

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/10/2016

Cut-off Date: 31/10/2016



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/10/2016			
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	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	752.92			
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	752.92		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	757.92		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)	9.35	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	3.12	ND1	0.41%	
G.3.4.3	1 - 2 Y	6.37	ND1	0.85%	
G.3.4.4	2 - 3 Y	6.08	ND1	0.81%	
G.3.4.5	3 - 4 Y	17.73	ND1	2.35%	
G.3.4.6	4 - 5 Y	70.19	ND1	9.32%	
G.3.4.7	5 - 10 Y	321.70	ND1	42.73%	
G.3.4.8	10+ Y	327.73	ND1	43.53%	
G.3.4.9	Total	752.92	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)	6.99	7.99		
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%
G.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	752.92		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	752.92		100%	0%
7. Covered Bonds - Currency		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%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	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%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5.00	100.00%	
G.3.10.2	Eurozone	0.00	0.00%	
G.3.10.3	Rest of European Union (EU)	0.00	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00	0.00%	
G.3.10.5	Switzerland	0.00	0.00%	
G.3.10.6	Australia	0.00	0.00%	
G.3.10.7	Brazil	0.00	0.00%	
G.3.10.8	Canada	0.00	0.00%	
G.3.10.9	Japan	0.00	0.00%	
G.3.10.10	Korea	0.00	0.00%	
G.3.10.11	New Zealand	0.00	0.00%	
G.3.10.12	Singapore	0.00	0.00%	
G.3.10.13	US	0.00	0.00%	
G.3.10.14	Other	0.00	0.00%	
G.3.10.15	Total EU	5.00		
G.3.10.16	Total	5	100%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5.00	100.00%	100.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	0.00	0.00%	0.00%
G.3.11.4	Total	5	100%	100%
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
4. References to Capital Requirements Regulation (CRR)		Row	Row	
<p><i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i></p>				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	#REF!	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	#REF!
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	#REF!
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	#REF!	
5. References to Capital Requirements Regulation (CRR)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]		
6. Other relevant information				



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	753	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	753	100%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	8,243	0
			Total Mortgages
			8,243
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	2.98%	0.00%
			% Total Mortgages
			2.98%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
			% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	18.57%	0.00%	18.57%
M.7.5.2	Vlaams-Brabant	14.62%	0.00%	14.62%
M.7.5.3	Oost-Vlaanderen	14.60%	0.00%	14.60%
M.7.5.4	Brussels	12.45%	0.00%	12.45%
M.7.5.5	West-Vlaanderen	9.59%	0.00%	9.59%
M.7.5.6	Limburg	6.64%	0.00%	6.64%
M.7.5.7	Liège	6.98%	0.00%	6.98%
M.7.5.8	Hainaut	6.04%	0.00%	6.04%
M.7.5.9	Brabant Wallon	5.12%	0.00%	5.12%
M.7.5.10	Namur	3.46%	0.00%	3.46%
M.7.5.11	Luxembourg	1.93%	0.00%	1.93%
M.7.5.12	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	90.17%	0.00%	90.17%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	9.83%	0.00%	9.83%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	2.20%	0.00%	2.20%
M.7.7.2	Amortising	97.80%	0.00%	97.80%
M.7.7.3	Other	0.00%	0.00%	0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	12.51%	0.00%	12.51%
M.7.8.2	≥ 12 - ≤ 24 months	72.81%	0.00%	72.81%
M.7.8.3	≥ 24 - ≤ 36 months	8.60%	0.00%	8.60%
M.7.8.4	≥ 36 - ≤ 60 months	1.99%	0.00%	1.99%
M.7.8.5	≥ 60 months	4.09%	0.00%	4.09%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.018%	0.000%	0.018%



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	91.34			
	By buckets (mn):				
M.7A.10.2	<=100K	280.52	5220	37.26%	63.33%
M.7A.10.3	>100K and <=200K	345.67	2585	45.91%	31.36%
M.7A.10.4	>200K and <=300K	80.15	337	10.65%	4.09%
M.7A.10.5	>300K and <=400K	18.87	54	2.51%	0.66%
M.7A.10.6	>400K	27.70	47	3.68%	0.57%
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	752.92	8243	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	71.29%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	80.64	1,432.00	10.71%	17.37%
M.7A.11.3	>40 - <=50 %	65.12	889.00	8.65%	10.78%
M.7A.11.4	>50 - <=60 %	85.74	988.00	11.39%	11.99%
M.7A.11.5	>60 - <=70 %	83.40	936.00	11.08%	11.36%
M.7A.11.6	>70 - <=80 %	122.01	1,210.00	16.20%	14.68%
M.7A.11.7	>80 - <=90 %	107.79	1,040.00	14.32%	12.62%
M.7A.11.8	>90 - <=100 %	193.91	1,620.00	25.75%	19.65%
M.7A.11.9	>100%	14.31	128.00	1.90%	1.55%
M.7A.11.10	Total	752.92	8243	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	68.06%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	116.17	2,124.00	15.43%	25.77%
M.7A.12.3	>40 - <=50 %	73.97	867.00	9.82%	10.52%
M.7A.12.4	>50 - <=60 %	74.19	861.00	9.85%	10.45%
M.7A.12.5	>60 - <=70 %	89.85	907.00	11.93%	11.00%
M.7A.12.6	>70 - <=80 %	107.75	1,003.00	14.31%	12.17%
M.7A.12.7	>80 - <=90 %	102.16	956.00	13.57%	11.60%
M.7A.12.8	>90 - <=100 %	177.52	1,426.00	23.58%	17.30%
M.7A.12.9	>100%	11.31	99.00	1.50%	1.20%
M.7A.12.10	Total	752.92	8243	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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



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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW



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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY



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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date

31/10/2016

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	Extended Maturity Date	Remaining Average Life *
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		24/10/2024	6.99
		500,000,000									

Totals

Total Outstanding (in EUR): 500,000,000

Current Weighted Average Fixed Coupon: 0.00 %

Weighted Average Remaining Average Life* 6.99

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	500,000,000 (I)
Nominal Balance Residential Mortgage Loans	752,919,218 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	2,639,798 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	52.11 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 640,380,041 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 128.08 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 6,008,572 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 2,639,798 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 640,380,041

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 129.81 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	173,442,849 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	172,346,959
<i>Total Interest Proceeds Public Finance Exposures</i>	1,095,890
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	760,189,235 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	752,919,218
<i>Total Principal Proceeds Public Finance Exposures</i>	4,630,219
<i>Total Principal Proceeds Financial Institution Exposures</i>	2,639,798
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	0 (X)
Costs, Fees and expenses Covered Bonds	38,616,900 (XI)
Principal Requirement Covered Bonds	500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	395,015,185

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	36,016,207 (XIII)
Cumulative Cash Outflow Next 180 Days	-2,763,522 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	33,252,685
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	4,630,219 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,630,219 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/10/2016

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	752,919,218.48
Principal Redemptions between Cut-off Date and Maturity Date	752,919,218.48
Interest Payments between Cut-off Date and Maturity Date	172,346,958.62
Number of borrowers	5,646.00
Number of loans	8,243.00
Average Outstanding Balance per borrower	133,354
Average Outstanding Balance per loan	91,340
Weighted average Current Loan to Current Value	68.06 %
Weighted average seasoning (in Years)	1.63
Weighted average remaining maturity (in years, at 0% CPR)	17.51
Weighted average initial maturity (in years, at 0% CPR)	19.14
Percentage of Fixed Rate Loans	90.17 %
Percentage of Variable Rate Loans	9.83 %
Weighted average interest rate	2.32 %
Weighted average interest rate Fixed Rate Loans	2.35 %
Weighted average interest rate Variable Rate Loans	2.03 %
Weighted Remaining average life (in years, at 0% CPR)	9.35
Weighted Remaining average life to interest reset (in years, at 0% CPR)	8.58

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 2,639,798

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	24/05/2006
Maturity Date	28/03/2022
Coupon Type	F
Coupon	4.00 %
Standar & Poor's Rating	AA
Fitch Rating	AA
Moody's Rating	Aa3

