

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/5/2017

Cut-off Date: 31/5/2017



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

D1. Front Page

D2. Covered Bond Series

D3. Ratings

D4. Tests Royal Decree

D5. Cover Pool Summary

D6. Stratification Tables

D7. Stratification Graphs

D8. Performance

D9. Amortisation

D10. Amortisation Graph

E. Optional ECB-ECALs data



A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A	
1.	Basic Facts
2.	Regulatory Summary
3.	General Cover Pool / Covered Bond Information
4.	References to Capital Requirements Regulation (CRR) 129(7)
5.	References to Capital Requirements Regulation (CRR) 129(1)
6.	Other relevant information

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	31/05/2017			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,354.79			
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)			
G.3.3.1	Mortgages	1,354.79		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	1,359.79		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)	8.04	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4.42	ND1	0.33%	
G.3.4.3	1 - 2 Y	12.83	ND1	0.95%	
G.3.4.4	2 - 3 Y	16.37	ND1	1.21%	
G.3.4.5	3 - 4 Y	88.93	ND1	6.56%	
G.3.4.6	4 - 5 Y	199.59	ND1	14.73%	
G.3.4.7	5 - 10 Y	680.38	ND1	50.22%	
G.3.4.8	10+ Y	352.28	ND1	26.00%	
G.3.4.9	Total	1,354.79	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.86	7.86		
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%
G.3.5.10	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	1,354.79		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	1354.79		100%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,000.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1000	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,000.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1000	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	



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

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

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	1,355	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,355	100%
2. General Information			
M.7.2.1	Number of mortgage loans	16,783	16,783
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.17%	1.17%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	100%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	100%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	17.69%	0.00%	17.69%
M.7.5.2	Vlaams-Brabant	14.36%	0.00%	14.36%
M.7.5.3	Oost-Vlaanderen	15.18%	0.00%	15.18%
M.7.5.4	Brussels	12.25%	0.00%	12.25%
M.7.5.5	West-Vlaanderen	10.22%	0.00%	10.22%
M.7.5.6	Limburg	6.20%	0.00%	6.20%
M.7.5.7	Liège	7.53%	0.00%	7.53%
M.7.5.8	Hainaut	5.72%	0.00%	5.72%
M.7.5.9	Brabant Wallon	5.44%	0.00%	5.44%
M.7.5.10	Namur	3.17%	0.00%	3.17%
M.7.5.11	Luxembourg	2.21%	0.00%	2.21%
M.7.5.12	Other	0.03%	0.00%	0.03%
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	TBC at a country level	0.00%	0.00%	0.00%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	94.20%	0.00%	94.20%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	5.80%	0.00%	5.80%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.63%	0.00%	1.63%
M.7.7.2	Amortising	98.37%	0.00%	98.37%
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	5.29%	0.00%	5.29%
M.7.8.2	≥ 12 - ≤ 24 months	60.81%	0.00%	60.81%
M.7.8.3	≥ 24 - ≤ 36 months	29.57%	0.00%	29.57%
M.7.8.4	≥ 36 - ≤ 60 months	1.49%	0.00%	1.49%
M.7.8.5	≥ 60 months	2.84%	0.00%	2.84%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.009%	0.000%	0.009%



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	600.21	11,901	44.30%	70.91%
M.7A.10.3	>100K and <=200K	553.60	4,180	40.86%	24.91%
M.7A.10.4	>200K and <=300K	123.10	519	9.09%	3.09%
M.7A.10.5	>300K and <=400K	39.58	114	2.92%	0.68%
M.7A.10.6	>400K	38.30	69	2.83%	0.41%
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	1354.79	16783	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 (%)	65.19%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	230.84	4,466.00	17.04%	26.61%
M.7A.11.3	>40 - <=50 %	142.47	1,984.00	10.52%	11.82%
M.7A.11.4	>50 - <=60 %	176.74	2,196.00	13.05%	13.08%
M.7A.11.5	>60 - <=70 %	175.71	2,071.00	12.97%	12.34%
M.7A.11.6	>70 - <=80 %	194.46	2,012.00	14.35%	11.99%
M.7A.11.7	>80 - <=90 %	182.84	1,825.00	13.50%	10.87%
M.7A.11.8	>90 - <=100 %	227.06	1,970.00	16.76%	11.74%
M.7A.11.9	>100%	24.68	259.00	1.82%	1.54%
M.7A.11.10	Total	1354.79	16,783.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	61.38%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	310.21	5,970.00	22.90%	35.57%
M.7A.12.3	>40 - <=50 %	148.18	1,878.00	10.94%	11.19%
M.7A.12.4	>50 - <=60 %	162.27	1,951.00	11.98%	11.62%
M.7A.12.5	>60 - <=70 %	164.13	1,776.00	12.11%	10.58%
M.7A.12.6	>70 - <=80 %	175.17	1,725.00	12.93%	10.28%
M.7A.12.7	>80 - <=90 %	170.94	1,625.00	12.62%	9.68%
M.7A.12.8	>90 - <=100 %	205.86	1,677.00	15.20%	9.99%
M.7A.12.9	>100%	18.03	181.00	1.33%	1.08%
M.7A.12.10	Total	1354.79	16,783.00	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.

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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 31/05/2017

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Remark

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

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

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.40	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2018	7.32	23/09/2025
		1,000,000,000									

Totals

Total Outstanding (in EUR): 1,000,000,000

Current Weighted Average Fixed Coupon: 0.25 %

Weighted Average Remaining Average Life* 6.86

* 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	1,354,793,004 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	59,527,489 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	41.93 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,127,675,653 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 112.77 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 5,900,382 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 59,527,489 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,127,675,653

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 119.31 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 247,256,729 (VIII)

Total Interest Proceeds Residential Mortgage Loans 246,256,729

Total Interest Proceeds Public Finance Exposures 1,000,000

Total Interest Proceeds Financial Institution Exposures 0

Impact Derivatives 0

Principal Proceeds Cover Assets 1,418,863,479 (IX)

Total Principal Proceeds Residential Mortgage Loans 1,354,793,004

Total Principal Proceeds Public Finance Exposures 4,542,987

Total Principal Proceeds Financial Institution Exposures 59,527,489

<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	18,760,274 (X)
Costs, Fees and expenses Covered Bonds	40,787,276 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	606,572,659

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	123,404,142 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,234,452 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	119,169,690

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,542,987 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,542,987 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/05/2017

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,354,793,004.10
Principal Redemptions between Cut-off Date and Maturity Date	1,354,793,004.10
Interest Payments between Cut-off Date and Maturity Date	246,256,729.41
Number of borrowers	10,515.00
Number of loans	16,783.00
Average Outstanding Balance per borrower	128,844
Average Outstanding Balance per loan	80,724
Weighted average Current Loan to Current Value	61.38 %
Weighted average seasoning (in Years)	2.03
Weighted average remaining maturity (in years, at 0% CPR)	15.20
Weighted average initial maturity (in years, at 0% CPR)	17.23
Percentage of Fixed Rate Loans	94.20 %
Percentage of Variable Rate Loans	5.80 %
Weighted average interest rate	2.11 %
Weighted average interest rate Fixed Rate Loans	2.12 %
Weighted average interest rate Variable Rate Loans	1.92 %
Weighted Remaining average life (in years, at 0% CPR)	8.04
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.57

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 59,527,489

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

31/05/2017

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	239,658,982.60	17.69 %	2,922	17.41 %
Oost-Vlaanderen	205,614,155.59	15.18 %	2,731	16.27 %
Vlaams-Brabant	194,533,147.58	14.36 %	2,267	13.51 %
Brussels	165,955,996.69	12.25 %	1,503	8.96 %
West-Vlaanderen	138,521,633.97	10.22 %	1,906	11.36 %
Liège	101,953,056.49	7.53 %	1,397	8.32 %
Limburg	84,029,352.87	6.20 %	1,262	7.52 %
Hainaut	77,470,986.78	5.72 %	1,018	6.07 %
Brabant Wallon	73,676,561.39	5.44 %	797	4.75 %
Namur	43,005,727.91	3.17 %	585	3.49 %
Luxembourg	30,006,222.78	2.21 %	391	2.33 %
Other	367,179.45	0.03 %	4	0.02 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	71,638,030.40	5.29 %	963	5.74 %
>1 and <=2	823,834,837.88	60.81 %	9,261	55.18 %
>2 and <=3	400,623,056.46	29.57 %	5,353	31.90 %
>3 and <=4	20,211,708.26	1.49 %	298	1.78 %
>4 and <=5	5,976,086.06	0.44 %	138	0.82 %
>5 and <=6	3,539,787.70	0.26 %	115	0.69 %
>6 and <=7	8,762,839.02	0.65 %	201	1.20 %
>7 and <=8	9,688,280.00	0.72 %	171	1.02 %
>8 and <=9	1,958,150.92	0.14 %	52	0.31 %
>9 and <=10	1,347,972.28	0.10 %	32	0.19 %
>10 and <=11	788,073.39	0.06 %	26	0.15 %
>11 and <=12	3,084,800.24	0.23 %	77	0.46 %
>12 and <=13	2,185,370.37	0.16 %	65	0.39 %
>13 and <=14	1,060,495.93	0.08 %	27	0.16 %
>14 and <=15	85,017.52	0.01 %	3	0.02 %
>18 and <=19	8,497.67	0.00 %	1	0.01 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	95	0.57 %
<=1	625,386.54	0.05 %	23	0.14 %
>1 and <=2	1,808,808.42	0.13 %	66	0.39 %
>2 and <=3	3,998,560.60	0.30 %	116	0.69 %
>3 and <=4	9,410,206.68	0.69 %	179	1.07 %
>4 and <=5	6,381,544.20	0.47 %	183	1.09 %
>5 and <=6	11,255,656.85	0.83 %	277	1.65 %
>6 and <=7	19,808,110.42	1.46 %	411	2.45 %
>7 and <=8	100,955,844.42	7.45 %	1,911	11.39 %
>8 and <=9	142,640,693.74	10.53 %	2,539	15.13 %
>9 and <=10	28,586,993.49	2.11 %	513	3.06 %
>10 and <=11	60,126,156.44	4.44 %	841	5.01 %
>11 and <=12	75,557,173.65	5.58 %	938	5.59 %
>12 and <=13	55,480,963.90	4.10 %	642	3.83 %
>13 and <=14	110,202,871.48	8.13 %	1,204	7.17 %
>14 and <=15	21,881,568.03	1.62 %	290	1.73 %
>15 and <=16	44,510,476.51	3.29 %	491	2.93 %
>16 and <=17	70,263,965.72	5.19 %	680	4.05 %
>17 and <=18	80,112,131.55	5.91 %	809	4.82 %
>18 and <=19	160,204,021.55	11.82 %	1,412	8.41 %

