

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/7/2017

Cut-off Date: 31/7/2017



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/07/2017			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,358.26			
G.3.1.2	Outstanding Covered Bonds	1,000.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	36%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1,358.26		99.63%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.37%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	1,363.26		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)	7.95	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.88	ND1	0.36%	
G.3.4.3	1 - 2 Y	13.43	ND1	0.99%	
G.3.4.4	2 - 3 Y	19.31	ND1	1.42%	
G.3.4.5	3 - 4 Y	116.71	ND1	8.59%	
G.3.4.6	4 - 5 Y	169.66	ND1	12.49%	
G.3.4.7	5 - 10 Y	684.29	ND1	50.38%	
G.3.4.8	10+ Y	349.98	ND1	25.77%	
G.3.4.9	Total	1,358.26	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)	6.69	7.69		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,000.00	1,000.00	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	1,000.00	1,000.00	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1,358.26		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	1358.26		100%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,000.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1000	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,000.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1000	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	



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



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

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[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	1,358	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,358	100%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	16,901	0
			Total Mortgages
			16,901
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.38%	0.00%
			% Total Mortgages
			1.38%
4. Breakdown by Geography			
		% 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



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	17.68%	0.00%	17.68%
M.7.5.2	Vlaams-Brabant	14.38%	0.00%	14.38%
M.7.5.3	Oost-Vlaanderen	15.06%	0.00%	15.06%
M.7.5.4	Brussels	12.43%	0.00%	12.43%
M.7.5.5	West-Vlaanderen	10.38%	0.00%	10.38%
M.7.5.6	Limburg	6.09%	0.00%	6.09%
M.7.5.7	Liège	7.52%	0.00%	7.52%
M.7.5.8	Hainaut	5.72%	0.00%	5.72%
M.7.5.9	Brabant Wallon	5.33%	0.00%	5.33%
M.7.5.10	Namur	3.12%	0.00%	3.12%
M.7.5.11	Luxembourg	2.27%	0.00%	2.27%
M.7.5.12	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	94.39%	0.00%	94.39%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	5.61%	0.00%	5.61%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.66%	0.00%	1.66%
M.7.7.2	Amortising	98.34%	0.00%	98.34%
M.7.7.3	Other	0.00%	0.00%	0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	4.43%	0.00%	4.43%
M.7.8.2	≥ 12 - ≤ 24 months	40.49%	0.00%	40.49%
M.7.8.3	≥ 24 - ≤ 36 months	50.00%	0.00%	50.00%
M.7.8.4	≥ 36 - ≤ 60 months	2.12%	0.00%	2.12%
M.7.8.5	≥ 60 months	2.96%	0.00%	2.96%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.000%	0.000%	0.000%



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	80.37			
M.7A.10.2	<=100K	605.27	12,038	44.56%	71.23%
M.7A.10.3	>100K and <=200K	550.74	4,163	40.55%	24.63%
M.7A.10.4	>200K and <=300K	120.95	510	8.90%	3.02%
M.7A.10.5	>300K and <=400K	41.33	119	3.04%	0.70%
M.7A.10.6	>400K	39.98	71	2.94%	0.42%
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	1358.26	16,901	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	64.61%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	239.14	4,598.00	17.61%	27.21%
M.7A.11.3	>40 - <=50 %	148.49	2,067.00	10.93%	12.23%
M.7A.11.4	>50 - <=60 %	174.80	2,168.00	12.87%	12.83%
M.7A.11.5	>60 - <=70 %	179.97	2,127.00	13.25%	12.59%
M.7A.11.6	>70 - <=80 %	190.05	1,969.00	13.99%	11.65%
M.7A.11.7	>80 - <=90 %	188.16	1,889.00	13.85%	11.18%
M.7A.11.8	>90 - <=100 %	214.39	1,839.00	15.78%	10.88%
M.7A.11.9	>100%	23.26	244.00	1.71%	1.44%
M.7A.11.10	Total	1358.26	16,901.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	60.85%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	319.49	6,118.00	23.52%	36.20%
M.7A.12.3	>40 - <=50 %	155.38	1,957.00	11.44%	11.58%
M.7A.12.4	>50 - <=60 %	158.37	1,927.00	11.66%	11.40%
M.7A.12.5	>60 - <=70 %	164.96	1,765.00	12.14%	10.44%
M.7A.12.6	>70 - <=80 %	173.95	1,726.00	12.81%	10.21%
M.7A.12.7	>80 - <=90 %	173.97	1,652.00	12.81%	9.77%
M.7A.12.8	>90 - <=100 %	194.73	1,573.00	14.34%	9.31%
M.7A.12.9	>100%	17.41	183.00	1.28%	1.08%
M.7A.12.10	Total	1358.26	16,901.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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.

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/07/2017

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Asset Based Funding

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Website

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Remark

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

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

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.24	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2018	7.15	23/09/2025
		1,000,000,000									

Totals

Total Outstanding (in EUR):	1,000,000,000
Current Weighted Average Fixed Coupon:	0.25 %
Weighted Average Remaining Average Life*	6.69

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	1,358,262,299 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	54,311,948 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	41.76 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,128,664,744 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	112.87 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	5,869,879 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	54,311,948 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,128,664,744
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	118.88 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	243,796,814 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	242,796,814
<i>Total Interest Proceeds Public Finance Exposures</i>	1,000,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	1,417,060,061 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	1,358,262,299
<i>Total Principal Proceeds Public Finance Exposures</i>	4,485,814
<i>Total Principal Proceeds Financial Institution Exposures</i>	54,311,948
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	18,760,274 (X)
Costs, Fees and expenses Covered Bonds	39,810,147 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	602,286,454

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	118,837,328 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,235,666 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	114,601,662

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,485,814 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	1,260,274 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	3,225,540 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/07/2017

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,358,262,298.97
Principal Redemptions between Cut-off Date and Maturity Date	1,358,262,298.97
Interest Payments between Cut-off Date and Maturity Date	242,796,813.82
Number of borrowers	10,508.00
Number of loans	16,901.00
Average Outstanding Balance per borrower	129,260
Average Outstanding Balance per loan	80,366
Weighted average Current Loan to Current Value	60.85 %
Weighted average seasoning (in Years)	2.17
Weighted average remaining maturity (in years, at 0% CPR)	15.05
Weighted average initial maturity (in years, at 0% CPR)	17.21
Percentage of Fixed Rate Loans	94.39 %
Percentage of Variable Rate Loans	5.61 %
Weighted average interest rate	2.10 %
Weighted average interest rate Fixed Rate Loans	2.11 %
Weighted average interest rate Variable Rate Loans	1.90 %
Weighted Remaining average life (in years, at 0% CPR)	7.95
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.51

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 54,311,948

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

31/07/2017

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	240,202,660.40	17.68 %	2,951	17.46 %
Oost-Vlaanderen	204,608,508.09	15.06 %	2,743	16.23 %
Vlaams-Brabant	195,327,186.20	14.38 %	2,280	13.49 %
Brussels	168,799,109.43	12.43 %	1,514	8.96 %
West-Vlaanderen	140,926,365.26	10.38 %	1,925	11.39 %
Liège	102,206,658.50	7.52 %	1,413	8.36 %
Limburg	82,762,887.41	6.09 %	1,242	7.35 %
Hainaut	77,756,173.64	5.72 %	1,039	6.15 %
Brabant Wallon	72,457,954.19	5.33 %	803	4.75 %
Namur	42,382,604.14	3.12 %	587	3.47 %
Luxembourg	30,832,191.71	2.27 %	404	2.39 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	60,117,514.77	4.43 %	717	4.24 %
>1 and <=2	549,892,896.16	40.49 %	6,347	37.55 %
>2 and <=3	679,195,996.15	50.00 %	8,516	50.39 %
>3 and <=4	28,791,818.16	2.12 %	374	2.21 %
>4 and <=5	8,216,752.74	0.60 %	179	1.06 %
>5 and <=6	3,054,779.42	0.22 %	96	0.57 %
>6 and <=7	7,476,658.05	0.55 %	184	1.09 %
>7 and <=8	10,493,639.33	0.77 %	178	1.05 %
>8 and <=9	2,493,638.31	0.18 %	75	0.44 %
>9 and <=10	1,185,844.54	0.09 %	32	0.19 %
>10 and <=11	825,740.36	0.06 %	24	0.14 %
>11 and <=12	2,642,885.53	0.19 %	65	0.38 %
>12 and <=13	2,553,998.93	0.19 %	72	0.43 %
>13 and <=14	1,203,955.84	0.09 %	37	0.22 %
>14 and <=15	108,361.40	0.01 %	4	0.02 %
>18 and <=19	7,819.28	0.00 %	1	0.01 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	34	0.20 %
<=1	1,053,272.58	0.08 %	29	0.17 %
>1 and <=2	1,675,219.82	0.12 %	74	0.44 %
>2 and <=3	5,244,788.26	0.39 %	130	0.77 %
>3 and <=4	9,096,794.67	0.67 %	180	1.07 %
>4 and <=5	6,755,851.08	0.50 %	197	1.17 %
>5 and <=6	13,329,938.88	0.98 %	323	1.91 %
>6 and <=7	19,880,800.41	1.46 %	399	2.36 %
>7 and <=8	136,047,686.92	10.02 %	2,589	15.32 %
>8 and <=9	107,693,952.75	7.93 %	1,945	11.51 %
>9 and <=10	31,525,615.70	2.32 %	552	3.27 %
>10 and <=11	73,918,240.43	5.44 %	1,018	6.02 %
>11 and <=12	58,130,158.55	4.28 %	725	4.29 %
>12 and <=13	89,340,314.69	6.58 %	1,018	6.02 %
>13 and <=14	78,150,554.47	5.75 %	871	5.15 %
>14 and <=15	23,400,187.21	1.72 %	291	1.72 %
>15 and <=16	64,342,884.88	4.74 %	680	4.02 %
>16 and <=17	51,037,179.97	3.76 %	502	2.97 %

