



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date 1/08/2024 Portfolio Cut-off Date 31/07/2024

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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	6.54	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	17.20	8/10/2042	Fixed	0.500%	8/10/2024	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	4.59	3/03/2030	Fixed	0.750%	3/03/2025	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	2.22	20/10/2027	Fixed	3.250%	20/10/2024	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	3.90	22/06/2029	Fixed	3.375%	22/06/2025	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.53	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	9.62	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 *:	7.78

* 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	€4,600,090,015	(II)
Nominal Balance Public Finance Exposures	€85,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24.94%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€4,321,406,381	(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)	€85,779,593	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	117.52%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

Test Summary

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€669,343,999	(IX)
Total Interest Proceeds Residential Mortgage Loans	€657,107,526	
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)	€4,406,406,381	(X)
Total Principal Proceeds Residential Mortgage Loans	€4,600,090,015	
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	€63,214,552	(XII)
Principal Requirement Covered Bonds	€3,750,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€685,349,035	
>>> 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	€231,198,371	(XV)
Cumulative Cash Outflow Next 180 Days	€21,815,465	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€209,382,905	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€82,682,747	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€42,254,302	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€40,428,445	



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	€4,600,090,015
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	32,104
Number of Loans	51,369
Average Outstanding Balance per Borrower	€143,287
Average Outstanding Balance per Loan	€89,550
Weighted Average Original Loan to Initial Value	76.88%
Weighted Average Current Loan to Current Value	51.22%
Weighted Average Seasoning (in months)	58.01
Weighted Average Remaining Maturity (in months, at 0% CPR)	206.22
Weighted Average Initial Maturity (in months, at 0% CPR)	263.57
Weighted Remaining Average Life (in months, at 0% CPR)	109.58
Weighted Remaining Average Life (in months, at 2% CPR)	96.91
Weighted Remaining Average Life (in months, at 5% CPR)	81.52
Weighted Remaining Average Life (in months, at 10% CPR)	62.85
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95.30
Percentage of Fixed Rate Loans	34.89%
Percentage of Resettable Rate Loans	65.11%
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	€70,299,680
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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	€84,370,150	€85,779,593

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	€4,600,090,015	100.00%	51,369	100.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,521,094,563	33.07%	16,596	32.31%
Brabant Wallon	€86,113,083	1.87%	766	1.49%
Brussels	€172,968,008	3.76%	1,549	3.02%
Hainaut	€159,354,054	3.46%	1,907	3.71%
Liège	€114,648,066	2.49%	1,448	2.82%
Limburg	€512,005,267	11.13%	6,246	12.16%
Luxembourg	€15,527,649	0.34%	157	0.31%
Namur	€44,439,482	0.97%	521	1.01%
Oost-Vlaanderen	€841,610,572	18.30%	9,151	17.81%
Vlaams-Brabant	€674,343,511	14.66%	7,368	14.34%
West-Vlaanderen	€457,985,760	9.96%	5,660	11.02%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€47,091,945	1.02%	336	0.65%
12 - 24	€187,992,384	4.09%	1,281	2.49%
24 - 36	€739,223,665	16.07%	6,023	11.72%
36 - 48	€1,385,833,260	30.13%	12,499	24.33%
48 - 60	€724,565,069	15.75%	7,264	14.14%
60 - 72	€263,404,094	5.73%	2,774	5.40%
72 - 84	€224,296,784	4.88%	2,378	4.63%
84 - 96	€341,366,421	7.42%	5,494	10.70%
96 - 108	€320,475,582	6.97%	5,890	11.47%
108 - 120	€169,610,340	3.69%	3,713	7.23%
120 - 132	€130,925,544	2.85%	2,324	4.52%
132 - 144	€65,304,927	1.42%	1,393	2.71%
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	€4,600,090,015	100.00%	51,369	100.00%

4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€2,482,190	0.05%	735	1.43%
12 - 24	€8,081,658	0.18%	997	1.94%
24 - 36	€12,226,989	0.27%	931	1.81%
36 - 48	€15,020,802	0.33%	823	1.60%
48 - 60	€26,610,677	0.58%	1,136	2.21%
60 - 72	€47,021,459	1.02%	1,610	3.13%
72 - 84	€64,433,197	1.40%	1,777	3.46%
84 - 96	€65,539,282	1.42%	1,565	3.05%
96 - 108	€62,098,744	1.35%	1,328	2.59%
108 - 120	€95,695,014	2.08%	1,818	3.54%
120 - 132	€137,694,204	2.99%	2,313	4.50%
132 - 144	€192,653,360	4.19%	2,912	5.67%
144 - 156	€178,710,054	3.88%	2,522	4.91%
156 - 168	€142,158,483	3.09%	1,721	3.35%
168 - 180	€190,262,267	4.14%	2,261	4.40%
180 - 192	€318,704,708	6.93%	3,487	6.79%
192 - 204	€455,760,445	9.91%	4,528	8.81%
204 - 216	€368,421,493	8.01%	3,600	7.01%
216 - 228	€229,046,692	4.98%	1,908	3.71%
228 - 240	€233,869,236	5.08%	1,941	3.78%
240 - 252	€419,353,650	9.12%	2,990	5.82%
252 - 264	€703,006,592	15.28%	4,673	9.10%
264 - 276	€467,179,921	10.16%	2,880	5.61%
276 - 288	€134,480,007	2.92%	755	1.47%
288 - 300	€29,142,965	0.63%	156	0.30%
300 - 312	€435,927	0.01%	2	0.00%
>360	€0	0.00%	0	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%



