



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date	1/09/2021	Portfolio Cut-off Date	31/08/2021
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Contact Details

Manager Funding & Capital Policy

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

investor.relations@argenta.be

Website

www.argenta.eu

Remark

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

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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	9.45	11/02/2032	Fixed	0.010%	11/02/2022	ACT/ACT	EUR	€500,000,000

Totals

Total Outstanding (in EUR):	€500,000,000
Current Weighted Average Fixed Coupon:	0.010%
Weighted Remaining Average Life *:	9.45

* 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



Residential Mortgage Pandbrieven Programme

Test Summary

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€608,602,410	(II)
Nominal Balance Public Finance Exposures	€2,500,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22.22%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577,646,922	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115.53%	
>>> 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)	€2,500,285	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116.03%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€66,858,230	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€66,738,230	
Total Interest Proceeds Public Finance Exposures	€120,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€611,102,410	(IX)
Total Principal Proceeds Residential Mortgage Loans	€608,602,410	
Total Principal Proceeds Public Finance Exposures	€2,500,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€500,000	(X)
Costs, Fees and expenses Covered Bonds	€77,660,902	(XI)
Principal Requirement Covered Bonds	€500,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€99,799,738	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21,383,757	(XIII)
Cumulative Cash Outflow Next 180 Days	€1,474,967	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19,908,790	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2,653,799	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€50,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2,603,799	



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	€608,602,410
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4,459
Number of Loans	7,029
Average Outstanding Balance per Borrower	€136,489
Average Outstanding Balance per Loan	€86,584
Weighted Average Original Loan to Initial Value	76.16%
Weighted Average Current Loan to Current Value	58.44%
Weighted Average Seasoning (in months)	42.01
Weighted Average Remaining Maturity (in months, at 0% CPR)	214.03
Weighted Average Initial Maturity (in months, at 0% CPR)	255.46
Weighted Remaining Average Life (in months, at 0% CPR)	113.44
Weighted Remaining Average Life (in months, at 2% CPR)	99.83
Weighted Remaining Average Life (in months, at 5% CPR)	83.46
Weighted Remaining Average Life (in months, at 10% CPR)	63.86
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92.10
Percentage of Fixed Rate Loans	36.24%
Percentage of Resettable Rate Loans	63.76%
Weighted Average Interest Rate	1.69%
Weighted Average Interest Rate Fixed Rate Loans	1.74%
Weighted average interest rate Resettable Rate Loans	1.66%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€7,385,410
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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%	1.60%	NR	AA-	NR	EUR	€2,500,000	€2,696,950	€2,500,285

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	200,950,106 €	33.02%	2,214	31.50%
Brabant Wallon	8,959,069 €	1.47%	85	1.21%
Brussels	23,952,824 €	3.94%	244	3.47%
Hainaut	17,727,530 €	2.91%	236	3.36%
Liège	13,217,819 €	2.17%	185	2.63%
Limburg	65,858,289 €	10.82%	855	12.16%
Luxembourg	1,493,582 €	0.25%	15	0.21%
Namur	5,023,248 €	0.83%	65	0.92%
Oost-Vlaanderen	113,767,154 €	18.69%	1,316	18.72%
Vlaams-Brabant	96,003,771 €	15.77%	1,026	14.60%
West-Vlaanderen	61,649,019 €	10.13%	788	11.21%
Grand Total	608,602,410 €	100.00%	7,029	100.00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€91,581,254	15.05%	703	10.00%
12 - 24	€142,893,462	23.48%	1,269	18.05%
24 - 36	€65,027,367	10.68%	628	8.93%
36 - 48	€49,038,766	8.06%	446	6.35%
48 - 60	€76,885,482	12.63%	954	13.57%
60 - 72	€84,649,776	13.91%	1,272	18.10%
72 - 84	€47,809,036	7.86%	855	12.16%
84 - 96	€32,855,759	5.40%	526	7.48%
96 - 108	€17,861,507	2.93%	376	5.35%
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	€608,602,410	100.00%	7,029	100.00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€88,403	0.01%	42	0.60%
12 - 24	€660,788	0.11%	81	1.15%
24 - 36	€1,103,598	0.18%	88	1.25%
36 - 48	€2,781,529	0.46%	157	2.23%
48 - 60	€4,107,772	0.67%	178	2.53%
60 - 72	€5,204,538	0.86%	183	2.60%
72 - 84	€5,739,878	0.94%	181	2.58%
84 - 96	€8,474,914	1.39%	223	3.17%
96 - 108	€13,737,045	2.26%	319	4.54%
108 - 120	€14,696,658	2.41%	271	3.86%
120 - 132	€11,924,464	1.96%	210	2.99%
132 - 144	€15,177,087	2.49%	252	3.59%
144 - 156	€18,744,308	3.08%	299	4.25%
156 - 168	€31,424,362	5.16%	439	6.25%
168 - 180	€34,054,769	5.60%	430	6.12%
180 - 192	€29,034,755	4.77%	353	5.02%
192 - 204	€24,927,277	4.10%	264	3.76%
204 - 216	€41,267,360	6.78%	416	5.92%
216 - 228	€56,702,314	9.32%	530	7.54%
228 - 240	€50,455,568	8.29%	436	6.20%
240 - 252	€40,253,174	6.61%	342	4.87%
252 - 264	€41,883,265	6.88%	300	4.27%
264 - 276	€39,670,835	6.52%	301	4.28%
276 - 288	€68,257,570	11.22%	447	6.36%
288 - 300	€48,034,701	7.89%	286	4.07%
300 - 312	€195,477	0.03%	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	€608,602,410	100.00%	7,029	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	€284,615	0.05%	35	0.50%
60 - 72	€93,407	0.02%	13	0.18%
72 - 84	€579,505	0.10%	53	0.75%
84 - 96	€514,092	0.08%	26	0.37%
96 - 108	€663,044	0.11%	27	0.38%
108 - 120	€23,177,457	3.81%	825	11.74%
120 - 132	€1,797,343	0.30%	43	0.61%
132 - 144	€5,709,265	0.94%	115	1.64%
144 - 156	€5,951,876	0.98%	115	1.64%
156 - 168	€5,901,814	0.97%	106	1.51%
168 - 180	€52,773,084	8.67%	917	13.05%
180 - 192	€8,694,017	1.43%	116	1.65%
192 - 204	€11,004,400	1.81%	155	2.21%
204 - 216	€21,903,892	3.60%	257	3.66%
216 - 228	€7,972,658	1.31%	102	1.45%
228 - 240	€157,218,121	25.83%	1,716	24.41%
240 - 252	€4,725,313	0.78%	48	0.68%
252 - 264	€10,893,272	1.79%	110	1.56%
264 - 276	€12,978,767	2.13%	123	1.75%
276 - 288	€6,775,413	1.11%	68	0.97%
288 - 300	€229,569,977	37.72%	1,695	24.11%
300 - 312	€8,417,340	1.38%	67	0.95%
312 - 324	€7,053,313	1.16%	55	0.78%
324 - 336	€1,210,895	0.20%	16	0.23%
336 - 348	€7,131	0.00%	1	0.01%
348 - 360	€22,732,400	3.74%	225	3.20%
>360	€0	0.00%	0	0.00%
Grand Total	€608,602,410	100.00%	7,029	100.00%



