



## 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 levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](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: 30/11/2019

Cut-off Date: 30/11/2019



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## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency

EUR

### CONTENT OF TAB A

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4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
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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/co">https://www.bnpparibasfortis.com/investors/co</a>			
G.1.1.4	Cut-off date	30/11/2019			
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	2,916.9			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,321.0			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,386.9			
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	2,916.9		99.56%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0		0.44%	
G.3.3.5	Other	0.0		0.00%	
G.3.3.6	Total	2,929.9			
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)	7.2	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	29.4	[Mark as ND1 if not relevant]	1.01%	
G.3.4.3	1 - 2 Y	47.1	[Mark as ND1 if not relevant]	1.62%	
G.3.4.4	2 - 3 Y	181.2	[Mark as ND1 if not relevant]	6.21%	
G.3.4.5	3 - 4 Y	284.4	[Mark as ND1 if not relevant]	9.75%	
G.3.4.6	4 - 5 Y	286.2	[Mark as ND1 if not relevant]	9.81%	
G.3.4.7	5 - 10 Y	1,457.3	[Mark as ND1 if not relevant]	49.96%	
G.3.4.8	10+ Y	631.3	[Mark as ND1 if not relevant]	21.64%	
G.3.4.9	Total	2916.9	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)	6.0	7.0		
	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	500.0	0.0	22.22%	0.00%
G.3.5.6	4 - 5 Y	500.0	500.0	22.22%	22.22%
G.3.5.7	5 - 10 Y	1,250.0	1,750.0	55.56%	77.78%
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	2,916.9	2916.92	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	2916.916088	2916.916088	100%	100%
OG.3.6.1	<i>o/w [if relevant, please specify]</i>				
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	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	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			
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	0.45%	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	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
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)**

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

	Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>
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
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<b>CONTENT OF TAB B1</b>
7. Mortgage Assets
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	2916.92		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	2916.92		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>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	39584	0	39584
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>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	1.11%	0.00%	1.11%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				



4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	0.0%	0.0%	0.0%
M.7.4.2	Austria	0	0.0%	0.0%
M.7.4.3	Belgium	100.00%	0.00%	0.0%
M.7.4.4	Bulgaria	0	0.0%	0.0%
M.7.4.5	Croatia	0	0.0%	0.0%
M.7.4.6	Cyprus	0	0.0%	0.0%
M.7.4.7	Czech Republic	0	0.0%	0.0%
M.7.4.8	Denmark	0	0.0%	0.0%
M.7.4.9	Estonia	0	0.0%	0.0%
M.7.4.10	Finland	0	0.0%	0.0%
M.7.4.11	France	0	0.0%	0.0%
M.7.4.12	Germany	0	0.0%	0.0%
M.7.4.13	Greece	0	0.0%	0.0%
M.7.4.14	Netherlands	0	0.0%	0.0%
M.7.4.15	Hungary	0	0.0%	0.0%
M.7.4.16	Ireland	0	0.0%	0.0%
M.7.4.17	Italy	0	0.0%	0.0%
M.7.4.18	Latvia	0	0.0%	0.0%
M.7.4.19	Lithuania	0	0.0%	0.0%
M.7.4.20	Luxembourg	0	0.0%	0.0%
M.7.4.21	Malta	0	0.0%	0.0%
M.7.4.22	Poland	0	0.0%	0.0%
M.7.4.23	Portugal	0	0.0%	0.0%
M.7.4.24	Romania	0	0.0%	0.0%
M.7.4.25	Slovakia	0	0.0%	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	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
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	o/w [If relevant, please specify]			
OM.7.4.2	o/w [If relevant, please specify]			
OM.7.4.3	o/w [If relevant, please specify]			
OM.7.4.4	o/w [If relevant, please specify]			
OM.7.4.5	o/w [If relevant, please specify]			
OM.7.4.6	o/w [If relevant, please specify]			
OM.7.4.7	o/w [If relevant, please specify]			
OM.7.4.8	o/w [If relevant, please specify]			
OM.7.4.9	o/w [If relevant, please specify]			
OM.7.4.10	o/w [If relevant, please specify]			



5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.6%	0.0%	16.6%
M.7.5.2	Vlaams-Brabant	14.3%	0.0%	14.3%
M.7.5.3	Oost-Vlaanderen	14.7%	0.0%	14.7%
M.7.5.4	Brussels	10.9%	0.0%	10.9%
M.7.5.5	West-Vlaanderen	10.7%	0.0%	10.7%
M.7.5.6	Limburg	6.6%	0.0%	6.6%
M.7.5.7	Liège	8.1%	0.0%	8.1%
M.7.5.8	Hainaut	6.4%	0.0%	6.4%
M.7.5.9	Brabant Wallon	5.7%	0.0%	5.7%
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	0.1%	0.0%	0.1%
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			
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	95.3%	0.0%	95.3%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	4.7%	0.0%	4.7%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	3.0%	0.0%	3.0%
M.7.7.2	Amortising	97.0%	0.0%	97.0%
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				



8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	7.3%	0.0%	7.3%
M.7.8.2	≥ 12 - ≤ 24 months	14.2%	0.0%	14.2%
M.7.8.3	≥ 24 - ≤ 36 months	20.5%	0.0%	20.5%
M.7.8.4	≥ 36 - ≤ 60 months	30.1%	0.0%	30.1%
M.7.8.5	≥ 60 months	27.8%	0.0%	27.8%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
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				

**7.A Residential Cover Pool**

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7.A.10.1	Average loan size (000s)	73.69			
By buckets (mn):					
M.7.A.10.2	≤100K	1378.90	29995	47.27%	75.78%
M.7.A.10.3	>100K and ≤200K	1076.91	8041	36.92%	20.31%
M.7.A.10.4	>200K and ≤300K	269.67	1132	9.25%	2.86%
M.7.A.10.5	>300K and ≤400K	77.39	229	2.65%	0.58%
M.7.A.10.6	>400K	114.05	187	3.91%	0.47%
M.7.A.10.7	TBC at a country level				
M.7.A.10.8	TBC at a country level				
M.7.A.10.9	TBC at a country level				
M.7.A.10.10	TBC at a country level				
M.7.A.10.11	TBC at a country level				
M.7.A.10.12	TBC at a country level				
M.7.A.10.13	TBC at a country level				
M.7.A.10.14	TBC at a country level				
M.7.A.10.15	TBC at a country level				
M.7.A.10.16	TBC at a country level				
M.7.A.10.17	TBC at a country level				
M.7.A.10.18	TBC at a country level				
M.7.A.10.19	TBC at a country level				
M.7.A.10.20	TBC at a country level				
M.7.A.10.21	TBC at a country level				
M.7.A.10.22	TBC at a country level				
M.7.A.10.23	TBC at a country level				
M.7.A.10.24	TBC at a country level				
M.7.A.10.25	TBC at a country level				
M.7.A.10.26	Total	2916.9	39584	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7.A.11.1	Weighted Average LTV (%)	0.59			
By LTV buckets (mn):					
M.7.A.11.2	>0 - ≤40 %	758.07	15740	25.99%	39.76%
M.7.A.11.3	>40 - ≤50 %	354.77	4988	12.16%	12.60%
M.7.A.11.4	>50 - ≤60 %	371.95	4609	12.75%	11.64%
M.7.A.11.5	>60 - ≤70 %	385.62	4318	13.22%	10.91%
M.7.A.11.6	>70 - ≤80 %	376.13	3710	12.89%	9.37%
M.7.A.11.7	>80 - ≤90 %	424.45	3988	14.55%	10.07%
M.7.A.11.8	>90 - ≤100 %	195.17	1654	6.69%	4.18%
M.7.A.11.9	>100%	50.75	577	1.74%	1.46%
M.7.A.11.10	Total	2916.92	39584	100%	100%
OM.7.A.11.1	o/w >100 - ≤110 %			0.00%	0.00%
OM.7.A.11.2	o/w >110 - ≤120 %			0.00%	0.00%
OM.7.A.11.3	o/w >120 - ≤130 %			0.00%	0.00%
OM.7.A.11.4	o/w >130 - ≤140 %			0.00%	0.00%
OM.7.A.11.5	o/w >140 - ≤150 %			0.00%	0.00%
OM.7.A.11.6	o/w >150 %			0.00%	0.00%
OM.7.A.11.7					
OM.7.A.11.8					
OM.7.A.11.9					





12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1032.91	20266	35.41%	51.20%
M.7A.12.3	>40 - <=50 %	367.59	4609	12.60%	11.64%
M.7A.12.4	>50 - <=60 %	376.38	4201	12.90%	10.61%
M.7A.12.5	>60 - <=70 %	377.94	3846	12.96%	9.72%
M.7A.12.6	>70 - <=80 %	387.07	3529	13.27%	8.92%
M.7A.12.7	>80 - <=90 %	261.06	2195	8.95%	5.55%
M.7A.12.8	>90 - <=100 %	92.04	691	3.16%	1.75%
M.7A.12.9	>100 %	21.91	247	0.75%	0.62%
M.7A.12.10	Total	2916.92	39584	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					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
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>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
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					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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					



18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	
M.7B.18.2	Office	
M.7B.18.3	Hotel/Tourism	
M.7B.18.4	Shopping malls	
M.7B.18.5	Industry	
M.7B.18.6	Agriculture	
M.7B.18.7	Other commercially used	
M.7B.18.8	Land	
M.7B.18.9	Property developers / Bulding under construction	
M.7B.18.10	Other	
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 30/11/2019

### Contact Details:

#### Head of ALM Treasury

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#### 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 Emission

#### 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	24/10/2021	3.90	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	4.82	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	8.32	22/03/2029
<a href="#">BD@153515</a>	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	5.85	04/10/2026

**2,250,000,000**

#### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	6.01

\* At Reporting Date until Maturity Date

# Residential Mortgage Pandbrieven Programme

## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

# Residential Mortgage Pandbrieven Programme

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,916,916,088 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	137,201,369 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.32 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,385,672,979 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 106.03 % Limit  
:

> > Cover Test Royal Decree Art 5 Paraf 1 Passed 85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,452,527 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 137,201,369 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,385,672,979

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  112.73 % Limit  
:

