



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date

1/07/2024

Portfolio Cut-off Date

30/06/2024

Contact Details

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Remark

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Residential European Covered Bonds (Premium) Programme

Covered Bond Series

Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	6.62	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	17.28	8/10/2042	Fixed	0.500%	8/10/2024	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	4.68	3/03/2030	Fixed	0.750%	3/03/2025	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	2.31	20/10/2027	Fixed	3.250%	20/10/2024	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	3.98	22/06/2029	Fixed	3.375%	22/06/2025	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.61	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	9.70	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 *:	7.87

* 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	€4,600,025,677	(II)
Nominal Balance Public Finance Exposures	€85,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24.93%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€4,321,468,215	(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)	€85,791,365	(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	€675,981,959	(IX)
Total Interest Proceeds Residential Mortgage Loans	€663,745,486	
Total Interest Proceeds Public Finance Exposures	€12,236,472	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets (capped; definition Royal Decree)	€4,406,468,215	(X)
Total Principal Proceeds Residential Mortgage Loans	€4,600,025,677	
Total Principal Proceeds Public Finance Exposures	€85,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€577,186,792	(XI)
Costs, Fees and Expenses Covered Bonds	€63,618,108	(XII)
Principal Requirement Covered Bonds	€3,750,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€691,645,274	
>>> 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	€229,053,205	(XV)
Cumulative Cash Outflow Next 180 Days	€21,815,834	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€207,237,371	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€81,650,660	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€18,760,470	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€62,890,190	



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	€4,600,025,677
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	32,117
Number of Loans	51,453
Average Outstanding Balance per Borrower	€143,227
Average Outstanding Balance per Loan	€89,402
Weighted Average Original Loan to Initial Value	76.92%
Weighted Average Current Loan to Current Value	51.25%
Weighted Average Seasoning (in months)	57.12
Weighted Average Remaining Maturity (in months, at 0% CPR)	207.22
Weighted Average Initial Maturity (in months, at 0% CPR)	263.67
Weighted Remaining Average Life (in months, at 0% CPR)	110.14
Weighted Remaining Average Life (in months, at 2% CPR)	97.36
Weighted Remaining Average Life (in months, at 5% CPR)	81.85
Weighted Remaining Average Life (in months, at 10% CPR)	63.05
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95.84
Percentage of Fixed Rate Loans	34.75%
Percentage of Resettable Rate Loans	65.25%
Weighted Average Interest Rate	1.81%
Weighted Average Interest Rate Fixed Rate Loans	1.77%
Weighted average interest rate Resettable Rate Loans	1.83%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€95,950,645
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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	€83,317,000	€85,791,365

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	€4,600,025,677	100.00%	51,453	100.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,521,977,734	33.09%	16,654	32.37%
Brabant Wallon	€85,394,207	1.86%	766	1.49%
Brussels	€173,611,381	3.77%	1,563	3.04%
Hainaut	€158,445,203	3.44%	1,908	3.71%
Liège	€114,615,751	2.49%	1,449	2.82%
Limburg	€511,102,699	11.11%	6,213	12.08%
Luxembourg	€15,533,674	0.34%	157	0.31%
Namur	€44,429,846	0.97%	524	1.02%
Oost-Vlaanderen	€841,945,763	18.30%	9,149	17.78%
Vlaams-Brabant	€672,370,175	14.62%	7,351	14.29%
West-Vlaanderen	€460,599,242	10.01%	5,719	11.11%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€53,615,930	1.17%	371	0.72%
12 - 24	€201,563,516	4.38%	1,378	2.68%
24 - 36	€822,824,058	17.89%	6,809	13.23%
36 - 48	€1,337,415,032	29.07%	12,117	23.55%
48 - 60	€719,261,795	15.64%	7,246	14.08%
60 - 72	€219,918,624	4.78%	2,375	4.62%
72 - 84	€221,890,020	4.82%	2,365	4.60%
84 - 96	€373,926,275	8.13%	6,046	11.75%
96 - 108	€300,515,812	6.53%	5,607	10.90%
108 - 120	€157,575,186	3.43%	3,543	6.89%
120 - 132	€134,211,235	2.92%	2,359	4.58%
132 - 144	€57,308,193	1.25%	1,237	2.40%
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%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



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	€2,122,205	0.05%	717	1.39%
12 - 24	€7,772,947	0.17%	998	1.94%
24 - 36	€12,314,368	0.27%	952	1.85%
36 - 48	€13,479,026	0.29%	754	1.47%
48 - 60	€25,397,298	0.55%	1,124	2.18%
60 - 72	€46,267,691	1.01%	1,593	3.10%
72 - 84	€62,995,222	1.37%	1,764	3.43%
84 - 96	€66,498,684	1.45%	1,625	3.16%
96 - 108	€58,441,856	1.27%	1,242	2.41%
108 - 120	€94,412,902	2.05%	1,843	3.58%
120 - 132	€130,163,470	2.83%	2,209	4.29%
132 - 144	€187,497,502	4.08%	2,843	5.53%
144 - 156	€192,146,598	4.18%	2,768	5.38%
156 - 168	€132,423,350	2.88%	1,597	3.10%
168 - 180	€182,902,434	3.98%	2,203	4.28%
180 - 192	€312,877,967	6.80%	3,462	6.73%
192 - 204	€438,308,421	9.53%	4,352	8.46%
204 - 216	€400,799,464	8.71%	3,950	7.68%
216 - 228	€220,030,763	4.78%	1,849	3.59%
228 - 240	€229,104,975	4.98%	1,914	3.72%
240 - 252	€407,216,422	8.85%	2,921	5.68%
252 - 264	€667,291,200	14.51%	4,469	8.69%
264 - 276	€524,825,322	11.41%	3,272	6.36%
276 - 288	€148,305,609	3.22%	839	1.63%
288 - 300	€35,993,732	0.78%	191	0.37%
300 - 312	€436,248	0.01%	2	0.00%
>360	€0	0.00%	0	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



