



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date	1/03/2024	Portfolio Cut-off Date	29/02/2024
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### Contact Details

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### Remark

The investor report is provided in pdf and excel-format.

The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.



## 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	6.96	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	17.62	8/10/2042	Fixed	0.500%	8/10/2024	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	5.01	3/03/2030	Fixed	0.750%	3/03/2024	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	2.64	20/10/2027	Fixed	3.250%	20/10/2024	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	4.32	22/06/2029	Fixed	3.375%	22/06/2024	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.95	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000

#### Totals

Total Outstanding (in EUR):	€3,250,000,000
Current Weighted Average Fixed Coupon:	1.934%
Weighted Remaining Average Life *:	7.92

\* 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)	€3,250,000,000	(I)
Nominal Balance Residential Mortgage Loans	€3,970,150,415	(II)
Nominal Balance Public Finance Exposures	€65,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24.16%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€3,737,850,208	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115.01%	
>>> 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)	€65,633,719	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	117.03%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€581,617,671	(IX)
Total Interest Proceeds Residential Mortgage Loans	€570,697,671	
Total Interest Proceeds Public Finance Exposures	€10,920,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€3,802,850,208	(X)
Total Principal Proceeds Residential Mortgage Loans	€3,970,150,415	
Total Principal Proceeds Public Finance Exposures	€65,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€435,380,711	(XI)
Costs, Fees and Expenses Covered Bonds	€57,400,964	(XII)
Principal Requirement Covered Bonds	€3,250,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€641,686,203	
>>> 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	€188,350,186	(XV)
Cumulative Cash Outflow Next 180 Days	€23,325,848	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€165,024,339	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€62,675,704	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€20,657,913	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€42,017,791	



# 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	€3,970,150,415
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	27,242
Number of Loans	44,007
Average Outstanding Balance per Borrower	€145,736
Average Outstanding Balance per Loan	€90,216
Weighted Average Original Loan to Initial Value	77.05%
Weighted Average Current Loan to Current Value	51.76%
Weighted Average Seasoning (in months)	54.43
Weighted Average Remaining Maturity (in months, at 0% CPR)	209.48
Weighted Average Initial Maturity (in months, at 0% CPR)	263.22
Weighted Remaining Average Life (in months, at 0% CPR)	111.28
Weighted Remaining Average Life (in months, at 2% CPR)	98.26
Weighted Remaining Average Life (in months, at 5% CPR)	82.48
Weighted Remaining Average Life (in months, at 10% CPR)	63.41
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	96.79
Percentage of Fixed Rate Loans	34.11%
Percentage of Resettable Rate Loans	65.89%
Weighted Average Interest Rate	1.78%
Weighted Average Interest Rate Fixed Rate Loans	1.71%
Weighted average interest rate Resettable Rate Loans	1.82%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€43,616,104
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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	€65,000,000	€63,954,800	€65,633,719