> > Cover Test Royal Decree Art 5 Paraf 2 Passed 105



#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	414,689,331 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	413,517,331
<i>Total Interest Proceeds Public Finance Exposures</i>	1,172,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,067,530,314 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,916,916,088
<i>Total Principal Proceeds Public Finance Exposures</i>	13,412,858
<i>Total Principal Proceeds Financial Institution Exposures</i>	137,201,369
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	90,312,500 (X)
Costs, Fees and expenses Covered Bonds	42,288,533 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,099,618,613

> > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	289,308,350 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,083,421 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	279,224,930

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,412,858 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,412,858 (XVI)

# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

Portfolio Cut-off Date 30/11/2019

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,916,916,087.73
Principal Redemptions between Cut-off Date and Maturity Date	2,916,916,087.73
Interest Payments between Cut-off Date and Maturity Date	413,517,331.40
Number of borrowers	23,114.00
Number of loans	39,584.00
Average Outstanding Balance per borrower	126,197
Average Outstanding Balance per loan	73,689
Weighted average Current Loan to Current Value	51.78 %
Weighted average seasoning (in Years)	3.18
Weighted average remaining maturity (in years, at 0% CPR)	13.83
Weighted average initial maturity (in years, at 0% CPR)	17.01
Percentage of Fixed Rate Loans	95.31 %
Percentage of Variable Rate Loans	4.69 %
Weighted average interest rate	1.85 %
Weighted average interest rate Fixed Rate Loans	1.86 %
Weighted average interest rate Variable Rate Loans	1.55 %
Weighted Remaining average life (in years, at 0% CPR)	7.24
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.93

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 137,201,369

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

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

### 4. Derivatives

None

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

Portfolio Cut-off Date 30/11/2019

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	483,272,717.19	16.57 %	6,483	16.38 %
Oost-Vlaanderen	429,518,948.59	14.73 %	6,253	15.80 %
Vlaams-Brabant	416,233,919.18	14.27 %	5,276	13.33 %
Brussels	318,173,827.19	10.91 %	3,165	8.00 %
West-Vlaanderen	313,488,635.37	10.75 %	4,892	12.36 %
Liège	236,936,560.41	8.12 %	3,360	8.49 %
Limburg	191,284,281.04	6.56 %	3,038	7.67 %
Hainaut	186,293,256.82	6.39 %	2,724	6.88 %
Brabant Wallon	165,776,758.63	5.68 %	1,905	4.81 %
Namur	104,918,741.52	3.60 %	1,498	3.78 %
Luxembourg	68,802,836.60	2.36 %	968	2.45 %
Other	2,215,605.19	0.08 %	22	0.06 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	212,418,986.49	7.28 %	2,456	6.20 %
>1 and <=2	415,434,718.87	14.24 %	4,522	11.42 %
>2 and <=3	598,398,642.52	20.51 %	7,136	18.03 %
>3 and <=4	876,984,694.92	30.07 %	12,662	31.99 %
>4 and <=5	710,281,503.72	24.35 %	10,338	26.12 %
>5 and <=6	43,874,090.80	1.50 %	823	2.08 %
>6 and <=7	9,348,167.24	0.32 %	203	0.51 %
>7 and <=8	2,770,797.65	0.09 %	138	0.35 %
>8 and <=9	7,211,720.26	0.25 %	426	1.08 %
>9 and <=10	16,639,629.53	0.57 %	378	0.95 %
>10 and <=11	8,282,182.42	0.28 %	166	0.42 %
>11 and <=12	4,655,667.46	0.16 %	27	0.07 %
>12 and <=13	2,414,274.39	0.08 %	22	0.06 %
>13 and <=14	2,786,588.73	0.10 %	61	0.15 %
>14 and <=15	3,508,078.02	0.12 %	140	0.35 %
>15 and <=16	1,000,458.91	0.03 %	43	0.11 %
>16 and <=17	516,885.24	0.02 %	31	0.08 %
>17 and <=18	312,262.98	0.01 %	8	0.02 %
>19 and <=20	61,987.42	0.00 %	3	0.01 %
>20 and <=21	14,750.16	0.00 %	1	0.00 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</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 %	303	0.77 %
<=1	8,215,379.95	0.28 %	310	0.78 %
>1 and <=2	18,263,251.64	0.63 %	518	1.31 %
>2 and <=3	18,449,191.59	0.63 %	577	1.46 %
>3 and <=4	31,345,491.06	1.07 %	835	2.11 %
>4 and <=5	44,442,288.27	1.52 %	1,095	2.77 %
>5 and <=6	144,931,586.42	4.97 %	3,599	9.09 %
>6 and <=7	165,768,241.79	5.68 %	3,811	9.63 %
>7 and <=8	128,569,797.47	4.41 %	2,413	6.10 %
>8 and <=9	153,671,957.42	5.27 %	2,499	6.31 %
>9 and <=10	142,393,988.56	4.88 %	2,192	5.54 %
>10 and <=11	153,626,658.18	5.27 %	2,123	5.36 %
>11 and <=12	165,104,841.09	5.66 %	2,152	5.44 %
>12 and <=13	121,110,131.12	4.15 %	1,446	3.65 %
>13 and <=14	140,344,329.58	4.81 %	1,656	4.18 %
>14 and <=15	141,482,801.54	4.85 %	1,580	3.99 %
>15 and <=16	198,663,350.02	6.81 %	2,057	5.20 %
>16 and <=17	203,687,721.58	6.98 %	1,996	5.04 %
>17 and <=18	150,704,019.70	5.17 %	1,408	3.56 %
>18 and <=19	155,458,480.10	5.33 %	1,374	3.47 %
>19 and <=20	79,823,535.41	2.74 %	865	2.19 %
>20 and <=21	162,962,553.16	5.59 %	1,516	3.83 %
>21 and <=22	158,185,053.24	5.42 %	1,341	3.39 %
>22 and <=23	123,270,884.23	4.23 %	1,016	2.57 %
>23 and <=24	69,028,310.51	2.37 %	570	1.44 %
>24 and <=25	31,752,519.35	1.09 %	275	0.69 %
>25 and <=26	2,672,726.21	0.09 %	23	0.06 %
>26 and <=27	1,273,016.68	0.04 %	15	0.04 %
>27 and <=28	1,435,226.49	0.05 %	14	0.04 %
>28 and <=29	48,399.33	0.00 %	1	0.00 %
>30 and <=31	230,356.04	0.01 %	4	0.01 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	6	0.02 %
>1 and <=2	2,642,844.07	0.09 %	36	0.09 %
>2 and <=3	5,227,147.05	0.18 %	83	0.21 %
>3 and <=4	1,516,630.15	0.05 %	139	0.35 %
>4 and <=5	34,722,539.43	1.19 %	544	1.37 %
>5 and <=6	9,401,116.00	0.32 %	349	0.88 %
>6 and <=7	16,161,593.33	0.55 %	538	1.36 %
>7 and <=8	24,331,051.28	0.83 %	730	1.84 %
>8 and <=9	37,775,394.47	1.30 %	882	2.23 %
>9 and <=10	406,559,643.88	13.94 %	8,670	21.90 %
>10 and <=11	67,050,557.92	2.30 %	1,944	4.91 %
>11 and <=12	70,642,627.16	2.42 %	1,110	2.80 %
>12 and <=13	230,345,759.37	7.90 %	3,505	8.85 %
>13 and <=14	18,155,054.79	0.62 %	264	0.67 %
>14 and <=15	430,851,502.82	14.77 %	5,450	13.77 %
>15 and <=16	15,231,777.33	0.52 %	171	0.43 %
>16 and <=17	40,912,909.41	1.40 %	503	1.27 %
>17 and <=18	213,570,721.89	7.32 %	2,327	5.88 %
>18 and <=19	16,808,163.65	0.58 %	254	0.64 %
>19 and <=20	640,029,700.78	21.94 %	6,261	15.82 %
>20 and <=21	12,021,881.07	0.41 %	155	0.39 %
>21 and <=22	12,403,857.29	0.43 %	141	0.36 %
>22 and <=23	22,907,322.73	0.79 %	268	0.68 %
>23 and <=24	20,199,004.04	0.69 %	232	0.59 %
>24 and <=25	542,512,001.33	18.60 %	4,742	11.98 %
>25 and <=26	10,174,367.79	0.35 %	104	0.26 %
>26 and <=27	382,760.88	0.01 %	3	0.01 %
>27 and <=28	814,336.74	0.03 %	7	0.02 %
>28 and <=29	1,244,894.37	0.04 %	10	0.03 %
>29 and <=30	10,733,288.49	0.37 %	133	0.34 %
>30 and <=31	1,306,882.85	0.04 %	18	0.05 %
>39 and <=40	278,755.37	0.01 %	5	0.01 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1999	14,750.16	0.00 %	1	0.00 %
2000	61,987.42	0.00 %	3	0.01 %
2001	7,346.20	0.00 %	1	0.00 %
2002	309,094.74	0.01 %	8	0.02 %
2003	589,651.39	0.02 %	34	0.09 %
2004	1,001,972.60	0.03 %	44	0.11 %
2005	3,652,113.24	0.13 %	145	0.37 %
2006	2,608,061.83	0.09 %	54	0.14 %
2007	5,079,516.62	0.17 %	23	0.06 %
2008	2,116,809.54	0.07 %	29	0.07 %
2009	9,789,646.03	0.34 %	192	0.49 %
2010	16,133,297.70	0.55 %	396	1.00 %
2011	6,435,354.21	0.22 %	424	1.07 %
2012	2,943,155.90	0.10 %	105	0.27 %
2013	10,038,064.86	0.34 %	212	0.54 %
2014	72,284,185.98	2.48 %	1,365	3.45 %
2015	705,467,834.15	24.19 %	10,180	25.72 %
2016	972,125,324.74	33.33 %	13,694	34.59 %
2017	527,052,528.95	18.07 %	6,234	15.75 %
2018	382,130,984.29	13.10 %	4,127	10.43 %
2019	197,074,407.18	6.76 %	2,313	5.84 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	614,981,291.68	21.08 %	11,807	51.08 %
>100 and <=200	1,036,343,794.07	35.53 %	7,214	31.21 %
>200 and <=300	683,686,517.88	23.44 %	2,856	12.36 %
>300 and <=400	255,743,861.93	8.77 %	750	3.24 %
>400	326,160,622.17	11.18 %	487	2.11 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>23,114</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,941,279.35	0.10 %	52	0.13 %
0.5 - 1%	40,620,143.65	1.39 %	502	1.27 %
1 - 1.5%	403,016,732.53	13.82 %	5,819	14.70 %
1.5 - 2%	1,963,982,553.56	67.33 %	25,976	65.62 %
2 - 2.5%	312,895,460.61	10.73 %	4,075	10.29 %
2.5 - 3%	150,405,587.56	5.16 %	2,136	5.40 %
3 - 3.5%	27,483,598.99	0.94 %	512	1.29 %
3.5 - 4%	10,609,032.74	0.36 %	313	0.79 %
4 - 4.5%	3,479,170.84	0.12 %	119	0.30 %
4.5 - 5%	1,156,566.14	0.04 %	54	0.14 %
5 - 5.5%	279,600.36	0.01 %	18	0.05 %
5.5 - 6%	42,924.68	0.00 %	7	0.02 %
6 - 6.5%	3,436.72	0.00 %	1	0.00 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,779,967,619.52	95.31 %	37,812	95.52 %
Variable	2,261,024.46	0.08 %	39	0.10 %
Variable With Cap	134,687,443.75	4.62 %	1,733	4.38 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2019	8,156,647.39	0.28 %	108	0.27 %
2020	47,350,806.78	1.62 %	810	2.05 %
2021	5,462,055.31	0.19 %	66	0.17 %
2022	11,639,762.33	0.40 %	79	0.20 %
2023	11,622,745.83	0.40 %	116	0.29 %
2024	18,030,104.43	0.62 %	197	0.50 %
2025	3,705,191.00	0.13 %	39	0.10 %
2026	7,442,545.13	0.26 %	65	0.16 %
2027	4,406,800.53	0.15 %	43	0.11 %
2028	2,399,306.75	0.08 %	26	0.07 %
2029	1,370,388.72	0.05 %	16	0.04 %
2033	1,955,689.70	0.07 %	26	0.07 %
2034	7,383,993.45	0.25 %	91	0.23 %
Fixed To Maturity	2,785,990,050.38	95.51 %	37,902	95.75 %
<b>Total</b>	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,916,916,087.73	100.00 %	39,584	100.00 %
<b>Total</b>	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,772,196,622.73	95.04 %	37,979	95.95 %
Interest only	88,563,694.66	3.04 %	533	1.35 %
Linear	56,155,770.34	1.93 %	1,072	2.71 %
<b>Total</b>	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	172,783.52	0.01 %	121	0.31 %
1-10%	38,577,093.56	1.32 %	1,687	4.26 %
11-20%	148,427,666.21	5.09 %	3,953	9.99 %
21-30%	257,592,807.13	8.83 %	4,936	12.47 %
31-40%	313,301,423.36	10.74 %	5,043	12.74 %
41-50%	354,770,099.10	12.16 %	4,988	12.60 %
51-60%	371,953,207.79	12.75 %	4,609	11.64 %
61-70%	385,621,623.78	13.22 %	4,318	10.91 %
71-80%	376,132,015.33	12.89 %	3,710	9.37 %
81-90%	424,454,223.65	14.55 %	3,988	10.07 %
91-100%	195,165,362.47	6.69 %	1,654	4.18 %
101-110%	21,620,760.66	0.74 %	244	0.62 %
111-120%	5,525,908.78	0.19 %	83	0.21 %
>120%	23,601,112.39	0.81 %	250	0.63 %
<b>Total</b>	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	8,873,133.70	0.30 %	912	2.30 %
21-40%	54,784,470.27	1.88 %	1,909	4.82 %
41-60%	157,218,284.92	5.39 %	3,637	9.19 %
61-80%	378,462,334.72	12.97 %	6,841	17.28 %
81-100%	699,255,086.97	23.97 %	7,925	20.02 %
101-120%	76,277,517.66	2.62 %	1,405	3.55 %
121-140%	108,035,360.44	3.70 %	1,659	4.19 %
141-160%	136,875,745.79	4.69 %	2,020	5.10 %
161-180%	185,640,727.49	6.36 %	2,332	5.89 %
181-200%	153,430,082.85	5.26 %	1,848	4.67 %
201-300%	440,872,447.52	15.11 %	4,838	12.22 %
301-400%	192,695,750.04	6.61 %	1,831	4.63 %
401-500%	83,069,054.15	2.85 %	750	1.89 %
>500%	241,426,091.21	8.28 %	1,677	4.24 %

<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>
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#### 14. Distribution of Average Life to Final Maturity (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	29,407,861.33	1.01 %	1,209	3.05 %
>1 and <=2	47,123,138.67	1.62 %	1,316	3.32 %
>2 and <=3	181,231,574.13	6.21 %	4,530	11.44 %
>3 and <=4	284,419,095.63	9.75 %	6,079	15.36 %
>4 and <=5	286,190,931.55	9.81 %	4,635	11.71 %
>5 and <=6	287,891,397.09	9.87 %	3,924	9.91 %
>6 and <=7	254,535,007.55	8.73 %	3,077	7.77 %
>7 and <=8	252,646,811.71	8.66 %	2,838	7.17 %
>8 and <=9	417,853,293.06	14.33 %	4,117	10.40 %
>9 and <=10	244,356,489.67	8.38 %	2,191	5.54 %
>10 and <=11	156,575,738.86	5.37 %	1,657	4.19 %
>11 and <=12	329,890,330.68	11.31 %	2,784	7.03 %
>12 and <=13	120,429,721.70	4.13 %	1,018	2.57 %
>13 and <=14	19,857,390.41	0.68 %	162	0.41 %
>14 and <=15	3,566,511.43	0.12 %	34	0.09 %
>15 and <=16	662,038.89	0.02 %	8	0.02 %
>16 and <=17	48,399.33	0.00 %	1	0.00 %
>18 and <=19	230,356.04	0.01 %	4	0.01 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

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

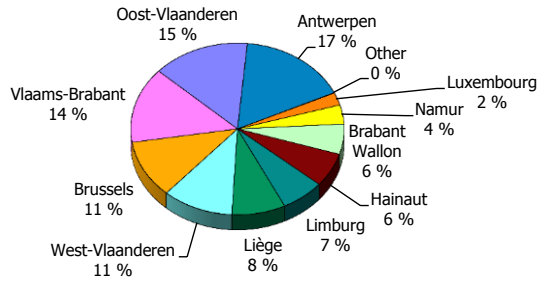
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,785,990,050.38	95.51 %	37,902	95.75 %
>=0 and <=1	61,927,282.92	2.12 %	983	2.48 %
>1 and <=2	20,920,441.38	0.72 %	171	0.43 %
>2 and <=3	22,945,411.42	0.79 %	260	0.66 %
>3 and <=4	11,366,278.61	0.39 %	103	0.26 %
>4 and <=5	4,426,939.87	0.15 %	48	0.12 %
>7 and <=8	9,339,683.15	0.32 %	117	0.30 %
	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

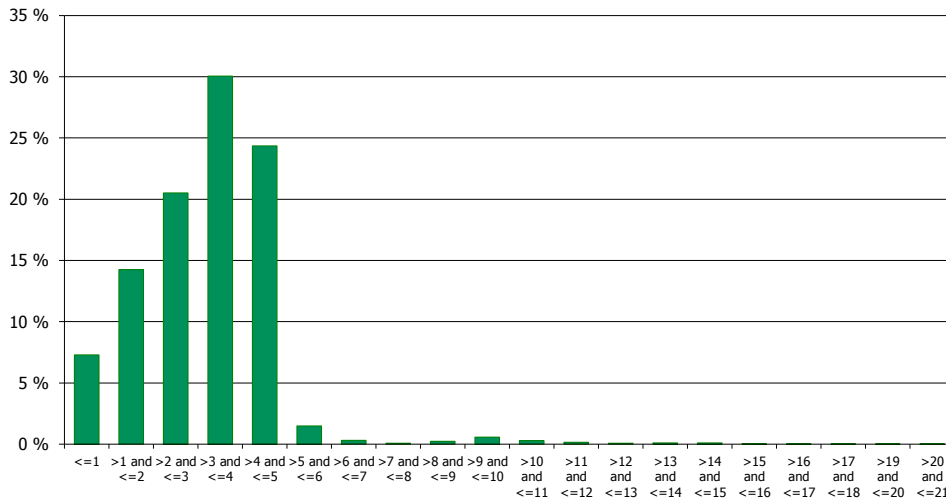
Portfolio Cut-off Date 30/11/2019

### 1. Geographic distribution



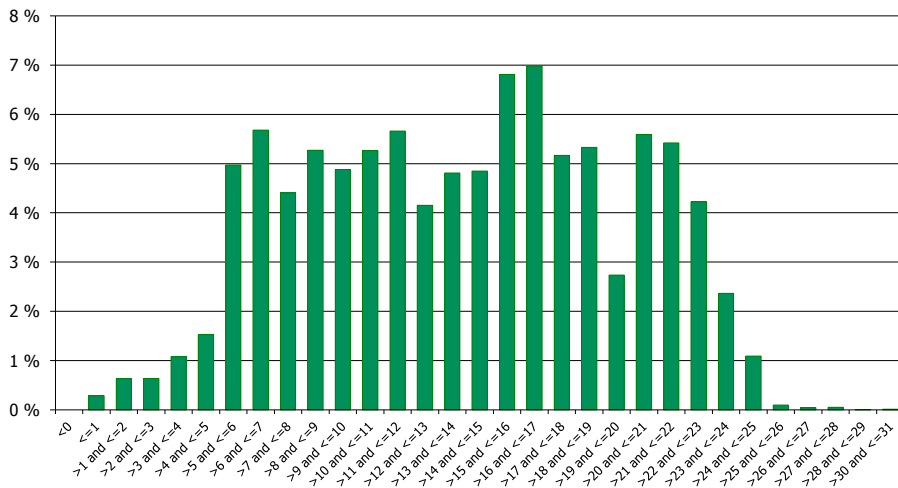
### 2. Seasoning

Distribution per Seasoning



### 3. Remaining term to maturity

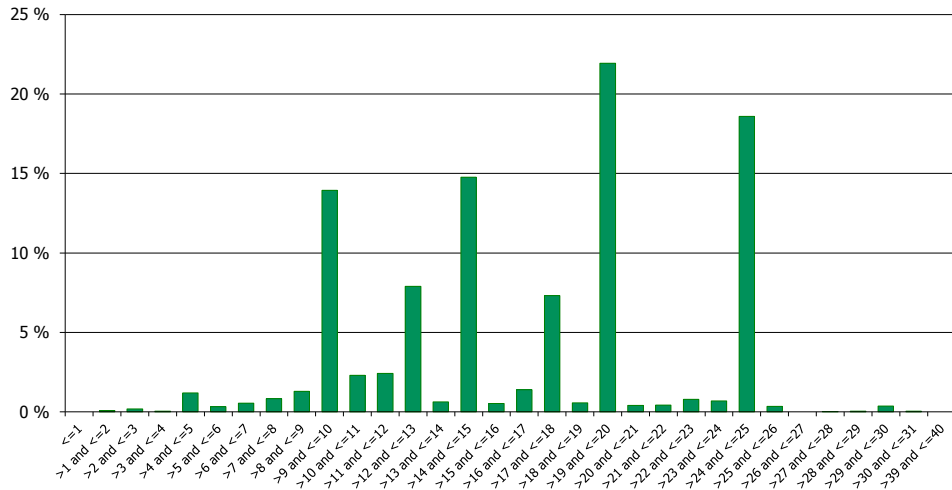
Distribution of Remaining Term to Maturity (in years)





