



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date

1/11/2024

Portfolio Cut-off Date

31/10/2024

### Contact Details

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### Remark

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

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



## Residential European Covered Bonds (Premium) Programme

### Covered Bond Series

#### Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	6.28	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	16.95	8/10/2042	Fixed	0.500%	8/10/2025	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	4.34	3/03/2030	Fixed	0.750%	3/03/2025	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	1.97	20/10/2027	Fixed	3.250%	20/10/2025	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	3.64	22/06/2029	Fixed	3.375%	22/06/2025	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.27	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	9.36	11/03/2035	Fixed	3.250%	11/03/2025	ACT/ACT	EUR	€500,000,000
BE6356934396	25/10/2024	25/10/2027	2.98	25/10/2028	Fixed	2.500%	25/10/2025	ACT/ACT	EUR	€750,000,000

#### Totals

Total Outstanding (in EUR):	€4,500,000,000
Current Weighted Average Fixed Coupon:	2.175%
Weighted Remaining Average Life *:	6.77

\* At Reporting Date until Maturity Date



# Residential European Covered Bonds (Premium) Programme

## Ratings

### 1. Argenta Spaarbank Senior Unsecured Ratings

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

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

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



## Residential European Covered Bonds (Premium) Programme

### Test Summary

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

Outstanding European Covered Bonds (Premium)	€4,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€5,524,165,638	(II)
Nominal Balance Public Finance Exposures	€105,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	25.09%	

#### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€5,182,552,711	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued $(V) / (I)$	115.17%	
>>> 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)	€105,796,574	(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	



## Residential European Covered Bonds (Premium) Programme

### Test Summary

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€807,107,991	(IX)
Total Interest Proceeds Residential Mortgage Loans	€792,412,208	
Total Interest Proceeds Public Finance Exposures	€14,695,783	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€5,287,552,711	(X)
Total Principal Proceeds Residential Mortgage Loans	€5,524,165,638	
Total Principal Proceeds Public Finance Exposures	€105,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€614,666,777	(XI)
Costs, Fees and Expenses Covered Bonds	€72,953,163	(XII)
Principal Requirement Covered Bonds	€4,500,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€907,040,762	
>>> 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	€276,812,585	(XV)
Cumulative Cash Outflow Next 180 Days	€47,078,778	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€229,733,808	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€102,545,808	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€43,449,292	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€59,096,516	



## 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	€5,524,165,638
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	37,370
Number of Loans	59,930
Average Outstanding Balance per Borrower	€147,824
Average Outstanding Balance per Loan	€92,177
Weighted Average Original Loan to Initial Value	78.00%
Weighted Average Current Loan to Current Value	52.76%
Weighted Average Seasoning (in months)	59.24
Weighted Average Remaining Maturity (in months, at 0% CPR)	208.06
Weighted Average Initial Maturity (in months, at 0% CPR)	266.62
Weighted Remaining Average Life (in months, at 0% CPR)	111.49
Weighted Remaining Average Life (in months, at 2% CPR)	98.48
Weighted Remaining Average Life (in months, at 5% CPR)	82.69
Weighted Remaining Average Life (in months, at 10% CPR)	63.58
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	97.26
Percentage of Fixed Rate Loans	34.47%
Percentage of Resettable Rate Loans	65.53%
Weighted Average Interest Rate	1.87%
Weighted Average Interest Rate Fixed Rate Loans	1.87%
Weighted average interest rate Resettable Rate Loans	1.87%

#### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€68,789,533
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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	€5,000,000	€4,937,200	€4,919,799
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2.400%	2.00%	AA	AA	Aa3	EUR	€100,000,000	€99,651,000	€100,876,775

#### 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	€5,524,165,638	100.00%	59,930	100.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,836,088,036	33.24%	19,321	32.24%
Brabant Wallon	€119,269,040	2.16%	1,009	1.68%
Brussels	€211,882,759	3.84%	1,839	3.07%
Hainaut	€195,529,481	3.54%	2,276	3.80%
Liège	€145,012,399	2.63%	1,737	2.90%
Limburg	€593,164,943	10.74%	7,070	11.80%
Luxembourg	€18,679,106	0.34%	191	0.32%
Namur	€70,709,928	1.28%	765	1.28%
Oost-Vlaanderen	€962,043,615	17.42%	10,366	17.30%
Vlaams-Brabant	€825,059,406	14.94%	8,691	14.50%
West-Vlaanderen	€546,726,925	9.90%	6,665	11.12%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€110,220,422	2.00%	678	1.13%
12 - 24	€217,087,008	3.93%	1,453	2.42%
24 - 36	€674,626,611	12.21%	5,136	8.57%
36 - 48	€1,493,388,867	27.03%	13,231	22.08%
48 - 60	€1,055,932,669	19.11%	10,015	16.71%
60 - 72	€554,103,857	10.03%	5,491	9.16%
72 - 84	€256,311,660	4.64%	2,736	4.57%
84 - 96	€266,699,337	4.83%	3,937	6.57%
96 - 108	€405,076,717	7.33%	7,284	12.15%
108 - 120	€234,260,273	4.24%	5,049	8.42%
120 - 132	€135,789,895	2.46%	2,398	4.00%
132 - 144	€120,668,321	2.18%	2,522	4.21%
144 - 156	€0	0.00%	0	0.00%
156 - 168	€0	0.00%	0	0.00%
168 - 180	€0	0.00%	0	0.00%
180 - 192	€0	0.00%	0	0.00%
192 - 204	€0	0.00%	0	0.00%
204 - 216	€0	0.00%	0	0.00%
216 - 228	€0	0.00%	0	0.00%
228 - 240	€0	0.00%	0	0.00%
>240	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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	€2,847,080	0.05%	917	1.53%
12 - 24	€9,519,705	0.17%	1,168	1.95%
24 - 36	€10,583,602	0.19%	806	1.34%
36 - 48	€18,972,649	0.34%	1,050	1.75%
48 - 60	€34,088,492	0.62%	1,410	2.35%
60 - 72	€51,189,915	0.93%	1,752	2.92%
72 - 84	€73,097,221	1.32%	1,994	3.33%
84 - 96	€56,037,312	1.01%	1,336	2.23%
96 - 108	€81,554,643	1.48%	1,770	2.95%
108 - 120	€115,120,266	2.08%	2,148	3.58%
120 - 132	€158,456,955	2.87%	2,665	4.45%
132 - 144	€215,265,312	3.90%	3,287	5.48%
144 - 156	€162,214,221	2.94%	2,235	3.73%
156 - 168	€182,823,046	3.31%	2,229	3.72%
168 - 180	€266,702,255	4.83%	3,014	5.03%
180 - 192	€394,806,844	7.15%	4,216	7.03%
192 - 204	€520,455,849	9.42%	5,248	8.76%
204 - 216	€333,828,817	6.04%	3,147	5.25%
216 - 228	€283,354,579	5.13%	2,449	4.09%
228 - 240	€380,472,482	6.89%	2,923	4.88%
240 - 252	€603,503,020	10.92%	4,339	7.24%
252 - 264	€883,598,744	16.00%	5,820	9.71%
264 - 276	€468,907,634	8.49%	2,847	4.75%
276 - 288	€150,264,074	2.72%	830	1.38%
288 - 300	€66,500,921	1.20%	330	0.55%
300 - 312	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>