>17 and <=18	139,418,496.63	10.26 %	1,339	7.92 %
>18 and <=19	99,576,041.04	7.33 %	889	5.26 %
>19 and <=20	18,899,516.29	1.39 %	185	1.09 %
>20 and <=21	19,529,932.34	1.44 %	184	1.09 %
>21 and <=22	33,024,380.49	2.43 %	331	1.96 %
>22 and <=23	146,583,344.19	10.79 %	1,331	7.88 %
>23 and <=24	113,412,602.18	8.35 %	948	5.61 %
>24 and <=25	10,039,148.40	0.74 %	78	0.46 %
>25 and <=26	150,958.44	0.01 %	1	0.01 %
>26 and <=27	860,453.87	0.06 %	6	0.04 %
>27 and <=28	4,723,652.42	0.35 %	41	0.24 %
>28 and <=29	1,304,343.89	0.10 %	9	0.05 %
>30 and <=31	50,039.43	0.00 %	1	0.01 %
>34 and <=35	65,948.09	0.00 %	1	0.01 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	405,473.21	0.03 %	15	0.09 %
>2 and <=3	769,145.24	0.06 %	32	0.19 %
>3 and <=4	1,176,159.62	0.09 %	37	0.22 %
>4 and <=5	9,132,140.80	0.67 %	130	0.77 %
>5 and <=6	4,776,813.49	0.35 %	118	0.70 %
>6 and <=7	6,216,436.76	0.46 %	159	0.94 %
>7 and <=8	12,770,119.39	0.94 %	295	1.75 %
>8 and <=9	18,022,436.01	1.33 %	315	1.86 %
>9 and <=10	187,819,122.47	13.83 %	3,417	20.22 %
>10 and <=11	62,331,226.62	4.59 %	1,301	7.70 %
>11 and <=12	30,633,142.40	2.26 %	426	2.52 %
>12 and <=13	113,456,804.27	8.35 %	1,520	8.99 %
>13 and <=14	7,757,094.48	0.57 %	99	0.59 %
>14 and <=15	167,247,166.56	12.31 %	1,983	11.73 %
>15 and <=16	4,682,815.24	0.34 %	66	0.39 %
>16 and <=17	17,968,616.26	1.32 %	197	1.17 %
>17 and <=18	94,765,932.92	6.98 %	993	5.88 %
>18 and <=19	12,917,065.86	0.95 %	140	0.83 %
>19 and <=20	251,281,039.01	18.50 %	2,414	14.28 %
>20 and <=21	5,514,374.18	0.41 %	67	0.40 %
>21 and <=22	9,870,677.70	0.73 %	113	0.67 %
>22 and <=23	20,322,497.33	1.50 %	192	1.14 %
>23 and <=24	25,383,841.56	1.87 %	249	1.47 %
>24 and <=25	274,184,078.73	20.19 %	2,425	14.35 %
>25 and <=26	5,794,302.82	0.43 %	54	0.32 %
>26 and <=27	400,267.91	0.03 %	5	0.03 %
>27 and <=28	213,050.43	0.02 %	2	0.01 %
>28 and <=29	1,020,398.54	0.08 %	8	0.05 %
>29 and <=30	11,292,051.37	0.83 %	126	0.75 %
>30 and <=31	22,020.27	0.00 %	1	0.01 %
>39 and <=40	115,987.52	0.01 %	2	0.01 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	7,819.28	0.00 %	1	0.01 %
2002	14,651.74	0.00 %	1	0.01 %
2003	298,524.23	0.02 %	10	0.06 %
2004	1,784,889.19	0.13 %	53	0.31 %
2005	3,426,570.13	0.25 %	90	0.53 %
2006	1,277,140.77	0.09 %	30	0.18 %
2007	908,805.06	0.07 %	30	0.18 %
2008	1,289,825.12	0.09 %	34	0.20 %
2009	5,233,486.23	0.39 %	124	0.73 %
2010	10,730,259.97	0.79 %	210	1.24 %
2011	5,912,993.87	0.44 %	157	0.93 %
2012	2,491,829.76	0.18 %	71	0.42 %
2013	15,652,064.14	1.15 %	252	1.49 %
2014	128,112,910.46	9.43 %	1,749	10.35 %
2015	1,003,655,863.62	73.89 %	11,720	69.35 %
2016	169,318,314.03	12.47 %	2,279	13.48 %
2017	8,146,351.37	0.60 %	90	0.53 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	274,309,958.69	20.20 %	5,045	48.01 %
>100 and <=200	499,798,192.37	36.80 %	3,457	32.90 %
>200 and <=300	356,732,535.22	26.26 %	1,491	14.19 %
>300 and <=400	103,810,211.84	7.64 %	304	2.89 %
>400	123,611,400.85	9.10 %	211	2.01 %
	1,358,262,298.97	100.00 %	10,508	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,162,014.15	0.16 %	41	0.24 %
0.5 - 1%	7,749,434.08	0.57 %	140	0.83 %
1 - 1.5%	45,699,293.41	3.36 %	688	4.07 %
1.5 - 2%	746,767,050.78	54.98 %	9,858	58.33 %
2 - 2.5%	304,730,116.25	22.44 %	3,134	18.54 %
2.5 - 3%	191,307,394.39	14.08 %	2,066	12.22 %
3 - 3.5%	41,527,304.02	3.06 %	529	3.13 %
3.5 - 4%	12,511,931.49	0.92 %	252	1.49 %
4 - 4.5%	4,238,586.50	0.31 %	124	0.73 %
4.5 - 5%	976,454.93	0.07 %	39	0.23 %
5 - 5.5%	517,482.37	0.04 %	25	0.15 %
5.5 - 6%	64,842.42	0.00 %	2	0.01 %
6 - 6.5%	9,333.24	0.00 %	2	0.01 %
6.5 - 7%	1,060.94	0.00 %	1	0.01 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	1,282,044,282.11	94.39 %	15,896	94.05 %
Variable	27,687.89	0.00 %	3	0.02 %
Variable With Cap	76,190,328.97	5.61 %	1,002	5.93 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2017	11,999,911.34	0.88 %	204	1.21 %
2018	18,145,335.64	1.34 %	314	1.86 %
2019	17,584,234.53	1.29 %	178	1.05 %
2020	16,943,584.06	1.25 %	157	0.93 %
2021	1,343,913.01	0.10 %	21	0.12 %
2022	590,680.15	0.04 %	8	0.05 %
2023	2,648,181.88	0.19 %	45	0.27 %
2024	2,264,702.03	0.17 %	29	0.17 %
2025	4,354,926.18	0.32 %	43	0.25 %
2026	314,860.15	0.02 %	3	0.02 %
Fixed To Maturity	1,282,071,970.00	94.39 %	15,899	94.07 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	1,358,262,298.97	100.00 %	16,901	100.00 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	1,301,740,166.69	95.84 %	16,211	95.92 %
Interest only	22,608,915.80	1.66 %	161	0.95 %
Linear	33,913,216.48	2.50 %	529	3.13 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	158,268.95	0.01 %	24	0.14 %
1-10%	8,030,857.62	0.59 %	307	1.82 %
11-20%	40,140,565.75	2.96 %	984	5.82 %
21-30%	76,261,417.66	5.61 %	1,436	8.50 %
31-40%	114,552,175.05	8.43 %	1,847	10.93 %
41-50%	148,493,093.49	10.93 %	2,067	12.23 %
51-60%	174,803,894.41	12.87 %	2,168	12.83 %
61-70%	179,968,267.47	13.25 %	2,127	12.59 %
71-80%	190,045,429.34	13.99 %	1,969	11.65 %
81-90%	188,164,370.02	13.85 %	1,889	11.18 %
91-100%	214,387,468.26	15.78 %	1,839	10.88 %
101-110%	15,000,946.47	1.10 %	146	0.86 %
111-120%	4,117,148.91	0.30 %	48	0.28 %
>120%	4,138,395.57	0.30 %	50	0.30 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	7,764,158.65	0.57 %	475	2.81 %
21-40%	22,160,180.75	1.63 %	711	4.21 %
41-60%	46,313,302.04	3.41 %	969	5.73 %
61-80%	92,069,954.79	6.78 %	1,592	9.42 %
81-100%	419,422,624.79	30.88 %	4,945	29.26 %
101-120%	21,999,365.57	1.62 %	349	2.06 %
121-140%	34,065,421.64	2.51 %	505	2.99 %
141-160%	71,146,388.43	5.24 %	962	5.69 %
161-180%	118,587,064.65	8.73 %	1,446	8.56 %
181-200%	111,787,796.95	8.23 %	1,196	7.08 %
201-300%	219,493,696.48	16.16 %	2,284	13.51 %
301-400%	82,989,561.84	6.11 %	702	4.15 %
401-500%	32,703,379.56	2.41 %	276	1.63 %
>500%	77,759,402.83	5.72 %	489	2.89 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	4,883,816.40	0.36 %	178	1.05 %
>1 and <=2	13,430,459.52	0.99 %	290	1.72 %
>2 and <=3	19,309,018.44	1.42 %	501	2.96 %
>3 and <=4	116,708,787.05	8.59 %	2,273	13.45 %
>4 and <=5	169,658,135.64	12.49 %	3,093	18.30 %
>5 and <=6	132,481,273.31	9.75 %	1,743	10.31 %
>6 and <=7	158,013,966.61	11.63 %	1,786	10.57 %
>7 and <=8	49,093,561.85	3.61 %	608	3.60 %
>8 and <=9	107,147,145.68	7.89 %	1,096	6.48 %
>9 and <=10	237,557,903.47	17.49 %	2,195	12.99 %
>10 and <=11	27,238,847.75	2.01 %	265	1.57 %
>11 and <=12	56,136,783.55	4.13 %	553	3.27 %
>12 and <=13	255,932,777.19	18.84 %	2,226	13.17 %
>13 and <=14	3,329,191.70	0.25 %	32	0.19 %
>14 and <=15	1,526,610.05	0.11 %	15	0.09 %
>15 and <=16	5,698,033.24	0.42 %	45	0.27 %
>18 and <=19	50,039.43	0.00 %	1	0.01 %
>20 and <=21	65,948.09	0.00 %	1	0.01 %
	1,358,262,298.97	100.00 %	16,901	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,282,071,970.00	94.39 %	15,899	94.07 %
>=0 and <=1	35,581,653.21	2.62 %	581	3.44 %
>1 and <=2	30,232,115.38	2.23 %	292	1.73 %
>2 and <=3	2,619,407.67	0.19 %	40	0.24 %
>3 and <=4	4,975,388.49	0.37 %	67	0.40 %
>4 and <=5	2,781,764.22	0.20 %	22	0.13 %