>19 and <=20	14,289,446.33	1.05 %	173	1.03 %
>20 and <=21	17,628,551.73	1.30 %	163	0.97 %
>21 and <=22	31,409,919.90	2.32 %	311	1.85 %
>22 and <=23	99,505,668.52	7.34 %	961	5.73 %
>23 and <=24	168,066,614.17	12.41 %	1,380	8.22 %
>24 and <=25	12,359,600.44	0.91 %	111	0.66 %
>25 and <=26	538,251.52	0.04 %	5	0.03 %
>26 and <=27	661,064.37	0.05 %	4	0.02 %
>27 and <=28	3,545,275.95	0.26 %	33	0.20 %
>28 and <=29	2,861,239.44	0.21 %	20	0.12 %
>30 and <=31	50,148.99	0.00 %	1	0.01 %
>34 and <=35	66,088.55	0.00 %	1	0.01 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	338,348.82	0.02 %	50	0.30 %
>2 and <=3	805,288.71	0.06 %	51	0.30 %
>3 and <=4	1,231,965.13	0.09 %	42	0.25 %
>4 and <=5	9,034,054.22	0.67 %	130	0.77 %
>5 and <=6	4,923,661.82	0.36 %	119	0.71 %
>6 and <=7	5,537,157.66	0.41 %	146	0.87 %
>7 and <=8	12,885,233.37	0.95 %	294	1.75 %
>8 and <=9	17,205,203.44	1.27 %	301	1.79 %
>9 and <=10	188,749,790.74	13.93 %	3,357	20.00 %
>10 and <=11	62,911,446.89	4.64 %	1,290	7.69 %
>11 and <=12	29,430,997.88	2.17 %	419	2.50 %
>12 and <=13	112,560,619.19	8.31 %	1,491	8.88 %
>13 and <=14	7,686,189.42	0.57 %	98	0.58 %
>14 and <=15	167,227,023.63	12.34 %	1,963	11.70 %
>15 and <=16	4,314,312.97	0.32 %	64	0.38 %
>16 and <=17	18,212,203.46	1.34 %	199	1.19 %
>17 and <=18	94,573,362.04	6.98 %	980	5.84 %
>18 and <=19	12,584,859.00	0.93 %	137	0.82 %
>19 and <=20	247,099,120.44	18.24 %	2,381	14.19 %
>20 and <=21	5,553,826.01	0.41 %	67	0.40 %
>21 and <=22	9,720,542.29	0.72 %	111	0.66 %
>22 and <=23	20,801,429.45	1.54 %	196	1.17 %
>23 and <=24	26,121,610.97	1.93 %	253	1.51 %
>24 and <=25	276,262,010.56	20.39 %	2,446	14.57 %
>25 and <=26	5,343,310.84	0.39 %	48	0.29 %
>26 and <=27	402,638.98	0.03 %	5	0.03 %
>27 and <=28	752,332.18	0.06 %	7	0.04 %
>28 and <=29	1,025,331.15	0.08 %	8	0.05 %
>29 and <=30	11,349,294.02	0.84 %	126	0.75 %
>30 and <=31	33,601.28	0.00 %	2	0.01 %
>39 and <=40	116,237.54	0.01 %	2	0.01 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	8,497.67	0.00 %	1	0.01 %
2002	15,005.97	0.00 %	1	0.01 %
2003	308,968.62	0.02 %	10	0.06 %
2004	1,841,469.27	0.14 %	53	0.32 %
2005	3,454,530.25	0.25 %	89	0.53 %
2006	1,291,652.80	0.10 %	32	0.19 %
2007	920,622.61	0.07 %	31	0.18 %
2008	1,307,806.04	0.10 %	34	0.20 %
2009	5,313,479.17	0.39 %	124	0.74 %
2010	11,249,100.58	0.83 %	216	1.29 %
2011	5,893,554.81	0.44 %	159	0.95 %
2012	2,603,964.31	0.19 %	72	0.43 %
2013	16,289,100.21	1.20 %	261	1.56 %
2014	133,220,531.92	9.83 %	1,801	10.73 %
2015	1,018,863,895.29	75.20 %	11,791	70.26 %
2016	150,423,755.02	11.10 %	2,086	12.43 %
2017	1,787,069.56	0.13 %	22	0.13 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
---------------	--------	------	------------------------	------

<=100	275,257,209.19	20.32 %	5,053	48.06 %
>100 and <=200	502,077,043.44	37.06 %	3,464	32.94 %
>200 and <=300	357,681,723.83	26.40 %	1,491	14.18 %
>300 and <=400	105,502,224.90	7.79 %	308	2.93 %
>400	114,274,802.74	8.43 %	199	1.89 %
	1,354,793,004.10	100.00 %	10,515	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,992,103.98	0.15 %	39	0.23 %
0.5 - 1%	7,337,427.95	0.54 %	131	0.78 %
1 - 1.5%	41,697,604.39	3.08 %	638	3.80 %
1.5 - 2%	740,239,096.12	54.64 %	9,705	57.83 %
2 - 2.5%	307,125,790.68	22.67 %	3,149	18.76 %
2.5 - 3%	193,668,894.50	14.30 %	2,107	12.55 %
3 - 3.5%	43,773,748.05	3.23 %	555	3.31 %
3.5 - 4%	13,082,940.96	0.97 %	264	1.57 %
4 - 4.5%	4,279,444.97	0.32 %	124	0.74 %
4.5 - 5%	995,000.16	0.07 %	40	0.24 %
5 - 5.5%	524,823.84	0.04 %	26	0.15 %
5.5 - 6%	65,492.69	0.00 %	2	0.01 %
6 - 6.5%	9,418.23	0.00 %	2	0.01 %
6.5 - 7%	1,217.58	0.00 %	1	0.01 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	1,276,159,502.00	94.20 %	15,755	93.87 %
Variable	29,939.86	0.00 %	3	0.02 %
Variable With Cap	78,603,562.24	5.80 %	1,025	6.11 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2017	17,348,556.88	1.28 %	317	1.89 %
2018	13,697,382.96	1.01 %	209	1.25 %
2019	17,772,373.53	1.31 %	180	1.07 %
2020	17,526,702.00	1.29 %	167	1.00 %
2021	1,302,840.67	0.10 %	20	0.12 %
2022	419,409.42	0.03 %	7	0.04 %
2023	2,840,511.23	0.21 %	47	0.28 %
2024	3,022,569.20	0.22 %	32	0.19 %
2025	4,378,442.84	0.32 %	43	0.26 %
2026	294,773.51	0.02 %	3	0.02 %
Fixed To Maturity	1,276,189,441.86	94.20 %	15,758	93.89 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	1,354,793,004.10	100.00 %	16,783	100.00 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	1,298,163,882.76	95.82 %	16,099	95.92 %
Interest only	22,136,938.80	1.63 %	159	0.95 %
Linear	34,492,182.54	2.55 %	525	3.13 %
	1,354,793,004.10	100.00 %	16,783	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	0.00	0.00 %	41	0.24 %
1-10%	7,712,369.50	0.57 %	291	1.73 %
11-20%	38,975,754.63	2.88 %	950	5.66 %
21-30%	73,435,287.83	5.42 %	1,392	8.29 %

31-40%	110,716,515.59	8.17 %	1,792	10.68 %
41-50%	142,468,022.53	10.52 %	1,984	11.82 %
51-60%	176,740,458.12	13.05 %	2,196	13.08 %
61-70%	175,710,275.53	12.97 %	2,071	12.34 %
71-80%	194,456,793.65	14.35 %	2,012	11.99 %
81-90%	182,836,176.14	13.50 %	1,825	10.87 %
91-100%	227,062,808.61	16.76 %	1,970	11.74 %
101-110%	16,394,098.51	1.21 %	159	0.95 %
111-120%	3,981,140.68	0.29 %	44	0.26 %
>120%	4,303,302.78	0.32 %	56	0.33 %
1,354,793,004.10	100.00 %	16,783	100.00 %	

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	7,586,020.03	0.56 %	534	3.18 %
21-40%	22,440,427.84	1.66 %	706	4.21 %
41-60%	45,453,896.47	3.36 %	943	5.62 %
61-80%	81,715,706.51	6.03 %	1,364	8.13 %
81-100%	432,912,967.43	31.95 %	5,084	30.29 %
101-120%	24,505,915.64	1.81 %	395	2.35 %
121-140%	32,870,252.91	2.43 %	483	2.88 %
141-160%	68,267,357.73	5.04 %	900	5.36 %
161-180%	115,755,395.03	8.54 %	1,428	8.51 %
181-200%	115,674,369.29	8.54 %	1,241	7.39 %
201-300%	220,729,803.19	16.29 %	2,280	13.59 %
301-400%	78,180,423.38	5.77 %	681	4.06 %
401-500%	31,377,840.79	2.32 %	264	1.57 %
>500%	77,322,627.86	5.71 %	480	2.86 %
1,354,793,004.10	100.00 %	16,783	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	4,418,971.63	0.33 %	223	1.33 %
>1 and <=2	12,827,951.24	0.95 %	272	1.62 %
>2 and <=3	16,373,010.05	1.21 %	440	2.62 %
>3 and <=4	88,928,905.23	6.56 %	1,740	10.37 %
>4 and <=5	199,588,873.57	14.73 %	3,582	21.34 %
>5 and <=6	128,701,659.96	9.50 %	1,697	10.11 %
>6 and <=7	154,804,713.98	11.43 %	1,727	10.29 %
>7 and <=8	52,481,012.57	3.87 %	645	3.84 %
>8 and <=9	107,460,952.72	7.93 %	1,094	6.52 %
>9 and <=10	236,928,746.84	17.49 %	2,182	13.00 %
>10 and <=11	24,743,035.21	1.83 %	264	1.57 %
>11 and <=12	49,180,720.81	3.63 %	484	2.88 %
>12 and <=13	264,899,594.47	19.55 %	2,314	13.79 %
>13 and <=14	5,418,914.14	0.40 %	50	0.30 %
>14 and <=15	2,076,670.57	0.15 %	18	0.11 %
>15 and <=16	5,843,033.57	0.43 %	49	0.29 %
>18 and <=19	50,148.99	0.00 %	1	0.01 %
>20 and <=21	66,088.55	0.00 %	1	0.01 %
1,354,793,004.10	100.00 %	16,783	100.00 %	

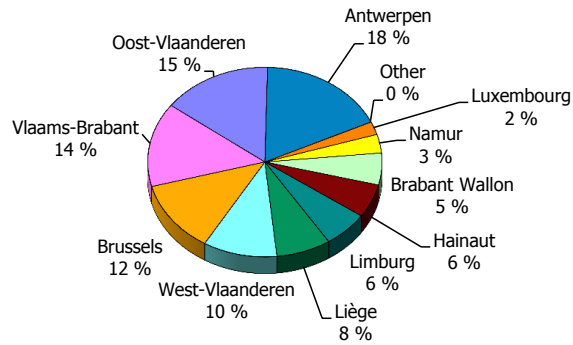
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,276,189,441.86	94.20 %	15,758	93.89 %
>=0 and <=1	33,992,746.43	2.51 %	566	3.37 %
>1 and <=2	33,205,273.81	2.45 %	319	1.90 %
>2 and <=3	2,404,793.98	0.18 %	37	0.22 %
>3 and <=4	5,602,184.92	0.41 %	72	0.43 %
>4 and <=5	3,398,563.10	0.25 %	31	0.18 %
1,354,793,004.10	100.00 %	16,783	100.00 %	

Stratification Tables

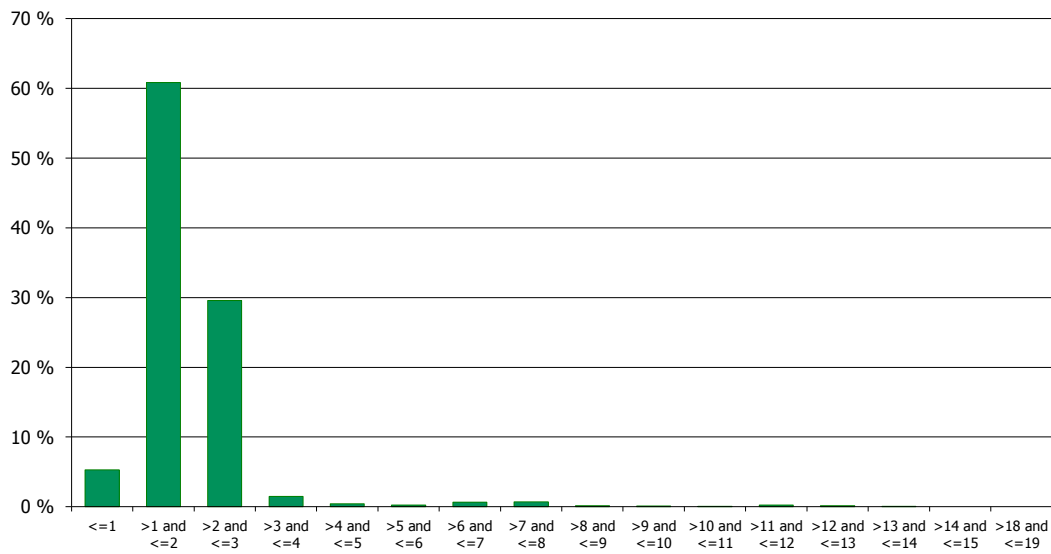
Portfolio Cut-off Date 31/05/2017

1. Geographic distribution



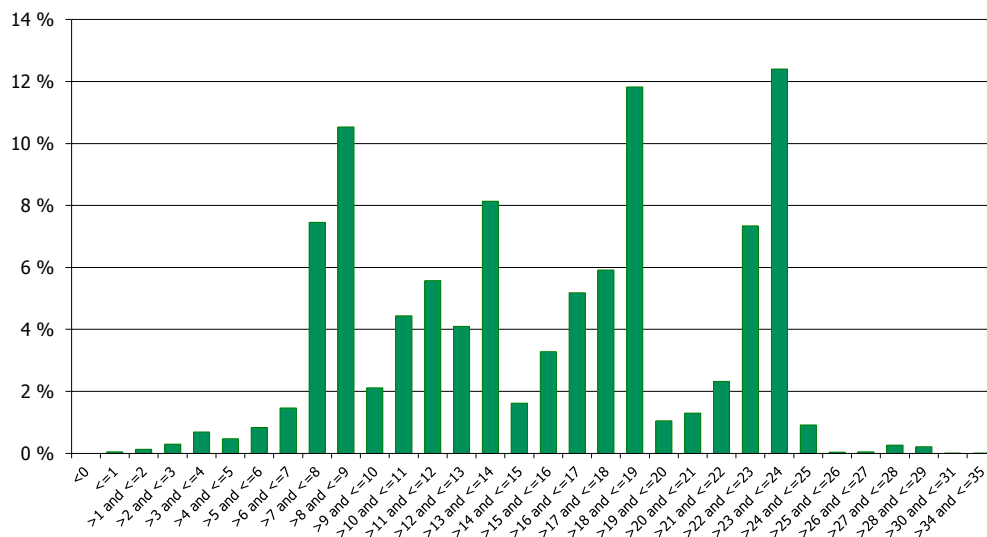
2. Seasoning

Distribution per Seasoning



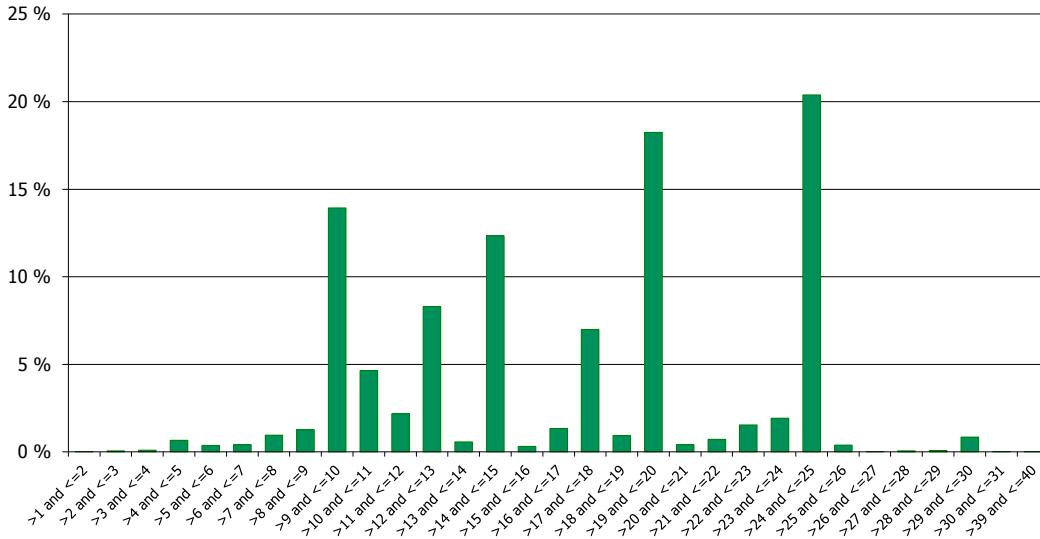
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



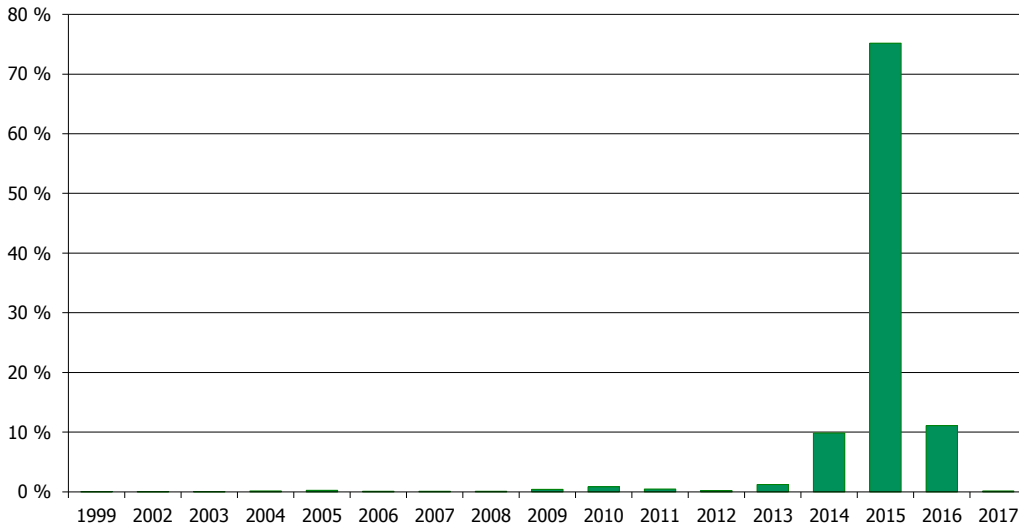
4. Original term to maturity

Distribution of Initial Term (in years)



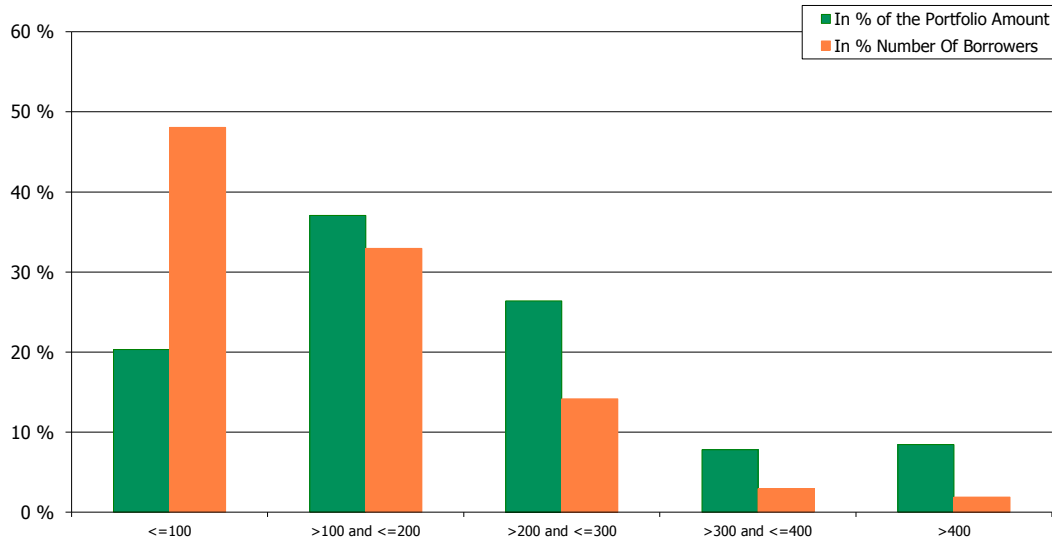
5. Origination Year

Distribution Origination Year



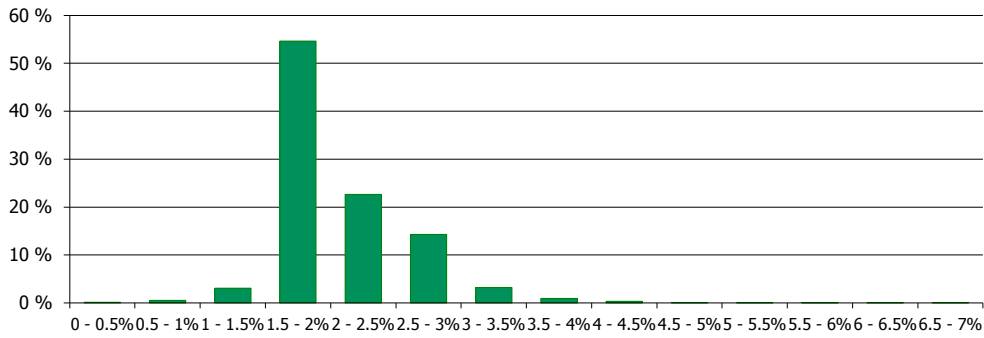
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



