

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/4/2017

Cut-off Date: 30/4/2017



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	30/04/2017			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,356.38			
G.3.1.2	Outstanding Covered Bonds	1,000.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	36%	5%	ND1
3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	1,356.38		99.63%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.37%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	1,361.38		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	8.09	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.43	ND1	0.33%	
G.3.4.3	1 - 2 Y	13.49	ND1	0.99%	
G.3.4.4	2 - 3 Y	15.71	ND1	1.16%	
G.3.4.5	3 - 4 Y	90.00	ND1	6.64%	
G.3.4.6	4 - 5 Y	192.64	ND1	14.20%	
G.3.4.7	5 - 10 Y	682.28	ND1	50.30%	
G.3.4.8	10+ Y	357.83	ND1	26.38%	
G.3.4.9	Total	1,356.38	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.95	7.95		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,000.00	1,000.00	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	1,000.00	1,000.00	100%	100%
G.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1,356.38		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	1356.38		100%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,000.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1000	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,000.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1000	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5.00	100.00%	100.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	0.00	0.00%	0.00%
G.3.11.4	Total	5	100%	100%
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
4. References to Capital Requirements Regulation (CRR)		Row	Row	
<p><i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i></p>				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	#REF!	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	#REF!
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	#REF!
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	#REF!	
5. References to Capital Requirements Regulation (CRR)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]		
6. Other relevant information				

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	1,356	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,356	100%
2. General Information			
M.7.2.1	Number of mortgage loans	Residential Loans 16,501	Commercial Loans 0 Total Mortgages 16,501
3. Concentration Risks			
M.7.3.1	10 largest exposures	% Residential Loans 1.30%	% Commercial Loans 0.00% % Total Mortgages 1.30%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans % Total Mortgages
M.7.4.1	European Union	100.00%	0.00% 100%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00% 100%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00% 0
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00% 0
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	17.66%	0.00%	17.66%
M.7.5.2	Vlaams-Brabant	14.45%	0.00%	14.45%
M.7.5.3	Oost-Vlaanderen	15.06%	0.00%	15.06%
M.7.5.4	Brussels	12.42%	0.00%	12.42%
M.7.5.5	West-Vlaanderen	10.23%	0.00%	10.23%
M.7.5.6	Limburg	6.25%	0.00%	6.25%
M.7.5.7	Liège	7.47%	0.00%	7.47%
M.7.5.8	Hainaut	5.73%	0.00%	5.73%
M.7.5.9	Brabant Wallon	5.39%	0.00%	5.39%
M.7.5.10	Namur	3.08%	0.00%	3.08%
M.7.5.11	Luxembourg	2.27%	0.00%	2.27%
M.7.5.12	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	93.90%	0.00%	93.90%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	6.10%	0.00%	6.10%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.73%	0.00%	1.73%
M.7.7.2	Amortising	98.27%	0.00%	98.27%
M.7.7.3	Other	0.00%	0.00%	0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	4.91%	0.00%	4.91%
M.7.8.2	≥ 12 - ≤ 24 months	67.45%	0.00%	67.45%
M.7.8.3	≥ 24 - ≤ 36 months	23.41%	0.00%	23.41%
M.7.8.4	≥ 36 - ≤ 60 months	1.40%	0.00%	1.40%
M.7.8.5	> 60 months	2.83%	0.00%	2.83%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.000%	0.000%	0.000%



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	82.20			
M.7A.10.2	<=100K	591.99	11,568	43.64%	70.10%
M.7A.10.3	>100K and <=200K	560.78	4,230	41.34%	25.63%
M.7A.10.4	>200K and <=300K	121.89	513	8.99%	3.11%
M.7A.10.5	>300K and <=400K	40.55	117	2.99%	0.71%
M.7A.10.6	>400K	41.17	73	3.04%	0.44%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26	Total	1356.38	16,501	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	65.62%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	228.84	4,328.00	16.87%	26.23%
M.7A.11.3	>40 - <=50 %	139.92	1,920.00	10.32%	11.64%
M.7A.11.4	>50 - <=60 %	170.91	2,102.00	12.60%	12.74%
M.7A.11.5	>60 - <=70 %	175.21	2,027.00	12.92%	12.28%
M.7A.11.6	>70 - <=80 %	194.33	1,986.00	14.33%	12.04%
M.7A.11.7	>80 - <=90 %	185.51	1,823.00	13.68%	11.05%
M.7A.11.8	>90 - <=100 %	235.16	2,039.00	17.34%	12.36%
M.7A.11.9	>100%	26.50	276.00	1.95%	1.67%
M.7A.11.10	Total	1356.38	16,501.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	61.85%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	303.58	5,704.00	22.38%	34.57%
M.7A.12.3	>40 - <=50 %	144.89	1,829.00	10.68%	11.08%
M.7A.12.4	>50 - <=60 %	162.45	1,924.00	11.98%	11.66%
M.7A.12.5	>60 - <=70 %	162.18	1,732.00	11.96%	10.50%
M.7A.12.6	>70 - <=80 %	177.11	1,729.00	13.06%	10.48%
M.7A.12.7	>80 - <=90 %	171.26	1,618.00	12.63%	9.81%
M.7A.12.8	>90 - <=100 %	213.68	1,735.00	15.75%	10.51%
M.7A.12.9	>100%	21.25	230.00	1.57%	1.39%
M.7A.12.10	Total	1356.38	16,501.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail				
M.7B.18.2	Office				
M.7B.18.3	Hotel/Tourism				
M.7B.18.4	Shopping malls				
M.7B.18.5	Industry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially used				
M.7B.18.8	Land				
M.7B.18.9	Property developers / Building under construction				
M.7B.18.10	Other				

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our **Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

3. LINKS FROM AND TO OUR SITE

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.



4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

SECTION C. GENERAL T&Cs

1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.



8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.



SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/04/2017

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Remark

The investor report is provided in pdf and excel-format.

The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.49	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2018	7.41	23/09/2025
		1,000,000,000									

Totals

Total Outstanding (in EUR): 1,000,000,000

Current Weighted Average Fixed Coupon: 0.25 %

Weighted Average Remaining Average Life* 6.95

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Fitch	A+	stable	F1
Moody's	A2	stable	P-1
Standard and Poor's	A	stable	A-1

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	AAA	stable

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	1,356,382,997 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	50,090,500 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	41.15 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,121,138,206 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 112.11 % Limit:

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 5,916,138 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 50,090,500 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,121,138,206

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I 117.71 % Limit:

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 250,044,486 (VIII)

Total Interest Proceeds Residential Mortgage Loans 249,044,486

Total Interest Proceeds Public Finance Exposures 1,000,000

Total Interest Proceeds Financial Institution Exposures 0

Impact Derivatives 0

Principal Proceeds Cover Assets 1,411,017,821 (IX)

Total Principal Proceeds Residential Mortgage Loans 1,356,382,997

Total Principal Proceeds Public Finance Exposures 4,544,324

Total Principal Proceeds Financial Institution Exposures 50,090,500

<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	18,760,274 (X)
Costs, Fees and expenses Covered Bonds	41,300,018 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	601,002,015

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	113,517,699 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,235,008 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	109,282,691

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,544,324 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,544,324 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 30/04/2017

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,356,382,997.04
Principal Redemptions between Cut-off Date and Maturity Date	1,356,382,997.04
Interest Payments between Cut-off Date and Maturity Date	249,044,485.53
Number of borrowers	10,299.00
Number of loans	16,501.00
Average Outstanding Balance per borrower	131,700
Average Outstanding Balance per loan	82,200
Weighted average Current Loan to Current Value	61.85 %
Weighted average seasoning (in Years)	1.97
Weighted average remaining maturity (in years, at 0% CPR)	15.30
Weighted average initial maturity (in years, at 0% CPR)	17.28
Percentage of Fixed Rate Loans	93.90 %
Percentage of Variable Rate Loans	6.10 %
Weighted average interest rate	2.12 %
Weighted average interest rate Fixed Rate Loans	2.13 %
Weighted average interest rate Variable Rate Loans	1.91 %
Weighted Remaining average life (in years, at 0% CPR)	8.09
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.61

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 50,090,500

3. Public Sector Exposure (Liquid Bond Positions)

	Position 1
ISIN	BE0000308172
Issuer Name	Kingdom of Belgium
Series	BGB 4 28MAR2022 48
Currency	EUR
Nominal Amount	5,000,000
Issue Date	5/10/2016
Maturity Date	28/03/2022
Coupon Type	F
Coupon	4.00 %
Standar & Poor's Rating	AA
Fitch Rating	AA-
Moody's Rating	Aa3

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date

30/04/2017

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	239,530,121.27	17.66 %	2,876	17.43 %
Oost-Vlaanderen	204,257,327.31	15.06 %	2,658	16.11 %
Vlaams-Brabant	195,992,904.21	14.45 %	2,252	13.65 %
Brussels	168,498,516.68	12.42 %	1,497	9.07 %
West-Vlaanderen	138,747,528.39	10.23 %	1,869	11.33 %
Liège	101,264,598.62	7.47 %	1,382	8.38 %
Limburg	84,793,504.80	6.25 %	1,236	7.49 %
Hainaut	77,685,596.85	5.73 %	1,005	6.09 %
Brabant Wallon	73,150,554.73	5.39 %	778	4.71 %
Namur	41,725,458.68	3.08 %	561	3.40 %
Luxembourg	30,736,885.50	2.27 %	387	2.35 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	66,630,775.56	4.91 %	761	4.61 %
>1 and <=2	914,867,771.12	67.45 %	10,268	62.23 %
>2 and <=3	317,516,133.60	23.41 %	4,288	25.99 %
>3 and <=4	19,036,601.88	1.40 %	286	1.73 %
>4 and <=5	4,830,596.85	0.36 %	114	0.69 %
>5 and <=6	3,717,125.17	0.27 %	122	0.74 %
>6 and <=7	9,014,698.63	0.66 %	205	1.24 %
>7 and <=8	10,165,336.85	0.75 %	176	1.07 %
>8 and <=9	2,073,963.10	0.15 %	49	0.30 %
>9 and <=10	1,070,595.35	0.08 %	32	0.19 %
>10 and <=11	972,533.96	0.07 %	27	0.16 %
>11 and <=12	3,425,090.32	0.25 %	79	0.48 %
>12 and <=13	2,000,132.58	0.15 %	67	0.41 %
>13 and <=14	973,049.69	0.07 %	24	0.15 %
>14 and <=15	79,757.50	0.01 %	2	0.01 %
>17 and <=18	8,834.88	0.00 %	1	0.01 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	43	0.26 %
<=1	334,362.93	0.02 %	22	0.13 %
>1 and <=2	2,092,390.91	0.15 %	59	0.36 %
>2 and <=3	3,819,036.31	0.28 %	102	0.62 %
>3 and <=4	10,837,432.20	0.80 %	182	1.10 %
>4 and <=5	5,881,049.79	0.43 %	168	1.02 %
>5 and <=6	9,982,545.89	0.74 %	253	1.53 %
>6 and <=7	19,527,749.66	1.44 %	396	2.40 %
>7 and <=8	84,637,098.01	6.24 %	1,614	9.78 %
>8 and <=9	159,633,108.64	11.77 %	2,789	16.90 %
>9 and <=10	25,298,172.27	1.87 %	425	2.58 %
>10 and <=11	54,207,772.75	4.00 %	752	4.56 %
>11 and <=12	81,366,101.70	6.00 %	1,006	6.10 %
>12 and <=13	42,220,929.06	3.11 %	517	3.13 %
>13 and <=14	122,221,088.18	9.01 %	1,306	7.91 %
>14 and <=15	20,038,892.17	1.48 %	265	1.61 %
>15 and <=16	39,043,470.99	2.88 %	439	2.66 %
>16 and <=17	76,978,235.52	5.68 %	728	4.41 %
>17 and <=18	66,852,390.53	4.93 %	685	4.15 %
>18 and <=19	175,225,630.02	12.92 %	1,544	9.36 %
>19 and <=20	15,446,006.44	1.14 %	179	1.08 %

