



Residential European Covered Bonds (Premium) Programme

Reporting Date

Reporting Date 1/09/2024 Portfolio Cut-off Date 31/08/2024

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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	6.45	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	17.12	8/10/2042	Fixed	0.500%	8/10/2024	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	4.51	3/03/2030	Fixed	0.750%	3/03/2025	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	2.14	20/10/2027	Fixed	3.250%	20/10/2024	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	3.81	22/06/2029	Fixed	3.375%	22/06/2025	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.44	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	9.53	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 *:	7.70

* 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	€4,599,511,223	(II)
Nominal Balance Public Finance Exposures	€85,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24.92%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€4,321,383,343	(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)	€85,767,726	(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	€661,391,120	(IX)
Total Interest Proceeds Residential Mortgage Loans	€649,154,647	
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)	€4,406,383,343	(X)
Total Principal Proceeds Residential Mortgage Loans	€4,599,511,223	
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	€62,717,070	(XII)
Principal Requirement Covered Bonds	€3,750,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€677,870,601	
>>> 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	€232,056,317	(XV)
Cumulative Cash Outflow Next 180 Days	€45,308,889	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€186,747,427	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€83,255,018	(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)	€41,000,716	



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	€4,599,511,223
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	32,129
Number of Loans	51,365
Average Outstanding Balance per Borrower	€143,158
Average Outstanding Balance per Loan	€89,546
Weighted Average Original Loan to Initial Value	76.96%
Weighted Average Current Loan to Current Value	51.24%
Weighted Average Seasoning (in months)	58.78
Weighted Average Remaining Maturity (in months, at 0% CPR)	205.77
Weighted Average Initial Maturity (in months, at 0% CPR)	263.88
Weighted Remaining Average Life (in months, at 0% CPR)	109.38
Weighted Remaining Average Life (in months, at 2% CPR)	96.75
Weighted Remaining Average Life (in months, at 5% CPR)	81.41
Weighted Remaining Average Life (in months, at 10% CPR)	62.78
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	95.08
Percentage of Fixed Rate Loans	34.89%
Percentage of Resettable Rate Loans	65.11%
Weighted Average Interest Rate	1.82%
Weighted Average Interest Rate Fixed Rate Loans	1.78%
Weighted average interest rate Resettable Rate Loans	1.83%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€42,280,564
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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	€84,954,100	€85,767,726

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	€4,599,511,223	100.00%	51,365	100.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,520,774,057	33.06%	16,593	32.30%
Brabant Wallon	€88,427,352	1.92%	785	1.53%
Brussels	€173,658,648	3.78%	1,549	3.02%
Hainaut	€160,601,725	3.49%	1,927	3.75%
Liège	€115,407,433	2.51%	1,457	2.84%
Limburg	€510,702,309	11.10%	6,229	12.13%
Luxembourg	€15,872,989	0.35%	162	0.32%
Namur	€46,306,108	1.01%	538	1.05%
Oost-Vlaanderen	€840,933,750	18.28%	9,138	17.79%
Vlaams-Brabant	€671,927,246	14.61%	7,352	14.31%
West-Vlaanderen	€454,899,606	9.89%	5,635	10.97%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€52,496,299	1.14%	347	0.68%
12 - 24	€173,810,776	3.78%	1,198	2.33%
24 - 36	€680,320,831	14.79%	5,503	10.71%
36 - 48	€1,390,220,191	30.23%	12,497	24.33%
48 - 60	€740,568,964	16.10%	7,351	14.31%
60 - 72	€311,834,249	6.78%	3,246	6.32%
72 - 84	€222,963,226	4.85%	2,354	4.58%
84 - 96	€305,080,812	6.63%	4,846	9.43%
96 - 108	€335,874,234	7.30%	6,170	12.01%
108 - 120	€181,880,423	3.95%	3,975	7.74%
120 - 132	€128,039,688	2.78%	2,260	4.40%
132 - 144	€76,421,530	1.66%	1,618	3.15%
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	€4,599,511,223	100.00%	51,365	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	€2,577,390	0.06%	771	1.50%
12 - 24	€8,302,557	0.18%	1,017	1.98%
24 - 36	€11,568,549	0.25%	877	1.71%
36 - 48	€15,164,626	0.33%	848	1.65%
48 - 60	€28,618,514	0.62%	1,192	2.32%
60 - 72	€45,973,214	1.00%	1,584	3.08%
72 - 84	€66,453,728	1.44%	1,829	3.56%
84 - 96	€61,284,465	1.33%	1,453	2.83%
96 - 108	€64,745,428	1.41%	1,384	2.69%
108 - 120	€97,505,850	2.12%	1,859	3.62%
120 - 132	€138,675,246	3.01%	2,311	4.50%
132 - 144	€194,584,039	4.23%	2,947	5.74%
144 - 156	€167,084,696	3.63%	2,357	4.59%
156 - 168	€147,836,044	3.21%	1,785	3.48%
168 - 180	€199,229,134	4.33%	2,359	4.59%
180 - 192	€322,012,848	7.00%	3,501	6.82%
192 - 204	€468,321,823	10.18%	4,665	9.08%
204 - 216	€337,442,389	7.34%	3,289	6.40%
216 - 228	€233,093,492	5.07%	1,936	3.77%
228 - 240	€251,468,689	5.47%	2,048	3.99%
240 - 252	€422,699,432	9.19%	3,018	5.88%
252 - 264	€725,972,484	15.78%	4,838	9.42%
264 - 276	€433,618,751	9.43%	2,638	5.14%
276 - 288	€122,926,172	2.67%	690	1.34%
288 - 300	€32,351,665	0.70%	169	0.33%
300 - 312	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	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	€1,435,219	0.03%	213	0.41%
60 - 72	€660,645	0.01%	58	0.11%
72 - 84	€1,851,076	0.04%	119	0.23%
84 - 96	€2,747,473	0.06%	124	0.24%
96 - 108	€3,586,311	0.08%	172	0.33%
108 - 120	€87,456,143	1.90%	4,061	7.91%
120 - 132	€8,711,703	0.19%	330	0.64%
132 - 144	€30,157,282	0.66%	862	1.68%
144 - 156	€41,936,420	0.91%	900	1.75%
156 - 168	€31,429,121	0.68%	655	1.28%
168 - 180	€315,171,095	6.85%	6,104	11.88%
180 - 192	€41,996,445	0.91%	700	1.36%
192 - 204	€72,150,625	1.57%	1,081	2.10%
204 - 216	€149,014,914	3.24%	1,871	3.64%
216 - 228	€54,801,298	1.19%	798	1.55%
228 - 240	€1,098,058,665	23.87%	12,570	24.47%
240 - 252	€36,613,994	0.80%	420	0.82%
252 - 264	€97,262,534	2.11%	969	1.89%
264 - 276	€81,880,651	1.78%	844	1.64%
276 - 288	€54,966,380	1.20%	546	1.06%
288 - 300	€2,176,632,836	47.32%	15,815	30.79%
300 - 312	€46,920,890	1.02%	386	0.75%
312 - 324	€33,939,755	0.74%	269	0.52%
324 - 336	€8,598,441	0.19%	110	0.21%
336 - 348	€3,151,230	0.07%	44	0.09%
348 - 360	€118,380,077	2.57%	1,344	2.62%
>360	€0	0.00%	0	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%



