



# Residential Mortgage Pandbrieven Programme

## Reporting Date

Reporting Date	1/10/2021	Portfolio Cut-off Date	30/09/2021
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## Contact Details

### Manager Funding & Capital Policy

Erwin De Smet	+32 3 285 58 46	erwin.desmet@argenta.be
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### Investor Relations

investor.relations@argenta.be

### Website

www.argenta.eu

## Remark

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

The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.



# Residential Mortgage Pandbrieven Programme

## Covered Bond Series

### Outstanding Series

ISIN	Issue Date	Maturity Date	Remaining Average Life *	Extended Maturity Date	Coupon Type	Coupon	Next Interest Payment Date	Day Count	Currency	Amount
BE6326767397	11/02/2021	11/02/2031	9,37	11/02/2032	Fixed	0,010%	11/02/2022	ACT/ACT	EUR	€500.000.000

### Totals

Total Outstanding (in EUR):	€500.000.000
Current Weighted Average Fixed Coupon:	0,010%
Weighted Remaining Average Life *:	9,37

\* 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	€500.000.000	(I)
Nominal Balance Residential Mortgage Loans	€618.004.301	(II)
Nominal Balance Public Finance Exposures	€2.500.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24,10%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577.606.854	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115,52%	
>>> Cover Test Royal Decree Art 5 § 1 (>85%)	PASS	
>>> Issuer Covenant Propsectus (>105%)	PASS	

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	€2.500.276	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116,02%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€66.671.657	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€66.551.657	
Total Interest Proceeds Public Finance Exposures	€120.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€620.504.301	(IX)
Total Principal Proceeds Residential Mortgage Loans	€618.004.301	
Total Principal Proceeds Public Finance Exposures	€2.500.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€500.000	(X)
Costs, Fees and expenses Covered Bonds	€77.493.133	(XI)
Principal Requirement Covered Bonds	€500.000.000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€109.182.824	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



# Residential Mortgage Pandbrieven Programme

## Test Summary

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21.076.314	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.477.747	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19.598.567	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2.628.707	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€50.000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2.578.707	



# 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	€618.004.301
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4.277
Number of Loans	6 746
Average Outstanding Balance per Borrower	€144.495
Average Outstanding Balance per Loan	€91.610
Weighted Average Original Loan to Initial Value	76,73%
Weighted Average Current Loan to Current Value	60,89%
Weighted Average Seasoning (in months)	37,27
Weighted Average Remaining Maturity (in months, at 0% CPR)	218,98
Weighted Average Initial Maturity (in months, at 0% CPR)	255,57
Weighted Remaining Average Life (in months, at 0% CPR)	116,00
Weighted Remaining Average Life (in months, at 2% CPR)	101,84
Weighted Remaining Average Life (in months, at 5% CPR)	84,89
Weighted Remaining Average Life (in months, at 10% CPR)	64,70
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	97,31
Percentage of Fixed Rate Loans	35,74%
Percentage of Resettable Rate Loans	64,26%
Weighted Average Interest Rate	1,64%
Weighted Average Interest Rate Fixed Rate Loans	1,66%
Weighted average interest rate Resettable Rate Loans	1,63%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€5.780.895
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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	Mark-to-Market Value	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0,800%	1,60%	NR	AA-	NR	EUR	€2.500.000	€2.671.450	€2.500.276

### 4. Derivatives

None

## Stratification Tables

### 1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	203.992.227 €	33,01%	2.129	31,56%
Brabant Wallon	9.887.270 €	1,60%	86	1,27%
Brussels	25.015.478 €	4,05%	241	3,57%
Hainaut	19.560.406 €	3,17%	227	3,36%
Liège	12.666.422 €	2,05%	174	2,58%
Limburg	67.322.023 €	10,89%	816	12,10%
Luxembourg	1.219.470 €	0,20%	13	0,19%
Namur	6.270.181 €	1,01%	72	1,07%
Oost-Vlaanderen	114.321.860 €	18,50%	1.266	18,77%
Vlaams-Brabant	95.761.088 €	15,50%	957	14,19%
West-Vlaanderen	61.987.876 €	10,03%	765	11,34%
<b>Grand Total</b>	<b>618.004.301 €</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

