



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date 1/03/2026 Portfolio Cut-off Date 28/02/2026

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### Remark

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



## Residential European Covered Bonds (Premium) Programme

### Covered Bond Series

#### Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	4,96	11/02/2032	Fixed	0,010%	11/02/2027	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	15,62	8/10/2042	Fixed	0,500%	8/10/2026	ACT/ACT	EUR	€500.000.000
BE6333477568	3/03/2022	3/03/2029	3,01	3/03/2030	Fixed	0,750%	3/03/2026	ACT/ACT	EUR	€500.000.000
BE6338543786	20/10/2022	20/10/2026	0,64	20/10/2027	Fixed	3,250%	20/10/2026	ACT/ACT	EUR	€500.000.000
BE6344564859	22/06/2023	22/06/2028	2,32	22/06/2029	Fixed	3,375%	22/06/2026	ACT/ACT	EUR	€500.000.000
BE6349638187	6/02/2024	6/02/2034	7,95	6/02/2035	Fixed	3,125%	6/02/2027	ACT/ACT	EUR	€750.000.000
BE6350223218	11/03/2024	11/03/2034	8,04	11/03/2035	Fixed	3,250%	11/03/2026	ACT/ACT	EUR	€500.000.000
BE6356934396	25/10/2024	25/10/2027	1,65	25/10/2028	Fixed	2,500%	25/10/2026	ACT/ACT	EUR	€750.000.000
BE6359485685	3/02/2025	3/02/2032	5,93	3/02/2033	Fixed	2,875%	3/02/2027	ACT/ACT	EUR	€1.000.000.000

#### Totals

Total Outstanding (in EUR):	€5.500.000.000
Current Weighted Average Fixed Coupon:	2,302%
Weighted Remaining Average Life *:	5,53

\* 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	€6.868.301.850	(II)
Nominal Balance Public Finance Exposures	€135.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	27,33%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€6.327.867.684	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued $(V) / (I)$	115,05%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€135.557.178	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) $(XIV) \times [(V) + (VI) + (VII)] / [(II) + (III) + (IV)]$	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued $[(V) + (VI) + (VII) + (VIII)] / (I)$	117,52%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€1.219.236.917	(IX)
Total Interest Proceeds Residential Mortgage Loans	€1.205.836.917	
Total Interest Proceeds Public Finance Exposures	€13.400.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€6.462.867.684	(X)
Total Principal Proceeds Residential Mortgage Loans	€6.868.301.850	
Total Principal Proceeds Public Finance Exposures	€135.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€665.892.278	(XI)
Costs, Fees and Expenses Covered Bonds	€94.453.433	(XII)
Principal Requirement Covered Bonds	€5.500.000.000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€1.421.758.890	
>>> 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	€361.638.627	(XV)
Cumulative Cash Outflow Next 180 Days	€41.347.122	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€320.291.505	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€133.460.178	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€36.875.000	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€96.585.178	



# 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	€6.868.301.850
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	47.212
Number of Loans	75.054
Average Outstanding Balance per Borrower	€145.478
Average Outstanding Balance per Loan	€91.511
Weighted Average Original Loan to Initial Value	77,47%
Weighted Average Current Loan to Current Value	52,08%
Weighted Average Seasoning (in months)	67,15
Weighted Average Remaining Maturity (in months, at 0% CPR)	201,73
Weighted Average Initial Maturity (in months, at 0% CPR)	268,21
Weighted Remaining Average Life (in months, at 0% CPR)	108,84
Weighted Remaining Average Life (in months, at 2% CPR)	96,30
Weighted Remaining Average Life (in months, at 5% CPR)	81,07
Weighted Remaining Average Life (in months, at 10% CPR)	62,56
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95,45
Percentage of Fixed Rate Loans	39,17%
Percentage of Resettable Rate Loans	60,83%
Weighted Average Interest Rate	2,12%
Weighted Average Interest Rate Fixed Rate Loans	2,23%
Weighted average interest rate Resettable Rate Loans	2,04%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€110.522.057
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## Residential European Covered Bonds (Premium) Programme

### Cover Pool Summary

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

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
EU000A3K4DS6	EUROPEAN UNION	20/09/2022	4/10/2027	Fixed	2,000%	1,00%	AA+	AAA	Aaa	EUR	€35.000.000	€34.941.200	€34.879.759
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2,400%	1,50%	AA	AA	Aa3	EUR	€100.000.000	€100.374.000	€100.677.419

#### 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	€6.868.301.850	100,00%	75.054	100,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€2.231.332.300	32,49%	23.745	31,64%
Brabant Wallon	€145.759.298	2,12%	1.280	1,71%
Brussels	€259.424.823	3,78%	2.304	3,07%
Hainaut	€259.986.861	3,79%	2.990	3,98%
Liège	€198.652.786	2,89%	2.348	3,13%
Limburg	€753.975.351	10,98%	8.991	11,98%
Luxembourg	€23.035.326	0,34%	246	0,33%
Namur	€95.256.557	1,39%	1.007	1,34%
Oost-Vlaanderen	€1.198.130.007	17,44%	12.929	17,23%
Vlaams-Brabant	€1.004.157.997	14,62%	10.659	14,20%
West-Vlaanderen	€698.590.544	10,17%	8.555	11,40%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€279.952.767	4,08%	1.897	2,53%
12 - 24	€514.230.218	7,49%	3.715	4,95%
24 - 36	€333.452.807	4,85%	2.338	3,12%
36 - 48	€484.009.257	7,05%	3.493	4,65%
48 - 60	€1.472.648.646	21,44%	13.530	18,03%
60 - 72	€1.256.890.272	18,30%	12.331	16,43%
72 - 84	€950.936.460	13,85%	10.018	13,35%
84 - 96	€267.646.428	3,90%	3.072	4,09%
96 - 108	€224.751.940	3,27%	3.085	4,11%
108 - 120	€492.690.969	7,17%	9.240	12,31%
120 - 132	€260.294.149	3,79%	5.199	6,93%
132 - 144	€145.769.478	2,12%	3.041	4,05%
144 - 156	€164.908.434	2,40%	3.580	4,77%
156 - 168	€20.120.025	0,29%	515	0,69%
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>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€4.065.604	0,06%	1.345	1,79%
12 - 24	€6.995.256	0,10%	816	1,09%
24 - 36	€19.620.630	0,29%	1.499	2,00%
36 - 48	€39.734.681	0,58%	2.056	2,74%
48 - 60	€52.667.139	0,77%	2.095	2,79%
60 - 72	€73.360.072	1,07%	2.337	3,11%
72 - 84	€51.524.874	0,75%	1.386	1,85%
84 - 96	€104.119.915	1,52%	2.497	3,33%
96 - 108	€161.444.888	2,35%	3.218	4,29%
108 - 120	€188.078.690	2,74%	3.402	4,53%
120 - 132	€238.675.375	3,48%	3.955	5,27%
132 - 144	€161.764.334	2,36%	2.215	2,95%
144 - 156	€226.031.100	3,29%	3.072	4,09%
156 - 168	€427.995.172	6,23%	4.976	6,63%
168 - 180	€446.636.669	6,50%	4.904	6,53%
180 - 192	€576.344.244	8,39%	6.136	8,18%
192 - 204	€285.740.383	4,16%	2.718	3,62%
204 - 216	€351.679.939	5,12%	3.217	4,29%
216 - 228	€678.445.725	9,88%	5.289	7,05%
228 - 240	€757.515.494	11,03%	5.562	7,41%
240 - 252	€899.276.948	13,09%	6.094	8,12%
252 - 264	€395.893.733	5,76%	2.364	3,15%
264 - 276	€252.093.007	3,67%	1.406	1,87%
276 - 288	€283.412.773	4,13%	1.551	2,07%
288 - 300	€185.185.205	2,70%	944	1,26%
300 - 312	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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	€2.150.095	0,03%	201	0,27%
60 - 72	€1.208.869	0,02%	61	0,08%
72 - 84	€2.416.743	0,04%	157	0,21%
84 - 96	€3.963.040	0,06%	152	0,20%
96 - 108	€4.377.133	0,06%	168	0,22%
108 - 120	€98.382.556	1,43%	4.444	5,92%
120 - 132	€9.736.459	0,14%	392	0,52%
132 - 144	€34.583.802	0,50%	1.077	1,43%
144 - 156	€53.055.737	0,77%	1.293	1,72%
156 - 168	€38.503.878	0,56%	898	1,20%
168 - 180	€398.523.626	5,80%	8.580	11,43%
180 - 192	€57.356.872	0,84%	1.015	1,35%
192 - 204	€93.994.859	1,37%	1.484	1,98%
204 - 216	€215.016.984	3,13%	2.718	3,62%
216 - 228	€73.432.223	1,07%	1.098	1,46%
228 - 240	€1.464.067.422	21,32%	17.845	23,78%
240 - 252	€63.418.393	0,92%	677	0,90%
252 - 264	€152.280.726	2,22%	1.527	2,03%
264 - 276	€136.168.405	1,98%	1.369	1,82%
276 - 288	€88.274.909	1,29%	848	1,13%
288 - 300	€3.611.738.650	52,59%	26.206	34,92%
300 - 312	€62.084.890	0,90%	553	0,74%
312 - 324	€44.635.358	0,65%	373	0,50%
324 - 336	€10.973.344	0,16%	145	0,19%
336 - 348	€3.736.613	0,05%	48	0,06%
348 - 360	€144.220.266	2,10%	1.725	2,30%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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	€162.216.252	2,36%	3.650	4,86%
2014	€155.368.954	2,26%	3.146	4,19%
2015	€236.257.988	3,44%	4.892	6,52%
2016	€466.890.248	6,80%	8.827	11,76%
2017	€236.156.152	3,44%	3.582	4,77%
2018	€271.557.825	3,95%	3.112	4,15%
2019	€947.983.418	13,80%	9.861	13,14%
2020	€1.075.689.803	15,66%	10.842	14,45%
2021	€1.475.737.808	21,49%	13.977	18,62%
2022	€625.581.465	9,11%	4.637	6,18%
2023	€389.643.752	5,67%	2.662	3,55%
2024	€446.225.999	6,50%	3.233	4,31%
2025	€378.992.185	5,52%	2.633	3,51%
2026	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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	€848.810.360	12,36%	15.508	32,85%
100k - 200k	€2.959.743.961	43,09%	20.034	42,43%
200k - 300k	€2.259.943.245	32,90%	9.401	19,91%
300k - 400k	€647.398.865	9,43%	1.940	4,11%
>400k	€152.405.419	2,22%	329	0,70%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>47.212</b>	<b>100,00%</b>

