

## Harmonised Transparency Template

Belgium

**BNP PARIBAS FORTIS**

Reporting Date: 31/1/2017

Cut-off Date: 31/1/2017



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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	31/01/2017			
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	757.17			
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%	51%	5%	ND1
3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	757.17		99.34%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.66%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	762.17		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)	9.26	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.82	ND1	0.64%	
G.3.4.3	1 - 2 Y	7.64	ND1	1.01%	
G.3.4.4	2 - 3 Y	10.20	ND1	1.35%	
G.3.4.5	3 - 4 Y	21.96	ND1	2.90%	
G.3.4.6	4 - 5 Y	65.40	ND1	8.64%	
G.3.4.7	5 - 10 Y	333.83	ND1	44.09%	
G.3.4.8	10+ Y	313.31	ND1	41.38%	
G.3.4.9	Total	757.17	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)	6.73	7.73		
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%



<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	757.17		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	757.17		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			

#### 4. References to Capital Requirements Regulation (CRR)

Row

Row

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:	<a href="#">38</a>		
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	(ii)	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]
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#### 6. Other relevant information

## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	757	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	757	100%
<b>2. General Information</b>			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	8,475	0
			Total Mortgages
			8,475
<b>3. Concentration Risks</b>			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	2.21%	0.00%
			% Total Mortgages
			2.21%
<b>4. Breakdown by Geography</b>			
		% Residential Loans	% Commercial Loans
			% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0
<b>5. Breakdown by domestic regions</b>			
		% Residential Loans	% Commercial Loans
			% Total Mortgages
M.7.5.1	Antwerpen	18.30%	0.00%
M.7.5.2	Vlaams-Brabant	15.35%	0.00%
M.7.5.3	Oost-Vlaanderen	14.51%	0.00%



M.7.5.4	Brussels	11.72%	0.00%	11.72%	
M.7.5.5	West-Vlaanderen	9.93%	0.00%	9.93%	
M.7.5.6	Limburg	6.60%	0.00%	6.60%	
M.7.5.7	Liège	7.04%	0.00%	7.04%	
M.7.5.8	Hainaut	6.25%	0.00%	6.25%	
M.7.5.9	Brabant Wallon	5.13%	0.00%	5.13%	
M.7.5.10	Namur	3.32%	0.00%	3.32%	
M.7.5.11	Luxembourg	1.86%	0.00%	1.86%	
M.7.5.12	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.31					
<b>6. Breakdown by Interest Rate</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.6.1	Fixed rate	90.33%	0.00%	90.33%	
M.7.6.2	Floating rate	0.00%	0.00%	0.00%	
M.7.6.3	Other	9.67%	0.00%	9.67%	
<b>7. Breakdown by Repayment Type</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.7.1	Bullet / interest only	3.54%	0.00%	3.54%	
M.7.7.2	Amortising	96.46%	0.00%	96.46%	
M.7.7.3	Other	0.00%	0.00%	0.00%	
<b>8. Loan Seasoning</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.8.1	Up to 12months	11.09%	0.00%	11.09%	
M.7.8.2	≥ 12 - ≤ 24 months	67.55%	0.00%	67.55%	
M.7.8.3	≥ 24 - ≤ 36 months	16.04%	0.00%	16.04%	
M.7.8.4	≥ 36 - ≤ 60 months	1.82%	0.00%	1.82%	
M.7.8.5	≥ 60 months	3.50%	0.00%	3.50%	
<b>9. Non-Performing Loans (NPLs)</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.9.1	% NPLs	0.000%	0.000%	0.000%	
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	89.34			
By buckets (mn):					
M.7A.10.2	<=100K	289.10	5,448	38.18%	64.28%
M.7A.10.3	>100K and <=200K	346.68	2,600	45.79%	30.68%
M.7A.10.4	>200K and <=300K	77.20	326	10.20%	3.85%
M.7A.10.5	>300K and <=400K	21.19	61	2.80%	0.72%
M.7A.10.6	>400K	23.00	40	3.04%	0.47%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%



M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26	Total	757.17	8475	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	72.83%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	74.85	1,418.00	9.89%	16.73%
M.7A.11.3	>40 - <=50 %	54.88	782.00	7.25%	9.23%
M.7A.11.4	>50 - <=60 %	80.98	1,010.00	10.69%	11.92%
M.7A.11.5	>60 - <=70 %	94.85	1,032.00	12.53%	12.18%
M.7A.11.6	>70 - <=80 %	120.56	1,269.00	15.92%	14.97%
M.7A.11.7	>80 - <=90 %	116.92	1,137.00	15.44%	13.42%
M.7A.11.8	>90 - <=100 %	188.96	1,610.00	24.96%	19.00%
M.7A.11.9	>100%	25.18	217.00	3.33%	2.56%
M.7A.11.10	Total	757.17	8475	100%	100%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
M.7A.12.1	Weighted Average LTV (%)	69.44%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	105.22	2,016.00	13.90%	23.79%
M.7A.12.3	>40 - <=50 %	65.87	839.00	8.70%	9.90%
M.7A.12.4	>50 - <=60 %	79.02	938.00	10.44%	11.07%
M.7A.12.5	>60 - <=70 %	94.09	972.00	12.43%	11.47%
M.7A.12.6	>70 - <=80 %	109.65	1,072.00	14.48%	12.65%
M.7A.12.7	>80 - <=90 %	109.05	1,047.00	14.40%	12.35%
M.7A.12.8	>90 - <=100 %	176.45	1,418.00	23.30%	16.73%
M.7A.12.9	>100%	17.82	173.00	2.35%	2.04%
M.7A.12.10	Total	757.17	8475	100%	100%
<b>13. Breakdown by type</b>					
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
<b>14. Loan by Ranking</b>					
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
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)				
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 (%)				



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 31/01/2017

### Contact Details:

#### General Email Address and Website

[almt-coveredbond@bnpparibasfortis.com](mailto:almt-coveredbond@bnpparibasfortis.com)

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#### Head Asset Based Funding

MEESTER Oscar + 32 2 565 32 91 [oscar.meester@bnpparibasfortis.com](mailto:oscar.meester@bnpparibasfortis.com)

#### Asset Based Funding

VANTOMME BART + 32 2 565 30 67 [bart.vantomme@bnpparibasfortis.com](mailto:bart.vantomme@bnpparibasfortis.com)

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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		6.73	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\* 6.73

\* 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	757,171,411 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	34,109,756 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	59.26 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 628,566,464 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 125.71 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 5,961,353 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 34,109,756 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 628,566,464

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  133.73 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 172,032,468 (VIII)

Total Interest Proceeds Residential Mortgage Loans 171,001,783

Total Interest Proceeds Public Finance Exposures 1,030,685

Total Interest Proceeds Financial Institution Exposures 0

Impact Derivatives 0

Principal Proceeds Cover Assets 795,827,451 (IX)

Total Principal Proceeds Residential Mortgage Loans 757,171,411

Total Principal Proceeds Public Finance Exposures 4,546,284

Total Principal Proceeds Financial Institution Exposures 34,109,756

<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	0 (X)
Costs, Fees and expenses Covered Bonds	37,199,338 (XI)
Principal Requirement Covered Bonds	500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	430,660,580

> > Cover Test Royal Decree Art 5 paraf 3

Passed

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	67,426,745 (XIII)
Cumulative Cash Outflow Next 180 Days	-2,765,010 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	64,661,735

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,546,284 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,546,284 (XVII)

## Cover Pool Summary

Portfolio Cut-off Date 31/01/2017

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	757,171,410.60
Principal Redemptions between Cut-off Date and Maturity Date	757,171,410.60
Interest Payments between Cut-off Date and Maturity Date	171,001,782.81
Number of borrowers	5,413.00
Number of loans	8,475.00
Average Outstanding Balance per borrower	139,880
Average Outstanding Balance per loan	89,342
Weighted average Current Loan to Current Value	69.44 %
Weighted average seasoning (in Years)	1.80
Weighted average remaining maturity (in years, at 0% CPR)	17.36
Weighted average initial maturity (in years, at 0% CPR)	19.16
Percentage of Fixed Rate Loans	90.33 %
Percentage of Variable Rate Loans	9.67 %
Weighted average interest rate	2.29 %
Weighted average interest rate Fixed Rate Loans	2.32 %
Weighted average interest rate Variable Rate Loans	1.98 %
Weighted Remaining average life (in years, at 0% CPR)	9.26
Weighted Remaining average life to interest reset (in years, at 0% CPR)	8.53

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 34,109,756

### 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

31/01/2017

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	138,596,346.67	18.30 %	1,525	17.99 %
Vlaams-Brabant	116,198,269.67	15.35 %	1,261	14.88 %
Oost-Vlaanderen	109,868,550.56	14.51 %	1,318	15.55 %
Brussels	88,739,261.16	11.72 %	740	8.73 %
West-Vlaanderen	75,180,364.21	9.93 %	913	10.77 %
Liège	53,273,701.89	7.04 %	640	7.55 %
Limburg	49,973,510.24	6.60 %	666	7.86 %
Hainaut	47,315,846.04	6.25 %	539	6.36 %
Brabant Wallon	38,821,259.65	5.13 %	381	4.50 %
Namur	25,105,994.59	3.32 %	322	3.80 %
Luxembourg	14,098,305.92	1.86 %	170	2.01 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	84,006,854.76	11.09 %	985	11.62 %
>1 and <=2	511,482,072.33	67.55 %	5,197	61.32 %
>2 and <=3	121,434,529.29	16.04 %	1,454	17.16 %
>3 and <=4	13,777,209.95	1.82 %	203	2.40 %
>4 and <=5	2,435,609.12	0.32 %	59	0.70 %
>5 and <=6	3,439,603.76	0.45 %	101	1.19 %
>6 and <=7	7,436,710.50	0.98 %	156	1.84 %
>7 and <=8	4,953,737.13	0.65 %	95	1.12 %
>8 and <=9	1,267,820.37	0.17 %	27	0.32 %
>9 and <=10	1,044,814.43	0.14 %	32	0.38 %
>10 and <=11	817,196.77	0.11 %	21	0.25 %
>11 and <=12	2,734,129.15	0.36 %	64	0.76 %
>12 and <=13	1,523,977.33	0.20 %	36	0.42 %
>13 and <=14	606,806.31	0.08 %	21	0.25 %
>14 and <=15	35,774.19	0.00 %	3	0.04 %
>15 and <=16	14,548.27	0.00 %	1	0.01 %
>16 and <=17	22,086.00	0.00 %	3	0.04 %
>17 and <=18	59,715.68	0.01 %	8	0.09 %
>18 and <=19	48,759.04	0.01 %	6	0.07 %
>19 and <=20	28,293.44	0.00 %	2	0.02 %
>20 and <=21	1,162.78	0.00 %	1	0.01 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	59	0.70 %
<=1	563,350.31	0.07 %	22	0.26 %
>1 and <=2	2,941,770.80	0.39 %	48	0.57 %
>2 and <=3	3,444,616.81	0.45 %	68	0.80 %
>3 and <=4	5,356,556.89	0.71 %	103	1.22 %
>4 and <=5	4,592,953.61	0.61 %	102	1.20 %
>5 and <=6	4,895,810.35	0.65 %	122	1.44 %
>6 and <=7	8,698,291.54	1.15 %	172	2.03 %
>7 and <=8	20,388,292.69	2.69 %	352	4.15 %
>8 and <=9	42,715,469.11	5.64 %	747	8.81 %
>9 and <=10	17,598,845.60	2.32 %	297	3.50 %
>10 and <=11	17,484,805.65	2.31 %	253	2.99 %
>11 and <=12	32,101,903.00	4.24 %	425	5.01 %
>12 and <=13	19,560,103.18	2.58 %	265	3.13 %
>13 and <=14	48,679,803.13	6.43 %	549	6.48 %