### 2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€152.234.905	24,63%	1.189	17,63%
12 - 24	€132.679.627	21,47%	1.155	17,12%
24 - 36	€67.733.204	10,96%	635	9,41%
36 - 48	€45.407.784	7,35%	407	6,03%
48 - 60	€58.063.747	9,40%	706	10,47%
60 - 72	€74.249.615	12,01%	1.098	16,28%
72 - 84	€42.276.695	6,84%	764	11,33%
84 - 96	€27.335.585	4,42%	425	6,30%
96 - 108	€18.023.138	2,92%	367	5,44%
108 - 120	€0	0,00%	0	0,00%
120 - 132	€0	0,00%	0	0,00%
132 - 144	€0	0,00%	0	0,00%
144 - 156	€0	0,00%	0	0,00%
156 - 168	€0	0,00%	0	0,00%
168 - 180	€0	0,00%	0	0,00%
180 - 192	€0	0,00%	0	0,00%
192 - 204	€0	0,00%	0	0,00%
204 - 216	€0	0,00%	0	0,00%
216 - 228	€0	0,00%	0	0,00%
228 - 240	€0	0,00%	0	0,00%
>240	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 3. Remaining Term to Maturity (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€60.304	0,01%	34	0,50%
12 - 24	€650.885	0,11%	77	1,14%
24 - 36	€922.010	0,15%	72	1,07%
36 - 48	€2.696.495	0,44%	143	2,12%
48 - 60	€3.640.229	0,59%	167	2,48%
60 - 72	€4.340.745	0,70%	151	2,24%
72 - 84	€5.074.692	0,82%	156	2,31%
84 - 96	€8.080.920	1,31%	215	3,19%
96 - 108	€11.794.299	1,91%	266	3,94%
108 - 120	€14.366.594	2,32%	263	3,90%
120 - 132	€9.818.358	1,59%	170	2,52%
132 - 144	€13.818.891	2,24%	229	3,39%
144 - 156	€18.365.127	2,97%	284	4,21%
156 - 168	€26.677.253	4,32%	372	5,51%
168 - 180	€36.071.977	5,84%	437	6,48%
180 - 192	€25.236.859	4,08%	282	4,18%
192 - 204	€26.059.676	4,22%	271	4,02%
204 - 216	€44.732.796	7,24%	452	6,70%
216 - 228	€50.297.889	8,14%	468	6,94%
228 - 240	€63.783.760	10,32%	537	7,96%
240 - 252	€33.065.780	5,35%	272	4,03%
252 - 264	€38.471.143	6,23%	280	4,15%
264 - 276	€39.057.367	6,32%	294	4,36%
276 - 288	€65.834.779	10,65%	415	6,15%
288 - 300	€74.890.517	12,12%	438	6,49%
300 - 312	€194.957	0,03%	1	0,01%
312 - 324	€0	0,00%	0	0,00%
324 - 336	€0	0,00%	0	0,00%
336 - 348	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 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	€421.514	0,07%	43	0,64%
60 - 72	€205.501	0,03%	15	0,22%
72 - 84	€627.214	0,10%	48	0,71%
84 - 96	€578.995	0,09%	26	0,39%
96 - 108	€857.378	0,14%	32	0,47%
108 - 120	€22.345.435	3,62%	743	11,01%
120 - 132	€1.869.693	0,30%	41	0,61%
132 - 144	€5.456.064	0,88%	108	1,60%
144 - 156	€6.137.367	0,99%	110	1,63%
156 - 168	€5.249.106	0,85%	91	1,35%
168 - 180	€51.358.065	8,31%	845	12,53%
180 - 192	€8.553.591	1,38%	111	1,65%
192 - 204	€12.031.114	1,95%	153	2,27%
204 - 216	€25.303.115	4,09%	290	4,30%
216 - 228	€7.892.828	1,28%	101	1,50%
228 - 240	€156.771.867	25,37%	1.619	24,00%
240 - 252	€4.631.817	0,75%	46	0,68%
252 - 264	€10.323.244	1,67%	102	1,51%
264 - 276	€14.052.764	2,27%	128	1,90%
276 - 288	€6.455.895	1,04%	60	0,89%
288 - 300	€243.063.260	39,33%	1.724	25,56%
300 - 312	€7.930.871	1,28%	63	0,93%
312 - 324	€6.382.229	1,03%	48	0,71%
324 - 336	€1.043.350	0,17%	14	0,21%
336 - 348	€7.108	0,00%	1	0,01%
348 - 360	€18.454.916	2,99%	184	2,73%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€27.265.576	4,41%	528	7,83%
2014	€30.400.110	4,92%	491	7,28%
2015	€44.555.551	7,21%	762	11,30%
2016	€85.629.572	13,86%	1.212	17,97%
2017	€42.346.841	6,85%	459	6,80%
2018	€44.029.004	7,12%	416	6,17%
2019	€118.923.377	19,24%	1.048	15,54%
2020	€136.365.185	22,07%	1.158	17,17%
2021	€88.489.083	14,32%	672	9,96%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 6. Outstanding Loan Balance by Borrower

	In EUR	In EUR (%)	In Number of Borrowers	In Number of Borrowers (%)
0 - 100k	€79.856.558	12,92%	1.434	33,53%
100k - 200k	€263.246.282	42,60%	1.786	41,76%
200k - 300k	€205.100.977	33,19%	854	19,97%
300k - 400k	€62.246.590	10,07%	186	4,35%
>400k	€7.553.894	1,22%	17	0,40%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>4.277</b>	<b>100,00%</b>

## 7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€0	0,00%	0	0,00%
0.5% - 1%	€50.984.019	8,25%	468	6,94%
1% - 1.5%	€188.188.756	30,45%	2.018	29,91%
1.5% - 2%	€261.424.383	42,30%	2.976	44,12%
2% - 2.5%	€105.105.606	17,01%	1.099	16,29%
2.5% - 3%	€10.823.879	1,75%	142	2,10%
3% - 3.5%	€991.816	0,16%	25	0,37%
3.5% - 4%	€226.187	0,04%	13	0,19%
4% - 4.5%	€259.655	0,04%	5	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%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€220.880.422	35,74%	2.561	37,96%
Fixed with Resets	€397.123.879	64,26%	4.185	62,04%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€13.070.633	2,11%	230	3,41%
2022	€46.610.575	7,54%	785	11,64%
2023	€24.239.368	3,92%	380	5,63%
2024	€10.993.066	1,78%	168	2,49%
2025	€7.813.110	1,26%	143	2,12%
2026	€15.101.565	2,44%	235	3,48%
2027	€5.863.303	0,95%	77	1,14%
2028	€4.960.209	0,80%	68	1,01%
2029	€5.597.230	0,91%	63	0,93%
2030	€11.330.232	1,83%	146	2,16%
2031	€14.640.970	2,37%	187	2,77%
2032	€1.747.087	0,28%	26	0,39%
2033	€4.537.087	0,73%	35	0,52%
2034	€12.279.295	1,99%	112	1,66%
2035	€27.953.107	4,52%	253	3,75%
2036	€20.736.628	3,36%	207	3,07%
2037	€7.396.886	1,20%	54	0,80%
2038	€16.234.004	2,63%	113	1,68%
2039	€41.307.193	6,68%	255	3,78%
2040	€59.583.911	9,64%	383	5,68%
2041	€41.027.955	6,64%	236	3,50%
2042	€2.153.186	0,35%	14	0,21%
2043	€492.351	0,08%	4	0,06%
2044	€1.454.928	0,24%	11	0,16%
Fixed	€220.880.422	35,74%	2.561	37,96%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€618.004.301	100,00%	6.746	100,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€614.386.844	99,41%	6.679	99,01%
Linear	€3.617.457	0,59%	67	0,99%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 12. Original Loan to Initial Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€873.563	0,14%	54	0,80%
10 - 20%	€5.551.281	0,90%	226	3,35%
20 - 30%	€11.947.098	1,93%	294	4,36%
30 - 40%	€20.375.403	3,30%	406	6,02%
40 - 50%	€32.724.974	5,30%	513	7,60%
50 - 60%	€54.108.258	8,76%	757	11,22%
60 - 70%	€82.417.638	13,34%	993	14,72%
70 - 80%	€130.172.374	21,06%	1.283	19,02%
80 - 90%	€100.816.568	16,31%	812	12,04%
90 - 100%	€155.796.849	25,21%	1.171	17,36%
100 - 110%	€13.856.836	2,24%	141	2,09%
110 - 120%	€9.363.459	1,52%	96	1,42%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 13. Current Loan to Current Value (LTV)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€7.196.128	1,16%	387	5,74%
10 - 20%	€20.271.818	3,28%	566	8,39%
20 - 30%	€34.446.749	5,57%	646	9,58%
30 - 40%	€48.526.014	7,85%	725	10,75%
40 - 50%	€79.495.582	12,86%	994	14,73%
50 - 60%	€93.809.369	15,18%	995	14,75%
60 - 70%	€108.623.609	17,58%	950	14,08%
70 - 80%	€95.690.916	15,48%	714	10,58%
80 - 90%	€78.254.315	12,66%	464	6,88%
90 - 100%	€51.093.235	8,27%	302	4,48%
100 - 110%	€276.801	0,04%	1	0,01%
110 - 120%	€319.765	0,05%	2	0,03%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 20%	€656.724	0,11%	55	0,82%
20 - 40%	€5.349.161	0,87%	241	3,57%
40 - 60%	€26.552.539	4,30%	677	10,04%
60 - 80%	€154.731.648	25,04%	1.910	28,31%
80 - 100%	€165.640.638	26,80%	1.597	23,67%
100 - 120%	€16.665.819	2,70%	278	4,12%
120 - 140%	€25.126.704	4,07%	370	5,48%
140 - 160%	€38.191.792	6,18%	419	6,21%
160 - 180%	€118.613.769	19,19%	806	11,95%
180 - 200%	€10.265.102	1,66%	80	1,19%
200 - 300%	€22.795.073	3,69%	138	2,05%
300 - 400%	€32.886.625	5,32%	173	2,56%
400 - 500%	€279.191	0,05%	1	0,01%
>500%	€249.516	0,04%	1	0,01%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 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	€531.551	0,09%	96	1,42%
12 - 24	€3.314.713	0,54%	212	3,14%
24 - 36	€8.003.283	1,30%	320	4,74%
36 - 48	€11.717.593	1,90%	338	5,01%
48 - 60	€24.605.157	3,98%	508	7,53%
60 - 72	€19.911.609	3,22%	345	5,11%
72 - 84	€39.989.851	6,47%	619	9,18%
84 - 96	€60.295.769	9,76%	733	10,87%
96 - 108	€44.758.833	7,24%	462	6,85%
108 - 120	€96.575.472	15,63%	907	13,45%
120 - 132	€79.556.776	12,87%	697	10,33%
132 - 144	€60.258.341	9,75%	437	6,48%
144 - 156	€132.998.800	21,52%	848	12,57%
156 - 168	€35.486.551	5,74%	224	3,32%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>

