

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/8/2018

Cut-off Date: 31/8/2018



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HTT 2018

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31.08.18			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,278.17			
G.3.1.2	Outstanding Covered Bonds	1,750.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	30%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,278.17		99.52%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	11.00		0.48%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	2,289.17		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	7.61	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	11.39	ND1	0.50%	
G.3.4.3	1 - 2 Y	24.41	ND1	1.07%	
G.3.4.4	2 - 3 Y	49.30	ND1	2.16%	
G.3.4.5	3 - 4 Y	269.28	ND1	11.82%	
G.3.4.6	4 - 5 Y	224.25	ND1	9.84%	
G.3.4.7	5 - 10 Y	1,162.74	ND1	51.04%	
G.3.4.8	10+ Y	536.79	ND1	23.56%	
G.3.4.9	Total	2,278.17	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	7.30	8.30		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,750.00	1,000.00	100.00%	57.14%
G.3.5.8	10+ Y	0	750.00	0.00%	42.86%
G.3.5.9	Total	1,750.00	1,750.00	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,278.17		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	2,278.17		100.00%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,750.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1,750.00	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,750.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1,750.00	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	11.00		100.00%	
G.3.9.3	Exposures to central banks	0.00		0.00%	
G.3.9.4	Exposures to credit institutions	0.00		0.00%	
G.3.9.5	Other	0.00		0.00%	
G.3.9.6	Total	11.00		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	11.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	11.00		100.00%	
G.3.10.16	Total	11.00		100%	



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0.00	0.00%	0.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	11.00	100.00%	100.00%
G.3.11.4	Total	11	100%	100%

12. Bond List	
G.3.12.1	Bond list https://www.coveredbondlabel.com/issuer/131/

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00

4. References to Capital Requirements Regulation (CRR)

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

	Row	Row
G.4.1.1 (i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2 (i) Value of covered bonds:	39	
G.4.1.3 (ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4 (ii) Type of cover assets:	52	
G.4.1.5 (ii) Loan size:	185 for Residential Mortgage Assets	286 for Commercial Mortgage Assets
G.4.1.6 (ii) Interest rate risk - cover pool:	149 for Mortgage Assets	228
G.4.1.7 (ii) Currency risk - cover pool:	111	
G.4.1.8 (ii) Interest rate risk - covered bond:	163	
G.4.1.9 (ii) Currency risk - covered bond:	137	
G.4.1.10 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11 (iii) Maturity structure of cover assets:	65	
G.4.1.12 (iii) Maturity structure of covered bonds:	88	
G.4.1.13 (iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets	

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
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6. Other relevant information



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency EUR

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- [7. Mortgage Assets](#)
- [7.A Residential Cover Pool](#)
- [7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,278	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,278	100%
2. General Information			
	Number of mortgage loans	Residential Loans	Commercial Loans
M.7.2.1		28,808	0
			Total Mortgages
M.7.2.1			28,808
3. Concentration Risks			
	10 largest exposures	% Residential Loans	% Commercial Loans
M.7.3.1		0.95%	0.00%
			% Total Mortgages
M.7.3.1			0.95%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
			% Total Mortgages
M.7.4.1	European Union	100.00%	0
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.65%	0.00%	16.65%
M.7.5.2	Vlaams-Brabant	14.74%	0.00%	14.74%
M.7.5.3	Oost-Vlaanderen	14.79%	0.00%	14.79%
M.7.5.4	Brussels	11.37%	0.00%	11.37%
M.7.5.5	West-Vlaanderen	10.85%	0.00%	10.85%
M.7.5.6	Limburg	6.38%	0.00%	6.38%
M.7.5.7	Liège	8.02%	0.00%	8.02%
M.7.5.8	Hainaut	6.18%	0.00%	6.18%
M.7.5.9	Brabant Wallon	5.24%	0.00%	5.24%
M.7.5.10	Namur	3.46%	0.00%	3.46%
M.7.5.11	Luxembourg	2.29%	0.00%	2.29%
M.7.5.12	Other	0.03%	0.00%	0.03%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	96.38%	0.00%	96.38%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.62%	0.00%	3.62%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.63%	0.00%	1.63%
M.7.7.2	Amortising	98.37%	0.00%	98.37%
M.7.7.3	Other	0.00%	0.00%	0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	5.35%	0.00%	5.35%
M.7.8.2	≥ 12 - ≤ 24 months	28.65%	0.00%	28.65%
M.7.8.3	≥ 24 - ≤ 36 months	35.32%	0.00%	35.32%
M.7.8.4	≥ 36 - ≤ 60 months	27.90%	0.00%	27.90%
M.7.8.5	≥ 60 months	2.79%	0.00%	2.79%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.012%	0.000%	0.012%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	79.08			
M.7A.10.2	<=100K	1038.08	20,878	45.57%	72.47%
M.7A.10.3	>100K and <=200K	897.23	6,728	39.38%	23.35%
M.7A.10.4	>200K and <=300K	209.73	888	9.21%	3.08%
M.7A.10.5	>300K and <=400K	69.48	204	3.05%	0.71%
M.7A.10.6	>400K	63.64	110	2.79%	0.38%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26	Total	2278.17	28,808	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.61			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	507.35	9,726.00	22.27%	33.76%
M.7A.11.3	>40 - <=50 %	267.89	3,642.00	11.76%	12.64%
M.7A.11.4	>50 - <=60 %	288.66	3,533.00	12.67%	12.26%
M.7A.11.5	>60 - <=70 %	306.07	3,356.00	13.43%	11.65%
M.7A.11.6	>70 - <=80 %	299.64	3,055.00	13.15%	10.60%
M.7A.11.7	>80 - <=90 %	310.49	2,918.00	13.63%	10.13%
M.7A.11.8	>90 - <=100 %	269.74	2,242.00	11.84%	7.78%
M.7A.11.9	>100%	28.34	336.00	1.24%	1.17%
M.7A.11.10	Total	2278.17	28,808.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	54.70%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	706.06	13,054.00	30.99%	45.31%
M.7A.12.3	>40 - <=50 %	269.72	3,311.00	11.84%	11.49%
M.7A.12.4	>50 - <=60 %	281.00	3,161.00	12.33%	10.97%
M.7A.12.5	>60 - <=70 %	296.64	3,013.00	13.02%	10.46%
M.7A.12.6	>70 - <=80 %	276.99	2,568.00	12.16%	8.91%
M.7A.12.7	>80 - <=90 %	299.12	2,521.00	13.13%	8.75%
M.7A.12.8	>90 - <=100 %	135.01	1,044.00	5.93%	3.62%
M.7A.12.9	>100%	13.63	136.00	0.60%	0.47%
M.7A.12.10	Total	2278.17	28,808.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail				
M.7B.18.2	Office				
M.7B.18.3	Hotel/Tourism				
M.7B.18.4	Shopping malls				
M.7B.18.5	Industry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially used				
M.7B.18.8	Land				
M.7B.18.9	Property developers / Building under construction				
M.7B.18.10	Other				



C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/08/2018

Contact Details:

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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.

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		5.15	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23.09.19	6.07	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22.03.20	9.56	22/03/2029
		1,750,000,000									

Totals

Total Outstanding (in EUR):	1,750,000,000
Current Weighted Average Fixed Coupon:	0.52 %
Weighted Average Remaining Average Life*	7.30

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Fitch	A+	stable	F1
Moody's	A2	stable	P-1
Standard and Poor's	A	stable	A-1

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	AAA	stable

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,750,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,278,166,224 (II)
Nominal Balance Public Finance Exposures	11,000,000 (III)
Nominal Balance Financial Institution Exposures	94,419,421 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.20 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,909,340,873 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	109.11 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	11,633,824 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	94,419,421 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,909,340,873
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	115.17 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	355,461,625 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	354,181,625
<i>Total Interest Proceeds Public Finance Exposures</i>	1,280,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	2,384,184,827 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,278,166,224
<i>Total Principal Proceeds Public Finance Exposures</i>	11,599,182
<i>Total Principal Proceeds Financial Institution Exposures</i>	94,419,421
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	83,125,000 (X)
Costs, Fees and expenses Covered Bonds	48,137,849 (XI)
Principal Requirement Covered Bonds	1,750,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	858,383,602

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	210,246,939 (XIII)
Cumulative Cash Outflow Next 180 Days	-5,797,358 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	204,449,581

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,599,182 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	9,099,182 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/08/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,278,166,223.89
Principal Redemptions between Cut-off Date and Maturity Date	2,278,166,223.89
Interest Payments between Cut-off Date and Maturity Date	354,181,624.59
Number of borrowers	17,519.00
Number of loans	28,808.00
Average Outstanding Balance per borrower	130,040
Average Outstanding Balance per loan	79,081
Weighted average Current Loan to Current Value	54.70 %
Weighted average seasoning (in Years)	2.49
Weighted average remaining maturity (in years, at 0% CPR)	14.49
Weighted average initial maturity (in years, at 0% CPR)	16.98
Percentage of Fixed Rate Loans	96.38 %
Percentage of Variable Rate Loans	3.62 %
Weighted average interest rate	1.93 %
Weighted average interest rate Fixed Rate Loans	1.93 %
Weighted average interest rate Variable Rate Loans	1.85 %
Weighted Remaining average life (in years, at 0% CPR)	7.61
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.34

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 94,419,421

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position
ISIN	BE0000308172	BE0000345547
Issuer Name	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 0,8 22JUN2028 85
Currency	EUR	EUR
Nominal Amount	5,000,000	6,000,000
Issue Date	5/10/2016	21/03/2018
Maturity Date	28/03/2022	22/06/2028
Coupon Type	F	F
Coupon	4.00 %	0.80 %
Standar & Poor's Rating	AA	AA
Fitch Rating	AA-	AA-
Moody's Rating	Aa3	Aa3

