

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/10/2018

Cut-off Date: 31/10/2018



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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	31/10/2018			
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	2,915.03			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
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	2,915.03		99.56%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	13.00		0.44%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	2,928.03		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)	7.63	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	13.47	ND1	0.46%	
G.3.4.3	1 - 2 Y	30.48	ND1	1.05%	
G.3.4.4	2 - 3 Y	68.08	ND1	2.34%	
G.3.4.5	3 - 4 Y	334.29	ND1	11.47%	
G.3.4.6	4 - 5 Y	294.31	ND1	10.10%	
G.3.4.7	5 - 10 Y	1,448.67	ND1	49.70%	
G.3.4.8	10+ Y	725.73	ND1	24.90%	
G.3.4.9	Total	2,915.03	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)	7.09	8.09		
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	500.00	0	22.22%	0.00%
G.3.5.7	5 - 10 Y	1,750.00	1,500.00	77.78%	66.67%
G.3.5.8	10+ Y	0	750.00	0.00%	33.33%
G.3.5.9	Total	2,250.00	2,250.00	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,915.03		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	2,915.03		100.00%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00		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	2,250.00	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	2,250.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	2,250.00	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)	13.00		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	13.00		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.00		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	13.00		100.00%	
G.3.10.16	Total	13.00		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	13.00	100.00%	100.00%
G.3.11.4	Total	13	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)		Row	Row	
<p><i>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.</i></p>				
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]		
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	2,915	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,915	100%
2. General Information			
M.7.2.1	Number of mortgage loans	Residential Loans: 36,715	Commercial Loans: 0
		Total Mortgages: 36,715	
3. Concentration Risks			
M.7.3.1	10 largest exposures	% Residential Loans: 0.79%	% Commercial Loans: 0.00%
		% Total Mortgages: 0.79%	
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	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	<u>European Economic Area (not member of EU)</u>	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	<u>Other</u>	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	16.67%	0.00%	16.67%
M.7.5.2	Vlaams-Brabant	14.32%	0.00%	14.32%
M.7.5.3	Oost-Vlaanderen	14.84%	0.00%	14.84%
M.7.5.4	Brussels	11.25%	0.00%	11.25%
M.7.5.5	West-Vlaanderen	10.94%	0.00%	10.94%
M.7.5.6	Limburg	6.41%	0.00%	6.41%
M.7.5.7	Liège	8.13%	0.00%	8.13%
M.7.5.8	Hainaut	6.23%	0.00%	6.23%
M.7.5.9	Brabant Wallon	5.30%	0.00%	5.30%
M.7.5.10	Namur	3.56%	0.00%	3.56%
M.7.5.11	Luxembourg	2.30%	0.00%	2.30%
M.7.5.12	Other	0.05%	0.00%	0.05%
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	96.67%	0.00%	96.67%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.33%	0.00%	3.33%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.70%	0.00%	1.70%
M.7.7.2	Amortising	98.30%	0.00%	98.30%
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	11.69%	0.00%	11.69%
M.7.8.2	≥ 12 - ≤ 24 months	23.38%	0.00%	23.38%
M.7.8.3	≥ 24 - ≤ 36 months	32.70%	0.00%	32.70%
M.7.8.4	≥ 36 - ≤ 60 months	29.03%	0.00%	29.03%
M.7.8.5	≥ 60 months	3.20%	0.00%	3.20%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.038%	0.000%	0.038%
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)	79.40			
M.7A.10.2	<=100K	1315.74	26,625	45.14%	72.52%
M.7A.10.3	>100K and <=200K	1140.10	8,509	39.11%	23.18%
M.7A.10.4	>200K and <=300K	272.93	1,155	9.36%	3.15%
M.7A.10.5	>300K and <=400K	87.08	258	2.99%	0.70%
M.7A.10.6	>400K	99.19	168	3.40%	0.46%
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	2915.03	36,715	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 %	676.94	12,918.00	23.22%	35.18%
M.7A.11.3	>40 - <=50 %	335.72	4,531.00	11.52%	12.34%
M.7A.11.4	>50 - <=60 %	355.65	4,325.00	12.20%	11.78%
M.7A.11.5	>60 - <=70 %	387.40	4,206.00	13.29%	11.46%
M.7A.11.6	>70 - <=80 %	383.08	3,825.00	13.14%	10.42%
M.7A.11.7	>80 - <=90 %	395.14	3,684.00	13.56%	10.03%
M.7A.11.8	>90 - <=100 %	346.47	2,828.00	11.89%	7.70%
M.7A.11.9	>100%	34.63	398.00	1.19%	1.08%
M.7A.11.10	Total	2915.03	36,715.00	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 (%)	54.86%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	917.57	16,964.00	31.48%	46.20%
M.7A.12.3	>40 - <=50 %	333.60	4,114.00	11.44%	11.21%
M.7A.12.4	>50 - <=60 %	346.13	3,847.00	11.87%	10.48%
M.7A.12.5	>60 - <=70 %	371.86	3,771.00	12.76%	10.27%
M.7A.12.6	>70 - <=80 %	353.57	3,227.00	12.13%	8.79%
M.7A.12.7	>80 - <=90 %	379.64	3,178.00	13.02%	8.66%
M.7A.12.8	>90 - <=100 %	195.89	1,455.00	6.72%	3.96%
M.7A.12.9	>100%	16.78	159.00	0.58%	0.43%
M.7A.12.10	Total	2915.03	36,715.00	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 - ININDEXED		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 / Bulding 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		

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/10/2018

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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.

Residential Mortgage Pandbrieven Programme

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		4.98	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	5.90	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.40	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2020	6.93	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR): 2,250,000,000

Current Weighted Average Fixed Coupon: 0.54 %

Weighted Average Remaining Average Life* 7.09

* At Reporting Date until Maturity Date

Residential Mortgage Pandbrieven Programme

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

Residential Mortgage Pandbrieven Programme

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,915,031,427 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	113,393,296 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	35.17 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,420,942,195 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.60 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,658,286 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	113,393,296 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,420,942,195
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.24 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	445,616,392 (VIII)
Total Interest Proceeds Residential Mortgage Loans	444,176,392
Total Interest Proceeds Public Finance Exposures	1,440,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	3,041,976,079 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,915,031,427
<i>Total Principal Proceeds Public Finance Exposures</i>	13,551,357
<i>Total Principal Proceeds Financial Institution Exposures</i>	113,393,296
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	102,500,000 (X)
Costs, Fees and expenses Covered Bonds	49,894,302 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,085,198,170

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	259,470,159 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,082,761 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	249,387,398

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,551,357 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,551,357 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/10/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,915,031,426.91
Principal Redemptions between Cut-off Date and Maturity Date	2,915,031,426.91
Interest Payments between Cut-off Date and Maturity Date	444,176,392.49
Number of borrowers	22,489.00
Number of loans	36,715.00
Average Outstanding Balance per borrower	129,620
Average Outstanding Balance per loan	79,396
Weighted average Current Loan to Current Value	54.86 %
Weighted average seasoning (in Years)	2.42
Weighted average remaining maturity (in years, at 0% CPR)	14.53
Weighted average initial maturity (in years, at 0% CPR)	16.95
Percentage of Fixed Rate Loans	96.67 %
Percentage of Variable Rate Loans	3.33 %
Weighted average interest rate	1.89 %
Weighted average interest rate Fixed Rate Loans	1.90 %
Weighted average interest rate Variable Rate Loans	1.79 %
Weighted Remaining average life (in years, at 0% CPR)	7.63
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.38

