



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 1/12/2021 Portfolio Cut-off Date 30/11/2021

Contact Details

Manager Funding & Capital Policy

Erwin De Smet +32 3 285 58 46 erwin.desmet@argenta.be

Investor Relations

investor.relations@argenta.be

Website

www.argenta.eu

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 Mortgage Pandbrieven 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	9,21	11/02/2032	Fixed	0,010%	11/02/2022	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	19,87	8/10/2042	Fixed	0,500%	8/10/2022	ACT/ACT	EUR	€500.000.000

Totals

Total Outstanding (in EUR):	€1.000.000.000
Current Weighted Average Fixed Coupon:	0,255%
Weighted Remaining Average Life *:	14,54

* At Reporting Date until Maturity Date



Residential Mortgage Pandbrieven Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	Stable	A-2

2. Argenta Spaarbank Mortgage Pandbrieven Ratings

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

Test Summary

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€1.000.000.000	(I)
Nominal Balance Residential Mortgage Loans	€1.239.036.587	(II)
Nominal Balance Public Finance Exposures	€3.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24,20%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1.157.040.812	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	115,70%	
>>> 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)	€3.000.314	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116,00%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€146.299.980	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€146.155.980	
Total Interest Proceeds Public Finance Exposures	€144.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1.242.036.587	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1.239.036.587	
Total Principal Proceeds Public Finance Exposures	€3.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€50.500.000	(X)
Costs, Fees and expenses Covered Bonds	€80.618.890	(XI)
Principal Requirement Covered Bonds	€1.000.000.000	(XII)
Total Surplus (+) / Deficit (-) (VIII) + (IX) - (X) - (XI) - (XII)	€257.217.676	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€39.405.595	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.656.408	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€37.749.187	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2.694.712	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€50.000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2.644.712	



Residential Mortgage Pandbrieven 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	€1.239.036.587
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	8.530
Number of Loans	13.576
Average Outstanding Balance per Borrower	€145.256
Average Outstanding Balance per Loan	€91.267
Weighted Average Original Loan to Initial Value	76,79%
Weighted Average Current Loan to Current Value	61,29%
Weighted Average Seasoning (in months)	38,13
Weighted Average Remaining Maturity (in months, at 0% CPR)	220,47
Weighted Average Initial Maturity (in months, at 0% CPR)	257,86
Weighted Remaining Average Life (in months, at 0% CPR)	116,90
Weighted Remaining Average Life (in months, at 2% CPR)	102,56
Weighted Remaining Average Life (in months, at 5% CPR)	85,40
Weighted Remaining Average Life (in months, at 10% CPR)	65,00
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98,22
Percentage of Fixed Rate Loans	34,25%
Percentage of Resettable Rate Loans	65,75%
Weighted Average Interest Rate	1,63%
Weighted Average Interest Rate Fixed Rate Loans	1,65%
Weighted average interest rate Resettable Rate Loans	1,62%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€17.355.201
---	-------------



Residential Mortgage Pandbrieven 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
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0,800%	16,00%	NR	AA-	NR	EUR	€3.000.000	€3.207.990	€3.000.314

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	409.409.552 €	33,04%	4.319	31,81%
Brabant Wallon	20.863.241 €	1,68%	181	1,33%
Brussels	52.624.900 €	4,25%	485	3,57%
Hainaut	40.988.131 €	3,31%	471	3,47%
Liège	27.873.339 €	2,25%	348	2,56%
Limburg	135.778.761 €	10,96%	1.651	12,16%
Luxembourg	3.539.514 €	0,29%	46	0,34%
Namur	11.656.227 €	0,94%	136	1,00%
Oost-Vlaanderen	222.326.679 €	17,94%	2.439	17,97%
Vlaams-Brabant	183.960.474 €	14,85%	1.912	14,08%
West-Vlaanderen	130.015.769 €	10,49%	1.588	11,70%
Grand Total	1.239.036.587 €	100,00%	13.576	100,00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€256.451.865	20,70%	2.024	14,91%
12 - 24	€285.402.643	23,03%	2.430	17,90%
24 - 36	€168.503.685	13,60%	1.557	11,47%
36 - 48	€92.412.033	7,46%	856	6,31%
48 - 60	€88.931.705	7,18%	1.065	7,84%
60 - 72	€159.575.286	12,88%	2.315	17,05%
72 - 84	€92.907.055	7,50%	1.647	12,13%
84 - 96	€49.633.723	4,01%	815	6,00%
96 - 108	€45.218.592	3,65%	867	6,39%
108 - 120	€0	0,00%	0	0,00%
120 - 132	€0	0,00%	0	0,00%
132 - 144	€0	0,00%	0	0,00%
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	€1.239.036.587	100,00%	13.576	100,00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€118.913	0,01%	74	0,55%
12 - 24	€1.224.368	0,10%	151	1,11%
24 - 36	€1.836.454	0,15%	148	1,09%
36 - 48	€5.240.644	0,42%	305	2,25%
48 - 60	€7.591.401	0,61%	326	2,40%
60 - 72	€6.829.092	0,55%	236	1,74%
72 - 84	€11.620.701	0,94%	354	2,61%
84 - 96	€16.571.529	1,34%	424	3,12%
96 - 108	€23.601.608	1,90%	536	3,95%
108 - 120	€26.296.638	2,12%	495	3,65%
120 - 132	€17.566.762	1,42%	307	2,26%
132 - 144	€28.410.794	2,29%	490	3,61%
144 - 156	€39.129.922	3,16%	608	4,48%
156 - 168	€51.585.247	4,16%	730	5,38%
168 - 180	€67.368.945	5,44%	846	6,23%
180 - 192	€42.560.685	3,43%	518	3,82%
192 - 204	€57.270.780	4,62%	624	4,60%
204 - 216	€83.778.675	6,76%	849	6,25%
216 - 228	€103.826.522	8,38%	923	6,80%
228 - 240	€127.052.398	10,25%	1.109	8,17%
240 - 252	€59.609.595	4,81%	494	3,64%
252 - 264	€82.342.199	6,65%	625	4,60%
264 - 276	€91.795.287	7,41%	629	4,63%
276 - 288	€142.692.283	11,52%	931	6,86%
288 - 300	€142.940.009	11,54%	843	6,21%
300 - 312	€175.137	0,01%	1	0,01%
312 - 324	€0	0,00%	0	0,00%
324 - 336	€0	0,00%	0	0,00%
336 - 348	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

