

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/6/2018

Cut-off Date: 30/6/2018



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

D1. Front Page

D2. Covered Bond Series

D3. Ratings

D4. Tests Royal Decree

D5. Cover Pool Summary

D6. Stratification Tables

D7. Stratification Graphs

D8. Performance

D9. Amortisation

D10. Amortisation Graph

E. Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	30/06/2018			
	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	2,281.20			
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%	30%	5%	ND1
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,281.20		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	2,292.20		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)	7.68	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	11.22	ND1	0.49%	
G.3.4.3	1 - 2 Y	22.97	ND1	1.01%	
G.3.4.4	2 - 3 Y	47.86	ND1	2.10%	
G.3.4.5	3 - 4 Y	244.56	ND1	10.72%	
G.3.4.6	4 - 5 Y	237.88	ND1	10.43%	
G.3.4.7	5 - 10 Y	1,173.57	ND1	51.45%	
G.3.4.8	10+ Y	543.14	ND1	23.81%	
G.3.4.9	Total	2,281.20	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)	7.47	8.47		
	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%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,281.20		100.00%	
G.3.6.2	USD	0.00			
G.3.6.3	GBP	0.00			
G.3.6.4	NOK	0.00			
G.3.6.5	CHF	0.00			
G.3.6.6	AUD	0.00			
G.3.6.7	CAD	0.00			
G.3.6.8	BRL	0.00			
G.3.6.9	CZK	0.00			
G.3.6.10	DKK	0.00			
G.3.6.11	HKD	0.00			
G.3.6.12	KRW	0.00			
G.3.6.13	SEK	0.00			
G.3.6.14	SGD	0.00			
G.3.6.15	Other	0.00			
G.3.6.16	Total	2,281.20		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)		Row	Row	
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(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]		
6. Other relevant information				



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,281	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,281	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	28,589	0
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.97%	0.00%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
		% Total Mortgages	
M.7.4.1	<u>European Union</u>	100.00%	0
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	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	<u>Other</u>	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	16.57%	0.00%	16.57%
M.7.5.2	Vlaams-Brabant	14.76%	0.00%	14.76%
M.7.5.3	Oost-Vlaanderen	14.73%	0.00%	14.73%
M.7.5.4	Brussels	11.43%	0.00%	11.43%
M.7.5.5	West-Vlaanderen	10.86%	0.00%	10.86%
M.7.5.6	Limburg	6.39%	0.00%	6.39%
M.7.5.7	Liège	7.97%	0.00%	7.97%
M.7.5.8	Hainaut	6.26%	0.00%	6.26%
M.7.5.9	Brabant Wallon	5.23%	0.00%	5.23%
M.7.5.10	Namur	3.47%	0.00%	3.47%
M.7.5.11	Luxembourg	2.31%	0.00%	2.31%
M.7.5.12	Other	0.03%	0.00%	0.03%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	96.35%	0.00%	96.35%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.65%	0.00%	3.65%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.63%	0.00%	1.63%
M.7.7.2	Amortising	98.37%	0.00%	98.37%
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	6.46%	0.00%	6.46%
M.7.8.2	≥ 12 - ≤ 24 months	37.39%	0.00%	37.39%
M.7.8.3	≥ 24 - ≤ 36 months	34.85%	0.00%	34.85%
M.7.8.4	≥ 36 - ≤ 60 months	18.82%	0.00%	18.82%
M.7.8.5	≥ 60 months	2.48%	0.00%	2.48%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.000%	0.000%	0.000%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	79.79			
M.7A.10.2	<=100K	1031.11	20,603	45.20%	72.07%
M.7A.10.3	>100K and <=200K	902.72	6,765	39.57%	23.66%
M.7A.10.4	>200K and <=300K	212.39	901	9.31%	3.15%
M.7A.10.5	>300K and <=400K	70.41	207	3.09%	0.72%
M.7A.10.6	>400K	64.57	113	2.83%	0.40%
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	2281.20	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 (%)	0.62			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	499.79	9,522.00	21.91%	33.31%
M.7A.11.3	>40 - <=50 %	265.04	3,578.00	11.62%	12.52%
M.7A.11.4	>50 - <=60 %	285.79	3,483.00	12.53%	12.18%
M.7A.11.5	>60 - <=70 %	303.22	3,313.00	13.29%	11.59%
M.7A.11.6	>70 - <=80 %	305.75	3,088.00	13.40%	10.80%
M.7A.11.7	>80 - <=90 %	306.46	2,917.00	13.43%	10.20%
M.7A.11.8	>90 - <=100 %	287.37	2,358.00	12.60%	8.25%
M.7A.11.9	>100%	27.78	330.00	1.22%	1.15%
M.7A.11.10	Total	2281.20	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 (%)	56.43%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	671.62	12,460.00	29.66%	43.85%
M.7A.12.3	>40 - <=50 %	262.33	3,297.00	11.58%	11.60%
M.7A.12.4	>50 - <=60 %	275.19	3,070.00	12.15%	10.80%
M.7A.12.5	>60 - <=70 %	284.85	2,864.00	12.58%	10.08%
M.7A.12.6	>70 - <=80 %	281.17	2,687.00	12.42%	9.46%
M.7A.12.7	>80 - <=90 %	291.42	2,511.00	12.87%	8.84%
M.7A.12.8	>90 - <=100 %	197.98	1,526.00	8.74%	5.37%
M.7A.12.9	>100%	16.65	174.00	0.74%	0.61%
M.7A.12.10	Total	2264.55	28,415.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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



C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

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

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		5.32	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2019	6.24	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.73	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* 7.47

* 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 Parisbas 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	2,281,197,495 (II)
Nominal Balance Public Finance Exposures	11,000,000 (III)
Nominal Balance Financial Institution Exposures	92,892,632 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.29 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,903,474,001 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108.77 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	11,665,867 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	92,892,632 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,903,474,001
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.74 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	359,540,837 (VIII)
Total Interest Proceeds Residential Mortgage Loans	358,241,111
Total Interest Proceeds Public Finance Exposures	1,299,726
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	2,385,728,651 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,281,197,495
<i>Total Principal Proceeds Public Finance Exposures</i>	11,638,524
<i>Total Principal Proceeds Financial Institution Exposures</i>	92,892,632
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	83,125,000 (X)
Costs, Fees and expenses Covered Bonds	49,273,010 (XI)
Principal Requirement Covered Bonds	1,750,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	862,871,478

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	207,933,076 (XIII)
Cumulative Cash Outflow Next 180 Days	-5,798,419 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	202,134,657

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,638,524 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,638,524 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 30/06/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,281,197,494.67
Principal Redemptions between Cut-off Date and Maturity Date	2,281,197,494.67
Interest Payments between Cut-off Date and Maturity Date	358,241,111.20
Number of borrowers	17,425.00
Number of loans	28,589.00
Average Outstanding Balance per borrower	130,915
Average Outstanding Balance per loan	79,793
Weighted average Current Loan to Current Value	56.43 %
Weighted average seasoning (in Years)	2.35
Weighted average remaining maturity (in years, at 0% CPR)	14.60
Weighted average initial maturity (in years, at 0% CPR)	16.95
Percentage of Fixed Rate Loans	96.35 %
Percentage of Variable Rate Loans	3.65 %
Weighted average interest rate	1.93 %
Weighted average interest rate Fixed Rate Loans	1.93 %
Weighted average interest rate Variable Rate Loans	1.87 %
Weighted Remaining average life (in years, at 0% CPR)	7.68
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.40