1,358,262,298.97

100.00 %

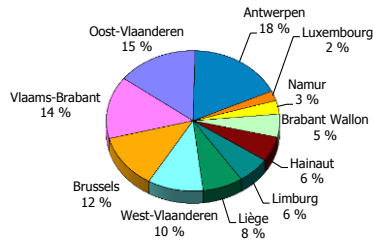
16,901

100.00 %

Stratification Tables

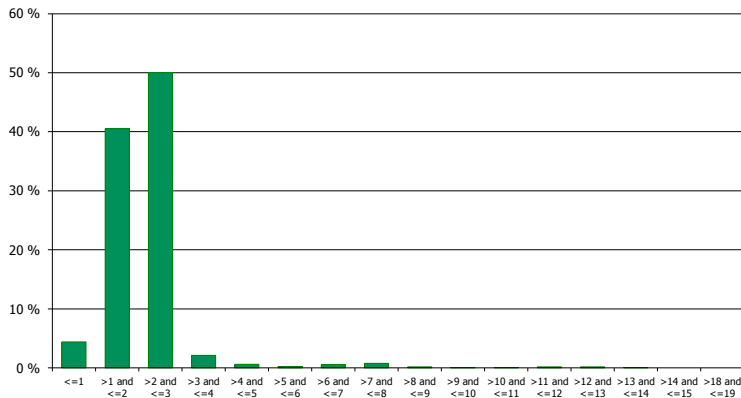
Portfolio Cut-off Date 31/07/2017

1. Geographic distribution



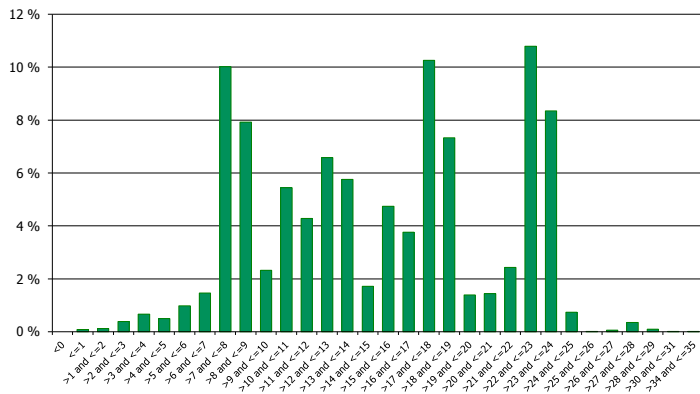
2. Seasoning

Distribution per Seasoning



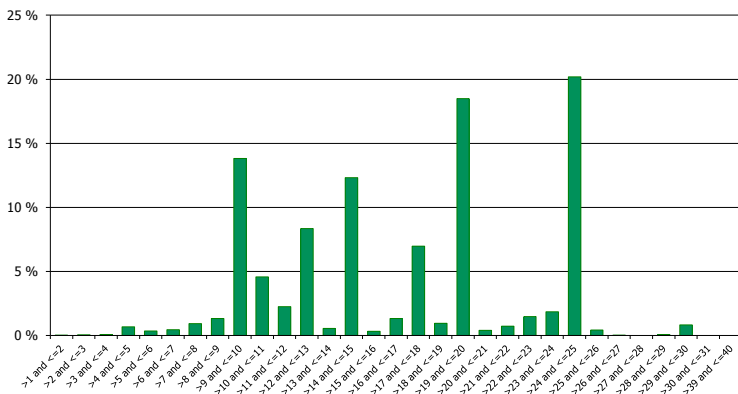
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



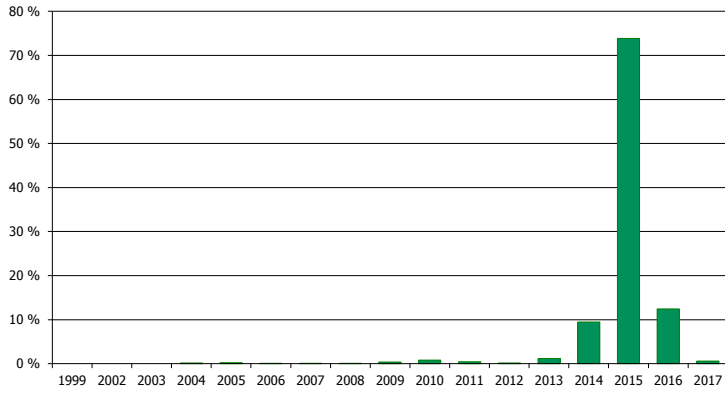
4. Original term to maturity

Distribution of Initial Term (in years)



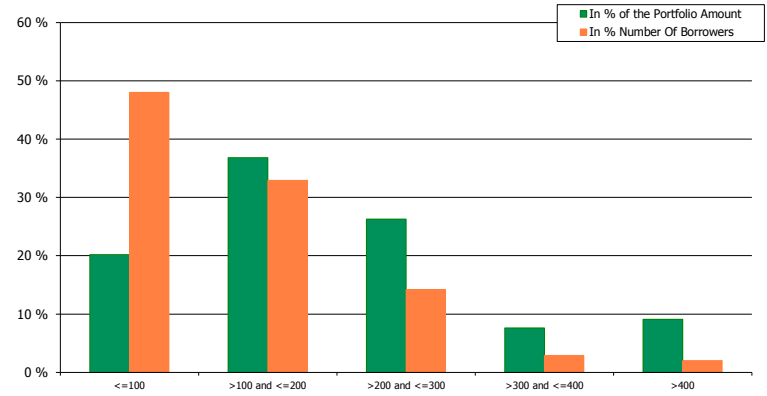
5. Origination Year

Distribution Origination Year



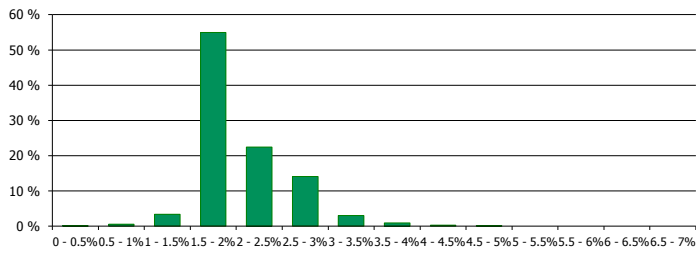
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



7. Interest Rate

Distribution per Interest Rate



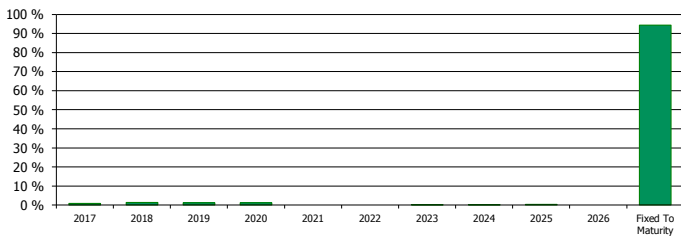
8. Interest Rate Type

Distribution per Interest Type



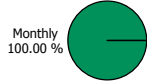
9. Next Reset Date

Next Reset Date



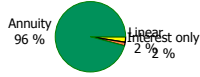
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



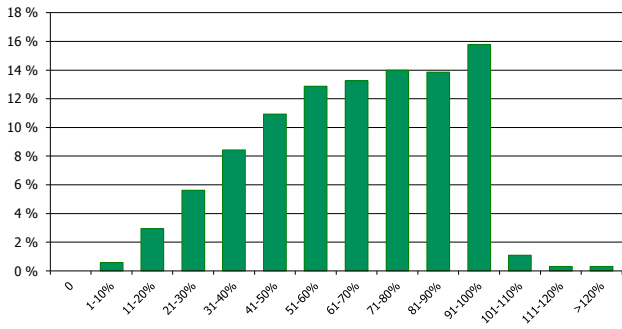
11. Repayment Type

Distribution per Repayment Type



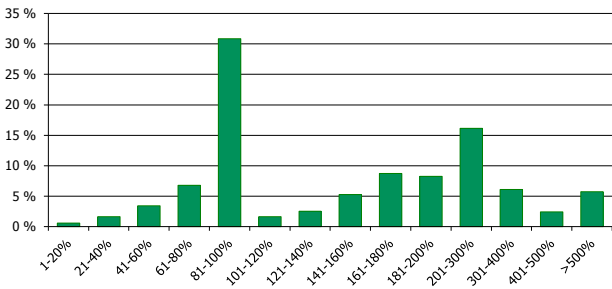
12. Current Loan to Current Value (LTV)

Current LTV Distribution



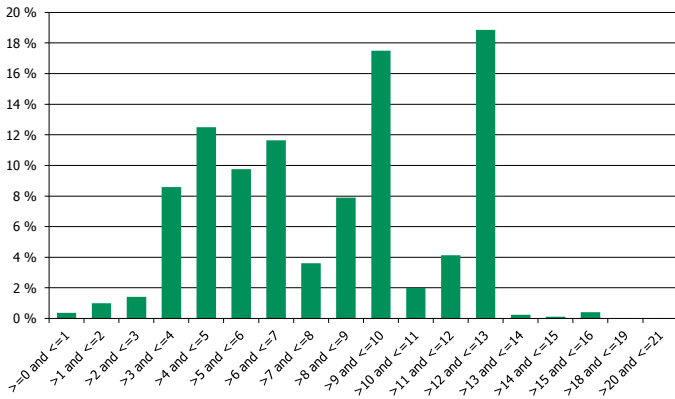
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