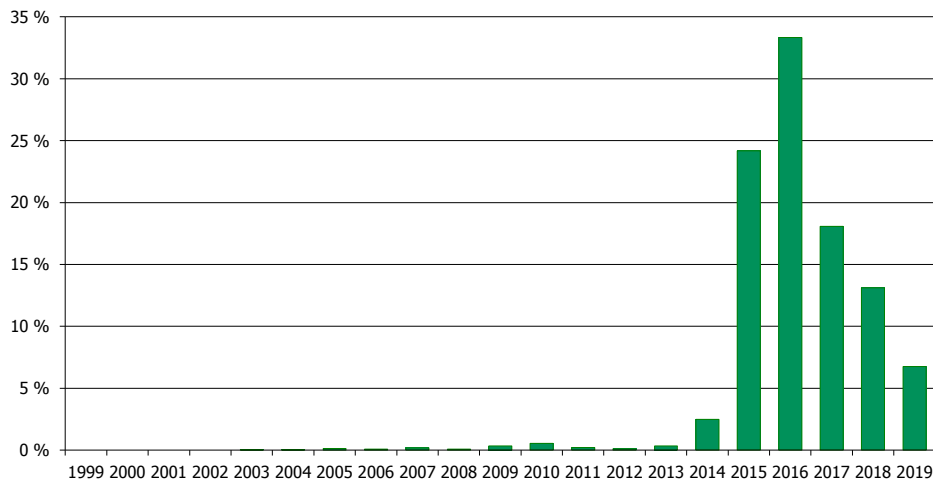
#### 4. Original term to maturity

**Distribution of Initial Term (in years)**



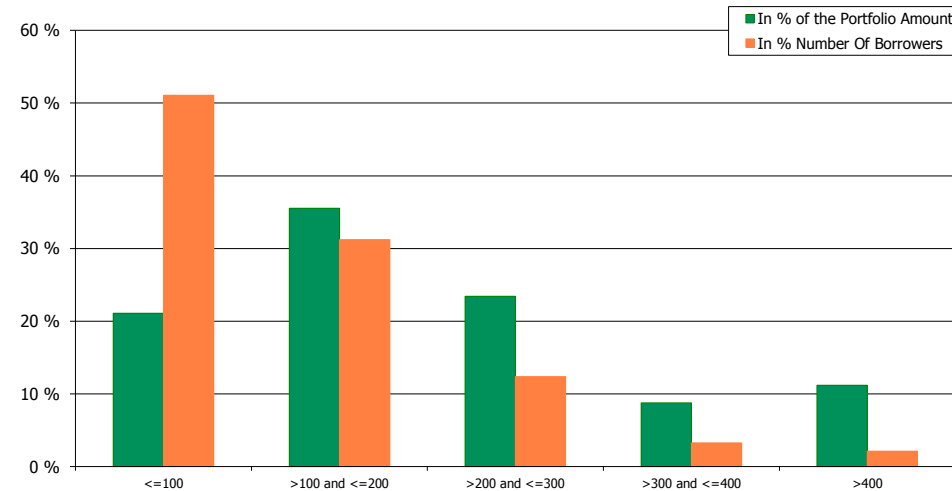
#### 5. Origination Year

**Distribution Origination Year**



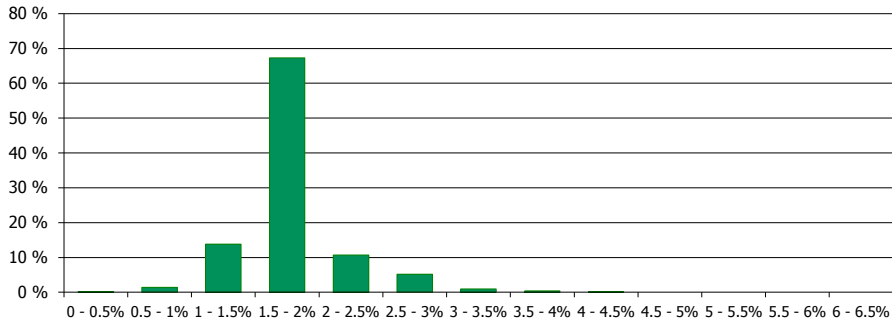
#### 6. Outstanding Loan Balance by Borrower

**Outstanding Loan Balance by Borrower**



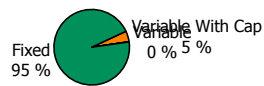
**7. Interest Rate**

**Distribution per Interest Rate**



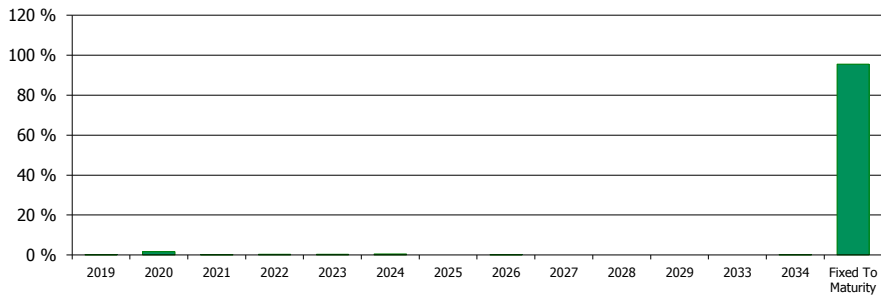
**8. Interest Rate Type**

**Distribution per Interest Type**



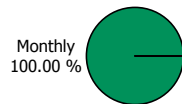
**9. Next Reset Date**

**Next Reset Date**



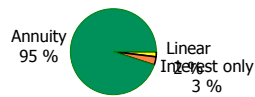
**10. Interest Payment Frequency**

**Distribution per Interest Payment Frequency**



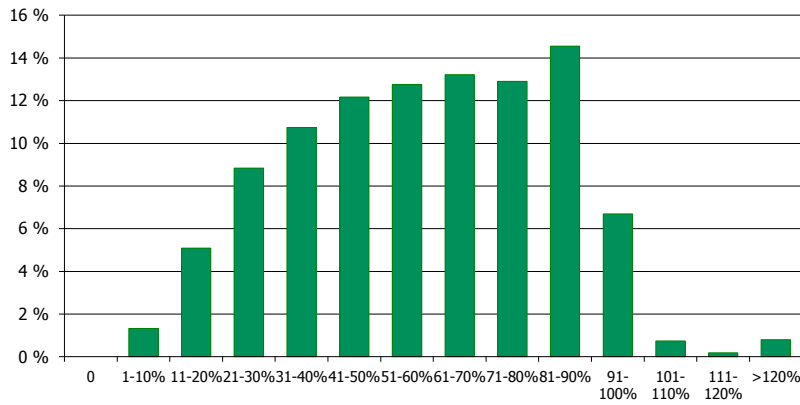
## 11. Repayment Type

### Distribution per Repayment Type



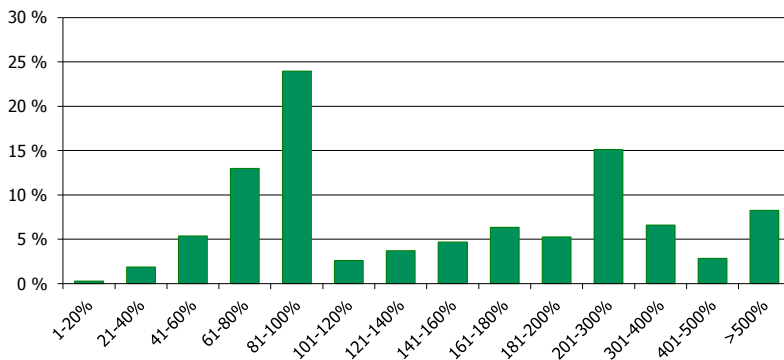
## 12. Current Loan to Current Value (LTV)

### Current LTV Distribution



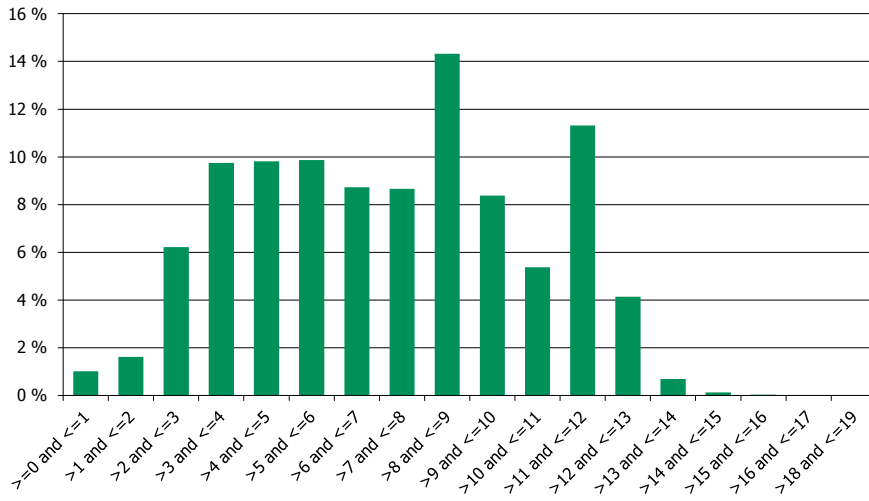
## 13. Loan to Mortgage Inscription Ratio (LTM)

### Loan To Mortgage Inscription Distribution



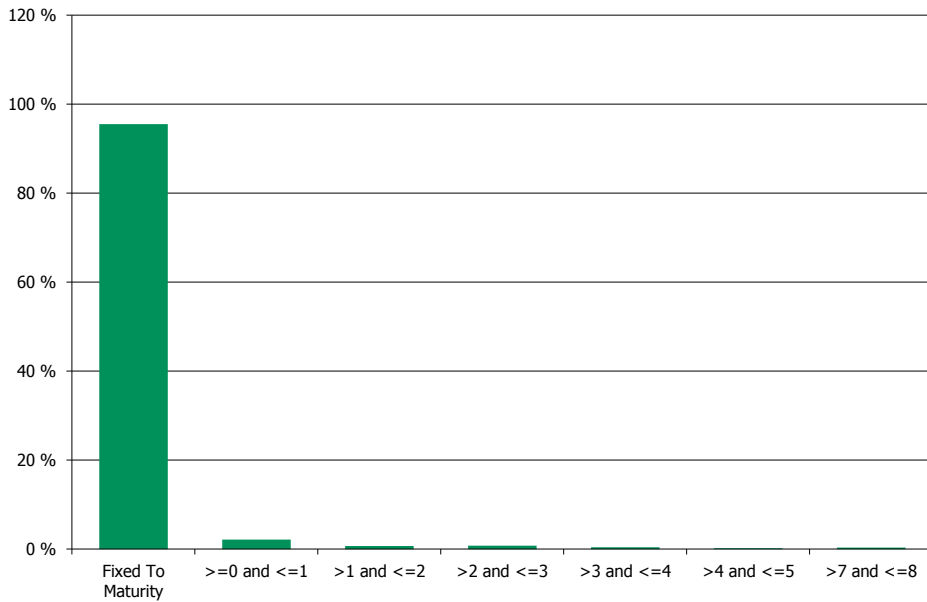
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

**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

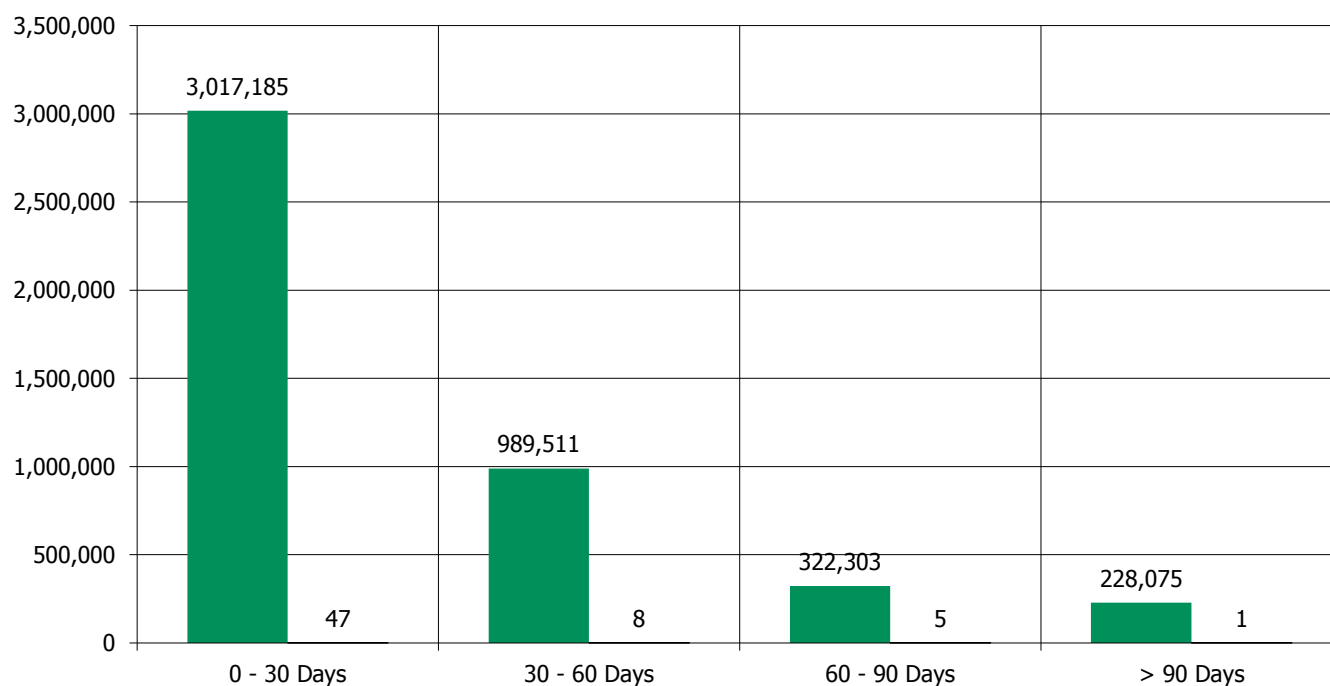
## Cover Pool Performance

Portfolio Cut-off Date 30/11/2019

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

	In EUR	In %	In number of loans	In %
Performing	2,912,359,014.82	99.84 %	39,523	99.85 %
0 - 30 Days	3,017,184.50	0.10 %	47	0.12 %
30 - 60 Days	989,511.25	0.03 %	8	0.02 %
60 - 90 Days	322,302.55	0.01 %	5	0.01 %
> 90 Days	228,074.61	0.01 %	1	0.00 %
<b>Total</b>	<b>2,916,916,087.73</b>	<b>100.00 %</b>	<b>39,584</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro



# Residential Mortgage Pandbrieven Programme

## Amortisation

Portfolio Cut-off Date                      Nov/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/12/2019	1	2,250,000,000	2,860,549,909	2,855,854,582	2,848,825,559	2,837,147,668
1/01/2020	2	2,250,000,000	2,842,136,567	2,832,658,903	2,818,500,667	2,795,058,132
1/02/2020	3	2,250,000,000	2,823,573,319	2,809,384,538	2,788,233,501	2,753,331,248
1/03/2020	4	2,250,000,000	2,804,203,370	2,785,684,752	2,758,133,999	2,712,815,335
1/04/2020	5	2,250,000,000	2,785,245,473	2,762,159,265	2,727,885,918	2,671,700,018
1/05/2020	6	2,250,000,000	2,766,366,149	2,738,933,332	2,698,290,574	2,631,881,245
1/06/2020	7	2,250,000,000	2,746,270,017	2,714,424,798	2,667,344,816	2,590,677,507
1/07/2020	8	2,250,000,000	2,727,234,492	2,691,185,412	2,637,999,659	2,551,672,958
1/08/2020	9	2,250,000,000	2,707,963,202	2,667,636,657	2,608,266,027	2,512,226,430
1/09/2020	10	2,250,000,000	2,689,137,352	2,644,598,104	2,579,164,147	2,473,674,193
1/10/2020	11	2,250,000,000	2,669,622,038	2,621,096,656	2,549,952,582	2,435,632,178
1/11/2020	12	2,250,000,000	2,650,392,821	2,597,803,413	2,520,864,162	2,397,649,314
1/12/2020	13	2,250,000,000	2,631,721,911	2,575,268,960	2,492,846,411	2,361,281,819
1/01/2021	14	2,250,000,000	2,612,063,312	2,551,696,837	2,463,746,933	2,323,833,552
1/02/2021	15	2,250,000,000	2,592,723,130	2,528,507,797	2,435,148,281	2,287,130,535
1/03/2021	16	2,250,000,000	2,571,754,787	2,504,216,282	2,406,212,981	2,251,306,459
1/04/2021	17	2,250,000,000	2,551,541,666	2,480,320,037	2,377,190,823	2,214,732,183
1/05/2021	18	2,250,000,000	2,532,095,640	2,457,376,625	2,349,404,593	2,179,872,379
1/06/2021	19	2,250,000,000	2,511,533,704	2,433,287,399	2,320,457,350	2,143,894,771
1/07/2021	20	2,250,000,000	2,491,046,893	2,409,477,416	2,292,096,039	2,109,010,630
1/08/2021	21	2,250,000,000	2,470,315,446	2,385,372,180	2,263,394,173	2,073,780,427
1/09/2021	22	2,250,000,000	2,450,768,430	2,362,483,545	2,235,974,924	2,039,981,016
1/10/2021	23	2,250,000,000	2,431,312,908	2,339,881,863	2,209,132,856	2,007,229,890
1/11/2021	24	2,250,000,000	2,412,239,600	2,317,588,340	2,182,520,310	1,974,650,293
1/12/2021	25	2,250,000,000	2,392,462,099	2,294,813,951	2,155,754,222	1,942,438,283
1/01/2022	26	2,250,000,000	2,372,642,989	2,271,943,824	2,128,842,077	1,910,064,570
1/02/2022	27	2,250,000,000	2,352,630,148	2,248,959,481	2,101,946,126	1,877,944,717
1/03/2022	28	2,250,000,000	2,332,655,599	2,226,448,832	2,076,126,370	1,847,778,964
1/04/2022	29	2,250,000,000	2,313,637,035	2,204,550,757	2,050,478,695	1,817,222,539
1/05/2022	30	2,250,000,000	2,293,472,029	2,181,749,490	2,024,276,387	1,786,646,966
1/06/2022	31	2,250,000,000	2,274,303,156	2,159,844,916	1,998,856,365	1,756,738,601
1/07/2022	32	2,250,000,000	2,255,346,563	2,138,326,711	1,974,071,358	1,727,843,833
1/08/2022	33	2,250,000,000	2,235,543,928	2,115,956,630	1,948,451,684	1,698,196,341
1/09/2022	34	2,250,000,000	2,216,453,121	2,094,328,887	1,923,631,389	1,669,462,754
1/10/2022	35	2,250,000,000	2,196,796,912	2,072,348,556	1,898,757,674	1,641,120,630
1/11/2022	36	2,250,000,000	2,177,335,306	2,050,505,729	1,873,966,484	1,612,833,002
1/12/2022	37	2,250,000,000	2,157,373,253	2,028,371,607	1,849,175,464	1,584,972,707
1/01/2023	38	2,250,000,000	2,137,677,830	2,006,445,025	1,824,533,985	1,557,228,138
1/02/2023	39	2,250,000,000	2,117,817,738	1,984,432,688	1,799,928,101	1,529,720,414
1/03/2023	40	2,250,000,000	2,098,355,061	1,963,183,479	1,776,563,732	1,504,086,136
1/04/2023	41	2,250,000,000	2,079,551,560	1,942,291,392	1,753,187,557	1,478,008,445
1/05/2023	42	2,250,000,000	2,060,130,942	1,920,994,309	1,729,696,234	1,452,226,840
1/06/2023	43	2,250,000,000	2,039,935,233	1,898,936,365	1,705,486,421	1,425,835,766
1/07/2023	44	2,250,000,000	2,019,924,031	1,877,221,971	1,681,834,474	1,400,298,335
1/08/2023	45	2,250,000,000	1,999,873,766	1,855,435,899	1,658,088,357	1,374,679,991
1/09/2023	46	2,250,000,000	1,980,712,701	1,834,541,908	1,635,247,315	1,350,000,738
1/10/2023	47	1,750,000,000	1,960,693,457	1,813,019,231	1,612,085,180	1,325,423,390
1/11/2023	48	1,750,000,000	1,942,054,261	1,792,738,107	1,589,997,780	1,301,726,608
1/12/2023	49	1,750,000,000	1,923,214,016	1,772,432,341	1,568,119,303	1,278,552,155
1/01/2024	50	1,750,000,000	1,903,524,823	1,751,311,398	1,545,492,501	1,254,766,368
1/02/2024	51	1,750,000,000	1,884,377,574	1,730,754,764	1,523,467,369	1,231,645,554
1/03/2024	52	1,750,000,000	1,865,540,725	1,710,734,779	1,502,262,226	1,209,689,417
1/04/2024	53	1,750,000,000	1,846,418,135	1,690,327,225	1,480,566,579	1,187,169,405
1/05/2024	54	1,750,000,000	1,827,191,526	1,669,980,355	1,459,144,441	1,165,196,368
1/06/2024	55	1,750,000,000	1,807,231,193	1,648,935,935	1,437,092,749	1,142,726,385
1/07/2024	56	1,750,000,000	1,788,129,509	1,628,829,399	1,416,075,413	1,121,398,376
1/08/2024	57	1,750,000,000	1,769,579,028	1,609,197,581	1,395,449,893	1,100,384,354
1/09/2024	58	1,250,000,000	1,750,844,415	1,589,460,510	1,374,829,085	1,079,531,926
1/10/2024	59	1,250,000,000	1,732,369,164	1,570,106,793	1,354,746,159	1,059,402,007
1/11/2024	60	1,250,000,000	1,713,861,200	1,550,697,810	1,334,596,564	1,039,224,759
1/12/2024	61	1,250,000,000	1,695,582,451	1,531,641,059	1,314,951,080	1,019,729,920
1/01/2025	62	1,250,000,000	1,676,767,749	1,512,076,550	1,294,853,000	999,890,985
1/02/2025	63	1,250,000,000	1,658,803,820	1,493,339,911	1,275,555,777	980,817,620

1/03/2025	64	1,250,000,000	1,640,751,800	1,474,825,566	1,256,847,413	962,734,138
1/04/2025	65	1,250,000,000	1,622,497,411	1,455,943,627	1,237,600,712	943,976,073
1/05/2025	66	1,250,000,000	1,604,878,591	1,437,769,582	1,219,144,123	926,086,533
1/06/2025	67	1,250,000,000	1,586,052,643	1,418,493,940	1,199,740,545	907,487,130
1/07/2025	68	1,250,000,000	1,568,049,554	1,400,090,892	1,181,260,954	889,846,448
1/08/2025	69	1,250,000,000	1,550,617,856	1,382,178,098	1,163,182,121	872,516,322
1/09/2025	70	1,250,000,000	1,533,031,511	1,364,184,426	1,145,119,714	855,329,307
1/10/2025	71	750,000,000	1,516,069,379	1,346,876,085	1,127,808,110	838,945,518
1/11/2025	72	750,000,000	1,498,400,820	1,328,921,558	1,109,943,855	822,159,682
1/12/2025	73	750,000,000	1,481,793,680	1,312,035,673	1,093,143,244	806,395,922
1/01/2026	74	750,000,000	1,465,377,608	1,295,299,611	1,076,454,703	790,721,645
1/02/2026	75	750,000,000	1,449,217,131	1,278,842,091	1,060,074,871	775,391,484
1/03/2026	76	750,000,000	1,432,380,070	1,262,047,950	1,043,750,242	760,529,541
1/04/2026	77	750,000,000	1,415,548,019	1,245,102,117	1,027,116,718	745,239,586
1/05/2026	78	750,000,000	1,399,121,751	1,228,633,729	1,011,036,949	730,565,617
1/06/2026	79	750,000,000	1,382,563,866	1,212,034,290	994,840,812	715,817,669
1/07/2026	80	750,000,000	1,366,469,422	1,195,958,701	979,229,834	701,696,873
1/08/2026	81	750,000,000	1,350,637,943	1,180,097,771	963,785,830	687,704,808
1/09/2026	82	750,000,000	1,334,418,029	1,163,948,390	948,179,068	673,703,040
1/10/2026	83	750,000,000	1,319,080,860	1,148,681,964	933,439,574	660,511,580
1/11/2026	84	750,000,000	1,304,032,429	1,133,651,467	918,882,656	647,456,955
1/12/2026	85	750,000,000	1,288,497,558	1,118,307,720	904,214,756	634,510,072
1/01/2027	86	750,000,000	1,272,913,777	1,102,908,513	889,495,692	621,537,589
1/02/2027	87	750,000,000	1,258,363,515	1,088,452,293	875,604,232	609,239,455
1/03/2027	88	750,000,000	1,243,737,614	1,074,153,067	862,116,073	597,559,180
1/04/2027	89	750,000,000	1,228,871,128	1,059,513,570	848,203,745	585,425,972
1/05/2027	90	750,000,000	1,214,500,200	1,045,404,425	834,848,677	573,846,381
1/06/2027	91	750,000,000	1,198,399,814	1,029,796,130	820,292,570	561,452,837
1/07/2027	92	750,000,000	1,183,574,138	1,015,386,885	806,824,057	549,970,539
1/08/2027	93	750,000,000	1,169,609,490	1,001,704,778	793,928,016	538,887,778
1/09/2027	94	750,000,000	1,155,701,759	988,114,825	781,165,205	527,979,081
1/10/2027	95	750,000,000	1,141,929,797	974,737,348	768,692,864	517,419,460
1/11/2027	96	750,000,000	1,128,221,251	961,402,520	756,248,614	506,886,962
1/12/2027	97	750,000,000	1,111,509,798	945,607,343	741,993,223	495,293,412
1/01/2028	98	750,000,000	1,098,030,430	932,555,517	729,890,803	485,151,215
1/02/2028	99	750,000,000	1,084,821,486	919,774,526	718,056,579	475,263,560
1/03/2028	100	0	1,070,957,782	906,579,285	706,071,240	465,478,815
1/04/2028	101		1,057,780,557	893,905,892	694,430,237	455,865,411
1/05/2028	102		1,044,640,078	881,352,141	682,992,688	446,519,218
1/06/2028	103		1,031,650,620	868,916,817	671,643,608	437,239,720
1/07/2028	104		1,018,459,595	856,398,550	660,338,128	428,117,695
1/08/2028	105		1,005,963,715	844,456,367	649,473,982	419,290,654
1/09/2028	106		992,919,461	832,092,678	638,337,468	410,355,615
1/10/2028	107		980,571,970	820,396,336	627,815,619	401,937,237
1/11/2028	108		968,397,747	808,836,586	617,395,250	393,591,790
1/12/2028	109		956,128,473	797,278,088	607,074,642	385,425,924
1/01/2029	110		944,061,931	785,881,095	596,874,738	377,345,042
1/02/2029	111		931,363,858	773,995,643	586,352,749	369,122,939
1/03/2029	112		919,159,512	762,683,137	576,455,397	361,503,736
1/04/2029	113		906,112,306	750,581,864	565,866,163	353,360,032
1/05/2029	114		894,207,642	739,504,762	556,142,905	345,864,657
1/06/2029	115		882,126,474	728,276,394	546,305,725	338,307,912
1/07/2029	116		870,683,806	717,649,530	537,009,156	331,187,683
1/08/2029	117		859,318,034	707,080,145	527,754,593	324,101,565
1/09/2029	118		848,063,520	696,635,942	518,636,825	317,153,184
1/10/2029	119		836,888,868	686,328,205	509,705,225	310,413,711
1/11/2029	120		825,523,462	675,859,240	500,653,882	303,609,961
1/12/2029	121		813,978,381	665,313,392	491,628,855	296,914,821
1/01/2030	122		803,050,864	655,268,405	482,974,743	290,452,790
1/02/2030	123		791,813,047	645,002,810	474,199,282	283,967,503
1/03/2030	124		780,498,144	634,811,741	465,634,716	277,771,775
1/04/2030	125		769,773,654	625,027,173	457,291,778	271,639,408
1/05/2030	126		759,104,612	615,352,608	449,105,431	265,683,004
1/06/2030	127		748,555,321	605,771,862	440,988,690	259,776,306
1/07/2030	128		738,042,905	596,284,286	433,013,550	254,032,718
1/08/2030	129		727,756,361	586,976,271	425,170,143	248,374,810
1/09/2030	130		717,615,904	577,815,740	417,470,388	242,843,836
1/10/2030	131		707,484,597	568,723,093	409,889,636	237,456,701
1/11/2030	132		697,546,974	559,783,524	402,420,670	232,142,357
1/12/2030	133		687,650,746	550,935,974	395,085,478	226,976,691
1/01/2031	134		677,808,887	542,129,763	387,781,672	221,837,056
1/02/2031	135		667,903,428	533,301,056	380,496,411	216,747,451
1/03/2031	136		658,144,336	524,703,598	373,502,299	211,949,172
1/04/2031	137		648,378,703	516,041,245	366,401,923	207,039,309
1/05/2031	138		638,553,709	507,387,385	359,370,780	202,233,878
1/06/2031	139		629,101,641	499,029,053	352,551,868	197,556,256

1/07/2031	140	619,792,994	490,838,065	345,911,653	193,040,771
1/08/2031	141	610,606,384	482,742,675	339,341,318	188,572,003
1/09/2031	142	601,522,342	474,754,286	332,877,190	184,196,395
1/10/2031	143	592,389,378	466,778,618	326,479,461	179,915,690
1/11/2031	144	583,528,380	459,016,666	320,234,012	175,726,496
1/12/2031	145	574,743,554	451,364,231	314,120,233	171,665,011
1/01/2032	146	566,072,561	443,800,629	308,070,971	167,646,030
1/02/2032	147	557,496,633	436,335,791	302,118,830	163,710,641
1/03/2032	148	548,987,190	428,993,924	296,328,580	159,936,726
1/04/2032	149	540,533,700	421,671,729	290,529,995	156,142,906
1/05/2032	150	532,143,801	414,445,356	284,848,237	152,461,750
1/06/2032	151	523,797,327	407,253,032	279,193,098	148,801,964
1/07/2032	152	515,510,296	400,151,964	273,649,760	145,249,665
1/08/2032	153	507,262,039	393,081,633	268,130,960	141,717,555
1/09/2032	154	499,057,098	386,067,643	262,676,795	138,246,777
1/10/2032	155	490,817,487	379,070,297	257,281,066	134,851,946
1/11/2032	156	482,720,128	372,184,185	251,964,919	131,506,158
1/12/2032	157	474,539,750	365,276,443	246,679,805	128,219,976
1/01/2033	158	466,416,885	358,414,946	241,430,501	124,959,952
1/02/2033	159	458,476,585	351,715,725	236,315,334	121,794,377
1/03/2033	160	450,595,925	345,140,567	231,364,777	118,786,637
1/04/2033	161	442,793,385	338,588,849	226,395,598	115,743,055
1/05/2033	162	435,071,247	332,137,927	221,535,620	112,794,160
1/06/2033	163	427,424,887	325,747,186	216,720,433	109,875,162
1/07/2033	164	419,861,434	319,457,738	212,012,939	107,047,891
1/08/2033	165	412,393,744	313,243,649	207,360,161	104,255,192
1/09/2033	166	405,009,148	307,112,729	202,784,594	101,522,884
1/10/2033	167	397,706,692	301,080,372	198,312,163	98,876,805
1/11/2033	168	390,447,479	295,083,515	193,867,919	96,251,530
1/12/2033	169	383,209,886	289,138,278	189,494,390	93,694,508
1/01/2034	170	376,008,665	283,223,652	185,146,019	91,156,738
1/02/2034	171	368,845,862	277,357,145	180,849,916	88,664,410
1/03/2034	172	361,727,266	271,587,522	176,681,013	86,289,094
1/04/2034	173	354,667,602	265,835,431	172,499,177	83,889,899
1/05/2034	174	347,681,381	260,171,272	168,408,214	81,564,654
1/06/2034	175	340,495,524	254,361,918	164,229,100	79,203,699
1/07/2034	176	333,676,381	248,858,634	160,280,431	76,982,487
1/08/2034	177	326,926,430	243,410,919	156,373,061	74,787,668
1/09/2034	178	320,234,755	238,024,284	152,523,669	72,637,672
1/10/2034	179	313,596,218	232,707,393	148,749,640	70,549,945
1/11/2034	180	307,029,327	227,447,938	145,017,976	68,488,746
1/12/2034	181	300,528,550	222,266,719	141,365,698	66,490,179
1/01/2035	182	293,863,238	216,968,528	137,644,999	64,465,969
1/02/2035	183	287,474,378	211,891,436	134,082,220	62,531,362
1/03/2035	184	280,129,235	206,161,146	130,156,459	60,468,255
1/04/2035	185	273,853,091	201,200,386	126,701,515	58,613,835
1/05/2035	186	267,644,674	196,316,286	123,321,584	56,816,373
1/06/2035	187	261,527,467	191,503,983	119,992,656	55,048,527
1/07/2035	188	255,600,686	186,856,873	116,792,701	53,360,860
1/08/2035	189	249,807,174	182,311,787	113,662,045	51,710,555
1/09/2035	190	243,990,341	177,764,590	110,545,245	50,079,550
1/10/2035	191	238,488,239	173,470,707	107,609,528	48,549,768
1/11/2035	192	233,060,795	169,235,389	104,715,231	47,043,856
1/12/2035	193	227,662,066	165,043,792	101,870,311	45,578,158
1/01/2036	194	222,297,270	160,881,249	99,048,513	44,127,947
1/02/2036	195	216,961,371	156,753,229	96,261,610	42,704,683
1/03/2036	196	211,661,184	152,681,227	93,537,920	41,331,925
1/04/2036	197	206,417,448	148,646,129	90,834,277	39,967,254
1/05/2036	198	201,246,353	144,684,424	88,195,760	38,647,227
1/06/2036	199	196,176,869	140,800,546	85,609,972	37,355,247
1/07/2036	200	191,251,209	137,039,981	83,118,381	36,119,390
1/08/2036	201	186,472,975	133,389,541	80,698,536	34,919,306
1/09/2036	202	181,813,961	129,836,227	78,349,072	33,759,067
1/10/2036	203	177,271,019	126,384,251	76,078,282	32,646,254
1/11/2036	204	172,844,888	123,019,664	73,864,603	31,562,082
1/12/2036	205	168,530,454	119,752,048	71,725,659	30,522,486
1/01/2037	206	164,365,765	116,594,671	69,656,940	29,516,603
1/02/2037	207	160,298,379	113,516,566	67,645,519	28,542,869
1/03/2037	208	156,330,464	110,537,046	65,718,669	27,623,733
1/04/2037	209	152,423,221	107,591,547	63,804,770	26,705,664
1/05/2037	210	148,558,512	104,691,427	61,932,111	25,815,598
1/06/2037	211	144,719,390	101,812,964	60,076,128	24,935,890
1/07/2037	212	140,934,144	98,987,223	58,265,001	24,085,007
1/08/2037	213	137,183,647	96,189,583	56,474,287	23,245,901
1/09/2037	214	133,476,342	93,431,382	54,715,400	22,426,517
1/10/2037	215	129,816,689	90,720,527	52,997,104	21,633,186

