



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date	1/02/2022	Portfolio Cut-off Date	31/01/2022
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Contact Details

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Remark

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

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Residential Mortgage Pandbrieven Programme

Covered Bond Series

Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	9.04	11/02/2032	Fixed	0.010%	11/02/2022	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.70	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000

Totals

Total Outstanding (in EUR):	€1,000,000,000
Current Weighted Average Fixed Coupon:	0.255%
Weighted Remaining Average Life *:	14.37

* 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	€1,000,000,000	(I)
Nominal Balance Residential Mortgage Loans	€1,234,010,264	(II)
Nominal Balance Public Finance Exposures	€3,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.70%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1,157,100,918	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115.71%	
>>> 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)	€3,000,303	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116.01%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€157,293,899	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€157,149,899	
Total Interest Proceeds Public Finance Exposures	€144,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1,237,010,264	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1,234,010,264	
Total Principal Proceeds Public Finance Exposures	€3,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€50,500,000	(X)
Costs, Fees and expenses Covered Bonds	€80,564,782	(XI)
Principal Requirement Covered Bonds	€1,000,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€263,239,382	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€39,589,405	(XIII)
Cumulative Cash Outflow Next 180 Days	€1,654,966	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€37,934,440	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€3,104,353	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€50,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€3,054,353	



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	€1,234,010,264
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	8,440
Number of Loans	13,414
Average Outstanding Balance per Borrower	€146,210
Average Outstanding Balance per Loan	€91,994
Weighted Average Original Loan to Initial Value	76.87%
Weighted Average Current Loan to Current Value	59.09%
Weighted Average Seasoning (in months)	38.41
Weighted Average Remaining Maturity (in months, at 0% CPR)	220.63
Weighted Average Initial Maturity (in months, at 0% CPR)	258.30
Weighted Remaining Average Life (in months, at 0% CPR)	116.91
Weighted Remaining Average Life (in months, at 2% CPR)	102.56
Weighted Remaining Average Life (in months, at 5% CPR)	85.40
Weighted Remaining Average Life (in months, at 10% CPR)	64.98
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99.09
Percentage of Fixed Rate Loans	33.75%
Percentage of Resettable Rate Loans	66.25%
Weighted Average Interest Rate	1.62%
Weighted Average Interest Rate Fixed Rate Loans	1.64%
Weighted average interest rate Resettable Rate Loans	1.60%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€6,612,516
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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	€3,000,000	€3,154,830	€3,000,303