#### 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	€3,970,150,415	100.00%	44,007	100.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,319,464,222	33.23%	14,272	32.43%
Brabant Wallon	€74,082,496	1.87%	668	1.52%
Brussels	€143,018,400	3.60%	1,253	2.85%
Hainaut	€136,333,281	3.43%	1,623	3.69%
Liège	€94,849,241	2.39%	1,195	2.72%
Limburg	€451,911,576	11.38%	5,433	12.35%
Luxembourg	€12,594,351	0.32%	135	0.31%
Namur	€36,464,335	0.92%	435	0.99%
Oost-Vlaanderen	€723,896,509	18.23%	7,853	17.84%
Vlaams-Brabant	€584,096,714	14.71%	6,294	14.30%
West-Vlaanderen	€393,439,290	9.91%	4,846	11.01%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€58,366,818	1.47%	399	0.91%
12 - 24	€223,801,265	5.64%	1,598	3.63%
24 - 36	€1,000,515,905	25.20%	8,722	19.82%
36 - 48	€894,409,148	22.53%	8,024	18.23%
48 - 60	€575,709,567	14.50%	5,679	12.90%
60 - 72	€184,443,298	4.65%	1,923	4.37%
72 - 84	€170,144,973	4.29%	2,085	4.74%
84 - 96	€390,805,921	9.84%	6,316	14.35%
96 - 108	€208,560,341	5.25%	4,085	9.28%
108 - 120	€121,285,117	3.05%	2,497	5.67%
120 - 132	€127,506,897	3.21%	2,362	5.37%
132 - 144	€14,601,166	0.37%	317	0.72%
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%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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	€1,845,109	0.05%	532	1.21%
12 - 24	€6,099,526	0.15%	745	1.69%
24 - 36	€12,239,013	0.31%	947	2.15%
36 - 48	€10,399,909	0.26%	560	1.27%
48 - 60	€22,038,693	0.56%	975	2.22%
60 - 72	€38,451,024	0.97%	1,315	2.99%
72 - 84	€50,835,824	1.28%	1,431	3.25%
84 - 96	€62,957,313	1.59%	1,516	3.44%
96 - 108	€42,701,217	1.08%	915	2.08%
108 - 120	€80,962,878	2.04%	1,602	3.64%
120 - 132	€110,002,280	2.77%	1,883	4.28%
132 - 144	€136,813,221	3.45%	2,106	4.79%
144 - 156	€183,593,015	4.62%	2,602	5.91%
156 - 168	€111,375,851	2.81%	1,376	3.13%
168 - 180	€155,334,776	3.91%	1,907	4.33%
180 - 192	€267,795,112	6.75%	2,913	6.62%
192 - 204	€309,484,664	7.80%	3,071	6.98%
204 - 216	€405,611,013	10.22%	4,007	9.11%
216 - 228	€186,563,444	4.70%	1,625	3.69%
228 - 240	€208,624,128	5.25%	1,752	3.98%
240 - 252	€356,413,377	8.98%	2,514	5.71%
252 - 264	€457,995,983	11.54%	3,079	7.00%
264 - 276	€535,822,898	13.50%	3,450	7.84%
276 - 288	€175,408,648	4.42%	975	2.22%
288 - 300	€40,463,158	1.02%	208	0.47%
300 - 312	€318,343	0.01%	1	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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	€1,470,643	0.04%	201	0.46%
60 - 72	€701,624	0.02%	56	0.13%
72 - 84	€1,850,285	0.05%	116	0.26%
84 - 96	€2,427,754	0.06%	128	0.29%
96 - 108	€3,539,902	0.09%	161	0.37%
108 - 120	€82,084,348	2.07%	3,628	8.24%
120 - 132	€8,424,226	0.21%	295	0.67%
132 - 144	€26,970,860	0.68%	721	1.64%
144 - 156	€36,131,094	0.91%	751	1.71%
156 - 168	€27,810,077	0.70%	565	1.28%
168 - 180	€277,622,521	6.99%	5,232	11.89%
180 - 192	€37,343,003	0.94%	618	1.40%
192 - 204	€62,829,823	1.58%	933	2.12%
204 - 216	€134,324,098	3.38%	1,671	3.80%
216 - 228	€46,553,056	1.17%	675	1.53%
228 - 240	€945,083,540	23.80%	10,673	24.25%
240 - 252	€30,128,207	0.76%	340	0.77%
252 - 264	€83,526,105	2.10%	821	1.87%
264 - 276	€73,093,485	1.84%	738	1.68%
276 - 288	€47,676,836	1.20%	464	1.05%
288 - 300	€1,854,363,361	46.71%	13,366	30.37%
300 - 312	€41,201,743	1.04%	326	0.74%
312 - 324	€27,000,166	0.68%	213	0.48%
324 - 336	€8,085,034	0.20%	104	0.24%
336 - 348	€2,854,651	0.07%	35	0.08%
348 - 360	€106,879,989	2.69%	1,175	2.67%
>360	€173,983	0.00%	1	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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	€122,881,180	3.10%	2,355	5.35%
2014	€128,251,376	3.23%	2,511	5.71%
2015	€191,671,715	4.83%	3,881	8.82%
2016	€370,265,292	9.33%	6,107	13.88%
2017	€179,636,296	4.52%	2,412	5.48%
2018	€194,374,667	4.90%	2,018	4.59%
2019	€572,313,374	14.42%	5,560	12.63%
2020	€766,219,924	19.30%	7,017	15.95%
2021	€1,001,367,818	25.22%	8,986	20.42%
2022	€368,862,538	9.29%	2,643	6.01%
2023	€74,306,235	1.87%	517	1.17%
2024	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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	€491,825,522	12.39%	8,963	32.90%
100k - 200k	€1,688,771,896	42.54%	11,415	41.90%
200k - 300k	€1,360,974,480	34.28%	5,647	20.73%
300k - 400k	€345,609,407	8.71%	1,038	3.81%
>400k	€82,969,110	2.09%	179	0.66%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>27,242</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€3,955,126,953	99.62%	43,710	99.33%
Linear	€15,023,463	0.38%	297	0.67%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€597,076	0.02%	9	0.02%
0.5% - 1%	€352,457,640	8.88%	3,651	8.30%
1% - 1.5%	€1,294,484,699	32.61%	13,413	30.48%
1.5% - 2%	€1,331,615,128	33.54%	14,583	33.14%
2% - 2.5%	€553,287,705	13.94%	5,873	13.35%
2.5% - 3%	€154,341,636	3.89%	1,963	4.46%
3% - 3.5%	€83,876,480	2.11%	1,193	2.71%
3.5% - 4%	€52,126,444	1.31%	767	1.74%
4% - 4.5%	€63,396,604	1.60%	1,116	2.54%
4.5% - 5%	€57,726,151	1.45%	989	2.25%
5% - 5.5%	€19,426,149	0.49%	325	0.74%
5.5% - 6%	€5,956,252	0.15%	106	0.24%
6% - 6.5%	€748,391	0.02%	15	0.03%
6.5% - 7%	€110,061	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,354,302,246	34.11%	17,469	39.70%
Fixed with Resets	€2,615,848,169	65.89%	26,538	60.30%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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 (%)
2024	€126,341,161	3.18%	2,305	5.24%
2025	€204,273,772	5.15%	3,793	8.62%
2026	€162,878,328	4.10%	2,852	6.48%
2027	€37,190,731	0.94%	609	1.38%
2028	€27,752,428	0.70%	373	0.85%
2029	€26,343,129	0.66%	378	0.86%
2030	€51,501,276	1.30%	797	1.81%
2031	€75,301,982	1.90%	1,143	2.60%
2032	€19,475,947	0.49%	253	0.57%
2033	€15,869,184	0.40%	158	0.36%
2034	€44,055,291	1.11%	461	1.05%
2035	€148,733,764	3.75%	1,550	3.52%
2036	€179,912,161	4.53%	1,896	4.31%
2037	€70,929,495	1.79%	612	1.39%
2038	€73,406,564	1.85%	517	1.17%
2039	€206,558,828	5.20%	1,359	3.09%
2040	€363,096,964	9.15%	2,443	5.55%
2041	€540,611,258	13.62%	3,633	8.26%
2042	€214,731,217	5.41%	1,227	2.79%
2043	€9,664,277	0.24%	64	0.15%
2044	€17,220,415	0.43%	115	0.26%
Fixed	€1,354,302,246	34.11%	17,469	39.70%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€3,970,150,415	100.00%	44,007	100.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€3,907,054,299	98.41%	43,136	98.02%
Buy-to-let	€59,977,590	1.51%	841	1.91%
Other	€3,118,527	0.08%	30	0.07%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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%	€3,197,428	0.08%	225	0.51%
10 - 20%	€22,147,038	0.56%	1,051	2.39%
20 - 30%	€57,514,524	1.45%	1,613	3.67%
30 - 40%	€124,493,019	3.14%	2,581	5.86%
40 - 50%	€225,621,507	5.68%	3,672	8.34%
50 - 60%	€349,498,044	8.80%	4,912	11.16%
60 - 70%	€498,812,960	12.56%	6,222	14.14%
70 - 80%	€853,070,840	21.49%	8,679	19.72%
80 - 90%	€776,583,610	19.56%	6,438	14.63%
90 - 100%	€921,236,763	23.20%	7,271	16.52%
100 - 110%	€89,602,228	2.26%	858	1.95%
110 - 120%	€48,372,453	1.22%	485	1.10%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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%	€30,981,692	0.78%	2,286	5.19%
10 - 20%	€96,967,207	2.44%	2,939	6.68%
20 - 30%	€190,909,057	4.81%	3,995	9.08%
30 - 40%	€308,056,390	7.76%	4,932	11.21%
40 - 50%	€458,187,612	11.54%	5,997	13.63%
50 - 60%	€602,824,263	15.18%	6,625	15.05%
60 - 70%	€744,142,361	18.74%	6,802	15.46%
70 - 80%	€710,156,161	17.89%	5,327	12.10%
80 - 90%	€583,266,634	14.69%	3,668	8.34%
90 - 100%	€239,154,995	6.02%	1,401	3.18%
100 - 110%	€4,703,728	0.12%	30	0.07%
110 - 120%	€800,316	0.02%	5	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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%	€55,812,878	1.41%	3,230	7.34%
10 - 20%	€174,909,123	4.41%	4,422	10.05%
20 - 30%	€331,231,136	8.34%	5,837	13.26%
30 - 40%	€532,411,054	13.41%	7,151	16.25%
40 - 50%	€708,778,253	17.85%	7,594	17.26%
50 - 60%	€767,091,512	19.32%	6,530	14.84%
60 - 70%	€646,642,264	16.29%	4,596	10.44%
70 - 80%	€493,918,319	12.44%	3,136	7.13%
80 - 90%	€210,856,959	5.31%	1,264	2.87%
90 - 100%	€43,654,974	1.10%	222	0.50%
100 - 110%	€4,123,836	0.10%	20	0.05%
110 - 120%	€720,107	0.02%	5	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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%	€8,068,343	0.20%	960	2.18%
20 - 40%	€50,363,513	1.27%	2,177	4.95%
40 - 60%	€254,760,291	6.42%	5,495	12.49%
60 - 80%	€1,093,098,286	27.53%	13,446	30.55%
80 - 100%	€634,701,171	15.99%	6,075	13.80%
100 - 120%	€129,955,108	3.27%	2,222	5.05%
120 - 140%	€199,838,569	5.03%	2,627	5.97%
140 - 160%	€516,756,921	13.02%	4,186	9.51%
160 - 180%	€555,502,182	13.99%	3,532	8.03%
180 - 200%	€39,816,773	1.00%	329	0.75%
200 - 300%	€194,760,287	4.91%	1,396	3.17%
300 - 400%	€287,632,155	7.24%	1,538	3.49%
400 - 500%	€1,568,207	0.04%	9	0.02%
>500%	€3,328,608	0.08%	15	0.03%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>



