

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/3/2017

Cut-off Date: 31/3/2017



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/03/17			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,345.81			
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%	35%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1,345.81		99.63%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.37%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	1,350.81		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)	8.16	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.37	ND1	0.32%	
G.3.4.3	1 - 2 Y	13.21	ND1	0.98%	
G.3.4.4	2 - 3 Y	15.49	ND1	1.15%	
G.3.4.5	3 - 4 Y	62.61	ND1	4.65%	
G.3.4.6	4 - 5 Y	213.68	ND1	15.88%	
G.3.4.7	5 - 10 Y	675.52	ND1	50.19%	
G.3.4.8	10+ Y	360.93	ND1	26.82%	
G.3.4.9	Total	1,345.81	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)	7.03	8.03		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,000.00	1,000.00	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	1,000.00	1,000.00	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1,345.81		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	1345.81		100%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,000.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1000	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,000.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1000	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5.00		100.00%	100.00%
G.3.11.2	Central bank eligible assets	0.00		0.00%	0.00%
G.3.11.3	Other	0.00		0.00%	0.00%
G.3.11.4	Total	5		100%	100%
12. Bond List					



G.3.12.1 Bond list <https://www.coveredbondlabel.com/issuer/131/>

13. Derivatives & Swaps

G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0

4. References to Capital Requirements Regulation (CRR)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	#REF!	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	#REF!
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	#REF!
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	#REF!	

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
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6. Other relevant information



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	1,346	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,346	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	16,189	0
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.31%	0.00%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
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



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	17.71%	0.00%	17.71%	
M.7.5.2	Vlaams-Brabant	14.34%	0.00%	14.34%	
M.7.5.3	Oost-Vlaanderen	14.97%	0.00%	14.97%	
M.7.5.4	Brussels	12.60%	0.00%	12.60%	
M.7.5.5	West-Vlaanderen	10.31%	0.00%	10.31%	
M.7.5.6	Limburg	6.29%	0.00%	6.29%	
M.7.5.7	Liège	7.47%	0.00%	7.47%	
M.7.5.8	Hainaut	5.72%	0.00%	5.72%	
M.7.5.9	Brabant Wallon	5.27%	0.00%	5.27%	
M.7.5.10	Namur	3.11%	0.00%	3.11%	
M.7.5.11	Luxembourg	2.20%	0.00%	2.20%	
M.7.5.12	0	0.00%	0.00%	0.00%	
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.31					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.93%	0.00%	93.93%	
M.7.6.2	Floating rate	0.00%	0.00%	0.00%	
M.7.6.3	Other	6.07%	0.00%	6.07%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	1.70%	0.00%	1.70%	
M.7.7.2	Amortising	98.30%	0.00%	98.30%	
M.7.7.3	Other	0.00%	0.00%	0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	5.66%	0.00%	5.66%	
M.7.8.2	≥ 12 - < 24 months	71.37%	0.00%	71.37%	
M.7.8.3	≥ 24 - < 36 months	18.96%	0.00%	18.96%	
M.7.8.4	≥ 36 - < 60 months	1.36%	0.00%	1.36%	
M.7.8.5	> 60 months	2.66%	0.00%	2.66%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%	0.00%	0.00%	
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)	Nominal			
By buckets (mn):					
M.7A.10.2	<=100K	580.59	11,252	43.14%	69.50%
M.7A.10.3	>100K and <=200K	562.24	4,237	41.78%	26.17%
M.7A.10.4	>200K and <=300K	121.80	512	9.05%	3.16%
M.7A.10.5	>300K and <=400K	40.33	116	3.00%	0.72%
M.7A.10.6	>400K	40.84	72	3.03%	0.44%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26					
Total		1345.81	16189	100%	100%



11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	65.84%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	222.87	4,176.00	16.56%	25.80%
M.7A.11.3	>40 - <=50 %	136.73	1,860.00	10.16%	11.49%
M.7A.11.4	>50 - <=60 %	167.70	2,044.00	12.46%	12.63%
M.7A.11.5	>60 - <=70 %	176.33	2,003.00	13.10%	12.37%
M.7A.11.6	>70 - <=80 %	193.03	1,958.00	14.34%	12.09%
M.7A.11.7	>80 - <=90 %	185.61	1,815.00	13.79%	11.21%
M.7A.11.8	>90 - <=100 %	231.66	2,038.00	17.21%	12.59%
M.7A.11.9	>100%	31.88	295.00	2.37%	1.82%
M.7A.11.10	Total	1345.81	16,189.00	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 (%)	62.10%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	296.30	5,509.00	22.02%	34.03%
M.7A.12.3	>40 - <=50 %	142.28	1,796.00	10.57%	11.09%
M.7A.12.4	>50 - <=60 %	159.72	1,868.00	11.87%	11.54%
M.7A.12.5	>60 - <=70 %	164.42	1,721.00	12.22%	10.63%
M.7A.12.6	>70 - <=80 %	174.75	1,695.00	12.98%	10.47%
M.7A.12.7	>80 - <=90 %	171.28	1,620.00	12.73%	10.01%
M.7A.12.8	>90 - <=100 %	215.56	1,759.00	16.02%	10.87%
M.7A.12.9	>100%	21.50	221.00	1.60%	1.37%
M.7A.12.10	Total	1345.81	16,189.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%



17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail				
M.7B.18.2	Office				
M.7B.18.3	Hotel/Tourism				
M.7B.18.4	Shopping malls				
M.7B.18.5	Industry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially used				
M.7B.18.8	Land				
M.7B.18.9	Property developers / Building under construction				
M.7B.18.10	Other				



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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



1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/03/2017

Contact Details:

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Remark

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

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

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.57	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/18	7.49	23/09/2025
		1,000,000,000									

Totals

Total Outstanding (in EUR):	1,000,000,000
Current Weighted Average Fixed Coupon:	0.25 %
Weighted Average Remaining Average Life*	7.03

* 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	1,345,805,164 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	39,037,587 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	38.98 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,109,166,629 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	110.92 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	5,931,382 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	39,037,587 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,109,166,629
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	115.41 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	250,449,048 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	249,449,048
<i>Total Interest Proceeds Public Finance Exposures</i>	1,000,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	1,389,381,136 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	1,345,805,164
<i>Total Principal Proceeds Public Finance Exposures</i>	4,538,385
<i>Total Principal Proceeds Financial Institution Exposures</i>	39,037,587
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	18,760,274 (X)
Costs, Fees and expenses Covered Bonds	41,736,461 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	579,333,449

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	101,549,800 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,231,306 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	97,318,494

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,538,385 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,538,385 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/03/2017

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,345,805,164.37
Principal Redemptions between Cut-off Date and Maturity Date	1,345,805,164.37
Interest Payments between Cut-off Date and Maturity Date	249,449,047.52
Number of borrowers	10,083.00
Number of loans	16,189.00
Average Outstanding Balance per borrower	133,473
Average Outstanding Balance per loan	83,131
Weighted average Current Loan to Current Value	62.10 %
Weighted average seasoning (in Years)	1.89
Weighted average remaining maturity (in years, at 0% CPR)	15.42
Weighted average initial maturity (in years, at 0% CPR)	17.31
Percentage of Fixed Rate Loans	93.93 %
Percentage of Variable Rate Loans	6.07 %
Weighted average interest rate	2.12 %
Weighted average interest rate Fixed Rate Loans	2.13 %
Weighted average interest rate Variable Rate Loans	1.93 %
Weighted Remaining average life (in years, at 0% CPR)	8.16
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.68