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date 31/10/2016

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	139,803,551.38	18.57 %	1,514	18.37 %
Vlaams-Brabant	110,080,738.21	14.62 %	1,198	14.53 %
Oost-Vlaanderen	109,907,733.73	14.60 %	1,311	15.90 %
Brussels	93,716,207.33	12.45 %	727	8.82 %
West-Vlaanderen	72,206,302.75	9.59 %	870	10.55 %
Liège	52,589,621.31	6.98 %	609	7.39 %
Limburg	49,975,467.92	6.64 %	657	7.97 %
Hainaut	45,465,947.61	6.04 %	498	6.04 %
Brabant Wallon	38,555,887.68	5.12 %	364	4.42 %
Namur	26,079,881.57	3.46 %	329	3.99 %
Luxembourg	14,537,878.99	1.93 %	166	2.01 %
	752,919,218.48	100.00 %	8,243	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	94,169,505.42	12.51 %	971	11.78 %
>1 and <=2	548,195,790.95	72.81 %	5,633	68.34 %
>2 and <=3	64,771,648.53	8.60 %	805	9.77 %
>3 and <=4	14,938,349.76	1.98 %	219	2.66 %
>4 and <=5	4,965,504.48	0.66 %	80	0.97 %
>5 and <=6	7,698,667.56	1.02 %	100	1.21 %
>6 and <=7	7,189,653.77	0.95 %	123	1.49 %
>7 and <=8	3,097,588.55	0.41 %	76	0.92 %
>8 and <=9	846,717.99	0.11 %	25	0.30 %
>9 and <=10	910,087.53	0.12 %	31	0.38 %
>10 and <=11	1,369,704.30	0.18 %	35	0.42 %
>11 and <=12	2,705,636.58	0.36 %	66	0.80 %
>12 and <=13	1,466,576.99	0.19 %	38	0.46 %
>13 and <=14	393,687.67	0.05 %	21	0.25 %
>14 and <=15	45,112.80	0.01 %	4	0.05 %
>15 and <=16	17,556.87	0.00 %	2	0.02 %
>16 and <=17	5,308.45	0.00 %	1	0.01 %
>17 and <=18	116,352.00	0.02 %	10	0.12 %
>18 and <=19	11,127.94	0.00 %	1	0.01 %
>19 and <=20	4,640.34	0.00 %	2	0.02 %
	752,919,218.48	100.00 %	8,243	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	97	1.18 %
<=1	424,436.69	0.06 %	21	0.25 %
>1 and <=2	1,759,105.00	0.23 %	36	0.44 %
>2 and <=3	2,514,042.61	0.33 %	69	0.84 %
>3 and <=4	4,047,036.89	0.54 %	94	1.14 %
>4 and <=5	2,989,608.38	0.40 %	73	0.89 %
>5 and <=6	3,580,568.95	0.48 %	101	1.23 %
>6 and <=7	6,573,969.31	0.87 %	163	1.98 %
>7 and <=8	14,589,979.02	1.94 %	225	2.73 %
>8 and <=9	51,225,046.70	6.80 %	861	10.45 %
>9 and <=10	18,506,799.08	2.46 %	282	3.42 %
>10 and <=11	17,282,377.75	2.30 %	234	2.84 %
>11 and <=12	37,732,268.51	5.01 %	479	5.81 %
>12 and <=13	17,490,076.18	2.32 %	201	2.44 %
>13 and <=14	55,395,231.27	7.36 %	626	7.59 %
>14 and <=15	16,171,871.59	2.15 %	192	2.33 %
>15 and <=16	16,078,402.41	2.14 %	190	2.30 %
>16 and <=17	42,442,595.09	5.64 %	428	5.19 %
>17 and <=18	28,745,127.43	3.82 %	289	3.51 %
>18 and <=19	111,397,946.38	14.80 %	1,014	12.30 %
>19 and <=20	19,772,728.76	2.63 %	179	2.17 %
>20 and <=21	13,442,518.70	1.79 %	120	1.46 %
>21 and <=22	21,051,022.37	2.80 %	189	2.29 %
>22 and <=23	37,688,948.40	5.01 %	348	4.22 %
>23 and <=24	184,620,775.47	24.52 %	1,516	18.39 %
>24 and <=25	19,395,555.21	2.58 %	148	1.80 %
>25 and <=26	1,237,906.04	0.16 %	17	0.21 %
>26 and <=27	609,566.79	0.08 %	6	0.07 %
>27 and <=28	810,878.40	0.11 %	6	0.07 %
>28 and <=29	5,342,829.10	0.71 %	39	0.47 %
	752,919,218.48	100.00 %	8,243	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	2	0.02 %
>1 and <=2	472,865.46	0.06 %	61	0.74 %
>2 and <=3	1,063,000.00	0.14 %	38	0.46 %
>3 and <=4	1,454,292.87	0.19 %	25	0.30 %
>4 and <=5	3,744,602.43	0.50 %	60	0.73 %
>5 and <=6	1,805,741.30	0.24 %	53	0.64 %
>6 and <=7	2,166,484.40	0.29 %	63	0.76 %
>7 and <=8	5,493,584.86	0.73 %	108	1.31 %
>8 and <=9	7,416,809.89	0.99 %	107	1.30 %
>9 and <=10	58,936,409.48	7.83 %	906	10.99 %
>10 and <=11	15,206,169.04	2.02 %	316	3.83 %
>11 and <=12	12,212,139.29	1.62 %	167	2.03 %
>12 and <=13	43,538,553.76	5.78 %	583	7.07 %
>13 and <=14	4,200,426.07	0.56 %	55	0.67 %
>14 and <=15	73,905,652.00	9.82 %	908	11.02 %
>15 and <=16	3,440,723.36	0.46 %	48	0.58 %
>16 and <=17	12,306,284.35	1.63 %	128	1.55 %
>17 and <=18	49,511,334.08	6.58 %	509	6.17 %
>18 and <=19	8,318,910.97	1.10 %	95	1.15 %
>19 and <=20	152,621,333.28	20.27 %	1,475	17.89 %
>20 and <=21	3,357,850.46	0.45 %	39	0.47 %
>21 and <=22	8,077,139.08	1.07 %	88	1.07 %
>22 and <=23	15,331,387.59	2.04 %	130	1.58 %
>23 and <=24	22,899,717.33	3.04 %	209	2.54 %
>24 and <=25	230,548,643.32	30.62 %	1,922	23.32 %
>25 and <=26	3,113,303.26	0.41 %	26	0.32 %
>26 and <=27	552,354.43	0.07 %	6	0.07 %
>27 and <=28	1,000,519.96	0.13 %	9	0.11 %
>28 and <=29	609,154.46	0.08 %	4	0.05 %
>29 and <=30	9,613,831.70	1.28 %	103	1.25 %
	752,919,218.48	100.00 %	8,243	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1996	2,313.42	0.00 %	1	0.01 %
1997	2,326.92	0.00 %	1	0.01 %
1998	11,127.94	0.00 %	1	0.01 %
1999	116,352.00	0.02 %	10	0.12 %
2000	5,308.45	0.00 %	1	0.01 %
2001	17,556.87	0.00 %	2	0.02 %
2002	45,112.80	0.01 %	4	0.05 %
2003	697,464.88	0.09 %	28	0.34 %
2004	1,453,240.73	0.19 %	36	0.44 %
2005	2,797,527.89	0.37 %	71	0.86 %
2006	1,002,364.68	0.13 %	28	0.34 %
2007	1,062,124.51	0.14 %	32	0.39 %
2008	1,185,329.62	0.16 %	31	0.38 %
2009	3,706,086.44	0.49 %	84	1.02 %
2010	9,409,155.63	1.25 %	131	1.59 %
2011	4,766,020.02	0.63 %	89	1.08 %
2012	4,918,458.86	0.65 %	76	0.92 %
2013	17,569,918.56	2.33 %	243	2.95 %
2014	115,603,295.08	15.35 %	1,393	16.90 %
2015	523,522,080.35	69.53 %	5,273	63.97 %
2016	65,026,052.83	8.64 %	708	8.59 %
	752,919,218.48	100.00 %	8,243	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	141,765,019.17	18.83 %	2,438	43.18 %
>100 and <=200	313,266,101.86	41.61 %	2,209	39.13 %
>200 and <=300	184,469,977.91	24.50 %	770	13.64 %
>300 and <=400	46,956,329.88	6.24 %	135	2.39 %
>400	66,461,789.66	8.83 %	94	1.66 %
	752,919,218.48	100.00 %	5,646	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	937,671.29	0.12 %	15	0.18 %
0.5 - 1%	5,086,491.37	0.68 %	92	1.12 %
1 - 1.5%	19,261,011.53	2.56 %	258	3.13 %
1.5 - 2%	217,073,617.52	28.83 %	2,591	31.43 %
2 - 2.5%	265,710,050.44	35.29 %	2,522	30.60 %
2.5 - 3%	177,764,439.35	23.61 %	1,791	21.73 %
3 - 3.5%	45,766,723.66	6.08 %	556	6.75 %
3.5 - 4%	16,066,766.03	2.13 %	239	2.90 %
4 - 4.5%	3,994,930.35	0.53 %	111	1.35 %
4.5 - 5%	864,674.14	0.11 %	39	0.47 %
5 - 5.5%	312,255.49	0.04 %	24	0.29 %
5.5 - 6%	69,125.89	0.01 %	2	0.02 %
6 - 6.5%	9,708.77	0.00 %	2	0.02 %
6.5 - 7%	1,752.65	0.00 %	1	0.01 %
	752,919,218.48	100.00 %	8,243	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	678,940,595.56	90.17 %	7,371	89.42 %
Variable	123,245.04	0.02 %	8	0.10 %
Variable With Cap	73,855,377.88	9.81 %	864	10.48 %
	752,919,218.48	100.00 %	8,243	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2016	6,189,561.77	0.82 %	57	0.69 %
2017	18,261,399.15	2.43 %	331	4.02 %
2018	1,309,534.17	0.17 %	18	0.22 %
2019	17,427,363.84	2.31 %	173	2.10 %
2020	16,910,371.76	2.25 %	145	1.76 %
2021	409,506.26	0.05 %	6	0.07 %
2022	425,391.35	0.06 %	6	0.07 %
2023	3,428,191.08	0.46 %	45	0.55 %
2024	3,006,701.03	0.40 %	30	0.36 %
2025	4,145,268.16	0.55 %	37	0.45 %
2026	2,342,089.31	0.31 %	16	0.19 %
Fixed To Maturity	679,063,840.60	90.19 %	7,379	89.52 %
	752,919,218.48	100.00 %	8,243	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	752,919,218.48	100.00 %	8,243	100.00 %
	752,919,218.48	100.00 %	8,243	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	725,425,547.74	96.35 %	7,973	96.72 %
Interest only	16,576,030.84	2.20 %	110	1.33 %
Linear	10,917,639.90	1.45 %	160	1.94 %
	752,919,218.48	100.00 %	8,243	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	100,000.00	0.01 %	38	0.46 %
1-10%	1,583,042.50	0.21 %	71	0.86 %
11-20%	10,375,548.42	1.38 %	227	2.75 %
21-30%	26,249,192.20	3.49 %	439	5.33 %
31-40%	42,328,261.28	5.62 %	657	7.97 %
41-50%	65,121,423.61	8.65 %	889	10.78 %
51-60%	85,740,881.76	11.39 %	988	11.99 %
61-70%	83,397,824.60	11.08 %	936	11.36 %
71-80%	122,009,583.65	16.20 %	1,210	14.68 %
81-90%	107,788,338.59	14.32 %	1,040	12.62 %
91-100%	193,911,662.23	25.75 %	1,620	19.65 %
101-110%	12,651,541.31	1.68 %	108	1.31 %
111-120%	1,453,836.06	0.19 %	18	0.22 %
>120%	208,082.27	0.03 %	2	0.02 %
	752,919,218.48	100.00 %	8,243	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	5,307,341.21	0.70 %	375	4.55 %
21-40%	10,925,084.46	1.45 %	314	3.81 %
41-60%	22,627,869.84	3.01 %	418	5.07 %
61-80%	33,373,498.54	4.43 %	482	5.85 %
81-100%	298,572,004.66	39.66 %	2,898	35.16 %
101-120%	20,036,706.72	2.66 %	253	3.07 %
121-140%	23,698,385.74	3.15 %	313	3.80 %
141-160%	30,101,208.00	4.00 %	338	4.10 %
161-180%	54,962,514.07	7.30 %	635	7.70 %
181-200%	61,967,239.25	8.23 %	638	7.74 %
201-300%	102,113,930.09	13.56 %	934	11.33 %
301-400%	39,820,664.33	5.29 %	309	3.75 %
401-500%	16,633,362.20	2.21 %	143	1.73 %
>500%	32,779,409.37	4.35 %	193	2.34 %
	752,919,218.48	100.00 %	8,243	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	3,121,212.98	0.41 %	179	2.17 %
>1 and <=2	6,373,327.98	0.85 %	152	1.84 %
>2 and <=3	6,080,675.29	0.81 %	162	1.97 %
>3 and <=4	17,728,485.71	2.35 %	332	4.03 %
>4 and <=5	70,189,705.23	9.32 %	1,155	14.01 %
>5 and <=6	40,121,631.57	5.33 %	543	6.59 %
>6 and <=7	50,767,116.74	6.74 %	628	7.62 %
>7 and <=8	57,751,893.54	7.67 %	625	7.58 %
>8 and <=9	55,315,227.38	7.35 %	583	7.07 %
>9 and <=10	117,739,767.25	15.64 %	1,116	13.54 %
>10 and <=11	47,386,454.98	6.29 %	422	5.12 %
>11 and <=12	32,280,690.47	4.29 %	275	3.34 %
>12 and <=13	193,991,980.18	25.77 %	1,653	20.05 %
>13 and <=14	46,235,370.58	6.14 %	352	4.27 %
>14 and <=15	1,797,854.85	0.24 %	22	0.27 %
>15 and <=16	4,528,626.63	0.60 %	33	0.40 %
>16 and <=17	1,509,197.12	0.20 %	11	0.13 %
	752,919,218.48	100.00 %	8,243	100.00 %