## 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	€50.300.870	8,14%	963	14,28%
12 - 24	€33.078.723	5,35%	563	8,35%
24 - 36	€19.218.638	3,11%	423	6,27%
36 - 48	€17.951.263	2,90%	371	5,50%
48 - 60	€24.810.140	4,01%	394	5,84%
60 - 72	€20.828.900	3,37%	298	4,42%
72 - 84	€32.729.663	5,30%	415	6,15%
84 - 96	€43.985.709	7,12%	497	7,37%
96 - 108	€46.651.920	7,55%	458	6,79%
108 - 120	€74.998.019	12,14%	674	9,99%
120 - 132	€70.485.440	11,41%	562	8,33%
132 - 144	€78.848.671	12,76%	494	7,32%
144 - 156	€100.616.612	16,28%	610	9,04%
156 - 168	€3.499.734	0,57%	24	0,36%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>



# 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	€618.004.301	100,00%	6.746	100,00%
<b>Grand Total</b>	<b>€618.004.301</b>	<b>100,00%</b>	<b>6.746</b>	<b>100,00%</b>



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1	10/2021	€500.000.000	€615.145.653	€614.110.890	€612.521.861	€609.768.289
2	11/2021	€500.000.000	€612.284.586	€610.226.419	€607.072.547	€601.626.667
3	12/2021	€500.000.000	€609.419.492	€606.349.271	€601.654.601	€593.576.869
4	01/2022	€500.000.000	€606.554.843	€602.483.883	€596.272.266	€585.622.262
5	02/2022	€500.000.000	€603.686.359	€598.625.979	€590.921.146	€577.757.699
6	03/2022	€500.000.000	€600.814.279	€594.775.791	€585.601.322	€569.982.472
7	04/2022	€500.000.000	€597.937.946	€590.932.659	€580.312.001	€562.295.031
8	05/2022	€500.000.000	€595.058.260	€587.097.465	€575.053.907	€554.695.311
9	06/2022	€500.000.000	€592.176.340	€583.271.301	€569.827.961	€547.183.425
10	07/2022	€500.000.000	€589.290.094	€579.452.095	€564.631.988	€539.756.522
11	08/2022	€500.000.000	€586.400.736	€575.641.032	€559.467.004	€532.414.826
12	09/2022	€500.000.000	€583.507.442	€571.837.293	€554.332.070	€525.156.698
13	10/2022	€500.000.000	€580.610.435	€568.041.090	€549.227.249	€517.981.468
14	11/2022	€500.000.000	€577.710.079	€564.252.770	€544.152.736	€510.888.592
15	12/2022	€500.000.000	€574.806.692	€560.472.631	€539.108.677	€503.877.484
16	01/2023	€500.000.000	€571.899.495	€556.699.905	€534.094.190	€496.946.602
17	02/2023	€500.000.000	€568.993.798	€552.939.743	€529.114.065	€490.099.682
18	03/2023	€500.000.000	€566.084.968	€549.187.617	€524.163.808	€483.331.819
19	04/2023	€500.000.000	€563.174.844	€545.445.296	€519.244.960	€476.643.733
20	05/2023	€500.000.000	€560.261.658	€541.711.050	€514.355.724	€470.033.074
21	06/2023	€500.000.000	€557.350.742	€537.990.016	€509.500.827	€463.503.455
22	07/2023	€500.000.000	€554.438.274	€534.278.472	€504.676.574	€457.050.797
23	08/2023	€500.000.000	€551.526.461	€530.578.522	€499.884.799	€450.676.068
24	09/2023	€500.000.000	€548.615.963	€526.890.771	€495.125.907	€444.378.930
25	10/2023	€500.000.000	€545.705.511	€523.213.970	€490.398.558	€438.157.485
26	11/2023	€500.000.000	€542.793.972	€519.547.006	€485.701.555	€432.009.987
27	12/2023	€500.000.000	€539.879.937	€515.888.514	€481.033.475	€425.934.516
28	01/2024	€500.000.000	€536.966.164	€512.241.110	€476.396.614	€419.932.456
29	02/2024	€500.000.000	€534.051.050	€508.603.241	€471.789.372	€414.001.745
30	03/2024	€500.000.000	€531.134.391	€504.974.691	€467.211.406	€408.141.444
31	04/2024	€500.000.000	€528.215.140	€501.354.450	€462.661.639	€402.349.989
32	05/2024	€500.000.000	€525.297.248	€497.746.247	€458.143.371	€396.629.626
33	06/2024	€500.000.000	€522.378.903	€494.148.336	€453.654.834	€390.978.188
34	07/2024	€500.000.000	€519.459.084	€490.559.729	€449.194.980	€385.394.154
35	08/2024	€500.000.000	€516.540.111	€486.982.594	€444.765.645	€379.878.491
36	09/2024	€500.000.000	€513.620.591	€483.415.591	€440.365.454	€374.429.411
37	10/2024	€500.000.000	€510.700.644	€479.858.809	€435.994.344	€369.046.261
38	11/2024	€500.000.000	€507.779.576	€476.311.574	€431.651.557	€363.727.811
39	12/2024	€500.000.000	€504.860.643	€472.776.915	€427.339.693	€358.475.659
40	01/2025	€500.000.000	€501.949.253	€469.259.850	€423.063.115	€353.292.846
41	02/2025	€500.000.000	€499.037.816	€465.753.237	€418.815.206	€348.173.220
42	03/2025	€500.000.000	€496.126.454	€462.257.163	€414.595.900	€343.116.156
43	04/2025	€500.000.000	€493.216.828	€458.773.147	€410.406.412	€338.122.090
44	05/2025	€500.000.000	€490.307.053	€455.299.407	€406.244.998	€333.189.015
45	06/2025	€500.000.000	€487.397.907	€451.836.639	€402.112.136	€328.316.773
46	07/2025	€500.000.000	€484.492.558	€448.387.745	€398.010.257	€323.506.787
47	08/2025	€500.000.000	€481.590.730	€444.952.429	€393.938.934	€318.758.137
48	09/2025	€500.000.000	€478.696.483	€441.534.394	€389.901.277	€314.072.762
49	10/2025	€500.000.000	€475.804.511	€438.128.695	€385.892.742	€309.446.424
50	11/2025	€500.000.000	€472.915.425	€434.735.856	€381.913.639	€304.878.830