4. 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	€751.542	0,06%	82	0,60%
60 - 72	€408.168	0,03%	25	0,18%
72 - 84	€1.046.279	0,08%	100	0,74%
84 - 96	€1.032.137	0,08%	49	0,36%
96 - 108	€1.769.754	0,14%	55	0,41%
108 - 120	€40.575.757	3,27%	1.417	10,44%
120 - 132	€3.894.980	0,31%	96	0,71%
132 - 144	€10.366.505	0,84%	225	1,66%
144 - 156	€11.733.323	0,95%	214	1,58%
156 - 168	€9.912.562	0,80%	172	1,27%
168 - 180	€99.406.956	8,02%	1.675	12,34%
180 - 192	€15.097.191	1,22%	206	1,52%
192 - 204	€22.321.975	1,80%	301	2,22%
204 - 216	€45.021.691	3,63%	547	4,03%
216 - 228	€16.452.003	1,33%	215	1,58%
228 - 240	€308.674.386	24,91%	3.234	23,82%
240 - 252	€9.997.639	0,81%	101	0,74%
252 - 264	€24.271.962	1,96%	238	1,75%
264 - 276	€26.135.573	2,11%	250	1,84%
276 - 288	€13.538.128	1,09%	127	0,94%
288 - 300	€504.619.006	40,73%	3.585	26,41%
300 - 312	€15.884.883	1,28%	127	0,94%
312 - 324	€11.204.049	0,90%	79	0,58%
324 - 336	€2.069.821	0,17%	24	0,18%
336 - 348	€344.330	0,03%	4	0,03%
348 - 360	€42.505.985	3,43%	428	3,15%
>360	€0	0,00%	0	0,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€51.952.951	4,19%	977	7,20%
2014	€58.954.905	4,76%	1.003	7,39%
2015	€87.283.235	7,04%	1.504	11,08%
2016	€163.955.570	13,23%	2.353	17,33%
2017	€81.878.811	6,61%	944	6,95%
2018	€89.331.443	7,21%	835	6,15%
2019	€225.005.802	18,16%	2.023	14,90%
2020	€269.292.950	21,73%	2.277	16,77%
2021	€211.380.921	17,06%	1.660	12,23%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€157.615.242	12,72%	2.818	33,04%
100k - 200k	€530.834.926	42,84%	3.603	42,24%
200k - 300k	€413.971.251	33,41%	1.716	20,12%
300k - 400k	€117.807.166	9,51%	352	4,13%
>400k	€18.808.002	1,52%	41	0,48%
Grand Total	€1.239.036.587	100,00%	8.530	100,00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€144.769	0,01%	2	0,01%
0.5% - 1%	€102.003.646	8,23%	929	6,84%
1% - 1.5%	€383.747.831	30,97%	4.175	30,75%
1.5% - 2%	€523.119.323	42,22%	5.929	43,67%
2% - 2.5%	€205.284.504	16,57%	2.194	16,16%
2.5% - 3%	€21.194.268	1,71%	261	1,92%
3% - 3.5%	€2.179.539	0,18%	49	0,36%
3.5% - 4%	€995.624	0,08%	28	0,21%
4% - 4.5%	€367.082	0,03%	9	0,07%
4.5% - 5%	€0	0,00%	0	0,00%
5% - 5.5%	€0	0,00%	0	0,00%
5.5% - 6%	€0	0,00%	0	0,00%
6% - 6.5%	€0	0,00%	0	0,00%
6.5% - 7%	€0	0,00%	0	0,00%
>7%	€0	0,00%	0	0,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€424.368.009	34,25%	5.117	37,69%
Fixed with Resets	€814.668.578	65,75%	8.459	62,31%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€15.121.833	1,22%	241	1,78%
2022	€91.341.182	7,37%	1.523	11,22%
2023	€47.481.201	3,83%	752	5,54%
2024	€28.174.695	2,27%	436	3,21%
2025	€17.486.759	1,41%	307	2,26%
2026	€29.266.619	2,36%	473	3,48%
2027	€9.705.471	0,78%	136	1,00%
2028	€10.994.662	0,89%	133	0,98%
2029	€10.449.638	0,84%	123	0,91%
2030	€20.843.034	1,68%	280	2,06%
2031	€25.546.174	2,06%	362	2,67%
2032	€3.259.222	0,26%	50	0,37%
2033	€6.963.411	0,56%	53	0,39%
2034	€19.763.380	1,60%	199	1,47%
2035	€58.687.206	4,74%	544	4,01%
2036	€49.210.213	3,97%	491	3,62%
2037	€13.774.435	1,11%	108	0,80%
2038	€31.860.411	2,57%	210	1,55%
2039	€81.830.790	6,60%	524	3,86%
2040	€122.707.064	9,90%	792	5,83%
2041	€108.062.724	8,72%	642	4,73%
2042	€4.513.397	0,36%	30	0,22%
2043	€3.379.760	0,27%	22	0,16%
2044	€4.245.299	0,34%	28	0,21%
Fixed	€424.368.009	34,25%	5.117	37,69%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1.239.036.587	100,00%	13.576	100,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1.232.604.000	99,48%	13.451	99,08%
Linear	€6.432.586	0,52%	125	0,92%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€1.466.671	0,12%	89	0,66%
10 - 20%	€10.208.751	0,82%	439	3,23%
20 - 30%	€23.425.124	1,89%	588	4,33%
30 - 40%	€37.274.410	3,01%	743	5,47%
40 - 50%	€75.950.548	6,13%	1.180	8,69%
50 - 60%	€103.605.643	8,36%	1.489	10,97%
60 - 70%	€155.740.044	12,57%	1.881	13,86%
70 - 80%	€265.515.763	21,43%	2.613	19,25%
80 - 90%	€209.214.488	16,89%	1.740	12,82%
90 - 100%	€314.409.674	25,38%	2.379	17,52%
100 - 110%	€26.739.069	2,16%	271	2,00%
110 - 120%	€15.486.402	1,25%	164	1,21%
>120%	€0	0,00%	0	0,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€13.462.945	1,09%	748	5,51%
10 - 20%	€38.261.950	3,09%	1.031	7,59%
20 - 30%	€68.522.947	5,53%	1.324	9,75%
30 - 40%	€100.074.090	8,08%	1.541	11,35%
40 - 50%	€154.549.215	12,47%	1.978	14,57%
50 - 60%	€181.738.408	14,67%	1.950	14,36%
60 - 70%	€215.858.397	17,42%	1.942	14,30%
70 - 80%	€192.673.532	15,55%	1.421	10,47%
80 - 90%	€165.900.814	13,39%	1.012	7,45%
90 - 100%	€107.098.995	8,64%	623	4,59%
100 - 110%	€895.294	0,07%	6	0,04%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€1.113.112	0,09%	116	0,85%
20 - 40%	€10.334.189	0,83%	475	3,50%
40 - 60%	€52.314.923	4,22%	1.298	9,56%
60 - 80%	€309.460.256	24,98%	3.921	28,88%
80 - 100%	€327.958.439	26,47%	3.169	23,34%
100 - 120%	€33.831.322	2,73%	594	4,38%
120 - 140%	€51.468.626	4,15%	772	5,69%
140 - 160%	€77.477.818	6,25%	821	6,05%
160 - 180%	€242.371.552	19,56%	1.612	11,87%
180 - 200%	€16.378.266	1,32%	124	0,91%
200 - 300%	€46.331.836	3,74%	315	2,32%
300 - 400%	€68.912.589	5,56%	352	2,59%
400 - 500%	€431.795	0,03%	3	0,02%
>500%	€651.865	0,05%	4	0,03%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

