



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date

1/05/2024

Portfolio Cut-off Date

30/04/2024

### 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	6.79	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	17.45	8/10/2042	Fixed	0.500%	8/10/2024	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	4.84	3/03/2030	Fixed	0.750%	3/03/2025	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	2.47	20/10/2027	Fixed	3.250%	20/10/2024	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	4.15	22/06/2029	Fixed	3.375%	22/06/2024	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.78	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	9.87	11/03/2035	Fixed	3.250%	11/03/2025	ACT/ACT	EUR	€500,000,000

#### Totals

Total Outstanding (in EUR):	€3,750,000,000
Current Weighted Average Fixed Coupon:	2.110%
Weighted Remaining Average Life *:	8.03

\* At Reporting Date until Maturity Date



# Residential European Covered Bonds (Premium) Programme

## Ratings

### 1. Argenta Spaarbank Senior Unsecured Ratings

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

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

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



# Residential European Covered Bonds (Premium) Programme

## Test Summary

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

Outstanding European Covered Bonds (Premium)	€3,750,000,000	(I)
Nominal Balance Residential Mortgage Loans	€4,598,399,903	(II)
Nominal Balance Public Finance Exposures	€85,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24.89%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€4,321,493,214	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115.24%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€85,810,593	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Correction on Value (definition Royal Decree) (XIV) x $[(V) + (VI) + (VII)] / [(II) + (III) + (IV)]$	€0	(VIII)
Ratio Value All Cover Assets / European Covered Bonds (Premium) Issued $[(V) + (VI) + (VII) + (VIII)] / (I)$	117.53%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€674,708,946	(IX)
Total Interest Proceeds Residential Mortgage Loans	€660,428,946	
Total Interest Proceeds Public Finance Exposures	€14,280,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€4,406,493,214	(X)
Total Principal Proceeds Residential Mortgage Loans	€4,598,399,903	
Total Principal Proceeds Public Finance Exposures	€85,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€594,086,172	(XI)
Costs, Fees and Expenses Covered Bonds	€63,956,459	(XII)
Principal Requirement Covered Bonds	€3,750,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€673,159,529	
>>> Cover Test Royal Decree Art 5 § 3	PASS	
Basis for Correction Total Asset Cover Test (definition Royal Decree) $\min[0, (IX) - (XI) - (XII)]$	€0	(XIV)

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€228,200,027	(XV)
Cumulative Cash Outflow Next 180 Days	€38,714,396	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€189,485,631	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€81,628,169	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€35,659,850	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€45,968,319	



# Residential European Covered Bonds (Premium) Programme

## Cover Pool Summary

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€4,598,399,903
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	31,768
Number of Loans	50,966
Average Outstanding Balance per Borrower	€144,749
Average Outstanding Balance per Loan	€90,225
Weighted Average Original Loan to Initial Value	76.94%
Weighted Average Current Loan to Current Value	51.63%
Weighted Average Seasoning (in months)	55.62
Weighted Average Remaining Maturity (in months, at 0% CPR)	208.44
Weighted Average Initial Maturity (in months, at 0% CPR)	263.38
Weighted Remaining Average Life (in months, at 0% CPR)	110.75
Weighted Remaining Average Life (in months, at 2% CPR)	97.84
Weighted Remaining Average Life (in months, at 5% CPR)	82.18
Weighted Remaining Average Life (in months, at 10% CPR)	63.24
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	96.51
Percentage of Fixed Rate Loans	34.53%
Percentage of Resettable Rate Loans	65.47%
Weighted Average Interest Rate	1.80%
Weighted Average Interest Rate Fixed Rate Loans	1.75%
Weighted average interest rate Resettable Rate Loans	1.82%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€61,287,866
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## Residential European Covered Bonds (Premium) Programme

### Cover Pool Summary

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

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Mark-to-Market Value	Accounting Value
IE00BJ38CR43	REPUBLIC OF IRELAND	11/11/2014	15/05/2030	Fixed	2.400%	2.00%	AA	AA-	Aa3	EUR	€85,000,000	€83,294,050	€85,810,593