>14 and <=15	18,946,414.42	2.50 %	232	2.74 %
>15 and <=16	16,597,113.79	2.19 %	205	2.42 %
>16 and <=17	40,405,422.07	5.34 %	399	4.71 %
>17 and <=18	41,140,457.24	5.43 %	415	4.90 %
>18 and <=19	105,361,835.21	13.92 %	961	11.34 %
>19 and <=20	15,274,813.80	2.02 %	169	1.99 %
>20 and <=21	12,169,425.88	1.61 %	120	1.42 %
>21 and <=22	23,383,522.42	3.09 %	214	2.53 %
>22 and <=23	57,685,584.33	7.62 %	547	6.45 %
>23 and <=24	174,391,371.12	23.03 %	1,423	16.79 %
>24 and <=25	15,117,284.45	2.00 %	141	1.66 %
>25 and <=26	865,789.34	0.11 %	11	0.13 %
>26 and <=27	404,092.26	0.05 %	4	0.05 %
>27 and <=28	1,513,849.02	0.20 %	11	0.13 %
>28 and <=29	4,891,862.58	0.65 %	39	0.46 %
<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>	

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	515,023.25	0.07 %	33	0.39 %
>2 and <=3	1,699,500.00	0.22 %	36	0.42 %
>3 and <=4	1,245,103.45	0.16 %	22	0.26 %
>4 and <=5	6,735,851.57	0.89 %	69	0.81 %
>5 and <=6	2,648,098.36	0.35 %	50	0.59 %
>6 and <=7	2,929,668.50	0.39 %	70	0.83 %
>7 and <=8	5,786,689.42	0.76 %	112	1.32 %
>8 and <=9	7,189,201.19	0.95 %	111	1.31 %
>9 and <=10	57,861,640.78	7.64 %	961	11.34 %
>10 and <=11	14,774,399.75	1.95 %	335	3.95 %
>11 and <=12	11,692,830.23	1.54 %	165	1.95 %
>12 and <=13	41,482,281.09	5.48 %	571	6.74 %
>13 and <=14	3,789,451.80	0.50 %	50	0.59 %
>14 and <=15	71,412,157.75	9.43 %	910	10.74 %
>15 and <=16	4,239,840.76	0.56 %	54	0.64 %
>16 and <=17	11,510,098.32	1.52 %	123	1.45 %
>17 and <=18	48,576,302.53	6.42 %	515	6.08 %
>18 and <=19	7,193,393.53	0.95 %	88	1.04 %
>19 and <=20	151,833,738.48	20.05 %	1,510	17.82 %
>20 and <=21	3,926,699.45	0.52 %	48	0.57 %
>21 and <=22	8,464,530.34	1.12 %	92	1.09 %
>22 and <=23	17,666,917.95	2.33 %	152	1.79 %
>23 and <=24	23,225,162.47	3.07 %	219	2.58 %
>24 and <=25	235,839,983.84	31.15 %	2,026	23.91 %
>25 and <=26	3,342,261.74	0.44 %	28	0.33 %
>26 and <=27	549,014.64	0.07 %	6	0.07 %
>27 and <=28	777,136.13	0.10 %	10	0.12 %
>28 and <=29	915,787.03	0.12 %	6	0.07 %
>29 and <=30	9,348,646.25	1.23 %	103	1.22 %
<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>	

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1996	1,162.78	0.00 %	1	0.01 %
1997	28,293.44	0.00 %	2	0.02 %
1998	31,155.74	0.00 %	4	0.05 %
1999	77,318.98	0.01 %	10	0.12 %
2000	19,971.51	0.00 %	2	0.02 %
2001	16,662.76	0.00 %	2	0.02 %
2002	35,774.19	0.00 %	3	0.04 %
2003	606,806.31	0.08 %	21	0.25 %
2004	1,345,332.27	0.18 %	32	0.38 %
2005	2,805,325.71	0.37 %	64	0.76 %
2006	924,645.27	0.12 %	25	0.29 %
2007	880,423.47	0.12 %	29	0.34 %
2008	1,242,026.10	0.16 %	27	0.32 %
2009	3,609,123.74	0.48 %	79	0.93 %
2010	7,470,470.43	0.99 %	161	1.90 %
2011	4,786,130.55	0.63 %	113	1.33 %
2012	2,514,132.55	0.33 %	58	0.68 %
2013	12,693,630.10	1.68 %	192	2.27 %
2014	106,096,212.93	14.01 %	1,265	14.93 %
2015	523,168,774.26	69.10 %	5,345	63.07 %
2016	88,818,037.51	11.73 %	1,040	12.27 %

	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>
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## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	127,590,837.29	16.85 %	2,180	40.27 %
>100 and <=200	305,650,621.04	40.37 %	2,133	39.41 %
>200 and <=300	198,891,022.79	26.27 %	830	15.33 %
>300 and <=400	55,206,402.91	7.29 %	160	2.96 %
>400	69,832,526.57	9.22 %	110	2.03 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>5,413</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,298,192.09	0.17 %	20	0.24 %
0.5 - 1%	6,401,405.19	0.85 %	100	1.18 %
1 - 1.5%	23,178,448.12	3.06 %	309	3.65 %
1.5 - 2%	219,716,990.71	29.02 %	2,720	32.09 %
2 - 2.5%	274,951,509.92	36.31 %	2,695	31.80 %
2.5 - 3%	175,164,040.77	23.13 %	1,787	21.09 %
3 - 3.5%	39,947,214.65	5.28 %	481	5.68 %
3.5 - 4%	12,232,829.48	1.62 %	209	2.47 %
4 - 4.5%	3,090,140.15	0.41 %	96	1.13 %
4.5 - 5%	797,801.92	0.11 %	33	0.39 %
5 - 5.5%	314,974.13	0.04 %	20	0.24 %
5.5 - 6%	66,752.09	0.01 %	2	0.02 %
6 - 6.5%	9,585.56	0.00 %	2	0.02 %
6.5 - 7%	1,525.82	0.00 %	1	0.01 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	683,917,520.82	90.33 %	7,624	89.96 %
Variable	453,103.64	0.06 %	11	0.13 %
Variable With Cap	72,800,786.14	9.61 %	840	9.91 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

## 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2017	19,482,468.80	2.57 %	335	3.95 %
2018	3,549,569.01	0.47 %	44	0.52 %
2019	17,950,180.81	2.37 %	164	1.94 %
2020	17,088,391.07	2.26 %	144	1.70 %
2021	1,229,848.15	0.16 %	19	0.22 %
2022	521,410.09	0.07 %	7	0.08 %
2023	2,332,437.19	0.31 %	35	0.41 %
2024	3,053,267.70	0.40 %	30	0.35 %
2025	4,903,150.30	0.65 %	42	0.50 %
2026	2,690,063.02	0.36 %	20	0.24 %
Fixed To Maturity	684,370,624.46	90.39 %	7,635	90.09 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	757,155,283.81	100.00 %	8,473	99.98 %
Twice A Year	16,126.79	0.00 %	2	0.02 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	719,651,269.09	95.04 %	8,116	95.76 %
Interest only	26,794,560.23	3.54 %	196	2.31 %
Linear	10,725,581.28	1.42 %	163	1.92 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</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 %	16	0.19 %
1-10%	1,656,238.65	0.22 %	78	0.92 %
11-20%	8,812,318.96	1.16 %	224	2.64 %
21-30%	24,768,212.43	3.27 %	445	5.25 %
31-40%	39,613,877.73	5.23 %	655	7.73 %
41-50%	54,877,354.78	7.25 %	782	9.23 %
51-60%	80,976,813.01	10.69 %	1,010	11.92 %
61-70%	94,845,034.24	12.53 %	1,032	12.18 %
71-80%	120,562,467.94	15.92 %	1,269	14.97 %
81-90%	116,921,791.69	15.44 %	1,137	13.42 %
91-100%	188,958,288.48	24.96 %	1,610	19.00 %
101-110%	15,677,688.19	2.07 %	120	1.42 %
111-120%	5,008,374.40	0.66 %	48	0.57 %
>120%	4,492,950.10	0.59 %	49	0.58 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	3,643,900.04	0.48 %	297	3.50 %
21-40%	7,795,456.30	1.03 %	237	2.80 %
41-60%	20,844,290.82	2.75 %	395	4.66 %
61-80%	31,607,716.86	4.17 %	478	5.64 %
81-100%	273,324,367.26	36.10 %	2,716	32.05 %
101-120%	18,850,056.46	2.49 %	260	3.07 %
121-140%	22,592,855.88	2.98 %	316	3.73 %
141-160%	36,732,430.85	4.85 %	450	5.31 %
161-180%	63,545,462.91	8.39 %	736	8.68 %
181-200%	64,787,733.79	8.56 %	685	8.08 %
201-300%	114,230,880.50	15.09 %	1,148	13.55 %
301-400%	43,783,419.40	5.78 %	381	4.50 %
401-500%	14,693,910.72	1.94 %	140	1.65 %
>500%	40,738,928.81	5.38 %	236	2.78 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</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	4,819,439.99	0.64 %	155	1.83 %
>1 and <=2	7,644,174.67	1.01 %	163	1.92 %
>2 and <=3	10,198,165.17	1.35 %	215	2.54 %
>3 and <=4	21,961,495.96	2.90 %	396	4.67 %
>4 and <=5	65,402,697.98	8.64 %	1,138	13.43 %
>5 and <=6	44,147,081.27	5.83 %	621	7.33 %
>6 and <=7	52,731,427.61	6.96 %	632	7.46 %
>7 and <=8	43,087,118.66	5.69 %	517	6.10 %
>8 and <=9	54,936,855.56	7.26 %	582	6.87 %
>9 and <=10	138,932,229.26	18.35 %	1,299	15.33 %
>10 and <=11	28,019,393.50	3.70 %	305	3.60 %
>11 and <=12	33,557,775.75	4.43 %	301	3.55 %
>12 and <=13	221,662,484.74	29.28 %	1,894	22.35 %
>13 and <=14	22,647,762.64	2.99 %	194	2.29 %
>14 and <=15	1,235,651.95	0.16 %	15	0.18 %
>15 and <=16	5,602,269.77	0.74 %	45	0.53 %
>16 and <=17	585,386.12	0.08 %	3	0.04 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

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

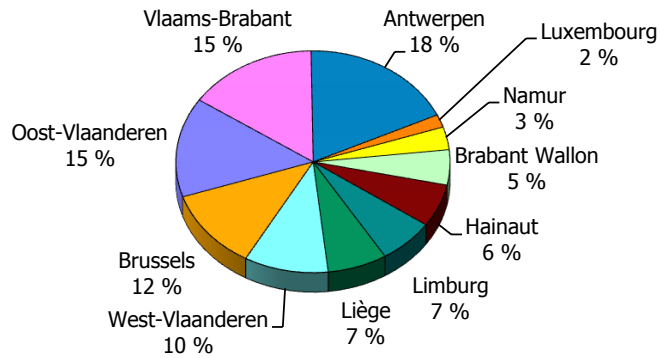
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	684,370,624.46	90.39 %	7,635	90.09 %
>=0 and <=1	24,758,354.24	3.27 %	404	4.77 %
>1 and <=2	33,862,765.78	4.47 %	296	3.49 %
>2 and <=3	1,400,747.91	0.18 %	18	0.21 %
>3 and <=4	4,430,930.30	0.59 %	52	0.61 %
>4 and <=5	8,292,293.60	1.10 %	69	0.81 %
>5 and <=6	55,694.31	0.01 %	1	0.01 %
	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>



## Stratification Tables

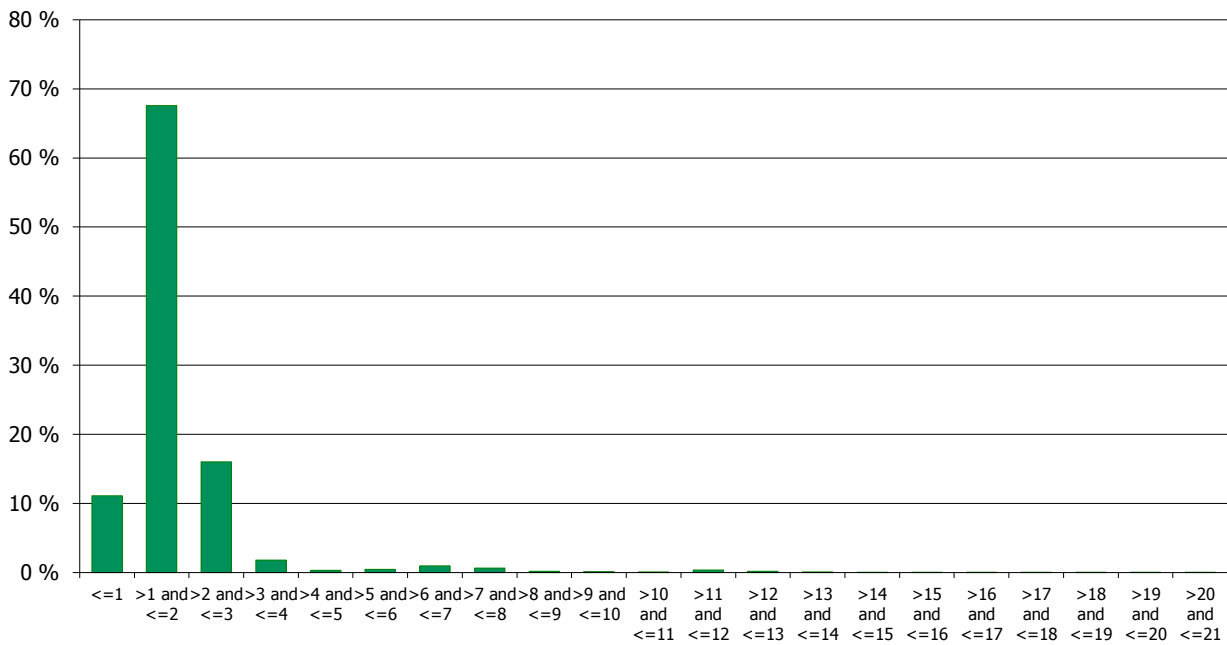
Portfolio Cut-off Date 31/01/2017

### 1. Geographic distribution



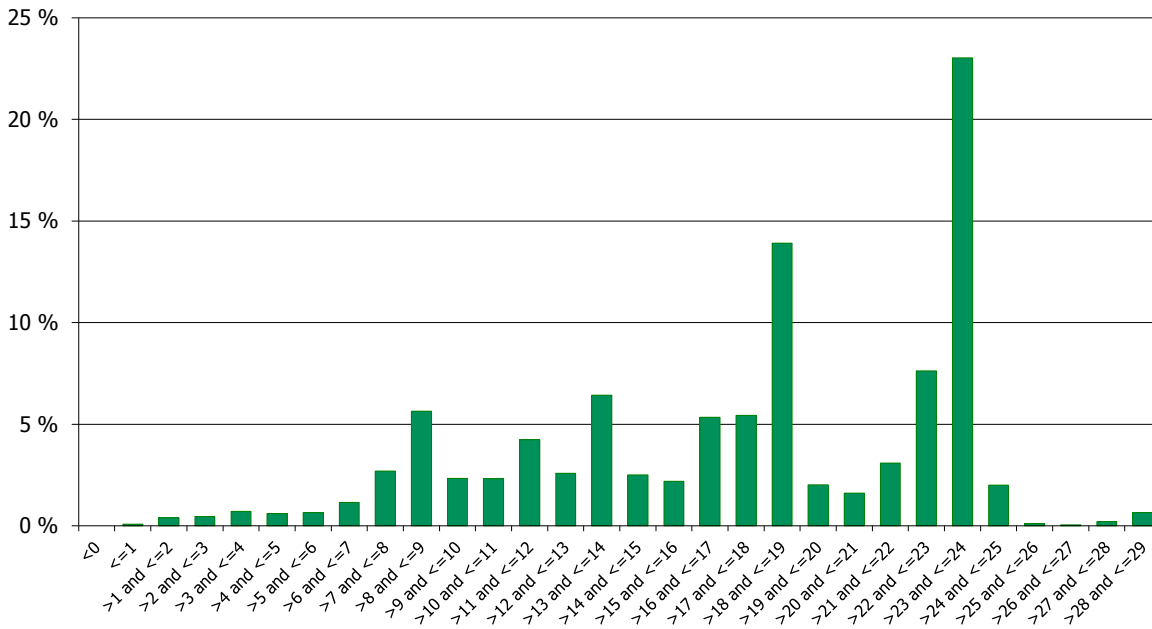
### 2. Seasoning

#### Distribution per Seasoning



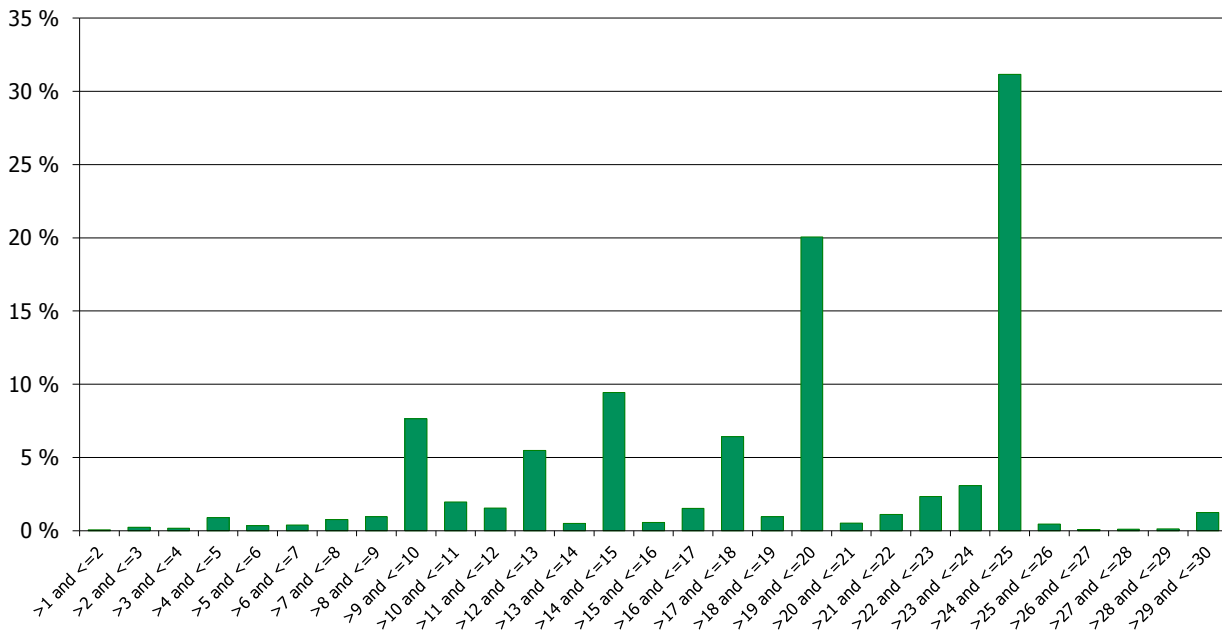
### 3. Remaining term to maturity

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



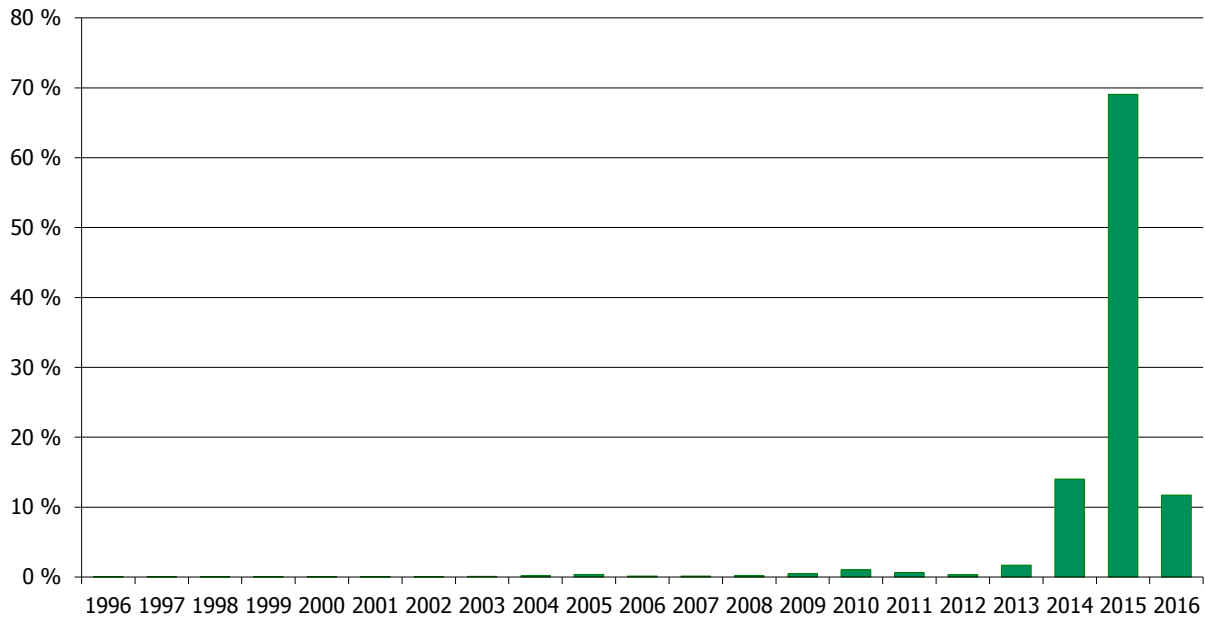
### 4. Original term to maturity

#### Distribution of Initial Term (in years)



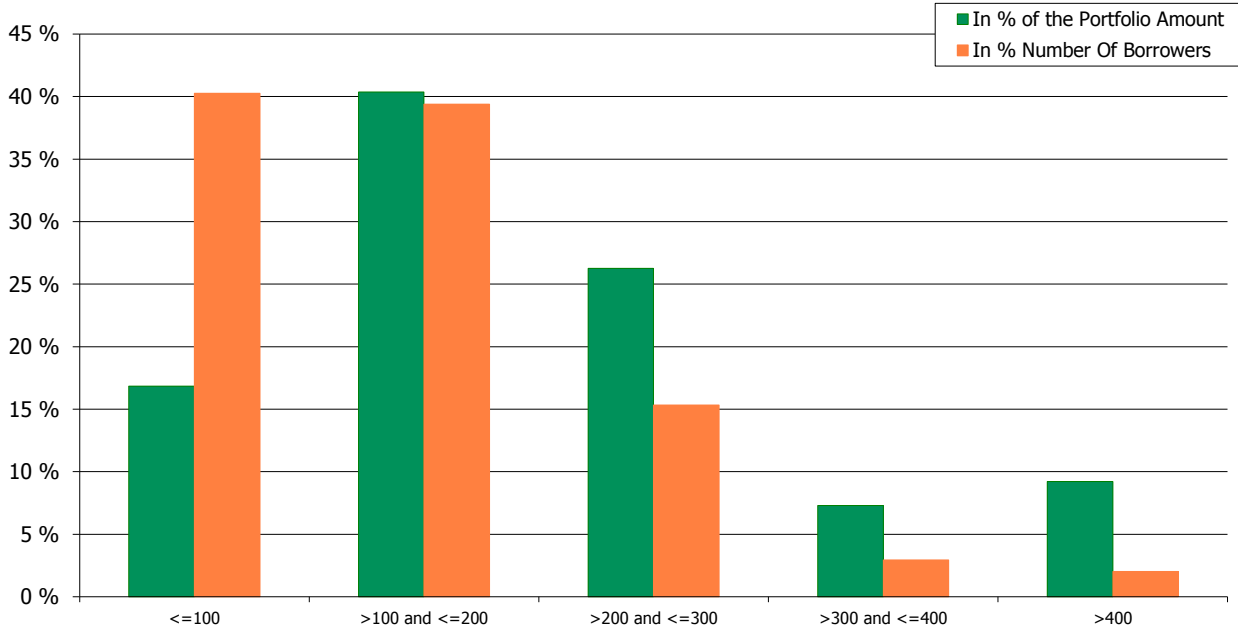
### 5. Origination Year

### Distribution Origination Year



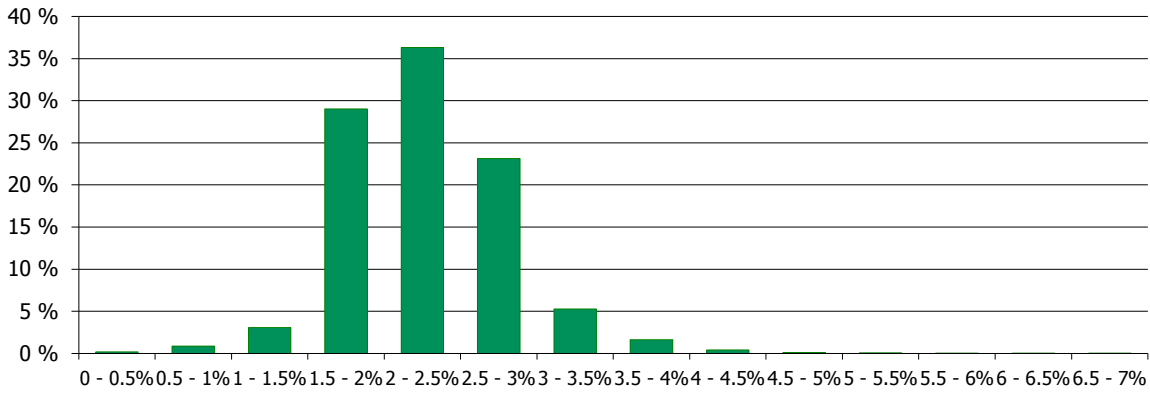
### 6. Outstanding Loan Balance by Borrower

#### Outstanding Loan Balance by Borrower



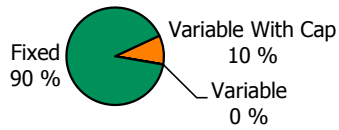
### 7. Interest Rate

### Distribution per Interest Rate



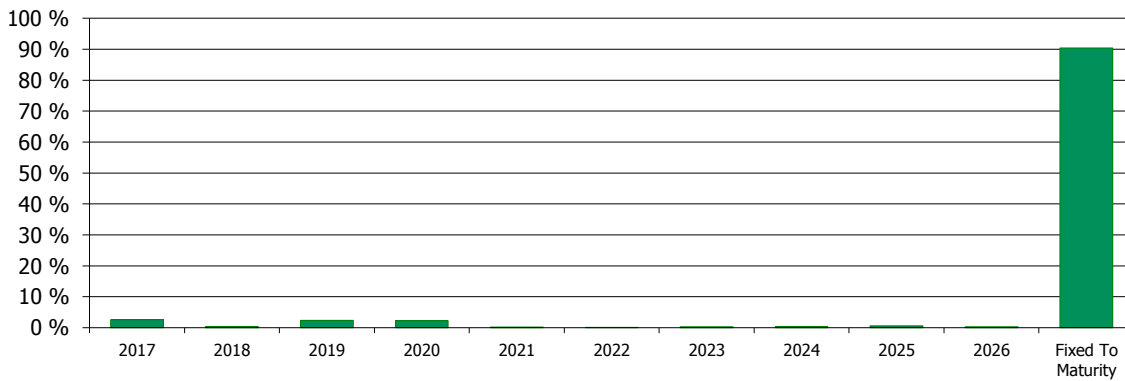
### 8. Interest Rate Type

#### Distribution per Interest Type



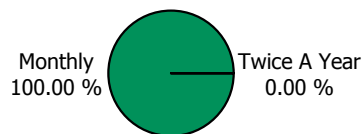
### 9. Next Reset Date

#### Next Reset Date



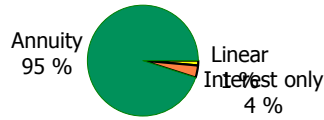
### 10. Interest Payment Frequency

#### Distribution per Interest Payment Frequency



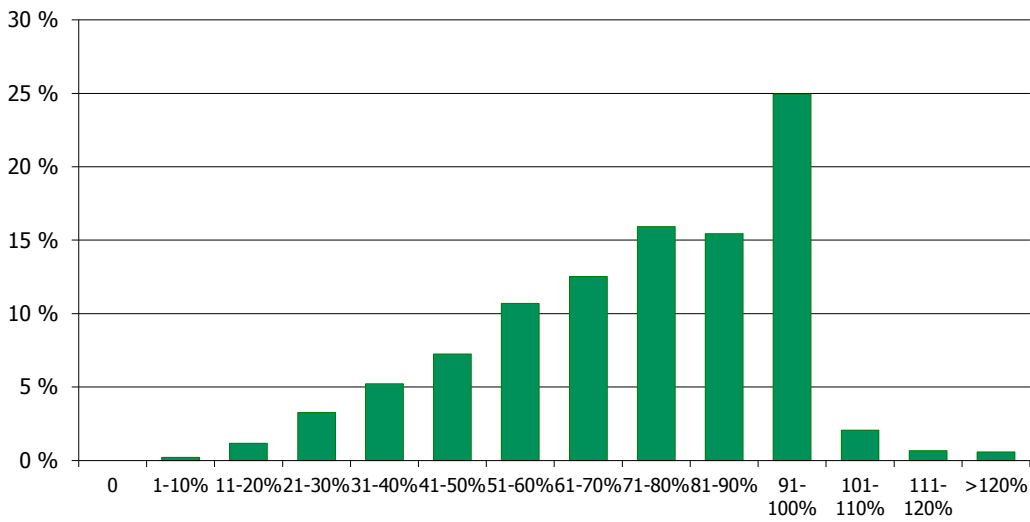
## 11. Repayment Type

### Distribution per Repayment Type



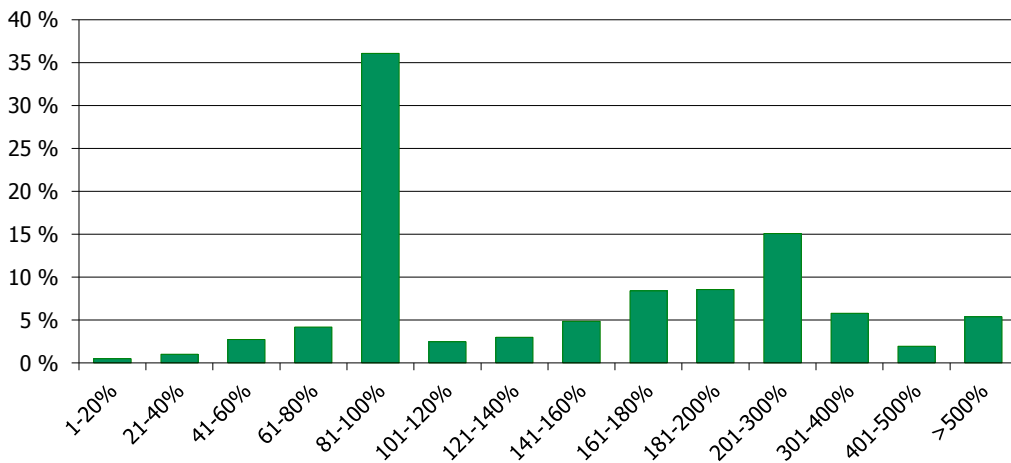
## 12. Current Loan to Current Value (LTV)

### Current LTV Distribution



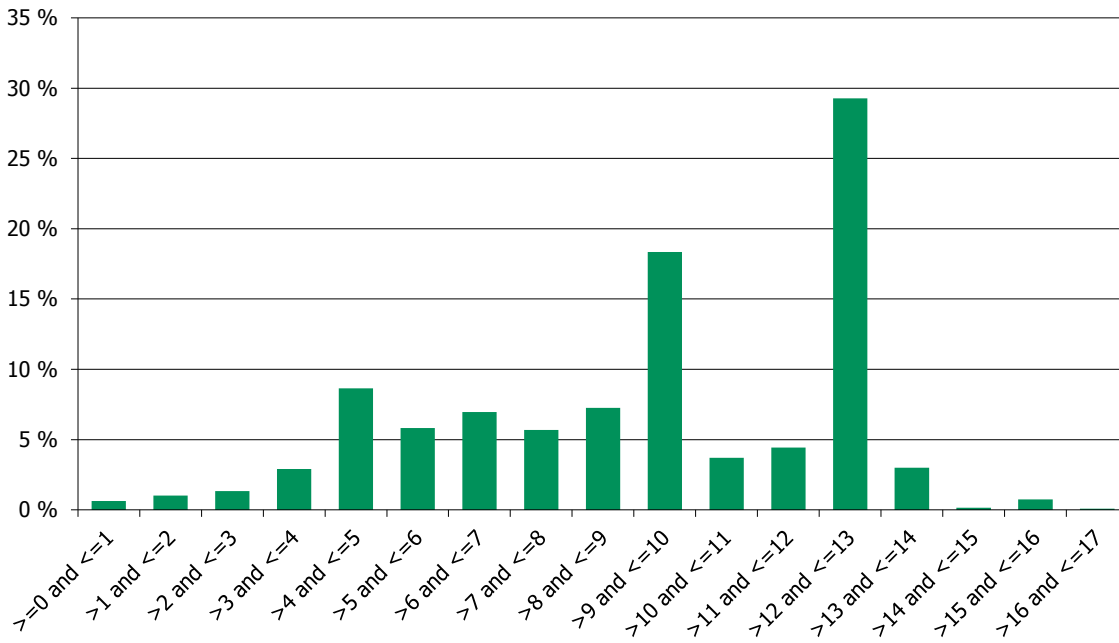
## 13. Loan to Mortgage Inscription Ratio (LTM)

### Loan To Mortgage Inscription Distribution



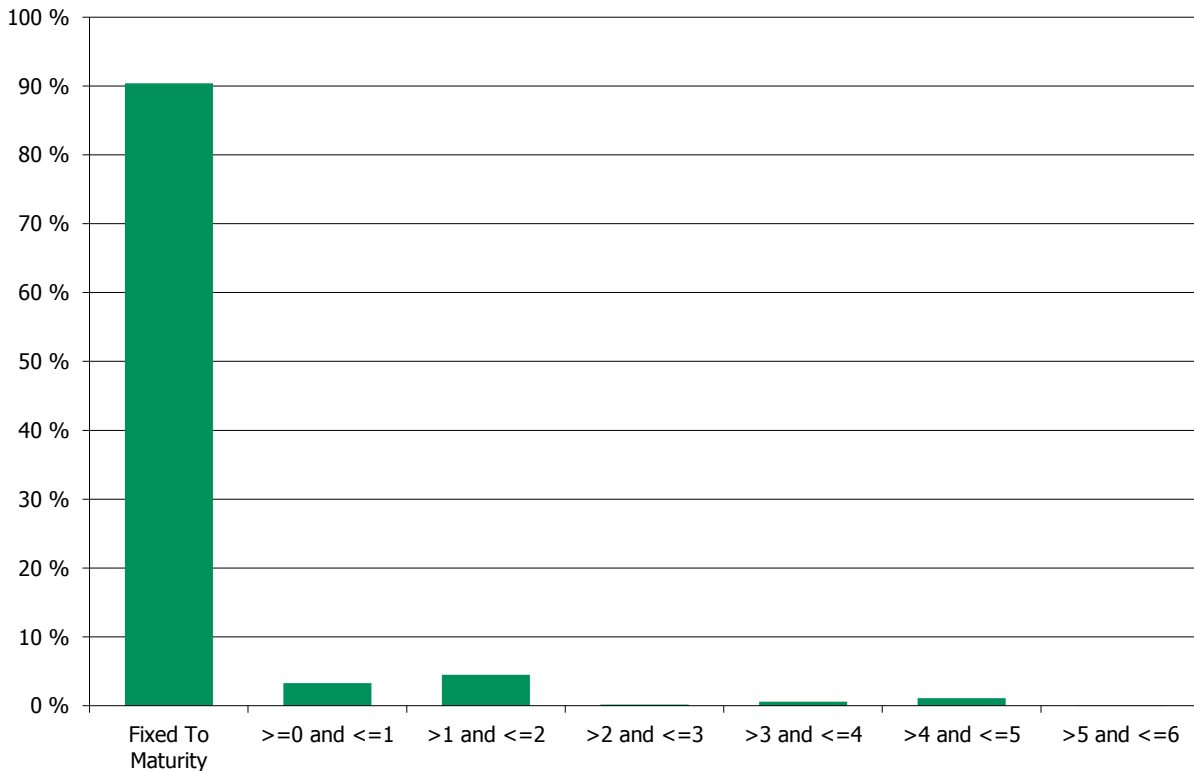
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life to Interest Reset Date



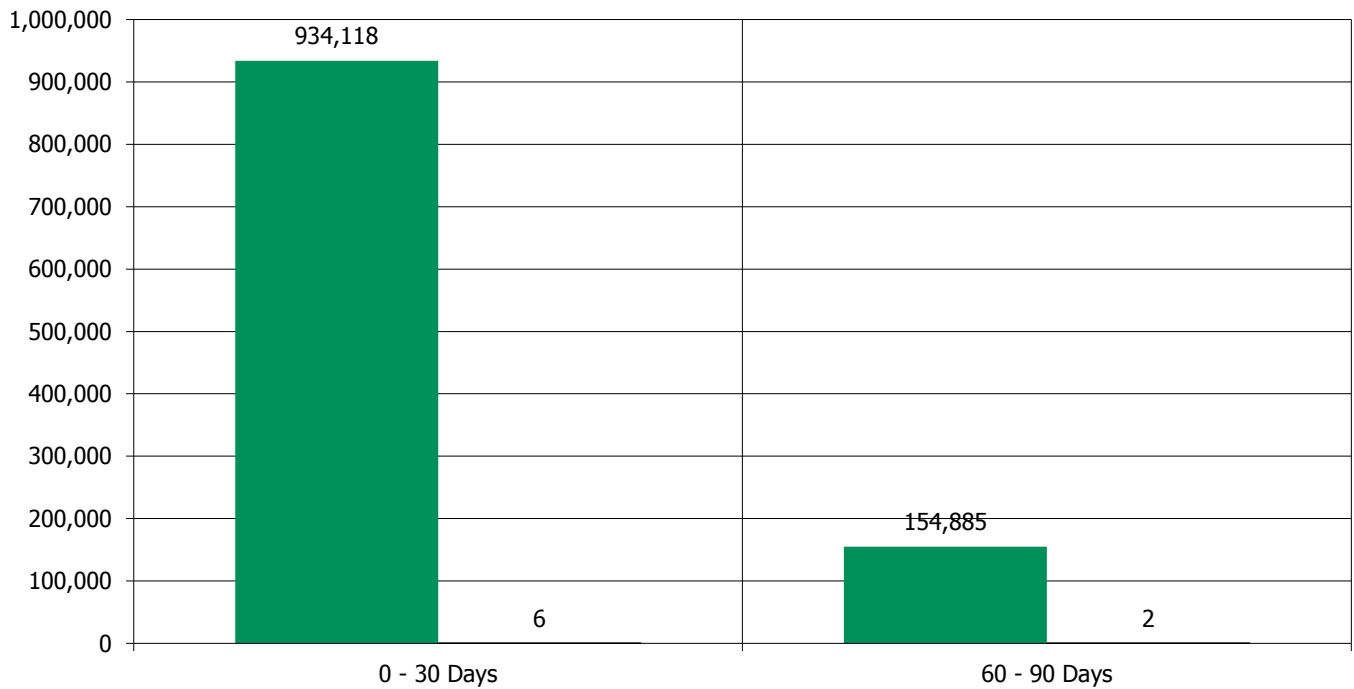
## Cover Pool Performance

Portfolio Cut-off Date 31/01/2017

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

	In EUR	In %	In number of loans	In %
Performing	756,082,407.51	99.86 %	8,467	99.91 %
0 - 30 Days	934,117.77	0.12 %	6	0.07 %
30 - 60 Days				
60 - 90 Days	154,885.32	0.02 %	2	0.02 %
> 90 Days				
<b>Total</b>	<b>757,171,410.60</b>	<b>100.00 %</b>	<b>8,475</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



## Amortisation

Portfolio Cut-off Date Jan/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/02/2017	1	500,000,000	754,215,758	752,936,552	751,021,679	747,840,693
1/03/2017	2	500,000,000	751,011,690	748,589,272	744,970,041	738,976,179
1/04/2017	3	500,000,000	747,707,962	744,032,124	738,551,847	729,506,623
1/05/2017	4	500,000,000	744,516,819	739,640,621	732,385,645	720,450,517
1/06/2017	5	500,000,000	741,455,136	735,349,664	726,284,976	711,423,183
1/07/2017	6	500,000,000	738,394,099	731,111,808	720,322,080	702,689,986
1/08/2017	7	500,000,000	734,941,550	726,459,088	713,917,756	693,492,614
1/09/2017	8	500,000,000	732,095,099	722,418,133	708,141,023	684,967,601
1/10/2017	9	500,000,000	728,859,742	718,045,000	702,121,941	676,361,540
1/11/2017	10	500,000,000	725,661,021	713,681,229	696,080,150	667,701,310
1/12/2017	11	500,000,000	722,311,335	709,220,808	690,027,202	659,181,901
1/01/2018	12	500,000,000	719,007,637	704,779,594	683,962,289	650,620,644
1/02/2018	13	500,000,000	715,736,358	700,383,128	677,967,077	642,186,107
1/03/2018	14	500,000,000	711,936,740	695,597,681	671,787,889	633,898,148
1/04/2018	15	500,000,000	708,376,091	690,944,865	665,597,268	625,396,524
1/05/2018	16	500,000,000	704,495,817	686,032,165	659,238,228	616,882,427
1/06/2018	17	500,000,000	701,143,329	681,609,515	653,322,541	608,757,434
1/07/2018	18	500,000,000	697,301,201	676,761,761	647,079,404	600,468,592
1/08/2018	19	500,000,000	693,811,938	672,233,183	641,114,802	592,413,767
1/09/2018	20	500,000,000	690,004,327	667,410,095	634,896,192	584,182,685
1/10/2018	21	500,000,000	686,590,813	663,018,285	629,165,968	576,537,108
1/11/2018	22	500,000,000	683,100,009	658,528,518	623,316,177	568,757,398
1/12/2018	23	500,000,000	679,551,703	654,032,548	617,536,938	561,174,185
1/01/2019	24	500,000,000	675,989,523	649,500,666	611,698,297	553,514,033
1/02/2019	25	500,000,000	672,552,358	645,102,187	606,010,681	546,044,783
1/03/2019	26	500,000,000	668,590,705	640,319,713	600,136,101	538,682,352
1/04/2019	27	500,000,000	664,864,585	635,671,173	594,264,093	531,152,347
1/05/2019	28	500,000,000	661,029,701	630,967,298	588,414,805	523,768,395
1/06/2019	29	500,000,000	657,436,254	626,472,924	582,737,732	516,517,995
1/07/2019	30	500,000,000	653,940,231	622,118,725	577,263,202	509,568,149
1/08/2019	31	500,000,000	649,728,212	617,063,304	571,116,114	502,006,609
1/09/2019	32	500,000,000	646,298,951	612,765,387	565,695,875	495,136,169
1/10/2019	33	500,000,000	642,674,262	608,328,611	560,217,662	488,331,253
1/11/2019	34	500,000,000	638,964,405	603,791,200	554,624,980	481,408,516
1/12/2019	35	500,000,000	635,268,286	599,313,209	549,156,671	474,708,152
1/01/2020	36	500,000,000	631,780,137	595,011,585	543,828,456	468,111,138
1/02/2020	37	500,000,000	628,288,592	590,719,635	538,532,610	461,589,235
1/03/2020	38	500,000,000	624,535,941	586,259,658	533,194,980	455,203,156
1/04/2020	39	500,000,000	621,035,940	581,985,397	527,961,461	448,826,049
1/05/2020	40	500,000,000	617,030,668	577,282,861	522,406,492	442,283,239
1/06/2020	41	500,000,000	613,498,509	573,004,727	517,216,295	436,034,381
1/07/2020	42	500,000,000	609,697,886	568,520,256	511,905,392	429,788,038
1/08/2020	43	500,000,000	605,631,609	563,770,784	506,337,881	423,313,052
1/09/2020	44	500,000,000	601,546,107	559,017,923	500,792,342	416,903,497
1/10/2020	45	500,000,000	597,749,131	554,577,602	495,591,718	410,882,819
1/11/2020	46	500,000,000	594,224,022	550,372,031	490,582,625	405,007,182
1/12/2020	47	500,000,000	590,354,699	545,890,751	485,390,543	399,078,155
1/01/2021	48	500,000,000	585,731,310	540,696,963	479,549,671	392,605,936
1/02/2021	49	500,000,000	582,041,405	536,379,473	474,510,591	386,835,029
1/03/2021	50	500,000,000	578,479,773	532,280,517	469,802,634	381,531,449
1/04/2021	51	500,000,000	574,141,397	527,392,601	464,304,617	375,469,373
1/05/2021	52	500,000,000	570,527,816	523,213,035	459,491,299	370,053,819
1/06/2021	53	500,000,000	566,927,674	519,029,650	454,658,168	364,610,537
1/07/2021	54	500,000,000	562,710,172	514,322,871	449,426,249	358,937,419
1/08/2021	55	500,000,000	559,018,321	510,081,875	444,586,818	353,568,448
1/09/2021	56	500,000,000	555,238,421	505,773,580	439,710,587	348,209,377
1/10/2021	57	500,000,000	551,428,908	501,478,963	434,903,867	342,991,133
1/11/2021	58	500,000,000	547,843,100	497,372,953	430,245,967	337,880,440
1/12/2021	59	500,000,000	543,704,454	492,805,357	425,245,602	332,584,616
1/01/2022	60	500,000,000	540,130,620	488,735,748	420,661,348	327,605,780
1/02/2022	61	500,000,000	536,484,559	484,613,283	416,052,283	322,643,913



1/03/2022	62	500,000,000	532,903,571	480,641,029	411,694,015	318,042,479
1/04/2022	63	500,000,000	529,319,456	476,598,693	407,193,327	313,233,244
1/05/2022	64	500,000,000	525,630,682	472,500,483	402,698,331	308,505,641
1/06/2022	65	500,000,000	521,574,454	468,059,043	397,898,504	303,537,397
1/07/2022	66	500,000,000	517,730,598	463,846,967	393,347,283	298,835,465
1/08/2022	67	500,000,000	513,945,788	459,675,100	388,818,128	294,143,399
1/09/2022	68	500,000,000	510,346,495	455,681,696	384,460,036	289,614,582
1/10/2022	69	500,000,000	506,119,949	451,166,103	379,713,334	284,866,352
1/11/2022	70	500,000,000	502,399,851	447,090,342	375,326,101	280,382,364
1/12/2022	71	500,000,000	498,796,910	443,155,456	371,107,171	276,094,246
1/01/2023	72	500,000,000	495,192,422	439,206,861	366,865,147	271,782,246
1/02/2023	73	500,000,000	491,587,552	435,270,047	362,652,114	267,523,207
1/03/2023	74	500,000,000	487,917,681	431,358,722	358,567,672	263,498,041
1/04/2023	75	500,000,000	484,306,135	427,439,622	354,406,287	259,336,889
1/05/2023	76	500,000,000	480,700,514	423,560,990	350,325,993	255,300,300
1/06/2023	77	500,000,000	477,079,839	419,657,714	346,214,866	251,235,666
1/07/2023	78	500,000,000	473,486,440	415,813,182	342,198,831	247,303,457
1/08/2023	79	500,000,000	469,788,163	411,865,634	338,088,125	243,297,811
1/09/2023	80	500,000,000	466,060,840	407,904,859	333,985,285	239,327,298
1/10/2023	81	0	462,474,052	404,101,252	330,056,597	235,542,568
1/11/2023	82		458,741,119	400,159,631	326,005,996	231,666,477
1/12/2023	83		455,162,987	396,386,727	322,137,426	227,979,016
1/01/2024	84		451,588,893	392,607,142	318,254,365	224,276,970
1/02/2024	85		447,981,721	388,810,529	314,375,204	220,604,930
1/03/2024	86		443,161,047	384,016,288	309,760,013	216,504,950
1/04/2024	87		439,370,041	380,085,485	305,809,580	212,838,497
1/05/2024	88		435,804,003	376,381,804	302,084,324	209,383,941
1/06/2024	89		432,242,015	372,672,341	298,346,415	205,917,200
1/07/2024	90		428,436,756	368,785,185	294,507,864	202,434,616
1/08/2024	91		424,792,233	365,027,925	290,765,993	199,016,056
1/09/2024	92		421,062,490	361,209,244	286,992,449	195,601,235
1/10/2024	93		417,526,009	357,587,556	283,415,618	192,371,612
1/11/2024	94		413,611,682	353,634,345	279,569,579	188,957,328
1/12/2024	95		410,046,062	350,010,317	276,023,519	185,795,845
1/01/2025	96		406,578,128	346,461,508	272,530,007	182,667,320
1/02/2025	97		402,994,165	342,825,026	268,983,689	179,526,719
1/03/2025	98		399,420,249	339,264,142	265,578,250	176,575,589
1/04/2025	99		395,693,669	335,528,768	261,986,191	173,449,551
1/05/2025	100		392,349,671	332,147,138	258,707,441	170,576,729
1/06/2025	101		389,042,582	328,788,894	255,440,430	167,709,289
1/07/2025	102		385,609,039	325,352,215	252,148,293	164,869,225
1/08/2025	103		382,395,470	322,093,588	248,988,012	162,113,291
1/09/2025	104		378,628,954	318,380,120	245,491,462	159,159,731
1/10/2025	105		375,507,411	315,237,005	242,469,664	156,556,210
1/11/2025	106		372,414,705	312,110,428	239,454,272	153,954,397
1/12/2025	107		369,097,846	308,822,924	236,348,912	151,334,937
1/01/2026	108		366,021,458	305,729,499	233,386,384	148,805,069
1/02/2026	109		362,943,915	302,644,717	230,443,976	146,306,692
1/03/2026	110		359,461,206	299,281,400	227,359,501	143,796,047
1/04/2026	111		356,391,337	296,222,211	224,463,170	141,362,935
1/05/2026	112		353,339,567	293,203,609	221,628,982	139,005,856
1/06/2026	113		350,194,451	290,100,902	218,726,001	136,604,050
1/07/2026	114		346,926,686	286,922,157	215,796,893	134,222,225
1/08/2026	115		343,773,839	283,832,408	212,930,158	131,878,210
1/09/2026	116		340,772,901	280,877,524	210,177,525	129,622,013
1/10/2026	117		337,639,724	277,838,249	207,391,564	127,379,535
1/11/2026	118		334,510,776	274,796,621	204,599,485	125,132,386
1/12/2026	119		331,295,672	271,708,734	201,802,486	122,915,821
1/01/2027	120		328,310,806	268,804,041	199,137,385	120,778,795
1/02/2027	121		325,323,354	265,906,305	196,489,675	118,668,171
1/03/2027	122		322,225,528	262,970,761	193,874,048	116,640,454
1/04/2027	123		319,240,211	260,092,534	191,264,423	114,583,039
1/05/2027	124		316,260,141	257,241,668	188,702,387	112,584,763
1/06/2027	125		313,241,588	254,354,282	186,109,791	110,567,647
1/07/2027	126		309,595,492	250,980,989	183,189,578	108,386,625
1/08/2027	127		306,637,428	248,161,348	180,670,883	106,443,640
1/09/2027	128		303,688,672	245,358,071	178,175,698	104,528,962
1/10/2027	129		300,574,364	242,443,337	175,625,730	102,610,639
1/11/2027	130		297,645,799	239,673,960	173,178,046	100,752,007
1/12/2027	131		294,728,126	236,935,010	170,777,632	98,948,210
1/01/2028	132		291,664,601	234,074,528	168,286,779	97,092,028
1/02/2028	133		288,385,802	231,050,593	165,690,277	95,189,099
1/03/2028	134		285,479,612	228,359,273	163,370,647	93,484,535
1/04/2028	135		282,586,831	225,661,906	161,030,345	91,755,073

1/05/2028	136	279,716,370	223,003,037	158,741,330	90,080,017
1/06/2028	137	276,860,264	220,351,648	156,455,067	88,406,602
1/07/2028	138	273,772,462	217,536,429	154,076,035	86,705,419
1/08/2028	139	270,968,926	214,943,592	151,852,411	85,092,143
1/09/2028	140	267,785,421	212,058,029	149,432,824	83,381,632
1/10/2028	141	265,031,756	209,532,921	147,290,018	81,849,077
1/11/2028	142	262,097,777	206,861,880	145,042,612	80,258,807
1/12/2028	143	259,166,276	204,212,433	142,832,517	78,711,876
1/01/2029	144	256,438,991	201,720,730	140,730,922	77,225,251
1/02/2029	145	253,712,254	199,237,321	138,644,865	75,758,297
1/03/2029	146	250,983,382	196,792,408	136,628,894	74,371,061
1/04/2029	147	248,254,398	194,322,506	134,570,978	72,940,620
1/05/2029	148	245,532,723	191,876,634	132,550,132	71,550,767
1/06/2029	149	242,816,422	189,432,088	130,528,610	70,161,111
1/07/2029	150	239,975,669	186,908,591	128,472,802	68,773,009
1/08/2029	151	237,266,232	184,484,874	126,484,349	67,421,784
1/09/2029	152	234,562,778	182,073,485	124,513,610	66,090,174
1/10/2029	153	231,870,805	179,688,482	122,580,144	64,797,206
1/11/2029	154	229,162,450	177,288,434	120,635,293	63,499,039
1/12/2029	155	226,003,471	174,557,542	118,484,725	62,111,386
1/01/2030	156	223,344,937	172,211,599	116,595,084	60,861,929
1/02/2030	157	220,698,458	169,882,391	114,725,589	59,632,414
1/03/2030	158	217,983,810	167,535,725	112,880,904	58,449,067
1/04/2030	159	215,353,993	165,233,803	111,046,797	57,255,836
1/05/2030	160	212,436,129	162,727,484	109,093,234	56,018,003
1/06/2030	161	209,863,130	160,483,895	107,315,501	54,871,759
1/07/2030	162	207,336,496	158,291,511	105,588,931	53,767,631
1/08/2030	163	204,849,813	156,127,793	103,880,751	52,673,747
1/09/2030	164	202,401,947	154,000,493	102,204,747	51,604,410
1/10/2030	165	199,856,758	151,814,350	100,505,898	50,538,620
1/11/2030	166	197,482,155	149,756,136	98,891,153	49,516,039
1/12/2030	167	195,119,199	147,721,372	97,307,410	48,523,314
1/01/2031	168	192,755,571	145,684,399	95,721,549	47,530,335
1/02/2031	169	190,390,922	143,653,140	94,146,871	46,550,427
1/03/2031	170	187,840,178	141,511,424	92,530,175	45,575,996
1/04/2031	171	185,479,792	139,496,203	90,980,509	44,622,898
1/05/2031	172	182,888,798	137,321,789	89,341,903	43,639,593
1/06/2031	173	180,543,213	135,330,690	87,822,568	42,715,770
1/07/2031	174	178,211,617	133,363,719	86,333,093	41,819,178
1/08/2031	175	175,777,852	131,319,318	84,793,452	40,899,418
1/09/2031	176	173,459,633	129,367,644	83,320,805	40,018,876
1/10/2031	177	171,149,738	127,435,388	81,874,300	39,162,925
1/11/2031	178	168,840,256	125,502,561	80,427,438	38,307,902
1/12/2031	179	166,529,991	123,582,109	79,001,806	37,474,620
1/01/2032	180	164,196,604	121,643,832	77,564,966	36,637,214
1/02/2032	181	161,771,411	119,643,877	76,095,694	35,790,976
1/03/2032	182	159,172,487	117,534,955	74,576,516	34,937,441
1/04/2032	183	156,876,048	115,642,765	73,189,302	34,142,336
1/05/2032	184	154,578,573	113,762,120	71,821,849	33,367,087
1/06/2032	185	152,104,898	111,751,758	70,373,210	32,555,599
1/07/2032	186	149,806,053	109,882,134	69,025,546	31,801,255
1/08/2032	187	147,516,543	108,019,268	67,682,764	31,050,537
1/09/2032	188	145,238,010	106,170,429	66,355,133	30,312,529
1/10/2032	189	142,967,274	104,338,954	65,049,984	29,594,495
1/11/2032	190	140,703,860	102,512,927	63,749,010	28,879,775
1/12/2032	191	138,443,019	100,700,179	62,467,600	28,183,262
1/01/2033	192	136,189,428	98,892,956	61,190,504	27,490,148
1/02/2033	193	133,943,509	97,097,134	59,926,536	26,808,274
1/03/2033	194	131,714,515	95,335,028	58,703,822	26,160,803
1/04/2033	195	129,500,073	93,573,237	57,472,439	25,503,567
1/05/2033	196	127,298,042	91,831,129	56,263,619	24,864,805
1/06/2033	197	125,106,547	90,097,143	55,060,843	24,230,192
1/07/2033	198	122,944,401	88,394,715	53,887,483	23,616,634
1/08/2033	199	120,814,102	86,715,743	52,729,499	23,011,258
1/09/2033	200	118,699,718	85,053,617	51,587,273	22,417,434
1/10/2033	201	116,617,247	83,424,276	50,474,497	21,843,962
1/11/2033	202	114,551,589	81,807,582	49,370,463	21,275,670
1/12/2033	203	112,337,813	80,094,919	48,217,910	20,693,812
1/01/2034	204	110,281,147	78,495,192	47,134,680	20,143,239
1/02/2034	205	108,226,386	76,902,014	46,060,570	19,600,839
1/03/2034	206	106,169,202	75,324,669	45,012,170	19,081,404
1/04/2034	207	104,120,601	73,745,942	43,956,685	18,555,041
1/05/2034	208	102,082,289	72,183,580	42,919,534	18,042,972
1/06/2034	209	100,056,854	70,631,372	41,889,802	17,535,494

1/07/2034	210	97,907,416	69,000,613	40,821,916	17,018,417
1/08/2034	211	95,912,622	67,480,129	39,820,841	16,530,760
1/09/2034	212	93,925,290	65,969,845	38,830,599	16,051,407
1/10/2034	213	91,955,081	64,480,027	37,860,261	15,586,145
1/11/2034	214	90,015,855	63,013,162	36,904,876	15,128,486
1/12/2034	215	88,100,595	61,571,206	35,971,613	14,685,465
1/01/2035	216	86,148,857	60,105,071	35,025,751	14,238,751
1/02/2035	217	84,286,796	58,706,194	34,123,562	13,813,235
1/03/2035	218	82,357,557	57,274,585	33,214,942	13,393,977
1/04/2035	219	80,528,918	55,907,895	32,339,908	12,985,882
1/05/2035	220	78,738,526	54,575,172	31,491,296	12,593,292
1/06/2035	221	76,986,351	53,270,203	30,660,121	12,208,976
1/07/2035	222	75,332,234	52,040,088	29,878,397	11,848,920
1/08/2035	223	73,751,400	50,861,625	29,127,526	11,502,220
1/09/2035	224	72,245,981	49,738,929	28,412,136	11,172,197
1/10/2035	225	70,815,697	48,674,201	27,735,503	10,861,426
1/11/2035	226	69,417,906	47,632,523	27,072,908	10,557,043
1/12/2035	227	68,088,332	46,643,522	26,445,539	10,270,129
1/01/2036	228	66,759,012	45,655,312	25,819,421	9,984,506
1/02/2036	229	65,435,797	44,674,489	25,200,483	9,703,884
1/03/2036	230	64,111,223	43,700,720	24,592,535	9,432,256
1/04/2036	231	62,793,236	42,729,733	23,984,959	9,160,262
1/05/2036	232	61,480,528	41,767,787	23,387,297	8,895,390
1/06/2036	233	60,178,465	40,813,868	22,795,043	8,633,403
1/07/2036	234	58,880,432	39,867,977	22,211,947	8,378,076
1/08/2036	235	57,594,715	38,931,275	21,634,913	8,125,862
1/09/2036	236	56,318,894	38,004,314	21,066,069	7,878,697
1/10/2036	237	55,041,263	37,081,195	20,503,788	7,636,970
1/11/2036	238	53,764,069	36,159,319	19,943,194	7,396,706
1/12/2036	239	52,489,128	35,243,906	19,390,467	7,162,225
1/01/2037	240	51,216,789	34,331,265	18,840,314	6,929,541
1/02/2037	241	49,943,688	33,421,108	18,294,194	6,700,176
1/03/2037	242	48,671,032	32,519,579	17,759,816	6,479,573
1/04/2037	243	47,398,632	31,615,710	17,222,277	6,256,841
1/05/2037	244	46,130,431	30,719,292	16,692,778	6,039,615
1/06/2037	245	44,863,535	29,824,967	16,165,587	5,824,099
1/07/2037	246	43,603,306	28,939,595	15,647,095	5,614,190
1/08/2037	247	42,351,163	28,060,871	15,133,400	5,406,877
1/09/2037	248	41,101,822	27,186,898	14,624,772	5,203,023
1/10/2037	249	39,756,681	26,253,987	14,088,167	4,991,570
1/11/2037	250	38,514,428	25,390,507	13,590,164	4,794,728
1/12/2037	251	37,272,159	24,531,214	13,097,913	4,602,115
1/01/2038	252	36,032,460	23,675,065	12,608,643	4,411,440
1/02/2038	253	34,791,425	22,820,873	12,122,816	4,223,497
1/03/2038	254	33,549,835	21,972,757	11,645,468	4,041,667
1/04/2038	255	32,314,216	21,127,620	11,169,071	3,859,911
1/05/2038	256	31,086,311	20,291,432	10,700,620	3,682,861
1/06/2038	257	29,863,700	19,460,317	10,236,235	3,508,110
1/07/2038	258	28,655,630	18,642,443	9,781,893	3,338,658
1/08/2038	259	26,957,967	17,508,251	9,163,407	3,114,316
1/09/2038	260	25,771,734	16,709,446	8,723,090	2,952,111
1/10/2038	261	24,590,548	15,917,438	8,289,173	2,793,763
1/11/2038	262	23,414,072	15,130,201	7,859,173	2,637,618
1/12/2038	263	22,242,910	14,349,802	7,435,460	2,485,186
1/01/2039	264	21,081,825	13,577,671	7,017,482	2,335,549
1/02/2039	265	19,926,837	12,812,039	6,604,932	2,188,934
1/03/2039	266	18,775,120	12,053,043	6,199,375	2,046,667
1/04/2039	267	17,635,748	11,302,400	5,798,504	1,906,215
1/05/2039	268	16,388,928	10,486,097	5,366,473	1,756,956
1/06/2039	269	15,279,000	9,759,353	4,981,845	1,624,123
1/07/2039	270	14,187,587	9,047,346	4,607,020	1,495,770
1/08/2039	271	13,110,431	8,346,270	4,239,215	1,370,524
1/09/2039	272	12,046,697	7,656,076	3,878,764	1,248,680
1/10/2039	273	11,001,151	6,980,121	3,527,604	1,130,977
1/11/2039	274	9,982,456	6,323,026	3,187,395	1,017,575
1/12/2039	275	8,996,850	5,689,376	2,860,918	909,603
1/01/2040	276	8,085,495	5,104,386	2,560,226	810,554
1/02/2040	277	7,188,194	4,530,222	2,266,462	714,510
1/03/2040	278	6,313,034	3,972,356	1,982,634	622,555
1/04/2040	279	5,478,828	3,441,601	1,713,361	535,724
1/05/2040	280	4,684,402	2,937,741	1,458,921	454,297
1/06/2040	281	3,964,852	2,482,271	1,229,593	381,264
1/07/2040	282	3,357,758	2,098,737	1,037,051	320,244
1/08/2040	283	2,852,477	1,779,892	877,263	269,754

1/09/2040	284	2,452,222	1,527,545	750,973	229,942
1/10/2040	285	2,187,231	1,360,240	667,076	203,416
1/11/2040	286	2,031,514	1,261,256	616,961	187,337
1/12/2040	287	1,923,631	1,192,317	581,803	175,938
1/01/2041	288	1,817,301	1,124,501	547,316	164,808
1/02/2041	289	1,718,414	1,061,509	515,342	154,523
1/03/2041	290	1,620,777	999,662	484,202	144,630
1/04/2041	291	1,525,845	939,514	453,911	135,008
1/05/2041	292	1,437,403	883,604	425,848	126,142
1/06/2041	293	1,357,594	833,129	400,501	118,131
1/07/2041	294	1,288,072	789,166	378,433	111,165
1/08/2041	295	1,229,467	751,983	359,686	105,210
1/09/2041	296	1,181,509	721,425	344,191	100,251
1/10/2041	297	1,139,039	694,351	330,459	95,857
1/11/2041	298	1,103,376	671,471	318,757	92,071
1/12/2041	299	1,068,950	649,453	307,546	88,469
1/01/2042	300	1,038,487	629,874	297,516	85,221
1/02/2042	301	1,007,954	610,318	287,546	82,016
1/03/2042	302	977,350	590,881	277,749	78,918
1/04/2042	303	947,288	571,734	268,065	75,844
1/05/2042	304	917,893	553,084	258,683	72,890
1/06/2042	305	890,159	535,463	249,804	70,090
1/07/2042	306	862,363	517,891	241,012	67,346
1/08/2042	307	835,764	501,066	232,589	64,717
1/09/2042	308	809,108	484,262	224,217	62,123
1/10/2042	309	782,393	467,504	215,925	59,581
1/11/2042	310	755,620	450,741	207,653	57,055
1/12/2042	311	728,789	434,022	199,459	54,579
1/01/2043	312	701,899	417,299	191,286	52,121
1/02/2043	313	674,950	400,597	183,163	49,696
1/03/2043	314	647,943	383,978	175,161	47,343
1/04/2043	315	620,877	367,314	167,133	44,982
1/05/2043	316	593,752	350,690	159,176	42,665
1/06/2043	317	567,155	334,413	151,402	40,410
1/07/2043	318	540,500	318,173	143,695	38,195
1/08/2043	319	514,429	302,312	136,185	36,046
1/09/2043	320	488,301	286,471	128,721	33,926
1/10/2043	321	462,636	270,969	121,455	31,880
1/11/2043	322	436,915	255,470	114,217	29,853
1/12/2043	323	411,138	240,003	107,038	27,862
1/01/2044	324	385,304	224,541	99,887	25,890
1/02/2044	325	359,414	209,098	92,781	23,946
1/03/2044	326	333,467	193,695	85,742	22,042
1/04/2044	327	307,902	178,542	78,833	20,180
1/05/2044	328	282,281	163,417	71,977	18,350
1/06/2044	329	257,817	149,001	65,461	16,618
1/07/2044	330	233,887	134,949	59,141	14,952
1/08/2044	331	210,337	121,155	52,961	13,333
1/09/2044	332	187,619	107,886	47,041	11,792
1/10/2044	333	164,852	94,639	41,163	10,276
1/11/2044	334	142,036	81,403	35,316	8,779
1/12/2044	335	122,059	69,838	30,224	7,483
1/01/2045	336	102,037	58,284	25,160	6,203
1/02/2045	337	81,972	46,743	20,127	4,941
1/03/2045	338	61,864	35,223	15,131	3,700
1/04/2045	339	44,504	25,296	10,839	2,639
1/05/2045	340	29,043	16,481	7,045	1,708
1/06/2045	341	17,803	10,085	4,300	1,038
1/07/2045	342	8,867	0	0	0
1/08/2045	343	3,637	0	0	0
1/09/2045	344	502	0	0	0
1/10/2045	345	0	0	0	0
1/11/2045	346	0	0	0	0
1/12/2045	347	0	0	0	0
1/01/2046	348	0	0	0	0
1/02/2046	349	0	0	0	0
1/03/2046	350	0	0	0	0
1/04/2046	351	0	0	0	0
1/05/2046	352	0	0	0	0
1/06/2046	353	0	0	0	0
1/07/2046	354	0	0	0	0
1/08/2046	355	0	0	0	0
1/09/2046	356	0	0	0	0
1/10/2046	357	0	0	0	0

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

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

1/03/2059	506	0	0	0	0
1/04/2059	507	0	0	0	0
1/05/2059	508	0	0	0	0
1/06/2059	509	0	0	0	0
1/07/2059	510	0	0	0	0
1/08/2059	511	0	0	0	0
1/09/2059	512	0	0	0	0
1/10/2059	513	0	0	0	0
1/11/2059	514	0	0	0	0
1/12/2059	515	0	0	0	0
1/01/2060	516	0	0	0	0
1/02/2060	517	0	0	0	0
1/03/2060	518	0	0	0	0
1/04/2060	519	0	0	0	0
1/05/2060	520	0	0	0	0
1/06/2060	521	0	0	0	0
1/07/2060	522	0	0	0	0
1/08/2060	523	0	0	0	0
1/09/2060	524	0	0	0	0
1/10/2060	525	0	0	0	0
1/11/2060	526	0	0	0	0
1/12/2060	527	0	0	0	0
1/01/2061	528	0	0	0	0
1/02/2061	529	0	0	0	0
1/03/2061	530	0	0	0	0
1/04/2061	531	0	0	0	0
1/05/2061	532	0	0	0	0
1/06/2061	533	0	0	0	0
1/07/2061	534	0	0	0	0
1/08/2061	535	0	0	0	0
1/09/2061	536	0	0	0	0
1/10/2061	537	0	0	0	0
1/11/2061	538	0	0	0	0
1/12/2061	539	0	0	0	0
1/01/2062	540	0	0	0	0
1/02/2062	541	0	0	0	0
1/03/2062	542	0	0	0	0
1/04/2062	543	0	0	0	0
1/05/2062	544	0	0	0	0
1/06/2062	545	0	0	0	0
1/07/2062	546	0	0	0	0
1/08/2062	547	0	0	0	0
1/09/2062	548	0	0	0	0
1/10/2062	549	0	0	0	0
1/11/2062	550	0	0	0	0
1/12/2062	551	0	0	0	0
1/01/2063	552	0	0	0	0
1/02/2063	553	0	0	0	0
1/03/2063	554	0	0	0	0
1/04/2063	555	0	0	0	0
1/05/2063	556	0	0	0	0
1/06/2063	557	0	0	0	0
1/07/2063	558	0	0	0	0
1/08/2063	559	0	0	0	0
1/09/2063	560	0	0	0	0
1/10/2063	561	0	0	0	0
1/11/2063	562	0	0	0	0
1/12/2063	563	0	0	0	0
1/01/2064	564	0	0	0	0
1/02/2064	565	0	0	0	0
1/03/2064	566	0	0	0	0
1/04/2064	567	0	0	0	0
1/05/2064	568	0	0	0	0
1/06/2064	569	0	0	0	0
1/07/2064	570	0	0	0	0
1/08/2064	571	0	0	0	0
1/09/2064	572	0	0	0	0
1/10/2064	573	0	0	0	0
1/11/2064	574	0	0	0	0
1/12/2064	575	0	0	0	0
1/01/2065	576	0	0	0	0
1/02/2065	577	0	0	0	0
1/03/2065	578	0	0	0	0
1/04/2065	579	0	0	0	0

1/05/2065	580	0	0	0	0
1/06/2065	581	0	0	0	0
1/07/2065	582	0	0	0	0
1/08/2065	583	0	0	0	0
1/09/2065	584	0	0	0	0
		<b>86,298,854,033</b>	<b>75,736,479,741</b>	<b>63,371,415,250</b>	<b>49,019,505,064</b>





# Amortisation profiles (all amounts in EUR)

