

# Harmonised Transparency Template

Belgium

**BNP PARIBAS FORTIS**

Reporting Date: 30/6/2017

Cut-off Date: 30/6/2017



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## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbond">https://www.bnpparibasfortis.com/investors/coveredbond</a>			
G.1.1.4	Cut-off date	30/06/2017			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,356.62			
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	1,356.62		99.63%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.37%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	1,361.62		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	8.00	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.65	ND1	0.34%	
G.3.4.3	1 - 2 Y	12.97	ND1	0.96%	
G.3.4.4	2 - 3 Y	17.01	ND1	1.25%	
G.3.4.5	3 - 4 Y	100.67	ND1	7.42%	
G.3.4.6	4 - 5 Y	186.68	ND1	13.76%	
G.3.4.7	5 - 10 Y	681.00	ND1	50.20%	
G.3.4.8	10+ Y	353.65	ND1	26.07%	
G.3.4.9	Total	1,356.62	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)	6.78	7.78		
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%



<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	1,356.62		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	1356.62		100%	0%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	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%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	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%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	



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	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>		
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:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">#REF!</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">166 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">#REF!</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">228</a>	<a href="#">#REF!</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">#REF!</a>	
5. References to Capital Requirements Regulation (CRR)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]		
6. Other relevant information				



## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	1,357	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,357	100%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	16,841	0
			16,841
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	1.17%	0.00%
			1.17%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>100.00%</u>	<u>0.00%</u>
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	<u>European Economic Area (not member of EU)</u>	<u>0.00%</u>	<u>0.00%</u>
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	<u>Other</u>	<u>0.00%</u>	<u>0.00%</u>
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Antwerpen	17.74%	0.00%	17.74%
M.7.5.2	Vlaams-Brabant	14.48%	0.00%	14.48%
M.7.5.3	Oost-Vlaanderen	15.11%	0.00%	15.11%
M.7.5.4	Brussels	12.26%	0.00%	12.26%
M.7.5.5	West-Vlaanderen	10.27%	0.00%	10.27%
M.7.5.6	Limburg	6.12%	0.00%	6.12%
M.7.5.7	Liège	7.56%	0.00%	7.56%
M.7.5.8	Hainaut	5.71%	0.00%	5.71%
M.7.5.9	Brabant Wallon	5.40%	0.00%	5.40%
M.7.5.10	Namur	3.13%	0.00%	3.13%
M.7.5.11	Luxembourg	2.23%	0.00%	2.23%
M.7.5.12	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31				
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	94.31%	0.00%	94.31%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	5.69%	0.00%	5.69%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	1.62%	0.00%	1.62%
M.7.7.2	Amortising	98.38%	0.00%	98.38%
M.7.7.3	Other	0.00%	0.00%	0.00%
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	5.17%	0.00%	5.17%
M.7.8.2	≥ 12 - ≤ 24 months	50.16%	0.00%	50.16%
M.7.8.3	≥ 24 - ≤ 36 months	40.03%	0.00%	40.03%
M.7.8.4	≥ 36 - ≤ 60 months	1.76%	0.00%	1.76%
M.7.8.5	≥ 60 months	2.89%	0.00%	2.89%
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0.000%	0.000%	0.000%



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)	80.55			
	<=100K	603.54	11,968.00	44.49%	71.06%
M.7A.10.2	>100K and <=200K	551.88	4,170	40.68%	24.76%
M.7A.10.3	>200K and <=300K	122.72	518	9.05%	3.08%
M.7A.10.4	>300K and <=400K	41.00	118	3.02%	0.70%
M.7A.10.5	>400K	37.49	67	2.76%	0.40%
M.7A.10.6	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26	Total	1356.62	16841.00	100.00%	100.00%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	64.93%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	235.77	4,538.00	17.38%	26.95%
M.7A.11.3	>40 - <=50 %	143.50	2,003.00	10.58%	11.89%
M.7A.11.4	>50 - <=60 %	175.18	2,188.00	12.91%	12.99%
M.7A.11.5	>60 - <=70 %	178.92	2,099.00	13.19%	12.46%
M.7A.11.6	>70 - <=80 %	190.17	1,979.00	14.02%	11.75%
M.7A.11.7	>80 - <=90 %	186.74	1,866.00	13.76%	11.08%
M.7A.11.8	>90 - <=100 %	222.95	1,921.00	16.43%	11.41%
M.7A.11.9	>100%	23.39	247.00	1.72%	1.47%
M.7A.11.10	Total	1356.62	16,841.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	61.15%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	315.05	6,036.00	23.22%	35.84%
M.7A.12.3	>40 - <=50 %	148.17	1,889.00	10.92%	11.22%
M.7A.12.4	>50 - <=60 %	161.74	1,962.00	11.92%	11.65%
M.7A.12.5	>60 - <=70 %	165.66	1,789.00	12.21%	10.62%
M.7A.12.6	>70 - <=80 %	172.65	1,700.00	12.73%	10.09%
M.7A.12.7	>80 - <=90 %	173.47	1,646.00	12.79%	9.77%
M.7A.12.8	>90 - <=100 %	202.76	1,642.00	14.95%	9.75%
M.7A.12.9	>100%	17.11	177.00	1.26%	1.05%
M.7A.12.10	Total	1356.62	16,841.00	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%			



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





## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



## Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

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

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

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

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

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

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



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

### **2. USE OF MATERIALS**

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

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

### **3. LINKS FROM AND TO OUR SITE**

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

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

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

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

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

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

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

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

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

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

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

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

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

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



#### **4. LINKING TO OUR SITE**

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

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

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

#### **5. SECURITY**

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

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

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

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

#### **6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

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

### **SECTION C. GENERAL T&Cs**

#### **1. SITE ACCESS**

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

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

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

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

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

#### **2. INTELLECTUAL PROPERTY**

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

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

#### **3. SITE CHANGES**

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

#### **4. OUR LIABILITY**

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

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

#### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

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

#### **6. VIRUSES, HACKING, OTHER OFFENCES**

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

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

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

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

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

#### **7. JURISDICTION AND APPLICABLE LAW**

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date

Reporting Date 30/06/2017

### Contact Details:

#### General Email Address and Website

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

<https://www.bnpparibasfortis.com/investors/coveredbonds>

#### Head Asset Based Funding

MEESTER Oscar	+ 32 2 565 32 91	<a href="mailto:oscar.meester@bnpparibasfortis.com">oscar.meester@bnpparibasfortis.com</a>
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#### Asset Based Funding

VANTOMME BART	+ 32 2 565 30 67	<a href="mailto:bart.vantomme@bnpparibasfortis.com">bart.vantomme@bnpparibasfortis.com</a>
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WYSEUR Filiep	+ 32 2 565 82 31	<a href="mailto:filiep.wyseur@bnpparibasfortis.com">filiep.wyseur@bnpparibasfortis.com</a>
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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.

This addendum is optional

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

Reporting in Domestic Currency

EUR

### CONTENT OF TABLE

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

ND1

ND2

ND3

ND4

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

\*\* Weighted Average Maturity + Remainder Term to Maturity

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	KGCEPHLVVWVZD11647			
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 BNPP Fortis Pfandbriefe Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurien De Raedemaker				
DE.1.1.1						
DE.1.1.2						
DE.1.1.3						
DE.1.1.4						
DE.1.1.5						
DE.1.1.6						
DE.1.1.7						
DE.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						
DE.2.1.1						
DE.2.1.2						
DE.2.1.3						
DE.2.1.4						
DE.2.1.5						
DE.2.1.6						
DE.2.1.7						
DE.2.1.8						
DE.2.1.9						
DE.2.1.10						
DE.2.1.11						
DE.2.1.12						
DE.2.1.13						
	3. Additional information on the asset distribution					
	I. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		75.68			
E.3.1.2	Weighted Average Maturity (months)**		181.87			
DE.3.1.1						
DE.3.1.2						
DE.3.1.3						
DE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<90 days		0.12%			0.12%
E.3.2.2	90-180 days		0.00%			0.00%
E.3.2.3	60-90 days		0.00%			0.00%
E.3.2.4	90-180 days		0.00%			0.00%
E.3.2.5	>= 180 days		0.00%			0.00%
DE.3.2.1						
DE.3.2.2						
DE.3.2.3						
DE.3.2.4						



## 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
<a href="#">BD@135194</a>	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.32	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2018	7.24	23/09/2025
		<b>1,000,000,000</b>									

### Totals

Total Outstanding (in EUR):	1,000,000,000
Current Weighted Average Fixed Coupon:	0.25 %
Weighted Average Remaining Average Life*	6.78

\* At Reporting Date until Maturity Date

# Ratings

## 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

## 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	1,356,618,276 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	55,219,594 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	41.68 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,130,263,841 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	113.03 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	5,885,640 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	55,219,594 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,130,263,841
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	119.14 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:  
105%

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	245,517,150 (VIII)
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Total Interest Proceeds Residential Mortgage Loans	244,517,150
Total Interest Proceeds Public Finance Exposures	1,000,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	1,416,330,407 (IX)
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Total Principal Proceeds Residential Mortgage Loans	1,356,618,276
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Total Principal Proceeds Public Finance Exposures	4,492,536
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<i>Total Principal Proceeds Financial Institution Exposures</i>	55,219,594
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	18,760,274 (X)
Costs, Fees and expenses Covered Bonds	40,307,572 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	602,779,711

> > Cover Test Royal Decree Art 5 paraf 3

Passed

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	119,348,414 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,235,090 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	115,113,324

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,492,536 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	1,260,274 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,492,536 (XVII)

## Cover Pool Summary

Portfolio Cut-off Date 30/06/2017

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,356,618,276.28
Principal Redemptions between Cut-off Date and Maturity Date	1,356,618,276.28
Interest Payments between Cut-off Date and Maturity Date	244,517,150.15
Number of borrowers	10,559.00
Number of loans	16,841.00
Average Outstanding Balance per borrower	128,480
Average Outstanding Balance per loan	80,554
Weighted average Current Loan to Current Value	61.15 %
Weighted average seasoning (in Years)	2.10
Weighted average remaining maturity (in years, at 0% CPR)	15.14
Weighted average initial maturity (in years, at 0% CPR)	17.24
Percentage of Fixed Rate Loans	94.31 %
Percentage of Variable Rate Loans	5.69 %
Weighted average interest rate	2.11 %
Weighted average interest rate Fixed Rate Loans	2.12 %
Weighted average interest rate Variable Rate Loans	1.91 %
Weighted Remaining average life (in years, at 0% CPR)	8.00
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.55

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 55,219,594

### 3. Public Sector Exposure (Liquid Bond Positions)

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

### 4. Derivatives

None

## Stratification Tables

Portfolio Cut-off Date 30/06/2017

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	240,624,382.11	17.74 %	2,934	17.42 %
Oost-Vlaanderen	204,968,209.77	15.11 %	2,741	16.28 %
Vlaams-Brabant	196,484,233.14	14.48 %	2,292	13.61 %
Brussels	166,364,886.09	12.26 %	1,498	8.89 %
West-Vlaanderen	139,378,475.18	10.27 %	1,913	11.36 %
Liège	102,502,113.87	7.56 %	1,406	8.35 %
Limburg	82,988,671.24	6.12 %	1,249	7.42 %
Hainaut	77,472,170.23	5.71 %	1,027	6.10 %
Brabant Wallon	73,190,282.83	5.40 %	801	4.76 %
Namur	42,396,039.13	3.13 %	582	3.46 %
Luxembourg	30,248,812.69	2.23 %	398	2.36 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	70,113,233.38	5.17 %	893	5.30 %
>1 and <=2	680,501,600.79	50.16 %	7,684	45.63 %
>2 and <=3	543,026,252.40	40.03 %	7,006	41.60 %
>3 and <=4	23,809,820.90	1.76 %	331	1.97 %
>4 and <=5	6,906,924.97	0.51 %	160	0.95 %
>5 and <=6	3,194,761.22	0.24 %	102	0.61 %
>6 and <=7	7,964,093.46	0.59 %	192	1.14 %
>7 and <=8	10,288,163.74	0.76 %	181	1.07 %
>8 and <=9	2,250,384.25	0.17 %	60	0.36 %
>9 and <=10	1,250,379.34	0.09 %	34	0.20 %
>10 and <=11	848,229.97	0.06 %	22	0.13 %
>11 and <=12	2,846,274.50	0.21 %	69	0.41 %
>12 and <=13	2,363,885.35	0.17 %	69	0.41 %
>13 and <=14	1,134,994.12	0.08 %	33	0.20 %
>14 and <=15	111,118.75	0.01 %	4	0.02 %
>18 and <=19	8,159.14	0.00 %	1	0.01 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	53	0.31 %
<=1	648,085.07	0.05 %	24	0.14 %
>1 and <=2	1,973,936.06	0.15 %	72	0.43 %
>2 and <=3	5,066,207.33	0.37 %	133	0.79 %
>3 and <=4	8,450,178.80	0.62 %	170	1.01 %
>4 and <=5	6,561,905.00	0.48 %	193	1.15 %
>5 and <=6	12,088,752.45	0.89 %	300	1.78 %
>6 and <=7	19,625,512.15	1.45 %	396	2.35 %
>7 and <=8	119,882,534.82	8.84 %	2,259	13.41 %
>8 and <=9	123,093,651.60	9.07 %	2,221	13.19 %
>9 and <=10	30,895,187.82	2.28 %	558	3.31 %
>10 and <=11	65,758,518.06	4.85 %	924	5.49 %
>11 and <=12	67,857,022.80	5.00 %	828	4.92 %
>12 and <=13	74,823,870.09	5.52 %	854	5.07 %
>13 and <=14	91,704,228.72	6.76 %	1,025	6.09 %
>14 and <=15	21,537,076.87	1.59 %	274	1.63 %
>15 and <=16	54,486,525.15	4.02 %	597	3.54 %
>16 and <=17	61,290,756.88	4.52 %	579	3.44 %

>17 and <=18	112,203,079.48	8.27 %	1,103	6.55 %
>18 and <=19	126,125,367.27	9.30 %	1,118	6.64 %
>19 and <=20	18,551,105.54	1.37 %	199	1.18 %
>20 and <=21	19,529,773.31	1.44 %	179	1.06 %
>21 and <=22	31,691,402.55	2.34 %	319	1.89 %
>22 and <=23	123,690,054.22	9.12 %	1,147	6.81 %
>23 and <=24	139,302,260.31	10.27 %	1,154	6.85 %
>24 and <=25	12,611,661.92	0.93 %	103	0.61 %
>26 and <=27	899,941.62	0.07 %	6	0.04 %
>27 and <=28	3,948,582.93	0.29 %	36	0.21 %
>28 and <=29	2,204,984.69	0.16 %	15	0.09 %
>30 and <=31	50,094.33	0.00 %	1	0.01 %
>34 and <=35	66,018.44	0.00 %	1	0.01 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	336,912.17	0.02 %	20	0.12 %
>2 and <=3	773,220.18	0.06 %	40	0.24 %
>3 and <=4	1,226,142.29	0.09 %	44	0.26 %
>4 and <=5	8,645,797.61	0.64 %	128	0.76 %
>5 and <=6	4,850,294.32	0.36 %	118	0.70 %
>6 and <=7	5,680,233.84	0.42 %	148	0.88 %
>7 and <=8	12,766,390.94	0.94 %	293	1.74 %
>8 and <=9	17,254,045.38	1.27 %	304	1.81 %
>9 and <=10	188,945,543.69	13.93 %	3,407	20.23 %
>10 and <=11	62,240,433.20	4.59 %	1,286	7.64 %
>11 and <=12	29,511,533.46	2.18 %	419	2.49 %
>12 and <=13	113,299,391.77	8.35 %	1,510	8.97 %
>13 and <=14	7,759,053.55	0.57 %	99	0.59 %
>14 and <=15	166,687,919.08	12.29 %	1,971	11.70 %
>15 and <=16	4,475,766.73	0.33 %	65	0.39 %
>16 and <=17	18,124,186.31	1.34 %	199	1.18 %
>17 and <=18	94,936,020.62	7.00 %	989	5.87 %
>18 and <=19	13,128,074.29	0.97 %	140	0.83 %
>19 and <=20	249,509,228.10	18.39 %	2,398	14.24 %
>20 and <=21	5,534,437.11	0.41 %	67	0.40 %
>21 and <=22	9,927,788.03	0.73 %	114	0.68 %
>22 and <=23	20,515,312.34	1.51 %	194	1.15 %
>23 and <=24	25,904,748.47	1.91 %	252	1.50 %
>24 and <=25	276,224,953.45	20.36 %	2,445	14.52 %
>25 and <=26	5,252,802.27	0.39 %	46	0.27 %
>26 and <=27	401,454.53	0.03 %	5	0.03 %
>27 and <=28	213,566.06	0.02 %	2	0.01 %
>28 and <=29	1,022,867.00	0.08 %	8	0.05 %
>29 and <=30	11,320,516.68	0.83 %	126	0.75 %
>30 and <=31	33,530.04	0.00 %	2	0.01 %
>39 and <=40	116,112.77	0.01 %	2	0.01 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	8,159.14	0.00 %	1	0.01 %
2002	14,651.74	0.00 %	1	0.01 %
2003	304,633.54	0.02 %	10	0.06 %
2004	1,813,195.09	0.13 %	53	0.31 %
2005	3,423,158.82	0.25 %	89	0.53 %
2006	1,284,403.58	0.09 %	30	0.18 %
2007	914,542.63	0.07 %	31	0.18 %
2008	1,298,727.73	0.10 %	34	0.20 %
2009	5,273,517.72	0.39 %	124	0.74 %
2010	10,960,466.36	0.81 %	212	1.26 %
2011	5,861,747.55	0.43 %	156	0.93 %
2012	2,506,904.85	0.18 %	71	0.42 %
2013	15,726,760.54	1.16 %	261	1.55 %
2014	130,245,337.17	9.60 %	1,773	10.53 %
2015	1,011,159,923.33	74.54 %	11,738	69.70 %
2016	159,016,744.40	11.72 %	2,186	12.98 %
2017	6,805,402.09	0.50 %	71	0.42 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	276,531,645.37	20.38 %	5,089	48.20 %
>100 and <=200	502,540,189.54	37.04 %	3,473	32.89 %
>200 and <=300	356,465,724.06	26.28 %	1,489	14.10 %
>300 and <=400	104,324,419.09	7.69 %	305	2.89 %
>400	116,756,298.22	8.61 %	203	1.92 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>10,559</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,033,184.94	0.15 %	40	0.24 %
0.5 - 1%	7,552,261.46	0.56 %	135	0.80 %
1 - 1.5%	43,529,796.66	3.21 %	665	3.95 %
1.5 - 2%	745,798,900.23	54.97 %	9,790	58.13 %
2 - 2.5%	305,559,821.89	22.52 %	3,139	18.64 %
2.5 - 3%	191,502,272.90	14.12 %	2,076	12.33 %
3 - 3.5%	42,140,105.27	3.11 %	547	3.25 %
3.5 - 4%	12,727,079.42	0.94 %	255	1.51 %
4 - 4.5%	4,192,544.18	0.31 %	124	0.74 %
4.5 - 5%	985,646.67	0.07 %	39	0.23 %
5 - 5.5%	520,979.05	0.04 %	26	0.15 %
5.5 - 6%	65,168.30	0.00 %	2	0.01 %
6 - 6.5%	9,375.84	0.00 %	2	0.01 %
6.5 - 7%	1,139.47	0.00 %	1	0.01 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	1,279,393,415.52	94.31 %	15,827	93.98 %
Variable	28,814.30	0.00 %	3	0.02 %
Variable With Cap	77,196,046.46	5.69 %	1,011	6.00 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2017	13,707,248.87	1.01 %	250	1.48 %
2018	16,749,327.11	1.23 %	269	1.60 %
2019	17,688,613.52	1.30 %	180	1.07 %
2020	17,227,529.20	1.27 %	159	0.94 %
2021	1,299,238.08	0.10 %	20	0.12 %
2022	592,546.84	0.04 %	8	0.05 %
2023	2,657,588.78	0.20 %	47	0.28 %
2024	2,612,196.21	0.19 %	32	0.19 %
2025	4,366,695.01	0.32 %	43	0.26 %
2026	295,062.84	0.02 %	3	0.02 %
Fixed To Maturity	1,279,422,229.82	94.31 %	15,830	94.00 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	1,356,618,276.28	100.00 %	16,841	100.00 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	1,300,456,688.70	95.86 %	16,159	95.95 %
Interest only	21,998,915.80	1.62 %	158	0.94 %
Linear	34,162,671.78	2.52 %	524	3.11 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of loans	In %
0	158,958.55	0.01 %	34	0.20 %
1-10%	8,175,215.93	0.60 %	308	1.83 %
11-20%	39,894,625.11	2.94 %	968	5.75 %
21-30%	74,590,718.37	5.50 %	1,402	8.32 %
31-40%	112,954,250.17	8.33 %	1,826	10.84 %
41-50%	143,499,866.12	10.58 %	2,003	11.89 %
51-60%	175,178,684.29	12.91 %	2,188	12.99 %
61-70%	178,920,910.18	13.19 %	2,099	12.46 %
71-80%	190,168,090.59	14.02 %	1,979	11.75 %
81-90%	186,737,018.34	13.76 %	1,866	11.08 %
91-100%	222,953,114.05	16.43 %	1,921	11.41 %
101-110%	15,272,330.07	1.13 %	152	0.90 %
111-120%	4,002,198.97	0.30 %	40	0.24 %
>120%	4,112,295.54	0.30 %	55	0.33 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	8,094,515.77	0.60 %	516	3.06 %
21-40%	22,531,393.19	1.66 %	712	4.23 %
41-60%	47,262,868.48	3.48 %	979	5.81 %
61-80%	86,787,975.03	6.40 %	1,465	8.70 %
81-100%	426,702,781.74	31.45 %	5,014	29.77 %
101-120%	22,706,742.50	1.67 %	378	2.24 %
121-140%	33,490,251.84	2.47 %	491	2.92 %
141-160%	70,105,988.15	5.17 %	919	5.46 %
161-180%	117,581,868.51	8.67 %	1,443	8.57 %
181-200%	114,065,170.82	8.41 %	1,212	7.20 %
201-300%	220,658,342.05	16.27 %	2,283	13.56 %
301-400%	77,704,153.03	5.73 %	679	4.03 %
401-500%	32,824,205.85	2.42 %	276	1.64 %
>500%	76,102,019.32	5.61 %	474	2.81 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	4,648,197.34	0.34 %	191	1.13 %
>1 and <=2	12,969,413.25	0.96 %	280	1.66 %
>2 and <=3	17,011,437.68	1.25 %	455	2.70 %
>3 and <=4	100,669,890.70	7.42 %	1,997	11.86 %
>4 and <=5	186,675,274.79	13.76 %	3,356	19.93 %
>5 and <=6	132,316,582.24	9.75 %	1,743	10.35 %
>6 and <=7	156,594,667.45	11.54 %	1,762	10.46 %
>7 and <=8	47,804,726.62	3.52 %	592	3.52 %
>8 and <=9	107,508,295.33	7.92 %	1,096	6.51 %
>9 and <=10	236,774,062.34	17.45 %	2,184	12.97 %
>10 and <=11	27,738,219.34	2.04 %	286	1.70 %
>11 and <=12	52,740,154.41	3.89 %	522	3.10 %
>12 and <=13	260,499,203.78	19.20 %	2,266	13.46 %
>13 and <=14	5,313,120.38	0.39 %	49	0.29 %
>14 and <=15	1,529,868.34	0.11 %	15	0.09 %
>15 and <=16	5,709,049.52	0.42 %	45	0.27 %
>18 and <=19	50,094.33	0.00 %	1	0.01 %
>20 and <=21	66,018.44	0.00 %	1	0.01 %
	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,279,422,229.82	94.31 %	15,830	94.00 %
>=0 and <=1	34,803,933.11	2.57 %	575	3.41 %
>1 and <=2	31,584,861.87	2.33 %	302	1.79 %
>2 and <=3	2,652,071.74	0.20 %	40	0.24 %
>3 and <=4	4,926,289.15	0.36 %	65	0.39 %
>4 and <=5	3,228,890.59	0.24 %	29	0.17 %

1,356,618,276.28

100.00 %

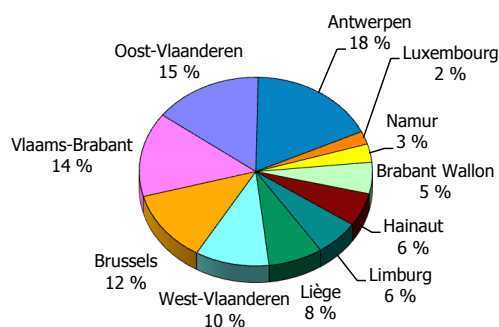
16,841

100.00 %

## Stratification Tables

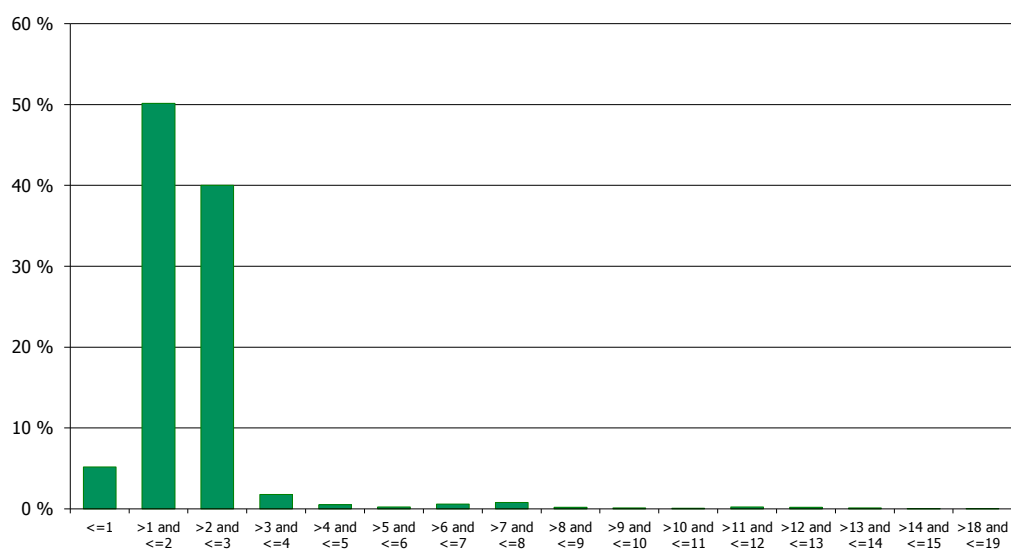
Portfolio Cut-off Date 30/06/2017

### 1. Geographic distribution



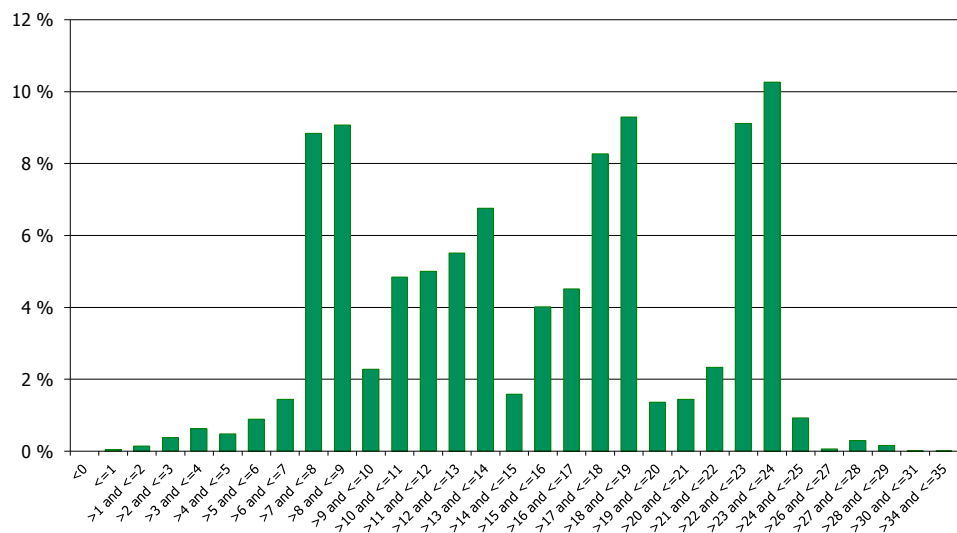
### 2. Seasoning

#### Distribution per Seasoning



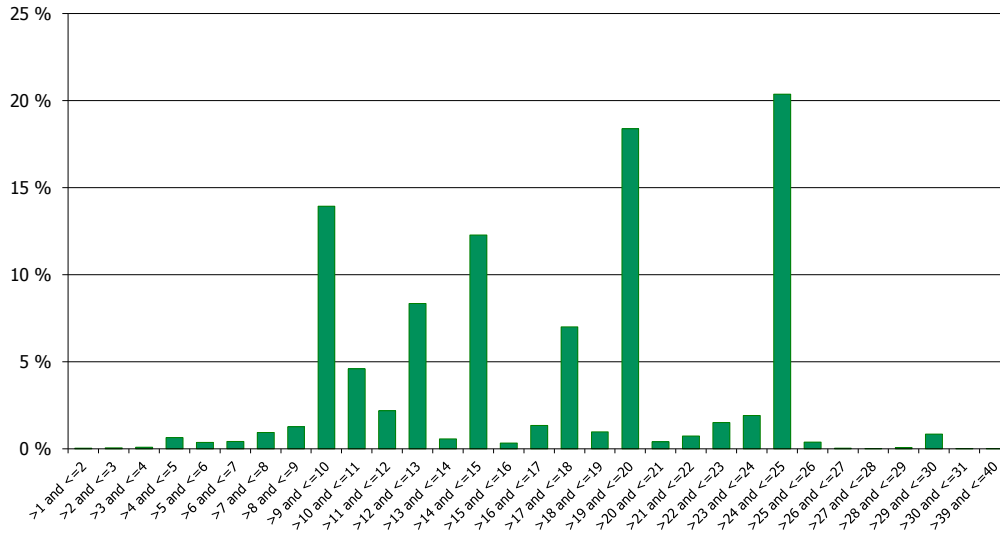
### 3. Remaining term to maturity

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



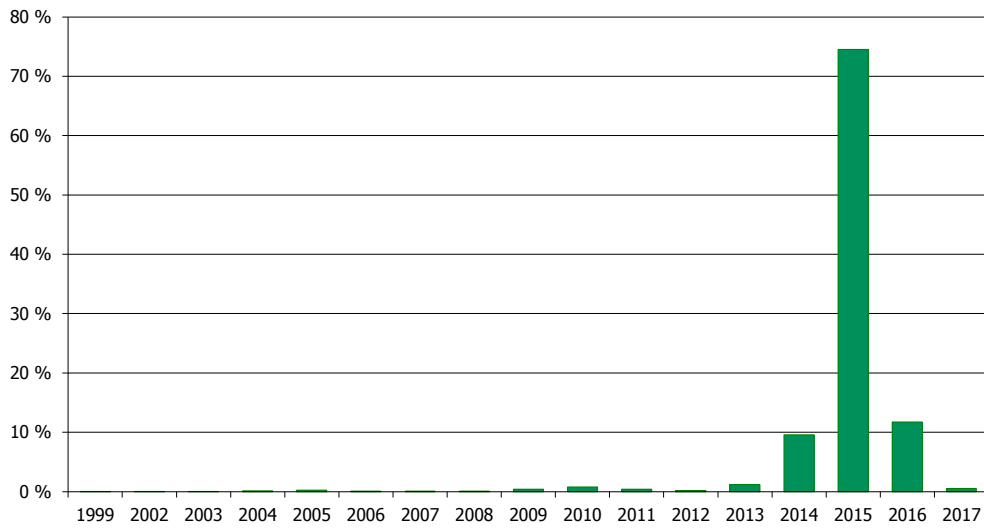
#### 4. Original term to maturity

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



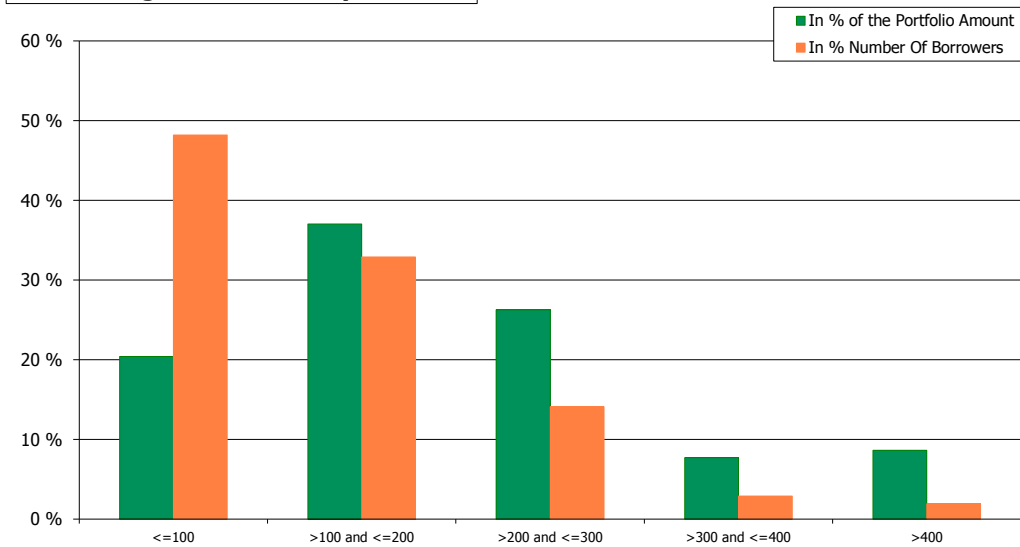
#### 5. Origination Year

**Distribution Origination Year**



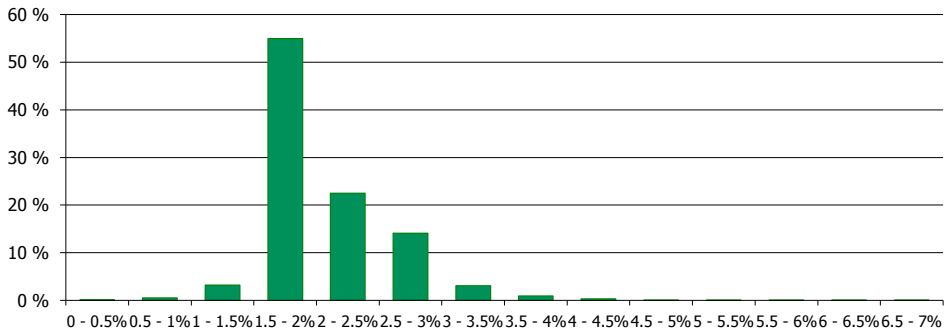
#### 6. Outstanding Loan Balance by Borrower

**Outstanding Loan Balance by Borrower**



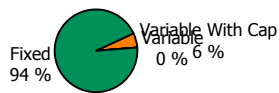
**7. Interest Rate**

**Distribution per Interest Rate**



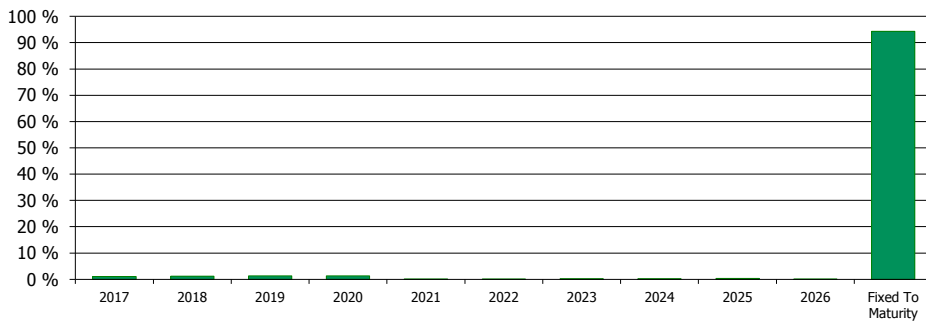
**8. Interest Rate Type**

**Distribution per Interest Type**



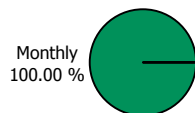
**9. Next Reset Date**

**Next Reset Date**



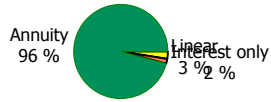
**10. Interest Payment Frequency**

**Distribution per Interest Payment Frequency**



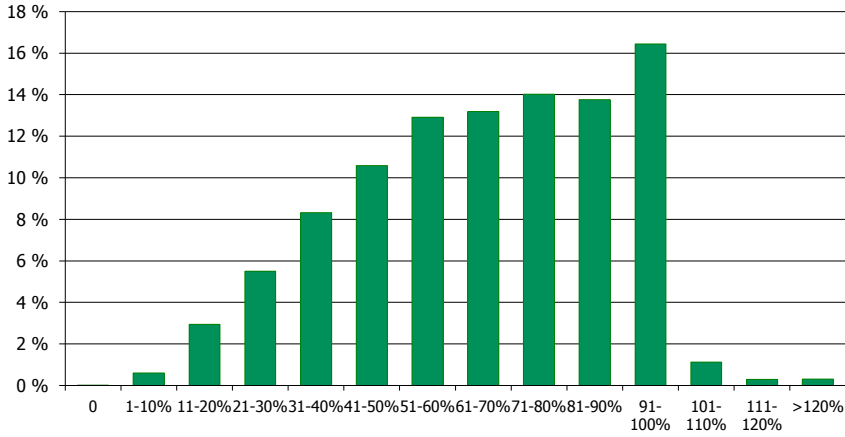
**11. Repayment Type**

**Distribution per Repayment Type**



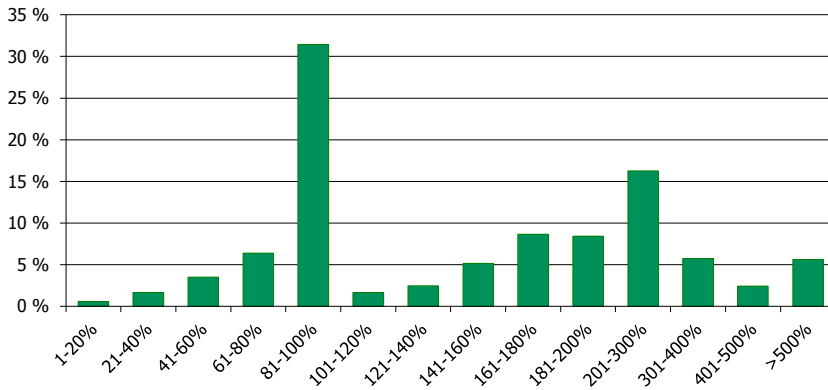
**12. Current Loan to Current Value (LTV)**

**Current LTV Distribution**



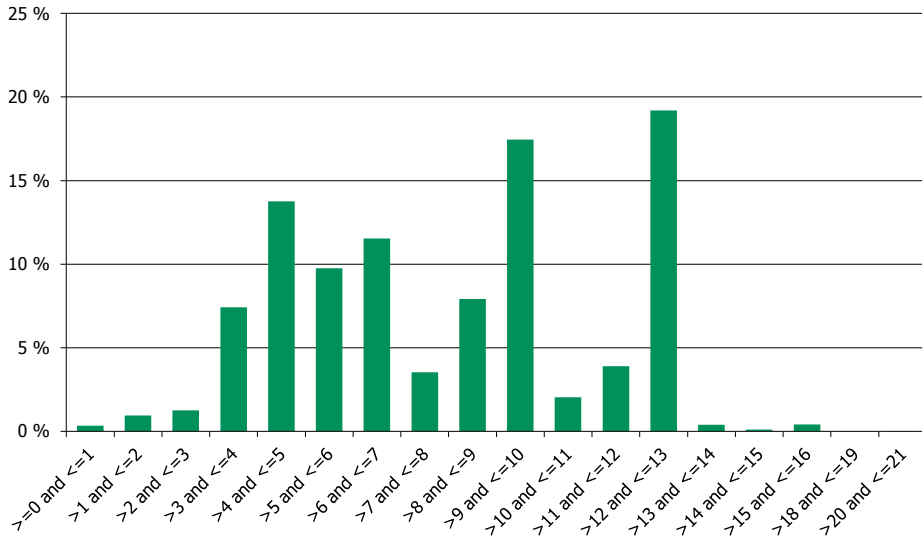
**13. Loan to Mortgage Inscription Ratio (LTM)**