### 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€5.528.061.221	80,49%	64.324	85,70%
Linear	€23.098.489	0,34%	402	0,54%
Variable Linear Capital	€1.317.142.140	19,18%	10.328	13,76%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

### 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€1.392.260	0,02%	27	0,04%
0.5% - 1%	€444.032.695	6,46%	5.083	6,77%
1% - 1.5%	€1.722.058.086	25,07%	18.495	24,64%
1.5% - 2%	€1.898.169.573	27,64%	20.858	27,79%
2% - 2.5%	€876.351.145	12,76%	9.048	12,06%
2.5% - 3%	€606.630.275	8,83%	5.071	6,76%
3% - 3.5%	€541.223.943	7,88%	4.742	6,32%
3.5% - 4%	€298.622.657	4,35%	3.353	4,47%
4% - 4.5%	€301.721.141	4,39%	5.417	7,22%
4.5% - 5%	€137.542.713	2,00%	2.219	2,96%
5% - 5.5%	€27.527.458	0,40%	499	0,66%
5.5% - 6%	€11.056.286	0,16%	213	0,28%
6% - 6.5%	€1.868.539	0,03%	25	0,03%
6.5% - 7%	€105.079	0,00%	4	0,01%
>7%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

### 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€2.689.998.536	39,17%	32.516	43,32%
Fixed with Resets	€4.178.303.314	60,83%	42.538	56,68%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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 (%)
Null	€161.201	0,00%	6	0,01%
2026	€250.041.891	3,64%	5.098	6,79%
2027	€147.397.996	2,15%	2.973	3,96%
2028	€239.497.869	3,49%	4.318	5,75%
2029	€66.869.305	0,97%	1.069	1,42%
2030	€87.153.991	1,27%	1.543	2,06%
2031	€99.427.459	1,45%	1.683	2,24%
2032	€28.453.713	0,41%	411	0,55%
2033	€37.088.167	0,54%	350	0,47%
2034	€202.528.232	2,95%	1.668	2,22%
2035	€284.233.231	4,14%	2.807	3,74%
2036	€250.449.812	3,65%	2.925	3,90%
2037	€89.680.933	1,31%	842	1,12%
2038	€103.072.285	1,50%	797	1,06%
2039	€428.194.537	6,23%	3.026	4,03%
2040	€606.440.407	8,83%	4.431	5,90%
2041	€868.899.034	12,65%	6.133	8,17%
2042	€332.810.475	4,85%	2.065	2,75%
2043	€18.133.198	0,26%	127	0,17%
2044	€35.880.694	0,52%	253	0,34%
2045	€1.713.462	0,02%	11	0,01%
2046	€175.420	0,00%	2	0,00%
Fixed	€2.689.998.536	39,17%	32.516	43,32%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€6.868.301.850	100,00%	75.054	100,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€6.776.124.991	98,66%	73.701	98,20%
Buy-to-let	€91.180.915	1,33%	1.344	1,79%
Other	€995.944	0,01%	9	0,01%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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%	€3.020.258	0,04%	263	0,35%
10 - 20%	€29.759.647	0,43%	1.315	1,75%
20 - 30%	€94.838.698	1,38%	2.644	3,52%
30 - 40%	€209.163.414	3,05%	4.276	5,70%
40 - 50%	€385.765.536	5,62%	6.273	8,36%
50 - 60%	€598.587.000	8,72%	8.473	11,29%
60 - 70%	€842.439.406	12,27%	10.633	14,17%
70 - 80%	€1.404.836.589	20,45%	14.629	19,49%
80 - 90%	€1.444.337.825	21,03%	11.654	15,53%
90 - 100%	€1.590.754.585	23,16%	12.470	16,61%
100 - 110%	€181.121.168	2,64%	1.610	2,15%
110 - 120%	€83.677.725	1,22%	814	1,08%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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%	€55.067.795	0,80%	4.146	5,52%
10 - 20%	€186.832.038	2,72%	5.643	7,52%
20 - 30%	€364.682.717	5,31%	7.411	9,87%
30 - 40%	€604.771.899	8,81%	9.357	12,47%
40 - 50%	€877.362.718	12,77%	11.040	14,71%
50 - 60%	€1.094.579.936	15,94%	11.463	15,27%
60 - 70%	€1.232.865.255	17,95%	10.312	13,74%
70 - 80%	€1.227.073.461	17,87%	8.457	11,27%
80 - 90%	€952.166.338	13,86%	5.782	7,70%
90 - 100%	€258.432.370	3,76%	1.364	1,82%
100 - 110%	€14.467.324	0,21%	79	0,11%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€98.177.377	1,43%	5.859	7,81%
10 - 20%	€322.154.634	4,69%	8.181	10,90%
20 - 30%	€623.040.303	9,07%	10.680	14,23%
30 - 40%	€972.640.583	14,16%	12.555	16,73%
40 - 50%	€1.201.860.544	17,50%	12.404	16,53%
50 - 60%	€1.196.905.538	17,43%	9.761	13,01%
60 - 70%	€1.065.829.948	15,52%	7.473	9,96%
70 - 80%	€748.207.379	10,89%	4.678	6,23%
80 - 90%	€412.982.295	6,01%	2.295	3,06%
90 - 100%	€214.290.119	3,12%	1.100	1,47%
100 - 110%	€12.213.129	0,18%	68	0,09%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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%	€19.616.271	0,29%	2.260	3,01%
20 - 40%	€130.568.460	1,90%	4.970	6,62%
40 - 60%	€590.291.308	8,59%	11.452	15,26%
60 - 80%	€1.944.785.467	28,32%	21.977	29,28%
80 - 100%	€700.246.592	10,20%	7.435	9,91%
100 - 120%	€239.026.434	3,48%	3.782	5,04%
120 - 140%	€513.316.826	7,47%	5.400	7,19%
140 - 160%	€1.083.699.468	15,78%	7.721	10,29%
160 - 180%	€409.279.614	5,96%	2.748	3,66%
180 - 200%	€85.658.757	1,25%	731	0,97%
200 - 300%	€569.240.515	8,29%	3.692	4,92%
300 - 400%	€574.579.755	8,37%	2.840	3,78%
400 - 500%	€2.921.939	0,04%	23	0,03%
>500%	€5.070.443	0,07%	23	0,03%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€9.893.828	0,14%	2.053	2,74%
12 - 24	€54.672.554	0,80%	3.378	4,50%
24 - 36	€120.762.987	1,76%	4.367	5,82%
36 - 48	€131.233.668	1,91%	3.372	4,49%
48 - 60	€308.085.884	4,49%	6.047	8,06%
60 - 72	€390.004.841	5,68%	6.423	8,56%
72 - 84	€379.310.561	5,52%	4.913	6,55%
84 - 96	€953.270.079	13,88%	10.699	14,26%
96 - 108	€672.390.453	9,79%	6.890	9,18%
108 - 120	€742.697.686	10,81%	6.089	8,11%
120 - 132	€1.635.885.090	23,82%	12.118	16,15%
132 - 144	€611.694.764	8,91%	3.946	5,26%
144 - 156	€353.670.085	5,15%	2.003	2,67%
156 - 168	€398.525.398	5,80%	2.207	2,94%
168 - 180	€103.584.403	1,51%	518	0,69%
180 - 192	€274.151	0,00%	3	0,00%
192 - 204	€857.792	0,01%	8	0,01%
204 - 216	€930.676	0,01%	13	0,02%
216 - 228	€556.953	0,01%	7	0,01%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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	€305.576.264	4,45%	8.085	10,77%
12 - 24	€194.711.034	2,83%	5.315	7,08%