## Residential European Covered Bonds (Premium) Programme

### 5. Initial Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0.00%	0	0.00%
12 - 24	€0	0.00%	0	0.00%
24 - 36	€0	0.00%	0	0.00%
36 - 48	€0	0.00%	0	0.00%
48 - 60	€1,566,162	0.03%	235	0.39%
60 - 72	€629,678	0.01%	64	0.11%
72 - 84	€1,806,295	0.03%	126	0.21%
84 - 96	€2,660,679	0.05%	120	0.20%
96 - 108	€4,039,094	0.07%	185	0.31%
108 - 120	€89,808,203	1.63%	4,298	7.17%
120 - 132	€9,767,778	0.18%	357	0.60%
132 - 144	€31,324,723	0.57%	933	1.56%
144 - 156	€45,665,570	0.83%	988	1.65%
156 - 168	€34,107,455	0.62%	712	1.19%
168 - 180	€340,234,476	6.16%	6,749	11.26%
180 - 192	€45,769,969	0.83%	766	1.28%
192 - 204	€82,334,466	1.49%	1,209	2.02%
204 - 216	€171,413,635	3.10%	2,109	3.52%
216 - 228	€59,637,419	1.08%	876	1.46%
228 - 240	€1,251,934,065	22.66%	14,363	23.97%
240 - 252	€45,454,401	0.82%	490	0.82%
252 - 264	€119,659,020	2.17%	1,174	1.96%
264 - 276	€104,749,918	1.90%	1,030	1.72%
276 - 288	€70,532,463	1.28%	673	1.12%
288 - 300	€2,760,901,182	49.98%	19,917	33.23%
300 - 312	€58,978,271	1.07%	483	0.81%
312 - 324	€40,538,135	0.73%	324	0.54%
324 - 336	€9,821,904	0.18%	127	0.21%
336 - 348	€3,790,665	0.07%	53	0.09%
348 - 360	€137,040,013	2.48%	1,569	2.62%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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	€157,647,982	2.85%	3,191	5.32%
2014	€155,454,167	2.81%	3,011	5.02%
2015	€226,774,612	4.11%	4,769	7.96%
2016	€439,861,557	7.96%	7,594	12.67%
2017	€218,361,535	3.95%	3,015	5.03%
2018	€254,051,885	4.60%	2,705	4.51%
2019	€872,883,291	15.80%	8,380	13.98%
2020	€1,002,381,557	18.15%	9,358	15.61%
2021	€1,332,206,568	24.12%	11,890	19.84%
2022	€588,260,109	10.65%	4,226	7.05%
2023	€175,224,960	3.17%	1,181	1.97%
2024	€101,057,415	1.83%	610	1.02%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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	€643,737,644	11.65%	11,795	31.56%
100k - 200k	€2,376,810,098	43.03%	16,019	42.87%
200k - 300k	€1,863,727,204	33.74%	7,735	20.70%
300k - 400k	€520,960,719	9.43%	1,564	4.19%
>400k	€118,929,973	2.15%	257	0.69%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>37,370</b>	<b>100.00%</b>

### 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4,565,726,929	82.65%	51,828	86.48%
Linear	€19,909,321	0.36%	378	0.63%
Variable Linear Capital	€938,529,388	16.99%	7,724	12.89%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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%	€422,124,699	7.64%	4,449	7.42%
1% - 1.5%	€1,648,619,278	29.84%	17,063	28.47%
1.5% - 2%	€1,837,574,465	33.26%	19,698	32.87%
2% - 2.5%	€811,645,482	14.69%	8,363	13.95%
2.5% - 3%	€288,000,650	5.21%	3,207	5.35%
3% - 3.5%	€194,083,828	3.51%	2,137	3.57%
3.5% - 4%	€99,512,977	1.80%	1,278	2.13%
4% - 4.5%	€97,259,763	1.76%	1,587	2.65%
4.5% - 5%	€84,419,876	1.53%	1,440	2.40%
5% - 5.5%	€30,040,678	0.54%	518	0.86%
5.5% - 6%	€9,619,958	0.17%	166	0.28%
6% - 6.5%	€1,155,513	0.02%	20	0.03%
6.5% - 7%	€108,472	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

### 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,904,312,359	34.47%	23,685	39.52%
Fixed with Resets	€3,619,853,279	65.53%	36,245	60.48%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>



## Residential European Covered Bonds (Premium) Programme

### 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2024	€63,778,593	1.15%	1,239	2.07%
2025	€301,491,593	5.46%	5,751	9.60%
2026	€198,847,197	3.60%	3,639	6.07%
2027	€88,609,872	1.60%	1,509	2.52%
2028	€33,589,131	0.61%	475	0.79%
2029	€36,780,257	0.67%	530	0.88%
2030	€64,376,292	1.17%	1,006	1.68%
2031	€87,133,250	1.58%	1,362	2.27%
2032	€28,860,304	0.52%	369	0.62%
2033	€24,904,639	0.45%	242	0.40%
2034	€98,071,975	1.78%	874	1.46%
2035	€183,210,853	3.32%	1,957	3.27%
2036	€223,036,587	4.04%	2,424	4.04%
2037	€91,831,973	1.66%	802	1.34%
2038	€97,999,945	1.77%	714	1.19%
2039	€340,809,278	6.17%	2,316	3.86%
2040	€500,184,266	9.05%	3,499	5.84%
2041	€774,170,321	14.01%	5,240	8.74%
2042	€336,073,776	6.08%	1,989	3.32%
2043	€13,969,429	0.25%	94	0.16%
2044	€32,123,748	0.58%	214	0.36%
Fixed	€1,904,312,359	34.47%	23,685	39.52%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

### 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€5,524,165,638	100.00%	59,930	100.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