Residential European Covered Bonds (Premium) Programme

6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€135,565,410	2.95%	2,697	5.25%
2014	€138,196,664	3.00%	2,701	5.26%
2015	€209,466,489	4.55%	4,401	8.57%
2016	€406,344,335	8.83%	7,013	13.65%
2017	€199,094,915	4.33%	2,747	5.35%
2018	€215,613,550	4.69%	2,281	4.44%
2019	€648,546,349	14.10%	6,454	12.56%
2020	€866,583,658	18.84%	8,126	15.82%
2021	€1,147,484,723	24.95%	10,427	20.30%
2022	€474,881,074	10.32%	3,441	6.70%
2023	€120,679,688	2.62%	855	1.66%
2024	€37,054,369	0.81%	222	0.43%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€591,407,910	12.86%	10,875	33.85%
100k - 200k	€1,991,850,177	43.31%	13,506	42.04%
200k - 300k	€1,538,820,266	33.46%	6,392	19.89%
300k - 400k	€382,886,394	8.32%	1,151	3.58%
>400k	€94,546,477	2.06%	205	0.64%
Grand Total	€4,599,511,223	100.00%	32,129	100.00%

8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4,531,633,435	98.52%	50,624	98.56%
Linear	€18,484,130	0.40%	348	0.68%
Variable Linear Capital	€49,393,658	1.07%	393	0.77%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€291,336	0.01%	5	0.01%
0.5% - 1%	€403,440,339	8.77%	4,213	8.20%
1% - 1.5%	€1,466,645,870	31.89%	15,405	29.99%
1.5% - 2%	€1,502,331,227	32.66%	16,646	32.41%
2% - 2.5%	€636,134,918	13.83%	6,828	13.29%
2.5% - 3%	€213,164,752	4.63%	2,557	4.98%
3% - 3.5%	€123,372,057	2.68%	1,612	3.14%
3.5% - 4%	€71,446,641	1.55%	1,010	1.97%
4% - 4.5%	€78,152,923	1.70%	1,314	2.56%
4.5% - 5%	€69,780,502	1.52%	1,173	2.28%
5% - 5.5%	€25,467,513	0.55%	444	0.86%
5.5% - 6%	€8,313,273	0.18%	139	0.27%
6% - 6.5%	€860,999	0.02%	15	0.03%
6.5% - 7%	€108,875	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,604,628,868	34.89%	20,672	40.25%
Fixed with Resets	€2,994,882,356	65.11%	30,693	59.75%
Grand Total	€4,599,511,223	100.00%	51,365	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	€78,038,812	1.70%	1,474	2.87%
2025	€258,410,642	5.62%	4,889	9.52%
2026	€177,955,346	3.87%	3,251	6.33%
2027	€64,813,129	1.41%	1,134	2.21%
2028	€30,894,595	0.67%	432	0.84%
2029	€30,730,230	0.67%	450	0.88%
2030	€59,956,277	1.30%	933	1.82%
2031	€83,768,370	1.82%	1,298	2.53%
2032	€24,090,553	0.52%	319	0.62%
2033	€19,635,487	0.43%	198	0.39%
2034	€62,792,166	1.37%	611	1.19%
2035	€166,018,903	3.61%	1,777	3.46%
2036	€204,337,914	4.44%	2,202	4.29%
2037	€83,763,685	1.82%	728	1.42%
2038	€83,697,336	1.82%	590	1.15%
2039	€236,673,262	5.15%	1,586	3.09%
2040	€408,847,516	8.89%	2,812	5.47%
2041	€627,249,999	13.64%	4,276	8.32%
2042	€262,386,229	5.70%	1,530	2.98%
2043	€11,417,095	0.25%	71	0.14%
2044	€19,404,810	0.42%	132	0.26%
Fixed	€1,604,628,868	34.89%	20,672	40.25%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€4,599,511,223	100.00%	51,365	100.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€4,526,253,221	98.41%	50,330	97.99%
Buy-to-let	€70,004,097	1.52%	1,002	1.95%
Other	€3,253,906	0.07%	33	0.06%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3,272,846	0.07%	249	0.48%
10 - 20%	€24,228,371	0.53%	1,146	2.23%
20 - 30%	€68,054,802	1.48%	1,929	3.76%
30 - 40%	€146,759,541	3.19%	3,078	5.99%
40 - 50%	€264,317,762	5.75%	4,323	8.42%
50 - 60%	€407,880,678	8.87%	5,742	11.18%
60 - 70%	€575,945,207	12.52%	7,272	14.16%
70 - 80%	€986,852,663	21.46%	10,149	19.76%
80 - 90%	€915,777,943	19.91%	7,582	14.76%
90 - 100%	€1,046,815,919	22.76%	8,334	16.23%
100 - 110%	€100,629,628	2.19%	968	1.88%
110 - 120%	€58,975,864	1.28%	593	1.15%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	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%	€38,070,215	0.83%	2,877	5.60%
10 - 20%	€118,059,299	2.57%	3,610	7.03%
20 - 30%	€236,028,391	5.13%	4,900	9.54%
30 - 40%	€379,454,644	8.25%	5,999	11.68%
40 - 50%	€562,290,352	12.23%	7,249	14.11%
50 - 60%	€720,994,899	15.68%	7,788	15.16%
60 - 70%	€863,488,178	18.77%	7,703	15.00%
70 - 80%	€839,418,171	18.25%	6,033	11.75%
80 - 90%	€648,147,764	14.09%	4,085	7.95%
90 - 100%	€187,910,229	4.09%	1,084	2.11%
100 - 110%	€5,458,208	0.12%	35	0.07%
110 - 120%	€190,874	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€67,428,075	1.47%	3,993	7.77%
10 - 20%	€212,170,537	4.61%	5,402	10.52%
20 - 30%	€399,976,993	8.70%	7,030	13.69%
30 - 40%	€635,178,571	13.81%	8,378	16.31%
40 - 50%	€836,629,725	18.19%	8,900	17.33%
50 - 60%	€875,296,208	19.03%	7,413	14.43%
60 - 70%	€727,834,429	15.82%	5,085	9.90%
70 - 80%	€549,535,906	11.95%	3,445	6.71%
80 - 90%	€239,835,608	5.21%	1,416	2.76%
90 - 100%	€51,372,685	1.12%	277	0.54%
100 - 110%	€4,252,486	0.09%	26	0.05%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€11,140,915	0.24%	1,355	2.64%
20 - 40%	€66,538,212	1.45%	2,771	5.39%
40 - 60%	€338,285,095	7.35%	7,039	13.70%
60 - 80%	€1,335,002,924	29.02%	15,995	31.14%
80 - 100%	€599,690,541	13.04%	5,893	11.47%
100 - 120%	€162,153,404	3.53%	2,693	5.24%
120 - 140%	€244,661,252	5.32%	3,082	6.00%
140 - 160%	€705,161,817	15.33%	5,438	10.59%
160 - 180%	€488,711,584	10.63%	3,056	5.95%
180 - 200%	€52,646,088	1.14%	430	0.84%
200 - 300%	€258,202,215	5.61%	1,842	3.59%
300 - 400%	€331,907,123	7.22%	1,742	3.39%
400 - 500%	€1,423,599	0.03%	11	0.02%
>500%	€3,986,454	0.09%	18	0.04%
Grand Total	€4,599,511,223	100.00%	51,365	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	€9,044,392	0.20%	1,619	3.15%
12 - 24	€26,763,341	0.58%	1,796	3.50%
24 - 36	€69,957,601	1.52%	2,649	5.16%
36 - 48	€123,057,401	2.68%	3,256	6.34%
48 - 60	€130,175,808	2.83%	2,664	5.19%
60 - 72	€287,129,044	6.24%	4,731	9.21%
72 - 84	€307,314,339	6.68%	4,275	8.32%
84 - 96	€397,979,157	8.65%	4,574	8.90%
96 - 108	€726,828,873	15.80%	7,485	14.57%
108 - 120	€455,666,249	9.91%	4,158	8.10%
120 - 132	€609,554,622	13.25%	4,503	8.77%
132 - 144	€1,116,012,430	24.26%	7,652	14.90%
144 - 156	€232,615,471	5.06%	1,402	2.73%
156 - 168	€91,583,043	1.99%	509	0.99%
168 - 180	€15,681,383	0.34%	90	0.18%
180 - 192	€19,775	0.00%	1	0.00%
192 - 204	€128,293	0.00%	1	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	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	€266,577,664	5.80%	6,580	12.81%
12 - 24	€247,672,424	5.38%	5,338	10.39%
24 - 36	€120,543,055	2.62%	2,490	4.85%
36 - 48	€116,268,488	2.53%	2,497	4.86%
48 - 60	€155,751,468	3.39%	2,536	4.94%
60 - 72	€210,052,253	4.57%	3,067	5.97%
72 - 84	€260,474,567	5.66%	3,419	6.66%
84 - 96	€494,978,275	10.76%	5,142	10.01%
96 - 108	€534,280,318	11.62%	5,214	10.15%
108 - 120	€496,223,769	10.79%	3,990	7.77%
120 - 132	€1,063,047,195	23.11%	7,223	14.06%
132 - 144	€479,104,307	10.42%	2,981	5.80%
144 - 156	€61,282,077	1.33%	362	0.70%
156 - 168	€80,957,515	1.76%	456	0.89%
168 - 180	€12,149,781	0.26%	68	0.13%
180 - 192	€19,775	0.00%	1	0.00%
192 - 204	€128,293	0.00%	1	0.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€4,432,522,708	96.37%	49,606	96.58%
2	€166,988,516	3.63%	1,759	3.42%
Grand Total	€4,599,511,223	100.00%	51,365	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	€4,599,511,223	100.00%	51,365	100.00%
Grand Total	€4,599,511,223	100.00%	51,365	100.00%

