

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date :

Reporting Date:	31/05/2017
Date of Previous Report:	28/04/2017

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<https://www.belfius.com/EN/debt-issuance/Belgian-mortgage-pandbrieven-programme/in>

### 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	27/11/2017	27/11/2018	0.50
2	BE0002421932	EUR	30,000,000	18/12/2012	18/12/2034	Fixed	3.000%	ACT/ACT	18/12/2017	18/12/2035	17.56
3	BE0002422948	EUR	30,000,000	18/12/2012	18/12/2034	Fixed	2.950%	ACT/ACT	18/12/2017	18/12/2035	17.56
4	BE0002423953	EUR	30,000,000	21/12/2012	21/12/2032	Fixed	2.920%	ACT/ACT	21/12/2017	21/12/2033	15.57
5	BE6247207192	EUR	15,000,000	17/01/2013	17/01/2033	Fixed	3.035%	ACT/ACT	17/01/2018	17/01/2034	15.65
6	BE0002424969	EUR	500,000,000	30/01/2013	30/01/2023	Fixed	2.125%	ACT/ACT	30/01/2018	30/01/2024	5.67
7	BE0002426014	EUR	75,000,000	04/02/2013	04/02/2032	Fixed	2.735%	ACT/ACT	05/02/2018	04/02/2033	14.69
8	BE0002427020	EUR	20,000,000	27/02/2013	27/02/2031	Fixed	2.770%	ACT/ACT	27/02/2018	27/02/2032	13.76
9	BE0002431063	EUR	25,000,000	02/04/2013	02/04/2038	Fixed	2.835%	ACT/ACT	03/04/2018	02/04/2039	20.85
10	BE0002435106	EUR	825,000,000	05/06/2013	05/06/2020	Fixed	1.375%	ACT/ACT	05/06/2017	05/06/2021	3.02
11	BE0002436112	EUR	15,000,000	13/06/2013	13/06/2035	Fixed	2.800%	ACT/ACT	13/06/2017	13/06/2036	18.05
12	BE0002437128	EUR	50,000,000	21/06/2013	21/06/2033	Fixed	2.855%	ACT/ACT	21/06/2017	21/06/2034	16.07
13	BE0002438134	EUR	50,000,000	27/06/2013	27/06/2029	Fixed	2.629%	ACT/ACT	27/06/2017	27/06/2030	12.08
14	BE0002439140	EUR	30,000,000	23/08/2013	23/08/2033	Fixed	3.010%	ACT/ACT	23/08/2017	23/08/2034	16.24
15	BE0002440155	EUR	20,000,000	27/08/2013	27/08/2036	Fixed	3.065%	ACT/ACT	28/08/2017	27/08/2037	19.26
16	BE6257118362	EUR	10,000,000	23/08/2013	23/08/2033	Fixed	3.145%	ACT/ACT	23/08/2017	23/08/2034	16.24
17	BE0002446210	EUR	50,000,000	17/10/2013	17/10/2028	Fixed	2.947%	ACT/ACT	17/10/2017	17/10/2029	11.39
18	BE0002447226	EUR	20,000,000	25/10/2013	27/10/2032	Fixed	3.175%	ACT/ACT	27/10/2017	27/10/2033	15.42
19	BE0002450253	EUR	44,000,000	31/10/2013	31/10/2035	Fixed	3.145%	ACT/ACT	31/10/2017	31/10/2036	18.43
20	BE6260796287	EUR	30,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
21	BE6260791239	EUR	3,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
22	BE6260793250	EUR	3,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
23	BE6260794266	EUR	2,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
24	BE6260795271	EUR	30,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
25	BE6260797293	EUR	30,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
26	BE6260798309	EUR	1,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
27	BE6260799315	EUR	1,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
28	BE6260801335	EUR	5,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
29	BE6260802341	EUR	10,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
30	BE6260803356	EUR	10,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
31	BE6260804362	EUR	15,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
32	BE6260805377	EUR	10,000,000	02/12/2013	02/12/2025	Fixed	2.460%	ACT/ACT	04/12/2017	02/12/2026	8.52
33	BE6260767965	EUR	10,000,000	29/11/2013	29/11/2033	Fixed	3.015%	ACT/ACT	29/11/2017	29/11/2034	16.51
34	BE6260768971	EUR	10,000,000	29/11/2013	29/11/2033	Fixed	3.015%	ACT/ACT	29/11/2017	29/11/2034	16.51
35	BE6260985237	EUR	10,000,000	05/12/2013	05/12/2036	Fixed	3.000%	ACT/ACT	05/12/2017	05/12/2037	19.53

Series	ISIN	Currency	Outstanding Amount	Issue Date	Maturity Date	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Extended Maturity Date	Remaining Average Life *
36	BE6261018566	EUR	8,000,000	09/12/2013	09/12/2036	Fixed	2.995%	ACT/ACT	11/12/2017	09/12/2037	19.54
37	BE6261019572	EUR	2,000,000	09/12/2013	09/12/2036	Fixed	2.995%	ACT/ACT	11/12/2017	09/12/2037	19.54
38	BE6261086274	EUR	10,000,000	16/12/2013	16/12/2036	Fixed	3.015%	ACT/ACT	18/12/2017	16/12/2037	19.56
39	BE6261087280	EUR	1,000,000	16/12/2013	16/12/2036	Fixed	3.015%	ACT/ACT	18/12/2017	16/12/2037	19.56
40	BE6261088296	EUR	1,000,000	16/12/2013	16/12/2036	Fixed	3.015%	ACT/ACT	18/12/2017	16/12/2037	19.56
41	BE6261294415	EUR	11,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
42	BE6261298457	EUR	5,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
43	BE6261301483	EUR	4,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
44	BE6261296436	EUR	1,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
45	BE6261304511	EUR	10,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
46	BE6261305526	EUR	4,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
47	BE6261295420	EUR	1,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
48	BE6261293409	EUR	3,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
49	BE6261299463	EUR	1,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
50	BE6261303505	EUR	4,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
51	BE6261300477	EUR	4,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
52	BE6261302499	EUR	4,000,000	30/12/2013	15/01/2026	Fixed	2.470%	ACT/ACT	15/01/2018	15/01/2027	8.64
53	BE0002459346	EUR	600,000,000	28/01/2014	28/01/2019	Fixed	1.250%	ACT/ACT	29/01/2018	28/01/2020	1.67
54	BE0002460351	EUR	15,000,000	11/02/2014	11/02/2019	Fixed	1.000%	ACT/ACT	12/02/2018	11/02/2020	1.70
55	BE0002461367	EUR	12,000,000	17/02/2014	17/02/2034	Fixed	2.830%	ACT/ACT	19/02/2018	17/02/2035	16.73
56	BE6265556355	EUR	10,000,000	16/04/2014	16/04/2029	Fixed	2.455%	ACT/ACT	16/04/2018	16/04/2030	11.89
57	BE6265571503	EUR	10,000,000	16/04/2014	16/04/2029	Fixed	2.455%	ACT/ACT	16/04/2018	16/04/2030	11.89
58	BE0002474493	EUR	500,000,000	24/06/2014	24/06/2024	Fixed	1.750%	ACT/ACT	26/06/2017	24/06/2025	7.07
59	BE6272220060	EUR	25,000,000	17/10/2014	17/10/2039	Fixed	2.050%	ACT/ACT	17/10/2017	17/10/2040	22.40
60	BE0002483585	EUR	1,000,000,000	10/02/2015	10/02/2025	Fixed	0.750%	ACT/ACT	12/02/2018	10/02/2026	7.71
61	BE6276398136	EUR	5,000,000	19/02/2015	19/02/2035	Fixed	1.220%	ACT/ACT	19/02/2018	19/02/2036	17.74
62	BE0002484591	EUR	25,000,000	20/02/2015	20/02/2040	Fixed	1.296%	ACT/ACT	20/02/2018	20/02/2041	22.74
63	BE0002245141	EUR	25,000,000	28/01/2016	28/01/2039	Fixed	1.550%	ACT/ACT	29/01/2018	28/01/2040	21.68
64	BE0002246156	EUR	20,000,000	29/01/2016	29/01/2031	Fixed	1.300%	ACT/ACT	29/01/2018	29/01/2032	13.68
65	BE0002499748	EUR	500,000,000	10/03/2016	10/03/2022	Fixed	0.250%	ACT/ACT	12/03/2018	10/03/2023	4.78
66	BE0002247162	EUR	25,000,000	17/03/2016	17/03/2031	Fixed	1.080%	ACT/ACT	19/03/2018	17/03/2032	13.81
67	BE0002257260	EUR	25,000,000	22/07/2016	22/07/2036	Fixed	0.780%	ACT/ACT	24/07/2017	22/07/2037	19.16

\* At the Reporting Date until Maturity Date

## Totals

Total Outstanding (in EUR) : 6,140,000,000

Current Weighted Average Fixed Coupon :	1.418%
Weighted Average Remaining Average Life : *	5.64

\* At the Reporting Date until Maturity Date

## Belfius Bank Senior Unsecured Ratings

	Long Term Rating	Outlook	Short Term Rating
Standard and Poor's	A-	Stable	A-2
Moody's	A2	Positive	P-1
Fitch	A-	Stable	F2

## Belfius Mortgage Pandbrieven Ratings

	Rating	Outlook
Standard and Poor's	AAA	Stable
Fitch	AAA	Stable

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven:	6,140,000,000 (i)
Nominal Balance Residential Mortgage Loans	7,331,220,338 (ii)
Nominal Balance Public Finance Exposures	84,000,000 (iii)
Nominal Balance Financial Institution Exposures	0 (iv)
Nominal OC Level $[(ii)+(iii)+(iv)]/(i) - 1$	20.77%

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Mortgage Loans (as defined in Royal Decree Article 6 § 2):	6,989,548,820 (v)
Ratio Value of the Residential Mortgage Loans / Mortgage Pandbrieven Issued (v)/(i):	113.84%
--> Cover Test Royal Decree Article 5 § 1 (> 85%)	Pass
--> Issue Covenant (iv) Prospectus (> 105%)	Pass

