



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date

1/07/2025

Portfolio Cut-off Date

30/06/2025

### Contact Details

#### Manager Funding & Capital Policy

Erwin De Smet

+32 3 285 58 46

erwin.desmet@argenta.be

#### Investor Relations

investor.relations@argenta.be

#### Website

www.argenta.eu

### Remark

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

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## Residential European Covered Bonds (Premium) Programme

### Covered Bond Series

#### Outstanding Series

| ISIN         | Issue Date | Maturity Date | Remaining Average Life * | Extended Maturity Date | Coupon Type | Coupon | Next Interest Payment Date | Day Count | Currency | Amount         |
|--------------|------------|---------------|--------------------------|------------------------|-------------|--------|----------------------------|-----------|----------|----------------|
| BE6326767397 | 11/02/2021 | 11/02/2031    | 5.62                     | 11/02/2032             | Fixed       | 0.010% | 11/02/2026                 | ACT/ACT   | EUR      | €500,000,000   |
| BE6331175826 | 8/10/2021  | 8/10/2041     | 16.28                    | 8/10/2042              | Fixed       | 0.500% | 8/10/2025                  | ACT/ACT   | EUR      | €500,000,000   |
| BE6333477568 | 3/03/2022  | 3/03/2029     | 3.68                     | 3/03/2030              | Fixed       | 0.750% | 3/03/2026                  | ACT/ACT   | EUR      | €500,000,000   |
| BE6338543786 | 20/10/2022 | 20/10/2026    | 1.31                     | 20/10/2027             | Fixed       | 3.250% | 20/10/2025                 | ACT/ACT   | EUR      | €500,000,000   |
| BE6344564859 | 22/06/2023 | 22/06/2028    | 2.98                     | 22/06/2029             | Fixed       | 3.375% | 22/06/2026                 | ACT/ACT   | EUR      | €500,000,000   |
| BE6349638187 | 6/02/2024  | 6/02/2034     | 8.61                     | 6/02/2035              | Fixed       | 3.125% | 6/02/2026                  | ACT/ACT   | EUR      | €750,000,000   |
| BE6350223218 | 11/03/2024 | 11/03/2034    | 8.70                     | 11/03/2035             | Fixed       | 3.250% | 11/03/2026                 | ACT/ACT   | EUR      | €500,000,000   |
| BE6356934396 | 25/10/2024 | 25/10/2027    | 2.32                     | 25/10/2028             | Fixed       | 2.500% | 25/10/2025                 | ACT/ACT   | EUR      | €750,000,000   |
| BE6359485685 | 3/02/2025  | 3/02/2032     | 6.60                     | 3/02/2033              | Fixed       | 2.875% | 3/02/2026                  | ACT/ACT   | EUR      | €1,000,000,000 |

#### Totals

Total Outstanding (in EUR): €5,500,000,000

Current Weighted Average Fixed Coupon: 2.302%

Weighted Remaining Average Life \*: 6.20

\* At Reporting Date until Maturity Date



## Residential European Covered Bonds (Premium) Programme

### Ratings

#### 1. Argenta Spaarbank Senior Unsecured Ratings

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

#### 2. Argenta Spaarbank European Covered Bonds (Premium) Ratings

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



# Residential European Covered Bonds (Premium) Programme

## Test Summary

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

|                                                    |                |       |
|----------------------------------------------------|----------------|-------|
| Outstanding European Covered Bonds (Premium)       | €5,500,000,000 | (I)   |
| Nominal Balance Residential Mortgage Loans         | €6,637,778,335 | (II)  |
| Nominal Balance Public Finance Exposures           | €135,000,000   | (III) |
| Nominal Balance Financial Institution Exposures    | €0.00          | (IV)  |
| Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$ | 23.14%         |       |

### 2. Residential Mortgage Loans Cover Test

|                                                                                               |                |     |
|-----------------------------------------------------------------------------------------------|----------------|-----|
| Value of the Residential Loans (definition Royal Decree)                                      | €6,220,680,215 | (V) |
| Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I) | 113.10%        |     |
| > > > Cover Test Royal Decree Art 5 § 1 (>85%)                                                | PASS           |     |
| > > > Issuer Covenant Propsectus (>105%)                                                      | PASS           |     |

### 3. Total Asset Cover Test

|                                                                                                              |              |        |
|--------------------------------------------------------------------------------------------------------------|--------------|--------|
| Value of Public Finance Exposures (definition Royal Decree)                                                  | €135,616,373 | (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 $[(V) + (VI) + (VII) + (VIII)] / (I)$ | 115.57%      |        |
| > > > Cover Test Royal Decree Art 5 § 2 (>105%)                                                              | PASS         |        |



# Residential European Covered Bonds (Premium) Programme

## Test Summary

### 4. Interest and Principal Coverage Test

|                                                                                                   |                |        |
|---------------------------------------------------------------------------------------------------|----------------|--------|
| Interest Proceeds Cover Assets                                                                    | €1,050,079,918 | (IX)   |
| Total Interest Proceeds Residential Mortgage Loans                                                | €1,035,980,384 |        |
| Total Interest Proceeds Public Finance Exposures                                                  | €14,099,534    |        |
| Total Interest Proceeds Financial Institution Exposures                                           | €0             |        |
| Impact Derivatives                                                                                | €0             |        |
| Principal Proceeds Cover Assets (capped; definition Royal Decree)                                 | €6,355,680,215 | (X)    |
| Total Principal Proceeds Residential Mortgage Loans                                               | €6,637,778,335 |        |
| Total Principal Proceeds Public Finance Exposures                                                 | €135,000,000   |        |
| Total Principal Proceeds Financial Institution Exposures                                          | €0             |        |
| Impact Derivatives                                                                                | €0             |        |
| Interest Requirement Covered Bonds                                                                | €755,609,763   | (XI)   |
| Costs, Fees and Expenses Covered Bonds                                                            | €90,521,784    | (XII)  |
| Principal Requirement Covered Bonds                                                               | €5,500,000,000 | (XIII) |
| Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)                                | €1,059,628,586 |        |
| > > > 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                                                       | €349,923,808 | (XV)    |
| Cumulative Cash Outflow Next 180 Days                                                      | €41,809,976  | (XVI)   |
| Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)                                           | €308,113,831 |         |
| > > > Liquidity Test Royal Decree Art 7 § 1                                                | PASS         |         |
| MtM Liquid Bonds minus ECB Haircut                                                         | €133,389,581 | (XVII)  |
| Interest Payable on European Covered Bonds (Premium) next 6 months                         | €37,479,985  | (XVIII) |
| Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII) | €95,909,596  |         |



# Residential European Covered Bonds (Premium) Programme

## Cover Pool Summary

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

|                                                                          |                |
|--------------------------------------------------------------------------|----------------|
| Outstanding Balance of Residential Mortgage Loans at the Cut-off Date    | €6,637,778,335 |
| Principal Redemptions between Cut-off Date and Reporting Date            | €0             |
| Interest Payments between Cut-off Date and Reporting Date                | €0             |
| Number of Borrowers                                                      | 45,924         |
| Number of Loans                                                          | 73,657         |
| Average Outstanding Balance per Borrower                                 | €144,538       |
| Average Outstanding Balance per Loan                                     | €90,117        |
| Weighted Average Original Loan to Initial Value                          | 77.75%         |
| Weighted Average Current Loan to Current Value                           | 51.20%         |
| Weighted Average Seasoning (in months)                                   | 65.11          |
| Weighted Average Remaining Maturity (in months, at 0% CPR)               | 202.65         |
| Weighted Average Initial Maturity (in months, at 0% CPR)                 | 267.09         |
| Weighted Remaining Average Life (in months, at 0% CPR)                   | 108.64         |
| Weighted Remaining Average Life (in months, at 2% CPR)                   | 96.22          |
| Weighted Remaining Average Life (in months, at 5% CPR)                   | 81.10          |
| Weighted Remaining Average Life (in months, at 10% CPR)                  | 62.67          |
| Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR) | 94.92          |
| Percentage of Fixed Rate Loans                                           | 35.36%         |
| Percentage of Resettable Rate Loans                                      | 64.64%         |
| Weighted Average Interest Rate                                           | 1.95%          |
| Weighted Average Interest Rate Fixed Rate Loans                          | 1.95%          |
| Weighted average interest rate Resettable Rate Loans                     | 1.94%          |

### 2. Registered Cash

|                                                               |              |
|---------------------------------------------------------------|--------------|
| Registered Cash Proceeds under the Residential Mortgage Loans | €105,621,640 |
|---------------------------------------------------------------|--------------|



## Residential European Covered Bonds (Premium) Programme

### Cover Pool Summary

#### 3. Public Sector Exposure (Liquid Bond Positions)

| ISIN         | Issuer Name         | Issue Date | Maturity Date | Coupon Type | Coupon | ECB Haircut | Standard & Poor's Rating | Fitch Rating | Moody's Rating | Currency | Nominal Amount | Mark-to-Market Value | Accounting Value |
|--------------|---------------------|------------|---------------|-------------|--------|-------------|--------------------------|--------------|----------------|----------|----------------|----------------------|------------------|
| EU000A3K4DS6 | EUROPEAN UNION      | 20/09/2022 | 4/10/2027     | Fixed       | 2.000% | 1.00%       | AA+                      | AAA          | Aaa            | EUR      | €35,000,000    | €34,966,400          | €34,833,422      |
| IE00BJ38CR43 | REPUBLIC OF IRELAND | 11/11/2014 | 15/05/2030    | Fixed       | 2.400% | 1.50%       | AA                       | AA           | Aa3            | EUR      | €100,000,000   | €100,277,000         | €100,782,951     |

#### 4. Derivatives

None



# Residential European Covered Bonds (Premium) Programme

## Stratification Tables

### 1. Currency Distribution

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| EUR                | €6,637,778,335        | 100.00%        | 73,657             | 100.00%                |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

### 2. Geographic Distribution

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| Antwerpen          | €2,185,236,033        | 32.92%         | 23,570             | 32.00%                 |
| Brabant Wallon     | €142,139,764          | 2.14%          | 1,248              | 1.69%                  |
| Brussels           | €250,451,383          | 3.77%          | 2,269              | 3.08%                  |
| Hainaut            | €238,231,259          | 3.59%          | 2,804              | 3.81%                  |
| Liège              | €187,859,647          | 2.83%          | 2,256              | 3.06%                  |
| Limburg            | €716,343,346          | 10.79%         | 8,778              | 11.92%                 |
| Luxembourg         | €21,754,930           | 0.33%          | 225                | 0.31%                  |
| Namur              | €88,785,250           | 1.34%          | 942                | 1.28%                  |
| Oost-Vlaanderen    | €1,155,499,677        | 17.41%         | 12,699             | 17.24%                 |
| Vlaams-Brabant     | €990,253,160          | 14.92%         | 10,649             | 14.46%                 |
| West-Vlaanderen    | €661,223,885          | 9.96%          | 8,217              | 11.16%                 |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