>20 and <=21	16,738,291.28	1.23 %	154	0.93 %
>21 and <=22	30,467,926.97	2.25 %	294	1.78 %
>22 and <=23	85,572,214.52	6.31 %	851	5.16 %
>23 and <=24	187,244,720.98	13.80 %	1,544	9.36 %
>24 and <=25	12,793,352.21	0.94 %	117	0.71 %
>25 and <=26	433,633.12	0.03 %	5	0.03 %
>26 and <=27	670,802.24	0.05 %	6	0.04 %
>27 and <=28	2,847,559.10	0.21 %	22	0.13 %
>28 and <=29	3,854,670.83	0.28 %	32	0.19 %
>30 and <=31	50,203.41	0.00 %	1	0.01 %
>34 and <=35	66,158.41	0.00 %	1	0.01 %

1,356,382,997.04	100.00 %	16,501	100.00 %
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4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	330,455.55	0.02 %	26	0.16 %
>2 and <=3	801,562.60	0.06 %	28	0.17 %
>3 and <=4	1,174,089.33	0.09 %	31	0.19 %
>4 and <=5	10,120,316.88	0.75 %	119	0.72 %
>5 and <=6	4,789,152.30	0.35 %	113	0.68 %
>6 and <=7	5,461,018.03	0.40 %	140	0.85 %
>7 and <=8	12,609,218.66	0.93 %	275	1.67 %
>8 and <=9	16,713,291.61	1.23 %	281	1.70 %
>9 and <=10	185,784,237.59	13.70 %	3,240	19.64 %
>10 and <=11	63,763,279.48	4.70 %	1,286	7.79 %
>11 and <=12	29,151,839.83	2.15 %	410	2.48 %
>12 and <=13	111,514,688.92	8.22 %	1,461	8.85 %
>13 and <=14	8,134,247.16	0.60 %	101	0.61 %
>14 and <=15	164,442,480.61	12.12 %	1,915	11.61 %
>15 and <=16	4,785,776.07	0.35 %	71	0.43 %
>16 and <=17	18,485,668.48	1.36 %	200	1.21 %
>17 and <=18	93,921,148.94	6.92 %	960	5.82 %
>18 and <=19	12,909,551.07	0.95 %	140	0.85 %
>19 and <=20	249,978,704.07	18.43 %	2,396	14.52 %
>20 and <=21	5,514,694.22	0.41 %	66	0.40 %
>21 and <=22	10,225,251.02	0.75 %	116	0.70 %
>22 and <=23	22,012,456.59	1.62 %	200	1.21 %
>23 and <=24	26,573,588.35	1.96 %	259	1.57 %
>24 and <=25	278,258,368.77	20.51 %	2,468	14.96 %
>25 and <=26	4,964,281.68	0.37 %	44	0.27 %
>26 and <=27	403,821.26	0.03 %	5	0.03 %
>27 and <=28	938,574.20	0.07 %	11	0.07 %
>28 and <=29	1,027,790.99	0.08 %	8	0.05 %
>29 and <=30	11,443,408.66	0.84 %	127	0.77 %
>30 and <=31	33,672.30	0.00 %	2	0.01 %
>39 and <=40	116,361.82	0.01 %	2	0.01 %

1,356,382,997.04	100.00 %	16,501	100.00 %
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5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	8,834.88	0.00 %	1	0.01 %
2002	15,359.74	0.00 %	1	0.01 %
2003	314,180.07	0.02 %	10	0.06 %
2004	1,869,711.49	0.14 %	53	0.32 %
2005	3,486,322.32	0.26 %	89	0.54 %
2006	1,530,011.75	0.11 %	35	0.21 %
2007	926,680.29	0.07 %	32	0.19 %
2008	1,317,057.80	0.10 %	34	0.21 %
2009	5,435,069.95	0.40 %	127	0.77 %
2010	11,815,071.04	0.87 %	223	1.35 %
2011	6,099,328.81	0.45 %	164	0.99 %
2012	2,639,031.87	0.19 %	73	0.44 %
2013	16,365,461.39	1.21 %	261	1.58 %
2014	137,154,132.93	10.11 %	1,822	11.04 %
2015	1,031,741,392.34	76.07 %	11,840	71.75 %
2016	135,665,350.37	10.00 %	1,736	10.52 %

1,356,382,997.04	100.00 %	16,501	100.00 %
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6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	265,777,336.43	19.59 %	4,816	46.76 %
>100 and <=200	503,628,434.30	37.13 %	3,471	33.70 %

>200 and <=300	358,385,748.30	26.42 %	1,493	14.50 %
>300 and <=400	105,656,681.50	7.79 %	309	3.00 %
>400	122,934,796.51	9.06 %	210	2.04 %
	1,356,382,997.04	100.00 %	10,299	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,006,530.31	0.15 %	39	0.24 %
0.5 - 1%	7,285,521.58	0.54 %	130	0.79 %
1 - 1.5%	41,127,531.40	3.03 %	583	3.53 %
1.5 - 2%	732,991,276.73	54.04 %	9,418	57.08 %
2 - 2.5%	310,117,817.13	22.86 %	3,174	19.24 %
2.5 - 3%	197,570,505.20	14.57 %	2,124	12.87 %
3 - 3.5%	45,268,864.88	3.34 %	565	3.42 %
3.5 - 4%	14,007,285.95	1.03 %	271	1.64 %
4 - 4.5%	4,305,321.94	0.32 %	125	0.76 %
4.5 - 5%	1,097,118.60	0.08 %	41	0.25 %
5 - 5.5%	528,652.08	0.04 %	26	0.16 %
5.5 - 6%	65,815.58	0.00 %	2	0.01 %
6 - 6.5%	9,460.39	0.00 %	2	0.01 %
6.5 - 7%	1,295.27	0.00 %	1	0.01 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	1,273,708,259.06	93.90 %	15,442	93.58 %
Variable	31,064.57	0.00 %	3	0.02 %
Variable With Cap	82,643,673.41	6.09 %	1,056	6.40 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2017	19,679,083.81	1.45 %	352	2.13 %
2018	12,320,046.42	0.91 %	183	1.11 %
2019	17,934,117.25	1.32 %	183	1.11 %
2020	18,080,224.32	1.33 %	167	1.01 %
2021	1,379,124.43	0.10 %	23	0.14 %
2022	421,267.93	0.03 %	7	0.04 %
2023	2,850,155.19	0.21 %	47	0.28 %
2024	3,031,340.69	0.22 %	32	0.19 %
2025	4,390,169.72	0.32 %	43	0.26 %
2026	2,558,143.65	0.19 %	19	0.12 %
Fixed To Maturity	1,273,739,323.63	93.91 %	15,445	93.60 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	1,356,382,997.04	100.00 %	16,501	100.00 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	1,298,617,004.39	95.74 %	15,822	95.89 %
Interest only	23,528,621.64	1.73 %	164	0.99 %
Linear	34,237,371.01	2.52 %	515	3.12 %
	1,356,382,997.04	100.00 %	16,501	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	1,656,877.85	0.12 %	53	0.32 %
1-10%	7,304,761.10	0.54 %	275	1.67 %
11-20%	38,509,433.53	2.84 %	923	5.59 %
21-30%	71,790,852.06	5.29 %	1,335	8.09 %
31-40%	109,576,682.09	8.08 %	1,742	10.56 %

41-50%	139,923,921.02	10.32 %	1,920	11.64 %
51-60%	170,906,778.61	12.60 %	2,102	12.74 %
61-70%	175,206,237.18	12.92 %	2,027	12.28 %
71-80%	194,330,734.65	14.33 %	1,986	12.04 %
81-90%	185,511,545.88	13.68 %	1,823	11.05 %
91-100%	235,164,804.86	17.34 %	2,039	12.36 %
101-110%	17,890,178.14	1.32 %	172	1.04 %
111-120%	3,683,833.13	0.27 %	45	0.27 %
>120%	4,926,356.94	0.36 %	59	0.36 %
1,356,382,997.04	100.00 %	16,501	100.00 %	

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	8,742,748.57	0.64 %	481	2.91 %
21-40%	19,431,351.84	1.43 %	614	3.72 %
41-60%	41,031,506.38	3.03 %	850	5.15 %
61-80%	70,987,027.63	5.23 %	1,168	7.08 %
81-100%	443,446,070.63	32.69 %	5,219	31.63 %
101-120%	22,316,833.33	1.65 %	350	2.12 %
121-140%	34,474,180.35	2.54 %	500	3.03 %
141-160%	68,822,408.32	5.07 %	902	5.47 %
161-180%	112,386,514.79	8.29 %	1,383	8.38 %
181-200%	118,952,393.41	8.77 %	1,280	7.76 %
201-300%	223,581,738.66	16.48 %	2,293	13.90 %
301-400%	79,465,338.12	5.86 %	693	4.20 %
401-500%	31,911,869.50	2.35 %	268	1.62 %
>500%	80,833,015.51	5.96 %	500	3.03 %
1,356,382,997.04	100.00 %	16,501	100.00 %	

14. Distribution of Average Life to Final Maturity (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	4,425,638.26	0.33 %	163	0.99 %
>1 and <=2	13,491,905.59	0.99 %	268	1.62 %
>2 and <=3	15,712,713.42	1.16 %	399	2.42 %
>3 and <=4	90,004,630.22	6.64 %	1,733	10.50 %
>4 and <=5	192,637,098.58	14.20 %	3,385	20.51 %
>5 and <=6	130,030,636.04	9.59 %	1,719	10.42 %
>6 and <=7	153,011,297.79	11.28 %	1,699	10.30 %
>7 and <=8	52,868,982.97	3.90 %	632	3.83 %
>8 and <=9	107,762,911.83	7.94 %	1,086	6.58 %
>9 and <=10	238,602,432.67	17.59 %	2,191	13.28 %
>10 and <=11	26,711,876.09	1.97 %	279	1.69 %
>11 and <=12	45,847,966.16	3.38 %	445	2.70 %
>12 and <=13	271,029,679.41	19.98 %	2,369	14.36 %
>13 and <=14	6,193,839.52	0.46 %	64	0.39 %
>14 and <=15	2,081,168.56	0.15 %	18	0.11 %
>15 and <=16	5,853,858.11	0.43 %	49	0.30 %
>18 and <=19	50,203.41	0.00 %	1	0.01 %
>21 and <=22	66,158.41	0.00 %	1	0.01 %
1,356,382,997.04	100.00 %	16,501	100.00 %	

