



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

1/04/2022

Portfolio Cut-off Date

31/03/2022

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	8.87	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.54	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.93	3/03/2030	Fixed	0.750%	3/03/2023	ACT/ACT	EUR	€500,000,000

Totals

Total Outstanding (in EUR):	€1,500,000,000
Current Weighted Average Fixed Coupon:	0.420%
Weighted Remaining Average Life *:	11.78

* At Reporting Date until Maturity Date



Residential Mortgage Pandbrieven Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

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

2. Argenta Spaarbank Mortgage Pandbrieven Ratings

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

Test Summary

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€1,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€1,849,988,834	(II)
Nominal Balance Public Finance Exposures	€7,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.80%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1,733,004,168	(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)	€7,000,692	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116.00%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€252,549,190	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€252,213,190	
Total Interest Proceeds Public Finance Exposures	€336,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1,856,988,834	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1,849,988,834	
Total Principal Proceeds Public Finance Exposures	€7,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€76,700,000	(X)
Costs, Fees and expenses Covered Bonds	€84,128,637	(XI)
Principal Requirement Covered Bonds	€1,500,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€448,709,387	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



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Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€61,712,185	(XIII)
Cumulative Cash Outflow Next 180 Days	€1,782,123	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€59,930,062	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€6,941,726	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€6,941,726	



Residential Mortgage Pandbrieven Programme

Cover Pool Summary

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€1,849,988,834
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	12,608
Number of Loans	20,069
Average Outstanding Balance per Borrower	€146,731
Average Outstanding Balance per Loan	€92,181
Weighted Average Original Loan to Initial Value	76.64%
Weighted Average Current Loan to Current Value	59.15%
Weighted Average Seasoning (in months)	38.73
Weighted Average Remaining Maturity (in months, at 0% CPR)	220.36
Weighted Average Initial Maturity (in months, at 0% CPR)	258.36
Weighted Remaining Average Life (in months, at 0% CPR)	116.85
Weighted Remaining Average Life (in months, at 2% CPR)	102.54
Weighted Remaining Average Life (in months, at 5% CPR)	85.41
Weighted Remaining Average Life (in months, at 10% CPR)	65.02
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99.81
Percentage of Fixed Rate Loans	34.19%
Percentage of Resettable Rate Loans	65.81%
Weighted Average Interest Rate	1.60%
Weighted Average Interest Rate Fixed Rate Loans	1.62%
Weighted average interest rate Resettable Rate Loans	1.59%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€23,018,656
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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	Dirty market value (LA)	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0.800%	1.60%	NR	AA-	NR	EUR	€7,000,000	€7,054,600	€7,000,692

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	603,015,547 €	32.60%	6,320	31.49%
Brabant Wallon	31,886,267 €	1.72%	283	1.41%
Brussels	78,471,048 €	4.24%	742	3.70%
Hainaut	62,131,932 €	3.36%	695	3.46%
Liège	46,374,007 €	2.51%	571	2.85%
Limburg	208,388,295 €	11.26%	2,497	12.44%
Luxembourg	4,039,807 €	0.22%	57	0.28%
Namur	17,293,379 €	0.93%	198	0.99%
Oost-Vlaanderen	331,214,762 €	17.90%	3,534	17.61%
Vlaams-Brabant	278,006,670 €	15.03%	2,866	14.28%
West-Vlaanderen	189,167,120 €	10.23%	2,306	11.49%
Grand Total	1,849,988,834 €	100.00%	20,069	100.00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€304,574,750	16.46%	2,466	12.29%
12 - 24	€490,377,890	26.51%	3,994	19.90%
24 - 36	€318,494,342	17.22%	2,991	14.90%
36 - 48	€111,671,775	6.04%	1,053	5.25%
48 - 60	€102,496,576	5.54%	1,107	5.52%
60 - 72	€227,716,515	12.31%	3,227	16.08%
72 - 84	€134,536,833	7.27%	2,249	11.21%
84 - 96	€69,689,421	3.77%	1,326	6.61%
96 - 108	€75,381,066	4.07%	1,321	6.58%
108 - 120	€15,049,667	0.81%	335	1.67%
120 - 132	€0	0.00%	0	0.00%
132 - 144	€0	0.00%	0	0.00%
144 - 156	€0	0.00%	0	0.00%
156 - 168	€0	0.00%	0	0.00%
168 - 180	€0	0.00%	0	0.00%
180 - 192	€0	0.00%	0	0.00%
192 - 204	€0	0.00%	0	0.00%
204 - 216	€0	0.00%	0	0.00%
216 - 228	€0	0.00%	0	0.00%
228 - 240	€0	0.00%	0	0.00%
>240	€0	0.00%	0	0.00%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€332,748	0.02%	115	0.57%
12 - 24	€1,678,500	0.09%	202	1.01%
24 - 36	€3,787,163	0.20%	319	1.59%
36 - 48	€7,051,772	0.38%	401	2.00%
48 - 60	€10,509,639	0.57%	465	2.32%
60 - 72	€9,996,420	0.54%	354	1.76%
72 - 84	€16,906,143	0.91%	521	2.60%
84 - 96	€27,043,063	1.46%	693	3.45%
96 - 108	€34,337,964	1.86%	726	3.62%
108 - 120	€37,276,650	2.01%	733	3.65%
120 - 132	€23,342,515	1.26%	428	2.13%
132 - 144	€45,685,798	2.47%	770	3.84%
144 - 156	€58,946,650	3.19%	907	4.52%
156 - 168	€79,568,317	4.30%	1,053	5.25%
168 - 180	€92,805,045	5.02%	1,171	5.83%
180 - 192	€59,895,099	3.24%	671	3.34%
192 - 204	€86,628,870	4.68%	964	4.80%
204 - 216	€146,727,981	7.93%	1,435	7.15%
216 - 228	€160,542,095	8.68%	1,390	6.93%
228 - 240	€180,485,855	9.76%	1,593	7.94%
240 - 252	€73,403,192	3.97%	586	2.92%
252 - 264	€115,888,511	6.26%	889	4.43%
264 - 276	€172,755,206	9.34%	1,186	5.91%
276 - 288	€235,045,384	12.71%	1,473	7.34%
288 - 300	€169,348,255	9.15%	1,024	5.10%
300 - 312	€0	0.00%	0	0.00%
312 - 324	€0	0.00%	0	0.00%
324 - 336	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
Grand Total	€1,849,988,834	100.00%	20,069	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	€1,092,924	0.06%	114	0.57%
60 - 72	€608,373	0.03%	39	0.19%
72 - 84	€1,547,613	0.08%	111	0.55%
84 - 96	€1,635,744	0.09%	75	0.37%
96 - 108	€1,989,639	0.11%	76	0.38%
108 - 120	€58,940,729	3.19%	2,092	10.42%
120 - 132	€5,654,183	0.31%	150	0.75%
132 - 144	€14,665,512	0.79%	314	1.56%
144 - 156	€17,232,798	0.93%	323	1.61%
156 - 168	€15,172,448	0.82%	264	1.32%
168 - 180	€143,442,618	7.75%	2,413	12.02%
180 - 192	€20,333,175	1.10%	289	1.44%
192 - 204	€33,565,859	1.81%	466	2.32%
204 - 216	€68,750,199	3.72%	789	3.93%
216 - 228	€23,691,611	1.28%	299	1.49%
228 - 240	€459,768,910	24.85%	4,791	23.87%
240 - 252	€16,605,731	0.90%	158	0.79%
252 - 264	€34,817,939	1.88%	343	1.71%
264 - 276	€38,720,806	2.09%	371	1.85%
276 - 288	€23,167,298	1.25%	220	1.10%
288 - 300	€768,620,675	41.55%	5,441	27.11%
300 - 312	€22,400,746	1.21%	175	0.87%
312 - 324	€15,595,627	0.84%	110	0.55%
324 - 336	€2,935,806	0.16%	33	0.16%
336 - 348	€1,082,397	0.06%	13	0.06%
348 - 360	€57,949,474	3.13%	600	2.99%
>360	€0	0.00%	0	0.00%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%



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5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€71,241,264	3.85%	1,376	6.86%
2014	€76,855,418	4.15%	1,346	6.71%
2015	€118,472,182	6.40%	2,085	10.39%
2016	€216,334,490	11.69%	3,151	15.70%
2017	€106,141,206	5.74%	1,271	6.33%
2018	€121,653,164	6.58%	1,163	5.80%
2019	€313,750,949	16.96%	2,873	14.32%
2020	€393,401,341	21.27%	3,307	16.48%
2021	€430,361,581	23.26%	3,488	17.38%
2022	€1,777,240	0.10%	9	0.04%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€229,329,468	12.40%	4,131	32.76%
100k - 200k	€781,547,554	42.25%	5,274	41.83%
200k - 300k	€626,200,993	33.85%	2,591	20.55%
300k - 400k	€183,086,697	9.90%	547	4.34%
>400k	€29,824,122	1.61%	65	0.52%
Grand Total	€1,849,988,834	100.00%	12,608	100.00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€139,334	0.01%	2	0.01%
0.5% - 1%	€161,949,316	8.75%	1,511	7.53%
1% - 1.5%	€621,499,225	33.59%	6,828	34.02%
1.5% - 2%	€759,438,428	41.05%	8,469	42.20%
2% - 2.5%	€274,992,016	14.86%	2,809	14.00%
2.5% - 3%	€28,217,808	1.53%	348	1.73%
3% - 3.5%	€2,147,560	0.12%	54	0.27%
3.5% - 4%	€1,233,723	0.07%	33	0.16%
4% - 4.5%	€371,424	0.02%	15	0.07%
4.5% - 5%	€0	0.00%	0	0.00%
5% - 5.5%	€0	0.00%	0	0.00%
5.5% - 6%	€0	0.00%	0	0.00%
6% - 6.5%	€0	0.00%	0	0.00%
6.5% - 7%	€0	0.00%	0	0.00%
>7%	€0	0.00%	0	0.00%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€632,520,591	34.19%	7,669	38.21%
Fixed with Resets	€1,217,468,243	65.81%	12,400	61.79%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%



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9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€101,770,321	5.50%	1,726	8.60%
2023	€75,548,889	4.08%	1,228	6.12%
2024	€49,702,640	2.69%	815	4.06%
2025	€34,848,436	1.88%	626	3.12%
2026	€40,140,241	2.17%	659	3.28%
2027	€12,379,663	0.67%	173	0.86%
2028	€17,945,318	0.97%	218	1.09%
2029	€13,722,582	0.74%	166	0.83%
2030	€28,746,555	1.55%	398	1.98%
2031	€40,164,413	2.17%	541	2.70%
2032	€4,707,408	0.25%	67	0.33%
2033	€8,675,613	0.47%	78	0.39%
2034	€27,582,828	1.49%	285	1.42%
2035	€83,943,196	4.54%	798	3.98%
2036	€86,628,675	4.68%	827	4.12%
2037	€18,375,701	0.99%	142	0.71%
2038	€42,578,767	2.30%	284	1.42%
2039	€111,437,324	6.02%	730	3.64%
2040	€181,781,117	9.83%	1,149	5.73%
2041	€218,204,877	11.79%	1,361	6.78%
2042	€6,540,210	0.35%	48	0.24%
2043	€4,966,257	0.27%	36	0.18%
2044	€7,077,211	0.38%	45	0.22%
Fixed	€632,520,591	34.19%	7,669	38.21%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,849,988,834	100.00%	20,069	100.00%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,841,660,134	99.55%	19,902	99.17%
Linear	€8,328,700	0.45%	167	0.83%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€2,069,507	0.11%	138	0.69%
10 - 20%	€15,057,475	0.81%	636	3.17%
20 - 30%	€33,756,274	1.82%	867	4.32%
30 - 40%	€59,636,835	3.22%	1,170	5.83%
40 - 50%	€111,571,347	6.03%	1,715	8.55%
50 - 60%	€150,939,394	8.16%	2,070	10.31%
60 - 70%	€236,943,723	12.81%	2,825	14.08%
70 - 80%	€400,229,243	21.63%	3,939	19.63%
80 - 90%	€321,237,547	17.36%	2,649	13.20%
90 - 100%	€457,405,395	24.72%	3,462	17.25%
100 - 110%	€42,080,201	2.27%	399	1.99%
110 - 120%	€19,061,894	1.03%	199	0.99%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,849,988,834	100.00%	20,069	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%	€22,036,305	1.19%	1,228	6.12%
10 - 20%	€60,238,111	3.26%	1,566	7.80%
20 - 30%	€111,212,269	6.01%	2,084	10.38%
30 - 40%	€170,115,404	9.20%	2,507	12.49%
40 - 50%	€253,111,528	13.68%	3,017	15.03%
50 - 60%	€287,350,744	15.53%	2,961	14.75%
60 - 70%	€318,935,874	17.24%	2,666	13.28%
70 - 80%	€292,172,817	15.79%	2,034	10.14%
80 - 90%	€215,956,060	11.67%	1,310	6.53%
90 - 100%	€117,381,449	6.34%	688	3.43%
100 - 110%	€1,478,274	0.08%	8	0.04%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€2,064,303	0.11%	226	1.13%
20 - 40%	€16,471,819	0.89%	742	3.70%
40 - 60%	€76,392,913	4.13%	1,852	9.23%
60 - 80%	€433,882,515	23.45%	5,480	27.31%
80 - 100%	€493,376,239	26.67%	4,781	23.82%
100 - 120%	€48,382,200	2.62%	854	4.26%
120 - 140%	€79,543,556	4.30%	1,160	5.78%
140 - 160%	€125,343,929	6.78%	1,283	6.39%
160 - 180%	€371,793,907	20.10%	2,434	12.13%
180 - 200%	€22,663,427	1.23%	175	0.87%
200 - 300%	€67,683,253	3.66%	489	2.44%
300 - 400%	€110,386,255	5.97%	583	2.90%
400 - 500%	€635,792	0.03%	3	0.01%
>500%	€1,368,725	0.07%	7	0.03%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€1,853,514	0.10%	302	1.50%
12 - 24	€10,556,818	0.57%	714	3.56%
24 - 36	€19,219,261	1.04%	773	3.85%
36 - 48	€40,462,231	2.19%	1,158	5.77%
48 - 60	€67,588,174	3.65%	1,399	6.97%
60 - 72	€55,237,646	2.99%	996	4.96%
72 - 84	€110,208,963	5.96%	1,654	8.24%
84 - 96	€158,113,219	8.55%	2,035	10.14%
96 - 108	€140,189,132	7.58%	1,497	7.46%
108 - 120	€315,783,837	17.07%	2,882	14.36%
120 - 132	€201,180,158	10.87%	1,804	8.99%
132 - 144	€200,641,815	10.85%	1,457	7.26%
144 - 156	€446,997,464	24.16%	2,873	14.32%
156 - 168	€81,956,603	4.43%	525	2.62%
Grand Total	€1,849,988,834	100.00%	20,069	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	€138,102,766	7.47%	2,551	12.71%
12 - 24	€63,360,149	3.42%	1,400	6.98%
24 - 36	€70,320,744	3.80%	1,479	7.37%
36 - 48	€61,327,378	3.32%	1,171	5.83%
48 - 60	€56,277,875	3.04%	967	4.82%
60 - 72	€64,612,404	3.49%	936	4.66%
72 - 84	€83,979,876	4.54%	1,076	5.36%
84 - 96	€129,793,742	7.02%	1,592	7.93%
96 - 108	€160,789,848	8.69%	1,513	7.54%
108 - 120	€240,153,192	12.98%	2,138	10.65%
120 - 132	€184,892,799	9.99%	1,528	7.61%
132 - 144	€326,260,020	17.64%	2,059	10.26%
144 - 156	€265,028,089	14.33%	1,628	8.11%
156 - 168	€5,089,954	0.28%	31	0.15%
Grand Total	€1,849,988,834	100.00%	20,069	100.00%



Residential Mortgage Pandbrieven Programme

Cover Pool Performance

1. Delinquencies (at cut-off date)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Performing	€1,849,988,834	100.00%	20,069	100.00%
Grand Total	€1,849,988,834	100.00%	20,069	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	04/2022	€1,500,000,000	€1,841,477,050	€1,838,379,423	€1,833,622,564	€1,825,379,574
2	05/2022	€1,500,000,000	€1,832,956,450	€1,826,795,049	€1,817,353,510	€1,801,050,533
3	06/2022	€1,500,000,000	€1,824,430,941	€1,815,239,560	€1,801,185,036	€1,777,002,571
4	07/2022	€1,500,000,000	€1,815,895,836	€1,803,708,248	€1,785,111,993	€1,753,228,153
5	08/2022	€1,500,000,000	€1,807,350,675	€1,792,200,623	€1,769,133,452	€1,729,723,973
6	09/2022	€1,500,000,000	€1,798,796,052	€1,780,717,240	€1,753,249,518	€1,706,487,771
7	10/2022	€1,500,000,000	€1,790,232,904	€1,769,258,996	€1,737,460,626	€1,683,517,618
8	11/2022	€1,500,000,000	€1,781,661,288	€1,757,825,907	€1,721,766,342	€1,660,810,760
9	12/2022	€1,500,000,000	€1,773,084,372	€1,746,421,055	€1,706,169,232	€1,638,367,348
10	01/2023	€1,500,000,000	€1,764,498,216	€1,735,040,513	€1,690,664,997	€1,616,180,942
11	02/2023	€1,500,000,000	€1,755,909,897	€1,723,691,194	€1,675,259,920	€1,594,255,267
12	03/2023	€1,500,000,000	€1,747,320,159	€1,712,373,756	€1,659,954,151	€1,572,588,143
13	04/2023	€1,500,000,000	€1,738,725,083	€1,701,084,294	€1,644,743,423	€1,551,173,242
14	05/2023	€1,500,000,000	€1,730,124,126	€1,689,822,223	€1,629,626,713	€1,530,007,372
15	06/2023	€1,500,000,000	€1,721,524,475	€1,678,594,501	€1,614,610,261	€1,509,094,159
16	07/2023	€1,500,000,000	€1,712,919,974	€1,667,395,050	€1,599,687,731	€1,488,425,446
17	08/2023	€1,500,000,000	€1,704,315,243	€1,656,228,303	€1,584,862,912	€1,468,002,572
18	09/2023	€1,500,000,000	€1,695,709,517	€1,645,093,442	€1,570,134,533	€1,447,822,167
19	10/2023	€1,500,000,000	€1,687,107,069	€1,633,994,529	€1,555,505,986	€1,427,885,176
20	11/2023	€1,500,000,000	€1,678,507,977	€1,622,931,548	€1,540,976,746	€1,408,188,928
21	12/2023	€1,500,000,000	€1,669,904,997	€1,611,897,407	€1,526,539,595	€1,388,724,686
22	01/2024	€1,500,000,000	€1,661,301,907	€1,600,895,691	€1,512,197,468	€1,369,493,044
23	02/2024	€1,500,000,000	€1,652,693,603	€1,589,921,411	€1,497,945,191	€1,350,487,253
24	03/2024	€1,500,000,000	€1,644,082,822	€1,578,977,142	€1,483,784,747	€1,331,707,086
25	04/2024	€1,500,000,000	€1,635,471,161	€1,568,064,351	€1,469,717,058	€1,313,151,352
26	05/2024	€1,500,000,000	€1,626,858,003	€1,557,182,373	€1,455,741,042	€1,294,817,077
27	06/2024	€1,500,000,000	€1,618,244,371	€1,546,332,114	€1,441,857,089	€1,276,702,625
28	07/2024	€1,500,000,000	€1,609,626,465	€1,535,509,876	€1,428,061,299	€1,258,802,585
29	08/2024	€1,500,000,000	€1,601,005,295	€1,524,716,562	€1,414,354,080	€1,241,115,404
30	09/2024	€1,500,000,000	€1,592,380,368	€1,513,951,644	€1,400,734,508	€1,223,638,374
31	10/2024	€1,500,000,000	€1,583,755,607	€1,503,218,785	€1,387,205,533	€1,206,372,184
32	11/2024	€1,500,000,000	€1,575,125,974	€1,492,513,134	€1,373,762,236	€1,189,310,678
33	12/2024	€1,500,000,000	€1,566,502,882	€1,481,845,434	€1,360,414,063	€1,172,460,173
34	01/2025	€1,500,000,000	€1,557,908,014	€1,471,236,054	€1,347,179,171	€1,155,834,326
35	02/2025	€1,500,000,000	€1,549,312,150	€1,460,657,235	€1,334,031,574	€1,139,408,826
36	03/2025	€1,500,000,000	€1,540,711,239	€1,450,105,093	€1,320,967,299	€1,123,178,493
37	04/2025	€1,500,000,000	€1,532,115,142	€1,439,588,840	€1,307,994,309	€1,107,148,329
38	05/2025	€1,500,000,000	€1,523,516,837	€1,429,101,794	€1,295,106,078	€1,091,311,013
39	06/2025	€1,500,000,000	€1,514,920,419	€1,418,647,723	€1,282,305,593	€1,075,667,321
40	07/2025	€1,500,000,000	€1,506,331,713	€1,408,231,988	€1,269,597,242	€1,060,219,166
41	08/2025	€1,500,000,000	€1,497,748,252	€1,397,852,176	€1,256,978,375	€1,044,962,556
42	09/2025	€1,500,000,000	€1,489,177,463	€1,387,515,105	€1,244,454,646	€1,029,900,426
43	10/2025	€1,500,000,000	€1,480,611,597	€1,377,213,437	€1,232,018,982	€1,015,025,156
44	11/2025	€1,500,000,000	€1,472,051,367	€1,366,947,733	€1,219,671,430	€1,000,335,081
45	12/2025	€1,500,000,000	€1,463,501,967	€1,356,722,709	€1,207,415,732	€985,831,568
46	01/2026	€1,500,000,000	€1,454,962,717	€1,346,537,610	€1,195,250,732	€971,511,959
47	02/2026	€1,500,000,000	€1,446,424,814	€1,336,384,183	€1,183,168,643	€957,368,262
48	03/2026	€1,500,000,000	€1,437,886,423	€1,326,260,655	€1,171,167,479	€943,397,282
49	04/2026	€1,500,000,000	€1,429,348,707	€1,316,168,024	€1,159,247,714	€929,597,842
50	05/2026	€1,500,000,000	€1,420,819,425	€1,306,113,349	€1,147,415,136	€915,973,007



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	06/2026	€1,500,000,000	€1,412,299,525	€1,296,097,386	€1,135,669,952	€902,521,337
52	07/2026	€1,500,000,000	€1,403,791,769	€1,286,122,550	€1,124,013,812	€889,242,544
53	08/2026	€1,500,000,000	€1,395,293,422	€1,276,186,211	€1,112,443,946	€876,132,849
54	09/2026	€1,500,000,000	€1,386,806,933	€1,266,290,489	€1,100,961,743	€863,191,781
55	10/2026	€1,500,000,000	€1,378,326,859	€1,256,430,295	€1,089,562,323	€850,413,973
56	11/2026	€1,500,000,000	€1,369,856,382	€1,246,608,424	€1,078,247,671	€837,799,470
57	12/2026	€1,500,000,000	€1,361,391,387	€1,236,821,022	€1,067,014,015	€825,343,848
58	01/2027	€1,500,000,000	€1,352,936,913	€1,227,072,562	€1,055,864,783	€813,048,292
59	02/2027	€1,500,000,000	€1,344,476,459	€1,217,347,985	€1,044,786,602	€800,901,070
60	03/2027	€1,500,000,000	€1,336,018,040	€1,207,654,491	€1,033,785,292	€788,905,292
61	04/2027	€1,500,000,000	€1,327,562,890	€1,197,993,115	€1,022,861,339	€777,059,952
62	05/2027	€1,500,000,000	€1,319,108,315	€1,188,361,342	€1,012,012,209	€765,361,755
63	06/2027	€1,500,000,000	€1,310,658,215	€1,178,762,609	€1,001,240,439	€753,811,274
64	07/2027	€1,500,000,000	€1,302,210,339	€1,169,194,803	€990,543,838	€742,405,515
65	08/2027	€1,500,000,000	€1,293,759,855	€1,159,653,512	€979,918,296	€731,140,089
66	09/2027	€1,500,000,000	€1,285,307,123	€1,150,139,001	€969,363,680	€720,013,627
67	10/2027	€1,500,000,000	€1,276,851,742	€1,140,650,852	€958,879,284	€709,024,351
68	11/2027	€1,500,000,000	€1,268,396,999	€1,131,191,939	€948,467,169	€698,172,534
69	12/2027	€1,500,000,000	€1,259,940,485	€1,121,760,043	€938,125,112	€687,455,293
70	01/2028	€1,500,000,000	€1,251,496,436	€1,112,367,757	€927,863,266	€676,878,816
71	02/2028	€1,500,000,000	€1,243,056,587	€1,103,007,622	€917,674,993	€666,436,968
72	03/2028	€1,500,000,000	€1,234,615,387	€1,093,674,634	€907,555,759	€656,125,236
73	04/2028	€1,500,000,000	€1,226,182,905	€1,084,377,632	€897,512,534	€645,947,452
74	05/2028	€1,500,000,000	€1,217,752,620	€1,075,110,755	€887,540,075	€635,898,618
75	06/2028	€1,500,000,000	€1,209,329,883	€1,065,878,636	€877,641,837	€625,980,015
76	07/2028	€1,500,000,000	€1,200,921,706	€1,056,687,348	€867,822,411	€616,193,701
77	08/2028	€1,500,000,000	€1,192,517,722	€1,047,527,648	€858,073,802	€606,532,780
78	09/2028	€1,500,000,000	€1,184,120,693	€1,038,401,873	€848,397,549	€596,997,183
79	10/2028	€1,500,000,000	€1,175,733,914	€1,029,312,809	€838,795,542	€587,587,073
80	11/2028	€1,500,000,000	€1,167,360,882	€1,020,263,400	€829,269,778	€578,302,672
81	12/2028	€1,500,000,000	€1,158,999,249	€1,011,251,469	€819,818,077	€569,141,289
82	01/2029	€1,500,000,000	€1,150,649,125	€1,002,276,995	€810,440,025	€560,101,488
83	02/2029	€1,500,000,000	€1,142,304,134	€993,334,315	€801,130,658	€551,178,716
84	03/2029	€1,000,000,000	€1,133,959,375	€984,419,087	€791,886,123	€542,369,254
85	04/2029	€1,000,000,000	€1,125,620,206	€975,535,886	€782,709,764	€533,674,341
86	05/2029	€1,000,000,000	€1,117,282,098	€966,680,703	€773,598,012	€525,090,496
87	06/2029	€1,000,000,000	€1,108,949,964	€957,857,712	€764,553,868	€516,618,727
88	07/2029	€1,000,000,000	€1,100,636,241	€949,077,543	€755,585,441	€508,263,448
89	08/2029	€1,000,000,000	€1,092,344,004	€940,342,700	€746,694,298	€500,024,604
90	09/2029	€1,000,000,000	€1,084,062,185	€931,643,510	€737,872,347	€491,895,689
91	10/2029	€1,000,000,000	€1,075,794,294	€922,982,876	€729,121,508	€483,876,948
92	11/2029	€1,000,000,000	€1,067,543,996	€914,363,811	€720,443,769	€475,968,657
93	12/2029	€1,000,000,000	€1,059,314,268	€905,788,721	€711,840,613	€468,170,743
94	01/2030	€1,000,000,000	€1,051,139,022	€897,286,400	€703,334,197	€460,496,658
95	02/2030	€1,000,000,000	€1,042,968,414	€888,814,072	€694,890,485	€452,922,980
96	03/2030	€1,000,000,000	€1,034,804,081	€880,373,048	€686,510,170	€445,449,226
97	04/2030	€1,000,000,000	€1,026,658,531	€871,973,859	€678,201,110	€438,079,541
98	05/2030	€1,000,000,000	€1,018,524,126	€863,609,887	€669,957,773	€430,809,377
99	06/2030	€1,000,000,000	€1,010,398,545	€855,279,055	€661,778,199	€423,636,543
100	07/2030	€1,000,000,000	€1,002,297,521	€846,994,559	€653,672,228	€416,566,398

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	08/2030	€1,000,000,000	€994,205,386	€838,743,013	€645,629,138	€409,591,151
102	09/2030	€1,000,000,000	€986,118,364	€830,521,137	€637,646,076	€402,708,111
103	10/2030	€1,000,000,000	€978,061,735	€822,350,103	€629,738,937	€395,926,412
104	11/2030	€1,000,000,000	€970,027,963	€814,223,394	€621,902,305	€389,241,678
105	12/2030	€1,000,000,000	€962,025,591	€806,148,012	€614,141,112	€382,656,049
106	01/2031	€1,000,000,000	€954,050,339	€798,120,181	€606,452,053	€376,166,506
107	02/2031	€500,000,000	€946,087,093	€790,127,103	€598,825,011	€369,765,873
108	03/2031	€500,000,000	€938,145,115	€782,176,391	€591,265,405	€363,456,639
109	04/2031	€500,000,000	€930,227,217	€774,270,233	€583,774,504	€357,238,702
110	05/2031	€500,000,000	€922,321,399	€766,398,499	€576,344,297	€351,106,299
111	06/2031	€500,000,000	€914,436,402	€758,568,329	€568,979,809	€345,061,669
112	07/2031	€500,000,000	€906,570,652	€750,778,272	€561,679,584	€339,103,087
113	08/2031	€500,000,000	€898,726,281	€743,029,953	€554,444,473	€333,230,240
114	09/2031	€500,000,000	€890,898,769	€735,319,491	€547,271,219	€327,440,352
115	10/2031	€500,000,000	€883,097,301	€727,654,327	€540,165,001	€321,735,715
116	11/2031	€500,000,000	€875,316,829	€720,030,141	€533,122,235	€316,113,374
117	12/2031	€500,000,000	€867,549,359	€712,440,224	€526,137,607	€310,569,398
118	01/2032	€500,000,000	€859,806,481	€704,893,964	€519,217,713	€305,106,920
119	02/2032	€500,000,000	€852,067,593	€697,374,343	€512,349,677	€299,717,614
120	03/2032	€500,000,000	€844,336,837	€689,884,669	€505,535,653	€294,402,051
121	04/2032	€500,000,000	€836,607,895	€682,419,699	€498,771,518	€289,157,145
122	05/2032	€500,000,000	€828,879,556	€674,978,383	€492,056,245	€283,981,647
123	06/2032	€500,000,000	€821,156,715	€667,564,639	€485,392,434	€278,876,404
124	07/2032	€500,000,000	€813,444,626	€660,182,655	€478,782,846	€273,842,337
125	08/2032	€500,000,000	€805,732,333	€652,823,451	€472,220,692	€268,874,902
126	09/2032	€500,000,000	€798,016,367	€645,484,167	€465,703,664	€263,972,173
127	10/2032	€500,000,000	€790,306,486	€638,172,639	€459,237,174	€259,136,609
128	11/2032	€500,000,000	€782,599,111	€630,885,905	€452,818,825	€254,366,229
129	12/2032	€500,000,000	€774,896,271	€623,625,528	€446,449,487	€249,660,909
130	01/2033	€500,000,000	€767,198,405	€616,391,789	€440,129,098	€245,020,004
131	02/2033	€500,000,000	€759,506,733	€609,185,589	€433,858,043	€240,443,121
132	03/2033	€500,000,000	€751,829,018	€602,013,065	€427,640,415	€235,931,912
133	04/2033	€500,000,000	€744,160,504	€594,870,303	€421,473,145	€231,484,063
134	05/2033	€500,000,000	€736,502,014	€587,757,867	€415,356,360	€227,099,038
135	06/2033	€500,000,000	€728,866,016	€580,685,595	€409,296,717	€222,779,863
136	07/2033	€500,000,000	€721,256,502	€573,656,518	€403,296,018	€218,526,871
137	08/2033	€500,000,000	€713,665,069	€566,663,802	€397,349,131	€214,336,642
138	09/2033	€500,000,000	€706,087,003	€559,703,584	€391,453,047	€210,206,953
139	10/2033	€500,000,000	€698,534,852	€552,785,687	€385,614,338	€206,140,732
140	11/2033	€500,000,000	€690,995,151	€545,899,315	€379,825,159	€202,133,181
141	12/2033	€500,000,000	€683,490,518	€539,062,205	€374,097,543	€198,190,111
142	01/2034	€500,000,000	€676,013,996	€532,268,686	€368,427,199	€194,308,612
143	02/2034	€500,000,000	€668,547,247	€525,504,178	€362,803,723	€190,482,614
144	03/2034	€500,000,000	€661,100,249	€518,776,421	€357,232,188	€186,714,237
145	04/2034	€500,000,000	€653,659,330	€512,074,574	€351,704,854	€182,998,889
146	05/2034	€500,000,000	€646,224,611	€505,398,655	€346,221,493	€179,335,950
147	06/2034	€500,000,000	€638,808,474	€498,758,254	€340,788,423	€175,728,179
148	07/2034	€500,000,000	€631,414,321	€492,155,899	€335,407,081	€172,175,774
149	08/2034	€500,000,000	€624,042,561	€485,591,769	€330,077,288	€168,678,101
150	09/2034	€500,000,000	€616,695,971	€479,067,884	€324,800,117	€165,235,165



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	10/2034	€500,000,000	€609,375,101	€472,584,519	€319,575,447	€161,846,365
152	11/2034	€500,000,000	€602,095,577	€466,153,621	€314,411,028	€158,515,070
153	12/2034	€500,000,000	€594,860,216	€459,777,156	€309,307,814	€155,241,174
154	01/2035	€500,000,000	€587,696,816	€453,476,350	€304,279,672	€152,031,020
155	02/2035	€500,000,000	€580,544,663	€447,204,105	€299,294,594	€148,868,010
156	03/2035	€500,000,000	€573,405,383	€440,961,578	€294,353,114	€145,751,955
157	04/2035	€500,000,000	€566,286,783	€434,754,663	€289,458,914	€142,684,213
158	05/2035	€500,000,000	€559,177,147	€428,574,254	€284,605,672	€139,661,206
159	06/2035	€500,000,000	€552,094,974	€422,434,419	€279,802,482	€136,686,947
160	07/2035	€500,000,000	€545,059,923	€416,350,023	€275,058,870	€133,765,580
161	08/2035	€500,000,000	€538,053,076	€410,306,409	€270,364,805	€130,891,704
162	09/2035	€500,000,000	€531,084,571	€404,311,139	€265,724,963	€128,067,096
163	10/2035	€500,000,000	€524,156,361	€398,365,502	€261,139,859	€125,291,502
164	11/2035	€500,000,000	€517,276,425	€392,475,352	€256,612,983	€122,566,085
165	12/2035	€500,000,000	€510,452,991	€386,646,687	€252,147,882	€119,892,014
166	01/2036	€500,000,000	€503,678,112	€380,873,238	€247,740,086	€117,266,634
167	02/2036	€500,000,000	€496,928,806	€375,137,425	€243,377,829	€114,683,894
168	03/2036	€500,000,000	€490,223,865	€369,453,265	€239,069,913	€112,147,496
169	04/2036	€500,000,000	€483,564,129	€363,821,179	€234,816,270	€109,656,931
170	05/2036	€500,000,000	€476,944,628	€358,237,215	€230,614,018	€107,210,382
171	06/2036	€500,000,000	€470,367,783	€352,702,994	€226,463,880	€104,807,733
172	07/2036	€500,000,000	€463,851,892	€347,232,007	€222,374,171	€102,452,360
173	08/2036	€500,000,000	€457,374,884	€341,807,486	€218,333,791	€100,138,671
174	09/2036	€500,000,000	€450,929,077	€336,423,511	€214,338,663	€97,864,375
175	10/2036	€500,000,000	€444,526,770	€331,089,080	€210,394,233	€95,631,547
176	11/2036	€500,000,000	€438,172,767	€325,807,561	€206,502,316	€93,440,579
177	12/2036	€500,000,000	€431,871,016	€320,581,661	€202,664,292	€91,291,653
178	01/2037	€500,000,000	€425,614,527	€315,405,962	€198,876,402	€89,182,642
179	02/2037	€500,000,000	€419,380,023	€310,263,034	€195,127,367	€87,108,093
180	03/2037	€500,000,000	€413,164,072	€305,150,218	€191,415,291	€85,066,819
181	04/2037	€500,000,000	€406,972,484	€300,071,689	€187,742,571	€83,059,548
182	05/2037	€500,000,000	€400,801,287	€295,024,391	€184,107,065	€81,084,996
183	06/2037	€500,000,000	€394,659,018	€290,014,482	€180,512,388	€79,144,420
184	07/2037	€500,000,000	€388,529,731	€285,030,117	€176,950,939	€77,234,155
185	08/2037	€500,000,000	€382,406,452	€280,066,101	€173,419,312	€75,352,425
186	09/2037	€500,000,000	€376,289,483	€275,122,591	€169,917,442	€73,498,923
187	10/2037	€500,000,000	€370,184,389	€270,203,589	€166,447,630	€71,674,368
188	11/2037	€500,000,000	€364,108,885	€265,321,919	€163,017,574	€69,881,775
189	12/2037	€500,000,000	€358,057,719	€260,473,613	€159,624,601	€68,119,675
190	01/2038	€500,000,000	€352,043,583	€255,667,759	€156,274,044	€66,390,025
191	02/2038	€500,000,000	€346,053,034	€250,894,437	€152,959,590	€64,689,819
192	03/2038	€500,000,000	€340,088,365	€246,155,183	€149,681,959	€63,019,061
193	04/2038	€500,000,000	€334,152,238	€241,451,788	€146,442,014	€61,377,812
194	05/2038	€500,000,000	€328,245,641	€236,784,820	€143,239,870	€59,765,818
195	06/2038	€500,000,000	€322,378,637	€232,161,384	€140,079,583	€58,184,463
196	07/2038	€500,000,000	€316,549,286	€227,579,903	€136,959,940	€56,632,925
197	08/2038	€500,000,000	€310,744,839	€223,031,052	€133,875,091	€55,108,483
198	09/2038	€500,000,000	€304,965,555	€218,514,892	€130,824,860	€53,610,789
199	10/2038	€500,000,000	€299,214,516	€214,033,497	€127,810,278	€52,139,990
200	11/2038	€500,000,000	€293,506,777	€209,597,482	€124,837,450	€50,698,288



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	12/2038	€500,000,000	€287,841,599	€205,206,128	€121,905,682	€49,285,094
202	01/2039	€500,000,000	€282,218,349	€200,858,796	€119,014,334	€47,899,850
203	02/2039	€500,000,000	€276,625,954	€196,547,431	€116,158,389	€46,540,250
204	03/2039	€500,000,000	€271,066,170	€192,273,135	€113,338,278	€45,206,198
205	04/2039	€500,000,000	€265,538,691	€188,035,538	€110,553,560	€43,897,253
206	05/2039	€500,000,000	€260,047,319	€183,837,179	€107,805,505	€42,613,656
207	06/2039	€500,000,000	€254,598,658	€179,682,555	€105,096,512	€41,356,083
208	07/2039	€500,000,000	€249,214,301	€175,586,695	€102,435,097	€40,127,594
209	08/2039	€500,000,000	€243,888,545	€171,545,325	€99,818,459	€38,926,776
210	09/2039	€500,000,000	€238,628,051	€167,562,881	€97,248,875	€37,754,212
211	10/2039	€500,000,000	€233,437,036	€163,642,055	€94,727,590	€36,610,069
212	11/2039	€500,000,000	€228,307,210	€159,776,768	€92,250,767	€35,492,557
213	12/2039	€500,000,000	€223,245,792	€155,971,815	€89,820,874	€34,402,327
214	01/2040	€500,000,000	€218,354,206	€152,297,665	€87,478,069	€33,354,388
215	02/2040	€500,000,000	€213,493,732	€148,657,099	€85,166,028	€32,326,853
216	03/2040	€500,000,000	€208,655,904	€145,044,091	€82,881,113	€31,318,132
217	04/2040	€500,000,000	€203,843,984	€141,460,797	€80,624,387	€30,328,431
218	05/2040	€500,000,000	€199,062,341	€137,910,124	€78,397,329	€29,358,106
219	06/2040	€500,000,000	€194,328,170	€134,403,830	€76,206,420	€28,409,367
220	07/2040	€500,000,000	€189,659,438	€130,954,124	€74,058,326	€27,484,455
221	08/2040	€500,000,000	€185,040,553	€127,550,004	€71,946,551	€26,580,703
222	09/2040	€500,000,000	€180,492,436	€124,205,666	€69,878,843	€25,700,728
223	10/2040	€500,000,000	€176,025,184	€120,927,771	€67,858,638	€24,845,521
224	11/2040	€500,000,000	€171,643,577	€117,719,290	€65,887,271	€24,015,284
225	12/2040	€500,000,000	€167,377,148	€114,600,122	€63,975,511	€23,213,638
226	01/2041	€500,000,000	€163,197,444	€111,550,395	€62,111,867	€22,436,096
227	02/2041	€500,000,000	€159,075,424	€108,549,965	€60,284,818	€21,678,234
228	03/2041	€500,000,000	€155,004,220	€105,593,931	€58,491,401	€20,938,772
229	04/2041	€500,000,000	€151,014,903	€102,703,226	€56,742,954	€20,221,546
230	05/2041	€500,000,000	€147,098,876	€99,871,707	€55,035,780	€19,524,988
231	06/2041	€500,000,000	€143,275,304	€97,112,089	€53,376,580	€18,851,228
232	07/2041	€500,000,000	€139,542,003	€94,422,556	€51,764,019	€18,199,528
233	08/2041	€500,000,000	€135,880,667	€91,790,409	€50,190,826	€17,567,086
234	09/2041	€500,000,000	€132,296,553	€89,218,928	€48,658,513	€16,954,206
235	10/2041	€0	€128,791,826	€86,709,287	€47,167,433	€16,360,784
236	11/2041	€0	€125,361,557	€84,257,881	€45,715,339	€15,785,817
237	12/2041	€0	€122,010,810	€81,867,835	€44,303,651	€15,229,578
238	01/2042	€0	€118,722,853	€79,527,652	€42,925,876	€14,689,627
239	02/2042	€0	€115,469,127	€77,218,002	€41,571,372	€14,162,150
240	03/2042	€0	€112,242,353	€74,933,890	€40,237,303	€13,646,050
241	04/2042	€0	€109,042,353	€72,675,088	€38,923,417	€13,141,117
242	05/2042	€0	€105,851,053	€70,429,463	€37,623,098	€12,645,008
243	06/2042	€0	€102,677,634	€68,203,064	€36,339,493	€12,158,687
244	07/2042	€0	€99,525,144	€65,997,835	€35,073,528	€11,682,358
245	08/2042	€0	€96,385,930	€63,808,620	€33,822,361	€11,214,972
246	09/2042	€0	€93,264,941	€61,638,629	€32,587,596	€10,756,968
247	10/2042	€0	€90,166,425	€59,490,586	€31,370,569	€10,308,683
248	11/2042	€0	€87,096,307	€57,368,299	€30,173,168	€9,870,631
249	12/2042	€0	€84,058,336	€55,274,123	€28,996,501	€9,443,062
250	01/2043	€0	€81,045,117	€53,203,079	€27,837,825	€9,024,971



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	02/2043	€0	€78,061,408	€51,158,185	€26,698,598	€8,616,724
252	03/2043	€0	€75,111,993	€49,142,458	€25,580,262	€8,218,678
253	04/2043	€0	€72,208,308	€47,163,236	€24,486,489	€7,831,893
254	05/2043	€0	€69,351,744	€45,221,260	€23,417,491	€7,456,308
255	06/2043	€0	€66,540,692	€43,315,309	€22,372,469	€7,091,541
256	07/2043	€0	€63,784,144	€41,451,064	€21,354,184	€6,738,340
257	08/2043	€0	€61,063,426	€39,616,213	€20,356,122	€6,394,524
258	09/2043	€0	€58,377,598	€37,810,015	€19,377,767	€6,059,826
259	10/2043	€0	€55,731,699	€36,035,599	€18,420,585	€5,734,600
260	11/2043	€0	€53,120,922	€34,289,718	€17,482,776	€5,418,178
261	12/2043	€0	€50,549,278	€32,574,826	€16,565,455	€5,110,808
262	01/2044	€0	€48,023,219	€30,894,933	€15,670,517	€4,812,965
263	02/2044	€0	€45,530,999	€29,242,332	€14,793,906	€4,523,301
264	03/2044	€0	€43,078,551	€27,620,704	€13,937,356	€4,242,250
265	04/2044	€0	€40,648,570	€26,018,831	€13,095,082	€3,967,961
266	05/2044	€0	€38,245,082	€24,439,198	€12,268,238	€3,700,706
267	06/2044	€0	€35,862,267	€22,877,993	€11,454,812	€3,439,803
268	07/2044	€0	€33,545,596	€21,364,097	€10,669,139	€3,189,468
269	08/2044	€0	€31,294,438	€19,896,882	€9,910,707	€2,949,421
270	09/2044	€0	€29,093,951	€18,466,705	€9,174,530	€2,718,061
271	10/2044	€0	€26,966,164	€17,087,350	€8,467,280	€2,497,253
272	11/2044	€0	€24,906,204	€15,755,490	€7,787,103	€2,286,324
273	12/2044	€0	€22,921,201	€14,475,401	€7,135,910	€2,085,713
274	01/2045	€0	€21,175,197	€13,350,254	€6,564,220	€1,909,991
275	02/2045	€0	€19,443,537	€12,237,879	€6,001,704	€1,738,466
276	03/2045	€0	€17,729,888	€11,140,527	€5,449,403	€1,571,389
277	04/2045	€0	€16,038,238	€10,060,631	€4,908,437	€1,409,033
278	05/2045	€0	€14,382,412	€9,006,772	€4,382,904	€1,252,516
279	06/2045	€0	€12,779,246	€7,989,351	€3,877,743	€1,103,173
280	07/2045	€0	€11,253,679	€7,023,759	€3,400,259	€962,985
281	08/2045	€0	€9,784,330	€6,096,422	€2,943,691	€829,933
282	09/2045	€0	€8,400,826	€5,225,583	€2,516,673	€706,352
283	10/2045	€0	€7,131,222	€4,428,387	€2,127,220	€594,360
284	11/2045	€0	€5,980,158	€3,707,346	€1,776,252	€494,066
285	12/2045	€0	€4,952,862	€3,065,318	€1,464,846	€405,617
286	01/2046	€0	€4,060,193	€2,508,620	€1,195,710	€329,605
287	02/2046	€0	€3,260,376	€2,011,059	€956,072	€262,362
288	03/2046	€0	€2,542,796	€1,565,803	€742,468	€202,830
289	04/2046	€0	€1,916,097	€1,177,910	€557,093	€151,504
290	05/2046	€0	€1,395,706	€856,559	€404,062	€109,393
291	06/2046	€0	€954,709	€584,929	€275,213	€74,174
292	07/2046	€0	€635,281	€388,568	€182,351	€48,925
293	08/2046	€0	€391,141	€238,838	€111,794	€29,860
294	09/2046	€0	€215,648	€131,457	€61,373	€16,319
295	10/2046	€0	€93,036	€56,618	€26,365	€6,979
296	11/2046	€0	€29,238	€17,764	€8,250	€2,174
297	12/2046	€0	€3,708	€2,249	€1,042	€273
298	01/2047	€0	€0	€0	€0	€0
299	02/2047	€0	€0	€0	€0	€0
300	03/2047	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

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



Residential Mortgage Pandbrieven Programme

Amortisation

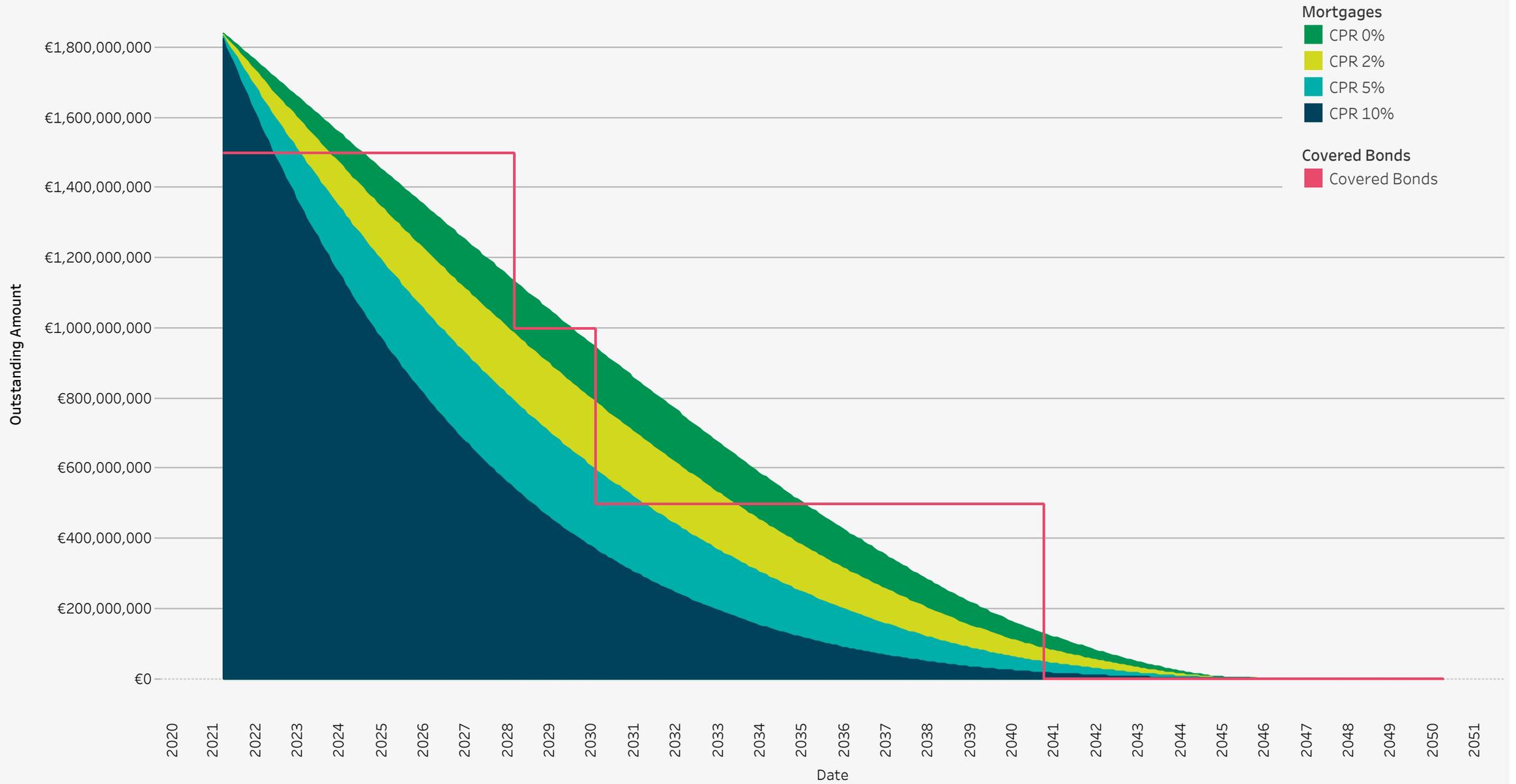
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	06/2051	€0	€0	€0	€0	€0
352	07/2051	€0	€0	€0	€0	€0
353	08/2051	€0	€0	€0	€0	€0
354	09/2051	€0	€0	€0	€0	€0
355	10/2051	€0	€0	€0	€0	€0
356	11/2051	€0	€0	€0	€0	€0
357	12/2051	€0	€0	€0	€0	€0
358	01/2052	€0	€0	€0	€0	€0
359	02/2052	€0	€0	€0	€0	€0
360	03/2052	€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

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