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date

31/08/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	379,359,402.11	16.65 %	4,841	16.80 %
Oost-Vlaanderen	337,045,601.19	14.79 %	4,503	15.63 %
Vlaams-Brabant	335,757,467.97	14.74 %	3,925	13.62 %
Brussels	258,939,076.62	11.37 %	2,462	8.55 %
West-Vlaanderen	247,130,361.27	10.85 %	3,530	12.25 %
Liège	182,688,570.77	8.02 %	2,442	8.48 %
Limburg	145,266,503.89	6.38 %	2,135	7.41 %
Hainaut	140,784,180.46	6.18 %	1,896	6.58 %
Brabant Wallon	119,461,174.93	5.24 %	1,324	4.60 %
Namur	78,923,723.16	3.46 %	1,055	3.66 %
Luxembourg	52,174,801.55	2.29 %	689	2.39 %
Other	635,359.97	0.03 %	6	0.02 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	121,824,623.97	5.35 %	1,282	4.45 %
>1 and <=2	652,591,321.78	28.65 %	7,266	25.22 %
>2 and <=3	804,675,317.04	35.32 %	10,291	35.72 %
>3 and <=4	635,612,647.79	27.90 %	8,519	29.57 %
>4 and <=5	21,726,685.04	0.95 %	352	1.22 %
>5 and <=6	7,669,315.78	0.34 %	183	0.64 %
>6 and <=7	2,554,776.62	0.11 %	99	0.34 %
>7 and <=8	5,934,196.41	0.26 %	192	0.67 %
>8 and <=9	14,362,500.05	0.63 %	247	0.86 %
>9 and <=10	3,253,940.05	0.14 %	98	0.34 %
>10 and <=11	843,171.75	0.04 %	16	0.06 %
>11 and <=12	749,159.01	0.03 %	29	0.10 %
>12 and <=13	2,703,941.94	0.12 %	67	0.23 %
>13 and <=14	2,363,036.70	0.10 %	92	0.32 %
>14 and <=15	962,480.39	0.04 %	48	0.17 %
>15 and <=16	217,701.48	0.01 %	14	0.05 %
>18 and <=19	85,948.16	0.00 %	3	0.01 %
>19 and <=20	35,459.93	0.00 %	10	0.03 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	93	0.32 %
<=1	3,265,378.67	0.14 %	117	0.41 %
>1 and <=2	6,292,297.08	0.28 %	179	0.62 %
>2 and <=3	12,334,459.51	0.54 %	267	0.93 %
>3 and <=4	13,262,066.40	0.58 %	382	1.33 %
>4 and <=5	20,459,826.87	0.90 %	566	1.96 %
>5 and <=6	30,330,920.37	1.33 %	711	2.47 %
>6 and <=7	136,780,181.09	6.00 %	2,906	10.09 %
>7 and <=8	154,180,423.44	6.77 %	3,081	10.69 %
>8 and <=9	125,230,658.71	5.50 %	2,119	7.36 %
>9 and <=10	105,396,214.04	4.63 %	1,581	5.49 %
>10 and <=11	103,741,210.16	4.55 %	1,365	4.74 %
>11 and <=12	143,861,647.50	6.31 %	1,803	6.26 %
>12 and <=13	125,588,977.79	5.51 %	1,476	5.12 %
>13 and <=14	114,477,356.30	5.02 %	1,276	4.43 %
>14 and <=15	90,243,223.21	3.96 %	974	3.38 %
>15 and <=16	74,340,952.15	3.26 %	761	2.64 %
>16 and <=17	187,545,891.84	8.23 %	1,871	6.49 %
>17 and <=18	157,003,519.62	6.89 %	1,465	5.09 %
>18 and <=19	136,814,433.97	6.01 %	1,221	4.24 %
>19 and <=20	53,484,506.22	2.35 %	468	1.62 %
>20 and <=21	29,051,576.95	1.28 %	313	1.09 %
>21 and <=22	148,334,892.98	6.51 %	1,360	4.72 %
>22 and <=23	161,179,590.47	7.07 %	1,331	4.62 %
>23 and <=24	121,024,779.75	5.31 %	926	3.21 %
>24 and <=25	16,371,190.07	0.72 %	125	0.43 %
>25 and <=26	622,983.25	0.03 %	7	0.02 %
>26 and <=27	4,123,396.11	0.18 %	37	0.13 %
>27 and <=28	1,022,298.78	0.04 %	9	0.03 %
>28 and <=29	1,402,911.77	0.06 %	13	0.05 %
>29 and <=30	302,082.55	0.01 %	3	0.01 %
>31 and <=32	13,761.51	0.00 %	1	0.00 %
>32 and <=33	82,614.76	0.00 %	1	0.00 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	6,483.92	0.00 %	2	0.01 %
>1 and <=2	761,003.72	0.03 %	18	0.06 %
>2 and <=3	2,631,886.09	0.12 %	65	0.23 %
>3 and <=4	1,519,541.48	0.07 %	103	0.36 %
>4 and <=5	18,124,782.52	0.80 %	254	0.88 %
>5 and <=6	7,249,986.75	0.32 %	256	0.89 %
>6 and <=7	14,686,740.27	0.64 %	392	1.36 %
>7 and <=8	23,821,994.62	1.05 %	580	2.01 %
>8 and <=9	35,832,445.43	1.57 %	729	2.53 %
>9 and <=10	323,374,240.60	14.19 %	6,107	21.20 %
>10 and <=11	65,655,389.74	2.88 %	1,497	5.20 %
>11 and <=12	62,453,127.55	2.74 %	882	3.06 %
>12 and <=13	196,083,757.27	8.61 %	2,700	9.37 %
>13 and <=14	15,631,427.29	0.69 %	202	0.70 %
>14 and <=15	306,017,310.45	13.43 %	3,655	12.69 %
>15 and <=16	13,632,608.84	0.60 %	135	0.47 %
>16 and <=17	34,935,381.98	1.53 %	382	1.33 %
>17 and <=18	170,480,248.15	7.48 %	1,770	6.14 %
>18 and <=19	16,336,415.26	0.72 %	206	0.72 %
>19 and <=20	439,136,096.79	19.28 %	4,177	14.50 %
>20 and <=21	9,988,876.74	0.44 %	122	0.42 %
>21 and <=22	11,709,250.76	0.51 %	131	0.45 %
>22 and <=23	22,239,937.24	0.98 %	237	0.82 %
>23 and <=24	25,819,975.48	1.13 %	274	0.95 %
>24 and <=25	437,479,777.47	19.20 %	3,695	12.83 %
>25 and <=26	8,194,881.28	0.36 %	71	0.25 %
>26 and <=27	477,653.60	0.02 %	5	0.02 %
>27 and <=28	412,604.20	0.02 %	5	0.02 %
>28 and <=29	982,333.57	0.04 %	8	0.03 %
>29 and <=30	11,931,885.65	0.52 %	140	0.49 %
>30 and <=31	412,499.75	0.02 %	5	0.02 %
>39 and <=40	145,679.43	0.01 %	3	0.01 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	93,644.35	0.00 %	12	0.04 %
2000	27,763.74	0.00 %	1	0.00 %
2002	68,827.50	0.00 %	5	0.02 %
2003	405,254.91	0.02 %	21	0.07 %
2004	991,768.09	0.04 %	49	0.17 %
2005	3,507,037.60	0.15 %	122	0.42 %
2006	1,779,191.33	0.08 %	39	0.14 %
2007	468,871.87	0.02 %	19	0.07 %
2008	1,043,816.45	0.05 %	28	0.10 %
2009	7,413,417.81	0.33 %	164	0.57 %
2010	12,523,896.44	0.55 %	248	0.86 %
2011	4,275,730.40	0.19 %	159	0.55 %
2012	2,860,812.09	0.13 %	91	0.32 %
2013	11,042,352.17	0.48 %	210	0.73 %
2014	90,108,774.22	3.96 %	1,452	5.04 %
2015	819,583,228.58	35.98 %	10,320	35.82 %
2016	891,976,793.45	39.15 %	11,217	38.94 %
2017	394,074,572.46	17.30 %	4,286	14.88 %
2018	35,920,470.43	1.58 %	365	1.27 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	461,075,008.43	20.24 %	8,335	47.58 %
>100 and <=200	848,450,675.60	37.24 %	5,897	33.66 %
>200 and <=300	571,606,904.39	25.09 %	2,387	13.63 %
>300 and <=400	191,542,591.41	8.41 %	560	3.20 %
>400	205,491,044.06	9.02 %	340	1.94 %
	2,278,166,223.89	100.00 %	17,519	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,834,177.91	0.08 %	41	0.14 %
0.5 - 1%	16,771,234.30	0.74 %	257	0.89 %
1 - 1.5%	227,148,213.13	9.97 %	3,175	11.02 %
1.5 - 2%	1,493,830,149.71	65.57 %	18,712	64.95 %
2 - 2.5%	311,637,910.83	13.68 %	3,493	12.13 %
2.5 - 3%	179,154,907.36	7.86 %	2,093	7.27 %
3 - 3.5%	31,563,236.19	1.39 %	479	1.66 %
3.5 - 4%	10,441,967.89	0.46 %	259	0.90 %
4 - 4.5%	4,197,385.81	0.18 %	120	0.42 %
4.5 - 5%	990,883.83	0.04 %	59	0.20 %
5 - 5.5%	517,062.24	0.02 %	24	0.08 %
5.5 - 6%	74,207.90	0.00 %	4	0.01 %
6 - 6.5%	4,886.79	0.00 %	2	0.01 %
> 10%	0.00	0.00 %	90	0.31 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,195,633,934.09	96.38 %	27,569	95.70 %
Variable	111,511.48	0.00 %	112	0.39 %
Variable With Cap	82,420,778.32	3.62 %	1,127	3.91 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	10,614,971.40	0.47 %	194	0.67 %
2019	32,389,874.30	1.42 %	519	1.80 %
2020	12,452,269.05	0.55 %	116	0.40 %
2021	3,925,574.65	0.17 %	44	0.15 %
2022	4,296,470.78	0.19 %	41	0.14 %
2023	1,938,719.99	0.09 %	30	0.10 %
2024	1,437,865.62	0.06 %	17	0.06 %
2025	4,414,926.81	0.19 %	48	0.17 %
2026	5,052,043.94	0.22 %	52	0.18 %
2027	3,533,680.54	0.16 %	35	0.12 %
Fixed To Maturity	2,198,109,826.81	96.49 %	27,712	96.20 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,278,166,223.89	100.00 %	28,718	99.69 %
UNKNOWN	0.00	0.00 %	90	0.31 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,189,837,551.77	96.12 %	27,745	96.31 %
Interest only	37,044,755.32	1.63 %	232	0.81 %
Linear	51,283,916.80	2.25 %	831	2.88 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	0.00	0.00 %	36	0.12 %
1-10%	19,623,450.74	0.86 %	788	2.74 %
11-20%	91,909,856.87	4.03 %	2,294	7.96 %
21-30%	169,728,392.34	7.45 %	3,138	10.89 %
31-40%	226,088,955.59	9.92 %	3,470	12.05 %
41-50%	267,889,615.17	11.76 %	3,642	12.64 %
51-60%	288,661,908.31	12.67 %	3,533	12.26 %
61-70%	306,067,840.00	13.43 %	3,356	11.65 %
71-80%	299,636,142.57	13.15 %	3,055	10.60 %
81-90%	310,486,423.36	13.63 %	2,918	10.13 %
91-100%	269,737,338.00	11.84 %	2,242	7.78 %
101-110%	17,830,465.92	0.78 %	195	0.68 %
111-120%	3,515,681.46	0.15 %	44	0.15 %
>120%	6,990,153.56	0.31 %	97	0.34 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	4,307,536.61	0.19 %	351	1.22 %
21-40%	31,673,676.35	1.39 %	1,083	3.76 %
41-60%	81,512,349.70	3.58 %	1,706	5.92 %
61-80%	256,922,225.37	11.28 %	4,567	15.85 %
81-100%	671,901,196.94	29.49 %	7,687	26.68 %
101-120%	39,856,514.42	1.75 %	671	2.33 %
121-140%	70,662,886.54	3.10 %	1,092	3.79 %
141-160%	112,609,106.64	4.94 %	1,569	5.45 %
161-180%	152,245,138.53	6.68 %	1,929	6.70 %
181-200%	159,302,885.72	6.99 %	1,755	6.09 %
201-300%	370,812,905.81	16.28 %	3,862	13.41 %
301-400%	126,429,524.76	5.55 %	1,130	3.92 %
401-500%	66,975,053.34	2.94 %	496	1.72 %
>500%	132,955,223.16	5.84 %	910	3.16 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

