.644.403.581	€1.770.827.574
90	10/2033	€1.750.000.000	€3.835.180.072	€3.295.955.411	€2.610.434.495	€1.740.221.704
91	11/2033	€1.750.000.000	€3.801.775.753	€3.261.751.748	€2.576.660.323	€1.709.984.576
92	12/2033	€1.750.000.000	€3.768.474.886	€3.227.742.438	€2.543.196.590	€1.680.189.235
93	01/2034	€1.750.000.000	€3.735.382.708	€3.194.016.760	€2.510.111.683	€1.650.876.373
94	02/2034	€1.000.000.000	€3.702.246.144	€3.160.357.521	€2.477.233.043	€1.621.928.157
95	03/2034	€500.000.000	€3.669.122.873	€3.126.813.812	€2.444.598.069	€1.593.365.669
96	04/2034	€500.000.000	€3.636.112.276	€3.093.469.870	€2.412.271.174	€1.565.227.107
97	05/2034	€500.000.000	€3.603.017.123	€3.060.157.444	€2.380.119.718	€1.537.422.659
98	06/2034	€500.000.000	€3.570.076.423	€3.027.079.296	€2.348.300.241	€1.510.050.043
99	07/2034	€500.000.000	€3.537.234.603	€2.994.187.475	€2.316.773.668	€1.483.079.964
100	08/2034	€500.000.000	€3.504.484.069	€2.961.474.887	€2.285.532.848	€1.456.503.957



# 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	09/2034	€500.000.000	€3.471.804.082	€2.928.923.396	€2.254.562.196	€1.430.308.317
102	10/2034	€500.000.000	€3.439.231.638	€2.896.563.612	€2.223.883.703	€1.404.503.279
103	11/2034	€500.000.000	€3.406.710.706	€2.864.347.720	€2.193.459.066	€1.379.060.951
104	12/2034	€500.000.000	€3.374.228.354	€2.832.264.397	€2.163.278.246	€1.353.971.592
105	01/2035	€500.000.000	€3.342.049.409	€2.800.535.154	€2.133.508.672	€1.329.336.177
106	02/2035	€500.000.000	€3.310.000.229	€2.769.013.198	€2.104.036.182	€1.305.079.167
107	03/2035	€500.000.000	€3.277.985.722	€2.737.618.324	€2.074.798.242	€1.281.158.218
108	04/2035	€500.000.000	€3.245.935.288	€2.706.291.282	€2.045.748.799	€1.257.541.836
109	05/2035	€500.000.000	€3.214.002.228	€2.675.159.583	€2.016.983.079	€1.234.285.520
110	06/2035	€500.000.000	€3.182.016.935	€2.644.081.559	€1.988.392.892	€1.211.319.820
111	07/2035	€500.000.000	€3.150.316.750	€2.613.337.031	€1.960.187.301	€1.188.768.900
112	08/2035	€500.000.000	€3.118.690.595	€2.582.749.763	€1.932.232.013	€1.166.547.369
113	09/2035	€500.000.000	€3.087.162.817	€2.552.339.339	€1.904.540.232	€1.144.659.979
114	10/2035	€500.000.000	€3.055.765.064	€2.522.131.234	€1.877.129.399	€1.123.113.897
115	11/2035	€500.000.000	€3.024.529.065	€2.492.150.818	€1.850.016.690	€1.101.915.971
116	12/2035	€500.000.000	€2.993.415.645	€2.462.364.961	€1.823.175.777	€1.081.047.098
117	01/2036	€500.000.000	€2.962.443.273	€2.432.788.090	€1.796.615.717	€1.060.509.370
