FINAL TERMS

Final Terms dated 22 February 2012

BNP PARIBAS HOME LOAN SFH

Issue of € 100,000,000 2.215 per cent. Covered Bonds due 24 February 2016

under the € 35,000,000,000
Covered Bond Programme
for the issue of *Obligations de Financement de l'Habitat*

Issue Price: 100.00 per cent.

Lead Manager

BNP PARIBAS

Co-Lead Managers

Danske Bank A/S
TD Securities

En accord entre les parties, les présentes reliées par ASSEMBLACT empêchant toute substitution ou addition, sont seulement signées à la dernière page.

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the "**Conditions**") set forth in the Base Prospectus dated 15 June 2011 which received visa No. 11-221 from the *Autorité des marchés financiers* (the "**AMF**") on 15 June 2011 and the supplement to the Base Prospectus dated 22 December 2011 which received visa No. 11-589 from the AMF on 22 December 2011, which together constitute a base prospectus for the purposes of article 5.4 of the Directive 2003/71/EC of the European Parliament and of the Council of 4 November 2003 (the "**Prospectus Directive**").

This document constitutes the Final Terms of the Covered Bonds described herein for the purposes of article 5.4 of the Prospectus Directive and must be read in conjunction with such Base Prospectus. Full information on the Issuer and the Covered Bonds is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and these Final Terms are available for viewing on the websites of the Issuer (www.http://invest.bnpparibas.com/ - heading "bnpparibasdebt") and of the AMF (www.amf-france.org), and during normal business hours at the registered office of the Issuer and at the specified office of the Paying Agent where copies may be obtained.

1.	**Issuer:**	BNP Paribas Home Loan SFH
2.	(i) **Series Number:**	55
	(ii) **Tranche Number:**	1
3.	**Specified Currency:**	Euro ("€")
4.	**Aggregate Nominal Amount of Covered Bonds:**	
	(i) **Series:**	€ 100,000,000
	(ii) **Tranche:**	€ 100,000,000
5.	**Issue Price:**	100.00 per cent. of the Aggregate Nominal Amount
6.	**Specified Denominations:**	€ 100,000
7.	(i) **Issue Date:**	24 February 2012
	(ii) **Interest Commencement Date:**	Issue Date
8.	**Final Maturity Date:**	24 February 2016
9.	**Interest Basis:**	2.215 per cent. Fixed Rate *per annum* *(further particulars specified below)*
10.	**Redemption/Payment Basis:**	Redemption at par
11.	**Change of Interest or Redemption/Payment Basis:**	Not Applicable
12.	**Put/Call Options:**	Not Applicable
13.	(i) **Status of the Covered Bonds:**	Senior
	(ii) **Date of *décision d'emprunt* for issuance of Covered Bonds obtained:**	Authorisation of the Board of Directors (*Conseil d'administration*) dated 31 May 2011
14.	**Method of distribution:**	Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	**Fixed Rate Covered Bond Provisions:**	Applicable
	(i) Rate of Interest:	2.215 per cent. *per annum* payable annually in arrear
	(ii) Interest Payment Dates:	24 February in each year commencing on 24 February 2013 (subject to the Modified Following Business day Convention / Not adjusted)
	(iii) Fixed Coupon Amount:	€ 2,215 per € 100,000 in Specified Denomination
	(iv) Broken Amount:	Not Applicable
	(v) Day Count Fraction:	Actual/Actual - ICMA
	(vi) Determination Dates:	24 February in each year
	(vii) Other terms relating to the method of calculating interest for Fixed Rate Covered Bonds:	Not Applicable
16.	**Floating Rate Covered Bond Provisions:**	Not Applicable
17.	**Zero Coupon Covered Bond Provisions**	Not Applicable
18.	**Index-Linked Interest Covered Bond/other variable-linked interest Covered Bond Provisions:**	Not Applicable
19.	**Dual Currency Covered Bond Provisions:**	Not Applicable