#### 4. Derivatives

None



# Residential European Covered Bonds (Premium) Programme

## Stratification Tables

### 1. Currency Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
EUR	€4,598,399,903	100.00%	50,966	100.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,528,243,228	33.23%	16,549	32.47%
Brabant Wallon	€84,991,807	1.85%	751	1.47%
Brussels	€173,388,038	3.77%	1,537	3.02%
Hainaut	€157,843,531	3.43%	1,885	3.70%
Liège	€113,544,531	2.47%	1,428	2.80%
Limburg	€508,365,801	11.06%	6,121	12.01%
Luxembourg	€15,342,307	0.33%	154	0.30%
Namur	€43,733,393	0.95%	511	1.00%
Oost-Vlaanderen	€837,020,272	18.20%	9,030	17.72%
Vlaams-Brabant	€675,253,914	14.68%	7,310	14.34%
West-Vlaanderen	€460,673,081	10.02%	5,690	11.16%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€52,591,970	1.14%	392	0.77%
12 - 24	€228,206,283	4.96%	1,552	3.05%
24 - 36	€1,015,470,799	22.08%	8,585	16.84%
36 - 48	€1,217,309,309	26.47%	10,979	21.54%
48 - 60	€675,597,877	14.69%	6,780	13.30%
60 - 72	€194,369,208	4.23%	2,067	4.06%
72 - 84	€206,679,139	4.49%	2,315	4.54%
84 - 96	€433,766,903	9.43%	7,038	13.81%
96 - 108	€261,237,377	5.68%	4,954	9.72%
108 - 120	€137,521,645	2.99%	3,012	5.91%
120 - 132	€142,306,959	3.09%	2,541	4.99%
132 - 144	€33,342,435	0.73%	751	1.47%
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>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€2,204,222	0.05%	651	1.28%
12 - 24	€7,344,964	0.16%	908	1.78%
24 - 36	€13,632,893	0.30%	1,050	2.06%
36 - 48	€12,937,196	0.28%	695	1.36%
48 - 60	€25,556,132	0.56%	1,113	2.18%
60 - 72	€45,449,286	0.99%	1,556	3.05%
72 - 84	€60,722,569	1.32%	1,672	3.28%
84 - 96	€71,592,671	1.56%	1,732	3.40%
96 - 108	€52,692,576	1.15%	1,123	2.20%
108 - 120	€95,447,832	2.08%	1,857	3.64%
120 - 132	€126,254,584	2.75%	2,133	4.19%
132 - 144	€173,108,381	3.76%	2,642	5.18%
144 - 156	€205,010,545	4.46%	2,928	5.75%
156 - 168	€125,945,472	2.74%	1,513	2.97%
168 - 180	€177,549,555	3.86%	2,149	4.22%
180 - 192	€311,610,641	6.78%	3,424	6.72%
192 - 204	€400,163,030	8.70%	3,925	7.70%
204 - 216	€446,678,070	9.71%	4,390	8.61%
216 - 228	€204,632,849	4.45%	1,737	3.41%
228 - 240	€235,522,353	5.12%	1,962	3.85%
240 - 252	€393,791,609	8.56%	2,819	5.53%
252 - 264	€601,249,287	13.08%	4,041	7.93%
264 - 276	€601,514,988	13.08%	3,790	7.44%
276 - 288	€168,962,236	3.67%	949	1.86%
288 - 300	€38,509,199	0.84%	206	0.40%
300 - 312	€316,762	0.01%	1	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€1,566,873	0.03%	229	0.45%
60 - 72	€765,237	0.02%	61	0.12%
72 - 84	€2,049,891	0.04%	127	0.25%
84 - 96	€2,931,667	0.06%	145	0.28%
96 - 108	€3,956,655	0.09%	184	0.36%
108 - 120	€93,142,197	2.03%	4,151	8.14%
120 - 132	€9,234,284	0.20%	331	0.65%
132 - 144	€30,884,693	0.67%	852	1.67%
144 - 156	€42,804,012	0.93%	893	1.75%
156 - 168	€32,785,852	0.71%	663	1.30%
168 - 180	€319,278,189	6.94%	6,062	11.89%
180 - 192	€42,359,938	0.92%	693	1.36%
192 - 204	€73,042,219	1.59%	1,078	2.12%
204 - 216	€150,982,319	3.28%	1,867	3.66%
216 - 228	€55,812,753	1.21%	793	1.56%
228 - 240	€1,092,547,600	23.76%	12,377	24.28%
240 - 252	€36,500,453	0.79%	410	0.80%
252 - 264	€97,868,187	2.13%	964	1.89%
264 - 276	€82,879,834	1.80%	842	1.65%
276 - 288	€54,747,996	1.19%	526	1.03%
288 - 300	€2,160,261,989	46.98%	15,573	30.56%
300 - 312	€47,435,697	1.03%	390	0.77%
312 - 324	€32,361,989	0.70%	253	0.50%
324 - 336	€8,876,619	0.19%	114	0.22%
336 - 348	€3,333,150	0.07%	45	0.09%
348 - 360	€119,989,610	2.61%	1,343	2.64%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€137,819,154	3.00%	2,666	5.23%
2014	€142,017,905	3.09%	2,803	5.50%
2015	€213,810,629	4.65%	4,386	8.61%
2016	€421,063,935	9.16%	7,067	13.87%
2017	€204,687,885	4.45%	2,750	5.40%
2018	€222,743,380	4.84%	2,313	4.54%
2019	€648,964,592	14.11%	6,366	12.49%
2020	€876,298,292	19.06%	8,113	15.92%
2021	€1,159,574,707	25.22%	10,415	20.44%
2022	€464,488,502	10.10%	3,336	6.55%
2023	€105,156,078	2.29%	738	1.45%
2024	€1,774,844	0.04%	13	0.03%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€578,367,157	12.58%	10,568	33.27%
100k - 200k	€1,969,540,131	42.83%	13,337	41.98%
200k - 300k	€1,557,659,363	33.87%	6,462	20.34%
300k - 400k	€398,116,689	8.66%	1,196	3.76%
>400k	€94,716,563	2.06%	205	0.65%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>31,768</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4,579,777,489	99.60%	50,609	99.30%
Linear	€18,622,414	0.40%	357	0.70%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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%	€408,668,794	8.89%	4,255	8.35%
1% - 1.5%	€1,491,442,696	32.43%	15,462	30.34%
1.5% - 2%	€1,520,414,103	33.06%	16,672	32.71%
2% - 2.5%	€644,794,309	14.02%	6,810	13.36%
2.5% - 3%	€185,739,601	4.04%	2,357	4.62%
3% - 3.5%	€106,292,863	2.31%	1,470	2.88%
3.5% - 4%	€65,340,411	1.42%	931	1.83%
4% - 4.5%	€75,233,779	1.64%	1,289	2.53%
4.5% - 5%	€67,333,611	1.46%	1,161	2.28%
5% - 5.5%	€25,414,161	0.55%	423	0.83%
5.5% - 6%	€6,869,248	0.15%	118	0.23%
6% - 6.5%	€746,657	0.02%	14	0.03%
6.5% - 7%	€109,670	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,587,669,950	34.53%	20,414	40.05%
Fixed with Resets	€3,010,729,953	65.47%	30,552	59.95%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€117,558,268	2.56%	2,131	4.18%
2025	€242,535,478	5.27%	4,543	8.91%
2026	€181,622,794	3.95%	3,231	6.34%
2027	€52,957,623	1.15%	889	1.74%
2028	€32,740,407	0.71%	443	0.87%
2029	€31,535,939	0.69%	457	0.90%
2030	€60,517,174	1.32%	928	1.82%
2031	€83,719,503	1.82%	1,285	2.52%
2032	€23,093,147	0.50%	306	0.60%
2033	€18,771,544	0.41%	190	0.37%
2034	€50,241,457	1.09%	527	1.03%
2035	€169,702,649	3.69%	1,778	3.49%
2036	€209,159,185	4.55%	2,224	4.36%
2037	€83,298,065	1.81%	717	1.41%
2038	€84,798,011	1.84%	590	1.16%
2039	€233,149,111	5.07%	1,547	3.04%
2040	€412,857,370	8.98%	2,810	5.51%
2041	€632,124,056	13.75%	4,248	8.33%
2042	€259,035,491	5.63%	1,499	2.94%
2043	€11,229,056	0.24%	75	0.15%
2044	€20,083,625	0.44%	134	0.26%
Fixed	€1,587,669,950	34.53%	20,414	40.05%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€4,598,399,903	100.00%	50,966	100.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€4,525,055,985	98.41%	49,942	97.99%
Buy-to-let	€70,059,439	1.52%	992	1.95%
Other	€3,284,479	0.07%	32	0.06%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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%	€3,440,880	0.07%	256	0.50%
10 - 20%	€25,524,495	0.56%	1,179	2.31%
20 - 30%	€69,661,735	1.51%	1,937	3.80%
30 - 40%	€145,112,734	3.16%	3,007	5.90%
40 - 50%	€263,973,918	5.74%	4,300	8.44%
50 - 60%	€407,521,543	8.86%	5,693	11.17%
60 - 70%	€574,748,366	12.50%	7,163	14.05%
70 - 80%	€991,296,761	21.56%	10,091	19.80%
80 - 90%	€903,836,393	19.66%	7,461	14.64%
90 - 100%	€1,056,226,743	22.97%	8,350	16.38%
100 - 110%	€98,770,299	2.15%	948	1.86%
110 - 120%	€58,286,037	1.27%	581	1.14%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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%	€36,806,564	0.80%	2,715	5.33%
10 - 20%	€115,039,950	2.50%	3,492	6.85%
20 - 30%	€226,712,058	4.93%	4,699	9.22%
30 - 40%	€364,635,562	7.93%	5,832	11.44%
40 - 50%	€543,828,414	11.83%	7,023	13.78%
50 - 60%	€703,282,149	15.29%	7,672	15.05%
60 - 70%	€864,060,631	18.79%	7,780	15.27%
70 - 80%	€827,202,803	17.99%	6,085	11.94%
80 - 90%	€666,509,707	14.49%	4,213	8.27%
90 - 100%	€244,024,050	5.31%	1,417	2.78%
100 - 110%	€6,105,223	0.13%	36	0.07%
110 - 120%	€192,791	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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%	€66,133,254	1.44%	3,829	7.51%
10 - 20%	€203,828,402	4.43%	5,161	10.13%
20 - 30%	€389,536,369	8.47%	6,823	13.39%
30 - 40%	€621,901,213	13.52%	8,291	16.27%
40 - 50%	€822,730,639	17.89%	8,799	17.26%
50 - 60%	€881,550,297	19.17%	7,454	14.63%
60 - 70%	€748,101,661	16.27%	5,288	10.38%
70 - 80%	€560,080,154	12.18%	3,536	6.94%
80 - 90%	€247,205,814	5.38%	1,482	2.91%
90 - 100%	€51,786,379	1.13%	273	0.54%
100 - 110%	€5,147,290	0.11%	26	0.05%
110 - 120%	€398,429	0.01%	4	0.01%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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%	€9,814,368	0.21%	1,170	2.30%
20 - 40%	€60,254,649	1.31%	2,574	5.05%
40 - 60%	€305,560,797	6.64%	6,541	12.83%
60 - 80%	€1,282,022,843	27.88%	15,673	30.75%
80 - 100%	€700,501,869	15.23%	6,724	13.19%
100 - 120%	€157,340,462	3.42%	2,648	5.20%
120 - 140%	€228,225,243	4.96%	2,956	5.80%
140 - 160%	€627,387,738	13.64%	5,028	9.87%
160 - 180%	€597,600,541	13.00%	3,741	7.34%
180 - 200%	€45,281,175	0.98%	381	0.75%
200 - 300%	€234,037,005	5.09%	1,681	3.30%
300 - 400%	€345,149,573	7.51%	1,824	3.58%
400 - 500%	€1,579,931	0.03%	9	0.02%
>500%	€3,643,709	0.08%	16	0.03%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€8,044,024	0.17%	1,406	2.76%
12 - 24	€25,880,639	0.56%	1,778	3.49%
24 - 36	€66,683,333	1.45%	2,568	5.04%
36 - 48	€126,101,936	2.74%	3,318	6.51%
48 - 60	€119,911,116	2.61%	2,458	4.82%
60 - 72	€260,030,139	5.65%	4,338	8.51%
72 - 84	€326,535,537	7.10%	4,658	9.14%
84 - 96	€306,416,566	6.66%	3,530	6.93%
96 - 108	€738,604,930	16.06%	7,646	15.00%
108 - 120	€519,722,969	11.30%	4,935	9.68%
120 - 132	€532,341,402	11.58%	3,864	7.58%
132 - 144	€1,127,276,401	24.51%	7,765	15.24%
144 - 156	€341,948,274	7.44%	2,126	4.17%
156 - 168	€85,803,107	1.87%	494	0.97%
168 - 180	€12,609,204	0.27%	79	0.16%
180 - 192	€490,328	0.01%	3	0.01%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€205,005,848	4.46%	5,127	10.06%
12 - 24	€281,973,158	6.13%	6,137	12.04%
24 - 36	€147,753,294	3.21%	2,924	5.74%
36 - 48	€118,975,461	2.59%	2,419	4.75%
48 - 60	€147,760,382	3.21%	2,462	4.83%
60 - 72	€195,087,611	4.24%	2,828	5.55%
72 - 84	€265,583,356	5.78%	3,582	7.03%
84 - 96	€414,813,435	9.02%	4,295	8.43%
96 - 108	€560,847,936	12.20%	5,557	10.90%
108 - 120	€459,621,701	10.00%	3,963	7.78%
120 - 132	€992,621,530	21.59%	6,676	13.10%
132 - 144	€663,550,745	14.43%	4,171	8.18%
144 - 156	€53,345,983	1.16%	295	0.58%
156 - 168	€79,009,721	1.72%	453	0.89%
168 - 180	€11,959,415	0.26%	74	0.15%
180 - 192	€490,328	0.01%	3	0.01%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€4,404,846,535	95.79%	49,009	96.16%
2	€193,553,368	4.21%	1,957	3.84%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</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	€4,598,399,903	100.00%	50,966	100.00%
<b>Grand Total</b>	<b>€4,598,399,903</b>	<b>100.00%</b>	<b>50,966</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.00%	0.06%
Full Prepayments	0.10%	1.22%
Total Prepayments	0.11%	1.28%