118	02/2036	€500.000.000	€2.931.527.682	€2.403.350.307	€1.770.283.350	€1.040.268.247
119	03/2036	€500.000.000	€2.900.700.407	€2.374.076.960	€1.744.196.036	€1.020.331.030
120	04/2036	€500.000.000	€2.869.995.867	€2.344.995.579	€1.718.372.541	€1.000.705.682
121	05/2036	€500.000.000	€2.839.381.550	€2.316.078.914	€1.692.791.395	€981.376.663
122	06/2036	€500.000.000	€2.808.850.332	€2.287.320.566	€1.667.446.541	€962.337.578
123	07/2036	€500.000.000	€2.778.534.670	€2.258.827.654	€1.642.414.514	€943.629.570
124	08/2036	€500.000.000	€2.748.323.732	€2.230.509.121	€1.617.627.331	€925.210.357
125	09/2036	€500.000.000	€2.718.230.970	€2.202.375.217	€1.593.090.978	€907.080.498
126	10/2036	€500.000.000	€2.688.146.642	€2.174.336.474	€1.568.739.427	€889.199.696
127	11/2036	€500.000.000	€2.658.305.161	€2.146.581.929	€1.544.707.744	€871.641.821
128	12/2036	€500.000.000	€2.628.574.190	€2.119.003.692	€1.520.916.468	€854.358.884
129	01/2037	€500.000.000	€2.598.964.183	€2.091.609.511	€1.497.369.736	€837.350.475
130	02/2037	€500.000.000	€2.569.438.876	€2.064.369.548	€1.474.044.794	€820.601.191
131	03/2037	€500.000.000	€2.539.991.376	€2.037.277.717	€1.450.936.034	€804.105.384
132	04/2037	€500.000.000	€2.510.613.071	€2.010.326.596	€1.428.036.947	€787.856.984
133	05/2037	€500.000.000	€2.481.278.588	€1.983.495.411	€1.405.331.626	€771.844.844
134	06/2037	€500.000.000	€2.451.993.269	€1.956.788.042	€1.382.821.743	€756.067.603
135	07/2037	€500.000.000	€2.422.731.616	€1.930.183.765	€1.360.491.605	€740.514.451
136	08/2037	€500.000.000	€2.393.489.901	€1.903.679.313	€1.338.337.949	€725.181.483
137	09/2037	€500.000.000	€2.364.265.783	€1.877.272.541	€1.316.358.324	€710.065.284
138	10/2037	€500.000.000	€2.335.056.749	€1.850.961.179	€1.294.550.213	€695.162.439
139	11/2037	€500.000.000	€2.305.911.730	€1.824.783.682	€1.272.939.530	€680.484.775
140	12/2037	€500.000.000	€2.276.819.950	€1.798.731.076	€1.251.518.911	€666.026.176
141	01/2038	€500.000.000	€2.247.751.325	€1.772.779.217	€1.230.270.540	€651.775.075
142	02/2038	€500.000.000	€2.218.740.999	€1.746.955.481	€1.209.212.435	€637.738.991
143	03/2038	€500.000.000	€2.189.894.036	€1.721.342.016	€1.188.400.239	€623.945.042
144	04/2038	€500.000.000	€2.160.984.754	€1.695.760.876	€1.167.709.911	€610.325.922
145	05/2038	€500.000.000	€2.132.239.271	€1.670.389.248	€1.147.262.597	€596.943.087
146	06/2038	€500.000.000	€2.103.515.584	€1.645.115.224	€1.126.980.145	€583.753.636