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	12/2025	€500.000.000	€470.029.809	€431.356.377	€377.964.250	€300.369.662
52	01/2026	€500.000.000	€467.146.318	€427.988.985	€374.043.306	€295.917.379
53	02/2026	€500.000.000	€464.265.430	€424.634.081	€370.151.008	€291.521.617
54	03/2026	€500.000.000	€461.384.684	€421.289.383	€366.285.222	€287.180.182
55	04/2026	€500.000.000	€458.504.645	€417.955.380	€362.446.239	€282.892.809
56	05/2026	€500.000.000	€455.625.548	€414.632.259	€358.634.082	€278.659.024
57	06/2026	€500.000.000	€452.752.213	€411.324.370	€354.852.367	€274.481.135
58	07/2026	€500.000.000	€449.882.951	€408.030.131	€351.099.568	€270.357.444
59	08/2026	€500.000.000	€447.014.744	€404.746.766	€347.373.145	€266.285.501
60	09/2026	€500.000.000	€444.151.160	€401.477.471	€343.675.701	€262.266.819
61	10/2026	€500.000.000	€441.292.036	€398.222.054	€340.006.915	€258.300.658
62	11/2026	€500.000.000	€438.436.692	€394.979.858	€336.366.074	€254.385.991
63	12/2026	€500.000.000	€435.584.858	€391.750.601	€332.752.787	€250.522.045
64	01/2027	€500.000.000	€432.735.107	€388.532.961	€329.165.789	€246.707.403
65	02/2027	€500.000.000	€429.884.181	€385.323.983	€325.602.447	€242.939.644
66	03/2027	€500.000.000	€427.034.143	€382.125.496	€322.064.183	€239.219.403
67	04/2027	€500.000.000	€424.186.593	€378.938.903	€318.552.047	€235.547.021
68	05/2027	€500.000.000	€421.340.478	€375.763.229	€315.065.087	€231.921.354
69	06/2027	€500.000.000	€418.502.533	€372.604.440	€311.608.160	€228.345.533
70	07/2027	€500.000.000	€415.663.112	€369.453.904	€308.173.896	€224.813.709
71	08/2027	€500.000.000	€412.825.817	€366.314.798	€304.764.829	€221.327.322
72	09/2027	€500.000.000	€409.988.129	€363.184.860	€301.378.949	€217.884.501
73	10/2027	€500.000.000	€407.148.252	€360.062.480	€298.014.805	€214.483.806
74	11/2027	€500.000.000	€404.311.038	€356.951.928	€294.675.818	€211.127.306
75	12/2027	€500.000.000	€401.473.289	€353.850.350	€291.359.504	€207.812.822
76	01/2028	€500.000.000	€398.639.561	€350.761.734	€288.069.025	€204.542.215
77	02/2028	€500.000.000	€395.809.407	€347.685.648	€284.803.887	€201.314.727
78	03/2028	€500.000.000	€392.981.568	€344.620.949	€281.563.021	€198.129.203
79	04/2028	€500.000.000	€390.158.511	€341.569.762	€278.348.031	€194.986.378
80	05/2028	€500.000.000	€387.334.088	€338.526.672	€275.154.375	€191.882.683
81	06/2028	€500.000.000	€384.512.314	€335.495.164	€271.984.772	€188.819.651
82	07/2028	€500.000.000	€381.698.583	€332.479.902	€268.842.866	€185.799.423
83	08/2028	€500.000.000	€378.884.920	€329.473.895	€265.722.863	€182.817.603
84	09/2028	€500.000.000	€376.073.717	€326.479.196	€262.626.303	€179.874.893
85	10/2028	€500.000.000	€373.263.297	€323.494.319	€259.551.868	€176.970.032
86	11/2028	€500.000.000	€370.463.097	€320.527.401	€256.505.958	€174.107.015
87	12/2028	€500.000.000	€367.665.627	€317.571.908	€253.483.193	€171.281.802
88	01/2029	€500.000.000	€364.874.487	€314.630.909	€250.485.891	€168.495.601
89	02/2029	€500.000.000	€362.085.491	€311.700.752	€247.511.013	€165.746.004
90	03/2029	€500.000.000	€359.295.487	€308.778.697	€244.556.270	€163.031.147
91	04/2029	€500.000.000	€356.510.031	€305.869.491	€241.625.311	€160.353.133
92	05/2029	€500.000.000	€353.727.510	€302.971.714	€238.716.888	€157.710.791
93	06/2029	€500.000.000	€350.947.283	€300.084.782	€235.830.421	€155.103.405
94	07/2029	€500.000.000	€348.176.444	€297.214.718	€232.970.515	€152.533.666
95	08/2029	€500.000.000	€345.413.681	€294.360.343	€230.136.097	€150.000.510
96	09/2029	€500.000.000	€342.655.477	€291.518.610	€227.324.645	€147.501.947
97	10/2029	€500.000.000	€339.906.012	€288.693.025	€224.538.761	€145.039.334
98	11/2029	€500.000.000	€337.165.985	€285.884.125	€221.778.716	€142.612.496
99	12/2029	€500.000.000	€334.433.489	€283.090.232	€219.043.062	€140.220.161
100	01/2030	€500.000.000	€331.719.181	€280.320.299	€216.338.574	€137.866.314



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	02/2030	€500.000.000	€329.005.002	€277.558.994	€213.653.254	€135.542.957
102	03/2030	€500.000.000	€326.292.735	€274.807.795	€210.988.143	€133.250.466
103	04/2030	€500.000.000	€323.582.913	€272.067.123	€208.343.454	€130.988.686
104	05/2030	€500.000.000	€320.879.103	€269.339.939	€205.721.341	€128.758.680
105	06/2030	€500.000.000	€318.181.439	€266.626.311	€203.121.731	€126.560.097
106	07/2030	€500.000.000	€315.491.615	€263.927.609	€200.545.537	€124.393.204
107	08/2030	€500.000.000	€312.808.610	€261.242.926	€197.991.940	€122.257.189
108	09/2030	€500.000.000	€310.129.042	€258.569.394	€195.458.645	€120.150.345
109	10/2030	€500.000.000	€307.457.110	€255.910.474	€192.948.151	€118.073.925
110	11/2030	€500.000.000	€304.796.527	€253.269.198	€190.462.609	€116.028.947
111	12/2030	€500.000.000	€302.149.537	€250.647.359	€188.003.217	€114.015.828
112	01/2031	€500.000.000	€299.511.252	€248.040.834	€185.566.734	€112.032.294
113	02/2031	€0	€296.877.200	€245.445.868	€183.150.227	€110.076.296
114	03/2031	€0	€294.249.402	€242.864.092	€180.754.800	€108.148.233
115	04/2031	€0	€291.632.302	€240.299.122	€178.383.019	€106.249.364
116	05/2031	€0	€289.017.037	€237.743.605	€176.029.300	€104.376.093
117	06/2031	€0	€286.408.909	€235.201.865	€173.696.743	€102.530.008
118	07/2031	€0	€283.807.298	€232.673.347	€171.384.817	€100.710.535
119	08/2031	€0	€281.215.942	€230.161.063	€169.095.619	€98.918.644
120	09/2031	€0	€278.626.166	€227.657.864	€166.823.778	€97.150.937
121	10/2031	€0	€276.042.967	€225.167.800	€164.572.162	€95.408.849
122	11/2031	€0	€273.466.621	€222.691.049	€162.340.786	€93.692.143
123	12/2031	€0	€270.892.069	€220.223.452	€160.126.512	€91.998.768
124	01/2032	€0	€268.324.522	€217.769.212	€157.932.297	€90.330.198
125	02/2032	€0	€265.756.880	€215.322.529	€155.753.831	€88.683.738
126	03/2032	€0	€263.192.962	€212.886.473	€153.593.249	€87.060.393
127	04/2032	€0	€260.632.060	€210.460.439	€151.450.017	€85.459.641
128	05/2032	€0	€258.071.958	€208.042.609	€149.322.736	€83.880.482
129	06/2032	€0	€255.515.345	€205.635.125	€147.212.858	€82.323.526
130	07/2032	€0	€252.964.682	€203.239.934	€145.121.675	€80.789.281
131	08/2032	€0	€250.411.636	€200.850.306	€143.044.291	€79.274.814
132	09/2032	€0	€247.858.063	€198.467.722	€140.981.689	€77.780.487
133	10/2032	€0	€245.306.254	€196.093.994	€138.935.079	€76.306.775
134	11/2032	€0	€242.759.005	€193.731.330	€136.905.935	€74.854.292
135	12/2032	€0	€240.212.342	€191.376.527	€134.891.901	€73.421.550
136	01/2033	€0	€237.665.639	€189.029.066	€132.892.537	€72.008.125
137	02/2033	€0	€235.121.751	€186.691.196	€130.909.340	€70.614.647
138	03/2033	€0	€232.584.885	€184.366.223	€128.944.538	€69.242.119
139	04/2033	€0	€230.052.972	€182.052.463	€126.996.848	€67.889.652
140	05/2033	€0	€227.526.811	€179.750.509	€125.066.590	€66.557.222
141	06/2033	€0	€225.013.705	€177.466.081	€123.157.633	€65.246.686
142	07/2033	€0	€222.511.001	€175.197.021	€121.268.354	€63.956.965
143	08/2033	€0	€220.018.691	€172.943.262	€119.398.592	€62.687.769
144	09/2033	€0	€217.529.704	€170.699.197	€117.544.370	€61.436.814
145	10/2033	€0	€215.049.792	€168.469.301	€115.708.676	€60.205.479
146	11/2033	€0	€212.576.235	€166.251.395	€113.889.908	€58.992.741
147	12/2033	€0	€210.117.025	€164.051.676	€112.092.204	€57.800.552
148	01/2034	€0	€207.671.192	€161.869.313	€110.314.869	€56.628.345
149	02/2034	€0	€205.231.265	€159.698.423	€108.553.781	€55.473.813
150	03/2034	€0	€202.798.728	€157.540.120	€106.809.601	€54.337.117

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	04/2034	€0	€200.368.619	€155.390.510	€105.079.599	€53.216.701
152	05/2034	€0	€197.942.605	€153.250.855	€103.364.549	€52.112.799
153	06/2034	€0	€195.523.149	€151.123.028	€101.665.629	€51.025.842
154	07/2034	€0	€193.111.644	€149.008.062	€99.983.437	€49.955.963
155	08/2034	€0	€190.707.600	€146.905.531	€98.317.593	€48.902.803
156	09/2034	€0	€188.313.159	€144.817.036	€96.669.070	€47.866.679
157	10/2034	€0	€185.929.661	€142.743.552	€95.038.414	€46.847.689
158	11/2034	€0	€183.565.429	€140.691.402	€93.429.716	€45.847.670
159	12/2034	€0	€181.222.284	€138.661.886	€91.843.699	€44.866.774
160	01/2035	€0	€178.901.283	€136.655.714	€90.280.688	€43.904.959
161	02/2035	€0	€176.587.428	€134.661.349	€88.732.929	€42.958.270
162	03/2035	€0	€174.277.791	€132.676.519	€87.198.842	€42.025.794
163	04/2035	€0	€171.972.446	€130.701.247	€85.678.366	€41.107.363
164	05/2035	€0	€169.668.258	€128.733.122	€84.169.848	€40.202.053
165	06/2035	€0	€167.372.876	€126.777.919	€82.676.989	€39.311.497
166	07/2035	€0	€165.096.010	€124.842.931	€81.204.441	€38.437.750
167	08/2035	€0	€162.834.464	€122.925.660	€79.750.455	€37.579.810
168	09/2035	€0	€160.586.967	€121.025.074	€78.314.246	€36.737.147
169	10/2035	€0	€158.355.388	€119.142.509	€76.896.567	€35.909.954
170	11/2035	€0	€156.140.674	€117.278.604	€75.497.712	€35.098.207
171	12/2035	€0	€153.949.437	€115.438.237	€74.120.695	€34.303.139
172	01/2036	€0	€151.773.983	€113.615.544	€72.761.617	€33.522.775
173	02/2036	€0	€149.609.484	€111.806.842	€71.418.014	€32.755.832
174	03/2036	€0	€147.462.006	€110.016.604	€70.092.639	€32.003.430
175	04/2036	€0	€145.334.273	€108.246.779	€68.786.617	€31.265.927
176	05/2036	€0	€143.224.200	€106.495.727	€67.498.784	€30.542.638
177	06/2036	€0	€141.131.324	€104.763.026	€66.228.755	€29.833.241
178	07/2036	€0	€139.055.335	€103.048.367	€64.976.224	€29.137.450
179	08/2036	€0	€136.993.507	€101.349.656	€63.739.761	€28.454.486
180	09/2036	€0	€134.944.393	€99.665.759	€62.518.554	€27.783.854
181	10/2036	€0	€132.914.188	€98.001.183	€61.315.328	€27.126.631
182	11/2036	€0	€130.899.102	€96.353.053	€60.128.174	€26.481.834
183	12/2036	€0	€128.907.915	€94.727.753	€58.960.962	€25.851.030
184	01/2037	€0	€126.928.689	€93.116.424	€57.808.062	€25.231.609
185	02/2037	€0	€124.954.157	€91.513.685	€56.666.052	€24.621.966
186	03/2037	€0	€122.985.866	€89.920.638	€55.535.551	€24.022.273
187	04/2037	€0	€121.020.525	€88.334.844	€54.414.989	€23.431.754
188	05/2037	€0	€119.063.940	€86.760.511	€53.306.897	€22.851.405
189	06/2037	€0	€117.124.946	€85.204.022	€52.215.109	€22.282.757
190	07/2037	€0	€115.186.819	€83.653.154	€51.132.050	€21.722.469
191	08/2037	€0	€113.251.847	€82.109.548	€50.058.674	€21.170.863
192	09/2037	€0	€111.321.660	€80.574.364	€48.995.632	€20.628.128
193	10/2037	€0	€109.392.706	€79.045.002	€47.941.286	€20.093.491
194	11/2037	€0	€107.470.083	€77.525.125	€46.897.807	€19.567.777
195	12/2037	€0	€105.554.661	€76.015.323	€45.865.486	€19.051.018
196	01/2038	€0	€103.654.180	€74.521.123	€44.847.583	€18.544.472
197	02/2038	€0	€101.760.067	€73.036.305	€43.840.272	€18.046.456
198	03/2038	€0	€99.875.830	€71.563.348	€42.844.974	€17.557.465
199	04/2038	€0	€98.003.392	€70.103.580	€41.862.410	€17.077.700
200	05/2038	€0	€96.145.552	€68.658.945	€40.893.657	€16.607.504



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	06/2038	€0	€94.301.048	€67.228.479	€39.938.055	€16.146.506
202	07/2038	€0	€92.470.085	€65.812.269	€38.995.571	€15.694.597
203	08/2038	€0	€90.648.052	€64.406.978	€38.064.150	€15.250.857
204	09/2038	€0	€88.834.153	€63.011.999	€37.143.366	€14.815.033
205	10/2038	€0	€87.030.869	€61.629.046	€36.234.164	€14.387.418
206	11/2038	€0	€85.252.629	€60.268.273	€35.342.424	€13.970.250
207	12/2038	€0	€83.485.726	€58.919.904	€34.462.313	€13.561.119
208	01/2039	€0	€81.727.044	€57.581.694	€33.592.445	€13.159.396
209	02/2039	€0	€79.976.200	€56.253.332	€32.732.579	€12.764.911
210	03/2039	€0	€78.240.620	€54.939.994	€31.885.658	€12.378.733
211	04/2039	€0	€76.517.570	€53.639.699	€31.050.450	€12.000.296
212	05/2039	€0	€74.808.394	€52.353.333	€30.227.393	€11.629.686
213	06/2039	€0	€73.116.243	€51.083.037	€29.417.642	€11.267.262
214	07/2039	€0	€71.458.587	€49.840.927	€28.628.069	€10.915.556
215	08/2039	€0	€69.830.253	€48.623.267	€27.856.393	€10.573.576
216	09/2039	€0	€68.229.622	€47.428.821	€27.101.783	€10.240.900
217	10/2039	€0	€66.654.996	€46.256.302	€26.363.389	€9.917.101
218	11/2039	€0	€65.099.969	€45.101.172	€25.638.520	€9.601.071
219	12/2039	€0	€63.566.834	€43.964.938	€24.927.939	€9.293.009
220	01/2040	€0	€62.094.642	€42.874.478	€24.246.751	€8.998.431
221	02/2040	€0	€60.634.998	€41.796.213	€23.575.800	€8.710.096
222	03/2040	€0	€59.177.879	€40.723.190	€22.911.108	€8.426.473
223	04/2040	€0	€57.729.444	€39.659.626	€22.255.005	€8.148.369
224	05/2040	€0	€56.288.899	€38.604.936	€21.607.112	€7.875.587
225	06/2040	€0	€54.866.084	€37.565.821	€20.971.117	€7.609.411
226	07/2040	€0	€53.468.299	€36.547.201	€20.349.681	€7.350.727
227	08/2040	€0	€52.087.860	€35.543.739	€19.739.738	€7.098.349
228	09/2040	€0	€50.728.292	€34.557.768	€19.142.504	€6.852.640
229	10/2040	€0	€49.392.287	€33.591.037	€18.558.859	€6.613.840
230	11/2040	€0	€48.083.798	€32.646.143	€17.990.140	€6.382.344
231	12/2040	€0	€46.810.822	€31.728.404	€17.439.164	€6.159.062
232	01/2041	€0	€45.567.989	€30.834.056	€16.903.744	€5.943.128
233	02/2041	€0	€44.340.817	€29.953.207	€16.378.358	€5.732.522
234	03/2041	€0	€43.132.044	€29.087.642	€15.863.914	€5.527.503
235	04/2041	€0	€41.953.290	€28.245.115	€15.364.554	€5.329.443
236	05/2041	€0	€40.794.237	€27.418.581	€14.876.350	€5.136.905
237	06/2041	€0	€39.663.266	€26.613.590	€14.402.228	€4.950.830
238	07/2041	€0	€38.561.798	€25.830.994	€13.942.547	€4.771.267
239	08/2041	€0	€37.479.243	€25.063.602	€13.493.334	€4.596.784
240	09/2041	€0	€36.418.594	€24.313.343	€13.055.553	€4.427.651
241	10/2041	€0	€35.373.111	€23.575.646	€12.626.675	€4.262.951
242	11/2041	€0	€34.346.861	€22.853.159	€12.208.053	€4.103.089
243	12/2041	€0	€33.329.120	€22.138.688	€11.795.785	€3.946.705
244	01/2042	€0	€32.334.668	€21.442.000	€11.395.019	€3.795.475
245	02/2042	€0	€31.352.520	€20.755.737	€11.001.774	€3.648.018
246	03/2042	€0	€30.383.567	€20.080.444	€10.616.287	€3.504.372
247	04/2042	€0	€29.423.909	€19.413.496	€10.237.123	€3.364.021
248	05/2042	€0	€28.471.248	€18.753.345	€9.863.424	€3.226.649
249	06/2042	€0	€27.524.608	€18.099.318	€9.494.803	€3.092.098
250	07/2042	€0	€26.585.476	€17.452.368	€9.131.726	€2.960.489

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	08/2042	€0	€25.652.162	€16.811.355	€8.773.564	€2.831.586
252	09/2042	€0	€24.729.992	€16.179.741	€8.422.086	€2.705.931
253	10/2042	€0	€23.814.071	€15.554.286	€8.075.566	€2.582.933
254	11/2042	€0	€22.911.483	€14.939.583	€7.736.351	€2.463.313
255	12/2042	€0	€22.013.764	€14.330.073	€7.401.520	€2.346.106
256	01/2043	€0	€21.132.196	€13.733.069	€7.074.812	€2.232.466
257	02/2043	€0	€20.264.353	€13.146.936	€6.755.331	€2.122.071
258	03/2043	€0	€19.407.483	€12.569.843	€6.442.089	€2.014.574
259	04/2043	€0	€18.574.489	€12.010.092	€6.139.288	€1.911.251
260	05/2043	€0	€17.756.943	€11.462.161	€5.844.037	€1.811.156
261	06/2043	€0	€16.956.744	€10.927.218	€5.556.878	€1.714.419
262	07/2043	€0	€16.176.728	€10.407.027	€5.278.648	€1.621.258
263	08/2043	€0	€15.407.212	€9.895.298	€5.006.102	€1.530.638
264	09/2043	€0	€14.647.041	€9.391.253	€4.738.809	€1.442.398
265	10/2043	€0	€13.900.526	€8.897.618	€4.478.104	€1.356.917
266	11/2043	€0	€13.163.761	€8.411.847	€4.222.665	€1.273.764
267	12/2043	€0	€12.437.232	€7.934.214	€3.972.592	€1.192.943
268	01/2044	€0	€11.731.953	€7.471.698	€3.731.334	€1.115.457
269	02/2044	€0	€11.038.694	€7.018.359	€3.495.869	€1.040.369
270	03/2044	€0	€10.355.918	€6.573.177	€3.265.651	€967.487
271	04/2044	€0	€9.677.500	€6.132.234	€3.038.701	€896.203
272	05/2044	€0	€9.006.667	€5.697.554	€2.815.999	€826.788
273	06/2044	€0	€8.342.599	€5.268.592	€2.597.248	€759.134
274	07/2044	€0	€7.705.547	€4.858.090	€2.388.686	€695.036
275	08/2044	€0	€7.087.754	€4.461.075	€2.187.801	€633.723
276	09/2044	€0	€6.490.748	€4.078.444	€1.994.976	€575.271
277	10/2044	€0	€5.915.999	€3.711.049	€1.810.567	€519.748
278	11/2044	€0	€5.366.548	€3.360.721	€1.635.405	€467.355
279	12/2044	€0	€4.841.646	€3.026.909	€1.469.152	€417.957
280	01/2045	€0	€4.405.491	€2.749.600	€1.331.103	€376.981
281	02/2045	€0	€3.971.294	€2.474.435	€1.194.794	€336.856
282	03/2045	€0	€3.545.883	€2.205.653	€1.062.256	€298.142
283	04/2045	€0	€3.129.659	€1.943.474	€933.567	€260.845
284	05/2045	€0	€2.722.485	€1.687.780	€808.644	€224.925
285	06/2045	€0	€2.332.741	€1.443.729	€689.925	€191.041
286	07/2045	€0	€1.970.969	€1.217.778	€580.442	€160.002
287	08/2045	€0	€1.628.180	€1.004.291	€477.447	€131.019
288	09/2045	€0	€1.313.206	€808.646	€383.442	€104.750
289	10/2045	€0	€1.034.684	€636.066	€300.828	€81.812
290	11/2045	€0	€795.016	€487.910	€230.160	€62.312
291	12/2045	€0	€595.147	€364.633	€171.562	€46.239
292	01/2046	€0	€433.307	€265.031	€124.376	€33.371
293	02/2046	€0	€299.800	€183.064	€85.687	€22.887
294	03/2046	€0	€187.658	€114.395	€53.407	€14.201
295	04/2046	€0	€99.317	€60.441	€28.145	€7.450
296	05/2046	€0	€41.866	€25.435	€11.813	€3.113
297	06/2046	€0	€3.875	€2.350	€1.089	€286
298	07/2046	€0	€1.591	€963	€445	€116
299	08/2046	€0	€796	€481	€222	€58
300	09/2046	€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	10/2046	€0	€0	€0	€0	€0
302	11/2046	€0	€0	€0	€0	€0
303	12/2046	€0	€0	€0	€0	€0
304	01/2047	€0	€0	€0	€0	€0
305	02/2047	€0	€0	€0	€0	€0
306	03/2047	€0	€0	€0	€0	€0
307	04/2047	€0	€0	€0	€0	€0
308	05/2047	€0	€0	€0	€0	€0
309	06/2047	€0	€0	€0	€0	€0
310	07/2047	€0	€0	€0	€0	€0
311	08/2047	€0	€0	€0	€0	€0
312	09/2047	€0	€0	€0	€0	€0
313	10/2047	€0	€0	€0	€0	€0
314	11/2047	€0	€0	€0	€0	€0
315	12/2047	€0	€0	€0	€0	€0
316	01/2048	€0	€0	€0	€0	€0
317	02/2048	€0	€0	€0	€0	€0
318	03/2048	€0	€0	€0	€0	€0
319	04/2048	€0	€0	€0	€0	€0
320	05/2048	€0	€0	€0	€0	€0
321	06/2048	€0	€0	€0	€0	€0
322	07/2048	€0	€0	€0	€0	€0
323	08/2048	€0	€0	€0	€0	€0
324	09/2048	€0	€0	€0	€0	€0
325	10/2048	€0	€0	€0	€0	€0
326	11/2048	€0	€0	€0	€0	€0
327	12/2048	€0	€0	€0	€0	€0
328	01/2049	€0	€0	€0	€0	€0
329	02/2049	€0	€0	€0	€0	€0
330	03/2049	€0	€0	€0	€0	€0
331	04/2049	€0	€0	€0	€0	€0
332	05/2049	€0	€0	€0	€0	€0
333	06/2049	€0	€0	€0	€0	€0
334	07/2049	€0	€0	€0	€0	€0
335	08/2049	€0	€0	€0	€0	€0
336	09/2049	€0	€0	€0	€0	€0
337	10/2049	€0	€0	€0	€0	€0
338	11/2049	€0	€0	€0	€0	€0
339	12/2049	€0	€0	€0	€0	€0
340	01/2050	€0	€0	€0	€0	€0
341	02/2050	€0	€0	€0	€0	€0
342	03/2050	€0	€0	€0	€0	€0
343	04/2050	€0	€0	€0	€0	€0
344	05/2050	€0	€0	€0	€0	€0
345	06/2050	€0	€0	€0	€0	€0
346	07/2050	€0	€0	€0	€0	€0
347	08/2050	€0	€0	€0	€0	€0
348	09/2050	€0	€0	€0	€0	€0
349	10/2050	€0	€0	€0	€0	€0
350	11/2050	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## Amortisation

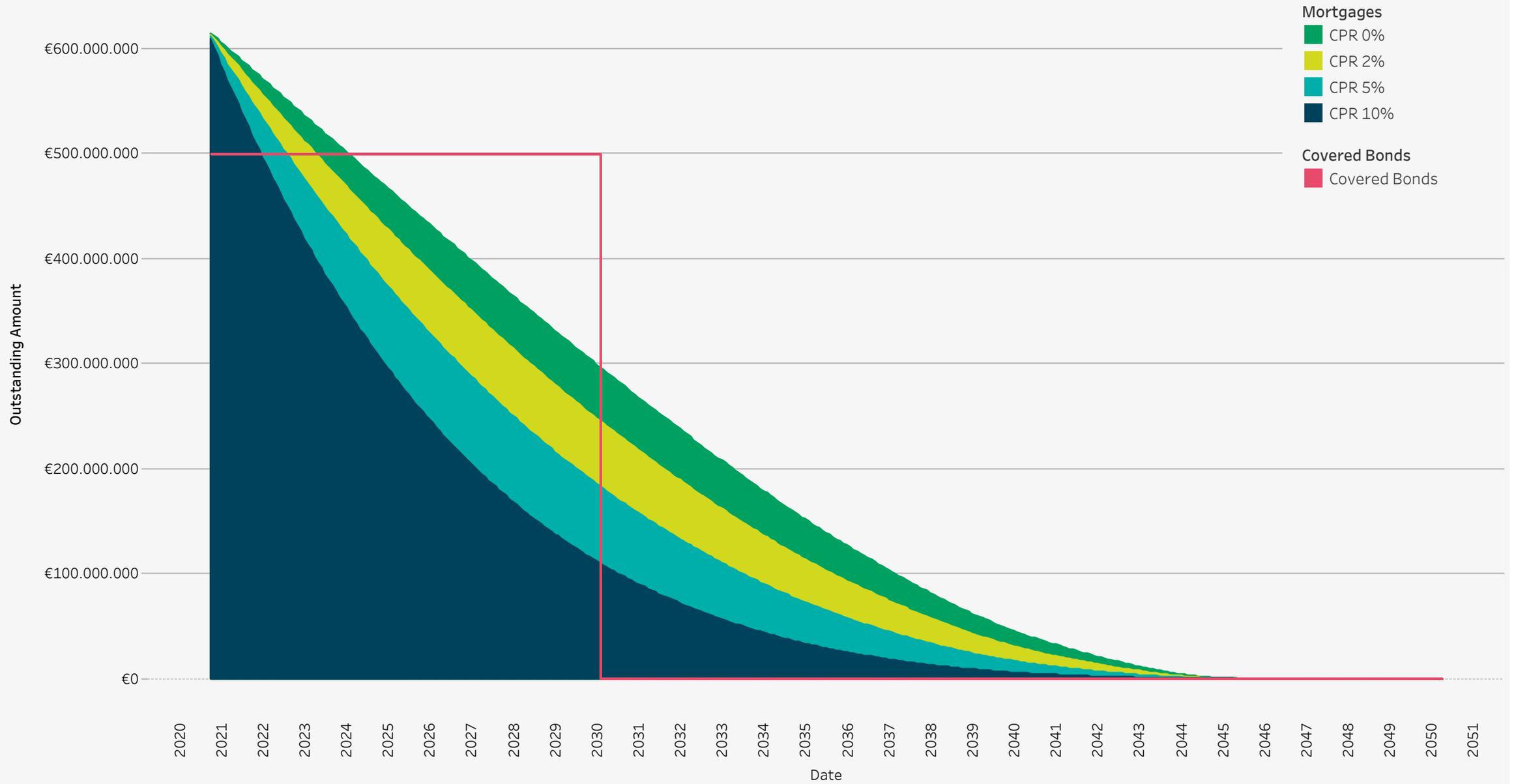
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	12/2050	€0	€0	€0	€0	€0
352	01/2051	€0	€0	€0	€0	€0
353	02/2051	€0	€0	€0	€0	€0
354	03/2051	€0	€0	€0	€0	€0
355	04/2051	€0	€0	€0	€0	€0
356	05/2051	€0	€0	€0	€0	€0
357	06/2051	€0				
358	07/2051	€0				
359	08/2051	€0				
360	09/2051	€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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