



# Residential Mortgage Pandbrieven Programme

## Reporting Date

Reporting Date

1/05/2021

Portfolio Cut-off Date

30/04/2021

## 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

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	9,79	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 *:	9,79

\* 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	€607.402.154	(II)
Nominal Balance Public Finance Exposures	€2.500.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	21,98%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577.575.538	(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)	€2.500.295	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116,02%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€77.968.476	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€77.828.505	
Total Interest Proceeds Public Finance Exposures	€139.971	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€609.902.154	(IX)
Total Principal Proceeds Residential Mortgage Loans	€607.402.154	
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	€78.965.149	(XI)
Principal Requirement Covered Bonds	€500.000.000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€108.405.481	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

## Test Summary

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21.183.767	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.424.661	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19.759.106	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2.631.265	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2.631.265	



# 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	€607.402.154
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4.449
Number of Loans	7.046
Average Outstanding Balance per Borrower	€136.526
Average Outstanding Balance per Loan	€86.205
Weighted Average Original Loan to Initial Value	76,12%
Weighted Average Current Loan to Current Value	58,99%
Weighted Average Seasoning (in months)	40,67
Weighted Average Remaining Maturity (in months, at 0% CPR)	215,83
Weighted Average Initial Maturity (in months, at 0% CPR)	255,90
Weighted Remaining Average Life (in months, at 0% CPR)	114,65
Weighted Remaining Average Life (in months, at 2% CPR)	100,79
Weighted Remaining Average Life (in months, at 5% CPR)	84,15
Weighted Remaining Average Life (in months, at 10% CPR)	64,28
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92,00
Percentage of Fixed Rate Loans	35,80%
Percentage of Resettable Rate Loans	64,20%
Weighted Average Interest Rate	1,72%
Weighted Average Interest Rate Fixed Rate Loans	1,78%
Weighted average interest rate Resettable Rate Loans	1,68%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€8.735.386
---	------------



# 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	€2.674.050	€2.500.295

### 4. Derivatives

None

## Stratification Tables

### 1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	203.888.364 €	33,57%	2.240	31,79%
Brabant Wallon	8.935.019 €	1,47%	85	1,21%
Brussels	23.655.601 €	3,89%	241	3,42%
Hainaut	15.473.818 €	2,55%	219	3,11%
Liège	14.243.782 €	2,35%	201	2,85%
Limburg	67.528.550 €	11,12%	869	12,33%
Luxembourg	1.521.612 €	0,25%	15	0,21%
Namur	4.748.034 €	0,78%	63	0,89%
Oost-Vlaanderen	110.862.161 €	18,25%	1.297	18,41%
Vlaams-Brabant	95.325.059 €	15,69%	1.029	14,60%
West-Vlaanderen	61.220.155 €	10,08%	787	11,17%
<b>Grand Total</b>	<b>607.402.154 €</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>

### 2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€111.199.528	18,31%	849	12,05%
12 - 24	€135.026.963	22,23%	1.257	17,84%
24 - 36	€45.157.319	7,43%	421	5,98%
36 - 48	€48.844.260	8,04%	483	6,85%
48 - 60	€113.591.761	18,70%	1.477	20,96%
60 - 72	€69.346.808	11,42%	1.087	15,43%
72 - 84	€37.816.144	6,23%	659	9,35%
84 - 96	€36.726.088	6,05%	613	8,70%
96 - 108	€9.693.284	1,60%	200	2,84%
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>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	€73.387	0,01%	34	0,48%
12 - 24	€382.348	0,06%	60	0,85%
24 - 36	€1.147.997	0,19%	87	1,23%
36 - 48	€2.565.818	0,42%	151	2,14%
48 - 60	€3.893.593	0,64%	167	2,37%
60 - 72	€5.633.195	0,93%	199	2,82%
72 - 84	€5.442.116	0,90%	163	2,31%
84 - 96	€8.320.004	1,37%	224	3,18%
96 - 108	€12.695.611	2,09%	299	4,24%
108 - 120	€14.829.194	2,44%	298	4,23%
120 - 132	€13.529.091	2,23%	247	3,51%
132 - 144	€11.708.977	1,93%	193	2,74%
144 - 156	€20.216.447	3,33%	331	4,70%
156 - 168	€27.785.715	4,57%	403	5,72%
168 - 180	€32.064.633	5,28%	393	5,58%
180 - 192	€35.327.920	5,82%	438	6,22%
192 - 204	€23.712.059	3,90%	245	3,48%
204 - 216	€33.630.396	5,54%	360	5,11%
216 - 228	€58.851.276	9,69%	555	7,88%
228 - 240	€50.620.146	8,33%	436	6,19%
240 - 252	€46.151.437	7,60%	406	5,76%
252 - 264	€35.665.216	5,87%	258	3,66%
264 - 276	€40.017.754	6,59%	305	4,33%
276 - 288	€66.202.888	10,90%	441	6,26%
288 - 300	€54.578.054	8,99%	333	4,73%
300 - 312	€2.356.881	0,39%	20	0,28%
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>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	€300.941	0,05%	40	0,57%
60 - 72	€106.725	0,02%	13	0,18%
72 - 84	€474.495	0,08%	52	0,74%
84 - 96	€485.693	0,08%	25	0,35%
96 - 108	€574.667	0,09%	24	0,34%
108 - 120	€23.773.934	3,91%	829	11,77%
120 - 132	€1.713.231	0,28%	43	0,61%
132 - 144	€5.062.182	0,83%	111	1,58%
144 - 156	€5.240.273	0,86%	102	1,45%
156 - 168	€5.800.224	0,95%	110	1,56%
168 - 180	€54.121.148	8,91%	936	13,28%
180 - 192	€8.864.611	1,46%	120	1,70%
192 - 204	€11.511.041	1,90%	155	2,20%
204 - 216	€20.798.375	3,42%	250	3,55%
216 - 228	€7.403.393	1,22%	95	1,35%
228 - 240	€155.306.821	25,57%	1.689	23,97%
240 - 252	€4.562.981	0,75%	46	0,65%
252 - 264	€11.107.723	1,83%	116	1,65%
264 - 276	€13.884.374	2,29%	134	1,90%
276 - 288	€7.061.916	1,16%	70	0,99%
288 - 300	€226.665.465	37,32%	1.694	24,04%
300 - 312	€9.308.601	1,53%	74	1,05%
312 - 324	€6.814.649	1,12%	53	0,75%
324 - 336	€1.475.552	0,24%	18	0,26%
336 - 348	€69.466	0,01%	3	0,04%
348 - 360	€24.913.673	4,10%	244	3,46%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>