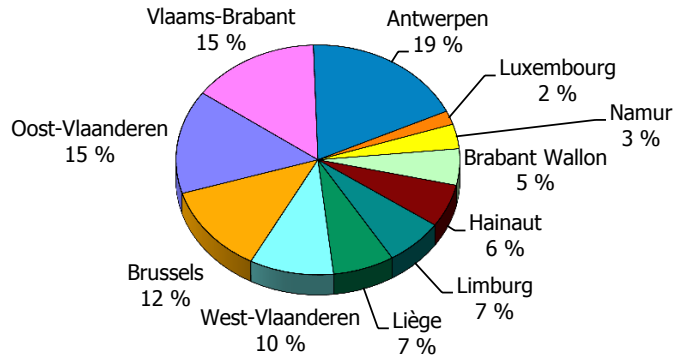
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	679,063,840.60	90.19 %	7,379	89.52 %
>=0 and <=1	26,463,780.44	3.51 %	418	5.07 %
>1 and <=2	32,846,061.10	4.36 %	304	3.69 %
>2 and <=3	1,458,945.25	0.19 %	13	0.16 %
>3 and <=4	4,541,674.94	0.60 %	56	0.68 %
>4 and <=5	8,544,916.15	1.13 %	73	0.89 %
	752,919,218.48	100.00 %	8,243	100.00 %

Stratification Tables

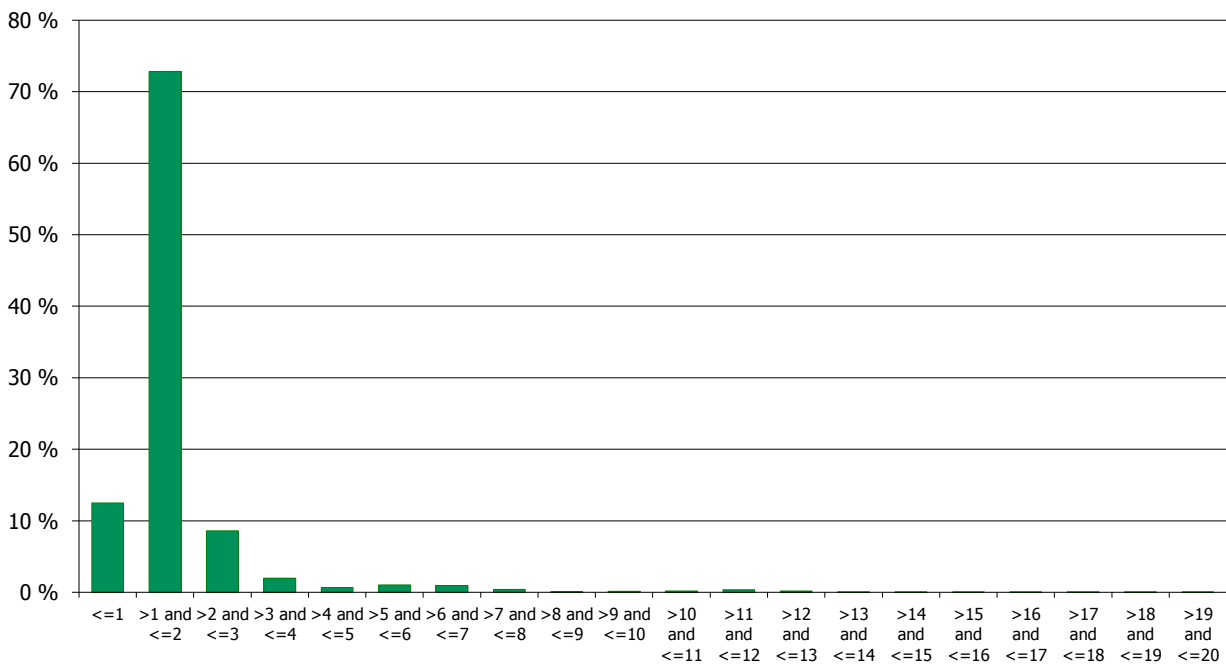
Portfolio Cut-off Date 31/10/2016

1. Geographic distribution



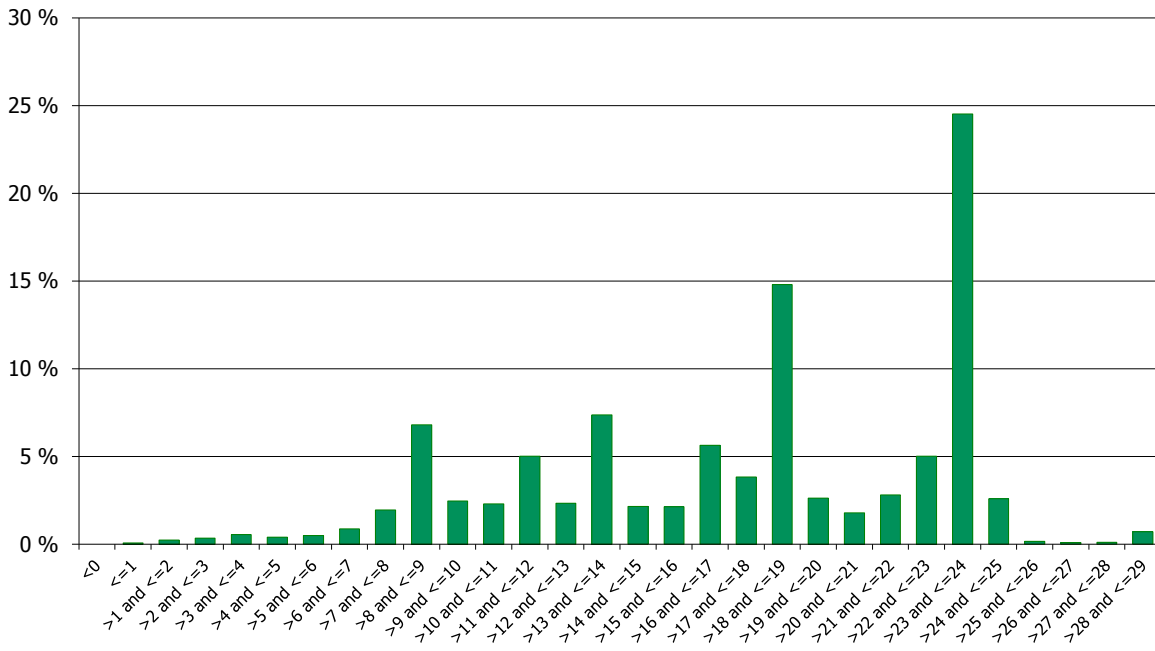
2. Seasoning

Distribution per Seasoning



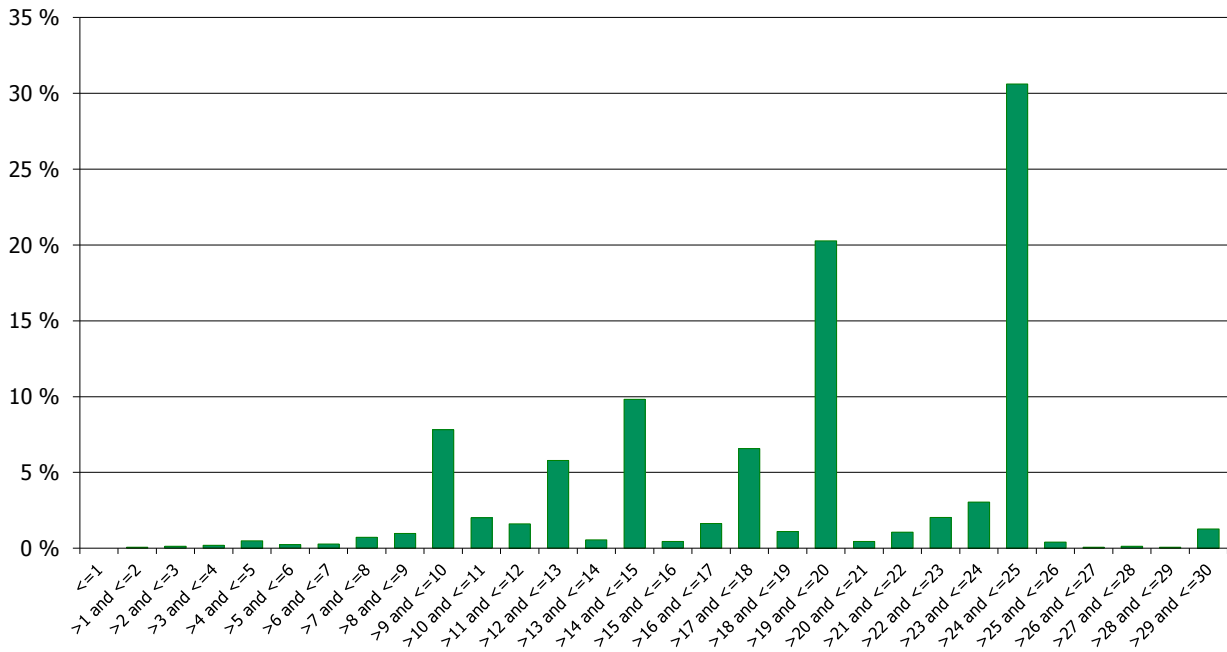
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