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	€1,487,888	0.03%	225	0.44%
60 - 72	€713,116	0.02%	60	0.12%
72 - 84	€1,913,514	0.04%	122	0.24%
84 - 96	€2,873,501	0.06%	137	0.27%
96 - 108	€3,702,972	0.08%	180	0.35%
108 - 120	€89,760,956	1.95%	4,142	8.05%
120 - 132	€8,913,319	0.19%	332	0.65%
132 - 144	€29,987,265	0.65%	859	1.67%
144 - 156	€42,535,856	0.92%	903	1.75%
156 - 168	€32,477,725	0.71%	671	1.30%
168 - 180	€317,376,480	6.90%	6,117	11.89%
180 - 192	€42,063,822	0.91%	695	1.35%
192 - 204	€72,260,330	1.57%	1,087	2.11%
204 - 216	€149,875,808	3.26%	1,880	3.65%
216 - 228	€55,628,758	1.21%	814	1.58%
228 - 240	€1,095,696,702	23.82%	12,546	24.38%
240 - 252	€36,740,332	0.80%	414	0.80%
252 - 264	€98,999,212	2.15%	989	1.92%
264 - 276	€82,264,401	1.79%	847	1.65%
276 - 288	€55,115,230	1.20%	542	1.05%
288 - 300	€2,166,795,837	47.10%	15,723	30.56%
300 - 312	€47,875,193	1.04%	394	0.77%
312 - 324	€32,851,590	0.71%	260	0.51%
324 - 336	€8,661,980	0.19%	111	0.22%
336 - 348	€3,304,163	0.07%	45	0.09%
348 - 360	€120,149,724	2.61%	1,358	2.64%
>360	€0	0.00%	0	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€137,125,832	2.98%	2,697	5.24%
2014	€139,128,715	3.02%	2,755	5.35%
2015	€213,492,162	4.64%	4,450	8.65%
2016	€413,839,088	9.00%	7,083	13.77%
2017	€201,847,606	4.39%	2,753	5.35%
2018	€218,996,161	4.76%	2,310	4.49%
2019	€646,104,016	14.05%	6,438	12.51%
2020	€866,536,135	18.84%	8,099	15.74%
2021	€1,152,446,224	25.05%	10,486	20.38%
2022	€470,254,983	10.22%	3,419	6.64%
2023	€113,455,598	2.47%	803	1.56%
2024	€26,799,158	0.58%	160	0.31%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€591,321,447	12.85%	10,866	33.83%
100k - 200k	€1,988,687,425	43.23%	13,482	41.98%
200k - 300k	€1,549,196,184	33.68%	6,431	20.02%
300k - 400k	€380,433,066	8.27%	1,142	3.56%
>400k	€90,387,556	1.96%	196	0.61%
Grand Total	€4,600,025,677	100.00%	32,117	100.00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4,581,463,768	99.60%	51,101	99.32%
Linear	€18,561,909	0.40%	352	0.68%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

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%	€405,982,386	8.83%	4,263	8.29%
1% - 1.5%	€1,475,707,396	32.08%	15,467	30.06%
1.5% - 2%	€1,505,065,618	32.72%	16,710	32.48%
2% - 2.5%	€642,689,932	13.97%	6,884	13.38%
2.5% - 3%	€205,223,789	4.46%	2,516	4.89%
3% - 3.5%	€116,175,616	2.53%	1,574	3.06%
3.5% - 4%	€70,370,227	1.53%	985	1.91%
4% - 4.5%	€77,045,962	1.67%	1,305	2.54%
4.5% - 5%	€68,077,146	1.48%	1,172	2.28%
5% - 5.5%	€25,412,568	0.55%	430	0.84%
5.5% - 6%	€7,429,362	0.16%	129	0.25%
6% - 6.5%	€736,599	0.02%	14	0.03%
6.5% - 7%	€109,076	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,598,551,626	34.75%	20,706	40.24%
Fixed with Resets	€3,001,474,050	65.25%	30,747	59.76%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



Residential European Covered Bonds (Premium) Programme

11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2024	€93,326,866	2.03%	1,727	3.36%
2025	€253,269,983	5.51%	4,780	9.29%
2026	€179,576,273	3.90%	3,256	6.33%
2027	€60,209,291	1.31%	1,047	2.03%
2028	€32,398,730	0.70%	443	0.86%
2029	€31,353,693	0.68%	460	0.89%
2030	€60,004,413	1.30%	933	1.81%
2031	€83,542,410	1.82%	1,300	2.53%
2032	€22,811,634	0.50%	311	0.60%
2033	€18,931,217	0.41%	190	0.37%
2034	€59,225,888	1.29%	584	1.14%
2035	€168,536,602	3.66%	1,802	3.50%
2036	€206,751,297	4.49%	2,232	4.34%
2037	€83,674,340	1.82%	730	1.42%
2038	€84,005,263	1.83%	592	1.15%
2039	€232,824,988	5.06%	1,556	3.02%
2040	€408,376,244	8.88%	2,792	5.43%
2041	€629,096,214	13.68%	4,279	8.32%
2042	€262,111,618	5.70%	1,522	2.96%
2043	€11,526,340	0.25%	75	0.15%
2044	€19,920,747	0.43%	136	0.26%
Fixed	€1,598,551,626	34.75%	20,706	40.24%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€4,600,025,677	100.00%	51,453	100.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€4,527,432,834	98.42%	50,425	98.00%
Buy-to-let	€69,392,166	1.51%	996	1.94%
Other	€3,200,676	0.07%	32	0.06%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3,337,061	0.07%	256	0.50%
10 - 20%	€24,671,015	0.54%	1,168	2.27%
20 - 30%	€69,592,559	1.51%	1,968	3.82%
30 - 40%	€146,790,875	3.19%	3,067	5.96%
40 - 50%	€263,874,565	5.74%	4,329	8.41%
50 - 60%	€408,804,361	8.89%	5,745	11.17%
60 - 70%	€574,445,493	12.49%	7,249	14.09%
70 - 80%	€988,952,674	21.50%	10,152	19.73%
80 - 90%	€912,436,034	19.84%	7,593	14.76%
90 - 100%	€1,050,253,946	22.83%	8,383	16.29%
100 - 110%	€99,055,592	2.15%	962	1.87%
110 - 120%	€57,811,501	1.26%	581	1.13%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



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%	€37,636,559	0.82%	2,854	5.55%
10 - 20%	€117,780,721	2.56%	3,603	7.00%
20 - 30%	€234,845,008	5.11%	4,880	9.48%
30 - 40%	€375,106,494	8.15%	5,969	11.60%
40 - 50%	€560,505,716	12.18%	7,243	14.08%
50 - 60%	€718,195,999	15.61%	7,787	15.13%
60 - 70%	€866,198,955	18.83%	7,762	15.09%
70 - 80%	€833,936,655	18.13%	6,037	11.73%
80 - 90%	€651,928,041	14.17%	4,126	8.02%
90 - 100%	€197,667,075	4.30%	1,153	2.24%
100 - 110%	€6,033,098	0.13%	37	0.07%
110 - 120%	€191,355	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€67,135,119	1.46%	3,984	7.74%
10 - 20%	€209,549,253	4.56%	5,352	10.40%
20 - 30%	€397,709,251	8.65%	6,996	13.60%
30 - 40%	€636,961,911	13.85%	8,448	16.42%
40 - 50%	€834,650,052	18.14%	8,898	17.29%
50 - 60%	€879,412,766	19.12%	7,440	14.46%
60 - 70%	€734,990,840	15.98%	5,175	10.06%
70 - 80%	€547,033,395	11.89%	3,437	6.68%
80 - 90%	€238,194,738	5.18%	1,428	2.78%
90 - 100%	€49,429,642	1.07%	266	0.52%
100 - 110%	€4,755,441	0.10%	27	0.05%
110 - 120%	€203,270	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€10,942,568	0.24%	1,345	2.61%
20 - 40%	€64,639,111	1.41%	2,719	5.28%
40 - 60%	€329,918,774	7.17%	6,922	13.45%
60 - 80%	€1,331,353,784	28.94%	16,032	31.16%
80 - 100%	€620,823,596	13.50%	6,083	11.82%
100 - 120%	€163,069,216	3.54%	2,734	5.31%
120 - 140%	€236,436,937	5.14%	3,015	5.86%
140 - 160%	€689,660,892	14.99%	5,376	10.45%
160 - 180%	€509,779,453	11.08%	3,217	6.25%
180 - 200%	€48,379,485	1.05%	406	0.79%
200 - 300%	€251,490,792	5.47%	1,791	3.48%
300 - 400%	€337,957,921	7.35%	1,783	3.47%
400 - 500%	€1,562,776	0.03%	12	0.02%
>500%	€4,010,373	0.09%	18	0.03%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



