



## Residential European Covered Bonds (Premium) Programme

### Reporting Date

Reporting Date	1/10/2024	Portfolio Cut-off Date	30/09/2024
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### Contact Details

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### Remark

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

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



## Residential European Covered Bonds (Premium) Programme

### Covered Bond Series

#### Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	6.37	11/02/2032	Fixed	0.010%	11/02/2025	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	17.03	8/10/2042	Fixed	0.500%	8/10/2024	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	4.42	3/03/2030	Fixed	0.750%	3/03/2025	ACT/ACT	EUR	€500,000,000
BE6338543786	20/10/2022	20/10/2026	2.05	20/10/2027	Fixed	3.250%	20/10/2024	ACT/ACT	EUR	€500,000,000
BE6344564859	22/06/2023	22/06/2028	3.73	22/06/2029	Fixed	3.375%	22/06/2025	ACT/ACT	EUR	€500,000,000
BE6349638187	6/02/2024	6/02/2034	9.36	6/02/2035	Fixed	3.125%	6/02/2025	ACT/ACT	EUR	€750,000,000
BE6350223218	11/03/2024	11/03/2034	9.45	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 *:	7.61

\* 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	€4,596,596,009	(II)
Nominal Balance Public Finance Exposures	€85,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24.84%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (definition Royal Decree)	€4,320,947,757	(V)
Ratio Value of Residential Mortgage Loans / European Covered Bonds (Premium) Issued (V) / (I)	115.23%	
>>> 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)	€85,756,161	(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 $[(V) + (VI) + (VII) + (VIII)] / (I)$	117.51%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

## Test Summary

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€663,157,930	(IX)
Total Interest Proceeds Residential Mortgage Loans	€650,921,457	
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)	€4,405,947,757	(X)
Total Principal Proceeds Residential Mortgage Loans	€4,596,596,009	
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	€62,648,879	(XII)
Principal Requirement Covered Bonds	€3,750,000,000	(XIII)
Total Surplus (+) / Deficit (-) (IX) + (X) - (XI) - (XII) - (XIII)	€679,270,015	
>>> 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	€233,184,545	(XV)
Cumulative Cash Outflow Next 180 Days	€65,262,473	(XVI)
Liquidity Surplus (+) / Deficit (-) (XV) - (XVI)	€167,922,072	
>>> Liquidity Test Royal Decree Art 7 § 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€84,133,833	(XVII)
Interest Payable on European Covered Bonds (Premium) next 6 months	€62,209,763	(XVIII)
Excess Coverage Interest European Covered Bonds (Premium) by Liquid Bonds (XVII) - (XVIII)	€21,924,070	



# 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	€4,596,596,009
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	32,171
Number of Loans	51,409
Average Outstanding Balance per Borrower	€142,880
Average Outstanding Balance per Loan	€89,412
Weighted Average Original Loan to Initial Value	77.03%
Weighted Average Current Loan to Current Value	51.16%
Weighted Average Seasoning (in months)	59.66
Weighted Average Remaining Maturity (in months, at 0% CPR)	205.13
Weighted Average Initial Maturity (in months, at 0% CPR)	264.13
Weighted Remaining Average Life (in months, at 0% CPR)	109.11
Weighted Remaining Average Life (in months, at 2% CPR)	96.55
Weighted Remaining Average Life (in months, at 5% CPR)	81.27
Weighted Remaining Average Life (in months, at 10% CPR)	62.71
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	94.80
Percentage of Fixed Rate Loans	34.86%
Percentage of Resettable Rate Loans	65.14%
Weighted Average Interest Rate	1.82%
Weighted Average Interest Rate Fixed Rate Loans	1.78%
Weighted average interest rate Resettable Rate Loans	1.84%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€67,707,403
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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	€85,850,850	€85,756,161

#### 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	€4,596,596,009	100.00%	51,409	100.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 2. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	€1,518,705,346	33.04%	16,597	32.28%
Brabant Wallon	€90,807,023	1.98%	803	1.56%
Brussels	€173,857,514	3.78%	1,544	3.00%
Hainaut	€159,197,583	3.46%	1,924	3.74%
Liège	€115,363,552	2.51%	1,452	2.82%
Limburg	€509,990,588	11.09%	6,237	12.13%
Luxembourg	€16,066,878	0.35%	167	0.32%
Namur	€48,038,351	1.05%	552	1.07%
Oost-Vlaanderen	€835,745,780	18.18%	9,125	17.75%
Vlaams-Brabant	€673,954,177	14.66%	7,364	14.32%
West-Vlaanderen	€454,869,218	9.90%	5,644	10.98%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 3. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€48,819,384	1.06%	311	0.60%
12 - 24	€167,443,238	3.64%	1,152	2.24%
24 - 36	€609,594,408	13.26%	4,877	9.49%
36 - 48	€1,358,457,358	29.55%	12,251	23.83%
48 - 60	€789,538,374	17.18%	7,713	15.00%
60 - 72	€365,587,903	7.95%	3,748	7.29%
72 - 84	€225,877,874	4.91%	2,393	4.65%
84 - 96	€271,726,937	5.91%	4,218	8.20%
96 - 108	€349,988,731	7.61%	6,438	12.52%
108 - 120	€197,687,919	4.30%	4,271	8.31%
120 - 132	€122,183,510	2.66%	2,147	4.18%
132 - 144	€89,690,373	1.95%	1,890	3.68%
144 - 156	€0	0.00%	0	0.00%
156 - 168	€0	0.00%	0	0.00%
168 - 180	€0	0.00%	0	0.00%
180 - 192	€0	0.00%	0	0.00%
192 - 204	€0	0.00%	0	0.00%
204 - 216	€0	0.00%	0	0.00%
216 - 228	€0	0.00%	0	0.00%
228 - 240	€0	0.00%	0	0.00%
>240	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>





## Residential European Covered Bonds (Premium) Programme

### 4. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€2,617,884	0.06%	805	1.57%
12 - 24	€8,766,267	0.19%	1,067	2.08%
24 - 36	€10,418,610	0.23%	792	1.54%
36 - 48	€16,027,670	0.35%	891	1.73%
48 - 60	€29,600,229	0.64%	1,242	2.42%
60 - 72	€45,869,824	1.00%	1,568	3.05%
72 - 84	€67,615,750	1.47%	1,856	3.61%
84 - 96	€56,951,973	1.24%	1,357	2.64%
96 - 108	€69,399,906	1.51%	1,476	2.87%
108 - 120	€98,738,768	2.15%	1,863	3.62%
120 - 132	€140,898,750	3.07%	2,361	4.59%
132 - 144	€198,043,605	4.31%	3,017	5.87%
144 - 156	€156,922,581	3.41%	2,174	4.23%
156 - 168	€152,754,366	3.32%	1,857	3.61%
168 - 180	€212,683,303	4.63%	2,479	4.82%
180 - 192	€322,980,489	7.03%	3,503	6.81%
192 - 204	€470,418,636	10.23%	4,727	9.19%
204 - 216	€318,082,315	6.92%	3,058	5.95%
216 - 228	€233,019,703	5.07%	1,971	3.83%
228 - 240	€273,142,107	5.94%	2,156	4.19%
240 - 252	€439,045,180	9.55%	3,120	6.07%
252 - 264	€735,672,460	16.00%	4,888	9.51%
264 - 276	€396,110,564	8.62%	2,409	4.69%
276 - 288	€111,284,667	2.42%	619	1.20%
288 - 300	€29,530,404	0.64%	153	0.30%
300 - 312	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>



