



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 1/05/2022 Portfolio Cut-off Date 30/04/2022

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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	8.79	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.45	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.85	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 *:	11.70

* At Reporting Date until Maturity Date



Residential Mortgage Pandbrieven Programme

Ratings

1. Argenta Spaarbank Senior Unsecured Ratings

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

2. Argenta Spaarbank Mortgage Pandbrieven Ratings

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



Residential Mortgage Pandbrieven Programme

Test Summary

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€1,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	€1,849,581,556	(II)
Nominal Balance Public Finance Exposures	€7,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.77%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1,733,029,754	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115.54%	
>>> 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)	€7,000,689	(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	€260,190,314	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€259,854,314	
Total Interest Proceeds Public Finance Exposures	€336,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1,856,581,556	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1,849,581,556	
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	€83,891,935	(XI)
Principal Requirement Covered Bonds	€1,500,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€456,179,935	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



Residential Mortgage Pandbrieven Programme

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€61,777,404	(XIII)
Cumulative Cash Outflow Next 180 Days	€4,281,986	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€57,495,418	
> > Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€6,863,410	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€2,500,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€4,363,410	



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	€1,849,581,556
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	12,621
Number of Loans	20,060
Average Outstanding Balance per Borrower	€146,548
Average Outstanding Balance per Loan	€92,202
Weighted Average Original Loan to Initial Value	76.68%
Weighted Average Current Loan to Current Value	59.17%
Weighted Average Seasoning (in months)	39.25
Weighted Average Remaining Maturity (in months, at 0% CPR)	219.95
Weighted Average Initial Maturity (in months, at 0% CPR)	258.47
Weighted Remaining Average Life (in months, at 0% CPR)	116.77
Weighted Remaining Average Life (in months, at 2% CPR)	102.49
Weighted Remaining Average Life (in months, at 5% CPR)	85.39
Weighted Remaining Average Life (in months, at 10% CPR)	65.03
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99.77
Percentage of Fixed Rate Loans	34.09%
Percentage of Resettable Rate Loans	65.91%
Weighted Average Interest Rate	1.60%
Weighted Average Interest Rate Fixed Rate Loans	1.61%
Weighted average interest rate Resettable Rate Loans	1.59%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€23,150,068
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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	€6,975,010	€7,000,689

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	604,011,494 €	32.66%	6,330	31.56%
Brabant Wallon	31,399,662 €	1.70%	280	1.40%
Brussels	79,026,377 €	4.27%	742	3.70%
Hainaut	62,481,941 €	3.38%	698	3.48%
Liège	46,537,842 €	2.52%	575	2.87%
Limburg	209,080,411 €	11.30%	2,508	12.50%
Luxembourg	4,017,219 €	0.22%	57	0.28%
Namur	17,211,700 €	0.93%	198	0.99%
Oost-Vlaanderen	329,981,258 €	17.84%	3,520	17.55%
Vlaams-Brabant	277,431,123 €	15.00%	2,854	14.23%
West-Vlaanderen	188,402,530 €	10.19%	2,298	11.46%
Grand Total	1,849,581,556 €	100.00%	20,060	100.00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€265,447,623	14.35%	2,100	10.47%
12 - 24	€530,308,650	28.67%	4,339	21.63%
24 - 36	€320,636,080	17.34%	3,038	15.14%
36 - 48	€105,674,315	5.71%	1,007	5.02%
48 - 60	€106,716,669	5.77%	1,100	5.48%
60 - 72	€217,740,038	11.77%	3,083	15.37%
72 - 84	€139,378,631	7.54%	2,308	11.51%
84 - 96	€70,440,577	3.81%	1,368	6.82%
96 - 108	€73,423,406	3.97%	1,295	6.46%
108 - 120	€19,815,567	1.07%	422	2.10%
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	€1,849,581,556	100.00%	20,060	100.00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€337,240	0.02%	117	0.58%
12 - 24	€1,702,202	0.09%	207	1.03%
24 - 36	€3,962,916	0.21%	332	1.66%
36 - 48	€6,915,300	0.37%	402	2.00%
48 - 60	€10,678,330	0.58%	465	2.32%
60 - 72	€10,374,760	0.56%	370	1.84%
72 - 84	€16,482,676	0.89%	500	2.49%
84 - 96	€27,939,000	1.51%	717	3.57%
96 - 108	€34,416,274	1.86%	721	3.59%
108 - 120	€35,241,048	1.91%	704	3.51%
120 - 132	€23,699,101	1.28%	439	2.19%
132 - 144	€44,869,729	2.43%	753	3.75%
144 - 156	€60,534,626	3.27%	926	4.62%
156 - 168	€82,911,346	4.48%	1,090	5.43%
168 - 180	€89,907,881	4.86%	1,154	5.75%
180 - 192	€59,822,157	3.23%	656	3.27%
192 - 204	€86,818,124	4.69%	948	4.73%
204 - 216	€145,021,414	7.84%	1,414	7.05%
216 - 228	€171,827,026	9.29%	1,493	7.44%
228 - 240	€172,123,794	9.31%	1,516	7.56%
240 - 252	€77,101,798	4.17%	610	3.04%
252 - 264	€110,624,352	5.98%	851	4.24%
264 - 276	€170,904,323	9.24%	1,177	5.87%
276 - 288	€249,449,262	13.49%	1,561	7.78%
288 - 300	€155,916,880	8.43%	937	4.67%
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	€1,849,581,556	100.00%	20,060	100.00%



Residential Mortgage Pandbrieven Programme

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	€1,055,772	0.06%	111	0.55%
60 - 72	€605,599	0.03%	38	0.19%
72 - 84	€1,505,672	0.08%	107	0.53%
84 - 96	€1,653,377	0.09%	76	0.38%
96 - 108	€1,985,160	0.11%	77	0.38%
108 - 120	€58,396,891	3.16%	2,094	10.44%
120 - 132	€5,586,605	0.30%	150	0.75%
132 - 144	€14,571,449	0.79%	316	1.58%
144 - 156	€16,976,222	0.92%	317	1.58%
156 - 168	€14,968,830	0.81%	263	1.31%
168 - 180	€142,532,441	7.71%	2,404	11.98%
180 - 192	€20,489,257	1.11%	292	1.46%
192 - 204	€33,167,901	1.79%	457	2.28%
204 - 216	€68,584,588	3.71%	785	3.91%
216 - 228	€23,785,171	1.29%	301	1.50%
228 - 240	€460,874,376	24.92%	4,803	23.94%
240 - 252	€16,451,391	0.89%	157	0.78%
252 - 264	€35,217,598	1.90%	343	1.71%
264 - 276	€38,161,883	2.06%	363	1.81%
276 - 288	€23,085,873	1.25%	220	1.10%
288 - 300	€771,100,832	41.69%	5,461	27.22%
300 - 312	€22,167,820	1.20%	172	0.86%
312 - 324	€15,781,309	0.85%	112	0.56%
324 - 336	€2,926,366	0.16%	33	0.16%
336 - 348	€1,079,004	0.06%	13	0.06%
348 - 360	€56,870,169	3.07%	595	2.97%
>360	€0	0.00%	0	0.00%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%