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	€7,698,803	0.17%	1,478	2.87%
12 - 24	€25,900,222	0.56%	1,828	3.55%
24 - 36	€66,903,290	1.45%	2,608	5.07%
36 - 48	€124,514,230	2.71%	3,329	6.47%
48 - 60	€125,139,807	2.72%	2,583	5.02%
60 - 72	€275,971,962	6.00%	4,586	8.91%
72 - 84	€317,374,378	6.90%	4,517	8.78%
84 - 96	€337,421,552	7.34%	3,883	7.55%
96 - 108	€739,364,452	16.07%	7,720	15.00%
108 - 120	€497,041,300	10.81%	4,650	9.04%
120 - 132	€558,544,694	12.14%	4,075	7.92%
132 - 144	€1,145,190,258	24.90%	7,920	15.39%
144 - 156	€273,521,729	5.95%	1,675	3.26%
156 - 168	€89,746,723	1.95%	506	0.98%
168 - 180	€15,672,471	0.34%	94	0.18%
180 - 192	€19,804	0.00%	1	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

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	€234,967,410	5.11%	5,819	11.31%
12 - 24	€268,726,387	5.84%	5,888	11.44%
24 - 36	€127,653,826	2.78%	2,627	5.11%
36 - 48	€119,067,049	2.59%	2,499	4.86%
48 - 60	€149,280,795	3.25%	2,484	4.83%
60 - 72	€204,011,708	4.44%	2,997	5.82%
72 - 84	€263,819,969	5.74%	3,547	6.89%
84 - 96	€448,771,210	9.76%	4,648	9.03%
96 - 108	€551,420,473	11.99%	5,489	10.67%
108 - 120	€471,739,461	10.26%	3,971	7.72%
120 - 132	€1,046,642,588	22.75%	7,068	13.74%
132 - 144	€563,868,864	12.26%	3,548	6.90%
144 - 156	€56,533,148	1.23%	332	0.65%
156 - 168	€80,130,343	1.74%	454	0.88%
168 - 180	€13,372,644	0.29%	81	0.16%
180 - 192	€19,804	0.00%	1	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€4,429,922,423	96.30%	49,663	96.52%
2	€170,103,254	3.70%	1,790	3.48%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%



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	€4,599,895,835	100.00%	51,452	100.00%
0 - 30 days	€129,842	0.00%	1	0.00%
Grand Total	€4,600,025,677	100.00%	51,453	100.00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.13%
Full Prepayments	0.18%	2.17%
Total Prepayments	0.19%	2.30%



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	07/2024	€3,750,000,000	€4,577,391,478	€4,569,691,653	€4,557,867,444	€4,537,377,702
2	08/2024	€3,750,000,000	€4,554,741,383	€4,539,430,822	€4,515,969,399	€4,475,457,882
3	09/2024	€3,750,000,000	€4,532,075,422	€4,509,243,082	€4,474,330,187	€4,414,258,440
4	10/2024	€3,750,000,000	€4,509,396,106	€4,479,130,791	€4,432,950,895	€4,353,774,071
5	11/2024	€3,750,000,000	€4,486,706,932	€4,449,097,271	€4,391,833,545	€4,294,000,411
6	12/2024	€3,750,000,000	€4,464,018,770	€4,419,153,121	€4,350,987,290	€4,234,940,049
7	01/2025	€3,750,000,000	€4,441,388,942	€4,389,354,773	€4,310,466,194	€4,176,638,981
8	02/2025	€3,750,000,000	€4,418,750,551	€4,359,635,722	€4,270,203,336	€4,119,025,605
9	03/2025	€3,750,000,000	€4,396,101,782	€4,329,994,012	€4,230,195,539	€4,062,090,745
10	04/2025	€3,750,000,000	€4,373,461,768	€4,300,448,299	€4,190,459,736	€4,005,844,551
11	05/2025	€3,750,000,000	€4,350,811,412	€4,270,979,580	€4,150,976,078	€3,950,261,924
12	06/2025	€3,750,000,000	€4,328,171,139	€4,241,607,716	€4,111,762,582	€3,895,354,025
13	07/2025	€3,750,000,000	€4,305,545,515	€4,212,336,914	€4,072,821,941	€3,841,117,300
14	08/2025	€3,750,000,000	€4,282,923,531	€4,183,156,141	€4,034,142,113	€3,787,534,360
15	09/2025	€3,750,000,000	€4,260,308,875	€4,154,068,765	€3,995,725,023	€3,734,601,124
16	10/2025	€3,750,000,000	€4,237,702,561	€4,125,075,533	€3,957,570,055	€3,682,311,154
17	11/2025	€3,750,000,000	€4,215,107,135	€4,096,178,667	€3,919,678,003	€3,630,659,377
18	12/2025	€3,750,000,000	€4,192,519,368	€4,067,374,777	€3,882,044,286	€3,579,635,791
19	01/2026	€3,750,000,000	€4,169,942,609	€4,038,666,863	€3,844,670,449	€3,529,236,140
20	02/2026	€3,750,000,000	€4,147,358,212	€4,010,036,635	€3,807,537,795	€3,479,437,688
21	03/2026	€3,750,000,000	€4,124,768,827	€3,981,486,486	€3,770,647,401	€3,430,236,035
22	04/2026	€3,750,000,000	€4,102,173,757	€3,953,015,562	€3,733,997,261	€3,381,624,017
23	05/2026	€3,750,000,000	€4,079,581,488	€3,924,631,851	€3,697,593,709	€3,333,602,058
24	06/2026	€3,750,000,000	€4,056,997,177	€3,896,340,089	€3,661,439,953	€3,286,167,714
25	07/2026	€3,750,000,000	€4,034,440,592	€3,868,158,986	€3,625,552,256	€3,239,330,196
26	08/2026	€3,750,000,000	€4,011,884,265	€3,840,061,914	€3,589,904,323	€3,193,060,640
27	09/2026	€3,750,000,000	€3,989,337,609	€3,812,057,665	€3,554,503,148	€3,147,360,120
28	10/2026	€3,250,000,000	€3,966,811,088	€3,784,155,972	€3,519,356,519	€3,102,230,337
29	11/2026	€3,250,000,000	€3,944,298,288	€3,756,350,429	€3,484,457,169	€3,057,659,697
30	12/2026	€3,250,000,000	€3,921,788,117	€3,728,630,223	€3,449,793,817	€3,013,633,257
31	01/2027	€3,250,000,000	€3,899,297,127	€3,701,010,853	€3,415,379,574	€2,970,157,498
32	02/2027	€3,250,000,000	€3,876,789,406	€3,673,457,998	€3,381,181,552	€2,927,198,913
33	03/2027	€3,250,000,000	€3,854,270,116	€3,645,976,422	€3,347,203,078	€2,884,755,756
34	04/2027	€3,250,000,000	€3,831,745,750	€3,618,572,115	€3,313,448,560	€2,842,827,194
35	05/2027	€3,250,000,000	€3,809,207,888	€3,591,236,963	€3,279,909,472	€2,801,401,310
36	06/2027	€3,250,000,000	€3,786,661,581	€3,563,975,587	€3,246,588,973	€2,760,476,293
37	07/2027	€3,250,000,000	€3,764,113,019	€3,536,793,645	€3,213,491,122	€2,720,051,075
38	08/2027	€3,250,000,000	€3,741,546,998	€3,509,676,689	€3,180,601,711	€2,680,109,170
39	09/2027	€3,250,000,000	€3,718,968,495	€3,482,629,266	€3,147,923,839	€2,640,648,861
40	10/2027	€3,250,000,000	€3,696,369,846	€3,455,644,073	€3,115,449,886	€2,601,659,463
41	11/2027	€3,250,000,000	€3,673,765,692	€3,428,734,675	€3,083,191,066	€2,563,146,098
42	12/2027	€3,250,000,000	€3,651,148,553	€3,401,893,930	€3,051,139,904	€2,525,098,282
43	01/2028	€3,250,000,000	€3,628,533,031	€3,375,135,286	€3,019,307,412	€2,487,520,908
44	02/2028	€3,250,000,000	€3,605,920,161	€3,348,459,504	€2,987,693,160	€2,450,409,352
45	03/2028	€3,250,000,000	€3,583,304,804	€3,321,861,610	€2,956,291,615	€2,413,754,865
46	04/2028	€3,250,000,000	€3,560,689,182	€3,295,343,480	€2,925,103,374	€2,377,553,790
47	05/2028	€3,250,000,000	€3,538,074,229	€3,268,905,782	€2,894,127,951	€2,341,801,621
48	06/2028	€2,750,000,000	€3,515,465,456	€3,242,553,404	€2,863,368,586	€2,306,496,886
49	07/2028	€2,750,000,000	€3,492,872,557	€3,216,295,051	€2,832,831,839	€2,271,640,765
50	08/2028	€2,750,000,000	€3,470,279,457	€3,190,115,678	€2,802,503,335	€2,237,217,659