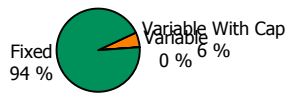
7. Interest Rate

Distribution per Interest Rate



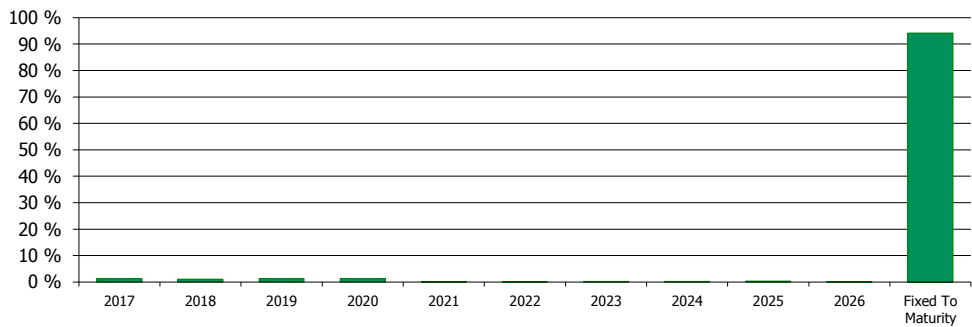
8. Interest Rate Type

Distribution per Interest Type



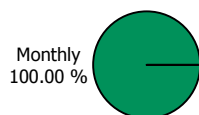
9. Next Reset Date

Next Reset Date



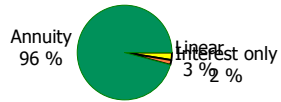
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



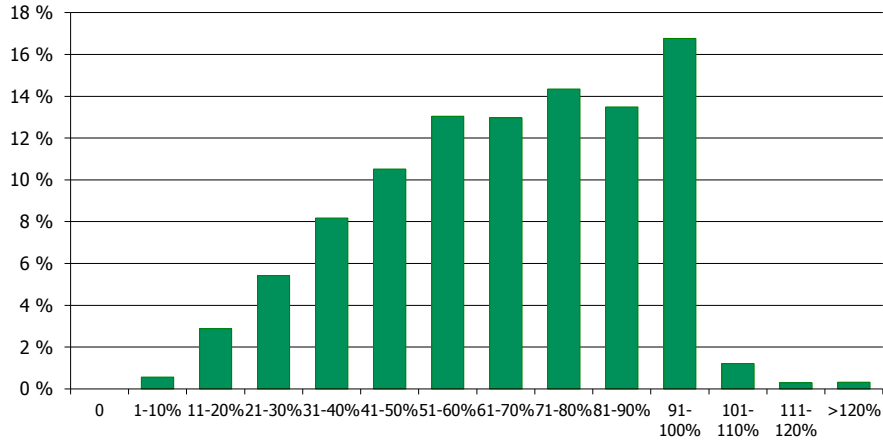
11. Repayment Type

Distribution per Repayment Type



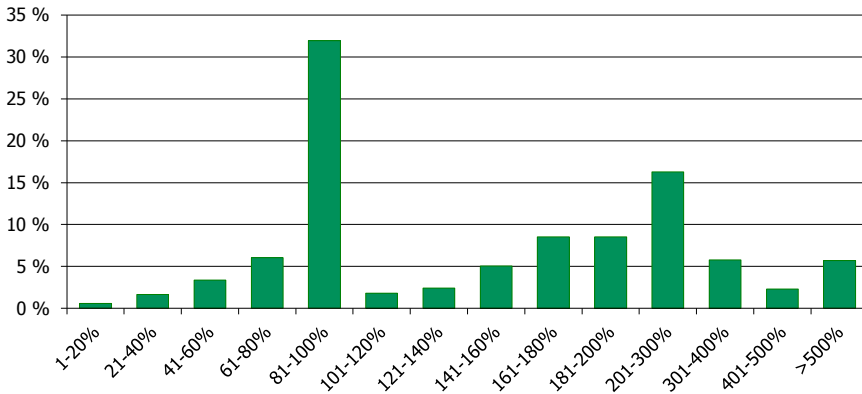
12. Current Loan to Current Value (LTV)

Current LTV Distribution



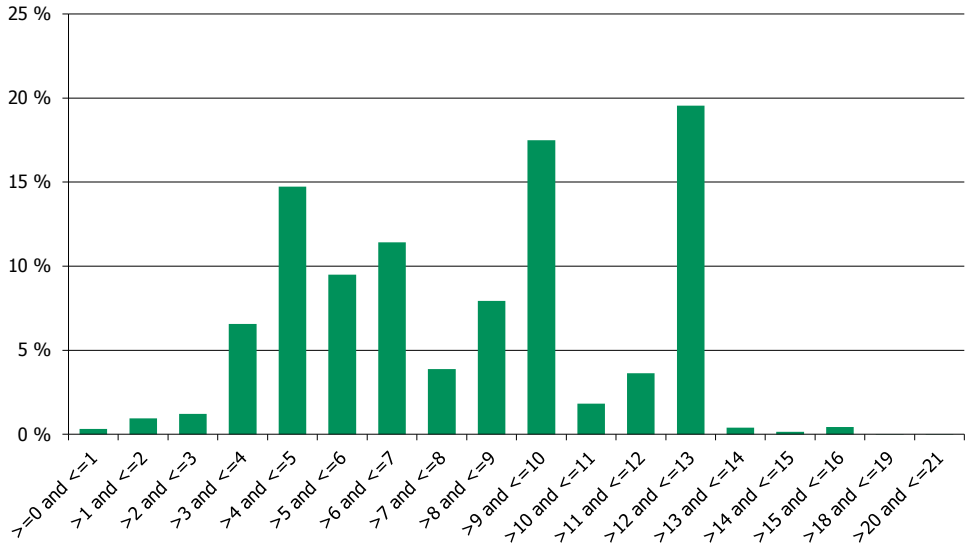
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



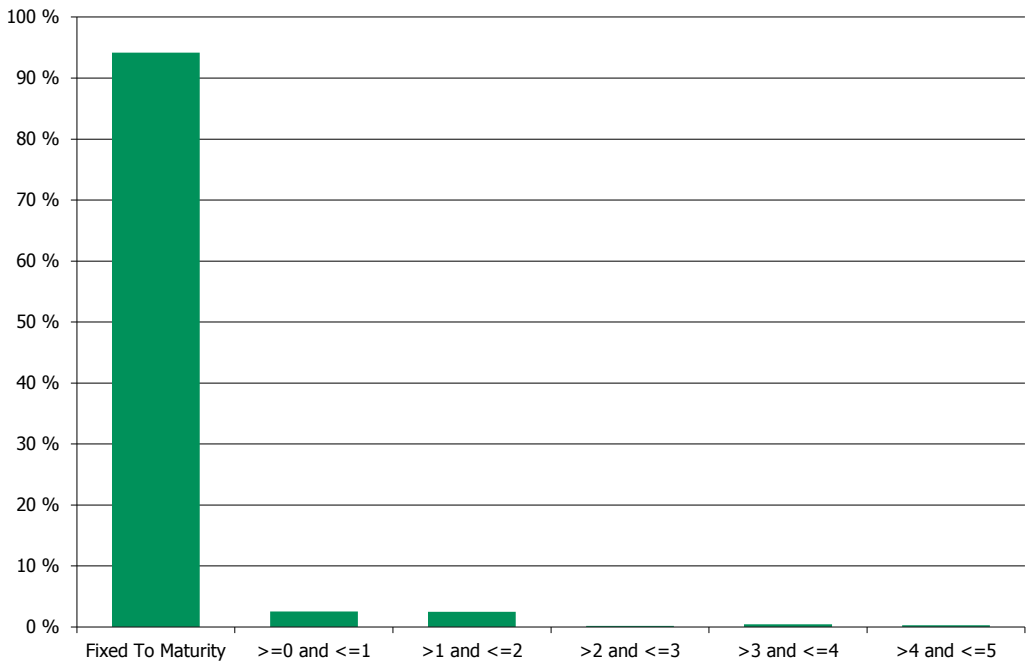
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