Residential Mortgage Pandbrieven Programme

5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€70,598,938	3.82%	1,374	6.85%
2014	€75,494,575	4.08%	1,333	6.65%
2015	€116,220,644	6.28%	2,064	10.29%
2016	€212,772,189	11.50%	3,114	15.52%
2017	€104,342,389	5.64%	1,249	6.23%
2018	€119,804,998	6.48%	1,148	5.72%
2019	€310,844,349	16.81%	2,858	14.25%
2020	€392,079,111	21.20%	3,313	16.52%
2021	€429,979,971	23.25%	3,496	17.43%
2022	€17,444,392	0.94%	111	0.55%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€228,822,632	12.37%	4,141	32.81%
100k - 200k	€784,555,849	42.42%	5,291	41.92%
200k - 300k	€622,694,955	33.67%	2,575	20.40%
300k - 400k	€181,609,444	9.82%	544	4.31%
>400k	€31,898,676	1.72%	70	0.55%
Grand Total	€1,849,581,556	100.00%	12,621	100.00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€137,975	0.01%	2	0.01%
0.5% - 1%	€162,344,312	8.78%	1,515	7.55%
1% - 1.5%	€626,645,982	33.88%	6,871	34.25%
1.5% - 2%	€755,087,143	40.82%	8,433	42.04%
2% - 2.5%	€274,057,379	14.82%	2,797	13.94%
2.5% - 3%	€27,597,268	1.49%	341	1.70%
3% - 3.5%	€2,117,200	0.11%	53	0.26%
3.5% - 4%	€1,225,497	0.07%	33	0.16%
4% - 4.5%	€368,801	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	€1,849,581,556	100.00%	20,060	100.00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€630,557,152	34.09%	7,664	38.21%
Fixed with Resets	€1,219,024,404	65.91%	12,396	61.79%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€91,972,085	4.97%	1,584	7.90%
2023	€77,678,168	4.20%	1,267	6.32%
2024	€48,845,076	2.64%	809	4.03%
2025	€39,363,384	2.13%	703	3.50%
2026	€39,696,091	2.15%	656	3.27%
2027	€12,305,318	0.67%	173	0.86%
2028	€17,613,626	0.95%	211	1.05%
2029	€13,985,515	0.76%	173	0.86%
2030	€28,572,002	1.54%	399	1.99%
2031	€39,598,558	2.14%	534	2.66%
2032	€5,045,110	0.27%	68	0.34%
2033	€8,636,222	0.47%	78	0.39%
2034	€27,369,470	1.48%	280	1.40%
2035	€83,830,826	4.53%	800	3.99%
2036	€86,025,759	4.65%	821	4.09%
2037	€19,630,072	1.06%	143	0.71%
2038	€42,004,319	2.27%	281	1.40%
2039	€110,370,173	5.97%	725	3.61%
2040	€180,619,760	9.77%	1,148	5.72%
2041	€218,157,328	11.79%	1,366	6.81%
2042	€15,902,885	0.86%	98	0.49%
2043	€4,825,508	0.26%	35	0.17%
2044	€6,977,147	0.38%	44	0.22%
Fixed	€630,557,152	34.09%	7,664	38.21%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,849,581,556	100.00%	20,060	100.00%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,841,421,198	99.56%	19,894	99.17%
Linear	€8,160,359	0.44%	166	0.83%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€2,042,057	0.11%	137	0.68%
10 - 20%	€14,726,509	0.80%	632	3.15%
20 - 30%	€33,612,194	1.82%	870	4.34%
30 - 40%	€59,316,130	3.21%	1,164	5.80%
40 - 50%	€111,039,930	6.00%	1,706	8.50%
50 - 60%	€150,536,610	8.14%	2,065	10.29%
60 - 70%	€237,994,691	12.87%	2,825	14.08%
70 - 80%	€398,372,864	21.54%	3,929	19.59%
80 - 90%	€323,780,059	17.51%	2,665	13.29%
90 - 100%	€458,139,421	24.77%	3,471	17.30%
100 - 110%	€41,234,680	2.23%	397	1.98%
110 - 120%	€18,786,410	1.02%	199	0.99%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,849,581,556	100.00%	20,060	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%	€21,991,979	1.19%	1,241	6.19%
10 - 20%	€60,196,439	3.25%	1,576	7.86%
20 - 30%	€111,817,660	6.05%	2,082	10.38%
30 - 40%	€169,240,853	9.15%	2,491	12.42%
40 - 50%	€253,143,863	13.69%	3,027	15.09%
50 - 60%	€287,726,246	15.56%	2,951	14.71%
60 - 70%	€320,464,135	17.33%	2,664	13.28%
70 - 80%	€289,587,576	15.66%	2,018	10.06%
80 - 90%	€216,114,691	11.68%	1,308	6.52%
90 - 100%	€118,551,907	6.41%	697	3.47%
100 - 110%	€746,208	0.04%	5	0.02%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€2,026,952	0.11%	229	1.14%
20 - 40%	€16,980,083	0.92%	763	3.80%
40 - 60%	€77,475,765	4.19%	1,876	9.35%
60 - 80%	€434,932,494	23.52%	5,512	27.48%
80 - 100%	€489,271,614	26.45%	4,720	23.53%
100 - 120%	€46,772,817	2.53%	821	4.09%
120 - 140%	€81,336,467	4.40%	1,192	5.94%
140 - 160%	€128,427,997	6.94%	1,275	6.36%
160 - 180%	€369,675,467	19.99%	2,408	12.00%
180 - 200%	€22,516,526	1.22%	176	0.88%
200 - 300%	€67,918,738	3.67%	496	2.47%
300 - 400%	€110,251,822	5.96%	582	2.90%
400 - 500%	€632,169	0.03%	3	0.01%
>500%	€1,362,645	0.07%	7	0.03%
Grand Total	€1,849,581,556	100.00%	20,060	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	€1,843,486	0.10%	306	1.53%
12 - 24	€10,592,599	0.57%	723	3.60%
24 - 36	€19,491,731	1.05%	790	3.94%
36 - 48	€41,857,681	2.26%	1,179	5.88%
48 - 60	€65,956,283	3.57%	1,367	6.81%
60 - 72	€54,104,862	2.93%	976	4.87%
72 - 84	€113,391,258	6.13%	1,684	8.39%
84 - 96	€154,247,040	8.34%	1,999	9.97%
96 - 108	€139,795,066	7.56%	1,472	7.34%
108 - 120	€321,260,323	17.37%	2,942	14.67%
120 - 132	€199,631,704	10.79%	1,776	8.85%
132 - 144	€207,214,867	11.20%	1,484	7.40%
144 - 156	€442,979,223	23.95%	2,874	14.33%
156 - 168	€77,215,433	4.17%	488	2.43%
Grand Total	€1,849,581,556	100.00%	20,060	100.00%



Residential Mortgage Pandbrieven Programme

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	€135,108,791	7.30%	2,520	12.56%
12 - 24	€61,724,305	3.34%	1,365	6.80%
24 - 36	€72,731,158	3.93%	1,547	7.71%
36 - 48	€62,184,872	3.36%	1,173	5.85%
48 - 60	€55,045,083	2.98%	953	4.75%
60 - 72	€65,121,523	3.52%	945	4.71%
72 - 84	€85,403,253	4.62%	1,079	5.38%
84 - 96	€126,372,453	6.83%	1,565	7.80%
96 - 108	€169,401,871	9.16%	1,579	7.87%
108 - 120	€238,066,433	12.87%	2,123	10.58%
120 - 132	€184,117,431	9.95%	1,499	7.47%
132 - 144	€346,361,064	18.73%	2,191	10.92%
144 - 156	€243,676,937	13.17%	1,495	7.45%
156 - 168	€4,266,382	0.23%	26	0.13%
Grand Total	€1,849,581,556	100.00%	20,060	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	€1,849,581,556	100.00%	20,060	100.00%
Grand Total	€1,849,581,556	100.00%	20,060	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	05/2022	€1,500,000,000	€1,841,043,575	€1,837,946,677	€1,833,190,937	€1,824,949,888
2	06/2022	€1,500,000,000	€1,832,504,312	€1,826,344,430	€1,816,905,221	€1,800,606,265
3	07/2022	€1,500,000,000	€1,823,958,861	€1,814,769,859	€1,800,718,971	€1,776,542,764
4	08/2022	€1,500,000,000	€1,815,404,908	€1,803,220,615	€1,784,629,388	€1,752,754,167
5	09/2022	€1,500,000,000	€1,806,844,088	€1,791,698,282	€1,768,637,577	€1,729,239,144
6	10/2022	€1,500,000,000	€1,798,276,963	€1,780,203,369	€1,752,743,573	€1,705,995,320
7	11/2022	€1,500,000,000	€1,789,703,458	€1,768,735,753	€1,736,946,787	€1,683,019,732
8	12/2022	€1,500,000,000	€1,781,125,367	€1,757,297,155	€1,721,248,438	€1,660,311,191
9	01/2023	€1,500,000,000	€1,772,542,876	€1,745,887,703	€1,705,648,172	€1,637,866,994
10	02/2023	€1,500,000,000	€1,763,961,174	€1,734,512,437	€1,690,150,427	€1,615,689,042
11	03/2023	€1,500,000,000	€1,755,380,974	€1,723,171,976	€1,674,755,291	€1,593,775,038
12	04/2023	€1,500,000,000	€1,746,798,941	€1,711,862,962	€1,659,458,994	€1,572,119,047
13	05/2023	€1,500,000,000	€1,738,213,070	€1,700,583,365	€1,644,259,085	€1,550,716,459
14	06/2023	€1,500,000,000	€1,729,630,749	€1,689,340,339	€1,629,161,995	€1,529,571,062
15	07/2023	€1,500,000,000	€1,721,046,368	€1,678,128,317	€1,614,161,846	€1,508,675,049
16	08/2023	€1,500,000,000	€1,712,463,106	€1,666,950,324	€1,599,261,064	€1,488,028,455
17	09/2023	€1,500,000,000	€1,703,879,602	€1,655,804,954	€1,584,457,804	€1,467,627,335
18	10/2023	€1,500,000,000	€1,695,300,082	€1,644,696,229	€1,569,755,419	€1,447,472,586
19	11/2023	€1,500,000,000	€1,686,723,911	€1,633,623,435	€1,555,152,717	€1,427,560,891
20	12/2023	€1,500,000,000	€1,678,145,112	€1,622,580,697	€1,540,643,613	€1,407,884,502
21	01/2024	€1,500,000,000	€1,669,566,125	€1,611,570,307	€1,526,229,817	€1,388,442,874
22	02/2024	€1,500,000,000	€1,660,982,181	€1,600,587,590	€1,511,906,438	€1,369,229,478
23	03/2024	€1,500,000,000	€1,652,396,028	€1,589,635,138	€1,497,675,478	€1,350,244,091
24	04/2024	€1,500,000,000	€1,643,808,088	€1,578,713,288	€1,483,536,799	€1,331,484,551
25	05/2024	€1,500,000,000	€1,635,217,730	€1,567,821,366	€1,469,489,313	€1,312,947,868
26	06/2024	€1,500,000,000	€1,626,626,243	€1,556,960,539	€1,455,533,659	€1,294,632,619
27	07/2024	€1,500,000,000	€1,618,029,793	€1,546,127,072	€1,441,665,900	€1,276,533,335
28	08/2024	€1,500,000,000	€1,609,429,255	€1,535,321,746	€1,427,886,334	€1,258,648,357
29	09/2024	€1,500,000,000	€1,600,824,210	€1,524,544,106	€1,414,194,107	€1,240,975,025
30	10/2024	€1,500,000,000	€1,592,218,903	€1,513,798,131	€1,400,592,475	€1,223,514,299
31	11/2024	€1,500,000,000	€1,583,608,194	€1,503,078,868	€1,387,076,414	€1,206,259,897
32	12/2024	€1,500,000,000	€1,575,003,268	€1,492,396,864	€1,373,655,217	€1,189,218,028
33	01/2025	€1,500,000,000	€1,566,427,206	€1,481,773,848	€1,360,348,343	€1,172,403,532
34	02/2025	€1,500,000,000	€1,557,849,312	€1,471,180,617	€1,347,128,409	€1,155,790,774
35	03/2025	€1,500,000,000	€1,549,265,678	€1,460,613,422	€1,333,991,560	€1,139,374,649
36	04/2025	€1,500,000,000	€1,540,686,641	€1,450,081,941	€1,320,946,209	€1,123,160,562
37	05/2025	€1,500,000,000	€1,532,105,300	€1,439,579,593	€1,307,985,907	€1,107,141,217
38	06/2025	€1,500,000,000	€1,523,525,805	€1,429,110,207	€1,295,113,702	€1,091,317,437
39	07/2025	€1,500,000,000	€1,514,953,144	€1,418,678,368	€1,282,333,293	€1,075,690,558
40	08/2025	€1,500,000,000	€1,506,384,638	€1,408,281,467	€1,269,641,850	€1,060,256,417
41	09/2025	€1,500,000,000	€1,497,827,134	€1,397,925,796	€1,257,044,576	€1,045,017,591
42	10/2025	€1,500,000,000	€1,489,271,830	€1,387,603,031	€1,244,533,506	€1,029,965,690
43	11/2025	€1,500,000,000	€1,480,721,029	€1,377,315,227	€1,232,110,040	€1,015,100,176
44	12/2025	€1,500,000,000	€1,472,180,435	€1,367,067,586	€1,219,778,370	€1,000,422,789
45	01/2026	€1,500,000,000	€1,463,648,159	€1,356,858,235	€1,207,536,343	€985,930,045
46	02/2026	€1,500,000,000	€1,455,115,897	€1,346,679,375	€1,195,376,569	€971,614,241
47	03/2026	€1,500,000,000	€1,446,581,851	€1,336,529,273	€1,183,297,098	€957,472,202
48	04/2026	€1,500,000,000	€1,438,047,450	€1,326,409,180	€1,171,298,636	€943,502,932
49	05/2026	€1,500,000,000	€1,429,520,637	€1,316,326,340	€1,159,387,154	€929,709,659
50	06/2026	€1,500,000,000	€1,421,002,239	€1,306,281,404	€1,147,562,772	€916,090,863



