

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/5/2018

Cut-off Date: 31/5/2018



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

D1. Front Page

D2. Covered Bond Series

D3. Ratings

D4. Tests Royal Decree

D5. Cover Pool Summary

D6. Stratification Tables

D7. Stratification Graphs

D8. Performance

D9. Amortisation

D10. Amortisation Graph

E. Optional ECB-ECAIs data



A. Harmonised Transparency Template - General Information

HTT 2018

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	31/05/2018			
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	2,282.80			
G.3.1.2	Outstanding Covered Bonds	1,750.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	30%	5%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,282.80		99.52%	
G.3.3.2	Public Sector	-		0.00%	
G.3.3.3	Shipping	-		0.00%	
G.3.3.4	Substitute Assets	11.00		0.48%	
G.3.3.5	Other	0.00		0.00%	
G.3.3.6	Total	2,293.80		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)	7.71	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	8.88	ND1	0.39%	
G.3.4.3	1 - 2 Y	23.38	ND1	1.02%	
G.3.4.4	2 - 3 Y	47.87	ND1	2.10%	
G.3.4.5	3 - 4 Y	230.43	ND1	10.09%	
G.3.4.6	4 - 5 Y	255.47	ND1	11.19%	
G.3.4.7	5 - 10 Y	1,169.13	ND1	51.21%	
G.3.4.8	10+ Y	547.64	ND1	23.99%	
G.3.4.9	Total	2,282.80	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)	7.56	8.56		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,750.00	1,000.00	100.00%	57.14%
G.3.5.8	10+ Y	0	750.00	0.00%	42.86%
G.3.5.9	Total	1,750.00	1,750.00	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,282.80		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	2,282.80		100.00%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,750.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1,750.00	0	100%	0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1,750.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1,750.00	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	11.00		100.00%	
G.3.9.3	Exposures to central banks	0.00		0.00%	
G.3.9.4	Exposures to credit institutions	0.00		0.00%	
G.3.9.5	Other	0.00		0.00%	
G.3.9.6	Total	11.00		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	11.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	11.00		100.00%	
G.3.10.16	Total	11.00		100%	



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

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

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

4. References to Capital Requirements Regulation (CRR)

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

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

5. References to Capital Requirements Regulation (CRR)

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



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,283	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,283	100%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	28,414	0
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.97%	0.00%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	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	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.56%	0.00%	16.56%
M.7.5.2	Vlaams-Brabant	14.75%	0.00%	14.75%
M.7.5.3	Oost-Vlaanderen	14.75%	0.00%	14.75%
M.7.5.4	Brussels	11.50%	0.00%	11.50%
M.7.5.5	West-Vlaanderen	10.86%	0.00%	10.86%
M.7.5.6	Limburg	6.40%	0.00%	6.40%
M.7.5.7	Liège	7.96%	0.00%	7.96%
M.7.5.8	Hainaut	6.28%	0.00%	6.28%
M.7.5.9	Brabant Wallon	5.21%	0.00%	5.21%
M.7.5.10	Namur	3.44%	0.00%	3.44%
M.7.5.11	Luxembourg	2.27%	0.00%	2.27%
M.7.5.12	Other	0.02%	0.00%	0.02%
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	96.31%	0.00%	96.31%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.69%	0.00%	3.69%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.60%	0.00%	1.60%
M.7.7.2	Amortising	98.40%	0.00%	98.40%
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	7.36%	0.00%	7.36%
M.7.8.2	≥ 12 - ≤ 24 months	41.53%	0.00%	41.53%
M.7.8.3	≥ 24 - ≤ 36 months	35.09%	0.00%	35.09%
M.7.8.4	≥ 36 - ≤ 60 months	13.68%	0.00%	13.68%
M.7.8.5	≥ 60 months	2.34%	0.00%	2.34%
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)	80.34			
M.7A.10.2	<=100K	1025.14	20,382	44.91%	71.73%
M.7A.10.3	>100K and <=200K	908.29	6,804	39.79%	23.95%
M.7A.10.4	>200K and <=300K	214.69	910	9.40%	3.20%
M.7A.10.5	>300K and <=400K	70.72	207	3.10%	0.73%
M.7A.10.6	>400K	63.94	111	2.80%	0.39%
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	2282.80	28,414	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 %	497.66	9,380.00	21.80%	33.01%
M.7A.11.3	>40 - <=50 %	261.38	3,509.00	11.45%	12.35%
M.7A.11.4	>50 - <=60 %	283.72	3,444.00	12.43%	12.12%
M.7A.11.5	>60 - <=70 %	302.18	3,320.00	13.24%	11.68%
M.7A.11.6	>70 - <=80 %	307.87	3,082.00	13.49%	10.85%
M.7A.11.7	>80 - <=90 %	308.65	2,934.00	13.52%	10.33%
M.7A.11.8	>90 - <=100 %	293.34	2,398.00	12.85%	8.44%
M.7A.11.9	>100%	28.00	347.00	1.23%	1.22%
M.7A.11.10	Total	2282.80	28,414.00	100%	100%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	56.56%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	670.81	12,351.00	29.60%	43.71%
M.7A.12.3	>40 - <=50 %	258.27	3,201.00	11.40%	11.33%
M.7A.12.4	>50 - <=60 %	276.34	3,101.00	12.19%	10.97%
M.7A.12.5	>60 - <=70 %	285.35	2,855.00	12.59%	10.10%
M.7A.12.6	>70 - <=80 %	280.11	2,671.00	12.36%	9.45%
M.7A.12.7	>80 - <=90 %	296.52	2,550.00	13.08%	9.02%
M.7A.12.8	>90 - <=100 %	198.98	1,527.00	8.78%	5.40%
M.7A.12.9	>100%	16.41	158.00	0.72%	0.56%
M.7A.12.10	Total	2266.39	28,256.00	100%	100%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			



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

C. Harmonised Transparency Template - Glossary

HTT 2018

The definitions below reflect the national specificities

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

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		5.40	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2019	6.32	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.82	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*	7.56

* 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	2,282,797,091 (II)
Nominal Balance Public Finance Exposures	11,000,000 (III)
Nominal Balance Financial Institution Exposures	94,199,905 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.46 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,904,388,293 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108.82 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	11,679,881 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	94,199,905 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	1,904,388,293
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.87 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	361,964,096 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	360,664,370
<i>Total Interest Proceeds Public Finance Exposures</i>	1,299,726
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	2,388,634,756 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,282,797,091
<i>Total Principal Proceeds Public Finance Exposures</i>	11,637,760
<i>Total Principal Proceeds Financial Institution Exposures</i>	94,199,905
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	83,125,000 (X)
Costs, Fees and expenses Covered Bonds	49,823,537 (XI)
Principal Requirement Covered Bonds	1,750,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	867,650,314

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	208,782,431 (XIII)
Cumulative Cash Outflow Next 180 Days	-5,798,979 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	202,983,452

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,637,760 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,637,760 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/05/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,282,797,091.43
Principal Redemptions between Cut-off Date and Maturity Date	2,282,797,091.43
Interest Payments between Cut-off Date and Maturity Date	360,664,369.54
Number of borrowers	17,358.00
Number of loans	28,414.00
Average Outstanding Balance per borrower	131,513
Average Outstanding Balance per loan	80,341
Weighted average Current Loan to Current Value	56.56 %
Weighted average seasoning (in Years)	2.27
Weighted average remaining maturity (in years, at 0% CPR)	14.67
Weighted average initial maturity (in years, at 0% CPR)	16.94
Percentage of Fixed Rate Loans	96.31 %
Percentage of Variable Rate Loans	3.69 %
Weighted average interest rate	1.93 %
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)	7.71
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.43