**Loan To Mortgage Inscription Distribution**



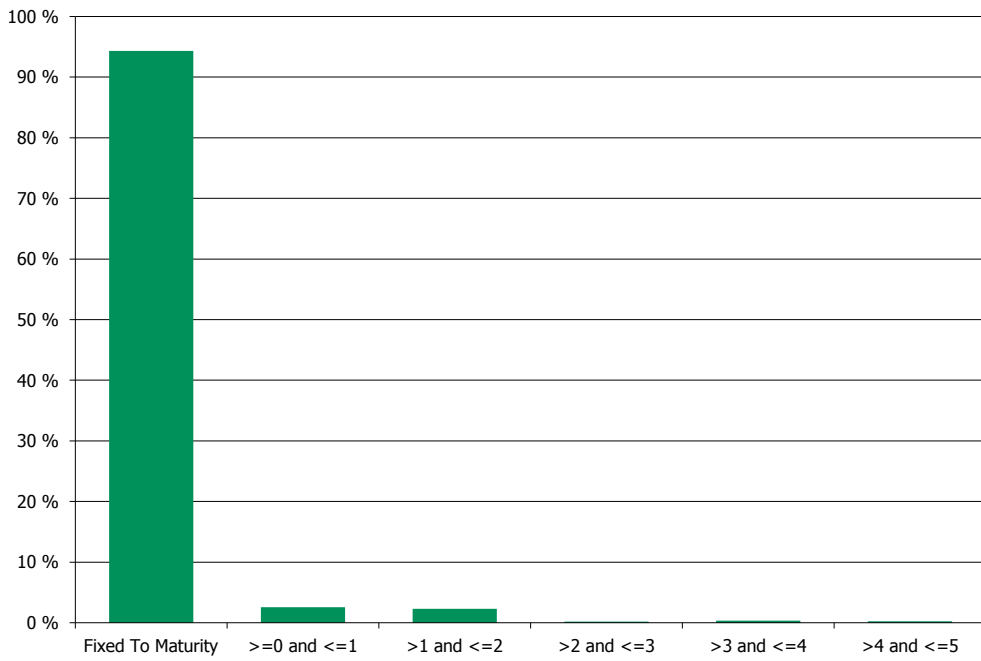
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

**Distribution of Average Life to Final Maturity**



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

**Distribution of Average Life To Interest Reset Date**



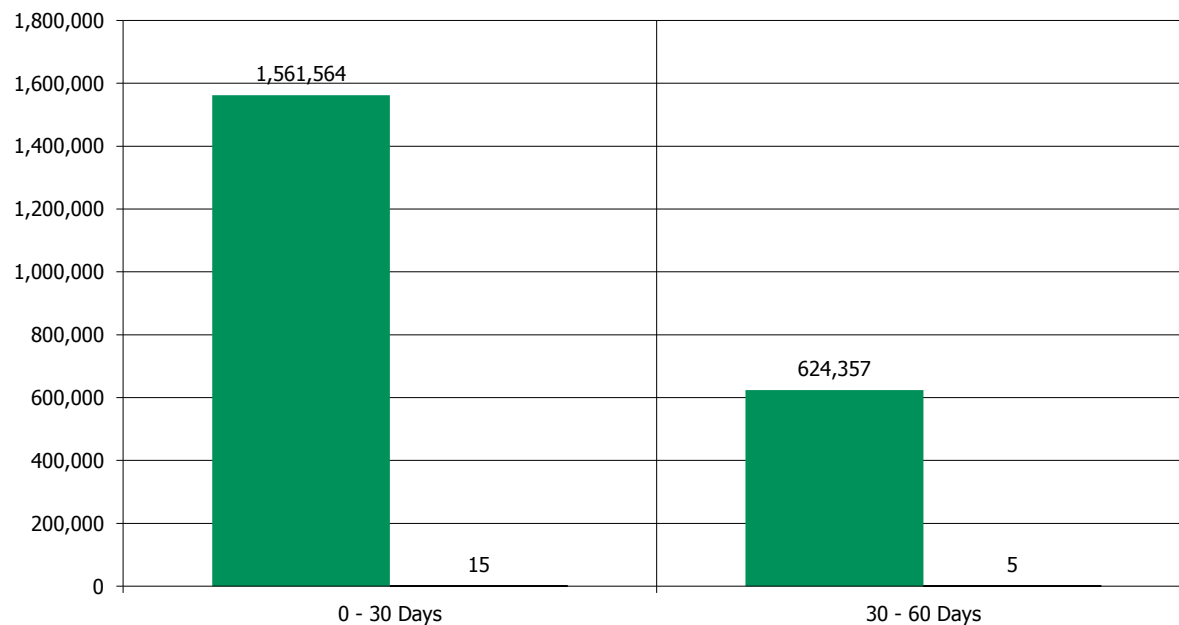
## Cover Pool Performance

Portfolio Cut-off Date 30/06/2017

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

	In EUR	In %	In number of loans	In %
Performing	1,354,432,354.70	99.84 %	16,821	99.88 %
0 - 30 Days	1,561,564.29	0.12 %	15	0.09 %
30 - 60 Days	624,357.29	0.05 %	5	0.03 %
60 - 90 Days				
> 90 Days				
<b>Total</b>	<b>1,356,618,276.28</b>	<b>100.00 %</b>	<b>16,841</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro





## Amortisation

Portfolio Cut-off Date Jun/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/07/2017	1	1,000,000,000	1,337,402,781	1,335,207,559	1,331,921,256	1,326,461,451
1/08/2017	2	1,000,000,000	1,329,960,642	1,325,525,627	1,318,900,366	1,307,930,573
1/09/2017	3	1,000,000,000	1,322,849,854	1,316,202,381	1,306,293,077	1,289,941,300
1/10/2017	4	1,000,000,000	1,315,366,547	1,306,608,476	1,293,579,700	1,272,150,807
1/11/2017	5	1,000,000,000	1,307,927,871	1,297,015,757	1,280,816,948	1,254,264,387
1/12/2017	6	1,000,000,000	1,300,412,916	1,287,446,801	1,268,238,325	1,236,855,550
1/01/2018	7	1,000,000,000	1,292,965,265	1,277,902,310	1,255,634,757	1,219,377,164
1/02/2018	8	1,000,000,000	1,285,481,828	1,268,351,182	1,243,080,588	1,202,072,419
1/03/2018	9	1,000,000,000	1,277,738,090	1,258,779,150	1,230,865,002	1,185,705,359
1/04/2018	10	1,000,000,000	1,270,170,489	1,249,201,498	1,218,393,215	1,168,719,932
1/05/2018	11	1,000,000,000	1,262,247,140	1,239,371,298	1,205,830,257	1,151,927,747
1/06/2018	12	1,000,000,000	1,254,799,502	1,229,968,972	1,193,638,975	1,135,451,722
1/07/2018	13	1,000,000,000	1,246,866,360	1,220,186,699	1,181,231,145	1,119,042,690
1/08/2018	14	1,000,000,000	1,239,152,049	1,210,580,731	1,168,951,392	1,102,718,949
1/09/2018	15	1,000,000,000	1,231,324,249	1,200,893,153	1,156,647,856	1,086,491,072
1/10/2018	16	1,000,000,000	1,223,689,501	1,191,488,159	1,144,764,851	1,070,920,851
1/11/2018	17	1,000,000,000	1,215,971,851	1,181,965,492	1,132,727,505	1,055,171,746
1/12/2018	18	1,000,000,000	1,208,195,906	1,172,479,332	1,120,870,946	1,039,846,904
1/01/2019	19	1,000,000,000	1,200,532,773	1,163,066,737	1,109,044,939	1,024,517,911
1/02/2019	20	1,000,000,000	1,192,856,552	1,153,670,041	1,097,286,956	1,009,362,688
1/03/2019	21	1,000,000,000	1,185,061,529	1,144,375,146	1,085,945,763	995,107,906
1/04/2019	22	1,000,000,000	1,177,366,496	1,135,015,963	1,074,325,243	980,289,704
1/05/2019	23	1,000,000,000	1,169,662,499	1,125,738,250	1,062,921,033	965,907,961
1/06/2019	24	1,000,000,000	1,161,809,036	1,116,283,192	1,051,313,053	951,312,976
1/07/2019	25	1,000,000,000	1,154,048,812	1,107,007,019	1,040,010,713	937,228,012
1/08/2019	26	1,000,000,000	1,145,567,599	1,097,007,753	1,027,995,534	922,476,466
1/09/2019	27	1,000,000,000	1,137,907,033	1,087,823,749	1,016,796,775	908,562,582
1/10/2019	28	1,000,000,000	1,130,006,089	1,078,497,389	1,005,598,205	894,872,701
1/11/2019	29	1,000,000,000	1,122,185,484	1,069,216,717	994,409,408	881,167,791
1/12/2019	30	1,000,000,000	1,114,298,910	1,059,959,715	983,373,751	868,816,862
1/01/2020	31	1,000,000,000	1,106,320,243	1,050,585,233	972,197,806	854,320,306
1/02/2020	32	1,000,000,000	1,098,190,096	1,041,095,897	960,966,332	840,873,923
1/03/2020	33	1,000,000,000	1,090,263,406	1,031,941,289	950,249,979	828,201,720
1/04/2020	34	1,000,000,000	1,082,004,309	1,022,387,011	939,057,737	814,980,419
1/05/2020	35	1,000,000,000	1,074,196,194	1,013,343,072	928,460,094	802,479,976
1/06/2020	36	1,000,000,000	1,065,456,530	1,003,393,787	917,006,132	789,223,162
1/07/2020	37	1,000,000,000	1,057,352,904	994,127,746	906,301,700	776,812,956
1/08/2020	38	1,000,000,000	1,049,227,597	984,815,141	895,528,495	764,327,868
1/09/2020	39	1,000,000,000	1,040,881,887	975,324,743	884,642,963	751,839,142
1/10/2020	40	1,000,000,000	1,032,393,632	965,783,249	873,832,556	739,607,334
1/11/2020	41	1,000,000,000	1,024,457,599	956,733,802	863,443,180	727,718,426
1/12/2020	42	1,000,000,000	1,016,603,769	947,840,815	853,311,933	716,231,653
1/01/2021	43	1,000,000,000	1,007,874,904	938,108,565	842,402,422	704,079,854
1/02/2021	44	1,000,000,000	999,156,630	928,416,442	831,578,824	692,089,646
1/03/2021	45	1,000,000,000	991,270,683	919,677,653	821,859,063	681,382,994
1/04/2021	46	1,000,000,000	982,610,593	910,096,811	811,228,874	669,721,068
1/05/2021	47	1,000,000,000	974,673,772	901,263,931	801,378,277	658,876,792
1/06/2021	48	1,000,000,000	966,753,989	892,424,456	791,500,386	647,999,089
1/07/2021	49	1,000,000,000	958,248,777	883,121,227	781,321,471	637,043,526
1/08/2021	50	1,000,000,000	950,240,591	874,255,570	771,510,668	626,380,030
1/09/2021	51	1,000,000,000	942,039,043	865,239,845	761,612,620	615,724,903
1/10/2021	52	1,000,000,000	933,908,934	856,364,586	751,945,019	605,417,203
1/11/2021	53	1,000,000,000	926,000,264	847,672,430	742,419,789	595,216,318
1/12/2021	54	1,000,000,000	918,102,131	839,062,871	733,070,515	585,311,592
1/01/2022	55	1,000,000,000	910,203,297	830,433,177	723,685,770	575,371,076
1/02/2022	56	1,000,000,000	902,229,458	821,762,027	714,307,982	565,509,774
1/03/2022	57	1,000,000,000	894,317,194	813,307,487	705,334,814	556,269,110
1/04/2022	58	1,000,000,000	886,396,870	804,737,395	696,127,556	546,682,371

1/05/2022	59	1,000,000,000	878,373,680	796,144,397	686,999,235	537,302,152
1/06/2022	60	1,000,000,000	870,344,129	787,528,559	677,836,289	527,890,397
1/07/2022	61	1,000,000,000	862,169,423	778,851,185	668,717,603	518,654,064
1/08/2022	62	1,000,000,000	854,194,906	770,338,537	659,726,589	509,513,432
1/09/2022	63	1,000,000,000	846,259,145	761,887,418	650,829,542	500,513,190
1/10/2022	64	1,000,000,000	837,697,768	752,941,691	641,604,747	491,396,344
1/11/2022	65	1,000,000,000	829,641,457	744,435,734	632,743,261	482,556,867
1/12/2022	66	1,000,000,000	821,703,492	736,102,781	624,120,636	474,029,749
1/01/2023	67	1,000,000,000	813,763,808	727,753,790	615,472,500	465,481,396
1/02/2023	68	1,000,000,000	805,823,828	719,430,738	606,886,196	457,043,518
1/03/2023	69	1,000,000,000	797,878,959	711,246,300	598,603,712	449,081,032
1/04/2023	70	1,000,000,000	789,935,910	702,971,380	590,134,660	440,852,236
1/05/2023	71	1,000,000,000	781,873,729	694,654,683	581,717,614	432,783,030
1/06/2023	72	1,000,000,000	773,927,269	686,428,450	573,366,895	424,763,551
1/07/2023	73	1,000,000,000	766,017,991	678,298,187	565,181,272	416,983,120
1/08/2023	74	1,000,000,000	758,008,086	670,067,114	556,902,930	409,135,189
1/09/2023	75	1,000,000,000	749,969,923	661,837,074	548,663,896	401,375,014
1/10/2023	76	500,000,000	742,078,628	653,798,212	540,665,661	393,902,577
1/11/2023	77	500,000,000	734,042,596	645,621,294	532,545,842	386,343,538
1/12/2023	78	500,000,000	726,176,072	637,653,986	524,679,382	379,076,390
1/01/2024	79	500,000,000	717,938,750	629,351,567	516,530,927	371,608,541
1/02/2024	80	500,000,000	709,980,006	621,319,266	508,641,658	364,382,828
1/03/2024	81	500,000,000	702,129,769	613,474,381	501,024,517	357,503,668
1/04/2024	82	500,000,000	694,282,931	605,589,465	493,327,075	350,520,235
1/05/2024	83	500,000,000	686,445,695	597,770,624	485,759,135	343,728,231
1/06/2024	84	500,000,000	678,620,471	589,953,957	478,187,940	336,937,590
1/07/2024	85	500,000,000	670,308,759	581,771,735	470,395,203	330,088,059
1/08/2024	86	500,000,000	662,410,545	573,941,647	462,883,926	323,441,430
1/09/2024	87	0	654,179,138	565,848,242	455,195,986	316,722,264
1/10/2024	88		646,405,233	558,206,263	447,943,176	310,398,188
1/11/2024	89		638,276,427	550,251,741	440,436,942	303,904,136
1/12/2024	90		630,582,231	542,726,353	433,344,202	297,784,402
1/01/2025	91		623,009,530	535,299,268	426,326,985	291,721,473
1/02/2025	92		615,555,822	527,997,884	419,442,515	285,795,011
1/03/2025	93		608,210,796	520,898,356	412,851,977	280,228,031
1/04/2025	94		600,930,596	513,790,367	406,182,710	274,533,444
1/05/2025	95		593,703,439	506,778,015	399,652,937	269,012,783
1/06/2025	96		586,510,369	499,788,978	393,138,893	263,507,232
1/07/2025	97		579,565,295	493,060,160	386,891,345	258,256,718
1/08/2025	98		572,884,453	486,549,865	380,811,935	253,121,936
1/09/2025	99		566,153,315	480,017,591	374,743,787	248,033,472
1/10/2025	100		560,103,656	474,108,855	369,219,919	243,375,612
1/11/2025	101		554,111,966	468,241,570	363,723,294	238,736,966
1/12/2025	102		548,051,523	462,360,141	358,270,709	234,194,095
1/01/2026	103		542,130,574	456,589,246	352,899,211	229,705,791
1/02/2026	104		536,380,459	450,980,231	347,677,516	225,348,402
1/03/2026	105		530,388,499	445,259,073	342,478,250	221,129,093
1/04/2026	106		524,854,504	439,865,993	337,469,632	216,972,256
1/05/2026	107		519,365,964	434,551,751	332,571,924	212,946,827
1/06/2026	108		513,799,512	429,165,187	327,614,154	208,883,852
1/07/2026	109		508,110,377	423,716,546	322,658,687	204,880,986
1/08/2026	110		502,606,586	418,416,028	317,812,038	200,948,726
1/09/2026	111		497,198,507	413,211,817	313,060,920	197,106,248
1/10/2026	112		491,321,318	407,657,170	308,092,394	193,182,861
1/11/2026	113		485,798,802	402,391,405	303,339,299	189,396,922
1/12/2026	114		480,338,241	397,215,311	298,700,350	185,735,984
1/01/2027	115		474,976,237	392,115,020	294,115,100	182,110,196
1/02/2027	116		469,615,069	387,031,576	289,563,846	178,532,750
1/03/2027	117		464,207,551	381,988,861	285,134,489	175,129,102
1/04/2027	118		458,873,517	376,959,134	280,664,457	171,653,478
1/05/2027	119		453,548,353	371,973,012	276,270,393	168,273,458
1/06/2027	120		448,232,887	366,990,087	271,876,293	164,895,663
1/07/2027	121		442,942,563	362,063,371	267,566,270	161,616,367
1/08/2027	122		437,678,384	357,153,618	263,266,694	158,345,788
1/09/2027	123		432,438,457	352,279,234	259,013,263	155,127,652
1/10/2027	124		427,232,098	347,466,684	254,846,044	152,006,162
1/11/2027	125		422,042,334	342,663,692	250,684,170	148,890,445
1/12/2027	126		416,873,153	337,911,180	246,598,908	145,863,675
1/01/2028	127		411,582,897	333,057,128	242,438,402	142,795,340
1/02/2028	128		406,463,498	328,356,594	238,408,928	139,827,231
1/03/2028	129		401,379,160	323,734,776	234,493,910	136,986,054

1/04/2028	130	396,348,863	319,135,363	230,574,480	134,125,899
1/05/2028	131	391,385,049	314,621,288	226,753,594	131,362,580
1/06/2028	132	386,480,001	310,151,352	222,963,537	128,619,838
1/07/2028	133	381,400,182	305,572,389	219,131,113	125,890,871
1/08/2028	134	376,650,493	301,255,186	215,485,752	123,272,264
1/09/2028	135	371,573,908	296,690,733	211,681,109	120,582,847
1/10/2028	136	367,006,298	292,562,628	208,222,059	118,126,206
1/11/2028	137	362,479,645	288,464,075	204,782,912	115,683,082
1/12/2028	138	357,765,951	284,245,551	201,291,495	113,244,637
1/01/2029	139	353,300,030	280,221,288	197,936,992	110,885,767
1/02/2029	140	348,853,523	276,225,229	194,618,122	108,564,725
1/03/2029	141	344,418,453	272,295,688	191,408,762	106,365,867
1/04/2029	142	339,997,867	268,344,886	188,151,839	104,113,143
1/05/2029	143	335,586,842	264,428,715	184,949,655	101,921,709
1/06/2029	144	331,189,130	260,520,885	181,752,983	99,735,861
1/07/2029	145	326,800,689	256,646,883	178,609,586	97,609,175
1/08/2029	146	322,413,451	252,771,999	175,465,535	95,484,817
1/09/2029	147	318,041,819	248,921,734	172,353,368	93,393,981
1/10/2029	148	313,679,562	245,104,550	169,292,647	91,359,412
1/11/2029	149	309,325,781	241,292,624	166,235,917	89,329,866
1/12/2029	150	304,999,967	237,138,320	162,971,748	87,216,815
1/01/2030	151	300,184,478	233,381,002	159,981,652	85,253,987
1/02/2030	152	295,632,168	229,451,941	156,888,281	83,251,419
1/03/2030	153	291,361,584	225,790,913	154,030,365	81,422,137
1/04/2030	154	287,134,093	222,137,413	151,152,623	79,562,507
1/05/2030	155	282,652,505	218,311,366	148,183,584	77,679,952
1/06/2030	156	278,434,768	214,688,980	145,354,202	75,874,015
1/07/2030	157	274,488,623	211,298,881	142,706,844	74,186,753
1/08/2030	158	270,650,988	207,991,336	140,115,746	72,531,243
1/09/2030	159	266,935,713	204,788,275	137,607,112	70,930,934
1/10/2030	160	263,231,702	201,615,148	135,141,495	69,374,457
1/11/2030	161	259,720,719	198,588,613	132,774,292	67,870,570
1/12/2030	162	256,235,688	195,602,285	130,455,785	66,412,056
1/01/2031	163	252,775,441	192,633,565	128,149,075	64,961,445
1/02/2031	164	249,323,376	189,680,577	125,863,692	63,532,697
1/03/2031	165	245,892,946	186,784,166	123,657,021	62,179,985
1/04/2031	166	242,472,948	183,873,888	121,420,740	60,796,885
1/05/2031	167	238,829,885	180,813,976	119,106,257	59,393,527
1/06/2031	168	235,435,376	177,941,737	116,916,148	58,054,469
1/07/2031	169	232,056,406	175,100,033	114,765,848	56,753,142
1/08/2031	170	228,578,095	172,182,914	112,566,870	55,429,945
1/09/2031	171	225,216,977	169,363,316	110,441,927	54,153,241
1/10/2031	172	221,868,094	166,571,094	108,353,771	52,911,564
1/11/2031	173	218,523,166	163,781,577	106,268,252	51,673,362
1/12/2031	174	215,177,087	161,008,998	104,212,161	50,465,859
1/01/2032	175	211,808,427	158,219,548	102,146,264	49,255,913
1/02/2032	176	208,479,167	155,468,477	100,114,916	48,071,900
1/03/2032	177	205,145,532	152,739,754	98,123,712	46,929,078
1/04/2032	178	201,815,614	150,005,633	96,122,165	45,777,093
1/05/2032	179	198,484,225	147,287,320	94,148,001	44,653,125
1/06/2032	180	194,986,670	144,446,514	92,097,300	43,495,495
1/07/2032	181	191,668,336	141,755,225	90,158,915	42,405,495
1/08/2032	182	188,362,973	139,074,344	88,228,870	41,321,949
1/09/2032	183	185,067,703	136,409,588	86,318,262	40,255,885
1/10/2032	184	181,787,913	133,772,186	84,441,003	39,218,968
1/11/2032	185	178,521,565	131,145,769	82,572,595	38,188,740
1/12/2032	186	175,261,717	128,539,683	80,732,544	37,184,686
1/01/2033	187	172,011,176	125,941,716	78,899,657	36,186,553
1/02/2033	188	168,768,223	123,357,738	77,084,311	35,204,220
1/03/2033	189	165,546,979	120,817,850	75,323,730	34,268,536
1/04/2033	190	162,346,391	118,281,074	73,554,639	33,321,951
1/05/2033	191	159,182,482	115,785,574	71,825,562	32,405,257
1/06/2033	192	156,062,005	113,323,282	70,119,339	31,501,474
1/07/2033	193	153,010,836	110,925,325	68,466,661	30,632,912
1/08/2033	194	150,036,662	108,584,714	66,851,510	29,783,586
1/09/2033	195	147,119,729	106,293,081	65,274,209	28,957,696
1/10/2033	196	144,276,919	104,068,070	63,750,543	28,165,817
1/11/2033	197	141,454,709	101,859,333	62,238,815	27,381,447
1/12/2033	198	138,486,184	99,558,060	60,682,949	26,587,521
1/01/2034	199	135,677,443	97,373,416	59,200,415	25,828,105
1/02/2034	200	132,879,873	95,203,900	57,734,203	25,081,735

1/03/2034	201	130,081,848	93,056,424	56,302,271	24,366,061
1/04/2034	202	127,295,553	90,908,747	54,862,970	23,642,606
1/05/2034	203	124,524,483	88,783,804	53,448,702	22,938,725
1/06/2034	204	121,760,887	86,666,166	52,041,174	22,240,054
1/07/2034	205	119,012,348	84,570,785	50,657,953	21,560,184
1/08/2034	206	116,280,389	82,489,295	49,285,477	20,887,209
1/09/2034	207	113,557,738	80,421,215	47,927,645	20,225,728
1/10/2034	208	110,853,936	78,377,530	46,594,730	19,582,627
1/11/2034	209	108,188,150	76,362,991	45,281,651	18,950,166
1/12/2034	210	105,545,263	74,375,268	43,994,423	18,335,995
1/01/2035	211	102,949,225	72,422,858	42,730,585	17,733,820
1/02/2035	212	100,363,534	70,484,123	41,480,938	17,142,283
1/03/2035	213	97,790,398	68,571,823	40,262,810	16,575,215
1/04/2035	214	95,261,198	66,685,022	39,055,372	16,010,043
1/05/2035	215	92,808,841	64,861,676	37,893,997	15,470,281
1/06/2035	216	90,442,064	63,100,393	36,771,251	14,948,335
1/07/2035	217	88,266,319	61,481,319	35,739,567	14,469,376
1/08/2035	218	86,254,925	59,978,394	34,777,234	14,020,134
1/09/2035	219	84,381,248	58,575,993	33,877,703	13,599,649
1/10/2035	220	82,678,459	57,299,740	33,058,011	13,216,198
1/11/2035	221	81,061,856	56,084,079	32,274,368	12,848,256
1/12/2035	222	79,477,493	54,897,653	31,513,867	12,494,078
1/01/2036	223	77,900,678	53,717,233	30,757,827	12,142,687
1/02/2036	224	76,334,291	52,547,837	30,011,725	11,797,955
1/03/2036	225	74,774,498	51,392,415	29,281,989	11,465,471
1/04/2036	226	73,226,023	50,242,789	28,554,160	11,133,131
1/05/2036	227	71,684,704	49,104,506	27,838,560	10,809,629
1/06/2036	228	70,155,382	47,975,403	27,129,272	10,489,596
1/07/2036	229	68,631,962	46,856,582	26,431,382	10,177,863
1/08/2036	230	67,121,916	45,747,916	25,740,364	9,869,792
1/09/2036	231	65,623,078	44,650,502	25,059,004	9,567,837
1/10/2036	232	64,124,439	43,559,199	24,386,367	9,272,848
1/11/2036	233	62,626,965	42,469,823	23,716,018	8,979,754
1/12/2036	234	61,131,427	41,387,594	23,054,795	8,693,607
1/01/2037	235	59,637,893	40,307,951	22,396,281	8,409,521
1/02/2037	236	58,147,164	39,233,743	21,743,979	8,130,009
1/03/2037	237	56,657,478	38,170,036	21,105,855	7,861,220
1/04/2037	238	55,167,138	37,102,961	20,463,648	7,589,736
1/05/2037	239	53,679,200	36,042,981	19,830,102	7,324,612
1/06/2037	240	52,191,200	34,984,425	19,198,755	7,061,377
1/07/2037	241	50,710,947	33,936,397	18,577,781	6,804,970
1/08/2037	242	49,239,027	32,895,482	17,962,155	6,551,601
1/09/2037	243	47,771,469	31,860,909	17,352,996	6,302,605
1/10/2037	244	46,307,123	30,833,579	16,752,128	6,059,429
1/11/2037	245	44,847,416	29,810,986	16,155,354	5,818,819
1/12/2037	246	43,390,402	28,795,137	15,566,432	5,583,718
1/01/2038	247	41,935,991	27,782,746	14,980,944	5,350,942
1/02/2038	248	40,480,464	26,772,967	14,399,739	5,121,560
1/03/2038	249	39,023,963	25,770,125	13,828,521	4,899,575
1/04/2038	250	37,576,144	24,771,947	13,259,082	4,677,920
1/05/2038	251	36,137,908	23,784,690	12,699,323	4,462,066
1/06/2038	252	34,706,260	22,803,688	12,144,573	4,249,074
1/07/2038	253	33,292,597	21,838,937	11,602,149	4,042,654
1/08/2038	254	31,887,064	20,889,045	11,071,767	3,843,053
1/09/2038	255	29,996,775	19,961,287	10,552,233	3,649,133
1/10/2038	256	28,613,069	19,054,991	10,053,577	3,461,995
1/11/2038	257	27,234,449	18,168,054	9,574,464	3,281,498
1/12/2038	258	25,858,750	17,300,039	9,115,733	3,107,145
1/01/2039	259	24,496,611	16,451,945	8,676,476	2,948,418
1/02/2039	260	23,141,649	15,623,552	8,257,727	2,804,387
1/03/2039	261	21,789,490	14,814,316	7,858,971	2,675,531
1/04/2039	262	20,452,127	14,023,189	7,479,966	2,561,952
1/05/2039	263	19,126,652	13,249,378	7,120,743	2,463,008
1/06/2039	264	17,820,335	12,491,121	6,780,834	2,378,225
1/07/2039	265	16,533,963	11,757,159	6,459,083	2,305,729
1/08/2039	266	15,266,704	11,046,676	6,164,548	2,244,305
1/09/2039	267	14,016,922	10,358,182	5,895,399	2,192,233
1/10/2039	268	12,787,630	9,692,989	5,650,100	2,148,133
1/11/2039	269	11,585,067	9,052,070	5,428,373	2,111,792
1/12/2039	270	10,421,910	8,434,267	5,229,296	2,081,160
1/01/2040	271	9,345,365	7,836,728	5,051,966	2,056,401

1/02/2040	272	8,284,157	5,264,280	2,666,581	858,210
1/03/2040	273	7,249,504	4,599,486	2,324,291	745,084
1/04/2040	274	6,257,449	3,963,338	1,997,728	637,687
1/05/2040	275	5,308,902	3,357,029	1,687,952	536,596
1/06/2040	276	4,450,093	2,809,197	1,408,904	445,990
1/07/2040	277	3,730,650	2,351,171	1,176,287	370,829
1/08/2040	278	3,141,413	1,976,458	986,303	309,619
1/09/2040	279	2,688,555	1,688,668	840,546	262,745
1/10/2040	280	2,397,156	1,503,170	746,371	232,351
1/11/2040	281	2,225,734	1,393,311	690,063	213,912
1/12/2040	282	2,107,423	1,317,082	650,704	200,884
1/01/2041	283	1,991,206	1,242,339	612,216	188,202
1/02/2041	284	1,883,466	1,173,126	576,638	176,514
1/03/2041	285	1,778,033	1,105,760	542,276	165,360
1/04/2041	286	1,679,098	1,042,461	509,934	154,839
1/05/2041	287	1,586,331	983,250	479,786	145,088
1/06/2041	288	1,502,402	929,649	452,478	136,250
1/07/2041	289	1,428,701	882,594	428,518	128,506
1/08/2041	290	1,366,077	842,476	407,999	121,835
1/09/2041	291	1,314,416	809,241	390,907	116,237
1/10/2041	292	1,268,252	779,538	375,632	111,237
1/11/2041	293	1,228,999	754,129	362,465	106,883
1/12/2041	294	1,191,079	729,662	349,841	102,737
1/01/2042	295	1,157,318	707,777	338,486	98,982
1/02/2042	296	1,125,870	687,377	327,893	95,478
1/03/2042	297	1,094,350	667,109	317,494	92,096
1/04/2042	298	1,063,370	647,124	307,200	88,733
1/05/2042	299	1,033,057	627,645	297,219	85,498
1/06/2042	300	1,003,659	608,750	287,538	82,363
1/07/2042	301	974,196	589,910	277,954	79,291
1/08/2042	302	944,667	571,059	268,387	76,238
1/09/2042	303	915,072	552,230	258,878	73,225
1/10/2042	304	885,411	533,453	249,460	70,272
1/11/2042	305	855,684	514,668	240,064	67,339
1/12/2042	306	825,890	495,933	230,755	64,462
1/01/2043	307	796,031	477,192	221,470	61,606
1/02/2043	308	766,104	458,474	212,242	58,789
1/03/2043	309	736,111	439,849	203,152	56,056
1/04/2043	310	706,051	421,172	194,031	53,313
1/05/2043	311	675,924	402,539	184,990	50,620
1/06/2043	312	647,103	384,721	176,353	48,052
1/07/2043	313	618,218	366,945	167,790	45,532
1/08/2043	314	589,911	349,549	159,429	43,080
1/09/2043	315	561,542	332,175	151,119	40,661
1/10/2043	316	533,629	315,145	143,019	38,324
1/11/2043	317	505,654	298,117	134,947	36,008
1/12/2043	318	477,617	281,125	126,943	33,733
1/01/2044	319	449,517	264,137	118,968	31,480
1/02/2044	320	421,355	247,169	111,043	29,258
1/03/2044	321	393,130	230,246	103,194	27,083
1/04/2044	322	365,280	213,572	95,477	24,951
1/05/2044	323	337,368	196,929	87,820	22,856
1/06/2044	324	310,607	181,001	80,512	20,865
1/07/2044	325	284,964	165,785	73,562	18,986
1/08/2044	326	259,696	150,828	66,755	17,156
1/09/2044	327	235,255	136,402	60,217	15,410
1/10/2044	328	210,761	122,000	53,726	13,693
1/11/2044	329	186,214	107,608	47,268	11,996
1/12/2044	330	163,667	94,423	41,374	10,457
1/01/2045	331	141,071	81,249	35,511	8,937
1/02/2045	332	118,424	68,090	29,684	7,439
1/03/2045	333	95,728	54,956	23,903	5,967
1/04/2045	334	76,576	43,887	19,040	4,733
1/05/2045	335	59,319	33,941	14,689	3,637
1/06/2045	336	47,112	26,911	11,617	2,864
1/07/2045	337	37,588	21,435	9,230	2,266
1/08/2045	338	31,767	18,085	7,768	1,899
1/09/2045	339	28,038	15,935	6,827	1,662
1/10/2045	340	27,062	15,355	6,562	1,591
1/11/2045	341	26,585	15,059	6,419	1,550
1/12/2045	342	26,106	14,763	6,278	1,509

1/01/2046	343	25,626	14,467	6,136	1,469
1/02/2046	344	25,143	14,170	5,995	1,429
1/03/2046	345	24,659	13,876	5,857	1,391
1/04/2046	346	24,173	13,579	5,717	1,352
1/05/2046	347	23,684	13,283	5,579	1,314
1/06/2046	348	23,194	12,986	5,440	1,276
1/07/2046	349	22,702	12,690	5,303	1,239
1/08/2046	350	22,208	12,393	5,166	1,201
1/09/2046	351	21,712	12,095	5,029	1,165
1/10/2046	352	21,214	11,798	4,893	1,129
1/11/2046	353	20,714	11,501	4,758	1,093
1/12/2046	354	20,212	11,204	4,623	1,057
1/01/2047	355	19,708	10,906	4,489	1,022
1/02/2047	356	19,202	10,608	4,355	988
1/03/2047	357	18,694	10,311	4,224	954
1/04/2047	358	18,184	10,013	4,091	920
1/05/2047	359	17,672	9,715	3,960	887
1/06/2047	360	17,158	9,416	3,828	854
1/07/2047	361	16,641	9,118	3,698	822
1/08/2047	362	16,123	8,819	3,568	789
1/09/2047	363	15,603	8,520	3,438	757
1/10/2047	364	15,081	8,221	3,309	726
1/11/2047	365	14,556	7,922	3,180	695
1/12/2047	366	14,029	7,622	3,053	664
1/01/2048	367	13,777	7,473	2,985	647
1/02/2048	368	13,524	7,323	2,918	629
1/03/2048	369	13,271	7,175	2,852	613
1/04/2048	370	13,016	7,025	2,785	596
1/05/2048	371	12,761	6,876	2,720	579
1/06/2048	372	12,505	6,727	2,654	563
1/07/2048	373	12,248	6,577	2,588	547
1/08/2048	374	11,990	6,428	2,523	531
1/09/2048	375	11,731	6,279	2,458	515
1/10/2048	376	11,471	6,129	2,394	500
1/11/2048	377	11,210	5,980	2,330	484
1/12/2048	378	10,948	5,831	2,266	469
1/01/2049	379	10,686	5,681	2,202	454
1/02/2049	380	10,422	5,532	2,139	439
1/03/2049	381	10,158	5,383	2,077	424
1/04/2049	382	9,893	5,234	2,014	410
1/05/2049	383	9,626	5,085	1,952	396
1/06/2049	384	9,359	4,935	1,889	381
1/07/2049	385	9,091	4,786	1,828	367
1/08/2049	386	8,822	4,636	1,766	354
1/09/2049	387	8,552	4,487	1,705	340
1/10/2049	388	8,281	4,338	1,644	326
1/11/2049	389	8,009	4,188	1,583	313
1/12/2049	390	7,737	4,039	1,523	300
1/01/2050	391	7,463	3,889	1,463	287
1/02/2050	392	7,188	3,740	1,403	274
1/03/2050	393	6,913	3,591	1,344	261
1/04/2050	394	6,636	3,441	1,285	249
1/05/2050	395	6,358	3,292	1,226	236
1/06/2050	396	6,080	3,142	1,168	224
1/07/2050	397	5,800	2,993	1,109	212
1/08/2050	398	5,520	2,843	1,051	200
1/09/2050	399	5,238	2,694	993	188
1/10/2050	400	4,956	2,544	936	177
1/11/2050	401	4,672	2,395	879	165
1/12/2050	402	4,388	2,245	822	154
1/01/2051	403	4,102	2,096	765	143
1/02/2051	404	3,816	1,946	709	132
1/03/2051	405	3,529	1,797	653	121
1/04/2051	406	3,240	1,647	597	110
1/05/2051	407	2,951	1,497	541	99
1/06/2051	408	2,660	1,348	486	89
1/07/2051	409	2,369	1,198	431	78
1/08/2051	410	2,076	1,048	376	68
1/09/2051	411	1,783	899	322	58
1/10/2051	412	1,488	749	267	48
1/11/2051	413	1,193	599	213	38

1/12/2051	414	896	449	160	28
1/01/2052	415	598	300	106	19
1/02/2052	416	300	150	53	9
1/03/2052	417	0	0	0	0
1/04/2052	418	0	0	0	0
1/05/2052	419	0	0	0	0
1/06/2052	420	0	0	0	0
1/07/2052	421	0	0	0	0
1/08/2052	422	0	0	0	0
1/09/2052	423	0	0	0	0
1/10/2052	424	0	0	0	0
1/11/2052	425	0	0	0	0
1/12/2052	426	0	0	0	0
1/01/2053	427	0	0	0	0
1/02/2053	428	0	0	0	0
1/03/2053	429	0	0	0	0
1/04/2053	430	0	0	0	0
1/05/2053	431	0	0	0	0
1/06/2053	432	0	0	0	0
1/07/2053	433	0	0	0	0
1/08/2053	434	0	0	0	0
1/09/2053	435	0	0	0	0
1/10/2053	436	0	0	0	0
1/11/2053	437	0	0	0	0
1/12/2053	438	0	0	0	0
1/01/2054	439	0	0	0	0
1/02/2054	440	0	0	0	0
1/03/2054	441	0	0	0	0
1/04/2054	442	0	0	0	0
1/05/2054	443	0	0	0	0
1/06/2054	444	0	0	0	0
1/07/2054	445	0	0	0	0
1/08/2054	446	0	0	0	0
1/09/2054	447	0	0	0	0
1/10/2054	448	0	0	0	0
1/11/2054	449	0	0	0	0
1/12/2054	450	0	0	0	0
1/01/2055	451	0	0	0	0
1/02/2055	452	0	0	0	0
1/03/2055	453	0	0	0	0
1/04/2055	454	0	0	0	0
1/05/2055	455	0	0	0	0
1/06/2055	456	0	0	0	0
1/07/2055	457	0	0	0	0
1/08/2055	458	0	0	0	0
1/09/2055	459	0	0	0	0
1/10/2055	460	0	0	0	0
1/11/2055	461	0	0	0	0
1/12/2055	462	0	0	0	0
1/01/2056	463	0	0	0	0
1/02/2056	464	0	0	0	0
1/03/2056	465	0	0	0	0
1/04/2056	466	0	0	0	0
1/05/2056	467	0	0	0	0
1/06/2056	468	0	0	0	0
1/07/2056	469	0	0	0	0
1/08/2056	470	0	0	0	0
1/09/2056	471	0	0	0	0
1/10/2056	472	0	0	0	0
1/11/2056	473	0	0	0	0
1/12/2056	474	0	0	0	0
1/01/2057	475	0	0	0	0
1/02/2057	476	0	0	0	0
1/03/2057	477	0	0	0	0
1/04/2057	478	0	0	0	0
1/05/2057	479	0	0	0	0
1/06/2057	480	0	0	0	0
1/07/2057	481	0	0	0	0
1/08/2057	482	0	0	0	0
1/09/2057	483	0	0	0	0
1/10/2057	484	0	0	0	0

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



1/10/2063	556	0	0	0	0
1/11/2063	557	0	0	0	0
1/12/2063	558	0	0	0	0
1/01/2064	559	0	0	0	0
1/02/2064	560	0	0	0	0
		<b>130,879,741,496</b>	<b>116,415,084,468</b>	<b>99,156,991,961</b>	<b>78,562,770,841</b>



# 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)

