



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date	1/04/2024	Portfolio Cut-off Date	31/03/2024
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Contact Details

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Remark

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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	6,87	11/02/2032	Fixed	0,010%	11/02/2025	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	17,53	8/10/2042	Fixed	0,500%	8/10/2024	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	4,93	3/03/2030	Fixed	0,750%	3/03/2025	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	2,56	20/10/2027	Fixed	3,250%	20/10/2024	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	4,23	22/06/2029	Fixed	3,375%	22/06/2024	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	9,86	6/02/2035	Fixed	3,125%	6/02/2025	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	9,95	11/03/2035	Fixed	3,250%	11/03/2025	ACT/ACT	EUR	€500.000.000

Totals

Total Outstanding (in EUR):	€3.750.000.000
Current Weighted Average Fixed Coupon:	2,110%
Weighted Remaining Average Life *:	8,11

* At Reporting Date until Maturity Date



Residential European Covered Bonds (Premium) Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

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

2. Argenta Spaarbank European Covered Bonds (Premium) Ratings

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



Residential European Covered Bonds (Premium) Programme

Test Summary

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

Outstanding European Covered Bonds (Premium)	€3.750.000.000	(I)
Nominal Balance Residential Mortgage Loans	€4.596.793.373	(II)
Nominal Balance Public Finance Exposures	€85.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24,85%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€4.321.416.913	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115,24%	
>>> 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)	€85.819.810	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	117,53%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

Test Summary

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€676.739.236	(IX)
Total Interest Proceeds Residential Mortgage Loans	€662.459.236	
Total Interest Proceeds Public Finance Exposures	€14.280.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€4.406.416.913	(X)
Total Principal Proceeds Residential Mortgage Loans	€4.596.793.373	
Total Principal Proceeds Public Finance Exposures	€85.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€594.086.172	(XI)
Costs, Fees and Expenses Covered Bonds	€64.175.982	(XII)
Principal Requirement Covered Bonds	€3.750.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€674.893.995	
>>> 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	€228.556.111	(XV)
Cumulative Cash Outflow Next 180 Days	€19.953.102	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€208.603.009	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€82.574.457	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€16.899.380	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€65.675.077	



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	€4.596.793.373
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	31.683
Number of Loans	50.880
Average Outstanding Balance per Borrower	€145.087
Average Outstanding Balance per Loan	€90.346
Weighted Average Original Loan to Initial Value	77,02%
Weighted Average Current Loan to Current Value	51,76%
Weighted Average Seasoning (in months)	54,97
Weighted Average Remaining Maturity (in months, at 0% CPR)	209,07
Weighted Average Initial Maturity (in months, at 0% CPR)	263,36
Weighted Remaining Average Life (in months, at 0% CPR)	111,08
Weighted Remaining Average Life (in months, at 2% CPR)	98,09
Weighted Remaining Average Life (in months, at 5% CPR)	82,36
Weighted Remaining Average Life (in months, at 10% CPR)	63,34
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	96,75
Percentage of Fixed Rate Loans	34,27%
Percentage of Resettable Rate Loans	65,73%
Weighted Average Interest Rate	1,79%
Weighted Average Interest Rate Fixed Rate Loans	1,73%
Weighted average interest rate Resettable Rate Loans	1,82%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€51.183.928
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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
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	2,00%	AA	AA-	Aa3	EUR	€85.000.000	€84.259.650	€85.819.810

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	€4.596.793.373	100,00%	50.880	100,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1.530.233.406	33,29%	16.523	32,47%
Brabant Wallon	€85.347.505	1,86%	753	1,48%
Brussels	€172.690.441	3,76%	1.538	3,02%
Hainaut	€157.558.242	3,43%	1.880	3,69%
Liège	€113.534.623	2,47%	1.434	2,82%
Limburg	€507.466.578	11,04%	6.103	11,99%
Luxembourg	€15.367.567	0,33%	153	0,30%
Namur	€42.722.969	0,93%	505	0,99%
Oost-Vlaanderen	€835.055.771	18,17%	9.026	17,74%
Vlaams-Brabant	€675.549.905	14,70%	7.284	14,32%
West-Vlaanderen	€461.266.366	10,03%	5.681	11,17%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€61.588.557	1,34%	428	0,84%
12 - 24	€234.166.273	5,09%	1.646	3,24%
24 - 36	€1.100.938.975	23,95%	9.451	18,58%
36 - 48	€1.126.738.509	24,51%	10.094	19,84%
48 - 60	€666.574.044	14,50%	6.678	13,12%
60 - 72	€203.684.075	4,43%	2.124	4,17%
72 - 84	€199.945.990	4,35%	2.319	4,56%
84 - 96	€446.684.896	9,72%	7.257	14,26%
96 - 108	€248.922.192	5,42%	4.753	9,34%
108 - 120	€137.598.305	2,99%	2.936	5,77%
120 - 132	€144.432.991	3,14%	2.609	5,13%
132 - 144	€25.518.566	0,56%	585	1,15%
144 - 156	€0	0,00%	0	0,00%
156 - 168	€0	0,00%	0	0,00%
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	€4.596.793.373	100,00%	50.880	100,00%

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€2.311.801	0,05%	658	1,29%
12 - 24	€7.013.632	0,15%	852	1,67%
24 - 36	€14.157.720	0,31%	1.084	2,13%
36 - 48	€12.451.557	0,27%	657	1,29%
48 - 60	€25.490.843	0,55%	1.125	2,21%
60 - 72	€44.330.895	0,96%	1.502	2,95%
72 - 84	€59.454.359	1,29%	1.662	3,27%
84 - 96	€73.825.144	1,61%	1.771	3,48%
96 - 108	€49.842.279	1,08%	1.077	2,12%
108 - 120	€94.898.780	2,06%	1.860	3,66%
120 - 132	€126.606.857	2,75%	2.136	4,20%
132 - 144	€163.959.269	3,57%	2.529	4,97%
144 - 156	€211.206.629	4,59%	3.014	5,92%
156 - 168	€125.759.890	2,74%	1.516	2,98%
168 - 180	€179.240.354	3,90%	2.171	4,27%
180 - 192	€305.797.301	6,65%	3.338	6,56%
192 - 204	€376.049.953	8,18%	3.715	7,30%
204 - 216	€462.705.872	10,07%	4.540	8,92%
216 - 228	€208.384.894	4,53%	1.807	3,55%
228 - 240	€239.193.910	5,20%	1.985	3,90%
240 - 252	€398.885.142	8,68%	2.845	5,59%
252 - 264	€565.164.378	12,29%	3.819	7,51%
264 - 276	€618.711.652	13,46%	3.923	7,71%
276 - 288	€182.559.504	3,97%	1.033	2,03%
288 - 300	€48.473.205	1,05%	260	0,51%
300 - 312	€317.553	0,01%	1	0,00%
>360	€0	0,00%	0	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	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	€1.629.255	0,04%	231	0,45%
60 - 72	€793.657	0,02%	62	0,12%
72 - 84	€2.108.987	0,05%	127	0,25%
84 - 96	€3.066.925	0,07%	155	0,30%
96 - 108	€4.035.495	0,09%	185	0,36%
108 - 120	€93.611.675	2,04%	4.162	8,18%
120 - 132	€9.304.677	0,20%	331	0,65%
132 - 144	€31.189.573	0,68%	851	1,67%
144 - 156	€42.346.607	0,92%	886	1,74%
156 - 168	€32.526.384	0,71%	660	1,30%
168 - 180	€320.206.168	6,97%	6.042	11,88%
180 - 192	€42.541.402	0,93%	693	1,36%
192 - 204	€72.531.163	1,58%	1.068	2,10%
204 - 216	€150.822.355	3,28%	1.860	3,66%
216 - 228	€55.338.757	1,20%	787	1,55%
228 - 240	€1.092.859.488	23,77%	12.364	24,30%
240 - 252	€36.048.648	0,78%	410	0,81%
252 - 264	€98.067.914	2,13%	960	1,89%
264 - 276	€84.098.585	1,83%	849	1,67%
276 - 288	€55.419.329	1,21%	533	1,05%
288 - 300	€2.153.637.621	46,85%	15.509	30,48%
300 - 312	€47.568.498	1,03%	389	0,76%
312 - 324	€33.018.347	0,72%	257	0,51%
324 - 336	€8.906.254	0,19%	114	0,22%
336 - 348	€3.273.745	0,07%	44	0,09%
348 - 360	€121.841.863	2,65%	1.351	2,66%
>360	€0	0,00%	0	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€139.076.308	3,03%	2.674	5,26%
2014	€144.201.748	3,14%	2.846	5,59%
2015	€216.937.843	4,72%	4.392	8,63%
2016	€423.045.721	9,20%	7.067	13,89%
2017	€206.692.089	4,50%	2.757	5,42%
2018	€225.864.300	4,91%	2.325	4,57%
2019	€653.887.901	14,22%	6.408	12,59%
2020	€882.417.217	19,20%	8.127	15,97%
2021	€1.160.018.417	25,24%	10.386	20,41%
2022	€445.637.474	9,69%	3.211	6,31%
2023	€98.935.506	2,15%	686	1,35%
2024	€78.848	0,00%	1	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€575.179.225	12,51%	10.513	33,18%
100k - 200k	€1.964.092.334	42,73%	13.288	41,94%
200k - 300k	€1.559.979.968	33,94%	6.467	20,41%
300k - 400k	€401.985.670	8,74%	1.208	3,81%
>400k	€95.556.176	2,08%	207	0,65%
Grand Total	€4.596.793.373	100,00%	31.683	100,00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4.578.002.699	99,59%	50.522	99,30%
Linear	€18.790.674	0,41%	358	0,70%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€438.443	0,01%	10	0,02%
0.5% - 1%	€409.928.192	8,92%	4.255	8,36%
1% - 1.5%	€1.497.899.605	32,59%	15.497	30,46%
1.5% - 2%	€1.526.627.103	33,21%	16.714	32,85%
2% - 2.5%	€642.388.812	13,97%	6.798	13,36%
2.5% - 3%	€181.542.361	3,95%	2.328	4,58%
3% - 3.5%	€100.457.815	2,19%	1.396	2,74%
3.5% - 4%	€62.972.658	1,37%	901	1,77%
4% - 4.5%	€74.736.603	1,63%	1.277	2,51%
4.5% - 5%	€67.123.295	1,46%	1.159	2,28%
5% - 5.5%	€24.680.475	0,54%	400	0,79%
5.5% - 6%	€7.137.469	0,16%	126	0,25%
6% - 6.5%	€750.677	0,02%	15	0,03%
6.5% - 7%	€109.866	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1.575.474.009	34,27%	20.308	39,91%
Fixed with Resets	€3.021.319.364	65,73%	30.572	60,09%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%



Residential European Covered Bonds (Premium) Programme

11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2024	€128.587.065	2,80%	2.330	4,58%
2025	€239.651.205	5,21%	4.459	8,76%
2026	€183.546.448	3,99%	3.242	6,37%
2027	€49.217.815	1,07%	813	1,60%
2028	€32.619.212	0,71%	434	0,85%
2029	€31.503.148	0,69%	456	0,90%
2030	€60.941.438	1,33%	930	1,83%
2031	€84.265.592	1,83%	1.282	2,52%
2032	€22.573.254	0,49%	301	0,59%
2033	€19.162.556	0,42%	192	0,38%
2034	€50.223.363	1,09%	525	1,03%
2035	€170.573.102	3,71%	1.779	3,50%
2036	€209.737.879	4,56%	2.223	4,37%
2037	€82.541.992	1,80%	711	1,40%
2038	€85.574.467	1,86%	592	1,16%
2039	€234.530.364	5,10%	1.551	3,05%
2040	€416.947.413	9,07%	2.825	5,55%
2041	€632.056.759	13,75%	4.242	8,34%
2042	€255.204.348	5,55%	1.473	2,90%
2043	€11.257.374	0,24%	74	0,15%
2044	€20.604.570	0,45%	138	0,27%
Fixed	€1.575.474.009	34,27%	20.308	39,91%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€4.596.793.373	100,00%	50.880	100,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€4.522.557.634	98,39%	49.846	97,97%
Buy-to-let	€70.936.329	1,54%	1.002	1,97%
Other	€3.299.410	0,07%	32	0,06%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3.487.160	0,08%	257	0,51%
10 - 20%	€25.382.489	0,55%	1.192	2,34%
20 - 30%	€68.885.402	1,50%	1.926	3,79%
30 - 40%	€144.606.804	3,15%	3.001	5,90%
40 - 50%	€261.924.911	5,70%	4.259	8,37%
50 - 60%	€404.674.384	8,80%	5.655	11,11%
60 - 70%	€571.147.421	12,42%	7.118	13,99%
70 - 80%	€991.738.027	21,57%	10.070	19,79%
80 - 90%	€905.603.220	19,70%	7.478	14,70%
90 - 100%	€1.061.856.500	23,10%	8.390	16,49%
100 - 110%	€99.105.066	2,16%	950	1,87%
110 - 120%	€58.381.988	1,27%	584	1,15%
>120%	€0	0,00%	0	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%



Residential European Covered Bonds (Premium) Programme

15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€36.151.440	0,79%	2.680	5,27%
10 - 20%	€114.422.517	2,49%	3.478	6,84%
20 - 30%	€222.693.203	4,84%	4.607	9,05%
30 - 40%	€358.872.498	7,81%	5.761	11,32%
40 - 50%	€538.580.926	11,72%	6.972	13,70%
50 - 60%	€694.542.009	15,11%	7.609	14,95%
60 - 70%	€865.938.104	18,84%	7.830	15,39%
70 - 80%	€824.332.238	17,93%	6.120	12,03%
80 - 90%	€672.541.596	14,63%	4.256	8,36%
90 - 100%	€262.112.008	5,70%	1.527	3,00%
100 - 110%	€6.413.566	0,14%	38	0,07%
110 - 120%	€193.268	0,00%	2	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€65.667.372	1,43%	3.797	7,46%
10 - 20%	€201.147.208	4,38%	5.104	10,03%
20 - 30%	€386.810.782	8,41%	6.768	13,30%
30 - 40%	€617.132.269	13,43%	8.234	16,18%
40 - 50%	€817.089.614	17,78%	8.778	17,25%
50 - 60%	€883.034.119	19,21%	7.482	14,71%
60 - 70%	€754.700.312	16,42%	5.349	10,51%
70 - 80%	€561.062.688	12,21%	3.559	6,99%
80 - 90%	€250.923.612	5,46%	1.500	2,95%
90 - 100%	€53.664.088	1,17%	279	0,55%
100 - 110%	€5.161.616	0,11%	26	0,05%
110 - 120%	€399.692	0,01%	4	0,01%
>120%	€0	0,00%	0	0,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€9.573.498	0,21%	1.141	2,24%
20 - 40%	€59.690.142	1,30%	2.555	5,02%
40 - 60%	€297.411.709	6,47%	6.397	12,57%
60 - 80%	€1.270.981.156	27,65%	15.602	30,66%
80 - 100%	€718.854.728	15,64%	6.875	13,51%
100 - 120%	€154.087.843	3,35%	2.592	5,09%
120 - 140%	€227.228.020	4,94%	2.983	5,86%
140 - 160%	€612.636.793	13,33%	4.944	9,72%
160 - 180%	€621.768.784	13,53%	3.907	7,68%
180 - 200%	€46.920.257	1,02%	386	0,76%
200 - 300%	€226.941.500	4,94%	1.634	3,21%
300 - 400%	€345.338.388	7,51%	1.838	3,61%
400 - 500%	€1.697.485	0,04%	10	0,02%
>500%	€3.663.070	0,08%	16	0,03%
Grand Total	€4.596.793.373	100,00%	50.880	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	€8.005.709	0,17%	1.378	2,71%
12 - 24	€26.021.667	0,57%	1.780	3,50%
24 - 36	€65.241.961	1,42%	2.515	4,94%
36 - 48	€126.487.405	2,75%	3.336	6,56%
48 - 60	€117.698.571	2,56%	2.412	4,74%
60 - 72	€247.220.534	5,38%	4.170	8,20%
72 - 84	€341.071.989	7,42%	4.866	9,56%
84 - 96	€287.435.952	6,25%	3.334	6,55%
96 - 108	€741.314.780	16,13%	7.655	15,05%
108 - 120	€526.994.319	11,46%	5.052	9,93%
120 - 132	€514.368.706	11,19%	3.709	7,29%
132 - 144	€1.125.688.267	24,49%	7.757	15,25%
144 - 156	€370.790.974	8,07%	2.350	4,62%
156 - 168	€83.751.806	1,82%	480	0,94%
168 - 180	€13.517.568	0,29%	81	0,16%
180 - 192	€1.183.166	0,03%	5	0,01%
Grand Total	€4.596.793.373	100,00%	50.880	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	€197.469.929	4,30%	4.925	9,68%
12 - 24	€278.828.526	6,07%	6.137	12,06%
24 - 36	€164.170.389	3,57%	3.158	6,21%
36 - 48	€115.012.776	2,50%	2.337	4,59%
48 - 60	€146.167.309	3,18%	2.429	4,77%
60 - 72	€188.241.509	4,10%	2.741	5,39%
72 - 84	€271.953.368	5,92%	3.675	7,22%
84 - 96	€395.266.693	8,60%	4.087	8,03%
96 - 108	€576.450.878	12,54%	5.712	11,23%
108 - 120	€457.316.655	9,95%	3.979	7,82%
120 - 132	€949.877.203	20,66%	6.362	12,50%
132 - 144	€718.174.777	15,62%	4.548	8,94%
144 - 156	€49.501.487	1,08%	283	0,56%
156 - 168	€74.721.215	1,63%	427	0,84%
168 - 180	€12.875.459	0,28%	76	0,15%
180 - 192	€765.201	0,02%	4	0,01%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€4.406.666.088	95,86%	48.943	96,19%
2	€190.127.285	4,14%	1.937	3,81%
Grand Total	€4.596.793.373	100,00%	50.880	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	€4.596.793.373	100,00%	50.880	100,00%
Grand Total	€4.596.793.373	100,00%	50.880	100,00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,01%	0,10%
Full Prepayments	0,07%	0,84%
Total Prepayments	0,08%	0,93%



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	04/2024	€3.750.000.000	€4.574.341.762	€4.566.647.067	€4.554.830.736	€4.534.354.646
2	05/2024	€3.750.000.000	€4.551.890.179	€4.536.589.203	€4.513.142.466	€4.472.656.309
3	06/2024	€3.750.000.000	€4.529.441.234	€4.506.622.164	€4.471.729.562	€4.411.692.731
4	07/2024	€3.750.000.000	€4.506.985.381	€4.476.736.246	€4.430.581.038	€4.351.446.542
5	08/2024	€3.750.000.000	€4.484.518.888	€4.446.927.569	€4.389.691.768	€4.291.906.344
6	09/2024	€3.750.000.000	€4.462.039.574	€4.417.193.817	€4.349.058.208	€4.233.062.419
7	10/2024	€3.750.000.000	€4.439.548.514	€4.387.535.907	€4.308.680.018	€4.174.908.260
8	11/2024	€3.750.000.000	€4.417.051.786	€4.357.959.683	€4.268.561.679	€4.117.442.067
9	12/2024	€3.750.000.000	€4.394.560.994	€4.328.476.394	€4.228.712.899	€4.060.667.024
10	01/2025	€3.750.000.000	€4.372.139.415	€4.299.148.021	€4.189.192.715	€4.004.633.350
11	02/2025	€3.750.000.000	€4.349.711.495	€4.269.899.845	€4.149.926.680	€3.949.263.268
12	03/2025	€3.750.000.000	€4.327.273.824	€4.240.728.347	€4.110.910.133	€3.894.546.441
13	04/2025	€3.750.000.000	€4.304.847.874	€4.211.654.376	€4.072.162.009	€3.840.494.912
14	05/2025	€3.750.000.000	€4.282.413.016	€4.182.657.518	€4.033.661.252	€3.787.082.895
15	06/2025	€3.750.000.000	€4.259.990.713	€4.153.758.538	€3.995.426.621	€3.734.322.223
16	07/2025	€3.750.000.000	€4.237.584.767	€4.124.960.869	€3.957.460.047	€3.682.208.798
17	08/2025	€3.750.000.000	€4.215.183.829	€4.096.253.197	€3.919.749.321	€3.630.725.436
18	09/2025	€3.750.000.000	€4.192.790.791	€4.067.638.098	€3.882.295.609	€3.579.867.536
19	10/2025	€3.750.000.000	€4.170.405.560	€4.039.115.239	€3.845.097.287	€3.529.627.958
20	11/2025	€3.750.000.000	€4.148.031.292	€4.010.687.430	€3.808.155.725	€3.480.002.370
21	12/2025	€3.750.000.000	€4.125.665.307	€3.982.351.825	€3.771.466.916	€3.430.981.565
22	01/2026	€3.750.000.000	€4.103.311.077	€3.954.111.529	€3.735.032.505	€3.382.561.566
23	02/2026	€3.750.000.000	€4.080.948.185	€3.925.946.639	€3.698.832.437	€3.334.718.845
24	03/2026	€3.750.000.000	€4.058.580.404	€3.897.860.620	€3.662.868.814	€3.287.450.127
25	04/2026	€3.750.000.000	€4.036.207.496	€3.869.853.066	€3.627.140.086	€3.240.748.878
26	05/2026	€3.750.000.000	€4.013.837.854	€3.841.931.834	€3.591.652.429	€3.194.615.502
27	06/2026	€3.750.000.000	€3.991.479.338	€3.814.104.219	€3.556.411.430	€3.149.049.821
28	07/2026	€3.750.000.000	€3.969.150.203	€3.786.387.381	€3.521.431.784	€3.104.059.634
29	08/2026	€3.750.000.000	€3.946.822.836	€3.758.754.681	€3.486.687.396	€3.059.616.753
30	09/2026	€3.750.000.000	€3.924.507.183	€3.731.215.368	€3.452.185.639	€3.015.722.678
31	10/2026	€3.250.000.000	€3.902.211.964	€3.703.777.465	€3.417.932.669	€2.972.377.776
32	11/2026	€3.250.000.000	€3.879.931.499	€3.676.435.293	€3.383.921.961	€2.929.571.374
33	12/2026	€3.250.000.000	€3.857.654.830	€3.649.178.219	€3.350.142.500	€2.887.289.070
34	01/2027	€3.250.000.000	€3.835.397.631	€3.622.020.829	€3.316.606.472	€2.845.536.576
35	02/2027	€3.250.000.000	€3.813.125.565	€3.594.930.462	€3.283.282.779	€2.804.282.483
36	03/2027	€3.250.000.000	€3.790.843.830	€3.567.911.886	€3.250.174.729	€2.763.525.152
37	04/2027	€3.250.000.000	€3.768.560.358	€3.540.972.403	€3.217.287.895	€2.723.264.843
38	05/2027	€3.250.000.000	€3.746.265.289	€3.514.102.579	€3.184.612.620	€2.683.488.931
39	06/2027	€3.250.000.000	€3.723.963.588	€3.487.306.922	€3.152.151.939	€2.644.195.620
40	07/2027	€3.250.000.000	€3.701.663.251	€3.460.592.746	€3.119.911.381	€2.605.385.182
41	08/2027	€3.250.000.000	€3.679.346.926	€3.433.943.654	€3.087.875.091	€2.567.040.064
42	09/2027	€3.250.000.000	€3.657.020.915	€3.407.365.400	€3.056.047.236	€2.529.159.549
43	10/2027	€3.250.000.000	€3.634.675.475	€3.380.848.774	€3.024.418.548	€2.491.731.826
44	11/2027	€3.250.000.000	€3.612.325.294	€3.354.407.314	€2.993.000.147	€2.454.761.972
45	12/2027	€3.250.000.000	€3.589.962.567	€3.328.033.613	€2.961.784.391	€2.418.239.611
46	01/2028	€3.250.000.000	€3.567.603.945	€3.301.742.948	€2.930.783.846	€2.382.170.936
47	02/2028	€3.250.000.000	€3.545.245.573	€3.275.531.547	€2.899.994.076	€2.346.548.232
48	03/2028	€3.250.000.000	€3.522.885.992	€3.249.397.871	€2.869.412.659	€2.311.365.500
49	04/2028	€3.250.000.000	€3.500.528.399	€3.223.344.677	€2.839.040.972	€2.276.619.853
50	05/2028	€3.250.000.000	€3.478.173.842	€3.197.372.730	€2.808.878.625	€2.242.307.006



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	06/2028	€2.750.000.000	€3.455.825.918	€3.171.485.127	€2.778.927.265	€2.208.424.327
52	07/2028	€2.750.000.000	€3.433.497.603	€3.145.693.536	€2.749.196.009	€2.174.975.101
53	08/2028	€2.750.000.000	€3.411.169.238	€3.119.979.694	€2.719.667.782	€2.141.941.884
54	09/2028	€2.750.000.000	€3.388.848.036	€3.094.350.001	€2.690.347.121	€2.109.324.451
55	10/2028	€2.750.000.000	€3.366.534.490	€3.068.804.684	€2.661.233.156	€2.077.118.321
56	11/2028	€2.750.000.000	€3.344.234.443	€3.043.348.838	€2.632.329.233	€2.045.322.328
57	12/2028	€2.750.000.000	€3.321.949.616	€3.017.983.776	€2.603.635.392	€2.013.932.735
58	01/2029	€2.750.000.000	€3.299.677.979	€2.992.707.401	€2.575.148.731	€1.982.943.564
59	02/2029	€2.750.000.000	€3.277.409.216	€2.967.510.125	€2.546.859.945	€1.952.343.999
60	03/2029	€2.250.000.000	€3.255.142.587	€2.942.391.081	€2.518.767.283	€1.922.129.146
61	04/2029	€2.250.000.000	€3.232.880.578	€2.917.352.316	€2.490.871.493	€1.892.296.060
62	05/2029	€2.250.000.000	€3.210.618.549	€2.892.389.447	€2.463.167.834	€1.862.837.660
63	06/2029	€2.250.000.000	€3.188.365.708	€2.867.510.566	€2.435.662.206	€1.833.754.971
64	07/2029	€2.250.000.000	€3.166.141.376	€2.842.732.798	€2.408.368.092	€1.805.054.643
65	08/2029	€2.250.000.000	€3.143.952.410	€2.818.061.977	€2.381.289.291	€1.776.735.949
66	09/2029	€2.250.000.000	€3.121.787.443	€2.793.487.586	€2.354.415.773	€1.748.787.866
67	10/2029	€2.250.000.000	€3.099.649.831	€2.769.012.333	€2.327.748.723	€1.721.207.825
68	11/2029	€2.250.000.000	€3.077.544.866	€2.744.640.633	€2.301.290.738	€1.693.994.307
69	12/2029	€2.250.000.000	€3.055.475.274	€2.720.374.586	€2.275.042.447	€1.667.144.342
70	01/2030	€2.250.000.000	€3.033.502.202	€2.696.268.199	€2.249.047.764	€1.640.686.557
71	02/2030	€2.250.000.000	€3.011.532.450	€2.672.238.161	€2.223.235.892	€1.614.565.722
72	03/2030	€2.250.000.000	€2.989.565.177	€2.648.283.534	€2.197.605.118	€1.588.777.507
73	04/2030	€2.250.000.000	€2.967.623.738	€2.624.424.783	€2.172.171.453	€1.563.330.385
74	05/2030	€2.250.000.000	€2.945.690.374	€2.600.645.934	€2.146.920.658	€1.538.210.968
75	06/2030	€2.250.000.000	€2.923.778.940	€2.576.958.986	€2.121.861.665	€1.513.422.609
76	07/2030	€2.250.000.000	€2.901.903.011	€2.553.375.611	€2.097.003.040	€1.488.968.304
77	08/2030	€2.250.000.000	€2.880.046.043	€2.529.880.940	€2.072.331.514	€1.464.835.533
78	09/2030	€2.250.000.000	€2.858.217.052	€2.506.482.622	€2.047.852.347	€1.441.025.006
79	10/2030	€2.250.000.000	€2.836.437.573	€2.483.199.209	€2.023.579.625	€1.417.543.572
80	11/2030	€2.250.000.000	€2.814.718.054	€2.460.039.441	€1.999.519.301	€1.394.392.254
81	12/2030	€2.250.000.000	€2.793.052.238	€2.436.997.419	€1.975.665.399	€1.371.563.746
82	01/2031	€2.250.000.000	€2.771.431.532	€2.414.065.250	€1.952.010.383	€1.349.049.758
83	02/2031	€1.750.000.000	€2.749.845.078	€2.391.233.120	€1.928.545.237	€1.326.841.105
84	03/2031	€1.750.000.000	€2.728.283.595	€2.368.492.651	€1.905.262.189	€1.304.929.586
85	04/2031	€1.750.000.000	€2.706.761.680	€2.345.856.213	€1.882.170.188	€1.283.318.519
86	05/2031	€1.750.000.000	€2.685.272.862	€2.323.317.865	€1.859.263.431	€1.262.001.120
87	06/2031	€1.750.000.000	€2.663.820.984	€2.300.880.611	€1.836.543.308	€1.240.975.562
88	07/2031	€1.750.000.000	€2.642.416.969	€2.278.553.541	€1.814.016.035	€1.220.243.264
89	08/2031	€1.750.000.000	€2.621.060.041	€2.256.335.610	€1.791.679.709	€1.199.800.157
90	09/2031	€1.750.000.000	€2.599.748.104	€2.234.224.644	€1.769.531.548	€1.179.641.631
91	10/2031	€1.750.000.000	€2.578.489.582	€2.212.227.509	€1.747.575.931	€1.159.767.883
92	11/2031	€1.750.000.000	€2.557.276.257	€2.190.336.767	€1.725.805.917	€1.140.171.599
93	12/2031	€1.750.000.000	€2.536.096.932	€2.168.542.486	€1.704.212.670	€1.120.844.324
94	01/2032	€1.750.000.000	€2.514.965.260	€2.146.856.007	€1.682.804.114	€1.101.788.701
95	02/2032	€1.750.000.000	€2.493.856.833	€2.125.256.161	€1.661.562.670	€1.082.990.676
96	03/2032	€1.750.000.000	€2.472.771.953	€2.103.742.941	€1.640.487.435	€1.064.447.244
97	04/2032	€1.750.000.000	€2.451.695.780	€2.082.303.479	€1.619.567.509	€1.046.148.968
98	05/2032	€1.750.000.000	€2.430.622.304	€2.060.932.479	€1.598.797.972	€1.028.090.405
99	06/2032	€1.750.000.000	€2.409.555.460	€2.039.633.100	€1.578.180.491	€1.010.270.402
100	07/2032	€1.750.000.000	€2.388.509.922	€2.018.417.551	€1.557.723.698	€992.692.243



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	08/2032	€1.750.000.000	€2.367.458.912	€1.997.262.989	€1.537.409.150	€975.341.952
102	09/2032	€1.750.000.000	€2.346.405.595	€1.976.171.943	€1.517.238.067	€958.218.201
103	10/2032	€1.750.000.000	€2.325.357.711	€1.955.150.770	€1.497.214.584	€941.321.496
104	11/2032	€1.750.000.000	€2.304.321.283	€1.934.204.341	€1.477.341.655	€924.651.573
105	12/2032	€1.750.000.000	€2.283.284.447	€1.913.322.509	€1.457.610.757	€908.201.001
106	01/2033	€1.750.000.000	€2.262.271.328	€1.892.525.296	€1.438.036.374	€891.976.730
107	02/2033	€1.750.000.000	€2.241.270.418	€1.871.802.835	€1.418.610.183	€875.971.483
108	03/2033	€1.750.000.000	€2.220.303.329	€1.851.172.932	€1.399.344.862	€860.191.001
109	04/2033	€1.750.000.000	€2.199.367.889	€1.830.633.480	€1.380.237.941	€844.631.629
110	05/2033	€1.750.000.000	€2.178.465.091	€1.810.185.015	€1.361.288.953	€829.290.980
111	06/2033	€1.750.000.000	€2.157.602.541	€1.789.833.552	€1.342.501.544	€814.169.178
112	07/2033	€1.750.000.000	€2.136.798.576	€1.769.593.952	€1.323.885.935	€799.270.297
113	08/2033	€1.750.000.000	€2.116.033.328	€1.749.449.389	€1.305.428.591	€784.584.036
114	09/2033	€1.750.000.000	€2.095.320.321	€1.729.410.709	€1.287.136.705	€770.112.663
115	10/2033	€1.750.000.000	€2.074.655.549	€1.709.474.240	€1.269.006.615	€755.851.915
116	11/2033	€1.750.000.000	€2.054.029.199	€1.689.631.554	€1.251.031.171	€741.795.517
117	12/2033	€1.750.000.000	€2.033.454.755	€1.669.893.413	€1.233.217.461	€727.945.693
118	01/2034	€1.750.000.000	€2.012.965.506	€1.650.286.741	€1.215.584.400	€714.311.555
119	02/2034	€1.000.000.000	€1.992.497.894	€1.630.759.016	€1.198.092.336	€700.867.771
120	03/2034	€500.000.000	€1.972.071.482	€1.611.325.981	€1.180.752.043	€687.618.808
121	04/2034	€500.000.000	€1.951.681.447	€1.591.983.383	€1.163.559.564	€674.560.496
122	05/2034	€500.000.000	€1.931.314.529	€1.572.720.124	€1.146.505.990	€661.685.860
123	06/2034	€500.000.000	€1.910.977.825	€1.553.541.730	€1.129.594.585	€648.995.028
124	07/2034	€500.000.000	€1.890.704.288	€1.534.474.673	€1.112.843.766	€636.496.774
125	08/2034	€500.000.000	€1.870.495.501	€1.515.519.829	€1.096.253.240	€624.189.044
126	09/2034	€500.000.000	€1.850.345.338	€1.496.671.832	€1.079.818.207	€612.067.246
127	10/2034	€500.000.000	€1.830.259.994	€1.477.935.297	€1.063.541.096	€600.130.932
128	11/2034	€500.000.000	€1.810.257.330	€1.459.324.214	€1.047.431.035	€588.383.405
129	12/2034	€500.000.000	€1.790.337.765	€1.440.838.440	€1.031.486.930	€576.822.177
130	01/2035	€500.000.000	€1.770.601.573	€1.422.558.055	€1.015.764.981	€565.476.678
131	02/2035	€500.000.000	€1.750.890.772	€1.404.355.459	€1.000.172.889	€554.293.495
132	03/2035	€500.000.000	€1.731.209.547	€1.386.233.759	€984.712.150	€543.271.900
133	04/2035	€500.000.000	€1.711.563.674	€1.368.197.312	€969.385.128	€532.411.638
134	05/2035	€500.000.000	€1.691.945.015	€1.350.239.340	€954.186.287	€521.708.125
135	06/2035	€500.000.000	€1.672.372.419	€1.332.374.610	€939.125.333	€511.165.139
136	07/2035	€500.000.000	€1.652.921.616	€1.314.663.031	€924.243.601	€500.803.512
137	08/2035	€500.000.000	€1.633.537.057	€1.297.059.867	€909.508.617	€490.603.875
138	09/2035	€500.000.000	€1.614.229.083	€1.279.572.913	€894.924.975	€480.567.090
139	10/2035	€500.000.000	€1.595.028.814	€1.262.226.352	€880.508.651	€470.700.075
140	11/2035	€500.000.000	€1.575.949.377	€1.245.029.989	€866.265.446	€461.004.190
141	12/2035	€500.000.000	€1.556.986.536	€1.227.979.867	€852.191.541	€451.475.661
142	01/2036	€500.000.000	€1.538.145.451	€1.211.079.448	€838.288.293	€442.113.491
143	02/2036	€500.000.000	€1.519.356.634	€1.194.273.499	€824.516.510	€432.895.393
144	03/2036	€500.000.000	€1.500.651.011	€1.177.585.945	€810.891.912	€423.828.169
145	04/2036	€500.000.000	€1.482.054.870	€1.161.036.921	€797.427.447	€414.917.041
146	05/2036	€500.000.000	€1.463.540.649	€1.144.604.310	€784.106.981	€406.152.054
147	06/2036	€500.000.000	€1.445.136.702	€1.128.309.795	€770.944.467	€397.538.937
148	07/2036	€500.000.000	€1.426.885.801	€1.112.186.152	€757.961.270	€389.087.100
149	08/2036	€500.000.000	€1.408.731.873	€1.096.189.019	€745.126.095	€380.778.863
150	09/2036	€500.000.000	€1.390.676.500	€1.080.319.119	€732.438.530	€372.612.555



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	10/2036	€500.000.000	€1.372.724.051	€1.064.579.328	€719.899.618	€364.587.258
152	11/2036	€500.000.000	€1.354.895.479	€1.048.985.341	€707.519.033	€356.706.410
153	12/2036	€500.000.000	€1.337.162.614	€1.033.514.777	€695.280.730	€348.960.460
154	01/2037	€500.000.000	€1.319.532.774	€1.018.172.789	€683.187.297	€341.349.328
155	02/2037	€500.000.000	€1.301.985.516	€1.002.943.106	€671.226.954	€333.865.774
156	03/2037	€500.000.000	€1.284.516.770	€987.822.156	€659.396.515	€326.506.928
157	04/2037	€500.000.000	€1.267.112.392	€972.798.656	€647.687.687	€319.267.445
158	05/2037	€500.000.000	€1.249.751.487	€957.856.224	€636.088.873	€312.140.439
159	06/2037	€500.000.000	€1.232.432.102	€942.993.079	€624.598.263	€305.123.918
160	07/2037	€500.000.000	€1.215.144.835	€928.201.761	€613.210.312	€298.214.098
161	08/2037	€500.000.000	€1.197.875.070	€913.470.883	€601.916.937	€291.406.026
162	09/2037	€500.000.000	€1.180.626.333	€898.802.946	€590.719.268	€284.699.263
163	10/2037	€500.000.000	€1.163.403.595	€884.201.532	€579.619.125	€278.093.703
164	11/2037	€500.000.000	€1.146.233.002	€869.686.261	€568.628.794	€271.594.229
165	12/2037	€500.000.000	€1.129.108.364	€855.252.132	€557.744.373	€265.197.930
166	01/2038	€500.000.000	€1.112.065.052	€840.925.599	€546.982.459	€258.911.639
167	02/2038	€500.000.000	€1.095.075.472	€826.685.407	€536.328.520	€252.727.387
168	03/2038	€500.000.000	€1.078.134.865	€812.527.653	€525.779.398	€246.642.675
169	04/2038	€500.000.000	€1.061.261.159	€798.465.525	€515.342.996	€240.660.203
170	05/2038	€500.000.000	€1.044.462.756	€784.504.966	€505.022.468	€234.780.402
171	06/2038	€500.000.000	€1.027.726.379	€770.635.626	€494.810.469	€228.998.830
172	07/2038	€500.000.000	€1.011.096.905	€756.890.752	€484.727.646	€223.324.009
173	08/2038	€500.000.000	€994.528.596	€743.235.650	€474.751.032	€217.744.295
174	09/2038	€500.000.000	€978.028.697	€729.675.384	€464.883.224	€212.259.914
175	10/2038	€500.000.000	€961.602.710	€716.213.686	€455.125.940	€206.870.680
176	11/2038	€500.000.000	€945.266.251	€702.861.782	€445.485.627	€201.578.538
177	12/2038	€500.000.000	€929.025.369	€689.623.718	€435.964.123	€196.383.315
178	01/2039	€500.000.000	€912.865.306	€676.488.094	€426.553.504	€191.280.453
179	02/2039	€500.000.000	€896.763.851	€663.438.070	€417.242.500	€186.263.972
180	03/2039	€500.000.000	€880.720.221	€650.472.743	€408.029.954	€181.332.483
181	04/2039	€500.000.000	€864.729.744	€637.588.349	€398.912.927	€176.483.828
182	05/2039	€500.000.000	€848.803.656	€624.792.858	€389.895.828	€171.719.112
183	06/2039	€500.000.000	€832.974.110	€612.109.553	€380.992.550	€167.043.573
184	07/2039	€500.000.000	€817.286.007	€599.570.915	€372.222.548	€162.464.773
185	08/2039	€500.000.000	€801.720.482	€587.162.502	€363.576.017	€157.977.414
186	09/2039	€500.000.000	€786.298.124	€574.898.814	€355.061.122	€153.584.057
187	10/2039	€500.000.000	€771.038.383	€562.793.420	€346.685.369	€149.286.924
188	11/2039	€500.000.000	€755.942.551	€550.846.564	€338.447.992	€145.084.641
189	12/2039	€500.000.000	€741.003.458	€539.052.329	€330.344.452	€140.974.239
190	01/2040	€500.000.000	€726.455.421	€527.580.215	€322.477.476	€136.998.360
191	02/2040	€500.000.000	€711.970.910	€516.191.229	€314.699.679	€133.093.095
192	03/2040	€500.000.000	€697.557.818	€504.890.758	€307.013.799	€129.258.872
193	04/2040	€500.000.000	€683.227.816	€493.686.885	€299.424.172	€125.496.775
194	05/2040	€500.000.000	€668.956.783	€482.561.813	€291.919.438	€121.801.311
195	06/2040	€500.000.000	€654.804.882	€471.558.567	€284.525.041	€118.182.368
196	07/2040	€500.000.000	€640.813.457	€460.706.344	€277.257.845	€114.646.098
197	08/2040	€500.000.000	€626.953.470	€449.983.635	€270.104.092	€111.185.932
198	09/2040	€500.000.000	€613.240.664	€439.401.155	€263.069.460	€107.803.373
199	10/2040	€500.000.000	€599.762.354	€429.020.744	€256.190.088	€104.512.319
200	11/2040	€500.000.000	€586.537.525	€418.855.025	€249.472.430	€101.314.349



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	12/2040	€500.000.000	€573.547.471	€408.889.668	€242.906.848	€98.204.503
202	01/2041	€500.000.000	€560.767.773	€399.106.365	€236.481.444	€95.176.988
203	02/2041	€500.000.000	€548.146.976	€389.467.721	€230.173.159	€92.221.633
204	03/2041	€500.000.000	€535.687.103	€379.974.522	€223.981.671	€89.337.511
205	04/2041	€500.000.000	€523.455.575	€370.673.856	€217.933.881	€86.534.515
206	05/2041	€500.000.000	€511.432.681	€361.550.897	€212.020.100	€83.807.887
207	06/2041	€500.000.000	€499.611.605	€352.600.013	€206.236.110	€81.155.098
208	07/2041	€500.000.000	€488.047.491	€343.859.264	€200.603.224	€78.583.659
209	08/2041	€500.000.000	€476.679.805	€335.285.088	€195.095.033	€76.082.328
210	09/2041	€500.000.000	€465.510.260	€326.877.917	€189.710.929	€73.650.071
211	10/2041	€0	€454.554.119	€318.647.681	€184.455.804	€71.287.993
212	11/2041	€0	€443.804.895	€310.589.015	€179.325.664	€68.993.751
213	12/2041	€0	€433.220.537	€302.671.745	€174.302.265	€66.759.577
214	01/2042	€0	€422.790.221	€294.887.672	€169.380.169	€64.582.723
215	02/2042	€0	€412.568.153	€287.273.935	€164.579.964	€62.470.358
216	03/2042	€0	€402.475.133	€279.774.685	€159.868.886	€60.409.358
217	04/2042	€0	€392.507.976	€272.387.196	€155.244.783	€58.398.344
218	05/2042	€0	€382.610.657	€265.072.152	€150.684.723	€56.428.172
219	06/2042	€0	€372.788.415	€257.832.873	€146.190.181	€54.498.959
220	07/2042	€0	€363.025.194	€250.657.952	€141.754.285	€52.607.715
221	08/2042	€0	€353.308.234	€243.538.328	€137.371.558	€50.752.017
222	09/2042	€0	€343.647.312	€236.480.509	€133.045.334	€48.932.722
223	10/2042	€0	€334.032.161	€229.477.190	€128.771.162	€47.147.816
224	11/2042	€0	€324.473.138	€222.535.258	€124.552.576	€45.398.230
225	12/2042	€0	€314.986.842	€215.665.825	€120.395.433	€43.685.717
226	01/2043	€0	€305.585.483	€208.876.931	€116.303.812	€42.011.351
227	02/2043	€0	€296.276.229	€202.173.117	€112.279.811	€40.375.472
228	03/2043	€0	€287.060.999	€195.555.318	€108.323.502	€38.777.684
229	04/2043	€0	€277.943.662	€189.025.786	€104.435.683	€37.217.854
230	05/2043	€0	€268.923.305	€182.583.513	€100.615.342	€35.695.204
231	06/2043	€0	€260.008.025	€176.233.599	€96.864.838	€34.210.156
232	07/2043	€0	€251.210.143	€169.983.970	€93.188.046	€32.763.656
233	08/2043	€0	€242.486.213	€163.804.824	€89.568.174	€31.349.391
234	09/2043	€0	€233.833.757	€157.694.187	€86.003.774	€29.966.508
235	10/2043	€0	€225.270.399	€151.663.629	€82.500.782	€28.616.726
236	11/2043	€0	€216.777.453	€145.700.239	€79.051.785	€27.297.118
237	12/2043	€0	€208.360.595	€139.807.537	€75.658.337	€26.007.892
238	01/2044	€0	€200.046.307	€134.002.954	€72.329.486	€24.751.811
239	02/2044	€0	€191.800.144	€128.263.062	€69.052.181	€23.524.058
240	03/2044	€0	€183.648.458	€122.605.174	€65.835.387	€22.327.365
241	04/2044	€0	€175.574.257	€117.017.602	€62.672.437	€21.159.135
242	05/2044	€0	€167.562.723	€111.490.177	€59.557.544	€20.017.109
243	06/2044	€0	€159.634.369	€106.036.267	€56.497.523	€18.903.282
244	07/2044	€0	€151.849.269	€100.695.387	€53.513.006	€17.824.214
245	08/2044	€0	€144.213.070	€95.470.750	€50.605.171	€16.779.893
246	09/2044	€0	€136.736.052	€90.368.607	€47.776.788	€15.770.827
247	10/2044	€0	€129.426.534	€85.393.873	€45.029.888	€14.797.271
248	11/2044	€0	€122.274.759	€80.539.522	€42.360.199	€13.857.408
249	12/2044	€0	€115.283.789	€75.807.000	€39.767.936	€12.950.911
250	01/2045	€0	€108.839.660	€71.449.153	€37.384.848	€12.120.098



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	02/2045	€0	€102.442.967	€67.136.841	€35.037.590	€11.308.057
252	03/2045	€0	€96.090.780	€62.867.951	€32.724.832	€10.514.156
253	04/2045	€0	€89.798.118	€58.652.113	€30.451.352	€9.739.728
254	05/2045	€0	€83.587.881	€54.504.026	€28.224.502	€8.986.897
255	06/2045	€0	€77.513.979	€50.458.477	€26.061.934	€8.261.014
256	07/2045	€0	€71.653.770	€46.565.256	€23.988.843	€7.569.710
257	08/2045	€0	€65.943.436	€42.782.225	€21.982.924	€6.905.556
258	09/2045	€0	€60.432.412	€39.140.878	€20.059.839	€6.273.124
259	10/2045	€0	€55.198.222	€35.690.658	€18.244.259	€5.679.707
260	11/2045	€0	€50.267.157	€32.447.604	€16.543.565	€5.127.103
261	12/2045	€0	€45.651.969	€29.418.916	€14.960.563	€4.615.663
262	01/2046	€0	€41.365.278	€26.611.658	€13.497.956	€4.145.696
263	02/2046	€0	€37.320.183	€23.968.927	€12.126.053	€3.707.593
264	03/2046	€0	€33.486.928	€21.470.837	€10.834.144	€3.297.695
265	04/2046	€0	€29.902.824	€19.140.563	€9.633.301	€2.919.001
266	05/2046	€0	€26.563.886	€16.974.733	€8.521.150	€2.570.399
267	06/2046	€0	€23.520.511	€15.004.687	€7.512.716	€2.256.018
268	07/2046	€0	€20.839.726	€13.272.142	€6.628.051	€1.981.412
269	08/2046	€0	€18.416.114	€11.708.894	€5.832.241	€1.735.672
270	09/2046	€0	€16.235.620	€10.305.180	€5.119.764	€1.516.790
271	10/2046	€0	€14.254.162	€9.032.277	€4.475.756	€1.320.034
272	11/2046	€0	€12.441.849	€7.870.626	€3.890.033	€1.142.129
273	12/2046	€0	€10.753.617	€6.791.220	€3.347.854	€978.524
274	01/2047	€0	€9.182.201	€5.789.071	€2.846.443	€828.230
275	02/2047	€0	€7.917.623	€4.983.400	€2.443.960	€707.922
276	03/2047	€0	€6.833.797	€4.293.998	€2.100.415	€605.675
277	04/2047	€0	€5.908.953	€3.706.629	€1.808.411	€519.129
278	05/2047	€0	€5.083.659	€3.183.566	€1.549.197	€442.719
279	06/2047	€0	€4.354.330	€2.722.247	€1.321.281	€375.889
280	07/2047	€0	€3.721.709	€2.322.831	€1.124.501	€318.469
281	08/2047	€0	€3.175.736	€1.978.738	€955.445	€269.375
282	09/2047	€0	€2.701.110	€1.680.177	€809.183	€227.113
283	10/2047	€0	€2.263.677	€1.405.711	€675.247	€188.669
284	11/2047	€0	€1.864.455	€1.155.852	€553.788	€154.037
285	12/2047	€0	€1.505.210	€931.572	€445.177	€123.270
286	01/2048	€0	€1.195.099	€738.400	€351.952	€97.018
287	02/2048	€0	€914.093	€563.829	€268.048	€73.557
288	03/2048	€0	€667.708	€411.162	€194.963	€53.261
289	04/2048	€0	€476.895	€293.168	€138.654	€37.708
290	05/2048	€0	€330.320	€202.721	€95.629	€25.890
291	06/2048	€0	€226.533	€138.792	€65.302	€17.600
292	07/2048	€0	€157.209	€96.156	€45.125	€12.107
293	08/2048	€0	€109.161	€66.656	€31.200	€8.333
294	09/2048	€0	€74.326	€45.308	€21.153	€5.624
295	10/2048	€0	€44.232	€26.918	€12.535	€3.318
296	11/2048	€0	€24.096	€14.639	€6.799	€1.792
297	12/2048	€0	€9.779	€5.931	€2.748	€721
298	01/2049	€0	€8.397	€5.084	€2.349	€613
299	02/2049	€0	€7.009	€4.237	€1.953	€508
300	03/2049	€0	€5.617	€3.390	€1.558	€403



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	04/2049	€0	€4.220	€2.542	€1.166	€300
302	05/2049	€0	€2.818	€1.695	€775	€199
303	06/2049	€0	€1.412	€848	€387	€99
304	07/2049	€0	€0	€0	€0	€0
305	08/2049	€0	€0	€0	€0	€0
306	09/2049	€0	€0	€0	€0	€0
307	10/2049	€0	€0	€0	€0	€0
308	11/2049	€0	€0	€0	€0	€0
309	12/2049	€0	€0	€0	€0	€0
310	01/2050	€0	€0	€0	€0	€0
311	02/2050	€0	€0	€0	€0	€0
312	03/2050	€0	€0	€0	€0	€0
313	04/2050	€0	€0	€0	€0	€0
314	05/2050	€0	€0	€0	€0	€0
315	06/2050	€0	€0	€0	€0	€0
316	07/2050	€0	€0	€0	€0	€0
317	08/2050	€0	€0	€0	€0	€0
318	09/2050	€0	€0	€0	€0	€0
319	10/2050	€0	€0	€0	€0	€0
320	11/2050	€0	€0	€0	€0	€0
321	12/2050	€0	€0	€0	€0	€0
322	01/2051	€0	€0	€0	€0	€0
323	02/2051	€0	€0	€0	€0	€0
324	03/2051	€0	€0	€0	€0	€0
325	04/2051	€0	€0	€0	€0	€0
326	05/2051	€0	€0	€0	€0	€0
327	06/2051	€0	€0	€0	€0	€0
328	07/2051	€0	€0	€0	€0	€0
329	08/2051	€0	€0	€0	€0	€0
330	09/2051	€0	€0	€0	€0	€0
331	10/2051	€0	€0	€0	€0	€0
332	11/2051	€0	€0	€0	€0	€0
333	12/2051	€0	€0	€0	€0	€0
334	01/2052	€0	€0	€0	€0	€0
335	02/2052	€0	€0	€0	€0	€0
336	03/2052	€0	€0	€0	€0	€0
337	04/2052	€0	€0	€0	€0	€0
338	05/2052	€0	€0	€0	€0	€0
339	06/2052	€0	€0	€0	€0	€0
340	07/2052	€0	€0	€0	€0	€0
341	08/2052	€0	€0	€0	€0	€0
342	09/2052	€0	€0	€0	€0	€0
343	10/2052	€0	€0	€0	€0	€0
344	11/2052	€0	€0	€0	€0	€0
345	12/2052	€0	€0	€0	€0	€0
346	01/2053	€0	€0	€0	€0	€0
347	02/2053	€0	€0	€0	€0	€0
348	03/2053	€0	€0	€0	€0	€0
349	04/2053	€0	€0	€0	€0	€0
350	05/2053	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

Amortisation

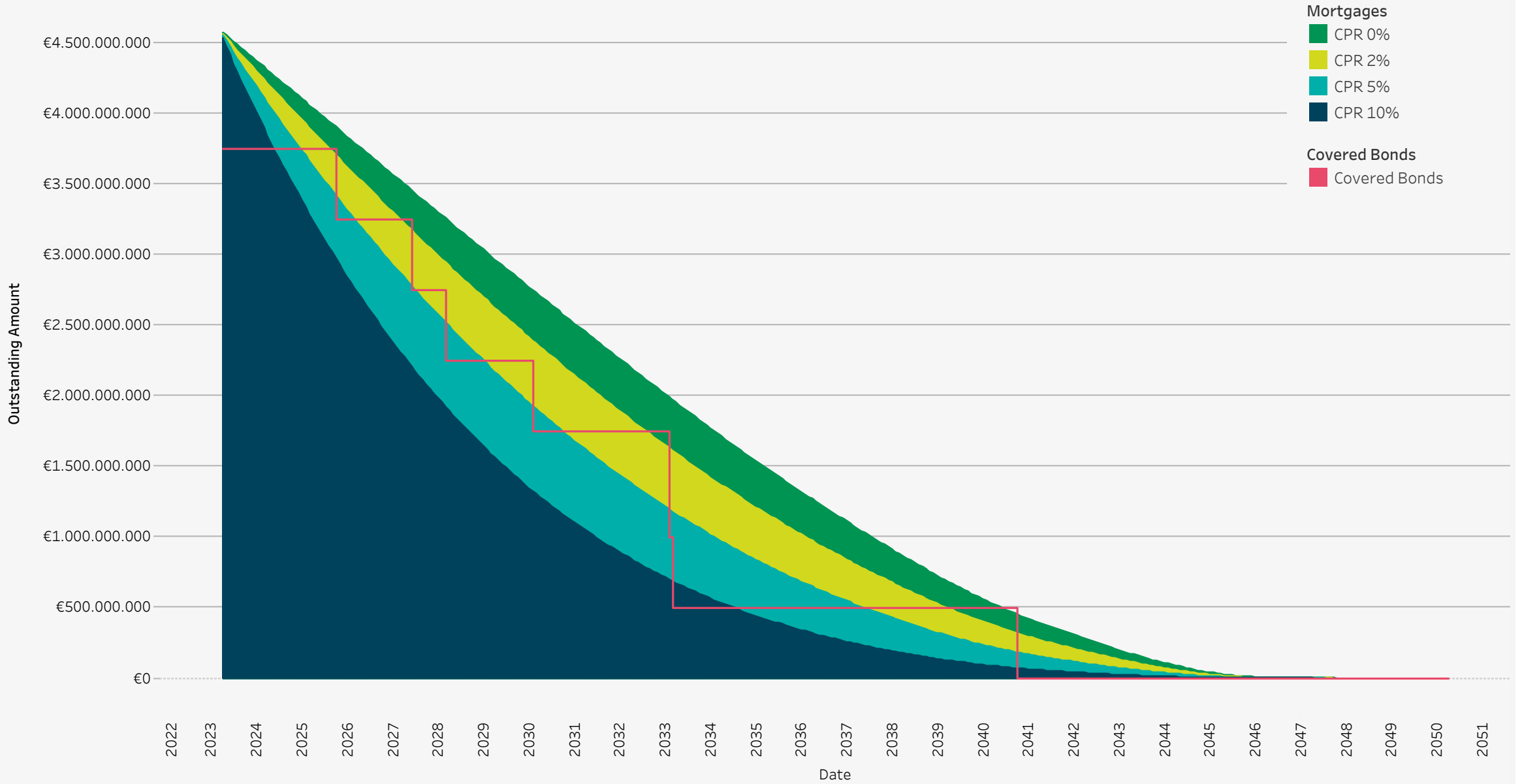
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	06/2053	€0	€0	€0	€0	€0
352	07/2053	€0	€0	€0	€0	€0
353	08/2053	€0	€0	€0	€0	€0
354	09/2053	€0	€0	€0	€0	€0
355	10/2053	€0	€0	€0	€0	€0
356	11/2053	€0	€0	€0	€0	€0
357	12/2053	€0	€0	€0	€0	€0
358	01/2054	€0	€0	€0	€0	€0
359	02/2054	€0	€0	€0	€0	€0
360	03/2054	€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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