



## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date:

Reporting Date:	5/08/2013
Date of Previous report:	3/07/2013

### Contact Details:

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#### Website

<https://www.belfius.be/financial/NL/Debt/BelgianMortgagePandbrievenProgramme/index.aspx>

#### Remark

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

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

## Outstanding Series

Series	ISIN	Currency	Outstanding Amount	Issue Date	Maturity Date	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Extended Maturity Date	Remaining Average Life *
1	BE0002419910	EUR	1,250,000,000	27/11/2012	27/11/2017	Fixed	1.250%	Act/Act ICMA	27/11/2013	27/11/2018	4.32
2	BE0002421932	EUR	30,000,000	18/12/2012	18/12/2034	Fixed	3.000%	Act/Act ICMA	18/12/2013	18/12/2035	21.38
3	BE0002422948	EUR	30,000,000	18/12/2012	18/12/2034	Fixed	2.950%	Act/Act ICMA	18/12/2013	18/12/2035	21.38
4	BE0002423953	EUR	30,000,000	21/12/2012	21/12/2032	Fixed	2.920%	Act/Act ICMA	23/12/2013	21/12/2033	19.39
5	BE6247207192	EUR	15,000,000	17/01/2013	17/01/2033	Fixed	3.035%	Act/Act ICMA	17/01/2014	17/01/2034	19.47
6	BE0002424969	EUR	500,000,000	30/01/2013	30/01/2023	Fixed	2.125%	Act/Act ICMA	30/01/2014	30/01/2024	9.49
7	BE0002426014	EUR	75,000,000	4/02/2013	4/02/2032	Fixed	2.735%	Act/Act ICMA	4/02/2014	4/02/2033	18.51
8	BE0002427020	EUR	20,000,000	27/02/2013	27/02/2031	Fixed	2.770%	Act/Act ICMA	27/02/2014	27/02/2032	17.58
9	BE0002431063	EUR	25,000,000	2/04/2013	2/04/2038	Fixed	2.835%	Act/Act ICMA	2/04/2014	2/04/2039	24.67
10	BE0002435106	EUR	500,000,000	5/06/2013	5/06/2020	Fixed	1.375%	Act/Act ICMA	5/06/2014	5/06/2021	6.84
11	BE0002436112	EUR	15,000,000	13/06/2013	13/06/2035	Fixed	2.800%	Act/Act ICMA	13/06/2014	13/06/2036	21.87
12	BE0002437128	EUR	50,000,000	21/06/2013	21/06/2033	Fixed	2.855%	Act/Act ICMA	21/06/2014	21/06/2034	19.89
13	BE0002438134	EUR	50,000,000	27/06/2013	27/06/2029	Fixed	2.629%	Act/Act ICMA	27/06/2014	27/06/2030	15.90

\* At the Reporting Date until Maturity Date

## Totals

Total Outstanding (in EUR):	2,590,000,000
Current Weighted Average Fixed Coupon:	1.649%
Weighted Average Remaining Average Life: *	7.80

\* At the Reporting Date until Maturity Date

## Belfius Bank Senior Unsecured Ratings

	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	negative	A-2
Fitch	A-	stable	F1
Moody's	Baa1	stable	P-2

## Belfius Mortgage Pandbrieven Ratings

	Rating	outlook
Standard and Poor's	AAA	negative
Fitch	AAA	stable

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven:	2,590,000,000	(i)
Nominal Balance Residential Mortgage Loans	3,913,623,012	(ii)
Nominal Balance Public Finance Exposures	42,750,000	(iii)
Nominal Balance Financial Institution Exposures	0	(iv)
Nominal OC Level $[(ii)+(iii)+(iv)]/(i) - 1$	52.76%	

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Mortgage Loans (as defined in Royal Decree Article 6 § 2):	3,600,494,415	(v)
Ratio Value of the Residential Mortgage Loans / Mortgage Pandbrieven Issued (v)/(i):	139.02%	
--> Cover Test Royal Decree Article 5 § 1 (> 85%)	Pass	
--> Issuer Covenant (iv) Prospectus (> 105%)	Pass	

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree):	49,813,542.27	(vi)
Value of Financial Institution Exposures (definition Royal Decree):	0	(vii)
Ratio Value of all Cover Assets / Mortgage Pandbrieven Issued $[(v)+(vi)+(vii)]/(i)$ :	140.94%	
--> Cover Test Royal Decree Article 5 § 2 (> 105%)	Pass	

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets:	1,173,147,889	(viii)
<i>Total Interest Proceeds Residential Mortgage Loans:</i>	1,161,385,197	
<i>Total Interest Proceeds Public Finance Exposures:</i>	11,762,692	
<i>Total Interest Proceeds Financial Institution Exposures:</i>	0	
<i>Impact Derivatives:</i>	0	
Principal Proceeds Cover Assets:	3,956,373,012	(ix)
<i>Total Principal Proceeds Residential Mortgage Loans:</i>	3,913,623,012	
<i>Total Principal Proceeds Public Finance Exposures:</i>	42,750,000	
<i>Total Principal Proceeds Financial Institution Exposures:</i>	0	
<i>Impact Derivatives:</i>	0	
Interest Requirement Covered Bonds:	423,881,500	(x)
Costs, Fees and Expenses Related to Covered Bonds:	169,903,332	(xi)
Principal Requirements Covered Bonds:	2,590,000,000	(xii)
Total Surplus (+) / Deficit (-) $(viii)+(ix)-(x)-(xi)-(xii)$	1,945,736,068	
--> Cover Test Royal Decree Article 5 §3 (Amortisation Test)	Pass	

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	235,677,627.61	(xiii)
Cumulative Cash Outflow Next 180 Days	-33,207,069.90	(xiv)
Liquidity Surplus (+) / Deficit (-) (xiii)+(xiv)	202,470,557.71	
<i>--&gt; Liquidity Test Royal Decree Article 7 § 1</i>		<i>Pass</i>

Mark-to-Market Liquid Bonds minus ECB Haircut	51,222,630.56	(xv)
Interest Payable on Mortgage Pandbrieven next 12 months	42,717,250.00	(xvi)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (xv)-(xvi)	8,505,380.56	(xvii)
<i>--&gt; Issuer Covenant (vii) Prospectus ((xvii) &gt; 0)</i>		<i>Pass</i>

## Cover Pool Summary

Portfolio Cut-off Date

31/07/2013

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	3,913,623,011.75
Principal Redemptions between Cut-off Date and Reporting Date	17,816,857.73
Interest Payments between Cut-off Date and Reporting Date	11,232,150.46
Number of borrowers	40,604
Number of loans	61,215
Average Outstanding Balance per borrower	96,385.16
Average Outstanding Balance per loan	63,932.42
Weighted average Original Loan to Initial Value	79.16%
Weighted average Current Loan to Current Value	60.65%
Weighted average seasoning (in months)	34.15
Weighted average remaining maturity (in years, at 0% CPR)	17.44
Weighted average initial maturity (in years, at 0% CPR)	20.04
Remaining average life (in years, at 0% CPR)	10.03
Remaining average life (in years, at 2% CPR)	8.71
Remaining average life (in years, at 5% CPR)	7.18
Remaining average life (in years, at 10% CPR)	5.41
Remaining average life to interest reset (in years, at 0% CPR)	8.86
Percentage of Fixed Rate Loans	85.20%
Percentage of Resettable Rate Loans	14.80%
Weighted average interest rate	3.692%
Weighted average interest rate Fixed Rate Loans	3.896%
Weighted average interest rate Resettable Rate Loans	2.516%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	251,377,022.76
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### 3. Public Sector Exposure (Liquid Bond Positions)

	Position 1	Position 2	Position 3	Position 4	Position 5
ISIN	BE0000300096				
Issuer Name	Kingdom of Belgium				
Series	OLO 40				
Currency	EUR				
Nominal Amount	42,750,000.00				
Issue Date	5/06/2002				
Maturity Date	28/09/2017				
Coupon Type	Fixed				
Coupon	5.500%				
ECB Haircut	2.500%				
Standar & Poor's Rating	AA				
Fitch Rating	AA				
Moody's Rating	Aa3				
Mark-to-Market Value	52,536,031.34				
Accounting Value	49,813,542.27				

### 4. Derivatives

None

## Stratification Tables Residential Mortgage Loans

Original Loan to Initial Value	Balance in EUR	average
		79.16%
0 - 10%	4,873,586.81	0.12%
10 - 20%	39,241,433.73	1.00%
20 - 30%	84,186,697.09	2.15%
30 - 40%	153,939,254.80	3.93%
40 - 50%	235,838,653.55	6.03%
50 - 60%	330,520,511.17	8.45%
60 - 70%	407,659,380.19	10.42%
70 - 80%	513,693,341.44	13.13%
80 - 90%	552,090,940.44	14.11%
90 - 100%	1,049,559,046.83	26.82% --> 86.15%
100 - 110%	393,306,224.70	10.05%
110 - 120%	148,713,941.00	3.80%
> 120%	0.00	0.00%
	3,913,623,011.75	100.00%

Current Loan to Current Value	Balance in EUR	average
		60.65%
0 - 10%	82,634,702.57	2.11%
10 - 20%	231,552,351.36	5.92%
20 - 30%	323,766,240.98	8.27%
30 - 40%	354,937,655.02	9.07%
40 - 50%	409,068,662.51	10.45%
50 - 60%	433,588,979.10	11.08%
60 - 70%	459,252,104.61	11.73%
70 - 80%	472,704,538.13	12.08%
80 - 90%	507,367,008.46	12.96%
90 - 100%	494,348,297.33	12.63% --> 96.31%
100 - 110%	136,836,569.54	3.50%
110 - 120%	7,565,902.14	0.19%
> 120%	0.00	0.00%
	3,913,623,011.75	100.00%



<b>Remaining term to maturity</b> in months	Balance in EUR	average 209.28
0 - 24	31,678,011.41	0.81%
24 - 48	40,116,140.52	1.03%
48 - 72	82,550,153.12	2.11%
72 - 96	230,497,461.31	5.89%
96 - 120	358,152,320.98	9.15%
120 - 144	176,778,798.39	4.52%
144 - 168	412,491,746.86	10.54%
168 - 192	258,240,362.28	6.60%
192 - 216	333,261,085.39	8.52%
216 - 240	577,008,988.49	14.74%
240 - 264	216,878,108.48	5.54%
264 - 288	551,446,540.58	14.09%
288 - 312	149,665,164.42	3.82%
312 - 336	119,400,208.37	3.05%
336 - 360	375,457,921.15	9.59%
	3,913,623,011.75	100.00%

<b>Distribution of Outstanding Loan Balance</b> in EUR 1000	Balance in EUR	average 96,385	Number of Clients	
0 - 50	376,832,793.33	9.63%	15,945	39.27%
50 - 100	681,342,152.86	17.41%	9,187	22.63%
100 - 150	834,054,060.42	21.31%	6,740	16.60%
150 - 200	763,821,487.03	19.52%	4,416	10.88%
200 - 250	492,041,910.61	12.57%	2,215	5.46%
250 - 300	266,450,901.56	6.81%	982	2.42%
300 - 350	145,813,858.14	3.73%	453	1.12%
350 - 400	83,645,333.39	2.14%	225	0.55%
400 - 450	50,772,935.94	1.30%	120	0.30%
450 - 500	38,034,512.60	0.97%	80	0.20%
500 - 550	30,511,707.86	0.78%	58	0.14%
550 - 600	21,305,110.97	0.54%	37	0.09%
600 - 650	15,615,577.43	0.40%	25	0.06%
650 - 700	21,102,082.81	0.54%	31	0.08%
700 - 750	13,112,267.77	0.34%	18	0.04%
750 - 800	8,457,145.74	0.22%	11	0.03%
800 - 850	10,710,050.01	0.27%	13	0.03%
850 - 900	12,262,650.64	0.31%	14	0.03%
900 - 950	2,747,145.39	0.07%	3	0.01%
950 - 1000	1,946,620.40	0.05%	2	0.00%
> 1000	43,042,706.85	1.10%	29	0.07%
	3,913,623,011.75	100.00%	40,604	100.00%

<b>Initial term to maturity</b> in years	Balance in EUR	average 20.04
0 - 2	17,909,686.93	0.46%
2 - 4	3,638,829.24	0.09%
4 - 6	19,735,980.72	0.50%
6 - 8	39,576,417.32	1.01%
8 - 10	467,650,668.47	11.95%
10 - 12	67,794,156.44	1.73%
12 - 14	93,527,835.31	2.39%
14 - 16	501,434,020.20	12.81%
16 - 18	191,567,736.05	4.89%
18 - 20	954,367,564.52	24.39%
20 - 22	63,151,403.35	1.61%
22 - 24	67,822,615.46	1.73%
24 - 26	833,134,136.65	21.29%
26 - 28	57,210,155.87	1.46%
28 - 30	535,101,805.22	13.67%
	3,913,623,011.75	100.00%

<b>Interest Rate</b> Rate	Interest Rate	average 3.69%
0 - 0.5%	11,006,317.73	0.28%
0.5 - 1%	29,816,060.69	0.76%
1 - 1.5%	28,642,448.07	0.73%
1.5 - 2%	161,108,959.82	4.12%
2 - 2.5%	192,290,323.78	4.91%
2.5 - 3%	151,912,901.06	3.88%
3 - 3.5%	589,867,405.63	15.07%
3.5 - 4%	1,353,281,673.09	34.58%
4 - 4.5%	914,210,753.13	23.36%
4.5 - 5%	345,601,702.59	8.83%
5 - 5.5%	107,880,947.45	2.76%
5.5 - 6%	20,890,318.97	0.53%
6 - 6.5%	4,086,937.58	0.10%
6.5 - 7%	1,218,987.01	0.03%
7 - 7.5%	930,478.50	0.02%
7.5 - 8%	484,689.00	0.01%
8 - 8.5%	49,954.83	0.00%
8.5 - 9%	302,488.19	0.01%
9 - 9.5%	10,539.55	0.00%
9.5 - 10%	29,125.08	0.00%
> 10%	0.00	0.00%
	3,913,623,011.75	100.00%

<b>Loan to Mortgage Inscription Ratio (LTM)</b>		average
	Balance in EUR	116.15%
0 - 20%	32,836,934.97	0.84%
20 - 40%	146,897,487.99	3.75%
40 - 60%	294,791,479.32	7.53%
60 - 80%	623,869,396.23	15.94%
80 - 100%	1,600,053,105.92	40.88% --> 68.95%
100 - 120%	152,848,708.85	3.91%
120 - 140%	161,955,568.17	4.14%
140 - 160%	184,294,276.25	4.71%
160 - 180%	254,430,652.45	6.50%
180 - 200%	158,764,850.27	4.06%
200 - 300%	181,117,038.64	4.63%
300 - 400%	55,307,744.99	1.41%
400 - 500%	20,850,526.95	0.53%
> 500%	45,605,240.75	1.17%
	3,913,623,011.75	100.00%

### Interest Type

Type	Balance in EUR	
Fixed	3,334,489,353.81	85.20%
5/5/5	31,932,692.48	0.82%
10/5/5	23,957,650.56	0.61%
3/3/3	258,545,003.04	6.61%
1/1/1	226,734,510.27	5.79%
15/5/5	29,368,283.58	0.75%
20/5/5	8,595,518.01	0.22%
1.5/1/1	0.00	0.00%
2/2/2	0.00	0.00%
	3,913,623,011.75	100.00%

### Seasoning

<b>Seasoning</b>		average
in months	Balance in EUR	34.15
0 - 12	386,428,303.54	9.87%
12 - 24	1,740,934,874.19	44.48%
24 - 36	731,461,196.49	18.69%
36 - 48	393,769,219.85	10.06%
48 - 60	151,260,716.36	3.86%
60 - 72	93,057,252.15	2.38%
72 - 84	100,994,700.13	2.58%
84 - 96	140,404,333.07	3.59%
96 - 108	66,543,550.75	1.70%
108 - 120	31,499,890.87	0.80%
120 - 132	13,378,574.13	0.34%
132 - 144	12,949,340.47	0.33%
144 - 156	9,128,384.88	0.23%
156 - 168	7,444,566.15	0.19%
168 - 180	12,074,675.82	0.31%
180 - 192	8,333,447.95	0.21%
192 - 204	7,685,148.61	0.20%
204 - 216	5,123,178.80	0.13%
216 - 228	1,151,657.54	0.03%
228 - 240	0.00	0.00%
	3,913,623,011.75	100.00%

<b>Distribution of Average Life to Final Maturity (at 0% CPR)</b>		average
in years	Balance in EUR	10.02
0 - 1	19,281,420.88	0.49%
1 - 2	38,414,159.71	0.98%
2 - 3	66,055,103.42	1.69%
3 - 4	187,551,814.46	4.79%
4 - 5	340,497,454.93	8.70%
5 - 6	156,007,005.69	3.99%
6 - 7	223,093,671.17	5.70%
7 - 8	368,791,596.86	9.42%
8 - 9	188,564,522.51	4.82%
9 - 10	293,168,492.68	7.49%
10 - 11	507,707,033.67	12.97%
11 - 12	161,573,841.11	4.13%
12 - 13	200,145,392.89	5.11%
13 - 14	472,237,670.69	12.07%
14 - 15	110,767,607.55	2.83%
15 - 16	110,817,684.52	2.83%
16 - 17	285,329,722.63	7.29%
17 - 18	160,564,258.31	4.10%
18 - 19	18,047,782.72	0.46%
19 - 20	3,723,962.51	0.10%
20 - 21	381,942.84	0.01%
21 - 22	387,500.00	0.01%
22 - 23	0.00	0.00%
23 - 24	351,500.00	0.01%
24 - 25	0.00	0.00%
> 25	161,870.00	0.00%
	3,913,623,011.75	100.00%

<b>Distribution of Average Life To Interest Reset Date (at 0% CPR)</b>		average
in years	Balance in EUR	8.86
0 - 1	328,556,260.79	8.40%
1 - 2	97,174,852.48	2.48%
2 - 3	198,774,503.92	5.08%
3 - 4	158,183,613.96	4.04%
4 - 5	319,939,499.15	8.18%
5 - 6	125,785,630.21	3.21%
6 - 7	176,283,068.74	4.50%
7 - 8	349,442,974.95	8.93%
8 - 9	162,670,938.41	4.16%
9 - 10	215,746,625.05	5.51%
10 - 11	475,572,698.86	12.15%
11 - 12	128,529,653.05	3.28%
12 - 13	125,619,478.47	3.21%
13 - 14	430,201,513.57	10.99%
14 - 15	99,356,348.23	2.54%
15 - 16	97,811,419.17	2.50%
16 - 17	253,301,993.63	6.47%
17 - 18	148,724,567.83	3.80%
18 - 19	16,988,252.22	0.43%
19 - 20	3,676,306.22	0.09%
20 - 21	381,942.84	0.01%
21 - 22	387,500.00	0.01%
22 - 23	0.00	0.00%
23 - 24	351,500.00	0.01%
24 - 25	0.00	0.00%
> 25	161,870.00	0.00%
	3,913,623,011.75	100.00%

**Geographic distribution**

Province	Balance in EUR	
Brussel	366,328,723.95	9.36%
Brabant Wallon	205,390,811.73	5.25%
Liège	444,708,891.52	11.36%
Namur	205,780,246.45	5.26%
Luxembourg	102,783,396.87	2.63%
Hainaut	494,806,248.56	12.64%
Vlaams Brabant	391,909,069.16	10.01%
Antwerpen	558,962,572.07	14.28%
Limburg	272,650,231.74	6.97%
West-Vlaanderen	383,613,680.91	9.80%
Oost-Vlaanderen	479,160,857.35	12.24%
Data not in IT system	7,528,281.45	0.19%
	3,913,623,011.75	100.00%

**Repayment Type**

Type	Balance in EUR	
annuity	3,573,070,684.73	91.30%
linear amortisation	90,758,046.49	2.32%
progressive amortisation	163,970,829.73	4.19%
bullet / IO	85,823,450.80	2.19%
	3,913,623,011.75	100.00%

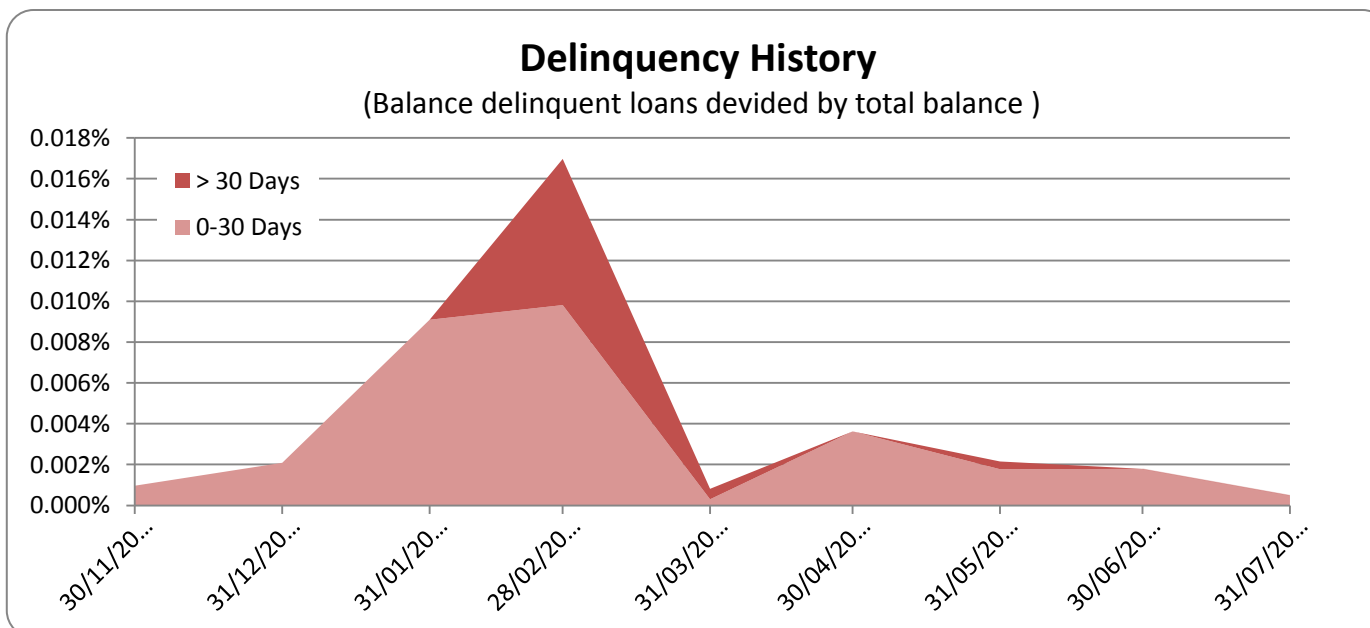
## Cover Pool Performance

Portfolio Cut-off Date

31/07/2013

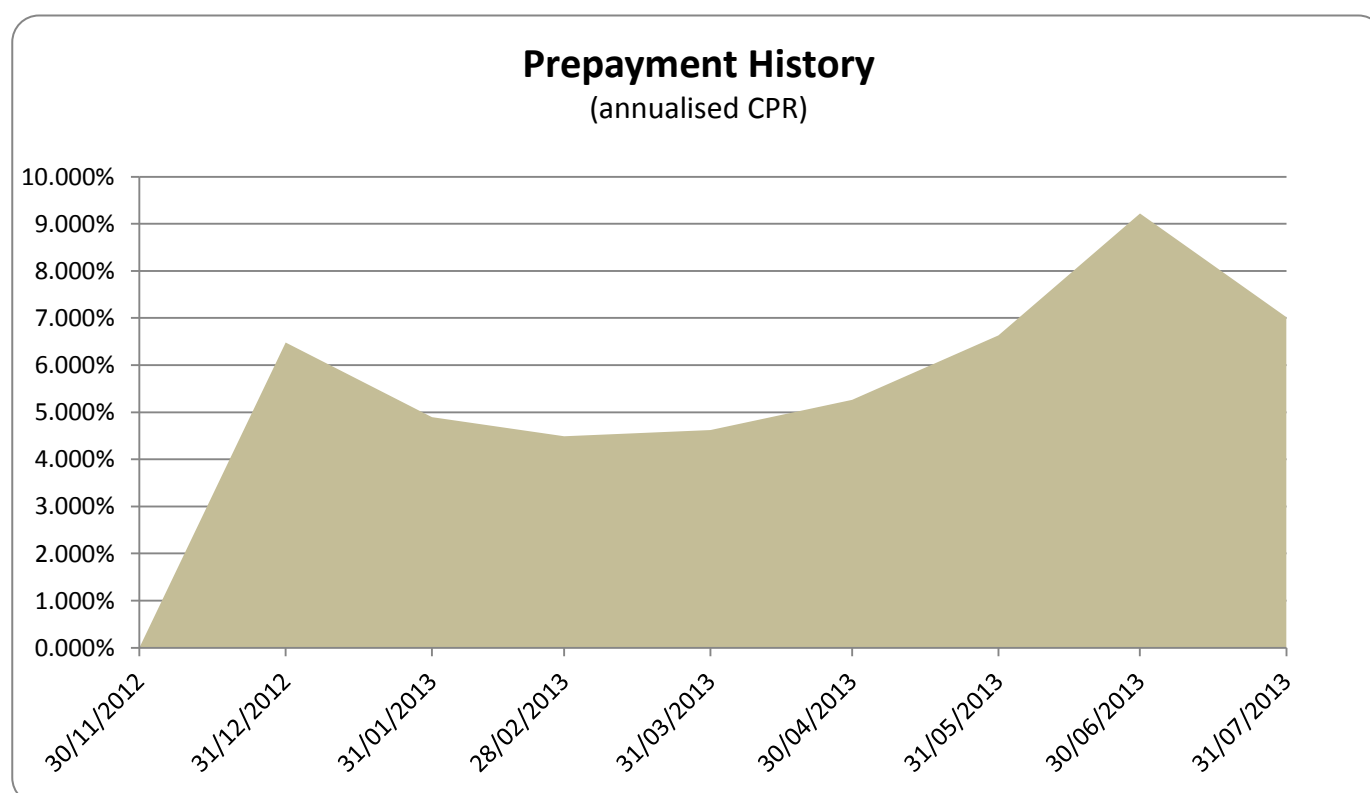
### 1. Delinquencies (at cut-off date)