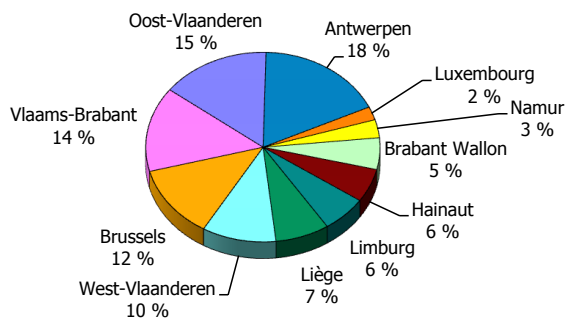
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,273,739,323.63	93.91 %	15,445	93.60 %
>=0 and <=1	34,256,674.60	2.53 %	561	3.40 %
>1 and <=2	34,462,137.18	2.54 %	337	2.04 %
>2 and <=3	2,635,457.59	0.19 %	39	0.24 %
>3 and <=4	5,619,911.91	0.41 %	72	0.44 %
>4 and <=5	5,669,492.13	0.42 %	47	0.28 %
1,356,382,997.04	100.00 %	16,501	100.00 %	

Stratification Tables

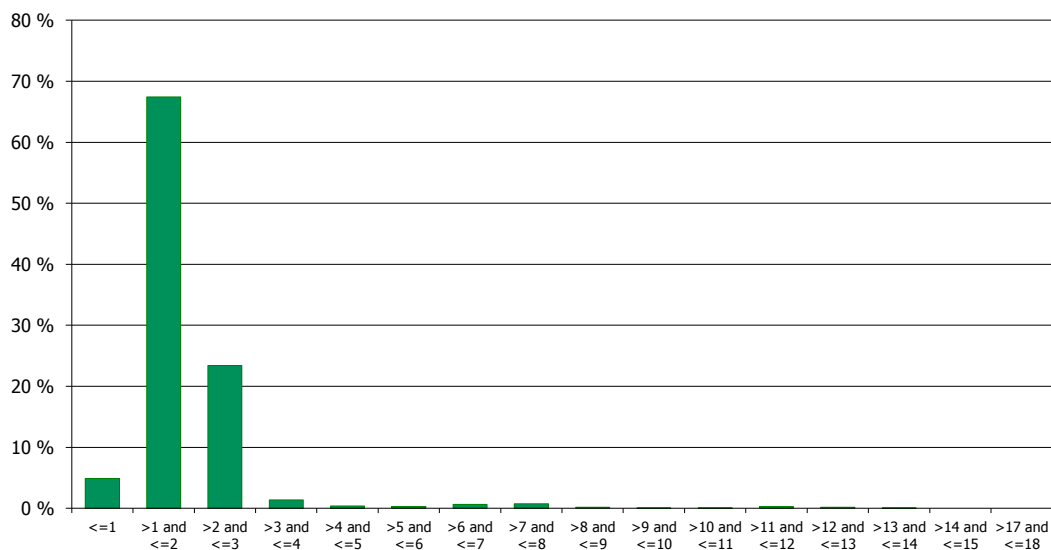
Portfolio Cut-off Date 30/04/2017

1. Geographic distribution



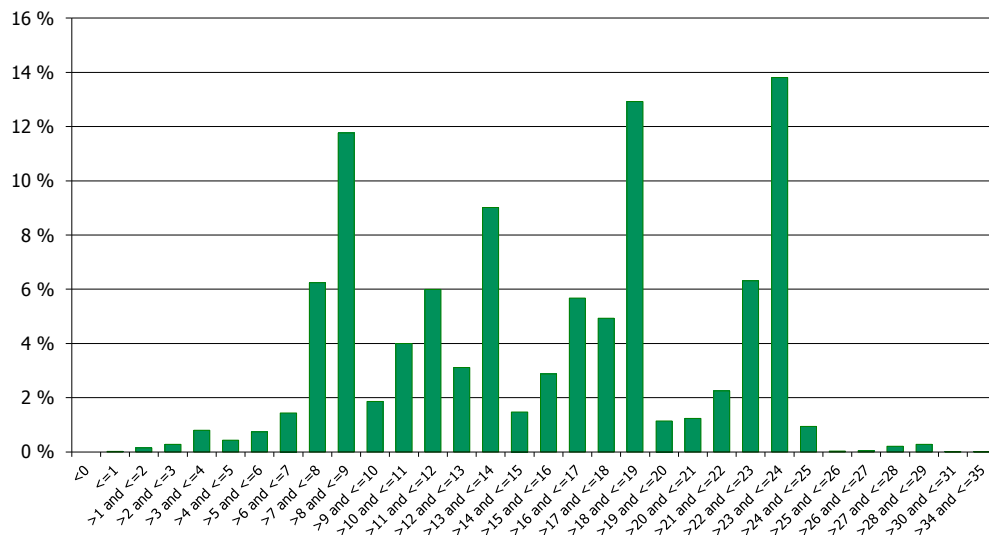
2. Seasoning

Distribution per Seasoning



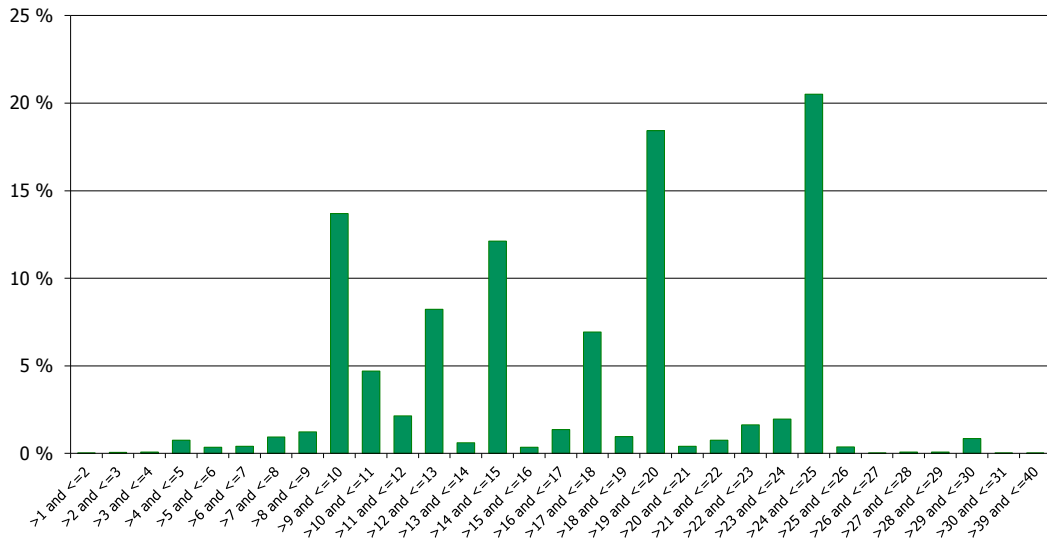
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



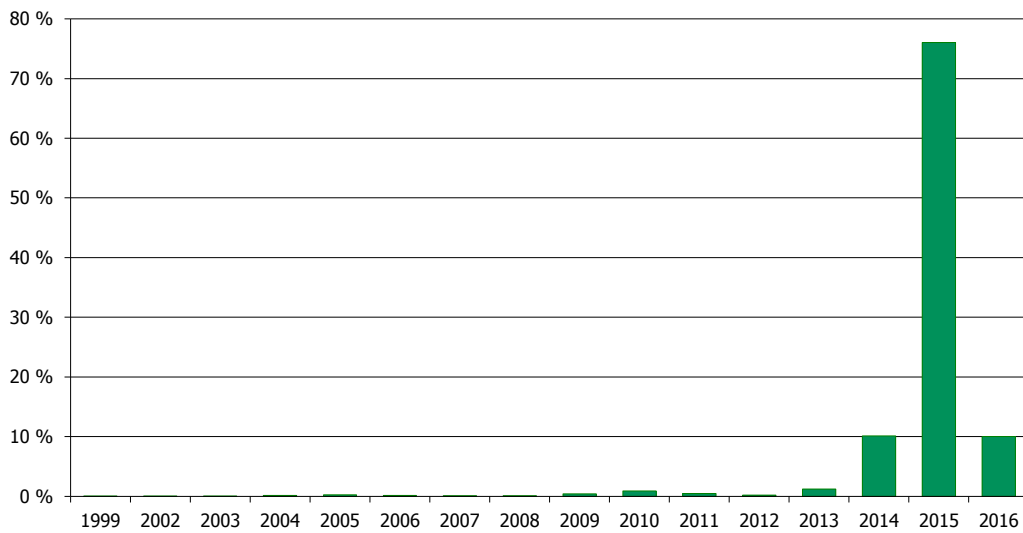
4. Original term to maturity

Distribution of Initial Term (in years)



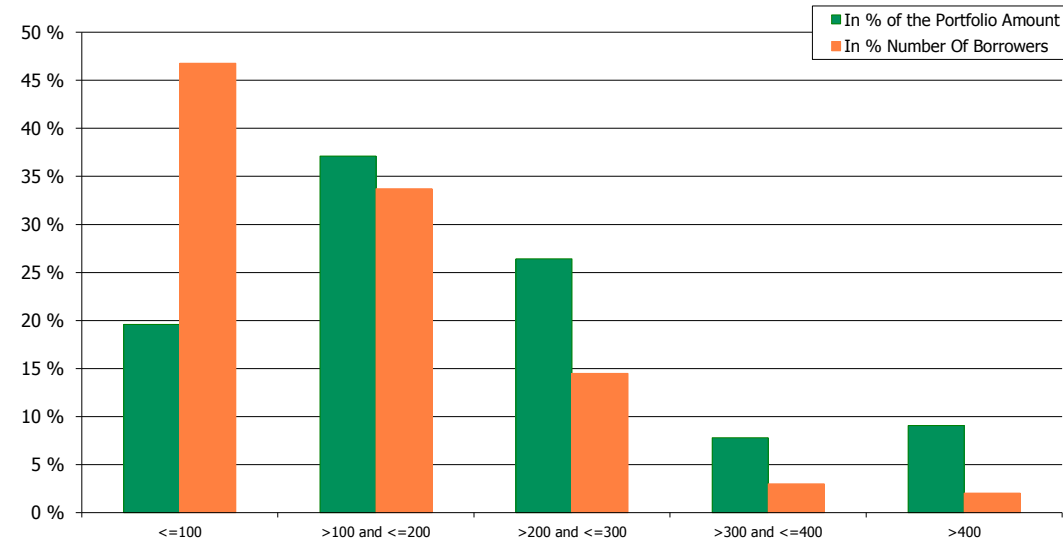
5. Origination Year

Distribution Origination Year



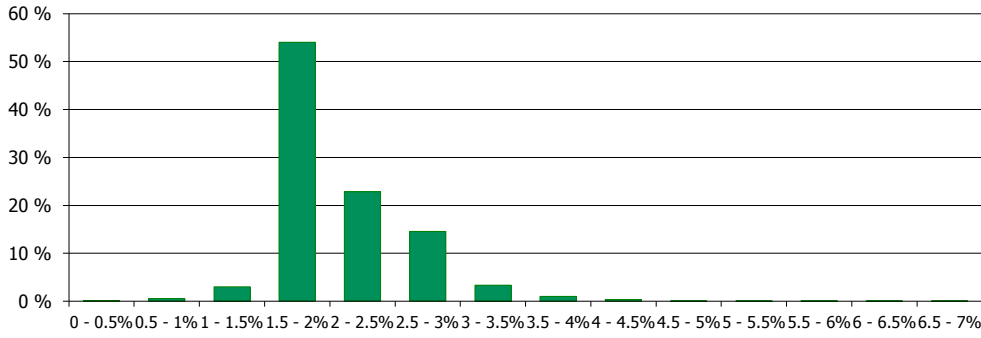
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



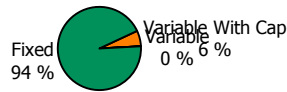
7. Interest Rate

Distribution per Interest Rate



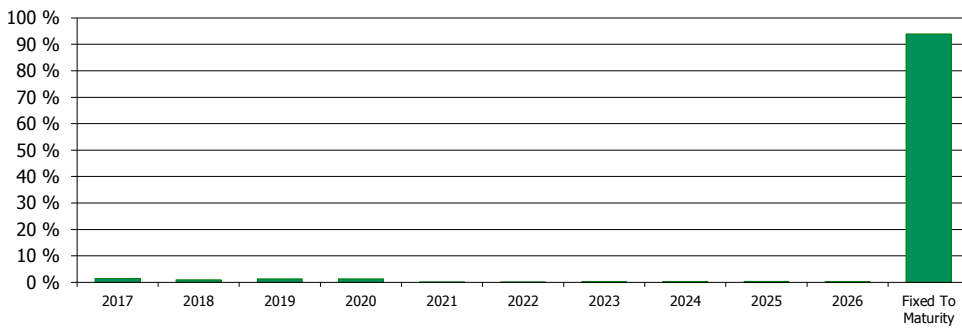
8. Interest Rate Type

Distribution per Interest Type



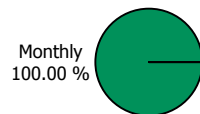
9. Next Reset Date

Next Reset Date



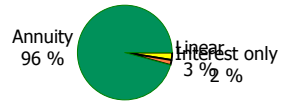
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



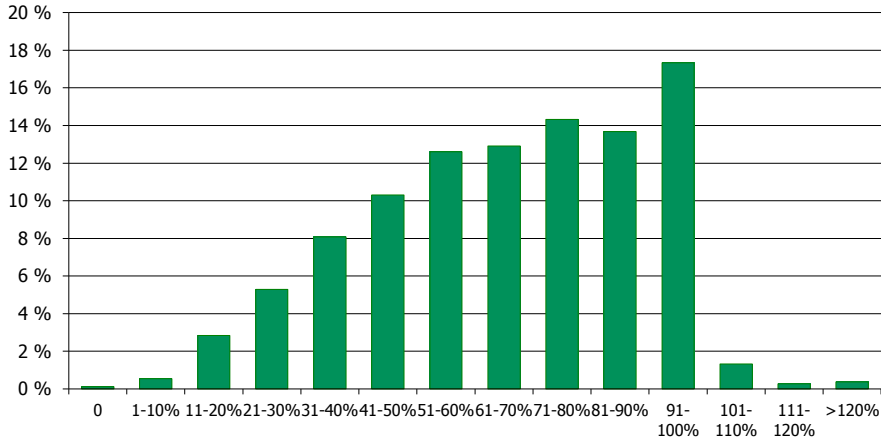
11. Repayment Type

Distribution per Repayment Type



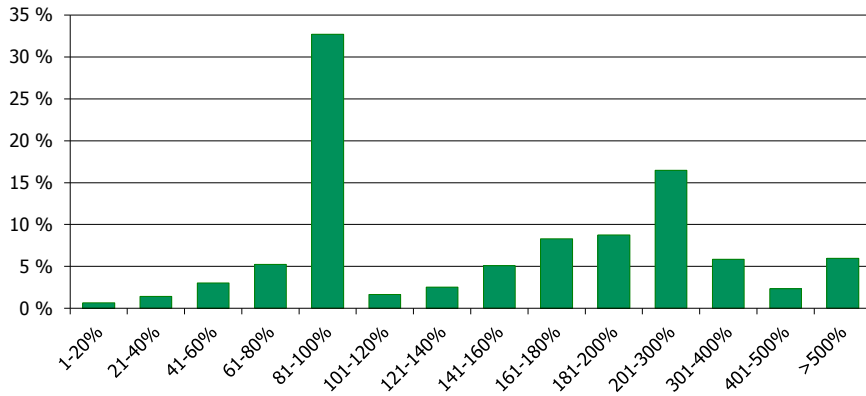
12. Current Loan to Current Value (LTV)

Current LTV Distribution



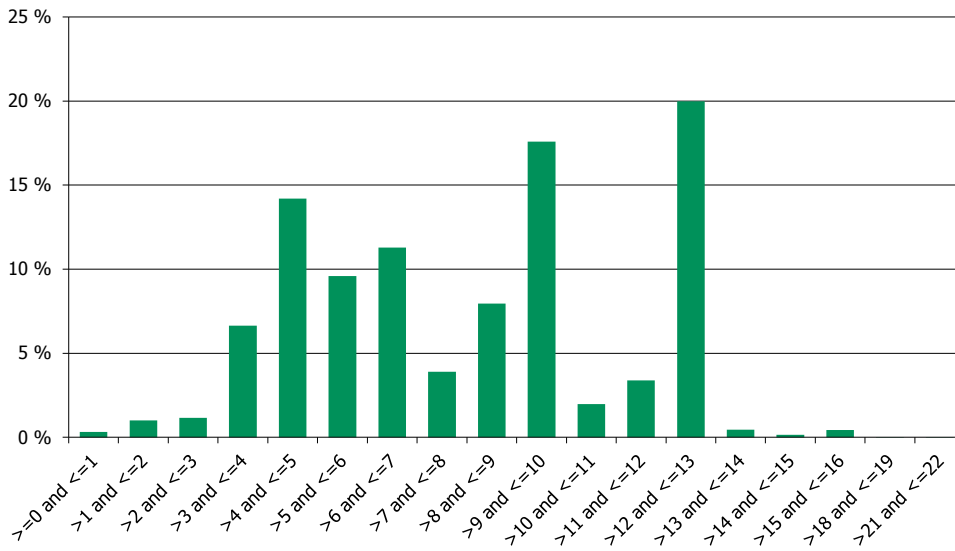
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



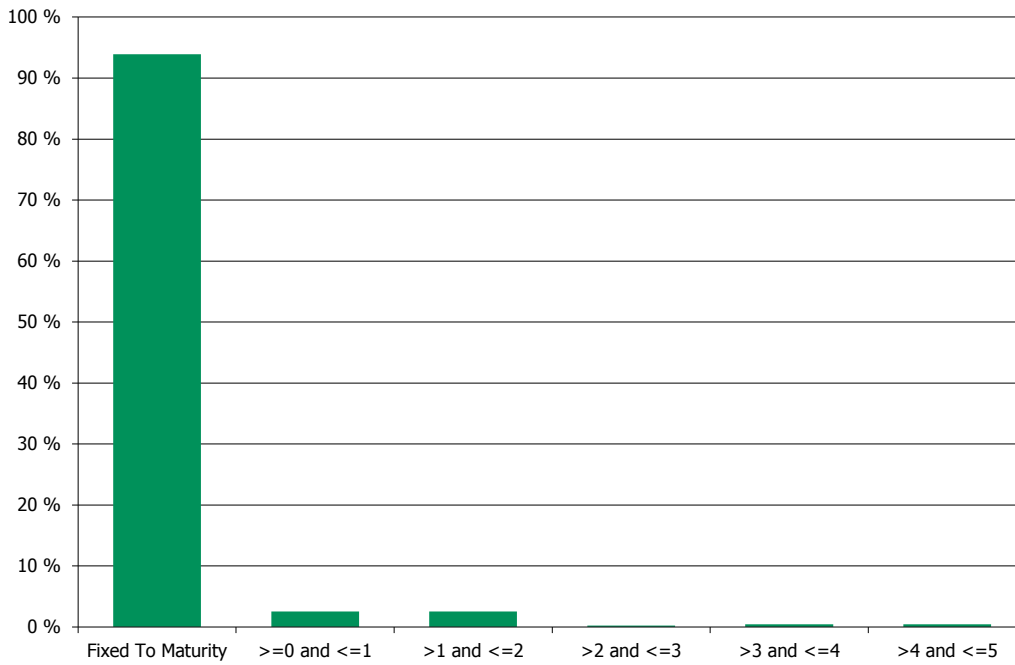
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

Distribution of Average Life To Interest Reset Date



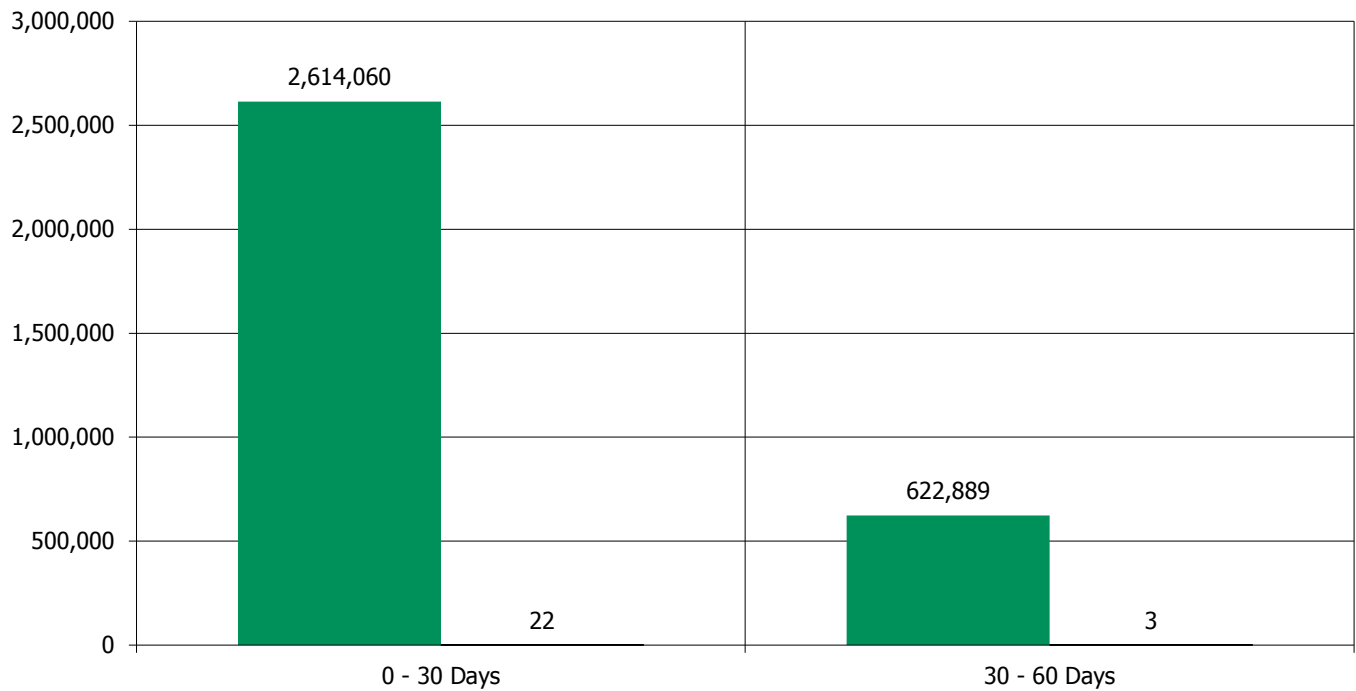
Cover Pool Performance

Portfolio Cut-off Date 30/04/2017

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	1,353,146,048.31	99.76 %	16,476	99.85 %
0 - 30 Days	2,614,059.94	0.19 %	22	0.13 %
30 - 60 Days	622,888.79	0.05 %	3	0.02 %
60 - 90 Days				
> 90 Days				
Total	1,356,382,997.04	100.00 %	16,501	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date Apr/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/05/2017	1	1,000,000,000	1,347,254,603	1,345,043,210	1,341,732,698	1,336,232,674
1/06/2017	2	1,000,000,000	1,340,070,722	1,335,601,993	1,328,926,368	1,317,873,185
1/07/2017	3	1,000,000,000	1,332,859,195	1,326,234,045	1,316,357,341	1,300,057,575
1/08/2017	4	1,000,000,000	1,325,486,118	1,316,660,669	1,303,531,658	1,281,937,905
1/09/2017	5	1,000,000,000	1,318,499,321	1,307,499,010	1,291,169,272	1,264,402,097
1/10/2017	6	1,000,000,000	1,311,080,238	1,298,007,762	1,278,641,718	1,247,001,509
1/11/2017	7	1,000,000,000	1,303,703,979	1,288,515,918	1,266,063,422	1,229,504,692
1/12/2017	8	1,000,000,000	1,296,254,157	1,279,049,994	1,253,669,212	1,212,477,736
1/01/2018	9	1,000,000,000	1,288,865,704	1,269,602,603	1,241,244,502	1,195,376,654
1/02/2018	10	1,000,000,000	1,281,469,937	1,260,176,388	1,228,895,530	1,178,471,315
1/03/2018	11	1,000,000,000	1,273,741,533	1,250,657,377	1,216,810,901	1,162,417,539
1/04/2018	12	1,000,000,000	1,266,239,319	1,241,182,412	1,204,521,201	1,145,803,463
1/05/2018	13	1,000,000,000	1,258,381,411	1,231,455,358	1,192,140,042	1,129,377,265
1/06/2018	14	1,000,000,000	1,251,022,778	1,222,177,754	1,180,149,618	1,113,282,687
1/07/2018	15	1,000,000,000	1,243,155,182	1,212,498,088	1,167,921,156	1,097,230,810
1/08/2018	16	1,000,000,000	1,235,514,973	1,203,002,444	1,155,827,613	1,081,270,001
1/09/2018	17	1,000,000,000	1,227,752,233	1,193,416,419	1,143,701,412	1,065,394,291
1/10/2018	18	1,000,000,000	1,220,182,692	1,184,111,766	1,131,991,361	1,050,163,462
1/11/2018	19	1,000,000,000	1,212,530,302	1,174,689,849	1,120,128,184	1,034,756,434
1/12/2018	20	1,000,000,000	1,204,819,667	1,165,303,964	1,108,443,345	1,019,764,747
1/01/2019	21	1,000,000,000	1,197,221,897	1,155,991,408	1,096,788,720	1,004,768,680
1/02/2019	22	1,000,000,000	1,189,612,993	1,146,696,357	1,085,202,773	989,944,001
1/03/2019	23	1,000,000,000	1,181,885,302	1,137,502,051	1,074,028,403	976,001,558
1/04/2019	24	1,000,000,000	1,174,257,350	1,128,243,715	1,062,577,447	961,505,910
1/05/2019	25	1,000,000,000	1,166,620,487	1,119,066,242	1,051,340,109	947,437,741
1/06/2019	26	1,000,000,000	1,158,834,214	1,109,712,004	1,039,900,568	933,159,502
1/07/2019	27	1,000,000,000	1,151,141,234	1,100,535,728	1,028,763,257	919,381,150
1/08/2019	28	1,000,000,000	1,142,727,318	1,090,638,751	1,016,918,892	904,946,877
1/09/2019	29	1,000,000,000	1,135,137,726	1,081,557,595	1,005,886,861	891,338,212
1/10/2019	30	1,000,000,000	1,127,304,424	1,072,331,011	994,851,175	877,945,567
1/11/2019	31	1,000,000,000	1,119,552,395	1,063,150,766	983,825,786	864,538,412
1/12/2019	32	1,000,000,000	1,111,734,453	1,053,993,805	972,951,451	851,477,833
1/01/2020	33	1,000,000,000	1,103,823,846	1,044,719,123	961,937,264	838,273,129
1/02/2020	34	1,000,000,000	1,095,761,815	1,035,329,798	950,867,516	825,116,794
1/03/2020	35	1,000,000,000	1,087,903,331	1,026,273,701	940,307,585	812,719,915
1/04/2020	36	1,000,000,000	1,079,712,505	1,016,819,353	929,275,818	799,783,091
1/05/2020	37	1,000,000,000	1,071,971,137	1,007,871,872	918,831,603	787,552,637
1/06/2020	38	1,000,000,000	1,063,298,272	998,022,012	907,537,987	774,577,893
1/07/2020	39	1,000,000,000	1,054,721,204	988,346,547	896,527,693	762,044,052
1/08/2020	40	1,000,000,000	1,046,662,508	979,131,491	885,909,934	749,829,564
1/09/2020	41	1,000,000,000	1,038,383,460	969,739,067	875,180,308	737,610,593
1/10/2020	42	1,000,000,000	1,029,806,919	960,150,906	864,394,329	725,533,718
1/11/2020	43	1,000,000,000	1,021,937,050	951,197,311	854,155,850	713,903,368
1/12/2020	44	1,000,000,000	1,014,149,551	942,399,469	844,172,705	702,667,230
1/01/2021	45	1,000,000,000	1,005,467,848	932,747,292	833,401,663	690,763,493
1/02/2021	46	1,000,000,000	996,814,901	923,151,776	822,730,444	679,030,375
1/03/2021	47	1,000,000,000	988,994,329	914,505,902	813,152,661	668,557,449
1/04/2021	48	1,000,000,000	980,399,670	905,020,979	802,672,371	657,145,561
1/05/2021	49	1,000,000,000	972,528,330	896,281,251	792,964,504	646,536,570
1/06/2021	50	1,000,000,000	964,673,596	887,534,454	783,228,982	635,893,985
1/07/2021	51	1,000,000,000	956,224,961	878,317,359	773,187,388	625,168,104
1/08/2021	52	1,000,000,000	948,273,390	869,536,332	763,510,688	614,729,127
1/09/2021	53	1,000,000,000	940,127,886	860,605,036	753,746,596	604,297,300
1/10/2021	54	1,000,000,000	932,053,858	851,813,496	744,210,452	594,206,145
1/11/2021	55	1,000,000,000	924,201,304	843,204,401	734,815,326	584,219,702
1/12/2021	56	1,000,000,000	916,357,819	834,676,022	725,592,936	574,522,607
1/01/2022	57	1,000,000,000	908,513,462	826,127,338	716,335,039	564,789,860
1/02/2022	58	1,000,000,000	900,593,226	817,536,369	707,082,968	555,133,827
1/03/2022	59	1,000,000,000	892,734,186	809,160,539	698,230,966	546,086,490
1/04/2022	60	1,000,000,000	884,867,126	800,669,655	689,147,004	536,699,040
1/05/2022	61	1,000,000,000	876,897,233	792,155,731	680,140,817	527,513,853

1/06/2022	62	1,000,000,000	868,921,013	783,618,982	671,100,111	518,297,317
1/07/2022	63	1,000,000,000	860,799,020	775,020,111	662,102,309	509,252,108
1/08/2022	64	1,000,000,000	852,877,254	766,585,356	653,230,934	500,300,682
1/09/2022	65	1,000,000,000	844,994,086	758,211,619	644,452,262	491,486,648
1/10/2022	66	1,000,000,000	836,486,077	749,345,395	635,348,673	482,557,625
1/11/2022	67	1,000,000,000	828,482,603	740,916,896	626,604,739	473,900,700
1/12/2022	68	1,000,000,000	820,596,695	732,659,911	618,096,626	465,549,786
1/01/2023	69	1,000,000,000	812,709,446	724,387,174	609,563,268	457,177,835
1/02/2023	70	1,000,000,000	804,821,931	716,140,155	601,090,904	448,914,004
1/03/2023	71	1,000,000,000	796,928,400	708,029,985	592,918,357	441,116,096
1/04/2023	72	1,000,000,000	789,037,495	699,830,341	584,561,362	433,056,672
1/05/2023	73	1,000,000,000	781,027,325	691,588,742	576,255,417	425,153,475
1/06/2023	74	1,000,000,000	773,132,792	683,437,114	568,014,939	417,298,756
1/07/2023	75	1,000,000,000	765,277,100	675,382,407	559,938,990	409,679,398
1/08/2023	76	1,000,000,000	757,320,837	667,227,152	551,770,872	401,993,291
1/09/2023	77	1,000,000,000	749,335,508	659,072,053	543,640,807	394,392,550
1/10/2023	78	500,000,000	741,495,191	651,105,679	535,747,807	387,073,233
1/11/2023	79	500,000,000	733,509,531	643,001,054	527,733,540	379,668,052
1/12/2023	80	500,000,000	725,693,407	635,105,189	519,970,184	372,549,411
1/01/2024	81	500,000,000	717,506,287	626,875,033	511,926,776	365,232,912
1/02/2024	82	500,000,000	709,597,776	618,913,972	504,140,111	358,154,104
1/03/2024	83	500,000,000	701,797,193	611,139,015	496,622,529	351,415,282
1/04/2024	84	500,000,000	693,999,646	603,323,736	489,024,831	344,573,408
1/05/2024	85	500,000,000	686,210,748	595,573,326	481,554,567	337,918,864
1/06/2024	86	500,000,000	678,433,911	587,824,996	474,080,846	331,265,310
1/07/2024	87	500,000,000	670,168,906	579,710,726	466,385,955	324,552,603
1/08/2024	88	500,000,000	662,316,776	571,946,751	458,969,491	318,038,774
1/09/2024	89	0	654,130,970	563,919,785	451,377,228	311,452,999
1/10/2024	90		646,402,563	556,342,516	444,216,137	305,255,351
1/11/2024	91		638,319,414	548,453,753	436,803,577	298,890,259
1/12/2024	92		630,671,438	540,993,046	429,801,200	292,893,196
1/01/2025	93		623,143,295	533,628,757	422,872,321	286,950,865
1/02/2025	94		615,732,758	526,388,433	416,073,891	281,141,762
1/03/2025	95		608,430,076	519,348,493	409,566,209	275,685,565
1/04/2025	96		601,194,278	512,301,725	402,981,542	270,104,415
1/05/2025	97		594,012,461	505,350,961	396,535,614	264,694,435
1/06/2025	98		586,864,791	498,423,344	390,105,048	259,298,976
1/07/2025	99		579,967,381	491,756,885	383,940,045	254,155,040
1/08/2025	100		573,340,283	485,313,213	377,945,494	249,127,177
1/09/2025	101		566,663,622	478,848,103	371,962,296	244,144,798
1/10/2025	102		560,670,471	473,006,036	366,519,933	239,586,441
1/11/2025	103		554,734,883	467,204,755	361,103,970	235,046,355
1/12/2025	104		548,730,886	461,389,539	355,731,661	230,600,296
1/01/2026	105		542,866,316	455,684,244	350,439,362	226,207,418
1/02/2026	106		537,171,919	450,139,576	345,294,897	221,942,636
1/03/2026	107		531,236,853	444,484,084	340,173,355	217,814,047
1/04/2026	108		525,761,117	439,156,447	335,241,237	213,746,811
1/05/2026	109		520,323,201	433,900,899	330,414,036	209,805,458
1/06/2026	110		514,801,715	428,568,377	325,523,356	205,824,499
1/07/2026	111		509,151,400	423,168,800	320,630,948	201,900,054
1/08/2026	112		503,680,639	417,911,897	315,842,542	198,042,428
1/09/2026	113		498,300,136	412,746,369	311,145,301	194,270,779
1/10/2026	114		492,794,288	407,515,829	306,446,195	190,552,457
1/11/2026	115		487,293,056	402,283,128	301,741,929	186,832,576
1/12/2026	116		481,877,637	397,159,475	297,165,604	183,244,759
1/01/2027	117		476,526,463	392,082,951	292,621,116	179,678,166
1/02/2027	118		471,175,502	387,022,680	288,109,921	176,158,854
1/03/2027	119		465,778,171	382,003,171	283,719,955	172,810,909
1/04/2027	120		460,454,314	376,996,364	279,289,217	169,391,675
1/05/2027	121		455,139,896	372,033,530	274,934,257	166,066,806
1/06/2027	122		449,835,163	367,073,773	270,579,084	162,743,937
1/07/2027	123		444,553,241	362,168,185	266,305,987	159,517,234
1/08/2027	124		439,295,960	357,278,189	262,042,197	156,298,399
1/09/2027	125		434,062,906	352,423,409	257,824,134	153,131,130
1/10/2027	126		428,865,307	347,631,842	253,692,797	150,059,723
1/11/2027	127		423,684,285	342,849,696	249,566,592	146,993,818
1/12/2027	128		418,523,823	338,117,896	245,516,455	144,015,524
1/01/2028	129		413,242,297	333,284,809	241,391,548	140,996,192
1/02/2028	130		408,131,611	328,604,696	237,396,548	138,075,410
1/03/2028	131		403,054,691	324,002,121	233,514,540	135,279,322
1/04/2028	132		398,031,790	319,421,697	229,627,861	132,464,252
1/05/2028	133		393,075,516	314,926,499	225,839,103	129,744,613
1/06/2028	134		388,177,832	310,475,061	222,080,665	127,044,996
1/07/2028	135		383,105,825	305,915,377	218,280,582	124,359,223

1/08/2028	136	378,363,544	301,616,167	214,665,624	121,781,697
1/09/2028	137	373,294,032	297,070,247	210,892,501	119,134,425
1/10/2028	138	368,733,761	292,959,492	207,462,364	116,716,308
1/11/2028	139	364,214,796	288,878,377	204,052,010	114,311,445
1/12/2028	140	359,508,033	284,677,150	200,589,510	111,911,094
1/01/2029	141	355,048,872	280,669,310	197,262,543	109,588,800
1/02/2029	142	350,609,997	276,690,255	193,971,381	107,303,977
1/03/2029	143	346,184,481	272,779,222	190,790,259	105,140,338
1/04/2029	144	341,773,278	268,846,616	187,561,448	102,923,221
1/05/2029	145	337,369,614	264,946,993	184,385,925	100,765,913
1/06/2029	146	332,975,070	261,052,303	181,213,435	98,612,709
1/07/2029	147	328,585,072	257,187,703	178,091,351	96,516,465
1/08/2029	148	324,196,204	253,322,097	174,968,472	94,422,392
1/09/2029	149	319,821,468	249,479,888	171,876,443	92,360,904
1/10/2029	150	315,455,408	245,670,193	168,835,221	90,354,742
1/11/2029	151	311,096,886	241,864,948	165,797,359	88,353,169
1/12/2029	152	306,264,416	237,717,070	162,552,934	86,269,130
1/01/2030	153	301,941,939	233,964,544	159,580,045	84,332,662
1/02/2030	154	297,382,117	230,040,464	156,504,513	82,357,036
1/03/2030	155	293,103,994	226,383,748	153,662,888	80,552,282
1/04/2030	156	288,869,508	222,734,756	150,801,558	78,717,502
1/05/2030	157	284,380,493	218,913,554	147,849,635	76,860,254
1/06/2030	158	280,155,222	215,295,201	145,036,079	75,078,265
1/07/2030	159	276,201,540	211,908,454	142,403,200	73,413,176
1/08/2030	160	272,356,362	208,603,933	139,826,038	71,779,253
1/09/2030	161	268,633,934	205,403,868	137,330,901	70,199,783
1/10/2030	162	264,924,746	202,235,240	134,879,595	68,664,117
1/11/2030	163	261,406,540	199,211,100	132,524,766	67,179,575
1/12/2030	164	257,914,239	196,227,091	130,218,367	65,739,823
1/01/2031	165	254,448,967	193,262,288	127,924,724	64,308,354
1/02/2031	166	250,995,148	190,315,662	125,653,907	62,899,258
1/03/2031	167	247,563,990	187,426,416	123,462,021	61,565,572
1/04/2031	168	244,143,243	184,523,131	121,240,436	60,201,685
1/05/2031	169	240,498,063	181,469,754	118,940,755	58,817,686
1/06/2031	170	237,097,251	178,600,210	116,762,262	57,495,832
1/07/2031	171	233,710,294	175,759,921	114,622,572	56,210,842
1/08/2031	172	230,219,002	172,840,674	112,432,106	54,903,105
1/09/2031	173	226,841,854	170,016,375	110,313,646	53,640,451
1/10/2031	174	223,474,955	167,217,984	108,230,892	52,411,972
1/11/2031	175	220,113,668	164,423,510	106,151,531	51,187,291
1/12/2031	176	216,749,908	161,645,041	104,100,904	49,992,686
1/01/2032	177	213,360,049	158,847,120	102,038,850	48,794,867
1/02/2032	178	210,006,941	156,085,540	100,009,895	47,622,060
1/03/2032	179	206,649,391	153,346,368	98,021,024	46,490,048
1/04/2032	180	203,295,490	150,601,704	96,021,773	45,348,936
1/05/2032	181	199,940,050	147,872,869	94,049,849	44,235,563
1/06/2032	182	196,417,265	145,021,082	92,001,485	43,088,851
1/07/2032	183	193,073,264	142,318,115	90,064,501	42,008,755
1/08/2032	184	189,742,484	139,625,713	88,135,924	40,935,089
1/09/2032	185	186,425,779	136,952,374	86,228,576	39,879,584
1/10/2032	186	183,124,282	134,306,210	84,354,355	38,852,860
1/11/2032	187	179,836,169	131,670,954	82,488,896	37,832,723
1/12/2032	188	176,554,503	129,056,029	80,651,709	36,838,485
1/01/2033	189	173,282,081	126,449,156	78,821,610	35,850,078
1/02/2033	190	170,017,148	123,856,209	77,008,958	34,877,285
1/03/2033	191	166,774,841	121,308,076	75,251,350	33,950,856
1/04/2033	192	163,553,139	118,762,914	73,485,138	33,013,576
1/05/2033	193	160,368,068	116,258,956	71,758,749	32,105,837
1/06/2033	194	157,226,370	113,788,059	70,055,013	31,210,806
1/07/2033	195	154,153,921	111,381,339	68,404,510	30,350,551
1/08/2033	196	151,158,424	109,031,753	66,791,221	29,509,228
1/09/2033	197	148,220,121	106,731,001	65,215,536	28,691,031
1/10/2033	198	145,355,890	104,496,709	63,693,170	27,906,414
1/11/2033	199	142,512,207	102,278,611	62,182,642	27,129,198
1/12/2033	200	139,522,133	99,968,327	60,628,460	26,342,707
1/01/2034	201	136,691,680	97,774,179	59,146,954	25,590,152
1/02/2034	202	133,872,336	95,595,119	57,681,695	24,850,500
1/03/2034	203	131,052,476	93,438,150	56,250,663	24,141,250
1/04/2034	204	128,247,157	91,282,920	54,813,437	23,424,793
1/05/2034	205	125,457,021	89,150,403	53,401,147	22,727,696
1/06/2034	206	122,679,166	87,028,587	51,997,600	22,036,608
1/07/2034	207	119,916,663	84,929,235	50,618,392	21,364,163
1/08/2034	208	117,168,086	82,841,851	49,248,728	20,698,037
1/09/2034	209	114,427,473	80,766,924	47,893,091	20,043,042

1/10/2034	210	111,703,879	78,715,100	46,561,519	19,405,909
1/11/2034	211	109,019,872	76,693,444	45,250,296	18,779,537
1/12/2034	212	106,358,734	74,698,572	43,964,814	18,171,250
1/01/2035	213	103,748,421	72,741,694	42,704,186	17,575,457
1/02/2035	214	101,148,424	70,798,460	41,457,675	16,990,170
1/03/2035	215	98,560,175	68,881,133	40,242,276	16,428,970
1/04/2035	216	96,016,449	66,989,577	39,037,642	15,869,674
1/05/2035	217	93,549,558	65,161,324	37,878,782	15,335,450
1/06/2035	218	91,168,220	63,394,914	36,758,232	14,818,756
1/07/2035	219	88,976,770	61,769,506	35,727,621	14,344,232
1/08/2035	220	86,950,250	60,260,275	34,766,036	13,899,046
1/09/2035	221	85,061,429	58,851,255	33,866,778	13,482,187
1/10/2035	222	83,344,425	57,568,667	33,047,156	13,101,971
1/11/2035	223	81,715,555	56,347,821	32,264,069	12,737,327
1/12/2035	224	80,119,621	55,156,645	31,504,285	12,386,393
1/01/2036	225	78,531,211	53,971,443	30,748,923	12,038,206
1/02/2036	226	76,953,203	52,797,239	30,003,449	11,696,600
1/03/2036	227	75,381,763	51,637,017	29,274,302	11,367,123
1/04/2036	228	73,821,212	50,482,262	28,546,858	11,037,709
1/05/2036	229	72,267,790	49,338,844	27,831,604	10,717,043
1/06/2036	230	70,725,781	48,204,183	27,122,398	10,399,715
1/07/2036	231	69,188,948	47,079,329	26,424,294	10,090,503
1/08/2036	232	67,664,363	45,963,840	25,732,592	9,784,746
1/09/2036	233	66,149,437	44,858,551	25,049,932	9,484,823
1/10/2036	234	64,633,880	43,758,848	24,375,693	9,191,697
1/11/2036	235	63,118,619	42,660,498	23,703,424	8,900,337
1/12/2036	236	61,606,201	41,569,942	23,040,631	8,616,003
1/01/2037	237	60,095,678	40,481,912	22,380,514	8,333,705
1/02/2037	238	58,584,503	39,397,013	21,725,332	8,055,474
1/03/2037	239	57,074,329	38,322,646	21,084,326	7,787,883
1/04/2037	240	55,564,710	37,245,731	20,439,715	7,517,807
1/05/2037	241	54,057,942	36,176,248	19,803,941	7,254,108
1/06/2037	242	52,551,808	35,108,676	19,170,642	6,992,391
1/07/2037	243	51,053,953	34,052,008	18,547,898	6,737,516
1/08/2037	244	49,564,393	33,002,430	17,930,483	6,485,653
1/09/2037	245	48,079,158	31,959,190	17,319,522	6,238,128
1/10/2037	246	46,597,096	30,923,192	16,716,842	5,996,373
1/11/2037	247	45,119,633	29,891,919	16,118,247	5,757,168
1/12/2037	248	43,644,828	28,867,395	15,527,494	5,523,426
1/01/2038	249	42,172,592	27,846,324	14,940,177	5,291,996
1/02/2038	250	40,699,199	26,827,872	14,357,149	5,063,940
1/03/2038	251	39,224,793	25,816,369	13,784,094	4,843,214
1/04/2038	252	37,759,032	24,809,507	13,212,813	4,622,823
1/05/2038	253	36,302,815	23,813,550	12,651,181	4,408,178
1/06/2038	254	34,853,146	22,823,834	12,094,548	4,196,375
1/07/2038	255	33,422,288	21,850,901	11,550,483	3,991,177
1/08/2038	256	31,503,903	20,561,761	10,841,396	3,730,290
1/09/2038	257	30,101,405	19,613,066	10,314,887	3,534,097
1/10/2038	258	28,706,494	18,673,488	9,796,573	3,342,753
1/11/2038	259	27,316,639	17,739,253	9,282,782	3,154,023
1/12/2038	260	25,929,675	16,810,928	8,775,347	2,969,389
1/01/2039	261	24,556,242	15,893,491	8,275,343	2,788,338
1/02/2039	262	23,189,969	14,983,744	7,781,819	2,610,942
1/03/2039	263	21,826,468	14,081,139	7,296,250	2,438,657
1/04/2039	264	20,477,742	13,188,614	6,816,402	2,268,626
1/05/2039	265	19,140,884	12,307,381	6,345,289	2,103,174
1/06/2039	266	17,823,161	11,440,662	5,883,436	1,941,831
1/07/2039	267	16,525,355	10,590,191	5,432,671	1,785,706
1/08/2039	268	15,247,411	9,754,654	4,991,322	1,633,686
1/09/2039	269	13,986,914	8,933,064	4,559,301	1,485,963
1/10/2039	270	12,748,903	8,129,015	4,138,715	1,343,357
1/11/2039	271	11,540,050	7,345,741	3,730,416	1,205,701
1/12/2039	272	10,371,364	6,590,985	3,338,887	1,074,732
1/01/2040	273	9,291,018	5,894,413	2,978,421	954,643
1/02/2040	274	8,226,000	5,209,892	2,625,840	838,070
1/03/2040	275	7,187,526	4,544,957	2,285,256	726,477
1/04/2040	276	6,192,609	3,909,190	1,960,586	620,626
1/05/2040	277	5,243,686	3,304,733	1,653,352	521,225
1/06/2040	278	4,385,279	2,759,051	1,376,838	432,214
1/07/2040	279	3,666,232	2,302,868	1,146,362	358,389
1/08/2040	280	3,077,404	1,929,729	958,171	298,286
1/09/2040	281	2,624,719	1,643,075	813,764	252,258
1/10/2040	282	2,334,855	1,459,221	720,928	222,563
1/11/2040	283	2,169,475	1,353,563	667,027	205,051

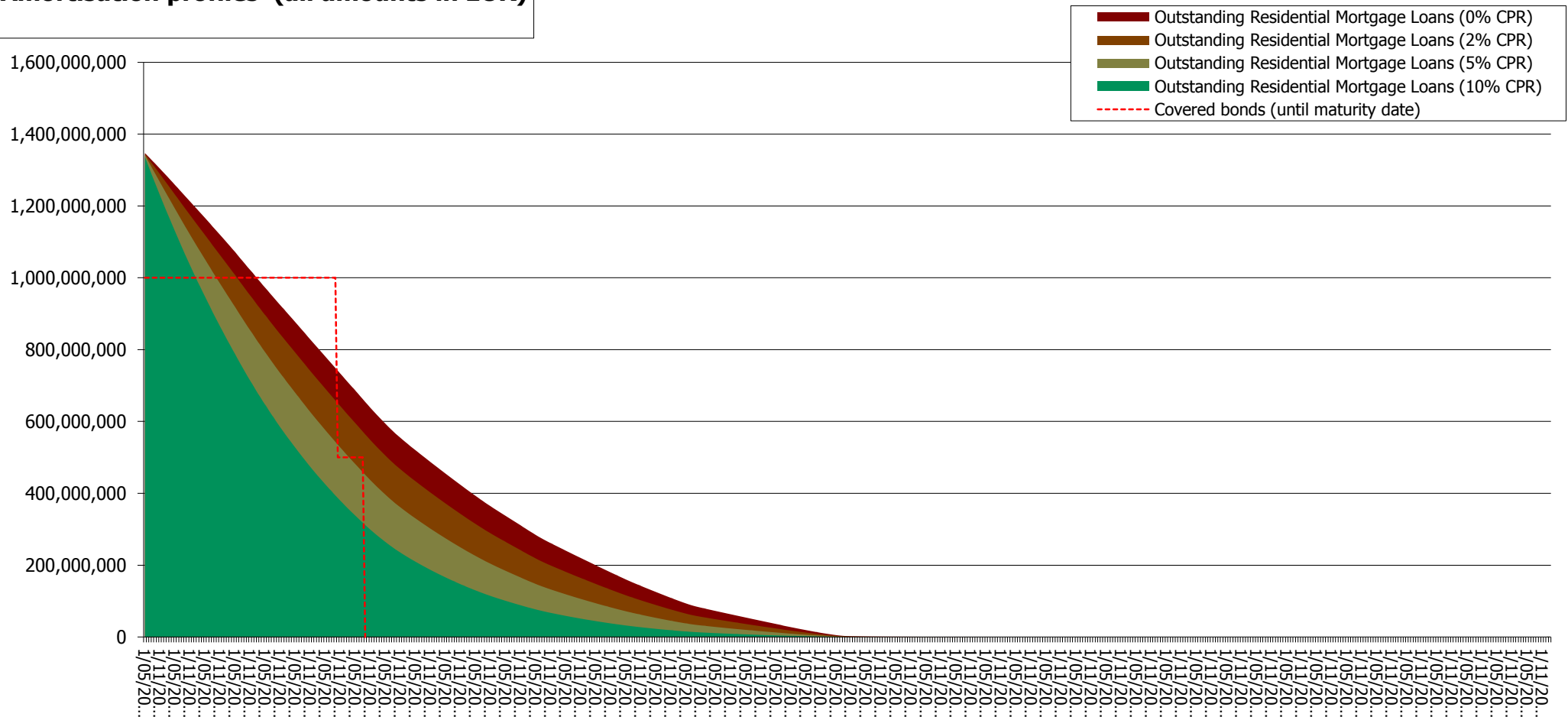
1/12/2040	284	2,057,181	1,281,395	629,909	192,847
1/01/2041	285	1,947,131	1,210,789	593,687	180,987
1/02/2041	286	1,845,437	1,145,606	560,297	170,085
1/03/2041	287	1,746,059	1,082,254	528,096	159,697
1/04/2041	288	1,651,753	1,022,064	497,458	149,794
1/05/2041	289	1,563,457	965,840	468,935	140,627
1/06/2041	290	1,484,003	915,202	443,219	132,352
1/07/2041	291	1,413,836	870,498	420,533	125,063
1/08/2041	292	1,354,662	832,650	401,225	118,816
1/09/2041	293	1,306,369	801,605	385,283	113,611
1/10/2041	294	1,263,578	774,075	371,136	108,991
1/11/2041	295	1,227,697	750,819	359,070	105,001
1/12/2041	296	1,193,054	728,434	347,507	101,203
1/01/2042	297	1,160,425	707,311	336,572	97,603
1/02/2042	298	1,127,721	686,211	325,701	94,051
1/03/2042	299	1,094,941	665,244	315,024	90,620
1/04/2042	300	1,062,697	644,558	304,452	87,208
1/05/2042	301	1,031,118	624,378	294,194	83,924
1/06/2042	302	1,000,453	604,782	284,236	80,740
1/07/2042	303	969,717	585,240	274,375	77,619
1/08/2042	304	940,172	566,446	264,889	74,618
1/09/2042	305	910,560	547,675	255,459	71,657
1/10/2042	306	880,883	528,955	246,120	68,754
1/11/2042	307	851,139	510,228	236,803	65,871
1/12/2042	308	821,329	491,550	227,572	63,044
1/01/2043	309	791,453	472,866	218,366	60,238
1/02/2043	310	761,510	454,204	209,214	57,469
1/03/2043	311	731,500	435,636	200,201	54,782
1/04/2043	312	701,423	417,016	191,156	52,086
1/05/2043	313	671,280	398,440	182,191	49,440
1/06/2043	314	642,442	380,676	173,626	46,916
1/07/2043	315	613,540	362,954	165,136	44,439
1/08/2043	316	585,216	345,611	156,845	42,029
1/09/2043	317	556,829	328,289	148,605	39,652
1/10/2043	318	528,900	311,311	140,573	37,355
1/11/2043	319	500,908	294,334	132,569	35,079
1/12/2043	320	472,854	277,394	124,631	32,844
1/01/2044	321	444,737	260,457	116,724	30,629
1/02/2044	322	416,558	243,540	108,865	28,446
1/03/2044	323	388,316	226,668	101,082	26,308
1/04/2044	324	360,449	210,045	93,431	24,214
1/05/2044	325	332,520	193,452	85,838	22,155
1/06/2044	326	305,744	177,573	78,592	20,198
1/07/2044	327	280,086	162,404	71,702	18,352
1/08/2044	328	254,803	147,493	64,953	16,554
1/09/2044	329	230,348	133,111	58,470	14,839
1/10/2044	330	205,839	118,753	52,035	13,152
1/11/2044	331	181,278	104,406	45,632	11,484
1/12/2044	332	159,551	91,741	39,998	10,025
1/01/2045	333	137,776	79,087	34,393	8,584
1/02/2045	334	115,954	66,447	28,823	7,163
1/03/2045	335	94,083	53,832	23,297	5,768
1/04/2045	336	75,759	43,273	18,680	4,605
1/05/2045	337	59,331	33,834	14,569	3,577
1/06/2045	338	47,121	26,826	11,522	2,817
1/07/2045	339	37,596	21,368	9,155	2,229
1/08/2045	340	31,775	18,029	7,705	1,868
1/09/2045	341	28,046	15,886	6,772	1,635
1/10/2045	342	27,069	15,308	6,509	1,565
1/11/2045	343	26,592	15,012	6,368	1,524
1/12/2045	344	26,113	14,718	6,227	1,485
1/01/2046	345	25,632	14,422	6,087	1,445
1/02/2046	346	25,150	14,127	5,947	1,406
1/03/2046	347	24,665	13,833	5,810	1,368
1/04/2046	348	24,178	13,537	5,671	1,330
1/05/2046	349	23,690	13,242	5,534	1,292
1/06/2046	350	23,199	12,946	5,396	1,255
1/07/2046	351	22,707	12,650	5,260	1,218
1/08/2046	352	22,213	12,354	5,124	1,182
1/09/2046	353	21,716	12,057	4,988	1,145
1/10/2046	354	21,218	11,761	4,854	1,110
1/11/2046	355	20,718	11,465	4,719	1,075
1/12/2046	356	20,215	11,168	4,586	1,040
1/01/2047	357	19,711	10,871	4,453	1,006

1/02/2047	358	19,205	10,574	4,320	971
1/03/2047	359	18,696	10,278	4,189	939
1/04/2047	360	18,186	9,981	4,058	905
1/05/2047	361	17,674	9,684	3,927	872
1/06/2047	362	17,159	9,386	3,797	840
1/07/2047	363	16,643	9,089	3,667	808
1/08/2047	364	16,124	8,790	3,538	776
1/09/2047	365	15,604	8,492	3,409	745
1/10/2047	366	15,081	8,194	3,282	714
1/11/2047	367	14,556	7,896	3,154	683
1/12/2047	368	14,029	7,597	3,027	653
1/01/2048	369	13,777	7,448	2,960	636
1/02/2048	370	13,524	7,299	2,894	619
1/03/2048	371	13,271	7,151	2,828	603
1/04/2048	372	13,016	7,002	2,762	586
1/05/2048	373	12,761	6,853	2,697	570
1/06/2048	374	12,505	6,704	2,632	554
1/07/2048	375	12,248	6,556	2,567	538
1/08/2048	376	11,990	6,407	2,502	522
1/09/2048	377	11,731	6,258	2,438	507
1/10/2048	378	11,471	6,109	2,374	491
1/11/2048	379	11,210	5,960	2,310	476
1/12/2048	380	10,948	5,811	2,247	461
1/01/2049	381	10,686	5,662	2,184	446
1/02/2049	382	10,422	5,513	2,121	432
1/03/2049	383	10,158	5,365	2,059	417
1/04/2049	384	9,893	5,216	1,997	403
1/05/2049	385	9,626	5,068	1,935	389
1/06/2049	386	9,359	4,919	1,874	375
1/07/2049	387	9,091	4,770	1,813	361
1/08/2049	388	8,822	4,621	1,751	348
1/09/2049	389	8,552	4,472	1,691	334
1/10/2049	390	8,281	4,323	1,630	321
1/11/2049	391	8,009	4,174	1,570	308
1/12/2049	392	7,737	4,025	1,511	295
1/01/2050	393	7,463	3,876	1,451	282
1/02/2050	394	7,188	3,727	1,392	269
1/03/2050	395	6,913	3,579	1,333	257
1/04/2050	396	6,636	3,430	1,274	245
1/05/2050	397	6,358	3,281	1,216	233
1/06/2050	398	6,080	3,132	1,158	220
1/07/2050	399	5,800	2,983	1,100	209
1/08/2050	400	5,520	2,834	1,042	197
1/09/2050	401	5,238	2,685	985	185
1/10/2050	402	4,956	2,536	928	174
1/11/2050	403	4,672	2,387	871	162
1/12/2050	404	4,388	2,238	815	151
1/01/2051	405	4,102	2,089	759	140
1/02/2051	406	3,816	1,939	703	129
1/03/2051	407	3,529	1,791	647	119
1/04/2051	408	3,240	1,641	592	108
1/05/2051	409	2,951	1,492	537	98
1/06/2051	410	2,660	1,343	482	87
1/07/2051	411	2,369	1,194	427	77
1/08/2051	412	2,076	1,045	373	67
1/09/2051	413	1,783	896	319	57
1/10/2051	414	1,488	746	265	47
1/11/2051	415	1,193	597	212	38
1/12/2051	416	896	448	158	28
1/01/2052	417	598	299	105	19
1/02/2052	418	300	149	53	9
1/03/2052	419	0	0	0	0
1/04/2052	420	0	0	0	0
1/05/2052	421	0	0	0	0
1/06/2052	422	0	0	0	0
1/07/2052	423	0	0	0	0
1/08/2052	424	0	0	0	0
1/09/2052	425	0	0	0	0
1/10/2052	426	0	0	0	0
1/11/2052	427	0	0	0	0
1/12/2052	428	0	0	0	0
1/01/2053	429	0	0	0	0
1/02/2053	430	0	0	0	0
1/03/2053	431	0	0	0	0

1/04/2053	432	0	0	0	0
1/05/2053	433	0	0	0	0
1/06/2053	434	0	0	0	0
1/07/2053	435	0	0	0	0
1/08/2053	436	0	0	0	0
1/09/2053	437	0	0	0	0
1/10/2053	438	0	0	0	0
1/11/2053	439	0	0	0	0
1/12/2053	440	0	0	0	0
1/01/2054	441	0	0	0	0
1/02/2054	442	0	0	0	0
1/03/2054	443	0	0	0	0
1/04/2054	444	0	0	0	0
1/05/2054	445	0	0	0	0
1/06/2054	446	0	0	0	0
1/07/2054	447	0	0	0	0
1/08/2054	448	0	0	0	0
1/09/2054	449	0	0	0	0
1/10/2054	450	0	0	0	0
1/11/2054	451	0	0	0	0
1/12/2054	452	0	0	0	0
1/01/2055	453	0	0	0	0
1/02/2055	454	0	0	0	0
1/03/2055	455	0	0	0	0
1/04/2055	456	0	0	0	0
1/05/2055	457	0	0	0	0
1/06/2055	458	0	0	0	0
1/07/2055	459	0	0	0	0
1/08/2055	460	0	0	0	0
1/09/2055	461	0	0	0	0
1/10/2055	462	0	0	0	0
1/11/2055	463	0	0	0	0
1/12/2055	464	0	0	0	0
1/01/2056	465	0	0	0	0
1/02/2056	466	0	0	0	0
1/03/2056	467	0	0	0	0
1/04/2056	468	0	0	0	0
1/05/2056	469	0	0	0	0
1/06/2056	470	0	0	0	0
1/07/2056	471	0	0	0	0
1/08/2056	472	0	0	0	0
1/09/2056	473	0	0	0	0
1/10/2056	474	0	0	0	0
1/11/2056	475	0	0	0	0
1/12/2056	476	0	0	0	0
1/01/2057	477	0	0	0	0
1/02/2057	478	0	0	0	0
1/03/2057	479	0	0	0	0
1/04/2057	480	0	0	0	0
1/05/2057	481	0	0	0	0
1/06/2057	482	0	0	0	0
1/07/2057	483	0	0	0	0
1/08/2057	484	0	0	0	0
1/09/2057	485	0	0	0	0
1/10/2057	486	0	0	0	0
1/11/2057	487	0	0	0	0
1/12/2057	488	0	0	0	0
1/01/2058	489	0	0	0	0
1/02/2058	490	0	0	0	0
1/03/2058	491	0	0	0	0
1/04/2058	492	0	0	0	0
1/05/2058	493	0	0	0	0
1/06/2058	494	0	0	0	0
1/07/2058	495	0	0	0	0
1/08/2058	496	0	0	0	0
1/09/2058	497	0	0	0	0
1/10/2058	498	0	0	0	0
1/11/2058	499	0	0	0	0
1/12/2058	500	0	0	0	0
1/01/2059	501	0	0	0	0
1/02/2059	502	0	0	0	0
1/03/2059	503	0	0	0	0
1/04/2059	504	0	0	0	0
1/05/2059	505	0	0	0	0

1/06/2059	506	0	0	0	0
1/07/2059	507	0	0	0	0
1/08/2059	508	0	0	0	0
1/09/2059	509	0	0	0	0
1/10/2059	510	0	0	0	0
1/11/2059	511	0	0	0	0
1/12/2059	512	0	0	0	0
1/01/2060	513	0	0	0	0
1/02/2060	514	0	0	0	0
1/03/2060	515	0	0	0	0
1/04/2060	516	0	0	0	0
1/05/2060	517	0	0	0	0
1/06/2060	518	0	0	0	0
1/07/2060	519	0	0	0	0
1/08/2060	520	0	0	0	0
1/09/2060	521	0	0	0	0
1/10/2060	522	0	0	0	0
1/11/2060	523	0	0	0	0
1/12/2060	524	0	0	0	0
1/01/2061	525	0	0	0	0
1/02/2061	526	0	0	0	0
1/03/2061	527	0	0	0	0
1/04/2061	528	0	0	0	0
1/05/2061	529	0	0	0	0
1/06/2061	530	0	0	0	0
1/07/2061	531	0	0	0	0
1/08/2061	532	0	0	0	0
1/09/2061	533	0	0	0	0
1/10/2061	534	0	0	0	0
1/11/2061	535	0	0	0	0
1/12/2061	536	0	0	0	0
1/01/2062	537	0	0	0	0
1/02/2062	538	0	0	0	0
1/03/2062	539	0	0	0	0
1/04/2062	540	0	0	0	0
1/05/2062	541	0	0	0	0
1/06/2062	542	0	0	0	0
1/07/2062	543	0	0	0	0
1/08/2062	544	0	0	0	0
1/09/2062	545	0	0	0	0
1/10/2062	546	0	0	0	0
1/11/2062	547	0	0	0	0
1/12/2062	548	0	0	0	0
1/01/2063	549	0	0	0	0
1/02/2063	550	0	0	0	0
1/03/2063	551	0	0	0	0
1/04/2063	552	0	0	0	0
1/05/2063	553	0	0	0	0
1/06/2063	554	0	0	0	0
1/07/2063	555	0	0	0	0
1/08/2063	556	0	0	0	0
1/09/2063	557	0	0	0	0
1/10/2063	558	0	0	0	0
1/11/2063	559	0	0	0	0
1/12/2063	560	0	0	0	0
1/01/2064	561	0	0	0	0
1/02/2064	562	0	0	0	0
		133,559,799,359	118,667,163,040	100,930,478,913	79,817,689,606

Amortisation profiles (all amounts in EUR)



This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

Reporting in Domestic Currency		EUR		Reason for No Data in Worksheet E.		Value
				Not applicable for the jurisdiction		ND1
				Not relevant for the issuer and/or CB programme at the present time		ND2
				Not available at the present time		ND3
				Confidential		ND4
				* Legal Entity Identifier (LEI) finder: http://www.lei-bookup.com/#search		
				** Weighted Average Maturity = Remaining Term to Maturity		
CONTENT OF TAB E						
1. Additional information on the programme						
Field Number	Transaction Counterparty	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service					
E.1.1.3	Back-up servicer	BNP Paribas Fortis	KGCDFHVVWZVYD1T647			
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Sichting BNPF Fortis Pfandbrief Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurjen De Raedemaker				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Swap Counterparty	Guarantor (if applicable)	Legal Entity Identifier (LEI)*		Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
3. General Information			Total Assets			
E.3.1.1	Weighted Average Maturity (months)		74.87			
E.3.1.2	Weighted Average Maturity (months)**		183.64			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
3. Assets		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.00%				0.00%
E.3.2.2	30-60 days	0.05%				0.05%
E.3.2.3	60-90 days	0.00%				0.00%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						