

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/11/2018

Cut-off Date: 30/11/2018



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A. Harmonised Transparency Template - General Information

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	30/11/2018			
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	2,926.02			
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	2,926.02		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	2,939.02		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	14.27	ND1	0.49%	
G.3.4.3	1 - 2 Y	31.05	ND1	1.06%	
G.3.4.4	2 - 3 Y	71.80	ND1	2.45%	
G.3.4.5	3 - 4 Y	342.65	ND1	11.71%	
G.3.4.6	4 - 5 Y	287.93	ND1	9.84%	
G.3.4.7	5 - 10 Y	1,457.50	ND1	49.81%	
G.3.4.8	10+ Y	720.80	ND1	24.63%	
G.3.4.9	Total	2,926.02	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)	7.01	8.01		
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	2,926.02		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	2,926.02		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)

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	2,926	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,926	100%
2. General Information			
M.7.2.1	Number of mortgage loans	Residential Loans: 37,059	Commercial Loans: 0
			Total Mortgages: 37,059
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	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	16.67%	0.00%	16.67%
M.7.5.2	Vlaams-Brabant	14.29%	0.00%	14.29%
M.7.5.3	Oost-Vlaanderen	14.82%	0.00%	14.82%
M.7.5.4	Brussels	11.18%	0.00%	11.18%
M.7.5.5	West-Vlaanderen	10.98%	0.00%	10.98%
M.7.5.6	Limburg	6.36%	0.00%	6.36%
M.7.5.7	Liège	8.15%	0.00%	8.15%
M.7.5.8	Hainaut	6.25%	0.00%	6.25%
M.7.5.9	Brabant Wallon	5.37%	0.00%	5.37%
M.7.5.10	Namur	3.56%	0.00%	3.56%
M.7.5.11	Luxembourg	2.33%	0.00%	2.33%
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	96.61%	0.00%	96.61%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.39%	0.00%	3.39%
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	11.56%	0.00%	11.56%
M.7.8.2	≥ 12 - ≤ 24 months	21.64%	0.00%	21.64%
M.7.8.3	≥ 24 - ≤ 36 months	33.80%	0.00%	33.80%
M.7.8.4	≥ 36 - ≤ 60 months	29.27%	0.00%	29.27%
M.7.8.5	≥ 60 months	3.73%	0.00%	3.73%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.000%	0.000%	0.000%
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)	78.96			
M.7A.10.2	<=100K	1326.37	26,967	45.33%	72.77%
M.7A.10.3	>100K and <=200K	1139.53	8,509	38.94%	22.96%
M.7A.10.4	>200K and <=300K	273.69	1,158	9.35%	3.12%
M.7A.10.5	>300K and <=400K	86.32	256	2.95%	0.69%
M.7A.10.6	>400K	100.10	169	3.42%	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	2926.02	37,059	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 %	682.27	13,103.00	23.32%	35.36%
M.7A.11.3	>40 - <=50 %	341.64	4,623.00	11.68%	12.47%
M.7A.11.4	>50 - <=60 %	355.90	4,341.00	12.16%	11.71%
M.7A.11.5	>60 - <=70 %	392.43	4,241.00	13.41%	11.44%
M.7A.11.6	>70 - <=80 %	383.32	3,882.00	13.10%	10.48%
M.7A.11.7	>80 - <=90 %	403.06	3,726.00	13.78%	10.05%
M.7A.11.8	>90 - <=100 %	333.42	2,740.00	11.40%	7.39%
M.7A.11.9	>100%	33.99	403.00	1.16%	1.09%
M.7A.11.10	Total	2926.02	37,059.00	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 (%)	54.74%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	927.72	17,216.00	31.71%	46.46%
M.7A.12.3	>40 - <=50 %	335.69	4,158.00	11.47%	11.22%
M.7A.12.4	>50 - <=60 %	349.47	3,900.00	11.94%	10.52%
M.7A.12.5	>60 - <=70 %	370.19	3,773.00	12.65%	10.18%
M.7A.12.6	>70 - <=80 %	356.68	3,262.00	12.19%	8.80%
M.7A.12.7	>80 - <=90 %	385.21	3,216.00	13.16%	8.68%
M.7A.12.8	>90 - <=100 %	185.16	1,369.00	6.33%	3.69%
M.7A.12.9	>100%	15.90	165.00	0.54%	0.45%
M.7A.12.10	Total	2926.02	37,059.00	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 / 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 30/11/2018

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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		4.90	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	5.82	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.32	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2020	6.85	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* 7.01

* 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	2,926,015,248 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	119,684,398 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	35.94 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,432,094,577 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108.09 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,642,678 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	119,684,398 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,432,094,577
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.02 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	445,611,441 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	444,171,441
<i>Total Interest Proceeds Public Finance Exposures</i>	1,440,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	3,059,260,933 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,926,015,248
<i>Total Principal Proceeds Public Finance Exposures</i>	13,561,286
<i>Total Principal Proceeds Financial Institution Exposures</i>	119,684,398
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	102,500,000 (X)
Costs, Fees and expenses Covered Bonds	49,369,740 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,103,002,634

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	266,617,521 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,086,605 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	256,530,916

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,561,286 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,561,286 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 30/11/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,926,015,247.80
Principal Redemptions between Cut-off Date and Maturity Date	2,926,015,247.80
Interest Payments between Cut-off Date and Maturity Date	444,171,441.28
Number of borrowers	22,632.00
Number of loans	37,059.00
Average Outstanding Balance per borrower	129,287
Average Outstanding Balance per loan	78,956
Weighted average Current Loan to Current Value	54.74 %
Weighted average seasoning (in Years)	2.48
Weighted average remaining maturity (in years, at 0% CPR)	14.50
Weighted average initial maturity (in years, at 0% CPR)	16.97
Percentage of Fixed Rate Loans	96.61 %
Percentage of Variable Rate Loans	3.39 %
Weighted average interest rate	1.89 %
Weighted average interest rate Fixed Rate Loans	1.90 %
Weighted average interest rate Variable Rate Loans	1.78 %
Weighted Remaining average life (in years, at 0% CPR)	7.61
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.36