### 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€5,437,667,694	98.43%	58,741	98.02%
Buy-to-let	€82,603,447	1.50%	1,151	1.92%
Other	€3,894,497	0.07%	38	0.06%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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%	€3,394,438	0.06%	255	0.43%
10 - 20%	€25,150,756	0.46%	1,193	1.99%
20 - 30%	€72,581,497	1.31%	2,064	3.44%
30 - 40%	€161,321,330	2.92%	3,354	5.60%
40 - 50%	€292,218,168	5.29%	4,745	7.92%
50 - 60%	€463,861,791	8.40%	6,493	10.83%
60 - 70%	€658,470,360	11.92%	8,227	13.73%
70 - 80%	€1,161,769,645	21.03%	11,923	19.89%
80 - 90%	€1,142,077,460	20.67%	9,347	15.60%
90 - 100%	€1,348,717,852	24.41%	10,499	17.52%
100 - 110%	€124,713,775	2.26%	1,147	1.91%
110 - 120%	€69,888,568	1.27%	683	1.14%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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%	€41,206,128	0.75%	3,133	5.23%
10 - 20%	€128,998,814	2.34%	3,911	6.53%
20 - 30%	€260,762,085	4.72%	5,417	9.04%
30 - 40%	€420,351,121	7.61%	6,649	11.09%
40 - 50%	€638,587,029	11.56%	8,234	13.74%
50 - 60%	€825,133,491	14.94%	8,894	14.84%
60 - 70%	€1,024,751,800	18.55%	9,150	15.27%
70 - 80%	€1,042,622,801	18.87%	7,549	12.60%
80 - 90%	€847,913,234	15.35%	5,340	8.91%
90 - 100%	€285,393,255	5.17%	1,594	2.66%
100 - 110%	€8,067,640	0.15%	56	0.09%
110 - 120%	€378,240	0.01%	3	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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%	€73,310,503	1.33%	4,361	7.28%
10 - 20%	€230,978,294	4.18%	5,852	9.76%
20 - 30%	€441,653,896	7.99%	7,801	13.02%
30 - 40%	€710,261,221	12.86%	9,344	15.59%
40 - 50%	€959,783,074	17.37%	10,315	17.21%
50 - 60%	€1,042,508,333	18.87%	8,843	14.76%
60 - 70%	€924,121,182	16.73%	6,498	10.84%
70 - 80%	€698,788,049	12.65%	4,402	7.35%
80 - 90%	€337,359,333	6.11%	1,951	3.26%
90 - 100%	€98,513,395	1.78%	519	0.87%
100 - 110%	€6,700,024	0.12%	43	0.07%
110 - 120%	€188,331	0.00%	1	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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%	€12,388,378	0.22%	1,533	2.56%
20 - 40%	€75,636,625	1.37%	3,081	5.14%
40 - 60%	€377,981,664	6.84%	7,871	13.13%
60 - 80%	€1,592,018,994	28.82%	18,646	31.11%
80 - 100%	€748,533,943	13.55%	7,205	12.02%
100 - 120%	€180,955,020	3.28%	2,968	4.95%
120 - 140%	€285,031,962	5.16%	3,519	5.87%
140 - 160%	€873,030,808	15.80%	6,691	11.16%
160 - 180%	€593,163,552	10.74%	3,613	6.03%
180 - 200%	€66,705,106	1.21%	529	0.88%
200 - 300%	€315,767,886	5.72%	2,213	3.69%
300 - 400%	€396,305,057	7.17%	2,024	3.38%
400 - 500%	€1,945,250	0.04%	16	0.03%
>500%	€4,701,394	0.09%	21	0.04%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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	€9,841,124	0.18%	1,842	3.07%
12 - 24	€29,294,326	0.53%	1,958	3.27%
24 - 36	€78,120,200	1.41%	2,974	4.96%
36 - 48	€128,117,644	2.32%	3,402	5.68%
48 - 60	€153,801,489	2.78%	3,186	5.32%
60 - 72	€324,420,181	5.87%	5,318	8.87%
72 - 84	€321,356,265	5.82%	4,458	7.44%
84 - 96	€481,441,530	8.72%	5,565	9.29%
96 - 108	€850,175,824	15.39%	8,663	14.46%
108 - 120	€474,804,808	8.60%	4,248	7.09%
120 - 132	€806,552,281	14.60%	6,094	10.17%
132 - 144	€1,321,299,246	23.92%	9,063	15.12%
144 - 156	€355,958,957	6.44%	2,097	3.50%
156 - 168	€142,757,483	2.58%	791	1.32%
168 - 180	€42,415,088	0.77%	233	0.39%
180 - 192	€1,253,573	0.02%	11	0.02%
204 - 216	€111,587	0.00%	1	0.00%
216 - 228	€1,072,496	0.02%	14	0.02%
228 - 240	€1,063,686	0.02%	9	0.02%
240 - 252	€307,850	0.01%	3	0.01%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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	€333,006,959	6.03%	8,112	13.54%
12 - 24	€255,043,603	4.62%	5,413	9.03%
24 - 36	€132,831,472	2.40%	2,719	4.54%
36 - 48	€122,200,853	2.21%	2,669	4.45%
48 - 60	€175,404,443	3.18%	2,830	4.72%
60 - 72	€237,901,240	4.31%	3,460	5.77%
72 - 84	€300,096,842	5.43%	3,878	6.47%
84 - 96	€578,591,351	10.47%	6,028	10.06%
96 - 108	€625,210,634	11.32%	5,965	9.95%
108 - 120	€568,101,187	10.28%	4,502	7.51%
120 - 132	€1,326,879,365	24.02%	9,110	15.20%
132 - 144	€618,918,765	11.20%	3,833	6.40%
144 - 156	€101,737,564	1.84%	590	0.98%
156 - 168	€119,695,667	2.17%	669	1.12%
168 - 180	€28,417,444	0.51%	151	0.25%
180 - 192	€128,249	0.00%	1	0.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€5,283,435,155	95.64%	57,527	95.99%
2	€240,730,484	4.36%	2,403	4.01%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</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	€5,524,165,638	100.00%	59,930	100.00%
<b>Grand Total</b>	<b>€5,524,165,638</b>	<b>100.00%</b>	<b>59,930</b>	<b>100.00%</b>

#### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.16%
Full Prepayments	0.08%	0.94%
Total Prepayments	0.09%	1.10%