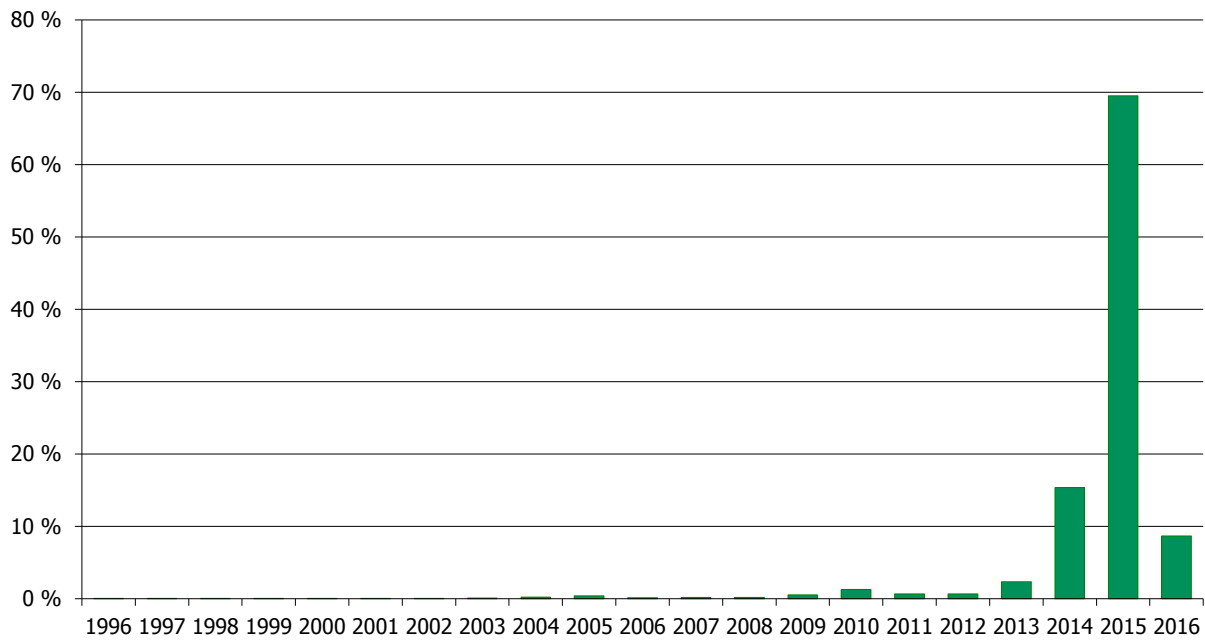
4. Original term to maturity

Distribution of Initial Term (in years)



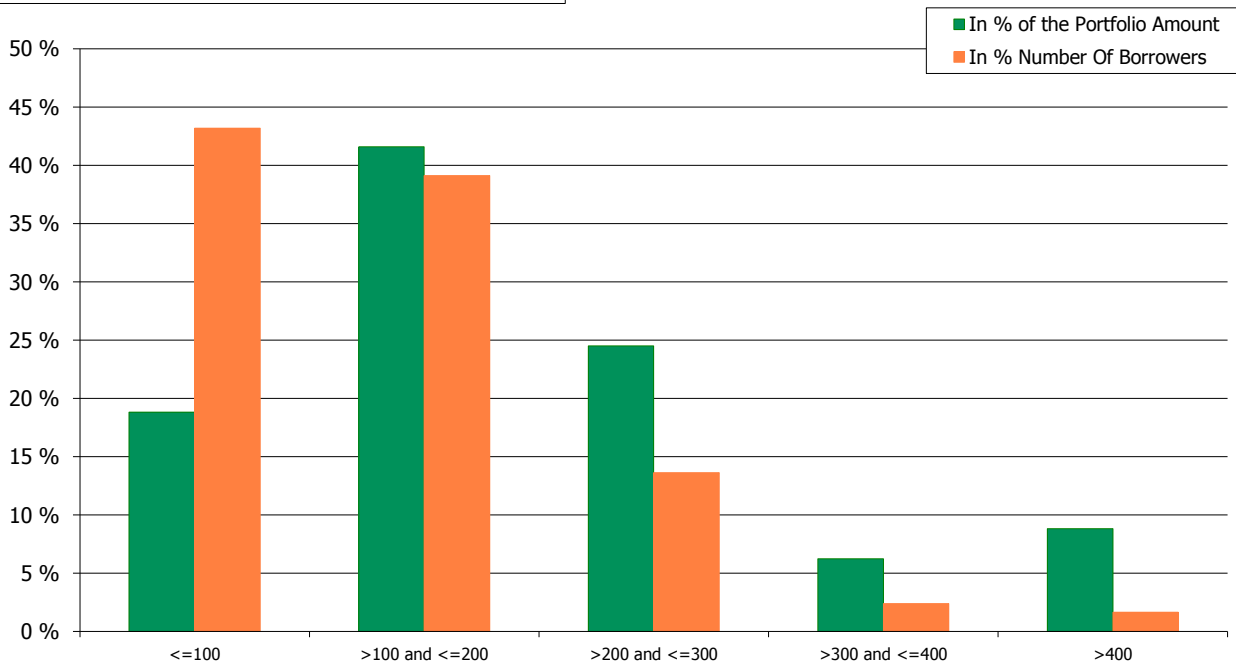
5. Origination Year

Distribution Origination Year



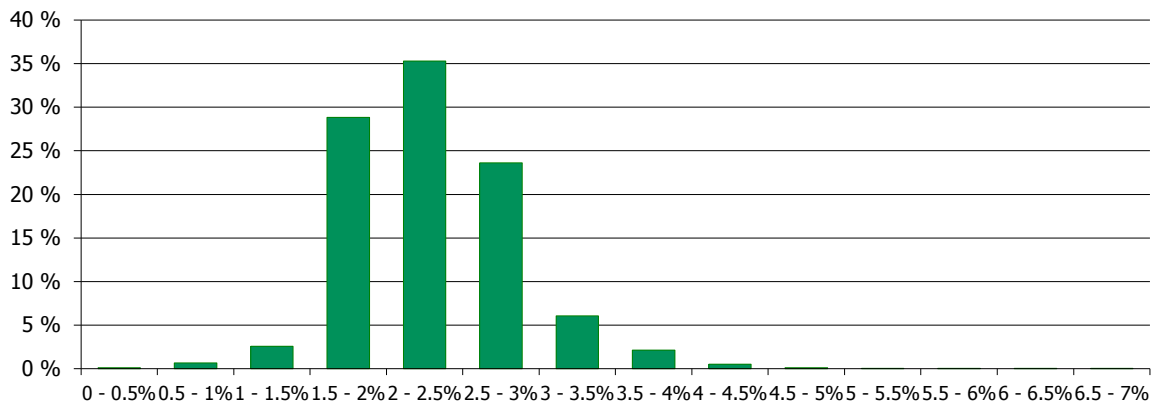
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



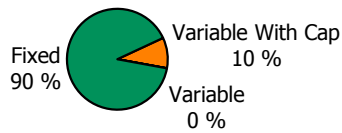
7. Interest Rate

Distribution per Interest Rate



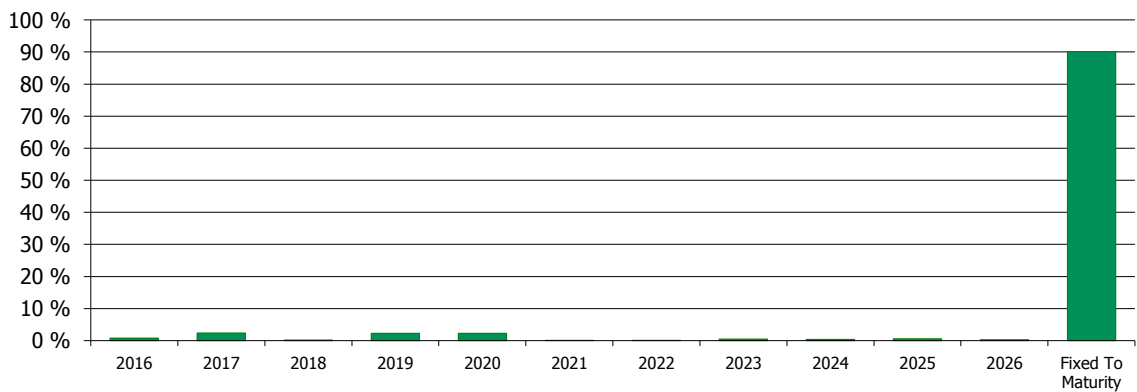
8. Interest Rate Type

Distribution per Interest Type



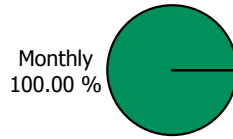
9. Next Reset Date

Next Reset Date



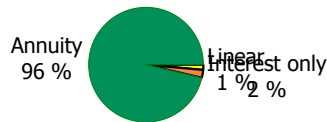
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



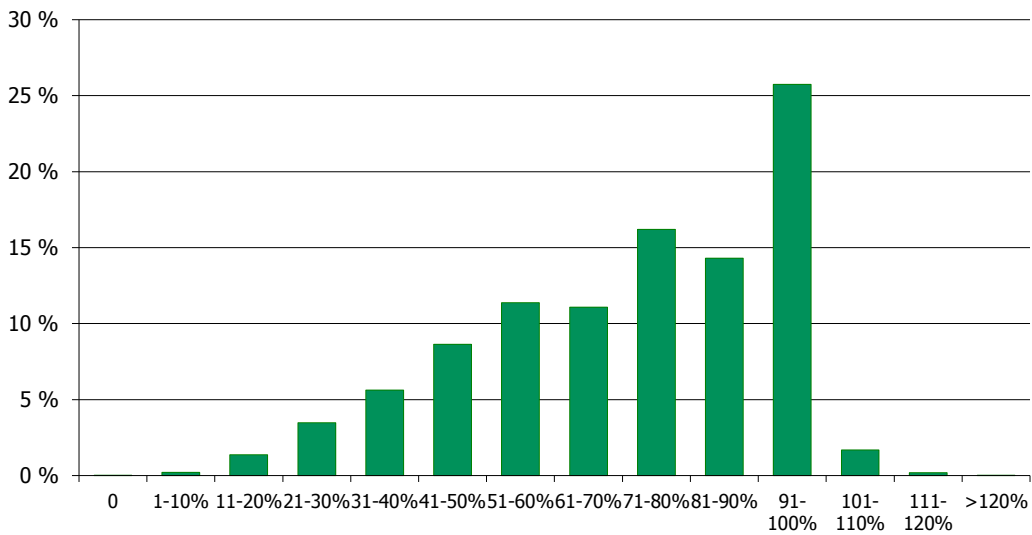
11. Repayment Type

Distribution per Repayment Type



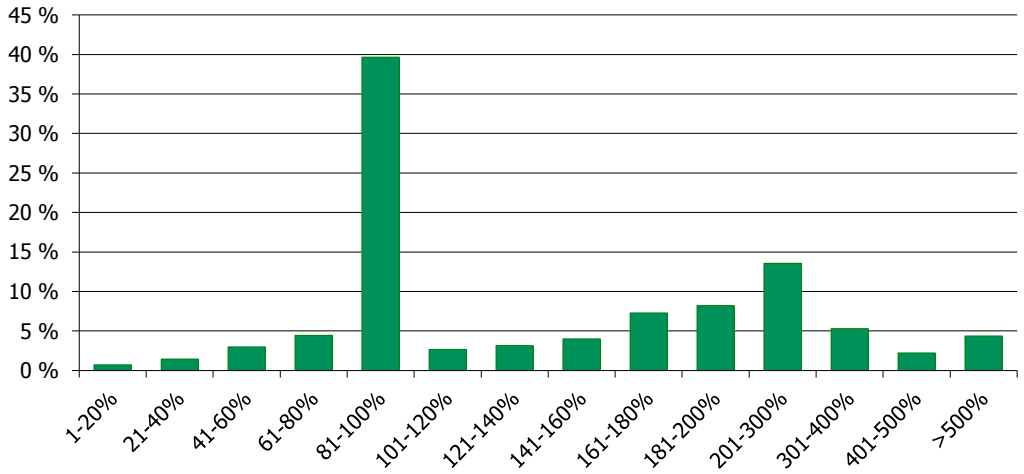
12. Current Loan to Current Value (LTV)

Current LTV Distribution



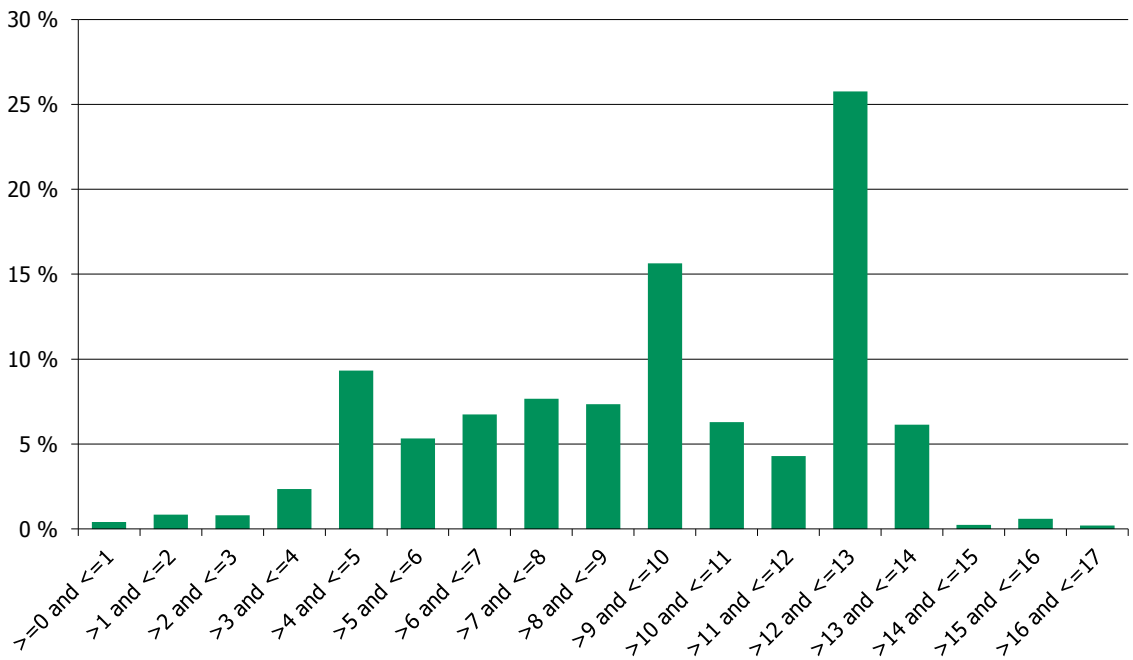
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



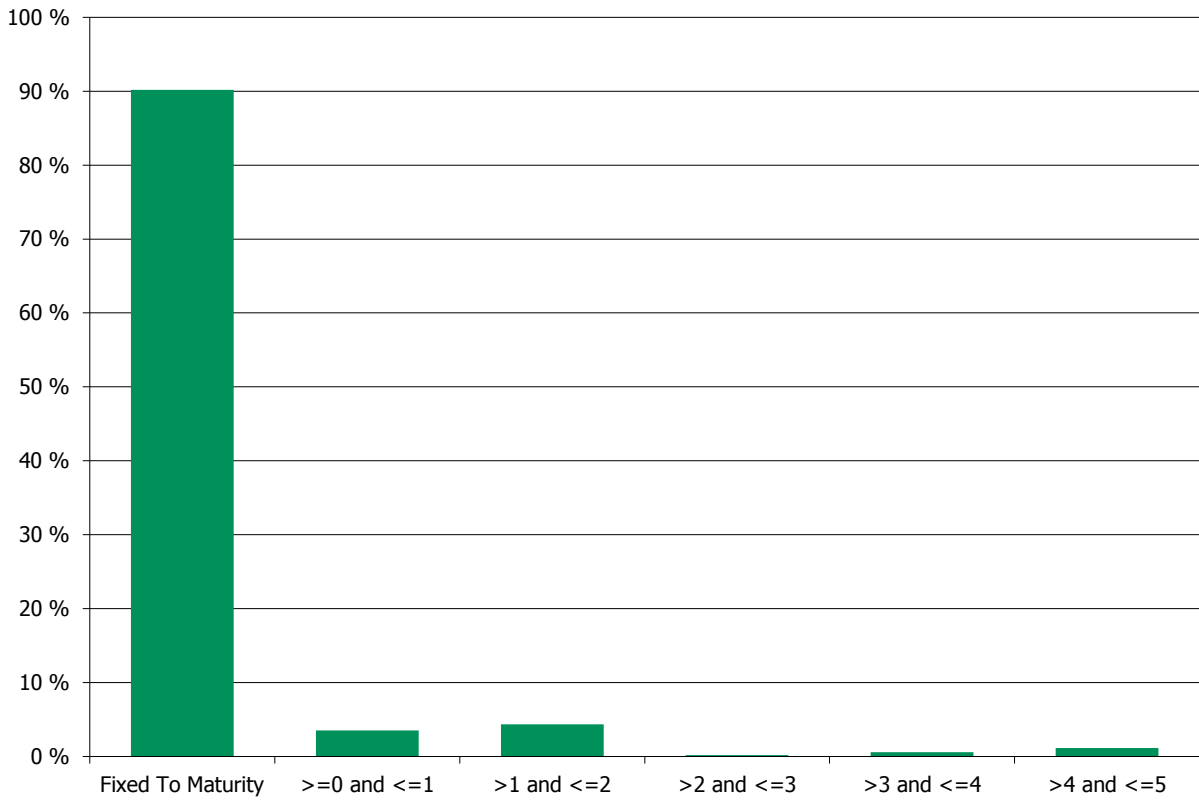
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



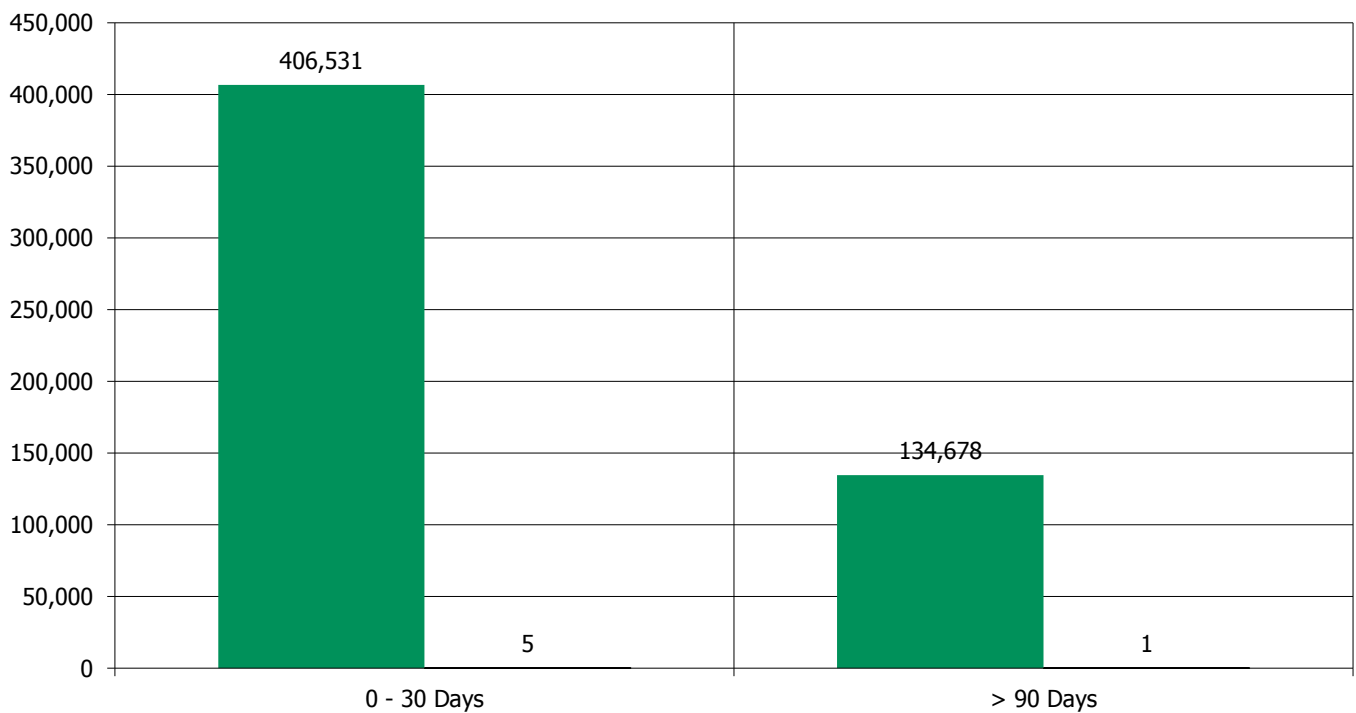
Cover Pool Performance

Portfolio Cut-off Date 31/10/2016

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	752,378,009.55	99.93 %	8,237	99.93 %
0 - 30 Days	406,531.22	0.05 %	5	0.06 %
30 - 60 Days				
60 - 90 Days				
> 90 Days	134,677.71	0.02 %	1	0.01 %
Total	752,919,218.48	100.00 %	8,243	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date 1/10/2016