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree):	88,009,679 (vi)
Value of Financial Institution Exposures (definition Royal Decree):	0 (vii)
Ratio Value of all Cover Assets / Mortgage Pandbrieven Issued $[(v)+(vi)+(vii)]/(i)$ :	115.27%
--> Cover Test Royal Decree Article 5 § 2	Pass

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets:	1,195,072,742 (viii)
<i>Total Interest Proceeds Residential Mortgage Loans:</i>	1,176,697,742
<i>Total Interest Proceeds Public Finance Exposures:</i>	18,375,000
<i>Total Interest Proceeds Financial Institution Exposures:</i>	0
<i>Impact Derivatives:</i>	0
Principal Proceeds Cover Assets:	7,415,220,338 (ix)
<i>Total Principal Proceeds Residential Mortgage Loans:</i>	7,331,220,338
<i>Total Principal Proceeds Public Finance Exposures:</i>	84,000,000
<i>Total Principal Proceeds Financial Institution Exposures:</i>	0
<i>Impact Derivatives:</i>	0
Interest Requirement Covered Bonds:	645,660,500 (x)
Costs, Fees and Expenses Related to Covered Bonds:	172,366,033 (xi)
Principal Requirements Covered Bonds:	6,140,000,000 (xii)
Total Surplus (+) / Deficit (-) (viii)+(ix)-(x)-(xi)-(xii)	1,652,266,546
--> Cover Test Royal Decree Article 5 § 3 (Amortisation Test)	Pass

## 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	516,762,167.12 (xiii)
Cumulative Cash Outflow Next 180 Days	-34,286,864.99 (xiv)
Liquidity Surplus (+) / Deficit (-) (xiii)+(xiv)	482,475,302.12
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--> Liquidity Test Royal Decree Article 7 §1	Pass

Mark-to-Market Liquid Bonds minus ECB Haircut	100,845,938.22 (xv)
Interest Payable on Mortgage Pandbrieven next 12 months	87,038,100.00 (xvi)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds	13,807,838.22 (xvii)
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--> Issuer Covenant (vii) Prospectus ((xvii) > 0)	Pass

## Cover Pool Summary

Portfolio Cut-off Date

31/05/2017

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details.

All Residential Mortgage Loans are euro denominated.

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	7,331,220,337.51
Principal Redemptions between Cut-off date and Reporting Date	0.00
Interest Payments between Cut-off Date and Reporting Date	0.00
Number of borrowers	88,522
Number of loans	146,315
Average Outstanding Balance per borrower	82,818.06
Average Outstanding Balance per loan	50,105.73
Weighted average Original Loan to Initial Value	78.05%
Weighted average Current Loan to Current Value	49.83%
Weighted average seasoning (in months)	42.85
Weighted average remaining maturity (in years, at 0% CPR)	13.59
Weighted average initial maturity (in years, at 0% CPR)	17.21
Remaining average life (in years, at 0% CPR)	7.42
Remaining average life (in years, at 2% CPR)	6.64
Remaining average life (in years, at 5% CPR)	5.67
Remaining average life (in years, at 10% CPR)	4.48
Remaining average life to interest reset (in years, at 0% CPR)	6.68
Percentage of Fixed Rate Loans	86.97%
Percentage of Resettable Rate Loans	13.03%
Weighted average interest rate	2.735%
Weighted average interest rate Fixed Rate Loans	2.937%
Weighted average interest rate Resettable Rate Loans	1.338%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	265,911,753.54
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### 3. Public Sector Exposure (Liquid Bond Positions)

	Position 1
Isin Code	FR0010347989
Issuer Name	CAISSE D AMORTISSEMENT DE LA DETTE SOCIALE MINISTERE DE L ECONOMIE
Series Number	0
Currency	EUR
Nominal Amount	84,000,000.00
Issue Date	25/07/2006
Maturity Date	25/10/2021
Coupon Type	Fixed
Coupon	4.3750%
ECB Haircut	2.5000%
Standard & Poor's Rating	NR
Fitch Rating	AA
Moody's Rating	Aa2
Mark-to-Market Value	103,431,731.51
Accounting Value	88,009,679.01

### 4. Derivatives

None

## Stratification Tables Residential Mortgage Loans

Original Loan to Initial Value	Balance in EUR	average
		78.05%
0 - 10%	4,693,778.13	0.06%
10 - 20%	48,115,154.60	0.66%
20 - 30%	140,900,192.95	1.92%
30 - 40%	269,310,256.67	3.67%
40 - 50%	452,041,304.90	6.17%
50 - 60%	665,176,678.68	9.07%
60 - 70%	884,872,017.13	12.07%
70 - 80%	1,056,140,709.25	14.41%
80 - 90%	1,176,669,004.81	16.05%
90 - 100%	1,813,437,847.53	24.74%
100 - 110%	611,099,351.28	8.34%
110 - 120%	208,764,041.58	2.85%
>=120%	0.00	0.00%
	7,331,220,337.51	100.00%

Current Loan to Current Value	Balance in EUR	average
		49.83%
0 - 10%	293,405,271.22	4.00%
10 - 20%	641,466,217.14	8.75%
20 - 30%	805,188,375.49	10.98%
30 - 40%	928,012,963.86	12.66%
40 - 50%	956,997,616.72	13.05%
50 - 60%	989,801,526.58	13.50%
60 - 70%	972,765,386.62	13.27%
70 - 80%	911,818,465.76	12.44%
80 - 90%	643,807,897.26	8.78%
90 - 100%	177,065,921.80	2.42%
100 - 110%	9,625,346.48	0.13%
110 - 120%	1,265,348.58	0.02%
>=120%	0.00	0.00%
	7,331,220,337.51	100.00%

<b>Remaining Term To Maturity</b>		average
in months	Balance in EUR	163.03
0 - 24	88,775,025.96	1.21%
24 - 48	237,489,751.67	3.24%
48 - 72	494,125,612.81	6.74%
72 - 96	844,292,623.36	11.52%
96 - 120	593,992,124.53	8.10%
120 - 144	536,737,386.82	7.32%
144 - 168	955,507,167.04	13.03%
168 - 192	836,492,016.11	11.41%
192 - 216	1,064,436,554.51	14.52%
216 - 240	713,091,471.43	9.73%
240 - 264	304,494,867.15	4.15%
264 - 288	434,635,642.71	5.93%
288 - 312	208,462,808.71	2.84%
312 - 336	18,116,068.03	0.25%
336 - 360	571,216.67	0.01%
	7,331,220,337.51	100.00%

<b>Distribution of Outstanding Loan Balance</b>			average	
in EUR 1000	Balance in EUR	82,818	Number of Clients	
0 - 50	883,233,544.67	12.05%	40,976	46.29%
50 - 100	1,484,659,097.95	20.25%	20,297	22.93%
100 - 150	1,587,495,311.37	21.65%	12,901	14.57%
150 - 200	1,224,370,116.64	16.70%	7,116	8.04%
200 - 250	782,981,277.75	10.68%	3,532	3.99%
250 - 300	425,653,569.16	5.81%	1,564	1.77%
300 - 350	254,429,197.37	3.47%	789	0.89%
350 - 400	172,036,186.44	2.35%	460	0.52%
400 - 450	120,412,139.82	1.64%	285	0.32%
450 - 500	94,734,096.90	1.29%	200	0.23%
500 - 550	50,670,859.34	0.69%	97	0.11%
550 - 600	40,810,416.35	0.56%	71	0.08%
600 - 650	37,669,415.84	0.51%	60	0.07%
650 - 700	20,855,179.80	0.28%	31	0.04%
700 - 750	20,975,687.94	0.29%	29	0.03%
750 - 800	13,170,308.85	0.18%	17	0.02%
800 - 850	14,015,749.11	0.19%	17	0.02%
850 - 900	11,338,840.16	0.15%	13	0.01%
900 - 950	6,551,679.68	0.09%	7	0.01%
950 - 1,000	9,785,497.79	0.13%	10	0.01%
>=1,000	75,372,164.58	1.03%	50	0.06%
	7,331,220,337.51	100.00%	88,522.00	100.00%

<b>Initial Term To Maturity</b>		average
in years	Balance in EUR	17.21
0 - 2	18,514,001.67	0.25%
2 - 4	7,726,513.11	0.11%
4 - 6	61,762,918.19	0.84%
6 - 8	157,070,856.71	2.14%
8 - 10	1,222,951,556.33	16.68%
10 - 12	207,282,253.43	2.83%
12 - 14	385,731,825.39	5.26%
14 - 16	1,159,144,302.59	15.81%
16 - 18	712,845,064.28	9.72%
18 - 20	2,023,289,056.87	27.60%
20 - 22	67,302,851.38	0.92%
22 - 24	186,323,767.87	2.54%
24 - 26	876,286,810.69	11.95%
26 - 28	12,669,926.48	0.17%
28 - 30	232,318,632.52	3.17%
	7,331,220,337.51	100.00%

<b>Interest Rate</b>		average
Rate	Balance in EUR	2.73%
0 - 0.5%	224,680,245.61	3.06%
0.5 - 1%	147,969,280.57	2.02%
1 - 1.5%	306,620,025.60	4.18%
1.5 - 2%	629,968,325.52	8.59%
2 - 2.5%	1,327,699,716.40	18.11%
2.5 - 3%	1,883,335,277.18	25.69%
3 - 3.5%	1,453,523,602.01	19.83%
3.5 - 4%	808,332,855.77	11.03%
4 - 4.5%	333,311,304.81	4.55%
4.5 - 5%	138,935,661.45	1.90%
5 - 5.5%	49,614,345.06	0.68%
5.5 - 6%	16,140,099.19	0.22%
6 - 6.5%	8,686,772.40	0.12%
6.5 - 7%	869,262.24	0.01%
7 - 7.5%	749,744.80	0.01%
7.5 - 8%	732,545.36	0.01%
8 - 8.5%	2,044.94	0.00%
8.5 - 9%	49,228.60	0.00%
9 - 9.5%	0.00	0.00%
9.5 - 10%	0.00	0.00%
>=10%	0.00	0.00%
	7,331,220,337.51	100.00%