# 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	11/2024	€4,500,000,000	€5,497,752,623	€5,488,504,619	€5,474,302,956	€5,449,693,409
2	12/2024	€4,500,000,000	€5,471,363,585	€5,452,971,840	€5,424,788,906	€5,376,124,620
3	01/2025	€4,500,000,000	€5,445,054,631	€5,417,622,753	€5,375,676,712	€5,303,503,611
4	02/2025	€4,500,000,000	€5,418,727,831	€5,382,359,434	€5,326,867,240	€5,231,724,199
5	03/2025	€4,500,000,000	€5,392,386,415	€5,347,184,928	€5,278,362,038	€5,160,780,463
6	04/2025	€4,500,000,000	€5,366,049,955	€5,312,118,436	€5,230,178,535	€5,090,681,969
7	05/2025	€4,500,000,000	€5,339,694,431	€5,277,135,946	€5,182,291,538	€5,021,396,729
8	06/2025	€4,500,000,000	€5,313,340,518	€5,242,257,705	€5,134,719,451	€4,952,935,312
9	07/2025	€4,500,000,000	€5,286,989,277	€5,207,484,505	€5,087,461,476	€4,885,289,576
10	08/2025	€4,500,000,000	€5,260,637,508	€5,172,812,939	€5,040,512,718	€4,818,447,540
11	09/2025	€4,500,000,000	€5,234,284,655	€5,138,242,218	€4,993,870,874	€4,752,399,820
12	10/2025	€4,500,000,000	€5,207,928,691	€5,103,770,117	€4,947,532,256	€4,687,135,822
13	11/2025	€4,500,000,000	€5,181,571,983	€5,069,398,723	€4,901,497,380	€4,622,649,027
14	12/2025	€4,500,000,000	€5,155,211,775	€5,035,125,105	€4,855,761,904	€4,558,928,403
15	01/2026	€4,500,000,000	€5,128,845,115	€5,000,946,157	€4,810,321,357	€4,495,962,921
16	02/2026	€4,500,000,000	€5,102,459,476	€4,966,849,475	€4,765,162,381	€4,433,733,413
17	03/2026	€4,500,000,000	€5,076,041,028	€4,932,821,469	€4,720,270,617	€4,372,220,056
18	04/2026	€4,500,000,000	€5,049,630,738	€4,898,901,804	€4,675,682,670	€4,311,450,308
19	05/2026	€4,500,000,000	€5,023,214,393	€4,865,076,432	€4,631,383,628	€4,251,403,780
20	06/2026	€4,500,000,000	€4,996,796,160	€4,831,349,171	€4,587,375,688	€4,192,076,012
21	07/2026	€4,500,000,000	€4,970,400,291	€4,797,743,199	€4,543,679,349	€4,133,479,210
22	08/2026	€4,500,000,000	€4,943,995,698	€4,764,228,210	€4,500,264,369	€4,075,579,335
23	09/2026	€4,500,000,000	€4,917,594,711	€4,730,815,867	€4,457,140,351	€4,018,378,820
24	10/2026	€4,000,000,000	€4,891,190,036	€4,697,498,910	€4,414,299,007	€3,961,863,929
25	11/2026	€4,000,000,000	€4,864,808,196	€4,664,302,550	€4,371,762,560	€3,906,048,368
26	12/2026	€4,000,000,000	€4,838,423,627	€4,631,201,965	€4,329,506,224	€3,850,903,721
27	01/2027	€4,000,000,000	€4,812,055,365	€4,598,215,126	€4,287,545,357	€3,796,437,562
28	02/2027	€4,000,000,000	€4,785,661,316	€4,565,301,560	€4,245,840,797	€3,742,609,211
29	03/2027	€4,000,000,000	€4,759,246,811	€4,532,466,231	€4,204,395,930	€3,689,415,987
30	04/2027	€4,000,000,000	€4,732,822,568	€4,499,719,195	€4,163,218,804	€3,636,859,276
31	05/2027	€4,000,000,000	€4,706,375,564	€4,467,047,899	€4,122,296,518	€3,584,922,157
32	06/2027	€4,000,000,000	€4,679,910,714	€4,434,456,877	€4,081,632,019	€3,533,601,679
33	07/2027	€4,000,000,000	€4,653,435,249	€4,401,952,819	€4,041,230,199	€3,482,896,558
34	08/2027	€4,000,000,000	€4,626,933,675	€4,369,520,910	€4,001,076,200	€3,432,788,534
35	09/2027	€4,000,000,000	€4,600,408,783	€4,337,163,671	€3,961,171,138	€3,383,273,261
36	10/2027	€3,250,000,000	€4,573,853,781	€4,304,874,588	€3,921,507,886	€3,334,339,406
37	11/2027	€3,250,000,000	€4,547,285,617	€4,272,669,495	€3,882,099,684	€3,285,993,026
38	12/2027	€3,250,000,000	€4,520,697,338	€4,240,541,699	€3,842,939,216	€3,238,222,691
39	01/2028	€3,250,000,000	€4,494,007,553	€4,208,414,846	€3,803,956,266	€3,190,964,361
40	02/2028	€3,250,000,000	€4,467,298,452	€4,176,366,019	€3,765,219,670	€3,144,271,211
41	03/2028	€3,250,000,000	€4,440,694,063	€4,144,510,834	€3,726,832,196	€3,098,223,624
42	04/2028	€3,250,000,000	€4,414,084,337	€4,112,746,028	€3,688,699,231	€3,052,737,135
43	05/2028	€3,250,000,000	€4,387,449,253	€4,081,052,773	€3,650,802,662	€3,007,791,759
44	06/2028	€2,750,000,000	€4,360,831,909	€4,049,470,980	€3,613,176,966	€2,963,410,951
45	07/2028	€2,750,000,000	€4,334,169,386	€4,017,942,007	€3,575,768,548	€2,919,545,787
46	08/2028	€2,750,000,000	€4,307,563,840	€3,986,560,378	€3,538,660,320	€2,876,259,120
47	09/2028	€2,750,000,000	€4,280,931,935	€3,955,248,604	€3,501,782,034	€2,833,488,698
48	10/2028	€2,750,000,000	€4,254,330,328	€3,924,058,836	€3,465,178,642	€2,791,266,128
49	11/2028	€2,750,000,000	€4,227,719,929	€3,892,954,713	€3,428,816,662	€2,749,559,504
50	12/2028	€2,750,000,000	€4,201,055,803	€3,861,894,740	€3,392,658,443	€2,708,334,112





# 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	01/2029	€2,750,000,000	€4,174,465,324	€3,830,995,832	€3,356,805,517	€2,667,666,426
52	02/2029	€2,750,000,000	€4,147,807,721	€3,800,128,454	€3,321,142,972	€2,627,460,263
53	03/2029	€2,250,000,000	€4,121,216,107	€3,769,414,437	€3,285,776,193	€2,587,794,618
54	04/2029	€2,250,000,000	€4,094,603,355	€3,738,773,696	€3,250,633,911	€2,548,608,519
55	05/2029	€2,250,000,000	€4,067,944,289	€3,708,183,156	€3,215,695,028	€2,509,881,196
56	06/2029	€2,250,000,000	€4,041,339,778	€3,677,734,599	€3,181,037,998	€2,471,669,563
57	07/2029	€2,250,000,000	€4,014,776,534	€3,647,415,477	€3,146,650,456	€2,433,959,217
58	08/2029	€2,250,000,000	€3,988,242,543	€3,617,214,483	€3,112,521,218	€2,396,736,873
59	09/2029	€2,250,000,000	€3,961,726,361	€3,587,120,898	€3,078,639,717	€2,359,989,913
60	10/2029	€2,250,000,000	€3,935,237,986	€3,557,143,456	€3,045,012,138	€2,323,718,679
61	11/2029	€2,250,000,000	€3,908,737,568	€3,527,245,849	€3,011,606,135	€2,287,894,193
62	12/2029	€2,250,000,000	€3,882,231,261	€3,497,433,455	€2,978,425,190	€2,252,515,049
63	01/2030	€2,250,000,000	€3,855,844,084	€3,467,818,521	€2,945,563,517	€2,217,648,132
64	02/2030	€2,250,000,000	€3,829,504,520	€3,438,336,072	€2,912,964,205	€2,183,245,817
65	03/2030	€2,250,000,000	€3,803,122,299	€3,408,904,762	€2,880,557,089	€2,149,251,396
66	04/2030	€2,250,000,000	€3,776,778,183	€3,379,596,837	€2,848,402,169	€2,115,705,819
67	05/2030	€2,250,000,000	€3,750,448,764	€3,350,390,996	€2,816,480,182	€2,082,590,651
68	06/2030	€2,250,000,000	€3,724,136,684	€3,321,289,311	€2,784,791,655	€2,049,902,314
69	07/2030	€2,250,000,000	€3,697,853,460	€3,292,301,744	€2,753,343,697	€2,017,642,076
70	08/2030	€2,250,000,000	€3,671,577,966	€3,263,409,172	€2,722,119,077	€1,985,793,386
71	09/2030	€2,250,000,000	€3,645,287,339	€3,234,591,058	€2,691,099,559	€1,954,339,222
72	10/2030	€2,250,000,000	€3,619,073,264	€3,205,928,476	€2,660,351,408	€1,923,323,914
73	11/2030	€2,250,000,000	€3,592,864,251	€3,177,357,648	€2,629,820,304	€1,892,704,179
74	12/2030	€2,250,000,000	€3,566,746,787	€3,148,954,693	€2,599,567,974	€1,862,520,609
75	01/2031	€2,250,000,000	€3,540,668,814	€3,120,673,110	€2,569,554,531	€1,832,740,553
76	02/2031	€1,750,000,000	€3,514,613,852	€3,092,498,012	€2,539,766,458	€1,803,350,631
77	03/2031	€1,750,000,000	€3,488,505,195	€3,064,361,705	€2,510,147,111	€1,774,307,179
78	04/2031	€1,750,000,000	€3,462,499,173	€3,036,401,311	€2,480,807,766	€1,745,685,440
79	05/2031	€1,750,000,000	€3,436,519,131	€3,008,549,058	€2,451,691,572	€1,717,441,501
80	06/2031	€1,750,000,000	€3,410,576,990	€2,980,815,041	€2,422,805,549	€1,689,576,734
81	07/2031	€1,750,000,000	€3,384,623,703	€2,953,156,091	€2,394,113,454	€1,662,062,421
82	08/2031	€1,750,000,000	€3,358,771,266	€2,925,669,605	€2,365,693,075	€1,634,949,127
83	09/2031	€1,750,000,000	€3,332,962,701	€2,898,305,385	€2,337,502,353	€1,608,204,022
84	10/2031	€1,750,000,000	€3,307,205,028	€2,871,069,129	€2,309,544,617	€1,581,825,913
85	11/2031	€1,750,000,000	€3,281,481,741	€2,843,946,103	€2,281,806,762	€1,555,802,389
86	12/2031	€1,750,000,000	€3,255,710,880	€2,816,865,041	€2,254,230,572	€1,530,090,605
87	01/2032	€1,750,000,000	€3,230,058,814	€2,789,969,650	€2,226,930,014	€1,504,764,800
88	02/2032	€1,750,000,000	€3,204,422,275	€2,763,170,161	€2,199,831,994	€1,479,772,020
89	03/2032	€1,750,000,000	€3,178,805,470	€2,736,469,927	€2,172,938,113	€1,455,110,239
90	04/2032	€1,750,000,000	€3,153,064,038	€2,709,744,597	€2,146,148,805	€1,430,709,998
91	05/2032	€1,750,000,000	€3,127,442,342	€2,683,204,163	€2,119,629,646	€1,406,679,014
92	06/2032	€1,750,000,000	€3,101,822,632	€2,656,747,053	€2,093,299,008	€1,382,959,726
93	07/2032	€1,750,000,000	€3,076,217,091	€2,630,383,474	€2,067,163,946	€1,359,553,897
94	08/2032	€1,750,000,000	€3,050,596,732	€2,604,088,424	€2,041,203,834	€1,336,445,105
95	09/2032	€1,750,000,000	€3,024,928,428	€2,577,833,536	€2,015,395,627	€1,313,615,618
96	10/2032	€1,750,000,000	€2,999,296,387	€2,551,690,460	€1,989,794,503	€1,291,098,748
97	11/2032	€1,750,000,000	€2,973,668,199	€2,525,631,315	€1,964,377,652	€1,268,876,809
98	12/2032	€1,750,000,000	€2,948,033,500	€2,499,647,098	€1,939,137,139	€1,246,941,966
99	01/2033	€1,750,000,000	€2,922,192,626	€2,473,568,633	€1,913,941,169	€1,225,207,209
100	02/2033	€1,750,000,000	€2,896,492,308	€2,447,689,606	€1,889,016,524	€1,203,815,576