## 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	€6,914,605	0.17%	1,169	2.66%
12 - 24	€22,041,845	0.56%	1,541	3.50%
24 - 36	€54,035,936	1.36%	2,109	4.79%
36 - 48	€107,439,117	2.71%	2,872	6.53%
48 - 60	€103,711,551	2.61%	2,147	4.88%
60 - 72	€204,892,523	5.16%	3,480	7.91%
72 - 84	€303,451,283	7.64%	4,351	9.89%
84 - 96	€242,110,459	6.10%	2,835	6.44%
96 - 108	€640,350,179	16.13%	6,589	14.97%
108 - 120	€465,882,522	11.73%	4,516	10.26%
120 - 132	€420,441,862	10.59%	3,071	6.98%
132 - 144	€972,200,879	24.49%	6,684	15.19%
144 - 156	€348,486,899	8.78%	2,207	5.02%
156 - 168	€67,856,564	1.71%	374	0.85%
168 - 180	€9,616,891	0.24%	59	0.13%
180 - 192	€717,301	0.02%	3	0.01%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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	€169,298,452	4.26%	4,181	9.50%
12 - 24	€239,120,122	6.02%	5,295	12.03%
24 - 36	€153,165,413	3.86%	2,894	6.58%
36 - 48	€95,505,870	2.41%	1,966	4.47%
48 - 60	€125,933,540	3.17%	2,139	4.86%
60 - 72	€156,985,255	3.95%	2,274	5.17%
72 - 84	€241,848,671	6.09%	3,273	7.44%
84 - 96	€327,247,388	8.24%	3,401	7.73%
96 - 108	€503,349,668	12.68%	4,958	11.27%
108 - 120	€399,065,082	10.05%	3,542	8.05%
120 - 132	€777,800,105	19.59%	5,208	11.83%
132 - 144	€667,717,343	16.82%	4,242	9.64%
144 - 156	€43,686,316	1.10%	246	0.56%
156 - 168	€60,333,141	1.52%	332	0.75%
168 - 180	€8,795,394	0.22%	54	0.12%
180 - 192	€298,654	0.01%	2	0.00%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€3,809,747,936	95.96%	42,356	96.25%
2	€160,402,479	4.04%	1,651	3.75%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</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	€3,961,426,058	99.78%	43,936	99.84%
0 - 30 days	€8,724,358	0.22%	71	0.16%
<b>Grand Total</b>	<b>€3,970,150,415</b>	<b>100.00%</b>	<b>44,007</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.00%	0.05%
Full Prepayments	0.08%	1.01%
Total Prepayments	0.09%	1.06%



# 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	03/2024	€3,250,000,000	€3,950,823,661	€3,944,177,813	€3,933,972,139	€3,916,287,098
2	04/2024	€3,250,000,000	€3,931,505,056	€3,918,289,477	€3,898,038,337	€3,863,070,110
3	05/2024	€3,250,000,000	€3,912,179,393	€3,892,470,053	€3,862,332,534	€3,810,477,385
4	06/2024	€3,250,000,000	€3,892,850,869	€3,866,723,565	€3,826,857,596	€3,758,506,189
5	07/2024	€3,250,000,000	€3,873,516,637	€3,841,047,022	€3,791,609,428	€3,707,146,975
6	08/2024	€3,250,000,000	€3,854,171,997	€3,815,435,617	€3,756,582,183	€3,656,388,602
7	09/2024	€3,250,000,000	€3,834,816,031	€3,789,888,314	€3,721,773,769	€3,606,223,712
8	10/2024	€3,250,000,000	€3,815,450,097	€3,764,406,328	€3,687,184,317	€3,556,647,170
9	11/2024	€3,250,000,000	€3,796,078,194	€3,738,993,469	€3,652,816,482	€3,507,656,297
10	12/2024	€3,250,000,000	€3,776,710,588	€3,713,659,678	€3,618,678,862	€3,459,254,095
11	01/2025	€3,250,000,000	€3,757,396,244	€3,688,452,823	€3,584,816,818	€3,411,478,437
12	02/2025	€3,250,000,000	€3,738,076,395	€3,663,314,867	€3,551,172,575	€3,364,268,755
13	03/2025	€3,250,000,000	€3,718,746,052	€3,638,240,779	€3,517,740,194	€3,317,614,399
14	04/2025	€3,250,000,000	€3,699,421,915	€3,613,246,743	€3,484,534,251	€3,271,524,115
15	05/2025	€3,250,000,000	€3,680,090,409	€3,588,319,314	€3,451,540,667	€3,225,979,661
16	06/2025	€3,250,000,000	€3,660,768,601	€3,563,474,965	€3,418,774,202	€3,180,989,901
17	07/2025	€3,250,000,000	€3,641,453,638	€3,538,710,697	€3,386,230,828	€3,136,546,088
18	08/2025	€3,250,000,000	€3,622,141,819	€3,514,022,710	€3,353,905,783	€3,092,638,902
19	09/2025	€3,250,000,000	€3,602,837,806	€3,489,415,328	€3,321,802,082	€3,049,266,280
20	10/2025	€3,250,000,000	€3,583,539,841	€3,464,886,636	€3,289,916,782	€3,006,420,699
21	11/2025	€3,250,000,000	€3,564,249,864	€3,440,438,304	€3,258,250,353	€2,964,097,829
22	12/2025	€3,250,000,000	€3,544,966,311	€3,416,068,608	€3,226,800,053	€2,922,290,456
23	01/2026	€3,250,000,000	€3,525,691,658	€3,391,779,725	€3,195,566,832	€2,880,994,778
24	02/2026	€3,250,000,000	€3,506,410,916	€3,367,557,044	€3,164,535,852	€2,840,192,842
25	03/2026	€3,250,000,000	€3,487,125,047	€3,343,401,341	€3,133,706,840	€2,799,879,985
26	04/2026	€3,250,000,000	€3,467,837,506	€3,319,315,776	€3,103,081,753	€2,760,053,560
27	05/2026	€3,250,000,000	€3,448,553,460	€3,295,305,120	€3,072,664,018	€2,720,712,231
28	06/2026	€3,250,000,000	€3,429,282,163	€3,271,378,013	€3,042,460,624	€2,681,857,775
29	07/2026	€3,250,000,000	€3,410,033,208	€3,247,543,357	€3,012,478,720	€2,643,492,035
30	08/2026	€3,250,000,000	€3,390,782,724	€3,223,778,177	€2,982,695,885	€2,605,590,940
31	09/2026	€3,250,000,000	€3,371,542,710	€3,200,093,697	€2,953,121,480	€2,568,158,448
32	10/2026	€2,750,000,000	€3,352,323,527	€3,176,499,516	€2,923,763,269	€2,531,197,018
33	11/2026	€2,750,000,000	€3,333,118,958	€3,152,989,481	€2,894,614,467	€2,494,696,483
34	12/2026	€2,750,000,000	€3,313,920,818	€3,129,555,624	€2,865,666,690	€2,458,645,441
35	01/2027	€2,750,000,000	€3,294,737,490	€3,106,205,649	€2,836,925,949	€2,423,044,947
36	02/2027	€2,750,000,000	€3,275,540,250	€3,082,912,279	€2,808,366,322	€2,387,868,842
37	03/2027	€2,750,000,000	€3,256,336,050	€3,059,681,946	€2,779,992,773	€2,353,117,541
38	04/2027	€2,750,000,000	€3,237,126,684	€3,036,516,197	€2,751,805,783	€2,318,787,634
39	05/2027	€2,750,000,000	€3,217,908,402	€3,013,411,378	€2,723,801,125	€2,284,871,778
40	06/2027	€2,750,000,000	€3,198,687,773	€2,990,373,503	€2,695,983,322	€2,251,370,036
41	07/2027	€2,750,000,000	€3,179,466,188	€2,967,403,716	€2,668,352,467	€2,218,278,746
42	08/2027	€2,750,000,000	€3,160,229,443	€2,944,488,618	€2,640,895,603	€2,185,583,473
43	09/2027	€2,750,000,000	€3,140,980,574	€2,921,630,940	€2,613,614,330	€2,153,281,996
44	10/2027	€2,750,000,000	€3,121,715,188	€2,898,826,491	€2,586,504,054	€2,121,367,016
45	11/2027	€2,750,000,000	€3,102,445,736	€2,876,086,728	€2,559,574,141	€2,089,842,729
46	12/2027	€2,750,000,000	€3,083,167,317	€2,853,406,966	€2,532,819,535	€2,058,701,494
47	01/2028	€2,750,000,000	€3,063,895,926	€2,830,801,860	€2,506,252,347	€2,027,949,664
48	02/2028	€2,750,000,000	€3,044,624,334	€2,808,264,545	€2,479,865,549	€1,997,578,026
49	03/2028	€2,750,000,000	€3,025,351,097	€2,785,793,527	€2,453,656,917	€1,967,581,344
50	04/2028	€2,750,000,000	€3,006,081,066	€2,763,393,108	€2,427,629,335	€1,937,958,521