## Residential European Covered Bonds (Premium) Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€0	0.00%	0	0.00%
12 - 24	€0	0.00%	0	0.00%
24 - 36	€0	0.00%	0	0.00%
36 - 48	€0	0.00%	0	0.00%
48 - 60	€1,369,344	0.03%	209	0.41%
60 - 72	€632,643	0.01%	58	0.11%
72 - 84	€1,784,736	0.04%	116	0.23%
84 - 96	€2,687,773	0.06%	121	0.24%
96 - 108	€3,528,745	0.08%	172	0.33%
108 - 120	€85,245,070	1.85%	4,022	7.82%
120 - 132	€8,601,086	0.19%	328	0.64%
132 - 144	€29,709,179	0.65%	864	1.68%
144 - 156	€41,461,906	0.90%	900	1.75%
156 - 168	€31,467,907	0.68%	649	1.26%
168 - 180	€312,963,052	6.81%	6,117	11.90%
180 - 192	€42,025,735	0.91%	702	1.37%
192 - 204	€71,748,034	1.56%	1,080	2.10%
204 - 216	€149,825,803	3.26%	1,880	3.66%
216 - 228	€54,340,750	1.18%	795	1.55%
228 - 240	€1,091,388,895	23.74%	12,537	24.39%
240 - 252	€36,445,084	0.79%	418	0.81%
252 - 264	€97,099,912	2.11%	964	1.88%
264 - 276	€82,988,851	1.81%	851	1.66%
276 - 288	€55,668,026	1.21%	548	1.07%
288 - 300	€2,184,190,867	47.52%	15,908	30.94%
300 - 312	€47,711,475	1.04%	394	0.77%
312 - 324	€33,576,497	0.73%	271	0.53%
324 - 336	€8,546,365	0.19%	111	0.22%
336 - 348	€3,383,205	0.07%	46	0.09%
348 - 360	€118,205,068	2.57%	1,348	2.62%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>



# Residential European Covered Bonds (Premium) Programme

## 6. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€135,198,773	2.94%	2,710	5.27%
2014	€137,317,358	2.99%	2,675	5.20%
2015	€207,980,950	4.52%	4,391	8.54%
2016	€402,217,159	8.75%	6,985	13.59%
2017	€197,347,054	4.29%	2,738	5.33%
2018	€215,500,816	4.69%	2,296	4.47%
2019	€656,528,122	14.28%	6,517	12.68%
2020	€860,513,112	18.72%	8,102	15.76%
2021	€1,148,688,716	24.99%	10,452	20.33%
2022	€474,643,936	10.33%	3,450	6.71%
2023	€122,035,356	2.65%	860	1.67%
2024	€38,624,657	0.84%	233	0.45%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

## 7. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€592,126,797	12.88%	10,914	33.92%
100k - 200k	€1,994,752,617	43.40%	13,524	42.04%
200k - 300k	€1,537,505,566	33.45%	6,390	19.86%
300k - 400k	€381,744,792	8.30%	1,147	3.57%
>400k	€90,466,237	1.97%	196	0.61%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>32,171</b>	<b>100.00%</b>

## 8. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€4,468,215,421	97.21%	50,193	97.63%
Linear	€18,343,348	0.40%	348	0.68%
Variable Linear Capital	€110,037,240	2.39%	868	1.69%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

## 9. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€0	0.00%	0	0.00%
0.5% - 1%	€399,221,188	8.69%	4,187	8.14%
1% - 1.5%	€1,457,694,245	31.71%	15,304	29.77%
1.5% - 2%	€1,500,666,791	32.65%	16,655	32.40%
2% - 2.5%	€640,490,928	13.93%	6,868	13.36%
2.5% - 3%	€216,864,649	4.72%	2,600	5.06%
3% - 3.5%	€125,060,515	2.72%	1,629	3.17%
3.5% - 4%	€71,346,428	1.55%	1,024	1.99%
4% - 4.5%	€78,801,997	1.71%	1,324	2.58%
4.5% - 5%	€71,059,465	1.55%	1,201	2.34%
5% - 5.5%	€26,017,095	0.57%	458	0.89%
5.5% - 6%	€8,406,587	0.18%	140	0.27%
6% - 6.5%	€857,447	0.02%	15	0.03%
6.5% - 7%	€108,674	0.00%	4	0.01%
>7%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

## 10. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€1,602,191,849	34.86%	20,692	40.25%
Fixed with Resets	€2,994,404,160	65.14%	30,717	59.75%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>



# Residential European Covered Bonds (Premium) Programme

## 11. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2024	€67,515,823	1.47%	1,265	2.46%
2025	€260,122,210	5.66%	4,958	9.64%
2026	€175,819,823	3.83%	3,235	6.29%
2027	€70,402,662	1.53%	1,233	2.40%
2028	€30,412,061	0.66%	431	0.84%
2029	€31,204,044	0.68%	458	0.89%
2030	€59,398,990	1.29%	931	1.81%
2031	€83,256,434	1.81%	1,295	2.52%
2032	€23,872,677	0.52%	317	0.62%
2033	€20,563,708	0.45%	202	0.39%
2034	€64,392,708	1.40%	621	1.21%
2035	€165,272,406	3.60%	1,775	3.45%
2036	€202,814,583	4.41%	2,199	4.28%
2037	€83,240,277	1.81%	728	1.42%
2038	€84,286,744	1.83%	596	1.16%
2039	€239,393,068	5.21%	1,610	3.13%
2040	€407,279,317	8.86%	2,808	5.46%
2041	€631,777,890	13.74%	4,310	8.38%
2042	€261,690,909	5.69%	1,534	2.98%
2043	€11,379,361	0.25%	71	0.14%
2044	€20,308,464	0.44%	140	0.27%
Fixed	€1,602,191,849	34.86%	20,692	40.25%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

## 12. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€4,596,596,009	100.00%	51,409	100.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

## 13. Occupation Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Own use	€4,523,370,917	98.41%	50,368	97.98%
Buy-to-let	€70,162,582	1.53%	1,010	1.96%
Other	€3,062,510	0.07%	31	0.06%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

## 14. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€3,203,225	0.07%	246	0.48%
10 - 20%	€23,867,675	0.52%	1,136	2.21%
20 - 30%	€67,226,545	1.46%	1,923	3.74%
30 - 40%	€145,610,224	3.17%	3,073	5.98%
40 - 50%	€262,126,301	5.70%	4,298	8.36%
50 - 60%	€406,438,925	8.84%	5,761	11.21%
60 - 70%	€575,089,333	12.51%	7,279	14.16%
70 - 80%	€987,992,443	21.49%	10,182	19.81%
80 - 90%	€914,500,710	19.90%	7,552	14.69%
90 - 100%	€1,051,150,402	22.87%	8,392	16.32%
100 - 110%	€100,497,006	2.19%	972	1.89%
110 - 120%	€58,893,220	1.28%	595	1.16%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>