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	09/2028	€2,750,000,000	€3,447,691,213	€3,164,019,735	€2,772,385,920	€2,203,225,894
52	10/2028	€2,750,000,000	€3,425,109,086	€3,138,008,165	€2,742,479,337	€2,169,661,331
53	11/2028	€2,750,000,000	€3,402,539,506	€3,112,086,627	€2,712,787,442	€2,136,523,101
54	12/2028	€2,750,000,000	€3,379,983,003	€3,086,255,359	€2,683,309,327	€2,103,806,579
55	01/2029	€2,750,000,000	€3,357,441,153	€3,060,515,544	€2,654,044,907	€2,071,507,822
56	02/2029	€2,750,000,000	€3,334,898,812	€3,034,853,147	€2,624,980,928	€2,039,612,688
57	03/2029	€2,250,000,000	€3,312,357,023	€3,009,268,927	€2,596,117,031	€2,008,117,223
58	04/2029	€2,250,000,000	€3,289,819,683	€2,983,766,227	€2,567,455,078	€1,977,019,215
59	05/2029	€2,250,000,000	€3,267,281,086	€2,958,339,671	€2,538,989,421	€1,946,310,699
60	06/2029	€2,250,000,000	€3,244,750,696	€2,932,997,635	€2,510,726,235	€1,915,992,838
61	07/2029	€2,250,000,000	€3,222,249,088	€2,907,758,458	€2,482,680,138	€1,886,073,150
62	08/2029	€2,250,000,000	€3,199,781,140	€2,882,626,216	€2,454,853,437	€1,856,549,671
63	09/2029	€2,250,000,000	€3,177,334,318	€2,857,589,299	€2,427,235,086	€1,827,410,383
64	10/2029	€2,250,000,000	€3,154,915,959	€2,832,654,012	€2,399,829,328	€1,798,654,900
65	11/2029	€2,250,000,000	€3,132,528,718	€2,807,822,422	€2,372,636,769	€1,770,280,100
66	12/2029	€2,250,000,000	€3,110,176,079	€2,783,097,320	€2,345,658,616	€1,742,283,319
67	01/2030	€2,250,000,000	€3,087,919,266	€2,758,533,059	€2,318,939,403	€1,714,693,947
68	02/2030	€2,250,000,000	€3,065,663,779	€2,734,044,748	€2,292,406,437	€1,687,454,518
69	03/2030	€2,250,000,000	€3,043,411,487	€2,709,633,860	€2,266,060,006	€1,660,562,036
70	04/2030	€2,250,000,000	€3,021,181,796	€2,685,317,450	€2,239,913,377	€1,634,022,996
71	05/2030	€2,250,000,000	€2,998,959,166	€2,661,081,446	€2,213,953,782	€1,607,824,838
72	06/2030	€2,250,000,000	€2,976,758,357	€2,636,938,710	€2,188,190,928	€1,581,971,438
73	07/2030	€2,250,000,000	€2,954,593,135	€2,612,901,139	€2,162,633,618	€1,556,465,923
74	08/2030	€2,250,000,000	€2,932,444,686	€2,588,951,784	€2,137,266,744	€1,531,294,198
75	09/2030	€2,250,000,000	€2,910,321,532	€2,565,097,902	€2,112,095,277	€1,506,456,711
76	10/2030	€2,250,000,000	€2,888,247,573	€2,541,360,233	€2,087,135,206	€1,481,961,690
77	11/2030	€2,250,000,000	€2,866,235,929	€2,517,749,904	€2,062,394,474	€1,457,811,498
78	12/2030	€2,250,000,000	€2,844,277,175	€2,494,258,197	€2,037,864,719	€1,433,996,950
79	01/2031	€2,250,000,000	€2,822,361,347	€2,470,875,979	€2,013,537,322	€1,410,508,809
80	02/2031	€1,750,000,000	€2,800,477,777	€2,447,593,560	€1,989,403,293	€1,387,337,717
81	03/2031	€1,750,000,000	€2,778,621,809	€2,424,406,563	€1,965,458,036	€1,364,477,501
82	04/2031	€1,750,000,000	€2,756,804,206	€2,401,324,065	€1,941,707,876	€1,341,929,614
83	05/2031	€1,750,000,000	€2,735,018,393	€2,378,340,008	€1,918,146,857	€1,319,687,009
84	06/2031	€1,750,000,000	€2,713,267,487	€2,355,456,784	€1,894,775,880	€1,297,747,428
85	07/2031	€1,750,000,000	€2,691,564,587	€2,332,685,421	€1,871,602,758	€1,276,113,337
86	08/2031	€1,750,000,000	€2,669,908,867	€2,310,024,824	€1,848,625,512	€1,254,780,484
87	09/2031	€1,750,000,000	€2,648,297,741	€2,287,472,380	€1,825,840,972	€1,233,743,858
88	10/2031	€1,750,000,000	€2,626,740,525	€2,265,035,759	€1,803,254,176	€1,213,004,030
89	11/2031	€1,750,000,000	€2,605,226,671	€2,242,705,477	€1,780,856,482	€1,192,552,372
90	12/2031	€1,750,000,000	€2,583,745,634	€2,220,472,114	€1,758,639,387	€1,172,380,474
91	01/2032	€1,750,000,000	€2,562,313,830	€2,198,349,445	€1,736,612,786	€1,152,492,260
92	02/2032	€1,750,000,000	€2,540,905,253	€2,176,314,813	€1,714,757,765	€1,132,872,523
93	03/2032	€1,750,000,000	€2,519,522,101	€2,154,369,832	€1,693,074,674	€1,113,518,971
94	04/2032	€1,750,000,000	€2,498,146,302	€2,132,498,799	€1,671,550,276	€1,094,420,433
95	05/2032	€1,750,000,000	€2,476,771,847	€2,110,696,395	€1,650,179,589	€1,075,571,292
96	06/2032	€1,750,000,000	€2,455,406,337	€2,088,968,917	€1,628,966,731	€1,056,971,915
97	07/2032	€1,750,000,000	€2,434,060,661	€2,067,325,410	€1,607,917,913	€1,038,623,988
98	08/2032	€1,750,000,000	€2,412,711,729	€2,045,746,045	€1,587,016,877	€1,020,514,695
99	09/2032	€1,750,000,000	€2,391,360,902	€2,024,231,826	€1,566,263,647	€1,002,641,848
100	10/2032	€1,750,000,000	€2,370,014,136	€2,002,787,631	€1,545,661,231	€985,005,182



