

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/12/2017

Cut-off Date: 31/12/2017



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/12/17			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1,355.10			
G.3.1.2	Outstanding Covered Bonds	1,000.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	36%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1,355.10		99.63%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	5.00		0.37%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	1,360.10		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	7.72	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	5.88	ND1	0.43%	
G.3.4.3	1 - 2 Y	14.17	ND1	1.05%	
G.3.4.4	2 - 3 Y	24.19	ND1	1.78%	
G.3.4.5	3 - 4 Y	181.09	ND1	13.36%	
G.3.4.6	4 - 5 Y	112.52	ND1	8.30%	
G.3.4.7	5 - 10 Y	687.55	ND1	50.74%	
G.3.4.8	10+ Y	329.69	ND1	24.33%	
G.3.4.9	Total	1,355.10	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.28	7.28		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,000.00	1,000.00	100.00%	100.00%
G.3.5.8	10+ Y	0	0	0.00%	0.00%
G.3.5.9	Total	1,000.00	1,000.00	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1,355.10		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	1355.10		100%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,000.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1000	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,000.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1000	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	5.00		100.00%	
G.3.9.3	Exposures to central banks	0		0.00%	
G.3.9.4	Exposures to credit institutions	0		0.00%	
G.3.9.5	Other	0		0.00%	
G.3.9.6	Total	5		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	5.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	5.00			
G.3.10.16	Total	5		100%	



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	5.00	100.00%	100.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	0.00	0.00%	0.00%
G.3.11.4	Total	5	100%	100%

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

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
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

4. References to Capital Requirements Regulation (CRR)

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

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

5. References to Capital Requirements Regulation (CRR)

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



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

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[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	1,355	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	1,355	100%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	16,679	0
			Total Mortgages
M.7.2.1			16,679
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.71%	0.00%
			% Total Mortgages
M.7.3.1			1.71%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
			% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0
OM.7.4.1	o/w [if relevant, please specify]		



OM.7.4.2	<i>o/w [If relevant, please specify]</i>
OM.7.4.3	<i>o/w [If relevant, please specify]</i>
OM.7.4.4	<i>o/w [If relevant, please specify]</i>
OM.7.4.5	<i>o/w [If relevant, please specify]</i>
OM.7.4.6	<i>o/w [If relevant, please specify]</i>
OM.7.4.7	<i>o/w [If relevant, please specify]</i>
OM.7.4.8	<i>o/w [If relevant, please specify]</i>
OM.7.4.9	<i>o/w [If relevant, please specify]</i>
OM.7.4.10	<i>o/w [If relevant, please specify]</i>



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	17.35%	0.00%	17.35%
M.7.5.2	Vlaams-Brabant	14.29%	0.00%	14.29%
M.7.5.3	Oost-Vlaanderen	14.76%	0.00%	14.76%
M.7.5.4	Brussels	12.19%	0.00%	12.19%
M.7.5.5	West-Vlaanderen	10.40%	0.00%	10.40%
M.7.5.6	Limburg	6.23%	0.00%	6.23%
M.7.5.7	Liège	7.67%	0.00%	7.67%
M.7.5.8	Hainaut	5.76%	0.00%	5.76%
M.7.5.9	Brabant Wallon	5.35%	0.00%	5.35%
M.7.5.10	Namur	3.21%	0.00%	3.21%
M.7.5.11	Luxembourg	2.39%	0.00%	2.39%
M.7.5.12	Other	0.41%	0.00%	0.41%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	95.34%	0.00%	95.34%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	4.66%	0.00%	4.66%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.82%	0.00%	1.82%
M.7.7.2	Amortising	98.18%	0.00%	98.18%
M.7.7.3	Other	0.00%	0.00%	0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	4.66%	0.00%	4.66%
M.7.8.2	≥ 12 - ≤ 24 months	18.99%	0.00%	18.99%
M.7.8.3	≥ 24 - ≤ 36 months	65.90%	0.00%	65.90%
M.7.8.4	≥ 36 - ≤ 60 months	7.56%	0.00%	7.56%
M.7.8.5	≥ 60 months	2.89%	0.00%	2.89%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.000%	0.000%	0.000%



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	81.25			
M.7A.10.2	<=100K	605.32	11,870	44.67%	71.17%
M.7A.10.3	>100K and <=200K	540.52	4,091	39.89%	24.53%
M.7A.10.4	>200K and <=300K	119.01	506	8.78%	3.03%
M.7A.10.5	>300K and <=400K	47.63	140	3.51%	0.84%
M.7A.10.6	>400K	42.62	72	3.15%	0.43%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26	Total	1355.10	16,679	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	62.90%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	267.32	5,034.00	19.73%	30.18%
M.7A.11.3	>40 - <=50 %	153.26	2,076.00	11.31%	12.45%
M.7A.11.4	>50 - <=60 %	176.83	2,134.00	13.05%	12.79%
M.7A.11.5	>60 - <=70 %	185.85	2,078.00	13.71%	12.46%
M.7A.11.6	>70 - <=80 %	184.51	1,809.00	13.62%	10.85%
M.7A.11.7	>80 - <=90 %	185.85	1,816.00	13.71%	10.89%
M.7A.11.8	>90 - <=100 %	180.77	1,501.00	13.34%	9.00%
M.7A.11.9	>100%	20.71	231.00	1.53%	1.38%
M.7A.11.10	Total	1355.10	16,679.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	59.50%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	343.75	6,423.00	25.37%	38.51%
M.7A.12.3	>40 - <=50 %	154.50	1,938.00	11.40%	11.62%
M.7A.12.4	>50 - <=60 %	158.12	1,838.00	11.67%	11.02%
M.7A.12.5	>60 - <=70 %	169.27	1,750.00	12.49%	10.49%
M.7A.12.6	>70 - <=80 %	171.99	1,620.00	12.69%	9.71%
M.7A.12.7	>80 - <=90 %	178.54	1,643.00	13.18%	9.85%
M.7A.12.8	>90 - <=100 %	163.15	1,297.00	12.04%	7.78%
M.7A.12.9	>100%	15.78	170.00	1.16%	1.02%
M.7A.12.10	Total	1355.10	16,679.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



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 (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

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), 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 (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.

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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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 .

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/12/2017

Contact Details:

General Email Address and Website

almt-coveredbond@bnpparibasfortis.com

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

Head Asset Based Funding

MEESTER Oscar + 32 2 565 32 91 oscar.meester@bnpparibasfortis.com

Asset Based Funding

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Remark

The investor report is provided in pdf and excel-format.

The excel-format has been provided for information purposes only and in case of contradiction between the pdf and excel-format, the pdf-format will prevail.

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		5.82	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2019	6.73	23/09/2025
		1,000,000,000									

Totals

Total Outstanding (in EUR):	1,000,000,000
Current Weighted Average Fixed Coupon:	0.25 %
Weighted Average Remaining Average Life*	6.28

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	1,355,097,374 (II)
Nominal Balance Public Finance Exposures	5,000,000 (III)
Nominal Balance Financial Institution Exposures	56,086,283 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	41.62 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,115,173,588 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	111.52 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	5,791,530 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	56,086,283 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,115,173,588
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	117.71 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 228,959,120 (VIII)

Total Interest Proceeds Residential Mortgage Loans	227,959,120
Total Interest Proceeds Public Finance Exposures	1,000,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets 1,415,617,112 (IX)

Total Principal Proceeds Residential Mortgage Loans 1,355,097,374

Total Principal Proceeds Public Finance Exposures 4,433,456

<i>Total Principal Proceeds Financial Institution Exposures</i>	56,086,283
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	17,500,000 (X)
Costs, Fees and expenses Covered Bonds	37,303,471 (XI)
Principal Requirement Covered Bonds	1,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	589,772,761

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	121,673,487 (XIII)
Cumulative Cash Outflow Next 180 Days	-2,974,284 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	118,699,202

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	4,433,456 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,433,456 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/12/2017

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	1,355,097,373.58
Principal Redemptions between Cut-off Date and Maturity Date	1,355,097,373.58
Interest Payments between Cut-off Date and Maturity Date	227,959,120.30
Number of borrowers	10,022.00
Number of loans	16,679.00
Average Outstanding Balance per borrower	135,212
Average Outstanding Balance per loan	81,246
Weighted average Current Loan to Current Value	59.50 %
Weighted average seasoning (in Years)	2.39
Weighted average remaining maturity (in years, at 0% CPR)	14.65
Weighted average initial maturity (in years, at 0% CPR)	17.04
Percentage of Fixed Rate Loans	95.34 %
Percentage of Variable Rate Loans	4.66 %
Weighted average interest rate	2.04 %
Weighted average interest rate Fixed Rate Loans	2.05 %
Weighted average interest rate Variable Rate Loans	1.91 %
Weighted Remaining average life (in years, at 0% CPR)	7.72
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.36

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 56,086,283

3. Public Sector Exposure (Liquid Bond Positions)

	Position 1
ISIN	BE0000308172
Issuer Name	Kingdom of Belgium
Series	BGB 4 28MAR2022 48
Currency	EUR
Nominal Amount	5,000,000
Issue Date	5/10/2016
Maturity Date	28/03/2022
Coupon Type	F
Coupon	4.00 %
Standar & Poor's Rating	AA
Fitch Rating	AA-
Moody's Rating	Aa3