## Residential European Covered Bonds (Premium) Programme

### 15. Current Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€38,157,186	0.83%	2,908	5.66%
10 - 20%	€119,003,071	2.59%	3,650	7.10%
20 - 30%	€237,777,120	5.17%	4,941	9.61%
30 - 40%	€377,992,735	8.22%	5,964	11.60%
40 - 50%	€565,641,592	12.31%	7,309	14.22%
50 - 60%	€726,334,132	15.80%	7,786	15.15%
60 - 70%	€865,296,442	18.82%	7,715	15.01%
70 - 80%	€834,172,906	18.15%	6,002	11.67%
80 - 90%	€647,219,266	14.08%	4,062	7.90%
90 - 100%	€178,900,004	3.89%	1,031	2.01%
100 - 110%	€5,911,163	0.13%	39	0.08%
110 - 120%	€190,392	0.00%	2	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 16. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€67,983,124	1.48%	4,060	7.90%
10 - 20%	€213,094,828	4.64%	5,413	10.53%
20 - 30%	€398,850,629	8.68%	7,024	13.66%
30 - 40%	€636,378,717	13.84%	8,358	16.26%
40 - 50%	€838,318,426	18.24%	8,953	17.42%
50 - 60%	€874,855,809	19.03%	7,397	14.39%
60 - 70%	€729,244,534	15.86%	5,087	9.90%
70 - 80%	€544,385,677	11.84%	3,408	6.63%
80 - 90%	€238,286,025	5.18%	1,403	2.73%
90 - 100%	€50,488,608	1.10%	276	0.54%
100 - 110%	€4,709,631	0.10%	30	0.06%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 17. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€11,285,597	0.25%	1,400	2.72%
20 - 40%	€68,084,708	1.48%	2,830	5.50%
40 - 60%	€343,444,188	7.47%	7,097	13.80%
60 - 80%	€1,353,096,236	29.44%	16,110	31.34%
80 - 100%	€573,453,514	12.48%	5,699	11.09%
100 - 120%	€160,442,135	3.49%	2,662	5.18%
120 - 140%	€251,401,028	5.47%	3,141	6.11%
140 - 160%	€723,362,799	15.74%	5,555	10.81%
160 - 180%	€468,315,666	10.19%	2,895	5.63%
180 - 200%	€50,467,956	1.10%	421	0.82%
200 - 300%	€263,749,396	5.74%	1,873	3.64%
300 - 400%	€324,110,845	7.05%	1,697	3.30%
400 - 500%	€1,417,059	0.03%	11	0.02%
>500%	€3,964,882	0.09%	18	0.04%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>



## Residential European Covered Bonds (Premium) Programme

### 18. Distribution of Average Life to Final Maturity (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€9,090,436	0.20%	1,653	3.22%
12 - 24	€26,396,947	0.57%	1,794	3.49%
24 - 36	€70,529,876	1.53%	2,672	5.20%
36 - 48	€122,517,322	2.67%	3,237	6.30%
48 - 60	€134,453,160	2.93%	2,778	5.40%
60 - 72	€292,441,537	6.36%	4,754	9.25%
72 - 84	€299,844,715	6.52%	4,169	8.11%
84 - 96	€410,919,160	8.94%	4,750	9.24%
96 - 108	€736,943,219	16.03%	7,535	14.66%
108 - 120	€431,554,808	9.39%	3,913	7.61%
120 - 132	€636,570,078	13.85%	4,710	9.16%
132 - 144	€1,099,412,842	23.92%	7,524	14.64%
144 - 156	€223,487,321	4.86%	1,335	2.60%
156 - 168	€86,402,818	1.88%	491	0.96%
168 - 180	€15,349,401	0.33%	87	0.17%
180 - 192	€148,019	0.00%	2	0.00%
216 - 228	€114,045	0.00%	2	0.00%
240 - 252	€420,304	0.01%	3	0.01%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 19. Distribution of Average Life To Interest Reset Date (in months, at 0% CPR)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€279,538,526	6.08%	6,881	13.38%
12 - 24	€235,769,717	5.13%	5,103	9.93%
24 - 36	€118,447,380	2.58%	2,456	4.78%
36 - 48	€116,035,975	2.52%	2,520	4.90%
48 - 60	€156,439,917	3.40%	2,560	4.98%
60 - 72	€215,040,674	4.68%	3,101	6.03%
72 - 84	€267,555,087	5.82%	3,487	6.78%
84 - 96	€496,722,696	10.81%	5,200	10.11%
96 - 108	€537,171,963	11.69%	5,187	10.09%
108 - 120	€499,254,292	10.86%	3,969	7.72%
120 - 132	€1,069,494,975	23.27%	7,259	14.12%
132 - 144	€449,440,294	9.78%	2,791	5.43%
144 - 156	€68,550,378	1.49%	398	0.77%
156 - 168	€75,378,958	1.64%	433	0.84%
168 - 180	€11,607,158	0.25%	62	0.12%
180 - 192	€148,019	0.00%	2	0.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 20. IFRS 9 Stage

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
1	€4,399,133,857	95.70%	49,402	96.10%
2	€197,462,151	4.30%	2,007	3.90%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>



# Residential European Covered Bonds (Premium) Programme

## Cover Pool Performance

### 1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€4,596,596,009	100.00%	51,409	100.00%
<b>Grand Total</b>	<b>€4,596,596,009</b>	<b>100.00%</b>	<b>51,409</b>	<b>100.00%</b>

### 2. Past Month Prepayments

	Monthly (%)	Annualised (%)
Partial Prepayments	0.02%	0.23%
Full Prepayments	0.10%	1.15%
Total Prepayments	0.12%	1.38%