2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.01%	0.14%
Full Prepayments	0.08%	1.01%
Total Prepayments	0.10%	1.15%



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	09/2024	€3,750,000,000	€4,576,609,751	€4,568,911,241	€4,557,089,051	€4,536,602,809
2	10/2024	€3,750,000,000	€4,553,706,402	€4,538,399,321	€4,514,943,229	€4,474,440,918
3	11/2024	€3,750,000,000	€4,530,801,341	€4,507,975,420	€4,473,072,340	€4,413,017,481
4	12/2024	€3,750,000,000	€4,507,905,026	€4,477,649,718	€4,431,485,093	€4,352,334,449
5	01/2025	€3,750,000,000	€4,485,079,060	€4,447,483,045	€4,390,240,096	€4,292,442,457
6	02/2025	€3,750,000,000	€4,462,247,613	€4,417,399,765	€4,349,260,980	€4,233,259,782
7	03/2025	€3,750,000,000	€4,439,406,568	€4,387,395,623	€4,308,542,256	€4,174,774,775
8	04/2025	€3,750,000,000	€4,416,577,782	€4,357,492,021	€4,268,103,610	€4,117,000,215
9	05/2025	€3,750,000,000	€4,393,738,746	€4,327,666,511	€4,227,921,683	€4,059,907,250
10	06/2025	€3,750,000,000	€4,370,909,971	€4,297,939,103	€4,188,014,716	€4,003,507,249
11	07/2025	€3,750,000,000	€4,348,093,704	€4,268,311,739	€4,148,383,196	€3,947,794,417
12	08/2025	€3,750,000,000	€4,325,283,209	€4,238,777,544	€4,109,019,048	€3,892,754,888
13	09/2025	€3,750,000,000	€4,302,481,150	€4,209,338,889	€4,069,923,212	€3,838,383,481
14	10/2025	€3,750,000,000	€4,279,685,024	€4,179,993,073	€4,031,091,721	€3,784,670,439
15	11/2025	€3,750,000,000	€4,256,898,953	€4,150,743,877	€3,992,526,873	€3,731,611,975
16	12/2025	€3,750,000,000	€4,234,120,423	€4,121,588,598	€3,954,224,713	€3,679,198,489
17	01/2026	€3,750,000,000	€4,211,352,015	€4,092,529,497	€3,916,186,072	€3,627,424,924
18	02/2026	€3,750,000,000	€4,188,574,938	€4,063,548,086	€3,878,391,959	€3,576,267,977
19	03/2026	€3,750,000,000	€4,165,792,293	€4,034,647,204	€3,840,843,873	€3,525,723,514
20	04/2026	€3,750,000,000	€4,143,004,660	€4,005,827,232	€3,803,540,958	€3,475,785,263
21	05/2026	€3,750,000,000	€4,120,219,528	€3,977,095,216	€3,766,488,670	€3,426,452,752
22	06/2026	€3,750,000,000	€4,097,443,115	€3,948,456,930	€3,729,691,201	€3,377,724,316
23	07/2026	€3,750,000,000	€4,074,695,541	€3,919,931,481	€3,693,165,253	€3,329,609,540
24	08/2026	€3,750,000,000	€4,051,948,482	€3,891,491,322	€3,656,883,505	€3,282,078,270
25	09/2026	€3,750,000,000	€4,029,214,189	€3,863,147,992	€3,620,855,546	€3,235,133,817
26	10/2026	€3,250,000,000	€4,006,501,442	€3,834,909,629	€3,585,087,679	€3,188,776,449
27	11/2026	€3,250,000,000	€3,983,803,246	€3,806,769,240	€3,549,572,026	€3,142,993,822
28	12/2026	€3,250,000,000	€3,961,108,721	€3,778,716,175	€3,514,297,377	€3,097,770,822
29	01/2027	€3,250,000,000	€3,938,434,791	€3,750,766,330	€3,479,277,260	€3,053,114,255
30	02/2027	€3,250,000,000	€3,915,743,938	€3,722,883,735	€3,444,477,066	€3,008,988,708
31	03/2027	€3,250,000,000	€3,893,041,937	€3,695,073,751	€3,409,900,677	€2,965,392,819
32	04/2027	€3,250,000,000	€3,870,336,144	€3,667,343,199	€3,375,553,273	€2,922,326,329
33	05/2027	€3,250,000,000	€3,847,617,350	€3,639,683,187	€3,341,425,549	€2,879,776,447
34	06/2027	€3,250,000,000	€3,824,889,911	€3,612,097,691	€3,307,520,069	€2,837,740,748
35	07/2027	€3,250,000,000	€3,802,161,033	€3,584,593,344	€3,273,841,795	€2,796,218,850
36	08/2027	€3,250,000,000	€3,779,415,892	€3,557,156,002	€3,240,376,701	€2,755,194,185
37	09/2027	€3,250,000,000	€3,756,657,617	€3,529,788,484	€3,207,126,312	€2,714,663,597
38	10/2027	€3,250,000,000	€3,733,880,550	€3,502,485,344	€3,174,084,642	€2,674,617,613
39	11/2027	€3,250,000,000	€3,711,098,968	€3,475,259,845	€3,141,262,672	€2,635,061,114
40	12/2027	€3,250,000,000	€3,688,304,706	€3,448,104,175	€3,108,652,260	€2,595,982,881
41	01/2028	€3,250,000,000	€3,665,513,264	€3,421,032,663	€3,076,265,254	€2,557,388,469
42	02/2028	€3,250,000,000	€3,642,722,945	€3,394,043,516	€3,044,098,912	€2,519,271,214
43	03/2028	€3,250,000,000	€3,619,931,178	€3,367,134,141	€3,012,149,798	€2,481,623,954
44	04/2028	€3,250,000,000	€3,597,138,344	€3,340,304,704	€2,980,416,966	€2,444,441,653
45	05/2028	€3,250,000,000	€3,574,347,195	€3,313,557,562	€2,948,901,425	€2,407,720,918
46	06/2028	€2,750,000,000	€3,551,561,348	€3,286,895,860	€2,917,604,865	€2,371,458,926
47	07/2028	€2,750,000,000	€3,528,791,805	€3,260,329,543	€2,886,534,972	€2,335,657,714
48	08/2028	€2,750,000,000	€3,506,019,411	€3,233,840,673	€2,855,674,723	€2,300,299,336
49	09/2028	€2,750,000,000	€3,483,251,977	€3,207,436,260	€2,825,029,239	€2,265,383,880
50	10/2028	€2,750,000,000	€3,460,492,174	€3,181,118,545	€2,794,599,392	€2,230,908,000