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	404,541,900 €	32.78%	4,223	31.48%
Brabant Wallon	22,038,731 €	1.79%	190	1.42%
Brussels	54,163,935 €	4.39%	499	3.72%
Hainaut	41,636,316 €	3.37%	485	3.62%
Liège	29,134,218 €	2.36%	357	2.66%
Limburg	139,688,879 €	11.32%	1,678	12.51%
Luxembourg	3,734,689 €	0.30%	48	0.36%
Namur	11,087,312 €	0.90%	129	0.96%
Oost-Vlaanderen	218,910,545 €	17.74%	2,398	17.88%
Vlaams-Brabant	181,853,441 €	14.74%	1,873	13.96%
West-Vlaanderen	127,220,299 €	10.31%	1,534	11.44%
Grand Total	1,234,010,264 €	100.00%	13,414	100.00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€224,005,876	18.15%	1,775	13.23%
12 - 24	€283,619,766	22.98%	2,371	17.68%
24 - 36	€218,536,859	17.71%	1,993	14.86%
36 - 48	€84,336,488	6.83%	796	5.93%
48 - 60	€73,287,990	5.94%	836	6.23%
60 - 72	€159,751,876	12.95%	2,270	16.92%
72 - 84	€85,301,371	6.91%	1,476	11.00%
84 - 96	€52,146,927	4.23%	894	6.66%
96 - 108	€48,720,522	3.95%	918	6.84%
108 - 120	€4,302,591	0.35%	85	0.63%
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	€1,234,010,264	100.00%	13,414	100.00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€144,687	0.01%	62	0.46%
12 - 24	€1,267,211	0.10%	158	1.18%
24 - 36	€2,381,716	0.19%	187	1.39%
36 - 48	€4,869,626	0.39%	274	2.04%
48 - 60	€7,448,938	0.60%	321	2.39%
60 - 72	€6,380,394	0.52%	216	1.61%
72 - 84	€12,129,977	0.98%	370	2.76%
84 - 96	€17,624,600	1.43%	461	3.44%
96 - 108	€22,369,291	1.81%	483	3.60%
108 - 120	€24,534,008	1.99%	470	3.50%
120 - 132	€14,947,930	1.21%	272	2.03%
132 - 144	€31,369,533	2.54%	539	4.02%
144 - 156	€41,741,049	3.38%	648	4.83%
156 - 168	€50,108,292	4.06%	672	5.01%
168 - 180	€66,016,999	5.35%	817	6.09%
180 - 192	€40,262,966	3.26%	463	3.45%
192 - 204	€56,581,942	4.59%	645	4.81%
204 - 216	€99,606,553	8.07%	975	7.27%
216 - 228	€99,564,185	8.07%	873	6.51%
228 - 240	€120,027,354	9.73%	1,041	7.76%
240 - 252	€53,168,692	4.31%	418	3.12%
252 - 264	€78,754,417	6.38%	604	4.50%
264 - 276	€123,128,006	9.98%	840	6.26%
276 - 288	€135,173,280	10.95%	871	6.49%
288 - 300	€124,408,621	10.08%	734	5.47%
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	€1,234,010,264	100.00%	13,414	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	€716,099	0.06%	78	0.58%
60 - 72	€409,155	0.03%	24	0.18%
72 - 84	€1,101,789	0.09%	82	0.61%
84 - 96	€1,066,098	0.09%	51	0.38%
96 - 108	€1,442,173	0.12%	52	0.39%
108 - 120	€38,862,781	3.15%	1,382	10.30%
120 - 132	€3,752,474	0.30%	98	0.73%
132 - 144	€10,428,021	0.85%	225	1.68%
144 - 156	€11,748,258	0.95%	209	1.56%
156 - 168	€10,091,019	0.82%	172	1.28%
168 - 180	€96,548,407	7.82%	1,629	12.14%
180 - 192	€14,361,411	1.16%	197	1.47%
192 - 204	€22,586,253	1.83%	308	2.30%
204 - 216	€45,042,653	3.65%	549	4.09%
216 - 228	€15,562,479	1.26%	203	1.51%
228 - 240	€308,705,039	25.02%	3,211	23.94%
240 - 252	€9,183,386	0.74%	97	0.72%
252 - 264	€23,203,792	1.88%	223	1.66%
264 - 276	€25,117,005	2.04%	240	1.79%
276 - 288	€13,585,220	1.10%	122	0.91%
288 - 300	€512,146,916	41.50%	3,622	27.00%
300 - 312	€15,087,896	1.22%	121	0.90%
312 - 324	€10,515,887	0.85%	78	0.58%
324 - 336	€2,056,742	0.17%	24	0.18%
336 - 348	€342,140	0.03%	4	0.03%
348 - 360	€40,347,170	3.27%	413	3.08%
>360	€0	0.00%	0	0.00%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€49,247,973	3.99%	943	7.03%
2014	€54,319,169	4.40%	918	6.84%
2015	€81,549,742	6.61%	1,420	10.59%
2016	€153,696,408	12.46%	2,233	16.65%
2017	€78,138,476	6.33%	902	6.72%
2018	€84,431,186	6.84%	804	5.99%
2019	€217,467,482	17.62%	1,962	14.63%
2020	€265,495,637	21.51%	2,267	16.90%
2021	€249,664,191	20.23%	1,965	14.65%
2022	€0	0.00%	0	0.00%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€154,877,955	12.55%	2,770	32.82%
100k - 200k	€522,847,519	42.37%	3,540	41.94%
200k - 300k	€415,553,583	33.68%	1,723	20.41%
300k - 400k	€124,787,639	10.11%	373	4.42%
>400k	€15,943,569	1.29%	34	0.40%
Grand Total	€1,234,010,264	100.00%	8,440	100.00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€142,053	0.01%	2	0.01%
0.5% - 1%	€101,864,801	8.25%	948	7.07%
1% - 1.5%	€400,675,607	32.47%	4,389	32.72%
1.5% - 2%	€514,321,461	41.68%	5,756	42.91%
2% - 2.5%	€194,986,033	15.80%	2,007	14.96%
2.5% - 3%	€18,869,720	1.53%	233	1.74%
3% - 3.5%	€1,929,913	0.16%	45	0.34%
3.5% - 4%	€857,831	0.07%	25	0.19%
4% - 4.5%	€362,846	0.03%	9	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	€1,234,010,264	100.00%	13,414	100.00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€416,416,913	33.75%	5,040	37.57%
Fixed with Resets	€817,593,352	66.25%	8,374	62.43%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€85,491,196	6.93%	1,422	10.60%
2023	€47,778,709	3.87%	767	5.72%
2024	€34,651,865	2.81%	552	4.12%
2025	€18,557,250	1.50%	329	2.45%
2026	€28,236,245	2.29%	461	3.44%
2027	€8,963,312	0.73%	126	0.94%
2028	€11,111,600	0.90%	138	1.03%
2029	€9,809,891	0.79%	119	0.89%
2030	€19,955,866	1.62%	270	2.01%
2031	€27,429,132	2.22%	379	2.83%
2032	€3,342,955	0.27%	51	0.38%
2033	€6,902,884	0.56%	53	0.40%
2034	€19,629,873	1.59%	198	1.48%
2035	€57,795,330	4.68%	543	4.05%
2036	€51,762,466	4.19%	496	3.70%
2037	€13,421,526	1.09%	104	0.78%
2038	€29,209,056	2.37%	198	1.48%
2039	€78,970,095	6.40%	511	3.81%
2040	€122,824,080	9.95%	798	5.95%
2041	€129,530,403	10.50%	777	5.79%
2042	€4,273,892	0.35%	29	0.22%
2043	€3,309,562	0.27%	21	0.16%
2044	€4,636,161	0.38%	32	0.24%
Fixed	€416,416,913	33.75%	5,040	37.57%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,234,010,264	100.00%	13,414	100.00%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,228,032,390	99.52%	13,300	99.15%
Linear	€5,977,874	0.48%	114	0.85%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€1,343,895	0.11%	86	0.64%
10 - 20%	€10,124,268	0.82%	429	3.20%
20 - 30%	€22,796,463	1.85%	579	4.32%
30 - 40%	€36,791,032	2.98%	742	5.53%
40 - 50%	€76,077,222	6.17%	1,163	8.67%
50 - 60%	€101,355,403	8.21%	1,467	10.94%
60 - 70%	€152,984,154	12.40%	1,826	13.61%
70 - 80%	€266,459,147	21.59%	2,592	19.32%
80 - 90%	€214,237,571	17.36%	1,767	13.17%
90 - 100%	€312,127,687	25.29%	2,350	17.52%
100 - 110%	€25,634,889	2.08%	261	1.95%
110 - 120%	€14,078,534	1.14%	152	1.13%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€14,507,075	1.18%	789	5.88%
10 - 20%	€42,115,711	3.41%	1,102	8.22%
20 - 30%	€73,067,425	5.92%	1,383	10.31%
30 - 40%	€111,129,936	9.01%	1,615	12.04%
40 - 50%	€173,098,654	14.03%	2,117	15.78%
50 - 60%	€190,005,127	15.40%	1,967	14.66%
60 - 70%	€214,186,780	17.36%	1,784	13.30%
70 - 80%	€195,351,172	15.83%	1,356	10.11%
80 - 90%	€142,248,730	11.53%	868	6.47%
90 - 100%	€77,008,822	6.24%	425	3.17%
100 - 110%	€1,290,833	0.10%	8	0.06%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,234,010,264	100.00%	13,414	100.00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€1,236,795	0.10%	133	0.99%
20 - 40%	€10,698,880	0.87%	475	3.54%
40 - 60%	€52,730,319	4.27%	1,283	9.56%
60 - 80%	€299,718,069	24.29%	3,787	28.23%
80 - 100%	€327,056,047	26.50%	3,169	23.62%
100 - 120%	€33,492,705	2.71%	593	4.42%
120 - 140%	€49,954,921	4.05%	733	5.46%
140 - 160%	€80,630,306	6.53%	834	6.22%
160 - 180%	€242,875,947	19.68%	1,589	11.85%
180 - 200%	€17,527,954	1.42%	126	0.94%
200 - 300%	€45,684,735	3.70%	318	2.37%
300 - 400%	€71,375,372	5.78%	367	2.74%
400 - 500%	€311,468	0.03%	2	0.01%
>500%	€716,745	0.06%	5	0.04%
Grand Total	€1,234,010,264	100.00%	13,414	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	€1,185,040	0.10%	201	1.50%
12 - 24	€6,927,258	0.56%	456	3.40%
24 - 36	€13,237,824	1.07%	525	3.91%
36 - 48	€25,356,787	2.05%	735	5.48%
48 - 60	€45,985,331	3.73%	960	7.16%
60 - 72	€37,598,676	3.05%	679	5.06%
72 - 84	€72,460,819	5.87%	1,116	8.32%
84 - 96	€111,356,137	9.02%	1,419	10.58%
96 - 108	€91,482,576	7.41%	1,003	7.48%
108 - 120	€201,754,351	16.35%	1,839	13.71%
120 - 132	€142,362,244	11.54%	1,267	9.45%
132 - 144	€125,697,053	10.19%	933	6.96%
144 - 156	€295,282,394	23.93%	1,873	13.96%
156 - 168	€63,323,775	5.13%	408	3.04%
Grand Total	€1,234,010,264	100.00%	13,414	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	€96,300,294	7.80%	1,767	13.17%
12 - 24	€50,550,964	4.10%	1,019	7.60%
24 - 36	€43,742,129	3.54%	918	6.84%
36 - 48	€39,801,715	3.23%	785	5.85%
48 - 60	€39,226,652	3.18%	676	5.04%
60 - 72	€42,657,934	3.46%	611	4.55%
72 - 84	€58,012,371	4.70%	757	5.64%
84 - 96	€87,685,863	7.11%	1,056	7.87%
96 - 108	€98,448,640	7.98%	942	7.02%
108 - 120	€158,217,803	12.82%	1,410	10.51%
120 - 132	€128,443,803	10.41%	1,044	7.78%
132 - 144	€192,809,167	15.62%	1,218	9.08%
144 - 156	€194,085,515	15.73%	1,183	8.82%
156 - 168	€4,027,414	0.33%	28	0.21%
Grand Total	€1,234,010,264	100.00%	13,414	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	€1,234,010,264	100.00%	13,414	100.00%
Grand Total	€1,234,010,264	100.00%	13,414	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	02/2022	€1,000,000,000	€1,228,357,569	€1,226,291,296	€1,223,118,232	€1,217,619,745
2	03/2022	€1,000,000,000	€1,222,698,106	€1,218,588,061	€1,212,289,956	€1,201,414,837
3	04/2022	€1,000,000,000	€1,217,031,414	€1,210,900,079	€1,201,524,663	€1,185,393,157
4	05/2022	€1,000,000,000	€1,211,358,518	€1,203,228,350	€1,190,823,050	€1,169,553,790
5	06/2022	€1,000,000,000	€1,205,681,723	€1,195,575,139	€1,180,187,054	€1,153,897,032
6	07/2022	€1,000,000,000	€1,199,998,236	€1,187,937,646	€1,169,613,602	€1,138,418,284
7	08/2022	€1,000,000,000	€1,194,308,089	€1,180,315,883	€1,159,102,414	€1,123,115,716
8	09/2022	€1,000,000,000	€1,188,610,962	€1,172,709,514	€1,148,652,869	€1,107,987,186
9	10/2022	€1,000,000,000	€1,182,906,987	€1,165,118,649	€1,138,264,787	€1,093,030,999
10	11/2022	€1,000,000,000	€1,177,196,837	€1,157,543,932	€1,127,938,509	€1,078,245,971
11	12/2022	€1,000,000,000	€1,171,480,174	€1,149,985,009	€1,117,673,398	€1,063,629,996
12	01/2023	€1,000,000,000	€1,165,756,550	€1,142,441,419	€1,107,468,722	€1,049,180,895
13	02/2023	€1,000,000,000	€1,160,031,719	€1,134,918,772	€1,097,329,623	€1,034,902,056
14	03/2023	€1,000,000,000	€1,154,304,889	€1,127,416,250	€1,087,254,986	€1,020,790,915
15	04/2023	€1,000,000,000	€1,148,575,656	€1,119,933,412	€1,077,244,074	€1,006,845,292
16	05/2023	€1,000,000,000	€1,142,840,985	€1,112,467,267	€1,067,293,704	€993,060,756
17	06/2023	€1,000,000,000	€1,137,106,817	€1,105,023,559	€1,057,409,085	€979,440,711
18	07/2023	€1,000,000,000	€1,131,369,490	€1,097,598,681	€1,047,586,446	€965,980,205
19	08/2023	€1,000,000,000	€1,125,632,917	€1,090,196,386	€1,037,829,058	€952,680,826
20	09/2023	€1,000,000,000	€1,119,896,242	€1,082,815,790	€1,028,135,755	€939,540,062
21	10/2023	€1,000,000,000	€1,114,159,102	€1,075,456,490	€1,018,505,836	€926,555,853
22	11/2023	€1,000,000,000	€1,108,423,044	€1,068,119,929	€1,008,940,346	€913,727,748
23	12/2023	€1,000,000,000	€1,102,683,701	€1,060,801,846	€999,434,948	€901,050,430
24	01/2024	€1,000,000,000	€1,096,942,708	€1,053,503,777	€989,990,794	€888,523,593
25	02/2024	€1,000,000,000	€1,091,199,968	€1,046,225,583	€980,607,451	€876,145,509
26	03/2024	€1,000,000,000	€1,085,453,610	€1,038,965,432	€971,282,906	€863,913,057
27	04/2024	€1,000,000,000	€1,079,708,300	€1,031,727,746	€962,020,999	€851,828,342
28	05/2024	€1,000,000,000	€1,073,961,633	€1,024,510,176	€952,819,227	€839,887,831
29	06/2024	€1,000,000,000	€1,068,215,598	€1,017,314,571	€943,679,009	€828,091,474
30	07/2024	€1,000,000,000	€1,062,466,736	€1,010,137,586	€934,596,941	€816,435,002
31	08/2024	€1,000,000,000	€1,056,716,262	€1,002,980,339	€925,573,768	€804,917,816
32	09/2024	€1,000,000,000	€1,050,963,049	€995,841,717	€916,608,178	€793,537,531
33	10/2024	€1,000,000,000	€1,045,208,633	€988,723,135	€907,701,186	€782,293,802
34	11/2024	€1,000,000,000	€1,039,451,846	€981,623,445	€898,851,450	€771,184,250
35	12/2024	€1,000,000,000	€1,033,697,764	€974,547,393	€890,063,023	€760,211,140
36	01/2025	€1,000,000,000	€1,027,957,608	€967,505,477	€881,345,154	€749,381,096
37	02/2025	€1,000,000,000	€1,022,217,409	€960,484,453	€872,685,425	€738,682,273
38	03/2025	€1,000,000,000	€1,016,474,698	€953,481,957	€864,081,399	€728,111,437
39	04/2025	€1,000,000,000	€1,010,734,446	€946,502,603	€855,536,975	€717,670,711
40	05/2025	€1,000,000,000	€1,004,993,413	€939,543,302	€847,049,062	€707,356,334
41	06/2025	€1,000,000,000	€999,252,436	€932,604,788	€838,618,040	€697,167,483
42	07/2025	€1,000,000,000	€993,516,572	€925,691,723	€830,247,801	€687,106,250
43	08/2025	€1,000,000,000	€987,783,009	€918,801,416	€821,935,624	€677,169,221
44	09/2025	€1,000,000,000	€982,058,673	€911,940,240	€813,686,895	€667,359,689
45	10/2025	€1,000,000,000	€976,339,188	€905,104,043	€805,497,582	€657,673,180
46	11/2025	€1,000,000,000	€970,625,671	€898,293,789	€797,368,228	€648,109,011
47	12/2025	€1,000,000,000	€964,919,673	€891,510,831	€789,299,719	€638,666,774
48	01/2026	€1,000,000,000	€959,219,910	€884,753,903	€781,290,612	€629,344,183
49	02/2026	€1,000,000,000	€953,523,200	€878,019,996	€773,337,943	€620,137,762
50	03/2026	€1,000,000,000	€947,826,419	€871,306,175	€765,438,845	€611,044,162