<b>Loan to Mortgage Inscription Ratio (LTM)</b>		average
	Balance in EUR	102.26%
0 - 20%	129,438,513.65	1.77%
20 - 40%	448,884,826.98	6.12%
40 - 60%	979,359,854.39	13.36%
60 - 80%	1,759,911,116.53	24.01%
80 - 100%	1,832,580,620.77	25.00%
100 - 120%	419,022,253.35	5.72%
120 - 140%	433,031,015.05	5.91%
140 - 160%	421,498,607.23	5.75%
160 - 180%	307,987,596.85	4.20%
180 - 200%	146,682,992.48	2.00%
200 - 300%	276,138,178.22	3.77%
300 - 400%	82,592,030.30	1.13%
400 - 500%	34,261,098.39	0.47%
>=500%	59,831,633.32	0.82%
	7,331,220,337.51	100.00%

### Interest Type

Type	Balance in EUR	
10/5/5	74,409,992.45	1.01%
1/1/1	368,947,682.05	5.03%
15/5/5	22,710,895.77	0.31%
20/5/5	20,537,851.19	0.28%
3/3/3	373,183,078.02	5.09%
5/5/5	95,286,264.18	1.30%
FIXED RATE PRODUCT	6,376,144,573.85	86.97%
	7,331,220,337.51	100.00%

### Seasoning

<b>Seasoning</b>		average
in months	Balance in EUR	42.85
0 - 12	851,446,490.96	11.61%
12 - 24	1,665,526,481.13	22.72%
24 - 36	2,522,924,640.31	34.41%
36 - 48	295,492,584.79	4.03%
48 - 60	599,139,431.23	8.17%
60 - 72	432,931,126.34	5.91%
72 - 84	201,152,351.94	2.74%
84 - 96	112,723,680.33	1.54%
96 - 108	32,950,224.03	0.45%
108 - 120	34,371,991.79	0.47%
120 - 132	52,838,421.43	0.72%
132 - 144	154,010,554.75	2.10%
144 - 156	165,629,112.42	2.26%
156 - 168	53,779,554.00	0.73%
168 - 180	35,200,574.07	0.48%
180 - 192	28,523,282.07	0.39%
192 - 204	19,368,512.85	0.26%
204 - 216	30,178,690.27	0.41%
216 - 228	24,431,813.28	0.33%
228 - 240	10,702,821.37	0.15%
240 - 252	4,984,981.19	0.07%
252 - 264	2,519,879.02	0.03%
264 - 276	393,137.94	0.01%
	7,331,220,337.51	100.00%

Distribution of Average Life to Final Maturity (at 0% CPR)	average	
	Balance in EUR	7.34
0 - 1	72,202,193.41	0.98%
1 - 2	233,081,426.76	3.18%
2 - 3	447,564,686.86	6.10%
3 - 4	775,150,202.53	10.57%
4 - 5	590,667,900.73	8.06%
5 - 6	503,529,968.71	6.87%
6 - 7	839,589,442.15	11.45%
7 - 8	612,085,781.98	8.35%
8 - 9	722,509,859.33	9.86%
9 - 10	1,070,467,235.55	14.60%
10 - 11	441,447,211.90	6.02%
11 - 12	253,035,409.96	3.45%
12 - 13	438,807,023.43	5.99%
13 - 14	143,104,365.60	1.95%
14 - 15	145,749,025.85	1.99%
15 - 16	32,192,520.63	0.44%
16 - 17	5,334,609.83	0.07%
17 - 18	836,892.16	0.01%
18 - 19	2,511,080.14	0.03%
19 - 20	1,153,500.00	0.02%
20 - 21	0.00	0.00%
21 - 22	0.00	0.00%
22 - 23	0.00	0.00%
23 - 24	200,000.00	0.00%
24 - 25	0.00	0.00%
>=25	0.00	0.00%
	7,331,220,337.51	100.00%

<b>Distribution of Average Life To Interest Reset Date (at 0% CPR)</b>		average
	Balance in EUR	6.68
0 - 1	577,776,247.10	7.88%
1 - 2	412,139,815.25	5.62%
2 - 3	500,959,481.80	6.83%
3 - 4	645,336,828.14	8.80%
4 - 5	502,806,093.67	6.86%
5 - 6	464,611,316.79	6.34%
6 - 7	701,438,042.62	9.57%
7 - 8	550,878,121.73	7.51%
8 - 9	674,293,772.90	9.20%
9 - 10	992,856,257.97	13.54%
10 - 11	388,510,220.07	5.30%
11 - 12	234,085,616.00	3.19%
12 - 13	402,010,083.76	5.48%
13 - 14	116,704,666.26	1.59%
14 - 15	137,425,000.97	1.87%
15 - 16	21,060,717.13	0.29%
16 - 17	3,893,754.88	0.05%
17 - 18	569,720.33	0.01%
18 - 19	2,511,080.14	0.03%
19 - 20	1,153,500.00	0.02%
20 - 21	0.00	0.00%
21 - 22	0.00	0.00%
22 - 23	0.00	0.00%
23 - 24	200,000.00	0.00%
24 - 25	0.00	0.00%
>=25	0.00	0.00%
	7,331,220,337.51	100.00%

## Geographic distribution

Province	Balance in EUR	
Antwerpen	1,053,551,574.38	14.37%
Brabant wallon	353,275,197.84	4.82%
Brussel	674,576,658.37	9.20%
Hainaut	854,276,730.81	11.65%
Liège	813,073,514.22	11.09%
Limburg	525,437,146.41	7.17%
Luxembourg	191,120,591.95	2.61%
Namur	414,670,328.90	5.66%
Oost-Vlaanderen	926,100,618.56	12.63%
Undetermined	7,171,172.76	0.10%
Vlaams-Brabant	785,490,643.15	10.71%
West-Vlaanderen	732,476,160.14	9.99%
	7,331,220,337.51	100.00%

## Repayment Type

Province	Balance in EUR	
ANNUITY	6,934,950,120.13	94.59%
BULLET	124,001,136.09	1.69%
LINEAR	136,786,527.15	1.87%
PROGRESSIVE ANNUITY	135,482,554.14	1.85%
	7,331,220,337.51	100.00%

## Cover Pool Performance

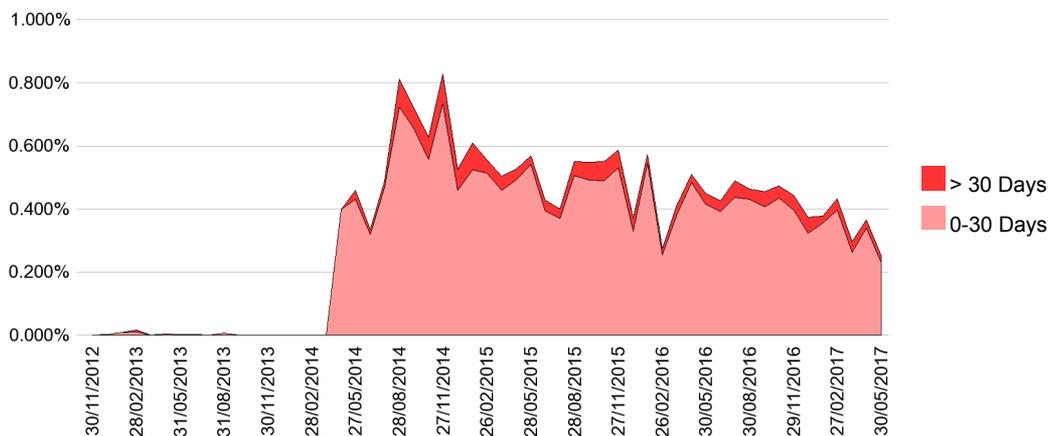
Portfolio Cut-Off Date

31/05/2017

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

	in EUR	in %	in number of loans	in %
Performing	7,312,677,583.20	99.747%	146,037	99.810%
0 - 30 Days	16,812,752.06	0.229%	249	0.170%
30 - 60 Days	1,730,002.25	0.024%	28	0.019%
60 - 90 Days	0.00	0.000%	1	0.001%
>=90 Days	0.00	0.000%	0	0.000%
Total	7,331,220,337.51	100.000%	146,315	100.000%

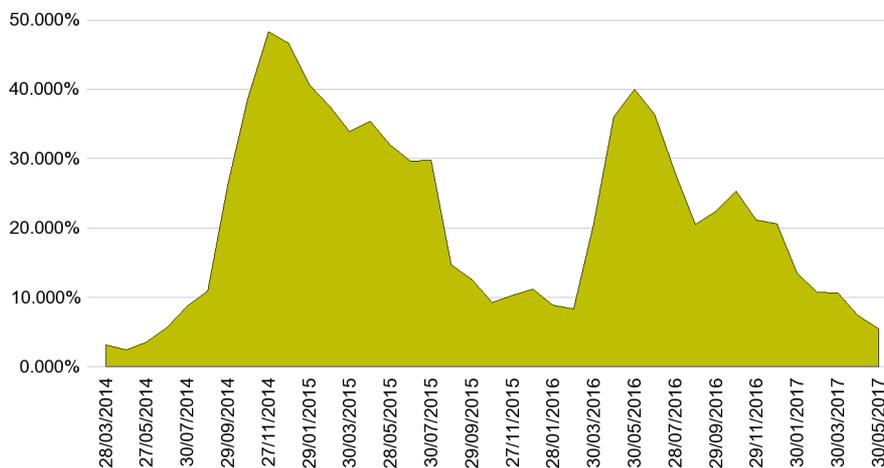
### Delinquency History (Balance delinquent loans divided by total balance)