15. 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	€1.072.530	0,09%	200	1,47%
12 - 24	€6.775.487	0,55%	446	3,29%
24 - 36	€13.841.919	1,12%	562	4,14%
36 - 48	€24.864.054	2,01%	704	5,19%
48 - 60	€47.751.703	3,85%	1.001	7,37%
60 - 72	€37.211.323	3,00%	664	4,89%
72 - 84	€76.103.610	6,14%	1.203	8,86%
84 - 96	€111.906.014	9,03%	1.419	10,45%
96 - 108	€89.955.869	7,26%	998	7,35%
108 - 120	€197.212.153	15,92%	1.828	13,46%
120 - 132	€150.313.114	12,13%	1.357	10,00%
132 - 144	€122.654.962	9,90%	890	6,56%
144 - 156	€291.951.205	23,56%	1.870	13,77%
156 - 168	€67.422.643	5,44%	434	3,20%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%

16. 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	€101.998.323	8,23%	1.911	14,08%
12 - 24	€59.208.679	4,78%	1.074	7,91%
24 - 36	€38.934.157	3,14%	845	6,22%
36 - 48	€40.405.832	3,26%	797	5,87%
48 - 60	€41.937.282	3,38%	717	5,28%
60 - 72	€42.627.597	3,44%	618	4,55%
72 - 84	€58.818.386	4,75%	778	5,73%
84 - 96	€83.795.579	6,76%	1.006	7,41%
96 - 108	€95.636.357	7,72%	943	6,95%
108 - 120	€158.686.556	12,81%	1.432	10,55%
120 - 132	€133.033.332	10,74%	1.082	7,97%
132 - 144	€173.896.938	14,03%	1.097	8,08%
144 - 156	€205.116.446	16,55%	1.245	9,17%
156 - 168	€4.941.121	0,40%	31	0,23%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%



Residential Mortgage Pandbrieven Programme

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€1.239.036.587	100,00%	13.576	100,00%
Grand Total	€1.239.036.587	100,00%	13.576	100,00%



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	12/2021	€1.000.000.000	€1.233.351.390	€1.231.276.717	€1.228.090.753	€1.222.569.912
2	01/2022	€1.000.000.000	€1.227.667.426	€1.223.540.676	€1.217.216.975	€1.206.297.657
3	02/2022	€1.000.000.000	€1.221.977.229	€1.215.820.977	€1.206.407.461	€1.190.210.399
4	03/2022	€1.000.000.000	€1.216.279.959	€1.208.116.760	€1.195.661.061	€1.174.305.389
5	04/2022	€1.000.000.000	€1.210.575.818	€1.200.428.210	€1.184.977.661	€1.158.580.924
6	05/2022	€1.000.000.000	€1.204.865.414	€1.192.755.906	€1.174.357.540	€1.143.035.695
7	06/2022	€1.000.000.000	€1.199.151.099	€1.185.102.153	€1.163.802.662	€1.127.670.035
8	07/2022	€1.000.000.000	€1.193.430.232	€1.177.464.310	€1.153.310.126	€1.112.479.563
9	08/2022	€1.000.000.000	€1.187.703.416	€1.169.842.950	€1.142.880.202	€1.097.463.001
10	09/2022	€1.000.000.000	€1.181.969.767	€1.162.237.180	€1.132.511.722	€1.082.617.707
11	10/2022	€1.000.000.000	€1.176.229.412	€1.154.647.104	€1.122.204.501	€1.067.942.004
12	11/2022	€1.000.000.000	€1.170.483.066	€1.147.073.404	€1.111.958.913	€1.053.434.759
13	12/2022	€1.000.000.000	€1.164.731.001	€1.139.516.322	€1.101.774.900	€1.039.094.438
14	01/2023	€1.000.000.000	€1.158.972.374	€1.131.975.009	€1.091.651.351	€1.024.918.530
15	02/2023	€1.000.000.000	€1.153.213.339	€1.124.455.445	€1.081.593.737	€1.010.910.702
16	03/2023	€1.000.000.000	€1.147.452.435	€1.116.956.156	€1.071.600.314	€997.067.831
17	04/2023	€1.000.000.000	€1.141.688.788	€1.109.476.250	€1.061.669.913	€983.387.366
18	05/2023	€1.000.000.000	€1.135.919.798	€1.102.013.165	€1.051.799.783	€969.865.327
19	06/2023	€1.000.000.000	€1.130.151.774	€1.094.572.983	€1.041.995.427	€956.505.367
20	07/2023	€1.000.000.000	€1.124.380.797	€1.087.151.858	€1.032.252.861	€943.302.392
21	08/2023	€1.000.000.000	€1.118.610.619	€1.079.753.375	€1.022.575.179	€930.257.819
22	09/2023	€1.000.000.000	€1.112.840.384	€1.072.376.651	€1.012.961.223	€917.369.178
23	10/2023	€1.000.000.000	€1.107.069.243	€1.065.020.817	€1.003.409.854	€904.634.045
24	11/2023	€1.000.000.000	€1.101.299.330	€1.057.687.877	€993.922.645	€892.052.457
25	12/2023	€1.000.000.000	€1.095.526.294	€1.050.373.597	€984.495.306	€879.619.200
26	01/2024	€1.000.000.000	€1.089.751.950	€1.043.079.681	€975.129.136	€867.334.108
27	02/2024	€1.000.000.000	€1.083.976.205	€1.035.805.992	€965.823.706	€855.195.477
28	03/2024	€1.000.000.000	€1.078.196.977	€1.028.550.500	€956.576.826	€843.200.066
29	04/2024	€1.000.000.000	€1.072.419.332	€1.021.317.995	€947.392.656	€831.350.251
30	05/2024	€1.000.000.000	€1.066.640.808	€1.014.106.075	€938.268.656	€819.642.499
31	06/2024	€1.000.000.000	€1.060.863.201	€1.006.916.398	€929.206.057	€808.076.606
32	07/2024	€1.000.000.000	€1.055.083.122	€999.745.699	€920.201.542	€796.648.423
33	08/2024	€1.000.000.000	€1.049.301.710	€992.595.013	€911.255.778	€785.357.294
34	09/2024	€1.000.000.000	€1.043.517.928	€985.463.317	€902.367.538	€774.200.935
35	10/2024	€1.000.000.000	€1.037.733.013	€978.351.737	€893.537.564	€763.178.778
36	11/2024	€1.000.000.000	€1.031.945.763	€971.259.097	€884.764.499	€752.288.461
37	12/2024	€1.000.000.000	€1.026.161.334	€964.190.200	€876.052.425	€741.532.262
38	01/2025	€1.000.000.000	€1.020.393.350	€957.157.763	€867.412.553	€730.918.408
39	02/2025	€1.000.000.000	€1.014.626.025	€950.146.873	€858.831.005	€720.433.921
40	03/2025	€1.000.000.000	€1.008.856.601	€943.154.900	€850.305.113	€710.075.407
41	04/2025	€1.000.000.000	€1.003.089.724	€936.186.138	€841.838.466	€699.844.717
42	05/2025	€1.000.000.000	€997.321.895	€929.237.267	€833.427.780	€689.737.974
43	06/2025	€1.000.000.000	€991.557.638	€922.312.445	€825.076.498	€679.756.898
44	07/2025	€1.000.000.000	€985.799.106	€915.413.608	€816.786.039	€669.901.506
45	08/2025	€1.000.000.000	€980.043.069	€908.537.683	€808.553.351	€660.168.156
46	09/2025	€1.000.000.000	€974.296.818	€901.691.359	€800.384.073	€650.560.320
47	10/2025	€1.000.000.000	€968.555.802	€894.870.332	€792.274.056	€641.073.477
48	11/2025	€1.000.000.000	€962.821.141	€888.075.564	€784.223.837	€631.706.950
49	12/2025	€1.000.000.000	€957.093.183	€881.307.296	€776.233.314	€622.459.553
50	01/2026	€1.000.000.000	€951.371.968	€874.565.483	€768.302.134	€613.329.904



