

Harmonised Transparency Template

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/3/2018

Cut-off Date: 31/3/2018



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/03/2018			
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	2,593.60			
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%	48%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,593.60		99.58%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	11.00		0.42%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	2,604.60		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)	7.79	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	10.92	ND1	0.42%	
G.3.4.3	1 - 2 Y	25.44	ND1	0.98%	
G.3.4.4	2 - 3 Y	52.01	ND1	2.01%	
G.3.4.5	3 - 4 Y	247.25	ND1	9.53%	
G.3.4.6	4 - 5 Y	291.74	ND1	11.25%	
G.3.4.7	5 - 10 Y	1,335.76	ND1	51.50%	
G.3.4.8	10+ Y	630.48	ND1	24.31%	
G.3.4.9	Total	2,593.60	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)	7.72	8.72		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,750.00	1,000.00	100.00%	57.14%
G.3.5.8	10+ Y	0	750.00	0.00%	42.86%
G.3.5.9	Total	1,750.00	1,750.00	100%	100%
G.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,593.60		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	2,593.60		100.00%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,750.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1,750.00	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,750.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1,750.00	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	11.00		100.00%	
G.3.9.3	Exposures to central banks	0.00		0.00%	
G.3.9.4	Exposures to credit institutions	0.00		0.00%	
G.3.9.5	Other	0.00		0.00%	
G.3.9.6	Total	11.00		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	11.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	11.00		100.00%	
G.3.10.16	Total	11.00		100%	



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

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

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

4. References to Capital Requirements Regulation (CRR)

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

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

5. References to Capital Requirements Regulation (CRR)

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



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

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CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,594	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,594	100%
2. General Information			
M.7.2.1	Number of mortgage loans	Residential Loans: 31,831	Commercial Loans: 0
		Total Mortgages: 31,831	
3. Concentration Risks			
M.7.3.1	10 largest exposures	% Residential Loans: 1.02%	% Commercial Loans: 0.00%
		% Total Mortgages: 1.02%	
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
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	16.71%	0.00%	16.71%
M.7.5.2	Vlaams-Brabant	14.48%	0.00%	14.48%
M.7.5.3	Oost-Vlaanderen	14.86%	0.00%	14.86%
M.7.5.4	Brussels	11.45%	0.00%	11.45%
M.7.5.5	West-Vlaanderen	10.92%	0.00%	10.92%
M.7.5.6	Limburg	6.50%	0.00%	6.50%
M.7.5.7	Liège	7.80%	0.00%	7.80%
M.7.5.8	Hainaut	6.19%	0.00%	6.19%
M.7.5.9	Brabant Wallon	5.22%	0.00%	5.22%
M.7.5.10	Namur	3.41%	0.00%	3.41%
M.7.5.11	Luxembourg	2.25%	0.00%	2.25%
M.7.5.12	Other	0.21%	0.00%	0.21%
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	96.22%	0.00%	96.22%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.78%	0.00%	3.78%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.70%	0.00%	1.70%
M.7.7.2	Amortising	98.30%	0.00%	98.30%
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	9.35%	0.00%	9.35%
M.7.8.2	≥ 12 - ≤ 24 months	44.21%	0.00%	44.21%
M.7.8.3	≥ 24 - ≤ 36 months	35.51%	0.00%	35.51%
M.7.8.4	≥ 36 - ≤ 60 months	8.58%	0.00%	8.58%
M.7.8.5	≥ 60 months	2.35%	0.00%	2.35%
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)	81.48			
M.7A.10.2	<=100K	1146.94	22,643	44.22%	71.14%
M.7A.10.3	>100K and <=200K	1037.54	7,765	40.00%	24.39%
M.7A.10.4	>200K and <=300K	247.66	1,049	9.55%	3.30%
M.7A.10.5	>300K and <=400K	80.41	235	3.10%	0.74%
M.7A.10.6	>400K	81.06	139	3.13%	0.44%
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	2593.60	31,831	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 %	546.57	10,205.00	21.07%	32.06%
M.7A.11.3	>40 - <=50 %	294.82	3,933.00	11.37%	12.36%
M.7A.11.4	>50 - <=60 %	317.11	3,790.00	12.23%	11.91%
M.7A.11.5	>60 - <=70 %	341.09	3,784.00	13.15%	11.89%
M.7A.11.6	>70 - <=80 %	352.16	3,490.00	13.58%	10.96%
M.7A.11.7	>80 - <=90 %	355.62	3,355.00	13.71%	10.54%
M.7A.11.8	>90 - <=100 %	350.88	2,856.00	13.53%	8.97%
M.7A.11.9	>100%	35.36	418.00	1.36%	1.31%
M.7A.11.10	Total	2593.60	31,831.00	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 (%)	57.03%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	747.30	13,564.00	29.01%	42.86%
M.7A.12.3	>40 - <=50 %	294.62	3,620.00	11.44%	11.44%
M.7A.12.4	>50 - <=60 %	308.11	3,472.00	11.96%	10.97%
M.7A.12.5	>60 - <=70 %	324.66	3,239.00	12.60%	10.23%
M.7A.12.6	>70 - <=80 %	317.21	2,979.00	12.31%	9.41%
M.7A.12.7	>80 - <=90 %	348.08	2,986.00	13.51%	9.43%
M.7A.12.8	>90 - <=100 %	236.17	1,789.00	9.17%	5.65%
M.7A.12.9	>100%	17.46	182.00	0.68%	0.58%
M.7A.12.10	Total	2576.14	31,649.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

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

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.



4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

· any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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.

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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 .

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		5.57	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2019	6.49	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.98	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*	7.72

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,750,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,593,602,106 (II)
Nominal Balance Public Finance Exposures	11,000,000 (III)
Nominal Balance Financial Institution Exposures	96,862,459 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	54.37 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,157,598,476 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	123.29 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	11,710,404 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	96,862,459 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,157,598,476
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	129.50 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	416,778,476 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	415,278,750
<i>Total Interest Proceeds Public Finance Exposures</i>	1,499,726
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	2,702,101,894 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,593,602,106
<i>Total Principal Proceeds Public Finance Exposures</i>	11,637,329

<i>Total Principal Proceeds Financial Institution Exposures</i>	96,862,459
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	83,125,000 (X)
Costs, Fees and expenses Covered Bonds	52,604,629 (XI)
Principal Requirement Covered Bonds	1,750,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,233,150,741

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	225,000,348 (XIII)
Cumulative Cash Outflow Next 180 Days	-5,907,761 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	219,092,588

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,637,329 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,637,329 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/03/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,593,602,106.16
Principal Redemptions between Cut-off Date and Maturity Date	2,593,602,106.16
Interest Payments between Cut-off Date and Maturity Date	415,278,749.76
Number of borrowers	19,518.00
Number of loans	31,831.00
Average Outstanding Balance per borrower	132,883
Average Outstanding Balance per loan	81,480
Weighted average Current Loan to Current Value	57.03 %
Weighted average seasoning (in Years)	2.13
Weighted average remaining maturity (in years, at 0% CPR)	14.81
Weighted average initial maturity (in years, at 0% CPR)	16.94
Percentage of Fixed Rate Loans	96.22 %
Percentage of Variable Rate Loans	3.78 %
Weighted average interest rate	1.94 %
Weighted average interest rate Fixed Rate Loans	1.94 %
Weighted average interest rate Variable Rate Loans	1.87 %
Weighted Remaining average life (in years, at 0% CPR)	7.79
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.50

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 96,862,459

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date

31/03/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	433,421,356.12	16.71 %	5,378	16.90 %
Oost-Vlaanderen	385,463,860.54	14.86 %	5,013	15.75 %
Vlaams-Brabant	375,611,705.61	14.48 %	4,290	13.48 %
Brussels	297,009,606.49	11.45 %	2,716	8.53 %
West-Vlaanderen	283,135,407.00	10.92 %	3,897	12.24 %
Liège	202,410,413.06	7.80 %	2,649	8.32 %
Limburg	168,564,485.77	6.50 %	2,417	7.59 %
Hainaut	160,581,280.01	6.19 %	2,091	6.57 %
Brabant Wallon	135,276,078.44	5.22 %	1,459	4.58 %
Namur	88,441,400.15	3.41 %	1,148	3.61 %
Luxembourg	58,281,263.23	2.25 %	754	2.37 %
Other	5,405,249.74	0.21 %	19	0.06 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	242,538,341.10	9.35 %	2,531	7.95 %
>1 and <=2	1,146,528,205.36	44.21 %	13,460	42.29 %
>2 and <=3	920,996,012.25	35.51 %	11,125	34.95 %
>3 and <=4	222,471,893.25	8.58 %	3,294	10.35 %
>4 and <=5	15,412,660.15	0.59 %	284	0.89 %
>5 and <=6	4,351,802.36	0.17 %	109	0.34 %
>6 and <=7	3,692,610.56	0.14 %	148	0.46 %
>7 and <=8	10,935,703.08	0.42 %	262	0.82 %
>8 and <=9	15,473,179.54	0.60 %	249	0.78 %
>9 and <=10	1,670,902.56	0.06 %	56	0.18 %
>10 and <=11	912,391.41	0.04 %	25	0.08 %
>11 and <=12	1,316,089.30	0.05 %	32	0.10 %
>12 and <=13	4,322,898.75	0.17 %	125	0.39 %
>13 and <=14	2,238,927.27	0.09 %	79	0.25 %
>14 and <=15	630,928.30	0.02 %	38	0.12 %
>15 and <=16	77,339.30	0.00 %	5	0.02 %
>18 and <=19	32,221.62	0.00 %	9	0.03 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	197,247.78	0.01 %	126	0.40 %
<=1	3,044,012.53	0.12 %	102	0.32 %
>1 and <=2	5,823,895.48	0.22 %	162	0.51 %
>2 and <=3	10,878,617.47	0.42 %	248	0.78 %
>3 and <=4	14,580,554.20	0.56 %	350	1.10 %
>4 and <=5	19,779,311.56	0.76 %	493	1.55 %
>5 and <=6	32,630,220.32	1.26 %	780	2.45 %
>6 and <=7	88,927,145.24	3.43 %	1,802	5.66 %
>7 and <=8	179,152,855.42	6.91 %	3,467	10.89 %
>8 and <=9	188,036,992.81	7.25 %	3,351	10.53 %
>9 and <=10	104,895,419.04	4.04 %	1,533	4.82 %
>10 and <=11	122,978,850.85	4.74 %	1,605	5.04 %
>11 and <=12	136,087,744.78	5.25 %	1,738	5.46 %
>12 and <=13	152,234,376.58	5.87 %	1,794	5.64 %
>13 and <=14	169,729,124.40	6.54 %	1,874	5.89 %
>14 and <=15	78,029,259.13	3.01 %	855	2.69 %

>15 and <=16	91,173,435.63	3.52 %	920	2.89 %
>16 and <=17	136,773,687.94	5.27 %	1,416	4.45 %
>17 and <=18	205,617,460.81	7.93 %	1,919	6.03 %
>18 and <=19	223,421,707.59	8.61 %	1,953	6.14 %
>19 and <=20	62,412,358.05	2.41 %	545	1.71 %
>20 and <=21	30,338,320.16	1.17 %	306	0.96 %
>21 and <=22	78,633,509.99	3.03 %	796	2.50 %
>22 and <=23	197,626,914.74	7.62 %	1,670	5.25 %
>23 and <=24	212,714,298.75	8.20 %	1,647	5.17 %
>24 and <=25	39,016,503.26	1.50 %	296	0.93 %
>25 and <=26	210,703.85	0.01 %	2	0.01 %
>26 and <=27	2,162,947.21	0.08 %	20	0.06 %
>27 and <=28	4,055,221.52	0.16 %	36	0.11 %
>28 and <=29	1,584,351.60	0.06 %	14	0.04 %
>29 and <=30	692,778.28	0.03 %	8	0.03 %
>32 and <=33	96,902.82	0.00 %	2	0.01 %
>33 and <=34	65,376.37	0.00 %	1	0.00 %

2,593,602,106.16	100.00 %	31,831	100.00 %
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4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	6	0.02 %
>1 and <=2	1,527,442.39	0.06 %	48	0.15 %
>2 and <=3	3,395,106.66	0.13 %	89	0.28 %
>3 and <=4	2,177,072.80	0.08 %	97	0.30 %
>4 and <=5	19,062,810.51	0.73 %	270	0.85 %
>5 and <=6	9,823,187.78	0.38 %	287	0.90 %
>6 and <=7	17,828,307.43	0.69 %	436	1.37 %
>7 and <=8	28,100,141.93	1.08 %	632	1.99 %
>8 and <=9	40,748,294.49	1.57 %	790	2.48 %
>9 and <=10	372,553,268.68	14.36 %	6,690	21.02 %
>10 and <=11	77,885,770.72	3.00 %	1,646	5.17 %
>11 and <=12	72,266,229.81	2.79 %	969	3.04 %
>12 and <=13	224,996,063.70	8.68 %	2,994	9.41 %
>13 and <=14	18,268,565.29	0.70 %	222	0.70 %
>14 and <=15	342,545,461.26	13.21 %	4,001	12.57 %
>15 and <=16	14,284,491.75	0.55 %	137	0.43 %
>16 and <=17	39,784,603.07	1.53 %	429	1.35 %
>17 and <=18	193,189,659.08	7.45 %	1,980	6.22 %
>18 and <=19	18,966,244.47	0.73 %	223	0.70 %
>19 and <=20	488,527,372.19	18.84 %	4,574	14.37 %
>20 and <=21	9,353,116.03	0.36 %	117	0.37 %
>21 and <=22	13,491,345.31	0.52 %	148	0.46 %
>22 and <=23	27,458,968.42	1.06 %	277	0.87 %
>23 and <=24	30,662,766.57	1.18 %	321	1.01 %
>24 and <=25	501,016,497.73	19.32 %	4,174	13.11 %
>25 and <=26	8,492,869.52	0.33 %	75	0.24 %
>26 and <=27	801,769.28	0.03 %	8	0.03 %
>27 and <=28	404,103.89	0.02 %	5	0.02 %
>28 and <=29	1,023,010.64	0.04 %	9	0.03 %
>29 and <=30	14,337,185.79	0.55 %	168	0.53 %
>30 and <=31	418,508.43	0.02 %	5	0.02 %
>39 and <=40	211,870.54	0.01 %	4	0.01 %

2,593,602,106.16	100.00 %	31,831	100.00 %
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5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	32,221.62	0.00 %	9	0.03 %
2002	77,339.30	0.00 %	5	0.02 %
2003	489,198.21	0.02 %	28	0.09 %
2004	1,557,624.99	0.06 %	57	0.18 %
2005	4,273,880.35	0.16 %	142	0.45 %
2006	1,994,596.69	0.08 %	42	0.13 %
2007	889,158.63	0.03 %	25	0.08 %
2008	1,149,125.35	0.04 %	36	0.11 %
2009	8,771,963.08	0.34 %	188	0.59 %
2010	15,311,381.31	0.59 %	287	0.90 %
2011	6,304,490.68	0.24 %	193	0.61 %
2012	3,402,646.72	0.13 %	99	0.31 %
2013	13,633,098.23	0.53 %	254	0.80 %
2014	114,029,512.18	4.40 %	1,723	5.41 %

2015	957,516,397.07	36.92 %	11,704	36.77 %
2016	1,027,941,592.84	39.63 %	12,487	39.23 %
2017	436,227,878.91	16.82 %	4,552	14.30 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	514,092,155.54	19.82 %	9,089	46.57 %
>100 and <=200	953,667,417.54	36.77 %	6,622	33.93 %
>200 and <=300	667,484,008.74	25.74 %	2,783	14.26 %
>300 and <=400	216,152,680.07	8.33 %	632	3.24 %
>400	242,205,844.27	9.34 %	392	2.01 %
	2,593,602,106.16	100.00 %	19,518	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,857,064.64	0.07 %	39	0.12 %
0.5 - 1%	20,213,945.92	0.78 %	292	0.92 %
1 - 1.5%	251,140,788.65	9.68 %	3,390	10.65 %
1.5 - 2%	1,678,643,946.61	64.72 %	20,441	64.22 %
2 - 2.5%	365,615,793.85	14.10 %	3,978	12.50 %
2.5 - 3%	216,012,897.04	8.33 %	2,460	7.73 %
3 - 3.5%	40,030,704.53	1.54 %	560	1.76 %
3.5 - 4%	13,222,508.01	0.51 %	300	0.94 %
4 - 4.5%	5,153,732.54	0.20 %	144	0.45 %
4.5 - 5%	1,102,480.42	0.04 %	69	0.22 %
5 - 5.5%	526,324.37	0.02 %	29	0.09 %
5.5 - 6%	76,323.90	0.00 %	4	0.01 %
6 - 6.5%	5,595.68	0.00 %	2	0.01 %
> 10%	0.00	0.00 %	123	0.39 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,495,683,876.29	96.22 %	30,390	95.47 %
Variable	306,967.28	0.01 %	137	0.43 %
Variable With Cap	97,611,262.59	3.76 %	1,304	4.10 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	26,571,725.64	1.02 %	511	1.61 %
2019	25,939,233.85	1.00 %	329	1.03 %
2020	15,230,885.59	0.59 %	144	0.45 %
2021	4,551,477.86	0.18 %	50	0.16 %
2022	3,980,485.26	0.15 %	39	0.12 %
2023	2,091,679.16	0.08 %	37	0.12 %
2024	1,698,378.13	0.07 %	19	0.06 %
2025	4,805,884.39	0.19 %	51	0.16 %
2026	5,624,802.44	0.22 %	54	0.17 %
2027	3,803,324.02	0.15 %	33	0.10 %
Fixed To Maturity	2,499,304,229.82	96.36 %	30,564	96.02 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,593,602,106.16	100.00 %	31,708	99.61 %
UNKNOWN	0.00	0.00 %	123	0.39 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
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Annuity	2,489,989,015.20	96.01 %	30,620	96.20 %
Interest only	44,169,293.08	1.70 %	275	0.86 %
Linear	59,443,797.88	2.29 %	936	2.94 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	147,337.26	0.01 %	86	0.27 %
1-10%	19,881,934.78	0.77 %	770	2.42 %
11-20%	95,987,154.90	3.70 %	2,325	7.30 %
21-30%	183,122,987.13	7.06 %	3,255	10.23 %
31-40%	247,429,677.47	9.54 %	3,769	11.84 %
41-50%	294,822,908.15	11.37 %	3,933	12.36 %
51-60%	317,105,750.25	12.23 %	3,790	11.91 %
61-70%	341,091,804.93	13.15 %	3,784	11.89 %
71-80%	352,157,365.44	13.58 %	3,490	10.96 %
81-90%	355,618,056.92	13.71 %	3,355	10.54 %
91-100%	350,880,874.33	13.53 %	2,856	8.97 %
101-110%	22,435,136.17	0.87 %	259	0.81 %
111-120%	6,311,513.13	0.24 %	66	0.21 %
>120%	6,609,605.30	0.25 %	93	0.29 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	5,027,364.04	0.19 %	399	1.25 %
21-40%	31,778,925.82	1.23 %	1,030	3.24 %
41-60%	88,673,328.55	3.42 %	1,869	5.87 %
61-80%	247,312,801.00	9.54 %	4,259	13.38 %
81-100%	826,439,333.11	31.86 %	9,422	29.60 %
101-120%	41,931,605.19	1.62 %	701	2.20 %
121-140%	70,810,411.43	2.73 %	1,051	3.30 %
141-160%	121,834,552.38	4.70 %	1,712	5.38 %
161-180%	164,807,546.36	6.35 %	2,056	6.46 %
181-200%	187,849,922.37	7.24 %	2,081	6.54 %
201-300%	425,401,993.18	16.40 %	4,364	13.71 %
301-400%	153,297,574.13	5.91 %	1,327	4.17 %
401-500%	74,363,587.11	2.87 %	558	1.75 %
>500%	154,073,161.49	5.94 %	1,002	3.15 %
	2,593,602,106.16	100.00 %	31,831	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	10,918,078.92	0.42 %	429	1.35 %
>1 and <=2	25,435,923.73	0.98 %	597	1.88 %
>2 and <=3	52,013,900.04	2.01 %	1,259	3.96 %
>3 and <=4	247,253,097.33	9.53 %	4,864	15.28 %
>4 and <=5	291,738,327.18	11.25 %	4,973	15.62 %
>5 and <=6	238,778,483.02	9.21 %	3,102	9.75 %
>6 and <=7	298,134,738.42	11.50 %	3,483	10.94 %
>7 and <=8	186,771,204.83	7.20 %	1,999	6.28 %
>8 and <=9	222,040,116.38	8.56 %	2,251	7.07 %
>9 and <=10	390,039,706.19	15.04 %	3,505	11.01 %
>10 and <=11	77,206,566.65	2.98 %	695	2.18 %
>11 and <=12	181,368,706.33	6.99 %	1,730	5.43 %
>12 and <=13	334,341,690.97	12.89 %	2,638	8.29 %
>13 and <=14	28,623,594.21	1.10 %	221	0.69 %
>14 and <=15	3,852,471.66	0.15 %	38	0.12 %
>15 and <=16	3,997,596.76	0.15 %	33	0.10 %
>16 and <=17	876,033.00	0.03 %	10	0.03 %
>18 and <=19	49,591.35	0.00 %	1	0.00 %
>19 and <=20	96,902.82	0.00 %	2	0.01 %
>20 and <=21	65,376.37	0.00 %	1	0.00 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

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

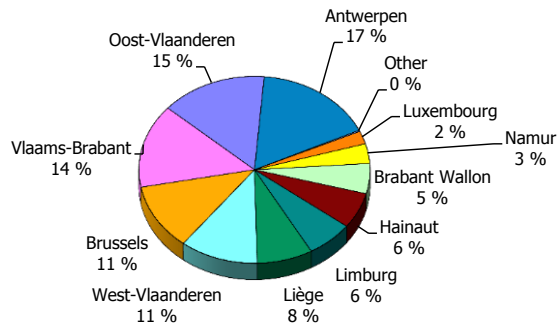
In Years	In EUR	In %	In number of loans	In %
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Fixed To Maturity	2,499,304,229.82	96.36 %	30,564	96.02 %
>=0 and <=1	57,208,974.89	2.21 %	895	2.81 %
>1 and <=2	15,738,409.98	0.61 %	145	0.46 %
>2 and <=3	5,418,102.49	0.21 %	70	0.22 %
>3 and <=4	6,504,262.52	0.25 %	70	0.22 %
>4 and <=5	9,428,126.46	0.36 %	87	0.27 %
	2,593,602,106.16	100.00 %	31,831	100.00 %

Stratification Tables

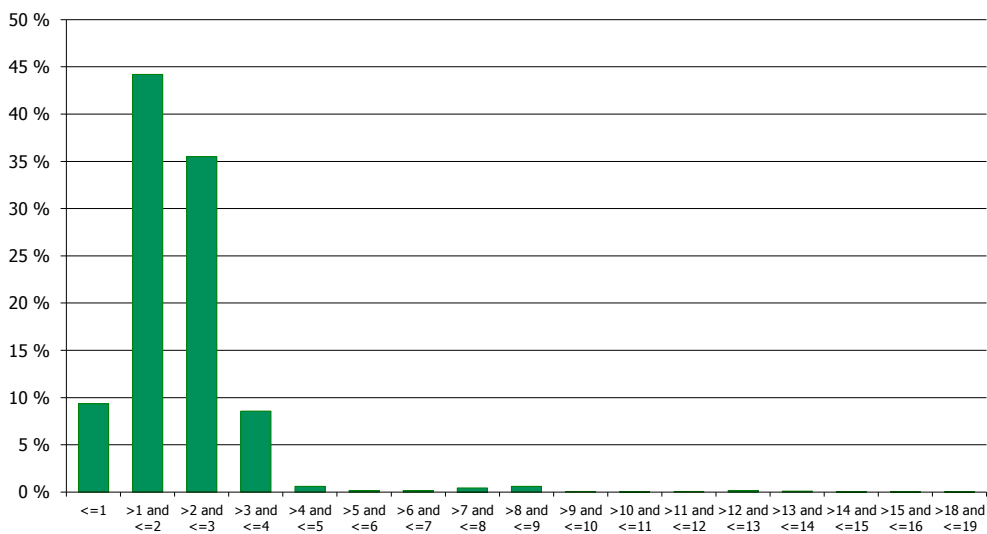
Portfolio Cut-off Date 31/03/2018

1. Geographic distribution



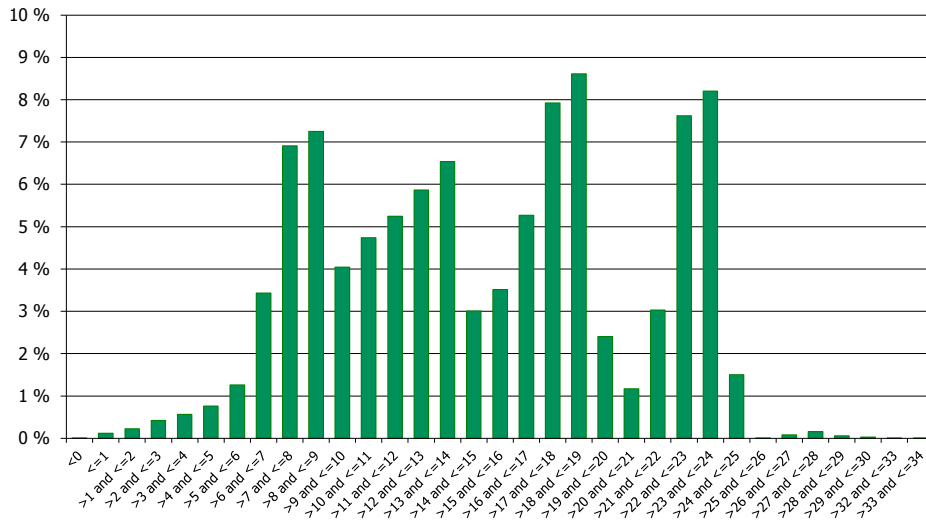
2. Seasoning

Distribution per Seasoning



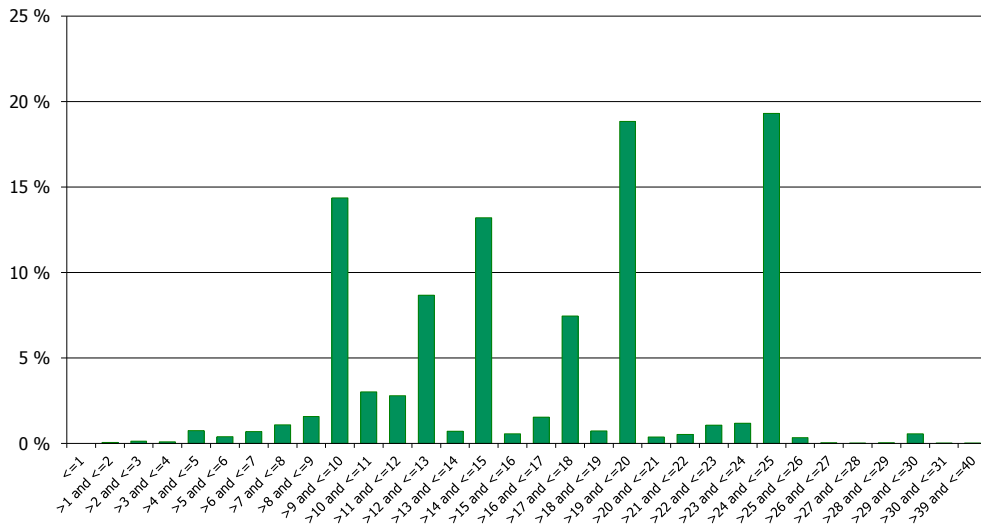
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



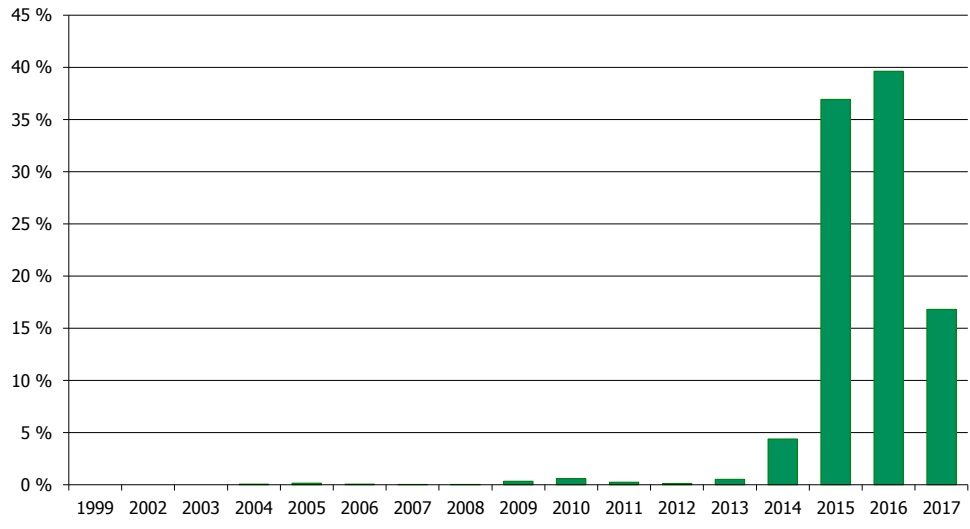
4. Original term to maturity

Distribution of Initial Term (in years)



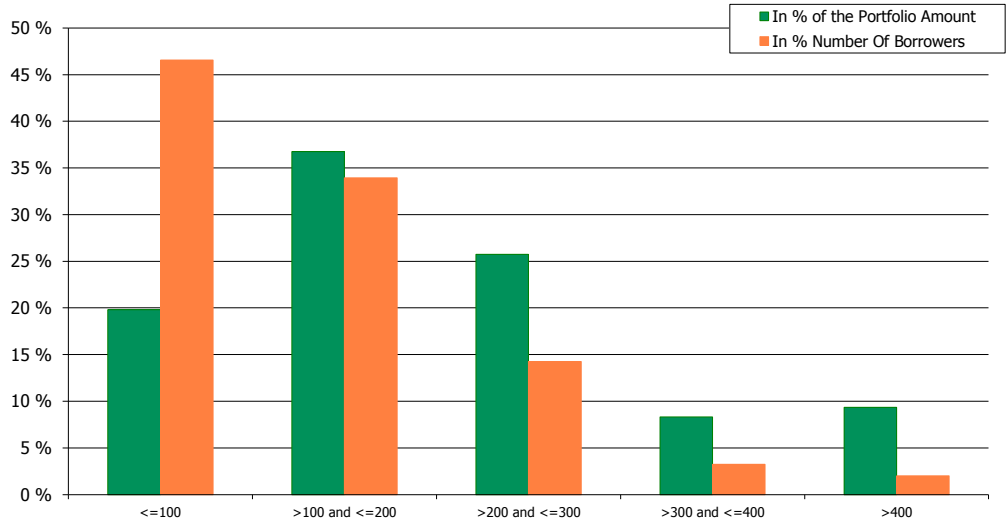
5. Origination Year

Distribution Origination Year



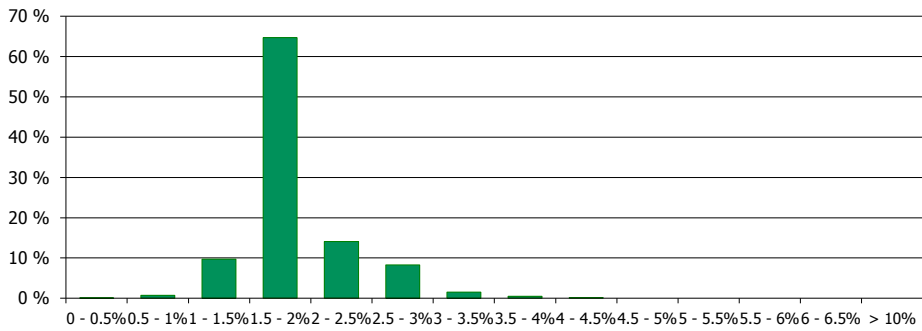
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



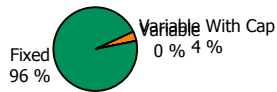
7. Interest Rate

Distribution per Interest Rate



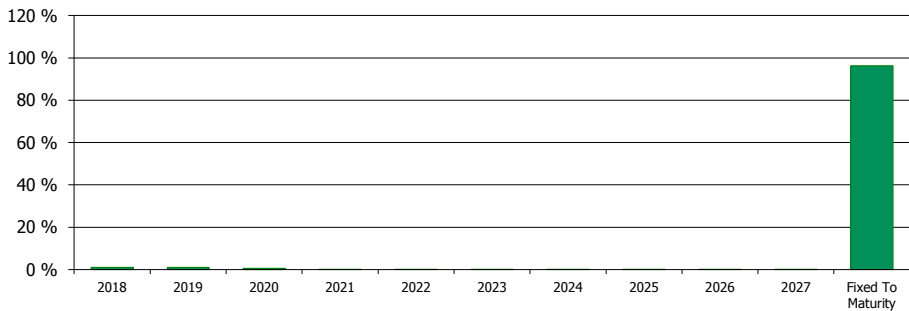
8. Interest Rate Type

Distribution per Interest Type



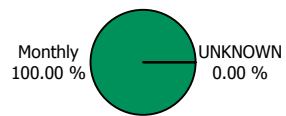
9. Next Reset Date

Next Reset Date



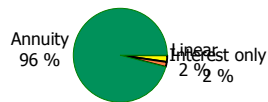
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



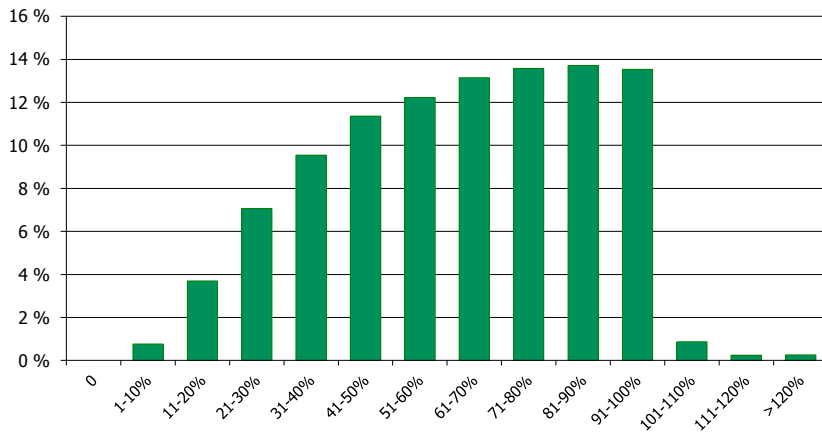
11. Repayment Type

Distribution per Repayment Type



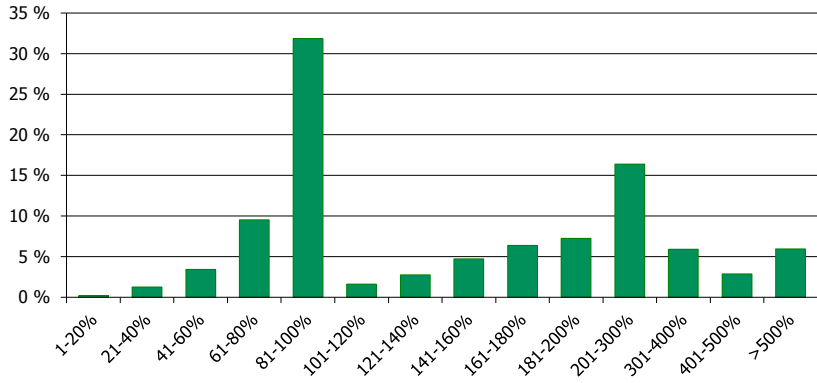
12. Current Loan to Current Value (LTV)

Current LTV Distribution



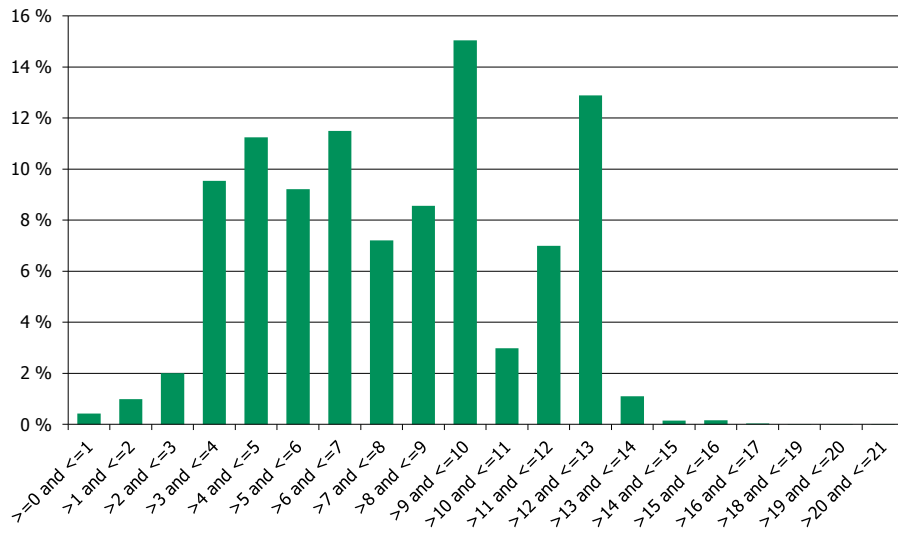
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



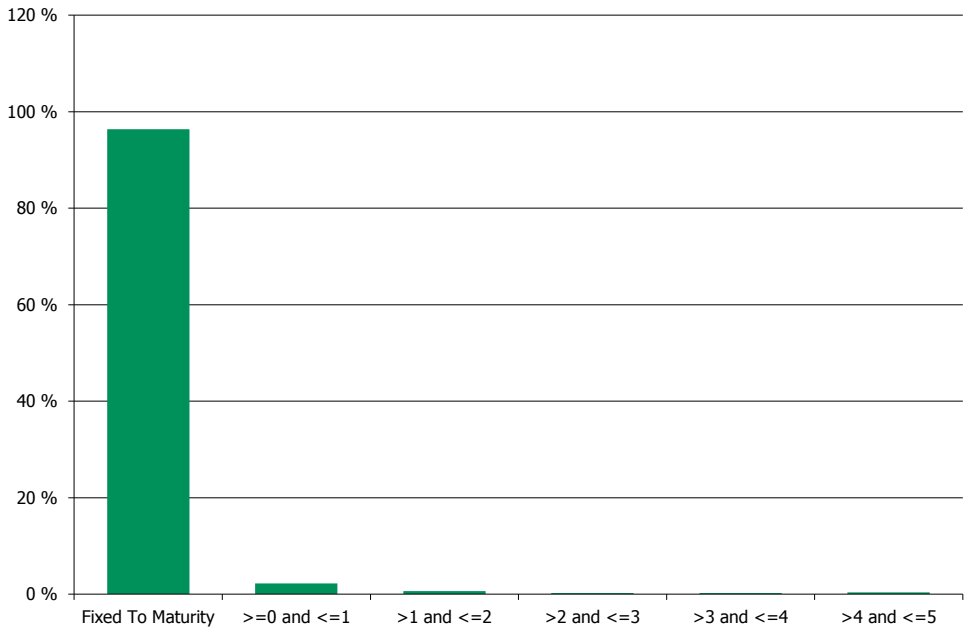
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



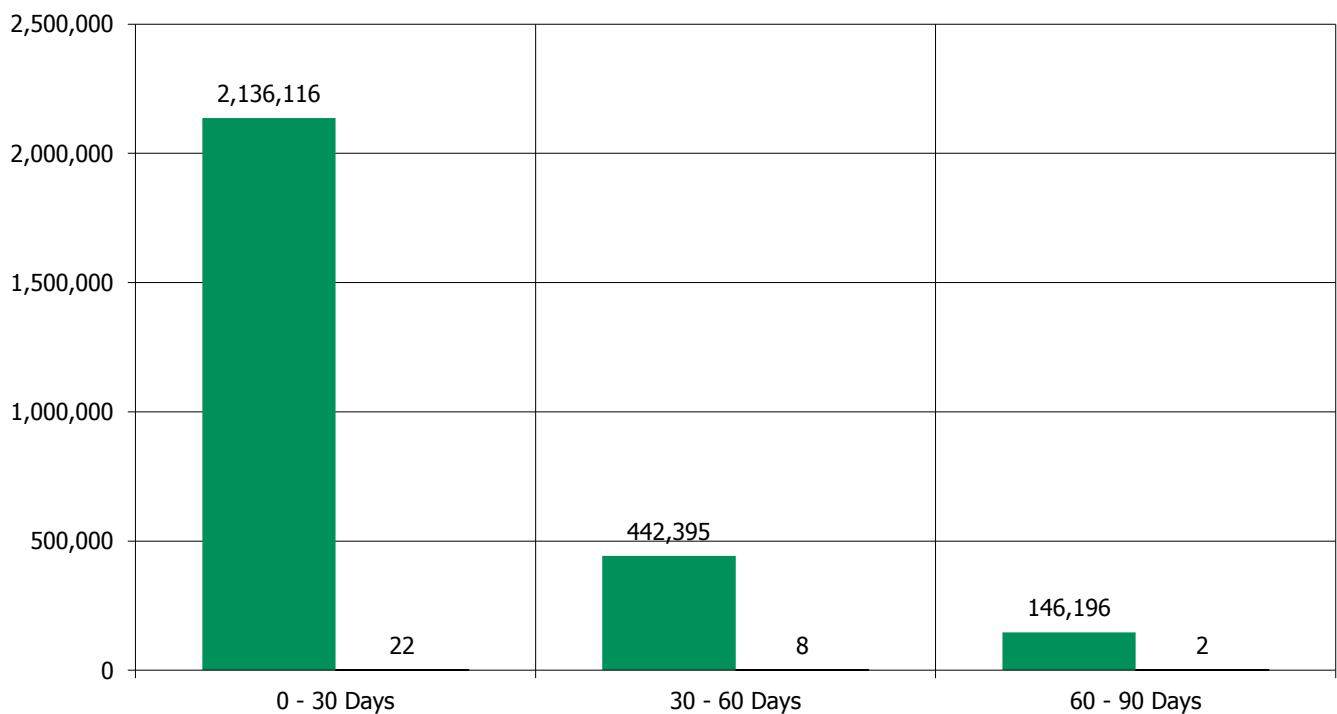
Cover Pool Performance

Portfolio Cut-off Date 31/03/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,590,877,399.12	99.89 %	31,799	99.90 %
0 - 30 Days	2,136,115.86	0.08 %	22	0.07 %
30 - 60 Days	442,395.35	0.02 %	8	0.03 %
60 - 90 Days	146,195.83	0.01 %	2	0.01 %
> 90 Days				
Total	2,593,602,106.16	100.00 %	31,831	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

Mar/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/04/2018	1	1,750,000,000	2,575,743,600	2,571,374,948	2,564,835,413	2,553,971,937
1/05/2018	2	1,750,000,000	2,560,248,292	2,551,710,640	2,538,956,644	2,517,839,183
1/06/2018	3	1,750,000,000	2,545,195,247	2,532,405,348	2,513,339,606	2,481,878,390
1/07/2018	4	1,750,000,000	2,529,857,163	2,513,012,681	2,487,954,310	2,446,739,913
1/08/2018	5	1,750,000,000	2,514,612,503	2,493,632,954	2,462,489,242	2,411,439,483
1/09/2018	6	1,750,000,000	2,498,961,802	2,473,909,764	2,436,799,298	2,376,174,911
1/10/2018	7	1,750,000,000	2,483,893,634	2,454,956,447	2,412,178,627	2,342,524,781
1/11/2018	8	1,750,000,000	2,468,793,852	2,435,894,100	2,387,361,412	2,308,604,395
1/12/2018	9	1,750,000,000	2,453,318,504	2,416,651,750	2,362,672,927	2,275,364,807
1/01/2019	10	1,750,000,000	2,438,190,267	2,397,676,071	2,338,159,510	2,242,219,818
1/02/2019	11	1,750,000,000	2,423,038,102	2,378,734,319	2,313,788,497	2,209,450,766
1/03/2019	12	1,750,000,000	2,407,567,150	2,359,925,140	2,290,219,259	2,178,576,148
1/04/2019	13	1,750,000,000	2,392,378,876	2,341,060,062	2,266,133,466	2,146,534,070
1/05/2019	14	1,750,000,000	2,377,168,491	2,322,357,753	2,242,496,728	2,115,437,522
1/06/2019	15	1,750,000,000	2,361,797,900	2,303,428,141	2,218,561,423	2,083,993,987
1/07/2019	16	1,750,000,000	2,346,064,658	2,284,328,057	2,194,749,859	2,053,175,711
1/08/2019	17	1,750,000,000	2,329,583,386	2,264,433,317	2,170,102,189	2,021,519,303
1/09/2019	18	1,750,000,000	2,313,674,375	2,245,154,806	2,146,154,747	1,990,743,748
1/10/2019	19	1,750,000,000	2,298,147,846	2,226,427,614	2,123,015,128	1,961,207,293
1/11/2019	20	1,750,000,000	2,282,767,590	2,207,776,428	2,099,876,213	1,931,615,690
1/12/2019	21	1,750,000,000	2,267,263,390	2,189,182,310	2,077,066,012	1,902,801,184
1/01/2020	22	1,750,000,000	2,251,705,700	2,170,472,866	2,054,077,488	1,873,771,186
1/02/2020	23	1,750,000,000	2,235,538,871	2,151,234,422	2,030,693,101	1,844,593,382
1/03/2020	24	1,750,000,000	2,219,818,312	2,132,717,262	2,008,423,438	1,817,134,948
1/04/2020	25	1,750,000,000	2,203,963,979	2,113,893,609	1,985,634,067	1,788,906,883
1/05/2020	26	1,750,000,000	2,188,493,707	2,095,610,164	1,963,615,054	1,761,817,649
1/06/2020	27	1,750,000,000	2,171,314,711	2,075,633,865	1,939,950,718	1,733,212,930
1/07/2020	28	1,750,000,000	2,155,436,414	2,057,073,213	1,917,871,325	1,706,462,591
1/08/2020	29	1,750,000,000	2,139,483,867	2,038,385,533	1,895,615,007	1,679,515,685
1/09/2020	30	1,750,000,000	2,123,629,858	2,019,849,049	1,873,599,738	1,652,979,100
1/10/2020	31	1,750,000,000	2,107,861,776	2,001,560,769	1,852,065,962	1,627,282,969
1/11/2020	32	1,750,000,000	2,091,944,301	1,983,076,864	1,830,295,917	1,601,343,714
1/12/2020	33	1,750,000,000	2,076,402,456	1,965,112,984	1,809,251,975	1,576,443,417
1/01/2021	34	1,750,000,000	2,060,005,393	1,946,288,101	1,787,362,948	1,550,774,682
1/02/2021	35	1,750,000,000	2,043,722,709	1,927,629,304	1,765,725,691	1,525,512,628
1/03/2021	36	1,750,000,000	2,027,303,555	1,909,213,314	1,744,838,705	1,501,698,921
1/04/2021	37	1,750,000,000	2,010,769,225	1,890,430,350	1,723,279,041	1,476,861,632
1/05/2021	38	1,750,000,000	1,994,942,096	1,872,471,888	1,702,707,303	1,453,249,840
1/06/2021	39	1,750,000,000	1,978,102,866	1,853,517,381	1,681,184,775	1,428,802,999
1/07/2021	40	1,750,000,000	1,961,899,999	1,835,317,552	1,660,579,876	1,405,506,178
1/08/2021	41	1,750,000,000	1,945,121,657	1,816,535,542	1,639,406,093	1,381,707,620
1/09/2021	42	1,750,000,000	1,928,656,314	1,798,103,774	1,618,644,556	1,358,431,421
1/10/2021	43	1,750,000,000	1,912,602,839	1,780,210,120	1,598,592,501	1,336,103,440
1/11/2021	44	1,750,000,000	1,896,980,649	1,762,674,612	1,578,820,467	1,313,988,845
1/12/2021	45	1,750,000,000	1,881,203,417	1,745,145,204	1,559,272,192	1,292,399,995
1/01/2022	46	1,750,000,000	1,864,756,591	1,726,953,878	1,539,094,186	1,270,272,310
1/02/2022	47	1,750,000,000	1,848,831,539	1,709,301,636	1,519,487,948	1,248,778,788
1/03/2022	48	1,750,000,000	1,833,191,649	1,692,245,471	1,500,869,832	1,228,757,813
1/04/2022	49	1,750,000,000	1,817,378,902	1,674,803,082	1,481,622,320	1,207,862,216
1/05/2022	50	1,750,000,000	1,800,716,241	1,656,723,800	1,462,021,096	1,186,996,960
1/06/2022	51	1,750,000,000	1,784,891,052	1,639,378,824	1,443,035,256	1,166,620,299
1/07/2022	52	1,750,000,000	1,768,830,622	1,621,961,036	1,424,189,584	1,146,664,786
1/08/2022	53	1,750,000,000	1,752,885,489	1,604,613,693	1,405,374,195	1,126,723,273
1/09/2022	54	1,750,000,000	1,737,245,000	1,587,598,930	1,386,935,841	1,107,231,113
1/10/2022	55	1,750,000,000	1,720,293,101	1,569,526,798	1,367,773,157	1,087,456,940
1/11/2022	56	1,750,000,000	1,704,403,574	1,552,392,382	1,349,400,718	1,068,305,709
1/12/2022	57	1,750,000,000	1,688,640,992	1,535,511,080	1,331,441,704	1,049,766,844
1/01/2023	58	1,750,000,000	1,672,576,563	1,518,323,846	1,313,190,424	1,030,991,353

1/02/2023	59	1,750,000,000	1,656,833,760	1,501,481,966	1,295,321,301	1,012,654,839
1/03/2023	60	1,750,000,000	1,641,193,484	1,485,029,538	1,278,184,643	995,434,163
1/04/2023	61	1,750,000,000	1,625,558,772	1,468,387,785	1,260,646,607	977,617,406
1/05/2023	62	1,750,000,000	1,609,600,447	1,451,585,868	1,243,154,467	960,100,607
1/06/2023	63	1,750,000,000	1,593,907,692	1,434,995,678	1,225,820,978	942,703,932
1/07/2023	64	1,750,000,000	1,578,314,699	1,418,624,931	1,208,853,888	925,844,741
1/08/2023	65	1,750,000,000	1,562,643,435	1,402,157,043	1,191,782,418	908,903,857
1/09/2023	66	1,750,000,000	1,546,954,664	1,385,725,252	1,174,820,566	892,173,115
1/10/2023	67	1,250,000,000	1,531,422,698	1,369,560,384	1,158,258,142	875,989,775
1/11/2023	68	1,250,000,000	1,515,902,036	1,353,380,831	1,141,663,957	859,782,468
1/12/2023	69	1,250,000,000	1,500,433,402	1,337,371,822	1,125,382,624	844,046,908
1/01/2024	70	1,250,000,000	1,484,600,007	1,321,014,797	1,108,791,306	828,080,980
1/02/2024	71	1,250,000,000	1,469,117,512	1,305,021,115	1,092,581,295	812,518,725
1/03/2024	72	1,250,000,000	1,453,594,941	1,289,183,526	1,076,753,796	797,575,080
1/04/2024	73	1,250,000,000	1,438,174,714	1,273,344,077	1,060,819,587	782,444,089
1/05/2024	74	1,250,000,000	1,422,780,926	1,257,646,882	1,045,163,520	767,736,362
1/06/2024	75	1,250,000,000	1,407,405,510	1,241,945,991	1,029,490,462	753,020,526
1/07/2024	76	1,250,000,000	1,391,428,234	1,225,831,664	1,013,631,784	738,381,472
1/08/2024	77	1,250,000,000	1,376,009,129	1,210,191,554	998,154,101	724,027,039
1/09/2024	78	750,000,000	1,360,521,360	1,194,540,685	982,739,736	709,826,692
1/10/2024	79	750,000,000	1,345,179,702	1,179,132,059	967,675,588	696,080,838
1/11/2024	80	750,000,000	1,329,637,514	1,163,531,595	952,444,353	682,222,634
1/12/2024	81	750,000,000	1,314,453,842	1,148,356,734	937,708,860	668,914,509
1/01/2025	82	750,000,000	1,299,312,788	1,133,203,672	922,982,069	655,620,432
1/02/2025	83	750,000,000	1,284,498,248	1,118,382,997	908,594,157	642,666,667
1/03/2025	84	750,000,000	1,269,797,458	1,103,889,534	894,759,083	630,459,165
1/04/2025	85	750,000,000	1,254,719,809	1,088,931,839	880,390,381	617,707,330
1/05/2025	86	750,000,000	1,240,184,234	1,074,550,196	866,624,710	605,556,427
1/06/2025	87	750,000,000	1,225,497,849	1,060,024,332	852,735,390	593,327,471
1/07/2025	88	750,000,000	1,211,196,586	1,045,934,478	839,329,910	581,606,099
1/08/2025	89	750,000,000	1,197,168,676	1,032,067,175	826,095,542	570,010,887
1/09/2025	90	750,000,000	1,183,019,484	1,018,139,524	812,874,880	558,512,882
1/10/2025	91	750,000,000	1,169,645,165	1,004,976,924	800,391,122	547,681,206
1/11/2025	92	750,000,000	1,156,338,233	991,858,282	787,934,089	536,873,645
1/12/2025	93	750,000,000	1,142,979,375	978,790,382	775,639,158	526,329,854
1/01/2026	94	750,000,000	1,129,627,768	965,716,025	763,332,168	515,784,708
1/02/2026	95	750,000,000	1,116,719,093	953,061,221	751,413,543	505,580,757
1/03/2026	96	750,000,000	1,103,284,300	940,152,746	739,533,334	495,683,295
1/04/2026	97	750,000,000	1,090,571,589	927,743,540	727,916,170	485,830,209
1/05/2026	98	750,000,000	1,078,017,011	915,558,152	716,587,337	476,308,532
1/06/2026	99	750,000,000	1,065,085,172	903,040,935	704,992,872	466,617,022
1/07/2026	100	750,000,000	1,052,499,850	890,905,627	693,807,128	457,331,054
1/08/2026	101	750,000,000	1,040,183,465	878,986,863	682,784,310	448,158,964
1/09/2026	102	750,000,000	1,027,825,040	867,070,501	671,814,933	439,091,294
1/10/2026	103	750,000,000	1,015,755,477	855,482,147	661,204,742	430,385,089
1/11/2026	104	750,000,000	1,003,835,085	844,008,708	650,677,859	421,739,138
1/12/2026	105	750,000,000	991,396,668	832,182,488	639,981,531	413,105,904
1/01/2027	106	750,000,000	978,992,842	820,376,880	629,298,034	404,489,223
1/02/2027	107	750,000,000	967,512,048	809,381,096	619,284,360	396,366,837
1/03/2027	108	750,000,000	956,100,415	798,609,192	609,638,626	388,700,131
1/04/2027	109	750,000,000	944,277,031	787,395,636	599,549,807	380,648,478
1/05/2027	110	750,000,000	933,119,556	776,814,689	590,037,291	373,073,476
1/06/2027	111	750,000,000	920,421,206	764,943,807	579,542,990	364,885,991
1/07/2027	112	750,000,000	909,612,214	754,719,829	570,389,670	357,650,856
1/08/2027	113	750,000,000	898,872,723	744,544,153	561,268,206	350,440,812
1/09/2027	114	750,000,000	888,212,014	734,465,970	552,262,755	343,357,558
1/10/2027	115	750,000,000	877,622,517	724,518,289	543,441,997	336,488,431
1/11/2027	116	750,000,000	867,121,830	714,635,349	534,665,833	329,652,209
1/12/2027	117	750,000,000	856,268,256	704,532,089	525,809,567	322,862,887
1/01/2028	118	750,000,000	845,707,599	694,662,647	517,125,251	316,185,541
1/02/2028	119	750,000,000	835,326,866	684,972,195	508,614,612	309,664,709
1/03/2028	120	0	824,998,890	675,429,771	500,335,745	303,417,035
1/04/2028	121		814,732,932	665,893,668	492,017,228	297,108,693
1/05/2028	122		804,556,539	656,496,996	483,880,294	290,997,372
1/06/2028	123		794,472,668	647,169,310	475,792,070	284,921,322
1/07/2028	124		784,228,500	637,775,945	467,732,112	278,946,568
1/08/2028	125		774,332,335	628,659,797	459,873,975	273,098,483
1/09/2028	126		764,114,903	619,312,352	451,884,016	267,216,982
1/10/2028	127		754,444,439	610,470,797	444,336,407	261,676,701
1/11/2028	128		744,842,323	601,678,866	436,823,360	256,162,547
1/12/2028	129		735,090,564	592,826,788	429,337,364	250,740,534

1/01/2029	130	725,599,809	584,180,304	421,999,434	245,411,183
1/02/2029	131	716,130,988	575,579,074	414,728,659	240,161,367
1/03/2029	132	706,688,158	567,119,351	407,694,295	235,184,527
1/04/2029	133	697,297,169	558,633,960	400,572,927	230,097,725
1/05/2029	134	687,993,926	550,276,031	393,608,641	225,170,472
1/06/2029	135	678,756,620	541,967,007	386,679,341	220,269,519
1/07/2029	136	669,602,285	533,779,952	379,900,746	215,521,035
1/08/2029	137	660,514,745	525,642,688	373,157,873	210,799,096
1/09/2029	138	651,533,447	517,615,896	366,525,065	206,175,205
1/10/2029	139	642,630,463	509,704,841	360,034,899	201,694,214
1/11/2029	140	633,728,882	501,791,996	353,544,156	197,219,168
1/12/2029	141	624,483,506	493,659,799	346,958,445	192,752,050
1/01/2030	142	615,798,509	485,968,592	340,684,203	188,464,761
1/02/2030	143	606,808,266	478,061,572	334,288,720	184,143,547
1/03/2030	144	598,238,568	470,588,033	328,306,803	180,156,392
1/04/2030	145	589,746,667	463,121,288	322,275,908	176,097,931
1/05/2030	146	581,018,706	455,518,400	316,205,040	172,072,427
1/06/2030	147	572,709,052	448,242,092	310,362,751	168,177,816
1/07/2030	148	564,577,464	441,152,442	304,702,075	164,433,617
1/08/2030	149	556,554,060	434,145,480	299,099,784	160,726,659
1/09/2030	150	548,669,080	427,268,813	293,613,556	157,110,258
1/10/2030	151	540,807,016	420,455,062	288,220,098	153,592,066
1/11/2030	152	533,144,814	413,794,997	282,933,261	150,136,106
1/12/2030	153	525,513,051	407,202,198	277,740,140	146,776,279
1/01/2031	154	517,919,394	400,637,466	272,567,575	143,432,654
1/02/2031	155	510,333,523	394,099,844	267,437,920	140,137,204
1/03/2031	156	502,782,718	387,673,959	262,472,899	137,009,267
1/04/2031	157	495,188,615	381,170,883	257,413,696	133,799,270
1/05/2031	158	487,511,687	374,645,619	252,384,313	130,647,329
1/06/2031	159	480,163,632	368,372,897	247,527,504	127,590,477
1/07/2031	160	472,940,877	362,236,175	242,804,862	124,643,105
1/08/2031	161	465,705,396	356,089,376	238,077,673	121,698,764
1/09/2031	162	458,670,217	350,115,281	233,488,132	118,847,194
1/10/2031	163	451,769,003	344,281,365	229,032,455	116,101,340
1/11/2031	164	444,938,634	338,501,020	224,614,395	113,379,467
1/12/2031	165	438,175,087	332,808,268	220,293,396	110,742,516
1/01/2032	166	431,516,415	327,194,900	216,026,978	108,137,797
1/02/2032	167	424,919,904	321,646,669	211,823,732	105,584,645
1/03/2032	168	418,379,009	316,192,972	207,736,692	103,137,098
1/04/2032	169	411,899,195	310,767,824	203,653,154	100,681,448
1/05/2032	170	405,455,318	305,403,961	199,645,500	98,295,565
1/06/2032	171	398,874,071	299,937,142	195,573,137	95,882,692
1/07/2032	172	392,512,942	294,669,363	191,665,393	93,581,673
1/08/2032	173	386,183,818	289,426,208	187,776,253	91,294,452
1/09/2032	174	379,897,198	284,231,791	183,937,194	89,049,174
1/10/2032	175	373,651,627	279,100,105	180,171,740	86,868,654
1/11/2032	176	367,456,902	274,007,412	176,434,324	84,706,379
1/12/2032	177	361,283,153	268,961,533	172,759,010	82,601,861
1/01/2033	178	355,136,014	263,936,806	169,100,380	80,510,093
1/02/2033	179	348,997,701	258,934,898	165,473,825	78,449,769
1/03/2033	180	342,878,875	254,005,354	161,950,654	76,485,671
1/04/2033	181	336,783,960	249,067,075	158,398,203	74,491,075
1/05/2033	182	330,727,037	244,186,237	154,911,935	72,552,930
1/06/2033	183	324,713,526	239,339,644	151,451,099	70,631,614
1/07/2033	184	318,770,096	234,573,201	148,069,616	68,771,537
1/08/2033	185	312,903,471	229,865,600	144,729,023	66,935,272
1/09/2033	186	307,099,534	225,219,265	141,442,941	65,138,432
1/10/2033	187	301,370,904	220,655,248	138,235,558	63,400,382
1/11/2033	188	295,669,373	216,113,581	135,045,980	61,675,174
1/12/2033	189	289,978,809	211,606,275	131,903,983	59,993,295
1/01/2034	190	284,302,993	207,112,586	128,774,524	58,321,862
1/02/2034	191	278,638,451	202,641,731	125,674,290	56,676,691
1/03/2034	192	272,974,033	198,218,094	122,648,423	55,100,435
1/04/2034	193	267,331,050	193,791,241	119,604,331	53,505,273
1/05/2034	194	261,723,029	189,414,507	116,615,363	51,954,304
1/06/2034	195	255,877,813	184,870,114	113,528,091	50,364,638
1/07/2034	196	250,376,505	180,598,530	110,631,959	48,878,635
1/08/2034	197	244,933,030	176,372,460	107,768,356	47,411,789
1/09/2034	198	239,545,545	172,200,456	104,951,554	45,976,994
1/10/2034	199	234,216,604	168,093,314	102,196,208	44,586,417
1/11/2034	200	228,975,936	164,053,454	99,486,423	43,220,344

1/12/2034	201	223,800,539	160,082,267	96,839,253	41,897,867
1/01/2035	202	218,703,091	156,170,786	94,232,800	40,597,492
1/02/2035	203	213,649,207	152,303,169	91,665,377	39,324,124
1/03/2035	204	208,634,830	148,500,731	89,171,505	38,107,884
1/04/2035	205	203,688,764	144,734,355	86,688,848	36,889,994
1/05/2035	206	198,821,109	141,043,673	84,270,385	35,713,829
1/06/2035	207	194,055,538	137,429,491	81,902,168	34,563,161
1/07/2035	208	189,488,810	133,975,081	79,646,969	33,473,675
1/08/2035	209	185,085,493	130,639,833	77,466,679	32,419,454
1/09/2035	210	180,681,822	127,315,265	75,303,279	31,380,602
1/10/2035	211	176,623,928	124,251,635	73,310,350	30,424,872
1/11/2035	212	172,658,872	121,256,284	71,361,099	29,490,465
1/12/2035	213	168,727,652	118,300,935	69,450,475	28,583,236
1/01/2036	214	164,808,754	115,357,270	67,550,117	27,683,366
1/02/2036	215	160,904,584	112,433,541	65,670,620	26,799,119
1/03/2036	216	157,008,805	109,537,248	63,826,715	25,943,433
1/04/2036	217	153,141,209	106,657,811	61,990,827	25,090,482
1/05/2036	218	149,330,928	103,833,363	60,200,687	24,266,051
1/06/2036	219	145,600,745	101,067,967	58,448,336	23,459,915
1/07/2036	220	141,994,772	98,403,115	56,767,169	22,691,730
1/08/2036	221	138,513,133	95,827,515	55,140,755	21,948,240
1/09/2036	222	135,145,189	93,338,892	53,572,167	21,233,560
1/10/2036	223	131,873,284	90,929,632	52,060,913	20,549,983
1/11/2036	224	128,690,486	88,584,519	50,589,253	19,884,495
1/12/2036	225	125,600,084	86,315,319	49,172,024	19,248,216
1/01/2037	226	122,639,761	84,137,969	47,809,733	18,635,684
1/02/2037	227	119,762,437	82,024,603	46,490,319	18,044,637
1/03/2037	228	116,963,147	79,984,655	45,229,957	17,488,269
1/04/2037	229	114,208,000	77,968,098	43,977,500	16,931,982
1/05/2037	230	111,480,723	75,981,305	42,751,378	16,392,434
1/06/2037	231	108,770,524	74,008,392	41,535,403	15,858,729
1/07/2037	232	106,101,126	72,073,615	40,349,999	15,342,975
1/08/2037	233	103,463,094	70,162,419	39,180,130	14,835,034
1/09/2037	234	100,860,267	68,281,332	38,032,720	14,339,588
1/10/2037	235	98,295,510	66,435,791	36,913,675	13,860,620
1/11/2037	236	95,778,160	64,624,575	35,815,991	13,391,492
1/12/2037	237	93,275,249	62,832,478	34,737,073	12,934,847
1/01/2038	238	90,782,039	61,049,271	33,665,387	12,482,693
1/02/2038	239	88,286,822	59,270,585	32,601,414	12,036,986
1/03/2038	240	85,791,179	57,506,917	31,558,651	11,607,395
1/04/2038	241	83,303,242	55,744,514	30,513,678	11,175,514
1/05/2038	242	80,823,375	53,996,272	29,483,971	10,754,123
1/06/2038	243	78,347,106	52,253,156	28,459,602	10,336,523
1/07/2038	244	75,888,599	50,530,392	27,453,564	9,930,256
1/08/2038	245	72,940,199	48,484,827	26,275,198	9,463,774
1/09/2038	246	70,504,076	46,786,000	25,290,077	9,070,373
1/10/2038	247	68,071,409	45,097,554	24,317,392	8,685,764
1/11/2038	248	65,647,645	43,418,036	23,352,226	8,305,694
1/12/2038	249	63,224,599	41,746,846	22,398,119	7,933,691
1/01/2039	250	60,815,774	40,088,205	21,453,521	7,566,917
1/02/2039	251	58,411,450	38,438,031	20,518,102	7,206,331
1/03/2039	252	56,013,160	36,803,349	19,600,381	6,857,669
1/04/2039	253	53,627,776	35,176,274	18,686,205	6,510,131
1/05/2039	254	51,249,339	33,560,999	17,784,265	6,170,504
1/06/2039	255	48,880,512	31,955,464	16,890,413	5,835,547
1/07/2039	256	46,530,628	30,369,306	16,012,523	5,509,563
1/08/2039	257	44,199,838	28,799,132	15,146,015	5,189,344
1/09/2039	258	41,887,041	27,245,902	14,292,700	4,876,238
1/10/2039	259	39,600,955	25,716,610	13,457,258	4,572,390
1/11/2039	260	37,336,294	24,204,831	12,633,945	4,274,471
1/12/2039	261	35,109,519	22,723,869	11,831,750	3,986,653
1/01/2040	262	32,962,783	21,298,256	11,061,266	3,711,256
1/02/2040	263	30,838,727	19,892,043	10,304,675	3,442,762
1/03/2040	264	28,746,913	18,513,329	9,567,641	3,183,854
1/04/2040	265	26,706,060	17,169,827	8,850,755	2,932,818
1/05/2040	266	24,710,236	15,860,598	8,155,747	2,691,440
1/06/2040	267	22,802,808	14,611,465	7,494,317	2,462,689
1/07/2040	268	21,022,826	13,448,786	6,880,993	2,251,878
1/08/2040	269	19,371,239	12,371,209	6,313,560	2,057,428
1/09/2040	270	17,849,423	11,379,986	5,792,926	1,879,770
1/10/2040	271	16,486,494	10,493,791	5,328,665	1,722,033

1/11/2040	272	15,242,738	9,685,674	4,905,801	1,578,663
1/12/2040	273	14,055,418	8,916,557	4,505,127	1,443,786
1/01/2041	274	12,885,643	8,160,604	4,112,693	1,312,437
1/02/2041	275	11,728,978	7,415,478	3,727,668	1,184,530
1/03/2041	276	10,583,313	6,680,897	3,350,688	1,060,664
1/04/2041	277	9,457,068	5,959,810	2,981,437	939,780
1/05/2041	278	8,358,961	5,259,140	2,624,447	823,862
1/06/2041	279	7,315,777	4,595,002	2,287,193	714,951
1/07/2041	280	6,432,014	4,033,284	2,002,653	623,440
1/08/2041	281	5,651,401	3,537,779	1,752,152	543,147
1/09/2041	282	4,967,560	3,104,420	1,533,612	473,389
1/10/2041	283	4,348,937	2,713,357	1,337,124	411,046
1/11/2041	284	3,793,490	2,362,793	1,161,407	355,517
1/12/2041	285	3,298,605	2,051,179	1,005,755	306,608
1/01/2042	286	2,905,143	1,803,448	882,036	267,753
1/02/2042	287	2,585,533	1,602,319	781,674	236,282
1/03/2042	288	2,331,466	1,442,654	702,167	211,436
1/04/2042	289	2,125,603	1,313,040	637,456	191,138
1/05/2042	290	1,939,258	1,195,964	579,188	172,955
1/06/2042	291	1,770,399	1,089,974	526,517	156,560
1/07/2042	292	1,638,388	1,007,044	485,259	143,701
1/08/2042	293	1,521,556	933,646	448,748	132,326
1/09/2042	294	1,422,441	871,347	417,739	122,660
1/10/2042	295	1,346,236	823,313	393,739	115,139
1/11/2042	296	1,293,916	789,974	376,834	109,729
1/12/2042	297	1,254,809	764,840	363,947	105,542
1/01/2043	298	1,217,594	740,898	351,658	101,546
1/02/2043	299	1,181,250	717,564	339,716	97,682
1/03/2043	300	1,145,286	694,651	328,113	93,985
1/04/2043	301	1,109,242	671,648	316,441	90,258
1/05/2043	302	1,073,116	648,707	304,880	86,604
1/06/2043	303	1,036,909	625,757	293,346	82,975
1/07/2043	304	1,000,621	602,867	281,920	79,416
1/08/2043	305	964,252	579,969	270,522	75,882
1/09/2043	306	927,801	557,098	259,194	72,397
1/10/2043	307	891,268	534,283	247,967	68,977
1/11/2043	308	854,652	511,465	236,773	65,584
1/12/2043	309	817,955	488,700	225,678	62,255
1/01/2044	310	781,727	466,263	214,769	58,994
1/02/2044	311	745,418	443,852	203,926	55,779
1/03/2044	312	709,028	421,514	193,202	52,636
1/04/2044	313	672,995	399,414	182,607	49,539
1/05/2044	314	636,881	377,360	172,100	46,497
1/06/2044	315	601,899	356,028	161,958	43,572
1/07/2044	316	568,018	335,436	152,215	40,782
1/08/2044	317	534,061	314,848	142,509	38,020
1/09/2044	318	501,983	295,435	133,382	35,435
1/10/2044	319	469,835	276,061	124,329	32,894
1/11/2044	320	437,970	256,901	115,405	30,404
1/12/2044	321	408,087	238,980	107,091	28,098
1/01/2045	322	378,138	221,066	98,811	25,816
1/02/2045	323	348,122	203,173	90,582	23,565
1/03/2045	324	318,039	185,332	82,438	21,365
1/04/2045	325	290,637	169,076	75,016	19,359
1/05/2045	326	265,111	153,973	68,147	17,514
1/06/2045	327	243,000	140,892	62,199	15,918
1/07/2045	328	223,547	129,401	56,985	14,524
1/08/2045	329	207,404	119,853	52,646	13,361
1/09/2045	330	193,331	111,531	48,866	12,349
1/10/2045	331	181,986	104,813	45,810	11,529
1/11/2045	332	171,117	98,387	42,892	10,749
1/12/2045	333	160,918	92,370	40,170	10,026
1/01/2046	334	150,694	86,355	37,459	9,309
1/02/2046	335	140,447	80,346	34,763	8,603
1/03/2046	336	130,638	74,621	32,212	7,941
1/04/2046	337	120,807	68,888	29,662	7,281
1/05/2046	338	110,953	63,165	27,131	6,633
1/06/2046	339	102,661	58,345	24,997	6,085
1/07/2046	340	94,350	53,534	22,879	5,547
1/08/2046	341	86,019	48,724	20,770	5,014
1/09/2046	342	77,670	43,920	18,675	4,489

