

# Harmonised Transparency Template

Belgium

**BNP PARIBAS FORTIS**

Reporting Date: 30/11/2017

Cut-off Date: 30/11/2017



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## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbond">https://www.bnpparibasfortis.com/investors/coveredbond</a>			
G.1.1.4	Cut-off date	30/11/2017			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,355.84			
G.3.1.2	Outstanding Covered Bonds	1,000.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	36%	5%	ND1
3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	1,355.84		99.63%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.37%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	1,360.84		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)	7.77	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	5.61	ND1	0.41%	
G.3.4.3	1 - 2 Y	13.23	ND1	0.98%	
G.3.4.4	2 - 3 Y	22.32	ND1	1.65%	
G.3.4.5	3 - 4 Y	173.91	ND1	12.83%	
G.3.4.6	4 - 5 Y	119.76	ND1	8.83%	
G.3.4.7	5 - 10 Y	686.98	ND1	50.67%	
G.3.4.8	10+ Y	334.03	ND1	24.64%	
G.3.4.9	Total	1,355.84	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)	6.36	7.36		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,000.00	1,000.00	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	1,000.00	1,000.00	100%	100%
G.3.5.10					



<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	1,355.84		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	1355.84		100%	0%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	1,000.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1000	0	100%	0%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	1,000.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1000	0	100%	0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	



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

## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

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[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	1,356	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,356	100%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	Residential Loans 16,568	Commercial Loans 0 Total Mortgages 16,568
<b>3. Concentration Risks</b>			
		% Residential Loans	% Commercial Loans % Total Mortgages
M.7.3.1	10 largest exposures	1.75%	0.00% 1.75%
<b>4. Breakdown by Geography</b>			
		% Residential Loans	% Commercial Loans % Total Mortgages
M.7.4.1	European Union	100.00%	0.00% 100%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00% 100%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00% 0
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% 0
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Antwerpen	17.31%	0.00%	17.31%
M.7.5.2	Vlaams-Brabant	14.29%	0.00%	14.29%
M.7.5.3	Oost-Vlaanderen	14.72%	0.00%	14.72%
M.7.5.4	Brussels	12.22%	0.00%	12.22%
M.7.5.5	West-Vlaanderen	10.42%	0.00%	10.42%
M.7.5.6	Limburg	6.23%	0.00%	6.23%
M.7.5.7	Liège	7.66%	0.00%	7.66%
M.7.5.8	Hainaut	5.81%	0.00%	5.81%
M.7.5.9	Brabant Wallon	5.35%	0.00%	5.35%
M.7.5.10	Namur	3.19%	0.00%	3.19%
M.7.5.11	Luxembourg	2.39%	0.00%	2.39%
M.7.5.12	Other	0.41%	0.00%	0.41%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31	TBC at a country level	0.00%	0.00%	0.00%
<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	95.34%	0.00%	95.34%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	4.66%	0.00%	4.66%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	1.76%	0.00%	1.76%
M.7.7.2	Amortising	98.24%	0.00%	98.24%
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	6.28%	0.00%	6.28%
M.7.8.2	≥ 12 - ≤ 24 months	18.60%	0.00%	18.60%
M.7.8.3	≥ 24 - ≤ 36 months	67.57%	0.00%	67.57%
M.7.8.4	≥ 36 - ≤ 60 months	4.87%	0.00%	4.87%
M.7.8.5	≥ 60 months	2.69%	0.00%	2.69%
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0.00%	0.00%	0.00%



<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)	81.83			
M.7A.10.2	<=100K	601.11	11,732	44.33%	70.81%
M.7A.10.3	>100K and <=200K	544.02	4,113	40.12%	24.82%
M.7A.10.4	>200K and <=300K	120.72	512	8.90%	3.09%
M.7A.10.5	>300K and <=400K	46.72	137	3.45%	0.83%
M.7A.10.6	>400K	43.27	74	3.19%	0.45%
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	1355.84	16,568	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	63.08%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	264.43	4,942.00	19.50%	29.83%
M.7A.11.3	>40 - <=50 %	153.82	2,074.00	11.34%	12.52%
M.7A.11.4	>50 - <=60 %	175.76	2,110.00	12.96%	12.74%
M.7A.11.5	>60 - <=70 %	186.01	2,065.00	13.72%	12.46%
M.7A.11.6	>70 - <=80 %	185.75	1,815.00	13.70%	10.95%
M.7A.11.7	>80 - <=90 %	181.92	1,771.00	13.42%	10.69%
M.7A.11.8	>90 - <=100 %	187.45	1,549.00	13.83%	9.35%
M.7A.11.9	>100%	20.72	242.00	1.53%	1.46%
M.7A.11.10	Total	1355.84	16,568.00	100%	100%
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	59.66%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	340.99	6,342.00	25.15%	38.28%
M.7A.12.3	>40 - <=50 %	156.57	1,923.00	11.55%	11.61%
M.7A.12.4	>50 - <=60 %	156.29	1,817.00	11.53%	10.97%
M.7A.12.5	>60 - <=70 %	169.72	1,747.00	12.52%	10.54%
M.7A.12.6	>70 - <=80 %	170.80	1,605.00	12.60%	9.69%
M.7A.12.7	>80 - <=90 %	176.89	1,621.00	13.05%	9.78%
M.7A.12.8	>90 - <=100 %	169.93	1,344.00	12.53%	8.11%
M.7A.12.9	>100%	14.65	169.00	1.08%	1.02%
M.7A.12.10	Total	1355.84	16,568.00	100%	100%
<b>13. Breakdown by type</b>		<b>% Residential Loans</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>		<b>% Residential Loans</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>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.18.1	Retail				
M.7B.18.2	Office				
M.7B.18.3	Hotel/Tourism				
M.7B.18.4	Shopping malls				
M.7B.18.5	Industry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially used				
M.7B.18.8	Land				
M.7B.18.9	Property developers / Building under construction				
M.7B.18.10	Other				



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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

## 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		5.90	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2019	6.82	23/09/2025
		<b>1,000,000,000</b>									

### Totals

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

Current Weighted Average Fixed Coupon: 0.25 %

Weighted Average Remaining Average Life\* 6.36

\* At Reporting Date until Maturity Date

## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	1,355,841,294 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	46,725,748 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	40.76 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,114,531,460 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 111.45 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 5,807,308 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 46,725,748 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 1,114,531,460

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I 116.71 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 230,755,179 (VIII)

Total Interest Proceeds Residential Mortgage Loans 229,755,179

Total Interest Proceeds Public Finance Exposures 1,000,000

Total Interest Proceeds Financial Institution Exposures 0

Impact Derivatives 0

Principal Proceeds Cover Assets 1,407,026,912 (IX)

Total Principal Proceeds Residential Mortgage Loans 1,355,841,294

Total Principal Proceeds Public Finance Exposures 4,459,870

Total Principal Proceeds Financial Institution Exposures 46,725,748

<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	17,500,000 (X)
Costs, Fees and expenses Covered Bonds	37,811,814 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	582,470,276

> > Cover Test Royal Decree Art 5 paraf 3

Passed

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	112,104,673 (XIII)
Cumulative Cash Outflow Next 180 Days	-2,974,544 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	109,130,129

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,459,870 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,459,870 (XVII)

## Cover Pool Summary

Portfolio Cut-off Date 30/11/2017

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,355,841,293.51
Principal Redemptions between Cut-off Date and Maturity Date	1,355,841,293.51
Interest Payments between Cut-off Date and Maturity Date	229,755,178.78
Number of borrowers	9,970.00
Number of loans	16,568.00
Average Outstanding Balance per borrower	135,992
Average Outstanding Balance per loan	81,835
Weighted average Current Loan to Current Value	59.66 %
Weighted average seasoning (in Years)	2.31
Weighted average remaining maturity (in years, at 0% CPR)	14.72
Weighted average initial maturity (in years, at 0% CPR)	17.04
Percentage of Fixed Rate Loans	95.34 %
Percentage of Variable Rate Loans	4.66 %
Weighted average interest rate	2.05 %
Weighted average interest rate Fixed Rate Loans	2.05 %
Weighted average interest rate Variable Rate Loans	1.91 %
Weighted Remaining average life (in years, at 0% CPR)	7.77
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.40

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 46,725,748

### 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

30/11/2017

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	234,668,647.31	17.31 %	2,868	17.31 %
Oost-Vlaanderen	199,640,329.45	14.72 %	2,628	15.86 %
Vlaams-Brabant	193,741,260.61	14.29 %	2,213	13.36 %
Brussels	165,682,613.07	12.22 %	1,497	9.04 %
West-Vlaanderen	141,346,124.62	10.42 %	1,933	11.67 %
Liège	103,789,840.13	7.66 %	1,389	8.38 %
Limburg	84,418,939.68	6.23 %	1,230	7.42 %
Hainaut	78,787,708.81	5.81 %	1,024	6.18 %
Brabant Wallon	72,540,164.71	5.35 %	785	4.74 %
Namur	43,259,258.34	3.19 %	569	3.43 %
Luxembourg	32,447,744.78	2.39 %	413	2.49 %
Other	5,518,662.00	0.41 %	19	0.11 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	85,162,951.39	6.28 %	840	5.07 %
>1 and <=2	252,122,732.38	18.60 %	3,148	19.00 %
>2 and <=3	916,092,238.04	67.57 %	10,842	65.44 %
>3 and <=4	66,024,476.95	4.87 %	924	5.58 %
>4 and <=5	9,566,371.16	0.71 %	174	1.05 %
>5 and <=6	1,834,558.83	0.14 %	56	0.34 %
>6 and <=7	5,174,543.63	0.38 %	133	0.80 %
>7 and <=8	8,967,173.34	0.66 %	168	1.01 %
>8 and <=9	4,019,444.26	0.30 %	99	0.60 %
>9 and <=10	1,031,278.99	0.08 %	21	0.13 %
>10 and <=11	572,403.03	0.04 %	18	0.11 %
>11 and <=12	1,183,508.56	0.09 %	31	0.19 %
>12 and <=13	2,527,199.61	0.19 %	66	0.40 %
>13 and <=14	1,229,140.12	0.09 %	37	0.22 %
>14 and <=15	300,521.65	0.02 %	10	0.06 %
>15 and <=16	32,751.57	0.00 %	1	0.01 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</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 %	63	0.38 %
<=1	1,787,180.80	0.13 %	38	0.23 %
>1 and <=2	2,416,087.06	0.18 %	60	0.36 %
>2 and <=3	5,490,839.93	0.40 %	125	0.75 %
>3 and <=4	8,145,318.12	0.60 %	154	0.93 %
>4 and <=5	7,488,273.96	0.55 %	198	1.20 %
>5 and <=6	16,937,629.30	1.25 %	390	2.35 %
>6 and <=7	30,037,776.31	2.22 %	538	3.25 %
>7 and <=8	162,902,070.69	12.01 %	3,009	18.16 %
>8 and <=9	66,046,189.43	4.87 %	1,191	7.19 %
>9 and <=10	43,777,470.31	3.23 %	662	4.00 %
>10 and <=11	88,850,831.93	6.55 %	1,167	7.04 %
>11 and <=12	40,589,163.68	2.99 %	495	2.99 %
>12 and <=13	126,462,320.05	9.33 %	1,388	8.38 %
>13 and <=14	42,561,119.98	3.14 %	494	2.98 %
>14 and <=15	31,921,961.63	2.35 %	357	2.15 %
>15 and <=16	76,437,739.04	5.64 %	761	4.59 %
>16 and <=17	40,358,426.95	2.98 %	423	2.55 %
>17 and <=18	185,853,832.82	13.71 %	1,703	10.28 %
>18 and <=19	42,373,099.09	3.13 %	404	2.44 %