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	02/2026	€1.000.000.000	€945.653.612	€867.846.482	€760.426.789	€604.314.132
52	03/2026	€1.000.000.000	€939.935.283	€861.147.636	€752.604.669	€595.409.135
53	04/2026	€1.000.000.000	€934.217.582	€854.469.446	€744.835.944	€586.614.040
54	05/2026	€1.000.000.000	€928.506.175	€847.817.032	€737.124.795	€577.931.131
55	06/2026	€1.000.000.000	€922.801.473	€841.190.694	€729.471.177	€569.359.337
56	07/2026	€1.000.000.000	€917.104.994	€834.591.732	€721.875.911	€560.898.272
57	08/2026	€1.000.000.000	€911.414.199	€828.017.755	€714.336.621	€552.545.072
58	09/2026	€1.000.000.000	€905.732.491	€821.471.776	€706.855.605	€544.300.512
59	10/2026	€1.000.000.000	€900.055.400	€814.949.656	€699.428.999	€536.160.621
60	11/2026	€1.000.000.000	€894.385.734	€808.453.865	€692.058.631	€528.125.832
61	12/2026	€1.000.000.000	€888.720.184	€801.981.337	€684.741.585	€520.192.955
62	01/2027	€1.000.000.000	€883.061.071	€795.534.095	€677.479.305	€512.362.149
63	02/2027	€1.000.000.000	€877.397.475	€789.102.243	€670.263.096	€504.625.921
64	03/2027	€1.000.000.000	€871.734.484	€782.690.320	€663.096.579	€496.986.139
65	04/2027	€1.000.000.000	€866.073.490	€776.299.528	€655.980.517	€489.442.493
66	05/2027	€1.000.000.000	€860.411.462	€769.927.095	€648.912.315	€481.992.176
67	06/2027	€1.000.000.000	€854.754.300	€763.578.251	€641.896.129	€474.637.417
68	07/2027	€1.000.000.000	€849.098.439	€757.249.749	€634.928.964	€467.375.127
69	08/2027	€1.000.000.000	€843.443.347	€750.941.061	€628.010.127	€460.203.955
70	09/2027	€1.000.000.000	€837.788.605	€744.651.766	€621.139.021	€453.122.632
71	10/2027	€1.000.000.000	€832.130.909	€738.378.884	€614.312.924	€446.128.363
72	11/2027	€1.000.000.000	€826.477.916	€732.129.165	€607.537.214	€439.224.250
73	12/2027	€1.000.000.000	€820.823.306	€725.896.952	€600.806.946	€432.405.901
74	01/2028	€1.000.000.000	€815.177.272	€719.691.206	€594.129.288	€425.677.672
75	02/2028	€1.000.000.000	€809.533.509	€713.506.285	€587.499.313	€419.035.207
76	03/2028	€1.000.000.000	€803.890.849	€707.341.107	€580.915.885	€412.476.913
77	04/2028	€1.000.000.000	€798.256.986	€701.202.378	€574.384.257	€406.005.730
78	05/2028	€1.000.000.000	€792.624.014	€695.083.082	€567.898.420	€399.616.616
79	06/2028	€1.000.000.000	€786.996.607	€688.987.260	€561.461.431	€393.310.958
80	07/2028	€1.000.000.000	€781.382.507	€682.921.610	€555.078.475	€387.091.600
81	08/2028	€1.000.000.000	€775.773.023	€676.878.445	€548.743.020	€380.953.188
82	09/2028	€1.000.000.000	€770.167.887	€670.857.466	€542.454.575	€374.894.631
83	10/2028	€1.000.000.000	€764.568.188	€664.859.554	€536.213.603	€368.915.510
84	11/2028	€1.000.000.000	€758.982.895	€658.892.431	€530.026.063	€363.019.166
85	12/2028	€1.000.000.000	€753.406.791	€652.951.464	€523.887.940	€357.202.075
86	01/2029	€1.000.000.000	€747.841.578	€647.038.043	€517.800.078	€351.464.062
87	02/2029	€1.000.000.000	€742.278.394	€641.144.422	€511.756.018	€345.800.019
88	03/2029	€1.000.000.000	€736.715.949	€635.269.435	€505.754.603	€340.208.485
89	04/2029	€1.000.000.000	€731.157.798	€629.416.095	€499.798.009	€334.690.250
90	05/2029	€1.000.000.000	€725.603.645	€623.584.086	€493.885.749	€329.244.308
91	06/2029	€1.000.000.000	€720.056.112	€617.775.597	€488.019.319	€323.870.982
92	07/2029	€1.000.000.000	€714.523.845	€611.997.959	€482.204.250	€318.573.245
93	08/2029	€1.000.000.000	€709.004.584	€606.249.132	€476.438.648	€313.349.129
94	09/2029	€1.000.000.000	€703.493.464	€600.524.863	€470.718.906	€308.195.569
95	10/2029	€1.000.000.000	€697.996.771	€594.830.432	€465.048.901	€303.114.431
96	11/2029	€1.000.000.000	€692.516.736	€589.167.632	€459.429.752	€298.105.747
97	12/2029	€1.000.000.000	€687.048.686	€583.532.378	€453.857.994	€293.166.583
98	01/2030	€1.000.000.000	€681.618.391	€577.946.429	€448.350.243	€288.306.960
99	02/2030	€1.000.000.000	€676.190.912	€572.380.005	€442.883.064	€283.511.077
100	03/2030	€1.000.000.000	€670.769.098	€566.835.460	€437.458.062	€278.779.366