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 113,393,296

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
Currency	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000
Issue Date	5/10/2016	12/10/2018	21/03/2018
Maturity Date	28/03/2022	22/06/2026	22/06/2028
Coupon Type	F	F	F
Coupon	4.00 %	1.00 %	0.80 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date 31/10/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	485,975,316.57	16.67 %	6,123	16.68 %
Oost-Vlaanderen	432,721,153.43	14.84 %	5,808	15.82 %
Vlaams-Brabant	417,305,238.33	14.32 %	4,967	13.53 %
Brussels	327,872,654.05	11.25 %	3,048	8.30 %
West-Vlaanderen	318,879,372.77	10.94 %	4,530	12.34 %
Liège	236,880,633.52	8.13 %	3,107	8.46 %
Limburg	186,822,661.80	6.41 %	2,720	7.41 %
Hainaut	181,702,985.80	6.23 %	2,469	6.72 %
Brabant Wallon	154,455,320.52	5.30 %	1,691	4.61 %
Namur	103,777,716.89	3.56 %	1,370	3.73 %
Luxembourg	67,157,874.61	2.30 %	870	2.37 %
Other	1,480,498.62	0.05 %	12	0.03 %
	2,915,031,426.91	100.00 %	36,715	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	340,629,385.54	11.69 %	3,474	9.46 %
>1 and <=2	681,640,147.16	23.38 %	7,548	20.56 %
>2 and <=3	953,277,721.99	32.70 %	12,555	34.20 %
>3 and <=4	845,168,678.33	28.99 %	11,066	30.14 %
>4 and <=5	41,021,021.98	1.41 %	693	1.89 %
>5 and <=6	10,605,398.09	0.36 %	222	0.60 %
>6 and <=7	2,986,404.84	0.10 %	108	0.29 %
>7 and <=8	6,188,918.57	0.21 %	204	0.56 %
>8 and <=9	17,285,698.24	0.59 %	330	0.90 %
>9 and <=10	6,004,796.95	0.21 %	169	0.46 %
>10 and <=11	1,733,149.33	0.06 %	21	0.06 %
>11 and <=12	663,433.33	0.02 %	32	0.09 %
>12 and <=13	2,326,804.68	0.08 %	59	0.16 %
>13 and <=14	3,547,352.07	0.12 %	127	0.35 %
>14 and <=15	1,338,291.87	0.05 %	65	0.18 %
>15 and <=16	425,018.04	0.01 %	22	0.06 %
>16 and <=17	64,205.12	0.00 %	5	0.01 %
>18 and <=19	25,272.43	0.00 %	1	0.00 %
>19 and <=20	99,728.35	0.00 %	14	0.04 %
	2,915,031,426.91	100.00 %	36,715	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	138	0.38 %
<=1	3,305,084.68	0.11 %	143	0.39 %
>1 and <=2	8,139,270.07	0.28 %	247	0.67 %
>2 and <=3	16,566,210.74	0.57 %	358	0.98 %
>3 and <=4	15,832,508.52	0.54 %	471	1.28 %
>4 and <=5	29,991,337.49	1.03 %	769	2.09 %
>5 and <=6	42,828,686.94	1.47 %	995	2.71 %
>6 and <=7	169,186,119.21	5.80 %	3,593	9.79 %
>7 and <=8	188,699,123.72	6.47 %	3,799	10.35 %
>8 and <=9	145,318,080.33	4.99 %	2,457	6.69 %
>9 and <=10	155,348,116.53	5.33 %	2,331	6.35 %
>10 and <=11	125,020,627.90	4.29 %	1,702	4.64 %
>11 and <=12	176,389,344.67	6.05 %	2,205	6.01 %
>12 and <=13	169,297,189.68	5.81 %	1,993	5.43 %
>13 and <=14	124,810,262.75	4.28 %	1,399	3.81 %
>14 and <=15	139,930,088.90	4.80 %	1,514	4.12 %
>15 and <=16	97,819,605.38	3.36 %	1,009	2.75 %
>16 and <=17	233,853,882.24	8.02 %	2,299	6.26 %
>17 and <=18	196,184,224.10	6.73 %	1,827	4.98 %
>18 and <=19	151,856,655.87	5.21 %	1,345	3.66 %
>19 and <=20	137,281,855.89	4.71 %	1,160	3.16 %
>20 and <=21	37,181,030.01	1.28 %	391	1.06 %
>21 and <=22	193,197,640.43	6.63 %	1,747	4.76 %
>22 and <=23	165,355,780.24	5.67 %	1,354	3.69 %
>23 and <=24	132,124,931.96	4.53 %	1,016	2.77 %
>24 and <=25	51,755,227.89	1.78 %	378	1.03 %
>25 and <=26	953,393.09	0.03 %	10	0.03 %
>26 and <=27	4,026,021.28	0.14 %	33	0.09 %
>27 and <=28	990,521.82	0.03 %	13	0.04 %
>28 and <=29	1,643,255.76	0.06 %	16	0.04 %
>29 and <=30	49,186.08	0.00 %	1	0.00 %
>31 and <=32	13,731.03	0.00 %	1	0.00 %
>32 and <=33	82,431.71	0.00 %	1	0.00 %
	2,915,031,426.91	100.00 %	36,715	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	4,326.89	0.00 %	6	0.02 %
>1 and <=2	983,612.10	0.03 %	27	0.07 %
>2 and <=3	3,918,574.58	0.13 %	87	0.24 %
>3 and <=4	1,669,569.14	0.06 %	132	0.36 %
>4 and <=5	23,533,465.07	0.81 %	340	0.93 %
>5 and <=6	8,749,328.97	0.30 %	315	0.86 %
>6 and <=7	19,294,025.04	0.66 %	512	1.39 %
>7 and <=8	28,936,255.96	0.99 %	721	1.96 %
>8 and <=9	43,175,414.52	1.48 %	882	2.40 %
>9 and <=10	415,899,744.10	14.27 %	7,934	21.61 %
>10 and <=11	75,874,497.04	2.60 %	1,755	4.78 %
>11 and <=12	77,088,067.56	2.64 %	1,086	2.96 %
>12 and <=13	250,545,467.29	8.59 %	3,439	9.37 %
>13 and <=14	17,461,608.33	0.60 %	232	0.63 %
>14 and <=15	403,374,347.66	13.84 %	4,779	13.02 %
>15 and <=16	15,460,116.96	0.53 %	162	0.44 %
>16 and <=17	42,484,141.52	1.46 %	479	1.30 %
>17 and <=18	219,344,754.05	7.52 %	2,259	6.15 %
>18 and <=19	19,709,097.08	0.68 %	264	0.72 %
>19 and <=20	604,840,737.21	20.75 %	5,658	15.41 %
>20 and <=21	12,120,259.22	0.42 %	145	0.39 %
>21 and <=22	12,962,309.95	0.44 %	139	0.38 %
>22 and <=23	25,401,595.80	0.87 %	279	0.76 %
>23 and <=24	26,960,233.52	0.92 %	290	0.79 %
>24 and <=25	541,196,779.66	18.57 %	4,532	12.34 %
>25 and <=26	9,327,334.47	0.32 %	84	0.23 %
>26 and <=27	640,246.68	0.02 %	6	0.02 %
>27 and <=28	410,583.72	0.01 %	5	0.01 %
>28 and <=29	977,399.37	0.03 %	8	0.02 %
>29 and <=30	11,774,926.04	0.40 %	142	0.39 %
>30 and <=31	767,258.59	0.03 %	13	0.04 %
>39 and <=40	145,348.82	0.00 %	3	0.01 %
	2,915,031,426.91	100.00 %	36,715	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	99,728.35	0.00 %	14	0.04 %
2000	25,272.43	0.00 %	1	0.00 %
2002	90,873.82	0.00 %	7	0.02 %
2003	633,883.12	0.02 %	29	0.08 %
2004	1,228,571.95	0.04 %	62	0.17 %
2005	4,112,161.20	0.14 %	144	0.39 %
2006	1,895,391.07	0.07 %	45	0.12 %
2007	550,239.89	0.02 %	26	0.07 %
2008	1,817,141.19	0.06 %	31	0.08 %
2009	8,894,574.26	0.31 %	208	0.57 %
2010	15,893,721.94	0.55 %	325	0.89 %
2011	5,038,465.37	0.17 %	183	0.50 %
2012	3,068,944.83	0.11 %	102	0.28 %
2013	11,983,421.34	0.41 %	237	0.65 %
2014	93,353,759.84	3.20 %	1,539	4.19 %
2015	855,507,238.59	29.35 %	11,037	30.06 %
2016	1,098,172,291.93	37.67 %	14,073	38.33 %
2017	548,800,332.28	18.83 %	6,011	16.37 %
2018	263,865,413.51	9.05 %	2,641	7.19 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	597,321,495.01	20.49 %	10,845	48.22 %
>100 and <=200	1,074,740,732.96	36.87 %	7,477	33.25 %
>200 and <=300	721,655,903.86	24.76 %	3,010	13.38 %
>300 and <=400	247,302,860.51	8.48 %	722	3.21 %
>400	274,010,434.57	9.40 %	435	1.93 %
2,915,031,426.91	100.00 %	22,489	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,023,351.49	0.07 %	48	0.13 %
0.5 - 1%	23,436,897.22	0.80 %	359	0.98 %
1 - 1.5%	327,525,557.67	11.24 %	4,555	12.41 %
1.5 - 2%	1,985,711,451.73	68.12 %	24,442	66.57 %
2 - 2.5%	332,853,083.27	11.42 %	3,889	10.59 %
2.5 - 3%	190,243,262.74	6.53 %	2,318	6.31 %
3 - 3.5%	34,975,182.63	1.20 %	560	1.53 %
3.5 - 4%	12,197,114.07	0.42 %	308	0.84 %
4 - 4.5%	4,458,603.35	0.15 %	139	0.38 %
4.5 - 5%	1,043,100.16	0.04 %	65	0.18 %
5 - 5.5%	521,758.20	0.02 %	24	0.07 %
5.5 - 6%	37,466.31	0.00 %	6	0.02 %
6 - 6.5%	4,598.07	0.00 %	2	0.01 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,817,988,929.07	96.67 %	35,324	96.21 %
Variable	173,966.00	0.01 %	29	0.08 %
Variable With Cap	96,868,531.84	3.32 %	1,362	3.71 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	6,576,604.33	0.23 %	114	0.31 %
2019	44,084,289.92	1.51 %	748	2.04 %
2020	13,342,718.26	0.46 %	128	0.35 %
2021	4,738,648.96	0.16 %	55	0.15 %
2022	4,757,684.38	0.16 %	47	0.13 %
2023	5,141,386.59	0.18 %	54	0.15 %
2024	1,428,151.58	0.05 %	17	0.05 %
2025	4,408,839.72	0.15 %	45	0.12 %
2026	5,486,321.96	0.19 %	55	0.15 %
2027	3,945,114.56	0.14 %	39	0.11 %
2028	588,042.24	0.02 %	3	0.01 %
Fixed To Maturity	2,820,533,624.41	96.76 %	35,410	96.45 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,915,031,426.91	100.00 %	36,715	100.00 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,804,536,253.93	96.21 %	35,377	96.36 %
Interest only	49,463,429.49	1.70 %	308	0.84 %
Linear	61,031,743.49	2.09 %	1,030	2.81 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	225,707.13	0.01 %	82	0.22 %
1-10%	28,494,279.93	0.98 %	1,106	3.01 %
11-20%	123,102,315.49	4.22 %	3,057	8.33 %
21-30%	226,875,717.89	7.78 %	4,162	11.34 %
31-40%	298,242,695.34	10.23 %	4,511	12.29 %
41-50%	335,720,755.28	11.52 %	4,531	12.34 %
51-60%	355,645,366.00	12.20 %	4,325	11.78 %
61-70%	387,397,454.48	13.29 %	4,206	11.46 %
71-80%	383,084,264.26	13.14 %	3,825	10.42 %
81-90%	395,139,122.97	13.56 %	3,684	10.03 %
91-100%	346,472,579.47	11.89 %	2,828	7.70 %
101-110%	23,188,527.34	0.80 %	245	0.67 %
111-120%	4,891,238.21	0.17 %	66	0.18 %
>120%	6,551,403.12	0.22 %	87	0.24 %
2,915,031,426.91	100.00 %	36,715	100.00 %	

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	6,299,692.52	0.22 %	509	1.39 %
21-40%	42,090,745.29	1.44 %	1,437	3.91 %
41-60%	108,807,702.27	3.73 %	2,294	6.25 %
61-80%	323,050,819.39	11.08 %	5,669	15.44 %
81-100%	889,991,802.91	30.53 %	10,228	27.86 %
101-120%	52,587,746.15	1.80 %	877	2.39 %
121-140%	78,188,162.63	2.68 %	1,262	3.44 %
141-160%	125,542,224.89	4.31 %	1,757	4.79 %
161-180%	182,993,571.09	6.28 %	2,310	6.29 %
181-200%	186,299,929.03	6.39 %	2,070	5.64 %
201-300%	470,231,062.10	16.13 %	4,855	13.22 %
301-400%	170,789,648.45	5.86 %	1,518	4.13 %
401-500%	89,730,526.25	3.08 %	695	1.89 %
>500%	188,427,793.94	6.46 %	1,234	3.36 %
	2,915,031,426.91	100.00 %	36,715	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	13,465,794.73	0.46 %	578	1.57 %
>1 and <=2	30,482,098.95	1.05 %	781	2.13 %
>2 and <=3	68,083,582.52	2.34 %	1,656	4.51 %
>3 and <=4	334,287,773.43	11.47 %	6,944	18.91 %
>4 and <=5	294,310,106.12	10.10 %	4,891	13.32 %
>5 and <=6	267,694,830.52	9.18 %	3,523	9.60 %
>6 and <=7	309,095,407.91	10.60 %	3,619	9.86 %
>7 and <=8	207,360,020.79	7.11 %	2,270	6.18 %
>8 and <=9	327,510,039.00	11.24 %	3,254	8.86 %
>9 and <=10	337,011,680.21	11.56 %	3,054	8.32 %
>10 and <=11	152,135,155.00	5.22 %	1,327	3.61 %
>11 and <=12	250,150,804.37	8.58 %	2,277	6.20 %
>12 and <=13	287,302,561.84	9.86 %	2,253	6.14 %
>13 and <=14	29,426,588.38	1.01 %	223	0.61 %
>14 and <=15	4,105,982.93	0.14 %	35	0.10 %
>15 and <=16	2,350,053.79	0.08 %	26	0.07 %
>16 and <=17	113,597.60	0.00 %	1	0.00 %
>17 and <=18	49,186.08	0.00 %	1	0.00 %
>19 and <=20	96,162.74	0.00 %	2	0.01 %
	2,915,031,426.91	100.00 %	36,715	100.00 %

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

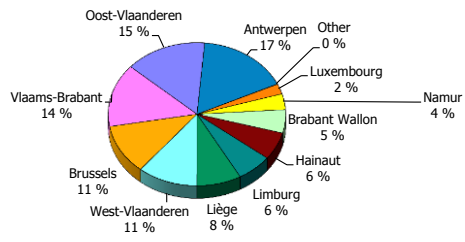
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,820,533,624.41	96.76 %	35,410	96.45 %
>=0 and <=1	63,592,440.24	2.18 %	992	2.70 %
>1 and <=2	8,965,593.64	0.31 %	92	0.25 %
>2 and <=3	6,418,001.57	0.22 %	66	0.18 %
>3 and <=4	7,387,996.88	0.25 %	83	0.23 %
>4 and <=5	8,133,770.17	0.28 %	72	0.20 %
	2,915,031,426.91	100.00 %	36,715	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

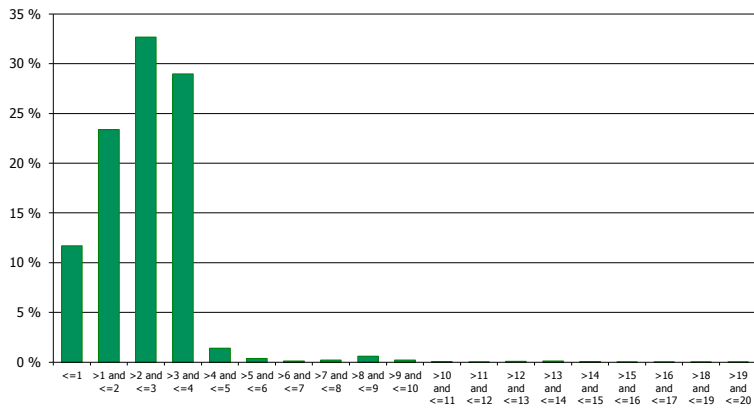
Portfolio Cut-off Date 31/10/2018

1. Geographic distribution



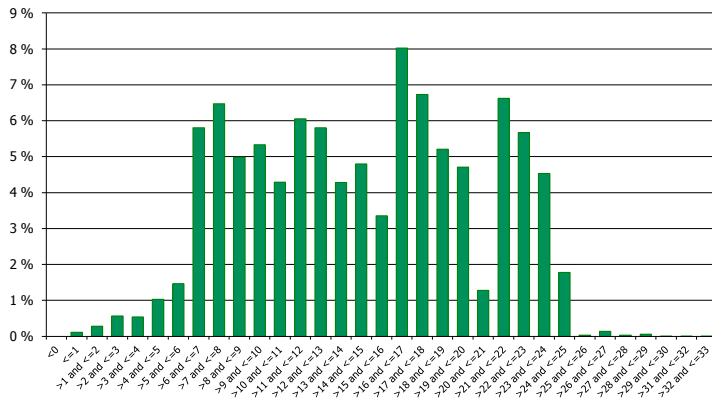
2. Seasoning

Distribution per Seasoning



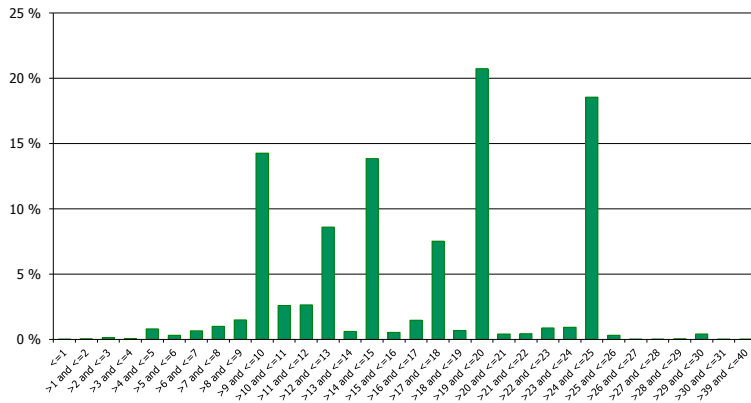
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



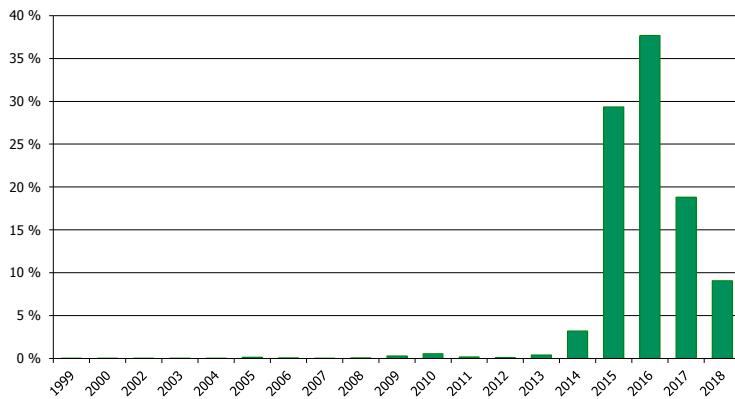
4. Original term to maturity

Distribution of Initial Term (in years)



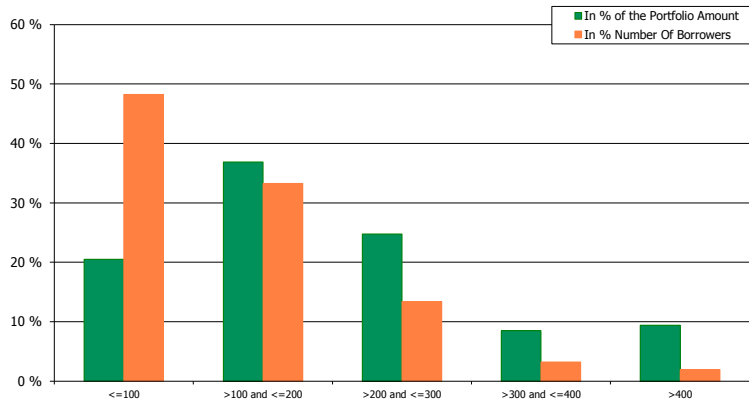
5. Origination Year

Distribution Origination Year



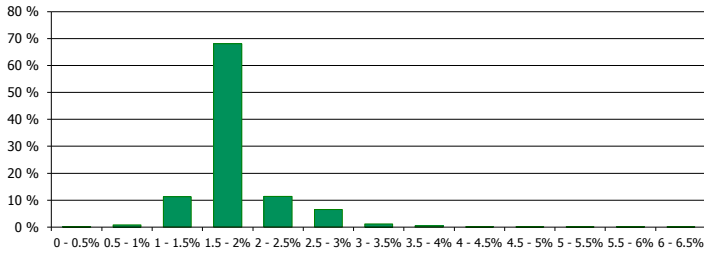
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



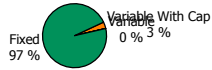
7. Interest Rate

Distribution per Interest Rate



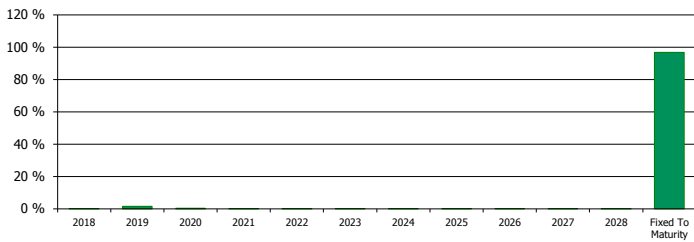
8. Interest Rate Type

Distribution per Interest Type



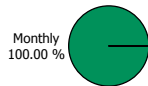
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



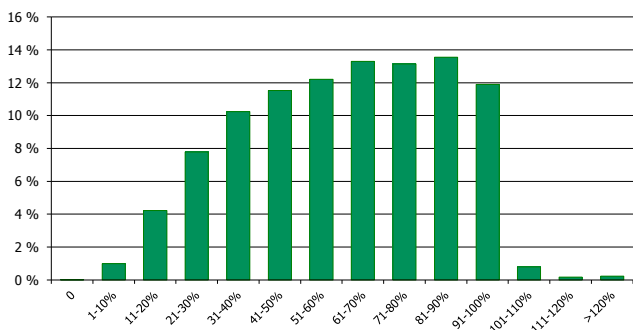
11. Repayment Type

Distribution per Repayment Type



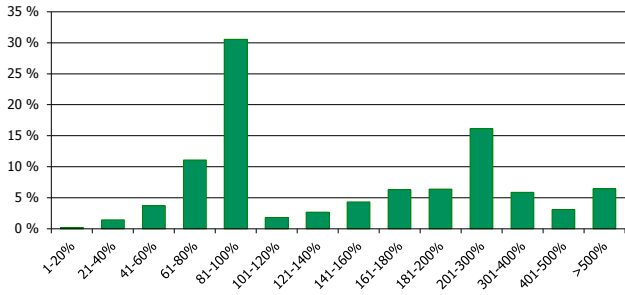
12. Current Loan to Current Value (LTV)

Current LTV Distribution



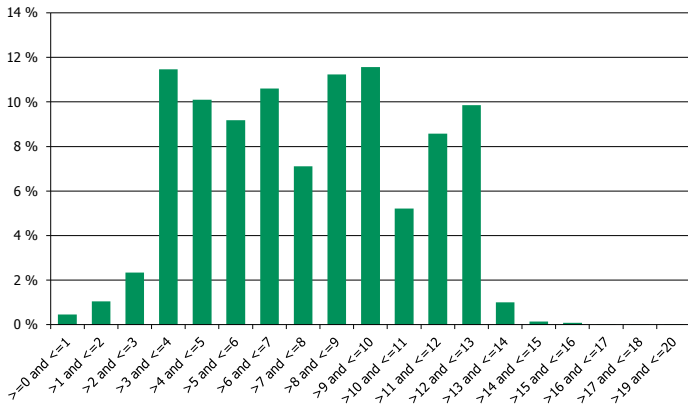
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



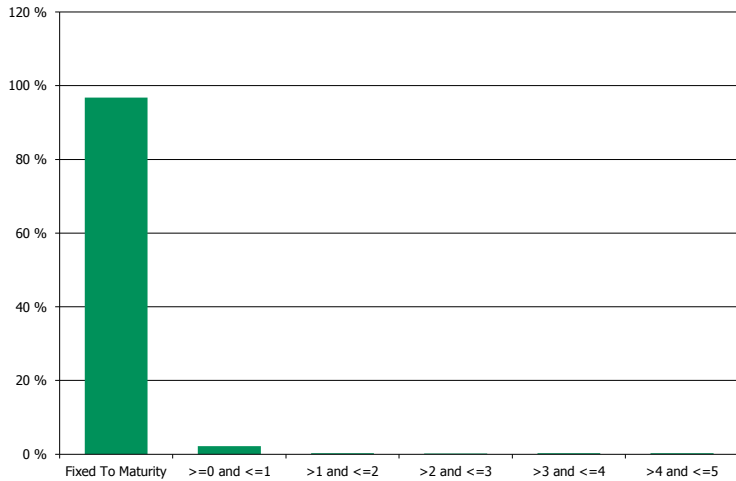
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



Residential Mortgage Pandbrieven Programme

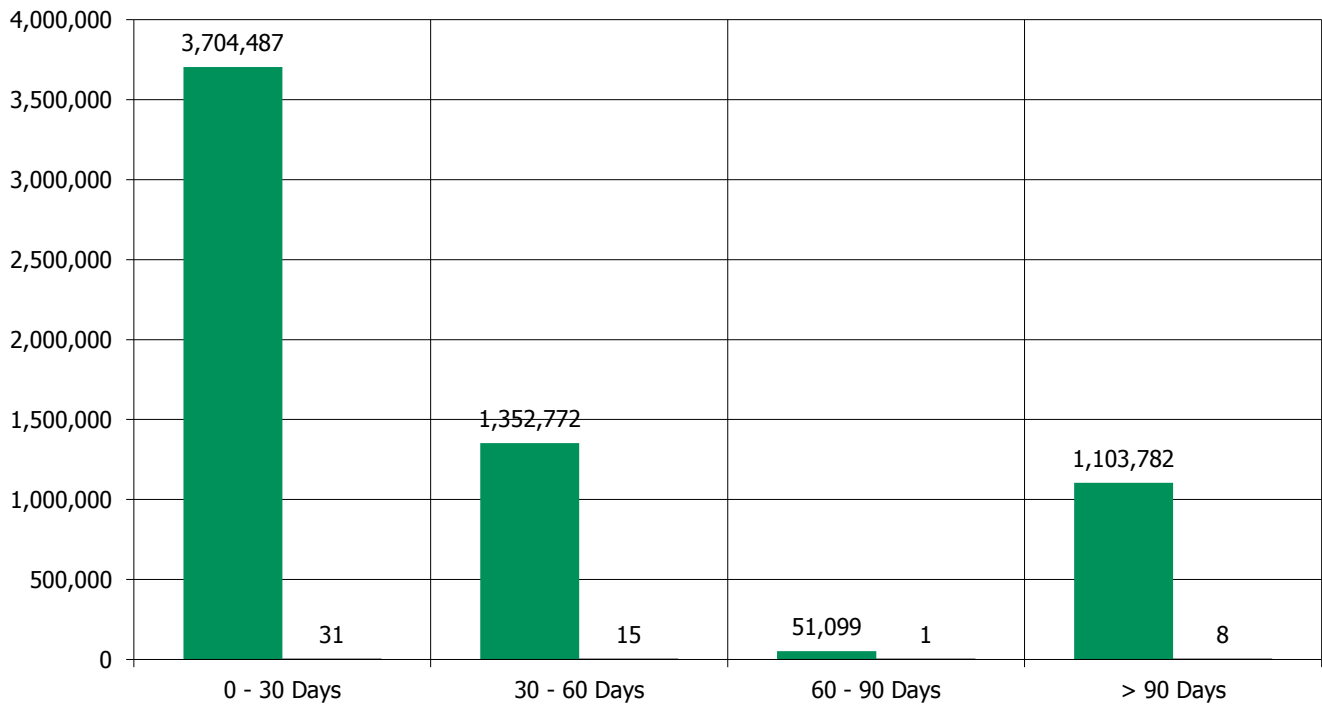
Cover Pool Performance

Portfolio Cut-off Date 31/10/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,908,819,286.63	99.79 %	36,660	99.85 %
0 - 30 Days	3,704,487.16	0.13 %	31	0.08 %
30 - 60 Days	1,352,772.38	0.05 %	15	0.04 %
60 - 90 Days	51,098.92	0.00 %	1	0.00 %
> 90 Days	1,103,781.82	0.04 %	8	0.02 %
Total	2,915,031,426.91	100.00 %	36,715	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date Oct/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/11/2018	1	2,250,000,000	2,897,608,228	2,892,693,670	2,885,336,954	2,873,115,980
1/12/2018	2	2,250,000,000	2,879,993,000	2,870,389,096	2,856,042,276	2,832,287,495
1/01/2019	3	2,250,000,000	2,862,594,382	2,848,209,516	2,826,766,177	2,791,381,583
1/02/2019	4	2,250,000,000	2,845,159,819	2,826,061,211	2,797,651,476	2,750,930,082
1/03/2019	5	2,250,000,000	2,827,279,496	2,803,998,417	2,769,433,404	2,712,763,164
1/04/2019	6	2,250,000,000	2,809,778,601	2,781,915,282	2,740,634,719	2,673,183,232
1/05/2019	7	2,250,000,000	2,792,242,553	2,760,015,375	2,712,367,448	2,634,766,786
1/06/2019	8	2,250,000,000	2,774,584,013	2,737,909,058	2,683,799,909	2,595,974,426
1/07/2019	9	2,250,000,000	2,756,551,015	2,715,649,609	2,655,428,524	2,558,002,565
1/08/2019	10	2,250,000,000	2,737,726,842	2,692,530,258	2,626,126,051	2,519,060,203
1/09/2019	11	2,250,000,000	2,720,101,133	2,670,658,198	2,598,168,882	2,481,686,828
1/10/2019	12	2,250,000,000	2,702,226,923	2,648,754,055	2,570,516,939	2,445,209,938
1/11/2019	13	2,250,000,000	2,684,497,660	2,626,912,619	2,542,837,193	2,408,634,245
1/12/2019	14	2,250,000,000	2,666,690,045	2,605,203,764	2,515,616,257	2,373,082,178
1/01/2020	15	2,250,000,000	2,648,773,144	2,583,311,045	2,488,132,416	2,337,214,080
1/02/2020	16	2,250,000,000	2,630,641,472	2,561,275,987	2,460,635,353	2,301,594,884
1/03/2020	17	2,250,000,000	2,611,985,858	2,539,077,040	2,433,504,768	2,267,197,600
1/04/2020	18	2,250,000,000	2,593,692,831	2,517,018,328	2,406,228,099	2,232,289,853
1/05/2020	19	2,250,000,000	2,575,631,053	2,495,387,809	2,379,678,202	2,198,609,535
1/06/2020	20	2,250,000,000	2,556,266,633	2,472,426,142	2,351,784,930	2,163,635,494
1/07/2020	21	2,250,000,000	2,538,246,924	2,450,967,793	2,325,635,499	2,130,807,544
1/08/2020	22	2,250,000,000	2,519,377,047	2,428,620,650	2,298,570,454	2,097,089,748
1/09/2020	23	2,250,000,000	2,501,160,554	2,406,971,039	2,272,286,531	2,064,328,987
1/10/2020	24	2,250,000,000	2,482,976,747	2,385,549,908	2,246,521,108	2,032,555,456
1/11/2020	25	2,250,000,000	2,464,708,659	2,363,982,321	2,220,548,759	2,000,547,344
1/12/2020	26	2,250,000,000	2,446,780,978	2,342,935,265	2,195,362,018	1,969,748,368
1/01/2021	27	2,250,000,000	2,428,865,708	2,321,835,656	2,170,058,422	1,938,798,383
1/02/2021	28	2,250,000,000	2,409,855,169	2,299,755,650	2,143,955,353	1,907,363,991
1/03/2021	29	2,250,000,000	2,389,573,759	2,276,907,121	2,117,778,203	1,876,866,263
1/04/2021	30	2,250,000,000	2,370,655,784	2,255,049,885	2,092,114,287	1,846,268,578
1/05/2021	31	2,250,000,000	2,352,443,309	2,234,052,530	2,067,532,759	1,817,096,351
1/06/2021	32	2,250,000,000	2,332,506,455	2,211,362,027	2,041,328,785	1,786,467,566
1/07/2021	33	2,250,000,000	2,313,950,099	2,190,168,573	2,016,788,805	1,757,756,375
1/08/2021	34	2,250,000,000	2,294,778,954	2,168,339,050	1,991,609,381	1,728,458,841
1/09/2021	35	2,250,000,000	2,275,920,572	2,146,872,304	1,966,877,346	1,699,764,588
1/10/2021	36	2,250,000,000	2,257,478,038	2,125,980,155	1,942,942,904	1,672,197,696
1/11/2021	37	2,250,000,000	2,239,324,160	2,105,306,916	1,919,156,283	1,644,729,735
1/12/2021	38	2,250,000,000	2,221,178,042	2,084,819,129	1,895,802,430	1,618,055,302
1/01/2022	39	2,250,000,000	2,202,336,148	2,063,627,933	1,871,760,091	1,590,768,886
1/02/2022	40	2,250,000,000	2,183,928,939	2,042,909,241	1,848,255,261	1,564,139,471
1/03/2022	41	2,250,000,000	2,165,889,836	2,022,930,936	1,825,975,938	1,539,372,011
1/04/2022	42	2,250,000,000	2,147,281,290	2,002,149,080	1,802,621,303	1,513,246,417
1/05/2022	43	2,250,000,000	2,127,904,553	1,980,825,308	1,779,033,109	1,487,322,916
1/06/2022	44	2,250,000,000	2,109,682,091	1,960,531,514	1,756,328,606	1,462,122,072
1/07/2022	45	2,250,000,000	2,091,473,240	1,940,419,740	1,734,033,162	1,437,643,948
1/08/2022	46	2,250,000,000	2,073,112,015	1,920,122,424	1,711,530,832	1,412,977,637
1/09/2022	47	2,250,000,000	2,055,009,237	1,900,127,345	1,689,400,461	1,388,800,261
1/10/2022	48	2,250,000,000	2,036,278,753	1,879,718,086	1,667,141,213	1,364,883,715
1/11/2022	49	2,250,000,000	2,018,106,813	1,859,783,618	1,645,266,210	1,341,269,541
1/12/2022	50	2,250,000,000	1,999,058,250	1,839,205,592	1,623,057,129	1,317,740,136
1/01/2023	51	2,250,000,000	1,980,801,730	1,819,317,995	1,601,423,643	1,294,669,220
1/02/2023	52	2,250,000,000	1,961,994,816	1,798,987,904	1,579,501,188	1,271,537,473
1/03/2023	53	2,250,000,000	1,943,291,107	1,779,108,252	1,558,458,363	1,249,796,838
1/04/2023	54	2,250,000,000	1,925,214,103	1,759,569,090	1,537,422,550	1,227,705,168
1/05/2023	55	2,250,000,000	1,906,810,596	1,739,888,456	1,516,484,922	1,206,021,409
1/06/2023	56	2,250,000,000	1,888,290,612	1,720,067,394	1,495,396,108	1,184,212,897
1/07/2023	57	2,250,000,000	1,869,999,750	1,700,610,037	1,474,841,291	1,163,147,822
1/08/2023	58	2,250,000,000	1,851,938,647	1,681,328,457	1,454,411,188	1,142,177,104
1/09/2023	59	2,250,000,000	1,833,858,798	1,662,090,399	1,434,113,014	1,121,466,332
1/10/2023	60	1,750,000,000	1,815,934,989	1,643,143,922	1,414,275,793	1,101,420,244