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	07/2026	€1,500,000,000	€1,412,494,882	€1,296,276,670	€1,135,827,045	€902,646,179
52	08/2026	€1,500,000,000	€1,403,996,254	€1,286,309,895	€1,124,177,543	€889,372,077
53	09/2026	€1,500,000,000	€1,395,508,804	€1,276,383,207	€1,112,615,667	€876,268,092
54	10/2026	€1,500,000,000	€1,387,027,029	€1,266,491,457	€1,101,136,473	€863,328,776
55	11/2026	€1,500,000,000	€1,378,553,901	€1,256,637,257	€1,089,741,798	€850,554,056
56	12/2026	€1,500,000,000	€1,370,084,877	€1,246,816,361	€1,078,427,525	€837,939,217
57	01/2027	€1,500,000,000	€1,361,624,539	€1,237,032,840	€1,067,196,752	€825,485,196
58	02/2027	€1,500,000,000	€1,353,156,885	€1,227,272,070	€1,056,036,455	€813,180,484
59	03/2027	€1,500,000,000	€1,344,689,836	€1,217,541,186	€1,044,952,417	€801,028,178
60	04/2027	€1,500,000,000	€1,336,225,443	€1,207,841,967	€1,033,945,776	€789,027,762
61	05/2027	€1,500,000,000	€1,327,760,337	€1,198,171,290	€1,023,013,468	€777,175,523
62	06/2027	€1,500,000,000	€1,319,298,949	€1,188,533,081	€1,012,158,462	€765,472,363
63	07/2027	€1,500,000,000	€1,310,838,793	€1,178,925,015	€1,001,378,386	€753,915,132
64	08/2027	€1,500,000,000	€1,302,375,596	€1,169,343,179	€990,669,543	€742,499,730
65	09/2027	€1,500,000,000	€1,293,909,706	€1,159,787,830	€980,031,795	€731,224,773
66	10/2027	€1,500,000,000	€1,285,440,734	€1,150,258,561	€969,464,447	€720,088,475
67	11/2027	€1,500,000,000	€1,276,972,093	€1,140,758,365	€958,969,665	€709,091,181
68	12/2027	€1,500,000,000	€1,268,501,848	€1,131,285,446	€948,545,572	€698,230,246
69	01/2028	€1,500,000,000	€1,260,044,767	€1,121,852,888	€938,202,759	€687,512,192
70	02/2028	€1,500,000,000	€1,251,592,181	€1,112,452,858	€927,934,251	€676,930,600
71	03/2028	€1,500,000,000	€1,243,138,658	€1,103,080,447	€917,735,581	€666,480,969
72	04/2028	€1,500,000,000	€1,234,694,303	€1,093,744,541	€907,613,769	€656,167,175
73	05/2028	€1,500,000,000	€1,226,252,675	€1,084,439,334	€897,563,603	€645,984,206
74	06/2028	€1,500,000,000	€1,217,818,928	€1,075,169,295	€887,588,403	€635,933,243
75	07/2028	€1,500,000,000	€1,209,400,419	€1,065,940,805	€877,693,027	€626,016,527
76	08/2028	€1,500,000,000	€1,200,986,072	€1,056,743,983	€867,868,924	€616,226,727
77	09/2028	€1,500,000,000	€1,192,578,849	€1,047,581,342	€858,117,785	€606,563,870
78	10/2028	€1,500,000,000	€1,184,180,530	€1,038,454,346	€848,440,420	€597,027,351
79	11/2028	€1,500,000,000	€1,175,795,860	€1,029,367,041	€838,839,736	€587,618,031
80	12/2028	€1,500,000,000	€1,167,421,859	€1,020,316,693	€829,313,094	€578,332,879
81	01/2029	€1,500,000,000	€1,159,058,751	€1,011,303,386	€819,860,166	€569,170,508
82	02/2029	€1,500,000,000	€1,150,700,162	€1,002,321,450	€810,475,971	€560,126,331
83	03/2029	€1,000,000,000	€1,142,340,922	€993,366,306	€801,156,459	€551,196,467
84	04/2029	€1,000,000,000	€1,133,986,194	€984,442,370	€791,904,853	€542,382,081
85	05/2029	€1,000,000,000	€1,125,631,515	€975,545,688	€782,717,628	€533,679,703
86	06/2029	€1,000,000,000	€1,117,281,974	€966,680,596	€773,597,926	€525,090,438
87	07/2029	€1,000,000,000	€1,108,950,090	€957,857,820	€764,553,954	€516,618,785
88	08/2029	€1,000,000,000	€1,100,637,523	€949,078,649	€755,586,321	€508,264,040
89	09/2029	€1,000,000,000	€1,092,334,940	€940,334,897	€746,688,102	€500,020,454
90	10/2029	€1,000,000,000	€1,084,045,360	€931,629,051	€737,860,895	€491,888,054
91	11/2029	€1,000,000,000	€1,075,772,961	€922,964,573	€729,107,050	€483,867,353
92	12/2029	€1,000,000,000	€1,067,520,788	€914,343,934	€720,428,107	€475,958,309
93	01/2030	€1,000,000,000	€1,059,323,107	€905,796,279	€711,846,554	€468,174,649
94	02/2030	€1,000,000,000	€1,051,130,466	€897,279,096	€703,328,472	€460,492,910
95	03/2030	€1,000,000,000	€1,042,942,570	€888,792,048	€694,873,265	€452,911,757
96	04/2030	€1,000,000,000	€1,034,773,389	€880,346,936	€686,489,808	€445,436,014
97	05/2030	€1,000,000,000	€1,026,615,584	€871,937,383	€678,172,740	€438,061,215
98	06/2030	€1,000,000,000	€1,018,466,583	€863,561,095	€669,919,923	€430,785,038
99	07/2030	€1,000,000,000	€1,010,342,094	€855,231,270	€661,741,225	€423,612,874
100	08/2030	€1,000,000,000	€1,002,225,683	€846,933,852	€653,625,377	€416,536,541



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	09/2030	€1,000,000,000	€994,114,049	€838,665,958	€645,569,825	€409,553,523
102	10/2030	€1,000,000,000	€986,030,711	€830,447,315	€637,589,398	€402,672,316
103	11/2030	€1,000,000,000	€977,969,073	€822,272,194	€629,679,276	€395,888,902
104	12/2030	€1,000,000,000	€969,939,592	€814,149,217	€621,845,648	€389,206,217
105	01/2031	€1,000,000,000	€961,935,155	€806,072,229	€614,083,379	€382,620,077
106	02/2031	€500,000,000	€953,941,999	€798,029,548	€606,383,185	€376,123,790
107	03/2031	€500,000,000	€945,969,228	€790,028,668	€598,750,409	€369,719,808
108	04/2031	€500,000,000	€938,018,614	€782,070,920	€591,185,678	€363,407,630
109	05/2031	€500,000,000	€930,078,499	€774,146,448	€583,681,174	€357,181,589
110	06/2031	€500,000,000	€922,157,946	€766,262,678	€576,242,157	€351,044,077
111	07/2031	€500,000,000	€914,255,628	€758,418,368	€568,867,328	€344,993,454
112	08/2031	€500,000,000	€906,374,243	€750,615,616	€561,557,896	€339,029,621
113	09/2031	€500,000,000	€898,509,841	€742,851,009	€554,310,946	€333,149,988
114	10/2031	€500,000,000	€890,671,374	€735,131,806	€547,131,532	€327,356,775
115	11/2031	€500,000,000	€882,853,671	€727,453,580	€540,015,979	€321,646,954
116	12/2031	€500,000,000	€875,048,939	€719,809,776	€532,959,073	€316,016,627
117	01/2032	€500,000,000	€867,268,336	€712,209,445	€525,967,176	€310,468,796
118	02/2032	€500,000,000	€859,494,853	€704,638,483	€519,029,528	€304,996,337
119	03/2032	€500,000,000	€851,729,884	€697,097,945	€512,146,613	€299,598,824
120	04/2032	€500,000,000	€843,967,214	€689,582,660	€505,314,346	€294,273,172
121	05/2032	€500,000,000	€836,205,433	€682,091,412	€498,531,577	€289,018,042
122	06/2032	€500,000,000	€828,449,267	€674,627,987	€491,800,808	€283,834,226
123	07/2032	€500,000,000	€820,704,131	€667,196,709	€485,124,908	€278,722,700
124	08/2032	€500,000,000	€812,958,723	€659,788,301	€478,496,850	€273,678,760
125	09/2032	€500,000,000	€805,209,423	€652,399,776	€471,914,227	€268,700,405
126	10/2032	€500,000,000	€797,464,485	€645,037,770	€465,381,598	€263,789,619
127	11/2032	€500,000,000	€789,721,733	€637,700,451	€458,897,381	€258,944,872
128	12/2032	€500,000,000	€781,983,353	€630,389,516	€452,462,542	€254,166,090
129	01/2033	€500,000,000	€774,249,912	€623,105,348	€446,077,093	€249,452,661
130	02/2033	€500,000,000	€766,522,571	€615,848,802	€439,741,383	€244,804,164
131	03/2033	€500,000,000	€758,809,126	€608,626,052	€433,459,544	€240,222,274
132	04/2033	€500,000,000	€751,103,648	€601,432,239	€427,227,825	€235,704,284
133	05/2033	€500,000,000	€743,407,949	€594,268,722	€421,046,918	€231,249,967
134	06/2033	€500,000,000	€735,734,641	€587,145,472	€414,923,593	€226,862,420
135	07/2033	€500,000,000	€728,088,028	€580,065,774	€408,859,835	€222,542,069
136	08/2033	€500,000,000	€720,459,316	€573,022,471	€402,850,266	€218,285,340
137	09/2033	€500,000,000	€712,843,824	€566,011,718	€396,891,884	€214,089,996
138	10/2033	€500,000,000	€705,254,414	€559,043,604	€390,991,462	€209,959,085
139	11/2033	€500,000,000	€697,677,357	€552,107,108	€385,140,973	€205,887,681
140	12/2033	€500,000,000	€690,133,800	€545,218,832	€379,351,693	€201,881,214
141	01/2034	€500,000,000	€682,618,842	€538,374,723	€373,620,445	€197,937,353
142	02/2034	€500,000,000	€675,112,759	€531,559,084	€367,936,025	€194,049,567
143	03/2034	€500,000,000	€667,626,369	€524,780,332	€362,303,985	€190,220,237
144	04/2034	€500,000,000	€660,145,932	€518,027,553	€356,716,513	€186,444,709
145	05/2034	€500,000,000	€652,671,589	€511,300,781	€351,173,394	€182,722,361
146	06/2034	€500,000,000	€645,216,378	€504,610,137	€345,681,322	€179,056,152
147	07/2034	€500,000,000	€637,783,271	€497,957,813	€340,241,503	€175,446,159
148	08/2034	€500,000,000	€630,373,443	€491,344,587	€334,854,167	€171,891,945
149	09/2034	€500,000,000	€622,987,665	€484,770,914	€329,519,318	€168,392,964
150	10/2034	€500,000,000	€615,627,548	€478,237,901	€324,237,402	€164,948,896



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	11/2034	€500,000,000	€608,307,416	€471,756,504	€319,015,519	€161,562,794
152	12/2034	€500,000,000	€601,031,512	€465,329,802	€313,855,379	€158,234,931
153	01/2035	€500,000,000	€593,827,838	€458,979,214	€308,771,011	€154,971,754
154	02/2035	€500,000,000	€586,635,932	€452,657,755	€303,730,400	€151,756,580
155	03/2035	€500,000,000	€579,455,034	€446,364,744	€298,732,845	€148,588,599
156	04/2035	€500,000,000	€572,295,220	€440,107,838	€293,783,221	€145,469,766
157	05/2035	€500,000,000	€565,143,985	€433,877,304	€288,874,769	€142,396,268
158	06/2035	€500,000,000	€558,019,916	€427,687,308	€284,016,673	€139,372,174
159	07/2035	€500,000,000	€550,942,774	€421,552,816	€279,218,546	€136,401,687
160	08/2035	€500,000,000	€543,892,576	€415,458,332	€274,469,780	€133,479,096
161	09/2035	€500,000,000	€536,880,546	€409,412,266	€269,775,624	€130,606,463
162	10/2035	€500,000,000	€529,908,620	€403,415,895	€265,136,583	€127,783,524
163	11/2035	€500,000,000	€522,984,543	€397,474,906	€260,556,048	€125,011,397
164	12/2035	€500,000,000	€516,116,840	€391,595,534	€256,037,730	€122,291,327
165	01/2036	€500,000,000	€509,297,439	€385,771,405	€251,577,076	€119,620,606
166	02/2036	€500,000,000	€502,503,286	€379,984,854	€247,162,235	€116,993,110
167	03/2036	€500,000,000	€495,753,160	€374,249,915	€242,802,040	€114,412,572
168	04/2036	€500,000,000	€489,047,908	€368,567,015	€238,496,428	€111,878,475
169	05/2036	€500,000,000	€482,381,496	€362,931,396	€234,241,989	€109,388,747
170	06/2036	€500,000,000	€475,756,033	€357,344,451	€230,039,304	€106,943,203
171	07/2036	€500,000,000	€469,190,179	€351,819,973	€225,896,909	€104,545,338
172	08/2036	€500,000,000	€462,663,268	€346,342,222	€221,804,335	€102,189,825
173	09/2036	€500,000,000	€456,168,544	€340,905,959	€217,757,929	€99,874,552
174	10/2036	€500,000,000	€449,717,048	€335,519,255	€213,762,553	€97,601,331
175	11/2036	€500,000,000	€443,313,476	€330,185,403	€209,819,981	€95,370,530
176	12/2036	€500,000,000	€436,961,679	€324,907,045	€205,931,554	€93,182,314
177	01/2037	€500,000,000	€430,654,320	€319,678,497	€202,093,333	€91,034,460
178	02/2037	€500,000,000	€424,376,047	€314,488,174	€198,297,699	€88,923,132
179	03/2037	€500,000,000	€418,115,206	€309,327,305	€194,538,878	€86,845,382
180	04/2037	€500,000,000	€411,876,620	€304,199,346	€190,818,826	€84,801,744
181	05/2037	€500,000,000	€405,657,228	€299,101,915	€187,135,823	€82,791,116
182	06/2037	€500,000,000	€399,465,641	€294,041,240	€183,493,539	€80,814,785
183	07/2037	€500,000,000	€393,286,177	€289,005,653	€179,884,467	€78,869,112
184	08/2037	€500,000,000	€387,112,402	€283,990,347	€176,305,434	€76,952,411
185	09/2037	€500,000,000	€380,944,365	€278,995,300	€172,756,263	€75,064,323
186	10/2037	€500,000,000	€374,787,812	€274,024,651	€169,239,347	€73,205,609
187	11/2037	€500,000,000	€368,659,794	€269,090,762	€165,762,120	€71,379,179
188	12/2037	€500,000,000	€362,554,903	€264,189,550	€162,321,831	€69,583,526
189	01/2038	€500,000,000	€356,486,596	€259,330,679	€158,924,183	€67,820,772
190	02/2038	€500,000,000	€350,442,980	€254,505,338	€155,563,527	€66,088,176
191	03/2038	€500,000,000	€344,424,372	€249,713,629	€152,239,702	€64,385,363
192	04/2038	€500,000,000	€338,433,199	€244,957,178	€148,953,476	€62,712,355
193	05/2038	€500,000,000	€332,471,681	€240,237,450	€145,705,511	€61,069,123
194	06/2038	€500,000,000	€326,549,829	€235,561,522	€142,499,852	€59,457,051
195	07/2038	€500,000,000	€320,664,991	€230,927,300	€139,334,972	€57,875,176
196	08/2038	€500,000,000	€314,805,279	€226,326,066	€136,205,369	€56,320,910
197	09/2038	€500,000,000	€308,970,399	€221,757,483	€133,110,626	€54,793,798
198	10/2038	€500,000,000	€303,164,016	€217,224,047	€130,052,031	€53,294,091
199	11/2038	€500,000,000	€297,401,322	€212,736,487	€127,035,768	€51,824,029
200	12/2038	€500,000,000	€291,681,603	€208,294,099	€124,061,147	€50,383,020



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	01/2039	€500,000,000	€286,003,734	€203,895,890	€121,127,315	€48,970,410
202	02/2039	€500,000,000	€280,357,923	€199,534,704	€118,229,773	€47,584,087
203	03/2039	€500,000,000	€274,745,161	€195,211,096	€115,368,623	€46,223,820
204	04/2039	€500,000,000	€269,164,001	€190,923,884	€112,542,942	€44,888,969
205	05/2039	€500,000,000	€263,619,277	€186,676,346	€109,754,438	€43,579,947
206	06/2039	€500,000,000	€258,116,634	€182,472,305	€107,005,118	€42,297,277
207	07/2039	€500,000,000	€252,679,405	€178,328,046	€104,304,258	€41,044,326
208	08/2039	€500,000,000	€247,299,527	€174,237,621	€101,648,064	€39,819,284
209	09/2039	€500,000,000	€241,984,515	€170,206,077	€99,039,180	€38,622,876
210	10/2039	€500,000,000	€236,738,374	€166,235,964	€96,478,769	€37,455,239
211	11/2039	€500,000,000	€231,554,075	€162,322,078	€93,963,494	€36,314,763
212	12/2039	€500,000,000	€226,437,012	€158,467,942	€91,495,087	€35,201,817
213	01/2040	€500,000,000	€221,490,129	€154,745,212	€89,114,499	€34,131,778
214	02/2040	€500,000,000	€216,577,019	€151,058,113	€86,766,085	€33,082,917
215	03/2040	€500,000,000	€211,686,198	€147,398,501	€84,444,974	€32,053,159
216	04/2040	€500,000,000	€206,821,409	€143,768,869	€82,152,425	€31,042,784
217	05/2040	€500,000,000	€201,987,128	€140,172,202	€79,889,963	€30,052,163
218	06/2040	€500,000,000	€197,200,418	€136,620,187	€77,664,043	€29,083,506
219	07/2040	€500,000,000	€192,479,484	€133,125,217	€75,481,451	€28,139,103
220	08/2040	€500,000,000	€187,808,558	€129,676,147	€73,335,593	€27,216,235
221	09/2040	€500,000,000	€183,207,501	€126,286,466	€71,233,833	€26,317,389
222	10/2040	€500,000,000	€178,686,869	€122,963,167	€69,179,806	€25,443,630
223	11/2040	€500,000,000	€174,251,843	€119,709,501	€67,175,006	€24,595,218
224	12/2040	€500,000,000	€169,934,034	€116,546,825	€65,231,045	€23,776,096
225	01/2041	€500,000,000	€165,704,329	€113,454,774	€63,336,120	€22,981,634
226	02/2041	€500,000,000	€161,533,633	€110,413,130	€61,478,632	€22,207,358
227	03/2041	€500,000,000	€157,415,037	€107,416,949	€59,655,581	€21,451,962
228	04/2041	€500,000,000	€153,379,247	€104,486,947	€57,878,212	€20,719,262
229	05/2041	€500,000,000	€149,416,097	€101,615,899	€56,142,212	€20,007,459
230	06/2041	€500,000,000	€145,545,408	€98,816,991	€54,454,563	€19,318,791
231	07/2041	€500,000,000	€141,766,258	€96,089,256	€52,814,391	€18,652,678
232	08/2041	€500,000,000	€138,060,336	€93,419,969	€51,214,385	€18,006,284
233	09/2041	€500,000,000	€134,430,674	€90,810,907	€49,655,235	€17,379,626
234	10/2041	€0	€130,880,547	€88,263,995	€48,137,708	€16,772,741
235	11/2041	€0	€127,404,115	€85,775,009	€46,659,211	€16,184,499
236	12/2041	€0	€124,007,173	€83,347,574	€45,221,439	€15,615,270
237	01/2042	€0	€120,672,737	€80,970,003	€43,817,780	€15,062,558
238	02/2042	€0	€117,388,120	€78,633,568	€42,443,284	€14,524,480
239	03/2042	€0	€114,130,452	€76,322,785	€41,089,420	€13,997,963
240	04/2042	€0	€110,899,718	€74,037,536	€39,755,988	€13,482,817
241	05/2042	€0	€107,677,654	€71,765,537	€38,436,278	€12,976,652
242	06/2042	€0	€104,473,410	€69,512,829	€37,133,437	€12,480,435
243	07/2042	€0	€101,290,026	€67,281,353	€35,848,393	€11,994,372
244	08/2042	€0	€98,119,830	€65,065,933	€34,578,283	€11,517,401
245	09/2042	€0	€94,968,528	€62,870,284	€33,324,987	€11,050,051
246	10/2042	€0	€91,838,715	€60,696,039	€32,089,260	€10,592,470
247	11/2042	€0	€88,736,635	€58,547,229	€30,873,118	€10,145,215
248	12/2042	€0	€85,666,647	€56,426,615	€29,677,885	€9,708,608
249	01/2043	€0	€82,621,347	€54,329,204	€28,500,802	€9,281,632
250	02/2043	€0	€79,605,632	€52,258,111	€27,343,383	€8,864,673



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	03/2043	€0	€76,625,211	€50,216,962	€26,207,389	€8,458,191
252	04/2043	€0	€73,691,227	€48,212,913	€25,096,404	€8,063,220
253	05/2043	€0	€70,804,460	€46,246,305	€24,010,431	€7,679,628
254	06/2043	€0	€67,962,435	€44,315,352	€22,948,374	€7,306,937
255	07/2043	€0	€65,175,107	€42,426,369	€21,913,329	€6,946,005
256	08/2043	€0	€62,423,860	€40,567,063	€20,898,777	€6,594,636
257	09/2043	€0	€59,707,297	€38,736,395	€19,904,043	€6,252,511
258	10/2043	€0	€57,030,880	€36,937,772	€18,930,740	€5,920,032
259	11/2043	€0	€54,389,810	€35,167,946	€17,977,061	€5,596,524
260	12/2043	€0	€51,788,128	€33,429,395	€17,044,136	€5,282,237
261	01/2044	€0	€49,230,119	€31,724,737	€16,133,155	€4,977,434
262	02/2044	€0	€46,707,524	€30,048,502	€15,241,191	€4,681,104
263	03/2044	€0	€44,225,165	€28,403,659	€14,369,615	€4,393,572
264	04/2044	€0	€41,767,145	€26,779,869	€13,513,072	€4,113,107
265	05/2044	€0	€39,335,713	€25,178,481	€12,672,140	€3,839,804
266	06/2044	€0	€36,925,021	€23,595,658	€11,844,789	€3,572,973
267	07/2044	€0	€34,579,968	€22,059,963	€11,045,231	€3,316,809
268	08/2044	€0	€32,300,248	€20,570,975	€10,273,057	€3,071,062
269	09/2044	€0	€30,071,280	€19,119,203	€9,523,342	€2,834,141
270	10/2044	€0	€27,913,317	€17,717,325	€8,802,227	€2,607,762
271	11/2044	€0	€25,823,167	€16,363,080	€8,108,383	€2,391,403
272	12/2044	€0	€23,807,760	€15,060,622	€7,443,667	€2,185,490
273	01/2045	€0	€22,030,302	€13,912,772	€6,858,553	€2,004,645
274	02/2045	€0	€20,268,291	€12,778,480	€6,283,083	€1,828,189
275	03/2045	€0	€18,522,301	€11,658,048	€5,717,343	€1,656,097
276	04/2045	€0	€16,798,282	€10,555,155	€5,163,067	€1,488,821
277	05/2045	€0	€15,110,029	€9,478,375	€4,624,362	€1,327,486
278	06/2045	€0	€13,474,884	€8,438,445	€4,106,343	€1,173,482
279	07/2045	€0	€11,917,485	€7,450,594	€3,616,250	€1,028,781
280	08/2045	€0	€10,415,423	€6,500,578	€3,146,983	€891,255
281	09/2045	€0	€8,996,836	€5,605,750	€2,706,767	€763,136
282	10/2045	€0	€7,692,137	€4,784,756	€2,304,368	€646,764
283	11/2045	€0	€6,505,915	€4,040,080	€1,940,693	€542,243
284	12/2045	€0	€5,442,934	€3,374,298	€1,616,684	€449,682
285	01/2046	€0	€4,512,798	€2,792,963	€1,334,693	€369,577
286	02/2046	€0	€3,675,914	€2,271,190	€1,082,542	€298,409
287	03/2046	€0	€2,921,145	€1,801,815	€856,596	€235,064
288	04/2046	€0	€2,258,501	€1,390,741	€659,458	€180,153
289	05/2046	€0	€1,698,984	€1,044,441	€493,969	€134,337
290	06/2046	€0	€1,217,703	€747,317	€352,529	€95,441
291	07/2046	€0	€857,146	€525,155	€247,088	€66,594
292	08/2046	€0	€573,577	€350,827	€164,639	€44,173
293	09/2046	€0	€357,626	€218,373	€102,215	€27,301
294	10/2046	€0	€196,807	€119,972	€56,010	€14,893
295	11/2046	€0	€98,497	€59,942	€27,912	€7,388
296	12/2046	€0	€38,381	€23,318	€10,830	€2,854
297	01/2047	€0	€0	€0	€0	€0
298	02/2047	€0	€0	€0	€0	€0
299	03/2047	€0	€0	€0	€0	€0
300	04/2047	€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	05/2047	€0	€0	€0	€0	€0
302	06/2047	€0	€0	€0	€0	€0
303	07/2047	€0	€0	€0	€0	€0
304	08/2047	€0	€0	€0	€0	€0
305	09/2047	€0	€0	€0	€0	€0
306	10/2047	€0	€0	€0	€0	€0
307	11/2047	€0	€0	€0	€0	€0
308	12/2047	€0	€0	€0	€0	€0
309	01/2048	€0	€0	€0	€0	€0
310	02/2048	€0	€0	€0	€0	€0
311	03/2048	€0	€0	€0	€0	€0
312	04/2048	€0	€0	€0	€0	€0
313	05/2048	€0	€0	€0	€0	€0
314	06/2048	€0	€0	€0	€0	€0
315	07/2048	€0	€0	€0	€0	€0
316	08/2048	€0	€0	€0	€0	€0
317	09/2048	€0	€0	€0	€0	€0
318	10/2048	€0	€0	€0	€0	€0
319	11/2048	€0	€0	€0	€0	€0
320	12/2048	€0	€0	€0	€0	€0
321	01/2049	€0	€0	€0	€0	€0
322	02/2049	€0	€0	€0	€0	€0
323	03/2049	€0	€0	€0	€0	€0
324	04/2049	€0	€0	€0	€0	€0
325	05/2049	€0	€0	€0	€0	€0
326	06/2049	€0	€0	€0	€0	€0
327	07/2049	€0	€0	€0	€0	€0
328	08/2049	€0	€0	€0	€0	€0
329	09/2049	€0	€0	€0	€0	€0
330	10/2049	€0	€0	€0	€0	€0
331	11/2049	€0	€0	€0	€0	€0
332	12/2049	€0	€0	€0	€0	€0
333	01/2050	€0	€0	€0	€0	€0
334	02/2050	€0	€0	€0	€0	€0
335	03/2050	€0	€0	€0	€0	€0
336	04/2050	€0	€0	€0	€0	€0
337	05/2050	€0	€0	€0	€0	€0
338	06/2050	€0	€0	€0	€0	€0
339	07/2050	€0	€0	€0	€0	€0
340	08/2050	€0	€0	€0	€0	€0
341	09/2050	€0	€0	€0	€0	€0
342	10/2050	€0	€0	€0	€0	€0
343	11/2050	€0	€0	€0	€0	€0
344	12/2050	€0	€0	€0	€0	€0
345	01/2051	€0	€0	€0	€0	€0
346	02/2051	€0	€0	€0	€0	€0
347	03/2051	€0	€0	€0	€0	€0
348	04/2051	€0	€0	€0	€0	€0
349	05/2051	€0	€0	€0	€0	€0
350	06/2051	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

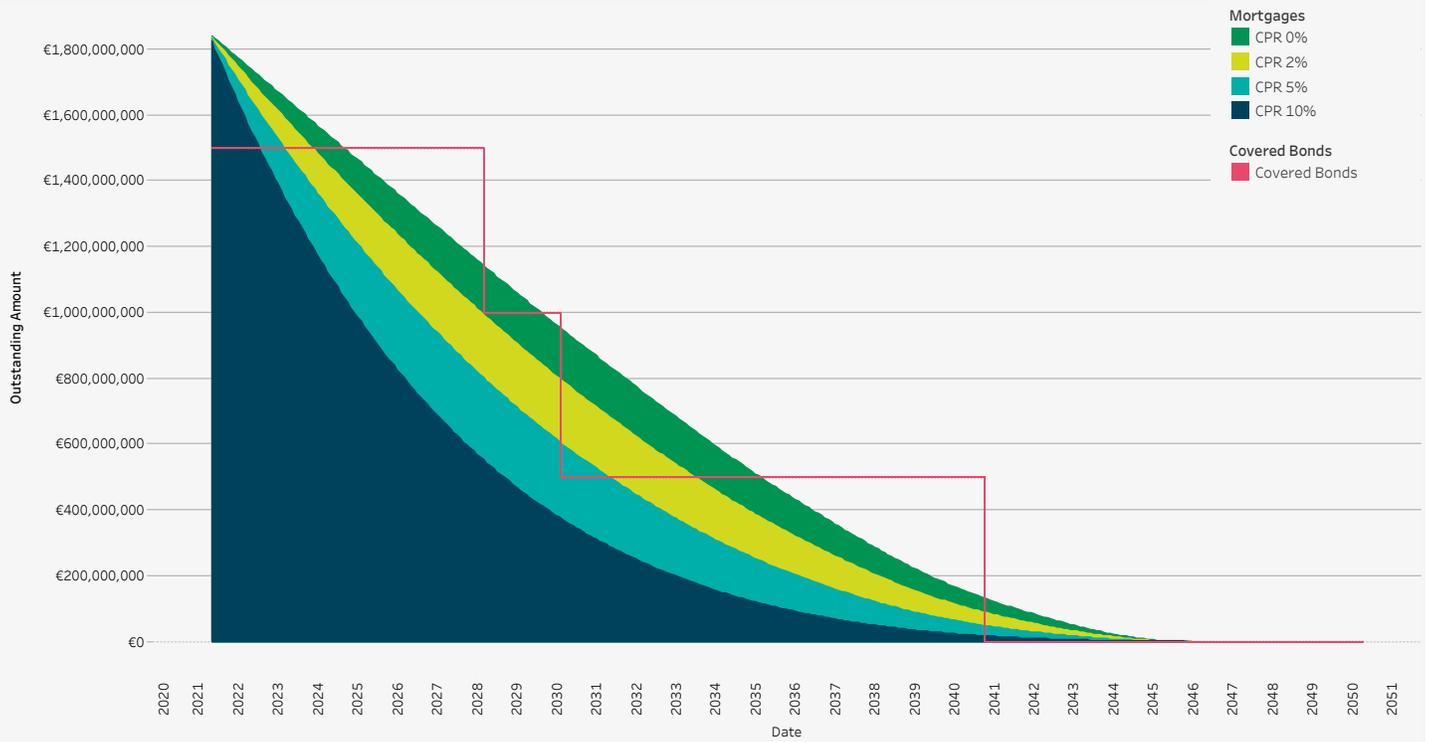
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	07/2051	€0	€0	€0	€0	€0
352	08/2051	€0	€0	€0	€0	€0
353	09/2051	€0	€0	€0	€0	€0
354	10/2051	€0	€0	€0	€0	€0
355	11/2051	€0	€0	€0	€0	€0
356	12/2051	€0	€0	€0	€0	€0
357	01/2052	€0	€0	€0	€0	€0
358	02/2052	€0	€0	€0	€0	€0
359	03/2052	€0	€0	€0	€0	€0
360	04/2052	€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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