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date 31/12/2017

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	235,143,249.64	17.35 %	2,889	17.32 %
Oost-Vlaanderen	200,004,349.51	14.76 %	2,642	15.84 %
Vlaams-Brabant	193,604,671.64	14.29 %	2,231	13.38 %
Brussels	165,131,024.59	12.19 %	1,503	9.01 %
West-Vlaanderen	140,966,007.75	10.40 %	1,939	11.63 %
Liège	103,906,774.35	7.67 %	1,404	8.42 %
Limburg	84,433,941.91	6.23 %	1,242	7.45 %
Hainaut	78,037,154.96	5.76 %	1,024	6.14 %
Brabant Wallon	72,500,842.74	5.35 %	798	4.78 %
Namur	43,537,360.52	3.21 %	571	3.42 %
Luxembourg	32,341,614.07	2.39 %	417	2.50 %
Other	5,490,381.90	0.41 %	19	0.11 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	63,138,069.84	4.66 %	635	3.81 %
>1 and <=2	257,399,094.89	18.99 %	3,123	18.72 %
>2 and <=3	893,035,269.57	65.90 %	10,593	63.51 %
>3 and <=4	102,130,462.24	7.54 %	1,453	8.71 %
>4 and <=5	11,526,169.63	0.85 %	194	1.16 %
>5 and <=6	1,914,669.06	0.14 %	55	0.33 %
>6 and <=7	5,156,683.76	0.38 %	144	0.86 %
>7 and <=8	9,345,778.78	0.69 %	179	1.07 %
>8 and <=9	4,171,285.12	0.31 %	102	0.61 %
>9 and <=10	1,151,464.87	0.08 %	29	0.17 %
>10 and <=11	699,096.58	0.05 %	18	0.11 %
>11 and <=12	1,020,238.57	0.08 %	26	0.16 %
>12 and <=13	2,836,298.39	0.21 %	77	0.46 %
>13 and <=14	1,239,540.85	0.09 %	39	0.23 %
>14 and <=15	288,246.77	0.02 %	10	0.06 %
>15 and <=16	45,004.66	0.00 %	2	0.01 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	48	0.29 %
<=1	1,898,570.20	0.14 %	39	0.23 %
>1 and <=2	2,465,826.13	0.18 %	68	0.41 %
>2 and <=3	5,330,561.05	0.39 %	130	0.78 %
>3 and <=4	9,368,721.67	0.69 %	171	1.03 %
>4 and <=5	7,702,858.05	0.57 %	205	1.23 %
>5 and <=6	17,521,494.67	1.29 %	396	2.37 %
>6 and <=7	37,990,538.80	2.80 %	703	4.21 %
>7 and <=8	159,988,630.36	11.81 %	2,981	17.87 %
>8 and <=9	60,994,292.82	4.50 %	1,113	6.67 %
>9 and <=10	44,483,416.72	3.28 %	666	3.99 %
>10 and <=11	91,148,506.40	6.73 %	1,184	7.10 %
>11 and <=12	38,797,446.61	2.86 %	491	2.94 %
>12 and <=13	126,160,260.63	9.31 %	1,383	8.29 %
>13 and <=14	43,313,583.56	3.20 %	508	3.05 %
>14 and <=15	30,957,189.14	2.28 %	345	2.07 %
>15 and <=16	74,493,204.50	5.50 %	753	4.51 %
>16 and <=17	47,988,149.14	3.54 %	501	3.00 %
>17 and <=18	178,824,211.42	13.20 %	1,645	9.86 %
>18 and <=19	46,763,520.61	3.45 %	432	2.59 %
>19 and <=20	23,342,294.88	1.72 %	213	1.28 %
>20 and <=21	20,471,591.97	1.51 %	203	1.22 %
>21 and <=22	47,765,858.72	3.52 %	488	2.93 %
>22 and <=23	182,468,195.02	13.47 %	1,563	9.37 %
>23 and <=24	37,439,383.72	2.76 %	316	1.89 %
>24 and <=25	11,330,839.08	0.84 %	82	0.49 %
>26 and <=27	1,288,905.40	0.10 %	10	0.06 %
>27 and <=28	4,616,391.07	0.34 %	39	0.23 %
>29 and <=30	117,338.61	0.01 %	2	0.01 %
>34 and <=35	65,592.63	0.00 %	1	0.01 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	1	0.01 %
>1 and <=2	571,698.76	0.04 %	13	0.08 %
>2 and <=3	1,187,025.57	0.09 %	37	0.22 %
>3 and <=4	968,749.00	0.07 %	43	0.26 %
>4 and <=5	9,454,428.21	0.70 %	114	0.68 %
>5 and <=6	4,533,387.84	0.33 %	110	0.66 %
>6 and <=7	7,843,092.88	0.58 %	182	1.09 %
>7 and <=8	14,111,979.63	1.04 %	308	1.85 %
>8 and <=9	20,919,939.54	1.54 %	340	2.04 %
>9 and <=10	189,308,002.35	13.97 %	3,387	20.31 %
>10 and <=11	56,658,378.60	4.18 %	1,173	7.03 %
>11 and <=12	34,186,193.16	2.52 %	457	2.74 %
>12 and <=13	117,444,692.28	8.67 %	1,551	9.30 %
>13 and <=14	8,322,488.77	0.61 %	107	0.64 %
>14 and <=15	172,826,306.34	12.75 %	2,011	12.06 %
>15 and <=16	6,282,599.65	0.46 %	69	0.41 %
>16 and <=17	17,806,210.79	1.31 %	191	1.15 %
>17 and <=18	94,533,804.14	6.98 %	990	5.94 %
>18 and <=19	11,553,570.96	0.85 %	123	0.74 %
>19 and <=20	253,685,783.42	18.72 %	2,433	14.59 %
>20 and <=21	5,836,578.57	0.43 %	72	0.43 %
>21 and <=22	8,376,226.04	0.62 %	95	0.57 %
>22 and <=23	17,404,124.76	1.28 %	167	1.00 %
>23 and <=24	21,403,769.00	1.58 %	223	1.34 %
>24 and <=25	261,394,589.17	19.29 %	2,291	13.74 %
>25 and <=26	7,123,503.14	0.53 %	62	0.37 %
>26 and <=27	383,038.63	0.03 %	4	0.02 %
>28 and <=29	887,516.82	0.07 %	8	0.05 %
>29 and <=30	9,897,047.47	0.73 %	113	0.68 %
>30 and <=31	77,294.22	0.01 %	2	0.01 %
>39 and <=40	115,353.87	0.01 %	2	0.01 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2002	45,004.66	0.00 %	2	0.01 %
2003	288,246.77	0.02 %	10	0.06 %
2004	1,239,540.85	0.09 %	39	0.23 %
2005	2,836,298.39	0.21 %	77	0.46 %
2006	1,020,238.57	0.08 %	26	0.16 %
2007	699,096.58	0.05 %	18	0.11 %
2008	1,151,464.87	0.08 %	29	0.17 %
2009	4,171,285.12	0.31 %	102	0.61 %
2010	9,345,778.78	0.69 %	179	1.07 %
2011	5,156,683.76	0.38 %	144	0.86 %
2012	1,914,669.06	0.14 %	56	0.34 %
2013	11,526,169.63	0.85 %	193	1.16 %
2014	102,130,462.24	7.54 %	1,453	8.71 %
2015	893,035,269.57	65.90 %	10,593	63.51 %
2016	257,399,094.89	18.99 %	3,123	18.72 %
2017	63,138,069.84	4.66 %	635	3.81 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	257,735,952.13	19.02 %	4,549	45.39 %
>100 and <=200	498,478,904.84	36.79 %	3,445	34.37 %
>200 and <=300	355,285,847.61	26.22 %	1,490	14.87 %
>300 and <=400	111,560,437.19	8.23 %	328	3.27 %
>400	132,036,231.81	9.74 %	210	2.10 %
	1,355,097,373.58	100.00 %	10,022	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,516,343.97	0.11 %	35	0.21 %
0.5 - 1%	8,330,779.52	0.61 %	139	0.83 %
1 - 1.5%	72,221,756.43	5.33 %	952	5.71 %
1.5 - 2%	801,399,673.91	59.14 %	10,261	61.52 %
2 - 2.5%	265,350,476.74	19.58 %	2,747	16.47 %
2.5 - 3%	160,466,574.92	11.84 %	1,757	10.53 %
3 - 3.5%	31,489,905.10	2.32 %	405	2.43 %
3.5 - 4%	9,814,888.07	0.72 %	198	1.19 %
4 - 4.5%	3,357,776.86	0.25 %	94	0.56 %
4.5 - 5%	616,246.75	0.05 %	29	0.17 %
5 - 5.5%	459,869.58	0.03 %	18	0.11 %
5.5 - 6%	71,934.69	0.01 %	3	0.02 %
6 - 6.5%	1,147.04	0.00 %	1	0.01 %
> 10%	0.00	0.00 %	40	0.24 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	1,292,001,886.48	95.34 %	15,795	94.70 %
Variable	275,954.11	0.02 %	44	0.26 %
Variable With Cap	62,819,532.99	4.64 %	840	5.04 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	24,561,596.31	1.81 %	446	2.67 %
2019	13,419,659.70	0.99 %	135	0.81 %
2020	13,329,279.28	0.98 %	124	0.74 %
2021	1,207,388.66	0.09 %	19	0.11 %
2022	327,175.61	0.02 %	4	0.02 %
2023	2,003,668.38	0.15 %	35	0.21 %
2024	1,928,066.54	0.14 %	22	0.13 %
2025	3,853,651.27	0.28 %	37	0.22 %
2026	560,386.60	0.04 %	4	0.02 %
2027	128,184.88	0.01 %	1	0.01 %
Fixed To Maturity	1,293,778,316.35	95.47 %	15,852	95.04 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	1,355,097,373.58	100.00 %	16,639	99.76 %
UNKNOWN	0.00	0.00 %	40	0.24 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	1,293,784,762.70	95.48 %	15,962	95.70 %
Interest only	24,673,587.34	1.82 %	155	0.93 %
Linear	36,639,023.54	2.70 %	562	3.37 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	103,212.73	0.01 %	28	0.17 %
1-10%	9,438,824.62	0.70 %	362	2.17 %
11-20%	45,177,942.10	3.33 %	1,091	6.54 %
21-30%	86,553,658.65	6.39 %	1,611	9.66 %
31-40%	126,044,001.93	9.30 %	1,942	11.64 %
41-50%	153,264,079.46	11.31 %	2,076	12.45 %
51-60%	176,829,713.55	13.05 %	2,134	12.79 %
61-70%	185,849,287.24	13.71 %	2,078	12.46 %
71-80%	184,513,439.68	13.62 %	1,809	10.85 %
81-90%	185,845,251.77	13.71 %	1,816	10.89 %
91-100%	180,765,912.96	13.34 %	1,501	9.00 %
101-110%	11,738,646.24	0.87 %	124	0.74 %
111-120%	4,457,163.27	0.33 %	47	0.28 %
>120%	4,516,239.38	0.33 %	60	0.36 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	1,870,706.94	0.14 %	159	0.95 %
21-40%	14,414,949.66	1.06 %	471	2.82 %
41-60%	33,851,613.00	2.50 %	760	4.56 %
61-80%	131,855,154.65	9.73 %	2,349	14.08 %
81-100%	390,118,158.24	28.79 %	4,428	26.55 %
101-120%	17,887,748.82	1.32 %	325	1.95 %
121-140%	33,632,336.81	2.48 %	533	3.20 %
141-160%	76,599,530.26	5.65 %	1,081	6.48 %
161-180%	114,614,346.38	8.46 %	1,417	8.50 %
181-200%	102,856,292.34	7.59 %	1,149	6.89 %
201-300%	230,784,689.87	17.03 %	2,447	14.67 %
301-400%	87,104,661.62	6.43 %	744	4.46 %
401-500%	36,602,207.22	2.70 %	298	1.79 %
>500%	82,904,977.77	6.12 %	518	3.11 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	5,875,643.05	0.43 %	201	1.21 %
>1 and <=2	14,174,602.72	1.05 %	274	1.64 %
>2 and <=3	24,187,473.88	1.78 %	591	3.54 %
>3 and <=4	181,092,952.24	13.36 %	3,358	20.13 %
>4 and <=5	112,522,417.71	8.30 %	1,943	11.65 %
>5 and <=6	125,335,303.77	9.25 %	1,646	9.87 %
>6 and <=7	162,701,497.55	12.01 %	1,824	10.94 %
>7 and <=8	68,640,152.03	5.07 %	758	4.54 %
>8 and <=9	111,538,598.27	8.23 %	1,139	6.83 %
>9 and <=10	219,336,480.38	16.19 %	2,023	12.13 %
>10 and <=11	32,470,228.46	2.40 %	301	1.80 %
>11 and <=12	90,243,245.69	6.66 %	881	5.28 %
>12 and <=13	198,148,523.46	14.62 %	1,660	9.95 %
>13 and <=14	2,686,512.25	0.20 %	27	0.16 %
>14 and <=15	2,034,000.43	0.15 %	18	0.11 %
>15 and <=16	3,926,810.45	0.29 %	32	0.19 %
>16 and <=17	67,577.37	0.00 %	1	0.01 %
>18 and <=19	49,761.24	0.00 %	1	0.01 %
>20 and <=21	65,592.63	0.00 %	1	0.01 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