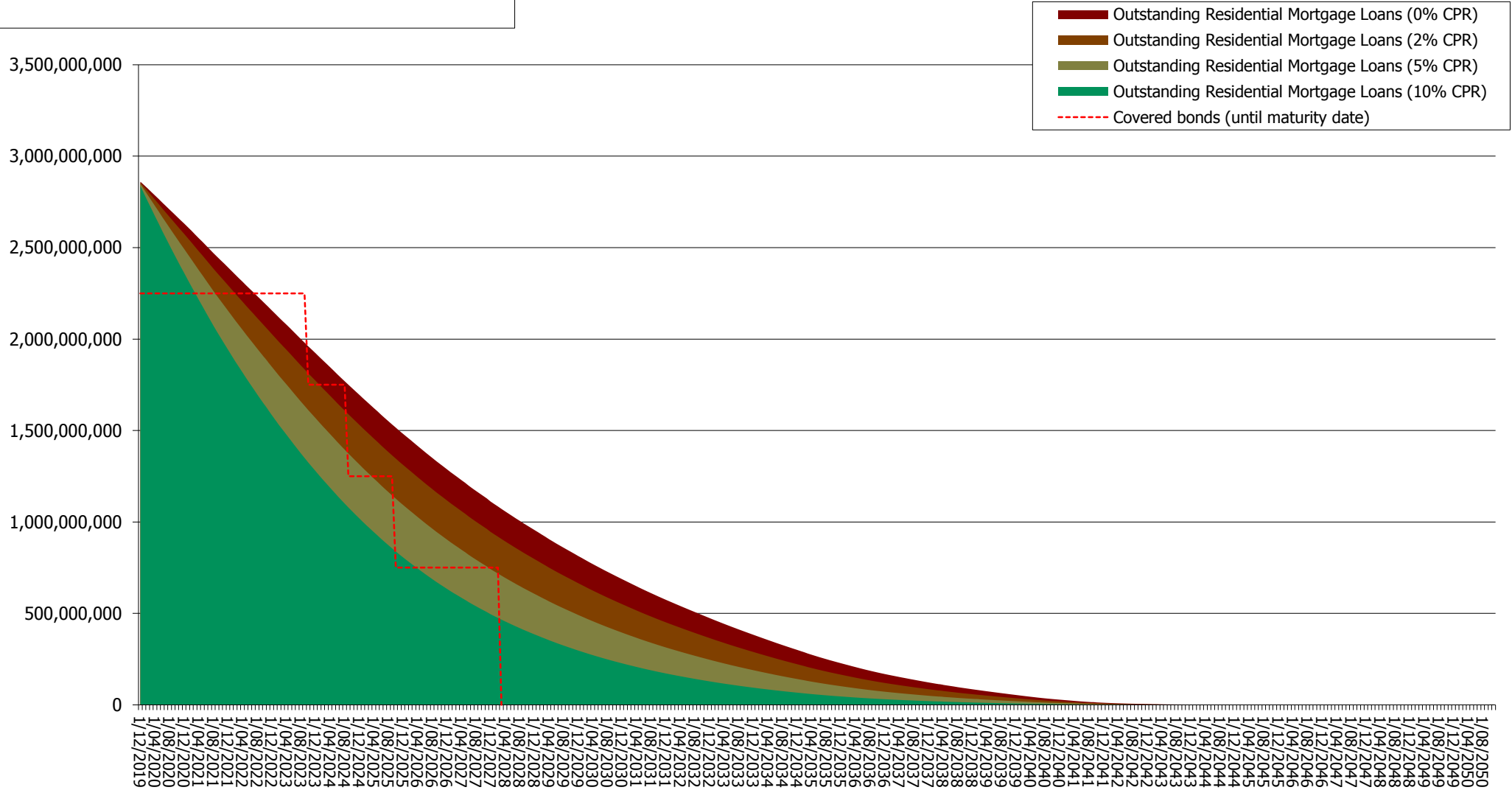


1/11/2037	216	126,206,640	88,048,106	51,305,118	20,853,821
1/12/2037	217	122,642,884	85,421,409	49,652,048	20,099,174
1/01/2038	218	119,161,159	82,855,601	48,038,164	19,363,509
1/02/2038	219	115,754,881	80,350,623	46,467,346	18,651,001
1/03/2038	220	112,450,860	77,937,566	44,968,311	17,980,256
1/04/2038	221	109,255,921	75,594,782	43,505,648	17,321,742
1/05/2038	222	106,136,760	73,316,078	42,090,377	16,689,557
1/06/2038	223	103,095,273	71,094,324	40,711,080	16,074,269
1/07/2038	224	100,126,737	68,933,892	39,376,785	15,483,707
1/08/2038	225	96,706,897	66,466,523	37,870,803	14,828,452
1/09/2038	226	93,687,939	64,282,384	36,533,192	14,244,118
1/10/2038	227	90,852,344	62,234,470	35,282,261	13,699,995
1/11/2038	228	88,034,074	60,201,655	34,043,009	13,162,809
1/12/2038	229	85,230,109	58,188,510	32,823,622	12,639,306
1/01/2039	230	82,444,259	56,191,082	31,616,279	12,122,832
1/02/2039	231	79,681,618	54,216,053	30,427,435	11,617,570
1/03/2039	232	76,963,175	52,286,172	29,276,922	11,135,517
1/04/2039	233	74,271,137	50,371,714	28,133,217	10,655,185
1/05/2039	234	71,612,923	48,489,155	27,015,129	10,189,778
1/06/2039	235	68,984,151	46,629,990	25,913,248	9,732,763
1/07/2039	236	66,403,246	44,811,746	24,841,520	9,291,986
1/08/2039	237	63,840,795	43,009,423	23,781,761	8,857,905
1/09/2039	238	61,290,870	41,221,510	22,735,179	8,432,221
1/10/2039	239	58,759,227	39,453,973	21,706,759	8,017,790
1/11/2039	240	56,242,598	37,700,128	20,689,079	7,609,524
1/12/2039	241	53,751,600	35,971,240	19,691,714	7,213,000
1/01/2040	242	51,316,889	34,283,654	18,720,149	6,828,076
1/02/2040	243	48,897,950	32,612,209	17,762,190	6,451,225
1/03/2040	244	46,498,626	30,962,786	16,823,710	6,086,154
1/04/2040	245	44,137,656	29,340,801	15,901,855	5,728,298
1/05/2040	246	41,810,365	27,748,097	15,001,642	5,381,864
1/06/2040	247	39,549,928	26,203,405	14,130,496	5,047,867
1/07/2040	248	37,393,745	24,734,182	13,305,372	4,733,622
1/08/2040	249	35,346,048	23,340,074	12,523,502	4,436,587
1/09/2040	250	33,401,016	22,018,302	11,784,237	4,157,012
1/10/2040	251	31,585,229	20,787,140	11,097,934	3,898,864
1/11/2040	252	29,845,631	19,608,946	10,442,290	3,652,988
1/12/2040	253	28,147,774	18,463,078	9,807,885	3,416,992
1/01/2041	254	26,463,973	17,329,175	9,182,126	3,185,433
1/02/2041	255	24,788,621	16,204,587	8,564,410	2,958,553
1/03/2041	256	23,120,272	15,090,814	7,957,437	2,738,357
1/04/2041	257	21,471,860	13,991,110	7,358,797	2,521,624
1/05/2041	258	19,858,479	12,918,588	6,777,967	2,313,071
1/06/2041	259	18,294,765	11,881,155	6,217,806	2,112,922
1/07/2041	260	16,894,539	10,953,799	5,718,380	1,935,242
1/08/2041	261	15,603,541	10,099,604	5,259,043	1,772,253
1/09/2041	262	14,420,121	9,317,789	4,839,599	1,623,996
1/10/2041	263	13,308,981	8,585,692	4,448,377	1,486,597
1/11/2041	264	12,270,735	7,902,488	4,083,986	1,359,041
1/12/2041	265	11,293,670	7,261,310	3,743,390	1,240,593
1/01/2042	266	10,439,334	6,700,627	3,445,558	1,137,053
1/02/2042	267	9,675,001	6,199,497	3,179,763	1,044,894
1/03/2042	268	8,988,400	5,750,716	2,942,804	963,327
1/04/2042	269	8,361,321	5,340,442	2,725,905	888,546
1/05/2042	270	7,756,976	4,946,310	2,518,515	817,579
1/06/2042	271	7,175,181	4,567,563	2,319,754	749,866
1/07/2042	272	6,634,272	4,216,300	2,136,085	687,664
1/08/2042	273	6,110,384	3,876,765	1,959,073	628,008
1/09/2042	274	5,607,487	3,551,665	1,790,224	571,450
1/10/2042	275	5,131,675	3,244,961	1,631,603	518,683
1/11/2042	276	4,686,895	2,958,682	1,483,876	469,723
1/12/2042	277	4,265,187	2,688,052	1,344,828	423,962
1/01/2043	278	3,873,884	2,437,301	1,216,276	381,811
1/02/2043	279	3,504,103	2,200,909	1,095,517	342,446
1/03/2043	280	3,167,705	1,986,571	986,557	307,207
1/04/2043	281	2,871,804	1,797,948	890,614	276,156
1/05/2043	282	2,606,780	1,629,345	805,110	248,620
1/06/2043	283	2,374,936	1,481,916	730,398	224,594
1/07/2043	284	2,173,282	1,353,861	665,641	203,842
1/08/2043	285	1,994,954	1,240,663	608,435	185,534
1/09/2043	286	1,838,313	1,141,309	558,287	169,521
1/10/2043	287	1,693,906	1,049,928	512,322	154,927
1/11/2043	288	1,556,587	963,178	468,797	141,164
1/12/2043	289	1,427,123	881,619	428,044	128,364
1/01/2044	290	1,300,961	802,318	388,551	116,027
1/02/2044	291	1,188,525	731,734	353,467	105,104

1/03/2044	292	1,087,417	668,423	322,116	95,402
1/04/2044	293	994,579	610,320	293,368	86,519
1/05/2044	294	915,916	561,126	269,058	79,025
1/06/2044	295	860,182	526,087	251,615	73,589
1/07/2044	296	820,130	500,768	238,916	69,588
1/08/2044	297	792,297	482,953	229,831	66,658
1/09/2044	298	765,324	465,720	221,066	63,845
1/10/2044	299	738,293	448,534	212,384	61,086
1/11/2044	300	713,897	432,976	204,496	58,568
1/12/2044	301	691,382	418,633	197,235	56,257
1/01/2045	302	668,817	404,283	189,990	53,961
1/02/2045	303	646,200	389,949	182,788	51,695
1/03/2045	304	623,533	375,694	175,701	49,501
1/04/2045	305	601,836	362,006	168,869	47,375
1/05/2045	306	581,229	349,037	162,419	45,378
1/06/2045	307	562,447	337,186	156,505	43,541
1/07/2045	308	545,643	326,575	151,206	41,894
1/08/2045	309	532,152	317,960	146,844	40,513
1/09/2045	310	519,284	309,745	142,686	39,199
1/10/2045	311	506,879	301,849	138,706	37,950
1/11/2045	312	495,747	294,720	135,086	36,803
1/12/2045	313	484,590	287,614	131,504	35,680
1/01/2046	314	473,407	280,500	127,925	34,562
1/02/2046	315	463,000	273,868	124,583	33,517
1/03/2046	316	453,031	267,561	121,435	32,545
1/04/2046	317	443,491	261,483	118,374	31,590
1/05/2046	318	433,929	255,425	115,347	30,656
1/06/2046	319	425,295	249,918	112,573	29,792
1/07/2046	320	416,642	244,431	109,831	28,947
1/08/2046	321	407,969	238,937	107,089	28,105
1/09/2046	322	399,275	233,449	104,363	27,274
1/10/2046	323	390,562	227,979	101,667	26,460
1/11/2046	324	382,777	223,056	99,219	25,713
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1/02/2047	327	66,076	38,311	16,913	4,328
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1/04/2047	329	56,000	32,364	14,219	3,610
1/05/2047	330	52,347	30,204	13,237	3,346
1/06/2047	331	49,776	28,671	12,533	3,155
1/07/2047	332	47,198	27,142	11,835	2,967
1/08/2047	333	44,613	25,611	11,140	2,781
1/09/2047	334	42,019	24,081	10,448	2,597
1/10/2047	335	40,728	23,303	10,085	2,497
1/11/2047	336	39,431	22,523	9,723	2,397
1/12/2047	337	38,129	21,744	9,363	2,299
1/01/2048	338	37,099	21,120	9,072	2,218
1/02/2048	339	36,065	20,497	8,781	2,138
1/03/2048	340	35,027	19,875	8,495	2,060
1/04/2048	341	33,985	19,251	8,207	1,982
1/05/2048	342	32,939	18,628	7,922	1,905
1/06/2048	343	31,889	18,004	7,637	1,829
1/07/2048	344	30,835	17,380	7,354	1,754
1/08/2048	345	29,776	16,755	7,072	1,679
1/09/2048	346	28,713	16,129	6,790	1,606
1/10/2048	347	27,647	15,505	6,511	1,533
1/11/2048	348	26,576	14,879	6,233	1,461
1/12/2048	349	25,500	14,253	5,956	1,391
1/01/2049	350	24,421	13,627	5,680	1,321
1/02/2049	351	23,337	13,000	5,405	1,251
1/03/2049	352	22,249	12,375	5,133	1,184
1/04/2049	353	21,157	11,748	4,860	1,116
1/05/2049	354	20,060	11,120	4,589	1,050
1/06/2049	355	18,960	10,492	4,319	984
1/07/2049	356	17,854	9,865	4,051	919
1/08/2049	357	16,745	9,236	3,783	854
1/09/2049	358	15,631	8,607	3,516	791
1/10/2049	359	14,513	7,978	3,251	728
1/11/2049	360	13,390	7,348	2,987	666
1/12/2049	361	12,263	6,719	2,725	605
1/01/2050	362	11,132	6,089	2,463	545
1/02/2050	363	9,996	5,458	2,202	485
1/03/2050	364	8,856	4,828	1,943	426
1/04/2050	365	7,711	4,197	1,685	368
1/05/2050	366	6,561	3,565	1,428	311
1/06/2050	367	5,479	2,972	1,187	257

1/07/2050	368	4,391	2,378	948	205
1/08/2050	369	3,300	1,784	709	152
1/09/2050	370	2,204	1,190	472	101
1/10/2050	371	1,104	595	235	50
1/11/2050	372	0	0	0	0
		<b>253,273,782,450</b>	<b>227,237,987,951</b>	<b>195,703,182,007</b>	<b>157,294,178,133</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)	38.17				
E.3.1.2	Weighted Average Maturity (months)**	165.99				
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	0.10%				0.10%
E.3.2.2	30-<60 days	0.01%				0.01%
E.3.2.3	60-<90 days	0.04%				0.04%
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						