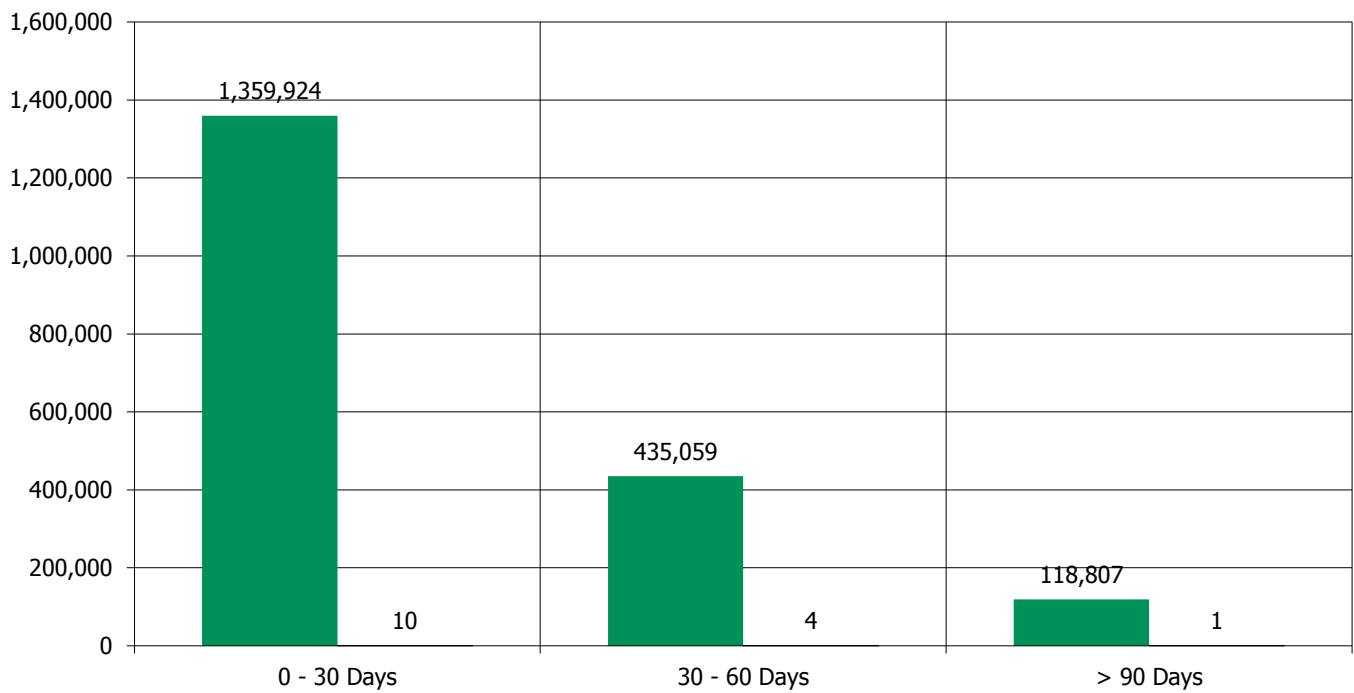
Cover Pool Performance

Portfolio Cut-off Date 31/05/2017

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	1,352,879,214.42	99.86 %	16,768	99.91 %
0 - 30 Days	1,359,924.17	0.10 %	10	0.06 %
30 - 60 Days	435,058.85	0.03 %	4	0.02 %
60 - 90 Days				
> 90 Days	118,806.66	0.01 %	1	0.01 %
Total	1,354,793,004.10	100.00 %	16,783	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date May/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/06/2017	1	1,000,000,000	1,334,315,031	1,332,051,934	1,328,664,252	1,323,036,635
1/07/2017	2	1,000,000,000	1,327,141,414	1,322,715,800	1,316,104,583	1,305,158,044
1/08/2017	3	1,000,000,000	1,319,802,831	1,313,170,670	1,303,284,191	1,286,970,078
1/09/2017	4	1,000,000,000	1,312,850,521	1,304,037,794	1,290,928,606	1,269,369,814
1/10/2017	5	1,000,000,000	1,305,464,983	1,294,573,417	1,278,405,111	1,251,902,550
1/11/2017	6	1,000,000,000	1,298,128,719	1,285,115,007	1,265,837,337	1,234,344,955
1/12/2017	7	1,000,000,000	1,290,712,144	1,275,675,438	1,253,446,687	1,217,252,277
1/01/2018	8	1,000,000,000	1,283,357,002	1,266,254,672	1,241,025,848	1,200,085,464
1/02/2018	9	1,000,000,000	1,276,040,617	1,256,900,369	1,228,725,052	1,183,157,827
1/03/2018	10	1,000,000,000	1,268,345,393	1,247,406,533	1,216,642,517	1,167,040,610
1/04/2018	11	1,000,000,000	1,260,876,422	1,237,957,631	1,204,355,914	1,150,361,791
1/05/2018	12	1,000,000,000	1,253,051,823	1,228,255,876	1,191,976,480	1,133,870,270
1/06/2018	13	1,000,000,000	1,245,981,049	1,219,253,564	1,180,230,850	1,117,941,978
1/07/2018	14	1,000,000,000	1,238,146,123	1,209,597,998	1,168,002,454	1,101,823,778
1/08/2018	15	1,000,000,000	1,230,599,232	1,200,186,055	1,155,966,810	1,085,851,335
1/09/2018	16	1,000,000,000	1,222,869,101	1,190,624,149	1,143,840,760	1,069,909,866
1/10/2018	17	1,000,000,000	1,215,332,137	1,181,343,669	1,132,131,585	1,054,616,628
1/11/2018	18	1,000,000,000	1,207,712,389	1,171,945,933	1,120,268,999	1,039,146,179
1/12/2018	19	1,000,000,000	1,200,034,460	1,162,583,976	1,108,584,601	1,024,092,657
1/01/2019	20	1,000,000,000	1,192,469,460	1,153,295,665	1,096,930,877	1,009,035,142
1/02/2019	21	1,000,000,000	1,184,893,390	1,144,024,829	1,085,345,837	994,149,721
1/03/2019	22	1,000,000,000	1,177,198,637	1,134,854,142	1,074,172,075	980,149,943
1/04/2019	23	1,000,000,000	1,169,603,648	1,125,619,971	1,062,722,054	965,594,924
1/05/2019	24	1,000,000,000	1,161,999,813	1,116,466,494	1,051,485,686	951,469,189
1/06/2019	25	1,000,000,000	1,154,246,631	1,107,136,148	1,040,046,590	937,132,022
1/07/2019	26	1,000,000,000	1,146,586,808	1,097,983,758	1,028,910,140	923,297,191
1/08/2019	27	1,000,000,000	1,138,206,114	1,088,109,666	1,017,064,024	908,801,383
1/09/2019	28	1,000,000,000	1,130,654,651	1,079,057,299	1,006,037,626	895,141,166
1/10/2019	29	1,000,000,000	1,122,854,535	1,069,854,188	995,002,279	881,693,147
1/11/2019	30	1,000,000,000	1,115,135,758	1,060,697,670	983,977,555	868,230,827
1/12/2019	31	1,000,000,000	1,107,351,133	1,051,564,188	973,103,718	855,116,378
1/01/2020	32	1,000,000,000	1,099,473,909	1,042,312,965	962,089,727	841,856,927
1/02/2020	33	1,000,000,000	1,091,445,325	1,032,946,852	951,019,685	828,645,619
1/03/2020	34	1,000,000,000	1,083,620,319	1,023,913,980	940,460,251	816,197,620
1/04/2020	35	1,000,000,000	1,075,463,026	1,014,482,585	929,427,805	803,206,399
1/05/2020	36	1,000,000,000	1,067,755,258	1,005,558,614	918,984,577	790,925,914
1/06/2020	37	1,000,000,000	1,059,116,058	995,730,945	907,688,700	777,895,270
1/07/2020	38	1,000,000,000	1,050,572,721	986,077,687	896,676,574	765,307,746
1/08/2020	39	1,000,000,000	1,042,547,822	976,885,754	886,058,837	753,042,463
1/09/2020	40	1,000,000,000	1,034,302,638	967,516,104	875,328,523	740,772,079
1/10/2020	41	1,000,000,000	1,025,760,028	957,950,132	864,540,907	728,643,601
1/11/2020	42	1,000,000,000	1,017,924,156	949,019,923	854,303,269	716,965,562
1/12/2020	43	1,000,000,000	1,010,170,722	940,245,463	844,321,313	705,683,663
1/01/2021	44	1,000,000,000	1,001,522,506	930,614,814	833,547,897	693,728,426
1/02/2021	45	1,000,000,000	992,903,110	921,040,864	822,874,473	681,944,671
1/03/2021	46	1,000,000,000	985,116,157	912,417,472	813,297,431	671,428,794
1/04/2021	47	1,000,000,000	976,555,177	902,954,188	802,815,257	659,967,878
1/05/2021	48	1,000,000,000	968,717,583	894,237,077	793,108,018	649,315,253
1/06/2021	49	1,000,000,000	960,896,662	885,513,026	783,373,209	638,628,945
1/07/2021	50	1,000,000,000	952,481,906	876,317,660	773,330,416	627,857,460
1/08/2021	51	1,000,000,000	944,564,281	867,559,215	763,654,206	617,375,420
1/09/2021	52	1,000,000,000	936,452,790	858,650,201	753,890,012	606,900,082
1/10/2021	53	1,000,000,000	928,412,843	849,880,936	744,354,072	596,767,081
1/11/2021	54	1,000,000,000	920,594,437	841,294,546	734,959,905	586,739,811
1/12/2021	55	1,000,000,000	912,785,167	832,788,773	725,738,567	577,003,165
1/01/2022	56	1,000,000,000	904,975,067	824,262,764	716,481,721	567,230,699
1/02/2022	57	1,000,000,000	897,087,725	815,693,046	707,229,368	557,534,208
1/03/2022	58	1,000,000,000	889,261,645	807,338,251	698,377,393	548,449,211
1/04/2022	59	1,000,000,000	881,427,603	798,868,680	689,293,417	539,022,624
1/05/2022	60	1,000,000,000	873,490,794	790,375,810	680,286,955	529,798,946
1/06/2022	61	1,000,000,000	865,547,722	781,860,198	671,245,985	520,543,787

1/07/2022	62	1,000,000,000	857,458,944	773,282,145	662,247,528	511,460,378
1/08/2022	63	1,000,000,000	849,570,454	764,868,590	653,376,158	502,471,637
1/09/2022	64	1,000,000,000	841,720,628	756,516,102	644,597,661	493,620,985
1/10/2022	65	1,000,000,000	833,244,956	747,669,146	635,491,544	484,652,824
1/11/2022	66	1,000,000,000	825,273,860	739,260,726	626,746,682	475,959,101
1/12/2022	67	1,000,000,000	817,420,361	731,023,867	618,238,054	467,572,982
1/01/2023	68	1,000,000,000	809,565,239	722,771,029	609,703,946	459,165,554
1/02/2023	69	1,000,000,000	801,709,916	714,543,904	601,230,884	450,866,736
1/03/2023	70	1,000,000,000	793,848,760	706,453,462	593,057,819	443,035,943
1/04/2023	71	1,000,000,000	785,990,213	698,273,730	584,700,244	434,942,474
1/05/2023	72	1,000,000,000	778,012,628	690,051,925	576,393,548	427,005,766
1/06/2023	73	1,000,000,000	770,150,517	681,920,139	568,152,534	419,117,887
1/07/2023	74	1,000,000,000	762,325,683	673,883,801	560,075,037	411,465,614
1/08/2023	75	1,000,000,000	754,400,317	665,746,829	551,905,089	403,746,108
1/09/2023	76	1,000,000,000	746,445,930	657,609,954	543,773,154	396,112,305
1/10/2023	77	500,000,000	738,636,595	649,661,910	535,878,776	388,761,465
1/11/2023	78	500,000,000	730,681,953	641,575,460	527,862,717	381,324,108
1/12/2023	79	500,000,000	722,896,910	633,697,935	520,098,144	374,174,908
1/01/2024	80	500,000,000	714,740,933	625,485,660	512,052,466	366,826,278
1/02/2024	81	500,000,000	706,863,624	617,542,874	504,264,404	359,716,955
1/03/2024	82	500,000,000	699,094,306	609,786,195	496,745,828	352,949,338
1/04/2024	83	500,000,000	691,328,088	601,989,345	489,147,161	346,078,245
1/05/2024	84	500,000,000	683,570,581	594,257,301	481,676,020	339,395,338
1/06/2024	85	500,000,000	675,825,173	586,527,401	474,201,473	332,713,456
1/07/2024	86	500,000,000	667,591,631	578,430,768	466,504,402	325,971,248
1/08/2024	87	500,000,000	659,771,016	570,685,074	459,086,970	319,429,584
1/09/2024	88	0	651,616,887	562,675,999	451,492,912	312,815,112
1/10/2024	89		643,920,344	555,117,306	444,331,476	306,591,388
1/11/2024	90		635,868,984	547,246,561	436,917,507	300,198,791
1/12/2024	91		628,253,084	539,804,610	429,915,163	294,176,745
1/01/2025	92		620,756,570	532,458,867	422,986,328	288,209,654
1/02/2025	93		613,377,216	525,236,813	416,187,964	282,376,357
1/03/2025	94		606,105,760	518,215,087	409,680,721	276,897,703
1/04/2025	95		598,900,326	511,186,022	403,096,046	271,293,247
1/05/2025	96		591,748,039	504,252,207	396,649,712	265,860,411
1/06/2025	97		584,629,917	497,341,609	390,218,831	260,442,210
1/07/2025	98		577,761,478	490,691,914	384,053,827	255,276,789
1/08/2025	99		571,157,353	484,260,305	378,056,021	250,225,756
1/09/2025	100		564,503,119	477,806,688	372,069,101	245,220,106
1/10/2025	101		558,531,224	471,975,978	366,624,129	240,640,986
1/11/2025	102		552,616,886	466,186,152	361,205,713	236,080,319
1/12/2025	103		546,634,109	460,382,180	355,830,781	231,613,981
1/01/2026	104		540,790,771	454,688,351	350,536,245	227,201,297
1/02/2026	105		535,117,598	449,155,342	345,390,003	222,917,549
1/03/2026	106		529,202,275	443,509,739	340,265,151	218,769,603
1/04/2026	107		523,746,318	438,192,783	335,330,938	214,684,036
1/05/2026	108		518,328,221	432,947,916	330,501,796	210,724,987
1/06/2026	109		512,826,603	427,626,020	325,608,990	206,726,055
1/07/2026	110		507,196,195	422,236,842	320,714,175	202,783,712
1/08/2026	111		501,745,348	416,990,606	315,923,837	198,908,768
1/09/2026	112		496,384,806	411,835,875	311,224,940	195,120,340
1/10/2026	113		490,899,132	406,616,053	306,524,014	191,385,372
1/11/2026	114		485,417,509	401,393,626	301,817,592	187,648,633
1/12/2026	115		480,022,084	396,280,601	297,239,593	184,044,819
1/01/2027	116		474,690,757	391,214,686	292,693,506	180,462,366
1/02/2027	117		469,359,532	386,164,899	288,180,656	176,927,363
1/03/2027	118		463,981,984	381,155,678	283,788,989	173,564,431
1/04/2027	119		458,677,947	376,159,397	279,356,740	170,130,024
1/05/2027	120		453,382,807	371,206,578	274,999,985	166,790,213
1/06/2027	121		448,097,392	366,256,897	270,643,070	163,452,446
1/07/2027	122		442,835,041	361,361,545	266,368,461	160,211,393
1/08/2027	123		437,597,333	356,481,832	262,103,223	156,978,284
1/09/2027	124		432,383,900	351,637,374	257,883,812	153,797,018
1/10/2027	125		427,204,057	346,854,587	253,750,124	150,711,427
1/11/2027	126		422,040,830	342,081,290	249,621,641	147,631,412
1/12/2027	127		416,898,208	337,358,332	245,569,328	144,639,444
1/01/2028	128		411,634,532	332,533,951	241,441,970	141,606,115
1/02/2028	129		406,541,735	327,862,773	237,444,970	138,672,018
1/03/2028	130		401,482,738	323,269,097	233,561,092	135,863,221
1/04/2028	131		396,477,801	318,697,729	229,672,696	133,035,454
1/05/2028	132		391,539,485	314,211,603	225,882,396	130,303,625
1/06/2028	133		386,659,792	309,769,350	222,122,578	127,591,997
1/07/2028	134		381,605,761	305,218,543	218,320,714	124,894,052
1/08/2028	135		376,881,578	300,928,750	214,704,824	122,305,288

1/09/2028	136	371,829,361	296,391,149	210,929,559	119,645,811
1/10/2028	137	367,286,191	292,289,161	207,498,371	117,217,061
1/11/2028	138	362,783,995	288,216,612	204,086,878	114,801,573
1/12/2028	139	358,094,040	284,023,675	200,622,845	112,390,402
1/01/2029	140	353,651,722	280,024,484	197,294,937	110,057,945
1/02/2029	141	349,229,497	276,053,925	194,002,780	107,763,089
1/03/2029	142	344,820,392	272,151,086	190,820,582	105,589,882
1/04/2029	143	340,425,499	268,226,691	187,590,667	103,362,960
1/05/2029	144	336,038,170	264,335,250	184,414,084	101,196,124
1/06/2029	145	331,659,994	260,448,786	181,240,576	99,033,436
1/07/2029	146	327,286,400	256,592,388	178,117,517	96,927,972
1/08/2029	147	322,913,979	252,735,027	174,993,691	94,824,707
1/09/2029	148	318,555,718	248,901,076	171,900,770	92,754,194
1/10/2029	149	314,206,196	245,099,640	168,858,719	90,739,276
1/11/2029	150	309,864,250	241,302,700	165,820,068	88,728,988
1/12/2029	151	305,048,399	237,162,499	162,573,851	86,635,366
1/01/2030	152	300,742,584	233,418,339	159,600,315	84,690,537
1/02/2030	153	296,199,467	229,502,330	156,523,648	82,706,134
1/03/2030	154	291,938,072	225,853,947	153,681,526	80,893,651
1/04/2030	155	287,720,352	222,213,434	150,819,808	79,051,074
1/05/2030	156	283,248,122	218,400,348	147,866,967	77,185,663
1/06/2030	157	279,039,738	214,790,527	145,053,114	75,396,147
1/07/2030	158	275,102,944	211,412,599	142,420,519	73,724,314
1/08/2030	159	271,274,655	208,117,034	139,843,865	72,083,890
1/09/2030	160	267,569,118	204,926,052	137,349,492	70,498,273
1/10/2030	161	263,876,421	201,766,162	134,898,768	68,956,544
1/11/2030	162	260,374,737	198,751,021	132,544,928	67,466,353
1/12/2030	163	256,899,001	195,776,023	130,239,588	66,021,170
1/01/2031	164	253,450,324	192,820,283	127,947,063	64,584,328
1/02/2031	165	250,013,134	189,882,730	125,677,394	63,169,961
1/03/2031	166	246,598,637	187,002,511	123,486,719	61,831,347
1/04/2031	167	243,194,580	184,108,330	121,266,361	60,462,405
1/05/2031	168	239,566,129	181,063,755	118,967,462	59,073,044
1/06/2031	169	236,182,086	178,203,340	116,790,255	57,746,329
1/07/2031	170	232,811,579	175,371,906	114,651,715	56,456,561
1/08/2031	171	229,337,414	172,461,888	112,462,508	55,143,997
1/09/2031	172	225,977,831	169,647,256	110,345,737	53,876,907
1/10/2031	173	222,628,087	166,858,186	108,264,483	52,644,037
1/11/2031	174	219,283,284	164,072,528	106,186,291	51,414,812
1/12/2031	175	215,935,917	161,302,757	104,136,778	50,215,758
1/01/2032	176	212,562,064	158,513,203	102,075,586	49,013,350
1/02/2032	177	209,225,004	155,760,039	100,047,578	47,836,093
1/03/2032	178	205,883,543	153,029,245	98,059,666	46,699,807
1/04/2032	179	202,545,772	150,293,004	96,061,383	45,554,378
1/05/2032	180	199,206,505	147,572,576	94,090,439	44,436,809
1/06/2032	181	195,701,045	144,729,835	92,043,261	43,285,854
1/07/2032	182	192,374,780	142,036,388	90,107,993	42,202,035
1/08/2032	183	189,061,460	139,353,304	88,181,008	41,124,606
1/09/2032	184	185,761,084	136,688,437	86,274,740	40,065,169
1/10/2032	185	182,475,956	134,050,750	84,401,642	39,034,651
1/11/2032	186	179,204,249	131,424,000	82,537,331	38,010,750
1/12/2032	187	175,939,021	128,817,572	80,701,316	37,012,867
1/01/2033	188	172,683,077	126,219,222	78,872,408	36,020,839
1/02/2033	189	169,434,656	123,634,804	77,060,964	35,044,493
1/03/2033	190	166,208,904	121,095,194	75,304,637	34,114,741
1/04/2033	191	163,003,788	118,558,610	73,539,725	33,174,087
1/05/2033	192	159,835,331	116,063,255	71,814,711	32,263,128
1/06/2033	193	156,710,287	113,601,024	70,112,428	31,364,956
1/07/2033	194	153,654,515	111,203,031	68,463,509	30,501,761
1/08/2033	195	150,675,717	108,862,260	66,851,933	29,657,624
1/09/2033	196	147,754,142	106,570,382	65,278,060	28,836,745
1/10/2033	197	144,906,669	104,345,035	63,757,646	28,049,644
1/11/2033	198	142,079,776	102,135,910	62,249,094	27,269,975
1/12/2033	199	139,106,534	99,834,418	60,696,638	26,480,880
1/01/2034	200	136,292,957	97,649,259	59,217,134	25,725,972
1/02/2034	201	133,490,530	95,479,200	57,753,898	24,984,021
1/03/2034	202	130,687,629	93,331,215	56,324,917	24,272,617
1/04/2034	203	127,896,438	91,182,956	54,888,505	23,553,425
1/05/2034	204	125,120,452	89,057,415	53,477,068	22,853,690
1/06/2034	205	122,351,920	86,939,141	52,072,322	22,159,110
1/07/2034	206	119,597,424	84,842,400	50,691,403	21,483,041
1/08/2034	207	116,856,583	82,757,446	49,319,940	20,813,284
1/09/2034	208	114,123,724	80,684,964	47,962,539	20,154,723
1/10/2034	209	111,407,913	78,635,612	46,629,268	19,514,137

1/11/2034	210	108,729,547	76,614,963	45,315,524	18,884,017
1/12/2034	211	106,074,048	74,621,112	44,027,588	18,272,096
1/01/2035	212	103,469,378	72,665,320	42,764,605	17,672,767
1/02/2035	213	100,875,031	70,723,186	41,515,778	17,084,013
1/03/2035	214	98,292,441	68,806,961	40,298,127	16,519,488
1/04/2035	215	95,754,380	66,916,572	39,091,313	15,956,903
1/05/2035	216	93,293,140	65,089,555	37,930,420	15,419,563
1/06/2035	217	90,917,458	63,324,484	36,807,989	14,899,892
1/07/2035	218	88,731,609	61,700,587	35,775,812	14,422,702
1/08/2035	219	86,710,674	60,193,040	34,812,930	13,975,080
1/09/2035	220	84,827,452	58,785,866	33,912,617	13,556,003
1/10/2035	221	83,116,011	57,505,283	33,092,220	13,173,839
1/11/2035	222	81,492,291	56,286,256	32,308,337	12,807,303
1/12/2035	223	79,901,506	55,096,925	31,547,821	12,454,564
1/01/2036	224	78,318,250	53,913,577	30,791,742	12,104,588
1/02/2036	225	76,745,403	52,741,239	30,045,575	11,761,235
1/03/2036	226	75,179,134	51,582,883	29,315,766	11,430,078
1/04/2036	227	73,624,162	50,430,287	28,587,829	11,099,048
1/05/2036	228	72,076,329	49,289,033	27,872,107	10,776,815
1/06/2036	229	70,540,225	48,156,759	27,162,569	10,457,987
1/07/2036	230	69,009,563	47,034,469	26,464,251	10,147,357
1/08/2036	231	67,491,148	45,921,553	25,772,350	9,840,201
1/09/2036	232	65,983,571	44,819,638	25,089,956	9,539,080
1/10/2036	233	64,475,245	43,723,216	24,415,938	9,244,769
1/11/2036	234	62,966,834	42,627,879	23,743,741	8,952,172
1/12/2036	235	61,461,330	41,540,372	23,081,050	8,666,643
1/01/2037	236	59,957,407	40,455,172	22,420,914	8,383,113
1/02/2037	237	58,453,408	39,373,482	21,765,928	8,103,746
1/03/2037	238	56,950,424	38,302,319	21,125,138	7,835,075
1/04/2037	239	55,446,758	37,227,772	20,480,267	7,563,727
1/05/2037	240	53,945,465	36,160,331	19,844,069	7,298,726
1/06/2037	241	52,444,083	35,094,312	19,210,079	7,035,616
1/07/2037	242	50,950,419	34,038,824	18,586,463	6,779,314
1/08/2037	243	49,465,060	32,990,440	17,968,193	6,526,045
1/09/2037	244	47,984,035	31,948,400	17,356,394	6,277,139
1/10/2037	245	46,506,194	30,913,609	16,752,895	6,034,040
1/11/2037	246	45,032,962	29,883,551	16,153,493	5,793,505
1/12/2037	247	43,562,396	28,860,244	15,561,950	5,558,467
1/01/2038	248	42,094,403	27,840,395	14,973,850	5,325,755
1/02/2038	249	40,625,266	26,823,165	14,390,047	5,096,435
1/03/2038	250	39,155,126	25,812,886	13,816,240	4,874,490
1/04/2038	251	37,693,639	24,807,259	13,244,214	4,652,883
1/05/2038	252	36,241,707	23,812,550	12,681,864	4,437,058
1/06/2038	253	34,796,334	22,824,093	12,124,527	4,224,093
1/07/2038	254	33,369,769	21,852,434	11,579,794	4,017,774
1/08/2038	255	31,955,690	20,894,048	11,046,354	3,815,304
1/09/2038	256	30,557,504	19,948,661	10,522,233	3,625,052
1/10/2038	257	29,174,914	19,113,400	10,006,328	3,445,679
1/11/2038	258	27,807,390	18,287,490	9,500,958	3,276,936
1/12/2038	259	26,454,767	17,471,496	9,015,959	3,118,314
1/01/2039	260	25,117,685	16,674,405	8,540,414	2,970,297
1/02/2039	261	23,795,761	15,894,006	8,084,363	2,832,957
1/03/2039	262	22,498,621	15,137,756	7,646,287	2,705,762
1/04/2039	263	21,225,257	14,402,598	7,225,947	2,588,832
1/05/2039	264	19,975,761	13,687,740	6,822,367	2,481,511
1/06/2039	265	18,749,405	12,992,414	6,435,073	2,383,326
1/07/2039	266	17,536,971	12,316,356	6,062,903	2,294,393
1/08/2039	267	16,338,403	11,659,250	5,715,176	2,214,593
1/09/2039	268	15,154,292	11,021,111	5,392,807	2,143,117
1/10/2039	269	14,084,829	10,401,997	5,094,635	2,079,704
1/11/2039	270	13,029,530	9,801,687	4,820,793	2,023,277
1/12/2039	271	12,088,626	9,221,446	4,570,532	1,973,505
1/01/2040	272	11,262,047	8,664,467	4,342,447	1,929,696
1/02/2040	273	10,449,800	8,132,556	4,135,276	1,891,427
1/03/2040	274	9,752,102	7,624,262	3,947,145	1,858,178
1/04/2040	275	9,168,996	7,139,567	3,776,679	1,829,614
1/05/2040	276	8,691,494	6,677,352	3,622,277	1,805,412
1/06/2040	277	8,328,489	6,239,995	3,483,713	1,785,682
1/07/2040	278	7,980,825	5,824,272	3,359,371	1,769,262
1/08/2040	279	7,648,365	5,431,720	3,249,482	1,756,674
1/09/2040	280	7,331,137	5,062,849	3,152,582	1,747,286
1/10/2040	281	7,029,721	4,717,942	3,068,464	1,741,366
1/11/2040	282	6,744,261	4,396,153	2,995,350	1,738,390
1/12/2040	283	6,474,915	4,097,933	2,933,106	1,737,775

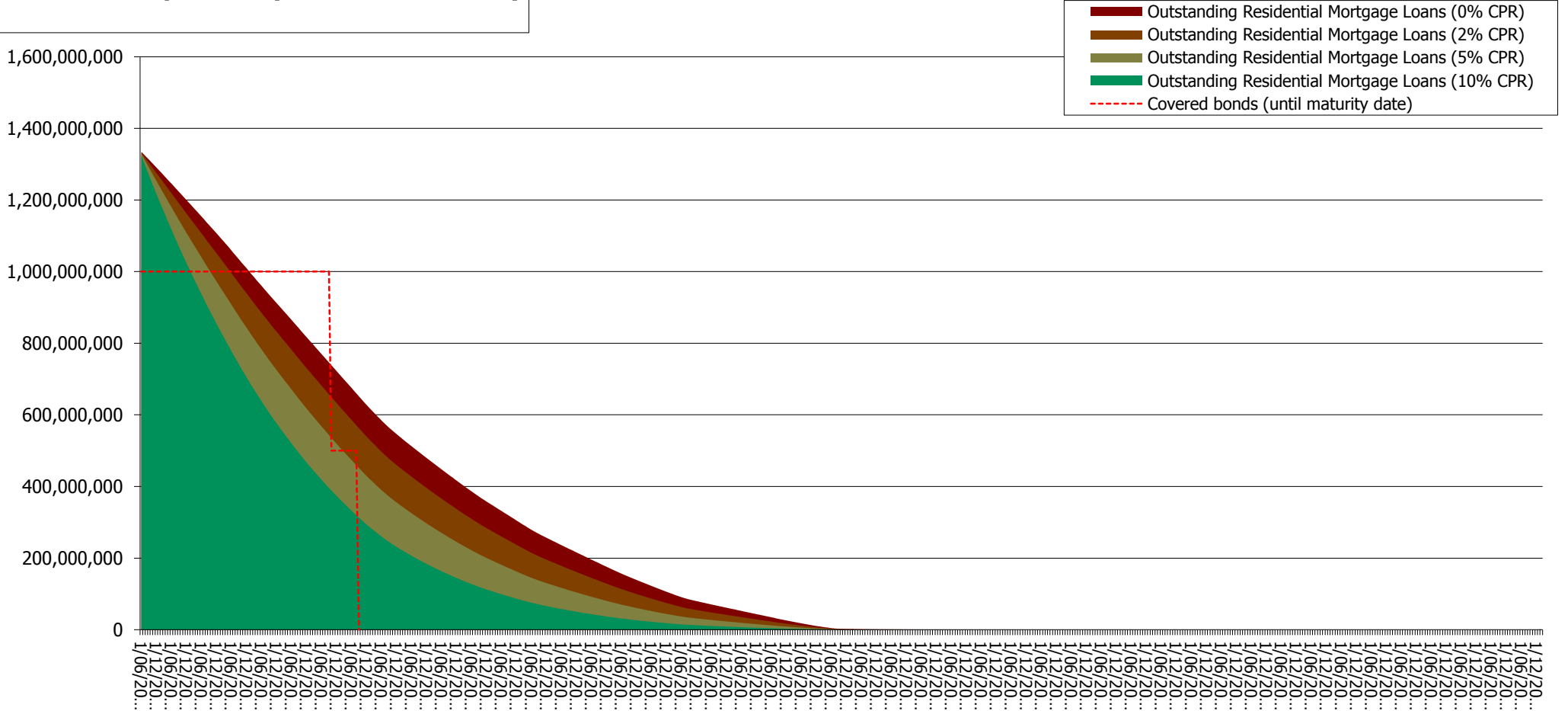
1/01/2041	284	1,968,806	1,226,280	602,766	184,512
1/02/2041	285	1,864,047	1,159,061	568,276	173,217
1/03/2041	286	1,761,597	1,093,680	534,988	162,447
1/04/2041	287	1,664,291	1,031,515	503,296	152,176
1/05/2041	288	1,572,986	973,325	473,735	142,651
1/06/2041	289	1,490,522	920,734	446,999	134,030
1/07/2041	290	1,419,939	875,693	424,086	126,639
1/08/2041	291	1,360,374	837,536	404,575	120,301
1/09/2041	292	1,311,724	806,214	388,455	115,018
1/10/2041	293	1,268,575	778,414	374,137	110,325
1/11/2041	294	1,232,339	754,897	361,911	106,267
1/12/2041	295	1,197,402	732,291	350,209	102,410
1/01/2042	296	1,164,793	711,140	339,229	98,779
1/02/2042	297	1,132,108	690,013	328,314	95,196
1/03/2042	298	1,099,349	669,020	317,594	91,735
1/04/2042	299	1,067,124	648,308	306,979	88,293
1/05/2042	300	1,035,564	628,101	296,679	84,981
1/06/2042	301	1,004,915	608,478	286,679	81,769
1/07/2042	302	974,196	588,909	276,776	78,621
1/08/2042	303	944,667	570,090	267,250	75,593
1/09/2042	304	915,072	551,293	257,781	72,606
1/10/2042	305	885,411	532,548	248,403	69,678
1/11/2042	306	855,684	513,795	239,047	66,769
1/12/2042	307	825,890	495,092	229,778	63,917
1/01/2043	308	796,031	476,383	220,533	61,086
1/02/2043	309	766,104	457,696	211,343	58,292
1/03/2043	310	736,111	439,103	202,292	55,582
1/04/2043	311	706,051	420,458	193,209	52,862
1/05/2043	312	675,924	401,856	184,207	50,192
1/06/2043	313	647,103	384,069	175,606	47,646
1/07/2043	314	618,218	366,323	167,080	45,147
1/08/2043	315	589,911	348,957	158,754	42,715
1/09/2043	316	561,542	331,611	150,479	40,318
1/10/2043	317	533,629	314,611	142,413	38,000
1/11/2043	318	505,654	297,612	134,376	35,704
1/12/2043	319	477,617	280,649	126,405	33,448
1/01/2044	320	449,517	263,689	118,464	31,214
1/02/2044	321	421,355	246,750	110,572	29,011
1/03/2044	322	393,130	229,856	102,757	26,854
1/04/2044	323	365,280	213,210	95,073	24,740
1/05/2044	324	337,368	196,595	87,448	22,663
1/06/2044	325	310,607	180,694	80,171	20,689
1/07/2044	326	284,964	165,504	73,250	18,826
1/08/2044	327	259,696	150,573	66,473	17,011
1/09/2044	328	235,255	136,170	59,962	15,280
1/10/2044	329	210,761	121,793	53,499	13,577
1/11/2044	330	186,214	107,425	47,067	11,895
1/12/2044	331	163,667	94,263	41,199	10,369
1/01/2045	332	141,071	81,111	35,360	8,862
1/02/2045	333	118,424	67,974	29,558	7,376
1/03/2045	334	95,728	54,863	23,802	5,917
1/04/2045	335	76,576	43,812	18,959	4,693
1/05/2045	336	59,319	33,883	14,627	3,606
1/06/2045	337	47,112	26,865	11,567	2,840
1/07/2045	338	37,588	21,399	9,191	2,247
1/08/2045	339	31,767	18,054	7,735	1,883
1/09/2045	340	28,038	15,908	6,798	1,648
1/10/2045	341	27,062	15,329	6,534	1,577
1/11/2045	342	26,585	15,033	6,392	1,537
1/12/2045	343	26,106	14,738	6,251	1,497
1/01/2046	344	25,626	14,442	6,110	1,457
1/02/2046	345	25,143	14,146	5,970	1,417
1/03/2046	346	24,659	13,853	5,832	1,379
1/04/2046	347	24,173	13,556	5,693	1,341
1/05/2046	348	23,684	13,261	5,555	1,303
1/06/2046	349	23,194	12,964	5,417	1,265
1/07/2046	350	22,702	12,668	5,281	1,228
1/08/2046	351	22,208	12,372	5,144	1,191
1/09/2046	352	21,712	12,075	5,008	1,155
1/10/2046	353	21,214	11,778	4,873	1,119
1/11/2046	354	20,714	11,481	4,738	1,083
1/12/2046	355	20,212	11,185	4,604	1,048
1/01/2047	356	19,708	10,887	4,470	1,014
1/02/2047	357	19,202	10,590	4,337	979

1/03/2047	358	18,694	10,294	4,206	946
1/04/2047	359	18,184	9,996	4,074	913
1/05/2047	360	17,672	9,699	3,943	880
1/06/2047	361	17,158	9,400	3,812	847
1/07/2047	362	16,641	9,103	3,682	815
1/08/2047	363	16,123	8,804	3,552	783
1/09/2047	364	15,603	8,506	3,423	751
1/10/2047	365	15,081	8,207	3,295	720
1/11/2047	366	14,556	7,909	3,167	689
1/12/2047	367	14,029	7,609	3,040	659
1/01/2048	368	13,777	7,460	2,973	641
1/02/2048	369	13,524	7,311	2,906	624
1/03/2048	370	13,271	7,163	2,840	608
1/04/2048	371	13,016	7,013	2,774	591
1/05/2048	372	12,761	6,864	2,708	575
1/06/2048	373	12,505	6,715	2,642	558
1/07/2048	374	12,248	6,566	2,578	542
1/08/2048	375	11,990	6,417	2,513	526
1/09/2048	376	11,731	6,268	2,448	511
1/10/2048	377	11,471	6,119	2,384	495
1/11/2048	378	11,210	5,970	2,320	480
1/12/2048	379	10,948	5,821	2,256	465
1/01/2049	380	10,686	5,672	2,193	450
1/02/2049	381	10,422	5,522	2,130	435
1/03/2049	382	10,158	5,374	2,068	421
1/04/2049	383	9,893	5,225	2,005	406
1/05/2049	384	9,626	5,076	1,943	392
1/06/2049	385	9,359	4,927	1,881	378
1/07/2049	386	9,091	4,778	1,820	364
1/08/2049	387	8,822	4,628	1,759	351
1/09/2049	388	8,552	4,479	1,698	337
1/10/2049	389	8,281	4,330	1,637	324
1/11/2049	390	8,009	4,181	1,577	310
1/12/2049	391	7,737	4,032	1,517	297
1/01/2050	392	7,463	3,883	1,457	284
1/02/2050	393	7,188	3,733	1,397	272
1/03/2050	394	6,913	3,585	1,339	259
1/04/2050	395	6,636	3,435	1,280	247
1/05/2050	396	6,358	3,286	1,221	234
1/06/2050	397	6,080	3,137	1,163	222
1/07/2050	398	5,800	2,988	1,105	210
1/08/2050	399	5,520	2,839	1,047	198
1/09/2050	400	5,238	2,689	989	187
1/10/2050	401	4,956	2,540	932	175
1/11/2050	402	4,672	2,391	875	164
1/12/2050	403	4,388	2,241	818	153
1/01/2051	404	4,102	2,092	762	141
1/02/2051	405	3,816	1,943	706	130
1/03/2051	406	3,529	1,794	650	120
1/04/2051	407	3,240	1,644	594	109
1/05/2051	408	2,951	1,495	539	98
1/06/2051	409	2,660	1,345	484	88
1/07/2051	410	2,369	1,196	429	78
1/08/2051	411	2,076	1,047	375	68
1/09/2051	412	1,783	897	320	58
1/10/2051	413	1,488	748	266	48
1/11/2051	414	1,193	598	212	38
1/12/2051	415	896	449	159	28
1/01/2052	416	598	299	106	19
1/02/2052	417	300	150	53	9
1/03/2052	418	0	0	0	0
1/04/2052	419	0	0	0	0
1/05/2052	420	0	0	0	0
1/06/2052	421	0	0	0	0
1/07/2052	422	0	0	0	0
1/08/2052	423	0	0	0	0
1/09/2052	424	0	0	0	0
1/10/2052	425	0	0	0	0
1/11/2052	426	0	0	0	0
1/12/2052	427	0	0	0	0
1/01/2053	428	0	0	0	0
1/02/2053	429	0	0	0	0
1/03/2053	430	0	0	0	0
1/04/2053	431	0	0	0	0

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

1/07/2059	506	0	0	0	0
1/08/2059	507	0	0	0	0
1/09/2059	508	0	0	0	0
1/10/2059	509	0	0	0	0
1/11/2059	510	0	0	0	0
1/12/2059	511	0	0	0	0
1/01/2060	512	0	0	0	0
1/02/2060	513	0	0	0	0
1/03/2060	514	0	0	0	0
1/04/2060	515	0	0	0	0
1/05/2060	516	0	0	0	0
1/06/2060	517	0	0	0	0
1/07/2060	518	0	0	0	0
1/08/2060	519	0	0	0	0
1/09/2060	520	0	0	0	0
1/10/2060	521	0	0	0	0
1/11/2060	522	0	0	0	0
1/12/2060	523	0	0	0	0
1/01/2061	524	0	0	0	0
1/02/2061	525	0	0	0	0
1/03/2061	526	0	0	0	0
1/04/2061	527	0	0	0	0
1/05/2061	528	0	0	0	0
1/06/2061	529	0	0	0	0
1/07/2061	530	0	0	0	0
1/08/2061	531	0	0	0	0
1/09/2061	532	0	0	0	0
1/10/2061	533	0	0	0	0
1/11/2061	534	0	0	0	0
1/12/2061	535	0	0	0	0
1/01/2062	536	0	0	0	0
1/02/2062	537	0	0	0	0
1/03/2062	538	0	0	0	0
1/04/2062	539	0	0	0	0
1/05/2062	540	0	0	0	0
1/06/2062	541	0	0	0	0
1/07/2062	542	0	0	0	0
1/08/2062	543	0	0	0	0
1/09/2062	544	0	0	0	0
1/10/2062	545	0	0	0	0
1/11/2062	546	0	0	0	0
1/12/2062	547	0	0	0	0
1/01/2063	548	0	0	0	0
1/02/2063	549	0	0	0	0
1/03/2063	550	0	0	0	0
1/04/2063	551	0	0	0	0
1/05/2063	552	0	0	0	0
1/06/2063	553	0	0	0	0
1/07/2063	554	0	0	0	0
1/08/2063	555	0	0	0	0
1/09/2063	556	0	0	0	0
1/10/2063	557	0	0	0	0
1/11/2063	558	0	0	0	0
1/12/2063	559	0	0	0	0
1/01/2064	560	0	0	0	0
1/02/2064	561	0	0	0	0
		131,700,635,402	117,057,238,346	99,606,171,700	78,815,423,869

Amortisation profiles (all amounts in EUR)



This addendum is optional

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

Reporting in Domestic Currency		EUR		Reason for No Data in Worksheet E.		Value
CONTENT OF TAB E 1. Additional information on the programme 2. Additional information on the swaps 3. Additional information on the asset distribution				Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time Not available at the present time Confidential		ND1 ND2 ND3 ND4
* Legal Entity Identifier (LEI) finder: http://www.lei-bookup.com/#search ** Weighted Average Maturity = Remaining Term to Maturity						
Field Number	1. Additional information on the programme	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Transaction Counterparty					
E.1.1.2	Sponsor (if applicable)					
E.1.1.3	Service	BNP Paribas Fortis	KGCPFKVWV2Y0T1647			
E.1.1.4	Back-up servicer					
E.1.1.5	BUS facilitator					
E.1.1.6	Cash manager					
E.1.1.7	Back-up cash manager					
E.1.1.8	Account bank					
E.1.1.9	Standby account bank					
E.1.1.10	Account bank guarantor					
E.1.1.11	Trustee	Sichting BNPF Fortis Pfandbrief Representative				
E.1.1.12	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						
Field Number	2. Additional information on the swaps	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Swap Counterparty					
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						
Field Number	3. Additional information on the asset distribution					
E.3.1.1	1. General Information	Total Assets				
E.3.1.2	Weighted Average Maturity (months)	74.41				
OE.3.1.1		182.39				
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
Field Number	2. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.00%				0.00%
E.3.2.2	30-60 days	0.03%				0.03%
E.3.2.3	60-90 days	0.03%				0.03%
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						