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	04/2030	€1.000.000.000	€665.357.350	€561.316.440	€432.077.817	€274.112.861
102	05/2030	€1.000.000.000	€659.953.541	€555.821.071	€426.740.644	€269.509.882
103	06/2030	€1.000.000.000	€654.557.809	€550.349.392	€421.446.340	€264.969.700
104	07/2030	€1.000.000.000	€649.181.031	€544.910.459	€416.201.589	€260.495.906
105	08/2030	€1.000.000.000	€643.812.182	€539.494.911	€410.998.973	€256.083.235
106	09/2030	€1.000.000.000	€638.448.252	€534.100.155	€405.836.293	€251.729.745
107	10/2030	€1.000.000.000	€633.104.261	€528.738.675	€400.722.797	€247.440.592
108	11/2030	€1.000.000.000	€627.779.561	€523.409.804	€395.657.698	€243.214.664
109	12/2030	€1.000.000.000	€622.483.031	€518.120.812	€390.646.195	€239.054.530
110	01/2031	€1.000.000.000	€617.205.093	€512.863.582	€385.681.863	€234.955.620
111	02/2031	€500.000.000	€611.936.009	€507.629.917	€380.758.282	€230.913.446
112	03/2031	€500.000.000	€606.679.236	€502.422.605	€375.877.313	€226.928.592
113	04/2031	€500.000.000	€601.437.231	€497.243.584	€371.040.166	€223.001.237
114	05/2031	€500.000.000	€596.199.575	€492.084.155	€366.240.115	€219.126.803
115	06/2031	€500.000.000	€590.976.246	€486.952.482	€361.483.026	€215.308.284
116	07/2031	€500.000.000	€585.762.310	€481.844.407	€356.765.575	€211.543.174
117	08/2031	€500.000.000	€580.566.112	€476.766.706	€352.092.548	€207.833.786
118	09/2031	€500.000.000	€575.375.949	€471.709.673	€347.456.539	€204.175.227
119	10/2031	€500.000.000	€570.197.386	€466.677.797	€342.860.648	€200.568.830
120	11/2031	€500.000.000	€565.027.399	€461.668.523	€338.302.775	€197.012.872
121	12/2031	€500.000.000	€559.863.982	€456.680.140	€333.781.464	€193.506.028
122	01/2032	€500.000.000	€554.711.575	€451.716.199	€329.299.104	€190.049.213
123	02/2032	€500.000.000	€549.565.278	€446.772.632	€324.852.520	€186.640.121
124	03/2032	€500.000.000	€544.423.487	€441.848.077	€320.440.530	€183.277.626
125	04/2032	€500.000.000	€539.283.415	€436.940.217	€316.061.274	€179.960.229
126	05/2032	€500.000.000	€534.142.852	€432.047.220	€311.713.259	€176.686.663
127	06/2032	€500.000.000	€529.005.750	€427.172.245	€307.398.598	€173.457.714
128	07/2032	€500.000.000	€523.878.796	€422.320.628	€303.120.943	€170.275.013
129	08/2032	€500.000.000	€518.754.025	€417.485.882	€298.875.445	€167.135.404
130	09/2032	€500.000.000	€513.628.132	€412.665.304	€294.660.006	€164.037.316
131	10/2032	€500.000.000	€508.506.765	€407.863.394	€290.477.675	€160.982.054
132	11/2032	€500.000.000	€503.388.894	€403.079.269	€286.327.649	€157.968.769
133	12/2032	€500.000.000	€498.273.929	€398.312.409	€282.209.387	€154.996.768
134	01/2033	€500.000.000	€493.161.799	€393.562.708	€278.122.647	€152.065.531
135	02/2033	€500.000.000	€488.056.269	€388.833.118	€274.069.341	€149.175.715
136	03/2033	€500.000.000	€482.964.638	€384.129.379	€270.053.323	€146.329.012
137	04/2033	€500.000.000	€477.878.080	€379.444.394	€266.069.404	€143.522.203
138	05/2033	€500.000.000	€472.796.110	€374.777.720	€262.117.101	€140.754.651
139	06/2033	€500.000.000	€467.734.909	€370.142.108	€258.205.137	€138.030.645
140	07/2033	€500.000.000	€462.693.260	€365.536.478	€254.332.524	€135.349.228
141	08/2033	€500.000.000	€457.670.398	€360.960.112	€250.498.532	€132.709.591
142	09/2033	€500.000.000	€452.657.854	€356.406.232	€246.698.243	€130.108.725
143	10/2033	€500.000.000	€447.664.657	€351.881.859	€242.936.314	€127.548.703
144	11/2033	€500.000.000	€442.682.325	€347.380.223	€239.207.860	€125.026.564
145	12/2033	€500.000.000	€437.722.977	€342.910.744	€235.519.159	€122.545.208
146	01/2034	€500.000.000	€432.783.060	€338.470.514	€231.867.983	€120.103.072
147	02/2034	€500.000.000	€427.855.465	€334.053.873	€228.250.243	€117.697.659
148	03/2034	€500.000.000	€422.939.309	€329.660.049	€224.665.223	€115.328.241
149	04/2034	€500.000.000	€418.029.971	€325.285.366	€221.110.238	€112.993.097
150	05/2034	€500.000.000	€413.124.340	€320.927.349	€217.583.445	€110.690.959