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5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€32,062,150	5.27%	624	8.88%
2014	€36,510,638	6.00%	600	8.54%
2015	€52,803,405	8.68%	895	12.73%
2016	€103,905,601	17.07%	1,462	20.80%
2017	€47,851,106	7.86%	535	7.61%
2018	€48,831,096	8.02%	454	6.46%
2019	€130,252,117	21.40%	1,175	16.72%
2020	€126,390,092	20.77%	1,057	15.04%
2021	€29,996,205	4.93%	227	3.23%
Grand Total	€608,602,410	100.00%	7,029	100.00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€91,192,596	14.98%	1,645	36.89%
100k - 200k	€270,617,586	44.47%	1,854	41.58%
200k - 300k	€192,153,114	31.57%	802	17.99%
300k - 400k	€47,336,273	7.78%	142	3.18%
>400k	€7,302,841	1.20%	16	0.36%
Grand Total	€608,602,410	100.00%	4,459	100.00%

7. 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%	€32,672,898	5.37%	322	4.58%
1% - 1.5%	€167,755,816	27.56%	1,940	27.60%
1.5% - 2%	€280,767,861	46.13%	3,307	47.05%
2% - 2.5%	€113,929,762	18.72%	1,250	17.78%
2.5% - 3%	€11,845,775	1.95%	162	2.30%
3% - 3.5%	€962,356	0.16%	26	0.37%
3.5% - 4%	€398,309	0.07%	16	0.23%
4% - 4.5%	€269,632	0.04%	6	0.09%
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	€608,602,410	100.00%	7,029	100.00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€220,535,779	36.24%	2,652	37.73%
Fixed with Resets	€388,066,631	63.76%	4,377	62.27%
Grand Total	€608,602,410	100.00%	7,029	100.00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€18,572,631	3.05%	319	4.54%
2022	€52,788,965	8.67%	905	12.88%
2023	€30,098,493	4.95%	464	6.60%
2024	€9,949,852	1.63%	161	2.29%
2025	€9,430,459	1.55%	163	2.32%
2026	€17,997,307	2.96%	287	4.08%
2027	€6,742,303	1.11%	81	1.15%
2028	€4,957,358	0.81%	61	0.87%
2029	€6,539,025	1.07%	77	1.10%
2030	€11,708,174	1.92%	145	2.06%
2031	€13,631,194	2.24%	178	2.53%
2032	€2,080,715	0.34%	33	0.47%
2033	€5,185,690	0.85%	39	0.55%
2034	€12,573,616	2.07%	121	1.72%
2035	€29,529,505	4.85%	266	3.78%
2036	€17,079,468	2.81%	183	2.60%
2037	€8,388,254	1.38%	63	0.90%
2038	€17,219,903	2.83%	115	1.64%
2039	€43,986,359	7.23%	283	4.03%
2040	€52,293,541	8.59%	333	4.74%
2041	€14,959,762	2.46%	83	1.18%
2042	€1,098,472	0.18%	6	0.09%
2043	€167,979	0.03%	1	0.01%
2044	€1,087,607	0.18%	10	0.14%
Fixed	€220,535,779	36.24%	2,652	37.73%
Grand Total	€608,602,410	100.00%	7,029	100.00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€608,602,410	100.00%	7,029	100.00%
Grand Total	€608,602,410	100.00%	7,029	100.00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€604,629,046	99.35%	6,947	98.83%
Linear	€3,973,364	0.65%	82	1.17%
Grand Total	€608,602,410	100.00%	7,029	100.00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€951,495	0.16%	57	0.81%
10 - 20%	€6,180,176	1.02%	252	3.59%
20 - 30%	€12,242,194	2.01%	311	4.42%
30 - 40%	€20,855,066	3.43%	431	6.13%
40 - 50%	€37,530,911	6.17%	597	8.49%
50 - 60%	€52,573,445	8.64%	802	11.41%
60 - 70%	€81,242,814	13.35%	1,004	14.28%
70 - 80%	€125,034,907	20.54%	1,306	18.58%
80 - 90%	€95,626,911	15.71%	817	11.62%
90 - 100%	€154,765,141	25.43%	1,224	17.41%
100 - 110%	€13,381,240	2.20%	139	1.98%
110 - 120%	€8,218,111	1.35%	89	1.27%
>120%	€0	0.00%	0	0.00%
Grand Total	€608,602,410	100.00%	7,029	100.00%



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13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€8,457,861	1.39%	447	6.36%
10 - 20%	€22,023,327	3.62%	608	8.65%
20 - 30%	€38,916,432	6.39%	758	10.78%
30 - 40%	€55,256,557	9.08%	834	11.87%
40 - 50%	€84,845,685	13.94%	1,082	15.39%
50 - 60%	€96,145,364	15.80%	1,052	14.97%
60 - 70%	€109,982,947	18.07%	962	13.69%
70 - 80%	€84,048,126	13.81%	639	9.09%
80 - 90%	€71,066,442	11.68%	426	6.06%
90 - 100%	€37,399,588	6.15%	218	3.10%
100 - 110%	€139,356	0.02%	1	0.01%
110 - 120%	€320,726	0.05%	2	0.03%
>120%	€0	0.00%	0	0.00%
Grand Total	€608,602,410	100.00%	7,029	100.00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€640,076	0.11%	55	0.78%
20 - 40%	€5,873,589	0.97%	269	3.83%
40 - 60%	€30,017,804	4.93%	768	10.93%
60 - 80%	€175,761,395	28.88%	2,223	31.63%
80 - 100%	€145,430,008	23.90%	1,433	20.39%
100 - 120%	€18,381,265	3.02%	312	4.44%
120 - 140%	€28,629,014	4.70%	435	6.19%
140 - 160%	€39,676,556	6.52%	435	6.19%
160 - 180%	€112,880,541	18.55%	767	10.91%
180 - 200%	€6,963,802	1.14%	62	0.88%
200 - 300%	€21,060,863	3.46%	140	1.99%
300 - 400%	€23,035,517	3.78%	129	1.84%
>500%	€251,980	0.04%	1	0.01%
Grand Total	€608,602,410	100.00%	7,029	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	€517,773	0.09%	105	1.49%
12 - 24	€3,788,889	0.62%	245	3.49%
24 - 36	€9,128,708	1.50%	364	5.18%
36 - 48	€12,520,023	2.06%	365	5.19%
48 - 60	€26,243,525	4.31%	567	8.07%
60 - 72	€23,295,516	3.83%	406	5.78%
72 - 84	€44,693,719	7.34%	692	9.84%
84 - 96	€59,629,898	9.80%	760	10.81%
96 - 108	€46,238,177	7.60%	494	7.03%
108 - 120	€98,152,297	16.13%	933	13.27%
120 - 132	€74,614,659	12.26%	678	9.65%
132 - 144	€64,383,303	10.58%	464	6.60%
144 - 156	€124,748,833	20.50%	815	11.59%
156 - 168	€20,647,090	3.39%	141	2.01%
Grand Total	€608,602,410	100.00%	7,029	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	€56,441,526	9.27%	1,090	15.51%
12 - 24	€41,843,883	6.88%	707	10.06%
24 - 36	€21,375,903	3.51%	478	6.80%
36 - 48	€19,892,088	3.27%	408	5.80%
48 - 60	€27,149,709	4.46%	444	6.32%
60 - 72	€23,045,055	3.79%	325	4.62%
72 - 84	€33,374,025	5.48%	423	6.02%
84 - 96	€42,853,261	7.04%	511	7.27%
96 - 108	€47,794,759	7.85%	461	6.56%
108 - 120	€71,772,901	11.79%	659	9.38%
120 - 132	€64,807,559	10.65%	527	7.50%
132 - 144	€78,986,316	12.98%	514	7.31%
144 - 156	€77,993,365	12.82%	473	6.73%
156 - 168	€1,272,061	0.21%	9	0.13%
Grand Total	€608,602,410	100.00%	7,029	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	€608,602,410	100.00%	7,029	100.00%
Grand Total	€608,602,410	100.00%	7,029	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	09/2021	€500,000,000	€605,702,398	€604,683,521	€603,118,884	€600,407,584
2	10/2021	€500,000,000	€602,798,423	€600,772,143	€597,667,135	€592,305,628
3	11/2021	€500,000,000	€599,891,194	€596,868,976	€592,247,708	€584,296,271
4	12/2021	€500,000,000	€596,979,914	€592,973,217	€586,859,655	€576,377,770
5	01/2022	€500,000,000	€594,068,289	€589,088,533	€581,506,455	€568,552,731
6	02/2022	€500,000,000	€591,152,741	€585,211,357	€576,184,419	€560,816,732
7	03/2022	€500,000,000	€588,233,396	€581,341,805	€570,893,520	€553,168,966
8	04/2022	€500,000,000	€585,309,533	€577,479,158	€565,632,907	€545,607,842
9	05/2022	€500,000,000	€582,382,060	€573,624,306	€560,403,311	€538,133,304
10	06/2022	€500,000,000	€579,453,558	€569,779,777	€555,207,050	€530,746,809
11	07/2022	€500,000,000	€576,520,467	€565,942,052	€550,040,542	€523,444,165
12	08/2022	€500,000,000	€573,583,919	€562,112,241	€544,904,723	€516,225,527
13	09/2022	€500,000,000	€570,643,006	€558,289,441	€539,798,580	€509,089,200
14	10/2022	€500,000,000	€567,698,143	€554,474,054	€534,722,362	€502,034,698
15	11/2022	€500,000,000	€564,749,488	€550,666,226	€529,676,070	€495,061,305
16	12/2022	€500,000,000	€561,797,248	€546,866,149	€524,659,750	€488,168,351
17	01/2023	€500,000,000	€558,840,716	€543,073,129	€519,672,595	€481,354,381
18	02/2023	€500,000,000	€555,885,618	€539,292,713	€514,719,766	€474,623,462
19	03/2023	€500,000,000	€552,929,068	€535,522,072	€509,798,395	€467,972,208
20	04/2023	€500,000,000	€549,971,083	€531,761,203	€504,908,324	€461,399,767
21	05/2023	€500,000,000	€547,009,727	€528,008,218	€500,047,613	€454,903,670
22	06/2023	€500,000,000	€544,050,364	€524,268,274	€495,220,995	€448,487,530
23	07/2023	€500,000,000	€541,089,689	€520,538,156	€490,425,264	€442,147,731
24	08/2023	€500,000,000	€538,129,823	€516,819,882	€485,662,165	€435,885,156
25	09/2023	€500,000,000	€535,171,282	€513,113,914	€480,931,967	€429,699,348
26	10/2023	€500,000,000	€532,213,028	€509,419,227	€476,233,541	€423,588,608
27	11/2023	€500,000,000	€529,255,262	€505,735,983	€471,566,881	€417,552,252
28	12/2023	€500,000,000	€526,295,366	€502,061,658	€466,929,478	€411,587,397
29	01/2024	€500,000,000	€523,335,736	€498,398,517	€462,323,289	€405,695,125
30	02/2024	€500,000,000	€520,375,313	€494,745,525	€457,747,202	€399,873,808
31	03/2024	€500,000,000	€517,413,135	€491,101,746	€453,200,203	€394,121,928
32	04/2024	€500,000,000	€514,450,070	€487,467,986	€448,682,893	€388,439,383
33	05/2024	€500,000,000	€511,488,218	€483,846,209	€444,196,926	€382,826,978
34	06/2024	€500,000,000	€508,527,392	€480,236,206	€439,741,952	€377,283,774
35	07/2024	€500,000,000	€505,565,182	€476,635,674	€435,315,708	€371,807,211
36	08/2024	€500,000,000	€502,603,314	€473,046,219	€430,919,517	€366,397,816
37	09/2024	€500,000,000	€499,641,351	€469,467,401	€426,552,826	€361,054,513
38	10/2024	€500,000,000	€496,679,586	€465,899,470	€422,215,715	€355,776,772
39	11/2024	€500,000,000	€493,717,276	€462,341,705	€417,907,381	€350,563,325
40	12/2024	€500,000,000	€490,757,502	€458,796,961	€413,630,255	€345,415,624
41	01/2025	€500,000,000	€487,808,376	€455,272,773	€409,390,950	€340,338,563
42	02/2025	€500,000,000	€484,860,579	€451,760,380	€405,181,394	€335,324,788
43	03/2025	€500,000,000	€481,913,593	€448,259,272	€401,000,975	€330,373,219
44	04/2025	€500,000,000	€478,968,752	€444,770,654	€396,850,623	€325,484,053
45	05/2025	€500,000,000	€476,023,638	€441,292,253	€392,728,156	€320,654,936
46	06/2025	€500,000,000	€473,079,872	€437,825,542	€388,634,744	€315,886,275
47	07/2025	€500,000,000	€470,139,965	€434,372,811	€384,572,263	€311,179,037
48	08/2025	€500,000,000	€467,204,289	€430,934,361	€380,540,814	€306,532,734
49	09/2025	€500,000,000	€464,277,646	€427,514,566	€376,544,084	€301,949,759
50	10/2025	€500,000,000	€461,352,764	€424,106,676	€372,575,948	€297,424,620