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 92,892,632

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

30/06/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	377,881,012.28	16.57 %	4,799	16.79 %
Vlaams-Brabant	336,716,075.15	14.76 %	3,896	13.63 %
Oost-Vlaanderen	335,924,115.04	14.73 %	4,465	15.62 %
Brussels	260,748,092.18	11.43 %	2,455	8.59 %
West-Vlaanderen	247,831,179.33	10.86 %	3,512	12.28 %
Liège	181,803,710.93	7.97 %	2,417	8.45 %
Limburg	145,871,565.05	6.39 %	2,116	7.40 %
Hainaut	142,731,968.17	6.26 %	1,884	6.59 %
Brabant Wallon	119,372,665.03	5.23 %	1,311	4.59 %
Namur	79,104,048.42	3.47 %	1,044	3.65 %
Luxembourg	52,618,902.81	2.31 %	684	2.39 %
Other	594,160.28	0.03 %	6	0.02 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	147,436,692.18	6.46 %	1,536	5.37 %
>1 and <=2	852,914,794.50	37.39 %	9,787	34.23 %
>2 and <=3	795,087,849.42	34.85 %	9,819	34.35 %
>3 and <=4	428,865,031.18	18.80 %	6,114	21.39 %
>4 and <=5	16,585,074.90	0.73 %	276	0.97 %
>5 and <=6	5,852,359.22	0.26 %	153	0.54 %
>6 and <=7	2,994,283.78	0.13 %	109	0.38 %
>7 and <=8	6,868,768.24	0.30 %	201	0.70 %
>8 and <=9	14,662,425.25	0.64 %	252	0.88 %
>9 and <=10	1,904,826.17	0.08 %	62	0.22 %
>10 and <=11	965,401.11	0.04 %	22	0.08 %
>11 and <=12	651,822.88	0.03 %	24	0.08 %
>12 and <=13	3,663,532.50	0.16 %	95	0.33 %
>13 and <=14	1,593,349.48	0.07 %	71	0.25 %
>14 and <=15	823,966.22	0.04 %	44	0.15 %
>15 and <=16	187,188.81	0.01 %	11	0.04 %
>18 and <=19	97,689.53	0.00 %	4	0.01 %
>19 and <=20	42,439.30	0.00 %	9	0.03 %
	2,281,197,494.67	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 %	126	0.44 %
<=1	1,935,876.78	0.08 %	111	0.39 %
>1 and <=2	7,418,272.59	0.33 %	176	0.62 %
>2 and <=3	10,543,152.49	0.46 %	247	0.86 %
>3 and <=4	13,809,619.81	0.61 %	347	1.21 %
>4 and <=5	19,009,891.29	0.83 %	516	1.80 %
>5 and <=6	31,343,615.35	1.37 %	719	2.51 %
>6 and <=7	115,543,831.01	5.07 %	2,400	8.39 %
>7 and <=8	157,301,743.07	6.90 %	3,129	10.94 %
>8 and <=9	139,237,237.72	6.10 %	2,426	8.49 %
>9 and <=10	99,416,606.98	4.36 %	1,491	5.22 %
>10 and <=11	104,930,574.06	4.60 %	1,382	4.83 %
>11 and <=12	133,822,306.22	5.87 %	1,660	5.81 %
>12 and <=13	130,969,535.13	5.74 %	1,536	5.37 %
>13 and <=14	128,589,356.77	5.64 %	1,445	5.05 %
>14 and <=15	77,173,343.53	3.38 %	849	2.97 %
>15 and <=16	80,119,587.76	3.51 %	801	2.80 %
>16 and <=17	159,046,833.44	6.97 %	1,611	5.64 %
>17 and <=18	164,143,306.25	7.20 %	1,524	5.33 %
>18 and <=19	166,006,574.29	7.28 %	1,466	5.13 %
>19 and <=20	49,541,786.62	2.17 %	450	1.57 %
>20 and <=21	27,694,860.88	1.21 %	287	1.00 %
>21 and <=22	109,134,154.93	4.78 %	1,052	3.68 %
>22 and <=23	172,258,784.04	7.55 %	1,434	5.02 %
>23 and <=24	153,267,260.91	6.72 %	1,165	4.07 %
>24 and <=25	21,095,913.82	0.92 %	165	0.58 %
>25 and <=26	374,200.76	0.02 %	2	0.01 %
>26 and <=27	3,452,432.95	0.15 %	37	0.13 %
>27 and <=28	2,143,228.48	0.09 %	16	0.06 %
>28 and <=29	1,408,558.89	0.06 %	13	0.05 %
>29 and <=30	303,301.89	0.01 %	3	0.01 %
>31 and <=32	13,791.74	0.00 %	1	0.00 %
>32 and <=33	82,796.39	0.00 %	1	0.00 %
>33 and <=34	65,157.83	0.00 %	1	0.00 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	1	0.00 %
>1 and <=2	792,117.76	0.03 %	37	0.13 %
>2 and <=3	2,987,934.42	0.13 %	76	0.27 %
>3 and <=4	1,385,940.47	0.06 %	109	0.38 %
>4 and <=5	18,331,348.75	0.80 %	249	0.87 %
>5 and <=6	7,692,359.32	0.34 %	263	0.92 %
>6 and <=7	15,550,986.74	0.68 %	394	1.38 %
>7 and <=8	24,574,171.24	1.08 %	584	2.04 %
>8 and <=9	36,511,935.93	1.60 %	728	2.55 %
>9 and <=10	324,953,607.75	14.24 %	6,032	21.10 %
>10 and <=11	66,805,508.17	2.93 %	1,484	5.19 %
>11 and <=12	63,315,184.68	2.78 %	880	3.08 %
>12 and <=13	197,074,903.51	8.64 %	2,678	9.37 %
>13 and <=14	15,847,349.88	0.69 %	204	0.71 %
>14 and <=15	306,182,091.53	13.42 %	3,620	12.66 %
>15 and <=16	13,521,333.04	0.59 %	131	0.46 %
>16 and <=17	35,330,177.21	1.55 %	378	1.32 %
>17 and <=18	170,012,387.42	7.45 %	1,751	6.12 %
>18 and <=19	16,654,412.96	0.73 %	204	0.71 %
>19 and <=20	431,248,422.38	18.90 %	4,086	14.29 %
>20 and <=21	9,719,672.38	0.43 %	116	0.41 %
>21 and <=22	11,772,224.56	0.52 %	130	0.45 %
>22 and <=23	22,778,152.63	1.00 %	241	0.84 %
>23 and <=24	26,565,009.56	1.16 %	278	0.97 %
>24 and <=25	438,314,656.29	19.21 %	3,688	12.90 %
>25 and <=26	8,337,930.66	0.37 %	74	0.26 %
>26 and <=27	684,696.73	0.03 %	7	0.02 %
>27 and <=28	414,616.99	0.02 %	5	0.02 %
>28 and <=29	987,249.14	0.04 %	8	0.03 %
>29 and <=30	12,224,955.80	0.54 %	144	0.50 %
>30 and <=31	414,991.61	0.02 %	5	0.02 %
>39 and <=40	211,165.16	0.01 %	4	0.01 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	109,880.24	0.00 %	12	0.04 %
2000	30,248.59	0.00 %	1	0.00 %
2002	72,238.97	0.00 %	5	0.02 %
2003	426,057.90	0.02 %	22	0.08 %
2004	962,739.30	0.04 %	47	0.16 %
2005	3,588,589.25	0.16 %	123	0.43 %
2006	1,739,710.89	0.08 %	40	0.14 %
2007	476,594.66	0.02 %	20	0.07 %
2008	1,057,794.44	0.05 %	30	0.10 %
2009	7,263,866.03	0.32 %	159	0.56 %
2010	13,147,764.28	0.58 %	251	0.88 %
2011	4,323,165.69	0.19 %	160	0.56 %
2012	3,186,369.45	0.14 %	91	0.32 %
2013	11,708,369.10	0.51 %	222	0.78 %
2014	93,289,450.17	4.09 %	1,472	5.15 %
2015	833,693,346.93	36.55 %	10,388	36.34 %
2016	901,477,370.46	39.52 %	11,196	39.16 %
2017	391,173,826.63	17.15 %	4,202	14.70 %
2018	13,470,111.69	0.59 %	148	0.52 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	457,570,846.22	20.06 %	8,225	47.20 %
>100 and <=200	844,540,360.69	37.02 %	5,867	33.67 %
>200 and <=300	580,444,621.28	25.44 %	2,424	13.91 %
>300 and <=400	192,420,558.31	8.44 %	564	3.24 %
>400	206,221,108.17	9.04 %	345	1.98 %
	2,281,197,494.67	100.00 %	17,425	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,865,224.05	0.08 %	41	0.14 %
0.5 - 1%	16,750,820.11	0.73 %	249	0.87 %
1 - 1.5%	225,087,438.30	9.87 %	3,111	10.88 %
1.5 - 2%	1,491,653,679.05	65.39 %	18,500	64.71 %
2 - 2.5%	314,863,570.32	13.80 %	3,491	12.21 %
2.5 - 3%	181,518,671.56	7.96 %	2,112	7.39 %
3 - 3.5%	32,475,043.28	1.42 %	487	1.70 %
3.5 - 4%	11,034,449.92	0.48 %	261	0.91 %
4 - 4.5%	4,381,659.94	0.19 %	122	0.43 %
4.5 - 5%	955,599.40	0.04 %	63	0.22 %
5 - 5.5%	531,106.03	0.02 %	24	0.08 %
5.5 - 6%	75,060.17	0.00 %	4	0.01 %
6 - 6.5%	5,172.54	0.00 %	2	0.01 %
> 10%	0.00	0.00 %	122	0.43 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,198,002,049.81	96.35 %	27,325	95.58 %
Variable	381,898.97	0.02 %	145	0.51 %
Variable With Cap	82,813,545.89	3.63 %	1,119	3.91 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	15,305,335.39	0.67 %	289	1.01 %
2019	28,789,054.53	1.26 %	427	1.49 %
2020	13,068,981.01	0.57 %	119	0.42 %
2021	3,949,045.64	0.17 %	44	0.15 %
2022	3,438,615.82	0.15 %	38	0.13 %
2023	1,595,992.58	0.07 %	26	0.09 %
2024	1,447,535.31	0.06 %	17	0.06 %
2025	4,439,567.42	0.19 %	48	0.17 %
2026	4,978,167.59	0.22 %	51	0.18 %
2027	3,515,657.80	0.15 %	32	0.11 %
Fixed To Maturity	2,200,669,541.58	96.47 %	27,498	96.18 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,281,197,494.67	100.00 %	28,467	99.57 %
UNKNOWN	0.00	0.00 %	122	0.43 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,192,039,649.54	96.09 %	27,523	96.27 %
Interest only	37,125,835.32	1.63 %	233	0.81 %
Linear	52,032,009.81	2.28 %	833	2.91 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	35,980.00	0.00 %	81	0.28 %
1-10%	18,299,922.65	0.80 %	733	2.56 %
11-20%	88,751,508.06	3.89 %	2,194	7.67 %
21-30%	168,348,776.35	7.38 %	3,077	10.76 %
31-40%	224,353,329.53	9.83 %	3,437	12.02 %
41-50%	265,039,464.83	11.62 %	3,578	12.52 %
51-60%	285,793,675.39	12.53 %	3,483	12.18 %
61-70%	303,223,483.77	13.29 %	3,313	11.59 %
71-80%	305,746,601.43	13.40 %	3,088	10.80 %
81-90%	306,457,940.46	13.43 %	2,917	10.20 %
91-100%	287,369,709.59	12.60 %	2,358	8.25 %
101-110%	15,704,999.79	0.69 %	188	0.66 %
111-120%	5,216,801.29	0.23 %	55	0.19 %
>120%	6,855,301.53	0.30 %	87	0.30 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	4,710,908.54	0.21 %	386	1.35 %
21-40%	29,821,576.71	1.31 %	1,013	3.54 %
41-60%	77,833,522.62	3.41 %	1,680	5.88 %
61-80%	241,006,791.05	10.56 %	4,202	14.70 %
81-100%	696,098,491.63	30.51 %	7,989	27.94 %
101-120%	39,258,522.97	1.72 %	660	2.31 %
121-140%	64,382,297.36	2.82 %	989	3.46 %
141-160%	110,421,828.16	4.84 %	1,542	5.39 %
161-180%	151,074,000.16	6.62 %	1,904	6.66 %
181-200%	160,496,317.24	7.04 %	1,785	6.24 %
201-300%	378,786,989.12	16.60 %	3,911	13.68 %
301-400%	126,648,497.03	5.55 %	1,129	3.95 %
401-500%	68,529,087.27	3.00 %	506	1.77 %
>500%	132,128,664.81	5.79 %	893	3.12 %
	2,281,197,494.67	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	11,216,187.63	0.49 %	463	1.62 %
>1 and <=2	22,972,965.39	1.01 %	549	1.92 %
>2 and <=3	47,855,405.61	2.10 %	1,204	4.21 %
>3 and <=4	244,560,159.62	10.72 %	4,941	17.28 %
>4 and <=5	237,878,280.19	10.43 %	4,077	14.26 %
>5 and <=6	219,873,161.98	9.64 %	2,870	10.04 %
>6 and <=7	267,075,036.27	11.71 %	3,106	10.86 %
>7 and <=8	157,057,799.21	6.88 %	1,715	6.00 %
>8 and <=9	247,232,966.51	10.84 %	2,438	8.53 %
>9 and <=10	282,330,785.84	12.38 %	2,565	8.97 %
>10 and <=11	62,946,730.84	2.76 %	590	2.06 %
>11 and <=12	200,190,655.00	8.78 %	1,841	6.44 %
>12 and <=13	257,890,368.08	11.31 %	2,034	7.11 %
>13 and <=14	14,454,889.74	0.63 %	123	0.43 %
>14 and <=15	4,222,015.58	0.19 %	40	0.14 %
>15 and <=16	3,114,552.88	0.14 %	28	0.10 %
>16 and <=17	114,369.14	0.01 %	1	0.00 %
>17 and <=18	49,419.20	0.00 %	1	0.00 %
>19 and <=20	96,588.13	0.00 %	2	0.01 %
>20 and <=21	65,157.83	0.00 %	1	0.00 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