# 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	05/2028	€2,750,000,000	€2,986,814,846	€2,741,063,667	€2,401,782,211	€1,908,705,682
52	06/2028	€2,250,000,000	€2,967,556,960	€2,718,809,163	€2,376,118,085	€1,879,821,466
53	07/2028	€2,250,000,000	€2,948,317,970	€2,696,639,058	€2,350,644,262	€1,851,308,249
54	08/2028	€2,250,000,000	€2,929,078,331	€2,674,535,253	€2,325,344,002	€1,823,149,482
55	09/2028	€2,250,000,000	€2,909,848,410	€2,652,507,039	€2,300,224,487	€1,795,347,549
56	10/2028	€2,250,000,000	€2,890,627,310	€2,630,553,394	€2,275,283,895	€1,767,897,760
57	11/2028	€2,250,000,000	€2,871,417,436	€2,608,676,301	€2,250,523,013	€1,740,797,495
58	12/2028	€2,250,000,000	€2,852,221,929	€2,586,878,396	€2,225,943,176	€1,714,044,569
59	01/2029	€2,250,000,000	€2,833,035,809	€2,565,154,942	€2,201,539,372	€1,687,631,937
60	02/2029	€2,250,000,000	€2,813,854,666	€2,543,501,752	€2,177,307,102	€1,661,553,042
61	03/2029	€1,750,000,000	€2,794,674,407	€2,521,914,948	€2,153,242,177	€1,635,801,646
62	04/2029	€1,750,000,000	€2,775,498,485	€2,500,397,479	€2,129,346,257	€1,610,376,014
63	05/2029	€1,750,000,000	€2,756,322,804	€2,478,945,481	€2,105,615,195	€1,585,270,043
64	06/2029	€1,750,000,000	€2,737,154,737	€2,457,565,415	€2,082,053,626	€1,560,484,287
65	07/2029	€1,750,000,000	€2,718,011,285	€2,436,272,327	€2,058,673,390	€1,536,024,637
66	08/2029	€1,750,000,000	€2,698,897,567	€2,415,070,528	€2,035,477,148	€1,511,890,032
67	09/2029	€1,750,000,000	€2,679,805,316	€2,393,952,341	€2,012,457,452	€1,488,071,921
68	10/2029	€1,750,000,000	€2,660,733,801	€2,372,916,861	€1,989,612,604	€1,464,566,110
69	11/2029	€1,750,000,000	€2,641,691,666	€2,351,971,535	€1,966,947,899	€1,441,373,573
70	12/2029	€1,750,000,000	€2,622,682,055	€2,331,118,868	€1,944,464,456	€1,418,492,193
71	01/2030	€1,750,000,000	€2,603,756,735	€2,310,404,495	€1,922,199,254	€1,395,945,899
72	02/2030	€1,750,000,000	€2,584,835,035	€2,289,756,422	€1,900,091,273	€1,373,687,316
73	03/2030	€1,750,000,000	€2,565,918,700	€2,269,176,021	€1,878,140,844	€1,351,714,038
74	04/2030	€1,750,000,000	€2,547,025,784	€2,248,679,056	€1,856,360,166	€1,330,032,183
75	05/2030	€1,750,000,000	€2,528,143,454	€2,228,253,957	€1,834,738,805	€1,308,631,583
76	06/2030	€1,750,000,000	€2,509,282,584	€2,207,910,095	€1,813,283,623	€1,287,514,510
77	07/2030	€1,750,000,000	€2,490,453,071	€2,187,655,914	€1,792,000,651	€1,266,682,580
78	08/2030	€1,750,000,000	€2,471,640,314	€2,167,478,320	€1,770,878,253	€1,246,124,921
79	09/2030	€1,750,000,000	€2,452,852,173	€2,147,383,970	€1,749,921,001	€1,225,842,184
80	10/2030	€1,750,000,000	€2,434,110,842	€2,127,392,002	€1,729,143,565	€1,205,842,020
81	11/2030	€1,750,000,000	€2,415,420,916	€2,107,506,067	€1,708,547,898	€1,186,123,093
82	12/2030	€1,750,000,000	€2,396,776,328	€2,087,720,508	€1,688,128,400	€1,166,678,840
83	01/2031	€1,750,000,000	€2,378,169,122	€2,068,028,055	€1,667,878,227	€1,147,501,934
84	02/2031	€1,250,000,000	€2,359,590,509	€2,048,420,769	€1,647,790,056	€1,128,584,826
85	03/2031	€1,250,000,000	€2,341,031,384	€2,028,890,485	€1,627,856,457	€1,109,920,001
86	04/2031	€1,250,000,000	€2,322,507,307	€2,009,450,434	€1,608,087,195	€1,091,511,729
87	05/2031	€1,250,000,000	€2,304,013,454	€1,990,096,150	€1,588,477,798	€1,073,354,556
88	06/2031	€1,250,000,000	€2,285,548,459	€1,970,826,177	€1,569,026,237	€1,055,444,747
89	07/2031	€1,250,000,000	€2,267,126,058	€1,951,652,071	€1,549,740,828	€1,037,785,536
90	08/2031	€1,250,000,000	€2,248,744,094	€1,932,571,646	€1,530,618,913	€1,020,372,761
91	09/2031	€1,250,000,000	€2,230,395,290	€1,913,578,340	€1,511,654,401	€1,003,200,029
92	10/2031	€1,250,000,000	€2,212,088,339	€1,894,679,313	€1,492,852,066	€986,268,219
93	11/2031	€1,250,000,000	€2,193,822,010	€1,875,873,188	€1,474,209,924	€969,573,724
94	12/2031	€1,250,000,000	€2,175,582,483	€1,857,147,849	€1,455,717,584	€953,107,479
95	01/2032	€1,250,000,000	€2,157,384,502	€1,838,515,605	€1,437,383,857	€936,873,067
96	02/2032	€1,250,000,000	€2,139,207,519	€1,819,958,655	€1,419,193,975	€920,858,692
97	03/2032	€1,250,000,000	€2,121,052,106	€1,801,477,253	€1,401,147,363	€905,061,912
98	04/2032	€1,250,000,000	€2,102,902,372	€1,783,057,694	€1,383,232,616	€889,473,345
99	05/2032	€1,250,000,000	€2,084,755,716	€1,764,697,611	€1,365,447,218	€874,089,445
100	06/2032	€1,250,000,000	€2,066,617,330	€1,746,401,240	€1,347,793,769	€858,909,973