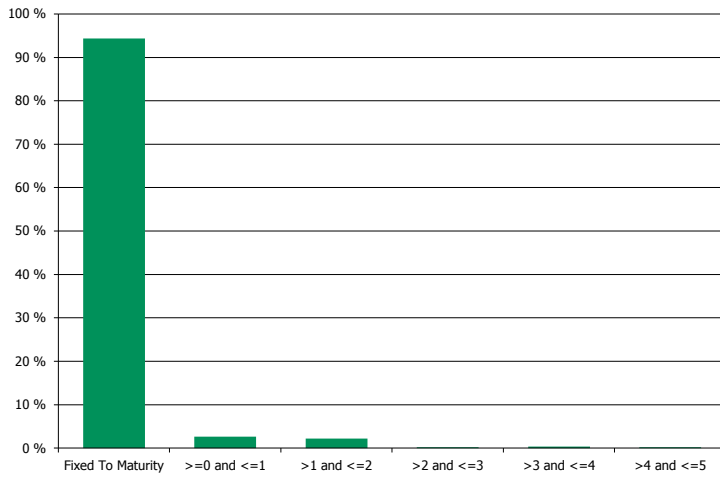
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



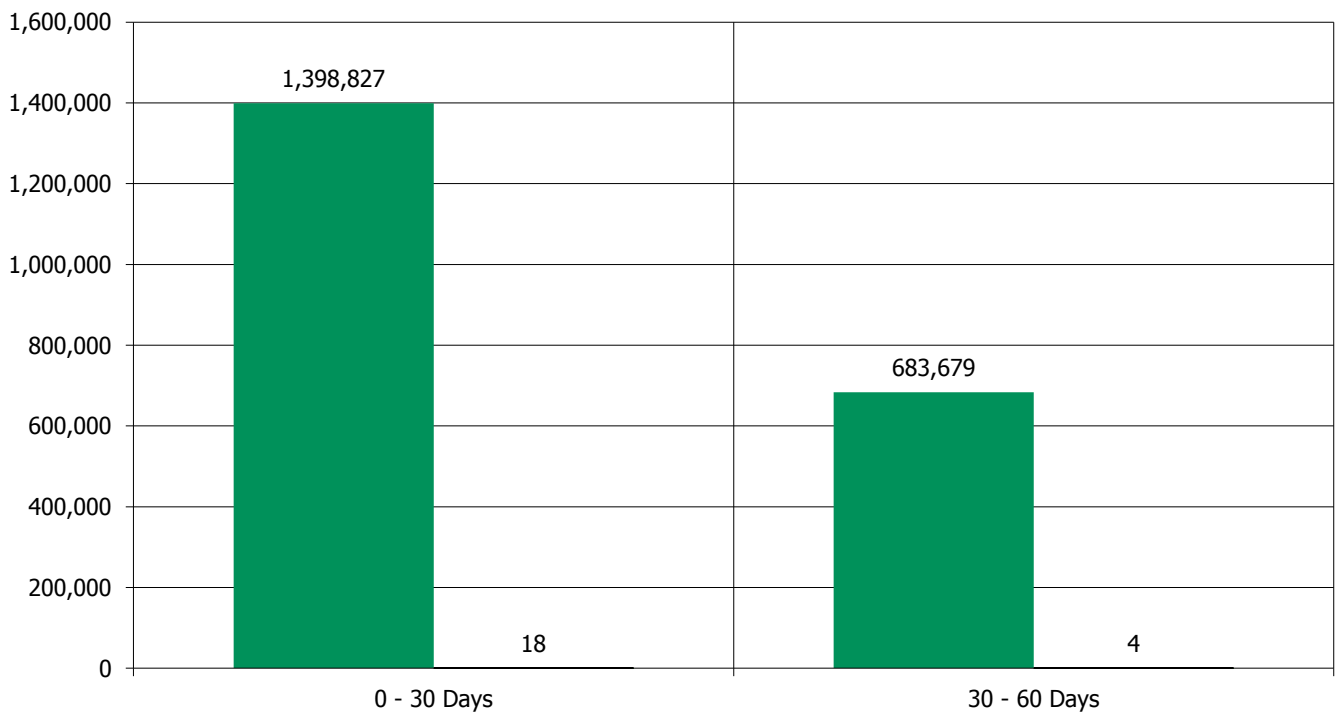
Cover Pool Performance

Portfolio Cut-off Date 31/07/2017

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	1,356,179,793.75	99.85 %	16,879	99.87 %
0 - 30 Days	1,398,826.64	0.10 %	18	0.11 %
30 - 60 Days	683,678.58	0.05 %	4	0.02 %
60 - 90 Days				
> 90 Days				
Total	1,358,262,298.97	100.00 %	16,901	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

Jul/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/08/2017	1	1,000,000,000	1,350,544,252	1,348,253,629	1,344,824,742	1,339,128,676
1/09/2017	2	1,000,000,000	1,343,254,137	1,338,701,485	1,331,900,956	1,320,642,198
1/10/2017	3	1,000,000,000	1,335,660,855	1,328,949,005	1,318,943,735	1,302,433,602
1/11/2017	4	1,000,000,000	1,328,051,491	1,319,136,725	1,305,875,751	1,284,067,339
1/12/2017	5	1,000,000,000	1,320,428,950	1,309,412,539	1,293,058,903	1,266,252,554
1/01/2018	6	1,000,000,000	1,312,823,950	1,299,662,918	1,280,167,018	1,248,318,133
1/02/2018	7	1,000,000,000	1,305,204,189	1,289,928,015	1,267,346,804	1,230,582,512
1/03/2018	8	1,000,000,000	1,297,345,641	1,280,197,091	1,254,896,624	1,213,831,007
1/04/2018	9	1,000,000,000	1,289,663,083	1,270,457,632	1,242,182,465	1,196,443,763
1/05/2018	10	1,000,000,000	1,281,554,633	1,260,397,704	1,229,313,296	1,179,194,807
1/06/2018	11	1,000,000,000	1,273,968,001	1,250,811,246	1,216,860,645	1,162,305,905
1/07/2018	12	1,000,000,000	1,265,975,548	1,240,923,860	1,204,270,286	1,145,564,780
1/08/2018	13	1,000,000,000	1,258,133,370	1,231,145,206	1,191,741,895	1,128,845,506
1/09/2018	14	1,000,000,000	1,250,186,618	1,221,293,995	1,179,199,382	1,112,233,993
1/10/2018	15	1,000,000,000	1,242,432,766	1,211,727,133	1,167,082,673	1,096,292,962
1/11/2018	16	1,000,000,000	1,234,595,862	1,202,041,696	1,154,809,676	1,080,169,818
1/12/2018	17	1,000,000,000	1,226,700,510	1,192,394,109	1,142,721,689	1,064,481,647
1/01/2019	18	1,000,000,000	1,218,917,819	1,182,819,513	1,130,663,109	1,048,787,613
1/02/2019	19	1,000,000,000	1,211,121,887	1,173,261,140	1,118,673,940	1,033,271,541
1/03/2019	20	1,000,000,000	1,203,207,001	1,163,807,916	1,107,111,234	1,018,678,677
1/04/2019	21	1,000,000,000	1,195,391,952	1,154,287,689	1,095,262,219	1,003,507,643
1/05/2019	22	1,000,000,000	1,187,567,838	1,144,850,357	1,083,633,780	988,783,466
1/06/2019	23	1,000,000,000	1,179,594,054	1,135,234,681	1,071,799,509	973,842,748
1/07/2019	24	1,000,000,000	1,171,713,360	1,125,799,412	1,060,275,408	959,422,839
1/08/2019	25	1,000,000,000	1,163,111,518	1,115,639,214	1,048,034,393	944,329,417
1/09/2019	26	1,000,000,000	1,155,287,870	1,106,255,410	1,036,576,274	930,049,080
1/10/2019	27	1,000,000,000	1,147,266,226	1,096,771,011	1,025,159,846	916,035,435
1/11/2019	28	1,000,000,000	1,139,324,768	1,087,331,756	1,013,752,152	902,005,312
1/12/2019	29	1,000,000,000	1,131,317,186	1,077,917,390	1,002,501,342	888,338,230
1/01/2020	30	1,000,000,000	1,123,217,357	1,068,384,746	991,108,626	874,523,059
1/02/2020	31	1,000,000,000	1,114,965,894	1,058,737,351	979,661,193	860,760,905
1/03/2020	32	1,000,000,000	1,106,917,733	1,049,427,253	968,736,024	847,788,705
1/04/2020	33	1,000,000,000	1,098,537,009	1,039,715,372	957,330,003	834,258,165
1/05/2020	34	1,000,000,000	1,090,607,102	1,030,515,799	946,523,991	821,460,160
1/06/2020	35	1,000,000,000	1,081,745,490	1,020,408,823	934,857,185	807,898,439
1/07/2020	36	1,000,000,000	1,073,519,761	1,010,987,336	923,945,911	795,195,896
1/08/2020	37	1,000,000,000	1,065,272,195	1,001,518,655	912,964,663	782,416,805
1/09/2020	38	1,000,000,000	1,056,804,071	991,872,177	901,871,630	769,636,307
1/10/2020	39	1,000,000,000	1,048,193,245	982,175,615	890,856,868	757,120,207
1/11/2020	40	1,000,000,000	1,040,134,485	972,971,379	880,264,005	744,948,873
1/12/2020	41	1,000,000,000	1,032,127,772	963,896,924	869,907,829	733,166,896
1/01/2021	42	1,000,000,000	1,023,275,867	954,009,372	858,794,747	720,734,990
1/02/2021	43	1,000,000,000	1,014,434,396	944,162,298	847,768,910	708,468,153
1/03/2021	44	1,000,000,000	1,006,425,095	935,272,723	837,857,605	697,506,203
1/04/2021	45	1,000,000,000	997,641,493	925,537,659	827,027,850	685,574,432
1/05/2021	46	1,000,000,000	989,381,004	916,367,586	816,818,426	674,335,599
1/06/2021	47	1,000,000,000	981,337,163	907,375,765	806,746,474	663,199,602
1/07/2021	48	1,000,000,000	972,700,795	897,914,037	796,369,151	651,985,133
1/08/2021	49	1,000,000,000	964,561,286	888,890,155	786,360,802	641,064,519
1/09/2021	50	1,000,000,000	955,918,247	879,431,060	776,014,173	629,950,111
1/10/2021	51	1,000,000,000	947,656,479	870,399,324	766,154,163	619,396,508
1/11/2021	52	1,000,000,000	939,615,982	861,550,587	756,436,535	608,950,096
1/12/2021	53	1,000,000,000	931,586,085	852,785,763	746,898,216	598,806,784
1/01/2022	54	1,000,000,000	923,555,320	844,000,378	737,323,736	588,626,926
1/02/2022	55	1,000,000,000	915,449,380	835,173,760	727,757,195	578,528,871
1/03/2022	56	1,000,000,000	907,404,849	826,566,357	718,602,143	569,065,226
1/04/2022	57	1,000,000,000	899,352,157	817,841,584	709,208,716	559,247,723
1/05/2022	58	1,000,000,000	891,196,359	809,094,730	699,896,812	549,642,440