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	04/2026	€1,000,000,000	€942,129,205	€864,612,058	€757,592,713	€602,061,882
52	05/2026	€1,000,000,000	€936,437,765	€857,943,288	€749,804,212	€593,193,605
53	06/2026	€1,000,000,000	€930,753,282	€851,300,870	€742,073,916	€584,438,736
54	07/2026	€1,000,000,000	€925,077,062	€844,685,916	€734,402,482	€575,796,744
55	08/2026	€1,000,000,000	€919,405,814	€838,095,340	€726,786,921	€567,264,250
56	09/2026	€1,000,000,000	€913,742,208	€831,531,501	€719,228,980	€558,841,604
57	10/2026	€1,000,000,000	€908,083,668	€824,991,976	€711,726,260	€550,525,937
58	11/2026	€1,000,000,000	€902,434,455	€818,480,557	€704,281,738	€542,318,555
59	12/2026	€1,000,000,000	€896,789,268	€811,992,357	€696,890,903	€534,214,995
60	01/2027	€1,000,000,000	€891,150,700	€805,529,651	€689,555,424	€526,215,577
61	02/2027	€1,000,000,000	€885,507,828	€799,082,506	€682,266,528	€518,312,673
62	03/2027	€1,000,000,000	€879,865,853	€792,655,580	€675,027,953	€510,508,247
63	04/2027	€1,000,000,000	€874,225,778	€786,249,723	€667,840,167	€502,801,753
64	05/2027	€1,000,000,000	€868,585,020	€779,862,562	€660,700,897	€495,190,593
65	06/2027	€1,000,000,000	€862,948,911	€773,498,831	€653,613,901	€487,676,705
66	07/2027	€1,000,000,000	€857,314,034	€767,155,405	€646,576,271	€480,257,034
67	08/2027	€1,000,000,000	€851,679,112	€760,831,091	€639,586,751	€472,929,793
68	09/2027	€1,000,000,000	€846,043,321	€754,525,109	€632,644,443	€465,693,477
69	10/2027	€1,000,000,000	€840,404,885	€748,235,834	€625,747,752	€458,546,093
70	11/2027	€1,000,000,000	€834,771,558	€741,970,124	€618,902,173	€451,490,845
71	12/2027	€1,000,000,000	€829,136,312	€735,721,673	€612,102,190	€444,522,877
72	01/2028	€1,000,000,000	€823,509,562	€729,499,671	€605,355,201	€437,646,745
73	02/2028	€1,000,000,000	€817,885,961	€723,299,304	€598,656,937	€430,858,521
74	03/2028	€1,000,000,000	€812,263,056	€717,118,348	€592,005,307	€424,155,897
75	04/2028	€1,000,000,000	€806,649,196	€710,964,111	€585,406,093	€417,542,214
76	05/2028	€1,000,000,000	€801,036,158	€704,829,273	€578,852,998	€411,012,168
77	06/2028	€1,000,000,000	€795,430,357	€698,719,419	€572,350,362	€404,568,064
78	07/2028	€1,000,000,000	€789,838,391	€692,640,259	€565,902,579	€398,212,190
79	08/2028	€1,000,000,000	€784,248,735	€686,581,597	€559,501,036	€391,937,677
80	09/2028	€1,000,000,000	€778,663,752	€680,545,442	€553,147,126	€385,744,747
81	10/2028	€1,000,000,000	€773,086,216	€674,534,148	€546,842,507	€379,633,797
82	11/2028	€1,000,000,000	€767,520,668	€668,551,596	€540,590,051	€373,606,044
83	12/2028	€1,000,000,000	€761,963,918	€662,594,912	€534,387,154	€367,658,911
84	01/2029	€1,000,000,000	€756,417,642	€656,665,469	€528,234,651	€361,792,213
85	02/2029	€1,000,000,000	€750,873,983	€650,756,367	€522,126,730	€356,001,230
86	03/2029	€1,000,000,000	€745,331,629	€644,866,417	€516,062,208	€350,284,459
87	04/2029	€1,000,000,000	€739,792,882	€638,997,556	€510,042,407	€344,642,111
88	05/2029	€1,000,000,000	€734,257,227	€633,149,282	€504,066,694	€339,073,071
89	06/2029	€1,000,000,000	€728,726,771	€627,323,349	€498,136,231	€333,577,438
90	07/2029	€1,000,000,000	€723,209,370	€621,526,445	€492,256,075	€328,157,901
91	08/2029	€1,000,000,000	€717,704,250	€615,757,805	€486,425,341	€322,813,148
92	09/2029	€1,000,000,000	€712,205,537	€610,012,301	€480,639,714	€317,539,618
93	10/2029	€1,000,000,000	€706,719,095	€604,294,877	€474,902,840	€312,339,042
94	11/2029	€1,000,000,000	€701,247,435	€598,607,580	€469,216,051	€307,211,599
95	12/2029	€1,000,000,000	€695,785,846	€592,946,290	€463,575,845	€302,154,307
96	01/2030	€1,000,000,000	€690,358,464	€587,331,454	€457,997,910	€297,176,682
97	02/2030	€1,000,000,000	€684,933,775	€581,736,117	€452,460,904	€292,264,141
98	03/2030	€1,000,000,000	€679,513,336	€576,161,546	€446,965,595	€287,416,576
99	04/2030	€1,000,000,000	€674,100,512	€570,610,530	€441,513,920	€282,634,622
100	05/2030	€1,000,000,000	€668,695,217	€565,082,920	€436,105,531	€277,917,437