# 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	07/2032	€1,250,000,000	€2,048,498,179	€1,728,177,657	€1,330,278,565	€843,937,017
102	08/2032	€1,250,000,000	€2,030,376,685	€1,710,008,468	€1,312,886,742	€829,159,246
103	09/2032	€1,250,000,000	€2,012,252,389	€1,691,893,160	€1,295,617,276	€814,574,213
104	10/2032	€1,250,000,000	€1,994,136,362	€1,673,840,899	€1,278,476,546	€800,184,131
105	11/2032	€1,250,000,000	€1,976,029,839	€1,655,852,548	€1,261,464,533	€785,987,168
106	12/2032	€1,250,000,000	€1,957,923,432	€1,637,920,075	€1,244,574,459	€771,977,313
107	01/2033	€1,250,000,000	€1,939,837,408	€1,620,060,270	€1,227,818,418	€758,160,300
108	02/2033	€1,250,000,000	€1,921,759,847	€1,602,262,972	€1,211,188,009	€744,529,140
109	03/2033	€1,250,000,000	€1,903,709,790	€1,584,543,857	€1,194,694,391	€731,088,923
110	04/2033	€1,250,000,000	€1,885,685,622	€1,566,901,333	€1,178,335,616	€717,836,647
111	05/2033	€1,250,000,000	€1,867,690,526	€1,549,337,797	€1,162,112,746	€704,771,167
112	06/2033	€1,250,000,000	€1,849,727,074	€1,531,855,122	€1,146,026,436	€691,891,096
113	07/2033	€1,250,000,000	€1,831,813,948	€1,514,468,487	€1,130,087,258	€679,201,014
114	08/2033	€1,250,000,000	€1,813,935,183	€1,497,164,372	€1,114,284,308	€666,692,553
115	09/2033	€1,250,000,000	€1,796,093,753	€1,479,944,950	€1,098,618,445	€654,364,481
116	10/2033	€1,250,000,000	€1,778,299,668	€1,462,818,169	€1,083,094,786	€642,218,096
117	11/2033	€1,250,000,000	€1,760,543,633	€1,445,776,066	€1,067,706,642	€630,247,686
118	12/2033	€1,250,000,000	€1,742,832,319	€1,428,823,823	€1,052,457,071	€618,453,352
119	01/2034	€1,250,000,000	€1,725,189,821	€1,411,980,843	€1,037,359,542	€606,841,266
120	02/2034	€500,000,000	€1,707,567,416	€1,395,206,902	€1,022,383,688	€595,391,943
121	03/2034	€500,000,000	€1,689,982,109	€1,378,515,658	€1,007,538,832	€584,109,241
122	04/2034	€500,000,000	€1,672,428,106	€1,361,902,113	€992,820,596	€572,989,025
123	05/2034	€500,000,000	€1,654,890,115	€1,345,353,577	€978,219,050	€562,024,029
124	06/2034	€500,000,000	€1,637,377,971	€1,328,877,838	€963,739,215	€551,215,651
125	07/2034	€500,000,000	€1,619,918,970	€1,312,496,780	€949,396,252	€540,571,026
126	08/2034	€500,000,000	€1,602,514,920	€1,296,211,519	€935,190,179	€530,088,559
127	09/2034	€500,000,000	€1,585,157,226	€1,280,014,765	€921,114,956	€519,763,250
128	10/2034	€500,000,000	€1,567,858,957	€1,263,916,739	€907,177,175	€509,597,269
129	11/2034	€500,000,000	€1,550,632,287	€1,247,926,871	€893,382,785	€499,592,372
130	12/2034	€500,000,000	€1,533,474,525	€1,232,042,584	€879,729,096	€489,745,459
131	01/2035	€500,000,000	€1,516,479,075	€1,216,338,393	€866,268,348	€480,083,909
132	02/2035	€500,000,000	€1,499,504,145	€1,200,699,979	€852,918,096	€470,560,289
133	03/2035	€500,000,000	€1,482,554,628	€1,185,131,051	€839,680,363	€461,174,393
134	04/2035	€500,000,000	€1,465,635,059	€1,169,635,003	€826,556,929	€451,925,868
135	05/2035	€500,000,000	€1,448,740,884	€1,154,207,967	€813,544,429	€442,811,557
136	06/2035	€500,000,000	€1,431,889,120	€1,138,863,254	€800,651,612	€433,834,910
137	07/2035	€500,000,000	€1,415,142,483	€1,123,650,371	€787,912,510	€425,012,939
138	08/2035	€500,000,000	€1,398,449,835	€1,108,528,243	€775,297,445	€416,328,125
139	09/2035	€500,000,000	€1,381,823,260	€1,093,506,097	€762,812,135	€407,782,170
140	10/2035	€500,000,000	€1,365,292,982	€1,078,607,430	€750,472,160	€399,381,982
141	11/2035	€500,000,000	€1,348,863,628	€1,063,835,390	€738,278,815	€391,126,760
142	12/2035	€500,000,000	€1,332,539,762	€1,049,193,052	€726,233,324	€383,015,667
143	01/2036	€500,000,000	€1,316,319,050	€1,034,678,048	€714,333,136	€375,045,884
144	02/2036	€500,000,000	€1,300,144,975	€1,020,245,505	€702,546,453	€367,199,343
145	03/2036	€500,000,000	€1,284,044,653	€1,005,916,367	€690,887,005	€359,481,972
146	04/2036	€500,000,000	€1,268,039,192	€991,706,738	€679,365,061	€351,897,792
147	05/2036	€500,000,000	€1,252,103,311	€977,596,394	€667,965,956	€344,437,878
148	06/2036	€500,000,000	€1,236,258,324	€963,601,563	€656,700,017	€337,106,282
149	07/2036	€500,000,000	€1,220,547,592	€949,755,517	€645,589,043	€329,912,834
150	08/2036	€500,000,000	€1,204,924,310	€936,021,259	€634,606,963	€322,842,822



