

## Harmonised Transparency Template

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 30/11/2016**

**Cut-off Date: 30/11/2016**



### 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



## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

### 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	<a href="https://www.bnpparibasfortis.com/investors/coveredbond">https://www.bnpparibasfortis.com/investors/coveredbond</a>			
G.1.1.4	Cut-off date	30/11/2016			
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
	3. General Cover Pool / Covered Bond Information				
	1. General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	755.97			
G.3.1.2	Outstanding Covered Bonds	500.00			
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	51%	5%	ND1
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	755.97		99.34%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.66%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	760.97		100%	
	4. Cover Pool Amortisation Profile	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	9.40	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	3.15	ND1	0.42%	
G.3.4.3	1 - 2 Y	6.21	ND1	0.82%	
G.3.4.4	2 - 3 Y	6.54	ND1	0.87%	
G.3.4.5	3 - 4 Y	18.78	ND1	2.48%	
G.3.4.6	4 - 5 Y	67.42	ND1	8.92%	
G.3.4.7	5 - 10 Y	323.13	ND1	42.74%	
G.3.4.8	10+ Y	330.75	ND1	43.75%	
G.3.4.9	Total	755.97	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)	6.90	7.90		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	500	500	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	500	500	100%	100%
	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	755.97		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	755.97	100%	0%
<b>7. Covered Bonds - Currency</b>				
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before] % Total [after]
G.3.7.1	EUR	500.00		100.00%
G.3.7.2	USD	0.00		0.00%
G.3.7.3	GBP	0.00		0.00%
G.3.7.4	NOK	0.00		0.00%
G.3.7.5	CHF	0.00		0.00%
G.3.7.6	AUD	0.00		0.00%
G.3.7.7	CAD	0.00		0.00%
G.3.7.8	BRL	0.00		0.00%
G.3.7.9	CZK	0.00		0.00%
G.3.7.10	DKK	0.00		0.00%
G.3.7.11	HKD	0.00		0.00%
G.3.7.12	KRW	0.00		0.00%
G.3.7.13	SEK	0.00		0.00%
G.3.7.14	SGD	0.00		0.00%
G.3.7.15	Other	0.00		0.00%
G.3.7.16	Total	500	0	100% 0%
<b>8. Covered Bonds - Breakdown by interest rate</b>				
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before] % Total [after]
G.3.8.1	Fixed coupon	500.00		100%
G.3.8.2	Floating coupon	0.00		0%
G.3.8.3	Other	0.00		0%
G.3.8.4	Total	500	0	100% 0%
<b>9. Substitute Assets - Type</b>				
		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		100.00%
G.3.9.3	Exposures to central banks	0		0.00%
G.3.9.4	Exposures to credit institutions	0		0.00%
G.3.9.5	Other	0		0.00%
G.3.9.6	Total	5		100%
<b>10. Substitute Assets - Country</b>				
		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%
<b>11. Liquid Assets</b>				
		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5.00	100.00%	100.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	0.00	0.00%	0.00%
G.3.11.4	Total	5	100%	100%



12. Bond List			
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/	
13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0	
4. References to Capital Requirements Regulation (CRR)		Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	#REF!
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228
G.4.1.7	(ii) Currency risk - cover pool:	111	#REF!
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	756	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	756	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	8,420	0
			8,420
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	2.59%	0.00%
			2.59%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	100.00%	0.00%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	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	<u>Other</u>	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	0	
<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.5.1	Antwerpen	18.18%	0.00%	18.18%	
M.7.5.2	Vlaams-Brabant	15.07%	0.00%	15.07%	
M.7.5.3	Oost-Vlaanderen	14.62%	0.00%	14.62%	
M.7.5.4	Brussels	12.07%	0.00%	12.07%	
M.7.5.5	West-Vlaanderen	10.00%	0.00%	10.00%	
M.7.5.6	Limburg	6.59%	0.00%	6.59%	
M.7.5.7	Liège	6.98%	0.00%	6.98%	
M.7.5.8	Hainaut	6.12%	0.00%	6.12%	
M.7.5.9	Brabant Wallon	5.14%	0.00%	5.14%	
M.7.5.10	Namur	3.43%	0.00%	3.43%	
M.7.5.11	Luxembourg	1.80%	0.00%	1.80%	
M.7.5.12	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%	
M.7.5.31					
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.6.1	Fixed rate	90.49%	0.00%	90.49%	
M.7.6.2	Floating rate	0.00%	0.00%	0.00%	
M.7.6.3	Other	9.51%	0.00%	9.51%	
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.7.1	Bullet / interest only	2.08%	0.00%	2.08%	
M.7.7.2	Amortising	97.92%	0.00%	97.92%	
M.7.7.3	Other	0.00%	0.00%	0.00%	
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.8.1	Up to 12months	10.17%	0.00%	10.17%	
M.7.8.2	≥ 12 - ≤ 24 months	73.99%	0.00%	73.99%	
M.7.8.3	≥ 24 - ≤ 36 months	10.24%	0.00%	10.24%	
M.7.8.4	≥ 36 - ≤ 60 months	1.87%	0.00%	1.87%	
M.7.8.5	≥ 60 months	3.73%	0.00%	3.73%	
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.9.1	% NPLs	0.000%	0.000%	0.000%	
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	89.78			
By buckets (mn):					
M.7A.10.2	≤100K	285.37	5379	37.75%	63.88%
M.7A.10.3	>100K and ≤200K	348.93	2615	46.16%	31.06%
M.7A.10.4	>200K and ≤300K	78.95	333	10.44%	3.95%
M.7A.10.5	>300K and ≤400K	17.90	52	2.37%	0.62%
M.7A.10.6	>400K	24.82	41	3.28%	0.49%
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	755.97	8420	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7A.11.1	Weighted Average LTV (%)	72.93%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	70.54	1,374.00	9.33%	16.32%
M.7A.11.3	>40 - <=50 %	54.11	784.00	7.16%	9.31%
M.7A.11.4	>50 - <=60 %	82.22	1,012.00	10.88%	12.02%
M.7A.11.5	>60 - <=70 %	96.99	1,027.00	12.83%	12.20%
M.7A.11.6	>70 - <=80 %	119.29	1,241.00	15.78%	14.74%
M.7A.11.7	>80 - <=90 %	113.53	1,126.00	15.02%	13.37%
M.7A.11.8	>90 - <=100 %	198.93	1,672.00	26.32%	19.86%
M.7A.11.9	>100%	20.35	184.00	2.69%	2.19%
M.7A.11.10	Total	755.97	8420	100%	100%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
M.7A.12.1	Weighted Average LTV (%)	69.69%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	102.69	2,011.00	13.58%	23.88%
M.7A.12.3	>40 - <=50 %	61.55	797.00	8.14%	9.47%
M.7A.12.4	>50 - <=60 %	84.02	938.00	11.11%	11.14%
M.7A.12.5	>60 - <=70 %	93.21	963.00	12.33%	11.44%
M.7A.12.6	>70 - <=80 %	107.24	1,035.00	14.19%	12.29%
M.7A.12.7	>80 - <=90 %	109.19	1,064.00	14.44%	12.64%
M.7A.12.8	>90 - <=100 %	183.55	1,465.00	24.28%	17.40%
M.7A.12.9	>100%	14.53	147.00	1.92%	1.75%
M.7A.12.10	Total	755.97	8420	100%	100%
<b>13. Breakdown by type</b>					
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
<b>14. Loan by Ranking</b>					
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
M.7B.15.1	Average loan size (000s)				
By buckets (mn):					
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				



M.7B.15.14	TBC at a country level					
M.7B.15.15	TBC at a country level					
M.7B.15.16	TBC at a country level					
M.7B.15.17	TBC at a country level					
M.7B.15.18	TBC at a country level					
M.7B.15.19	TBC at a country level					
M.7B.15.20	TBC at a country level					
M.7B.15.21	TBC at a country level					
M.7B.15.22	TBC at a country level					
M.7B.15.23	TBC at a country level					
M.7B.15.24	TBC at a country level					
M.7B.15.25	TBC at a country level					
M.7B.15.26	TBC at a country level	Total	0	0	0%	0%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>			<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %					
M.7B.16.3	>40 - <=50 %					
M.7B.16.4	>50 - <=60 %					
M.7B.16.5	>60 - <=70 %					
M.7B.16.6	>70 - <=80 %					
M.7B.16.7	>80 - <=90 %					
M.7B.16.8	>90 - <=100 %					
M.7B.16.9	>100%					
M.7B.16.10		Total	0	0	0%	0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>			<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %					
M.7B.17.3	>40 - <=50 %					
M.7B.17.4	>50 - <=60 %					
M.7B.17.5	>60 - <=70 %					
M.7B.17.6	>70 - <=80 %					
M.7B.17.7	>80 - <=90 %					
M.7B.17.8	>90 - <=100 %					
M.7B.17.9	>100%					
M.7B.17.10		Total	0	0	0%	0%
<b>18. Breakdown by Type</b>			<b>% Commercial loans</b>			
M.7B.18.1	Retail					
M.7B.18.2	Office					
M.7B.18.3	Hotel/Tourism					
M.7B.18.4	Shopping malls					
M.7B.18.5	Industry					
M.7B.18.6	Agriculture					
M.7B.18.7	Other commercially used					
M.7B.18.8	Land					
M.7B.18.9	Property developers / Bulding 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](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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



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

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

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

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

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

#### **5. SECURITY**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY



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

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

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

#### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

#### 2. INFORMATION USE

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

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

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

#### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

#### 4. SECURITY

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

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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.