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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	€1,467,656	0.03%	219	0.43%
60 - 72	€711,132	0.02%	60	0.12%
72 - 84	€1,897,099	0.04%	120	0.23%
84 - 96	€2,806,708	0.06%	129	0.25%
96 - 108	€3,686,118	0.08%	179	0.35%
108 - 120	€89,379,102	1.94%	4,098	7.98%
120 - 132	€8,888,227	0.19%	331	0.64%
132 - 144	€30,869,438	0.67%	868	1.69%
144 - 156	€42,381,838	0.92%	898	1.75%
156 - 168	€31,866,211	0.69%	662	1.29%
168 - 180	€318,623,442	6.93%	6,127	11.93%
180 - 192	€42,192,961	0.92%	700	1.36%
192 - 204	€72,636,006	1.58%	1,084	2.11%
204 - 216	€149,772,549	3.26%	1,874	3.65%
216 - 228	€55,540,236	1.21%	810	1.58%
228 - 240	€1,100,577,087	23.93%	12,581	24.49%
240 - 252	€36,676,879	0.80%	415	0.81%
252 - 264	€97,805,123	2.13%	974	1.90%
264 - 276	€81,158,250	1.76%	837	1.63%
276 - 288	€54,965,685	1.19%	541	1.05%
288 - 300	€2,166,049,369	47.09%	15,722	30.61%
300 - 312	€47,172,577	1.03%	390	0.76%
312 - 324	€32,959,071	0.72%	262	0.51%
324 - 336	€8,514,498	0.19%	109	0.21%
336 - 348	€3,055,214	0.07%	43	0.08%
348 - 360	€118,437,540	2.57%	1,336	2.60%
>360	€0	0.00%	0	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€136,354,156	2.96%	2,688	5.23%
2014	€138,403,847	3.01%	2,715	5.29%
2015	€212,250,667	4.61%	4,428	8.62%
2016	€411,201,070	8.94%	7,050	13.72%
2017	€201,735,717	4.39%	2,757	5.37%
2018	€216,920,931	4.72%	2,288	4.45%
2019	€645,927,891	14.04%	6,427	12.51%
2020	€867,990,823	18.87%	8,129	15.82%
2021	€1,152,594,144	25.06%	10,468	20.38%
2022	€472,815,224	10.28%	3,430	6.68%
2023	€115,933,619	2.52%	818	1.59%
2024	€27,961,926	0.61%	171	0.33%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€592,886,099	12.89%	10,873	33.87%
100k - 200k	€1,987,037,462	43.20%	13,463	41.94%
200k - 300k	€1,547,760,142	33.65%	6,426	20.02%
300k - 400k	€381,299,686	8.29%	1,145	3.57%
>400k	€91,106,626	1.98%	197	0.61%
Grand Total	€4,600,090,015	100.00%	32,104	100.00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4,581,348,214	99.59%	51,018	99.32%
Linear	€18,741,801	0.41%	351	0.68%
Grand Total	€4,600,090,015	100.00%	51,369	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%	€408,399,301	8.88%	4,262	8.30%
1% - 1.5%	€1,476,883,717	32.11%	15,446	30.07%
1.5% - 2%	€1,501,227,081	32.63%	16,670	32.45%
2% - 2.5%	€639,945,635	13.91%	6,852	13.34%
2.5% - 3%	€205,350,662	4.46%	2,505	4.88%
3% - 3.5%	€117,698,104	2.56%	1,590	3.10%
3.5% - 4%	€71,111,575	1.55%	1,000	1.95%
4% - 4.5%	€77,604,860	1.69%	1,306	2.54%
4.5% - 5%	€67,884,057	1.48%	1,158	2.25%
5% - 5.5%	€25,694,046	0.56%	433	0.84%
5.5% - 6%	€7,465,486	0.16%	130	0.25%
6% - 6.5%	€736,220	0.02%	14	0.03%
6.5% - 7%	€89,272	0.00%	3	0.01%
>7%	€0	0.00%	0	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,604,860,422	34.89%	20,721	40.34%
Fixed with Resets	€2,995,229,593	65.11%	30,648	59.66%
Grand Total	€4,600,090,015	100.00%	51,369	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	€84,889,562	1.85%	1,570	3.06%
2025	€257,316,728	5.59%	4,847	9.44%
2026	€178,962,544	3.89%	3,252	6.33%
2027	€62,576,458	1.36%	1,083	2.11%
2028	€31,577,060	0.69%	438	0.85%
2029	€30,273,105	0.66%	445	0.87%
2030	€60,492,618	1.32%	941	1.83%
2031	€83,916,514	1.82%	1,298	2.53%
2032	€24,324,361	0.53%	321	0.62%
2033	€19,073,291	0.41%	191	0.37%
2034	€59,544,312	1.29%	591	1.15%
2035	€167,341,797	3.64%	1,788	3.48%
2036	€205,400,503	4.47%	2,212	4.31%
2037	€83,839,347	1.82%	727	1.42%
2038	€83,530,031	1.82%	587	1.14%
2039	€233,429,073	5.07%	1,557	3.03%
2040	€407,538,122	8.86%	2,794	5.44%
2041	€628,427,847	13.66%	4,278	8.33%
2042	€262,245,853	5.70%	1,525	2.97%
2043	€10,981,797	0.24%	70	0.14%
2044	€19,548,669	0.42%	133	0.26%
Fixed	€1,604,860,422	34.89%	20,721	40.34%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€4,600,090,015	100.00%	51,369	100.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€4,526,538,322	98.40%	50,334	97.99%
Buy-to-let	€70,282,074	1.53%	1,002	1.95%
Other	€3,269,619	0.07%	33	0.06%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3,353,176	0.07%	257	0.50%
10 - 20%	€24,688,407	0.54%	1,154	2.25%
20 - 30%	€69,342,029	1.51%	1,955	3.81%
30 - 40%	€148,284,355	3.22%	3,091	6.02%
40 - 50%	€266,127,610	5.79%	4,337	8.44%
50 - 60%	€408,944,822	8.89%	5,739	11.17%
60 - 70%	€576,862,987	12.54%	7,270	14.15%
70 - 80%	€987,964,931	21.48%	10,136	19.73%
80 - 90%	€911,476,988	19.81%	7,557	14.71%
90 - 100%	€1,043,641,362	22.69%	8,313	16.18%
100 - 110%	€100,752,169	2.19%	969	1.89%
110 - 120%	€58,651,179	1.28%	591	1.15%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	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%	€37,701,789	0.82%	2,831	5.51%
10 - 20%	€118,065,661	2.57%	3,607	7.02%
20 - 30%	€236,426,863	5.14%	4,910	9.56%
30 - 40%	€378,132,346	8.22%	5,976	11.63%
40 - 50%	€562,914,776	12.24%	7,261	14.13%
50 - 60%	€718,293,590	15.61%	7,769	15.12%
60 - 70%	€862,489,799	18.75%	7,718	15.02%
70 - 80%	€835,778,133	18.17%	6,018	11.72%
80 - 90%	€650,188,199	14.13%	4,113	8.01%
90 - 100%	€193,571,221	4.21%	1,126	2.19%
100 - 110%	€6,336,283	0.14%	38	0.07%
110 - 120%	€191,355	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€67,279,685	1.46%	3,964	7.72%
10 - 20%	€211,059,063	4.59%	5,372	10.46%
20 - 30%	€397,989,080	8.65%	6,983	13.59%
30 - 40%	€638,860,258	13.89%	8,456	16.46%
40 - 50%	€835,003,013	18.15%	8,889	17.30%
50 - 60%	€876,469,753	19.05%	7,406	14.42%
60 - 70%	€733,218,693	15.94%	5,148	10.02%
70 - 80%	€547,906,716	11.91%	3,433	6.68%
80 - 90%	€238,409,618	5.18%	1,427	2.78%
90 - 100%	€48,850,201	1.06%	262	0.51%
100 - 110%	€4,840,666	0.11%	27	0.05%
110 - 120%	€203,270	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€10,934,584	0.24%	1,318	2.57%
20 - 40%	€65,155,711	1.42%	2,736	5.33%
40 - 60%	€330,230,579	7.18%	6,923	13.48%
60 - 80%	€1,329,960,457	28.91%	15,994	31.14%
80 - 100%	€619,454,408	13.47%	6,051	11.78%
100 - 120%	€163,409,375	3.55%	2,729	5.31%
120 - 140%	€238,526,774	5.19%	3,034	5.91%
140 - 160%	€689,115,038	14.98%	5,365	10.44%
160 - 180%	€508,682,326	11.06%	3,200	6.23%
180 - 200%	€48,517,529	1.05%	403	0.78%
200 - 300%	€252,746,836	5.49%	1,800	3.50%
300 - 400%	€337,785,565	7.34%	1,786	3.48%
400 - 500%	€1,562,776	0.03%	12	0.02%
>500%	€4,008,058	0.09%	18	0.04%
Grand Total	€4,600,090,015	100.00%	51,369	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	€8,454,883	0.18%	1,519	2.96%
12 - 24	€26,748,007	0.58%	1,830	3.56%
24 - 36	€68,265,638	1.48%	2,623	5.11%
36 - 48	€125,144,373	2.72%	3,301	6.43%
48 - 60	€127,716,213	2.78%	2,626	5.11%
60 - 72	€285,979,690	6.22%	4,717	9.18%
72 - 84	€312,457,974	6.79%	4,371	8.51%
84 - 96	€367,561,699	7.99%	4,216	8.21%
96 - 108	€735,175,949	15.98%	7,601	14.80%
108 - 120	€481,849,656	10.47%	4,453	8.67%
120 - 132	€577,159,680	12.55%	4,226	8.23%
132 - 144	€1,137,206,653	24.72%	7,826	15.23%
144 - 156	€244,587,289	5.32%	1,481	2.88%
156 - 168	€89,174,558	1.94%	505	0.98%
168 - 180	€12,607,752	0.27%	74	0.14%
Grand Total	€4,600,090,015	100.00%	51,369	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	€247,402,919	5.38%	6,091	11.86%
12 - 24	€263,092,140	5.72%	5,709	11.11%
24 - 36	€123,899,842	2.69%	2,546	4.96%
36 - 48	€117,702,102	2.56%	2,495	4.86%
48 - 60	€155,195,946	3.37%	2,551	4.97%
60 - 72	€208,896,097	4.54%	3,049	5.94%
72 - 84	€259,259,402	5.64%	3,440	6.70%
84 - 96	€477,266,723	10.38%	4,943	9.62%
96 - 108	€537,796,768	11.69%	5,289	10.30%
108 - 120	€478,633,160	10.40%	3,958	7.71%
120 - 132	€1,069,801,769	23.26%	7,241	14.10%
132 - 144	€513,482,806	11.16%	3,202	6.23%
144 - 156	€57,053,537	1.24%	336	0.65%
156 - 168	€80,148,621	1.74%	458	0.89%
168 - 180	€10,458,183	0.23%	61	0.12%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€4,428,668,331	96.27%	49,568	96.49%
2	€171,421,684	3.73%	1,801	3.51%
Grand Total	€4,600,090,015	100.00%	51,369	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	€4,599,834,877	99.99%	51,368	100.00%
0 - 30 days	€255,138	0.01%	1	0.00%
Grand Total	€4,600,090,015	100.00%	51,369	100.00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.02%	0.22%
Full Prepayments	0.14%	1.65%
Total Prepayments	0.16%	1.86%



