



# Residential Mortgage Pandbrieven Programme

## Reporting Date

Reporting Date	1/08/2021	Portfolio Cut-off Date	31/07/2021
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## Contact Details

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## 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	9.54	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 *:	9.54

\* 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	€608,615,790	(II)
Nominal Balance Public Finance Exposures	€2,500,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22.22%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577,551,120	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115.51%	
>>> 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)	€2,500,295	(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	€74,505,037	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€74,385,037	
Total Interest Proceeds Public Finance Exposures	€120,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€611,115,790	(IX)
Total Principal Proceeds Residential Mortgage Loans	€608,615,790	
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	€78,113,674	(XI)
Principal Requirement Covered Bonds	€500,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€107,007,152	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



# Residential Mortgage Pandbrieven Programme

## Test Summary

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21,353,119	(XIII)
Cumulative Cash Outflow Next 180 Days	€1,424,983	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19,928,136	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2,660,490	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2,660,490	



# 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	€608,615,790
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4,458
Number of Loans	7,033
Average Outstanding Balance per Borrower	€136,522
Average Outstanding Balance per Loan	€86,537
Weighted Average Original Loan to Initial Value	76.21%
Weighted Average Current Loan to Current Value	58.49%
Weighted Average Seasoning (in months)	41.59
Weighted Average Remaining Maturity (in months, at 0% CPR)	214.61
Weighted Average Initial Maturity (in months, at 0% CPR)	255.63
Weighted Remaining Average Life (in months, at 0% CPR)	113.91
Weighted Remaining Average Life (in months, at 2% CPR)	100.21
Weighted Remaining Average Life (in months, at 5% CPR)	83.73
Weighted Remaining Average Life (in months, at 10% CPR)	64.03
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92.29
Percentage of Fixed Rate Loans	36.11%
Percentage of Resettable Rate Loans	63.89%
Weighted Average Interest Rate	1.70%
Weighted Average Interest Rate Fixed Rate Loans	1.75%
Weighted average interest rate Resettable Rate Loans	1.67%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€8,627,099
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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	€2,703,750	€2,500,295

### 4. Derivatives

None

## Stratification Tables

### 1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	201,565,053 €	33.12%	2,219	31.55%
Brabant Wallon	9,069,425 €	1.49%	86	1.22%
Brussels	23,946,621 €	3.93%	244	3.47%
Hainaut	17,208,059 €	2.83%	233	3.31%
Liège	13,405,665 €	2.20%	186	2.64%
Limburg	65,885,882 €	10.83%	855	12.16%
Luxembourg	1,500,604 €	0.25%	15	0.21%
Namur	4,639,943 €	0.76%	62	0.88%
Oost-Vlaanderen	113,784,432 €	18.70%	1,317	18.73%
Vlaams-Brabant	96,415,312 €	15.84%	1,033	14.69%
West-Vlaanderen	61,194,794 €	10.05%	783	11.13%
<b>Grand Total</b>	<b>608,615,790 €</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>

### 2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€97,501,120	16.02%	740	10.52%
12 - 24	€143,316,162	23.55%	1,294	18.40%
24 - 36	€57,736,492	9.49%	557	7.92%
36 - 48	€49,772,521	8.18%	453	6.44%
48 - 60	€85,463,038	14.04%	1,101	15.65%
60 - 72	€79,961,218	13.14%	1,201	17.08%
72 - 84	€44,988,699	7.39%	802	11.40%
84 - 96	€33,258,792	5.46%	538	7.65%
96 - 108	€16,617,747	2.73%	347	4.93%
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>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	€100,513	0.02%	42	0.60%
12 - 24	€567,830	0.09%	74	1.05%
24 - 36	€1,130,573	0.19%	87	1.24%
36 - 48	€2,633,365	0.43%	150	2.13%
48 - 60	€4,234,912	0.70%	186	2.64%
60 - 72	€5,216,835	0.86%	185	2.63%
72 - 84	€5,914,627	0.97%	181	2.57%
84 - 96	€7,804,348	1.28%	212	3.01%
96 - 108	€13,840,132	2.27%	313	4.45%
108 - 120	€13,622,653	2.24%	260	3.70%
120 - 132	€13,421,004	2.21%	241	3.43%
132 - 144	€13,335,702	2.19%	223	3.17%
144 - 156	€19,145,209	3.15%	308	4.38%
156 - 168	€30,467,577	5.01%	431	6.13%
168 - 180	€34,160,233	5.61%	430	6.11%
180 - 192	€31,496,837	5.18%	385	5.47%
192 - 204	€24,335,533	4.00%	261	3.71%
204 - 216	€37,773,060	6.21%	389	5.53%
216 - 228	€58,123,129	9.55%	540	7.68%
228 - 240	€48,993,612	8.05%	422	6.00%
240 - 252	€43,920,647	7.22%	377	5.36%
252 - 264	€40,720,808	6.69%	291	4.14%
264 - 276	€37,832,837	6.22%	292	4.15%
276 - 288	€68,382,164	11.24%	451	6.41%
288 - 300	€50,811,979	8.35%	297	4.22%
300 - 312	€629,668	0.10%	5	0.07%
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>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	€296,873	0.05%	36	0.51%
60 - 72	€96,742	0.02%	13	0.18%
72 - 84	€594,337	0.10%	53	0.75%
84 - 96	€524,823	0.09%	26	0.37%
96 - 108	€674,295	0.11%	27	0.38%
108 - 120	€22,908,097	3.76%	821	11.67%
120 - 132	€1,826,703	0.30%	44	0.63%
132 - 144	€5,429,486	0.89%	112	1.59%
144 - 156	€5,812,479	0.96%	113	1.61%
156 - 168	€6,070,656	1.00%	108	1.54%
168 - 180	€53,197,561	8.74%	923	13.12%
180 - 192	€8,382,278	1.38%	114	1.62%
192 - 204	€11,017,774	1.81%	153	2.18%
204 - 216	€21,958,142	3.61%	261	3.71%
216 - 228	€8,193,097	1.35%	103	1.46%
228 - 240	€155,990,430	25.63%	1,710	24.31%
240 - 252	€4,745,413	0.78%	48	0.68%
252 - 264	€11,048,765	1.82%	112	1.59%
264 - 276	€13,630,969	2.24%	129	1.83%
276 - 288	€7,088,394	1.16%	70	1.00%
288 - 300	€229,598,141	37.72%	1,689	24.02%
300 - 312	€8,588,172	1.41%	68	0.97%
312 - 324	€6,405,054	1.05%	51	0.73%
324 - 336	€1,214,660	0.20%	16	0.23%
336 - 348	€68,912	0.01%	3	0.04%
348 - 360	€23,253,535	3.82%	230	3.27%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>



# Residential Mortgage Pandbrieven Programme

## 5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€33,081,052	5.44%	634	9.01%
2014	€36,777,480	6.04%	604	8.59%
2015	€54,298,202	8.92%	911	12.95%
2016	€105,726,113	17.37%	1,477	21.00%
2017	€48,235,954	7.93%	540	7.68%
2018	€49,524,241	8.14%	464	6.60%
2019	€130,285,706	21.41%	1,180	16.78%
2020	€126,666,495	20.81%	1,050	14.93%
2021	€24,020,545	3.95%	173	2.46%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	€91,443,172	15.02%	1,643	36.86%
100k - 200k	€271,235,975	44.57%	1,859	41.70%
200k - 300k	€191,161,818	31.41%	798	17.90%
300k - 400k	€46,645,518	7.66%	140	3.14%
>400k	€8,129,306	1.34%	18	0.40%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>4,458</b>	<b>100.00%</b>

## 7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€9,127	0.00%	1	0.01%
0.5% - 1%	€30,512,183	5.01%	295	4.19%
1% - 1.5%	€166,554,176	27.37%	1,928	27.41%
1.5% - 2%	€281,632,650	46.27%	3,321	47.22%
2% - 2.5%	€116,155,685	19.09%	1,273	18.10%
2.5% - 3%	€12,075,208	1.98%	164	2.33%
3% - 3.5%	€973,123	0.16%	27	0.38%
3.5% - 4%	€432,556	0.07%	18	0.26%
4% - 4.5%	€271,082	0.04%	6	0.09%
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>€608,615,790</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>

## 8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€219,793,821	36.11%	2,650	37.68%
Fixed with Resets	€388,821,969	63.89%	4,383	62.32%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>

## 9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€20,290,735	3.33%	342	4.86%
2022	€52,883,231	8.69%	902	12.83%
2023	€30,456,899	5.00%	466	6.63%
2024	€9,278,466	1.52%	155	2.20%
2025	€9,880,913	1.62%	171	2.43%
2026	€18,152,832	2.98%	288	4.09%
2027	€6,778,903	1.11%	81	1.15%
2028	€4,960,190	0.81%	61	0.87%
2029	€6,573,321	1.08%	77	1.09%
2030	€11,774,263	1.93%	145	2.06%
2031	€13,410,824	2.20%	175	2.49%
2032	€2,091,586	0.34%	33	0.47%
2033	€5,046,686	0.83%	39	0.55%
2034	€12,627,865	2.07%	121	1.72%
2035	€30,030,769	4.93%	269	3.82%
2036	€16,978,079	2.79%	182	2.59%
2037	€8,415,888	1.38%	63	0.90%
2038	€17,376,808	2.86%	116	1.65%
2039	€43,795,915	7.20%	282	4.01%
2040	€52,495,823	8.63%	330	4.69%
2041	€13,574,701	2.23%	70	1.00%
2042	€1,101,826	0.18%	6	0.09%
2043	€168,452	0.03%	1	0.01%
2044	€676,995	0.11%	8	0.11%
Fixed	€219,793,821	36.11%	2,650	37.68%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>

## 10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€608,615,790	100.00%	7,033	100.00%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>

## 11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€604,606,244	99.34%	6,951	98.83%
Linear	€4,009,546	0.66%	82	1.17%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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%	€934,345	0.15%	56	0.80%
10 - 20%	€6,203,661	1.02%	251	3.57%
20 - 30%	€12,219,428	2.01%	308	4.38%
30 - 40%	€21,246,193	3.49%	438	6.23%
40 - 50%	€37,157,425	6.11%	594	8.45%
50 - 60%	€51,923,107	8.53%	797	11.33%
60 - 70%	€81,478,811	13.39%	1,005	14.29%
70 - 80%	€124,127,565	20.40%	1,293	18.38%
80 - 90%	€95,158,749	15.64%	822	11.69%
90 - 100%	€156,734,511	25.75%	1,243	17.67%
100 - 110%	€13,441,897	2.21%	139	1.98%
110 - 120%	€7,990,096	1.31%	87	1.24%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</b>	<b>100.00%</b>



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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€8,379,745	1.38%	439	6.24%
10 - 20%	€21,994,716	3.61%	608	8.64%
20 - 30%	€38,849,639	6.38%	750	10.66%
30 - 40%	€55,552,663	9.13%	841	11.96%
40 - 50%	€84,362,065	13.86%	1,076	15.30%
50 - 60%	€97,448,109	16.01%	1,082	15.38%
60 - 70%	€109,297,127	17.96%	959	13.64%
70 - 80%	€81,909,205	13.46%	617	8.77%
80 - 90%	€72,380,922	11.89%	437	6.21%
90 - 100%	€37,816,437	6.21%	219	3.11%
100 - 110%	€303,478	0.05%	3	0.04%
110 - 120%	€321,685	0.05%	2	0.03%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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%	€612,459	0.10%	49	0.70%
20 - 40%	€5,567,314	0.91%	256	3.64%
40 - 60%	€29,718,402	4.88%	767	10.91%
60 - 80%	€177,017,619	29.09%	2,239	31.84%
80 - 100%	€146,094,159	24.00%	1,450	20.62%
100 - 120%	€17,846,941	2.93%	299	4.25%
120 - 140%	€29,056,643	4.77%	440	6.26%
140 - 160%	€38,364,595	6.30%	435	6.19%
160 - 180%	€113,899,175	18.71%	769	10.93%
180 - 200%	€6,473,087	1.06%	59	0.84%
200 - 300%	€20,485,233	3.37%	139	1.98%
300 - 400%	€23,225,721	3.82%	130	1.85%
>500%	€254,442	0.04%	1	0.01%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	€496,001	0.08%	98	1.39%
12 - 24	€3,627,038	0.60%	238	3.38%
24 - 36	€8,877,854	1.46%	358	5.09%
36 - 48	€12,855,161	2.11%	370	5.26%
48 - 60	€26,224,163	4.31%	571	8.12%
60 - 72	€21,982,189	3.61%	391	5.56%
72 - 84	€43,542,358	7.15%	678	9.64%
84 - 96	€58,922,276	9.68%	759	10.79%
96 - 108	€48,041,872	7.89%	520	7.39%
108 - 120	€95,658,385	15.72%	923	13.12%
120 - 132	€76,124,727	12.51%	692	9.84%
132 - 144	€63,393,902	10.42%	450	6.40%
144 - 156	€123,326,880	20.26%	822	11.69%
156 - 168	€25,542,984	4.20%	163	2.32%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	€53,323,192	8.76%	1,025	14.57%
12 - 24	€45,536,148	7.48%	767	10.91%
24 - 36	€21,291,210	3.50%	465	6.61%
36 - 48	€20,550,853	3.38%	434	6.17%
48 - 60	€26,854,052	4.41%	448	6.37%
60 - 72	€23,318,358	3.83%	322	4.58%
72 - 84	€32,912,815	5.41%	423	6.01%
84 - 96	€40,356,919	6.63%	475	6.75%
96 - 108	€49,114,411	8.07%	490	6.97%
108 - 120	€72,378,061	11.89%	665	9.46%
120 - 132	€60,938,957	10.01%	505	7.18%
132 - 144	€81,016,963	13.31%	520	7.39%
144 - 156	€79,579,300	13.08%	481	6.84%
156 - 168	€1,444,552	0.24%	13	0.18%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	€608,615,790	100.00%	7,033	100.00%
<b>Grand Total</b>	<b>€608,615,790</b>	<b>100.00%</b>	<b>7,033</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	07/2021	€500,000,000	€608,615,790	€608,615,790	€608,615,790	€608,615,790
2	08/2021	€500,000,000	€605,728,802	€604,709,880	€603,145,175	€600,433,756
3	09/2021	€500,000,000	€602,837,944	€600,811,531	€597,706,319	€592,344,460
4	10/2021	€500,000,000	€599,943,141	€596,920,662	€592,298,993	€584,346,867
5	11/2021	€500,000,000	€597,046,484	€593,039,340	€586,925,097	€576,442,043
6	12/2021	€500,000,000	€594,145,846	€589,165,439	€581,582,371	€568,626,956
7	01/2022	€500,000,000	€588,340,368	€581,447,523	€570,997,339	€553,269,562
8	02/2022	€500,000,000	€585,431,970	€577,599,957	€565,751,228	€545,721,974
9	03/2022	€500,000,000	€582,519,238	€573,759,421	€560,535,312	€538,260,059
10	04/2022	€500,000,000	€579,602,973	€569,926,696	€555,350,212	€530,883,664
11	05/2022	€500,000,000	€576,685,860	€566,104,411	€550,198,339	€523,594,332
12	06/2022	€500,000,000	€573,764,584	€562,289,293	€545,076,355	€516,388,126
13	07/2022	€500,000,000	€570,839,906	€558,482,079	€539,984,838	€509,264,861
14	08/2022	€500,000,000	€567,911,327	€554,682,272	€534,923,162	€502,223,224
15	09/2022	€500,000,000	€564,978,988	€550,890,003	€529,891,317	€495,262,486
16	10/2022	€500,000,000	€562,043,296	€547,105,658	€524,889,533	€488,382,152
17	11/2022	€500,000,000	€559,104,330	€543,329,304	€519,917,732	€481,581,443
18	12/2022	€500,000,000	€556,161,651	€539,560,506	€514,975,358	€474,859,143
19	01/2023	€500,000,000	€553,220,647	€535,804,471	€510,067,229	€468,218,986
20	02/2023	€500,000,000	€550,278,533	€532,058,473	€505,190,583	€461,657,703
21	03/2023	€500,000,000	€547,335,322	€528,322,502	€500,345,254	€455,174,441
22	04/2023	€500,000,000	€544,388,932	€524,594,532	€495,529,176	€448,766,629
23	05/2023	€500,000,000	€541,444,737	€520,879,720	€490,747,068	€442,437,857
24	06/2023	€500,000,000	€538,499,454	€517,174,876	€485,995,758	€436,184,558
25	07/2023	€500,000,000	€535,555,193	€513,482,002	€481,276,969	€430,007,598
26	08/2023	€500,000,000	€532,612,325	€509,801,422	€476,590,839	€423,906,409
27	09/2023	€500,000,000	€529,669,816	€506,132,115	€471,936,249	€417,879,312
28	10/2023	€500,000,000	€526,727,934	€502,474,308	€467,313,252	€411,925,686
29	11/2023	€500,000,000	€523,784,087	€498,825,504	€462,719,370	€406,042,692
30	12/2023	€500,000,000	€520,840,627	€495,187,921	€458,156,515	€400,231,371
31	01/2024	€500,000,000	€517,896,466	€491,560,499	€453,623,552	€394,490,089
32	02/2024	€500,000,000	€514,950,604	€487,942,268	€449,119,439	€388,817,315
33	03/2024	€500,000,000	€512,003,859	€484,333,984	€444,644,730	€383,212,913
34	04/2024	€500,000,000	€509,058,382	€480,737,655	€440,201,118	€377,677,723
35	05/2024	€500,000,000	€506,114,186	€477,153,263	€435,788,427	€372,210,965
36	06/2024	€500,000,000	€503,168,667	€473,578,324	€431,404,236	€366,809,958
37	07/2024	€500,000,000	€500,223,380	€470,014,280	€427,049,714	€361,475,103
38	08/2024	€500,000,000	€497,277,959	€466,460,762	€422,724,378	€356,205,393
39	09/2024	€500,000,000	€494,332,725	€462,918,043	€418,428,328	€351,000,324
40	10/2024	€500,000,000	€491,386,990	€459,385,454	€414,160,813	€345,858,685
41	11/2024	€500,000,000	€488,443,811	€455,865,826	€409,924,236	€340,781,899
42	12/2024	€500,000,000	€485,511,547	€452,366,909	€405,725,386	€335,774,991
43	01/2025	€500,000,000	€482,580,611	€448,879,708	€401,556,002	€330,830,490
44	02/2025	€500,000,000	€479,650,488	€445,403,715	€397,415,477	€325,947,328
45	03/2025	€500,000,000	€476,722,582	€441,940,200	€393,304,798	€321,125,752
46	04/2025	€500,000,000	€473,794,348	€438,486,775	€389,221,686	€316,363,348
47	05/2025	€500,000,000	€470,867,693	€435,045,175	€385,167,541	€311,660,710
48	06/2025	€500,000,000	€467,945,090	€431,617,652	€381,144,200	€307,018,773
49	07/2025	€500,000,000	€465,026,795	€428,204,395	€377,151,668	€302,436,979
50	08/2025	€500,000,000	€462,117,687	€424,809,845	€373,193,679	€297,917,751





# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	09/2025	€500,000,000	€459,210,297	€421,427,081	€369,263,975	€293,455,520
52	10/2025	€500,000,000	€456,305,618	€418,056,978	€365,363,174	€289,050,255
53	11/2025	€500,000,000	€453,405,600	€414,701,285	€361,492,649	€284,702,510
54	12/2025	€500,000,000	€450,510,269	€411,359,977	€357,652,215	€280,411,608
55	01/2026	€500,000,000	€447,617,864	€408,031,405	€353,840,278	€276,175,773
56	02/2026	€500,000,000	€444,725,695	€404,713,082	€350,054,539	€271,992,712
57	03/2026	€500,000,000	€441,834,005	€401,405,202	€346,295,033	€267,861,969
58	04/2026	€500,000,000	€438,945,566	€398,110,256	€342,563,767	€263,784,615
59	05/2026	€500,000,000	€436,062,161	€394,829,816	€338,861,942	€259,761,076
60	06/2026	€500,000,000	€433,183,004	€391,563,126	€335,188,751	€255,790,232
61	07/2026	€500,000,000	€430,306,391	€388,308,605	€331,542,690	€251,870,451
62	08/2026	€500,000,000	€427,438,387	€385,071,680	€327,928,239	€248,004,648
63	09/2026	€500,000,000	€424,574,591	€381,848,332	€324,341,804	€244,189,606
64	10/2026	€500,000,000	€421,717,183	€378,640,473	€320,784,857	€240,425,954
65	11/2026	€500,000,000	€418,863,339	€375,445,521	€317,255,052	€236,711,456
66	12/2026	€500,000,000	€416,012,592	€372,263,017	€313,751,858	€233,045,262
67	01/2027	€500,000,000	€413,159,095	€369,087,701	€310,270,711	€229,423,550
68	02/2027	€500,000,000	€410,307,998	€365,924,154	€306,815,347	€225,848,669
69	03/2027	€500,000,000	€407,458,942	€362,772,024	€303,385,335	€222,319,871
70	04/2027	€500,000,000	€404,611,017	€359,630,468	€299,979,839	€218,836,121
71	05/2027	€500,000,000	€401,770,860	€356,505,348	€296,603,610	€215,400,455
72	06/2027	€500,000,000	€398,930,473	€353,389,520	€293,250,556	€212,008,010
73	07/2027	€500,000,000	€396,091,792	€350,284,674	€289,921,957	€208,659,314
74	08/2027	€500,000,000	€393,253,078	€347,189,245	€286,616,395	€205,352,946
75	09/2027	€500,000,000	€390,411,837	€344,101,012	€283,331,924	€202,087,132
76	10/2027	€500,000,000	€387,572,268	€341,023,657	€280,071,464	€198,863,580
77	11/2027	€500,000,000	€384,731,829	€337,954,917	€276,833,037	€195,680,501
78	12/2027	€500,000,000	€381,897,273	€334,900,695	€273,621,357	€192,540,843
79	01/2028	€500,000,000	€379,066,853	€331,859,413	€270,434,987	€189,443,189
80	02/2028	€500,000,000	€376,238,695	€328,829,393	€267,272,429	€186,386,100
81	03/2028	€500,000,000	€373,417,200	€325,814,441	€264,136,643	€183,371,255
82	04/2028	€500,000,000	€370,596,478	€322,809,375	€261,023,289	€180,395,252
83	05/2028	€500,000,000	€367,780,281	€319,817,431	€257,934,861	€177,459,450
84	06/2028	€500,000,000	€364,973,806	€316,843,080	€254,874,821	€174,565,840
85	07/2028	€500,000,000	€362,168,200	€313,878,583	€251,836,796	€171,709,671
86	08/2028	€500,000,000	€359,365,271	€310,925,480	€248,821,904	€168,891,356
87	09/2028	€500,000,000	€356,564,399	€307,983,201	€245,829,568	€166,110,151
88	10/2028	€500,000,000	€353,776,043	€305,060,732	€242,866,823	€163,370,444
89	11/2028	€500,000,000	€350,990,344	€302,149,512	€239,926,697	€160,667,159
90	12/2028	€500,000,000	€348,214,541	€299,255,727	€237,013,969	€158,003,142
91	01/2029	€500,000,000	€345,440,776	€296,372,571	€234,123,104	€155,374,340
92	02/2029	€500,000,000	€342,665,748	€293,497,186	€231,251,736	€152,778,861
93	03/2029	€500,000,000	€339,895,790	€290,634,972	€228,404,011	€150,219,127
94	04/2029	€500,000,000	€337,128,518	€287,783,849	€225,578,168	€147,693,647
95	05/2029	€500,000,000	€334,364,175	€284,943,992	€222,774,228	€145,202,114
96	06/2029	€500,000,000	€331,605,501	€282,117,699	€219,993,865	€142,745,295
97	07/2029	€500,000,000	€328,855,769	€279,307,701	€217,239,073	€140,324,149
98	08/2029	€500,000,000	€326,110,989	€276,510,558	€214,507,037	€137,936,519
99	09/2029	€500,000,000	€323,376,666	€273,730,886	€211,801,203	€135,584,293
100	10/2029	€500,000,000	€320,653,128	€270,968,898	€209,121,583	€133,267,135

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	11/2029	€500,000,000	€317,938,335	€268,222,805	€206,466,648	€130,983,729
102	12/2029	€500,000,000	€315,247,648	€265,505,486	€203,846,144	€128,739,905
103	01/2030	€500,000,000	€312,556,777	€262,796,395	€201,244,119	€126,525,227
104	02/2030	€500,000,000	€309,867,679	€260,097,155	€198,661,720	€124,340,143
105	03/2030	€500,000,000	€307,182,526	€257,409,559	€196,100,208	€122,185,161
106	04/2030	€500,000,000	€304,503,688	€254,735,551	€193,560,946	€120,060,843
107	05/2030	€500,000,000	€301,832,834	€252,076,478	€191,044,832	€117,967,450
108	06/2030	€500,000,000	€299,171,943	€249,433,938	€188,552,940	€115,905,340
109	07/2030	€500,000,000	€296,520,302	€246,807,274	€186,084,635	€113,873,821
110	08/2030	€500,000,000	€293,874,852	€244,193,885	€183,637,824	€111,871,319
111	09/2030	€500,000,000	€291,237,182	€241,595,044	€181,213,342	€109,898,062
112	10/2030	€500,000,000	€288,611,161	€239,013,902	€178,813,418	€107,955,111
113	11/2030	€500,000,000	€285,996,174	€236,449,882	€176,437,477	€106,041,823
114	12/2030	€500,000,000	€283,390,128	€233,901,193	€174,084,044	€104,157,023
115	01/2031	€0	€280,788,320	€231,363,900	€171,750,070	€102,298,615
116	02/2031	€0	€278,192,242	€228,839,196	€169,436,329	€100,466,808
117	03/2031	€0	€275,602,207	€226,327,293	€167,142,865	€98,661,374
118	04/2031	€0	€273,014,569	€223,825,159	€164,867,332	€96,880,677
119	05/2031	€0	€270,431,314	€221,334,389	€162,610,804	€95,125,116
120	06/2031	€0	€267,850,079	€218,853,016	€160,371,737	€93,393,548
121	07/2031	€0	€265,281,342	€216,389,559	€158,156,262	€91,689,304
122	08/2031	€0	€262,717,457	€213,937,723	€155,959,650	€90,009,382
123	09/2031	€0	€260,160,325	€211,499,012	€153,782,891	€88,354,117
124	10/2031	€0	€257,610,874	€209,074,134	€151,626,385	€86,723,498
125	11/2031	€0	€255,064,976	€206,659,695	€149,487,559	€85,115,823
126	12/2031	€0	€252,528,359	€204,260,293	€147,369,636	€83,532,697
127	01/2032	€0	€249,991,379	€201,868,087	€145,266,851	€81,970,627
128	02/2032	€0	€247,457,795	€199,486,088	€143,181,287	€80,430,587
129	03/2032	€0	€244,928,057	€197,114,626	€141,113,088	€78,912,448
130	04/2032	€0	€242,400,925	€194,752,672	€139,061,421	€77,415,536
131	05/2032	€0	€239,877,460	€192,401,049	€137,026,784	€75,939,926
132	06/2032	€0	€237,361,028	€190,062,416	€135,010,975	€74,486,406
133	07/2032	€0	€234,844,633	€187,731,137	€133,009,889	€73,052,506
134	08/2032	€0	€232,328,678	€185,407,515	€131,023,666	€71,638,119
135	09/2032	€0	€229,819,418	€183,096,513	€129,055,727	€70,244,925
136	10/2032	€0	€227,312,976	€180,795,001	€127,103,767	€68,871,467
137	11/2032	€0	€224,808,328	€178,502,140	€125,167,109	€67,517,193
138	12/2032	€0	€222,304,835	€176,217,396	€123,245,301	€66,181,677
139	01/2033	€0	€219,804,727	€173,942,512	€121,339,478	€64,865,350
140	02/2033	€0	€217,314,037	€171,682,224	€119,452,848	€63,569,733
141	03/2033	€0	€214,828,027	€169,432,738	€117,582,666	€62,293,169
142	04/2033	€0	€212,347,524	€167,194,671	€115,729,266	€61,035,648
143	05/2033	€0	€209,877,052	€164,971,538	€113,894,980	€59,798,211
144	06/2033	€0	€207,419,245	€162,765,350	€112,081,081	€58,581,321
145	07/2033	€0	€204,974,636	€160,576,457	€110,287,685	€57,384,832
146	08/2033	€0	€202,535,383	€158,398,657	€108,510,418	€56,206,271
147	09/2033	€0	€200,106,563	€156,235,874	€106,751,872	€55,046,799
148	10/2033	€0	€197,685,369	€154,085,863	€105,010,403	€53,905,384
149	11/2033	€0	€195,277,922	€151,953,340	€103,289,120	€52,783,433
150	12/2033	€0	€192,884,374	€149,838,353	€101,587,930	€51,680,703

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	01/2034	€0	€190,498,370	€147,735,902	€99,903,330	€50,595,222
152	02/2034	€0	€188,118,863	€145,645,131	€98,234,645	€49,526,480
153	03/2034	€0	€185,743,233	€143,563,972	€96,580,393	€48,473,569
154	04/2034	€0	€183,373,360	€141,493,845	€94,941,447	€47,436,771
155	05/2034	€0	€181,007,439	€139,433,320	€93,316,762	€46,415,408
156	06/2034	€0	€178,648,894	€137,384,999	€91,707,995	€45,410,152
157	07/2034	€0	€176,301,440	€135,351,690	€90,116,925	€44,421,719
158	08/2034	€0	€173,967,216	€133,334,973	€88,544,492	€43,450,401
159	09/2034	€0	€171,644,781	€131,333,678	€86,989,808	€42,495,589
160	10/2034	€0	€169,348,796	€129,358,942	€85,460,124	€41,560,641
161	11/2034	€0	€167,075,807	€127,408,015	€83,953,461	€40,644,386
162	12/2034	€0	€164,829,866	€125,483,877	€82,471,630	€39,747,497
163	01/2035	€0	€162,591,417	€123,571,545	€81,004,645	€38,864,973
164	02/2035	€0	€160,359,400	€121,670,173	€79,551,864	€37,996,365
165	03/2035	€0	€158,133,971	€119,779,837	€78,113,258	€37,141,521
166	04/2035	€0	€155,913,309	€117,899,121	€76,687,820	€36,299,828
167	05/2035	€0	€153,707,670	€116,035,736	€75,280,480	€35,473,480
168	06/2035	€0	€151,521,842	€114,193,215	€73,893,411	€34,663,337
169	07/2035	€0	€149,354,680	€112,370,609	€72,525,869	€33,868,881
170	08/2035	€0	€147,202,322	€110,564,931	€71,175,808	€33,088,993
171	09/2035	€0	€145,068,173	€108,778,664	€69,844,710	€32,324,209
172	10/2035	€0	€142,953,281	€107,012,509	€68,532,904	€31,574,520
173	11/2035	€0	€140,858,325	€105,266,886	€67,240,535	€30,839,834
174	12/2035	€0	€138,782,732	€103,541,280	€65,967,148	€30,119,782
175	01/2036	€0	€136,711,168	€101,824,182	€64,705,307	€29,410,828
176	02/2036	€0	€134,651,966	€100,121,760	€63,458,857	€28,714,604
177	03/2036	€0	€132,609,178	€98,436,962	€62,229,565	€28,031,775
178	04/2036	€0	€130,580,172	€96,767,761	€61,016,044	€27,361,577
179	05/2036	€0	€128,569,231	€95,117,262	€59,820,149	€26,704,707
180	06/2036	€0	€126,570,669	€93,481,185	€58,639,081	€26,059,778
181	07/2036	€0	€124,591,329	€91,864,517	€57,475,867	€25,428,008
182	08/2036	€0	€122,629,420	€90,265,852	€56,329,516	€24,808,818
183	09/2036	€0	€120,686,967	€88,686,604	€55,200,798	€24,202,412
184	10/2036	€0	€118,761,005	€87,124,512	€54,088,194	€23,607,990
185	11/2036	€0	€116,862,639	€85,587,634	€52,996,591	€23,027,549
186	12/2036	€0	€114,977,154	€84,065,099	€51,919,134	€22,457,968
187	01/2037	€0	€113,096,539	€82,550,998	€50,852,093	€21,897,528
188	02/2037	€0	€111,221,795	€81,046,031	€49,795,838	€21,346,297
189	03/2037	€0	€109,354,556	€79,551,354	€48,751,015	€20,804,458
190	04/2037	€0	€107,498,064	€78,069,280	€47,718,970	€20,272,488
191	05/2037	€0	€105,657,350	€76,603,407	€46,701,816	€19,751,177
192	06/2037	€0	€103,816,561	€75,142,190	€45,692,437	€19,237,418
193	07/2037	€0	€101,979,294	€73,688,218	€44,692,363	€18,731,779
194	08/2037	€0	€100,147,494	€72,242,868	€43,702,375	€18,234,505
195	09/2037	€0	€98,317,353	€70,803,367	€42,720,740	€17,744,794
196	10/2037	€0	€96,494,023	€69,373,400	€41,749,630	€17,263,469
197	11/2037	€0	€94,677,983	€67,953,277	€40,789,168	€16,790,496
198	12/2037	€0	€92,878,676	€66,549,725	€39,843,318	€16,327,415
199	01/2038	€0	€91,083,972	€65,153,995	€38,906,762	€15,871,948
200	02/2038	€0	€89,297,459	€63,768,622	€37,980,953	€15,424,612



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	03/2038	€0	€87,525,315	€62,397,969	€37,068,420	€14,986,345
202	04/2038	€0	€85,766,525	€61,041,251	€36,168,612	€14,556,827
203	05/2038	€0	€84,021,132	€59,698,439	€35,281,430	€14,135,928
204	06/2038	€0	€82,287,228	€58,368,122	€34,405,963	€13,723,190
205	07/2038	€0	€80,562,571	€57,048,660	€33,541,173	€13,318,118
206	08/2038	€0	€78,849,849	€55,741,909	€32,688,081	€12,921,034
207	09/2038	€0	€77,148,679	€54,447,545	€31,846,425	€12,531,752
208	10/2038	€0	€75,477,222	€53,178,312	€31,023,567	€12,153,072
209	11/2038	€0	€73,818,360	€51,922,055	€30,212,304	€11,782,065
210	12/2038	€0	€72,166,861	€50,675,045	€29,410,398	€11,417,782
211	01/2039	€0	€70,528,701	€49,441,433	€28,620,197	€11,061,058
212	02/2039	€0	€68,909,196	€48,224,883	€27,843,738	€10,712,599
213	03/2039	€0	€67,297,493	€47,017,738	€27,076,522	€10,370,589
214	04/2039	€0	€65,698,887	€45,823,652	€26,320,591	€10,035,741
215	05/2039	€0	€64,111,863	€44,641,515	€25,575,237	€9,707,708
216	06/2039	€0	€62,555,305	€43,484,403	€24,847,863	€9,389,216
217	07/2039	€0	€61,026,332	€42,350,201	€24,137,139	€9,079,654
218	08/2039	€0	€59,522,820	€41,237,330	€23,442,054	€8,778,543
219	09/2039	€0	€58,050,553	€40,149,694	€22,764,712	€8,486,569
220	10/2039	€0	€56,601,020	€39,081,298	€22,101,599	€8,202,324
221	11/2039	€0	€55,177,392	€38,034,239	€21,453,800	€7,926,121
222	12/2039	€0	€53,818,448	€37,035,104	€20,836,169	€7,663,331
223	01/2040	€0	€52,473,027	€36,048,513	€20,228,629	€7,406,438
224	02/2040	€0	€51,131,965	€35,068,126	€19,627,566	€7,154,061
225	03/2040	€0	€49,803,724	€34,099,714	€19,036,163	€6,907,309
226	04/2040	€0	€48,484,389	€33,140,548	€18,452,837	€6,665,548
227	05/2040	€0	€47,180,898	€32,195,324	€17,880,146	€6,429,645
228	06/2040	€0	€45,907,799	€31,273,890	€17,323,473	€6,201,463
229	07/2040	€0	€44,655,458	€30,369,583	€16,779,024	€5,979,558
230	08/2040	€0	€43,431,457	€29,487,471	€16,249,506	€5,764,821
231	09/2040	€0	€42,241,001	€28,630,977	€15,736,698	€5,557,795
232	10/2040	€0	€41,083,922	€27,799,865	€15,240,350	€5,358,301
233	11/2040	€0	€39,951,172	€26,987,904	€14,756,936	€5,165,015
234	12/2040	€0	€38,833,130	€26,188,515	€14,282,778	€4,976,584
235	01/2041	€0	€37,721,119	€25,395,799	€13,814,606	€4,791,819
236	02/2041	€0	€36,622,861	€24,614,920	€13,355,183	€4,611,635
237	03/2041	€0	€35,543,355	€23,849,178	€12,906,237	€4,436,577
238	04/2041	€0	€34,474,378	€23,092,996	€12,464,684	€4,265,529
239	05/2041	€0	€33,414,320	€22,345,254	€12,029,874	€4,098,226
240	06/2041	€0	€32,367,237	€21,608,625	€11,603,199	€3,935,100
241	07/2041	€0	€31,341,177	€20,888,423	€11,187,448	€3,777,047
242	08/2041	€0	€30,340,817	€20,187,683	€10,784,168	€3,624,526
243	09/2041	€0	€29,361,795	€19,503,414	€10,391,676	€3,476,910
244	10/2041	€0	€28,406,340	€18,837,018	€10,010,642	€3,334,364
245	11/2041	€0	€27,464,523	€18,181,838	€9,637,454	€3,195,631
246	12/2041	€0	€26,549,254	€17,546,353	€9,276,544	€3,062,131
247	01/2042	€0	€25,648,443	€16,922,495	€8,923,568	€2,932,374
248	02/2042	€0	€24,761,035	€16,309,514	€8,578,078	€2,806,170
249	03/2042	€0	€23,882,349	€15,704,283	€8,238,381	€2,682,929
250	04/2042	€0	€23,013,082	€15,107,225	€7,904,661	€2,562,676



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	05/2042	€0	€22,153,642	€14,518,572	€7,576,999	€2,445,406
252	06/2042	€0	€21,300,727	€13,936,124	€7,254,210	€2,330,704
253	07/2042	€0	€20,454,233	€13,359,790	€6,936,215	€2,218,517
254	08/2042	€0	€19,621,286	€12,794,188	€6,625,375	€2,109,570
255	09/2042	€0	€18,794,451	€12,234,430	€6,319,115	€2,003,009
256	10/2042	€0	€17,986,744	€11,688,950	€6,021,751	€1,900,171
257	11/2042	€0	€17,184,664	€11,148,921	€5,728,685	€1,799,567
258	12/2042	€0	€16,396,453	€10,619,658	€5,442,612	€1,702,017
259	01/2043	€0	€15,624,617	€10,102,732	€5,164,289	€1,607,719
260	02/2043	€0	€14,863,464	€9,594,411	€4,891,756	€1,516,030
261	03/2043	€0	€14,126,789	€9,103,547	€4,629,477	€1,428,295
262	04/2043	€0	€13,407,181	€8,625,285	€4,374,914	€1,343,690
263	05/2043	€0	€12,705,416	€8,160,067	€4,128,237	€1,262,226
264	06/2043	€0	€12,027,602	€7,711,746	€3,891,333	€1,184,443
265	07/2043	€0	€11,362,387	€7,272,975	€3,660,434	€1,109,154
266	08/2043	€0	€10,710,254	€6,844,017	€3,435,630	€1,036,355
267	09/2043	€0	€10,071,012	€6,424,707	€3,216,795	€965,982
268	10/2043	€0	€9,443,661	€6,014,360	€3,003,546	€897,890
269	11/2043	€0	€8,828,416	€5,613,072	€2,795,891	€832,056
270	12/2043	€0	€8,231,746	€5,224,908	€2,595,811	€769,039
271	01/2044	€0	€7,647,189	€4,845,710	€2,401,190	€708,182
272	02/2044	€0	€7,076,104	€4,476,294	€2,212,395	€649,568
273	03/2044	€0	€6,511,663	€4,112,303	€2,027,234	€592,528
274	04/2044	€0	€5,957,330	€3,755,898	€1,846,747	€537,348
275	05/2044	€0	€5,414,267	€3,407,773	€1,671,241	€484,095
276	06/2044	€0	€4,899,192	€3,078,394	€1,505,800	€434,212
277	07/2044	€0	€4,407,102	€2,764,532	€1,348,775	€387,184
278	08/2044	€0	€3,941,251	€2,468,150	€1,201,059	€343,230
279	09/2044	€0	€3,501,361	€2,188,987	€1,062,456	€302,256
280	10/2044	€0	€3,089,805	€1,928,440	€933,574	€264,397
281	11/2044	€0	€2,705,197	€1,685,555	€813,879	€229,462
282	12/2044	€0	€2,411,392	€1,499,963	€722,391	€202,753
283	01/2045	€0	€2,120,198	€1,316,613	€632,448	€176,710
284	02/2045	€0	€1,835,809	€1,138,094	€545,280	€151,670
285	03/2045	€0	€1,560,237	€965,628	€461,452	€127,776
286	04/2045	€0	€1,295,163	€800,226	€381,420	€105,141
287	05/2045	€0	€1,048,750	€646,888	€307,535	€84,393
288	06/2045	€0	€830,930	€511,671	€242,623	€66,280
289	07/2045	€0	€633,567	€389,482	€184,206	€50,096
290	08/2045	€0	€463,751	€284,609	€134,258	€36,348
291	09/2045	€0	€331,018	€202,807	€95,422	€25,718
292	10/2045	€0	€237,880	€145,499	€68,281	€18,320
293	11/2045	€0	€161,942	€98,885	€46,285	€12,363
294	12/2045	€0	€106,874	€65,150	€30,416	€8,088
295	01/2046	€0	€66,949	€40,743	€18,972	€5,022
296	02/2046	€0	€37,368	€22,703	€10,544	€2,779
297	03/2046	€0	€18,069	€10,959	€5,077	€1,332
298	04/2046	€0	€10,347	€6,265	€2,895	€756
299	05/2046	€0	€4,346	€2,627	€1,211	€315
300	06/2046	€0	€1,590	€960	€441	€114



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	07/2046	€0	€796	€479	€220	€57
302	08/2046	€0	€0	€0	€0	€0
303	09/2046	€0	€0	€0	€0	€0
304	10/2046	€0	€0	€0	€0	€0
305	11/2046	€0	€0	€0	€0	€0
306	12/2046	€0	€0	€0	€0	€0
307	01/2047	€0	€0	€0	€0	€0
308	02/2047	€0	€0	€0	€0	€0
309	03/2047	€0	€0	€0	€0	€0
310	04/2047	€0	€0	€0	€0	€0
311	05/2047	€0	€0	€0	€0	€0
312	06/2047	€0	€0	€0	€0	€0
313	07/2047	€0	€0	€0	€0	€0
314	08/2047	€0	€0	€0	€0	€0
315	09/2047	€0	€0	€0	€0	€0
316	10/2047	€0	€0	€0	€0	€0
317	11/2047	€0	€0	€0	€0	€0
318	12/2047	€0	€0	€0	€0	€0
319	01/2048	€0	€0	€0	€0	€0
320	02/2048	€0	€0	€0	€0	€0
321	03/2048	€0	€0	€0	€0	€0
322	04/2048	€0	€0	€0	€0	€0
323	05/2048	€0	€0	€0	€0	€0
324	06/2048	€0	€0	€0	€0	€0
325	07/2048	€0	€0	€0	€0	€0
326	08/2048	€0	€0	€0	€0	€0
327	09/2048	€0	€0	€0	€0	€0
328	10/2048	€0	€0	€0	€0	€0
329	11/2048	€0	€0	€0	€0	€0
330	12/2048	€0	€0	€0	€0	€0
331	01/2049	€0	€0	€0	€0	€0
332	02/2049	€0	€0	€0	€0	€0
333	03/2049	€0	€0	€0	€0	€0
334	04/2049	€0	€0	€0	€0	€0
335	05/2049	€0	€0	€0	€0	€0
336	06/2049	€0	€0	€0	€0	€0
337	07/2049	€0	€0	€0	€0	€0
338	08/2049	€0	€0	€0	€0	€0
339	09/2049	€0	€0	€0	€0	€0
340	10/2049	€0	€0	€0	€0	€0
341	11/2049	€0	€0	€0	€0	€0
342	12/2049	€0	€0	€0	€0	€0
343	01/2050	€0	€0	€0	€0	€0
344	02/2050	€0	€0	€0	€0	€0
345	03/2050	€0	€0	€0	€0	€0
346	04/2050	€0	€0	€0	€0	€0
347	05/2050	€0	€0	€0	€0	€0
348	06/2050	€0	€0	€0	€0	€0
349	07/2050	€0	€0	€0	€0	€0
350	08/2050	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## Amortisation

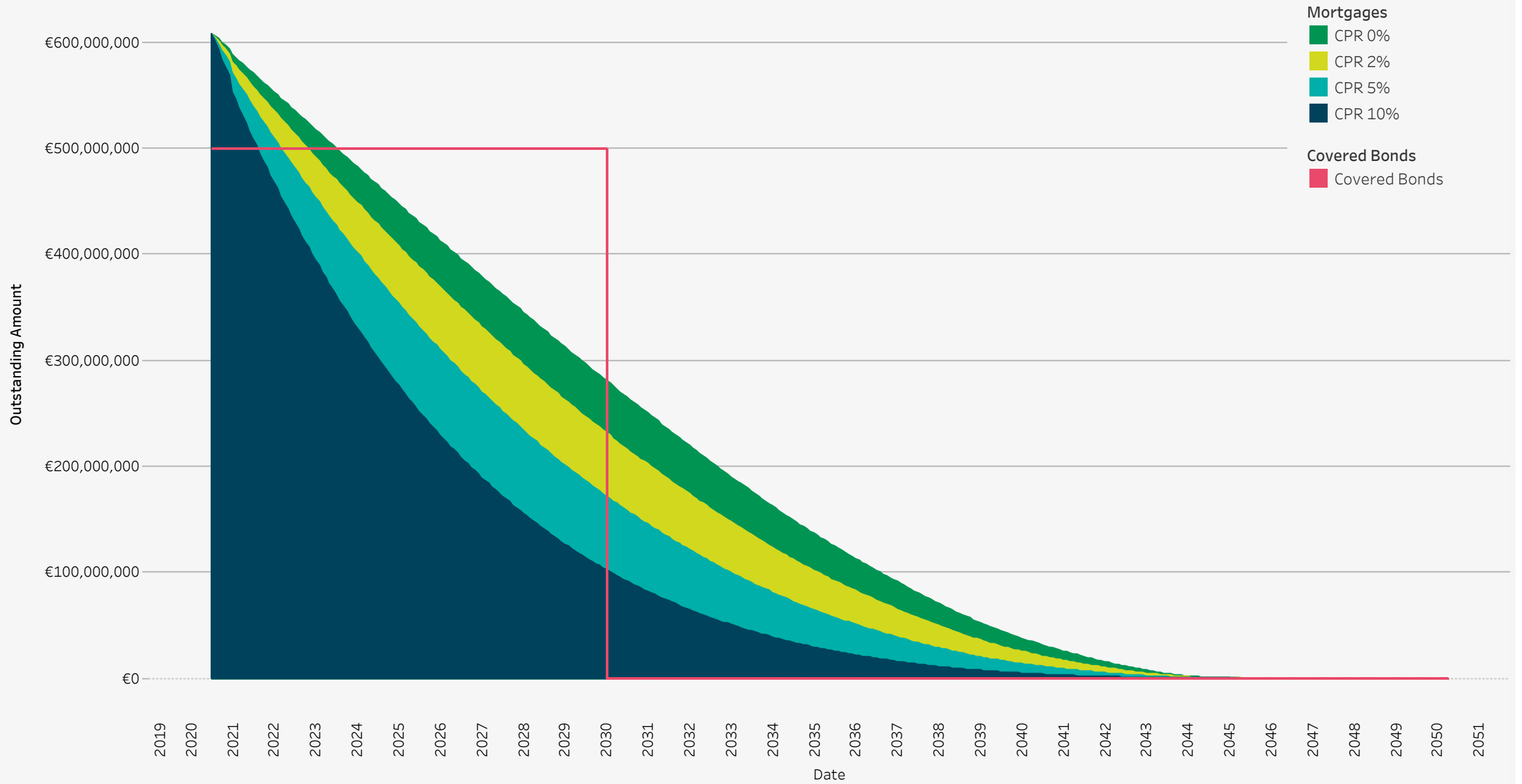
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	09/2050	€0	€0	€0	€0	€0
352	10/2050	€0	€0	€0	€0	€0
353	11/2050	€0	€0	€0	€0	€0
354	12/2050	€0	€0	€0	€0	€0
355	01/2051	€0	€0	€0	€0	€0
356	02/2051	€0	€0	€0	€0	€0
357	03/2051	€0	€0	€0	€0	€0
358	04/2051	€0	€0	€0	€0	€0
359	05/2051	€0	€0	€0	€0	€0
360	06/2051	€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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