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

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

#### 6. CHANGES TO OUR PRIVACY POLICY

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

#### 7. CONTACT

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

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date

Reporting Date

30/11/2016

### Contact Details:

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#### Remark

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

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

# Covered Bond Emmission

## Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@135194</a>	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		6.90	24/10/2024
		500,000,000									

## Totals

Total Outstanding (in EUR):	500,000,000
Current Weighted Average Fixed Coupon:	0.00 %
Weighted Average Remaining Average Life*	6.90

\* 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 Parisbas Fortis Mortgage Pandbrieven Ratings

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

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	500,000,000 (I)
Nominal Balance Residential Mortgage Loans	755,972,281 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	17,983,849 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	55.79 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	630,198,233 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	126.04 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	5,992,835 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	17,983,849 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	630,198,233
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	130.83 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:  
105%

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	174,806,244 (VIII)
--------------------------------	--------------------

Total Interest Proceeds Residential Mortgage Loans	173,741,586
Total Interest Proceeds Public Finance Exposures	1,064,658
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	778,567,466 (IX)
---------------------------------	------------------

Total Principal Proceeds Residential Mortgage Loans	755,972,281
Total Principal Proceeds Public Finance Exposures	4,611,336

<i>Total Principal Proceeds Financial Institution Exposures</i>	17,983,849
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	0 (X)
Costs, Fees and expenses Covered Bonds	38,132,547 (XI)
Principal Requirement Covered Bonds	500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	415,241,163
> > Cover Test Royal Decree Art 5 paraf 3	Passed

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	51,389,331 (XIII)
Cumulative Cash Outflow Next 180 Days	-2,764,590 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	48,624,741
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	4,611,336 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,611,336 (XVII)

## Cover Pool Summary

Portfolio Cut-off Date 30/11/2016

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	755,972,281.36
Principal Redemptions between Cut-off Date and Maturity Date	755,972,281.36
Interest Payments between Cut-off Date and Maturity Date	173,741,586.34
Number of borrowers	5,446.00
Number of loans	8,420.00
Average Outstanding Balance per borrower	138,812
Average Outstanding Balance per loan	89,783
Weighted average Current Loan to Current Value	69.69 %
Weighted average seasoning (in Years)	1.67
Weighted average remaining maturity (in years, at 0% CPR)	17.61
Weighted average initial maturity (in years, at 0% CPR)	19.28
Percentage of Fixed Rate Loans	90.49 %
Percentage of Variable Rate Loans	9.51 %
Weighted average interest rate	2.31 %
Weighted average interest rate Fixed Rate Loans	2.34 %
Weighted average interest rate Variable Rate Loans	2.00 %
Weighted Remaining average life (in years, at 0% CPR)	9.40
Weighted Remaining average life to interest reset (in years, at 0% CPR)	8.65

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 17,983,849

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

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

### 4. Derivatives

None

## Stratification Tables

Portfolio Cut-off Date

30/11/2016

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	137,402,588.28	18.18 %	1,528	18.15 %
Vlaams-Brabant	113,932,931.31	15.07 %	1,250	14.85 %
Oost-Vlaanderen	110,495,650.65	14.62 %	1,347	16.00 %
Brussels	91,247,354.34	12.07 %	734	8.72 %
West-Vlaanderen	75,593,930.97	10.00 %	906	10.76 %
Liège	52,763,886.81	6.98 %	622	7.39 %
Limburg	49,808,085.71	6.59 %	659	7.83 %
Hainaut	46,268,575.04	6.12 %	520	6.18 %
Brabant Wallon	38,893,039.02	5.14 %	367	4.36 %
Namur	25,920,942.80	3.43 %	330	3.92 %
Luxembourg	13,645,296.43	1.80 %	157	1.86 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	76,869,916.31	10.17 %	928	11.02 %
>1 and <=2	559,322,677.16	73.99 %	5,734	68.10 %
>2 and <=3	77,442,294.26	10.24 %	914	10.86 %
>3 and <=4	14,155,912.80	1.87 %	195	2.32 %
>4 and <=5	4,518,379.58	0.60 %	84	1.00 %
>5 and <=6	5,294,244.11	0.70 %	112	1.33 %
>6 and <=7	6,960,270.42	0.92 %	152	1.81 %
>7 and <=8	3,234,138.24	0.43 %	78	0.93 %
>8 and <=9	891,607.17	0.12 %	23	0.27 %
>9 and <=10	1,213,701.09	0.16 %	31	0.37 %
>10 and <=11	1,274,602.28	0.17 %	34	0.40 %
>11 and <=12	2,805,288.28	0.37 %	64	0.76 %
>12 and <=13	1,185,298.94	0.16 %	30	0.36 %
>13 and <=14	591,235.82	0.08 %	20	0.24 %
>14 and <=15	40,433.81	0.01 %	3	0.04 %
>15 and <=16	17,259.06	0.00 %	2	0.02 %
>16 and <=17	19,089.47	0.00 %	1	0.01 %
>17 and <=18	81,694.34	0.01 %	9	0.11 %
>18 and <=19	22,519.66	0.00 %	3	0.04 %
>19 and <=20	31,718.56	0.00 %	3	0.04 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	80	0.95 %
<=1	263,105.65	0.03 %	15	0.18 %
>1 and <=2	1,754,494.33	0.23 %	37	0.44 %
>2 and <=3	3,269,622.58	0.43 %	58	0.69 %
>3 and <=4	3,179,918.02	0.42 %	91	1.08 %
>4 and <=5	2,633,468.48	0.35 %	75	0.89 %
>5 and <=6	4,133,403.97	0.55 %	123	1.46 %
>6 and <=7	7,825,910.24	1.04 %	164	1.95 %
>7 and <=8	14,488,534.49	1.92 %	238	2.83 %
>8 and <=9	49,832,413.81	6.59 %	860	10.21 %
>9 and <=10	16,399,963.03	2.17 %	280	3.33 %
>10 and <=11	17,419,498.90	2.30 %	250	2.97 %
>11 and <=12	33,216,620.66	4.39 %	440	5.23 %
>12 and <=13	15,395,309.92	2.04 %	203	2.41 %
>13 and <=14	54,269,169.24	7.18 %	610	7.24 %
>14 and <=15	16,119,153.03	2.13 %	210	2.49 %
>15 and <=16	17,488,127.80	2.31 %	206	2.45 %
>16 and <=17	43,227,288.95	5.72 %	433	5.14 %
>17 and <=18	32,618,879.83	4.31 %	325	3.86 %
>18 and <=19	113,748,964.74	15.05 %	1,044	12.40 %
>19 and <=20	14,790,312.06	1.96 %	153	1.82 %
>20 and <=21	13,361,521.27	1.77 %	119	1.41 %
>21 and <=22	22,927,820.45	3.03 %	208	2.47 %
>22 and <=23	44,852,900.64	5.93 %	420	4.99 %
>23 and <=24	192,002,783.39	25.40 %	1,585	18.82 %
>24 and <=25	13,162,264.74	1.74 %	127	1.51 %
>25 and <=26	893,651.49	0.12 %	12	0.14 %
>26 and <=27	405,872.89	0.05 %	4	0.05 %
>27 and <=28	1,207,970.00	0.16 %	9	0.11 %
>28 and <=29	5,083,336.76	0.67 %	41	0.49 %
	755,972,281.36	100.00 %	8,420	100.00 %