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	06/2030	€1,000,000,000	€663,296,918	€559,578,195	€430,739,788	€273,264,008
102	07/2030	€1,000,000,000	€657,916,164	€554,105,167	€425,423,231	€268,677,864
103	08/2030	€1,000,000,000	€652,543,754	€548,655,984	€420,149,563	€264,154,397
104	09/2030	€1,000,000,000	€647,176,382	€543,227,794	€414,916,372	€259,691,504
105	10/2030	€1,000,000,000	€641,827,710	€537,831,984	€409,732,119	€255,293,890
106	11/2030	€1,000,000,000	€636,497,358	€532,468,116	€404,596,187	€250,960,539
107	12/2030	€1,000,000,000	€631,194,715	€527,143,912	€399,514,152	€246,694,270
108	01/2031	€1,000,000,000	€625,909,994	€521,851,057	€394,479,404	€242,490,356
109	02/2031	€500,000,000	€620,633,546	€516,581,402	€389,485,530	€238,344,265
110	03/2031	€500,000,000	€615,369,093	€511,337,967	€384,534,575	€234,256,698
111	04/2031	€500,000,000	€610,120,215	€506,123,630	€379,628,460	€230,228,258
112	05/2031	€500,000,000	€604,876,963	€500,930,049	€374,760,687	€226,254,451
113	06/2031	€500,000,000	€599,649,422	€495,765,497	€369,937,226	€222,338,352
114	07/2031	€500,000,000	€594,431,660	€490,624,974	€365,154,101	€218,477,024
115	08/2031	€500,000,000	€589,230,916	€485,514,366	€360,415,458	€214,672,415
116	09/2031	€500,000,000	€584,040,448	€480,428,015	€355,716,855	€210,921,338
117	10/2031	€500,000,000	€578,864,492	€475,369,319	€351,060,576	€207,224,632
118	11/2031	€500,000,000	€573,699,803	€470,335,520	€346,444,353	€203,580,438
119	12/2031	€500,000,000	€568,541,166	€465,322,265	€341,864,760	€199,986,249
120	01/2032	€500,000,000	€563,393,738	€460,333,703	€337,324,642	€196,443,250
121	02/2032	€500,000,000	€558,250,794	€455,364,265	€332,819,709	€192,948,461
122	03/2032	€500,000,000	€553,112,008	€450,413,629	€328,349,536	€189,501,186
123	04/2032	€500,000,000	€547,975,700	€445,480,374	€323,912,907	€186,100,278
124	05/2032	€500,000,000	€542,838,133	€440,561,420	€319,507,411	€182,743,924
125	06/2032	€500,000,000	€537,702,262	€435,659,129	€315,134,598	€179,432,595
126	07/2032	€500,000,000	€532,575,557	€430,779,497	€310,798,623	€176,168,225
127	08/2032	€500,000,000	€527,450,378	€425,916,282	€306,494,791	€172,947,717
128	09/2032	€500,000,000	€522,321,032	€421,064,849	€302,219,607	€169,768,697
129	10/2032	€500,000,000	€517,197,070	€416,232,867	€297,978,420	€166,633,775
130	11/2032	€500,000,000	€512,076,585	€411,418,741	€293,769,909	€163,541,799
131	12/2032	€500,000,000	€506,957,720	€406,620,934	€289,592,803	€160,491,660
132	01/2033	€500,000,000	€501,839,882	€401,838,927	€285,446,571	€157,482,673
133	02/2033	€500,000,000	€496,727,500	€397,076,218	€281,333,531	€154,515,725
134	03/2033	€500,000,000	€491,625,095	€392,336,357	€277,256,010	€151,591,692
135	04/2033	€500,000,000	€486,527,765	€387,615,362	€273,211,005	€148,708,523
136	05/2033	€500,000,000	€481,435,020	€382,912,787	€269,198,026	€145,865,567
137	06/2033	€500,000,000	€476,362,303	€378,240,838	€265,225,461	€143,066,967
138	07/2033	€500,000,000	€471,308,384	€373,598,424	€261,292,308	€140,311,744
139	08/2033	€500,000,000	€466,269,181	€368,982,204	€257,396,007	€137,598,103
140	09/2033	€500,000,000	€461,241,281	€364,389,387	€253,534,402	€134,924,488
141	10/2033	€500,000,000	€456,233,437	€359,826,795	€249,712,035	€132,292,918
142	11/2033	€500,000,000	€451,235,449	€355,286,282	€245,923,033	€129,699,879
143	12/2033	€500,000,000	€446,258,628	€350,776,665	€242,173,298	€127,148,097
144	01/2034	€500,000,000	€441,300,823	€346,296,136	€238,461,351	€124,636,387
145	02/2034	€500,000,000	€436,354,601	€341,838,763	€234,782,897	€122,162,117
146	03/2034	€500,000,000	€431,421,508	€337,405,673	€231,138,517	€119,725,224
147	04/2034	€500,000,000	€426,494,540	€332,991,312	€227,524,223	€117,323,286
148	05/2034	€500,000,000	€421,570,943	€328,593,476	€223,938,347	€114,955,111
149	06/2034	€500,000,000	€416,660,005	€324,219,343	€220,385,617	€112,622,797
150	07/2034	€500,000,000	€411,764,807	€319,871,224	€216,867,409	€110,326,691