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	08/2024	€3,750,000,000	€4,577,221,576	€4,569,522,037	€4,557,698,267	€4,537,209,286
2	09/2024	€3,750,000,000	€4,554,352,381	€4,539,043,128	€4,515,583,709	€4,475,075,652
3	10/2024	€3,750,000,000	€4,531,474,796	€4,508,645,481	€4,473,737,213	€4,413,673,428
4	11/2024	€3,750,000,000	€4,508,592,963	€4,478,333,038	€4,432,161,368	€4,352,998,645
5	12/2024	€3,750,000,000	€4,485,718,042	€4,448,116,671	€4,390,865,566	€4,293,053,994
6	01/2025	€3,750,000,000	€4,462,911,870	€4,418,057,346	€4,349,908,417	€4,233,889,952
7	02/2025	€3,750,000,000	€4,440,100,135	€4,388,081,065	€4,309,215,378	€4,175,426,999
8	03/2025	€3,750,000,000	€4,417,278,877	€4,358,183,736	€4,268,781,136	€4,117,653,755
9	04/2025	€3,750,000,000	€4,394,470,228	€4,328,386,993	€4,228,625,560	€4,060,583,155
10	05/2025	€3,750,000,000	€4,371,652,569	€4,298,669,303	€4,188,726,241	€4,004,187,426
11	06/2025	€3,750,000,000	€4,348,845,812	€4,269,050,047	€4,149,100,759	€3,948,477,283
12	07/2025	€3,750,000,000	€4,326,054,887	€4,239,533,790	€4,109,752,143	€3,893,449,399
13	08/2025	€3,750,000,000	€4,303,270,141	€4,210,110,799	€4,070,669,556	€3,839,087,365
14	09/2025	€3,750,000,000	€4,280,494,100	€4,180,783,302	€4,031,853,800	€3,785,385,932
15	10/2025	€3,750,000,000	€4,257,726,602	€4,151,550,887	€3,993,303,121	€3,732,337,495
16	11/2025	€3,750,000,000	€4,234,970,832	€4,122,416,406	€3,955,018,906	€3,679,937,444
17	12/2025	€3,750,000,000	€4,212,224,206	€4,093,377,079	€3,916,997,133	€3,628,176,181
18	01/2026	€3,750,000,000	€4,189,489,990	€4,064,435,825	€3,879,239,248	€3,577,049,263
19	02/2026	€3,750,000,000	€4,166,748,423	€4,035,573,234	€3,841,725,421	€3,526,532,736
20	03/2026	€3,750,000,000	€4,144,002,695	€4,006,792,221	€3,804,457,217	€3,476,622,567
21	04/2026	€3,750,000,000	€4,121,252,638	€3,978,092,439	€3,767,433,085	€3,427,311,906
22	05/2026	€3,750,000,000	€4,098,506,151	€3,949,481,313	€3,730,658,828	€3,378,600,628
23	06/2026	€3,750,000,000	€4,075,768,986	€3,920,964,155	€3,694,138,187	€3,330,486,698
24	07/2026	€3,750,000,000	€4,053,061,291	€3,892,560,064	€3,657,887,815	€3,282,979,646
25	08/2026	€3,750,000,000	€4,030,354,674	€3,864,241,471	€3,621,880,444	€3,236,049,534
26	09/2026	€3,750,000,000	€4,007,659,338	€3,836,017,933	€3,586,123,784	€3,189,698,019
27	10/2026	€3,250,000,000	€3,984,985,729	€3,807,899,175	€3,550,625,619	€3,143,926,734
28	11/2026	€3,250,000,000	€3,962,327,203	€3,779,878,551	€3,515,378,415	€3,098,723,731
29	12/2026	€3,250,000,000	€3,939,672,356	€3,751,944,925	€3,480,370,546	€3,054,073,628
30	01/2027	€3,250,000,000	€3,917,038,167	€3,724,114,220	€3,445,615,532	€3,009,983,236
31	02/2027	€3,250,000,000	€3,894,387,327	€3,696,350,725	€3,411,079,098	€2,966,417,624
32	03/2027	€3,250,000,000	€3,871,726,127	€3,668,660,280	€3,376,765,561	€2,923,375,846
33	04/2027	€3,250,000,000	€3,849,061,011	€3,641,048,830	€3,342,679,283	€2,880,856,966
34	05/2027	€3,250,000,000	€3,826,382,917	€3,613,507,636	€3,308,811,125	€2,838,848,431
35	06/2027	€3,250,000,000	€3,803,696,978	€3,586,041,399	€3,275,164,317	€2,797,348,429
36	07/2027	€3,250,000,000	€3,781,009,610	€3,558,655,997	€3,241,743,115	€2,756,356,006
37	08/2027	€3,250,000,000	€3,758,305,987	€3,531,337,306	€3,208,533,554	€2,715,854,754
38	09/2027	€3,250,000,000	€3,735,589,706	€3,504,088,581	€3,175,537,556	€2,675,841,900
39	10/2027	€3,250,000,000	€3,712,854,678	€3,476,903,981	€3,142,748,794	€2,636,307,753
40	11/2027	€3,250,000,000	€3,690,115,175	€3,449,796,737	€3,110,178,196	€2,597,257,164
41	12/2027	€3,250,000,000	€3,667,363,004	€3,422,759,029	€3,077,817,639	€2,558,679,012
42	01/2028	€3,250,000,000	€3,644,613,334	€3,395,804,853	€3,045,678,645	€2,520,578,588
43	02/2028	€3,250,000,000	€3,621,865,887	€3,368,933,741	€3,013,759,672	€2,482,950,284
44	03/2028	€3,250,000,000	€3,599,117,078	€3,342,142,157	€2,982,056,450	€2,445,786,305
45	04/2028	€3,250,000,000	€3,576,367,998	€3,315,430,924	€2,950,568,625	€2,409,082,154
46	05/2028	€3,250,000,000	€3,553,620,639	€3,288,801,690	€2,919,296,571	€2,372,833,962
47	06/2028	€2,750,000,000	€3,530,879,638	€3,262,258,539	€2,888,242,809	€2,337,039,622
48	07/2028	€2,750,000,000	€3,508,154,890	€3,235,810,371	€2,857,414,084	€2,301,700,423
49	08/2028	€2,750,000,000	€3,485,428,881	€3,209,440,790	€2,826,794,779	€2,266,799,661
50	09/2028	€2,750,000,000	€3,462,708,734	€3,183,156,157	€2,796,389,425	€2,232,336,970