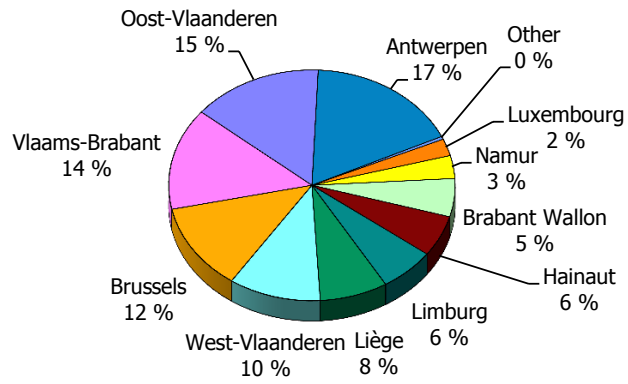
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	1,293,778,316.35	95.47 %	15,852	95.04 %
>=0 and <=1	38,314,216.85	2.83 %	587	3.52 %
>1 and <=2	14,203,707.10	1.05 %	137	0.82 %
>2 and <=3	2,141,326.78	0.16 %	33	0.20 %
>3 and <=4	5,776,192.76	0.43 %	64	0.38 %
>4 and <=5	883,613.74	0.07 %	6	0.04 %
	1,355,097,373.58	100.00 %	16,679	100.00 %

Stratification Tables

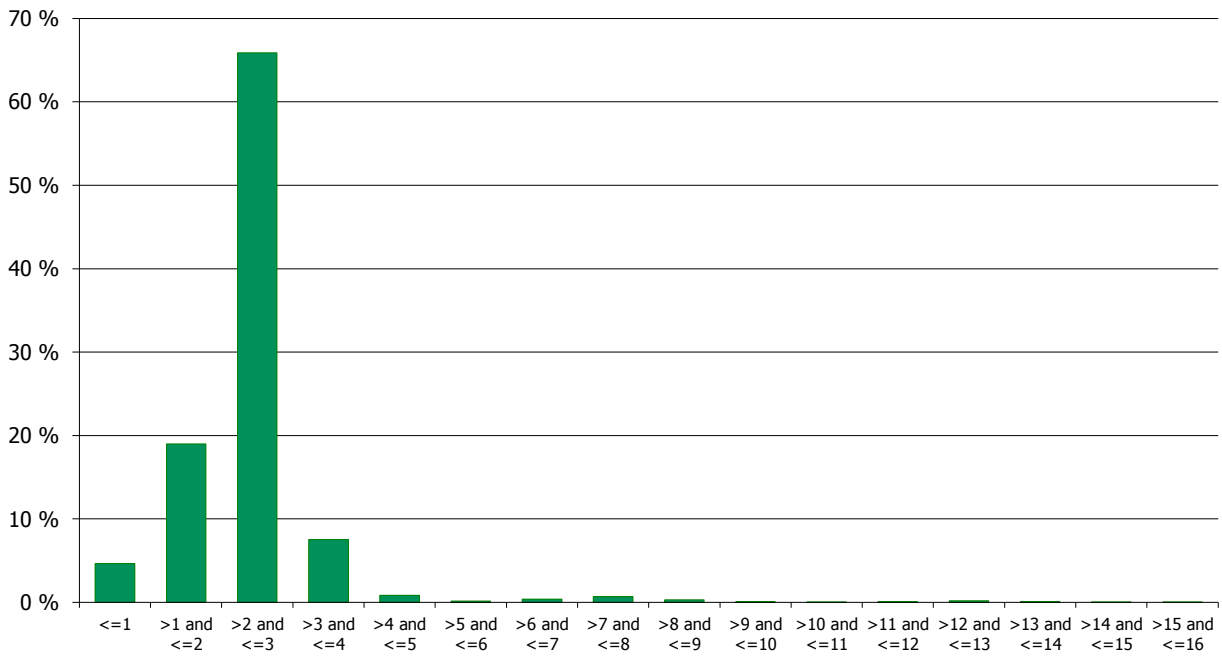
Portfolio Cut-off Date 31/12/2017

1. Geographic distribution



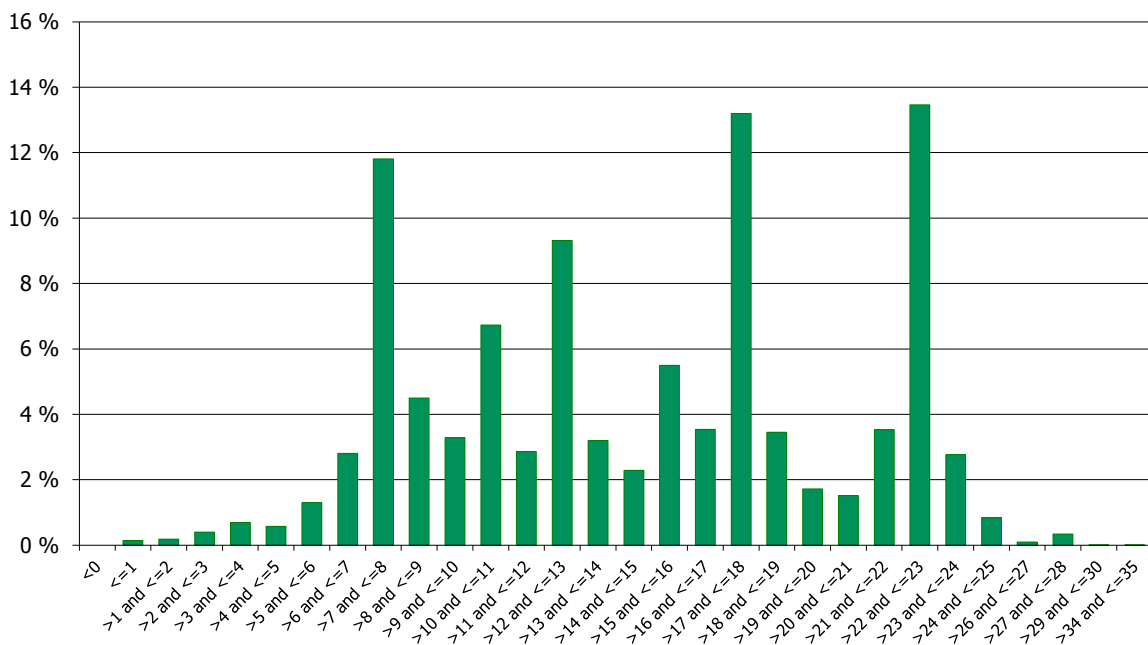
2. Seasoning

Distribution per Seasoning



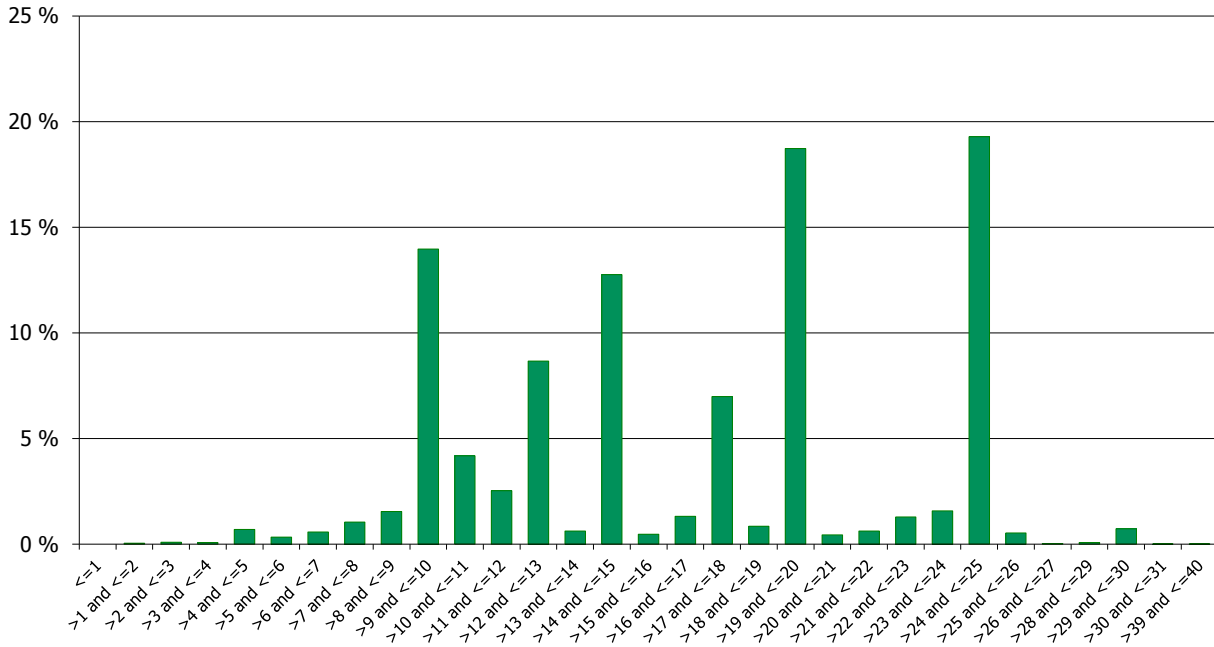
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



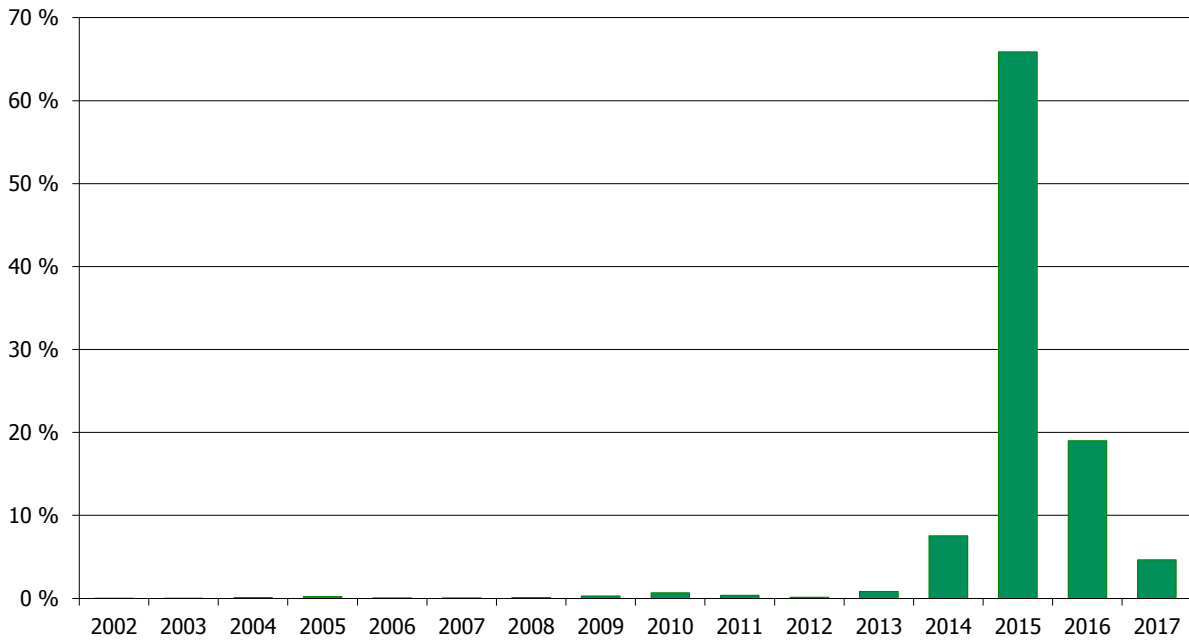
4. Original term to maturity

Distribution of Initial Term (in years)



