



## Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

This website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

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.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any of its contents.

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

### **2. USE OF MATERIALS**

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (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).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

### **3. LINKS FROM AND TO OUR SITE**

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

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.

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

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.

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)



### **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.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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](http://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.

## **SECTION C. GENERAL T&Cs**

### **1. SITE ACCESS**

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You 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) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

### **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

### **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

### **4. OUR LIABILITY**

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](http://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 levenssfeer 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](http://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 .

# Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/5/2019

Cut-off Date: 31/5/2019



## Index

Covered Bond Label Disclaimer

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

D1. Front Page

D2. Covered Bond Series

D3. Ratings

D4. Tests Royal Decree

D5. Cover Pool Summary

D6. Stratification Tables

D7. Stratification Graphs

D8. Performance

D9. Amortisation

D10. Amortisation Graph

E. Optional ECB-ECALs data



## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. References to Capital Requirements Regulation (CRR) 129(7)	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	31/05/2019			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
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	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,926.5			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,290.5			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,358.9			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	30%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,926.5	99.56%		
G.3.3.2	Public Sector	-	#VALUE!		
G.3.3.3	Shipping	-	#VALUE!		
G.3.3.4	Substitute Assets	13.0	0.44%		
G.3.3.5	Other	0.0	0.00%		
G.3.3.6	Total	2,939.5	#VALUE!		
OG.3.3.1	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.2	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.3	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.4	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.5	<i>o/w (if relevant, please specify)</i>		0.00%		
OG.3.3.6	<i>o/w (if relevant, please specify)</i>		0.00%		



4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.4	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	20.6	[Mark as ND1 if not relevant]	0.70%	
G.3.4.3	1 - 2 Y	35.7	[Mark as ND1 if not relevant]	1.22%	
G.3.4.4	2 - 3 Y	120.0	[Mark as ND1 if not relevant]	4.10%	
G.3.4.5	3 - 4 Y	333.8	[Mark as ND1 if not relevant]	11.41%	
G.3.4.6	4 - 5 Y	271.1	[Mark as ND1 if not relevant]	9.26%	
G.3.4.7	5 - 10 Y	1,495.0	[Mark as ND1 if not relevant]	51.08%	
G.3.4.8	10+ Y	650.3	[Mark as ND1 if not relevant]	22.22%	
G.3.4.9	Total	2926.5	0.0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.5	7.5		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0.0	0.0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0.0	0.0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0.0	0.0	0.00%	0.00%
G.3.5.6	4 - 5 Y	500.0	0.0	22.22%	0.00%
G.3.5.7	5 - 10 Y	1,750.0	2,250.0	77.78%	100.00%
G.3.5.8	10+ Y	0.0	0.0	0.00%	0.00%
G.3.5.9	Total	2,250	2,250	100%	100%
OG.3.5.1	<i>o/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,926.5	2926.48	100.00%	100.00%
G.3.6.2	AUD	0.00	0.00	0.00%	0.00%
G.3.6.3	BRL	0.00	0.00	0.00%	0.00%
G.3.6.4	CAD	0.00	0.00	0.00%	0.00%
G.3.6.5	CHF	0.00	0.00	0.00%	0.00%
G.3.6.6	CZK	0.00	0.00	0.00%	0.00%
G.3.6.7	DKK	0.00	0.00	0.00%	0.00%
G.3.6.8	GBP	0.00	0.00	0.00%	0.00%
G.3.6.9	HKD	0.00	0.00	0.00%	0.00%
G.3.6.10	JPY	0.00	0.00	0.00%	0.00%
G.3.6.11	KRW	0.00	0.00	0.00%	0.00%
G.3.6.12	NOK	0.00	0.00	0.00%	0.00%
G.3.6.13	PLN	0.00	0.00	0.00%	0.00%
G.3.6.14	SEK	0.00	0.00	0.00%	0.00%
G.3.6.15	SGD	0.00	0.00	0.00%	0.00%
G.3.6.16	USD	0.00	0.00	0.00%	0.00%
G.3.6.17	Other	0.00	0.00	0.00%	0.00%
G.3.6.18	Total	2926.477225	2926.477225	100%	100%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.2	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [if relevant, please specify]</i>			0.00%	0.00%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2250.00	2250.00	100.00%	100.00%
G.3.7.2	AUD	0.00	0.00	0.00%	0.00%
G.3.7.3	BRL	0.00	0.00	0.00%	0.00%
G.3.7.4	CAD	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.3.7.6	CZK	0.00	0.00	0.00%	0.00%
G.3.7.7	DKK	0.00	0.00	0.00%	0.00%
G.3.7.8	GBP	0.00	0.00	0.00%	0.00%
G.3.7.9	HKD	0.00	0.00	0.00%	0.00%
G.3.7.10	JPY	0.00	0.00	0.00%	0.00%
G.3.7.11	KRW	0.00	0.00	0.00%	0.00%
G.3.7.12	NOK	0.00	0.00	0.00%	0.00%
G.3.7.13	PLN	0.00	0.00	0.00%	0.00%





G.3.7.14	SEK	0.00	0.00	0.00%	0.00%
G.3.7.15	SGD	0.00	0.00	0.00%	0.00%
G.3.7.16	USD	0.00	0.00	0.00%	0.00%
G.3.7.17	Other	0.00	0.00	0.00%	0.00%
G.3.7.18	Total	2250	2250	100%	100%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>				
OG.3.7.2	<i>o/w [if relevant, please specify]</i>				
OG.3.7.3	<i>o/w [if relevant, please specify]</i>				
OG.3.7.4	<i>o/w [if relevant, please specify]</i>				
OG.3.7.5	<i>o/w [if relevant, please specify]</i>				
OG.3.7.6	<i>o/w [if relevant, please specify]</i>				
OG.3.7.7	<i>o/w [if relevant, please specify]</i>				
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	2250	2250	100.00%	100.00%
G.3.8.2	Floating coupon	0	0	0.00%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	2250	2250	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	13		100%	
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>			0.00%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>			0.00%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>			0.00%	
OG.3.9.4	<i>o/w EU central banks</i>			0.00%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0.00%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0.00%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0.00%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			0.00%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	13		
G.3.10.16	Total	13	100%	
OG.3.10.1	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.2	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.3	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.4	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.5	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.6	<i>o/w [if relevant, please specify]</i>		0.00%	
OG.3.10.7	<i>o/w [if relevant, please specify]</i>		0.00%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13	0.44%	0.58%
G.3.11.2	Central bank eligible assets	0	0.00%	0.00%
G.3.11.3	Other	0	0.00%	0.00%
G.3.11.4	Total	13	0%	1%
OG.3.11.1	<i>o/w [if relevant, please specify]</i>			
OG.3.11.2	<i>o/w [if relevant, please specify]</i>			
OG.3.11.3	<i>o/w [if relevant, please specify]</i>			
OG.3.11.4	<i>o/w [if relevant, please specify]</i>			
OG.3.11.5	<i>o/w [if relevant, please specify]</i>			
OG.3.11.6	<i>o/w [if relevant, please specify]</i>			
OG.3.11.7	<i>o/w [if relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>		



13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
OG.3.13.22		
OG.3.13.23		
OG.3.13.24		
OG.3.13.25		
OG.3.13.26		
OG.3.13.27		
OG.3.13.28		
OG.3.13.29		
OG.3.13.30		
OG.3.13.31		
OG.3.13.32		
OG.3.13.33		
OG.3.13.34		
OG.3.13.35		
OG.3.13.36		
OG.3.13.37		
OG.3.13.38		
OG.3.13.39		
OG.3.13.40		
OG.3.13.41		
OG.3.13.42		
OG.3.13.43		
OG.3.13.44		
OG.3.13.45		
OG.3.13.46		
OG.3.13.47		
OG.3.13.48		
OG.3.13.49		
OG.3.13.50		
OG.3.13.51		



#### 4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

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.

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	(i) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	#REF!
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets		
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		
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

#### 5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0		
OG.5.1.1				
OG.5.1.2				
OG.5.1.3				
OG.5.1.4				
OG.5.1.5				
OG.5.1.6				

#### 6. Other relevant information

##### 1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency EUR

**CONTENT OF TAB B1**  
[7. Mortgage Assets](#)  
[7.A Residential Cover Pool](#)  
[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>			
		<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	2926.48	100.00%
M.7.1.2	Commercial	0.00	0.00%
M.7.1.3	Other	0.00	0.00%
M.7.1.4	Total	2926.48	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.00%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>		0.00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0.00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0.00%
<b>2. General Information</b>			
		<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	38425	0
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.92%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
<b>4. Breakdown by Geography</b>			
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0.0%
M.7.4.5	Croatia	0	0.0%
M.7.4.6	Cyprus	0	0.0%
M.7.4.7	Czech Republic	0	0.0%
M.7.4.8	Denmark	0	0.0%
M.7.4.9	Estonia	0	0.0%
M.7.4.10	Finland	0	0.0%
M.7.4.11	France	0	0.0%
M.7.4.12	Germany	0	0.0%
M.7.4.13	Greece	0	0.0%
M.7.4.14	Netherlands	0	0.0%
M.7.4.15	Hungary	0	0.0%
M.7.4.16	Ireland	0	0.0%
M.7.4.17	Italy	0	0.0%
M.7.4.18	Latvia	0	0.0%
M.7.4.19	Lithuania	0	0.0%
M.7.4.20	Luxembourg	0	0.0%
M.7.4.21	Malta	0	0.0%
M.7.4.22	Poland	0	0.0%
M.7.4.23	Portugal	0	0.0%
M.7.4.24	Romania	0	0.0%
M.7.4.25	Slovakia	0	0.0%



M.7.4.26	Slovenia	0	0.0%	0.0%
M.7.4.27	Spain	0	0.0%	0.0%
M.7.4.28	Sweden	0	0.0%	0.0%
M.7.4.29	United Kingdom	0	0.0%	0.0%
M.7.4.30	<b>European Economic Area (not member of EU)</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
M.7.4.31	Iceland	0	0.0%	0.0%
M.7.4.32	Liechtenstein	0	0.0%	0.0%
M.7.4.33	Norway	0	0.0%	0.0%
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0	0.0%	0.0%
M.7.4.36	Australia	0	0.0%	0.0%
M.7.4.37	Brazil	0	0.0%	0.0%
M.7.4.38	Canada	0	0.0%	0.0%
M.7.4.39	Japan	0	0.0%	0.0%
M.7.4.40	Korea	0	0.0%	0.0%
M.7.4.41	New Zealand	0	0.0%	0.0%
M.7.4.42	Singapore	0	0.0%	0.0%
M.7.4.43	US	0	0.0%	0.0%
M.7.4.44	Other	0	0.0%	0.0%
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			

<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Antwerpen	16.7%	0.0%	16.7%
M.7.5.2	Vlaams-Brabant	14.4%	0.0%	14.4%
M.7.5.3	Oost-Vlaanderen	14.8%	0.0%	14.8%
M.7.5.4	Brussels	11.1%	0.0%	11.1%
M.7.5.5	West-Vlaanderen	10.9%	0.0%	10.9%
M.7.5.6	Limburg	6.5%	0.0%	6.5%
M.7.5.7	Liège	8.0%	0.0%	8.0%
M.7.5.8	Hainaut	6.2%	0.0%	6.2%
M.7.5.9	Brabant Wallon	5.4%	0.0%	5.4%
M.7.5.10	Namur	3.6%	0.0%	3.6%
M.7.5.11	Luxembourg	2.4%	0.0%	2.4%
M.7.5.12	Other	0.0%	0.0%	0.0%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			



M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
<b>6. Breakdown by Interest Rate</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.6.1	Fixed rate	96.1%	0.0%	96.1%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	3.9%	0.0%	3.9%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
<b>7. Breakdown by Repayment Type</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.7.1	Bullet / interest only	2.2%	0.0%	2.2%	
M.7.7.2	Amortising	97.8%	0.0%	97.8%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
<b>8. Loan Seasoning</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.8.1	Up to 12months	5.4%	0.0%	5.4%	
M.7.8.2	≥ 12 - ≤ 24 months	16.9%	0.0%	16.9%	
M.7.8.3	≥ 24 - ≤ 36 months	38.8%	0.0%	38.8%	
M.7.8.4	≥ 36 - ≤ 60 months	27.0%	0.0%	27.0%	
M.7.8.5	≥ 60 months	12.0%	0.0%	12.0%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
<b>9. Non-Performing Loans (NPLs)</b>					
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	76.16			
By buckets (mn):					
M.7A.10.2	<=100K	1353.46	28520	46.25%	74.22%
M.7A.10.3	>100K and <=200K	1115.43	8348	38.12%	21.73%
M.7A.10.4	>200K and <=300K	271.45	1144	9.28%	2.98%
M.7A.10.5	>300K and <=400K	78.75	233	2.69%	0.61%
M.7A.10.6	>400K	107.39	180	3.67%	0.47%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				



M.7A.10.24	TBC at a country level					
M.7A.10.25	TBC at a country level					
M.7A.10.26		Total	2926.5	38425	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>			<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)		0.60			
By LTV buckets (mn):						
M.7A.11.2	>0 - <=40 %		724.66	14496	24.76%	37.73%
M.7A.11.3	>40 - <=50 %		344.73	4748	11.78%	12.36%
M.7A.11.4	>50 - <=60 %		368.28	4546	12.58%	11.83%
M.7A.11.5	>60 - <=70 %		389.34	4282	13.30%	11.14%
M.7A.11.6	>70 - <=80 %		372.60	3743	12.73%	9.74%
M.7A.11.7	>80 - <=90 %		418.33	3882	14.29%	10.10%
M.7A.11.8	>90 - <=100 %		266.12	2185	9.09%	5.69%
M.7A.11.9	>100%		42.41	543	1.45%	1.41%
M.7A.11.10	Total		2926.48	38425	100%	100%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>				0.00%	0.00%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>				0.00%	0.00%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>				0.00%	0.00%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>				0.00%	0.00%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>				0.00%	0.00%
OM.7A.11.6	<i>o/w &gt;150 %</i>				0.00%	0.00%
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
<b>12. Loan to Value (LTV) Information - INDEXED</b>			<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)		54%			
By LTV buckets (mn):						
M.7A.12.2	>0 - <=40 %		954.99	18439	32.63%	47.99%
M.7A.12.3	>40 - <=50 %		342.60	4339	11.71%	11.29%
M.7A.12.4	>50 - <=60 %		349.37	3993	11.94%	10.39%
M.7A.12.5	>60 - <=70 %		378.68	3857	12.94%	10.04%
M.7A.12.6	>70 - <=80 %		359.84	3305	12.30%	8.60%
M.7A.12.7	>80 - <=90 %		369.29	3126	12.62%	8.14%
M.7A.12.8	>90 - <=100 %		147.68	1108	5.05%	2.88%
M.7A.12.9	>100%		24.03	258	0.82%	0.67%
M.7A.12.10	Total		2926.48	38425	100%	100%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>				0.00%	0.00%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>				0.00%	0.00%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>				0.00%	0.00%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>				0.00%	0.00%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>				0.00%	0.00%
OM.7A.12.6	<i>o/w &gt;150 %</i>				0.00%	0.00%
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
<b>13. Breakdown by type</b>			<b>% Residential Loans</b>			
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%			
OM.7A.13.1	<i>o/w Subsidised housing</i>					
OM.7A.13.2	<i>o/w Private rental</i>					
OM.7A.13.3	<i>o/w Multi-family housing</i>					
OM.7A.13.4	<i>o/w Buildings under construction</i>					
OM.7A.13.5	<i>o/w Buildings land</i>					
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>					
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>					
<b>14. Loan by Ranking</b>			<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks		100%			
M.7A.14.2	Guaranteed		0%			
M.7A.14.3	Other		0%			
OM.7A.14.1						
OM.7A.14.2						
OM.7A.14.3						
OM.7A.14.4						





OM.7A.14.5  
OM.7A.14.6

<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				
OM.7B.16.5	o/w >140 - <=150 %				
OM.7B.16.6	o/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	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%
OM.7B.17.1	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				



OM.7B.17.6 o/w >150 %  
OM.7B.17.7  
OM.7B.17.8  
OM.7B.17.9

<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>
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	
OM.7B.18.1	<i>o/w Social &amp; Cultural purposes</i>	
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>	

## C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Actual</b>	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	<b>OC Calculation: Legal minimum</b>	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	<b>OC Calculation: Committed</b>	BNP Paribas Fortis commits to the legally required OC
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	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	<b>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.]</b>	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	<b>LTVs: Definition</b>	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	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	<b>Other definitions deemed relevant</b>	
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 31/05/2019

### Contact Details:

#### Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 [philippe.goosse@bnpparibasfortis.com](mailto:philippe.goosse@bnpparibasfortis.com)

#### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 [nancy.verret@bnpparibasfortis.com](mailto:nancy.verret@bnpparibasfortis.com)

#### Asset Based Solutions (cover pool and management)

MEESTER Oscar + 32 2 565 32 91 [oscar.meester@bnpparibasfortis.com](mailto:oscar.meester@bnpparibasfortis.com)

#### Website

<https://www.bnpparibasfortis.com/>

#### 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
<a href="#">BD@135194</a>	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2020	4.40	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	5.32	23/09/2025
<a href="#">BD@150169</a>	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2021	8.82	22/03/2029
<a href="#">BD@153515</a>	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2020	6.35	04/10/2026
		<b>2,250,000,000</b>									

#### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	6.51

\* 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	2,926,477,225 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	122,050,675 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.07 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,394,022,585 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 106.40 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit  
:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,547,922 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 122,050,675 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,394,022,585

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  112.43 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit  
:  
105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	434,641,964 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	433,401,964
<i>Total Interest Proceeds Public Finance Exposures</i>	1,240,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,061,891,717 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,926,477,225
<i>Total Principal Proceeds Public Finance Exposures</i>	13,363,817
<i>Total Principal Proceeds Financial Institution Exposures</i>	122,050,675
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	95,937,500 (X)
Costs, Fees and expenses Covered Bonds	45,860,229 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,104,735,953
> > Cover Test Royal Decree Art 5 paraf 3	Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	271,966,487 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,149,267 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	262,817,220
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	13,363,817 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,363,817 (XVI)



# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

Portfolio Cut-off Date 31/05/2019

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,926,477,225.40
Principal Redemptions between Cut-off Date and Maturity Date	2,926,477,225.40
Interest Payments between Cut-off Date and Maturity Date	433,401,964.49
Number of borrowers	22,651.00
Number of loans	38,425.00
Average Outstanding Balance per borrower	129,199
Average Outstanding Balance per loan	76,161
Weighted average Current Loan to Current Value	54.08 %
Weighted average seasoning (in Years)	2.88
Weighted average remaining maturity (in years, at 0% CPR)	14.18
Weighted average initial maturity (in years, at 0% CPR)	17.06
Percentage of Fixed Rate Loans	96.09 %
Percentage of Variable Rate Loans	3.91 %
Weighted average interest rate	1.88 %
Weighted average interest rate Fixed Rate Loans	1.89 %
Weighted average interest rate Variable Rate Loans	1.72 %
Weighted Remaining average life (in years, at 0% CPR)	7.44
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.16

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 122,050,675

### 3. Public Sector Exposure (Liquid Bond Positions)

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

### 4. Derivatives

None

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

Portfolio Cut-off Date 31/05/2019

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	488,727,329.19	16.70 %	6,368	16.57 %
Oost-Vlaanderen	433,345,037.75	14.81 %	6,101	15.88 %
Vlaams-Brabant	422,692,384.68	14.44 %	5,185	13.49 %
Brussels	323,527,662.28	11.06 %	3,115	8.11 %
West-Vlaanderen	318,076,434.47	10.87 %	4,730	12.31 %
Liège	234,228,519.21	8.00 %	3,218	8.37 %
Limburg	189,832,856.13	6.49 %	2,923	7.61 %
Hainaut	182,857,550.68	6.25 %	2,606	6.78 %
Brabant Wallon	157,410,034.93	5.38 %	1,783	4.64 %
Namur	104,845,273.08	3.58 %	1,434	3.73 %
Luxembourg	69,681,319.07	2.38 %	951	2.47 %
Other	1,252,823.93	0.04 %	11	0.03 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	158,558,254.12	5.42 %	1,638	4.26 %
>1 and <=2	493,440,850.30	16.86 %	5,469	14.23 %
>2 and <=3	1,134,203,612.50	38.76 %	14,232	37.04 %
>3 and <=4	788,786,482.07	26.95 %	10,564	27.49 %
>4 and <=5	288,435,023.82	9.86 %	4,712	12.26 %
>5 and <=6	13,009,649.33	0.44 %	246	0.64 %
>6 and <=7	5,334,198.37	0.18 %	148	0.39 %
>7 and <=8	4,127,705.35	0.14 %	290	0.75 %
>8 and <=9	11,602,424.57	0.40 %	408	1.06 %
>9 and <=10	17,667,242.19	0.60 %	319	0.83 %
>10 and <=11	1,962,970.07	0.07 %	64	0.17 %
>11 and <=12	1,408,959.05	0.05 %	21	0.05 %
>12 and <=13	713,747.90	0.02 %	24	0.06 %
>13 and <=14	3,880,966.80	0.13 %	121	0.31 %
>14 and <=15	2,099,761.53	0.07 %	94	0.24 %
>15 and <=16	981,824.43	0.03 %	43	0.11 %
>16 and <=17	121,120.99	0.00 %	11	0.03 %
>17 and <=18	30,331.88	0.00 %	3	0.01 %
>18 and <=19	73,949.30	0.00 %	3	0.01 %
>19 and <=20	38,150.83	0.00 %	10	0.03 %
>20 and <=21	0.00	0.00 %	5	0.01 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	132	0.34 %
<=1	4,819,833.80	0.16 %	206	0.54 %
>1 and <=2	13,987,765.65	0.48 %	399	1.04 %
>2 and <=3	17,002,470.35	0.58 %	552	1.44 %
>3 and <=4	20,938,477.36	0.72 %	606	1.58 %
>4 and <=5	35,032,616.77	1.20 %	897	2.33 %
>5 and <=6	97,694,601.74	3.34 %	2,363	6.15 %
>6 and <=7	165,701,164.70	5.66 %	3,671	9.55 %
>7 and <=8	171,388,824.18	5.86 %	3,394	8.83 %
>8 and <=9	144,244,836.81	4.93 %	2,456	6.39 %
>9 and <=10	132,423,445.99	4.53 %	1,957	5.09 %
>10 and <=11	144,085,014.99	4.92 %	1,980	5.15 %
>11 and <=12	162,553,047.10	5.55 %	2,096	5.45 %
>12 and <=13	166,718,760.45	5.70 %	2,001	5.21 %
>13 and <=14	125,848,623.43	4.30 %	1,473	3.83 %
>14 and <=15	111,241,751.64	3.80 %	1,229	3.20 %
>15 and <=16	153,028,476.71	5.23 %	1,652	4.30 %
>16 and <=17	206,861,453.26	7.07 %	2,023	5.26 %
>17 and <=18	235,583,714.49	8.05 %	2,200	5.73 %
>18 and <=19	162,780,398.52	5.56 %	1,411	3.67 %
>19 and <=20	69,260,403.13	2.37 %	653	1.70 %
>20 and <=21	85,368,596.95	2.92 %	884	2.30 %
>21 and <=22	165,534,395.72	5.66 %	1,447	3.77 %
>22 and <=23	223,375,579.50	7.63 %	1,826	4.75 %
>23 and <=24	80,670,048.35	2.76 %	641	1.67 %
>24 and <=25	22,750,301.45	0.78 %	200	0.52 %
>25 and <=26	2,437,417.88	0.08 %	25	0.07 %
>26 and <=27	2,724,093.57	0.09 %	27	0.07 %
>27 and <=28	1,792,663.48	0.06 %	16	0.04 %
>28 and <=29	396,464.93	0.01 %	4	0.01 %
>30 and <=31	13,622.38	0.00 %	1	0.00 %
>31 and <=32	218,360.12	0.01 %	3	0.01 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	200,000.00	0.01 %	4	0.01 %
>1 and <=2	1,927,500.00	0.07 %	27	0.07 %
>2 and <=3	5,089,188.88	0.17 %	74	0.19 %
>3 and <=4	2,120,519.71	0.07 %	103	0.27 %
>4 and <=5	26,167,660.41	0.89 %	384	1.00 %
>5 and <=6	8,929,963.53	0.31 %	324	0.84 %
>6 and <=7	17,382,013.67	0.59 %	516	1.34 %
>7 and <=8	26,877,881.51	0.92 %	718	1.87 %
>8 and <=9	39,604,239.35	1.35 %	881	2.29 %
>9 and <=10	407,274,498.77	13.92 %	8,277	21.54 %
>10 and <=11	70,055,718.00	2.39 %	1,917	4.99 %
>11 and <=12	74,268,133.26	2.54 %	1,108	2.88 %
>12 and <=13	239,168,630.90	8.17 %	3,485	9.07 %
>13 and <=14	17,541,061.80	0.60 %	245	0.64 %
>14 and <=15	409,963,587.67	14.01 %	5,076	13.21 %
>15 and <=16	13,399,546.13	0.46 %	161	0.42 %
>16 and <=17	42,547,094.86	1.45 %	497	1.29 %
>17 and <=18	220,725,423.81	7.54 %	2,365	6.15 %
>18 and <=19	18,065,478.56	0.62 %	257	0.67 %
>19 and <=20	631,619,443.53	21.58 %	6,083	15.83 %
>20 and <=21	12,522,114.59	0.43 %	155	0.40 %
>21 and <=22	12,824,061.70	0.44 %	140	0.36 %
>22 and <=23	24,942,116.11	0.85 %	282	0.73 %
>23 and <=24	25,781,672.78	0.88 %	287	0.75 %
>24 and <=25	550,717,610.48	18.82 %	4,766	12.40 %
>25 and <=26	11,002,781.54	0.38 %	105	0.27 %
>26 and <=27	625,995.18	0.02 %	6	0.02 %
>27 and <=28	625,411.05	0.02 %	6	0.02 %
>28 and <=29	1,259,995.68	0.04 %	10	0.03 %
>29 and <=30	11,752,928.94	0.40 %	144	0.37 %
>30 and <=31	1,214,202.43	0.04 %	17	0.04 %
>39 and <=40	280,750.57	0.01 %	5	0.01 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1999	38,150.83	0.00 %	15	0.04 %
2000	73,949.30	0.00 %	3	0.01 %
2001	9,075.69	0.00 %	1	0.00 %
2002	70,464.69	0.00 %	7	0.02 %
2003	635,942.20	0.02 %	33	0.09 %
2004	1,131,282.48	0.04 %	55	0.14 %
2005	4,046,950.18	0.14 %	149	0.39 %
2006	1,757,477.32	0.06 %	44	0.11 %
2007	483,344.55	0.02 %	20	0.05 %
2008	1,612,577.87	0.06 %	26	0.07 %
2009	10,389,111.21	0.36 %	219	0.57 %
2010	16,719,317.24	0.57 %	400	1.04 %
2011	6,821,514.06	0.23 %	416	1.08 %
2012	3,535,110.29	0.12 %	110	0.29 %
2013	11,095,729.48	0.38 %	216	0.56 %
2014	85,966,878.41	2.94 %	1,492	3.88 %
2015	794,606,103.14	27.15 %	10,733	27.93 %
2016	1,048,245,849.20	35.82 %	14,042	36.54 %
2017	548,164,881.76	18.73 %	6,298	16.39 %
2018	366,985,146.35	12.54 %	3,884	10.11 %
2019	24,088,369.15	0.82 %	262	0.68 %
<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	597,025,293.23	20.40 %	11,097	48.99 %
>100 and <=200	1,058,929,514.80	36.18 %	7,367	32.52 %
>200 and <=300	715,276,435.67	24.44 %	2,983	13.17 %
>300 and <=400	246,573,981.54	8.43 %	723	3.19 %
>400	308,672,000.16	10.55 %	481	2.12 %
<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>22,651</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,809,397.11	0.06 %	49	0.13 %
0.5 - 1%	27,445,203.77	0.94 %	397	1.03 %
1 - 1.5%	350,148,647.06	11.96 %	5,039	13.11 %
1.5 - 2%	1,974,705,628.28	67.48 %	25,199	65.58 %
2 - 2.5%	340,269,246.79	11.63 %	4,196	10.92 %
2.5 - 3%	180,314,618.46	6.16 %	2,392	6.23 %
3 - 3.5%	33,385,526.14	1.14 %	583	1.52 %
3.5 - 4%	12,600,816.61	0.43 %	330	0.86 %
4 - 4.5%	4,214,116.32	0.14 %	142	0.37 %
4.5 - 5%	1,223,883.74	0.04 %	68	0.18 %
5 - 5.5%	323,063.40	0.01 %	22	0.06 %
5.5 - 6%	37,077.72	0.00 %	5	0.01 %
> 10%	0.00	0.00 %	3	0.01 %
<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,811,999,210.61	96.09 %	36,861	95.93 %
Variable	319,043.53	0.01 %	39	0.10 %
Variable With Cap	114,158,971.26	3.90 %	1,525	3.97 %
<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2019	35,618,339.10	1.22 %	587	1.53 %
2020	29,075,841.46	0.99 %	414	1.08 %
2021	5,274,166.87	0.18 %	63	0.16 %
2022	6,548,130.19	0.22 %	68	0.18 %
2023	9,368,594.08	0.32 %	103	0.27 %
2024	4,358,687.14	0.15 %	48	0.12 %
2025	4,321,364.93	0.15 %	45	0.12 %
2026	7,537,124.68	0.26 %	65	0.17 %
2027	4,273,009.54	0.15 %	43	0.11 %
2028	1,797,106.99	0.06 %	19	0.05 %
2033	1,505,085.46	0.05 %	24	0.06 %
2034	289,394.27	0.01 %	3	0.01 %
Fixed To Maturity	2,816,510,380.69	96.24 %	36,943	96.14 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,926,477,225.40	100.00 %	38,422	99.99 %
UNKNOWN	0.00	0.00 %	3	0.01 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,801,403,848.61	95.73 %	36,967	96.21 %
Interest only	64,813,040.57	2.21 %	396	1.03 %
Linear	60,260,336.22	2.06 %	1,062	2.76 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0	69,019.42	0.00 %	69	0.18 %
1-10%	33,347,291.29	1.14 %	1,394	3.63 %
11-20%	140,025,186.58	4.78 %	3,620	9.42 %
21-30%	249,007,294.23	8.51 %	4,616	12.01 %
31-40%	302,210,649.15	10.33 %	4,797	12.48 %
41-50%	344,731,062.02	11.78 %	4,748	12.36 %
51-60%	368,283,931.46	12.58 %	4,546	11.83 %
61-70%	389,343,939.55	13.30 %	4,282	11.14 %
71-80%	372,600,504.43	12.73 %	3,743	9.74 %
81-90%	418,327,244.09	14.29 %	3,882	10.10 %
91-100%	266,117,211.80	9.09 %	2,185	5.69 %
101-110%	22,592,139.58	0.77 %	277	0.72 %
111-120%	5,736,804.22	0.20 %	74	0.19 %
>120%	14,084,947.58	0.48 %	192	0.50 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

**13. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	7,144,902.05	0.24 %	580	1.51 %
21-40%	47,252,552.26	1.61 %	1,643	4.28 %
41-60%	119,757,373.29	4.09 %	2,689	7.00 %
61-80%	362,664,168.92	12.39 %	6,619	17.23 %
81-100%	779,148,361.98	26.62 %	8,921	23.22 %
101-120%	64,512,738.31	2.20 %	1,148	2.99 %
121-140%	87,292,232.90	2.98 %	1,470	3.83 %
141-160%	137,928,769.59	4.71 %	1,991	5.18 %
161-180%	190,380,347.15	6.51 %	2,439	6.35 %
181-200%	170,208,803.77	5.82 %	1,961	5.10 %
201-300%	460,405,878.71	15.73 %	4,929	12.83 %
301-400%	181,217,956.35	6.19 %	1,701	4.43 %
401-500%	95,439,249.31	3.26 %	819	2.13 %
>500%	223,123,890.81	7.62 %	1,515	3.94 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	20,598,409.58	0.70 %	800	2.08 %
>1 and <=2	35,686,441.29	1.22 %	1,098	2.86 %
>2 and <=3	119,996,778.12	4.10 %	2,977	7.75 %
>3 and <=4	333,849,836.69	11.41 %	7,065	18.39 %
>4 and <=5	271,106,137.02	9.26 %	4,349	11.32 %
>5 and <=6	278,127,895.34	9.50 %	3,770	9.81 %
>6 and <=7	272,013,482.81	9.29 %	3,293	8.57 %
>7 and <=8	230,983,983.27	7.89 %	2,576	6.70 %
>8 and <=9	380,905,635.49	13.02 %	3,811	9.92 %
>9 and <=10	332,930,074.22	11.38 %	2,983	7.76 %
>10 and <=11	92,640,842.16	3.17 %	918	2.39 %
>11 and <=12	379,482,913.55	12.97 %	3,308	8.61 %
>12 and <=13	164,160,032.22	5.61 %	1,332	3.47 %
>13 and <=14	7,274,827.33	0.25 %	79	0.21 %
>14 and <=15	4,572,852.10	0.16 %	44	0.11 %
>15 and <=16	1,866,333.64	0.06 %	17	0.04 %
>17 and <=18	48,768.07	0.00 %	1	0.00 %
>18 and <=19	231,982.50	0.01 %	4	0.01 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

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

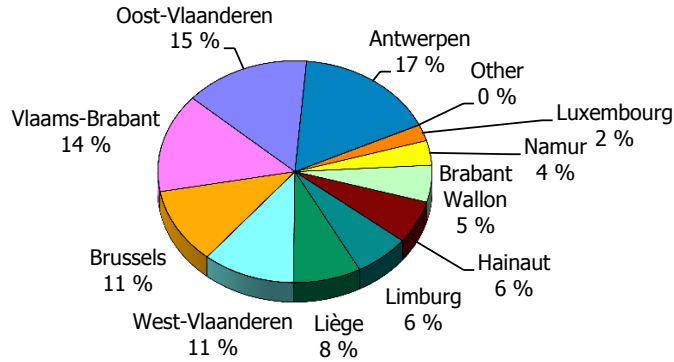
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,816,510,380.69	96.24 %	36,943	96.14 %
>=0 and <=1	66,245,184.30	2.26 %	1,023	2.66 %
>1 and <=2	13,208,508.57	0.45 %	139	0.36 %
>2 and <=3	12,454,236.90	0.43 %	143	0.37 %
>3 and <=4	11,271,949.40	0.39 %	98	0.26 %
>4 and <=5	4,992,485.81	0.17 %	52	0.14 %
>7 and <=8	1,794,479.73	0.06 %	27	0.07 %
	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

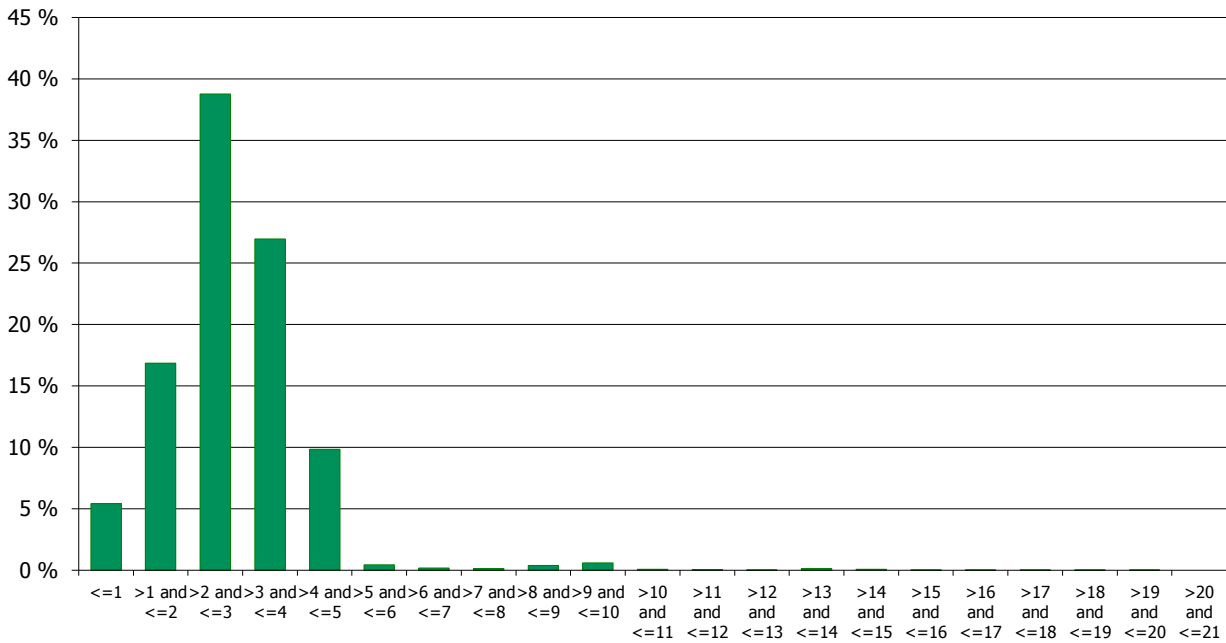
Portfolio Cut-off Date 31/05/2019

### 1. Geographic distribution



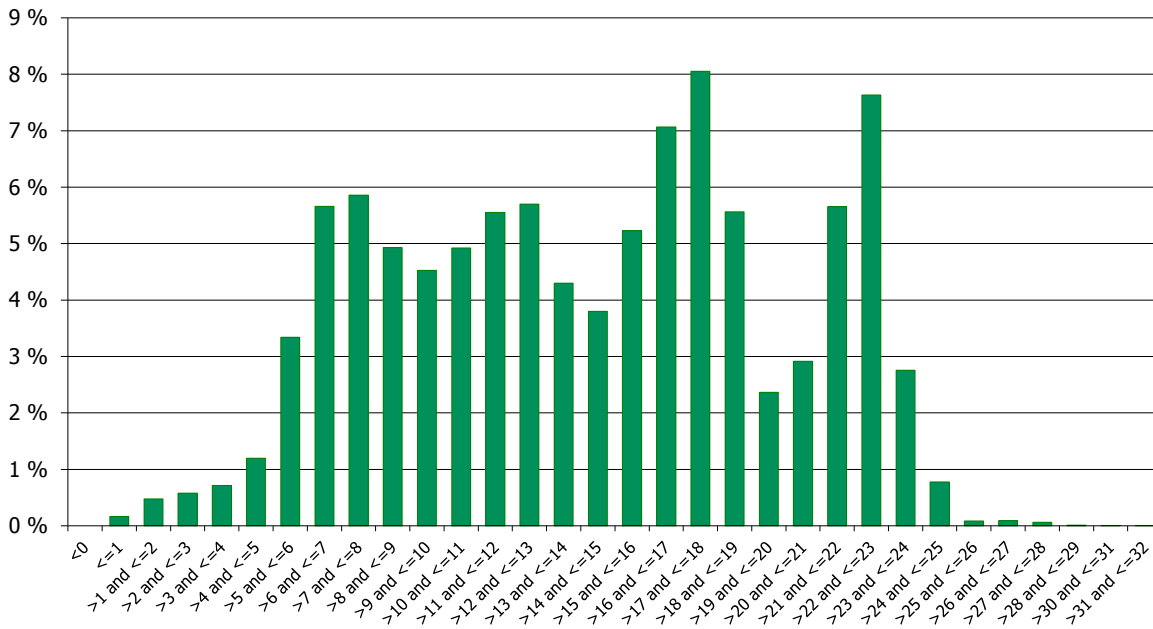
### 2. Seasoning

#### Distribution per Seasoning



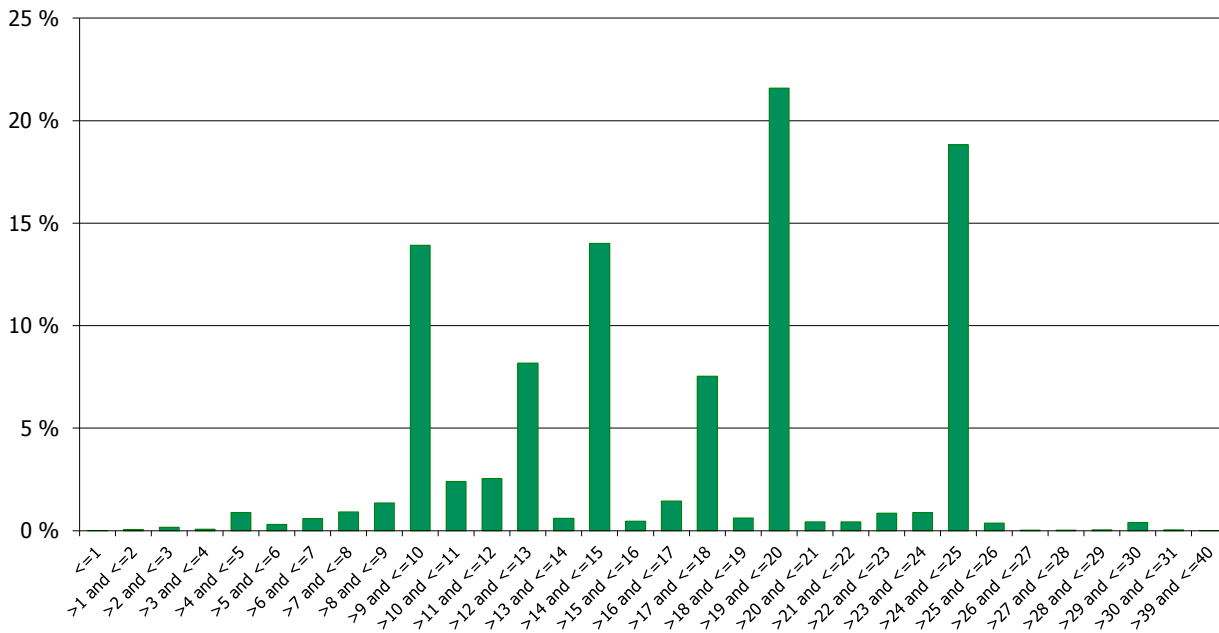
### 3. Remaining term to maturity

### Distribution of Remaining Term to Maturity (in years)



#### 4. Original term to maturity

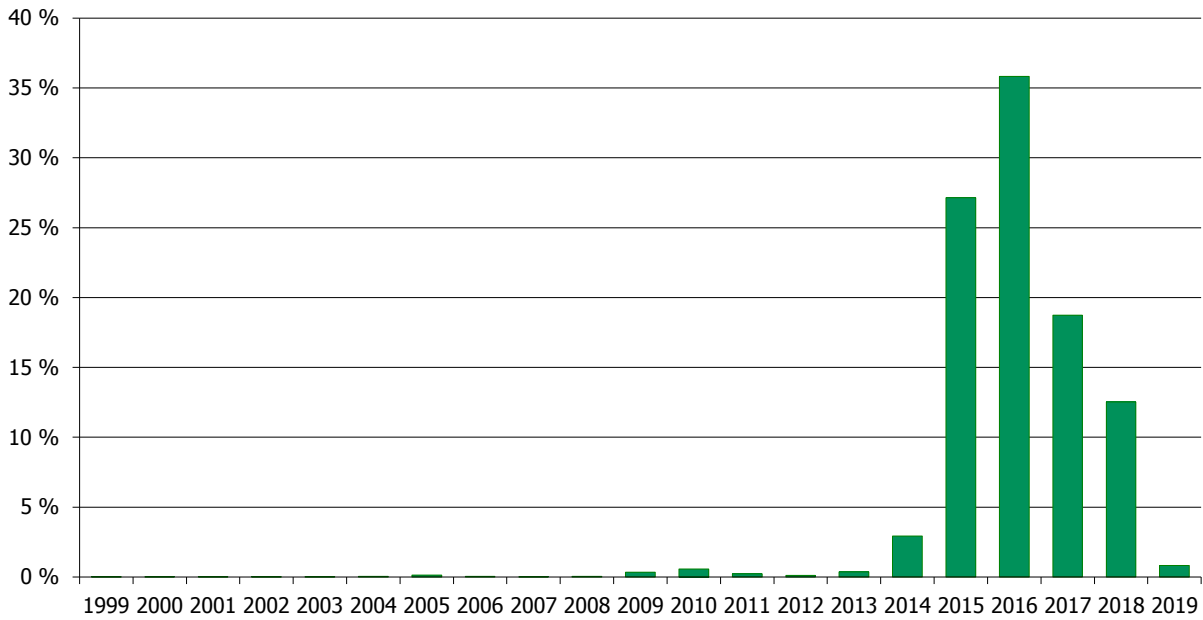
### Distribution of Initial Term (in years)



#### 5. Origination Year

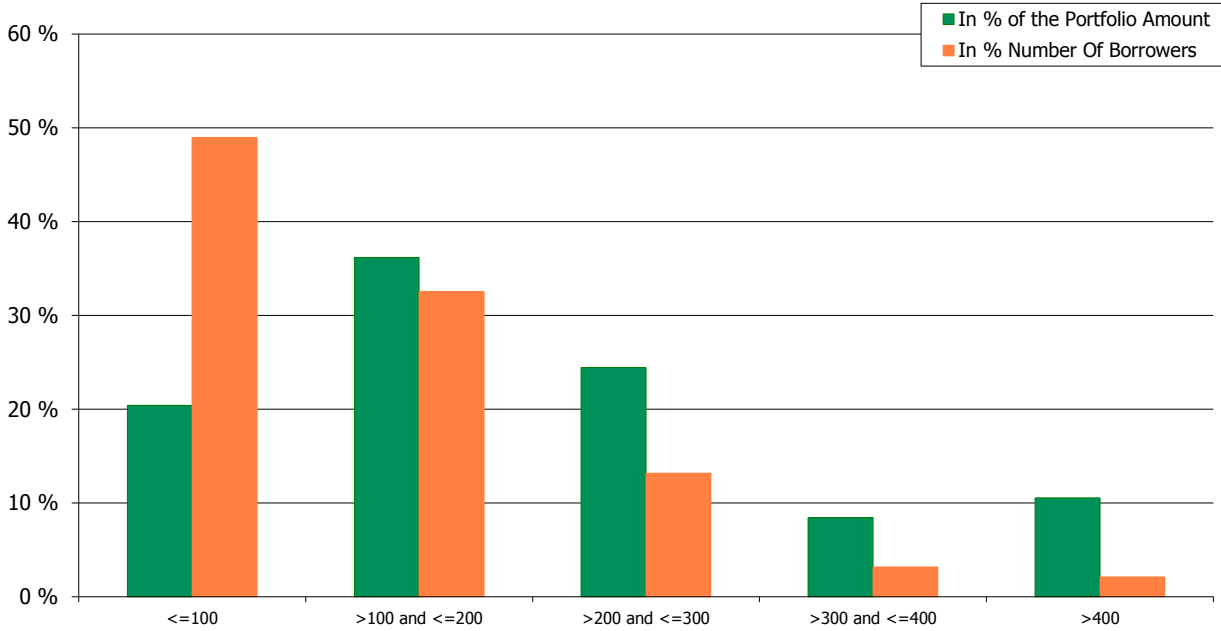


### Distribution Origination Year



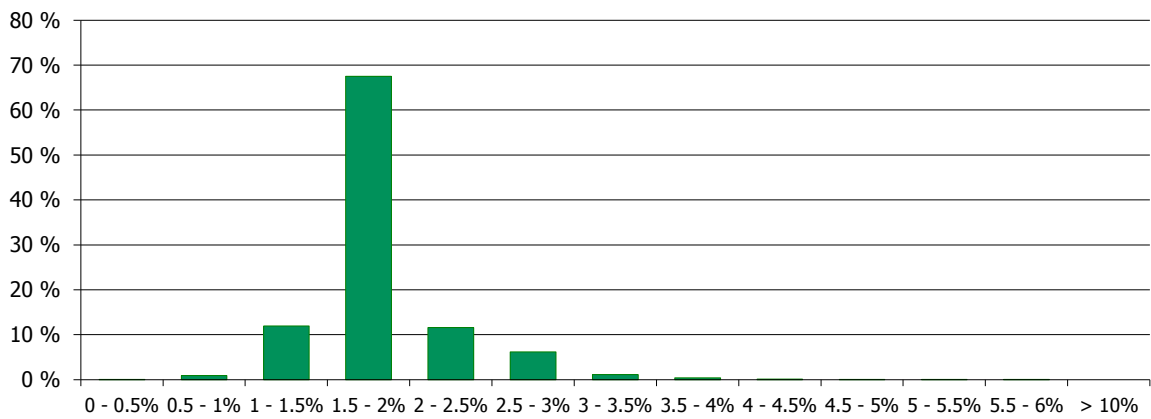
### 6. Outstanding Loan Balance by Borrower

#### Outstanding Loan Balance by Borrower



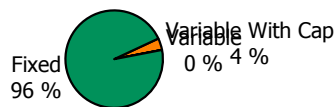
**7. Interest Rate**

**Distribution per Interest Rate**



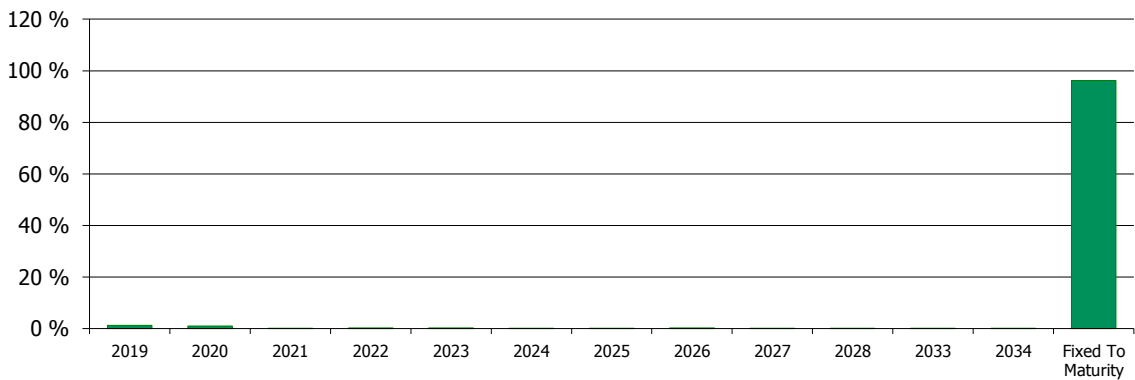
**8. Interest Rate Type**

**Distribution per Interest Type**



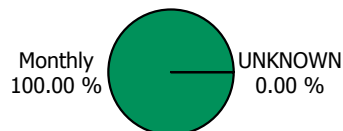
**9. Next Reset Date**

**Next Reset Date**



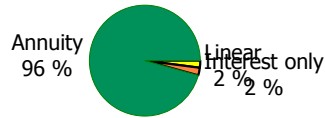
**10. Interest Payment Frequency**

**Distribution per Interest Payment Frequency**



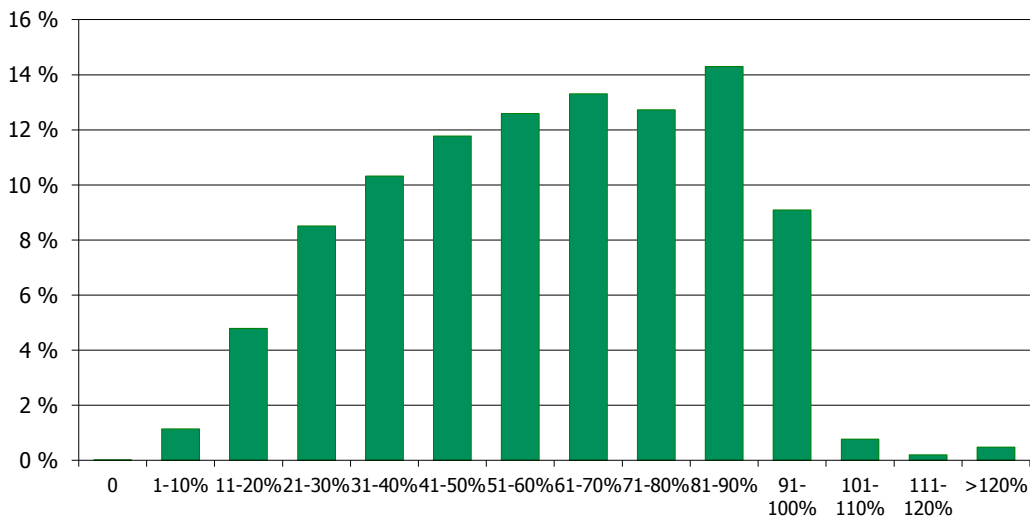
## 11. Repayment Type

### Distribution per Repayment Type



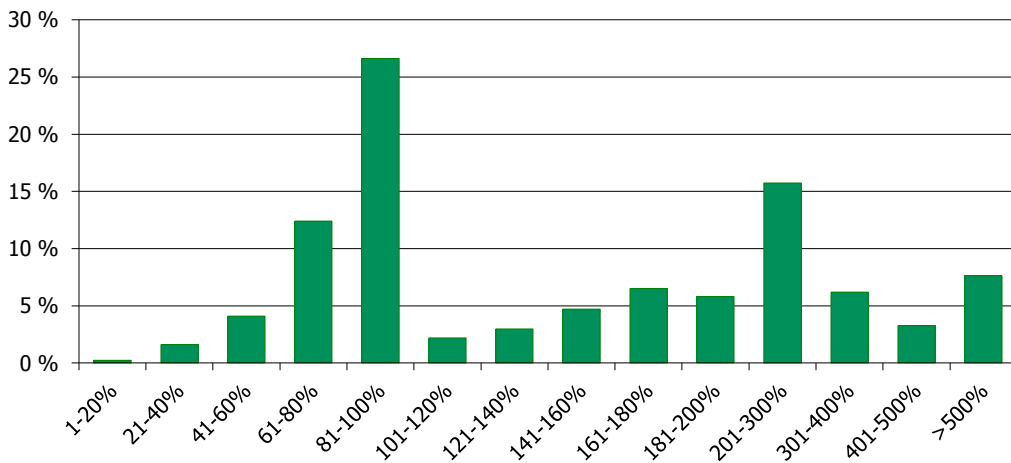
## 12. Current Loan to Current Value (LTV)

### Current LTV Distribution



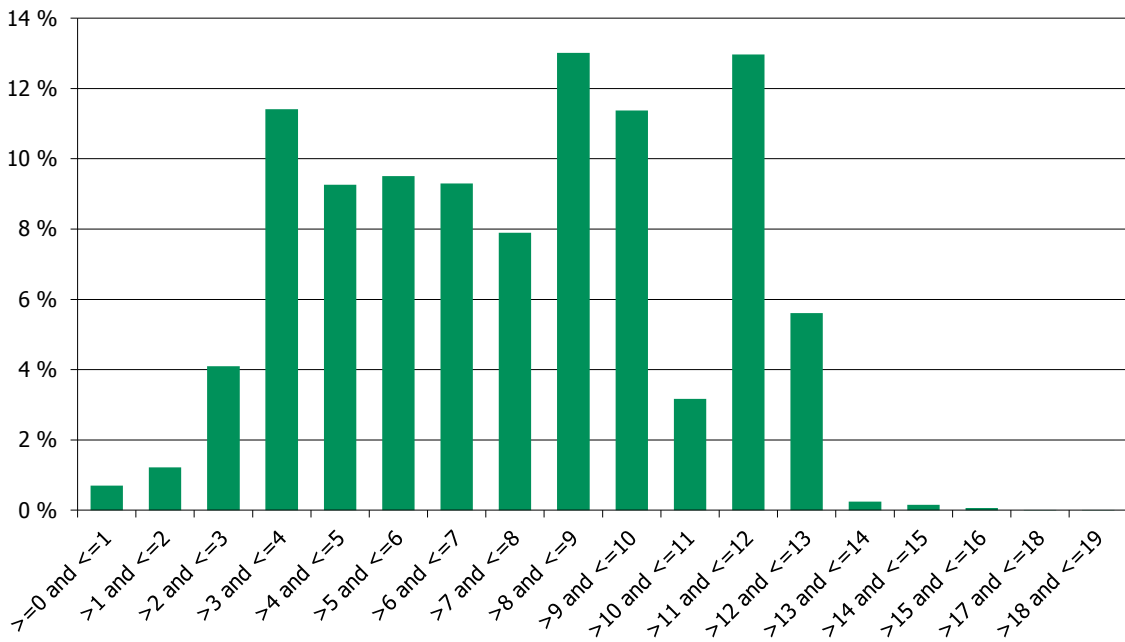
## 13. Loan to Mortgage Inscription Ratio (LTM)

### Loan To Mortgage Inscription Distribution



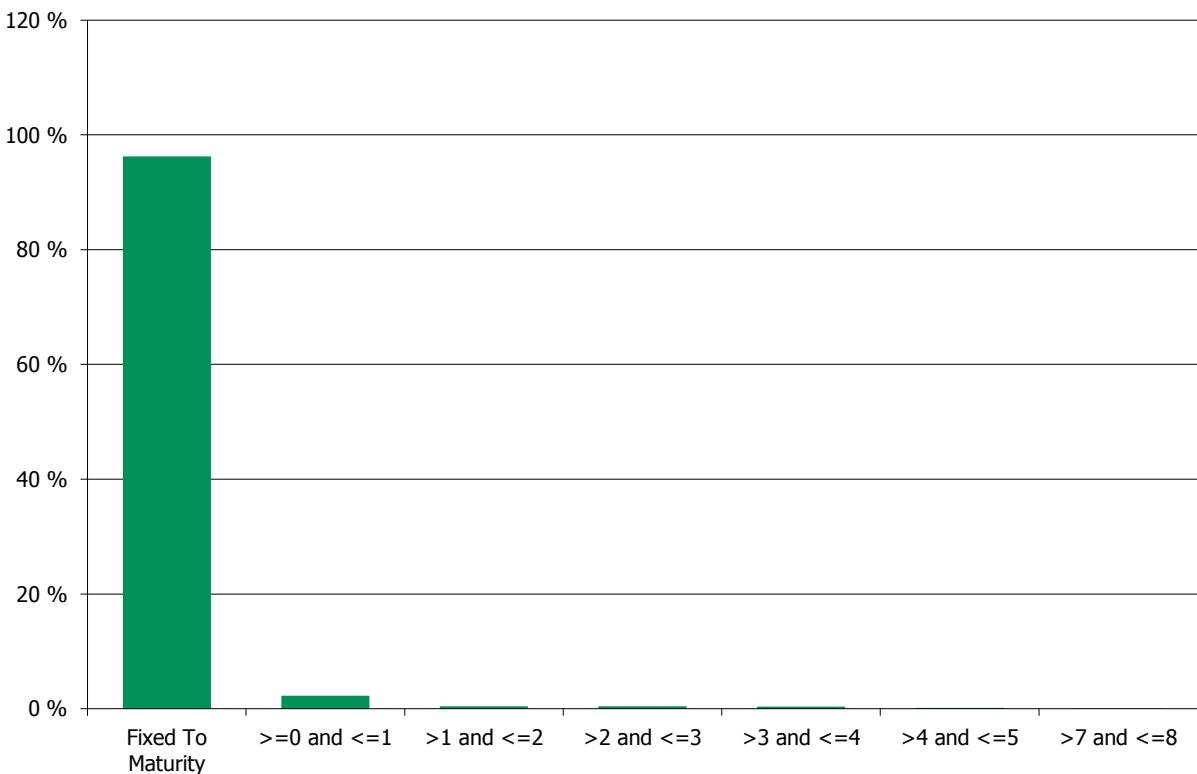
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

**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

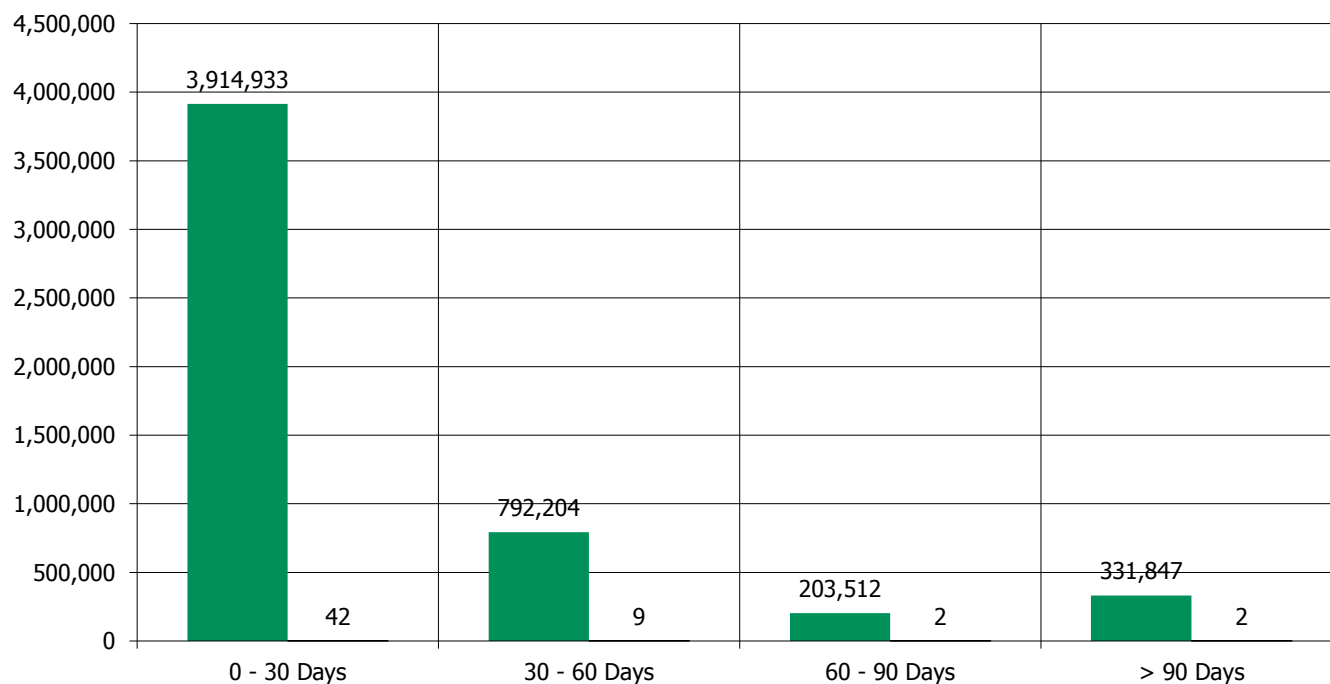
## Cover Pool Performance

Portfolio Cut-off Date      31/05/2019

### 1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,921,234,729.65	99.82 %	38,370	99.86 %
0 - 30 Days	3,914,932.54	0.13 %	42	0.11 %
30 - 60 Days	792,204.29	0.03 %	9	0.02 %
60 - 90 Days	203,512.24	0.01 %	2	0.01 %
> 90 Days	331,846.68	0.01 %	2	0.01 %
<b>Total</b>	<b>2,926,477,225.40</b>	<b>100.00 %</b>	<b>38,425</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



# Residential Mortgage Pandbrieven Programme

## Amortisation

Portfolio Cut-off Date May/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/06/2019	1	2,250,000,000	2,883,067,685	2,878,177,789	2,870,857,991	2,858,698,343
1/07/2019	2	2,250,000,000	2,865,113,820	2,855,559,534	2,841,286,836	2,817,654,780
1/08/2019	3	2,250,000,000	2,845,845,675	2,831,544,973	2,810,227,097	2,775,049,534
1/09/2019	4	2,250,000,000	2,827,827,892	2,808,845,628	2,780,608,956	2,734,172,176
1/10/2019	5	2,250,000,000	2,809,350,157	2,785,911,595	2,751,117,529	2,694,084,230
1/11/2019	6	2,250,000,000	2,791,217,934	2,763,236,035	2,721,785,462	2,654,070,991
1/12/2019	7	2,250,000,000	2,772,712,845	2,740,410,934	2,692,659,046	2,614,906,073
1/01/2020	8	2,250,000,000	2,754,580,659	2,717,872,443	2,663,721,626	2,575,847,721
1/02/2020	9	2,250,000,000	2,735,994,957	2,694,955,808	2,634,544,310	2,536,842,326
1/03/2020	10	2,250,000,000	2,716,922,351	2,671,922,910	2,605,812,870	2,499,232,960
1/04/2020	11	2,250,000,000	2,698,273,342	2,649,082,105	2,576,966,737	2,461,098,226
1/05/2020	12	2,250,000,000	2,679,549,492	2,626,381,554	2,548,595,903	2,424,025,582
1/06/2020	13	2,250,000,000	2,659,765,491	2,602,568,462	2,519,065,248	2,385,790,222
1/07/2020	14	2,250,000,000	2,641,123,892	2,580,085,809	2,491,157,415	2,349,687,424
1/08/2020	15	2,250,000,000	2,621,777,968	2,556,843,018	2,462,437,287	2,312,760,810
1/09/2020	16	2,250,000,000	2,603,143,505	2,534,364,313	2,434,581,130	2,276,912,870
1/10/2020	17	2,250,000,000	2,584,492,420	2,512,075,901	2,407,230,800	2,242,105,145
1/11/2020	18	2,250,000,000	2,565,582,040	2,489,465,891	2,379,497,470	2,206,887,073
1/12/2020	19	2,250,000,000	2,547,231,142	2,467,602,432	2,352,794,651	2,173,176,354
1/01/2021	20	2,250,000,000	2,527,893,195	2,444,715,543	2,325,044,455	2,138,448,657
1/02/2021	21	2,250,000,000	2,508,453,474	2,421,800,934	2,297,393,895	2,104,067,405
1/03/2021	22	2,250,000,000	2,488,114,475	2,398,484,260	2,270,047,837	2,071,067,275
1/04/2021	23	2,250,000,000	2,468,621,766	2,375,657,608	2,242,725,274	2,037,473,149
1/05/2021	24	2,250,000,000	2,449,726,766	2,353,604,587	2,216,437,546	2,005,337,146
1/06/2021	25	2,250,000,000	2,429,610,382	2,330,318,421	2,188,927,401	1,972,058,880
1/07/2021	26	2,250,000,000	2,410,340,769	2,308,041,643	2,162,666,222	1,940,412,664
1/08/2021	27	2,250,000,000	2,389,999,017	2,284,681,659	2,135,333,163	1,907,773,745
1/09/2021	28	2,250,000,000	2,370,476,798	2,262,176,366	2,108,921,932	1,876,196,605
1/10/2021	29	2,250,000,000	2,351,834,671	2,240,701,995	2,083,761,025	1,846,213,135
1/11/2021	30	2,250,000,000	2,333,084,174	2,219,067,430	2,058,393,501	1,816,012,976
1/12/2021	31	2,250,000,000	2,314,429,856	2,197,711,470	2,033,566,341	1,786,754,867
1/01/2022	32	2,250,000,000	2,294,933,753	2,175,502,488	2,007,896,614	1,756,728,292
1/02/2022	33	2,250,000,000	2,275,988,498	2,153,883,815	1,982,887,745	1,727,499,764
1/03/2022	34	2,250,000,000	2,257,562,182	2,133,172,883	1,959,309,419	1,700,426,660
1/04/2022	35	2,250,000,000	2,238,865,184	2,111,918,015	1,934,853,644	1,672,089,880
1/05/2022	36	2,250,000,000	2,219,099,846	2,089,837,489	1,909,911,958	1,643,769,546
1/06/2022	37	2,250,000,000	2,200,257,595	2,068,578,374	1,885,675,269	1,616,036,282
1/07/2022	38	2,250,000,000	2,181,479,057	2,047,557,279	1,861,918,864	1,589,135,894
1/08/2022	39	2,250,000,000	2,162,191,688	2,026,011,864	1,837,641,413	1,561,772,151
1/09/2022	40	2,250,000,000	2,143,431,281	2,005,026,580	1,813,982,163	1,535,134,871
1/10/2022	41	2,250,000,000	2,124,206,351	1,983,781,487	1,790,343,973	1,508,919,553
1/11/2022	42	2,250,000,000	2,105,218,643	1,962,714,435	1,766,826,299	1,482,791,482
1/12/2022	43	2,250,000,000	2,085,581,513	1,941,214,999	1,743,171,609	1,456,942,643
1/01/2023	44	2,250,000,000	2,066,929,928	1,920,591,500	1,720,265,980	1,431,708,263
1/02/2023	45	2,250,000,000	2,047,725,734	1,899,519,761	1,697,065,120	1,406,416,839
1/03/2023	46	2,250,000,000	2,028,634,038	1,878,926,791	1,674,810,467	1,382,662,639
1/04/2023	47	2,250,000,000	2,010,158,678	1,858,657,083	1,652,529,311	1,358,489,707
1/05/2023	48	2,250,000,000	1,991,066,332	1,837,981,852	1,630,124,920	1,334,578,583
1/06/2023	49	2,250,000,000	1,971,096,374	1,816,461,211	1,606,940,842	1,310,025,571
1/07/2023	50	2,250,000,000	1,951,411,571	1,795,368,931	1,584,372,272	1,286,332,376
1/08/2023	51	2,250,000,000	1,932,418,793	1,774,879,450	1,562,307,371	1,263,045,712
1/09/2023	52	2,250,000,000	1,913,586,353	1,754,601,324	1,540,530,023	1,240,164,722
1/10/2023	53	1,750,000,000	1,895,108,578	1,734,806,519	1,519,401,415	1,218,141,717
1/11/2023	54	1,750,000,000	1,876,795,999	1,715,129,023	1,498,346,887	1,196,173,782
1/12/2023	55	1,750,000,000	1,858,532,436	1,695,650,852	1,477,684,690	1,174,842,819
1/01/2024	56	1,750,000,000	1,839,909,913	1,675,813,273	1,456,683,027	1,153,239,933
1/02/2024	57	1,750,000,000	1,821,665,680	1,656,382,075	1,436,130,973	1,132,153,415
1/03/2024	58	1,750,000,000	1,803,358,553	1,637,134,163	1,416,065,167	1,111,910,981
1/04/2024	59	1,750,000,000	1,785,162,320	1,617,866,483	1,395,840,321	1,091,387,910
1/05/2024	60	1,750,000,000	1,766,833,749	1,598,627,255	1,375,846,685	1,071,345,437
1/06/2024	61	1,750,000,000	1,748,565,692	1,579,415,002	1,355,854,793	1,051,306,338
1/07/2024	62	1,750,000,000	1,729,986,334	1,560,068,036	1,335,950,072	1,031,626,319
1/08/2024	63	1,750,000,000	1,711,774,426	1,541,026,755	1,316,288,118	1,012,138,083

1/09/2024	64	1,250,000,000	1,693,437,313	1,521,933,053	1,296,672,868	992,832,187
1/10/2024	65	1,250,000,000	1,675,300,137	1,503,161,378	1,277,527,480	974,163,288
1/11/2024	66	1,250,000,000	1,657,067,816	1,484,280,719	1,258,272,720	955,416,877
1/12/2024	67	1,250,000,000	1,639,161,631	1,465,831,680	1,239,574,421	937,360,864
1/01/2025	68	1,250,000,000	1,620,791,602	1,446,945,857	1,220,491,828	919,021,574
1/02/2025	69	1,250,000,000	1,603,180,942	1,428,796,652	1,202,118,032	901,352,281
1/03/2025	70	1,250,000,000	1,585,595,719	1,410,959,246	1,184,383,297	884,656,628
1/04/2025	71	1,250,000,000	1,567,702,531	1,392,670,717	1,166,058,505	867,280,181
1/05/2025	72	1,250,000,000	1,550,446,718	1,375,080,713	1,148,496,973	850,716,820
1/06/2025	73	1,250,000,000	1,532,139,350	1,356,539,332	1,130,129,334	833,565,884
1/07/2025	74	1,250,000,000	1,514,730,941	1,338,924,784	1,112,709,268	817,352,834
1/08/2025	75	1,250,000,000	1,497,674,176	1,321,602,357	1,095,520,281	801,318,019
1/09/2025	76	1,250,000,000	1,480,531,448	1,304,259,110	1,078,394,313	785,450,274
1/10/2025	77	750,000,000	1,463,953,317	1,287,537,926	1,061,948,628	770,301,420
1/11/2025	78	750,000,000	1,446,672,019	1,270,181,150	1,044,968,584	754,774,195
1/12/2025	79	750,000,000	1,430,452,352	1,253,878,738	1,029,017,773	740,206,286
1/01/2026	80	750,000,000	1,414,422,193	1,237,724,487	1,013,177,213	725,724,737
1/02/2026	81	750,000,000	1,398,648,191	1,221,845,203	997,635,079	711,565,436
1/03/2026	82	750,000,000	1,382,198,015	1,205,624,564	982,129,436	697,825,558
1/04/2026	83	750,000,000	1,366,496,613	1,189,907,390	966,860,670	684,067,027
1/05/2026	84	750,000,000	1,351,100,883	1,174,570,097	952,049,304	670,826,618
1/06/2026	85	750,000,000	1,335,460,345	1,159,004,009	937,043,022	657,456,460
1/07/2026	86	750,000,000	1,319,760,355	1,143,498,450	922,231,475	644,411,808
1/08/2026	87	750,000,000	1,304,636,257	1,128,477,034	907,802,089	631,642,505
1/09/2026	88	750,000,000	1,287,891,857	1,112,104,139	892,355,702	618,265,185
1/10/2026	89	750,000,000	1,272,966,035	1,097,411,322	878,398,832	606,100,471
1/11/2026	90	750,000,000	1,258,331,444	1,082,955,094	864,623,141	594,068,256
1/12/2026	91	750,000,000	1,243,205,937	1,068,181,459	850,728,944	582,125,714
1/01/2027	92	750,000,000	1,228,039,212	1,053,360,365	836,791,460	570,163,529
1/02/2027	93	750,000,000	1,213,907,467	1,039,472,731	823,659,022	558,838,443
1/03/2027	94	750,000,000	1,199,848,657	1,025,860,034	811,005,101	548,147,467
1/04/2027	95	750,000,000	1,185,402,034	1,011,789,314	797,847,073	536,970,097
1/05/2027	96	750,000,000	1,171,449,626	998,239,150	785,224,667	526,308,595
1/06/2027	97	750,000,000	1,155,769,633	983,207,175	771,433,452	514,874,775
1/07/2027	98	750,000,000	1,142,264,057	970,123,067	759,294,103	504,695,298
1/08/2027	99	750,000,000	1,128,930,404	957,172,623	747,252,810	494,587,810
1/09/2027	100	750,000,000	1,115,616,669	944,280,177	735,313,017	484,623,785
1/10/2027	101	750,000,000	1,102,183,935	931,379,157	723,481,889	474,871,623
1/11/2027	102	750,000,000	1,089,140,808	918,796,322	711,892,618	465,285,655
1/12/2027	103	750,000,000	1,075,534,149	905,828,503	700,117,593	455,713,871
1/01/2028	104	750,000,000	1,062,470,582	893,308,509	688,684,919	446,373,547
1/02/2028	105	750,000,000	1,049,676,516	881,054,587	677,510,471	437,270,831
1/03/2028	106	0	1,036,234,978	868,392,223	666,184,558	428,257,133
1/04/2028	107		1,023,478,521	856,247,250	655,197,028	419,409,808
1/05/2028	108		1,010,774,694	844,231,159	644,412,378	410,815,310
1/06/2028	109		998,404,526	832,484,847	633,830,198	402,357,678
1/07/2028	110		985,649,655	820,500,652	623,168,206	393,967,809
1/08/2028	111		973,590,331	809,087,306	612,936,998	385,858,353
1/09/2028	112		960,981,936	797,254,792	602,437,061	377,642,070
1/10/2028	113		949,077,507	786,086,170	592,535,623	369,912,696
1/11/2028	114		937,316,783	775,028,454	582,714,802	362,240,865
1/12/2028	115		925,456,871	763,965,943	572,983,569	354,731,409
1/01/2029	116		913,865,222	753,117,508	563,410,591	347,327,445
1/02/2029	117		902,296,486	742,322,524	553,922,484	340,031,936
1/03/2029	118		890,752,866	731,702,812	544,743,674	333,117,863
1/04/2029	119		879,270,573	721,045,736	535,444,397	326,044,384
1/05/2029	120		867,883,385	710,539,472	526,343,836	319,189,040
1/06/2029	121		856,569,728	700,087,520	517,282,470	312,365,319
1/07/2029	122		845,343,696	689,778,245	508,410,703	305,749,543
1/08/2029	123		834,190,291	679,522,880	499,578,074	299,165,233
1/09/2029	124		823,153,255	669,394,951	490,880,534	292,711,767
1/10/2029	125		812,200,708	659,404,120	482,363,904	286,454,241
1/11/2029	126		801,271,940	649,427,995	473,858,030	280,211,089
1/12/2029	127		790,009,199	639,248,592	465,282,572	274,012,228
1/01/2030	128		779,318,152	629,528,220	457,042,200	268,019,306
1/02/2030	129		768,318,137	619,589,822	448,682,847	262,002,758
1/03/2030	130		757,499,577	609,929,597	440,672,567	256,340,616
1/04/2030	131		747,029,224	600,478,807	432,741,040	250,660,621
1/05/2030	132		736,619,351	591,139,223	424,961,850	245,145,573
1/06/2030	133		726,329,994	581,893,372	417,251,274	239,678,127
1/07/2030	134		716,086,892	572,745,540	409,680,926	234,364,894
1/08/2030	135		706,073,502	563,778,727	402,241,435	229,134,370
1/09/2030	136		696,204,882	554,956,081	394,939,733	224,022,109
1/10/2030	137		686,344,450	546,198,165	387,750,367	219,042,483
1/11/2030	138		676,682,283	537,595,588	380,672,732	214,133,456
1/12/2030	139		667,064,451	529,084,754	373,724,086	209,362,997

1/01/2031	140	657,501,971	520,615,733	366,806,668	204,617,456
1/02/2031	141	647,876,736	512,124,312	359,906,276	199,917,816
1/03/2031	142	638,398,717	503,859,135	353,284,253	195,488,570
1/04/2031	143	628,909,787	495,528,073	346,559,253	190,955,076
1/05/2031	144	619,359,101	487,201,923	339,897,521	186,516,729
1/06/2031	145	610,180,261	479,167,555	333,442,152	182,199,387
1/07/2031	146	601,146,530	471,298,606	327,159,110	178,033,412
1/08/2031	147	592,235,264	463,524,669	320,944,405	173,911,750
1/09/2031	148	583,429,990	455,858,564	314,833,666	169,877,907
1/10/2031	149	574,764,126	448,350,421	308,886,124	165,985,525
1/11/2031	150	566,184,353	440,908,601	302,986,641	162,125,720
1/12/2031	151	557,675,895	433,569,917	297,210,274	158,382,918
1/01/2032	152	549,278,751	426,317,191	291,495,339	154,679,499
1/02/2032	153	540,953,046	419,143,173	285,861,230	151,047,318
1/03/2032	154	532,686,963	412,083,509	280,377,746	147,562,787
1/04/2032	155	524,493,551	405,056,960	274,896,048	144,064,980
1/05/2032	156	516,338,823	398,104,684	269,512,835	140,664,810
1/06/2032	157	508,221,417	391,181,447	264,152,366	137,283,119
1/07/2032	158	500,156,909	384,342,242	258,895,287	133,999,401
1/08/2032	159	492,130,289	377,532,828	253,661,665	130,734,489
1/09/2032	160	484,149,177	370,780,259	248,491,085	127,527,183
1/10/2032	161	476,216,181	364,106,232	243,417,664	124,411,386
1/11/2032	162	468,346,477	357,481,854	238,381,239	121,321,209
1/12/2032	163	460,396,290	350,836,782	233,374,262	118,286,096
1/01/2033	164	452,502,896	344,236,919	228,401,724	115,275,426
1/02/2033	165	444,796,624	337,800,544	223,561,167	112,354,468
1/03/2033	166	437,152,353	331,486,469	218,878,420	109,580,161
1/04/2033	167	429,590,207	325,199,701	214,181,211	106,774,361
1/05/2033	168	422,109,022	319,011,956	209,588,746	104,056,605
1/06/2033	169	414,708,005	312,887,003	205,041,899	101,368,012
1/07/2033	170	407,395,169	306,865,129	200,600,679	98,765,848
1/08/2033	171	400,182,669	300,921,155	196,214,759	96,197,257
1/09/2033	172	393,057,373	295,061,924	191,904,967	93,685,817
1/10/2033	173	386,011,591	289,297,132	187,692,510	91,253,737
1/11/2033	174	379,004,609	283,563,974	183,505,024	88,839,948
1/12/2033	175	372,011,992	277,875,375	179,381,122	86,487,463
1/01/2034	176	365,041,798	272,206,503	175,274,712	84,149,648
1/02/2034	177	358,078,959	266,561,536	171,203,383	81,846,856
1/03/2034	178	351,119,849	260,980,575	167,233,839	79,643,224
1/04/2034	179	344,182,064	255,389,958	163,235,226	77,409,663
1/05/2034	180	337,280,916	249,858,375	159,306,592	75,236,940
1/06/2034	181	330,148,443	244,159,808	155,277,347	73,023,408
1/07/2034	182	323,354,991	238,743,222	151,458,882	70,935,694
1/08/2034	183	316,625,548	233,378,163	147,678,749	68,872,318
1/09/2034	184	309,958,365	228,076,428	143,956,833	66,852,184
1/10/2034	185	303,349,081	222,846,740	140,309,777	64,891,428
1/11/2034	186	296,815,139	217,676,942	136,706,187	62,957,024
1/12/2034	187	290,355,240	212,589,891	133,182,793	61,082,981
1/01/2035	188	283,739,492	207,393,675	129,597,048	59,186,660
1/02/2035	189	277,404,633	202,419,435	126,167,037	57,376,129
1/03/2035	190	270,118,834	196,801,085	122,383,339	55,442,481
1/04/2035	191	263,904,878	191,947,658	119,061,602	53,709,201
1/05/2035	192	257,764,039	187,173,469	115,814,506	52,030,263
1/06/2035	193	251,721,296	182,475,557	112,620,503	50,381,041
1/07/2035	194	245,884,658	177,951,942	109,558,294	48,810,249
1/08/2035	195	240,192,401	173,537,502	106,568,773	47,277,265
1/09/2035	196	234,480,680	169,123,487	103,594,009	45,762,911
1/10/2035	197	229,098,330	164,970,140	100,801,229	44,346,659
1/11/2035	198	223,799,947	160,881,526	98,052,970	42,954,875
1/12/2035	199	218,530,879	156,835,933	95,352,024	41,600,419
1/01/2036	200	213,297,488	152,820,381	92,674,386	40,260,960
1/02/2036	201	208,094,494	148,839,741	90,030,868	38,946,861
1/03/2036	202	202,924,503	144,911,599	87,446,236	37,678,855
1/04/2036	203	197,814,224	141,022,676	84,883,058	36,419,519
1/05/2036	204	192,781,225	137,209,042	82,384,321	35,202,527
1/06/2036	205	187,856,718	133,477,329	79,939,869	34,013,344
1/07/2036	206	183,078,984	129,869,100	77,587,458	32,877,100
1/08/2036	207	178,457,389	126,376,013	75,308,576	31,776,279
1/09/2036	208	173,954,271	122,978,160	73,097,390	30,712,636
1/10/2036	209	169,566,875	119,679,695	70,961,717	29,693,092
1/11/2036	210	165,299,769	116,470,109	68,883,026	28,701,206
1/12/2036	211	161,148,614	113,358,834	66,877,938	27,751,527
1/01/2037	212	157,146,485	110,356,075	64,940,831	26,833,571
1/02/2037	213	153,236,487	107,427,765	63,056,844	25,944,749
1/03/2037	214	149,415,514	104,588,557	61,249,278	25,104,596
1/04/2037	215	145,654,106	101,782,705	59,454,521	24,265,752



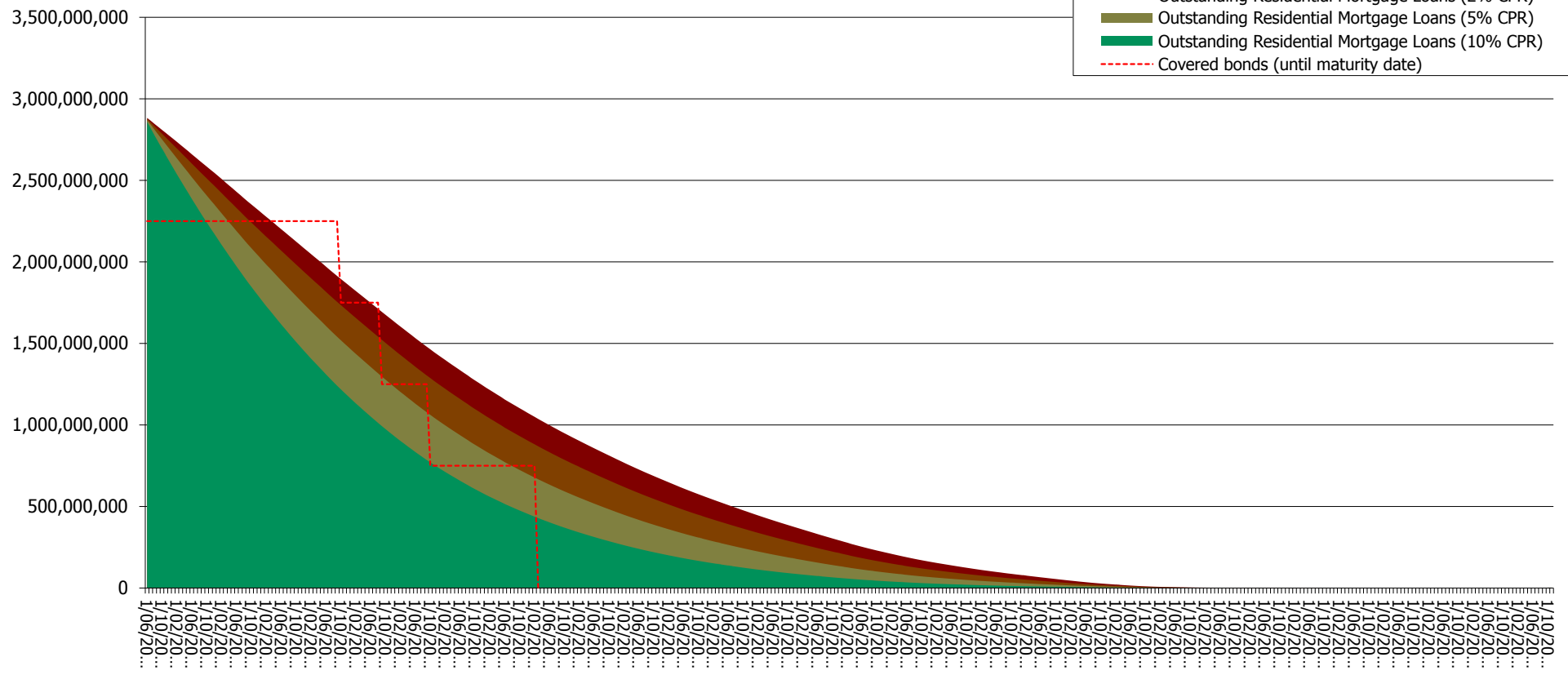
1/05/2037	216	141,925,019	99,014,039	57,694,903	23,451,056
1/06/2037	217	138,218,742	96,264,804	55,950,284	22,645,602
1/07/2037	218	134,555,900	93,559,933	54,244,340	21,865,131
1/08/2037	219	130,928,272	90,883,150	52,558,383	21,095,813
1/09/2037	220	127,343,683	88,245,002	50,902,936	20,344,814
1/10/2037	221	123,804,213	85,651,446	49,285,274	19,617,523
1/11/2037	222	120,316,021	83,097,032	47,693,818	18,903,651
1/12/2037	223	116,877,142	80,589,451	46,140,738	18,213,115
1/01/2038	224	113,523,634	78,144,367	44,627,043	17,541,003
1/02/2038	225	110,245,717	75,759,290	43,154,931	16,890,533
1/03/2038	226	107,070,242	73,464,424	41,751,561	16,278,735
1/04/2038	227	104,000,900	71,237,418	40,382,938	15,678,426
1/05/2038	228	101,008,664	69,074,263	39,060,317	15,102,763
1/06/2038	229	98,095,298	66,968,197	37,773,063	14,543,183
1/07/2038	230	95,257,851	64,924,371	36,530,121	14,006,978
1/08/2038	231	91,969,252	62,576,664	35,119,624	13,409,106
1/09/2038	232	89,072,413	60,502,838	33,869,384	12,876,976
1/10/2038	233	86,353,709	58,559,868	32,701,028	12,381,808
1/11/2038	234	83,644,267	56,626,282	31,540,855	11,891,941
1/12/2038	235	80,946,193	54,709,766	30,398,352	11,414,198
1/01/2039	236	78,264,833	52,807,775	29,266,928	10,942,817
1/02/2039	237	75,596,023	50,920,532	28,149,216	10,480,329
1/03/2039	238	72,929,411	49,049,074	27,052,369	10,033,418
1/04/2039	239	70,270,829	47,180,872	25,955,807	9,585,942
1/05/2039	240	67,616,149	45,323,964	24,872,888	9,148,345
1/06/2039	241	64,970,878	43,476,939	23,798,599	8,716,143
1/07/2039	242	62,344,730	41,651,106	22,743,052	8,295,408
1/08/2039	243	59,736,876	39,841,169	21,699,432	7,881,230
1/09/2039	244	57,142,680	38,046,346	20,669,184	7,475,248
1/10/2039	245	54,573,242	36,275,939	19,658,882	7,080,716
1/11/2039	246	52,019,759	34,519,940	18,659,683	6,692,359
1/12/2039	247	49,494,562	32,790,326	17,681,119	6,315,399
1/01/2040	248	47,035,863	31,108,577	16,731,630	5,950,945
1/02/2040	249	44,596,636	29,445,295	15,796,763	5,594,643
1/03/2040	250	42,178,666	27,804,621	14,881,086	5,249,458
1/04/2040	251	39,808,095	26,197,408	13,985,244	4,912,545
1/05/2040	252	37,475,087	24,621,592	13,111,659	4,586,804
1/06/2040	253	35,215,727	23,097,923	12,268,982	4,273,834
1/07/2040	254	33,066,910	21,652,918	11,473,127	3,980,220
1/08/2040	255	31,036,271	20,288,743	10,722,958	3,704,217
1/09/2040	256	29,121,523	19,004,763	10,018,807	3,446,311
1/10/2040	257	27,352,799	17,821,191	9,371,736	3,210,514
1/11/2040	258	25,677,459	16,701,280	8,760,465	2,988,397
1/12/2040	259	24,049,947	15,617,028	8,171,571	2,776,086
1/01/2041	260	22,439,147	14,546,329	7,591,973	2,568,257
1/02/2041	261	20,838,590	13,485,845	7,020,589	2,364,907
1/03/2041	262	19,248,242	12,437,556	6,459,985	2,167,739
1/04/2041	263	17,679,377	11,404,433	5,908,324	1,974,224
1/05/2041	264	16,147,782	10,399,350	5,374,357	1,788,442
1/06/2041	265	14,671,140	9,432,351	4,862,217	1,611,162
1/07/2041	266	13,365,301	8,578,698	4,411,290	1,455,749
1/08/2041	267	12,172,723	7,799,974	4,000,658	1,314,647
1/09/2041	268	11,092,549	7,095,770	3,630,211	1,187,862
1/10/2041	269	10,085,390	6,440,914	3,287,075	1,071,174
1/11/2041	270	9,150,824	5,834,152	2,969,846	963,698
1/12/2041	271	8,280,652	5,270,704	2,676,422	864,923
1/01/2042	272	7,532,642	4,786,457	2,424,344	780,142
1/02/2042	273	6,877,397	4,362,684	2,204,083	706,259
1/03/2042	274	6,303,346	3,992,408	2,012,381	642,364
1/04/2042	275	5,787,967	3,659,760	1,840,018	584,857
1/05/2042	276	5,295,796	3,343,061	1,676,654	530,747
1/06/2042	277	4,824,627	3,040,463	1,521,013	479,439
1/07/2042	278	4,395,522	2,765,495	1,380,054	433,224
1/08/2042	279	3,983,601	2,502,080	1,245,427	389,306
1/09/2042	280	3,595,609	2,254,553	1,119,365	348,419
1/10/2042	281	3,234,331	2,024,693	1,002,767	310,847
1/11/2042	282	2,905,329	1,815,652	896,949	276,866
1/12/2042	283	2,600,213	1,622,306	799,462	245,763
1/01/2043	284	2,326,491	1,449,066	712,274	218,033
1/02/2043	285	2,073,734	1,289,444	632,201	192,703
1/03/2043	286	1,853,424	1,150,690	562,876	170,915
1/04/2043	287	1,673,272	1,037,082	506,012	152,998
1/05/2043	288	1,522,897	942,331	458,650	138,109
1/06/2043	289	1,405,711	868,344	421,564	126,404
1/07/2043	290	1,315,241	811,125	392,816	117,301
1/08/2043	291	1,245,817	767,007	370,506	110,170

1/09/2043	292	1,193,881	733,785	353,557	104,685
1/10/2043	293	1,151,855	706,793	339,713	100,174
1/11/2043	294	1,113,711	682,228	327,072	96,038
1/12/2043	295	1,081,184	661,216	316,218	92,470
1/01/2044	296	1,049,088	640,499	305,532	88,967
1/02/2044	297	1,016,921	619,807	294,909	85,510
1/03/2044	298	984,684	599,206	284,429	82,144
1/04/2044	299	952,814	578,830	274,058	78,814
1/05/2044	300	920,875	558,509	263,786	75,549
1/06/2044	301	890,643	539,257	254,045	72,451
1/07/2044	302	860,345	520,057	244,397	69,414
1/08/2044	303	829,980	500,851	234,773	66,398
1/09/2044	304	800,620	482,314	225,509	63,508
1/10/2044	305	771,195	463,826	216,330	60,673
1/11/2044	306	742,447	445,778	207,384	57,918
1/12/2044	307	715,687	429,006	199,090	55,373
1/01/2045	308	688,868	412,229	190,818	52,848
1/02/2045	309	661,987	395,471	182,595	50,356
1/03/2045	310	635,046	378,795	174,494	47,938
1/04/2045	311	610,792	363,710	167,119	45,717
1/05/2045	312	587,620	349,338	160,120	43,623
1/06/2045	313	567,402	336,746	153,956	41,766
1/07/2045	314	549,158	325,383	148,395	40,093
1/08/2045	315	534,225	315,999	143,748	38,673
1/09/2045	316	520,667	307,457	139,507	37,373
1/10/2045	317	507,571	299,231	135,441	36,135
1/11/2045	318	495,747	291,765	131,725	34,994
1/12/2045	319	484,590	284,731	128,233	33,927
1/01/2046	320	473,407	277,688	124,743	32,864
1/02/2046	321	463,000	271,123	121,484	31,870
1/03/2046	322	453,031	264,879	118,414	30,945
1/04/2046	323	443,491	258,861	115,429	30,038
1/05/2046	324	433,929	252,864	112,478	29,150
1/06/2046	325	425,295	247,413	109,773	28,328
1/07/2046	326	416,642	241,981	107,099	27,525
1/08/2046	327	407,969	236,542	104,425	26,724
1/09/2046	328	399,275	231,108	101,767	25,933
1/10/2046	329	390,562	225,694	99,138	25,160
1/11/2046	330	382,777	220,820	96,750	24,450
1/12/2046	331	376,846	217,042	94,861	23,874
1/01/2047	332	121,468	0	0	0
1/02/2047	333	66,076	37,927	16,492	4,116
1/03/2047	334	60,670	34,771	15,085	3,750
1/04/2047	335	56,000	32,040	13,865	3,432
1/05/2047	336	52,347	29,901	12,907	3,182
1/06/2047	337	49,776	28,384	12,222	3,000
1/07/2047	338	47,198	26,870	11,541	2,821
1/08/2047	339	44,613	25,355	10,863	2,644
1/09/2047	340	42,019	23,840	10,188	2,470
1/10/2047	341	40,728	23,070	9,834	2,374
1/11/2047	342	39,431	22,297	9,481	2,279
1/12/2047	343	38,129	21,526	9,130	2,186
1/01/2048	344	37,099	20,909	8,846	2,109
1/02/2048	345	36,065	20,291	8,563	2,033
1/03/2048	346	35,027	19,676	8,284	1,959
1/04/2048	347	33,985	19,058	8,003	1,884
1/05/2048	348	32,939	18,442	7,725	1,811
1/06/2048	349	31,889	17,823	7,447	1,739
1/07/2048	350	30,835	17,206	7,171	1,668
1/08/2048	351	29,776	16,587	6,896	1,597
1/09/2048	352	28,713	15,968	6,622	1,527
1/10/2048	353	27,647	15,349	6,349	1,458
1/11/2048	354	26,576	14,730	6,078	1,390
1/12/2048	355	25,500	14,110	5,808	1,322
1/01/2049	356	24,421	13,490	5,538	1,256
1/02/2049	357	23,337	12,870	5,270	1,190
1/03/2049	358	22,249	12,251	5,005	1,126
1/04/2049	359	21,157	11,630	4,739	1,061
1/05/2049	360	20,060	11,009	4,475	998
1/06/2049	361	18,960	10,387	4,212	935
1/07/2049	362	17,854	9,766	3,950	874
1/08/2049	363	16,745	9,143	3,689	812
1/09/2049	364	15,631	8,521	3,429	752
1/10/2049	365	14,513	7,898	3,171	693
1/11/2049	366	13,390	7,275	2,913	634
1/12/2049	367	12,263	6,652	2,657	575

1/01/2050	368	11,132	6,028	2,402	518
1/02/2050	369	9,996	5,403	2,147	461
1/03/2050	370	8,856	4,780	1,895	405
1/04/2050	371	7,711	4,155	1,643	350
1/05/2050	372	6,561	3,530	1,392	295
1/06/2050	373	5,479	2,942	1,158	245
1/07/2050	374	4,391	2,354	924	194
1/08/2050	375	3,300	1,766	692	145
1/09/2050	376	2,204	1,178	460	96
1/10/2050	377	1,104	589	229	48
1/11/2050	378	0	0	0	0
		<b>261,864,418,758</b>	<b>234,433,000,069</b>	<b>201,326,329,984</b>	<b>161,201,926,623</b>



# Amortisation profiles (all amounts in EUR)





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

HTT 2019

Reporting in Domestic Currency

[Please insert currency]

### CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

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	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647	
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	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen 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				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
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				



### 3. Additional information on the asset distribution

1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	34.57				
E.3.1.2	Weighted Average Maturity (months)**	170.17				
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	<30 days	0.13%				0.13%
E.3.2.2	30-<60 days	0.00%				0.00%
E.3.2.3	60-<90 days	0.03%				0.03%
E.3.2.4	90-<180 days	0.01%				0.01%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						