24 - 36	€304.097.322	4,43%	6.332	8,44%
36 - 48	€185.897.866	2,71%	3.657	4,87%
48 - 60	€244.065.462	3,55%	4.066	5,42%
60 - 72	€323.978.565	4,72%	4.977	6,63%
72 - 84	€565.000.096	8,23%	6.282	8,37%
84 - 96	€864.275.852	12,58%	8.605	11,47%
96 - 108	€640.074.875	9,32%	5.775	7,69%
108 - 120	€1.422.229.512	20,71%	10.509	14,00%
120 - 132	€1.043.395.082	15,19%	7.032	9,37%
132 - 144	€156.554.623	2,28%	957	1,28%
144 - 156	€320.824.644	4,67%	1.797	2,39%
156 - 168	€241.950.087	3,52%	1.387	1,85%
168 - 180	€55.431.268	0,81%	276	0,37%
180 - 192	€239.299	0,00%	2	0,00%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

## 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€6.639.126.059	96,66%	72.343	96,39%
2	€229.175.791	3,34%	2.711	3,61%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</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	€6.853.577.079	99,79%	74.912	99,81%
0 - 30 days	€14.724.771	0,21%	142	0,19%
<b>Grand Total</b>	<b>€6.868.301.850</b>	<b>100,00%</b>	<b>75.054</b>	<b>100,00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0,01%	0,15%
Full Prepayments	0,13%	1,53%
Total Prepayments	0,14%	1,68%



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	03/2026	€5.500.000.000	€6.834.538.257	€6.823.041.589	€6.805.386.772	€6.774.793.382
2	04/2026	€5.500.000.000	€6.800.787.867	€6.777.927.321	€6.742.896.537	€6.682.407.871
3	05/2026	€5.500.000.000	€6.767.034.263	€6.732.942.326	€6.680.812.399	€6.591.116.724
4	06/2026	€5.500.000.000	€6.733.288.386	€6.688.097.170	€6.619.142.803	€6.500.918.460
5	07/2026	€5.500.000.000	€6.699.563.640	€6.643.404.787	€6.557.898.427	€6.411.813.710
6	08/2026	€5.500.000.000	€6.665.827.501	€6.598.832.559	€6.497.044.979	€6.323.759.218
7	09/2026	€5.500.000.000	€6.632.091.290	€6.554.391.416	€6.436.591.272	€6.236.754.170
8	10/2026	€5.000.000.000	€6.598.355.220	€6.510.081.253	€6.376.535.210	€6.150.787.148
9	11/2026	€5.000.000.000	€6.564.620.398	€6.465.902.844	€6.316.875.565	€6.065.847.673
10	12/2026	€5.000.000.000	€6.530.876.957	€6.421.846.168	€6.257.600.587	€5.981.915.301
11	01/2027	€5.000.000.000	€6.497.138.322	€6.377.924.133	€6.198.720.926	€5.898.991.175
12	02/2027	€5.000.000.000	€6.463.361.867	€6.334.094.630	€6.140.193.774	€5.817.025.680
13	03/2027	€5.000.000.000	€6.429.555.138	€6.290.364.915	€6.082.024.484	€5.736.015.421
14	04/2027	€5.000.000.000	€6.395.735.509	€6.246.751.798	€6.024.227.556	€5.655.965.562
15	05/2027	€5.000.000.000	€6.361.883.390	€6.203.235.929	€5.966.782.552	€5.576.848.431
16	06/2027	€5.000.000.000	€6.328.002.458	€6.159.820.736	€5.909.691.083	€5.498.657.279
17	07/2027	€5.000.000.000	€6.294.098.685	€6.116.511.855	€5.852.956.847	€5.421.387.328
18	08/2027	€5.000.000.000	€6.260.153.549	€6.073.291.120	€5.796.560.775	€5.345.012.804
19	09/2027	€5.000.000.000	€6.226.173.434	€6.030.164.606	€5.740.507.065	€5.269.529.668
20	10/2027	€4.250.000.000	€6.192.149.906	€5.987.124.021	€5.684.786.216	€5.194.921.357
21	11/2027	€4.250.000.000	€6.158.101.803	€5.944.187.452	€5.629.413.800	€5.121.194.326
22	12/2027	€4.250.000.000	€6.124.019.330	€5.901.345.274	€5.574.379.038	€5.048.330.976
23	01/2028	€4.250.000.000	€6.089.879.433	€5.858.575.166	€5.519.659.295	€4.976.303.248
24	02/2028	€4.250.000.000	€6.055.697.628	€5.815.892.002	€5.465.267.110	€4.905.115.079
25	03/2028	€4.250.000.000	€6.021.505.719	€5.773.326.171	€5.411.229.425	€4.834.783.128
26	04/2028	€4.250.000.000	€5.987.363.821	€5.730.934.956	€5.357.598.038	€4.765.345.781
27	05/2028	€4.250.000.000	€5.953.193.192	€5.688.642.568	€5.304.300.116	€4.696.730.303
28	06/2028	€3.750.000.000	€5.919.027.125	€5.646.480.598	€5.251.363.436	€4.628.953.864
29	07/2028	€3.750.000.000	€5.884.834.784	€5.604.419.354	€5.198.758.627	€4.561.983.104
30	08/2028	€3.750.000.000	€5.850.662.131	€5.562.502.357	€5.146.524.351	€4.495.844.611
31	09/2028	€3.750.000.000	€5.816.459.084	€5.520.681.675	€5.094.614.465	€4.430.490.674
32	10/2028	€3.750.000.000	€5.782.268.812	€5.478.998.055	€5.043.064.915	€4.365.945.428
33	11/2028	€3.750.000.000	€5.748.052.457	€5.437.414.375	€4.991.839.777	€4.302.170.558
34	12/2028	€3.750.000.000	€5.713.813.732	€5.395.933.966	€4.940.940.531	€4.239.160.455
35	01/2029	€3.750.000.000	€5.679.628.471	€5.354.628.128	€4.890.430.707	€4.176.962.537
36	02/2029	€3.750.000.000	€5.645.377.252	€5.313.383.907	€4.840.205.321	€4.115.480.017
37	03/2029	€3.250.000.000	€5.611.179.425	€5.272.313.459	€4.790.365.002	€4.054.791.806
38	04/2029	€3.250.000.000	€5.576.906.732	€5.231.295.923	€4.740.798.152	€3.994.796.506
39	05/2029	€3.250.000.000	€5.542.638.928	€5.190.406.041	€4.691.571.127	€3.935.543.738
40	06/2029	€3.250.000.000	€5.508.399.742	€5.149.665.676	€4.642.701.911	€3.877.041.777
41	07/2029	€3.250.000.000	€5.474.186.293	€5.109.071.707	€4.594.185.826	€3.819.279.837
42	08/2029	€3.250.000.000	€5.439.991.357	€5.068.616.985	€4.546.014.621	€3.762.244.298
43	09/2029	€3.250.000.000	€5.405.819.040	€5.028.304.948	€4.498.189.587	€3.705.929.578
44	10/2029	€3.250.000.000	€5.371.677.337	€4.988.142.618	€4.450.715.191	€3.650.332.730
45	11/2029	€3.250.000.000	€5.337.560.576	€4.948.124.299	€4.403.584.524	€3.595.441.503
46	12/2029	€3.250.000.000	€5.303.420.799	€4.908.205.198	€4.356.756.032	€3.541.215.641
47	01/2030	€3.250.000.000	€5.269.357.932	€4.868.477.453	€4.310.309.815	€3.487.713.978
48	02/2030	€3.250.000.000	€5.235.371.498	€4.828.939.975	€4.264.242.806	€3.434.927.240
49	03/2030	€3.250.000.000	€5.201.368.777	€4.789.506.740	€4.218.477.152	€3.382.786.275
50	04/2030	€3.250.000.000	€5.167.369.879	€4.750.196.019	€4.173.027.417	€3.331.296.885



