



# Residential Mortgage Pandbrieven Programme

## Reporting Date

Reporting Date

1/03/2022

Portfolio Cut-off Date

28/02/2022

## Contact Details

### Manager Funding & Capital Policy

Erwin De Smet

+32 3 285 58 46

erwin.desmet@argenta.be

### Investor Relations

investor.relations@argenta.be

### Website

www.argenta.eu

## Remark

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	8.96	11/02/2032	Fixed	0.010%	11/02/2023	ACT/ACT	EUR	€500,000,000
BE6331175826	8/10/2021	8/10/2041	19.62	8/10/2042	Fixed	0.500%	8/10/2022	ACT/ACT	EUR	€500,000,000

### Totals

Total Outstanding (in EUR):	€1,000,000,000
Current Weighted Average Fixed Coupon:	0.255%
Weighted Remaining Average Life *:	14.29

\* At Reporting Date until Maturity Date



# Residential Mortgage Pandbrieven Programme

## Ratings

### 1. Argenta Spaarbank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	Stable	A-2

### 2. Argenta Spaarbank Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Standard and Poor's	AAA	Stable

## Test Summary

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	€1,000,000,000	(I)
Nominal Balance Residential Mortgage Loans	€1,234,934,671	(II)
Nominal Balance Public Finance Exposures	€3,000,000	(III)
Nominal Balance Financial Institution Exposures	€0.00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	23.79%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1,157,033,735	(V)
Ratio Value of Residential Mortgage Loans / Mortgage Pandbrieven Issued $(V) / (I)$	115.70%	
>>> 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)	€3,000,299	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	€0	(VII)
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[(V) + (VI) + (VII)] / (I)$	116.00%	
>>> Cover Test Royal Decree Art 5 § 2 (>105%)	PASS	

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	€160,117,270	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€159,973,270	
Total Interest Proceeds Public Finance Exposures	€144,000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1,237,934,671	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1,234,934,671	
Total Principal Proceeds Public Finance Exposures	€3,000,000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€50,450,000	(X)
Costs, Fees and expenses Covered Bonds	€80,369,959	(XI)
Principal Requirement Covered Bonds	€1,000,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€267,231,982	
>>> Cover Test Royal Decree Art 5 § 3	PASS	

## Test Summary

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€39,519,390	(XIII)
Cumulative Cash Outflow Next 180 Days	€1,605,231	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€37,914,159	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€3,043,689	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€3,043,689	



# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	€1,234,934,671
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	8,391
Number of Loans	13,378
Average Outstanding Balance per Borrower	€147,174
Average Outstanding Balance per Loan	€92,311
Weighted Average Original Loan to Initial Value	76.84%
Weighted Average Current Loan to Current Value	59.28%
Weighted Average Seasoning (in months)	38.44
Weighted Average Remaining Maturity (in months, at 0% CPR)	220.61
Weighted Average Initial Maturity (in months, at 0% CPR)	258.32
Weighted Remaining Average Life (in months, at 0% CPR)	116.96
Weighted Remaining Average Life (in months, at 2% CPR)	102.63
Weighted Remaining Average Life (in months, at 5% CPR)	85.48
Weighted Remaining Average Life (in months, at 10% CPR)	65.07
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	99.33
Percentage of Fixed Rate Loans	33.59%
Percentage of Resettable Rate Loans	66.41%
Weighted Average Interest Rate	1.61%
Weighted Average Interest Rate Fixed Rate Loans	1.63%
Weighted average interest rate Resettable Rate Loans	1.60%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€15,745,449
---	-------------



# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

### 3. Public Sector Exposure (Liquid Bond Positions)

ISIN	Issuer Name	Issue Date	Maturity Date	Coupon Type	Coupon	ECB Haircut	Standard & Poor's Rating	Fitch Rating	Moody's Rating	Currency	Nominal Amount	Dirty market value (LA)	Accounting Value
BE0000341504	BELGIUM GOVERNMENT	24/01/2017	22/06/2027	Fixed	0.800%	1.60%	NR	AA-	NR	EUR	€3,000,000	€3,093,180	€3,000,299

### 4. Derivatives

None



# Residential Mortgage Pandbrieven Programme

## Stratification Tables

### 1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	404,560,322 €	32.76%	4,200	31.39%
Brabant Wallon	22,441,010 €	1.82%	194	1.45%
Brussels	54,002,210 €	4.37%	495	3.70%
Hainaut	42,001,796 €	3.40%	483	3.61%
Liège	30,475,511 €	2.47%	369	2.76%
Limburg	140,001,519 €	11.34%	1,689	12.63%
Luxembourg	3,329,318 €	0.27%	40	0.30%
Namur	10,723,821 €	0.87%	124	0.93%
Oost-Vlaanderen	218,321,152 €	17.68%	2,374	17.75%
Vlaams-Brabant	181,899,477 €	14.73%	1,874	14.01%
West-Vlaanderen	127,178,535 €	10.30%	1,536	11.48%
<b>Grand Total</b>	<b>1,234,934,671 €</b>	<b>100.00%</b>	<b>13,378</b>	<b>100.00%</b>

### 2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€218,643,901	17.70%	1,747	13.06%
12 - 24	€303,106,361	24.54%	2,523	18.86%
24 - 36	€213,615,181	17.30%	1,969	14.72%
36 - 48	€80,570,188	6.52%	748	5.59%
48 - 60	€69,327,294	5.61%	769	5.75%
60 - 72	€157,599,228	12.76%	2,209	16.51%
72 - 84	€85,137,801	6.89%	1,462	10.93%
84 - 96	€49,215,762	3.99%	877	6.56%
96 - 108	€50,762,977	4.11%	915	6.84%
108 - 120	€6,955,976	0.56%	159	1.19%
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>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€194,678	0.02%	75	0.56%
12 - 24	€1,070,233	0.09%	136	1.02%
24 - 36	€2,477,533	0.20%	202	1.51%
36 - 48	€4,774,561	0.39%	265	1.98%
48 - 60	€6,856,999	0.56%	297	2.22%
60 - 72	€6,736,571	0.55%	235	1.76%
72 - 84	€11,606,095	0.94%	358	2.68%
84 - 96	€17,368,404	1.41%	449	3.36%
96 - 108	€22,326,191	1.81%	474	3.54%
108 - 120	€24,636,814	1.99%	467	3.49%
120 - 132	€15,336,152	1.24%	275	2.06%
132 - 144	€31,360,240	2.54%	538	4.02%
144 - 156	€40,729,232	3.30%	635	4.75%
156 - 168	€50,790,044	4.11%	676	5.05%
168 - 180	€65,080,987	5.27%	796	5.95%
180 - 192	€40,272,775	3.26%	462	3.45%
192 - 204	€56,125,414	4.54%	636	4.75%
204 - 216	€98,809,544	8.00%	983	7.35%
216 - 228	€104,317,051	8.45%	897	6.71%
228 - 240	€122,758,832	9.94%	1,077	8.05%
240 - 252	€51,691,427	4.19%	408	3.05%
252 - 264	€77,012,754	6.24%	592	4.43%
264 - 276	€119,457,537	9.67%	815	6.09%
276 - 288	€145,116,953	11.75%	920	6.88%
288 - 300	€118,027,650	9.56%	710	5.31%
300 - 312	€0	0.00%	0	0.00%
312 - 324	€0	0.00%	0	0.00%
324 - 336	€0	0.00%	0	0.00%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€647,502	0.05%	76	0.57%
60 - 72	€374,648	0.03%	23	0.17%
72 - 84	€1,127,727	0.09%	79	0.59%
84 - 96	€1,147,623	0.09%	49	0.37%
96 - 108	€1,587,644	0.13%	53	0.40%
108 - 120	€38,340,112	3.10%	1,357	10.14%
120 - 132	€3,739,906	0.30%	95	0.71%
132 - 144	€10,209,149	0.83%	216	1.61%
144 - 156	€11,826,278	0.96%	211	1.58%
156 - 168	€9,902,116	0.80%	168	1.26%
168 - 180	€95,687,302	7.75%	1,613	12.06%
180 - 192	€14,316,338	1.16%	194	1.45%
192 - 204	€23,264,308	1.88%	319	2.38%
204 - 216	€44,721,820	3.62%	542	4.05%
216 - 228	€15,975,816	1.29%	208	1.55%
228 - 240	€311,016,709	25.18%	3,231	24.15%
240 - 252	€9,302,993	0.75%	97	0.73%
252 - 264	€22,979,921	1.86%	220	1.64%
264 - 276	€24,550,298	1.99%	241	1.80%
276 - 288	€14,960,310	1.21%	137	1.02%
288 - 300	€511,902,968	41.45%	3,612	27.00%
300 - 312	€14,760,592	1.20%	122	0.91%
312 - 324	€10,509,903	0.85%	78	0.58%
324 - 336	€1,812,637	0.15%	21	0.16%
336 - 348	€341,043	0.03%	4	0.03%
348 - 360	€39,929,007	3.23%	412	3.08%
>360	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€48,736,877	3.95%	940	7.03%
2014	€53,908,703	4.37%	922	6.89%
2015	€78,829,699	6.38%	1,379	10.31%
2016	€148,054,079	11.99%	2,148	16.06%
2017	€75,904,810	6.15%	869	6.50%
2018	€80,955,443	6.56%	779	5.82%
2019	€213,839,380	17.32%	1,935	14.46%
2020	€262,532,772	21.26%	2,228	16.65%
2021	€272,172,909	22.04%	2,178	16.28%
2022	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€151,868,351	12.30%	2,717	32.38%
100k - 200k	€522,315,880	42.30%	3,533	42.10%
200k - 300k	€417,959,757	33.84%	1,730	20.62%
300k - 400k	€125,159,400	10.13%	373	4.45%
>400k	€17,631,282	1.43%	38	0.45%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>8,391</b>	<b>100.00%</b>

## 7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€140,694	0.01%	2	0.01%
0.5% - 1%	€105,322,525	8.53%	987	7.38%
1% - 1.5%	€408,126,780	33.05%	4,457	33.32%
1.5% - 2%	€508,848,153	41.20%	5,688	42.52%
2% - 2.5%	€190,564,193	15.43%	1,936	14.47%
2.5% - 3%	€19,071,111	1.54%	231	1.73%
3% - 3.5%	€1,827,681	0.15%	45	0.34%
3.5% - 4%	€672,817	0.05%	23	0.17%
4% - 4.5%	€360,717	0.03%	9	0.07%
4.5% - 5%	€0	0.00%	0	0.00%
5% - 5.5%	€0	0.00%	0	0.00%
5.5% - 6%	€0	0.00%	0	0.00%
6% - 6.5%	€0	0.00%	0	0.00%
6.5% - 7%	€0	0.00%	0	0.00%
>7%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</b>	<b>100.00%</b>

## 8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€414,767,866	33.59%	5,005	37.41%
Fixed with Resets	€820,166,805	66.41%	8,373	62.59%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</b>	<b>100.00%</b>



# Residential Mortgage Pandbrieven Programme

## 9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2022	€78,315,105	6.34%	1,288	9.63%
2023	€49,793,806	4.03%	813	6.08%
2024	€34,025,746	2.76%	542	4.05%
2025	€20,740,829	1.68%	367	2.74%
2026	€26,706,196	2.16%	438	3.27%
2027	€8,766,696	0.71%	120	0.90%
2028	€10,940,450	0.89%	141	1.05%
2029	€9,475,864	0.77%	117	0.87%
2030	€19,778,668	1.60%	267	2.00%
2031	€28,493,801	2.31%	394	2.95%
2032	€3,243,800	0.26%	48	0.36%
2033	€6,652,596	0.54%	52	0.39%
2034	€19,554,698	1.58%	197	1.47%
2035	€55,795,286	4.52%	532	3.98%
2036	€56,823,382	4.60%	541	4.04%
2037	€12,492,482	1.01%	98	0.73%
2038	€28,728,408	2.33%	199	1.49%
2039	€78,281,792	6.34%	507	3.79%
2040	€121,907,225	9.87%	787	5.88%
2041	€137,671,716	11.15%	845	6.32%
2042	€4,260,836	0.35%	29	0.22%
2043	€3,299,906	0.27%	21	0.16%
2044	€4,417,517	0.36%	30	0.22%
Fixed	€414,767,866	33.59%	5,005	37.41%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</b>	<b>100.00%</b>

## 10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1,234,934,671	100.00%	13,378	100.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</b>	<b>100.00%</b>

## 11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1,229,129,474	99.53%	13,267	99.17%
Linear	€5,805,197	0.47%	111	0.83%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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%	€1,288,329	0.10%	83	0.62%
10 - 20%	€9,808,887	0.79%	424	3.17%
20 - 30%	€22,401,615	1.81%	559	4.18%
30 - 40%	€37,416,727	3.03%	740	5.53%
40 - 50%	€75,201,224	6.09%	1,140	8.52%
50 - 60%	€101,038,895	8.18%	1,453	10.86%
60 - 70%	€154,262,960	12.49%	1,853	13.85%
70 - 80%	€268,678,503	21.76%	2,601	19.44%
80 - 90%	€215,760,175	17.47%	1,774	13.26%
90 - 100%	€309,545,702	25.07%	2,341	17.50%
100 - 110%	€25,806,247	2.09%	261	1.95%
110 - 120%	€13,725,408	1.11%	149	1.11%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</b>	<b>100.00%</b>

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

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 10%	€14,439,676	1.17%	788	5.89%
10 - 20%	€39,997,902	3.24%	1,056	7.89%
20 - 30%	€71,801,939	5.81%	1,346	10.06%
30 - 40%	€112,586,007	9.12%	1,629	12.18%
40 - 50%	€172,399,382	13.96%	2,112	15.79%
50 - 60%	€187,583,569	15.19%	1,955	14.61%
60 - 70%	€214,080,550	17.34%	1,772	13.25%
70 - 80%	€201,764,560	16.34%	1,406	10.51%
80 - 90%	€141,911,571	11.49%	874	6.53%
90 - 100%	€77,304,349	6.26%	434	3.24%
100 - 110%	€1,065,166	0.09%	6	0.04%
110 - 120%	€0	0.00%	0	0.00%
>120%	€0	0.00%	0	0.00%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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%	€1,202,319	0.10%	139	1.04%
20 - 40%	€10,498,791	0.85%	466	3.48%
40 - 60%	€52,729,059	4.27%	1,282	9.58%
60 - 80%	€295,423,635	23.92%	3,712	27.75%
80 - 100%	€331,586,948	26.85%	3,214	24.02%
100 - 120%	€31,758,827	2.57%	561	4.19%
120 - 140%	€48,680,963	3.94%	714	5.34%
140 - 160%	€81,874,181	6.63%	866	6.47%
160 - 180%	€243,934,793	19.75%	1,585	11.85%
180 - 200%	€17,167,383	1.39%	131	0.98%
200 - 300%	€47,750,908	3.87%	336	2.51%
300 - 400%	€70,663,206	5.72%	363	2.71%
400 - 500%	€836,171	0.07%	4	0.03%
>500%	€827,487	0.07%	5	0.04%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€1,144,031	0.09%	202	1.51%
12 - 24	€6,930,194	0.56%	453	3.39%
24 - 36	€12,465,089	1.01%	501	3.74%
36 - 48	€25,304,792	2.05%	732	5.47%
48 - 60	€45,201,346	3.66%	936	7.00%
60 - 72	€37,804,101	3.06%	681	5.09%
72 - 84	€72,278,404	5.85%	1,103	8.24%
84 - 96	€110,932,886	8.98%	1,406	10.51%
96 - 108	€90,103,970	7.30%	991	7.41%
108 - 120	€205,525,293	16.64%	1,892	14.14%
120 - 132	€141,653,256	11.47%	1,250	9.34%
132 - 144	€131,522,394	10.65%	973	7.27%
144 - 156	€293,023,973	23.73%	1,865	13.94%
156 - 168	€61,044,942	4.94%	393	2.94%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€95,848,323	7.76%	1,753	13.10%
12 - 24	€46,254,288	3.75%	963	7.20%
24 - 36	€45,516,781	3.69%	949	7.09%
36 - 48	€40,375,289	3.27%	779	5.82%
48 - 60	€36,481,606	2.95%	625	4.67%
60 - 72	€43,986,631	3.56%	640	4.78%
72 - 84	€56,488,586	4.57%	730	5.46%
84 - 96	€89,267,281	7.23%	1,055	7.89%
96 - 108	€100,474,384	8.14%	972	7.27%
108 - 120	€159,976,198	12.95%	1,422	10.63%
120 - 132	€126,391,035	10.23%	1,039	7.77%
132 - 144	€209,194,061	16.94%	1,321	9.87%
144 - 156	€181,064,841	14.66%	1,105	8.26%
156 - 168	€3,615,368	0.29%	25	0.19%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	€1,230,123,859	99.61%	13,326	99.61%
0 - 30 days	€4,810,812	0.39%	52	0.39%
<b>Grand Total</b>	<b>€1,234,934,671</b>	<b>100.00%</b>	<b>13,378</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	03/2022	€1,000,000,000	€1,229,275,873	€1,227,208,056	€1,224,032,619	€1,218,530,021
2	04/2022	€1,000,000,000	€1,223,610,324	€1,219,497,213	€1,213,194,409	€1,202,311,177
3	05/2022	€1,000,000,000	€1,217,938,941	€1,211,803,033	€1,202,420,626	€1,186,277,091
4	06/2022	€1,000,000,000	€1,212,264,128	€1,204,127,882	€1,191,713,308	€1,170,428,147
5	07/2022	€1,000,000,000	€1,206,583,191	€1,196,469,051	€1,181,069,460	€1,154,759,782
6	08/2022	€1,000,000,000	€1,200,895,852	€1,188,826,241	€1,170,488,490	€1,139,269,838
7	09/2022	€1,000,000,000	€1,195,201,949	€1,181,199,271	€1,159,969,925	€1,123,956,293
8	10/2022	€1,000,000,000	€1,189,501,560	€1,173,588,197	€1,149,513,527	€1,108,817,374
9	11/2022	€1,000,000,000	€1,183,795,407	€1,165,993,709	€1,139,119,679	€1,093,851,918
10	12/2022	€1,000,000,000	€1,178,083,224	€1,158,415,522	€1,128,787,807	€1,079,057,853
11	01/2023	€1,000,000,000	€1,172,364,811	€1,150,853,414	€1,118,517,404	€1,064,433,191
12	02/2023	€1,000,000,000	€1,166,645,644	€1,143,312,732	€1,108,313,362	€1,049,981,080
13	03/2023	€1,000,000,000	€1,160,925,410	€1,135,793,116	€1,098,175,008	€1,035,699,346
14	04/2023	€1,000,000,000	€1,155,203,217	€1,128,293,652	€1,088,101,133	€1,021,585,337
15	05/2023	€1,000,000,000	€1,149,475,962	€1,120,811,267	€1,078,088,467	€1,007,634,504
16	06/2023	€1,000,000,000	€1,143,749,659	€1,113,351,790	€1,068,142,309	€993,850,339
17	07/2023	€1,000,000,000	€1,138,020,764	€1,105,911,718	€1,058,258,975	€980,227,933
18	08/2023	€1,000,000,000	€1,132,292,929	€1,098,494,555	€1,048,441,500	€966,768,651
19	09/2023	€1,000,000,000	€1,126,564,816	€1,091,098,947	€1,038,688,265	€953,469,540
20	10/2023	€1,000,000,000	€1,120,835,273	€1,083,723,729	€1,028,997,845	€940,327,864
21	11/2023	€1,000,000,000	€1,115,105,715	€1,076,370,222	€1,019,371,180	€927,343,075
22	12/2023	€1,000,000,000	€1,109,372,647	€1,069,035,004	€1,009,804,721	€914,510,552
23	01/2024	€1,000,000,000	€1,103,638,363	€1,061,720,249	€1,000,300,222	€901,830,526
24	02/2024	€1,000,000,000	€1,097,902,778	€1,054,425,828	€990,857,257	€889,301,250
25	03/2024	€1,000,000,000	€1,092,163,287	€1,047,149,199	€981,473,138	€876,918,976
26	04/2024	€1,000,000,000	€1,086,424,414	€1,039,894,658	€972,151,599	€864,685,720
27	05/2024	€1,000,000,000	€1,080,684,255	€1,032,660,332	€962,890,576	€852,598,316
28	06/2024	€1,000,000,000	€1,074,944,517	€1,025,447,803	€953,691,242	€840,656,491
29	07/2024	€1,000,000,000	€1,069,202,212	€1,018,254,172	€944,550,599	€828,856,307
30	08/2024	€1,000,000,000	€1,063,457,981	€1,011,080,010	€935,468,888	€817,196,708
31	09/2024	€1,000,000,000	€1,057,710,940	€1,003,924,435	€926,445,003	€805,675,478
32	10/2024	€1,000,000,000	€1,051,962,996	€996,789,219	€917,480,292	€794,292,549
33	11/2024	€1,000,000,000	€1,046,213,061	€989,673,282	€908,573,472	€783,045,573
34	12/2024	€1,000,000,000	€1,040,464,428	€982,579,694	€899,727,066	€771,935,500
35	01/2025	€1,000,000,000	€1,034,731,755	€975,522,217	€890,953,338	€760,971,567
36	02/2025	€1,000,000,000	€1,028,999,716	€968,486,301	€882,238,632	€750,140,793
37	03/2025	€1,000,000,000	€1,023,265,206	€961,468,973	€873,579,948	€739,439,440
38	04/2025	€1,000,000,000	€1,017,533,570	€954,475,208	€864,981,521	€728,869,917
39	05/2025	€1,000,000,000	€1,011,801,382	€947,501,736	€856,440,084	€718,428,288
40	06/2025	€1,000,000,000	€1,006,068,083	€940,547,984	€847,954,838	€708,112,731
41	07/2025	€1,000,000,000	€1,000,340,769	€933,620,532	€839,531,418	€697,926,802
42	08/2025	€1,000,000,000	€994,615,569	€926,715,694	€831,166,196	€687,866,305
43	09/2025	€1,000,000,000	€988,899,449	€919,839,890	€822,864,615	€677,934,590
44	10/2025	€1,000,000,000	€983,187,550	€912,988,516	€814,622,229	€668,126,819
45	11/2025	€1,000,000,000	€977,480,140	€906,161,750	€806,438,888	€658,441,738
46	12/2025	€1,000,000,000	€971,779,559	€899,361,688	€798,316,146	€648,879,488
47	01/2026	€1,000,000,000	€966,085,151	€892,587,643	€790,253,075	€639,438,187
48	02/2026	€1,000,000,000	€960,393,169	€885,836,080	€782,246,238	€630,113,958
49	03/2026	€1,000,000,000	€954,699,965	€879,103,581	€774,292,338	€620,903,089
50	04/2026	€1,000,000,000	€949,005,894	€872,390,428	€766,391,357	€611,804,545



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	05/2026	€1,000,000,000	€943,317,320	€865,702,417	€758,548,110	€602,821,139
52	06/2026	€1,000,000,000	€937,634,849	€859,040,029	€750,762,715	€593,951,907
53	07/2026	€1,000,000,000	€931,960,454	€852,404,994	€743,036,374	€585,196,744
54	08/2026	€1,000,000,000	€926,290,321	€845,793,740	€735,365,668	€576,551,914
55	09/2026	€1,000,000,000	€920,627,614	€839,209,087	€727,752,750	€568,018,088
56	10/2026	€1,000,000,000	€914,969,719	€832,648,571	€720,195,184	€559,592,346
57	11/2026	€1,000,000,000	€909,319,696	€826,114,904	€712,695,018	€551,275,279
58	12/2026	€1,000,000,000	€903,673,428	€819,604,268	€705,248,663	€543,063,117
59	01/2027	€1,000,000,000	€898,033,366	€813,118,818	€697,857,686	€534,956,101
60	02/2027	€1,000,000,000	€892,388,618	€806,648,631	€690,513,301	€526,946,555
61	03/2027	€1,000,000,000	€886,744,685	€800,198,646	€683,219,501	€519,036,640
62	04/2027	€1,000,000,000	€881,102,460	€793,769,617	€675,976,670	€511,225,740
63	05/2027	€1,000,000,000	€875,459,246	€787,359,063	€668,782,440	€503,511,169
64	06/2027	€1,000,000,000	€869,820,317	€780,971,678	€661,640,542	€495,894,850
65	07/2027	€1,000,000,000	€864,181,817	€774,603,938	€654,547,727	€488,373,455
66	08/2027	€1,000,000,000	€858,543,077	€768,255,197	€647,503,201	€480,945,530
67	09/2027	€1,000,000,000	€852,903,259	€761,924,660	€640,506,051	€473,609,551
68	10/2027	€1,000,000,000	€847,261,022	€755,611,089	€633,555,002	€466,363,745
69	11/2027	€1,000,000,000	€841,622,327	€749,319,757	€626,654,235	€459,210,360
70	12/2027	€1,000,000,000	€835,981,296	€743,045,375	€619,799,076	€452,145,138
71	01/2028	€1,000,000,000	€830,347,478	€736,796,383	€612,996,322	€445,172,216
72	02/2028	€1,000,000,000	€824,716,221	€730,568,581	€606,242,206	€438,288,013
73	03/2028	€1,000,000,000	€819,085,268	€724,359,914	€599,534,777	€431,490,310
74	04/2028	€1,000,000,000	€813,462,449	€718,177,249	€592,879,466	€424,782,208
75	05/2028	€1,000,000,000	€807,840,623	€712,014,210	€586,270,742	€418,158,926
76	06/2028	€1,000,000,000	€802,224,198	€705,874,626	€579,711,512	€411,621,753
77	07/2028	€1,000,000,000	€796,618,924	€699,763,477	€573,205,593	€405,172,587
78	08/2028	€1,000,000,000	€791,015,684	€693,672,674	€566,746,085	€398,805,745
79	09/2028	€1,000,000,000	€785,416,479	€687,603,915	€560,334,132	€392,521,271
80	10/2028	€1,000,000,000	€779,823,193	€681,558,783	€553,970,769	€386,319,127
81	11/2028	€1,000,000,000	€774,239,480	€675,540,396	€547,658,268	€380,200,122
82	12/2028	€1,000,000,000	€768,663,422	€669,546,996	€541,394,930	€374,162,303
83	01/2029	€1,000,000,000	€763,098,723	€663,581,725	€535,183,025	€368,206,471
84	02/2029	€1,000,000,000	€757,536,219	€657,636,534	€529,015,795	€362,327,225
85	03/2029	€1,000,000,000	€751,973,580	€651,709,350	€522,891,345	€356,522,566
86	04/2029	€1,000,000,000	€746,413,854	€645,802,766	€516,811,532	€350,793,073
87	05/2029	€1,000,000,000	€740,856,065	€639,915,882	€510,775,407	€345,137,409
88	06/2029	€1,000,000,000	€735,303,550	€634,051,524	€504,784,992	€339,556,252
89	07/2029	€1,000,000,000	€729,763,394	€628,215,725	€498,844,836	€334,051,957
90	08/2029	€1,000,000,000	€724,236,465	€622,409,131	€492,955,172	€328,623,948
91	09/2029	€1,000,000,000	€718,715,036	€616,625,013	€487,110,402	€323,267,785
92	10/2029	€1,000,000,000	€713,204,128	€610,867,606	€481,313,624	€317,984,844
93	11/2029	€1,000,000,000	€707,707,832	€605,140,317	€475,567,254	€312,776,021
94	12/2029	€1,000,000,000	€702,221,778	€599,439,311	€469,868,000	€307,638,453
95	01/2030	€1,000,000,000	€696,771,436	€593,786,206	€464,232,506	€302,582,313
96	02/2030	€1,000,000,000	€691,323,160	€588,152,181	€458,637,909	€297,591,952
97	03/2030	€1,000,000,000	€685,880,167	€582,539,918	€453,086,081	€292,667,971
98	04/2030	€1,000,000,000	€680,444,554	€576,951,129	€447,578,125	€287,810,458
99	05/2030	€1,000,000,000	€675,015,079	€571,384,690	€442,112,932	€283,018,078
100	06/2030	€1,000,000,000	€669,592,070	€565,840,808	€436,690,434	€278,290,179



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	07/2030	€1,000,000,000	€664,187,043	€560,329,133	€431,317,829	€273,630,720
102	08/2030	€1,000,000,000	€658,790,360	€554,841,426	€425,988,506	€269,034,866
103	09/2030	€1,000,000,000	€653,397,314	€549,373,653	€420,699,139	€264,499,923
104	10/2030	€1,000,000,000	€648,020,769	€543,936,557	€415,457,724	€260,030,330
105	11/2030	€1,000,000,000	€642,662,013	€538,531,104	€410,264,724	€255,625,743
106	12/2030	€1,000,000,000	€637,330,279	€533,164,904	€405,125,642	€251,288,946
107	01/2031	€1,000,000,000	€632,017,600	€527,831,147	€400,034,996	€247,015,884
108	02/2031	€500,000,000	€626,712,523	€522,520,164	€394,985,198	€242,801,272
109	03/2031	€500,000,000	€621,418,458	€517,234,720	€389,978,110	€238,645,698
110	04/2031	€500,000,000	€616,138,661	€511,977,436	€385,015,466	€234,549,654
111	05/2031	€500,000,000	€610,865,441	€506,741,831	€380,092,154	€230,509,468
112	06/2031	€500,000,000	€605,609,099	€501,536,369	€375,214,294	€226,528,307
113	07/2031	€500,000,000	€600,363,248	€496,355,659	€370,377,602	€222,603,025
114	08/2031	€500,000,000	€595,134,007	€491,204,669	€365,585,547	€218,735,165
115	09/2031	€500,000,000	€589,915,416	€486,078,379	€360,834,147	€214,921,796
116	10/2031	€500,000,000	€584,709,446	€480,978,328	€356,124,316	€211,162,941
117	11/2031	€500,000,000	€579,516,871	€475,905,059	€351,456,221	€207,458,174
118	12/2031	€500,000,000	€574,333,905	€470,855,375	€346,827,272	€203,805,452
119	01/2032	€500,000,000	€569,163,737	€465,831,808	€342,239,113	€200,205,240
120	02/2032	€500,000,000	€563,997,778	€460,827,247	€337,686,303	€196,653,865
121	03/2032	€500,000,000	€558,836,414	€455,841,954	€333,168,845	€193,150,869
122	04/2032	€500,000,000	€553,676,182	€450,873,051	€328,684,453	€189,694,478
123	05/2032	€500,000,000	€548,514,638	€445,918,508	€324,231,478	€186,283,309
124	06/2032	€500,000,000	€543,355,713	€440,981,483	€319,812,052	€182,918,165
125	07/2032	€500,000,000	€538,206,934	€436,068,026	€315,430,374	€179,601,005
126	08/2032	€500,000,000	€533,060,223	€431,171,524	€311,081,462	€176,328,546
127	09/2032	€500,000,000	€527,909,239	€426,286,812	€306,761,429	€173,098,174
128	10/2032	€500,000,000	€522,764,122	€421,422,043	€302,475,983	€169,912,713
129	11/2032	€500,000,000	€517,622,420	€416,575,182	€298,223,482	€166,770,817
130	12/2032	€500,000,000	€512,482,221	€411,744,642	€294,002,616	€163,671,347
131	01/2033	€500,000,000	€507,343,610	€406,930,449	€289,813,238	€160,613,824
132	02/2033	€500,000,000	€502,210,681	€402,135,837	€285,657,482	€157,599,033
133	03/2033	€500,000,000	€497,087,088	€397,363,667	€281,537,192	€154,627,581
134	04/2033	€500,000,000	€491,967,438	€392,609,560	€277,449,077	€151,697,252
135	05/2033	€500,000,000	€486,852,310	€387,873,927	€273,393,254	€148,807,721
136	06/2033	€500,000,000	€481,756,608	€383,168,564	€269,377,844	€145,963,002
137	07/2033	€500,000,000	€476,679,332	€378,492,565	€265,401,974	€143,162,181
138	08/2033	€500,000,000	€471,616,363	€373,842,554	€261,463,051	€140,403,432
139	09/2033	€500,000,000	€466,563,036	€369,214,747	€257,558,225	€137,684,821
140	10/2033	€500,000,000	€461,528,440	€364,616,248	€253,692,248	€135,008,489
141	11/2033	€500,000,000	€456,503,675	€360,039,929	€249,859,945	€132,371,279
142	12/2033	€500,000,000	€451,501,432	€355,495,708	€246,067,994	€129,776,332
143	01/2034	€500,000,000	€446,518,516	€350,980,947	€242,314,332	€127,222,144
144	02/2034	€500,000,000	€441,546,331	€346,488,791	€238,594,014	€124,705,726
145	03/2034	€500,000,000	€436,586,638	€342,020,539	€234,907,745	€122,227,078
146	04/2034	€500,000,000	€431,632,662	€337,570,812	€231,251,645	€119,783,822
147	05/2034	€500,000,000	€426,681,991	€333,137,668	€227,624,224	€117,374,851
148	06/2034	€500,000,000	€421,743,245	€328,727,776	€224,029,874	€115,002,095
149	07/2034	€500,000,000	€416,819,428	€324,343,396	€220,469,941	€112,665,888
150	08/2034	€500,000,000	€411,911,390	€319,985,094	€216,944,611	€110,365,966



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	09/2034	€500,000,000	€407,023,055	€315,655,816	€213,455,677	€108,102,877
152	10/2034	€500,000,000	€402,152,383	€311,353,873	€210,001,782	€105,875,571
153	11/2034	€500,000,000	€397,315,963	€307,091,983	€206,591,278	€103,687,883
154	12/2034	€500,000,000	€392,509,511	€302,866,675	€203,221,562	€101,538,105
155	01/2035	€500,000,000	€387,745,421	€298,687,345	€199,898,674	€99,428,852
156	02/2035	€500,000,000	€382,989,748	€294,527,691	€196,604,755	€97,350,855
157	03/2035	€500,000,000	€378,243,122	€290,388,132	€193,339,923	€95,303,870
158	04/2035	€500,000,000	€373,507,491	€286,270,093	€190,104,962	€93,287,980
159	05/2035	€500,000,000	€368,777,273	€282,169,229	€186,896,823	€91,301,392
160	06/2035	€500,000,000	€364,061,988	€278,092,758	€183,720,129	€89,346,072
161	07/2035	€500,000,000	€359,378,418	€274,053,388	€180,583,069	€87,425,675
162	08/2035	€500,000,000	€354,718,464	€270,044,799	€177,481,245	€85,537,721
163	09/2035	€500,000,000	€350,085,160	€266,069,175	€174,415,873	€83,682,463
164	10/2035	€500,000,000	€345,479,481	€262,127,122	€171,387,127	€81,859,651
165	11/2035	€500,000,000	€340,905,558	€258,221,633	€168,396,730	€80,069,771
166	12/2035	€500,000,000	€336,369,315	€254,357,034	€165,447,259	€78,313,702
167	01/2036	€500,000,000	€331,871,107	€250,533,418	€162,538,514	€76,590,993
168	02/2036	€500,000,000	€327,389,685	€246,734,598	€159,659,758	€74,896,259
169	03/2036	€500,000,000	€322,940,229	€242,971,899	€156,818,125	€73,232,550
170	04/2036	€500,000,000	€318,520,591	€239,243,558	€154,012,246	€71,598,908
171	05/2036	€500,000,000	€314,129,906	€235,548,782	€151,241,390	€69,994,682
172	06/2036	€500,000,000	€309,768,108	€231,887,384	€148,505,217	€68,419,412
173	07/2036	€500,000,000	€305,447,302	€228,268,272	€145,809,203	€66,875,309
174	08/2036	€500,000,000	€301,156,044	€224,682,724	€143,147,530	€65,359,387
175	09/2036	€500,000,000	€296,885,103	€221,123,726	€140,515,527	€63,869,228
176	10/2036	€500,000,000	€292,647,643	€217,600,960	€137,919,151	€62,407,268
177	11/2036	€500,000,000	€288,442,591	€214,113,477	€135,357,575	€60,972,837
178	12/2036	€500,000,000	€284,276,820	€210,666,221	€132,833,697	€59,566,947
179	01/2037	€500,000,000	€280,132,008	€207,245,462	€130,338,638	€58,185,330
180	02/2037	€500,000,000	€275,999,317	€203,844,568	€127,868,063	€56,825,812
181	03/2037	€500,000,000	€271,881,060	€200,465,171	€125,422,851	€55,488,562
182	04/2037	€500,000,000	€267,778,570	€197,108,173	€123,003,414	€54,173,539
183	05/2037	€500,000,000	€263,691,568	€193,773,283	€120,609,418	€52,880,373
184	06/2037	€500,000,000	€259,630,556	€190,468,121	€118,245,444	€51,610,842
185	07/2037	€500,000,000	€255,579,561	€187,180,866	€115,903,985	€50,361,440
186	08/2037	€500,000,000	€251,532,990	€183,907,367	€113,582,346	€49,130,802
187	09/2037	€500,000,000	€247,492,524	€180,648,807	€111,281,149	€47,919,012
188	10/2037	€500,000,000	€243,455,630	€177,403,292	€108,999,115	€46,725,340
189	11/2037	€500,000,000	€239,437,110	€174,181,551	€106,742,715	€45,552,371
190	12/2037	€500,000,000	€235,432,400	€170,980,177	€104,509,711	€44,398,943
191	01/2038	€500,000,000	€231,459,566	€167,812,190	€102,307,904	€43,268,158
192	02/2038	€500,000,000	€227,499,207	€164,663,408	€100,128,468	€42,156,062
193	03/2038	€500,000,000	€223,556,054	€161,537,176	€97,973,304	€41,063,264
194	04/2038	€500,000,000	€219,632,192	€158,434,912	€95,843,121	€39,989,861
195	05/2038	€500,000,000	€215,728,396	€155,357,078	€93,738,047	€38,935,710
196	06/2038	€500,000,000	€211,849,752	€152,307,233	€91,660,069	€37,901,432
197	07/2038	€500,000,000	€207,996,916	€149,285,733	€89,609,231	€36,886,838
198	08/2038	€500,000,000	€204,160,413	€146,285,670	€87,581,226	€35,889,957
199	09/2038	€500,000,000	€200,338,111	€143,305,435	€85,574,958	€34,910,161
200	10/2038	€500,000,000	€196,532,331	€140,346,612	€83,591,238	€33,947,607



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	11/2038	€500,000,000	€192,764,707	€137,424,540	€81,639,044	€33,005,746
202	12/2038	€500,000,000	€189,020,637	€134,528,664	€79,711,915	€32,081,756
203	01/2039	€500,000,000	€185,297,866	€131,657,276	€77,808,685	€31,174,981
204	02/2039	€500,000,000	€181,594,932	€128,809,238	€75,928,534	€30,284,917
205	03/2039	€500,000,000	€177,917,927	€125,988,770	€74,073,802	€29,412,318
206	04/2039	€500,000,000	€174,258,770	€123,190,044	€72,240,909	€28,555,585
207	05/2039	€500,000,000	€170,623,953	€120,417,555	€70,432,352	€27,715,536
208	06/2039	€500,000,000	€167,016,547	€117,673,357	€68,649,175	€26,892,406
209	07/2039	€500,000,000	€163,452,804	€114,968,763	€66,897,800	€26,088,518
210	08/2039	€500,000,000	€159,935,625	€112,305,632	€65,179,092	€25,303,997
211	09/2039	€500,000,000	€156,462,287	€109,681,868	€63,491,619	€24,538,074
212	10/2039	€500,000,000	€153,036,466	€107,099,867	€61,836,555	€23,790,994
213	11/2039	€500,000,000	€149,647,290	€104,551,844	€60,209,199	€23,060,748
214	12/2039	€500,000,000	€146,300,322	€102,041,531	€58,611,510	€22,347,899
215	01/2040	€500,000,000	€143,061,181	€99,614,447	€57,069,368	€21,662,077
216	02/2040	€500,000,000	€139,843,884	€97,210,425	€55,547,993	€20,989,817
217	03/2040	€500,000,000	€136,638,839	€94,822,711	€54,043,404	€20,329,477
218	04/2040	€500,000,000	€133,453,713	€92,456,554	€52,558,483	€19,682,016
219	05/2040	€500,000,000	€130,284,636	€90,109,190	€51,091,541	€19,046,668
220	06/2040	€500,000,000	€127,146,300	€87,790,687	€49,648,160	€18,425,378
221	07/2040	€500,000,000	€124,052,560	€85,510,470	€48,233,502	€17,819,901
222	08/2040	€500,000,000	€120,994,446	€83,262,191	€46,843,801	€17,228,674
223	09/2040	€500,000,000	€117,978,617	€81,050,284	€45,481,380	€16,652,391
224	10/2040	€500,000,000	€115,020,460	€78,885,136	€44,151,866	€16,092,936
225	11/2040	€500,000,000	€112,123,368	€76,768,854	€42,856,207	€15,550,458
226	12/2040	€500,000,000	€109,299,795	€74,709,719	€41,598,779	€15,026,342
227	01/2041	€500,000,000	€106,536,499	€72,698,428	€40,374,140	€14,518,416
228	02/2041	€500,000,000	€103,812,889	€70,720,727	€39,174,168	€14,023,582
229	03/2041	€500,000,000	€101,124,089	€68,773,147	€37,996,777	€13,540,951
230	04/2041	€500,000,000	€98,492,031	€66,870,444	€36,849,946	€13,073,219
231	05/2041	€500,000,000	€95,905,372	€65,004,720	€35,729,121	€12,618,602
232	06/2041	€500,000,000	€93,381,260	€63,187,406	€34,640,389	€12,179,092
233	07/2041	€500,000,000	€90,913,491	€61,414,083	€33,581,107	€11,753,586
234	08/2041	€500,000,000	€88,495,355	€59,680,019	€32,548,485	€11,340,949
235	09/2041	€500,000,000	€86,131,561	€57,988,201	€31,543,963	€10,941,532
236	10/2041	€0	€83,820,737	€56,337,508	€30,566,735	€10,554,901
237	11/2041	€0	€81,564,835	€54,729,056	€29,617,212	€10,181,049
238	12/2041	€0	€79,355,504	€53,157,052	€28,692,071	€9,818,689
239	01/2042	€0	€77,181,171	€51,613,587	€27,786,883	€9,466,178
240	02/2042	€0	€75,031,406	€50,091,565	€26,897,703	€9,122,067
241	03/2042	€0	€72,897,555	€48,585,124	€26,021,283	€8,785,167
242	04/2042	€0	€70,782,545	€47,096,146	€25,158,546	€8,455,711
243	05/2042	€0	€68,676,670	€45,618,107	€24,305,930	€8,132,425
244	06/2042	€0	€66,581,334	€44,151,897	€23,463,843	€7,815,382
245	07/2042	€0	€64,501,208	€42,700,559	€22,633,834	€7,505,030
246	08/2042	€0	€62,426,835	€41,257,781	€21,812,489	€7,200,170
247	09/2042	€0	€60,368,010	€39,829,995	€21,003,148	€6,901,845
248	10/2042	€0	€58,325,710	€38,417,780	€20,206,040	€6,610,057
249	11/2042	€0	€56,305,688	€37,024,853	€19,423,034	€6,325,347
250	12/2042	€0	€54,308,034	€35,651,187	€18,654,024	€6,047,600



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	01/2043	€0	€52,332,593	€34,296,595	€17,898,817	€5,776,677
252	02/2043	€0	€50,380,848	€32,961,963	€17,157,783	€5,512,621
253	03/2043	€0	€48,453,522	€31,647,673	€16,431,027	€5,255,390
254	04/2043	€0	€46,562,894	€30,361,640	€15,722,548	€5,006,179
255	05/2043	€0	€44,699,661	€29,097,679	€15,029,026	€4,763,844
256	06/2043	€0	€42,864,587	€27,856,182	€14,350,561	€4,528,338
257	07/2043	€0	€41,067,856	€26,643,656	€13,690,393	€4,300,601
258	08/2043	€0	€39,287,251	€25,445,575	€13,040,948	€4,078,173
259	09/2043	€0	€37,532,111	€24,267,914	€12,405,210	€3,861,925
260	10/2043	€0	€35,802,439	€23,110,584	€11,783,041	€3,651,744
261	11/2043	€0	€34,099,378	€21,974,227	€11,174,674	€3,447,633
262	12/2043	€0	€32,418,935	€20,856,178	€10,578,663	€3,249,079
263	01/2044	€0	€30,769,557	€19,761,780	€9,997,627	€3,056,818
264	02/2044	€0	€29,145,218	€18,687,060	€9,429,456	€2,870,136
265	03/2044	€0	€27,546,076	€17,632,027	€8,874,067	€2,688,944
266	04/2044	€0	€25,959,013	€16,588,210	€8,327,119	€2,511,870
267	05/2044	€0	€24,387,256	€15,557,619	€7,789,564	€2,339,154
268	06/2044	€0	€22,828,869	€14,538,963	€7,260,696	€2,170,537
269	07/2044	€0	€21,317,341	€13,553,483	€6,751,038	€2,009,105
270	08/2044	€0	€19,848,868	€12,598,605	€6,259,172	€1,854,352
271	09/2044	€0	€18,418,349	€11,670,951	€5,783,296	€1,705,666
272	10/2044	€0	€17,033,627	€10,775,353	€5,325,685	€1,563,642
273	11/2044	€0	€15,699,523	€9,914,702	€4,887,632	€1,428,577
274	12/2044	€0	€14,416,132	€9,088,889	€4,468,939	€1,300,327
275	01/2045	€0	€13,292,169	€8,366,171	€4,102,940	€1,188,466
276	02/2045	€0	€12,180,234	€7,653,417	€3,743,679	€1,079,527
277	03/2045	€0	€11,082,803	€6,952,135	€3,391,846	€973,675
278	04/2045	€0	€9,997,095	€6,260,532	€3,046,520	€870,613
279	05/2045	€0	€8,936,963	€5,587,226	€2,711,838	€771,486
280	06/2045	€0	€7,915,672	€4,940,409	€2,391,692	€677,350
281	07/2045	€0	€6,945,160	€4,327,392	€2,089,505	€589,107
282	08/2045	€0	€6,013,709	€3,740,720	€1,801,553	€505,640
283	09/2045	€0	€5,136,498	€3,189,692	€1,532,200	€428,108
284	10/2045	€0	€4,334,910	€2,687,389	€1,287,574	€358,140
285	11/2045	€0	€3,613,734	€2,236,534	€1,068,789	€295,948
286	12/2045	€0	€2,967,272	€1,833,351	€873,850	€240,882
287	01/2046	€0	€2,409,793	€1,486,403	€706,647	€193,916
288	02/2046	€0	€1,910,502	€1,176,450	€557,846	€152,394
289	03/2046	€0	€1,464,200	€900,109	€425,707	€115,773
290	04/2046	€0	€1,077,708	€661,401	€312,000	€84,469
291	05/2046	€0	€761,640	€466,640	€219,557	€59,174
292	06/2046	€0	€495,421	€303,023	€142,205	€38,154
293	07/2046	€0	€309,315	€188,874	€88,407	€23,613
294	08/2046	€0	€166,955	€101,775	€47,515	€12,634
295	09/2046	€0	€72,711	€44,249	€20,605	€5,454
296	10/2046	€0	€19,379	€11,774	€5,468	€1,441
297	11/2046	€0	€0	€0	€0	€0
298	12/2046	€0	€0	€0	€0	€0
299	01/2047	€0	€0	€0	€0	€0
300	02/2047	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
301	03/2047	€0	€0	€0	€0	€0
302	04/2047	€0	€0	€0	€0	€0
303	05/2047	€0	€0	€0	€0	€0
304	06/2047	€0	€0	€0	€0	€0
305	07/2047	€0	€0	€0	€0	€0
306	08/2047	€0	€0	€0	€0	€0
307	09/2047	€0	€0	€0	€0	€0
308	10/2047	€0	€0	€0	€0	€0
309	11/2047	€0	€0	€0	€0	€0
310	12/2047	€0	€0	€0	€0	€0
311	01/2048	€0	€0	€0	€0	€0
312	02/2048	€0	€0	€0	€0	€0
313	03/2048	€0	€0	€0	€0	€0
314	04/2048	€0	€0	€0	€0	€0
315	05/2048	€0	€0	€0	€0	€0
316	06/2048	€0	€0	€0	€0	€0
317	07/2048	€0	€0	€0	€0	€0
318	08/2048	€0	€0	€0	€0	€0
319	09/2048	€0	€0	€0	€0	€0
320	10/2048	€0	€0	€0	€0	€0
321	11/2048	€0	€0	€0	€0	€0
322	12/2048	€0	€0	€0	€0	€0
323	01/2049	€0	€0	€0	€0	€0
324	02/2049	€0	€0	€0	€0	€0
325	03/2049	€0	€0	€0	€0	€0
326	04/2049	€0	€0	€0	€0	€0
327	05/2049	€0	€0	€0	€0	€0
328	06/2049	€0	€0	€0	€0	€0
329	07/2049	€0	€0	€0	€0	€0
330	08/2049	€0	€0	€0	€0	€0
331	09/2049	€0	€0	€0	€0	€0
332	10/2049	€0	€0	€0	€0	€0
333	11/2049	€0	€0	€0	€0	€0
334	12/2049	€0	€0	€0	€0	€0
335	01/2050	€0	€0	€0	€0	€0
336	02/2050	€0	€0	€0	€0	€0
337	03/2050	€0	€0	€0	€0	€0
338	04/2050	€0	€0	€0	€0	€0
339	05/2050	€0	€0	€0	€0	€0
340	06/2050	€0	€0	€0	€0	€0
341	07/2050	€0	€0	€0	€0	€0
342	08/2050	€0	€0	€0	€0	€0
343	09/2050	€0	€0	€0	€0	€0
344	10/2050	€0	€0	€0	€0	€0
345	11/2050	€0	€0	€0	€0	€0
346	12/2050	€0	€0	€0	€0	€0
347	01/2051	€0	€0	€0	€0	€0
348	02/2051	€0	€0	€0	€0	€0
349	03/2051	€0	€0	€0	€0	€0
350	04/2051	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## Amortisation

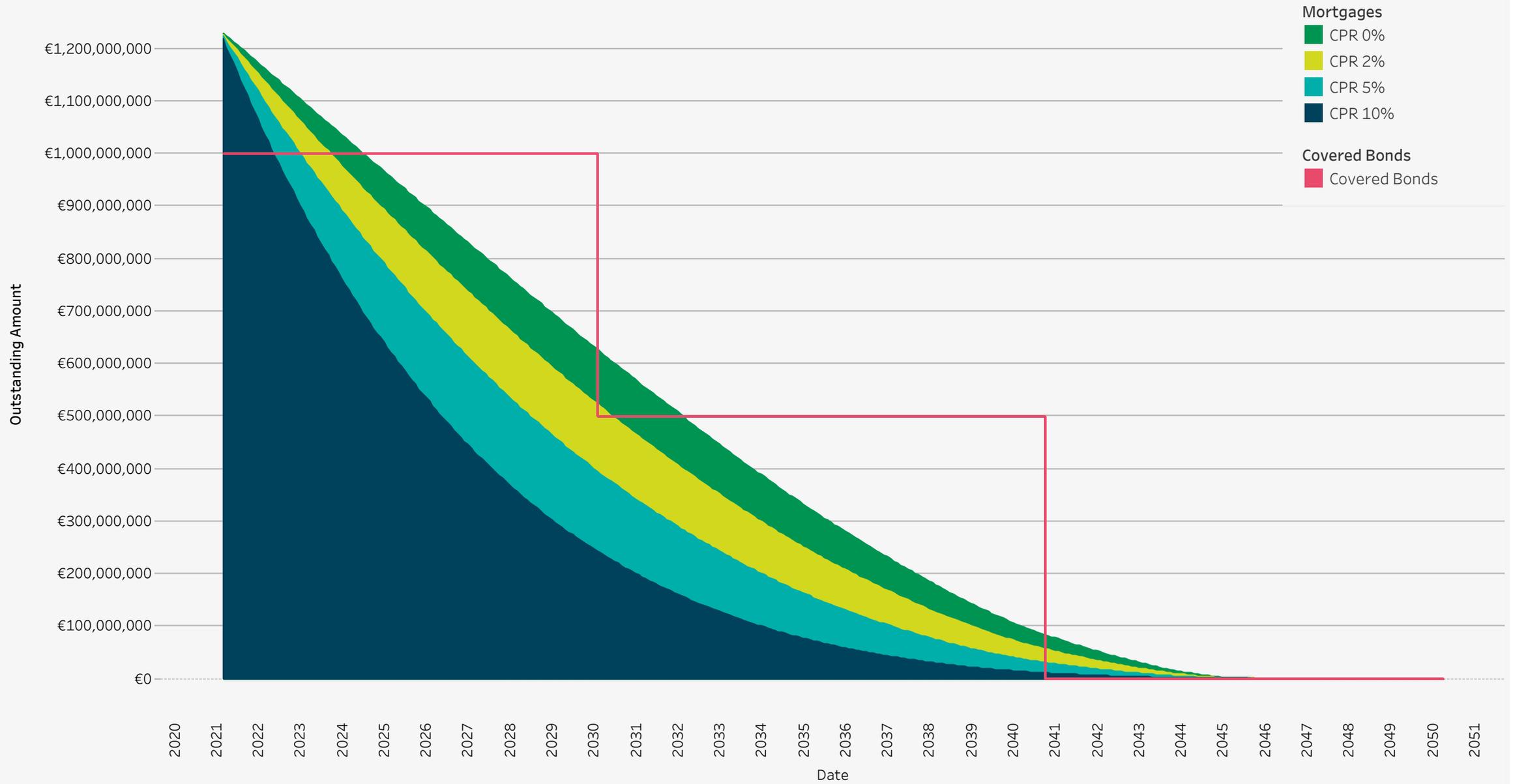
### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
351	05/2051	€0	€0	€0	€0	€0
352	06/2051	€0	€0	€0	€0	€0
353	07/2051	€0	€0	€0	€0	€0
354	08/2051	€0	€0	€0	€0	€0
355	09/2051	€0	€0	€0	€0	€0
356	10/2051	€0	€0	€0	€0	€0
357	11/2051	€0	€0	€0	€0	€0
358	12/2051	€0	€0	€0	€0	€0
359	01/2052	€0	€0	€0	€0	€0
360	02/2052	€0	€0	€0	€0	€0



# Residential Mortgage Pandbrieven Programme

## 2. Amortisation Graph





# Residential Mortgage Pandbrieven Programme

## Definitions & Remarks

### Interest and Principal Coverage Test

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

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

### Liquidity Test

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

### Original Loan to Initial Value

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

### Current Loan to Current Value

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

### Loan to Mortgage Inscription Ratio

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

### Interest Type

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

### Amortisation Profiles

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



# Residential Mortgage Pandbrieven Programme

## 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.