# 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	10/2024	€3,750,000,000	€4,573,644,533	€4,565,951,011	€4,554,136,481	€4,533,663,512
2	11/2024	€3,750,000,000	€4,550,701,141	€4,535,404,161	€4,511,963,549	€4,471,487,968
3	12/2024	€3,750,000,000	€4,527,770,346	€4,504,959,694	€4,470,079,963	€4,410,065,280
4	01/2025	€3,750,000,000	€4,504,914,098	€4,474,678,864	€4,428,544,868	€4,349,446,740
5	02/2025	€3,750,000,000	€4,482,052,795	€4,444,482,147	€4,387,277,822	€4,289,546,171
6	03/2025	€3,750,000,000	€4,459,181,968	€4,414,364,932	€4,346,272,959	€4,230,351,456
7	04/2025	€3,750,000,000	€4,436,323,491	€4,384,348,667	€4,305,550,061	€4,171,875,479
8	05/2025	€3,750,000,000	€4,413,454,581	€4,354,410,603	€4,265,085,403	€4,114,088,862
9	06/2025	€3,750,000,000	€4,390,595,697	€4,324,570,727	€4,224,897,251	€4,057,003,006
10	07/2025	€3,750,000,000	€4,367,748,832	€4,294,830,738	€4,184,985,851	€4,000,611,823
11	08/2025	€3,750,000,000	€4,344,907,868	€4,265,184,359	€4,145,343,687	€3,944,901,878
12	09/2025	€3,750,000,000	€4,322,074,301	€4,235,632,815	€4,105,970,586	€3,889,866,871
13	10/2025	€3,750,000,000	€4,299,245,748	€4,206,173,528	€4,066,862,690	€3,835,497,073
14	11/2025	€3,750,000,000	€4,276,426,244	€4,176,810,203	€4,028,022,233	€3,781,788,589
15	12/2025	€3,750,000,000	€4,253,613,795	€4,147,540,642	€3,989,445,738	€3,728,732,195
16	01/2026	€3,750,000,000	€4,230,810,982	€4,118,367,113	€3,951,134,042	€3,676,322,782
17	02/2026	€3,750,000,000	€4,207,999,042	€4,089,271,128	€3,913,068,103	€3,624,536,860
18	03/2026	€3,750,000,000	€4,185,169,996	€4,060,244,780	€3,875,239,168	€3,573,360,787
19	04/2026	€3,750,000,000	€4,162,346,508	€4,031,309,898	€3,837,666,873	€3,522,807,170
20	05/2026	€3,750,000,000	€4,139,525,303	€4,002,463,079	€3,800,346,688	€3,472,866,247
21	06/2026	€3,750,000,000	€4,116,712,444	€3,973,709,958	€3,763,282,678	€3,423,536,195
22	07/2026	€3,750,000,000	€4,093,927,318	€3,945,068,970	€3,726,490,952	€3,374,826,070
23	08/2026	€3,750,000,000	€4,071,142,154	€3,916,513,058	€3,689,944,584	€3,326,705,914
24	09/2026	€3,750,000,000	€4,048,368,770	€3,888,053,367	€3,653,652,815	€3,279,178,704
25	10/2026	€3,250,000,000	€4,025,616,523	€3,859,698,606	€3,617,622,502	€3,232,245,181
26	11/2026	€3,250,000,000	€4,002,878,688	€3,831,442,031	€3,581,845,976	€3,185,893,097
27	12/2026	€3,250,000,000	€3,980,145,239	€3,803,273,790	€3,546,312,739	€3,140,107,863
28	01/2027	€3,250,000,000	€3,957,432,068	€3,775,208,817	€3,511,035,449	€3,094,895,508
29	02/2027	€3,250,000,000	€3,934,701,901	€3,747,211,315	€3,475,979,565	€3,050,220,482
30	03/2027	€3,250,000,000	€3,911,960,502	€3,719,286,643	€3,441,148,974	€3,006,081,389
31	04/2027	€3,250,000,000	€3,889,215,141	€3,691,441,554	€3,406,548,800	€2,962,477,886
32	05/2027	€3,250,000,000	€3,866,456,536	€3,663,667,071	€3,372,169,634	€2,919,397,002
33	06/2027	€3,250,000,000	€3,843,689,591	€3,635,967,693	€3,338,014,525	€2,876,836,688
34	07/2027	€3,250,000,000	€3,820,920,609	€3,608,349,215	€3,304,087,670	€2,834,795,866
35	08/2027	€3,250,000,000	€3,798,135,064	€3,580,797,750	€3,270,375,244	€2,793,258,037
36	09/2027	€3,250,000,000	€3,775,336,069	€3,553,316,105	€3,236,878,762	€2,752,219,994
37	10/2027	€3,250,000,000	€3,752,515,472	€3,525,896,488	€3,203,590,087	€2,711,670,370
38	11/2027	€3,250,000,000	€3,729,690,038	€3,498,554,526	€3,170,522,386	€2,671,615,906
39	12/2027	€3,250,000,000	€3,706,851,416	€3,471,282,224	€3,137,667,328	€2,632,045,145
40	01/2028	€3,250,000,000	€3,684,015,382	€3,444,094,192	€3,105,037,044	€2,592,963,875
41	02/2028	€3,250,000,000	€3,661,180,212	€3,416,988,614	€3,072,628,759	€2,554,365,346
42	03/2028	€3,250,000,000	€3,638,343,307	€3,389,962,865	€3,040,438,998	€2,516,242,300
43	04/2028	€3,250,000,000	€3,615,505,105	€3,363,017,162	€3,008,466,856	€2,478,589,684
44	05/2028	€3,250,000,000	€3,592,668,845	€3,336,154,324	€2,976,713,752	€2,441,404,397
45	06/2028	€2,750,000,000	€3,569,837,777	€3,309,377,157	€2,945,181,073	€2,404,683,323
46	07/2028	€2,750,000,000	€3,547,021,386	€3,282,694,220	€2,913,875,290	€2,368,427,490
47	08/2028	€2,750,000,000	€3,524,202,857	€3,256,089,712	€2,882,781,234	€2,332,620,354
48	09/2028	€2,750,000,000	€3,501,361,686	€3,229,544,536	€2,851,880,977	€2,297,243,402
49	10/2028	€2,750,000,000	€3,478,555,851	€3,203,111,990	€2,821,220,531	€2,262,329,686
50	11/2028	€2,750,000,000	€3,455,762,892	€3,176,771,069	€2,790,780,152	€2,227,859,129





# 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	12/2028	€2,750,000,000	€3,432,966,622	€3,150,506,664	€2,760,545,460	€2,193,816,235
52	01/2029	€2,750,000,000	€3,410,190,372	€3,124,339,973	€2,730,533,947	€2,160,210,958
53	02/2029	€2,750,000,000	€3,387,400,267	€3,098,239,727	€2,700,717,182	€2,127,016,868
54	03/2029	€2,250,000,000	€3,364,641,380	€3,072,246,955	€2,671,129,880	€2,094,257,475
55	04/2029	€2,250,000,000	€3,341,887,230	€3,046,337,180	€2,641,749,588	€2,061,911,207
56	05/2029	€2,250,000,000	€3,319,060,334	€3,020,439,680	€2,612,514,072	€2,029,925,930
57	06/2029	€2,250,000,000	€3,296,311,523	€2,994,691,626	€2,583,541,094	€1,998,389,635
58	07/2029	€2,250,000,000	€3,273,592,427	€2,969,048,600	€2,554,790,933	€1,967,267,435
59	08/2029	€2,250,000,000	€3,250,908,215	€2,943,514,955	€2,526,266,136	€1,936,557,423
60	09/2029	€2,250,000,000	€3,228,245,292	€2,918,078,056	€2,497,954,668	€1,906,246,562
61	10/2029	€2,250,000,000	€3,205,610,565	€2,892,743,850	€2,469,860,479	€1,876,334,153
62	11/2029	€2,250,000,000	€3,183,005,734	€2,867,513,550	€2,441,983,443	€1,846,816,389
63	12/2029	€2,250,000,000	€3,160,435,314	€2,842,390,895	€2,414,325,568	€1,817,691,098
64	01/2030	€2,250,000,000	€3,137,961,181	€2,817,431,097	€2,386,932,448	€1,788,988,781
65	02/2030	€2,250,000,000	€3,115,489,285	€2,792,549,234	€2,359,730,779	€1,760,650,637
66	03/2030	€2,250,000,000	€3,093,018,674	€2,767,744,258	€2,332,718,702	€1,732,671,947
67	04/2030	€2,250,000,000	€3,070,569,166	€2,743,033,682	€2,305,909,972	€1,705,059,592
68	05/2030	€2,250,000,000	€3,048,126,637	€2,718,404,633	€2,279,292,717	€1,677,801,428
69	06/2030	€2,250,000,000	€3,025,705,197	€2,693,869,458	€2,252,876,275	€1,650,901,037
70	07/2030	€2,250,000,000	€3,003,318,256	€2,669,439,797	€2,226,669,294	€1,624,361,401
71	08/2030	€2,250,000,000	€2,980,947,618	€2,645,099,169	€2,200,656,923	€1,598,168,349
72	09/2030	€2,250,000,000	€2,958,600,568	€2,620,853,771	€2,174,843,285	€1,572,321,644
73	10/2030	€2,250,000,000	€2,936,299,328	€2,596,722,970	€2,149,243,348	€1,546,828,831
74	11/2030	€2,250,000,000	€2,914,056,169	€2,572,717,212	€2,123,864,559	€1,521,691,893
75	12/2030	€2,250,000,000	€2,891,864,159	€2,548,829,951	€2,098,700,286	€1,496,902,703
76	01/2031	€2,250,000,000	€2,869,713,654	€2,525,052,294	€2,073,742,035	€1,472,451,924
77	02/2031	€1,750,000,000	€2,847,594,014	€2,501,374,532	€2,048,980,720	€1,448,329,935
78	03/2031	€1,750,000,000	€2,825,501,354	€2,477,792,943	€2,024,412,238	€1,424,530,759
79	04/2031	€1,750,000,000	€2,803,446,108	€2,454,316,367	€2,000,042,756	€1,401,055,693
80	05/2031	€1,750,000,000	€2,781,424,692	€2,430,941,328	€1,975,868,364	€1,377,898,948
81	06/2031	€1,750,000,000	€2,759,439,302	€2,407,669,418	€1,951,889,291	€1,355,057,687
82	07/2031	€1,750,000,000	€2,737,502,083	€2,384,510,883	€1,928,112,756	€1,332,533,920
83	08/2031	€1,750,000,000	€2,715,611,432	€2,361,463,942	€1,904,536,199	€1,310,322,862
84	09/2031	€1,750,000,000	€2,693,769,281	€2,338,529,894	€1,881,159,556	€1,288,421,497
85	10/2031	€1,750,000,000	€2,671,983,193	€2,315,714,908	€1,857,986,666	€1,266,829,488
86	11/2031	€1,750,000,000	€2,650,239,706	€2,293,006,920	€1,835,006,728	€1,245,536,543
87	12/2031	€1,750,000,000	€2,628,529,355	€2,270,397,397	€1,812,211,866	€1,224,534,498
88	01/2032	€1,750,000,000	€2,606,869,204	€2,247,900,738	€1,789,612,538	€1,203,827,641
89	02/2032	€1,750,000,000	€2,585,230,453	€2,225,491,763	€1,767,187,655	€1,183,399,028
90	03/2032	€1,750,000,000	€2,563,617,940	€2,203,174,365	€1,744,939,371	€1,163,247,487
91	04/2032	€1,750,000,000	€2,542,014,659	€2,180,933,673	€1,722,854,986	€1,143,361,982
92	05/2032	€1,750,000,000	€2,520,413,104	€2,158,763,050	€1,700,928,414	€1,123,736,019
93	06/2032	€1,750,000,000	€2,498,821,478	€2,136,669,333	€1,679,164,218	€1,104,370,198
94	07/2032	€1,750,000,000	€2,477,250,281	€2,114,661,277	€1,657,568,409	€1,085,266,033
95	08/2032	€1,750,000,000	€2,455,672,558	€2,092,715,654	€1,636,121,929	€1,066,408,644
96	09/2032	€1,750,000,000	€2,434,091,811	€2,070,835,306	€1,614,826,239	€1,047,796,711
97	10/2032	€1,750,000,000	€2,412,513,144	€2,049,024,416	€1,593,683,823	€1,029,429,571
98	11/2032	€1,750,000,000	€2,390,946,417	€2,027,291,168	€1,572,700,241	€1,011,308,530
99	12/2032	€1,750,000,000	€2,369,380,310	€2,005,625,762	€1,551,867,073	€993,425,899
100	01/2033	€1,750,000,000	€2,347,838,113	€1,984,047,715	€1,531,198,608	€975,788,571



