

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/7/2018

Cut-off Date: 31/7/2018



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A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/07/2018			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,266.22			
G.3.1.2	Outstanding Covered Bonds	1,750.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	29%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,266.22		99.52%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	11.00		0.48%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	2,277.22		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	7.61	ND1		
		Residual Life (mn)			
		By buckets:			
G.3.4.2	0 - 1 Y	11.35	ND1	0.50%	
G.3.4.3	1 - 2 Y	24.25	ND1	1.07%	
G.3.4.4	2 - 3 Y	49.42	ND1	2.18%	
G.3.4.5	3 - 4 Y	269.52	ND1	11.89%	
G.3.4.6	4 - 5 Y	223.00	ND1	9.84%	
G.3.4.7	5 - 10 Y	1,156.45	ND1	51.03%	
G.3.4.8	10+ Y	532.23	ND1	23.49%	
G.3.4.9	Total	2,266.22	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	7.39	8.39		
		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	1,750.00	1,000.00	100.00%	57.14%
G.3.5.8	10+ Y	0	750.00	0.00%	42.86%
G.3.5.9	Total	1,750.00	1,750.00	100%	100%
G.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,266.22		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	2,266.22		100.00%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,750.00		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	1,750.00	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,750.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1,750.00	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	11.00		100.00%	
G.3.9.3	Exposures to central banks	0.00		0.00%	
G.3.9.4	Exposures to credit institutions	0.00		0.00%	
G.3.9.5	Other	0.00		0.00%	
G.3.9.6	Total	11.00		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	11.00		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	11.00		100.00%	
G.3.10.16	Total	11.00		100%	



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0.00	0.00%	0.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	11.00	100.00%	100.00%
G.3.11.4	Total	11	100%	100%

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

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00

4. References to Capital Requirements Regulation (CRR)

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

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

5. References to Capital Requirements Regulation (CRR)

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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency

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CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,266	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,266	100%
2. General Information			
M.7.2.1	Number of mortgage loans	Residential Loans 28,589	Commercial Loans 0 Total Mortgages 28,589
3. Concentration Risks			
M.7.3.1	10 largest exposures	% Residential Loans 0.96%	% Commercial Loans 0.00% % Total Mortgages 0.96%
4. Breakdown by Geography			
M.7.4.1	European Union	100.00%	0 100%
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00% 100%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.59%	0.00%	16.59%
M.7.5.2	Vlaams-Brabant	14.76%	0.00%	14.76%
M.7.5.3	Oost-Vlaanderen	14.77%	0.00%	14.77%
M.7.5.4	Brussels	11.37%	0.00%	11.37%
M.7.5.5	West-Vlaanderen	10.85%	0.00%	10.85%
M.7.5.6	Limburg	6.38%	0.00%	6.38%
M.7.5.7	Liège	8.00%	0.00%	8.00%
M.7.5.8	Hainaut	6.22%	0.00%	6.22%
M.7.5.9	Brabant Wallon	5.26%	0.00%	5.26%
M.7.5.10	Namur	3.46%	0.00%	3.46%
M.7.5.11	Luxembourg	2.29%	0.00%	2.29%
M.7.5.12	Other	0.05%	0.00%	0.05%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	96.40%	0.00%	96.40%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.60%	0.00%	3.60%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.62%	0.00%	1.62%
M.7.7.2	Amortising	98.38%	0.00%	98.38%
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	5.64%	0.00%	5.64%
M.7.8.2	≥ 12 - ≤ 24 months	31.12%	0.00%	31.12%
M.7.8.3	≥ 24 - ≤ 36 months	35.45%	0.00%	35.45%
M.7.8.4	≥ 36 - ≤ 60 months	25.18%	0.00%	25.18%
M.7.8.5	≥ 60 months	2.61%	0.00%	2.61%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.001%	0.000%	0.001%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	79.27			
M.7A.10.2	<=100K	1034.33	20,701	45.64%	72.41%
M.7A.10.3	>100K and <=200K	892.69	6,697	39.39%	23.43%
M.7A.10.4	>200K and <=300K	207.77	880	9.17%	3.08%
M.7A.10.5	>300K and <=400K	68.81	202	3.04%	0.71%
M.7A.10.6	>400K	62.63	109	2.76%	0.38%
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	2266.22	28,589	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.61			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	506.50	9,687.00	22.35%	33.88%
M.7A.11.3	>40 - <=50 %	267.36	3,628.00	11.80%	12.69%
M.7A.11.4	>50 - <=60 %	286.89	3,523.00	12.66%	12.32%
M.7A.11.5	>60 - <=70 %	305.49	3,332.00	13.48%	11.65%
M.7A.11.6	>70 - <=80 %	299.56	3,034.00	13.22%	10.61%
M.7A.11.7	>80 - <=90 %	306.77	2,866.00	13.54%	10.02%
M.7A.11.8	>90 - <=100 %	267.66	2,211.00	11.81%	7.73%
M.7A.11.9	>100%	25.99	308.00	1.15%	1.08%
M.7A.11.10	Total	2266.22	28,589.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	54.60%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	703.80	12,991.00	31.23%	45.63%
M.7A.12.3	>40 - <=50 %	268.91	3,304.00	11.93%	11.60%
M.7A.12.4	>50 - <=60 %	279.40	3,123.00	12.40%	10.97%
M.7A.12.5	>60 - <=70 %	296.40	2,999.00	13.15%	10.53%
M.7A.12.6	>70 - <=80 %	277.16	2,557.00	12.30%	8.98%
M.7A.12.7	>80 - <=90 %	294.90	2,474.00	13.09%	8.69%
M.7A.12.8	>90 - <=100 %	132.83	1,025.00	5.89%	3.60%
M.7A.12.9	>100%	12.82	116.00	0.57%	0.41%
M.7A.12.10	Total	2253.40	28,473.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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



C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

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

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		5.24	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2019	6.15	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.65	22/03/2029
		1,750,000,000									

Totals

Total Outstanding (in EUR):	1,750,000,000
Current Weighted Average Fixed Coupon:	0.52 %
Weighted Average Remaining Average Life*	7.39

* 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	1,750,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,266,223,570 (II)
Nominal Balance Public Finance Exposures	11,000,000 (III)
Nominal Balance Financial Institution Exposures	92,228,811 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	35.40 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,900,465,725 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108.60 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	11,649,346 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	92,228,811 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,900,465,725
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.53 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 353,504,320 (VIII)

Total Interest Proceeds Residential Mortgage Loans	352,224,320
Total Interest Proceeds Public Finance Exposures	1,280,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets 2,370,041,704 (IX)

Total Principal Proceeds Residential Mortgage Loans 2,266,223,570

Total Principal Proceeds Public Finance Exposures 11,589,323

<i>Total Principal Proceeds Financial Institution Exposures</i>	92,228,811
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	83,125,000 (X)
Costs, Fees and expenses Covered Bonds	48,636,009 (XI)
Principal Requirement Covered Bonds	1,750,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	841,785,015

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	207,624,464 (XIII)
Cumulative Cash Outflow Next 180 Days	-5,793,178 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	201,831,286

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,589,323 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	9,089,323 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/07/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,266,223,570.27
Principal Redemptions between Cut-off Date and Maturity Date	2,266,223,570.27
Interest Payments between Cut-off Date and Maturity Date	352,224,319.68
Number of borrowers	17,432.00
Number of loans	28,589.00
Average Outstanding Balance per borrower	130,004
Average Outstanding Balance per loan	79,269
Weighted average Current Loan to Current Value	54.60 %
Weighted average seasoning (in Years)	2.44
Weighted average remaining maturity (in years, at 0% CPR)	14.53
Weighted average initial maturity (in years, at 0% CPR)	16.97
Percentage of Fixed Rate Loans	96.40 %
Percentage of Variable Rate Loans	3.60 %
Weighted average interest rate	1.93 %
Weighted average interest rate Fixed Rate Loans	1.93 %
Weighted average interest rate Variable Rate Loans	1.86 %
Weighted Remaining average life (in years, at 0% CPR)	7.61
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.34

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 92,228,811

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date

31/07/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	375,881,697.94	16.59 %	4,808	16.82 %
Oost-Vlaanderen	334,767,141.59	14.77 %	4,464	15.61 %
Vlaams-Brabant	334,394,247.12	14.76 %	3,900	13.64 %
Brussels	257,709,619.32	11.37 %	2,447	8.56 %
West-Vlaanderen	245,809,717.04	10.85 %	3,503	12.25 %
Liège	181,242,093.35	8.00 %	2,421	8.47 %
Limburg	144,483,669.15	6.38 %	2,108	7.37 %
Hainaut	141,007,597.07	6.22 %	1,883	6.59 %
Brabant Wallon	119,260,744.28	5.26 %	1,314	4.60 %
Namur	78,475,610.83	3.46 %	1,048	3.67 %
Luxembourg	51,996,981.68	2.29 %	681	2.38 %
Other	1,194,450.90	0.05 %	12	0.04 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	127,838,045.33	5.64 %	1,355	4.74 %
>1 and <=2	705,231,813.82	31.12 %	7,876	27.55 %
>2 and <=3	803,430,555.92	35.45 %	10,209	35.71 %
>3 and <=4	570,612,379.01	25.18 %	7,782	27.22 %
>4 and <=5	18,507,271.47	0.82 %	298	1.04 %
>5 and <=6	7,104,697.01	0.31 %	172	0.60 %
>6 and <=7	2,749,530.01	0.12 %	106	0.37 %
>7 and <=8	5,918,088.57	0.26 %	185	0.65 %
>8 and <=9	14,187,889.13	0.63 %	249	0.87 %
>9 and <=10	2,760,503.94	0.12 %	83	0.29 %
>10 and <=11	904,044.57	0.04 %	18	0.06 %
>11 and <=12	688,286.19	0.03 %	26	0.09 %
>12 and <=13	3,032,526.14	0.13 %	76	0.27 %
>13 and <=14	2,029,456.94	0.09 %	82	0.29 %
>14 and <=15	889,324.93	0.04 %	46	0.16 %
>15 and <=16	217,701.48	0.01 %	13	0.05 %
>18 and <=19	85,948.16	0.00 %	3	0.01 %
>19 and <=20	35,507.65	0.00 %	10	0.03 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	4	0.01 %
<=1	3,265,426.39	0.14 %	117	0.41 %
>1 and <=2	6,251,796.55	0.28 %	176	0.62 %
>2 and <=3	12,085,153.42	0.53 %	263	0.92 %
>3 and <=4	13,401,068.78	0.59 %	384	1.34 %
>4 and <=5	20,532,308.93	0.91 %	569	1.99 %
>5 and <=6	30,330,646.00	1.34 %	709	2.48 %
>6 and <=7	136,868,450.59	6.04 %	2,907	10.17 %
>7 and <=8	154,324,086.29	6.81 %	3,085	10.79 %
>8 and <=9	125,166,341.76	5.52 %	2,112	7.39 %
>9 and <=10	104,108,247.20	4.59 %	1,553	5.43 %
>10 and <=11	103,428,247.10	4.56 %	1,358	4.75 %
>11 and <=12	143,284,621.15	6.32 %	1,796	6.28 %
>12 and <=13	125,081,448.01	5.52 %	1,462	5.11 %
>13 and <=14	114,283,400.65	5.04 %	1,279	4.47 %