14. Distribution of Average Life to Final Maturity (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	11,389,305.01	0.50 %	432	1.50 %
>1 and <=2	24,411,767.88	1.07 %	613	2.13 %
>2 and <=3	49,304,292.87	2.16 %	1,239	4.30 %
>3 and <=4	269,279,823.08	11.82 %	5,542	19.24 %
>4 and <=5	224,249,816.35	9.84 %	3,762	13.06 %
>5 and <=6	207,735,316.25	9.12 %	2,756	9.57 %
>6 and <=7	274,255,730.71	12.04 %	3,176	11.02 %
>7 and <=8	145,537,939.04	6.39 %	1,584	5.50 %
>8 and <=9	271,917,015.81	11.94 %	2,698	9.37 %
>9 and <=10	263,290,854.69	11.56 %	2,392	8.30 %
>10 and <=11	62,977,544.75	2.76 %	594	2.06 %
>11 and <=12	218,107,020.92	9.57 %	1,982	6.88 %
>12 and <=13	239,928,157.75	10.53 %	1,899	6.59 %
>13 and <=14	8,490,709.17	0.37 %	70	0.24 %
>14 and <=15	4,533,200.44	0.20 %	44	0.15 %
>15 and <=16	2,498,065.25	0.11 %	21	0.07 %
>16 and <=17	113,984.49	0.01 %	1	0.00 %
>17 and <=18	49,303.16	0.00 %	1	0.00 %
>19 and <=20	96,376.27	0.00 %	2	0.01 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

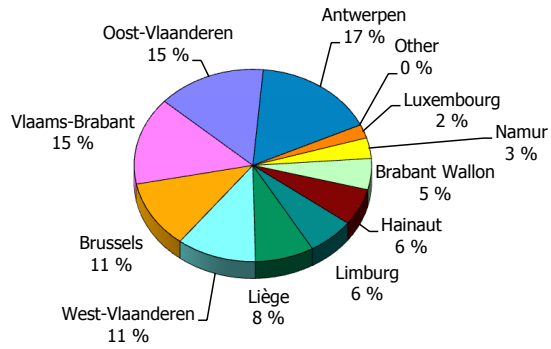
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,198,109,826.81	96.49 %	27,712	96.20 %
>=0 and <=1	54,151,356.48	2.38 %	820	2.85 %
>1 and <=2	7,887,732.45	0.35 %	78	0.27 %
>2 and <=3	3,578,791.24	0.16 %	46	0.16 %
>3 and <=4	7,146,923.57	0.31 %	82	0.28 %
>4 and <=5	7,291,593.34	0.32 %	70	0.24 %
	2,278,166,223.89	100.00 %	28,808	100.00 %

Stratification Tables

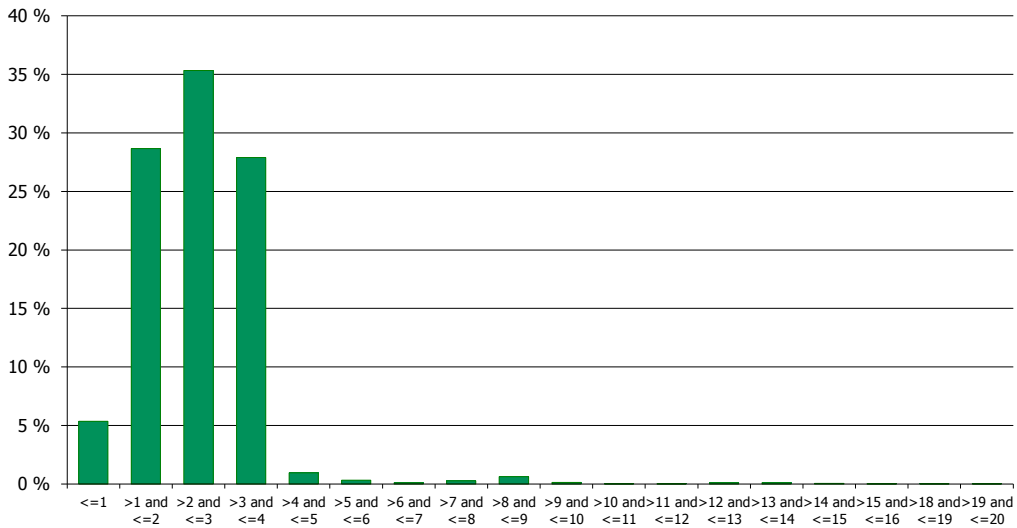
Portfolio Cut-off Date 31/08/2018

1. Geographic distribution



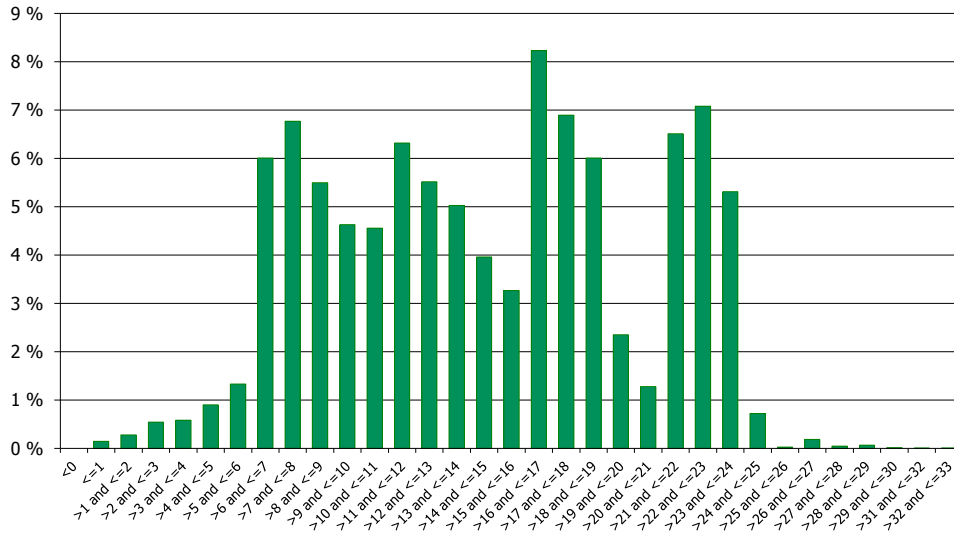
2. Seasoning

Distribution per Seasoning



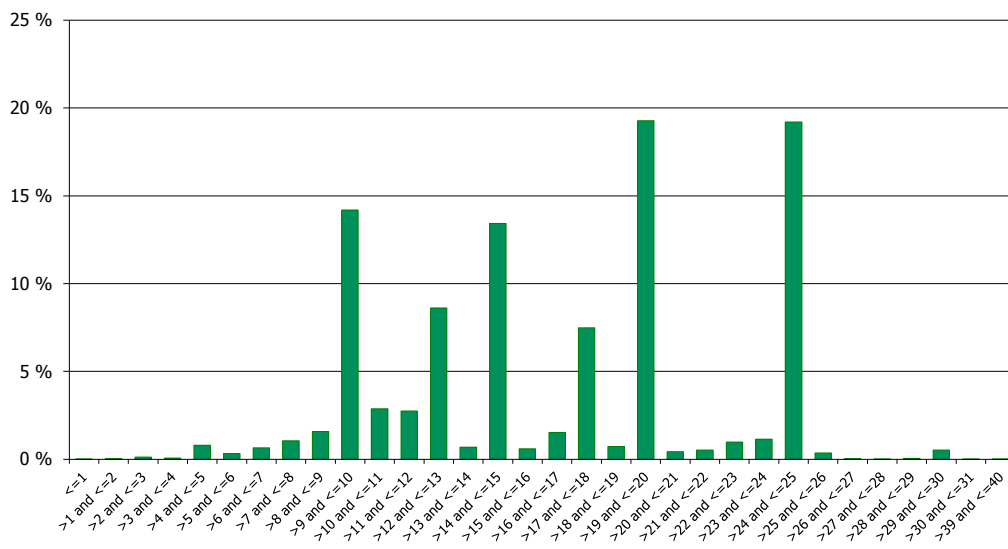
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



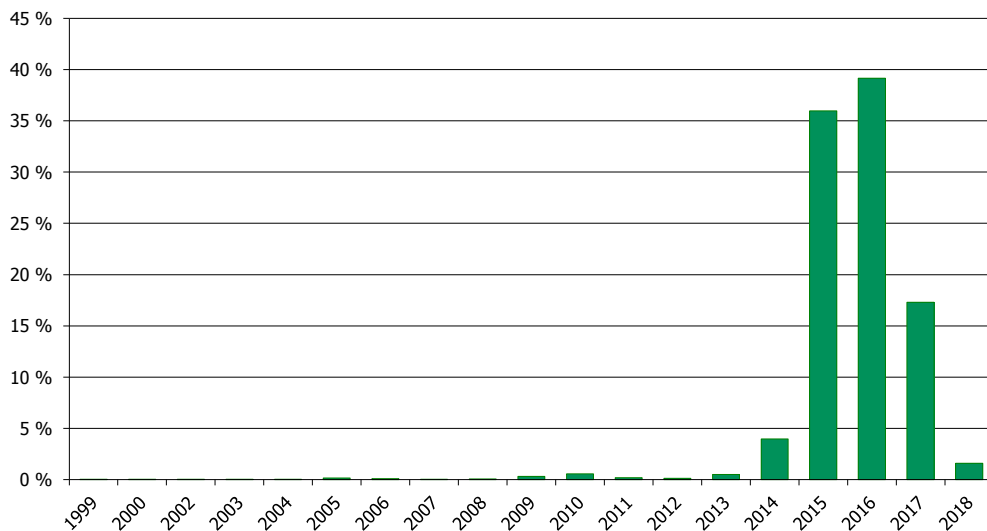
4. Original term to maturity

Distribution of Initial Term (in years)