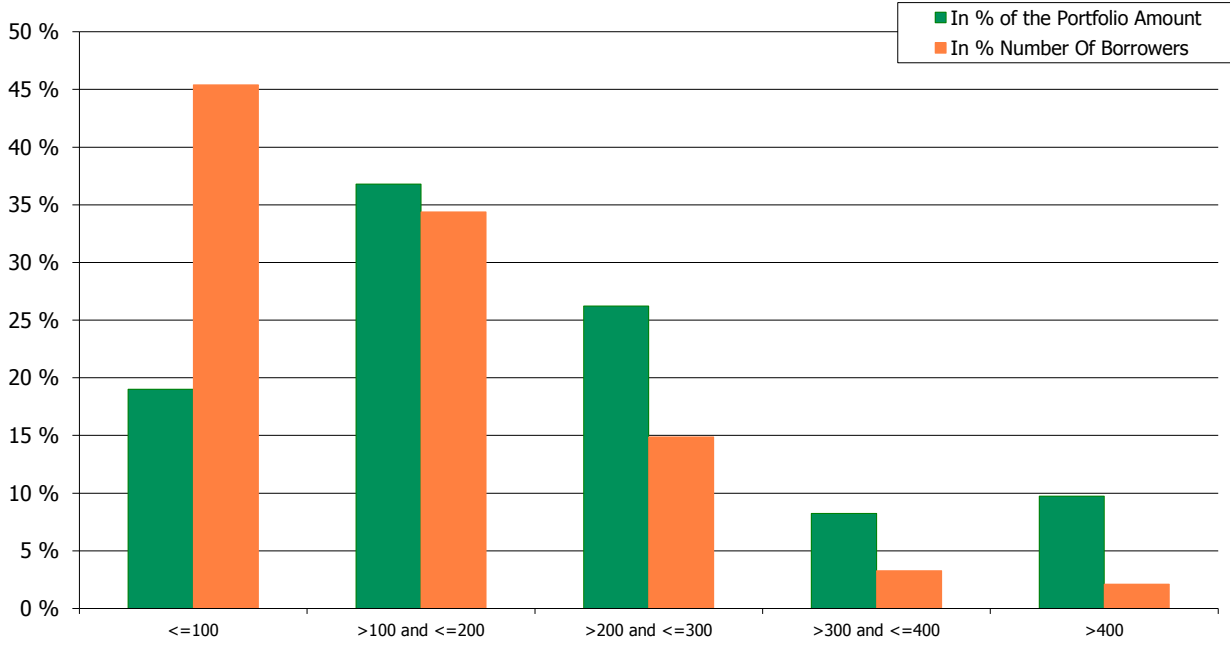
5. Origination Year

Distribution Origination Year



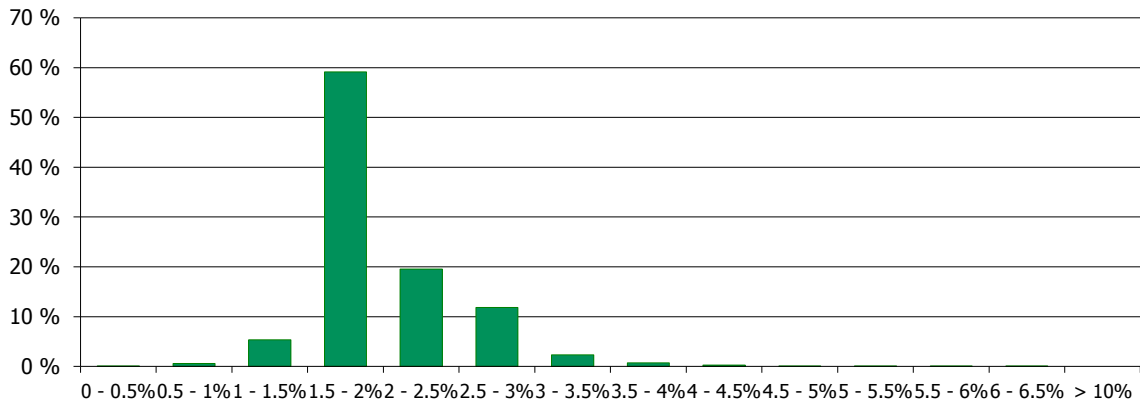
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



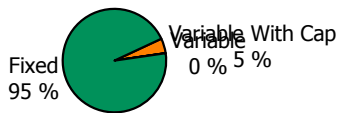
7. Interest Rate

Distribution per Interest Rate



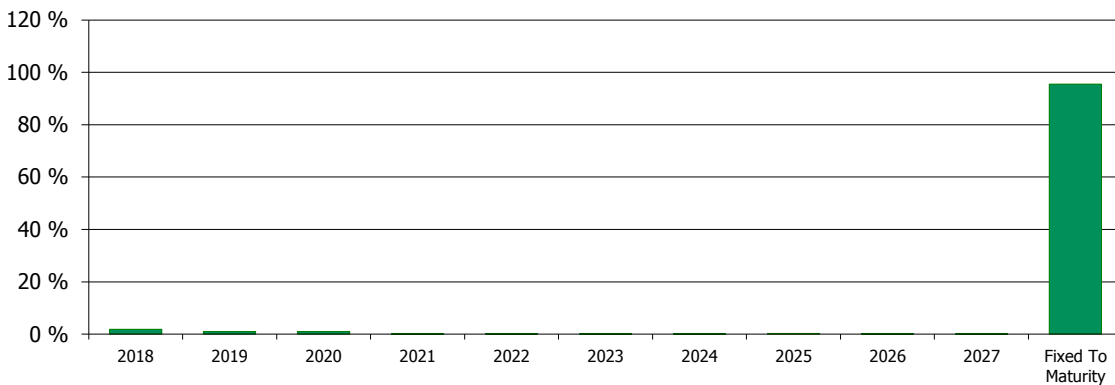
8. Interest Rate Type

Distribution per Interest Type



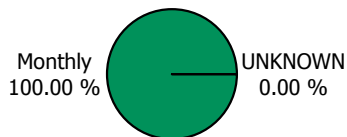
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



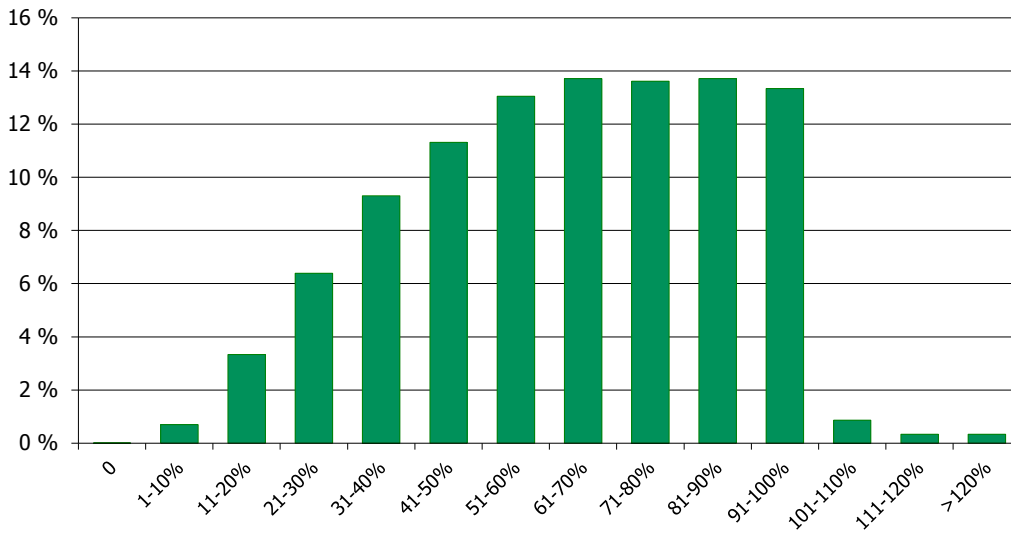
11. Repayment Type

Distribution per Repayment Type



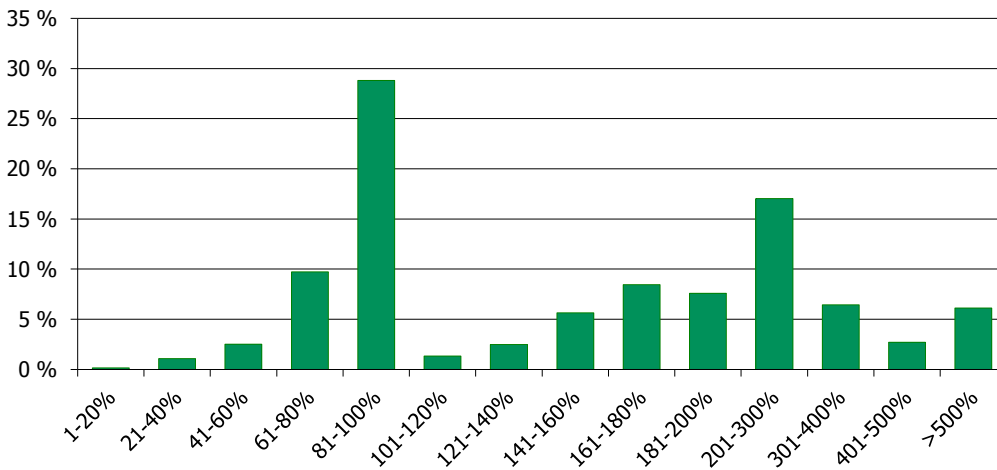
12. Current Loan to Current Value (LTV)

Current LTV Distribution



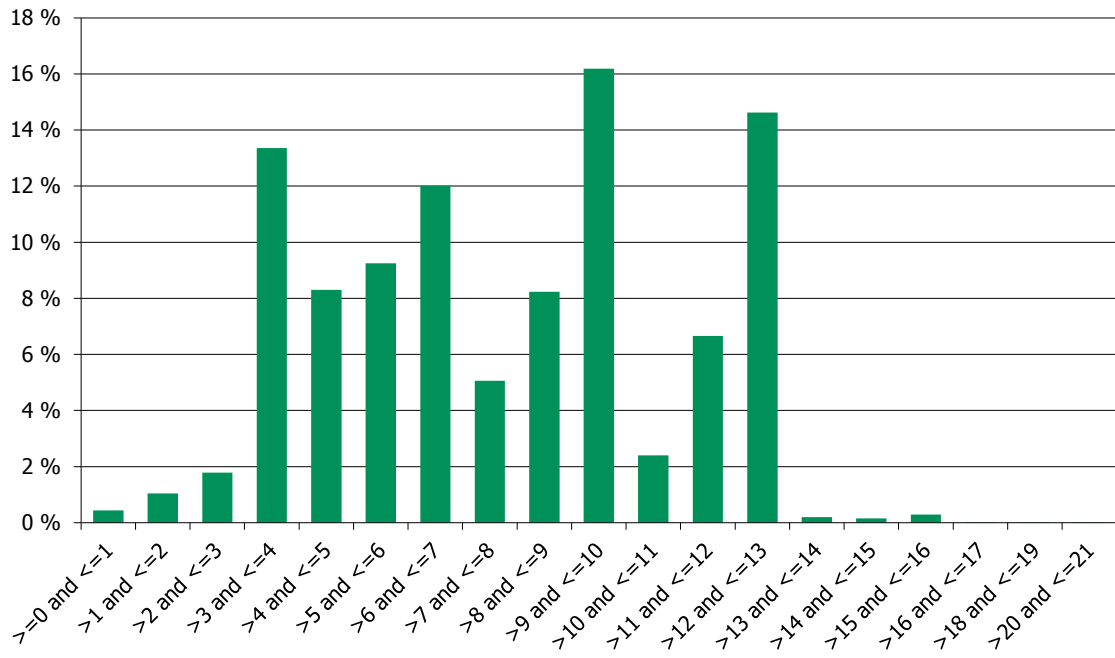
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