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	10/2028	€2,750,000,000	€3,439,995,732	€3,156,957,428	€2,766,197,766	€2,198,308,144
52	11/2028	€2,750,000,000	€3,417,295,520	€3,130,849,550	€2,736,223,027	€2,164,711,768
53	12/2028	€2,750,000,000	€3,394,608,982	€3,104,833,081	€2,706,464,569	€2,131,543,366
54	01/2029	€2,750,000,000	€3,371,937,452	€3,078,908,982	€2,676,922,104	€2,098,798,777
55	02/2029	€2,750,000,000	€3,349,267,480	€3,053,064,735	€2,647,583,649	€2,066,464,748
56	03/2029	€2,250,000,000	€3,326,599,158	€3,027,300,224	€2,618,448,066	€2,034,536,648
57	04/2029	€2,250,000,000	€3,303,936,445	€3,001,618,851	€2,589,517,258	€2,003,012,246
58	05/2029	€2,250,000,000	€3,281,272,811	€2,976,014,474	€2,560,784,892	€1,971,882,967
59	06/2029	€2,250,000,000	€3,258,617,873	€2,950,495,619	€2,532,257,277	€1,941,150,046
60	07/2029	€2,250,000,000	€3,235,992,604	€2,925,081,013	€2,503,949,391	€1,910,821,273
61	08/2029	€2,250,000,000	€3,213,401,377	€2,899,774,281	€2,475,863,149	€1,880,894,335
62	09/2029	€2,250,000,000	€3,190,832,328	€2,874,564,390	€2,447,987,960	€1,851,357,468
63	10/2029	€2,250,000,000	€3,168,292,491	€2,849,457,380	€2,420,327,837	€1,822,210,071
64	11/2029	€2,250,000,000	€3,145,784,557	€2,824,455,347	€2,392,883,404	€1,793,448,980
65	12/2029	€2,250,000,000	€3,123,311,782	€2,799,560,879	€2,365,655,687	€1,765,071,349
66	01/2030	€2,250,000,000	€3,100,935,193	€2,774,828,244	€2,338,689,248	€1,737,106,686
67	02/2030	€2,250,000,000	€3,078,560,435	€2,750,172,528	€2,311,911,187	€1,709,497,072
68	03/2030	€2,250,000,000	€3,056,187,629	€2,725,593,652	€2,285,320,472	€1,682,238,495
69	04/2030	€2,250,000,000	€3,033,836,645	€2,701,109,112	€2,258,930,781	€1,655,337,761
70	05/2030	€2,250,000,000	€3,011,493,400	€2,676,706,111	€2,232,730,370	€1,628,782,973
71	06/2030	€2,250,000,000	€2,989,172,842	€2,652,397,698	€2,206,729,119	€1,602,578,119
72	07/2030	€2,250,000,000	€2,966,887,345	€2,628,194,550	€2,180,934,828	€1,576,725,578
73	08/2030	€2,250,000,000	€2,944,620,792	€2,604,082,075	€2,155,334,297	€1,551,212,539
74	09/2030	€2,250,000,000	€2,922,378,162	€2,580,064,406	€2,129,929,914	€1,526,037,557
75	10/2030	€2,250,000,000	€2,900,184,053	€2,556,162,936	€2,104,738,248	€1,501,209,293
76	11/2030	€2,250,000,000	€2,878,052,514	€2,532,389,631	€2,079,767,948	€1,476,730,598
77	12/2030	€2,250,000,000	€2,855,974,204	€2,508,735,832	€2,055,010,669	€1,452,592,227
78	01/2031	€2,250,000,000	€2,833,939,489	€2,485,192,675	€2,030,457,985	€1,428,785,007
79	02/2031	€1,750,000,000	€2,811,937,691	€2,461,750,443	€2,006,100,847	€1,405,299,463
80	03/2031	€1,750,000,000	€2,789,963,787	€2,438,404,424	€1,981,934,366	€1,382,129,158
81	04/2031	€1,750,000,000	€2,768,028,137	€2,415,163,359	€1,957,964,603	€1,359,275,344
82	05/2031	€1,750,000,000	€2,746,125,442	€2,392,022,290	€1,934,186,471	€1,336,731,512
83	06/2031	€1,750,000,000	€2,724,259,484	€2,368,984,187	€1,910,601,326	€1,314,495,676
84	07/2031	€1,750,000,000	€2,702,442,821	€2,346,059,615	€1,887,216,612	€1,292,570,024
85	08/2031	€1,750,000,000	€2,680,673,491	€2,323,246,487	€1,864,029,540	€1,270,949,696
86	09/2031	€1,750,000,000	€2,658,951,899	€2,300,544,774	€1,841,038,987	€1,249,631,024
87	10/2031	€1,750,000,000	€2,637,285,785	€2,277,960,781	€1,818,248,895	€1,228,613,795
88	11/2031	€1,750,000,000	€2,615,663,588	€2,255,484,127	€1,795,649,872	€1,207,888,804
89	12/2031	€1,750,000,000	€2,594,075,187	€2,233,105,739	€1,773,233,656	€1,187,447,738
90	01/2032	€1,750,000,000	€2,572,537,184	€2,210,839,567	€1,751,010,299	€1,167,294,614
91	02/2032	€1,750,000,000	€2,551,022,830	€2,188,662,277	€1,728,960,290	€1,147,413,729
92	03/2032	€1,750,000,000	€2,529,535,093	€2,166,576,139	€1,707,084,488	€1,127,803,093
93	04/2032	€1,750,000,000	€2,508,055,909	€2,144,565,426	€1,685,369,594	€1,108,451,414
94	05/2032	€1,750,000,000	€2,486,578,972	€2,122,624,550	€1,663,810,388	€1,089,352,867
95	06/2032	€1,750,000,000	€2,465,111,903	€2,100,759,831	€1,642,411,008	€1,070,507,806
96	07/2032	€1,750,000,000	€2,443,665,668	€2,078,980,390	€1,621,177,732	€1,051,917,942
97	08/2032	€1,750,000,000	€2,422,214,252	€2,057,263,876	€1,600,092,285	€1,033,569,075
98	09/2032	€1,750,000,000	€2,400,761,358	€2,035,613,287	€1,579,156,245	€1,015,459,996
99	10/2032	€1,750,000,000	€2,379,312,926	€2,014,033,493	€1,558,372,614	€997,590,413
100	11/2032	€1,750,000,000	€2,357,877,022	€1,992,531,126	€1,537,745,722	€979,960,857



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	12/2032	€1,750,000,000	€2,336,441,622	€1,971,095,825	€1,517,266,767	€962,563,499
102	01/2033	€1,750,000,000	€2,315,029,854	€1,949,746,904	€1,496,949,815	€945,405,068
103	02/2033	€1,750,000,000	€2,293,627,775	€1,928,472,376	€1,476,784,814	€928,476,990
104	03/2033	€1,750,000,000	€2,272,259,039	€1,907,291,891	€1,456,785,977	€911,786,004
105	04/2033	€1,750,000,000	€2,250,927,470	€1,886,208,352	€1,436,954,602	€895,330,664
106	05/2033	€1,750,000,000	€2,229,628,703	€1,865,217,788	€1,417,286,749	€879,106,275
107	06/2033	€1,750,000,000	€2,208,372,384	€1,844,327,956	€1,397,787,400	€863,113,713
108	07/2033	€1,750,000,000	€2,187,172,381	€1,823,550,078	€1,378,464,102	€847,355,393
109	08/2033	€1,750,000,000	€2,166,008,175	€1,802,866,680	€1,359,302,679	€831,820,371
110	09/2033	€1,750,000,000	€2,144,900,055	€1,782,294,311	€1,340,314,684	€816,513,551
111	10/2033	€1,750,000,000	€2,123,838,812	€1,761,824,939	€1,321,493,106	€801,428,468
112	11/2033	€1,750,000,000	€2,102,817,714	€1,741,452,635	€1,302,832,578	€786,559,743
113	12/2033	€1,750,000,000	€2,081,853,497	€1,721,190,910	€1,284,342,284	€771,910,819
114	01/2034	€1,750,000,000	€2,060,979,002	€1,701,066,478	€1,266,041,137	€757,490,877
115	02/2034	€1,000,000,000	€2,040,125,502	€1,681,022,178	€1,247,885,587	€743,271,705
116	03/2034	€500,000,000	€2,019,316,878	€1,661,077,416	€1,229,889,214	€729,259,451
117	04/2034	€500,000,000	€1,998,551,152	€1,641,230,225	€1,212,049,676	€715,450,737
118	05/2034	€500,000,000	€1,977,810,525	€1,621,465,682	€1,194,355,102	€701,836,623
119	06/2034	€500,000,000	€1,957,098,789	€1,601,786,635	€1,176,806,795	€688,416,018
120	07/2034	€500,000,000	€1,936,446,906	€1,582,218,109	€1,159,422,293	€675,197,286
121	08/2034	€500,000,000	€1,915,858,481	€1,562,762,648	€1,142,202,516	€662,178,988
122	09/2034	€500,000,000	€1,895,329,839	€1,543,416,846	€1,125,144,031	€649,357,179
123	10/2034	€500,000,000	€1,874,869,292	€1,524,187,066	€1,108,250,537	€636,732,060
124	11/2034	€500,000,000	€1,854,494,408	€1,505,087,135	€1,091,531,105	€624,306,887
125	12/2034	€500,000,000	€1,834,200,135	€1,486,112,463	€1,074,981,383	€612,077,189
126	01/2035	€500,000,000	€1,814,092,097	€1,467,348,006	€1,058,661,664	€600,075,203
127	02/2035	€500,000,000	€1,794,013,106	€1,448,665,928	€1,042,478,485	€588,245,802
128	03/2035	€500,000,000	€1,773,961,887	€1,430,064,938	€1,026,430,168	€576,586,388
129	04/2035	€500,000,000	€1,753,944,260	€1,411,549,463	€1,010,519,141	€565,096,691
130	05/2035	€500,000,000	€1,733,954,983	€1,393,115,010	€994,741,436	€553,772,864
131	06/2035	€500,000,000	€1,714,020,515	€1,374,782,542	€979,111,249	€542,621,183
132	07/2035	€500,000,000	€1,694,210,973	€1,356,607,841	€963,667,358	€531,661,355
133	08/2035	€500,000,000	€1,674,475,357	€1,338,549,489	€948,379,270	€520,874,672
134	09/2035	€500,000,000	€1,654,817,712	€1,320,610,277	€933,248,040	€510,259,990
135	10/2035	€500,000,000	€1,635,268,549	€1,302,814,056	€918,289,553	€499,824,241
136	11/2035	€500,000,000	€1,615,843,209	€1,285,172,454	€903,510,930	€489,569,467
137	12/2035	€500,000,000	€1,596,533,020	€1,267,677,949	€888,905,784	€479,490,369
138	01/2036	€500,000,000	€1,577,344,142	€1,250,334,826	€874,476,047	€469,586,190
139	02/2036	€500,000,000	€1,558,207,797	€1,233,088,033	€860,182,232	€459,834,029
140	03/2036	€500,000,000	€1,539,152,558	€1,215,959,803	€846,039,026	€450,240,210
141	04/2036	€500,000,000	€1,520,201,652	€1,198,967,993	€832,057,927	€440,809,237
142	05/2036	€500,000,000	€1,501,330,839	€1,182,092,970	€818,224,353	€431,531,763
143	06/2036	€500,000,000	€1,482,571,691	€1,165,359,100	€804,554,249	€422,414,620
144	07/2036	€500,000,000	€1,463,969,350	€1,148,801,232	€791,070,606	€413,468,185
145	08/2036	€500,000,000	€1,445,465,766	€1,132,373,137	€777,740,487	€404,673,532
146	09/2036	€500,000,000	€1,427,067,158	€1,116,079,161	€764,565,932	€396,030,174
147	10/2036	€500,000,000	€1,408,773,443	€1,099,918,694	€751,545,573	€387,535,861
148	11/2036	€500,000,000	€1,390,602,547	€1,083,905,169	€738,687,618	€379,193,284
149	12/2036	€500,000,000	€1,372,524,264	€1,068,014,471	€725,974,662	€370,991,982
150	01/2037	€500,000,000	€1,354,549,188	€1,052,254,342	€713,411,074	€362,932,741



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	02/2037	€500,000,000	€1,336,657,538	€1,036,608,911	€700,985,205	€355,008,209
152	03/2037	€500,000,000	€1,318,846,095	€1,021,075,235	€688,694,241	€347,215,606
153	04/2037	€500,000,000	€1,301,104,816	€1,005,645,118	€676,531,857	€339,550,426
154	05/2037	€500,000,000	€1,283,410,813	€990,300,501	€664,485,174	€332,004,955
155	06/2037	€500,000,000	€1,265,757,604	€975,036,086	€652,549,979	€324,575,916
156	07/2037	€500,000,000	€1,248,138,830	€959,846,705	€640,722,187	€317,260,144
157	08/2037	€500,000,000	€1,230,537,176	€944,718,810	€628,992,173	€310,051,786
158	09/2037	€500,000,000	€1,212,957,280	€929,655,769	€617,361,641	€302,950,644
159	10/2037	€500,000,000	€1,195,404,768	€914,661,685	€605,832,760	€295,956,739
160	11/2037	€500,000,000	€1,177,902,478	€899,753,776	€594,416,340	€289,074,286
161	12/2037	€500,000,000	€1,160,447,716	€884,929,678	€583,110,170	€282,301,106
162	01/2038	€500,000,000	€1,143,075,908	€870,216,058	€571,931,139	€275,644,257
163	02/2038	€500,000,000	€1,125,761,648	€855,593,174	€560,865,536	€269,095,975
164	03/2038	€500,000,000	€1,108,493,888	€841,052,302	€549,906,992	€262,652,133
165	04/2038	€500,000,000	€1,091,289,816	€826,606,171	€539,063,188	€256,315,345
166	05/2038	€500,000,000	€1,074,160,814	€812,263,027	€528,338,807	€250,086,752
167	06/2038	€500,000,000	€1,057,094,673	€798,013,253	€517,726,893	€243,961,975
168	07/2038	€500,000,000	€1,040,132,951	€783,887,816	€507,246,815	€237,949,056
169	08/2038	€500,000,000	€1,023,232,169	€769,853,493	€496,876,312	€232,036,440
170	09/2038	€500,000,000	€1,006,396,690	€755,913,217	€486,616,624	€226,223,691
171	10/2038	€500,000,000	€989,637,353	€742,074,756	€476,472,077	€220,511,802
172	11/2038	€500,000,000	€972,968,703	€728,348,599	€466,448,692	€214,902,519
173	12/2038	€500,000,000	€956,397,246	€714,739,156	€456,548,542	€209,395,733
174	01/2039	€500,000,000	€939,906,831	€701,233,900	€446,762,881	€203,986,390
175	02/2039	€500,000,000	€923,473,120	€687,814,293	€437,079,230	€198,667,818
176	03/2039	€500,000,000	€907,103,986	€674,485,864	€427,500,493	€193,440,414
177	04/2039	€500,000,000	€890,794,315	€661,244,470	€418,023,421	€188,301,791
178	05/2039	€500,000,000	€874,552,433	€648,095,951	€408,651,092	€183,252,430
179	06/2039	€500,000,000	€858,407,670	€635,061,646	€399,396,298	€178,297,131
180	07/2039	€500,000,000	€842,408,574	€622,176,945	€390,280,505	€173,444,455
181	08/2039	€500,000,000	€826,527,334	€609,420,692	€381,289,577	€168,687,048
182	09/2039	€500,000,000	€810,790,008	€596,811,527	€372,434,354	€164,028,677
183	10/2039	€500,000,000	€795,217,120	€584,363,896	€363,722,948	€159,471,835
184	11/2039	€500,000,000	€779,809,763	€572,077,889	€355,154,468	€155,015,032
185	12/2039	€500,000,000	€764,564,094	€559,949,978	€346,725,790	€150,655,822
186	01/2040	€500,000,000	€749,719,942	€548,154,819	€338,543,863	€146,439,406
187	02/2040	€500,000,000	€734,940,483	€536,444,977	€330,454,512	€142,297,720
188	03/2040	€500,000,000	€720,233,962	€524,826,129	€322,460,665	€138,231,253
189	04/2040	€500,000,000	€705,610,195	€513,305,053	€314,565,892	€134,240,750
190	05/2040	€500,000,000	€691,046,195	€501,864,656	€306,759,130	€130,320,723
191	06/2040	€500,000,000	€676,595,855	€490,543,702	€299,063,481	€126,480,219
192	07/2040	€500,000,000	€662,314,248	€479,381,543	€291,502,164	€122,728,167
193	08/2040	€500,000,000	€648,161,944	€468,348,980	€284,056,575	€119,055,799
194	09/2040	€500,000,000	€634,158,482	€457,459,548	€276,734,151	€115,465,359
195	10/2040	€500,000,000	€620,390,425	€446,774,952	€269,571,312	€111,971,079
196	11/2040	€500,000,000	€606,878,501	€436,309,151	€262,575,362	€108,574,892
197	12/2040	€500,000,000	€593,597,686	€426,043,171	€255,733,753	€105,270,511
198	01/2041	€500,000,000	€580,527,572	€415,961,466	€249,036,118	€102,052,643
199	02/2041	€500,000,000	€567,611,654	€406,022,773	€242,456,831	€98,909,860
200	03/2041	€500,000,000	€554,859,673	€396,233,408	€235,998,866	€95,842,541