>14 and <=15	88,385,832.19	3.90 %	957	3.35 %
>15 and <=16	74,523,612.23	3.29 %	766	2.68 %
>16 and <=17	187,077,798.49	8.26 %	1,867	6.53 %
>17 and <=18	155,724,150.47	6.87 %	1,452	5.08 %
>18 and <=19	135,670,148.47	5.99 %	1,205	4.21 %
>19 and <=20	49,635,668.78	2.19 %	441	1.54 %
>20 and <=21	29,052,189.41	1.28 %	313	1.09 %
>21 and <=22	148,283,881.47	6.54 %	1,365	4.77 %
>22 and <=23	161,708,837.96	7.14 %	1,337	4.68 %
>23 and <=24	120,231,714.34	5.31 %	917	3.21 %
>24 and <=25	15,773,170.53	0.70 %	122	0.43 %
>25 and <=26	798,257.63	0.04 %	9	0.03 %
>26 and <=27	4,123,396.11	0.18 %	37	0.13 %
>27 and <=28	1,022,298.78	0.05 %	9	0.03 %
>28 and <=29	1,402,911.77	0.06 %	13	0.05 %
>29 and <=30	302,082.55	0.01 %	3	0.01 %
>31 and <=32	13,761.51	0.00 %	1	0.00 %
>32 and <=33	82,614.76	0.00 %	1	0.00 %

2,266,223,570.27

100.00 %

28,589

100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	6,483.92	0.00 %	1	0.00 %
>1 and <=2	761,003.72	0.03 %	6	0.02 %
>2 and <=3	2,631,886.09	0.12 %	38	0.13 %
>3 and <=4	1,312,141.48	0.06 %	65	0.23 %
>4 and <=5	18,103,955.61	0.80 %	245	0.86 %
>5 and <=6	7,341,507.49	0.32 %	256	0.90 %
>6 and <=7	14,686,440.37	0.65 %	390	1.36 %
>7 and <=8	23,945,845.73	1.06 %	584	2.04 %
>8 and <=9	35,688,382.20	1.57 %	726	2.54 %
>9 and <=10	322,231,113.45	14.22 %	6,083	21.28 %
>10 and <=11	65,515,238.99	2.89 %	1,489	5.21 %
>11 and <=12	62,137,318.64	2.74 %	877	3.07 %
>12 and <=13	195,225,960.04	8.61 %	2,686	9.40 %
>13 and <=14	15,633,956.97	0.69 %	202	0.71 %
>14 and <=15	304,518,816.43	13.44 %	3,635	12.71 %
>15 and <=16	13,493,997.84	0.60 %	132	0.46 %
>16 and <=17	35,019,293.56	1.55 %	380	1.33 %
>17 and <=18	168,773,713.79	7.45 %	1,758	6.15 %
>18 and <=19	16,328,858.16	0.72 %	205	0.72 %
>19 and <=20	434,275,049.75	19.16 %	4,137	14.47 %
>20 and <=21	9,861,908.38	0.44 %	122	0.43 %
>21 and <=22	11,709,550.17	0.52 %	131	0.46 %
>22 and <=23	22,022,391.01	0.97 %	236	0.83 %
>23 and <=24	25,933,064.80	1.14 %	275	0.96 %
>24 and <=25	435,856,126.93	19.23 %	3,687	12.90 %
>25 and <=26	8,639,773.45	0.38 %	74	0.26 %
>26 and <=27	680,507.63	0.03 %	7	0.02 %
>27 and <=28	412,604.20	0.02 %	5	0.02 %
>28 and <=29	982,333.57	0.04 %	8	0.03 %
>29 and <=30	11,936,166.72	0.53 %	141	0.49 %
>30 and <=31	412,499.75	0.02 %	5	0.02 %
>39 and <=40	145,679.43	0.01 %	3	0.01 %

2,266,223,570.27

100.00 %

28,589

100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	93,692.07	0.00 %	12	0.04 %
2000	27,763.74	0.00 %	1	0.00 %
2002	68,827.50	0.00 %	5	0.02 %
2003	405,254.91	0.02 %	20	0.07 %
2004	918,612.63	0.04 %	47	0.16 %
2005	3,501,760.18	0.15 %	121	0.42 %
2006	1,779,473.19	0.08 %	39	0.14 %
2007	468,871.87	0.02 %	19	0.07 %
2008	1,043,816.45	0.05 %	27	0.09 %
2009	7,152,786.61	0.32 %	160	0.56 %
2010	12,409,296.92	0.55 %	244	0.85 %
2011	4,260,375.78	0.19 %	157	0.55 %
2012	2,883,630.00	0.13 %	93	0.33 %

2013	11,093,275.81	0.49 %	207	0.72 %
2014	89,990,639.67	3.97 %	1,444	5.05 %
2015	820,783,591.31	36.22 %	10,299	36.02 %
2016	891,275,524.26	39.33 %	11,177	39.10 %
2017	390,242,019.00	17.22 %	4,230	14.80 %
2018	27,824,358.37	1.23 %	287	1.00 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	459,875,184.64	20.29 %	8,291	47.56 %
>100 and <=200	844,115,044.55	37.25 %	5,867	33.66 %
>200 and <=300	570,956,283.14	25.19 %	2,384	13.68 %
>300 and <=400	188,985,724.55	8.34 %	553	3.17 %
>400	202,291,333.39	8.93 %	337	1.93 %
	2,266,223,570.27	100.00 %	17,432	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,834,177.91	0.08 %	41	0.14 %
0.5 - 1%	16,659,853.86	0.74 %	253	0.88 %
1 - 1.5%	225,536,708.70	9.95 %	3,152	11.03 %
1.5 - 2%	1,484,593,052.77	65.51 %	18,621	65.13 %
2 - 2.5%	311,030,147.84	13.72 %	3,479	12.17 %
2.5 - 3%	178,517,269.82	7.88 %	2,089	7.31 %
3 - 3.5%	31,612,173.71	1.39 %	482	1.69 %
3.5 - 4%	10,580,871.27	0.47 %	260	0.91 %
4 - 4.5%	4,272,225.91	0.19 %	123	0.43 %
4.5 - 5%	990,883.83	0.04 %	59	0.21 %
5 - 5.5%	517,109.96	0.02 %	24	0.08 %
5.5 - 6%	74,207.90	0.00 %	4	0.01 %
6 - 6.5%	4,886.79	0.00 %	2	0.01 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,184,701,295.99	96.40 %	27,454	96.03 %
Variable	2,276,759.66	0.10 %	61	0.21 %
Variable With Cap	79,245,514.62	3.50 %	1,074	3.76 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	10,438,716.00	0.46 %	195	0.68 %
2019	29,560,033.76	1.30 %	470	1.64 %
2020	12,453,185.39	0.55 %	116	0.41 %
2021	3,925,574.65	0.17 %	44	0.15 %
2022	4,296,470.78	0.19 %	41	0.14 %
2023	1,938,719.99	0.09 %	30	0.10 %
2024	1,438,189.94	0.06 %	17	0.06 %
2025	4,414,926.81	0.19 %	48	0.17 %
2026	4,947,053.16	0.22 %	51	0.18 %
2027	3,495,457.18	0.15 %	32	0.11 %
Fixed To Maturity	2,189,315,242.61	96.61 %	27,545	96.35 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,266,223,570.27	100.00 %	28,589	100.00 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,178,338,314.20	96.12 %	27,534	96.31 %
Interest only	36,699,855.32	1.62 %	229	0.80 %
Linear	51,185,400.75	2.26 %	826	2.89 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	78,552.33	0.00 %	19	0.07 %
1-10%	19,378,467.92	0.86 %	783	2.74 %
11-20%	92,043,743.57	4.06 %	2,288	8.00 %
21-30%	170,125,647.87	7.51 %	3,139	10.98 %
31-40%	224,869,095.05	9.92 %	3,458	12.10 %
41-50%	267,359,834.30	11.80 %	3,628	12.69 %
51-60%	286,891,752.92	12.66 %	3,523	12.32 %
61-70%	305,493,112.24	13.48 %	3,332	11.65 %
71-80%	299,560,539.58	13.22 %	3,034	10.61 %
81-90%	306,765,755.79	13.54 %	2,866	10.02 %
91-100%	267,663,609.29	11.81 %	2,211	7.73 %
101-110%	16,371,726.00	0.72 %	187	0.65 %
111-120%	3,273,240.24	0.14 %	38	0.13 %
>120%	6,348,493.17	0.28 %	83	0.29 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	4,987,186.76	0.22 %	305	1.07 %
21-40%	31,532,119.69	1.39 %	1,077	3.77 %
41-60%	80,362,228.12	3.55 %	1,703	5.96 %
61-80%	256,301,659.20	11.31 %	4,556	15.94 %
81-100%	665,814,568.25	29.38 %	7,592	26.56 %
101-120%	40,474,297.69	1.79 %	676	2.36 %
121-140%	71,146,312.78	3.14 %	1,100	3.85 %
141-160%	112,487,601.40	4.96 %	1,565	5.47 %
161-180%	152,981,226.48	6.75 %	1,932	6.76 %
181-200%	157,770,111.16	6.96 %	1,736	6.07 %
201-300%	369,295,662.40	16.30 %	3,844	13.45 %
301-400%	126,115,200.71	5.56 %	1,123	3.93 %
401-500%	66,575,450.82	2.94 %	492	1.72 %
>500%	130,379,944.81	5.75 %	888	3.11 %
	2,266,223,570.27	100.00 %	28,589	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	11,348,852.20	0.50 %	354	1.24 %
>1 and <=2	24,253,982.53	1.07 %	610	2.13 %
>2 and <=3	49,423,982.20	2.18 %	1,240	4.34 %
>3 and <=4	269,519,069.17	11.89 %	5,547	19.40 %
>4 and <=5	223,001,555.97	9.84 %	3,727	13.04 %
>5 and <=6	206,668,628.50	9.12 %	2,736	9.57 %
>6 and <=7	270,023,163.30	11.92 %	3,134	10.96 %
>7 and <=8	146,942,861.36	6.48 %	1,601	5.60 %
>8 and <=9	272,026,002.80	12.00 %	2,697	9.43 %
>9 and <=10	260,784,700.75	11.51 %	2,359	8.25 %
>10 and <=11	58,329,117.91	2.57 %	558	1.95 %
>11 and <=12	218,482,925.45	9.64 %	1,991	6.96 %
>12 and <=13	239,667,840.96	10.58 %	1,895	6.63 %
>13 and <=14	8,284,683.18	0.37 %	69	0.24 %
>14 and <=15	4,708,474.82	0.21 %	46	0.16 %
>15 and <=16	2,498,065.25	0.11 %	21	0.07 %
>16 and <=17	113,984.49	0.01 %	1	0.00 %
>17 and <=18	49,303.16	0.00 %	1	0.00 %
>19 and <=20	96,376.27	0.00 %	2	0.01 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