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 94,199,905

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date

31/05/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	378,066,411.58	16.56 %	4,781	16.83 %
Oost-Vlaanderen	336,726,102.09	14.75 %	4,445	15.64 %
Vlaams-Brabant	336,629,841.49	14.75 %	3,880	13.66 %
Brussels	262,532,350.03	11.50 %	2,449	8.62 %
West-Vlaanderen	247,804,767.76	10.86 %	3,484	12.26 %
Liège	181,779,014.75	7.96 %	2,399	8.44 %
Limburg	146,037,927.55	6.40 %	2,103	7.40 %
Hainaut	143,399,787.52	6.28 %	1,873	6.59 %
Brabant Wallon	118,938,473.46	5.21 %	1,294	4.55 %
Namur	78,553,541.98	3.44 %	1,031	3.63 %
Luxembourg	51,794,978.59	2.27 %	670	2.36 %
Other	533,894.63	0.02 %	5	0.02 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	167,992,607.13	7.36 %	1,762	6.20 %
>1 and <=2	947,995,418.85	41.53 %	10,995	38.70 %
>2 and <=3	801,066,019.55	35.09 %	9,755	34.33 %
>3 and <=4	312,382,658.77	13.68 %	4,630	16.29 %
>4 and <=5	13,740,149.23	0.60 %	242	0.85 %
>5 and <=6	5,147,372.24	0.23 %	133	0.47 %
>6 and <=7	2,956,817.47	0.13 %	115	0.40 %
>7 and <=8	8,399,164.66	0.37 %	223	0.78 %
>8 and <=9	13,488,037.35	0.59 %	228	0.80 %
>9 and <=10	1,676,298.11	0.07 %	58	0.20 %
>10 and <=11	843,601.25	0.04 %	19	0.07 %
>11 and <=12	717,553.08	0.03 %	23	0.08 %
>12 and <=13	3,851,737.25	0.17 %	103	0.36 %
>13 and <=14	1,503,531.69	0.07 %	66	0.23 %
>14 and <=15	790,602.39	0.03 %	41	0.14 %
>15 and <=16	127,276.93	0.01 %	9	0.03 %
>18 and <=19	85,332.00	0.00 %	7	0.02 %
>19 and <=20	32,913.48	0.00 %	5	0.02 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	88	0.31 %
<=1	1,910,547.95	0.08 %	100	0.35 %
>1 and <=2	5,161,554.38	0.23 %	158	0.56 %
>2 and <=3	10,356,588.56	0.45 %	239	0.84 %
>3 and <=4	14,743,533.76	0.65 %	346	1.22 %
>4 and <=5	17,440,839.79	0.76 %	466	1.64 %
>5 and <=6	31,126,020.09	1.36 %	740	2.60 %
>6 and <=7	100,833,097.88	4.42 %	2,089	7.35 %
>7 and <=8	159,423,815.81	6.98 %	3,134	11.03 %
>8 and <=9	147,720,220.00	6.47 %	2,611	9.19 %
>9 and <=10	98,610,812.49	4.32 %	1,461	5.14 %
>10 and <=11	106,001,622.54	4.64 %	1,395	4.91 %
>11 and <=12	123,080,858.57	5.39 %	1,557	5.48 %
>12 and <=13	134,779,673.05	5.90 %	1,578	5.55 %
>13 and <=14	136,908,010.24	6.00 %	1,525	5.37 %
>14 and <=15	73,821,183.76	3.23 %	819	2.88 %
>15 and <=16	80,244,751.65	3.52 %	815	2.87 %
>16 and <=17	137,789,693.09	6.04 %	1,409	4.96 %
>17 and <=18	176,050,729.29	7.71 %	1,627	5.73 %
>18 and <=19	181,104,583.11	7.93 %	1,605	5.65 %
>19 and <=20	50,306,823.80	2.20 %	451	1.59 %
>20 and <=21	27,049,033.97	1.18 %	272	0.96 %
>21 and <=22	89,794,916.14	3.93 %	897	3.16 %
>22 and <=23	168,117,541.22	7.36 %	1,397	4.92 %
>23 and <=24	175,303,281.16	7.68 %	1,358	4.78 %
>24 and <=25	27,256,844.82	1.19 %	203	0.71 %
>25 and <=26	375,048.79	0.02 %	2	0.01 %
>26 and <=27	2,987,467.80	0.13 %	33	0.12 %
>27 and <=28	2,620,259.75	0.11 %	20	0.07 %
>28 and <=29	1,411,903.65	0.06 %	13	0.05 %
>29 and <=30	303,909.95	0.01 %	3	0.01 %
>31 and <=32	13,806.77	0.00 %	1	0.00 %
>32 and <=33	82,886.67	0.00 %	1	0.00 %
>33 and <=34	65,230.93	0.00 %	1	0.00 %
2,282,797,091.43	100.00 %	28,414	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	3	0.01 %
>1 and <=2	417,517.20	0.02 %	29	0.10 %
>2 and <=3	3,005,924.53	0.13 %	60	0.21 %
>3 and <=4	1,431,907.93	0.06 %	101	0.36 %
>4 and <=5	18,063,433.15	0.79 %	244	0.86 %
>5 and <=6	7,877,137.12	0.35 %	261	0.92 %
>6 and <=7	15,811,872.18	0.69 %	391	1.38 %
>7 and <=8	24,786,056.80	1.09 %	583	2.05 %
>8 and <=9	36,480,387.60	1.60 %	720	2.53 %
>9 and <=10	326,330,386.88	14.30 %	5,999	21.11 %
>10 and <=11	67,392,571.97	2.95 %	1,477	5.20 %
>11 and <=12	62,993,187.54	2.76 %	871	3.07 %
>12 and <=13	197,776,410.33	8.66 %	2,666	9.38 %
>13 and <=14	15,974,380.93	0.70 %	201	0.71 %
>14 and <=15	304,661,209.86	13.35 %	3,593	12.65 %
>15 and <=16	13,408,151.43	0.59 %	129	0.45 %
>16 and <=17	35,597,200.00	1.56 %	377	1.33 %
>17 and <=18	170,740,983.62	7.48 %	1,757	6.18 %
>18 and <=19	16,507,098.62	0.72 %	201	0.71 %
>19 and <=20	430,610,292.75	18.86 %	4,069	14.32 %
>20 and <=21	9,329,741.35	0.41 %	110	0.39 %
>21 and <=22	11,675,195.57	0.51 %	129	0.45 %
>22 and <=23	23,521,897.21	1.03 %	245	0.86 %
>23 and <=24	26,203,946.15	1.15 %	275	0.97 %
>24 and <=25	438,864,777.55	19.22 %	3,676	12.94 %
>25 and <=26	8,357,584.93	0.37 %	74	0.26 %
>26 and <=27	686,785.93	0.03 %	7	0.02 %
>27 and <=28	415,620.51	0.02 %	5	0.02 %
>28 and <=29	989,699.94	0.04 %	8	0.03 %
>29 and <=30	12,258,093.62	0.54 %	144	0.51 %
>30 and <=31	416,237.02	0.02 %	5	0.02 %
>39 and <=40	211,401.21	0.01 %	4	0.01 %
2,282,797,091.43	100.00 %	28,414	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	118,245.48	0.01 %	12	0.04 %
2002	73,941.33	0.00 %	5	0.02 %
2003	436,784.51	0.02 %	23	0.08 %
2004	984,778.96	0.04 %	48	0.17 %
2005	3,590,917.70	0.16 %	121	0.43 %
2006	1,774,582.26	0.08 %	39	0.14 %
2007	478,584.02	0.02 %	18	0.06 %
2008	1,067,254.23	0.05 %	31	0.11 %
2009	7,326,568.78	0.32 %	159	0.56 %
2010	13,206,238.60	0.58 %	252	0.89 %
2011	4,357,103.27	0.19 %	162	0.57 %
2012	3,118,961.18	0.14 %	89	0.31 %
2013	12,141,388.38	0.53 %	222	0.78 %
2014	94,499,416.49	4.14 %	1,486	5.23 %
2015	839,923,341.74	36.79 %	10,384	36.55 %
2016	904,748,670.67	39.63 %	11,155	39.26 %
2017	389,503,387.57	17.06 %	4,148	14.60 %
2018	5,446,926.26	0.24 %	60	0.21 %
2,282,797,091.43	100.00 %	28,414	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	455,855,289.17	19.97 %	8,139	46.89 %
>100 and <=200	845,557,630.20	37.04 %	5,877	33.86 %
>200 and <=300	583,491,678.77	25.56 %	2,436	14.03 %
>300 and <=400	192,376,656.36	8.43 %	563	3.24 %
>400	205,515,836.93	9.00 %	343	1.98 %
2,282,797,091.43	100.00 %	17,358	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,809,768.68	0.08 %	38	0.13 %
0.5 - 1%	16,685,312.21	0.73 %	248	0.87 %
1 - 1.5%	224,106,133.25	9.82 %	3,075	10.82 %
1.5 - 2%	1,491,213,196.44	65.32 %	18,395	64.74 %
2 - 2.5%	315,678,144.64	13.83 %	3,476	12.23 %
2.5 - 3%	182,707,413.49	8.00 %	2,126	7.48 %
3 - 3.5%	33,487,284.54	1.47 %	494	1.74 %
3.5 - 4%	11,262,770.39	0.49 %	264	0.93 %
4 - 4.5%	4,287,075.20	0.19 %	119	0.42 %
4.5 - 5%	941,111.93	0.04 %	62	0.22 %
5 - 5.5%	538,082.98	0.02 %	24	0.08 %
5.5 - 6%	75,483.36	0.00 %	4	0.01 %
6 - 6.5%	5,314.32	0.00 %	2	0.01 %
> 10%	0.00	0.00 %	87	0.31 %
2,282,797,091.43	100.00 %	28,414	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,198,669,908.50	96.31 %	27,179	95.65 %
Variable	390,760.04	0.02 %	105	0.37 %
Variable With Cap	83,736,422.89	3.67 %	1,130	3.98 %
2,282,797,091.43	100.00 %	28,414	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	19,174,686.01	0.84 %	368	1.30 %
2019	25,170,890.70	1.10 %	354	1.25 %
2020	13,190,090.97	0.58 %	120	0.42 %
2021	3,960,760.70	0.17 %	44	0.15 %
2022	3,669,755.05	0.16 %	39	0.14 %
2023	1,879,328.26	0.08 %	31	0.11 %
2024	1,452,353.63	0.06 %	17	0.06 %
2025	4,451,853.19	0.20 %	48	0.17 %
2026	4,919,580.65	0.22 %	48	0.17 %
2027	3,525,732.78	0.15 %	32	0.11 %
Fixed To Maturity	2,201,402,059.49	96.43 %	27,313	96.13 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,282,797,091.43	100.00 %	28,327	99.69 %
UNKNOWN	0.00	0.00 %	87	0.31 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,193,938,899.06	96.11 %	27,344	96.23 %
Interest only	36,461,335.32	1.60 %	237	0.83 %
Linear	52,396,857.05	2.30 %	833	2.93 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	60,649.08	0.00 %	46	0.16 %
1-10%	17,881,609.59	0.78 %	709	2.50 %
11-20%	88,648,994.44	3.88 %	2,184	7.69 %
21-30%	168,364,853.99	7.38 %	3,037	10.69 %
31-40%	222,702,039.82	9.76 %	3,404	11.98 %
41-50%	261,384,511.98	11.45 %	3,509	12.35 %
51-60%	283,723,063.07	12.43 %	3,444	12.12 %
61-70%	302,181,257.74	13.24 %	3,320	11.68 %
71-80%	307,870,134.11	13.49 %	3,082	10.85 %
81-90%	308,646,611.65	13.52 %	2,934	10.33 %
91-100%	293,337,412.53	12.85 %	2,398	8.44 %
101-110%	16,370,813.41	0.72 %	201	0.71 %
111-120%	5,193,085.47	0.23 %	58	0.20 %
>120%	6,432,054.55	0.28 %	88	0.31 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	4,731,189.16	0.21 %	345	1.21 %
21-40%	28,777,764.86	1.26 %	970	3.41 %
41-60%	77,092,356.99	3.38 %	1,659	5.84 %
61-80%	234,129,617.87	10.26 %	4,063	14.30 %
81-100%	707,216,000.78	30.98 %	8,101	28.51 %
101-120%	37,885,326.63	1.66 %	645	2.27 %
121-140%	66,679,133.06	2.92 %	1,009	3.55 %
141-160%	106,905,482.27	4.68 %	1,494	5.26 %
161-180%	151,247,339.43	6.63 %	1,902	6.69 %
181-200%	159,968,869.09	7.01 %	1,780	6.26 %
201-300%	380,440,242.14	16.67 %	3,933	13.84 %
301-400%	127,372,567.02	5.58 %	1,126	3.96 %
401-500%	68,864,611.15	3.02 %	502	1.77 %
>500%	131,486,590.98	5.76 %	885	3.11 %
	2,282,797,091.43	100.00 %	28,414	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	8,878,366.65	0.39 %	402	1.41 %
>1 and <=2	23,383,844.07	1.02 %	551	1.94 %
>2 and <=3	47,866,579.71	2.10 %	1,185	4.17 %
>3 and <=4	230,434,816.08	10.09 %	4,635	16.31 %
>4 and <=5	255,468,436.11	11.19 %	4,364	15.36 %
>5 and <=6	207,984,995.48	9.11 %	2,714	9.55 %
>6 and <=7	270,927,688.66	11.87 %	3,134	11.03 %
>7 and <=8	161,132,171.46	7.06 %	1,770	6.23 %
>8 and <=9	228,673,451.01	10.02 %	2,268	7.98 %
>9 and <=10	300,411,207.28	13.16 %	2,709	9.53 %
>10 and <=11	65,248,617.80	2.86 %	604	2.13 %
>11 and <=12	191,030,518.20	8.37 %	1,769	6.23 %
>12 and <=13	267,040,403.31	11.70 %	2,097	7.38 %
>13 and <=14	16,637,346.57	0.73 %	139	0.49 %
>14 and <=15	4,114,073.65	0.18 %	39	0.14 %
>15 and <=16	3,238,613.55	0.14 %	29	0.10 %
>16 and <=17	114,560.63	0.01 %	1	0.00 %
>17 and <=18	49,476.84	0.00 %	1	0.00 %
>19 and <=20	96,693.44	0.00 %	2	0.01 %
>20 and <=21	65,230.93	0.00 %	1	0.00 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

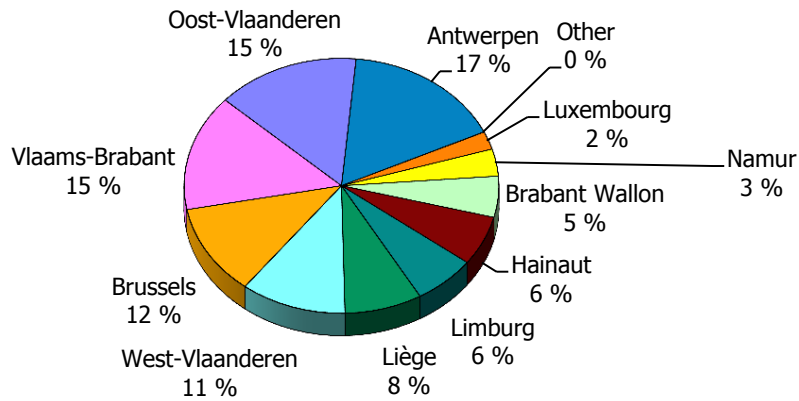
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,201,402,059.49	96.43 %	27,313	96.13 %
>=0 and <=1	53,307,410.65	2.34 %	809	2.85 %
>1 and <=2	9,702,533.14	0.43 %	93	0.33 %
>2 and <=3	4,035,567.90	0.18 %	54	0.19 %
>3 and <=4	6,318,040.16	0.28 %	72	0.25 %
>4 and <=5	8,031,480.09	0.35 %	73	0.26 %
	2,282,797,091.43	100.00 %	28,414	100.00 %

Stratification Tables

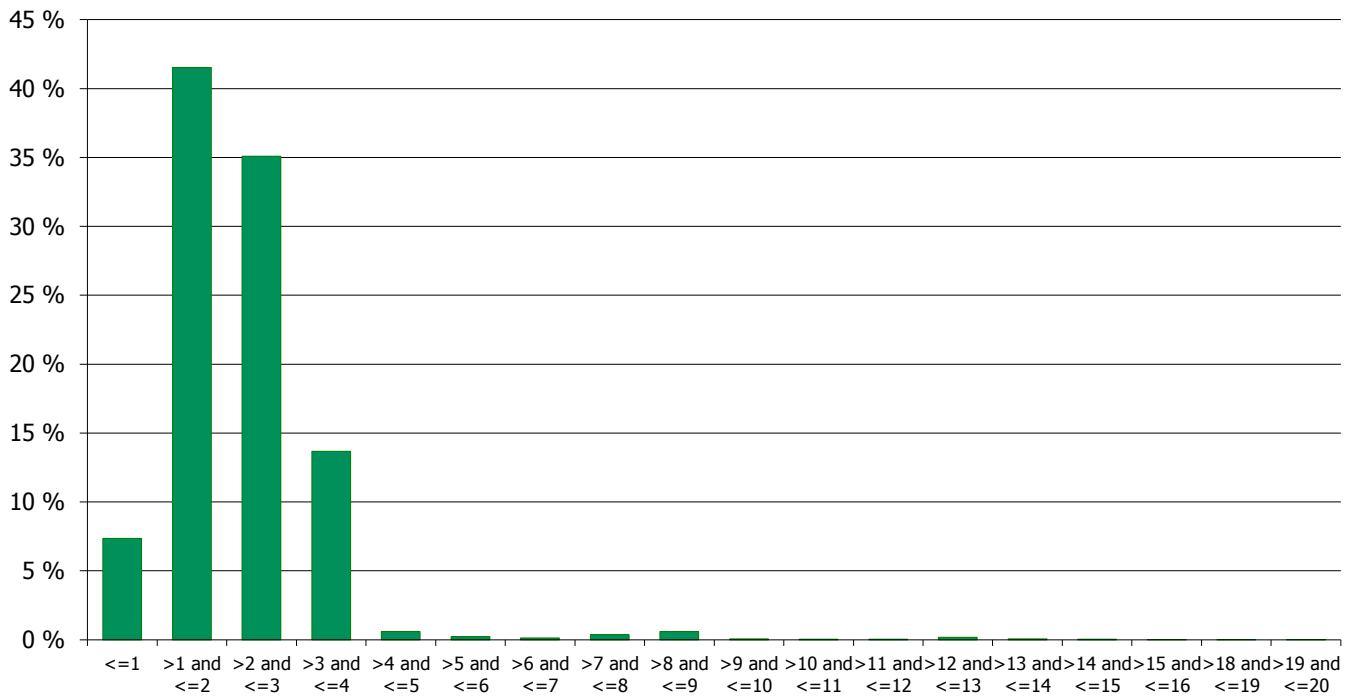
Portfolio Cut-off Date 31/05/2018

1. Geographic distribution



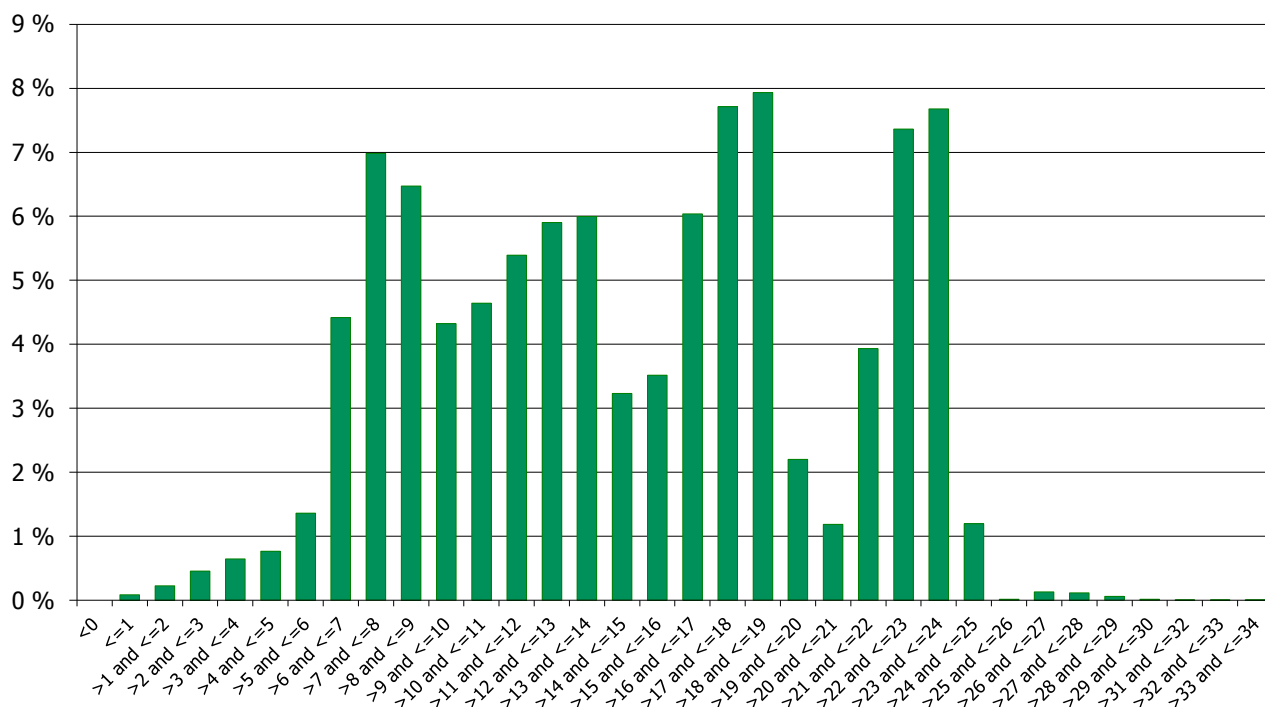
2. Seasoning

Distribution per Seasoning



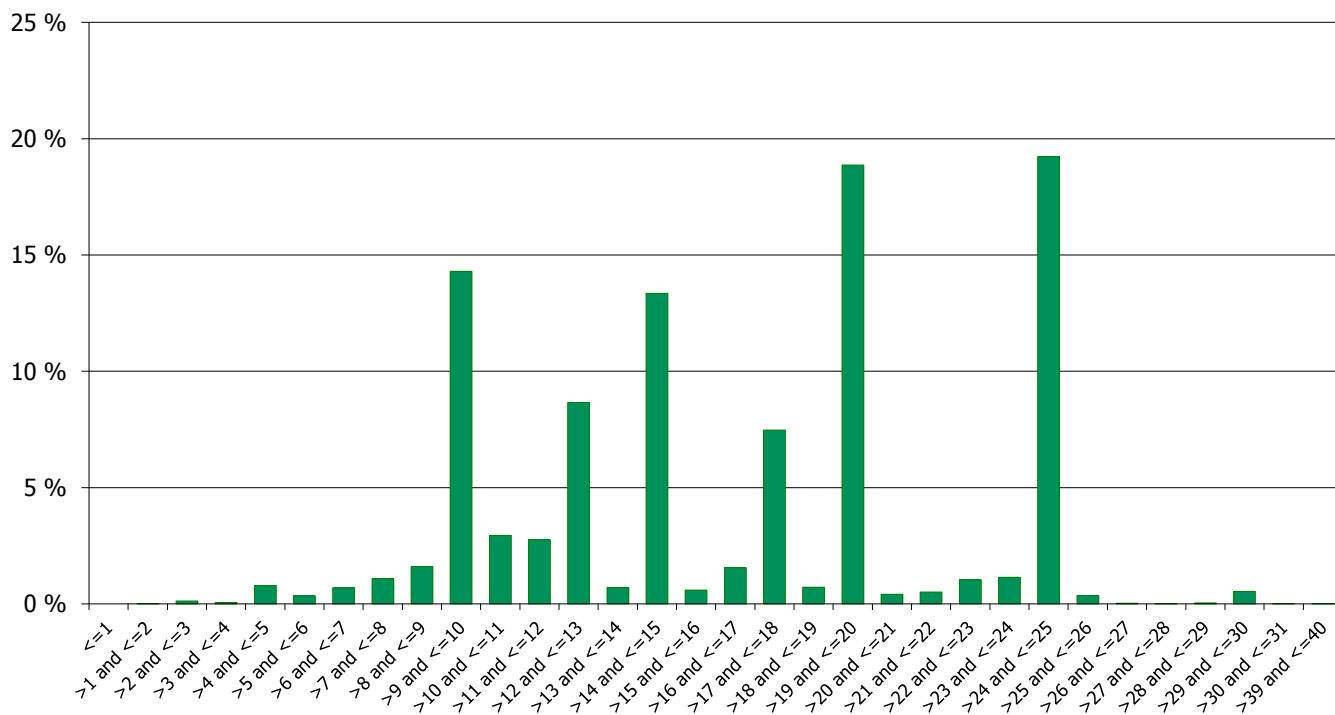
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



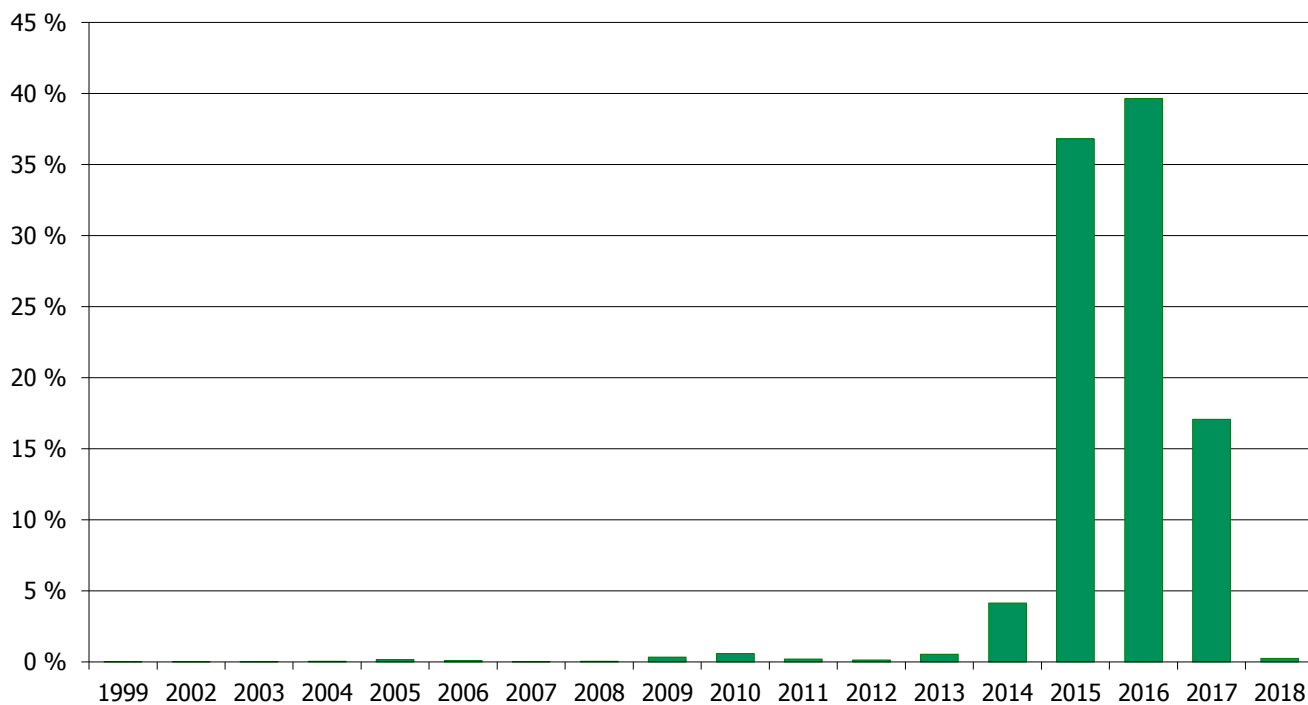
4. Original term to maturity

Distribution of Initial Term (in years)



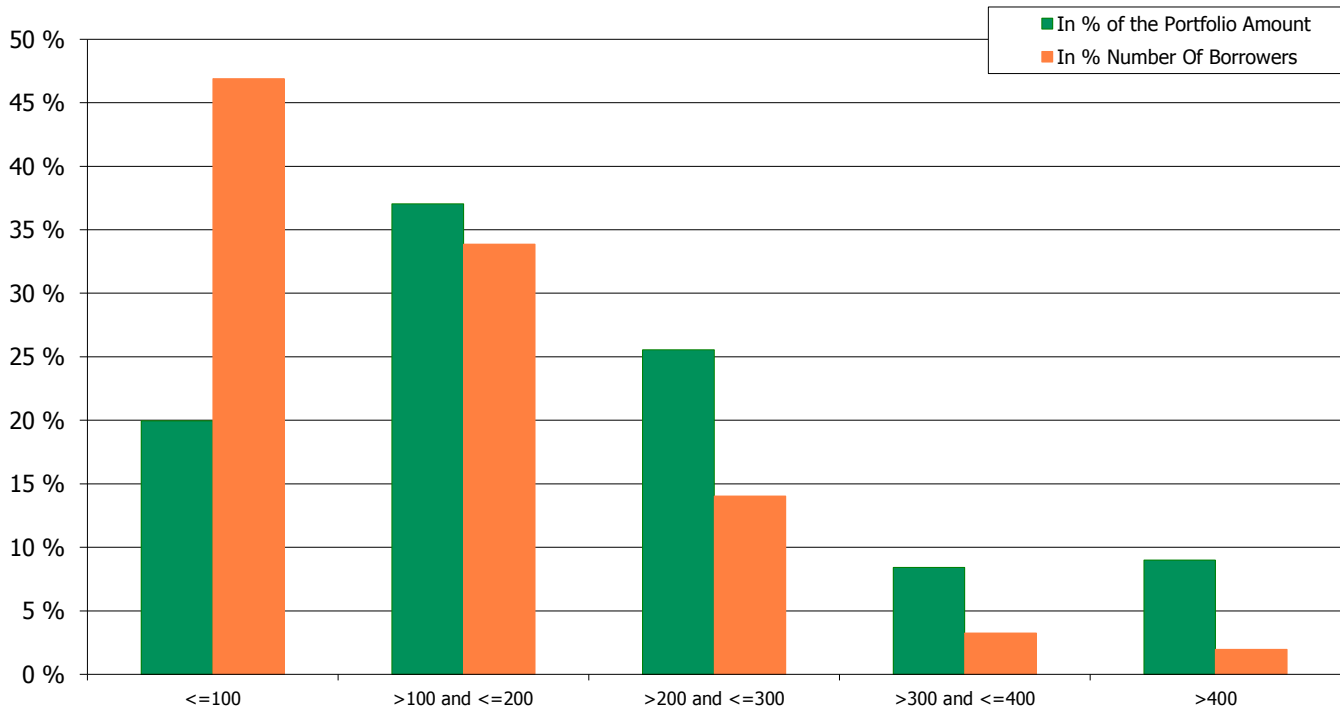
5. Origination Year

Distribution Origination Year



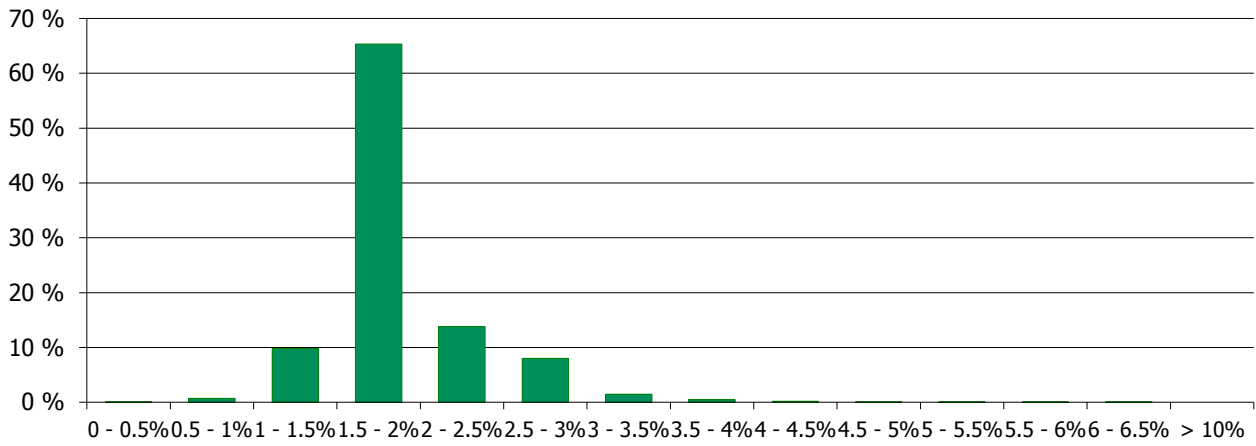
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



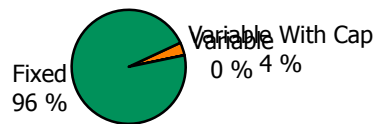
7. Interest Rate

Distribution per Interest Rate



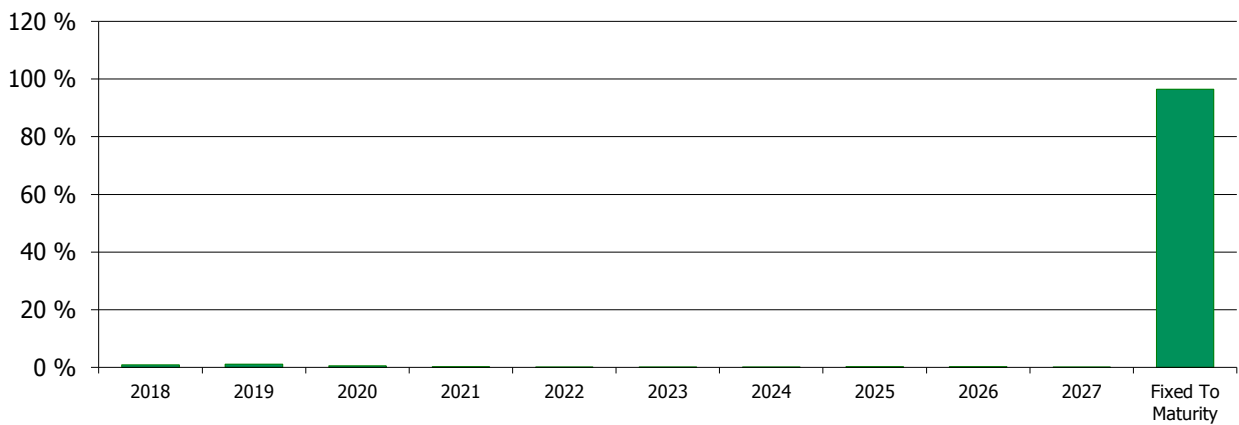
8. Interest Rate Type

Distribution per Interest Type



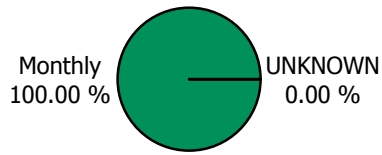
9. Next Reset Date

Next Reset Date



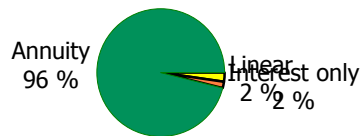
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



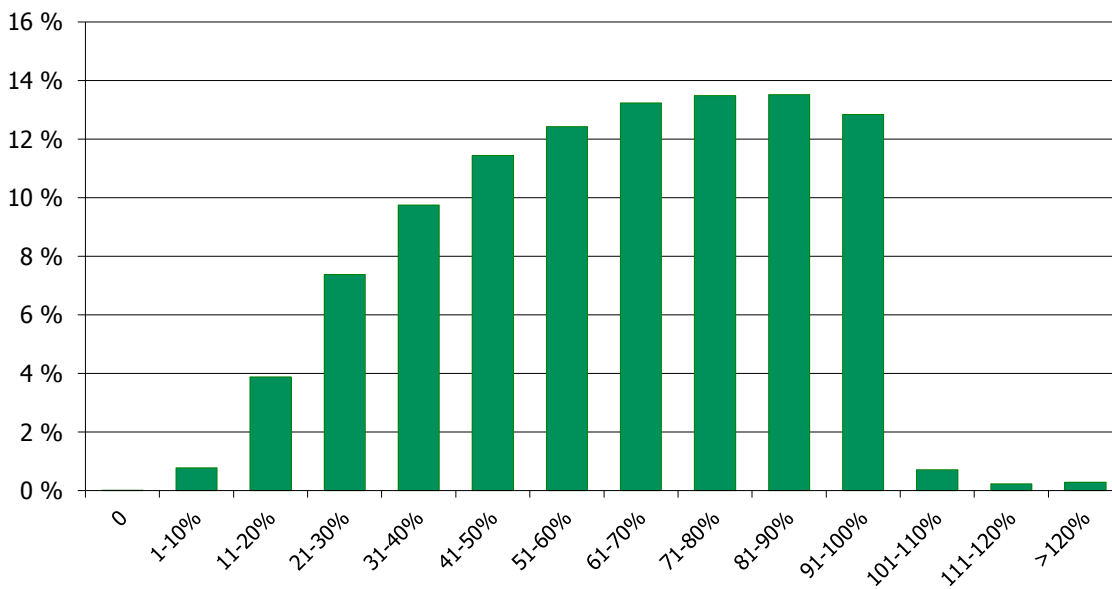
11. Repayment Type

Distribution per Repayment Type



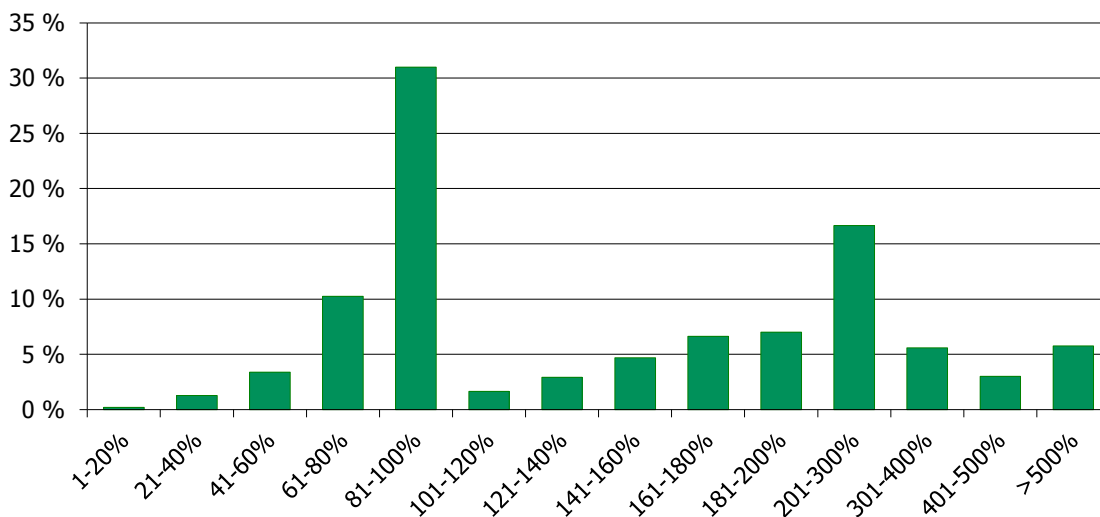
12. Current Loan to Current Value (LTV)

Current LTV Distribution



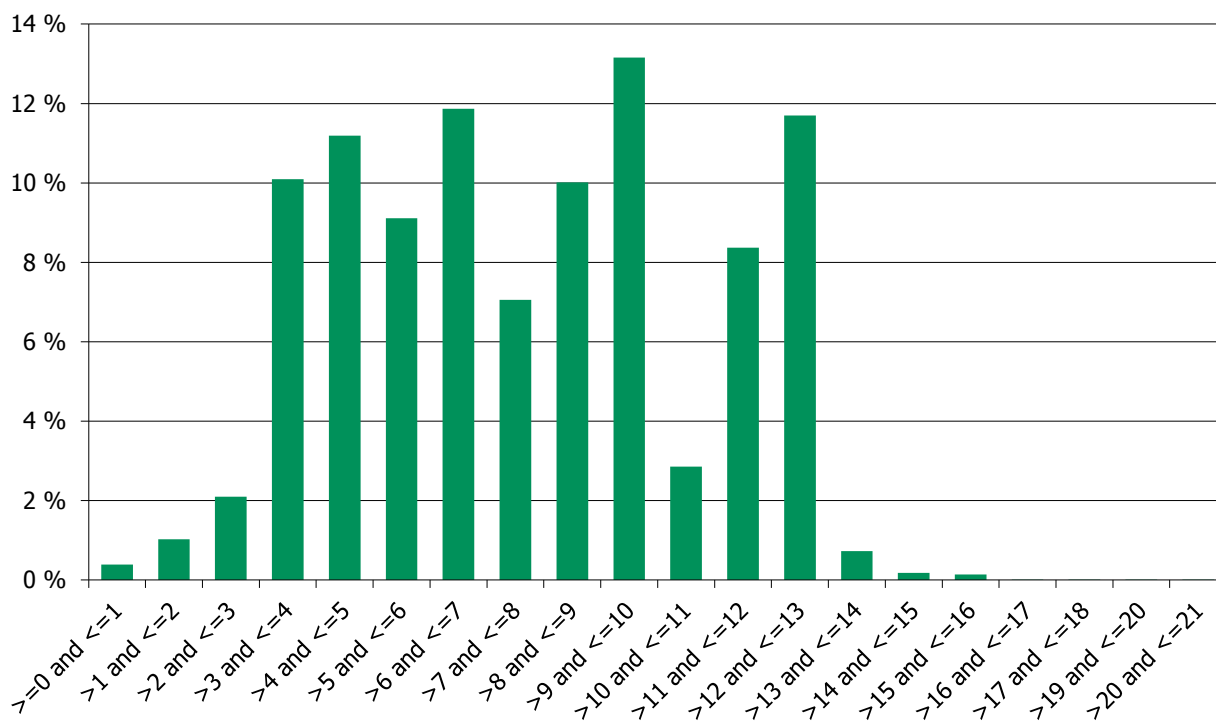
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



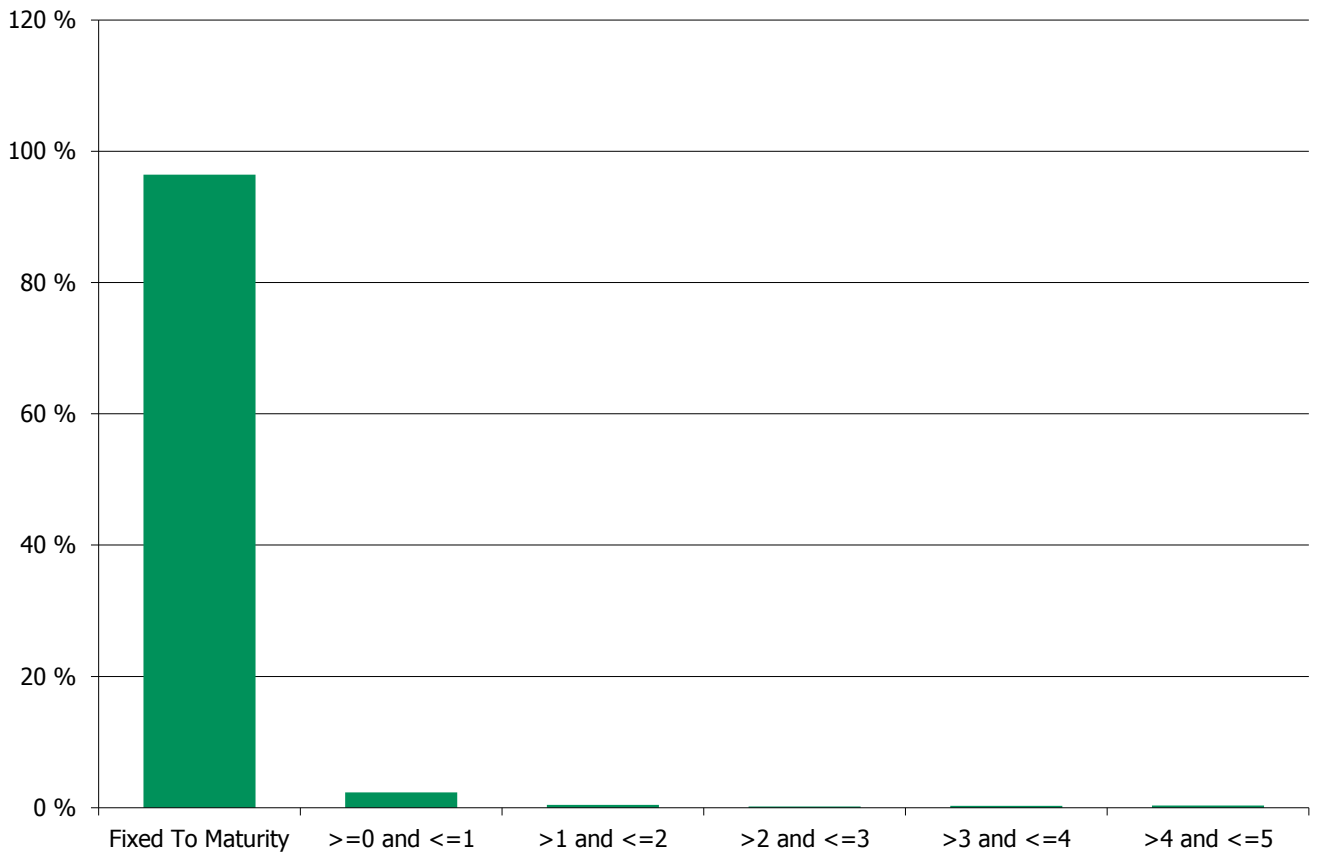
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



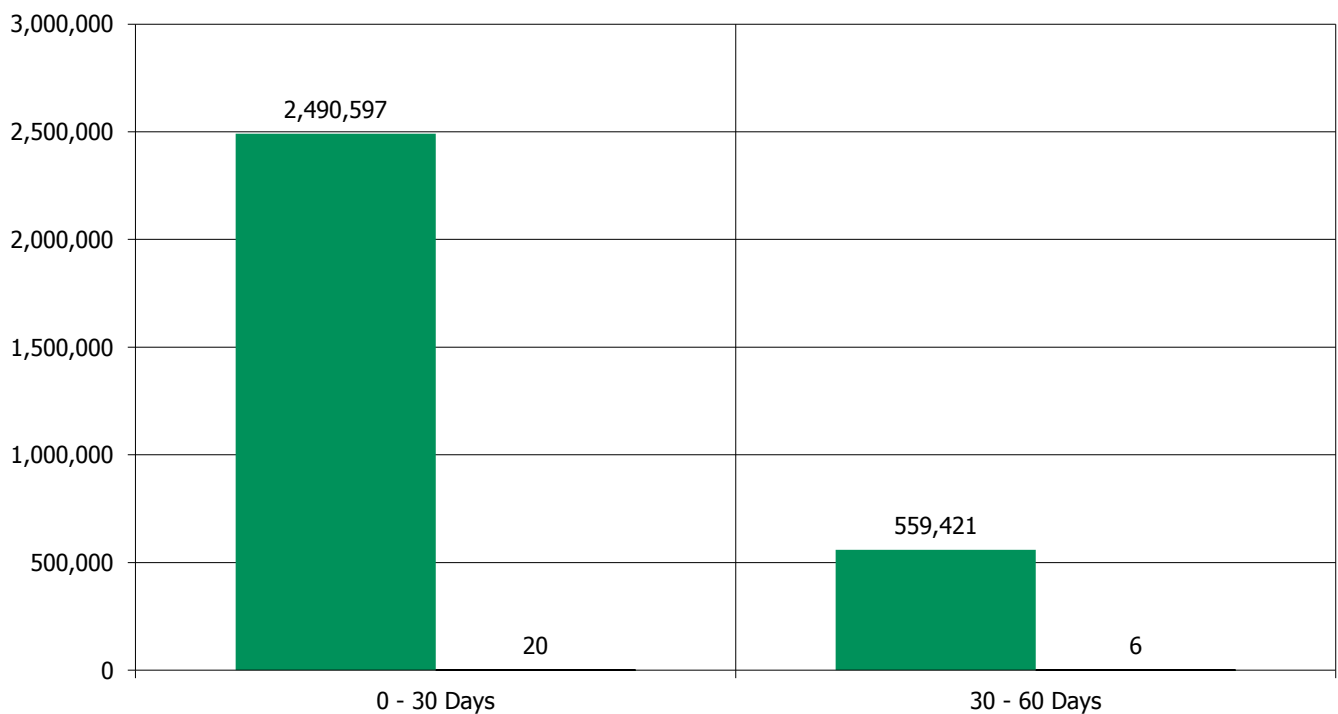
Cover Pool Performance

Portfolio Cut-off Date 31/05/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,279,747,072.92	99.87 %	28,388	99.91 %
0 - 30 Days	2,490,597.04	0.11 %	20	0.07 %
30 - 60 Days	559,421.47	0.02 %	6	0.02 %
60 - 90 Days				
> 90 Days				
Total	2,282,797,091.43	100.00 %	28,414	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

May/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/06/2018	1	1,750,000,000	2,269,303,679	2,265,454,772	2,259,693,254	2,250,122,222
1/07/2018	2	1,750,000,000	2,255,877,059	2,248,354,393	2,237,116,636	2,218,509,692
1/08/2018	3	1,750,000,000	2,242,187,452	2,230,920,203	2,214,124,254	2,186,408,525
1/09/2018	4	1,750,000,000	2,228,325,712	2,213,367,705	2,191,117,235	2,154,525,096
1/10/2018	5	1,750,000,000	2,214,846,502	2,196,367,917	2,168,936,835	2,123,972,699
1/11/2018	6	1,750,000,000	2,201,337,761	2,179,269,398	2,146,578,754	2,093,174,676
1/12/2018	7	1,750,000,000	2,187,454,931	2,161,971,234	2,124,298,706	2,062,957,654
1/01/2019	8	1,750,000,000	2,173,919,880	2,144,949,691	2,102,213,771	2,032,863,532
1/02/2019	9	1,750,000,000	2,160,363,782	2,127,958,938	2,080,257,529	2,003,111,251
1/03/2019	10	1,750,000,000	2,146,489,705	2,111,053,737	2,058,990,125	1,975,046,126
1/04/2019	11	1,750,000,000	2,132,898,706	2,094,129,276	2,037,288,607	1,945,952,141
1/05/2019	12	1,750,000,000	2,119,288,039	2,077,350,625	2,015,991,239	1,917,716,136
1/06/2019	13	1,750,000,000	2,105,565,944	2,060,399,541	1,994,455,601	1,889,194,509
1/07/2019	14	1,750,000,000	2,091,476,708	2,043,253,209	1,972,990,006	1,861,200,971
1/08/2019	15	1,750,000,000	2,076,601,285	2,025,279,911	1,950,661,190	1,832,343,315
1/09/2019	16	1,750,000,000	2,062,929,843	2,008,533,936	1,929,612,285	1,804,893,910
1/10/2019	17	1,750,000,000	2,049,017,932	1,991,714,270	1,908,743,995	1,778,055,822
1/11/2019	18	1,750,000,000	2,035,255,281	1,974,981,105	1,887,894,350	1,751,184,941
1/12/2019	19	1,750,000,000	2,021,420,727	1,958,336,550	1,867,376,283	1,725,052,232
1/01/2020	20	1,750,000,000	2,007,484,981	1,941,537,124	1,846,648,770	1,698,679,053
1/02/2020	21	1,750,000,000	1,993,381,552	1,924,627,151	1,825,909,730	1,672,487,778
1/03/2020	22	1,750,000,000	1,979,282,777	1,907,982,384	1,805,811,843	1,647,523,789
1/04/2020	23	1,750,000,000	1,965,052,156	1,891,051,585	1,785,235,874	1,621,852,752
1/05/2020	24	1,750,000,000	1,951,206,654	1,874,645,367	1,765,391,859	1,597,250,452
1/06/2020	25	1,750,000,000	1,935,651,409	1,856,546,287	1,743,901,178	1,571,123,740
1/07/2020	26	1,750,000,000	1,921,688,725	1,840,128,857	1,724,225,615	1,547,029,859
1/08/2020	27	1,750,000,000	1,907,364,295	1,823,314,650	1,704,125,484	1,522,519,256
1/09/2020	28	1,750,000,000	1,893,140,908	1,806,648,613	1,684,254,571	1,498,392,453
1/10/2020	29	1,750,000,000	1,879,003,087	1,790,213,410	1,664,825,103	1,475,035,734
1/11/2020	30	1,750,000,000	1,864,718,383	1,773,590,459	1,645,171,762	1,451,449,038
1/12/2020	31	1,750,000,000	1,850,810,308	1,757,472,594	1,626,208,518	1,428,837,568
1/01/2021	32	1,750,000,000	1,836,919,545	1,741,323,921	1,607,168,193	1,406,127,097
1/02/2021	33	1,750,000,000	1,822,274,442	1,724,511,099	1,587,602,777	1,383,125,913
1/03/2021	34	1,750,000,000	1,807,493,938	1,707,902,925	1,568,700,931	1,361,429,114
1/04/2021	35	1,750,000,000	1,792,598,247	1,690,955,113	1,549,184,504	1,338,796,730
1/05/2021	36	1,750,000,000	1,778,412,282	1,674,819,934	1,530,625,532	1,317,335,925
1/06/2021	37	1,750,000,000	1,763,211,049	1,657,687,834	1,511,115,552	1,295,036,106
1/07/2021	38	1,750,000,000	1,748,688,423	1,641,335,816	1,492,526,803	1,273,862,122
1/08/2021	39	1,750,000,000	1,733,552,850	1,624,369,690	1,473,342,316	1,252,162,137
1/09/2021	40	1,750,000,000	1,718,731,759	1,607,750,569	1,454,559,697	1,230,963,213
1/10/2021	41	1,750,000,000	1,704,323,654	1,591,655,967	1,436,454,411	1,210,657,941
1/11/2021	42	1,750,000,000	1,690,348,552	1,575,927,287	1,418,642,328	1,190,581,531
1/12/2021	43	1,750,000,000	1,676,244,860	1,560,213,131	1,401,039,676	1,170,988,811
1/01/2022	44	1,750,000,000	1,661,448,123	1,543,817,765	1,382,791,281	1,150,841,629
1/02/2022	45	1,750,000,000	1,647,090,077	1,527,880,466	1,365,035,889	1,131,252,677
1/03/2022	46	1,750,000,000	1,633,104,097	1,512,585,801	1,348,266,757	1,113,080,022
1/04/2022	47	1,750,000,000	1,618,946,492	1,496,929,768	1,330,918,081	1,094,103,749
1/05/2022	48	1,750,000,000	1,603,945,235	1,480,624,822	1,313,181,312	1,075,097,762
1/06/2022	49	1,750,000,000	1,589,782,217	1,465,061,662	1,296,073,600	1,056,597,426
1/07/2022	50	1,750,000,000	1,575,632,415	1,449,638,573	1,279,273,090	1,038,626,099
1/08/2022	51	1,750,000,000	1,561,366,449	1,434,076,937	1,262,321,771	1,020,522,676
1/09/2022	52	1,750,000,000	1,547,385,517	1,418,825,271	1,245,720,550	1,002,835,814
1/10/2022	53	1,750,000,000	1,532,717,495	1,403,069,108	1,228,854,725	985,203,245
1/11/2022	54	1,750,000,000	1,518,608,713	1,387,795,946	1,212,386,769	967,883,526
1/12/2022	55	1,750,000,000	1,504,311,020	1,372,473,364	1,196,049,808	950,927,175
1/01/2023	56	1,750,000,000	1,489,912,982	1,357,031,631	1,179,585,444	933,864,825
1/02/2023	57	1,750,000,000	1,475,937,421	1,342,022,477	1,163,572,147	917,285,543
1/03/2023	58	1,750,000,000	1,461,964,717	1,327,280,947	1,148,147,021	901,661,958

1/04/2023	59	1,750,000,000	1,447,993,788	1,312,367,439	1,132,359,120	885,496,900
1/05/2023	60	1,750,000,000	1,433,702,545	1,297,281,917	1,116,587,772	869,584,548
1/06/2023	61	1,750,000,000	1,419,728,067	1,282,458,308	1,101,021,631	853,830,014
1/07/2023	62	1,750,000,000	1,405,803,898	1,267,796,039	1,085,754,790	838,539,265
1/08/2023	63	1,750,000,000	1,391,800,713	1,253,038,690	1,070,387,275	823,169,378
1/09/2023	64	1,750,000,000	1,377,779,430	1,238,311,489	1,055,116,589	807,988,798
1/10/2023	65	1,250,000,000	1,363,915,285	1,223,838,644	1,040,218,273	793,314,607
1/11/2023	66	1,250,000,000	1,350,060,442	1,209,352,084	1,025,291,051	778,618,572
1/12/2023	67	1,250,000,000	1,336,257,493	1,195,022,986	1,010,649,198	764,353,240
1/01/2024	68	1,250,000,000	1,322,089,931	1,180,347,494	995,699,185	749,856,994
1/02/2024	69	1,250,000,000	1,308,273,577	1,166,031,368	981,121,056	735,748,712
1/03/2024	70	1,250,000,000	1,294,414,630	1,151,848,651	966,881,437	722,197,006
1/04/2024	71	1,250,000,000	1,280,655,519	1,137,672,105	952,552,687	708,480,804
1/05/2024	72	1,250,000,000	1,266,917,484	1,123,620,552	938,472,041	695,146,761
1/06/2024	73	1,250,000,000	1,253,193,546	1,109,563,785	924,374,658	681,804,424
1/07/2024	74	1,250,000,000	1,239,115,310	1,095,298,284	910,244,224	668,629,909
1/08/2024	75	1,250,000,000	1,225,342,571	1,081,287,009	896,314,873	655,609,276
1/09/2024	76	750,000,000	1,211,499,380	1,067,258,048	882,435,861	642,723,613
1/10/2024	77	750,000,000	1,197,801,441	1,053,458,990	868,882,622	630,257,905
1/11/2024	78	750,000,000	1,183,894,236	1,039,461,690	855,157,400	617,674,778
1/12/2024	79	750,000,000	1,170,415,988	1,025,941,004	841,956,638	605,647,067
1/01/2025	80	750,000,000	1,156,884,613	1,012,359,974	828,698,202	593,584,989
1/02/2025	81	750,000,000	1,143,669,377	999,098,237	815,762,461	581,844,386
1/03/2025	82	750,000,000	1,130,558,798	986,131,831	803,325,618	570,781,332
1/04/2025	83	750,000,000	1,117,491,432	973,080,577	790,677,784	559,415,248
1/05/2025	84	750,000,000	1,104,515,540	960,202,856	778,293,661	548,396,077
1/06/2025	85	750,000,000	1,091,366,550	947,162,686	765,771,454	537,287,379
1/07/2025	86	750,000,000	1,078,582,109	934,531,004	753,699,234	526,649,436
1/08/2025	87	750,000,000	1,066,038,656	922,096,203	741,779,261	516,124,953
1/09/2025	88	750,000,000	1,053,452,171	909,663,737	729,916,915	505,720,102
1/10/2025	89	750,000,000	1,041,515,891	897,880,461	718,688,729	495,899,541
1/11/2025	90	750,000,000	1,029,634,067	886,131,761	707,480,882	486,098,410
1/12/2025	91	750,000,000	1,017,932,962	874,623,490	696,574,081	476,642,634
1/01/2026	92	750,000,000	1,006,178,018	863,057,168	685,614,241	467,156,101
1/02/2026	93	750,000,000	994,658,461	851,729,127	674,894,453	457,904,248
1/03/2026	94	750,000,000	982,599,750	840,114,132	664,161,605	448,897,918
1/04/2026	95	750,000,000	971,249,480	829,001,315	653,709,487	439,962,066
1/05/2026	96	750,000,000	960,026,586	818,077,108	643,507,445	431,320,504
1/06/2026	97	750,000,000	948,419,059	806,815,127	633,034,618	422,503,790
1/07/2026	98	750,000,000	937,528,593	796,241,559	623,200,850	414,235,456
1/08/2026	99	750,000,000	926,475,907	785,519,967	613,245,708	405,891,885
1/09/2026	100	750,000,000	915,375,006	774,791,644	603,331,929	397,638,824
1/10/2026	101	750,000,000	904,620,564	764,432,062	593,799,794	389,752,219
1/11/2026	102	750,000,000	893,940,130	754,125,543	584,304,044	381,895,083
1/12/2026	103	750,000,000	882,733,991	743,449,764	574,614,574	374,022,642
1/01/2027	104	750,000,000	871,724,223	732,931,978	565,044,657	366,235,677
1/02/2027	105	750,000,000	861,463,753	723,076,662	556,029,123	358,865,770
1/03/2027	106	750,000,000	851,256,565	713,414,502	547,338,810	351,905,254
1/04/2027	107	750,000,000	840,625,279	703,309,824	538,214,120	344,572,977
1/05/2027	108	750,000,000	830,592,849	693,775,543	529,611,195	337,675,357
1/06/2027	109	750,000,000	819,067,240	682,988,094	520,050,355	330,175,031
1/07/2027	110	750,000,000	809,416,396	673,832,781	511,816,363	323,615,325
1/08/2027	111	750,000,000	799,827,601	664,720,853	503,611,255	317,078,621
1/09/2027	112	750,000,000	790,312,930	655,699,395	495,512,939	310,658,437
1/10/2027	113	750,000,000	780,866,565	646,798,619	487,583,576	304,434,106
1/11/2027	114	750,000,000	771,496,588	637,953,530	479,692,714	298,238,687
1/12/2027	115	750,000,000	761,770,593	628,877,127	471,704,092	292,069,753
1/01/2028	116	750,000,000	752,336,759	620,035,644	463,889,555	286,014,567
1/02/2028	117	750,000,000	743,076,639	611,365,267	456,239,405	280,106,360
1/03/2028	118	0	733,862,634	602,826,410	448,796,791	274,445,092
1/04/2028	119		724,706,123	594,295,176	441,320,163	268,729,977
1/05/2028	120		715,633,024	585,891,515	434,008,805	263,194,597
1/06/2028	121		706,640,452	577,548,033	426,740,178	257,690,603
1/07/2028	122		697,729,356	569,328,822	419,631,772	252,359,405
1/08/2028	123		688,907,751	561,177,208	412,571,581	247,062,630
1/09/2028	124		679,756,634	552,783,647	405,367,163	241,720,195
1/10/2028	125		671,139,948	544,880,646	398,588,283	236,703,665
1/11/2028	126		662,581,520	537,019,914	391,838,973	231,709,961
1/12/2028	127		653,866,720	529,086,725	385,100,312	226,791,633
1/01/2029	128		645,411,511	521,359,292	378,510,749	221,966,786
1/02/2029	129		636,968,976	513,666,769	371,977,492	217,211,622

1/03/2029	130	628,550,831	506,101,609	365,657,113	212,703,891
1/04/2029	131	620,176,883	498,512,057	359,257,685	208,096,173
1/05/2029	132	611,884,129	491,038,835	353,001,059	203,633,919
1/06/2029	133	603,642,595	483,603,360	346,771,638	199,193,104
1/07/2029	134	595,475,838	476,277,578	340,678,059	194,890,638
1/08/2029	135	587,365,589	468,993,983	334,614,989	190,611,380
1/09/2029	136	579,346,129	461,806,094	328,648,665	186,419,752
1/10/2029	137	571,396,886	454,722,014	322,810,729	182,357,696
1/11/2029	138	563,433,589	447,624,267	316,963,823	178,296,350
1/12/2029	139	555,123,137	440,298,067	311,008,759	174,229,407
1/01/2030	140	547,361,578	433,405,620	305,361,635	170,341,290
1/02/2030	141	539,547,687	426,493,919	299,727,693	166,490,305
1/03/2030	142	531,887,854	419,794,944	294,342,075	162,873,128
1/04/2030	143	524,299,863	413,104,242	288,914,202	159,192,499
1/05/2030	144	516,768,307	406,501,677	283,596,812	155,622,052
1/06/2030	145	509,347,098	399,984,430	278,340,358	152,090,677
1/07/2030	146	502,079,221	393,629,881	273,244,181	148,693,991
1/08/2030	147	494,905,449	387,347,560	268,199,387	145,330,543
1/09/2030	148	487,859,570	381,185,346	263,261,436	142,050,570
1/10/2030	149	480,827,973	375,074,600	258,403,547	138,857,803
1/11/2030	150	473,983,290	369,108,238	253,646,368	135,724,136
1/12/2030	151	467,167,362	363,203,280	248,974,253	132,678,013
1/01/2031	152	460,389,544	357,326,724	244,322,952	129,647,877
1/02/2031	153	453,618,297	351,474,151	239,710,056	126,661,321
1/03/2031	154	446,880,746	345,723,255	235,246,175	123,826,998
1/04/2031	155	440,097,138	339,897,736	230,694,024	120,916,547
1/05/2031	156	433,226,692	334,042,323	226,161,843	118,055,115
1/06/2031	157	426,675,715	328,433,155	221,798,663	115,287,181
1/07/2031	158	420,238,126	322,946,869	217,556,858	112,618,816
1/08/2031	159	413,888,096	317,527,499	213,362,030	109,979,548
1/09/2031	160	407,615,193	312,184,653	209,238,421	107,397,173
1/10/2031	161	401,464,431	306,969,213	205,236,440	104,911,229
1/11/2031	162	395,376,689	301,801,633	201,268,278	102,447,048
1/12/2031	163	389,349,120	296,712,801	197,387,567	100,059,885
1/01/2032	164	383,417,460	291,696,858	193,557,211	97,702,613
1/02/2032	165	377,541,008	286,739,006	189,783,509	95,391,991
1/03/2032	166	371,714,817	281,866,108	186,114,409	93,177,057
1/04/2032	167	365,939,305	277,015,980	182,446,718	90,953,971
1/05/2032	168	360,184,174	272,211,802	178,841,355	88,791,143
1/06/2032	169	354,461,856	267,432,763	175,254,712	86,641,910
1/07/2032	170	348,784,362	262,717,298	171,740,819	84,556,681
1/08/2032	171	343,137,546	258,025,534	168,244,795	82,484,558
1/09/2032	172	337,529,244	253,377,840	164,794,106	80,450,604
1/10/2032	173	331,958,291	248,786,782	161,409,881	78,475,454
1/11/2032	174	326,432,464	244,230,504	158,050,841	76,516,862
1/12/2032	175	320,926,132	239,716,652	154,747,940	74,610,732
1/01/2033	176	315,452,887	235,228,754	151,464,611	72,718,383
1/02/2033	177	309,993,617	230,765,792	148,212,997	70,855,889
1/03/2033	178	304,554,727	226,369,623	145,055,474	69,081,029
1/04/2033	179	299,137,686	221,966,131	141,872,029	67,278,774
1/05/2033	180	293,751,254	217,611,515	138,746,395	65,526,819
1/06/2033	181	288,401,011	213,285,681	135,642,451	63,789,563
1/07/2033	182	283,111,249	209,029,994	132,608,787	62,107,262
1/08/2033	183	277,893,616	204,829,654	129,613,614	60,447,357
1/09/2033	184	272,734,767	200,686,216	126,668,733	58,823,755
1/10/2033	185	267,644,949	196,617,719	123,795,341	57,253,719
1/11/2033	186	262,580,553	192,570,136	120,938,528	55,695,576
1/12/2033	187	257,523,108	188,551,133	118,123,051	54,175,978
1/01/2034	188	252,475,926	184,542,199	115,317,520	52,665,234
1/02/2034	189	247,435,769	180,551,449	112,536,829	51,177,612
1/03/2034	190	242,395,691	176,602,772	109,822,753	49,752,245
1/04/2034	191	237,376,388	172,652,519	107,093,182	48,310,196
1/05/2034	192	232,387,429	168,746,429	104,412,685	46,907,936
1/06/2034	193	227,156,463	164,668,238	101,630,158	45,464,485
1/07/2034	194	222,264,130	160,857,265	99,033,747	44,121,368
1/08/2034	195	217,422,108	157,086,109	96,466,030	42,795,370
1/09/2034	196	212,631,243	153,364,180	93,940,886	41,498,620
1/10/2034	197	207,893,430	149,700,822	91,471,261	40,242,018
1/11/2034	198	203,228,387	146,093,390	89,039,999	39,006,488
1/12/2034	199	198,622,620	142,548,110	86,665,413	37,810,602
1/01/2035	200	194,089,786	139,058,717	84,328,943	36,635,410

1/02/2035	201	189,595,493	135,608,317	82,027,383	35,484,597
1/03/2035	202	185,139,713	132,218,439	79,793,162	34,386,004
1/04/2035	203	180,743,025	128,859,596	77,568,341	33,285,659
1/05/2035	204	176,414,050	125,566,836	75,400,193	32,222,646
1/06/2035	205	172,180,017	122,345,304	73,278,893	31,183,457
1/07/2035	206	168,131,394	119,272,393	71,262,540	30,201,099
1/08/2035	207	164,232,216	116,308,713	69,315,077	29,251,340
1/09/2035	208	160,309,638	113,338,200	67,372,996	28,311,348
1/10/2035	209	156,709,202	110,610,852	65,589,913	27,449,082
1/11/2035	210	153,189,801	107,943,344	63,845,351	26,605,821
1/12/2035	211	149,697,376	105,309,309	62,134,090	25,786,560
1/01/2036	212	146,216,835	102,686,354	60,432,423	24,974,114
1/02/2036	213	142,750,781	100,082,150	58,750,016	24,176,014
1/03/2036	214	139,290,847	97,501,445	57,098,916	23,403,463
1/04/2036	215	135,858,349	94,937,455	55,455,993	22,633,794
1/05/2036	216	132,475,779	92,421,773	53,853,628	21,889,706
1/06/2036	217	129,166,240	89,960,034	52,285,874	21,162,450
1/07/2036	218	125,970,520	87,590,312	50,783,263	20,470,020
1/08/2036	219	122,885,037	85,299,982	49,329,596	19,799,847
1/09/2036	220	119,907,353	83,091,869	47,930,421	19,156,764
1/10/2036	221	117,014,680	80,954,244	46,582,426	18,541,680
1/11/2036	222	114,204,069	78,875,773	45,271,012	17,943,361
1/12/2036	223	111,470,695	76,861,582	44,006,382	17,370,621
1/01/2037	224	108,845,096	74,923,880	42,787,872	16,818,103
1/02/2037	225	106,287,149	73,039,018	41,605,376	16,284,048
1/03/2037	226	103,802,652	71,222,422	40,477,379	15,781,938
1/04/2037	227	101,357,558	69,426,810	39,356,543	15,279,935
1/05/2037	228	98,935,681	67,656,664	38,258,689	14,792,812
1/06/2037	229	96,530,852	65,900,172	37,170,649	14,311,245
1/07/2037	230	94,156,481	64,173,717	36,107,761	13,845,030
1/08/2037	231	91,807,142	62,466,363	35,057,721	13,385,470
1/09/2037	232	89,489,671	60,786,262	34,028,044	12,937,298
1/10/2037	233	87,206,981	59,138,505	33,024,151	12,504,154
1/11/2037	234	84,966,795	57,521,620	32,039,558	12,079,969
1/12/2037	235	82,738,426	55,921,097	31,071,403	11,666,920
1/01/2038	236	80,525,337	54,333,009	30,112,238	11,258,875
1/02/2038	237	78,316,409	52,752,950	29,162,189	10,857,472
1/03/2038	238	76,109,967	51,188,175	28,232,161	10,470,990
1/04/2038	239	73,908,977	49,623,579	27,299,623	10,082,237
1/05/2038	240	71,714,558	48,071,179	26,380,506	9,702,853
1/06/2038	241	69,522,605	46,522,845	25,465,880	9,326,778
1/07/2038	242	67,347,183	44,993,132	24,567,922	8,961,020
1/08/2038	243	64,679,586	43,137,682	23,494,873	8,533,334
1/09/2038	244	62,521,894	41,627,897	22,614,910	8,178,942
1/10/2038	245	60,366,932	40,127,122	21,745,939	7,832,430
1/11/2038	246	58,218,630	38,633,466	20,883,242	7,489,846
1/12/2038	247	56,069,111	37,145,988	20,029,768	7,154,297
1/01/2039	248	53,934,330	35,671,084	19,185,557	6,823,734
1/02/2039	249	51,803,760	34,203,857	18,349,629	6,498,776
1/03/2039	250	49,678,668	32,750,495	17,529,567	6,184,584
1/04/2039	251	47,563,679	31,303,013	16,712,197	5,871,235
1/05/2039	252	45,455,452	29,866,426	15,905,980	5,565,093
1/06/2039	253	43,355,679	28,438,458	15,106,968	5,263,152
1/07/2039	254	41,275,355	27,029,463	14,323,147	4,969,620
1/08/2039	255	39,211,294	25,634,247	13,549,264	4,681,198
1/09/2039	256	37,161,944	24,253,286	12,786,739	4,399,038
1/10/2039	257	35,136,227	22,893,588	12,040,176	4,125,218
1/11/2039	258	33,130,989	21,550,429	11,304,959	3,856,911
1/12/2039	259	31,158,856	20,234,365	10,588,451	3,597,652
1/01/2040	260	29,252,280	18,964,027	9,898,457	3,348,967
1/02/2040	261	27,365,690	17,710,875	9,220,852	3,106,498
1/03/2040	262	25,508,417	16,482,667	8,560,989	2,872,761
1/04/2040	263	23,701,388	15,289,051	7,920,837	2,646,691
1/05/2040	264	21,929,388	14,122,767	7,298,610	2,428,781
1/06/2040	265	20,233,580	13,008,548	6,705,687	2,222,021
1/07/2040	266	18,655,206	11,974,095	6,157,251	2,031,926
1/08/2040	267	17,195,761	11,018,610	5,651,518	1,857,132
1/09/2040	268	15,847,487	10,137,447	5,186,340	1,697,052
1/10/2040	269	14,641,312	9,350,499	4,771,961	1,555,060
1/11/2040	270	13,539,844	8,632,393	4,394,277	1,425,917
1/12/2040	271	12,485,425	7,947,077	4,035,464	1,304,117

1/01/2041	272	11,449,606	7,275,409	3,685,000	1,185,815
1/02/2041	273	10,425,474	6,613,410	3,341,178	1,070,621
1/03/2041	274	9,409,760	5,959,946	3,004,123	958,934
1/04/2041	275	8,413,495	5,319,894	2,674,684	850,159
1/05/2041	276	7,443,612	4,698,907	2,356,655	746,002
1/06/2041	277	6,527,120	4,113,367	2,057,741	648,621
1/07/2041	278	5,740,944	3,611,984	1,802,473	565,829
1/08/2041	279	5,043,865	3,168,026	1,576,906	492,923
1/09/2041	280	4,430,138	2,777,828	1,379,166	429,286
1/10/2041	281	3,870,743	2,423,087	1,200,079	372,011
1/11/2041	282	3,372,263	2,107,457	1,041,103	321,363
1/12/2041	283	2,927,070	1,826,236	899,957	276,656
1/01/2042	284	2,574,500	1,603,539	788,204	241,276
1/02/2042	285	2,287,608	1,422,430	697,403	212,577
1/03/2042	286	2,059,848	1,278,847	625,566	189,950
1/04/2042	287	1,878,557	1,164,315	568,092	171,768
1/05/2042	288	1,713,170	1,060,067	515,954	155,364
1/06/2042	289	1,563,118	965,578	468,770	140,558
1/07/2042	290	1,446,292	891,945	431,957	128,989
1/08/2042	291	1,341,650	826,008	399,007	118,645
1/09/2042	292	1,254,118	770,808	371,395	109,967
1/10/2042	293	1,183,458	726,185	349,034	102,922
1/11/2042	294	1,135,526	695,591	333,479	97,919
1/12/2042	295	1,100,819	673,224	321,961	94,149
1/01/2043	296	1,068,456	652,324	311,172	90,609
1/02/2043	297	1,036,977	632,031	300,725	87,196
1/03/2043	298	1,005,891	612,145	290,594	83,936
1/04/2043	299	974,738	592,181	280,402	80,649
1/05/2043	300	943,518	572,272	270,308	77,427
1/06/2043	301	912,229	552,357	260,238	74,227
1/07/2043	302	880,873	532,495	250,263	71,089
1/08/2043	303	849,449	512,628	240,313	67,974
1/09/2043	304	817,957	492,786	230,424	64,901
1/10/2043	305	786,396	472,994	220,625	61,886
1/11/2043	306	754,767	453,200	210,854	58,895
1/12/2043	307	723,069	433,454	201,171	55,960
1/01/2044	308	691,303	413,709	191,519	53,049
1/02/2044	309	659,467	393,987	181,925	50,178
1/03/2044	310	627,562	374,332	172,438	47,373
1/04/2044	311	596,026	354,918	163,079	44,612
1/05/2044	312	564,422	335,547	153,799	41,901
1/06/2044	313	533,962	316,900	144,883	39,305
1/07/2044	314	503,437	298,293	136,040	36,755
1/08/2044	315	472,844	279,691	127,232	34,229
1/09/2044	316	444,139	262,267	119,002	31,880
1/10/2044	317	415,374	244,878	110,839	29,571
1/11/2044	318	387,287	227,932	102,906	27,338
1/12/2044	319	361,192	212,226	95,579	25,288
1/01/2045	320	335,040	196,526	88,283	23,258
1/02/2045	321	308,830	180,844	81,032	21,258
1/03/2045	322	282,562	165,209	73,857	19,301
1/04/2045	323	258,985	151,167	67,407	17,541
1/05/2045	324	237,292	138,277	61,508	15,940
1/06/2045	325	219,023	127,415	56,532	14,589
1/07/2045	326	202,734	117,745	52,113	13,393
1/08/2045	327	189,761	110,024	48,572	12,430
1/09/2045	328	178,169	103,128	45,412	11,572
1/10/2045	329	168,268	97,237	42,712	10,840
1/11/2045	330	158,848	91,638	40,150	10,146
1/12/2045	331	150,100	86,449	37,784	9,509
1/01/2046	332	141,332	81,261	35,426	8,878
1/02/2046	333	132,545	76,080	33,083	8,256
1/03/2046	334	124,201	71,181	30,881	7,677
1/04/2046	335	115,837	66,275	28,680	7,099
1/05/2046	336	107,455	61,379	26,496	6,532
1/06/2046	337	100,005	57,026	24,554	6,028
1/07/2046	338	92,537	52,681	22,627	5,532
1/08/2046	339	85,053	48,338	20,709	5,041
1/09/2046	340	77,552	44,001	18,803	4,558
1/10/2046	341	70,035	39,670	16,911	4,083
1/11/2046	342	63,448	35,878	15,255	3,667

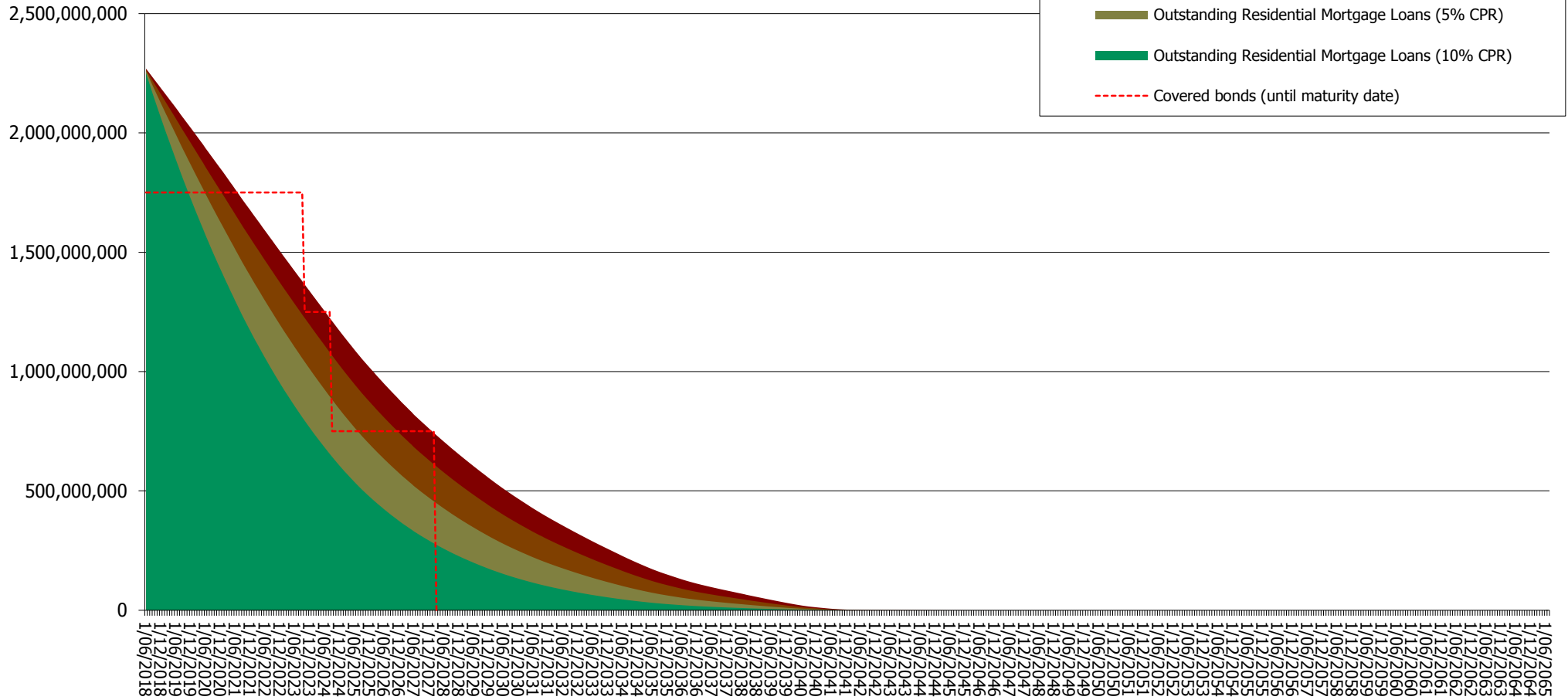
1/12/2046	343	58,723	33,152	14,062	3,366
1/01/2047	344	54,554	30,746	13,008	3,101
1/02/2047	345	50,374	28,342	11,960	2,839
1/03/2047	346	46,184	25,945	10,924	2,583
1/04/2047	347	42,733	23,965	10,064	2,370
1/05/2047	348	39,798	22,283	9,335	2,189
1/06/2047	349	37,946	21,210	8,863	2,070
1/07/2047	350	36,090	20,139	8,395	1,952
1/08/2047	351	34,228	19,068	7,928	1,836
1/09/2047	352	32,360	17,997	7,464	1,721
1/10/2047	353	31,418	17,444	7,216	1,657
1/11/2047	354	30,471	16,890	6,969	1,594
1/12/2047	355	29,520	16,336	6,724	1,531
1/01/2048	356	28,844	15,934	6,542	1,484
1/02/2048	357	28,164	15,532	6,361	1,436
1/03/2048	358	27,482	15,132	6,182	1,391
1/04/2048	359	26,797	14,730	6,003	1,344
1/05/2048	360	26,110	14,329	5,825	1,299
1/06/2048	361	25,420	13,927	5,647	1,254
1/07/2048	362	24,728	13,525	5,471	1,210
1/08/2048	363	24,033	13,123	5,294	1,166
1/09/2048	364	23,335	12,720	5,119	1,123
1/10/2048	365	22,635	12,318	4,945	1,080
1/11/2048	366	21,932	11,915	4,771	1,038
1/12/2048	367	21,226	11,513	4,599	996
1/01/2049	368	20,518	11,110	4,426	955
1/02/2049	369	19,807	10,707	4,255	914
1/03/2049	370	19,094	10,305	4,086	874
1/04/2049	371	18,377	9,902	3,916	834
1/05/2049	372	17,658	9,499	3,747	795
1/06/2049	373	16,937	9,095	3,579	756
1/07/2049	374	16,212	8,692	3,412	718
1/08/2049	375	15,485	8,288	3,245	680
1/09/2049	376	14,755	7,884	3,079	642
1/10/2049	377	14,022	7,480	2,914	605
1/11/2049	378	13,287	7,076	2,750	569
1/12/2049	379	12,549	6,672	2,586	533
1/01/2050	380	11,808	6,267	2,423	497
1/02/2050	381	11,064	5,862	2,261	462
1/03/2050	382	10,317	5,458	2,100	427
1/04/2050	383	9,568	5,053	1,939	393
1/05/2050	384	8,816	4,648	1,780	359
1/06/2050	385	8,132	4,280	1,635	329
1/07/2050	386	7,445	3,912	1,490	298
1/08/2050	387	6,756	3,544	1,347	268
1/09/2050	388	6,064	3,176	1,204	239
1/10/2050	389	5,369	2,808	1,061	210
1/11/2050	390	4,672	2,439	920	181
1/12/2050	391	4,388	2,287	860	169
1/01/2051	392	4,102	2,134	801	156
1/02/2051	393	3,816	1,982	742	144
1/03/2051	394	3,529	1,830	683	132
1/04/2051	395	3,240	1,677	625	120
1/05/2051	396	2,951	1,525	567	109
1/06/2051	397	2,660	1,373	509	97
1/07/2051	398	2,369	1,220	451	86
1/08/2051	399	2,076	1,068	394	75
1/09/2051	400	1,783	915	337	64
1/10/2051	401	1,488	763	280	53
1/11/2051	402	1,193	610	223	42
1/12/2051	403	896	458	167	31
1/01/2052	404	598	305	111	21
1/02/2052	405	300	153	55	10
1/03/2052	406	0	0	0	0
1/04/2052	407	0	0	0	0
1/05/2052	408	0	0	0	0
1/06/2052	409	0	0	0	0
1/07/2052	410	0	0	0	0
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1/09/2052	412	0	0	0	0
1/10/2052	413	0	0	0	0

1/11/2052	414	0	0	0	0
1/12/2052	415	0	0	0	0
1/01/2053	416	0	0	0	0
1/02/2053	417	0	0	0	0
1/03/2053	418	0	0	0	0
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1/05/2053	420	0	0	0	0
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1/03/2057	466	0	0	0	0
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1/06/2057	469	0	0	0	0
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1/04/2058	479	0	0	0	0
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1/06/2058	481	0	0	0	0
1/07/2058	482	0	0	0	0
1/08/2058	483	0	0	0	0
1/09/2058	484	0	0	0	0

1/10/2058	485	0	0	0	0
1/11/2058	486	0	0	0	0
1/12/2058	487	0	0	0	0
1/01/2059	488	0	0	0	0
1/02/2059	489	0	0	0	0
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1/12/2059	499	0	0	0	0
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1/03/2060	502	0	0	0	0
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1/05/2060	504	0	0	0	0
1/06/2060	505	0	0	0	0
1/07/2060	506	0	0	0	0
1/08/2060	507	0	0	0	0
1/09/2060	508	0	0	0	0
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1/06/2064	553	0	0	0	0
1/07/2064	554	0	0	0	0
1/08/2064	555	0	0	0	0

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1/10/2064	557	0	0	0	0
1/11/2064	558	0	0	0	0
1/12/2064	559	0	0	0	0
1/01/2065	560	0	0	0	0
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1/03/2065	562	0	0	0	0
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1/05/2065	564	0	0	0	0
1/06/2065	565	0	0	0	0
1/07/2065	566	0	0	0	0
		213,615,630,148	190,651,318,221	163,094,852,048	129,949,810,600

Amortisation profiles (all amounts in EUR)



This addendum is optional

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

HTT 2018

Reporting in Domestic Currency
EUR

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#search>
 ** Weighted Average Maturity + Remainder Term to Maturity

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	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 & Jurjen De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

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

Field Number	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoned (months)		77.50				
E.3.1.2	Weighted Average Maturity (months)**		176.04				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrows	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans	
E.3.2.1	<90 days	0.11%					0.11%
E.3.2.2	30-90 days	0.02%					0.02%
E.3.2.3	60-90 days	0.00%					0.00%
E.3.2.4	90-180 days	0.00%					0.00%
E.3.2.5	> 180 days	0.00%					0.00%
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							



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SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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