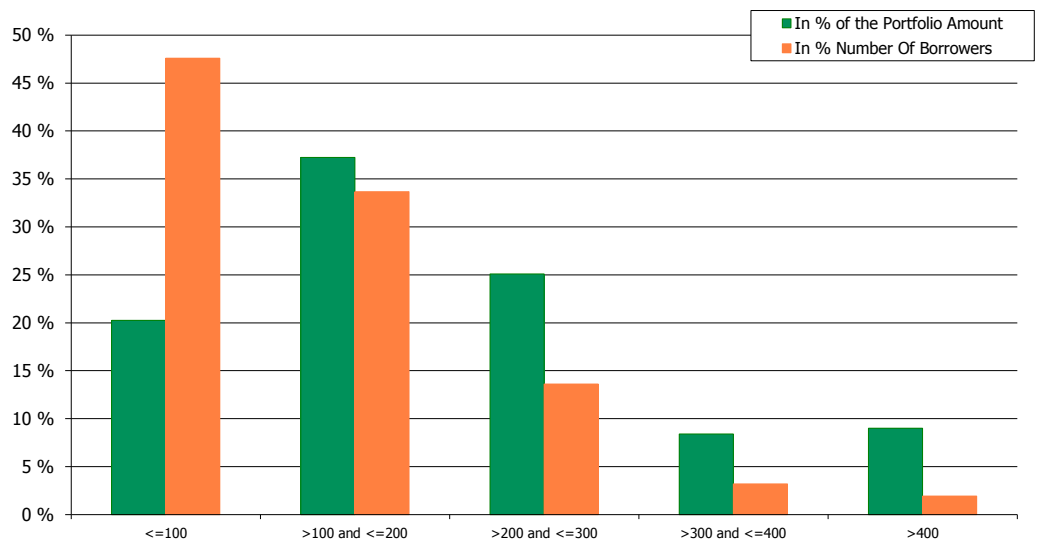
5. Origination Year

Distribution Origination Year



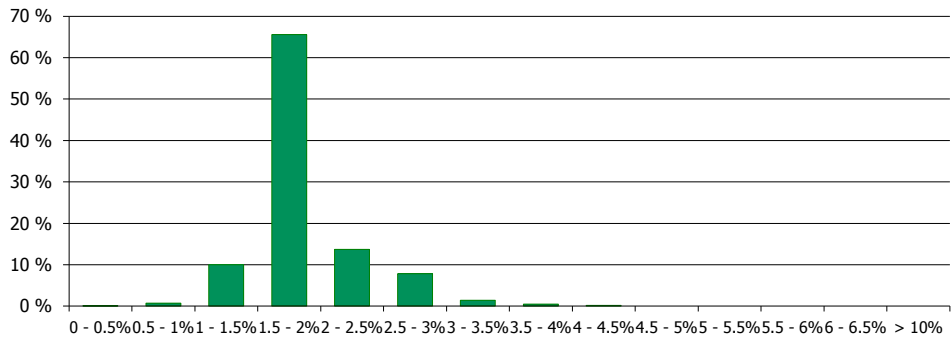
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



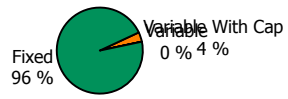
7. Interest Rate

Distribution per Interest Rate



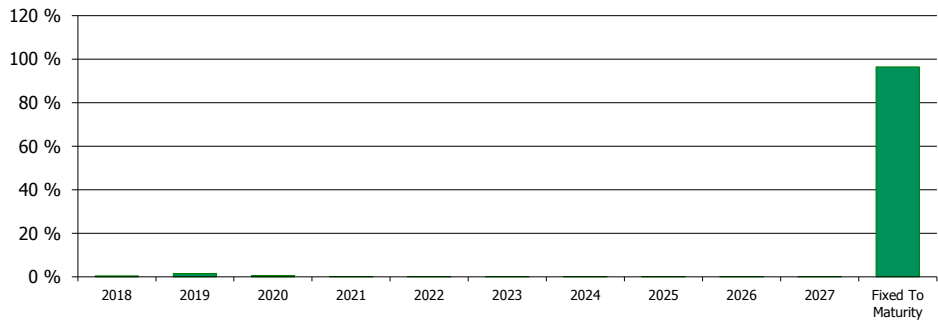
8. Interest Rate Type

Distribution per Interest Type



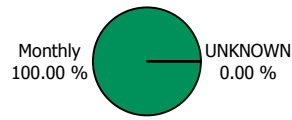
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



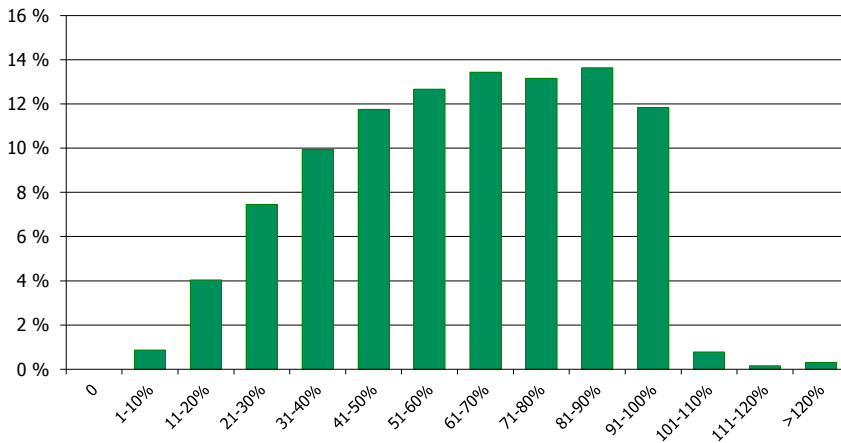
11. Repayment Type

Distribution per Repayment Type



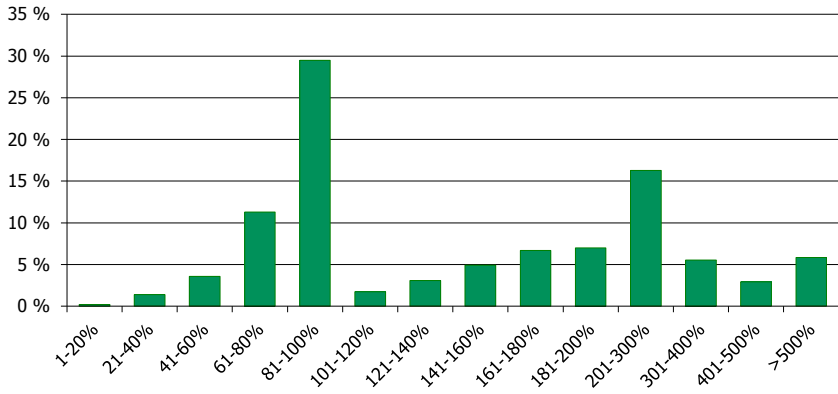
12. Current Loan to Current Value (LTV)

Current LTV Distribution



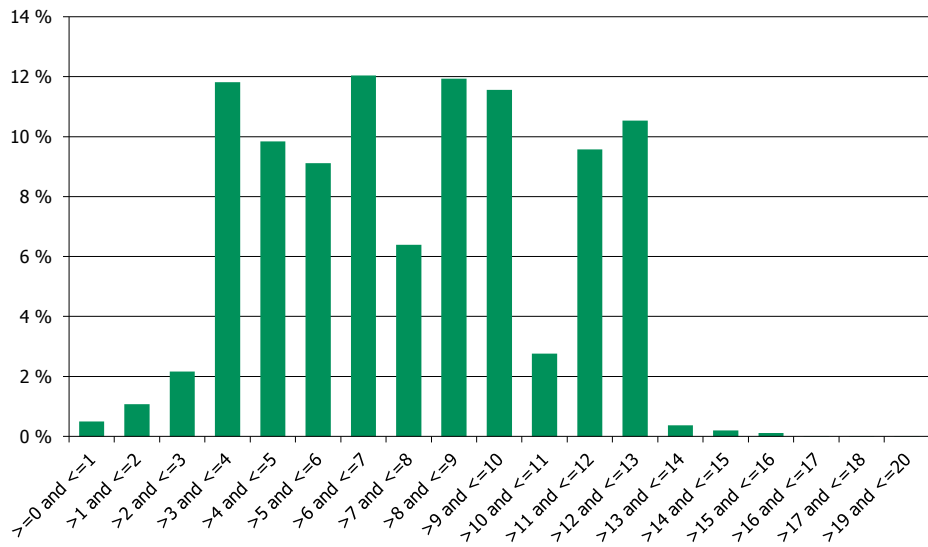
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



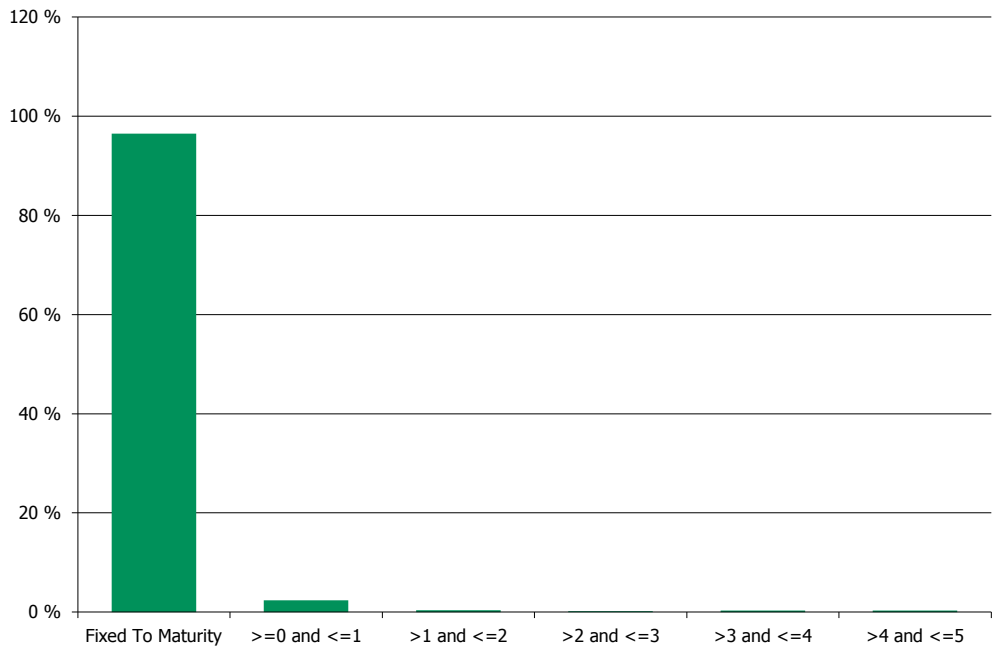
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

