



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

1/07/2021

Portfolio Cut-off Date

30/06/2021

Contact Details

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Remark

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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	9,62	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 *:	9,62

* 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	€500.000.000	(I)
Nominal Balance Residential Mortgage Loans	€608.383.528	(II)
Nominal Balance Public Finance Exposures	€2.500.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22,18%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577.555.244	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115,51%	
>>> 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)	€2.500.296	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116,01%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€76.341.803	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€76.221.803	
Total Interest Proceeds Public Finance Exposures	€120.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€610.883.528	(IX)
Total Principal Proceeds Residential Mortgage Loans	€608.383.528	
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	€78.399.597	(XI)
Principal Requirement Covered Bonds	€500.000.000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€108.325.734	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21.267.503	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.424.928	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19.842.575	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2.626.690	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2.626.690	



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	€608.383.528
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4.451
Number of Loans	7.026
Average Outstanding Balance per Borrower	€136.685
Average Outstanding Balance per Loan	€86.590
Weighted Average Original Loan to Initial Value	76,17%
Weighted Average Current Loan to Current Value	58,51%
Weighted Average Seasoning (in months)	41,18
Weighted Average Remaining Maturity (in months, at 0% CPR)	215,19
Weighted Average Initial Maturity (in months, at 0% CPR)	255,78
Weighted Remaining Average Life (in months, at 0% CPR)	114,30
Weighted Remaining Average Life (in months, at 2% CPR)	100,51
Weighted Remaining Average Life (in months, at 5% CPR)	83,95
Weighted Remaining Average Life (in months, at 10% CPR)	64,16
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92,42
Percentage of Fixed Rate Loans	35,97%
Percentage of Resettable Rate Loans	64,03%
Weighted Average Interest Rate	1,70%
Weighted Average Interest Rate Fixed Rate Loans	1,76%
Weighted average interest rate Resettable Rate Loans	1,67%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€7.449.166
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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	€2.669.400	€2.500.296

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	203.313.694 €	33,42%	2.230	31,74%
Brabant Wallon	8.748.783 €	1,44%	85	1,21%
Brussels	24.122.995 €	3,97%	246	3,50%
Hainaut	16.440.257 €	2,70%	225	3,20%
Liège	13.558.856 €	2,23%	187	2,66%
Limburg	66.269.805 €	10,89%	859	12,23%
Luxembourg	1.507.616 €	0,25%	15	0,21%
Namur	4.480.769 €	0,74%	60	0,85%
Oost-Vlaanderen	113.726.802 €	18,69%	1.314	18,70%
Vlaams-Brabant	95.636.260 €	15,72%	1.026	14,60%
West-Vlaanderen	60.577.690 €	9,96%	779	11,09%
Grand Total	608.383.528 €	100,00%	7.026	100,00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€103.608.205	17,03%	792	11,27%
12 - 24	€142.749.723	23,46%	1.286	18,30%
24 - 36	€48.815.023	8,02%	482	6,86%
36 - 48	€49.966.931	8,21%	460	6,55%
48 - 60	€98.327.715	16,16%	1.263	17,98%
60 - 72	€74.004.389	12,16%	1.140	16,23%
72 - 84	€41.906.118	6,89%	739	10,52%
84 - 96	€33.970.356	5,58%	550	7,83%
96 - 108	€15.035.068	2,47%	314	4,47%
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	€608.383.528	100,00%	7.026	100,00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€100.030	0,02%	39	0,56%
12 - 24	€486.294	0,08%	67	0,95%
24 - 36	€1.218.514	0,20%	90	1,28%
36 - 48	€2.443.397	0,40%	139	1,98%
48 - 60	€4.198.551	0,69%	184	2,62%
60 - 72	€5.579.989	0,92%	196	2,79%
72 - 84	€5.255.914	0,86%	159	2,26%
84 - 96	€7.990.876	1,31%	222	3,16%
96 - 108	€13.517.086	2,22%	299	4,26%
108 - 120	€14.445.403	2,37%	283	4,03%
120 - 132	€13.184.760	2,17%	245	3,49%
132 - 144	€12.401.077	2,04%	201	2,86%
144 - 156	€19.842.832	3,26%	322	4,58%
156 - 168	€28.984.015	4,76%	413	5,88%
168 - 180	€34.767.284	5,71%	433	6,16%
180 - 192	€33.770.447	5,55%	416	5,92%
192 - 204	€22.060.052	3,63%	233	3,32%
204 - 216	€33.864.018	5,57%	359	5,11%
216 - 228	€57.589.962	9,47%	544	7,74%
228 - 240	€51.575.420	8,48%	442	6,29%
240 - 252	€46.147.283	7,59%	397	5,65%
252 - 264	€37.631.088	6,19%	273	3,89%
264 - 276	€36.430.124	5,99%	273	3,89%
276 - 288	€68.948.460	11,33%	465	6,62%
288 - 300	€54.623.895	8,98%	320	4,55%
300 - 312	€1.326.756	0,22%	12	0,17%
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	€608.383.528	100,00%	7.026	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	€308.032	0,05%	36	0,51%
60 - 72	€100.073	0,02%	13	0,19%
72 - 84	€606.985	0,10%	52	0,74%
84 - 96	€466.824	0,08%	25	0,36%
96 - 108	€613.020	0,10%	25	0,36%
108 - 120	€23.265.759	3,82%	820	11,67%
120 - 132	€1.814.278	0,30%	44	0,63%
132 - 144	€5.258.686	0,86%	112	1,59%
144 - 156	€5.649.011	0,93%	110	1,57%
156 - 168	€5.907.029	0,97%	107	1,52%
168 - 180	€53.569.158	8,81%	925	13,17%
180 - 192	€8.431.717	1,39%	114	1,62%
192 - 204	€10.926.169	1,80%	152	2,16%
204 - 216	€22.100.481	3,63%	265	3,77%
216 - 228	€7.308.131	1,20%	93	1,32%
228 - 240	€155.583.798	25,57%	1.703	24,24%
240 - 252	€4.722.721	0,78%	47	0,67%
252 - 264	€10.609.118	1,74%	109	1,55%
264 - 276	€13.799.967	2,27%	131	1,86%
276 - 288	€6.988.925	1,15%	69	0,98%
288 - 300	€230.311.805	37,86%	1.703	24,24%
300 - 312	€8.780.715	1,44%	70	1,00%
312 - 324	€6.532.958	1,07%	51	0,73%
324 - 336	€1.218.416	0,20%	16	0,23%
336 - 348	€69.097	0,01%	3	0,04%
348 - 360	€23.440.656	3,85%	231	3,29%
>360	€0	0,00%	0	0,00%
Grand Total	€608.383.528	100,00%	7.026	100,00%