# 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	02/2033	€1,750,000,000	€2,326,304,629	€1,962,543,938	€1,510,683,883	€958,387,276
102	03/2033	€1,750,000,000	€2,304,801,928	€1,941,132,817	€1,490,336,210	€941,228,218
103	04/2033	€1,750,000,000	€2,283,201,402	€1,919,705,926	€1,470,071,646	€924,256,319
104	05/2033	€1,750,000,000	€2,261,768,470	€1,898,486,303	€1,450,060,285	€907,576,469
105	06/2033	€1,750,000,000	€2,240,375,479	€1,877,366,107	€1,430,218,387	€891,133,496
106	07/2033	€1,750,000,000	€2,219,032,106	€1,856,353,101	€1,410,550,912	€874,928,209
107	08/2033	€1,750,000,000	€2,197,723,077	€1,835,434,159	€1,391,046,931	€858,951,570
108	09/2033	€1,750,000,000	€2,176,464,310	€1,814,622,247	€1,371,715,346	€843,206,867
109	10/2033	€1,750,000,000	€2,155,250,831	€1,793,912,855	€1,352,551,787	€827,689,188
110	11/2033	€1,750,000,000	€2,134,076,431	€1,773,300,474	€1,333,551,170	€812,393,250
111	12/2033	€1,750,000,000	€2,112,923,642	€1,752,770,288	€1,314,701,479	€797,309,640
112	01/2034	€1,750,000,000	€2,091,894,204	€1,732,406,308	€1,296,064,751	€782,473,800
113	02/2034	€1,000,000,000	€2,070,883,977	€1,712,121,761	€1,277,574,940	€767,843,535
114	03/2034	€500,000,000	€2,049,885,324	€1,691,910,109	€1,259,226,389	€753,413,514
115	04/2034	€500,000,000	€2,028,956,879	€1,671,819,459	€1,241,054,064	€739,202,680
116	05/2034	€500,000,000	€2,007,995,085	€1,651,764,180	€1,222,993,541	€725,170,681
117	06/2034	€500,000,000	€1,987,119,546	€1,631,842,475	€1,205,116,817	€711,358,397
118	07/2034	€500,000,000	€1,966,304,015	€1,612,032,316	€1,187,406,581	€697,753,476
119	08/2034	€500,000,000	€1,945,551,176	€1,592,335,496	€1,169,863,196	€684,354,107
120	09/2034	€500,000,000	€1,924,857,513	€1,572,748,731	€1,152,483,296	€671,156,315
121	10/2034	€500,000,000	€1,904,232,361	€1,553,279,240	€1,135,271,219	€658,160,647
122	11/2034	€500,000,000	€1,883,693,972	€1,533,941,454	€1,118,236,512	€645,370,625
123	12/2034	€500,000,000	€1,863,235,948	€1,514,729,664	€1,101,373,972	€632,781,213
124	01/2035	€500,000,000	€1,842,968,566	€1,495,732,890	€1,084,747,145	€620,426,766
125	02/2035	€500,000,000	€1,822,728,210	€1,476,817,637	€1,068,257,958	€608,248,979
126	03/2035	€500,000,000	€1,802,515,008	€1,457,983,752	€1,051,905,546	€596,245,671
127	04/2035	€500,000,000	€1,782,335,418	€1,439,236,193	€1,035,692,728	€584,416,760
128	05/2035	€500,000,000	€1,762,182,948	€1,420,569,443	€1,019,614,769	€572,757,909
129	06/2035	€500,000,000	€1,741,921,179	€1,401,873,458	€1,003,592,152	€561,223,019
130	07/2035	€500,000,000	€1,721,946,738	€1,383,467,201	€987,852,503	€549,937,793
131	08/2035	€500,000,000	€1,702,044,151	€1,365,176,534	€972,269,911	€538,829,730
132	09/2035	€500,000,000	€1,682,218,265	€1,347,004,903	€956,845,904	€527,897,916
133	10/2035	€500,000,000	€1,662,500,508	€1,328,976,982	€941,597,027	€517,149,687
134	11/2035	€500,000,000	€1,642,903,893	€1,311,102,576	€926,529,144	€506,586,386
135	12/2035	€500,000,000	€1,623,419,611	€1,293,374,039	€911,635,749	€496,202,581
136	01/2036	€500,000,000	€1,604,059,136	€1,275,799,907	€896,921,776	€485,999,119
137	02/2036	€500,000,000	€1,584,750,575	€1,258,322,461	€882,345,642	€475,951,720
138	03/2036	€500,000,000	€1,565,522,039	€1,240,963,638	€867,921,899	€466,066,668
139	04/2036	€500,000,000	€1,546,396,048	€1,223,740,804	€853,661,756	€456,348,330
140	05/2036	€500,000,000	€1,527,348,404	€1,206,634,297	€839,550,537	€446,787,203
141	06/2036	€500,000,000	€1,508,361,040	€1,189,629,419	€825,577,158	€437,375,843
142	07/2036	€500,000,000	€1,489,575,637	€1,172,837,355	€811,817,776	€428,152,932
143	08/2036	€500,000,000	€1,470,887,318	€1,156,174,728	€798,213,435	€419,085,506
144	09/2036	€500,000,000	€1,452,305,980	€1,139,648,790	€784,768,187	€410,174,105
145	10/2036	€500,000,000	€1,433,834,967	€1,123,261,608	€771,482,474	€401,417,366
146	11/2036	€500,000,000	€1,415,481,372	€1,107,018,162	€758,358,728	€392,814,964
147	12/2036	€500,000,000	€1,397,224,162	€1,090,901,438	€745,384,319	€384,358,799
148	01/2037	€500,000,000	€1,379,065,162	€1,074,912,354	€732,558,963	€376,047,239
149	02/2037	€500,000,000	€1,360,986,646	€1,059,036,602	€719,872,024	€367,873,374
150	03/2037	€500,000,000	€1,342,986,679	€1,043,272,239	€707,321,356	€359,834,726



# 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	04/2037	€500,000,000	€1,325,057,045	€1,027,612,459	€694,901,542	€351,927,188
152	05/2037	€500,000,000	€1,307,173,392	€1,012,038,011	€682,598,819	€344,142,507
153	06/2037	€500,000,000	€1,289,331,930	€996,545,662	€670,410,342	€336,478,046
154	07/2037	€500,000,000	€1,271,524,368	€981,128,728	€658,330,974	€328,930,056
155	08/2037	€500,000,000	€1,253,734,696	€965,774,622	€646,351,677	€321,492,904
156	09/2037	€500,000,000	€1,235,967,473	€950,486,659	€634,474,117	€314,166,348
157	10/2037	€500,000,000	€1,218,226,282	€935,267,382	€622,699,429	€306,949,877
158	11/2037	€500,000,000	€1,200,536,497	€920,136,017	€611,039,807	€299,848,404
159	12/2037	€500,000,000	€1,182,892,921	€905,088,269	€599,491,739	€292,859,073
160	01/2038	€500,000,000	€1,165,231,765	€890,075,112	€588,022,195	€285,964,710
161	02/2038	€500,000,000	€1,147,728,060	€875,229,973	€576,718,705	€279,206,806
162	03/2038	€500,000,000	€1,130,268,765	€860,466,066	€565,523,163	€272,555,910
163	04/2038	€500,000,000	€1,112,703,449	€845,668,776	€554,359,813	€265,974,614
164	05/2038	€500,000,000	€1,095,379,897	€831,102,268	€543,401,340	€259,544,838
165	06/2038	€500,000,000	€1,078,115,902	€816,627,485	€532,555,685	€253,221,138
166	07/2038	€500,000,000	€1,060,957,501	€802,278,896	€521,844,601	€247,012,749
167	08/2038	€500,000,000	€1,043,861,803	€788,023,604	€511,245,910	€240,908,022
168	09/2038	€500,000,000	€1,026,769,911	€773,816,869	€500,729,995	€234,892,022
169	10/2038	€500,000,000	€1,009,809,552	€759,754,662	€490,358,358	€228,992,618
170	11/2038	€500,000,000	€992,858,907	€745,744,871	€480,070,785	€223,180,589
171	12/2038	€500,000,000	€976,080,707	€731,909,370	€469,945,076	€217,491,099
172	01/2039	€500,000,000	€959,306,596	€718,121,367	€459,898,973	€211,884,928
173	02/2039	€500,000,000	€942,663,208	€704,475,372	€449,992,422	€206,388,773
174	03/2039	€500,000,000	€926,084,010	€690,921,143	€440,192,524	€200,986,447
175	04/2039	€500,000,000	€909,391,679	€677,326,259	€430,414,493	€195,638,461
176	05/2039	€500,000,000	€892,941,155	€663,954,955	€420,825,825	€190,420,183
177	06/2039	€500,000,000	€876,545,461	€650,667,420	€411,336,855	€185,289,777
178	07/2039	€500,000,000	€860,339,195	€637,563,087	€402,009,689	€180,274,209
179	08/2039	€500,000,000	€844,255,814	€624,591,912	€392,811,782	€175,357,694
180	09/2039	€500,000,000	€828,318,768	€611,770,649	€383,752,821	€170,543,489
181	10/2039	€500,000,000	€812,546,720	€599,112,411	€374,840,108	€165,833,726
182	11/2039	€500,000,000	€796,947,174	€586,622,005	€366,075,683	€161,228,171
183	12/2039	€500,000,000	€781,510,356	€574,291,505	€357,453,635	€156,723,097
184	01/2040	€500,000,000	€766,472,408	€562,293,443	€349,080,139	€152,363,756
185	02/2040	€500,000,000	€751,500,296	€550,382,339	€340,801,427	€148,081,627
186	03/2040	€500,000,000	€736,603,681	€538,564,915	€332,621,078	€143,877,466
187	04/2040	€500,000,000	€721,788,176	€526,844,895	€324,540,783	€139,751,197
188	05/2040	€500,000,000	€707,034,616	€515,207,919	€316,551,100	€135,697,962
189	06/2040	€500,000,000	€692,394,616	€503,691,213	€308,674,295	€131,726,516
190	07/2040	€500,000,000	€677,926,456	€492,336,591	€300,935,207	€127,846,541
191	08/2040	€500,000,000	€663,585,340	€481,110,854	€293,312,677	€124,048,083
192	09/2040	€500,000,000	€649,394,055	€470,029,936	€285,815,642	€120,334,029
193	10/2040	€500,000,000	€635,434,104	€459,152,095	€278,478,607	€116,717,922
194	11/2040	€500,000,000	€621,728,868	€448,493,263	€271,310,115	€113,202,218
195	12/2040	€500,000,000	€608,253,405	€438,034,461	€264,297,548	€109,780,531
196	01/2041	€500,000,000	€594,985,942	€427,759,117	€257,429,862	€106,447,229
197	02/2041	€500,000,000	€581,872,063	€417,627,334	€250,682,120	€103,191,051
198	03/2041	€500,000,000	€568,919,360	€407,643,913	€244,056,400	€100,012,002
199	04/2041	€500,000,000	€556,187,179	€397,850,641	€237,576,836	€96,919,074
200	05/2041	€500,000,000	€543,661,081	€388,236,330	€231,235,761	€93,908,175



# 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	06/2041	€500,000,000	€531,341,455	€378,800,434	€225,031,901	€90,977,863
202	07/2041	€500,000,000	€519,286,152	€369,583,309	€218,988,225	€88,136,470
203	08/2041	€500,000,000	€507,433,485	€360,540,096	€213,077,101	€85,371,892
204	09/2041	€500,000,000	€495,767,008	€351,658,330	€207,290,267	€82,679,965
205	10/2041	€0	€484,315,500	€342,957,650	€201,638,423	€80,064,114
206	11/2041	€0	€473,069,858	€334,430,781	€196,116,365	€77,521,415
207	12/2041	€0	€461,995,376	€326,052,425	€190,708,399	€75,044,854
208	01/2042	€0	€451,082,332	€317,815,052	€185,409,354	€72,631,662
209	02/2042	€0	€440,386,993	€309,757,598	€180,241,147	€70,289,673
210	03/2042	€0	€429,826,183	€301,820,818	€175,168,479	€68,004,364
211	04/2042	€0	€419,396,487	€294,001,775	€170,189,011	€65,774,201
212	05/2042	€0	€409,034,371	€286,255,479	€165,276,141	€63,588,337
213	06/2042	€0	€398,751,235	€278,589,591	€160,433,861	€61,447,835
214	07/2042	€0	€388,527,816	€270,990,334	€155,653,806	€59,349,018
215	08/2042	€0	€378,350,169	€263,447,726	€150,929,868	€57,289,130
216	09/2042	€0	€368,235,080	€255,973,214	€146,268,246	€55,270,110
217	10/2042	€0	€358,166,502	€248,555,380	€141,662,041	€53,288,931
218	11/2042	€0	€348,155,176	€241,201,441	€137,115,016	€51,346,610
219	12/2042	€0	€338,213,272	€233,919,554	€132,631,427	€49,444,324
220	01/2043	€0	€328,252,498	€226,648,454	€128,176,223	€47,568,638
221	02/2043	€0	€318,492,614	€219,539,629	€123,834,721	€45,750,823
222	03/2043	€0	€308,826,627	€212,518,694	€119,564,275	€43,974,526
223	04/2043	€0	€299,264,911	€205,592,392	€115,368,204	€42,240,505
224	05/2043	€0	€289,806,942	€198,759,943	€111,245,576	€40,547,955
225	06/2043	€0	€280,461,692	€192,027,076	€107,199,103	€38,897,403
226	07/2043	€0	€271,231,117	€185,394,681	€103,228,768	€37,288,373
227	08/2043	€0	€262,077,321	€178,836,449	€99,319,450	€35,714,966
228	09/2043	€0	€252,988,206	€172,343,820	€95,466,011	€34,174,955
229	10/2043	€0	€243,987,025	€165,932,329	€91,676,678	€32,670,914
230	11/2043	€0	€235,060,425	€159,592,558	€87,945,837	€31,200,457
231	12/2043	€0	€226,205,220	€153,322,037	€84,271,752	€29,762,604
232	01/2044	€0	€217,456,999	€147,144,552	€80,667,097	€28,361,459
233	02/2044	€0	€208,789,092	€141,041,670	€77,121,324	€26,992,920
234	03/2044	€0	€200,226,974	€135,030,246	€73,643,240	€25,659,697
235	04/2044	€0	€191,751,469	€129,096,960	€70,225,144	€24,358,723
236	05/2044	€0	€183,348,173	€123,231,786	€66,861,198	€23,087,626
237	06/2044	€0	€175,033,831	€117,445,666	€63,556,973	€21,847,994
238	07/2044	€0	€166,862,103	€111,774,194	€60,331,282	€20,645,916
239	08/2044	€0	€158,839,986	€106,221,520	€57,185,815	€19,481,534
240	09/2044	€0	€150,780,202	€100,662,065	€54,052,580	€18,331,353
241	10/2044	€0	€143,091,226	€95,368,150	€51,077,396	€17,244,479
242	11/2044	€0	€135,566,403	€90,200,982	€48,184,954	€16,194,816
243	12/2044	€0	€127,993,631	€85,019,079	€45,299,287	€15,156,509
244	01/2045	€0	€121,210,583	€80,378,040	€42,715,666	€14,227,816
245	02/2045	€0	€114,478,877	€75,786,364	€40,171,277	€13,320,175
246	03/2045	€0	€107,791,298	€71,239,072	€37,663,234	€12,432,405
247	04/2045	€0	€101,163,669	€66,746,418	€35,196,713	€11,565,992
248	05/2045	€0	€94,616,223	€62,321,492	€32,778,327	€10,722,864
249	06/2045	€0	€88,203,974	€58,000,164	€30,426,568	€9,908,781
250	07/2045	€0	€81,999,923	€53,829,873	€28,165,787	€9,131,295



# Residential European Covered Bonds (Premium) Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	08/2045	€0	€75,946,375	€49,772,081	€25,975,214	€8,383,259
252	09/2045	€0	€70,098,150	€45,862,122	€23,872,740	€7,670,069
253	10/2045	€0	€64,521,791	€42,142,747	€21,879,921	€6,998,194
254	11/2045	€0	€59,245,628	€38,631,501	€20,005,034	€6,369,755
255	12/2045	€0	€54,296,500	€35,344,834	€18,255,698	€5,786,623
256	01/2046	€0	€49,676,007	€32,282,684	€16,630,945	€5,247,916
257	02/2046	€0	€45,292,679	€29,384,601	€15,098,781	€4,743,021
258	03/2046	€0	€41,129,355	€26,638,669	€13,652,413	€4,269,390
259	04/2046	€0	€37,219,925	€24,066,058	€12,302,026	€3,829,802
260	05/2046	€0	€33,545,308	€21,653,599	€11,040,190	€3,421,523
261	06/2046	€0	€30,177,371	€19,446,818	€9,889,397	€3,051,097
262	07/2046	€0	€27,174,197	€17,482,064	€8,867,246	€2,723,442
263	08/2046	€0	€24,432,071	€15,691,523	€7,938,455	€2,427,217
264	09/2046	€0	€21,939,741	€14,067,119	€7,098,242	€2,160,562
265	10/2046	€0	€19,654,985	€12,581,001	€6,331,923	€1,918,646
266	11/2046	€0	€17,547,435	€11,213,082	€5,628,857	€1,697,941
267	12/2046	€0	€15,572,578	€9,934,378	€4,974,057	€1,493,676
268	01/2047	€0	€13,720,949	€8,738,425	€4,363,932	€1,304,568
269	02/2047	€0	€12,193,781	€7,752,758	€3,861,676	€1,149,233
270	03/2047	€0	€10,845,088	€6,883,666	€3,419,906	€1,013,187
271	04/2047	€0	€9,662,699	€6,122,856	€3,034,053	€894,833
272	05/2047	€0	€8,586,321	€5,431,646	€2,684,575	€788,202
273	06/2047	€0	€7,614,134	€4,808,546	€2,370,459	€692,847
274	07/2047	€0	€6,745,611	€4,252,882	€2,091,110	€608,450
275	08/2047	€0	€5,971,054	€3,758,217	€1,843,106	€533,878
276	09/2047	€0	€5,278,404	€3,316,671	€1,622,354	€467,822
277	10/2047	€0	€4,630,134	€2,904,438	€1,417,033	€406,779
278	11/2047	€0	€4,033,883	€2,526,159	€1,229,287	€351,297
279	12/2047	€0	€3,492,935	€2,183,719	€1,059,899	€301,529
280	01/2048	€0	€3,014,260	€1,881,290	€910,748	€257,932
281	02/2048	€0	€2,570,176	€1,601,426	€773,257	€218,009
282	03/2048	€0	€2,162,973	€1,345,438	€647,971	€181,865
283	04/2048	€0	€1,826,595	€1,134,290	€544,867	€152,240
284	05/2048	€0	€1,545,700	€958,243	€459,110	€127,702
285	06/2048	€0	€1,314,028	€813,250	€388,633	€107,613
286	07/2048	€0	€1,119,004	€691,385	€329,542	€90,840
287	08/2048	€0	€951,788	€587,080	€279,102	€76,590
288	09/2048	€0	€802,510	€494,170	€234,324	€64,013
289	10/2048	€0	€662,867	€407,494	€192,724	€52,412
290	11/2048	€0	€533,686	€327,528	€154,504	€41,829
291	12/2048	€0	€412,693	€252,848	€118,966	€32,063
292	01/2049	€0	€305,395	€186,794	€87,660	€23,520
293	02/2049	€0	€201,131	€122,814	€57,486	€15,354
294	03/2049	€0	€110,940	€67,628	€31,573	€8,395
295	04/2049	€0	€42,506	€25,868	€12,046	€3,188
296	05/2049	€0	€7,484	€4,547	€2,112	€556
297	06/2049	€0	€1,936	€1,174	€544	€143
298	07/2049	€0	€0	€0	€0	€0
299	08/2049	€0	€0	€0	€0	€0
300	09/2049	€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	10/2049	€0	€0	€0	€0	€0
302	11/2049	€0	€0	€0	€0	€0
303	12/2049	€0	€0	€0	€0	€0
304	01/2050	€0	€0	€0	€0	€0
305	02/2050	€0	€0	€0	€0	€0
306	03/2050	€0	€0	€0	€0	€0
307	04/2050	€0	€0	€0	€0	€0
308	05/2050	€0	€0	€0	€0	€0
309	06/2050	€0	€0	€0	€0	€0
310	07/2050	€0	€0	€0	€0	€0
311	08/2050	€0	€0	€0	€0	€0
312	09/2050	€0	€0	€0	€0	€0
313	10/2050	€0	€0	€0	€0	€0
314	11/2050	€0	€0	€0	€0	€0
315	12/2050	€0	€0	€0	€0	€0
316	01/2051	€0	€0	€0	€0	€0
317	02/2051	€0	€0	€0	€0	€0
318	03/2051	€0	€0	€0	€0	€0
319	04/2051	€0	€0	€0	€0	€0
320	05/2051	€0	€0	€0	€0	€0
321	06/2051	€0	€0	€0	€0	€0
322	07/2051	€0	€0	€0	€0	€0
323	08/2051	€0	€0	€0	€0	€0
324	09/2051	€0	€0	€0	€0	€0
325	10/2051	€0	€0	€0	€0	€0
326	11/2051	€0	€0	€0	€0	€0
327	12/2051	€0	€0	€0	€0	€0
328	01/2052	€0	€0	€0	€0	€0
329	02/2052	€0	€0	€0	€0	€0
330	03/2052	€0	€0	€0	€0	€0
331	04/2052	€0	€0	€0	€0	€0
332	05/2052	€0	€0	€0	€0	€0
333	06/2052	€0	€0	€0	€0	€0
334	07/2052	€0	€0	€0	€0	€0
335	08/2052	€0	€0	€0	€0	€0
336	09/2052	€0	€0	€0	€0	€0
337	10/2052	€0	€0	€0	€0	€0
338	11/2052	€0	€0	€0	€0	€0
339	12/2052	€0	€0	€0	€0	€0
340	01/2053	€0	€0	€0	€0	€0
341	02/2053	€0	€0	€0	€0	€0
342	03/2053	€0	€0	€0	€0	€0
343	04/2053	€0	€0	€0	€0	€0
344	05/2053	€0	€0	€0	€0	€0
345	06/2053	€0	€0	€0	€0	€0
346	07/2053	€0	€0	€0	€0	€0
347	08/2053	€0	€0	€0	€0	€0
348	09/2053	€0	€0	€0	€0	€0
349	10/2053	€0	€0	€0	€0	€0
350	11/2053	€0	€0	€0	€0	€0



# Residential European Covered Bonds (Premium) Programme

## Amortisation

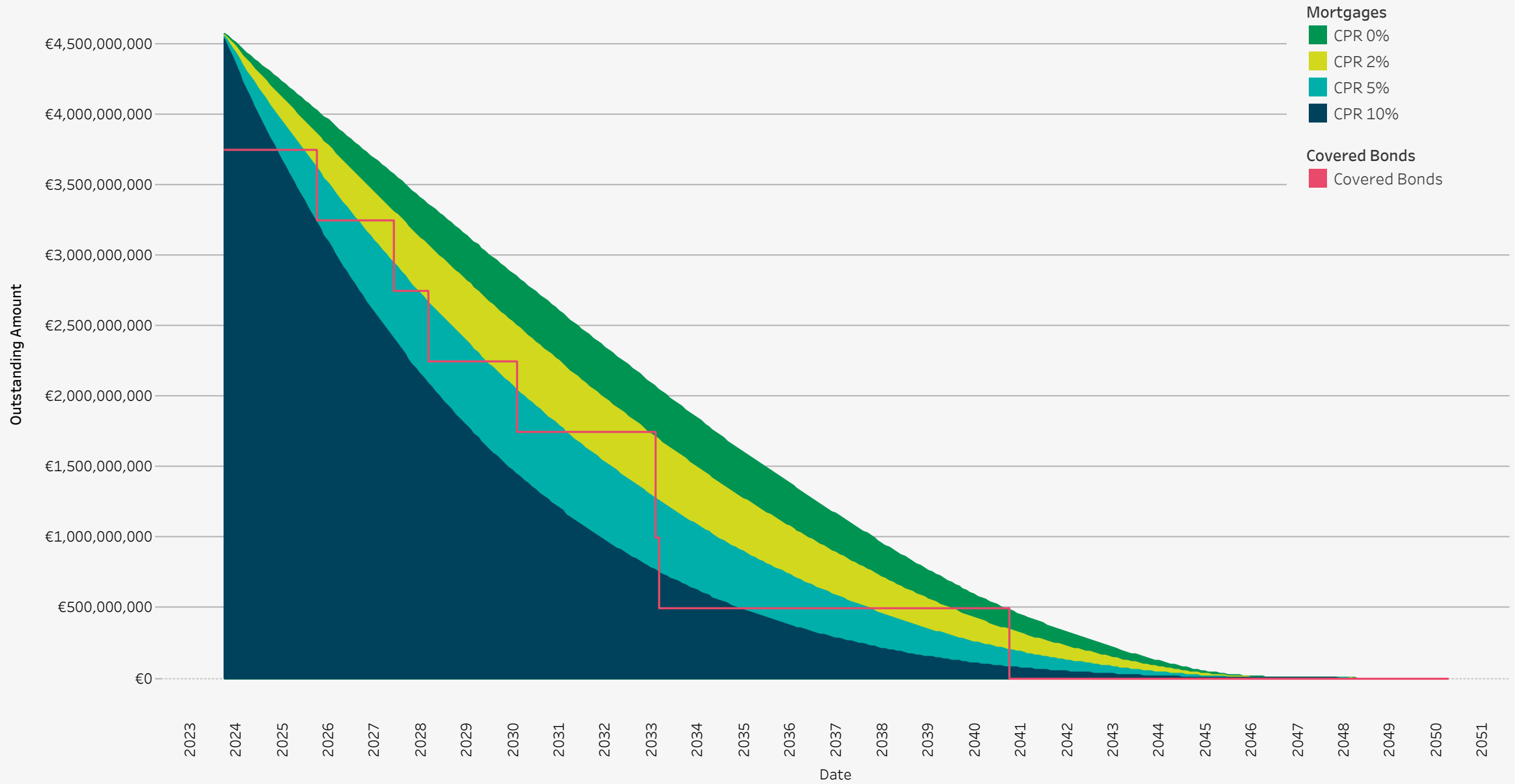
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	12/2053	€0	€0	€0	€0	€0
352	01/2054	€0	€0	€0	€0	€0
353	02/2054	€0	€0	€0	€0	€0
354	03/2054	€0	€0	€0	€0	€0
355	04/2054	€0	€0	€0	€0	€0
356	05/2054	€0	€0	€0	€0	€0
357	06/2054	€0	€0	€0	€0	€0
358	07/2054	€0	€0	€0	€0	€0
359	08/2054	€0	€0	€0	€0	€0
360	09/2054	€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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