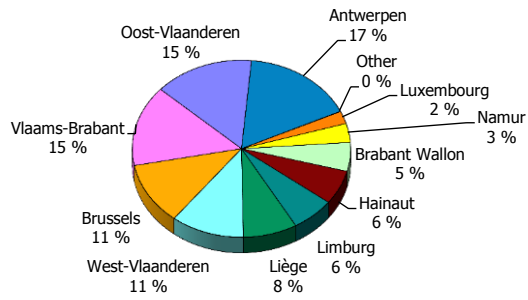
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,189,315,242.61	96.61 %	27,545	96.35 %
>=0 and <=1	51,146,176.88	2.26 %	772	2.70 %
>1 and <=2	7,887,732.45	0.35 %	78	0.27 %
>2 and <=3	3,578,791.24	0.16 %	46	0.16 %
>3 and <=4	7,147,247.89	0.32 %	82	0.29 %
>4 and <=5	7,148,379.20	0.32 %	66	0.23 %
	2,266,223,570.27	100.00 %	28,589	100.00 %

Stratification Tables

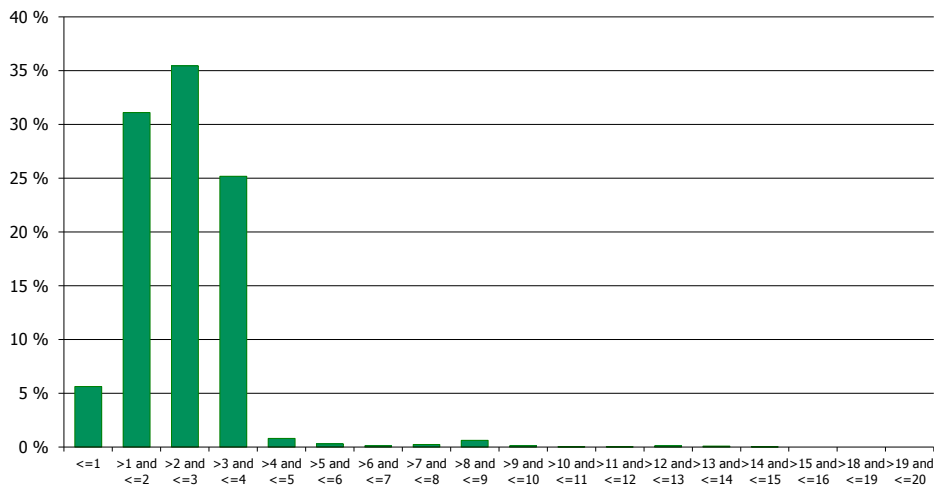
Portfolio Cut-off Date 31/07/2018

1. Geographic distribution



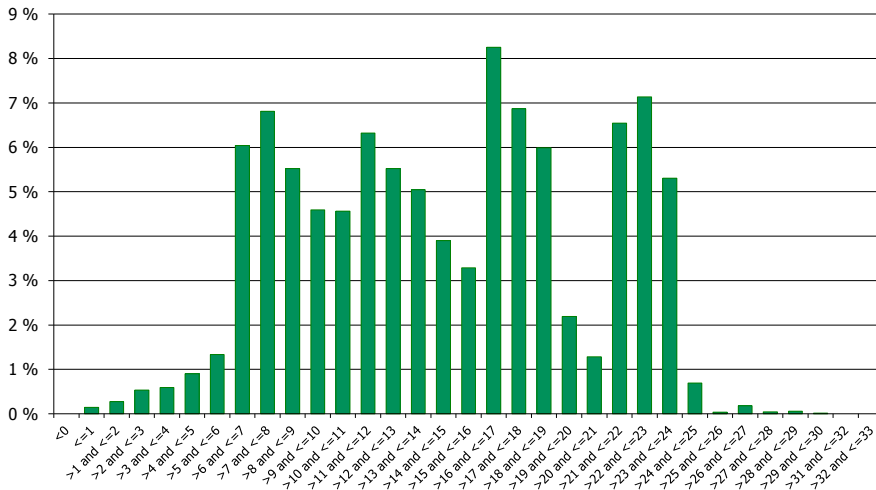
2. Seasoning

Distribution per Seasoning



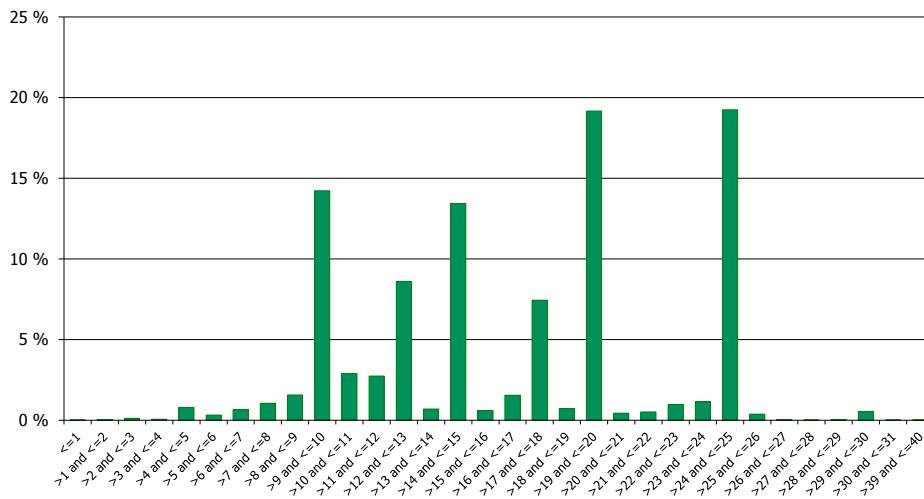
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



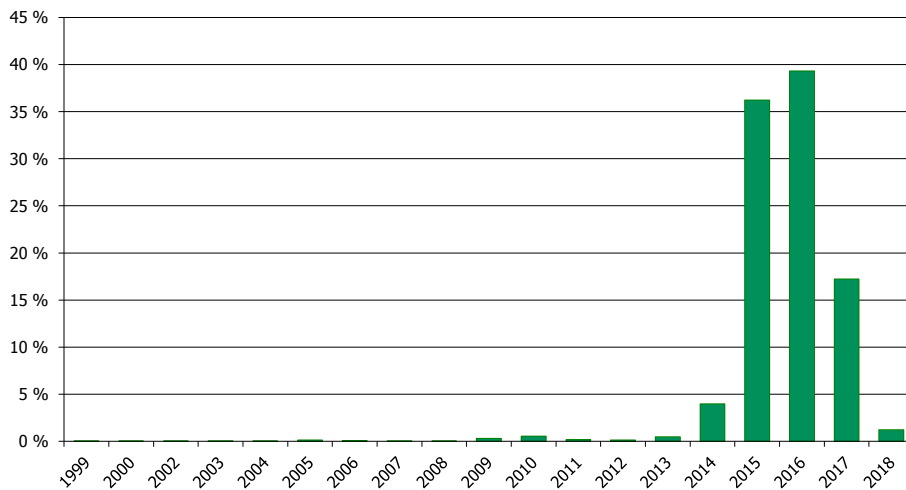
4. Original term to maturity

Distribution of Initial Term (in years)