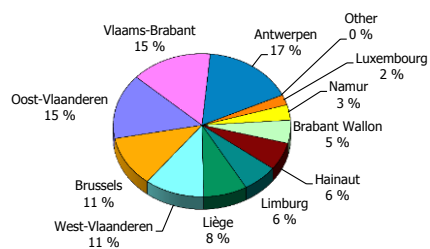
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,200,669,541.58	96.47 %	27,498	96.18 %
>=0 and <=1	54,036,610.86	2.37 %	811	2.84 %
>1 and <=2	8,834,436.27	0.39 %	88	0.31 %
>2 and <=3	3,275,977.84	0.14 %	44	0.15 %
>3 and <=4	6,318,410.46	0.28 %	74	0.26 %
>4 and <=5	8,062,517.66	0.35 %	74	0.26 %
	2,281,197,494.67	100.00 %	28,589	100.00 %

Stratification Tables

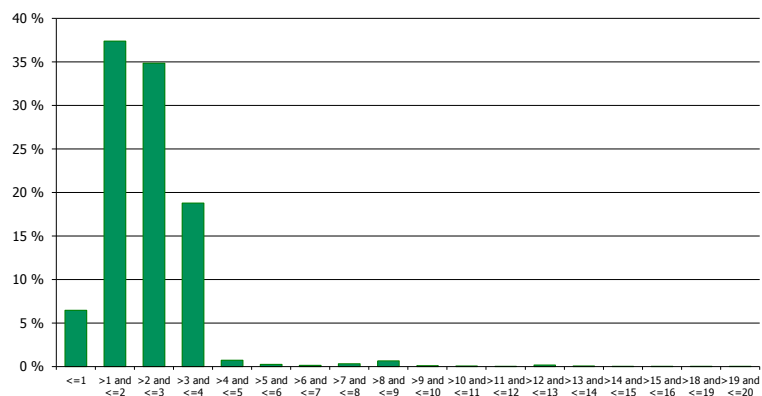
Portfolio Cut-off Date 30/06/2018

1. Geographic distribution



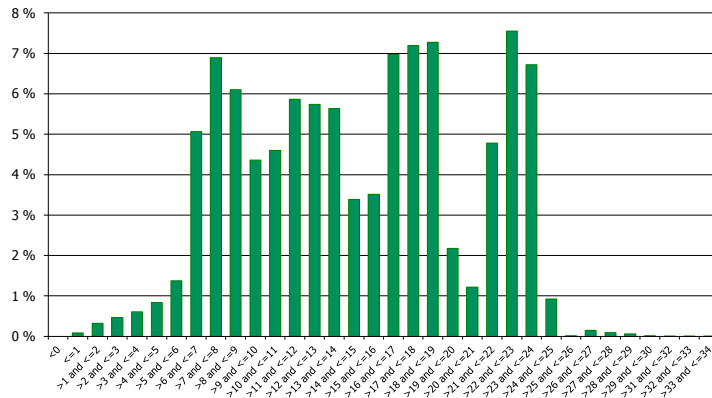
2. Seasoning

Distribution per Seasoning



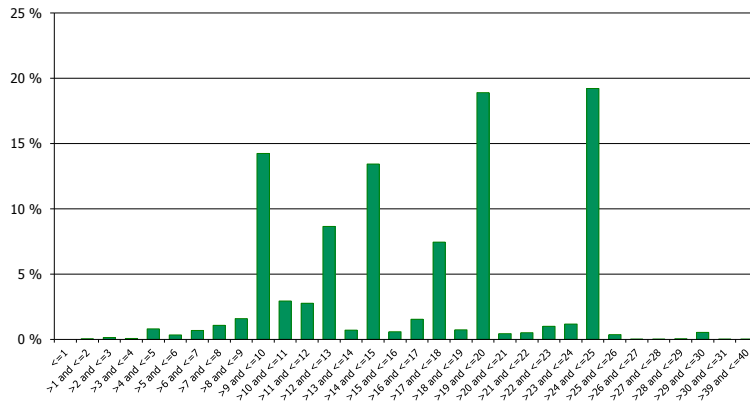
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



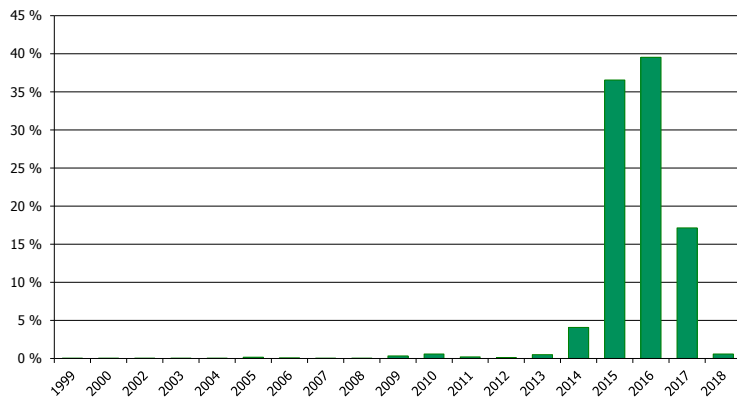
4. Original term to maturity

Distribution of Initial Term (in years)

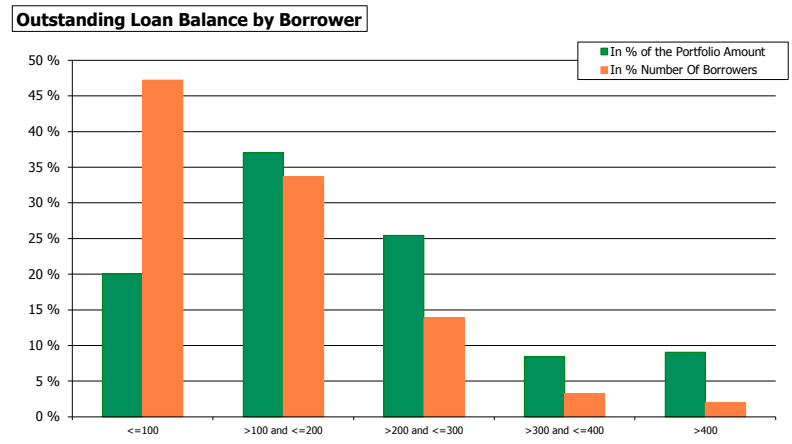


5. Origination Year

Distribution Origination Year

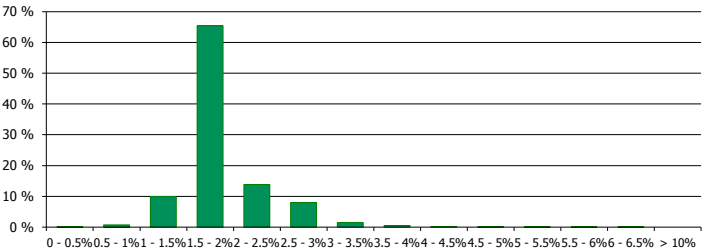


6. Outstanding Loan Balance by Borrower



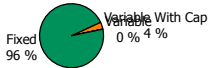
7. Interest Rate

Distribution per Interest Rate



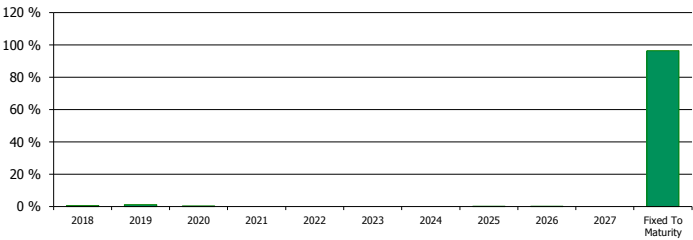
8. Interest Rate Type

Distribution per Interest Type



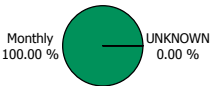
9. Next Reset Date

Next Reset Date



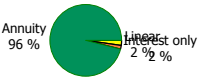
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