### 3. Seasoning (in months)

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| 0 - 12             | €157,948,871          | 2.38%          | 1,321              | 1.79%                  |
| 12 - 24            | €181,674,184          | 2.74%          | 1,342              | 1.82%                  |
| 24 - 36            | €368,344,443          | 5.55%          | 2,485              | 3.37%                  |
| 36 - 48            | €1,179,658,619        | 17.77%         | 9,771              | 13.27%                 |
| 48 - 60            | €1,784,950,216        | 26.89%         | 16,632             | 22.58%                 |
| 60 - 72            | €1,095,947,660        | 16.51%         | 11,176             | 15.17%                 |
| 72 - 84            | €318,644,463          | 4.80%          | 3,518              | 4.78%                  |
| 84 - 96            | €281,084,082          | 4.23%          | 3,152              | 4.28%                  |
| 96 - 108           | €459,477,935          | 6.92%          | 7,842              | 10.65%                 |
| 108 - 120          | €373,870,984          | 5.63%          | 7,437              | 10.10%                 |
| 120 - 132          | €190,921,519          | 2.88%          | 3,936              | 5.34%                  |
| 132 - 144          | €169,215,757          | 2.55%          | 3,248              | 4.41%                  |
| 144 - 156          | €76,039,602           | 1.15%          | 1,797              | 2.44%                  |
| 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>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |



## Residential European Covered Bonds (Premium) Programme

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

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| 0 - 12             | €4,073,722            | 0.06%          | 1,298              | 1.76%                  |
| 12 - 24            | €9,935,401            | 0.15%          | 1,222              | 1.66%                  |
| 24 - 36            | €13,654,697           | 0.21%          | 1,026              | 1.39%                  |
| 36 - 48            | €27,917,466           | 0.42%          | 1,534              | 2.08%                  |
| 48 - 60            | €52,302,438           | 0.79%          | 2,171              | 2.95%                  |
| 60 - 72            | €69,718,745           | 1.05%          | 2,268              | 3.08%                  |
| 72 - 84            | €79,116,281           | 1.19%          | 2,162              | 2.94%                  |
| 84 - 96            | €73,144,085           | 1.10%          | 1,738              | 2.36%                  |
| 96 - 108           | €115,087,749          | 1.73%          | 2,454              | 3.33%                  |
| 108 - 120          | €175,946,958          | 2.65%          | 3,255              | 4.42%                  |
| 120 - 132          | €232,650,689          | 3.50%          | 3,808              | 5.17%                  |
| 132 - 144          | €242,895,580          | 3.66%          | 3,713              | 5.04%                  |
| 144 - 156          | €177,794,251          | 2.68%          | 2,269              | 3.08%                  |
| 156 - 168          | €242,968,722          | 3.66%          | 3,051              | 4.14%                  |
| 168 - 180          | €459,048,955          | 6.92%          | 5,167              | 7.01%                  |
| 180 - 192          | €557,504,617          | 8.40%          | 5,805              | 7.88%                  |
| 192 - 204          | €528,857,225          | 7.97%          | 5,372              | 7.29%                  |
| 204 - 216          | €297,546,897          | 4.48%          | 2,638              | 3.58%                  |
| 216 - 228          | €342,087,778          | 5.15%          | 3,029              | 4.11%                  |
| 228 - 240          | €666,704,890          | 10.04%         | 5,006              | 6.80%                  |
| 240 - 252          | €972,169,045          | 14.65%         | 6,794              | 9.22%                  |
| 252 - 264          | €806,335,531          | 12.15%         | 5,112              | 6.94%                  |
| 264 - 276          | €286,413,695          | 4.31%          | 1,626              | 2.21%                  |
| 276 - 288          | €103,047,561          | 1.55%          | 607                | 0.82%                  |
| 288 - 300          | €100,855,361          | 1.52%          | 532                | 0.72%                  |
| 300 - 312          | €0                    | 0.00%          | 0                  | 0.00%                  |
| >360               | €0                    | 0.00%          | 0                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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            | €2,004,403            | 0.03%          | 251                | 0.34%                  |
| 60 - 72            | €704,906              | 0.01%          | 72                 | 0.10%                  |
| 72 - 84            | €2,217,608            | 0.03%          | 158                | 0.21%                  |
| 84 - 96            | €3,244,410            | 0.05%          | 136                | 0.18%                  |
| 96 - 108           | €4,387,823            | 0.07%          | 204                | 0.28%                  |
| 108 - 120          | €101,405,890          | 1.53%          | 4,893              | 6.64%                  |
| 120 - 132          | €10,530,681           | 0.16%          | 421                | 0.57%                  |
| 132 - 144          | €35,553,959           | 0.54%          | 1,105              | 1.50%                  |
| 144 - 156          | €53,421,784           | 0.80%          | 1,260              | 1.71%                  |
| 156 - 168          | €40,079,217           | 0.60%          | 898                | 1.22%                  |
| 168 - 180          | €406,981,222          | 6.13%          | 8,478              | 11.51%                 |
| 180 - 192          | €56,679,875           | 0.85%          | 981                | 1.33%                  |
| 192 - 204          | €95,687,608           | 1.44%          | 1,489              | 2.02%                  |
| 204 - 216          | €206,369,189          | 3.11%          | 2,660              | 3.61%                  |
| 216 - 228          | €74,253,520           | 1.12%          | 1,103              | 1.50%                  |
| 228 - 240          | €1,476,686,698        | 22.25%         | 17,657             | 23.97%                 |
| 240 - 252          | €57,310,193           | 0.86%          | 628                | 0.85%                  |
| 252 - 264          | €142,068,127          | 2.14%          | 1,454              | 1.97%                  |
| 264 - 276          | €124,769,995          | 1.88%          | 1,279              | 1.74%                  |
| 276 - 288          | €85,819,794           | 1.29%          | 824                | 1.12%                  |
| 288 - 300          | €3,373,543,496        | 50.82%         | 24,707             | 33.54%                 |
| 300 - 312          | €67,091,613           | 1.01%          | 582                | 0.79%                  |
| 312 - 324          | €45,956,984           | 0.69%          | 377                | 0.51%                  |
| 324 - 336          | €11,442,834           | 0.17%          | 147                | 0.20%                  |
| 336 - 348          | €3,951,631            | 0.06%          | 53                 | 0.07%                  |
| 348 - 360          | €155,614,877          | 2.34%          | 1,840              | 2.50%                  |
| >360               | €0                    | 0.00%          | 0                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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               | €179,893,883          | 2.71%          | 3,851              | 5.23%                  |
| 2014               | €170,572,215          | 2.57%          | 3,294              | 4.47%                  |
| 2015               | €260,187,552          | 3.92%          | 5,487              | 7.45%                  |
| 2016               | €506,915,053          | 7.64%          | 9,219              | 12.52%                 |
| 2017               | €253,758,704          | 3.82%          | 3,653              | 4.96%                  |
| 2018               | €290,111,026          | 4.37%          | 3,208              | 4.36%                  |
| 2019               | €1,012,343,290        | 15.25%         | 10,130             | 13.75%                 |
| 2020               | €1,161,066,377        | 17.49%         | 11,312             | 15.36%                 |
| 2021               | €1,575,596,249        | 23.74%         | 14,431             | 19.59%                 |
| 2022               | €710,985,398          | 10.71%         | 5,228              | 7.10%                  |
| 2023               | €234,341,610          | 3.53%          | 1,624              | 2.20%                  |
| 2024               | €201,958,024          | 3.04%          | 1,617              | 2.20%                  |
| 2025               | €80,048,955           | 1.21%          | 603                | 0.82%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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           | €829,383,132          | 12.49%         | 15,191                 | 33.08%                     |
| 100k - 200k        | €2,897,155,345        | 43.65%         | 19,590                 | 42.66%                     |
| 200k - 300k        | €2,176,531,873        | 32.79%         | 9,054                  | 19.72%                     |
| 300k - 400k        | €601,190,280          | 9.06%          | 1,800                  | 3.92%                      |
| >400k              | €133,517,706          | 2.01%          | 289                    | 0.63%                      |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>45,924</b>          | <b>100.00%</b>             |

## 8. Repayment Type

|                         | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|-------------------------|-----------------------|----------------|--------------------|------------------------|
| Annuity                 | €5,460,807,423        | 82.27%         | 63,669             | 86.44%                 |
| Linear                  | €22,726,149           | 0.34%          | 431                | 0.59%                  |
| Variable Linear Capital | €1,154,244,762        | 17.39%         | 9,557              | 12.98%                 |
| <b>Grand Total</b>      | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

## 9. Interest Rate

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| 0% - 0.5%          | €0                    | 0.00%          | 0                  | 0.00%                  |
| 0.5% - 1%          | €483,825,046          | 7.29%          | 5,325              | 7.23%                  |
| 1% - 1.5%          | €1,900,215,175        | 28.63%         | 19,522             | 26.50%                 |
| 1.5% - 2%          | €2,080,993,659        | 31.35%         | 22,559             | 30.63%                 |
| 2% - 2.5%          | €938,992,796          | 14.15%         | 9,611              | 13.05%                 |
| 2.5% - 3%          | €408,078,762          | 6.15%          | 4,330              | 5.88%                  |
| 3% - 3.5%          | €297,929,439          | 4.49%          | 3,427              | 4.65%                  |
| 3.5% - 4%          | €166,739,067          | 2.51%          | 2,196              | 2.98%                  |
| 4% - 4.5%          | €185,709,314          | 2.80%          | 3,558              | 4.83%                  |
| 4.5% - 5%          | €133,701,509          | 2.01%          | 2,337              | 3.17%                  |
| 5% - 5.5%          | €28,579,504           | 0.43%          | 544                | 0.74%                  |
| 5.5% - 6%          | €11,478,418           | 0.17%          | 221                | 0.30%                  |
| 6% - 6.5%          | €1,428,833            | 0.02%          | 23                 | 0.03%                  |
| 6.5% - 7%          | €106,812              | 0.00%          | 4                  | 0.01%                  |
| >7%                | €0                    | 0.00%          | 0                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

