

FINAL TERMS RELATING TO
Optional Tap Issue of EUR 1,400,000,000 Class A Floating Rate Mortgage Backed
Additional Notes due November 2051, issue price 100.509704 per cent. and EUR
280,000,000 Class B Floating Rate Mortgage Backed Additional Notes due November 2051,
issue price 100.159722 per cent.

to be consolidated with the Class A Original Notes and the Class B Original Notes issued on
5 November 2010 into single Classes of Notes

issued on 1 March 2017 by

ROYAL STREET NV/SA
Institutionele V.B.S. naar Belgisch recht/S.I.C. institutionnelle de droit belge
acting for its Compartment RS-2
Belgian limited liability company
naamloze vennootschap/société anonyme

These Final Terms (the *Final Terms*) are prepared in relation to the Additional Notes, comprising the EUR 1,400,000,000 Class A Floating Rate Mortgage Backed Additional Notes due November 2051 (the *Class A Additional Notes*) and the EUR 280,000,000 Class B Floating Rate Mortgage Backed Additional Notes due November 2051 (the *Class B Additional Notes* and together with the Class A Additional Notes, the *Additional Notes*), issued by Royal Street SA/NV, *Institutionele V.B.S. naar Belgisch recht/S.I.C. institutionnelle de droit belge*, acting for its Compartment RS-2 (the *Issuer*) on 1 March 2017 and to be consolidated with the Original Notes, comprising EUR 1,500,000,000 Class A Floating Rate Mortgage Backed Notes due November 2051 (the *Class A Notes*), and EUR 300,000,000 Class B Floating Rate Mortgage Backed Notes due November 2051 (the *Class B Notes*) and together with the Class A Notes, the *Original Notes*, issued on or about 5 November 2010 by the Issuer.

The Class A Notes have been admitted on 1 March 2017 to trading on the Eurolist by Euronext Brussels NV/SA (*Euronext Brussels*). Prior to admission to trading there has been no public market for the Notes.

The prospectus giving information with regard to the issue of the Notes within the meaning and for the purposes of (i) the Prospectus Act and (ii) the listing and issuing rules of the Euronext Brussels (the *Listing Rules*) (the *Prospectus*), has been approved by the Financial Services and Markets Authority (*FSMA*) on 24 February 2017. This approval cannot be considered a judgement as to the quality of the transaction, or on the situation or prospects of the Issuer. The Prospectus is incorporated by reference into these Final Terms and is attached to these Final Terms as *Annex I* hereto.

These Final Terms are intended solely to provide information regarding the issue of Additional Notes on or about 1 March 2017.

Terms defined in the Prospectus shall have the same meaning in these Final Terms, unless specified otherwise in these Final Terms.

These Final Terms do not constitute a prospectus for the purpose of the Prospectus Act and has not been approved by any competent regulatory authority for the purpose of the Prospectus Act.

These Final Terms must be read and construed together with any documents incorporated by reference herein (which can be found on <https://www.axabank.be/fr/a-propos-axa-banque/investor-relations-and-financial-information/royal-street>) and any amendments or supplements hereto and thereto.

The date of these Final Terms is 1 March 2017 (the “*Issue Date*”).

Arranger/Managers

AXA BANK EUROPE NV/SA
BNP PARIBAS

IMPORTANT INFORMATION

Selling and holding restrictions – Only Institutional Investors

The Notes offered by the Issuer may only be subscribed, purchased or held by investors that are (**Eligible Holders**) that qualify both as:

- (a) institutional or professional investors within the meaning of Article 5, §3 of the Belgian Act of 3 august 2012, as amended by the Belgian Act of 19 april 2014, on collective investment companies in compliance with the requirements of directive 2009/65/ec and debt receivables investment companies (*wet betreffende de instellingen voor collectieve belegging die voldoen aan de voorwaarden van richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / loi relative aux organismes de placement collectif qui repondent aux conditions de la directive 2009/65/EU et aux organismes de placement en creances*) (the **UCITS Act**) (**Institutional Investors**) as described in Part 2, paragraph 1.4 (**Selling, Holding and Transfer Restrictions - Only Eligible Holders**) to Annex 1 (**Terms and Conditions of the Notes**) to these Final Terms that are acting for their own account (see for more detailed information, Section 4 and for a list of current Institutional Investors under the UCITS Act, Annex 2); and
- (b) a holder of an exempt securities account (**X-Account**) with the Clearing System operated by the National Bank of Belgium or (directly or indirectly) with a participant in such system.