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	06/2034	€500.000.000	€408.232.468	€316.593.744	€214.089.931	€108.424.090
152	07/2034	€500.000.000	€403.358.144	€312.287.395	€210.631.424	€106.193.015
153	08/2034	€500.000.000	€398.502.799	€308.009.308	€207.208.394	€103.997.613
154	09/2034	€500.000.000	€393.668.585	€303.761.035	€203.821.672	€101.837.946
155	10/2034	€500.000.000	€388.854.300	€299.541.534	€200.470.346	€99.713.200
156	11/2034	€500.000.000	€384.075.374	€295.362.561	€197.162.052	€97.626.807
157	12/2034	€500.000.000	€379.328.057	€291.221.068	€193.894.491	€95.577.236
158	01/2035	€500.000.000	€374.627.102	€287.128.205	€190.674.813	€93.567.617
159	02/2035	€500.000.000	€369.935.844	€283.055.707	€187.483.988	€91.588.229
160	03/2035	€500.000.000	€365.253.654	€279.003.025	€184.321.490	€89.638.524
161	04/2035	€500.000.000	€360.582.645	€274.971.702	€181.188.178	€87.718.626
162	05/2035	€500.000.000	€355.917.592	€270.957.687	€178.081.221	€85.826.881
163	06/2035	€500.000.000	€351.268.476	€266.968.510	€175.005.413	€83.965.317
164	07/2035	€500.000.000	€346.653.228	€263.017.684	€171.969.405	€82.137.764
165	08/2035	€500.000.000	€342.063.103	€259.098.424	€168.968.521	€80.341.648
166	09/2035	€500.000.000	€337.501.029	€255.212.817	€166.003.906	€78.577.188
167	10/2035	€500.000.000	€332.968.243	€251.361.660	€163.075.852	€76.844.196
168	11/2035	€500.000.000	€328.471.306	€247.549.753	€160.187.237	€75.143.699
169	12/2035	€500.000.000	€324.011.233	€243.777.695	€157.338.199	€73.475.420
170	01/2036	€500.000.000	€319.589.929	€240.046.747	€154.529.296	€71.839.280
171	02/2036	€500.000.000	€315.185.628	€236.340.410	€151.749.679	€70.229.919
172	03/2036	€500.000.000	€310.810.307	€232.667.557	€149.004.856	€68.649.606
173	04/2036	€500.000.000	€306.469.230	€229.031.984	€146.297.034	€67.099.053
174	05/2036	€500.000.000	€302.154.003	€225.427.269	€143.621.887	€65.575.972
175	06/2036	€500.000.000	€297.873.276	€221.859.730	€140.983.229	€64.081.815
176	07/2036	€500.000.000	€293.635.256	€218.335.309	€138.384.594	€62.617.877
177	08/2036	€500.000.000	€289.428.364	€214.845.225	€135.820.170	€61.181.216
178	09/2036	€500.000.000	€285.242.117	€211.381.564	€133.284.750	€59.769.213
179	10/2036	€500.000.000	€281.085.533	€207.950.893	€130.782.291	€58.383.383
180	11/2036	€500.000.000	€276.953.485	€204.549.287	€128.310.121	€57.022.267
181	12/2036	€500.000.000	€272.852.613	€201.181.523	€125.871.043	€55.686.848
182	01/2037	€500.000.000	€268.775.639	€197.842.102	€123.461.415	€54.375.254
183	02/2037	€500.000.000	€264.708.322	€194.520.443	€121.074.470	€53.084.272
184	03/2037	€500.000.000	€260.655.504	€191.220.035	€118.712.244	€51.814.587
185	04/2037	€500.000.000	€256.622.078	€187.944.383	€116.376.761	€50.566.866
186	05/2037	€500.000.000	€252.608.475	€184.693.704	€114.067.993	€49.340.871
187	06/2037	€500.000.000	€248.619.686	€181.471.540	€111.787.959	€48.137.251
188	07/2037	€500.000.000	€244.639.860	€178.266.227	€109.529.314	€46.952.624
189	08/2037	€500.000.000	€240.664.212	€175.074.222	€107.289.766	€45.785.824
190	09/2037	€500.000.000	€236.695.533	€171.897.513	€105.070.422	€44.637.150
191	10/2037	€500.000.000	€232.731.186	€168.734.137	€102.869.975	€43.505.870
192	11/2037	€500.000.000	€228.786.270	€165.594.981	€100.694.939	€42.394.558
193	12/2037	€500.000.000	€224.855.233	€162.475.937	€98.542.668	€41.301.900
194	01/2038	€500.000.000	€220.955.667	€159.389.620	€96.420.659	€40.230.835
195	02/2038	€500.000.000	€217.071.093	€156.324.023	€94.321.474	€39.178.046
196	03/2038	€500.000.000	€213.203.844	€153.280.744	€92.245.938	€38.143.688
197	04/2038	€500.000.000	€209.357.522	€150.262.281	€90.195.407	€37.128.132
198	05/2038	€500.000.000	€205.532.003	€147.268.446	€88.169.615	€36.131.073
199	06/2038	€500.000.000	€201.734.830	€144.304.533	€86.171.570	€35.153.548
200	07/2038	€500.000.000	€197.964.537	€141.369.372	€84.200.400	€34.194.996



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	08/2038	€500.000.000	€194.211.166	€138.455.740	€82.251.644	€33.253.413
202	09/2038	€500.000.000	€190.474.541	€135.563.428	€80.325.041	€32.328.522
203	10/2038	€500.000.000	€186.755.438	€132.692.906	€78.420.736	€31.420.207
204	11/2038	€500.000.000	€183.074.704	€129.858.872	€76.547.256	€30.531.701
205	12/2038	€500.000.000	€179.418.553	€127.051.407	€74.698.568	€29.660.392
206	01/2039	€500.000.000	€175.785.758	€124.269.529	€72.873.939	€28.805.810
207	02/2039	€500.000.000	€172.171.783	€121.509.933	€71.071.285	€27.966.960
208	03/2039	€500.000.000	€168.583.902	€118.777.655	€69.293.409	€27.144.776
209	04/2039	€500.000.000	€165.016.466	€116.068.605	€67.537.774	€26.338.093
210	05/2039	€500.000.000	€161.475.830	€113.387.153	€65.806.777	€25.547.678
211	06/2039	€500.000.000	€157.963.209	€110.734.031	€64.100.685	€24.773.464
212	07/2039	€500.000.000	€154.498.508	€108.123.052	€62.427.314	€24.018.283
213	08/2039	€500.000.000	€151.085.831	€105.556.888	€60.787.983	€23.282.429
214	09/2039	€500.000.000	€147.722.389	€103.033.394	€59.181.225	€22.565.125
215	10/2039	€500.000.000	€144.403.223	€100.548.920	€57.604.730	€21.865.287
216	11/2039	€500.000.000	€141.121.292	€98.098.396	€56.055.398	€21.181.549
217	12/2039	€500.000.000	€137.879.180	€95.683.465	€54.533.983	€20.514.018
218	01/2040	€500.000.000	€134.744.712	€93.350.957	€53.066.921	€19.872.415
219	02/2040	€500.000.000	€131.634.554	€91.042.838	€51.620.916	€19.244.016
220	03/2040	€500.000.000	€128.537.432	€88.751.222	€50.191.370	€18.626.973
221	04/2040	€500.000.000	€125.464.003	€86.483.389	€48.782.292	€18.022.652
222	05/2040	€500.000.000	€122.407.626	€84.234.669	€47.390.924	€17.429.900
223	06/2040	€500.000.000	€119.386.276	€82.017.334	€46.024.040	€16.851.079
224	07/2040	€500.000.000	€116.409.960	€79.838.105	€44.685.241	€16.287.346
225	08/2040	€500.000.000	€113.467.977	€77.689.483	€43.370.149	€15.736.943
226	09/2040	€500.000.000	€110.569.443	€75.577.563	€42.081.998	€15.200.891
227	10/2040	€500.000.000	€107.726.019	€73.510.133	€40.824.933	€14.680.519
228	11/2040	€500.000.000	€104.940.818	€71.489.109	€39.599.796	€14.175.948
229	12/2040	€500.000.000	€102.229.511	€69.524.930	€38.412.133	€13.688.972
230	01/2041	€500.000.000	€99.578.167	€67.607.869	€37.256.315	€13.217.386
231	02/2041	€500.000.000	€96.970.859	€65.726.908	€36.126.064	€12.758.792
232	03/2041	€500.000.000	€94.397.404	€63.874.990	€35.017.335	€12.311.621
233	04/2041	€500.000.000	€91.880.556	€62.067.357	€33.938.316	€11.878.611
234	05/2041	€500.000.000	€89.405.992	€60.294.140	€32.883.416	€11.457.650
235	06/2041	€500.000.000	€86.995.646	€58.569.947	€31.860.417	€11.051.299
236	07/2041	€500.000.000	€84.643.846	€56.890.735	€30.866.896	€10.658.549
237	08/2041	€500.000.000	€82.346.404	€55.253.479	€29.901.009	€10.278.606
238	09/2041	€500.000.000	€80.095.873	€53.652.995	€28.959.761	€9.910.295
239	10/2041	€0	€77.873.840	€52.076.797	€28.036.259	€9.551.133
240	11/2041	€0	€75.684.463	€50.527.551	€27.131.814	€9.201.464
241	12/2041	€0	€73.524.351	€49.002.874	€26.245.022	€8.860.705
242	01/2042	€0	€71.402.059	€47.508.348	€25.378.743	€8.529.718
243	02/2042	€0	€69.307.599	€46.037.198	€24.529.227	€8.207.137
244	03/2042	€0	€67.232.835	€44.583.924	€23.693.437	€7.891.855
245	04/2042	€0	€65.178.269	€43.148.781	€22.871.418	€7.583.809
246	05/2042	€0	€63.133.128	€41.724.569	€22.059.274	€7.281.632
247	06/2042	€0	€61.098.824	€40.312.176	€21.257.412	€6.985.398
248	07/2042	€0	€59.081.068	€38.915.317	€20.467.722	€6.695.662
249	08/2042	€0	€57.071.138	€37.528.189	€19.687.082	€6.411.337
250	09/2042	€0	€55.075.711	€36.155.138	€18.917.710	€6.133.086



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	10/2042	€0	€53.099.085	€34.798.922	€18.160.973	€5.861.285
252	11/2042	€0	€51.149.919	€33.465.132	€17.419.700	€5.596.772
253	12/2042	€0	€49.225.654	€32.151.995	€16.692.863	€5.339.137
254	01/2043	€0	€47.325.401	€30.858.838	€15.980.019	€5.088.160
255	02/2043	€0	€45.453.899	€29.588.657	€15.282.618	€4.844.227
256	03/2043	€0	€43.607.711	€28.339.112	€14.599.351	€4.606.844
257	04/2043	€0	€41.801.818	€27.119.830	€13.935.067	€4.377.461
258	05/2043	€0	€40.028.247	€25.925.503	€13.286.913	€4.155.091
259	06/2043	€0	€38.288.450	€24.756.956	€12.655.198	€3.939.750
260	07/2043	€0	€36.590.534	€23.619.302	€12.042.413	€3.732.127
261	08/2043	€0	€34.913.022	€22.498.553	€11.441.313	€3.529.897
262	09/2043	€0	€33.260.379	€21.397.507	€10.853.236	€3.333.409
263	10/2043	€0	€31.637.482	€20.319.206	€10.279.633	€3.143.042
264	11/2043	€0	€30.039.097	€19.260.189	€9.718.656	€2.958.163
265	12/2043	€0	€28.463.036	€18.218.966	€9.169.469	€2.778.455
266	01/2044	€0	€26.919.811	€17.202.175	€8.635.323	€2.604.840
267	02/2044	€0	€25.401.365	€16.204.560	€8.113.482	€2.436.424
268	03/2044	€0	€23.908.923	€15.226.814	€7.604.206	€2.273.227
269	04/2044	€0	€22.428.797	€14.260.142	€7.103.027	€2.113.857
270	05/2044	€0	€20.966.160	€13.307.780	€6.611.500	€1.958.734
271	06/2044	€0	€19.519.538	€12.368.729	€6.129.066	€1.807.644
272	07/2044	€0	€18.123.576	€11.464.848	€5.666.466	€1.663.697
273	08/2044	€0	€16.773.881	€10.593.190	€5.222.105	€1.526.338
274	09/2044	€0	€15.465.482	€9.750.469	€4.794.233	€1.394.978
275	10/2044	€0	€14.204.569	€8.940.441	€4.384.573	€1.270.044
276	11/2044	€0	€12.993.160	€8.164.217	€3.993.537	€1.151.576
277	12/2044	€0	€11.829.601	€7.420.594	€3.620.401	€1.039.285
278	01/2045	€0	€10.827.668	€6.780.666	€3.299.629	€942.945
279	02/2045	€0	€9.835.194	€6.148.784	€2.984.398	€849.027
280	03/2045	€0	€8.857.867	€5.528.461	€2.676.373	€757.974
281	04/2045	€0	€7.896.893	€4.920.398	€2.375.841	€669.836
282	05/2045	€0	€6.962.128	€4.330.667	€2.085.675	€585.384
283	06/2045	€0	€6.064.529	€3.765.986	€1.809.029	€505.456
284	07/2045	€0	€5.215.027	€3.233.010	€1.548.990	€430.853
285	08/2045	€0	€4.401.980	€2.724.378	€1.301.918	€360.502
286	09/2045	€0	€3.643.350	€2.251.070	€1.072.952	€295.765
287	10/2045	€0	€2.959.931	€1.825.738	€867.970	€238.185
288	11/2045	€0	€2.356.457	€1.451.060	€688.060	€187.966
289	12/2045	€0	€1.833.954	€1.127.413	€533.210	€145.009
290	01/2046	€0	€1.396.928	€857.309	€404.416	€109.488
291	02/2046	€0	€1.021.894	€626.092	€294.580	€79.394
292	03/2046	€0	€699.894	€428.088	€200.897	€53.901
293	04/2046	€0	€437.118	€266.912	€124.935	€33.370
294	05/2046	€0	€241.272	€147.077	€68.665	€18.258
295	06/2046	€0	€95.318	€58.007	€27.011	€7.150
296	07/2046	€0	€29.206	€17.744	€8.241	€2.172
297	08/2046	€0	€3.186	€1.932	€895	€235
298	09/2046	€0	€1.596	€966	€446	€117
299	10/2046	€0	€799	€483	€223	€58
300	11/2046	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	12/2046	€0	€0	€0	€0	€0
302	01/2047	€0	€0	€0	€0	€0
303	02/2047	€0	€0	€0	€0	€0
304	03/2047	€0	€0	€0	€0	€0
305	04/2047	€0	€0	€0	€0	€0
306	05/2047	€0	€0	€0	€0	€0
307	06/2047	€0	€0	€0	€0	€0
308	07/2047	€0	€0	€0	€0	€0
309	08/2047	€0	€0	€0	€0	€0
310	09/2047	€0	€0	€0	€0	€0
311	10/2047	€0	€0	€0	€0	€0
312	11/2047	€0	€0	€0	€0	€0
313	12/2047	€0	€0	€0	€0	€0
314	01/2048	€0	€0	€0	€0	€0
315	02/2048	€0	€0	€0	€0	€0
316	03/2048	€0	€0	€0	€0	€0
317	04/2048	€0	€0	€0	€0	€0
318	05/2048	€0	€0	€0	€0	€0
319	06/2048	€0	€0	€0	€0	€0
320	07/2048	€0	€0	€0	€0	€0
321	08/2048	€0	€0	€0	€0	€0
322	09/2048	€0	€0	€0	€0	€0
323	10/2048	€0	€0	€0	€0	€0
324	11/2048	€0	€0	€0	€0	€0
325	12/2048	€0	€0	€0	€0	€0
326	01/2049	€0	€0	€0	€0	€0
327	02/2049	€0	€0	€0	€0	€0
328	03/2049	€0	€0	€0	€0	€0
329	04/2049	€0	€0	€0	€0	€0
330	05/2049	€0	€0	€0	€0	€0
331	06/2049	€0	€0	€0	€0	€0
332	07/2049	€0	€0	€0	€0	€0
333	08/2049	€0	€0	€0	€0	€0
334	09/2049	€0	€0	€0	€0	€0
335	10/2049	€0	€0	€0	€0	€0
336	11/2049	€0	€0	€0	€0	€0
337	12/2049	€0	€0	€0	€0	€0
338	01/2050	€0	€0	€0	€0	€0
339	02/2050	€0	€0	€0	€0	€0
340	03/2050	€0	€0	€0	€0	€0
341	04/2050	€0	€0	€0	€0	€0
342	05/2050	€0	€0	€0	€0	€0
343	06/2050	€0	€0	€0	€0	€0
344	07/2050	€0	€0	€0	€0	€0
345	08/2050	€0	€0	€0	€0	€0
346	09/2050	€0	€0	€0	€0	€0
347	10/2050	€0	€0	€0	€0	€0
348	11/2050	€0	€0	€0	€0	€0
349	12/2050	€0	€0	€0	€0	€0
350	01/2051	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