1/06/2022	59	1,000,000,000	883,034,032	800,324,642	690,549,675	540,005,009
1/07/2022	60	1,000,000,000	874,726,380	791,493,827	681,249,247	530,548,366
1/08/2022	61	1,000,000,000	866,621,429	782,830,090	672,078,662	521,189,518
1/09/2022	62	1,000,000,000	858,554,880	774,228,096	663,003,187	511,973,877
1/10/2022	63	1,000,000,000	849,862,547	765,131,562	653,600,797	502,644,393
1/11/2022	64	1,000,000,000	841,675,455	756,475,502	644,563,067	493,594,493
1/12/2022	65	1,000,000,000	833,611,464	747,998,013	635,771,068	484,866,002
1/01/2023	66	1,000,000,000	825,545,022	739,503,626	626,952,614	476,115,488
1/02/2023	67	1,000,000,000	817,479,500	731,036,725	618,198,144	467,478,787
1/03/2023	68	1,000,000,000	809,408,931	722,710,624	609,753,157	459,328,381
1/04/2023	69	1,000,000,000	801,340,022	714,292,450	601,118,053	450,905,583
1/05/2023	70	1,000,000,000	793,152,003	705,833,411	592,537,295	442,647,092
1/06/2023	71	1,000,000,000	785,079,531	697,464,680	584,022,785	434,438,531
1/07/2023	72	1,000,000,000	777,045,040	689,193,731	575,676,707	426,474,713
1/08/2023	73	1,000,000,000	768,911,859	680,823,384	567,238,756	418,443,806
1/09/2023	74	1,000,000,000	760,750,073	672,454,163	558,840,936	410,502,757
1/10/2023	75	500,000,000	752,734,589	664,276,849	550,686,473	402,854,631
1/11/2023	76	500,000,000	744,574,293	655,961,063	542,409,698	395,119,093
1/12/2023	77	500,000,000	736,585,608	647,857,981	534,390,791	387,681,984
1/01/2024	78	500,000,000	728,227,429	639,420,264	526,089,508	380,043,154
1/02/2024	79	500,000,000	720,147,674	631,253,362	518,049,241	372,649,836
1/03/2024	80	500,000,000	712,173,588	623,273,048	510,283,031	365,608,738
1/04/2024	81	500,000,000	704,204,296	615,253,273	502,436,064	358,461,787
1/05/2024	82	500,000,000	696,244,448	607,300,401	494,720,843	351,510,540
1/06/2024	83	500,000,000	688,296,456	599,349,484	487,002,138	344,560,613
1/07/2024	84	500,000,000	679,862,220	591,033,463	479,062,934	337,554,123
1/08/2024	85	500,000,000	671,841,783	583,070,342	471,406,476	330,752,405
1/09/2024	86	0	663,488,342	574,844,019	463,573,608	323,878,999
1/10/2024	87		655,593,214	567,071,382	456,179,940	317,406,892
1/11/2024	88		647,343,327	558,985,749	448,531,844	310,763,547
1/12/2024	89		639,530,623	551,332,971	441,302,389	304,501,300
1/01/2025	90		631,838,373	543,777,705	434,147,999	298,295,908
1/02/2025	91		624,266,659	536,350,042	427,128,763	292,230,088
1/03/2025	92		616,803,459	529,126,000	420,407,753	286,531,148
1/04/2025	93		609,403,568	521,891,319	413,605,001	280,700,718
1/05/2025	94		602,056,563	514,753,059	406,943,777	275,047,839
1/06/2025	95		594,743,487	507,637,989	400,298,242	269,410,258
1/07/2025	96		587,676,104	500,782,348	393,920,287	264,030,973
1/08/2025	97		580,873,163	494,145,758	387,711,336	258,768,643
1/09/2025	98		574,019,561	487,487,216	381,514,240	253,554,031
1/10/2025	99		567,846,438	481,453,119	375,864,486	248,775,235
1/11/2025	100		561,731,261	475,460,532	370,242,145	244,016,011
1/12/2025	101		555,547,496	469,454,636	364,665,587	239,355,458
1/01/2026	102		549,505,156	463,561,105	359,171,800	234,750,975
1/02/2026	103		543,633,492	457,829,952	353,829,090	230,279,527
1/03/2026	104		537,519,818	451,987,683	348,511,450	225,950,786
1/04/2026	105		531,864,389	446,473,628	343,384,237	221,683,709
1/05/2026	106		526,255,563	441,040,182	338,370,481	217,551,447
1/06/2026	107		520,571,712	435,536,747	333,298,383	213,382,763
1/07/2026	108		514,768,477	429,974,542	328,231,996	209,277,782
1/08/2026	109		509,154,549	424,564,038	323,277,493	205,245,810
1/09/2026	110		503,640,808	419,254,052	318,422,410	201,307,092
1/10/2026	111		498,006,877	413,883,637	313,569,909	197,426,713
1/11/2026	112		492,144,864	408,318,120	308,566,568	193,453,692
1/12/2026	113		486,586,871	403,044,170	303,831,381	189,704,164
1/01/2027	114		481,136,880	397,853,958	299,156,029	185,993,863
1/02/2027	115		475,694,359	392,686,360	294,519,453	182,335,596
1/03/2027	116		470,206,206	387,561,202	290,007,734	178,855,404
1/04/2027	117		464,792,263	382,449,067	285,454,560	175,301,685
1/05/2027	118		459,387,246	377,381,156	280,978,673	171,845,651
1/06/2027	119		453,991,817	372,316,327	276,502,664	168,391,874
1/07/2027	120		448,622,229	367,308,860	272,112,449	165,038,894
1/08/2027	121		443,277,442	362,317,262	267,731,903	161,694,273
1/09/2027	122		437,956,688	357,361,150	263,398,034	158,403,095
1/10/2027	123		432,670,801	352,468,510	259,152,428	155,211,000
1/11/2027	124		427,401,399	347,585,341	254,912,132	152,024,765
1/12/2027	125		422,151,693	342,752,483	250,749,127	148,929,025
1/01/2028	126		416,780,478	337,817,560	246,510,336	145,791,321
1/02/2028	127		411,589,756	333,044,441	242,409,254	142,758,624
1/03/2028	128		406,434,001	328,350,745	238,424,266	139,855,374
1/04/2028	129		401,331,796	323,678,849	234,434,142	136,932,389

1/05/2028	130	396,295,844	319,092,672	230,543,636	134,107,957
1/06/2028	131	391,317,476	314,549,744	226,683,410	131,303,942
1/07/2028	132	386,163,422	309,897,296	222,780,900	128,514,481
1/08/2028	133	381,344,154	305,510,770	219,068,929	125,837,916
1/09/2028	134	376,197,896	300,876,711	215,197,354	123,090,427
1/10/2028	135	371,560,520	296,680,043	211,673,482	120,578,503
1/11/2028	136	366,964,006	292,512,896	208,169,564	118,080,256
1/12/2028	137	362,180,992	288,226,405	204,614,189	115,587,769
1/01/2029	138	357,646,063	284,134,742	201,196,496	113,175,695
1/02/2029	139	353,130,662	280,071,616	197,815,020	110,802,265
1/03/2029	140	348,627,893	276,076,807	194,545,507	108,553,940
1/04/2029	141	344,140,349	272,060,922	191,228,026	106,250,883
1/05/2029	142	339,664,844	268,082,047	187,967,547	104,011,166
1/06/2029	143	335,203,747	264,112,390	184,713,233	101,777,486
1/07/2029	144	330,751,905	260,176,954	181,513,039	99,604,193
1/08/2029	145	326,302,390	256,241,522	178,312,833	97,433,659
1/09/2029	146	321,868,811	252,331,183	175,145,149	95,297,420
1/10/2029	147	317,445,608	248,455,098	172,030,269	93,218,902
1/11/2029	148	313,034,813	244,587,359	168,921,549	91,146,667
1/12/2029	149	308,153,447	240,378,133	165,605,888	88,991,309
1/01/2030	150	303,786,246	236,569,534	162,567,499	86,988,564
1/02/2030	151	299,181,157	232,588,224	159,425,110	84,945,775
1/03/2030	152	294,857,925	228,876,084	156,520,250	83,078,874
1/04/2030	153	290,579,711	225,172,669	153,595,994	81,181,407
1/05/2030	154	286,047,186	221,296,543	150,580,456	79,261,334
1/06/2030	155	281,777,807	217,623,862	147,704,792	77,418,362
1/07/2030	156	277,779,723	214,183,904	145,012,242	75,695,514
1/08/2030	157	273,887,474	210,824,577	142,374,814	74,004,012
1/09/2030	158	270,117,668	207,570,121	139,820,504	72,368,501
1/10/2030	159	266,359,050	204,345,870	137,309,839	70,777,701
1/11/2030	160	262,793,385	201,268,410	134,897,997	69,239,977
1/12/2030	161	259,254,531	198,232,155	132,535,968	67,748,745
1/01/2031	162	255,739,938	195,213,155	130,185,563	66,265,419
1/02/2031	163	252,233,524	192,210,059	127,856,835	64,804,429
1/03/2031	164	248,748,643	189,264,058	125,607,942	63,420,966
1/04/2031	165	245,273,969	186,303,779	123,328,859	62,006,481
1/05/2031	166	241,577,813	183,195,083	120,972,492	60,572,442
1/06/2031	167	238,130,313	180,274,471	118,741,119	59,203,340
1/07/2031	168	234,700,171	177,386,070	116,551,049	57,873,180
1/08/2031	169	231,170,618	174,422,104	114,312,122	56,521,030
1/09/2031	170	227,760,263	171,557,465	112,148,761	55,216,500
1/10/2031	171	224,364,469	168,722,230	110,023,874	53,948,257
1/11/2031	172	220,972,568	165,889,679	107,901,650	52,683,569
1/12/2031	173	217,582,080	163,076,239	105,810,599	51,450,827
1/01/2032	174	214,172,806	160,248,757	103,711,580	50,216,571
1/02/2032	175	210,807,529	157,463,261	101,649,656	49,009,733
1/03/2032	176	207,438,287	154,700,737	99,628,708	47,844,990
1/04/2032	177	204,072,992	151,932,882	97,597,340	46,670,943
1/05/2032	178	200,706,145	149,180,986	95,593,739	45,525,437
1/06/2032	179	197,174,077	146,307,099	93,513,749	44,346,235
1/07/2032	180	193,821,511	143,583,362	91,546,965	43,235,584
1/08/2032	181	190,479,779	140,868,471	89,587,564	42,130,996
1/09/2032	182	187,147,987	138,169,715	87,647,772	41,044,172
1/10/2032	183	183,833,154	135,499,627	85,742,450	39,987,347
1/11/2032	184	180,530,380	132,839,532	83,845,396	38,937,004
1/12/2032	185	177,233,271	130,199,361	81,976,713	37,913,153
1/01/2033	186	173,945,344	127,567,249	80,115,202	36,895,292
1/02/2033	187	170,665,593	124,949,675	78,271,736	35,893,649
1/03/2033	188	167,407,396	122,376,470	76,483,697	34,939,487
1/04/2033	189	164,168,910	119,805,561	74,686,485	33,973,969
1/05/2033	190	160,967,054	117,276,127	72,929,700	33,038,839
1/06/2033	191	157,808,889	114,780,170	71,196,028	32,116,835
1/07/2033	192	154,718,970	112,348,047	69,515,908	31,230,379
1/08/2033	193	151,704,553	109,972,312	67,872,855	30,363,078
1/09/2033	194	148,747,323	107,645,698	66,267,950	29,519,557
1/10/2033	195	145,861,752	105,384,200	64,716,069	28,710,087
1/11/2033	196	142,996,721	103,139,005	63,176,222	27,908,253
1/12/2033	197	139,985,315	100,801,245	61,592,294	27,097,016
1/01/2034	198	137,133,634	98,580,311	60,082,052	26,320,641
1/02/2034	199	134,293,064	96,374,593	58,588,345	25,557,569
1/03/2034	200	131,451,980	94,191,178	57,129,446	24,825,806

1/04/2034	201	128,626,462	92,010,249	55,664,727	24,086,852
1/05/2034	202	125,815,056	89,851,442	54,224,892	23,367,634
1/06/2034	203	123,011,067	87,699,962	52,791,882	22,653,734
1/07/2034	204	120,222,435	85,571,137	51,383,633	21,959,050
1/08/2034	205	117,451,787	83,457,272	49,986,852	21,271,648
1/09/2034	206	114,690,393	81,356,897	48,604,902	20,595,960
1/10/2034	207	111,948,770	79,281,749	47,248,572	19,939,155
1/11/2034	208	109,244,357	77,235,274	45,911,898	19,293,007
1/12/2034	209	106,566,821	75,218,600	44,603,051	18,666,175
1/01/2035	210	103,936,892	73,237,876	43,318,076	18,051,635
1/02/2035	211	101,317,261	71,270,898	42,047,457	17,447,923
1/03/2035	212	98,711,220	69,331,315	40,809,198	16,869,301
1/04/2035	213	96,149,102	67,417,234	39,581,627	16,292,558
1/05/2035	214	93,663,782	65,566,794	38,400,460	15,741,574
1/06/2035	215	91,263,995	63,778,531	37,258,133	15,208,607
1/07/2035	216	89,053,517	62,131,619	36,206,706	14,718,835
1/08/2035	217	87,008,969	60,602,201	35,225,635	14,259,355
1/09/2035	218	85,102,090	59,173,516	34,307,724	13,828,961
1/10/2035	219	83,366,047	57,871,258	33,470,116	13,436,030
1/11/2035	220	81,716,139	56,629,710	32,668,765	13,058,794
1/12/2035	221	80,098,495	55,417,561	31,890,811	12,695,564
1/01/2036	222	78,488,349	54,211,450	31,117,398	12,335,204
1/02/2036	223	76,889,124	53,016,801	30,354,275	11,981,731
1/03/2036	224	75,296,446	51,836,233	29,607,737	11,640,736
1/04/2036	225	73,715,089	50,661,510	28,863,168	11,299,933
1/05/2036	226	72,140,842	49,498,211	28,130,998	10,968,142
1/06/2036	227	70,577,917	48,343,702	27,404,990	10,639,818
1/07/2036	228	69,022,884	47,200,949	26,691,331	10,320,266
1/08/2036	229	67,485,463	46,071,319	25,986,288	10,005,102
1/09/2036	230	65,960,037	44,953,559	25,291,336	9,696,291
1/10/2036	231	64,436,641	43,843,240	24,605,948	9,394,855
1/11/2036	232	62,914,532	42,734,979	23,922,967	9,095,396
1/12/2036	233	61,399,648	41,637,532	23,251,249	8,803,775
1/01/2037	234	59,901,911	40,552,959	22,588,009	8,516,423
1/02/2037	235	58,409,431	39,475,499	21,931,944	8,234,041
1/03/2037	236	56,919,885	38,409,865	21,290,870	7,962,773
1/04/2037	237	55,430,994	37,341,711	20,646,143	7,688,940
1/05/2037	238	53,943,520	36,280,010	20,009,760	7,421,394
1/06/2037	239	52,455,908	35,219,671	19,375,542	7,155,733
1/07/2037	240	50,974,925	34,169,140	18,751,343	6,896,817
1/08/2037	241	49,502,281	33,125,728	18,132,508	6,640,959
1/09/2037	242	48,034,005	32,088,676	17,520,171	6,389,515
1/10/2037	243	46,568,947	31,058,894	16,916,179	6,143,954
1/11/2037	244	45,108,535	30,033,854	16,316,291	5,900,974
1/12/2037	245	43,650,822	29,015,585	15,724,306	5,663,564
1/01/2038	246	42,195,718	28,000,776	15,135,763	5,428,493
1/02/2038	247	40,739,505	26,988,591	14,551,526	5,196,850
1/03/2038	248	39,282,325	25,983,387	13,977,362	4,972,695
1/04/2038	249	37,833,832	24,982,834	13,404,951	4,748,850
1/05/2038	250	36,394,930	23,993,235	12,842,280	4,530,868
1/06/2038	251	34,962,070	23,009,535	12,284,437	4,315,699
1/07/2038	252	33,547,199	22,042,129	11,738,989	4,107,170
1/08/2038	253	31,640,464	20,754,051	11,024,887	3,840,986
1/09/2038	254	30,248,978	19,807,677	10,495,398	3,641,029
1/10/2038	255	28,863,484	18,869,402	9,973,630	3,445,836
1/11/2038	256	27,482,496	17,936,113	9,456,220	3,253,235
1/12/2038	257	26,104,430	17,008,771	8,945,238	3,064,827
1/01/2039	258	24,739,878	16,092,335	8,441,743	2,880,068
1/02/2039	259	23,382,504	15,183,619	7,944,791	2,699,043
1/03/2039	260	22,027,935	14,282,104	7,455,907	2,523,264
1/04/2039	261	20,688,162	13,390,694	6,972,772	2,349,765
1/05/2039	262	19,360,279	12,510,635	6,498,476	2,180,954
1/06/2039	263	18,050,090	11,644,207	6,033,039	2,016,173
1/07/2039	264	16,759,121	10,793,650	5,578,589	1,856,658
1/08/2039	265	15,487,263	9,957,597	5,133,394	1,701,253
1/09/2039	266	14,232,876	9,135,563	4,697,638	1,550,245
1/10/2039	267	12,996,564	8,328,327	4,272,005	1,404,005
1/11/2039	268	11,786,921	7,540,365	3,857,984	1,262,566
1/12/2039	269	10,618,135	6,781,516	3,461,183	1,128,065
1/01/2040	270	9,534,098	6,078,843	3,094,659	1,004,336
1/02/2040	271	8,465,388	5,388,290	2,736,132	884,219

1/03/2040	272	7,423,222	4,717,446	2,389,782	769,231
1/04/2040	273	6,424,351	4,075,740	2,059,454	660,096
1/05/2040	274	5,467,957	3,463,290	1,745,678	557,231
1/06/2040	275	4,601,325	2,909,441	1,462,780	464,951
1/07/2040	276	3,873,129	2,444,979	1,226,237	388,167
1/08/2040	277	3,275,145	2,063,985	1,032,523	325,462
1/09/2040	278	2,813,196	1,769,859	883,133	277,194
1/10/2040	279	2,511,242	1,577,298	785,111	245,417
1/11/2040	280	2,329,250	1,460,509	725,129	225,707
1/12/2040	281	2,200,417	1,377,462	682,214	211,479
1/01/2041	282	2,073,662	1,295,911	640,192	197,612
1/02/2041	283	1,955,289	1,219,863	601,091	184,756
1/03/2041	284	1,839,362	1,145,781	563,290	172,475
1/04/2041	285	1,731,194	1,076,571	527,919	160,960
1/05/2041	286	1,629,180	1,011,469	494,774	150,236
1/06/2041	287	1,535,984	951,991	464,495	140,445
1/07/2041	288	1,453,813	899,584	437,844	131,844
1/08/2041	289	1,382,740	854,154	414,675	124,338
1/09/2041	290	1,322,631	815,637	394,969	117,928
1/10/2041	291	1,268,813	781,165	377,345	112,204
1/11/2041	292	1,221,894	751,003	361,852	107,141
1/12/2041	293	1,177,020	722,234	347,135	102,362
1/01/2042	294	1,140,541	698,664	334,952	98,351
1/02/2042	295	1,107,385	677,202	323,837	94,685
1/03/2042	296	1,075,504	656,698	313,311	91,257
1/04/2042	297	1,045,846	637,507	303,381	87,990
1/05/2042	298	1,016,861	618,821	293,764	84,852
1/06/2042	299	988,793	600,719	284,445	81,812
1/07/2042	300	960,663	582,672	275,220	78,834
1/08/2042	301	932,471	564,613	266,012	75,874
1/09/2042	302	904,217	546,576	256,860	72,953
1/10/2042	303	875,900	528,591	247,796	70,090
1/11/2042	304	847,521	510,597	238,752	67,246
1/12/2042	305	819,079	492,652	229,794	64,458
1/01/2043	306	790,575	474,701	220,858	61,689
1/02/2043	307	762,007	456,771	211,975	58,957
1/03/2043	308	733,376	438,935	203,230	56,309
1/04/2043	309	704,682	421,046	194,452	53,648
1/05/2043	310	675,924	403,201	185,752	51,038
1/06/2043	311	647,103	385,354	177,078	48,448
1/07/2043	312	618,218	367,548	168,481	45,907
1/08/2043	313	589,911	350,124	160,085	43,435
1/09/2043	314	561,542	332,721	151,741	40,997
1/10/2043	315	533,629	315,663	143,608	38,640
1/11/2043	316	505,654	298,608	135,503	36,305
1/12/2043	317	477,617	281,588	127,465	34,011
1/01/2044	318	449,517	264,571	119,458	31,740
1/02/2044	319	421,355	247,575	111,500	29,500
1/03/2044	320	393,130	230,625	103,618	27,306
1/04/2044	321	365,280	213,924	95,870	25,157
1/05/2044	322	337,368	197,253	88,182	23,045
1/06/2044	323	310,607	181,298	80,843	21,037
1/07/2044	324	284,964	166,057	73,865	19,143
1/08/2044	325	259,696	151,076	67,030	17,298
1/09/2044	326	235,255	136,626	60,465	15,537
1/10/2044	327	210,761	122,200	53,947	13,806
1/11/2044	328	186,214	107,785	47,462	12,095
1/12/2044	329	163,667	94,578	41,544	10,543
1/01/2045	330	141,071	81,382	35,657	9,011
1/02/2045	331	118,424	68,202	29,806	7,500
1/03/2045	332	95,728	55,046	24,002	6,017
1/04/2045	333	76,576	43,959	19,118	4,772
1/05/2045	334	59,319	33,997	14,749	3,667
1/06/2045	335	47,112	26,955	11,664	2,887
1/07/2045	336	37,588	21,470	9,268	2,285
1/08/2045	337	31,767	18,114	7,800	1,915
1/09/2045	338	28,038	15,961	6,855	1,676
1/10/2045	339	27,062	15,380	6,589	1,604
1/11/2045	340	26,585	15,083	6,446	1,562
1/12/2045	341	26,106	14,788	6,304	1,522
1/01/2046	342	25,626	14,491	6,161	1,481

1/02/2046	343	25,143	14,194	6,020	1,441
1/03/2046	344	24,659	13,899	5,881	1,402
1/04/2046	345	24,173	13,602	5,741	1,363
1/05/2046	346	23,684	13,305	5,602	1,325
1/06/2046	347	23,194	13,008	5,463	1,286
1/07/2046	348	22,702	12,711	5,325	1,249
1/08/2046	349	22,208	12,413	5,187	1,211
1/09/2046	350	21,712	12,115	5,050	1,174
1/10/2046	351	21,214	11,818	4,914	1,138
1/11/2046	352	20,714	11,520	4,777	1,102
1/12/2046	353	20,212	11,222	4,643	1,066
1/01/2047	354	19,708	10,924	4,508	1,031
1/02/2047	355	19,202	10,625	4,373	996
1/03/2047	356	18,694	10,328	4,241	962
1/04/2047	357	18,184	10,029	4,108	928
1/05/2047	358	17,672	9,731	3,976	894
1/06/2047	359	17,158	9,432	3,844	861
1/07/2047	360	16,641	9,133	3,713	828
1/08/2047	361	16,123	8,834	3,582	796
1/09/2047	362	15,603	8,534	3,452	764
1/10/2047	363	15,081	8,235	3,323	732
1/11/2047	364	14,556	7,935	3,194	701
1/12/2047	365	14,029	7,635	3,065	670
1/01/2048	366	13,777	7,485	2,997	652
1/02/2048	367	13,524	7,335	2,930	635
1/03/2048	368	13,271	7,186	2,864	618
1/04/2048	369	13,016	7,037	2,797	601
1/05/2048	370	12,761	6,887	2,731	584
1/06/2048	371	12,505	6,738	2,665	568
1/07/2048	372	12,248	6,588	2,599	551
1/08/2048	373	11,990	6,439	2,534	535
1/09/2048	374	11,731	6,289	2,468	519
1/10/2048	375	11,471	6,139	2,404	504
1/11/2048	376	11,210	5,990	2,339	488
1/12/2048	377	10,948	5,840	2,275	473
1/01/2049	378	10,686	5,691	2,211	458
1/02/2049	379	10,422	5,541	2,148	442
1/03/2049	380	10,158	5,392	2,085	428
1/04/2049	381	9,893	5,242	2,022	413
1/05/2049	382	9,626	5,093	1,960	399
1/06/2049	383	9,359	4,943	1,897	384
1/07/2049	384	9,091	4,794	1,835	370
1/08/2049	385	8,822	4,644	1,773	356
1/09/2049	386	8,552	4,494	1,712	343
1/10/2049	387	8,281	4,345	1,651	329
1/11/2049	388	8,009	4,195	1,590	316
1/12/2049	389	7,737	4,045	1,529	302
1/01/2050	390	7,463	3,896	1,469	289
1/02/2050	391	7,188	3,746	1,409	276
1/03/2050	392	6,913	3,597	1,350	264
1/04/2050	393	6,636	3,447	1,290	251
1/05/2050	394	6,358	3,297	1,231	238
1/06/2050	395	6,080	3,147	1,172	226
1/07/2050	396	5,800	2,998	1,114	214
1/08/2050	397	5,520	2,848	1,055	202
1/09/2050	398	5,238	2,698	997	190
1/10/2050	399	4,956	2,548	940	178
1/11/2050	400	4,672	2,399	882	167
1/12/2050	401	4,388	2,249	825	155
1/01/2051	402	4,102	2,099	768	144
1/02/2051	403	3,816	1,949	712	133
1/03/2051	404	3,529	1,800	655	122
1/04/2051	405	3,240	1,650	599	111
1/05/2051	406	2,951	1,500	544	100
1/06/2051	407	2,660	1,350	488	89
1/07/2051	408	2,369	1,200	433	79
1/08/2051	409	2,076	1,050	378	69
1/09/2051	410	1,783	900	323	58
1/10/2051	411	1,488	750	268	48
1/11/2051	412	1,193	600	214	38
1/12/2051	413	896	450	160	29

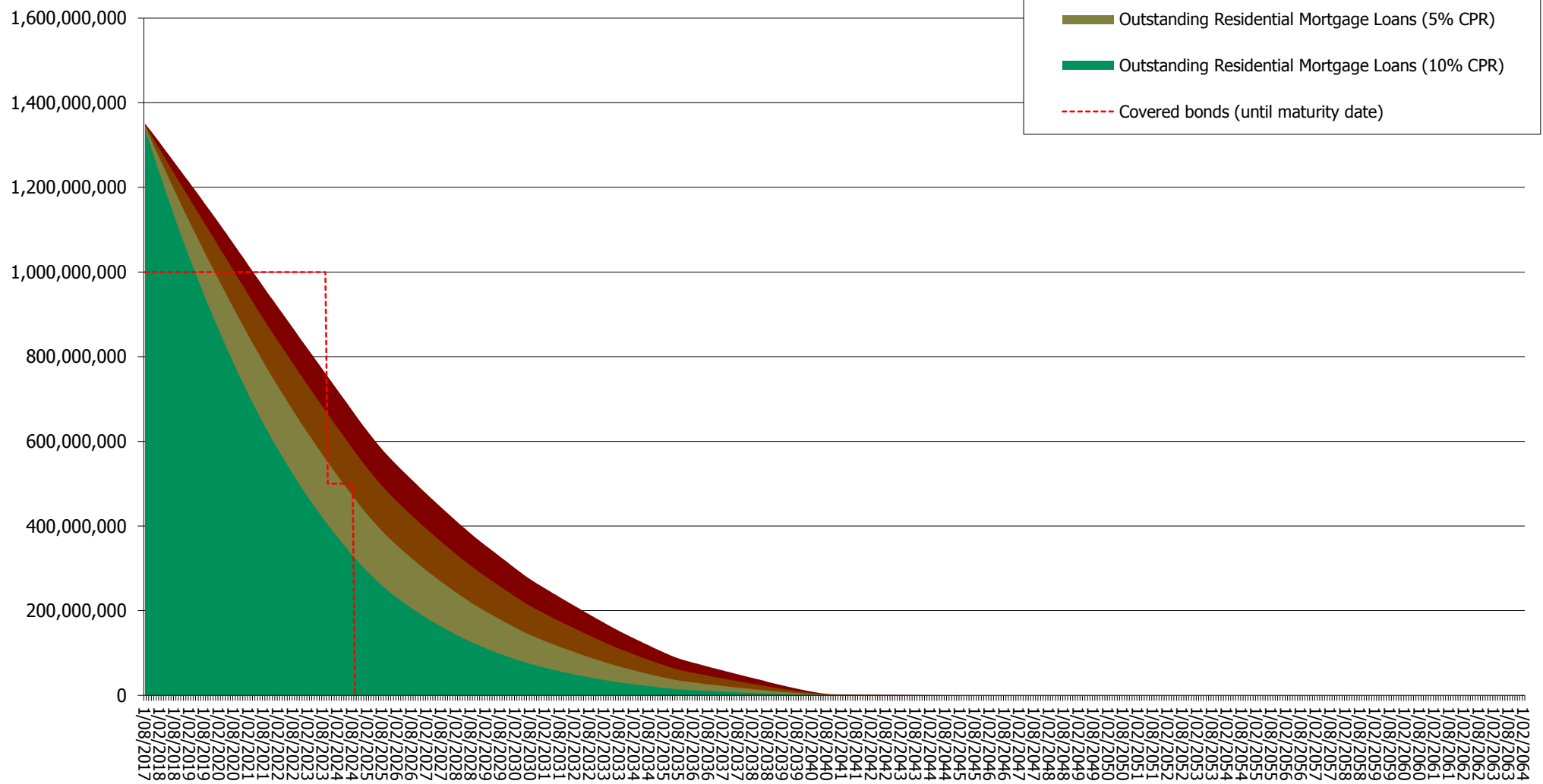
1/01/2052	414	598	300	107	19
1/02/2052	415	300	150	53	9
1/03/2052	416	0	0	0	0
1/04/2052	417	0	0	0	0
1/05/2052	418	0	0	0	0
1/06/2052	419	0	0	0	0
1/07/2052	420	0	0	0	0
1/08/2052	421	0	0	0	0
1/09/2052	422	0	0	0	0
1/10/2052	423	0	0	0	0
1/11/2052	424	0	0	0	0
1/12/2052	425	0	0	0	0
1/01/2053	426	0	0	0	0
1/02/2053	427	0	0	0	0
1/03/2053	428	0	0	0	0
1/04/2053	429	0	0	0	0
1/05/2053	430	0	0	0	0
1/06/2053	431	0	0	0	0
1/07/2053	432	0	0	0	0
1/08/2053	433	0	0	0	0
1/09/2053	434	0	0	0	0
1/10/2053	435	0	0	0	0
1/11/2053	436	0	0	0	0
1/12/2053	437	0	0	0	0
1/01/2054	438	0	0	0	0
1/02/2054	439	0	0	0	0
1/03/2054	440	0	0	0	0
1/04/2054	441	0	0	0	0
1/05/2054	442	0	0	0	0
1/06/2054	443	0	0	0	0
1/07/2054	444	0	0	0	0
1/08/2054	445	0	0	0	0
1/09/2054	446	0	0	0	0
1/10/2054	447	0	0	0	0
1/11/2054	448	0	0	0	0
1/12/2054	449	0	0	0	0
1/01/2055	450	0	0	0	0
1/02/2055	451	0	0	0	0
1/03/2055	452	0	0	0	0
1/04/2055	453	0	0	0	0
1/05/2055	454	0	0	0	0
1/06/2055	455	0	0	0	0
1/07/2055	456	0	0	0	0
1/08/2055	457	0	0	0	0
1/09/2055	458	0	0	0	0
1/10/2055	459	0	0	0	0
1/11/2055	460	0	0	0	0
1/12/2055	461	0	0	0	0
1/01/2056	462	0	0	0	0
1/02/2056	463	0	0	0	0
1/03/2056	464	0	0	0	0
1/04/2056	465	0	0	0	0
1/05/2056	466	0	0	0	0
1/06/2056	467	0	0	0	0
1/07/2056	468	0	0	0	0
1/08/2056	469	0	0	0	0
1/09/2056	470	0	0	0	0
1/10/2056	471	0	0	0	0
1/11/2056	472	0	0	0	0
1/12/2056	473	0	0	0	0
1/01/2057	474	0	0	0	0
1/02/2057	475	0	0	0	0
1/03/2057	476	0	0	0	0
1/04/2057	477	0	0	0	0
1/05/2057	478	0	0	0	0
1/06/2057	479	0	0	0	0
1/07/2057	480	0	0	0	0
1/08/2057	481	0	0	0	0
1/09/2057	482	0	0	0	0
1/10/2057	483	0	0	0	0
1/11/2057	484	0	0	0	0

1/12/2057	485	0	0	0	0
1/01/2058	486	0	0	0	0
1/02/2058	487	0	0	0	0
1/03/2058	488	0	0	0	0
1/04/2058	489	0	0	0	0
1/05/2058	490	0	0	0	0
1/06/2058	491	0	0	0	0
1/07/2058	492	0	0	0	0
1/08/2058	493	0	0	0	0
1/09/2058	494	0	0	0	0
1/10/2058	495	0	0	0	0
1/11/2058	496	0	0	0	0
1/12/2058	497	0	0	0	0
1/01/2059	498	0	0	0	0
1/02/2059	499	0	0	0	0
1/03/2059	500	0	0	0	0
1/04/2059	501	0	0	0	0
1/05/2059	502	0	0	0	0
1/06/2059	503	0	0	0	0
1/07/2059	504	0	0	0	0
1/08/2059	505	0	0	0	0
1/09/2059	506	0	0	0	0
1/10/2059	507	0	0	0	0
1/11/2059	508	0	0	0	0
1/12/2059	509	0	0	0	0
1/01/2060	510	0	0	0	0
1/02/2060	511	0	0	0	0
1/03/2060	512	0	0	0	0
1/04/2060	513	0	0	0	0
1/05/2060	514	0	0	0	0
1/06/2060	515	0	0	0	0
1/07/2060	516	0	0	0	0
1/08/2060	517	0	0	0	0
1/09/2060	518	0	0	0	0
1/10/2060	519	0	0	0	0
1/11/2060	520	0	0	0	0
1/12/2060	521	0	0	0	0
1/01/2061	522	0	0	0	0
1/02/2061	523	0	0	0	0
1/03/2061	524	0	0	0	0
1/04/2061	525	0	0	0	0
1/05/2061	526	0	0	0	0
1/06/2061	527	0	0	0	0
1/07/2061	528	0	0	0	0
1/08/2061	529	0	0	0	0
1/09/2061	530	0	0	0	0
1/10/2061	531	0	0	0	0
1/11/2061	532	0	0	0	0
1/12/2061	533	0	0	0	0
1/01/2062	534	0	0	0	0
1/02/2062	535	0	0	0	0
1/03/2062	536	0	0	0	0
1/04/2062	537	0	0	0	0
1/05/2062	538	0	0	0	0
1/06/2062	539	0	0	0	0
1/07/2062	540	0	0	0	0
1/08/2062	541	0	0	0	0
1/09/2062	542	0	0	0	0
1/10/2062	543	0	0	0	0
1/11/2062	544	0	0	0	0
1/12/2062	545	0	0	0	0
1/01/2063	546	0	0	0	0
1/02/2063	547	0	0	0	0
1/03/2063	548	0	0	0	0
1/04/2063	549	0	0	0	0
1/05/2063	550	0	0	0	0
1/06/2063	551	0	0	0	0
1/07/2063	552	0	0	0	0
1/08/2063	553	0	0	0	0
1/09/2063	554	0	0	0	0
1/10/2063	555	0	0	0	0

1/11/2063	556	0	0	0	0
1/12/2063	557	0	0	0	0
1/01/2064	558	0	0	0	0
1/02/2064	559	0	0	0	0
		131,366,970,370	116,908,884,291	99,642,944,904	79,013,911,495

Amortisation profiles (all amounts in EUR)

- █ Outstanding Residential Mortgage Loans (0% CPR)
- █ Outstanding Residential Mortgage Loans (2% CPR)
- █ Outstanding Residential Mortgage Loans (5% CPR)
- █ Outstanding Residential Mortgage Loans (10% CPR)
- - - Covered bonds (until maturity date)



This addendum is optional

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

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Reason for No Data in Worksheet E.

Value

Not applicable for the jurisdiction

Not relevant for the issuer and/or CB programme at the present time

Not available at the present time

Confidential

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#search>

** Weighted Average Maturity = Remainder Term to Maturity

ND1

ND2

ND3

ND4

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVVWVZHD1T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Sicthine BNP Paribas Fortis Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurjen De Raedemaeker				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*			
			Type of Swap			
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoned (months)		76.41			
E.3.1.2	Weighted Average Maturity (months)**		180.54			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrives	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<90 days	0.00%				0.00%
E.3.2.2	30-90 days	0.01%				0.01%
E.3.2.3	60-90 days	0.04%				0.04%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						