PROVISIONS RELATING TO REDEMPTION

20.	**Call Option:**	Not Applicable
21.	**Put Option:**	Not Applicable
22.	**Final Redemption Amount of each Covered Bond:**	Specified Denomination
23.	**Early Redemption Amount:**	
	Early Redemption Amount(s) of each Covered Bond payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same and/or any other terms (if required or if different from that set out in Condition 7):	As set out in Condition 7

GENERAL PROVISIONS APPLICABLE TO THE COVERED BONDS

24	**Governing Law:**	French law
	Form of Covered Bonds:	Dematerialised Covered Bonds
	(i) Temporary or Permanent Global Note/Global Certificate:	Not Applicable
	(ii) Form of Dematerialised Covered Bonds:	Bearer form (*au porteur*)
	(iii) Registration Agent:	Not Applicable
	(iv) Temporary Global Certificate:	Not Applicable
	(v) New Global Note:	Not Applicable

25.	**Financial Centre(s) or other special provisions relating to payment dates for the purposes of Condition 8(h):**	TARGET Business Day
26.	**Talons for future Coupons or Receipts to be attached to Definitive Materialised Covered Bonds (and dates on which such Talons mature):**	Not Applicable
27.	**Details relating to Partly Paid Covered Bonds: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Covered Bonds and interest due on late payment:**	Not Applicable
28.	**Details relating to Instalment Covered Bonds:**	Not Applicable
29.	**Redenomination, renominalisation and reconventioning provisions:**	Not Applicable
30.	**Consolidation provisions:**	Not Applicable
32.	**Other final terms:**	Not Applicable

DISTRIBUTION

33.	(i) If syndicated, names of Managers:	**Lead Manager** BNP Paribas **Co-Lead Managers** Danske Bank A/S TD Securities
	(ii) Date of subscription agreement:	22 February 2012
	(iii) Stabilising Manager(s) (if any):	BNP Paribas
34.	If non-syndicated, name of Dealer:	Not Applicable
35.	Additional selling restrictions:	Not Applicable
36.	U.S. selling restrictions:	The Issuer is Category 1 for the purposes of Regulation S under the United States Securities Act of 1933, as amended. TEFRA not Applicable

GENERAL

The aggregate principal amount of Covered Bonds issued has been translated into Euro at the rate of [●] per cent. producing a sum of:	Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required to list and have admitted to trading on Euronext Paris the issue of the Covered Bonds described herein pursuant to the Euro 35,000,000,000 Covered Bond Programme for the issue of *Obligations de Financement de l'Habitat* of BNP Paribas Home Loan SFH.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By: Alain Deforge, *Directeur Général Délégué*

Duly authorised

PART B – OTHER INFORMATION

1. RISK FACTORS

Not Applicable

2. LISTING AND ADMISSION TO TRADING

(i) Listing:	Euronext Paris
(ii) (a) Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Covered Bonds to be admitted to trading on Euronext Paris with effect from 24 February 2012.
(b) Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Covered Bonds to be admitted to trading are already admitted to trading:	Not Applicable
(iii) Estimate of total expenses related to admission to trading:	€ 7,650
(iv) Additional publication of Base Prospectus and Final Terms:	Not Applicable

3. RATINGS

Ratings:	The Covered Bonds to be issued are expected to be rated: S & P: AAA Moody's: Aaa Fitch: AAA Each such credit rating agency is established in the European Union and registered under Regulation (EU) No 1060/2009 (the **"CRA Regulation"**). A rating is not a recommandation to buy, sell or hold securities and may be subject to suspension, change or withdrawal at any time by the assigning rating agency.

4. SPECIFIC CONTROLLER

The specific controller (*contrôleur spécifique*) of the Issuer has certified that the value of the assets of the Issuer will be greater than the value of its liabilities benefiting from the *privilège* defined in Article L. 515-19 of the French Monetary and Financial Code (*Code monétaire et financier*), after settlement of this issue.

See attached "Specific Controller's Certificate relating to the quarterly borrowing programme for the first quarter of 2012".

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

Save as discussed in "Plan of Distribution" so far as the Issuer is aware, no person involved in the offer of the Covered Bonds has an interest material to the offer.

6. REASONS FOR THE OFFER

Reasons for the offer:	As described in the "Use of Proceeds" section of the Base Prospectus.

