



Residential Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

1/07/2022

Portfolio Cut-off Date

30/06/2022

Contact Details

Manager Funding & Capital Policy

Erwin De Smet

+32 3 285 58 46

erwin.desmet@argenta.be

Investor Relations

investor.relations@argenta.be

Website

www.argenta.eu

Remark

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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	8.62	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.29	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000
BE6333477568	3/03/2022	3/03/2029	6.68	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 *:	11.53

* 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	€1,848,304,273	(II)
Nominal Balance Public Finance Exposures	€7,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.69%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1,733,036,430	(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)	€7,000,693	(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	€268,892,692	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€268,612,692	
Total Interest Proceeds Public Finance Exposures	€280,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1,855,304,273	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1,848,304,273	
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	€84,181,050	(XI)
Principal Requirement Covered Bonds	€1,500,000,000	(XII)
Total Surplus (+) / Deficit (-) (VIII) + (IX) - (X) - (XI) - (XII)	€463,315,914	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



Residential Mortgage Pandbrieven Programme

Test Summary

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€61,874,706	(XIII)
Cumulative Cash Outflow Next 180 Days	€4,281,574	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€57,593,131	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€6,687,565	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€2,500,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€4,187,565	



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	€1,848,304,273
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	12,645
Number of Loans	20,029
Average Outstanding Balance per Borrower	€146,169
Average Outstanding Balance per Loan	€92,281
Weighted Average Original Loan to Initial Value	76.71%
Weighted Average Current Loan to Current Value	58.25%
Weighted Average Seasoning (in months)	40.32
Weighted Average Remaining Maturity (in months, at 0% CPR)	219.09
Weighted Average Initial Maturity (in months, at 0% CPR)	258.70
Weighted Remaining Average Life (in months, at 0% CPR)	116.42
Weighted Remaining Average Life (in months, at 2% CPR)	102.23
Weighted Remaining Average Life (in months, at 5% CPR)	85.21
Weighted Remaining Average Life (in months, at 10% CPR)	64.93
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99.72
Percentage of Fixed Rate Loans	33.88%
Percentage of Resettable Rate Loans	66.12%
Weighted Average Interest Rate	1.60%
Weighted Average Interest Rate Fixed Rate Loans	1.61%
Weighted average interest rate Resettable Rate Loans	1.60%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€29,939,145
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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%	1.20%	NR	AA-	NR	EUR	€7,000,000	€6,768,790	€7,000,693

4. Derivatives

None

Stratification Tables

1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	600,042,846 €	32.46%	6,299	31.45%
Brabant Wallon	33,676,929 €	1.82%	290	1.45%
Brussels	79,301,339 €	4.29%	742	3.70%
Hainaut	62,738,295 €	3.39%	710	3.54%
Liège	46,010,777 €	2.49%	573	2.86%
Limburg	207,645,513 €	11.23%	2,476	12.36%
Luxembourg	4,343,368 €	0.23%	62	0.31%
Namur	17,281,371 €	0.93%	202	1.01%
Oost-Vlaanderen	331,826,665 €	17.95%	3,548	17.71%
Vlaams-Brabant	277,301,213 €	15.00%	2,843	14.19%
West-Vlaanderen	188,135,956 €	10.18%	2,284	11.40%
Grand Total	1,848,304,273 €	100.00%	20,029	100.00%

2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€205,609,254	11.12%	1,542	7.70%
12 - 24	€563,064,340	30.46%	4,632	23.13%
24 - 36	€333,390,075	18.04%	3,090	15.43%
36 - 48	€113,607,546	6.15%	1,135	5.67%
48 - 60	€110,007,465	5.95%	1,099	5.49%
60 - 72	€189,377,323	10.25%	2,624	13.10%
72 - 84	€154,323,010	8.35%	2,507	12.52%
84 - 96	€80,320,740	4.35%	1,569	7.83%
96 - 108	€66,757,800	3.61%	1,164	5.81%
108 - 120	€31,846,718	1.72%	667	3.33%
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	€1,848,304,273	100.00%	20,029	100.00%

3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€435,035	0.02%	137	0.68%
12 - 24	€1,747,889	0.09%	215	1.07%
24 - 36	€3,876,495	0.21%	327	1.63%
36 - 48	€7,558,832	0.41%	430	2.15%
48 - 60	€10,008,767	0.54%	441	2.20%
60 - 72	€10,689,263	0.58%	387	1.93%
72 - 84	€16,190,489	0.88%	499	2.49%
84 - 96	€28,494,083	1.54%	708	3.53%
96 - 108	€35,128,581	1.90%	743	3.71%
108 - 120	€33,369,074	1.81%	662	3.31%
120 - 132	€26,842,139	1.45%	484	2.42%
132 - 144	€43,294,670	2.34%	722	3.60%
144 - 156	€60,180,515	3.26%	921	4.60%
156 - 168	€87,937,019	4.76%	1,151	5.75%
168 - 180	€86,082,214	4.66%	1,114	5.56%
180 - 192	€62,322,696	3.37%	679	3.39%
192 - 204	€87,797,583	4.75%	968	4.83%
204 - 216	€143,757,659	7.78%	1,401	6.99%
216 - 228	€185,973,399	10.06%	1,623	8.10%
228 - 240	€152,078,419	8.23%	1,320	6.59%
240 - 252	€87,451,169	4.73%	695	3.47%
252 - 264	€100,516,219	5.44%	765	3.82%
264 - 276	€177,523,933	9.60%	1,225	6.12%
276 - 288	€269,321,245	14.57%	1,678	8.38%
288 - 300	€129,726,884	7.02%	734	3.66%
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	€1,848,304,273	100.00%	20,029	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	€993,071	0.05%	108	0.54%
60 - 72	€524,596	0.03%	31	0.15%
72 - 84	€1,434,420	0.08%	97	0.48%
84 - 96	€1,588,538	0.09%	76	0.38%
96 - 108	€1,925,248	0.10%	74	0.37%
108 - 120	€56,916,828	3.08%	2,080	10.38%
120 - 132	€5,538,178	0.30%	149	0.74%
132 - 144	€14,835,924	0.80%	321	1.60%
144 - 156	€16,440,462	0.89%	314	1.57%
156 - 168	€14,665,638	0.79%	263	1.31%
168 - 180	€140,502,860	7.60%	2,398	11.97%
180 - 192	€20,271,475	1.10%	293	1.46%
192 - 204	€33,682,245	1.82%	464	2.32%
204 - 216	€68,623,919	3.71%	795	3.97%
216 - 228	€22,838,165	1.24%	294	1.47%
228 - 240	€463,418,826	25.07%	4,835	24.14%
240 - 252	€16,147,865	0.87%	157	0.78%
252 - 264	€35,867,032	1.94%	342	1.71%
264 - 276	€38,055,306	2.06%	363	1.81%
276 - 288	€22,711,822	1.23%	221	1.10%
288 - 300	€775,055,711	41.93%	5,450	27.21%
300 - 312	€21,220,882	1.15%	165	0.82%
312 - 324	€15,380,942	0.83%	109	0.54%
324 - 336	€2,519,666	0.14%	30	0.15%
336 - 348	€1,072,203	0.06%	13	0.06%
348 - 360	€56,072,449	3.03%	587	2.93%
>360	€0	0.00%	0	0.00%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%