In the event that the Issuer becomes aware that particular Notes are held by investors other than Eligible Holders acting for their own account in breach of the above requirement, the Issuer will suspend interest payments relating to these Notes until such Notes will have been transferred to and held by Eligible Holders acting for their own account.

Selling restrictions

General

These Final Terms does not constitute an offer or an invitation to sell or a solicitation of an offer to buy Notes in any jurisdiction to any person to whom it is unlawful to make such an offer or solicitation in such jurisdiction. The distribution of these Final Terms and the offering of the Notes in certain jurisdictions may be restricted by law. Persons into whose possession these Final Terms (or any part thereof) comes are required to inform themselves about, and to observe, any such restrictions. A fuller description of the restrictions on offers, sales and deliveries of the Notes and on the distribution of these Final Terms is set out in Section 17. No one is authorised to give any information or to make any representation concerning the issue of the Notes other than those contained in these Final Terms in accordance with applicable laws and regulations. Neither these Final Terms nor any other information supplied constitutes an offer or invitation by or on behalf of the Issuer or the Joint Lead Managers to any person to subscribe for or to purchase any Notes.

United States

The Notes have not been and will not be registered under the U.S. Securities Act and may not be offered, sold or delivered within the United States or to, or for the account of, a U.S. person, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act.

In addition, until 40 days after the later of the commencement of the offering of the Notes and the Closing Date, an offer or sale of the Notes within the United States by any dealer (whether or not participating in the offering) may violate the registration requirements of the U.S. Securities Act.

Excluded holders

Notes may not be acquired by a Belgian or a foreign transferee who is not subject to income tax or who is, as far as interest income is concerned, subject to a tax regime that is deemed by the Belgian tax authorities to be significantly more advantageous than the common Belgian tax regime applicable to interest income (within the meaning of Articles 54 and 198, 11° of the BITC 1992).

Responsibility Statement

Only the Issuer is responsible for the information contained in these Final Terms. To the best of the knowledge and belief of the Issuer (having taken all reasonable care to ensure that such is the case), the information contained in these Final Terms is in accordance with the facts, is not misleading and is true, accurate and complete, and does not omit anything likely to affect the import of such information.

The Seller accepts responsibility for the information contained in Section 12, Section 13, Section 14 and Section 16 of the Prospectus. To the best of the knowledge and belief of the Seller (having taken all reasonable care to ensure that such is the case), the information contained in Section 12n Section 13, Section 14 and Section 16 of the Prospectus is in accordance with the facts, is not misleading and is true, accurate and complete and does not omit anything likely to affect the import of such information.

The Security Agent is responsible solely for the information contained in Section 10 of the Prospectus. To the best of the knowledge and belief of the Security Agent (having taken all reasonable care to ensure that such is the case) the information contained in this section is in accordance with the facts, is not misleading and is true, accurate and complete, and does not omit anything likely to affect the import of such information. Any information in this section and any other information from third-parties identified as such in this section has been accurately reproduced and as far as the Security Agent is aware and is able to ascertain from information published by that third-party, does not omit any facts which would render the reproduced information inaccurate or misleading.

Representations about the Notes

No person, other than the Issuer and the Seller, is, or has been authorised to give any information or to make any representation concerning the issue and sale of the Notes which is not contained in or not consistent with these Final Terms or any other information supplied in connection with the

offering of the Notes and, if given or made, any such information or representation must not be relied upon as having been authorised by, or on behalf of, the Issuer or the Seller, the Security Agent, the Joint Lead Managers, the Arranger, the Originator, the Administrator, the Servicer, the Account Bank, the Class A Swap Counterparty, the Class B Swap Counterparty, the Domiciliary Agent, the Calculation Agent, the Expenses Subordinated Loan Provider, the Subordinated Loan Provider or the Corporate Services Provider, or any of their respective affiliates. Neither the delivery of these Final Terms nor any offer, sale, allotment or solicitation made in connection with the offering of the Notes shall, in any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer, the Seller or any Originator or the information contained herein since the date hereof or that the information contained herein is correct at any time subsequent to the date hereof.