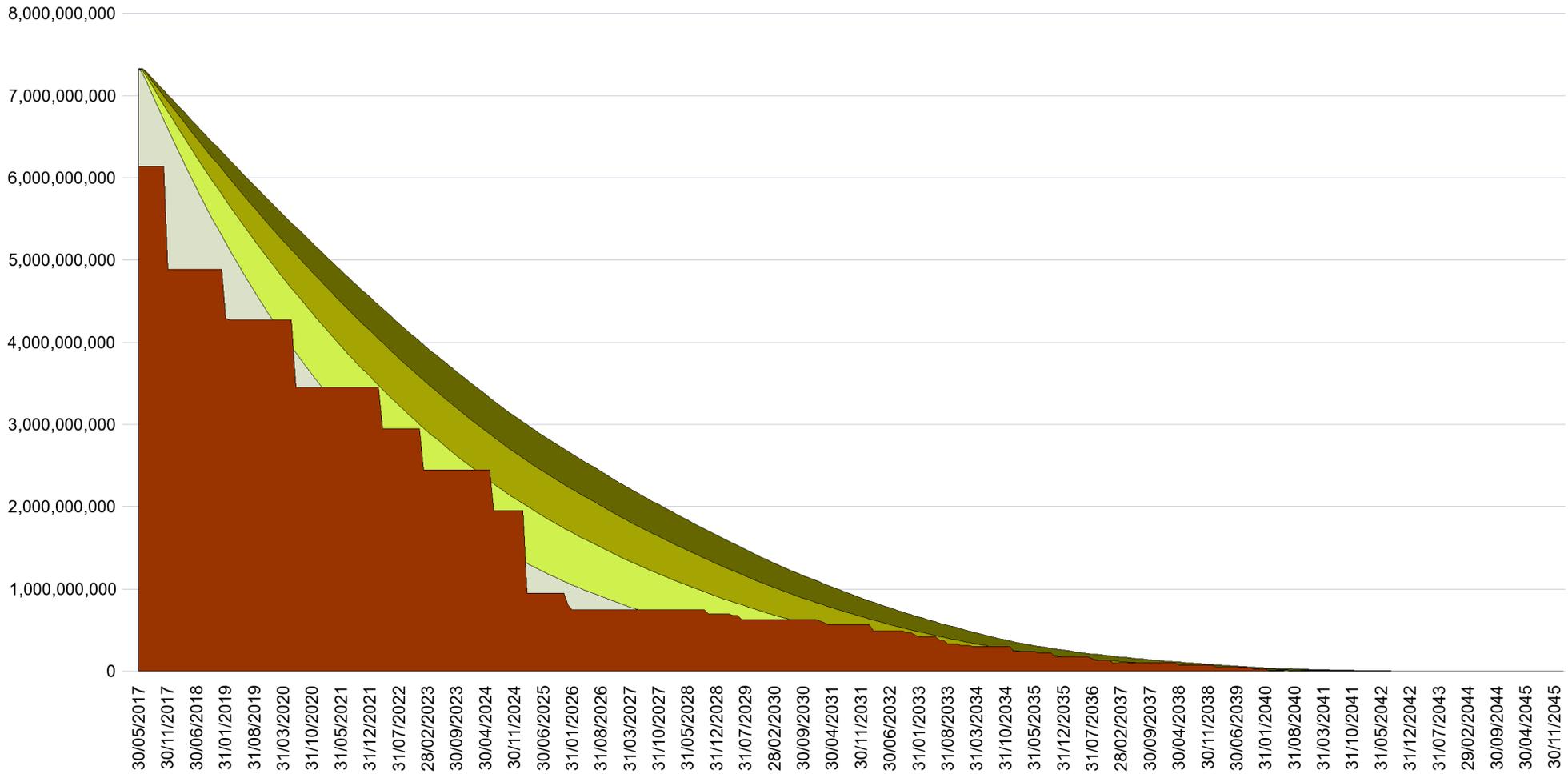
### 2. Prepayments Past Month

	Monthly%	Annualised%
Full Prepayment	0.45%	5.24%
Partial Prepayment	0.02%	0.24%
Total Prepayment	0.47%	5.47%

### Prepayment History (annualised CPR)



### Amortisation Profiles (all amounts in EUR)



- Outstanding Residential Mortgage Loans (0% CPR)
- Outstanding Residential Mortgage Loans (2% CPR)
- Outstanding Residential Mortgage Loans (5% CPR)
- Outstanding Residential Mortgage Loans (10% CPR)
- Covered Bonds (until maturity date)

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)
30/05/2017	6,140,000,000.00	30/05/2017	7,331,220,337.51	7,331,220,337.51	7,331,220,337.51
31/05/2017	6,140,000,000.00	31/05/2017	7,331,220,337.51	7,318,888,179.81	7,267,133,661.49
30/06/2017	6,140,000,000.00	30/06/2017	7,277,903,629.39	7,253,439,280.19	7,215,950,877.85
31/07/2017	6,140,000,000.00	31/07/2017	7,224,721,877.43	7,188,324,136.02	7,132,668,408.01
31/08/2017	6,140,000,000.00	31/08/2017	7,172,049,835.17	7,123,913,822.14	7,050,466,180.24
30/09/2017	6,140,000,000.00	30/09/2017	7,118,244,400.19	7,058,575,970.72	6,967,725,999.00
31/10/2017	6,140,000,000.00	31/10/2017	7,065,695,270.94	6,994,681,455.83	6,886,787,870.88
30/11/2017	4,890,000,000.00	30/11/2017	7,012,499,174.81	6,930,342,540.13	6,805,785,537.47
31/12/2017	4,890,000,000.00	31/12/2017	6,960,176,469.17	6,867,061,992.85	6,726,192,943.98
31/01/2018	4,890,000,000.00	31/01/2018	6,906,425,539.98	6,802,567,983.05	6,645,781,185.53
28/02/2018	4,890,000,000.00	28/02/2018	6,853,739,488.06	6,739,318,617.92	6,566,953,340.20
31/03/2018	4,890,000,000.00	31/03/2018	6,800,883,644.81	6,676,096,117.26	6,488,515,047.61
30/04/2018	4,890,000,000.00	30/04/2018	6,746,109,239.14	6,611,187,054.34	6,408,803,777.15
31/05/2018	4,890,000,000.00	31/05/2018	6,691,048,588.81	6,546,197,425.41	6,329,383,676.90
30/06/2018	4,890,000,000.00	30/06/2018	6,638,325,263.53	6,483,690,611.95	6,252,726,043.00
31/07/2018	4,890,000,000.00	31/07/2018	6,585,551,547.10	6,421,326,431.57	6,176,559,935.84
31/08/2018	4,890,000,000.00	31/08/2018	6,532,278,039.51	6,358,667,207.76	6,100,463,066.06
30/09/2018	4,890,000,000.00	30/09/2018	6,479,652,524.71	6,296,830,327.43	6,025,505,557.45
31/10/2018	4,890,000,000.00	31/10/2018	6,426,146,351.11	6,234,329,119.92	5,950,261,056.77
30/11/2018	4,890,000,000.00	30/11/2018	6,373,195,088.50	6,172,557,808.36	5,876,060,443.69
31/12/2018	4,890,000,000.00	31/12/2018	6,320,804,676.05	6,111,518,952.48	5,802,899,452.39
31/01/2019	4,290,000,000.00	31/01/2019	6,266,778,054.85	6,049,088,611.15	5,728,759,931.90
28/02/2019	4,275,000,000.00	28/02/2019	6,214,118,056.94	5,988,167,941.93	5,656,391,263.67
31/03/2019	4,275,000,000.00	31/03/2019	6,162,008,495.08	5,927,964,640.22	5,585,034,619.80
30/04/2019	4,275,000,000.00	30/04/2019	6,110,094,710.72	5,868,134,960.14	5,514,360,476.37
31/05/2019	4,275,000,000.00	31/05/2019	6,059,112,707.08	5,809,383,167.27	5,445,024,965.48
30/06/2019	4,275,000,000.00	30/06/2019	6,008,034,361.30	5,750,720,211.71	5,376,094,399.62
31/07/2019	4,275,000,000.00	31/07/2019	5,957,428,726.76	5,692,689,881.49	5,308,073,980.49
31/08/2019	4,275,000,000.00	31/08/2019	5,906,649,482.52	5,634,672,893.91	5,240,381,985.34
30/09/2019	4,275,000,000.00	30/09/2019	5,855,751,910.72	5,576,722,294.76	5,173,066,344.08
31/10/2019	4,275,000,000.00	31/10/2019	5,805,304,046.77	5,519,378,272.66	5,106,625,194.86
30/11/2019	4,275,000,000.00	30/11/2019	5,754,674,215.17	5,462,038,678.03	5,040,497,332.93
31/12/2019	4,275,000,000.00	31/12/2019	5,704,921,693.34	5,405,707,668.76	4,975,605,833.96
31/01/2020	4,275,000,000.00	31/01/2020	5,655,167,566.20	5,349,549,199.11	4,911,174,805.26
29/02/2020	4,275,000,000.00	29/02/2020	5,604,744,323.83	5,292,932,476.58	4,846,624,285.35