7. YIELD

Indication of yield:	2.215 per cent. *per annum* The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

8. OPERATIONAL INFORMATION

Intended to be held in a manner which would allow Eurosystem eligibility	Not Applicable
ISIN Code:	FR0011203215
Common Code:	074821197
Depositaries:	
(i) Euroclear France to act as Central Depositary:	Yes
(ii) Common Depositary for Euroclear Bank and Clearstream Banking, *société anonyme:*	No
(iii) Depositary for DTC:	No
Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* and the relevant identification number(s):	Not Applicable
Delivery:	Delivery against payment
Names and addresses of initial Paying Agent:	**BNP Paribas Securities Services** Les Grands Moulins de Pantin 9, rue du Débarcadère 93500 Pantin France
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable

APPENDIXES

- **ATTESTATION DU CONTROLEUR SPECIFIQUE RELATIVE AU PROGRAMME D'EMISSION DE RESSOURCES PRIVILEGIEES DU PREMIER TRIMESTRE DE 2012 EN APPLICATION DES ARTICLES L.515-30 ET R.515-13, IV DU CODE MONETAIRE ET FINANCIER**

- **FREE ENGLISH TRANSLATION OF THE SPECIFIC CONTROLLER'S CERTIFICATE RELATING TO THE QUARTERLY ISSUE PROGRAMME FOR THE FIRST QUARTER OF 2012 PURSUANT TO ARTICLES L. 515-30 AND R. 515-13, IV OF THE FRENCH MONETARY AND FINANCIAL CODE (*CODE MONÉTAIRE ET FINANCIER*)**

FIDES AUDIT
SOCIÉTÉ D'EXPERTISE COMPTABLE & DE COMMISSARIAT AUX COMPTES

BNP PARIBAS HOME LOAN SFH

société anonyme à conseil d'administration
au capital de 225.000.000 €uros

1 boulevard Haussmann
75009 Paris

Siren : 454 084 211 RCS PARIS

ATTESTATION DU CONTRÔLEUR SPÉCIFIQUE

RELATIVE AU
PROGRAMME D'ÉMISSION DE RESSOURCES PRIVILÉGIÉES
DU 1er TRIMESTRE 2012

En application de l'article L. 515-30 et R. 515-13-IV
du Code monétaire et financier

37 AVENUE DE FRIEDLAND - 75008 PARIS TEL. +33 (0)1 45 40 30 19 e-mail contact@fides-audit.fr
Société à responsabilité limitée au capital de 18 000 € SIRET 481 465 095 00010 NAF. 6920Z

Mesdames et Messieurs les administrateurs,

En notre qualité de contrôleur spécifique de BNP Paribas Home Loan SFH et en exécution des dispositions prévues par les articles L. 515-30 et R. 515-13 du code monétaire et financier, nous avons procédé à la vérification du respect des règles relatives au ratio de couverture prévues aux articles L. 515-20 et R. 515-7-2 du code monétaire et financier dans le cadre d'un programme trimestriel d'émissions de ressources bénéficiant du privilège mentionné à l'article L. 515-19 de ce même code.

Par décision en date du 16 décembre 2011, le conseil d'administration de BNP Paribas Home Loan SFH a fixé le plafond maximum du programme d'émissions de ressources bénéficiant du privilège institué par l'article L. 515-19 du code monétaire et financier, à 5 milliards d'euros, ou son équivalent en devises, pour la période allant du 1er janvier 2012 au 31 mars 2012.

L'article L. 515-20 du code monétaire et financier dispose que le montant total des éléments d'actif de votre société doit être supérieur au montant des éléments de passif bénéficiant du privilège mentionné à l'article L. 515-19 de ce code. En outre, l'article R. 515-7-2 de ce code dispose que les sociétés de financement de l'habitat sont tenues de respecter à tout moment un ratio de couverture des ressources privilégiées par les éléments d'actifs au moins égal à 102%.

Il nous appartient d'attester du respect de ces règles dans le cadre du présent programme trimestriel d'émissions.