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 119,684,398

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 30/11/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	487,844,159.02	16.67 %	6,178	16.67 %
Oost-Vlaanderen	433,694,641.73	14.82 %	5,859	15.81 %
Vlaams-Brabant	418,128,287.74	14.29 %	4,983	13.45 %
Brussels	327,182,966.19	11.18 %	3,080	8.31 %
West-Vlaanderen	321,265,577.11	10.98 %	4,588	12.38 %
Liège	238,529,801.12	8.15 %	3,136	8.46 %
Limburg	186,043,503.34	6.36 %	2,737	7.39 %
Hainaut	182,905,948.31	6.25 %	2,506	6.76 %
Brabant Wallon	157,244,784.12	5.37 %	1,720	4.64 %
Namur	104,042,354.74	3.56 %	1,372	3.70 %
Luxembourg	68,215,144.87	2.33 %	891	2.40 %
Other	918,079.51	0.03 %	9	0.02 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	338,210,141.93	11.56 %	3,433	9.26 %
>1 and <=2	633,057,886.80	21.64 %	7,020	18.94 %
>2 and <=3	988,994,092.75	33.80 %	13,034	35.17 %
>3 and <=4	856,512,259.25	29.27 %	11,242	30.34 %
>4 and <=5	55,240,861.13	1.89 %	922	2.49 %
>5 and <=6	10,606,120.67	0.36 %	219	0.59 %
>6 and <=7	3,055,946.72	0.10 %	106	0.29 %
>7 and <=8	5,876,569.75	0.20 %	201	0.54 %
>8 and <=9	15,951,769.02	0.55 %	325	0.88 %
>9 and <=10	8,037,428.12	0.27 %	192	0.52 %
>10 and <=11	1,761,306.09	0.06 %	27	0.07 %
>11 and <=12	460,176.84	0.02 %	27	0.07 %
>12 and <=13	2,119,088.49	0.07 %	54	0.15 %
>13 and <=14	3,998,617.28	0.14 %	138	0.37 %
>14 and <=15	1,275,007.63	0.04 %	67	0.18 %
>15 and <=16	615,383.22	0.02 %	28	0.08 %
>16 and <=17	62,981.99	0.00 %	5	0.01 %
>18 and <=19	85,816.20	0.00 %	3	0.01 %
>19 and <=20	93,793.92	0.00 %	16	0.04 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	140	0.38 %
<=1	3,210,642.33	0.11 %	144	0.39 %
>1 and <=2	9,030,221.32	0.31 %	270	0.73 %
>2 and <=3	16,098,669.77	0.55 %	354	0.96 %
>3 and <=4	16,938,451.18	0.58 %	502	1.35 %
>4 and <=5	30,714,118.98	1.05 %	798	2.15 %
>5 and <=6	46,229,740.04	1.58 %	1,076	2.90 %
>6 and <=7	171,572,596.02	5.86 %	3,661	9.88 %
>7 and <=8	189,384,439.33	6.47 %	3,830	10.33 %
>8 and <=9	139,693,700.36	4.77 %	2,382	6.43 %
>9 and <=10	156,237,754.19	5.34 %	2,334	6.30 %
>10 and <=11	125,734,819.56	4.30 %	1,723	4.65 %
>11 and <=12	173,482,999.17	5.93 %	2,185	5.90 %
>12 and <=13	172,040,419.71	5.88 %	2,059	5.56 %
>13 and <=14	121,127,584.05	4.14 %	1,353	3.65 %
>14 and <=15	140,253,186.65	4.79 %	1,526	4.12 %
>15 and <=16	107,204,996.45	3.66 %	1,125	3.04 %
>16 and <=17	225,857,857.69	7.72 %	2,225	6.00 %
>17 and <=18	212,902,354.63	7.28 %	1,976	5.33 %
>18 and <=19	141,326,997.62	4.83 %	1,252	3.38 %
>19 and <=20	138,591,319.26	4.74 %	1,164	3.14 %
>20 and <=21	42,584,778.66	1.46 %	456	1.23 %
>21 and <=22	195,015,691.78	6.66 %	1,743	4.70 %
>22 and <=23	169,163,200.42	5.78 %	1,379	3.72 %
>23 and <=24	122,879,024.32	4.20 %	956	2.58 %
>24 and <=25	50,997,146.30	1.74 %	371	1.00 %
>25 and <=26	1,432,832.94	0.05 %	14	0.04 %
>26 and <=27	3,695,816.61	0.13 %	31	0.08 %
>27 and <=28	1,305,864.30	0.04 %	15	0.04 %
>28 and <=29	1,162,841.68	0.04 %	12	0.03 %
>29 and <=30	49,127.15	0.00 %	1	0.00 %
>31 and <=32	96,055.33	0.00 %	2	0.01 %
2,926,015,247.80	100.00 %	37,059	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	3,246.77	0.00 %	4	0.01 %
>1 and <=2	872,000.00	0.03 %	34	0.09 %
>2 and <=3	4,233,190.12	0.14 %	72	0.19 %
>3 and <=4	1,679,977.83	0.06 %	127	0.34 %
>4 and <=5	23,674,868.17	0.81 %	348	0.94 %
>5 and <=6	8,601,401.30	0.29 %	320	0.86 %
>6 and <=7	18,667,600.30	0.64 %	512	1.38 %
>7 and <=8	28,566,218.59	0.98 %	725	1.96 %
>8 and <=9	42,462,155.16	1.45 %	880	2.37 %
>9 and <=10	415,067,649.65	14.19 %	7,999	21.58 %
>10 and <=11	74,681,264.38	2.55 %	1,754	4.73 %
>11 and <=12	76,997,987.44	2.63 %	1,097	2.96 %
>12 and <=13	249,577,361.66	8.53 %	3,456	9.33 %
>13 and <=14	17,662,272.57	0.60 %	235	0.63 %
>14 and <=15	405,705,705.17	13.87 %	4,845	13.07 %
>15 and <=16	15,449,854.78	0.53 %	162	0.44 %
>16 and <=17	42,279,778.78	1.44 %	486	1.31 %
>17 and <=18	221,554,424.62	7.57 %	2,301	6.21 %
>18 and <=19	19,446,869.13	0.66 %	267	0.72 %
>19 and <=20	615,164,177.23	21.02 %	5,766	15.56 %
>20 and <=21	11,698,642.68	0.40 %	142	0.38 %
>21 and <=22	13,118,853.57	0.45 %	141	0.38 %
>22 and <=23	24,832,192.81	0.85 %	274	0.74 %
>23 and <=24	27,506,124.11	0.94 %	295	0.80 %
>24 and <=25	542,333,479.76	18.53 %	4,551	12.28 %
>25 and <=26	9,432,589.87	0.32 %	86	0.23 %
>26 and <=27	638,220.91	0.02 %	6	0.02 %
>27 and <=28	409,570.59	0.01 %	5	0.01 %
>28 and <=29	974,925.22	0.03 %	8	0.02 %
>29 and <=30	11,811,455.62	0.40 %	145	0.39 %
>30 and <=31	766,006.53	0.03 %	13	0.04 %
>39 and <=40	145,182.48	0.00 %	3	0.01 %
2,926,015,247.80	100.00 %	37,059	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	93,793.92	0.00 %	16	0.04 %
2000	85,816.20	0.00 %	3	0.01 %
2002	88,559.90	0.00 %	7	0.02 %
2003	680,296.15	0.02 %	31	0.08 %
2004	1,271,057.81	0.04 %	66	0.18 %
2005	4,164,133.47	0.14 %	145	0.39 %
2006	1,919,061.26	0.07 %	46	0.12 %
2007	532,987.66	0.02 %	26	0.07 %
2008	1,825,015.75	0.06 %	32	0.09 %
2009	9,239,887.02	0.32 %	213	0.57 %
2010	15,584,464.48	0.53 %	323	0.87 %
2011	5,171,064.82	0.18 %	188	0.51 %
2012	3,164,957.77	0.11 %	105	0.28 %
2013	11,547,618.01	0.39 %	231	0.62 %
2014	92,321,079.77	3.16 %	1,542	4.16 %
2015	846,708,089.96	28.94 %	11,019	29.73 %
2016	1,090,798,708.66	37.28 %	14,071	37.97 %
2017	549,219,937.17	18.77 %	6,062	16.36 %
2018	291,598,718.02	9.97 %	2,933	7.91 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	602,908,848.85	20.61 %	10,962	48.44 %
>100 and <=200	1,077,752,982.28	36.83 %	7,499	33.13 %
>200 and <=300	717,812,693.24	24.53 %	2,997	13.24 %
>300 and <=400	253,488,858.16	8.66 %	741	3.27 %
>400	274,051,865.27	9.37 %	433	1.91 %
	2,926,015,247.80	100.00 %	22,632	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,046,261.34	0.07 %	48	0.13 %
0.5 - 1%	24,000,364.95	0.82 %	367	0.99 %
1 - 1.5%	330,426,486.14	11.29 %	4,619	12.46 %
1.5 - 2%	1,996,421,930.41	68.23 %	24,657	66.53 %
2 - 2.5%	331,626,622.23	11.33 %	3,913	10.56 %
2.5 - 3%	188,442,898.75	6.44 %	2,339	6.31 %
3 - 3.5%	34,774,757.14	1.19 %	558	1.51 %
3.5 - 4%	12,106,501.34	0.41 %	311	0.84 %
4 - 4.5%	4,478,649.80	0.15 %	143	0.39 %
4.5 - 5%	1,074,673.97	0.04 %	68	0.18 %
5 - 5.5%	574,540.83	0.02 %	26	0.07 %
5.5 - 6%	37,108.32	0.00 %	6	0.02 %
6 - 6.5%	4,452.58	0.00 %	2	0.01 %
> 10%	0.00	0.00 %	2	0.01 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,826,722,688.05	96.61 %	35,655	96.21 %
Variable	170,974.05	0.01 %	34	0.09 %
Variable With Cap	99,121,585.70	3.39 %	1,370	3.70 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	2,918,815.59	0.10 %	53	0.14 %
2019	47,685,379.72	1.63 %	820	2.21 %
2020	13,521,572.47	0.46 %	132	0.36 %
2021	4,723,398.60	0.16 %	55	0.15 %
2022	4,838,400.71	0.17 %	49	0.13 %
2023	5,834,794.27	0.20 %	52	0.14 %
2024	1,423,277.86	0.05 %	17	0.05 %
2025	4,396,412.44	0.15 %	45	0.12 %
2026	6,793,253.03	0.23 %	60	0.16 %
2027	3,932,677.66	0.13 %	39	0.11 %
2028	722,125.17	0.02 %	5	0.01 %
Fixed To Maturity	2,829,225,140.28	96.69 %	35,732	96.42 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,926,015,247.80	100.00 %	37,057	99.99 %
UNKNOWN	0.00	0.00 %	2	0.01 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,816,152,714.67	96.25 %	35,712	96.37 %
Interest only	49,817,779.48	1.70 %	318	0.86 %
Linear	60,044,753.65	2.05 %	1,029	2.78 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	37,865.86	0.00 %	96	0.26 %
1-10%	28,641,343.41	0.98 %	1,134	3.06 %
11-20%	123,839,683.53	4.23 %	3,098	8.36 %
21-30%	231,203,402.52	7.90 %	4,259	11.49 %
31-40%	298,546,668.74	10.20 %	4,516	12.19 %
41-50%	341,637,140.69	11.68 %	4,623	12.47 %
51-60%	355,896,993.29	12.16 %	4,341	11.71 %
61-70%	392,426,481.42	13.41 %	4,241	11.44 %
71-80%	383,315,018.54	13.10 %	3,882	10.48 %
81-90%	403,060,697.60	13.78 %	3,726	10.05 %
91-100%	333,420,257.34	11.40 %	2,740	7.39 %
101-110%	22,169,204.52	0.76 %	229	0.62 %
111-120%	5,257,656.13	0.18 %	71	0.19 %
>120%	6,562,834.21	0.22 %	103	0.28 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	6,244,531.10	0.21 %	524	1.41 %
21-40%	44,847,070.43	1.53 %	1,484	4.00 %
41-60%	109,660,762.31	3.75 %	2,352	6.35 %
61-80%	332,685,541.60	11.37 %	5,859	15.81 %
81-100%	882,139,438.43	30.15 %	10,143	27.37 %
101-120%	54,808,697.27	1.87 %	889	2.40 %
121-140%	78,334,895.61	2.68 %	1,273	3.44 %
141-160%	126,994,388.64	4.34 %	1,793	4.84 %
161-180%	184,747,766.75	6.31 %	2,348	6.34 %
181-200%	183,748,129.60	6.28 %	2,067	5.58 %
201-300%	469,766,069.02	16.05 %	4,850	13.09 %
301-400%	173,365,983.54	5.92 %	1,540	4.16 %
401-500%	88,900,516.69	3.04 %	694	1.87 %
>500%	189,771,456.81	6.49 %	1,243	3.35 %
	2,926,015,247.80	100.00 %	37,059	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	14,268,096.11	0.49 %	611	1.65 %
>1 and <=2	31,050,151.32	1.06 %	800	2.16 %
>2 and <=3	71,803,019.25	2.45 %	1,762	4.75 %
>3 and <=4	342,652,493.70	11.71 %	7,157	19.31 %
>4 and <=5	287,933,758.84	9.84 %	4,762	12.85 %
>5 and <=6	269,619,843.31	9.21 %	3,586	9.68 %
>6 and <=7	300,622,301.18	10.27 %	3,510	9.47 %
>7 and <=8	209,238,054.71	7.15 %	2,300	6.21 %
>8 and <=9	328,615,631.31	11.23 %	3,295	8.89 %
>9 and <=10	349,408,701.04	11.94 %	3,157	8.52 %
>10 and <=11	147,095,074.20	5.03 %	1,297	3.50 %
>11 and <=12	276,849,090.08	9.46 %	2,497	6.74 %
>12 and <=13	263,110,215.02	8.99 %	2,053	5.54 %
>13 and <=14	27,182,759.01	0.93 %	208	0.56 %
>14 and <=15	3,961,809.73	0.14 %	34	0.09 %
>15 and <=16	2,345,663.20	0.08 %	26	0.07 %
>16 and <=17	113,403.31	0.00 %	1	0.00 %
>17 and <=18	49,127.15	0.00 %	1	0.00 %
>19 and <=20	96,055.33	0.00 %	2	0.01 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