1/10/2046	343	70,093	39,571	16,784	4,018
1/11/2046	344	63,448	35,759	15,129	3,607
1/12/2046	345	58,723	33,041	13,945	3,311
1/01/2047	346	54,554	30,643	12,900	3,050
1/02/2047	347	50,374	28,248	11,861	2,792
1/03/2047	348	46,184	25,858	10,833	2,540
1/04/2047	349	42,733	23,885	9,981	2,331
1/05/2047	350	39,798	22,208	9,257	2,153
1/06/2047	351	37,946	21,139	8,789	2,035
1/07/2047	352	36,090	20,072	8,325	1,920
1/08/2047	353	34,228	19,004	7,862	1,805
1/09/2047	354	32,360	17,937	7,401	1,693
1/10/2047	355	31,418	17,386	7,156	1,630
1/11/2047	356	30,471	16,834	6,911	1,567
1/12/2047	357	29,520	16,281	6,668	1,506
1/01/2048	358	28,844	15,881	6,488	1,459
1/02/2048	359	28,164	15,481	6,308	1,413
1/03/2048	360	27,482	15,082	6,131	1,367
1/04/2048	361	26,797	14,681	5,953	1,322
1/05/2048	362	26,110	14,281	5,776	1,278
1/06/2048	363	25,420	13,880	5,600	1,233
1/07/2048	364	24,728	13,480	5,425	1,190
1/08/2048	365	24,033	13,079	5,250	1,147
1/09/2048	366	23,335	12,678	5,076	1,104
1/10/2048	367	22,635	12,277	4,904	1,062
1/11/2048	368	21,932	11,876	4,731	1,021
1/12/2048	369	21,226	11,475	4,560	980
1/01/2049	370	20,518	11,073	4,390	939
1/02/2049	371	19,807	10,671	4,220	899
1/03/2049	372	19,094	10,271	4,052	860
1/04/2049	373	18,377	9,869	3,883	820
1/05/2049	374	17,658	9,467	3,716	782
1/06/2049	375	16,937	9,065	3,549	744
1/07/2049	376	16,212	8,663	3,384	706
1/08/2049	377	15,485	8,260	3,218	669
1/09/2049	378	14,755	7,858	3,053	632
1/10/2049	379	14,022	7,455	2,890	595
1/11/2049	380	13,287	7,052	2,727	559
1/12/2049	381	12,549	6,649	2,565	524
1/01/2050	382	11,808	6,246	2,403	489
1/02/2050	383	11,064	5,843	2,242	454
1/03/2050	384	10,317	5,440	2,083	420
1/04/2050	385	9,568	5,036	1,923	387
1/05/2050	386	8,816	4,633	1,765	353
1/06/2050	387	8,132	4,266	1,621	323
1/07/2050	388	7,445	3,899	1,478	293
1/08/2050	389	6,756	3,532	1,336	264
1/09/2050	390	6,064	3,165	1,194	235
1/10/2050	391	5,369	2,798	1,053	206
1/11/2050	392	4,672	2,431	912	178
1/12/2050	393	4,388	2,279	853	166
1/01/2051	394	4,102	2,127	794	154
1/02/2051	395	3,816	1,975	736	142
1/03/2051	396	3,529	1,824	678	130
1/04/2051	397	3,240	1,672	620	118
1/05/2051	398	2,951	1,520	562	107
1/06/2051	399	2,660	1,368	504	96
1/07/2051	400	2,369	1,216	447	84
1/08/2051	401	2,076	1,064	390	73
1/09/2051	402	1,783	912	334	62
1/10/2051	403	1,488	760	278	52
1/11/2051	404	1,193	608	221	41
1/12/2051	405	896	456	166	31
1/01/2052	406	598	304	110	20
1/02/2052	407	300	152	55	10
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1/06/2052	411	0	0	0	0
1/07/2052	412	0	0	0	0
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1/12/2052	417	0	0	0	0
1/01/2053	418	0	0	0	0
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1/04/2058	481	0	0	0	0
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1/06/2058	483	0	0	0	0
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1/10/2058	487	0	0	0	0
1/11/2058	488	0	0	0	0
1/12/2058	489	0	0	0	0
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1/01/2063	538	0	0	0	0
1/02/2063	539	0	0	0	0
1/03/2063	540	0	0	0	0
1/04/2063	541	0	0	0	0
1/05/2063	542	0	0	0	0
1/06/2063	543	0	0	0	0
1/07/2063	544	0	0	0	0
1/08/2063	545	0	0	0	0
1/09/2063	546	0	0	0	0
1/10/2063	547	0	0	0	0
1/11/2063	548	0	0	0	0
1/12/2063	549	0	0	0	0
1/01/2064	550	0	0	0	0
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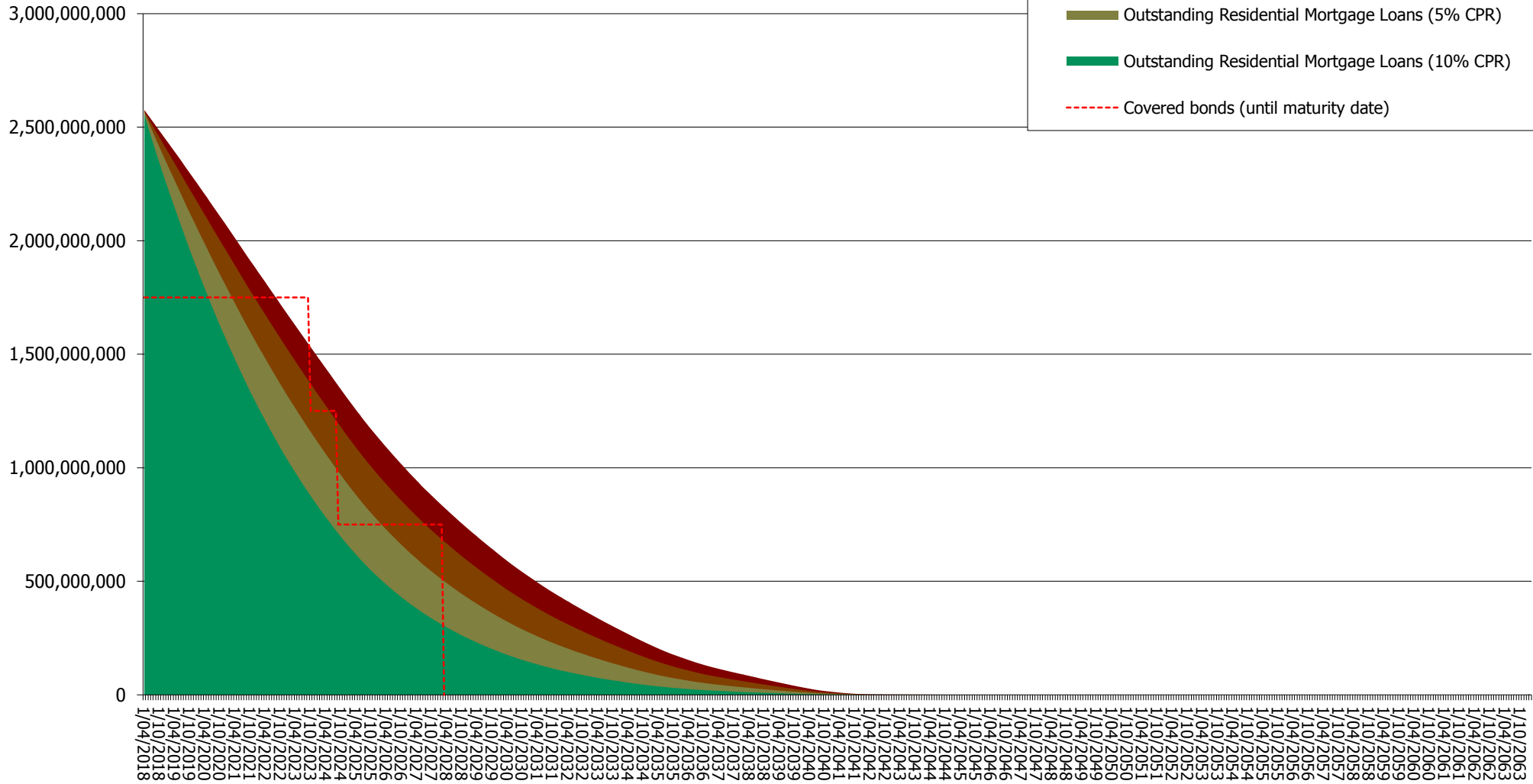
218,466,514,064

186,672,875,975

148,510,716,716

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

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

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

Reason for No Data in Worksheet E.

Value

Not applicable for the jurisdiction

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

Not available at the present time

Confidential

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

** Weighted Average Maturity = Remainder Term to Maturity

ND1

ND2

ND3

ND4

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVVWVZD11647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Sicthine BNP Paribas Fortis Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurien De Raedemaker				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Maturity (months)		75.44			
E.3.1.2	Weighted Average Maturity (months)**		177.76			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrives	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<90 days	0.01%				0.01%
E.3.2.2	30-90 days	0.09%				0.09%
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						