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5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€68,611,838	3.71%	1,352	6.75%
2014	€73,188,815	3.96%	1,310	6.54%
2015	€112,456,371	6.08%	2,020	10.09%
2016	€206,750,516	11.19%	3,058	15.27%
2017	€101,223,818	5.48%	1,229	6.14%
2018	€116,250,061	6.29%	1,124	5.61%
2019	€304,376,126	16.47%	2,815	14.05%
2020	€387,103,826	20.94%	3,292	16.44%
2021	€427,998,246	23.16%	3,515	17.55%
2022	€50,344,655	2.72%	314	1.57%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%

6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€230,555,591	12.47%	4,178	33.04%
100k - 200k	€784,373,193	42.44%	5,289	41.83%
200k - 300k	€621,600,733	33.63%	2,569	20.32%
300k - 400k	€180,353,791	9.76%	540	4.27%
>400k	€31,420,964	1.70%	69	0.55%
Grand Total	€1,848,304,273	100.00%	12,645	100.00%

7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€135,254	0.01%	2	0.01%
0.5% - 1%	€163,819,508	8.86%	1,542	7.70%
1% - 1.5%	€630,522,158	34.11%	6,855	34.23%
1.5% - 2%	€737,944,105	39.93%	8,197	40.93%
2% - 2.5%	€278,740,045	15.08%	2,888	14.42%
2.5% - 3%	€32,802,764	1.77%	431	2.15%
3% - 3.5%	€2,768,599	0.15%	66	0.33%
3.5% - 4%	€1,208,648	0.07%	33	0.16%
4% - 4.5%	€363,191	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	€1,848,304,273	100.00%	20,029	100.00%

8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€626,121,880	33.88%	7,709	38.49%
Fixed with Resets	€1,222,182,393	66.12%	12,320	61.51%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%



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9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€66,545,627	3.60%	1,119	5.59%
2023	€81,134,008	4.39%	1,351	6.75%
2024	€48,114,253	2.60%	803	4.01%
2025	€54,393,889	2.94%	965	4.82%
2026	€38,542,383	2.09%	645	3.22%
2027	€11,782,208	0.64%	168	0.84%
2028	€17,131,684	0.93%	205	1.02%
2029	€13,860,720	0.75%	173	0.86%
2030	€28,185,321	1.52%	396	1.98%
2031	€39,344,395	2.13%	533	2.66%
2032	€5,913,383	0.32%	75	0.37%
2033	€8,328,096	0.45%	75	0.37%
2034	€26,377,442	1.43%	271	1.35%
2035	€82,426,351	4.46%	793	3.96%
2036	€84,794,969	4.59%	820	4.09%
2037	€24,846,412	1.34%	181	0.90%
2038	€39,900,006	2.16%	271	1.35%
2039	€107,802,571	5.83%	713	3.56%
2040	€178,693,504	9.67%	1,129	5.64%
2041	€217,001,818	11.74%	1,360	6.79%
2042	€34,791,425	1.88%	194	0.97%
2043	€4,917,770	0.27%	33	0.16%
2044	€7,354,158	0.40%	47	0.23%
Fixed	€626,121,880	33.88%	7,709	38.49%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%

10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,848,304,273	100.00%	20,029	100.00%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%

11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,840,283,841	99.57%	19,865	99.18%
Linear	€8,020,432	0.43%	164	0.82%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%

12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€1,972,820	0.11%	136	0.68%
10 - 20%	€14,528,513	0.79%	631	3.15%
20 - 30%	€33,250,873	1.80%	865	4.32%
30 - 40%	€60,008,160	3.25%	1,162	5.80%
40 - 50%	€110,117,737	5.96%	1,708	8.53%
50 - 60%	€152,009,582	8.22%	2,086	10.41%
60 - 70%	€236,389,436	12.79%	2,808	14.02%
70 - 80%	€397,796,234	21.52%	3,913	19.54%
80 - 90%	€325,652,982	17.62%	2,665	13.31%
90 - 100%	€457,102,099	24.73%	3,469	17.32%
100 - 110%	€41,167,859	2.23%	393	1.96%
110 - 120%	€18,307,976	0.99%	193	0.96%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%

13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€22,736,165	1.23%	1,280	6.39%
10 - 20%	€63,881,100	3.46%	1,657	8.27%
20 - 30%	€115,561,193	6.25%	2,131	10.64%
30 - 40%	€179,674,951	9.72%	2,600	12.98%
40 - 50%	€255,084,336	13.80%	3,001	14.98%
50 - 60%	€301,159,060	16.29%	3,002	14.99%
60 - 70%	€320,095,002	17.32%	2,605	13.01%
70 - 80%	€288,527,782	15.61%	1,940	9.69%
80 - 90%	€208,409,873	11.28%	1,284	6.41%
90 - 100%	€91,968,388	4.98%	521	2.60%
100 - 110%	€1,206,422	0.07%	8	0.04%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€2,140,155	0.12%	256	1.28%
20 - 40%	€17,574,289	0.95%	770	3.84%
40 - 60%	€79,851,465	4.32%	1,951	9.74%
60 - 80%	€434,234,336	23.49%	5,486	27.39%
80 - 100%	€484,459,724	26.21%	4,635	23.14%
100 - 120%	€48,071,121	2.60%	850	4.24%
120 - 140%	€79,841,872	4.32%	1,167	5.83%
140 - 160%	€129,953,267	7.03%	1,266	6.32%
160 - 180%	€363,830,339	19.68%	2,354	11.75%
180 - 200%	€21,971,824	1.19%	169	0.84%
200 - 300%	€68,627,566	3.71%	509	2.54%
300 - 400%	€115,759,355	6.26%	606	3.03%
400 - 500%	€638,494	0.03%	3	0.01%
>500%	€1,350,467	0.07%	7	0.03%
Grand Total	€1,848,304,273	100.00%	20,029	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	€1,955,716	0.11%	327	1.63%
12 - 24	€10,785,067	0.58%	740	3.69%
24 - 36	€19,185,384	1.04%	777	3.88%
36 - 48	€41,701,156	2.26%	1,164	5.81%
48 - 60	€65,840,803	3.56%	1,384	6.91%
60 - 72	€55,819,979	3.02%	992	4.95%
72 - 84	€119,527,384	6.47%	1,770	8.84%
84 - 96	€146,837,649	7.94%	1,884	9.41%
96 - 108	€147,726,478	7.99%	1,551	7.74%
108 - 120	€316,117,044	17.10%	2,910	14.53%
120 - 132	€200,770,545	10.86%	1,753	8.75%
132 - 144	€223,805,868	12.11%	1,553	7.75%
144 - 156	€426,262,565	23.06%	2,778	13.87%
156 - 168	€71,968,634	3.89%	446	2.23%
Grand Total	€1,848,304,273	100.00%	20,029	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	€128,075,731	6.93%	2,391	11.94%
12 - 24	€53,617,959	2.90%	1,325	6.62%
24 - 36	€85,521,810	4.63%	1,723	8.60%
36 - 48	€59,582,834	3.22%	1,124	5.61%
48 - 60	€55,172,955	2.99%	975	4.87%
60 - 72	€66,667,616	3.61%	948	4.73%
72 - 84	€88,321,968	4.78%	1,131	5.65%
84 - 96	€122,927,729	6.65%	1,511	7.54%
96 - 108	€184,920,663	10.00%	1,743	8.70%
108 - 120	€225,820,363	12.22%	2,007	10.02%
120 - 132	€186,806,118	10.11%	1,481	7.39%
132 - 144	€379,665,401	20.54%	2,393	11.95%
144 - 156	€207,251,730	11.21%	1,257	6.28%
156 - 168	€3,951,394	0.21%	20	0.10%
Grand Total	€1,848,304,273	100.00%	20,029	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	€1,848,304,273	100.00%	20,029	100.00%
Grand Total	€1,848,304,273	100.00%	20,029	100.00%