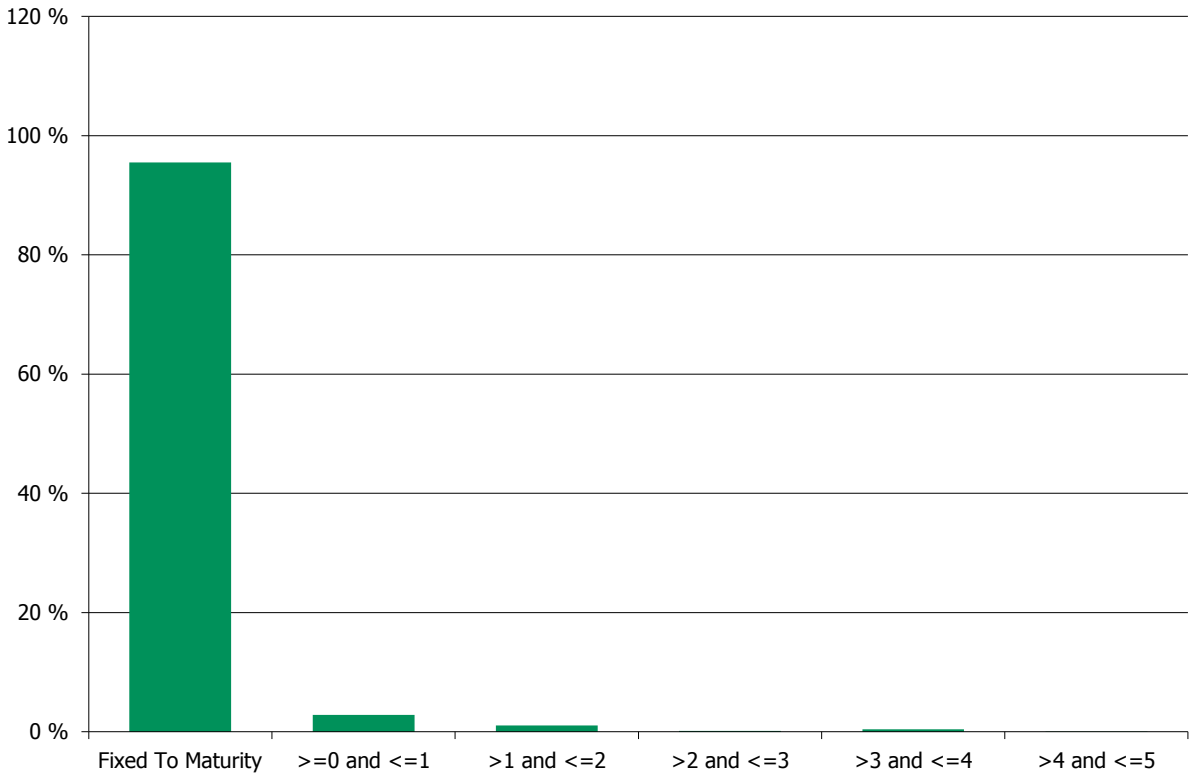
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



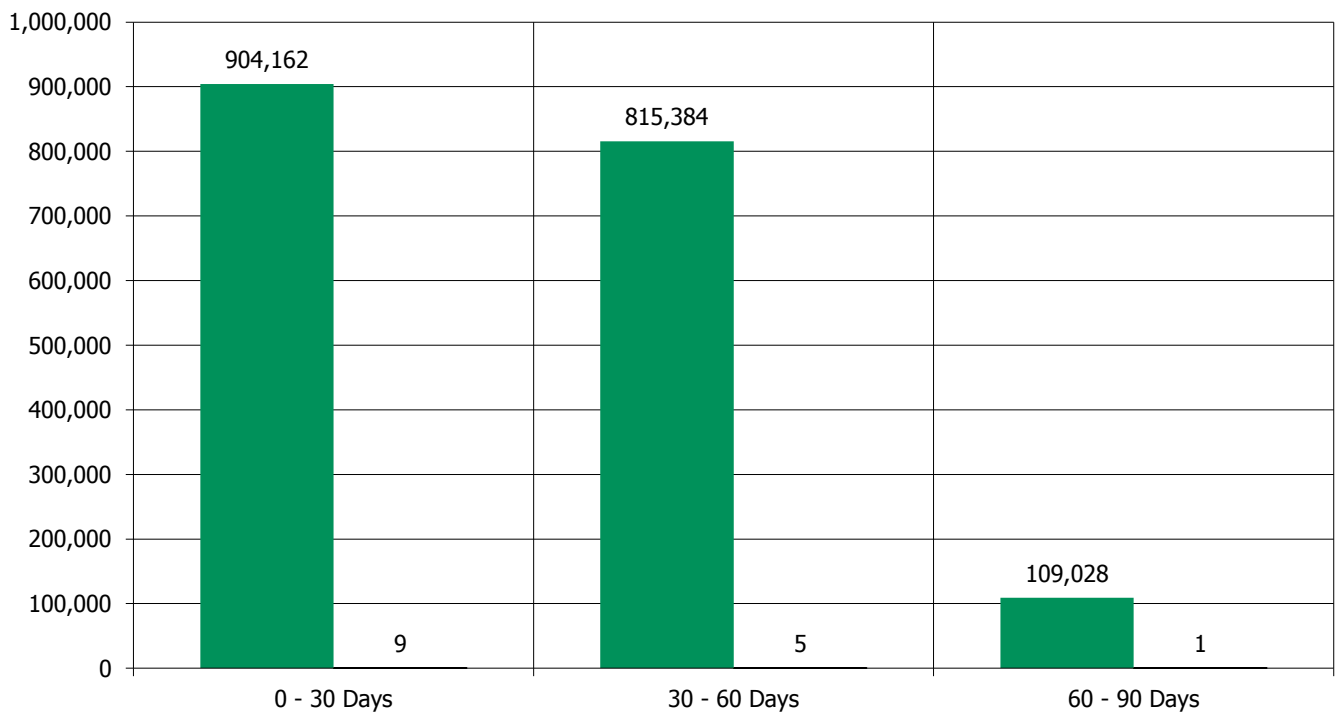
Cover Pool Performance

Portfolio Cut-off Date 31/12/2017

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	1,353,268,798.88	99.87 %	16,664	99.91 %
0 - 30 Days	904,162.48	0.07 %	9	0.05 %
30 - 60 Days	815,383.85	0.06 %	5	0.03 %
60 - 90 Days	109,028.37	0.01 %	1	0.01 %
> 90 Days				
Total	1,355,097,373.58	100.00 %	16,679	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

Dec/2017

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/01/2018	1	1,000,000,000	1,346,652,802	1,344,368,779	1,340,949,772	1,335,270,119
1/02/2018	2	1,000,000,000	1,338,825,878	1,334,288,234	1,327,510,125	1,316,288,482
1/03/2018	3	1,000,000,000	1,330,764,028	1,324,221,802	1,314,468,054	1,298,369,444
1/04/2018	4	1,000,000,000	1,322,881,564	1,314,145,415	1,301,148,361	1,279,769,303
1/05/2018	5	1,000,000,000	1,314,417,519	1,303,594,020	1,287,524,559	1,261,178,258
1/06/2018	6	1,000,000,000	1,306,718,674	1,293,760,528	1,274,562,545	1,243,193,483
1/07/2018	7	1,000,000,000	1,298,506,586	1,283,519,634	1,261,361,407	1,225,273,936
1/08/2018	8	1,000,000,000	1,290,387,300	1,273,330,727	1,248,165,960	1,207,320,599
1/09/2018	9	1,000,000,000	1,282,231,934	1,263,137,146	1,235,024,903	1,189,549,751
1/10/2018	10	1,000,000,000	1,274,268,440	1,253,231,797	1,222,324,117	1,172,490,573
1/11/2018	11	1,000,000,000	1,266,222,301	1,243,206,338	1,209,462,156	1,155,239,108
1/12/2018	12	1,000,000,000	1,258,116,061	1,233,219,901	1,196,793,881	1,138,452,833
1/01/2019	13	1,000,000,000	1,250,117,702	1,223,301,482	1,184,149,212	1,121,653,541
1/02/2019	14	1,000,000,000	1,242,106,131	1,213,400,254	1,171,577,716	1,105,045,153
1/03/2019	15	1,000,000,000	1,233,974,334	1,203,609,552	1,159,454,641	1,089,425,899
1/04/2019	16	1,000,000,000	1,225,942,622	1,193,747,356	1,147,029,673	1,073,186,510
1/05/2019	17	1,000,000,000	1,217,901,211	1,183,970,552	1,134,835,461	1,057,424,902
1/06/2019	18	1,000,000,000	1,209,709,675	1,174,012,636	1,122,428,956	1,041,434,875
1/07/2019	19	1,000,000,000	1,201,160,468	1,163,802,292	1,109,928,661	1,025,615,096
1/08/2019	20	1,000,000,000	1,192,339,657	1,153,296,425	1,097,111,826	1,009,477,990
1/09/2019	21	1,000,000,000	1,184,261,384	1,143,539,852	1,085,063,983	994,163,754
1/10/2019	22	1,000,000,000	1,176,020,186	1,133,718,080	1,073,096,760	979,168,750
1/11/2019	23	1,000,000,000	1,167,859,392	1,123,941,308	1,061,137,193	964,154,910
1/12/2019	24	1,000,000,000	1,159,632,287	1,114,191,740	1,049,343,328	949,530,610
1/01/2020	25	1,000,000,000	1,151,312,930	1,104,322,185	1,037,403,146	934,750,152
1/02/2020	26	1,000,000,000	1,142,841,959	1,094,337,725	1,025,409,243	920,029,665
1/03/2020	27	1,000,000,000	1,134,672,487	1,084,790,967	1,014,045,305	906,228,068
1/04/2020	28	1,000,000,000	1,126,075,169	1,074,745,652	1,002,100,060	891,759,733
1/05/2020	29	1,000,000,000	1,117,918,818	1,065,209,772	990,764,189	878,057,899
1/06/2020	30	1,000,000,000	1,108,444,280	1,054,390,588	978,207,013	863,257,272
1/07/2020	31	1,000,000,000	1,099,990,476	1,044,631,553	966,767,759	849,664,973
1/08/2020	32	1,000,000,000	1,091,514,842	1,034,824,349	955,255,948	835,991,625
1/09/2020	33	1,000,000,000	1,082,975,586	1,024,987,193	943,768,860	822,440,407
1/10/2020	34	1,000,000,000	1,074,502,483	1,015,298,527	932,546,997	809,329,941
1/11/2020	35	1,000,000,000	1,066,211,692	1,005,755,816	921,432,693	796,297,067
1/12/2020	36	1,000,000,000	1,057,971,385	996,344,651	910,563,895	783,678,637
1/01/2021	37	1,000,000,000	1,048,883,141	986,110,439	898,918,838	770,379,439
1/02/2021	38	1,000,000,000	1,040,143,355	976,235,124	887,653,454	757,502,846
1/03/2021	39	1,000,000,000	1,031,895,320	967,010,069	877,245,462	745,756,355
1/04/2021	40	1,000,000,000	1,022,873,525	956,929,781	865,893,137	732,987,806
1/05/2021	41	1,000,000,000	1,014,375,823	947,422,256	855,180,081	720,951,604
1/06/2021	42	1,000,000,000	1,005,095,628	937,162,400	843,767,791	708,317,706
1/07/2021	43	1,000,000,000	996,221,606	927,363,479	832,890,375	696,320,341
1/08/2021	44	1,000,000,000	987,843,557	918,004,865	822,388,314	684,628,207
1/09/2021	45	1,000,000,000	978,961,812	908,208,038	811,542,711	672,737,844
1/10/2021	46	1,000,000,000	970,463,165	898,845,827	801,200,135	661,441,706
1/11/2021	47	1,000,000,000	962,184,577	889,666,671	791,001,344	650,256,051
1/12/2021	48	1,000,000,000	953,893,054	880,552,342	780,970,886	639,378,618
1/01/2022	49	1,000,000,000	945,623,443	871,438,012	770,921,682	628,478,093
1/02/2022	50	1,000,000,000	937,219,757	862,228,718	760,834,745	617,627,807
1/03/2022	51	1,000,000,000	928,930,496	853,293,411	751,220,380	607,489,640
1/04/2022	52	1,000,000,000	920,632,718	844,236,949	741,357,043	596,974,186
1/05/2022	53	1,000,000,000	912,085,264	835,025,907	731,463,702	586,593,164
1/06/2022	54	1,000,000,000	903,781,336	826,020,181	721,734,691	576,339,543
1/07/2022	55	1,000,000,000	895,081,163	816,725,786	711,857,324	566,121,799
1/08/2022	56	1,000,000,000	886,784,547	807,783,068	702,272,284	556,133,516
1/09/2022	57	1,000,000,000	878,481,052	798,862,080	692,750,236	546,269,361
1/10/2022	58	1,000,000,000	869,551,305	789,443,730	682,897,972	536,292,923

1/11/2022	59	1,000,000,000	861,124,782	780,467,522	673,416,218	526,606,765
1/12/2022	60	1,000,000,000	852,818,235	771,670,301	664,186,875	517,260,405
1/01/2023	61	1,000,000,000	844,509,087	762,855,732	654,930,190	507,891,069
1/02/2023	62	1,000,000,000	836,203,473	754,072,032	645,742,725	498,645,275
1/03/2023	63	1,000,000,000	827,894,814	745,435,637	636,880,507	489,919,982
1/04/2023	64	1,000,000,000	819,588,263	736,704,799	627,820,362	480,904,912
1/05/2023	65	1,000,000,000	810,962,241	727,754,605	618,666,539	471,950,584
1/06/2023	66	1,000,000,000	802,651,046	719,074,493	609,732,917	463,165,456
1/07/2023	67	1,000,000,000	794,378,213	710,494,945	600,975,155	454,641,547
1/08/2023	68	1,000,000,000	786,006,591	701,814,982	592,123,440	446,047,876
1/09/2023	69	1,000,000,000	777,605,962	693,136,562	583,314,160	437,550,678
1/10/2023	70	500,000,000	769,353,732	684,655,106	574,758,404	429,365,609
1/11/2023	71	500,000,000	761,104,456	676,165,223	566,187,663	421,171,472
1/12/2023	72	500,000,000	752,895,746	667,774,713	557,785,612	413,220,574
1/01/2024	73	500,000,000	744,320,114	659,048,932	549,097,027	405,060,916
1/02/2024	74	500,000,000	736,088,657	650,655,057	540,724,857	397,195,392
1/03/2024	75	500,000,000	727,896,817	642,393,069	532,588,534	389,668,435
1/04/2024	76	500,000,000	719,710,268	634,090,875	524,368,461	382,029,234
1/05/2024	77	500,000,000	711,539,398	625,863,057	516,290,512	374,602,147
1/06/2024	78	500,000,000	703,383,466	617,639,837	508,211,185	367,178,257
1/07/2024	79	500,000,000	694,741,674	609,050,151	499,909,905	359,700,104
1/08/2024	80	500,000,000	686,515,358	600,817,731	491,898,525	352,436,566
1/09/2024	81	0	678,204,574	592,537,686	483,885,769	345,227,124
1/10/2024	82		670,124,461	584,517,198	476,161,123	338,323,432
1/11/2024	83		661,722,583	576,209,691	468,199,872	331,257,755
1/12/2024	84		653,733,976	568,319,057	460,651,744	324,581,353
1/01/2025	85		645,858,290	560,520,086	453,174,822	317,960,549
1/02/2025	86		638,098,581	552,846,418	445,834,000	311,485,096
1/03/2025	87		630,438,006	545,372,494	438,796,376	305,395,145
1/04/2025	88		622,826,945	537,874,575	431,663,085	299,158,004
1/05/2025	89		615,304,962	530,506,367	424,701,957	293,127,162
1/06/2025	90		607,755,339	523,108,462	417,714,451	287,083,293
1/07/2025	91		600,435,347	515,959,690	410,991,931	281,305,225
1/08/2025	92		593,369,052	509,022,750	404,435,070	275,644,880
1/09/2025	93		586,247,004	502,060,110	397,888,535	270,034,446
1/10/2025	94		579,791,138	495,716,317	391,894,068	264,875,943
1/11/2025	95		573,383,017	489,405,951	385,921,357	259,734,272
1/12/2025	96		566,905,901	483,083,227	379,997,985	254,699,342
1/01/2026	97		560,563,323	476,868,284	374,155,270	249,720,971
1/02/2026	98		554,493,837	470,904,957	368,536,735	244,929,193
1/03/2026	99		548,233,768	464,875,270	362,981,993	240,314,436
1/04/2026	100		542,258,397	459,028,580	357,505,277	235,686,038
1/05/2026	101		536,327,686	453,262,947	352,145,964	231,201,260
1/06/2026	102		530,338,459	447,441,129	346,738,841	226,686,989
1/07/2026	103		524,249,481	441,577,920	341,352,987	222,251,086
1/08/2026	104		518,366,414	435,882,040	336,092,967	217,899,498
1/09/2026	105		512,595,917	430,298,707	330,944,055	213,652,514
1/10/2026	106		506,653,744	424,612,441	325,766,953	209,448,152
1/11/2026	107		500,569,455	418,801,842	320,491,848	205,183,822
1/12/2026	108		494,894,302	413,374,090	315,559,619	201,197,988
1/01/2027	109		489,250,594	407,966,910	310,639,875	197,222,306
1/02/2027	110		483,623,195	402,590,459	305,766,453	193,305,978
1/03/2027	111		477,955,825	397,263,110	301,027,181	189,581,595
1/04/2027	112		472,373,313	391,957,169	296,251,241	185,783,551
1/05/2027	113		466,811,803	386,706,656	291,563,383	182,094,213
1/06/2027	114		459,465,425	379,975,359	285,759,620	177,713,591
1/07/2027	115		453,952,781	374,800,221	281,173,918	174,144,956
1/08/2027	116		448,468,737	369,644,383	276,600,778	170,586,981
1/09/2027	117		443,014,293	364,529,311	272,079,508	167,087,877
1/10/2027	118		437,594,286	359,478,499	267,649,271	163,693,432
1/11/2027	119		432,187,523	354,434,738	263,222,809	160,304,358
1/12/2027	120		426,808,142	349,448,605	258,881,084	157,013,940
1/01/2028	121		421,306,673	344,359,234	254,461,939	153,679,997
1/02/2028	122		415,985,567	339,433,293	250,184,056	150,456,433
1/03/2028	123		410,699,598	334,588,333	246,026,239	147,369,669
1/04/2028	124		405,468,981	329,766,800	241,864,237	144,262,999
1/05/2028	125		400,302,058	325,030,172	237,803,462	141,259,464
1/06/2028	126		395,187,820	320,333,372	233,771,074	138,275,989
1/07/2028	127		389,896,716	315,525,724	229,695,838	135,308,541
1/08/2028	128		384,936,507	310,983,305	225,813,302	132,458,010
1/09/2028	129		379,643,985	306,187,373	221,765,415	129,532,617

1/10/2028	130	374,861,016	301,833,606	218,074,005	126,854,333
1/11/2028	131	370,118,222	297,509,309	214,403,050	124,190,675
1/12/2028	132	365,197,745	293,072,278	210,685,626	121,537,142
1/01/2029	133	360,525,222	288,831,852	207,109,178	118,967,977
1/02/2029	134	355,874,423	284,622,342	203,571,671	116,440,669
1/03/2029	135	351,236,275	280,482,453	200,149,803	114,045,336
1/04/2029	136	346,612,453	276,320,608	196,678,477	111,592,708
1/05/2029	137	342,004,001	272,199,210	193,268,106	109,208,201
1/06/2029	138	337,409,211	268,086,772	189,864,080	106,830,311
1/07/2029	139	332,823,564	264,009,211	186,516,076	104,516,302
1/08/2029	140	328,257,212	259,945,359	183,178,016	102,211,024
1/09/2029	141	323,713,647	255,912,547	179,877,546	99,944,284
1/10/2029	142	319,198,475	251,928,870	176,641,637	97,744,014
1/11/2029	143	314,702,065	247,958,787	173,415,830	95,552,587
1/12/2029	144	309,734,716	243,644,356	169,979,035	93,274,977
1/01/2030	145	305,273,261	239,727,588	166,821,150	91,154,376
1/02/2030	146	300,579,534	235,641,314	163,560,574	88,994,190
1/03/2030	147	296,174,282	231,832,061	160,546,855	87,020,153
1/04/2030	148	291,817,496	228,034,342	157,515,267	85,015,344
1/05/2030	149	287,208,741	224,064,547	154,392,184	82,988,145
1/06/2030	150	282,988,202	220,397,467	151,479,149	81,077,477
1/07/2030	151	278,913,818	216,867,694	148,686,277	79,256,399
1/08/2030	152	274,939,934	213,415,243	145,947,128	77,466,801
1/09/2030	153	271,088,850	210,069,037	143,293,422	75,736,101
1/10/2030	154	267,240,900	206,747,313	140,680,484	74,050,266
1/11/2030	155	263,580,411	203,569,570	138,165,919	72,418,633
1/12/2030	156	259,942,943	200,430,735	135,700,722	70,834,957
1/01/2031	157	256,329,849	197,309,615	133,247,841	69,259,966
1/02/2031	158	252,722,483	194,202,907	130,816,267	67,708,075
1/03/2031	159	249,130,171	191,149,117	128,463,407	66,235,857
1/04/2031	160	245,549,870	188,082,530	126,081,014	64,732,151
1/05/2031	161	241,752,905	184,870,242	123,622,639	63,209,803
1/06/2031	162	238,222,391	181,861,457	121,301,385	61,760,216
1/07/2031	163	234,713,305	178,888,473	119,024,734	60,352,651
1/08/2031	164	231,111,331	175,844,450	116,701,818	58,924,156
1/09/2031	165	227,635,069	172,905,726	114,459,653	57,547,279
1/10/2031	166	224,190,768	170,010,009	112,265,756	56,212,870
1/11/2031	167	220,762,163	167,126,065	110,080,677	54,885,316
1/12/2031	168	217,344,893	164,268,975	107,932,496	53,593,655
1/01/2032	169	213,953,829	161,431,748	105,798,550	52,311,538
1/02/2032	170	210,585,415	158,620,733	103,691,895	51,052,758
1/03/2032	171	207,219,212	155,837,518	101,630,094	49,839,338
1/04/2032	172	203,861,843	153,052,607	99,560,055	48,617,396
1/05/2032	173	200,506,825	150,286,685	97,520,219	47,426,089
1/06/2032	174	196,987,188	147,398,175	95,402,633	46,199,750
1/07/2032	175	193,652,614	144,665,192	93,403,268	45,046,123
1/08/2032	176	190,335,365	141,945,933	91,414,496	43,900,254
1/09/2032	177	187,032,353	139,246,081	89,447,702	42,773,794
1/10/2032	178	183,745,569	136,574,518	87,515,636	41,678,332
1/11/2032	179	180,469,703	133,912,120	85,591,365	40,589,270
1/12/2032	180	177,198,252	131,268,819	83,695,366	39,527,449
1/01/2033	181	173,938,994	128,635,807	81,808,005	38,472,446
1/02/2033	182	170,686,053	126,016,013	79,938,088	37,433,839
1/03/2033	183	167,450,747	123,438,011	78,122,845	36,443,802
1/04/2033	184	164,233,238	120,860,854	76,297,251	35,441,422
1/05/2033	185	161,050,532	118,324,132	74,512,018	34,470,267
1/06/2033	186	157,902,259	115,814,326	72,746,043	33,510,764
1/07/2033	187	154,823,234	113,369,606	71,035,182	32,588,512
1/08/2033	188	151,815,293	110,978,488	69,360,107	31,685,269
1/09/2033	189	148,859,212	108,633,001	67,721,539	30,805,701
1/10/2033	190	145,969,026	106,348,980	66,134,510	29,960,461
1/11/2033	191	143,098,847	104,081,019	64,559,542	29,123,087
1/12/2033	192	140,236,329	101,831,583	63,008,794	28,307,025
1/01/2034	193	137,375,319	99,584,892	61,461,934	27,495,137
1/02/2034	194	134,521,485	97,350,721	59,930,242	26,696,377
1/03/2034	195	131,665,286	95,137,762	58,433,366	25,929,982
1/04/2034	196	128,823,303	92,926,344	56,929,965	25,155,841
1/05/2034	197	125,996,404	90,737,985	55,452,479	24,402,537
1/06/2034	198	123,178,774	88,558,375	53,982,820	23,655,177
1/07/2034	199	120,378,659	86,403,199	52,539,449	22,928,320
1/08/2034	200	117,594,956	84,262,006	51,107,140	22,208,791

1/09/2034	201	114,825,159	82,137,775	49,692,039	21,502,392
1/10/2034	202	112,076,225	80,039,789	48,303,609	20,815,920
1/11/2034	203	109,367,092	77,972,576	46,936,383	20,141,058
1/12/2034	204	106,687,766	75,937,518	45,598,852	19,486,895
1/01/2035	205	104,054,270	73,937,450	44,284,940	18,845,229
1/02/2035	206	101,436,792	71,955,309	42,988,128	18,215,895
1/03/2035	207	98,835,042	70,002,317	41,725,276	17,613,117
1/04/2035	208	96,275,900	68,074,087	40,472,751	17,012,038
1/05/2035	209	93,786,793	66,205,258	39,264,779	16,436,632
1/06/2035	210	91,374,667	64,393,108	38,092,910	15,878,536
1/07/2035	211	89,138,078	62,713,842	37,008,198	15,363,152
1/08/2035	212	87,055,791	61,144,948	35,990,610	14,877,440
1/09/2035	213	85,109,635	59,676,648	35,037,018	14,421,910
1/10/2035	214	83,328,746	58,332,032	34,163,282	14,004,619
1/11/2035	215	81,621,342	57,039,901	33,321,561	13,601,715
1/12/2035	216	79,940,102	55,773,294	32,501,442	13,212,563
1/01/2036	217	78,265,825	54,512,556	31,685,968	12,826,496
1/02/2036	218	76,602,593	53,263,614	30,881,270	12,447,806
1/03/2036	219	74,943,806	52,027,534	30,092,842	12,081,933
1/04/2036	220	73,296,319	50,797,511	29,306,672	11,716,458
1/05/2036	221	71,662,133	49,583,430	28,535,822	11,361,517
1/06/2036	222	70,046,701	48,383,502	27,774,434	11,011,532
1/07/2036	223	68,447,497	47,201,277	27,029,091	10,672,104
1/08/2036	224	66,876,438	46,039,658	26,296,859	10,339,014
1/09/2036	225	65,325,854	44,895,915	25,578,360	10,013,930
1/10/2036	226	63,798,343	43,774,147	24,877,878	9,699,766
1/11/2036	227	62,289,426	42,666,341	24,186,617	9,390,305
1/12/2036	228	60,796,231	41,575,194	23,510,063	9,090,221
1/01/2037	229	59,332,354	40,505,313	22,846,811	8,796,357
1/02/2037	230	57,882,224	39,448,310	22,194,026	8,508,832
1/03/2037	231	56,450,462	38,413,583	21,562,227	8,234,979
1/04/2037	232	55,022,077	37,378,087	20,927,626	7,958,761
1/05/2037	233	53,598,215	36,351,052	20,302,506	7,689,379
1/06/2037	234	52,176,147	35,326,568	19,680,141	7,422,093
1/07/2037	235	50,762,267	34,312,867	19,068,368	7,161,893
1/08/2037	236	49,359,899	33,308,343	18,463,059	6,905,173
1/09/2037	237	47,970,525	32,315,883	17,867,374	6,654,084
1/10/2037	238	46,586,078	31,331,721	17,280,597	6,409,178
1/11/2037	239	45,205,647	30,351,739	16,697,527	6,166,694
1/12/2037	240	43,826,673	29,377,575	16,121,828	5,929,671
1/01/2038	241	42,452,868	28,408,432	15,550,333	5,695,248
1/02/2038	242	41,078,476	27,442,100	14,983,175	5,464,286
1/03/2038	243	39,701,867	26,481,834	14,425,660	5,240,832
1/04/2038	244	38,332,146	25,524,841	13,868,988	5,017,253
1/05/2038	245	36,970,513	24,577,740	13,321,510	4,799,442
1/06/2038	246	35,610,899	23,633,726	12,777,262	4,583,864
1/07/2038	247	34,267,655	22,704,932	12,244,909	4,374,874
1/08/2038	248	32,431,527	21,451,911	11,539,725	4,105,462
1/09/2038	249	31,108,085	20,541,618	11,021,944	3,904,644
1/10/2038	250	29,788,348	19,637,868	10,511,088	3,708,403
1/11/2038	251	28,473,314	18,739,100	10,004,517	3,514,731
1/12/2038	252	27,160,001	17,845,431	9,503,952	3,325,188
1/01/2039	253	25,858,729	16,961,616	9,010,284	3,139,114
1/02/2039	254	24,561,936	16,083,680	8,522,182	2,956,487
1/03/2039	255	23,266,054	15,211,768	8,041,668	2,779,114
1/04/2039	256	21,982,764	14,348,352	7,565,935	2,603,631
1/05/2039	257	20,706,119	13,492,890	7,097,335	2,432,362
1/06/2039	258	19,440,756	12,646,846	6,635,393	2,264,416
1/07/2039	259	18,189,035	11,813,138	6,182,719	2,101,286
1/08/2039	260	16,951,075	10,990,455	5,737,517	1,941,718
1/09/2039	261	15,728,910	10,180,751	5,301,298	1,786,492
1/10/2039	262	14,523,741	9,385,259	4,875,042	1,636,113
1/11/2039	263	13,337,996	8,604,410	4,458,075	1,489,838
1/12/2039	264	12,183,804	7,846,934	4,055,608	1,349,782
1/01/2040	265	11,095,503	7,133,898	3,677,706	1,218,825
1/02/2040	266	10,023,298	6,433,589	3,308,244	1,091,738
1/03/2040	267	8,974,992	5,751,579	2,950,507	969,825
1/04/2040	268	7,964,069	5,095,077	2,607,081	853,312
1/05/2040	269	6,989,772	4,464,423	2,278,761	742,793
1/06/2040	270	6,095,003	3,886,324	1,978,639	642,233
1/07/2040	271	5,320,905	3,387,172	1,720,262	556,079