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	08/2034	€500,000,000	€406,886,592	€315,549,985	€213,384,111	€108,066,633
152	09/2034	€500,000,000	€402,028,131	€311,257,674	€209,936,898	€105,842,859
153	10/2034	€500,000,000	€397,188,669	€306,993,595	€206,525,089	€103,654,663
154	11/2034	€500,000,000	€392,383,461	€302,769,413	€203,156,300	€101,505,498
155	12/2034	€500,000,000	€387,608,311	€298,581,727	€199,827,988	€99,393,693
156	01/2035	€500,000,000	€382,873,976	€294,438,659	€196,545,324	€97,321,427
157	02/2035	€500,000,000	€378,149,007	€290,315,878	€193,291,816	€95,280,157
158	03/2035	€500,000,000	€373,434,570	€286,214,204	€190,067,847	€93,269,767
159	04/2035	€500,000,000	€368,730,364	€282,133,336	€186,873,049	€91,289,778
160	05/2035	€500,000,000	€364,030,859	€278,068,979	€183,704,419	€89,338,432
161	06/2035	€500,000,000	€359,347,884	€274,030,103	€180,567,726	€87,418,247
162	07/2035	€500,000,000	€354,695,625	€270,027,412	€177,469,818	€85,532,213
163	08/2035	€500,000,000	€350,067,469	€266,055,729	€174,407,059	€83,678,234
164	09/2035	€500,000,000	€345,467,851	€262,118,298	€171,381,357	€81,856,895
165	10/2035	€500,000,000	€340,896,846	€258,215,033	€168,392,427	€80,067,725
166	11/2035	€500,000,000	€336,359,698	€254,349,761	€165,442,529	€78,311,463
167	12/2035	€500,000,000	€331,858,059	€250,523,568	€162,532,123	€76,587,982
168	01/2036	€500,000,000	€327,393,443	€246,737,430	€159,661,591	€74,897,119
169	02/2036	€500,000,000	€322,945,562	€242,975,912	€156,820,715	€73,233,759
170	03/2036	€500,000,000	€318,528,547	€239,249,534	€154,016,093	€71,600,696
171	04/2036	€500,000,000	€314,142,949	€235,558,562	€151,247,669	€69,997,588
172	05/2036	€500,000,000	€309,785,328	€231,900,275	€148,513,473	€68,423,216
173	06/2036	€500,000,000	€305,459,088	€228,277,080	€145,814,829	€66,877,890
174	07/2036	€500,000,000	€301,177,421	€224,698,673	€143,157,691	€65,364,026
175	08/2036	€500,000,000	€296,926,562	€221,154,605	€140,535,149	€63,878,147
176	09/2036	€500,000,000	€292,695,923	€217,636,859	€137,941,904	€62,417,563
177	10/2036	€500,000,000	€288,499,662	€214,155,842	€135,384,357	€60,984,901
178	11/2036	€500,000,000	€284,331,884	€210,707,027	€132,859,427	€59,578,485
179	12/2036	€500,000,000	€280,199,191	€207,295,165	€130,369,897	€58,199,284
180	01/2037	€500,000,000	€276,088,713	€203,910,593	€127,909,480	€56,844,218
181	02/2037	€500,000,000	€271,988,419	€200,544,330	€125,472,377	€55,510,473
182	03/2037	€500,000,000	€267,901,816	€197,198,893	€123,060,027	€54,198,473
183	04/2037	€500,000,000	€263,833,490	€193,877,574	€120,674,332	€52,908,834
184	05/2037	€500,000,000	€259,781,010	€190,578,496	€118,313,967	€51,640,751
185	06/2037	€500,000,000	€255,754,922	€187,309,297	€115,983,510	€50,395,995
186	07/2037	€500,000,000	€251,737,832	€184,057,136	€113,674,845	€49,170,812
187	08/2037	€500,000,000	€247,724,846	€180,818,383	€111,385,609	€47,963,994
188	09/2037	€500,000,000	€243,718,785	€177,595,050	€109,116,934	€46,775,846
189	10/2037	€500,000,000	€239,716,964	€174,385,134	€106,867,476	€45,605,612
190	11/2037	€500,000,000	€235,733,589	€171,198,912	€104,643,411	€44,455,743
191	12/2037	€500,000,000	€231,764,433	€168,033,224	€102,442,658	€43,325,149
192	01/2038	€500,000,000	€227,825,987	€164,899,930	€100,272,293	€42,216,615
193	02/2038	€500,000,000	€223,900,483	€161,786,053	€98,124,250	€41,126,529
194	03/2038	€500,000,000	€219,992,325	€158,694,699	€96,000,276	€40,055,433
195	04/2038	€500,000,000	€216,103,702	€155,627,355	€93,901,124	€39,003,447
196	05/2038	€500,000,000	€212,235,193	€152,584,342	€91,826,836	€37,970,390
197	06/2038	€500,000,000	€208,395,726	€149,571,971	€89,781,046	€36,957,564
198	07/2038	€500,000,000	€204,581,847	€146,587,637	€87,762,014	€35,964,042
199	08/2038	€500,000,000	€200,784,169	€143,624,509	€85,765,493	€34,987,890
200	09/2038	€500,000,000	€197,003,207	€140,682,871	€83,791,517	€34,028,943