Distribution of Average Life To Interest Reset Date



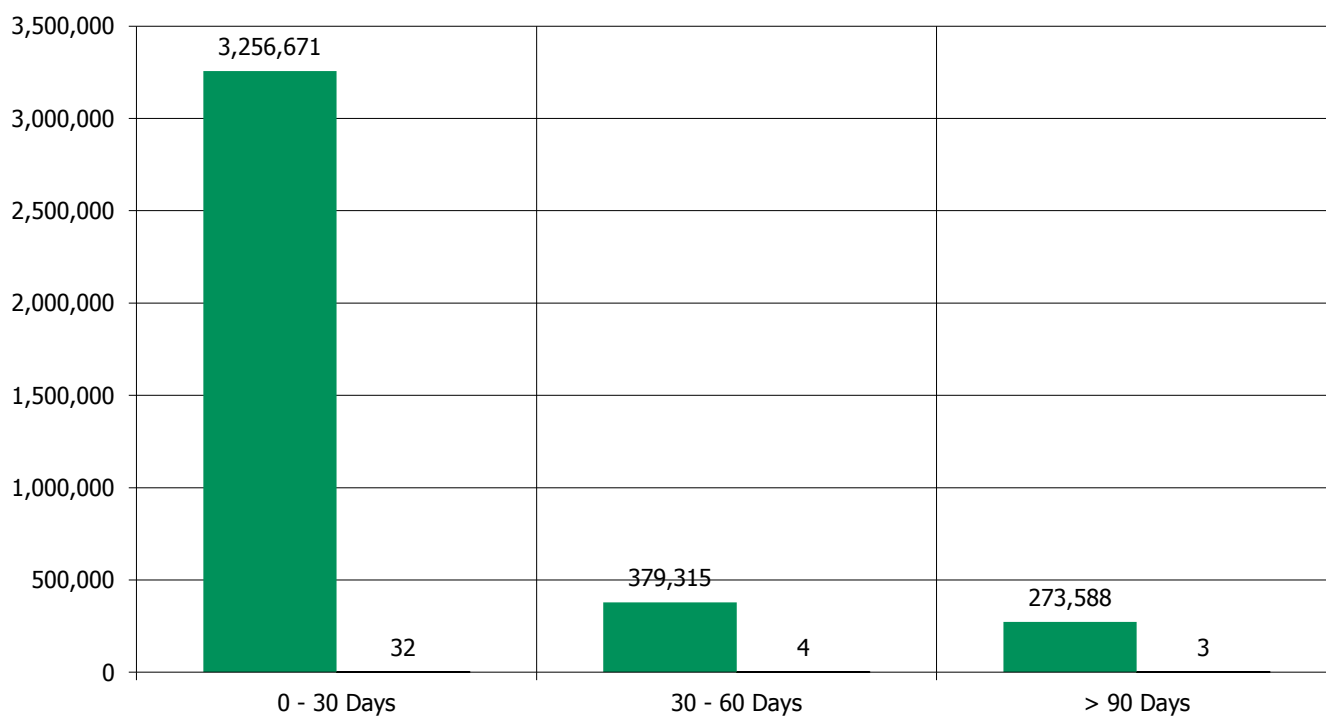
Cover Pool Performance

Portfolio Cut-off Date 31/08/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,274,256,650.53	99.83 %	28,769	99.86 %
0 - 30 Days	3,256,670.97	0.14 %	32	0.11 %
30 - 60 Days	379,314.55	0.02 %	4	0.01 %
60 - 90 Days				
> 90 Days	273,587.84	0.01 %	3	0.01 %
Total	2,278,166,223.89	100.00 %	28,808	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date août.2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/09/2018	1	1,750,000,000	2,264,114,556	2,260,274,450	2,254,526,107	2,244,976,960
1/10/2018	2	1,750,000,000	2,250,466,546	2,242,961,922	2,231,751,118	2,213,188,801
1/11/2018	3	1,750,000,000	2,236,788,684	2,225,548,564	2,208,793,057	2,181,144,062
1/12/2018	4	1,750,000,000	2,222,734,372	2,207,934,798	2,185,918,495	2,149,707,495
1/01/2019	5	1,750,000,000	2,209,026,099	2,190,596,073	2,163,237,078	2,118,391,103
1/02/2019	6	1,750,000,000	2,195,292,321	2,173,284,563	2,140,683,696	2,087,426,279
1/03/2019	7	1,750,000,000	2,181,238,932	2,156,063,764	2,118,842,243	2,058,222,300
1/04/2019	8	1,750,000,000	2,167,467,576	2,138,817,596	2,096,548,259	2,027,940,178
1/05/2019	9	1,750,000,000	2,153,676,205	2,121,720,190	2,074,669,830	1,998,551,532
1/06/2019	10	1,750,000,000	2,139,773,174	2,104,448,087	2,052,547,386	1,968,866,055
1/07/2019	11	1,750,000,000	2,125,502,518	2,086,981,804	2,030,501,923	1,939,735,293
1/08/2019	12	1,750,000,000	2,110,445,441	2,068,683,008	2,007,579,641	1,909,714,584
1/09/2019	13	1,750,000,000	2,096,592,110	2,051,618,204	1,985,955,315	1,881,142,840
1/10/2019	14	1,750,000,000	2,082,497,920	2,034,481,446	1,964,519,886	1,853,210,766
1/11/2019	15	1,750,000,000	2,068,551,798	2,017,429,359	1,943,099,882	1,825,240,640
1/12/2019	16	1,750,000,000	2,054,532,586	2,000,467,640	1,922,020,814	1,798,039,278
1/01/2020	17	1,750,000,000	2,040,411,945	1,983,348,961	1,900,727,166	1,770,587,890
1/02/2020	18	1,750,000,000	2,026,123,380	1,966,119,646	1,879,423,637	1,743,327,623
1/03/2020	19	1,750,000,000	2,011,399,229	1,948,734,509	1,858,372,881	1,716,970,106
1/04/2020	20	1,750,000,000	1,996,983,271	1,931,486,168	1,837,239,942	1,690,255,558
1/05/2020	21	1,750,000,000	1,982,951,206	1,914,766,249	1,816,853,071	1,664,647,891
1/06/2020	22	1,750,000,000	1,967,209,254	1,896,343,790	1,794,796,485	1,637,473,979
1/07/2020	23	1,750,000,000	1,953,062,169	1,879,616,043	1,774,585,983	1,612,398,285
1/08/2020	24	1,750,000,000	1,938,553,599	1,862,488,791	1,753,943,763	1,586,892,708
1/09/2020	25	1,750,000,000	1,924,145,774	1,845,510,858	1,733,535,319	1,561,784,880
1/10/2020	26	1,750,000,000	1,909,823,278	1,828,767,000	1,713,579,402	1,537,477,739
1/11/2020	27	1,750,000,000	1,895,390,888	1,811,868,862	1,693,427,902	1,512,961,699
1/12/2020	28	1,750,000,000	1,881,298,910	1,795,445,956	1,673,948,352	1,489,427,474
1/01/2021	29	1,750,000,000	1,867,223,051	1,778,990,023	1,654,387,813	1,465,788,291
1/02/2021	30	1,750,000,000	1,852,053,663	1,761,544,657	1,633,998,149	1,441,591,144
1/03/2021	31	1,750,000,000	1,837,087,912	1,744,633,285	1,614,593,400	1,419,020,696
1/04/2021	32	1,750,000,000	1,822,006,735	1,727,376,358	1,594,557,128	1,395,475,639
1/05/2021	33	1,750,000,000	1,807,635,047	1,710,938,137	1,575,495,568	1,373,141,983
1/06/2021	34	1,750,000,000	1,792,040,453	1,693,300,911	1,555,289,049	1,349,789,338
1/07/2021	35	1,750,000,000	1,777,329,836	1,676,644,253	1,536,199,657	1,327,757,082
1/08/2021	36	1,750,000,000	1,762,006,031	1,659,369,346	1,516,505,170	1,305,183,207
1/09/2021	37	1,750,000,000	1,746,996,468	1,642,443,649	1,497,219,254	1,283,126,886
1/10/2021	38	1,750,000,000	1,732,400,424	1,626,047,744	1,478,624,798	1,261,996,850
1/11/2021	39	1,750,000,000	1,718,237,144	1,610,018,602	1,460,325,535	1,241,099,452
1/12/2021	40	1,750,000,000	1,703,945,033	1,594,005,928	1,442,243,149	1,220,707,107
1/01/2022	41	1,750,000,000	1,688,959,862	1,577,307,829	1,423,505,352	1,199,744,347
1/02/2022	42	1,750,000,000	1,674,413,264	1,561,070,673	1,405,268,474	1,179,357,656
1/03/2022	43	1,750,000,000	1,660,238,951	1,545,484,419	1,388,041,610	1,160,442,762
1/04/2022	44	1,750,000,000	1,645,892,799	1,529,531,257	1,370,220,005	1,140,691,386
1/05/2022	45	1,750,000,000	1,630,701,596	1,512,926,633	1,352,009,000	1,120,917,177
1/06/2022	46	1,750,000,000	1,616,348,008	1,497,066,261	1,334,433,176	1,101,659,520
1/07/2022	47	1,750,000,000	1,602,007,587	1,481,348,628	1,317,173,105	1,082,952,727
1/08/2022	48	1,750,000,000	1,587,551,042	1,465,491,108	1,299,759,066	1,064,109,008
1/09/2022	49	1,750,000,000	1,573,378,263	1,449,944,621	1,282,700,239	1,045,695,068
1/10/2022	50	1,750,000,000	1,558,518,417	1,433,893,078	1,265,378,049	1,027,344,886
1/11/2022	51	1,750,000,000	1,544,219,347	1,418,327,743	1,248,458,811	1,009,315,181
1/12/2022	52	1,750,000,000	1,529,730,810	1,402,714,166	1,231,676,261	991,665,584
1/01/2023	53	1,750,000,000	1,515,561,986	1,387,364,737	1,215,100,313	974,175,992
1/02/2023	54	1,750,000,000	1,501,395,209	1,372,065,211	1,198,644,306	956,912,518
1/03/2023	55	1,750,000,000	1,487,231,741	1,357,039,521	1,182,794,199	940,645,769
1/04/2023	56	1,750,000,000	1,473,069,809	1,341,837,602	1,166,569,830	923,813,450
1/05/2023	57	1,750,000,000	1,458,587,949	1,326,465,047	1,150,366,857	907,247,927
1/06/2023	58	1,750,000,000	1,444,420,878	1,311,353,338	1,134,369,051	890,841,852