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

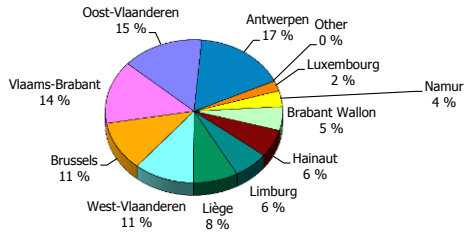
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,829,225,140.28	96.69 %	35,732	96.42 %
>=0 and <=1	64,395,369.21	2.20 %	1,010	2.73 %
>1 and <=2	8,998,151.27	0.31 %	93	0.25 %
>2 and <=3	6,462,359.06	0.22 %	62	0.17 %
>3 and <=4	8,318,151.77	0.28 %	89	0.24 %
>4 and <=5	8,616,076.21	0.29 %	73	0.20 %
	2,926,015,247.80	100.00 %	37,059	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

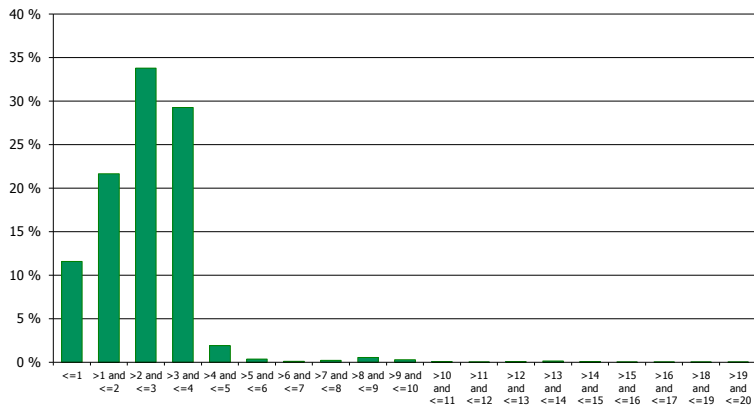
Portfolio Cut-off Date 30/11/2018

1. Geographic distribution



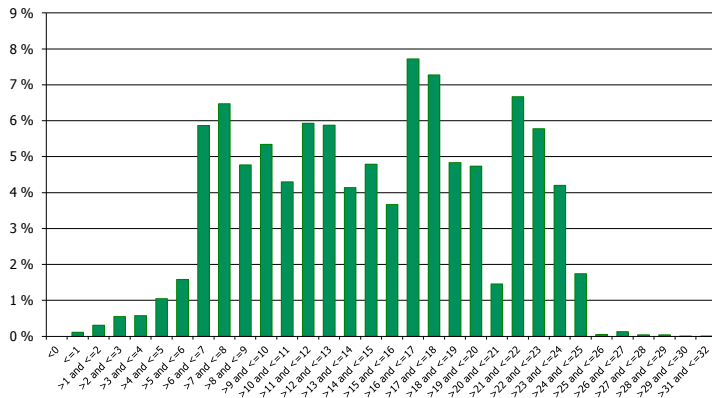
2. Seasoning

Distribution per Seasoning



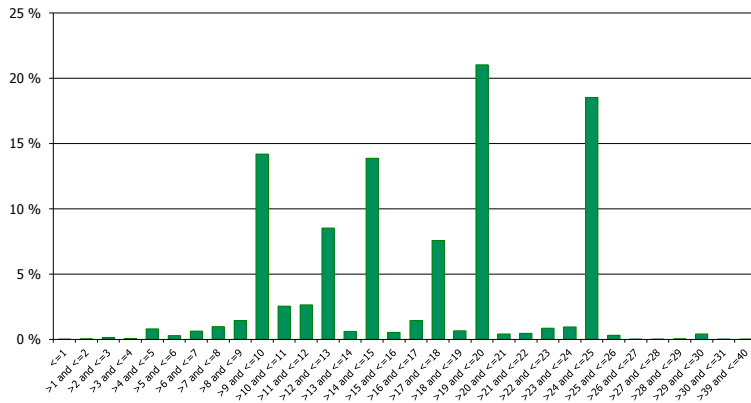
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



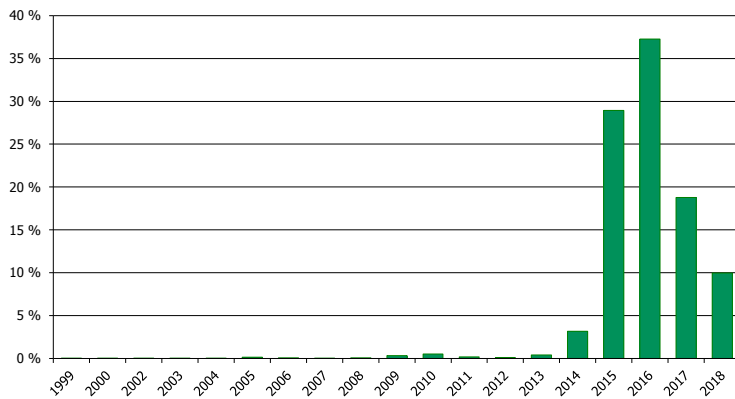
4. Original term to maturity

Distribution of Initial Term (in years)



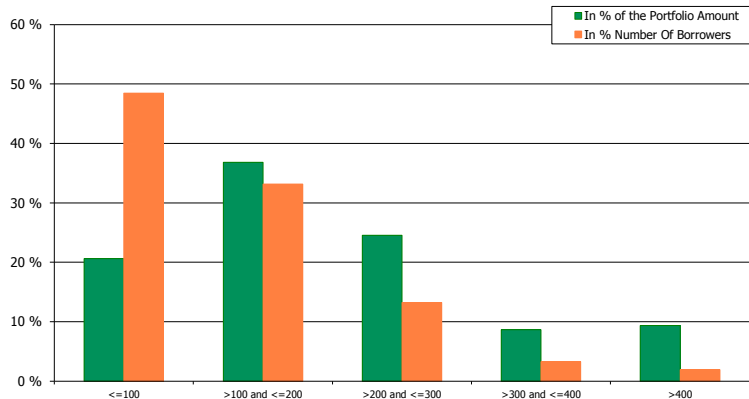
5. Origination Year

Distribution Origination Year



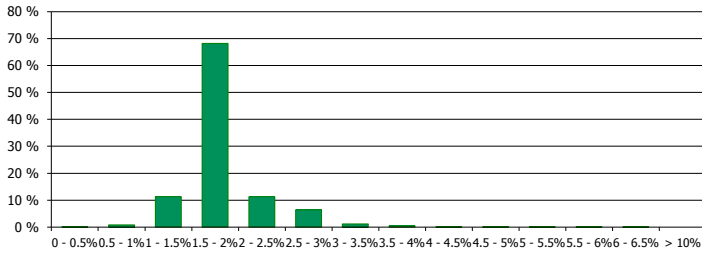
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