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5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€33.707.231	5,54%	643	9,15%
2014	€37.380.625	6,14%	608	8,65%
2015	€55.463.557	9,12%	923	13,14%
2016	€107.515.309	17,67%	1.491	21,22%
2017	€49.212.374	8,09%	546	7,77%
2018	€50.150.843	8,24%	470	6,69%
2019	€130.694.378	21,48%	1.183	16,84%
2020	€126.597.596	20,81%	1.038	14,77%
2021	€17.661.614	2,90%	124	1,76%
Grand Total	€608.383.528	100,00%	7.026	100,00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€91.006.652	14,96%	1.631	36,64%
100k - 200k	€272.141.396	44,73%	1.866	41,92%
200k - 300k	€190.960.085	31,39%	797	17,91%
300k - 400k	€47.005.654	7,73%	141	3,17%
>400k	€7.269.741	1,19%	16	0,36%
Grand Total	€608.383.528	100,00%	4.451	100,00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€240.566	0,04%	1	0,01%
0.5% - 1%	€28.452.215	4,68%	274	3,90%
1% - 1.5%	€163.988.788	26,95%	1.897	27,00%
1.5% - 2%	€283.889.730	46,66%	3.347	47,64%
2% - 2.5%	€117.833.251	19,37%	1.292	18,39%
2.5% - 3%	€12.324.629	2,03%	167	2,38%
3% - 3.5%	€978.512	0,16%	26	0,37%
3.5% - 4%	€403.312	0,07%	16	0,23%
4% - 4.5%	€272.526	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	€608.383.528	100,00%	7.026	100,00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€218.834.427	35,97%	2.632	37,46%
Fixed with Resets	€389.549.101	64,03%	4.394	62,54%
Grand Total	€608.383.528	100,00%	7.026	100,00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€21.040.130	3,46%	358	5,10%
2022	€53.131.322	8,73%	901	12,82%
2023	€30.985.588	5,09%	470	6,69%
2024	€9.673.127	1,59%	155	2,21%
2025	€10.088.053	1,66%	173	2,46%
2026	€18.285.874	3,01%	288	4,10%
2027	€6.887.216	1,13%	82	1,17%
2028	€4.992.360	0,82%	61	0,87%
2029	€6.714.613	1,10%	78	1,11%
2030	€11.927.424	1,96%	146	2,08%
2031	€13.013.018	2,14%	169	2,41%
2032	€2.191.246	0,36%	35	0,50%
2033	€5.068.274	0,83%	39	0,56%
2034	€12.682.049	2,08%	121	1,72%
2035	€30.059.360	4,94%	268	3,81%
2036	€17.436.555	2,87%	188	2,68%
2037	€8.436.140	1,39%	62	0,88%
2038	€17.961.885	2,95%	120	1,71%
2039	€43.458.741	7,14%	281	4,00%
2040	€52.726.022	8,67%	327	4,65%
2041	€10.837.169	1,78%	57	0,81%
2042	€1.105.174	0,18%	6	0,09%
2043	€168.924	0,03%	1	0,01%
2044	€678.837	0,11%	8	0,11%
Fixed	€218.834.427	35,97%	2.632	37,46%
Grand Total	€608.383.528	100,00%	7.026	100,00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€608.383.528	100,00%	7.026	100,00%
Grand Total	€608.383.528	100,00%	7.026	100,00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€604.259.634	99,32%	6.943	98,82%
Linear	€4.123.894	0,68%	83	1,18%
Grand Total	€608.383.528	100,00%	7.026	100,00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€946.820	0,16%	56	0,80%
10 - 20%	€6.104.028	1,00%	248	3,53%
20 - 30%	€12.175.497	2,00%	307	4,37%
30 - 40%	€21.397.218	3,52%	439	6,25%
40 - 50%	€36.879.045	6,06%	587	8,35%
50 - 60%	€52.172.072	8,58%	803	11,43%
60 - 70%	€81.406.857	13,38%	998	14,20%
70 - 80%	€125.377.984	20,61%	1.293	18,40%
80 - 90%	€93.996.329	15,45%	825	11,74%
90 - 100%	€157.493.542	25,89%	1.250	17,79%
100 - 110%	€12.406.150	2,04%	133	1,89%
110 - 120%	€8.027.986	1,32%	87	1,24%
>120%	€0	0,00%	0	0,00%
Grand Total	€608.383.528	100,00%	7.026	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%	€8.193.668	1,35%	428	6,09%
10 - 20%	€21.906.151	3,60%	597	8,50%
20 - 30%	€38.842.259	6,38%	761	10,83%
30 - 40%	€55.402.504	9,11%	838	11,93%
40 - 50%	€83.773.379	13,77%	1.072	15,26%
50 - 60%	€98.917.719	16,26%	1.097	15,61%
60 - 70%	€108.874.726	17,90%	956	13,61%
70 - 80%	€82.628.525	13,58%	611	8,70%
80 - 90%	€71.516.976	11,76%	445	6,33%
90 - 100%	€37.700.399	6,20%	216	3,07%
100 - 110%	€304.579	0,05%	3	0,04%
110 - 120%	€322.643	0,05%	2	0,03%
>120%	€0	0,00%	0	0,00%
Grand Total	€608.383.528	100,00%	7.026	100,00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€532.094	0,09%	42	0,60%
20 - 40%	€5.266.785	0,87%	245	3,49%
40 - 60%	€28.135.027	4,62%	743	10,58%
60 - 80%	€178.946.965	29,41%	2.254	32,08%
80 - 100%	€147.316.930	24,21%	1.476	21,01%
100 - 120%	€18.171.433	2,99%	304	4,33%
120 - 140%	€28.884.421	4,75%	443	6,31%
140 - 160%	€38.953.840	6,40%	439	6,25%
160 - 180%	€111.344.034	18,30%	755	10,75%
180 - 200%	€8.094.643	1,33%	67	0,95%
200 - 300%	€19.463.010	3,20%	134	1,91%
300 - 400%	€23.017.445	3,78%	123	1,75%
>500%	€256.902	0,04%	1	0,01%
Grand Total	€608.383.528	100,00%	7.026	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	€388.195	0,06%	85	1,21%
12 - 24	€3.635.549	0,60%	240	3,42%
24 - 36	€8.890.750	1,46%	357	5,08%
36 - 48	€12.656.462	2,08%	365	5,19%
48 - 60	€26.306.820	4,32%	563	8,01%
60 - 72	€22.322.677	3,67%	405	5,76%
72 - 84	€41.819.260	6,87%	649	9,24%
84 - 96	€58.322.609	9,59%	758	10,79%
96 - 108	€48.665.652	8,00%	531	7,56%
108 - 120	€91.437.021	15,03%	891	12,68%
120 - 132	€78.081.818	12,83%	716	10,19%
132 - 144	€66.072.181	10,86%	465	6,62%
144 - 156	€120.048.858	19,73%	811	11,54%
156 - 168	€29.713.891	4,88%	189	2,69%
168 - 180	€21.786	0,00%	1	0,01%
Grand Total	€608.383.528	100,00%	7.026	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	€50.841.759	8,36%	968	13,78%
12 - 24	€47.577.279	7,82%	801	11,40%
24 - 36	€23.342.940	3,84%	492	7,00%
36 - 48	€20.010.566	3,29%	429	6,11%
48 - 60	€27.159.472	4,46%	445	6,33%
60 - 72	€22.826.689	3,75%	326	4,64%
72 - 84	€33.006.177	5,43%	416	5,92%
84 - 96	€39.396.264	6,48%	461	6,56%
96 - 108	€49.747.400	8,18%	503	7,16%
108 - 120	€70.837.722	11,64%	658	9,37%
120 - 132	€58.175.208	9,56%	483	6,87%
132 - 144	€81.464.052	13,39%	527	7,50%
144 - 156	€81.519.646	13,40%	498	7,09%
156 - 168	€2.456.569	0,40%	18	0,26%
168 - 180	€21.786	0,00%	1	0,01%
Grand Total	€608.383.528	100,00%	7.026	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	€608.383.528	100,00%	7.026	100,00%
Grand Total	€608.383.528	100,00%	7.026	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	07/2021	€500.000.000	€605.511.767	€604.493.210	€602.929.066	€600.218.618
2	08/2021	€500.000.000	€602.636.080	€600.610.346	€597.506.174	€592.146.111
3	09/2021	€500.000.000	€599.756.523	€596.734.984	€592.114.752	€584.165.101
4	10/2021	€500.000.000	€596.873.021	€592.867.041	€586.754.575	€576.274.566
5	11/2021	€500.000.000	€593.986.736	€589.007.663	€581.426.626	€568.474.680
6	12/2021	€500.000.000	€591.096.426	€585.155.608	€576.129.530	€560.763.307
7	01/2022	€500.000.000	€588.205.844	€581.314.576	€570.866.780	€553.143.057
8	02/2022	€500.000.000	€585.311.375	€577.480.975	€565.634.687	€545.609.559
9	03/2022	€500.000.000	€582.413.157	€573.654.936	€560.433.234	€538.162.039
10	04/2022	€500.000.000	€579.510.584	€569.835.850	€555.261.689	€530.799.041
11	05/2022	€500.000.000	€576.604.468	€566.024.513	€550.120.685	€523.520.433
12	06/2022	€500.000.000	€573.697.494	€562.223.544	€545.012.620	€516.327.745
13	07/2022	€500.000.000	€570.786.395	€558.429.726	€539.934.218	€509.217.122
14	08/2022	€500.000.000	€567.871.926	€554.643.789	€534.886.050	€502.188.380
15	09/2022	€500.000.000	€564.953.619	€550.865.266	€529.867.523	€495.240.247
16	10/2022	€500.000.000	€562.031.591	€547.094.264	€524.878.601	€488.371.981
17	11/2022	€500.000.000	€559.106.301	€543.331.220	€519.919.566	€481.583.141
18	12/2022	€500.000.000	€556.177.813	€539.576.186	€514.990.323	€474.872.942
19	01/2023	€500.000.000	€553.245.739	€535.828.774	€510.090.364	€468.240.223
20	02/2023	€500.000.000	€550.315.406	€532.094.125	€505.224.434	€461.688.638
21	03/2023	€500.000.000	€547.384.055	€528.369.542	€500.389.803	€455.214.968
22	04/2023	€500.000.000	€544.451.724	€524.655.040	€495.586.332	€448.818.391
23	05/2023	€500.000.000	€541.516.275	€520.948.540	€490.811.907	€442.496.313
24	06/2023	€500.000.000	€538.583.083	€517.255.193	€486.071.233	€436.252.297
25	07/2023	€500.000.000	€535.648.894	€513.571.841	€481.361.173	€430.082.833
26	08/2023	€500.000.000	€532.715.776	€509.900.443	€476.683.409	€423.988.746
27	09/2023	€500.000.000	€529.784.071	€506.241.293	€472.038.051	€417.969.453
28	10/2023	€500.000.000	€526.852.746	€502.593.373	€467.423.985	€412.023.294
29	11/2023	€500.000.000	€523.922.083	€498.956.924	€462.841.278	€406.149.668
30	12/2023	€500.000.000	€520.989.507	€495.329.468	€458.287.477	€400.345.775
31	01/2024	€500.000.000	€518.057.359	€491.713.211	€453.764.478	€394.612.644
32	02/2024	€500.000.000	€515.124.541	€488.107.082	€449.271.140	€388.948.647
33	03/2024	€500.000.000	€512.190.041	€484.510.104	€444.806.418	€383.352.263
34	04/2024	€500.000.000	€509.254.675	€480.923.028	€440.370.860	€377.823.356
35	05/2024	€500.000.000	€506.320.560	€477.347.828	€435.966.125	€372.362.739
36	06/2024	€500.000.000	€503.387.776	€473.784.547	€431.592.094	€366.969.689
37	07/2024	€500.000.000	€500.453.714	€470.230.704	€427.246.355	€361.641.549
38	08/2024	€500.000.000	€497.519.860	€466.687.671	€422.930.012	€356.378.669
39	09/2024	€500.000.000	€494.585.853	€463.155.084	€418.642.588	€351.180.057
40	10/2024	€500.000.000	€491.652.035	€459.633.238	€414.384.204	€346.045.234
41	11/2024	€500.000.000	€488.717.731	€456.121.476	€410.154.122	€340.973.010
42	12/2024	€500.000.000	€485.786.018	€452.622.642	€405.954.752	€335.964.813
43	01/2025	€500.000.000	€482.865.309	€449.144.525	€401.792.899	€331.025.663
44	02/2025	€500.000.000	€479.945.929	€445.678.062	€397.660.266	€326.148.096
45	03/2025	€500.000.000	€477.027.379	€442.222.759	€393.556.261	€321.331.067
46	04/2025	€500.000.000	€474.111.094	€438.779.917	€389.481.893	€316.574.846
47	05/2025	€500.000.000	€471.194.484	€435.347.105	€385.434.855	€311.877.008
48	06/2025	€500.000.000	€468.279.486	€431.926.088	€381.416.568	€307.238.171
49	07/2025	€500.000.000	€465.368.660	€428.519.190	€377.428.931	€302.659.316
50	08/2025	€500.000.000	€462.462.160	€425.126.508	€373.471.867	€298.139.825