1/07/2023	59	1,750,000,000	1,430,305,201	1,296,406,641	1,118,679,443	874,919,274
1/08/2023	60	1,750,000,000	1,416,110,273	1,281,363,596	1,102,886,662	858,914,295
1/09/2023	61	1,750,000,000	1,401,896,719	1,266,351,026	1,087,193,138	843,106,172
1/10/2023	62	1,250,000,000	1,387,840,063	1,251,595,715	1,071,880,650	827,824,128
1/11/2023	63	1,250,000,000	1,373,792,171	1,236,825,594	1,056,537,509	812,518,370
1/12/2023	64	1,250,000,000	1,359,795,369	1,222,214,818	1,041,486,796	797,660,563
1/01/2024	65	1,250,000,000	1,345,433,637	1,207,255,096	1,026,122,862	782,564,848
1/02/2024	66	1,250,000,000	1,331,421,180	1,192,655,476	1,011,135,634	767,868,775
1/03/2024	67	1,250,000,000	1,317,365,934	1,178,192,667	996,497,392	753,753,437
1/04/2024	68	1,250,000,000	1,303,410,625	1,163,734,535	981,765,726	739,465,004
1/05/2024	69	1,250,000,000	1,289,475,725	1,149,403,187	967,288,686	725,574,398
1/06/2024	70	1,250,000,000	1,275,555,307	1,135,066,481	952,794,197	711,674,762
1/07/2024	71	1,250,000,000	1,261,281,653	1,120,522,661	938,270,832	697,953,936
1/08/2024	72	1,250,000,000	1,247,313,253	1,106,233,692	923,950,162	684,390,087
1/09/2024	73	750,000,000	1,233,274,451	1,091,927,637	909,682,029	670,967,369
1/10/2024	74	750,000,000	1,219,379,587	1,077,853,173	895,746,519	657,980,460
1/11/2024	75	750,000,000	1,205,275,714	1,063,579,282	881,636,347	644,872,673
1/12/2024	76	750,000,000	1,191,597,545	1,049,783,212	868,058,528	632,338,433
1/01/2025	77	750,000,000	1,177,865,296	1,035,925,274	854,420,985	619,767,925
1/02/2025	78	750,000,000	1,164,450,910	1,022,390,408	841,112,983	607,530,585
1/03/2025	79	750,000,000	1,151,140,773	1,009,155,615	828,317,483	595,999,162
1/04/2025	80	750,000,000	1,137,871,824	995,831,426	815,302,186	584,149,551
1/05/2025	81	750,000,000	1,124,699,289	982,687,575	802,560,926	572,663,543
1/06/2025	82	750,000,000	1,111,352,463	969,379,072	789,678,437	561,084,695
1/07/2025	83	750,000,000	1,098,372,498	956,484,714	777,256,640	549,994,907
1/08/2025	84	750,000,000	1,085,634,531	943,788,783	764,989,213	539,021,586
1/09/2025	85	750,000,000	1,072,851,346	931,093,923	752,780,022	528,172,215
1/10/2025	86	750,000,000	1,060,716,321	919,051,299	741,214,853	517,925,940
1/11/2025	87	750,000,000	1,048,637,904	907,044,998	729,671,335	507,700,341
1/12/2025	88	750,000,000	1,036,740,344	895,281,974	718,435,958	497,833,724
1/01/2026	89	750,000,000	1,024,789,235	883,460,578	707,146,650	487,935,437
1/02/2026	90	750,000,000	1,013,073,270	871,879,077	696,101,648	478,279,926
1/03/2026	91	750,000,000	1,000,821,264	860,015,040	685,052,047	468,886,870
1/04/2026	92	750,000,000	989,139,669	848,535,313	674,188,804	459,496,977
1/05/2026	93	750,000,000	977,722,240	837,364,136	663,675,428	450,477,335
1/06/2026	94	750,000,000	965,921,093	825,854,027	652,888,120	441,278,321
1/07/2026	95	750,000,000	954,838,643	815,038,620	642,751,991	432,646,644
1/08/2026	96	750,000,000	943,594,711	804,074,850	632,493,131	423,937,996
1/09/2026	97	750,000,000	932,304,151	793,106,259	622,278,513	415,324,885
1/10/2026	98	750,000,000	921,361,142	782,510,568	612,453,904	407,092,067
1/11/2026	99	750,000,000	910,494,225	771,969,771	602,667,237	398,890,262
1/12/2026	100	750,000,000	899,102,114	761,059,616	592,687,453	390,676,842
1/01/2027	101	750,000,000	887,906,401	750,308,083	582,828,491	382,550,988
1/02/2027	102	750,000,000	877,460,326	740,223,224	573,532,388	374,854,839
1/03/2027	103	750,000,000	867,070,453	730,337,714	564,572,975	367,587,107
1/04/2027	104	750,000,000	856,256,036	720,005,419	555,170,289	359,934,122
1/05/2027	105	750,000,000	846,041,179	710,248,265	546,298,992	352,730,722
1/06/2027	106	750,000,000	834,333,212	699,231,509	536,457,475	344,909,224
1/07/2027	107	750,000,000	824,499,094	689,855,612	527,961,532	338,055,395
1/08/2027	108	750,000,000	814,723,350	680,520,107	519,492,321	331,223,654
1/09/2027	109	750,000,000	805,021,802	671,276,154	511,132,485	324,513,160
1/10/2027	110	750,000,000	795,389,901	662,155,835	502,947,022	318,007,348
1/11/2027	111	750,000,000	785,835,629	653,092,403	494,801,214	311,531,732
1/12/2027	112	750,000,000	775,925,162	643,797,539	486,558,657	305,086,381
1/01/2028	113	750,000,000	766,310,835	634,741,980	478,494,782	298,759,307
1/02/2028	114	750,000,000	756,874,585	625,862,539	470,601,205	292,586,235
1/03/2028	115	0	747,150,530	616,841,360	462,714,389	286,542,739
1/04/2028	116		737,845,959	608,126,402	455,016,841	280,582,444
1/05/2028	117		728,631,224	599,545,978	447,492,616	274,811,549
1/06/2028	118		719,502,971	591,030,764	440,015,078	269,074,960
1/07/2028	119		710,455,908	582,641,192	432,701,524	263,517,969
1/08/2028	120		701,496,578	574,317,952	425,435,497	257,995,513
1/09/2028	121		692,206,114	565,750,628	418,023,281	252,426,833
1/10/2028	122		683,449,324	557,676,690	411,043,405	247,194,507
1/11/2028	123		674,750,183	549,644,599	404,092,928	241,985,309
1/12/2028	124		665,893,843	541,539,966	397,154,571	236,855,460
1/01/2029	125		657,294,697	533,640,056	390,365,624	231,820,598
1/02/2029	126		648,708,044	525,775,512	383,634,445	226,858,297
1/03/2029	127		640,143,373	518,038,991	377,121,075	222,153,361
1/04/2029	128		631,625,154	510,278,642	370,526,981	217,344,444
1/05/2029	129		623,186,692	502,634,975	364,078,405	212,686,394

1/06/2029	130	614,800,345	495,029,882	357,657,819	208,050,676
1/07/2029	131	606,487,289	487,534,751	351,375,642	203,558,454
1/08/2029	132	598,231,733	480,082,747	345,124,878	199,090,427
1/09/2029	133	590,065,990	472,726,572	338,972,351	194,713,026
1/10/2029	134	581,971,164	465,476,177	332,951,891	190,470,754
1/11/2029	135	573,864,332	458,213,630	326,923,488	186,229,963
1/12/2029	136	565,409,045	450,721,301	320,786,417	181,984,956
1/01/2030	137	557,503,653	443,665,673	314,961,746	177,923,759
1/02/2030	138	549,546,758	436,591,765	309,151,682	173,901,917
1/03/2030	139	541,747,503	429,736,191	303,598,150	170,124,510
1/04/2030	140	534,020,177	422,888,094	298,000,327	166,280,426
1/05/2030	141	526,349,629	416,129,662	292,516,066	162,551,205
1/06/2030	142	518,791,284	409,458,416	287,094,548	158,862,735
1/07/2030	143	511,387,028	402,952,077	281,837,196	155,314,314
1/08/2030	144	504,078,422	396,519,526	276,632,742	151,800,560
1/09/2030	145	496,897,726	390,208,081	271,537,212	148,373,304
1/10/2030	146	489,730,397	383,948,408	266,523,639	145,036,807
1/11/2030	147	482,749,849	377,833,738	261,612,018	141,761,013
1/12/2030	148	475,798,364	371,781,773	256,788,055	138,576,637
1/01/2031	149	468,886,705	365,759,696	251,986,146	135,409,297
1/02/2031	150	461,983,250	359,763,366	247,224,693	132,287,949
1/03/2031	151	455,117,520	353,873,780	242,618,778	129,326,600
1/04/2031	152	448,208,019	347,910,257	237,923,506	126,286,643
1/05/2031	153	441,214,759	341,919,761	233,251,308	123,299,195
1/06/2031	154	434,544,171	336,179,230	228,751,977	120,408,634
1/07/2031	155	427,986,991	330,562,876	224,376,735	117,621,491
1/08/2031	156	421,519,391	325,015,331	220,050,158	114,864,853
1/09/2031	157	415,130,195	319,546,004	215,796,960	112,167,597
1/10/2031	158	408,865,610	314,207,257	211,669,318	109,571,117
1/11/2031	159	402,663,317	308,916,050	207,575,583	106,996,867
1/12/2031	160	396,520,807	303,704,306	203,571,280	104,502,671
1/01/2032	161	390,474,847	298,566,316	199,618,350	102,039,415
1/02/2032	162	384,485,446	293,488,055	195,724,041	99,624,991
1/03/2032	163	378,548,466	288,497,702	191,938,256	97,310,838
1/04/2032	164	372,664,509	283,531,738	188,154,652	94,988,548
1/05/2032	165	366,801,224	278,612,747	184,435,293	92,729,176
1/06/2032	166	360,973,532	273,721,142	180,736,340	90,484,559
1/07/2032	167	355,191,406	268,894,547	177,112,373	88,306,765
1/08/2032	168	349,439,822	264,091,681	173,506,488	86,142,488
1/09/2032	169	343,726,507	259,333,206	169,946,890	84,017,844
1/10/2032	170	338,051,413	254,632,844	166,455,933	81,954,664
1/11/2032	171	332,419,086	249,965,685	162,989,395	79,908,019
1/12/2032	172	326,806,919	245,342,195	159,580,921	77,916,254
1/01/2033	173	321,226,883	240,744,108	156,191,890	75,938,532
1/02/2033	174	315,664,023	236,173,763	152,837,018	73,992,703
1/03/2033	175	310,132,613	231,679,776	149,584,346	72,140,890
1/04/2033	176	304,630,801	227,183,756	146,308,444	70,262,138
1/05/2033	177	299,163,726	222,740,381	143,093,808	68,436,674
1/06/2033	178	293,734,579	218,327,217	139,901,978	66,626,734
1/07/2033	179	288,364,471	213,983,908	136,781,341	64,873,542
1/08/2033	180	283,067,466	209,696,944	133,700,163	63,143,596
1/09/2033	181	277,832,495	205,469,782	130,671,805	61,451,981
1/10/2033	182	272,662,295	201,315,201	127,714,517	59,815,032
1/11/2033	183	267,517,415	197,181,570	124,774,003	58,190,328
1/12/2033	184	262,378,241	193,076,153	121,875,439	56,605,545
1/01/2034	185	257,249,225	188,980,797	118,986,948	55,029,900
1/02/2034	186	252,127,130	184,903,853	116,123,924	53,478,316
1/03/2034	187	247,005,010	180,869,886	113,329,539	51,991,716
1/04/2034	188	241,903,560	176,833,907	110,518,884	50,487,532
1/05/2034	189	236,832,584	172,842,801	107,758,618	49,024,791
1/06/2034	190	231,519,497	168,678,679	104,895,052	47,519,882
1/07/2034	191	226,541,439	164,780,887	102,218,950	46,117,723
1/08/2034	192	221,613,343	160,922,906	99,571,841	44,733,162
1/09/2034	193	216,734,926	157,113,550	96,967,546	43,378,655
1/10/2034	194	211,909,489	153,363,392	94,420,052	42,065,882
1/11/2034	195	207,153,922	149,667,409	91,910,232	40,774,275
1/12/2034	196	202,457,763	146,034,368	89,458,470	39,523,912
1/01/2035	197	197,831,198	142,455,165	87,043,969	38,294,268
1/02/2035	198	193,243,122	138,915,352	84,665,177	37,089,974
1/03/2035	199	188,694,490	135,437,690	82,355,997	35,940,320
1/04/2035	200	184,206,594	131,992,201	80,056,769	34,788,956