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/10/2016	0	500,000,000	751,986,361	751,986,361	751,986,361	751,986,361
1/11/2016	1	500,000,000	748,693,468	747,423,629	745,522,776	742,365,081
1/12/2016	2	500,000,000	745,291,638	742,806,317	739,093,611	732,946,291
1/01/2017	3	500,000,000	741,982,054	738,253,509	732,695,413	723,523,756
1/02/2017	4	500,000,000	738,665,440	733,707,026	726,331,240	714,201,348
1/03/2017	5	500,000,000	735,295,333	729,240,583	720,251,202	705,512,878
1/04/2017	6	500,000,000	731,963,113	724,704,562	713,950,743	696,379,252
1/05/2017	7	500,000,000	728,623,477	720,213,936	707,780,418	687,530,864
1/06/2017	8	500,000,000	725,251,545	715,665,039	701,521,389	678,564,590
1/07/2017	9	500,000,000	721,899,184	711,187,722	695,416,727	669,902,336
1/08/2017	10	500,000,000	718,352,070	706,492,940	689,069,142	660,976,137
1/09/2017	11	500,000,000	714,987,297	701,991,064	682,937,015	652,319,333
1/10/2017	12	500,000,000	711,613,169	697,531,451	676,928,236	643,929,485
1/11/2017	13	500,000,000	708,232,410	693,040,148	670,859,111	635,453,277
1/12/2017	14	500,000,000	704,844,743	688,593,030	664,913,756	627,239,938
1/01/2018	15	500,000,000	701,450,486	684,114,754	658,909,464	618,943,135
1/02/2018	16	500,000,000	697,881,607	679,479,671	652,780,765	610,588,996
1/03/2018	17	500,000,000	694,281,798	674,939,147	646,928,994	602,800,011
1/04/2018	18	500,000,000	690,870,836	670,484,091	641,024,411	594,768,313
1/05/2018	19	500,000,000	687,305,874	665,929,468	635,102,893	586,858,541
1/06/2018	20	500,000,000	683,715,427	661,327,125	629,109,563	578,858,273
1/07/2018	21	500,000,000	679,960,709	656,615,810	623,090,390	570,969,743
1/08/2018	22	500,000,000	676,270,066	651,944,252	617,083,980	563,070,705
1/09/2018	23	500,000,000	672,582,903	647,290,002	611,120,430	555,267,281
1/10/2018	24	500,000,000	669,140,122	642,919,661	605,500,322	547,905,604
1/11/2018	25	500,000,000	665,691,025	638,520,899	599,828,201	540,474,071
1/12/2018	26	500,000,000	662,116,817	634,050,127	594,162,345	533,174,281
1/01/2019	27	500,000,000	658,526,850	629,542,771	588,438,210	525,801,175
1/02/2019	28	500,000,000	655,063,048	625,169,288	582,864,160	518,614,504
1/03/2019	29	500,000,000	651,484,602	620,801,578	577,462,312	511,842,051
1/04/2019	30	500,000,000	647,956,535	616,392,449	571,902,817	504,767,254
1/05/2019	31	500,000,000	644,131,118	611,747,603	566,196,225	497,682,065
1/06/2019	32	500,000,000	640,656,400	607,415,603	560,757,034	490,813,353
1/07/2019	33	500,000,000	637,137,628	603,087,864	555,391,390	484,124,282
1/08/2019	34	500,000,000	632,907,604	598,067,810	549,367,640	476,845,202
1/09/2019	35	500,000,000	629,342,222	593,690,039	543,959,420	470,151,109
1/10/2019	36	500,000,000	625,852,941	589,429,341	538,726,399	463,719,441
1/11/2019	37	500,000,000	622,358,357	585,144,002	533,449,555	457,232,427
1/12/2019	38	500,000,000	618,664,081	580,715,870	528,109,599	450,799,900
1/01/2020	39	500,000,000	615,161,272	576,448,560	522,895,637	444,458,675
1/02/2020	40	500,000,000	611,655,938	572,191,691	517,714,227	438,190,631
1/03/2020	41	500,000,000	608,122,591	567,983,644	512,684,071	432,213,532
1/04/2020	42	500,000,000	604,609,839	563,744,973	507,563,951	426,084,685
1/05/2020	43	500,000,000	600,666,786	559,149,126	502,187,045	419,842,833
1/06/2020	44	500,000,000	597,143,354	554,926,436	497,127,012	413,852,154
1/07/2020	45	500,000,000	593,333,050	550,480,465	491,930,360	407,847,278
1/08/2020	46	500,000,000	588,928,806	545,467,586	486,210,972	401,398,104
1/09/2020	47	500,000,000	584,834,302	540,756,523	480,785,839	395,238,142
1/10/2020	48	500,000,000	581,255,879	536,565,628	475,885,548	389,606,129
1/11/2020	49	500,000,000	577,723,378	532,400,202	470,990,310	383,965,192
1/12/2020	50	500,000,000	574,189,380	528,274,911	466,190,601	378,494,420
1/01/2021	51	500,000,000	569,712,135	523,266,677	460,596,570	372,368,801
1/02/2021	52	500,000,000	566,172,812	519,133,910	455,796,632	366,927,547
1/03/2021	53	500,000,000	562,630,568	515,095,594	451,212,024	361,846,922
1/04/2021	54	500,000,000	559,083,877	510,980,419	446,468,868	356,526,666
1/05/2021	55	500,000,000	555,532,846	506,901,519	441,814,823	351,363,952
1/06/2021	56	500,000,000	551,826,163	502,665,312	437,008,314	346,069,432
1/07/2021	57	500,000,000	548,225,757	498,565,962	432,377,589	340,998,760

1/08/2021	58	500,000,000	544,659,826	494,482,939	427,745,998	335,917,166
1/09/2021	59	500,000,000	541,088,839	490,407,749	423,141,927	330,894,023
1/10/2021	60	500,000,000	537,519,603	486,373,176	418,627,851	326,022,118
1/11/2021	61	500,000,000	533,945,988	482,320,160	414,083,581	321,117,206
1/12/2021	62	500,000,000	530,369,514	478,303,105	409,624,160	316,356,828
1/01/2022	63	500,000,000	526,789,697	474,268,957	405,136,298	311,565,545
1/02/2022	64	500,000,000	523,206,973	470,244,505	400,676,875	306,830,951
1/03/2022	65	500,000,000	519,621,486	466,306,457	396,408,624	302,400,840
1/04/2022	66	500,000,000	516,031,936	462,299,781	392,003,050	297,773,445
1/05/2022	67	500,000,000	512,437,305	458,325,907	387,676,907	293,280,059
1/06/2022	68	500,000,000	508,377,742	453,923,822	382,976,912	288,497,342
1/07/2022	69	500,000,000	504,530,515	449,749,248	378,520,872	283,971,750
1/08/2022	70	500,000,000	500,885,212	445,742,451	374,194,565	279,537,065
1/09/2022	71	500,000,000	497,279,235	441,782,888	369,927,367	275,178,822
1/10/2022	72	500,000,000	493,668,879	437,855,567	365,736,425	270,946,062
1/11/2022	73	500,000,000	490,060,958	433,918,343	361,525,921	266,692,430
1/12/2022	74	500,000,000	486,452,091	430,015,925	357,392,750	262,562,725
1/01/2023	75	500,000,000	482,843,898	426,102,411	353,239,518	258,412,331
1/02/2023	76	500,000,000	479,235,355	422,200,626	349,114,798	254,313,157
1/03/2023	77	500,000,000	475,562,213	418,322,752	345,113,531	250,436,467
1/04/2023	78	500,000,000	471,922,338	414,416,902	341,021,731	246,419,037
1/05/2023	79	500,000,000	468,310,842	410,570,459	337,024,955	242,532,724
1/06/2023	80	500,000,000	464,685,128	406,700,811	332,999,432	238,620,855
1/07/2023	81	500,000,000	461,078,925	402,882,216	329,060,928	234,832,016
1/08/2023	82	500,000,000	457,478,334	399,058,105	325,108,594	231,028,765
1/09/2023	83	500,000,000	453,880,358	395,248,083	321,185,684	227,274,341
1/10/2023	84	0	450,282,121	391,471,046	317,333,426	223,627,975
1/11/2023	85		446,683,321	387,683,626	313,464,040	219,965,544
1/12/2023	86		443,089,053	383,932,878	309,667,294	216,410,512
1/01/2024	87		439,498,332	380,175,647	305,856,998	212,842,354
1/02/2024	88		435,910,558	376,432,602	302,075,463	209,320,470
1/03/2024	89		431,073,460	371,664,832	297,539,844	205,360,508
1/04/2024	90		427,265,774	367,757,101	293,662,723	201,826,060
1/05/2024	91		423,682,588	364,074,397	290,006,453	198,496,185
1/06/2024	92		420,103,179	360,386,297	286,338,592	195,155,595
1/07/2024	93		416,283,474	356,523,394	282,572,188	191,799,125
1/08/2024	94		412,721,508	352,873,254	278,967,890	188,550,654
1/09/2024	95		409,162,303	349,236,828	275,390,911	185,344,647
1/10/2024	96		405,492,896	345,536,739	271,802,574	182,179,747
1/11/2024	97		401,678,030	341,705,397	268,105,218	178,940,405
1/12/2024	98		397,984,242	338,007,390	264,550,990	175,844,433
1/01/2025	99		394,459,103	334,445,288	261,097,294	172,813,721
1/02/2025	100		391,019,692	330,966,859	257,724,609	169,858,921
1/03/2025	101		387,602,190	327,571,586	254,494,688	167,088,363
1/04/2025	102		383,976,464	323,957,012	251,046,387	164,126,261
1/05/2025	103		380,636,185	320,611,733	247,842,494	161,367,457
1/06/2025	104		377,337,297	317,293,995	244,653,991	158,616,772
1/07/2025	105		374,088,631	314,045,945	241,553,541	155,964,693
1/08/2025	106		370,554,242	310,551,226	238,258,037	153,185,291
1/09/2025	107		367,295,686	307,298,234	235,162,717	150,554,796
1/10/2025	108		364,184,511	304,195,138	232,215,091	148,058,263
1/11/2025	109		360,351,365	300,482,891	228,797,889	145,261,607
1/12/2025	110		357,283,353	297,435,580	225,920,141	142,846,586
1/01/2026	111		354,216,721	294,382,491	223,032,473	140,423,448
1/02/2026	112		351,148,498	291,337,582	220,164,214	138,030,443
1/03/2026	113		348,078,711	288,348,224	217,404,542	135,778,741
1/04/2026	114		344,986,282	285,301,743	214,560,538	133,434,961
1/05/2026	115		341,936,720	282,315,615	211,792,264	131,173,456
1/06/2026	116		338,903,879	279,337,008	209,024,775	128,911,081
1/07/2026	117		335,635,434	276,188,952	206,160,451	126,623,387
1/08/2026	118		332,631,852	273,253,108	203,450,264	124,429,526
1/09/2026	119		329,633,437	270,330,666	200,762,481	122,265,622
1/10/2026	120		326,638,305	267,434,683	198,122,927	120,163,517
1/11/2026	121		323,645,642	264,535,011	195,476,367	118,056,192
1/12/2026	122		320,425,694	261,473,265	192,738,358	115,925,440
1/01/2027	123		317,435,714	258,594,046	190,131,240	113,872,983
1/02/2027	124		314,443,762	255,722,239	187,541,571	111,846,239
1/03/2027	125		311,402,902	252,861,256	185,017,352	109,918,630
1/04/2027	126		308,414,155	250,009,619	182,465,591	107,943,487
1/05/2027	127		305,430,740	247,184,777	179,959,903	106,024,760
1/06/2027	128		302,415,723	244,329,622	177,428,853	104,090,816

1/07/2027	129	299,113,578	241,265,067	174,772,192	102,111,954
1/08/2027	130	296,160,604	238,478,033	172,313,920	100,249,274
1/09/2027	131	293,217,585	235,707,763	169,879,104	98,414,129
1/10/2027	132	290,177,712	232,881,230	167,428,863	96,597,059
1/11/2027	133	287,261,793	230,150,053	165,044,484	94,818,091
1/12/2027	134	284,357,486	227,449,213	162,706,214	93,091,584
1/01/2028	135	281,461,460	224,750,926	160,367,103	91,364,647
1/02/2028	136	278,324,875	221,869,372	157,908,403	89,582,826
1/03/2028	137	275,449,299	219,228,668	155,657,723	87,956,054
1/04/2028	138	272,587,592	216,583,085	153,388,203	86,306,527
1/05/2028	139	269,748,152	213,975,225	151,168,283	84,708,784
1/06/2028	140	266,922,119	211,374,384	148,951,074	83,112,821
1/07/2028	141	263,748,818	208,518,635	146,577,032	81,452,871
1/08/2028	142	260,984,449	205,983,182	144,426,506	79,917,887
1/09/2028	143	257,841,006	203,157,049	142,082,677	78,287,936
1/10/2028	144	255,135,897	200,695,686	140,015,798	76,832,831
1/11/2028	145	252,251,324	198,090,070	137,846,518	75,322,064
1/12/2028	146	249,372,236	195,507,719	135,714,663	73,853,192
1/01/2029	147	246,697,075	193,082,356	133,690,191	72,443,373
1/02/2029	148	244,023,416	190,665,831	131,681,244	71,052,548
1/03/2029	149	241,347,508	188,286,122	129,738,979	69,736,673
1/04/2029	150	238,669,890	185,881,386	127,756,251	68,380,068
1/05/2029	151	235,997,340	183,498,255	125,807,915	67,061,214
1/06/2029	152	233,329,122	181,115,891	123,858,745	65,742,580
1/07/2029	153	230,559,535	178,672,312	121,886,932	64,430,766
1/08/2029	154	227,910,127	176,319,592	119,976,047	63,152,031
1/09/2029	155	225,270,584	173,981,957	118,084,334	61,893,020
1/10/2029	156	222,644,176	171,671,273	116,229,258	60,670,970
1/11/2029	157	219,998,196	169,343,366	114,361,573	59,443,205
1/12/2029	158	217,359,855	167,037,878	112,526,980	58,249,854
1/01/2030	159	214,765,809	164,764,464	110,713,184	57,068,195
1/02/2030	160	212,186,696	162,509,718	108,920,398	55,906,285
1/03/2030	161	209,615,965	160,294,886	107,189,110	54,807,134
1/04/2030	162	207,056,260	158,068,908	105,431,782	53,680,258
1/05/2030	163	204,211,248	155,641,106	103,556,931	52,509,551
1/06/2030	164	201,710,655	153,474,514	101,855,672	51,428,158
1/07/2030	165	199,260,742	151,361,608	100,206,168	50,387,903
1/08/2030	166	196,849,889	149,276,671	98,574,539	49,357,506
1/09/2030	167	194,376,912	147,151,341	96,923,956	48,325,483
1/10/2030	168	192,043,464	145,146,189	95,367,920	47,354,741
1/11/2030	169	189,748,417	143,168,359	93,829,157	46,393,335
1/12/2030	170	187,464,815	141,213,174	92,319,990	45,460,018
1/01/2031	171	185,180,390	139,255,776	90,808,781	44,526,476
1/02/2031	172	182,894,905	137,303,817	89,308,199	43,605,215
1/03/2031	173	180,423,128	135,240,677	87,764,154	42,687,359
1/04/2031	174	178,138,314	133,301,563	86,285,769	41,790,532
1/05/2031	175	175,857,964	131,379,168	84,832,097	40,918,058
1/06/2031	176	173,587,597	129,463,081	83,382,272	40,048,399
1/07/2031	177	171,329,383	127,569,148	81,960,238	39,204,032
1/08/2031	178	168,966,002	125,596,030	80,487,338	38,336,433
1/09/2031	179	166,715,503	123,713,003	79,078,986	37,506,095
1/10/2031	180	164,467,959	121,844,864	77,693,151	36,697,762
1/11/2031	181	162,218,855	119,974,800	76,306,167	35,889,970
1/12/2031	182	159,966,869	118,115,069	74,938,445	35,102,191
1/01/2032	183	157,687,489	116,234,561	73,557,802	34,309,541
1/02/2032	184	155,312,873	114,290,011	72,143,271	33,507,237
1/03/2032	185	153,065,488	112,457,505	70,817,639	32,761,198
1/04/2032	186	150,821,108	110,620,616	69,483,736	32,007,968
1/05/2032	187	148,575,209	108,794,478	68,168,496	31,273,374
1/06/2032	188	146,153,742	106,839,838	66,773,505	30,503,651
1/07/2032	189	143,908,155	105,025,618	65,478,084	29,789,259
1/08/2032	190	141,671,210	103,217,711	64,187,289	29,078,325
1/09/2032	191	139,449,754	101,426,900	62,913,241	28,380,434
1/10/2032	192	137,238,534	99,654,756	61,661,871	27,701,913
1/11/2032	193	135,037,098	97,889,889	60,415,810	27,027,152
1/12/2032	194	132,844,019	96,142,034	59,191,022	26,370,696
1/01/2033	195	130,655,686	94,397,913	57,969,429	25,717,065
1/02/2033	196	128,477,513	92,666,760	56,761,609	25,074,582
1/03/2033	197	126,316,634	90,968,603	55,593,416	24,464,558
1/04/2033	198	124,169,879	89,270,921	54,417,169	23,845,508
1/05/2033	199	122,034,472	87,591,678	53,262,131	23,243,700

1/06/2033	200	119,911,561	85,921,956	52,113,944	22,646,301
1/07/2033	201	117,816,397	84,282,109	50,993,515	22,068,579
1/08/2033	202	115,755,256	82,667,187	49,889,230	21,499,227
1/09/2033	203	113,709,795	81,068,679	48,800,114	20,940,811
1/10/2033	204	111,695,356	79,501,788	47,739,119	20,401,549
1/11/2033	205	109,701,106	77,949,900	46,688,203	19,867,925
1/12/2033	206	107,557,062	76,300,968	45,588,092	19,320,255
1/01/2034	207	105,571,225	74,765,193	44,556,895	18,803,253
1/02/2034	208	103,588,335	73,236,491	43,534,853	18,294,130
1/03/2034	209	101,603,100	71,722,886	42,537,154	17,806,482
1/04/2034	210	99,626,166	70,208,064	41,532,852	17,312,432
1/05/2034	211	97,653,901	68,705,220	40,543,783	16,830,874
1/06/2034	212	95,694,407	67,212,411	39,561,987	16,353,741
1/07/2034	213	93,674,336	65,685,589	38,568,122	15,877,554
1/08/2034	214	91,746,123	64,224,388	37,614,254	15,419,283
1/09/2034	215	89,825,384	62,773,178	36,670,826	14,968,870
1/10/2034	216	87,921,321	61,341,699	35,746,386	14,531,705
1/11/2034	217	86,046,384	59,931,756	34,835,932	14,101,603
1/12/2034	218	84,193,151	58,544,715	33,945,945	13,685,007
1/01/2035	219	82,304,849	57,134,593	33,044,062	13,264,998
1/02/2035	220	80,507,458	55,792,087	32,185,555	12,865,639
1/03/2035	221	78,718,897	54,469,027	31,350,114	12,483,734
1/04/2035	222	76,951,731	53,155,938	30,516,547	12,100,335
1/05/2035	223	75,223,315	51,876,710	29,708,847	11,731,779
1/06/2035	224	73,531,911	50,624,248	28,917,853	11,371,055
1/07/2035	225	71,940,987	49,447,653	28,176,232	11,034,018
1/08/2035	226	70,420,360	48,320,377	27,463,864	10,709,496
1/09/2035	227	68,968,914	47,244,172	26,783,890	10,400,104
1/10/2035	228	67,593,517	46,226,015	26,142,170	10,109,315
1/11/2035	229	66,288,292	45,256,506	25,528,794	9,830,306
1/12/2035	230	65,011,524	44,311,975	24,934,470	9,562,093
1/01/2036	231	63,734,489	43,367,865	24,341,155	9,295,026
1/02/2036	232	62,463,286	42,430,792	23,754,635	9,032,634
1/03/2036	233	61,189,404	41,499,502	23,177,978	8,778,436
1/04/2036	234	59,920,264	40,569,826	22,601,117	8,523,699
1/05/2036	235	58,652,661	39,646,396	22,032,320	8,275,124
1/06/2036	236	57,390,632	38,727,529	21,466,953	8,028,628
1/07/2036	237	56,134,970	37,818,023	20,911,212	7,788,722
1/08/2036	238	54,888,864	36,915,806	20,360,425	7,551,452
1/09/2036	239	53,649,801	36,021,268	19,816,528	7,318,597
1/10/2036	240	52,409,694	35,130,883	19,279,129	7,090,939
1/11/2036	241	51,168,937	34,241,015	18,742,998	6,864,549
1/12/2036	242	49,926,892	33,355,029	18,213,085	6,643,127
1/01/2037	243	48,594,782	32,410,013	17,652,064	6,411,227
1/02/2037	244	47,353,921	31,528,862	17,128,474	6,194,709
1/03/2037	245	46,113,514	30,655,944	16,615,989	5,986,369
1/04/2037	246	44,874,089	29,781,386	16,100,913	5,776,229
1/05/2037	247	43,638,206	28,913,635	15,593,301	5,571,191
1/06/2037	248	42,413,389	28,054,438	15,091,452	5,369,052
1/07/2037	249	41,194,118	27,203,223	14,597,537	5,172,045
1/08/2037	250	39,982,707	26,358,465	14,108,259	4,977,517
1/09/2037	251	38,773,537	25,517,971	13,623,652	4,786,185
1/10/2037	252	37,568,021	24,684,003	13,145,974	4,599,438
1/11/2037	253	36,365,658	23,853,467	12,671,347	4,414,600
1/12/2037	254	35,163,256	23,026,912	12,202,160	4,233,713
1/01/2038	255	33,963,150	22,203,291	11,735,794	4,054,654
1/02/2038	256	32,761,745	21,381,550	11,272,712	3,878,166
1/03/2038	257	31,560,621	20,566,094	10,817,880	3,707,448
1/04/2038	258	30,366,136	19,754,162	10,364,373	3,536,980
1/05/2038	259	29,182,685	18,953,127	9,919,621	3,371,326
1/06/2038	260	28,006,017	18,158,073	9,479,339	3,208,044
1/07/2038	261	26,843,653	17,375,871	9,048,668	3,049,741
1/08/2038	262	25,193,174	16,279,859	8,456,347	2,838,035
1/09/2038	263	24,056,476	15,518,957	8,040,606	2,687,079
1/10/2038	264	22,923,290	14,763,660	7,630,448	2,539,556
1/11/2038	265	21,796,577	14,014,195	7,224,674	2,394,322
1/12/2038	266	20,677,324	13,272,745	6,825,597	2,252,792
1/01/2039	267	19,572,849	12,542,475	6,433,647	2,114,434
1/02/2039	268	18,474,597	11,818,625	6,046,931	1,978,922
1/03/2039	269	17,379,700	11,101,160	5,666,796	1,847,422
1/04/2039	270	16,294,979	10,390,649	5,290,612	1,717,478

1/05/2039	271	15,099,269	9,612,390	4,882,299	1,578,432
1/06/2039	272	14,037,024	8,920,994	4,519,604	1,454,984
1/07/2039	273	12,993,050	8,243,961	4,166,322	1,335,755
1/08/2039	274	11,971,033	7,582,618	3,822,348	1,220,284
1/09/2039	275	10,962,312	6,931,903	3,485,440	1,108,013
1/10/2039	276	9,969,757	6,293,924	3,156,867	999,447
1/11/2039	277	9,008,467	5,677,414	2,840,400	895,446
1/12/2039	278	8,084,203	5,086,551	2,538,529	797,000
1/01/2040	279	7,238,807	4,546,907	2,263,439	707,622
1/02/2040	280	6,405,111	4,016,414	1,994,276	620,833
1/03/2040	281	5,591,975	3,500,962	1,734,202	537,730
1/04/2040	282	4,818,291	3,011,466	1,487,936	459,416
1/05/2040	283	4,082,397	2,547,339	1,255,518	386,065
1/06/2040	284	3,419,309	2,129,966	1,047,136	320,625
1/07/2040	285	2,866,520	1,782,690	874,250	266,591
1/08/2040	286	2,414,166	1,498,825	733,170	222,624
1/09/2040	287	2,060,819	1,277,281	623,210	188,433
1/10/2040	288	1,838,317	1,137,505	553,645	166,714
1/11/2040	289	1,720,825	1,062,998	516,065	154,739
1/12/2040	290	1,649,886	1,017,504	492,763	147,147
1/01/2041	291	1,579,996	972,750	469,891	139,722
1/02/2041	292	1,515,711	931,589	448,864	132,905
1/03/2041	293	1,452,032	891,083	428,361	126,348
1/04/2041	294	1,389,118	851,028	408,065	119,852
1/05/2041	295	1,328,923	812,814	388,782	113,721
1/06/2041	296	1,273,517	777,605	370,995	108,058
1/07/2041	297	1,224,545	746,475	355,266	103,053
1/08/2041	298	1,185,147	721,233	342,380	98,894
1/09/2041	299	1,152,362	700,092	331,499	95,346
1/10/2041	300	1,119,495	679,008	320,724	91,869
1/11/2041	301	1,087,450	658,453	310,224	88,485
1/12/2041	302	1,055,331	637,956	299,827	85,169
1/01/2042	303	1,023,300	617,544	289,496	81,886
1/02/2042	304	991,193	597,153	279,225	78,646
1/03/2042	305	959,009	576,879	269,125	75,511
1/04/2042	306	927,360	556,894	259,142	72,402
1/05/2042	307	896,372	537,402	249,456	69,410
1/06/2042	308	867,038	518,934	240,270	66,571
1/07/2042	309	839,309	501,513	231,633	63,915
1/08/2042	310	812,776	484,835	223,360	61,371
1/09/2042	311	786,183	468,177	215,137	58,861
1/10/2042	312	759,531	451,563	206,992	56,401
1/11/2042	313	732,819	434,943	198,867	53,957
1/12/2042	314	706,048	418,366	190,816	51,561
1/01/2043	315	679,216	401,784	182,787	49,182
1/02/2043	316	652,324	385,222	174,807	46,836
1/03/2043	317	625,372	368,740	166,943	44,557
1/04/2043	318	599,302	352,769	159,306	42,339
1/05/2043	319	573,174	336,835	151,736	40,162
1/06/2043	320	547,575	321,245	144,346	38,044
1/07/2043	321	521,919	305,691	137,019	35,965
1/08/2043	322	496,848	290,513	129,884	33,948
1/09/2043	323	471,721	275,354	122,794	31,958
1/10/2043	324	447,058	260,529	115,896	30,040
1/11/2043	325	422,339	245,707	109,025	28,139
1/12/2043	326	397,566	230,914	102,209	26,272
1/01/2044	327	372,737	216,126	95,420	24,423
1/02/2044	328	347,853	201,355	88,673	22,600
1/03/2044	329	322,913	186,622	81,989	20,813
1/04/2044	330	298,355	172,137	75,433	19,068
1/05/2044	331	273,742	157,677	68,926	17,352
1/06/2044	332	250,288	143,923	62,754	15,731
1/07/2044	333	227,368	130,529	56,773	14,174
1/08/2044	334	204,830	117,390	50,929	12,661
1/09/2044	335	183,124	104,772	45,339	11,223
1/10/2044	336	161,370	92,175	39,790	9,809
1/11/2044	337	139,569	79,586	34,268	8,412
1/12/2044	338	119,402	67,975	29,197	7,138
1/01/2045	339	99,973	56,818	24,342	5,926
1/02/2045	340	80,502	45,674	19,518	4,731
1/03/2045	341	60,988	34,550	14,730	3,557

1/04/2045	342	44,223	25,010	10,636	2,558
1/05/2045	343	29,043	16,398	6,956	1,666
1/06/2045	344	17,803	10,035	4,246	1,013
1/07/2045	345	8,867	0	0	0
1/08/2045	346	3,637	0	0	0
1/09/2045	347	502	0	0	0
1/10/2045	348	0	0	0	0
1/11/2045	349	0	0	0	0
1/12/2045	350	0	0	0	0
1/01/2046	351	0	0	0	0
1/02/2046	352	0	0	0	0
1/03/2046	353	0	0	0	0
1/04/2046	354	0	0	0	0
1/05/2046	355	0	0	0	0
1/06/2046	356	0	0	0	0
1/07/2046	357	0	0	0	0
1/08/2046	358	0	0	0	0
1/09/2046	359	0	0	0	0
1/10/2046	360	0	0	0	0
1/11/2046	361	0	0	0	0
1/12/2046	362	0	0	0	0
1/01/2047	363	0	0	0	0
1/02/2047	364	0	0	0	0
1/03/2047	365	0	0	0	0
1/04/2047	366	0	0	0	0
1/05/2047	367	0	0	0	0
1/06/2047	368	0	0	0	0
1/07/2047	369	0	0	0	0
1/08/2047	370	0	0	0	0
1/09/2047	371	0	0	0	0
1/10/2047	372	0	0	0	0
1/11/2047	373	0	0	0	0
1/12/2047	374	0	0	0	0
		86,718,213,215	76,142,043,328	63,777,464,878	49,450,578,485

Amortisation profiles (all amounts in EUR)