# 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	09/2036	€500,000,000	€1,189,383,662	€922,394,605	€623,750,157	€315,893,153
152	10/2036	€500,000,000	€1,173,929,300	€908,877,951	€613,019,481	€309,063,033
153	11/2036	€500,000,000	€1,158,587,202	€895,490,931	€602,427,369	€302,357,484
154	12/2036	€500,000,000	€1,143,330,155	€882,212,004	€591,958,497	€295,767,553
155	01/2037	€500,000,000	€1,128,159,723	€869,041,938	€581,612,626	€289,291,942
156	02/2037	€500,000,000	€1,113,061,099	€855,968,906	€571,381,103	€282,925,197
157	03/2037	€500,000,000	€1,098,026,356	€842,986,439	€561,258,934	€276,663,753
158	04/2037	€500,000,000	€1,083,043,543	€830,085,028	€551,239,149	€270,503,128
159	05/2037	€500,000,000	€1,068,097,742	€817,252,956	€541,313,386	€264,438,233
160	06/2037	€500,000,000	€1,053,188,620	€804,489,723	€531,480,777	€258,467,703
161	07/2037	€500,000,000	€1,038,308,775	€791,789,442	€521,736,910	€252,588,472
162	08/2037	€500,000,000	€1,023,442,642	€779,140,051	€512,073,356	€246,795,584
163	09/2037	€500,000,000	€1,008,592,659	€766,543,251	€502,490,792	€241,088,534
164	10/2037	€500,000,000	€993,766,198	€754,004,472	€492,992,327	€235,467,975
165	11/2037	€500,000,000	€978,988,817	€741,542,884	€483,589,991	€229,938,787
166	12/2037	€500,000,000	€964,251,478	€729,151,366	€474,278,590	€224,497,596
167	01/2038	€500,000,000	€949,585,765	€716,853,509	€465,072,902	€219,150,493
168	02/2038	€500,000,000	€934,963,495	€704,627,704	€455,958,303	€213,889,658
169	03/2038	€500,000,000	€920,382,000	€692,471,679	€446,932,796	€208,713,300
170	04/2038	€500,000,000	€905,854,945	€680,395,446	€438,002,310	€203,623,334
171	05/2038	€500,000,000	€891,392,881	€668,406,616	€429,171,167	€198,620,889
172	06/2038	€500,000,000	€876,987,733	€656,498,800	€420,434,676	€193,702,914
173	07/2038	€500,000,000	€862,673,771	€644,697,301	€411,808,434	€188,875,708
174	08/2038	€500,000,000	€848,413,330	€632,973,577	€403,273,570	€184,129,710
175	09/2038	€500,000,000	€834,215,472	€621,334,083	€394,833,643	€179,465,719
176	10/2038	€500,000,000	€820,076,486	€609,775,732	€386,486,122	€174,881,753
177	11/2038	€500,000,000	€806,016,423	€598,313,094	€378,239,664	€170,380,899
178	12/2038	€500,000,000	€792,040,888	€586,949,934	€370,096,019	€165,963,082
179	01/2039	€500,000,000	€778,139,678	€575,678,297	€362,049,546	€161,624,922
180	02/2039	€500,000,000	€764,292,297	€564,482,676	€354,089,919	€157,361,006
181	03/2039	€500,000,000	€750,499,687	€553,363,476	€346,216,872	€153,170,466
182	04/2039	€500,000,000	€736,755,663	€542,315,850	€338,426,864	€149,050,994
183	05/2039	€500,000,000	€723,076,668	€531,351,612	€330,726,754	€145,004,880
184	06/2039	€500,000,000	€709,485,116	€520,486,875	€323,125,999	€141,035,497
185	07/2039	€500,000,000	€696,016,924	€509,747,534	€315,640,010	€137,148,740
186	08/2039	€500,000,000	€682,663,297	€499,126,613	€308,263,735	€133,341,535
187	09/2039	€500,000,000	€669,427,157	€488,625,738	€300,997,468	€129,613,160
188	10/2039	€500,000,000	€656,337,452	€478,265,484	€293,853,140	€125,967,884
189	11/2039	€500,000,000	€643,393,133	€468,044,465	€286,829,096	€122,404,094
190	12/2039	€500,000,000	€630,586,795	€457,956,686	€279,920,876	€118,919,006
191	01/2040	€500,000,000	€618,121,109	€448,148,499	€273,216,942	€115,549,175
192	02/2040	€500,000,000	€605,706,131	€438,408,717	€266,587,422	€112,238,569
193	03/2040	€500,000,000	€593,356,087	€428,747,354	€260,037,942	€108,988,940
194	04/2040	€500,000,000	€581,065,660	€419,160,259	€253,565,499	€105,798,403
195	05/2040	€500,000,000	€568,829,091	€409,642,992	€247,166,942	€102,665,039
196	06/2040	€500,000,000	€556,691,787	€400,227,922	€240,861,305	€99,596,131
197	07/2040	€500,000,000	€544,697,694	€390,946,155	€234,666,659	€96,598,430
198	08/2040	€500,000,000	€532,825,227	€381,781,629	€228,572,651	€93,666,908
199	09/2040	€500,000,000	€521,080,263	€372,738,036	€222,580,823	€90,801,475
200	10/2040	€500,000,000	€509,526,745	€363,860,501	€216,717,379	€88,012,051