Le respect de ces règles, compte tenu du programme trimestriel d'émissions visé ci-dessus, a été vérifié sur la base des informations financières estimées, au titre de la période courue, et prévisionnelles, au titre de la période à venir, établies sous votre responsabilité. Les informations prévisionnelles ont été établies à partir des hypothèses traduisant la situation future que vous avez estimée la plus probable à la date de leur établissement. Ces informations sont présentées en annexe à la présente attestation.

Notre intervention a été effectuée selon la doctrine professionnelle de la Compagnie nationale des commissaires aux comptes relative à cette mission.

Nos travaux ont consisté à :

- vérifier la conformité du montant du programme trimestriel d'émissions avec le procès-verbal de l'organe délibérant autorisant ces émissions ;

- examiner le processus d'élaboration des données financières prévisionnelles tenant compte du présent programme trimestriel d'émissions, étant rappelé que, s'agissant de prévisions présentant par nature un caractère incertain, les réalisations différeront parfois de manière significative, des informations prévisionnelles établies ;

- vérifier les modalités de calcul du ratio de couverture issu de ces données prévisionnelles, telles qu'elles sont prévues par les dispositions du règlement 99-10 du CRBF et par l'instruction 2011-I-06 de l'Autorité de contrôle prudentiel ;

- vérifier le respect des règles prévues aux articles L. 515-20 et R. 515-7-2 sur la base de ces données financières prévisionnelles.

Sur la base de nos travaux, nous n'avons pas d'observation à formuler sur le respect par la société BNP Paribas Home Loan SFH des règles prévues aux articles L. 515-20 et R. 515-7-2 du code monétaire et financier, après prise en compte du présent programme trimestriel d'émissions.

Cette attestation est établie à votre attention et à celle de l'Autorité de contrôle prudentiel et nous n'acceptons aucune responsabilité vis-à-vis de tout autre tiers auquel cette attestation serait diffusée ou parviendrait.

Cette attestation est régie par la loi française. Les juridictions françaises ont compétence exclusive pour connaître de tout litige, réclamation ou différend pouvant résulter de notre lettre de mission ou de la présente attestation, ou de toute question s'y rapportant. Chaque partie renonce irrévocablement à ses droits de s'opposer à une action portée auprès de ces tribunaux, de prétendre que l'action a été intentée auprès d'un tribunal incompétent, ou que ces tribunaux n'ont pas de compétence.

Paris, le 27 décembre 2011

Le contrôleur spécifique
FIDES AUDIT
représenté par Stéphane MASSA

En milliards d'euros	Estimé au 30 novembre 2011	Prévisionnel [1] au 31 mars 2012
RATIO DE COUVERTURE	133%	**112%**
NUMERATEUR : Montant refinancable des créances apportées en garantie & valeurs de remplacement	35,34 Mds €	35,39 Mds €
DENOMINATEUR : Ressources bénéficiant du privilège	26,51 Mds €	31,64 Mds €

[1] Chiffres après prise en compte du programme trimestriel d'émission obligataire de 5 milliards d'euros décidé le 16/12/2011

Suivi de l'enveloppe trimestrielle décidée le 16/12/2011	
Enveloppe trimestrielle	5,00 Mds €
Emissions du trimestre	
Montant de l'enveloppe disponible	5,00 Mds €