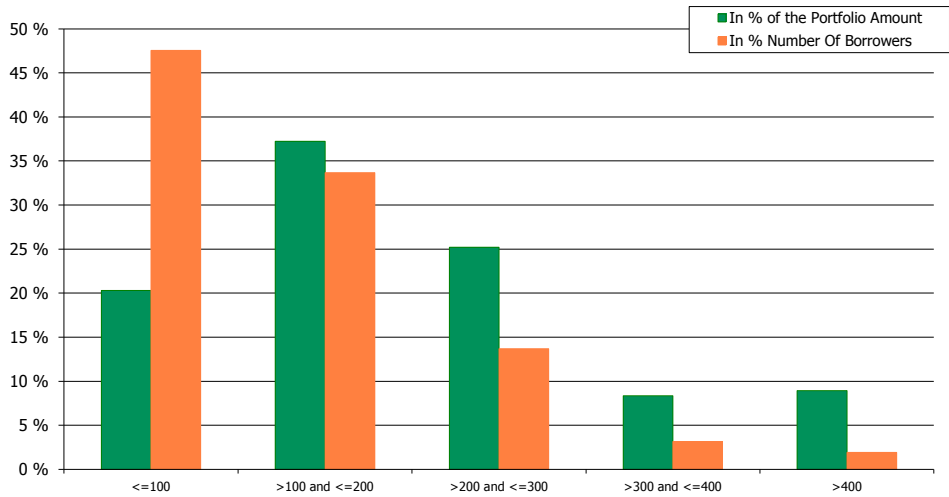
5. Origination Year

Distribution Origination Year



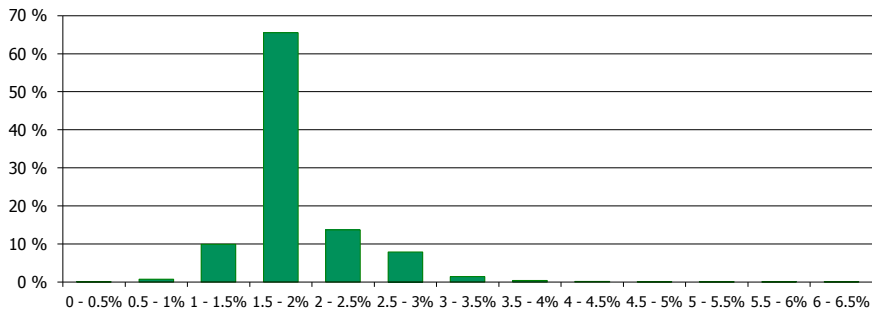
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



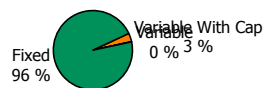
7. Interest Rate

Distribution per Interest Rate



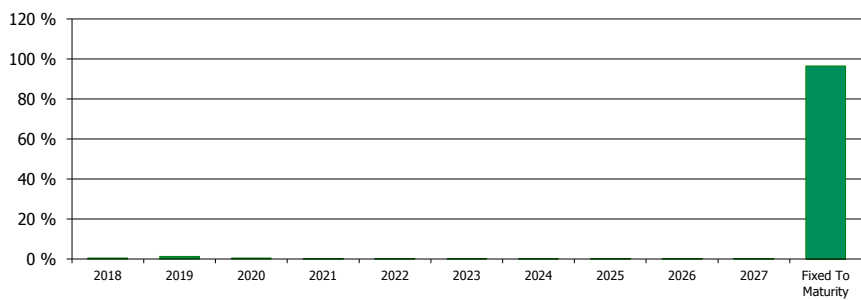
8. Interest Rate Type

Distribution per Interest Type



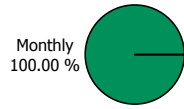
9. Next Reset Date

Next Reset Date



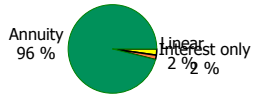
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



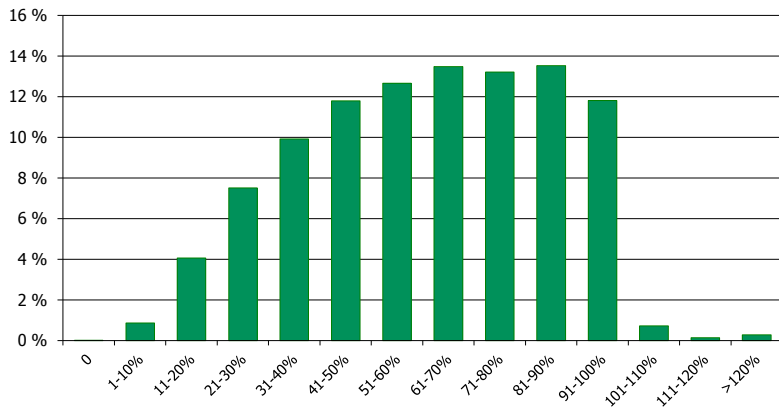
11. Repayment Type

Distribution per Repayment Type



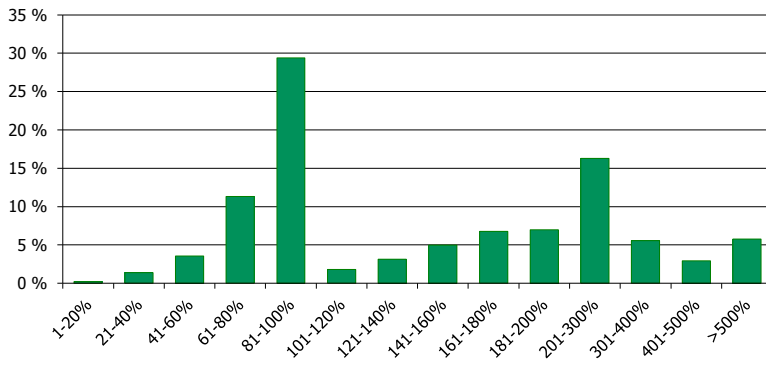
12. Current Loan to Current Value (LTV)

Current LTV Distribution



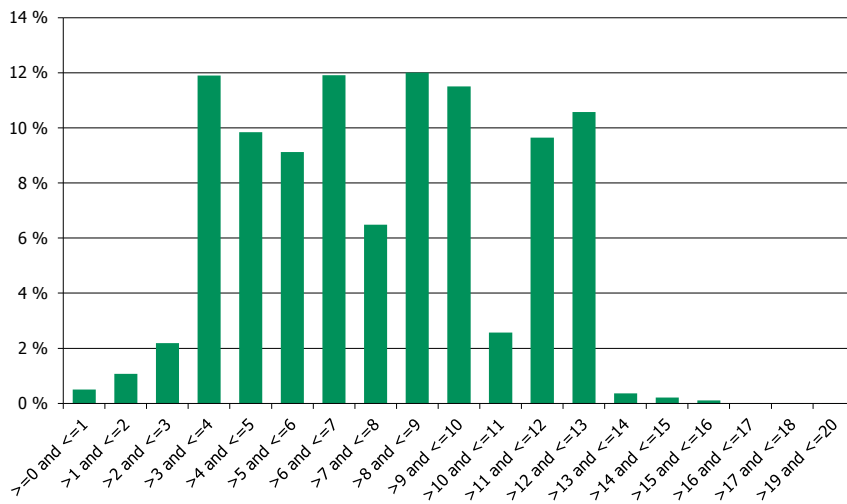
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



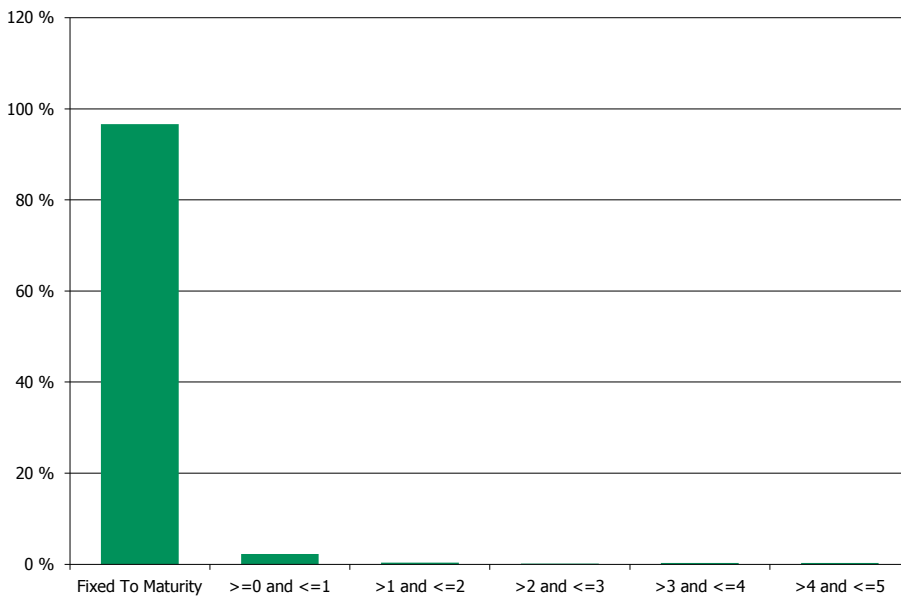
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



