ANNEX I

31/12/2016

Balance sheet reconciliation methodology

Disclosure according to Article 2 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

VAN DE PUT & CO **Private Bankers**	**BALANCE SHEET** in EUR thousands	BALANCE SHEET CODES	**ANNEX 6** in EUR thousands	ANNEX 6 ROW	NOTE
CAPITAL	**3.100**	20900	**3.100**	1	-
REVALUATION SURPLUS	**358**	21100	**358**	3	-
RESERVES	**7.426**	21200	**7.426**	3	-
ACCUMULATED PROFITS (1)	**619**	21300	**606**	3	(1)
OWN FUNDS	**11.503**	209/213	**11.490**	N/A	(1)
FUND FOR GENERAL BANKING RISKS	**500**	20700	**500**	3a	-
TOTAL OWN FUNDS	**12.003**	N/A	**11.990**	6	(1)

(1) The difference of 13 thousand euro is due to the fact that the increase of the own funds, as a result of the profit allocation can only be taken into consideration after the auditing of the accounts.

ANNEX II

31/12/2016

Capital instruments' main features template

Disclosure according to Article 3 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

		CET 1
	General information	
1	Issuer	**VAN DE PUT & CO Private Bankers Comm. VA**
2	Unique identifier	N/A
3	Governing law(s) of the instrument	Laws of Belgium
	Regulatory treatment	
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo / (sub-)consolidated / solo & (sub)consolidated	Solo
7	Instrument type (types to be specified by each jurisdiction)	Voting ordinary shares issued directly by a "société en commandite par actions" (art. 657 Belgian Company Code)
8	Amount recognised in regulatory capital	EUR 11,990 million
9	Nominal amount of instrument	EUR 3,1 million
9a	Issue price	N/A
9b	Redemption price	N/A
10	Accounting classification	Shareholder equity
11	Original date of issuance	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	N/A
31	If write-down, write-down trigger(s)	N/A
32	If write-down, fully or partially	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	N/A : none, only instrument
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

ANNEX VI

31/12/2016

Transitional own funds disclosure template

Disclosure according to Article 5 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

		Amount at disclosure date in EUR	Regulation (EU) no 575/ 2013 article reference	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
Equity Tier 1 capital: instruments and reserves				
1	Capital instruments and the related share premium accounts	3.100.000	26 (1), 27, 28, 29, EBA list 26 (3)	N/A
	of which: Ordinary Shares	3.100.000	EBA list 26 (3)	N/A
2	Retained Earnings		26 (1) c	N/A
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards	8.389.563	26 (1) (d) +(e)	N/A
3a	Funds for general banking risk	500.000	26 (1) (f)	N/A
4	Amount of qualifying items referred to Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)	N/A
	Public sector capital injections grandfathered until 1 Januari 2018		483 (2)	N/A
5	Minority interest (amount allowed in consolidated CET1)		84, 479, 480	N/A
5a	Independently received interim profits net of any forseeable charge of dividend		26 (2)	N/A
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	11.989.563		N/A
Tier 1 capital (CET1) : regulatory adjustments				
7	Additional value adjustments (negative amount)		34, 105	N/A
8	Intangible assets (net of related tax liability) (negative amount)		36 (1) (b), 37, 472 (4)	N/A
9	Empty set in EU			N/A
10	Deffered tax assets that rely on future profitability excluding thise arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) c, 38, 472 (5)	N/A
11	Fair value reserves related to gains or losses on cash flow hedges		33 (a)	N/A
12	Negative amounts resulting from the calculation of expected loss amounts		36 (1) (d), 40, 159, 472 (6)	N/A
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)	N/A
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		33 (b)	N/A
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41, 472 (7)	N/A
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		36 (1) (f), 42, 472 (8)	N/A
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		36 (1) (g), 44, 472 (9)	N/A
18	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46 , 49 (2) (3), 79, 472 (10)	N/A N/A
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	N/A N/A N/A
20	Empty Set in the EU			N/A

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Transitional own funds disclosure template

Disclosure according to Article 5 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

		Amount at disclosure date in EUR	Regulation (EU) no 575/2013 article reference	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		36 (1) (k)	N/A
20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91	N/A
20c	of which: securitisation positions (negative amount)		36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258	N/A
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)	N/A
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1)	N/A
			(a), 470, 472 (5)	N/A
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	N/A
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		36 (1) (i), 48 (1) (b),	N/A
			470, 472 (11)	N/A
24	Empty Set in the EU			N/A
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	N/A
25a	Losses for the current financial year (negative amount)		36 (1) (a), 472 (3)	N/A
25b	Foreseeable tax charges relating to CET1 items (negative amount)		36 (1) (I)	N/A
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment			N/A
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468			N/A
	Of which: prudential filter for unrealised gains on Investment Property valued at fair value		468	N/A
	Of which: prudential filter for unrealised gains on Available for Sale Equity Securities		468	N/A
	Of which: prudential filter for unrealised gains on Available for Sale Debt Securities		468	N/A
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR		481	N/A
	Of which: prudential filter regarding the introduction of amendments to IAS 19		481	N/A
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		36 (1) U)	N/A
28	Total regulatory adjustments to Common equity Tier 1 (CET1)			N/A
29	Common Equity Tier 1 (CET1) capital	11.989.563		N/A
Additional Tier 1 (AT1) capital : Instruments				
30	Capital instruments and the related share premium accounts		51, 52	N/A
31	of which: classified as equity under applicable accounting standards			N/A
32	of which: classified as liabilities under applicable accounting standards			N/A
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1		486 (3)	N/A
	Public sector capital injections grandfathered until 1 January 2018		483 (3)	N/A
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		85, 86, 480	N/A
35	of which: instruments issued by subsidiaries subject to phase out		486 (3)	N/A
36	Additional Tier 1 (AT1) capital before regulatory adjustments			N/A

ANNEX VI

31/12/2016

Transitional own funds disclosure template

Disclosure according to Article 5 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

		Amount at disclosure date in EUR	Regulation (EU) no 575/ 2013 article reference	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
Additional Tier 1 (AT1) capital : regulatory adjustments				
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		52 (1) (b), 56 (a), 57, 475 (2)	N/A N/A
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		56 (b), 58, 475 (3)	N/A
39	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short posilions) (negative amount)		56 (c), 59, 60, 79, 475 (4)	N/A
40	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the insti- tution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		56 (d), 59, 79, 475 (4)	N/A
41	Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)			N/A
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		472, 472(3)(a), 472(4), 472 (6), 472 (8)(a), 472 (9), 472 (10)(a), 472 (11)(a)	N/A
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc			N/A
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		477, 477 (3), 477 (4) (a)	N/A
	Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc			N/A
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR		467, 468, 481	N/A
	Of which: ... possible filter for unrealised losses		467	N/A
	Of which: ... possible filter for unrealised gains		468	N/A
	Of which: ...		481	N/A
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		56 (e)	N/A
	Excess of deduction from AT1 items over AT1 capital (deducted in CET1)			N/A
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital			N/A
44	Additional Tier 1 (AT1) capital			N/A
45	Tier 1 capital (T1 = CET1 + AT1)	11.989.563		N/A
Tier 2 capital (T2) : instruments and provisions				
46	Capital instruments and the related share premium accounts		62, 63	N/A
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4)	N/A
	Public sector capital injections grandfathered until 1 January 2018		483 (4)	N/A
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		87, 88, 480	N/A
49	of which: instruments issued by subsidiaries subject to phase out		486 (4)	N/A
50	Credit risk adjustments		62 (c) & (d)	N/A
51	Tier 2 (T2) capital before regulatory adjustments			N/A

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Transitional own funds disclosure template

Disclosure according to Article 5 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

		Amount at disclosure date in EUR	Regulation (EU) no 575/ 2013 article reference	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
Tier 2 capital (T2) : regulatory adjustments				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		63 (b) (i), 66 (a), 67, 477 (2)	N/A
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		66 (b), 68, 477 (3)	N/A
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold		66 (c), 69, 70, 79, 477 (4)	N/A
54a	Of which new holdings not subject to transitional arrangements			N/A
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements			N/A
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		66 (d), 69, 79, 477 (4)	N/A
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regu- lation (EU) No 575/2013 (i.e. CRR residual amounts)			N/A
56a	Residual amounts deducted from Tier 2capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		472 , 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	N/A
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc			N/A
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013		475, 475 (2) (a), 475 (3), 475 (4) (a)	N/A
	Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities , etc			N/A
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR		467, 468, 481	N/A
	Of which: ... possible filter for unrealised losses		467	N/A
	Of which: ... possible filter for unrealised gains		468	N/A
	Of which: ...		481	N/A
57	Total regulatory adjustments to Tier 2 (T2) capital			N/A
58	Tier 2 (T2) capital			N/A
59	Total capital (TC = T1 + T2)			N/A
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/ 2013(i.e. CRR residual amounts)	11.989.563		N/A
60	Total risk weighted assets	68.071.792		N/A

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Disclosure according to Article 5 in Commission implementing regulation (EU) No 1423/2013

'N/A' inserted if not applicable

		Amount at disclosure date in EUR	Regulation (EU) no 575/ 2013 article reference	Amount subject to pre-regulation (EU) No 575/2013 treatment or prescribed residual amount of regulation (EU) No 575/2013
Capital ratios and buffers				
61	Common Equity Tier **1** (as a percentage of risk exposure amount)	17,62%	92 (2) (a), 465	N/A
62	Tier 1 (as a percentage of risk exposure amount)	17,62%	92 (2) (b), 465	N/A
63	Total capital (as a percentage of risk exposure amount)	17,62%	92 (2) (c)	N/A
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements , plus systemic risk buffer, plus the systemically important institution buffer (G-Sll or 0-Sll buffer), expressed as a percentage of risk exposure amount)		CRD 128, 129, 130	N/A
65	of which: capital conservation buffer requirement			N/A
66	of which: countercyclical buffer requirement			N/A
67	of which: systemic risk buffer requirement			N/A
67a	of which: Global Systemically Important Institution (G-Sll) or Other Systemically Important Institution (0-Sll) buffer		CRD 131	N/A
68	Common Equity Tier **1** available to meet buffers (as a percentage of risk exposure amount)	54,58%	CRD 128	N/A
69	[non relevant in **EU** regulation]			N/A
70	[non relevant in **EU** regulation]			N/A
71	[non relevant in **EU** regulation]			N/A
Capital ratios and buffers				
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4) 66 (c), 69, 70, 477 (4)	N/A
73	Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		36 (1) (i), 45 , 48, 470, 472 (11)	N/A
74	Empty Set in the EU			N/A
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)		36 (1) (c), 38, 48, 470, 472 (5)	N/A
Applicable caps on the Inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)		62	N/A
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		62	N/A
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		62	N/A
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		62	N/A
Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3), 486 (2) & (5)	N/A
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		484 (3), 486 (2) & (5)	N/A
82	Current cap on AT1 instruments subject to phase out arrangements		484 (4), 486 (3) & (5)	N/A
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		484 (4), 486 (3) & (5)	N/A
84	Current cap on T2 instruments subject to phase out arrangements		484 (5), 486 (4) & (5)	N/A
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		484 (5), 486 (4) & (5)	N/A