

## Harmonised Transparency Template

Belgium

**BNP PARIBAS FORTIS**

Reporting Date: 28/2/2017

Cut-off Date: 28/2/2017



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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	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	28/02/2017			
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	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,345.21			
G.3.1.2	Outstanding Covered Bonds	500.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	169%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1,345.21		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	1,350.21		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)	8.23	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.19	ND1	0.31%	
G.3.4.3	1 - 2 Y	12.22	ND1	0.91%	
G.3.4.4	2 - 3 Y	16.01	ND1	1.19%	
G.3.4.5	3 - 4 Y	52.64	ND1	3.91%	
G.3.4.6	4 - 5 Y	220.89	ND1	16.42%	
G.3.4.7	5 - 10 Y	671.47	ND1	49.92%	
G.3.4.8	10+ Y	367.78	ND1	27.34%	
G.3.4.9	Total	1,345.21	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)	6.65	7.65		
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	500.00	500.00	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	500.00	500.00	100%	100%
G.3.5.10	Total	500.00	500.00	100%	100%
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1,345.21		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	1345.21		100%	0%
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	500.00		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	500	0	100%	0%
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	500.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	500	0	100%	0%
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
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%	
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
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%	
<b>11. Liquid Assets</b>					
		<b>Nominal (mn)</b>		<b>% Cover Pool</b>	<b>% Covered Bonds</b>
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%
<b>12. Bond List</b>					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
<b>13. Derivatives &amp; Swaps</b>					
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			
<b>4. References to Capital Requirements Regulation (CRR)</b>					
		<b>Row</b>		<b>Row</b>	

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.

G.4.1.1 (i) Value of the cover pool outstanding covered bonds: [38](#)



G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">#REF!</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(i) Loan size:	<a href="#">166 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">#REF!</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">228</a>	<a href="#">#REF!</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">#REF!</a>	

#### 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

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[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	1,345		100.00%
M.7.1.2	Commercial	0		0.00%
M.7.1.3	Other	0		0.00%
M.7.1.4	Total	1,345		100%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	15,876	0	15,876
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	1.36%	0.00%	1.36%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	<u>European Union</u>	<u>100.00%</u>	<u>0.00%</u>	<u>100%</u>
M.7.4.2	Austria	0	0	0
M.7.4.3	Belgium	100.00%	0.00%	100%
M.7.4.4	Bulgaria	0	0	0
M.7.4.5	Croatia	0	0	0
M.7.4.6	Cyprus	0	0	0
M.7.4.7	Czech Republic	0	0	0
M.7.4.8	Denmark	0	0	0
M.7.4.9	Estonia	0	0	0
M.7.4.10	Finland	0	0	0
M.7.4.11	France	0	0	0
M.7.4.12	Germany	0	0	0
M.7.4.13	Greece	0	0	0
M.7.4.14	Netherlands	0	0	0
M.7.4.15	Hungary	0	0	0
M.7.4.16	Ireland	0	0	0
M.7.4.17	Italy	0	0	0
M.7.4.18	Latvia	0	0	0
M.7.4.19	Lithuania	0	0	0
M.7.4.20	Luxembourg	0	0	0
M.7.4.21	Malta	0	0	0
M.7.4.22	Poland	0	0	0
M.7.4.23	Portugal	0	0	0
M.7.4.24	Romania	0	0	0
M.7.4.25	Slovakia	0	0	0
M.7.4.26	Slovenia	0	0	0
M.7.4.27	Spain	0	0	0
M.7.4.28	Sweden	0	0	0
M.7.4.29	United Kingdom	0	0	0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0.00%</u>	<u>0.00%</u>	<u>0</u>
M.7.4.31	Iceland	0	0	0
M.7.4.32	Liechtenstein	0	0	0
M.7.4.33	Norway	0	0	0
M.7.4.34	Other	0.00%	0.00%	0
M.7.4.35	Switzerland	0	0	0
M.7.4.36	Australia	0	0	0
M.7.4.37	Brazil	0	0	0
M.7.4.38	Canada	0	0	0
M.7.4.39	Japan	0	0	0
M.7.4.40	Korea	0	0	0
M.7.4.41	New Zealand	0	0	0
M.7.4.42	Singapore	0	0	0
M.7.4.43	US	0	0	0
M.7.4.44	Other	0	0	0
	<b>5. Breakdown by domestic regions</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Antwerpen	17.61%	0.00%	17.61%
M.7.5.2	Vlaams-Brabant	14.12%	0.00%	14.12%
M.7.5.3	Oost-Vlaanderen	15.04%	0.00%	15.04%



M.7.5.4	Brussels	12.94%	0.00%	12.94%	
M.7.5.5	West-Vlaanderen	10.35%	0.00%	10.35%	
M.7.5.6	Limburg	6.34%	0.00%	6.34%	
M.7.5.7	Liège	7.48%	0.00%	7.48%	
M.7.5.8	Hainaut	5.69%	0.00%	5.69%	
M.7.5.9	Brabant Wallon	5.19%	0.00%	5.19%	
M.7.5.10	Namur	3.07%	0.00%	3.07%	
M.7.5.11	Luxembourg	2.15%	0.00%	2.15%	
M.7.5.12	Other	0.02%	0.00%	0.02%	
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					
<b>6. Breakdown by Interest Rate</b>					
M.7.6.1	Fixed rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.2	Floating rate	93.93%	0.00%	#VALUE!	
M.7.6.3	Other	0.00%	0.00%	0.00%	
<b>7. Breakdown by Repayment Type</b>					
M.7.7.1	Bullet / interest only	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.2	Amortising	1.71%	0.00%	1.71%	
M.7.7.3	Other	98.29%	0.00%	98.29%	
<b>8. Loan Seasoning</b>					
M.7.8.1	Up to 12months	5.89%	0.00%	5.89%	
M.7.8.2	≥ 12 - ≤ 24 months	75.14%	0.00%	75.14%	
M.7.8.3	≥ 24 - ≤ 36 months	15.11%	0.00%	15.11%	
M.7.8.4	≥ 36 - ≤ 60 months	1.39%	0.00%	1.39%	
M.7.8.5	≥ 60 months	2.46%	0.00%	2.46%	
<b>9. Non-Performing Loans (NPLs)</b>					
M.7.9.1	% NPLs	% Residential Loans	% Commercial Loans	% Total Mortgages	
				#VALUE!	
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
M.7A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
		Nominal			
M.7A.10.2	By buckets (mn):	0.00	0	0.00%	0.00%
M.7A.10.3	By buckets (mn):	570.51	10,888	42.41%	68.58%
M.7A.10.4	<=100K	569.25	4,283	42.32%	26.98%
M.7A.10.5	>100K and <=200K	122.43	514	9.10%	3.24%
M.7A.10.6	>200K and <=300K	40.60	117	3.02%	0.74%
M.7A.10.7	>300K and <=400K	42.42	74	3.15%	0.47%
M.7A.10.8	>400K	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	1345.21	15876	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	Nominal			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	0.00	0.00	0.00%	0.00%
M.7A.11.3	>40 - <=50 %	225.72	4,082.00	17.12%	26.11%
M.7A.11.4	>50 - <=60 %	137.89	1,830.00	10.46%	11.70%
M.7A.11.5	>60 - <=70 %	164.61	2,025.00	12.49%	12.95%
M.7A.11.6	>70 - <=80 %	176.29	1,930.00	13.37%	12.34%
M.7A.11.7	>80 - <=90 %	193.34	1,950.00	14.67%	12.47%
M.7A.11.8	>90 - <=100 %	181.78	1,732.00	13.79%	11.08%
M.7A.11.9	>100%	238.50	2,086.00	18.09%	13.34%
M.7A.11.10	Total	1318.13	15635	100%	100%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
M.7A.12.1	Weighted Average LTV (%)	Nominal			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	0.00	0.00	0.00%	0.00%
M.7A.12.3	>40 - <=50 %	301.61	5,422.00	22.74%	34.53%
M.7A.12.4	>50 - <=60 %	142.62	1,769.00	10.75%	11.27%
M.7A.12.5	>60 - <=70 %	155.44	1,798.00	11.72%	11.45%
M.7A.12.6	>70 - <=80 %	163.72	1,689.00	12.34%	10.76%
M.7A.12.7	>80 - <=90 %	176.12	1,673.00	13.28%	10.65%
M.7A.12.8	>90 - <=100 %	167.41	1,564.00	12.62%	9.96%
M.7A.12.9	>100%	219.51	1,788.00	16.55%	11.39%
M.7A.12.10	Total	1326.43	15703	100%	100%
<b>13. Breakdown by type</b>					
M.7A.13.1	Owner occupied	% Residential Loans			
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	0%			
<b>14. Loan by Ranking</b>					
M.7A.14.1	1st lien / No prior ranks	% Residential Loans			
M.7A.14.2	Guaranteed	100%			
M.7A.14.3	Other	0%			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.16.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans



M.7B.16.2	By LTV buckets (mn):					
M.7B.16.3	>0 - <=40 %					
M.7B.16.4	>40 - <=50 %					
M.7B.16.5	>50 - <=60 %					
M.7B.16.6	>60 - <=70 %					
M.7B.16.7	>70 - <=80 %					
M.7B.16.8	>80 - <=90 %					
M.7B.16.9	>90 - <=100 %					
M.7B.16.10	>100%					
	Total	0	0	0%	0%	
	<b>17. Loan to Value (LTV) Information - INDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>	
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%	
	<b>18. Breakdown by Type</b>	<b>% Commercial loans</b>				
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	<b>OC Calculation: Actual</b>	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	<b>OC Calculation: Legal minimum</b>	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	<b>OC Calculation: Committed</b>	BNP Paribas Fortis commits to the legally required OC
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]</b>	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	<b>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.]</b>	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	<b>LTVs: Definition</b>	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	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	<b>Other definitions deemed relevant</b>	[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](http://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](http://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](http://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](http://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.