147	07/2038	€500.000.000	€2.075.049.624	€1.620.122.727	€1.106.987.334	€570.820.061
148	08/2038	€500.000.000	€2.046.486.491	€1.595.133.916	€1.087.092.954	€558.041.502
149	09/2038	€500.000.000	€2.018.023.256	€1.570.302.324	€1.067.400.985	€545.469.735
150	10/2038	€500.000.000	€1.989.703.367	€1.545.661.114	€1.047.932.721	€533.113.528



# 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	11/2038	€500.000.000	€1.961.365.559	€1.521.084.464	€1.028.601.717	€520.926.905
152	12/2038	€500.000.000	€1.932.912.375	€1.496.496.798	€1.009.356.305	€508.882.231
153	01/2039	€500.000.000	€1.904.849.107	€1.472.288.920	€990.459.099	€497.110.085
154	02/2039	€500.000.000	€1.876.921.463	€1.448.262.900	€971.774.955	€485.539.953
155	03/2039	€500.000.000	€1.849.079.908	€1.424.379.859	€953.276.561	€474.156.192
156	04/2039	€500.000.000	€1.821.085.546	€1.400.455.558	€934.839.848	€462.895.512
157	05/2039	€500.000.000	€1.793.472.786	€1.376.900.681	€916.738.127	€451.891.622
158	06/2039	€500.000.000	€1.765.841.224	€1.353.406.677	€898.764.247	€441.040.047
159	07/2039	€500.000.000	€1.738.586.426	€1.330.276.097	€881.117.962	€430.436.939
160	08/2039	€500.000.000	€1.711.437.392	€1.307.300.294	€863.659.233	€420.011.462
161	09/2039	€500.000.000	€1.684.604.321	€1.284.638.971	€846.492.175	€409.812.227
162	10/2039	€500.000.000	€1.658.006.020	€1.262.228.916	€829.573.317	€399.815.826
163	11/2039	€500.000.000	€1.631.668.085	€1.240.088.501	€812.913.103	€390.025.114
164	12/2039	€500.000.000	€1.605.490.837	€1.218.140.920	€796.459.635	€380.413.097
165	01/2040	€500.000.000	€1.579.872.321	€1.196.686.885	€780.407.731	€371.070.556
166	02/2040	€500.000.000	€1.554.471.262	€1.175.466.016	€764.585.229	€361.912.912
167	03/2040	€500.000.000	€1.529.182.187	€1.154.397.694	€748.938.352	€352.912.862
168	04/2040	€500.000.000	€1.504.016.194	€1.133.489.685	€733.471.066	€344.070.663
169	05/2040	€500.000.000	€1.478.806.216	€1.112.615.656	€718.100.742	€335.346.112
170	06/2040	€500.000.000	€1.453.900.882	€1.092.037.467	€702.995.495	€326.816.281
171	07/2040	€500.000.000	€1.429.216.532	€1.071.691.065	€688.112.436	€318.459.193
172	08/2040	€500.000.000	€1.404.678.605	€1.051.519.633	€673.413.746	€310.255.581
173	09/2040	€500.000.000	€1.380.241.993	€1.031.488.747	€658.876.290	€302.193.242
174	10/2040	€500.000.000	€1.356.203.612	€1.011.819.382	€644.639.886	€294.334.577
175	11/2040	€500.000.000	€1.332.471.790	€992.441.600	€630.658.036	€286.656.165
176	12/2040	€500.000.000	€1.309.006.464	€973.324.304	€616.909.326	€279.146.335