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	04/2041	€500,000,000	€542,333,494	€386,636,806	€229,687,212	€92,859,953
202	05/2041	€500,000,000	€530,011,883	€377,216,963	€223,511,374	€89,956,907
203	06/2041	€500,000,000	€517,897,601	€367,975,028	€217,471,102	€87,132,401
204	07/2041	€500,000,000	€506,044,772	€358,948,572	€211,587,610	€84,394,006
205	08/2041	€500,000,000	€494,399,322	€350,098,292	€205,836,690	€81,731,111
206	09/2041	€500,000,000	€482,941,468	€341,409,392	€200,208,750	€79,139,064
207	10/2041	€0	€471,697,191	€332,899,464	€194,713,239	€76,620,782
208	11/2041	€0	€460,662,018	€324,564,526	€189,346,914	€74,174,149
209	12/2041	€0	€449,799,526	€316,378,147	€184,093,499	€71,791,997
210	01/2042	€0	€439,097,644	€308,331,171	€178,946,909	€69,471,235
211	02/2042	€0	€428,615,438	€300,464,366	€173,930,016	€67,220,014
212	03/2042	€0	€418,269,827	€292,718,749	€169,007,858	€65,024,078
213	04/2042	€0	€408,053,463	€285,088,639	€164,176,526	€62,881,314
214	05/2042	€0	€397,903,545	€277,529,716	€159,409,954	€60,781,194
215	06/2042	€0	€387,831,265	€270,049,476	€154,712,028	€58,724,741
216	07/2042	€0	€377,818,800	€262,635,196	€150,075,037	€56,708,575
217	08/2042	€0	€367,853,202	€255,277,620	€145,493,325	€54,730,143
218	09/2042	€0	€357,947,093	€247,985,268	€140,971,396	€52,790,741
219	10/2042	€0	€348,085,379	€240,747,432	€136,502,806	€50,887,554
220	11/2042	€0	€338,281,732	€233,573,337	€132,092,444	€49,022,022
221	12/2042	€0	€328,550,101	€226,472,339	€127,745,223	€47,195,561
222	01/2043	€0	€318,915,004	€219,460,999	€123,470,057	€45,411,033
223	02/2043	€0	€309,366,360	€212,531,999	€119,262,366	€43,666,299
224	03/2043	€0	€299,913,733	€205,691,541	€115,125,179	€41,962,034
225	04/2043	€0	€290,565,125	€198,944,715	€111,060,874	€40,298,654
226	05/2043	€0	€281,321,630	€192,291,853	€107,069,151	€38,675,599
227	06/2043	€0	€272,191,849	€185,738,406	€103,152,553	€37,093,338
228	07/2043	€0	€263,175,247	€179,283,564	€99,310,127	€35,551,073
229	08/2043	€0	€254,234,441	€172,901,460	€95,527,083	€34,043,087
230	09/2043	€0	€245,357,854	€166,583,922	€91,798,531	€32,567,273
231	10/2043	€0	€236,569,677	€160,347,072	€88,132,985	€31,126,292
232	11/2043	€0	€227,853,710	€154,179,595	€84,523,824	€29,717,433
233	12/2043	€0	€219,208,807	€148,080,419	€80,970,099	€28,340,014
234	01/2044	€0	€210,667,822	€142,071,407	€77,483,371	€26,997,723
235	02/2044	€0	€202,202,134	€136,132,885	€74,052,491	€25,686,300
236	03/2044	€0	€193,837,582	€130,281,916	€70,686,350	€24,408,476
237	04/2044	€0	€185,556,872	€124,506,504	€67,378,020	€23,161,496
238	05/2044	€0	€177,348,423	€118,798,557	€64,122,754	€21,943,392
239	06/2044	€0	€169,221,371	€113,163,894	€60,923,337	€20,754,798
240	07/2044	€0	€161,238,932	€107,644,397	€57,801,887	€19,602,890
241	08/2044	€0	€153,403,688	€102,241,251	€54,758,500	€18,487,273
242	09/2044	€0	€145,723,981	€96,959,467	€51,795,306	€17,408,244
243	10/2044	€0	€138,212,434	€91,806,863	€48,915,908	€16,366,580
244	11/2044	€0	€130,860,236	€86,776,988	€46,116,288	€15,360,501
245	12/2044	€0	€123,670,470	€81,871,307	€43,396,658	€14,389,662
246	01/2045	€0	€117,027,115	€77,343,007	€40,890,310	€13,497,643
247	02/2045	€0	€110,434,439	€72,863,146	€38,422,186	€12,625,915
248	03/2045	€0	€103,884,703	€68,426,423	€35,989,249	€11,773,262
249	04/2045	€0	€97,394,189	€64,043,361	€33,596,796	€10,941,204
250	05/2045	€0	€90,984,625	€59,727,993	€31,251,902	€10,131,808



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	06/2045	€0	€84,705,842	€55,512,670	€28,971,130	€9,350,163
252	07/2045	€0	€78,631,598	€51,445,180	€26,778,905	€8,603,790
253	08/2045	€0	€72,703,761	€47,486,844	€24,654,501	€7,885,631
254	09/2045	€0	€66,978,225	€43,673,591	€22,616,043	€7,201,121
255	10/2045	€0	€61,528,853	€40,052,805	€20,687,377	€6,557,407
256	11/2045	€0	€56,377,555	€36,637,783	€18,874,545	€5,955,887
257	12/2045	€0	€51,541,271	€33,438,509	€17,181,814	€5,397,370
258	01/2046	€0	€47,036,758	€30,464,778	€15,613,307	€4,882,602
259	02/2046	€0	€42,768,536	€27,653,739	€14,135,967	€4,400,735
260	03/2046	€0	€38,720,153	€24,993,978	€12,743,298	€3,949,342
261	04/2046	€0	€34,917,977	€22,501,746	€11,442,937	€3,530,398
262	05/2046	€0	€31,360,215	€20,175,068	€10,233,191	€3,142,972
263	06/2046	€0	€28,104,186	€18,049,943	€9,131,596	€2,792,025
264	07/2046	€0	€25,208,661	€16,163,055	€8,155,848	€2,482,476
265	08/2046	€0	€22,567,131	€14,445,044	€7,270,082	€2,202,919
266	09/2046	€0	€20,169,446	€12,888,587	€6,469,944	€1,951,654
267	10/2046	€0	€17,973,781	€11,466,203	€5,741,028	€1,723,992
268	11/2046	€0	€15,951,129	€10,158,754	€5,073,238	€1,516,611
269	12/2046	€0	€14,054,784	€8,935,977	€4,451,042	€1,324,628
270	01/2047	€0	€12,275,555	€7,791,621	€3,870,992	€1,146,826
271	02/2047	€0	€10,811,762	€6,850,969	€3,394,855	€1,001,244
272	03/2047	€0	€9,530,653	€6,029,024	€2,979,827	€874,889
273	04/2047	€0	€8,416,135	€5,315,032	€2,620,141	€765,825
274	05/2047	€0	€7,412,535	€4,673,356	€2,297,854	€668,607
275	06/2047	€0	€6,511,268	€4,098,232	€2,009,856	€582,179
276	07/2047	€0	€5,711,900	€3,589,057	€1,755,592	€506,242
277	08/2047	€0	€5,006,380	€3,140,454	€1,532,182	€439,834
278	09/2047	€0	€4,378,939	€2,742,245	€1,334,440	€381,347
279	10/2047	€0	€3,795,166	€2,372,668	€1,151,608	€327,619
280	11/2047	€0	€3,260,635	€2,035,060	€985,189	€279,015
281	12/2047	€0	€2,779,382	€1,731,778	€836,198	€235,755
282	01/2048	€0	€2,357,347	€1,466,346	€706,201	€198,209
283	02/2048	€0	€1,970,014	€1,223,351	€587,649	€164,193
284	03/2048	€0	€1,620,619	€1,004,688	€481,363	€133,892
285	04/2048	€0	€1,337,259	€827,627	€395,504	€109,515
286	05/2048	€0	€1,104,628	€682,502	€325,308	€89,673
287	06/2048	€0	€917,559	€565,967	€269,065	€73,836
288	07/2048	€0	€766,350	€471,903	€223,766	€61,129
289	08/2048	€0	€639,624	€393,205	€185,967	€50,575
290	09/2048	€0	€526,682	€323,230	€152,476	€41,280
291	10/2048	€0	€418,909	€256,656	€120,758	€32,546
292	11/2048	€0	€323,605	€197,932	€92,887	€24,922
293	12/2048	€0	€236,515	€144,420	€67,599	€18,056
294	01/2049	€0	€163,778	€99,837	€46,610	€12,394
295	02/2049	€0	€95,646	€58,207	€27,104	€7,175
296	03/2049	€0	€40,312	€24,491	€11,375	€2,997
297	04/2049	€0	€5,787	€3,510	€1,626	€427
298	05/2049	€0	€3,865	€2,340	€1,081	€282
299	06/2049	€0	€1,936	€1,170	€539	€140
300	07/2049	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

Amortisation

1. Amortisation Table

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



Residential European Covered Bonds (Premium) Programme

Amortisation

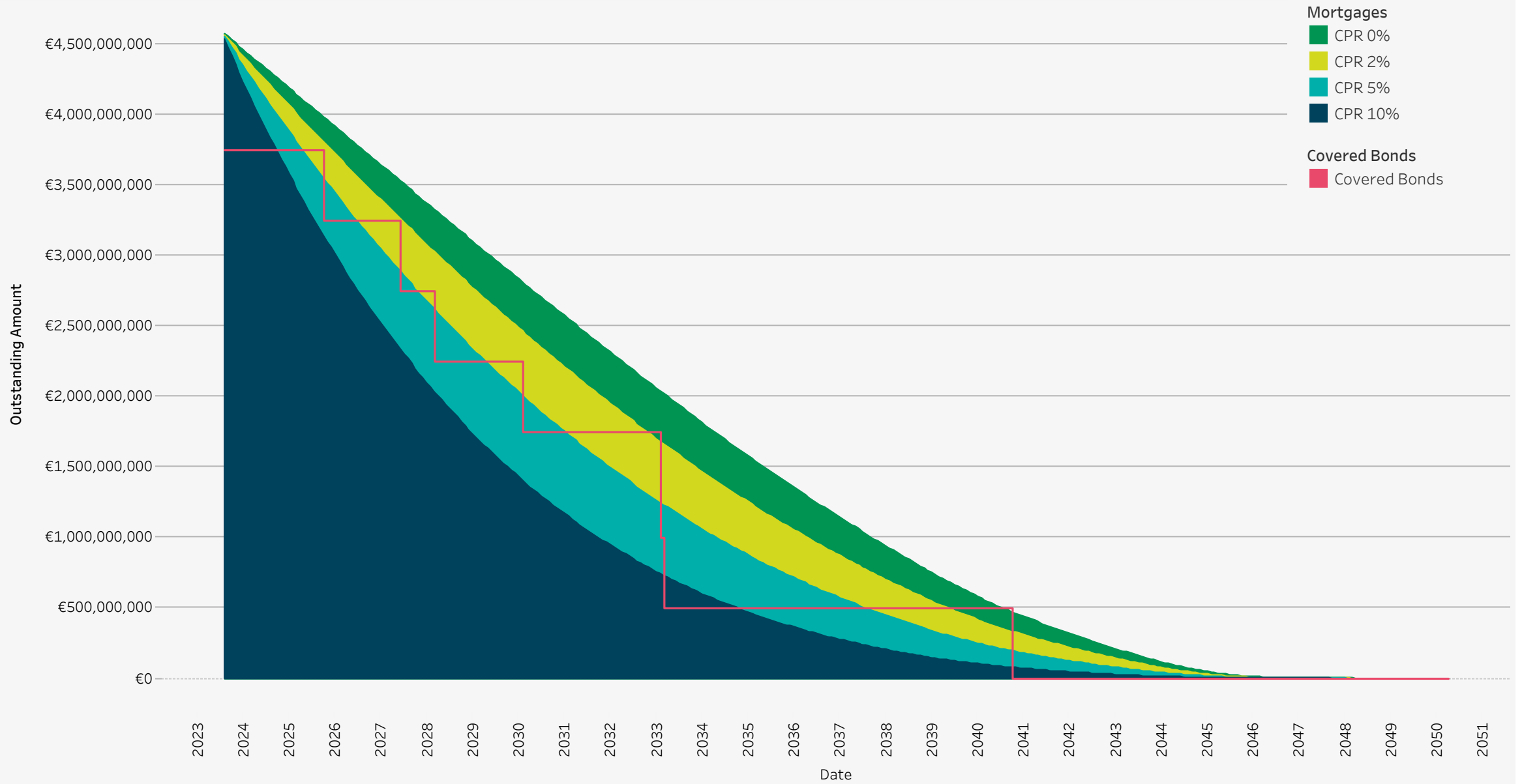
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	10/2053	€0	€0	€0	€0	€0
352	11/2053	€0	€0	€0	€0	€0
353	12/2053	€0	€0	€0	€0	€0
354	01/2054	€0	€0	€0	€0	€0
355	02/2054	€0	€0	€0	€0	€0
356	03/2054	€0	€0	€0	€0	€0
357	04/2054	€0	€0	€0	€0	€0
358	05/2054	€0	€0	€0	€0	€0
359	06/2054	€0	€0	€0	€0	€0
360	07/2054	€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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