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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](http://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

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

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.

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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 28/02/2017

### Contact Details:

#### General Email Address and Website

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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 Emission

### 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
<a href="#">BD@135194</a>	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.65	24/10/2024
		<b>500,000,000</b>									

### Totals

Total Outstanding (in EUR):	500,000,000
Current Weighted Average Fixed Coupon:	0.00 %
Weighted Average Remaining Average Life*	6.65

\* 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	500,000,000 (I)
Nominal Balance Residential Mortgage Loans	1,345,209,512 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	36,050,842 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	177.25 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,103,918,974 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 220.78 % Limit: 85%

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 5,947,639 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 36,050,842 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,103,918,974

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I 229.18 % Limit: 105%

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 252,963,138 (VIII)

Total Interest Proceeds Residential Mortgage Loans 251,947,796

Total Interest Proceeds Public Finance Exposures 1,015,342

Total Interest Proceeds Financial Institution Exposures 0

Impact Derivatives 0

Principal Proceeds Cover Assets 1,385,842,441 (IX)

Total Principal Proceeds Residential Mortgage Loans 1,345,209,512

Total Principal Proceeds Public Finance Exposures 4,582,087

Total Principal Proceeds Financial Institution Exposures 36,050,842

<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	0 (X)
Costs, Fees and expenses Covered Bonds	39,513,139 (XI)
Principal Requirement Covered Bonds	500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,099,292,441

> > Cover Test Royal Decree Art 5 paraf 3

Passed

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	98,166,748 (XIII)
Cumulative Cash Outflow Next 180 Days	-2,970,823 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	95,195,925

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,582,087 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,582,087 (XVII)

## Cover Pool Summary

Portfolio Cut-off Date 28/02/2017

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,345,209,511.88
Principal Redemptions between Cut-off Date and Maturity Date	1,345,209,511.88
Interest Payments between Cut-off Date and Maturity Date	251,947,796.00
Number of borrowers	9,811.00
Number of loans	15,876.00
Average Outstanding Balance per borrower	137,112
Average Outstanding Balance per loan	84,732
Weighted average Current Loan to Current Value	62.07 %
Weighted average seasoning (in Years)	1.81
Weighted average remaining maturity (in years, at 0% CPR)	15.53
Weighted average initial maturity (in years, at 0% CPR)	17.34
Percentage of Fixed Rate Loans	93.93 %
Percentage of Variable Rate Loans	6.07 %
Weighted average interest rate	2.13 %
Weighted average interest rate Fixed Rate Loans	2.14 %
Weighted average interest rate Variable Rate Loans	1.96 %
Weighted Remaining average life (in years, at 0% CPR)	8.23
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.74

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	36,050,842
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### 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

28/02/2017

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	236,837,754.53	17.61 %	2,791	17.58 %
Oost-Vlaanderen	202,339,893.80	15.04 %	2,560	16.12 %
Vlaams-Brabant	189,984,730.02	14.12 %	2,131	13.42 %
Brussels	174,065,088.71	12.94 %	1,493	9.40 %
West-Vlaanderen	139,221,094.65	10.35 %	1,806	11.38 %
Liège	100,652,159.17	7.48 %	1,313	8.27 %
Limburg	85,285,927.88	6.34 %	1,206	7.60 %
Hainaut	76,504,701.01	5.69 %	954	6.01 %
Brabant Wallon	69,802,231.93	5.19 %	732	4.61 %
Namur	41,318,952.66	3.07 %	535	3.37 %
Luxembourg	28,971,542.07	2.15 %	353	2.22 %
Other	225,435.45	0.02 %	2	0.01 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	79,299,517.97	5.89 %	921	5.80 %
>1 and <=2	1,010,829,323.14	75.14 %	11,251	70.87 %
>2 and <=3	203,277,743.55	15.11 %	2,630	16.57 %
>3 and <=4	18,664,183.64	1.39 %	288	1.81 %
>4 and <=5	2,428,467.34	0.18 %	75	0.47 %
>5 and <=6	3,593,788.41	0.27 %	121	0.76 %
>6 and <=7	8,715,458.40	0.65 %	201	1.27 %
>7 and <=8	9,756,653.99	0.73 %	158	1.00 %
>8 and <=9	1,375,479.96	0.10 %	35	0.22 %
>9 and <=10	1,070,431.42	0.08 %	33	0.21 %
>10 and <=11	1,322,218.13	0.10 %	29	0.18 %
>11 and <=12	2,638,175.88	0.20 %	67	0.42 %
>12 and <=13	2,016,528.84	0.15 %	60	0.38 %
>13 and <=14	221,541.21	0.02 %	7	0.04 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	193,683.80	0.01 %	83	0.52 %
<=1	280,448.17	0.02 %	16	0.10 %
>1 and <=2	2,244,854.35	0.17 %	54	0.34 %
>2 and <=3	3,050,950.78	0.23 %	79	0.50 %
>3 and <=4	9,973,033.00	0.74 %	165	1.04 %
>4 and <=5	6,799,432.53	0.51 %	159	1.00 %
>5 and <=6	8,769,078.05	0.65 %	224	1.41 %
>6 and <=7	18,635,487.52	1.39 %	373	2.35 %
>7 and <=8	55,469,922.81	4.12 %	980	6.17 %
>8 and <=9	178,187,889.39	13.25 %	2,974	18.73 %
>9 and <=10	26,232,387.94	1.95 %	439	2.77 %
>10 and <=11	40,740,997.68	3.03 %	563	3.55 %
>11 and <=12	94,307,038.00	7.01 %	1,155	7.28 %
>12 and <=13	31,243,736.94	2.32 %	374	2.36 %
>13 and <=14	131,476,634.70	9.77 %	1,396	8.79 %
>14 and <=15	19,828,298.64	1.47 %	259	1.63 %
>15 and <=16	28,072,423.87	2.09 %	330	2.08 %
>16 and <=17	80,603,608.94	5.99 %	770	4.85 %
>17 and <=18	49,967,026.40	3.71 %	519	3.27 %
>18 and <=19	195,974,806.66	14.57 %	1,721	10.84 %
>19 and <=20	17,056,943.35	1.27 %	197	1.24 %
>20 and <=21	13,630,943.75	1.01 %	130	0.82 %

>21 and <=22	28,975,165.94	2.15 %	277	1.74 %
>22 and <=23	73,544,433.14	5.47 %	707	4.45 %
>23 and <=24	207,194,630.65	15.40 %	1,725	10.87 %
>24 and <=25	14,409,071.28	1.07 %	137	0.86 %
>25 and <=26	943,518.73	0.07 %	10	0.06 %
>26 and <=27	570,933.05	0.04 %	5	0.03 %
>27 and <=28	1,631,747.80	0.12 %	12	0.08 %
>28 and <=29	5,200,384.02	0.39 %	43	0.27 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	3	0.02 %
>1 and <=2	525,852.48	0.04 %	52	0.33 %
>2 and <=3	796,614.74	0.06 %	27	0.17 %
>3 and <=4	1,419,227.79	0.11 %	36	0.23 %
>4 and <=5	9,802,019.49	0.73 %	106	0.67 %
>5 and <=6	4,897,964.67	0.36 %	115	0.72 %
>6 and <=7	5,685,555.26	0.42 %	140	0.88 %
>7 and <=8	12,440,725.28	0.92 %	255	1.61 %
>8 and <=9	15,681,903.63	1.17 %	251	1.58 %
>9 and <=10	181,769,937.75	13.51 %	2,967	18.69 %
>10 and <=11	61,033,756.60	4.54 %	1,181	7.44 %
>11 and <=12	28,486,453.65	2.12 %	392	2.47 %
>12 and <=13	110,721,909.79	8.23 %	1,412	8.89 %
>13 and <=14	8,108,894.62	0.60 %	101	0.64 %
>14 and <=15	162,614,893.77	12.09 %	1,849	11.65 %
>15 and <=16	4,533,932.41	0.34 %	66	0.42 %
>16 and <=17	16,537,977.90	1.23 %	183	1.15 %
>17 and <=18	92,711,976.93	6.89 %	933	5.88 %
>18 and <=19	12,343,505.96	0.92 %	130	0.82 %
>19 and <=20	250,365,810.26	18.61 %	2,384	15.02 %
>20 and <=21	5,941,937.64	0.44 %	67	0.42 %
>21 and <=22	9,842,346.14	0.73 %	111	0.70 %
>22 and <=23	21,528,582.59	1.60 %	192	1.21 %
>23 and <=24	27,141,663.93	2.02 %	261	1.64 %
>24 and <=25	281,622,244.49	20.94 %	2,470	15.56 %
>25 and <=26	4,834,429.44	0.36 %	43	0.27 %
>26 and <=27	632,842.43	0.05 %	7	0.04 %
>27 and <=28	943,003.37	0.07 %	11	0.07 %
>28 and <=29	1,153,835.15	0.09 %	9	0.06 %
>29 and <=30	11,055,900.04	0.82 %	120	0.76 %
>30 and <=31	33,813.68	0.00 %	2	0.01 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
2003	221,541.21	0.02 %	7	0.04 %
2004	1,490,985.48	0.11 %	43	0.27 %
2005	2,849,856.21	0.21 %	75	0.47 %
2006	1,582,355.84	0.12 %	35	0.22 %
2007	907,771.16	0.07 %	31	0.20 %
2008	1,307,502.80	0.10 %	32	0.20 %
2009	5,309,512.49	0.39 %	124	0.78 %
2010	11,220,770.24	0.83 %	211	1.33 %
2011	5,368,551.85	0.40 %	143	0.90 %
2012	2,377,529.48	0.18 %	72	0.45 %
2013	16,560,539.87	1.23 %	261	1.64 %
2014	141,529,801.28	10.52 %	1,814	11.43 %
2015	1,037,218,428.49	77.10 %	11,617	73.17 %
2016	117,264,365.48	8.72 %	1,411	8.89 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	245,190,708.67	18.23 %	4,308	43.91 %
>100 and <=200	502,345,066.23	37.34 %	3,455	35.22 %
>200 and <=300	366,177,891.68	27.22 %	1,524	15.53 %
>300 and <=400	106,909,130.96	7.95 %	313	3.19 %
>400	124,586,714.34	9.26 %	211	2.15 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>9,811</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,472,083.86	0.11 %	30	0.19 %
0.5 - 1%	6,719,225.05	0.50 %	111	0.70 %
1 - 1.5%	40,861,579.77	3.04 %	554	3.49 %
1.5 - 2%	718,525,925.73	53.41 %	8,885	55.96 %
2 - 2.5%	309,271,531.15	22.99 %	3,137	19.76 %
2.5 - 3%	201,781,988.46	15.00 %	2,133	13.44 %
3 - 3.5%	47,136,483.39	3.50 %	574	3.62 %
3.5 - 4%	13,959,928.37	1.04 %	269	1.69 %
4 - 4.5%	3,858,965.79	0.29 %	116	0.73 %
4.5 - 5%	1,088,352.35	0.08 %	40	0.25 %
5 - 5.5%	455,997.58	0.03 %	22	0.14 %
5.5 - 6%	66,456.93	0.00 %	2	0.01 %
6 - 6.5%	9,544.06	0.00 %	2	0.01 %
6.5 - 7%	1,449.39	0.00 %	1	0.01 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	1,263,556,249.59	93.93 %	14,863	93.62 %
Variable	33,311.44	0.00 %	3	0.02 %
Variable With Cap	81,619,950.85	6.07 %	1,010	6.36 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2017	21,797,769.20	1.62 %	389	2.45 %
2018	7,927,000.12	0.59 %	92	0.58 %
2019	18,156,535.72	1.35 %	183	1.15 %
2020	18,174,647.61	1.35 %	169	1.06 %
2021	1,419,254.40	0.11 %	23	0.14 %
2022	424,972.66	0.03 %	7	0.04 %
2023	3,228,547.90	0.24 %	48	0.30 %
2024	3,330,797.10	0.25 %	36	0.23 %
2025	4,593,560.96	0.34 %	44	0.28 %
2026	2,566,865.18	0.19 %	19	0.12 %
Fixed To Maturity	1,263,589,561.03	93.93 %	14,866	93.64 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	1,345,209,511.88	100.00 %	15,876	100.00 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	1,287,733,536.22	95.73 %	15,216	95.84 %
Interest only	22,958,634.83	1.71 %	155	0.98 %
Linear	34,517,340.83	2.57 %	505	3.18 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0	0.00	0.00 %	53	0.33 %
1-10%	7,302,476.87	0.54 %	265	1.67 %
11-20%	39,393,593.57	2.93 %	870	5.48 %
21-30%	71,655,272.10	5.33 %	1,253	7.89 %
31-40%	107,366,553.17	7.98 %	1,641	10.34 %
41-50%	137,888,844.16	10.25 %	1,830	11.53 %
51-60%	164,609,785.09	12.24 %	2,025	12.76 %
61-70%	176,293,532.92	13.11 %	1,930	12.16 %
71-80%	193,342,466.17	14.37 %	1,950	12.28 %
81-90%	181,777,057.46	13.51 %	1,732	10.91 %

91-100%	238,500,930.82	17.73 %	2,086	13.14 %
101-110%	21,036,743.39	1.56 %	175	1.10 %
111-120%	3,295,406.22	0.24 %	35	0.22 %
>120%	2,746,849.94	0.20 %	31	0.20 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

### 13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	4,060,889.86	0.30 %	344	2.17 %
21-40%	14,853,021.42	1.10 %	450	2.83 %
41-60%	33,756,512.05	2.51 %	697	4.39 %
61-80%	58,369,430.69	4.34 %	924	5.82 %
81-100%	450,753,345.35	33.51 %	5,207	32.80 %
101-120%	20,953,330.05	1.56 %	346	2.18 %
121-140%	30,296,482.72	2.25 %	451	2.84 %
141-160%	63,983,179.97	4.76 %	851	5.36 %
161-180%	113,508,048.02	8.44 %	1,383	8.71 %
181-200%	126,096,391.73	9.37 %	1,368	8.62 %
201-300%	228,702,257.19	17.00 %	2,332	14.69 %
301-400%	81,545,992.08	6.06 %	713	4.49 %
401-500%	33,142,869.99	2.46 %	284	1.79 %
>500%	85,187,760.76	6.33 %	526	3.31 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	4,191,070.18	0.31 %	187	1.18 %
>1 and <=2	12,220,052.99	0.91 %	221	1.39 %
>2 and <=3	16,010,902.65	1.19 %	383	2.41 %
>3 and <=4	52,643,649.03	3.91 %	973	6.13 %
>4 and <=5	220,893,259.02	16.42 %	3,703	23.32 %
>5 and <=6	122,340,830.38	9.09 %	1,616	10.18 %
>6 and <=7	134,159,627.79	9.97 %	1,476	9.30 %
>7 and <=8	70,293,095.04	5.23 %	781	4.92 %
>8 and <=9	104,881,535.35	7.80 %	1,059	6.67 %
>9 and <=10	239,796,446.19	17.83 %	2,182	13.74 %
>10 and <=11	28,852,155.79	2.14 %	320	2.02 %
>11 and <=12	39,902,484.69	2.97 %	371	2.34 %
>12 and <=13	275,400,248.27	20.47 %	2,391	15.06 %
>13 and <=14	15,632,688.78	1.16 %	145	0.91 %
>14 and <=15	1,829,571.03	0.14 %	18	0.11 %
>15 and <=16	5,746,540.56	0.43 %	48	0.30 %
>16 and <=17	415,354.14	0.03 %	2	0.01 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

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

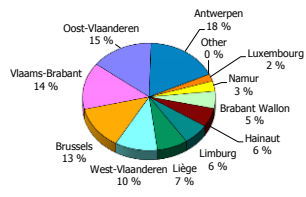
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,263,589,561.03	93.93 %	14,866	93.64 %
>=0 and <=1	31,223,996.77	2.32 %	503	3.17 %
>1 and <=2	35,368,698.48	2.63 %	340	2.14 %
>2 and <=3	1,751,263.30	0.13 %	26	0.16 %
>3 and <=4	6,168,906.59	0.46 %	76	0.48 %
>4 and <=5	7,107,085.71	0.53 %	65	0.41 %
	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>



**Stratification Tables**

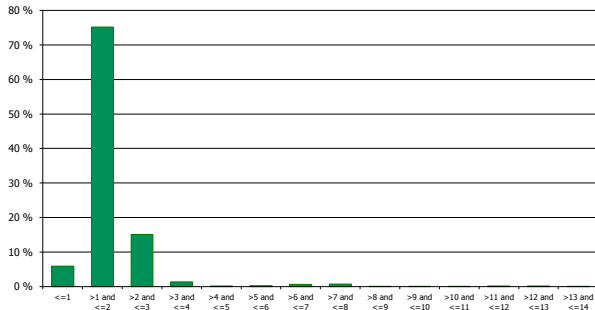
Portfolio Cut-off Date 28/02/2017

**1. Geographic distribution**



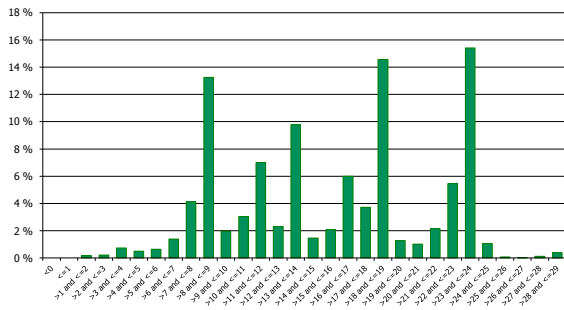
**2. Seasoning**

**Distribution per Seasoning**



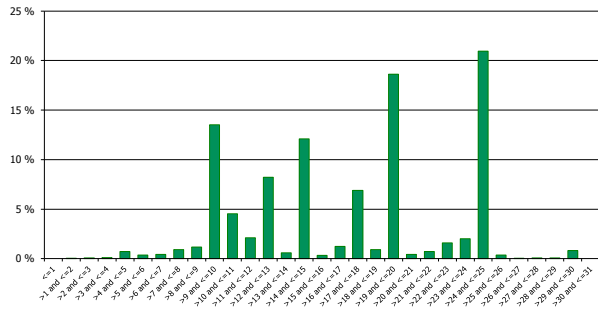
**3. Remaining term to maturity**

**Distribution of Remaining Term to Maturity (in years)**



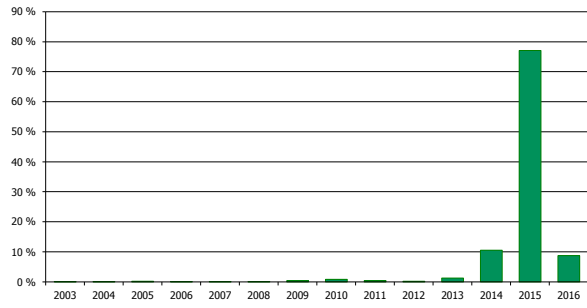
4. Original term to maturity

Distribution of Initial Term (in years)

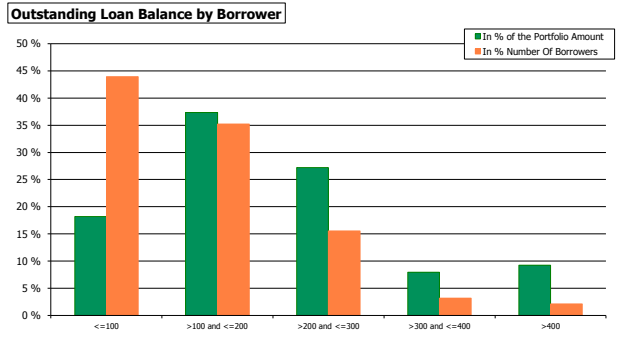


5. Origination Year

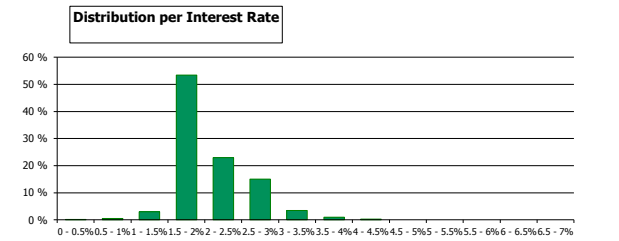
Distribution Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate



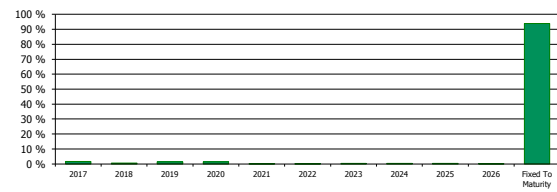
8. Interest Rate Type

**Distribution per Interest Type**



9. Next Reset Date

**Next Reset Date**



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



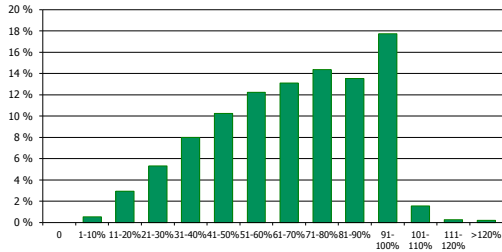
11. Repayment Type

Distribution per Repayment Type



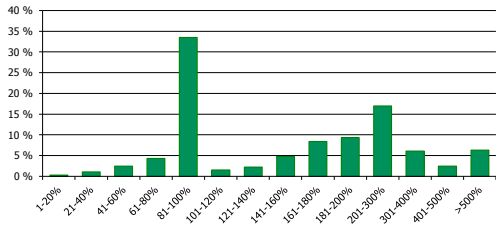
12. Current Loan to Current Value (LTV)

Current LTV Distribution



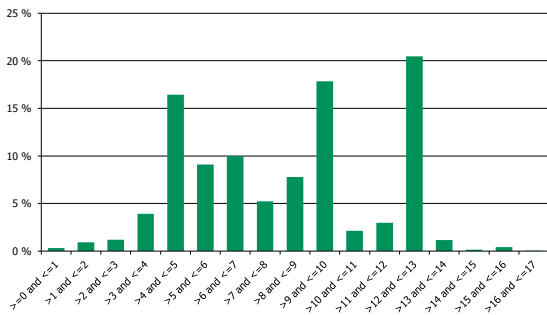
13. Loan to Mortgage Inscription Ratio (LTM)

Loan to Mortgage Inscription Distribution



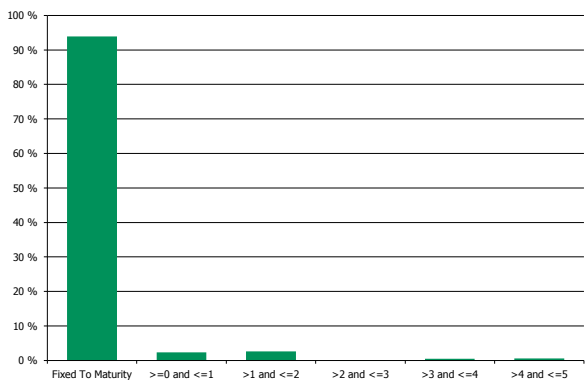
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



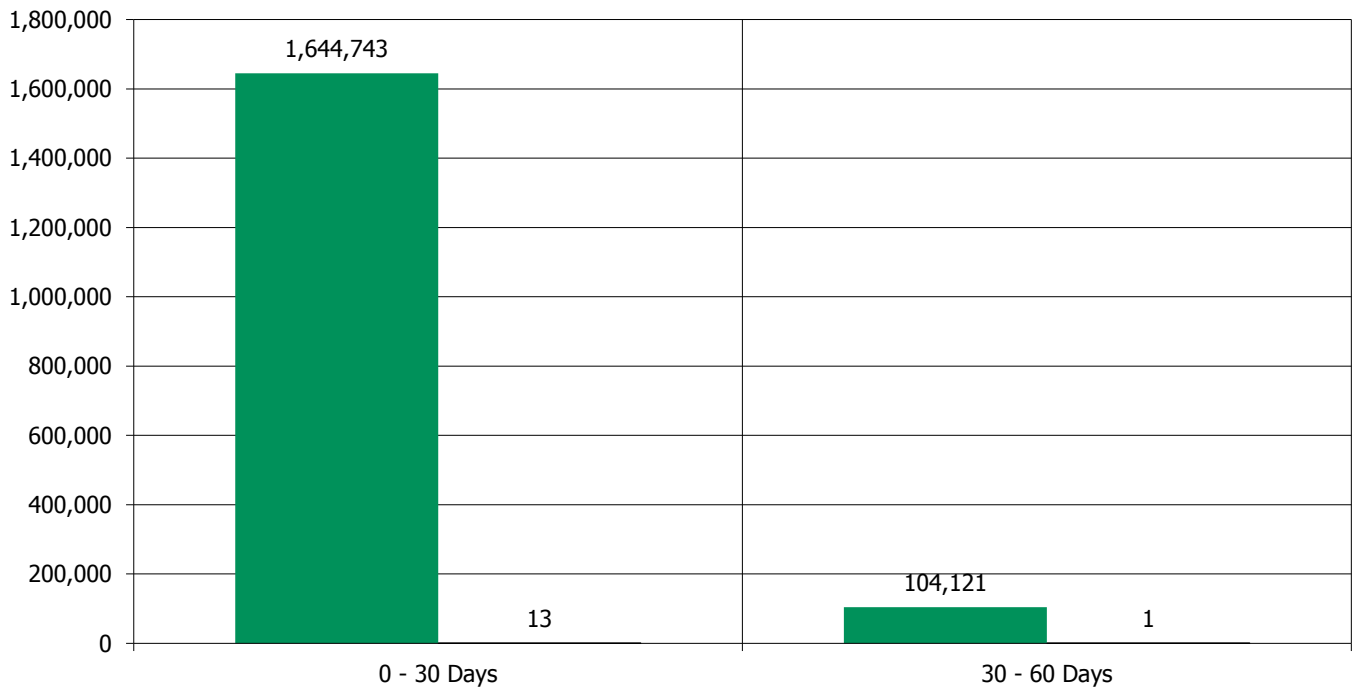
## Cover Pool Performance

Portfolio Cut-off Date 28/02/2017

### 1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	1,343,460,648.09	99.87 %	15,862	99.91 %
0 - 30 Days	1,644,743.27	0.12 %	13	0.08 %
30 - 60 Days	104,120.52	0.01 %	1	0.01 %
60 - 90 Days				
> 90 Days				
<b>Total</b>	<b>1,345,209,511.88</b>	<b>100.00 %</b>	<b>15,876</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



## Amortisation

Portfolio Cut-off Date Feb/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/03/2017	1	500,000,000	1,337,844,885	1,335,795,221	1,332,726,403	1,327,626,807
1/04/2017	2	500,000,000	1,330,662,191	1,326,370,088	1,319,957,440	1,309,337,357
1/05/2017	3	500,000,000	1,323,617,784	1,317,182,815	1,307,588,319	1,291,750,822
1/06/2017	4	500,000,000	1,316,660,240	1,308,036,800	1,295,206,549	1,274,099,560
1/07/2017	5	500,000,000	1,309,674,388	1,298,961,073	1,283,054,112	1,256,971,382
1/08/2017	6	500,000,000	1,302,524,162	1,289,678,231	1,270,645,195	1,239,542,253
1/09/2017	7	500,000,000	1,295,707,098	1,280,752,457	1,258,642,001	1,222,632,332
1/10/2017	8	500,000,000	1,288,555,196	1,271,592,468	1,246,564,448	1,205,936,601
1/11/2017	9	500,000,000	1,281,438,580	1,262,424,733	1,234,429,742	1,189,139,311
1/12/2017	10	500,000,000	1,274,185,135	1,253,218,490	1,222,411,547	1,172,734,999
1/01/2018	11	500,000,000	1,267,017,645	1,244,055,346	1,210,387,540	1,156,281,313
1/02/2018	12	500,000,000	1,259,830,328	1,234,900,245	1,198,424,592	1,140,004,051
1/03/2018	13	500,000,000	1,252,303,509	1,225,641,728	1,186,706,962	1,124,538,124
1/04/2018	14	500,000,000	1,244,998,385	1,216,425,479	1,174,788,138	1,108,528,506
1/05/2018	15	500,000,000	1,237,339,120	1,206,957,629	1,162,775,402	1,092,695,696
1/06/2018	16	500,000,000	1,230,179,283	1,197,938,350	1,151,151,207	1,077,190,188
1/07/2018	17	500,000,000	1,222,510,770	1,188,516,769	1,139,286,590	1,061,717,767
1/08/2018	18	500,000,000	1,215,069,930	1,179,279,291	1,127,556,823	1,046,335,972
1/09/2018	19	500,000,000	1,207,506,847	1,169,951,288	1,115,793,013	1,031,033,974
1/10/2018	20	500,000,000	1,200,137,155	1,160,902,160	1,104,437,755	1,016,357,898
1/11/2018	21	500,000,000	1,192,684,724	1,151,736,616	1,092,931,371	1,001,509,178
1/12/2018	22	500,000,000	1,185,173,927	1,142,605,121	1,081,597,442	987,060,509
1/01/2019	23	500,000,000	1,177,778,903	1,133,549,859	1,070,296,747	972,610,492
1/02/2019	24	500,000,000	1,170,373,065	1,124,511,637	1,059,062,584	958,325,378
1/03/2019	25	500,000,000	1,162,848,953	1,115,570,612	1,048,228,231	944,892,121
1/04/2019	26	500,000,000	1,155,424,193	1,106,567,713	1,037,124,454	930,923,234
1/05/2019	27	500,000,000	1,147,990,813	1,097,644,007	1,026,228,704	917,367,260
1/06/2019	28	500,000,000	1,140,408,018	1,088,544,378	1,015,132,844	903,604,900
1/07/2019	29	500,000,000	1,132,916,638	1,079,618,685	1,004,331,074	890,325,232
1/08/2019	30	500,000,000	1,124,704,614	1,069,975,155	992,828,633	876,400,658
1/09/2019	31	500,000,000	1,117,349,409	1,061,174,974	982,158,756	863,309,884
1/10/2019	32	500,000,000	1,109,717,964	1,052,197,275	971,452,641	850,398,993
1/11/2019	33	500,000,000	1,102,225,816	1,043,320,916	960,807,684	837,518,080
1/12/2019	34	500,000,000	1,094,396,018	1,034,209,207	950,072,441	824,765,579
1/01/2020	35	500,000,000	1,086,683,840	1,025,179,429	939,382,136	812,031,214
1/02/2020	36	500,000,000	1,078,820,939	1,016,035,356	928,635,597	799,341,523
1/03/2020	37	500,000,000	1,071,260,011	1,007,313,580	918,473,514	787,461,320
1/04/2020	38	500,000,000	1,063,276,468	998,110,850	907,767,892	774,986,310
1/05/2020	39	500,000,000	1,055,733,939	989,403,900	897,634,273	763,193,605
1/06/2020	40	500,000,000	1,046,709,625	979,282,811	886,192,424	750,274,091
1/07/2020	41	500,000,000	1,038,332,582	969,850,863	875,496,925	738,180,595
1/08/2020	42	500,000,000	1,030,433,894	960,840,695	865,157,447	726,373,129
1/09/2020	43	500,000,000	1,022,198,134	951,544,528	854,608,032	714,476,928
1/10/2020	44	500,000,000	1,013,192,160	941,612,929	843,606,729	702,388,443
1/11/2020	45	500,000,000	1,005,522,866	932,900,493	833,675,498	691,179,707
1/12/2020	46	500,000,000	997,802,270	924,217,993	823,883,682	680,261,554
1/01/2021	47	500,000,000	989,319,042	914,806,158	813,419,640	668,776,954
1/02/2021	48	500,000,000	981,454,847	905,995,028	803,536,265	657,852,828
1/03/2021	49	500,000,000	973,833,204	897,582,117	794,245,888	647,758,694
1/04/2021	50	500,000,000	965,433,557	888,330,928	784,060,652	636,743,550
1/05/2021	51	500,000,000	957,757,331	879,821,230	774,638,506	626,512,961
1/06/2021	52	500,000,000	950,097,311	871,304,226	765,188,717	616,248,898
1/07/2021	53	500,000,000	941,843,858	862,317,504	755,432,571	605,897,817
1/08/2021	54	500,000,000	934,089,569	853,767,450	746,040,132	595,830,172
1/09/2021	55	500,000,000	926,144,437	845,069,783	736,561,921	585,768,729
1/10/2021	56	500,000,000	918,267,521	836,507,105	727,304,193	576,035,297
1/11/2021	57	500,000,000	910,431,508	827,962,121	718,043,936	566,292,282
1/12/2021	58	500,000,000	902,757,836	819,635,984	709,073,630	556,925,421
1/01/2022	59	500,000,000	895,109,767	811,313,729	700,088,970	547,539,635
1/02/2022	60	500,000,000	887,385,907	802,948,766	691,108,665	538,226,758
1/03/2022	61	500,000,000	879,723,516	794,795,926	682,519,795	529,503,956

1/04/2022	62	500,000,000	872,052,954	786,529,593	673,703,463	520,450,412
1/05/2022	63	500,000,000	864,282,535	778,241,718	664,963,776	511,593,064
1/06/2022	64	500,000,000	856,506,198	769,931,449	656,190,037	502,704,661
1/07/2022	65	500,000,000	848,584,743	761,558,604	647,456,610	493,980,758
1/08/2022	66	500,000,000	840,862,568	753,348,467	638,847,709	485,348,090
1/09/2022	67	500,000,000	833,179,923	745,199,344	630,330,018	476,848,688
1/10/2022	68	500,000,000	824,872,713	736,558,364	621,487,586	468,232,058
1/11/2022	69	500,000,000	817,070,156	728,353,741	613,001,788	459,882,673
1/12/2022	70	500,000,000	809,383,999	720,317,858	604,746,460	451,829,648
1/01/2023	71	500,000,000	801,698,693	712,268,147	596,467,477	443,756,551
1/02/2023	72	500,000,000	794,013,443	704,243,717	588,247,811	435,787,680
1/03/2023	73	500,000,000	786,320,165	696,351,735	580,319,437	428,269,116
1/04/2023	74	500,000,000	778,630,804	688,372,654	572,210,940	420,496,530
1/05/2023	75	500,000,000	770,821,025	680,349,611	564,149,822	412,873,300
1/06/2023	76	500,000,000	763,125,084	672,414,541	556,152,002	405,296,139
1/07/2023	77	500,000,000	755,466,890	664,574,025	548,314,257	397,946,404
1/08/2023	78	500,000,000	747,708,034	656,633,074	540,384,673	390,530,257
1/09/2023	79	500,000,000	739,925,518	648,696,405	532,495,390	383,198,797
1/10/2023	80	0	732,287,672	640,946,484	524,838,756	376,140,646
1/11/2023	81		724,502,919	633,057,218	517,060,291	368,996,438
1/12/2023	82		716,884,040	625,371,806	509,525,925	362,129,043
1/01/2024	83		708,895,349	617,354,036	501,714,177	355,066,799
1/02/2024	84		701,185,789	609,604,338	494,156,171	348,236,696
1/03/2024	85		693,579,806	602,034,979	486,859,155	341,734,794
1/04/2024	86		685,973,523	594,422,744	479,480,696	335,130,230
1/05/2024	87		678,378,508	586,876,481	472,228,487	328,708,355
1/06/2024	88		670,793,103	579,329,966	464,970,673	322,285,482
1/07/2024	89		662,968,275	571,632,235	457,663,257	315,920,139
1/08/2024	90		655,304,515	564,065,975	450,456,993	309,628,705
1/09/2024	91		647,555,300	556,450,305	443,245,063	303,381,022
1/10/2024	92		640,013,013	549,066,424	436,286,904	297,394,384
1/11/2024	93		632,114,465	541,370,505	429,077,729	291,241,446
1/12/2024	94		624,648,744	534,098,420	422,272,154	285,447,164
1/01/2025	95		617,301,539	526,921,065	415,538,056	279,705,311
1/02/2025	96		610,070,028	519,865,108	408,930,972	274,092,110
1/03/2025	97		602,944,211	513,005,750	402,608,264	268,821,639
1/04/2025	98		595,880,805	506,136,058	396,206,707	263,426,816
1/05/2025	99		589,069,410	499,529,238	390,072,402	258,285,168
1/06/2025	100		582,085,072	492,769,346	383,815,128	253,065,505
1/07/2025	101		575,352,732	486,270,543	377,821,035	248,092,183
1/08/2025	102		568,888,875	479,992,003	371,994,284	243,231,508
1/09/2025	103		562,373,246	473,689,755	366,176,399	238,413,330
1/10/2025	104		556,544,710	468,010,892	360,896,014	234,012,121
1/11/2025	105		550,768,849	462,368,298	355,638,088	229,626,050
1/12/2025	106		544,913,654	456,702,018	350,415,184	225,326,301
1/01/2026	107		539,193,348	451,141,257	345,268,234	221,076,314
1/02/2026	108		533,745,217	445,825,386	340,332,141	216,992,726
1/03/2026	109		527,945,099	440,305,067	335,345,877	212,995,385
1/04/2026	110		522,570,895	435,083,805	330,526,510	209,045,171
1/05/2026	111		517,216,060	429,918,628	325,798,747	205,210,385
1/06/2026	112		511,766,954	424,667,747	321,001,099	201,332,118
1/07/2026	113		506,197,595	419,356,789	316,206,421	197,511,921
1/08/2026	114		500,807,722	414,187,889	311,514,665	193,757,153
1/09/2026	115		495,507,867	409,109,639	306,912,732	190,086,280
1/10/2026	116		490,080,878	403,964,755	302,307,162	186,466,315
1/11/2026	117		484,658,079	398,817,268	297,696,006	182,844,364
1/12/2026	118		479,323,028	393,779,725	293,212,292	179,352,249
1/01/2027	119		474,050,650	388,787,760	288,758,979	175,880,127
1/02/2027	120		468,778,250	383,811,576	284,338,112	172,453,880
1/03/2027	121		463,456,253	378,872,850	280,034,544	169,193,826
1/04/2027	122		458,205,418	373,945,006	275,689,327	165,862,985
1/05/2027	123		452,960,638	369,057,930	271,416,674	162,623,061
1/06/2027	124		447,724,495	364,172,974	267,142,994	159,384,475
1/07/2027	125		442,509,429	359,340,317	262,949,161	156,239,234
1/08/2027	126		437,317,105	354,521,568	258,763,250	153,100,824
1/09/2027	127		432,149,741	349,738,331	254,622,784	150,012,971
1/10/2027	128		427,017,888	345,017,882	250,567,881	147,018,854
1/11/2027	129		421,902,649	340,306,753	246,517,898	144,029,917
1/12/2027	130		416,809,329	335,646,642	242,543,680	141,127,061
1/01/2028	131		411,591,323	330,882,551	238,492,988	138,182,349
1/02/2028	132		406,539,671	326,267,162	234,568,239	135,332,711
1/03/2028	133		401,520,116	321,727,426	230,754,069	132,604,569
1/04/2028	134		396,552,262	317,207,893	226,933,893	129,856,922
1/05/2028	135		391,650,384	312,772,579	223,210,086	127,202,498

1/06/2028	136	386,808,153	308,381,640	219,516,794	124,567,915
1/07/2028	137	381,795,412	303,885,627	215,783,963	121,947,722
1/08/2028	138	377,114,051	299,650,460	212,235,508	119,434,334
1/09/2028	139	372,105,190	295,168,998	208,529,706	116,851,878
1/10/2028	140	367,603,502	291,119,444	205,162,589	114,493,814
1/11/2028	141	363,142,530	287,098,859	201,814,570	112,148,376
1/12/2028	142	358,498,193	282,961,848	198,416,919	109,808,322
1/01/2029	143	354,101,686	279,017,656	195,153,613	107,544,888
1/02/2029	144	349,725,352	275,101,898	191,925,460	105,317,947
1/03/2029	145	345,360,796	271,252,425	188,805,112	103,209,234
1/04/2029	146	340,996,012	267,369,998	185,629,453	101,043,483
1/05/2029	147	336,635,820	263,517,984	182,504,778	98,935,407
1/06/2029	148	332,284,791	259,670,836	179,382,986	96,831,214
1/07/2029	149	327,943,883	255,857,886	176,313,938	94,784,398
1/08/2029	150	323,603,571	252,043,416	173,243,636	92,739,365
1/09/2029	151	319,277,407	248,252,150	170,203,718	90,726,152
1/10/2029	152	314,961,517	244,494,382	167,214,786	88,767,545
1/11/2029	153	310,652,472	240,740,403	164,228,630	86,813,051
1/12/2029	154	305,870,439	236,645,493	161,037,823	84,777,406
1/01/2030	155	301,597,676	232,943,985	158,115,792	82,886,557
1/02/2030	156	297,086,700	229,070,676	155,091,264	80,956,703
1/03/2030	157	292,856,908	225,463,313	152,298,224	79,194,555
1/04/2030	158	288,662,426	221,857,159	149,481,172	77,400,471
1/05/2030	159	284,211,642	218,077,879	146,573,153	75,583,608
1/06/2030	160	280,154,831	214,600,459	143,869,109	73,874,978
1/07/2030	161	276,243,468	211,257,000	141,279,056	72,247,642
1/08/2030	162	272,440,011	207,994,934	138,743,781	70,650,630
1/09/2030	163	268,759,099	204,836,726	136,289,590	69,106,965
1/10/2030	164	265,089,045	201,707,938	133,877,507	67,605,625
1/11/2030	165	261,610,553	198,723,509	131,561,243	66,154,563
1/12/2030	166	258,152,701	195,774,995	129,290,231	64,746,102
1/01/2031	167	254,724,328	192,847,384	127,032,935	63,346,244
1/02/2031	168	251,313,434	189,942,352	124,801,121	61,969,736
1/03/2031	169	247,919,579	187,090,207	122,644,717	60,665,952
1/04/2031	170	244,527,315	184,217,289	120,454,290	59,330,097
1/05/2031	171	240,903,342	181,189,236	118,182,737	57,972,618
1/06/2031	172	237,523,278	178,344,010	116,031,063	56,676,074
1/07/2031	173	234,157,452	175,528,197	113,918,013	55,415,847
1/08/2031	174	230,687,312	172,633,627	111,754,495	54,133,137
1/09/2031	175	227,331,191	169,833,553	109,662,260	52,894,681
1/10/2031	176	223,984,343	167,058,543	107,604,926	51,689,585
1/11/2031	177	220,640,597	164,285,498	105,549,647	50,487,551
1/12/2031	178	217,294,782	161,528,687	103,523,033	49,315,176
1/01/2032	179	213,922,727	158,752,316	101,484,914	48,139,515
1/02/2032	180	210,588,714	156,013,082	99,480,172	46,988,693
1/03/2032	181	207,250,128	153,296,088	97,515,135	45,877,993
1/04/2032	182	203,914,826	150,573,258	95,539,484	44,758,126
1/05/2032	183	200,578,306	147,866,422	93,591,062	43,665,603
1/06/2032	184	197,069,785	145,033,533	91,564,543	42,539,173
1/07/2032	185	193,739,971	142,348,919	89,648,463	41,478,270
1/08/2032	186	190,422,755	139,674,320	87,740,344	40,423,484
1/09/2032	187	187,119,254	137,018,428	85,853,072	39,386,453
1/10/2032	188	183,828,382	134,387,733	83,997,479	38,377,207
1/11/2032	189	180,548,141	131,765,849	82,149,246	37,373,805
1/12/2032	190	177,272,764	129,163,088	80,328,361	36,395,586
1/01/2033	191	174,006,404	126,568,145	78,514,341	35,423,007
1/02/2033	192	170,747,711	123,987,199	76,717,691	34,465,817
1/03/2033	193	167,511,890	121,451,176	74,975,869	33,554,408
1/04/2033	194	164,296,587	118,917,948	73,225,321	32,632,171
1/05/2033	195	161,112,265	116,421,724	71,511,794	31,737,919
1/06/2033	196	157,971,730	113,958,723	69,820,880	30,856,219
1/07/2033	197	154,901,549	111,560,518	68,183,302	30,008,999
1/08/2033	198	151,909,352	109,219,970	66,583,045	29,180,568
1/09/2033	199	148,973,809	106,927,704	65,019,846	28,374,790
1/10/2033	200	146,107,845	104,698,490	63,507,626	27,601,245
1/11/2033	201	143,263,365	102,486,062	62,007,520	26,835,135
1/12/2033	202	140,272,151	100,181,534	60,464,017	26,059,885
1/01/2034	203	137,442,073	97,993,822	58,993,221	25,318,282
1/02/2034	204	134,621,997	95,820,362	57,538,073	24,589,180
1/03/2034	205	131,798,443	93,666,907	56,115,754	23,889,582
1/04/2034	206	128,983,676	91,511,027	54,684,739	23,181,766
1/05/2034	207	126,182,231	89,376,521	53,277,756	22,492,741
1/06/2034	208	123,392,925	87,252,580	51,879,389	21,809,611
1/07/2034	209	120,620,516	85,152,178	50,505,899	21,145,174



1/08/2034	210	117,863,037	83,064,410	49,142,294	20,487,134
1/09/2034	211	115,114,590	80,989,834	47,793,082	19,840,263
1/10/2034	212	112,383,246	78,938,391	46,467,849	19,211,048
1/11/2034	213	109,691,397	76,916,948	45,162,756	18,592,403
1/12/2034	214	107,023,469	74,922,983	43,883,698	17,991,791
1/01/2035	215	104,406,725	72,967,134	42,629,431	17,403,530
1/02/2035	216	101,801,468	71,025,719	41,389,671	16,825,826
1/03/2035	217	99,207,842	69,110,132	40,180,856	16,271,913
1/04/2035	218	96,659,288	67,220,554	38,982,855	15,719,897
1/05/2035	219	94,185,267	65,392,514	37,829,391	15,192,229
1/06/2035	220	91,792,721	63,623,284	36,712,291	14,681,156
1/07/2035	221	89,591,027	61,995,321	35,684,868	14,211,795
1/08/2035	222	87,552,420	60,481,887	34,725,188	13,771,019
1/09/2035	223	85,653,951	59,070,053	33,828,343	13,358,534
1/10/2035	224	83,930,053	57,786,184	33,011,644	12,982,589
1/11/2035	225	82,296,424	56,565,321	32,232,017	12,622,293
1/12/2035	226	80,695,393	55,373,834	31,475,424	12,275,479
1/01/2036	227	79,103,071	54,189,105	30,723,668	11,931,541
1/02/2036	228	77,524,515	53,017,650	29,983,039	11,594,600
1/03/2036	229	75,949,916	51,858,393	29,257,666	11,269,258
1/04/2036	230	74,381,598	50,701,410	28,532,167	10,943,268
1/05/2036	231	72,818,056	49,554,166	27,817,920	10,625,589
1/06/2036	232	71,265,744	48,415,531	27,109,610	10,311,177
1/07/2036	233	69,718,260	47,286,479	26,412,245	10,004,753
1/08/2036	234	68,182,590	46,166,474	25,721,076	9,701,677
1/09/2036	235	66,655,844	45,056,165	25,038,641	9,404,269
1/10/2036	236	65,128,442	43,951,453	24,364,614	9,113,599
1/11/2036	237	63,601,306	42,848,080	23,692,547	8,824,676
1/12/2036	238	62,075,875	41,751,756	23,029,521	8,542,559
1/01/2037	239	60,552,891	40,658,331	22,369,372	8,262,539
1/02/2037	240	59,029,418	39,568,169	21,714,223	7,986,576
1/03/2037	241	57,506,915	38,488,559	21,073,230	7,721,158
1/04/2037	242	55,984,232	37,405,897	20,428,366	7,453,179
1/05/2037	243	54,465,135	36,331,180	19,792,598	7,191,622
1/06/2037	244	52,947,402	35,258,866	19,159,570	6,932,125
1/07/2037	245	51,437,565	34,197,209	18,536,931	6,679,356
1/08/2037	246	49,935,625	33,142,367	17,919,455	6,429,514
1/09/2037	247	48,437,977	32,093,849	17,308,410	6,183,967
1/10/2037	248	46,943,472	31,052,572	16,705,624	5,944,136
1/11/2037	249	45,453,343	30,015,873	16,106,835	5,706,803
1/12/2037	250	43,964,882	28,985,288	15,515,530	5,474,764
1/01/2038	251	42,478,948	27,958,138	14,927,646	5,245,015
1/02/2038	252	40,991,825	26,933,607	14,344,047	5,018,613
1/03/2038	253	39,503,653	25,916,041	13,770,412	4,799,477
1/04/2038	254	38,024,089	24,903,076	13,198,524	4,580,670
1/05/2038	255	36,553,015	23,900,332	12,635,897	4,367,429
1/06/2038	256	35,088,193	22,903,640	12,078,159	4,156,972
1/07/2038	257	33,641,896	21,923,533	11,532,848	3,953,020
1/08/2038	258	31,708,036	20,628,241	10,823,863	3,694,293
1/09/2038	259	30,290,385	19,672,539	10,296,144	3,499,293
1/10/2038	260	28,880,651	18,726,179	9,776,719	3,309,138
1/11/2038	261	27,475,960	17,785,163	9,261,811	3,121,578
1/12/2038	262	26,075,375	16,850,861	8,753,665	2,938,220
1/01/2039	263	24,687,103	15,926,650	8,252,515	2,758,274
1/02/2039	264	23,304,781	15,009,358	7,757,434	2,581,819
1/03/2039	265	21,926,985	14,100,358	7,270,885	2,410,627
1/04/2039	266	20,563,919	13,201,397	6,790,021	2,241,663
1/05/2039	267	19,212,675	12,313,695	6,317,851	2,077,231
1/06/2039	268	17,880,523	11,440,461	5,854,888	1,916,861
1/07/2039	269	16,570,085	10,584,604	5,403,554	1,761,844
1/08/2039	270	15,279,469	9,743,633	4,961,579	1,610,885
1/09/2039	271	14,008,098	8,917,736	4,529,473	1,464,364
1/10/2039	272	12,759,181	8,109,327	4,108,730	1,322,894
1/11/2039	273	11,541,073	7,322,696	3,700,734	1,186,484
1/12/2039	274	10,363,415	6,564,690	3,309,489	1,056,698
1/01/2040	275	9,277,145	5,866,627	2,950,049	937,942
1/02/2040	276	8,206,187	5,180,579	2,598,443	822,653
1/03/2040	277	7,160,613	4,513,334	2,258,384	712,158
1/04/2040	278	6,159,500	3,875,748	1,934,416	607,415
1/05/2040	279	5,208,109	3,271,724	1,628,924	509,392
1/06/2040	280	4,346,805	2,726,023	1,353,779	421,557
1/07/2040	281	3,626,318	2,270,449	1,124,760	348,806
1/08/2040	282	3,036,576	1,897,985	937,853	289,612
1/09/2040	283	2,581,923	1,611,071	794,056	244,168

1/10/2040	284	2,293,228	1,428,582	702,379	215,092
1/11/2040	285	2,128,067	1,323,445	649,032	197,914
1/12/2040	286	2,016,530	1,252,022	612,494	186,007
1/01/2041	287	1,907,237	1,182,156	576,844	174,438
1/02/2041	288	1,805,847	1,117,413	543,866	163,769
1/03/2041	289	1,707,603	1,055,004	512,310	153,677
1/04/2041	290	1,613,520	995,186	482,034	143,982
1/05/2041	291	1,525,012	939,052	453,725	134,971
1/06/2041	292	1,445,216	888,407	428,163	126,827
1/07/2041	293	1,374,690	843,666	405,599	119,651
1/08/2041	294	1,315,104	805,728	386,375	113,497
1/09/2041	295	1,266,179	774,437	370,426	108,351
1/10/2041	296	1,222,748	746,646	356,254	103,779
1/11/2041	297	1,186,233	723,120	344,151	99,829
1/12/2041	298	1,150,954	700,463	332,548	96,067
1/01/2042	299	1,117,689	679,064	321,569	92,502
1/02/2042	300	1,084,348	657,690	310,655	88,984
1/03/2042	301	1,050,930	636,445	299,929	85,583
1/04/2042	302	1,018,046	615,485	289,314	82,205
1/05/2042	303	985,826	595,027	279,009	78,952
1/06/2042	304	955,573	575,788	269,301	75,882
1/07/2042	305	925,251	556,602	259,687	72,873
1/08/2042	306	896,121	538,164	250,446	69,982
1/09/2042	307	866,926	519,749	241,261	67,130
1/10/2042	308	837,667	501,383	232,163	64,334
1/11/2042	309	808,344	483,011	223,087	61,557
1/12/2042	310	778,956	464,686	214,095	58,834
1/01/2043	311	749,503	446,358	205,128	56,131
1/02/2043	312	719,986	428,052	196,215	53,464
1/03/2043	313	690,403	409,835	187,433	50,876
1/04/2043	314	660,755	391,570	178,624	48,280
1/05/2043	315	631,041	373,348	169,893	45,731
1/06/2043	316	602,635	355,937	161,558	43,304
1/07/2043	317	574,167	338,566	153,295	40,920
1/08/2043	318	546,279	321,575	145,232	38,604
1/09/2043	319	518,329	304,605	137,217	36,319
1/10/2043	320	490,838	287,976	129,407	34,111
1/11/2043	321	463,287	271,350	121,626	31,925
1/12/2043	322	435,675	254,759	113,908	29,776
1/01/2044	323	408,003	238,173	106,222	27,649
1/02/2044	324	380,269	221,607	98,582	25,552
1/03/2044	325	352,475	205,083	91,014	23,497
1/04/2044	326	325,057	188,810	83,579	21,486
1/05/2044	327	297,579	172,566	76,201	19,509
1/06/2044	328	271,254	157,033	69,165	17,633
1/07/2044	329	246,048	142,207	62,481	15,863
1/08/2044	330	221,219	127,640	55,938	14,142
1/09/2044	331	197,219	113,599	49,658	12,501
1/10/2044	332	173,168	99,582	43,424	10,887
1/11/2044	333	149,066	85,576	37,221	9,292
1/12/2044	334	127,798	73,247	31,780	7,901
1/01/2045	335	106,485	60,928	26,368	6,528
1/02/2045	336	85,125	48,624	20,990	5,174
1/03/2045	337	63,720	36,341	15,651	3,844
1/04/2045	338	45,862	26,112	11,217	2,743
1/05/2045	339	29,902	16,997	7,284	1,774
1/06/2045	340	18,162	10,306	4,405	1,068
1/07/2045	341	9,107	5,160	2,200	531
1/08/2045	342	3,757	0	0	0
1/09/2045	343	502	0	0	0
1/10/2045	344	0	0	0	0
1/11/2045	345	0	0	0	0
1/12/2045	346	0	0	0	0
1/01/2046	347	0	0	0	0
1/02/2046	348	0	0	0	0
1/03/2046	349	0	0	0	0
1/04/2046	350	0	0	0	0
1/05/2046	351	0	0	0	0
1/06/2046	352	0	0	0	0
1/07/2046	353	0	0	0	0
1/08/2046	354	0	0	0	0
1/09/2046	355	0	0	0	0
1/10/2046	356	0	0	0	0
1/11/2046	357	0	0	0	0

1/12/2046	358	0	0	0	0
1/01/2047	359	0	0	0	0
1/02/2047	360	0	0	0	0
1/03/2047	361	0	0	0	0
1/04/2047	362	0	0	0	0
1/05/2047	363	0	0	0	0
1/06/2047	364	0	0	0	0
1/07/2047	365	0	0	0	0
1/08/2047	366	0	0	0	0
1/09/2047	367	0	0	0	0
1/10/2047	368	0	0	0	0
1/11/2047	369	0	0	0	0
1/12/2047	370	0	0	0	0
1/01/2048	371	0	0	0	0
1/02/2048	372	0	0	0	0
1/03/2048	373	0	0	0	0
1/04/2048	374	0	0	0	0
1/05/2048	375	0	0	0	0
1/06/2048	376	0	0	0	0
1/07/2048	377	0	0	0	0
1/08/2048	378	0	0	0	0
1/09/2048	379	0	0	0	0
1/10/2048	380	0	0	0	0
1/11/2048	381	0	0	0	0
1/12/2048	382	0	0	0	0
1/01/2049	383	0	0	0	0
1/02/2049	384	0	0	0	0
1/03/2049	385	0	0	0	0
1/04/2049	386	0	0	0	0
1/05/2049	387	0	0	0	0
1/06/2049	388	0	0	0	0
1/07/2049	389	0	0	0	0
1/08/2049	390	0	0	0	0
1/09/2049	391	0	0	0	0
1/10/2049	392	0	0	0	0
1/11/2049	393	0	0	0	0
1/12/2049	394	0	0	0	0
1/01/2050	395	0	0	0	0
1/02/2050	396	0	0	0	0
1/03/2050	397	0	0	0	0
1/04/2050	398	0	0	0	0
1/05/2050	399	0	0	0	0
1/06/2050	400	0	0	0	0
1/07/2050	401	0	0	0	0
1/08/2050	402	0	0	0	0
1/09/2050	403	0	0	0	0
1/10/2050	404	0	0	0	0
1/11/2050	405	0	0	0	0
1/12/2050	406	0	0	0	0
1/01/2051	407	0	0	0	0
1/02/2051	408	0	0	0	0
1/03/2051	409	0	0	0	0
1/04/2051	410	0	0	0	0
1/05/2051	411	0	0	0	0
1/06/2051	412	0	0	0	0
1/07/2051	413	0	0	0	0
1/08/2051	414	0	0	0	0
1/09/2051	415	0	0	0	0
1/10/2051	416	0	0	0	0
1/11/2051	417	0	0	0	0
1/12/2051	418	0	0	0	0
1/01/2052	419	0	0	0	0
1/02/2052	420	0	0	0	0
1/03/2052	421	0	0	0	0
1/04/2052	422	0	0	0	0
1/05/2052	423	0	0	0	0
1/06/2052	424	0	0	0	0
1/07/2052	425	0	0	0	0
1/08/2052	426	0	0	0	0
1/09/2052	427	0	0	0	0
1/10/2052	428	0	0	0	0
1/11/2052	429	0	0	0	0
1/12/2052	430	0	0	0	0
1/01/2053	431	0	0	0	0

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

1/04/2059	506	0	0	0	0
1/05/2059	507	0	0	0	0
1/06/2059	508	0	0	0	0
1/07/2059	509	0	0	0	0
1/08/2059	510	0	0	0	0
1/09/2059	511	0	0	0	0
1/10/2059	512	0	0	0	0
1/11/2059	513	0	0	0	0
1/12/2059	514	0	0	0	0
1/01/2060	515	0	0	0	0
1/02/2060	516	0	0	0	0
1/03/2060	517	0	0	0	0
1/04/2060	518	0	0	0	0
1/05/2060	519	0	0	0	0
1/06/2060	520	0	0	0	0
1/07/2060	521	0	0	0	0
1/08/2060	522	0	0	0	0
1/09/2060	523	0	0	0	0
1/10/2060	524	0	0	0	0
1/11/2060	525	0	0	0	0
1/12/2060	526	0	0	0	0
1/01/2061	527	0	0	0	0
1/02/2061	528	0	0	0	0
1/03/2061	529	0	0	0	0
1/04/2061	530	0	0	0	0
1/05/2061	531	0	0	0	0
1/06/2061	532	0	0	0	0
1/07/2061	533	0	0	0	0
1/08/2061	534	0	0	0	0
1/09/2061	535	0	0	0	0
1/10/2061	536	0	0	0	0
1/11/2061	537	0	0	0	0
1/12/2061	538	0	0	0	0
1/01/2062	539	0	0	0	0
1/02/2062	540	0	0	0	0
1/03/2062	541	0	0	0	0
1/04/2062	542	0	0	0	0
1/05/2062	543	0	0	0	0
1/06/2062	544	0	0	0	0
1/07/2062	545	0	0	0	0
1/08/2062	546	0	0	0	0
1/09/2062	547	0	0	0	0
1/10/2062	548	0	0	0	0
1/11/2062	549	0	0	0	0
1/12/2062	550	0	0	0	0
1/01/2063	551	0	0	0	0
1/02/2063	552	0	0	0	0
1/03/2063	553	0	0	0	0
1/04/2063	554	0	0	0	0
1/05/2063	555	0	0	0	0
1/06/2063	556	0	0	0	0
1/07/2063	557	0	0	0	0
1/08/2063	558	0	0	0	0
1/09/2063	559	0	0	0	0
1/10/2063	560	0	0	0	0
1/11/2063	561	0	0	0	0
1/12/2063	562	0	0	0	0
1/01/2064	563	0	0	0	0
1/02/2064	564	0	0	0	0
		134,754,832,039	119,571,263,448	101,528,383,080	80,117,889,942

# Amortisation profiles (all amounts in EUR)