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	11/2028	€2,750,000,000	€3,437,745,419	€3,154,892,268	€2,764,388,225	€2,196,870,095
52	12/2028	€2,750,000,000	€3,414,995,174	€3,128,742,025	€2,734,381,144	€2,163,254,597
53	01/2029	€2,750,000,000	€3,392,266,110	€3,102,690,205	€2,704,596,637	€2,130,072,229
54	02/2029	€2,750,000,000	€3,369,523,129	€3,076,704,470	€2,675,005,416	€2,097,296,028
55	03/2029	€2,250,000,000	€3,346,812,572	€3,050,826,934	€2,645,643,053	€2,064,950,093
56	04/2029	€2,250,000,000	€3,324,106,746	€3,025,032,059	€2,616,486,227	€2,033,012,298
57	05/2029	€2,250,000,000	€3,301,399,759	€2,999,314,277	€2,587,529,086	€2,001,474,379
58	06/2029	€2,250,000,000	€3,278,702,125	€2,973,682,940	€2,558,778,666	€1,970,338,111
59	07/2029	€2,250,000,000	€3,256,034,337	€2,948,156,372	€2,530,249,623	€1,939,611,041
60	08/2029	€2,250,000,000	€3,233,401,142	€2,922,738,537	€2,501,944,167	€1,909,291,041
61	09/2029	€2,250,000,000	€3,210,789,634	€2,897,417,443	€2,473,850,851	€1,879,365,608
62	10/2029	€2,250,000,000	€3,188,207,896	€2,872,200,085	€2,445,974,511	€1,849,834,742
63	11/2029	€2,250,000,000	€3,165,658,091	€2,847,088,088	€2,418,315,362	€1,820,694,924
64	12/2029	€2,250,000,000	€3,143,143,052	€2,822,083,661	€2,390,874,108	€1,791,943,027
65	01/2030	€2,250,000,000	€3,120,723,925	€2,797,241,270	€2,363,695,595	€1,763,608,879
66	02/2030	€2,250,000,000	€3,098,307,531	€2,772,476,916	€2,336,707,496	€1,735,634,701
67	03/2030	€2,250,000,000	€3,075,892,897	€2,747,789,535	€2,309,907,942	€1,708,015,812
68	04/2030	€2,250,000,000	€3,053,499,128	€2,723,195,972	€2,283,310,096	€1,680,758,646
69	05/2030	€2,250,000,000	€3,031,112,899	€2,698,684,086	€2,256,902,737	€1,653,851,616
70	06/2030	€2,250,000,000	€3,008,748,106	€2,674,266,011	€2,230,695,001	€1,627,298,166
71	07/2030	€2,250,000,000	€2,986,418,657	€2,649,953,814	€2,204,695,868	€1,601,101,524
72	08/2030	€2,250,000,000	€2,964,106,420	€2,625,731,089	€2,178,890,593	€1,575,247,680
73	09/2030	€2,250,000,000	€2,941,818,095	€2,601,603,504	€2,153,282,845	€1,549,736,092
74	10/2030	€2,250,000,000	€2,919,577,490	€2,577,591,792	€2,127,888,688	€1,524,575,073
75	11/2030	€2,250,000,000	€2,897,397,462	€2,553,706,892	€2,102,715,947	€1,499,766,883
76	12/2030	€2,250,000,000	€2,875,270,348	€2,529,941,612	€2,077,757,470	€1,475,303,067
77	01/2031	€2,250,000,000	€2,853,186,570	€2,506,287,127	€2,053,004,833	€1,451,174,394
78	02/2031	€1,750,000,000	€2,831,134,629	€2,482,732,983	€2,028,448,361	€1,427,370,882
79	03/2031	€1,750,000,000	€2,809,110,782	€2,459,275,585	€2,004,084,065	€1,403,886,681
80	04/2031	€1,750,000,000	€2,787,124,997	€2,435,923,346	€1,979,917,747	€1,380,722,841
81	05/2031	€1,750,000,000	€2,765,171,833	€2,412,671,173	€1,955,944,196	€1,357,872,719
82	06/2031	€1,750,000,000	€2,743,256,739	€2,389,523,496	€1,932,165,949	€1,335,335,114
83	07/2031	€1,750,000,000	€2,721,389,753	€2,366,488,702	€1,908,588,701	€1,313,110,988
84	08/2031	€1,750,000,000	€2,699,570,574	€2,343,566,144	€1,885,210,815	€1,291,196,237
85	09/2031	€1,750,000,000	€2,677,799,540	€2,320,755,734	€1,862,031,113	€1,269,587,110
86	10/2031	€1,750,000,000	€2,656,084,309	€2,298,063,714	€1,839,053,488	€1,248,283,339
87	11/2031	€1,750,000,000	€2,634,412,775	€2,275,479,213	€1,816,268,128	€1,227,275,366
88	12/2031	€1,750,000,000	€2,612,774,362	€2,252,992,750	€1,793,666,422	€1,206,554,587
89	01/2032	€1,750,000,000	€2,591,186,827	€2,230,619,298	€1,771,259,257	€1,186,125,580
90	02/2032	€1,750,000,000	€2,569,597,261	€2,208,312,997	€1,749,009,226	€1,165,960,617
91	03/2032	€1,750,000,000	€2,548,058,154	€2,186,118,719	€1,726,950,975	€1,146,080,259
92	04/2032	€1,750,000,000	€2,526,528,916	€2,164,001,313	€1,705,055,737	€1,126,462,777
93	05/2032	€1,750,000,000	€2,505,001,751	€2,141,953,904	€1,683,317,253	€1,107,101,609
94	06/2032	€1,750,000,000	€2,483,484,314	€2,119,982,849	€1,661,739,702	€1,087,997,118
95	07/2032	€1,750,000,000	€2,461,987,621	€2,098,097,329	€1,640,329,417	€1,069,151,045
96	08/2032	€1,750,000,000	€2,440,485,780	€2,076,275,058	€1,619,068,129	€1,050,549,105
97	09/2032	€1,750,000,000	€2,418,981,246	€2,054,517,981	€1,597,956,591	€1,032,189,538
98	10/2032	€1,750,000,000	€2,397,480,932	€2,032,831,803	€1,576,998,469	€1,014,072,461
99	11/2032	€1,750,000,000	€2,375,992,904	€2,011,223,170	€1,556,198,108	€996,198,405
100	12/2032	€1,750,000,000	€2,354,504,397	€1,989,681,079	€1,535,546,185	€978,559,155