Financial Condition of the Issuer

Neither the delivery of these Final Terms at any time nor any sale made in connection with the offering of the Notes shall imply that the information contained in these Final Terms is correct at any time after the date of these Final Terms. The Issuer and the Seller have no obligation to update these Final Terms, except when required by any regulations, laws or rules in force, from time to time.

The Joint Lead Managers and the Seller expressly do not undertake to review the financial conditions or affairs of the Issuer during the life of the Notes. Investors should review, amongst other things, the most recent financial statements of the Issuer when deciding whether or not to purchase any Notes.

Contents of the Final Terms

The contents of these Final Terms should not be construed as providing legal, business, accounting or tax advice. Each prospective investor should consult its own legal, business, accounting and tax advisers prior to making a decision to invest in the Notes.

PART A: CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 24 February 2017 which constitutes a base prospectus for the purposes of the Prospectus Directive. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus is available for viewing at the specified offices of the Security Agent and the Domiciliary Agent during normal business hours and on the website <https://www.axabank.be/fr/a-propos-axa-banque/investor-relations-and-financial-information/royal-street>.

1. THE ADDITIONAL NOTES

1. Issuer	Royal Street NV/SA, <i>Institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge</i> , acting for its compartment RS-2
2. Currency	EUR
3. Class of Notes	Class A Notes Class B Notes
4. Nominal Amount	Class A Notes: EUR 1,400,000,000 Class B Notes: EUR 280,000,000
5. Issue Price (including accrued interest)	Class A Notes: 100.509704 per cent. Class B Notes: 100.159722 per cent.
6. Denominations	EUR 250,000
7. Issue Date	1 March 2017

Provisions relating to Interest

8. (a) Interest	Euro-reference rate+ Margin
(b) Interest Margin	Class A Notes: 1.25 per cent. per annum Class B Notes: 2.50 per cent. per annum
(c) Interest Payment Dates	Each Quarterly Payment Date, as defined in the Terms and Conditions
(d) Other terms relating to the method of calculating interest for floating rate Notes	Please refer to Section 5 of the Terms and Conditions

Provisions relating to Redemption

9. Mandatory Amortisation Date	5 November 2017
10. Final Maturity Date	5 November 2051

Provisions relating to the Swap Agreements

Please refer to Section 5.10 of the Prospectus.

Provisions relating to the Subordinated Loan and the Expenses Subordinated Loan

Please refer to Sections 5.5 and 5.6 of the Prospectus.

2. LISTING AND ADMISSION TO TRADING APPLICATION

These Final Terms comprise the final terms required to list and have admitted to trading the issue of Additional Notes described herein.

Responsibility

The Issuer accepts responsibility for the information contained in these Final Terms. To the best of the knowledge and belief of the Issuer (which has taken all reasonable care to ensure that such is the case) the information contained in these Final Terms is in accordance with the facts and does not omit anything likely to affect the impact of such information. The Issuer accepts responsibility accordingly.

The Seller accepts responsibility for the information contained in these Final Terms in respect of the Consolidated Pool provided under C below. To the best of the knowledge and belief of the Seller (which has taken all reasonable care to ensure that such is the case) the information contained in these Final Terms is in accordance with the facts and does not omit anything likely to affect the impact of such information. The Seller accepts responsibility accordingly.

Signed on behalf of the Issuer:

By:

Duly authorized

PART B: OTHER INFORMATION

1. LISTING

1.	Listing	Euronext Brussels
2.	Admission to trading	Application has been made for the Notes to be admitted to trading on Eurolist by Euronext Brussels with effect from 1 March 2017
3.	Estimate of total expenses related to admission to trading:	Please refer to Section 6.19 of the Prospectus

2. RATINGS

The Notes have been rated as follows:

	Fitch	Moody's
Class A	AAAsf	Aaasf
Class B	NR	NR

3. NOTIFICATION

Not applicable.