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	3	0.04 %
>1 and <=2	242,728.93	0.03 %	42	0.50 %
>2 and <=3	1,068,000.00	0.14 %	20	0.24 %
>3 and <=4	1,133,822.66	0.15 %	25	0.30 %
>4 and <=5	3,344,020.76	0.44 %	54	0.64 %
>5 and <=6	1,316,864.64	0.17 %	43	0.51 %
>6 and <=7	2,755,205.28	0.36 %	71	0.84 %
>7 and <=8	5,947,507.84	0.79 %	112	1.33 %
>8 and <=9	7,204,911.09	0.95 %	109	1.29 %
>9 and <=10	56,960,069.17	7.53 %	934	11.09 %
>10 and <=11	15,428,978.99	2.04 %	342	4.06 %
>11 and <=12	12,053,077.52	1.59 %	170	2.02 %
>12 and <=13	41,105,904.75	5.44 %	567	6.73 %
>13 and <=14	3,971,092.76	0.53 %	52	0.62 %
>14 and <=15	72,433,847.84	9.58 %	898	10.67 %
>15 and <=16	4,355,474.34	0.58 %	55	0.65 %
>16 and <=17	10,919,428.88	1.44 %	125	1.48 %
>17 and <=18	50,118,427.74	6.63 %	521	6.19 %
>18 and <=19	6,396,472.99	0.85 %	83	0.99 %
>19 and <=20	153,371,861.38	20.29 %	1,508	17.91 %
>20 and <=21	3,473,368.22	0.46 %	38	0.45 %
>21 and <=22	8,403,432.73	1.11 %	91	1.08 %
>22 and <=23	16,616,024.66	2.20 %	142	1.69 %
>23 and <=24	24,131,259.53	3.19 %	230	2.73 %
>24 and <=25	238,392,871.70	31.53 %	2,033	24.14 %
>25 and <=26	3,156,385.40	0.42 %	25	0.30 %
>26 and <=27	551,250.67	0.07 %	6	0.07 %
>27 and <=28	780,857.50	0.10 %	10	0.12 %
>28 and <=29	607,802.68	0.08 %	4	0.05 %
>29 and <=30	9,731,330.71	1.29 %	107	1.27 %
	755,972,281.36	100.00 %	8,420	100.00 %

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1996	1,931.85	0.00 %	1	0.01 %
1997	29,786.71	0.00 %	2	0.02 %
1998	22,519.66	0.00 %	3	0.04 %
1999	81,694.34	0.01 %	9	0.11 %
2000	19,089.47	0.00 %	1	0.01 %
2001	17,259.06	0.00 %	2	0.02 %
2002	40,433.81	0.01 %	3	0.04 %
2003	621,104.50	0.08 %	22	0.26 %
2004	1,442,801.93	0.19 %	33	0.39 %
2005	2,689,864.94	0.36 %	64	0.76 %
2006	1,102,653.95	0.15 %	29	0.34 %
2007	1,219,310.26	0.16 %	32	0.38 %
2008	1,108,837.19	0.15 %	28	0.33 %
2009	3,200,656.47	0.42 %	79	0.94 %
2010	7,672,285.99	1.01 %	159	1.89 %
2011	4,614,435.97	0.61 %	113	1.34 %
2012	4,313,118.01	0.57 %	70	0.83 %
2013	15,858,699.14	2.10 %	218	2.59 %
2014	111,460,352.32	14.74 %	1,319	15.67 %
2015	524,763,289.07	69.42 %	5,322	63.21 %
2016	75,692,156.72	10.01 %	911	10.82 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	129,363,261.16	17.11 %	2,205	40.49 %
>100 and <=200	308,850,395.56	40.85 %	2,159	39.64 %
>200 and <=300	200,468,893.28	26.52 %	836	15.35 %
>300 and <=400	51,723,345.01	6.84 %	150	2.75 %
>400	65,566,386.35	8.67 %	96	1.76 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>5,446</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,133,381.89	0.15 %	17	0.20 %
0.5 - 1%	4,644,632.45	0.61 %	90	1.07 %
1 - 1.5%	19,830,659.77	2.62 %	278	3.30 %
1.5 - 2%	215,895,238.99	28.56 %	2,672	31.73 %
2 - 2.5%	272,969,967.68	36.11 %	2,657	31.56 %
2.5 - 3%	178,322,718.50	23.59 %	1,809	21.48 %
3 - 3.5%	43,305,404.08	5.73 %	508	6.03 %
3.5 - 4%	15,100,044.80	2.00 %	225	2.67 %
4 - 4.5%	3,530,148.13	0.47 %	103	1.22 %
4.5 - 5%	963,399.05	0.13 %	37	0.44 %
5 - 5.5%	197,002.37	0.03 %	19	0.23 %
5.5 - 6%	68,338.28	0.01 %	2	0.02 %
6 - 6.5%	9,667.92	0.00 %	2	0.02 %
6.5 - 7%	1,677.45	0.00 %	1	0.01 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	684,044,044.14	90.49 %	7,569	89.89 %
Variable	339,865.37	0.04 %	9	0.11 %
Variable With Cap	71,588,371.85	9.47 %	842	10.00 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2016	1,662,114.59	0.22 %	22	0.26 %
2017	20,160,339.97	2.67 %	354	4.20 %
2018	1,265,052.14	0.17 %	14	0.17 %
2019	17,377,689.50	2.30 %	163	1.94 %
2020	16,671,407.71	2.21 %	143	1.70 %
2021	928,884.61	0.12 %	11	0.13 %
2022	424,067.03	0.06 %	6	0.07 %
2023	3,103,018.59	0.41 %	39	0.46 %
2024	3,100,888.49	0.41 %	32	0.38 %
2025	4,208,523.98	0.56 %	39	0.46 %
2026	2,686,385.24	0.36 %	19	0.23 %
Fixed To Maturity	684,383,909.51	90.53 %	7,578	90.00 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	755,972,281.36	100.00 %	8,420	100.00 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	729,276,301.47	96.47 %	8,144	96.72 %
Interest only	15,705,630.06	2.08 %	110	1.31 %
Linear	10,990,349.83	1.45 %	166	1.97 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	0.00	0.00 %	35	0.42 %
1-10%	1,867,750.60	0.25 %	82	0.97 %
11-20%	8,721,927.68	1.15 %	213	2.53 %
21-30%	22,688,370.08	3.00 %	418	4.96 %
31-40%	37,262,572.57	4.93 %	626	7.43 %
41-50%	54,107,510.41	7.16 %	784	9.31 %
51-60%	82,224,378.41	10.88 %	1,012	12.02 %
61-70%	96,988,006.64	12.83 %	1,027	12.20 %
71-80%	119,291,806.75	15.78 %	1,241	14.74 %
81-90%	113,530,753.98	15.02 %	1,126	13.37 %
91-100%	198,934,701.32	26.32 %	1,672	19.86 %
101-110%	14,769,642.66	1.95 %	117	1.39 %
111-120%	3,532,838.26	0.47 %	41	0.49 %
>120%	2,052,022.00	0.27 %	26	0.31 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of loans	In %
1-20%	5,643,663.87	0.75 %	334	3.97 %
21-40%	7,933,641.94	1.05 %	237	2.81 %
41-60%	21,230,146.14	2.81 %	393	4.67 %
61-80%	31,538,154.81	4.17 %	457	5.43 %
81-100%	281,446,871.27	37.23 %	2,771	32.91 %
101-120%	19,202,998.63	2.54 %	265	3.15 %
121-140%	23,498,315.25	3.11 %	330	3.92 %
141-160%	32,723,529.98	4.33 %	393	4.67 %
161-180%	59,334,045.12	7.85 %	710	8.43 %
181-200%	65,865,537.71	8.71 %	699	8.30 %
201-300%	109,836,862.82	14.53 %	1,096	13.02 %
301-400%	47,089,602.37	6.23 %	391	4.64 %
401-500%	13,257,070.49	1.75 %	126	1.50 %
>500%	37,371,840.96	4.94 %	218	2.59 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	3,150,981.87	0.42 %	166	1.97 %
>1 and <=2	6,209,728.78	0.82 %	136	1.62 %
>2 and <=3	6,540,667.37	0.87 %	192	2.28 %
>3 and <=4	18,775,571.26	2.48 %	342	4.06 %
>4 and <=5	67,416,187.16	8.92 %	1,152	13.68 %
>5 and <=6	38,824,468.01	5.14 %	564	6.70 %
>6 and <=7	50,763,463.23	6.71 %	603	7.16 %
>7 and <=8	51,467,008.65	6.81 %	617	7.33 %
>8 and <=9	56,755,111.88	7.51 %	599	7.11 %
>9 and <=10	125,322,127.72	16.58 %	1,183	14.05 %
>10 and <=11	41,391,602.97	5.48 %	396	4.70 %
>11 and <=12	33,058,941.91	4.37 %	284	3.37 %
>12 and <=13	210,653,449.77	27.87 %	1,808	21.47 %
>13 and <=14	38,217,255.25	5.06 %	314	3.73 %
>14 and <=15	1,250,015.20	0.17 %	15	0.18 %
>15 and <=16	4,893,279.29	0.65 %	39	0.46 %
>16 and <=17	1,282,421.04	0.17 %	10	0.12 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

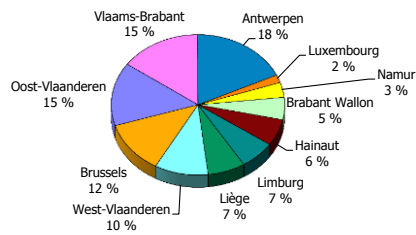
**15. Distribution of Average Life To Interest Reset Date (at 0% CPR)**

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	684,383,909.51	90.53 %	7,578	90.00 %
>=0 and <=1	23,576,522.19	3.12 %	402	4.77 %
>1 and <=2	33,093,026.24	4.38 %	296	3.52 %
>2 and <=3	1,685,024.78	0.22 %	15	0.18 %
>3 and <=4	4,912,644.06	0.65 %	58	0.69 %
>4 and <=5	8,083,366.62	1.07 %	69	0.82 %
>5 and <=6	237,787.96	0.03 %	2	0.02 %
	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

## Stratification Tables

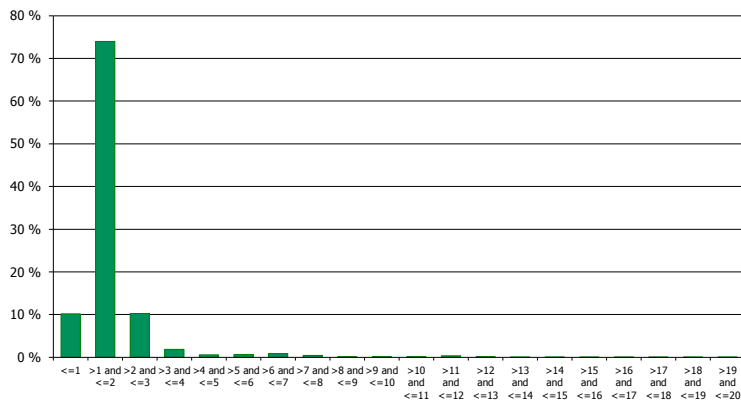
Portfolio Cut-off Date 30/11/2016

### 1. Geographic distribution



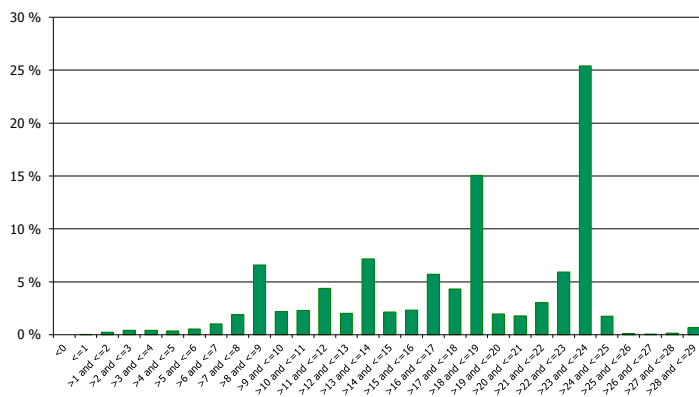
### 2. Seasoning

Distribution per Seasoning



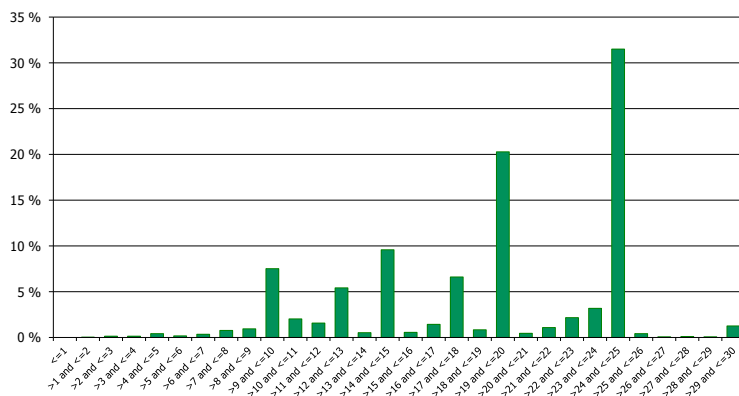
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



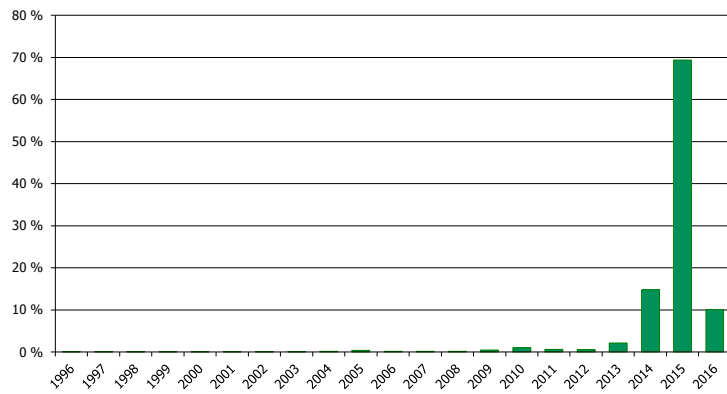
### 4. Original term to maturity

Distribution of Initial Term (in years)



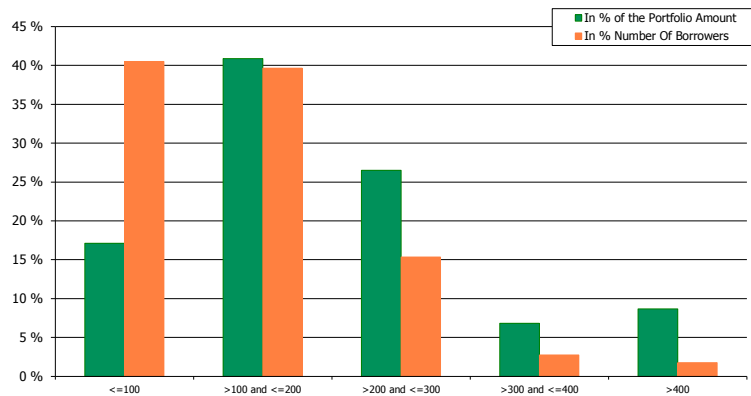
## 5. Origination Year

Distribution Origination Year



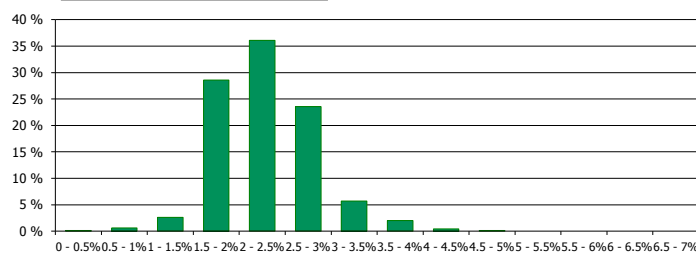
## 6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



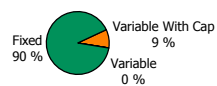
## 7. Interest Rate

Distribution per Interest Rate



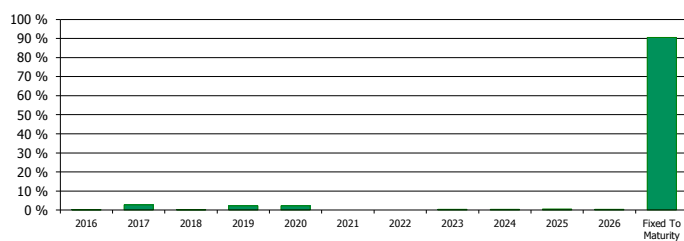
## 8. Interest Rate Type

Distribution per Interest Type



## 9. Next Reset Date

Next Reset Date



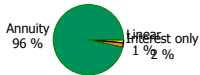
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



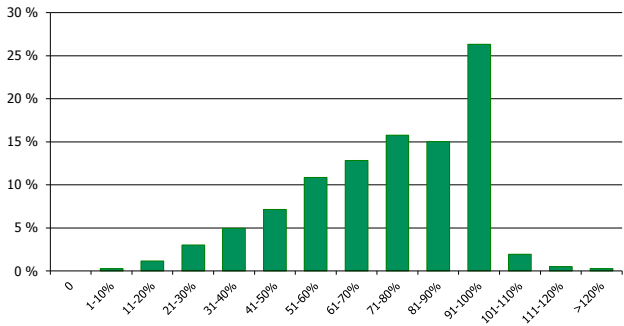
11. Repayment Type

Distribution per Repayment Type



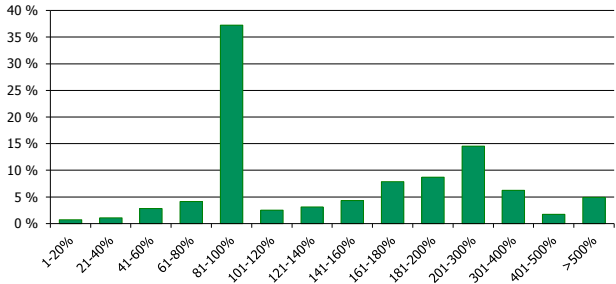
12. Current Loan to Current Value (LTV)

Current LTV Distribution



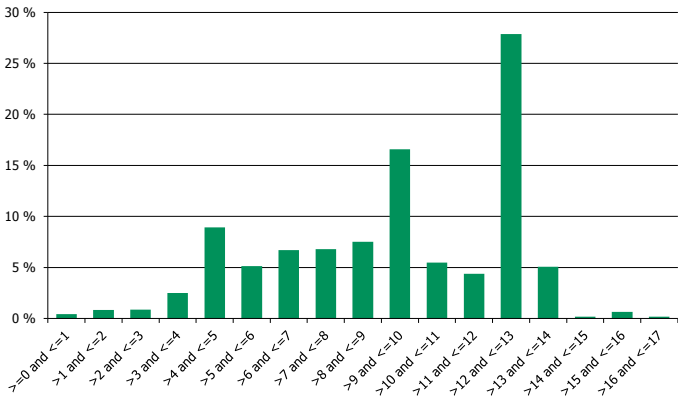
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



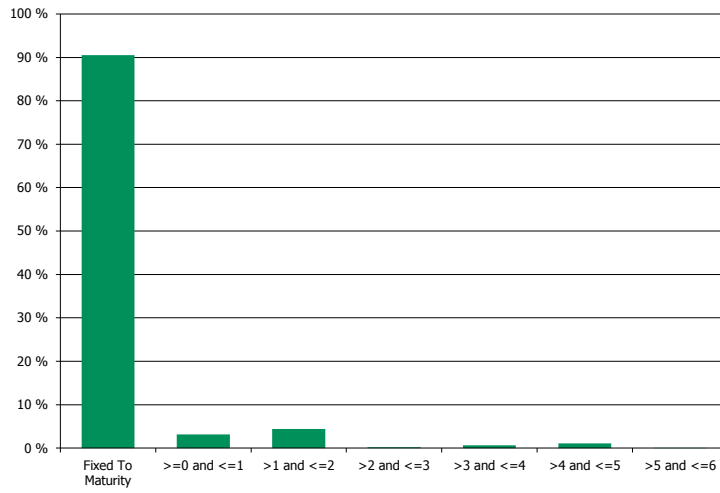
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



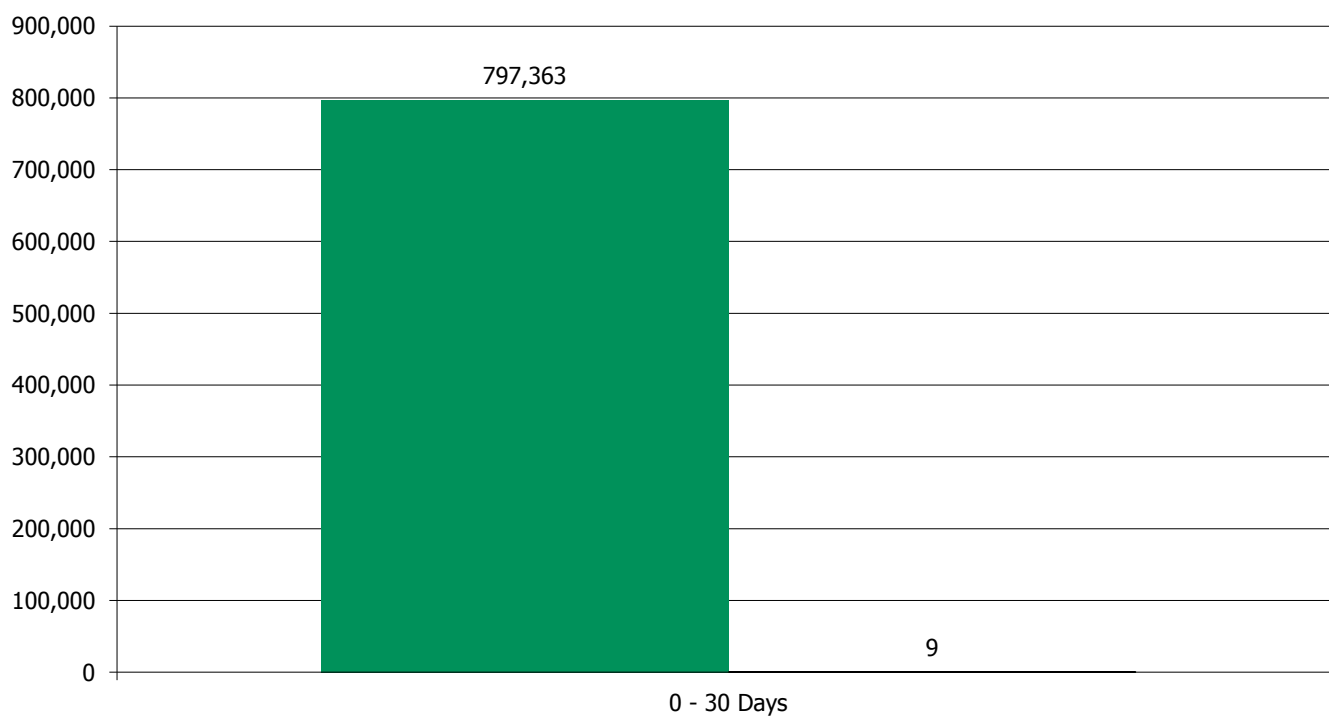
## Cover Pool Performance

Portfolio Cut-off Date 30/11/2016

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

	In EUR	In %	In number of loans	In %
Performing	755,174,918.86	99.89 %	8,411	99.89 %
0 - 30 Days	797,362.50	0.11 %	9	0.11 %
30 - 60 Days				
60 - 90 Days				
> 90 Days				
<b>Total</b>	<b>755,972,281.36</b>	<b>100.00 %</b>	<b>8,420</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



## Amortisation

Portfolio Cut-off Date

1/11/2016

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/12/2016	1	500,000,000	739,605,834	738,391,839	736,574,459	733,555,097
1/01/2017	2	500,000,000	736,313,326	733,857,944	730,189,965	724,116,700
1/02/2017	3	500,000,000	733,013,854	729,330,375	723,839,459	714,778,658
1/03/2017	4	500,000,000	729,660,951	724,882,051	717,771,840	706,074,862
1/04/2017	5	500,000,000	726,345,981	720,364,924	711,484,954	696,926,011
1/05/2017	6	500,000,000	723,024,154	715,893,446	705,328,311	688,063,235
1/06/2017	7	500,000,000	719,670,096	711,363,892	699,083,158	679,082,433
1/07/2017	8	500,000,000	716,336,967	706,907,003	692,993,361	670,407,422
1/08/2017	9	500,000,000	712,998,152	702,418,762	686,842,224	661,642,426
1/09/2017	10	500,000,000	709,652,745	697,937,230	680,724,436	652,971,640
1/10/2017	11	500,000,000	706,298,049	693,497,732	674,729,639	644,568,163
1/11/2017	12	500,000,000	702,936,790	689,026,765	668,674,755	636,078,344
1/12/2017	13	500,000,000	699,568,691	684,599,760	662,743,300	627,851,753
1/01/2018	14	500,000,000	696,194,069	680,141,816	656,753,162	619,541,721
1/02/2018	15	500,000,000	692,644,893	675,526,784	650,637,906	611,173,290
1/03/2018	16	500,000,000	689,064,856	671,005,624	644,798,569	603,370,511
1/04/2018	17	500,000,000	685,673,733	666,570,902	638,908,034	595,326,184
1/05/2018	18	500,000,000	682,128,679	662,036,155	632,999,654	587,403,042
1/06/2018	19	500,000,000	678,557,790	657,453,465	627,019,253	579,388,959
1/07/2018	20	500,000,000	674,822,698	652,761,332	621,012,075	571,485,830
1/08/2018	21	500,000,000	671,151,748	648,109,284	615,018,190	563,572,771
1/09/2018	22	500,000,000	667,484,345	643,474,559	609,067,171	555,755,607
1/10/2018	23	500,000,000	664,061,394	639,123,945	603,460,249	548,382,279
1/11/2018	24	500,000,000	660,632,194	634,745,118	597,801,555	540,939,138
1/12/2018	25	500,000,000	657,077,952	630,293,881	592,148,358	533,627,223
1/01/2019	26	500,000,000	653,508,021	625,806,252	586,437,089	526,241,987
1/02/2019	27	500,000,000	650,062,604	621,451,066	580,874,834	519,042,892
1/03/2019	28	500,000,000	646,502,610	617,100,871	575,483,531	512,257,821
1/04/2019	29	500,000,000	642,993,059	612,709,962	569,935,586	505,170,628
1/05/2019	30	500,000,000	639,186,225	608,082,666	564,239,160	498,071,423
1/06/2019	31	500,000,000	635,730,143	603,768,984	558,811,703	491,191,127
1/07/2019	32	500,000,000	632,230,144	599,459,373	553,457,422	484,490,560
1/08/2019	33	500,000,000	628,018,903	594,456,460	547,442,619	477,195,487
1/09/2019	34	500,000,000	624,472,370	590,096,912	542,045,806	470,489,929
1/10/2019	35	500,000,000	621,002,004	585,854,373	536,824,205	464,047,584
1/11/2019	36	500,000,000	617,526,402	581,587,394	531,559,019	457,549,976
1/12/2019	37	500,000,000	613,851,174	577,177,117	526,229,728	451,105,901
1/01/2020	38	500,000,000	610,367,480	572,928,174	521,027,380	444,754,443
1/02/2020	39	500,000,000	606,882,193	568,690,491	515,858,305	438,476,977
1/03/2020	40	500,000,000	603,368,965	564,501,216	510,839,867	432,490,626
1/04/2020	41	500,000,000	599,876,403	560,281,744	505,732,037	426,352,684
1/05/2020	42	500,000,000	595,953,612	555,704,239	500,365,631	420,099,428
1/06/2020	43	500,000,000	592,450,514	551,500,757	495,317,836	414,099,977
1/07/2020	44	500,000,000	588,660,614	547,073,366	490,132,153	408,084,891
1/08/2020	45	500,000,000	584,276,848	542,078,334	484,421,895	401,622,195
1/09/2020	46	500,000,000	580,202,894	537,385,621	479,006,988	395,450,756
1/10/2020	47	500,000,000	576,645,092	533,213,715	474,118,483	389,810,498
1/11/2020	48	500,000,000	573,133,286	529,067,546	469,235,423	384,161,691
1/12/2020	49	500,000,000	569,620,056	524,961,341	464,447,637	378,683,259
1/01/2021	50	500,000,000	565,163,651	519,970,915	458,862,513	372,544,835
1/02/2021	51	500,000,000	561,645,242	515,857,433	454,074,709	367,096,210
1/03/2021	52	500,000,000	558,123,986	511,837,874	449,501,511	362,008,488
1/04/2021	53	500,000,000	554,598,356	507,741,999	444,770,443	356,681,132
1/05/2021	54	500,000,000	551,068,460	503,682,227	440,128,228	351,511,489
1/06/2021	55	500,000,000	547,382,986	499,465,097	435,333,245	346,209,320
1/07/2021	56	500,000,000	543,803,863	495,384,825	430,714,166	341,131,764
1/08/2021	57	500,000,000	540,259,290	491,321,120	426,094,554	336,043,583
1/09/2021	58	500,000,000	536,709,736	487,265,252	421,502,432	331,013,974

1/10/2021	59	500,000,000	533,162,007	483,249,844	417,000,075	326,135,789
1/11/2021	60	500,000,000	529,609,974	479,216,170	412,467,721	321,224,686
1/12/2021	61	500,000,000	526,055,158	475,218,295	408,019,973	316,458,272
1/01/2022	62	500,000,000	522,496,449	471,202,940	403,543,498	311,660,673
1/02/2022	63	500,000,000	518,934,908	467,197,287	399,095,443	306,919,893
1/03/2022	64	500,000,000	515,370,676	463,277,549	394,837,894	302,483,791
1/04/2022	65	500,000,000	511,802,457	459,289,689	390,443,647	297,850,450
1/05/2022	66	500,000,000	508,229,529	455,334,737	386,128,819	293,351,423
1/06/2022	67	500,000,000	504,192,330	450,951,570	381,439,293	288,561,264
1/07/2022	68	500,000,000	500,367,543	446,796,086	376,994,186	284,029,428
1/08/2022	69	500,000,000	496,744,756	442,808,857	372,679,655	279,589,585
1/09/2022	70	500,000,000	493,162,675	438,870,092	368,425,316	275,227,224
1/10/2022	71	500,000,000	489,576,292	434,963,411	364,246,990	270,990,447
1/11/2022	72	500,000,000	485,992,422	431,046,997	360,049,293	266,732,903
1/12/2022	73	500,000,000	482,407,685	427,165,239	355,928,701	262,599,395
1/01/2023	74	500,000,000	478,823,700	423,272,549	351,788,228	258,445,297
1/02/2023	75	500,000,000	475,239,322	419,391,488	347,676,153	254,342,453
1/03/2023	76	500,000,000	471,590,425	415,533,791	343,686,722	250,461,926
1/04/2023	77	500,000,000	467,974,927	411,648,684	339,607,469	246,440,916
1/05/2023	78	500,000,000	464,388,585	407,823,496	335,623,615	242,551,618
1/06/2023	79	500,000,000	460,787,930	403,975,085	331,611,010	238,636,696
1/07/2023	80	500,000,000	457,206,724	400,177,489	327,685,167	234,844,910
1/08/2023	81	500,000,000	453,630,774	396,374,160	323,745,362	231,038,600
1/09/2023	82	500,000,000	450,056,777	392,584,284	319,834,438	227,280,843
1/10/2023	83	0	446,482,240	388,826,945	315,993,707	223,631,062
1/11/2023	84		442,907,217	385,059,374	312,136,010	219,965,305
1/12/2023	85		439,336,804	381,328,346	308,350,766	216,407,060
1/01/2024	86		435,770,014	377,590,993	304,552,143	212,835,797
1/02/2024	87		432,204,548	373,866,365	300,781,086	209,310,086
1/03/2024	88		427,389,834	369,114,913	296,251,911	205,341,316
1/04/2024	89		423,604,605	365,225,301	292,384,616	201,802,396
1/05/2024	90		420,044,066	361,561,015	288,738,719	198,469,104
1/06/2024	91		416,487,485	357,891,578	285,081,477	195,125,264
1/07/2024	92		412,690,462	354,046,670	281,324,661	191,764,579
1/08/2024	93		409,147,064	350,411,460	277,728,011	188,511,084
1/09/2024	94		405,606,272	346,789,790	274,158,539	185,300,079
1/10/2024	95		401,955,344	343,104,179	270,577,232	182,129,862
1/11/2024	96		398,160,147	339,288,210	266,887,421	178,885,291
1/12/2024	97		394,489,902	335,608,871	263,343,458	175,786,349
1/01/2025	98		390,988,382	332,065,818	259,900,651	172,753,398
1/02/2025	99		387,572,770	328,606,656	256,539,146	169,796,798
1/03/2025	100		384,179,228	325,230,376	253,320,016	167,024,573
1/04/2025	101		380,577,373	321,634,751	249,882,282	164,060,090
1/05/2025	102		377,261,014	318,308,685	246,689,551	161,299,982
1/06/2025	103		373,986,121	315,010,352	243,512,458	158,548,219
1/07/2025	104		370,761,526	311,781,658	240,423,374	155,895,276
1/08/2025	105		367,250,879	308,305,679	237,138,322	153,113,904
1/09/2025	106		364,016,141	305,071,825	234,054,185	150,482,473
1/10/2025	107		360,928,860	301,987,960	231,117,966	147,985,546
1/11/2025	108		357,119,684	298,294,048	227,710,343	145,186,076
1/12/2025	109		353,945,717	295,157,634	224,761,519	142,718,494
1/01/2026	110		350,902,664	292,123,707	221,885,455	140,295,502
1/02/2026	111		347,858,096	289,097,963	219,028,766	137,902,675
1/03/2026	112		344,812,038	286,127,407	216,280,168	135,651,076
1/04/2026	113		341,743,414	283,100,068	213,447,615	133,307,465
1/05/2026	114		338,717,733	280,133,027	210,690,723	131,046,269
1/06/2026	115		335,711,024	277,175,449	207,936,128	128,785,160
1/07/2026	116		332,469,626	274,048,666	205,084,413	126,498,275
1/08/2026	117		329,493,875	271,135,163	202,388,065	124,306,394
1/09/2026	118		326,523,307	268,235,011	199,714,046	122,144,467
1/10/2026	119		323,556,103	265,361,206	197,088,074	120,044,321
1/11/2026	120		320,591,432	262,483,814	194,455,188	117,938,996
1/12/2026	121		317,399,558	259,443,918	191,730,086	115,809,515
1/01/2027	122		314,437,733	256,586,978	189,136,557	113,759,081
1/02/2027	123		311,474,081	253,737,495	186,560,461	111,734,380
1/03/2027	124		308,461,763	250,898,574	184,049,342	109,808,636
1/04/2027	125		305,501,626	248,069,381	181,511,160	107,835,605
1/05/2027	126		302,546,469	245,266,530	179,018,627	105,918,824
1/06/2027	127		299,559,475	242,433,168	176,500,551	103,986,656
1/07/2027	128		296,285,073	239,389,616	173,855,768	102,008,588
1/08/2027	129		293,358,910	236,623,350	171,409,737	100,147,414



1/09/2027	130	290,441,949	233,873,189	168,986,659	98,313,530
1/10/2027	131	287,428,208	231,066,530	166,547,758	96,497,430
1/11/2027	132	284,537,743	228,354,890	164,174,673	94,719,573
1/12/2027	133	281,658,962	225,673,502	161,847,568	92,994,194
1/01/2028	134	278,787,890	222,994,257	159,519,353	91,268,236
1/02/2028	135	275,676,328	220,131,416	157,070,933	89,486,747
1/03/2028	136	272,825,846	217,509,588	154,830,901	87,860,989
1/04/2028	137	269,988,785	214,882,673	152,571,961	86,212,411
1/05/2028	138	267,174,059	212,293,415	150,362,528	84,615,664
1/06/2028	139	264,372,811	209,711,285	148,155,914	83,020,770
1/07/2028	140	261,224,366	206,873,688	145,791,503	81,360,960
1/08/2028	141	258,484,923	204,357,023	143,651,650	79,827,235
1/09/2028	142	255,365,664	201,548,530	141,317,120	78,197,320
1/10/2028	143	252,684,702	199,105,217	139,260,372	76,743,345
1/11/2028	144	249,824,793	196,517,851	137,101,122	75,233,420
1/12/2028	145	246,970,276	193,953,543	134,979,088	73,765,343
1/01/2029	146	244,319,754	191,546,576	132,964,975	72,356,867
1/02/2029	147	241,670,801	189,148,443	130,966,351	70,967,392
1/03/2029	148	239,019,666	186,786,871	129,034,077	69,652,795
1/04/2029	149	236,367,877	184,401,286	127,062,124	68,297,822
1/05/2029	150	233,721,396	182,037,358	125,124,529	66,980,639
1/06/2029	151	231,079,316	179,674,276	123,186,163	65,663,704
1/07/2029	152	228,334,446	177,248,604	121,224,002	64,352,904
1/08/2029	153	225,708,828	174,913,252	119,322,571	63,075,217
1/09/2029	154	223,092,976	172,592,868	117,440,211	61,817,238
1/10/2029	155	220,490,325	170,299,373	115,594,400	60,596,236
1/11/2029	156	217,868,165	167,988,698	113,735,988	59,369,498
1/12/2029	157	215,253,536	165,700,242	111,910,477	58,177,132
1/01/2030	158	212,681,930	163,442,961	110,105,223	56,996,226
1/02/2030	159	210,124,169	161,203,481	108,320,388	55,834,805
1/03/2030	160	207,574,158	159,003,182	106,596,445	54,735,934
1/04/2030	161	205,035,234	156,791,966	104,846,710	53,609,436
1/05/2030	162	202,211,063	154,378,487	102,978,734	52,438,476
1/06/2030	163	199,730,537	152,226,099	101,284,731	51,357,410
1/07/2030	164	197,300,752	150,127,396	99,642,492	50,317,586
1/08/2030	165	194,910,086	148,056,780	98,018,268	49,287,735
1/09/2030	166	192,454,759	145,943,724	96,373,634	48,255,486
1/10/2030	167	190,139,016	143,950,961	94,823,755	47,284,814
1/11/2030	168	187,861,720	141,985,633	93,291,285	46,323,593
1/12/2030	169	185,595,926	140,042,903	91,788,347	45,390,481
1/01/2031	170	183,329,364	138,098,028	90,283,422	44,457,176
1/02/2031	171	181,061,798	136,158,592	88,789,105	43,536,164
1/03/2031	172	178,607,996	134,107,555	87,250,714	42,618,139
1/04/2031	173	176,342,428	132,181,886	85,779,158	41,721,882
1/05/2031	174	174,081,383	130,272,881	84,332,237	40,849,977
1/06/2031	175	171,830,381	128,370,259	82,889,232	39,980,933
1/07/2031	176	169,593,604	126,491,253	81,474,923	39,137,660
1/08/2031	177	167,253,065	124,533,987	80,010,217	38,271,278
1/09/2031	178	165,025,473	122,666,951	78,610,258	37,442,372
1/10/2031	179	162,800,901	120,814,747	77,232,726	36,635,455
1/11/2031	180	160,574,834	118,960,672	75,854,075	35,829,088
1/12/2031	181	158,346,754	117,117,462	74,494,966	35,042,885
1/01/2032	182	156,091,346	115,253,491	73,122,909	34,251,769
1/02/2032	183	153,740,767	113,325,354	71,716,742	33,450,816
1/03/2032	184	151,516,298	111,508,438	70,399,024	32,706,069
1/04/2032	185	149,294,550	109,686,989	69,072,967	31,954,089
1/05/2032	186	147,071,343	107,876,235	67,765,484	31,220,723
1/06/2032	187	144,671,845	105,936,232	66,377,575	30,451,761
1/07/2032	188	142,447,877	104,136,516	65,089,310	29,738,344
1/08/2032	189	140,232,662	102,343,206	63,805,738	29,028,425
1/09/2032	190	138,032,352	100,566,540	62,538,624	28,331,442
1/10/2032	191	135,840,490	98,807,161	61,293,299	27,653,457
1/11/2032	192	133,658,468	97,055,117	60,053,332	26,979,268
1/12/2032	193	131,482,272	95,318,176	58,833,429	26,322,874
1/01/2033	194	129,310,640	93,584,853	57,616,662	25,669,290
1/02/2033	195	127,149,285	91,864,561	56,413,705	25,026,897
1/03/2033	196	125,005,224	90,177,121	55,250,232	24,416,955
1/04/2033	197	122,874,685	88,489,838	54,078,574	23,797,933
1/05/2033	198	120,754,821	86,820,447	52,927,773	23,196,033
1/06/2033	199	118,647,449	85,160,603	51,783,860	22,598,579
1/07/2033	200	116,567,903	83,530,651	50,667,716	22,020,852

1/08/2033	201	114,521,178	81,924,814	49,567,272	21,451,340
1/09/2033	202	112,490,080	80,335,345	48,481,976	20,892,786
1/10/2033	203	110,490,048	78,777,494	47,424,807	20,353,434
1/11/2033	204	108,510,455	77,234,860	46,377,878	19,819,816
1/12/2033	205	106,381,113	75,594,965	45,281,431	19,271,919
1/01/2034	206	104,410,022	74,068,459	44,254,218	18,754,959
1/02/2034	207	102,441,924	72,549,032	43,236,157	18,245,894
1/03/2034	208	100,471,525	71,044,591	42,242,303	17,758,270
1/04/2034	209	98,509,473	69,539,056	41,241,976	17,264,307
1/05/2034	210	96,553,230	68,046,245	40,257,296	16,783,030
1/06/2034	211	94,610,132	66,563,751	39,280,076	16,306,273
1/07/2034	212	92,605,674	65,046,555	38,290,284	15,830,224
1/08/2034	213	90,693,119	63,595,124	37,340,679	15,372,245
1/09/2034	214	88,788,085	62,153,694	36,401,512	14,922,141
1/10/2034	215	86,899,773	60,731,983	35,481,315	14,485,301
1/11/2034	216	85,040,347	59,331,677	34,575,062	14,055,535
1/12/2034	217	83,202,429	57,954,100	33,689,167	13,639,259
1/01/2035	218	81,327,606	56,552,124	32,790,582	13,219,233
1/02/2035	219	79,543,735	55,217,876	31,935,520	12,819,991
1/03/2035	220	77,767,368	53,902,045	31,102,883	12,437,967
1/04/2035	221	76,012,435	52,596,308	30,272,255	12,054,526
1/05/2035	222	74,296,292	51,324,452	29,467,520	11,685,978
1/06/2035	223	72,616,233	50,078,772	28,679,200	11,325,180
1/07/2035	224	71,036,691	48,909,051	27,940,384	10,988,199
1/08/2035	225	69,527,484	47,788,765	27,230,965	10,663,845
1/09/2035	226	68,087,072	46,719,344	26,553,884	10,354,651
1/10/2035	227	66,722,022	45,707,538	25,914,863	10,064,041
1/11/2035	228	65,427,174	44,744,492	25,304,325	9,785,316
1/12/2035	229	64,160,809	43,806,425	24,712,845	9,517,414
1/01/2036	230	62,894,213	42,868,811	24,122,398	9,250,672
1/02/2036	231	61,633,483	41,938,244	23,538,749	8,988,615
1/03/2036	232	60,371,281	41,014,202	22,965,338	8,734,897
1/04/2036	233	59,113,858	40,091,837	22,391,780	8,480,671
1/05/2036	234	57,858,011	39,175,696	21,826,251	8,232,596
1/06/2036	235	56,611,597	38,266,734	21,265,614	7,987,157
1/07/2036	236	55,371,288	37,366,909	20,714,453	7,748,254
1/08/2036	237	54,140,581	36,474,407	20,168,269	7,512,001
1/09/2036	238	52,918,116	35,590,369	19,629,397	7,280,322
1/10/2036	239	51,695,545	34,711,053	19,097,303	7,053,940
1/11/2036	240	50,472,714	33,832,502	18,566,603	6,828,869
1/12/2036	241	49,249,764	32,958,555	18,042,482	6,608,892
1/01/2037	242	47,937,349	32,025,860	17,487,310	6,378,404
1/02/2037	243	46,716,235	31,157,127	16,969,682	6,163,386
1/03/2037	244	45,495,628	30,296,563	16,463,068	5,956,504
1/04/2037	245	44,276,056	29,434,415	15,953,901	5,747,833
1/05/2037	246	43,059,749	28,578,835	15,452,039	5,544,203
1/06/2037	247	41,854,560	27,731,834	14,955,948	5,343,477
1/07/2037	248	40,654,969	26,892,799	14,467,755	5,147,866
1/08/2037	249	39,463,293	26,060,243	13,984,202	4,954,734
1/09/2037	250	38,274,622	25,232,416	13,505,546	4,764,874
1/10/2037	251	37,089,657	24,411,098	13,033,780	4,579,581
1/11/2037	252	35,907,809	23,593,164	12,565,025	4,396,179
1/12/2037	253	34,726,090	22,779,265	12,101,708	4,216,720
1/01/2038	254	33,546,465	21,968,144	11,641,110	4,039,049
1/02/2038	255	32,365,594	21,158,894	11,183,767	3,863,932
1/03/2038	256	31,185,057	20,355,888	10,734,610	3,694,559
1/04/2038	257	30,010,582	19,556,031	10,286,581	3,525,364
1/05/2038	258	28,847,175	18,767,056	9,847,279	3,360,975
1/06/2038	259	27,690,015	17,983,690	9,412,240	3,198,885
1/07/2038	260	26,547,210	17,213,178	8,986,799	3,041,773
1/08/2038	261	24,915,859	16,128,012	8,398,832	2,830,722
1/09/2038	262	23,797,725	15,378,118	7,987,950	2,680,837
1/10/2038	263	22,683,087	14,633,778	7,582,604	2,534,367
1/11/2038	264	21,574,322	13,894,862	7,181,419	2,390,110
1/12/2038	265	20,472,418	13,163,543	6,786,699	2,249,481
1/01/2039	266	19,381,416	12,440,904	6,397,817	2,111,603
1/02/2039	267	18,295,775	11,724,114	6,013,869	1,976,473
1/03/2039	268	17,213,522	11,013,695	5,636,482	1,845,356
1/04/2039	269	16,141,479	10,310,255	5,263,063	1,715,802
1/05/2039	270	14,958,998	9,539,271	4,857,515	1,577,099
1/06/2039	271	13,910,814	8,855,804	4,498,016	1,454,194