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
31/03/2020	4,275,000,000.00	31/03/2020	5,554,331,954.85	5,236,501,342.94	4,782,544,436.30	4,084,815,866.17
30/04/2020	4,275,000,000.00	30/04/2020	5,505,134,968.51	5,181,388,991.23	4,719,965,093.55	4,013,243,392.00
31/05/2020	4,275,000,000.00	31/05/2020	5,455,627,159.44	5,126,155,184.21	4,657,567,228.96	3,942,385,481.96
30/06/2020	3,450,000,000.00	30/06/2020	5,406,351,258.41	5,071,310,074.47	4,595,812,927.48	3,872,625,839.58
31/07/2020	3,450,000,000.00	31/07/2020	5,357,213,571.90	5,016,764,405.35	4,534,617,686.49	3,803,882,699.15
31/08/2020	3,450,000,000.00	31/08/2020	5,306,392,638.74	4,960,814,268.27	4,472,442,160.26	3,734,860,741.37
30/09/2020	3,450,000,000.00	30/09/2020	5,258,079,037.01	4,907,378,266.61	4,412,818,799.30	3,668,504,170.88
31/10/2020	3,450,000,000.00	31/10/2020	5,209,967,469.39	4,854,296,243.52	4,353,791,529.72	3,603,162,049.59
30/11/2020	3,450,000,000.00	30/11/2020	5,161,442,435.89	4,800,994,325.97	4,294,843,472.69	3,538,398,538.32
31/12/2020	3,450,000,000.00	31/12/2020	5,112,945,264.15	4,747,883,867.97	4,236,342,156.80	3,474,510,897.02
31/01/2021	3,450,000,000.00	31/01/2021	5,064,466,961.28	4,694,955,995.96	4,178,277,325.74	3,411,482,538.39
28/02/2021	3,450,000,000.00	28/02/2021	5,016,869,736.55	4,643,008,173.19	4,121,354,558.18	3,349,878,927.21
31/03/2021	3,450,000,000.00	31/03/2021	4,969,299,686.31	4,591,246,939.95	4,064,863,591.54	3,289,109,641.01
30/04/2021	3,450,000,000.00	30/04/2021	4,921,790,463.53	4,539,702,813.71	4,008,829,093.65	3,229,186,723.08
31/05/2021	3,450,000,000.00	31/05/2021	4,874,680,824.61	4,488,687,048.65	3,953,522,729.26	3,170,319,986.20
30/06/2021	3,450,000,000.00	30/06/2021	4,827,252,450.74	4,437,537,066.86	3,898,357,829.33	3,112,030,186.93
31/07/2021	3,450,000,000.00	31/07/2021	4,779,728,755.20	4,386,458,988.28	3,843,514,944.11	3,054,456,304.01
31/08/2021	3,450,000,000.00	31/08/2021	4,733,024,044.76	4,336,290,530.22	3,789,724,741.10	2,998,169,982.23
30/09/2021	3,450,000,000.00	30/09/2021	4,686,514,581.22	4,286,457,021.16	3,736,479,145.03	2,942,756,917.55
31/10/2021	3,450,000,000.00	31/10/2021	4,640,486,474.38	4,237,218,422.03	3,684,000,962.25	2,888,383,155.73
30/11/2021	3,450,000,000.00	30/11/2021	4,594,418,579.73	4,188,097,077.55	3,631,871,022.15	2,834,710,600.75
31/12/2021	3,450,000,000.00	31/12/2021	4,548,725,879.97	4,139,470,439.71	3,580,414,085.99	2,781,985,164.88
31/01/2022	3,450,000,000.00	31/01/2022	4,502,113,135.75	4,090,159,686.75	3,528,608,935.13	2,729,407,145.75
28/02/2022	3,450,000,000.00	28/02/2022	4,456,918,341.69	4,042,289,153.76	3,478,287,179.66	2,678,387,890.33
31/03/2022	2,950,000,000.00	31/03/2022	4,412,125,241.13	3,994,931,808.29	3,428,642,659.28	2,628,291,333.91
30/04/2022	2,950,000,000.00	30/04/2022	4,365,514,228.77	3,946,079,100.06	3,377,951,692.51	2,577,792,496.90
31/05/2022	2,950,000,000.00	31/05/2022	4,320,794,209.91	3,899,085,875.26	3,329,087,748.56	2,529,082,551.14
30/06/2022	2,950,000,000.00	30/06/2022	4,276,381,739.45	3,852,516,648.13	3,280,815,139.66	2,481,205,671.30
31/07/2022	2,950,000,000.00	31/07/2022	4,231,768,622.19	3,805,912,605.20	3,232,740,482.50	2,433,857,171.91
31/08/2022	2,950,000,000.00	31/08/2022	4,188,154,982.31	3,760,351,835.26	3,185,776,511.07	2,387,716,687.49
30/09/2022	2,950,000,000.00	30/09/2022	4,143,631,716.94	3,714,118,238.43	3,138,465,391.56	2,341,682,847.39
31/10/2022	2,950,000,000.00	31/10/2022	4,100,404,733.28	3,669,189,503.75	3,092,477,547.99	2,296,997,529.41
30/11/2022	2,950,000,000.00	30/11/2022	4,057,590,580.51	3,624,770,207.17	3,047,134,936.37	2,253,143,754.58
31/12/2022	2,950,000,000.00	31/12/2022	4,014,635,217.01	3,580,364,031.74	3,002,017,271.93	2,209,803,430.62
31/01/2023	2,450,000,000.00	31/01/2023	3,972,178,956.15	3,536,541,359.62	2,957,600,674.88	2,167,320,982.43

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
28/02/2023	2,450,000,000.00	28/02/2023	3,930,450,962.86	3,493,503,294.63	2,914,048,303.99	2,125,806,288.08
31/03/2023	2,450,000,000.00	31/03/2023	3,887,529,523.72	3,449,541,028.68	2,869,932,604.79	2,084,211,947.57
30/04/2023	2,450,000,000.00	30/04/2023	3,846,067,880.14	3,407,009,927.86	2,827,213,309.39	2,043,958,160.25
31/05/2023	2,450,000,000.00	31/05/2023	3,804,547,931.14	3,364,560,590.43	2,784,763,547.26	2,004,218,157.16
30/06/2023	2,450,000,000.00	30/06/2023	3,762,778,393.68	3,322,024,071.35	2,742,442,564.66	1,964,886,414.07
31/07/2023	2,450,000,000.00	31/07/2023	3,721,823,512.34	3,280,339,158.14	2,701,023,160.91	1,926,510,849.52
31/08/2023	2,450,000,000.00	31/08/2023	3,681,015,563.98	3,238,914,370.72	2,660,013,376.19	1,888,731,456.58
30/09/2023	2,450,000,000.00	30/09/2023	3,640,289,375.92	3,197,691,485.66	2,619,363,121.99	1,851,506,937.90
31/10/2023	2,450,000,000.00	31/10/2023	3,600,765,536.47	3,157,652,507.95	2,579,872,704.36	1,815,395,082.03
30/11/2023	2,450,000,000.00	30/11/2023	3,561,270,130.72	3,117,764,077.25	2,540,691,796.50	1,779,787,303.52
31/12/2023	2,450,000,000.00	31/12/2023	3,521,725,263.01	3,077,957,678.38	2,501,763,054.49	1,744,638,835.78
31/01/2024	2,450,000,000.00	31/01/2024	3,482,974,403.93	3,038,969,166.94	2,463,681,818.79	1,710,358,780.72
29/02/2024	2,450,000,000.00	29/02/2024	3,444,099,885.84	2,999,995,400.95	2,425,792,828.76	1,676,484,540.06
31/03/2024	2,450,000,000.00	31/03/2024	3,405,512,256.08	2,961,393,629.48	2,388,383,437.36	1,643,210,259.77
30/04/2024	2,450,000,000.00	30/04/2024	3,366,995,901.00	2,922,975,111.95	2,351,298,813.37	1,610,423,701.73
31/05/2024	2,450,000,000.00	31/05/2024	3,328,143,368.45	2,884,386,112.37	2,314,253,329.23	1,577,925,404.14
30/06/2024	1,950,000,000.00	30/06/2024	3,289,818,427.57	2,846,375,142.53	2,277,846,390.28	1,546,120,172.67
31/07/2024	1,950,000,000.00	31/07/2024	3,251,372,258.44	2,808,379,179.62	2,241,624,343.11	1,514,693,945.00
31/08/2024	1,950,000,000.00	31/08/2024	3,213,375,778.10	2,770,890,758.04	2,205,978,563.16	1,483,906,663.14
30/09/2024	1,950,000,000.00	30/09/2024	3,175,698,939.63	2,733,795,674.83	2,170,814,580.50	1,453,688,212.94
31/10/2024	1,950,000,000.00	31/10/2024	3,138,839,052.34	2,697,519,637.74	2,136,466,497.70	1,424,255,378.21
30/11/2024	1,950,000,000.00	30/11/2024	3,101,858,467.22	2,661,254,354.72	2,102,290,129.26	1,395,171,751.41
31/12/2024	1,950,000,000.00	31/12/2024	3,066,482,793.90	2,626,478,071.13	2,069,449,530.74	1,367,203,320.74
31/01/2025	1,950,000,000.00	31/01/2025	3,031,627,918.67	2,592,256,573.82	2,037,200,803.80	1,339,847,425.30
28/02/2025	950,000,000.00	28/02/2025	2,997,142,585.24	2,558,458,228.36	2,005,436,796.10	1,313,027,216.84
31/03/2025	950,000,000.00	31/03/2025	2,962,490,979.55	2,524,624,558.49	1,973,795,912.03	1,286,501,320.63
30/04/2025	950,000,000.00	30/04/2025	2,928,972,062.20	2,491,861,124.64	1,943,139,908.66	1,260,826,431.75
31/05/2025	950,000,000.00	31/05/2025	2,895,571,472.93	2,459,301,272.46	1,912,787,677.81	1,235,552,604.77
30/06/2025	950,000,000.00	30/06/2025	2,862,777,815.96	2,427,358,529.79	1,883,058,243.16	1,210,881,015.38
31/07/2025	950,000,000.00	31/07/2025	2,829,784,087.82	2,395,346,937.12	1,853,416,580.17	1,186,462,463.99
31/08/2025	950,000,000.00	31/08/2025	2,797,768,147.30	2,364,262,454.52	1,824,631,208.62	1,162,784,676.96
30/09/2025	950,000,000.00	30/09/2025	2,765,853,329.54	2,333,361,081.44	1,796,123,343.85	1,139,471,849.90
31/10/2025	950,000,000.00	31/10/2025	2,734,171,931.50	2,302,753,568.46	1,767,976,408.32	1,116,573,074.34
30/11/2025	950,000,000.00	30/11/2025	2,703,095,174.89	2,272,750,805.29	1,740,426,214.29	1,094,232,332.74
31/12/2025	800,000,000.00	31/12/2025	2,671,086,938.60	2,242,060,597.42	1,712,481,687.98	1,071,823,082.04

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
31/01/2026	748,000,000.00	31/01/2026	2,640,208,973.18	2,212,414,341.59	1,685,465,428.91	1,050,171,578.06
28/02/2026	748,000,000.00	28/02/2026	2,609,862,184.20	2,183,305,840.92	1,658,986,128.51	1,029,026,142.17
31/03/2026	748,000,000.00	31/03/2026	2,579,510,175.71	2,154,284,650.22	1,632,698,746.17	1,008,168,106.99
30/04/2026	748,000,000.00	30/04/2026	2,548,782,542.19	2,125,041,740.65	1,606,368,692.66	987,450,578.82
31/05/2026	748,000,000.00	31/05/2026	2,518,637,608.85	2,096,376,124.55	1,580,599,227.72	967,241,996.42
30/06/2026	748,000,000.00	30/06/2026	2,488,311,936.76	2,067,650,750.74	1,554,907,427.33	947,242,465.33
31/07/2026	748,000,000.00	31/07/2026	2,457,805,679.35	2,038,866,281.27	1,529,293,674.99	927,450,534.26
31/08/2026	748,000,000.00	31/08/2026	2,426,859,909.33	2,009,808,817.11	1,503,597,829.25	907,767,845.79
30/09/2026	748,000,000.00	30/09/2026	2,396,458,279.52	1,981,293,214.11	1,478,429,055.44	888,560,158.92
31/10/2026	748,000,000.00	31/10/2026	2,366,654,952.77	1,953,361,679.08	1,453,815,164.72	869,838,816.44
30/11/2026	748,000,000.00	30/11/2026	2,335,008,698.94	1,923,999,972.76	1,428,257,084.16	850,705,456.24
31/12/2026	748,000,000.00	31/12/2026	2,305,406,827.00	1,896,413,216.08	1,404,135,736.51	832,578,450.91
31/01/2027	748,000,000.00	31/01/2027	2,275,786,374.34	1,868,898,566.30	1,380,182,906.60	814,696,705.10
28/02/2027	748,000,000.00	28/02/2027	2,246,944,623.35	1,842,109,519.46	1,356,879,104.58	797,340,294.16
31/03/2027	748,000,000.00	31/03/2027	2,218,672,233.85	1,815,871,304.02	1,334,091,347.27	780,425,348.33
30/04/2027	748,000,000.00	30/04/2027	2,190,631,853.95	1,789,905,717.71	1,311,612,211.16	763,826,097.63
31/05/2027	748,000,000.00	31/05/2027	2,162,639,432.30	1,764,061,468.32	1,289,329,157.27	747,473,994.35
30/06/2027	748,000,000.00	30/06/2027	2,134,715,429.96	1,738,354,817.27	1,267,252,946.39	731,372,851.24
31/07/2027	748,000,000.00	31/07/2027	2,107,006,487.79	1,712,904,493.67	1,245,468,726.80	715,569,126.67
31/08/2027	748,000,000.00	31/08/2027	2,078,508,643.99	1,686,894,609.53	1,223,382,948.27	699,720,233.65
30/09/2027	748,000,000.00	30/09/2027	2,050,985,325.59	1,661,756,966.82	1,202,034,063.08	684,418,951.15
31/10/2027	748,000,000.00	31/10/2027	2,023,667,533.08	1,636,865,362.90	1,180,964,980.66	669,399,699.69
30/11/2027	748,000,000.00	30/11/2027	1,996,568,370.05	1,612,229,342.66	1,160,180,805.25	654,662,419.99
31/12/2027	748,000,000.00	31/12/2027	1,969,554,753.31	1,587,740,535.78	1,139,601,944.72	640,159,447.63
31/01/2028	748,000,000.00	31/01/2028	1,942,816,100.44	1,563,550,841.29	1,119,335,945.84	625,948,597.00
29/02/2028	748,000,000.00	29/02/2028	1,915,688,646.73	1,539,125,660.08	1,098,999,047.49	611,813,108.30
31/03/2028	748,000,000.00	31/03/2028	1,889,204,861.11	1,515,294,501.60	1,079,182,958.61	598,080,692.31
30/04/2028	748,000,000.00	30/04/2028	1,862,702,981.08	1,491,524,674.04	1,059,505,627.46	584,535,932.80
31/05/2028	748,000,000.00	31/05/2028	1,835,870,369.60	1,467,566,145.72	1,039,789,205.30	571,079,396.78
30/06/2028	748,000,000.00	30/06/2028	1,809,646,171.81	1,444,169,538.59	1,020,564,821.15	558,001,059.84
31/07/2028	748,000,000.00	31/07/2028	1,783,535,646.39	1,420,938,054.15	1,001,549,349.46	545,142,479.17
31/08/2028	748,000,000.00	31/08/2028	1,757,506,616.58	1,397,845,458.74	982,723,093.68	532,490,759.44
30/09/2028	748,000,000.00	30/09/2028	1,731,927,491.46	1,375,183,765.70	964,289,711.32	520,153,695.96
31/10/2028	698,000,000.00	31/10/2028	1,706,263,610.74	1,352,527,173.34	945,948,710.52	507,966,401.08
30/11/2028	698,000,000.00	30/11/2028	1,680,910,403.80	1,330,188,764.73	927,918,129.09	496,044,112.65

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
31/12/2028	698,000,000.00	31/12/2028	1,655,713,445.60	1,308,045,121.27	910,110,036.98	484,337,154.21
31/01/2029	698,000,000.00	31/01/2029	1,630,475,395.97	1,285,939,803.02	892,414,486.96	472,785,050.36
28/02/2029	698,000,000.00	28/02/2029	1,605,265,304.57	1,263,927,165.41	874,868,570.90	461,405,939.62
31/03/2029	698,000,000.00	31/03/2029	1,580,321,995.10	1,242,194,646.88	857,600,872.86	450,265,655.74
30/04/2029	678,000,000.00	30/04/2029	1,555,111,738.77	1,220,322,188.65	840,320,315.44	439,209,487.54
31/05/2029	678,000,000.00	31/05/2029	1,530,074,749.08	1,198,655,537.21	823,264,796.93	428,360,717.23
30/06/2029	628,000,000.00	30/06/2029	1,505,252,303.11	1,177,226,115.65	806,454,428.97	417,727,594.59
31/07/2029	628,000,000.00	31/07/2029	1,480,204,277.97	1,155,689,273.11	789,652,145.69	407,185,585.70
31/08/2029	628,000,000.00	31/08/2029	1,455,576,532.36	1,134,549,142.45	773,201,777.16	396,910,567.08
30/09/2029	628,000,000.00	30/09/2029	1,430,779,908.54	1,113,345,452.38	756,788,049.26	386,738,425.87
31/10/2029	628,000,000.00	31/10/2029	1,406,696,748.99	1,092,764,127.63	740,876,039.93	376,904,959.14
30/11/2029	628,000,000.00	30/11/2029	1,382,867,614.98	1,072,445,896.70	725,219,220.96	367,281,327.84
31/12/2029	628,000,000.00	31/12/2029	1,359,237,026.26	1,052,346,647.46	709,786,165.20	357,849,418.60
31/01/2030	628,000,000.00	31/01/2030	1,336,276,258.32	1,032,829,698.63	694,819,854.21	348,729,147.14
28/02/2030	628,000,000.00	28/02/2030	1,313,873,450.53	1,013,805,963.71	680,257,185.83	339,885,320.54
31/03/2030	628,000,000.00	31/03/2030	1,291,514,036.32	994,876,734.43	665,828,476.65	331,180,591.44
30/04/2030	628,000,000.00	30/04/2030	1,269,263,101.86	976,091,743.16	651,566,164.89	322,629,650.56
31/05/2030	628,000,000.00	31/05/2030	1,246,434,104.60	956,923,339.39	637,117,928.12	314,057,248.91
30/06/2030	628,000,000.00	30/06/2030	1,224,760,507.34	938,702,203.37	623,369,156.68	305,898,641.48
31/07/2030	628,000,000.00	31/07/2030	1,203,918,239.04	921,175,750.51	610,147,398.63	298,064,493.21
31/08/2030	628,000,000.00	31/08/2030	1,183,520,130.48	904,044,881.78	597,251,230.32	290,452,938.83
30/09/2030	628,000,000.00	30/09/2030	1,163,246,647.86	887,064,076.38	584,516,597.11	282,981,999.77
31/10/2030	628,000,000.00	31/10/2030	1,142,425,906.20	869,721,216.51	571,605,914.93	275,487,514.15
30/11/2030	628,000,000.00	30/11/2030	1,122,464,641.33	853,087,406.21	559,222,934.81	268,307,876.69
31/12/2030	628,000,000.00	31/12/2030	1,102,626,447.41	836,600,473.98	546,996,243.85	261,261,871.89
31/01/2031	608,000,000.00	31/01/2031	1,082,678,301.26	820,083,310.39	534,809,367.46	254,292,726.11
28/02/2031	588,000,000.00	28/02/2031	1,062,468,470.37	803,421,466.24	522,587,788.67	247,364,533.33
31/03/2031	563,000,000.00	31/03/2031	1,042,264,565.79	786,817,830.62	510,463,640.47	240,539,403.42
30/04/2031	563,000,000.00	30/04/2031	1,022,956,030.06	770,942,568.50	498,870,060.56	234,019,527.89
31/05/2031	563,000,000.00	31/05/2031	1,003,800,660.02	755,233,726.84	487,440,470.92	227,629,992.89
30/06/2031	563,000,000.00	30/06/2031	984,257,566.23	739,284,330.08	475,911,833.44	221,247,129.97
31/07/2031	563,000,000.00	31/07/2031	965,260,414.13	723,795,826.35	464,735,524.39	215,080,112.70
31/08/2031	563,000,000.00	31/08/2031	946,498,312.47	708,533,293.44	453,758,583.15	209,055,924.31
30/09/2031	563,000,000.00	30/09/2031	927,716,455.23	693,305,296.15	442,857,396.72	203,116,297.29
31/10/2031	563,000,000.00	31/10/2031	909,619,461.70	678,637,479.84	432,366,483.22	197,413,173.73

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
30/11/2031	563,000,000.00	30/11/2031	891,724,089.85	664,167,218.81	422,052,434.43	191,837,612.96
31/12/2031	563,000,000.00	31/12/2031	872,977,641.06	649,110,893.17	411,417,409.00	186,162,952.87
31/01/2032	563,000,000.00	31/01/2032	855,009,656.57	634,681,202.89	401,230,739.00	180,737,401.45
29/02/2032	488,000,000.00	29/02/2032	837,725,216.55	620,804,769.03	391,442,881.93	175,535,709.27
31/03/2032	488,000,000.00	31/03/2032	820,002,354.15	606,648,872.73	381,527,234.63	170,320,084.93
30/04/2032	488,000,000.00	30/04/2032	803,046,313.82	593,105,195.35	372,044,314.57	165,340,114.67
31/05/2032	488,000,000.00	31/05/2032	786,184,359.51	579,674,738.34	362,678,752.07	160,453,397.33
30/06/2032	488,000,000.00	30/06/2032	769,523,487.03	566,435,800.56	353,478,681.64	155,680,161.28
31/07/2032	488,000,000.00	31/07/2032	752,858,721.71	553,236,901.44	344,348,714.94	150,977,334.94
31/08/2032	488,000,000.00	31/08/2032	736,538,351.68	540,333,456.95	335,447,052.32	146,413,293.59
30/09/2032	488,000,000.00	30/09/2032	720,372,494.38	527,585,019.63	326,685,132.56	141,947,955.77
31/10/2032	468,000,000.00	31/10/2032	704,417,411.89	515,032,049.93	318,087,032.35	137,590,667.85
30/11/2032	468,000,000.00	30/11/2032	688,593,053.64	502,615,236.89	309,615,114.17	133,324,022.86
31/12/2032	438,000,000.00	31/12/2032	673,200,034.71	490,553,052.17	301,402,797.66	129,204,243.49
31/01/2033	423,000,000.00	31/01/2033	657,914,223.40	478,608,015.41	293,302,698.54	125,166,699.09
28/02/2033	423,000,000.00	28/02/2033	642,980,685.45	466,957,611.72	285,422,591.07	121,256,304.09
31/03/2033	423,000,000.00	31/03/2033	628,219,473.58	455,469,988.43	277,680,540.08	117,436,924.66
30/04/2033	423,000,000.00	30/04/2033	613,604,539.05	444,125,566.69	270,063,721.62	113,702,159.88
31/05/2033	423,000,000.00	31/05/2033	599,230,752.34	432,992,270.65	262,612,510.53	110,068,011.34
30/06/2033	373,000,000.00	30/06/2033	585,143,579.93	422,101,926.93	255,345,022.54	106,540,896.52
31/07/2033	373,000,000.00	31/07/2033	571,300,956.02	411,423,108.15	248,241,014.09	103,111,173.41
31/08/2033	333,000,000.00	31/08/2033	557,626,516.95	400,899,936.36	241,265,729.65	99,763,360.97
30/09/2033	333,000,000.00	30/09/2033	544,181,260.66	390,575,494.84	234,444,169.13	96,506,843.76
31/10/2033	333,000,000.00	31/10/2033	530,850,185.64	380,366,466.82	227,725,393.29	93,319,709.74
30/11/2033	313,000,000.00	30/11/2033	517,637,154.99	370,275,118.96	221,110,090.63	90,201,492.40
31/12/2033	313,000,000.00	31/12/2033	504,560,909.53	360,314,325.29	214,605,256.67	87,154,287.77
31/01/2034	313,000,000.00	31/01/2034	490,788,571.51	349,889,741.13	207,857,083.72	84,034,278.23
28/02/2034	301,000,000.00	28/02/2034	477,978,797.95	340,184,279.46	201,568,495.86	81,125,528.97
31/03/2034	301,000,000.00	31/03/2034	465,247,318.73	330,566,109.13	195,362,648.82	78,274,384.91
30/04/2034	301,000,000.00	30/04/2034	452,597,802.40	321,037,472.55	189,240,344.84	75,480,557.87
31/05/2034	301,000,000.00	31/05/2034	440,082,031.11	311,634,666.34	183,222,396.79	72,751,704.45
30/06/2034	301,000,000.00	30/06/2034	427,718,384.00	302,370,127.70	177,315,407.61	70,089,720.69
31/07/2034	301,000,000.00	31/07/2034	415,343,498.60	293,127,944.41	171,450,836.36	67,466,892.10
31/08/2034	301,000,000.00	31/08/2034	403,271,180.08	284,129,175.73	165,757,432.48	64,933,281.28
30/09/2034	301,000,000.00	30/09/2034	391,338,563.19	275,258,114.78	160,166,654.72	62,461,108.23

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
31/10/2034	301,000,000.00	31/10/2034	379,646,374.98	266,584,921.91	154,718,536.93	60,065,233.90
30/11/2034	301,000,000.00	30/11/2034	368,285,279.72	258,172,229.25	149,448,337.03	57,758,399.66
31/12/2034	241,000,000.00	31/12/2034	357,537,068.46	250,216,000.98	144,467,924.98	55,582,585.11
31/01/2035	241,000,000.00	31/01/2035	346,980,571.05	242,419,751.08	139,604,414.41	53,469,940.39
28/02/2035	236,000,000.00	28/02/2035	337,217,391.90	235,202,345.50	135,097,587.21	51,511,166.34
31/03/2035	236,000,000.00	31/03/2035	327,812,821.78	228,258,237.21	130,769,721.12	49,636,851.98
30/04/2035	236,000,000.00	30/04/2035	318,513,410.94	221,409,925.29	126,518,087.44	47,807,154.25
31/05/2035	236,000,000.00	31/05/2035	309,797,556.33	214,988,975.34	122,531,152.01	46,092,475.49
30/06/2035	221,000,000.00	30/06/2035	301,048,424.29	208,565,946.25	118,562,820.20	44,399,213.80
31/07/2035	221,000,000.00	31/07/2035	293,048,499.22	202,682,094.20	114,919,915.52	42,841,562.20
31/08/2035	221,000,000.00	31/08/2035	285,452,405.99	197,096,280.65	111,463,618.62	41,366,271.78
30/09/2035	221,000,000.00	30/09/2035	277,839,053.41	191,516,788.85	108,028,004.71	39,911,021.14
31/10/2035	177,000,000.00	31/10/2035	270,548,460.35	186,177,616.94	104,744,629.42	38,524,010.40
30/11/2035	177,000,000.00	30/11/2035	263,365,526.56	180,929,826.59	101,528,801.27	37,173,395.08
31/12/2035	177,000,000.00	31/12/2035	256,384,947.07	175,837,946.30	98,416,176.50	35,871,761.16
31/01/2036	177,000,000.00	31/01/2036	249,540,035.42	170,855,573.92	95,380,112.76	34,608,859.23
29/02/2036	177,000,000.00	29/02/2036	242,574,311.27	165,806,887.11	92,322,177.66	33,348,686.63
31/03/2036	177,000,000.00	31/03/2036	234,854,192.04	160,259,917.57	89,002,700.32	32,005,094.96
30/04/2036	177,000,000.00	30/04/2036	228,434,844.43	155,617,268.53	86,200,711.48	30,858,160.20
31/05/2036	177,000,000.00	31/05/2036	221,912,822.53	150,919,957.79	83,382,426.92	29,715,083.32
30/06/2036	177,000,000.00	30/06/2036	215,540,527.05	146,339,665.46	80,642,634.73	28,609,506.82
31/07/2036	152,000,000.00	31/07/2036	209,585,298.28	142,057,043.58	78,080,074.10	27,575,863.57
31/08/2036	132,000,000.00	31/08/2036	203,539,017.51	137,726,804.28	75,504,130.28	26,546,230.21
30/09/2036	132,000,000.00	30/09/2036	197,829,525.77	133,638,239.65	73,073,141.61	25,576,032.09
31/10/2036	132,000,000.00	31/10/2036	192,286,148.85	129,675,065.90	70,722,614.01	24,642,055.73
30/11/2036	132,000,000.00	30/11/2036	186,505,568.32	125,565,149.56	68,303,937.41	23,692,321.24
31/12/2036	100,000,000.00	31/12/2036	181,238,748.05	121,814,001.25	66,091,958.91	22,822,002.00
31/01/2037	100,000,000.00	31/01/2037	176,120,287.86	118,174,665.46	63,951,478.74	21,983,606.82
28/02/2037	100,000,000.00	28/02/2037	171,150,031.68	114,646,504.63	61,881,641.01	21,176,462.87
31/03/2037	100,000,000.00	31/03/2037	165,979,432.45	110,995,903.17	59,756,169.04	20,357,178.66
30/04/2037	100,000,000.00	30/04/2037	161,199,868.69	107,618,317.38	57,787,883.61	19,598,140.76
31/05/2037	100,000,000.00	31/05/2037	156,482,749.27	104,293,398.88	55,857,591.71	18,858,343.08
30/06/2037	100,000,000.00	30/06/2037	151,811,611.75	101,009,956.53	53,959,058.63	18,135,474.85
31/07/2037	100,000,000.00	31/07/2037	147,187,742.28	97,768,663.05	52,092,434.07	17,429,400.92
31/08/2037	100,000,000.00	31/08/2037	142,645,945.30	94,592,412.90	50,269,674.39	16,743,919.34

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
30/09/2037	100,000,000.00	30/09/2037	138,174,313.61	91,473,022.16	48,486,137.69	16,077,254.39
31/10/2037	100,000,000.00	31/10/2037	133,807,055.62	88,432,838.67	46,753,370.24	15,433,003.61
30/11/2037	100,000,000.00	30/11/2037	129,545,826.31	85,472,580.67	45,071,391.63	14,810,910.06
31/12/2037	100,000,000.00	31/12/2037	125,388,820.11	82,590,680.93	43,439,017.28	14,210,325.00
31/01/2038	100,000,000.00	31/01/2038	121,303,595.59	79,765,436.23	41,844,509.72	13,627,172.23
28/02/2038	100,000,000.00	28/02/2038	117,297,421.27	77,001,356.26	40,289,966.65	13,061,931.78
31/03/2038	100,000,000.00	31/03/2038	113,343,654.17	74,280,695.24	38,765,847.89	12,511,317.13
30/04/2038	75,000,000.00	30/04/2038	109,443,107.18	71,603,788.98	37,272,122.56	11,975,154.15
31/05/2038	75,000,000.00	31/05/2038	105,602,945.89	68,975,119.66	35,810,911.74	11,453,958.56
30/06/2038	75,000,000.00	30/06/2038	101,817,579.30	66,390,820.56	34,379,990.01	10,946,851.26
31/07/2038	75,000,000.00	31/07/2038	98,085,092.93	63,849,443.49	32,978,402.95	10,453,370.26
31/08/2038	75,000,000.00	31/08/2038	94,416,747.01	61,358,111.10	31,609,620.33	9,974,456.36
30/09/2038	75,000,000.00	30/09/2038	90,811,398.61	58,915,850.59	30,272,915.19	9,509,713.68
31/10/2038	75,000,000.00	31/10/2038	87,241,587.48	56,504,649.71	28,958,834.12	9,056,022.91
30/11/2038	75,000,000.00	30/11/2038	83,715,759.61	54,129,833.25	27,669,949.70	8,614,063.14
31/12/2038	75,000,000.00	31/12/2038	80,243,964.46	51,797,724.76	26,409,316.30	8,184,649.42
31/01/2039	50,000,000.00	31/01/2039	76,812,637.91	49,499,387.64	25,172,195.44	7,766,176.57
28/02/2039	50,000,000.00	28/02/2039	73,438,357.87	47,245,336.13	23,963,762.46	7,360,111.83
31/03/2039	50,000,000.00	31/03/2039	70,106,978.52	45,026,280.84	22,779,119.49	6,964,814.95
30/04/2039	50,000,000.00	30/04/2039	66,817,761.88	42,841,590.89	21,617,787.36	6,580,018.76
31/05/2039	50,000,000.00	31/05/2039	63,566,345.77	40,688,319.28	20,478,125.30	6,205,107.78
30/06/2039	50,000,000.00	30/06/2039	60,367,130.29	38,575,527.68	19,364,536.88	5,841,299.71
31/07/2039	50,000,000.00	31/07/2039	57,213,920.94	36,499,078.15	18,274,770.39	5,487,790.79
31/08/2039	50,000,000.00	31/08/2039	54,116,582.78	34,465,087.77	17,211,717.78	5,145,328.13
30/09/2039	50,000,000.00	30/09/2039	51,066,346.01	32,467,783.92	16,172,317.86	4,812,872.65
31/10/2039	25,000,000.00	31/10/2039	48,096,924.43	30,528,397.59	15,166,955.94	4,493,386.42
30/11/2039	25,000,000.00	30/11/2039	45,244,658.32	28,669,680.66	14,206,662.58	4,189,967.47
31/12/2039	25,000,000.00	31/12/2039	42,602,250.08	26,949,885.21	13,319,898.76	3,910,774.29
31/01/2040	25,000,000.00	31/01/2040	40,127,391.34	25,341,606.87	12,492,603.25	3,651,388.28
29/02/2040	0.00	29/02/2040	37,819,225.03	23,843,756.99	11,723,796.71	3,411,273.90
31/03/2040	0.00	31/03/2040	35,642,980.17	22,433,906.75	11,002,041.96	3,186,873.69
30/04/2040	0.00	30/04/2040	33,573,416.79	21,095,765.19	10,319,020.22	2,975,591.15
31/05/2040	0.00	31/05/2040	31,660,185.19	19,860,127.46	9,689,469.64	2,781,493.46
30/06/2040	0.00	30/06/2040	29,903,474.54	18,726,605.99	9,112,800.06	2,604,192.73
31/07/2040	0.00	31/07/2040	28,269,735.96	17,673,721.70	8,578,188.30	2,440,394.83

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
31/08/2040	0.00	31/08/2040	26,758,346.08	16,700,688.12	8,084,938.54	2,289,731.12
30/09/2040	0.00	30/09/2040	25,301,673.43	15,764,971.32	7,612,202.56	2,146,156.27
31/10/2040	0.00	31/10/2040	23,888,356.95	14,859,324.21	7,156,340.63	2,008,562.04
30/11/2040	0.00	30/11/2040	22,521,900.87	13,985,778.99	6,718,207.30	1,877,115.04
31/12/2040	0.00	31/12/2040	21,194,751.28	13,139,498.29	6,295,356.32	1,751,060.08
31/01/2041	0.00	31/01/2041	19,914,423.92	12,325,003.33	5,889,838.32	1,630,900.05
28/02/2041	0.00	28/02/2041	18,668,417.45	11,534,416.81	5,497,772.48	1,515,493.15
31/03/2041	0.00	31/03/2041	17,448,892.84	10,762,789.65	5,116,709.59	1,404,110.30
30/04/2041	0.00	30/04/2041	16,269,622.92	10,018,513.87	4,750,551.32	1,297,769.95
31/05/2041	0.00	31/05/2041	14,932,027.96	9,179,382.15	4,341,391.53	1,180,662.85
30/06/2041	0.00	30/06/2041	13,823,624.17	8,483,702.17	4,001,987.36	1,083,467.52
31/07/2041	0.00	31/07/2041	12,739,844.54	7,805,423.36	3,672,497.90	989,794.38
31/08/2041	0.00	31/08/2041	11,669,011.93	7,137,321.48	3,349,462.70	898,673.25
30/09/2041	0.00	30/09/2041	10,611,841.39	6,479,787.52	3,033,021.20	810,112.54
31/10/2041	0.00	31/10/2041	9,604,636.90	5,854,904.36	2,733,438.33	726,812.57
30/11/2041	0.00	30/11/2041	8,651,564.75	5,265,048.26	2,451,696.04	648,967.61
31/12/2041	0.00	31/12/2041	7,746,315.18	4,706,214.28	2,185,801.71	575,983.97
31/01/2042	0.00	31/01/2042	6,908,917.73	4,190,399.17	1,941,195.39	509,227.83
28/02/2042	0.00	28/02/2042	6,165,303.87	3,733,092.05	1,724,873.90	450,446.76
31/03/2042	0.00	31/03/2042	5,461,812.93	3,301,565.17	1,521,539.81	395,560.29
30/04/2042	0.00	30/04/2042	4,815,379.21	2,905,911.52	1,335,735.98	345,695.10
31/05/2042	0.00	31/05/2042	4,212,755.01	2,537,972.64	1,163,589.97	299,789.08
30/06/2042	0.00	30/06/2042	3,640,583.10	2,189,578.50	1,001,263.42	256,807.34
31/07/2042	0.00	31/07/2042	3,108,346.08	1,866,327.16	851,236.82	217,346.54
31/08/2042	0.00	31/08/2042	2,626,839.51	1,574,565.71	716,305.37	182,072.26
30/09/2042	0.00	30/09/2042	2,198,039.80	1,315,320.66	596,820.67	151,019.37
31/10/2042	0.00	31/10/2042	1,840,479.71	1,099,501.85	497,602.98	125,347.31
30/11/2042	0.00	30/11/2042	1,555,179.45	927,500.77	418,674.08	104,990.83
31/12/2042	0.00	31/12/2042	1,342,380.62	799,241.97	359,844.51	89,832.49
31/01/2043	0.00	31/01/2043	1,169,559.90	695,174.64	312,180.16	77,583.09
28/02/2043	0.00	28/02/2043	1,017,507.46	603,778.84	270,435.73	66,906.62
31/03/2043	0.00	31/03/2043	877,822.66	520,015.05	232,314.81	57,217.01
30/04/2043	0.00	30/04/2043	757,926.61	448,234.34	199,728.89	48,970.26
31/05/2043	0.00	31/05/2043	652,018.49	384,952.12	171,087.11	41,759.19
30/06/2043	0.00	30/06/2043	558,145.63	328,975.21	145,830.56	35,434.52

## Liabilities (in EUR)

## Assets (in EUR)

Covered Bonds (until maturity date)		Outstanding Residential Mortgage Loans (0%CPR)	Outstanding Residential Mortgage Loans (2%CPR)	Outstanding Residential Mortgage Loans (5%CPR)	Outstanding Residential Mortgage Loans (10%CPR)	
31/07/2043	0.00	31/07/2043	478,783.05	281,723.62	124,561.38	30,130.38
31/08/2043	0.00	31/08/2043	416,027.36	244,385.38	107,773.05	25,952.23
30/09/2043	0.00	30/09/2043	362,972.96	212,861.17	93,628.09	22,444.70
31/10/2043	0.00	31/10/2043	313,903.40	183,775.25	80,625.34	19,240.77
30/11/2043	0.00	30/11/2043	274,083.67	160,192.80	70,097.47	16,653.16
31/12/2043	0.00	31/12/2043	240,848.57	140,531.20	61,334.79	14,505.89
31/01/2044	0.00	31/01/2044	210,099.62	122,383.48	53,276.01	12,543.32
29/02/2044	0.00	29/02/2044	182,453.58	106,100.82	46,068.33	10,797.58
31/03/2044	0.00	31/03/2044	157,552.19	91,465.99	39,611.21	9,242.41
30/04/2044	0.00	30/04/2044	133,691.83	77,483.44	33,468.96	7,774.14
31/05/2044	0.00	31/05/2044	114,496.37	66,246.75	28,541.23	6,599.73
30/06/2044	0.00	30/06/2044	98,029.09	56,623.50	24,332.10	5,601.14
31/07/2044	0.00	31/07/2044	82,792.88	47,742.32	20,462.62	4,689.23
31/08/2044	0.00	31/08/2044	70,427.35	40,543.45	17,332.18	3,954.00
30/09/2044	0.00	30/09/2044	58,484.91	33,611.82	14,331.75	3,254.81
31/10/2044	0.00	31/10/2044	49,121.52	28,183.11	11,985.91	2,709.82
30/11/2044	0.00	30/11/2044	42,430.73	24,303.36	10,309.16	2,320.26
31/12/2044	0.00	31/12/2044	37,034.91	21,177.08	8,959.79	2,007.49
31/01/2045	0.00	31/01/2045	31,847.35	18,180.12	7,671.91	1,711.21
28/02/2045	0.00	28/02/2045	27,176.17	15,487.48	6,518.71	1,447.45
31/03/2045	0.00	31/03/2045	23,120.34	13,153.93	5,522.19	1,220.67
30/04/2045	0.00	30/04/2045	19,044.57	10,816.86	4,529.31	996.69
31/05/2045	0.00	31/05/2045	15,129.52	8,578.75	3,582.86	784.88
30/06/2045	0.00	30/06/2045	12,265.07	6,942.85	2,892.13	630.72
31/07/2045	0.00	31/07/2045	9,388.29	5,305.46	2,204.34	478.56
31/08/2045	0.00	31/08/2045	7,473.47	4,216.26	1,747.26	377.62
30/09/2045	0.00	30/09/2045	5,763.95	3,246.35	1,341.84	288.70
31/10/2045	0.00	31/10/2045	4,046.89	2,275.44	938.09	200.92
30/11/2045	0.00	30/11/2045	2,322.25	1,303.53	536.01	114.29
31/12/2045	0.00	31/12/2045	1,163.49	651.99	267.41	56.76
31/01/2046	0.00	31/01/2046	0.00	0.00	0.00	0.00

## 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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