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	10/2038	€500,000,000	€193,241,110	€137,764,173	€81,840,809	€33,087,317
202	11/2038	€500,000,000	€189,517,493	€134,882,283	€79,921,444	€32,166,085
203	12/2038	€500,000,000	€185,818,268	€132,027,031	€78,027,208	€31,262,535
204	01/2039	€500,000,000	€182,139,081	€129,195,215	€76,156,054	€30,375,666
205	02/2039	€500,000,000	€178,478,711	€126,385,877	€74,307,277	€29,505,023
206	03/2039	€500,000,000	€174,844,297	€123,603,975	€72,483,645	€28,651,534
207	04/2039	€500,000,000	€171,228,922	€120,844,511	€70,682,079	€27,813,805
208	05/2039	€500,000,000	€167,637,838	€118,111,095	€68,904,546	€26,992,444
209	06/2039	€500,000,000	€164,075,116	€115,406,483	€67,152,499	€26,187,845
210	07/2039	€500,000,000	€160,558,801	€112,743,222	€65,433,057	€25,402,592
211	08/2039	€500,000,000	€157,091,340	€110,122,841	€63,746,885	€24,636,728
212	09/2039	€500,000,000	€153,671,455	€107,544,253	€62,093,132	€23,889,710
213	10/2039	€500,000,000	€150,298,867	€105,007,073	€60,471,355	€23,161,157
214	11/2039	€500,000,000	€146,964,877	€102,505,045	€58,877,747	€22,449,412
215	12/2039	€500,000,000	€143,668,895	€100,037,603	€57,311,795	€21,754,096
216	01/2040	€500,000,000	€140,479,880	€97,652,528	€55,800,620	€21,085,276
217	02/2040	€500,000,000	€137,312,553	€95,290,245	€54,309,871	€20,429,714
218	03/2040	€500,000,000	€134,157,445	€92,944,099	€52,835,636	€19,785,804
219	04/2040	€500,000,000	€131,022,389	€90,619,445	€51,380,853	€19,154,522
220	05/2040	€500,000,000	€127,903,476	€88,313,494	€49,943,822	€18,535,104
221	06/2040	€500,000,000	€124,814,730	€86,035,840	€48,529,845	€17,929,385
222	07/2040	€500,000,000	€121,772,792	€83,797,809	€47,145,143	€17,339,505
223	08/2040	€500,000,000	€118,763,485	€81,589,481	€45,783,951	€16,763,173
224	09/2040	€500,000,000	€115,796,837	€79,417,603	€44,449,887	€16,201,562
225	10/2040	€500,000,000	€112,887,649	€77,292,143	€43,148,334	€15,656,457
226	11/2040	€500,000,000	€110,036,431	€75,213,233	€41,879,137	€15,127,614
227	12/2040	€500,000,000	€107,256,722	€73,189,894	€40,647,083	€14,616,565
228	01/2041	€500,000,000	€104,534,175	€71,212,090	€39,446,347	€14,121,017
229	02/2041	€500,000,000	€101,852,903	€69,268,804	€38,270,624	€13,638,543
230	03/2041	€500,000,000	€99,205,876	€67,355,104	€37,117,025	€13,167,970
231	04/2041	€500,000,000	€96,618,082	€65,487,795	€35,994,638	€12,712,376
232	05/2041	€500,000,000	€94,076,033	€63,657,532	€34,898,120	€12,269,707
233	06/2041	€500,000,000	€91,600,071	€61,877,883	€33,834,712	€11,842,349
234	07/2041	€500,000,000	€89,180,576	€60,142,122	€32,800,508	€11,428,762
235	08/2041	€500,000,000	€86,812,346	€58,446,541	€31,793,287	€11,028,014
236	09/2041	€500,000,000	€84,498,536	€56,793,070	€30,813,906	€10,640,251
237	10/2041	€0	€82,236,076	€55,179,451	€29,860,948	€10,264,834
238	11/2041	€0	€80,015,820	€53,599,371	€28,930,817	€9,900,390
239	12/2041	€0	€77,820,718	€52,041,272	€28,017,134	€9,544,618
240	01/2042	€0	€75,659,158	€50,510,657	€27,122,743	€9,198,387
241	02/2042	€0	€73,522,729	€49,001,793	€26,244,443	€8,860,509
242	03/2042	€0	€71,401,641	€47,508,070	€25,378,595	€8,529,668
243	04/2042	€0	€69,299,408	€46,031,758	€24,526,328	€8,206,167
244	05/2042	€0	€67,206,345	€44,566,358	€23,684,102	€7,888,746
245	06/2042	€0	€65,123,846	€43,112,753	€22,852,321	€7,577,477
246	07/2042	€0	€63,055,991	€41,673,589	€22,032,322	€7,272,736
247	08/2042	€0	€60,994,446	€40,243,309	€21,221,097	€6,973,465
248	09/2042	€0	€58,947,145	€38,827,105	€20,421,327	€6,680,485
249	10/2042	€0	€56,919,012	€37,428,155	€19,634,605	€6,394,247
250	11/2042	€0	€54,916,616	€36,050,698	€18,863,063	€6,115,370