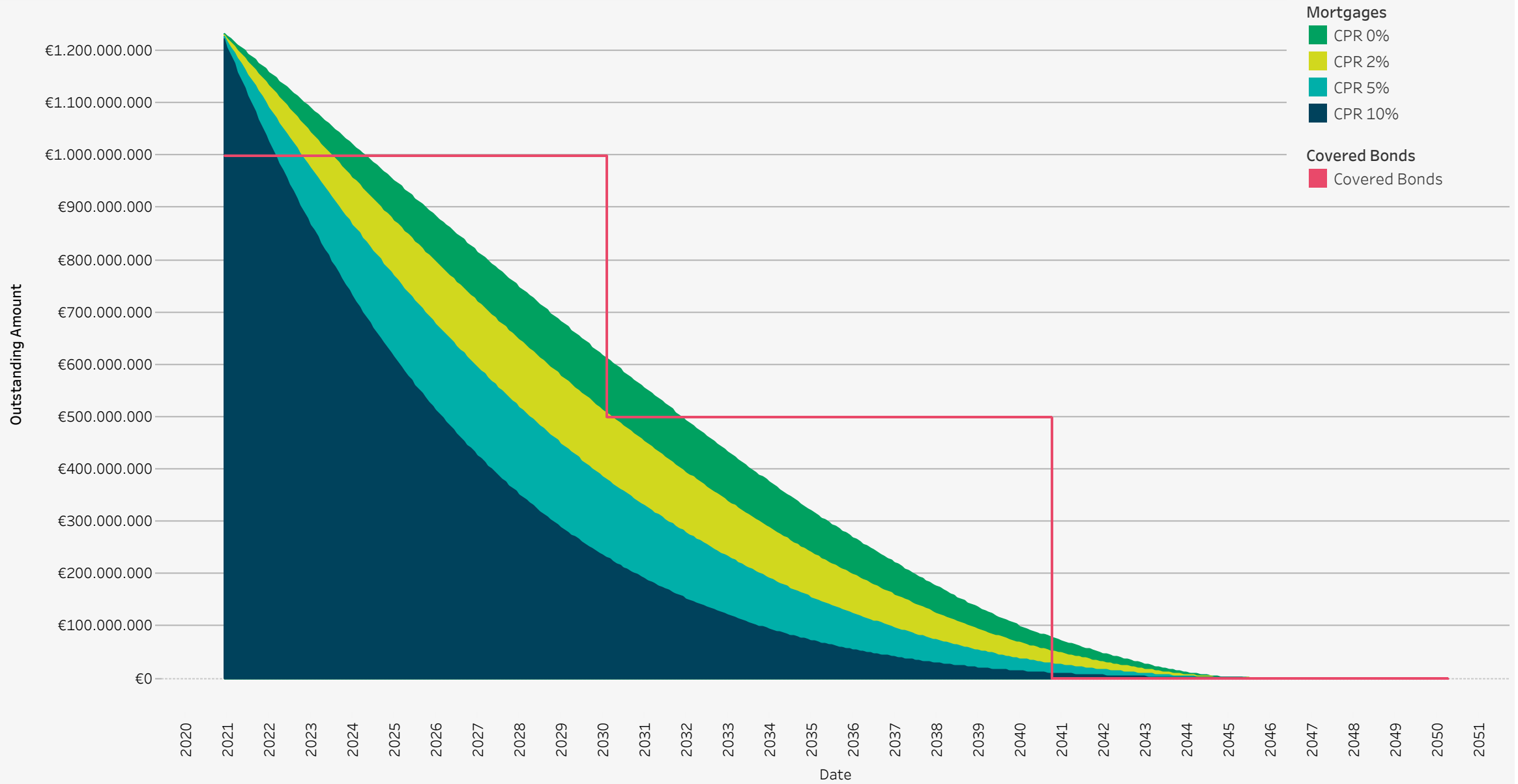
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	02/2051	€0	€0	€0	€0	€0
352	03/2051	€0	€0	€0	€0	€0
353	04/2051	€0	€0	€0	€0	€0
354	05/2051	€0	€0	€0	€0	€0
355	06/2051	€0				
356	07/2051	€0				
357	08/2051	€0				
358	09/2051	€0				
359	10/2051	€0				
360	11/2051	€0				



Residential Mortgage Pandbrieven Programme

2. Amortisation Graph



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 amount of EUR 5 million p.a. and 7 bp 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 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.

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 Mortgage Pandbrieven Programme

Disclaimer

This investor report is prepared by Argenta Spaarbank SA/NV, having its registered office at Belgiëlei 49-53, 2018 Antwerp, Belgium, and registered with the Crossroads Bank for Enterprises under number 0404.453.574, RPR/RPM Antwerp, division Antwerp as issuer (the 'Issuer') under the Belgian Mortgage Pandbrieven Programme (the 'Programme').

This document and the data contained herein are purely for the purposes of information of relevant investors in Mortgage Pandbrieven issued under the Programme and it contains no offer or invitation for the purchase or sale of Mortgage Pandbrieven, does not comprise investment advice and is not a confirmation of any transaction.

The information in this document has been treated with all reasonable care. All opinions, estimates, numbers and projections contained in this document are made as of the date hereof and are subject to change without notice. The information contained in this document was obtained from a number of different sources. The Issuer exercises the greatest care when choosing its sources of information and passing the information. Nevertheless, errors or omissions cannot be excluded and no warranty can be given as to the completeness of the information of this document.

The Issuer cannot be held liable for any direct or indirect damage or loss resulting from the use of this document.

The information contained in this document is published for the assistance of the recipient ((potential) investor), but is not to be relied upon as authoritative or taken in substitution for the exercise of judgment by any recipient. Nothing in this document shall form the basis of any contract or commitment whatsoever and nothing in this document, nor the document in itself, may be reproduced, distributed or published without the prior written consent of the Issuer.

Potential users of this document and each investor is encouraged to contact its local regulatory authorities to determine whether any restrictions apply to their ability to purchase investments (Mortgage Pandbrieven) to which this document refers.

The Mortgage Pandbrieven have not been and will not be registered under the United States Securities Act of 1933, as amended (the "**Securities Act**"), or any U.S. state securities laws and, unless so registered, may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons as defined in Regulation S under the Securities Act ("**Regulation S**") except pursuant to an exemption from or in a transaction not subject to the registration requirements of the Securities Act and applicable U.S. state securities laws.