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	09/2025	€500.000.000	€459.564.883	€421.752.492	€369.549.108	€293.682.116
52	10/2025	€500.000.000	€456.669.358	€418.390.228	€365.654.420	€289.280.668
53	11/2025	€500.000.000	€453.776.629	€415.040.642	€361.788.464	€284.935.487
54	12/2025	€500.000.000	€450.888.828	€411.705.639	€357.952.746	€280.647.235
55	01/2026	€500.000.000	€448.005.767	€408.385.003	€354.146.914	€276.415.106
56	02/2026	€500.000.000	€445.125.654	€405.077.055	€350.369.357	€272.237.325
57	03/2026	€500.000.000	€442.245.801	€401.779.318	€346.617.785	€268.111.621
58	04/2026	€500.000.000	€439.366.497	€398.492.027	€342.892.271	€264.037.574
59	05/2026	€500.000.000	€436.490.444	€395.217.602	€339.194.759	€260.016.203
60	06/2026	€500.000.000	€433.619.442	€391.957.631	€335.526.458	€256.047.944
61	07/2026	€500.000.000	€430.752.706	€388.711.359	€331.886.566	€252.131.691
62	08/2026	€500.000.000	€427.888.486	€385.477.166	€328.273.552	€248.265.801
63	09/2026	€500.000.000	€425.032.841	€382.260.467	€324.691.871	€244.453.164
64	10/2026	€500.000.000	€422.181.360	€379.057.236	€321.137.939	€240.690.586
65	11/2026	€500.000.000	€419.336.205	€375.869.371	€317.613.209	€236.978.686
66	12/2026	€500.000.000	€416.494.542	€372.694.283	€314.115.338	€233.315.245
67	01/2027	€500.000.000	€413.657.613	€369.533.042	€310.645.083	€229.700.372
68	02/2027	€500.000.000	€410.817.837	€366.378.843	€307.196.589	€226.129.304
69	03/2027	€500.000.000	€407.980.366	€363.236.263	€303.773.576	€222.604.373
70	04/2027	€500.000.000	€405.144.846	€360.104.951	€300.375.621	€219.124.846
71	05/2027	€500.000.000	€402.310.346	€356.984.053	€297.001.881	€215.689.688
72	06/2027	€500.000.000	€399.483.594	€353.879.498	€293.657.150	€212.301.961
73	07/2027	€500.000.000	€396.656.525	€350.784.097	€290.335.317	€208.956.813
74	08/2027	€500.000.000	€393.831.113	€347.699.572	€287.037.687	€205.654.791
75	09/2027	€500.000.000	€391.005.642	€344.624.380	€283.762.863	€202.394.501
76	10/2027	€500.000.000	€388.177.605	€341.556.291	€280.508.899	€199.174.179
77	11/2027	€500.000.000	€385.351.210	€338.498.992	€277.278.712	€195.995.528
78	12/2027	€500.000.000	€382.523.927	€335.450.233	€274.070.341	€192.856.782
79	01/2028	€500.000.000	€379.702.572	€332.415.963	€270.888.524	€189.760.898
80	02/2028	€500.000.000	€376.885.327	€329.394.544	€267.731.784	€186.706.438
81	03/2028	€500.000.000	€374.070.314	€326.384.296	€264.598.623	€183.691.975
82	04/2028	€500.000.000	€371.261.954	€323.389.040	€261.492.005	€180.719.186
83	05/2028	€500.000.000	€368.454.331	€320.403.577	€258.407.592	€177.784.689
84	06/2028	€500.000.000	€365.651.201	€317.431.143	€255.347.871	€174.889.836
85	07/2028	€500.000.000	€362.855.685	€314.474.403	€252.314.845	€172.035.619
86	08/2028	€500.000.000	€360.060.971	€311.527.405	€249.303.602	€169.218.315
87	09/2028	€500.000.000	€357.268.810	€308.591.637	€246.315.216	€166.438.310
88	10/2028	€500.000.000	€354.478.609	€305.666.555	€243.349.134	€163.694.882
89	11/2028	€500.000.000	€351.700.840	€302.761.141	€240.412.371	€160.992.391
90	12/2028	€500.000.000	€348.926.035	€299.867.185	€237.498.250	€158.325.984
91	01/2029	€500.000.000	€346.161.613	€296.991.017	€234.611.653	€155.698.562
92	02/2029	€500.000.000	€343.399.998	€294.126.081	€231.747.254	€153.106.229
93	03/2029	€500.000.000	€340.637.037	€291.268.791	€228.902.116	€150.546.726
94	04/2029	€500.000.000	€337.879.094	€288.424.566	€226.080.391	€148.022.469
95	05/2029	€500.000.000	€335.123.789	€285.591.333	€223.280.331	€145.531.987
96	06/2029	€500.000.000	€332.371.357	€282.769.260	€220.501.949	€143.074.971
97	07/2029	€500.000.000	€329.624.559	€279.960.659	€217.746.929	€140.652.195
98	08/2029	€500.000.000	€326.885.905	€277.167.611	€215.016.755	€138.264.288
99	09/2029	€500.000.000	€324.152.164	€274.387.328	€212.309.129	€135.909.442
100	10/2029	€500.000.000	€321.428.855	€271.624.428	€209.627.492	€133.589.535

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	11/2029	€500.000.000	€318.715.932	€268.878.810	€206.971.613	€131.304.082
102	12/2029	€500.000.000	€316.011.741	€266.149.014	€204.340.223	€129.051.943
103	01/2030	€500.000.000	€313.332.553	€263.448.664	€201.743.614	€126.839.267
104	02/2030	€500.000.000	€310.652.850	€260.756.213	€199.165.107	€124.655.207
105	03/2030	€500.000.000	€307.974.899	€258.073.543	€196.606.045	€122.500.336
106	04/2030	€500.000.000	€305.302.377	€255.403.702	€194.068.641	€120.375.754
107	05/2030	€500.000.000	€302.635.727	€252.747.017	€191.553.023	€118.281.250
108	06/2030	€500.000.000	€299.977.082	€250.105.221	€189.060.379	€116.217.268
109	07/2030	€500.000.000	€297.328.379	€247.479.872	€186.591.753	€114.184.150
110	08/2030	€500.000.000	€294.688.893	€244.870.308	€184.146.506	€112.181.206
111	09/2030	€500.000.000	€292.056.414	€242.274.635	€181.723.083	€110.207.198
112	10/2030	€500.000.000	€289.431.666	€239.693.404	€179.321.774	€108.262.021
113	11/2030	€500.000.000	€286.818.536	€237.129.778	€176.944.811	€106.346.739
114	12/2030	€500.000.000	€284.216.928	€234.583.607	€174.591.940	€104.460.904
115	01/2031	€500.000.000	€281.624.172	€232.052.625	€172.261.336	€102.603.138
116	02/2031	€0	€279.035.592	€229.532.930	€169.949.981	€100.771.377
117	03/2031	€0	€276.452.707	€227.025.732	€167.658.663	€98.965.840
118	04/2031	€0	€273.875.804	€224.531.224	€165.387.412	€97.186.291
119	05/2031	€0	€271.300.685	€222.045.925	€163.133.559	€95.430.920
120	06/2031	€0	€268.729.945	€219.571.930	€160.898.545	€93.700.338
121	07/2031	€0	€266.161.213	€217.107.269	€158.680.827	€91.993.414
122	08/2031	€0	€263.605.032	€214.660.498	€156.486.550	€90.313.473
123	09/2031	€0	€261.054.850	€212.226.222	€154.311.652	€88.657.910
124	10/2031	€0	€258.511.462	€209.805.042	€152.156.459	€87.026.677
125	11/2031	€0	€255.976.821	€207.398.493	€150.021.970	€85.420.108
126	12/2031	€0	€253.446.106	€205.002.623	€147.905.212	€83.836.275
127	01/2032	€0	€250.925.450	€202.622.349	€145.809.628	€82.276.903
128	02/2032	€0	€248.404.485	€200.249.254	€143.729.050	€80.738.287
129	03/2032	€0	€245.886.997	€197.886.368	€141.665.572	€79.221.405
130	04/2032	€0	€243.372.831	€195.533.533	€139.618.987	€77.725.933
131	05/2032	€0	€240.861.275	€193.190.148	€137.588.776	€76.251.380
132	06/2032	€0	€238.353.403	€190.857.042	€135.575.438	€74.797.823
133	07/2032	€0	€235.852.576	€188.536.871	€133.580.762	€73.366.044
134	08/2032	€0	€233.351.768	€186.223.981	€131.600.646	€71.953.587
135	09/2032	€0	€230.851.378	€183.918.673	€129.635.227	€70.560.346
136	10/2032	€0	€228.357.652	€181.625.892	€127.687.905	€69.187.984
137	11/2032	€0	€225.866.724	€179.342.527	€125.756.395	€67.835.064
138	12/2032	€0	€223.377.578	€177.067.742	€123.840.027	€66.501.040
139	01/2033	€0	€220.889.579	€174.801.010	€121.938.352	€65.185.494
140	02/2033	€0	€218.404.940	€172.544.057	€120.052.494	€63.888.849
141	03/2033	€0	€215.929.556	€170.301.503	€118.185.570	€62.612.577
142	04/2033	€0	€213.458.853	€168.069.690	€116.334.939	€61.355.081
143	05/2033	€0	€210.992.137	€165.848.038	€114.500.109	€60.115.921
144	06/2033	€0	€208.535.431	€163.641.240	€112.684.224	€58.896.565
145	07/2033	€0	€206.090.906	€161.450.939	€110.888.300	€57.697.343
146	08/2033	€0	€203.658.973	€159.277.392	€109.112.393	€56.518.082
147	09/2033	€0	€201.232.354	€157.114.850	€107.352.453	€55.356.490
148	10/2033	€0	€198.816.162	€154.967.260	€105.611.080	€54.213.732
149	11/2033	€0	€196.408.012	€152.832.708	€103.886.863	€53.088.896
150	12/2033	€0	€194.013.911	€150.715.811	€102.182.832	€51.983.347

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	01/2034	€0	€191.633.726	€148.616.397	€100.498.746	€50.896.766
152	02/2034	€0	€189.261.059	€146.529.441	€98.831.093	€49.827.189
153	03/2034	€0	€186.894.865	€144.454.087	€97.179.204	€48.774.111
154	04/2034	€0	€184.532.517	€142.388.269	€95.541.599	€47.736.632
155	05/2034	€0	€182.175.897	€140.333.404	€93.919.149	€46.715.033
156	06/2034	€0	€179.823.197	€138.288.065	€92.310.815	€45.708.644
157	07/2034	€0	€177.477.872	€136.254.871	€90.718.261	€44.718.138
158	08/2034	€0	€175.142.982	€134.236.124	€89.142.924	€43.744.063
159	09/2034	€0	€172.821.291	€132.233.882	€87.586.065	€42.786.868
160	10/2034	€0	€170.512.792	€130.248.073	€86.047.522	€41.846.303
161	11/2034	€0	€168.230.420	€128.288.496	€84.533.640	€40.925.268
162	12/2034	€0	€165.969.847	€126.351.737	€83.042.012	€40.022.395
163	01/2035	€0	€163.737.395	€124.442.503	€81.575.582	€39.138.901
164	02/2035	€0	€161.512.395	€122.544.990	€80.123.848	€38.269.562
165	03/2035	€0	€159.293.773	€120.658.339	€78.686.164	€37.413.928
166	04/2035	€0	€157.082.412	€118.783.178	€77.262.858	€36.572.019
167	05/2035	€0	€154.875.769	€116.917.548	€75.852.573	€35.743.060
168	06/2035	€0	€152.684.513	€115.069.453	€74.460.417	€34.929.319
169	07/2035	€0	€150.513.052	€113.242.138	€73.088.369	€34.131.562
170	08/2035	€0	€148.360.189	€111.434.615	€71.735.663	€33.349.265
171	09/2035	€0	€146.222.397	€109.644.153	€70.400.424	€32.581.394
172	10/2035	€0	€144.102.943	€107.873.127	€69.084.061	€31.828.450
173	11/2035	€0	€142.002.656	€106.122.073	€67.786.796	€31.090.376
174	12/2035	€0	€139.922.155	€104.391.367	€66.508.747	€30.367.069
175	01/2036	€0	€137.861.440	€102.680.919	€65.249.730	€29.658.288
176	02/2036	€0	€135.804.699	€100.978.886	€64.002.117	€28.960.425
177	03/2036	€0	€133.759.189	€99.290.625	€62.769.231	€28.274.872
178	04/2036	€0	€131.728.569	€97.618.792	€61.552.654	€27.602.211
179	05/2036	€0	€129.710.140	€95.961.323	€60.350.987	€26.941.681
180	06/2036	€0	€127.709.803	€94.322.515	€59.166.832	€26.294.316
181	07/2036	€0	€125.721.807	€92.698.048	€57.997.374	€25.658.729
182	08/2036	€0	€123.752.995	€91.092.901	€56.845.628	€25.036.125
183	09/2036	€0	€121.802.100	€89.506.058	€55.710.846	€24.426.039
184	10/2036	€0	€119.870.637	€87.938.552	€54.593.562	€23.828.569
185	11/2036	€0	€117.955.618	€86.388.109	€53.492.252	€23.242.918
186	12/2036	€0	€116.068.167	€84.862.788	€52.411.792	€22.671.070
187	01/2037	€0	€114.193.505	€83.351.691	€51.345.326	€22.109.920
188	02/2037	€0	€112.323.665	€81.848.951	€50.289.164	€21.557.774
189	03/2037	€0	€110.460.724	€80.356.049	€49.244.153	€21.014.904
190	04/2037	€0	€108.605.252	€78.873.363	€48.210.457	€20.481.286
191	05/2037	€0	€106.760.502	€77.403.211	€47.189.422	€19.957.396
192	06/2037	€0	€104.931.510	€75.949.187	€46.183.156	€19.444.021
193	07/2037	€0	€103.101.917	€74.499.403	€45.184.352	€18.937.985
194	08/2037	€0	€101.274.984	€73.056.199	€44.194.389	€18.439.795
195	09/2037	€0	€99.453.462	€71.621.537	€43.214.401	€17.949.844
196	10/2037	€0	€97.633.580	€70.192.673	€42.242.677	€17.467.344
197	11/2037	€0	€95.820.477	€68.773.280	€41.281.378	€16.993.110
198	12/2037	€0	€94.014.648	€67.363.675	€40.330.630	€16.527.110
199	01/2038	€0	€92.225.506	€65.970.555	€39.394.371	€16.070.868
200	02/2038	€0	€90.440.936	€64.585.195	€38.467.309	€15.622.129

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	03/2038	€0	€88.664.590	€63.210.173	€37.550.922	€15.181.415
202	04/2038	€0	€86.902.627	€61.849.830	€36.647.717	€14.749.653
203	05/2038	€0	€85.154.021	€60.503.376	€35.757.144	€14.326.528
204	06/2038	€0	€83.417.977	€59.170.187	€34.878.752	€13.911.768
205	07/2038	€0	€81.693.525	€57.849.520	€34.012.031	€13.505.080
206	08/2038	€0	€79.978.373	€56.539.704	€33.155.923	€13.105.964
207	09/2038	€0	€78.275.161	€55.242.557	€32.311.428	€12.714.733
208	10/2038	€0	€76.583.513	€53.957.762	€31.478.288	€12.331.203
209	11/2038	€0	€74.921.633	€52.698.071	€30.663.851	€11.958.158
210	12/2038	€0	€73.272.640	€51.451.514	€29.861.040	€11.592.731
211	01/2039	€0	€71.631.033	€50.214.180	€29.067.517	€11.233.938
212	02/2039	€0	€70.002.799	€48.990.222	€28.285.624	€10.882.610
213	03/2039	€0	€68.393.222	€47.783.274	€27.517.378	€10.539.442
214	04/2039	€0	€66.791.476	€46.585.711	€26.758.309	€10.202.638
215	05/2039	€0	€65.200.238	€45.399.357	€26.009.406	€9.872.508
216	06/2039	€0	€63.620.551	€44.224.893	€25.270.994	€9.549.103
217	07/2039	€0	€62.072.083	€43.075.916	€24.550.755	€9.235.244
218	08/2039	€0	€60.551.303	€41.949.862	€23.847.104	€8.930.225
219	09/2039	€0	€59.055.995	€40.845.091	€23.158.999	€8.633.557
220	10/2039	€0	€57.591.960	€39.765.512	€22.488.542	€8.345.926
221	11/2039	€0	€56.150.666	€38.705.125	€21.832.224	€8.065.930
222	12/2039	€0	€54.731.755	€37.663.595	€21.189.762	€7.793.379
223	01/2040	€0	€53.377.707	€36.670.020	€20.577.388	€7.534.132
224	02/2040	€0	€52.037.180	€35.688.955	€19.975.043	€7.280.713
225	03/2040	€0	€50.701.001	€34.714.063	€19.379.123	€7.031.753
226	04/2040	€0	€49.377.658	€33.751.124	€18.792.810	€6.788.353
227	05/2040	€0	€48.062.746	€32.797.080	€18.214.340	€6.549.820
228	06/2040	€0	€46.763.636	€31.856.915	€17.646.427	€6.317.074
229	07/2040	€0	€45.493.929	€30.939.816	€17.094.074	€6.091.833
230	08/2040	€0	€44.243.977	€30.039.125	€16.553.503	€5.872.670
231	09/2040	€0	€43.023.807	€29.161.563	€16.028.329	€5.660.791
232	10/2040	€0	€41.840.096	€28.311.539	€15.520.857	€5.456.923
233	11/2040	€0	€40.690.275	€27.487.185	€15.029.942	€5.260.568
234	12/2040	€0	€39.561.744	€26.679.882	€14.550.762	€5.069.958
235	01/2041	€0	€38.446.822	€25.884.380	€14.080.380	€4.884.007
236	02/2041	€0	€37.337.930	€25.095.531	€13.615.946	€4.701.678
237	03/2041	€0	€36.242.453	€24.318.265	€13.160.088	€4.523.839
238	04/2041	€0	€35.166.443	€23.556.582	€12.714.910	€4.351.158
239	05/2041	€0	€34.097.362	€22.802.027	€12.275.784	€4.182.001
240	06/2041	€0	€33.037.899	€22.056.365	€11.843.622	€4.016.637
241	07/2041	€0	€31.991.418	€21.321.799	€11.419.556	€3.855.410
242	08/2041	€0	€30.965.971	€20.603.637	€11.006.369	€3.699.207
243	09/2041	€0	€29.967.036	€19.905.442	€10.605.882	€3.548.580
244	10/2041	€0	€28.990.028	€19.224.078	€10.216.339	€3.402.878
245	11/2041	€0	€28.036.599	€18.560.558	€9.838.199	€3.262.195
246	12/2041	€0	€27.098.963	€17.909.655	€9.468.618	€3.125.533
247	01/2042	€0	€26.187.896	€17.278.419	€9.111.254	€2.994.049
248	02/2042	€0	€25.291.841	€16.659.144	€8.761.967	€2.866.326
249	03/2042	€0	€24.409.202	€16.050.725	€8.420.122	€2.742.115
250	04/2042	€0	€23.535.298	€15.450.040	€8.084.034	€2.620.829

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	05/2042	€0	€22.670.822	€14.857.510	€7.753.885	€2.502.494
252	06/2042	€0	€21.816.189	€14.273.369	€7.429.757	€2.387.105
253	07/2042	€0	€20.969.153	€13.696.113	€7.110.829	€2.274.367
254	08/2042	€0	€20.128.553	€13.124.955	€6.796.660	€2.164.108
255	09/2042	€0	€19.301.516	€12.564.509	€6.489.602	€2.057.050
256	10/2042	€0	€18.479.973	€12.009.482	€6.186.878	€1.952.277
257	11/2042	€0	€17.677.625	€11.468.740	€5.893.019	€1.851.190
258	12/2042	€0	€16.882.010	€10.934.144	€5.603.788	€1.752.420
259	01/2043	€0	€16.100.279	€10.410.291	€5.321.506	€1.656.663
260	02/2043	€0	€15.334.952	€9.898.759	€5.046.929	€1.564.120
261	03/2043	€0	€14.581.817	€9.396.774	€4.778.593	€1.474.301
262	04/2043	€0	€13.853.200	€8.912.224	€4.520.455	€1.388.390
263	05/2043	€0	€13.140.719	€8.439.641	€4.269.675	€1.305.472
264	06/2043	€0	€12.446.125	€7.980.091	€4.026.739	€1.225.658
265	07/2043	€0	€11.776.136	€7.537.812	€3.793.724	€1.149.542
266	08/2043	€0	€11.119.247	€7.105.370	€3.566.826	€1.075.931
267	09/2043	€0	€10.475.469	€6.682.726	€3.345.983	€1.004.776
268	10/2043	€0	€9.844.602	€6.269.706	€3.131.064	€936.011
269	11/2043	€0	€9.225.654	€5.865.635	€2.921.693	€869.494
270	12/2043	€0	€8.618.862	€5.470.621	€2.717.885	€805.205
271	01/2044	€0	€8.029.308	€5.087.842	€2.521.174	€743.569
272	02/2044	€0	€7.451.901	€4.714.020	€2.329.890	€684.065
273	03/2044	€0	€6.886.979	€4.349.326	€2.144.079	€626.680
274	04/2044	€0	€6.328.733	€3.990.054	€1.961.880	€570.848
275	05/2044	€0	€5.780.612	€3.638.352	€1.784.321	€516.850
276	06/2044	€0	€5.243.414	€3.294.685	€1.611.599	€464.721
277	07/2044	€0	€4.732.942	€2.968.929	€1.448.498	€415.811
278	08/2044	€0	€4.246.944	€2.659.585	€1.294.216	€369.852
279	09/2044	€0	€3.787.204	€2.367.691	€1.149.192	€326.932
280	10/2044	€0	€3.353.447	€2.092.987	€1.013.232	€286.957
281	11/2044	€0	€2.948.039	€1.836.865	€886.940	€250.061
282	12/2044	€0	€2.568.696	€1.597.812	€769.516	€215.979
283	01/2045	€0	€2.281.965	€1.417.068	€680.702	€190.193
284	02/2045	€0	€1.997.857	€1.238.554	€593.412	€165.058
285	03/2045	€0	€1.721.715	€1.065.567	€509.210	€141.001
286	04/2045	€0	€1.454.415	€898.621	€428.319	€118.069
287	05/2045	€0	€1.198.697	€739.378	€351.506	€96.459
288	06/2045	€0	€960.943	€591.730	€280.585	€76.651
289	07/2045	€0	€749.753	€460.906	€217.986	€59.282
290	08/2045	€0	€559.570	€343.414	€161.998	€43.858
291	09/2045	€0	€398.903	€244.399	€114.991	€30.992
292	10/2045	€0	€275.342	€168.412	€79.034	€21.205
293	11/2045	€0	€191.400	€116.873	€54.705	€14.612
294	12/2045	€0	€124.717	€76.027	€35.494	€9.438
295	01/2046	€0	€78.932	€48.036	€22.368	€5.921
296	02/2046	€0	€48.313	€29.352	€13.633	€3.592
297	03/2046	€0	€28.063	€17.021	€7.885	€2.068
298	04/2046	€0	€18.118	€10.970	€5.069	€1.324
299	05/2046	€0	€10.374	€6.271	€2.890	€751
300	06/2046	€0	€4.355	€2.628	€1.208	€313



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	07/2046	€0	€1.590	€958	€439	€113
302	08/2046	€0	€796	€479	€219	€56
303	09/2046	€0	€0	€0	€0	€0
304	10/2046	€0	€0	€0	€0	€0
305	11/2046	€0	€0	€0	€0	€0
306	12/2046	€0	€0	€0	€0	€0
307	01/2047	€0	€0	€0	€0	€0
308	02/2047	€0	€0	€0	€0	€0
309	03/2047	€0	€0	€0	€0	€0
310	04/2047	€0	€0	€0	€0	€0
311	05/2047	€0	€0	€0	€0	€0
312	06/2047	€0	€0	€0	€0	€0
313	07/2047	€0	€0	€0	€0	€0
314	08/2047	€0	€0	€0	€0	€0
315	09/2047	€0	€0	€0	€0	€0
316	10/2047	€0	€0	€0	€0	€0
317	11/2047	€0	€0	€0	€0	€0
318	12/2047	€0	€0	€0	€0	€0
319	01/2048	€0	€0	€0	€0	€0
320	02/2048	€0	€0	€0	€0	€0
321	03/2048	€0	€0	€0	€0	€0
322	04/2048	€0	€0	€0	€0	€0
323	05/2048	€0	€0	€0	€0	€0
324	06/2048	€0	€0	€0	€0	€0
325	07/2048	€0	€0	€0	€0	€0
326	08/2048	€0	€0	€0	€0	€0
327	09/2048	€0	€0	€0	€0	€0
328	10/2048	€0	€0	€0	€0	€0
329	11/2048	€0	€0	€0	€0	€0
330	12/2048	€0	€0	€0	€0	€0
331	01/2049	€0	€0	€0	€0	€0
332	02/2049	€0	€0	€0	€0	€0
333	03/2049	€0	€0	€0	€0	€0
334	04/2049	€0	€0	€0	€0	€0
335	05/2049	€0	€0	€0	€0	€0
336	06/2049	€0	€0	€0	€0	€0
337	07/2049	€0	€0	€0	€0	€0
338	08/2049	€0	€0	€0	€0	€0
339	09/2049	€0	€0	€0	€0	€0
340	10/2049	€0	€0	€0	€0	€0
341	11/2049	€0	€0	€0	€0	€0
342	12/2049	€0	€0	€0	€0	€0
343	01/2050	€0	€0	€0	€0	€0
344	02/2050	€0	€0	€0	€0	€0
345	03/2050	€0	€0	€0	€0	€0
346	04/2050	€0	€0	€0	€0	€0
347	05/2050	€0	€0	€0	€0	€0
348	06/2050	€0	€0	€0	€0	€0
349	07/2050	€0	€0	€0	€0	€0
350	08/2050	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

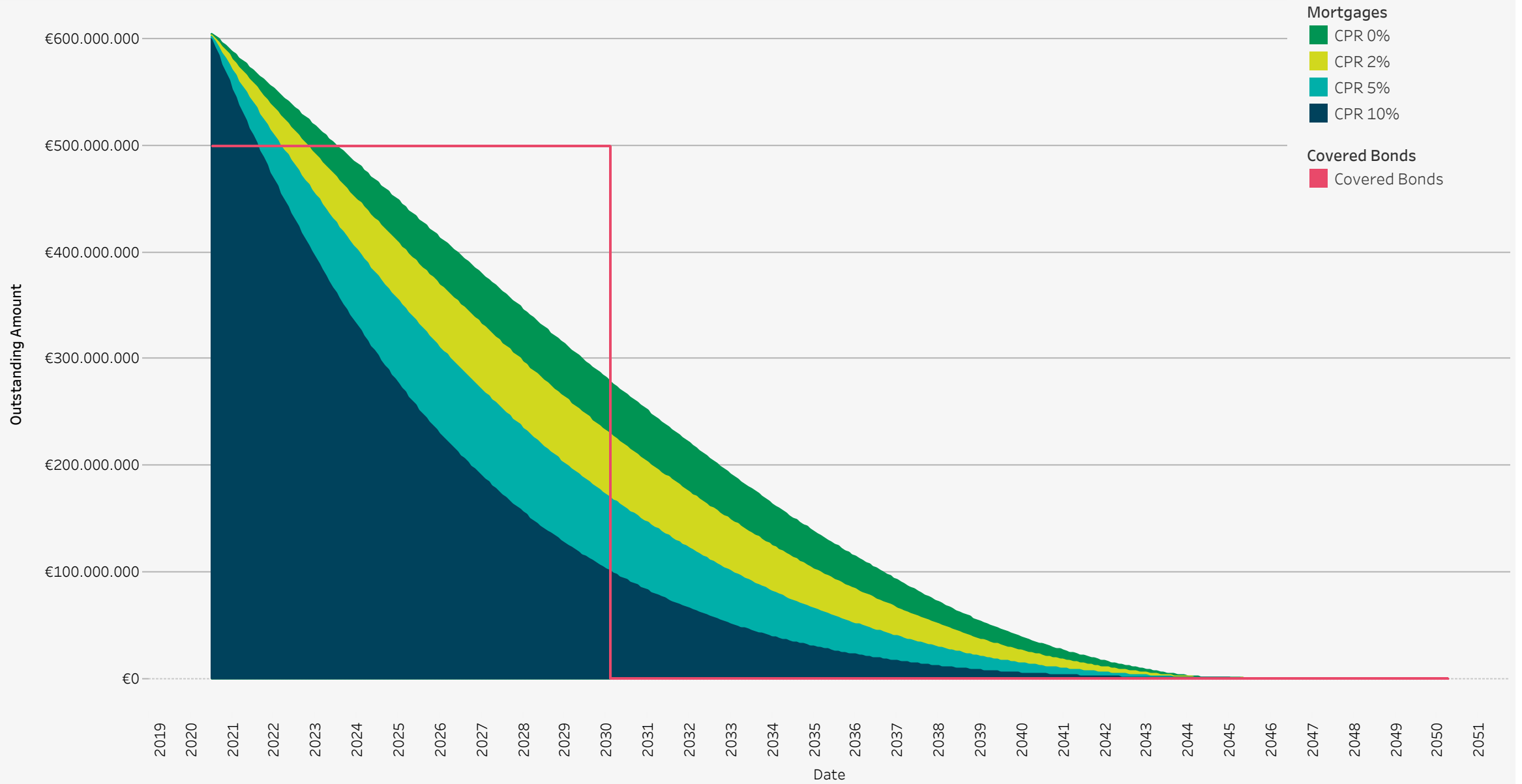
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	09/2050	€0	€0	€0	€0	€0
352	10/2050	€0	€0	€0	€0	€0
353	11/2050	€0	€0	€0	€0	€0
354	12/2050	€0	€0	€0	€0	€0
355	01/2051	€0	€0	€0	€0	€0
356	02/2051	€0	€0	€0	€0	€0
357	03/2051	€0	€0	€0	€0	€0
358	04/2051	€0	€0	€0	€0	€0
359	05/2051	€0	€0	€0	€0	€0
360	06/2051	€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

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