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	12/2042	€0	€52,935,780	€34,691,898	€18,105,119	€5,843,259
252	01/2043	€0	€50,978,695	€33,353,107	€17,361,387	€5,578,037
253	02/2043	€0	€49,046,875	€32,035,225	€16,632,238	€5,319,746
254	03/2043	€0	€47,140,642	€30,738,365	€15,917,632	€5,068,296
255	04/2043	€0	€45,274,495	€29,471,872	€15,222,298	€4,825,107
256	05/2043	€0	€43,437,860	€28,228,732	€14,542,487	€4,588,900
257	06/2043	€0	€41,630,873	€27,008,925	€13,878,080	€4,359,559
258	07/2043	€0	€39,863,230	€25,818,625	€13,232,137	€4,137,961
259	08/2043	€0	€38,111,703	€24,642,673	€12,596,779	€3,921,563
260	09/2043	€0	€36,385,670	€23,487,062	€11,974,990	€3,711,232
261	10/2043	€0	€34,684,804	€22,351,485	€11,366,524	€3,506,823
262	11/2043	€0	€33,008,801	€21,235,659	€10,771,143	€3,308,196
263	12/2043	€0	€31,354,937	€20,137,741	€10,187,828	€3,114,973
264	01/2044	€0	€29,732,643	€19,063,700	€9,619,508	€2,927,984
265	02/2044	€0	€28,135,161	€18,009,096	€9,063,842	€2,746,449
266	03/2044	€0	€26,564,007	€16,974,811	€8,521,189	€2,570,411
267	04/2044	€0	€25,006,022	€15,952,354	€7,987,205	€2,398,504
268	05/2044	€0	€23,461,841	€14,942,082	€7,462,012	€2,230,719
269	06/2044	€0	€21,931,706	€13,944,094	€6,945,602	€2,067,007
270	07/2044	€0	€20,450,977	€12,980,779	€6,449,042	€1,910,603
271	08/2044	€0	€19,014,080	€12,048,441	€5,970,354	€1,760,835
272	09/2044	€0	€17,618,075	€11,145,071	€5,508,417	€1,617,293
273	10/2044	€0	€16,269,081	€10,274,394	€5,064,948	€1,480,403
274	11/2044	€0	€14,971,242	€9,438,867	€4,641,020	€1,350,398
275	12/2044	€0	€13,721,380	€8,636,319	€4,235,426	€1,226,842
276	01/2045	€0	€12,627,751	€7,934,613	€3,881,226	€1,119,190
277	02/2045	€0	€11,547,060	€7,243,359	€3,533,930	€1,014,463
278	03/2045	€0	€10,481,858	€6,564,107	€3,194,247	€912,830
279	04/2045	€0	€9,429,682	€5,895,264	€2,861,349	€814,021
280	05/2045	€0	€8,403,220	€5,244,702	€2,539,003	€719,070
281	06/2045	€0	€7,411,573	€4,618,004	€2,229,829	€628,670
282	07/2045	€0	€6,470,114	€4,024,619	€1,938,281	€544,015
283	08/2045	€0	€5,566,683	€3,456,831	€1,660,523	€463,962
284	09/2045	€0	€4,715,920	€2,923,593	€1,400,743	€389,618
285	10/2045	€0	€3,937,487	€2,436,904	€1,164,541	€322,462
286	11/2045	€0	€3,241,492	€2,002,779	€954,606	€263,143
287	12/2045	€0	€2,624,009	€1,618,536	€769,464	€211,154
288	01/2046	€0	€2,097,748	€1,291,752	€612,519	€167,330
289	02/2046	€0	€1,630,099	€1,002,095	€473,941	€128,891
290	03/2046	€0	€1,216,715	€746,711	€352,243	€95,364
291	04/2046	€0	€863,213	€528,872	€248,837	€67,065
292	05/2046	€0	€576,190	€352,425	€165,389	€44,375
293	06/2046	€0	€340,378	€207,841	€97,285	€25,985
294	07/2046	€0	€186,375	€113,613	€53,042	€14,104
295	08/2046	€0	€77,274	€47,027	€21,898	€5,796
296	09/2046	€0	€17,000	€10,328	€4,797	€1,264
297	10/2046	€0	€809	€491	€227	€60
298	11/2046	€0	€0	€0	€0	€0
299	12/2046	€0	€0	€0	€0	€0
300	01/2047	€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	02/2047	€0	€0	€0	€0	€0
302	03/2047	€0	€0	€0	€0	€0
303	04/2047	€0	€0	€0	€0	€0
304	05/2047	€0	€0	€0	€0	€0
305	06/2047	€0	€0	€0	€0	€0
306	07/2047	€0	€0	€0	€0	€0
307	08/2047	€0	€0	€0	€0	€0
308	09/2047	€0	€0	€0	€0	€0
309	10/2047	€0	€0	€0	€0	€0
310	11/2047	€0	€0	€0	€0	€0
311	12/2047	€0	€0	€0	€0	€0
312	01/2048	€0	€0	€0	€0	€0
313	02/2048	€0	€0	€0	€0	€0
314	03/2048	€0	€0	€0	€0	€0
315	04/2048	€0	€0	€0	€0	€0
316	05/2048	€0	€0	€0	€0	€0
317	06/2048	€0	€0	€0	€0	€0
318	07/2048	€0	€0	€0	€0	€0
319	08/2048	€0	€0	€0	€0	€0
320	09/2048	€0	€0	€0	€0	€0
321	10/2048	€0	€0	€0	€0	€0
322	11/2048	€0	€0	€0	€0	€0
323	12/2048	€0	€0	€0	€0	€0
324	01/2049	€0	€0	€0	€0	€0
325	02/2049	€0	€0	€0	€0	€0
326	03/2049	€0	€0	€0	€0	€0
327	04/2049	€0	€0	€0	€0	€0
328	05/2049	€0	€0	€0	€0	€0
329	06/2049	€0	€0	€0	€0	€0
330	07/2049	€0	€0	€0	€0	€0
331	08/2049	€0	€0	€0	€0	€0
332	09/2049	€0	€0	€0	€0	€0
333	10/2049	€0	€0	€0	€0	€0
334	11/2049	€0	€0	€0	€0	€0
335	12/2049	€0	€0	€0	€0	€0
336	01/2050	€0	€0	€0	€0	€0
337	02/2050	€0	€0	€0	€0	€0
338	03/2050	€0	€0	€0	€0	€0
339	04/2050	€0	€0	€0	€0	€0
340	05/2050	€0	€0	€0	€0	€0
341	06/2050	€0	€0	€0	€0	€0
342	07/2050	€0	€0	€0	€0	€0
343	08/2050	€0	€0	€0	€0	€0
344	09/2050	€0	€0	€0	€0	€0
345	10/2050	€0	€0	€0	€0	€0
346	11/2050	€0	€0	€0	€0	€0
347	12/2050	€0	€0	€0	€0	€0
348	01/2051	€0	€0	€0	€0	€0
349	02/2051	€0	€0	€0	€0	€0
350	03/2051	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

