



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

1/04/2021

Portfolio Cut-off Date

31/03/2021

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	9,87	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 *:	9,87

* 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	€607.164.506	(II)
Nominal Balance Public Finance Exposures	€2.500.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	21,93%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577.605.541	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115,52%	
>>> 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 $[(V) + (VI) + (VII)] / (I)$	116,02%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€76.903.139	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€76.763.168	
Total Interest Proceeds Public Finance Exposures	€139.971	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€609.664.506	(IX)
Total Principal Proceeds Residential Mortgage Loans	€607.164.506	
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	€79.177.215	(XI)
Principal Requirement Covered Bonds	€500.000.000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€106.890.431	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21.149.879	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.424.603	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19.725.276	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2.647.673	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2.647.673	



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	€607.164.506
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4.443
Number of Loans	7.032
Average Outstanding Balance per Borrower	€136.656
Average Outstanding Balance per Loan	€86.343
Weighted Average Original Loan to Initial Value	76,15%
Weighted Average Current Loan to Current Value	59,00%
Weighted Average Seasoning (in months)	40,24
Weighted Average Remaining Maturity (in months, at 0% CPR)	216,25
Weighted Average Initial Maturity (in months, at 0% CPR)	255,87
Weighted Remaining Average Life (in months, at 0% CPR)	114,88
Weighted Remaining Average Life (in months, at 2% CPR)	100,97
Weighted Remaining Average Life (in months, at 5% CPR)	84,28
Weighted Remaining Average Life (in months, at 10% CPR)	64,35
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92,16
Percentage of Fixed Rate Loans	36,10%
Percentage of Resettable Rate Loans	63,90%
Weighted Average Interest Rate	1,72%
Weighted Average Interest Rate Fixed Rate Loans	1,79%
Weighted average interest rate Resettable Rate Loans	1,69%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€6.725.809
---	------------



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	€2.690.725	€2.500.296

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	203.197.898 €	33,47%	2.218	31,54%
Brabant Wallon	9.046.052 €	1,49%	86	1,22%
Brussels	23.914.495 €	3,94%	242	3,44%
Hainaut	15.520.052 €	2,56%	226	3,21%
Liège	14.767.090 €	2,43%	209	2,97%
Limburg	67.228.270 €	11,07%	865	12,30%
Luxembourg	1.528.596 €	0,25%	15	0,21%
Namur	4.771.435 €	0,79%	63	0,90%
Oost-Vlaanderen	112.044.867 €	18,45%	1.300	18,49%
Vlaams-Brabant	95.202.213 €	15,68%	1.026	14,59%
West-Vlaanderen	59.943.537 €	9,87%	782	11,12%
Grand Total	607.164.506 €	100,00%	7.032	100,00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€109.595.438	18,05%	843	11,99%
12 - 24	€134.546.132	22,16%	1.237	17,59%
24 - 36	€46.730.855	7,70%	432	6,14%
36 - 48	€50.885.557	8,38%	512	7,28%
48 - 60	€115.363.991	19,00%	1.525	21,69%
60 - 72	€68.135.290	11,22%	1.051	14,95%
72 - 84	€36.562.333	6,02%	644	9,16%
84 - 96	€37.416.354	6,16%	619	8,80%
96 - 108	€7.928.555	1,31%	169	2,40%
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	€607.164.506	100,00%	7.032	100,00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€82.079	0,01%	34	0,48%
12 - 24	€390.019	0,06%	60	0,85%
24 - 36	€1.087.146	0,18%	82	1,17%
36 - 48	€2.471.139	0,41%	146	2,08%
48 - 60	€4.066.448	0,67%	172	2,45%
60 - 72	€5.512.710	0,91%	191	2,72%
72 - 84	€5.226.117	0,86%	165	2,35%
84 - 96	€8.182.111	1,35%	219	3,11%
96 - 108	€12.691.635	2,09%	296	4,21%
108 - 120	€14.951.704	2,46%	303	4,31%
120 - 132	€13.565.647	2,23%	252	3,58%
132 - 144	€11.563.188	1,90%	186	2,65%
144 - 156	€20.363.123	3,35%	331	4,71%
156 - 168	€27.776.590	4,57%	407	5,79%
168 - 180	€31.538.741	5,19%	393	5,59%
180 - 192	€35.050.369	5,77%	432	6,14%
192 - 204	€22.906.112	3,77%	242	3,44%
204 - 216	€35.307.236	5,82%	375	5,33%
216 - 228	€57.842.923	9,53%	548	7,79%
228 - 240	€50.851.380	8,38%	429	6,10%
240 - 252	€46.429.596	7,65%	410	5,83%
252 - 264	€34.337.485	5,66%	250	3,56%
264 - 276	€43.744.491	7,20%	326	4,64%
276 - 288	€67.039.462	11,04%	443	6,30%
288 - 300	€51.067.064	8,41%	311	4,42%
300 - 312	€3.119.990	0,51%	29	0,41%
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	€607.164.506	100,00%	7.032	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	€315.928	0,05%	42	0,60%
60 - 72	€110.046	0,02%	13	0,18%
72 - 84	€352.807	0,06%	51	0,73%
84 - 96	€494.622	0,08%	25	0,36%
96 - 108	€584.665	0,10%	24	0,34%
108 - 120	€23.962.198	3,95%	827	11,76%
120 - 132	€1.732.122	0,29%	43	0,61%
132 - 144	€5.141.401	0,85%	110	1,56%
144 - 156	€5.289.199	0,87%	105	1,49%
156 - 168	€6.042.256	1,00%	114	1,62%
168 - 180	€54.325.624	8,95%	937	13,32%
180 - 192	€8.477.174	1,40%	116	1,65%
192 - 204	€11.649.537	1,92%	158	2,25%
204 - 216	€20.887.499	3,44%	250	3,56%
216 - 228	€7.199.857	1,19%	93	1,32%
228 - 240	€155.003.510	25,53%	1.683	23,93%
240 - 252	€4.625.099	0,76%	45	0,64%
252 - 264	€11.594.409	1,91%	119	1,69%
264 - 276	€13.416.976	2,21%	128	1,82%
276 - 288	€6.869.656	1,13%	69	0,98%
288 - 300	€225.745.018	37,18%	1.679	23,88%
300 - 312	€9.562.388	1,57%	76	1,08%
312 - 324	€6.676.077	1,10%	52	0,74%
324 - 336	€1.480.018	0,24%	18	0,26%
336 - 348	€69.649	0,01%	3	0,04%
348 - 360	€25.556.769	4,21%	252	3,58%
>360	€0	0,00%	0	0,00%
Grand Total	€607.164.506	100,00%	7.032	100,00%



