



# Residential Mortgage Pandbrieven Programme

## Reporting Date

Reporting Date	1/06/2021	Portfolio Cut-off Date	31/05/2021
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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	9.71	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 *:	9.71

\* 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	€607,822,655	(II)
Nominal Balance Public Finance Exposures	€2,500,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	22.06%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€577,600,868	(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	€79,257,620	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€79,117,649	
Total Interest Proceeds Public Finance Exposures	€139,971	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€610,322,655	(IX)
Total Principal Proceeds Residential Mortgage Loans	€607,822,655	
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	€78,736,784	(XI)
Principal Requirement Covered Bonds	€500,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€110,343,492	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

## Test Summary

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€21,205,720	(XIII)
Cumulative Cash Outflow Next 180 Days	€1,424,778	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€19,780,942	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€2,629,519	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€2,629,519	



# 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	€607,822,655
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	4,445
Number of Loans	7,020
Average Outstanding Balance per Borrower	€136,743
Average Outstanding Balance per Loan	€86,584
Weighted Average Original Loan to Initial Value	76.19%
Weighted Average Current Loan to Current Value	58.50%
Weighted Average Seasoning (in months)	40.96
Weighted Average Remaining Maturity (in months, at 0% CPR)	215.69
Weighted Average Initial Maturity (in months, at 0% CPR)	256.07
Weighted Remaining Average Life (in months, at 0% CPR)	114.60
Weighted Remaining Average Life (in months, at 2% CPR)	100.74
Weighted Remaining Average Life (in months, at 5% CPR)	84.11
Weighted Remaining Average Life (in months, at 10% CPR)	64.25
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	92.24
Percentage of Fixed Rate Loans	35.75%
Percentage of Resettable Rate Loans	64.25%
Weighted Average Interest Rate	1.71%
Weighted Average Interest Rate Fixed Rate Loans	1.77%
Weighted average interest rate Resettable Rate Loans	1.68%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€7,389,595
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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	€2,672,275	€2,500,295

### 4. Derivatives

None

## Stratification Tables

### 1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	202,332,933 €	33.29%	2,221	31.64%
Brabant Wallon	8,891,606 €	1.46%	85	1.21%
Brussels	23,619,589 €	3.89%	242	3.45%
Hainaut	16,370,126 €	2.69%	223	3.18%
Liège	13,914,426 €	2.29%	192	2.74%
Limburg	66,537,615 €	10.95%	856	12.19%
Luxembourg	1,514,619 €	0.25%	15	0.21%
Namur	4,724,599 €	0.78%	63	0.90%
Oost-Vlaanderen	112,964,348 €	18.59%	1,307	18.62%
Vlaams-Brabant	96,370,763 €	15.86%	1,032	14.70%
West-Vlaanderen	60,582,031 €	9.97%	784	11.17%
<b>Grand Total</b>	<b>607,822,655 €</b>	<b>100.00%</b>	<b>7,020</b>	<b>100.00%</b>

### 2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€108,153,547	17.79%	813	11.58%
12 - 24	€140,911,184	23.18%	1,293	18.42%
24 - 36	€44,360,819	7.30%	422	6.01%
36 - 48	€48,144,143	7.92%	458	6.52%
48 - 60	€107,665,219	17.71%	1,399	19.93%
60 - 72	€71,117,339	11.70%	1,098	15.64%
72 - 84	€40,372,961	6.64%	704	10.03%
84 - 96	€35,484,705	5.84%	588	8.38%
96 - 108	€11,612,738	1.91%	245	3.49%
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>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	€104,428	0.02%	39	0.56%
12 - 24	€454,140	0.07%	61	0.87%
24 - 36	€1,133,462	0.19%	85	1.21%
36 - 48	€2,466,021	0.41%	147	2.09%
48 - 60	€3,977,684	0.65%	174	2.48%
60 - 72	€5,478,143	0.90%	191	2.72%
72 - 84	€5,385,697	0.89%	162	2.31%
84 - 96	€8,158,099	1.34%	222	3.16%
96 - 108	€13,166,984	2.17%	296	4.22%
108 - 120	€14,468,492	2.38%	296	4.22%
120 - 132	€13,480,793	2.22%	242	3.45%
132 - 144	€11,757,152	1.93%	196	2.79%
144 - 156	€20,192,160	3.32%	330	4.70%
156 - 168	€27,294,579	4.49%	397	5.66%
168 - 180	€33,253,683	5.47%	411	5.85%
180 - 192	€35,071,256	5.77%	433	6.17%
192 - 204	€23,496,780	3.87%	243	3.46%
204 - 216	€33,712,859	5.55%	359	5.11%
216 - 228	€57,221,903	9.41%	544	7.75%
228 - 240	€50,991,780	8.39%	433	6.17%
240 - 252	€46,806,669	7.70%	409	5.83%
252 - 264	€36,389,188	5.99%	259	3.69%
264 - 276	€38,237,473	6.29%	293	4.17%
276 - 288	€67,662,517	11.13%	450	6.41%
288 - 300	€55,759,360	9.17%	333	4.74%
300 - 312	€1,701,354	0.28%	15	0.21%
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>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	€285,340	0.05%	35	0.50%
60 - 72	€103,401	0.02%	13	0.19%
72 - 84	€454,790	0.07%	51	0.73%
84 - 96	€476,264	0.08%	25	0.36%
96 - 108	€623,581	0.10%	25	0.36%
108 - 120	€23,259,292	3.83%	821	11.70%
120 - 132	€1,841,220	0.30%	44	0.63%
132 - 144	€5,181,279	0.85%	109	1.55%
144 - 156	€5,360,292	0.88%	106	1.51%
156 - 168	€5,775,046	0.95%	109	1.55%
168 - 180	€53,491,421	8.80%	930	13.25%
180 - 192	€8,784,464	1.45%	118	1.68%
192 - 204	€11,279,742	1.86%	154	2.19%
204 - 216	€21,599,213	3.55%	257	3.66%
216 - 228	€7,367,364	1.21%	95	1.35%
228 - 240	€154,555,483	25.43%	1,684	23.99%
240 - 252	€4,742,711	0.78%	47	0.67%
252 - 264	€10,816,557	1.78%	112	1.60%
264 - 276	€13,595,488	2.24%	132	1.88%
276 - 288	€7,037,274	1.16%	70	1.00%
288 - 300	€229,780,775	37.80%	1,701	24.23%
300 - 312	€8,934,341	1.47%	71	1.01%
312 - 324	€6,794,242	1.12%	53	0.75%
324 - 336	€1,470,600	0.24%	18	0.26%
336 - 348	€69,281	0.01%	3	0.04%
348 - 360	€24,143,195	3.97%	237	3.38%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</b>	<b>100.00%</b>