## 10. Interest Rate Type

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| Fixed for Life     | €2,347,158,892        | 35.36%         | 29,973             | 40.69%                 |
| Fixed with Resets  | €4,290,619,443        | 64.64%         | 43,684             | 59.31%                 |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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 (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| 2025               | €208,561,587          | 3.14%          | 3,953              | 5.37%                  |
| 2026               | €282,724,653          | 4.26%          | 5,528              | 7.51%                  |
| 2027               | €143,584,996          | 2.16%          | 2,677              | 3.63%                  |
| 2028               | €124,538,339          | 1.88%          | 2,207              | 3.00%                  |
| 2029               | €43,990,337           | 0.66%          | 675                | 0.92%                  |
| 2030               | €82,149,128           | 1.24%          | 1,384              | 1.88%                  |
| 2031               | €102,958,346          | 1.55%          | 1,673              | 2.27%                  |
| 2032               | €33,327,290           | 0.50%          | 457                | 0.62%                  |
| 2033               | €31,288,166           | 0.47%          | 307                | 0.42%                  |
| 2034               | €133,424,265          | 2.01%          | 1,245              | 1.69%                  |
| 2035               | €228,966,385          | 3.45%          | 2,469              | 3.35%                  |
| 2036               | €265,580,190          | 4.00%          | 2,985              | 4.05%                  |
| 2037               | €106,189,121          | 1.60%          | 949                | 1.29%                  |
| 2038               | €108,236,191          | 1.63%          | 808                | 1.10%                  |
| 2039               | €409,195,667          | 6.16%          | 2,854              | 3.87%                  |
| 2040               | €602,971,776          | 9.08%          | 4,359              | 5.92%                  |
| 2041               | €922,355,420          | 13.90%         | 6,326              | 8.59%                  |
| 2042               | €409,657,203          | 6.17%          | 2,471              | 3.35%                  |
| 2043               | €15,580,867           | 0.23%          | 108                | 0.15%                  |
| 2044               | €35,100,791           | 0.53%          | 245                | 0.33%                  |
| 2045               | €59,393               | 0.00%          | 2                  | 0.00%                  |
| 2046               | €179,330              | 0.00%          | 2                  | 0.00%                  |
| Fixed              | €2,347,158,892        | 35.36%         | 29,973             | 40.69%                 |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

## 12. Interest Payment Frequency

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| Monthly            | €6,637,778,335        | 100.00%        | 73,657             | 100.00%                |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

## 13. Occupation Type

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| Own use            | €6,539,379,191        | 98.52%         | 72,262             | 98.11%                 |
| Buy-to-let         | €93,498,946           | 1.41%          | 1,348              | 1.83%                  |
| Other              | €4,900,197            | 0.07%          | 47                 | 0.06%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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%            | €3,397,545            | 0.05%          | 283                | 0.38%                  |
| 10 - 20%           | €29,920,273           | 0.45%          | 1,387              | 1.88%                  |
| 20 - 30%           | €89,192,949           | 1.34%          | 2,577              | 3.50%                  |
| 30 - 40%           | €198,315,941          | 2.99%          | 4,167              | 5.66%                  |
| 40 - 50%           | €356,512,365          | 5.37%          | 5,969              | 8.10%                  |
| 50 - 60%           | €570,636,129          | 8.60%          | 8,192              | 11.12%                 |
| 60 - 70%           | €811,992,475          | 12.23%         | 10,344             | 14.04%                 |
| 70 - 80%           | €1,389,657,196        | 20.94%         | 14,573             | 19.78%                 |
| 80 - 90%           | €1,368,388,754        | 20.62%         | 11,352             | 15.41%                 |
| 90 - 100%          | €1,580,354,469        | 23.81%         | 12,519             | 17.00%                 |
| 100 - 110%         | €156,438,169          | 2.36%          | 1,468              | 1.99%                  |
| 110 - 120%         | €82,972,069           | 1.25%          | 826                | 1.12%                  |
| >120%              | €0                    | 0.00%          | 0                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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%            | €53,305,264           | 0.80%          | 4,048              | 5.50%                  |
| 10 - 20%           | €175,253,368          | 2.64%          | 5,293              | 7.19%                  |
| 20 - 30%           | €332,887,278          | 5.02%          | 6,883              | 9.34%                  |
| 30 - 40%           | €565,015,352          | 8.51%          | 8,921              | 12.11%                 |
| 40 - 50%           | €816,962,499          | 12.31%         | 10,494             | 14.25%                 |
| 50 - 60%           | €1,052,067,107        | 15.85%         | 11,348             | 15.41%                 |
| 60 - 70%           | €1,219,498,639        | 18.37%         | 10,537             | 14.31%                 |
| 70 - 80%           | €1,231,476,684        | 18.55%         | 8,756              | 11.89%                 |
| 80 - 90%           | €968,433,858          | 14.59%         | 6,134              | 8.33%                  |
| 90 - 100%          | €215,478,174          | 3.25%          | 1,193              | 1.62%                  |
| 100 - 110%         | €7,027,853            | 0.11%          | 47                 | 0.06%                  |
| 110 - 120%         | €372,259              | 0.01%          | 3                  | 0.00%                  |
| >120%              | €0                    | 0.00%          | 0                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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%            | €95,523,604           | 1.44%          | 5,678              | 7.71%                  |
| 10 - 20%           | €310,635,708          | 4.68%          | 7,898              | 10.72%                 |
| 20 - 30%           | €595,209,299          | 8.97%          | 10,322             | 14.01%                 |
| 30 - 40%           | €932,236,638          | 14.04%         | 12,184             | 16.54%                 |
| 40 - 50%           | €1,202,348,943        | 18.11%         | 12,587             | 17.09%                 |
| 50 - 60%           | €1,231,131,770        | 18.55%         | 10,136             | 13.76%                 |
| 60 - 70%           | €1,086,916,568        | 16.37%         | 7,593              | 10.31%                 |
| 70 - 80%           | €736,719,983          | 11.10%         | 4,686              | 6.36%                  |
| 80 - 90%           | €318,981,799          | 4.81%          | 1,901              | 2.58%                  |
| 90 - 100%          | €122,694,308          | 1.85%          | 634                | 0.86%                  |
| 100 - 110%         | €5,008,401            | 0.08%          | 35                 | 0.05%                  |
| 110 - 120%         | €371,312              | 0.01%          | 3                  | 0.00%                  |
| >120%              | €0                    | 0.00%          | 0                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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%            | €17,781,684           | 0.27%          | 2,097              | 2.85%                  |
| 20 - 40%           | €113,060,869          | 1.70%          | 4,371              | 5.93%                  |
| 40 - 60%           | €536,720,805          | 8.09%          | 10,812             | 14.68%                 |
| 60 - 80%           | €2,008,619,333        | 30.26%         | 23,014             | 31.24%                 |
| 80 - 100%          | €676,705,527          | 10.19%         | 7,188              | 9.76%                  |
| 100 - 120%         | €231,379,787          | 3.49%          | 3,677              | 4.99%                  |
| 120 - 140%         | €432,569,848          | 6.52%          | 4,877              | 6.62%                  |
| 140 - 160%         | €1,147,266,499        | 17.28%         | 8,442              | 11.46%                 |
| 160 - 180%         | €490,803,034          | 7.39%          | 3,114              | 4.23%                  |
| 180 - 200%         | €81,087,295           | 1.22%          | 680                | 0.92%                  |
| 200 - 300%         | €443,530,727          | 6.68%          | 3,090              | 4.20%                  |
| 300 - 400%         | €449,986,667          | 6.78%          | 2,249              | 3.05%                  |
| 400 - 500%         | €2,779,876            | 0.04%          | 20                 | 0.03%                  |
| >500%              | €5,486,385            | 0.08%          | 26                 | 0.04%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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             | €12,318,317           | 0.19%          | 2,360              | 3.20%                  |
| 12 - 24            | €39,181,712           | 0.59%          | 2,509              | 3.41%                  |
| 24 - 36            | €114,276,540          | 1.72%          | 4,279              | 5.81%                  |
| 36 - 48            | €132,701,554          | 2.00%          | 3,503              | 4.76%                  |
| 48 - 60            | €258,235,435          | 3.89%          | 5,238              | 7.11%                  |
| 60 - 72            | €444,254,061          | 6.69%          | 7,323              | 9.94%                  |
| 72 - 84            | €334,651,219          | 5.04%          | 4,332              | 5.88%                  |
| 84 - 96            | €777,133,393          | 11.71%         | 8,831              | 11.99%                 |
| 96 - 108           | €914,740,050          | 13.78%         | 9,539              | 12.95%                 |
| 108 - 120          | €491,786,037          | 7.41%          | 4,170              | 5.66%                  |
| 120 - 132          | €1,474,104,398        | 22.21%         | 11,036             | 14.98%                 |
| 132 - 144          | €1,134,224,537        | 17.09%         | 7,598              | 10.32%                 |
| 144 - 156          | €270,015,776          | 4.07%          | 1,544              | 2.10%                  |
| 156 - 168          | €189,135,017          | 2.85%          | 1,125              | 1.53%                  |
| 168 - 180          | €48,162,931           | 0.73%          | 237                | 0.32%                  |
| 180 - 192          | €265,881              | 0.00%          | 4                  | 0.01%                  |
| 192 - 204          | €108,305              | 0.00%          | 1                  | 0.00%                  |
| 204 - 216          | €1,321,558            | 0.02%          | 16                 | 0.02%                  |
| 216 - 228          | €861,056              | 0.01%          | 8                  | 0.01%                  |
| 228 - 240          | €300,557              | 0.00%          | 3                  | 0.00%                  |
| 240 - 252          | €0                    | 0.00%          | 1                  | 0.00%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</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             | €413,448,605          | 6.23%          | 10,071             | 13.67%                 |
| 12 - 24            | €186,683,980          | 2.81%          | 4,638              | 6.30%                  |
| 24 - 36            | €250,428,936          | 3.77%          | 5,340              | 7.25%                  |
| 36 - 48            | €167,819,171          | 2.53%          | 3,452              | 4.69%                  |
| 48 - 60            | €236,084,450          | 3.56%          | 3,904              | 5.30%                  |
| 60 - 72            | €317,660,513          | 4.79%          | 4,881              | 6.63%                  |
| 72 - 84            | €411,597,066          | 6.20%          | 4,792              | 6.51%                  |
| 84 - 96            | €811,511,619          | 12.23%         | 8,415              | 11.42%                 |
| 96 - 108           | €687,701,447          | 10.36%         | 6,628              | 9.00%                  |
| 108 - 120          | €908,848,653          | 13.69%         | 6,797              | 9.23%                  |
| 120 - 132          | €1,599,254,466        | 24.09%         | 10,939             | 14.85%                 |
| 132 - 144          | €301,444,331          | 4.54%          | 1,800              | 2.44%                  |
| 144 - 156          | €180,377,160          | 2.72%          | 1,044              | 1.42%                  |
| 156 - 168          | €135,908,573          | 2.05%          | 812                | 1.10%                  |
| 168 - 180          | €28,839,686           | 0.43%          | 140                | 0.19%                  |
| 180 - 192          | €169,681              | 0.00%          | 4                  | 0.01%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

### 20. IFRS 9 Stage

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| 1                  | €6,376,758,294        | 96.07%         | 70,675             | 95.95%                 |
| 2                  | €261,020,041          | 3.93%          | 2,982              | 4.05%                  |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |



## Residential European Covered Bonds (Premium) Programme

### Cover Pool Performance

#### 1. Delinquencies (at cut-off date)

|                    | In EUR                | In EUR (%)     | In Number of Loans | In Number of Loans (%) |
|--------------------|-----------------------|----------------|--------------------|------------------------|
| Performing         | €6,637,778,335        | 100.00%        | 73,657             | 100.00%                |
| <b>Grand Total</b> | <b>€6,637,778,335</b> | <b>100.00%</b> | <b>73,657</b>      | <b>100.00%</b>         |

#### 2. Past Month Prepayments

|                     | Monthly (%) | Annualised (%) |
|---------------------|-------------|----------------|
| Partial Prepayments | 0.01%       | 0.07%          |
| Full Prepayments    | 0.17%       | 2.01%          |
| Total Prepayments   | 0.18%       | 2.08%          |



# 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  | 07/2025 | €5,500,000,000 | €6,605,034,947    | €6,593,924,337 | €6,576,862,368 | €6,547,296,301 |
| 2  | 08/2025 | €5,500,000,000 | €6,572,323,558    | €6,550,230,984 | €6,516,377,017 | €6,457,920,395 |
| 3  | 09/2025 | €5,500,000,000 | €6,539,622,095    | €6,506,675,847 | €6,456,297,793 | €6,369,616,421 |
| 4  | 10/2025 | €5,500,000,000 | €6,506,932,334    | €6,463,260,332 | €6,396,624,036 | €6,282,374,095 |
| 5  | 11/2025 | €5,500,000,000 | €6,474,249,134    | €6,419,978,971 | €6,337,348,295 | €6,196,176,586 |
| 6  | 12/2025 | €5,500,000,000 | €6,441,563,005    | €6,376,822,036 | €6,278,458,987 | €6,111,003,237 |
| 7  | 01/2026 | €5,500,000,000 | €6,408,880,019    | €6,333,795,231 | €6,219,959,797 | €6,026,848,461 |
| 8  | 02/2026 | €5,500,000,000 | €6,376,176,348    | €6,290,874,729 | €6,161,825,429 | €5,943,678,724 |
| 9  | 03/2026 | €5,500,000,000 | €6,343,441,429    | €6,248,049,923 | €6,104,043,757 | €5,861,473,641 |
| 10 | 04/2026 | €5,500,000,000 | €6,310,702,571    | €6,205,347,519 | €6,046,639,123 | €5,780,247,970 |
| 11 | 05/2026 | €5,500,000,000 | €6,277,950,649    | €6,162,758,274 | €5,989,600,673 | €5,699,982,615 |
| 12 | 06/2026 | €5,500,000,000 | €6,245,203,194    | €6,120,299,130 | €5,932,943,035 | €5,620,682,875 |
| 13 | 07/2026 | €5,500,000,000 | €6,212,478,024    | €6,077,987,196 | €5,876,680,834 | €5,542,353,862 |
| 14 | 08/2026 | €5,500,000,000 | €6,179,744,560    | €6,035,792,192 | €5,820,782,836 | €5,464,957,450 |
| 15 | 09/2026 | €5,500,000,000 | €6,147,012,860    | €5,993,723,665 | €5,765,256,423 | €5,388,492,200 |
| 16 | 10/2026 | €5,000,000,000 | €6,114,279,303    | €5,951,777,782 | €5,710,096,055 | €5,312,944,586 |
| 17 | 11/2026 | €5,000,000,000 | €6,081,557,694    | €5,909,967,669 | €5,655,312,464 | €5,238,316,313 |
| 18 | 12/2026 | €5,000,000,000 | €6,048,832,736    | €5,868,278,126 | €5,600,889,227 | €5,164,583,930 |
| 19 | 01/2027 | €5,000,000,000 | €6,016,119,468    | €5,826,723,439 | €5,546,838,147 | €5,091,750,232 |
| 20 | 02/2027 | €5,000,000,000 | €5,983,375,051    | €5,785,261,829 | €5,493,117,662 | €5,019,769,112 |
| 21 | 03/2027 | €5,000,000,000 | €5,950,604,884    | €5,743,898,367 | €5,439,730,996 | €4,948,635,951 |
| 22 | 04/2027 | €5,000,000,000 | €5,917,830,022    | €5,702,653,168 | €5,386,695,542 | €4,878,358,967 |
| 23 | 05/2027 | €5,000,000,000 | €5,885,028,369    | €5,661,504,704 | €5,333,989,268 | €4,808,910,605 |
| 24 | 06/2027 | €5,000,000,000 | €5,852,202,422    | €5,620,455,207 | €5,281,612,686 | €4,740,283,962 |
| 25 | 07/2027 | €5,000,000,000 | €5,819,357,533    | €5,579,509,630 | €5,229,568,847 | €4,672,474,449 |
| 26 | 08/2027 | €5,000,000,000 | €5,786,475,609    | €5,538,650,453 | €5,177,839,747 | €4,605,458,755 |
| 27 | 09/2027 | €5,000,000,000 | €5,753,566,444    | €5,497,886,921 | €5,126,432,516 | €4,539,236,170 |
| 28 | 10/2027 | €4,250,000,000 | €5,720,620,648    | €5,457,209,912 | €5,075,337,123 | €4,473,790,792 |
| 29 | 11/2027 | €4,250,000,000 | €5,687,656,072    | €5,416,636,310 | €5,024,567,750 | €4,409,128,183 |
| 30 | 12/2027 | €4,250,000,000 | €5,654,664,409    | €5,376,158,014 | €4,974,115,310 | €4,345,233,401 |
| 31 | 01/2028 | €4,250,000,000 | €5,621,612,287    | €5,335,743,188 | €4,923,948,895 | €4,282,072,727 |
| 32 | 02/2028 | €4,250,000,000 | €5,588,515,442    | €5,295,406,740 | €4,874,080,931 | €4,219,650,493 |
| 33 | 03/2028 | €4,250,000,000 | €5,555,447,982    | €5,255,218,693 | €4,824,574,311 | €4,158,014,375 |
| 34 | 04/2028 | €4,250,000,000 | €5,522,424,106    | €5,215,192,025 | €4,775,439,028 | €4,097,165,743 |
| 35 | 05/2028 | €4,250,000,000 | €5,489,377,880    | €5,175,264,077 | €4,726,615,883 | €4,037,046,767 |
| 36 | 06/2028 | €3,750,000,000 | €5,456,343,954    | €5,135,467,278 | €4,678,132,897 | €3,977,674,742 |
| 37 | 07/2028 | €3,750,000,000 | €5,423,278,255    | €5,095,759,869 | €4,629,950,386 | €3,919,009,278 |
| 38 | 08/2028 | €3,750,000,000 | €5,390,250,897    | €5,056,207,481 | €4,582,126,386 | €3,861,092,982 |
| 39 | 09/2028 | €3,750,000,000 | €5,357,196,052    | €5,016,747,999 | €4,534,602,857 | €3,803,870,260 |
| 40 | 10/2028 | €3,750,000,000 | €5,324,152,243    | €4,977,417,280 | €4,487,410,672 | €3,747,360,692 |
| 41 | 11/2028 | €3,750,000,000 | €5,291,096,848    | €4,938,193,872 | €4,440,528,847 | €3,691,540,336 |
| 42 | 12/2028 | €3,750,000,000 | €5,258,021,689    | €4,899,069,924 | €4,393,948,797 | €3,636,395,873 |
| 43 | 01/2029 | €3,750,000,000 | €5,225,016,260    | €4,860,128,487 | €4,347,743,341 | €3,581,981,225 |
| 44 | 02/2029 | €3,750,000,000 | €5,191,940,272    | €4,821,238,677 | €4,301,793,646 | €3,528,192,093 |
| 45 | 03/2029 | €3,250,000,000 | €5,158,935,890    | €4,782,532,333 | €4,256,215,910 | €3,475,117,883 |
| 46 | 04/2029 | €3,250,000,000 | €5,125,850,530    | €4,743,867,622 | €4,210,882,195 | €3,422,647,901 |
| 47 | 05/2029 | €3,250,000,000 | €5,092,776,852    | €4,705,330,251 | €4,165,867,328 | €3,370,837,442 |
| 48 | 06/2029 | €3,250,000,000 | €5,059,747,678    | €4,666,950,155 | €4,121,196,107 | €3,319,700,451 |
| 49 | 07/2029 | €3,250,000,000 | €5,026,753,327    | €4,628,717,934 | €4,076,858,414 | €3,269,222,563 |
| 50 | 08/2029 | €3,250,000,000 | €4,993,783,934    | €4,590,624,074 | €4,032,844,127 | €3,219,389,603 |