Residential Mortgage Pandbrieven Programme

5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€35.571.723	5,86%	661	9,40%
2014	€40.030.453	6,59%	639	9,09%
2015	€60.261.734	9,93%	968	13,77%
2016	€111.919.548	18,43%	1.545	21,97%
2017	€52.688.129	8,68%	576	8,19%
2018	€52.724.988	8,68%	484	6,88%
2019	€132.116.718	21,76%	1.184	16,84%
2020	€121.560.381	20,02%	974	13,85%
2021	€290.831	0,05%	1	0,01%
Grand Total	€607.164.506	100,00%	7.032	100,00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€90.339.197	14,88%	1.617	36,39%
100k - 200k	€271.644.102	44,74%	1.868	42,04%
200k - 300k	€193.529.816	31,87%	809	18,21%
300k - 400k	€43.553.709	7,17%	131	2,95%
>400k	€8.097.680	1,33%	18	0,41%
Grand Total	€607.164.506	100,00%	4.443	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%	€23.668.604	3,90%	224	3,19%
1% - 1.5%	€157.098.186	25,87%	1.852	26,34%
1.5% - 2%	€288.513.767	47,52%	3.395	48,28%
2% - 2.5%	€122.986.807	20,26%	1.334	18,97%
2.5% - 3%	€12.832.682	2,11%	169	2,40%
3% - 3.5%	€1.211.412	0,20%	30	0,43%
3.5% - 4%	€576.219	0,09%	22	0,31%
4% - 4.5%	€276.829	0,05%	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	€607.164.506	100,00%	7.032	100,00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€219.213.780	36,10%	2.619	37,24%
Fixed with Resets	€387.950.726	63,90%	4.413	62,76%
Grand Total	€607.164.506	100,00%	7.032	100,00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€29.783.166	4,91%	498	7,08%
2022	€50.583.701	8,33%	846	12,03%
2023	€32.684.491	5,38%	487	6,93%
2024	€7.583.743	1,25%	126	1,79%
2025	€10.719.073	1,77%	179	2,55%
2026	€19.348.274	3,19%	295	4,20%
2027	€7.253.157	1,19%	88	1,25%
2028	€4.999.524	0,82%	60	0,85%
2029	€6.750.720	1,11%	78	1,11%
2030	€12.792.774	2,11%	152	2,16%
2031	€12.468.098	2,05%	165	2,35%
2032	€2.337.709	0,39%	36	0,51%
2033	€5.369.098	0,88%	43	0,61%
2034	€13.380.594	2,20%	126	1,79%
2035	€31.152.987	5,13%	269	3,83%
2036	€16.654.886	2,74%	182	2,59%
2037	€8.439.423	1,39%	61	0,87%
2038	€18.574.237	3,06%	120	1,71%
2039	€43.351.199	7,14%	275	3,91%
2040	€48.548.514	8,00%	293	4,17%
2041	€3.232.802	0,53%	23	0,33%
2042	€1.381.164	0,23%	8	0,11%
2043	€170.335	0,03%	1	0,01%
2044	€391.056	0,06%	2	0,03%
Fixed	€219.213.780	36,10%	2.619	37,24%
Grand Total	€607.164.506	100,00%	7.032	100,00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€607.164.506	100,00%	7.032	100,00%
Grand Total	€607.164.506	100,00%	7.032	100,00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€602.872.400	99,29%	6.948	98,81%
Linear	€4.292.106	0,71%	84	1,19%
Grand Total	€607.164.506	100,00%	7.032	100,00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€1.000.736	0,16%	57	0,81%
10 - 20%	€6.356.249	1,05%	254	3,61%
20 - 30%	€11.897.185	1,96%	305	4,34%
30 - 40%	€21.628.590	3,56%	442	6,29%
40 - 50%	€37.303.136	6,14%	601	8,55%
50 - 60%	€51.256.438	8,44%	774	11,01%
60 - 70%	€80.853.632	13,32%	998	14,19%
70 - 80%	€125.515.404	20,67%	1.303	18,53%
80 - 90%	€92.047.945	15,16%	814	11,58%
90 - 100%	€158.578.368	26,12%	1.260	17,92%
100 - 110%	€12.376.337	2,04%	132	1,88%
110 - 120%	€8.350.485	1,38%	92	1,31%
>120%	€0	0,00%	0	0,00%
Grand Total	€607.164.506	100,00%	7.032	100,00%