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	11/2032	€1,750,000,000	€2,348,679,591	€1,981,420,161	€1,525,214,007	€967,605,277
102	12/2032	€1,750,000,000	€2,327,345,360	€1,960,119,175	€1,504,913,295	€950,434,438
103	01/2033	€1,750,000,000	€2,306,035,000	€1,938,904,317	€1,484,773,382	€933,499,523
104	02/2033	€1,750,000,000	€2,284,734,137	€1,917,763,256	€1,464,783,986	€916,791,868
105	03/2033	€1,750,000,000	€2,263,465,710	€1,896,715,014	€1,444,958,805	€900,317,884
106	04/2033	€1,750,000,000	€2,242,233,254	€1,875,762,249	€1,425,298,963	€884,076,044
107	05/2033	€1,750,000,000	€2,221,033,717	€1,854,902,101	€1,405,801,380	€868,062,231
108	06/2033	€1,750,000,000	€2,199,876,125	€1,834,141,796	€1,386,470,629	€852,277,084
109	07/2033	€1,750,000,000	€2,178,775,900	€1,813,493,836	€1,367,315,208	€836,723,610
110	08/2033	€1,750,000,000	€2,157,710,405	€1,792,939,010	€1,348,319,672	€821,390,154
111	09/2033	€1,750,000,000	€2,136,700,431	€1,772,494,261	€1,329,495,851	€806,281,787
112	10/2033	€1,750,000,000	€2,115,739,551	€1,752,153,879	€1,310,838,497	€791,393,161
113	11/2033	€1,750,000,000	€2,094,817,146	€1,731,908,722	€1,292,339,850	€776,717,488
114	12/2033	€1,750,000,000	€2,073,951,106	€1,711,773,239	€1,274,009,786	€762,258,636
115	01/2034	€1,750,000,000	€2,053,174,422	€1,691,774,225	€1,255,867,233	€748,025,772
116	02/2034	€1,000,000,000	€2,032,417,067	€1,671,853,550	€1,237,868,042	€733,990,476
117	03/2034	€500,000,000	€2,011,701,058	€1,652,029,060	€1,220,024,623	€720,158,202
118	04/2034	€500,000,000	€1,991,026,791	€1,632,300,755	€1,202,336,106	€706,526,485
119	05/2034	€500,000,000	€1,970,376,669	€1,612,653,909	€1,184,790,806	€693,086,556
120	06/2034	€500,000,000	€1,949,755,614	€1,593,092,292	€1,167,390,709	€679,837,746
121	07/2034	€500,000,000	€1,929,193,595	€1,573,640,079	€1,150,152,686	€666,788,010
122	08/2034	€500,000,000	€1,908,697,015	€1,554,302,088	€1,133,079,324	€653,936,894
123	09/2034	€500,000,000	€1,888,259,706	€1,535,072,889	€1,116,165,719	€641,279,634
124	10/2034	€500,000,000	€1,867,888,207	€1,515,957,394	€1,099,414,519	€628,815,847
125	11/2034	€500,000,000	€1,847,601,728	€1,496,970,751	€1,082,835,740	€616,549,334
126	12/2034	€500,000,000	€1,827,396,988	€1,478,109,811	€1,066,426,087	€604,476,267
127	01/2035	€500,000,000	€1,807,379,181	€1,459,459,037	€1,050,245,344	€592,628,455
128	02/2035	€500,000,000	€1,787,390,349	€1,440,890,184	€1,034,199,996	€580,951,008
129	03/2035	€500,000,000	€1,767,430,730	€1,422,403,183	€1,018,289,249	€569,441,845
130	04/2035	€500,000,000	€1,747,506,361	€1,404,002,621	€1,002,515,638	€558,100,765
131	05/2035	€500,000,000	€1,727,610,120	€1,385,682,500	€986,874,128	€546,923,353
132	06/2035	€500,000,000	€1,707,767,867	€1,367,463,271	€971,378,520	€535,915,652
133	07/2035	€500,000,000	€1,688,050,569	€1,349,401,302	€956,067,917	€525,097,478
134	08/2035	€500,000,000	€1,668,404,979	€1,331,453,455	€940,910,690	€514,449,598
135	09/2035	€500,000,000	€1,648,835,011	€1,313,622,420	€925,907,837	€503,970,867
136	10/2035	€500,000,000	€1,629,371,153	€1,295,932,001	€911,075,182	€493,668,174
137	11/2035	€500,000,000	€1,610,029,562	€1,278,394,463	€896,420,288	€483,543,815
138	12/2035	€500,000,000	€1,590,801,804	€1,261,002,493	€881,936,944	€473,592,628
139	01/2036	€500,000,000	€1,571,694,438	€1,243,760,690	€867,627,304	€463,813,997
140	02/2036	€500,000,000	€1,552,639,369	€1,226,614,639	€853,452,436	€454,185,436
141	03/2036	€500,000,000	€1,533,668,122	€1,209,588,865	€839,428,583	€444,714,077
142	04/2036	€500,000,000	€1,514,801,022	€1,192,698,899	€825,565,594	€435,403,535
143	05/2036	€500,000,000	€1,496,015,807	€1,175,926,699	€811,850,032	€426,245,120
144	06/2036	€500,000,000	€1,477,340,978	€1,159,294,172	€798,296,100	€417,244,728
145	07/2036	€500,000,000	€1,458,820,801	€1,142,835,428	€784,926,234	€408,412,416
146	08/2036	€500,000,000	€1,440,397,397	€1,126,504,460	€771,707,745	€399,729,493
147	09/2036	€500,000,000	€1,422,076,609	€1,110,305,319	€758,642,481	€391,195,395
148	10/2036	€500,000,000	€1,403,860,064	€1,094,238,741	€745,730,006	€382,808,380
149	11/2036	€500,000,000	€1,385,767,201	€1,078,319,315	€732,979,301	€374,571,535
150	12/2036	€500,000,000	€1,367,765,725	€1,062,521,344	€720,371,932	€366,473,929