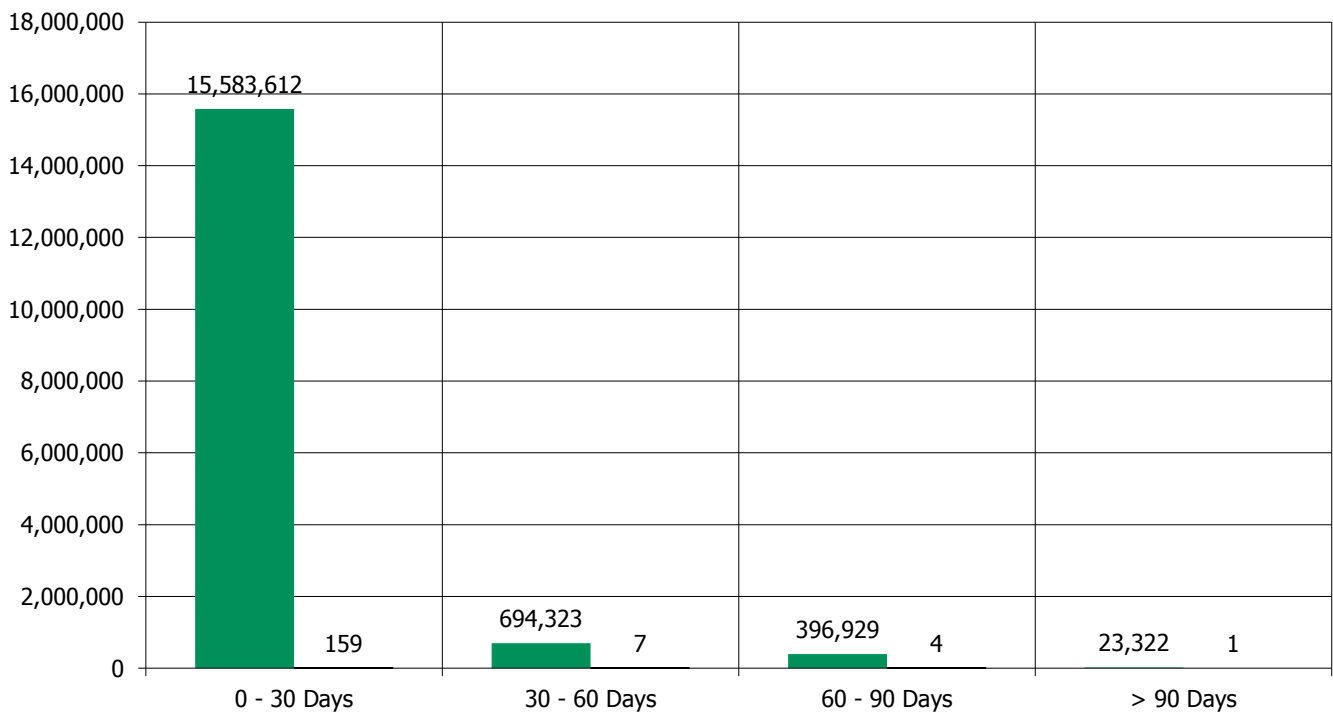
Cover Pool Performance

Portfolio Cut-off Date 31/07/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,249,525,384.43	99.26 %	28,418	99.40 %
0 - 30 Days	15,583,611.78	0.69 %	159	0.56 %
30 - 60 Days	694,323.08	0.03 %	7	0.02 %
60 - 90 Days	396,928.96	0.02 %	4	0.01 %
> 90 Days	23,322.02	0.00 %	1	0.00 %
Total	2,266,223,570.27	100.00 %	28,589	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date Jul/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/08/2018	1	1,750,000,000	2,270,097,348	2,266,247,095	2,260,483,562	2,250,909,182
1/09/2018	2	1,750,000,000	2,256,097,788	2,248,451,261	2,237,029,255	2,218,119,311
1/10/2018	3	1,750,000,000	2,242,479,769	2,231,211,050	2,214,412,912	2,186,693,569
1/11/2018	4	1,750,000,000	2,228,830,455	2,213,869,060	2,191,613,550	2,155,013,122
1/12/2018	5	1,750,000,000	2,214,804,725	2,196,326,488	2,168,895,923	2,123,932,635
1/01/2019	6	1,750,000,000	2,201,125,991	2,179,059,751	2,146,372,252	2,092,973,311
1/02/2019	7	1,750,000,000	2,187,424,645	2,161,822,920	2,123,978,498	2,062,364,292
1/03/2019	8	1,750,000,000	2,173,405,470	2,144,677,002	2,102,291,866	2,033,495,829
1/04/2019	9	1,750,000,000	2,159,668,372	2,127,506,943	2,080,157,381	2,003,563,401
1/05/2019	10	1,750,000,000	2,145,911,414	2,110,484,992	2,058,435,407	1,974,514,024
1/06/2019	11	1,750,000,000	2,132,042,841	2,093,288,968	2,036,471,107	1,945,171,292
1/07/2019	12	1,750,000,000	2,117,806,687	2,075,898,586	2,014,582,090	1,916,375,680
1/08/2019	13	1,750,000,000	2,102,784,156	2,057,677,426	1,991,820,608	1,886,698,582
1/09/2019	14	1,750,000,000	2,088,965,415	2,040,688,071	1,970,351,220	1,858,457,220
1/10/2019	15	1,750,000,000	2,074,905,860	2,023,626,387	1,949,068,588	1,830,847,313
1/11/2019	16	1,750,000,000	2,060,994,417	2,006,649,544	1,927,801,937	1,803,200,572
1/12/2019	17	1,750,000,000	2,047,010,878	1,989,763,346	1,906,874,342	1,776,314,180
1/01/2020	18	1,750,000,000	2,032,925,955	1,972,720,763	1,885,733,677	1,749,180,731
1/02/2020	19	1,750,000,000	2,018,673,154	1,955,567,637	1,864,582,809	1,722,235,840
1/03/2020	20	1,750,000,000	2,003,984,813	1,938,258,074	1,843,681,415	1,696,181,695
1/04/2020	21	1,750,000,000	1,989,604,434	1,921,085,503	1,822,699,456	1,669,775,858
1/05/2020	22	1,750,000,000	1,975,607,994	1,904,439,979	1,802,459,131	1,644,464,958
1/06/2020	23	1,750,000,000	1,959,901,714	1,886,095,100	1,780,556,734	1,617,601,842
1/07/2020	24	1,750,000,000	1,945,789,081	1,869,440,368	1,760,490,205	1,592,815,647
1/08/2020	25	1,750,000,000	1,931,314,508	1,852,386,625	1,739,993,901	1,567,603,577
1/09/2020	26	1,750,000,000	1,916,940,724	1,835,481,858	1,719,730,045	1,542,785,037
1/10/2020	27	1,750,000,000	1,902,652,311	1,818,810,304	1,699,915,585	1,518,758,000
1/11/2020	28	1,750,000,000	1,888,254,049	1,801,985,021	1,679,906,920	1,494,524,578
1/12/2020	29	1,750,000,000	1,874,196,241	1,785,633,705	1,660,566,165	1,471,262,313
1/01/2021	30	1,750,000,000	1,860,154,596	1,769,249,702	1,641,145,302	1,447,896,703
1/02/2021	31	1,750,000,000	1,845,018,416	1,751,876,858	1,620,897,571	1,423,976,219
1/03/2021	32	1,750,000,000	1,830,086,640	1,735,036,614	1,601,628,380	1,401,664,041
1/04/2021	33	1,750,000,000	1,815,039,480	1,717,852,410	1,581,732,555	1,378,389,160
1/05/2021	34	1,750,000,000	1,800,701,851	1,701,485,075	1,562,806,166	1,356,313,221
1/06/2021	35	1,750,000,000	1,785,348,759	1,684,116,683	1,542,919,411	1,333,382,472
1/07/2021	36	1,750,000,000	1,770,672,663	1,667,531,147	1,523,964,277	1,311,602,903
1/08/2021	37	1,750,000,000	1,755,383,423	1,650,328,669	1,504,407,082	1,289,286,903
1/09/2021	38	1,750,000,000	1,740,408,467	1,633,474,721	1,485,256,412	1,267,483,333
1/10/2021	39	1,750,000,000	1,725,847,073	1,617,149,241	1,466,793,195	1,246,596,179
1/11/2021	40	1,750,000,000	1,711,718,486	1,601,190,154	1,448,624,376	1,225,940,276
1/12/2021	41	1,750,000,000	1,697,461,112	1,585,247,087	1,430,670,457	1,205,783,168
1/01/2022	42	1,750,000,000	1,682,510,720	1,568,620,004	1,412,064,346	1,185,061,025
1/02/2022	43	1,750,000,000	1,667,998,944	1,552,452,996	1,393,956,724	1,164,909,369
1/03/2022	44	1,750,000,000	1,653,859,497	1,536,934,724	1,376,852,350	1,146,212,732
1/04/2022	45	1,750,000,000	1,639,548,253	1,521,051,061	1,359,157,649	1,126,689,667
1/05/2022	46	1,750,000,000	1,624,394,154	1,504,518,626	1,341,075,956	1,107,143,558
1/06/2022	47	1,750,000,000	1,610,077,715	1,488,729,413	1,323,627,158	1,088,110,122
1/07/2022	48	1,750,000,000	1,595,774,491	1,473,082,291	1,306,491,764	1,069,621,049
1/08/2022	49	1,750,000,000	1,581,355,189	1,457,295,747	1,289,203,447	1,050,996,674
1/09/2022	50	1,750,000,000	1,567,220,726	1,441,820,562	1,272,269,360	1,032,798,436
1/10/2022	51	1,750,000,000	1,552,399,245	1,425,840,780	1,255,072,033	1,014,661,634
1/11/2022	52	1,750,000,000	1,538,138,588	1,410,346,598	1,238,276,323	996,843,028
1/12/2022	53	1,750,000,000	1,523,688,513	1,394,803,863	1,221,615,748	979,399,578
1/01/2023	54	1,750,000,000	1,509,138,199	1,379,141,221	1,204,825,950	961,847,505
1/02/2023	55	1,750,000,000	1,495,011,463	1,363,914,130	1,188,493,184	944,789,862
1/03/2023	56	1,750,000,000	1,480,888,086	1,348,959,368	1,172,761,368	928,716,564
1/04/2023	57	1,750,000,000	1,466,766,296	1,333,829,536	1,156,658,639	912,085,110
1/05/2023	58	1,750,000,000	1,452,324,628	1,318,528,953	1,140,576,223	895,716,464