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	11/2025	€500,000,000	€458,430,440	€420,711,390	€368,636,870	€292,957,157
52	12/2025	€500,000,000	€455,512,747	€417,330,568	€364,728,324	€288,548,005
53	01/2026	€500,000,000	€452,599,670	€413,964,152	€360,850,094	€284,196,451
54	02/2026	€500,000,000	€449,689,530	€410,610,562	€357,000,644	€279,900,754
55	03/2026	€500,000,000	€446,779,641	€407,267,313	€353,177,666	€275,658,598
56	04/2026	€500,000,000	€443,870,154	€403,934,515	€349,381,122	€271,469,466
57	05/2026	€500,000,000	€440,963,920	€400,614,733	€345,613,089	€267,334,480
58	06/2026	€500,000,000	€438,062,668	€397,309,494	€341,874,732	€263,254,037
59	07/2026	€500,000,000	€435,165,663	€394,018,087	€338,165,277	€259,227,034
60	08/2026	€500,000,000	€432,271,113	€390,738,849	€334,483,147	€255,251,770
61	09/2026	€500,000,000	€429,385,245	€387,477,362	€330,832,965	€251,331,278
62	10/2026	€500,000,000	€426,503,665	€384,229,606	€327,211,125	€247,462,312
63	11/2026	€500,000,000	€423,628,599	€380,997,538	€323,619,140	€243,645,529
64	12/2026	€500,000,000	€420,757,148	€377,778,501	€320,054,593	€239,878,626
65	01/2027	€500,000,000	€417,888,944	€374,572,127	€316,517,026	€236,160,798
66	02/2027	€500,000,000	€415,018,224	€371,373,220	€313,001,916	€232,488,229
67	03/2027	€500,000,000	€412,150,139	€368,186,370	€309,513,014	€228,863,286
68	04/2027	€500,000,000	€409,283,722	€365,010,677	€306,049,426	€225,284,870
69	05/2027	€500,000,000	€406,418,673	€361,845,844	€302,610,772	€221,752,274
70	06/2027	€500,000,000	€403,561,603	€358,697,718	€299,201,801	€218,268,540
71	07/2027	€500,000,000	€400,704,554	€355,559,177	€295,816,419	€214,828,778
72	08/2027	€500,000,000	€397,849,420	€352,431,877	€292,455,882	€211,433,493
73	09/2027	€500,000,000	€394,994,381	€349,314,177	€289,118,701	€208,081,203
74	10/2027	€500,000,000	€392,137,019	€346,203,916	€285,802,973	€204,770,151
75	11/2027	€500,000,000	€389,281,441	€343,104,704	€282,511,566	€201,502,010
76	12/2027	€500,000,000	€386,424,439	€340,013,685	€279,242,008	€198,274,628
77	01/2028	€500,000,000	€383,573,480	€336,937,404	€275,999,550	€195,091,348
78	02/2028	€500,000,000	€380,726,715	€333,874,187	€272,782,676	€191,950,684
79	03/2028	€500,000,000	€377,882,397	€330,822,465	€269,589,970	€188,851,244
80	04/2028	€500,000,000	€375,044,804	€327,785,942	€266,424,313	€185,794,655
81	05/2028	€500,000,000	€372,208,117	€324,759,490	€263,281,398	€182,777,519
82	06/2028	€500,000,000	€369,376,062	€321,746,326	€260,163,709	€179,801,190
83	07/2028	€500,000,000	€366,553,796	€318,750,894	€257,074,692	€176,867,652
84	08/2028	€500,000,000	€363,732,437	€315,765,415	€254,007,926	€173,972,097
85	09/2028	€500,000,000	€360,913,768	€312,791,411	€250,964,516	€171,114,925
86	10/2028	€500,000,000	€358,097,407	€309,828,515	€247,944,044	€168,295,496
87	11/2028	€500,000,000	€355,293,568	€306,885,517	€244,953,406	€165,518,118
88	12/2028	€500,000,000	€352,492,551	€303,953,978	€241,985,707	€162,777,739
89	01/2029	€500,000,000	€349,701,613	€301,040,110	€239,045,758	€160,077,237
90	02/2029	€500,000,000	€346,912,875	€298,137,075	€236,127,983	€157,412,508
91	03/2029	€500,000,000	€344,123,049	€295,242,021	€233,230,013	€154,781,645
92	04/2029	€500,000,000	€341,338,446	€292,360,337	€230,355,992	€152,187,078
93	05/2029	€500,000,000	€338,556,691	€289,489,948	€227,504,160	€149,627,304
94	06/2029	€500,000,000	€335,778,055	€286,631,050	€224,674,552	€147,102,019
95	07/2029	€500,000,000	€333,005,258	€283,785,929	€221,868,833	€144,611,986
96	08/2029	€500,000,000	€330,241,504	€280,957,260	€219,088,961	€142,158,139
97	09/2029	€500,000,000	€327,482,872	€278,141,656	€216,332,150	€139,738,328
98	10/2029	€500,000,000	€324,734,076	€275,343,069	€213,601,341	€137,354,120
99	11/2029	€500,000,000	€321,995,790	€272,562,007	€210,896,774	€135,005,324
100	12/2029	€500,000,000	€319,266,362	€269,797,007	€208,217,171	€132,690,778