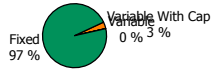
7. Interest Rate

Distribution per Interest Rate



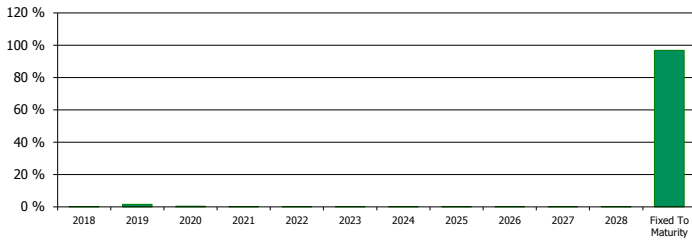
8. Interest Rate Type

Distribution per Interest Type



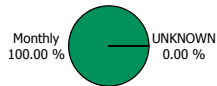
9. Next Reset Date

Next Reset Date



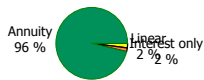
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



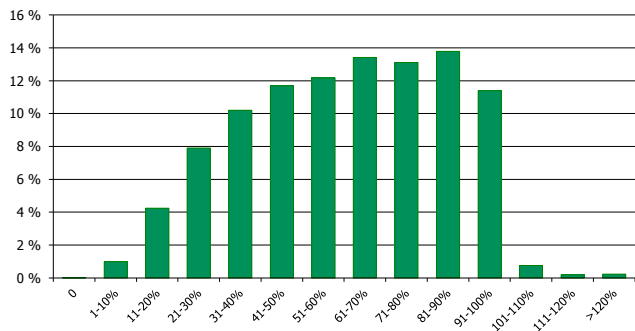
11. Repayment Type

Distribution per Repayment Type



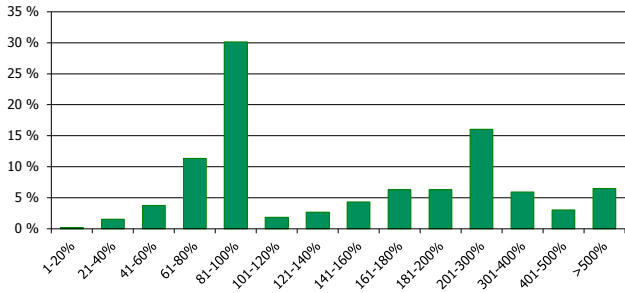
12. Current Loan to Current Value (LTV)

Current LTV Distribution



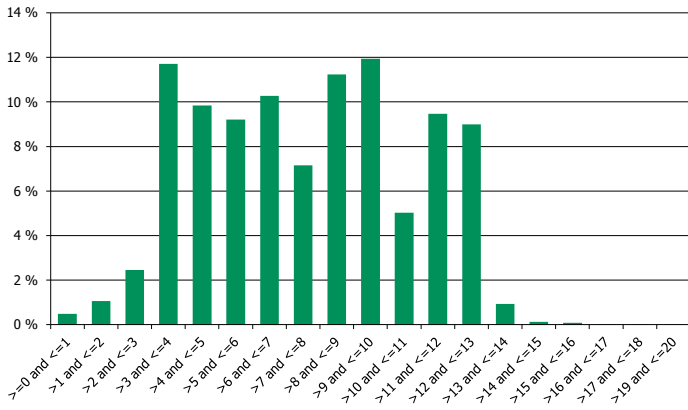
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



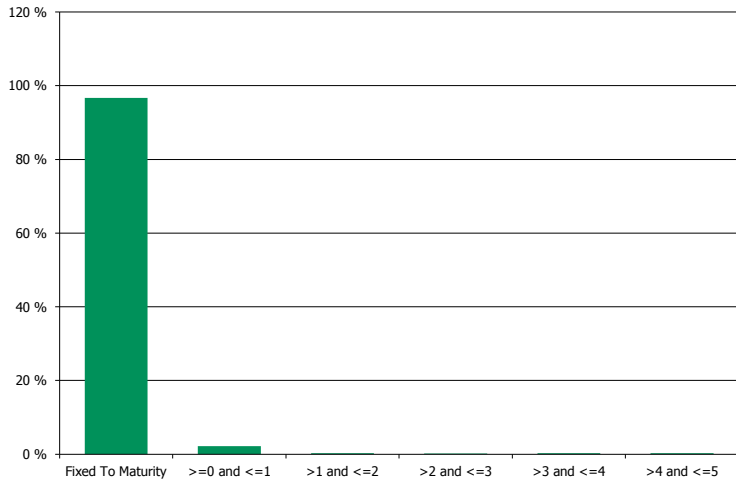
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

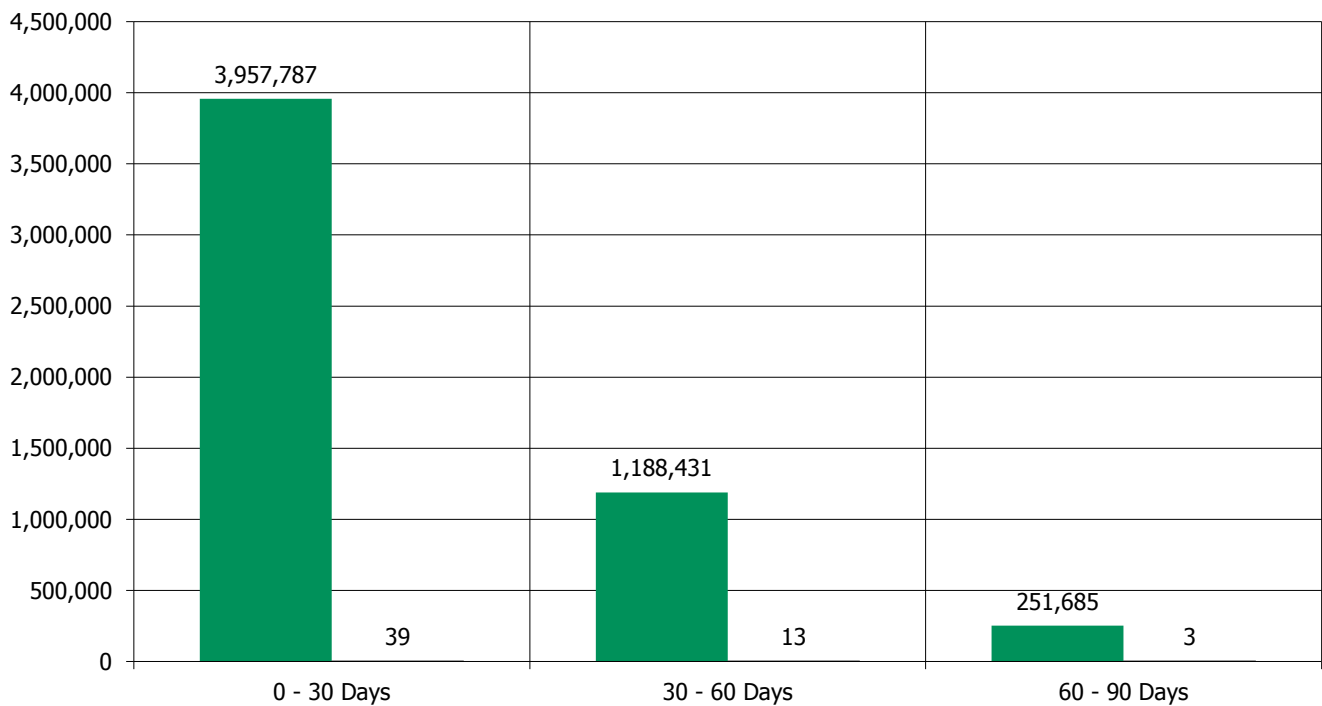
Cover Pool Performance

Portfolio Cut-off Date 30/11/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,920,617,345.52	99.82 %	37,004	99.85 %
0 - 30 Days	3,957,786.87	0.14 %	39	0.11 %
30 - 60 Days	1,188,430.56	0.04 %	13	0.04 %
60 - 90 Days	251,684.85	0.01 %	3	0.01 %
> 90 Days				
Total	2,926,015,247.80	100.00 %	37,059	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date Nov/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/12/2018	1	2,250,000,000	2,908,268,362	2,903,494,710	2,896,348,432	2,884,475,735
1/01/2019	2	2,250,000,000	2,890,764,089	2,881,124,267	2,866,723,791	2,842,880,166
1/02/2019	3	2,250,000,000	2,873,223,720	2,858,785,440	2,837,262,478	2,801,746,495
1/03/2019	4	2,250,000,000	2,855,425,085	2,836,723,536	2,808,898,726	2,763,124,254
1/04/2019	5	2,250,000,000	2,837,813,493	2,814,445,672	2,779,751,875	2,722,870,491
1/05/2019	6	2,250,000,000	2,820,164,933	2,792,351,518	2,751,142,072	2,683,799,424
1/06/2019	7	2,250,000,000	2,802,390,952	2,770,046,645	2,722,225,541	2,644,342,840
1/07/2019	8	2,250,000,000	2,784,239,995	2,747,587,855	2,693,508,669	2,605,722,227
1/08/2019	9	2,250,000,000	2,765,234,701	2,724,204,448	2,663,793,655	2,566,060,784
1/09/2019	10	2,250,000,000	2,747,487,057	2,702,129,343	2,635,488,400	2,528,040,854
1/10/2019	11	2,250,000,000	2,729,490,208	2,680,023,360	2,607,494,026	2,490,934,941
1/11/2019	12	2,250,000,000	2,711,638,131	2,657,979,029	2,579,469,432	2,453,726,017
1/12/2019	13	2,250,000,000	2,693,707,527	2,636,069,268	2,551,910,394	2,417,559,582
1/01/2020	14	2,250,000,000	2,675,666,921	2,613,973,658	2,524,084,573	2,381,070,682
1/02/2020	15	2,250,000,000	2,657,411,368	2,591,735,783	2,496,246,756	2,344,836,243
1/03/2020	16	2,250,000,000	2,638,631,697	2,569,336,894	2,468,785,077	2,309,850,306
1/04/2020	17	2,250,000,000	2,620,214,436	2,547,075,932	2,441,171,074	2,274,339,986
1/05/2020	18	2,250,000,000	2,602,028,246	2,525,245,606	2,414,291,551	2,240,077,117
1/06/2020	19	2,250,000,000	2,582,539,236	2,502,080,769	2,386,060,813	2,204,506,496
1/07/2020	20	2,250,000,000	2,564,334,759	2,480,365,466	2,359,530,670	2,171,058,795
1/08/2020	21	2,250,000,000	2,545,339,938	2,457,816,910	2,332,134,381	2,136,761,988
1/09/2020	22	2,250,000,000	2,526,998,322	2,435,967,381	2,305,523,774	2,103,433,576
1/10/2020	23	2,250,000,000	2,508,689,215	2,414,348,386	2,279,438,304	2,071,109,795
1/11/2020	24	2,250,000,000	2,490,021,371	2,392,318,116	2,252,894,868	2,038,322,159
1/12/2020	25	2,250,000,000	2,471,968,757	2,371,075,551	2,227,394,568	2,006,989,683
1/01/2021	26	2,250,000,000	2,453,928,377	2,349,779,317	2,201,774,986	1,975,502,287
1/02/2021	27	2,250,000,000	2,434,792,549	2,327,501,325	2,175,353,729	1,943,529,377
1/03/2021	28	2,250,000,000	2,414,385,918	2,304,457,936	2,148,868,557	1,912,520,439
1/04/2021	29	2,250,000,000	2,395,342,765	2,282,404,123	2,122,891,030	1,881,397,470
1/05/2021	30	2,250,000,000	2,377,004,351	2,261,212,680	2,098,004,127	1,851,719,820
1/06/2021	31	2,250,000,000	2,358,941,379	2,238,324,227	2,071,486,057	1,820,570,792
1/07/2021	32	2,250,000,000	2,338,198,725	2,216,880,045	2,046,590,625	1,791,317,714
1/08/2021	33	2,250,000,000	2,318,901,102	2,194,854,728	2,021,103,992	1,761,517,327
1/09/2021	34	2,250,000,000	2,299,913,963	2,173,191,125	1,996,065,989	1,732,326,600
1/10/2021	35	2,250,000,000	2,281,542,487	2,152,293,301	1,972,005,824	1,704,429,946
1/11/2021	36	2,250,000,000	2,263,259,483	2,131,424,831	1,947,918,818	1,676,480,227
1/12/2021	37	2,250,000,000	2,244,984,054	2,110,743,659	1,924,270,371	1,649,338,355
1/01/2022	38	2,250,000,000	2,226,012,668	2,089,356,955	1,899,928,842	1,621,577,168
1/02/2022	39	2,250,000,000	2,207,326,398	2,068,303,886	1,876,001,292	1,594,373,393
1/03/2022	40	2,250,000,000	2,189,158,802	2,048,137,835	1,853,442,348	1,569,173,618
1/04/2022	41	2,250,000,000	2,170,720,798	2,027,443,033	1,830,048,732	1,542,805,542
1/05/2022	42	2,250,000,000	2,151,215,468	2,005,927,190	1,806,171,257	1,516,434,114
1/06/2022	43	2,250,000,000	2,132,864,228	1,985,442,173	1,783,179,641	1,490,789,536
1/07/2022	44	2,250,000,000	2,114,467,628	1,965,086,324	1,760,553,613	1,465,840,029
1/08/2022	45	2,250,000,000	2,095,824,470	1,944,456,709	1,737,640,751	1,440,634,911
1/09/2022	46	2,250,000,000	2,077,593,575	1,924,273,258	1,715,230,742	1,416,032,148
1/10/2022	47	2,250,000,000	2,058,734,496	1,903,676,079	1,692,694,674	1,391,698,863
1/11/2022	48	2,250,000,000	2,040,433,656	1,883,553,536	1,670,542,913	1,367,668,677
1/12/2022	49	2,250,000,000	2,021,256,078	1,862,787,819	1,648,059,263	1,343,730,492
1/01/2023	50	2,250,000,000	2,002,870,362	1,842,712,872	1,626,152,224	1,320,253,005
1/02/2023	51	2,250,000,000	1,983,932,454	1,822,193,489	1,603,954,747	1,296,715,488
1/03/2023	52	2,250,000,000	1,965,097,540	1,802,128,868	1,582,648,901	1,274,594,907
1/04/2023	53	2,250,000,000	1,946,886,991	1,782,400,330	1,561,342,148	1,252,109,473
1/05/2023	54	2,250,000,000	1,928,349,751	1,762,531,458	1,540,137,425	1,230,041,532
1/06/2023	55	2,250,000,000	1,909,695,846	1,742,521,132	1,518,779,559	1,207,846,275
1/07/2023	56	2,250,000,000	1,890,956,977	1,722,590,542	1,497,712,711	1,186,209,834
1/08/2023	57	2,250,000,000	1,872,763,064	1,703,123,043	1,477,020,677	1,164,866,616
1/09/2023	58	2,250,000,000	1,854,550,218	1,683,699,436	1,456,462,172	1,143,787,781
1/10/2023	59	1,750,000,000	1,836,492,597	1,664,568,650	1,436,369,323	1,123,384,554
1/11/2023	60	1,750,000,000	1,818,449,845	1,645,419,482	1,416,234,398	1,102,945,580

1/12/2023	61	1,750,000,000	1,800,454,815	1,626,462,652	1,396,472,429	1,083,097,106
1/01/2024	62	1,750,000,000	1,782,101,112	1,607,152,132	1,376,383,165	1,062,994,461
1/02/2024	63	1,750,000,000	1,764,128,679	1,588,245,695	1,356,732,234	1,043,379,771
1/03/2024	64	1,750,000,000	1,746,094,038	1,569,514,736	1,337,541,592	1,024,545,174
1/04/2024	65	1,750,000,000	1,728,170,626	1,550,769,198	1,318,205,615	1,005,457,211
1/05/2024	66	1,750,000,000	1,710,115,028	1,532,048,207	1,299,086,858	986,812,651
1/06/2024	67	1,750,000,000	1,692,222,419	1,513,447,398	1,280,050,732	968,233,983
1/07/2024	68	1,750,000,000	1,673,921,222	1,494,622,317	1,261,017,405	949,927,156
1/08/2024	69	1,750,000,000	1,655,988,276	1,476,102,392	1,242,224,800	931,807,147
1/09/2024	70	1,250,000,000	1,637,980,894	1,457,574,752	1,223,513,149	913,884,060
1/10/2024	71	1,250,000,000	1,620,120,403	1,439,315,018	1,205,211,948	896,524,110
1/11/2024	72	1,250,000,000	1,602,065,030	1,420,860,645	1,186,733,357	879,039,345
1/12/2024	73	1,250,000,000	1,584,441,172	1,402,923,610	1,168,867,964	862,256,950
1/01/2025	74	1,250,000,000	1,566,356,862	1,384,558,780	1,150,633,258	845,210,318
1/02/2025	75	1,250,000,000	1,549,033,917	1,366,924,067	1,133,088,958	828,797,619
1/03/2025	76	1,250,000,000	1,531,735,914	1,349,588,850	1,116,149,104	813,283,036
1/04/2025	77	1,250,000,000	1,514,132,543	1,331,816,095	1,098,649,305	797,141,103
1/05/2025	78	1,250,000,000	1,497,067,808	1,314,644,707	1,081,814,980	781,709,144
1/06/2025	79	1,250,000,000	1,479,597,575	1,297,099,570	1,064,662,609	766,056,537
1/07/2025	80	1,250,000,000	1,462,760,398	1,280,234,301	1,048,233,206	751,143,334
1/08/2025	81	1,250,000,000	1,446,200,538	1,263,594,023	1,031,977,217	736,362,449
1/09/2025	82	1,250,000,000	1,429,488,077	1,246,873,401	1,015,731,685	721,700,728
1/10/2025	83	750,000,000	1,413,560,591	1,230,956,802	1,000,297,583	707,821,005
1/11/2025	84	750,000,000	1,396,746,239	1,214,251,568	984,213,172	693,489,707
1/12/2025	85	750,000,000	1,381,070,345	1,198,653,127	969,178,542	680,096,782
1/01/2026	86	750,000,000	1,365,353,022	1,183,001,943	954,091,041	666,673,769
1/02/2026	87	750,000,000	1,349,892,029	1,167,622,120	939,292,310	653,553,186
1/03/2026	88	750,000,000	1,333,785,798	1,151,923,114	924,534,372	640,823,224
1/04/2026	89	750,000,000	1,318,401,426	1,136,705,201	910,000,245	628,077,606
1/05/2026	90	750,000,000	1,303,324,705	1,121,861,828	895,906,733	615,815,596
1/06/2026	91	750,000,000	1,288,007,383	1,106,796,749	881,628,045	603,434,172
1/07/2026	92	750,000,000	1,273,244,149	1,092,314,684	867,950,707	591,637,438
1/08/2026	93	750,000,000	1,258,482,312	1,077,819,354	854,254,667	579,835,186
1/09/2026	94	750,000,000	1,243,705,642	1,063,357,370	840,649,039	568,183,406
1/10/2026	95	750,000,000	1,229,114,394	1,049,157,056	827,381,390	556,923,646
1/11/2026	96	750,000,000	1,214,823,657	1,035,199,899	814,298,353	545,795,669
1/12/2026	97	750,000,000	1,200,045,766	1,020,928,552	801,095,796	534,745,409
1/01/2027	98	750,000,000	1,185,327,461	1,006,696,748	787,919,523	523,722,332
1/02/2027	99	750,000,000	1,171,541,832	993,301,061	775,457,834	513,256,005
1/03/2027	100	750,000,000	1,157,832,432	980,173,445	763,451,297	503,375,645
1/04/2027	101	750,000,000	1,143,733,851	966,595,961	750,961,157	493,043,180
1/05/2027	102	750,000,000	1,130,260,206	953,641,185	739,072,875	483,248,850
1/06/2027	103	750,000,000	1,115,070,644	939,229,496	726,052,593	472,724,668
1/07/2027	104	750,000,000	1,102,013,142	926,707,493	714,609,523	463,366,965
1/08/2027	105	750,000,000	1,089,027,279	914,234,147	703,198,048	454,036,267
1/09/2027	106	750,000,000	1,076,125,276	901,870,728	691,924,330	444,864,868
1/10/2027	107	750,000,000	1,063,320,819	889,676,945	680,889,151	435,975,421
1/11/2027	108	750,000,000	1,050,617,548	877,557,230	669,905,618	427,125,825
1/12/2027	109	750,000,000	1,037,596,605	865,258,552	658,891,400	418,381,173
1/01/2028	110	750,000,000	1,024,723,929	853,074,609	647,961,268	409,698,110
1/02/2028	111	750,000,000	1,012,271,289	841,278,589	637,376,372	401,298,460
1/03/2028	112	0	999,321,925	829,198,818	626,729,649	393,031,466
1/04/2028	113		986,903,170	817,505,309	616,319,970	384,866,349
1/05/2028	114		974,795,512	806,150,483	606,263,671	377,034,706
1/06/2028	115		962,836,051	794,909,559	596,289,605	369,261,170
1/07/2028	116		950,939,378	783,799,116	586,508,155	361,715,019
1/08/2028	117		939,212,102	772,820,078	576,821,946	354,234,521
1/09/2028	118		927,172,282	761,619,290	567,016,122	346,737,755
1/10/2028	119		915,669,840	750,936,070	557,686,594	339,634,668
1/11/2028	120		904,231,231	740,297,594	548,387,655	332,557,004
1/12/2028	121		892,646,554	729,613,613	539,143,070	325,610,604
1/01/2029	122		881,327,645	719,140,202	530,052,344	318,764,458
1/02/2029	123		870,025,610	708,713,964	521,039,052	312,016,835
1/03/2029	124		858,747,525	698,455,232	512,317,247	305,619,977
1/04/2029	125		847,532,133	688,164,125	503,484,984	299,078,990
1/05/2029	126		836,412,109	678,020,347	494,842,496	292,740,260
1/06/2029	127		825,366,385	667,931,572	486,239,601	286,432,578
1/07/2029	128		814,407,865	657,981,547	477,817,262	280,317,367
1/08/2029	129		803,524,014	648,087,127	469,435,155	274,233,431
1/09/2029	130		792,745,994	638,309,590	461,177,039	268,268,132
1/10/2029	131		782,047,110	628,661,391	453,088,317	262,482,501
1/11/2029	132		771,375,085	619,030,803	445,012,723	256,712,218

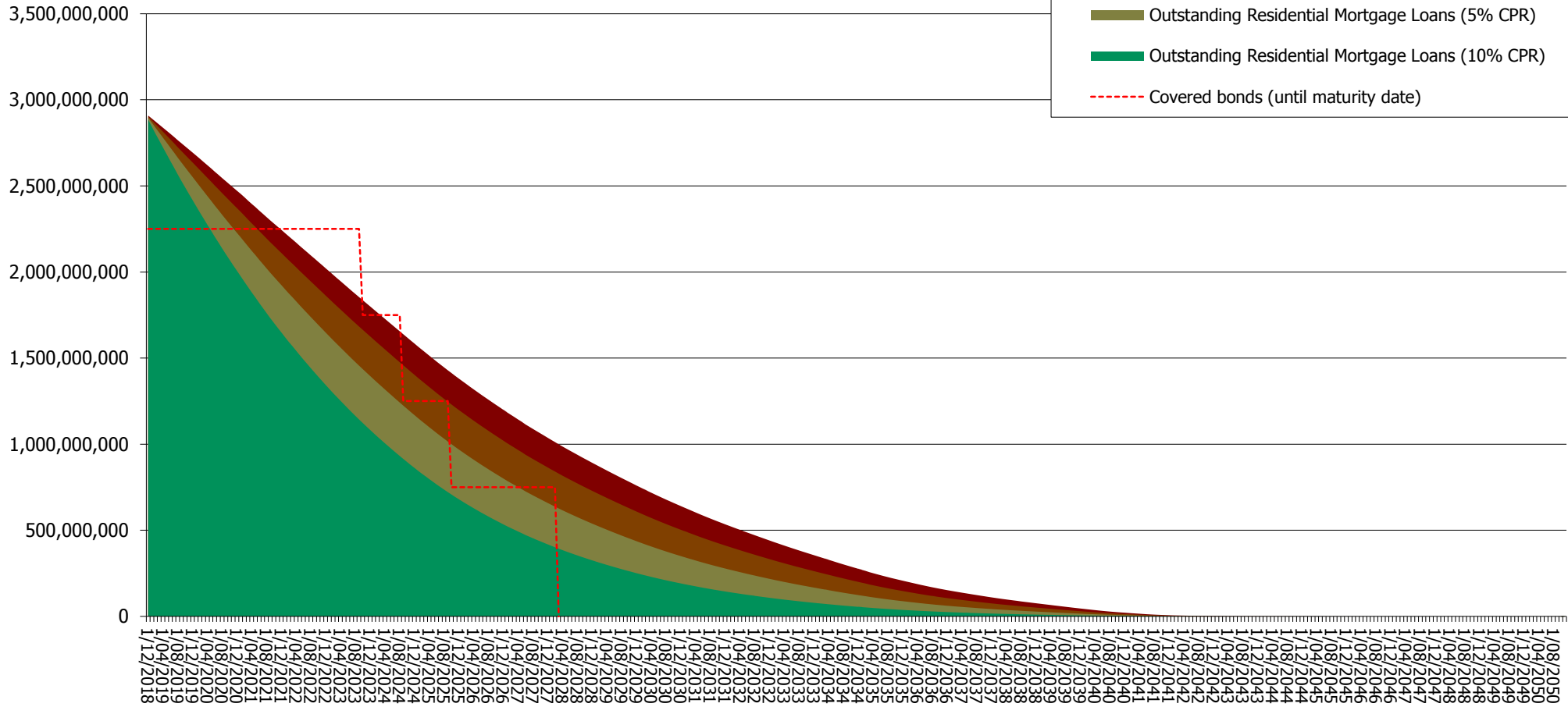
1/12/2029	133	760,376,718	609,202,986	436,869,734	250,981,756
1/01/2030	134	749,949,210	599,829,532	429,053,918	245,447,541
1/02/2030	135	739,222,513	590,247,228	421,126,021	239,891,859
1/03/2030	136	728,677,531	580,935,976	413,530,464	234,663,721
1/04/2030	137	718,480,901	571,835,221	406,017,012	229,424,237
1/05/2030	138	708,346,723	562,844,106	398,649,496	224,337,754
1/06/2030	139	698,333,156	553,946,311	391,349,573	219,296,970
1/07/2030	140	688,364,549	545,142,534	384,182,011	214,398,073
1/08/2030	141	678,627,880	536,520,165	377,143,910	209,578,906
1/09/2030	142	669,033,874	528,038,074	370,237,480	204,869,577
1/10/2030	143	659,456,598	519,624,847	363,441,754	200,284,801
1/11/2030	144	650,078,007	511,366,112	356,755,722	195,767,566
1/12/2030	145	640,743,638	503,196,178	350,191,906	191,377,986
1/01/2031	146	631,463,377	495,067,000	343,658,303	187,011,941
1/02/2031	147	622,206,952	486,982,605	337,186,676	182,713,030
1/03/2031	148	613,006,730	479,046,812	330,929,915	178,636,481
1/04/2031	149	603,793,371	471,046,555	324,575,696	174,464,369
1/05/2031	150	594,519,826	463,050,539	318,280,716	170,379,428
1/06/2031	151	585,615,897	455,341,976	312,186,208	166,409,135
1/07/2031	152	576,857,694	447,795,866	306,256,894	162,579,359
1/08/2031	153	568,218,428	440,341,365	300,392,697	158,790,868
1/09/2031	154	559,683,236	432,991,378	294,627,463	155,083,645
1/10/2031	155	551,292,110	425,799,637	289,020,756	151,508,810
1/11/2031	156	542,983,306	418,670,890	283,459,231	147,964,006
1/12/2031	157	534,740,156	411,638,178	278,011,815	144,525,610
1/01/2032	158	526,604,935	404,688,210	272,622,849	141,123,854
1/02/2032	159	518,541,070	397,815,377	267,311,325	137,788,241
1/03/2032	160	510,536,043	391,052,581	262,141,868	134,588,122
1/04/2032	161	502,606,433	384,325,827	256,977,380	131,377,763
1/05/2032	162	494,714,384	377,670,120	251,905,541	128,256,909
1/06/2032	163	486,863,580	371,046,342	246,858,077	125,154,655
1/07/2032	164	479,065,582	364,504,084	241,908,625	122,142,584
1/08/2032	165	471,309,185	357,994,299	236,984,072	119,149,309
1/09/2032	166	463,605,457	351,545,485	232,123,262	116,211,111
1/10/2032	167	455,950,617	345,173,427	227,354,870	113,357,259
1/11/2032	168	448,357,778	338,849,644	222,621,976	110,527,342
1/12/2032	169	440,801,681	332,592,251	217,973,097	107,775,655
1/01/2033	170	433,182,516	326,289,114	213,298,325	105,017,540
1/02/2033	171	425,747,903	320,145,175	208,749,726	102,342,714
1/03/2033	172	418,380,978	314,123,551	204,352,788	99,803,689
1/04/2033	173	411,091,505	308,127,066	199,941,990	97,235,904
1/05/2033	174	403,882,624	302,226,871	195,630,698	94,749,240
1/06/2033	175	396,747,828	296,384,333	191,360,926	92,288,718
1/07/2033	176	389,700,338	290,641,769	187,191,368	89,907,775
1/08/2033	177	382,748,500	284,972,874	183,073,466	87,557,521
1/09/2033	178	375,869,693	279,376,655	179,021,870	85,257,140
1/10/2033	179	369,059,398	273,864,432	175,057,763	83,027,532
1/11/2033	180	362,274,737	268,373,848	171,111,827	80,812,288
1/12/2033	181	355,497,255	262,920,806	167,222,441	78,651,682
1/01/2034	182	348,731,957	257,479,839	163,345,406	76,502,742
1/02/2034	183	341,971,933	252,060,460	159,500,671	74,385,658
1/03/2034	184	335,214,722	246,701,317	155,750,831	72,358,921
1/04/2034	185	328,478,759	241,333,969	151,974,755	70,305,578
1/05/2034	186	321,780,824	236,024,933	148,265,685	68,308,549
1/06/2034	187	314,850,237	230,549,682	144,457,929	66,272,357
1/07/2034	188	308,262,957	225,355,625	140,855,895	64,354,977
1/08/2034	189	301,742,907	220,215,008	137,292,758	62,461,350
1/09/2034	190	295,283,478	215,135,346	133,784,740	60,607,579
1/10/2034	191	288,885,261	210,128,309	130,349,432	58,809,242
1/11/2034	192	282,565,998	205,183,230	126,958,135	57,036,595
1/12/2034	193	276,317,416	200,316,526	123,641,771	55,319,005
1/01/2035	194	270,084,109	195,465,598	120,340,792	53,614,051
1/02/2035	195	263,964,529	190,712,715	117,116,011	51,956,352
1/03/2035	196	258,893,885	185,319,863	113,542,829	50,178,434
1/04/2035	197	250,894,360	180,684,908	110,421,518	48,592,330
1/05/2035	198	244,969,635	176,128,565	107,372,088	47,056,703
1/06/2035	199	239,149,190	171,652,145	104,377,028	45,550,342
1/07/2035	200	233,525,833	167,340,789	101,504,962	44,115,385
1/08/2035	201	228,052,890	163,141,797	98,706,282	42,717,341
1/09/2035	202	222,566,070	158,946,657	95,923,506	41,337,202
1/10/2035	203	217,413,162	155,011,826	93,318,607	40,049,801
1/11/2035	204	212,344,007	151,140,825	90,756,825	38,785,378

1/12/2035	205	207,307,013	147,313,427	88,240,834	37,555,576
1/01/2036	206	202,301,796	143,512,872	85,745,675	36,339,058
1/02/2036	207	197,322,749	139,743,319	83,281,112	35,145,083
1/03/2036	208	192,374,608	136,022,886	80,871,014	33,992,765
1/04/2036	209	187,482,435	132,338,925	78,480,651	32,848,295
1/05/2036	210	182,669,478	128,729,940	76,152,529	31,743,195
1/06/2036	211	177,965,453	125,202,229	73,877,283	30,664,356
1/07/2036	212	173,405,066	121,793,665	71,689,132	29,634,140
1/08/2036	213	168,997,907	118,496,909	69,571,239	28,636,858
1/09/2036	214	164,710,370	115,294,720	67,519,035	27,674,417
1/10/2036	215	160,538,459	112,189,994	65,539,134	26,752,787
1/11/2036	216	156,474,692	109,164,624	63,609,589	25,855,179
1/12/2036	217	152,521,214	106,231,822	61,748,308	24,995,746
1/01/2037	218	148,711,587	103,402,720	59,951,008	24,165,409
1/02/2037	219	144,994,397	100,647,074	58,204,931	23,362,217
1/03/2037	220	141,366,734	97,978,612	56,531,566	22,603,740
1/04/2037	221	137,799,683	95,344,370	54,871,759	21,847,150
1/05/2037	222	134,263,251	92,745,010	53,244,426	21,112,329
1/06/2037	223	130,746,736	90,162,725	51,630,308	20,385,592
1/07/2037	224	127,270,616	87,621,540	50,051,643	19,681,266
1/08/2037	225	123,827,013	85,106,144	48,491,148	18,986,888
1/09/2037	226	120,423,357	82,626,437	46,958,549	18,308,915
1/10/2037	227	117,062,047	80,188,293	45,460,727	17,652,263
1/11/2037	228	113,751,368	77,788,296	43,987,954	17,008,045
1/12/2037	229	110,481,044	75,427,891	42,548,204	16,383,925
1/01/2038	230	107,297,067	73,129,873	41,147,001	15,777,258
1/02/2038	231	104,188,627	70,890,831	39,785,748	15,190,689
1/03/2038	232	101,177,080	68,736,279	38,487,933	14,638,938
1/04/2038	233	98,269,441	66,647,696	37,223,551	14,098,061
1/05/2038	234	95,440,547	64,622,854	36,003,819	13,580,202
1/06/2038	235	92,692,764	62,655,879	34,819,165	13,077,738
1/07/2038	236	90,015,649	60,746,403	33,674,943	12,596,133
1/08/2038	237	86,873,318	58,526,391	32,361,760	12,053,665
1/09/2038	238	84,246,588	56,660,504	31,250,352	11,590,403
1/10/2038	239	81,623,498	54,806,223	30,153,250	11,137,657
1/11/2038	240	79,005,225	52,958,206	29,062,409	10,689,267
1/12/2038	241	76,385,918	51,118,408	27,983,718	10,250,330
1/01/2039	242	73,780,040	49,290,778	26,914,597	9,816,957
1/02/2039	243	71,179,695	47,472,892	25,856,038	9,390,909
1/03/2039	244	68,582,530	45,670,650	24,817,304	8,979,151
1/04/2039	245	65,995,222	43,873,165	23,779,924	8,567,374
1/05/2039	246	63,412,915	42,087,270	22,755,795	8,164,797
1/06/2039	247	60,841,219	40,311,942	21,740,478	7,767,461
1/07/2039	248	58,288,153	38,556,949	20,742,820	7,380,637
1/08/2039	249	55,752,716	36,817,236	19,756,518	6,999,920
1/09/2039	250	53,229,538	35,091,394	18,782,523	6,626,638
1/10/2039	251	50,731,436	33,389,633	17,827,676	6,263,976
1/11/2039	252	48,251,414	31,703,508	16,884,356	5,907,402
1/12/2039	253	45,799,925	30,043,367	15,960,832	5,561,393
1/01/2040	254	43,418,092	28,432,650	15,066,708	5,227,609
1/02/2040	255	41,056,476	26,840,528	14,186,857	4,901,483
1/03/2040	256	38,718,561	25,271,961	13,325,991	4,585,813
1/04/2040	257	36,428,781	23,737,072	12,484,806	4,278,143
1/05/2040	258	34,175,880	22,232,525	11,664,690	3,980,731
1/06/2040	259	32,001,204	20,782,518	10,876,187	3,695,923
1/07/2040	260	29,943,471	19,414,247	10,135,119	3,429,976
1/08/2040	261	28,004,658	18,126,396	9,438,736	3,180,773
1/09/2040	262	26,179,029	16,915,993	8,786,056	2,948,285
1/10/2040	263	24,498,615	15,804,183	8,188,386	2,736,465
1/11/2040	264	22,915,901	14,758,093	7,626,944	2,538,042
1/12/2040	265	21,380,630	13,746,760	7,086,805	2,348,631
1/01/2041	266	19,861,860	12,748,602	6,555,514	2,163,354
1/02/2041	267	18,353,290	11,760,326	6,031,949	1,982,144
1/03/2041	268	16,855,455	10,784,004	5,518,480	1,806,475
1/04/2041	269	15,379,119	9,822,765	5,013,803	1,634,318
1/05/2041	270	13,936,125	8,886,504	4,524,746	1,468,857
1/06/2041	271	12,549,739	7,988,888	4,057,362	1,311,552
1/07/2041	272	11,335,512	7,204,094	3,649,778	1,174,964
1/08/2041	273	10,234,958	6,493,623	3,281,469	1,051,920
1/09/2041	274	9,243,107	5,854,391	2,950,917	941,951
1/10/2041	275	8,318,614	5,260,188	2,644,882	840,802
1/11/2041	276	7,466,237	4,713,189	2,363,818	748,269

1/12/2041	277	6,677,743	4,208,520	2,105,515	663,771
1/01/2042	278	6,013,030	3,783,170	1,887,899	592,646
1/02/2042	279	5,439,032	3,416,228	1,700,450	531,542
1/03/2042	280	4,945,517	3,101,495	1,540,243	479,620
1/04/2042	281	4,508,658	2,822,731	1,398,240	433,557
1/05/2042	282	4,092,665	2,558,084	1,264,029	390,335
1/06/2042	283	3,694,816	2,305,496	1,136,320	349,412
1/07/2042	284	3,336,271	2,078,353	1,021,846	312,924
1/08/2042	285	2,992,721	1,861,174	912,740	278,328
1/09/2042	286	2,670,691	1,658,087	811,076	246,279
1/10/2042	287	2,371,544	1,469,946	717,274	216,904
1/11/2042	288	2,101,249	1,300,201	632,832	190,558
1/12/2042	289	1,852,887	1,144,639	555,746	166,660
1/01/2043	290	1,630,200	1,005,363	486,883	145,391
1/02/2043	291	1,425,446	877,598	423,928	126,055
1/03/2043	292	1,252,082	769,683	370,945	109,879
1/04/2043	293	1,117,207	685,608	329,585	97,214
1/05/2043	294	1,011,807	619,906	297,267	87,322
1/06/2043	295	938,177	573,821	274,468	80,283
1/07/2043	296	888,656	542,640	258,914	75,423
1/08/2043	297	854,206	520,719	247,823	71,887
1/09/2043	298	822,784	500,713	237,696	68,657
1/10/2043	299	791,294	480,760	227,662	65,489
1/11/2043	300	759,736	460,803	217,657	62,346
1/12/2043	301	728,109	440,896	207,741	59,262
1/01/2044	302	696,414	420,988	197,856	56,203
1/02/2044	303	664,649	401,104	188,032	53,186
1/03/2044	304	632,816	381,287	178,317	50,238
1/04/2044	305	601,351	361,715	168,733	47,337
1/05/2044	306	569,818	342,185	159,230	44,487
1/06/2044	307	540,083	323,779	150,282	41,810
1/07/2044	308	510,285	305,412	141,408	39,180
1/08/2044	309	480,421	287,051	132,569	36,575
1/09/2044	310	451,564	269,351	124,078	34,087
1/10/2044	311	422,645	251,688	115,656	31,643
1/11/2044	312	394,404	234,472	107,471	29,279
1/12/2044	313	368,155	218,507	99,907	27,107
1/01/2045	314	341,846	202,548	92,375	24,957
1/02/2045	315	315,479	186,609	84,889	22,838
1/03/2045	316	289,054	170,716	77,481	20,765
1/04/2045	317	265,317	156,431	70,817	18,899
1/05/2045	318	243,465	143,311	64,718	17,200
1/06/2045	319	224,569	131,964	59,442	15,731
1/07/2045	320	207,651	121,823	54,739	14,427
1/08/2045	321	194,048	113,649	50,936	13,368
1/09/2045	322	181,824	106,309	47,525	12,420
1/10/2045	323	170,065	99,271	44,270	11,522
1/11/2045	324	158,784	92,528	41,158	10,666
1/12/2045	325	148,171	86,202	38,250	9,872
1/01/2046	326	137,534	79,878	35,353	9,086
1/02/2046	327	127,676	74,027	32,680	8,363
1/03/2046	328	118,259	68,462	30,154	7,687
1/04/2046	329	109,272	63,152	27,744	7,043
1/05/2046	330	100,265	57,851	25,353	6,410
1/06/2046	331	92,189	53,101	23,212	5,844
1/07/2046	332	84,095	48,360	21,088	5,287
1/08/2046	333	75,983	43,621	18,973	4,737
1/09/2046	334	67,854	38,888	16,871	4,194
1/10/2046	335	59,707	34,162	14,785	3,660
1/11/2046	336	52,490	29,982	12,943	3,191
1/12/2046	337	47,134	26,879	11,574	2,842
1/01/2047	338	42,333	24,100	10,351	2,531
1/02/2047	339	37,520	21,324	9,136	2,224
1/03/2047	340	32,696	18,554	7,931	1,923
1/04/2047	341	28,610	16,207	6,910	1,669
1/05/2047	342	25,543	14,446	6,144	1,478
1/06/2047	343	23,560	13,302	5,643	1,351
1/07/2047	344	21,573	12,160	5,146	1,227
1/08/2047	345	19,580	11,018	4,651	1,104
1/09/2047	346	17,581	9,877	4,158	983
1/10/2047	347	16,888	9,472	3,978	937
1/11/2047	348	16,192	9,066	3,798	891

1/12/2047	349	15,492	8,660	3,619	845
1/01/2048	350	15,067	8,408	3,505	815
1/02/2048	351	14,640	8,156	3,391	785
1/03/2048	352	14,211	7,904	3,279	756
1/04/2048	353	13,781	7,652	3,166	727
1/05/2048	354	13,349	7,400	3,054	699
1/06/2048	355	12,916	7,148	2,942	670
1/07/2048	356	12,480	6,895	2,832	642
1/08/2048	357	12,043	6,643	2,721	615
1/09/2048	358	11,605	6,390	2,611	587
1/10/2048	359	11,164	6,137	2,501	560
1/11/2048	360	10,722	5,884	2,392	534
1/12/2048	361	10,278	5,631	2,284	507
1/01/2049	362	9,832	5,378	2,175	481
1/02/2049	363	9,385	5,124	2,067	455
1/03/2049	364	8,935	4,872	1,961	430
1/04/2049	365	8,484	4,618	1,854	405
1/05/2049	366	8,032	4,364	1,748	380
1/06/2049	367	7,577	4,110	1,642	356
1/07/2049	368	7,121	3,856	1,537	332
1/08/2049	369	6,663	3,602	1,432	308
1/09/2049	370	6,203	3,348	1,327	284
1/10/2049	371	5,741	3,093	1,224	261
1/11/2049	372	5,277	2,839	1,120	238
1/12/2049	373	4,812	2,584	1,017	215
1/01/2050	374	4,345	2,329	914	192
1/02/2050	375	3,876	2,074	812	170
1/03/2050	376	3,405	1,820	711	148
1/04/2050	377	2,932	1,564	609	127
1/05/2050	378	2,457	1,309	509	105
1/06/2050	379	2,052	1,091	423	87
1/07/2050	380	1,645	873	338	69
1/08/2050	381	1,236	655	253	52
1/09/2050	382	826	437	168	34
1/10/2050	383	414	218	84	17
1/11/2050	384	0	0	0	0
		270,183,842,586	241,470,495,772	206,922,449,508	165,223,812,069

Amortisation profiles (all amounts in EUR)



This addendum is optional

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

HTT 2018

Reporting 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	KGCEPHLVVVVZD11647
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 Fortis Pfandbriefe Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurjen 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					
	i. General information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		29.21			
E.3.1.2	Weighted Average Maturity (months)**		173.08			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4	ii. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans
E.3.2.1	-90 days		0.14%			0.14%
E.3.2.2	30-90 days		0.00%			0.00%
E.3.2.3	60-90 days		0.05%			0.05%
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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These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

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

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.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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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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.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

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.

5. SECURITY

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 .