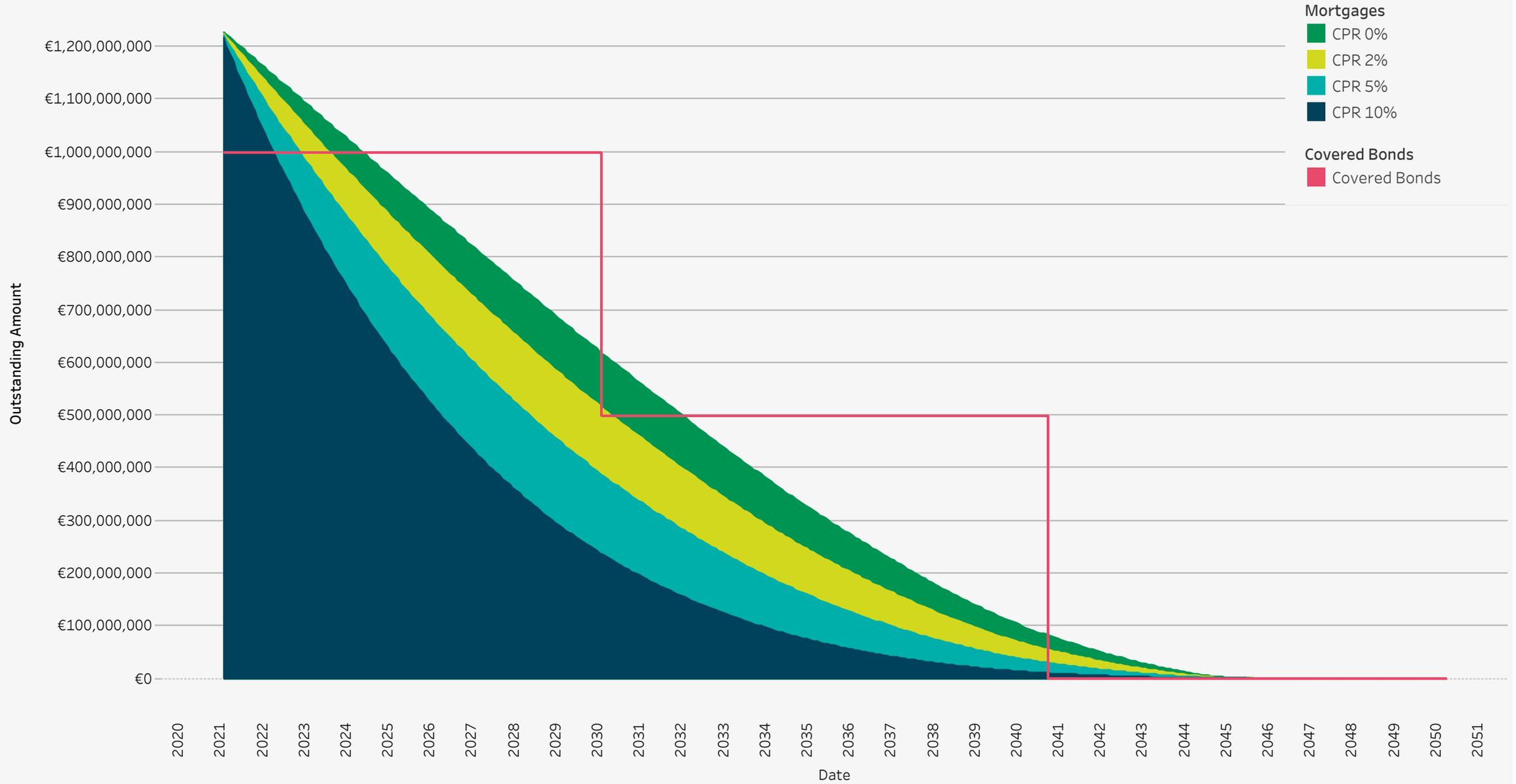
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	04/2051	€0	€0	€0	€0	€0
352	05/2051	€0	€0	€0	€0	€0
353	06/2051	€0	€0	€0	€0	€0
354	07/2051	€0	€0	€0	€0	€0
355	08/2051	€0	€0	€0	€0	€0
356	09/2051	€0	€0	€0	€0	€0
357	10/2051	€0	€0	€0	€0	€0
358	11/2051	€0	€0	€0	€0	€0
359	12/2051	€0	€0	€0	€0	€0
360	01/2052	€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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