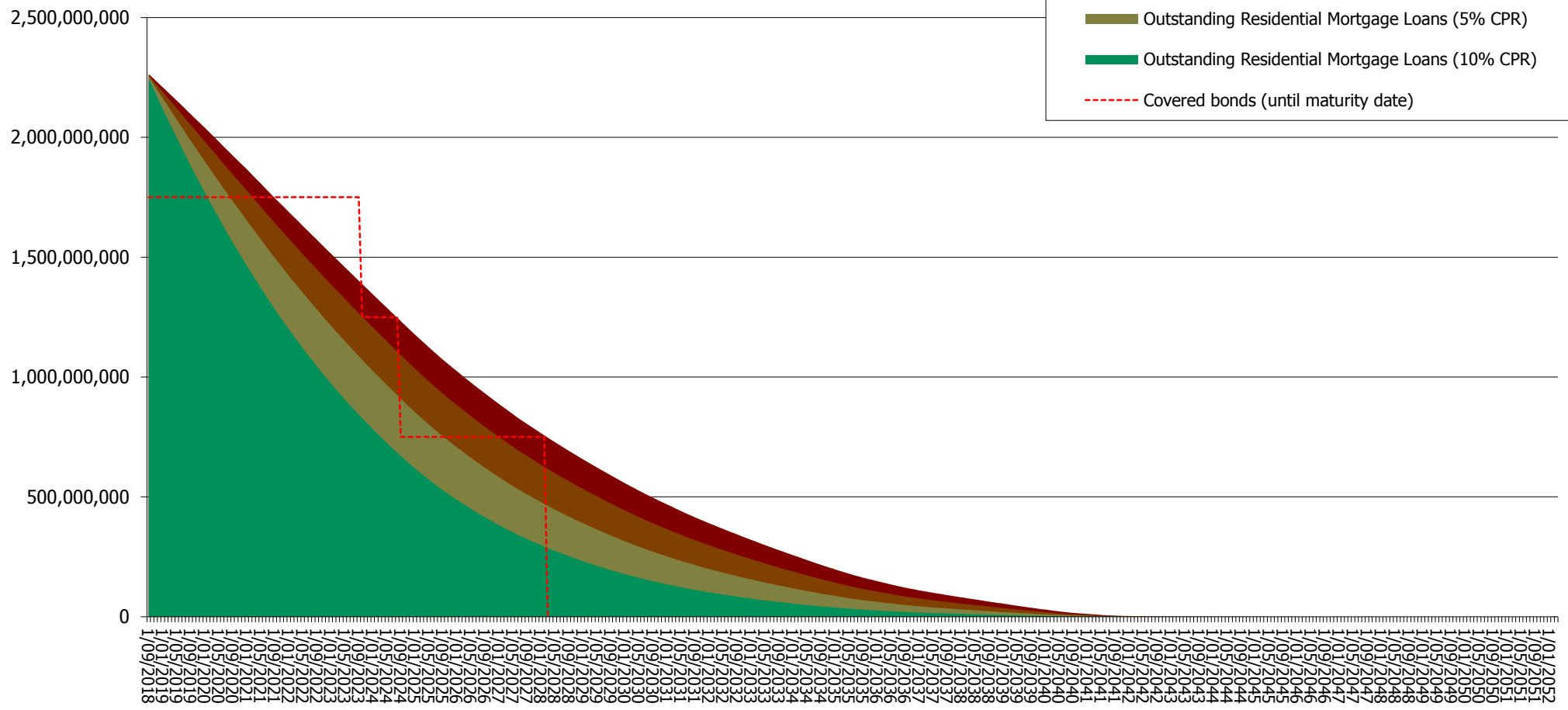
1/05/2035	201	179,787,101	128,613,983	77,815,792	33,676,516
1/06/2035	202	175,461,859	125,306,952	75,622,113	32,588,536
1/07/2035	203	171,318,329	122,147,007	73,533,670	31,558,646
1/08/2035	204	167,322,695	119,095,850	71,514,505	30,562,078
1/09/2035	205	163,305,200	116,039,158	69,501,819	29,576,142
1/10/2035	206	159,612,703	113,229,234	67,651,890	28,670,904
1/11/2035	207	156,000,499	110,479,038	65,840,837	27,785,192
1/12/2035	208	152,414,135	107,762,015	64,063,540	26,924,341
1/01/2036	209	148,842,235	105,058,070	62,297,230	26,071,109
1/02/2036	210	145,284,661	102,373,083	60,550,704	25,232,866
1/03/2036	211	141,738,885	99,716,120	58,838,857	24,422,333
1/04/2036	212	138,221,503	97,076,643	57,135,719	23,614,962
1/05/2036	213	134,757,160	94,488,194	55,475,377	22,834,731
1/06/2036	214	131,367,903	91,955,507	53,851,096	22,072,260
1/07/2036	215	128,090,941	89,514,512	52,292,575	21,345,600
1/08/2036	216	124,923,705	87,153,066	50,783,583	20,641,835
1/09/2036	217	121,862,976	84,873,551	49,329,548	19,965,892
1/10/2036	218	118,890,800	82,667,614	47,929,173	19,319,576
1/11/2036	219	116,001,321	80,521,688	46,566,274	18,690,709
1/12/2036	220	113,191,708	78,442,442	45,252,179	18,088,804
1/01/2037	221	110,491,488	76,441,306	43,985,606	17,508,041
1/02/2037	222	107,857,862	74,492,725	42,755,347	16,946,267
1/03/2037	223	105,299,426	72,614,304	41,581,473	16,417,933
1/04/2037	224	102,781,636	70,757,826	40,415,343	15,889,912
1/05/2037	225	100,286,565	68,926,825	39,272,615	15,377,337
1/06/2037	226	97,809,319	67,110,199	38,140,306	14,870,724
1/07/2037	227	95,362,734	65,324,117	37,033,858	14,380,135
1/08/2037	228	92,942,485	63,558,248	35,941,104	13,896,712
1/09/2037	229	90,555,190	61,820,677	34,869,631	13,425,319
1/10/2037	230	88,206,848	60,118,658	33,826,155	12,970,179
1/11/2037	231	85,901,915	58,448,396	32,802,735	12,524,489
1/12/2037	232	83,609,513	56,795,249	31,796,493	12,090,528
1/01/2038	233	81,338,182	55,158,641	30,801,713	11,662,658
1/02/2038	234	79,079,400	53,535,916	29,819,520	11,242,941
1/03/2038	235	76,832,225	51,934,912	28,861,302	10,840,023
1/04/2038	236	74,608,113	50,345,983	27,907,147	10,437,257
1/05/2038	237	72,402,400	48,777,360	26,971,101	10,045,827
1/06/2038	238	70,209,197	47,219,580	26,043,335	9,659,179
1/07/2038	239	68,031,161	45,679,628	25,131,986	9,282,961
1/08/2038	240	65,860,961	44,162,283	24,233,308	8,918,222
1/09/2038	241	63,700,761	42,672,420	23,352,212	8,566,673
1/10/2038	242	61,552,404	41,206,052	22,495,970	8,227,125
1/11/2038	243	59,415,623	39,769,099	21,662,667	7,900,450
1/12/2038	244	57,290,631	38,357,396	20,851,759	7,590,031
1/01/2039	245	55,177,825	36,975,615	19,962,377	7,295,776
1/02/2039	246	53,076,238	35,623,565	19,093,402	7,016,284
1/03/2039	247	50,985,139	34,299,538	18,243,611	6,750,918
1/04/2039	248	48,904,151	32,999,366	17,412,468	6,499,363
1/05/2039	249	46,833,935	31,722,182	16,600,670	6,261,236
1/06/2039	250	44,773,181	30,468,654	15,807,156	6,036,410
1/07/2039	251	42,722,886	29,237,234	15,032,076	5,824,245
1/08/2039	252	40,692,863	28,028,655	14,275,047	5,624,313
1/09/2039	253	38,683,306	26,841,597	13,536,103	5,435,667
1/10/2039	254	36,694,225	25,676,186	12,813,970	5,257,469
1/11/2039	255	34,725,677	24,530,773	12,107,993	5,089,811
1/12/2039	256	32,777,319	23,404,380	11,417,356	4,932,244
1/01/2040	257	30,849,592	22,296,690	10,741,913	4,784,298
1/02/2040	258	28,942,948	21,207,711	10,081,742	4,644,649
1/03/2040	259	27,057,882	20,136,740	9,436,040	4,512,819
1/04/2040	260	25,193,516	19,084,525	8,804,764	4,388,670
1/05/2040	261	23,349,533	18,050,769	8,187,157	4,271,752
1/06/2040	262	21,525,950	17,034,139	7,583,658	4,161,425
1/07/2040	263	19,722,833	16,034,462	7,003,624	4,057,018
1/08/2040	264	17,939,654	15,050,536	6,446,532	3,957,214
1/09/2040	265	16,175,822	14,082,462	5,912,625	3,861,559
1/10/2040	266	14,431,341	13,130,013	5,401,658	3,770,314
1/11/2040	267	12,706,099	12,192,484	4,913,736	3,683,222
1/12/2040	268	11,000,135	11,270,116	4,448,077	3,600,738
1/01/2041	269	9,312,742	10,362,478	4,004,906	3,532,867
1/02/2041	270	7,644,008	9,469,584	3,583,509	3,470,219
1/03/2041	271	6,005,513	8,591,872	3,184,335	3,412,323