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer(s), so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

1. Reasons for the offer	<p>The proceeds of the issue of such Additional Notes will be used:</p> <ul style="list-style-type: none">(a) to purchase New Loans; and(b) to pay certain fees and expenses payable by the Issuer in relation to the issuance of such Additional Notes. <p>It is intended that Axa Bank Europe SCF will be subscribing to the Additional Notes (except Additional Notes retained by the Seller pursuant to article 405 paragraph (1) sub-paragraph (d) of the CRR and article 51 paragraph (1) sub-paragraph (d) of the AIFM Regulation) for the purposes of issuing covered bond in its capacity of issuer of <i>Obligations Foncières</i> under the applicable French regulations.</p> <p>For operational reasons, the Issuer, the holders of the Original Notes and the Seller have determined that the issue of Additional Notes, fungible with the Original Notes (as opposed to the issue of non-fungible notes), offers material advantages.</p>
2. Estimated net proceeds	EUR 1,687,583,077.60

3. Estimated total expenses	EUR 1,565,277.78 related to the portion of coupons payable by new issue premium related to accrued interest.
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6. WEIGHTED AVERAGE LIFE

The Weighted Average Life of the Additional Notes as of the Optional Tap Issue is 0.43 years assuming the Notes are called on the First Optional Repayment Date.

7. OPERATIONAL INFORMATION

1.	ISIN Code	Class A: BE0002400720 Class B: BE6208860849
2.	Common Code	Class A: 055370052 Class B: 055370150
3.	Clearing System	X/N Clearing System operated by National Bank of Belgium + Euroclear + Clearstream

8. OTHER NOTES ISSUED

The aggregate Principal Amount Outstanding of the Notes on the Issue Date of the Notes described herein issued by Royal Street NV/SA, *Institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge*, acting for its compartment RS-2, including the Notes described herein, will be:

Class A Notes: EUR 2,900,000,000

Class B Notes: EUR 580,000,000

PART C: INFORMATION ON, IF APPLICABLE, THE ADDITIONAL POOL OF MORTGAGE RECEIVABLES TO BE SOLD TO THE ISSUER ON OR ABOUT THE ISSUE DATE IN RELATION TO THIS ISSUE OF NOTES AND , IF APPLICABLE, THE CONSOLIDATED POOL OF MORTGAGE RECEIVABLES HELD BY THE ISSUER

The numerical data set out below relate to a consolidated pool of Mortgage Loans (the “*Consolidated Pool*”) as of 31 January 2017, which combines an additional pool of Mortgage Loans (the “*Additional Pool*”) and the pool of Mortgage Receivables held by the Issuer prior to the Issue Date (the “*Current Pool*”). The numerical information in respect of the Consolidated Pool will relate to the Consolidated Pool which will be determined prior to the relevant Issue Date.

Therefore, the information set out below in respect of the Consolidated Pool may not entirely reflect the Consolidated Pool as it is on the relevant Issue Date.

Key Characteristics

Current Balance of Loans	3.453.704.099,52
Number Client Groups	30.680
Number Loans	42.613
Average Principal Balance (borrower)	112.571,84
Weighted Average Current Interest Rate	2,45%
Weighted Average Maturity (in years)	16,44
Weighted Average Seasoning (in years)	3,38
Weighted Average ILTV	69,367%
Weighted Average CLTCV	58,768%
Weighted Average CLTM	96,708%
Weighted Average DTI	35,056%