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	05/2030	€3.250.000.000	€5.133.365.602	€4.710.999.063	€4.127.884.325	€3.280.445.759
52	06/2030	€3.250.000.000	€5.099.388.540	€4.671.945.468	€4.083.072.204	€3.230.246.351
53	07/2030	€3.250.000.000	€5.065.439.169	€4.633.035.257	€4.038.589.337	€3.180.691.300
54	08/2030	€3.250.000.000	€5.031.497.049	€4.594.249.354	€3.994.417.411	€3.131.760.303
55	09/2030	€3.250.000.000	€4.997.549.863	€4.555.576.209	€3.950.544.822	€3.083.438.596
56	10/2030	€3.250.000.000	€4.963.673.578	€4.517.084.694	€3.907.029.632	€3.035.765.756
57	11/2030	€3.250.000.000	€4.929.810.059	€4.478.721.382	€3.863.823.786	€2.988.698.506
58	12/2030	€3.250.000.000	€4.896.028.778	€4.440.548.941	€3.820.979.615	€2.942.271.584
59	01/2031	€3.250.000.000	€4.862.285.185	€4.402.526.376	€3.778.459.925	€2.896.450.422
60	02/2031	€2.750.000.000	€4.828.552.066	€4.364.628.630	€3.736.241.544	€2.851.211.709
61	03/2031	€2.750.000.000	€4.794.771.364	€4.326.802.989	€3.694.277.911	€2.806.514.730
62	04/2031	€2.750.000.000	€4.761.082.166	€4.289.174.687	€3.652.674.482	€2.762.434.411
63	05/2031	€2.750.000.000	€4.727.415.431	€4.251.680.937	€3.611.375.906	€2.718.923.216
64	06/2031	€2.750.000.000	€4.693.782.981	€4.214.331.973	€3.570.389.261	€2.675.981.190
65	07/2031	€2.750.000.000	€4.660.152.714	€4.177.098.587	€3.529.688.209	€2.633.583.393
66	08/2031	€2.750.000.000	€4.626.622.952	€4.140.068.476	€3.489.345.207	€2.591.778.662
67	09/2031	€2.750.000.000	€4.593.136.752	€4.103.190.040	€3.449.314.855	€2.550.527.753
68	10/2031	€2.750.000.000	€4.559.706.419	€4.066.473.783	€3.409.604.281	€2.509.830.742
69	11/2031	€2.750.000.000	€4.526.314.220	€4.029.903.392	€3.370.198.106	€2.469.671.153
70	12/2031	€2.750.000.000	€4.492.888.158	€3.993.414.428	€3.331.040.952	€2.430.003.577
71	01/2032	€2.750.000.000	€4.459.567.754	€3.957.130.574	€3.292.234.521	€2.390.897.442
72	02/2032	€1.750.000.000	€4.426.259.649	€3.920.968.386	€3.253.707.574	€2.352.295.854
73	03/2032	€1.750.000.000	€4.392.957.679	€3.884.922.085	€3.215.453.881	€2.314.189.676
74	04/2032	€1.750.000.000	€4.359.609.139	€3.848.944.845	€3.177.433.380	€2.276.545.646
75	05/2032	€1.750.000.000	€4.326.289.244	€3.813.102.897	€3.139.699.508	€2.239.397.741
76	06/2032	€1.750.000.000	€4.292.964.297	€3.777.366.195	€3.102.226.072	€2.202.722.746
77	07/2032	€1.750.000.000	€4.259.652.169	€3.741.750.192	€3.065.024.412	€2.166.524.342
78	08/2032	€1.750.000.000	€4.226.314.773	€3.706.221.165	€3.028.065.563	€2.130.777.740
79	09/2032	€1.750.000.000	€4.192.931.118	€3.670.760.582	€2.991.333.233	€2.095.467.430
80	10/2032	€1.750.000.000	€4.159.566.491	€3.635.425.442	€2.954.872.681	€2.060.621.059
81	11/2032	€1.750.000.000	€4.126.195.791	€3.600.193.493	€2.918.664.444	€2.026.220.805
82	12/2032	€1.750.000.000	€4.092.813.513	€3.565.059.703	€2.882.703.174	€1.992.258.880
83	01/2033	€1.750.000.000	€4.059.295.490	€3.529.915.884	€2.846.900.374	€1.958.670.384
84	02/2033	€1.750.000.000	€4.025.847.485	€3.494.940.994	€2.811.399.447	€1.925.550.372
85	03/2033	€1.750.000.000	€3.992.446.786	€3.460.114.781	€2.776.182.467	€1.892.882.160
86	04/2033	€1.750.000.000	€3.958.984.618	€3.425.342.661	€2.741.172.201	€1.860.609.063
87	05/2033	€1.750.000.000	€3.925.640.841	€3.390.779.993	€2.706.491.713	€1.828.810.711
88	06/2033	€1.750.000.000	€3.892.350.323	€3.356.369.837	€2.672.093.763	€1.797.450.712
89	07/2033	€1.750.000.000	€3.859.136.323	€3.322.131.723	€2.637.992.315	€1.766.534.263
90	08/2033	€1.750.000.000	€3.825.943.267	€3.288.017.297	€2.604.147.418	€1.736.030.483
91	09/2033	€1.750.000.000	€3.792.862.679	€3.254.104.734	€2.570.619.471	€1.705.975.602
92	10/2033	€1.750.000.000	€3.759.748.718	€3.220.268.374	€2.537.307.640	€1.676.298.638
93	11/2033	€1.750.000.000	€3.726.564.959	€3.186.476.959	€2.504.186.310	€1.646.979.312
94	12/2033	€1.750.000.000	€3.693.487.333	€3.152.880.716	€2.471.372.380	€1.618.090.984
95	01/2034	€1.750.000.000	€3.660.620.722	€3.119.568.308	€2.438.933.406	€1.589.673.496
96	02/2034	€1.000.000.000	€3.627.711.532	€3.086.322.828	€2.406.697.949	€1.561.610.862
97	03/2034	€500.000.000	€3.594.817.017	€3.053.192.832	€2.374.702.804	€1.533.923.639
98	04/2034	€500.000.000	€3.562.037.486	€3.020.263.056	€2.343.012.446	€1.506.649.781
99	05/2034	€500.000.000	€3.529.174.669	€2.987.364.927	€2.311.494.673	€1.479.700.622
100	06/2034	€500.000.000	€3.496.469.143	€2.954.701.849	€2.280.305.723	€1.453.172.861