# 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	03/2033	€1,750,000,000	€2,870,910,547	€2,421,990,663	€1,864,346,672	€1,182,753,155
102	04/2033	€1,750,000,000	€2,845,183,470	€2,396,248,866	€1,839,758,940	€1,161,907,639
103	05/2033	€1,750,000,000	€2,819,603,909	€2,370,710,849	€1,815,442,018	€1,141,395,905
104	06/2033	€1,750,000,000	€2,794,084,884	€2,345,302,780	€1,791,337,874	€1,121,178,285
105	07/2033	€1,750,000,000	€2,768,608,461	€2,320,009,184	€1,767,433,523	€1,101,243,858
106	08/2033	€1,750,000,000	€2,743,171,854	€2,294,827,354	€1,743,725,811	€1,081,587,973
107	09/2033	€1,750,000,000	€2,717,832,091	€2,269,804,558	€1,720,249,483	€1,062,229,434
108	10/2033	€1,750,000,000	€2,692,477,781	€2,244,847,325	€1,696,932,532	€1,043,121,059
109	11/2033	€1,750,000,000	€2,667,120,595	€2,219,965,237	€1,673,781,388	€1,024,264,483
110	12/2033	€1,750,000,000	€2,641,843,901	€2,195,227,393	€1,650,847,164	€1,005,688,512
111	01/2034	€1,750,000,000	€2,616,727,078	€2,170,699,113	€1,628,177,607	€987,419,366
112	02/2034	€1,000,000,000	€2,591,560,376	€2,146,205,833	€1,605,640,499	€969,374,116
113	03/2034	€500,000,000	€2,566,414,867	€2,121,806,335	€1,583,279,100	€951,576,759
114	04/2034	€500,000,000	€2,541,393,388	€2,097,585,223	€1,561,155,437	€934,062,067
115	05/2034	€500,000,000	€2,516,296,264	€2,073,377,262	€1,539,145,429	€916,753,313
116	06/2034	€500,000,000	€2,491,205,857	€2,049,250,334	€1,517,298,869	€899,678,221
117	07/2034	€500,000,000	€2,466,308,334	€2,025,357,108	€1,495,727,650	€882,900,652
118	08/2034	€500,000,000	€2,441,475,564	€2,001,591,553	€1,474,351,946	€866,370,637
119	09/2034	€500,000,000	€2,416,707,209	€1,977,952,942	€1,453,170,111	€850,084,811
120	10/2034	€500,000,000	€2,392,012,777	€1,954,448,593	€1,432,186,408	€834,043,284
121	11/2034	€500,000,000	€2,367,335,134	€1,931,031,420	€1,411,365,283	€818,223,058
122	12/2034	€500,000,000	€2,342,657,700	€1,907,687,667	€1,390,695,842	€802,615,757
123	01/2035	€500,000,000	€2,318,252,767	€1,884,638,517	€1,370,338,126	€787,311,343
124	02/2035	€500,000,000	€2,293,961,347	€1,861,753,639	€1,350,195,586	€772,251,381
125	03/2035	€500,000,000	€2,269,694,650	€1,838,960,450	€1,330,214,433	€757,402,802
126	04/2035	€500,000,000	€2,245,461,333	€1,816,265,676	€1,310,398,648	€742,765,853
127	05/2035	€500,000,000	€2,221,244,244	€1,793,655,154	€1,290,737,134	€728,332,250
128	06/2035	€500,000,000	€2,196,921,560	€1,771,030,437	€1,271,158,407	€714,059,911
129	07/2035	€500,000,000	€2,172,882,987	€1,748,705,408	€1,251,886,904	€700,072,980
130	08/2035	€500,000,000	€2,148,913,983	€1,726,506,371	€1,232,796,585	€686,298,238
131	09/2035	€500,000,000	€2,125,018,407	€1,704,435,964	€1,213,888,287	€672,734,073
132	10/2035	€500,000,000	€2,101,236,382	€1,682,525,847	€1,195,183,448	€659,390,242
133	11/2035	€500,000,000	€2,077,574,488	€1,660,780,649	€1,176,684,129	€646,265,665
134	12/2035	€500,000,000	€2,054,026,292	€1,639,194,583	€1,158,384,997	€633,355,219
135	01/2036	€500,000,000	€2,030,604,759	€1,617,777,352	€1,140,291,690	€620,659,820
136	02/2036	€500,000,000	€2,007,237,006	€1,596,470,310	€1,122,361,726	€608,154,272
137	03/2036	€500,000,000	€1,983,949,048	€1,575,293,733	€1,104,608,400	€595,843,899
138	04/2036	€500,000,000	€1,960,765,531	€1,554,266,671	€1,087,044,003	€583,733,372
139	05/2036	€500,000,000	€1,937,667,328	€1,533,373,405	€1,069,656,442	€571,814,219
140	06/2036	€500,000,000	€1,914,630,252	€1,512,594,324	€1,052,431,032	€560,076,727
141	07/2036	€500,000,000	€1,891,800,874	€1,492,044,621	€1,035,446,785	€548,560,974
142	08/2036	€500,000,000	€1,869,063,173	€1,471,631,955	€1,018,638,242	€537,230,106
143	09/2036	€500,000,000	€1,846,438,036	€1,451,372,222	€1,002,015,334	€526,087,491
144	10/2036	€500,000,000	€1,823,799,688	€1,431,166,116	€985,508,559	€515,094,900
145	11/2036	€500,000,000	€1,801,234,961	€1,411,081,558	€969,163,981	€504,274,906
146	12/2036	€500,000,000	€1,778,944,121	€1,391,274,721	€953,087,640	€493,680,725
147	01/2037	€500,000,000	€1,756,753,826	€1,371,609,029	€937,184,447	€483,260,889
148	02/2037	€500,000,000	€1,734,648,290	€1,352,071,627	€921,444,603	€473,008,613
149	03/2037	€500,000,000	€1,712,619,621	€1,332,655,886	€905,862,638	€462,919,428
150	04/2037	€500,000,000	€1,690,662,878	€1,313,357,514	€890,434,715	€452,989,760