BNP PARIBAS
HOME LOAN SFH

Tombées des émissions BNP Paribas Home Loan SFH

Series	Montant émission	Date de maturité
Series 13	1 250 000 000	22-mai-12
Series 14	79 962 371	04-juin-12
Series 16	1 500 000 000	01-oct-12
Series 7	1 500 000 000	28-mai-13
Series 15	1 250 000 000	23-juil-13
Series 9	60 000 000	13-janv-14
Series 11	1 500 000 000	16-janv-14
Series 6	19 900 000	23-mai-14
Series 3	2 500 000 000	30-mai-14
Series 12	152 846 745	26-sept-14
Series 10	1 000 000 000	07-mai-15
Series 23	1 500 000 000	09-juin-15
Series 26	1 444 664 625	02-nov-15
Series 19	1 500 000 000	12-janv-17
Series 36	2 450 000 000	10-oct-18
Series 37	100 000 000	29-juil-19
Series 41	2 500 000 000	16-déc-19
Series 21	1 000 000 000	20-avr-20
Series 31	120 144 173	07-oct-20
Series 43	600 000 000	14-déc-20
Series 30	1 750 000 000	11-janv-21
Series 38	2 000 000 000	12-juil-21
Series 39	300 000 000	27-oct-23
Series 33	111 000 000	11-févr-26
Series 40	60 000 000	09-nov-27
Series 29	25 000 000	21-déc-30
Series 35	25 000 000	28-avr-31
Series 42	32 000 000	15-déc-31
Series 17	42 000 000	29-oct-32
Series 18	50 000 000	02-nov-39
Series 20	50 000 000	09-mars-40
Series 22	25 000 000	18-mai-40
Series 28	21 134 060	16-nov-40
Series 27	21 097 231	03-déc-40
Series 32	20 000 000	01-févr-41
Series 34	20 000 000	18-févr-41
Series 25	26 030 297	24-sept-41
Series 24	26 981 173	03-déc-41
TOTAL	26 163 239 874	

Sur la base des émissions existantes en date valeur : 16/12/2011

SPECIFIC CONTROLLER'S CERTIFICATE RELATING TO THE QUARTERLY BORROWING PROGRAMME FOR FIRST QUARTER OF 2012
PURSUANT TO ARTICLES L. 515-30 AND R. 515-13, IV OF THE FRENCH MONETARY AND FINANCIAL CODE (*CODE MONÉTAIRE ET FINANCIER*)

FREE TRANSLATION FROM FRENCH

To the Directors of BNP Paribas Home Loan SFH,

In our capacity as the Specific Controller of BNP Paribas Home Loan SFH and pursuant to the provisions set forth in Articles L. 515-30 and R. 515-13 of the French Monetary and Financial Code (*Code monétaire et financier*), we hereby set out our certification regarding compliance with the rule regarding the cover ratio provided for in Articles L. 515-20 and R. 515-7-2 of the French Monetary and Financial Code (*Code monétaire et financier*) for the purpose of the quarterly programme for issuing funding that qualifies for the privileged right mentioned in Article L. 515-19 of the above mentioned code.

In a decision dated 16 December 2011, the board of directors of BNP Paribas Home Loan SFH set the maximum ceiling for the programme for issuing funding that qualifies for the privileged right laid down by Article L. 515-19 of the French Monetary and Financial Code (*Code monétaire et financier*), at EUR 5 billion, or its equivalent in foreign currency, for the period from 1 January 2012 to 31 March 2012.

Article L. 515-20 of the French Monetary and Financial Code (*Code monétaire et financier*) states that the total amount of assets held by your company must be higher than the amount of liabilities which qualify for the privileged right mentioned in Article L. 515-19 of the said code. Moreover Article R. 515-7-2 of the said code states that all *sociétés de financement de l'habitat* are bound to respect, at all times, a cover ratio of the funding that qualify for the privileged right by assets at least equal to 102%.

It is our responsibility to certify the compliance with these rules within the scope of this quarterly issue programme.

Compliance with these rules, considering the aforementioned quarterly issue programme, was checked based on estimated financial data, in respect of the accrual period, and based on forecasted financial data in respect of the next period, drawn up under your responsibility. The forecasted data were drawn up based on assumptions reflecting the future position that you assessed as being the most probable at the date that they were drawn up. This information is presented in an appendix to this certificate.

Our review has been carried out in accordance with the professional standards of the *Compagnie Nationale des Commissaires aux Comptes* (National Association of Statutory Auditors) in respect of this type of assignment.

Our scope of work has been to:

- check the compliance of the amount of the quarterly issue programme with the minutes of the Board of Directors authorising theses issuances;

- consider the elaboration process used for the forecasted financial data, taking into account the current quarterly issue programme bearing in mind that, as the forecasts are by their nature uncertain, the actual conclusions could differ significantly from the forecasted data drawn;

- check the calculations' methods of the cover ratio based on the forecasted data, as provided by the provisions of Regulation no. 99-10 of the French Banking and Financial Regulation Committee (CRBF) and regulation 2011-06-I of the *Autorité de Contrôle Prudentiel*;

- check the compliance of such forecasted financial data with the rule set forth by Articles L. 515-20 and R.515-7-2 of the French Monetary and Financial Code (*Code monétaire et financier*).