1/11/2023	61	1,750,000,000	1,798,028,126	1,624,181,533	1,394,399,326	1,081,341,150
1/12/2023	62	1,750,000,000	1,780,168,591	1,605,409,326	1,374,890,607	1,061,841,743
1/01/2024	63	1,750,000,000	1,761,950,037	1,586,284,263	1,355,056,713	1,042,091,230
1/02/2024	64	1,750,000,000	1,744,092,570	1,567,543,991	1,335,642,675	1,022,810,494
1/03/2024	65	1,750,000,000	1,726,193,082	1,548,994,655	1,316,697,194	1,004,306,668
1/04/2024	66	1,750,000,000	1,708,405,013	1,530,432,443	1,297,610,190	985,555,992
1/05/2024	67	1,750,000,000	1,690,485,869	1,511,894,306	1,278,737,150	967,240,386
1/06/2024	68	1,750,000,000	1,672,729,890	1,493,476,809	1,259,947,436	948,991,201
1/07/2024	69	1,750,000,000	1,654,625,512	1,474,887,661	1,241,202,534	931,040,334
1/08/2024	70	1,750,000,000	1,636,828,662	1,456,549,426	1,222,652,473	913,241,192
1/09/2024	71	1,250,000,000	1,618,957,107	1,438,202,790	1,204,181,703	895,635,100
1/10/2024	72	1,250,000,000	1,601,232,633	1,420,122,398	1,186,116,757	878,582,616
1/11/2024	73	1,250,000,000	1,583,313,467	1,401,848,332	1,167,876,142	861,407,345
1/12/2024	74	1,250,000,000	1,565,826,004	1,384,089,536	1,150,243,294	844,923,866
1/01/2025	75	1,250,000,000	1,547,877,478	1,365,903,583	1,132,243,045	828,178,876
1/02/2025	76	1,250,000,000	1,530,691,038	1,348,446,690	1,114,929,719	812,060,897
1/03/2025	77	1,250,000,000	1,513,530,395	1,331,286,451	1,098,212,389	796,824,092
1/04/2025	78	1,250,000,000	1,496,064,470	1,313,691,692	1,080,941,953	780,971,365
1/05/2025	79	1,250,000,000	1,479,140,477	1,296,698,852	1,064,333,699	765,819,876
1/06/2025	80	1,250,000,000	1,461,811,600	1,279,333,839	1,047,409,882	750,450,597
1/07/2025	81	1,250,000,000	1,445,116,422	1,262,646,794	1,031,203,616	735,810,449
1/08/2025	82	1,250,000,000	1,428,701,633	1,246,187,424	1,015,172,872	721,303,679
1/09/2025	83	1,250,000,000	1,412,133,765	1,229,646,957	999,151,103	706,912,946
1/10/2025	84	750,000,000	1,396,351,494	1,213,908,400	983,935,016	693,293,715
1/11/2025	85	750,000,000	1,379,681,638	1,197,382,278	968,071,464	679,226,912
1/12/2025	86	750,000,000	1,364,149,843	1,181,959,455	953,250,275	666,086,281
1/01/2026	87	750,000,000	1,348,575,688	1,166,483,519	938,376,364	652,915,877
1/02/2026	88	750,000,000	1,333,258,372	1,151,278,461	923,789,295	640,043,828
1/03/2026	89	750,000,000	1,317,296,016	1,135,752,133	909,237,257	627,550,996
1/04/2026	90	750,000,000	1,302,056,810	1,120,709,093	894,912,657	615,048,084
1/05/2026	91	750,000,000	1,287,127,006	1,106,040,233	881,025,437	603,021,713
1/06/2026	92	750,000,000	1,271,857,005	1,091,064,909	866,886,427	590,831,070
1/07/2026	93	750,000,000	1,257,241,303	1,076,756,499	853,412,273	579,263,402
1/08/2026	94	750,000,000	1,242,627,199	1,062,435,311	839,920,094	567,690,723
1/09/2026	95	750,000,000	1,227,998,489	1,048,147,137	826,517,057	556,265,679
1/10/2026	96	750,000,000	1,213,554,595	1,034,118,480	813,447,698	545,225,505
1/11/2026	97	750,000,000	1,199,412,062	1,020,333,561	800,563,158	534,316,700
1/12/2026	98	750,000,000	1,184,783,665	1,006,234,903	787,558,047	523,482,063
1/01/2027	99	750,000,000	1,170,214,886	992,175,999	774,579,512	512,674,666
1/02/2027	100	750,000,000	1,156,580,881	978,953,102	762,312,899	502,418,635
1/03/2027	101	750,000,000	1,143,022,279	965,994,595	750,493,947	492,736,434
1/04/2027	102	750,000,000	1,129,073,017	952,587,347	738,195,510	482,609,093
1/05/2027	103	750,000,000	1,115,748,657	939,800,590	726,494,065	473,012,106
1/06/2027	104	750,000,000	1,100,708,587	925,559,780	713,665,865	462,691,722
1/07/2027	105	750,000,000	1,087,802,644	913,206,070	702,407,286	453,525,693
1/08/2027	106	750,000,000	1,074,968,010	900,900,855	691,180,234	444,386,459
1/09/2027	107	750,000,000	1,062,217,577	888,705,200	680,089,587	435,403,837
1/10/2027	108	750,000,000	1,049,563,717	876,676,988	669,233,663	426,697,392
1/11/2027	109	750,000,000	1,037,011,705	864,723,449	658,429,832	418,030,847
1/12/2027	110	750,000,000	1,024,141,206	852,589,496	647,592,796	409,465,129
1/01/2028	111	750,000,000	1,011,417,855	840,569,317	636,839,008	400,960,130
1/02/2028	112	750,000,000	999,114,073	828,935,563	626,427,751	392,734,580
1/03/2028	113	0	986,311,522	817,015,214	615,950,486	384,635,622
1/04/2028	114		974,038,483	805,480,317	605,709,917	376,638,753
1/05/2028	115		962,076,901	794,282,812	595,819,460	368,970,026
1/06/2028	116		950,260,952	783,197,044	586,009,493	361,358,000
1/07/2028	117		938,497,600	772,232,157	576,383,131	353,965,038
1/08/2028	118		926,891,592	761,388,719	566,844,465	346,632,784
1/09/2028	119		914,961,741	750,314,275	557,179,044	339,279,109
1/10/2028	120		903,570,652	739,756,775	547,987,035	332,314,057
1/11/2028	121		892,243,554	729,244,282	538,825,893	325,374,494
1/12/2028	122		880,770,141	718,685,293	529,717,048	318,562,816
1/01/2029	123		869,564,263	708,338,156	520,762,762	311,851,382
1/02/2029	124		858,374,812	698,037,408	511,884,613	305,236,487
1/03/2029	125		847,209,556	687,902,204	503,293,353	298,965,158
1/04/2029	126		836,107,123	677,736,004	494,594,343	292,553,398
1/05/2029	127		825,100,783	667,716,632	486,083,130	286,340,404
1/06/2029	128		814,168,837	657,752,412	477,611,633	280,158,370
1/07/2029	129		803,326,386	647,927,728	469,319,696	274,165,983
1/08/2029	130		792,559,753	638,159,631	461,068,694	268,205,107
1/09/2029	131		781,899,117	628,508,007	452,940,563	262,360,979
1/10/2029	132		771,317,869	618,984,886	444,979,714	256,693,176