# 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	05/2037	€500,000,000	€1,668,752,126	€1,294,155,963	€875,146,040	€443,210,536
152	06/2037	€500,000,000	€1,646,883,482	€1,275,047,897	€859,993,576	€433,578,754
153	07/2037	€500,000,000	€1,625,050,205	€1,256,027,789	€844,972,841	€424,090,729
154	08/2037	€500,000,000	€1,603,236,592	€1,237,083,235	€830,074,778	€414,740,539
155	09/2037	€500,000,000	€1,581,444,727	€1,218,215,615	€815,299,644	€405,526,990
156	10/2037	€500,000,000	€1,559,679,486	€1,199,428,445	€800,649,117	€396,449,599
157	11/2037	€500,000,000	€1,537,965,669	€1,180,740,513	€786,135,021	€387,512,878
158	12/2037	€500,000,000	€1,516,300,171	€1,162,149,092	€771,754,766	€378,714,173
159	01/2038	€500,000,000	€1,494,628,132	€1,143,611,872	€757,479,567	€370,038,066
160	02/2038	€500,000,000	€1,473,006,164	€1,125,171,976	€743,337,372	€361,496,994
161	03/2038	€500,000,000	€1,451,542,913	€1,106,911,914	€729,381,791	€353,115,581
162	04/2038	€500,000,000	€1,429,988,313	€1,088,640,557	€715,486,032	€344,831,051
163	05/2038	€500,000,000	€1,408,499,103	€1,070,477,236	€701,728,120	€336,680,007
164	06/2038	€500,000,000	€1,387,119,291	€1,052,454,944	€688,128,825	€328,671,041
165	07/2038	€500,000,000	€1,365,983,378	€1,034,674,999	€674,753,253	€320,833,655
166	08/2038	€500,000,000	€1,344,736,500	€1,016,867,983	€661,424,686	€313,082,342
167	09/2038	€500,000,000	€1,323,584,631	€999,189,670	€648,244,075	€305,463,956
168	10/2038	€500,000,000	€1,302,665,541	€981,743,387	€635,277,390	€298,008,092
169	11/2038	€500,000,000	€1,281,616,244	€964,255,007	€622,346,299	€290,629,712
170	12/2038	€500,000,000	€1,260,538,898	€946,801,616	€609,500,398	€283,351,252
171	01/2039	€500,000,000	€1,239,831,579	€929,681,679	€596,930,912	€276,260,284
172	02/2039	€500,000,000	€1,219,161,708	€912,644,692	€584,475,516	€269,279,907
173	03/2039	€500,000,000	€1,198,574,783	€895,724,378	€572,155,108	€262,418,620
174	04/2039	€500,000,000	€1,177,699,088	€878,642,965	€559,791,907	€255,594,042
175	05/2039	€500,000,000	€1,157,286,337	€861,961,291	€547,742,874	€248,968,320
176	06/2039	€500,000,000	€1,136,833,835	€845,303,695	€535,767,709	€242,430,429
177	07/2039	€500,000,000	€1,116,736,709	€828,963,500	€524,051,502	€236,062,937
178	08/2039	€500,000,000	€1,096,710,546	€812,728,474	€512,458,654	€229,803,114
179	09/2039	€500,000,000	€1,076,947,383	€796,740,293	€501,077,533	€223,689,321
180	10/2039	€500,000,000	€1,057,206,741	€780,820,234	€489,794,612	€217,669,493
181	11/2039	€500,000,000	€1,037,613,651	€765,060,274	€478,666,892	€211,767,931
182	12/2039	€500,000,000	€1,018,219,686	€749,497,699	€467,716,656	€205,993,199
183	01/2040	€500,000,000	€999,443,246	€734,439,104	€457,133,573	€200,427,083
184	02/2040	€500,000,000	€980,849,756	€719,563,263	€446,715,584	€194,978,908
185	03/2040	€500,000,000	€962,254,406	€704,734,028	€436,377,306	€189,610,301
186	04/2040	€500,000,000	€943,844,385	€690,088,150	€426,202,780	€184,356,856
187	05/2040	€500,000,000	€925,346,512	€675,425,425	€416,067,610	€179,163,758
188	06/2040	€500,000,000	€907,137,222	€661,020,365	€406,140,348	€174,102,752
189	07/2040	€500,000,000	€889,116,054	€646,798,708	€396,374,069	€169,152,327
190	08/2040	€500,000,000	€871,233,581	€632,723,753	€386,745,281	€164,301,302
191	09/2040	€500,000,000	€853,417,617	€618,742,539	€377,220,820	€159,534,597
192	10/2040	€500,000,000	€835,958,059	€605,064,537	€367,927,435	€154,904,716
193	11/2040	€500,000,000	€818,785,946	€591,638,504	€358,832,440	€150,396,388
194	12/2040	€500,000,000	€801,861,130	€578,434,319	€349,916,252	€146,000,070
195	01/2041	€500,000,000	€785,168,101	€565,439,804	€341,170,312	€141,710,955
196	02/2041	€500,000,000	€768,641,845	€552,607,269	€332,564,772	€137,515,508
197	03/2041	€500,000,000	€752,297,440	€539,946,827	€324,104,781	€133,414,832
198	04/2041	€500,000,000	€736,192,795	€527,499,207	€315,813,761	€129,417,489
199	05/2041	€500,000,000	€720,314,495	€515,253,847	€307,684,257	€125,519,279
200	06/2041	€500,000,000	€704,665,749	€503,212,118	€299,715,993	€121,718,984