1/08/2040	272	4,667,062	2,965,910	1,502,483	483,624
1/09/2040	273	4,134,671	2,623,120	1,325,451	424,834
1/10/2040	274	3,744,551	2,371,721	1,195,470	381,601
1/11/2040	275	3,460,315	2,187,975	1,100,048	349,655
1/12/2040	276	3,221,786	2,033,807	1,020,021	322,889
1/01/2041	277	2,986,978	1,882,383	941,675	296,826
1/02/2041	278	2,759,385	1,736,005	866,240	271,891
1/03/2041	279	2,536,212	1,593,156	793,134	247,993
1/04/2041	280	2,319,779	1,454,730	722,379	224,913
1/05/2041	281	2,113,055	1,322,918	655,308	203,194
1/06/2041	282	1,921,846	1,201,168	593,485	183,245
1/07/2041	283	1,752,504	1,093,530	538,973	165,731
1/08/2041	284	1,606,972	1,001,020	492,122	150,684
1/09/2041	285	1,486,444	924,369	453,283	138,204
1/10/2041	286	1,375,794	854,156	417,822	126,870
1/11/2041	287	1,274,329	789,820	385,368	116,520
1/12/2041	288	1,181,057	730,809	355,698	107,108
1/01/2042	289	1,108,314	684,634	332,377	99,661
1/02/2042	290	1,047,505	645,973	312,810	93,397
1/03/2042	291	1,000,625	616,118	297,667	88,536
1/04/2042	292	961,088	590,770	284,695	84,319
1/05/2042	293	924,924	567,607	272,859	80,482
1/06/2042	294	891,890	546,407	262,000	76,952
1/07/2042	295	862,734	527,677	252,396	73,827
1/08/2042	296	834,838	509,749	243,201	70,836
1/09/2042	297	809,705	493,564	234,881	68,123
1/10/2042	298	785,377	477,949	226,890	65,536
1/11/2042	299	760,994	462,325	218,915	62,964
1/12/2042	300	736,556	446,744	211,016	60,444
1/01/2043	301	712,063	431,156	203,135	57,940
1/02/2043	302	687,515	415,585	195,301	55,469
1/03/2043	303	662,911	400,099	187,592	53,076
1/04/2043	304	638,252	384,563	179,849	50,670
1/05/2043	305	613,538	369,065	172,176	48,309
1/06/2043	306	588,767	353,564	164,525	45,967
1/07/2043	307	563,941	338,100	156,942	43,668
1/08/2043	308	539,059	322,634	149,382	41,389
1/09/2043	309	514,121	307,186	141,868	39,140
1/10/2043	310	489,126	291,772	134,418	36,933
1/11/2043	311	464,075	276,360	126,993	34,745
1/12/2043	312	438,968	260,979	119,630	32,597
1/01/2044	313	413,804	245,601	112,295	30,468
1/02/2044	314	388,583	230,241	105,004	28,369
1/03/2044	315	363,305	214,922	97,784	26,314
1/04/2044	316	338,409	199,854	90,698	24,304
1/05/2044	317	313,456	184,814	83,666	22,327
1/06/2044	318	289,660	170,494	76,987	20,458
1/07/2044	319	266,988	156,891	70,670	18,703
1/08/2044	320	244,266	143,296	64,382	16,966
1/09/2044	321	222,377	130,234	58,364	15,315
1/10/2044	322	200,440	117,194	52,391	13,692
1/11/2044	323	178,455	104,162	46,447	12,087
1/12/2044	324	158,475	92,349	41,078	10,646
1/01/2045	325	138,451	80,543	35,736	9,222
1/02/2045	326	118,383	68,752	30,426	7,819
1/03/2045	327	98,271	56,984	25,161	6,441
1/04/2045	328	80,861	46,809	20,615	5,255
1/05/2045	329	65,350	37,768	16,593	4,212
1/06/2045	330	53,277	30,738	13,470	3,405
1/07/2045	331	43,886	25,279	11,050	2,782
1/08/2045	332	37,828	21,752	9,484	2,378
1/09/2045	333	33,861	19,438	8,454	2,110
1/10/2045	334	32,646	18,710	8,117	2,018
1/11/2045	335	31,931	18,269	7,906	1,957
1/12/2045	336	31,213	17,829	7,696	1,897
1/01/2046	337	30,493	17,388	7,487	1,838
1/02/2046	338	29,771	16,948	7,279	1,779
1/03/2046	339	29,047	16,510	7,074	1,723
1/04/2046	340	28,320	16,069	6,868	1,665
1/05/2046	341	27,591	15,630	6,664	1,609
1/06/2046	342	26,859	15,190	6,460	1,553

1/07/2046	343	26,125	14,751	6,258	1,499
1/08/2046	344	25,389	14,311	6,055	1,444
1/09/2046	345	24,651	13,871	5,854	1,390
1/10/2046	346	23,910	13,432	5,655	1,337
1/11/2046	347	23,167	12,992	5,456	1,285
1/12/2046	348	22,421	12,554	5,259	1,233
1/01/2047	349	21,673	12,114	5,062	1,182
1/02/2047	350	20,923	11,675	4,866	1,131
1/03/2047	351	20,170	11,238	4,673	1,082
1/04/2047	352	19,415	10,799	4,479	1,033
1/05/2047	353	18,657	10,360	4,287	985
1/06/2047	354	17,897	9,921	4,095	937
1/07/2047	355	17,135	9,483	3,904	889
1/08/2047	356	16,370	9,044	3,714	842
1/09/2047	357	15,603	8,606	3,525	796
1/10/2047	358	15,081	8,304	3,393	763
1/11/2047	359	14,556	8,002	3,261	730
1/12/2047	360	14,029	7,699	3,130	698
1/01/2048	361	13,777	7,548	3,061	680
1/02/2048	362	13,524	7,397	2,992	662
1/03/2048	363	13,271	7,247	2,924	644
1/04/2048	364	13,016	7,096	2,856	627
1/05/2048	365	12,761	6,945	2,789	609
1/06/2048	366	12,505	6,794	2,721	592
1/07/2048	367	12,248	6,644	2,654	575
1/08/2048	368	11,990	6,493	2,587	558
1/09/2048	369	11,731	6,342	2,521	542
1/10/2048	370	11,471	6,191	2,455	525
1/11/2048	371	11,210	6,040	2,389	509
1/12/2048	372	10,948	5,889	2,323	493
1/01/2049	373	10,686	5,738	2,258	477
1/02/2049	374	10,422	5,588	2,193	461
1/03/2049	375	10,158	5,437	2,129	446
1/04/2049	376	9,893	5,286	2,065	431
1/05/2049	377	9,626	5,136	2,001	416
1/06/2049	378	9,359	4,985	1,937	401
1/07/2049	379	9,091	4,834	1,874	386
1/08/2049	380	8,822	4,683	1,811	372
1/09/2049	381	8,552	4,532	1,748	357
1/10/2049	382	8,281	4,381	1,686	343
1/11/2049	383	8,009	4,230	1,624	329
1/12/2049	384	7,737	4,079	1,562	315
1/01/2050	385	7,463	3,928	1,500	302
1/02/2050	386	7,188	3,777	1,439	288
1/03/2050	387	6,913	3,627	1,378	275
1/04/2050	388	6,636	3,476	1,318	262
1/05/2050	389	6,358	3,325	1,257	249
1/06/2050	390	6,080	3,174	1,197	236
1/07/2050	391	5,800	3,023	1,137	223
1/08/2050	392	5,520	2,872	1,078	210
1/09/2050	393	5,238	2,721	1,019	198
1/10/2050	394	4,956	2,570	960	186
1/11/2050	395	4,672	2,419	901	174
1/12/2050	396	4,388	2,268	843	162
1/01/2051	397	4,102	2,117	784	150
1/02/2051	398	3,816	1,966	727	138
1/03/2051	399	3,529	1,815	669	127
1/04/2051	400	3,240	1,664	612	116
1/05/2051	401	2,951	1,512	555	104
1/06/2051	402	2,660	1,361	498	93
1/07/2051	403	2,369	1,210	442	82
1/08/2051	404	2,076	1,059	386	72
1/09/2051	405	1,783	908	330	61
1/10/2051	406	1,488	756	274	50
1/11/2051	407	1,193	605	219	40
1/12/2051	408	896	454	164	30
1/01/2052	409	598	303	109	20
1/02/2052	410	300	151	54	10
1/03/2052	411	0	0	0	0
1/04/2052	412	0	0	0	0
1/05/2052	413	0	0	0	0

1/06/2052	414	0	0	0	0
1/07/2052	415	0	0	0	0
1/08/2052	416	0	0	0	0
1/09/2052	417	0	0	0	0
1/10/2052	418	0	0	0	0
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1/01/2058	481	0	0	0	0
1/02/2058	482	0	0	0	0
1/03/2058	483	0	0	0	0
1/04/2058	484	0	0	0	0

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1/08/2058	488	0	0	0	0
1/09/2058	489	0	0	0	0
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1/09/2063	549	0	0	0	0
1/10/2063	550	0	0	0	0
1/11/2063	551	0	0	0	0
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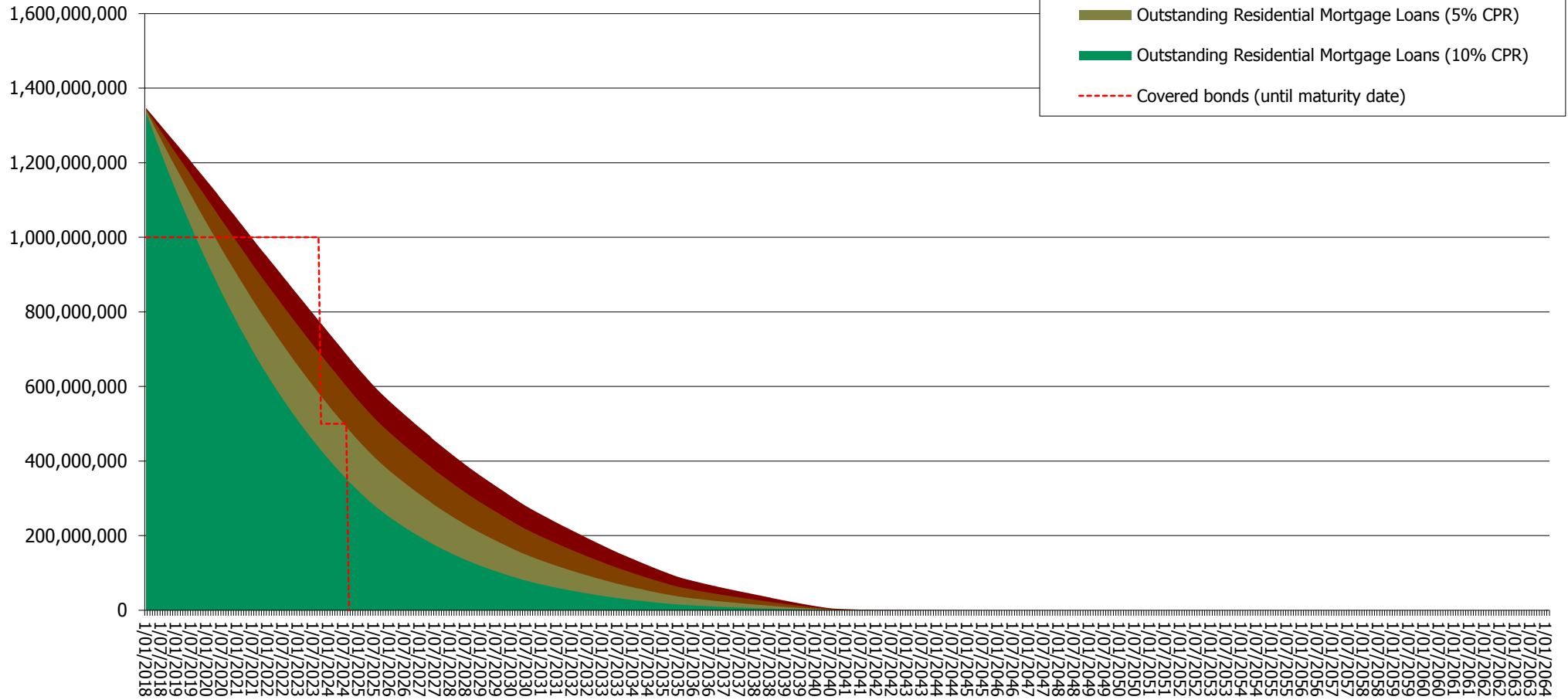
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113,458,192,757

97,032,069,393

77,289,780,437

Amortisation profiles (all amounts in EUR)



This addendum is optional

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

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Reason for No Data in Worksheet E

Value

Not applicable for the jurisdiction

Not relevant for the issuer and/or CB programme at the present time

Not available at the present time

Confidential

* Legal Entity Identifier (LEI) Finder: <http://www.lei-lookup.com/#search>

** Weighted Average Maturity = Remainder Term to Maturity

ND1

ND2

ND3

ND4

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVVWVZHD1T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Sicthine BNP Paribas Fortis Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurien De Raedemaker				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*			
			Type of Swap			
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoned (months)		78.49			
E.3.1.2	Weighted Average Maturity (months)**		175.76			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrives	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<90 days	0.01%				0.01%
E.3.2.2	30-90 days	0.12%				0.12%
E.3.2.3	60-90 days	0.01%				0.01%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						