	in EUR	in %	in number of loans	in %
Performing	3,913,603,734.54	100.000%	61,213	99.997%
0 - 30 Days	19,277.21	0.000%	2	0.003%
30 - 60 Days	0.00	0.000%	0	0.000%
60 - 90 Days	0.00	0.000%	0	0.000%
> 90 Days	0.00	0.000%	0	0.000%
<b>Total</b>	<b>3,913,623,011.75</b>	<b>100.000%</b>	<b>61,215</b>	<b>100.000%</b>



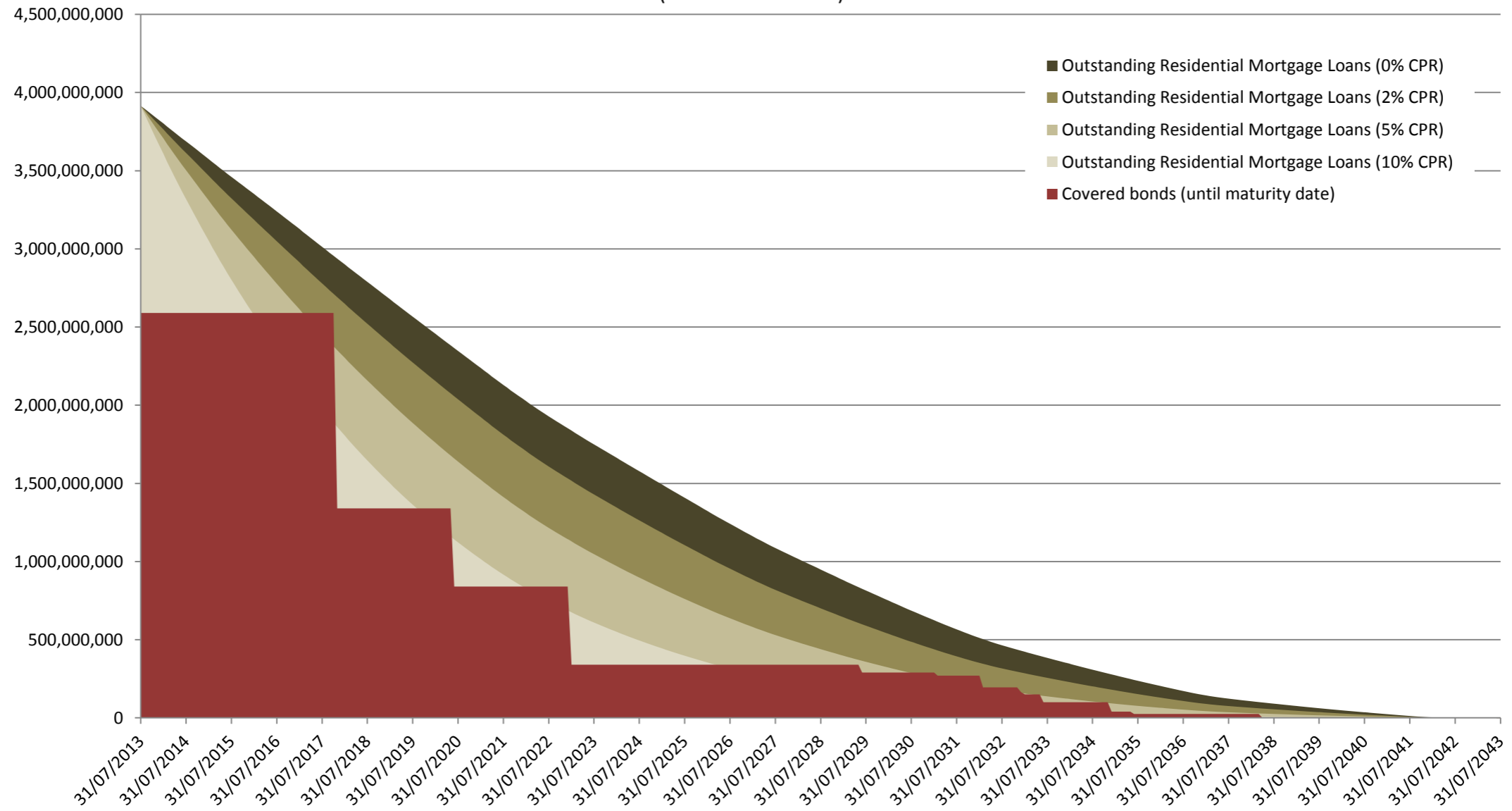
### 2. Prepayments Past Month

	Monthly %	Annualised %
Partial Prepayments	0.08%	0.98%
Full Prepayments	0.52%	6.09%
<b>Total Prepayments</b>	<b>0.60%</b>	<b>7.02%</b>



## Amortisation profiles

(all amounts in EUR)



## Definitions and Remarks

### Interest and Principal coverage Test

The interest and principal coverage test is done at the CPR which is derived from Belfius internal Prepayment model. This CPR changes over time.

Costs, Fees and Expenses Related to Covered Bonds are simulated based on the assumption of a fixed amount of EUR 5 million p.a. and 7 bp on the outstanding mortgage loan balance.

### Liquidity Test

The liquidity test is done as defined in the Royal Decree. The liquidity test is done at the most conservative CPR assumption, being the CPR at which the cash flow comes in at the slowest speed, being 0% CPR

### Original Loan to Initial Value

Original Loan to Initial Value is defined as the ratio of the sum of the initial (active) credit opening a client has been granted divided by the sum of the initial property values on which Belfius has been granted a first ranking mortgage inscription by the client. Properties on which Belfius has no first ranking inscriptions as well as any other guarantee Belfius has obtained are excluded for the purpose of this calculation.

### Current Loan to Current Value

Current Loan to Current Value is defined as the ratio of the sum of the current balance of all residential mortgage loans a client has with Belfius divided by the sum of the current property values on which Belfius has been granted a first ranking mortgage inscription by the client. Properties on which Belfius has no first ranking inscriptions as well as any other guarantee Belfius has obtained are excluded for the purpose of this calculation. The current property value is the value derived after indexation.