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	01/2037	€500,000,000	€1,349,868,121	€1,046,854,024	€707,913,250	€358,516,861
152	02/2037	€500,000,000	€1,332,052,801	€1,031,300,114	€695,590,711	€350,692,566
153	03/2037	€500,000,000	€1,314,314,782	€1,015,855,316	€683,400,606	€342,997,842
154	04/2037	€500,000,000	€1,296,646,518	€1,000,513,385	€671,337,952	€335,428,893
155	05/2037	€500,000,000	€1,279,022,381	€985,254,186	€659,388,516	€327,977,379
156	06/2037	€500,000,000	€1,261,438,037	€970,074,093	€647,549,230	€320,640,624
157	07/2037	€500,000,000	€1,243,885,766	€954,966,906	€635,815,338	€313,415,158
158	08/2037	€500,000,000	€1,226,350,447	€939,920,793	€624,178,392	€306,295,748
159	09/2037	€500,000,000	€1,208,835,474	€924,938,164	€612,639,460	€299,281,896
160	10/2037	€500,000,000	€1,191,348,537	€910,024,697	€601,201,755	€292,374,143
161	11/2037	€500,000,000	€1,173,913,397	€895,198,284	€589,876,502	€285,576,891
162	12/2037	€500,000,000	€1,156,526,315	€880,455,764	€578,660,970	€278,887,723
163	01/2038	€500,000,000	€1,139,220,642	€865,822,180	€567,570,939	€272,313,140
164	02/2038	€500,000,000	€1,121,970,970	€851,277,826	€556,592,768	€265,845,461
165	03/2038	€500,000,000	€1,104,767,498	€836,814,948	€545,720,743	€259,480,899
166	04/2038	€500,000,000	€1,087,629,160	€822,447,572	€534,963,374	€253,222,460
167	05/2038	€500,000,000	€1,070,563,659	€808,181,150	€524,323,517	€247,070,420
168	06/2038	€500,000,000	€1,053,560,790	€794,007,600	€513,795,236	€241,020,915
169	07/2038	€500,000,000	€1,036,664,123	€779,959,348	€503,398,800	€235,082,379
170	08/2038	€500,000,000	€1,019,827,997	€766,001,587	€493,110,979	€229,242,858
171	09/2038	€500,000,000	€1,003,058,172	€752,138,291	€482,933,682	€223,502,240
172	10/2038	€500,000,000	€986,363,495	€738,375,723	€472,870,259	€217,861,067
173	11/2038	€500,000,000	€969,757,030	€724,723,251	€462,926,007	€212,320,754
174	12/2038	€500,000,000	€953,247,962	€711,187,284	€453,104,278	€206,881,793
175	01/2039	€500,000,000	€936,818,645	€697,754,205	€443,395,658	€201,538,856
176	02/2039	€500,000,000	€920,446,791	€684,407,035	€433,788,697	€196,285,775
177	03/2039	€500,000,000	€904,139,785	€671,150,930	€424,286,055	€191,122,842
178	04/2039	€500,000,000	€887,888,670	€657,978,905	€414,882,700	€186,046,886
179	05/2039	€500,000,000	€871,707,220	€644,900,834	€405,584,256	€181,059,538
180	06/2039	€500,000,000	€855,623,001	€631,936,712	€396,402,633	€176,165,188
181	07/2039	€500,000,000	€839,683,173	€619,120,843	€387,358,565	€171,372,040
182	08/2039	€500,000,000	€823,860,783	€606,432,747	€378,438,382	€166,672,989
183	09/2039	€500,000,000	€808,183,280	€593,892,056	€369,653,517	€162,072,052
184	10/2039	€500,000,000	€792,668,367	€581,511,116	€361,010,756	€157,571,138
185	11/2039	€500,000,000	€777,316,506	€569,289,565	€352,508,942	€153,168,659
186	12/2039	€500,000,000	€762,122,093	€557,222,603	€344,144,183	€148,861,862
187	01/2040	€500,000,000	€747,322,776	€545,483,014	€336,022,017	€144,695,155
188	02/2040	€500,000,000	€732,587,731	€533,828,177	€327,991,652	€140,602,256
189	03/2040	€500,000,000	€717,925,998	€522,264,339	€320,056,361	€136,583,804
190	04/2040	€500,000,000	€703,346,736	€510,797,789	€312,219,406	€132,640,416
191	05/2040	€500,000,000	€688,828,123	€499,412,308	€304,470,290	€128,766,872
192	06/2040	€500,000,000	€674,424,834	€488,147,157	€296,832,355	€124,972,283
193	07/2040	€500,000,000	€660,186,155	€477,037,437	€289,326,179	€121,264,433
194	08/2040	€500,000,000	€646,077,712	€466,057,659	€281,935,466	€117,635,570
195	09/2040	€500,000,000	€632,115,295	€455,218,632	€274,665,989	€114,087,241
196	10/2040	€500,000,000	€618,387,211	€444,583,222	€267,554,783	€110,633,883
197	11/2040	€500,000,000	€604,912,600	€434,164,230	€260,608,444	€107,277,134
198	12/2040	€500,000,000	€591,666,556	€423,942,807	€253,814,547	€104,010,798
199	01/2041	€500,000,000	€578,631,534	€413,905,489	€247,164,002	€100,830,142
200	02/2041	€500,000,000	€565,753,128	€404,012,584	€240,632,187	€97,724,199