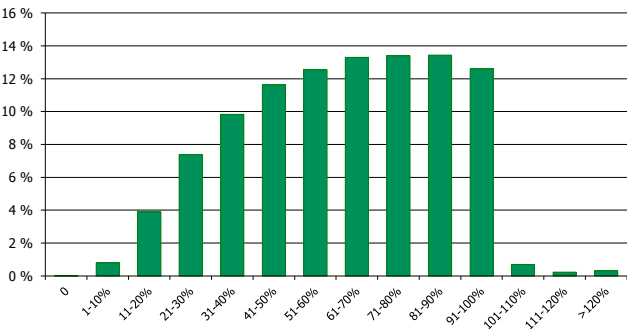
11. Repayment Type

Distribution per Repayment Type



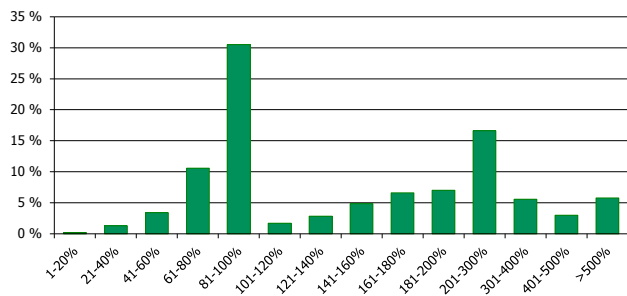
12. Current Loan to Current Value (LTV)

Current LTV Distribution



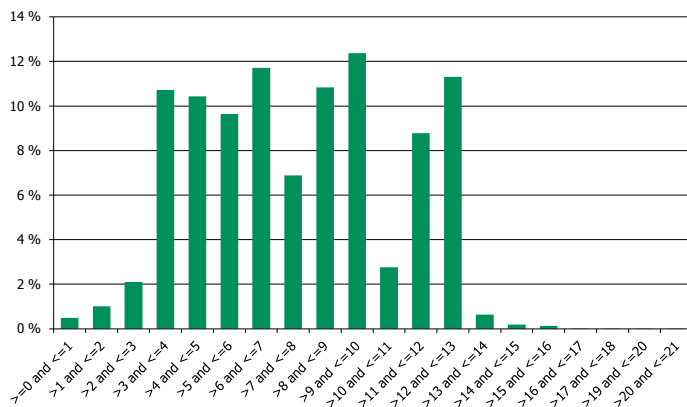
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



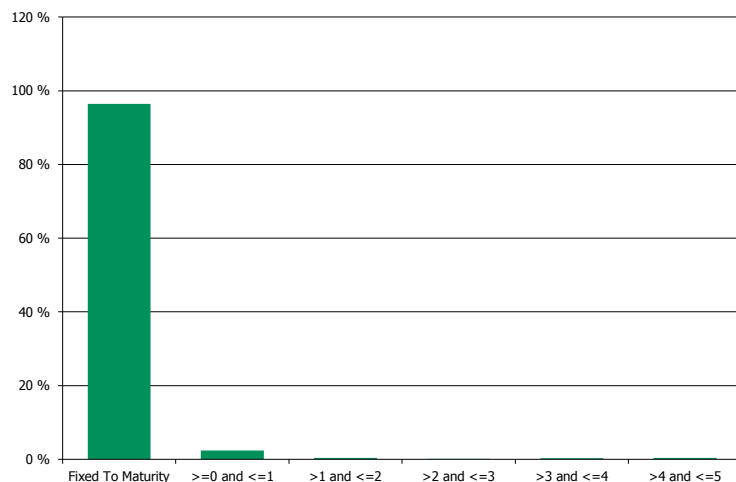
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



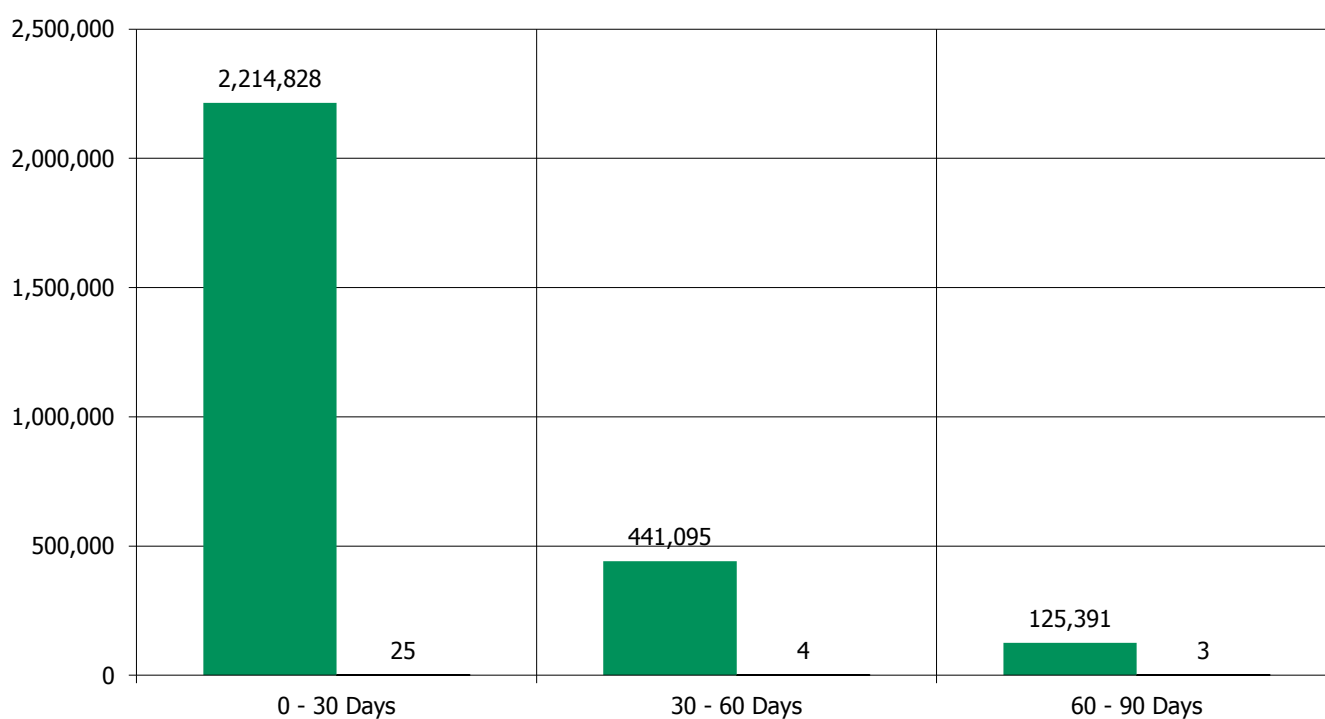
Cover Pool Performance

Portfolio Cut-off Date 30/06/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,278,416,180.98	99.88 %	28,557	99.89 %
0 - 30 Days	2,214,827.68	0.10 %	25	0.09 %
30 - 60 Days	441,094.70	0.02 %	4	0.01 %
60 - 90 Days	125,391.31	0.01 %	3	0.01 %
> 90 Days				
Total	2,281,197,494.67	100.00 %	28,589	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

Jun/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/07/2018	1	1,750,000,000	2,267,691,783	2,263,969,578	2,258,397,342	2,249,139,731
1/08/2018	2	1,750,000,000	2,253,940,989	2,246,424,779	2,235,196,667	2,216,605,692
1/09/2018	3	1,750,000,000	2,240,016,886	2,228,760,544	2,211,980,855	2,184,291,956
1/10/2018	4	1,750,000,000	2,226,478,058	2,211,653,558	2,189,600,173	2,153,328,185
1/11/2018	5	1,750,000,000	2,212,914,312	2,194,451,847	2,167,044,696	2,122,119,785
1/12/2018	6	1,750,000,000	2,198,975,360	2,177,049,889	2,144,568,694	2,091,500,973
1/01/2019	7	1,750,000,000	2,185,376,697	2,159,917,212	2,122,280,475	2,060,997,701
1/02/2019	8	1,750,000,000	2,171,756,901	2,142,815,537	2,100,122,138	2,030,840,900
1/03/2019	9	1,750,000,000	2,157,818,389	2,125,800,913	2,078,660,061	2,002,395,364
1/04/2019	10	1,750,000,000	2,144,162,865	2,108,765,310	2,056,758,136	1,972,905,134
1/05/2019	11	1,750,000,000	2,130,487,584	2,091,876,525	2,035,264,179	1,944,284,668
1/06/2019	12	1,750,000,000	2,116,700,788	2,074,814,572	2,013,530,094	1,915,374,967
1/07/2019	13	1,750,000,000	2,102,546,514	2,057,557,546	1,991,868,178	1,887,001,993
1/08/2019	14	1,750,000,000	2,087,605,964	2,039,471,713	1,969,338,548	1,857,756,404
1/09/2019	15	1,750,000,000	2,073,869,306	2,022,615,449	1,948,094,897	1,829,932,682
1/10/2019	16	1,750,000,000	2,059,891,936	2,005,685,959	1,927,034,500	1,802,729,552
1/11/2019	17	1,750,000,000	2,046,063,646	1,988,842,605	1,905,991,957	1,775,492,210
1/12/2019	18	1,750,000,000	2,032,163,365	1,972,088,743	1,885,284,383	1,749,003,430
1/01/2020	19	1,750,000,000	2,018,161,803	1,955,179,331	1,864,365,709	1,722,271,112
1/02/2020	20	1,750,000,000	2,003,992,468	1,938,159,344	1,843,436,070	1,695,723,783
1/03/2020	21	1,750,000,000	1,989,387,697	1,920,981,417	1,822,750,421	1,670,051,197
1/04/2020	22	1,750,000,000	1,975,090,991	1,903,941,600	1,801,987,440	1,644,034,613
1/05/2020	23	1,750,000,000	1,961,179,314	1,887,427,937	1,781,961,361	1,619,099,593
1/06/2020	24	1,750,000,000	1,945,557,643	1,869,218,011	1,760,280,807	1,592,626,193
1/07/2020	25	1,750,000,000	1,931,529,725	1,852,694,494	1,740,426,049	1,568,207,615
1/08/2020	26	1,750,000,000	1,917,139,971	1,835,773,160	1,720,144,268	1,543,367,945
1/09/2020	27	1,750,000,000	1,902,851,111	1,819,000,344	1,700,093,202	1,518,916,688
1/10/2020	28	1,750,000,000	1,888,647,728	1,802,459,412	1,680,487,208	1,495,245,545
1/11/2020	29	1,750,000,000	1,874,297,374	1,785,730,059	1,660,655,770	1,471,341,704
1/12/2020	30	1,750,000,000	1,860,323,558	1,769,507,299	1,641,519,082	1,448,424,776
1/01/2021	31	1,750,000,000	1,846,366,965	1,753,253,332	1,622,304,389	1,425,407,278
1/02/2021	32	1,750,000,000	1,831,315,942	1,736,011,936	1,602,265,457	1,401,837,645
1/03/2021	33	1,750,000,000	1,816,469,430	1,719,299,936	1,583,195,425	1,379,852,885
1/04/2021	34	1,750,000,000	1,801,507,639	1,702,246,464	1,563,505,498	1,356,920,151
1/05/2021	35	1,750,000,000	1,787,255,485	1,686,007,615	1,544,778,695	1,335,172,054
1/06/2021	36	1,750,000,000	1,771,987,973	1,668,769,841	1,525,096,324	1,312,577,202
1/07/2021	37	1,750,000,000	1,757,397,564	1,652,312,745	1,506,339,457	1,291,119,730
1/08/2021	38	1,750,000,000	1,742,194,116	1,635,240,198	1,486,983,833	1,269,131,233
1/09/2021	39	1,750,000,000	1,727,305,059	1,618,515,399	1,468,032,334	1,247,649,296
1/10/2021	40	1,750,000,000	1,712,829,671	1,602,317,326	1,449,763,232	1,227,072,066
1/11/2021	41	1,750,000,000	1,698,787,196	1,586,485,507	1,431,788,120	1,206,725,145
1/12/2021	42	1,750,000,000	1,684,616,040	1,570,668,819	1,414,024,827	1,186,868,835
1/01/2022	43	1,750,000,000	1,669,751,750	1,554,169,483	1,395,612,603	1,166,452,863
1/02/2022	44	1,750,000,000	1,655,326,062	1,538,129,146	1,377,696,008	1,146,601,038
1/03/2022	45	1,750,000,000	1,641,271,694	1,522,733,321	1,360,772,631	1,128,182,886
1/04/2022	46	1,750,000,000	1,627,045,635	1,506,974,435	1,343,264,980	1,108,950,736
1/05/2022	47	1,750,000,000	1,611,975,839	1,490,566,098	1,325,369,017	1,089,691,238
1/06/2022	48	1,750,000,000	1,597,743,809	1,474,900,197	1,308,104,083	1,070,941,050
1/07/2022	49	1,750,000,000	1,583,525,098	1,459,375,334	1,291,149,218	1,052,727,055
1/08/2022	50	1,750,000,000	1,569,190,413	1,443,711,699	1,274,042,758	1,034,379,657
1/09/2022	51	1,750,000,000	1,555,140,670	1,428,358,712	1,257,288,400	1,016,453,453
1/10/2022	52	1,750,000,000	1,540,404,014	1,412,501,152	1,240,269,885	998,584,611
1/11/2022	53	1,750,000,000	1,526,227,587	1,397,128,164	1,223,651,448	981,031,649
1/12/2022	54	1,750,000,000	1,511,862,161	1,381,706,199	1,207,165,887	963,847,506
1/01/2023	55	1,750,000,000	1,497,396,301	1,366,164,649	1,190,552,043	946,556,141
1/02/2023	56	1,750,000,000	1,483,352,829	1,351,056,561	1,174,391,678	929,752,977
1/03/2023	57	1,750,000,000	1,469,312,818	1,336,218,428	1,158,825,404	913,918,842
1/04/2023	58	1,750,000,000	1,455,274,494	1,321,207,062	1,142,892,886	897,535,784

1/05/2023	59	1,750,000,000	1,440,916,393	1,306,024,462	1,126,978,736	881,410,152
1/06/2023	60	1,750,000,000	1,426,875,003	1,291,104,033	1,111,270,386	865,443,434
1/07/2023	61	1,750,000,000	1,412,884,166	1,276,346,015	1,095,864,093	849,946,769
1/08/2023	62	1,750,000,000	1,398,814,266	1,261,492,580	1,080,356,437	834,370,063
1/09/2023	63	1,750,000,000	1,384,726,181	1,246,669,487	1,064,946,490	818,985,203
1/10/2023	64	1,250,000,000	1,370,795,146	1,232,101,666	1,049,911,683	804,113,069
1/11/2023	65	1,250,000,000	1,356,873,028	1,217,519,640	1,034,847,351	789,218,513
1/12/2023	66	1,250,000,000	1,343,002,192	1,203,095,349	1,020,070,367	774,759,994
1/01/2024	67	1,250,000,000	1,328,766,540	1,188,323,782	1,004,983,579	760,068,336
1/02/2024	68	1,250,000,000	1,314,881,475	1,173,911,863	990,270,316	745,768,534
1/03/2024	69	1,250,000,000	1,300,953,796	1,159,634,424	975,898,859	732,032,988
1/04/2024	70	1,250,000,000	1,287,125,863	1,145,362,664	961,436,989	718,130,361
1/05/2024	71	1,250,000,000	1,273,319,414	1,131,217,009	947,225,755	704,615,257
1/06/2024	72	1,250,000,000	1,259,526,973	1,117,065,958	932,997,503	691,091,650
1/07/2024	73	1,250,000,000	1,245,381,452	1,102,707,424	918,738,107	677,739,781
1/08/2024	74	1,250,000,000	1,231,541,341	1,088,603,382	904,680,446	664,542,975
1/09/2024	75	750,000,000	1,217,630,690	1,074,481,764	890,673,778	651,483,099
1/10/2024	76	750,000,000	1,203,864,134	1,060,589,931	876,994,529	638,847,876
1/11/2024	77	750,000,000	1,189,888,260	1,046,499,396	863,142,418	626,094,156
1/12/2024	78	750,000,000	1,176,338,885	1,032,884,633	849,816,308	613,900,991
1/01/2025	79	750,000,000	1,162,736,473	1,019,209,441	836,432,262	601,673,202
1/02/2025	80	750,000,000	1,149,451,440	1,005,855,395	823,373,680	589,771,108
1/03/2025	81	750,000,000	1,136,270,455	992,797,691	810,817,858	578,555,237
1/04/2025	82	750,000,000	1,123,133,126	979,654,775	798,049,260	567,032,358
1/05/2025	83	750,000,000	1,110,089,390	966,688,018	785,548,027	555,861,979
1/06/2025	84	750,000,000	1,096,873,560	953,559,354	772,908,762	544,601,806
1/07/2025	85	750,000,000	1,084,025,744	940,843,349	760,724,820	533,819,601
1/08/2025	86	750,000,000	1,071,419,810	928,325,273	748,694,312	523,152,233
1/09/2025	87	750,000,000	1,058,772,244	915,810,943	736,723,090	512,606,903
1/10/2025	88	750,000,000	1,046,774,110	903,946,680	725,389,115	502,651,852
1/11/2025	89	750,000,000	1,034,829,945	892,116,574	714,075,152	492,716,145
1/12/2025	90	750,000,000	1,023,066,803	880,528,006	703,064,637	483,130,227
1/01/2026	91	750,000,000	1,011,249,742	868,881,167	692,000,737	473,513,246
1/02/2026	92	750,000,000	999,667,989	857,473,140	681,178,279	464,133,575
1/03/2026	93	750,000,000	987,547,001	845,778,491	670,344,451	455,004,011
1/04/2026	94	750,000,000	976,135,091	834,586,905	659,791,994	445,944,557
1/05/2026	95	750,000,000	964,850,583	823,584,691	649,491,554	437,183,152
1/06/2026	96	750,000,000	953,182,356	812,244,866	638,919,746	428,245,530
1/07/2026	97	750,000,000	942,230,945	801,594,823	628,990,385	419,862,047
1/08/2026	98	750,000,000	931,118,115	790,797,150	618,939,630	411,403,065
1/09/2026	99	750,000,000	919,957,622	779,993,388	608,931,176	403,036,205
1/10/2026	100	750,000,000	909,143,893	769,559,644	599,306,987	395,040,185
1/11/2026	101	750,000,000	898,404,137	759,178,992	589,719,285	387,073,897
1/12/2026	102	750,000,000	887,138,344	748,428,556	579,937,598	379,093,120
1/01/2027	103	750,000,000	876,068,321	737,835,852	570,275,564	371,198,335
1/02/2027	104	750,000,000	865,748,207	727,907,439	561,171,052	363,724,986
1/03/2027	105	750,000,000	855,482,364	718,174,103	552,395,279	356,666,932
1/04/2027	106	750,000,000	844,792,530	707,997,173	543,182,581	349,233,054
1/05/2027	107	750,000,000	834,700,685	698,391,250	534,494,041	342,238,181
1/06/2027	108	750,000,000	823,116,392	687,530,627	524,843,980	334,635,823
1/07/2027	109	750,000,000	813,406,786	678,305,205	516,527,072	327,983,037
1/08/2027	110	750,000,000	803,760,014	669,123,888	508,239,676	321,353,829
1/09/2027	111	750,000,000	794,187,292	660,033,305	500,059,836	314,842,613
1/10/2027	112	750,000,000	784,683,205	651,064,228	492,050,555	308,529,960
1/11/2027	113	750,000,000	775,255,982	642,151,324	484,080,253	302,246,724
1/12/2027	114	750,000,000	765,472,669	633,006,990	476,012,390	295,991,048
1/01/2028	115	750,000,000	755,982,578	624,098,850	468,120,033	289,850,575
1/02/2028	116	750,000,000	746,668,041	615,363,790	460,394,233	283,859,500
1/03/2028	117	0	737,406,941	606,766,979	452,882,268	278,121,410
1/04/2028	118		728,205,368	598,179,288	445,337,066	272,329,425
1/05/2028	119		719,087,150	589,719,629	437,958,362	266,719,416
1/06/2028	120		710,051,312	581,321,746	430,623,673	261,141,762
1/07/2028	121		701,098,324	573,049,746	423,451,254	255,739,573
1/08/2028	122		692,233,181	564,844,087	416,326,235	250,371,511
1/09/2028	123		683,037,370	556,395,256	409,055,940	244,957,339
1/10/2028	124		674,376,467	548,438,482	402,213,805	239,872,691
1/11/2028	125		665,772,854	540,523,246	395,400,780	234,810,750
1/12/2028	126		657,014,052	532,536,662	388,599,667	229,825,896
1/01/2029	127		648,515,125	524,756,397	381,948,446	224,935,449
1/02/2029	128		640,028,818	517,011,187	375,353,992	220,115,596
1/03/2029	129		631,566,125	509,393,457	368,973,841	215,546,197

1/04/2029	130	623,147,573	501,750,970	362,513,787	210,875,408
1/05/2029	131	614,810,168	494,225,233	356,197,601	206,351,904
1/06/2029	132	606,524,693	486,737,872	349,909,156	201,850,309
1/07/2029	133	598,312,325	479,359,306	343,756,641	197,488,264
1/08/2029	134	590,157,403	472,023,750	337,635,326	193,149,991
1/09/2029	135	582,092,420	464,783,514	331,610,929	188,900,135
1/10/2029	136	574,097,180	457,647,132	325,715,655	184,781,356
1/11/2029	137	566,088,405	450,497,484	319,811,702	180,663,528
1/12/2029	138	557,730,915	443,117,997	313,798,698	176,540,096
1/01/2030	139	549,922,258	436,172,969	308,094,957	172,597,074
1/02/2030	140	542,061,208	429,208,741	302,404,668	168,691,792
1/03/2030	141	534,356,728	422,460,038	296,965,969	165,024,017
1/04/2030	142	526,725,165	415,720,269	291,485,088	161,292,225
1/05/2030	143	519,151,224	409,069,946	286,116,224	157,672,392
1/06/2030	144	511,688,859	402,506,068	280,809,266	154,092,403
1/07/2030	145	504,379,918	396,105,449	275,663,704	150,648,726
1/08/2030	146	497,166,749	389,778,504	270,570,689	147,239,131
1/09/2030	147	490,081,105	383,571,691	265,584,976	143,913,859
1/10/2030	148	483,009,691	377,416,596	260,680,003	140,676,941
1/11/2030	149	476,125,305	371,406,237	255,876,269	137,499,724
1/12/2030	150	469,270,108	365,457,921	251,158,548	134,411,326
1/01/2031	151	462,453,778	359,538,663	246,462,174	131,339,330
1/02/2031	152	455,644,281	353,643,737	241,804,701	128,311,588
1/03/2031	153	448,871,233	347,853,152	237,298,957	125,438,826
1/04/2031	154	442,052,778	341,988,162	232,704,645	122,489,207
1/05/2031	155	435,147,790	336,093,638	228,130,860	119,589,457
1/06/2031	156	428,562,823	330,446,216	223,727,115	116,784,202
1/07/2031	157	422,091,450	324,922,214	219,445,667	114,079,752
1/08/2031	158	415,709,317	319,466,545	215,212,298	111,405,149
1/09/2031	159	409,404,268	314,087,587	211,050,587	108,788,093
1/10/2031	160	403,223,361	308,837,944	207,012,329	106,269,122
1/11/2031	161	397,104,904	303,635,815	203,007,764	103,771,991
1/12/2031	162	391,046,582	298,512,692	199,091,272	101,352,813
1/01/2032	163	385,084,132	293,462,565	195,225,355	98,963,814
1/02/2032	164	379,178,351	288,471,823	191,417,220	96,622,401
1/03/2032	165	373,322,111	283,565,845	187,714,131	94,377,689
1/04/2032	166	367,518,153	278,683,836	184,013,176	92,125,087
1/05/2032	167	361,735,266	273,848,519	180,375,399	89,933,683
1/06/2032	168	355,988,078	269,040,573	176,757,878	87,756,738
1/07/2032	169	350,286,944	264,297,367	173,214,244	85,644,875
1/08/2032	170	344,616,461	259,577,881	169,688,552	83,546,246
1/09/2032	171	338,983,964	254,902,208	166,208,240	81,486,106
1/10/2032	172	333,389,933	250,284,230	162,795,429	79,485,755
1/11/2032	173	327,840,384	245,700,609	159,407,608	77,501,974
1/12/2032	174	322,310,978	241,160,092	156,076,681	75,571,462
1/01/2033	175	316,813,273	236,644,541	152,764,753	73,654,551
1/02/2033	176	311,331,120	232,155,210	149,485,546	71,768,231
1/03/2033	177	305,875,915	227,737,897	146,304,333	69,972,154
1/04/2033	178	300,445,371	223,315,219	143,098,241	68,148,919
1/05/2033	179	295,045,424	218,941,580	139,950,350	66,376,561
1/06/2033	180	289,680,419	214,595,832	136,823,633	64,618,741
1/07/2033	181	284,374,914	210,319,716	133,767,185	62,916,282
1/08/2033	182	279,141,991	206,099,365	130,749,594	61,236,510
1/09/2033	183	273,967,836	201,936,043	127,782,573	59,593,422
1/10/2033	184	268,861,045	197,846,651	124,886,720	58,004,146
1/11/2033	185	263,779,657	193,778,192	122,007,505	56,426,868
1/12/2033	186	258,705,202	189,738,439	119,169,945	54,888,609
1/01/2034	187	253,640,991	185,708,756	116,342,366	53,359,284
1/02/2034	188	248,583,788	181,697,319	113,539,799	51,853,353
1/03/2034	189	243,526,645	177,728,194	110,804,410	50,410,474
1/04/2034	190	238,490,259	173,757,383	108,053,310	48,950,646
1/05/2034	191	233,484,197	169,830,885	105,351,628	47,531,081
1/06/2034	192	228,236,112	165,731,981	102,547,480	46,069,983
1/07/2034	193	223,325,184	161,899,766	99,929,718	44,709,911
1/08/2034	194	218,464,548	158,107,427	97,340,776	43,367,118
1/09/2034	195	213,655,683	154,364,890	94,794,939	42,054,021
1/10/2034	196	208,899,850	150,681,095	92,304,986	40,781,540
1/11/2034	197	204,216,767	147,053,313	89,853,562	39,530,325
1/12/2034	198	199,592,939	143,487,858	87,459,180	38,319,212
1/01/2035	199	195,039,948	139,976,887	85,102,178	37,128,590
1/02/2035	200	190,525,473	136,505,008	82,780,305	35,962,629

1/03/2035	201	186,049,667	133,094,024	80,526,368	34,849,578
1/04/2035	202	181,633,335	129,714,342	78,281,951	33,734,764
1/05/2035	203	177,285,506	126,401,501	76,094,916	32,657,863
1/06/2035	204	173,031,528	123,159,246	73,954,487	31,604,816
1/07/2035	205	168,963,273	120,066,169	71,919,710	30,609,254
1/08/2035	206	165,043,672	117,081,963	69,953,808	29,646,457
1/09/2035	207	161,100,827	114,091,074	67,993,458	28,693,610
1/10/2035	208	157,482,356	111,345,421	66,193,842	27,819,655
1/11/2035	209	153,943,985	108,659,064	64,432,544	26,964,728
1/12/2035	210	150,431,521	106,005,560	62,704,359	26,133,921
1/01/2036	211	146,931,489	103,363,559	60,986,068	25,310,114
1/02/2036	212	143,445,839	100,740,316	59,287,151	24,500,823
1/03/2036	213	139,967,339	98,141,435	57,620,247	23,717,601
1/04/2036	214	136,516,252	95,559,272	55,961,538	22,937,279
1/05/2036	215	133,115,070	93,025,553	54,343,654	22,182,841
1/06/2036	216	129,786,895	90,545,872	52,760,551	21,445,406
1/07/2036	217	126,571,779	88,157,905	51,242,663	20,743,056
1/08/2036	218	123,466,392	85,849,132	49,773,759	20,063,103
1/09/2036	219	120,469,219	83,623,055	48,359,817	19,410,599
1/10/2036	220	117,558,873	81,468,910	46,998,099	18,786,707
1/11/2036	221	114,730,090	79,373,696	45,672,952	18,179,673
1/12/2036	222	111,980,002	77,343,942	44,395,459	17,598,742
1/01/2037	223	109,338,183	75,391,167	43,164,509	17,038,309
1/02/2037	224	106,763,197	73,490,798	41,969,461	16,496,420
1/03/2037	225	104,265,019	71,661,210	40,830,593	15,987,369
1/04/2037	226	101,805,504	69,852,113	39,698,600	15,478,295
1/05/2037	227	99,369,127	68,068,523	38,589,730	14,984,276
1/06/2037	228	96,949,780	66,298,615	37,490,736	14,495,881
1/07/2037	229	94,561,173	64,559,037	36,417,180	14,023,068
1/08/2037	230	92,197,581	62,838,600	35,356,548	13,556,988
1/09/2037	231	89,865,841	61,145,485	34,316,410	13,102,429
1/10/2037	232	87,568,866	59,484,804	33,302,226	12,663,079
1/11/2037	233	85,314,894	57,855,406	32,307,642	12,232,858
1/12/2037	234	83,073,176	56,242,739	31,329,795	11,813,982
1/01/2038	235	80,848,199	54,643,534	30,361,551	11,400,380
1/02/2038	236	78,630,833	53,054,727	29,403,793	10,993,990
1/03/2038	237	76,421,667	51,485,133	28,468,345	10,603,500
1/04/2038	238	74,219,189	49,916,522	27,530,798	10,210,862
1/05/2038	239	72,023,286	48,360,146	26,606,751	9,827,692
1/06/2038	240	69,828,611	46,807,005	25,686,752	9,447,687
1/07/2038	241	67,649,089	45,271,613	24,783,011	9,077,923
1/08/2038	242	64,977,389	43,409,926	23,703,433	8,645,702
1/09/2038	243	62,815,675	41,894,557	22,817,806	8,287,424
1/10/2038	244	60,655,791	40,387,633	21,942,922	7,936,996
1/11/2038	245	58,502,562	38,887,838	21,074,338	7,590,533
1/12/2038	246	56,348,112	37,394,251	20,215,047	7,251,188
1/01/2039	247	54,210,675	35,914,768	19,365,873	6,917,165
1/02/2039	248	52,077,449	34,442,981	18,525,026	6,588,803
1/03/2039	249	49,949,702	32,985,119	17,700,163	6,271,334
1/04/2039	250	47,832,058	31,533,124	16,877,974	5,954,696
1/05/2039	251	45,721,177	30,092,058	16,067,007	5,645,343
1/06/2039	252	43,618,751	28,659,624	15,263,273	5,340,226
1/07/2039	253	41,535,774	27,246,212	14,474,817	5,043,606
1/08/2039	254	39,469,061	25,846,599	13,696,337	4,752,139
1/09/2039	255	37,415,804	24,460,451	12,928,841	4,466,845
1/10/2039	256	35,386,177	23,095,618	12,177,397	4,189,979
1/11/2039	257	33,377,025	21,747,350	11,437,348	3,918,676
1/12/2039	258	31,400,975	20,426,239	10,716,110	3,656,514
1/01/2040	259	29,490,683	19,151,063	10,021,569	3,405,042
1/02/2040	260	27,600,372	17,893,108	9,339,481	3,159,847
1/03/2040	261	25,737,649	16,659,044	8,674,660	2,923,286
1/04/2040	262	23,925,161	15,459,621	8,029,626	2,694,454
1/05/2040	263	22,145,927	14,286,452	7,402,026	2,473,673
1/06/2040	264	20,442,908	13,165,458	6,803,875	2,264,147
1/07/2040	265	18,856,212	12,123,676	6,250,063	2,071,327
1/08/2040	266	17,388,431	11,160,998	5,739,146	1,893,949
1/09/2040	267	16,030,850	10,272,165	5,268,661	1,731,322
1/10/2040	268	14,815,384	9,477,742	4,849,232	1,586,962
1/11/2040	269	13,705,690	8,752,975	4,467,019	1,455,687
1/12/2040	270	12,643,032	8,061,068	4,103,784	1,331,836
1/01/2041	271	11,598,962	7,382,836	3,748,946	1,211,524

1/02/2041	272	10,566,565	6,714,299	3,400,798	1,094,360
1/03/2041	273	9,543,538	6,054,948	3,059,790	980,858
1/04/2041	274	8,539,948	5,409,026	2,726,430	870,293
1/05/2041	275	7,562,728	4,782,212	2,404,550	764,401
1/06/2041	276	6,638,182	4,190,466	2,101,655	665,281
1/07/2041	277	5,844,929	3,683,655	1,842,926	580,989
1/08/2041	278	5,141,288	3,234,703	1,614,200	506,727
1/09/2041	279	4,520,988	2,839,610	1,413,435	441,824
1/10/2041	280	3,955,009	2,480,043	1,231,420	383,350
1/11/2041	281	3,450,660	2,160,114	1,069,837	331,638
1/12/2041	282	2,999,587	1,874,660	926,176	285,927
1/01/2042	283	2,642,378	1,648,613	812,426	249,748
1/02/2042	284	2,349,907	1,463,650	719,443	220,227
1/03/2042	285	2,117,234	1,316,709	645,728	196,907
1/04/2042	286	1,930,175	1,198,341	586,185	177,992
1/05/2042	287	1,759,011	1,090,282	532,014	160,881
1/06/2042	288	1,603,171	992,003	482,826	145,389
1/07/2042	289	1,480,549	914,623	444,069	133,170
1/08/2042	290	1,370,608	845,270	409,352	122,239
1/09/2042	291	1,278,291	787,000	380,164	113,042
1/10/2042	292	1,202,838	739,331	356,258	105,499
1/11/2042	293	1,150,105	705,719	339,197	100,021
1/12/2042	294	1,110,589	680,353	326,200	95,795
1/01/2043	295	1,073,408	656,461	313,944	91,805
1/02/2043	296	1,038,490	634,028	302,445	88,068
1/03/2043	297	1,005,891	613,185	291,830	84,652
1/04/2043	298	974,738	593,187	281,595	81,337
1/05/2043	299	943,518	573,245	271,458	78,087
1/06/2043	300	912,229	553,295	261,345	74,860
1/07/2043	301	880,873	533,400	251,327	71,695
1/08/2043	302	849,449	513,499	241,335	68,553
1/09/2043	303	817,957	493,623	231,404	65,454
1/10/2043	304	786,396	473,797	221,563	62,413
1/11/2043	305	754,767	453,970	211,751	59,397
1/12/2043	306	723,069	434,191	202,027	56,437
1/01/2044	307	691,303	414,411	192,333	53,501
1/02/2044	308	659,467	394,657	182,699	50,606
1/03/2044	309	627,562	374,967	173,171	47,777
1/04/2044	310	596,026	355,521	163,773	44,992
1/05/2044	311	564,422	336,117	154,453	42,258
1/06/2044	312	533,962	317,438	145,499	39,640
1/07/2044	313	503,437	298,800	136,619	37,068
1/08/2044	314	472,844	280,167	127,773	34,521
1/09/2044	315	444,139	262,712	119,508	32,151
1/10/2044	316	415,374	245,294	111,310	29,823
1/11/2044	317	387,287	228,320	103,344	27,571
1/12/2044	318	361,192	212,586	95,986	25,503
1/01/2045	319	335,040	196,859	88,659	23,457
1/02/2045	320	308,830	181,152	81,377	21,439
1/03/2045	321	282,562	165,490	74,171	19,466
1/04/2045	322	258,985	151,424	67,694	17,691
1/05/2045	323	237,292	138,512	61,769	16,076
1/06/2045	324	219,023	127,632	56,772	14,713
1/07/2045	325	202,734	117,946	52,335	13,507
1/08/2045	326	189,761	110,211	48,778	12,536
1/09/2045	327	178,169	103,303	45,605	11,671
1/10/2045	328	168,268	97,402	42,894	10,932
1/11/2045	329	158,848	91,793	40,321	10,233
1/12/2045	330	150,100	86,596	37,944	9,590
1/01/2046	331	141,332	81,399	35,577	8,954
1/02/2046	332	132,545	76,209	33,223	8,326
1/03/2046	333	124,201	71,302	31,013	7,742
1/04/2046	334	115,837	66,388	28,802	7,160
1/05/2046	335	107,455	61,483	26,608	6,588
1/06/2046	336	100,005	57,123	24,658	6,079
1/07/2046	337	92,537	52,771	22,724	5,579
1/08/2046	338	85,053	48,420	20,797	5,084
1/09/2046	339	77,552	44,075	18,883	4,597
1/10/2046	340	70,035	39,737	16,983	4,117
1/11/2046	341	63,448	35,939	15,320	3,699
1/12/2046	342	58,723	33,208	14,121	3,395

1/01/2047	343	54,554	30,798	13,063	3,127
1/02/2047	344	50,374	28,390	12,011	2,863
1/03/2047	345	46,184	25,989	10,970	2,605
1/04/2047	346	42,733	24,006	10,107	2,390
1/05/2047	347	39,798	22,321	9,374	2,208
1/06/2047	348	37,946	21,246	8,901	2,087
1/07/2047	349	36,090	20,173	8,430	1,969
1/08/2047	350	34,228	19,100	7,962	1,852
1/09/2047	351	32,360	18,027	7,495	1,736
1/10/2047	352	31,418	17,474	7,247	1,671
1/11/2047	353	30,471	16,919	6,999	1,607
1/12/2047	354	29,520	16,364	6,753	1,544
1/01/2048	355	28,844	15,961	6,570	1,496
1/02/2048	356	28,164	15,559	6,388	1,449
1/03/2048	357	27,482	15,158	6,209	1,402
1/04/2048	358	26,797	14,755	6,028	1,356
1/05/2048	359	26,110	14,353	5,850	1,310
1/06/2048	360	25,420	13,950	5,671	1,265
1/07/2048	361	24,728	13,548	5,494	1,220
1/08/2048	362	24,033	13,145	5,317	1,176
1/09/2048	363	23,335	12,742	5,141	1,132
1/10/2048	364	22,635	12,339	4,966	1,089
1/11/2048	365	21,932	11,936	4,791	1,047
1/12/2048	366	21,226	11,533	4,618	1,005
1/01/2049	367	20,518	11,129	4,445	963
1/02/2049	368	19,807	10,725	4,273	922
1/03/2049	369	19,094	10,323	4,103	882
1/04/2049	370	18,377	9,919	3,933	841
1/05/2049	371	17,658	9,515	3,763	802
1/06/2049	372	16,937	9,111	3,594	763
1/07/2049	373	16,212	8,707	3,426	724
1/08/2049	374	15,485	8,302	3,259	686
1/09/2049	375	14,755	7,897	3,092	648
1/10/2049	376	14,022	7,493	2,927	611
1/11/2049	377	13,287	7,088	2,761	574
1/12/2049	378	12,549	6,683	2,597	537
1/01/2050	379	11,808	6,278	2,433	501
1/02/2050	380	11,064	5,872	2,271	466
1/03/2050	381	10,317	5,468	2,109	431
1/04/2050	382	9,568	5,062	1,948	396
1/05/2050	383	8,816	4,656	1,787	362
1/06/2050	384	8,132	4,288	1,642	331
1/07/2050	385	7,445	3,919	1,497	301
1/08/2050	386	6,756	3,550	1,352	271
1/09/2050	387	6,064	3,181	1,209	241
1/10/2050	388	5,369	2,812	1,066	212
1/11/2050	389	4,672	2,443	924	183
1/12/2050	390	4,388	2,291	864	170
1/01/2051	391	4,102	2,138	804	158
1/02/2051	392	3,816	1,985	745	145
1/03/2051	393	3,529	1,833	686	133
1/04/2051	394	3,240	1,680	627	121
1/05/2051	395	2,951	1,528	569	110
1/06/2051	396	2,660	1,375	511	98
1/07/2051	397	2,369	1,222	453	87
1/08/2051	398	2,076	1,070	395	75
1/09/2051	399	1,783	917	338	64
1/10/2051	400	1,488	764	281	53
1/11/2051	401	1,193	611	224	42
1/12/2051	402	896	458	168	31
1/01/2052	403	598	306	112	21
1/02/2052	404	300	153	56	10
1/03/2052	405	0	0	0	0
1/04/2052	406	0	0	0	0
1/05/2052	407	0	0	0	0
1/06/2052	408	0	0	0	0
1/07/2052	409	0	0	0	0
1/08/2052	410	0	0	0	0
1/09/2052	411	0	0	0	0
1/10/2052	412	0	0	0	0
1/11/2052	413	0	0	0	0