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 39,037,587

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date 31/03/2017

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	238,389,680.90	17.71 %	2,827	17.46 %
Oost-Vlaanderen	201,494,779.25	14.97 %	2,597	16.04 %
Vlaams-Brabant	192,976,970.74	14.34 %	2,204	13.61 %
Brussels	169,540,857.67	12.60 %	1,502	9.28 %
West-Vlaanderen	138,804,690.19	10.31 %	1,840	11.37 %
Liège	100,578,475.79	7.47 %	1,349	8.33 %
Limburg	84,653,014.53	6.29 %	1,218	7.52 %
Hainaut	76,969,186.46	5.72 %	979	6.05 %
Brabant Wallon	70,883,916.31	5.27 %	752	4.65 %
Namur	41,892,841.34	3.11 %	553	3.42 %
Luxembourg	29,620,751.19	2.20 %	368	2.27 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	76,121,295.15	5.66 %	866	5.35 %
>1 and <=2	960,441,761.28	71.37 %	10,805	66.74 %
>2 and <=3	255,140,171.17	18.96 %	3,388	20.93 %
>3 and <=4	18,325,618.54	1.36 %	303	1.87 %
>4 and <=5	3,713,766.96	0.28 %	92	0.57 %
>5 and <=6	3,399,636.37	0.25 %	113	0.70 %
>6 and <=7	9,319,144.85	0.69 %	206	1.27 %
>7 and <=8	9,916,655.84	0.74 %	166	1.03 %
>8 and <=9	1,378,448.19	0.10 %	36	0.22 %
>9 and <=10	1,050,837.27	0.08 %	29	0.18 %
>10 and <=11	999,964.98	0.07 %	28	0.17 %
>11 and <=12	3,409,004.10	0.25 %	80	0.49 %
>12 and <=13	2,212,448.40	0.16 %	63	0.39 %
>13 and <=14	367,240.50	0.03 %	13	0.08 %
>17 and <=18	9,170.77	0.00 %	1	0.01 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	73	0.45 %
<=1	362,348.07	0.03 %	19	0.12 %
>1 and <=2	2,022,717.25	0.15 %	52	0.32 %
>2 and <=3	3,179,879.51	0.24 %	89	0.55 %
>3 and <=4	10,096,925.70	0.75 %	178	1.10 %
>4 and <=5	6,398,401.34	0.48 %	156	0.96 %
>5 and <=6	9,305,647.49	0.69 %	232	1.43 %
>6 and <=7	18,531,220.96	1.38 %	378	2.33 %
>7 and <=8	70,654,971.90	5.25 %	1,313	8.11 %
>8 and <=9	167,141,694.61	12.42 %	2,914	18.00 %
>9 and <=10	26,255,433.83	1.95 %	430	2.66 %
>10 and <=11	46,865,695.59	3.48 %	643	3.97 %
>11 and <=12	88,169,495.29	6.55 %	1,088	6.72 %
>12 and <=13	37,095,264.67	2.76 %	440	2.72 %
>13 and <=14	127,366,012.34	9.46 %	1,364	8.43 %
>14 and <=15	20,361,022.71	1.51 %	263	1.62 %
>15 and <=16	31,215,592.35	2.32 %	369	2.28 %
>16 and <=17	79,737,635.40	5.92 %	756	4.67 %
>17 and <=18	56,018,217.53	4.16 %	574	3.55 %
>18 and <=19	186,621,191.81	13.87 %	1,646	10.17 %
>19 and <=20	15,840,285.95	1.18 %	182	1.12 %
>20 and <=21	15,268,139.91	1.13 %	144	0.89 %
>21 and <=22	29,695,852.92	2.21 %	285	1.76 %
>22 and <=23	78,759,214.99	5.85 %	765	4.73 %
>23 and <=24	197,042,280.04	14.64 %	1,640	10.13 %
>24 and <=25	13,813,913.09	1.03 %	129	0.80 %
>25 and <=26	598,044.44	0.04 %	7	0.04 %
>26 and <=27	672,261.99	0.05 %	6	0.04 %
>27 and <=28	2,375,126.40	0.18 %	18	0.11 %
>28 and <=29	4,340,676.29	0.32 %	36	0.22 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	331,312.79	0.02 %	35	0.22 %
>2 and <=3	795,023.78	0.06 %	32	0.20 %
>3 and <=4	1,161,109.93	0.09 %	44	0.27 %
>4 and <=5	9,716,456.48	0.72 %	112	0.69 %
>5 and <=6	4,933,590.07	0.37 %	113	0.70 %
>6 and <=7	5,385,634.06	0.40 %	137	0.85 %
>7 and <=8	12,377,939.35	0.92 %	265	1.64 %
>8 and <=9	15,677,714.01	1.16 %	254	1.57 %
>9 and <=10	183,493,338.67	13.63 %	3,138	19.38 %
>10 and <=11	61,727,643.10	4.59 %	1,248	7.71 %
>11 and <=12	28,868,155.52	2.15 %	398	2.46 %
>12 and <=13	111,459,758.60	8.28 %	1,431	8.84 %
>13 and <=14	8,182,062.97	0.61 %	101	0.62 %
>14 and <=15	163,593,585.47	12.16 %	1,881	11.62 %
>15 and <=16	4,786,064.81	0.36 %	70	0.43 %
>16 and <=17	17,443,430.66	1.30 %	192	1.19 %
>17 and <=18	93,329,371.93	6.93 %	948	5.86 %
>18 and <=19	12,603,357.45	0.94 %	134	0.83 %
>19 and <=20	247,935,009.68	18.42 %	2,366	14.61 %
>20 and <=21	5,693,943.52	0.42 %	64	0.40 %
>21 and <=22	10,024,707.43	0.74 %	113	0.70 %
>22 and <=23	21,316,632.03	1.58 %	191	1.18 %
>23 and <=24	26,519,406.33	1.97 %	259	1.60 %
>24 and <=25	279,746,217.57	20.79 %	2,468	15.24 %
>25 and <=26	5,090,626.17	0.38 %	45	0.28 %
>26 and <=27	405,031.77	0.03 %	5	0.03 %
>27 and <=28	940,791.24	0.07 %	11	0.07 %
>28 and <=29	1,030,246.56	0.08 %	8	0.05 %
>29 and <=30	11,203,259.32	0.83 %	124	0.77 %
>30 and <=31	33,743.10	0.00 %	2	0.01 %
1,345,805,164.37	100.00 %	16,189	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	9,170.77	0.00 %	1	0.01 %
2003	283,477.23	0.02 %	8	0.05 %
2004	1,610,247.37	0.12 %	47	0.29 %
2005	3,375,833.84	0.25 %	84	0.52 %
2006	1,482,109.74	0.11 %	34	0.21 %
2007	912,344.43	0.07 %	30	0.19 %
2008	1,290,126.05	0.10 %	33	0.20 %
2009	5,119,744.92	0.38 %	121	0.75 %
2010	11,645,037.19	0.87 %	218	1.35 %
2011	5,763,337.65	0.43 %	147	0.91 %
2012	2,483,931.98	0.18 %	70	0.43 %
2013	16,069,001.28	1.19 %	265	1.64 %
2014	138,654,852.70	10.30 %	1,833	11.32 %
2015	1,033,580,760.04	76.80 %	11,776	72.74 %
2016	123,525,189.18	9.18 %	1,522	9.40 %
1,345,805,164.37	100.00 %	16,189	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	256,770,346.77	19.08 %	4,615	45.77 %
>100 and <=200	499,095,265.51	37.09 %	3,441	34.13 %
>200 and <=300	362,868,751.64	26.96 %	1,511	14.99 %
>300 and <=400	105,660,938.63	7.85 %	309	3.06 %
>400	121,409,861.82	9.02 %	207	2.05 %
1,345,805,164.37	100.00 %	10,083	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,984,358.37	0.15 %	37	0.23 %
0.5 - 1%	6,927,013.90	0.51 %	120	0.74 %
1 - 1.5%	38,598,976.28	2.87 %	543	3.35 %
1.5 - 2%	726,409,767.03	53.98 %	9,201	56.83 %
2 - 2.5%	308,853,376.32	22.95 %	3,138	19.38 %
2.5 - 3%	198,472,634.88	14.75 %	2,130	13.16 %
3 - 3.5%	45,481,905.05	3.38 %	568	3.51 %
3.5 - 4%	13,390,030.59	0.99 %	268	1.66 %
4 - 4.5%	4,100,460.73	0.30 %	116	0.72 %
4.5 - 5%	1,073,465.86	0.08 %	41	0.25 %
5 - 5.5%	436,163.49	0.03 %	22	0.14 %
5.5 - 6%	66,137.00	0.00 %	2	0.01 %
6 - 6.5%	9,502.33	0.00 %	2	0.01 %
6.5 - 7%	1,372.54	0.00 %	1	0.01 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	1,264,086,099.56	93.93 %	15,152	93.59 %
Variable	32,188.43	0.00 %	3	0.02 %
Variable With Cap	81,686,876.38	6.07 %	1,034	6.39 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2017	20,703,677.57	1.54 %	369	2.28 %
2018	9,657,183.36	0.72 %	140	0.86 %
2019	18,199,600.69	1.35 %	184	1.14 %
2020	18,071,493.30	1.34 %	166	1.03 %
2021	1,415,656.85	0.11 %	23	0.14 %
2022	423,122.33	0.03 %	7	0.04 %
2023	3,217,627.01	0.24 %	48	0.30 %
2024	3,040,090.87	0.23 %	35	0.22 %
2025	4,401,875.79	0.33 %	43	0.27 %
2026	2,556,548.61	0.19 %	19	0.12 %
Fixed To Maturity	1,264,118,287.99	93.93 %	15,155	93.61 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	1,345,805,164.37	100.00 %	16,189	100.00 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	1,289,023,768.82	95.78 %	15,522	95.88 %
Interest only	22,872,634.83	1.70 %	158	0.98 %
Linear	33,908,760.72	2.52 %	509	3.14 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	1,695,214.05	0.13 %	68	0.42 %
1-10%	7,084,335.73	0.53 %	272	1.68 %
11-20%	37,609,511.03	2.79 %	883	5.45 %
21-30%	69,262,951.95	5.15 %	1,268	7.83 %
31-40%	107,214,750.63	7.97 %	1,685	10.41 %
41-50%	136,734,509.53	10.16 %	1,860	11.49 %
51-60%	167,696,458.66	12.46 %	2,044	12.63 %
61-70%	176,328,090.52	13.10 %	2,003	12.37 %
71-80%	193,032,213.13	14.34 %	1,958	12.09 %
81-90%	185,607,266.08	13.79 %	1,815	11.21 %
91-100%	231,661,891.90	17.21 %	2,038	12.59 %
101-110%	25,081,489.90	1.86 %	207	1.28 %
111-120%	3,119,110.47	0.23 %	37	0.23 %
>120%	3,677,370.79	0.27 %	51	0.32 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	9,142,805.09	0.68 %	468	2.89 %
21-40%	17,739,539.54	1.32 %	550	3.40 %
41-60%	39,266,130.59	2.92 %	799	4.94 %
61-80%	64,019,555.83	4.76 %	1,048	6.47 %
81-100%	445,116,466.07	33.07 %	5,188	32.05 %
101-120%	21,200,473.18	1.58 %	338	2.09 %
121-140%	32,495,341.78	2.41 %	469	2.90 %
141-160%	66,929,136.37	4.97 %	868	5.36 %
161-180%	112,210,542.45	8.34 %	1,396	8.62 %
181-200%	122,294,710.36	9.09 %	1,309	8.09 %
201-300%	223,808,203.36	16.63 %	2,283	14.10 %
301-400%	79,845,031.91	5.93 %	704	4.35 %
401-500%	32,233,716.71	2.40 %	272	1.68 %
>500%	79,503,511.13	5.91 %	497	3.07 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	4,369,423.69	0.32 %	186	1.15 %
>1 and <=2	13,211,088.32	0.98 %	260	1.61 %
>2 and <=3	15,489,057.79	1.15 %	384	2.37 %
>3 and <=4	62,607,040.74	4.65 %	1,190	7.35 %
>4 and <=5	213,677,336.28	15.88 %	3,732	23.05 %
>5 and <=6	124,872,136.40	9.28 %	1,650	10.19 %
>6 and <=7	151,971,011.19	11.29 %	1,665	10.28 %
>7 and <=8	54,596,087.86	4.06 %	641	3.96 %
>8 and <=9	105,764,289.33	7.86 %	1,060	6.55 %
>9 and <=10	238,320,792.60	17.71 %	2,175	13.44 %
>10 and <=11	25,552,091.22	1.90 %	285	1.76 %
>11 and <=12	45,224,354.18	3.36 %	421	2.60 %
>12 and <=13	271,835,152.67	20.20 %	2,373	14.66 %
>13 and <=14	10,364,140.51	0.77 %	100	0.62 %
>14 and <=15	2,085,656.49	0.15 %	18	0.11 %
>15 and <=16	5,865,505.10	0.44 %	49	0.30 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

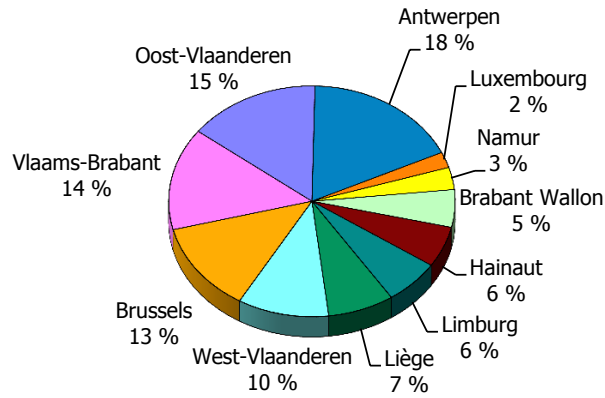
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,264,118,287.99	93.93 %	15,155	93.61 %
>=0 and <=1	32,375,519.02	2.41 %	535	3.30 %
>1 and <=2	35,000,391.16	2.60 %	340	2.10 %
>2 and <=3	1,597,750.96	0.12 %	24	0.15 %
>3 and <=4	6,083,867.63	0.45 %	77	0.48 %
>4 and <=5	6,629,347.61	0.49 %	58	0.36 %
	1,345,805,164.37	100.00 %	16,189	100.00 %