1/06/2023	59	1,750,000,000	1,438,198,990	1,303,490,071	1,124,699,399	879,507,052
1/07/2023	60	1,750,000,000	1,424,123,884	1,288,614,690	1,109,127,775	863,774,796
1/08/2023	61	1,750,000,000	1,409,969,575	1,273,643,338	1,093,453,766	847,961,219
1/09/2023	62	1,750,000,000	1,395,796,973	1,258,702,568	1,077,878,495	832,342,351
1/10/2023	63	1,250,000,000	1,381,781,319	1,244,018,227	1,062,681,695	817,243,488
1/11/2023	64	1,250,000,000	1,367,774,479	1,229,319,305	1,047,454,703	802,121,467
1/12/2023	65	1,250,000,000	1,353,818,818	1,214,779,103	1,032,517,994	787,442,047
1/01/2024	66	1,250,000,000	1,339,498,240	1,199,890,714	1,017,269,683	772,527,046
1/02/2024	67	1,250,000,000	1,325,526,987	1,185,361,720	1,002,396,174	758,007,690
1/03/2024	68	1,250,000,000	1,311,513,014	1,170,968,656	987,868,675	744,061,739
1/04/2024	69	1,250,000,000	1,297,598,684	1,156,580,434	973,248,802	729,945,198
1/05/2024	70	1,250,000,000	1,283,705,732	1,142,319,224	958,882,273	716,222,155
1/06/2024	71	1,250,000,000	1,269,826,681	1,128,052,292	944,498,189	702,490,104
1/07/2024	72	1,250,000,000	1,255,594,447	1,113,578,227	930,084,475	688,933,907
1/08/2024	73	1,250,000,000	1,241,667,517	1,099,358,765	915,872,883	675,533,646
1/09/2024	74	750,000,000	1,227,670,235	1,085,122,152	901,713,308	662,272,746
1/10/2024	75	750,000,000	1,213,816,943	1,071,116,374	887,884,094	649,442,585
1/11/2024	76	750,000,000	1,199,754,227	1,056,911,275	873,880,888	636,492,584
1/12/2024	77	750,000,000	1,186,117,265	1,043,182,829	860,406,946	624,109,938
1/01/2025	78	750,000,000	1,172,427,095	1,029,393,515	846,874,387	611,692,011
1/02/2025	79	750,000,000	1,159,054,872	1,015,926,660	833,669,707	599,603,902
1/03/2025	80	750,000,000	1,145,786,917	1,002,758,478	820,973,468	588,212,924
1/04/2025	81	750,000,000	1,132,560,908	989,502,350	808,060,173	576,508,563
1/05/2025	82	750,000,000	1,119,431,299	976,425,850	795,418,904	565,163,429
1/06/2025	83	750,000,000	1,106,127,505	963,185,184	782,637,271	553,726,476
1/07/2025	84	750,000,000	1,093,191,618	950,358,483	770,314,292	542,773,708
1/08/2025	85	750,000,000	1,080,497,502	937,729,781	758,145,046	531,936,471
1/09/2025	86	750,000,000	1,067,758,739	925,102,501	746,033,863	521,221,866
1/10/2025	87	750,000,000	1,055,669,295	913,126,972	734,563,973	511,104,604
1/11/2025	88	750,000,000	1,043,637,693	901,188,863	723,116,651	501,008,565
1/12/2025	89	750,000,000	1,031,787,006	889,493,286	711,975,399	491,267,303
1/01/2026	90	750,000,000	1,019,882,158	877,738,997	700,780,163	481,494,457
1/02/2026	91	750,000,000	1,008,212,511	866,224,097	689,827,907	471,961,824
1/03/2026	92	750,000,000	996,004,437	854,424,268	678,867,769	462,685,951
1/04/2026	93	750,000,000	984,505,737	843,127,650	668,188,566	453,478,584
1/05/2026	94	750,000,000	973,134,544	832,021,464	657,763,856	444,573,765
1/06/2026	95	750,000,000	961,381,881	820,578,914	647,067,997	435,492,185
1/07/2026	96	750,000,000	950,348,337	809,829,885	637,020,099	426,972,263
1/08/2026	97	750,000,000	939,153,274	798,932,773	626,850,050	418,376,048
1/09/2026	98	750,000,000	927,911,644	788,030,747	616,723,766	409,874,077
1/10/2026	99	750,000,000	917,017,088	777,500,232	606,984,800	401,747,948
1/11/2026	100	750,000,000	906,197,553	767,023,664	597,282,987	393,652,139
1/12/2026	101	750,000,000	894,851,544	756,176,941	587,387,336	385,543,276
1/01/2027	102	750,000,000	883,701,990	745,488,675	577,612,113	377,521,305
1/02/2027	103	750,000,000	873,303,206	735,466,763	568,397,796	369,925,423
1/03/2027	104	750,000,000	862,959,265	725,642,006	559,516,458	362,751,879
1/04/2027	105	750,000,000	852,191,436	715,372,208	550,194,960	355,197,607
1/05/2027	106	750,000,000	842,021,504	705,674,853	541,400,874	348,087,526
1/06/2027	107	750,000,000	830,358,518	694,720,130	531,640,780	340,364,623
1/07/2027	108	750,000,000	820,570,419	685,404,032	523,220,590	333,600,764
1/08/2027	109	750,000,000	810,845,060	676,131,940	514,829,846	326,860,580
1/09/2027	110	750,000,000	801,193,883	666,951,082	506,547,689	320,240,155
1/10/2027	111	750,000,000	791,610,906	657,892,122	498,437,616	313,821,247
1/11/2027	112	750,000,000	782,104,471	648,889,078	490,366,374	307,431,833
1/12/2027	113	750,000,000	772,241,182	639,654,138	482,197,771	301,071,353
1/01/2028	114	750,000,000	762,673,055	630,657,316	474,206,514	294,827,759
1/02/2028	115	750,000,000	753,282,073	621,835,406	466,383,972	288,736,104
1/03/2028	116	0	743,601,669	612,870,210	458,566,288	282,771,181
1/04/2028	117		734,340,169	604,210,433	450,937,056	276,888,914
1/05/2028	118		725,167,093	595,683,518	443,478,996	271,193,191
1/06/2028	119		716,078,518	587,220,109	436,066,259	265,530,755
1/07/2028	120		707,071,695	578,882,322	428,816,630	260,045,922
1/08/2028	121		698,152,654	570,610,826	421,614,397	254,595,358
1/09/2028	122		688,902,646	562,095,678	414,266,451	249,098,683
1/10/2028	123		680,184,620	554,071,435	407,347,491	243,934,258
1/11/2028	124		671,524,291	546,089,039	400,457,874	238,792,789
1/12/2028	125		662,707,781	538,034,795	393,580,441	233,729,733
1/01/2029	126		654,149,092	530,185,462	386,852,184	228,761,074
1/02/2029	127		645,602,947	522,371,356	380,181,243	223,864,062
1/03/2029	128		637,080,339	514,685,788	373,727,128	219,221,593
1/04/2029	129		628,602,310	506,975,212	367,192,047	214,475,945

1/05/2029	130	620,204,099	499,380,920	360,801,432	209,879,326
1/06/2029	131	611,857,788	491,824,982	354,438,577	205,304,757
1/07/2029	132	603,585,112	484,378,849	348,213,287	200,872,021
1/08/2029	133	595,369,803	476,975,680	342,019,207	196,463,206
1/09/2029	134	587,244,359	469,668,100	335,922,750	192,143,973
1/10/2029	135	579,188,579	462,464,883	329,956,647	187,957,783
1/11/2029	136	571,120,842	455,249,586	323,982,665	183,773,051
1/12/2029	137	562,704,317	447,804,401	317,899,861	179,583,518
1/01/2030	138	554,836,564	440,794,293	312,127,502	175,575,855
1/02/2030	139	546,917,354	433,765,865	306,369,508	171,606,967
1/03/2030	140	539,154,622	426,954,037	300,865,512	167,879,163
1/04/2030	141	531,464,670	420,150,583	295,318,291	164,085,934
1/05/2030	142	523,831,543	413,436,464	289,883,783	160,406,148
1/06/2030	143	516,309,915	406,808,834	284,511,360	156,766,521
1/07/2030	144	508,942,229	400,345,506	279,301,946	153,265,270
1/08/2030	145	501,670,239	393,955,880	274,145,224	149,798,373
1/09/2030	146	494,525,408	387,686,464	269,096,362	146,416,783
1/10/2030	147	487,395,268	381,469,568	264,129,466	143,125,155
1/11/2030	148	480,452,403	375,397,813	259,264,340	139,893,818
1/12/2030	149	473,538,651	369,388,492	254,486,165	136,752,727
1/01/2031	150	466,664,789	363,409,052	249,729,961	133,628,498
1/02/2031	151	459,798,566	357,454,772	245,013,549	130,549,484
1/03/2031	152	452,970,143	351,606,736	240,451,397	127,628,414
1/04/2031	153	446,098,718	345,685,659	235,800,963	124,629,905
1/05/2031	154	439,141,893	339,736,196	231,172,302	121,682,625
1/06/2031	155	432,505,013	334,034,154	226,714,316	118,830,613
1/07/2031	156	425,981,184	328,455,626	222,379,395	116,080,700
1/08/2031	157	419,546,487	322,945,440	218,092,679	113,360,873
1/09/2031	158	413,190,154	317,513,219	213,878,847	110,699,727
1/10/2031	159	406,958,726	312,211,411	209,789,894	108,138,256
1/11/2031	160	400,789,634	306,957,088	205,734,702	105,598,796
1/12/2031	161	394,680,611	301,782,143	201,768,419	103,138,471
1/01/2032	162	388,668,261	296,680,910	197,853,322	100,708,811
1/02/2032	163	382,712,515	291,639,247	193,996,460	98,327,398
1/03/2032	164	376,807,959	286,684,171	190,246,639	96,044,673
1/04/2032	165	370,956,470	281,753,536	186,499,103	93,753,967
1/05/2032	166	365,125,991	276,869,894	182,815,441	91,525,448
1/06/2032	167	359,331,149	272,013,608	179,152,083	89,311,518
1/07/2032	168	353,581,916	267,222,099	175,563,152	87,163,581
1/08/2032	169	347,863,273	262,454,294	171,992,210	85,029,003
1/09/2032	170	342,181,916	257,729,978	168,466,721	82,933,321
1/10/2032	171	336,538,961	253,063,665	165,009,423	80,898,368
1/11/2032	172	330,939,715	248,431,185	161,576,858	78,879,980
1/12/2032	173	325,359,699	243,841,454	158,201,411	76,915,536
1/01/2033	174	319,811,789	239,277,042	154,845,268	74,964,953
1/02/2033	175	314,280,651	234,739,938	151,522,799	73,045,748
1/03/2033	176	308,780,388	230,278,384	148,301,413	71,219,227
1/04/2033	177	303,308,122	225,813,698	145,056,265	69,365,749
1/05/2033	178	297,868,194	221,399,653	141,870,765	67,564,347
1/06/2033	179	292,463,457	217,013,720	138,706,643	65,777,680
1/07/2033	180	287,118,168	212,697,712	135,613,415	64,047,182
1/08/2033	181	281,845,637	208,437,684	132,559,289	62,339,622
1/09/2033	182	276,631,821	204,234,843	129,556,098	60,669,228
1/10/2033	183	271,483,584	200,104,951	126,623,882	59,053,048
1/11/2033	184	266,360,694	195,995,986	123,708,363	57,448,987
1/12/2033	185	261,243,537	191,915,104	120,834,460	55,884,350
1/01/2034	186	256,136,566	187,844,274	117,970,577	54,328,751
1/02/2034	187	251,036,544	183,791,789	115,131,971	52,796,919
1/03/2034	188	245,936,524	179,782,044	112,361,432	51,329,250
1/04/2034	189	240,857,202	175,770,383	109,574,814	49,844,244
1/05/2034	190	235,808,147	171,803,270	106,838,120	48,400,137
1/06/2034	191	230,817,009	167,863,441	103,998,549	46,914,193
1/07/2034	192	225,863,270	163,911,116	101,346,560	45,530,463
1/08/2034	193	220,959,526	159,958,536	98,723,418	44,164,149
1/09/2034	194	215,807,281	156,175,754	96,143,619	42,827,898
1/10/2034	195	211,008,579	152,452,374	93,620,470	41,532,990
1/11/2034	196	206,279,770	148,783,063	91,134,793	40,259,021
1/12/2034	197	201,610,253	145,176,403	88,706,719	39,025,781
1/01/2035	198	197,011,507	141,624,305	86,316,211	37,813,256
1/02/2035	199	192,451,291	138,111,488	83,961,169	36,625,773
1/03/2035	200	187,930,557	134,660,586	81,675,215	35,492,257