1/04/2041	272	8,736,037	5,551,738	2,812,421	905,272
1/05/2041	273	7,744,912	4,913,800	2,483,126	796,000
1/06/2041	274	6,804,683	4,309,945	2,172,436	693,455
1/07/2041	275	5,998,396	3,793,023	1,907,175	606,286
1/08/2041	276	5,281,285	3,333,901	1,672,060	529,293
1/09/2041	277	4,649,545	2,930,127	1,465,817	462,041
1/10/2041	278	4,072,492	2,562,257	1,278,632	401,386
1/11/2041	279	3,556,555	2,233,854	1,111,916	347,572
1/12/2041	280	3,095,203	1,940,890	963,713	300,011
1/01/2042	281	2,726,446	1,706,756	845,303	262,034
1/02/2042	282	2,423,703	1,514,665	748,259	230,969
1/03/2042	283	2,180,745	1,360,744	670,676	206,229
1/04/2042	284	1,984,009	1,235,885	607,587	186,038
1/05/2042	285	1,803,157	1,121,384	549,939	167,697
1/06/2042	286	1,636,641	1,016,101	497,040	150,924
1/07/2042	287	1,503,762	932,072	454,813	137,536
1/08/2042	288	1,383,550	856,107	416,683	125,472
1/09/2042	289	1,282,399	792,171	384,584	115,315
1/10/2042	290	1,198,100	738,882	357,830	106,854
1/11/2042	291	1,136,508	699,709	337,998	100,504
1/12/2042	292	1,088,122	668,820	322,281	95,438
1/01/2043	293	1,043,742	640,454	307,828	90,771
1/02/2043	294	1,003,004	614,412	294,560	86,491
1/03/2043	295	965,363	590,448	282,421	82,610
1/04/2043	296	934,162	570,396	272,136	79,264
1/05/2043	297	903,989	551,066	262,266	76,076
1/06/2043	298	873,751	531,730	252,420	72,910
1/07/2043	299	843,448	512,446	242,667	69,806
1/08/2043	300	813,081	493,159	232,940	66,724
1/09/2043	301	782,650	473,896	223,272	63,683
1/10/2043	302	752,153	454,682	213,692	60,701
1/11/2043	303	721,591	435,468	204,141	57,742
1/12/2043	304	690,964	416,300	194,676	54,839
1/01/2044	305	660,272	397,134	185,240	51,960
1/02/2044	306	629,514	377,992	175,863	49,121
1/03/2044	307	598,690	358,913	166,590	46,347
1/04/2044	308	568,239	340,080	157,447	43,617
1/05/2044	309	537,723	321,288	148,381	40,937
1/06/2044	310	508,355	303,226	139,683	38,374
1/07/2044	311	478,924	285,202	131,057	35,857
1/08/2044	312	449,430	267,185	122,465	33,364
1/09/2044	313	420,945	249,825	114,217	30,986
1/10/2044	314	392,399	232,502	106,035	28,648
1/11/2044	315	364,533	215,624	98,088	26,389
1/12/2044	316	338,659	199,991	90,752	24,315
1/01/2045	317	312,729	184,365	83,449	22,264
1/02/2045	318	286,742	168,758	76,190	20,241
1/03/2045	319	260,698	153,195	69,005	18,262
1/04/2045	320	237,345	139,235	62,558	16,486
1/05/2045	321	215,877	126,434	56,666	14,872
1/06/2045	322	197,835	115,670	51,710	13,514
1/07/2045	323	181,772	106,104	47,317	12,315
1/08/2045	324	169,027	98,497	43,813	11,355
1/09/2045	325	157,663	91,719	40,694	10,502
1/10/2045	326	147,991	85,952	38,041	9,777
1/11/2045	327	138,801	80,477	35,528	9,092
1/12/2045	328	130,284	75,415	33,211	8,464
1/01/2046	329	121,748	70,355	30,904	7,843
1/02/2046	330	113,193	65,300	28,611	7,230
1/03/2046	331	105,082	60,528	26,459	6,661
1/04/2046	332	96,953	55,751	24,309	6,094
1/05/2046	333	88,806	50,982	22,175	5,536
1/06/2046	334	81,591	46,760	20,287	5,043
1/07/2046	335	74,360	42,546	18,413	4,559
1/08/2046	336	67,113	38,335	16,548	4,080
1/09/2046	337	59,850	34,128	14,695	3,607
1/10/2046	338	52,571	29,929	12,855	3,143
1/11/2046	339	46,225	26,271	11,255	2,740
1/12/2046	340	41,740	23,683	10,122	2,454
1/01/2047	341	37,813	21,418	9,130	2,204
1/02/2047	342	33,875	19,156	8,145	1,958

1/03/2047	343	29,928	16,898	7,168	1,717
1/04/2047	344	26,721	15,061	6,373	1,520
1/05/2047	345	24,031	13,523	5,708	1,356
1/06/2047	346	22,425	12,598	5,304	1,254
1/07/2047	347	20,815	11,674	4,903	1,155
1/08/2047	348	19,201	10,751	4,504	1,056
1/09/2047	349	17,581	9,827	4,106	959
1/10/2047	350	16,888	9,424	3,928	914
1/11/2047	351	16,192	9,020	3,750	868
1/12/2047	352	15,492	8,616	3,573	824
1/01/2048	353	15,067	8,365	3,461	795
1/02/2048	354	14,640	8,115	3,348	766
1/03/2048	355	14,211	7,865	3,238	737
1/04/2048	356	13,781	7,614	3,126	709
1/05/2048	357	13,349	7,363	3,016	681
1/06/2048	358	12,916	7,112	2,906	654
1/07/2048	359	12,480	6,861	2,796	626
1/08/2048	360	12,043	6,609	2,687	599
1/09/2048	361	11,605	6,358	2,578	573
1/10/2048	362	11,164	6,106	2,470	546
1/11/2048	363	10,722	5,854	2,362	520
1/12/2048	364	10,278	5,603	2,255	495
1/01/2049	365	9,832	5,351	2,148	469
1/02/2049	366	9,385	5,099	2,042	444
1/03/2049	367	8,935	4,847	1,936	420
1/04/2049	368	8,484	4,595	1,831	395
1/05/2049	369	8,032	4,342	1,726	371
1/06/2049	370	7,577	4,090	1,621	347
1/07/2049	371	7,121	3,837	1,518	323
1/08/2049	372	6,663	3,584	1,414	300
1/09/2049	373	6,203	3,331	1,311	277
1/10/2049	374	5,741	3,078	1,208	254
1/11/2049	375	5,277	2,825	1,106	232
1/12/2049	376	4,812	2,571	1,004	210
1/01/2050	377	4,345	2,318	903	188
1/02/2050	378	3,876	2,064	802	166
1/03/2050	379	3,405	1,810	702	145
1/04/2050	380	2,932	1,556	602	124
1/05/2050	381	2,457	1,302	502	103
1/06/2050	382	2,052	1,085	418	85
1/07/2050	383	1,645	869	333	68
1/08/2050	384	1,236	652	249	50
1/09/2050	385	826	435	166	33
1/10/2050	386	414	217	83	17
1/11/2050	387	0	0	0	0
1/12/2050	388	0	0	0	0
1/01/2051	389	0	0	0	0
1/02/2051	390	0	0	0	0
1/03/2051	391	0	0	0	0
1/04/2051	392	0	0	0	0
1/05/2051	393	0	0	0	0
1/06/2051	394	0	0	0	0
1/07/2051	395	0	0	0	0
1/08/2051	396	0	0	0	0
1/09/2051	397	0	0	0	0
1/10/2051	398	0	0	0	0
1/11/2051	399	0	0	0	0
1/12/2051	400	0	0	0	0
1/01/2052	401	0	0	0	0
1/02/2052	402	0	0	0	0
1/03/2052	403	0	0	0	0
		210,425,380,140	188,020,734,329	161,080,857,584	128,589,575,939

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)



This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAs Data Disclosure

HTT 2018

Reporting in Domestic Currency
EUR

CONTENT OF TAB E
1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#search>
 ** Weighted Average Maturity + Remainder Term to Maturity

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVVWVZD11647
E.1.1.3	Back-up servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee	Sicthine BNP Paribas Fortis Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurien De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

Field Number	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

Field Number	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Maturity (months)		79.85				
E.3.1.2	Weighted Average Maturity (months)**		173.88				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrives	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans	
E.3.2.1	<90 days	0.01%				0.01%	
E.3.2.2	30-90 days	0.12%				0.12%	
E.3.2.3	60-90 days	0.01%				0.01%	
E.3.2.4	90-180 days	0.01%				0.01%	
E.3.2.5	>= 180 days	0.00%				0.00%	
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							



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Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.

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The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

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Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the appropriateness of a Product's terms, or the Product's future investment performance. Nothing contained on this Site is intended to predict or project future performance.

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From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

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You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

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The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

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The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

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3. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

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We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.



4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

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Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

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The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.



8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.



SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .