



# Residential Mortgage Pandbrieven Programme

## Reporting Date

Reporting Date 1/11/2021 Portfolio Cut-off Date 31/10/2021

## 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	9,29	11/02/2032	Fixed	0,010%	11/02/2022	ACT/ACT	EUR	€500.000.000
BE6331175826	8/10/2021	8/10/2041	19,95	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 *:	14,62

\* 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	€1.240.501.316	(II)
Nominal Balance Public Finance Exposures	€3.000.000	(III)
Nominal Balance Financial Institution Exposures	€0,00	(IV)
Nominal OC Level $[(II) + (III) + (IV)] / (I) - 1$	24,35%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	€1.157.001.286	(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)	€3.000.322	(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	€149.938.062	(VIII)
Total Interest Proceeds Residential Mortgage Loans	€149.794.062	
Total Interest Proceeds Public Finance Exposures	€144.000	
Total Interest Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Principal Proceeds Cover Assets	€1.243.501.316	(IX)
Total Principal Proceeds Residential Mortgage Loans	€1.240.501.316	
Total Principal Proceeds Public Finance Exposures	€3.000.000	
Total Principal Proceeds Financial Institution Exposures	€0	
Impact Derivatives	€0	
Interest Requirement Covered Bonds	€50.500.000	(X)
Costs, Fees and expenses Covered Bonds	€81.037.262	(XI)
Principal Requirement Covered Bonds	€1.000.000.000	(XII)
Total Surplus (+) / Deficit (-) $(VIII) + (IX) - (X) - (XI) - (XII)$	€261.902.115	
>>> Cover Test Royal Decree Art 5 § 3	PASS	



# Residential Mortgage Pandbrieven Programme

## Test Summary

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	€39.801.444	(XIII)
Cumulative Cash Outflow Next 180 Days	€1.656.846	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII) - (XIV)	€38.144.598	
>>> Liquidity Test Royal Decree Art 7 paraf 1	PASS	
MtM Liquid Bonds minus ECB Haircut	€3.128.972	(XV)
Interest Payable on Mortgage Pandbrieven next 6 months	€50.000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV) - (XVI)	€3.078.972	



# 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	€1.240.501.316
Principal Redemptions between Cut-off Date and Reporting Date	€0
Interest Payments between Cut-off Date and Reporting Date	€0
Number of Borrowers	8.522
Number of Loans	13.569
Average Outstanding Balance per Borrower	€145.565
Average Outstanding Balance per Loan	€91.422
Weighted Average Original Loan to Initial Value	76,85%
Weighted Average Current Loan to Current Value	61,37%
Weighted Average Seasoning (in months)	37,48
Weighted Average Remaining Maturity (in months, at 0% CPR)	220,86
Weighted Average Initial Maturity (in months, at 0% CPR)	257,61
Weighted Remaining Average Life (in months, at 0% CPR)	117,08
Weighted Remaining Average Life (in months, at 2% CPR)	102,69
Weighted Remaining Average Life (in months, at 5% CPR)	85,49
Weighted Remaining Average Life (in months, at 10% CPR)	65,04
Weighted Remaining Average Life to Interest Reset (in months, at 0% CPR)	98,37
Percentage of Fixed Rate Loans	34,44%
Percentage of Resettable Rate Loans	65,56%
Weighted Average Interest Rate	1,64%
Weighted Average Interest Rate Fixed Rate Loans	1,65%
Weighted average interest rate Resettable Rate Loans	1,63%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	€12.468.720
---------------------------------------------------------------	-------------



# 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	€3.000.000	€3.179.850	€3.000.322

### 4. Derivatives

None

## Stratification Tables

### 1. Geographic Distribution

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Antwerpen	410.976.260 €	33,13%	4.328	31,90%
Brabant Wallon	20.513.435 €	1,65%	176	1,30%
Brussels	53.195.047 €	4,29%	488	3,60%
Hainaut	40.161.120 €	3,24%	467	3,44%
Liège	27.628.418 €	2,23%	348	2,56%
Limburg	135.397.412 €	10,91%	1.634	12,04%
Luxembourg	3.558.034 €	0,29%	46	0,34%
Namur	11.298.548 €	0,91%	132	0,97%
Oost-Vlaanderen	223.085.726 €	17,98%	2.448	18,04%
Vlaams-Brabant	183.684.083 €	14,81%	1.908	14,06%
West-Vlaanderen	131.003.232 €	10,56%	1.594	11,75%
<b>Grand Total</b>	<b>1.240.501.316 €</b>	<b>100,00%</b>	<b>13.569</b>	<b>100,00%</b>

### 2. Seasoning (in months)

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0 - 12	€284.674.156	22,95%	2.238	16,49%
12 - 24	€274.208.012	22,10%	2.373	17,49%
24 - 36	€151.802.731	12,24%	1.403	10,34%
36 - 48	€93.739.607	7,56%	851	6,27%
48 - 60	€99.776.961	8,04%	1.227	9,04%
60 - 72	€156.919.899	12,65%	2.303	16,97%
72 - 84	€89.229.546	7,19%	1.583	11,67%
84 - 96	€49.684.825	4,01%	798	5,88%
96 - 108	€40.465.578	3,26%	793	5,84%
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>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	€121.576	0,01%	78	0,57%
12 - 24	€1.202.131	0,10%	144	1,06%
24 - 36	€1.840.374	0,15%	148	1,09%
36 - 48	€4.950.719	0,40%	284	2,09%
48 - 60	€7.565.869	0,61%	333	2,45%
60 - 72	€6.921.634	0,56%	242	1,78%
72 - 84	€10.879.895	0,88%	345	2,54%
84 - 96	€16.408.760	1,32%	412	3,04%
96 - 108	€23.137.795	1,87%	530	3,91%
108 - 120	€27.429.075	2,21%	513	3,78%
120 - 132	€18.210.776	1,47%	326	2,40%
132 - 144	€27.739.224	2,24%	469	3,46%
144 - 156	€35.970.166	2,90%	566	4,17%
156 - 168	€52.171.924	4,21%	740	5,45%
168 - 180	€68.375.559	5,51%	863	6,36%
180 - 192	€43.665.100	3,52%	527	3,88%
192 - 204	€54.796.806	4,42%	596	4,39%
204 - 216	€84.357.689	6,80%	838	6,18%
216 - 228	€99.968.320	8,06%	927	6,83%
228 - 240	€131.106.206	10,57%	1.107	8,16%
240 - 252	€61.136.981	4,93%	526	3,88%
252 - 264	€84.748.777	6,83%	644	4,75%
264 - 276	€86.507.656	6,97%	607	4,47%
276 - 288	€136.443.668	11,00%	885	6,52%
288 - 300	€154.669.057	12,47%	918	6,77%
300 - 312	€175.580	0,01%	1	0,01%
312 - 324	€0	0,00%	0	0,00%
324 - 336	€0	0,00%	0	0,00%
336 - 348	€0	0,00%	0	0,00%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	€777.318	0,06%	87	0,64%
60 - 72	€417.564	0,03%	25	0,18%
72 - 84	€1.025.358	0,08%	102	0,75%
84 - 96	€1.051.454	0,08%	49	0,36%
96 - 108	€1.815.983	0,15%	58	0,43%
108 - 120	€41.139.226	3,32%	1.419	10,46%
120 - 132	€3.971.037	0,32%	96	0,71%
132 - 144	€10.407.898	0,84%	224	1,65%
144 - 156	€11.926.946	0,96%	215	1,58%
156 - 168	€9.855.360	0,79%	173	1,27%
168 - 180	€100.165.561	8,07%	1.683	12,40%
180 - 192	€15.017.303	1,21%	203	1,50%
192 - 204	€22.414.633	1,81%	299	2,20%
204 - 216	€46.006.343	3,71%	549	4,05%
216 - 228	€16.448.208	1,33%	215	1,58%
228 - 240	€309.460.786	24,95%	3.222	23,75%
240 - 252	€10.242.477	0,83%	102	0,75%
252 - 264	€23.841.859	1,92%	232	1,71%
264 - 276	€26.634.236	2,15%	257	1,89%
276 - 288	€13.598.787	1,10%	127	0,94%
288 - 300	€502.197.224	40,48%	3.569	26,30%
300 - 312	€15.825.824	1,28%	124	0,91%
312 - 324	€11.238.312	0,91%	79	0,58%
324 - 336	€2.076.273	0,17%	24	0,18%
336 - 348	€345.422	0,03%	4	0,03%
348 - 360	€42.599.923	3,43%	432	3,18%
>360	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</b>	<b>100,00%</b>

## 5. Origination Year

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2013	€52.346.257	4,22%	985	7,26%
2014	€59.552.605	4,80%	1.009	7,44%
2015	€88.217.679	7,11%	1.503	11,08%
2016	€166.149.747	13,39%	2.377	17,52%
2017	€83.419.897	6,72%	959	7,07%
2018	€91.000.454	7,34%	843	6,21%
2019	€226.308.659	18,24%	2.021	14,89%
2020	€271.123.235	21,86%	2.280	16,80%
2021	€202.382.782	16,31%	1.592	11,73%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	€156.961.217	12,65%	2.805	32,91%
100k - 200k	€529.976.893	42,72%	3.598	42,22%
200k - 300k	€416.032.776	33,54%	1.724	20,23%
300k - 400k	€118.049.691	9,52%	353	4,14%
>400k	€19.480.739	1,57%	42	0,49%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>8.522</b>	<b>100,00%</b>

## 7. Interest Rate

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
0% - 0.5%	€146.127	0,01%	2	0,01%
0.5% - 1%	€102.091.236	8,23%	918	6,77%
1% - 1.5%	€379.791.281	30,62%	4.114	30,32%
1.5% - 2%	€524.513.707	42,28%	5.934	43,73%
2% - 2.5%	€208.637.965	16,82%	2.245	16,55%
2.5% - 3%	€21.670.022	1,75%	269	1,98%
3% - 3.5%	€2.280.122	0,18%	50	0,37%
3.5% - 4%	€1.001.666	0,08%	28	0,21%
4% - 4.5%	€369.189	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>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</b>	<b>100,00%</b>

## 8. Interest Rate Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Fixed for Life	€427.192.424	34,44%	5.082	37,45%
Fixed with Resets	€813.308.891	65,56%	8.487	62,55%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</b>	<b>100,00%</b>

## 9. Next Reset Date

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
2021	€21.753.144	1,75%	392	2,89%
2022	€89.213.252	7,19%	1.483	10,93%
2023	€47.689.703	3,84%	756	5,57%
2024	€25.506.521	2,06%	388	2,86%
2025	€17.446.458	1,41%	303	2,23%
2026	€29.460.241	2,37%	474	3,49%
2027	€10.138.404	0,82%	142	1,05%
2028	€10.836.074	0,87%	131	0,97%
2029	€10.551.327	0,85%	123	0,91%
2030	€21.268.061	1,71%	281	2,07%
2031	€25.310.984	2,04%	357	2,63%
2032	€3.392.193	0,27%	51	0,38%
2033	€6.982.433	0,56%	52	0,38%
2034	€19.849.590	1,60%	199	1,47%
2035	€58.802.652	4,74%	541	3,99%
2036	€49.542.200	3,99%	494	3,64%
2037	€13.822.306	1,11%	108	0,80%
2038	€32.708.155	2,64%	215	1,58%
2039	€82.454.129	6,65%	520	3,83%
2040	€123.390.754	9,95%	796	5,87%
2041	€100.894.082	8,13%	601	4,43%
2042	€4.527.102	0,36%	30	0,22%
2043	€3.379.412	0,27%	21	0,15%
2044	€4.389.716	0,35%	29	0,21%
Fixed	€427.192.424	34,44%	5.082	37,45%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</b>	<b>100,00%</b>

## 10. Interest Payment Frequency

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Monthly	€1.240.501.316	100,00%	13.569	100,00%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</b>	<b>100,00%</b>

## 11. Repayment Type

	In EUR	In EUR (%)	In Number of Loans	In Number of Loans (%)
Annuity	€1.234.125.827	99,49%	13.446	99,09%
Linear	€6.375.489	0,51%	123	0,91%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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%	€1.485.415	0,12%	89	0,66%
10 - 20%	€10.391.991	0,84%	443	3,26%
20 - 30%	€23.534.207	1,90%	586	4,32%
30 - 40%	€37.320.889	3,01%	750	5,53%
40 - 50%	€75.603.210	6,09%	1.172	8,64%
50 - 60%	€103.185.097	8,32%	1.470	10,83%
60 - 70%	€155.886.339	12,57%	1.880	13,86%
70 - 80%	€264.619.534	21,33%	2.606	19,21%
80 - 90%	€208.914.795	16,84%	1.735	12,79%
90 - 100%	€316.578.570	25,52%	2.399	17,68%
100 - 110%	€26.538.786	2,14%	271	2,00%
110 - 120%	€16.442.483	1,33%	168	1,24%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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%	€13.512.922	1,09%	744	5,48%
10 - 20%	€38.108.967	3,07%	1.024	7,55%
20 - 30%	€69.075.552	5,57%	1.336	9,85%
30 - 40%	€98.517.742	7,94%	1.501	11,06%
40 - 50%	€153.975.804	12,41%	1.981	14,60%
50 - 60%	€182.907.640	14,74%	1.964	14,47%
60 - 70%	€216.250.374	17,43%	1.931	14,23%
70 - 80%	€194.214.268	15,66%	1.441	10,62%
80 - 90%	€165.937.156	13,38%	1.014	7,47%
90 - 100%	€106.832.242	8,61%	626	4,61%
100 - 110%	€1.168.650	0,09%	7	0,05%
110 - 120%	€0	0,00%	0	0,00%
>120%	€0	0,00%	0	0,00%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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%	€1.037.870	0,08%	104	0,77%
20 - 40%	€10.104.965	0,81%	464	3,42%
40 - 60%	€51.758.386	4,17%	1.300	9,58%
60 - 80%	€306.530.155	24,71%	3.858	28,43%
80 - 100%	€332.474.832	26,80%	3.233	23,83%
100 - 120%	€33.701.936	2,72%	583	4,30%
120 - 140%	€51.318.986	4,14%	775	5,71%
140 - 160%	€77.256.519	6,23%	827	6,09%
160 - 180%	€237.662.155	19,16%	1.598	11,78%
180 - 200%	€20.455.772	1,65%	147	1,08%
200 - 300%	€47.517.054	3,83%	319	2,35%
300 - 400%	€69.312.625	5,59%	353	2,60%
400 - 500%	€713.062	0,06%	4	0,03%
>500%	€656.998	0,05%	4	0,03%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	€998.374	0,08%	194	1,43%
12 - 24	€6.637.318	0,54%	434	3,20%
24 - 36	€14.131.523	1,14%	580	4,27%
36 - 48	€24.298.815	1,96%	689	5,08%
48 - 60	€47.665.489	3,84%	996	7,34%
60 - 72	€37.907.723	3,06%	678	5,00%
72 - 84	€75.600.763	6,09%	1.198	8,83%
84 - 96	€111.472.812	8,99%	1.403	10,34%
96 - 108	€91.681.201	7,39%	1.012	7,46%
108 - 120	€191.973.197	15,48%	1.790	13,19%
120 - 132	€155.693.249	12,55%	1.381	10,18%
132 - 144	€124.536.136	10,04%	918	6,77%
144 - 156	€283.718.332	22,87%	1.814	13,37%
156 - 168	€74.186.383	5,98%	482	3,55%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	€99.550.206	8,02%	1.882	13,87%
12 - 24	€61.776.388	4,98%	1.109	8,17%
24 - 36	€39.187.669	3,16%	836	6,16%
36 - 48	€38.052.156	3,07%	759	5,59%
48 - 60	€44.909.666	3,62%	751	5,53%
60 - 72	€42.274.163	3,41%	634	4,67%
72 - 84	€59.915.047	4,83%	781	5,76%
84 - 96	€81.776.059	6,59%	972	7,16%
96 - 108	€95.315.013	7,68%	955	7,04%
108 - 120	€157.759.279	12,72%	1.413	10,41%
120 - 132	€135.979.705	10,96%	1.099	8,10%
132 - 144	€167.938.034	13,54%	1.058	7,80%
144 - 156	€209.865.728	16,92%	1.283	9,46%
156 - 168	€6.202.203	0,50%	37	0,27%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	€1.240.501.316	100,00%	13.569	100,00%
<b>Grand Total</b>	<b>€1.240.501.316</b>	<b>100,00%</b>	<b>13.569</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	11/2021	€1.000.000.000	€1.234.832.432	€1.232.755.267	€1.229.565.478	€1.224.038.007
2	12/2021	€1.000.000.000	€1.229.157.040	€1.225.025.283	€1.218.693.908	€1.207.761.341
3	01/2022	€1.000.000.000	€1.223.479.370	€1.217.315.550	€1.207.890.462	€1.191.673.490
4	02/2022	€1.000.000.000	€1.217.795.203	€1.209.621.835	€1.197.150.618	€1.175.768.341
5	03/2022	€1.000.000.000	€1.212.103.831	€1.201.943.414	€1.186.473.364	€1.160.043.307
6	04/2022	€1.000.000.000	€1.206.405.258	€1.194.280.274	€1.175.858.394	€1.144.496.519
7	05/2022	€1.000.000.000	€1.200.700.224	€1.186.633.129	€1.165.306.122	€1.129.126.817
8	06/2022	€1.000.000.000	€1.194.990.910	€1.179.004.110	€1.154.818.339	€1.113.934.380
9	07/2022	€1.000.000.000	€1.189.274.413	€1.171.390.323	€1.144.391.910	€1.098.914.635
10	08/2022	€1.000.000.000	€1.183.551.694	€1.163.792.698	€1.134.027.455	€1.084.066.663
11	09/2022	€1.000.000.000	€1.177.821.624	€1.156.210.102	€1.123.723.582	€1.069.387.632
12	10/2022	€1.000.000.000	€1.172.084.445	€1.148.642.756	€1.113.480.223	€1.054.876.000
13	11/2022	€1.000.000.000	€1.166.340.767	€1.141.091.240	€1.103.297.655	€1.040.530.563
14	12/2022	€1.000.000.000	€1.160.590.882	€1.133.555.816	€1.093.175.846	€1.026.349.832
15	01/2023	€1.000.000.000	€1.154.833.577	€1.126.035.279	€1.083.113.351	€1.012.331.007
16	02/2023	€1.000.000.000	€1.149.075.417	€1.118.536.004	€1.073.116.009	€998.478.105
17	03/2023	€1.000.000.000	€1.143.314.948	€1.111.056.528	€1.063.182.099	€984.788.050
18	04/2023	€1.000.000.000	€1.137.551.252	€1.103.595.920	€1.053.310.421	€971.258.286
19	05/2023	€1.000.000.000	€1.131.781.882	€1.096.151.773	€1.043.498.380	€957.885.011
20	06/2023	€1.000.000.000	€1.126.013.193	€1.088.730.205	€1.033.751.504	€944.671.895
21	07/2023	€1.000.000.000	€1.120.241.161	€1.081.327.277	€1.024.065.736	€931.613.810
22	08/2023	€1.000.000.000	€1.114.469.723	€1.073.946.746	€1.014.444.326	€918.712.323
23	09/2023	€1.000.000.000	€1.108.698.048	€1.066.587.758	€1.004.886.148	€905.965.012
24	10/2023	€1.000.000.000	€1.102.925.428	€1.059.249.581	€995.390.198	€893.369.596
25	11/2023	€1.000.000.000	€1.097.153.797	€1.051.934.022	€985.957.863	€880.925.953
26	12/2023	€1.000.000.000	€1.091.378.833	€1.044.636.888	€976.584.900	€868.628.945
27	01/2024	€1.000.000.000	€1.085.602.496	€1.037.360.013	€967.272.732	€856.478.528
28	02/2024	€1.000.000.000	€1.079.824.517	€1.030.103.099	€958.020.780	€844.472.878
29	03/2024	€1.000.000.000	€1.074.042.898	€1.022.864.197	€948.826.940	€832.608.855
30	04/2024	€1.000.000.000	€1.068.262.809	€1.015.648.188	€939.695.446	€820.888.898
31	05/2024	€1.000.000.000	€1.062.481.835	€1.008.452.722	€930.623.812	€809.309.546
32	06/2024	€1.000.000.000	€1.056.701.644	€1.001.279.332	€921.613.152	€797.870.501
33	07/2024	€1.000.000.000	€1.050.918.875	€994.124.782	€912.660.189	€786.567.673
34	08/2024	€1.000.000.000	€1.045.134.869	€986.990.302	€903.765.764	€775.400.567
35	09/2024	€1.000.000.000	€1.039.348.610	€979.874.886	€894.928.670	€764.366.935
36	10/2024	€1.000.000.000	€1.033.561.252	€972.779.582	€886.149.578	€753.466.153
37	11/2024	€1.000.000.000	€1.027.771.412	€965.703.043	€877.426.977	€742.695.748
38	12/2024	€1.000.000.000	€1.021.985.135	€958.650.903	€868.765.693	€732.058.620
39	01/2025	€1.000.000.000	€1.016.214.819	€951.634.700	€860.175.841	€721.562.043
40	02/2025	€1.000.000.000	€1.010.445.149	€944.639.995	€851.644.006	€711.193.494
41	03/2025	€1.000.000.000	€1.004.673.397	€937.664.184	€843.167.556	€700.949.628
42	04/2025	€1.000.000.000	€998.904.102	€930.711.460	€834.749.976	€690.832.212
43	05/2025	€1.000.000.000	€993.133.649	€923.778.396	€826.387.899	€680.837.323
44	06/2025	€1.000.000.000	€987.366.856	€916.869.422	€818.085.002	€670.966.874
45	07/2025	€1.000.000.000	€981.605.699	€909.986.302	€809.842.550	€661.220.762
46	08/2025	€1.000.000.000	€975.846.941	€903.125.965	€801.657.498	€651.595.373
47	09/2025	€1.000.000.000	€970.098.091	€896.295.287	€793.535.640	€642.094.296
48	10/2025	€1.000.000.000	€964.354.677	€889.490.049	€785.472.911	€632.713.103
49	11/2025	€1.000.000.000	€958.618.542	€882.711.871	€777.470.429	€623.451.592
50	12/2025	€1.000.000.000	€952.890.220	€875.961.164	€769.528.234	€614.308.690





# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
51	01/2026	€1.000.000.000	€947.169.005	€869.237.190	€761.645.359	€605.282.535
52	02/2026	€1.000.000.000	€941.450.958	€862.536.263	€753.818.268	€596.369.250
53	03/2026	€1.000.000.000	€935.733.164	€855.855.652	€746.044.292	€587.565.705
54	04/2026	€1.000.000.000	€930.016.197	€849.195.830	€738.323.575	€578.871.015
55	05/2026	€1.000.000.000	€924.305.790	€842.561.972	€730.660.334	€570.287.486
56	06/2026	€1.000.000.000	€918.602.293	€835.954.317	€723.054.472	€561.814.015
57	07/2026	€1.000.000.000	€912.907.415	€829.374.339	€715.506.955	€553.450.335
58	08/2026	€1.000.000.000	€907.218.443	€822.819.489	€708.015.278	€545.193.496
59	09/2026	€1.000.000.000	€901.538.788	€816.292.780	€700.581.733	€537.044.271
60	10/2026	€1.000.000.000	€895.863.949	€809.790.055	€693.202.446	€528.998.703
61	11/2026	€1.000.000.000	€890.197.011	€803.314.026	€685.879.452	€521.057.384
62	12/2026	€1.000.000.000	€884.534.419	€796.861.409	€678.609.650	€513.217.002
63	01/2027	€1.000.000.000	€878.878.539	€790.434.262	€671.394.513	€505.477.739
64	02/2027	€1.000.000.000	€873.218.540	€784.022.786	€664.225.447	€497.832.217
65	03/2027	€1.000.000.000	€867.559.440	€777.631.450	€657.106.003	€490.282.245
66	04/2027	€1.000.000.000	€861.902.714	€771.261.521	€650.037.000	€482.827.558
67	05/2027	€1.000.000.000	€856.245.184	€764.910.104	€643.015.741	€475.465.291
68	06/2027	€1.000.000.000	€850.592.793	€758.582.456	€636.046.395	€468.197.674
69	07/2027	€1.000.000.000	€844.941.971	€752.275.328	€629.125.971	€461.021.642
70	08/2027	€1.000.000.000	€839.292.054	€745.988.077	€622.253.683	€453.935.781
71	09/2027	€1.000.000.000	€833.642.780	€739.720.420	€615.429.048	€446.938.919
72	10/2027	€1.000.000.000	€827.990.877	€733.469.410	€608.649.379	€440.028.300
73	11/2027	€1.000.000.000	€822.344.096	€727.241.866	€601.920.097	€433.207.045
74	12/2027	€1.000.000.000	€816.695.984	€721.032.023	€595.236.178	€426.470.729
75	01/2028	€1.000.000.000	€811.057.269	€714.849.296	€588.605.145	€419.823.945
76	02/2028	€1.000.000.000	€805.421.116	€708.687.584	€582.021.702	€413.262.093
77	03/2028	€1.000.000.000	€799.786.302	€702.545.755	€575.484.674	€406.783.564
78	04/2028	€1.000.000.000	€794.160.691	€696.430.654	€568.999.416	€400.391.361
79	05/2028	€1.000.000.000	€788.536.314	€690.335.219	€562.559.893	€394.080.446
80	06/2028	€1.000.000.000	€782.917.802	€684.263.445	€556.169.118	€387.852.175
81	07/2028	€1.000.000.000	€777.313.179	€678.222.263	€549.832.449	€381.709.501
82	08/2028	€1.000.000.000	€771.713.373	€672.203.666	€543.543.111	€375.646.927
83	09/2028	€1.000.000.000	€766.117.442	€666.206.768	€537.300.139	€369.663.048
84	10/2028	€1.000.000.000	€760.527.315	€660.233.181	€531.104.589	€363.757.857
85	11/2028	€1.000.000.000	€754.952.100	€654.290.730	€524.962.485	€357.934.730
86	12/2028	€1.000.000.000	€749.386.226	€648.374.484	€518.869.581	€352.190.003
87	01/2029	€1.000.000.000	€743.831.551	€642.485.965	€512.826.825	€346.523.578
88	02/2029	€1.000.000.000	€738.279.138	€636.617.371	€506.827.730	€340.930.351
89	03/2029	€1.000.000.000	€732.727.311	€630.767.208	€500.870.882	€335.408.701
90	04/2029	€1.000.000.000	€727.180.408	€624.939.156	€494.958.981	€329.959.768
91	05/2029	€1.000.000.000	€721.637.649	€619.132.483	€489.091.208	€324.582.334
92	06/2029	€1.000.000.000	€716.101.649	€613.349.366	€483.269.049	€319.276.715
93	07/2029	€1.000.000.000	€710.582.753	€607.598.578	€477.499.151	€314.046.611
94	08/2029	€1.000.000.000	€705.076.984	€601.876.608	€471.778.465	€308.889.298
95	09/2029	€1.000.000.000	€699.579.496	€596.179.225	€466.103.410	€303.801.750
96	10/2029	€1.000.000.000	€694.096.489	€590.511.627	€460.477.792	€298.785.779
97	11/2029	€1.000.000.000	€688.629.313	€584.874.855	€454.902.142	€293.841.043
98	12/2029	€1.000.000.000	€683.174.220	€579.265.621	€449.373.625	€288.965.035
99	01/2030	€1.000.000.000	€677.756.918	€573.705.592	€443.908.747	€284.167.667
100	02/2030	€1.000.000.000	€672.342.763	€568.165.290	€438.484.364	€279.433.399



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
101	03/2030	€1.000.000.000	€666.934.392	€562.646.883	€433.101.936	€274.762.569
102	04/2030	€1.000.000.000	€661.536.195	€557.154.002	€427.764.023	€270.156.201
103	05/2030	€1.000.000.000	€656.145.979	€551.684.719	€422.468.906	€265.612.603
104	06/2030	€1.000.000.000	€650.764.945	€546.239.967	€417.217.064	€261.131.481
105	07/2030	€1.000.000.000	€645.402.167	€540.827.270	€412.013.993	€256.715.669
106	08/2030	€1.000.000.000	€640.046.376	€535.437.081	€406.852.157	€252.359.859
107	09/2030	€1.000.000.000	€634.695.155	€530.067.314	€401.729.753	€248.062.372
108	10/2030	€1.000.000.000	€629.363.940	€524.730.776	€396.656.252	€243.828.485
109	11/2030	€1.000.000.000	€624.052.071	€519.426.795	€391.630.863	€239.657.094
110	12/2030	€1.000.000.000	€618.769.108	€514.163.193	€386.659.192	€235.551.004
111	01/2031	€1.000.000.000	€613.504.729	€508.931.246	€381.734.370	€231.505.401
112	02/2031	€500.000.000	€608.249.159	€503.722.740	€376.849.983	€227.515.823
113	03/2031	€500.000.000	€603.006.683	€498.541.143	€372.008.396	€223.583.160
114	04/2031	€500.000.000	€597.778.897	€493.387.677	€367.210.279	€219.707.266
115	05/2031	€500.000.000	€592.555.414	€488.253.684	€362.448.957	€215.883.617
116	06/2031	€500.000.000	€587.346.228	€483.147.328	€357.730.279	€212.115.192
117	07/2031	€500.000.000	€582.148.086	€478.065.840	€353.051.959	€208.400.109
118	08/2031	€500.000.000	€576.968.435	€473.015.238	€348.418.205	€204.740.329
119	09/2031	€500.000.000	€571.791.809	€467.982.752	€343.819.377	€201.129.673
120	10/2031	€500.000.000	€566.626.241	€462.974.893	€339.260.061	€197.570.354
121	11/2031	€500.000.000	€561.469.208	€457.989.520	€334.738.473	€194.060.843
122	12/2031	€500.000.000	€556.318.810	€453.025.012	€330.253.223	€190.599.866
123	01/2032	€500.000.000	€551.180.026	€448.085.352	€325.807.010	€187.188.512
124	02/2032	€500.000.000	€546.047.359	€443.165.993	€321.396.319	€183.824.295
125	03/2032	€500.000.000	€540.919.265	€438.265.621	€317.020.007	€180.506.116
126	04/2032	€500.000.000	€535.792.935	€433.381.908	€312.676.209	€177.232.487
127	05/2032	€500.000.000	€530.666.153	€428.513.020	€308.363.437	€174.002.149
128	06/2032	€500.000.000	€525.542.858	€423.662.098	€304.083.784	€170.815.879
129	07/2032	€500.000.000	€520.429.784	€418.834.509	€299.840.919	€167.675.311
130	08/2032	€500.000.000	€515.318.907	€414.023.727	€295.629.976	€164.577.299
131	09/2032	€500.000.000	€510.206.935	€409.227.066	€291.448.874	€161.520.290
132	10/2032	€500.000.000	€505.099.498	€404.449.004	€287.300.641	€158.505.575
133	11/2032	€500.000.000	€499.995.587	€399.688.675	€283.184.490	€155.532.320
134	12/2032	€500.000.000	€494.894.605	€394.945.556	€279.099.877	€152.599.839
135	01/2033	€500.000.000	€489.796.852	€390.219.835	€275.046.770	€149.707.728
136	02/2033	€500.000.000	€484.705.714	€385.514.157	€271.026.860	€146.856.525
137	03/2033	€500.000.000	€479.628.439	€380.834.213	€267.043.956	€144.047.893
138	04/2033	€500.000.000	€474.556.828	€376.173.413	€263.093.239	€141.278.829
139	05/2033	€500.000.000	€469.489.836	€371.530.870	€259.173.915	€138.548.532
140	06/2033	€500.000.000	€464.444.298	€366.919.832	€255.295.032	€135.861.450
141	07/2033	€500.000.000	€459.418.919	€362.339.153	€251.455.557	€133.216.605
142	08/2033	€500.000.000	€454.412.306	€357.787.623	€247.654.418	€130.613.012
143	09/2033	€500.000.000	€449.414.684	€353.257.448	€243.886.010	€128.047.321
144	10/2033	€500.000.000	€444.436.326	€348.756.617	€240.155.652	€125.521.945
145	11/2033	€500.000.000	€439.468.963	€344.278.543	€236.458.596	€123.034.015
146	12/2033	€500.000.000	€434.524.519	€339.832.473	€232.800.988	€120.586.351
147	01/2034	€500.000.000	€429.599.487	€335.415.541	€229.180.635	€118.177.417
148	02/2034	€500.000.000	€424.686.778	€331.022.113	€225.593.477	€115.804.746
149	03/2034	€500.000.000	€419.785.474	€326.651.392	€222.038.783	€113.467.608
150	04/2034	€500.000.000	€414.891.001	€322.299.744	€218.513.906	€111.164.312