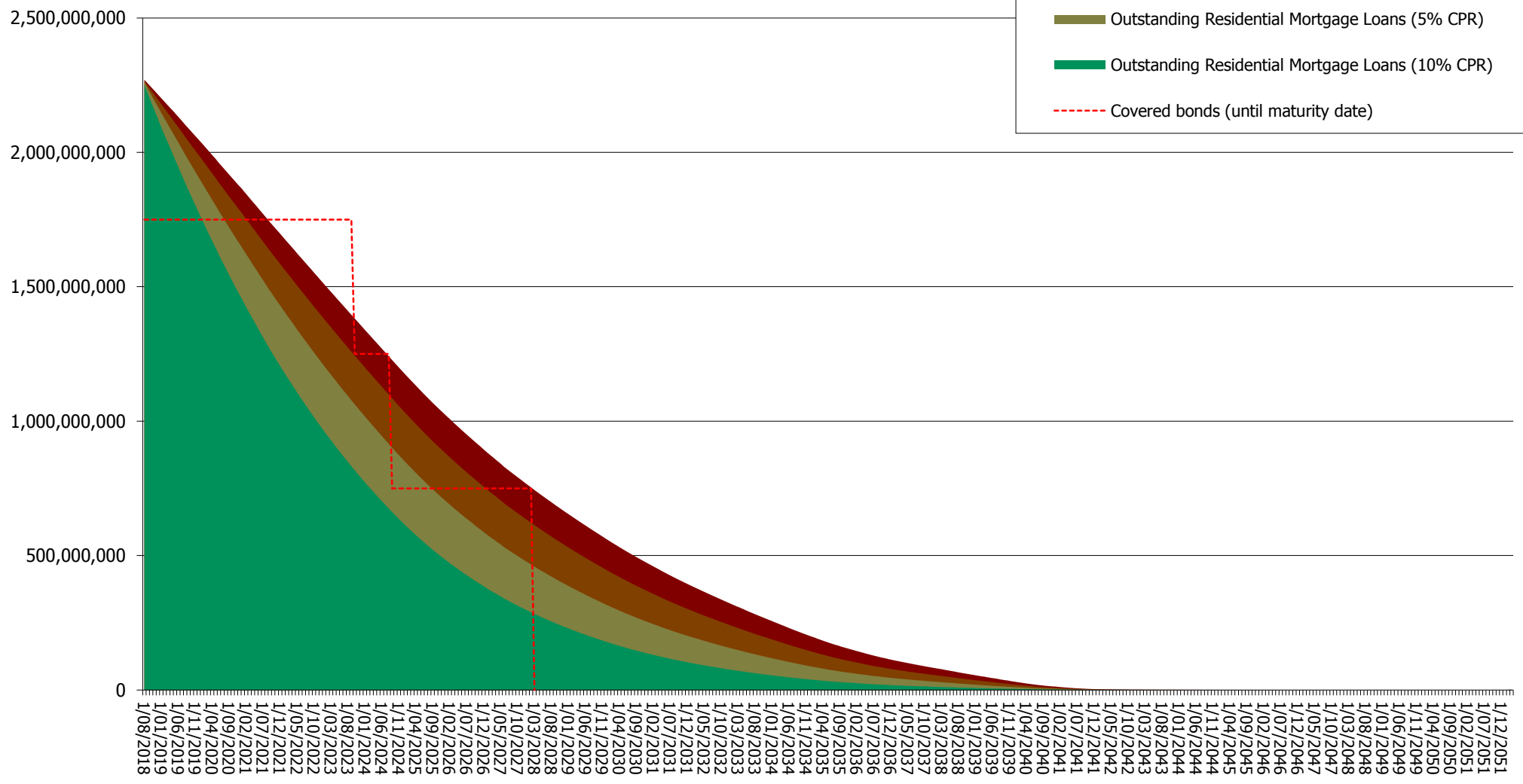
1/04/2035	201	183,470,019	131,241,439	79,398,969	34,356,967
1/05/2035	202	179,077,922	127,889,381	77,180,597	33,260,147
1/06/2035	203	174,779,706	124,608,085	75,009,101	32,187,453
1/07/2035	204	170,664,467	121,474,435	72,942,794	31,172,464
1/08/2035	205	166,696,875	118,449,168	70,945,298	30,190,407
1/09/2035	206	162,706,585	115,417,713	68,953,793	29,218,649
1/10/2035	207	159,042,074	112,633,072	67,124,550	28,326,926
1/11/2035	208	155,457,429	109,907,710	65,333,769	27,454,428
1/12/2035	209	151,898,625	107,215,378	63,576,468	26,606,464
1/01/2036	210	148,352,187	104,534,578	61,829,165	25,765,630
1/02/2036	211	144,820,066	101,872,634	60,101,463	24,939,575
1/03/2036	212	141,296,609	99,236,371	58,406,855	24,140,339
1/04/2036	213	137,802,836	96,618,451	56,721,422	23,344,430
1/05/2036	214	134,360,374	94,050,191	55,077,788	22,575,051
1/06/2036	215	130,990,862	91,536,068	53,469,135	21,822,878
1/07/2036	216	127,734,350	89,113,914	51,926,157	21,106,253
1/08/2036	217	124,588,756	86,771,967	50,432,930	20,412,480
1/09/2036	218	121,550,198	84,512,129	48,994,564	19,746,317
1/10/2036	219	118,598,963	82,324,826	47,609,042	19,109,254
1/11/2036	220	115,731,187	80,197,923	46,261,087	18,489,567
1/12/2036	221	112,941,920	78,136,587	44,961,099	17,896,327
1/01/2037	222	110,260,699	76,152,260	43,707,842	17,323,792
1/02/2037	223	107,646,098	74,220,371	42,490,691	16,770,037
1/03/2037	224	105,106,556	72,358,367	41,329,537	16,249,342
1/04/2037	225	102,606,591	70,517,514	40,175,646	15,728,769
1/05/2037	226	100,129,708	68,702,295	39,045,131	15,223,511
1/06/2037	227	97,669,798	66,900,808	37,924,608	14,723,995
1/07/2037	228	95,240,572	65,129,782	36,829,780	14,240,321
1/08/2037	229	92,836,896	63,378,364	35,748,236	13,763,595
1/09/2037	230	90,465,017	61,654,369	34,687,384	13,298,585
1/10/2037	231	88,130,812	59,964,957	33,653,867	12,849,462
1/11/2037	232	85,840,035	58,307,231	32,640,287	12,409,679
1/12/2037	233	83,561,459	56,666,333	31,643,639	11,981,442
1/01/2038	234	81,302,517	55,040,943	30,657,820	11,559,008
1/02/2038	235	79,055,215	53,428,769	29,684,154	11,144,500
1/03/2038	236	76,819,532	51,838,261	28,734,328	10,746,622
1/04/2038	237	74,604,453	50,258,127	27,787,598	10,348,527
1/05/2038	238	72,405,690	48,696,843	26,858,100	9,961,366
1/06/2038	239	70,208,154	47,138,792	25,932,657	9,577,392
1/07/2038	240	68,025,771	45,598,539	25,023,570	9,203,766
1/08/2038	241	65,351,210	43,731,449	23,937,914	8,767,166
1/09/2038	242	63,186,635	42,211,253	23,047,019	8,405,128
1/10/2038	243	61,023,891	40,699,537	22,166,941	8,051,029
1/11/2038	244	58,866,707	39,194,226	21,292,785	7,700,780
1/12/2038	245	56,708,299	37,695,155	20,427,992	7,357,733
1/01/2039	246	54,566,442	36,209,900	19,573,188	7,019,991
1/02/2039	247	52,428,793	34,732,363	18,726,761	6,687,969
1/03/2039	248	50,296,619	33,268,819	17,896,448	6,366,979
1/04/2039	249	48,174,546	31,811,123	17,068,782	6,046,802
1/05/2039	250	46,059,232	30,364,394	16,252,416	5,733,994
1/06/2039	251	43,952,369	28,926,308	15,443,311	5,425,457
1/07/2039	252	41,864,953	27,507,294	14,649,576	5,125,510
1/08/2039	253	39,793,798	26,102,099	13,865,857	4,830,758
1/09/2039	254	37,736,094	24,710,400	13,093,180	4,542,243
1/10/2039	255	35,700,857	23,339,311	12,336,250	4,262,108
1/11/2039	256	33,686,089	21,984,812	11,590,762	3,987,585
1/12/2039	257	31,702,502	20,656,288	10,863,537	3,722,076
1/01/2040	258	29,783,782	19,373,200	10,162,825	3,467,249
1/02/2040	259	27,884,670	18,107,137	9,474,515	3,218,728
1/03/2040	260	26,013,132	16,865,036	8,803,592	2,978,946
1/04/2040	261	24,191,815	15,657,624	8,152,533	2,746,958
1/05/2040	262	22,403,739	14,476,530	7,519,015	2,523,112
1/06/2040	263	20,693,063	13,348,471	6,915,476	2,310,757
1/07/2040	264	19,099,268	12,300,139	6,356,680	2,115,332
1/08/2040	265	17,624,379	11,331,043	5,840,961	1,935,482
1/09/2040	266	16,259,680	10,435,923	5,365,860	1,770,520
1/10/2040	267	15,035,309	9,634,247	4,941,469	1,623,804
1/11/2040	268	13,916,431	8,902,174	4,554,372	1,490,262
1/12/2040	269	12,845,524	8,203,640	4,186,670	1,364,329
1/01/2041	270	11,793,194	7,518,808	3,827,412	1,241,973
1/02/2041	271	10,752,527	6,843,698	3,474,891	1,122,806