Mortgage Loan Size

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Clients	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	25.000	143.200.306,82	4,15%	11.021	25,86%	3,05%	9,15
25.000	50.000	283.307.268,92	8,20%	7.697	18,06%	2,66%	10,54
50.000	75.000	344.264.903,15	9,97%	5.535	12,99%	2,45%	12,44
75.000	100.000	404.200.130,46	11,70%	4.638	10,88%	2,42%	14,70
100.000	150.000	839.292.672,66	24,30%	6.801	15,96%	2,42%	17,13
150.000	200.000	666.878.469,26	19,31%	3.870	9,08%	2,42%	18,72
200.000	250.000	417.978.199,17	12,10%	1.884	4,42%	2,35%	19,89
250.000	300.000	192.356.531,65	5,57%	708	1,66%	2,33%	20,35
300.000	350.000	84.164.925,96	2,44%	262	0,61%	2,34%	19,73
350.000	400.000	44.459.515,48	1,29%	120	0,28%	2,18%	20,16
400.000	450.000	24.805.864,40	0,72%	58	0,14%	2,08%	18,29
450.000	500.000	8.795.311,59	0,25%	19	0,04%	2,06%	18,97
500.000	>						
Unknown							
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Initial Loan to Initial Value (ILTV)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	10%	12.754.657,37	0,37%	630	1,48%	2,42%	7,78
10%	20%	68.409.803,90	1,98%	2.084	4,89%	2,47%	8,95
20%	30%	152.389.318,49	4,41%	3.171	7,44%	2,42%	11,08
30%	40%	229.425.768,16	6,64%	3.915	9,19%	2,41%	12,62
40%	50%	318.868.164,92	9,23%	4.498	10,56%	2,40%	14,02
50%	60%	388.482.025,27	11,25%	4.951	11,62%	2,38%	15,22
60%	70%	469.130.620,78	13,58%	5.347	12,55%	2,38%	16,12
70%	80%	519.617.331,53	15,05%	5.384	12,63%	2,40%	17,40
80%	90%	511.818.782,92	14,82%	4.891	11,48%	2,42%	18,49
90%	100%	669.693.757,79	19,39%	6.247	14,66%	2,58%	19,64
100%	110%	78.414.306,06	2,27%	1.038	2,44%	2,66%	18,28
110%	120%	20.677.395,15	0,60%	245	0,57%	2,76%	17,09
120%	130%	3.437.133,64	0,10%	50	0,12%	2,32%	13,77
130%	140%	1.908.447,22	0,06%	24	0,06%	3,36%	8,58
140%	150%	1.212.843,85	0,04%	20	0,05%	3,89%	3,89
150%	>	5.855.292,18	0,17%	84	0,20%	2,70%	5,03
Unknown		1.608.450,29	0,05%	34	0,08%	3,91%	-2,63
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Current Loan to Current Value (CLTCV)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	10%	68.719.684,89	1,99%	4.523	10,61%	3,11%	5,04
10%	20%	186.597.504,05	5,40%	5.242	12,30%	2,65%	8,01
20%	30%	272.176.160,04	7,88%	4.968	11,66%	2,32%	11,03
30%	40%	345.342.957,90	10,00%	5.022	11,79%	2,31%	13,09
40%	50%	386.003.225,41	11,18%	4.573	10,73%	2,37%	14,89
50%	60%	429.692.627,64	12,44%	4.327	10,15%	2,40%	16,50
60%	70%	465.039.663,26	13,46%	4.134	9,70%	2,41%	17,60
70%	80%	495.873.608,78	14,36%	3.978	9,34%	2,41%	19,09
80%	90%	420.329.120,83	12,17%	3.154	7,40%	2,51%	20,64
90%	100%	359.516.094,46	10,41%	2.463	5,78%	2,55%	21,81
100%	110%	18.413.166,53	0,53%	157	0,37%	2,93%	21,87
110%	120%	1.583.100,57	0,05%	11	0,03%	3,79%	15,65
120%	130%	379.197,72	0,01%	4	0,01%	3,39%	-1,22
130%	140%	1.264.040,10	0,04%	9	0,02%	4,45%	-0,91
140%	150%	304.115,39	0,01%	5	0,01%	3,08%	-1,30
150%	>	861.381,66	0,02%	9	0,02%	3,17%	-0,52
Unknown		1.608.450,29	0,05%	34	0,08%	3,91%	-2,63
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Current Loan to Mortgage (CLTM)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	10%	3.267.810,09	0,09%	961	2,26%	3,85%	1,27
10%	20%	13.325.180,17	0,39%	1.153	2,71%	3,39%	3,26
20%	30%	28.345.964,07	0,82%	1.398	3,28%	3,06%	4,65
30%	40%	57.727.908,26	1,67%	2.056	4,82%	3,01%	6,30
40%	50%	93.258.075,75	2,70%	2.389	5,61%	2,51%	7,92
50%	60%	136.579.226,97	3,95%	2.764	6,49%	2,40%	9,77
60%	70%	207.460.396,69	6,01%	3.608	8,47%	2,42%	11,65
70%	80%	285.768.070,96	8,27%	3.953	9,28%	2,58%	13,89
80%	90%	552.644.348,22	16,00%	6.030	14,15%	2,59%	16,21
90%	100%	1.222.835.554,93	35,41%	10.304	24,18%	2,45%	19,90
100%	110%	168.385.359,24	4,88%	1.818	4,27%	2,47%	18,34
110%	120%	91.951.989,07	2,66%	1.061	2,49%	2,35%	16,58
120%	130%	70.843.063,85	2,05%	762	1,79%	2,27%	15,80
130%	140%	76.158.204,25	2,21%	787	1,85%	2,22%	15,82
140%	150%	86.542.427,08	2,51%	770	1,81%	2,13%	16,41
150%	>	356.974.461,64	10,34%	2.764	6,49%	2,09%	17,21
Unknown		1.636.058,28	0,05%	35	0,08%	3,87%	-2,39
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Seasoning (in years)