# 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	11/2040	€500,000,000	€498,193,666	€355,168,932	€210,993,264	€85,302,200
202	12/2040	€500,000,000	€487,062,516	€346,649,290	€205,399,192	€82,667,274
203	01/2041	€500,000,000	€476,109,180	€338,283,646	€199,923,668	€80,101,812
204	02/2041	€500,000,000	€465,289,980	€330,040,310	€194,547,202	€77,597,255
205	03/2041	€500,000,000	€454,616,145	€321,926,688	€189,273,485	€75,154,396
206	04/2041	€500,000,000	€444,141,383	€313,980,160	€184,123,744	€72,780,939
207	05/2041	€500,000,000	€433,853,534	€306,191,370	€179,091,647	€70,473,595
208	06/2041	€500,000,000	€423,747,729	€298,556,155	€174,173,953	€68,230,342
209	07/2041	€500,000,000	€413,853,137	€291,094,323	€169,381,397	€66,054,634
210	08/2041	€500,000,000	€404,129,356	€283,776,693	€164,696,167	€63,938,775
211	09/2041	€500,000,000	€394,577,358	€276,603,280	€160,117,532	€61,881,802
212	10/2041	€0	€385,201,872	€269,576,725	€155,646,281	€59,883,346
213	11/2041	€0	€376,002,536	€262,696,095	€151,281,133	€57,942,245
214	12/2041	€0	€366,958,216	€255,945,972	€147,012,494	€56,054,184
215	01/2042	€0	€358,043,512	€249,308,067	€142,829,222	€54,214,331
216	02/2042	€0	€349,301,131	€242,811,557	€138,747,411	€52,428,226
217	03/2042	€0	€340,672,635	€236,415,230	€134,742,865	€50,686,149
218	04/2042	€0	€332,152,133	€230,114,554	€130,812,489	€48,986,450
219	05/2042	€0	€323,692,798	€223,876,711	€126,937,176	€47,321,536
220	06/2042	€0	€315,299,231	€217,704,613	€123,118,224	€45,691,518
221	07/2042	€0	€306,952,770	€211,585,117	€119,347,856	€44,093,148
222	08/2042	€0	€298,648,680	€205,514,752	€115,623,816	€42,525,265
223	09/2042	€0	€290,395,429	€199,499,135	€111,948,971	€40,988,599
224	10/2042	€0	€282,182,905	€193,531,107	€108,319,006	€39,481,248
225	11/2042	€0	€274,019,760	€187,616,401	€104,736,843	€38,003,967
226	12/2042	€0	€265,917,895	€181,762,934	€101,206,591	€36,557,921
227	01/2043	€0	€257,890,200	€175,979,240	€97,732,657	€35,144,360
228	02/2043	€0	€249,941,260	€170,268,140	€94,316,235	€33,763,358
229	03/2043	€0	€242,067,661	€164,626,995	€90,955,488	€32,413,903
230	04/2043	€0	€234,283,601	€159,065,138	€87,655,195	€31,097,346
231	05/2043	€0	€226,581,327	€153,576,962	€84,411,869	€29,812,090
232	06/2043	€0	€218,968,376	€148,167,241	€81,227,752	€28,558,578
233	07/2043	€0	€211,465,340	€142,849,535	€78,109,861	€27,338,914
234	08/2043	€0	€204,027,019	€137,592,943	€75,040,892	€26,146,684
235	09/2043	€0	€196,653,438	€132,397,218	€72,020,392	€24,981,433
236	10/2043	€0	€189,355,206	€127,269,227	€69,051,771	€23,844,045
237	11/2043	€0	€182,120,838	€122,200,965	€66,130,354	€22,732,605
238	12/2043	€0	€174,950,936	€117,192,577	€63,255,910	€21,646,750
239	01/2044	€0	€167,870,138	€112,260,280	€60,436,864	€20,589,071
240	02/2044	€0	€160,846,266	€107,382,249	€57,661,122	€19,555,151
241	03/2044	€0	€153,909,788	€102,578,559	€54,939,156	€18,548,266
242	04/2044	€0	€147,036,645	€97,832,866	€52,261,872	€17,565,055
243	05/2044	€0	€140,222,541	€93,142,066	€49,627,322	€16,604,609
244	06/2044	€0	€133,472,683	€88,509,373	€47,036,937	€15,667,153
245	07/2044	€0	€126,858,154	€83,981,592	€44,515,234	€14,760,564
246	08/2044	€0	€120,373,618	€79,554,704	€42,059,608	€13,883,621
247	09/2044	€0	€114,022,524	€75,230,516	€39,670,547	€13,036,139
248	10/2044	€0	€107,823,054	€71,020,522	€37,353,629	€12,219,595
249	11/2044	€0	€101,756,180	€66,911,669	€35,101,494	€11,431,227
250	12/2044	€0	€95,835,992	€62,912,733	€32,918,276	€10,672,044



# 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	01/2045	€0	€90,384,721	€59,234,370	€30,913,423	€9,977,020
252	02/2045	€0	€84,976,867	€55,596,609	€28,939,860	€9,298,083
253	03/2045	€0	€79,605,036	€51,994,448	€26,994,786	€8,634,161
254	04/2045	€0	€74,284,864	€48,437,933	€25,083,221	€7,986,689
255	05/2045	€0	€69,030,376	€44,935,994	€23,209,557	€7,356,878
256	06/2045	€0	€63,889,199	€41,519,335	€21,389,355	€6,749,439
257	07/2045	€0	€58,928,801	€38,231,329	€19,644,523	€6,170,988
258	08/2045	€0	€54,095,364	€35,036,497	€17,956,329	€5,615,313
259	09/2045	€0	€49,440,743	€31,967,926	€16,341,283	€5,087,282
260	10/2045	€0	€45,036,640	€29,071,289	€14,822,135	€4,593,605
261	11/2045	€0	€40,890,613	€26,350,616	€13,400,223	€4,134,264
262	12/2045	€0	€37,025,461	€23,819,709	€12,081,824	€3,710,752
263	01/2046	€0	€33,439,718	€21,476,694	€10,865,214	€3,322,087
264	02/2046	€0	€30,060,077	€19,273,640	€9,725,443	€2,960,229
265	03/2046	€0	€26,858,715	€17,192,053	€8,652,631	€2,621,847
266	04/2046	€0	€23,874,603	€15,256,239	€7,658,483	€2,310,176
267	05/2046	€0	€21,103,803	€13,462,971	€6,740,792	€2,024,215
268	06/2046	€0	€18,579,019	€11,832,372	€5,909,036	€1,766,467
269	07/2046	€0	€16,361,404	€10,402,517	€5,181,531	€1,542,021
270	08/2046	€0	€14,371,225	€9,121,799	€4,531,844	€1,342,611
271	09/2046	€0	€12,586,611	€7,975,618	€3,952,151	€1,165,607
272	10/2046	€0	€10,968,745	€6,938,751	€3,429,457	€1,006,902
273	11/2046	€0	€9,499,700	€5,999,335	€2,957,481	€864,424
274	12/2046	€0	€8,140,221	€5,132,137	€2,523,433	€734,244
275	01/2047	€0	€6,870,930	€4,324,605	€2,120,874	€614,337
276	02/2047	€0	€5,871,078	€3,689,076	€1,804,516	€520,350
277	03/2047	€0	€5,021,664	€3,150,041	€1,536,860	€441,176
278	04/2047	€0	€4,303,336	€2,694,900	€1,311,401	€374,763
279	05/2047	€0	€3,673,826	€2,296,809	€1,114,788	€317,144
280	06/2047	€0	€3,126,308	€1,951,223	€944,603	€267,520
281	07/2047	€0	€2,654,958	€1,654,252	€798,765	€225,201
282	08/2047	€0	€2,248,393	€1,398,573	€673,561	€189,048
283	09/2047	€0	€1,898,683	€1,179,055	€566,371	€158,248
284	10/2047	€0	€1,574,189	€975,905	€467,572	€130,056
285	11/2047	€0	€1,277,025	€790,348	€377,689	€104,582
286	12/2047	€0	€1,011,409	€624,907	€297,856	€82,106
287	01/2048	€0	€787,326	€485,637	€230,875	€63,356
288	02/2048	€0	€584,892	€360,165	€170,782	€46,655
289	03/2048	€0	€408,708	€251,251	€118,829	€32,316
290	04/2048	€0	€279,757	€171,690	€80,991	€21,927
291	05/2048	€0	€186,149	€114,049	€53,661	€14,462
292	06/2048	€0	€120,251	€73,551	€34,517	€9,261
293	07/2048	€0	€77,040	€47,042	€22,019	€5,881
294	08/2048	€0	€47,798	€29,137	€13,603	€3,617
295	09/2048	€0	€30,990	€18,860	€8,782	€2,325
296	10/2048	€0	€17,066	€10,369	€4,816	€1,269
297	11/2048	€0	€11,157	€6,767	€3,135	€822
298	12/2048	€0	€9,779	€5,921	€2,736	€714
299	01/2049	€0	€8,397	€5,076	€2,339	€608
300	02/2049	€0	€7,009	€4,230	€1,944	€503