1/03/2041	272	9,721,218	6,177,818	3,129,584	1,007,361
1/04/2041	273	8,708,854	5,525,076	2,791,797	894,827
1/05/2041	274	7,722,847	4,891,491	2,465,565	787,024
1/06/2041	275	6,789,503	4,293,036	2,158,410	686,059
1/07/2041	276	5,990,060	3,781,327	1,896,459	600,326
1/08/2041	277	5,279,804	3,327,313	1,664,512	524,671
1/09/2041	278	4,652,879	2,927,254	1,460,656	458,464
1/10/2041	279	4,080,266	2,562,794	1,275,648	398,753
1/11/2041	280	3,568,774	2,237,727	1,111,011	345,818
1/12/2041	281	3,111,407	1,947,742	964,656	299,032
1/01/2042	282	2,746,640	1,716,481	847,958	261,744
1/02/2042	283	2,446,601	1,526,382	752,129	231,181
1/03/2042	284	2,206,349	1,374,385	675,677	206,887
1/04/2042	285	2,011,701	1,251,009	613,458	187,040
1/05/2042	286	1,832,936	1,137,970	556,654	169,025
1/06/2042	287	1,668,510	1,034,130	504,572	152,562
1/07/2042	288	1,537,287	951,235	462,984	139,414
1/08/2042	289	1,418,732	876,387	425,469	127,575
1/09/2042	290	1,319,048	813,428	393,899	117,608
1/10/2042	291	1,236,216	761,096	367,651	109,321
1/11/2042	292	1,176,092	722,852	348,289	103,125
1/12/2042	293	1,129,174	692,876	333,024	98,201
1/01/2043	294	1,084,580	664,384	318,517	93,526
1/02/2043	295	1,043,950	638,410	305,287	89,261
1/03/2043	296	1,006,413	614,512	293,183	85,394
1/04/2043	297	974,738	594,162	282,754	82,008
1/05/2043	298	943,518	574,187	272,575	78,732
1/06/2043	299	912,229	554,205	262,420	75,477
1/07/2043	300	880,873	534,277	252,361	72,287
1/08/2043	301	849,449	514,343	242,328	69,119
1/09/2043	302	817,957	494,434	232,356	65,994
1/10/2043	303	786,396	474,576	222,475	62,928
1/11/2043	304	754,767	454,716	212,623	59,887
1/12/2043	305	723,069	434,905	202,858	56,902
1/01/2044	306	691,303	415,093	193,125	53,943
1/02/2044	307	659,467	395,305	183,451	51,023
1/03/2044	308	627,562	375,584	173,884	48,171
1/04/2044	309	596,026	356,105	164,447	45,364
1/05/2044	310	564,422	336,669	155,088	42,607
1/06/2044	311	533,962	317,960	146,098	39,967
1/07/2044	312	503,437	299,291	137,181	37,374
1/08/2044	313	472,844	280,627	128,299	34,806
1/09/2044	314	444,139	263,144	120,000	32,417
1/10/2044	315	415,374	245,697	111,768	30,069
1/11/2044	316	387,287	228,695	103,769	27,799
1/12/2044	317	361,192	212,936	96,381	25,714
1/01/2045	318	335,040	197,183	89,024	23,650
1/02/2045	319	308,830	181,449	81,712	21,616
1/03/2045	320	282,562	165,762	74,476	19,626
1/04/2045	321	258,985	151,672	67,972	17,837
1/05/2045	322	237,292	138,740	62,024	16,209
1/06/2045	323	219,023	127,842	57,006	14,834
1/07/2045	324	202,734	118,139	52,550	13,619
1/08/2045	325	189,761	110,392	48,979	12,640
1/09/2045	326	178,169	103,473	45,792	11,767
1/10/2045	327	168,268	97,562	43,070	11,022
1/11/2045	328	158,848	91,944	40,487	10,317
1/12/2045	329	150,100	86,738	38,101	9,669
1/01/2046	330	141,332	81,533	35,723	9,028
1/02/2046	331	132,545	76,334	33,360	8,395
1/03/2046	332	124,201	71,419	31,140	7,806
1/04/2046	333	115,837	66,497	28,920	7,219
1/05/2046	334	107,455	61,584	26,718	6,642
1/06/2046	335	100,005	57,217	24,760	6,129
1/07/2046	336	92,537	52,857	22,817	5,625
1/08/2046	337	85,053	48,500	20,883	5,126
1/09/2046	338	77,552	44,148	18,961	4,635
1/10/2046	339	70,035	39,803	17,053	4,151
1/11/2046	340	63,448	35,998	15,383	3,729
1/12/2046	341	58,723	33,263	14,179	3,423
1/01/2047	342	54,554	30,849	13,117	3,153

1/02/2047	343	50,374	28,437	12,061	2,887
1/03/2047	344	46,184	26,032	11,015	2,627
1/04/2047	345	42,733	24,046	10,149	2,410
1/05/2047	346	39,798	22,357	9,413	2,226
1/06/2047	347	37,946	21,281	8,937	2,104
1/07/2047	348	36,090	20,207	8,465	1,985
1/08/2047	349	34,228	19,132	7,994	1,867
1/09/2047	350	32,360	18,057	7,526	1,750
1/10/2047	351	31,418	17,502	7,277	1,685
1/11/2047	352	30,471	16,946	7,028	1,621
1/12/2047	353	29,520	16,391	6,781	1,557
1/01/2048	354	28,844	15,987	6,597	1,509
1/02/2048	355	28,164	15,584	6,414	1,461
1/03/2048	356	27,482	15,183	6,234	1,414
1/04/2048	357	26,797	14,779	6,053	1,367
1/05/2048	358	26,110	14,377	5,874	1,321
1/06/2048	359	25,420	13,973	5,694	1,275
1/07/2048	360	24,728	13,570	5,517	1,230
1/08/2048	361	24,033	13,167	5,339	1,186
1/09/2048	362	23,335	12,763	5,162	1,142
1/10/2048	363	22,635	12,359	4,986	1,098
1/11/2048	364	21,932	11,955	4,811	1,055
1/12/2048	365	21,226	11,552	4,637	1,013
1/01/2049	366	20,518	11,147	4,464	971
1/02/2049	367	19,807	10,743	4,291	929
1/03/2049	368	19,094	10,340	4,120	889
1/04/2049	369	18,377	9,935	3,949	848
1/05/2049	370	17,658	9,531	3,779	808
1/06/2049	371	16,937	9,126	3,609	769
1/07/2049	372	16,212	8,721	3,440	730
1/08/2049	373	15,485	8,316	3,272	691
1/09/2049	374	14,755	7,910	3,105	653
1/10/2049	375	14,022	7,505	2,939	616
1/11/2049	376	13,287	7,099	2,773	578
1/12/2049	377	12,549	6,694	2,608	542
1/01/2050	378	11,808	6,288	2,443	506
1/02/2050	379	11,064	5,882	2,280	470
1/03/2050	380	10,317	5,477	2,118	435
1/04/2050	381	9,568	5,070	1,956	400
1/05/2050	382	8,816	4,664	1,795	365
1/06/2050	383	8,132	4,295	1,648	334
1/07/2050	384	7,445	3,926	1,503	303
1/08/2050	385	6,756	3,556	1,358	273
1/09/2050	386	6,064	3,186	1,214	243
1/10/2050	387	5,369	2,817	1,070	213
1/11/2050	388	4,672	2,447	927	184
1/12/2050	389	4,388	2,294	867	171
1/01/2051	390	4,102	2,141	808	159
1/02/2051	391	3,816	1,989	748	147
1/03/2051	392	3,529	1,836	689	135
1/04/2051	393	3,240	1,683	630	122
1/05/2051	394	2,951	1,530	571	111
1/06/2051	395	2,660	1,377	513	99
1/07/2051	396	2,369	1,224	455	87
1/08/2051	397	2,076	1,071	397	76
1/09/2051	398	1,783	918	339	65
1/10/2051	399	1,488	765	282	54
1/11/2051	400	1,193	612	225	43
1/12/2051	401	896	459	168	32
1/01/2052	402	598	306	112	21
1/02/2052	403	300	153	56	10
1/03/2052	404	0	0	0	0
		211,830,374,228	189,198,994,738	162,006,370,754	129,241,615,589

Amortisation profiles (all amounts in EUR)

- █ Outstanding Residential Mortgage Loans (0% CPR)
- █ Outstanding Residential Mortgage Loans (2% CPR)
- █ Outstanding Residential Mortgage Loans (5% CPR)
- █ Outstanding Residential Mortgage Loans (10% CPR)
- - - Covered bonds (until maturity date)



This addendum is optional

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

HTT 2018

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		ND1
Not relevant for the issuer and/or CB programme at the present time		ND2
Not available at the present time		ND3
Confidential		ND4
* Legal Entity Identifier (LEI) Finder: http://www.lei-lookup.com/#search		
** Weighted Average Maturity + Remainder Term to Maturity		

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Spponsor (if applicable)		
E.1.1.2	Serviceur	BNP Paribas Fortis	KGCEPHLVVWVZHD1T647
E.1.1.3	Back-up serviceur		
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 & Jurjen De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

Field Number	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

Field Number	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Maturity (months)		79.45				
E.3.1.2	Weighted Average Maturity (months)**		174.40				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrivals	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans	
E.3.2.1	<30 days	0.00%				0.00%	
E.3.2.2	30-60 days	0.03%				0.03%	
E.3.2.3	60-90 days	0.02%				0.02%	
E.3.2.4	90-180 days	0.00%				0.00%	
E.3.2.5	> 180 days	0.00%				0.00%	
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							



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These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

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

Please read the T&Cs carefully before you start to use the Site. By clicking 'Accept' you indicate that you accept these T&Cs and that you agree to abide by them.

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

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.

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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).

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You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

SECTION B. ISSUER T&Cs

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The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding, a Covered Bond Label.

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

The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product, or that it reflects our views on the suitability of any Product for a particular Investor.

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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.

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

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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.

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3. SITE CHANGES

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5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.



8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .