



EUR 10 Billion Mortgage Pandbrieven Programme

Addendum to the Mortgage Pandbrieven Investor Report of 30/09/2020

Stratification Table with respect to Payment Holiday Information

	Balance in EUR	
Loans with Contractual Payment Holiday *	14,214,090.30	0.16%
Loans with COVID-19 Payment Holiday **	367,489,376.97	4.23%
Loans without Payment Holiday	8,313,846,543.60	95.61%
	8,695,550,010.87	100.00%

* Clients making use of their contractual right to suspend their monthly instalment for a period of three months

** Clients making use of the COVID-19 measures as agreed between the Belgian government and the banks

COVID-19 payment holidays are only granted to clients who ask for it and who fulfill the following conditions:

- 1) the client's revenue has declined because of the COVID-19 crisis
- 2) the loan was not delinquent on 1 February 2020
- 3) the purpose of the residential mortgage loan was to fund the client's only property and the property is her/his main residence and the client has her/his main residence in Belgium
- 4) the financial means (excluding amounts in pension schemes) of the client at the moment of the request are below EUR 25,000

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