# 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	03/2049	€0	€5,617	€3,384	€1,551	€400
302	04/2049	€0	€4,220	€2,538	€1,161	€298
303	05/2049	€0	€2,818	€1,692	€772	€197
304	06/2049	€0	€1,412	€846	€385	€98
305	07/2049	€0	€0	€0	€0	€0
306	08/2049	€0	€0	€0	€0	€0
307	09/2049	€0	€0	€0	€0	€0
308	10/2049	€0	€0	€0	€0	€0
309	11/2049	€0	€0	€0	€0	€0
310	12/2049	€0	€0	€0	€0	€0
311	01/2050	€0	€0	€0	€0	€0
312	02/2050	€0	€0	€0	€0	€0
313	03/2050	€0	€0	€0	€0	€0
314	04/2050	€0	€0	€0	€0	€0
315	05/2050	€0	€0	€0	€0	€0
316	06/2050	€0	€0	€0	€0	€0
317	07/2050	€0	€0	€0	€0	€0
318	08/2050	€0	€0	€0	€0	€0
319	09/2050	€0	€0	€0	€0	€0
320	10/2050	€0	€0	€0	€0	€0
321	11/2050	€0	€0	€0	€0	€0
322	12/2050	€0	€0	€0	€0	€0
323	01/2051	€0	€0	€0	€0	€0
324	02/2051	€0	€0	€0	€0	€0
325	03/2051	€0	€0	€0	€0	€0
326	04/2051	€0	€0	€0	€0	€0
327	05/2051	€0	€0	€0	€0	€0
328	06/2051	€0	€0	€0	€0	€0
329	07/2051	€0	€0	€0	€0	€0
330	08/2051	€0	€0	€0	€0	€0
331	09/2051	€0	€0	€0	€0	€0
332	10/2051	€0	€0	€0	€0	€0
333	11/2051	€0	€0	€0	€0	€0
334	12/2051	€0	€0	€0	€0	€0
335	01/2052	€0	€0	€0	€0	€0
336	02/2052	€0	€0	€0	€0	€0
337	03/2052	€0	€0	€0	€0	€0
338	04/2052	€0	€0	€0	€0	€0
339	05/2052	€0	€0	€0	€0	€0
340	06/2052	€0	€0	€0	€0	€0
341	07/2052	€0	€0	€0	€0	€0
342	08/2052	€0	€0	€0	€0	€0
343	09/2052	€0	€0	€0	€0	€0
344	10/2052	€0	€0	€0	€0	€0
345	11/2052	€0	€0	€0	€0	€0
346	12/2052	€0	€0	€0	€0	€0
347	01/2053	€0	€0	€0	€0	€0
348	02/2053	€0	€0	€0	€0	€0
349	03/2053	€0	€0	€0	€0	€0
350	04/2053	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

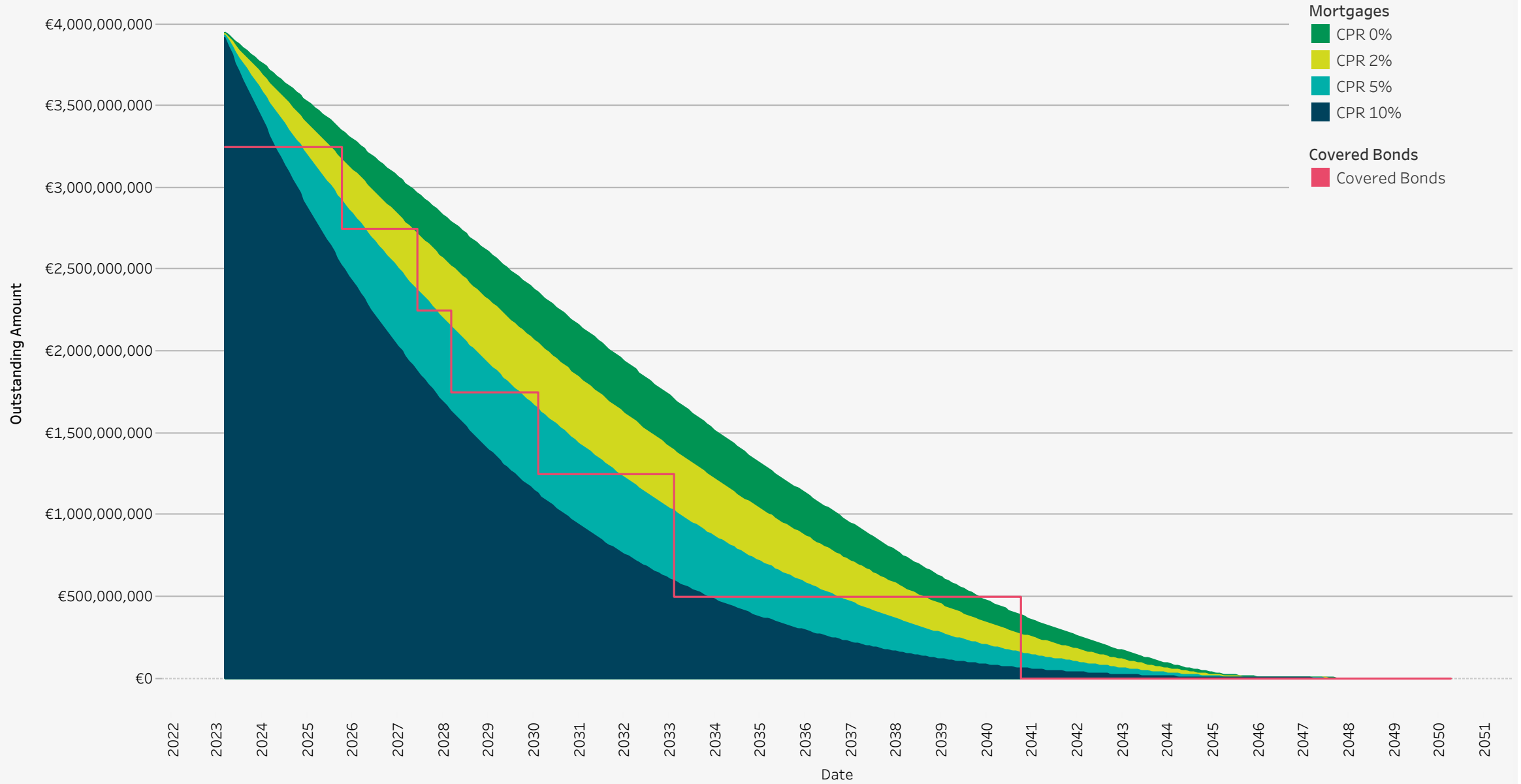
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	05/2053	€0	€0	€0	€0	€0
352	06/2053	€0	€0	€0	€0	€0
353	07/2053	€0	€0	€0	€0	€0
354	08/2053	€0	€0	€0	€0	€0
355	09/2053	€0	€0	€0	€0	€0
356	10/2053	€0	€0	€0	€0	€0
357	11/2053	€0	€0	€0	€0	€0
358	12/2053	€0	€0	€0	€0	€0
359	01/2054	€0	€0	€0	€0	€0
360	02/2054	€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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