>19 and <=20	27,781,468.79	2.05 %	235	1.42 %
>20 and <=21	19,707,496.50	1.45 %	196	1.18 %
>21 and <=22	37,212,759.65	2.74 %	385	2.32 %
>22 and <=23	196,791,374.06	14.51 %	1,688	10.19 %
>23 and <=24	32,391,705.83	2.39 %	279	1.68 %
>24 and <=25	15,486,084.36	1.14 %	114	0.69 %
>26 and <=27	1,291,608.73	0.10 %	10	0.06 %
>27 and <=28	4,625,982.92	0.34 %	39	0.24 %
>30 and <=31	49,817.37	0.00 %	1	0.01 %
>34 and <=35	65,664.22	0.00 %	1	0.01 %

<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>
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#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	1	0.01 %
>1 and <=2	575,607.53	0.04 %	18	0.11 %
>2 and <=3	1,189,562.74	0.09 %	39	0.24 %
>3 and <=4	990,854.76	0.07 %	38	0.23 %
>4 and <=5	8,647,826.57	0.64 %	121	0.73 %
>5 and <=6	4,502,415.59	0.33 %	108	0.65 %
>6 and <=7	7,959,064.29	0.59 %	182	1.10 %
>7 and <=8	14,250,140.30	1.05 %	306	1.85 %
>8 and <=9	20,966,999.65	1.55 %	338	2.04 %
>9 and <=10	191,008,618.77	14.09 %	3,375	20.37 %
>10 and <=11	56,924,237.87	4.20 %	1,172	7.07 %
>11 and <=12	34,245,010.36	2.53 %	454	2.74 %
>12 and <=13	117,564,784.37	8.67 %	1,538	9.28 %
>13 and <=14	8,359,174.30	0.62 %	105	0.63 %
>14 and <=15	171,500,664.98	12.65 %	1,980	11.95 %
>15 and <=16	6,043,896.59	0.45 %	65	0.39 %
>16 and <=17	17,500,574.77	1.29 %	189	1.14 %
>17 and <=18	94,535,072.71	6.97 %	983	5.93 %
>18 and <=19	11,547,731.10	0.85 %	122	0.74 %
>19 and <=20	254,026,353.19	18.74 %	2,410	14.55 %
>20 and <=21	5,726,678.42	0.42 %	69	0.42 %
>21 and <=22	8,898,002.92	0.66 %	99	0.60 %
>22 and <=23	17,965,514.74	1.33 %	170	1.03 %
>23 and <=24	21,268,221.35	1.57 %	223	1.35 %
>24 and <=25	261,579,972.44	19.29 %	2,277	13.74 %
>25 and <=26	6,797,632.73	0.50 %	59	0.36 %
>26 and <=27	384,205.22	0.03 %	4	0.02 %
>28 and <=29	889,738.73	0.07 %	8	0.05 %
>29 and <=30	9,855,378.51	0.73 %	112	0.68 %
>30 and <=31	21,876.42	0.00 %	1	0.01 %
>39 and <=40	115,481.59	0.01 %	2	0.01 %

<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>
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#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
2002	45,625.31	0.00 %	2	0.01 %
2003	294,166.92	0.02 %	10	0.06 %
2004	1,252,374.02	0.09 %	37	0.22 %
2005	2,685,994.33	0.20 %	72	0.43 %
2006	994,960.93	0.07 %	24	0.14 %
2007	702,771.50	0.05 %	20	0.12 %
2008	1,105,508.83	0.08 %	25	0.15 %
2009	4,052,785.09	0.30 %	100	0.60 %
2010	9,349,460.52	0.69 %	175	1.06 %
2011	4,812,625.57	0.35 %	131	0.79 %
2012	1,640,713.36	0.12 %	50	0.30 %
2013	11,517,665.88	0.85 %	200	1.21 %
2014	104,235,582.04	7.69 %	1,459	8.81 %
2015	899,803,836.47	66.36 %	10,602	63.99 %
2016	253,886,629.60	18.73 %	3,075	18.56 %
2017	59,460,593.14	4.39 %	586	3.54 %

<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>
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#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	255,055,322.48	18.81 %	4,499	45.13 %
>100 and <=200	496,889,566.39	36.65 %	3,428	34.38 %
>200 and <=300	358,096,218.23	26.41 %	1,500	15.05 %



>300 and <=400	111,566,480.17	8.23 %	328	3.29 %
>400	134,233,706.24	9.90 %	215	2.16 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>9,970</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,408,543.54	0.10 %	33	0.20 %
0.5 - 1%	8,265,267.31	0.61 %	134	0.81 %
1 - 1.5%	70,202,822.50	5.18 %	930	5.61 %
1.5 - 2%	801,175,906.97	59.09 %	10,203	61.58 %
2 - 2.5%	266,154,212.68	19.63 %	2,731	16.48 %
2.5 - 3%	162,716,664.54	12.00 %	1,751	10.57 %
3 - 3.5%	31,829,896.02	2.35 %	398	2.40 %
3.5 - 4%	9,568,248.36	0.71 %	187	1.13 %
4 - 4.5%	3,414,473.53	0.25 %	91	0.55 %
4.5 - 5%	602,050.80	0.04 %	28	0.17 %
5 - 5.5%	430,886.52	0.03 %	16	0.10 %
5.5 - 6%	72,320.74	0.01 %	3	0.02 %
> 10%	0.00	0.00 %	63	0.38 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	1,292,628,126.63	95.34 %	15,678	94.63 %
Variable	270,277.46	0.02 %	66	0.40 %
Variable With Cap	62,942,889.42	4.64 %	824	4.97 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

## 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2017	2,121,084.13	0.16 %	29	0.18 %
2018	22,086,233.78	1.63 %	398	2.40 %
2019	13,686,375.47	1.01 %	137	0.83 %
2020	13,374,970.75	0.99 %	125	0.75 %
2021	1,184,723.23	0.09 %	18	0.11 %
2022	327,965.90	0.02 %	4	0.02 %
2023	2,011,135.40	0.15 %	35	0.21 %
2024	1,933,835.59	0.14 %	22	0.13 %
2025	3,863,668.26	0.28 %	37	0.22 %
2026	562,259.54	0.04 %	4	0.02 %
2027	128,639.76	0.01 %	1	0.01 %
Fixed To Maturity	1,294,560,401.70	95.48 %	15,758	95.11 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	1,355,841,293.51	100.00 %	16,505	99.62 %
UNKNOWN	0.00	0.00 %	63	0.38 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	1,295,795,423.69	95.57 %	15,863	95.74 %
Interest only	23,832,639.22	1.76 %	153	0.92 %
Linear	36,213,230.60	2.67 %	552	3.33 %
	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	96,822.96	0.01 %	37	0.22 %
1-10%	9,369,955.68	0.69 %	359	2.17 %
11-20%	44,331,386.26	3.27 %	1,065	6.43 %
21-30%	86,371,447.57	6.37 %	1,592	9.61 %
31-40%	124,263,967.71	9.17 %	1,889	11.40 %

41-50%	153,815,742.62	11.34 %	2,074	12.52 %
51-60%	175,755,021.20	12.96 %	2,110	12.74 %
61-70%	186,006,758.09	13.72 %	2,065	12.46 %
71-80%	185,748,087.82	13.70 %	1,815	10.95 %
81-90%	181,915,315.81	13.42 %	1,771	10.69 %
91-100%	187,448,312.08	13.83 %	1,549	9.35 %
101-110%	12,721,805.82	0.94 %	137	0.83 %
111-120%	3,412,715.60	0.25 %	48	0.29 %
>120%	4,583,954.29	0.34 %	57	0.34 %
<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>	

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

	In EUR	In %	In number of loans	In %
1-20%	1,879,481.05	0.14 %	187	1.13 %
21-40%	13,625,898.72	1.00 %	447	2.70 %
41-60%	32,958,309.83	2.43 %	738	4.45 %
61-80%	125,362,603.45	9.25 %	2,197	13.26 %
81-100%	393,607,897.97	29.03 %	4,490	27.10 %
101-120%	21,867,998.94	1.61 %	350	2.11 %
121-140%	32,645,029.86	2.41 %	514	3.10 %
141-160%	74,060,626.26	5.46 %	1,036	6.25 %
161-180%	114,462,498.70	8.44 %	1,420	8.57 %
181-200%	104,542,966.04	7.71 %	1,148	6.93 %
201-300%	233,372,139.41	17.21 %	2,475	14.94 %
301-400%	88,276,761.50	6.51 %	752	4.54 %
401-500%	35,933,549.02	2.65 %	290	1.75 %
>500%	83,245,532.76	6.14 %	524	3.16 %
<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</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	5,606,395.57	0.41 %	206	1.24 %
>1 and <=2	13,229,517.62	0.98 %	260	1.57 %
>2 and <=3	22,321,958.22	1.65 %	545	3.29 %
>3 and <=4	173,910,929.62	12.83 %	3,215	19.40 %
>4 and <=5	119,764,050.30	8.83 %	2,052	12.39 %
>5 and <=6	127,621,084.31	9.41 %	1,667	10.06 %
>6 and <=7	161,271,288.34	11.89 %	1,798	10.85 %
>7 and <=8	64,267,280.54	4.74 %	715	4.32 %
>8 and <=9	106,404,549.96	7.85 %	1,075	6.49 %
>9 and <=10	227,413,549.04	16.77 %	2,091	12.62 %
>10 and <=11	34,217,918.21	2.52 %	313	1.89 %
>11 and <=12	72,832,858.37	5.37 %	719	4.34 %
>12 and <=13	217,711,600.17	16.06 %	1,833	11.06 %
>13 and <=14	3,235,240.00	0.24 %	28	0.17 %
>14 and <=15	1,314,808.93	0.10 %	13	0.08 %
>15 and <=16	4,602,782.72	0.34 %	36	0.22 %
>18 and <=19	49,817.37	0.00 %	1	0.01 %
>20 and <=21	65,664.22	0.00 %	1	0.01 %
<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>	

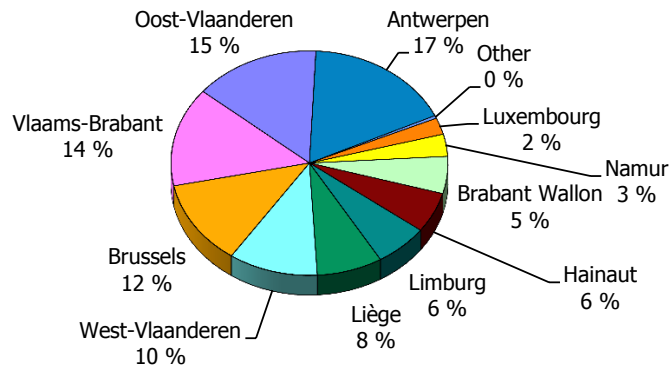
### 15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,294,560,401.70	95.48 %	15,758	95.11 %
>=0 and <=1	32,670,492.64	2.41 %	523	3.16 %
>1 and <=2	19,782,894.72	1.46 %	184	1.11 %
>2 and <=3	2,148,857.98	0.16 %	33	0.20 %
>3 and <=4	5,584,408.11	0.41 %	63	0.38 %
>4 and <=5	1,094,238.36	0.08 %	7	0.04 %
<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>	

## Stratification Tables

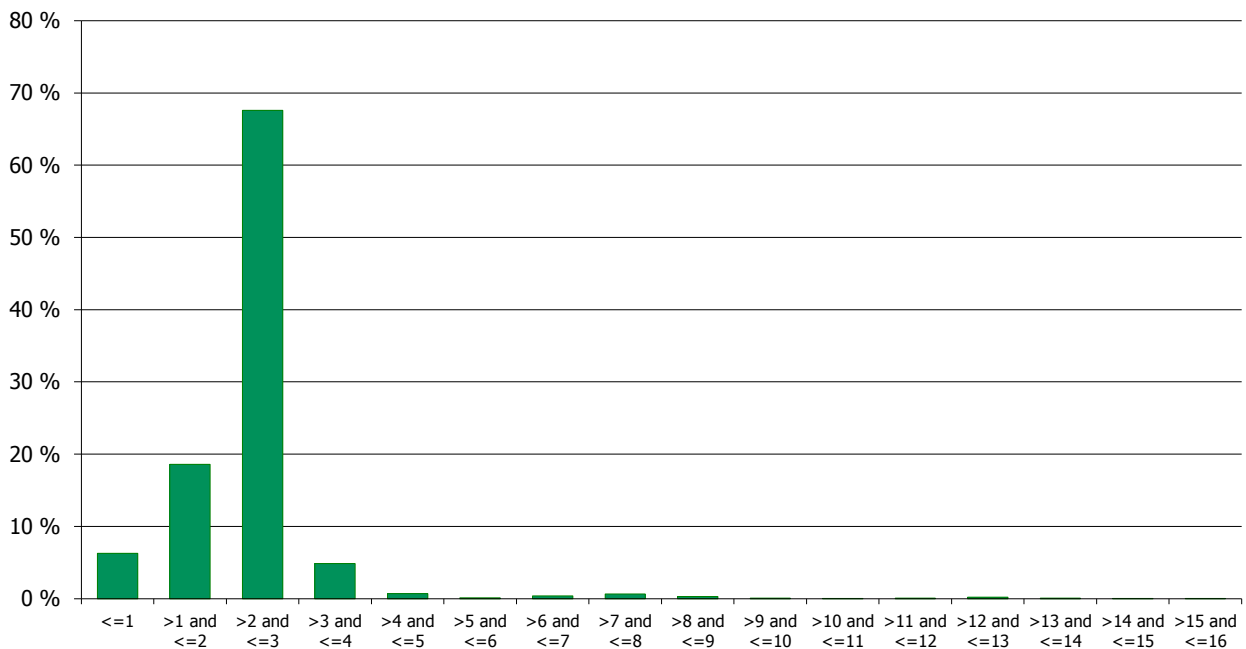
Portfolio Cut-off Date 30/11/2017

### 1. Geographic distribution



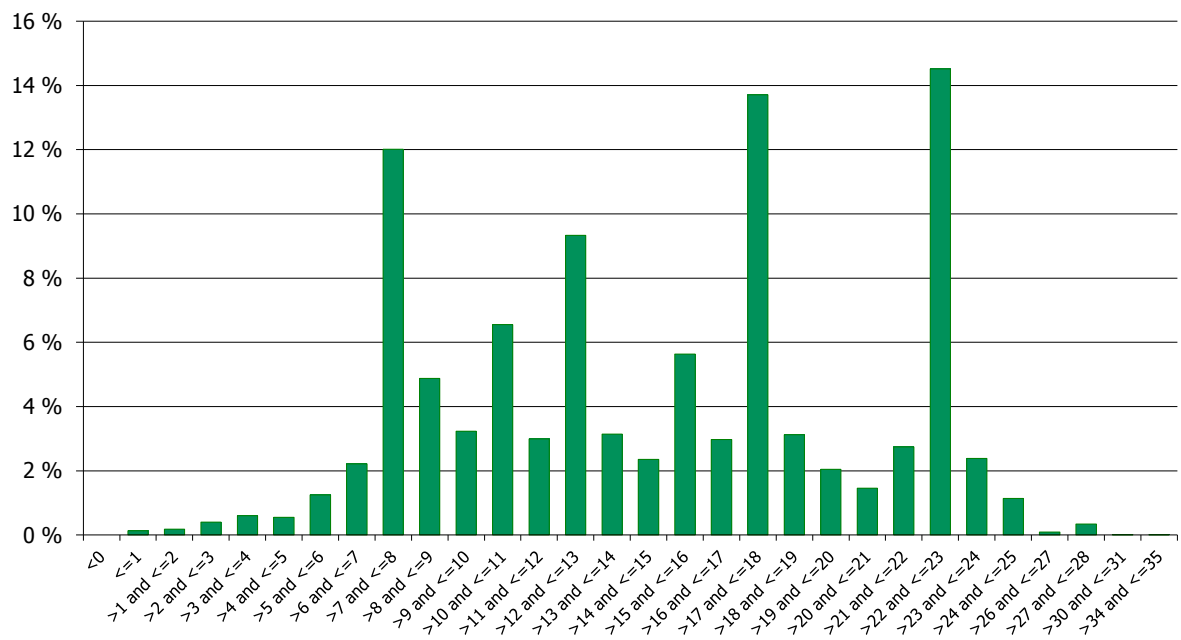
### 2. Seasoning

#### Distribution per Seasoning



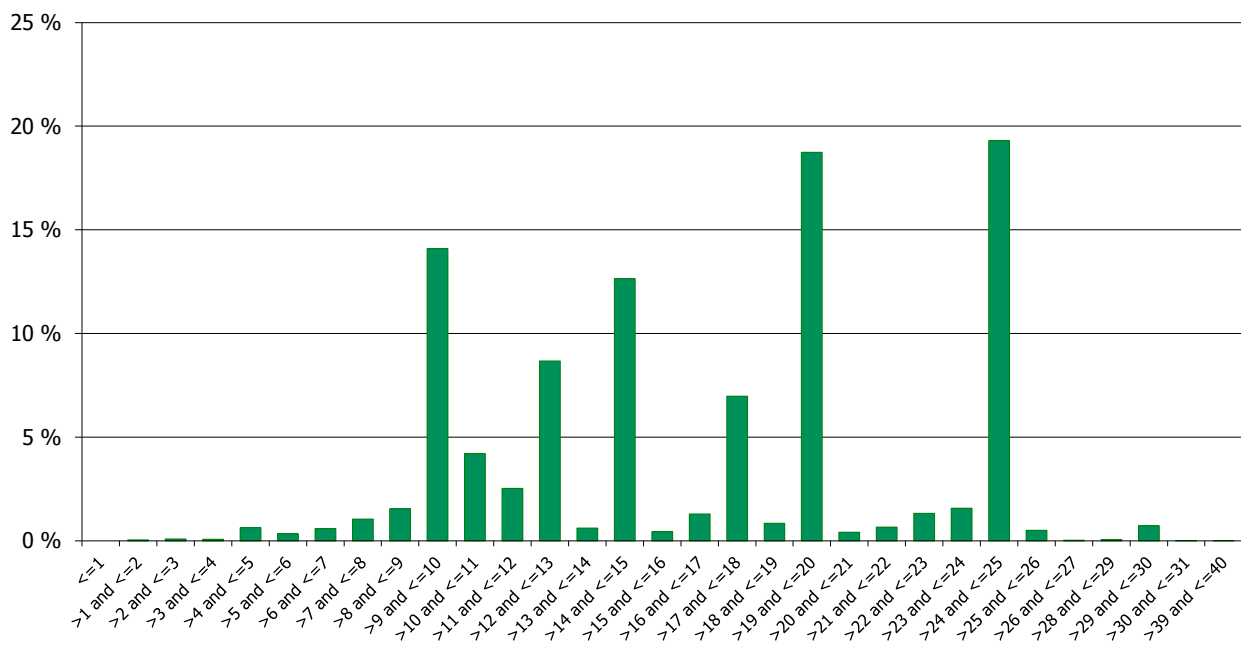
### 3. Remaining term to maturity

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



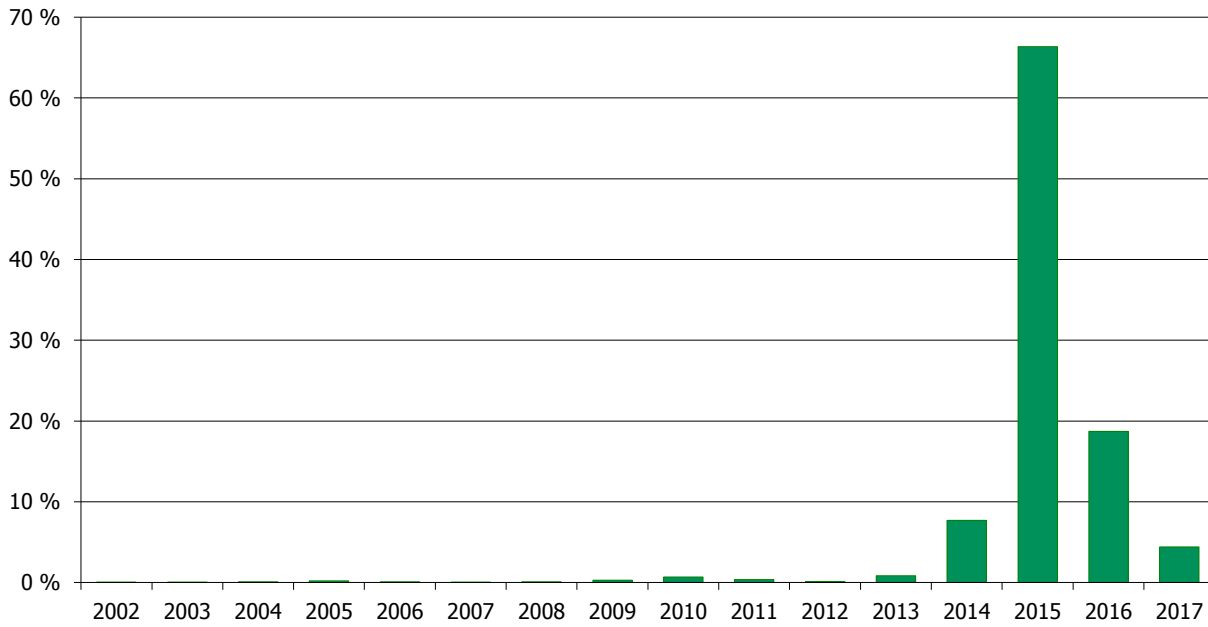
**4. Original term to maturity**

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



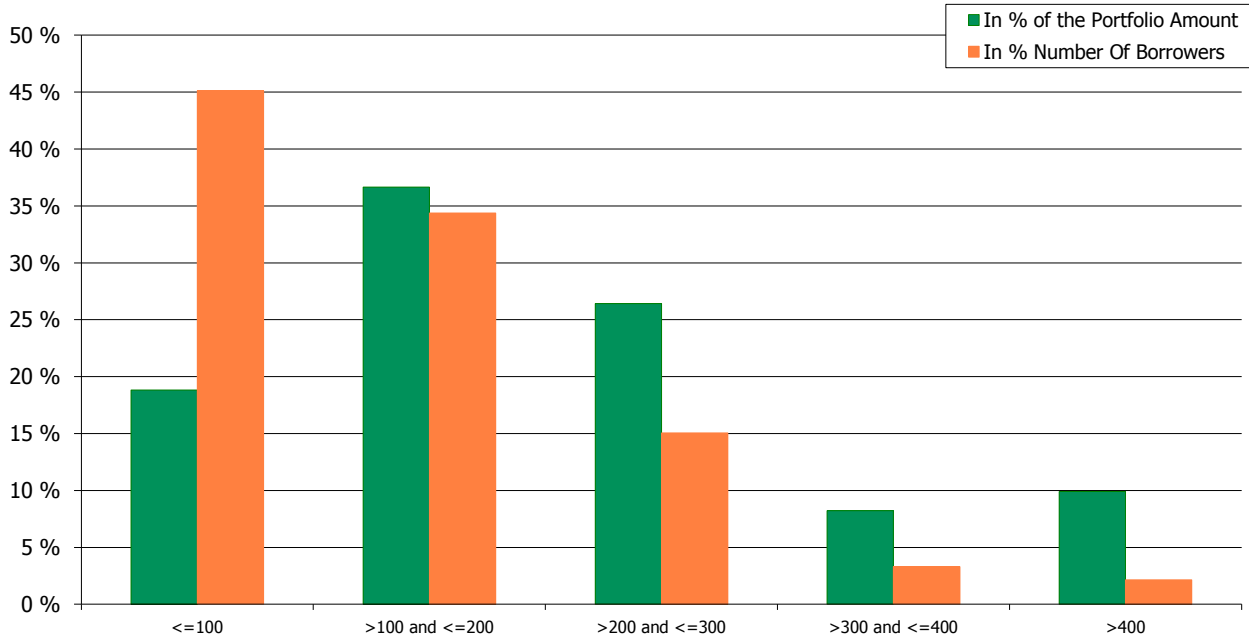
**5. Origination Year**

### Distribution Origination Year



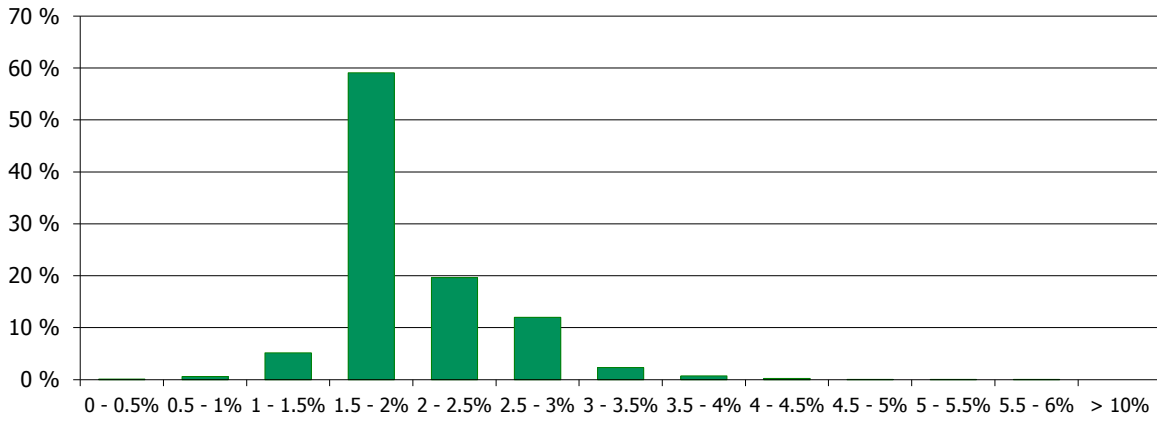
### 6. Outstanding Loan Balance by Borrower

#### Outstanding Loan Balance by Borrower



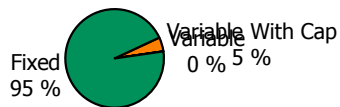
### 7. Interest Rate

### Distribution per Interest Rate



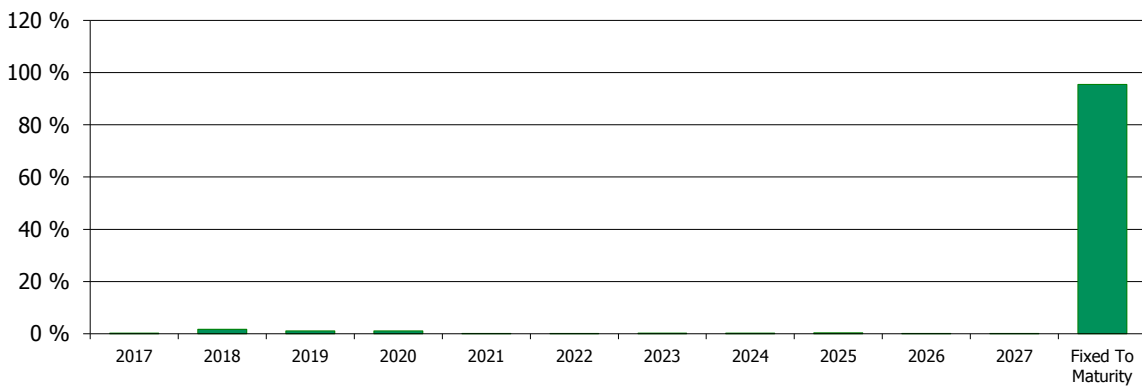
### 8. Interest Rate Type

#### Distribution per Interest Type



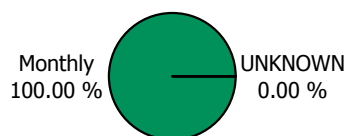
### 9. Next Reset Date

#### Next Reset Date



### 10. Interest Payment Frequency

#### Distribution per Interest Payment Frequency



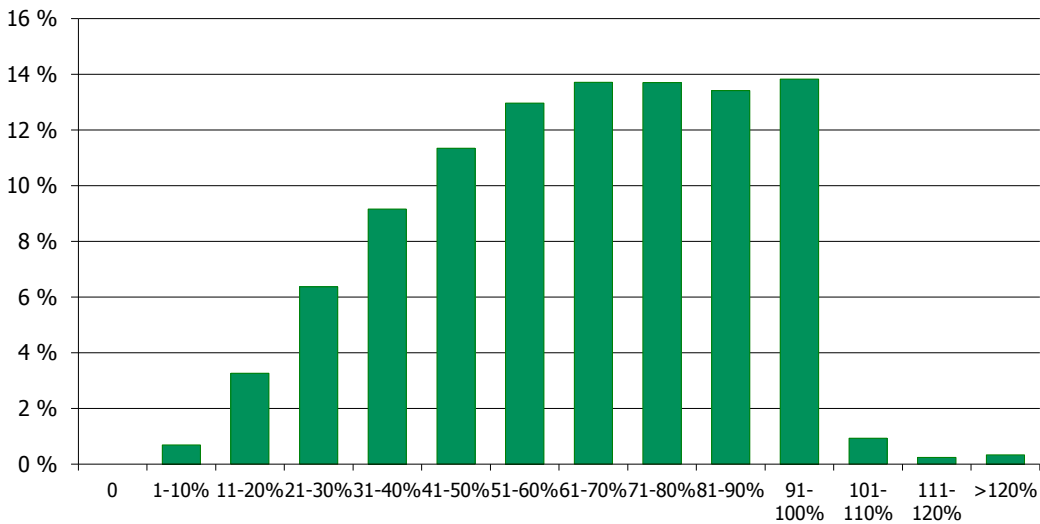
## 11. Repayment Type

### Distribution per Repayment Type



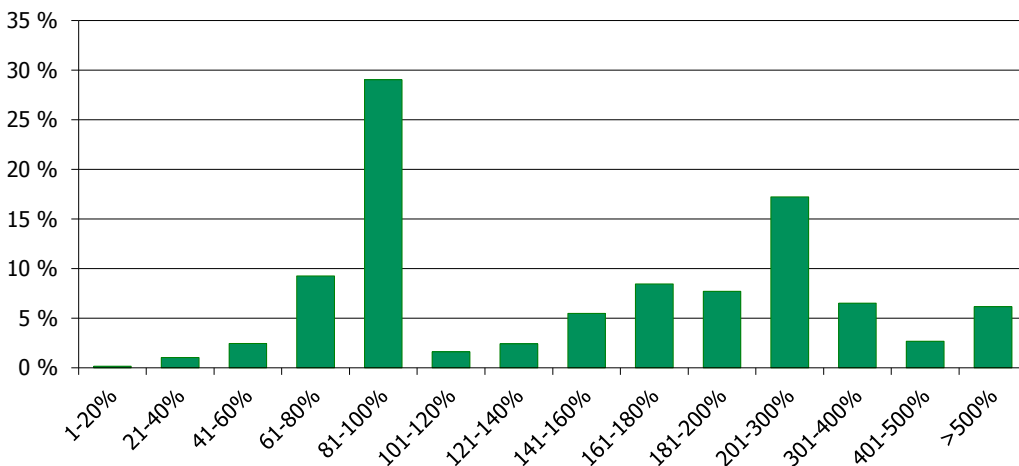
## 12. Current Loan to Current Value (LTV)

### Current LTV Distribution



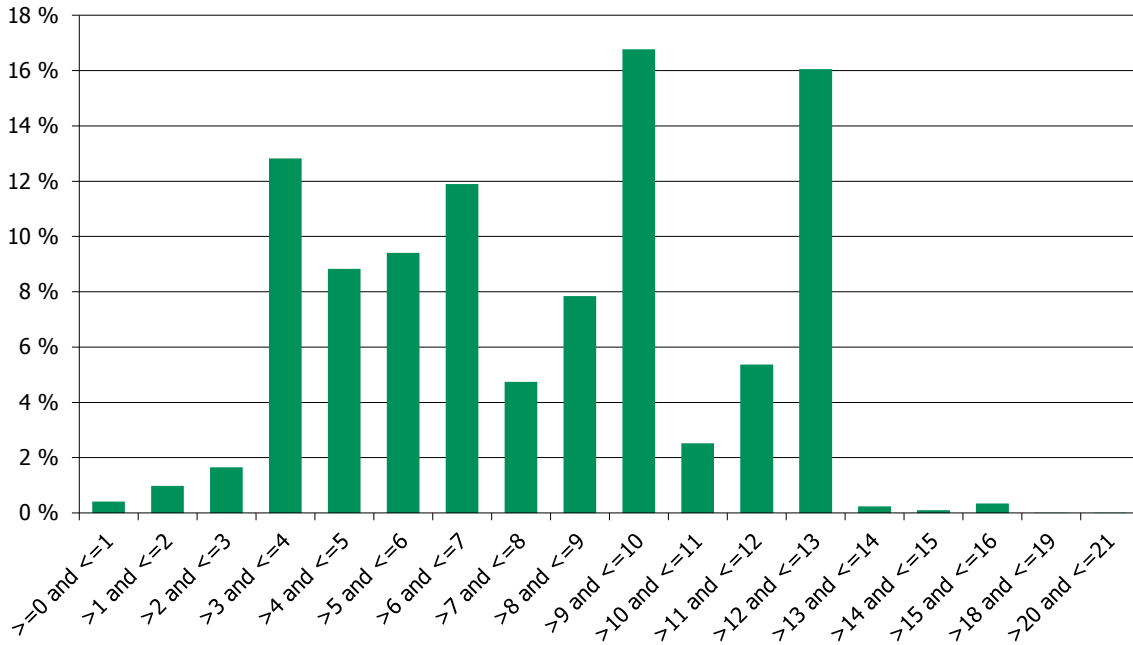
## 13. Loan to Mortgage Inscription Ratio (LTM)

### Loan To Mortgage Inscription Distribution



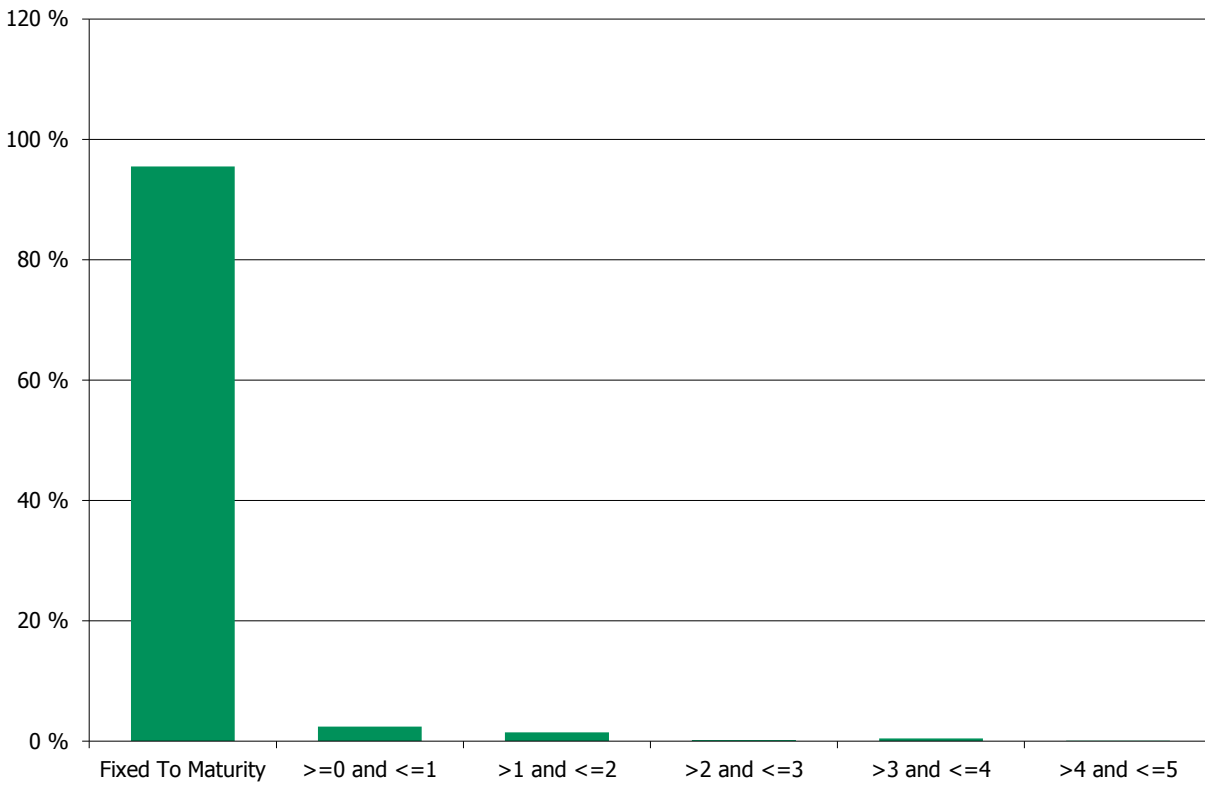
## 14. Distribution of Average Life to Final Maturity (at 0% CPR)

**Distribution of Average Life to Final Maturity**



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

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





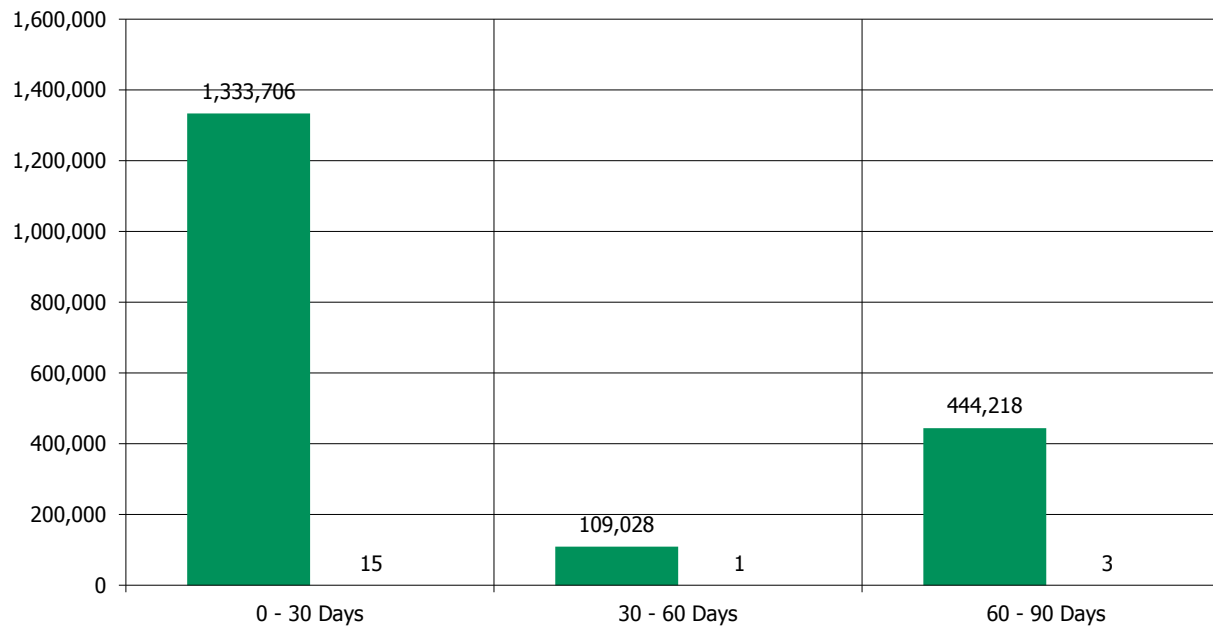
## Cover Pool Performance

Portfolio Cut-off Date 30/11/2017

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

	In EUR	In %	In number of loans	In %
Performing	1,353,954,341.25	99.86 %	16,549	99.89 %
0 - 30 Days	1,333,705.54	0.10 %	15	0.09 %
30 - 60 Days	109,028.37	0.01 %	1	0.01 %
60 - 90 Days	444,218.35	0.03 %	3	0.02 %
> 90 Days				
<b>Total</b>	<b>1,355,841,293.51</b>	<b>100.00 %</b>	<b>16,568</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



## Amortisation

Portfolio Cut-off Date Nov/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/12/2017	1	1,000,000,000	1,336,321,212	1,334,127,765	1,330,844,119	1,325,388,730
1/01/2018	2	1,000,000,000	1,328,584,292	1,324,153,866	1,317,535,461	1,306,577,021
1/02/2018	3	1,000,000,000	1,320,850,448	1,314,213,022	1,304,318,695	1,287,991,633
1/03/2018	4	1,000,000,000	1,312,879,889	1,304,281,209	1,291,487,796	1,270,441,408
1/04/2018	5	1,000,000,000	1,305,090,251	1,294,343,557	1,278,388,126	1,252,228,782
1/05/2018	6	1,000,000,000	1,296,868,561	1,284,078,407	1,265,128,014	1,234,160,121
1/06/2018	7	1,000,000,000	1,289,167,553	1,274,288,390	1,252,289,527	1,216,461,602
1/07/2018	8	1,000,000,000	1,281,051,041	1,264,187,099	1,239,304,834	1,198,913,591
1/08/2018	9	1,000,000,000	1,273,039,277	1,254,150,058	1,226,338,562	1,181,344,991
1/09/2018	10	1,000,000,000	1,264,977,521	1,244,094,261	1,213,411,934	1,163,941,735
1/10/2018	11	1,000,000,000	1,257,107,510	1,234,324,813	1,200,920,345	1,147,237,316
1/11/2018	12	1,000,000,000	1,249,154,349	1,224,435,527	1,188,268,974	1,130,343,496
1/12/2018	13	1,000,000,000	1,241,142,645	1,214,585,455	1,175,808,726	1,113,905,747
1/01/2019	14	1,000,000,000	1,233,238,557	1,204,803,587	1,163,372,912	1,097,456,544
1/02/2019	15	1,000,000,000	1,225,320,937	1,195,038,208	1,151,008,628	1,081,193,893
1/03/2019	16	1,000,000,000	1,217,284,259	1,185,381,283	1,139,084,573	1,065,898,832
1/04/2019	17	1,000,000,000	1,209,347,315	1,175,654,967	1,126,864,976	1,049,998,107
1/05/2019	18	1,000,000,000	1,201,401,202	1,166,013,184	1,114,872,559	1,034,565,388
1/06/2019	19	1,000,000,000	1,193,305,311	1,156,191,444	1,102,670,127	1,018,907,943
1/07/2019	20	1,000,000,000	1,185,301,886	1,146,551,887	1,090,785,456	1,003,794,382
1/08/2019	21	1,000,000,000	1,176,577,210	1,136,182,117	1,078,171,052	987,983,539
1/09/2019	22	1,000,000,000	1,168,595,397	1,126,560,364	1,066,321,776	972,986,780
1/10/2019	23	1,000,000,000	1,160,450,710	1,116,872,391	1,054,549,896	958,300,860
1/11/2019	24	1,000,000,000	1,152,386,104	1,107,229,501	1,042,786,307	943,597,287
1/12/2019	25	1,000,000,000	1,144,255,271	1,097,612,686	1,031,184,927	929,274,465
1/01/2020	26	1,000,000,000	1,136,032,085	1,087,876,443	1,019,438,671	914,797,925
1/02/2020	27	1,000,000,000	1,127,657,161	1,078,025,010	1,007,637,822	900,378,565
1/03/2020	28	1,000,000,000	1,119,485,434	1,068,514,802	996,372,216	886,783,988
1/04/2020	29	1,000,000,000	1,110,981,039	1,058,599,104	984,615,529	872,608,692
1/05/2020	30	1,000,000,000	1,102,927,355	1,049,200,149	973,471,564	859,195,921
1/06/2020	31	1,000,000,000	1,093,555,438	1,038,520,369	961,112,085	844,694,360
1/07/2020	32	1,000,000,000	1,085,204,904	1,028,898,473	949,863,739	831,386,463
1/08/2020	33	1,000,000,000	1,076,832,426	1,019,228,780	938,543,827	817,999,084
1/09/2020	34	1,000,000,000	1,068,239,279	1,009,380,419	927,111,243	804,612,411
1/10/2020	35	1,000,000,000	1,059,503,166	999,482,403	915,760,467	791,503,527
1/11/2020	36	1,000,000,000	1,051,319,010	990,079,777	904,838,397	778,750,976
1/12/2020	37	1,000,000,000	1,043,187,005	980,808,907	894,159,512	766,405,595
1/01/2021	38	1,000,000,000	1,034,209,700	970,719,197	882,710,537	753,387,823
1/02/2021	39	1,000,000,000	1,025,242,720	960,670,567	871,351,273	740,542,819
1/03/2021	40	1,000,000,000	1,017,107,801	951,587,874	861,130,161	729,055,711
1/04/2021	41	1,000,000,000	1,008,197,691	941,651,910	849,971,543	716,560,594
1/05/2021	42	1,000,000,000	999,810,587	932,285,618	839,445,966	704,786,157
1/06/2021	43	1,000,000,000	991,641,460	923,099,909	829,061,147	693,118,996
1/07/2021	44	1,000,000,000	982,879,564	913,441,835	818,367,775	681,374,446
1/08/2021	45	1,000,000,000	974,613,718	904,223,712	808,048,831	669,933,273
1/09/2021	46	1,000,000,000	965,844,235	894,567,760	797,386,815	658,293,567
1/10/2021	47	1,000,000,000	957,455,915	885,342,878	787,221,728	647,237,568
1/11/2021	48	1,000,000,000	949,288,759	876,302,051	777,201,260	636,292,436
1/12/2021	49	1,000,000,000	941,133,111	867,347,446	767,365,975	625,665,037
1/01/2022	50	1,000,000,000	932,975,878	858,371,411	757,493,259	614,999,468
1/02/2022	51	1,000,000,000	924,688,363	849,303,670	747,585,074	604,384,348
1/03/2022	52	1,000,000,000	916,515,955	840,507,826	738,142,987	594,467,473
1/04/2022	53	1,000,000,000	908,335,277	831,592,745	728,456,331	584,181,419
1/05/2022	54	1,000,000,000	900,051,761	822,656,544	718,854,762	574,118,386
1/06/2022	55	1,000,000,000	891,762,115	813,697,288	709,217,688	564,022,565
1/07/2022	56	1,000,000,000	883,327,197	804,677,787	699,630,075	554,117,000
1/08/2022	57	1,000,000,000	875,099,362	795,830,459	690,177,992	544,315,537
1/09/2022	58	1,000,000,000	866,909,821	787,045,594	680,823,495	534,663,797
1/10/2022	59	1,000,000,000	858,094,390	777,763,560	671,138,267	524,897,288
1/11/2022	60	1,000,000,000	849,783,958	768,924,743	661,823,737	515,420,023
1/12/2022	61	1,000,000,000	841,593,626	760,263,790	652,758,562	506,276,311

1/01/2023	62	1,000,000,000	833,401,933	751,586,812	643,667,401	497,110,760
1/02/2023	63	1,000,000,000	825,211,953	742,938,623	634,642,852	488,064,997
1/03/2023	64	1,000,000,000	817,017,310	734,434,057	625,936,648	479,527,657
1/04/2023	65	1,000,000,000	808,824,238	725,835,969	617,035,500	470,706,343
1/05/2023	66	1,000,000,000	800,510,765	717,196,342	608,190,312	462,056,923
1/06/2023	67	1,000,000,000	792,313,089	708,647,891	599,412,816	453,459,628
1/07/2023	68	1,000,000,000	784,154,167	700,199,318	590,808,828	445,118,518
1/08/2023	69	1,000,000,000	775,897,332	691,651,409	582,112,133	436,708,814
1/09/2023	70	1,000,000,000	767,611,689	683,104,845	573,456,981	428,393,398
1/10/2023	71	500,000,000	759,472,241	674,752,111	565,050,804	420,383,350
1/11/2023	72	500,000,000	751,332,493	666,388,198	556,627,471	412,362,595
1/12/2023	73	500,000,000	743,233,835	658,123,136	548,370,729	404,580,528
1/01/2024	74	500,000,000	734,765,776	649,521,281	539,826,977	396,590,142
1/02/2024	75	500,000,000	726,576,054	641,192,339	531,549,381	388,854,893
1/03/2024	76	500,000,000	718,491,865	633,052,082	523,552,424	381,486,939
1/04/2024	77	500,000,000	710,412,429	624,871,786	515,472,787	374,008,834
1/05/2024	78	500,000,000	702,342,600	616,759,626	507,528,611	366,735,314
1/06/2024	79	500,000,000	694,286,897	608,651,468	499,582,665	359,464,644
1/07/2024	80	500,000,000	685,744,865	600,176,283	491,413,727	352,137,428
1/08/2024	81	500,000,000	677,616,550	592,056,357	483,532,417	345,022,263
1/09/2024	82	0	669,154,521	583,671,167	475,471,926	337,833,742
1/10/2024	83		661,174,169	575,763,674	467,875,892	331,073,862
1/11/2024	84		652,849,834	567,550,434	460,028,735	324,142,373
1/12/2024	85		644,963,818	559,774,454	452,609,163	317,607,151
1/01/2025	86		637,198,244	552,096,600	445,265,896	311,130,783
1/02/2025	87		629,552,878	544,547,156	438,060,352	304,799,406
1/03/2025	88		622,015,730	537,203,423	431,159,878	298,850,179
1/04/2025	89		614,539,621	529,846,502	424,173,696	292,762,558
1/05/2025	90		607,114,134	522,585,177	417,330,876	286,858,947
1/06/2025	91		599,719,705	515,344,732	410,502,081	280,969,945
1/07/2025	92		592,568,462	508,363,799	403,944,692	275,348,359
1/08/2025	93		585,678,696	501,600,879	397,557,244	269,846,554
1/09/2025	94		578,738,080	494,815,961	391,182,282	264,394,856
1/10/2025	95		572,476,067	488,658,589	385,363,679	259,394,455
1/11/2025	96		566,271,082	482,542,271	379,572,464	254,414,130
1/12/2025	97		560,001,726	476,416,623	373,831,600	249,539,110
1/01/2026	98		553,873,762	470,404,115	368,175,011	244,722,297
1/02/2026	99		547,915,714	464,554,696	362,672,097	240,043,524
1/03/2026	100		541,715,200	458,593,868	357,196,050	235,514,424
1/04/2026	101		535,973,190	452,963,354	351,913,206	231,048,444
1/05/2026	102		530,279,223	447,415,652	346,747,579	226,723,743
1/06/2026	103		524,512,059	441,799,091	341,523,959	222,362,404
1/07/2026	104		518,626,258	436,124,417	336,307,480	218,068,429
1/08/2026	105		512,931,901	430,604,327	331,206,314	213,851,104
1/09/2026	106		507,338,086	425,185,969	326,206,969	209,731,056
1/10/2026	107		501,624,241	419,707,312	321,211,151	205,672,489
1/11/2026	108		495,688,249	414,037,256	316,065,864	201,520,765
1/12/2026	109		490,064,996	408,668,385	311,199,564	197,604,702
1/01/2027	110		484,552,611	403,386,237	306,396,011	193,730,510
1/02/2027	111		479,048,252	398,127,500	301,632,616	189,910,875
1/03/2027	112		473,502,316	392,915,487	296,999,958	186,278,586
1/04/2027	113		468,033,629	387,718,816	292,326,516	182,570,824
1/05/2027	114		462,583,643	382,575,057	287,738,352	178,968,665
1/06/2027	115		457,145,256	377,436,047	283,151,306	175,369,650
1/07/2027	116		451,739,481	372,360,639	278,656,211	171,878,153
1/08/2027	117		446,358,821	367,301,430	274,171,099	168,395,407
1/09/2027	118		441,003,240	362,278,914	269,734,317	164,968,640
1/10/2027	119		435,680,889	357,319,195	265,386,765	161,644,352
1/11/2027	120		430,374,316	352,368,405	261,044,152	158,325,862
1/12/2027	121		425,089,088	347,469,855	256,781,604	155,102,173
1/01/2028	122		419,681,658	342,467,958	252,441,534	151,834,830
1/02/2028	123		414,454,722	337,629,066	248,241,729	148,676,388
1/03/2028	124		409,262,191	332,870,035	244,160,330	145,652,474
1/04/2028	125		404,122,889	328,132,543	240,073,265	142,607,767
1/05/2028	126		399,050,477	323,482,098	236,088,326	139,665,769
1/06/2028	127		394,033,791	318,873,671	232,133,070	136,744,259
1/07/2028	128		388,841,556	314,155,327	228,135,331	133,838,394
1/08/2028	129		383,984,077	309,704,667	224,331,347	131,049,314
1/09/2028	130		378,799,606	305,004,911	220,365,264	128,187,166
1/10/2028	131		374,123,266	300,745,121	216,752,774	125,568,919
1/11/2028	132		369,488,533	296,515,648	213,161,017	122,965,108
1/12/2028	133		364,668,126	292,166,904	209,517,814	120,368,029
1/01/2029	134		360,095,788	288,014,289	206,014,630	117,854,149
1/02/2029	135		355,543,676	283,891,068	202,548,882	115,380,730