## 5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€35.026.969	5,77%	657	9,32%
2014	€39.989.714	6,58%	639	9,07%
2015	€58.348.643	9,61%	952	13,51%
2016	€111.136.130	18,30%	1.537	21,81%
2017	€51.352.752	8,45%	567	8,05%
2018	€51.648.637	8,50%	478	6,78%
2019	€130.431.252	21,47%	1.179	16,73%
2020	€124.743.801	20,54%	1.004	14,25%
2021	€4.724.256	0,78%	33	0,47%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	€91.115.766	15,00%	1.629	36,61%
100k - 200k	€271.854.067	44,76%	1.866	41,94%
200k - 300k	€192.769.382	31,74%	805	18,09%
300k - 400k	€43.991.780	7,24%	132	2,97%
>400k	€7.671.160	1,26%	17	0,38%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>4.449</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%	€25.170.445	4,14%	242	3,43%
1% - 1.5%	€159.889.181	26,32%	1.879	26,67%
1.5% - 2%	€286.655.384	47,19%	3.378	47,94%
2% - 2.5%	€121.067.560	19,93%	1.323	18,78%
2.5% - 3%	€12.713.230	2,09%	171	2,43%
3% - 3.5%	€1.090.889	0,18%	27	0,38%
3.5% - 4%	€540.065	0,09%	20	0,28%
4% - 4.5%	€275.400	0,05%	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>€607.402.154</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>

## 8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€217.441.883	35,80%	2.612	37,07%
Fixed with Resets	€389.960.272	64,20%	4.434	62,93%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>

## 9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€27.355.534	4,50%	462	6,56%
2022	€51.720.004	8,51%	868	12,32%
2023	€32.400.908	5,33%	486	6,90%
2024	€8.453.320	1,39%	141	2,00%
2025	€10.559.226	1,74%	177	2,51%
2026	€19.426.193	3,20%	298	4,23%
2027	€7.147.648	1,18%	86	1,22%
2028	€4.967.198	0,82%	58	0,82%
2029	€6.877.575	1,13%	80	1,14%
2030	€12.707.708	2,09%	151	2,14%
2031	€12.276.759	2,02%	162	2,30%
2032	€2.213.475	0,36%	35	0,50%
2033	€5.346.719	0,88%	43	0,61%
2034	€13.155.259	2,17%	123	1,75%
2035	€30.921.692	5,09%	271	3,85%
2036	€16.314.589	2,69%	176	2,50%
2037	€8.411.684	1,38%	61	0,87%
2038	€18.236.174	3,00%	119	1,69%
2039	€42.511.264	7,00%	276	3,92%
2040	€50.744.728	8,35%	310	4,40%
2041	€6.359.366	1,05%	38	0,54%
2042	€1.111.852	0,18%	6	0,09%
2043	€169.866	0,03%	1	0,01%
2044	€571.529	0,09%	6	0,09%
Fixed	€217.441.883	35,80%	2.612	37,07%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>

## 10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€607.402.154	100,00%	7.046	100,00%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>

## 11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€603.205.022	99,31%	6.964	98,84%
Linear	€4.197.133	0,69%	82	1,16%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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%	€988.183	0,16%	57	0,81%
10 - 20%	€6.308.995	1,04%	254	3,60%
20 - 30%	€11.788.038	1,94%	304	4,31%
30 - 40%	€21.281.221	3,50%	437	6,20%
40 - 50%	€37.129.581	6,11%	598	8,49%
50 - 60%	€51.947.889	8,55%	793	11,25%
60 - 70%	€81.771.948	13,46%	1.007	14,29%
70 - 80%	€125.105.266	20,60%	1.294	18,37%
80 - 90%	€93.117.686	15,33%	825	11,71%
90 - 100%	€157.534.403	25,94%	1.255	17,81%
100 - 110%	€12.734.728	2,10%	136	1,93%
110 - 120%	€7.694.216	1,27%	86	1,22%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</b>	<b>100,00%</b>



# Residential Mortgage Pandbrieven Programme

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€8.289.175	1,36%	420	5,96%
10 - 20%	€20.315.810	3,34%	567	8,05%
20 - 30%	€38.340.429	6,31%	775	11,00%
30 - 40%	€55.451.737	9,13%	845	11,99%
40 - 50%	€79.363.407	13,07%	1.018	14,45%
50 - 60%	€101.171.048	16,66%	1.126	15,98%
60 - 70%	€99.135.301	16,32%	897	12,73%
70 - 80%	€92.772.046	15,27%	700	9,93%
80 - 90%	€72.664.581	11,96%	466	6,61%
90 - 100%	€39.432.315	6,49%	229	3,25%
100 - 110%	€141.749	0,02%	1	0,01%
110 - 120%	€324.556	0,05%	2	0,03%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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%	€462.634	0,08%	36	0,51%
20 - 40%	€5.064.427	0,83%	238	3,38%
40 - 60%	€26.982.383	4,44%	720	10,22%
60 - 80%	€181.774.825	29,93%	2.319	32,91%
80 - 100%	€149.028.657	24,54%	1.475	20,93%
100 - 120%	€17.583.961	2,89%	305	4,33%
120 - 140%	€29.822.638	4,91%	449	6,37%
140 - 160%	€41.592.305	6,85%	466	6,61%
160 - 180%	€107.172.561	17,64%	733	10,40%
180 - 200%	€8.360.853	1,38%	63	0,89%
200 - 300%	€18.533.674	3,05%	132	1,87%
300 - 400%	€20.761.421	3,42%	109	1,55%
>500%	€261.815	0,04%	1	0,01%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	€372.647	0,06%	82	1,16%
12 - 24	€3.544.340	0,58%	238	3,38%
24 - 36	€8.968.304	1,48%	348	4,94%
36 - 48	€13.069.934	2,15%	379	5,38%
48 - 60	€25.489.699	4,20%	566	8,03%
60 - 72	€23.058.064	3,80%	407	5,78%
72 - 84	€36.757.052	6,05%	576	8,17%
84 - 96	€58.351.729	9,61%	770	10,93%
96 - 108	€52.934.943	8,71%	588	8,35%
108 - 120	€88.806.998	14,62%	876	12,43%
120 - 132	€77.516.206	12,76%	704	9,99%
132 - 144	€68.529.899	11,28%	495	7,03%
144 - 156	€116.789.852	19,23%	804	11,41%
156 - 168	€33.190.604	5,46%	212	3,01%
168 - 180	€21.884	0,00%	1	0,01%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	€45.551.860	7,50%	862	12,23%
12 - 24	€52.499.327	8,64%	908	12,89%
24 - 36	€27.876.541	4,59%	533	7,56%
36 - 48	€19.115.751	3,15%	417	5,92%
48 - 60	€28.936.185	4,76%	478	6,78%
60 - 72	€22.196.296	3,65%	313	4,44%
72 - 84	€30.445.904	5,01%	382	5,42%
84 - 96	€39.688.584	6,53%	468	6,64%
96 - 108	€48.684.832	8,02%	513	7,28%
108 - 120	€70.536.940	11,61%	632	8,97%
120 - 132	€52.513.660	8,65%	458	6,50%
132 - 144	€84.567.130	13,92%	550	7,81%
144 - 156	€81.927.139	13,49%	513	7,28%
156 - 168	€2.840.122	0,47%	18	0,26%
168 - 180	€21.884	0,00%	1	0,01%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	€607.402.154	100,00%	7.046	100,00%
<b>Grand Total</b>	<b>€607.402.154</b>	<b>100,00%</b>	<b>7.046</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	05/2021	€500.000.000	€604.549.866	€603.532.927	€601.971.268	€599.265.126
2	06/2021	€500.000.000	€601.697.101	€599.674.523	€596.575.188	€591.223.476
3	07/2021	€500.000.000	€598.841.185	€595.824.256	€591.211.076	€583.273.557
4	08/2021	€500.000.000	€595.981.338	€591.981.343	€585.878.008	€575.413.655
5	09/2021	€500.000.000	€593.117.616	€588.145.829	€580.575.884	€567.642.890
6	10/2021	€500.000.000	€590.249.940	€584.317.629	€575.304.478	€559.960.260
7	11/2021	€500.000.000	€587.379.145	€580.497.563	€570.064.451	€552.365.638
8	12/2021	€500.000.000	€584.504.238	€576.684.636	€564.854.684	€544.857.170
9	01/2022	€500.000.000	€581.628.630	€572.882.206	€559.678.315	€537.437.119
10	02/2022	€500.000.000	€578.749.046	€569.087.026	€554.532.017	€530.101.516
11	03/2022	€500.000.000	€575.865.641	€565.299.242	€549.415.792	€522.849.625
12	04/2022	€500.000.000	€572.977.770	€561.518.215	€544.328.882	€515.679.993
13	05/2022	€500.000.000	€570.086.308	€557.744.795	€539.271.973	€508.592.552
14	06/2022	€500.000.000	€567.193.893	€553.981.550	€534.247.402	€501.588.773
15	07/2022	€500.000.000	€564.297.297	€550.225.311	€529.251.962	€494.664.913
16	08/2022	€500.000.000	€561.397.302	€546.476.833	€524.286.242	€487.820.822
17	09/2022	€500.000.000	€558.493.429	€542.735.640	€519.349.648	€481.055.247
18	10/2022	€500.000.000	€555.585.827	€539.001.870	€514.442.176	€474.367.495
19	11/2022	€500.000.000	€552.674.998	€535.276.000	€509.564.143	€467.757.175
20	12/2022	€500.000.000	€549.761.471	€531.558.531	€504.715.887	€461.223.913
21	01/2023	€500.000.000	€546.844.368	€527.848.602	€499.896.450	€454.766.154
22	02/2023	€500.000.000	€543.929.032	€524.151.354	€495.110.553	€448.387.511
23	03/2023	€500.000.000	€541.012.685	€520.464.078	€490.355.471	€442.084.809
24	04/2023	€500.000.000	€538.095.386	€516.786.808	€485.631.086	€435.857.262
25	05/2023	€500.000.000	€535.174.992	€513.117.471	€480.935.301	€429.702.327
26	06/2023	€500.000.000	€532.256.820	€509.461.143	€476.272.727	€423.623.462
27	07/2023	€500.000.000	€529.337.852	€505.814.903	€471.640.469	€417.617.411
28	08/2023	€500.000.000	€526.419.885	€502.180.443	€467.039.950	€411.684.776
29	09/2023	€500.000.000	€523.503.292	€498.558.089	€462.471.311	€405.825.017
30	10/2023	€500.000.000	€520.587.024	€494.946.808	€457.933.433	€400.036.494
31	11/2023	€500.000.000	€517.671.347	€491.346.828	€453.426.371	€394.318.613
32	12/2023	€500.000.000	€514.753.654	€487.755.647	€448.947.667	€388.668.606
33	01/2024	€500.000.000	€511.836.444	€484.175.616	€444.499.340	€383.087.610
34	02/2024	€500.000.000	€508.918.543	€480.605.596	€440.080.194	€377.573.975
35	03/2024	€500.000.000	€505.998.809	€477.044.488	€435.689.082	€372.126.113
36	04/2024	€500.000.000	€503.078.161	€473.493.140	€431.326.638	€366.743.979
37	05/2024	€500.000.000	€500.158.705	€469.953.511	€426.994.500	€361.428.367
38	06/2024	€500.000.000	€497.240.534	€466.425.655	€422.692.564	€356.178.585
39	07/2024	€500.000.000	€494.321.028	€462.907.089	€418.418.427	€350.992.019
40	08/2024	€500.000.000	€491.401.741	€459.399.244	€414.173.246	€345.869.067
41	09/2024	€500.000.000	€488.482.297	€455.901.745	€409.956.536	€340.808.750
42	10/2024	€500.000.000	€485.563.277	€452.415.107	€405.768.614	€335.810.767
43	11/2024	€500.000.000	€482.644.236	€448.938.890	€401.608.944	€330.874.108
44	12/2024	€500.000.000	€479.727.835	€445.475.540	€397.479.564	€325.999.890
45	01/2025	€500.000.000	€476.822.250	€442.032.596	€393.387.026	€321.192.890
46	02/2025	€500.000.000	€473.917.950	€438.601.166	€389.323.225	€316.445.879
47	03/2025	€500.000.000	€471.014.421	€435.180.741	€385.287.564	€311.757.827
48	04/2025	€500.000.000	€468.113.047	€431.772.570	€381.281.003	€307.128.970
49	05/2025	€500.000.000	€465.211.308	€428.374.297	€377.301.314	€302.556.980
50	06/2025	€500.000.000	€462.310.943	€424.987.499	€373.349.748	€298.042.339





# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	07/2025	€500.000.000	€459.414.599	€421.614.573	€369.428.260	€293.586.078
52	08/2025	€500.000.000	€456.524.178	€418.257.218	€365.538.175	€289.188.704
53	09/2025	€500.000.000	€453.642.870	€414.918.301	€361.681.820	€284.851.497
54	10/2025	€500.000.000	€450.762.950	€411.590.699	€357.852.813	€280.568.884
55	11/2025	€500.000.000	€447.885.666	€408.275.523	€354.051.975	€276.341.005
56	12/2025	€500.000.000	€445.013.108	€404.974.636	€350.280.769	€272.168.492
57	01/2026	€500.000.000	€442.145.159	€401.687.885	€346.538.905	€268.050.606
58	02/2026	€500.000.000	€439.280.209	€398.413.766	€342.824.930	€263.985.719
59	03/2026	€500.000.000	€436.415.463	€395.149.711	€339.136.491	€259.971.537
60	04/2026	€500.000.000	€433.550.952	€391.895.722	€335.473.462	€256.007.502
61	05/2026	€500.000.000	€430.689.642	€388.654.451	€331.837.977	€252.094.778
62	06/2026	€500.000.000	€427.833.736	€385.427.843	€328.231.548	€248.234.034
63	07/2026	€500.000.000	€424.983.361	€382.215.965	€324.654.072	€244.424.706
64	08/2026	€500.000.000	€422.135.334	€379.015.912	€321.102.929	€240.664.347
65	09/2026	€500.000.000	€419.297.345	€375.834.539	€317.583.776	€236.956.725
66	10/2026	€500.000.000	€416.463.497	€372.666.503	€314.091.925	€233.297.854
67	11/2026	€500.000.000	€413.635.899	€369.513.645	€310.628.777	€229.688.315
68	12/2026	€500.000.000	€410.811.644	€366.373.320	€307.191.957	€226.125.894
69	01/2027	€500.000.000	€407.992.120	€363.246.728	€303.782.328	€222.610.787
70	02/2027	€500.000.000	€405.169.703	€360.127.045	€300.394.051	€219.138.290
71	03/2027	€500.000.000	€402.349.496	€357.018.792	€297.030.783	€215.710.677
72	04/2027	€500.000.000	€399.531.244	€353.921.709	€293.692.178	€212.327.284
73	05/2027	€500.000.000	€396.714.015	€350.834.939	€290.377.398	€208.987.098
74	06/2027	€500.000.000	€393.904.550	€347.764.407	€287.091.210	€205.693.139
75	07/2027	€500.000.000	€391.094.892	€344.703.043	€283.827.634	€202.440.699
76	08/2027	€500.000.000	€388.286.994	€341.652.542	€280.587.947	€199.230.307
77	09/2027	€500.000.000	€385.479.100	€338.611.332	€277.370.734	€196.060.575
78	10/2027	€500.000.000	€382.668.742	€335.577.227	€274.174.098	€192.929.794
79	11/2027	€500.000.000	€379.860.140	€332.553.908	€271.000.937	€189.839.644
80	12/2027	€500.000.000	€377.051.941	€329.540.163	€267.850.143	€186.788.977
81	01/2028	€500.000.000	€374.249.865	€326.540.959	€264.725.628	€183.780.146
82	02/2028	€500.000.000	€371.452.143	€323.554.704	€261.625.962	€180.811.764
83	03/2028	€500.000.000	€368.656.770	€320.579.616	€258.549.568	€177.882.369
84	04/2028	€500.000.000	€365.866.180	€317.617.772	€255.497.999	€174.992.659
85	05/2028	€500.000.000	€363.076.465	€314.665.746	€252.468.366	€172.140.294
86	06/2028	€500.000.000	€360.291.749	€311.727.076	€249.463.391	€169.326.774
87	07/2028	€500.000.000	€357.515.202	€308.804.459	€246.485.089	€166.553.095
88	08/2028	€500.000.000	€354.739.478	€305.891.502	€243.528.220	€163.815.349
89	09/2028	€500.000.000	€351.966.669	€302.989.980	€240.594.084	€161.114.075
90	10/2028	€500.000.000	€349.195.943	€300.099.144	€237.681.965	€158.448.455
91	11/2028	€500.000.000	€346.438.534	€297.228.603	€234.799.337	€155.823.118
92	12/2028	€500.000.000	€343.684.130	€294.369.442	€231.939.003	€153.232.910
93	01/2029	€500.000.000	€340.940.463	€291.528.242	€229.106.013	€150.680.827
94	02/2029	€500.000.000	€338.200.289	€288.698.748	€226.295.308	€148.163.183
95	03/2029	€500.000.000	€335.458.755	€285.876.790	€223.503.505	€145.677.450
96	04/2029	€500.000.000	€332.723.383	€283.068.751	€220.735.490	€143.226.506
97	05/2029	€500.000.000	€329.990.654	€280.271.595	€217.988.768	€140.808.409
98	06/2029	€500.000.000	€327.260.846	€277.485.525	€215.263.382	€138.422.878
99	07/2029	€500.000.000	€324.536.723	€274.712.848	€212.561.003	€136.070.678
100	08/2029	€500.000.000	€321.818.673	€271.953.845	€209.881.721	€133.751.548



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	09/2029	€500.000.000	€319.105.621	€269.207.564	€207.224.674	€131.464.626
102	10/2029	€500.000.000	€316.403.064	€266.478.591	€204.593.261	€129.211.751
103	11/2029	€500.000.000	€313.711.023	€263.766.880	€201.987.297	€126.992.474
104	12/2029	€500.000.000	€311.028.075	€261.071.170	€199.405.671	€124.805.773
105	01/2030	€500.000.000	€308.370.125	€258.404.730	€196.858.351	€122.657.541
106	02/2030	€500.000.000	€305.711.750	€255.746.167	€194.328.864	€120.537.163
107	03/2030	€500.000.000	€303.055.245	€253.097.378	€191.818.557	€118.445.213
108	04/2030	€500.000.000	€300.404.989	€250.461.987	€189.330.067	€116.383.048
109	05/2030	€500.000.000	€297.760.636	€247.839.660	€186.863.021	€114.350.152
110	06/2030	€500.000.000	€295.124.253	€245.232.068	€184.418.555	€112.346.937
111	07/2030	€500.000.000	€292.498.376	€242.641.264	€181.998.081	€110.373.972
112	08/2030	€500.000.000	€289.882.251	€240.066.557	€179.600.941	€108.430.563
113	09/2030	€500.000.000	€287.273.125	€237.505.613	€177.225.257	€106.515.292
114	10/2030	€500.000.000	€284.671.768	€234.959.018	€174.871.344	€104.628.076
115	11/2030	€500.000.000	€282.082.370	€232.430.171	€172.541.603	€102.770.072
116	12/2030	€500.000.000	€279.504.420	€229.918.585	€170.235.526	€100.940.691
117	01/2031	€500.000.000	€276.934.182	€227.421.124	€167.950.660	€99.138.200
118	02/2031	€0	€274.368.062	€224.934.791	€165.684.675	€97.360.971
119	03/2031	€0	€271.806.784	€222.460.142	€163.437.877	€95.608.942
120	04/2031	€0	€269.248.149	€219.995.341	€161.208.813	€93.881.025
121	05/2031	€0	€266.693.496	€217.541.451	€158.998.165	€92.177.387
122	06/2031	€0	€264.143.258	€215.098.790	€156.806.063	€90.497.874
123	07/2031	€0	€261.597.297	€212.667.207	€154.632.296	€88.842.132
124	08/2031	€0	€259.063.972	€210.253.452	€152.481.659	€87.212.677
125	09/2031	€0	€256.536.792	€207.852.195	€150.350.156	€85.606.972
126	10/2031	€0	€254.016.483	€205.463.978	€148.238.071	€84.024.947
127	11/2031	€0	€251.505.043	€203.090.371	€146.146.422	€82.466.948
128	12/2031	€0	€248.997.680	€200.727.453	€144.072.278	€80.931.092
129	01/2032	€0	€246.500.576	€198.380.168	€142.019.080	€79.419.092
130	02/2032	€0	€244.003.290	€196.040.064	€139.980.672	€77.927.283
131	03/2032	€0	€241.508.029	€193.708.896	€137.958.225	€76.456.128
132	04/2032	€0	€239.016.222	€191.387.782	€135.952.449	€75.005.823
133	05/2032	€0	€236.527.139	€189.076.107	€133.962.817	€73.575.879
134	06/2032	€0	€234.041.839	€186.774.686	€131.989.817	€72.166.369
135	07/2032	€0	€231.561.505	€184.484.429	€130.034.000	€70.777.398
136	08/2032	€0	€229.082.128	€182.202.109	€128.093.002	€69.407.486
137	09/2032	€0	€226.603.231	€179.927.328	€126.166.462	€68.056.260
138	10/2032	€0	€224.131.038	€177.664.997	€124.257.744	€66.725.350
139	11/2032	€0	€221.664.631	€175.414.348	€122.366.207	€65.414.215
140	12/2032	€0	€219.200.098	€173.172.247	€120.489.575	€64.121.453
141	01/2033	€0	€216.736.747	€170.938.127	€118.627.373	€62.846.636
142	02/2033	€0	€214.276.820	€168.713.728	€116.780.731	€61.590.191
143	03/2033	€0	€211.826.158	€166.503.612	€114.952.711	€60.353.551
144	04/2033	€0	€209.379.962	€164.303.958	€113.140.575	€59.135.086
145	05/2033	€0	€206.937.808	€162.114.400	€111.343.980	€57.934.443
146	06/2033	€0	€204.505.774	€159.939.658	€109.566.075	€56.753.081
147	07/2033	€0	€202.086.148	€157.781.461	€107.807.931	€55.591.359
148	08/2033	€0	€199.677.826	€155.638.883	€106.068.796	€54.448.692
149	09/2033	€0	€197.274.842	€153.507.221	€104.345.359	€53.323.199
150	10/2033	€0	€194.882.288	€151.390.393	€102.640.187	€52.216.017



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	11/2033	€0	€192.498.507	€149.287.055	€100.952.264	€51.126.446
152	12/2033	€0	€190.128.046	€147.200.678	€99.283.829	€50.055.443
153	01/2034	€0	€187.771.520	€145.131.668	€97.635.035	€49.002.893
154	02/2034	€0	€185.421.718	€143.074.391	€96.001.982	€47.966.659
155	03/2034	€0	€183.078.401	€141.028.620	€94.384.427	€46.946.461
156	04/2034	€0	€180.739.082	€138.992.401	€92.780.977	€45.941.450
157	05/2034	€0	€178.405.506	€136.967.042	€91.192.423	€44.951.869
158	06/2034	€0	€176.076.265	€134.951.427	€89.617.940	€43.977.161
159	07/2034	€0	€173.754.967	€132.948.282	€88.059.253	€43.018.026
160	08/2034	€0	€171.444.309	€130.959.623	€86.517.603	€42.074.910
161	09/2034	€0	€169.146.759	€128.987.273	€84.994.088	€41.148.185
162	10/2034	€0	€166.863.344	€127.031.950	€83.489.068	€40.237.855
163	11/2034	€0	€164.604.840	€125.101.773	€82.007.752	€39.346.251
164	12/2034	€0	€162.368.050	€123.194.204	€80.548.325	€38.472.305
165	01/2035	€0	€160.159.723	€121.314.259	€79.113.916	€37.617.317
166	02/2035	€0	€157.960.745	€119.447.359	€77.694.876	€36.776.513
167	03/2035	€0	€155.767.580	€117.590.786	€76.289.350	€35.948.877
168	04/2035	€0	€153.580.678	€115.744.841	€74.897.454	€35.134.333
169	05/2035	€0	€151.398.515	€113.908.338	€73.518.345	€34.332.357
170	06/2035	€0	€149.231.706	€112.089.219	€72.157.063	€33.545.169
171	07/2035	€0	€147.084.696	€110.290.744	€70.815.588	€32.773.532
172	08/2035	€0	€144.956.321	€108.511.952	€69.493.177	€32.016.938
173	09/2035	€0	€142.842.456	€106.749.676	€68.187.686	€31.274.244
174	10/2035	€0	€140.746.164	€105.006.133	€66.900.420	€30.545.902
175	11/2035	€0	€138.669.194	€103.282.544	€65.632.040	€29.832.061
176	12/2035	€0	€136.611.994	€101.579.157	€64.382.580	€29.132.581
177	01/2036	€0	€134.574.265	€99.895.663	€63.151.722	€28.447.168
178	02/2036	€0	€132.538.651	€98.219.112	€61.931.180	€27.771.954
179	03/2036	€0	€130.512.933	€96.555.239	€60.724.507	€27.108.427
180	04/2036	€0	€128.498.554	€94.905.061	€59.532.253	€26.456.713
181	05/2036	€0	€126.495.957	€93.268.850	€58.354.501	€25.816.726
182	06/2036	€0	€124.511.487	€91.651.217	€57.194.039	€25.189.573
183	07/2036	€0	€122.541.116	€90.049.122	€56.048.863	€24.574.240
184	08/2036	€0	€120.589.897	€88.466.209	€54.921.140	€23.971.547
185	09/2036	€0	€118.658.921	€86.903.192	€53.811.196	€23.381.503
186	10/2036	€0	€116.747.590	€85.359.546	€52.718.593	€22.803.779
187	11/2036	€0	€114.852.757	€83.832.890	€51.641.749	€22.237.563
188	12/2036	€0	€112.985.528	€82.331.243	€50.585.491	€21.684.802
189	01/2037	€0	€111.131.476	€80.843.997	€49.543.179	€21.142.513
190	02/2037	€0	€109.282.258	€79.365.031	€48.510.983	€20.608.959
191	03/2037	€0	€107.439.331	€77.895.374	€47.489.473	€20.084.294
192	04/2037	€0	€105.605.907	€76.437.315	€46.479.976	€19.568.988
193	05/2037	€0	€103.785.415	€74.993.285	€45.483.895	€19.063.531
194	06/2037	€0	€101.981.793	€73.566.066	€44.502.826	€18.568.488
195	07/2037	€0	€100.178.041	€72.143.343	€43.529.243	€18.080.620
196	08/2037	€0	€98.376.966	€70.727.123	€42.564.315	€17.600.341
197	09/2037	€0	€96.581.310	€69.319.353	€41.609.160	€17.128.038
198	10/2037	€0	€94.788.187	€67.917.934	€40.662.465	€16.663.093
199	11/2037	€0	€93.001.858	€66.525.893	€39.725.991	€16.206.152
200	12/2037	€0	€91.222.796	€65.143.533	€38.799.858	€15.757.182



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	01/2038	€0	€89.461.019	€63.777.958	€37.888.223	€15.317.782
202	02/2038	€0	€87.706.513	€62.421.967	€36.986.724	€14.886.094
203	03/2038	€0	€85.960.237	€61.076.206	€36.095.683	€14.462.168
204	04/2038	€0	€84.229.247	€59.745.638	€35.217.961	€14.047.065
205	05/2038	€0	€82.512.160	€58.429.219	€34.352.858	€13.640.412
206	06/2038	€0	€80.807.211	€57.125.641	€33.499.527	€13.241.785
207	07/2038	€0	€79.114.208	€55.834.713	€32.657.781	€12.851.025
208	08/2038	€0	€77.429.962	€54.554.137	€31.826.206	€12.467.495
209	09/2038	€0	€75.756.799	€53.285.506	€31.005.667	€12.091.457
210	10/2038	€0	€74.096.321	€52.029.898	€30.196.718	€11.723.049
211	11/2038	€0	€72.465.453	€50.799.119	€29.406.121	€11.364.800
212	12/2038	€0	€70.847.451	€49.581.337	€28.626.918	€11.013.919
213	01/2039	€0	€69.237.391	€48.373.058	€27.857.022	€10.669.529
214	02/2039	€0	€67.641.307	€47.178.451	€27.098.773	€10.332.452
215	03/2039	€0	€66.059.380	€45.997.584	€26.352.132	€10.002.597
216	04/2039	€0	€64.484.059	€44.825.148	€25.613.992	€9.678.711
217	05/2039	€0	€62.919.326	€43.663.874	€24.885.856	€9.361.299
218	06/2039	€0	€61.366.164	€42.514.396	€24.168.024	€9.050.403
219	07/2039	€0	€59.844.885	€41.390.714	€23.468.365	€8.748.888
220	08/2039	€0	€58.351.206	€40.289.749	€22.785.012	€8.455.952
221	09/2039	€0	€56.882.644	€39.209.683	€22.116.828	€8.171.077
222	10/2039	€0	€55.447.130	€38.155.879	€21.466.724	€7.895.243
223	11/2039	€0	€54.035.802	€37.122.126	€20.831.087	€7.627.020
224	12/2039	€0	€52.648.015	€36.107.887	€20.209.518	€7.366.177
225	01/2040	€0	€51.324.881	€35.141.223	€19.617.585	€7.118.279
226	02/2040	€0	€50.016.495	€34.187.789	€19.035.947	€6.876.179
227	03/2040	€0	€48.712.736	€33.240.620	€18.460.667	€6.638.399
228	04/2040	€0	€47.422.528	€32.305.773	€17.895.062	€6.406.080
229	05/2040	€0	€46.142.390	€31.380.825	€17.337.729	€6.178.665
230	06/2040	€0	€44.879.415	€30.470.551	€16.791.247	€5.957.014
231	07/2040	€0	€43.647.733	€29.584.460	€16.260.770	€5.742.883
232	08/2040	€0	€42.436.564	€28.715.145	€15.742.121	€5.534.717
233	09/2040	€0	€41.255.125	€27.868.754	€15.238.583	€5.333.594
234	10/2040	€0	€40.110.643	€27.050.052	€14.752.646	€5.140.301
235	11/2040	€0	€38.999.605	€26.256.542	€14.282.826	€4.954.228
236	12/2040	€0	€37.910.132	€25.480.119	€13.824.609	€4.773.731
237	01/2041	€0	€36.833.700	€24.714.984	€13.374.777	€4.597.639
238	02/2041	€0	€35.763.320	€23.956.406	€12.930.719	€4.425.010
239	03/2041	€0	€34.698.303	€23.203.896	€12.492.136	€4.255.705
240	04/2041	€0	€33.642.498	€22.460.000	€12.060.362	€4.090.142
241	05/2041	€0	€32.592.599	€21.722.477	€11.634.152	€3.927.861
242	06/2041	€0	€31.553.545	€20.994.588	€11.215.213	€3.769.399
243	07/2041	€0	€30.526.415	€20.277.007	€10.803.857	€3.614.820
244	08/2041	€0	€29.519.430	€19.575.139	€10.402.905	€3.465.019
245	09/2041	€0	€28.542.345	€18.895.368	€10.015.668	€3.321.041
246	10/2041	€0	€27.587.919	€18.232.805	€9.639.463	€3.181.928
247	11/2041	€0	€26.656.932	€17.587.883	€9.274.440	€3.047.674
248	12/2041	€0	€25.740.904	€16.954.931	€8.917.538	€2.917.219
249	01/2042	€0	€24.851.516	€16.341.577	€8.572.701	€2.791.804
250	02/2042	€0	€23.977.237	€15.740.157	€8.235.834	€2.670.042



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	03/2042	€0	€23.116.466	€15.149.566	€7.906.304	€2.551.686
252	04/2042	€0	€22.265.137	€14.567.095	€7.582.651	€2.436.229
253	05/2042	€0	€21.425.068	€13.993.896	€7.265.434	€2.323.816
254	06/2042	€0	€20.594.928	€13.429.058	€6.954.137	€2.214.250
255	07/2042	€0	€19.772.285	€12.870.961	€6.647.885	€2.107.222
256	08/2042	€0	€18.955.905	€12.318.774	€6.346.215	€2.002.556
257	09/2042	€0	€18.154.810	€11.778.324	€6.052.093	€1.901.160
258	10/2042	€0	€17.360.520	€11.244.065	€5.762.623	€1.802.091
259	11/2042	€0	€16.585.120	€10.723.785	€5.481.757	€1.706.552
260	12/2042	€0	€15.817.426	€10.210.197	€5.205.717	€1.613.331
261	01/2043	€0	€15.063.702	€9.707.309	€4.936.511	€1.523.022
262	02/2043	€0	€14.326.420	€9.216.662	€4.674.872	€1.435.817
263	03/2043	€0	€13.600.647	€8.735.030	€4.419.115	€1.351.164
264	04/2043	€0	€12.899.429	€8.270.736	€4.173.398	€1.270.298
265	05/2043	€0	€12.214.833	€7.818.619	€3.935.052	€1.192.366
266	06/2043	€0	€11.549.115	€7.380.063	€3.704.719	€1.117.526
267	07/2043	€0	€10.909.160	€6.959.395	€3.484.508	€1.046.374
268	08/2043	€0	€10.281.293	€6.547.820	€3.269.953	€977.531
269	09/2043	€0	€9.666.957	€6.146.213	€3.061.451	€911.086
270	10/2043	€0	€9.065.682	€5.754.230	€2.858.786	€846.948
271	11/2043	€0	€8.475.145	€5.370.351	€2.661.165	€784.857
272	12/2043	€0	€7.897.646	€4.995.996	€2.469.256	€724.983
273	01/2044	€0	€7.337.315	€4.633.726	€2.284.279	€667.658
274	02/2044	€0	€6.789.164	€4.280.341	€2.104.611	€612.379
275	03/2044	€0	€6.254.641	€3.936.709	€1.930.642	€559.234
276	04/2044	€0	€5.727.797	€3.599.046	€1.760.478	€507.651
277	05/2044	€0	€5.211.393	€3.269.056	€1.594.925	€457.845
278	06/2044	€0	€4.706.919	€2.947.638	€1.434.389	€409.910
279	07/2044	€0	€4.229.586	€2.644.260	€1.283.428	€365.120
280	08/2044	€0	€3.776.758	€2.357.188	€1.141.134	€323.180
281	09/2044	€0	€3.349.853	€2.087.227	€1.007.829	€284.144
282	10/2044	€0	€2.946.260	€1.832.668	€882.624	€247.725
283	11/2044	€0	€2.571.085	€1.596.607	€766.946	€214.290
284	12/2044	€0	€2.222.123	€1.377.585	€660.024	€183.586
285	01/2045	€0	€1.962.925	€1.214.851	€580.550	€160.755
286	02/2045	€0	€1.707.281	€1.054.856	€502.787	€138.596
287	03/2045	€0	€1.459.660	€900.345	€428.030	€117.459
288	04/2045	€0	€1.218.786	€750.505	€355.872	€97.218
289	05/2045	€0	€989.548	€608.319	€287.705	€78.243
290	06/2045	€0	€777.464	€477.138	€225.079	€60.936
291	07/2045	€0	€592.668	€363.115	€170.848	€46.046
292	08/2045	€0	€427.571	€261.522	€122.729	€32.929
293	09/2045	€0	€291.950	€178.270	€83.444	€22.288
294	10/2045	€0	€192.069	€117.083	€54.662	€14.534
295	11/2045	€0	€130.318	€79.307	€36.930	€9.775
296	12/2045	€0	€84.331	€51.234	€23.796	€6.270
297	01/2046	€0	€57.445	€34.842	€16.140	€4.234
298	02/2046	€0	€41.800	€25.310	€11.694	€3.054
299	03/2046	€0	€29.330	€17.729	€8.171	€2.124
300	04/2046	€0	€18.730	€11.303	€5.195	€1.345

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	05/2046	€0	€10.310	€6.211	€2.848	€734
302	06/2046	€0	€4.340	€2.610	€1.194	€306
303	07/2046	€0	€1.590	€955	€436	€111
304	08/2046	€0	€796	€477	€217	€55
305	09/2046	€0	€0	€0	€0	€0
306	10/2046	€0	€0	€0	€0	€0
307	11/2046	€0	€0	€0	€0	€0
308	12/2046	€0	€0	€0	€0	€0
309	01/2047	€0	€0	€0	€0	€0
310	02/2047	€0	€0	€0	€0	€0
311	03/2047	€0	€0	€0	€0	€0
312	04/2047	€0	€0	€0	€0	€0
313	05/2047	€0	€0	€0	€0	€0
314	06/2047	€0	€0	€0	€0	€0
315	07/2047	€0	€0	€0	€0	€0
316	08/2047	€0	€0	€0	€0	€0
317	09/2047	€0	€0	€0	€0	€0
318	10/2047	€0	€0	€0	€0	€0
319	11/2047	€0	€0	€0	€0	€0
320	12/2047	€0	€0	€0	€0	€0
321	01/2048	€0	€0	€0	€0	€0
322	02/2048	€0	€0	€0	€0	€0
323	03/2048	€0	€0	€0	€0	€0
324	04/2048	€0	€0	€0	€0	€0
325	05/2048	€0	€0	€0	€0	€0
326	06/2048	€0	€0	€0	€0	€0
327	07/2048	€0	€0	€0	€0	€0
328	08/2048	€0	€0	€0	€0	€0
329	09/2048	€0	€0	€0	€0	€0
330	10/2048	€0	€0	€0	€0	€0
331	11/2048	€0	€0	€0	€0	€0
332	12/2048	€0	€0	€0	€0	€0
333	01/2049	€0	€0	€0	€0	€0
334	02/2049	€0	€0	€0	€0	€0
335	03/2049	€0	€0	€0	€0	€0
336	04/2049	€0	€0	€0	€0	€0
337	05/2049	€0	€0	€0	€0	€0
338	06/2049	€0	€0	€0	€0	€0
339	07/2049	€0	€0	€0	€0	€0
340	08/2049	€0	€0	€0	€0	€0
341	09/2049	€0	€0	€0	€0	€0
342	10/2049	€0	€0	€0	€0	€0
343	11/2049	€0	€0	€0	€0	€0
344	12/2049	€0	€0	€0	€0	€0
345	01/2050	€0	€0	€0	€0	€0
346	02/2050	€0	€0	€0	€0	€0
347	03/2050	€0	€0	€0	€0	€0
348	04/2050	€0	€0	€0	€0	€0
349	05/2050	€0	€0	€0	€0	€0
350	06/2050	€0	€0	€0	€0	€0





# Residential Mortgage Pandbrieven Programme

## Amortisation

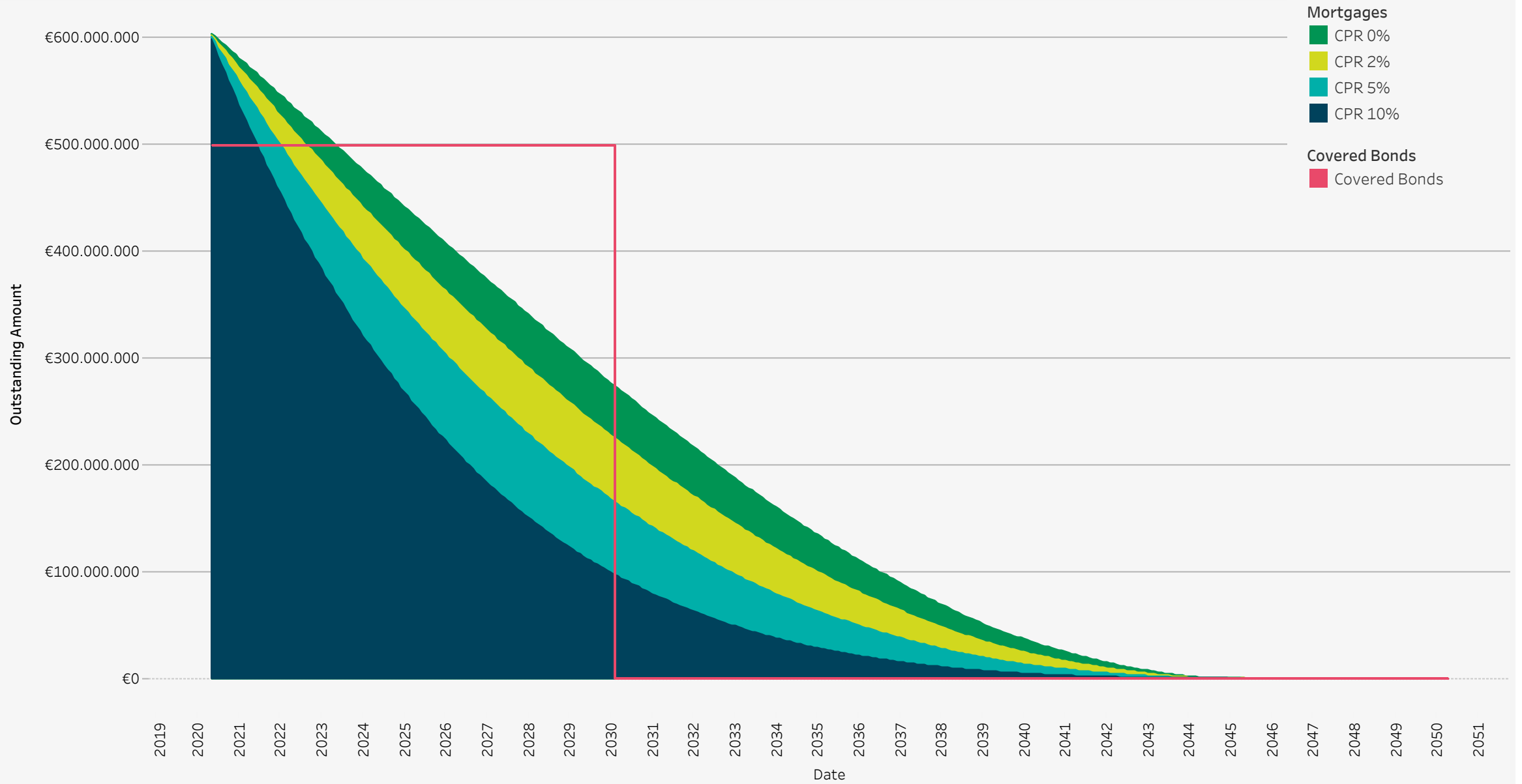
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	07/2050	€0	€0	€0	€0	€0
352	08/2050	€0	€0	€0	€0	€0
353	09/2050	€0	€0	€0	€0	€0
354	10/2050	€0	€0	€0	€0	€0
355	11/2050	€0	€0	€0	€0	€0
356	12/2050	€0	€0	€0	€0	€0
357	01/2051	€0	€0	€0	€0	€0
358	02/2051	€0	€0	€0	€0	€0
359	03/2051	€0	€0	€0	€0	€0
360	04/2051	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## 2. Amortisation Graph





## 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

## Disclaimer

This investor report is prepared by Argenta Spaarbank SA/NV, having its registered office at Belgiëlei 49-53, 2018 Antwerp, Belgium, and registered with the Crossroads Bank for Enterprises under number 0404.453.574, RPR/RPM Antwerp, division Antwerp as issuer (the 'Issuer') under the Belgian Mortgage Pandbrieven Programme (the 'Programme').

This document and the data contained herein are purely for the purposes of information of relevant investors in Mortgage Pandbrieven issued under the Programme and it contains no offer or invitation for the purchase or sale of Mortgage Pandbrieven, does not comprise investment advice and is not a confirmation of any transaction.

The information in this document has been treated with all reasonable care. All opinions, estimates, numbers and projections contained in this document are made as of the date hereof and are subject to change without notice. The information contained in this document was obtained from a number of different sources. The Issuer exercises the greatest care when choosing its sources of information and passing the information. Nevertheless, errors or omissions cannot be excluded and no warranty can be given as to the completeness of the information of this document.

The Issuer cannot be held liable for any direct or indirect damage or loss resulting from the use of this document.

The information contained in this document is published for the assistance of the recipient ((potential) investor), but is not to be relied upon as authoritative or taken in substitution for the exercise of judgment by any recipient. Nothing in this document shall form the basis of any contract or commitment whatsoever and nothing in this document, nor the document in itself, may be reproduced, distributed or published without the prior written consent of the Issuer.

Potential users of this document and each investor is encouraged to contact its local regulatory authorities to determine whether any restrictions apply to their ability to purchase investments (Mortgage Pandbrieven) to which this document refers.

The Mortgage Pandbrieven have not been and will not be registered under the United States Securities Act of 1933, as amended (the "**Securities Act**"), or any U.S. state securities laws and, unless so registered, may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons as defined in Regulation S under the Securities Act ("**Regulation S**") except pursuant to an exemption from or in a transaction not subject to the registration requirements of the Securities Act and applicable U.S. state securities laws.