1/07/2039	272	12,881,495	8,187,066	4,148,118	1,335,576
1/08/2039	273	11,873,106	7,533,367	3,807,203	1,220,619
1/09/2039	274	10,876,764	6,889,493	3,472,948	1,108,738
1/10/2039	275	9,894,109	6,256,779	3,146,238	1,000,319
1/11/2039	276	8,943,173	5,645,839	2,831,805	896,534
1/12/2039	277	8,027,967	5,059,750	2,531,592	798,203
1/01/2040	278	7,188,886	4,523,222	2,257,390	708,733
1/02/2040	279	6,361,521	3,995,857	1,989,128	621,864
1/03/2040	280	5,554,731	3,483,553	1,729,978	538,702
1/04/2040	281	4,786,513	2,996,687	1,484,409	460,276
1/05/2040	282	4,054,368	2,534,148	1,252,201	386,683
1/06/2040	283	3,393,944	2,117,757	1,043,788	320,959
1/07/2040	284	2,843,828	1,771,583	871,019	266,736
1/08/2040	285	2,393,594	1,488,577	730,014	222,608
1/09/2040	286	2,042,376	1,268,000	620,259	188,339
1/10/2040	287	1,822,006	1,129,328	551,066	166,643
1/11/2040	288	1,705,588	1,055,376	513,671	154,677
1/12/2040	289	1,634,396	1,009,664	490,213	147,008
1/01/2041	290	1,564,258	964,696	467,189	139,510
1/02/2041	291	1,499,407	923,134	445,924	132,596
1/03/2041	292	1,435,164	882,228	425,185	125,945
1/04/2041	293	1,371,688	841,778	404,658	119,357
1/05/2041	294	1,310,935	803,174	385,151	113,138
1/06/2041	295	1,255,809	768,095	367,392	107,464
1/07/2041	296	1,207,119	737,102	351,700	102,452
1/08/2041	297	1,168,008	712,011	338,864	98,295
1/09/2041	298	1,135,513	691,028	328,041	94,753
1/10/2041	299	1,103,842	670,652	317,585	91,356
1/11/2041	300	1,072,699	650,625	307,318	88,028
1/12/2041	301	1,041,484	630,655	297,152	84,768
1/01/2042	302	1,010,359	610,770	287,051	81,539
1/02/2042	303	979,161	590,907	277,009	78,353
1/03/2042	304	947,888	571,158	267,136	75,272
1/04/2042	305	917,153	551,701	257,379	72,215
1/05/2042	306	887,081	532,735	247,920	69,276
1/06/2042	307	858,665	514,796	238,962	66,490
1/07/2042	308	831,856	497,905	230,552	63,887
1/08/2042	309	806,246	481,757	222,508	61,397
1/09/2042	310	780,579	465,629	214,512	58,940
1/10/2042	311	754,855	449,545	206,593	56,531
1/11/2042	312	729,074	433,455	198,692	54,139
1/12/2042	313	703,235	417,407	190,864	51,793
1/01/2043	314	677,338	401,354	183,057	49,464
1/02/2043	315	651,384	385,320	175,297	47,167
1/03/2043	316	625,372	369,366	167,653	44,937
1/04/2043	317	599,302	353,368	159,984	42,700
1/05/2043	318	573,174	337,407	152,382	40,504
1/06/2043	319	547,575	321,791	144,960	38,368
1/07/2043	320	521,919	306,211	137,601	36,271
1/08/2043	321	496,848	291,007	130,437	34,237
1/09/2043	322	471,721	275,821	123,316	32,231
1/10/2043	323	447,058	260,971	116,389	30,296
1/11/2043	324	422,339	246,124	109,488	28,379
1/12/2043	325	397,566	231,307	102,644	26,496
1/01/2044	326	372,737	216,493	95,826	24,631
1/02/2044	327	347,853	201,697	89,050	22,792
1/03/2044	328	322,913	186,939	82,338	20,991
1/04/2044	329	298,355	172,429	75,753	19,231
1/05/2044	330	273,742	157,945	69,219	17,500
1/06/2044	331	250,288	144,167	63,021	15,865
1/07/2044	332	227,368	130,750	57,015	14,294
1/08/2044	333	204,830	117,590	51,146	12,769
1/09/2044	334	183,124	104,950	45,532	11,319
1/10/2044	335	161,370	92,331	39,959	9,893
1/11/2044	336	139,569	79,722	34,414	8,484
1/12/2044	337	119,402	68,091	29,321	7,199
1/01/2045	338	99,973	56,914	24,446	5,976
1/02/2045	339	80,502	45,752	19,601	4,772
1/03/2045	340	60,988	34,608	14,793	3,587
1/04/2045	341	44,223	25,052	10,681	2,579
1/05/2045	342	29,043	16,426	6,986	1,680

1/06/2045	343	17,803	10,052	4,264	1,021
1/07/2045	344	8,867	0	0	0
1/08/2045	345	3,637	0	0	0
1/09/2045	346	502	0	0	0
1/10/2045	347	0	0	0	0
1/11/2045	348	0	0	0	0
1/12/2045	349	0	0	0	0
1/01/2046	350	0	0	0	0
1/02/2046	351	0	0	0	0
1/03/2046	352	0	0	0	0
1/04/2046	353	0	0	0	0
1/05/2046	354	0	0	0	0
1/06/2046	355	0	0	0	0
1/07/2046	356	0	0	0	0
1/08/2046	357	0	0	0	0
1/09/2046	358	0	0	0	0
1/10/2046	359	0	0	0	0
1/11/2046	360	0	0	0	0
1/12/2046	361	0	0	0	0
1/01/2047	362	0	0	0	0
1/02/2047	363	0	0	0	0
1/03/2047	364	0	0	0	0
1/04/2047	365	0	0	0	0
1/05/2047	366	0	0	0	0
1/06/2047	367	0	0	0	0
1/07/2047	368	0	0	0	0
1/08/2047	369	0	0	0	0
1/09/2047	370	0	0	0	0
1/10/2047	371	0	0	0	0
1/11/2047	372	0	0	0	0
1/12/2047	373	0	0	0	0
		84,483,297,488	74,133,130,909	62,021,269,150	47,969,179,903

Amortisation profiles (all amounts in EUR)