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	01/2033	€1,750,000,000	€2,333,040,144	€1,968,226,230	€1,515,057,874	€961,162,163
102	02/2033	€1,750,000,000	€2,311,584,911	€1,946,845,530	€1,494,722,238	€943,998,232
103	03/2033	€1,750,000,000	€2,290,162,307	€1,925,558,625	€1,474,553,524	€927,074,143
104	04/2033	€1,750,000,000	€2,268,702,430	€1,904,306,540	€1,454,505,771	€910,358,849
105	05/2033	€1,750,000,000	€2,247,348,394	€1,883,209,196	€1,434,669,779	€893,907,048
106	06/2033	€1,750,000,000	€2,226,034,620	€1,862,211,123	€1,415,002,132	€877,689,186
107	07/2033	€1,750,000,000	€2,204,772,268	€1,841,321,310	€1,395,508,710	€861,706,655
108	08/2033	€1,750,000,000	€2,183,544,597	€1,820,525,421	€1,376,177,693	€845,949,916
109	09/2033	€1,750,000,000	€2,162,369,612	€1,799,838,139	€1,357,019,258	€830,423,040
110	10/2033	€1,750,000,000	€2,141,240,008	€1,779,253,013	€1,338,027,577	€815,120,256
111	11/2033	€1,750,000,000	€2,120,150,140	€1,758,765,011	€1,319,197,944	€800,036,552
112	12/2033	€1,750,000,000	€2,099,080,555	€1,738,357,699	€1,300,517,164	€785,161,857
113	01/2034	€1,750,000,000	€2,078,134,654	€1,718,116,324	€1,282,048,046	€770,531,945
114	02/2034	€1,000,000,000	€2,057,209,312	€1,697,955,096	€1,263,725,450	€756,105,368
115	03/2034	€500,000,000	€2,036,325,061	€1,677,890,692	€1,245,560,967	€741,887,103
116	04/2034	€500,000,000	€2,015,483,483	€1,657,924,090	€1,227,554,440	€727,875,053
117	05/2034	€500,000,000	€1,994,663,796	€1,638,037,889	€1,209,692,134	€714,059,123
118	06/2034	€500,000,000	€1,973,875,700	€1,618,239,799	€1,191,978,950	€700,440,329
119	07/2034	€500,000,000	€1,953,146,541	€1,598,551,919	€1,174,430,302	€687,025,802
120	08/2034	€500,000,000	€1,932,478,978	€1,578,976,023	€1,157,046,548	€673,813,756
121	09/2034	€500,000,000	€1,911,870,554	€1,559,509,702	€1,139,824,981	€660,800,639
122	10/2034	€500,000,000	€1,891,330,700	€1,540,160,242	€1,122,769,981	€647,987,037
123	11/2034	€500,000,000	€1,870,875,963	€1,520,940,663	€1,105,890,047	€635,375,870
124	12/2034	€500,000,000	€1,850,501,744	€1,501,846,734	€1,089,181,075	€622,962,775
125	01/2035	€500,000,000	€1,830,314,526	€1,482,964,250	€1,072,704,119	€610,780,551
126	02/2035	€500,000,000	€1,810,154,659	€1,464,163,167	€1,056,363,868	€598,772,756
127	03/2035	€500,000,000	€1,790,022,561	€1,445,443,562	€1,040,159,630	€586,937,327
128	04/2035	€500,000,000	€1,769,923,707	€1,426,809,593	€1,024,093,641	€575,273,869
129	05/2035	€500,000,000	€1,749,852,842	€1,408,256,747	€1,008,161,907	€563,778,492
130	06/2035	€500,000,000	€1,729,671,822	€1,389,673,781	€992,284,257	€552,404,951
131	07/2035	€500,000,000	€1,709,780,045	€1,371,381,344	€976,688,937	€541,278,743
132	08/2035	€500,000,000	€1,689,960,324	€1,353,204,213	€961,249,588	€530,327,457
133	09/2035	€500,000,000	€1,670,218,215	€1,335,146,396	€945,968,135	€519,550,414
134	10/2035	€500,000,000	€1,650,582,394	€1,317,230,325	€930,859,497	€508,954,037
135	11/2035	€500,000,000	€1,631,070,859	€1,299,469,768	€915,932,329	€498,541,206
136	12/2035	€500,000,000	€1,611,672,465	€1,281,855,223	€901,178,827	€488,305,812
137	01/2036	€500,000,000	€1,592,396,626	€1,264,393,573	€886,602,753	€478,248,076
138	02/2036	€500,000,000	€1,573,172,444	€1,247,027,989	€872,163,267	€468,344,246
139	03/2036	€500,000,000	€1,554,028,614	€1,229,780,837	€857,875,185	€458,600,734
140	04/2036	€500,000,000	€1,534,988,168	€1,212,669,855	€843,749,951	€449,022,023
141	05/2036	€500,000,000	€1,516,025,717	€1,195,674,474	€829,772,296	€439,598,351
142	06/2036	€500,000,000	€1,497,123,594	€1,178,780,339	€815,931,407	€430,322,462
143	07/2036	€500,000,000	€1,478,425,205	€1,162,099,801	€802,304,056	€421,233,202
144	08/2036	€500,000,000	€1,459,825,235	€1,145,549,276	€788,831,292	€412,297,764
145	09/2036	€500,000,000	€1,441,330,122	€1,129,133,287	€775,515,282	€403,515,714
146	10/2036	€500,000,000	€1,422,941,087	€1,112,852,247	€762,355,347	€394,885,134
147	11/2036	€500,000,000	€1,404,670,347	€1,096,715,147	€749,356,674	€386,407,151
148	12/2036	€500,000,000	€1,386,496,091	€1,080,704,392	€736,506,269	€378,073,524
149	01/2037	€500,000,000	€1,368,422,034	€1,064,822,367	€723,804,853	€369,883,153
150	02/2037	€500,000,000	€1,350,430,382	€1,049,054,730	€711,241,790	€361,829,163