Residential Mortgage Pandbrieven Programme

13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€8.281.152	1,36%	415	5,90%
10 - 20%	€20.601.315	3,39%	568	8,08%
20 - 30%	€38.490.697	6,34%	776	11,04%
30 - 40%	€55.201.195	9,09%	842	11,97%
40 - 50%	€79.143.429	13,03%	1.013	14,41%
50 - 60%	€100.226.927	16,51%	1.116	15,87%
60 - 70%	€99.889.225	16,45%	906	12,88%
70 - 80%	€94.341.667	15,54%	711	10,11%
80 - 90%	€71.566.183	11,79%	461	6,56%
90 - 100%	€38.688.253	6,37%	220	3,13%
100 - 110%	€408.953	0,07%	2	0,03%
110 - 120%	€325.510	0,05%	2	0,03%
>120%	€0	0,00%	0	0,00%
Grand Total	€607.164.506	100,00%	7.032	100,00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€444.945	0,07%	33	0,47%
20 - 40%	€4.835.207	0,80%	230	3,27%
40 - 60%	€26.103.941	4,30%	701	9,97%
60 - 80%	€182.078.794	29,99%	2.335	33,21%
80 - 100%	€151.004.573	24,87%	1.484	21,10%
100 - 120%	€16.970.827	2,80%	299	4,25%
120 - 140%	€30.304.789	4,99%	455	6,47%
140 - 160%	€41.445.108	6,83%	465	6,61%
160 - 180%	€105.762.060	17,42%	719	10,22%
180 - 200%	€9.238.565	1,52%	75	1,07%
200 - 300%	€17.679.857	2,91%	126	1,79%
300 - 400%	€21.031.570	3,46%	109	1,55%
>500%	€264.269	0,04%	1	0,01%
Grand Total	€607.164.506	100,00%	7.032	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	€342.708	0,06%	76	1,08%
12 - 24	€3.481.863	0,57%	237	3,37%
24 - 36	€9.332.594	1,54%	358	5,09%
36 - 48	€12.509.200	2,06%	361	5,13%
48 - 60	€24.846.103	4,09%	559	7,95%
60 - 72	€23.894.449	3,94%	423	6,02%
72 - 84	€35.226.283	5,80%	554	7,88%
84 - 96	€57.919.912	9,54%	768	10,92%
96 - 108	€53.804.694	8,86%	609	8,66%
108 - 120	€88.147.972	14,52%	869	12,36%
120 - 132	€77.083.816	12,70%	694	9,87%
132 - 144	€70.987.840	11,69%	511	7,27%
144 - 156	€114.062.312	18,79%	783	11,13%
156 - 168	€35.502.827	5,85%	229	3,26%
168 - 180	€21.933	0,00%	1	0,01%
Grand Total	€607.164.506	100,00%	7.032	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	€43.880.422	7,23%	830	11,80%
12 - 24	€52.496.967	8,65%	913	12,98%
24 - 36	€29.891.188	4,92%	553	7,86%
36 - 48	€18.004.802	2,97%	402	5,72%
48 - 60	€29.540.288	4,87%	489	6,95%
60 - 72	€22.269.776	3,67%	307	4,37%
72 - 84	€29.805.974	4,91%	381	5,42%
84 - 96	€38.461.117	6,33%	463	6,58%
96 - 108	€47.906.757	7,89%	509	7,24%
108 - 120	€72.835.300	12,00%	648	9,22%
120 - 132	€50.924.246	8,39%	446	6,34%
132 - 144	€86.033.812	14,17%	565	8,03%
144 - 156	€81.897.379	13,49%	506	7,20%
156 - 168	€3.194.545	0,53%	19	0,27%
168 - 180	€21.933	0,00%	1	0,01%
Grand Total	€607.164.506	100,00%	7.032	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	€607.164.506	100,00%	7.032	100,00%
Grand Total	€607.164.506	100,00%	7.032	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	04/2021	€500.000.000	€604.325.857	€603.309.295	€601.748.215	€599.043.075
2	05/2021	€500.000.000	€601.484.702	€599.462.838	€596.364.596	€591.014.774
3	06/2021	€500.000.000	€598.642.190	€595.626.264	€591.014.617	€583.079.736
4	07/2021	€500.000.000	€595.796.419	€591.797.665	€585.696.223	€575.235.118
5	08/2021	€500.000.000	€592.946.716	€587.976.361	€580.408.597	€567.479.329
6	09/2021	€500.000.000	€590.093.133	€584.162.398	€575.151.641	€559.811.500
7	10/2021	€500.000.000	€587.235.599	€580.355.698	€569.925.136	€552.230.648
8	11/2021	€500.000.000	€584.375.692	€576.557.810	€564.730.459	€544.737.343
9	12/2021	€500.000.000	€581.511.660	€572.766.994	€559.565.759	€537.329.036
10	01/2022	€500.000.000	€578.646.894	€568.986.579	€554.434.139	€530.007.950
11	02/2022	€500.000.000	€575.778.157	€565.213.364	€549.332.327	€522.770.195
12	03/2022	€500.000.000	€572.905.606	€561.447.494	€544.260.325	€515.615.045
13	04/2022	€500.000.000	€570.028.596	€557.688.332	€539.217.380	€508.541.065
14	05/2022	€500.000.000	€567.148.071	€553.936.795	€534.204.242	€501.548.251
15	06/2022	€500.000.000	€564.266.633	€550.195.412	€529.223.202	€494.638.033
16	07/2022	€500.000.000	€561.381.083	€546.461.045	€524.271.095	€487.806.728
17	08/2022	€500.000.000	€558.492.155	€542.734.402	€519.348.464	€481.054.150
18	09/2022	€500.000.000	€555.599.383	€539.015.021	€514.454.728	€474.379.070
19	10/2022	€500.000.000	€552.702.912	€535.303.036	€509.589.880	€467.780.801
20	11/2022	€500.000.000	€549.803.254	€531.598.931	€504.754.247	€461.258.967
21	12/2022	€500.000.000	€546.900.959	€527.903.228	€499.948.183	€454.813.217
22	01/2023	€500.000.000	€543.995.151	€524.215.068	€495.170.737	€448.442.015
23	02/2023	€500.000.000	€541.091.127	€520.539.540	€490.426.567	€442.148.906
24	03/2023	€500.000.000	€538.186.099	€516.873.930	€485.712.955	€435.930.740
25	04/2023	€500.000.000	€535.280.141	€513.218.286	€481.029.793	€429.786.753
26	05/2023	€500.000.000	€532.371.057	€509.570.488	€476.374.949	€423.714.384
27	06/2023	€500.000.000	€529.464.154	€505.935.593	€471.753.004	€417.717.057
28	07/2023	€500.000.000	€526.556.156	€502.310.439	€467.160.850	€411.791.347
29	08/2023	€500.000.000	€523.649.096	€498.696.945	€462.600.116	€405.938.045
30	09/2023	€500.000.000	€520.743.364	€495.095.449	€458.070.958	€400.156.631
31	10/2023	€500.000.000	€517.837.895	€491.504.907	€453.572.250	€394.445.475
32	11/2023	€500.000.000	€514.932.943	€487.925.534	€449.104.036	€388.803.980
33	12/2023	€500.000.000	€512.025.896	€484.354.829	€444.663.867	€383.229.407
34	01/2024	€500.000.000	€509.119.206	€480.795.095	€440.253.714	€377.722.849
35	02/2024	€500.000.000	€506.211.710	€477.245.206	€435.872.400	€372.282.687
36	03/2024	€500.000.000	€503.301.616	€473.703.455	€431.518.223	€366.906.878
37	04/2024	€500.000.000	€500.390.544	€470.171.349	€427.192.426	€361.595.901
38	05/2024	€500.000.000	€497.480.592	€466.650.837	€422.896.632	€356.350.541
39	06/2024	€500.000.000	€494.571.869	€463.141.989	€418.630.751	€351.170.128
40	07/2024	€500.000.000	€491.661.723	€459.642.295	€414.392.369	€346.052.053
41	08/2024	€500.000.000	€488.751.790	€456.153.263	€410.182.706	€340.996.772
42	09/2024	€500.000.000	€485.841.682	€452.674.506	€406.001.268	€336.003.309
43	10/2024	€500.000.000	€482.931.947	€449.206.508	€401.848.348	€331.071.346
44	11/2024	€500.000.000	€480.022.124	€445.748.816	€397.723.397	€326.199.874
45	12/2024	€500.000.000	€477.114.842	€442.303.840	€393.628.419	€321.389.983
46	01/2025	€500.000.000	€474.218.643	€438.879.451	€389.570.244	€316.646.659
47	02/2025	€500.000.000	€471.323.674	€435.466.467	€385.540.532	€311.962.518
48	03/2025	€500.000.000	€468.429.406	€432.064.369	€381.538.679	€307.336.533
49	04/2025	€500.000.000	€465.537.222	€428.674.405	€377.565.641	€302.768.943
50	05/2025	€500.000.000	€462.644.631	€425.294.248	€373.619.225	€298.257.461



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	06/2025	€500.000.000	€459.753.367	€421.925.467	€369.700.673	€293.802.565
52	07/2025	€500.000.000	€456.866.085	€418.570.465	€365.811.939	€289.405.287
53	08/2025	€500.000.000	€453.984.714	€415.230.963	€361.954.366	€285.066.147
54	09/2025	€500.000.000	€451.112.435	€411.909.814	€358.130.264	€280.786.414
55	10/2025	€500.000.000	€448.241.510	€408.599.897	€354.333.268	€276.560.557
56	11/2025	€500.000.000	€445.373.165	€405.302.298	€350.564.179	€272.388.702
57	12/2025	€500.000.000	€442.509.450	€402.018.842	€346.824.425	€268.271.458
58	01/2026	€500.000.000	€439.650.875	€398.749.950	€343.114.207	€264.208.471
59	02/2026	€500.000.000	€436.795.216	€395.493.556	€339.431.596	€260.197.755
60	03/2026	€500.000.000	€433.939.665	€392.247.088	€335.774.241	€256.237.033
61	04/2026	€500.000.000	€431.084.187	€389.010.488	€332.141.967	€252.325.717
62	05/2026	€500.000.000	€428.231.832	€385.786.481	€328.536.965	€248.465.014
63	06/2026	€500.000.000	€425.384.793	€382.577.001	€324.960.735	€244.655.585
64	07/2026	€500.000.000	€422.543.264	€379.382.173	€321.413.226	€240.896.912
65	08/2026	€500.000.000	€419.704.046	€376.199.083	€317.891.819	€237.186.563
66	09/2026	€500.000.000	€416.874.888	€373.034.630	€314.402.191	€233.528.310
67	10/2026	€500.000.000	€414.049.905	€369.883.488	€310.939.683	€229.918.208
68	11/2026	€500.000.000	€411.231.672	€366.747.913	€307.506.041	€226.357.094
69	12/2026	€500.000.000	€408.416.984	€363.624.996	€304.098.673	€222.842.603
70	01/2027	€500.000.000	€405.607.419	€360.516.100	€300.718.574	€219.375.031
71	02/2027	€500.000.000	€402.795.315	€357.414.383	€297.359.905	€215.949.693
72	03/2027	€500.000.000	€399.985.732	€354.324.313	€294.026.268	€212.568.818
73	04/2027	€500.000.000	€397.178.576	€351.245.774	€290.717.436	€209.231.827
74	05/2027	€500.000.000	€394.372.753	€348.177.767	€287.432.453	€205.937.630
75	06/2027	€500.000.000	€391.574.900	€345.126.112	€284.175.988	€202.689.163
76	07/2027	€500.000.000	€388.777.072	€342.083.760	€280.942.092	€199.481.766
77	08/2027	€500.000.000	€385.979.063	€339.050.508	€277.730.482	€196.314.864
78	09/2027	€500.000.000	€383.181.065	€336.026.503	€274.541.167	€193.188.091
79	10/2027	€500.000.000	€380.380.598	€333.009.550	€271.372.243	€190.099.749
80	11/2027	€500.000.000	€377.582.951	€330.004.261	€268.227.362	€187.052.036
81	12/2027	€500.000.000	€374.785.506	€327.008.317	€265.104.514	€184.043.179
82	01/2028	€500.000.000	€371.993.724	€324.026.451	€262.007.415	€181.075.389
83	02/2028	€500.000.000	€369.205.970	€321.057.193	€258.934.738	€178.147.366
84	03/2028	€500.000.000	€366.420.237	€318.098.764	€255.884.918	€175.257.663
85	04/2028	€500.000.000	€363.638.637	€315.152.960	€252.859.277	€172.406.829
86	05/2028	€500.000.000	€360.857.571	€312.216.629	€249.855.162	€169.592.694
87	06/2028	€500.000.000	€358.081.537	€309.293.631	€246.875.542	€166.816.929
88	07/2028	€500.000.000	€355.312.517	€306.385.632	€243.921.611	€164.079.973
89	08/2028	€500.000.000	€352.544.213	€303.487.158	€240.988.876	€161.378.448
90	09/2028	€500.000.000	€349.778.560	€300.599.845	€238.078.526	€158.712.819
91	10/2028	€500.000.000	€347.014.923	€297.723.118	€235.189.985	€156.082.369
92	11/2028	€500.000.000	€344.264.436	€294.866.481	€232.330.629	€153.491.642
93	12/2028	€500.000.000	€341.516.896	€292.021.132	€229.493.366	€150.935.585
94	01/2029	€500.000.000	€338.780.627	€289.194.143	€226.683.621	€148.417.425
95	02/2029	€500.000.000	€336.047.947	€286.378.898	€223.896.062	€145.933.315
96	03/2029	€500.000.000	€333.314.043	€283.571.263	€221.127.346	€143.480.766
97	04/2029	€500.000.000	€330.585.890	€280.777.148	€218.381.975	€141.062.399
98	05/2029	€500.000.000	€327.860.569	€277.994.033	€215.657.864	€138.676.546
99	06/2029	€500.000.000	€325.138.306	€275.222.074	€212.955.020	€136.322.908
100	07/2029	€500.000.000	€322.421.868	€272.463.577	€210.275.109	€134.002.243



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	08/2029	€500.000.000	€319.711.530	€269.718.728	€207.618.147	€131.714.247
102	09/2029	€500.000.000	€317.006.254	€266.986.605	€204.983.297	€129.458.080
103	10/2029	€500.000.000	€314.310.230	€264.270.690	€202.373.105	€127.235.038
104	11/2029	€500.000.000	€311.625.152	€261.572.345	€199.788.467	€125.045.361
105	12/2029	€500.000.000	€308.949.128	€258.889.917	€197.227.977	€122.887.846
106	01/2030	€500.000.000	€306.298.370	€256.236.909	€194.701.755	€120.768.457
107	02/2030	€500.000.000	€303.648.159	€253.592.552	€192.193.841	€118.676.946
108	03/2030	€500.000.000	€300.999.738	€250.957.858	€189.704.907	€116.613.466
109	04/2030	€500.000.000	€298.356.987	€248.336.030	€187.237.268	€114.579.171
110	05/2030	€500.000.000	€295.720.077	€245.727.166	€184.790.877	€112.573.754
111	06/2030	€500.000.000	€293.091.073	€243.132.934	€182.366.868	€110.597.625
112	07/2030	€500.000.000	€290.471.684	€240.554.698	€179.966.133	€108.651.041
113	08/2030	€500.000.000	€287.862.118	€237.992.568	€177.588.620	€106.733.679
114	09/2030	€500.000.000	€285.260.371	€235.444.832	€175.232.918	€104.844.411
115	10/2030	€500.000.000	€282.666.485	€232.911.471	€172.898.889	€102.982.880
116	11/2030	€500.000.000	€280.084.702	€230.395.921	€170.588.954	€101.150.254
117	12/2030	€500.000.000	€277.514.508	€227.897.694	€168.302.607	€99.345.948
118	01/2031	€500.000.000	€274.951.919	€225.413.453	€166.037.253	€97.568.156
119	02/2031	€0	€272.392.120	€222.939.210	€163.789.840	€95.814.836
120	03/2031	€0	€269.837.642	€220.476.999	€161.561.764	€94.086.568
121	04/2031	€0	€267.286.242	€218.024.953	€159.351.550	€92.382.258
122	05/2031	€0	€264.739.072	€215.583.977	€157.159.762	€90.702.005
123	06/2031	€0	€262.196.731	€213.154.521	€154.986.627	€89.045.709
124	07/2031	€0	€259.659.333	€210.736.641	€152.832.081	€87.413.103
125	08/2031	€0	€257.134.904	€208.336.799	€150.700.695	€85.806.563
126	09/2031	€0	€254.617.043	€205.949.748	€148.588.544	€84.223.604
127	10/2031	€0	€252.106.224	€203.575.824	€146.495.760	€82.664.071
128	11/2031	€0	€249.604.615	€201.216.729	€144.423.456	€81.128.363
129	12/2031	€0	€247.107.370	€198.868.506	€142.368.679	€79.614.592
130	01/2032	€0	€244.620.741	€196.536.144	€140.334.893	€78.124.478
131	02/2032	€0	€242.134.125	€194.211.076	€138.315.874	€76.654.337
132	03/2032	€0	€239.650.349	€191.895.548	€136.313.141	€75.204.819
133	04/2032	€0	€237.170.169	€189.590.135	€134.327.012	€73.775.904
134	05/2032	€0	€234.692.764	€187.294.150	€132.356.912	€72.367.081
135	06/2032	€0	€232.218.571	€185.007.911	€130.402.977	€70.978.232
136	07/2032	€0	€229.749.256	€182.732.714	€128.466.031	€69.609.613
137	08/2032	€0	€227.281.186	€180.465.637	€126.543.929	€68.259.872
138	09/2032	€0	€224.813.751	€178.206.172	€124.636.238	€66.928.598
139	10/2032	€0	€222.353.015	€175.959.100	€122.746.217	€65.617.361
140	11/2032	€0	€219.898.096	€173.723.679	€120.873.249	€64.325.635
141	12/2032	€0	€217.445.081	€171.496.783	€119.015.068	€63.052.030
142	01/2033	€0	€214.993.368	€169.277.911	€117.171.249	€61.796.151
143	02/2033	€0	€212.545.100	€167.068.728	€115.342.863	€60.558.392
144	03/2033	€0	€210.106.031	€164.873.716	€113.532.913	€59.340.149
145	04/2033	€0	€207.672.363	€162.689.848	€111.739.211	€58.140.089
146	05/2033	€0	€205.241.982	€160.515.431	€109.960.506	€56.957.388
147	06/2033	€0	€202.821.030	€158.355.230	€108.199.972	€55.793.515
148	07/2033	€0	€200.412.710	€156.211.689	€106.459.166	€54.649.083
149	08/2033	€0	€198.015.635	€154.083.661	€104.737.189	€53.523.435
150	09/2033	€0	€195.624.529	€151.966.988	€103.031.109	€52.414.890



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	10/2033	€0	€193.244.182	€149.865.343	€101.343.320	€51.324.493
152	11/2033	€0	€190.872.579	€147.777.109	€99.672.620	€50.251.457
153	12/2033	€0	€188.514.248	€145.705.735	€98.021.230	€49.196.723
154	01/2034	€0	€186.169.818	€143.651.637	€96.389.311	€48.160.185
155	02/2034	€0	€183.831.311	€141.608.600	€94.772.584	€47.139.528
156	03/2034	€0	€181.499.238	€139.576.977	€93.171.197	€46.134.671
157	04/2034	€0	€179.171.304	€137.554.967	€91.583.863	€45.144.823
158	05/2034	€0	€176.849.046	€135.543.715	€90.011.264	€44.170.173
159	06/2034	€0	€174.531.066	€133.542.113	€88.452.581	€43.210.172
160	07/2034	€0	€172.220.367	€131.552.423	€86.909.232	€42.265.366
161	08/2034	€0	€169.920.351	€129.577.196	€85.382.808	€41.336.376
162	09/2034	€0	€167.633.347	€127.618.148	€83.874.335	€40.423.535
163	10/2034	€0	€165.360.408	€125.676.014	€82.384.183	€39.526.858
164	11/2034	€0	€163.112.466	€123.759.018	€80.917.618	€38.648.690
165	12/2034	€0	€160.886.144	€121.864.492	€79.472.745	€37.787.934
166	01/2035	€0	€158.688.450	€119.997.638	€78.052.807	€36.945.938
167	02/2035	€0	€156.501.179	€118.144.588	€76.648.640	€36.118.181
168	03/2035	€0	€154.319.676	€116.301.780	€75.257.845	€35.303.392
169	04/2035	€0	€152.144.355	€114.469.488	€73.880.521	€34.501.490
170	05/2035	€0	€149.973.691	€112.646.530	€72.515.830	€33.711.957
171	06/2035	€0	€147.818.295	€110.840.829	€71.168.787	€32.936.993
172	07/2035	€0	€145.682.565	€109.055.607	€69.841.344	€32.177.346
173	08/2035	€0	€143.565.452	€107.289.989	€68.532.817	€31.432.538
174	09/2035	€0	€141.464.508	€105.542.066	€67.241.868	€30.701.803
175	10/2035	€0	€139.381.111	€103.812.789	€65.968.990	€29.985.216
176	11/2035	€0	€137.316.957	€102.103.340	€64.714.815	€29.282.915
177	12/2035	€0	€135.272.971	€100.414.319	€63.479.604	€28.594.865
178	01/2036	€0	€133.248.339	€98.745.033	€62.262.795	€27.920.661
179	02/2036	€0	€131.224.520	€97.081.681	€61.055.591	€27.256.228
180	03/2036	€0	€129.210.525	€95.430.902	€59.862.103	€26.603.301
181	04/2036	€0	€127.207.687	€93.793.627	€58.682.833	€25.961.984
182	05/2036	€0	€125.217.054	€92.170.575	€57.518.139	€25.332.315
183	06/2036	€0	€123.244.453	€90.565.968	€56.370.561	€24.715.286
184	07/2036	€0	€121.284.639	€88.975.880	€55.237.551	€24.109.652
185	08/2036	€0	€119.343.935	€87.404.881	€54.121.846	€23.516.483
186	09/2036	€0	€117.423.432	€85.853.685	€53.023.776	€22.935.788
187	10/2036	€0	€115.522.526	€84.321.765	€51.942.900	€22.367.243
188	11/2036	€0	€113.638.085	€82.806.754	€50.877.651	€21.810.045
189	12/2036	€0	€111.781.207	€81.316.651	€49.832.833	€21.266.123
190	01/2037	€0	€109.935.405	€79.839.372	€48.800.919	€20.732.133
191	02/2037	€0	€108.093.905	€78.369.951	€47.778.802	€20.206.658
192	03/2037	€0	€106.258.667	€76.909.781	€46.767.273	€19.689.945
193	04/2037	€0	€104.432.906	€75.461.149	€45.767.657	€19.182.464
194	05/2037	€0	€102.620.076	€74.026.501	€44.781.360	€18.684.704
195	06/2037	€0	€100.824.098	€72.608.602	€43.809.968	€18.197.223
196	07/2037	€0	€99.027.907	€71.195.111	€42.845.954	€17.716.799
197	08/2037	€0	€97.234.376	€69.788.079	€41.890.514	€17.243.855
198	09/2037	€0	€95.446.207	€68.389.420	€40.944.744	€16.778.768
199	10/2037	€0	€93.661.443	€66.997.706	€40.007.735	€16.321.089
200	11/2037	€0	€91.883.431	€65.615.302	€39.080.846	€15.871.295

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	12/2037	€0	€90.111.588	€64.241.757	€38.163.749	€15.429.174
202	01/2038	€0	€88.357.667	€62.885.403	€37.261.322	€14.996.612
203	02/2038	€0	€86.611.026	€61.538.602	€36.368.956	€14.571.658
204	03/2038	€0	€84.872.561	€60.201.955	€35.486.944	€14.154.351
205	04/2038	€0	€83.149.340	€58.880.424	€34.618.140	€13.745.747
206	05/2038	€0	€81.440.018	€57.572.996	€33.761.864	€13.345.482
207	06/2038	€0	€79.742.128	€56.277.867	€32.916.982	€12.953.022
208	07/2038	€0	€78.056.152	€54.995.326	€32.083.590	€12.568.322
209	08/2038	€0	€76.378.981	€53.723.135	€31.260.313	€12.190.763
210	09/2038	€0	€74.714.165	€52.463.743	€30.448.510	€11.820.800
211	10/2038	€0	€73.062.047	€51.217.338	€29.648.216	€11.458.364
212	11/2038	€0	€71.439.540	€49.995.700	€28.866.160	€11.105.965
213	12/2038	€0	€69.829.921	€48.787.031	€28.095.421	€10.760.838
214	01/2039	€0	€68.228.270	€47.587.845	€27.333.924	€10.422.113
215	02/2039	€0	€66.640.600	€46.402.291	€26.583.990	€10.090.605
216	03/2039	€0	€65.067.094	€45.230.436	€25.845.582	€9.766.222
217	04/2039	€0	€63.500.210	€44.066.988	€25.115.608	€9.447.724
218	05/2039	€0	€61.943.928	€42.914.670	€24.395.566	€9.135.612
219	06/2039	€0	€60.399.319	€41.774.179	€23.685.788	€8.829.942
220	07/2039	€0	€58.886.600	€40.659.422	€22.994.073	€8.533.539
221	08/2039	€0	€57.401.477	€39.567.319	€22.318.558	€8.245.607
222	09/2039	€0	€55.941.504	€38.496.082	€21.658.124	€7.965.638
223	10/2039	€0	€54.515.848	€37.451.914	€21.016.147	€7.694.778
224	11/2039	€0	€53.114.391	€36.427.745	€20.388.542	€7.431.430
225	12/2039	€0	€51.736.532	€35.423.073	€19.774.928	€7.175.371
226	01/2040	€0	€50.424.330	€34.466.556	€19.191.166	€6.932.248
227	02/2040	€0	€49.125.690	€33.522.412	€18.617.164	€6.694.674
228	03/2040	€0	€47.831.707	€32.584.519	€18.049.467	€6.461.354
229	04/2040	€0	€46.551.309	€31.658.926	€17.491.378	€6.233.421
230	05/2040	€0	€45.281.030	€30.743.224	€16.941.508	€6.010.322
231	06/2040	€0	€44.027.827	€29.842.088	€16.402.372	€5.792.894
232	07/2040	€0	€42.805.882	€28.965.048	€15.879.122	€5.582.884
233	08/2040	€0	€41.603.331	€28.103.975	€15.367.201	€5.378.611
234	09/2040	€0	€40.429.367	€27.264.995	€14.869.872	€5.181.147
235	10/2040	€0	€39.293.529	€26.454.427	€14.390.470	€4.991.566
236	11/2040	€0	€38.191.027	€25.668.914	€13.927.043	€4.809.102
237	12/2040	€0	€37.106.864	€24.898.274	€13.473.966	€4.631.736
238	01/2041	€0	€36.036.829	€24.139.619	€13.029.610	€4.458.851
239	02/2041	€0	€34.971.123	€23.386.339	€12.590.357	€4.289.166
240	03/2041	€0	€33.911.528	€22.639.606	€12.156.805	€4.122.850
241	04/2041	€0	€32.862.255	€21.902.199	€11.730.408	€3.960.358
242	05/2041	€0	€31.818.934	€21.171.168	€11.309.542	€3.801.102
243	06/2041	€0	€30.786.499	€20.449.766	€10.895.905	€3.645.618
244	07/2041	€0	€29.766.433	€19.738.933	€10.489.950	€3.494.013
245	08/2041	€0	€28.766.551	€19.043.796	€10.094.343	€3.347.128
246	09/2041	€0	€27.796.618	€18.370.734	€9.712.385	€3.205.999
247	10/2041	€0	€26.849.399	€17.714.870	€9.341.403	€3.069.678
248	11/2041	€0	€25.925.592	€17.076.581	€8.981.520	€2.938.149
249	12/2041	€0	€25.016.815	€16.450.272	€8.629.722	€2.810.374
250	01/2042	€0	€24.134.738	€15.843.550	€8.289.933	€2.687.581



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	02/2042	€0	€23.267.844	€15.248.773	€7.958.078	€2.568.396
252	03/2042	€0	€22.414.522	€14.664.832	€7.633.526	€2.452.574
253	04/2042	€0	€21.569.701	€14.088.364	€7.314.480	€2.339.504
254	05/2042	€0	€20.736.205	€13.521.178	€7.001.841	€2.229.440
255	06/2042	€0	€19.913.407	€12.962.826	€6.695.333	€2.122.262
256	07/2042	€0	€19.098.167	€12.411.225	€6.393.843	€2.017.585
257	08/2042	€0	€18.290.342	€11.866.253	€6.097.274	€1.915.353
258	09/2042	€0	€17.497.865	€11.333.021	€5.808.213	€1.816.348
259	10/2042	€0	€16.712.253	€10.805.988	€5.523.777	€1.719.633
260	11/2042	€0	€15.947.917	€10.294.429	€5.248.664	€1.626.641
261	12/2042	€0	€15.192.678	€9.790.423	€4.978.778	€1.536.063
262	01/2043	€0	€14.451.452	€9.297.099	€4.715.671	€1.448.348
263	02/2043	€0	€13.728.069	€8.816.867	€4.460.516	€1.363.822
264	03/2043	€0	€13.018.719	€8.347.221	€4.211.992	€1.282.046
265	04/2043	€0	€12.333.958	€7.894.870	€3.973.429	€1.203.995
266	05/2043	€0	€11.665.859	€7.454.664	€3.742.168	€1.128.823
267	06/2043	€0	€11.016.667	€7.027.978	€3.518.847	€1.056.686
268	07/2043	€0	€10.394.050	€6.619.632	€3.305.816	€988.252
269	08/2043	€0	€9.784.784	€6.221.127	€3.098.766	€922.191
270	09/2043	€0	€9.189.089	€5.832.559	€2.897.701	€858.478
271	10/2043	€0	€8.607.347	€5.454.122	€2.702.677	€797.100
272	11/2043	€0	€8.034.946	€5.082.851	€2.512.183	€737.587
273	12/2043	€0	€7.475.533	€4.721.015	€2.327.310	€680.235
274	01/2044	€0	€6.933.297	€4.371.212	€2.149.292	€625.380
275	02/2044	€0	€6.402.093	€4.029.516	€1.976.156	€572.417
276	03/2044	€0	€5.884.546	€3.697.538	€1.808.656	€521.544
277	04/2044	€0	€5.374.717	€3.371.508	€1.644.910	€472.194
278	05/2044	€0	€4.876.955	€3.054.121	€1.486.206	€424.718
279	06/2044	€0	€4.392.019	€2.745.810	€1.332.717	€379.143
280	07/2044	€0	€3.934.246	€2.455.481	€1.188.718	€336.656
281	08/2044	€0	€3.500.092	€2.180.838	€1.053.030	€296.887
282	09/2044	€0	€3.090.697	€1.922.513	€925.894	€259.870
283	10/2044	€0	€2.704.638	€1.679.542	€806.784	€225.421
284	11/2044	€0	€2.348.235	€1.455.768	€697.483	€194.006
285	12/2044	€0	€2.018.090	€1.248.993	€596.865	€165.272
286	01/2045	€0	€1.779.462	€1.099.453	€524.044	€144.456
287	02/2045	€0	€1.543.043	€951.777	€452.482	€124.169
288	03/2045	€0	€1.314.695	€809.563	€383.877	€104.869
289	04/2045	€0	€1.092.296	€671.483	€317.578	€86.367
290	05/2045	€0	€881.568	€541.027	€255.217	€69.095
291	06/2045	€0	€686.794	€420.783	€197.981	€53.359
292	07/2045	€0	€519.289	€317.622	€149.056	€39.992
293	08/2045	€0	€370.061	€225.966	€105.769	€28.251
294	09/2045	€0	€249.174	€151.894	€70.914	€18.856
295	10/2045	€0	€162.809	€99.080	€46.137	€12.213
296	11/2045	€0	€115.486	€70.162	€32.587	€8.587
297	12/2045	€0	€82.140	€49.820	€23.079	€6.054
298	01/2046	€0	€63.183	€38.258	€17.677	€4.616
299	02/2046	€0	€46.039	€27.830	€12.825	€3.334
300	03/2046	€0	€32.050	€19.341	€8.890	€2.301



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	04/2046	€0	€19.917	€11.999	€5.501	€1.417
302	05/2046	€0	€10.908	€6.561	€3.000	€769
303	06/2046	€0	€4.334	€2.603	€1.187	€303
304	07/2046	€0	€1.590	€953	€434	€110
305	08/2046	€0	€796	€476	€216	€55
306	09/2046	€0	€0	€0	€0	€0
307	10/2046	€0	€0	€0	€0	€0
308	11/2046	€0	€0	€0	€0	€0
309	12/2046	€0	€0	€0	€0	€0
310	01/2047	€0	€0	€0	€0	€0
311	02/2047	€0	€0	€0	€0	€0
312	03/2047	€0	€0	€0	€0	€0
313	04/2047	€0	€0	€0	€0	€0
314	05/2047	€0	€0	€0	€0	€0
315	06/2047	€0	€0	€0	€0	€0
316	07/2047	€0	€0	€0	€0	€0
317	08/2047	€0	€0	€0	€0	€0
318	09/2047	€0	€0	€0	€0	€0
319	10/2047	€0	€0	€0	€0	€0
320	11/2047	€0	€0	€0	€0	€0
321	12/2047	€0	€0	€0	€0	€0
322	01/2048	€0	€0	€0	€0	€0
323	02/2048	€0	€0	€0	€0	€0
324	03/2048	€0	€0	€0	€0	€0
325	04/2048	€0	€0	€0	€0	€0
326	05/2048	€0	€0	€0	€0	€0
327	06/2048	€0	€0	€0	€0	€0
328	07/2048	€0	€0	€0	€0	€0
329	08/2048	€0	€0	€0	€0	€0
330	09/2048	€0	€0	€0	€0	€0
331	10/2048	€0	€0	€0	€0	€0
332	11/2048	€0	€0	€0	€0	€0
333	12/2048	€0	€0	€0	€0	€0
334	01/2049	€0	€0	€0	€0	€0
335	02/2049	€0	€0	€0	€0	€0
336	03/2049	€0	€0	€0	€0	€0
337	04/2049	€0	€0	€0	€0	€0
338	05/2049	€0	€0	€0	€0	€0
339	06/2049	€0	€0	€0	€0	€0
340	07/2049	€0	€0	€0	€0	€0
341	08/2049	€0	€0	€0	€0	€0
342	09/2049	€0	€0	€0	€0	€0
343	10/2049	€0	€0	€0	€0	€0
344	11/2049	€0	€0	€0	€0	€0
345	12/2049	€0	€0	€0	€0	€0
346	01/2050	€0	€0	€0	€0	€0
347	02/2050	€0	€0	€0	€0	€0
348	03/2050	€0	€0	€0	€0	€0
349	04/2050	€0	€0	€0	€0	€0
350	05/2050	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

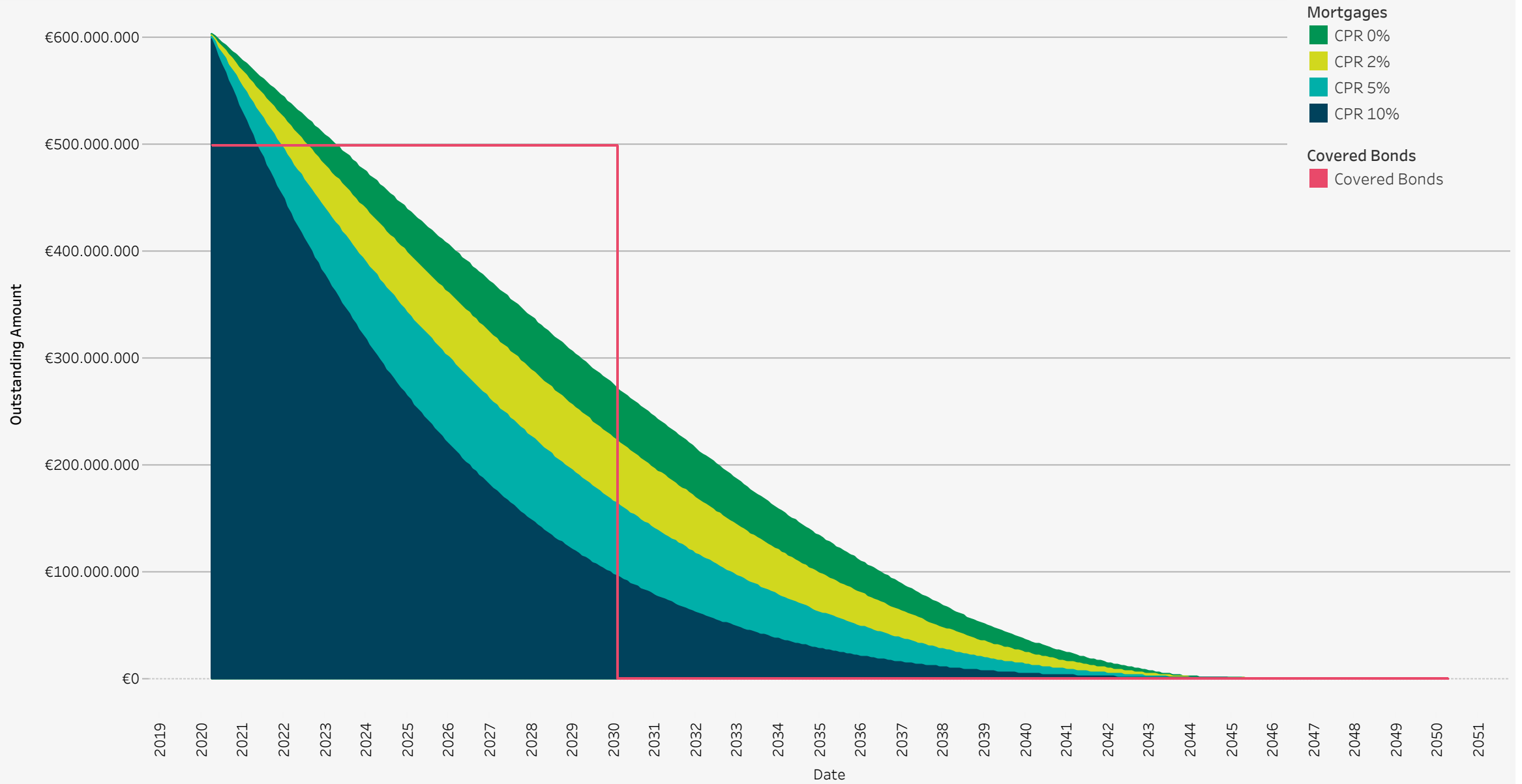
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	06/2050	€0	€0	€0	€0	€0
352	07/2050	€0	€0	€0	€0	€0
353	08/2050	€0	€0	€0	€0	€0
354	09/2050	€0	€0	€0	€0	€0
355	10/2050	€0	€0	€0	€0	€0
356	11/2050	€0	€0	€0	€0	€0
357	12/2050	€0	€0	€0	€0	€0
358	01/2051	€0	€0	€0	€0	€0
359	02/2051	€0	€0	€0	€0	€0
360	03/2051	€0	€0	€0	€0	€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

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.