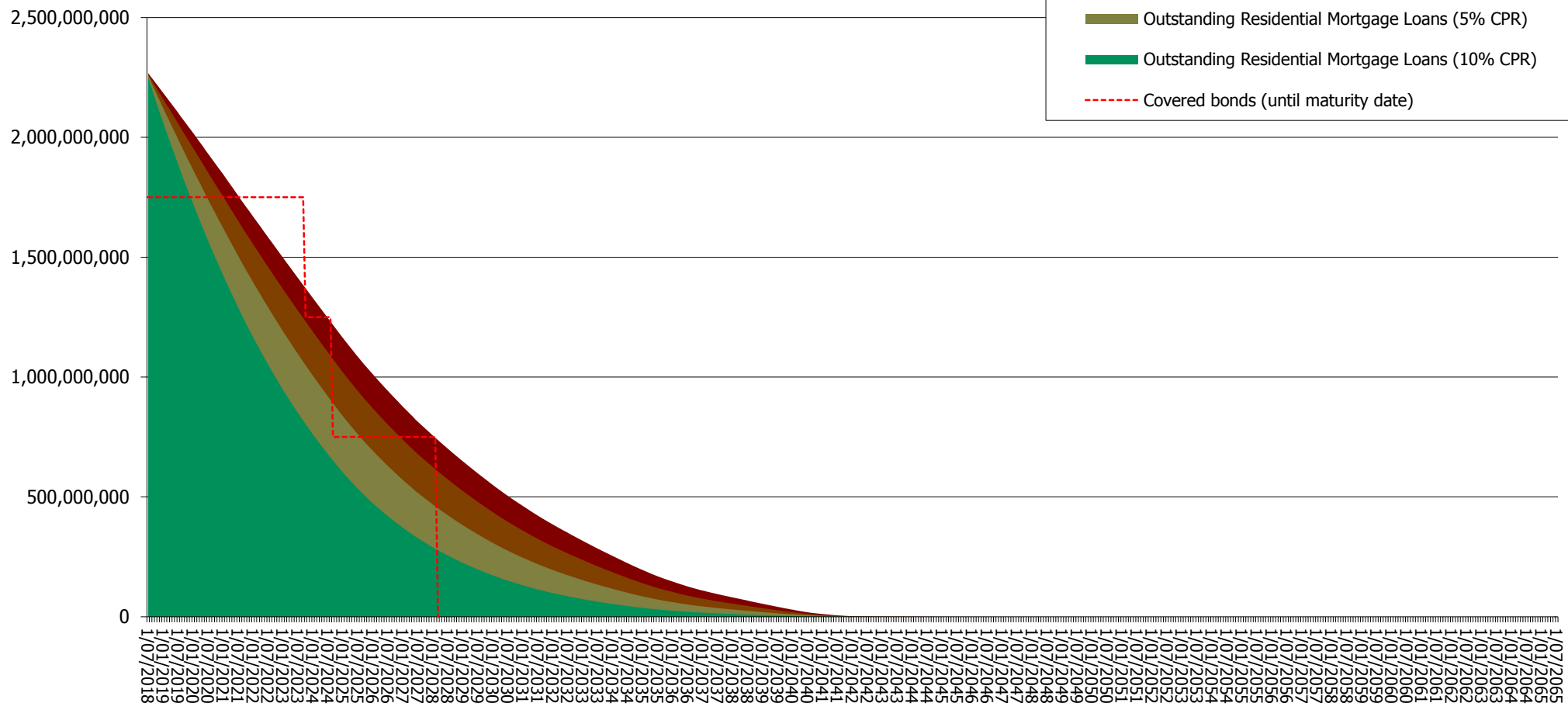
1/12/2052	414	0	0	0	0
1/01/2053	415	0	0	0	0
1/02/2053	416	0	0	0	0
1/03/2053	417	0	0	0	0
1/04/2053	418	0	0	0	0
1/05/2053	419	0	0	0	0
1/06/2053	420	0	0	0	0
1/07/2053	421	0	0	0	0
1/08/2053	422	0	0	0	0
1/09/2053	423	0	0	0	0
1/10/2053	424	0	0	0	0
1/11/2053	425	0	0	0	0
1/12/2053	426	0	0	0	0
1/01/2054	427	0	0	0	0
1/02/2054	428	0	0	0	0
1/03/2054	429	0	0	0	0
1/04/2054	430	0	0	0	0
1/05/2054	431	0	0	0	0
1/06/2054	432	0	0	0	0
1/07/2054	433	0	0	0	0
1/08/2054	434	0	0	0	0
1/09/2054	435	0	0	0	0
1/10/2054	436	0	0	0	0
1/11/2054	437	0	0	0	0
1/12/2054	438	0	0	0	0
1/01/2055	439	0	0	0	0
1/02/2055	440	0	0	0	0
1/03/2055	441	0	0	0	0
1/04/2055	442	0	0	0	0
1/05/2055	443	0	0	0	0
1/06/2055	444	0	0	0	0
1/07/2055	445	0	0	0	0
1/08/2055	446	0	0	0	0
1/09/2055	447	0	0	0	0
1/10/2055	448	0	0	0	0
1/11/2055	449	0	0	0	0
1/12/2055	450	0	0	0	0
1/01/2056	451	0	0	0	0
1/02/2056	452	0	0	0	0
1/03/2056	453	0	0	0	0
1/04/2056	454	0	0	0	0
1/05/2056	455	0	0	0	0
1/06/2056	456	0	0	0	0
1/07/2056	457	0	0	0	0
1/08/2056	458	0	0	0	0
1/09/2056	459	0	0	0	0
1/10/2056	460	0	0	0	0
1/11/2056	461	0	0	0	0
1/12/2056	462	0	0	0	0
1/01/2057	463	0	0	0	0
1/02/2057	464	0	0	0	0
1/03/2057	465	0	0	0	0
1/04/2057	466	0	0	0	0
1/05/2057	467	0	0	0	0
1/06/2057	468	0	0	0	0
1/07/2057	469	0	0	0	0
1/08/2057	470	0	0	0	0
1/09/2057	471	0	0	0	0
1/10/2057	472	0	0	0	0
1/11/2057	473	0	0	0	0
1/12/2057	474	0	0	0	0
1/01/2058	475	0	0	0	0
1/02/2058	476	0	0	0	0
1/03/2058	477	0	0	0	0
1/04/2058	478	0	0	0	0
1/05/2058	479	0	0	0	0
1/06/2058	480	0	0	0	0
1/07/2058	481	0	0	0	0
1/08/2058	482	0	0	0	0
1/09/2058	483	0	0	0	0
1/10/2058	484	0	0	0	0

1/11/2058	485	0	0	0	0
1/12/2058	486	0	0	0	0
1/01/2059	487	0	0	0	0
1/02/2059	488	0	0	0	0
1/03/2059	489	0	0	0	0
1/04/2059	490	0	0	0	0
1/05/2059	491	0	0	0	0
1/06/2059	492	0	0	0	0
1/07/2059	493	0	0	0	0
1/08/2059	494	0	0	0	0
1/09/2059	495	0	0	0	0
1/10/2059	496	0	0	0	0
1/11/2059	497	0	0	0	0
1/12/2059	498	0	0	0	0
1/01/2060	499	0	0	0	0
1/02/2060	500	0	0	0	0
1/03/2060	501	0	0	0	0
1/04/2060	502	0	0	0	0
1/05/2060	503	0	0	0	0
1/06/2060	504	0	0	0	0
1/07/2060	505	0	0	0	0
1/08/2060	506	0	0	0	0
1/09/2060	507	0	0	0	0
1/10/2060	508	0	0	0	0
1/11/2060	509	0	0	0	0
1/12/2060	510	0	0	0	0
1/01/2061	511	0	0	0	0
1/02/2061	512	0	0	0	0
1/03/2061	513	0	0	0	0
1/04/2061	514	0	0	0	0
1/05/2061	515	0	0	0	0
1/06/2061	516	0	0	0	0
1/07/2061	517	0	0	0	0
1/08/2061	518	0	0	0	0
1/09/2061	519	0	0	0	0
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1/06/2062	528	0	0	0	0
1/07/2062	529	0	0	0	0
1/08/2062	530	0	0	0	0
1/09/2062	531	0	0	0	0
1/10/2062	532	0	0	0	0
1/11/2062	533	0	0	0	0
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1/04/2063	538	0	0	0	0
1/05/2063	539	0	0	0	0
1/06/2063	540	0	0	0	0
1/07/2063	541	0	0	0	0
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1/12/2063	546	0	0	0	0
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1/02/2064	548	0	0	0	0
1/03/2064	549	0	0	0	0
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1/07/2064	553	0	0	0	0
1/08/2064	554	0	0	0	0
1/09/2064	555	0	0	0	0

1/10/2064	556	0	0	0	0
1/11/2064	557	0	0	0	0
1/12/2064	558	0	0	0	0
1/01/2065	559	0	0	0	0
1/02/2065	560	0	0	0	0
1/03/2065	561	0	0	0	0
1/04/2065	562	0	0	0	0
1/05/2065	563	0	0	0	0
1/06/2065	564	0	0	0	0
1/07/2065	565	0	0	0	0
		212,406,116,956	189,654,732,594	162,334,473,668	129,442,160,013

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	
<div>CONTENT OF TAB E</div> <div>1. Additional information on the programme</div> <div>2. Additional information on the swaps</div> <div>3. Additional information on the asset distribution</div>			

1. Additional information on the programme			
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVVVVZD1T647
E.1.1.3	Back-up service		
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	Sicthive BNPP Fortis Pfandbriefe Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jureen De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

2. Additional information on the swaps			
Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1			
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 Maturity (months)	78.45				
E.3.1.2	Weighted Average Maturity (months)**	175.23				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Assets		% 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	0.02%				0.02%
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						

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	N01
Not relevant for the issuer and/or CB programme at the present time	N02
Not available at the present time	N03
Confidential	N04

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

** Weighted Average Maturity = Remaining Term to Maturity



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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.

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 .