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
151	05/2034	€500.000.000	€410.000.243	€317.964.694	€215.017.008	€108.893.600
152	06/2034	€500.000.000	€405.123.542	€313.654.199	€211.553.305	€106.657.795
153	07/2034	€500.000.000	€400.264.482	€309.370.942	€208.124.411	€104.457.361
154	08/2034	€500.000.000	€395.425.424	€305.116.640	€204.731.275	€102.292.422
155	09/2034	€500.000.000	€390.607.569	€300.892.109	€201.374.229	€100.162.787
156	10/2034	€500.000.000	€385.809.574	€296.696.200	€198.052.290	€98.067.617
157	11/2034	€500.000.000	€381.046.354	€292.540.254	€194.772.803	€96.010.186
158	12/2034	€500.000.000	€376.315.523	€288.422.274	€191.534.173	€93.989.320
159	01/2035	€500.000.000	€371.631.043	€284.352.786	€188.343.117	€92.007.925
160	02/2035	€500.000.000	€366.957.120	€280.304.236	€185.181.127	€90.056.579
161	03/2035	€500.000.000	€362.292.271	€276.275.422	€182.047.243	€88.134.525
162	04/2035	€500.000.000	€357.638.585	€272.267.868	€178.942.310	€86.241.886
163	05/2035	€500.000.000	€352.990.891	€268.277.568	€175.863.537	€84.377.033
164	06/2035	€500.000.000	€348.361.925	€264.314.131	€172.817.063	€82.542.632
165	07/2035	€500.000.000	€343.766.895	€260.388.975	€169.810.142	€80.741.824
166	08/2035	€500.000.000	€339.197.064	€256.495.331	€166.838.121	€78.972.060
167	09/2035	€500.000.000	€334.655.480	€252.635.374	€163.902.199	€77.233.585
168	10/2035	€500.000.000	€330.143.232	€248.809.786	€161.002.594	€75.526.182
169	11/2035	€500.000.000	€325.667.547	€245.023.863	€158.142.497	€73.851.019
170	12/2035	€500.000.000	€321.227.944	€241.277.074	€155.321.315	€72.207.482
171	01/2036	€500.000.000	€316.827.520	€237.571.575	€152.540.186	€70.595.766
172	02/2036	€500.000.000	€312.444.487	€233.890.878	€149.788.294	€69.010.552
173	03/2036	€500.000.000	€308.090.454	€230.243.565	€147.070.946	€67.454.007
174	04/2036	€500.000.000	€303.771.251	€226.633.845	€144.390.608	€65.926.961
175	05/2036	€500.000.000	€299.477.941	€223.054.904	€141.742.716	€64.427.029
176	06/2036	€500.000.000	€295.219.187	€219.513.056	€139.131.070	€62.955.651
177	07/2036	€500.000.000	€291.003.381	€216.014.374	€136.559.278	€61.514.153
178	08/2036	€500.000.000	€286.818.786	€212.549.970	€134.021.478	€60.099.586
179	09/2036	€500.000.000	€282.650.135	€209.108.406	€131.510.262	€58.708.362
180	10/2036	€500.000.000	€278.510.645	€205.699.357	€129.031.539	€57.342.872
181	11/2036	€500.000.000	€274.395.451	€202.319.099	€126.582.778	€56.001.728
182	12/2036	€500.000.000	€270.312.812	€198.973.594	€124.167.512	€54.686.235
183	01/2037	€500.000.000	€266.254.099	€195.656.354	€121.781.490	€53.394.260
184	02/2037	€500.000.000	€262.204.976	€192.356.747	€119.417.932	€52.122.600
185	03/2037	€500.000.000	€258.171.064	€189.078.827	€117.079.218	€50.872.091
186	04/2037	€500.000.000	€254.156.482	€185.825.523	€114.767.011	€49.643.236
187	05/2037	€500.000.000	€250.160.600	€182.596.279	€112.480.807	€48.435.600
188	06/2037	€500.000.000	€246.189.435	€179.395.384	€110.223.085	€47.250.027
189	07/2037	€500.000.000	€242.227.244	€176.211.270	€107.986.576	€46.083.188
190	08/2037	€500.000.000	€238.269.155	€173.040.339	€105.768.962	€44.933.911
191	09/2037	€500.000.000	€234.318.907	€169.885.262	€103.571.767	€43.802.672
192	10/2037	€500.000.000	€230.372.951	€166.743.417	€101.393.279	€42.688.573
193	11/2037	€500.000.000	€226.446.048	€163.625.428	€99.239.842	€41.594.104
194	12/2037	€500.000.000	€222.532.971	€160.527.431	€97.108.963	€40.518.025
195	01/2038	€500.000.000	€218.651.360	€157.462.054	€95.008.130	€39.463.260
196	02/2038	€500.000.000	€214.784.686	€154.417.275	€92.929.914	€38.426.512
197	03/2038	€500.000.000	€210.935.240	€151.394.658	€90.875.120	€37.407.930
198	04/2038	€500.000.000	€207.106.522	€148.396.625	€88.845.055	€36.407.862
199	05/2038	€500.000.000	€203.298.622	€145.423.142	€86.839.548	€35.426.049
200	06/2038	€500.000.000	€199.518.943	€142.479.396	€84.861.537	€34.463.493



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
201	07/2038	€500.000.000	€195.767.438	€139.565.227	€82.910.750	€33.519.883
202	08/2038	€500.000.000	€192.035.504	€136.674.388	€80.983.315	€32.593.458
203	09/2038	€500.000.000	€188.320.313	€133.804.776	€79.077.845	€31.683.485
204	10/2038	€500.000.000	€184.622.660	€130.956.871	€77.194.489	€30.789.857
205	11/2038	€500.000.000	€180.963.276	€128.145.269	€75.341.693	€29.915.756
206	12/2038	€500.000.000	€177.328.388	€125.360.072	€73.513.453	€29.058.599
207	01/2039	€500.000.000	€173.717.417	€122.600.762	€71.709.312	€28.218.027
208	02/2039	€500.000.000	€170.125.245	€119.863.625	€69.926.950	€27.392.958
209	03/2039	€500.000.000	€166.559.092	€117.153.651	€68.169.138	€26.584.309
210	04/2039	€500.000.000	€163.013.326	€114.466.771	€66.433.357	€25.790.931
211	05/2039	€500.000.000	€159.495.196	€111.807.972	€64.722.358	€25.013.727
212	06/2039	€500.000.000	€156.004.967	€109.177.320	€63.036.020	€24.252.477
213	07/2039	€500.000.000	€152.563.302	€106.589.131	€61.382.429	€23.510.108
214	08/2039	€500.000.000	€149.172.802	€104.045.028	€59.762.296	€22.786.681
215	09/2039	€500.000.000	€145.831.413	€101.543.378	€58.174.458	€22.081.541
216	10/2039	€500.000.000	€142.534.207	€99.080.563	€56.616.628	€21.393.620
217	11/2039	€500.000.000	€139.274.111	€96.651.500	€55.085.707	€20.721.560
218	12/2039	€500.000.000	€136.053.702	€94.257.823	€53.582.445	€20.065.468
219	01/2040	€500.000.000	€132.940.940	€91.946.378	€52.133.219	€19.435.000
220	02/2040	€500.000.000	€129.853.874	€89.660.186	€50.705.415	€18.817.745
221	03/2040	€500.000.000	€126.779.771	€87.390.359	€49.293.883	€18.211.659
222	04/2040	€500.000.000	€123.730.209	€85.144.803	€47.902.970	€17.618.226
223	05/2040	€500.000.000	€120.697.692	€82.918.265	€46.529.597	€17.036.182
224	06/2040	€500.000.000	€117.700.160	€80.722.970	€45.180.499	€16.467.862
225	07/2040	€500.000.000	€114.747.764	€78.565.730	€43.859.314	€15.914.437
226	08/2040	€500.000.000	€111.829.713	€76.438.995	€42.561.649	€15.374.151
227	09/2040	€500.000.000	€108.952.844	€74.347.295	€41.289.863	€14.847.707
228	10/2040	€500.000.000	€106.131.231	€72.300.057	€40.049.002	€14.336.756
229	11/2040	€500.000.000	€103.367.662	€70.298.972	€38.839.786	€13.841.375
230	12/2040	€500.000.000	€100.676.697	€68.353.708	€37.667.321	€13.363.198
231	01/2041	€500.000.000	€98.046.259	€66.455.814	€36.526.699	€12.900.286
232	02/2041	€500.000.000	€95.460.077	€64.594.059	€35.411.540	€12.450.218
233	03/2041	€500.000.000	€92.907.375	€62.760.996	€34.317.596	€12.011.362
234	04/2041	€500.000.000	€90.411.183	€60.972.026	€33.253.124	€11.586.469
235	05/2041	€500.000.000	€87.956.734	€59.217.001	€32.212.396	€11.173.389
236	06/2041	€500.000.000	€85.565.208	€57.510.000	€31.202.887	€10.774.569
237	07/2041	€500.000.000	€83.233.873	€55.848.961	€30.223.260	€10.389.381
238	08/2041	€500.000.000	€80.954.547	€54.228.187	€29.270.227	€10.016.539
239	09/2041	€500.000.000	€78.719.362	€52.642.225	€28.340.665	€9.654.835
240	10/2041	€0	€76.512.594	€51.080.417	€27.428.688	€9.302.145
241	11/2041	€0	€74.337.920	€49.545.106	€26.535.431	€8.958.751
242	12/2041	€0	€72.193.927	€48.035.229	€25.660.200	€8.624.315
243	01/2042	€0	€70.088.263	€46.555.750	€24.805.518	€8.299.580
244	02/2042	€0	€68.009.602	€45.099.020	€23.967.176	€7.983.033
245	03/2042	€0	€65.950.549	€43.660.040	€23.142.416	€7.673.668
246	04/2042	€0	€63.911.607	€42.239.064	€22.331.281	€7.371.420
247	05/2042	€0	€61.882.828	€40.829.451	€21.530.182	€7.075.033
248	06/2042	€0	€59.864.806	€39.431.547	€20.739.236	€6.784.483
249	07/2042	€0	€57.863.792	€38.049.413	€19.960.513	€6.500.383
250	08/2042	€0	€55.870.522	€36.676.902	€19.190.716	€6.221.594



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

		LIABILITIES	COVER LOAN ASSETS			
		Covered Bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
251	09/2042	€0	€53.893.092	€35.319.281	€18.432.540	€5.948.931
252	10/2042	€0	€51.934.415	€33.978.393	€17.686.869	€5.682.611
253	11/2042	€0	€50.003.140	€32.659.814	€16.956.516	€5.423.465
254	12/2042	€0	€48.096.711	€31.361.776	€16.240.461	€5.171.087
255	01/2043	€0	€46.216.576	€30.085.129	€15.539.047	€4.925.509
256	02/2043	€0	€44.366.113	€28.831.971	€14.853.255	€4.686.964
257	03/2043	€0	€42.540.966	€27.599.368	€14.181.469	€4.454.864
258	04/2043	€0	€40.755.726	€26.396.677	€13.528.391	€4.230.606
259	05/2043	€0	€39.004.398	€25.219.881	€12.891.835	€4.013.418
260	06/2043	€0	€37.286.854	€24.068.779	€12.271.581	€3.803.150
261	07/2043	€0	€35.611.287	€22.948.527	€11.670.141	€3.600.495
262	08/2043	€0	€33.956.130	€21.845.107	€11.080.267	€3.403.139
263	09/2043	€0	€32.328.245	€20.762.849	€10.504.075	€3.211.667
264	10/2043	€0	€30.730.147	€19.703.270	€9.942.234	€3.026.216
265	11/2043	€0	€29.155.532	€18.662.227	€9.392.559	€2.846.053
266	12/2043	€0	€27.603.220	€17.638.883	€8.854.547	€2.670.968
267	01/2044	€0	€26.084.378	€16.640.282	€8.331.644	€2.501.937
268	02/2044	€0	€24.590.224	€15.660.712	€7.820.893	€2.338.004
269	03/2044	€0	€23.122.295	€14.701.065	€7.322.653	€2.179.217
270	04/2044	€0	€21.666.725	€13.752.447	€6.832.417	€2.024.183
271	05/2044	€0	€20.228.677	€12.818.081	€6.351.733	€1.873.315
272	06/2044	€0	€18.806.675	€11.896.971	€5.880.042	€1.726.403
273	07/2044	€0	€17.435.438	€11.010.983	€5.428.063	€1.586.536
274	08/2044	€0	€16.109.342	€10.156.402	€4.993.827	€1.453.054
275	09/2044	€0	€14.823.717	€9.330.137	€4.575.688	€1.325.403
276	10/2044	€0	€13.589.442	€8.538.889	€4.176.808	€1.204.424
277	11/2044	€0	€12.403.252	€7.780.440	€3.795.964	€1.089.683
278	12/2044	€0	€11.266.168	€7.055.270	€3.433.258	€981.133
279	01/2045	€0	€10.293.628	€6.435.388	€3.123.506	€888.601
280	02/2045	€0	€9.330.575	€5.823.492	€2.819.200	€798.424
281	03/2045	€0	€8.381.630	€5.222.427	€2.521.678	€710.952
282	04/2045	€0	€7.449.597	€4.633.888	€2.231.709	€626.371
283	05/2045	€0	€6.542.139	€4.062.575	€1.951.498	€545.262
284	06/2045	€0	€5.673.024	€3.516.941	€1.685.026	€468.692
285	07/2045	€0	€4.853.727	€3.003.964	€1.435.526	€397.498
286	08/2045	€0	€4.072.134	€2.515.997	€1.199.227	€330.574
287	09/2045	€0	€3.343.939	€2.062.601	€980.576	€269.086
288	10/2045	€0	€2.691.858	€1.657.593	€785.993	€214.720
289	11/2045	€0	€2.117.641	€1.301.808	€615.690	€167.440
290	12/2045	€0	€1.625.570	€997.629	€470.608	€127.409
291	01/2046	€0	€1.217.828	€746.137	€351.062	€94.617
292	02/2046	€0	€871.810	€533.240	€250.243	€67.141
293	03/2046	€0	€578.016	€352.947	€165.206	€44.126
294	04/2046	€0	€342.602	€208.847	€97.503	€25.926
295	05/2046	€0	€170.705	€103.885	€48.375	€12.805
296	06/2046	€0	€48.776	€29.633	€13.763	€3.627
297	07/2046	€0	€6.068	€3.680	€1.705	€447
298	08/2046	€0	€3.213	€1.945	€899	€235
299	09/2046	€0	€1.614	€976	€450	€117
300	10/2046	€0	€808	€488	€224	€58



# Residential Mortgage Pandbrieven Programme

## Amortisation

### 1. Amortisation Table

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



# Residential Mortgage Pandbrieven Programme

## Amortisation

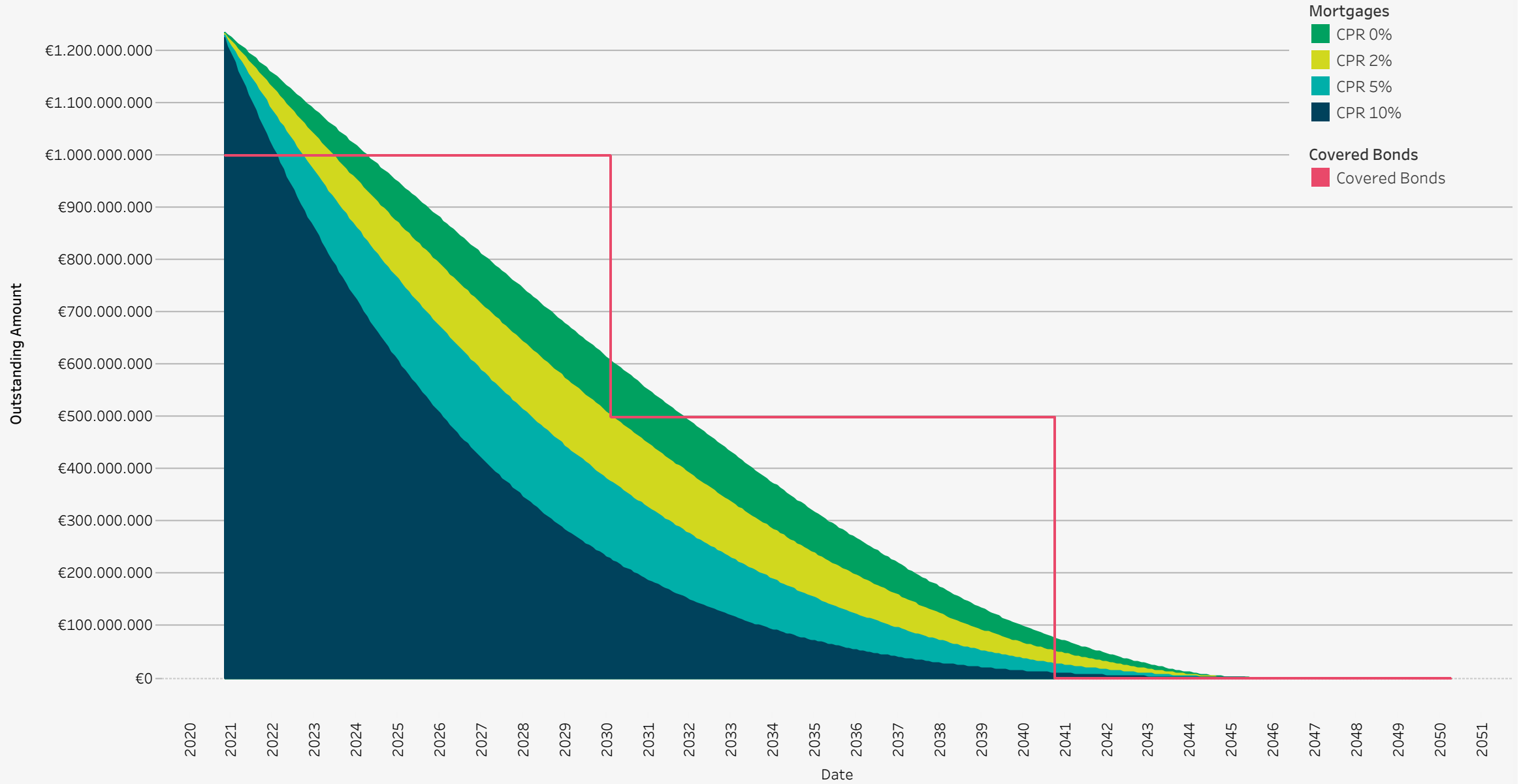
### 1. Amortisation Table

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