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	07/2022	€1,500,000,000	€1,839,724,619	€1,836,629,940	€1,831,877,607	€1,823,642,462
2	08/2022	€1,500,000,000	€1,831,137,685	€1,824,982,397	€1,815,550,227	€1,799,263,426
3	09/2022	€1,500,000,000	€1,822,545,316	€1,813,363,436	€1,799,323,437	€1,775,165,966
4	10/2022	€1,500,000,000	€1,813,947,875	€1,801,773,362	€1,783,197,055	€1,751,347,418
5	11/2022	€1,500,000,000	€1,805,345,155	€1,790,211,914	€1,767,170,340	€1,727,804,592
6	12/2022	€1,500,000,000	€1,796,739,217	€1,778,681,079	€1,751,244,764	€1,704,536,487
7	01/2023	€1,500,000,000	€1,788,130,229	€1,767,180,955	€1,735,419,933	€1,681,540,282
8	02/2023	€1,500,000,000	€1,779,523,105	€1,755,716,329	€1,719,700,040	€1,658,817,611
9	03/2023	€1,500,000,000	€1,770,918,703	€1,744,287,953	€1,704,085,294	€1,636,366,224
10	04/2023	€1,500,000,000	€1,762,313,859	€1,732,892,623	€1,688,572,042	€1,614,180,195
11	05/2023	€1,500,000,000	€1,753,706,241	€1,721,527,972	€1,673,157,479	€1,592,254,487
12	06/2023	€1,500,000,000	€1,745,102,516	€1,710,200,466	€1,657,847,390	€1,570,592,264
13	07/2023	€1,500,000,000	€1,736,498,658	€1,698,906,067	€1,642,637,341	€1,549,186,976
14	08/2023	€1,500,000,000	€1,727,896,986	€1,687,646,962	€1,627,528,941	€1,528,037,836
15	09/2023	€1,500,000,000	€1,719,295,612	€1,676,421,219	€1,612,519,820	€1,507,140,330
16	10/2023	€1,500,000,000	€1,710,698,995	€1,665,233,098	€1,597,613,569	€1,486,495,548
17	11/2023	€1,500,000,000	€1,702,107,248	€1,654,082,607	€1,582,809,671	€1,466,100,728
18	12/2023	€1,500,000,000	€1,693,514,344	€1,642,963,794	€1,568,101,923	€1,445,947,896
19	01/2024	€1,500,000,000	€1,684,922,494	€1,631,878,728	€1,553,491,817	€1,426,036,259
20	02/2024	€1,500,000,000	€1,676,326,709	€1,620,822,502	€1,538,974,203	€1,406,358,947
21	03/2024	€1,500,000,000	€1,667,728,902	€1,609,796,904	€1,524,550,324	€1,386,915,005
22	04/2024	€1,500,000,000	€1,659,129,869	€1,598,802,630	€1,510,220,374	€1,367,702,526
23	05/2024	€1,500,000,000	€1,650,528,472	€1,587,838,515	€1,495,982,790	€1,348,718,031
24	06/2024	€1,500,000,000	€1,641,925,854	€1,576,905,590	€1,481,838,083	€1,329,959,942
25	07/2024	€1,500,000,000	€1,633,317,830	€1,565,999,770	€1,467,781,966	€1,311,422,401
26	08/2024	€1,500,000,000	€1,624,704,750	€1,555,121,340	€1,453,814,274	€1,293,103,302
27	09/2024	€1,500,000,000	€1,616,086,750	€1,544,270,374	€1,439,934,646	€1,275,000,384
28	10/2024	€1,500,000,000	€1,607,468,352	€1,533,451,135	€1,426,146,620	€1,257,114,841
29	11/2024	€1,500,000,000	€1,598,844,204	€1,522,658,449	€1,412,444,938	€1,239,440,105
30	12/2024	€1,500,000,000	€1,590,224,963	€1,511,902,398	€1,398,838,510	€1,221,982,088
31	01/2025	€1,500,000,000	€1,581,634,555	€1,501,205,593	€1,385,347,712	€1,204,756,545
32	02/2025	€1,500,000,000	€1,573,041,964	€1,490,538,427	€1,371,944,646	€1,187,737,131
33	03/2025	€1,500,000,000	€1,564,442,870	€1,479,896,750	€1,358,625,066	€1,170,918,342
34	04/2025	€1,500,000,000	€1,555,847,555	€1,469,290,225	€1,345,397,418	€1,154,305,642
35	05/2025	€1,500,000,000	€1,547,250,065	€1,458,713,147	€1,332,256,021	€1,137,892,309
36	06/2025	€1,500,000,000	€1,538,655,647	€1,448,170,385	€1,319,204,885	€1,121,679,966
37	07/2025	€1,500,000,000	€1,530,068,152	€1,437,665,471	€1,306,246,756	€1,105,669,118
38	08/2025	€1,500,000,000	€1,521,484,583	€1,427,195,483	€1,293,378,506	€1,089,855,288
39	09/2025	€1,500,000,000	€1,512,911,187	€1,416,766,177	€1,280,604,877	€1,074,240,669
40	10/2025	€1,500,000,000	€1,504,340,760	€1,406,370,696	€1,267,919,187	€1,058,817,850
41	11/2025	€1,500,000,000	€1,495,774,958	€1,396,010,495	€1,255,322,297	€1,043,585,810
42	12/2025	€1,500,000,000	€1,487,219,735	€1,385,691,027	€1,242,818,640	€1,028,546,481
43	01/2026	€1,500,000,000	€1,478,673,450	€1,375,410,640	€1,230,406,247	€1,013,696,469
44	02/2026	€1,500,000,000	€1,470,126,619	€1,365,160,411	€1,218,076,676	€999,027,116
45	03/2026	€1,500,000,000	€1,461,578,045	€1,354,939,159	€1,205,828,461	€984,535,592
46	04/2026	€1,500,000,000	€1,453,029,332	€1,344,748,303	€1,193,662,458	€970,220,993
47	05/2026	€1,500,000,000	€1,444,488,098	€1,334,594,808	€1,181,584,418	€956,086,376
48	06/2026	€1,500,000,000	€1,435,955,011	€1,324,479,181	€1,169,594,331	€942,130,083
49	07/2026	€1,500,000,000	€1,427,432,997	€1,314,404,007	€1,157,694,012	€928,351,932
50	08/2026	€1,500,000,000	€1,418,917,550	€1,304,365,017	€1,145,879,234	€914,746,907



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	09/2026	€1,500,000,000	€1,410,412,906	€1,294,365,995	€1,134,152,869	€901,315,705
52	10/2026	€1,500,000,000	€1,401,912,961	€1,284,401,228	€1,122,509,453	€888,052,399
53	11/2026	€1,500,000,000	€1,393,422,565	€1,274,475,057	€1,110,952,343	€874,958,100
54	12/2026	€1,500,000,000	€1,384,935,983	€1,264,582,128	€1,099,476,428	€862,027,244
55	01/2027	€1,500,000,000	€1,376,457,452	€1,254,726,215	€1,088,084,563	€849,260,568
56	02/2027	€1,500,000,000	€1,367,971,157	€1,244,892,815	€1,076,763,764	€836,646,473
57	03/2027	€1,500,000,000	€1,359,484,905	€1,235,088,987	€1,065,519,777	€824,188,043
58	04/2027	€1,500,000,000	€1,351,000,997	€1,225,316,746	€1,054,353,948	€811,884,902
59	05/2027	€1,500,000,000	€1,342,515,147	€1,215,572,127	€1,043,262,476	€799,732,721
60	06/2027	€1,500,000,000	€1,334,032,524	€1,205,859,743	€1,032,248,937	€787,732,865
61	07/2027	€1,500,000,000	€1,325,549,771	€1,196,176,475	€1,021,310,270	€775,881,616
62	08/2027	€1,500,000,000	€1,317,063,381	€1,186,519,098	€1,010,443,348	€764,175,261
63	09/2027	€1,500,000,000	€1,308,573,707	€1,176,887,871	€999,648,037	€752,612,391
64	10/2027	€1,500,000,000	€1,300,080,342	€1,167,282,376	€988,923,627	€741,191,179
65	11/2027	€1,500,000,000	€1,291,586,820	€1,157,705,726	€978,272,398	€729,912,046
66	12/2027	€1,500,000,000	€1,283,090,608	€1,148,155,584	€967,692,010	€718,771,963
67	01/2028	€1,500,000,000	€1,274,607,628	€1,138,646,116	€957,194,019	€707,778,215
68	02/2028	€1,500,000,000	€1,266,128,734	€1,129,169,036	€946,771,032	€696,923,997
69	03/2028	€1,500,000,000	€1,257,648,216	€1,119,719,172	€936,418,337	€686,204,574
70	04/2028	€1,500,000,000	€1,249,176,452	€1,110,305,685	€926,143,223	€675,624,039
71	05/2028	€1,500,000,000	€1,240,707,187	€1,100,922,918	€915,940,571	€665,177,390
72	06/2028	€1,500,000,000	€1,232,245,363	€1,091,575,166	€905,813,574	€654,865,708
73	07/2028	€1,500,000,000	€1,223,799,040	€1,082,269,456	€895,767,649	€644,691,643
74	08/2028	€1,500,000,000	€1,215,356,383	€1,072,995,201	€885,793,615	€634,647,326
75	09/2028	€1,500,000,000	€1,206,920,056	€1,063,754,664	€875,892,963	€624,732,628
76	10/2028	€1,500,000,000	€1,198,492,422	€1,054,549,828	€866,066,937	€614,947,234
77	11/2028	€1,500,000,000	€1,190,078,064	€1,045,384,611	€856,318,350	€605,291,933
78	12/2028	€1,500,000,000	€1,181,674,516	€1,036,256,724	€846,644,914	€595,763,896
79	01/2029	€1,500,000,000	€1,173,281,327	€1,027,165,657	€837,045,811	€586,361,364
80	02/2029	€1,500,000,000	€1,164,892,287	€1,018,105,869	€827,516,137	€577,079,747
81	03/2029	€1,000,000,000	€1,156,502,287	€1,009,072,816	€818,051,851	€567,915,124
82	04/2029	€1,000,000,000	€1,148,117,352	€1,000,071,685	€808,656,814	€558,869,096
83	05/2029	€1,000,000,000	€1,139,731,734	€991,097,386	€799,326,560	€549,937,495
84	06/2029	€1,000,000,000	€1,131,350,589	€982,154,334	€790,064,311	€541,121,480
85	07/2029	€1,000,000,000	€1,122,985,153	€973,252,177	€780,877,457	€532,425,021
86	08/2029	€1,000,000,000	€1,114,638,665	€964,393,585	€771,767,718	€523,848,158
87	09/2029	€1,000,000,000	€1,106,301,660	€955,570,234	€762,728,022	€515,384,980
88	10/2029	€1,000,000,000	€1,097,977,157	€946,784,617	€753,759,983	€507,035,508
89	11/2029	€1,000,000,000	€1,089,669,121	€938,040,030	€744,865,827	€498,800,166
90	12/2029	€1,000,000,000	€1,081,379,784	€929,338,253	€736,046,558	€490,678,543
91	01/2030	€1,000,000,000	€1,073,143,549	€920,708,657	€727,324,961	€482,684,681
92	02/2030	€1,000,000,000	€1,064,911,707	€912,109,225	€718,667,340	€474,795,040
93	03/2030	€1,000,000,000	€1,056,683,739	€903,539,432	€710,072,944	€467,008,164
94	04/2030	€1,000,000,000	€1,048,473,254	€895,010,814	€701,550,488	€459,328,804
95	05/2030	€1,000,000,000	€1,040,272,398	€886,516,537	€693,094,231	€451,752,199
96	06/2030	€1,000,000,000	€1,032,079,307	€878,054,911	€684,702,499	€444,276,300
97	07/2030	€1,000,000,000	€1,023,909,769	€869,639,248	€676,385,304	€436,906,633
98	08/2030	€1,000,000,000	€1,015,748,315	€861,256,267	€668,131,919	€429,635,281
99	09/2030	€1,000,000,000	€1,007,591,223	€852,902,722	€659,939,494	€422,459,498
100	10/2030	€1,000,000,000	€999,461,913	€844,598,319	€651,822,918	€415,387,886



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	11/2030	€1,000,000,000	€991,353,957	€836,337,457	€643,777,443	€408,416,424
102	12/2030	€1,000,000,000	€983,277,841	€828,128,813	€635,809,331	€401,548,106
103	01/2031	€1,000,000,000	€975,226,535	€819,966,280	€627,913,454	€394,778,703
104	02/2031	€500,000,000	€967,185,548	€811,837,524	€620,079,982	€388,101,106
105	03/2031	€500,000,000	€959,165,471	€803,751,319	€612,315,259	€381,518,405
106	04/2031	€500,000,000	€951,166,505	€795,707,681	€604,618,913	€375,029,457
107	05/2031	€500,000,000	€943,178,619	€787,698,084	€596,984,096	€368,629,134
108	06/2031	€500,000,000	€935,208,187	€779,727,733	€589,414,408	€362,318,813
109	07/2031	€500,000,000	€927,255,801	€771,796,989	€581,909,759	€356,097,578
110	08/2031	€500,000,000	€919,322,799	€763,906,827	€574,470,519	€349,964,802
111	09/2031	€500,000,000	€911,406,473	€756,054,859	€567,094,529	€343,918,328
112	10/2031	€500,000,000	€903,516,132	€748,248,665	€559,787,110	€337,960,543
113	11/2031	€500,000,000	€895,646,158	€740,483,434	€552,544,276	€332,088,190
114	12/2031	€500,000,000	€887,788,936	€732,752,734	€545,360,876	€326,297,366
115	01/2032	€500,000,000	€879,955,838	€725,065,825	€538,243,459	€320,591,197
116	02/2032	€500,000,000	€872,129,645	€717,408,383	€531,181,042	€314,962,349
117	03/2032	€500,000,000	€864,314,296	€709,783,557	€524,175,657	€309,411,295
118	04/2032	€500,000,000	€856,504,774	€702,187,131	€517,223,887	€303,935,291
119	05/2032	€500,000,000	€848,695,727	€694,614,641	€510,322,169	€298,531,549
120	06/2032	€500,000,000	€840,891,821	€687,069,840	€503,472,995	€293,200,848
121	07/2032	€500,000,000	€833,098,468	€679,557,066	€496,679,257	€287,944,181
122	08/2032	€500,000,000	€825,304,344	€672,066,994	€489,933,856	€282,756,747
123	09/2032	€500,000,000	€817,506,685	€664,597,325	€483,234,872	€277,636,803
124	10/2032	€500,000,000	€809,713,181	€657,154,255	€476,586,567	€272,586,163
125	11/2032	€500,000,000	€801,921,358	€649,735,709	€469,987,170	€267,603,170
126	12/2032	€500,000,000	€794,132,963	€642,343,033	€463,437,400	€262,687,600
127	01/2033	€500,000,000	€786,349,586	€634,977,442	€456,937,869	€257,839,166
128	02/2033	€500,000,000	€778,571,957	€627,639,447	€450,488,678	€253,057,293
129	03/2033	€500,000,000	€770,808,039	€620,335,377	€444,094,089	€248,343,737
130	04/2033	€500,000,000	€763,052,763	€613,061,047	€437,750,811	€243,696,011
131	05/2033	€500,000,000	€755,309,298	€605,818,908	€431,460,314	€239,114,305
132	06/2033	€500,000,000	€747,586,843	€598,616,223	€425,227,466	€234,600,673
133	07/2033	€500,000,000	€739,890,331	€591,456,793	€419,054,631	€230,155,751
134	08/2033	€500,000,000	€732,211,575	€584,333,926	€412,936,731	€225,776,089
135	09/2033	€500,000,000	€724,545,914	€577,243,781	€406,870,751	€221,459,412
136	10/2033	€500,000,000	€716,906,768	€570,196,926	€400,863,832	€217,208,986
137	11/2033	€500,000,000	€709,277,962	€563,180,355	€394,906,510	€213,019,053
138	12/2033	€500,000,000	€701,683,000	€556,212,603	€389,011,478	€208,895,851
139	01/2034	€500,000,000	€694,114,231	€549,287,428	€383,174,009	€204,836,187
140	02/2034	€500,000,000	€686,554,227	€542,390,901	€377,384,079	€200,834,101
141	03/2034	€500,000,000	€679,013,721	€535,531,399	€371,647,240	€196,891,984
142	04/2034	€500,000,000	€671,479,521	€528,698,406	€365,955,912	€193,005,255
143	05/2034	€500,000,000	€663,951,728	€521,891,921	€360,309,850	€189,173,258
144	06/2034	€500,000,000	€656,441,463	€515,120,594	€354,714,766	€185,398,458
145	07/2034	€500,000,000	€648,953,773	€508,388,256	€349,173,004	€181,681,518
146	08/2034	€500,000,000	€641,488,795	€501,694,873	€343,684,231	€178,021,698
147	09/2034	€500,000,000	€634,047,723	€495,041,234	€338,248,681	€174,418,556
148	10/2034	€500,000,000	€626,632,317	€488,428,565	€332,866,881	€170,871,804
149	11/2034	€500,000,000	€619,255,503	€481,866,773	€327,545,251	€167,384,164
150	12/2034	€500,000,000	€611,923,031	€475,360,121	€322,286,315	€163,956,322



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	01/2035	€500,000,000	€604,660,686	€468,928,381	€317,103,060	€160,594,244
152	02/2035	€500,000,000	€597,409,902	€462,525,884	€311,964,194	€157,281,462
153	03/2035	€500,000,000	€590,168,723	€456,151,024	€306,868,391	€154,016,832
154	04/2035	€500,000,000	€582,946,502	€449,810,932	€301,820,200	€150,802,163
155	05/2035	€500,000,000	€575,730,354	€443,495,555	€296,812,620	€147,633,486
156	06/2035	€500,000,000	€568,539,994	€437,219,984	€291,855,505	€144,515,238
157	07/2035	€500,000,000	€561,394,539	€430,998,747	€286,958,231	€141,451,541
158	08/2035	€500,000,000	€554,276,386	€424,818,127	€282,111,320	€138,437,182
159	09/2035	€500,000,000	€547,195,066	€418,685,264	€277,319,203	€135,473,834
160	10/2035	€500,000,000	€540,156,033	€412,604,133	€272,584,172	€132,562,094
161	11/2035	€500,000,000	€533,163,584	€406,577,799	€267,907,897	€129,702,241
162	12/2035	€500,000,000	€526,225,980	€400,612,326	€263,293,997	€126,895,483
163	01/2036	€500,000,000	€519,337,040	€394,702,757	€258,738,826	€124,139,517
164	02/2036	€500,000,000	€512,471,827	€388,829,938	€254,229,494	€121,427,659
165	03/2036	€500,000,000	€505,649,213	€383,008,027	€249,774,966	€118,763,733
166	04/2036	€500,000,000	€498,871,938	€377,238,888	€245,376,113	€116,147,658
167	05/2036	€500,000,000	€492,134,216	€371,517,932	€241,029,612	€113,577,372
168	06/2036	€500,000,000	€485,434,703	€365,843,952	€236,734,359	€111,051,889
169	07/2036	€500,000,000	€478,795,679	€360,233,520	€232,500,735	€108,575,598
170	08/2036	€500,000,000	€472,194,603	€354,669,431	€228,317,269	€106,142,644
171	09/2036	€500,000,000	€465,625,719	€349,147,180	€224,180,759	€103,751,102
172	10/2036	€500,000,000	€459,099,757	€343,674,636	€220,095,961	€101,402,742
173	11/2036	€500,000,000	€452,621,471	€338,255,144	€216,064,688	€99,097,948
174	12/2036	€500,000,000	€446,198,627	€332,894,276	€212,090,153	€96,837,734
175	01/2037	€500,000,000	€439,821,021	€327,584,180	€208,167,005	€94,619,194
176	02/2037	€500,000,000	€433,471,607	€322,311,969	€204,286,751	€92,438,054
177	03/2037	€500,000,000	€427,139,458	€317,069,384	€200,443,912	€90,291,466
178	04/2037	€500,000,000	€420,832,328	€311,862,065	€196,641,830	€88,180,587
179	05/2037	€500,000,000	€414,544,904	€306,685,947	€192,877,704	€86,103,806
180	06/2037	€500,000,000	€408,284,074	€301,546,002	€189,154,431	€84,062,070
181	07/2037	€500,000,000	€402,035,073	€296,431,203	€185,464,868	€82,051,866
182	08/2037	€500,000,000	€395,790,305	€291,335,875	€181,805,283	€80,071,238
183	09/2037	€500,000,000	€389,550,244	€286,260,308	€178,175,695	€78,119,913
184	10/2037	€500,000,000	€383,321,217	€281,209,088	€174,578,787	€76,198,777
185	11/2037	€500,000,000	€377,120,330	€276,194,660	€171,022,083	€74,310,805
186	12/2037	€500,000,000	€370,941,546	€271,212,468	€167,502,525	€72,454,335
187	01/2038	€500,000,000	€364,800,078	€266,273,493	€164,026,659	€70,631,868
188	02/2038	€500,000,000	€358,682,716	€261,367,932	€160,588,188	€68,840,354
189	03/2038	€500,000,000	€352,587,954	€256,494,563	€157,186,142	€67,079,064
190	04/2038	€500,000,000	€346,521,628	€251,657,500	€153,822,818	€65,348,669
191	05/2038	€500,000,000	€340,484,179	€246,856,921	€150,498,090	€63,648,799
192	06/2038	€500,000,000	€334,485,191	€242,099,619	€147,215,853	€61,980,781
193	07/2038	€500,000,000	€328,521,674	€237,383,253	€143,974,422	€60,343,577
194	08/2038	€500,000,000	€322,581,049	€232,698,584	€140,767,955	€58,734,429
195	09/2038	€500,000,000	€316,665,394	€228,046,985	€137,597,071	€57,153,309
196	10/2038	€500,000,000	€310,778,442	€223,431,013	€134,463,095	€55,600,480
197	11/2038	€500,000,000	€304,935,970	€218,861,850	€131,372,514	€54,078,319
198	12/2038	€500,000,000	€299,138,607	€214,339,748	€128,325,201	€52,586,452
199	01/2039	€500,000,000	€293,382,110	€209,861,473	€125,318,950	€51,123,657
200	02/2039	€500,000,000	€287,657,546	€205,420,461	€122,349,592	€49,687,933

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	03/2039	€500,000,000	€281,966,431	€201,017,642	€119,417,451	€48,279,131
202	04/2039	€500,000,000	€276,309,018	€196,653,041	€116,522,309	€46,896,882
203	05/2039	€500,000,000	€270,686,828	€192,327,581	€113,664,483	€45,541,036
204	06/2039	€500,000,000	€265,104,292	€188,044,244	€110,845,495	€44,211,924
205	07/2039	€500,000,000	€259,588,804	€183,822,253	€108,076,403	€42,913,654
206	08/2039	€500,000,000	€254,128,167	€179,652,709	€105,351,655	€41,643,691
207	09/2039	€500,000,000	€248,733,446	€175,543,192	€102,675,394	€40,403,359
208	10/2039	€500,000,000	€243,406,788	€171,494,948	€100,048,023	€39,192,489
209	11/2039	€500,000,000	€238,141,504	€167,502,995	€97,466,316	€38,009,498
210	12/2039	€500,000,000	€232,943,769	€163,571,420	€94,932,341	€36,854,881
211	01/2040	€500,000,000	€227,915,461	€159,771,367	€92,486,962	€35,744,117
212	02/2040	€500,000,000	€222,922,414	€156,008,313	€90,074,964	€34,655,439
213	03/2040	€500,000,000	€217,953,591	€152,274,392	€87,691,606	€33,586,796
214	04/2040	€500,000,000	€213,011,464	€148,571,210	€85,337,635	€32,538,265
215	05/2040	€500,000,000	€208,099,003	€144,900,713	€83,013,985	€31,509,992
216	06/2040	€500,000,000	€203,232,397	€141,274,019	€80,726,818	€30,504,092
217	07/2040	€500,000,000	€198,431,446	€137,704,680	€78,483,620	€29,523,140
218	08/2040	€500,000,000	€193,679,180	€134,180,677	€76,277,263	€28,564,186
219	09/2040	€500,000,000	€188,995,595	€130,715,643	€74,115,233	€27,629,783
220	10/2040	€500,000,000	€184,391,351	€127,316,669	€72,001,240	€26,721,032
221	11/2040	€500,000,000	€179,874,272	€123,988,843	€69,937,823	€25,838,577
222	12/2040	€500,000,000	€175,471,561	€120,750,556	€67,934,978	€24,985,795
223	01/2041	€500,000,000	€171,154,405	€117,581,588	€65,980,927	€24,158,022
224	02/2041	€500,000,000	€166,895,020	€114,462,561	€64,064,486	€23,350,896
225	03/2041	€500,000,000	€162,685,585	€111,387,894	€62,182,284	€22,562,963
226	04/2041	€500,000,000	€158,561,034	€108,381,268	€60,347,280	€21,798,690
227	05/2041	€500,000,000	€154,507,539	€105,432,930	€58,553,727	€21,055,739
228	06/2041	€500,000,000	€150,544,849	€102,556,062	€56,808,641	€20,336,377
229	07/2041	€500,000,000	€146,673,306	€99,750,564	€55,111,625	€19,640,188
230	08/2041	€500,000,000	€142,873,805	€97,003,125	€53,455,005	€18,964,179
231	09/2041	€500,000,000	€139,150,041	€94,315,983	€51,839,731	€18,308,453
232	10/2041	€0	€135,499,344	€91,687,048	€50,264,368	€17,672,271
233	11/2041	€0	€131,923,826	€89,117,475	€48,729,270	€17,055,533
234	12/2041	€0	€128,427,774	€86,609,879	€47,235,581	€16,458,410
235	01/2042	€0	€124,992,565	€84,151,429	€45,776,029	€15,878,153
236	02/2042	€0	€121,615,136	€81,739,840	€44,349,140	€15,314,059
237	03/2042	€0	€118,275,065	€79,361,193	€42,947,155	€14,763,277
238	04/2042	€0	€114,984,716	€77,023,625	€41,574,301	€14,227,106
239	05/2042	€0	€111,705,095	€74,700,870	€40,216,239	€13,700,496
240	06/2042	€0	€108,442,864	€72,397,320	€38,875,240	€13,184,121
241	07/2042	€0	€105,200,045	€70,114,248	€37,551,878	€12,678,065
242	08/2042	€0	€101,970,117	€67,847,229	€36,243,680	€12,181,390
243	09/2042	€0	€98,758,789	€65,599,992	€34,952,542	€11,694,632
244	10/2042	€0	€95,567,555	€63,373,450	€33,678,840	€11,217,812
245	11/2042	€0	€92,402,190	€61,171,337	€32,424,444	€10,751,445
246	12/2042	€0	€89,265,394	€58,995,336	€31,190,119	€10,295,669
247	01/2043	€0	€86,152,888	€56,842,508	€29,974,185	€9,849,817
248	02/2043	€0	€83,070,927	€54,716,875	€28,778,638	€9,414,435
249	03/2043	€0	€80,023,560	€52,620,981	€27,604,678	€8,989,798
250	04/2043	€0	€77,023,021	€50,562,723	€26,456,293	€8,577,081



Residential Mortgage Pandbrieven Programme

Amortisation

1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	05/2043	€0	€74,068,236	€48,541,227	€25,332,852	€8,175,942
252	06/2043	€0	€71,157,254	€46,555,047	€24,233,430	€7,785,955
253	07/2043	€0	€68,298,974	€44,609,834	€23,160,798	€7,407,877
254	08/2043	€0	€65,476,525	€42,694,398	€22,108,975	€7,039,666
255	09/2043	€0	€62,688,387	€40,807,614	€21,077,239	€6,680,984
256	10/2043	€0	€59,940,942	€38,953,502	€20,067,525	€6,332,333
257	11/2043	€0	€57,229,274	€37,128,724	€19,077,968	€5,993,014
258	12/2043	€0	€54,554,895	€35,334,126	€18,108,865	€5,663,015
259	01/2044	€0	€51,926,561	€33,575,232	€17,162,901	€5,343,064
260	02/2044	€0	€49,334,011	€31,845,255	€16,236,455	€5,031,925
261	03/2044	€0	€46,782,152	€30,147,225	€15,330,934	€4,729,931
262	04/2044	€0	€44,255,623	€28,471,113	€14,441,108	€4,435,371
263	05/2044	€0	€41,756,875	€26,818,397	€13,567,620	€4,148,359
264	06/2044	€0	€39,279,643	€25,184,956	€12,708,282	€3,868,145
265	07/2044	€0	€36,867,007	€23,598,282	€11,876,838	€3,598,819
266	08/2044	€0	€34,520,068	€22,058,856	€11,073,330	€3,340,263
267	09/2044	€0	€32,223,469	€20,556,656	€10,292,539	€3,090,780
268	10/2044	€0	€29,995,589	€19,103,213	€9,540,063	€2,851,938
269	11/2044	€0	€27,832,621	€17,695,872	€8,814,376	€2,623,153
270	12/2044	€0	€25,741,767	€16,338,984	€8,117,447	€2,404,888
271	01/2045	€0	€23,888,167	€15,136,950	€7,500,800	€2,212,209
272	02/2045	€0	€22,054,996	€13,951,836	€6,895,653	€2,024,591
273	03/2045	€0	€20,238,029	€12,780,900	€6,300,576	€1,841,558
274	04/2045	€0	€18,445,491	€11,629,265	€5,718,023	€1,663,773
275	05/2045	€0	€16,685,926	€10,502,222	€5,150,502	€1,491,905
276	06/2045	€0	€14,979,318	€9,412,214	€4,603,996	€1,327,608
277	07/2045	€0	€13,348,847	€8,373,603	€4,085,360	€1,172,758
278	08/2045	€0	€11,774,302	€7,373,481	€3,588,107	€1,025,384
279	09/2045	€0	€10,284,116	€6,429,441	€3,120,619	€887,780
280	10/2045	€0	€8,906,311	€5,558,696	€2,691,010	€762,119
281	11/2045	€0	€7,647,740	€4,765,155	€2,300,881	€648,702
282	12/2045	€0	€6,513,169	€4,051,400	€1,951,179	€547,635
283	01/2046	€0	€5,508,513	€3,420,708	€1,643,171	€459,114
284	02/2046	€0	€4,596,293	€2,849,431	€1,365,211	€379,735
285	03/2046	€0	€3,765,970	€2,330,752	€1,113,813	€308,416
286	04/2046	€0	€3,029,183	€1,871,602	€892,082	€245,908
287	05/2046	€0	€2,393,969	€1,476,643	€702,007	€192,642
288	06/2046	€0	€1,838,831	€1,132,316	€536,919	€146,677
289	07/2046	€0	€1,404,337	€863,309	€408,302	€111,040
290	08/2046	€0	€1,046,629	€642,327	€303,003	€82,033
291	09/2046	€0	€754,580	€462,315	€217,522	€58,625
292	10/2046	€0	€518,820	€317,335	€148,922	€39,956
293	11/2046	€0	€345,666	€211,070	€98,796	€26,388
294	12/2046	€0	€210,505	€128,322	€59,909	€15,930
295	01/2047	€0	€96,864	€58,948	€27,450	€7,266
296	02/2047	€0	€37,701	€22,905	€10,638	€2,803
297	03/2047	€0	€821	€498	€231	€61
298	04/2047	€0	€0	€0	€0	€0
299	05/2047	€0	€0	€0	€0	€0
300	06/2047	€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	07/2047	€0	€0	€0	€0	€0
302	08/2047	€0	€0	€0	€0	€0
303	09/2047	€0	€0	€0	€0	€0
304	10/2047	€0	€0	€0	€0	€0
305	11/2047	€0	€0	€0	€0	€0
306	12/2047	€0	€0	€0	€0	€0
307	01/2048	€0	€0	€0	€0	€0
308	02/2048	€0	€0	€0	€0	€0
309	03/2048	€0	€0	€0	€0	€0
310	04/2048	€0	€0	€0	€0	€0
311	05/2048	€0	€0	€0	€0	€0
312	06/2048	€0	€0	€0	€0	€0
313	07/2048	€0	€0	€0	€0	€0
314	08/2048	€0	€0	€0	€0	€0
315	09/2048	€0	€0	€0	€0	€0
316	10/2048	€0	€0	€0	€0	€0
317	11/2048	€0	€0	€0	€0	€0
318	12/2048	€0	€0	€0	€0	€0
319	01/2049	€0	€0	€0	€0	€0
320	02/2049	€0	€0	€0	€0	€0
321	03/2049	€0	€0	€0	€0	€0
322	04/2049	€0	€0	€0	€0	€0
323	05/2049	€0	€0	€0	€0	€0
324	06/2049	€0	€0	€0	€0	€0
325	07/2049	€0	€0	€0	€0	€0
326	08/2049	€0	€0	€0	€0	€0
327	09/2049	€0	€0	€0	€0	€0
328	10/2049	€0	€0	€0	€0	€0
329	11/2049	€0	€0	€0	€0	€0
330	12/2049	€0	€0	€0	€0	€0
331	01/2050	€0	€0	€0	€0	€0
332	02/2050	€0	€0	€0	€0	€0
333	03/2050	€0	€0	€0	€0	€0
334	04/2050	€0	€0	€0	€0	€0
335	05/2050	€0	€0	€0	€0	€0
336	06/2050	€0	€0	€0	€0	€0
337	07/2050	€0	€0	€0	€0	€0
338	08/2050	€0	€0	€0	€0	€0
339	09/2050	€0	€0	€0	€0	€0
340	10/2050	€0	€0	€0	€0	€0
341	11/2050	€0	€0	€0	€0	€0
342	12/2050	€0	€0	€0	€0	€0
343	01/2051	€0	€0	€0	€0	€0
344	02/2051	€0	€0	€0	€0	€0
345	03/2051	€0	€0	€0	€0	€0
346	04/2051	€0	€0	€0	€0	€0
347	05/2051	€0	€0	€0	€0	€0
348	06/2051	€0	€0	€0	€0	€0
349	07/2051	€0	€0	€0	€0	€0
350	08/2051	€0	€0	€0	€0	€0



Residential Mortgage Pandbrieven Programme

Amortisation

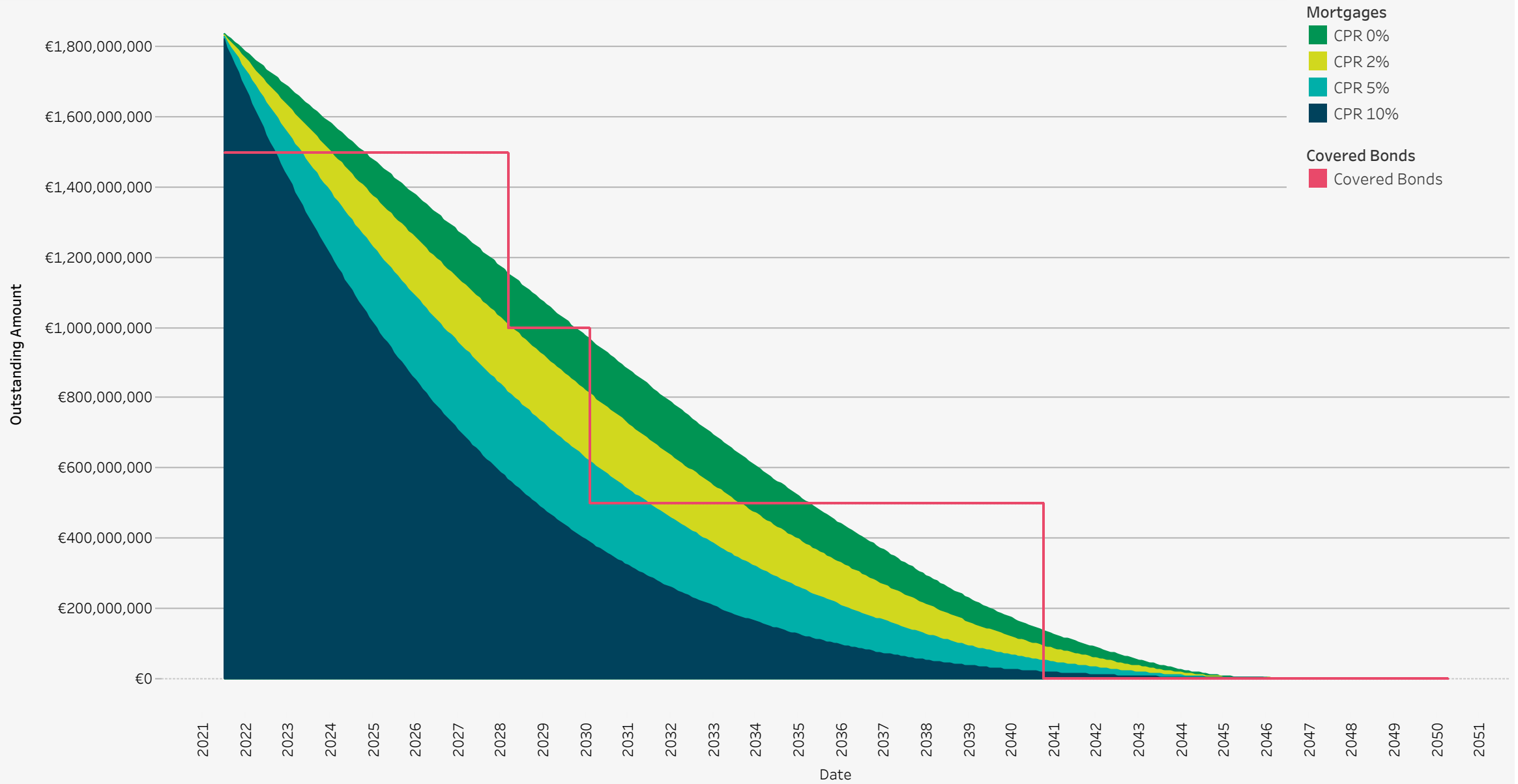
1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	09/2051	€0	€0	€0	€0	€0
352	10/2051	€0	€0	€0	€0	€0
353	11/2051	€0	€0	€0	€0	€0
354	12/2051	€0	€0	€0	€0	€0
355	01/2052	€0	€0	€0	€0	€0
356	02/2052	€0	€0	€0	€0	€0
357	03/2052	€0	€0	€0	€0	€0
358	04/2052	€0	€0	€0	€0	€0
359	05/2052	€0	€0	€0	€0	€0
360	06/2052	€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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