# 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	05/2024	€3,750,000,000	€4,575,847,698	€4,568,150,469	€4,556,330,248	€4,535,847,417
2	06/2024	€3,750,000,000	€4,553,308,292	€4,538,002,549	€4,514,548,508	€4,474,049,738
3	07/2024	€3,750,000,000	€4,530,763,743	€4,507,938,011	€4,473,035,221	€4,412,980,860
4	08/2024	€3,750,000,000	€4,508,208,075	€4,477,950,733	€4,431,783,005	€4,352,627,040
5	09/2024	€3,750,000,000	€4,485,640,061	€4,448,039,344	€4,390,789,234	€4,292,979,363
6	10/2024	€3,750,000,000	€4,463,060,349	€4,418,204,333	€4,350,053,137	€4,234,030,812
7	11/2024	€3,750,000,000	€4,440,474,381	€4,388,450,926	€4,309,578,592	€4,175,778,936
8	12/2024	€3,750,000,000	€4,417,894,484	€4,358,791,107	€4,269,376,047	€4,118,227,604
9	01/2025	€3,750,000,000	€4,395,383,221	€4,329,286,257	€4,229,504,096	€4,061,426,779
10	02/2025	€3,750,000,000	€4,372,865,580	€4,299,862,063	€4,189,888,495	€4,005,298,476
11	03/2025	€3,750,000,000	€4,350,338,160	€4,270,515,011	€4,150,524,562	€3,949,832,240
12	04/2025	€3,750,000,000	€4,327,822,538	€4,241,266,088	€4,111,431,411	€3,895,040,284
13	05/2025	€3,750,000,000	€4,305,297,360	€4,212,094,131	€4,072,587,200	€3,840,895,913
14	06/2025	€3,750,000,000	€4,282,784,551	€4,183,020,398	€4,034,011,206	€3,787,411,456
15	07/2025	€3,750,000,000	€4,260,287,367	€4,154,047,794	€3,995,704,851	€3,734,582,270
16	08/2025	€3,750,000,000	€4,237,795,777	€4,125,166,271	€3,957,657,109	€3,682,392,153
17	09/2025	€3,750,000,000	€4,215,311,080	€4,096,376,857	€3,919,867,654	€3,630,835,043
18	10/2025	€3,750,000,000	€4,192,834,607	€4,067,680,606	€3,882,336,180	€3,579,904,947
19	11/2025	€3,750,000,000	€4,170,368,890	€4,039,079,723	€3,845,063,477	€3,529,596,923
20	12/2025	€3,750,000,000	€4,147,911,105	€4,010,571,222	€3,808,045,386	€3,479,901,539
21	01/2026	€3,750,000,000	€4,125,464,454	€3,982,157,948	€3,771,283,306	€3,430,814,532
22	02/2026	€3,750,000,000	€4,103,008,599	€3,953,820,049	€3,734,757,174	€3,382,312,219
23	03/2026	€3,750,000,000	€4,080,547,612	€3,925,561,280	€3,698,469,371	€3,334,391,519
24	04/2026	€3,750,000,000	€4,058,081,868	€3,897,381,826	€3,662,418,886	€3,287,046,313
25	05/2026	€3,750,000,000	€4,035,619,211	€3,869,289,028	€3,626,611,423	€3,240,276,533
26	06/2026	€3,750,000,000	€4,013,166,732	€3,841,289,455	€3,591,051,897	€3,194,081,356
27	07/2026	€3,750,000,000	€3,990,743,387	€3,813,400,972	€3,555,755,697	€3,148,469,198
28	08/2026	€3,750,000,000	€3,968,321,022	€3,785,596,380	€3,520,696,134	€3,103,411,176
29	09/2026	€3,750,000,000	€3,945,910,709	€3,757,886,017	€3,485,881,608	€3,058,909,662
30	10/2026	€3,250,000,000	€3,923,521,167	€3,730,277,916	€3,451,318,292	€3,014,964,991
31	11/2026	€3,250,000,000	€3,901,146,063	€3,702,765,768	€3,416,999,050	€2,971,565,862
32	12/2026	€3,250,000,000	€3,878,774,599	€3,675,339,071	€3,382,912,959	€2,928,697,848
33	01/2027	€3,250,000,000	€3,856,422,658	€3,648,012,636	€3,349,072,432	€2,886,366,842
34	02/2027	€3,250,000,000	€3,834,055,668	€3,620,753,524	€3,315,446,029	€2,844,540,955
35	03/2027	€3,250,000,000	€3,811,678,406	€3,593,566,113	€3,282,036,706	€2,803,218,201
36	04/2027	€3,250,000,000	€3,789,299,228	€3,566,458,119	€3,248,850,425	€2,762,399,137
37	05/2027	€3,250,000,000	€3,766,908,255	€3,539,420,073	€3,215,877,465	€2,722,070,988
38	06/2027	€3,250,000,000	€3,744,510,019	€3,512,456,086	€3,183,120,506	€2,682,231,613
39	07/2027	€3,250,000,000	€3,722,112,095	€3,485,573,091	€3,150,584,742	€2,642,880,970
40	08/2027	€3,250,000,000	€3,699,698,165	€3,458,755,636	€3,118,255,128	€2,604,002,073
41	09/2027	€3,250,000,000	€3,677,273,861	€3,432,008,857	€3,086,135,280	€2,565,593,708
42	10/2027	€3,250,000,000	€3,654,830,519	€3,405,324,537	€3,054,216,797	€2,527,644,693
43	11/2027	€3,250,000,000	€3,632,382,483	€3,378,715,913	€3,022,510,546	€2,490,159,878
44	12/2027	€3,250,000,000	€3,609,921,877	€3,352,175,499	€2,991,008,790	€2,453,128,725
45	01/2028	€3,250,000,000	€3,587,464,997	€3,325,718,270	€2,959,723,851	€2,416,557,219
46	02/2028	€3,250,000,000	€3,565,008,666	€3,299,341,072	€2,928,651,826	€2,380,438,009
47	03/2028	€3,250,000,000	€3,542,551,672	€3,273,042,592	€2,897,790,478	€2,344,765,177
48	04/2028	€3,250,000,000	€3,520,096,261	€3,246,824,712	€2,867,140,406	€2,309,535,157
49	05/2028	€3,250,000,000	€3,497,643,798	€3,220,688,488	€2,836,701,469	€2,274,743,811
50	06/2028	€2,750,000,000	€3,475,197,884	€3,194,637,029	€2,806,475,323	€2,240,388,468