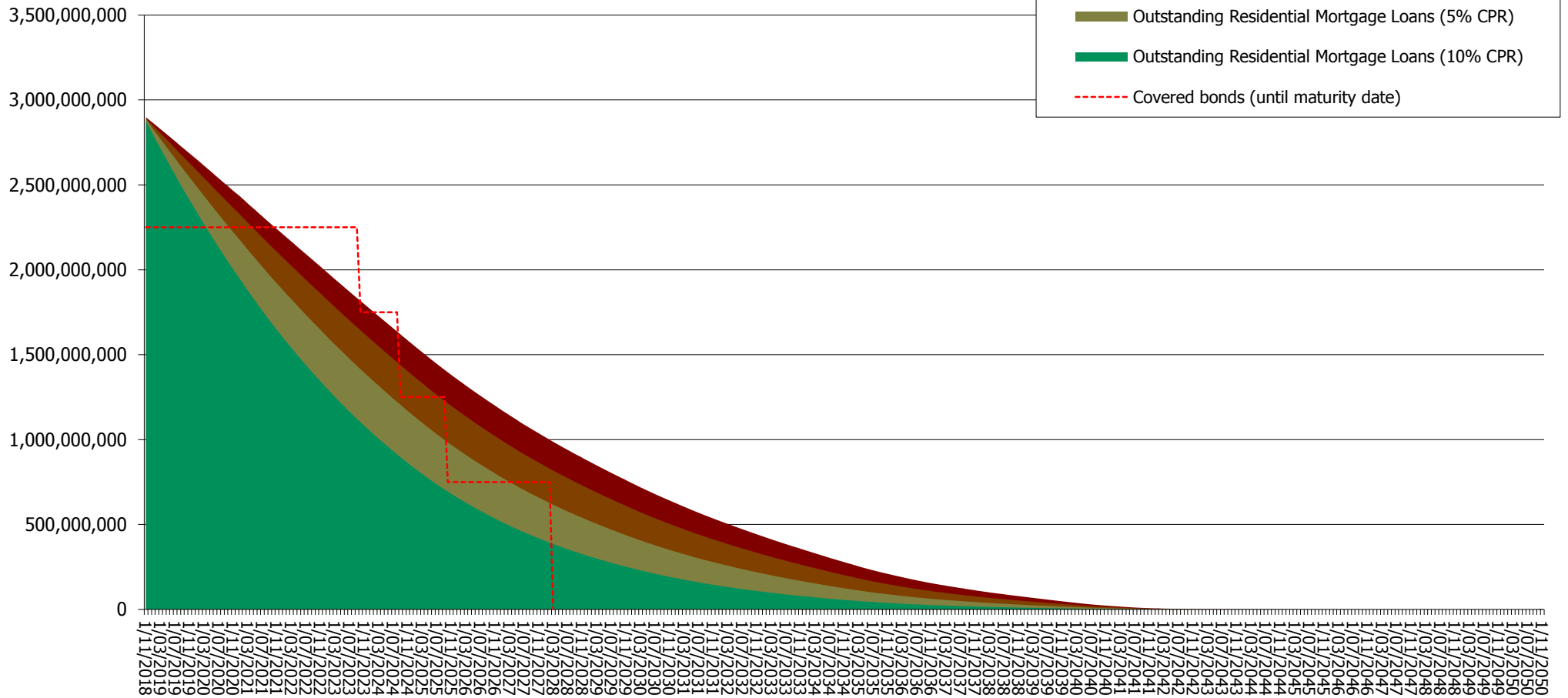
1/11/2029	133	760,762,308	609,478,541	437,031,439	251,040,280
1/12/2029	134	749,881,239	599,775,167	429,015,031	245,425,295
1/01/2030	135	739,570,322	590,524,943	421,324,163	240,004,730
1/02/2030	136	728,961,290	581,066,739	413,521,629	234,562,339
1/03/2030	137	718,534,639	571,877,990	406,047,380	229,441,396
1/04/2030	138	708,455,990	562,900,104	398,656,410	224,310,930
1/05/2030	139	698,439,571	554,030,724	391,409,209	219,330,388
1/06/2030	140	688,543,932	545,254,737	384,229,521	214,395,229
1/07/2030	141	678,692,925	536,571,590	377,180,059	209,598,994
1/08/2030	142	669,072,377	528,068,463	370,258,787	204,881,368
1/09/2030	143	659,593,681	519,704,403	363,467,540	200,271,588
1/10/2030	144	650,131,618	511,408,283	356,785,143	195,783,710
1/11/2030	145	640,868,247	503,266,478	350,212,062	191,362,798
1/12/2030	146	631,647,724	495,211,528	343,758,629	187,066,536
1/01/2031	147	622,481,088	487,197,162	337,335,235	182,793,531
1/02/2031	148	613,339,647	479,228,245	330,973,678	178,586,733
1/03/2031	149	604,254,575	471,406,361	324,823,621	174,597,632
1/04/2031	150	595,156,024	463,520,668	318,577,692	170,515,054
1/05/2031	151	585,997,388	455,638,602	312,389,578	166,517,540
1/06/2031	152	577,208,530	448,043,674	306,401,205	162,633,698
1/07/2031	153	568,562,708	440,608,165	300,574,703	158,887,078
1/08/2031	154	560,037,203	433,265,219	294,813,798	155,181,726
1/09/2031	155	551,615,043	426,025,730	289,150,469	151,556,055
1/10/2031	156	543,337,055	418,943,651	283,643,903	148,060,403
1/11/2031	157	535,143,078	411,925,787	278,183,208	144,594,910
1/12/2031	158	527,016,029	405,004,131	272,835,672	141,234,023
1/01/2032	159	518,997,991	398,165,919	267,546,870	137,909,655
1/02/2032	160	511,051,477	391,404,517	262,334,687	134,650,241
1/03/2032	161	503,163,969	384,752,156	257,262,442	131,523,499
1/04/2032	162	495,350,253	378,134,842	252,194,793	128,386,600
1/05/2032	163	487,574,265	371,587,967	247,218,421	125,337,346
1/06/2032	164	479,837,840	365,071,676	242,265,415	122,305,984
1/07/2032	165	472,153,383	358,635,530	237,408,552	119,362,726
1/08/2032	166	464,509,405	352,230,936	232,575,861	116,437,702
1/09/2032	167	456,917,781	345,886,669	227,805,946	113,566,611
1/10/2032	168	449,375,206	339,618,572	223,127,157	110,778,154
1/11/2032	169	441,894,477	333,398,528	218,483,563	108,013,262
1/12/2032	170	434,449,899	327,243,753	213,922,382	105,324,795
1/01/2033	171	426,941,860	321,042,983	209,335,139	102,629,721
1/02/2033	172	419,618,146	315,000,674	204,872,907	100,016,618
1/03/2033	173	412,362,279	309,079,554	200,560,054	97,536,482
1/04/2033	174	405,183,860	303,183,989	196,234,118	95,028,480
1/05/2033	175	398,084,846	297,383,131	192,005,802	92,599,726
1/06/2033	176	391,057,239	291,637,787	187,817,437	90,196,125
1/07/2033	177	384,111,720	285,987,850	183,725,511	87,869,371
1/08/2033	178	377,245,439	280,399,220	179,677,119	85,569,195
1/09/2033	179	370,445,255	274,877,770	175,691,070	83,316,493
1/10/2033	180	363,714,154	269,440,171	171,791,701	81,133,378
1/11/2033	181	357,008,800	264,024,265	167,910,468	78,964,478
1/12/2033	182	350,310,672	258,645,455	164,084,873	76,849,071
1/01/2034	183	343,624,839	253,278,783	160,271,610	74,745,198
1/02/2034	184	336,944,394	247,933,537	156,490,204	72,672,562
1/03/2034	185	330,266,872	242,647,699	152,802,048	70,688,294
1/04/2034	186	323,612,162	237,355,214	149,089,091	68,678,502
1/05/2034	187	316,995,017	232,120,201	145,441,986	66,723,809
1/06/2034	188	310,144,780	226,718,916	141,696,365	64,730,112
1/07/2034	189	303,640,862	221,600,154	138,156,326	62,854,230
1/08/2034	190	297,203,801	216,534,440	134,654,785	61,001,729
1/09/2034	191	290,827,226	211,529,265	131,207,713	59,188,364
1/10/2034	192	284,511,979	206,596,289	127,832,472	57,429,396
1/11/2034	193	278,277,120	201,726,168	124,501,620	55,696,086
1/12/2034	194	272,113,055	196,933,990	121,244,825	54,016,815
1/01/2035	195	265,963,301	192,156,816	118,002,828	52,349,772
1/02/2035	196	259,927,051	187,477,148	114,836,264	50,729,205
1/03/2035	197	252,939,853	182,157,997	111,321,763	48,988,494
1/04/2035	198	247,024,085	177,595,951	108,257,747	47,438,354
1/05/2035	199	241,183,619	173,112,380	105,264,958	45,937,836
1/06/2035	200	235,447,549	168,708,621	102,326,250	44,466,239
1/07/2035	201	229,907,921	164,468,827	99,509,180	43,064,813
1/08/2035	202	224,520,968	160,342,756	96,766,045	41,700,285
1/09/2035	203	219,122,356	156,221,897	94,039,356	40,353,602
1/10/2035	204	214,057,845	152,360,689	91,489,327	39,098,417

1/11/2035	205	209,077,345	148,563,299	88,982,199	37,865,918
1/12/2035	206	204,129,082	144,809,149	86,520,171	36,667,290
1/01/2036	207	199,212,723	141,081,792	84,078,785	35,481,706
1/02/2036	208	194,324,859	137,386,809	81,668,502	34,318,577
1/03/2036	209	189,465,715	133,738,871	79,310,858	33,195,780
1/04/2036	210	184,661,839	130,126,861	76,972,579	32,080,630
1/05/2036	211	179,937,302	126,589,464	74,695,840	31,004,116
1/06/2036	212	175,321,821	123,133,184	72,471,635	29,953,502
1/07/2036	213	170,845,612	119,792,472	70,331,882	28,949,954
1/08/2036	214	166,515,397	116,558,211	68,258,962	27,977,695
1/09/2036	215	162,302,948	113,416,871	66,250,409	27,039,424
1/10/2036	216	158,205,541	110,372,151	64,313,208	26,141,177
1/11/2036	217	154,216,381	107,406,633	62,426,051	25,266,637
1/12/2036	218	150,331,659	104,529,194	60,604,117	24,428,668
1/01/2037	219	146,590,130	101,754,743	58,845,504	23,619,329
1/02/2037	220	142,940,076	99,052,792	57,137,263	22,836,542
1/03/2037	221	139,377,912	96,436,355	55,500,209	22,097,367
1/04/2037	222	135,873,055	93,851,875	53,875,446	21,359,614
1/05/2037	223	132,398,904	91,302,058	52,282,730	20,643,193
1/06/2037	224	128,944,696	88,769,226	50,703,066	19,934,688
1/07/2037	225	125,530,081	86,276,660	49,158,076	19,248,026
1/08/2037	226	122,147,966	83,809,748	47,631,052	18,571,121
1/09/2037	227	118,804,639	81,377,524	46,131,142	17,910,131
1/10/2037	228	115,503,762	78,986,662	44,665,610	17,270,062
1/11/2037	229	112,253,326	76,633,671	43,224,823	16,642,190
1/12/2037	230	109,043,132	74,319,930	41,816,594	16,034,004
1/01/2038	231	105,917,904	72,067,446	40,446,094	15,442,818
1/02/2038	232	102,866,122	69,872,277	39,114,380	14,871,098
1/03/2038	233	99,911,004	67,761,027	37,845,360	14,333,566
1/04/2038	234	97,060,812	65,716,338	36,610,032	13,806,968
1/05/2038	235	94,289,446	63,735,159	35,418,943	13,303,009
1/06/2038	236	91,598,203	61,810,994	34,262,287	12,814,075
1/07/2038	237	88,960,194	59,932,315	33,139,156	12,343,219
1/08/2038	238	85,835,374	57,729,051	31,839,695	11,808,983
1/09/2038	239	83,220,850	55,875,708	30,739,133	11,352,509
1/10/2038	240	80,609,270	54,033,418	29,652,463	10,906,292
1/11/2038	241	78,002,521	52,197,400	28,572,043	10,464,398
1/12/2038	242	75,395,981	50,370,352	27,504,084	10,031,970
1/01/2039	243	72,802,886	48,555,470	26,445,663	9,605,060
1/02/2039	244	70,215,342	46,750,296	25,397,721	9,185,378
1/03/2039	245	67,630,995	44,960,616	24,369,339	8,779,727
1/04/2039	246	65,056,523	43,175,771	23,342,410	8,374,128
1/05/2039	247	62,488,074	41,403,108	22,328,950	7,977,711
1/06/2039	248	59,930,251	39,641,008	21,324,269	7,586,487
1/07/2039	249	57,393,279	37,900,609	20,337,867	7,205,898
1/08/2039	250	54,873,544	36,175,200	19,362,626	6,831,303
1/09/2039	251	52,366,413	34,463,830	18,399,708	6,464,082
1/10/2039	252	49,881,260	32,774,395	17,454,679	6,106,943
1/11/2039	253	47,414,205	31,100,582	16,521,132	5,755,836
1/12/2039	254	44,976,946	29,453,477	15,607,653	5,415,297
1/01/2040	255	42,609,299	27,855,681	14,723,427	5,086,865
1/02/2040	256	40,260,567	26,275,564	13,852,918	4,765,837
1/03/2040	257	37,937,010	24,719,837	13,001,704	4,455,267
1/04/2040	258	35,661,718	23,197,840	12,170,160	4,152,660
1/05/2040	259	33,423,831	21,706,414	11,359,693	3,860,227
1/06/2040	260	31,264,328	20,269,532	10,580,747	3,580,298
1/07/2040	261	29,222,666	18,914,768	9,849,256	3,319,115
1/08/2040	262	27,299,949	17,640,293	9,162,253	3,074,523
1/09/2040	263	25,491,860	16,444,030	8,519,200	2,846,630
1/10/2040	264	23,829,212	15,346,276	7,930,916	2,639,195
1/11/2040	265	22,265,709	14,315,042	7,379,162	2,445,186
1/12/2040	266	20,749,680	13,318,461	6,848,544	2,260,056
1/01/2041	267	19,252,647	12,336,611	6,327,529	2,079,274
1/02/2041	268	17,765,850	11,364,601	5,814,154	1,902,483
1/03/2041	269	16,289,824	10,404,440	5,310,705	1,731,097
1/04/2041	270	14,837,220	9,460,577	4,816,651	1,563,403
1/05/2041	271	13,417,140	8,541,057	4,337,795	1,402,203
1/06/2041	272	12,053,265	7,659,830	3,880,347	1,249,019
1/07/2041	273	10,860,235	6,890,333	3,481,941	1,116,185
1/08/2041	274	9,780,808	6,194,960	3,122,582	996,747
1/09/2041	275	8,810,107	5,570,674	2,800,768	890,236
1/10/2041	276	7,906,799	4,991,302	2,503,300	792,423

1/11/2041	277	7,075,421	4,458,904	2,230,599	703,108
1/12/2041	278	6,307,959	3,968,728	1,980,498	621,714
1/01/2042	279	5,664,219	3,557,667	1,770,852	553,548
1/02/2042	280	5,111,845	3,205,278	1,591,391	495,344
1/03/2042	281	4,638,321	2,903,909	1,438,452	446,026
1/04/2042	282	4,220,391	2,637,774	1,303,299	402,407
1/05/2042	283	3,823,355	2,385,702	1,175,851	361,568
1/06/2042	284	3,444,494	2,145,654	1,054,848	322,986
1/07/2042	285	3,106,365	1,931,850	947,400	288,897
1/08/2042	286	2,783,264	1,727,977	845,264	256,661
1/09/2042	287	2,482,043	1,538,352	750,592	226,949
1/10/2042	288	2,202,160	1,362,642	663,223	199,710
1/11/2042	289	1,951,161	1,205,282	585,141	175,451
1/12/2042	290	1,721,929	1,061,934	514,280	153,572
1/01/2043	291	1,518,443	934,853	451,585	134,279
1/02/2043	292	1,332,922	819,243	394,732	116,877
1/03/2043	293	1,178,225	723,053	347,585	102,523
1/04/2043	294	1,061,836	650,522	311,923	91,615
1/05/2043	295	974,952	596,313	285,226	83,430
1/06/2043	296	919,868	561,668	267,972	78,051
1/07/2043	297	885,559	539,831	256,919	74,525
1/08/2043	298	854,206	519,835	246,774	71,279
1/09/2043	299	822,784	499,864	236,690	68,077
1/10/2043	300	791,294	479,944	226,698	64,936
1/11/2043	301	759,736	460,022	216,735	61,819
1/12/2043	302	728,109	440,148	206,861	58,761
1/01/2044	303	696,414	420,274	197,018	55,728
1/02/2044	304	664,649	400,424	187,236	52,736
1/03/2044	305	632,816	380,641	177,562	49,813
1/04/2044	306	601,351	361,101	168,019	46,936
1/05/2044	307	569,818	341,604	158,556	44,111
1/06/2044	308	540,083	323,229	149,645	41,456
1/07/2044	309	510,285	304,894	140,809	38,848
1/08/2044	310	480,421	286,564	132,007	36,266
1/09/2044	311	451,564	268,894	123,553	33,799
1/10/2044	312	422,645	251,261	115,166	31,376
1/11/2044	313	394,404	234,074	107,016	29,032
1/12/2044	314	368,155	218,136	99,484	26,878
1/01/2045	315	341,846	202,205	91,983	24,746
1/02/2045	316	315,479	186,292	84,529	22,645
1/03/2045	317	289,054	170,426	77,152	20,589
1/04/2045	318	265,317	156,166	70,517	18,739
1/05/2045	319	243,465	143,068	64,444	17,055
1/06/2045	320	224,569	131,741	59,190	15,598
1/07/2045	321	207,651	121,616	54,507	14,305
1/08/2045	322	194,048	113,456	50,721	13,255
1/09/2045	323	181,824	106,129	47,324	12,315
1/10/2045	324	170,065	99,103	44,082	11,424
1/11/2045	325	158,784	92,371	40,984	10,576
1/12/2045	326	148,171	86,056	38,088	9,789
1/01/2046	327	137,534	79,743	35,204	9,009
1/02/2046	328	127,676	73,901	32,542	8,293
1/03/2046	329	118,259	68,346	30,026	7,622
1/04/2046	330	109,272	63,045	27,627	6,984
1/05/2046	331	100,265	57,753	25,246	6,356
1/06/2046	332	92,189	53,011	23,114	5,794
1/07/2046	333	84,095	48,278	20,998	5,242
1/08/2046	334	75,983	43,547	18,893	4,697
1/09/2046	335	67,854	38,822	16,800	4,159
1/10/2046	336	59,707	34,104	14,722	3,629
1/11/2046	337	52,490	29,932	12,888	3,164
1/12/2046	338	47,134	26,833	11,525	2,818
1/01/2047	339	42,333	24,059	10,307	2,509
1/02/2047	340	37,520	21,288	9,097	2,205
1/03/2047	341	32,696	18,522	7,897	1,907
1/04/2047	342	28,610	16,180	6,881	1,655
1/05/2047	343	25,543	14,422	6,118	1,465
1/06/2047	344	23,560	13,280	5,619	1,340
1/07/2047	345	21,573	12,139	5,124	1,217
1/08/2047	346	19,580	11,000	4,631	1,095
1/09/2047	347	17,581	9,860	4,141	975
1/10/2047	348	16,888	9,456	3,961	929

1/11/2047	349	16,192	9,050	3,782	883
1/12/2047	350	15,492	8,645	3,603	838
1/01/2048	351	15,067	8,393	3,490	808
1/02/2048	352	14,640	8,142	3,377	779
1/03/2048	353	14,211	7,891	3,265	750
1/04/2048	354	13,781	7,639	3,152	721
1/05/2048	355	13,349	7,388	3,041	693
1/06/2048	356	12,916	7,135	2,930	665
1/07/2048	357	12,480	6,884	2,820	637
1/08/2048	358	12,043	6,631	2,709	609
1/09/2048	359	11,605	6,379	2,600	582
1/10/2048	360	11,164	6,127	2,491	556
1/11/2048	361	10,722	5,874	2,382	529
1/12/2048	362	10,278	5,622	2,274	503
1/01/2049	363	9,832	5,369	2,166	477
1/02/2049	364	9,385	5,116	2,059	452
1/03/2049	365	8,935	4,863	1,953	427
1/04/2049	366	8,484	4,610	1,846	402
1/05/2049	367	8,032	4,357	1,741	377
1/06/2049	368	7,577	4,103	1,635	353
1/07/2049	369	7,121	3,850	1,530	329
1/08/2049	370	6,663	3,596	1,426	305
1/09/2049	371	6,203	3,342	1,322	282
1/10/2049	372	5,741	3,088	1,218	258
1/11/2049	373	5,277	2,834	1,115	236
1/12/2049	374	4,812	2,580	1,013	213
1/01/2050	375	4,345	2,325	911	191
1/02/2050	376	3,876	2,071	809	169
1/03/2050	377	3,405	1,816	708	147
1/04/2050	378	2,932	1,562	607	126
1/05/2050	379	2,457	1,307	507	104
1/06/2050	380	2,052	1,089	421	86
1/07/2050	381	1,645	872	336	69
1/08/2050	382	1,236	654	252	51
1/09/2050	383	826	436	167	34
1/10/2050	384	414	218	83	17
1/11/2050	385	0	0	0	0
		269,928,345,128	241,174,692,571	206,595,453,150	164,886,169,954

Amortisation profiles (all amounts in EUR)



This addendum is optional

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

HTT 2018

Reported in Domestic Currency
EUR
CONTENT OF TABLE
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 Raedemaker	
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					
	General information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	26.97				
E.3.1.2	Weighted Average Maturity (months)**	174.42				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% 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	90-180 days	0.00%				0.00%
E.3.2.3	60-90 days	0.00%				0.00%
E.3.2.4	90-180 days	0.00%				0.00%
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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Please read the T&Cs carefully before you start to use the Site. By clicking 'Accept' you indicate that you accept these T&Cs and that you agree to abide by them.

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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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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 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.



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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 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.

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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 .