Stratification Tables

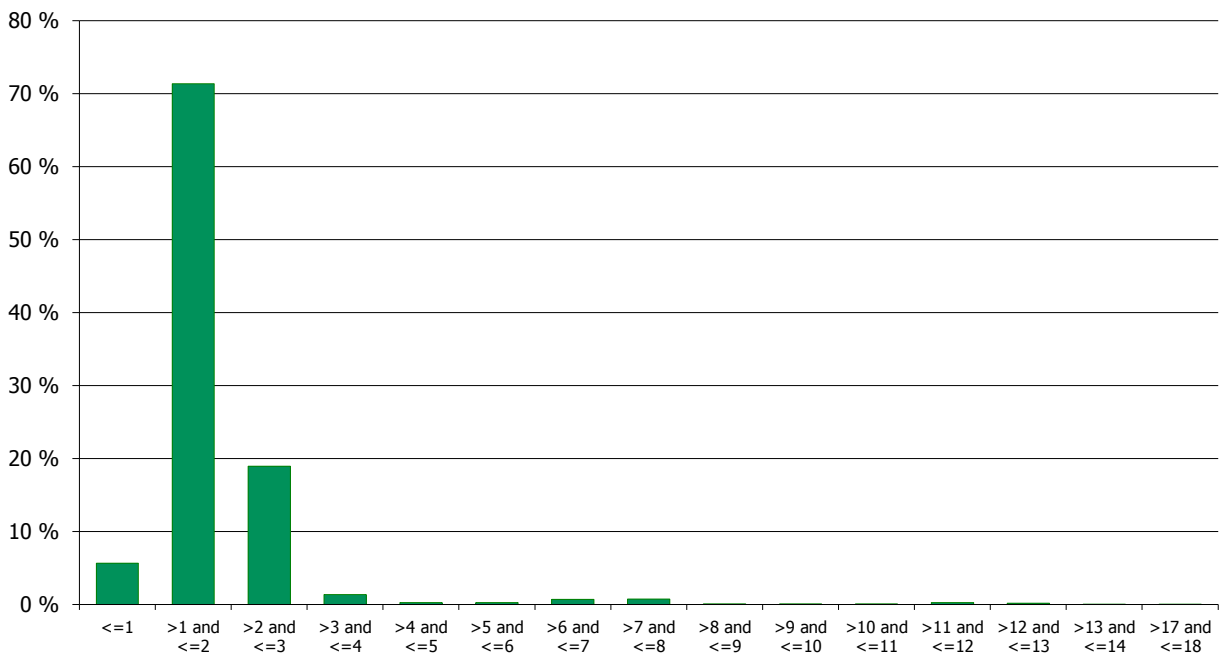
Portfolio Cut-off Date 31/03/2017

1. Geographic distribution



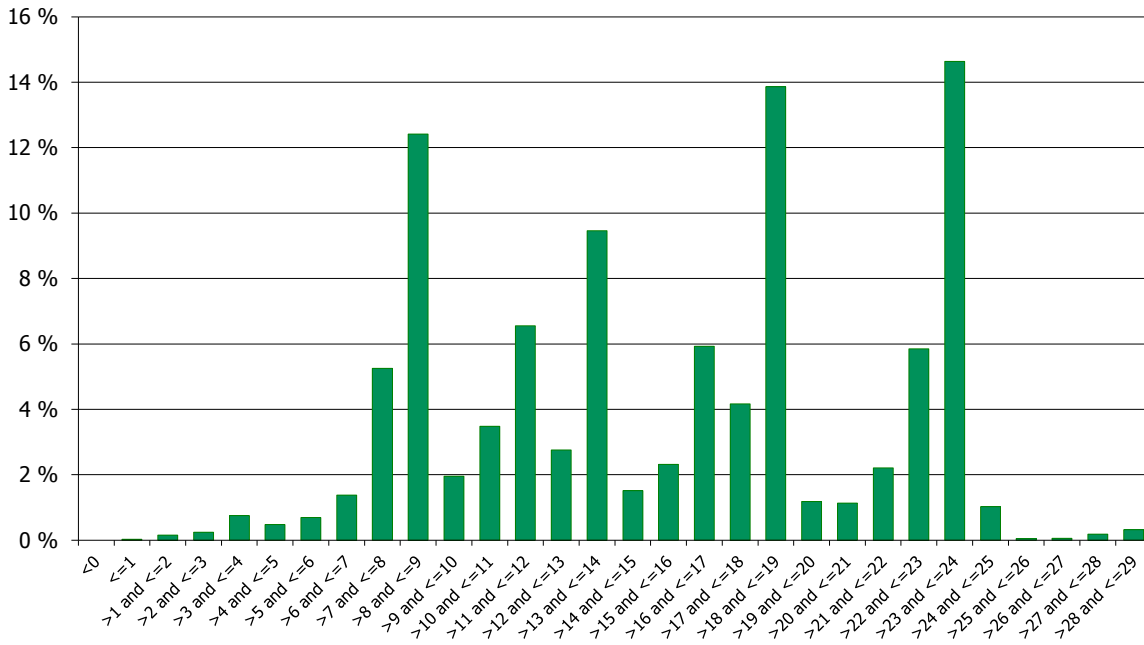
2. Seasoning

Distribution per Seasoning



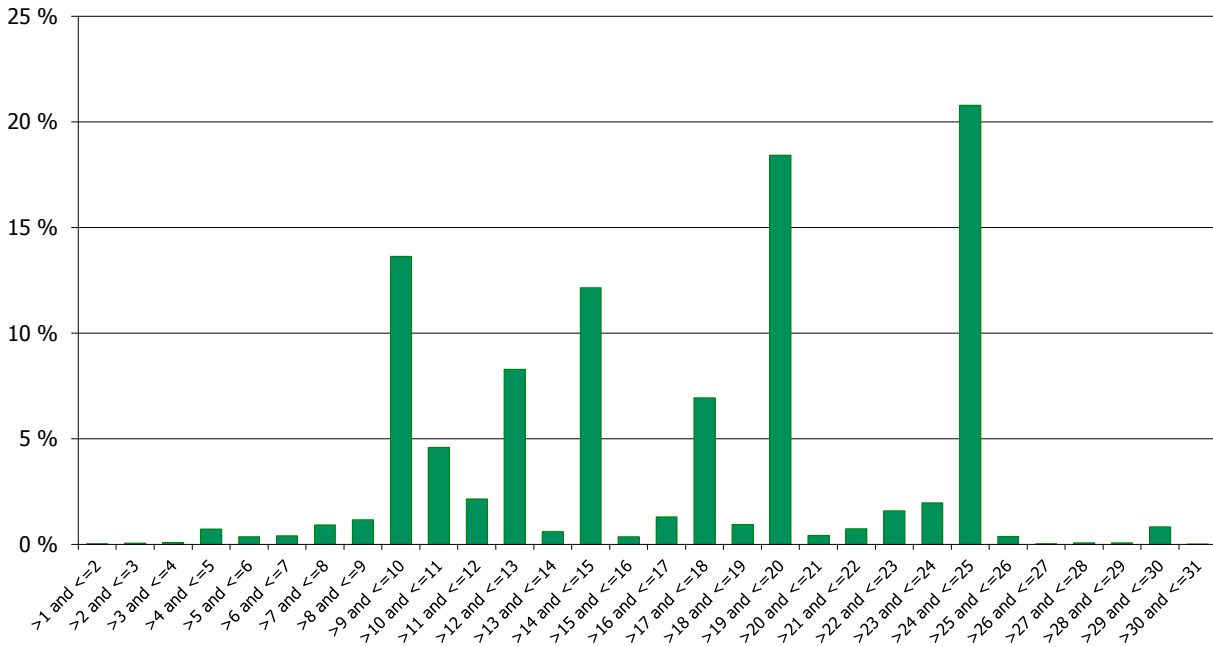
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



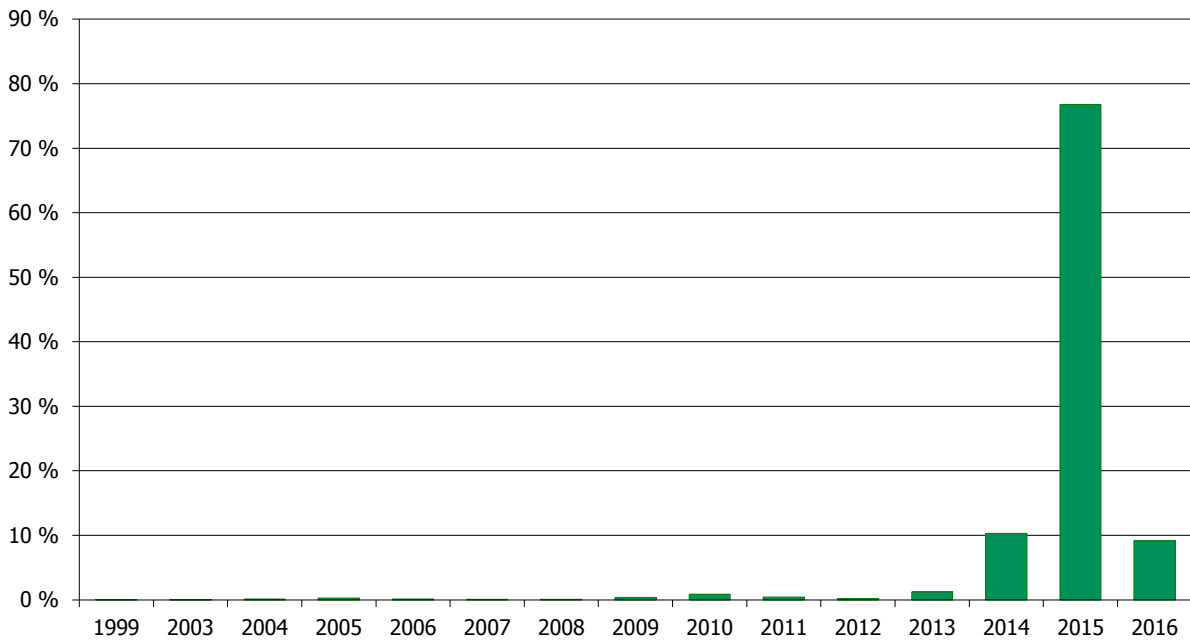
4. Original term to maturity

Distribution of Initial Term (in years)