# 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	07/2028	€2,750,000,000	€3,452,771,126	€3,168,681,680	€2,776,470,821	€2,206,472,181
52	08/2028	€2,750,000,000	€3,430,344,273	€3,142,804,525	€2,746,671,143	€2,172,977,600
53	09/2028	€2,750,000,000	€3,407,924,856	€3,117,012,264	€2,717,081,091	€2,139,904,671
54	10/2028	€2,750,000,000	€3,385,512,364	€3,091,304,206	€2,687,698,990	€2,107,248,225
55	11/2028	€2,750,000,000	€3,363,113,797	€3,065,686,511	€2,658,529,112	€2,075,007,788
56	12/2028	€2,750,000,000	€3,340,730,201	€3,040,159,877	€2,629,570,958	€2,043,179,146
57	01/2029	€2,750,000,000	€3,318,359,942	€3,014,722,565	€2,600,821,922	€2,011,756,494
58	02/2029	€2,750,000,000	€3,295,992,386	€2,989,364,680	€2,572,272,405	€1,980,728,705
59	03/2029	€2,250,000,000	€3,273,627,130	€2,964,085,658	€2,543,920,903	€1,950,091,021
60	04/2029	€2,250,000,000	€3,251,267,609	€2,938,888,408	€2,515,768,898	€1,919,841,010
61	05/2029	€2,250,000,000	€3,228,906,503	€2,913,766,110	€2,487,809,545	€1,889,969,922
62	06/2029	€2,250,000,000	€3,206,554,818	€2,888,728,503	€2,460,050,163	€1,860,479,837
63	07/2029	€2,250,000,000	€3,184,231,591	€2,863,792,479	€2,432,504,064	€1,831,377,277
64	08/2029	€2,250,000,000	€3,161,943,906	€2,838,964,084	€2,405,175,231	€1,802,661,616
65	09/2029	€2,250,000,000	€3,139,679,704	€2,814,232,164	€2,378,053,062	€1,774,321,323
66	10/2029	€2,250,000,000	€3,117,443,861	€2,789,600,792	€2,351,139,893	€1,746,354,644
67	11/2029	€2,250,000,000	€3,095,240,568	€2,765,073,403	€2,324,437,492	€1,718,759,401
68	12/2029	€2,250,000,000	€3,073,072,175	€2,740,651,762	€2,297,946,202	€1,691,532,373
69	01/2030	€2,250,000,000	€3,050,999,635	€2,716,389,800	€2,271,709,981	€1,664,702,321
70	02/2030	€2,250,000,000	€3,028,930,342	€2,692,204,592	€2,245,658,173	€1,638,213,841
71	03/2030	€2,250,000,000	€3,006,863,885	€2,668,095,580	€2,219,789,368	€1,612,062,776
72	04/2030	€2,250,000,000	€2,984,822,564	€2,644,082,327	€2,194,118,862	€1,586,257,088
73	05/2030	€2,250,000,000	€2,962,789,632	€2,620,149,730	€2,168,633,098	€1,560,783,800
74	06/2030	€2,250,000,000	€2,940,778,536	€2,596,309,446	€2,143,340,741	€1,535,646,054
75	07/2030	€2,250,000,000	€2,918,802,801	€2,572,573,119	€2,118,250,353	€1,510,846,832
76	08/2030	€2,250,000,000	€2,896,846,052	€2,548,926,009	€2,093,348,728	€1,486,373,575
77	09/2030	€2,250,000,000	€2,874,916,685	€2,525,375,226	€2,068,640,695	€1,462,226,663
78	10/2030	€2,250,000,000	€2,853,037,372	€2,501,940,357	€2,044,141,215	€1,438,413,571
79	11/2030	€2,250,000,000	€2,831,219,466	€2,478,630,944	€2,019,856,907	€1,414,935,760
80	12/2030	€2,250,000,000	€2,809,455,463	€2,455,439,981	€1,995,780,862	€1,391,785,202
81	01/2031	€2,250,000,000	€2,787,737,439	€2,432,360,144	€1,971,905,977	€1,368,953,846
82	02/2031	€1,750,000,000	€2,766,052,931	€2,409,380,200	€1,948,222,057	€1,346,431,616
83	03/2031	€1,750,000,000	€2,744,393,633	€2,386,492,607	€1,924,721,982	€1,324,210,702
84	04/2031	€1,750,000,000	€2,722,773,752	€2,363,709,415	€1,901,414,460	€1,302,294,245
85	05/2031	€1,750,000,000	€2,701,186,863	€2,341,024,713	€1,878,293,691	€1,280,675,410
86	06/2031	€1,750,000,000	€2,679,636,794	€2,318,441,497	€1,855,361,058	€1,259,352,330
87	07/2031	€1,750,000,000	€2,658,134,368	€2,295,968,785	€1,832,622,731	€1,238,326,378
88	08/2031	€1,750,000,000	€2,636,680,895	€2,273,607,330	€1,810,078,227	€1,217,594,399
89	09/2031	€1,750,000,000	€2,615,272,806	€2,251,353,678	€1,787,723,726	€1,197,151,029
90	10/2031	€1,750,000,000	€2,593,920,597	€2,229,216,482	€1,765,565,026	€1,176,997,386
91	11/2031	€1,750,000,000	€2,572,612,980	€2,207,185,650	€1,743,593,053	€1,157,124,671
92	12/2031	€1,750,000,000	€2,551,338,700	€2,185,251,181	€1,721,798,892	€1,137,524,316
93	01/2032	€1,750,000,000	€2,530,113,036	€2,163,425,831	€1,700,191,596	€1,118,199,703
94	02/2032	€1,750,000,000	€2,508,910,940	€2,141,687,843	€1,678,753,070	€1,099,136,346
95	03/2032	€1,750,000,000	€2,487,733,249	€2,120,037,664	€1,657,482,757	€1,080,331,428
96	04/2032	€1,750,000,000	€2,466,564,130	€2,098,461,554	€1,636,369,039	€1,061,774,979
97	05/2032	€1,750,000,000	€2,445,396,992	€2,076,953,717	€1,615,406,588	€1,043,461,248
98	06/2032	€1,750,000,000	€2,424,237,677	€2,055,518,934	€1,594,598,336	€1,025,389,873
99	07/2032	€1,750,000,000	€2,403,099,587	€2,034,168,352	€1,573,952,104	€1,007,563,605
100	08/2032	€1,750,000,000	€2,381,958,254	€2,012,881,044	€1,553,450,872	€989,969,295



# 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	09/2032	€1,750,000,000	€2,360,814,536	€1,991,657,583	€1,533,094,345	€972,604,613
102	10/2032	€1,750,000,000	€2,339,676,117	€1,970,504,292	€1,512,886,637	€955,470,036
103	11/2032	€1,750,000,000	€2,318,550,778	€1,949,427,529	€1,492,831,844	€938,566,000
104	12/2032	€1,750,000,000	€2,297,426,824	€1,928,417,261	€1,472,921,494	€921,885,044
105	01/2033	€1,750,000,000	€2,276,328,529	€1,907,493,662	€1,453,170,214	€905,434,209
106	02/2033	€1,750,000,000	€2,255,242,329	€1,886,645,119	€1,433,568,318	€889,205,311
107	03/2033	€1,750,000,000	€2,234,190,175	€1,865,889,751	€1,414,128,749	€873,204,262
108	04/2033	€1,750,000,000	€2,213,169,343	€1,845,224,987	€1,394,848,672	€857,427,149
109	05/2033	€1,750,000,000	€2,192,179,500	€1,824,650,258	€1,375,726,787	€841,871,045
110	06/2033	€1,750,000,000	€2,171,230,525	€1,804,173,487	€1,356,768,185	€826,536,948
111	07/2033	€1,750,000,000	€2,150,339,373	€1,783,808,410	€1,337,982,262	€811,428,429
112	08/2033	€1,750,000,000	€2,129,486,808	€1,763,538,697	€1,319,355,818	€796,535,327
113	09/2033	€1,750,000,000	€2,108,687,430	€1,743,376,103	€1,300,896,741	€781,860,320
114	10/2033	€1,750,000,000	€2,087,936,339	€1,723,316,205	€1,282,600,790	€767,398,759
115	11/2033	€1,750,000,000	€2,067,222,652	€1,703,349,683	€1,264,460,128	€753,143,913
116	12/2033	€1,750,000,000	€2,046,560,181	€1,683,487,586	€1,246,482,076	€739,098,143
117	01/2034	€1,750,000,000	€2,025,984,870	€1,663,759,069	€1,228,687,244	€725,271,588
118	02/2034	€1,000,000,000	€2,005,430,994	€1,644,109,733	€1,211,034,479	€711,637,893
119	03/2034	€500,000,000	€1,984,918,250	€1,624,555,460	€1,193,534,683	€698,201,606
120	04/2034	€500,000,000	€1,964,443,083	€1,605,093,024	€1,176,184,639	€684,958,950
121	05/2034	€500,000,000	€1,943,989,030	€1,585,708,691	€1,158,973,475	€671,901,762
122	06/2034	€500,000,000	€1,923,565,130	€1,566,409,585	€1,141,905,635	€659,030,845
123	07/2034	€500,000,000	€1,903,203,343	€1,547,221,415	€1,124,999,025	€646,354,704
124	08/2034	€500,000,000	€1,882,904,680	€1,528,144,597	€1,108,253,018	€633,871,072
125	09/2034	€500,000,000	€1,862,664,467	€1,509,174,939	€1,091,663,655	€621,575,808
126	10/2034	€500,000,000	€1,842,488,615	€1,490,316,837	€1,075,233,207	€609,468,357
127	11/2034	€500,000,000	€1,822,396,103	€1,471,585,203	€1,058,971,488	€597,552,411
128	12/2034	€500,000,000	€1,802,385,336	€1,452,978,270	€1,042,876,229	€585,824,791
129	01/2035	€500,000,000	€1,782,561,667	€1,434,580,346	€1,027,006,802	€574,316,825
130	02/2035	€500,000,000	€1,762,763,222	€1,416,260,473	€1,011,268,248	€562,973,345
131	03/2035	€500,000,000	€1,742,994,188	€1,398,021,763	€995,662,071	€551,793,610
132	04/2035	€500,000,000	€1,723,260,349	€1,379,868,587	€980,190,646	€540,777,357
133	05/2035	€500,000,000	€1,703,556,055	€1,361,796,146	€964,849,821	€529,920,729
134	06/2035	€500,000,000	€1,683,899,177	€1,343,818,441	€949,648,771	€519,227,206
135	07/2035	€500,000,000	€1,664,365,434	€1,325,995,466	€934,628,989	€508,717,782
136	08/2035	€500,000,000	€1,644,895,895	€1,308,279,716	€919,755,958	€498,371,873
137	09/2035	€500,000,000	€1,625,502,201	€1,290,680,036	€905,035,029	€488,190,748
138	10/2035	€500,000,000	€1,606,215,464	€1,273,220,649	€890,482,243	€478,181,380
139	11/2035	€500,000,000	€1,587,047,637	€1,255,910,447	€876,102,778	€468,344,794
140	12/2035	€500,000,000	€1,567,995,398	€1,238,746,195	€861,893,315	€458,677,455
141	01/2036	€500,000,000	€1,549,065,293	€1,221,732,461	€847,855,976	€449,178,758
142	02/2036	€500,000,000	€1,530,187,119	€1,204,813,349	€833,951,007	€439,826,005
143	03/2036	€500,000,000	€1,511,394,448	€1,188,014,910	€820,195,632	€430,626,805
144	04/2036	€500,000,000	€1,492,709,771	€1,171,354,321	€806,600,783	€421,585,329
145	05/2036	€500,000,000	€1,474,108,284	€1,154,811,592	€793,151,745	€412,692,310
146	06/2036	€500,000,000	€1,455,616,459	€1,138,406,968	€779,861,514	€403,952,986
147	07/2036	€500,000,000	€1,437,278,954	€1,122,174,753	€766,752,554	€395,377,369
148	08/2036	€500,000,000	€1,419,038,177	€1,106,069,321	€753,792,615	€386,947,189
149	09/2036	€500,000,000	€1,400,896,459	€1,090,091,979	€740,981,679	€378,660,958
150	10/2036	€500,000,000	€1,382,859,614	€1,074,246,728	€728,321,549	€370,518,128



# 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	11/2036	€500,000,000	€1,364,942,300	€1,058,544,399	€715,818,622	€362,520,472
152	12/2036	€500,000,000	€1,347,118,260	€1,042,964,072	€703,457,811	€354,658,883
153	01/2037	€500,000,000	€1,329,397,714	€1,027,513,160	€691,243,237	€346,934,048
154	02/2037	€500,000,000	€1,311,758,554	€1,012,174,075	€679,162,199	€339,338,219
155	03/2037	€500,000,000	€1,294,198,141	€996,944,349	€667,212,243	€331,868,872
156	04/2037	€500,000,000	€1,276,703,201	€981,813,346	€655,385,481	€324,520,824
157	05/2037	€500,000,000	€1,259,250,843	€966,763,118	€643,669,236	€317,286,613
158	06/2037	€500,000,000	€1,241,838,519	€951,791,429	€632,061,391	€310,164,080
159	07/2037	€500,000,000	€1,224,459,334	€936,892,731	€620,557,654	€303,150,031
160	08/2037	€500,000,000	€1,207,097,416	€922,054,651	€609,149,265	€296,239,145
161	09/2037	€500,000,000	€1,189,754,758	€907,278,527	€597,836,584	€289,430,605
162	10/2037	€500,000,000	€1,172,437,572	€892,568,898	€586,622,071	€282,724,604
163	11/2037	€500,000,000	€1,155,173,483	€877,946,542	€575,518,802	€276,126,421
164	12/2037	€500,000,000	€1,137,956,803	€863,406,826	€564,523,097	€269,633,225
165	01/2038	€500,000,000	€1,120,823,787	€848,976,913	€553,652,050	€263,252,100
166	02/2038	€500,000,000	€1,103,749,190	€834,637,278	€542,892,203	€256,975,535
167	03/2038	€500,000,000	€1,086,720,620	€820,378,231	€532,236,615	€250,799,210
168	04/2038	€500,000,000	€1,069,757,491	€806,214,112	€521,693,962	€244,726,201
169	05/2038	€500,000,000	€1,052,867,433	€792,150,301	€511,267,045	€238,756,773
170	06/2038	€500,000,000	€1,036,040,891	€778,179,231	€500,950,297	€232,887,286
171	07/2038	€500,000,000	€1,019,321,475	€764,333,250	€490,763,832	€227,126,042
172	08/2038	€500,000,000	€1,002,663,232	€750,577,442	€480,684,479	€221,461,239
173	09/2038	€500,000,000	€986,073,068	€736,916,626	€470,714,677	€215,893,023
174	10/2038	€500,000,000	€969,556,808	€723,354,783	€460,856,309	€210,421,275
175	11/2038	€500,000,000	€953,131,432	€709,904,173	€451,116,490	€205,048,244
176	12/2038	€500,000,000	€936,801,752	€696,567,923	€441,496,473	€199,773,479
177	01/2039	€500,000,000	€920,553,071	€683,334,657	€431,988,324	€194,592,387
178	02/2039	€500,000,000	€904,362,687	€670,187,142	€422,580,495	€189,498,827
179	03/2039	€500,000,000	€888,231,067	€657,125,401	€413,272,402	€184,491,654
180	04/2039	€500,000,000	€872,152,939	€644,145,214	€404,060,808	€179,568,556
181	05/2039	€500,000,000	€856,138,717	€631,253,956	€394,949,757	€174,730,474
182	06/2039	€500,000,000	€840,221,024	€618,475,299	€385,953,418	€169,982,784
183	07/2039	€500,000,000	€824,447,094	€605,843,491	€377,092,394	€165,333,577
184	08/2039	€500,000,000	€808,796,571	€593,342,962	€368,356,142	€160,777,195
185	09/2039	€500,000,000	€793,290,314	€580,988,432	€359,752,980	€156,316,266
186	10/2039	€500,000,000	€777,946,336	€568,792,437	€351,289,785	€151,952,740
187	11/2039	€500,000,000	€762,765,739	€556,755,083	€342,965,704	€147,685,191
188	12/2039	€500,000,000	€747,743,122	€544,871,735	€334,776,972	€143,510,962
189	01/2040	€500,000,000	€733,110,823	€533,310,732	€326,825,861	€139,472,683
190	02/2040	€500,000,000	€718,542,874	€521,833,815	€318,965,054	€135,506,175
191	03/2040	€500,000,000	€704,047,420	€510,446,562	€311,197,402	€131,611,908
192	04/2040	€500,000,000	€689,634,768	€499,156,073	€303,526,653	€127,790,715
193	05/2040	€500,000,000	€675,280,849	€487,944,564	€295,941,419	€124,037,059
194	06/2040	€500,000,000	€661,044,749	€476,854,352	€288,466,784	€120,360,716
195	07/2040	€500,000,000	€646,968,887	€465,915,465	€281,120,154	€116,768,089
196	08/2040	€500,000,000	€633,022,485	€455,105,104	€273,886,960	€113,252,237
197	09/2040	€500,000,000	€619,223,400	€444,435,528	€266,773,823	€109,815,057
198	10/2040	€500,000,000	€605,661,026	€433,970,169	€259,817,928	€106,470,927
199	11/2040	€500,000,000	€592,352,726	€423,720,504	€253,025,046	€103,221,145
200	12/2040	€500,000,000	€579,278,644	€413,671,352	€246,385,005	€100,060,501



# 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	01/2041	€500,000,000	€566,415,407	€403,805,124	€239,886,300	€96,983,330
202	02/2041	€500,000,000	€553,706,745	€394,080,932	€233,503,738	€93,978,546
203	03/2041	€500,000,000	€541,160,146	€384,503,460	€227,239,310	€91,046,151
204	04/2041	€500,000,000	€528,842,680	€375,119,624	€221,119,879	€88,196,055
205	05/2041	€500,000,000	€516,731,847	€365,912,592	€215,134,545	€85,422,989
206	06/2041	€500,000,000	€504,824,420	€356,879,269	€209,280,571	€82,724,998
207	07/2041	€500,000,000	€493,174,364	€348,056,941	€203,578,863	€80,109,456
208	08/2041	€500,000,000	€481,724,869	€339,404,591	€198,004,423	€77,565,613
209	09/2041	€500,000,000	€470,473,420	€330,919,666	€192,554,889	€75,091,734
210	10/2041	€0	€459,435,740	€322,612,433	€187,235,360	€72,689,000
211	11/2041	€0	€448,604,360	€314,476,831	€182,041,421	€70,354,889
212	12/2041	€0	€437,942,066	€306,486,018	€176,956,705	€68,082,317
213	01/2042	€0	€427,435,591	€298,630,063	€171,974,746	€65,868,113
214	02/2042	€0	€417,142,684	€290,948,629	€167,117,627	€63,720,041
215	03/2042	€0	€406,982,040	€283,384,288	€162,351,575	€61,624,518
216	04/2042	€0	€396,947,213	€275,932,032	€157,673,117	€59,579,647
217	05/2042	€0	€386,981,273	€268,551,851	€153,058,861	€57,576,067
218	06/2042	€0	€377,089,598	€261,247,170	€148,510,348	€55,613,916
219	07/2042	€0	€367,256,120	€254,006,555	€144,020,674	€53,690,177
220	08/2042	€0	€357,471,733	€246,823,455	€139,585,767	€51,802,937
221	09/2042	€0	€347,745,023	€239,703,560	€135,208,498	€49,952,873
222	10/2042	€0	€338,064,887	€232,638,970	€130,884,062	€48,137,828
223	11/2042	€0	€328,442,485	€225,637,131	€126,616,312	€46,358,847
224	12/2042	€0	€318,893,739	€218,708,706	€122,410,862	€44,617,596
225	01/2043	€0	€309,432,611	€211,862,943	€118,272,474	€42,915,397
226	02/2043	€0	€300,061,339	€205,101,011	€114,201,360	€41,251,901
227	03/2043	€0	€290,781,918	€198,423,907	€110,197,632	€39,626,727
228	04/2043	€0	€281,603,146	€191,837,250	€106,263,962	€38,040,409
229	05/2043	€0	€272,522,819	€185,339,143	€102,398,833	€36,491,980
230	06/2043	€0	€263,550,517	€178,935,698	€98,605,160	€34,982,054
231	07/2043	€0	€254,693,300	€172,631,275	€94,884,860	€33,510,880
232	08/2043	€0	€245,909,392	€166,397,161	€91,221,698	€32,072,314
233	09/2043	€0	€237,196,150	€160,231,269	€87,614,161	€30,665,475
234	10/2043	€0	€228,571,815	€154,145,607	€84,068,438	€29,292,174
235	11/2043	€0	€220,017,978	€148,127,429	€80,577,188	€27,949,496
236	12/2043	€0	€211,538,995	€142,179,372	€77,141,487	€26,637,479
237	01/2044	€0	€203,164,918	€136,321,298	€73,771,722	€25,359,359
238	02/2044	€0	€194,863,972	€130,531,517	€70,455,741	€24,110,598
239	03/2044	€0	€186,657,725	€124,824,157	€67,200,800	€22,893,347
240	04/2044	€0	€178,525,680	€119,185,167	€63,998,943	€21,704,555
241	05/2044	€0	€170,455,872	€113,606,275	€60,845,394	€20,542,298
242	06/2044	€0	€162,468,250	€108,100,499	€57,746,794	€19,408,521
243	07/2044	€0	€154,623,709	€102,707,964	€54,724,159	€18,309,939
244	08/2044	€0	€146,928,527	€97,432,310	€51,778,894	€17,246,613
245	09/2044	€0	€139,389,645	€92,277,586	€48,912,604	€16,218,664
246	10/2044	€0	€132,017,766	€87,250,301	€46,128,177	€15,226,631
247	11/2044	€0	€124,802,989	€82,343,321	€43,421,271	€14,268,664
248	12/2044	€0	€117,751,489	€77,560,149	€40,793,182	€13,344,786
249	01/2045	€0	€111,242,132	€73,149,334	€38,373,739	€12,496,874
250	02/2045	€0	€104,782,022	€68,785,466	€35,991,108	€11,668,250





# 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	03/2045	€0	€98,366,262	€64,465,138	€33,643,273	€10,858,054
252	04/2045	€0	€92,009,877	€60,197,997	€31,335,033	€10,067,628
253	05/2045	€0	€85,737,928	€56,000,179	€29,074,505	€9,299,349
254	06/2045	€0	€79,601,571	€51,904,726	€26,878,474	€8,558,311
255	07/2045	€0	€73,672,567	€47,957,872	€24,770,365	€7,851,617
256	08/2045	€0	€67,891,811	€44,120,492	€22,729,383	€7,172,286
257	09/2045	€0	€62,310,565	€40,425,321	€20,771,869	€6,525,124
258	10/2045	€0	€57,005,854	€36,921,563	€18,922,433	€5,917,434
259	11/2045	€0	€52,001,025	€33,623,380	€17,187,513	€5,350,726
260	12/2045	€0	€47,307,785	€30,537,320	€15,569,598	€4,825,256
261	01/2046	€0	€42,940,825	€27,671,808	€14,072,096	€4,341,552
262	02/2046	€0	€38,815,914	€24,971,567	€12,666,069	€3,890,194
263	03/2046	€0	€34,907,348	€22,419,281	€11,342,076	€3,467,889
264	04/2046	€0	€31,243,337	€20,032,312	€10,108,268	€3,076,753
265	05/2046	€0	€27,825,399	€17,810,820	€8,964,052	€2,716,211
266	06/2046	€0	€24,703,947	€15,786,203	€7,924,519	€2,390,426
267	07/2046	€0	€21,943,778	€13,998,825	€7,009,090	€2,104,783
268	08/2046	€0	€19,439,723	€12,380,526	€6,182,782	€1,848,301
269	09/2046	€0	€17,179,268	€10,922,511	€5,440,542	€1,619,102
270	10/2046	€0	€15,120,286	€9,597,248	€4,768,053	€1,412,591
271	11/2046	€0	€13,231,650	€8,384,353	€4,154,691	€1,225,342
272	12/2046	€0	€11,469,323	€7,255,414	€3,585,966	€1,052,854
273	01/2047	€0	€9,824,558	€6,204,492	€3,058,617	€893,985
274	02/2047	€0	€8,493,763	€5,355,033	€2,633,030	€766,133
275	03/2047	€0	€7,347,958	€4,624,849	€2,268,120	€656,988
276	04/2047	€0	€6,364,121	€3,998,878	€1,956,056	€564,048
277	05/2047	€0	€5,480,041	€3,437,576	€1,677,144	€481,447
278	06/2047	€0	€4,695,364	€2,940,402	€1,430,867	€408,903
279	07/2047	€0	€4,008,720	€2,506,179	€1,216,409	€346,054
280	08/2047	€0	€3,407,527	€2,126,740	€1,029,572	€291,585
281	09/2047	€0	€2,878,862	€1,793,762	€866,128	€244,193
282	10/2047	€0	€2,394,764	€1,489,620	€717,410	€201,355
283	11/2047	€0	€1,959,569	€1,216,865	€584,533	€163,323
284	12/2047	€0	€1,576,510	€977,343	€468,262	€130,247
285	01/2048	€0	€1,250,391	€773,865	€369,812	€102,401
286	02/2048	€0	€958,191	€592,025	€282,183	€77,785
287	03/2048	€0	€703,875	€434,163	€206,404	€56,641
288	04/2048	€0	€505,664	€311,378	€147,648	€40,335
289	05/2048	€0	€353,590	€217,367	€102,804	€27,958
290	06/2048	€0	€245,847	€150,879	€71,174	€19,269
291	07/2048	€0	€173,437	€106,261	€49,996	€13,475
292	08/2048	€0	€122,296	€74,802	€35,104	€9,418
293	09/2048	€0	€84,350	€51,506	€24,109	€6,439
294	10/2048	€0	€51,140	€31,175	€14,554	€3,870
295	11/2048	€0	€29,952	€18,228	€8,488	€2,247
296	12/2048	€0	€11,896	€7,227	€3,357	€885
297	01/2049	€0	€8,397	€5,093	€2,359	€619
298	02/2049	€0	€7,009	€4,244	€1,961	€512
299	03/2049	€0	€5,617	€3,396	€1,565	€407
300	04/2049	€0	€4,220	€2,547	€1,171	€303