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	03/2041	€500,000,000	€553,037,817	€394,268,062	€234,220,670	€94,692,779
202	04/2041	€500,000,000	€540,547,425	€384,715,257	€227,954,319	€91,745,065
203	05/2041	€500,000,000	€528,260,716	€375,338,196	€221,822,692	€88,875,918
204	06/2041	€500,000,000	€516,177,938	€366,136,247	€215,824,493	€86,083,933
205	07/2041	€500,000,000	€504,356,436	€357,149,210	€209,982,204	€83,377,161
206	08/2041	€500,000,000	€492,741,488	€348,337,393	€204,271,458	€80,744,982
207	09/2041	€500,000,000	€481,315,228	€339,687,377	€198,683,496	€78,183,101
208	10/2041	€0	€470,098,816	€331,213,327	€193,225,742	€75,693,628
209	11/2041	€0	€459,089,296	€322,912,347	€187,895,607	€73,274,727
210	12/2041	€0	€448,249,996	€314,757,886	€182,676,797	€70,919,262
211	01/2042	€0	€437,572,927	€306,743,669	€177,564,920	€68,624,823
212	02/2042	€0	€427,112,265	€298,906,973	€172,580,770	€66,398,720
213	03/2042	€0	€416,784,443	€291,188,584	€167,689,355	€64,226,764
214	04/2042	€0	€406,584,445	€283,584,469	€162,887,736	€62,107,232
215	05/2042	€0	€396,453,302	€276,053,058	€158,151,495	€60,030,275
216	06/2042	€0	€386,397,859	€268,598,804	€153,482,762	€57,996,246
217	07/2042	€0	€376,403,375	€261,211,150	€148,875,090	€56,002,260
218	08/2042	€0	€366,457,371	€253,881,177	€144,323,025	€54,045,854
219	09/2042	€0	€356,568,669	€246,614,758	€139,829,555	€52,127,750
220	10/2042	€0	€346,726,063	€239,403,894	€135,389,791	€50,245,730
221	11/2042	€0	€336,944,870	€232,258,923	€131,009,235	€48,401,453
222	12/2042	€0	€327,235,406	€225,186,675	€126,691,356	€46,595,793
223	01/2043	€0	€317,619,710	€218,201,979	€122,444,076	€44,831,239
224	02/2043	€0	€308,093,020	€211,301,188	€118,264,888	€43,106,428
225	03/2043	€0	€298,661,323	€204,488,036	€114,155,433	€41,421,521
226	04/2043	€0	€289,332,940	€197,767,826	€110,118,202	€39,776,980
227	05/2043	€0	€280,109,536	€191,141,281	€106,153,120	€38,172,333
228	06/2043	€0	€270,995,703	€184,611,114	€102,261,205	€36,607,501
229	07/2043	€0	€261,998,742	€178,181,858	€98,444,473	€35,082,761
230	08/2043	€0	€253,079,038	€171,826,163	€94,687,346	€33,592,135
231	09/2043	€0	€244,224,341	€165,535,408	€90,984,696	€32,133,442
232	10/2043	€0	€235,456,710	€159,324,245	€87,344,207	€30,709,041
233	11/2043	€0	€226,761,625	€153,182,515	€83,759,915	€29,316,466
234	12/2043	€0	€218,137,086	€147,108,573	€80,230,558	€27,954,932
235	01/2044	€0	€209,619,111	€141,126,376	€76,768,811	€26,628,499
236	02/2044	€0	€201,177,438	€135,215,173	€73,362,960	€25,332,728
237	03/2044	€0	€192,838,208	€129,392,195	€70,021,965	€24,070,363
238	04/2044	€0	€184,583,723	€123,645,193	€66,738,776	€22,838,619
239	05/2044	€0	€176,401,752	€117,965,651	€63,508,429	€21,635,464
240	06/2044	€0	€168,303,305	€112,360,628	€60,334,365	€20,461,753
241	07/2044	€0	€160,348,676	€106,869,981	€57,237,561	€19,324,241
242	08/2044	€0	€152,541,577	€101,495,649	€54,218,513	€18,222,677
243	09/2044	€0	€144,889,811	€96,242,275	€51,279,154	€17,157,289
244	10/2044	€0	€137,406,998	€91,118,324	€48,423,424	€16,128,967
245	11/2044	€0	€130,082,404	€86,116,083	€45,646,642	€15,135,721
246	12/2044	€0	€122,922,869	€81,239,500	€42,950,339	€14,177,646
247	01/2045	€0	€116,302,249	€76,734,648	€40,463,706	€13,296,778
248	02/2045	€0	€109,731,933	€72,277,856	€38,014,931	€12,435,929
249	03/2045	€0	€103,204,412	€67,863,982	€35,601,072	€11,593,921
250	04/2045	€0	€96,736,428	€63,503,836	€33,227,563	€10,772,314



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	05/2045	€0	€90,350,490	€59,211,936	€30,901,715	€9,973,241
252	06/2045	€0	€84,098,503	€55,021,934	€28,640,723	€9,201,973
253	07/2045	€0	€78,055,736	€50,982,514	€26,469,404	€8,466,120
254	08/2045	€0	€72,157,907	€47,051,037	€24,365,027	€7,758,011
255	09/2045	€0	€66,462,873	€43,264,652	€22,346,305	€7,083,248
256	10/2045	€0	€61,041,301	€39,668,587	€20,435,912	€6,448,578
257	11/2045	€0	€55,916,392	€36,276,964	€18,640,305	€5,855,530
258	12/2045	€0	€51,106,123	€33,100,425	€16,964,085	€5,305,018
259	01/2046	€0	€46,626,968	€30,148,565	€15,411,266	€4,797,754
260	02/2046	€0	€42,383,508	€27,358,684	€13,948,955	€4,322,994
261	03/2046	€0	€38,358,374	€24,718,797	€12,570,386	€3,878,241
262	04/2046	€0	€34,577,398	€22,244,789	€11,282,994	€3,465,403
263	05/2046	€0	€31,039,538	€19,935,176	€10,085,349	€3,083,639
264	06/2046	€0	€27,797,852	€17,823,168	€8,993,538	€2,737,452
265	07/2046	€0	€24,919,098	€15,950,519	€8,027,776	€2,432,509
266	08/2046	€0	€22,296,537	€14,247,831	€7,152,272	€2,157,478
267	09/2046	€0	€19,918,264	€12,706,668	€6,362,118	€1,910,501
268	10/2046	€0	€17,742,668	€11,299,727	€5,643,035	€1,686,948
269	11/2046	€0	€15,738,758	€10,006,641	€4,984,343	€1,483,338
270	12/2046	€0	€13,862,010	€8,798,587	€4,371,267	€1,295,039
271	01/2047	€0	€12,101,942	€7,668,504	€3,799,967	€1,120,723
272	02/2047	€0	€10,655,005	€6,740,281	€3,331,364	€978,101
273	03/2047	€0	€9,389,677	€5,929,852	€2,923,228	€854,413
274	04/2047	€0	€8,290,319	€5,226,769	€2,569,963	€747,782
275	05/2047	€0	€7,299,770	€4,594,519	€2,253,245	€652,680
276	06/2047	€0	€6,408,618	€4,026,838	€1,969,733	€567,992
277	07/2047	€0	€5,618,570	€3,524,474	€1,719,540	€493,617
278	08/2047	€0	€4,922,188	€3,082,447	€1,499,990	€428,657
279	09/2047	€0	€4,303,728	€2,690,612	€1,305,926	€371,521
280	10/2047	€0	€3,730,400	€2,328,255	€1,127,127	€319,213
281	11/2047	€0	€3,206,226	€1,997,736	€964,618	€271,961
282	12/2047	€0	€2,734,637	€1,701,032	€819,227	€229,932
283	01/2048	€0	€2,320,618	€1,441,071	€692,233	€193,415
284	02/2048	€0	€1,941,246	€1,203,458	€576,597	€160,381
285	03/2048	€0	€1,599,229	€989,760	€472,984	€130,970
286	04/2048	€0	€1,321,101	€816,252	€389,059	€107,246
287	05/2048	€0	€1,091,036	€672,971	€319,935	€87,796
288	06/2048	€0	€905,248	€557,434	€264,322	€72,208
289	07/2048	€0	€755,245	€464,283	€219,583	€59,717
290	08/2048	€0	€630,814	€387,137	€182,623	€49,442
291	09/2048	€0	€519,391	€318,220	€149,724	€40,353
292	10/2048	€0	€413,132	€252,691	€118,585	€31,817
293	11/2048	€0	€319,458	€195,067	€91,306	€24,388
294	12/2048	€0	€233,909	€142,589	€66,569	€17,701
295	01/2049	€0	€162,696	€99,011	€46,105	€12,204
296	02/2049	€0	€94,954	€57,689	€26,793	€7,060
297	03/2049	€0	€39,982	€24,250	€11,234	€2,947
298	04/2049	€0	€5,777	€3,498	€1,616	€422
299	05/2049	€0	€3,858	€2,332	€1,075	€279
300	06/2049	€0	€1,932	€1,166	€536	€139



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	07/2049	€0	€0	€0	€0	€0
302	08/2049	€0	€0	€0	€0	€0
303	09/2049	€0	€0	€0	€0	€0
304	10/2049	€0	€0	€0	€0	€0
305	11/2049	€0	€0	€0	€0	€0
306	12/2049	€0	€0	€0	€0	€0
307	01/2050	€0	€0	€0	€0	€0
308	02/2050	€0	€0	€0	€0	€0
309	03/2050	€0	€0	€0	€0	€0
310	04/2050	€0	€0	€0	€0	€0
311	05/2050	€0	€0	€0	€0	€0
312	06/2050	€0	€0	€0	€0	€0
313	07/2050	€0	€0	€0	€0	€0
314	08/2050	€0	€0	€0	€0	€0
315	09/2050	€0	€0	€0	€0	€0
316	10/2050	€0	€0	€0	€0	€0
317	11/2050	€0	€0	€0	€0	€0
318	12/2050	€0	€0	€0	€0	€0
319	01/2051	€0	€0	€0	€0	€0
320	02/2051	€0	€0	€0	€0	€0
321	03/2051	€0	€0	€0	€0	€0
322	04/2051	€0	€0	€0	€0	€0
323	05/2051	€0	€0	€0	€0	€0
324	06/2051	€0	€0	€0	€0	€0
325	07/2051	€0	€0	€0	€0	€0
326	08/2051	€0	€0	€0	€0	€0
327	09/2051	€0	€0	€0	€0	€0
328	10/2051	€0	€0	€0	€0	€0
329	11/2051	€0	€0	€0	€0	€0
330	12/2051	€0	€0	€0	€0	€0
331	01/2052	€0	€0	€0	€0	€0
332	02/2052	€0	€0	€0	€0	€0
333	03/2052	€0	€0	€0	€0	€0
334	04/2052	€0	€0	€0	€0	€0
335	05/2052	€0	€0	€0	€0	€0
336	06/2052	€0	€0	€0	€0	€0
337	07/2052	€0	€0	€0	€0	€0
338	08/2052	€0	€0	€0	€0	€0
339	09/2052	€0	€0	€0	€0	€0
340	10/2052	€0	€0	€0	€0	€0
341	11/2052	€0	€0	€0	€0	€0
342	12/2052	€0	€0	€0	€0	€0
343	01/2053	€0	€0	€0	€0	€0
344	02/2053	€0	€0	€0	€0	€0
345	03/2053	€0	€0	€0	€0	€0
346	04/2053	€0	€0	€0	€0	€0
347	05/2053	€0	€0	€0	€0	€0
348	06/2053	€0	€0	€0	€0	€0
349	07/2053	€0	€0	€0	€0	€0
350	08/2053	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

Amortisation

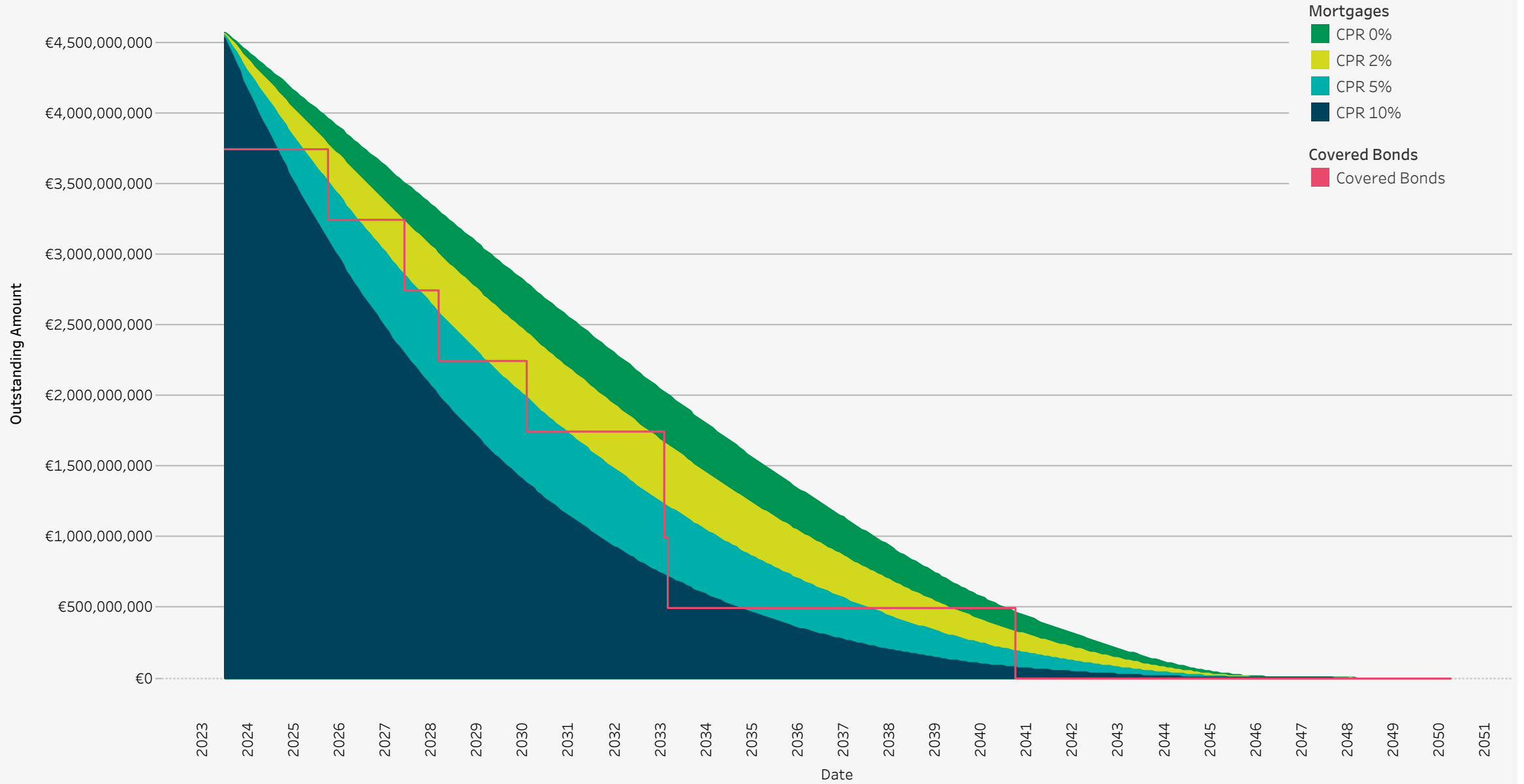
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	09/2053	€0	€0	€0	€0	€0
352	10/2053	€0	€0	€0	€0	€0
353	11/2053	€0	€0	€0	€0	€0
354	12/2053	€0	€0	€0	€0	€0
355	01/2054	€0	€0	€0	€0	€0
356	02/2054	€0	€0	€0	€0	€0
357	03/2054	€0	€0	€0	€0	€0
358	04/2054	€0	€0	€0	€0	€0
359	05/2054	€0	€0	€0	€0	€0
360	06/2054	€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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