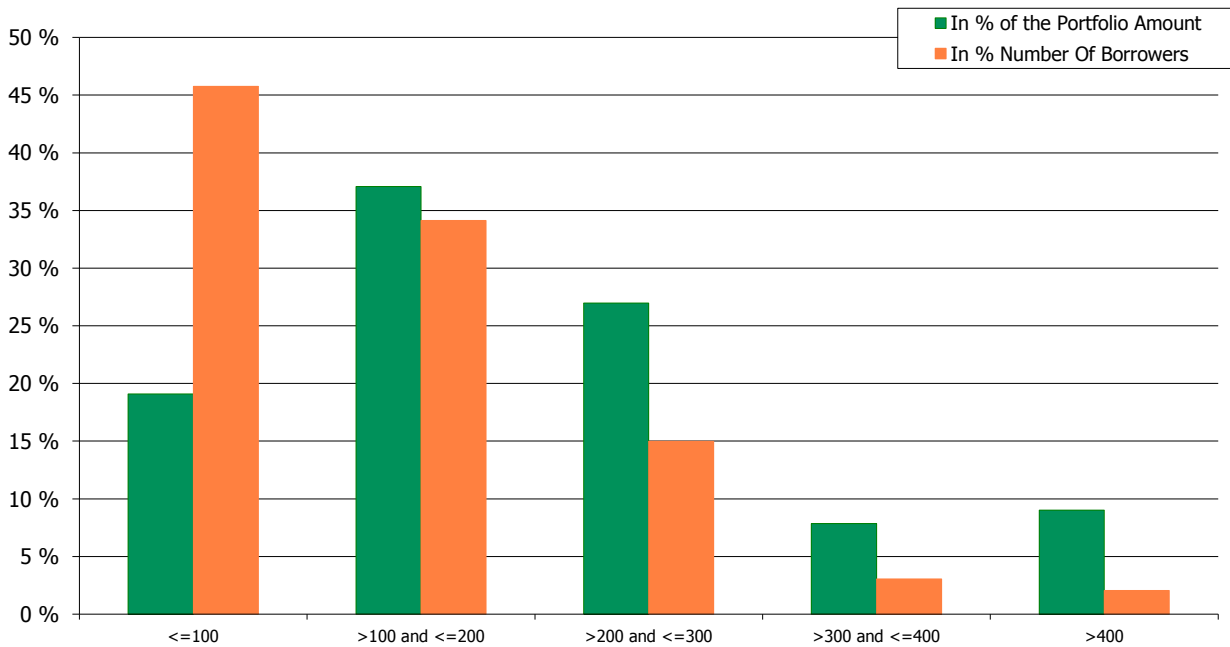
5. Origination Year

Distribution Origination Year



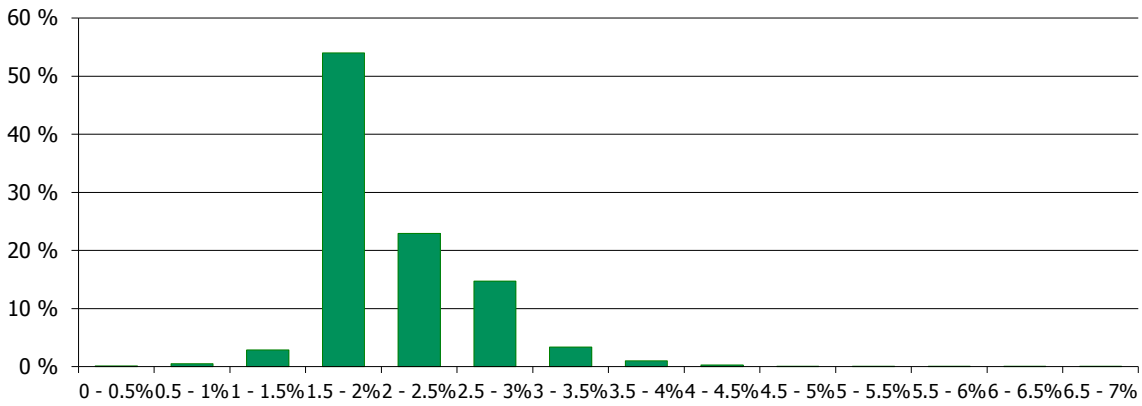
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



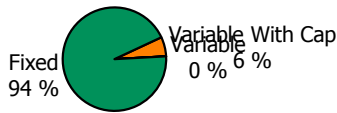
7. Interest Rate

Distribution per Interest Rate



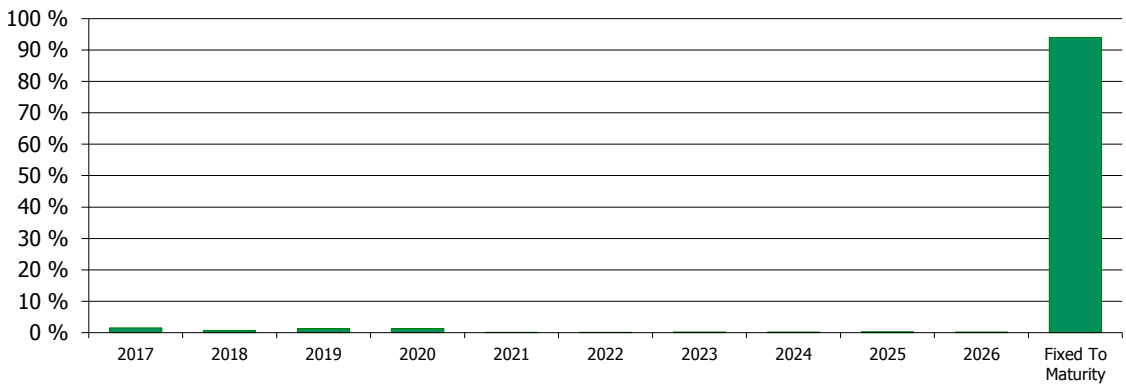
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



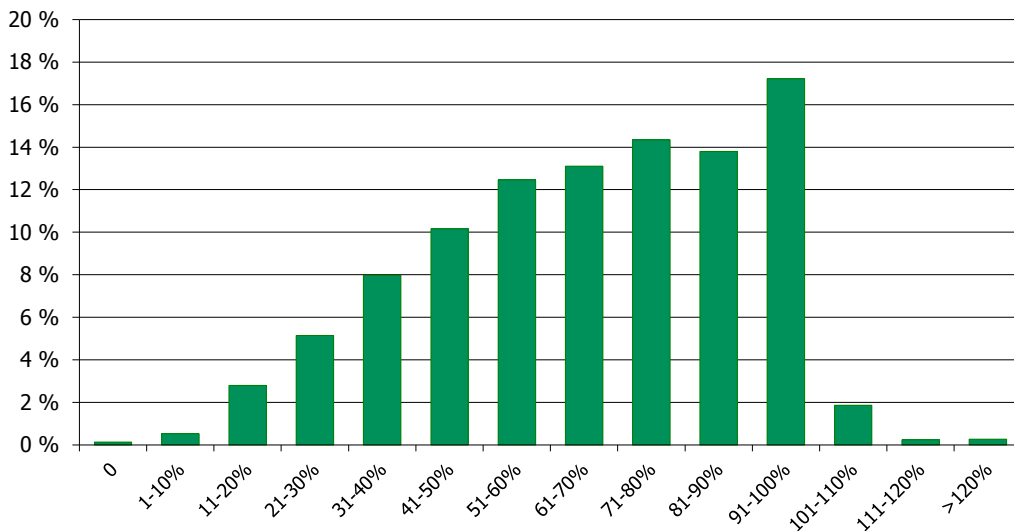
11. Repayment Type

Distribution per Repayment Type



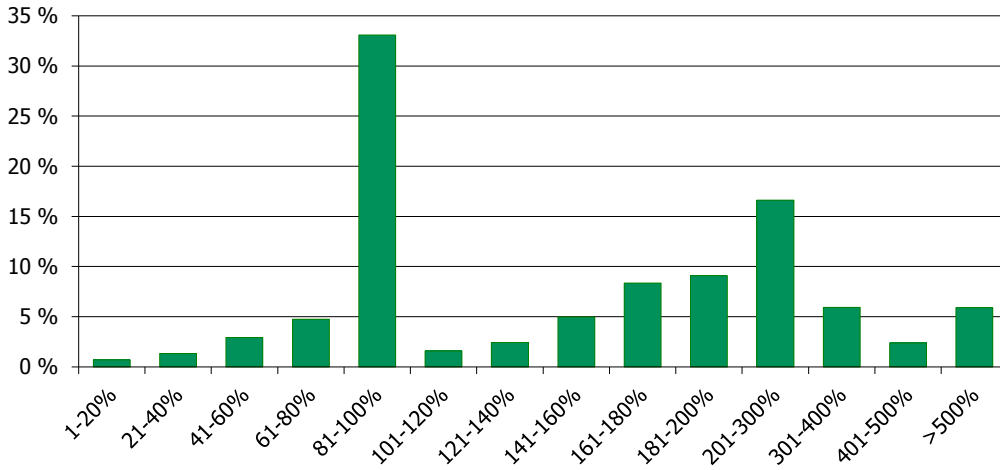
12. Current Loan to Current Value (LTV)

Current LTV Distribution



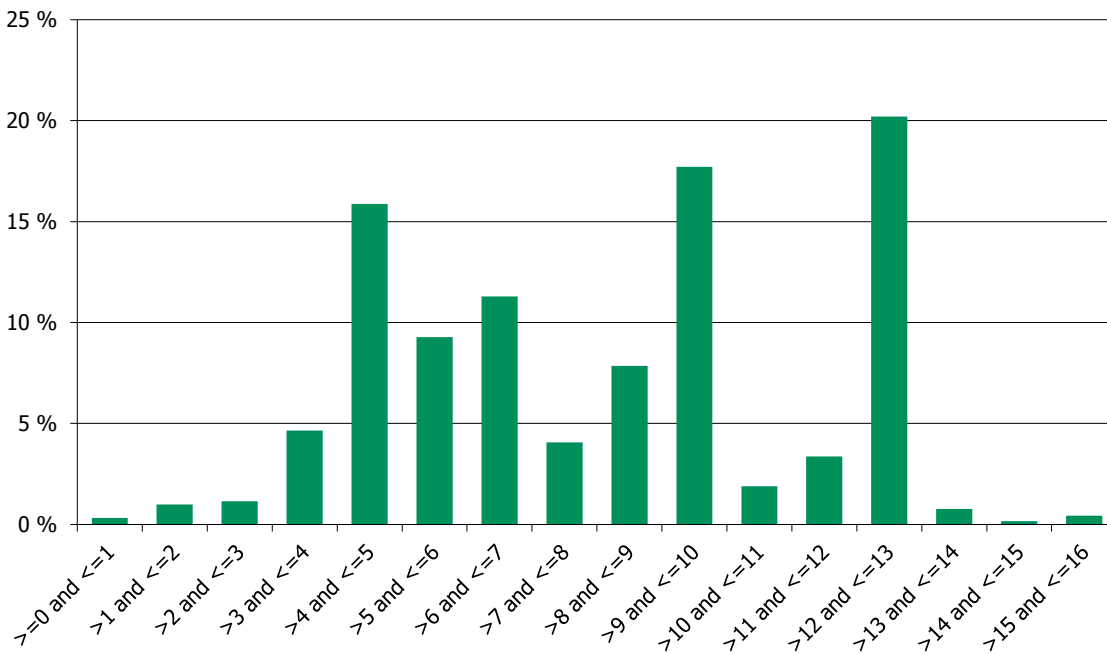
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



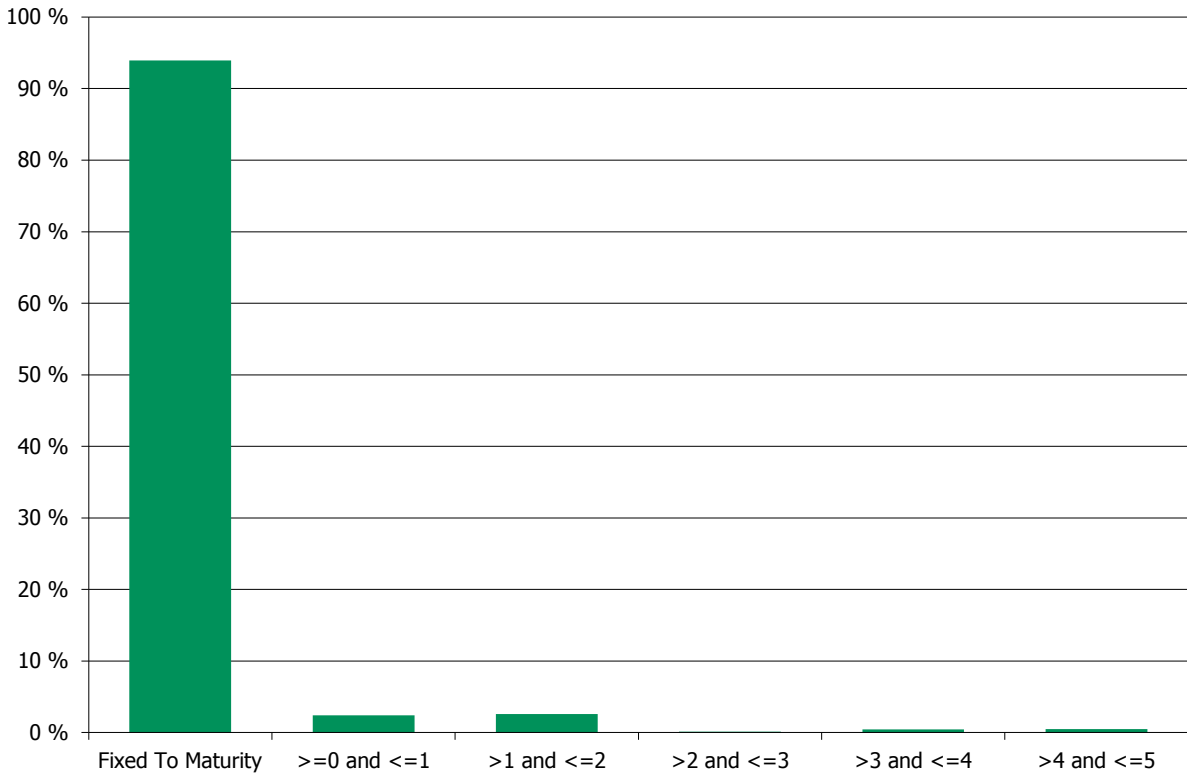
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



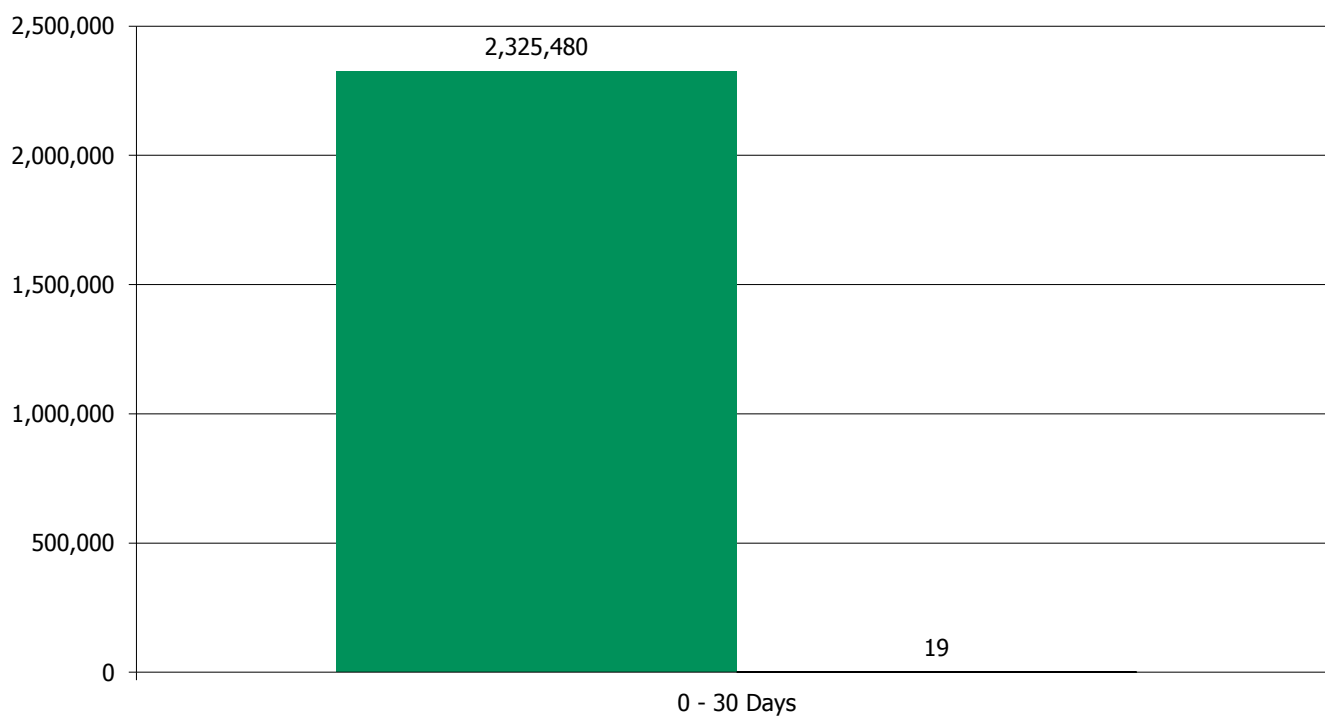
Cover Pool Performance

Portfolio Cut-off Date 31/03/2017

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	1,343,479,684.26	99.83 %	16,170	99.88 %
0 - 30 Days	2,325,480.11	0.17 %	19	0.12 %
30 - 60 Days				
60 - 90 Days				
> 90 Days				
Total	1,345,805,164.37	100.00 %	16,189	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date Mar/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/04/2017	1	1,000,000,000	1,338,387,894	1,336,117,889	1,332,719,866	1,327,075,071
1/05/2017	2	1,000,000,000	1,331,274,237	1,326,834,840	1,320,203,036	1,309,222,409
1/06/2017	3	1,000,000,000	1,324,199,275	1,317,545,021	1,307,625,608	1,291,257,151
1/07/2017	4	1,000,000,000	1,317,120,706	1,308,350,956	1,295,304,804	1,273,847,334
1/08/2017	5	1,000,000,000	1,309,874,707	1,298,946,351	1,282,723,430	1,256,131,345
1/09/2017	6	1,000,000,000	1,302,990,680	1,289,928,227	1,270,578,354	1,238,968,023
1/10/2017	7	1,000,000,000	1,295,699,282	1,280,604,476	1,258,289,837	1,221,955,576
1/11/2017	8	1,000,000,000	1,288,457,247	1,271,286,950	1,245,957,863	1,204,854,776
1/12/2017	9	1,000,000,000	1,281,134,480	1,261,986,929	1,233,798,933	1,188,206,221
1/01/2018	10	1,000,000,000	1,273,873,269	1,252,705,950	1,221,610,528	1,171,485,232
1/02/2018	11	1,000,000,000	1,266,616,854	1,243,457,532	1,209,507,810	1,154,966,394
1/03/2018	12	1,000,000,000	1,259,016,066	1,234,102,096	1,197,650,019	1,139,267,236
1/04/2018	13	1,000,000,000	1,251,641,655	1,224,792,745	1,185,592,747	1,123,020,891
1/05/2018	14	1,000,000,000	1,243,911,739	1,215,230,675	1,173,441,435	1,106,954,587
1/06/2018	15	1,000,000,000	1,236,680,728	1,206,117,251	1,161,679,480	1,091,217,501
1/07/2018	16	1,000,000,000	1,228,940,941	1,196,601,407	1,149,677,588	1,075,516,688
1/08/2018	17	1,000,000,000	1,221,428,727	1,187,269,759	1,137,810,808	1,059,907,005
1/09/2018	18	1,000,000,000	1,213,794,169	1,177,847,601	1,125,910,433	1,044,379,097
1/10/2018	19	1,000,000,000	1,206,352,903	1,168,705,234	1,114,421,540	1,029,484,728
1/11/2018	20	1,000,000,000	1,198,828,975	1,159,446,263	1,102,780,878	1,014,416,390
1/12/2018	21	1,000,000,000	1,191,246,990	1,150,222,267	1,091,315,039	999,754,238
1/01/2019	22	1,000,000,000	1,183,778,058	1,141,071,923	1,079,879,959	985,088,422
1/02/2019	23	1,000,000,000	1,176,298,180	1,131,938,776	1,068,512,218	970,590,074
1/03/2019	24	1,000,000,000	1,168,698,746	1,122,902,927	1,057,547,505	956,954,412
1/04/2019	25	1,000,000,000	1,161,198,558	1,113,804,332	1,046,310,700	942,776,287
1/05/2019	26	1,000,000,000	1,153,689,648	1,104,785,514	1,035,284,000	929,016,804
1/06/2019	27	1,000,000,000	1,146,031,586	1,095,590,712	1,024,056,612	915,049,636
1/07/2019	28	1,000,000,000	1,138,464,834	1,086,570,563	1,013,125,686	901,571,338
1/08/2019	29	1,000,000,000	1,130,177,333	1,076,831,340	1,001,491,277	887,443,189
1/09/2019	30	1,000,000,000	1,122,727,996	1,067,919,274	990,676,822	874,142,049
1/10/2019	31	1,000,000,000	1,115,021,365	1,058,848,003	979,844,065	861,039,469
1/11/2019	32	1,000,000,000	1,107,454,335	1,049,878,494	969,072,963	847,967,465
1/12/2019	33	1,000,000,000	1,099,549,687	1,040,673,826	958,212,510	835,027,219
1/01/2020	34	1,000,000,000	1,091,762,555	1,031,551,100	947,397,085	822,105,322
1/02/2020	35	1,000,000,000	1,083,824,597	1,022,314,059	936,525,752	809,229,598
1/03/2020	36	1,000,000,000	1,076,190,330	1,013,502,345	926,244,389	797,174,086
1/04/2020	37	1,000,000,000	1,068,123,047	1,004,198,891	915,407,913	784,510,687
1/05/2020	38	1,000,000,000	1,060,505,371	995,400,568	905,154,212	772,543,356
1/06/2020	39	1,000,000,000	1,052,156,156	985,888,932	894,224,937	759,982,656
1/07/2020	40	1,000,000,000	1,043,702,918	976,362,855	883,404,895	747,709,312
1/08/2020	41	1,000,000,000	1,035,728,232	967,259,368	872,942,403	735,724,465
1/09/2020	42	1,000,000,000	1,027,573,374	958,015,977	862,401,474	723,761,901
1/10/2020	43	1,000,000,000	1,018,121,206	947,645,605	850,966,490	711,237,701
1/11/2020	44	1,000,000,000	1,010,375,618	938,841,127	840,916,172	699,860,745
1/12/2020	45	1,000,000,000	1,002,579,377	930,067,729	831,007,497	688,779,092
1/01/2021	46	1,000,000,000	994,020,563	920,563,935	820,424,111	677,126,871
1/02/2021	47	1,000,000,000	985,740,682	911,347,586	810,144,708	665,810,826
1/03/2021	48	1,000,000,000	978,043,827	902,846,267	800,743,596	655,566,479
1/04/2021	49	1,000,000,000	969,573,494	893,509,148	790,447,016	644,395,721
1/05/2021	50	1,000,000,000	961,826,486	884,915,011	780,917,382	634,017,225
1/06/2021	51	1,000,000,000	954,095,595	876,313,494	771,360,011	623,605,170
1/07/2021	52	1,000,000,000	945,770,846	867,241,579	761,495,742	613,106,824
1/08/2021	53	1,000,000,000	937,945,169	858,606,949	751,996,605	602,894,289
1/09/2021	54	1,000,000,000	929,928,704	849,824,760	742,411,951	592,688,996
1/10/2021	55	1,000,000,000	921,980,362	841,178,101	733,049,496	582,815,767
1/11/2021	56	1,000,000,000	914,253,676	832,713,838	723,827,728	573,046,453
1/12/2021	57	1,000,000,000	906,536,241	824,329,416	714,776,061	563,560,694
1/01/2022	58	1,000,000,000	898,816,944	815,923,904	705,688,355	554,038,911

1/02/2022	59	1,000,000,000	891,021,949	807,475,934	696,605,621	544,591,564
1/03/2022	60	1,000,000,000	883,288,333	799,241,088	687,917,417	535,741,454
1/04/2022	61	1,000,000,000	875,546,454	790,892,179	679,000,160	526,557,063
1/05/2022	62	1,000,000,000	867,701,854	782,519,508	670,158,509	517,570,108
1/06/2022	63	1,000,000,000	859,851,644	774,124,749	661,283,077	508,552,364
1/07/2022	64	1,000,000,000	851,855,843	765,667,289	652,448,621	499,701,519
1/08/2022	65	1,000,000,000	844,060,446	757,373,866	643,740,202	490,943,601
1/09/2022	66	1,000,000,000	836,303,832	749,141,112	635,123,293	482,320,402
1/10/2022	67	1,000,000,000	827,922,558	740,416,045	626,181,162	473,580,349
1/11/2022	68	1,000,000,000	820,045,265	732,127,482	617,596,718	465,109,568
1/12/2022	69	1,000,000,000	812,284,672	724,008,564	609,244,672	456,938,885
1/01/2023	70	1,000,000,000	804,523,056	715,874,213	600,867,685	448,747,297
1/02/2023	71	1,000,000,000	796,761,355	707,765,297	592,550,661	440,661,496
1/03/2023	72	1,000,000,000	788,993,816	699,791,600	584,529,002	433,032,699
1/04/2023	73	1,000,000,000	781,228,492	691,728,993	576,324,936	425,146,550
1/05/2023	74	1,000,000,000	773,343,659	683,623,517	568,169,862	417,412,571
1/06/2023	75	1,000,000,000	765,572,436	675,606,054	560,078,401	409,725,294
1/07/2023	76	1,000,000,000	757,838,924	667,683,606	552,148,341	402,268,296
1/08/2023	77	1,000,000,000	750,004,996	659,660,896	544,126,519	394,744,917
1/09/2023	78	1,000,000,000	742,141,599	651,637,604	536,141,448	387,304,602
1/10/2023	79	500,000,000	734,422,774	643,801,610	528,390,585	380,140,751
1/11/2023	80	500,000,000	726,557,923	635,826,970	520,518,357	372,891,108
1/12/2023	81	500,000,000	718,861,439	628,059,011	512,893,651	365,922,727
1/01/2024	82	500,000,000	710,793,642	619,957,011	504,989,725	358,757,692
1/02/2024	83	500,000,000	703,004,622	612,123,427	497,340,766	351,827,157
1/03/2024	84	500,000,000	695,323,643	604,474,743	489,957,781	345,230,777
1/04/2024	85	500,000,000	687,643,394	596,784,063	482,493,880	338,531,648
1/05/2024	86	500,000,000	679,971,856	589,157,540	475,155,543	332,016,257
1/06/2024	87	500,000,000	672,311,032	581,531,868	467,812,661	325,500,860
1/07/2024	88	500,000,000	664,411,796	573,755,915	460,421,289	319,044,784
1/08/2024	89	500,000,000	656,673,609	566,111,768	453,131,753	312,663,632
1/09/2024	90	0	648,599,877	558,203,122	445,665,143	306,209,147
1/10/2024	91		640,983,758	550,742,998	438,626,794	300,137,826
1/11/2024	92		633,012,342	542,971,352	431,337,466	293,899,859
1/12/2024	93		625,475,141	535,625,633	424,454,738	288,024,655
1/01/2025	94		618,057,134	528,375,537	417,644,560	282,203,065
1/02/2025	95		610,753,110	521,245,771	410,961,146	276,510,916
1/03/2025	96		603,556,969	514,315,069	404,565,257	271,165,924
1/04/2025	97		596,427,006	507,377,330	398,092,951	265,697,603
1/05/2025	98		589,551,337	500,705,024	391,890,869	260,485,994
1/06/2025	99		582,509,143	493,885,010	385,569,910	255,199,010
1/07/2025	100		575,716,152	487,324,306	379,511,665	250,159,537
1/08/2025	101		569,192,240	480,984,863	373,622,100	245,234,243
1/09/2025	102		562,617,023	474,622,242	367,742,080	240,352,421
1/10/2025	103		556,723,494	468,879,588	362,398,454	235,888,948
1/11/2025	104		550,884,816	463,175,265	357,079,124	231,442,087
1/12/2025	105		544,973,710	457,453,199	351,799,760	227,085,549
1/01/2026	106		539,199,436	451,838,596	346,598,188	222,780,343
1/02/2026	107		533,585,957	446,376,237	341,537,285	218,597,566
1/03/2026	108		527,741,310	440,810,457	336,503,867	214,551,853
1/04/2026	109		522,330,694	435,551,110	331,643,423	210,557,259
1/05/2026	110		516,943,575	430,351,459	326,877,713	206,680,843
1/06/2026	111		511,472,158	425,074,365	322,048,321	202,764,804
1/07/2026	112		505,871,817	419,729,952	317,216,561	198,903,978
1/08/2026	113		500,451,066	414,528,004	312,488,370	195,109,356
1/09/2026	114		495,120,654	409,417,195	307,850,707	191,399,594
1/10/2026	115		489,663,956	404,240,417	303,210,040	187,741,601
1/11/2026	116		484,211,968	399,061,559	298,564,269	184,082,028
1/12/2026	117		478,845,857	393,991,334	294,045,389	180,552,712
1/01/2027	118		473,542,522	388,966,946	289,557,284	177,043,814
1/02/2027	119		468,239,140	383,958,430	285,101,891	173,581,317
1/03/2027	120		462,889,464	378,990,140	280,766,261	170,287,516
1/04/2027	121		457,611,997	374,033,754	276,389,726	166,923,087
1/05/2027	122		452,340,568	369,118,230	272,086,103	163,650,357
1/06/2027	123		447,078,502	364,205,518	267,782,062	160,379,441
1/07/2027	124		441,838,054	359,345,667	263,558,568	157,202,858
1/08/2027	125		436,622,270	354,501,402	259,344,342	154,034,036
1/09/2027	126		431,431,434	349,692,757	255,175,838	150,916,279
1/10/2027	127		426,276,097	344,947,017	251,093,271	147,893,026
1/11/2027	128		421,137,164	340,210,537	247,015,687	144,875,109
1/12/2027	129		416,018,861	335,524,141	243,013,451	141,943,542

1/01/2028	130	410,778,364	330,735,713	238,936,075	138,970,836
1/02/2028	131	405,708,768	326,099,929	234,987,862	136,095,572
1/03/2028	132	400,673,852	321,541,959	231,152,088	133,343,525
1/04/2028	133	395,692,946	317,006,188	227,311,810	130,572,804
1/05/2028	134	390,776,128	312,553,249	223,567,178	127,895,381
1/06/2028	135	385,917,723	308,143,843	219,852,605	125,237,690
1/07/2028	136	380,885,657	303,626,694	216,096,552	122,593,475
1/08/2028	137	376,183,385	299,369,616	212,524,842	120,056,544
1/09/2028	138	371,153,309	294,865,679	208,795,099	117,450,009
1/10/2028	139	366,631,504	290,795,198	205,405,975	115,069,947
1/11/2028	140	362,150,969	286,754,261	202,036,490	112,702,947
1/12/2028	141	357,487,581	282,597,131	198,617,472	110,341,528
1/01/2029	142	353,071,792	278,633,025	195,333,344	108,057,408
1/02/2029	143	348,676,884	274,698,004	192,084,973	105,810,355
1/03/2029	144	344,295,642	270,830,765	188,945,694	103,682,818
1/04/2029	145	339,922,716	266,937,407	185,755,864	101,500,679
1/05/2029	146	335,554,392	263,074,490	182,617,167	99,376,591
1/06/2029	147	331,195,239	259,216,519	179,481,475	97,256,524
1/07/2029	148	326,840,691	255,388,460	176,395,699	95,192,601
1/08/2029	149	322,487,334	251,559,424	173,309,116	93,130,777
1/09/2029	150	318,148,155	247,753,682	170,253,099	91,101,067
1/10/2029	151	313,818,423	243,980,829	167,247,787	89,126,100
1/11/2029	152	309,496,287	240,212,438	164,245,795	87,155,621
1/12/2029	153	304,700,265	236,101,877	161,037,855	85,103,065
1/01/2030	154	300,414,762	232,386,372	158,100,516	83,196,897
1/02/2030	155	295,891,468	228,499,160	155,060,554	81,251,576
1/03/2030	156	291,649,680	224,878,426	152,252,920	79,475,104
1/04/2030	157	287,452,585	221,266,306	149,426,360	77,669,286
1/05/2030	158	283,001,320	217,482,386	146,509,501	75,840,985
1/06/2030	159	278,815,194	213,901,999	143,731,062	74,087,584
1/07/2030	160	274,900,095	210,552,236	141,131,974	72,449,651
1/08/2030	161	271,094,899	207,285,581	138,588,995	70,842,886
1/09/2030	162	267,411,727	204,122,545	136,127,139	69,289,725
1/10/2030	163	263,742,611	200,991,359	133,709,079	67,779,928
1/11/2030	164	260,264,021	198,004,016	131,386,761	66,320,597
1/12/2030	165	256,811,275	195,056,538	129,112,379	64,905,394
1/01/2031	166	253,385,609	192,128,216	126,850,626	63,498,306
1/02/2031	167	249,972,095	189,218,464	124,611,772	62,113,388
1/03/2031	168	246,581,542	186,365,994	122,451,284	60,802,929
1/04/2031	169	243,195,298	183,494,926	120,258,235	59,461,054
1/05/2031	170	239,577,729	180,468,700	117,983,812	58,097,345
1/06/2031	171	236,204,577	177,625,999	115,830,028	56,795,201
1/07/2031	172	232,845,180	174,812,321	113,714,654	55,529,402
1/08/2031	173	229,381,494	171,919,818	111,548,678	54,240,991
1/09/2031	174	226,031,994	169,122,060	109,454,303	52,997,166
1/10/2031	175	222,692,216	166,349,669	107,395,056	51,786,931
1/11/2031	176	219,357,909	163,581,046	105,339,056	50,580,361
1/12/2031	177	216,021,176	160,828,336	103,311,526	49,403,460
1/01/2032	178	212,658,269	158,056,113	101,272,515	48,223,287
1/02/2032	179	209,332,160	155,320,134	99,266,372	47,067,809
1/03/2032	180	206,001,657	152,606,439	97,299,967	45,952,598
1/04/2032	181	202,674,896	149,887,315	95,323,243	44,828,355
1/05/2032	182	199,346,147	147,183,568	93,373,368	43,731,372
1/06/2032	183	195,845,731	144,353,850	91,345,290	42,600,320
1/07/2032	184	192,524,676	141,673,043	89,428,259	41,535,320
1/08/2032	185	189,217,328	139,003,107	87,519,768	40,476,743
1/09/2032	186	185,923,837	136,351,981	85,632,218	39,436,032
1/10/2032	187	182,644,890	133,727,420	83,777,226	38,423,602
1/11/2032	188	179,376,229	131,111,446	81,929,482	37,416,997
1/12/2032	189	176,114,147	128,515,800	80,109,845	36,436,000
1/01/2033	190	172,861,531	125,928,321	78,297,316	35,460,781
1/02/2033	191	169,616,427	123,354,714	76,502,091	34,500,974
1/03/2033	192	166,393,812	120,825,647	74,761,465	33,586,973
1/04/2033	193	163,189,692	118,298,016	73,011,324	32,661,784
1/05/2033	194	160,022,042	115,811,346	71,300,675	31,765,771
1/06/2033	195	156,897,792	113,357,670	69,612,549	30,882,320
1/07/2033	196	153,842,738	110,967,970	67,977,319	30,033,261
1/08/2033	197	150,864,031	108,634,840	66,378,833	29,202,813
1/09/2033	198	147,942,532	106,350,428	64,817,731	28,395,239
1/10/2033	199	145,091,897	104,130,012	63,308,243	27,620,278
1/11/2033	200	142,263,130	101,926,684	61,811,080	26,852,872

1/12/2033	201	139,287,819	99,631,171	60,270,312	26,076,177
1/01/2034	202	136,472,148	97,451,584	58,801,879	25,333,098
1/02/2034	203	133,667,604	95,287,036	57,349,576	24,602,766
1/03/2034	204	130,861,957	93,144,065	55,931,014	23,902,396
1/04/2034	205	128,067,235	91,000,251	54,504,730	23,194,208
1/05/2034	206	125,287,482	88,878,926	53,103,136	22,505,134
1/06/2034	207	122,519,912	86,768,197	51,710,178	21,821,977
1/07/2034	208	119,769,286	84,680,988	50,342,079	21,157,546
1/08/2034	209	117,032,600	82,605,714	48,983,454	20,499,354
1/09/2034	210	114,303,895	80,542,860	47,638,761	19,852,163
1/10/2034	211	111,591,665	78,502,653	46,317,756	19,222,549
1/11/2034	212	108,918,970	76,492,505	45,016,959	18,603,568
1/12/2034	213	106,269,519	74,509,325	43,741,903	18,002,542
1/01/2035	214	103,669,862	72,563,332	42,491,137	17,413,703
1/02/2035	215	101,081,726	70,631,776	41,254,882	16,835,451
1/03/2035	216	98,505,349	68,726,054	40,049,560	16,281,041
1/04/2035	217	95,974,768	66,846,927	38,855,445	15,728,703
1/05/2035	218	93,519,509	65,029,910	37,706,251	15,200,941
1/06/2035	219	91,149,226	63,274,205	36,594,936	14,690,438
1/07/2035	220	88,969,650	61,659,806	35,573,469	14,221,848
1/08/2035	221	86,954,990	60,161,349	34,620,690	13,782,315
1/09/2035	222	85,077,839	58,762,773	33,729,859	13,370,806
1/10/2035	223	83,370,316	57,488,879	32,917,425	12,995,261
1/11/2035	224	81,750,783	56,276,502	32,141,283	12,635,108
1/12/2035	225	80,164,160	55,093,705	31,388,304	12,288,524
1/01/2036	226	78,585,063	53,916,851	30,639,698	11,944,637
1/02/2036	227	77,016,375	52,750,960	29,900,912	11,607,255
1/03/2036	228	75,451,844	51,597,361	29,177,427	11,281,520
1/04/2036	229	73,893,831	50,446,216	28,453,926	10,955,178
1/05/2036	230	72,340,617	49,304,798	27,741,666	10,637,165
1/06/2036	231	70,798,303	48,171,769	27,035,229	10,322,384
1/07/2036	232	69,260,285	47,047,937	26,339,517	10,015,528
1/08/2036	233	67,734,045	45,933,136	25,650,003	9,712,032
1/09/2036	234	66,216,948	44,828,172	24,969,304	9,414,250
1/10/2036	235	64,699,216	43,728,789	24,296,998	9,123,217
1/11/2036	236	63,181,772	42,630,754	23,626,657	8,833,936
1/12/2036	237	61,666,543	41,540,084	22,965,527	8,551,543
1/01/2037	238	60,153,918	40,452,416	22,307,330	8,271,272
1/02/2037	239	58,640,830	39,368,008	21,654,126	7,995,064
1/03/2037	240	57,128,735	38,294,117	21,015,048	7,729,417
1/04/2037	241	55,617,191	37,217,678	20,372,377	7,461,303
1/05/2037	242	54,108,807	36,148,872	19,738,627	7,199,560
1/06/2037	243	52,601,712	35,082,413	19,107,583	6,939,871
1/07/2037	244	51,102,293	34,026,441	18,486,836	6,686,892
1/08/2037	245	49,610,794	32,977,299	17,871,263	6,436,853
1/09/2037	246	48,123,612	31,934,484	17,262,121	6,191,118
1/10/2037	247	46,639,596	30,898,901	16,661,229	5,951,112
1/11/2037	248	45,159,980	29,867,905	16,064,339	5,713,609
1/12/2037	249	43,683,011	28,843,646	15,475,263	5,481,530
1/01/2038	250	42,208,598	27,822,830	14,889,608	5,251,745
1/02/2038	251	40,733,023	26,804,628	14,308,228	5,025,310
1/03/2038	252	39,256,427	25,793,367	13,736,788	4,806,149
1/04/2038	253	37,788,465	24,786,734	13,167,113	4,587,322
1/05/2038	254	36,330,041	23,790,989	12,607,052	4,374,196
1/06/2038	255	34,878,156	22,801,473	12,051,970	4,163,891
1/07/2038	256	33,444,826	21,828,550	11,509,323	3,960,110
1/08/2038	257	31,523,962	20,539,957	10,802,357	3,701,115
1/09/2038	258	30,118,971	19,591,227	10,277,198	3,506,270
1/10/2038	259	28,720,678	18,651,027	9,759,905	3,316,136
1/11/2038	260	27,327,431	17,716,162	9,247,122	3,128,599
1/12/2038	261	25,937,062	16,787,197	8,740,673	2,945,129
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1/02/2039	263	23,188,131	14,957,145	7,748,250	2,588,668
1/03/2039	264	21,819,991	14,053,084	7,263,194	2,417,327
1/04/2039	265	20,466,602	13,159,083	6,783,842	2,248,226
1/05/2039	266	19,125,057	12,276,348	6,313,193	2,083,672
1/06/2039	267	17,802,627	11,408,099	5,851,770	1,923,199
1/07/2039	268	16,499,607	10,555,757	5,401,235	1,767,853
1/08/2039	269	15,216,427	9,718,321	4,960,084	1,616,586
1/09/2039	270	13,951,462	8,895,309	4,528,485	1,469,668
1/10/2039	271	12,708,966	8,089,806	4,108,277	1,327,829

1/11/2039	272	11,495,226	7,304,797	3,700,189	1,190,866
1/12/2039	273	10,321,991	6,548,483	3,308,920	1,060,575
1/01/2040	274	9,240,433	5,852,377	2,949,660	941,421
1/02/2040	275	8,174,196	5,168,302	2,598,254	825,753
1/03/2040	276	7,134,498	4,503,774	2,258,789	715,022
1/04/2040	277	6,138,335	3,868,356	1,935,173	609,987
1/05/2040	278	5,190,326	3,265,556	1,629,597	511,560
1/06/2040	279	4,331,500	2,720,593	1,354,193	423,305
1/07/2040	280	3,612,929	2,265,538	1,124,911	350,193
1/08/2040	281	3,023,805	1,892,903	937,496	290,613
1/09/2040	282	2,570,367	1,606,322	793,538	244,946
1/10/2040	283	2,281,569	1,423,500	701,491	215,646
1/11/2040	284	2,116,304	1,318,150	647,924	198,335
1/12/2040	285	2,004,115	1,246,223	611,061	186,284
1/01/2041	286	1,894,168	1,175,857	575,092	174,576
1/02/2041	287	1,792,576	1,110,904	541,943	163,817
1/03/2041	288	1,694,159	1,048,303	510,229	153,640
1/04/2041	289	1,600,813	988,864	480,074	143,948
1/05/2041	290	1,513,046	933,113	451,894	134,942
1/06/2041	291	1,434,088	882,919	426,498	126,819
1/07/2041	292	1,364,418	838,647	404,115	119,671
1/08/2041	293	1,305,715	801,203	385,090	113,554
1/09/2041	294	1,257,817	770,504	369,393	108,464
1/10/2041	295	1,215,423	743,312	355,480	103,951
1/11/2041	296	1,179,946	720,392	343,642	100,064
1/12/2041	297	1,145,709	698,341	332,304	96,366
1/01/2042	298	1,113,488	677,550	321,590	92,864
1/02/2042	299	1,081,193	656,783	310,941	89,408
1/03/2042	300	1,048,824	636,144	300,478	86,069
1/04/2042	301	1,016,992	615,791	290,124	82,752
1/05/2042	302	985,826	595,940	280,081	79,559
1/06/2042	303	955,573	576,672	270,336	76,466
1/07/2042	304	925,251	557,457	260,685	73,434
1/08/2042	305	896,121	538,990	251,408	70,521
1/09/2042	306	866,926	520,546	242,188	67,647
1/10/2042	307	837,667	502,152	233,055	64,829
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1/03/2043	312	690,403	410,464	188,153	51,267
1/04/2043	313	660,755	392,171	179,310	48,651
1/05/2043	314	631,041	373,921	170,545	46,083
1/06/2043	315	602,635	356,483	162,178	43,637
1/07/2043	316	574,167	339,086	153,884	41,235
1/08/2043	317	546,279	322,069	145,789	38,901
1/09/2043	318	518,329	305,072	137,744	36,599
1/10/2043	319	490,838	288,418	129,904	34,374
1/11/2043	320	463,287	271,767	122,093	32,170
1/12/2043	321	435,675	255,150	114,346	30,005
1/01/2044	322	408,003	238,538	106,630	27,862
1/02/2044	323	380,269	221,947	98,961	25,749
1/03/2044	324	352,475	205,398	91,364	23,678
1/04/2044	325	325,057	189,100	83,900	21,651
1/05/2044	326	297,579	172,830	76,493	19,659
1/06/2044	327	271,254	157,274	69,431	17,768
1/07/2044	328	246,048	142,425	62,721	15,985
1/08/2044	329	221,219	127,836	56,153	14,251
1/09/2044	330	197,219	113,774	49,849	12,597
1/10/2044	331	173,168	99,735	43,591	10,971
1/11/2044	332	149,066	85,708	37,364	9,364
1/12/2044	333	127,798	73,359	31,902	7,962
1/01/2045	334	106,485	61,021	26,469	6,578
1/02/2045	335	85,125	48,698	21,070	5,214
1/03/2045	336	63,720	36,397	15,712	3,873
1/04/2045	337	45,862	26,152	11,260	2,764
1/05/2045	338	29,902	17,023	7,312	1,788
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1/05/2051	410	0	0	0	0
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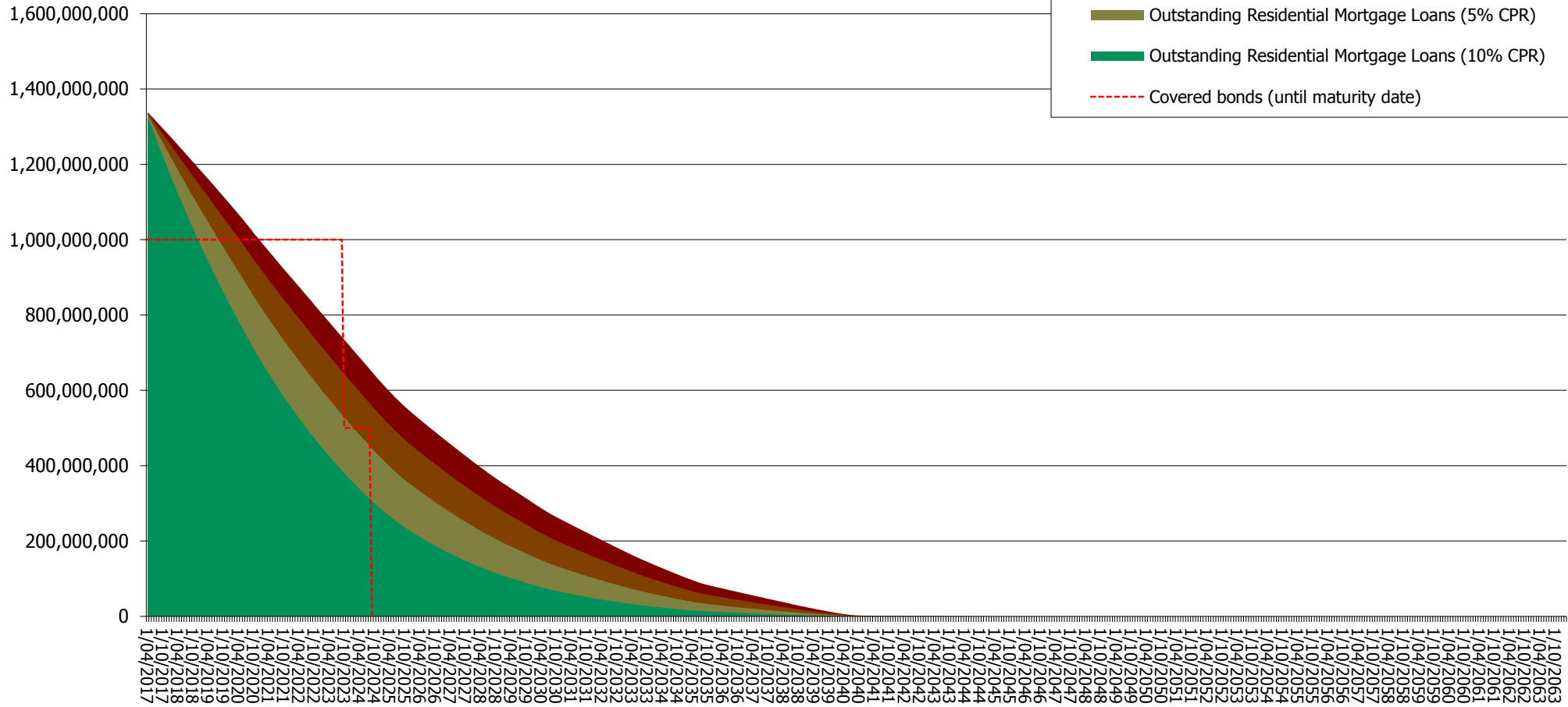
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1/06/2053	435	0	0	0	0
1/07/2053	436	0	0	0	0
1/08/2053	437	0	0	0	0
1/09/2053	438	0	0	0	0
1/10/2053	439	0	0	0	0
1/11/2053	440	0	0	0	0
1/12/2053	441	0	0	0	0
1/01/2054	442	0	0	0	0
1/02/2054	443	0	0	0	0
1/03/2054	444	0	0	0	0
1/04/2054	445	0	0	0	0
1/05/2054	446	0	0	0	0
1/06/2054	447	0	0	0	0
1/07/2054	448	0	0	0	0
1/08/2054	449	0	0	0	0
1/09/2054	450	0	0	0	0
1/10/2054	451	0	0	0	0
1/11/2054	452	0	0	0	0
1/12/2054	453	0	0	0	0
1/01/2055	454	0	0	0	0
1/02/2055	455	0	0	0	0
1/03/2055	456	0	0	0	0
1/04/2055	457	0	0	0	0
1/05/2055	458	0	0	0	0
1/06/2055	459	0	0	0	0
1/07/2055	460	0	0	0	0
1/08/2055	461	0	0	0	0
1/09/2055	462	0	0	0	0
1/10/2055	463	0	0	0	0
1/11/2055	464	0	0	0	0
1/12/2055	465	0	0	0	0
1/01/2056	466	0	0	0	0
1/02/2056	467	0	0	0	0
1/03/2056	468	0	0	0	0
1/04/2056	469	0	0	0	0
1/05/2056	470	0	0	0	0
1/06/2056	471	0	0	0	0
1/07/2056	472	0	0	0	0
1/08/2056	473	0	0	0	0
1/09/2056	474	0	0	0	0
1/10/2056	475	0	0	0	0
1/11/2056	476	0	0	0	0
1/12/2056	477	0	0	0	0
1/01/2057	478	0	0	0	0
1/02/2057	479	0	0	0	0
1/03/2057	480	0	0	0	0
1/04/2057	481	0	0	0	0
1/05/2057	482	0	0	0	0
1/06/2057	483	0	0	0	0
1/07/2057	484	0	0	0	0

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

1/07/2063	556	0	0	0	0
1/08/2063	557	0	0	0	0
1/09/2063	558	0	0	0	0
1/10/2063	559	0	0	0	0
1/11/2063	560	0	0	0	0
1/12/2063	561	0	0	0	0
1/01/2064	562	0	0	0	0
1/02/2064	563	0	0	0	0
		133,701,294,400	118,709,430,815	100,874,072,856	79,676,105,825

Amortisation profiles (all amounts in EUR)

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



This addendum is optional

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

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

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

Reason for No Data in Worksheet E

Value

Not applicable for the jurisdiction

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

Not available at the present time

Confidential

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

** Weighted Average Maturity + Remainder Term to Maturity

ND1

ND2

ND3

ND4

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVVWVZHD1T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Sicthine BNP Paribas Fortis Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurien De Raedemaker				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*			
			Type of Swap			
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoned (months)		72.79			
E.3.1.2	Weighted Average Maturity (months)**		185.03			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrives	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<90 days	0.05%				0.05%
E.3.2.2	30-90 days	0.13%				0.13%
E.3.2.3	60-90 days	0.00%				0.00%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						