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	01/2030	€500,000,000	€316,561,023	€267,060,861	€205,572,232	€130,416,306
102	02/2030	€500,000,000	€313,855,674	€264,333,148	€202,946,063	€128,171,455
103	03/2030	€500,000,000	€311,152,211	€261,615,441	€200,339,769	€125,956,649
104	04/2030	€500,000,000	€308,452,813	€258,909,543	€197,754,624	€123,772,401
105	05/2030	€500,000,000	€305,759,840	€256,217,391	€195,191,989	€121,619,272
106	06/2030	€500,000,000	€303,074,958	€253,540,332	€192,652,759	€119,497,518
107	07/2030	€500,000,000	€300,399,333	€250,879,287	€190,137,499	€117,407,185
108	08/2030	€500,000,000	€297,733,043	€248,234,258	€187,646,074	€115,347,881
109	09/2030	€500,000,000	€295,073,074	€245,602,681	€185,176,411	€113,318,037
110	10/2030	€500,000,000	€292,421,038	€242,985,845	€182,729,359	€111,317,886
111	11/2030	€500,000,000	€289,780,786	€240,386,894	€180,307,144	€109,348,492
112	12/2030	€500,000,000	€287,152,423	€237,805,845	€177,909,634	€107,409,470
113	01/2031	€500,000,000	€284,533,262	€235,240,407	€175,534,974	€105,499,404
114	02/2031	€0	€281,918,505	€232,686,562	€173,180,040	€103,616,143
115	03/2031	€0	€279,309,681	€230,145,532	€170,845,630	€101,759,908
116	04/2031	€0	€276,707,298	€227,617,690	€168,531,905	€99,930,533
117	05/2031	€0	€274,107,441	€225,099,776	€166,236,343	€98,126,270
118	06/2031	€0	€271,514,928	€222,595,710	€163,961,732	€96,348,521
119	07/2031	€0	€268,927,105	€220,103,270	€161,706,321	€94,596,005
120	08/2031	€0	€266,351,920	€217,628,911	€159,474,733	€92,871,172
121	09/2031	€0	€263,781,490	€215,166,133	€157,262,076	€91,170,910
122	10/2031	€0	€261,217,822	€212,716,530	€155,069,406	€89,495,593
123	11/2031	€0	€258,661,964	€210,280,909	€152,897,197	€87,845,252
124	12/2031	€0	€256,109,257	€207,855,438	€150,742,552	€86,217,986
125	01/2032	€0	€253,565,859	€205,445,074	€148,608,962	€84,615,564
126	02/2032	€0	€251,022,181	€203,042,005	€146,490,666	€83,034,476
127	03/2032	€0	€248,482,000	€200,649,263	€144,389,770	€81,475,711
128	04/2032	€0	€245,945,754	€198,267,168	€142,306,407	€79,939,132
129	05/2032	€0	€243,412,209	€195,894,693	€140,239,745	€78,424,062
130	06/2032	€0	€240,882,437	€193,532,670	€138,190,289	€76,930,577
131	07/2032	€0	€238,359,779	€191,183,746	€136,159,829	€75,459,462
132	08/2032	€0	€235,837,302	€188,842,321	€134,144,279	€74,008,244
133	09/2032	€0	€233,315,374	€186,508,672	€132,143,757	€72,576,804
134	10/2032	€0	€230,800,232	€184,187,754	€130,161,686	€71,166,826
135	11/2032	€0	€228,288,059	€181,876,482	€128,195,787	€69,776,861
136	12/2032	€0	€225,777,811	€179,573,997	€126,245,368	€68,406,342
137	01/2033	€0	€223,268,820	€177,279,740	€124,309,953	€67,054,829
138	02/2033	€0	€220,763,207	€174,995,373	€122,390,626	€65,722,724
139	03/2033	€0	€218,267,031	€172,725,656	€120,490,619	€64,411,569
140	04/2033	€0	€215,775,550	€170,466,790	€118,607,175	€63,119,688
141	05/2033	€0	€213,289,730	€168,219,499	€116,740,704	€61,847,113
142	06/2033	€0	€210,815,723	€165,988,587	€114,894,435	€60,595,359
143	07/2033	€0	€208,354,397	€163,774,672	€113,068,674	€59,364,376
144	08/2033	€0	€205,906,311	€161,578,126	€111,263,552	€58,154,024
145	09/2033	€0	€203,462,345	€159,391,734	€109,473,989	€56,961,450
146	10/2033	€0	€201,028,775	€157,220,370	€107,703,237	€55,788,167
147	11/2033	€0	€198,602,830	€155,061,814	€105,949,668	€54,633,142
148	12/2033	€0	€196,189,882	€152,920,205	€104,216,001	€53,497,590
149	01/2034	€0	€193,790,773	€150,796,132	€102,502,516	€52,381,459
150	02/2034	€0	€191,399,252	€148,684,667	€100,805,750	€51,282,785



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	03/2034	€0	€189,014,083	€146,584,804	€99,124,923	€50,201,005
152	04/2034	€0	€186,632,851	€144,494,633	€97,458,657	€49,135,255
153	05/2034	€0	€184,257,405	€142,415,551	€95,807,811	€48,085,811
154	06/2034	€0	€181,886,991	€140,346,938	€94,171,880	€47,052,262
155	07/2034	€0	€179,524,226	€138,290,774	€92,552,104	€46,035,070
156	08/2034	€0	€177,172,541	€136,249,651	€90,950,121	€45,034,883
157	09/2034	€0	€174,834,111	€134,225,180	€89,366,896	€44,052,004
158	10/2034	€0	€172,507,534	€132,216,218	€87,801,554	€43,085,828
159	11/2034	€0	€170,207,340	€130,233,823	€86,261,311	€42,139,709
160	12/2034	€0	€167,930,078	€128,275,239	€84,744,182	€41,212,467
161	01/2035	€0	€165,679,055	€126,342,885	€83,251,611	€40,304,599
162	02/2035	€0	€163,436,884	€124,423,409	€81,774,660	€39,411,589
163	03/2035	€0	€161,201,191	€122,514,956	€80,312,020	€38,532,661
164	04/2035	€0	€158,971,250	€120,616,936	€78,863,224	€37,667,450
165	05/2035	€0	€156,746,146	€118,728,618	€77,427,715	€36,815,557
166	06/2035	€0	€154,536,088	€116,857,689	€76,010,418	€35,979,183
167	07/2035	€0	€152,345,772	€115,007,623	€74,613,472	€35,159,174
168	08/2035	€0	€150,173,870	€113,177,327	€73,236,039	€34,354,964
169	09/2035	€0	€148,016,787	€111,364,013	€71,876,195	€33,565,489
170	10/2035	€0	€145,877,933	€109,570,171	€70,535,434	€32,791,289
171	11/2035	€0	€143,757,994	€107,796,232	€69,213,909	€32,032,273
172	12/2035	€0	€141,657,257	€106,042,326	€67,911,580	€31,288,264
173	01/2036	€0	€139,574,616	€104,307,539	€66,627,740	€30,558,776
174	02/2036	€0	€137,496,086	€102,581,355	€65,355,571	€29,840,543
175	03/2036	€0	€135,429,905	€100,869,881	€64,098,886	€29,135,189
176	04/2036	€0	€133,380,133	€99,176,076	€62,859,466	€28,443,385
177	05/2036	€0	€131,344,179	€97,497,942	€61,635,938	€27,764,371
178	06/2036	€0	€129,326,353	€95,838,606	€60,430,174	€27,098,854
179	07/2036	€0	€127,321,524	€94,194,192	€59,239,622	€26,445,549
180	08/2036	€0	€125,335,922	€92,569,239	€58,067,033	€25,805,555
181	09/2036	€0	€123,366,297	€90,961,268	€56,910,741	€25,177,989
182	10/2036	€0	€121,416,034	€89,372,695	€55,772,150	€24,563,341
183	11/2036	€0	€119,481,999	€87,801,136	€54,649,660	€23,960,769
184	12/2036	€0	€117,575,577	€86,254,868	€53,548,306	€23,372,344
185	01/2037	€0	€115,682,127	€84,723,053	€52,461,235	€22,794,931
186	02/2037	€0	€113,793,642	€83,199,778	€51,384,706	€22,226,798
187	03/2037	€0	€111,911,072	€81,685,707	€50,319,066	€21,668,000
188	04/2037	€0	€110,036,064	€80,182,003	€49,264,967	€21,118,725
189	05/2037	€0	€108,171,874	€78,690,996	€48,223,767	€20,579,455
190	06/2037	€0	€106,325,805	€77,217,940	€47,198,598	€20,051,417
191	07/2037	€0	€104,479,747	€75,749,624	€46,181,301	€19,531,041
192	08/2037	€0	€102,637,244	€74,288,603	€45,173,388	€19,018,889
193	09/2037	€0	€100,800,314	€72,836,310	€44,175,676	€18,515,222
194	10/2037	€0	€98,965,172	€71,389,982	€43,186,433	€18,019,232
195	11/2037	€0	€97,136,295	€69,952,826	€42,207,548	€17,531,631
196	12/2037	€0	€95,314,738	€68,525,566	€41,239,394	€17,052,486
197	01/2038	€0	€93,509,095	€67,114,330	€40,285,588	€16,583,202
198	02/2038	€0	€91,708,101	€65,710,980	€39,341,162	€16,121,636
199	03/2038	€0	€89,915,333	€64,318,046	€38,407,574	€15,668,306
200	04/2038	€0	€88,136,869	€62,939,828	€37,487,318	€15,224,140



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	05/2038	€0	€86,371,763	€61,575,585	€36,579,871	€14,788,830
202	06/2038	€0	€84,621,076	€60,226,018	€35,685,564	€14,362,414
203	07/2038	€0	€82,881,022	€58,888,372	€34,802,685	€13,944,113
204	08/2038	€0	€81,149,348	€57,560,999	€33,930,193	€13,533,424
205	09/2038	€0	€79,429,583	€56,246,359	€33,069,468	€13,130,819
206	10/2038	€0	€77,721,316	€54,944,106	€32,220,235	€12,736,103
207	11/2038	€0	€76,042,016	€53,666,519	€31,389,602	€12,351,989
208	12/2038	€0	€74,375,264	€52,401,916	€30,570,627	€11,975,639
209	01/2039	€0	€72,715,839	€51,146,568	€29,761,065	€11,606,093
210	02/2039	€0	€71,069,657	€49,904,596	€28,963,251	€11,244,189
211	03/2039	€0	€69,442,686	€48,680,124	€28,179,497	€10,890,738
212	04/2039	€0	€67,823,434	€47,465,032	€27,405,021	€10,543,807
213	05/2039	€0	€66,217,247	€46,263,018	€26,641,895	€10,204,122
214	06/2039	€0	€64,623,738	€45,073,757	€25,889,860	€9,871,508
215	07/2039	€0	€63,060,589	€43,909,505	€25,155,867	€9,548,526
216	08/2039	€0	€61,524,997	€42,768,199	€24,438,610	€9,234,572
217	09/2039	€0	€60,014,806	€41,648,235	€23,737,060	€8,929,157
218	10/2039	€0	€58,535,758	€40,553,495	€23,053,316	€8,632,969
219	11/2039	€0	€57,079,435	€39,478,036	€22,383,885	€8,344,599
220	12/2039	€0	€55,650,209	€38,424,792	€21,730,326	€8,064,538
221	01/2040	€0	€54,284,367	€37,418,669	€21,106,579	€7,797,840
222	02/2040	€0	€52,931,038	€36,424,434	€20,492,602	€7,536,971
223	03/2040	€0	€51,582,074	€35,436,437	€19,885,162	€7,280,683
224	04/2040	€0	€50,245,943	€34,460,461	€19,287,457	€7,030,095
225	05/2040	€0	€48,918,669	€33,493,733	€18,697,874	€6,784,560
226	06/2040	€0	€47,607,497	€32,541,166	€18,119,098	€6,544,994
227	07/2040	€0	€46,326,591	€31,612,362	€17,556,390	€6,313,223
228	08/2040	€0	€45,066,394	€30,700,698	€17,005,966	€6,087,802
229	09/2040	€0	€43,833,420	€29,810,526	€16,470,148	€5,869,484
230	10/2040	€0	€42,631,353	€28,944,245	€15,950,154	€5,658,620
231	11/2040	€0	€41,462,626	€28,103,393	€15,446,717	€5,455,381
232	12/2040	€0	€40,318,159	€27,281,704	€14,956,285	€5,258,427
233	01/2041	€0	€39,188,316	€26,472,578	€14,475,156	€5,066,390
234	02/2041	€0	€38,063,383	€25,669,408	€13,999,666	€4,877,938
235	03/2041	€0	€36,952,197	€24,878,121	€13,533,004	€4,694,140
236	04/2041	€0	€35,860,755	€24,102,694	€13,077,267	€4,515,669
237	05/2041	€0	€34,779,772	€23,336,822	€12,628,970	€4,341,265
238	06/2041	€0	€33,719,435	€22,587,290	€12,191,724	€4,172,119
239	07/2041	€0	€32,670,830	€21,848,058	€11,762,202	€4,007,038
240	08/2041	€0	€31,643,229	€21,125,272	€11,343,652	€3,847,078
241	09/2041	€0	€30,640,539	€20,421,458	€10,937,351	€3,692,610
242	10/2041	€0	€29,659,225	€19,734,176	€10,541,907	€3,543,103
243	11/2041	€0	€28,700,005	€19,063,824	€10,157,457	€3,398,543
244	12/2041	€0	€27,754,050	€18,404,466	€9,780,769	€3,257,797
245	01/2042	€0	€26,834,641	€17,764,848	€9,416,425	€3,122,341
246	02/2042	€0	€25,929,746	€17,136,922	€9,060,083	€2,990,678
247	03/2042	€0	€25,038,294	€16,519,927	€8,711,286	€2,862,616
248	04/2042	€0	€24,155,595	€15,910,725	€8,368,332	€2,737,556
249	05/2042	€0	€23,282,353	€15,309,745	€8,031,408	€2,615,525
250	06/2042	€0	€22,418,339	€14,716,799	€7,700,375	€2,496,447



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	07/2042	€0	€21,560,876	€14,130,097	€7,374,261	€2,379,974
252	08/2042	€0	€20,709,858	€13,549,545	€7,052,983	€2,266,052
253	09/2042	€0	€19,873,659	€12,980,585	€6,739,337	€2,155,547
254	10/2042	€0	€19,043,601	€12,417,505	€6,430,312	€2,047,461
255	11/2042	€0	€18,232,095	€11,868,359	€6,130,038	€1,943,077
256	12/2042	€0	€17,426,961	€11,325,167	€5,834,342	€1,841,034
257	01/2043	€0	€16,635,709	€10,792,774	€5,545,685	€1,742,081
258	02/2043	€0	€15,860,769	€10,272,706	€5,264,798	€1,646,411
259	03/2043	€0	€15,096,442	€9,761,219	€4,989,715	€1,553,372
260	04/2043	€0	€14,356,525	€9,267,181	€4,724,916	€1,464,323
261	05/2043	€0	€13,632,445	€8,784,982	€4,467,475	€1,378,314
262	06/2043	€0	€12,927,240	€8,316,523	€4,218,304	€1,295,589
263	07/2043	€0	€12,244,745	€7,864,200	€3,978,556	€1,216,461
264	08/2043	€0	€11,574,762	€7,421,398	€3,744,824	€1,139,849
265	09/2043	€0	€10,918,991	€6,989,161	€3,517,592	€1,065,871
266	10/2043	€0	€10,275,628	€6,566,285	€3,296,211	€994,300
267	11/2043	€0	€9,643,045	€6,151,689	€3,080,097	€924,933
268	12/2043	€0	€9,021,741	€5,745,653	€2,869,354	€857,774
269	01/2044	€0	€8,418,747	€5,352,607	€2,666,152	€793,445
270	02/2044	€0	€7,827,783	€4,968,502	€2,468,425	€731,299
271	03/2044	€0	€7,249,107	€4,593,461	€2,276,194	€671,317
272	04/2044	€0	€6,676,988	€4,223,816	€2,087,608	€612,930
273	05/2044	€0	€6,114,943	€3,861,763	€1,903,726	€556,429
274	06/2044	€0	€5,564,098	€3,507,978	€1,724,846	€501,879
275	07/2044	€0	€5,041,088	€3,172,892	€1,556,050	€450,729
276	08/2044	€0	€4,540,962	€2,853,301	€1,395,696	€402,463
277	09/2044	€0	€4,066,992	€2,551,185	€1,244,686	€357,304
278	10/2044	€0	€3,618,923	€2,266,297	€1,102,832	€315,160
279	11/2044	€0	€3,199,145	€2,000,047	€970,751	€276,167
280	12/2044	€0	€2,805,970	€1,751,290	€847,814	€240,109
281	01/2045	€0	€2,505,630	€1,561,209	€753,838	€212,534
282	02/2045	€0	€2,207,911	€1,373,391	€661,434	€185,644
283	03/2045	€0	€1,917,508	€1,190,745	€571,986	€159,817
284	04/2045	€0	€1,635,879	€1,014,149	€485,896	€135,152
285	05/2045	€0	€1,364,716	€844,620	€403,625	€111,764
286	06/2045	€0	€1,112,134	€687,140	€327,519	€90,283
287	07/2045	€0	€888,023	€547,748	€260,404	€71,459
288	08/2045	€0	€684,280	€421,366	€199,802	€54,583
289	09/2045	€0	€509,052	€312,937	€148,003	€40,250
290	10/2045	€0	€370,893	€227,621	€107,375	€29,070
291	11/2045	€0	€272,260	€166,808	€78,484	€21,153
292	12/2045	€0	€190,739	€116,665	€54,750	€14,690
293	01/2046	€0	€130,003	€79,382	€37,157	€9,924
294	02/2046	€0	€84,351	€51,420	€24,006	€6,383
295	03/2046	€0	€48,977	€29,806	€13,879	€3,674
296	04/2046	€0	€23,833	€14,479	€6,725	€1,772
297	05/2046	€0	€10,220	€6,198	€2,871	€753
298	06/2046	€0	€4,309	€2,609	€1,206	€315
299	07/2046	€0	€1,591	€961	€443	€115
300	08/2046	€0	€796	€480	€221	€57



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

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



Residential Mortgage Pandbrieven Programme

Amortisation

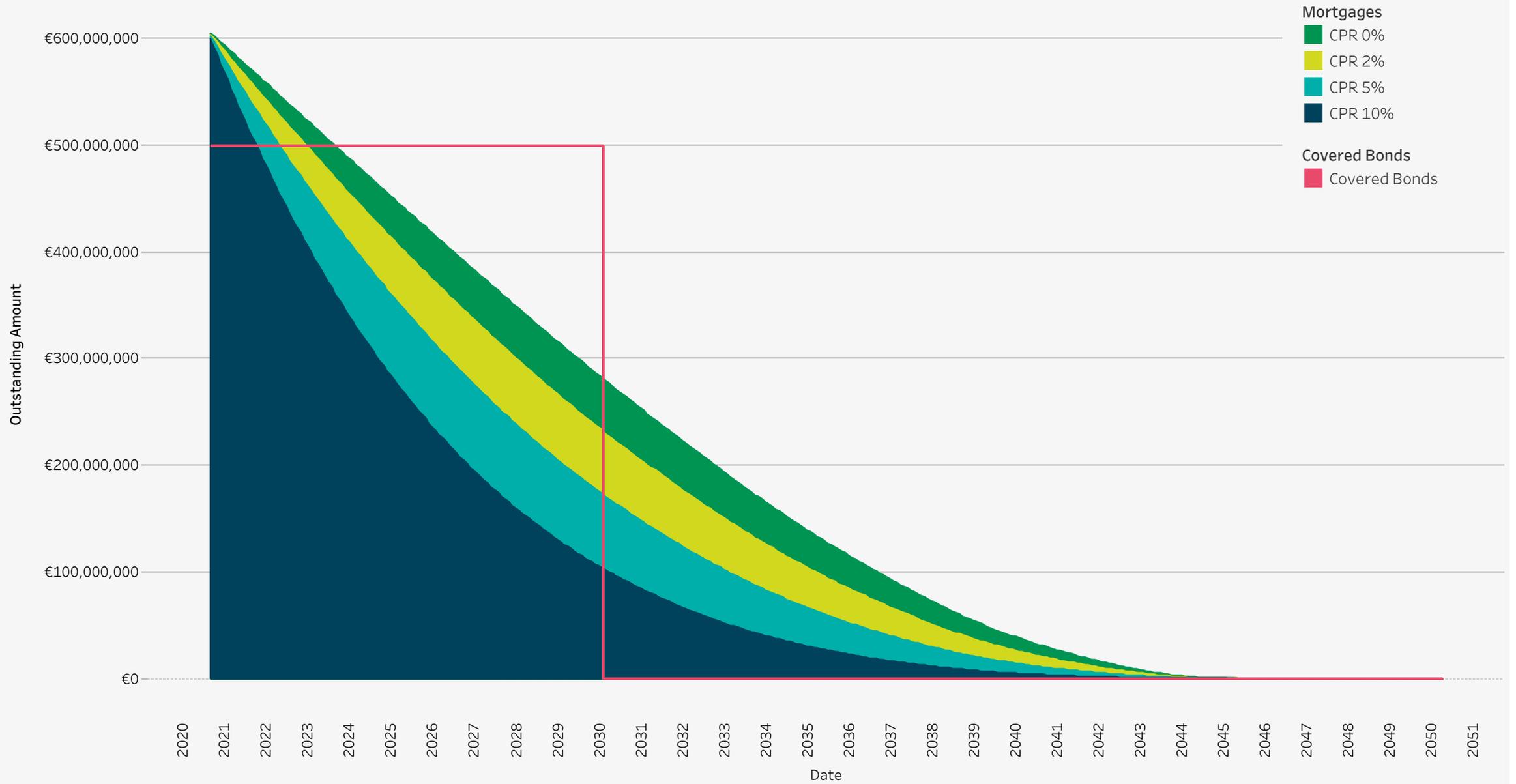
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	11/2050	€0	€0	€0	€0	€0
352	12/2050	€0	€0	€0	€0	€0
353	01/2051	€0	€0	€0	€0	€0
354	02/2051	€0	€0	€0	€0	€0
355	03/2051	€0	€0	€0	€0	€0
356	04/2051	€0	€0	€0	€0	€0
357	05/2051	€0	€0	€0	€0	€0
358	06/2051	€0				
359	07/2051	€0				
360	08/2051	€0				



Residential Mortgage Pandbrieven Programme

2. Amortisation Graph





Residential Mortgage Pandbrieven 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 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

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