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	07/2034	€500.000.000	€3.463.864.012	€2.922.224.903	€2.249.405.977	€1.427.037.179
102	08/2034	€500.000.000	€3.431.351.785	€2.889.927.103	€2.218.788.415	€1.401.285.328
103	09/2034	€500.000.000	€3.398.911.393	€2.857.790.091	€2.188.437.368	€1.375.903.733
104	10/2034	€500.000.000	€3.366.577.232	€2.825.842.189	€2.158.372.975	€1.350.901.437
105	11/2034	€500.000.000	€3.334.298.754	€2.794.040.342	€2.128.560.783	€1.326.253.270
106	12/2034	€500.000.000	€3.302.057.545	€2.762.368.668	€2.098.987.332	€1.301.947.497
107	01/2035	€500.000.000	€3.270.123.459	€2.731.052.135	€2.069.821.830	€1.278.085.355
108	02/2035	€500.000.000	€3.238.321.167	€2.699.943.026	€2.040.950.004	€1.254.591.970
109	03/2035	€500.000.000	€3.206.554.004	€2.668.960.089	€2.012.308.863	€1.231.425.151
110	04/2035	€500.000.000	€3.174.748.322	€2.638.041.740	€1.983.850.848	€1.208.552.828
111	05/2035	€500.000.000	€3.143.063.047	€2.607.319.741	€1.955.673.908	€1.186.031.722
112	06/2035	€500.000.000	€3.111.324.321	€2.576.649.369	€1.927.668.127	€1.163.792.012
113	07/2035	€500.000.000	€3.079.880.814	€2.546.318.878	€1.900.047.800	€1.141.959.953
114	08/2035	€500.000.000	€3.048.511.621	€2.516.144.473	€1.872.673.674	€1.120.447.971
115	09/2035	€500.000.000	€3.017.242.037	€2.486.146.454	€1.845.559.426	€1.099.261.114
116	10/2035	€500.000.000	€2.986.105.255	€2.456.351.479	€1.818.723.295	€1.078.407.012
117	11/2035	€500.000.000	€2.955.130.721	€2.426.782.949	€1.792.180.916	€1.057.891.588
118	12/2035	€500.000.000	€2.924.283.947	€2.397.411.685	€1.765.909.023	€1.037.697.769
119	01/2036	€500.000.000	€2.893.576.369	€2.368.246.293	€1.739.912.339	€1.017.825.126
120	02/2036	€500.000.000	€2.862.920.604	€2.339.214.574	€1.714.136.320	€998.238.690
121	03/2036	€500.000.000	€2.832.350.862	€2.310.343.993	€1.688.599.817	€978.946.643
122	04/2036	€500.000.000	€2.801.900.840	€2.281.661.412	€1.663.321.043	€959.956.619
123	05/2036	€500.000.000	€2.771.548.758	€2.253.148.412	€1.638.285.085	€941.257.056
124	06/2036	€500.000.000	€2.741.280.177	€2.224.792.650	€1.613.481.587	€922.839.177
125	07/2036	€500.000.000	€2.711.232.586	€2.196.704.961	€1.588.989.390	€904.745.119
126	08/2036	€500.000.000	€2.681.290.314	€2.168.790.659	€1.564.738.235	€886.931.723
127	09/2036	€500.000.000	€2.651.472.620	€2.141.064.650	€1.540.737.440	€869.401.473
128	10/2036	€500.000.000	€2.621.666.312	€2.113.434.962	€1.516.919.508	€852.113.634
129	11/2036	€500.000.000	€2.592.106.689	€2.086.090.698	€1.493.418.853	€835.141.085
130	12/2036	€500.000.000	€2.562.658.431	€2.058.921.921	€1.470.154.965	€818.435.722
131	01/2037	€500.000.000	€2.533.335.345	€2.031.939.044	€1.447.133.865	€801.998.231
132	02/2037	€500.000.000	€2.504.098.351	€2.005.110.055	€1.424.331.373	€785.812.596
133	03/2037	€500.000.000	€2.474.942.577	€1.978.430.503	€1.401.743.074	€769.873.918
134	04/2037	€500.000.000	€2.445.857.552	€1.951.891.495	€1.379.361.454	€754.175.666
135	05/2037	€500.000.000	€2.416.818.036	€1.925.472.431	€1.357.170.818	€738.706.949
136	06/2037	€500.000.000	€2.387.829.494	€1.899.177.268	€1.335.172.890	€723.466.489
137	07/2037	€500.000.000	€2.358.864.456	€1.872.983.784	€1.313.351.013	€708.443.091
138	08/2037	€500.000.000	€2.329.918.135	€1.846.887.884	€1.291.701.377	€693.632.638
139	09/2037	€500.000.000	€2.300.991.967	€1.820.890.427	€1.270.223.658	€679.032.931
140	10/2037	€500.000.000	€2.272.083.756	€1.794.989.393	€1.248.915.527	€664.640.722
141	11/2037	€500.000.000	€2.243.241.505	€1.769.222.366	€1.227.802.162	€650.467.373
142	12/2037	€500.000.000	€2.214.451.136	€1.743.577.799	€1.206.874.462	€636.505.943
143	01/2038	€500.000.000	€2.185.683.662	€1.718.032.498	€1.186.115.375	€622.745.422
144	02/2038	€500.000.000	€2.156.976.046	€1.692.615.176	€1.165.543.765	€609.193.745
145	03/2038	€500.000.000	€2.128.432.146	€1.667.406.759	€1.145.214.154	€595.877.242
146	04/2038	€500.000.000	€2.099.824.357	€1.642.228.393	€1.125.002.532	€582.729.271
147	05/2038	€500.000.000	€2.071.382.033	€1.617.259.207	€1.105.030.766	€569.811.153
148	06/2038	€500.000.000	€2.042.962.308	€1.592.386.991	€1.085.220.909	€557.080.518
149	07/2038	€500.000.000	€2.014.808.644	€1.567.800.909	€1.065.700.667	€544.600.828
150	08/2038	€500.000.000	€1.986.563.099	€1.543.221.660	€1.046.278.811	€532.272.136



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	09/2038	€500.000.000	€1.958.418.740	€1.518.799.138	€1.027.056.312	€520.144.248
152	10/2038	€500.000.000	€1.930.419.544	€1.494.566.802	€1.008.054.562	€508.225.937
153	11/2038	€500.000.000	€1.902.401.813	€1.470.397.367	€989.186.587	€496.471.413
154	12/2038	€500.000.000	€1.874.268.344	€1.446.215.710	€970.401.304	€484.853.619
155	01/2039	€500.000.000	€1.846.526.803	€1.422.413.155	€951.960.330	€473.501.504
156	02/2039	€500.000.000	€1.818.921.128	€1.398.791.071	€933.728.761	€462.345.346
157	03/2039	€500.000.000	€1.791.198.406	€1.375.154.574	€915.575.571	€451.318.559
158	04/2039	€500.000.000	€1.763.443.160	€1.351.568.711	€897.543.699	€440.441.102
159	05/2039	€500.000.000	€1.736.161.500	€1.328.420.669	€879.889.006	€429.836.579
160	06/2039	€500.000.000	€1.708.856.943	€1.305.329.190	€862.357.036	€419.378.182
161	07/2039	€500.000.000	€1.681.931.745	€1.282.600.928	€845.149.240	€409.162.072
162	08/2039	€500.000.000	€1.655.115.062	€1.260.028.049	€828.126.843	€399.118.693
163	09/2039	€500.000.000	€1.628.615.954	€1.237.768.843	€811.392.502	€389.295.549
164	10/2039	€500.000.000	€1.602.352.345	€1.215.759.639	€794.902.676	€379.669.447
165	11/2039	€500.000.000	€1.576.348.702	€1.194.017.891	€778.667.173	€370.242.951
166	12/2039	€500.000.000	€1.550.508.340	€1.172.469.319	€762.636.019	€360.990.262
167	01/2040	€500.000.000	€1.525.230.042	€1.151.414.173	€747.002.734	€352.000.765
168	02/2040	€500.000.000	€1.500.169.809	€1.130.590.887	€731.595.280	€343.190.734
169	03/2040	€500.000.000	€1.475.220.648	€1.109.917.967	€716.359.608	€334.533.019
170	04/2040	€500.000.000	€1.450.391.632	€1.089.401.639	€701.298.689	€326.027.451
171	05/2040	€500.000.000	€1.425.520.117	€1.068.919.326	€686.332.755	€317.635.555
172	06/2040	€500.000.000	€1.400.959.994	€1.048.735.941	€671.631.015	€309.434.241
173	07/2040	€500.000.000	€1.376.631.856	€1.028.790.802	€657.152.944	€301.402.830
174	08/2040	€500.000.000	€1.352.452.554	€1.009.020.840	€642.856.908	€293.520.491
175	09/2040	€500.000.000	€1.328.378.641	€989.392.972	€628.720.751	€285.775.601
176	10/2040	€500.000.000	€1.304.713.606	€970.132.309	€614.886.185	€278.230.880
177	11/2040	€500.000.000	€1.281.362.917	€951.166.985	€601.305.712	€270.862.676
178	12/2040	€500.000.000	€1.258.278.635	€932.460.146	€587.954.386	€263.657.854
179	01/2041	€500.000.000	€1.235.450.044	€914.002.713	€574.824.983	€256.611.405
180	02/2041	€500.000.000	€1.212.809.499	€895.743.624	€561.884.005	€249.706.721
181	03/2041	€500.000.000	€1.190.362.938	€877.686.406	€549.132.452	€242.942.734
182	04/2041	€500.000.000	€1.168.191.125	€859.889.641	€536.605.660	€236.333.505
183	05/2041	€500.000.000	€1.146.283.603	€842.344.480	€524.296.623	€229.874.263
184	06/2041	€500.000.000	€1.124.651.227	€825.057.764	€512.208.140	€223.564.584
185	07/2041	€500.000.000	€1.103.353.363	€808.071.810	€500.364.940	€217.413.568
186	08/2041	€500.000.000	€1.082.312.312	€791.328.436	€488.729.418	€211.403.170
187	09/2041	€500.000.000	€1.061.519.537	€774.820.325	€477.295.684	€205.529.310
188	10/2041	€0	€1.040.983.703	€758.552.743	€466.065.633	€199.791.303
189	11/2041	€0	€1.020.715.103	€742.532.100	€455.041.833	€194.188.749
190	12/2041	€0	€1.000.688.007	€726.738.598	€444.210.799	€188.714.423
191	01/2042	€0	€980.884.923	€711.158.541	€433.562.897	€183.362.843
192	02/2042	€0	€961.350.040	€695.822.968	€423.115.791	€178.140.103
193	03/2042	€0	€941.850.399	€680.562.440	€412.765.361	€173.001.135
194	04/2042	€0	€922.603.671	€665.533.727	€402.605.896	€167.984.450
195	05/2042	€0	€903.421.814	€650.600.365	€392.553.776	€163.053.960
196	06/2042	€0	€884.338.565	€635.786.254	€382.622.746	€158.214.476
197	07/2042	€0	€865.221.664	€620.995.988	€372.754.795	€153.441.175
198	08/2042	€0	€846.297.773	€606.391.978	€363.046.860	€148.773.166
199	09/2042	€0	€827.456.508	€591.894.445	€353.450.253	€144.189.441
200	10/2042	€0	€808.670.502	€577.483.433	€343.952.410	€139.684.031



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	11/2042	€0	€789.957.322	€563.171.148	€334.560.002	€135.258.841
202	12/2042	€0	€771.348.759	€548.979.836	€325.285.577	€130.918.100
203	01/2043	€0	€752.254.866	€534.489.838	€315.880.387	€126.561.260
204	02/2043	€0	€733.772.285	€520.480.653	€306.805.114	€122.372.537
205	03/2043	€0	€715.178.641	€506.438.440	€297.755.272	€118.229.015
206	04/2043	€0	€697.149.255	€492.840.890	€289.010.968	€114.241.048
207	05/2043	€0	€679.263.320	€479.388.894	€280.395.058	€110.337.071
208	06/2043	€0	€661.519.814	€466.081.111	€271.905.932	€106.515.552
209	07/2043	€0	€643.964.782	€452.949.309	€263.561.260	€102.782.495
210	08/2043	€0	€626.528.608	€439.943.830	€255.331.266	€99.125.370
211	09/2043	€0	€609.202.096	€427.057.697	€247.211.184	€95.541.527
212	10/2043	€0	€591.897.808	€414.229.224	€239.164.707	€92.016.222
213	11/2043	€0	€574.786.352	€401.577.425	€231.259.957	€88.574.965
214	12/2043	€0	€557.485.160	€388.834.682	€223.342.277	€85.157.858
215	01/2044	€0	€540.623.610	€376.439.798	€215.663.312	€81.860.294
216	02/2044	€0	€523.773.961	€364.093.786	€208.050.517	€78.615.662
217	03/2044	€0	€507.075.116	€351.892.897	€200.558.387	€75.443.937
218	04/2044	€0	€490.633.305	€339.910.099	€193.227.613	€72.359.565
219	05/2044	€0	€474.270.184	€328.021.042	€185.986.584	€69.334.856
220	06/2044	€0	€458.139.937	€316.331.815	€178.894.745	€66.391.247
221	07/2044	€0	€442.240.622	€304.840.168	€171.949.808	€63.526.976
222	08/2044	€0	€426.618.519	€293.577.051	€165.168.187	€60.747.181
223	09/2044	€0	€411.266.436	€282.536.465	€158.545.383	€58.049.244
224	10/2044	€0	€396.212.245	€271.736.497	€152.090.420	€55.435.513
225	11/2044	€0	€381.361.507	€261.111.364	€145.765.402	€52.891.259
226	12/2044	€0	€366.697.385	€250.648.766	€139.562.598	€50.412.907
227	01/2045	€0	€353.174.675	€240.999.506	€133.842.618	€48.129.390
228	02/2045	€0	€339.774.514	€231.465.484	€128.215.137	€45.898.499
229	03/2045	€0	€326.480.927	€222.035.334	€122.673.272	€43.717.203
230	04/2045	€0	€313.320.194	€212.726.455	€117.226.056	€41.588.171
231	05/2045	€0	€300.317.176	€203.555.166	€111.881.833	€39.513.771
232	06/2045	€0	€287.539.015	€194.566.281	€106.664.479	€37.501.787
233	07/2045	€0	€275.088.293	€185.828.253	€101.610.544	€35.564.292
234	08/2045	€0	€262.855.242	€177.265.867	€96.677.842	€33.685.700
235	09/2045	€0	€250.920.788	€168.932.791	€91.894.724	€31.875.166
236	10/2045	€0	€239.391.620	€160.899.650	€87.298.446	€30.144.746
237	11/2045	€0	€228.345.317	€153.217.053	€82.915.040	€28.502.416
238	12/2045	€0	€217.758.401	€145.867.572	€78.733.536	€26.943.335
239	01/2046	€0	€207.647.422	€138.860.658	€74.757.542	€25.467.708
240	02/2046	€0	€197.862.536	€132.094.607	€70.930.934	€24.055.465
241	03/2046	€0	€188.430.514	€125.586.103	€67.261.566	€22.708.492
242	04/2046	€0	€179.369.957	€119.346.283	€63.754.241	€21.427.606
243	05/2046	€0	€170.620.338	€113.333.639	€60.385.658	€20.204.198
244	06/2046	€0	€162.317.490	€107.637.150	€57.202.098	€19.052.984
245	07/2046	€0	€154.551.715	€102.315.055	€54.233.059	€17.982.845
246	08/2046	€0	€147.158.354	€97.256.688	€51.418.432	€16.972.912
247	09/2046	€0	€140.151.340	€92.469.955	€48.761.246	€16.023.433
248	10/2046	€0	€133.490.978	€87.927.383	€46.245.885	€15.128.543
249	11/2046	€0	€127.106.252	€83.581.081	€43.846.176	€14.279.039
250	12/2046	€0	€120.916.705	€79.377.280	€41.533.138	€13.464.966



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	01/2047	€0	€114.923.577	€75.316.111	€39.306.214	€12.685.715
252	02/2047	€0	€109.408.540	€71.581.173	€37.260.350	€11.971.372
253	03/2047	€0	€104.137.262	€68.017.800	€35.313.885	€11.294.987
254	04/2047	€0	€99.050.656	€64.586.630	€33.445.703	€10.649.367
255	05/2047	€0	€94.083.265	€61.244.415	€31.632.899	€10.026.877
256	06/2047	€0	€89.262.011	€58.008.230	€29.883.875	€9.429.895
257	07/2047	€0	€84.611.748	€54.893.694	€28.206.198	€8.860.490
258	08/2047	€0	€80.104.182	€51.881.893	€26.589.655	€8.315.132
259	09/2047	€0	€75.725.756	€48.963.571	€25.029.073	€7.791.919
260	10/2047	€0	€71.448.015	€46.119.912	€23.514.457	€7.287.488
261	11/2047	€0	€67.303.795	€43.371.725	€22.056.062	€6.804.781
262	12/2047	€0	€63.321.995	€40.737.144	€20.662.679	€6.346.233
263	01/2048	€0	€59.522.998	€38.228.708	€19.340.179	€5.913.344
264	02/2048	€0	€55.879.207	€35.828.110	€18.078.798	€5.502.822
265	03/2048	€0	€52.395.145	€33.537.721	€16.879.283	€5.114.617
266	04/2048	€0	€49.107.156	€31.380.230	€15.752.568	€4.751.752
267	05/2048	€0	€45.989.886	€29.338.812	€14.689.687	€4.411.214
268	06/2048	€0	€43.051.772	€27.418.271	€13.692.567	€4.093.302
269	07/2048	€0	€40.270.965	€25.604.123	€12.753.504	€3.795.436
270	08/2048	€0	€37.585.496	€23.856.514	€11.852.266	€3.511.371
271	09/2048	€0	€34.970.070	€22.159.096	€10.980.478	€3.238.470
272	10/2048	€0	€32.414.653	€20.505.282	€10.134.673	€2.975.580
273	11/2048	€0	€29.911.771	€18.890.148	€9.312.240	€2.721.819
274	12/2048	€0	€27.442.862	€17.301.807	€8.507.169	€2.475.332
275	01/2049	€0	€25.019.951	€15.747.708	€7.722.995	€2.237.058
276	02/2049	€0	€22.629.749	€14.219.341	€6.955.409	€2.005.661
277	03/2049	€0	€20.287.905	€12.726.406	€6.209.030	€1.782.386
278	04/2049	€0	€18.044.147	€11.299.878	€5.498.782	€1.571.404
279	05/2049	€0	€15.936.443	€9.963.172	€4.835.765	€1.375.719
280	06/2049	€0	€13.976.076	€8.722.889	€4.222.821	€1.195.943
281	07/2049	€0	€12.228.514	€7.619.345	€3.679.042	€1.037.256
282	08/2049	€0	€10.669.273	€6.636.630	€3.196.241	€897.085
283	09/2049	€0	€9.218.398	€5.724.494	€2.749.817	€768.319
284	10/2049	€0	€7.893.609	€4.893.573	€2.344.594	€652.151
285	11/2049	€0	€6.635.717	€4.106.834	€1.962.562	€543.435
286	12/2049	€0	€5.445.149	€3.364.325	€1.603.574	€442.035
287	01/2050	€0	€4.341.801	€2.678.100	€1.273.189	€349.384
288	02/2050	€0	€3.391.472	€2.088.402	€990.273	€270.526
289	03/2050	€0	€2.570.748	€1.580.353	€747.429	€203.267
290	04/2050	€0	€1.893.652	€1.162.154	€548.219	€148.421
291	05/2050	€0	€1.316.226	€806.423	€379.427	€102.261
292	06/2050	€0	€853.599	€522.102	€245.016	€65.739
293	07/2050	€0	€543.009	€331.571	€155.200	€41.454
294	08/2050	€0	€305.816	€186.423	€87.034	€23.142
295	09/2050	€0	€140.718	€85.636	€39.877	€10.555
296	10/2050	€0	€42.419	€25.771	€11.969	€3.154
297	11/2050	€0	€2.869	€1.740	€806	€211
298	12/2050	€0	€0	€0	€0	€0
299	01/2051	€0	€0	€0	€0	€0
300	02/2051	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	03/2051	€0	€0	€0	€0	€0
302	04/2051	€0	€0	€0	€0	€0
303	05/2051	€0	€0	€0	€0	€0
304	06/2051	€0	€0	€0	€0	€0
305	07/2051	€0	€0	€0	€0	€0
306	08/2051	€0	€0	€0	€0	€0
307	09/2051	€0	€0	€0	€0	€0
308	10/2051	€0	€0	€0	€0	€0
309	11/2051	€0	€0	€0	€0	€0
310	12/2051	€0	€0	€0	€0	€0
311	01/2052	€0	€0	€0	€0	€0
312	02/2052	€0	€0	€0	€0	€0
313	03/2052	€0	€0	€0	€0	€0
314	04/2052	€0	€0	€0	€0	€0
315	05/2052	€0	€0	€0	€0	€0
316	06/2052	€0	€0	€0	€0	€0
317	07/2052	€0	€0	€0	€0	€0
318	08/2052	€0	€0	€0	€0	€0
319	09/2052	€0	€0	€0	€0	€0
320	10/2052	€0	€0	€0	€0	€0
321	11/2052	€0	€0	€0	€0	€0
322	12/2052	€0	€0	€0	€0	€0
323	01/2053	€0	€0	€0	€0	€0
324	02/2053	€0	€0	€0	€0	€0
325	03/2053	€0	€0	€0	€0	€0
326	04/2053	€0	€0	€0	€0	€0
327	05/2053	€0	€0	€0	€0	€0
328	06/2053	€0	€0	€0	€0	€0
329	07/2053	€0	€0	€0	€0	€0
330	08/2053	€0	€0	€0	€0	€0
331	09/2053	€0	€0	€0	€0	€0
332	10/2053	€0	€0	€0	€0	€0
333	11/2053	€0	€0	€0	€0	€0
334	12/2053	€0	€0	€0	€0	€0
335	01/2054	€0	€0	€0	€0	€0
336	02/2054	€0	€0	€0	€0	€0
337	03/2054	€0	€0	€0	€0	€0
338	04/2054	€0	€0	€0	€0	€0
339	05/2054	€0	€0	€0	€0	€0
340	06/2054	€0	€0	€0	€0	€0
341	07/2054	€0	€0	€0	€0	€0
342	08/2054	€0	€0	€0	€0	€0
343	09/2054	€0	€0	€0	€0	€0
344	10/2054	€0	€0	€0	€0	€0
345	11/2054	€0	€0	€0	€0	€0
346	12/2054	€0	€0	€0	€0	€0
347	01/2055	€0	€0	€0	€0	€0
348	02/2055	€0	€0	€0	€0	€0
349	03/2055	€0	€0	€0	€0	€0
350	04/2055	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

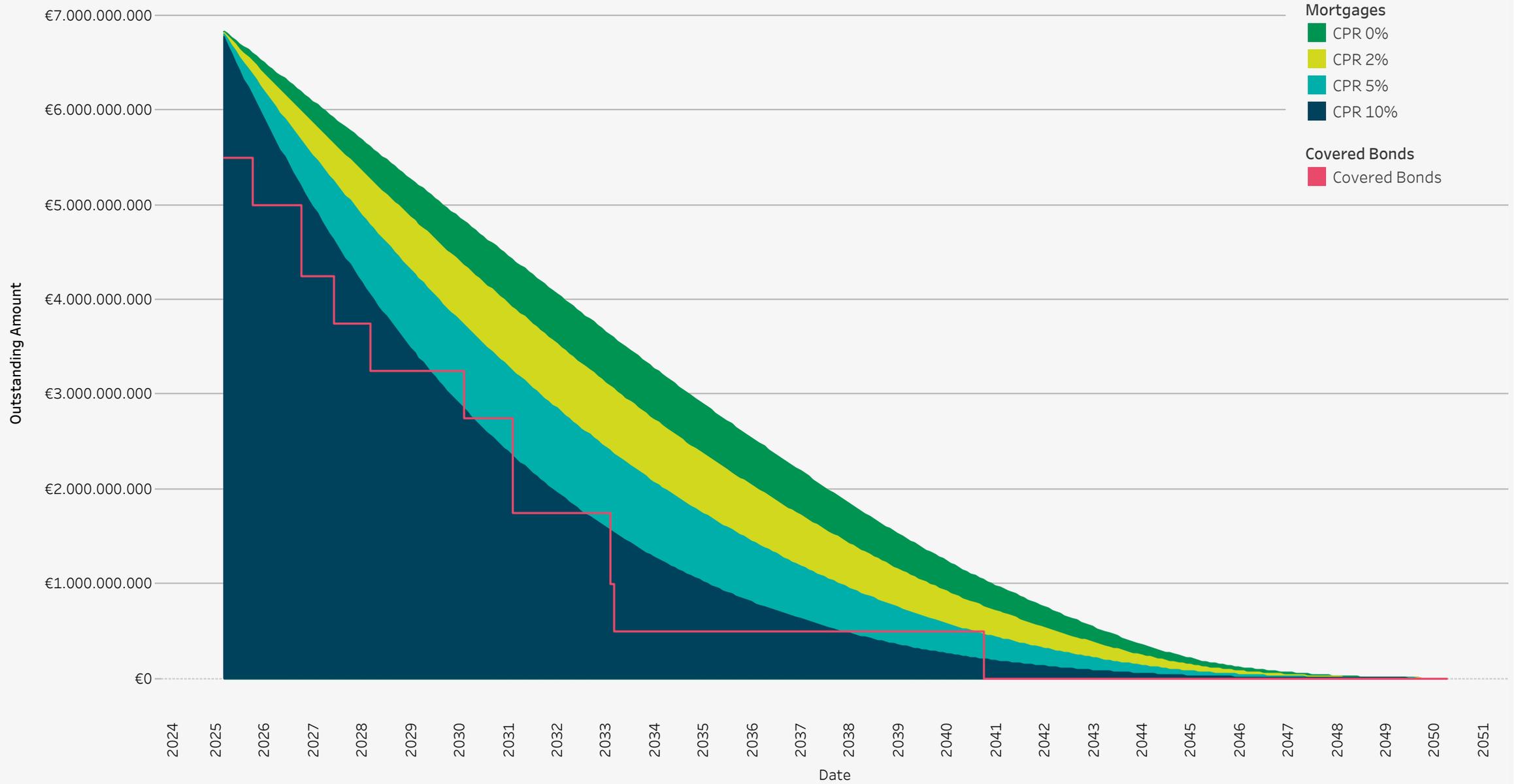
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	05/2055	€0	€0	€0	€0	€0
352	06/2055	€0	€0	€0	€0	€0
353	07/2055	€0	€0	€0	€0	€0
354	08/2055	€0	€0	€0	€0	€0
355	09/2055	€0	€0	€0	€0	€0
356	10/2055	€0	€0	€0	€0	€0
357	11/2055	€0	€0	€0	€0	€0
358	12/2055	€0	€0	€0	€0	€0
359	01/2056	€0	€0	€0	€0	€0
360	02/2056	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## 2. Amortisation Graph





# Residential European Covered Bonds (Premium) Programme

## Definitions & Remarks

### Interest and Principal Coverage Test

The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed yearly amount and variable yearly percentage on the outstanding mortgage loan balance.

### Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR.

### Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Initial Value

Current Loan to Initial Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the current property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

### Loan to Mortgage Inscription Ratio

The Loan to Mortgage Inscription gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Argenta Spaarbank. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

### Interest Type

The interest type "Fixed for Life" means that the interest rate of a loan is fixed during the entire (remaining) life of the loan. The interest type "Fixed with Resets" is a type whereby the loan has more than one fixed interest period during the entire life. The interest resets and corresponding caps are legally defined in Belgium and are based on the OLO rates.

### Prepayments

The monthly percentage (SMM) is defined as: amount prepaid during the past month / outstanding balance at the end of the previous month

The annual percentage (CPR) is defined as:  $1 - \text{power}(1 - \text{SMM}; 12)$

To calculate the prepayment rates, we take into account the prepayments on loans which were reported as part of the cover pool in the investor report of the previous month. Consequently, prepayments on loans which were removed from the cover pool during the last month are included and prepayments on loans only included in the cover pool during the past month are excluded.

### Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.



## Residential European Covered Bonds (Premium) Programme

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