# 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  | 09/2029 | €3,250,000,000 | €4,960,841,510    | €4,552,670,025 | €3,989,152,828 | €3,170,195,298 |
| 52  | 10/2029 | €3,250,000,000 | €4,927,932,935    | €4,514,861,686 | €3,945,787,976 | €3,121,636,497 |
| 53  | 11/2029 | €3,250,000,000 | €4,895,025,123    | €4,477,168,361 | €3,902,721,088 | €3,073,684,887 |
| 54  | 12/2029 | €3,250,000,000 | €4,862,123,860    | €4,439,595,052 | €3,859,955,002 | €3,026,337,160 |
| 55  | 01/2030 | €3,250,000,000 | €4,829,307,656    | €4,402,213,018 | €3,817,549,975 | €2,979,634,826 |
| 56  | 02/2030 | €3,250,000,000 | €4,796,589,756    | €4,365,033,645 | €3,775,513,843 | €2,933,577,863 |
| 57  | 03/2030 | €3,250,000,000 | €4,763,861,776    | €4,327,957,740 | €3,733,758,953 | €2,888,092,321 |
| 58  | 04/2030 | €3,250,000,000 | €4,731,142,530    | €4,291,002,138 | €3,692,298,388 | €2,843,183,089 |
| 59  | 05/2030 | €3,250,000,000 | €4,698,421,058    | €4,254,156,604 | €3,651,121,850 | €2,798,836,995 |
| 60  | 06/2030 | €3,250,000,000 | €4,665,737,645    | €4,217,457,290 | €3,610,258,849 | €2,755,071,422 |
| 61  | 07/2030 | €3,250,000,000 | €4,633,082,279    | €4,180,894,714 | €3,569,699,621 | €2,711,873,554 |
| 62  | 08/2030 | €3,250,000,000 | €4,600,441,325    | €4,144,456,195 | €3,529,431,764 | €2,669,228,755 |
| 63  | 09/2030 | €3,250,000,000 | €4,567,794,399    | €4,108,123,064 | €3,489,437,913 | €2,627,118,860 |
| 64  | 10/2030 | €3,250,000,000 | €4,535,235,967    | €4,071,979,897 | €3,449,788,338 | €2,585,591,662 |
| 65  | 11/2030 | €3,250,000,000 | €4,502,692,680    | €4,035,960,275 | €3,410,424,987 | €2,544,598,298 |
| 66  | 12/2030 | €3,250,000,000 | €4,470,245,024    | €4,000,135,887 | €3,371,406,793 | €2,504,177,623 |
| 67  | 01/2031 | €3,250,000,000 | €4,437,849,622    | €3,964,467,281 | €3,332,698,644 | €2,464,298,199 |
| 68  | 02/2031 | €2,750,000,000 | €4,405,472,848    | €3,928,923,968 | €3,294,273,294 | €2,424,934,891 |
| 69  | 03/2031 | €2,750,000,000 | €4,373,052,327    | €3,893,450,067 | €3,256,082,532 | €2,386,047,600 |
| 70  | 04/2031 | €2,750,000,000 | €4,340,734,884    | €3,858,176,011 | €3,218,234,052 | €2,347,710,631 |
| 71  | 05/2031 | €2,750,000,000 | €4,308,445,722    | €3,823,034,706 | €3,180,670,083 | €2,309,876,747 |
| 72  | 06/2031 | €2,750,000,000 | €4,276,196,415    | €3,788,036,013 | €3,143,397,307 | €2,272,546,099 |
| 73  | 07/2031 | €2,750,000,000 | €4,243,952,739    | €3,753,149,228 | €3,106,388,748 | €2,235,694,566 |
| 74  | 08/2031 | €2,750,000,000 | €4,211,821,178    | €3,718,468,077 | €3,069,720,420 | €2,199,372,204 |
| 75  | 09/2031 | €2,750,000,000 | €4,179,740,626    | €3,683,937,941 | €3,033,345,402 | €2,163,540,436 |
| 76  | 10/2031 | €2,750,000,000 | €4,147,723,691    | €3,649,569,429 | €2,997,270,810 | €2,128,199,697 |
| 77  | 11/2031 | €2,750,000,000 | €4,115,750,253    | €3,615,344,326 | €2,961,480,069 | €2,093,333,623 |
| 78  | 12/2031 | €2,750,000,000 | €4,083,740,835    | €3,581,192,488 | €2,925,914,338 | €2,058,896,352 |
| 79  | 01/2032 | €2,750,000,000 | €4,051,851,154    | €3,547,250,142 | €2,890,683,551 | €2,024,961,032 |
| 80  | 02/2032 | €1,750,000,000 | €4,019,979,519    | €3,513,427,626 | €2,855,712,894 | €1,991,470,619 |
| 81  | 03/2032 | €1,750,000,000 | €3,988,126,589    | €3,479,725,181 | €2,821,001,199 | €1,958,420,172 |
| 82  | 04/2032 | €1,750,000,000 | €3,956,233,481    | €3,446,091,183 | €2,786,505,365 | €1,925,775,816 |
| 83  | 05/2032 | €1,750,000,000 | €3,924,385,138    | €3,412,599,419 | €2,752,283,874 | €1,893,574,134 |
| 84  | 06/2032 | €1,750,000,000 | €3,892,539,023    | €3,379,212,515 | €2,718,305,176 | €1,861,789,348 |
| 85  | 07/2032 | €1,750,000,000 | €3,860,714,951    | €3,345,947,381 | €2,684,581,594 | €1,830,426,014 |
| 86  | 08/2032 | €1,750,000,000 | €3,828,874,427    | €3,312,770,365 | €2,651,084,850 | €1,799,461,010 |
| 87  | 09/2032 | €1,750,000,000 | €3,796,993,221    | €3,279,660,358 | €2,617,796,966 | €1,768,878,548 |
| 88  | 10/2032 | €1,750,000,000 | €3,765,143,798    | €3,246,679,776 | €2,584,766,638 | €1,738,707,937 |
| 89  | 11/2032 | €1,750,000,000 | €3,733,296,157    | €3,213,802,405 | €2,551,971,672 | €1,708,930,451 |
| 90  | 12/2032 | €1,750,000,000 | €3,701,442,734    | €3,181,021,485 | €2,519,405,507 | €1,679,538,082 |
| 91  | 01/2033 | €1,750,000,000 | €3,669,399,375    | €3,148,178,800 | €2,486,941,996 | €1,650,443,567 |
| 92  | 02/2033 | €1,750,000,000 | €3,637,400,059    | €3,115,475,329 | €2,454,739,306 | €1,621,749,011 |
| 93  | 03/2033 | €1,750,000,000 | €3,605,504,830    | €3,082,961,976 | €2,422,836,026 | €1,593,476,011 |
| 94  | 04/2033 | €1,750,000,000 | €3,573,583,881    | €3,050,527,236 | €2,391,143,033 | €1,565,562,119 |
| 95  | 05/2033 | €1,750,000,000 | €3,541,787,395    | €3,018,298,959 | €2,359,759,247 | €1,538,068,535 |
| 96  | 06/2033 | €1,750,000,000 | €3,510,007,939    | €2,986,184,963 | €2,328,610,981 | €1,510,943,325 |
| 97  | 07/2033 | €1,750,000,000 | €3,478,353,212    | €2,954,276,405 | €2,297,767,893 | €1,484,228,040 |
| 98  | 08/2033 | €1,750,000,000 | €3,446,724,303    | €2,922,488,637 | €2,267,162,535 | €1,457,875,285 |
| 99  | 09/2033 | €1,750,000,000 | €3,415,215,659    | €2,890,901,255 | €2,236,855,227 | €1,431,920,267 |
| 100 | 10/2033 | €1,750,000,000 | €3,383,678,288    | €2,859,387,595 | €2,206,746,478 | €1,406,295,682 |



# 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 | 11/2033 | €1,750,000,000 | €3,352,071,068    | €2,827,912,850 | €2,176,808,521 | €1,380,980,900 |
| 102 | 12/2033 | €1,750,000,000 | €3,320,582,416    | €2,796,635,764 | €2,147,162,476 | €1,356,049,660 |
| 103 | 01/2034 | €1,750,000,000 | €3,289,320,892    | €2,765,646,869 | €2,117,875,967 | €1,331,540,712 |
| 104 | 02/2034 | €1,000,000,000 | €3,258,022,089    | €2,734,723,024 | €2,088,776,328 | €1,307,341,677 |
| 105 | 03/2034 | €500,000,000   | €3,226,744,239    | €2,703,912,949 | €2,059,899,772 | €1,283,472,302 |
| 106 | 04/2034 | €500,000,000   | €3,195,588,297    | €2,673,300,773 | €2,031,309,044 | €1,259,968,406 |
| 107 | 05/2034 | €500,000,000   | €3,164,344,470    | €2,642,710,536 | €2,002,869,110 | €1,236,743,008 |
| 108 | 06/2034 | €500,000,000   | €3,133,268,910    | €2,612,355,942 | €1,974,740,881 | €1,213,892,573 |
| 109 | 07/2034 | €500,000,000   | €3,102,289,666    | €2,582,176,160 | €1,946,876,611 | €1,191,384,120 |
| 110 | 08/2034 | €500,000,000   | €3,071,396,677    | €2,552,162,191 | €1,919,268,012 | €1,169,209,261 |
| 111 | 09/2034 | €500,000,000   | €3,040,565,199    | €2,522,292,919 | €1,891,897,788 | €1,147,354,261 |
| 112 | 10/2034 | €500,000,000   | €3,009,846,049    | €2,492,609,937 | €1,864,795,726 | €1,125,834,027 |
| 113 | 11/2034 | €500,000,000   | €2,979,172,764    | €2,463,057,601 | €1,837,918,738 | €1,104,619,366 |
| 114 | 12/2034 | €500,000,000   | €2,948,537,242    | €2,433,628,802 | €1,811,260,298 | €1,083,703,453 |
| 115 | 01/2035 | €500,000,000   | €2,918,222,416    | €2,404,556,288 | €1,784,991,996 | €1,063,185,646 |
| 116 | 02/2035 | €500,000,000   | €2,888,042,365    | €2,375,685,561 | €1,758,996,914 | €1,042,992,417 |
| 117 | 03/2035 | €500,000,000   | €2,857,899,098    | €2,346,935,366 | €1,733,213,420 | €1,023,084,155 |
| 118 | 04/2035 | €500,000,000   | €2,827,712,748    | €2,318,239,852 | €1,707,591,857 | €1,003,428,964 |
| 119 | 05/2035 | €500,000,000   | €2,797,642,334    | €2,289,729,126 | €1,682,227,043 | €984,080,010   |
| 120 | 06/2035 | €500,000,000   | €2,767,503,878    | €2,261,252,162 | €1,657,006,801 | €964,968,935   |
| 121 | 07/2035 | €500,000,000   | €2,737,664,391    | €2,233,108,392 | €1,632,149,340 | €946,220,117   |
| 122 | 08/2035 | €500,000,000   | €2,707,901,467    | €2,205,115,255 | €1,607,519,234 | €927,751,582   |
| 123 | 09/2035 | €500,000,000   | €2,678,239,672    | €2,177,292,190 | €1,583,129,323 | €909,567,975   |
| 124 | 10/2035 | €500,000,000   | €2,648,717,370    | €2,149,669,700 | €1,559,000,332 | €891,678,340   |
| 125 | 11/2035 | €500,000,000   | €2,619,356,682    | €2,122,264,923 | €1,535,143,092 | €874,085,899   |
| 126 | 12/2035 | €500,000,000   | €2,590,135,058    | €2,095,058,745 | €1,511,542,163 | €856,778,894   |
| 127 | 01/2036 | €500,000,000   | €2,561,062,453    | €2,068,058,423 | €1,488,201,228 | €839,756,539   |
| 128 | 02/2036 | €500,000,000   | €2,532,056,349    | €2,041,196,620 | €1,465,070,385 | €822,987,932   |
| 129 | 03/2036 | €500,000,000   | €2,503,150,189    | €2,014,499,768 | €1,442,167,369 | €806,480,525   |
| 130 | 04/2036 | €500,000,000   | €2,474,372,362    | €1,987,990,064 | €1,419,506,700 | €790,239,817   |
| 131 | 05/2036 | €500,000,000   | €2,445,702,988    | €1,961,650,834 | €1,397,075,056 | €774,255,755   |
| 132 | 06/2036 | €500,000,000   | €2,417,124,080    | €1,935,467,029 | €1,374,860,400 | €758,519,148   |
| 133 | 07/2036 | €500,000,000   | €2,388,774,584    | €1,909,549,153 | €1,352,939,765 | €743,069,865   |
| 134 | 08/2036 | €500,000,000   | €2,360,544,576    | €1,883,808,351 | €1,331,248,501 | €727,869,567   |
| 135 | 09/2036 | €500,000,000   | €2,332,449,300    | €1,858,256,086 | €1,309,793,322 | €712,919,418   |
| 136 | 10/2036 | €500,000,000   | €2,304,367,536    | €1,832,795,203 | €1,288,504,506 | €698,179,118   |
| 137 | 11/2036 | €500,000,000   | €2,276,551,101    | €1,807,625,395 | €1,267,521,195 | €683,721,735   |
| 138 | 12/2036 | €500,000,000   | €2,248,856,704    | €1,782,631,817 | €1,246,761,102 | €669,500,093   |
| 139 | 01/2037 | €500,000,000   | €2,221,291,242    | €1,757,819,243 | €1,226,226,222 | €655,512,894   |
| 140 | 02/2037 | €500,000,000   | €2,193,835,963    | €1,733,172,148 | €1,205,904,400 | €641,751,307   |
| 141 | 03/2037 | €500,000,000   | €2,166,476,958    | €1,708,678,929 | €1,185,786,322 | €628,208,141   |
| 142 | 04/2037 | €500,000,000   | €2,139,203,894    | €1,684,330,875 | €1,165,864,763 | €614,877,416   |
| 143 | 05/2037 | €500,000,000   | €2,111,982,909    | €1,660,100,835 | €1,146,119,836 | €601,746,589   |
| 144 | 06/2037 | €500,000,000   | €2,084,825,177    | €1,635,997,183 | €1,126,556,316 | €588,816,209   |
| 145 | 07/2037 | €500,000,000   | €2,057,702,080    | €1,611,997,057 | €1,107,157,468 | €576,075,606   |
| 146 | 08/2037 | €500,000,000   | €2,030,608,232    | €1,588,095,920 | €1,087,919,280 | €563,520,873   |
| 147 | 09/2037 | €500,000,000   | €2,003,536,649    | €1,564,288,017 | €1,068,836,942 | €551,147,741   |
| 148 | 10/2037 | €500,000,000   | €1,976,489,303    | €1,540,574,607 | €1,049,910,470 | €538,954,478   |
| 149 | 11/2037 | €500,000,000   | €1,949,511,144    | €1,516,990,386 | €1,031,162,604 | €526,950,977   |
| 150 | 12/2037 | €500,000,000   | €1,922,584,836    | €1,493,521,430 | €1,012,582,876 | €515,130,045   |



# 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 | 01/2038 | €500,000,000  | €1,895,675,561    | €1,470,140,348 | €994,151,818 | €503,480,036 |
| 152 | 02/2038 | €500,000,000  | €1,868,834,289    | €1,446,886,349 | €975,895,078 | €492,012,247 |
| 153 | 03/2038 | €500,000,000  | €1,842,165,356    | €1,423,839,627 | €957,865,603 | €480,751,453 |
| 154 | 04/2038 | €500,000,000  | €1,815,419,585    | €1,400,807,058 | €939,932,394 | €469,630,060 |
| 155 | 05/2038 | €500,000,000  | €1,788,837,928    | €1,377,974,367 | €922,219,348 | €458,708,451 |
| 156 | 06/2038 | €500,000,000  | €1,762,279,769    | €1,355,232,599 | €904,652,368 | €447,947,873 |
| 157 | 07/2038 | €500,000,000  | €1,735,998,712    | €1,332,776,180 | €887,360,109 | €437,410,191 |
| 158 | 08/2038 | €500,000,000  | €1,709,624,934    | €1,310,320,412 | €870,151,713 | €426,999,353 |
| 159 | 09/2038 | €500,000,000  | €1,683,357,228    | €1,288,017,581 | €853,127,729 | €416,763,367 |
| 160 | 10/2038 | €500,000,000  | €1,657,238,102    | €1,265,899,569 | €836,308,120 | €406,710,173 |
| 161 | 11/2038 | €500,000,000  | €1,631,107,225    | €1,243,843,364 | €819,610,567 | €396,798,035 |
| 162 | 12/2038 | €500,000,000  | €1,604,857,831    | €1,221,767,554 | €802,980,941 | €386,999,535 |
| 163 | 01/2039 | €500,000,000  | €1,579,018,642    | €1,200,074,254 | €786,682,633 | €377,440,076 |
| 164 | 02/2039 | €500,000,000  | €1,553,321,072    | €1,178,557,931 | €770,579,006 | €368,051,729 |
| 165 | 03/2039 | €500,000,000  | €1,527,515,950    | €1,157,029,134 | €754,545,314 | €358,773,418 |
| 166 | 04/2039 | €500,000,000  | €1,501,671,542    | €1,135,539,722 | €738,615,058 | €349,620,050 |
| 167 | 05/2039 | €500,000,000  | €1,476,315,554    | €1,114,488,048 | €723,046,179 | €340,712,017 |
| 168 | 06/2039 | €500,000,000  | €1,450,922,021    | €1,093,475,688 | €707,578,366 | €331,924,419 |
| 169 | 07/2039 | €500,000,000  | €1,425,915,048    | €1,072,821,705 | €692,417,061 | €323,352,081 |
| 170 | 08/2039 | €500,000,000  | €1,400,890,279    | €1,052,220,747 | €677,363,613 | €314,900,250 |
| 171 | 09/2039 | €500,000,000  | €1,376,298,059    | €1,032,010,405 | €662,634,239 | €306,667,856 |
| 172 | 10/2039 | €500,000,000  | €1,351,945,114    | €1,012,044,196 | €648,132,903 | €298,608,177 |
| 173 | 11/2039 | €500,000,000  | €1,327,763,722    | €992,270,445   | €633,825,111 | €290,703,533 |
| 174 | 12/2039 | €500,000,000  | €1,303,847,698    | €972,758,338   | €619,753,719 | €282,971,861 |
| 175 | 01/2040 | €500,000,000  | €1,280,501,981    | €953,733,839   | €606,060,759 | €275,475,841 |
| 176 | 02/2040 | €500,000,000  | €1,257,381,085    | €934,937,759   | €592,579,287 | €268,137,195 |
| 177 | 03/2040 | €500,000,000  | €1,234,372,992    | €916,285,950   | €579,254,730 | €260,929,646 |
| 178 | 04/2040 | €500,000,000  | €1,211,487,042    | €897,784,761   | €566,090,133 | €253,853,212 |
| 179 | 05/2040 | €500,000,000  | €1,188,540,880    | €879,298,677   | €552,999,285 | €246,868,052 |
| 180 | 06/2040 | €500,000,000  | €1,165,909,205    | €861,104,515   | €540,155,510 | €240,050,366 |
| 181 | 07/2040 | €500,000,000  | €1,143,498,048    | €843,131,670   | €527,512,968 | €233,378,017 |
| 182 | 08/2040 | €500,000,000  | €1,121,245,609    | €825,333,683   | €515,041,355 | €226,836,088 |
| 183 | 09/2040 | €500,000,000  | €1,099,104,142    | €807,674,737   | €502,717,293 | €220,412,953 |
| 184 | 10/2040 | €500,000,000  | €1,077,390,347    | €790,386,610   | €490,683,771 | €214,169,797 |
| 185 | 11/2040 | €500,000,000  | €1,056,012,532    | €773,400,424   | €478,896,122 | €208,085,152 |
| 186 | 12/2040 | €500,000,000  | €1,034,915,578    | €756,674,498   | €467,326,928 | €202,145,380 |
| 187 | 01/2041 | €500,000,000  | €1,014,083,946    | €740,196,318   | €455,967,011 | €196,344,925 |
| 188 | 02/2041 | €500,000,000  | €993,453,439      | €723,917,991   | €444,785,547 | €190,669,034 |
| 189 | 03/2041 | €500,000,000  | €973,024,289      | €707,838,814   | €433,780,939 | €185,115,679 |
| 190 | 04/2041 | €500,000,000  | €952,885,070      | €692,022,244   | €422,990,817 | €179,699,522 |
| 191 | 05/2041 | €500,000,000  | €933,009,935      | €676,448,347   | €412,401,579 | €174,413,278 |
| 192 | 06/2041 | €500,000,000  | €913,415,138      | €661,127,795   | €402,018,362 | €169,257,669 |
| 193 | 07/2041 | €500,000,000  | €894,168,260      | €646,108,271   | €391,868,693 | €164,242,776 |
| 194 | 08/2041 | €500,000,000  | €875,186,262      | €631,328,482   | €381,913,882 | €159,350,854 |
| 195 | 09/2041 | €500,000,000  | €856,458,945      | €616,779,996   | €372,147,525 | €154,577,873 |
| 196 | 10/2041 | €0            | €838,006,106      | €602,476,002   | €362,576,292 | €149,925,269 |
| 197 | 11/2041 | €0            | €819,828,450      | €588,415,893   | €353,198,490 | €145,390,997 |
| 198 | 12/2041 | €0            | €801,895,837      | €574,576,961   | €343,999,211 | €140,967,619 |
| 199 | 01/2042 | €0            | €784,203,683      | €560,954,926   | €334,974,694 | €136,652,367 |
| 200 | 02/2042 | €0            | €766,802,902      | €547,585,168   | €326,144,833 | €132,452,117 |



# 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 | 03/2042 | €0            | €749,466,193      | €534,304,479 | €317,411,338 | €128,325,830 |
| 202 | 04/2042 | €0            | €732,415,025      | €521,270,145 | €308,866,827 | €124,310,025 |
| 203 | 05/2042 | €0            | €715,457,581      | €508,344,743 | €300,428,788 | €120,370,392 |
| 204 | 06/2042 | €0            | €698,609,148      | €495,538,675 | €292,102,691 | €116,508,317 |
| 205 | 07/2042 | €0            | €681,726,966      | €482,750,352 | €283,828,104 | €112,698,986 |
| 206 | 08/2042 | €0            | €665,041,621      | €470,142,803 | €275,700,392 | €108,979,607 |
| 207 | 09/2042 | €0            | €648,443,093      | €457,637,573 | €267,672,688 | €105,330,745 |
| 208 | 10/2042 | €0            | €631,897,097      | €445,210,097 | €259,730,042 | €101,745,808 |
| 209 | 11/2042 | €0            | €615,426,648      | €432,876,273 | €251,881,201 | €98,227,556  |
| 210 | 12/2042 | €0            | €599,044,564      | €420,644,733 | €244,130,603 | €94,777,019  |
| 211 | 01/2043 | €0            | €582,151,590      | €408,094,980 | €236,234,223 | €91,299,180  |
| 212 | 02/2043 | €0            | €565,879,071      | €396,020,471 | €228,651,467 | €87,971,359  |
| 213 | 03/2043 | €0            | €549,469,748      | €383,889,851 | €221,074,057 | €84,673,659  |
| 214 | 04/2043 | €0            | €533,623,526      | €372,191,672 | €213,782,719 | €81,512,908  |
| 215 | 05/2043 | €0            | €517,908,503      | €360,623,118 | €206,601,896 | €78,420,812  |
| 216 | 06/2043 | €0            | €502,334,691      | €349,190,591 | €199,534,532 | €75,397,742  |
| 217 | 07/2043 | €0            | €486,881,128      | €337,878,956 | €192,571,259 | €72,439,424  |
| 218 | 08/2043 | €0            | €471,584,453      | €326,713,079 | €185,725,545 | €69,550,203  |
| 219 | 09/2043 | €0            | €456,390,025      | €315,654,529 | €178,974,822 | €66,720,907  |
| 220 | 10/2043 | €0            | €441,214,481      | €304,645,298 | €172,285,683 | €63,938,498  |
| 221 | 11/2043 | €0            | €426,235,609      | €293,807,779 | €165,726,819 | €61,227,888  |
| 222 | 12/2043 | €0            | €411,059,267      | €282,869,970 | €159,144,320 | €58,531,664  |
| 223 | 01/2044 | €0            | €396,338,214      | €272,280,907 | €152,790,475 | €55,942,162  |
| 224 | 02/2044 | €0            | €381,627,031      | €261,733,437 | €146,491,725 | €53,394,842  |
| 225 | 03/2044 | €0            | €366,936,663      | €251,234,933 | €140,251,885 | €50,890,669  |
| 226 | 04/2044 | €0            | €352,618,546      | €241,025,454 | €134,204,285 | €48,477,373  |
| 227 | 05/2044 | €0            | €338,365,021      | €230,893,687 | €128,230,202 | €46,111,183  |
| 228 | 06/2044 | €0            | €324,339,048      | €220,950,341 | €122,390,508 | €43,813,396  |
| 229 | 07/2044 | €0            | €310,537,855      | €211,192,663 | €116,682,757 | €41,582,357  |
| 230 | 08/2044 | €0            | €297,010,265      | €201,652,948 | €111,123,837 | €39,423,292  |
| 231 | 09/2044 | €0            | €283,748,081      | €192,324,623 | €105,709,090 | €37,333,718  |
| 232 | 10/2044 | €0            | €270,775,419      | €183,223,019 | €100,445,913 | €35,315,424  |
| 233 | 11/2044 | €0            | €258,004,903      | €174,288,044 | €95,300,379  | €33,355,697  |
| 234 | 12/2044 | €0            | €245,415,935      | €165,505,044 | €90,263,685  | €31,450,800  |
| 235 | 01/2045 | €0            | €233,986,431      | €157,531,711 | €85,692,855  | €29,723,947  |
| 236 | 02/2045 | €0            | €222,638,368      | €149,639,471 | €81,189,073  | €28,035,138  |
| 237 | 03/2045 | €0            | €211,381,049      | €141,834,226 | €76,755,102  | €26,384,910  |
| 238 | 04/2045 | €0            | €200,249,885      | €134,139,323 | €72,403,092  | €24,777,000  |
| 239 | 05/2045 | €0            | €189,238,165      | €126,549,782 | €68,129,813  | €23,209,834  |
| 240 | 06/2045 | €0            | €178,425,682      | €119,118,407 | €63,963,095  | €21,692,397  |
| 241 | 07/2045 | €0            | €167,920,246      | €111,916,318 | €59,940,285  | €20,236,720  |
| 242 | 08/2045 | €0            | €157,629,453      | €104,880,937 | €56,026,919  | €18,830,476  |
| 243 | 09/2045 | €0            | €147,643,418      | €98,071,343  | €52,253,706  | €17,483,360  |
| 244 | 10/2045 | €0            | €138,069,803      | €91,557,848  | €48,657,002  | €16,206,767  |
| 245 | 11/2045 | €0            | €128,983,809      | €85,388,800  | €45,261,138  | €15,007,894  |
| 246 | 12/2045 | €0            | €120,373,318      | €79,554,506  | €42,059,503  | €13,883,587  |
| 247 | 01/2046 | €0            | €112,264,797      | €74,070,792  | €39,059,002  | €12,835,179  |
| 248 | 02/2046 | €0            | €104,499,143      | €68,831,140  | €36,202,112  | €11,842,896  |
| 249 | 03/2046 | €0            | €97,096,072       | €63,847,329  | €33,493,958  | €10,907,714  |
| 250 | 04/2046 | €0            | €90,092,419       | €59,142,293  | €30,945,442  | €10,032,454  |



# 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 | 05/2046 | €0            | €83,411,471       | €54,664,393 | €28,528,429 | €9,207,285 |
| 252 | 06/2046 | €0            | €77,197,949       | €50,507,207 | €26,290,659 | €8,446,922 |
| 253 | 07/2046 | €0            | €71,532,289       | €46,721,691 | €24,257,245 | €7,758,570 |
| 254 | 08/2046 | €0            | €66,250,850       | €43,199,301 | €22,370,435 | €7,122,917 |
| 255 | 09/2046 | €0            | €61,360,367       | €39,943,127 | €20,630,729 | €6,539,451 |
| 256 | 10/2046 | €0            | €56,824,384       | €36,928,161 | €19,024,138 | €6,003,091 |
| 257 | 11/2046 | €0            | €52,571,839       | €34,107,113 | €17,525,364 | €5,505,291 |
| 258 | 12/2046 | €0            | €48,525,441       | €31,428,968 | €16,107,458 | €5,037,133 |
| 259 | 01/2047 | €0            | €44,685,282       | €28,893,088 | €14,769,495 | €4,597,961 |
| 260 | 02/2047 | €0            | €41,368,226       | €26,703,317 | €13,614,813 | €4,219,438 |
| 261 | 03/2047 | €0            | €38,336,525       | €24,704,717 | €12,563,226 | €3,876,032 |
| 262 | 04/2047 | €0            | €35,565,972       | €22,880,772 | €11,605,577 | €3,564,480 |
| 263 | 05/2047 | €0            | €32,976,156       | €21,178,971 | €10,714,594 | €3,276,034 |
| 264 | 06/2047 | €0            | €30,548,485       | €19,586,793 | €9,883,460  | €3,008,326 |
| 265 | 07/2047 | €0            | €28,310,301       | €18,121,201 | €9,120,265  | €2,763,545 |
| 266 | 08/2047 | €0            | €26,217,460       | €16,753,362 | €8,410,023  | €2,536,878 |
| 267 | 09/2047 | €0            | €24,255,832       | €15,473,778 | €7,747,586  | €2,326,548 |
| 268 | 10/2047 | €0            | €22,383,677       | €14,255,434 | €7,119,103  | €2,128,208 |
| 269 | 11/2047 | €0            | €20,629,205       | €13,115,968 | €6,533,110  | €1,944,250 |
| 270 | 12/2047 | €0            | €18,978,824       | €12,046,365 | €5,984,811  | €1,773,070 |
| 271 | 01/2048 | €0            | €17,437,881       | €11,049,669 | €5,475,433  | €1,614,868 |
| 272 | 02/2048 | €0            | €15,976,924       | €10,106,891 | €4,995,300  | €1,466,640 |
| 273 | 03/2048 | €0            | €14,601,035       | €9,220,975  | €4,545,646  | €1,328,620 |
| 274 | 04/2048 | €0            | €13,359,579       | €8,422,768  | €4,141,412  | €1,205,027 |
| 275 | 05/2048 | €0            | €12,218,206       | €7,690,213  | €3,771,436  | €1,092,442 |
| 276 | 06/2048 | €0            | €11,191,120       | €7,031,910  | €3,439,668  | €991,862   |
| 277 | 07/2048 | €0            | €10,246,098       | €6,427,278  | €3,135,776  | €900,167   |
| 278 | 08/2048 | €0            | €9,353,626        | €5,857,569  | €2,850,429  | €814,576   |
| 279 | 09/2048 | €0            | €8,498,845        | €5,313,322  | €2,578,895  | €733,666   |
| 280 | 10/2048 | €0            | €7,670,296        | €4,787,262  | €2,317,553  | €656,353   |
| 281 | 11/2048 | €0            | €6,872,219        | €4,281,943  | €2,067,560  | €582,920   |
| 282 | 12/2048 | €0            | €6,095,271        | €3,791,454  | €1,825,987  | €512,498   |
| 283 | 01/2049 | €0            | €5,343,322        | €3,318,126  | €1,593,895  | €445,346   |
| 284 | 02/2049 | €0            | €4,610,285        | €2,858,105  | €1,369,367  | €380,891   |
| 285 | 03/2049 | €0            | €3,906,631        | €2,417,808  | €1,155,415  | €319,935   |
| 286 | 04/2049 | €0            | €3,245,832        | €2,005,461  | €955,884    | €263,495   |
| 287 | 05/2049 | €0            | €2,658,019        | €1,639,514  | €779,437    | €213,890   |
| 288 | 06/2049 | €0            | €2,149,846        | €1,323,833  | €627,731    | €171,486   |
| 289 | 07/2049 | €0            | €1,747,086        | €1,074,012  | €507,954    | €138,141   |
| 290 | 08/2049 | €0            | €1,445,615        | €887,189    | €418,511    | €113,304   |
| 291 | 09/2049 | €0            | €1,161,379        | €711,551    | €334,789    | €90,231    |
| 292 | 10/2049 | €0            | €895,793          | €547,910    | €257,128    | €68,988    |
| 293 | 11/2049 | €0            | €635,935          | €388,314    | €181,760    | €48,548    |
| 294 | 12/2049 | €0            | €401,451          | €244,721    | €114,251    | €30,379    |
| 295 | 01/2050 | €0            | €204,010          | €124,154    | €57,813     | €15,303    |
| 296 | 02/2050 | €0            | €70,650           | €42,923     | €19,935     | €5,253     |
| 297 | 03/2050 | €0            | €1,480            | €898        | €416        | €109       |
| 298 | 04/2050 | €0            | €0                | €0          | €0          | €0         |
| 299 | 05/2050 | €0            | €0                | €0          | €0          | €0         |
| 300 | 06/2050 | €0            | €0                | €0          | €0          | €0         |



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

|     |         | LIABILITIES   | COVER LOAN ASSETS |        |        |         |
|-----|---------|---------------|-------------------|--------|--------|---------|
|     |         | Covered Bonds | CPR 0%            | CPR 2% | CPR 5% | CPR 10% |
| 301 | 07/2050 | €0            | €0                | €0     | €0     | €0      |
| 302 | 08/2050 | €0            | €0                | €0     | €0     | €0      |
| 303 | 09/2050 | €0            | €0                | €0     | €0     | €0      |
| 304 | 10/2050 | €0            | €0                | €0     | €0     | €0      |
| 305 | 11/2050 | €0            | €0                | €0     | €0     | €0      |
| 306 | 12/2050 | €0            | €0                | €0     | €0     | €0      |
| 307 | 01/2051 | €0            | €0                | €0     | €0     | €0      |
| 308 | 02/2051 | €0            | €0                | €0     | €0     | €0      |
| 309 | 03/2051 | €0            | €0                | €0     | €0     | €0      |
| 310 | 04/2051 | €0            | €0                | €0     | €0     | €0      |
| 311 | 05/2051 | €0            | €0                | €0     | €0     | €0      |
| 312 | 06/2051 | €0            | €0                | €0     | €0     | €0      |
| 313 | 07/2051 | €0            | €0                | €0     | €0     | €0      |
| 314 | 08/2051 | €0            | €0                | €0     | €0     | €0      |
| 315 | 09/2051 | €0            | €0                | €0     | €0     | €0      |
| 316 | 10/2051 | €0            | €0                | €0     | €0     | €0      |
| 317 | 11/2051 | €0            | €0                | €0     | €0     | €0      |
| 318 | 12/2051 | €0            | €0                | €0     | €0     | €0      |
| 319 | 01/2052 | €0            | €0                | €0     | €0     | €0      |
| 320 | 02/2052 | €0            | €0                | €0     | €0     | €0      |
| 321 | 03/2052 | €0            | €0                | €0     | €0     | €0      |
| 322 | 04/2052 | €0            | €0                | €0     | €0     | €0      |
| 323 | 05/2052 | €0            | €0                | €0     | €0     | €0      |
| 324 | 06/2052 | €0            | €0                | €0     | €0     | €0      |
| 325 | 07/2052 | €0            | €0                | €0     | €0     | €0      |
| 326 | 08/2052 | €0            | €0                | €0     | €0     | €0      |
| 327 | 09/2052 | €0            | €0                | €0     | €0     | €0      |
| 328 | 10/2052 | €0            | €0                | €0     | €0     | €0      |
| 329 | 11/2052 | €0            | €0                | €0     | €0     | €0      |
| 330 | 12/2052 | €0            | €0                | €0     | €0     | €0      |
| 331 | 01/2053 | €0            | €0                | €0     | €0     | €0      |
| 332 | 02/2053 | €0            | €0                | €0     | €0     | €0      |
| 333 | 03/2053 | €0            | €0                | €0     | €0     | €0      |
| 334 | 04/2053 | €0            | €0                | €0     | €0     | €0      |
| 335 | 05/2053 | €0            | €0                | €0     | €0     | €0      |
| 336 | 06/2053 | €0            | €0                | €0     | €0     | €0      |
| 337 | 07/2053 | €0            | €0                | €0     | €0     | €0      |
| 338 | 08/2053 | €0            | €0                | €0     | €0     | €0      |
| 339 | 09/2053 | €0            | €0                | €0     | €0     | €0      |
| 340 | 10/2053 | €0            | €0                | €0     | €0     | €0      |
| 341 | 11/2053 | €0            | €0                | €0     | €0     | €0      |
| 342 | 12/2053 | €0            | €0                | €0     | €0     | €0      |
| 343 | 01/2054 | €0            | €0                | €0     | €0     | €0      |
| 344 | 02/2054 | €0            | €0                | €0     | €0     | €0      |
| 345 | 03/2054 | €0            | €0                | €0     | €0     | €0      |
| 346 | 04/2054 | €0            | €0                | €0     | €0     | €0      |
| 347 | 05/2054 | €0            | €0                | €0     | €0     | €0      |
| 348 | 06/2054 | €0            | €0                | €0     | €0     | €0      |
| 349 | 07/2054 | €0            | €0                | €0     | €0     | €0      |
| 350 | 08/2054 | €0            | €0                | €0     | €0     | €0      |



# Residential European Covered Bonds (Premium) Programme

## Amortisation

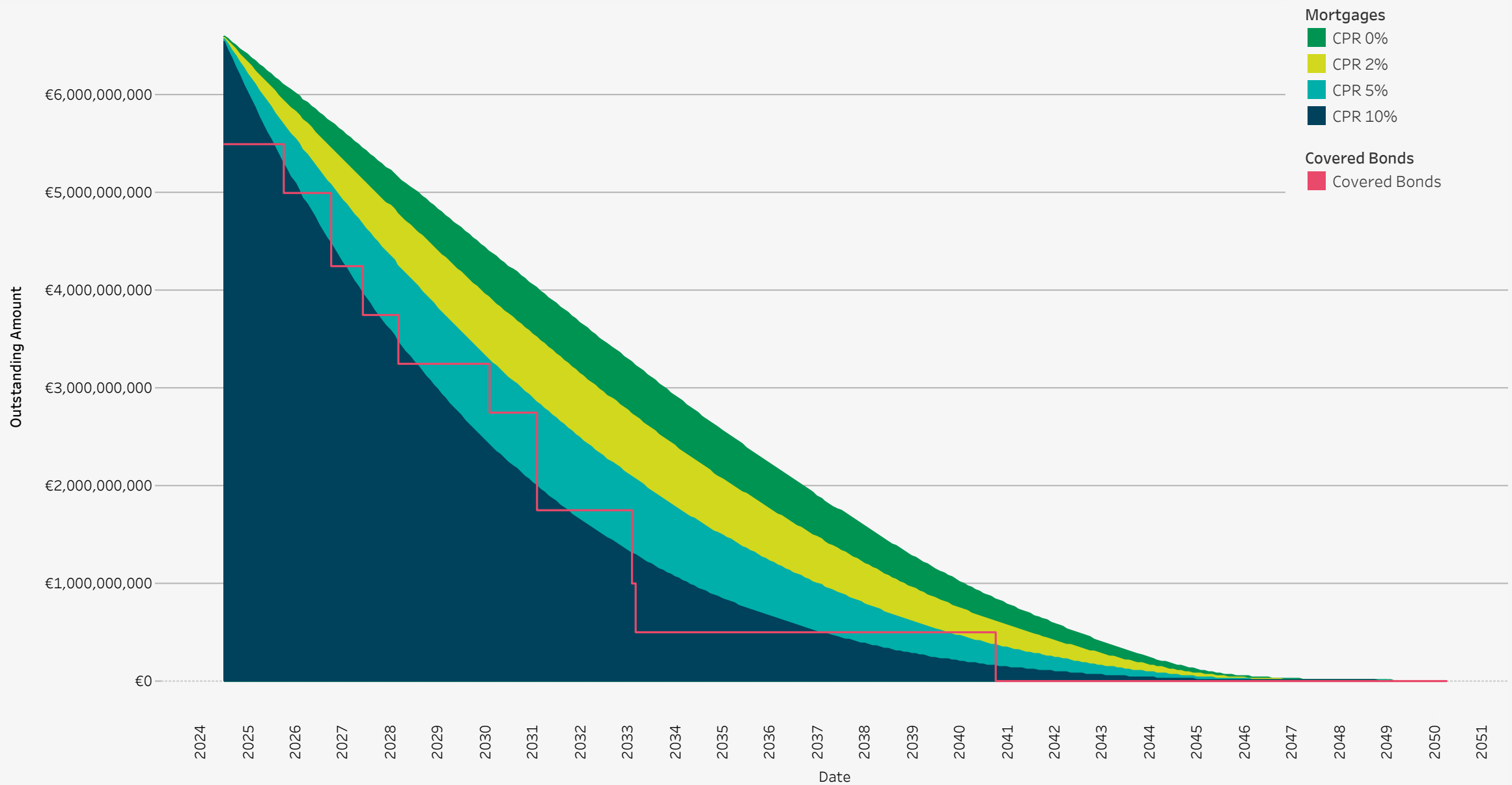
### 1. Amortisation Table

|     |         | LIABILITIES   | COVER LOAN ASSETS |        |        |         |
|-----|---------|---------------|-------------------|--------|--------|---------|
|     |         | Covered Bonds | CPR 0%            | CPR 2% | CPR 5% | CPR 10% |
| 351 | 09/2054 | €0            | €0                | €0     | €0     | €0      |
| 352 | 10/2054 | €0            | €0                | €0     | €0     | €0      |
| 353 | 11/2054 | €0            | €0                | €0     | €0     | €0      |
| 354 | 12/2054 | €0            | €0                | €0     | €0     | €0      |
| 355 | 01/2055 | €0            | €0                | €0     | €0     | €0      |
| 356 | 02/2055 | €0            | €0                | €0     | €0     | €0      |
| 357 | 03/2055 | €0            | €0                | €0     | €0     | €0      |
| 358 | 04/2055 | €0            | €0                | €0     | €0     | €0      |
| 359 | 05/2055 | €0            | €0                | €0     | €0     | €0      |
| 360 | 06/2055 | €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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