# 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	05/2049	€0	€2,818	€1,698	€778	€201
302	06/2049	€0	€1,412	€849	€388	€100
303	07/2049	€0	€0	€0	€0	€0
304	08/2049	€0	€0	€0	€0	€0
305	09/2049	€0	€0	€0	€0	€0
306	10/2049	€0	€0	€0	€0	€0
307	11/2049	€0	€0	€0	€0	€0
308	12/2049	€0	€0	€0	€0	€0
309	01/2050	€0	€0	€0	€0	€0
310	02/2050	€0	€0	€0	€0	€0
311	03/2050	€0	€0	€0	€0	€0
312	04/2050	€0	€0	€0	€0	€0
313	05/2050	€0	€0	€0	€0	€0
314	06/2050	€0	€0	€0	€0	€0
315	07/2050	€0	€0	€0	€0	€0
316	08/2050	€0	€0	€0	€0	€0
317	09/2050	€0	€0	€0	€0	€0
318	10/2050	€0	€0	€0	€0	€0
319	11/2050	€0	€0	€0	€0	€0
320	12/2050	€0	€0	€0	€0	€0
321	01/2051	€0	€0	€0	€0	€0
322	02/2051	€0	€0	€0	€0	€0
323	03/2051	€0	€0	€0	€0	€0
324	04/2051	€0	€0	€0	€0	€0
325	05/2051	€0	€0	€0	€0	€0
326	06/2051	€0	€0	€0	€0	€0
327	07/2051	€0	€0	€0	€0	€0
328	08/2051	€0	€0	€0	€0	€0
329	09/2051	€0	€0	€0	€0	€0
330	10/2051	€0	€0	€0	€0	€0
331	11/2051	€0	€0	€0	€0	€0
332	12/2051	€0	€0	€0	€0	€0
333	01/2052	€0	€0	€0	€0	€0
334	02/2052	€0	€0	€0	€0	€0
335	03/2052	€0	€0	€0	€0	€0
336	04/2052	€0	€0	€0	€0	€0
337	05/2052	€0	€0	€0	€0	€0
338	06/2052	€0	€0	€0	€0	€0
339	07/2052	€0	€0	€0	€0	€0
340	08/2052	€0	€0	€0	€0	€0
341	09/2052	€0	€0	€0	€0	€0
342	10/2052	€0	€0	€0	€0	€0
343	11/2052	€0	€0	€0	€0	€0
344	12/2052	€0	€0	€0	€0	€0
345	01/2053	€0	€0	€0	€0	€0
346	02/2053	€0	€0	€0	€0	€0
347	03/2053	€0	€0	€0	€0	€0
348	04/2053	€0	€0	€0	€0	€0
349	05/2053	€0	€0	€0	€0	€0
350	06/2053	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

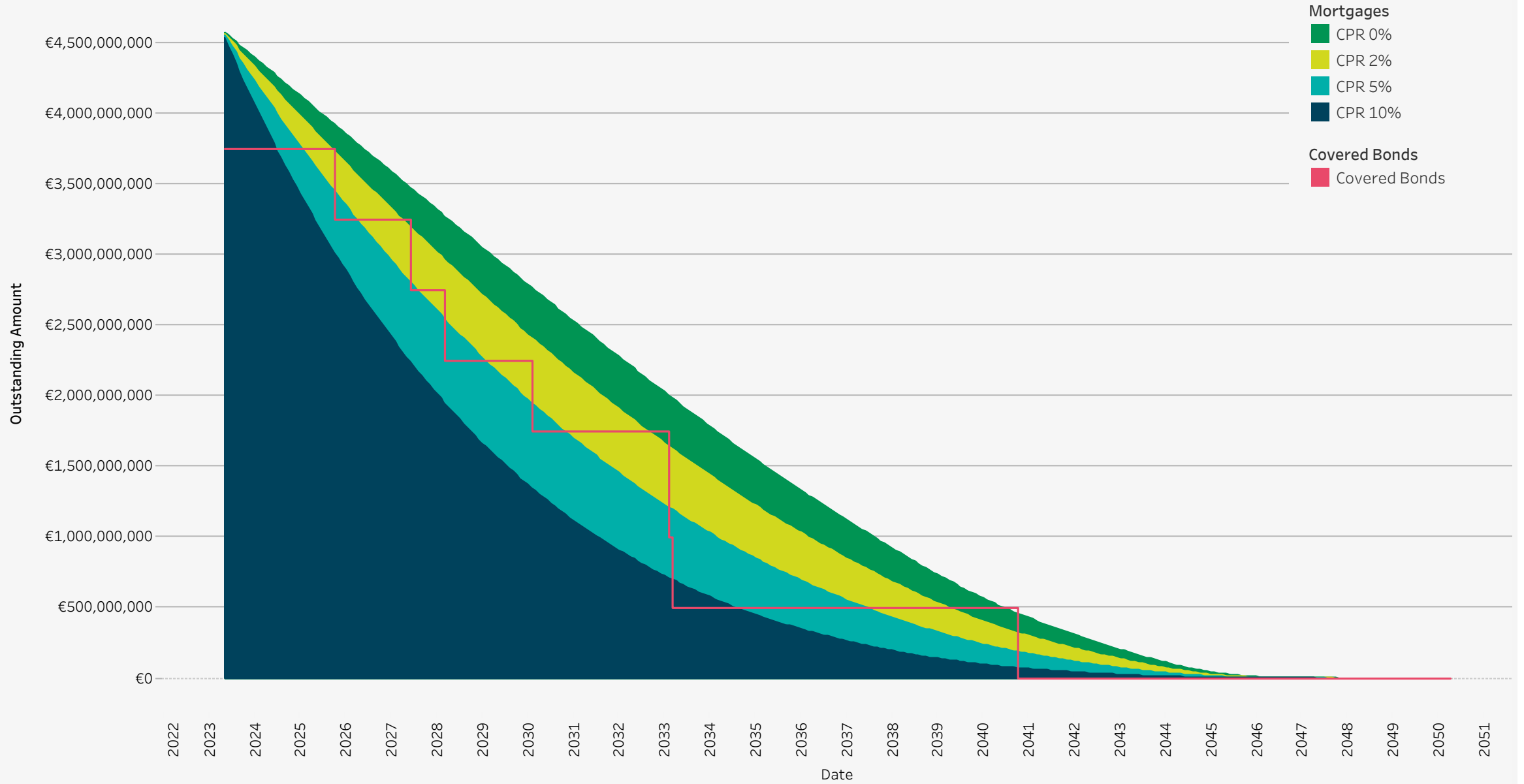
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	07/2053	€0	€0	€0	€0	€0
352	08/2053	€0	€0	€0	€0	€0
353	09/2053	€0	€0	€0	€0	€0
354	10/2053	€0	€0	€0	€0	€0
355	11/2053	€0	€0	€0	€0	€0
356	12/2053	€0	€0	€0	€0	€0
357	01/2054	€0	€0	€0	€0	€0
358	02/2054	€0	€0	€0	€0	€0
359	03/2054	€0	€0	€0	€0	€0
360	04/2054	€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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