Based on our work, we have no comment to express in respect of the compliance by the company, BNP Paribas Home Loan SFH with the provisions set forth in Articles L. 515-20 and R.515-7-2 of the French

Monetary and Financial Code (*Code monétaire et financier*), taking into account the existing quaterly issue programme.

This certificate is addressed to your attention and to the *Autorité de Contrôle Prudentiel*'s attention, and we will not accept any responsibilities toward third parties to whom this certificate may be transmitted or distributed.

This certificate shall be governed by French law; French courts have exclusive jurisdiction to hear of any dispute, claim or disagreement arising out of our letter of assignment, or this certificate or of any related issue. Each Party waive irrevocably its rights to oppose any action brought in front of these courts, to pretend that this action has been filed with an inappropriate forum or that these courts have no competence.

Paris, 27 December 2011
The Specific Controller
Fides Audit
Represented by Stéphane MASSA

APPENDIX

Figures after taking into account the current quarterly issue programme for the first quarter 2012
programme of EUR 5 billion.

In EUR	Estimated Figures	Forecasted[1] Figures
	As of November 30th 2011	As of March 31st 2012
COVER RATIO	**133 %**	**112 %**
NUMERATOR Total application of funds	EUR 35.34 billion	EUR 35.39 billion
DENOMINATOR Total funding sources that qualify for the privileged right	EUR 26.51 billion	EUR 31.64 billion

Follow up of the quarterly issue programme decided on 16 December 2011	
Quarterly issue programme	5 billion Eur
Issuance of the quarter	
Amount available	5 billion Eur

[1] Figures taking into account the current quarterly notes issue programme of 5 billion euros decided on 16/12/2011

List of issuances of BNP Paribas Home Loan SFH

Series	Issue Amount	Maturity Date
Series 13	1 250 000 000	22-May-12
Series 14	79 962 371	04-June-12
Series 16	1 500 000 000	01-Oct-12
Series 7	1 500 000 000	28-May-13
Series 15	1 250 000 000	23-July-13
Series 9	60 000 000	13-Jan-14
Series 11	1 500 000 000	15-Jan-14
Series 6	19 900 000	23-May-14
Series 3	2 500 000 000	30-May-14
Series 12	182 845 745	26-Sept-14
Series 10	1 000 000 000	07-May-15
Series 23	1 500 000 000	09-June-15
Series 26	1 444 564 825	02-Nov-15
Series 19	1 500 000 000	12-Jan-17
Series 38	2 450 000 000	10-Oct-18
Series 37	100 000 000	29-July-19
Series 41	2 000 000 000	16-Dec-19
Series 21	1 000 000 000	20-Apr-20
Series 31	120 144 173	07-Oct-20
Series 43	600 000 000	14-Dec-20
Series 30	1 750 000 000	11-Jan-21
Series 36	2 000 000 000	12-July-21
Series 39	300 000 000	27-Oct-23
Series 33	111 000 000	11-Feb-26
Series 40	60 000 000	09-Nov-27
Series 29	25 000 000	21-Dec-30
Series 35	25 000 000	28-Apr-31
Series 42	32 000 000	15-Dec-31
Series 17	42 000 000	29-Oct-39
Series 18	50 000 000	02-Nov-39
Series 20	50 000 000	09-Mar-40
Series 22	25 000 000	18-May-40
Series 28	21 134 059	16-Nov-40
Series 27	21 097 231	03-Dec-40
Series 32	20 000 000	01-Feb-41
Series 34	20 000 000	18-Feb-41
Series 25	26 630 297	24-Sept-41
Series 24	26 961 173	03-Dec-41

TOTAL	**26 163 239 874**

On the base of the existing issuances as of: **16/12/2011**

En accord entre les parties, les présentes reliées par ASSEMBLACT empêchant toute substitution ou addition, sont seulement signées à la dernière page.