177	01/2041	€500.000.000	€1.285.792.130	€954.454.829	€603.384.210	€271.798.952
178	02/2041	€500.000.000	€1.262.765.290	€935.785.027	€590.050.860	€264.597.981
179	03/2041	€500.000.000	€1.239.927.617	€917.315.282	€576.908.289	€257.541.428
180	04/2041	€500.000.000	€1.217.357.301	€899.102.489	€563.990.961	€250.643.073
181	05/2041	€500.000.000	€1.195.047.269	€881.140.288	€551.293.405	€243.898.765
182	06/2041	€500.000.000	€1.173.011.406	€863.437.785	€538.819.844	€237.308.683
183	07/2041	€500.000.000	€1.151.310.597	€846.038.558	€526.595.911	€230.882.370
184	08/2041	€500.000.000	€1.129.863.017	€828.881.196	€514.581.783	€224.600.613
185	09/2041	€500.000.000	€1.108.656.903	€811.956.007	€502.770.067	€218.458.620
186	10/2041	€0	€1.087.700.669	€795.268.112	€491.162.586	€212.455.653
187	11/2041	€0	€1.067.007.332	€778.825.955	€479.763.186	€206.591.846
188	12/2041	€0	€1.046.546.004	€762.605.927	€468.555.967	€200.858.850
189	01/2042	€0	€1.026.302.632	€746.596.819	€457.532.792	€195.251.764
190	02/2042	€0	€1.006.324.363	€730.831.939	€446.712.808	€189.777.354
191	03/2042	€0	€986.379.345	€715.142.092	€435.991.498	€184.389.949
192	04/2042	€0	€966.685.837	€699.685.005	€425.464.217	€179.128.837
193	05/2042	€0	€947.058.890	€684.325.992	€415.047.979	€173.957.842
194	06/2042	€0	€927.528.543	€669.086.355	€404.755.012	€168.881.153
195	07/2042	€0	€907.964.704	€653.871.933	€394.527.747	€163.873.883
196	08/2042	€0	€888.589.152	€638.842.171	€384.461.828	€158.974.937
197	09/2042	€0	€869.292.731	€623.917.917	€374.508.692	€154.163.151
198	10/2042	€0	€850.051.395	€609.081.535	€364.657.098	€149.433.026
199	11/2042	€0	€830.882.605	€594.345.194	€354.913.720	€144.786.460
200	12/2042	€0	€811.819.365	€579.732.082	€345.291.718	€140.227.943



# 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	01/2043	€0	€792.276.148	€564.824.269	€335.542.063	€135.655.877
202	02/2043	€0	€773.340.982	€550.397.729	€326.125.718	€131.256.233
203	03/2043	€0	€754.349.932	€535.978.418	€316.760.129	€126.913.739
204	04/2043	€0	€735.863.067	€521.963.690	€307.679.312	€122.721.221
205	05/2043	€0	€717.525.523	€508.100.334	€298.732.365	€118.616.987
206	06/2043	€0	€699.333.016	€494.384.673	€289.916.271	€114.598.899
207	07/2043	€0	€681.323.506	€480.842.867	€281.245.488	€110.671.720
208	08/2043	€0	€663.432.904	€467.428.999	€272.692.273	€106.823.590
209	09/2043	€0	€645.646.760	€454.132.372	€264.249.658	€103.050.954
210	10/2043	€0	€627.843.839	€440.867.375	€255.867.266	€99.333.457