### Loan to Mortgage Inscription Ratio (LTM)

The Loan to Mortgage Inscription (LTM) gives the ratio between the sum of the current balance of all residential mortgage loans a client has with Belfius divided by the sum of all first and subsequent ranking mortgage inscriptions which the client has granted to Belfius. In case this ratio is in excess of 100%, the part above 100% is typically secured by a mandate.

### Interest Type

The interest type "Fixed" means that the interest rate of a loan is fixed during the entire life of the loan. The interest types "X/Y/Y" are interest types whereby the loan has a first fixed interest period of Y years followed by fixed interest periods of X years. A 10/5/5 is hence a loan that has an interest rate that is fixed during the first 10 years after which it will have fixed interest periods of 5 year. The interest resets are legally defined in Belgium and are based on the OLO rates.

### Prepayments

The monthly percentage is defined as:  $\text{Amount Prepaid during the month} / (\text{Initial Balance} - \text{Scheduled Payments})$

The annual percentage (CPR) is defined as:  $1 - (1 - \text{monthly percentage}) ^ 12$

In order to calculate the prepayment rates, only those loans are taken into account that were present in the cover pool during the entire month. Loans that were taken out of the cover pool during the past month or added to the cover pool during the past month are excluded for the prepayment calculation.

### Amortisation Profiles

For the purpose of calculating the amortisation profiles, the interest and principal payments, loans with a resettable rate are simulated using the relevant forward OLO rates in order to simulate the interest resets and the resulting monthly interest and principal payments amounts.

No yield compression is assumed in the calculations provided in this report where CPR assumptions different from 0% are used.



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