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	03/2037	€500,000,000	€1,332,517,610	€1,033,398,300	€698,814,097	€353,908,669
152	04/2037	€500,000,000	€1,314,674,420	€1,017,845,447	€686,515,815	€346,117,320
153	05/2037	€500,000,000	€1,296,877,488	€1,002,377,747	€674,333,785	€338,447,217
154	06/2037	€500,000,000	€1,279,121,021	€986,990,428	€662,264,136	€330,895,230
155	07/2037	€500,000,000	€1,261,397,321	€971,677,281	€650,302,074	€323,457,817
156	08/2037	€500,000,000	€1,243,691,059	€956,426,270	€638,438,959	€316,129,580
157	09/2037	€500,000,000	€1,226,005,793	€941,239,936	€626,675,945	€308,910,038
158	10/2037	€500,000,000	€1,208,346,815	€926,122,136	€615,015,042	€301,799,125
159	11/2037	€500,000,000	€1,190,739,703	€911,092,219	€603,468,499	€294,801,769
160	12/2037	€500,000,000	€1,173,181,273	€896,147,432	€592,033,833	€287,915,634
161	01/2038	€500,000,000	€1,155,706,498	€881,314,138	€580,727,768	€281,147,714
162	02/2038	€500,000,000	€1,138,289,346	€866,572,081	€569,536,212	€274,490,013
163	03/2038	€500,000,000	€1,120,917,844	€851,911,821	€558,452,305	€267,938,139
164	04/2038	€500,000,000	€1,103,610,231	€837,346,905	€547,484,284	€261,494,975
165	05/2038	€500,000,000	€1,086,375,254	€822,883,596	€536,635,547	€255,161,043
166	06/2038	€500,000,000	€1,069,201,556	€808,512,917	€525,899,537	€248,932,134
167	07/2038	€500,000,000	€1,052,130,792	€794,265,961	€515,295,763	€242,816,384
168	08/2038	€500,000,000	€1,035,122,696	€780,111,878	€504,803,439	€236,802,871
169	09/2038	€500,000,000	€1,018,117,799	€766,005,573	€494,392,800	€230,876,664
170	10/2038	€500,000,000	€1,001,244,779	€752,043,572	€484,125,553	€225,065,614
171	11/2038	€500,000,000	€984,381,760	€738,133,875	€473,941,712	€219,340,747
172	12/2038	€500,000,000	€967,694,798	€724,400,639	€463,920,342	€213,737,656
173	01/2039	€500,000,000	€951,087,382	€710,770,964	€454,013,809	€208,233,180
174	02/2039	€500,000,000	€934,536,125	€697,226,992	€444,210,040	€202,820,795
175	03/2039	€500,000,000	€918,050,096	€683,775,156	€434,512,516	€197,501,156
176	04/2039	€500,000,000	€901,623,118	€670,410,512	€424,917,466	€192,271,616
177	05/2039	€500,000,000	€885,262,371	€657,138,060	€415,427,443	€187,132,413
178	06/2039	€500,000,000	€868,957,513	€643,949,779	€406,036,761	€182,080,079
179	07/2039	€500,000,000	€852,842,943	€630,944,786	€396,807,165	€177,141,299
180	08/2039	€500,000,000	€836,849,252	€618,071,001	€387,704,919	€172,299,840
181	09/2039	€500,000,000	€821,003,466	€605,347,796	€378,741,333	€167,559,674
182	10/2039	€500,000,000	€805,322,249	€592,786,784	€369,922,753	€162,922,510
183	11/2039	€500,000,000	€789,809,274	€580,389,949	€361,249,462	€158,387,352
184	12/2039	€500,000,000	€774,458,379	€568,152,048	€352,717,248	€153,951,253
185	01/2040	€500,000,000	€759,505,611	€556,245,257	€344,431,795	€149,659,058
186	02/2040	€500,000,000	€744,621,054	€544,426,786	€336,241,406	€145,443,463
187	03/2040	€500,000,000	€729,811,689	€532,701,387	€328,148,430	€141,304,693
188	04/2040	€500,000,000	€715,084,784	€521,073,983	€320,155,293	€137,242,994
189	05/2040	€500,000,000	€700,417,374	€509,527,469	€312,250,896	€133,252,828
190	06/2040	€500,000,000	€685,863,189	€498,100,556	€304,458,366	€129,343,287
191	07/2040	€500,000,000	€671,479,603	€486,834,331	€296,802,036	€125,523,806
192	08/2040	€500,000,000	€657,225,003	€475,697,959	€289,262,251	€121,785,120
193	09/2040	€500,000,000	€643,118,618	€464,704,773	€281,846,341	€118,129,430
194	10/2040	€500,000,000	€629,247,950	€453,917,263	€274,591,293	€114,571,266
195	11/2040	€500,000,000	€615,632,565	€443,348,572	€267,503,932	€111,112,358
196	12/2040	€500,000,000	€602,249,199	€432,980,962	€260,572,423	€107,746,677
197	01/2041	€500,000,000	€589,076,980	€422,798,523	€253,786,143	€104,468,794
198	02/2041	€500,000,000	€576,059,842	€412,760,234	€247,119,541	€101,267,248
199	03/2041	€500,000,000	€563,206,776	€402,871,884	€240,575,276	€98,142,282
200	04/2041	€500,000,000	€550,577,886	€393,175,721	€234,177,690	€95,102,935



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	05/2041	€500,000,000	€538,152,722	€383,656,278	€227,916,586	€92,144,109
202	06/2041	€500,000,000	€525,936,368	€374,316,361	€221,792,688	€89,265,185
203	07/2041	€500,000,000	€513,982,528	€365,193,302	€215,827,119	€86,473,720
204	08/2041	€500,000,000	€502,233,286	€356,245,001	€209,993,950	€83,758,358
205	09/2041	€500,000,000	€490,669,772	€347,457,292	€204,283,941	€81,114,564
206	10/2041	€0	€479,318,460	€338,848,152	€198,706,793	€78,545,366
207	11/2041	€0	€468,173,931	€330,412,929	€193,258,862	€76,048,476
208	12/2041	€0	€457,199,850	€322,125,217	€187,923,851	€73,616,683
209	01/2042	€0	€446,385,759	€313,976,986	€182,696,316	€71,247,129
210	02/2042	€0	€435,790,811	€306,009,137	€177,599,264	€68,948,049
211	03/2042	€0	€425,332,154	€298,162,746	€172,597,675	€66,705,095
212	04/2042	€0	€414,999,996	€290,430,415	€167,686,636	€64,515,751
213	05/2042	€0	€404,733,859	€282,769,382	€162,840,914	€62,369,761
214	06/2042	€0	€394,545,860	€275,187,798	€158,064,783	€60,268,296
215	07/2042	€0	€384,416,820	€267,671,976	€153,349,952	€58,207,732
216	08/2042	€0	€374,332,327	€260,211,626	€148,690,160	€56,185,274
217	09/2042	€0	€364,308,789	€252,817,918	€144,091,439	€54,202,797
218	10/2042	€0	€354,329,405	€245,478,938	€139,546,631	€52,257,198
219	11/2042	€0	€344,407,403	€238,203,621	€135,060,476	€50,349,861
220	12/2042	€0	€334,556,405	€231,001,112	€130,637,776	€48,482,167
221	01/2043	€0	€324,801,709	€223,888,541	€126,287,792	€46,657,112
222	02/2043	€0	€315,133,979	€216,859,091	€122,006,208	€44,872,644
223	03/2043	€0	€305,561,174	€209,917,870	€117,795,446	€43,129,207
224	04/2043	€0	€296,089,919	€203,069,033	€113,657,366	€41,427,030
225	05/2043	€0	€286,723,382	€196,314,343	€109,592,469	€39,765,840
226	06/2043	€0	€277,469,176	€189,658,584	€105,602,932	€38,145,971
227	07/2043	€0	€268,328,676	€183,102,252	€101,688,526	€36,566,879
228	08/2043	€0	€259,265,768	€176,620,300	€97,834,872	€35,022,961
229	09/2043	€0	€250,267,667	€170,203,710	€94,036,592	€33,511,919
230	10/2043	€0	€241,357,455	€163,867,880	€90,301,816	€32,036,285
231	11/2043	€0	€232,520,966	€157,602,853	€86,624,655	€30,593,589
232	12/2043	€0	€223,754,239	€151,405,645	€83,003,099	€29,182,766
233	01/2044	€0	€215,094,135	€145,300,867	€79,450,244	€27,808,056
234	02/2044	€0	€206,510,955	€139,268,074	€75,954,480	€26,465,008
235	03/2044	€0	€198,031,090	€133,324,724	€72,524,929	€25,156,440
236	04/2044	€0	€189,636,670	€127,458,404	€69,154,412	€23,879,488
237	05/2044	€0	€181,314,625	€121,660,005	€65,837,607	€22,631,972
238	06/2044	€0	€173,080,838	€115,939,874	€62,579,750	€21,415,362
239	07/2044	€0	€164,990,254	€110,334,407	€59,400,044	€20,235,857
240	08/2044	€0	€157,045,650	€104,844,928	€56,298,655	€19,093,085
241	09/2044	€0	€149,255,727	€99,476,697	€53,277,857	€17,987,387
242	10/2044	€0	€141,635,276	€94,238,991	€50,342,039	€16,919,806
243	11/2044	€0	€134,177,785	€89,126,869	€47,487,972	€15,888,812
244	12/2044	€0	€126,887,339	€84,142,452	€44,716,204	€14,894,159
245	01/2045	€0	€120,150,254	€79,540,883	€42,161,395	€13,980,067
246	02/2045	€0	€113,463,648	€74,987,918	€39,645,203	€13,086,641
247	03/2045	€0	€106,821,392	€70,479,307	€37,165,140	€12,212,837
248	04/2045	€0	€100,237,255	€66,023,934	€34,725,647	€11,359,896
249	05/2045	€0	€93,735,635	€61,637,611	€32,334,752	€10,530,204
250	06/2045	€0	€87,365,746	€57,352,335	€30,008,870	€9,728,819



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	07/2045	€0	€81,201,319	€53,215,952	€27,772,512	€8,963,320
252	08/2045	€0	€75,187,333	€49,191,750	€25,605,920	€8,226,922
253	09/2045	€0	€69,376,094	€45,313,361	€23,526,060	€7,524,704
254	10/2045	€0	€63,842,985	€41,629,237	€21,557,389	€6,864,037
255	11/2045	€0	€58,613,875	€38,155,271	€19,707,296	€6,246,745
256	12/2045	€0	€53,704,632	€34,900,744	€17,979,681	€5,673,512
257	01/2046	€0	€49,126,326	€31,871,762	€16,376,767	€5,144,479
258	02/2046	€0	€44,781,585	€29,004,147	€14,864,728	€4,648,506
259	03/2046	€0	€40,654,138	€26,286,588	€13,437,111	€4,183,171
260	04/2046	€0	€36,778,082	€23,740,365	€12,104,138	€3,751,257
261	05/2046	€0	€33,139,158	€21,355,445	€10,860,002	€3,350,550
262	06/2046	€0	€29,806,191	€19,175,313	€9,726,095	€2,987,225
263	07/2046	€0	€26,829,076	€17,231,002	€8,717,288	€2,665,349
264	08/2046	€0	€24,110,218	€15,458,765	€7,800,464	€2,374,304
265	09/2046	€0	€21,640,827	€13,852,123	€6,971,670	€2,112,496
266	10/2046	€0	€19,376,948	€12,382,169	€6,215,727	€1,874,970
267	11/2046	€0	€17,288,655	€11,029,133	€5,522,191	€1,658,277
268	12/2046	€0	€15,327,238	€9,761,418	€4,874,811	€1,457,292
269	01/2047	€0	€13,487,195	€8,575,106	€4,271,291	€1,271,134
270	02/2047	€0	€11,973,340	€7,599,798	€3,775,691	€1,118,592
271	03/2047	€0	€10,637,461	€6,740,522	€3,340,125	€985,102
272	04/2047	€0	€9,467,174	€5,988,868	€2,959,980	€869,062
273	05/2047	€0	€8,406,444	€5,308,912	€2,617,124	€764,944
274	06/2047	€0	€7,447,307	€4,695,278	€2,308,633	€671,743
275	07/2047	€0	€6,592,830	€4,149,567	€2,035,032	€589,471
276	08/2047	€0	€5,832,788	€3,665,016	€1,792,747	€516,956
277	09/2047	€0	€5,153,625	€3,232,819	€1,577,246	€452,770
278	10/2047	€0	€4,517,982	€2,829,319	€1,376,812	€393,456
279	11/2047	€0	€3,935,421	€2,460,353	€1,194,167	€339,727
280	12/2047	€0	€3,406,002	€2,125,788	€1,029,111	€291,454
281	01/2048	€0	€2,937,085	€1,830,040	€883,645	€249,132
282	02/2048	€0	€2,504,895	€1,558,125	€750,402	€210,615
283	03/2048	€0	€2,109,606	€1,310,035	€629,288	€175,828
284	04/2048	€0	€1,781,616	€1,104,497	€529,183	€147,193
285	05/2048	€0	€1,507,447	€932,957	€445,839	€123,453
286	06/2048	€0	€1,279,689	€790,665	€376,863	€103,885
287	07/2048	€0	€1,087,669	€670,893	€318,948	€87,525
288	08/2048	€0	€923,460	€568,649	€269,640	€73,661
289	09/2048	€0	€774,900	€476,366	€225,297	€61,271
290	10/2048	€0	€635,973	€390,303	€184,116	€49,846
291	11/2048	€0	€509,562	€312,198	€146,891	€39,589
292	12/2048	€0	€391,334	€239,359	€112,328	€30,138
293	01/2049	€0	€288,233	€176,000	€82,381	€22,004
294	02/2049	€0	€188,171	€114,707	€53,553	€14,239
295	03/2049	€0	€102,173	€62,179	€28,954	€7,664
296	04/2049	€0	€36,818	€22,369	€10,389	€2,738
297	05/2049	€0	€3,865	€2,344	€1,086	€285
298	06/2049	€0	€1,936	€1,172	€542	€141
299	07/2049	€0	€0	€0	€0	€0
300	08/2049	€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	09/2049	€0	€0	€0	€0	€0
302	10/2049	€0	€0	€0	€0	€0
303	11/2049	€0	€0	€0	€0	€0
304	12/2049	€0	€0	€0	€0	€0
305	01/2050	€0	€0	€0	€0	€0
306	02/2050	€0	€0	€0	€0	€0
307	03/2050	€0	€0	€0	€0	€0
308	04/2050	€0	€0	€0	€0	€0
309	05/2050	€0	€0	€0	€0	€0
310	06/2050	€0	€0	€0	€0	€0
311	07/2050	€0	€0	€0	€0	€0
312	08/2050	€0	€0	€0	€0	€0
313	09/2050	€0	€0	€0	€0	€0
314	10/2050	€0	€0	€0	€0	€0
315	11/2050	€0	€0	€0	€0	€0
316	12/2050	€0	€0	€0	€0	€0
317	01/2051	€0	€0	€0	€0	€0
318	02/2051	€0	€0	€0	€0	€0
319	03/2051	€0	€0	€0	€0	€0
320	04/2051	€0	€0	€0	€0	€0
321	05/2051	€0	€0	€0	€0	€0
322	06/2051	€0	€0	€0	€0	€0
323	07/2051	€0	€0	€0	€0	€0
324	08/2051	€0	€0	€0	€0	€0
325	09/2051	€0	€0	€0	€0	€0
326	10/2051	€0	€0	€0	€0	€0
327	11/2051	€0	€0	€0	€0	€0
328	12/2051	€0	€0	€0	€0	€0
329	01/2052	€0	€0	€0	€0	€0
330	02/2052	€0	€0	€0	€0	€0
331	03/2052	€0	€0	€0	€0	€0
332	04/2052	€0	€0	€0	€0	€0
333	05/2052	€0	€0	€0	€0	€0
334	06/2052	€0	€0	€0	€0	€0
335	07/2052	€0	€0	€0	€0	€0
336	08/2052	€0	€0	€0	€0	€0
337	09/2052	€0	€0	€0	€0	€0
338	10/2052	€0	€0	€0	€0	€0
339	11/2052	€0	€0	€0	€0	€0
340	12/2052	€0	€0	€0	€0	€0
341	01/2053	€0	€0	€0	€0	€0
342	02/2053	€0	€0	€0	€0	€0
343	03/2053	€0	€0	€0	€0	€0
344	04/2053	€0	€0	€0	€0	€0
345	05/2053	€0	€0	€0	€0	€0
346	06/2053	€0	€0	€0	€0	€0
347	07/2053	€0	€0	€0	€0	€0
348	08/2053	€0	€0	€0	€0	€0
349	09/2053	€0	€0	€0	€0	€0
350	10/2053	€0	€0	€0	€0	€0