211	11/2043	€0	€610.268.912	€427.805.546	€247.644.093	€95.708.837
212	12/2043	€0	€592.502.475	€414.652.390	€239.409.031	€92.110.223
213	01/2044	€0	€575.175.809	€401.849.522	€231.416.652	€88.634.981
214	02/2044	€0	€557.866.209	€389.100.455	€223.494.934	€85.216.065
215	03/2044	€0	€540.702.713	€376.494.877	€215.694.867	€81.872.272
216	04/2044	€0	€523.797.191	€364.109.934	€208.059.744	€78.619.148
217	05/2044	€0	€506.965.237	€351.816.645	€200.514.928	€75.427.589
218	06/2044	€0	€490.371.917	€339.729.009	€193.124.670	€72.321.015
219	07/2044	€0	€474.004.027	€327.836.959	€185.882.210	€69.295.946
220	08/2044	€0	€457.914.776	€316.176.348	€178.806.824	€66.358.618
221	09/2044	€0	€442.096.568	€304.740.870	€171.893.798	€63.506.283
222	10/2044	€0	€426.580.009	€293.550.551	€165.153.278	€60.741.697
223	11/2044	€0	€411.263.970	€282.534.771	€158.544.432	€58.048.896
224	12/2044	€0	€396.130.855	€271.680.677	€152.059.178	€55.424.125
225	01/2045	€0	€382.130.054	€261.637.575	€146.059.159	€52.997.850
226	02/2045	€0	€368.256.012	€251.714.135	€140.155.801	€50.627.184
227	03/2045	€0	€354.490.902	€241.897.674	€134.341.428	€48.308.761
228	04/2045	€0	€340.859.713	€232.204.756	€128.624.640	€46.045.093
229	05/2045	€0	€327.387.954	€222.652.191	€123.014.082	€43.838.658
230	06/2045	€0	€314.145.829	€213.287.015	€117.534.961	€41.697.760
231	07/2045	€0	€301.235.272	€204.177.452	€112.223.866	€39.634.568
232	08/2045	€0	€288.546.062	€195.247.710	€107.038.050	€37.633.129
233	09/2045	€0	€276.151.986	€186.546.802	€102.003.445	€35.701.810
234	10/2045	€0	€264.157.917	€178.144.372	€97.156.964	€33.852.642
235	11/2045	€0	€252.648.033	€170.095.662	€92.527.293	€32.094.583
236	12/2045	€0	€241.592.571	€162.378.951	€88.101.063	€30.421.895
237	01/2046	€0	€231.020.702	€155.012.205	€83.886.506	€28.836.361
238	02/2046	€0	€220.777.541	€147.889.972	€79.825.148	€27.316.895
239	03/2046	€0	€210.881.901	€141.023.660	€75.922.024	€25.864.413
240	04/2046	€0	€201.347.046	€134.420.893	€72.180.082	€24.479.100
241	05/2046	€0	€192.121.437	€128.046.048	€68.579.066	€23.153.300
242	06/2046	€0	€183.328.246	€121.979.985	€65.161.153	€21.900.464
243	07/2046	€0	€175.065.996	€116.286.643	€61.959.058	€20.730.635
244	08/2046	€0	€167.176.198	€110.859.092	€58.914.349	€19.623.304
245	09/2046	€0	€159.664.661	€105.699.885	€56.027.220	€18.577.761
246	10/2046	€0	€152.497.471	€100.785.300	€53.283.967	€17.588.714
247	11/2046	€0	€145.602.736	€96.066.712	€50.657.888	€16.646.689
248	12/2046	€0	€138.904.130	€91.492.899	€48.121.187	€15.742.016
249	01/2047	€0	€132.399.228	€87.061.576	€45.672.024	€14.873.649
250	02/2047	€0	€126.359.979	€82.950.585	€43.402.824	€14.071.114



# 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	03/2047	€0	€120.559.326	€79.009.545	€41.233.755	€13.307.811
252	04/2047	€0	€114.948.276	€75.205.578	€39.146.972	€12.577.524
253	05/2047	€0	€109.459.412	€71.493.991	€37.118.674	€11.872.240
254	06/2047	€0	€104.111.342	€67.886.484	€35.154.508	€11.193.464
255	07/2047	€0	€98.933.000	€64.401.397	€33.263.488	€10.543.736
256	08/2047	€0	€93.901.359	€61.023.179	€31.437.075	€9.920.009
257	09/2047	€0	€88.991.385	€57.735.078	€29.666.195	€9.319.123
258	10/2047	€0	€84.186.077	€54.525.656	€27.944.593	€8.738.849
259	11/2047	€0	€79.519.886	€51.416.821	€26.283.119	€8.182.322
260	12/2047	€0	€75.022.930	€48.427.531	€24.691.007	€7.652.119
261	01/2048	€0	€70.742.312	€45.587.565	€23.182.895	€7.152.434
262	02/2048	€0	€66.626.422	€42.862.991	€21.740.951	€6.677.409
263	03/2048	€0	€62.682.099	€40.257.644	€20.366.632	€6.227.186
264	04/2048	€0	€58.939.774	€37.790.456	€19.068.994	€5.804.217
265	05/2048	€0	€55.379.979	€35.448.290	€17.840.858	€5.405.985
266	06/2048	€0	€52.016.805	€33.239.541	€16.685.924	€5.033.298
267	07/2048	€0	€48.807.591	€31.136.340	€15.589.694	€4.681.480
268	08/2048	€0	€45.699.003	€29.104.206	€14.534.516	€4.344.997
269	09/2048	€0	€42.660.211	€27.123.196	€13.510.160	€4.020.616
270	10/2048	€0	€39.686.746	€25.190.233	€12.514.878	€3.707.678
271	11/2048	€0	€36.765.405	€23.296.726	€11.544.207	€3.404.730
272	12/2048	€0	€33.884.882	€21.435.339	€10.594.351	€3.110.543
273	01/2049	€0	€31.051.969	€19.610.215	€9.667.210	€2.825.571
274	02/2049	€0	€28.258.061	€17.815.763	€8.759.877	€2.548.862
275	03/2049	€0	€25.517.549	€16.060.899	€7.876.590	€2.281.549
276	04/2049	€0	€22.881.042	€14.377.241	€7.032.645	€2.027.933
277	05/2049	€0	€20.391.976	€12.791.689	€6.240.880	€1.791.529
278	06/2049	€0	€18.065.545	€11.313.279	€5.505.303	€1.573.267
279	07/2049	€0	€15.981.519	€9.991.353	€4.849.443	€1.379.610
280	08/2049	€0	€14.102.660	€8.801.894	€4.261.068	€1.206.775
281	09/2049	€0	€12.346.876	€7.693.094	€3.714.653	€1.047.295
282	10/2049	€0	€10.727.541	€6.672.874	€3.213.697	€901.985
283	11/2049	€0	€9.187.930	€5.705.573	€2.740.729	€765.779
284	12/2049	€0	€7.719.579	€4.785.685	€2.292.903	€637.773
285	01/2050	€0	€6.345.102	€3.926.973	€1.876.611	€519.635
286	02/2050	€0	€5.140.625	€3.176.172	€1.513.893	€417.313
287	03/2050	€0	€4.074.852	€2.513.442	€1.194.909	€327.903
288	04/2050	€0	€3.174.525	€1.954.810	€926.926	€253.221
289	05/2050	€0	€2.388.135	€1.468.093	€694.335	€188.828
290	06/2050	€0	€1.730.204	€1.061.844	€500.900	€135.610
291	07/2050	€0	€1.245.894	€763.332	€359.152	€96.797
292	08/2050	€0	€849.826	€519.794	€243.933	€65.448
293	09/2050	€0	€536.361	€327.512	€153.300	€40.946
294	10/2050	€0	€304.281	€185.487	€86.597	€23.026
295	11/2050	€0	€145.896	€88.788	€41.344	€10.944
296	12/2050	€0	€40.338	€24.507	€11.382	€2.999
297	01/2051	€0	€0	€0	€0	€0
298	02/2051	€0	€0	€0	€0	€0
299	03/2051	€0	€0	€0	€0	€0
300	04/2051	€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	05/2051	€0	€0	€0	€0	€0
302	06/2051	€0	€0	€0	€0	€0
303	07/2051	€0	€0	€0	€0	€0
304	08/2051	€0	€0	€0	€0	€0
305	09/2051	€0	€0	€0	€0	€0
306	10/2051	€0	€0	€0	€0	€0
307	11/2051	€0	€0	€0	€0	€0
308	12/2051	€0	€0	€0	€0	€0
309	01/2052	€0	€0	€0	€0	€0
310	02/2052	€0	€0	€0	€0	€0
311	03/2052	€0	€0	€0	€0	€0
312	04/2052	€0	€0	€0	€0	€0
313	05/2052	€0	€0	€0	€0	€0
314	06/2052	€0	€0	€0	€0	€0
315	07/2052	€0	€0	€0	€0	€0
316	08/2052	€0	€0	€0	€0	€0
317	09/2052	€0	€0	€0	€0	€0
318	10/2052	€0	€0	€0	€0	€0
319	11/2052	€0	€0	€0	€0	€0
320	12/2052	€0	€0	€0	€0	€0
321	01/2053	€0	€0	€0	€0	€0
322	02/2053	€0	€0	€0	€0	€0
323	03/2053	€0	€0	€0	€0	€0
324	04/2053	€0	€0	€0	€0	€0
325	05/2053	€0	€0	€0	€0	€0
326	06/2053	€0	€0	€0	€0	€0
327	07/2053	€0	€0	€0	€0	€0
328	08/2053	€0	€0	€0	€0	€0
329	09/2053	€0	€0	€0	€0	€0
330	10/2053	€0	€0	€0	€0	€0
331	11/2053	€0	€0	€0	€0	€0
332	12/2053	€0	€0	€0	€0	€0
333	01/2054	€0	€0	€0	€0	€0
334	02/2054	€0	€0	€0	€0	€0
335	03/2054	€0	€0	€0	€0	€0
336	04/2054	€0	€0	€0	€0	€0
337	05/2054	€0	€0	€0	€0	€0
338	06/2054	€0	€0	€0	€0	€0
339	07/2054	€0	€0	€0	€0	€0
340	08/2054	€0	€0	€0	€0	€0
341	09/2054	€0	€0	€0	€0	€0
342	10/2054	€0	€0	€0	€0	€0
343	11/2054	€0	€0	€0	€0	€0
344	12/2054	€0	€0	€0	€0	€0
345	01/2055	€0	€0	€0	€0	€0
346	02/2055	€0	€0	€0	€0	€0
347	03/2055	€0	€0	€0	€0	€0
348	04/2055	€0	€0	€0	€0	€0
349	05/2055	€0	€0	€0	€0	€0
350	06/2055	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

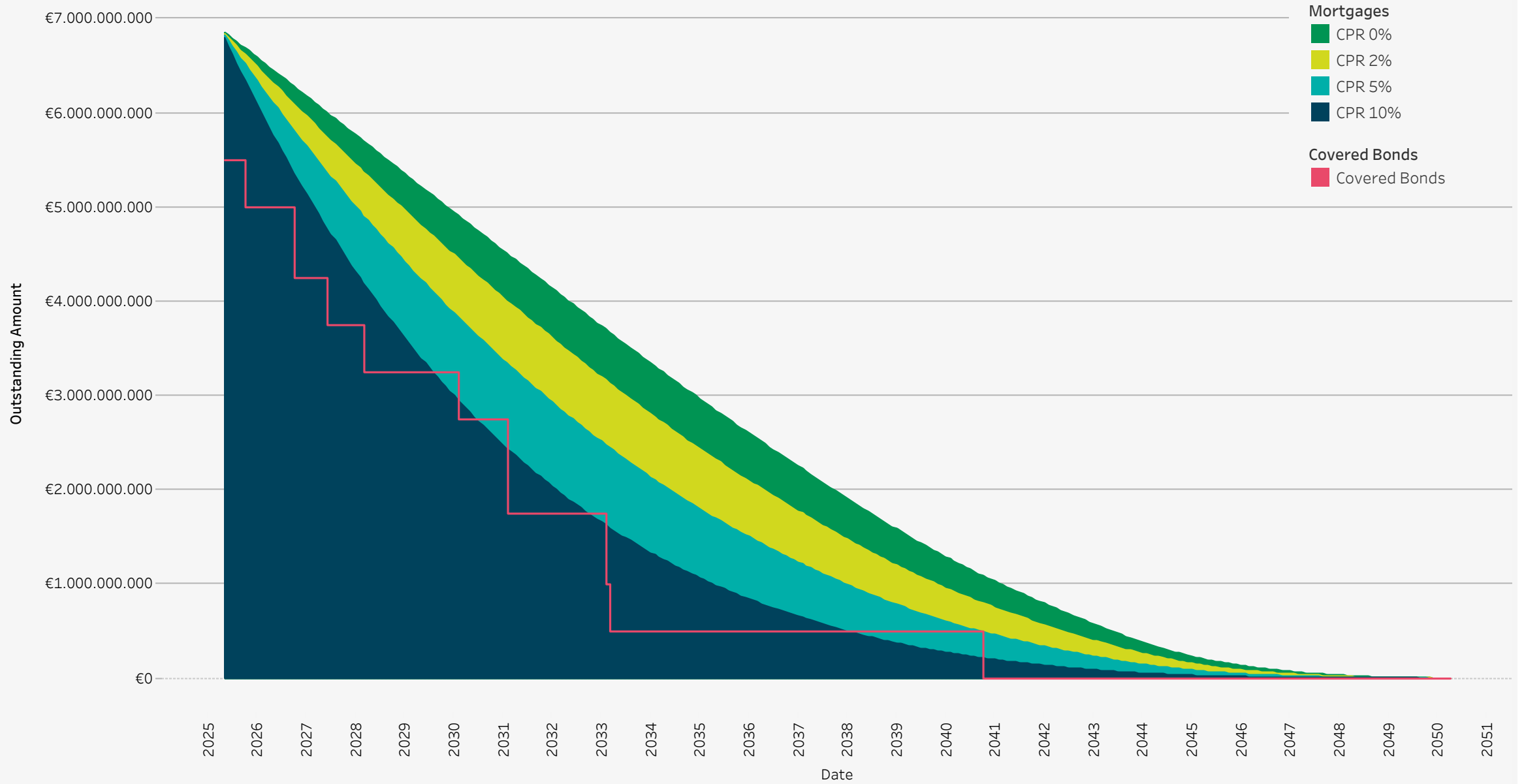
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	07/2055	€0	€0	€0	€0	€0
352	08/2055	€0	€0	€0	€0	€0
353	09/2055	€0	€0	€0	€0	€0
354	10/2055	€0	€0	€0	€0	€0
355	11/2055	€0	€0	€0	€0	€0
356	12/2055	€0	€0	€0	€0	€0
357	01/2056	€0	€0	€0	€0	€0
358	02/2056	€0	€0	€0	€0	€0
359	03/2056	€0	€0	€0	€0	€0
360	04/2056	€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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