# 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	07/2041	€500,000,000	€689,299,820	€491,411,067	€291,929,883	€118,023,964
202	08/2041	€500,000,000	€674,159,664	€479,808,980	€284,299,952	€114,422,563
203	09/2041	€500,000,000	€659,218,231	€468,385,731	€276,813,244	€110,908,541
204	10/2041	€0	€644,510,540	€457,165,355	€269,482,963	€107,486,194
205	11/2041	€0	€630,038,584	€446,148,332	€262,308,323	€104,154,175
206	12/2041	€0	€615,758,475	€435,302,703	€255,269,516	€100,903,635
207	01/2042	€0	€601,664,796	€424,623,873	€248,362,940	€97,732,248
208	02/2042	€0	€587,813,645	€414,150,613	€241,610,324	€94,647,648
209	03/2042	€0	€574,001,796	€403,739,031	€234,926,880	€91,615,782
210	04/2042	€0	€560,453,199	€393,546,158	€228,403,337	€88,671,339
211	05/2042	€0	€546,975,524	€383,436,152	€221,959,951	€85,782,497
212	06/2042	€0	€533,587,338	€373,421,672	€215,603,534	€82,951,297
213	07/2042	€0	€520,277,198	€363,494,326	€209,328,705	€80,175,068
214	08/2042	€0	€507,025,855	€353,640,332	€203,127,037	€77,450,018
215	09/2042	€0	€493,845,526	€343,867,908	€197,002,794	€74,777,238
216	10/2042	€0	€480,713,001	€334,160,591	€190,946,087	€72,152,443
217	11/2042	€0	€467,644,473	€324,529,371	€184,962,776	€69,577,345
218	12/2042	€0	€454,654,818	€314,984,251	€179,058,095	€67,053,387
219	01/2043	€0	€441,252,433	€305,184,867	€173,038,567	€64,507,901
220	02/2043	€0	€428,309,124	€295,734,538	€167,246,392	€62,068,321
221	03/2043	€0	€415,263,035	€286,244,292	€161,460,517	€59,651,700
222	04/2043	€0	€402,706,260	€277,121,857	€155,910,397	€57,342,260
223	05/2043	€0	€390,267,796	€268,110,582	€150,450,296	€55,085,338
224	06/2043	€0	€377,954,856	€259,214,928	€145,082,121	€52,881,054
225	07/2043	€0	€365,732,942	€250,410,767	€139,791,794	€50,723,724
226	08/2043	€0	€353,649,645	€241,730,241	€134,596,715	€48,619,127
227	09/2043	€0	€341,652,779	€233,137,189	€129,476,164	€46,559,227
228	10/2043	€0	€329,653,849	€224,570,957	€124,396,068	€44,531,347
229	11/2043	€0	€317,848,892	€216,164,802	€119,429,836	€42,561,337
230	12/2043	€0	€305,964,782	€207,732,552	€114,474,092	€40,611,859
231	01/2044	€0	€294,374,512	€199,527,225	€109,667,920	€38,731,874
232	02/2044	€0	€282,590,567	€191,217,862	€104,828,820	€36,856,394
233	03/2044	€0	€270,989,484	€183,059,417	€100,096,550	€35,034,385
234	04/2044	€0	€259,737,397	€175,163,236	€95,531,102	€33,286,139
235	05/2044	€0	€248,517,170	€167,314,552	€91,014,447	€31,569,827
236	06/2044	€0	€237,489,243	€159,621,026	€86,604,710	€29,905,194
237	07/2044	€0	€226,651,216	€152,080,331	€82,299,891	€28,290,955
238	08/2044	€0	€216,027,451	€144,708,078	€78,107,687	€26,729,164
239	09/2044	€0	€205,423,895	€137,373,712	€73,957,025	€25,194,995
240	10/2044	€0	€195,268,556	€130,362,845	€70,001,028	€23,740,098
241	11/2044	€0	€185,264,959	€123,476,308	€66,131,599	€22,326,999
242	12/2044	€0	€175,384,755	€116,694,674	€62,337,763	€20,951,532
243	01/2045	€0	€166,524,005	€110,612,671	€58,935,891	€19,719,126
244	02/2045	€0	€157,726,355	€104,592,643	€55,584,142	€18,514,072
245	03/2045	€0	€148,990,776	€98,633,648	€52,281,695	€17,335,803
246	04/2045	€0	€140,350,355	€92,757,293	€49,039,657	€16,187,693
247	05/2045	€0	€131,811,608	€86,967,513	€45,859,699	€15,069,956
248	06/2045	€0	€123,444,166	€81,309,783	€42,765,322	€13,989,937
249	07/2045	€0	€115,351,607	€75,851,595	€39,791,330	€12,958,529
250	08/2045	€0	€107,438,536	€70,529,368	€36,903,582	€11,964,072



# 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	09/2045	€0	€99,771,429	€65,386,026	€34,123,869	€11,013,162
252	10/2045	€0	€92,440,085	€60,479,463	€31,481,546	€10,114,701
253	11/2045	€0	€85,488,156	€55,837,039	€28,989,805	€9,272,258
254	12/2045	€0	€78,935,791	€51,470,600	€26,653,665	€8,486,731
255	01/2046	€0	€72,792,764	€47,385,157	€24,474,556	€7,757,853
256	02/2046	€0	€66,953,624	€43,510,797	€22,415,289	€7,073,173
257	03/2046	€0	€61,402,592	€39,836,254	€20,469,186	€6,430,042
258	04/2046	€0	€56,167,325	€36,378,465	€18,644,093	€5,830,391
259	05/2046	€0	€51,200,023	€33,105,460	€16,922,764	€5,268,306
260	06/2046	€0	€46,598,792	€30,079,663	€15,336,259	€4,752,940
261	07/2046	€0	€42,457,023	€27,360,037	€13,913,550	€4,292,637
262	08/2046	€0	€38,621,940	€24,846,777	€12,602,774	€3,870,754
263	09/2046	€0	€35,090,658	€22,537,012	€11,401,637	€3,486,100
264	10/2046	€0	€31,846,505	€20,419,046	€10,303,413	€3,136,151
265	11/2046	€0	€28,832,011	€18,455,144	€9,288,335	€2,814,473
266	12/2046	€0	€25,990,321	€16,608,216	€8,337,162	€2,514,899
267	01/2047	€0	€23,321,079	€14,877,461	€7,449,015	€2,236,889
268	02/2047	€0	€21,076,991	€13,423,248	€6,703,513	€2,003,970
269	03/2047	€0	€19,085,261	€12,134,335	€6,044,155	€1,798,737
270	04/2047	€0	€17,312,493	€10,988,700	€5,459,347	€1,617,395
271	05/2047	€0	€15,668,970	€9,928,782	€4,920,001	€1,451,055
272	06/2047	€0	€14,164,895	€8,960,614	€4,428,756	€1,300,300
273	07/2047	€0	€12,795,033	€8,080,433	€3,983,395	€1,164,283
274	08/2047	€0	€11,551,035	€7,282,541	€3,580,771	€1,041,897
275	09/2047	€0	€10,411,933	€6,553,333	€3,213,887	€930,941
276	10/2047	€0	€9,337,309	€5,867,073	€2,869,886	€827,560
277	11/2047	€0	€8,343,406	€5,233,738	€2,553,465	€733,007
278	12/2047	€0	€7,429,112	€4,652,371	€2,263,951	€646,976
279	01/2048	€0	€6,597,696	€4,124,759	€2,002,009	€569,548
280	02/2048	€0	€5,823,237	€3,634,457	€1,759,470	€498,299
281	03/2048	€0	€5,107,007	€3,182,075	€1,536,482	€433,190
282	04/2048	€0	€4,492,261	€2,794,330	€1,345,766	€377,715
283	05/2048	€0	€3,951,067	€2,453,556	€1,178,590	€329,306
284	06/2048	€0	€3,489,629	€2,163,364	€1,036,505	€288,305
285	07/2048	€0	€3,084,068	€1,908,725	€912,136	€252,571
286	08/2048	€0	€2,716,055	€1,678,134	€799,867	€220,488
287	09/2048	€0	€2,369,398	€1,461,487	€694,802	€190,665
288	10/2048	€0	€2,036,967	€1,254,324	€594,772	€162,482
289	11/2048	€0	€1,717,802	€1,056,009	€499,440	€135,825
290	12/2048	€0	€1,416,838	€869,528	€410,180	€111,049
291	01/2049	€0	€1,135,008	€695,394	€327,187	€88,182
292	02/2049	€0	€861,275	€526,797	€247,220	€66,330
293	03/2049	€0	€605,337	€369,630	€173,014	€46,212
294	04/2049	€0	€378,232	€230,567	€107,643	€28,622
295	05/2049	€0	€200,553	€122,050	€56,833	€15,044
296	06/2049	€0	€65,717	€39,926	€18,543	€4,886
297	07/2049	€0	€0	€0	€0	€0
298	08/2049	€0	€0	€0	€0	€0
299	09/2049	€0	€0	€0	€0	€0
300	10/2049	€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	11/2049	€0	€0	€0	€0	€0
302	12/2049	€0	€0	€0	€0	€0
303	01/2050	€0	€0	€0	€0	€0
304	02/2050	€0	€0	€0	€0	€0
305	03/2050	€0	€0	€0	€0	€0
306	04/2050	€0	€0	€0	€0	€0
307	05/2050	€0	€0	€0	€0	€0
308	06/2050	€0	€0	€0	€0	€0
309	07/2050	€0	€0	€0	€0	€0
310	08/2050	€0	€0	€0	€0	€0
311	09/2050	€0	€0	€0	€0	€0
312	10/2050	€0	€0	€0	€0	€0
313	11/2050	€0	€0	€0	€0	€0
314	12/2050	€0	€0	€0	€0	€0
315	01/2051	€0	€0	€0	€0	€0
316	02/2051	€0	€0	€0	€0	€0
317	03/2051	€0	€0	€0	€0	€0
318	04/2051	€0	€0	€0	€0	€0
319	05/2051	€0	€0	€0	€0	€0
320	06/2051	€0	€0	€0	€0	€0
321	07/2051	€0	€0	€0	€0	€0
322	08/2051	€0	€0	€0	€0	€0
323	09/2051	€0	€0	€0	€0	€0
324	10/2051	€0	€0	€0	€0	€0
325	11/2051	€0	€0	€0	€0	€0
326	12/2051	€0	€0	€0	€0	€0
327	01/2052	€0	€0	€0	€0	€0
328	02/2052	€0	€0	€0	€0	€0
329	03/2052	€0	€0	€0	€0	€0
330	04/2052	€0	€0	€0	€0	€0
331	05/2052	€0	€0	€0	€0	€0
332	06/2052	€0	€0	€0	€0	€0
333	07/2052	€0	€0	€0	€0	€0
334	08/2052	€0	€0	€0	€0	€0
335	09/2052	€0	€0	€0	€0	€0
336	10/2052	€0	€0	€0	€0	€0
337	11/2052	€0	€0	€0	€0	€0
338	12/2052	€0	€0	€0	€0	€0
339	01/2053	€0	€0	€0	€0	€0
340	02/2053	€0	€0	€0	€0	€0
341	03/2053	€0	€0	€0	€0	€0
342	04/2053	€0	€0	€0	€0	€0
343	05/2053	€0	€0	€0	€0	€0
344	06/2053	€0	€0	€0	€0	€0
345	07/2053	€0	€0	€0	€0	€0
346	08/2053	€0	€0	€0	€0	€0
347	09/2053	€0	€0	€0	€0	€0
348	10/2053	€0	€0	€0	€0	€0
349	11/2053	€0	€0	€0	€0	€0
350	12/2053	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

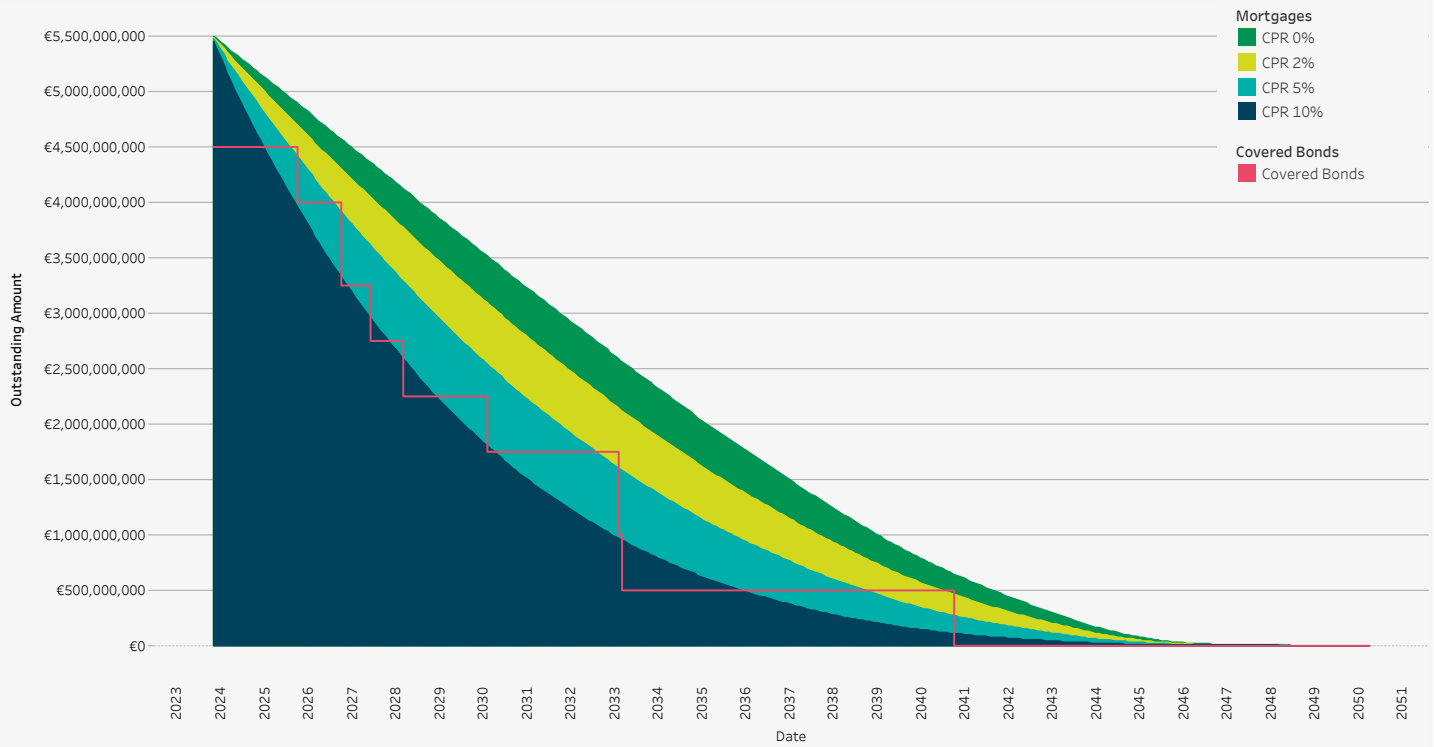
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	01/2054	€0	€0	€0	€0	€0
352	02/2054	€0	€0	€0	€0	€0
353	03/2054	€0	€0	€0	€0	€0
354	04/2054	€0	€0	€0	€0	€0
355	05/2054	€0	€0	€0	€0	€0
356	06/2054	€0	€0	€0	€0	€0
357	07/2054	€0	€0	€0	€0	€0
358	08/2054	€0	€0	€0	€0	€0
359	09/2054	€0	€0	€0	€0	€0
360	10/2054	€0	€0	€0	€0	€0



## Residential European Covered Bonds (Premium) Programme

### 2. Amortisation Graph







## Residential European Covered Bonds (Premium) Programme

### Definitions & Remarks

#### Interest and Principal Coverage Test

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

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

#### Liquidity Test

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

#### Original Loan to Initial Value

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

#### Current Loan to Initial Value

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

#### Current Loan to Current Value

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

#### Loan to Mortgage Inscription Ratio

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

#### Interest Type

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

#### Prepayments

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

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

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

#### Amortisation Profiles

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



## Residential European Covered Bonds (Premium) Programme

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