1/03/2029	136	351,003,707	279,836,653	199,197,478	113,037,431
1/04/2029	137	346,478,753	275,760,641	195,796,809	110,637,072
1/05/2029	138	341,967,199	271,723,178	192,455,258	108,303,110
1/06/2029	139	337,470,727	267,695,530	189,120,370	105,975,647
1/07/2029	140	332,981,791	263,701,171	185,839,922	103,710,533
1/08/2029	141	328,499,745	259,710,429	182,562,023	101,449,733
1/09/2029	142	324,032,953	255,744,504	179,316,995	99,224,414
1/10/2029	143	319,577,318	251,813,865	176,126,437	97,059,427
1/11/2029	144	315,132,976	247,890,750	172,941,541	94,900,635
1/12/2029	145	310,217,431	243,623,528	169,546,176	92,656,070
1/01/2030	146	305,815,567	239,759,265	166,432,548	90,569,247
1/02/2030	147	301,175,811	235,721,219	163,213,333	88,441,225
1/03/2030	148	296,817,861	231,954,468	160,236,266	86,495,785
1/04/2030	149	292,505,703	228,196,946	157,239,623	84,518,687
1/05/2030	150	287,939,230	224,265,718	154,150,459	82,518,562
1/06/2030	151	283,635,336	220,538,881	151,203,273	80,598,070
1/07/2030	152	279,605,036	217,048,295	148,443,837	78,802,810
1/08/2030	153	275,680,974	213,639,210	145,740,700	77,040,129
1/09/2030	154	271,878,727	210,335,305	143,121,920	75,335,370
1/10/2030	155	268,087,539	207,061,872	140,547,745	73,677,136
1/11/2030	156	264,487,460	203,934,815	138,073,144	72,073,347
1/12/2030	157	260,915,826	200,850,663	135,650,337	70,518,398
1/01/2031	158	257,367,144	197,782,895	133,238,713	68,971,331
1/02/2031	159	253,826,637	194,731,228	130,849,297	67,447,552
1/03/2031	160	250,307,369	191,737,105	128,541,414	66,004,399
1/04/2031	161	246,798,259	188,728,462	126,202,629	64,528,985
1/05/2031	162	243,069,988	185,572,325	123,786,697	63,034,235
1/06/2031	163	239,588,916	182,604,456	121,497,189	61,606,334
1/07/2031	164	236,126,739	179,670,336	119,250,719	60,219,372
1/08/2031	165	232,564,546	176,659,703	116,954,306	58,809,576
1/09/2031	166	229,122,465	173,749,851	114,735,352	57,449,428
1/10/2031	167	225,699,302	170,873,039	112,557,937	56,128,142
1/11/2031	168	222,286,244	168,003,641	110,386,348	54,812,110
1/12/2031	169	218,875,047	165,153,933	108,246,873	53,529,428
1/01/2032	170	215,448,571	162,292,729	106,101,029	52,246,049
1/02/2032	171	212,066,165	159,473,897	103,993,030	50,991,139
1/03/2032	172	208,681,071	156,679,300	101,927,575	49,780,324
1/04/2032	173	205,300,540	153,879,738	99,851,731	48,559,952
1/05/2032	174	201,922,761	151,099,554	97,806,363	47,370,268
1/06/2032	175	198,379,788	148,196,555	95,683,296	46,145,726
1/07/2032	176	195,021,028	145,448,312	93,677,755	44,993,306
1/08/2032	177	191,672,717	142,708,659	91,679,494	43,847,038
1/09/2032	178	188,333,833	139,984,886	89,700,967	42,719,071
1/10/2032	179	185,011,120	137,289,460	87,757,237	41,622,072
1/11/2032	180	181,699,212	134,603,139	85,821,287	40,531,474
1/12/2032	181	178,391,991	131,936,225	83,913,852	39,468,181
1/01/2033	182	175,092,087	129,276,028	82,012,811	38,410,660
1/02/2033	183	171,801,121	126,631,063	80,130,535	37,370,141
1/03/2033	184	168,532,136	124,031,247	78,305,094	36,379,081
1/04/2033	185	165,282,890	121,433,654	76,470,171	35,376,135
1/05/2033	186	162,068,901	118,876,883	74,675,850	34,404,447
1/06/2033	187	158,894,210	116,350,586	72,903,005	33,445,405
1/07/2033	188	155,787,960	113,888,784	71,184,851	32,523,307
1/08/2033	189	152,755,482	111,482,486	69,503,610	31,620,672
1/09/2033	190	149,778,221	109,124,254	67,860,351	30,742,307
1/10/2033	191	146,872,376	106,831,494	66,271,055	29,899,252
1/11/2033	192	143,986,042	104,554,410	64,693,556	29,063,913
1/12/2033	193	140,953,341	102,184,235	63,071,380	28,218,991
1/01/2034	194	138,080,374	99,931,695	61,524,173	27,410,158
1/02/2034	195	135,216,425	97,693,019	59,992,941	26,614,759
1/03/2034	196	132,351,965	95,476,963	58,497,369	25,851,975
1/04/2034	197	129,502,687	93,263,081	56,995,635	25,081,621
1/05/2034	198	126,666,428	91,070,782	55,518,876	24,331,605
1/06/2034	199	123,838,253	88,886,363	54,049,394	23,587,263
1/07/2034	200	121,028,099	86,726,754	52,606,396	22,863,428
1/08/2034	201	118,235,930	84,582,230	51,175,098	22,147,163
1/09/2034	202	115,453,017	82,451,342	49,758,969	21,443,092
1/10/2034	203	112,689,926	80,345,969	48,369,044	20,758,675
1/11/2034	204	109,966,958	78,271,560	47,000,394	20,085,851
1/12/2034	205	107,271,248	76,227,499	45,660,320	19,433,175
1/01/2035	206	104,624,331	74,220,489	44,345,053	18,793,455
1/02/2035	207	101,988,468	72,227,897	43,044,773	18,165,129
1/03/2035	208	99,367,404	70,263,853	41,778,086	17,563,118
1/04/2035	209	96,790,565	68,325,658	40,522,338	16,963,059

1/05/2035	210	94,288,235	66,449,982	39,312,920	16,389,325
1/06/2035	211	91,871,088	64,636,674	38,142,884	15,834,193
1/07/2035	212	89,642,237	62,965,026	37,064,972	15,323,648
1/08/2035	213	87,577,545	61,410,445	36,057,917	14,844,164
1/09/2035	214	85,650,088	59,957,024	35,114,990	14,394,755
1/10/2035	215	83,895,660	58,632,486	34,254,731	13,984,546
1/11/2035	216	82,227,625	57,369,273	33,431,486	13,590,646
1/12/2035	217	80,589,607	56,134,155	32,631,219	13,210,943
1/01/2036	218	78,959,167	54,905,202	31,835,648	12,834,260
1/02/2036	219	77,339,644	53,687,834	31,050,613	12,464,760
1/03/2036	220	75,726,487	52,484,597	30,282,492	12,108,237
1/04/2036	221	74,125,663	51,287,960	29,516,799	11,752,092
1/05/2036	222	72,531,947	50,102,885	28,763,805	11,405,342
1/06/2036	223	70,950,254	48,927,174	28,017,399	11,062,325
1/07/2036	224	69,377,297	47,763,936	27,283,970	10,728,580
1/08/2036	225	67,821,958	46,613,943	26,559,347	10,399,410
1/09/2036	226	66,279,398	45,476,481	25,845,355	10,076,981
1/10/2036	227	64,742,406	44,348,985	25,142,537	9,762,771
1/11/2036	228	63,212,089	43,227,266	24,444,281	9,451,439
1/12/2036	229	61,688,465	42,116,101	23,757,319	9,148,168
1/01/2037	230	60,184,918	41,019,905	23,080,117	8,849,757
1/02/2037	231	58,688,241	39,931,980	22,410,849	8,556,739
1/03/2037	232	57,198,193	38,858,514	21,758,290	8,275,795
1/04/2037	233	55,708,724	37,782,428	21,101,947	7,992,159
1/05/2037	234	54,224,446	36,715,406	20,455,532	7,715,578
1/06/2037	235	52,741,219	35,650,543	19,811,743	7,441,097
1/07/2037	236	51,267,271	34,597,343	19,179,136	7,173,968
1/08/2037	237	49,801,690	33,551,305	18,551,960	6,909,980
1/09/2037	238	48,339,797	32,511,195	17,931,120	6,650,450
1/10/2037	239	46,882,605	31,479,397	17,319,313	6,397,206
1/11/2037	240	45,429,868	30,452,218	16,711,570	6,146,581
1/12/2037	241	43,978,756	29,431,131	16,111,466	5,901,569
1/01/2038	242	42,531,884	28,414,591	15,515,423	5,659,169
1/02/2038	243	41,083,936	27,400,697	14,923,748	5,420,303
1/03/2038	244	39,635,055	26,393,875	14,342,358	5,189,210
1/04/2038	245	38,194,895	25,391,701	13,762,689	4,958,389
1/05/2038	246	36,764,360	24,400,574	13,192,932	4,733,634
1/06/2038	247	35,338,555	23,414,484	12,627,575	4,511,593
1/07/2038	248	33,930,187	22,444,432	12,074,628	4,296,352
1/08/2038	249	32,029,983	21,151,533	11,350,136	4,021,460
1/09/2038	250	30,644,036	20,201,978	10,813,025	3,814,929
1/10/2038	251	29,263,448	19,260,164	10,283,550	3,613,254
1/11/2038	252	27,887,390	18,323,361	9,758,483	3,414,242
1/12/2038	253	26,514,281	17,392,567	9,239,972	3,219,576
1/01/2039	254	25,154,095	16,472,340	8,728,836	3,028,594
1/02/2039	255	23,801,111	15,559,893	8,224,353	2,841,470
1/03/2039	256	22,450,956	14,654,748	7,728,133	2,659,812
1/04/2039	257	21,114,604	13,759,074	7,237,350	2,480,347
1/05/2039	258	19,786,125	12,872,224	6,754,197	2,305,275
1/06/2039	259	18,472,030	11,996,934	6,278,913	2,133,979
1/07/2039	260	17,177,312	11,137,748	5,814,888	1,968,172
1/08/2039	261	15,899,518	10,291,743	5,359,533	1,806,364
1/09/2039	262	14,638,779	9,459,596	4,913,656	1,649,072
1/10/2039	263	13,397,132	8,643,032	4,478,453	1,496,853
1/11/2039	264	12,178,529	7,843,537	4,053,852	1,349,198
1/12/2039	265	11,001,486	7,073,836	3,647,042	1,208,828
1/01/2040	266	9,906,551	6,359,001	3,270,158	1,079,317
1/02/2040	267	8,828,292	5,657,257	2,901,883	953,711
1/03/2040	268	7,776,705	4,975,482	2,546,095	833,465
1/04/2040	269	6,768,135	4,322,862	2,206,505	719,240
1/05/2040	270	5,801,580	3,699,433	1,883,642	611,482
1/06/2040	271	4,924,891	3,135,078	1,592,229	514,692
1/07/2040	272	4,183,934	2,659,029	1,347,132	433,679
1/08/2040	273	3,572,266	2,266,443	1,145,318	367,147
1/09/2040	274	3,093,473	1,959,341	987,610	315,251
1/10/2040	275	2,774,484	1,754,416	882,140	280,430
1/11/2040	276	2,572,242	1,623,772	814,374	257,791
1/12/2040	277	2,421,009	1,525,795	763,352	240,650
1/01/2041	278	2,273,665	1,430,504	713,858	224,093
1/02/2041	279	2,134,672	1,340,776	667,380	208,616
1/03/2041	280	2,000,166	1,254,370	622,936	193,978
1/04/2041	281	1,872,593	1,172,372	580,735	180,071
1/05/2041	282	1,753,600	1,096,073	541,603	167,249
1/06/2041	283	1,643,042	1,025,227	505,308	155,380

1/07/2041	284	1,543,490	961,528	472,746	144,771
1/08/2041	285	1,455,147	904,957	443,801	135,331
1/09/2041	286	1,378,416	855,784	418,618	127,112
1/10/2041	287	1,308,143	810,822	395,648	119,644
1/11/2041	288	1,244,675	770,174	374,858	112,877
1/12/2041	289	1,183,221	730,946	354,890	106,426
1/01/2042	290	1,134,114	699,422	338,720	101,147
1/02/2042	291	1,091,519	672,011	324,618	96,525
1/03/2042	292	1,052,953	647,274	311,950	92,404
1/04/2042	293	1,019,305	625,527	300,703	88,695
1/05/2042	294	989,039	605,957	290,578	85,357
1/06/2042	295	960,663	587,574	281,046	82,207
1/07/2042	296	933,309	569,906	271,924	79,213
1/08/2042	297	905,895	552,228	262,819	76,237
1/09/2042	298	878,420	534,572	253,769	73,300
1/10/2042	299	850,885	516,965	244,807	70,421
1/11/2042	300	823,288	499,349	235,864	67,561
1/12/2042	301	795,630	481,782	227,006	64,757
1/01/2043	302	767,911	464,209	218,169	61,973
1/02/2043	303	740,131	446,656	209,386	59,226
1/03/2043	304	712,289	429,196	200,739	56,563
1/04/2043	305	684,385	411,683	192,058	53,888
1/05/2043	306	656,420	394,212	183,455	51,263
1/06/2043	307	628,393	376,740	174,878	48,659
1/07/2043	308	600,303	359,309	166,376	46,104
1/08/2043	309	572,793	342,262	158,080	43,619
1/09/2043	310	545,222	325,235	149,833	41,169
1/10/2043	311	518,110	308,554	141,799	38,801
1/11/2043	312	490,937	291,876	133,793	36,456
1/12/2043	313	463,703	275,232	125,853	34,152
1/01/2044	314	436,408	258,592	117,944	31,870
1/02/2044	315	409,053	241,972	110,082	29,620
1/03/2044	316	381,637	225,395	102,297	27,416
1/04/2044	317	354,597	209,071	94,647	25,258
1/05/2044	318	327,497	192,775	87,055	23,137
1/06/2044	319	301,550	177,201	79,818	21,124
1/07/2044	320	276,721	162,344	72,946	19,226
1/08/2044	321	252,270	147,748	66,219	17,379
1/09/2044	322	228,648	133,686	59,764	15,618
1/10/2044	323	204,974	119,648	53,357	13,887
1/11/2044	324	181,249	105,619	46,981	12,176
1/12/2044	325	159,525	92,808	41,181	10,629
1/01/2045	326	137,753	80,005	35,410	9,100
1/02/2045	327	115,934	67,219	29,675	7,594
1/03/2045	328	94,066	54,456	23,985	6,115
1/04/2045	329	75,744	43,775	19,232	4,882
1/05/2045	330	59,319	34,226	15,000	3,792
1/06/2045	331	47,112	27,137	11,863	2,986
1/07/2045	332	37,588	21,615	9,426	2,363
1/08/2045	333	31,767	18,237	7,932	1,980
1/09/2045	334	28,038	16,069	6,972	1,733
1/10/2045	335	27,062	15,484	6,701	1,659
1/11/2045	336	26,585	15,185	6,555	1,616
1/12/2045	337	26,106	14,887	6,411	1,574
1/01/2046	338	25,626	14,589	6,266	1,532
1/02/2046	339	25,143	14,290	6,122	1,490
1/03/2046	340	24,659	13,993	5,981	1,450
1/04/2046	341	24,173	13,694	5,838	1,410
1/05/2046	342	23,684	13,395	5,697	1,370
1/06/2046	343	23,194	13,096	5,555	1,330
1/07/2046	344	22,702	12,797	5,415	1,292
1/08/2046	345	22,208	12,497	5,275	1,253
1/09/2046	346	21,712	12,197	5,135	1,214
1/10/2046	347	21,214	11,898	4,997	1,177
1/11/2046	348	20,714	11,598	4,859	1,139
1/12/2046	349	20,212	11,298	4,721	1,103
1/01/2047	350	19,708	10,998	4,584	1,066
1/02/2047	351	19,202	10,697	4,448	1,030
1/03/2047	352	18,694	10,398	4,313	995
1/04/2047	353	18,184	10,097	4,178	960
1/05/2047	354	17,672	9,797	4,044	925
1/06/2047	355	17,158	9,496	3,909	891
1/07/2047	356	16,641	9,195	3,776	857
1/08/2047	357	16,123	8,893	3,643	823

1/09/2047	358	15,603	8,592	3,511	790
1/10/2047	359	15,081	8,291	3,379	757
1/11/2047	360	14,556	7,989	3,248	725
1/12/2047	361	14,029	7,687	3,117	693
1/01/2048	362	13,777	7,536	3,048	674
1/02/2048	363	13,524	7,385	2,980	656
1/03/2048	364	13,271	7,235	2,912	639
1/04/2048	365	13,016	7,084	2,844	621
1/05/2048	366	12,761	6,934	2,777	604
1/06/2048	367	12,505	6,783	2,710	587
1/07/2048	368	12,248	6,633	2,643	570
1/08/2048	369	11,990	6,482	2,577	554
1/09/2048	370	11,731	6,331	2,510	537
1/10/2048	371	11,471	6,181	2,445	521
1/11/2048	372	11,210	6,030	2,379	505
1/12/2048	373	10,948	5,880	2,314	489
1/01/2049	374	10,686	5,729	2,249	473
1/02/2049	375	10,422	5,578	2,184	458
1/03/2049	376	10,158	5,428	2,121	443
1/04/2049	377	9,893	5,278	2,056	427
1/05/2049	378	9,626	5,127	1,993	412
1/06/2049	379	9,359	4,977	1,929	398
1/07/2049	380	9,091	4,826	1,866	383
1/08/2049	381	8,822	4,675	1,804	369
1/09/2049	382	8,552	4,525	1,741	354
1/10/2049	383	8,281	4,374	1,679	340
1/11/2049	384	8,009	4,223	1,617	326
1/12/2049	385	7,737	4,073	1,555	313
1/01/2050	386	7,463	3,922	1,494	299
1/02/2050	387	7,188	3,771	1,433	286
1/03/2050	388	6,913	3,621	1,373	273
1/04/2050	389	6,636	3,470	1,312	259
1/05/2050	390	6,358	3,320	1,252	247
1/06/2050	391	6,080	3,169	1,192	234
1/07/2050	392	5,800	3,018	1,133	221
1/08/2050	393	5,520	2,867	1,073	209
1/09/2050	394	5,238	2,716	1,014	196
1/10/2050	395	4,956	2,566	956	184
1/11/2050	396	4,672	2,415	897	172
1/12/2050	397	4,388	2,264	839	160
1/01/2051	398	4,102	2,113	781	149
1/02/2051	399	3,816	1,962	724	137
1/03/2051	400	3,529	1,812	667	126
1/04/2051	401	3,240	1,661	609	115
1/05/2051	402	2,951	1,510	553	104
1/06/2051	403	2,660	1,359	496	93
1/07/2051	404	2,369	1,208	440	82
1/08/2051	405	2,076	1,057	384	71
1/09/2051	406	1,783	906	328	60
1/10/2051	407	1,488	755	273	50
1/11/2051	408	1,193	604	218	40
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113,412,110,707

96,890,325,080

77,072,094,780





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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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

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

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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



## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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



This addendum is optional

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

Reporting in Domestic Currency		EUR	Reason for No Data in Worksheet E.		Value	
<b>CONTENT OF TAB E</b> 1. Additional information on the programme 2. Additional information on the swaps 3. Additional information on the asset distribution			Not applicable for the jurisdiction Not relevant for the issuer and/or CB programme at the present time Not available at the present time Confidential		ND1 ND2 ND3 ND4	
* Legal Entity Identifier (LEI) finder: <a href="http://www.lei-bookup.com/#search">http://www.lei-bookup.com/#search</a> ** Weighted Average Maturity = Remaining Term to Maturity						
Field Number	1. Additional information on the programme	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Transaction Counterparty					
E.1.1.2	Sponsor (if applicable)					
E.1.1.3	Service	BNP Paribas Fortis	KGCPFKVWV2Y0T1647			
E.1.1.4	Back-up servicer					
E.1.1.5	BUS facilitator					
E.1.1.6	Cash manager					
E.1.1.7	Back-up cash manager					
E.1.1.8	Account bank					
E.1.1.9	Standby account bank					
E.1.1.10	Account bank guarantor					
E.1.1.11	Trustee	Sichting BNPP Fortis Pfandbrief Representative				
E.1.1.12	Cover Pool Monitor	David De Schacht & Jurien De Raedemaker				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
Field Number	2. Additional information on the swaps	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Swap Counterparty					
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
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E.2.1.19						
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E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
Field Number	3. Additional information on the asset distribution					
E.3.1.1	1. General Information	Total Assets				
E.3.1.2	Weighted Average Maturity (months)	72.49				
OE.3.1.1	Weighted Average Maturity (months)**	176.68				
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
Field Number	2. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.00%				0.00%
E.3.2.2	30-60 days	0.01%				0.01%
E.3.2.3	60-90 days	0.03%				0.03%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						