Residential European Covered Bonds (Premium) Programme

Amortisation

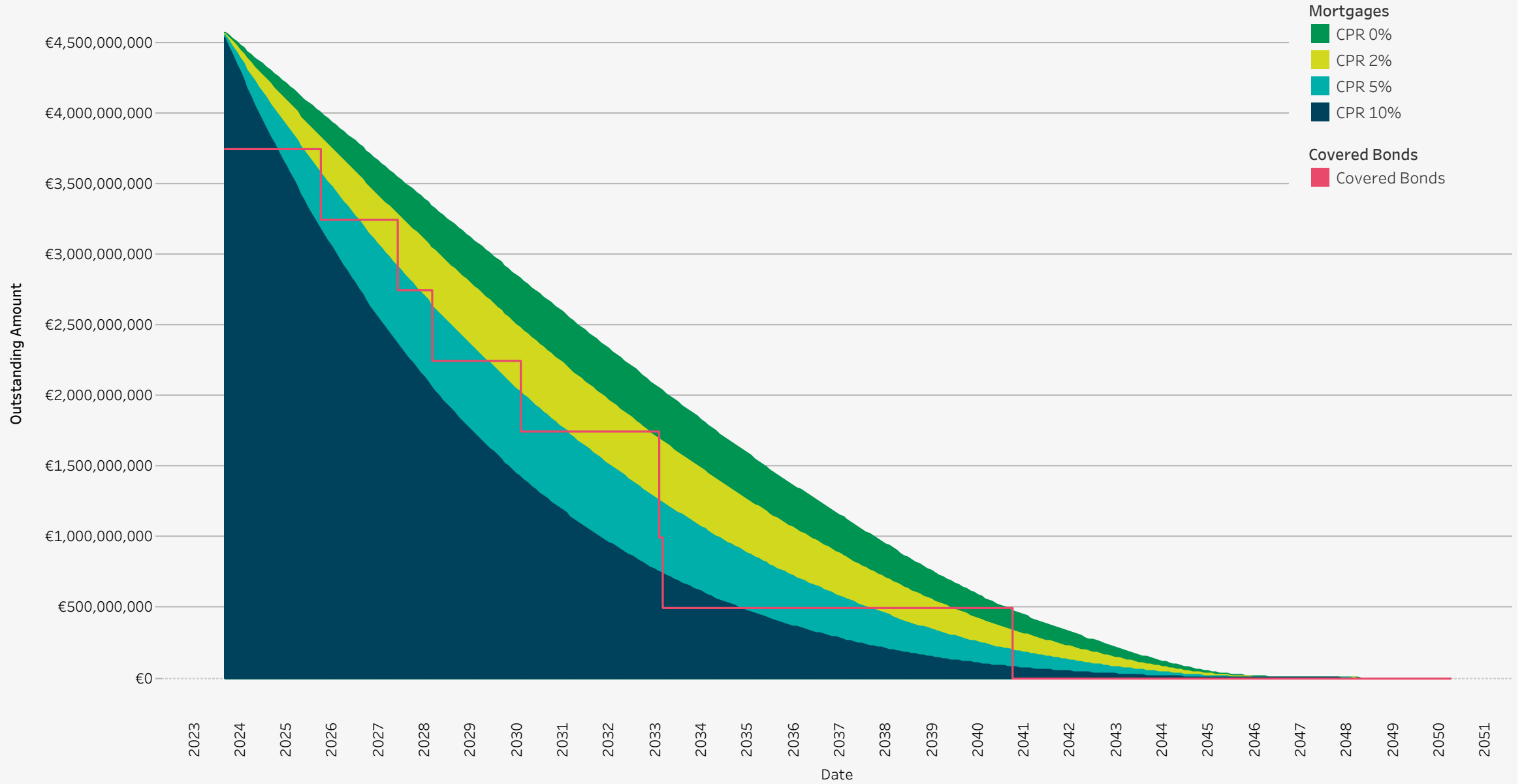
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	11/2053	€0	€0	€0	€0	€0
352	12/2053	€0	€0	€0	€0	€0
353	01/2054	€0	€0	€0	€0	€0
354	02/2054	€0	€0	€0	€0	€0
355	03/2054	€0	€0	€0	€0	€0
356	04/2054	€0	€0	€0	€0	€0
357	05/2054	€0	€0	€0	€0	€0
358	06/2054	€0	€0	€0	€0	€0
359	07/2054	€0	€0	€0	€0	€0
360	08/2054	€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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