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	1	906.552.394,13	26,25%	8.386	19,68%	2,05%	17,30
1	2	1.222.065.169,04	35,38%	11.547	27,10%	2,45%	17,64
2	3	273.019.629,80	7,91%	3.173	7,45%	2,73%	16,11
3	4	123.903.274,82	3,59%	1.658	3,89%	3,37%	17,14
4	5	187.320.746,59	5,42%	2.259	5,30%	3,43%	18,34
5	6	84.690.742,82	2,45%	1.150	2,70%	2,07%	17,79
6	7	102.654.871,14	2,97%	1.291	3,03%	2,04%	17,38
7	8	87.543.990,17	2,53%	1.113	2,61%	1,76%	15,69
8	9	8.300.520,04	0,24%	181	0,42%	4,54%	14,25
9	10	80.578.950,51	2,33%	1.722	4,04%	4,22%	13,70
10	11	76.848.308,53	2,23%	1.592	3,74%	3,55%	11,87
11	12	121.001.121,69	3,50%	2.714	6,37%	1,60%	10,81
12	13	88.394.152,97	2,56%	1.963	4,61%	1,31%	9,81
13	14	44.776.382,34	1,30%	1.222	2,87%	1,96%	8,59
14	15	20.468.713,09	0,59%	968	2,27%	4,60%	6,21
15	16	9.419.210,89	0,27%	391	0,92%	4,30%	5,17
16	17	3.680.477,94	0,11%	186	0,44%	3,66%	4,86
17	18	7.210.141,73	0,21%	474	1,11%	4,32%	3,30
18	19	2.980.007,09	0,09%	276	0,65%	3,89%	3,06
19	20	1.720.919,22	0,05%	281	0,66%	3,92%	2,98
20	>	574.374,97	0,02%	66	0,15%	3,56%	3,07
Unknown		0,00	0,00%	0	0,00%	0,00%	0,00
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Interest Reset Interval (in years)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	1	432.593.620,09	12,53%	8.139	19,10%	1,73%	15,13
1	5	465.489.952,92	13,48%	7.743	18,17%	2,34%	16,49
5	10	584.814.278,12	16,93%	9.246	21,70%	2,71%	11,90
10	15	599.834.028,44	17,37%	6.596	15,48%	2,46%	13,72
15	20	936.325.555,20	27,11%	7.763	18,22%	2,48%	18,42
20	25	430.042.579,26	12,45%	3.085	7,24%	2,82%	23,30
25	30	4.604.085,49	0,13%	41	0,10%	4,27%	25,35
30	>		0,00%	0	0,00%	0,00%	0,00
Unknown			0,00%	0	0,00%	0,00%	0,00
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Interest Rate Group

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	0,5%	89.510.514,75	2,59%	1.524	3,58%	0,22%	13,80
0,5%	1,0%	118.775.632,54	3,44%	2.205	5,17%	0,76%	12,09
1,0%	1,5%	222.221.548,30	6,43%	2.708	6,35%	1,30%	14,51
1,5%	2,0%	670.221.163,91	19,41%	6.891	16,17%	1,80%	15,72
2,0%	2,5%	982.362.111,95	28,44%	9.177	21,54%	2,27%	17,40
2,5%	3,0%	635.309.437,95	18,40%	6.557	15,39%	2,74%	18,23
3,0%	3,5%	279.397.377,10	8,09%	3.507	8,23%	3,22%	17,66
3,5%	4,0%	170.361.787,11	4,93%	2.680	6,29%	3,74%	17,24
4,0%	4,5%	137.506.396,56	3,98%	2.851	6,69%	4,25%	13,97
4,5%	5,0%	83.622.050,70	2,42%	2.180	5,12%	4,73%	13,74
5,0%	5,5%	36.383.013,24	1,05%	1.022	2,40%	5,21%	13,51
5,5%	6,0%	17.110.942,60	0,50%	745	1,75%	5,75%	10,71
6,0%	6,5%	10.067.362,28	0,29%	486	1,14%	6,22%	6,51
6,5%	7,0%	784.205,12	0,02%	64	0,15%	6,64%	4,78
7,0%	>	70.555,41	0,00%	16	0,04%	7,38%	2,39
Unknown			0,00%	0	0,00%	0,00%	0,00
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Delinquency Profile

Profile	Aggregate Outstanding Not. Amount	% of Total	Principal Delinquent	Interest Delinquent	Nr of Loanparts	% of Total
0 days	3.236.796.061,82	93,72%	225.840,73	488,47	39.619	92,97%
1-5 days	69.995.480,84	2,03%	383.730,97	122.605,22	1.035	2,43%
6-30 days	99.194.070,27	2,87%	431.526,95	139.134,46	1.426	3,35%
31-60 days	21.553.829,74	0,62%	169.337,18	90.503,01	243	0,57%
61-90 days	7.352.900,69	0,21%	80.080,66	47.242,54	79	0,19%
91-120 days	3.505.765,20	0,10%	455.921,09	31.117,07	37	0,09%
> 120	15.305.990,96	0,44%	11.065.612,52	221.576,56	174	0,41%
Unknown						
Total	3.453.704.099,52	100,00%	12.812.050,10	652.667,33	42.613	100,00%

Interest Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
1/1/1	358.051.351,88	10,37%	5.646	13,25%	1,20%	13,97
10/5/5	129.132.443,76	3,74%	1.457	3,42%	2,93%	20,98
15/5/5	3.136.988,30	0,09%	75	0,18%	3,90%	9,27
20/5/5	75.408.886,37	2,18%	872	2,05%	4,06%	18,66
3/1/1	681.845,11	0,02%	26	0,06%	0,84%	7,05
5/5/5	478.664.197,41	13,86%	5.084	11,93%	2,20%	19,60
Fixed	2.408.249.015,47	69,73%	29.418	69,04%	2,60%	15,88
Unknown	379.371,22	0,01%	35	0,08%	3,12%	3,55
Total	3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Redemption Type

Description	Aggregate Outstanding	% of Total	Nr of Loans	% of Total	Weighted Average	Weighted Average
Bullet (Interest Only)						
Mensualiteiten (Annuity)	3.396.965.876,44	98,36%	41.436	97,24%	2,45%	16,52
New Fix (Interest Only)						
PAK (Linear)	56.738.223,08	1,64%	1.177	2,76%	2,13%	11,70
Total	3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Loan Purpose

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
Construction of House	202.118.531,37	5,85%	2.800	6,57%	2,29%	15,66
Enheritance Tax	1.132.203,62	0,03%	28	0,07%	2,75%	14,17
Purchase of Building Plot	35.528.998,05	1,03%	728	1,71%	2,19%	15,12
Purchase of House	1.292.332.655,85	37,42%	13.927	32,68%	2,49%	17,52
Refinancing	1.761.153.638,57	50,99%	18.495	43,40%	2,40%	15,96
Renovation of House	159.564.584,97	4,62%	6.504	15,26%	2,79%	14,44
Unknown	1.873.487,09	0,05%	131	0,31%	3,98%	3,76
Total	3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Debt to Income (DTI)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	5%	1.700.812,37	0,05%	122	0,29%	2,55%	10,66
5%	10%	19.494.848,31	0,56%	705	1,65%	2,46%	10,88
10%	15%	69.540.649,72	2,01%	1.791	4,20%	2,42%	12,33
15%	20%	187.701.760,35	5,43%	3.383	7,94%	2,37%	13,91
20%	25%	381.344.341,60	11,04%	5.402	12,68%	2,35%	15,59
25%	30%	588.901.658,68	17,05%	7.133	16,74%	2,38%	16,38
30%	35%	640.513.387,79	18,55%	7.070	16,59%	2,44%	17,28
35%	40%	533.780.367,05	15,46%	5.764	13,53%	2,50%	17,44
40%	45%	371.390.920,27	10,75%	3.811	8,94%	2,53%	17,48
45%	50%	255.956.648,57	7,41%	2.618	6,14%	2,55%	17,11
50%	55%	193.281.023,13	5,60%	2.046	4,80%	2,47%	16,48
55%	60%	128.052.189,06	3,71%	1.348	3,16%	2,50%	16,29
60%	>	78.090.346,06	2,26%	1.342	3,15%	2,42%	11,97
Unknown		3.955.146,56	0,11%	78	0,18%	2,40%	10,99
Total		3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Geographical Distribution

Province	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
Antwerpen	580.739.883,15	16,81%	7.229	16,96%	2,38%	16,49
Brabant Wallon	167.941.473,60	4,86%	1.672	3,92%	2,39%	16,33
Brussel	313.955.344,47	9,09%	2.915	6,84%	2,46%	15,98
Hainaut	322.088.463,06	9,33%	4.550	10,68%	2,75%	16,75
Liège	308.144.544,23	8,92%	4.035	9,47%	2,57%	16,29
Limburg	254.840.404,82	7,38%	3.364	7,89%	2,37%	17,58
Luxembourg	153.336.738,05	4,44%	1.859	4,36%	2,62%	15,38
Namur	187.536.694,32	5,43%	2.456	5,76%	2,54%	16,51
Oost-Vlaanderen	440.760.070,92	12,76%	5.516	12,94%	2,34%	16,58
Vlaams Brabant	314.982.327,70	9,12%	3.475	8,15%	2,33%	16,18
West-Vlaanderen	407.769.704,91	11,81%	5.508	12,93%	2,35%	16,44
Unknown	1.608.450,29	0,05%	34	0,08%	3,91%	-2,63
Total		3.453.704.099,52	42.613	100,00%	2,45%	16,44

Property Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
Agricultural Land	401.416,31	0,01%	3	0,01%	2,84%	14,89
Appartment	432.333.839,19	12,52%	5.335	12,52%	2,42%	15,89
Bungalow	57.987.835,84	1,68%	834	1,96%	2,49%	16,13
Chalet	379.688,42	0,01%	6	0,01%	2,46%	14,08
Commercial use	314.593,13	0,01%	3	0,01%	3,40%	17,41
Country House	221.865.206,27	6,42%	3.086	7,24%	2,42%	16,03
House attached	843.039.953,89	24,41%	11.121	26,10%	2,56%	16,86
House semi detached	734.836.580,29	21,28%	8.992	21,10%	2,45%	17,16
Loft	5.480.961,84	0,16%	54	0,13%	2,34%	17,39
Mixed Property	39.453.710,83	1,14%	361	0,85%	2,53%	17,19
Other	3.980.428,45	0,12%	46	0,11%	2,41%	13,17
Residential Plot	17.984.708,96	0,52%	275	0,65%	2,35%	14,56
Residential Property	85.388.104,75	2,47%	889	2,09%	2,45%	14,33
Unknown	1.608.450,29	0,05%	34	0,08%	3,91%	-2,63
Villa	1.008.648.621,06	29,20%	11.574	27,16%	2,35%	16,13
Total	3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44

Employment

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity
Employee	1.879.967.773,40	54,43%	22.294	52,32%	2,36%	16,36
Free Profession	112.112.075,85	3,25%	1.184	2,78%	2,22%	14,60
Manual worker	813.549.646,39	23,56%	11.310	26,54%	2,67%	17,34
Other	162.070.586,65	4,69%	1.867	4,38%	2,43%	16,97
Retired	23.265.446,32	0,67%	495	1,16%	2,75%	11,93
Self-Employed	417.658.301,43	12,09%	4.906	11,51%	2,45%	15,47
Student	24.423.227,80	0,71%	223	0,52%	2,32%	19,70
Unemployed	20.657.041,68	0,60%	334	0,78%	2,71%	15,59
Unknown						
Total	3.453.704.099,52	100,00%	42.613	100,00%	2,45%	16,44