## 5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€34,288,456	5.64%	649	9.25%
2014	€38,820,563	6.39%	623	8.87%
2015	€57,099,521	9.39%	938	13.36%
2016	€108,938,332	17.92%	1,510	21.51%
2017	€50,450,750	8.30%	558	7.95%
2018	€51,010,141	8.39%	473	6.74%
2019	€130,529,177	21.47%	1,180	16.81%
2020	€125,876,964	20.71%	1,020	14.53%
2021	€10,808,752	1.78%	69	0.98%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	€90,530,927	14.89%	1,624	36.54%
100k - 200k	€271,985,720	44.75%	1,866	41.98%
200k - 300k	€191,623,132	31.53%	800	18.00%
300k - 400k	€45,987,460	7.57%	138	3.10%
>400k	€7,695,418	1.27%	17	0.38%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>4,445</b>	<b>100.00%</b>

## 7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€43,894	0.01%	2	0.03%
0.5% - 1%	€26,540,990	4.37%	257	3.66%
1% - 1.5%	€161,826,543	26.62%	1,873	26.68%
1.5% - 2%	€285,226,976	46.93%	3,356	47.81%
2% - 2.5%	€119,985,649	19.74%	1,314	18.72%
2.5% - 3%	€12,436,432	2.05%	169	2.41%
3% - 3.5%	€1,082,404	0.18%	27	0.38%
3.5% - 4%	€405,802	0.07%	16	0.23%
4% - 4.5%	€273,965	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>€607,822,655</b>	<b>100.00%</b>	<b>7,020</b>	<b>100.00%</b>

## 8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€217,302,601	35.75%	2,609	37.17%
Fixed with Resets	€390,520,055	64.25%	4,411	62.83%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</b>	<b>100.00%</b>

## 9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€24,181,505	3.98%	404	5.75%
2022	€52,345,074	8.61%	889	12.66%
2023	€31,904,592	5.25%	483	6.88%
2024	€8,913,873	1.47%	143	2.04%
2025	€10,380,198	1.71%	176	2.51%
2026	€18,969,360	3.12%	292	4.16%
2027	€7,110,347	1.17%	86	1.23%
2028	€4,973,146	0.82%	59	0.84%
2029	€6,779,131	1.12%	79	1.13%
2030	€12,264,947	2.02%	149	2.12%
2031	€12,330,395	2.03%	163	2.32%
2032	€2,202,369	0.36%	35	0.50%
2033	€5,108,203	0.84%	40	0.57%
2034	€12,863,519	2.12%	122	1.74%
2035	€30,826,015	5.07%	272	3.87%
2036	€16,304,046	2.68%	176	2.51%
2037	€8,383,902	1.38%	61	0.87%
2038	€18,179,672	2.99%	119	1.70%
2039	€43,727,930	7.19%	283	4.03%
2040	€51,525,302	8.48%	314	4.47%
2041	€9,282,358	1.53%	50	0.71%
2042	€1,108,516	0.18%	6	0.09%
2043	€169,396	0.03%	1	0.01%
2044	€680,675	0.11%	8	0.11%
Fixed	€217,308,184	35.75%	2,610	37.18%
<b>Grand T..</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</b>	<b>100.00%</b>

## 10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€607,822,655	100.00%	7,020	100.00%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</b>	<b>100.00%</b>

## 11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€603,662,663	99.32%	6,938	98.83%
Linear	€4,159,993	0.68%	82	1.17%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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%	€975,613	0.16%	57	0.81%
10 - 20%	€6,114,775	1.01%	249	3.55%
20 - 30%	€11,828,222	1.95%	304	4.33%
30 - 40%	€21,113,960	3.47%	430	6.13%
40 - 50%	€37,432,720	6.16%	596	8.49%
50 - 60%	€52,234,713	8.59%	805	11.47%
60 - 70%	€80,896,111	13.31%	993	14.15%
70 - 80%	€124,572,470	20.49%	1,284	18.29%
80 - 90%	€94,221,300	15.50%	824	11.74%
90 - 100%	€157,849,790	25.97%	1,255	17.88%
100 - 110%	€12,677,448	2.09%	136	1.94%
110 - 120%	€7,905,533	1.30%	87	1.24%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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%	€8,233,344	1.35%	424	6.04%
10 - 20%	€21,731,818	3.58%	601	8.56%
20 - 30%	€39,123,995	6.44%	767	10.93%
30 - 40%	€55,061,386	9.06%	828	11.79%
40 - 50%	€83,365,769	13.72%	1,056	15.04%
50 - 60%	€98,983,695	16.28%	1,108	15.78%
60 - 70%	€109,117,240	17.95%	956	13.62%
70 - 80%	€84,006,898	13.82%	630	8.97%
80 - 90%	€71,568,278	11.77%	437	6.23%
90 - 100%	€35,793,519	5.89%	206	2.93%
100 - 110%	€513,113	0.08%	5	0.07%
110 - 120%	€323,600	0.05%	2	0.03%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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%	€546,268	0.09%	41	0.58%
20 - 40%	€5,097,797	0.84%	240	3.42%
40 - 60%	€27,008,065	4.44%	719	10.24%
60 - 80%	€181,356,179	29.84%	2,302	32.79%
80 - 100%	€145,887,194	24.00%	1,445	20.58%
100 - 120%	€18,201,209	2.99%	308	4.39%
120 - 140%	€30,148,678	4.96%	450	6.41%
140 - 160%	€40,069,682	6.59%	453	6.45%
160 - 180%	€109,308,600	17.98%	745	10.61%
180 - 200%	€8,503,603	1.40%	64	0.91%
200 - 300%	€19,588,626	3.22%	136	1.94%
300 - 400%	€21,847,397	3.59%	116	1.65%
>500%	€259,360	0.04%	1	0.01%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	€398,876	0.07%	85	1.21%
12 - 24	€3,603,574	0.59%	239	3.40%
24 - 36	€8,905,241	1.47%	348	4.96%
36 - 48	€12,799,230	2.11%	374	5.33%
48 - 60	€25,818,507	4.25%	561	7.99%
60 - 72	€23,005,730	3.78%	408	5.81%
72 - 84	€38,578,096	6.35%	603	8.59%
84 - 96	€58,354,743	9.60%	772	11.00%
96 - 108	€51,419,553	8.46%	557	7.93%
108 - 120	€89,865,198	14.78%	882	12.56%
120 - 132	€76,913,191	12.65%	704	10.03%
132 - 144	€66,764,231	10.98%	469	6.68%
144 - 156	€120,261,372	19.79%	820	11.68%
156 - 168	€31,113,279	5.12%	197	2.81%
168 - 180	€21,835	0.00%	1	0.01%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	€47,168,716	7.76%	903	12.86%
12 - 24	€51,024,683	8.39%	867	12.35%
24 - 36	€25,381,864	4.18%	504	7.18%
36 - 48	€19,630,167	3.23%	424	6.04%
48 - 60	€28,256,706	4.65%	463	6.60%
60 - 72	€22,662,001	3.73%	320	4.56%
72 - 84	€32,126,880	5.29%	410	5.84%
84 - 96	€39,064,765	6.43%	460	6.55%
96 - 108	€49,485,402	8.14%	506	7.21%
108 - 120	€70,449,080	11.59%	637	9.07%
120 - 132	€54,556,128	8.98%	470	6.70%
132 - 144	€83,182,789	13.69%	531	7.56%
144 - 156	€82,207,438	13.52%	507	7.22%
156 - 168	€2,604,202	0.43%	17	0.24%
168 - 180	€21,835	0.00%	1	0.01%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	€607,822,655	100.00%	7,020	100.00%
<b>Grand Total</b>	<b>€607,822,655</b>	<b>100.00%</b>	<b>7,020</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	06/2021	€500,000,000	€604,965,850	€603,948,211	€602,385,477	€599,677,473
2	07/2021	€500,000,000	€602,106,241	€600,082,287	€596,980,845	€591,625,494
3	08/2021	€500,000,000	€599,242,707	€596,223,756	€591,607,483	€583,664,642
4	09/2021	€500,000,000	€596,375,305	€592,372,666	€586,265,296	€575,794,026
5	10/2021	€500,000,000	€593,503,955	€588,528,929	€580,954,053	€568,012,635
6	11/2021	€500,000,000	€590,629,577	€584,693,451	€575,674,502	€560,320,415
7	12/2021	€500,000,000	€587,751,210	€580,865,268	€570,425,548	€552,715,524
8	01/2022	€500,000,000	€584,872,469	€577,047,942	€565,210,537	€545,200,425
9	02/2022	€500,000,000	€581,989,832	€573,237,975	€560,025,885	€537,770,876
10	03/2022	€500,000,000	€579,103,431	€569,435,494	€554,871,573	€530,426,112
11	04/2022	€500,000,000	€576,212,694	€565,639,927	€549,746,905	€523,164,727
12	05/2022	€500,000,000	€573,318,423	€561,852,054	€544,652,502	€515,986,580
13	06/2022	€500,000,000	€570,423,261	€558,074,453	€539,590,713	€508,893,159
14	07/2022	€500,000,000	€567,524,039	€554,304,006	€534,558,371	€501,880,733
15	08/2022	€500,000,000	€564,621,469	€550,541,399	€529,556,002	€494,949,084
16	09/2022	€500,000,000	€561,715,104	€546,786,188	€524,583,036	€488,096,973
17	10/2022	€500,000,000	€558,805,057	€543,038,476	€519,639,435	€481,323,666
18	11/2022	€500,000,000	€555,891,900	€539,298,807	€514,725,583	€474,628,825
19	12/2022	€500,000,000	€552,975,602	€535,567,141	€509,841,299	€468,011,592
20	01/2023	€500,000,000	€550,055,819	€531,843,133	€504,986,117	€461,470,857
21	02/2023	€500,000,000	€547,137,831	€528,131,871	€500,164,719	€455,010,204
22	03/2023	€500,000,000	€544,218,880	€524,430,663	€495,374,386	€448,626,447
23	04/2023	€500,000,000	€541,299,014	€520,739,532	€490,614,990	€442,318,780
24	05/2023	€500,000,000	€538,376,058	€517,056,366	€485,884,392	€436,084,607
25	06/2023	€500,000,000	€535,455,379	€513,386,301	€481,187,270	€429,927,455
26	07/2023	€500,000,000	€532,533,700	€509,726,165	€476,520,484	€423,843,831
27	08/2023	€500,000,000	€529,613,090	€506,077,910	€471,885,707	€417,834,559
28	09/2023	€500,000,000	€526,693,887	€502,441,829	€467,283,046	€411,899,059
29	10/2023	€500,000,000	€523,775,027	€498,816,875	€462,711,365	€406,035,668
30	11/2023	€500,000,000	€520,856,815	€495,203,312	€458,170,755	€400,243,811
31	12/2023	€500,000,000	€517,936,626	€491,598,616	€453,658,727	€394,520,679
32	01/2024	€500,000,000	€515,016,939	€488,005,124	€449,177,294	€388,867,402
33	02/2024	€500,000,000	€512,096,548	€484,421,663	€444,725,224	€383,282,287
34	03/2024	€500,000,000	€509,174,422	€480,847,240	€440,301,462	€377,763,815
35	04/2024	€500,000,000	€506,251,383	€477,282,609	€435,906,560	€372,311,863
36	05/2024	€500,000,000	€503,329,560	€473,729,755	€431,542,181	€366,927,249
37	06/2024	€500,000,000	€500,409,022	€470,188,711	€427,208,200	€361,609,253
38	07/2024	€500,000,000	€497,487,170	€466,657,007	€422,902,223	€356,355,253
39	08/2024	€500,000,000	€494,565,515	€463,136,039	€418,625,374	€351,165,617
40	09/2024	€500,000,000	€491,643,692	€459,625,439	€414,377,172	€346,039,362
41	10/2024	€500,000,000	€488,722,325	€456,125,764	€410,157,977	€340,976,215
42	11/2024	€500,000,000	€485,800,950	€452,636,555	€405,967,230	€335,975,139
43	12/2024	€500,000,000	€482,882,233	€449,160,266	€401,806,981	€331,037,265
44	01/2025	€500,000,000	€479,974,498	€445,704,591	€397,683,937	€326,167,510
45	02/2025	€500,000,000	€477,068,078	€442,260,489	€393,589,839	€321,358,483
46	03/2025	€500,000,000	€474,161,941	€438,826,974	€389,523,663	€316,608,797
47	04/2025	€500,000,000	€471,258,048	€435,405,833	€385,486,850	€311,919,080
48	05/2025	€500,000,000	€468,353,832	€431,994,662	€381,477,123	€307,286,949
49	06/2025	€500,000,000	€465,451,041	€428,595,048	€377,495,745	€302,712,894
50	07/2025	€500,000,000	€462,552,452	€425,209,510	€373,544,783	€298,198,034



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	08/2025	€500,000,000	€459,658,173	€421,838,105	€369,624,124	€293,741,732
52	09/2025	€500,000,000	€456,773,092	€418,485,268	€365,737,480	€289,346,380
53	10/2025	€500,000,000	€453,889,441	€415,143,824	€361,878,407	€285,006,324
54	11/2025	€500,000,000	€451,008,569	€411,814,974	€358,047,806	€280,721,765
55	12/2025	€500,000,000	€448,132,628	€408,500,644	€354,247,197	€276,493,377
56	01/2026	€500,000,000	€445,261,422	€405,200,609	€350,476,224	€272,320,360
57	02/2026	€500,000,000	€442,393,195	€401,913,225	€346,733,308	€268,200,978
58	03/2026	€500,000,000	€439,525,217	€398,635,982	€343,016,141	€264,132,957
59	04/2026	€500,000,000	€436,657,529	€395,368,889	€339,324,600	€260,115,735
60	05/2026	€500,000,000	€433,793,097	€392,114,602	€335,660,830	€256,150,486
61	06/2026	€500,000,000	€430,933,253	€388,874,286	€332,025,675	€252,237,371
62	07/2026	€500,000,000	€428,078,998	€385,648,795	€328,419,712	€248,376,338
63	08/2026	€500,000,000	€425,227,201	€382,435,268	€324,840,347	€244,564,948
64	09/2026	€500,000,000	€422,385,497	€379,240,521	€321,293,218	€240,806,967
65	10/2026	€500,000,000	€419,547,902	€376,059,124	€317,773,552	€237,098,322
66	11/2026	€500,000,000	€416,716,605	€372,892,993	€314,282,816	€233,439,642
67	12/2026	€500,000,000	€413,888,698	€369,739,477	€310,818,621	€229,828,692
68	01/2027	€500,000,000	€411,065,588	€366,599,795	€307,381,849	€226,265,675
69	02/2027	€500,000,000	€408,239,512	€363,466,987	€303,966,530	€222,745,770
70	03/2027	€500,000,000	€405,415,662	€360,345,661	€300,576,405	€219,271,318
71	04/2027	€500,000,000	€402,593,767	€357,235,542	€297,211,113	€215,841,638
72	05/2027	€500,000,000	€399,772,859	€354,135,741	€293,869,786	€212,455,688
73	06/2027	€500,000,000	€396,959,656	€351,052,172	€290,557,196	€209,116,501
74	07/2027	€500,000,000	€394,146,168	€347,977,723	€287,267,310	€205,819,310
75	08/2027	€500,000,000	€391,334,340	€344,914,087	€284,001,407	€202,564,643
76	09/2027	€500,000,000	€388,522,466	€341,859,733	€280,758,106	€199,351,128
77	10/2027	€500,000,000	€385,708,059	€338,812,453	€277,535,481	€196,177,027
78	11/2027	€500,000,000	€382,895,326	€335,775,927	€274,336,441	€193,044,031
79	12/2027	€500,000,000	€380,082,848	€332,748,881	€271,159,822	€189,950,945
80	01/2028	€500,000,000	€377,276,368	€329,736,310	€268,009,571	€186,900,157
81	02/2028	€500,000,000	€374,474,172	€326,736,671	€264,884,292	€183,890,294
82	03/2028	€500,000,000	€371,674,216	€323,748,142	€261,782,375	€180,919,862
83	04/2028	€500,000,000	€368,878,960	€320,772,829	€258,705,396	€177,989,579
84	05/2028	€500,000,000	€366,084,471	€317,807,277	€255,650,440	€175,097,068
85	06/2028	€500,000,000	€363,294,556	€314,854,758	€252,620,018	€172,243,695
86	07/2028	€500,000,000	€360,512,331	€311,917,925	€249,616,120	€169,430,441
87	08/2028	€500,000,000	€357,730,882	€308,990,752	€246,633,787	€166,653,572
88	09/2028	€500,000,000	€354,952,340	€306,075,052	€243,674,349	€163,913,647
89	10/2028	€500,000,000	€352,175,790	€303,170,001	€240,737,033	€161,209,801
90	11/2028	€500,000,000	€349,411,679	€300,284,548	€237,828,807	€158,546,346
91	12/2028	€500,000,000	€346,650,543	€297,410,496	€234,943,026	€155,918,476
92	01/2029	€500,000,000	€343,900,186	€294,554,497	€232,084,811	€153,329,240
93	02/2029	€500,000,000	€341,152,657	€291,709,683	€229,248,604	€150,774,607
94	03/2029	€500,000,000	€338,403,796	€288,872,468	€226,431,477	€148,252,337
95	04/2029	€500,000,000	€335,659,986	€286,048,278	€223,637,578	€145,764,837
96	05/2029	€500,000,000	€332,918,813	€283,235,016	€220,865,143	€143,310,633
97	06/2029	€500,000,000	€330,180,514	€280,432,849	€218,114,187	€140,889,423
98	07/2029	€500,000,000	€327,447,847	€277,644,084	€215,386,386	€138,501,975
99	08/2029	€500,000,000	€324,723,332	€274,870,808	€212,683,225	€136,148,919
100	09/2029	€500,000,000	€322,003,729	€272,110,227	€210,002,410	€133,828,460



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	10/2029	€500,000,000	€319,294,333	€269,366,768	€207,347,222	€131,542,371
102	11/2029	€500,000,000	€316,594,424	€266,639,757	€204,716,999	€129,289,898
103	12/2029	€500,000,000	€313,903,561	€263,928,765	€202,111,266	€127,070,415
104	01/2030	€500,000,000	€311,238,174	€261,247,523	€199,540,369	€124,890,079
105	02/2030	€500,000,000	€308,572,267	€258,574,119	€196,987,395	€122,737,945
106	03/2030	€500,000,000	€305,908,763	€255,910,980	€194,454,097	€120,614,842
107	04/2030	€500,000,000	€303,251,425	€253,261,218	€191,942,729	€118,521,888
108	05/2030	€500,000,000	€300,599,947	€250,624,533	€189,452,939	€116,458,578
109	06/2030	€500,000,000	€297,956,465	€248,002,657	€186,985,915	€114,425,356
110	07/2030	€500,000,000	€295,322,860	€245,397,100	€184,542,662	€112,422,542
111	08/2030	€500,000,000	€292,698,448	€242,807,233	€182,122,569	€110,449,469
112	09/2030	€500,000,000	€290,081,004	€240,231,155	€179,724,081	€108,504,907
113	10/2030	€500,000,000	€287,471,268	€237,669,429	€177,347,496	€106,588,760
114	11/2030	€500,000,000	€284,873,090	€235,125,182	€174,995,015	€104,702,070
115	12/2030	€500,000,000	€282,286,364	€232,598,258	€172,666,380	€102,844,392
116	01/2031	€500,000,000	€279,707,333	€230,085,500	€170,359,113	€101,013,971
117	02/2031	€0	€277,132,358	€227,583,869	€168,070,847	€99,209,145
118	03/2031	€0	€274,563,162	€225,094,740	€165,802,492	€97,430,204
119	04/2031	€0	€271,996,584	€222,615,484	€163,552,004	€95,675,705
120	05/2031	€0	€269,432,987	€220,146,367	€161,319,482	€93,945,474
121	06/2031	€0	€266,873,670	€217,688,418	€159,105,581	€92,239,661
122	07/2031	€0	€264,318,434	€215,241,440	€156,910,054	€90,557,891
123	08/2031	€0	€261,775,753	€212,812,284	€154,737,784	€88,902,739
124	09/2031	€0	€259,239,070	€210,395,560	€152,584,719	€87,271,623
125	10/2031	€0	€256,709,191	€207,991,877	€150,451,195	€85,664,501
126	11/2031	€0	€254,188,053	€205,602,755	€148,338,195	€84,081,700
127	12/2031	€0	€251,670,840	€203,224,252	€146,242,765	€82,521,312
128	01/2032	€0	€249,163,706	€200,861,294	€144,168,342	€80,985,055
129	02/2032	€0	€246,656,266	€198,505,464	€142,108,779	€79,469,253
130	03/2032	€0	€244,151,910	€196,159,470	€140,065,932	€77,974,748
131	04/2032	€0	€241,650,886	€193,823,479	€138,039,830	€76,501,354
132	05/2032	€0	€239,152,481	€191,496,889	€136,029,953	€75,048,583
133	06/2032	€0	€236,657,764	€189,180,526	€134,036,799	€73,616,512
134	07/2032	€0	€234,170,093	€186,877,037	€132,062,147	€72,205,916
135	08/2032	€0	€231,683,280	€184,581,446	€130,102,383	€70,814,619
136	09/2032	€0	€229,196,883	€182,293,380	€128,157,167	€69,442,255
137	10/2032	€0	€226,717,152	€180,017,783	€126,229,890	€68,090,474
138	11/2032	€0	€224,240,220	€177,751,543	€124,318,274	€66,757,854
139	12/2032	€0	€221,765,077	€175,493,835	€122,421,656	€65,443,857
140	01/2033	€0	€219,291,047	€173,244,099	€120,539,568	€64,148,058
141	02/2033	€0	€216,820,398	€171,004,101	€118,673,158	€62,870,892
142	03/2033	€0	€214,359,011	€168,778,442	€116,825,525	€61,613,816
143	04/2033	€0	€211,902,306	€166,563,467	€114,994,035	€60,375,247
144	05/2033	€0	€209,449,591	€164,358,597	€113,178,199	€59,154,751
145	06/2033	€0	€207,005,626	€162,167,528	€111,380,470	€57,953,429
146	07/2033	€0	€204,573,845	€159,992,895	€109,602,545	€56,771,971
147	08/2033	€0	€202,154,651	€157,834,946	€107,844,476	€55,610,203
148	09/2033	€0	€199,740,768	€155,687,943	€106,102,230	€54,465,856
149	10/2033	€0	€197,337,716	€153,556,146	€104,378,615	€53,340,194
150	11/2033	€0	€194,942,708	€151,437,329	€102,672,009	€52,232,205

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	12/2033	€0	€192,561,021	€149,335,536	€100,985,049	€51,143,050
152	01/2034	€0	€190,193,266	€147,251,173	€99,317,887	€50,072,613
153	02/2034	€0	€187,832,208	€145,178,575	€97,666,592	€49,018,731
154	03/2034	€0	€185,477,618	€143,117,524	€96,030,925	€47,981,120
155	04/2034	€0	€183,125,818	€141,065,145	€94,408,873	€46,958,620
156	05/2034	€0	€180,779,739	€139,023,667	€92,801,848	€45,951,784
157	06/2034	€0	€178,437,594	€136,991,677	€91,208,825	€44,959,954
158	07/2034	€0	€176,103,386	€134,972,213	€89,631,743	€43,983,935
159	08/2034	€0	€173,778,278	€132,966,119	€88,071,067	€43,023,797
160	09/2034	€0	€171,466,281	€130,976,407	€86,528,691	€42,080,303
161	10/2034	€0	€169,168,313	€129,003,710	€85,004,919	€41,153,428
162	11/2034	€0	€166,896,469	€127,057,168	€83,505,642	€40,245,843
163	12/2034	€0	€164,645,439	€125,132,628	€82,027,978	€39,355,955
164	01/2035	€0	€162,422,520	€123,235,532	€80,575,347	€38,485,211
165	02/2035	€0	€160,208,931	€121,351,532	€79,138,223	€37,628,874
166	03/2035	€0	€158,001,143	€119,477,908	€77,714,747	€36,785,919
167	04/2035	€0	€155,799,592	€117,614,952	€76,305,028	€35,956,265
168	05/2035	€0	€153,602,747	€115,761,473	€74,908,217	€35,139,382
169	06/2035	€0	€151,421,255	€113,925,447	€73,529,388	€34,337,514
170	07/2035	€0	€149,259,618	€112,110,184	€72,170,559	€33,551,443
171	08/2035	€0	€147,116,583	€110,314,654	€70,830,940	€32,780,637
172	09/2035	€0	€144,988,561	€108,536,087	€69,508,633	€32,024,059
173	10/2035	€0	€142,878,121	€106,776,329	€68,204,711	€31,282,052
174	11/2035	€0	€140,786,875	€105,036,506	€66,919,771	€30,554,737
175	12/2035	€0	€138,715,388	€103,316,951	€65,653,904	€29,841,999
176	01/2036	€0	€136,662,794	€101,616,930	€64,406,521	€29,143,414
177	02/2036	€0	€134,612,252	€99,923,861	€63,169,548	€28,455,197
178	03/2036	€0	€132,573,021	€98,244,582	€61,947,241	€27,779,156
179	04/2036	€0	€130,545,134	€96,579,062	€60,739,489	€27,115,115
180	05/2036	€0	€128,529,411	€94,927,851	€59,546,549	€26,463,066
181	06/2036	€0	€126,531,258	€93,294,878	€58,370,785	€25,823,930
182	07/2036	€0	€124,546,701	€91,677,137	€57,210,215	€25,196,698
183	08/2036	€0	€122,581,303	€90,078,654	€56,067,245	€24,582,299
184	09/2036	€0	€120,636,171	€88,500,156	€54,942,214	€23,980,746
185	10/2036	€0	€118,710,453	€86,940,933	€53,834,565	€23,391,657
186	11/2036	€0	€116,801,240	€85,398,772	€52,742,819	€22,814,258
187	12/2036	€0	€114,919,621	€83,881,695	€51,671,813	€22,250,509
188	01/2037	€0	€113,051,155	€82,379,065	€50,614,873	€21,697,398
189	02/2037	€0	€111,187,464	€80,884,726	€49,568,138	€21,153,165
190	03/2037	€0	€109,330,054	€79,399,743	€48,532,200	€20,617,973
191	04/2037	€0	€107,482,127	€77,926,402	€47,508,389	€20,092,294
192	05/2037	€0	€105,645,546	€76,466,005	€46,497,422	€19,576,333
193	06/2037	€0	€103,824,713	€75,021,681	€45,501,117	€19,070,750
194	07/2037	€0	€102,003,729	€73,581,890	€44,512,399	€18,572,482
195	08/2037	€0	€100,185,388	€72,148,634	€43,532,436	€18,081,946
196	09/2037	€0	€98,372,439	€70,723,869	€42,562,356	€17,599,531
197	10/2037	€0	€96,561,948	€69,305,456	€41,600,818	€17,124,604
198	11/2037	€0	€94,758,220	€67,896,462	€40,649,610	€16,657,825
199	12/2037	€0	€92,961,752	€66,497,205	€39,708,860	€16,199,163
200	01/2038	€0	€91,182,696	€65,114,897	€38,782,802	€15,750,255



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	02/2038	€0	€89,410,895	€63,742,223	€37,866,994	€15,309,199
202	03/2038	€0	€87,647,312	€62,379,833	€36,961,758	€14,876,046
203	04/2038	€0	€85,898,127	€61,032,076	€36,069,602	€14,451,718
204	05/2038	€0	€84,162,826	€59,698,524	€35,190,189	€14,035,987
205	06/2038	€0	€82,439,651	€58,377,874	€34,322,670	€13,628,425
206	07/2038	€0	€80,727,981	€57,069,630	€33,466,681	€13,228,802
207	08/2038	€0	€79,025,037	€55,771,781	€32,620,972	€12,836,540
208	09/2038	€0	€77,334,018	€54,486,539	€31,786,770	€12,452,047
209	10/2038	€0	€75,655,718	€53,214,409	€30,964,297	€12,075,324
210	11/2038	€0	€74,007,112	€51,967,256	€30,160,362	€11,708,934
211	12/2038	€0	€72,371,383	€50,733,174	€29,367,948	€11,350,047
212	01/2039	€0	€70,743,604	€49,508,662	€28,584,957	€10,997,775
213	02/2039	€0	€69,129,259	€48,297,511	€27,813,516	€10,652,866
214	03/2039	€0	€67,533,146	€47,103,011	€27,055,441	€10,315,930
215	04/2039	€0	€65,943,226	€45,916,705	€26,305,796	€9,985,010
216	05/2039	€0	€64,363,896	€44,741,618	€25,566,261	€9,660,675
217	06/2039	€0	€62,796,109	€43,578,366	€24,837,122	€9,342,966
218	07/2039	€0	€61,259,540	€42,440,528	€24,126,032	€9,034,678
219	08/2039	€0	€59,750,576	€41,325,487	€23,431,381	€8,735,100
220	09/2039	€0	€58,266,052	€40,230,953	€22,751,761	€8,443,612
221	10/2039	€0	€56,812,801	€39,161,540	€22,089,672	€8,161,045
222	11/2039	€0	€55,383,079	€38,111,803	€21,441,926	€7,886,122
223	12/2039	€0	€53,975,125	€37,080,441	€20,807,696	€7,618,456
224	01/2040	€0	€52,632,263	€36,097,085	€20,203,472	€7,363,974
225	02/2040	€0	€51,304,098	€35,126,993	€19,609,642	€7,115,397
226	03/2040	€0	€49,980,266	€34,163,025	€19,022,158	€6,871,198
227	04/2040	€0	€48,669,946	€33,211,421	€18,444,451	€6,632,567
228	05/2040	€0	€47,368,468	€32,268,946	€17,874,662	€6,398,778
229	06/2040	€0	€46,084,146	€31,341,214	€17,315,844	€6,170,866
230	07/2040	€0	€44,830,607	€30,437,413	€16,772,986	€5,950,536
231	08/2040	€0	€43,596,855	€29,549,975	€16,241,815	€5,736,189
232	09/2040	€0	€42,392,833	€28,685,554	€15,725,899	€5,529,013
233	10/2040	€0	€41,225,854	€27,848,980	€15,227,771	€5,329,810
234	11/2040	€0	€40,092,383	€27,037,737	€14,745,930	€5,137,961
235	12/2040	€0	€38,980,193	€26,243,472	€14,275,717	€4,951,762
236	01/2041	€0	€37,881,139	€25,460,632	€13,814,037	€4,770,081
237	02/2041	€0	€36,788,663	€24,684,765	€13,358,423	€4,592,018
238	03/2041	€0	€35,708,630	€23,919,771	€12,910,945	€4,418,243
239	04/2041	€0	€34,637,791	€23,163,430	€12,470,351	€4,248,284
240	05/2041	€0	€33,572,805	€22,413,472	€12,035,378	€4,081,669
241	06/2041	€0	€32,517,450	€21,672,392	€11,607,327	€3,918,804
242	07/2041	€0	€31,473,969	€20,941,641	€11,186,929	€3,759,893
243	08/2041	€0	€30,451,530	€20,227,264	€10,777,353	€3,605,952
244	09/2041	€0	€29,458,963	€19,535,041	€10,381,595	€3,457,922
245	10/2041	€0	€28,488,342	€18,859,618	€9,996,718	€3,314,757
246	11/2041	€0	€27,541,314	€18,202,004	€9,623,179	€3,176,553
247	12/2041	€0	€26,609,186	€17,556,380	€9,257,828	€3,042,215
248	01/2042	€0	€25,703,636	€16,930,383	€8,904,627	€2,912,995
249	02/2042	€0	€24,813,116	€16,316,326	€8,559,455	€2,787,490
250	03/2042	€0	€23,936,032	€15,713,107	€8,221,680	€2,665,453

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	04/2042	€0	€23,067,700	€15,117,607	€7,889,625	€2,546,303
252	05/2042	€0	€22,210,555	€14,531,384	€7,564,063	€2,430,256
253	06/2042	€0	€21,363,273	€13,953,534	€7,244,479	€2,317,114
254	07/2042	€0	€20,523,426	€13,382,435	€6,929,994	€2,206,563
255	08/2042	€0	€19,690,180	€12,817,514	€6,620,279	€2,098,471
256	09/2042	€0	€18,870,518	€12,263,283	€6,317,628	€1,993,536
257	10/2042	€0	€18,057,597	€11,715,255	€6,019,686	€1,890,980
258	11/2042	€0	€17,263,495	€11,181,224	€5,730,417	€1,792,019
259	12/2042	€0	€16,477,035	€10,653,898	€5,446,032	€1,695,430
260	01/2043	€0	€15,704,485	€10,137,293	€5,168,547	€1,601,811
261	02/2043	€0	€14,948,365	€9,632,984	€4,898,714	€1,511,361
262	03/2043	€0	€14,203,746	€9,137,742	€4,634,842	€1,423,523
263	04/2043	€0	€13,483,670	€8,659,901	€4,381,106	€1,339,542
264	05/2043	€0	€12,780,017	€8,194,173	€4,134,764	€1,258,539
265	06/2043	€0	€12,095,272	€7,742,089	€3,896,535	€1,180,695
266	07/2043	€0	€11,436,347	€7,308,002	€3,668,546	€1,106,614
267	08/2043	€0	€10,789,509	€6,883,065	€3,446,291	€1,034,898
268	09/2043	€0	€10,155,806	€6,467,902	€3,230,043	€965,600
269	10/2043	€0	€9,535,146	€6,062,409	€3,019,707	€898,663
270	11/2043	€0	€8,925,202	€5,665,063	€2,814,487	€833,824
271	12/2043	€0	€8,328,340	€5,277,327	€2,615,069	€771,262
272	01/2044	€0	€7,748,743	€4,901,801	€2,422,700	€711,314
273	02/2044	€0	€7,181,322	€4,535,212	€2,235,715	€653,464
274	03/2044	€0	€6,626,412	€4,177,731	€2,054,159	€597,699
275	04/2044	€0	€6,079,185	€3,826,276	€1,876,483	€543,546
276	05/2044	€0	€5,542,113	€3,482,372	€1,703,406	€491,194
277	06/2044	€0	€5,016,960	€3,147,090	€1,535,420	€440,763
278	07/2044	€0	€4,518,978	€2,829,943	€1,377,116	€393,543
279	08/2044	€0	€4,045,504	€2,529,175	€1,227,570	€349,230
280	09/2044	€0	€3,597,939	€2,245,582	€1,087,104	€307,878
281	10/2044	€0	€3,175,112	€1,978,349	€955,257	€269,322
282	11/2044	€0	€2,780,664	€1,729,662	€833,016	€233,802
283	12/2044	€0	€2,412,313	€1,498,012	€719,585	€201,057
284	01/2045	€0	€2,138,883	€1,325,982	€635,300	€176,709
285	02/2045	€0	€1,868,114	€1,156,172	€552,508	€152,990
286	03/2045	€0	€1,605,349	€991,876	€472,769	€130,321
287	04/2045	€0	€1,349,841	€832,606	€395,827	€108,622
288	05/2045	€0	€1,105,946	€681,020	€322,924	€88,217
289	06/2045	€0	€879,214	€540,492	€255,626	€69,519
290	07/2045	€0	€679,810	€417,206	€196,807	€53,282
291	08/2045	€0	€500,120	€306,413	€144,169	€38,856
292	09/2045	€0	€348,894	€213,400	€100,146	€26,870
293	10/2045	€0	€234,362	€143,106	€66,984	€17,891
294	11/2045	€0	€159,474	€97,214	€45,386	€12,068
295	12/2045	€0	€101,143	€61,552	€28,662	€7,587
296	01/2046	€0	€62,936	€38,236	€17,759	€4,680
297	02/2046	€0	€40,734	€24,706	€11,445	€3,002
298	03/2046	€0	€28,065	€16,993	€7,852	€2,050
299	04/2046	€0	€18,120	€10,953	€5,048	€1,312
300	05/2046	€0	€10,375	€6,261	€2,878	€745



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	06/2046	€0	€4,356	€2,625	€1,203	€310
302	07/2046	€0	€1,590	€957	€437	€112
303	08/2046	€0	€796	€478	€218	€56
304	09/2046	€0	€0	€0	€0	€0
305	10/2046	€0	€0	€0	€0	€0
306	11/2046	€0	€0	€0	€0	€0
307	12/2046	€0	€0	€0	€0	€0
308	01/2047	€0	€0	€0	€0	€0
309	02/2047	€0	€0	€0	€0	€0
310	03/2047	€0	€0	€0	€0	€0
311	04/2047	€0	€0	€0	€0	€0
312	05/2047	€0	€0	€0	€0	€0
313	06/2047	€0	€0	€0	€0	€0
314	07/2047	€0	€0	€0	€0	€0
315	08/2047	€0	€0	€0	€0	€0
316	09/2047	€0	€0	€0	€0	€0
317	10/2047	€0	€0	€0	€0	€0
318	11/2047	€0	€0	€0	€0	€0
319	12/2047	€0	€0	€0	€0	€0
320	01/2048	€0	€0	€0	€0	€0
321	02/2048	€0	€0	€0	€0	€0
322	03/2048	€0	€0	€0	€0	€0
323	04/2048	€0	€0	€0	€0	€0
324	05/2048	€0	€0	€0	€0	€0
325	06/2048	€0	€0	€0	€0	€0
326	07/2048	€0	€0	€0	€0	€0
327	08/2048	€0	€0	€0	€0	€0
328	09/2048	€0	€0	€0	€0	€0
329	10/2048	€0	€0	€0	€0	€0
330	11/2048	€0	€0	€0	€0	€0
331	12/2048	€0	€0	€0	€0	€0
332	01/2049	€0	€0	€0	€0	€0
333	02/2049	€0	€0	€0	€0	€0
334	03/2049	€0	€0	€0	€0	€0
335	04/2049	€0	€0	€0	€0	€0
336	05/2049	€0	€0	€0	€0	€0
337	06/2049	€0	€0	€0	€0	€0
338	07/2049	€0	€0	€0	€0	€0
339	08/2049	€0	€0	€0	€0	€0
340	09/2049	€0	€0	€0	€0	€0
341	10/2049	€0	€0	€0	€0	€0
342	11/2049	€0	€0	€0	€0	€0
343	12/2049	€0	€0	€0	€0	€0
344	01/2050	€0	€0	€0	€0	€0
345	02/2050	€0	€0	€0	€0	€0
346	03/2050	€0	€0	€0	€0	€0
347	04/2050	€0	€0	€0	€0	€0
348	05/2050	€0	€0	€0	€0	€0
349	06/2050	€0	€0	€0	€0	€0
350	07/2050	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## Amortisation

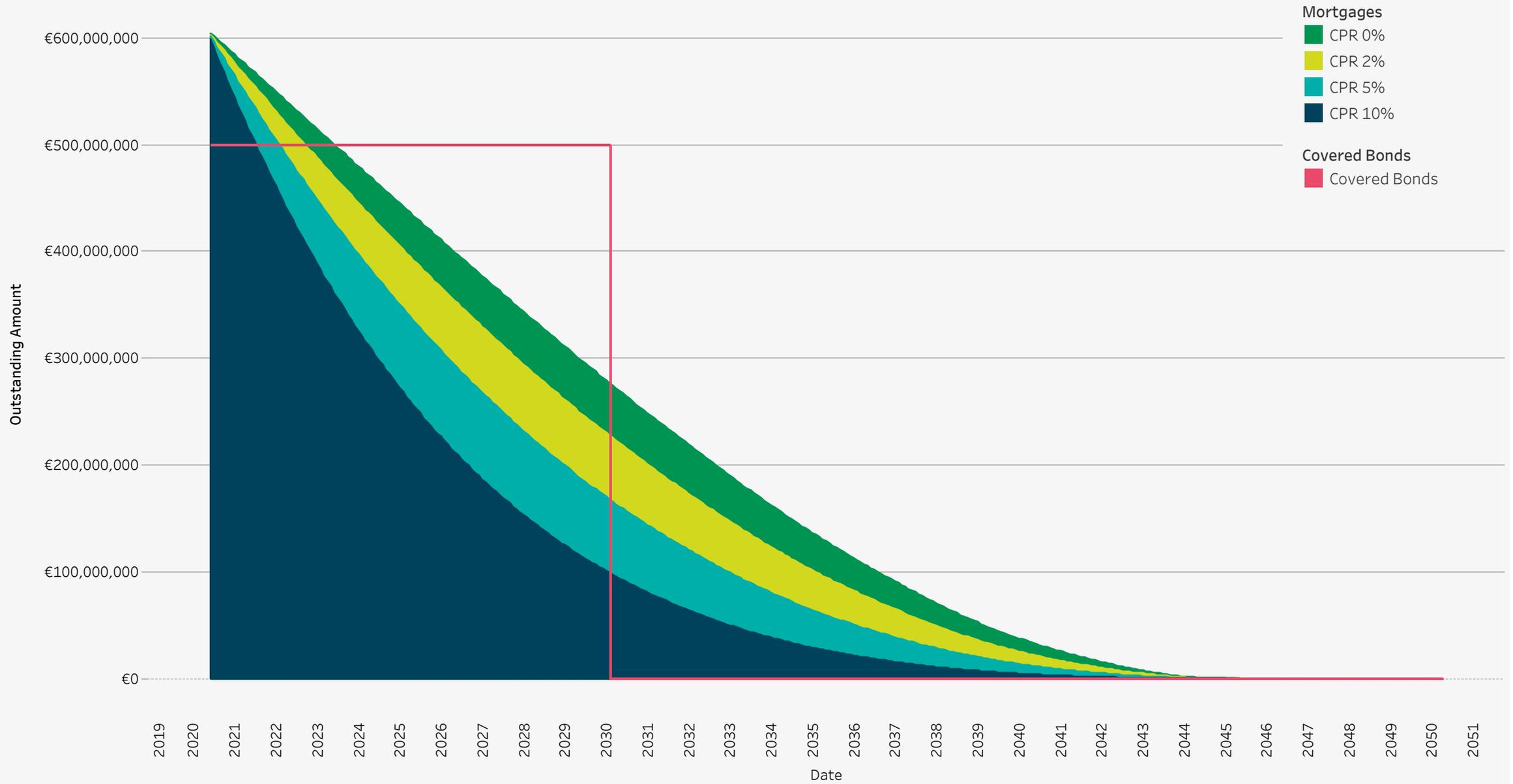
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	08/2050	€0	€0	€0	€0	€0
352	09/2050	€0	€0	€0	€0	€0
353	10/2050	€0	€0	€0	€0	€0
354	11/2050	€0	€0	€0	€0	€0
355	12/2050	€0	€0	€0	€0	€0
356	01/2051	€0	€0	€0	€0	€0
357	02/2051	€0	€0	€0	€0	€0
358	03/2051	€0	€0	€0	€0	€0
359	04/2051	€0	€0	€0	€0	€0
360	05/2051	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## 2. Amortisation Graph





# Residential Mortgage Pandbrieven Programme

## Definitions & Remarks

### Interest and Principal Coverage Test

The interest and principal coverage test is done at the CPR which is derived from Argenta Spaarbank's internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5 million p.a. and 7 bp on the outstanding mortgage loan balance.

### Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR.

### Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation.

### Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of the current property values on which Argenta Spaarbank has been granted a first ranking mortgage inscription by the client. Properties on which Argenta Spaarbank has no first ranking inscriptions as well as any other guarantee Argenta Spaarbank has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

### Loan to Mortgage Inscription Ratio

The Loan to Mortgage Inscription gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Argenta Spaarbank divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Argenta Spaarbank. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

### Interest Type

The interest type "Fixed for Life" means that the interest rate of a loan is fixed during the entire (remaining) life of the loan. The interest type "Fixed with Resets" is a type whereby the loan has more than one fixed interest period during the entire life. The interest resets and corresponding caps are legally defined in Belgium and are based on the OLO rates.

### Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.



# Residential Mortgage Pandbrieven Programme

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