



Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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



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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW



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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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 .

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 28/2/2019

Cut-off Date: 28/2/2019



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A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/co			
G.1.1.4	Cut-off date	28/02/2019			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	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	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1. General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	6,995.6			
G.3.1.2	Outstanding Covered Bonds	5,000.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	7,876.4			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	5,124.4			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	40%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	6,995.6		99.36%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	45.0		0.64%	
G.3.3.5	Other	0.0		0.00%	
G.3.3.6	Total	7,040.6		#VALUE!	
OG.3.3.1	o/w [If relevant, please specify]			0.00%	
OG.3.3.2	o/w [If relevant, please specify]			0.00%	
OG.3.3.3	o/w [If relevant, please specify]			0.00%	



OG.3.3.4	o/w [If relevant, please specify]		0.00%		
OG.3.3.5	o/w [If relevant, please specify]		0.00%		
OG.3.3.6	o/w [If relevant, please specify]		0.00%		
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		8.2	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	57.2	[Mark as ND1 if not relevant]	0.82%	
G.3.4.3	1 - 2 Y	78.3	[Mark as ND1 if not relevant]	1.12%	
G.3.4.4	2 - 3 Y	151.9	[Mark as ND1 if not relevant]	2.17%	
G.3.4.5	3 - 4 Y	481.3	[Mark as ND1 if not relevant]	6.88%	
G.3.4.6	4 - 5 Y	564.0	[Mark as ND1 if not relevant]	8.06%	
G.3.4.7	5 - 10 Y	3,408.8	[Mark as ND1 if not relevant]	48.73%	
G.3.4.8	10+ Y	2,254.1	[Mark as ND1 if not relevant]	32.22%	
G.3.4.9	Total	6995.6	0.0	100%	0%
OG.3.4.1	o/w 0-1 day			0.00%	
OG.3.4.2	o/w 0-0.5y			0.00%	
OG.3.4.3	o/w 0.5-1 y			0.00%	
OG.3.4.4	o/w 1-1.5y			0.00%	
OG.3.4.5	o/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		8.5	9.5		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0.0	0.0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0.0	0.0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0.0	0.0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0.0	0.0	0.00%	0.00%
G.3.5.7	5 - 10 Y	5,000.0	2500.0	100.00%	50.00%
G.3.5.8	10+ Y	0.0	2500.0	0.00%	50.00%
G.3.5.9	Total	5,000	5,000	100%	100%
OG.3.5.1	o/w 0-1 day			0.00%	0.00%
OG.3.5.2	o/w 0-0.5y			0.00%	0.00%
OG.3.5.3	o/w 0.5-1 y			0.00%	0.00%
OG.3.5.4	o/w 1-1.5y			0.00%	0.00%
OG.3.5.5	o/w 1.5-2 y			0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
		6,995.6	6995.59	100.00%	100.00%
G.3.6.2	AUD	0.00	0.00	0.00%	0.00%
G.3.6.3	BRL	0.00	0.00	0.00%	0.00%
G.3.6.4	CAD	0.00	0.00	0.00%	0.00%
G.3.6.5	CHF	0.00	0.00	0.00%	0.00%
G.3.6.6	CZK	0.00	0.00	0.00%	0.00%
G.3.6.7	DKK	0.00	0.00	0.00%	0.00%
G.3.6.8	GBP	0.00	0.00	0.00%	0.00%
G.3.6.9	HKD	0.00	0.00	0.00%	0.00%
G.3.6.10	JPY	0.00	0.00	0.00%	0.00%
G.3.6.11	KRW	0.00	0.00	0.00%	0.00%
G.3.6.12	NOK	0.00	0.00	0.00%	0.00%
G.3.6.13	PLN	0.00	0.00	0.00%	0.00%
G.3.6.14	SEK	0.00	0.00	0.00%	0.00%
G.3.6.15	SGD	0.00	0.00	0.00%	0.00%
G.3.6.16	USD	0.00	0.00	0.00%	0.00%



G.3.6.17	Other	0.00	0.00	0.00%	0.00%
G.3.6.18	Total	6995.58716	6995.58716	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>				
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	5000.00	5000.00	100.00%	100.00%
G.3.7.2	AUD	0.00	0.00	0.00%	0.00%
G.3.7.3	BRL	0.00	0.00	0.00%	0.00%
G.3.7.4	CAD	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.3.7.6	CZK	0.00	0.00	0.00%	0.00%
G.3.7.7	DKK	0.00	0.00	0.00%	0.00%
G.3.7.8	GBP	0.00	0.00	0.00%	0.00%
G.3.7.9	HKD	0.00	0.00	0.00%	0.00%
G.3.7.10	JPY	0.00	0.00	0.00%	0.00%
G.3.7.11	KRW	0.00	0.00	0.00%	0.00%
G.3.7.12	NOK	0.00	0.00	0.00%	0.00%
G.3.7.13	PLN	0.00	0.00	0.00%	0.00%
G.3.7.14	SEK	0.00	0.00	0.00%	0.00%
G.3.7.15	SGD	0.00	0.00	0.00%	0.00%
G.3.7.16	USD	0.00	0.00	0.00%	0.00%
G.3.7.17	Other	0.00	0.00	0.00%	0.00%
G.3.7.18	Total	5000	5000	100%	100%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
OG.3.7.7	<i>o/w [If relevant, please specify]</i>				
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	5000	5000	100.00%	100.00%
G.3.8.2	Floating coupon	0	0	0.00%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	5000	5000	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.00%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	45	100.00%		
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0	0.00%		
G.3.9.5	Other	0	0.00%		
G.3.9.6	Total	45	100%		
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		0.00%		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>		0.00%		
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>		0.00%		
OG.3.9.4	<i>o/w EU central banks</i>		0.00%		
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0.00%		
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0.00%		
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		0.00%		
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		0.00%		
OG.3.9.9					



OG.3.9.10
OG.3.9.11
OG.3.9.12

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	45	100.00%
G.3.10.2	Eurozone	0	0.00%
G.3.10.3	Rest of European Union (EU)	0	0.00%
G.3.10.4	European Economic Area (not member of EU)	0	0.00%
G.3.10.5	Switzerland	0	0.00%
G.3.10.6	Australia	0	0.00%
G.3.10.7	Brazil	0	0.00%
G.3.10.8	Canada	0	0.00%
G.3.10.9	Japan	0	0.00%
G.3.10.10	Korea	0	0.00%
G.3.10.11	New Zealand	0	0.00%
G.3.10.12	Singapore	0	0.00%
G.3.10.13	US	0	0.00%
G.3.10.14	Other	0	0.00%
G.3.10.15	Total EU	40	
G.3.10.16	Total	45	100%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0.00%
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0.00%
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0.00%
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0.00%
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0.00%
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0.00%
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0.00%

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	45	0.64%	0.90%
G.3.11.2	Central bank eligible assets	0	0.00%	0.00%
G.3.11.3	Other	0	0.00%	0.00%
G.3.11.4	Total	45	1%	1%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			

12. Bond List

G.3.12.1 Bond list <https://www.coveredbondlabel.com/issuer/131/>

13. Derivatives & Swaps

G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	

OG.3.13.4
OG.3.13.5
OG.3.13.6
OG.3.13.7
OG.3.13.8
OG.3.13.9
OG.3.13.10
OG.3.13.11
OG.3.13.12
OG.3.13.13
OG.3.13.14
OG.3.13.15
OG.3.13.16
OG.3.13.17
OG.3.13.18
OG.3.13.19
OG.3.13.20



OG.3.13.21
OG.3.13.22
OG.3.13.23
OG.3.13.24
OG.3.13.25
OG.3.13.26
OG.3.13.27
OG.3.13.28
OG.3.13.29
OG.3.13.30
OG.3.13.31
OG.3.13.32
OG.3.13.33
OG.3.13.34
OG.3.13.35
OG.3.13.36
OG.3.13.37
OG.3.13.38
OG.3.13.39
OG.3.13.40
OG.3.13.41
OG.3.13.42
OG.3.13.43
OG.3.13.44
OG.3.13.45
OG.3.13.46
OG.3.13.47
OG.3.13.48
OG.3.13.49
OG.3.13.50
OG.3.13.51

4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

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

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i)	Value of covered bonds:	39		
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	#REF!	
G.4.1.4	(ii)	Type of cover assets:	52		
G.4.1.5	(ii)	Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	#REF!
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	#REF!	
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	#REF!	
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		



OG.5.1.4
OG.5.1.5
OG.5.1.6

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passe/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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	6995.59		100.00%
M.7.1.2	Commercial	0.00		0.00%
M.7.1.3	Other	0.00		0.00%
M.7.1.4	Total	6995.59		100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.00%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0.00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0.00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0.00%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	115758	0	115758
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.28%	0.00%	0.28%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	0.0%	0.0%	0.0%
M.7.4.2	Austria	0	0.0%	0.0%
M.7.4.3	Belgium	100.00%	0.00%	0.0%
M.7.4.4	Bulgaria	0	0.0%	0.0%
M.7.4.5	Croatia	0	0.0%	0.0%
M.7.4.6	Cyprus	0	0.0%	0.0%
M.7.4.7	Czech Republic	0	0.0%	0.0%
M.7.4.8	Denmark	0	0.0%	0.0%
M.7.4.9	Estonia	0	0.0%	0.0%
M.7.4.10	Finland	0	0.0%	0.0%
M.7.4.11	France	0	0.0%	0.0%
M.7.4.12	Germany	0	0.0%	0.0%
M.7.4.13	Greece	0	0.0%	0.0%
M.7.4.14	Netherlands	0	0.0%	0.0%
M.7.4.15	Hungary	0	0.0%	0.0%
M.7.4.16	Ireland	0	0.0%	0.0%
M.7.4.17	Italy	0	0.0%	0.0%
M.7.4.18	Latvia	0	0.0%	0.0%
M.7.4.19	Lithuania	0	0.0%	0.0%
M.7.4.20	Luxembourg	0	0.0%	0.0%



M.7.4.21	Malta	0	0.0%	0.0%
M.7.4.22	Poland	0	0.0%	0.0%
M.7.4.23	Portugal	0	0.0%	0.0%
M.7.4.24	Romania	0	0.0%	0.0%
M.7.4.25	Slovakia	0	0.0%	0.0%
M.7.4.26	Slovenia	0	0.0%	0.0%
M.7.4.27	Spain	0	0.0%	0.0%
M.7.4.28	Sweden	0	0.0%	0.0%
M.7.4.29	United Kingdom	0	0.0%	0.0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.31	Iceland	0	0.0%	0.0%
M.7.4.32	Liechtenstein	0	0.0%	0.0%
M.7.4.33	Norway	0	0.0%	0.0%
M.7.4.34	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.35	Switzerland	0	0.0%	0.0%
M.7.4.36	Australia	0	0.0%	0.0%
M.7.4.37	Brazil	0	0.0%	0.0%
M.7.4.38	Canada	0	0.0%	0.0%
M.7.4.39	Japan	0	0.0%	0.0%
M.7.4.40	Korea	0	0.0%	0.0%
M.7.4.41	New Zealand	0	0.0%	0.0%
M.7.4.42	Singapore	0	0.0%	0.0%
M.7.4.43	US	0	0.0%	0.0%
M.7.4.44	Other	0	0.0%	0.0%
OM.7.4.1	<i>o/w [If relevant, please specify]</i>			
OM.7.4.2	<i>o/w [If relevant, please specify]</i>			
OM.7.4.3	<i>o/w [If relevant, please specify]</i>			
OM.7.4.4	<i>o/w [If relevant, please specify]</i>			
OM.7.4.5	<i>o/w [If relevant, please specify]</i>			
OM.7.4.6	<i>o/w [If relevant, please specify]</i>			
OM.7.4.7	<i>o/w [If relevant, please specify]</i>			
OM.7.4.8	<i>o/w [If relevant, please specify]</i>			
OM.7.4.9	<i>o/w [If relevant, please specify]</i>			
OM.7.4.10	<i>o/w [If relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	14.8%	0.0%	14.8%
M.7.5.2	Vlaams-Brabant	13.2%	0.0%	13.2%
M.7.5.3	Oost-Vlaanderen	16.3%	0.0%	16.3%
M.7.5.4	Brussels	7.7%	0.0%	7.7%
M.7.5.5	West-Vlaanderen	11.5%	0.0%	11.5%
M.7.5.6	Limburg	8.4%	0.0%	8.4%
M.7.5.7	Liège	8.0%	0.0%	8.0%
M.7.5.8	Hainaut	7.2%	0.0%	7.2%
M.7.5.9	Brabant Wallon	4.6%	0.0%	4.6%
M.7.5.10	Namur	4.5%	0.0%	4.5%
M.7.5.11	Luxembourg	2.8%	0.0%	2.8%
M.7.5.12	Other	1.0%	0.0%	1.0%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			



M.7.5.32	TBC at a country level
M.7.5.33	TBC at a country level
M.7.5.34	TBC at a country level
M.7.5.35	TBC at a country level
M.7.5.36	TBC at a country level
M.7.5.37	TBC at a country level
M.7.5.38	TBC at a country level
M.7.5.39	TBC at a country level
M.7.5.40	TBC at a country level
M.7.5.41	TBC at a country level
M.7.5.42	TBC at a country level
M.7.5.43	TBC at a country level
M.7.5.44	TBC at a country level
M.7.5.45	TBC at a country level
M.7.5.46	TBC at a country level
M.7.5.47	TBC at a country level
M.7.5.48	TBC at a country level
M.7.5.49	TBC at a country level
M.7.5.50	TBC at a country level

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	89.6%	0.0%	89.6%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	10.4%	0.0%	10.4%

OM.7.6.1
OM.7.6.2
OM.7.6.3
OM.7.6.4
OM.7.6.5
OM.7.6.6

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.4%	0.0%	1.4%
M.7.7.2	Amortising	98.6%	0.0%	98.6%
M.7.7.3	Other	0.0%	0.0%	0.0%

OM.7.7.1
OM.7.7.2
OM.7.7.3
OM.7.7.4
OM.7.7.5
OM.7.7.6

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	20.6%	0.0%	20.6%
M.7.8.2	≥ 12 - ≤ 24 months	16.1%	0.0%	16.1%
M.7.8.3	≥ 24 - ≤ 36 months	33.2%	0.0%	33.2%
M.7.8.4	≥ 36 - ≤ 60 months	16.5%	0.0%	16.5%
M.7.8.5	≥ 60 months	13.6%	0.0%	13.6%

OM.7.8.1
OM.7.8.2
OM.7.8.3
OM.7.8.4

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.0%	0.0%	0.0%

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)	60.43			
By buckets (mn):					
M.7A.10.2	≤100K	3749.04	93155	53.59%	80.47%
M.7A.10.3	>100K and ≤200K	2698.41	20484	38.57%	17.70%
M.7A.10.4	>200K and ≤300K	417.47	1791	5.97%	1.55%
M.7A.10.5	0	75.24	222	1.08%	0.19%
M.7A.10.6	0	55.42	106	0.79%	0.09%
M.7A.10.7	TBC at a country level				



M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26		Total	6995.6	115758	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans		% Residential Loans
M.7A.11.1	Weighted Average LTV (%)	0.61			100%
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	1908.87	43614	27.29%	37.68%
M.7A.11.3	>40 - <=50 %	657.71	11114	9.40%	9.60%
M.7A.11.4	>50 - <=60 %	717.19	11292	10.25%	9.75%
M.7A.11.5	>60 - <=70 %	797.31	11593	11.40%	10.01%
M.7A.11.6	>70 - <=80 %	852.54	11405	12.19%	9.85%
M.7A.11.7	>80 - <=90 %	861.67	10794	12.32%	9.32%
M.7A.11.8	>90 - <=100 %	705.32	7650	10.08%	6.61%
M.7A.11.9	>100%	494.98	8296	7.08%	7.17%
M.7A.11.10	Total	6995.59	115758	100%	100%
OM.7A.11.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.11.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.11.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.11.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.11.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.11.6	o/w >150 %			0.00%	0.00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans		% Residential Loans
M.7A.12.1	Weighted Average LTV (%)	54%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	2407.61	54965	34.42%	47.48%
M.7A.12.3	>40 - <=50 %	727.80	11678	10.40%	10.09%
M.7A.12.4	>50 - <=60 %	791.27	11527	11.31%	9.96%
M.7A.12.5	>60 - <=70 %	787.41	10801	11.26%	9.33%
M.7A.12.6	>70 - <=80 %	807.82	10041	11.55%	8.67%
M.7A.12.7	>80 - <=90 %	709.70	8109	10.14%	7.01%
M.7A.12.8	>90 - <=100 %	521.93	5325	7.46%	4.60%
M.7A.12.9	>100%	242.04	3312	3.46%	2.86%
M.7A.12.10	Total	6995.59	115758	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.12.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.12.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.12.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.12.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.12.6	o/w >150 %			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
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%
OM.7A.13.1	<i>o/w Subsidised housing</i>	
OM.7A.13.2	<i>o/w Private rental</i>	
OM.7A.13.3	<i>o/w Multi-family housing</i>	
OM.7A.13.4	<i>o/w Buildings under construction</i>	
OM.7A.13.5	<i>o/w Buildings land</i>	
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>	

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%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

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%
OM.7B.16.1	<i>o/w >100 - <=110 %</i>				
OM.7B.16.2	<i>o/w >110 - <=120 %</i>				
OM.7B.16.3	<i>o/w >120 - <=130 %</i>				
OM.7B.16.4	<i>o/w >130 - <=140 %</i>				
OM.7B.16.5	<i>o/w >140 - <=150 %</i>				
OM.7B.16.6	<i>o/w >150 %</i>				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED					
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
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%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>				
OM.7B.17.2	<i>o/w >110 - <=120 %</i>				
OM.7B.17.3	<i>o/w >120 - <=130 %</i>				
OM.7B.17.4	<i>o/w >130 - <=140 %</i>				
OM.7B.17.5	<i>o/w >140 - <=150 %</i>				
OM.7B.17.6	<i>o/w >150 %</i>				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
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				
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>				
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>				
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>				



C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
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	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life 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
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		



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

HTT 2019

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

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	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647	
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	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the swaps				
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	Example Bank	Example Guarantor	Example Bank(LEI)	FX
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



Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 28/02/2019

Contact Details:

Head of ALM Treasury

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Remark

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

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

Retained Covered Bonds

Covered Bond Emission

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@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2021	7.00	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2021	10.00	25/02/2030
		5,000,000,000									

Totals

Total Outstanding (in EUR):	5,000,000,000
Current Weighted Average Fixed Coupon:	0.68 %
Weighted Average Remaining Average Life*	8.50

* At Reporting Date until Maturity Date

Retained Covered Bonds

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
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Retained Covered Bonds

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	5,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	6,995,587,160 (II)
Nominal Balance Public Finance Exposures	45,000,000 (III)
Nominal Balance Financial Institution Exposures	91,015,465 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	42.63 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	5,711,753,535 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	114.24 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	45,951,487 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	91,015,465 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	5,711,753,535
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	116.97 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,250,574,253 (VIII)
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Total Interest Proceeds Residential Mortgage Loans	1,247,334,253
Total Interest Proceeds Public Finance Exposures	3,240,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	7,130,406,139 (IX)
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Total Principal Proceeds Residential Mortgage Loans	6,995,587,160
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Total Principal Proceeds Public Finance Exposures	43,803,514
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<i>Total Principal Proceeds Financial Institution Exposures</i>	91,015,465
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	300,000,000 (X)
Costs, Fees and expenses Covered Bonds	84,051,991 (XI)
Principal Requirement Covered Bonds	5,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	2,996,928,401
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	445,610,826 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,948,456 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	440,662,370
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	43,803,514 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	43,803,514 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 28/02/2019

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	6,995,587,160.18
Principal Redemptions between Cut-off Date and Maturity Date	6,995,587,160.18
Interest Payments between Cut-off Date and Maturity Date	1,247,334,252.69
Number of borrowers	63,939.00
Number of loans	115,758.00
Average Outstanding Balance per borrower	109,410
Average Outstanding Balance per loan	60,433
Weighted average Current Loan to Current Value	53.87 %
Weighted average seasoning (in Years)	2.71
Weighted average remaining maturity (in years, at 0% CPR)	15.58
Weighted average initial maturity (in years, at 0% CPR)	18.29
Percentage of Fixed Rate Loans	89.61 %
Percentage of Variable Rate Loans	10.39 %
Weighted average interest rate	2.02 %
Weighted average interest rate Fixed Rate Loans	2.06 %
Weighted average interest rate Variable Rate Loans	1.63 %
Weighted Remaining average life (in years, at 0% CPR)	8.20
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.41

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 91,015,465

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504
Issuer Name(Liquid_Bonds_CB)	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_UA)	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81
TASO(IROCF)				
Currency	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000
Issue Date	18/01/2019	1/02/2019	24/01/2019	25/01/2019
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027
Coupon Type	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %
Standar & Poor's Rating(Liquid_Bonds_CB)	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB)	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_CB)	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Stratification Tables

Portfolio Cut-off Date

28/02/2019

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	1,138,469,142.53	16.27 %	19,548	16.89 %
Antwerpen	1,038,415,163.63	14.84 %	17,158	14.82 %
Vlaams-Brabant	923,056,386.31	13.19 %	14,786	12.77 %
West-Vlaanderen	805,605,752.04	11.52 %	14,712	12.71 %
Limburg	584,810,016.22	8.36 %	11,463	9.90 %
Liège	562,619,047.71	8.04 %	9,417	8.14 %
Brussels	539,834,129.60	7.72 %	5,751	4.97 %
Hainaut	504,178,229.69	7.21 %	8,961	7.74 %
Brabant Wallon	320,908,604.17	4.59 %	4,292	3.71 %
Namur	314,065,950.49	4.49 %	5,405	4.67 %
Luxembourg	193,743,290.25	2.77 %	3,123	2.70 %
Other	69,881,447.54	1.00 %	1,142	0.99 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	1,442,632,233.57	20.62 %	20,052	17.32 %
>1 and <=2	1,126,164,105.44	16.10 %	15,838	13.68 %
>2 and <=3	2,325,212,076.15	33.24 %	34,186	29.53 %
>3 and <=4	1,152,874,650.70	16.48 %	18,235	15.75 %
>4 and <=5	382,909,953.39	5.47 %	6,631	5.73 %
>5 and <=6	65,018,886.62	0.93 %	1,304	1.13 %
>6 and <=7	46,800,501.13	0.67 %	1,121	0.97 %
>7 and <=8	122,554,319.63	1.75 %	8,416	7.27 %
>8 and <=9	149,979,289.54	2.14 %	5,407	4.67 %
>9 and <=10	92,872,472.50	1.33 %	1,743	1.51 %
>10 and <=11	19,216,681.72	0.27 %	415	0.36 %
>11 and <=12	11,238,097.61	0.16 %	252	0.22 %
>12 and <=13	10,725,035.97	0.15 %	312	0.27 %
>13 and <=14	23,835,133.05	0.34 %	723	0.62 %
>14 and <=15	14,434,453.26	0.21 %	522	0.45 %
>15 and <=16	5,088,732.31	0.07 %	205	0.18 %
>16 and <=17	1,485,557.79	0.02 %	105	0.09 %
>17 and <=18	613,912.20	0.01 %	42	0.04 %
>18 and <=19	444,432.29	0.01 %	39	0.03 %
>19 and <=20	595,202.27	0.01 %	116	0.10 %
>20 and <=21	183,174.35	0.00 %	32	0.03 %
>21 and <=22	176,898.99	0.00 %	21	0.02 %
>22 and <=23	144,013.32	0.00 %	11	0.01 %
>23 and <=24	22,871.26	0.00 %	4	0.00 %
>24 and <=25	1,154.43	0.00 %	1	0.00 %
>29 and <=30	67,141.90	0.00 %	2	0.00 %
>27 and <=28	22,310.42	0.00 %	1	0.00 %
>25 and <=26	46,095.80	0.00 %	4	0.00 %
>28 and <=29	200,124.85	0.00 %	13	0.01 %
>26 and <=27	27,647.72	0.00 %	5	0.00 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
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<0	0.00	0.00 %	419	0.36 %
<=1	8,978,837.30	0.13 %	608	0.53 %
>1 and <=2	26,724,898.88	0.38 %	2,539	2.19 %
>2 and <=3	46,366,347.18	0.66 %	5,858	5.06 %
>3 and <=4	35,500,597.54	0.51 %	1,270	1.10 %
>4 and <=5	56,211,635.54	0.80 %	1,881	1.62 %
>5 and <=6	104,739,079.47	1.50 %	3,130	2.70 %
>6 and <=7	186,860,350.25	2.67 %	5,273	4.56 %
>7 and <=8	321,354,239.32	4.59 %	8,118	7.01 %
>8 and <=9	237,079,299.77	3.39 %	5,187	4.48 %
>9 and <=10	338,858,074.00	4.84 %	7,074	6.11 %
>10 and <=11	294,842,061.61	4.21 %	5,113	4.42 %
>11 and <=12	275,125,319.67	3.93 %	5,226	4.51 %
>12 and <=13	439,170,963.25	6.28 %	7,601	6.57 %
>13 and <=14	283,987,977.68	4.06 %	4,277	3.69 %
>14 and <=15	412,547,079.46	5.90 %	5,862	5.06 %
>15 and <=16	336,589,223.77	4.81 %	4,528	3.91 %
>16 and <=17	379,898,738.86	5.43 %	5,145	4.44 %
>17 and <=18	613,236,898.74	8.77 %	7,400	6.39 %
>18 and <=19	350,031,130.95	5.00 %	4,352	3.76 %
>19 and <=20	524,573,806.93	7.50 %	6,206	5.36 %
>20 and <=21	241,057,085.25	3.45 %	2,859	2.47 %
>21 and <=22	368,974,515.37	5.27 %	4,385	3.79 %
>22 and <=23	522,497,380.32	7.47 %	5,277	4.56 %
>23 and <=24	286,309,591.92	4.09 %	3,059	2.64 %
>24 and <=25	274,982,133.12	3.93 %	2,805	2.42 %
>25 and <=26	5,102,307.08	0.07 %	56	0.05 %
>26 and <=27	7,157,499.33	0.10 %	73	0.06 %
>27 and <=28	8,489,467.93	0.12 %	93	0.08 %
>28 and <=29	5,220,048.73	0.07 %	50	0.04 %
>29 and <=30	2,662,352.55	0.04 %	29	0.03 %
>31 and <=32	157,816.25	0.00 %	2	0.00 %
>32 and <=33	300,402.16	0.00 %	3	0.00 %
6,995,587,160.18		100.00 %	115,758	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	125,000.00	0.00 %	30	0.03 %
>1 and <=2	5,259,409.56	0.08 %	112	0.10 %
>2 and <=3	5,155,090.91	0.07 %	192	0.17 %
>3 and <=4	3,100,466.47	0.04 %	245	0.21 %
>4 and <=5	34,938,303.84	0.50 %	766	0.66 %
>5 and <=6	12,914,767.55	0.18 %	524	0.45 %
>6 and <=7	29,132,883.11	0.42 %	881	0.76 %
>7 and <=8	45,371,959.70	0.65 %	1,231	1.06 %
>8 and <=9	60,734,025.02	0.87 %	1,491	1.29 %
>9 and <=10	711,849,806.25	10.18 %	18,086	15.62 %
>10 and <=11	129,202,566.98	1.85 %	8,896	7.68 %
>11 and <=12	133,511,173.90	1.91 %	2,422	2.09 %
>12 and <=13	441,264,752.78	6.31 %	7,700	6.65 %
>13 and <=14	38,636,398.07	0.55 %	699	0.60 %
>14 and <=15	910,788,315.84	13.02 %	15,398	13.30 %
>15 and <=16	39,160,684.43	0.56 %	673	0.58 %
>16 and <=17	113,995,341.45	1.63 %	1,647	1.42 %
>17 and <=18	528,945,024.33	7.56 %	7,312	6.32 %
>18 and <=19	65,108,447.88	0.93 %	1,264	1.09 %
>19 and <=20	1,597,303,136.30	22.83 %	22,078	19.07 %
>20 and <=21	51,930,593.79	0.74 %	814	0.70 %
>21 and <=22	73,648,507.67	1.05 %	1,012	0.87 %
>22 and <=23	132,351,441.56	1.89 %	1,685	1.46 %
>23 and <=24	121,452,478.46	1.74 %	1,473	1.27 %
>24 and <=25	1,533,041,837.24	21.91 %	16,865	14.57 %
>25 and <=26	30,641,539.91	0.44 %	357	0.31 %
>26 and <=27	7,602,589.19	0.11 %	89	0.08 %
>27 and <=28	7,241,826.67	0.10 %	78	0.07 %
>28 and <=29	4,864,502.58	0.07 %	55	0.05 %
>29 and <=30	118,703,377.95	1.70 %	1,578	1.36 %
>30 and <=31	5,554,431.81	0.08 %	73	0.06 %
>33 and <=34	300,086.82	0.00 %	3	0.00 %
>34 and <=35	186,039.56	0.00 %	3	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	121,977.26	0.00 %	1	0.00 %
>39 and <=40	799,962.31	0.01 %	12	0.01 %
>32 and <=33	310,918.39	0.00 %	4	0.00 %
>31 and <=32	318,846.60	0.00 %	7	0.01 %

>37 and <=38	3,774.43	0.00 %	1	0.00 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	267,266.75	0.00 %	15	0.01 %
1991	22,310.42	0.00 %	1	0.00 %
1992	26,375.20	0.00 %	3	0.00 %
1993	47,368.32	0.00 %	5	0.00 %
1994	1,154.43	0.00 %	2	0.00 %
1995	16,767.62	0.00 %	3	0.00 %
1996	147,802.37	0.00 %	11	0.01 %
1997	135,516.43	0.00 %	15	0.01 %
1998	193,753.99	0.00 %	32	0.03 %
1999	534,699.85	0.01 %	106	0.09 %
2000	501,090.44	0.01 %	53	0.05 %
2001	552,159.44	0.01 %	36	0.03 %
2002	1,253,500.64	0.02 %	97	0.08 %
2003	4,934,059.82	0.07 %	194	0.17 %
2004	10,306,448.37	0.15 %	418	0.36 %
2005	25,589,576.53	0.37 %	761	0.66 %
2006	12,846,314.29	0.18 %	374	0.32 %
2007	10,178,912.52	0.15 %	240	0.21 %
2008	14,832,220.10	0.21 %	318	0.27 %
2009	77,364,910.00	1.11 %	1,523	1.32 %
2010	151,764,560.67	2.17 %	4,906	4.24 %
2011	135,747,572.72	1.94 %	9,130	7.89 %
2012	43,883,634.79	0.63 %	1,089	0.94 %
2013	70,026,225.19	1.00 %	1,377	1.19 %
2014	254,161,293.05	3.63 %	4,427	3.82 %
2015	1,194,136,169.93	17.07 %	19,033	16.44 %
2016	2,126,242,625.55	30.39 %	31,808	27.48 %
2017	1,194,374,988.41	17.07 %	16,736	14.46 %
2018	1,644,743,829.30	23.51 %	22,646	19.56 %
2019	20,754,053.04	0.30 %	399	0.34 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	1,344,071,553.28	19.21 %	34,518	53.99 %
>100 and <=200	2,779,079,522.10	39.73 %	18,986	29.69 %
>200 and <=300	1,928,709,994.92	27.57 %	8,086	12.65 %
>300 and <=400	556,104,745.29	7.95 %	1,654	2.59 %
>400	387,621,344.59	5.54 %	695	1.09 %
	6,995,587,160.18	100.00 %	63,939	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	21,364,923.46	0.31 %	407	0.35 %
0.5 - 1%	79,860,727.78	1.14 %	1,664	1.44 %
1 - 1.5%	783,591,543.79	11.20 %	12,860	11.11 %
1.5 - 2%	3,521,956,047.07	50.35 %	50,602	43.71 %
2 - 2.5%	1,379,371,529.31	19.72 %	23,300	20.13 %
2.5 - 3%	872,887,433.75	12.48 %	17,191	14.85 %
3 - 3.5%	211,300,107.53	3.02 %	5,705	4.93 %
3.5 - 4%	78,682,104.56	1.12 %	2,306	1.99 %
4 - 4.5%	27,035,066.06	0.39 %	929	0.80 %
4.5 - 5%	13,354,613.13	0.19 %	489	0.42 %
5 - 5.5%	4,501,181.66	0.06 %	176	0.15 %
5.5 - 6%	1,035,546.04	0.01 %	51	0.04 %
6 - 6.5%	279,031.69	0.00 %	28	0.02 %
6.5 - 7%	234,466.68	0.00 %	15	0.01 %
> 10%	0.00	0.00 %	26	0.02 %
8 - 8.5%	44,367.14	0.00 %	3	0.00 %
9 - 9.5%	40,406.65	0.00 %	2	0.00 %
7.5 - 8%	29,139.88	0.00 %	2	0.00 %

8.5 - 9%	18,096.23	0.00 %	1	0.00 %
7 - 7.5%	827.77	0.00 %	1	0.00 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	6,268,560,757.53	89.61 %	104,190	90.01 %
Variable	3,137,779.32	0.04 %	315	0.27 %
Variable With Cap	723,888,623.33	10.35 %	11,253	9.72 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2019	328,843,660.35	4.70 %	5,734	4.95 %
2020	90,524,634.75	1.29 %	1,474	1.27 %
2021	40,618,578.21	0.58 %	548	0.47 %
2022	49,454,591.15	0.71 %	636	0.55 %
2023	90,385,722.02	1.29 %	1,154	1.00 %
2024	6,492,955.72	0.09 %	90	0.08 %
2025	8,215,463.52	0.12 %	111	0.10 %
2026	38,413,548.67	0.55 %	446	0.39 %
2027	30,975,097.62	0.44 %	367	0.32 %
2028	17,468,492.93	0.25 %	244	0.21 %
2029	207,094.57	0.00 %	3	0.00 %
2033	13,761,682.38	0.20 %	267	0.23 %
2034	1,047,964.63	0.01 %	21	0.02 %
Fixed To Maturity	6,279,177,673.66	89.76 %	104,663	90.42 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	6,995,246,765.49	100.00 %	115,709	99.96 %
Twice A Year	340,394.69	0.00 %	23	0.02 %
UNKNOWN	0.00	0.00 %	26	0.02 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	6,807,400,719.85	97.31 %	112,434	97.13 %
Interest only	94,840,009.57	1.36 %	1,066	0.92 %
Linear	93,346,430.76	1.33 %	2,258	1.95 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	218,082,615.92	3.12 %	3,882	3.35 %
1-10%	287,628,322.24	4.11 %	10,092	8.72 %
11-20%	347,321,848.99	4.96 %	8,701	7.52 %
21-30%	474,676,135.28	6.79 %	10,057	8.69 %
31-40%	581,165,916.08	8.31 %	10,882	9.40 %
41-50%	657,710,324.53	9.40 %	11,114	9.60 %
51-60%	717,191,090.45	10.25 %	11,292	9.75 %
61-70%	797,307,366.73	11.40 %	11,593	10.01 %
71-80%	852,538,991.47	12.19 %	11,405	9.85 %
81-90%	861,671,743.48	12.32 %	10,794	9.32 %
91-100%	705,315,678.68	10.08 %	7,650	6.61 %
101-110%	159,924,736.27	2.29 %	2,708	2.34 %
111-120%	115,649,427.75	1.65 %	1,886	1.63 %
>120%	219,402,962.31	3.14 %	3,702	3.20 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	127,033,644.28	1.82 %	14,025	12.12 %
21-40%	182,106,540.95	2.60 %	6,493	5.61 %
41-60%	276,535,002.19	3.95 %	5,987	5.17 %
61-80%	513,719,192.23	7.34 %	8,733	7.54 %
81-100%	1,473,887,000.07	21.07 %	17,317	14.96 %
101-120%	588,666,319.23	8.41 %	11,464	9.90 %
121-140%	527,865,561.10	7.55 %	9,085	7.85 %
141-160%	583,326,498.40	8.34 %	8,958	7.74 %
161-180%	682,410,669.41	9.75 %	9,546	8.25 %
181-200%	759,496,430.87	10.86 %	9,358	8.08 %
201-300%	1,020,089,127.31	14.58 %	12,150	10.50 %
301-400%	235,823,416.08	3.37 %	2,416	2.09 %
401-500%	11,210,631.20	0.16 %	100	0.09 %
>500%	13,417,126.86	0.19 %	126	0.11 %
	6,995,587,160.18	100.00 %	115,758	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	57,192,023.85	0.82 %	4,052	3.50 %
>1 and <=2	78,264,343.21	1.12 %	6,986	6.04 %
>2 and <=3	151,934,965.47	2.17 %	4,762	4.11 %
>3 and <=4	481,306,405.59	6.88 %	12,722	10.99 %
>4 and <=5	564,023,738.97	8.06 %	12,133	10.48 %
>5 and <=6	528,505,533.43	7.55 %	9,402	8.12 %
>6 and <=7	628,596,688.18	8.99 %	11,052	9.55 %
>7 and <=8	677,960,543.73	9.69 %	9,614	8.31 %
>8 and <=9	687,197,294.24	9.82 %	9,166	7.92 %
>9 and <=10	886,509,787.32	12.67 %	10,699	9.24 %
>10 and <=11	625,342,395.08	8.94 %	7,604	6.57 %
>11 and <=12	768,209,480.01	10.98 %	8,554	7.39 %
>12 and <=13	656,290,659.18	9.38 %	6,827	5.90 %
>13 and <=14	177,633,766.39	2.54 %	1,905	1.65 %
>14 and <=15	13,317,039.35	0.19 %	140	0.12 %
>15 and <=16	11,084,182.83	0.16 %	107	0.09 %
>16 and <=17	1,760,094.94	0.03 %	28	0.02 %
>18 and <=19	157,816.25	0.00 %	2	0.00 %
>19 and <=20	300,402.16	0.00 %	3	0.00 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

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

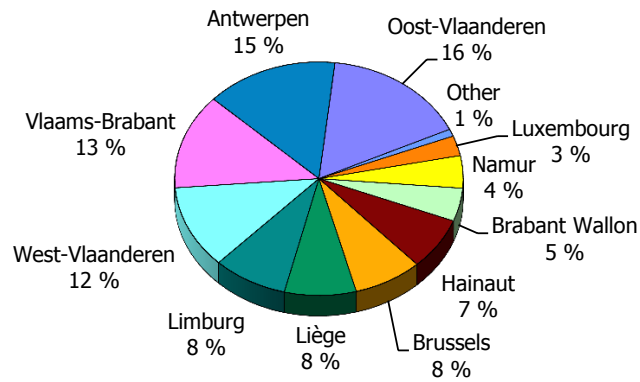
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	6,279,177,673.66	89.76 %	104,663	90.42 %
>=0 and <=1	432,355,290.20	6.18 %	7,399	6.39 %
>1 and <=2	84,621,916.44	1.21 %	1,085	0.94 %
>2 and <=3	89,574,710.86	1.28 %	1,157	1.00 %
>3 and <=4	46,397,236.89	0.66 %	552	0.48 %
>4 and <=5	48,135,297.20	0.69 %	604	0.52 %
>5 and <=6	515,387.92	0.01 %	10	0.01 %
>7 and <=8	14,809,647.01	0.21 %	288	0.25 %
	6,995,587,160.18	100.00 %	115,758	100.00 %

Retained Covered Bonds

Stratification Tables

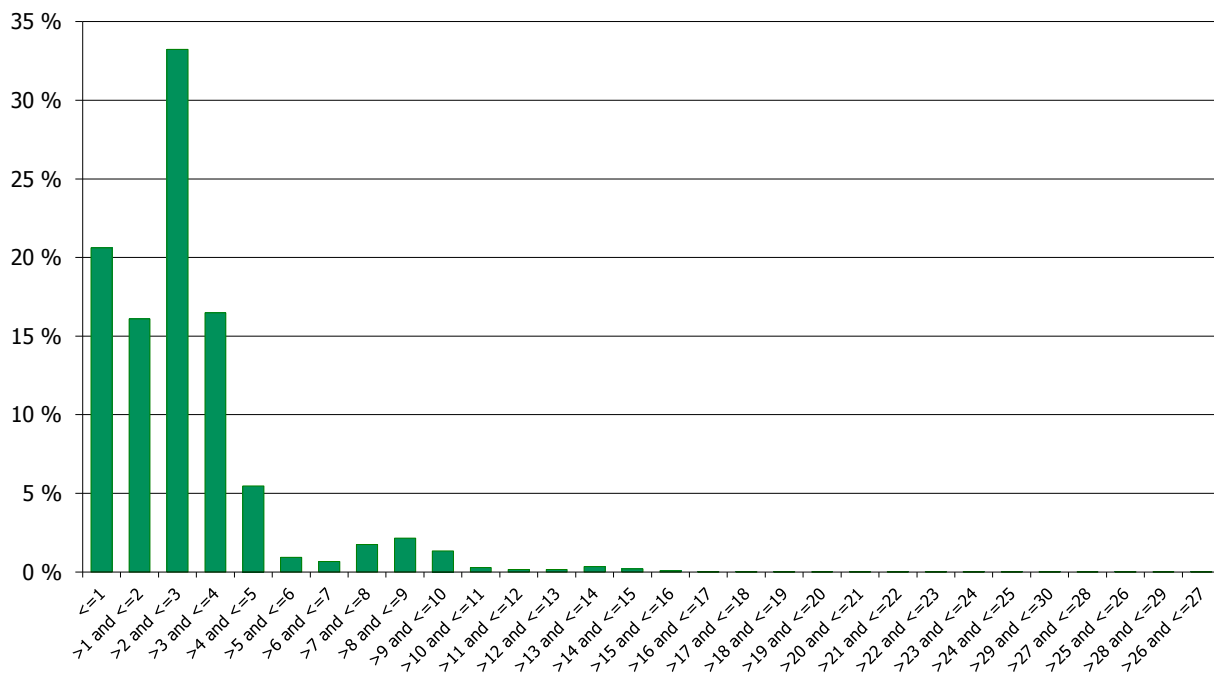
Portfolio Cut-off Date 28/02/2019

1. Geographic distribution



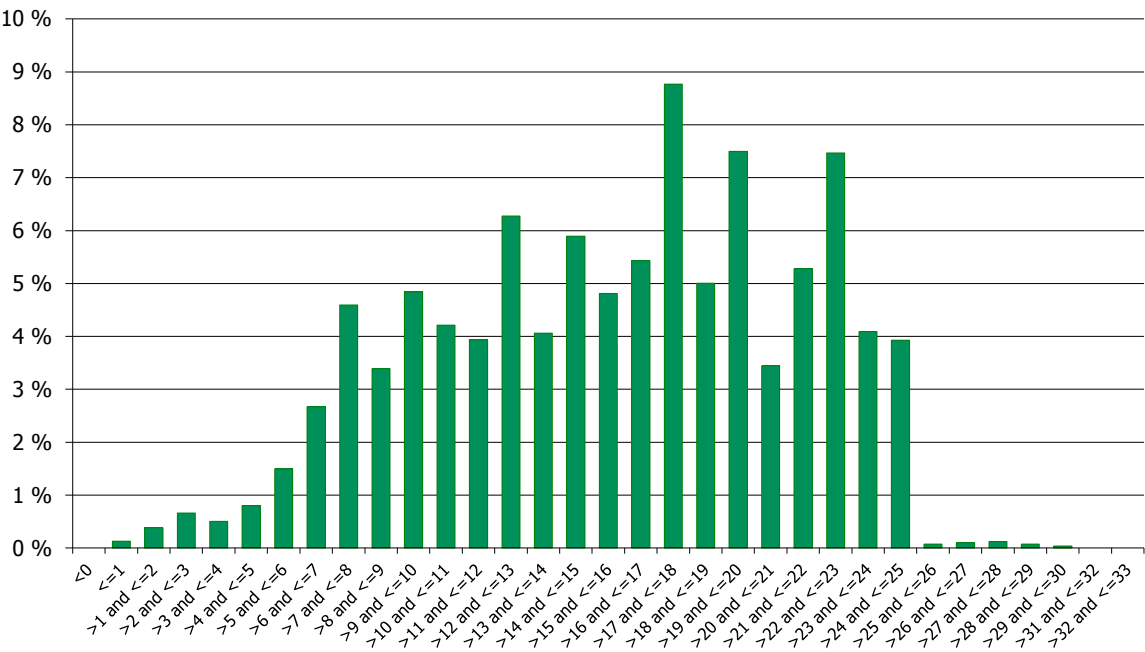
2. Seasoning

Distribution per Seasoning



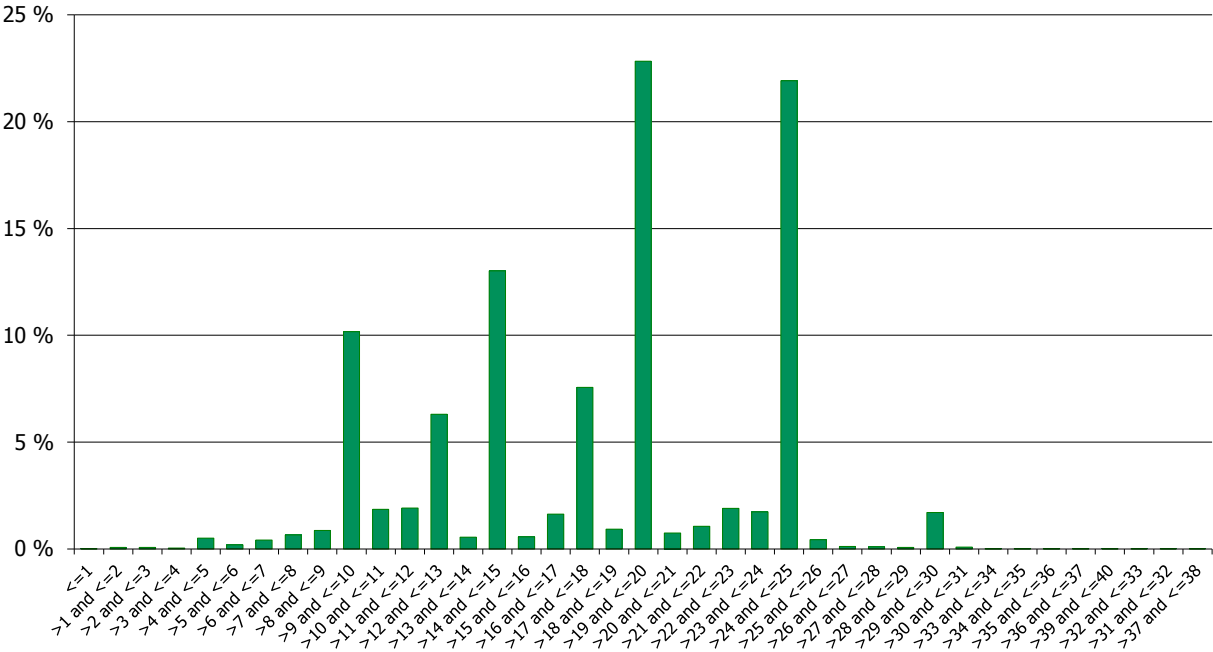
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



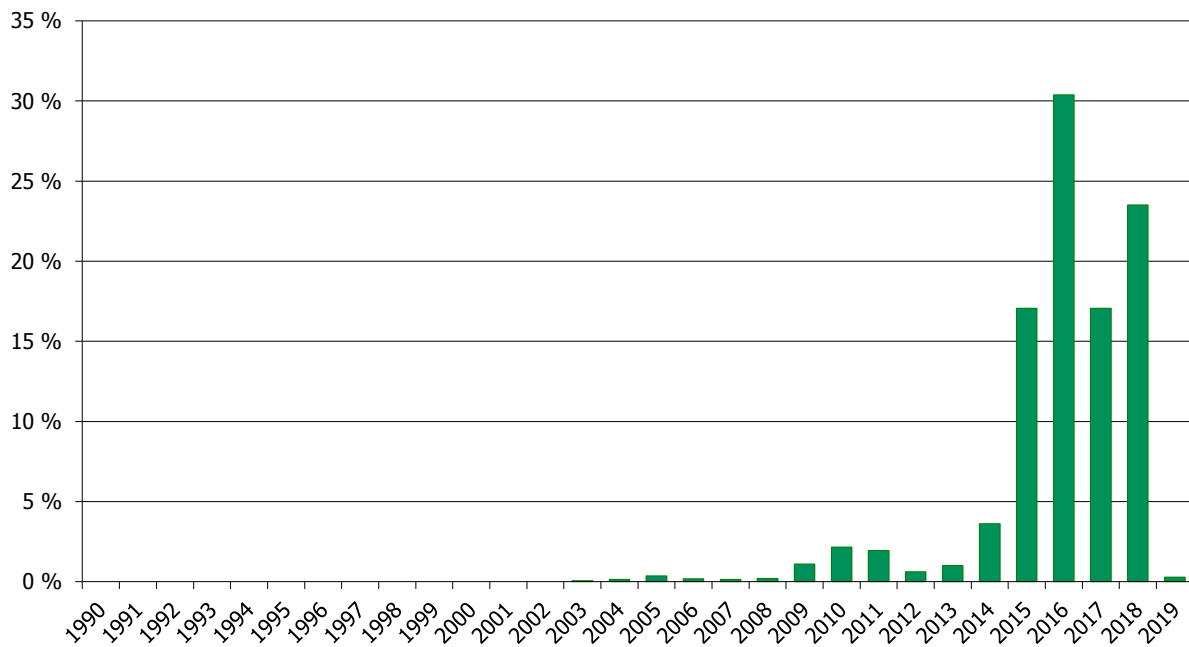
4. Original term to maturity

Distribution of Initial Term (in years)



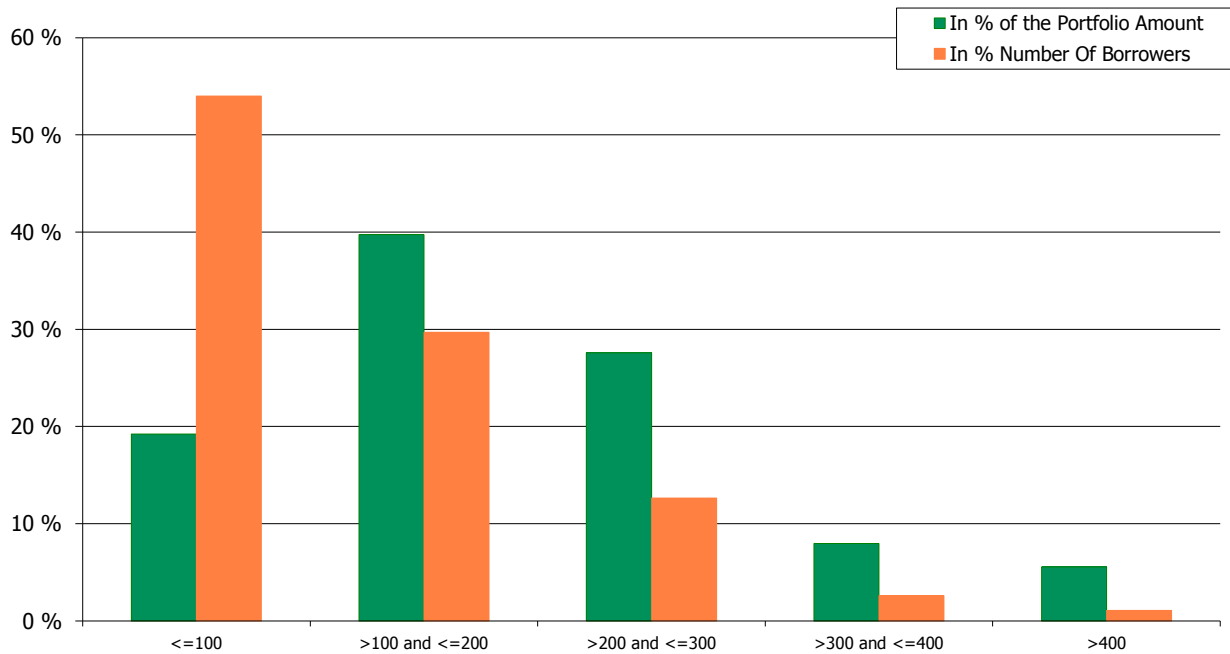
5. Origination Year

Distribution Origination Year



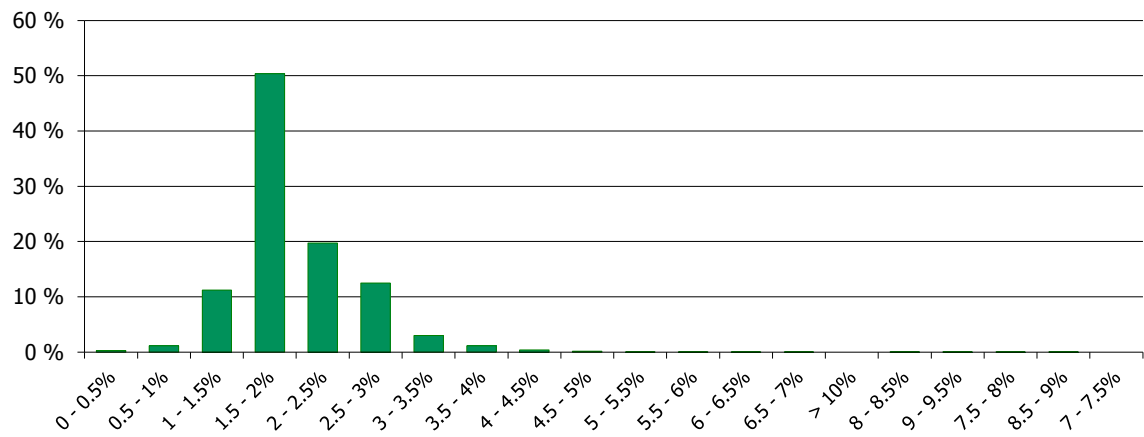
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



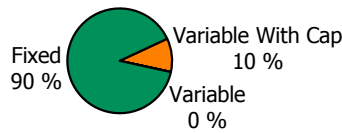
7. Interest Rate

Distribution per Interest Rate



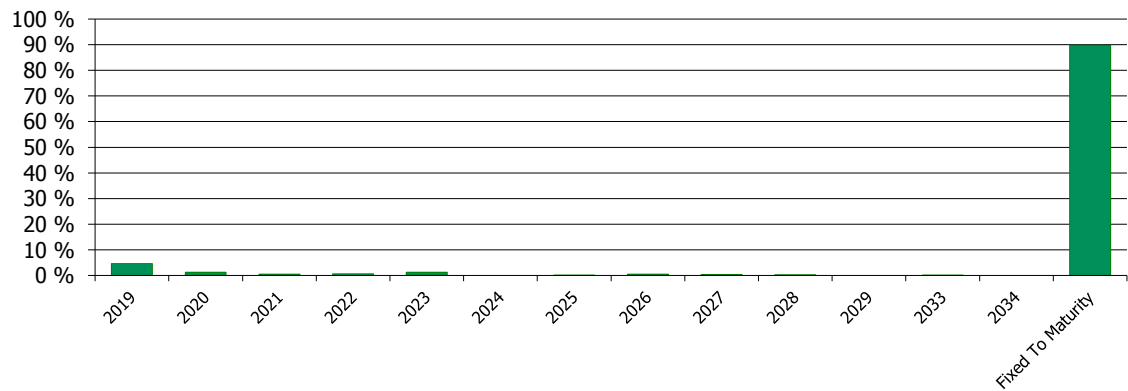
8. Interest Rate Type

Distribution per Interest Type



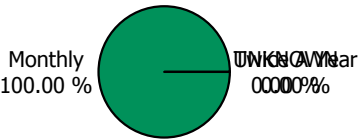
9. Next Reset Date

Next Reset Date



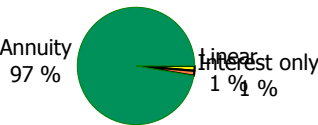
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



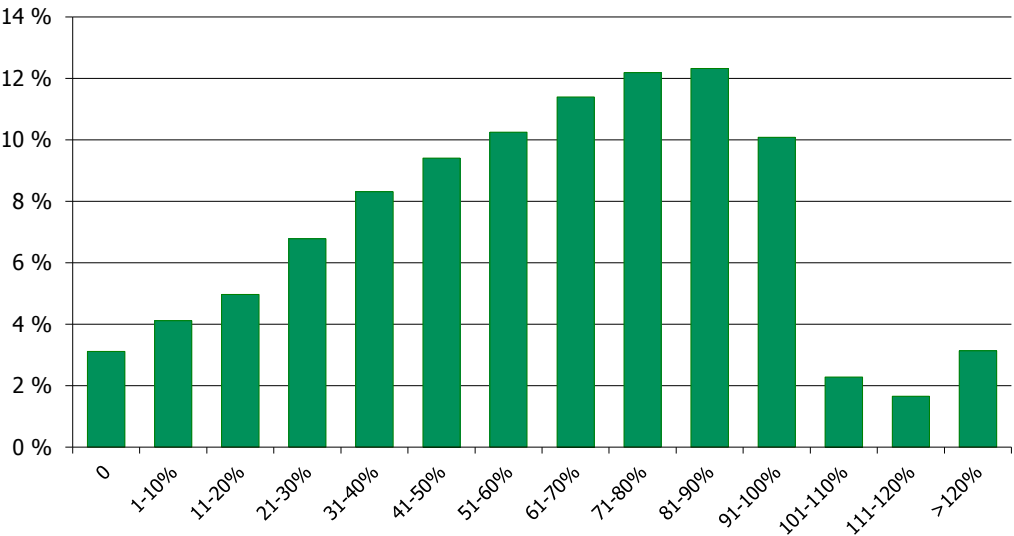
11. Repayment Type

Distribution per Repayment Type



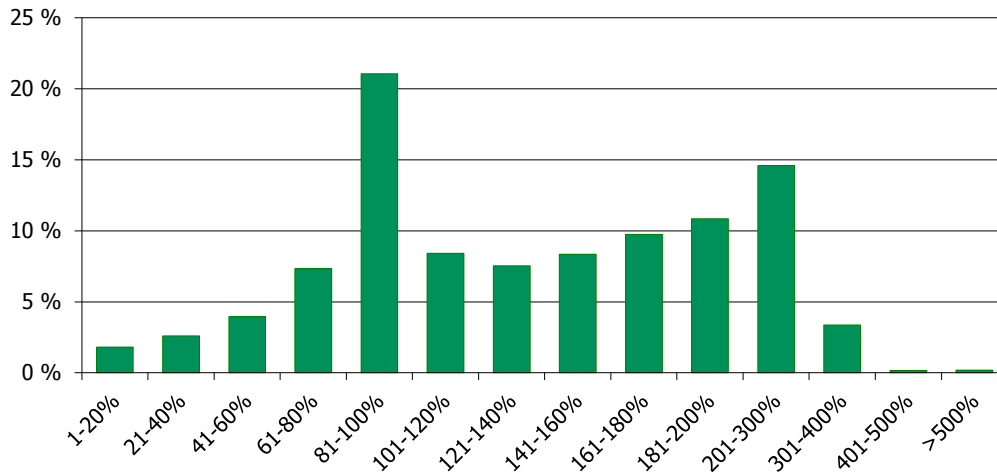
12. Current Loan to Current Value (LTV)

Current LTV Distribution



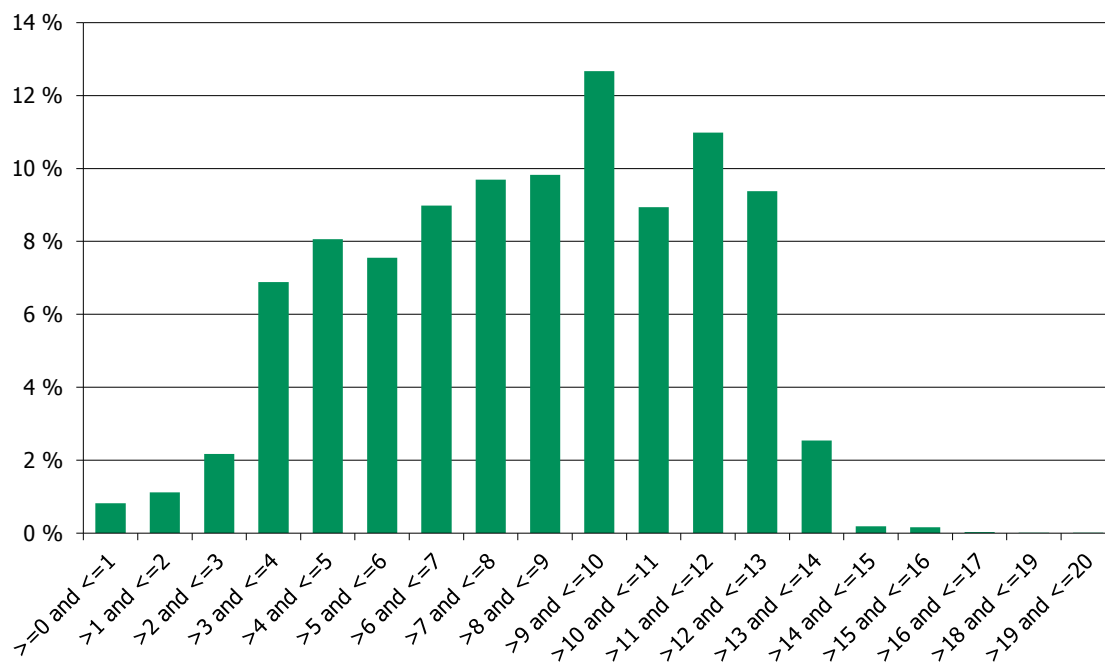
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



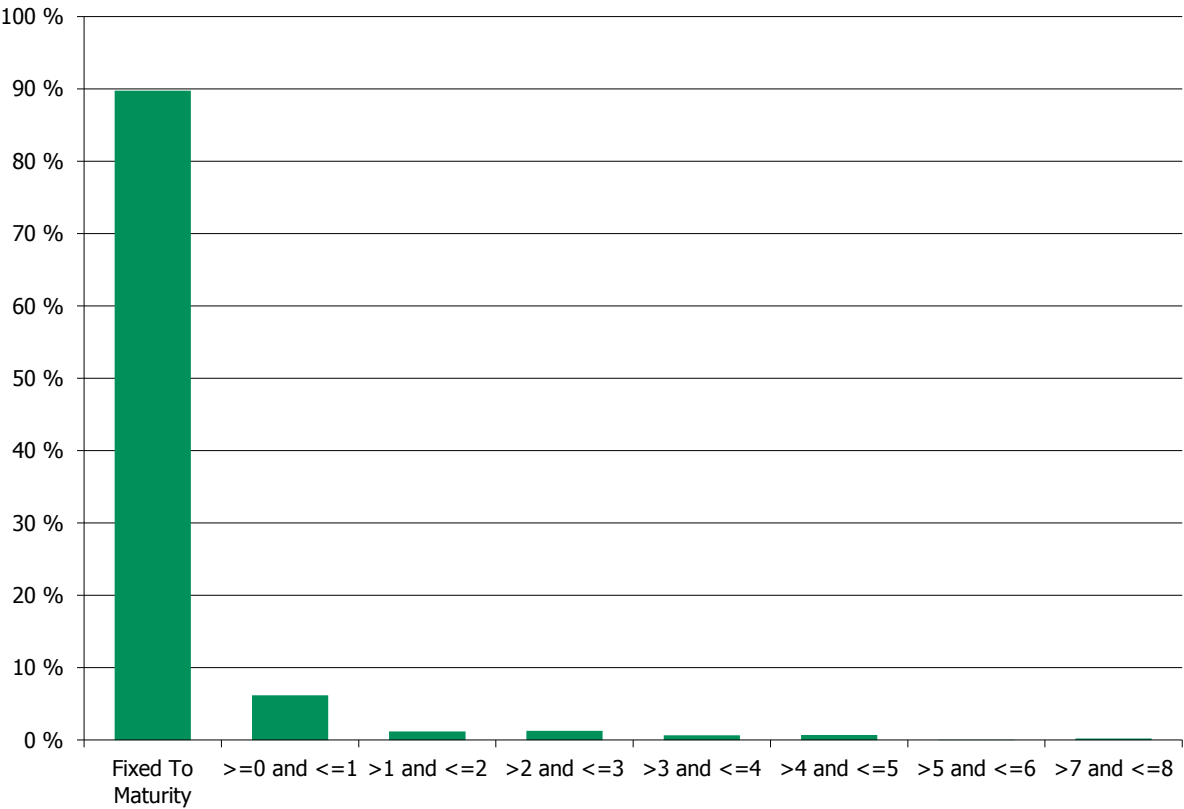
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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



Retained Covered Bonds

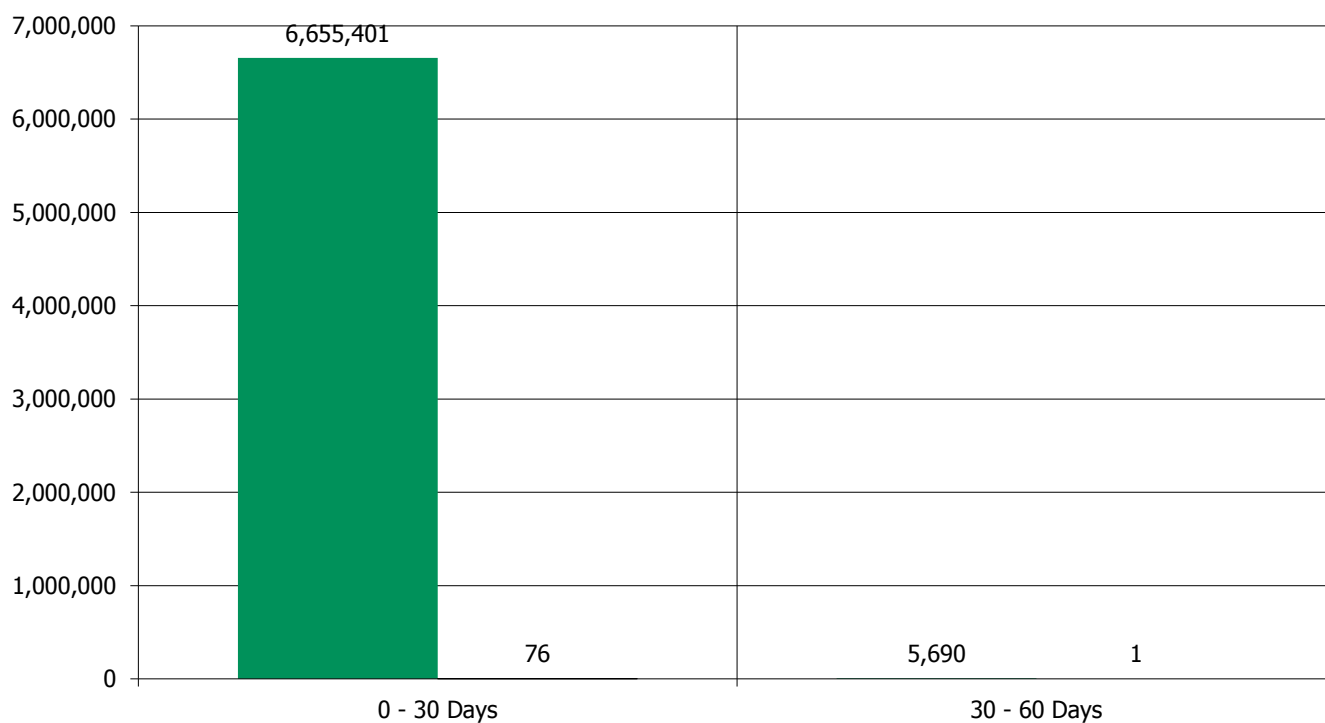
Cover Pool Performance

Portfolio Cut-off Date 28/02/2019

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	6,988,926,069.50	99.90 %	115,681	99.93 %
0 - 30 Days	6,655,400.73	0.10 %	76	0.07 %
30 - 60 Days	5,689.95	0.00 %	1	0.00 %
60 - 90 Days				
> 90 Days				
Total	6,995,587,160.18	100.00 %	115,758	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date Feb/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/03/2019	1	5,000,000,000	6,961,999,046	6,951,332,821	6,935,363,023	6,908,825,281
1/04/2019	2	5,000,000,000	6,928,291,487	6,905,944,012	6,872,555,602	6,817,260,554
1/05/2019	3	5,000,000,000	6,895,441,746	6,861,918,510	6,811,935,586	6,729,429,487
1/06/2019	4	5,000,000,000	6,862,444,260	6,817,498,820	6,750,627,444	6,640,617,636
1/07/2019	5	5,000,000,000	6,825,917,565	6,770,080,629	6,687,174,829	6,551,233,740
1/08/2019	6	5,000,000,000	6,792,969,406	6,725,974,858	6,626,713,108	6,464,503,960
1/09/2019	7	5,000,000,000	6,760,522,311	6,682,494,506	6,567,130,290	6,379,245,106
1/10/2019	8	5,000,000,000	6,727,416,932	6,638,856,238	6,508,187,462	6,296,073,564
1/11/2019	9	5,000,000,000	6,692,678,350	6,593,373,112	6,447,161,290	6,210,619,101
1/12/2019	10	5,000,000,000	6,656,221,168	6,546,693,424	6,385,760,902	6,126,255,373
1/01/2020	11	5,000,000,000	6,618,042,237	6,498,102,737	6,322,244,919	6,039,630,624
1/02/2020	12	5,000,000,000	6,580,496,151	6,450,278,366	6,259,754,382	5,954,605,235
1/03/2020	13	5,000,000,000	6,542,170,167	6,402,535,510	6,198,637,983	5,873,101,447
1/04/2020	14	5,000,000,000	6,505,239,066	6,355,594,785	6,137,543,316	5,790,584,708
1/05/2020	15	5,000,000,000	6,465,302,393	6,306,208,729	6,074,862,869	5,707,953,300
1/06/2020	16	5,000,000,000	6,430,351,558	6,261,479,964	6,016,434,952	5,629,110,546
1/07/2020	17	5,000,000,000	6,394,839,380	6,216,679,517	5,958,685,676	5,552,225,702
1/08/2020	18	5,000,000,000	6,354,155,928	6,166,652,635	5,895,702,707	5,470,270,861
1/09/2020	19	5,000,000,000	6,314,897,917	6,118,158,600	5,834,463,326	5,390,521,579
1/10/2020	20	5,000,000,000	6,274,636,693	6,069,173,345	5,773,504,285	5,312,334,955
1/11/2020	21	5,000,000,000	6,237,219,500	6,022,748,997	5,714,770,676	5,236,021,066
1/12/2020	22	5,000,000,000	6,198,132,073	5,975,181,785	5,655,681,360	5,160,640,359
1/01/2021	23	5,000,000,000	6,157,915,305	5,926,343,043	5,595,188,090	5,083,817,727
1/02/2021	24	5,000,000,000	6,119,114,181	5,879,012,878	5,536,386,591	5,009,083,927
1/03/2021	25	5,000,000,000	6,077,527,033	5,830,111,716	5,477,722,024	4,937,042,900
1/04/2021	26	5,000,000,000	6,036,608,007	5,781,036,773	5,417,799,610	4,862,352,819
1/05/2021	27	5,000,000,000	5,996,373,643	5,733,080,019	5,359,632,062	4,790,431,020
1/06/2021	28	5,000,000,000	5,956,714,906	5,685,503,232	5,301,636,855	4,718,524,460
1/07/2021	29	5,000,000,000	5,916,567,237	5,637,914,178	5,244,321,328	4,648,379,864
1/08/2021	30	5,000,000,000	5,876,843,698	5,590,563,383	5,187,050,804	4,578,143,895
1/09/2021	31	5,000,000,000	5,837,263,392	5,543,493,014	5,130,297,186	4,508,873,803
1/10/2021	32	5,000,000,000	5,796,558,946	5,495,801,413	5,073,641,975	4,440,802,489
1/11/2021	33	5,000,000,000	5,756,427,604	5,448,495,555	5,017,177,662	4,372,781,125
1/12/2021	34	5,000,000,000	5,715,773,476	5,401,136,125	4,961,326,054	4,306,377,647
1/01/2022	35	5,000,000,000	5,676,093,468	5,354,543,260	4,906,018,380	4,240,334,658
1/02/2022	36	5,000,000,000	5,636,166,672	5,307,860,494	4,850,877,774	4,174,917,658
1/03/2022	37	5,000,000,000	5,596,458,180	5,262,390,331	4,798,273,583	4,113,841,926
1/04/2022	38	5,000,000,000	5,556,670,261	5,216,115,513	4,743,984,284	4,050,069,303
1/05/2022	39	5,000,000,000	5,516,846,894	5,170,232,415	4,690,680,739	3,988,147,124
1/06/2022	40	5,000,000,000	5,476,517,408	5,123,731,772	4,636,671,070	3,925,529,124
1/07/2022	41	5,000,000,000	5,436,728,300	5,078,156,768	4,584,117,834	3,865,127,032
1/08/2022	42	5,000,000,000	5,396,192,460	5,031,745,699	4,530,670,156	3,803,882,249
1/09/2022	43	5,000,000,000	5,356,458,992	4,986,224,366	4,478,263,782	3,743,957,497
1/10/2022	44	5,000,000,000	5,316,047,536	4,940,483,445	4,426,261,521	3,685,313,112
1/11/2022	45	5,000,000,000	5,275,850,870	4,894,810,498	4,374,189,537	3,626,532,210
1/12/2022	46	5,000,000,000	5,234,439,737	4,848,418,909	4,322,068,227	3,568,630,997
1/01/2023	47	5,000,000,000	5,194,123,828	4,802,916,210	4,270,616,612	3,511,213,436
1/02/2023	48	5,000,000,000	5,153,859,023	4,757,601,091	4,219,565,111	3,454,545,817
1/03/2023	49	5,000,000,000	5,113,030,198	4,712,680,213	4,170,121,943	3,401,003,120
1/04/2023	50	5,000,000,000	5,073,411,048	4,668,232,121	4,120,285,589	3,346,125,414
1/05/2023	51	5,000,000,000	5,032,760,481	4,623,226,966	4,070,519,679	3,292,159,267
1/06/2023	52	5,000,000,000	4,992,377,166	4,578,351,369	4,020,757,279	3,238,138,759
1/07/2023	53	5,000,000,000	4,952,254,333	4,534,101,445	3,972,096,006	3,185,836,022
1/08/2023	54	5,000,000,000	4,911,509,725	4,489,170,284	3,922,732,346	3,132,917,638
1/09/2023	55	5,000,000,000	4,871,204,995	4,444,779,863	3,874,065,387	3,080,944,445
1/10/2023	56	5,000,000,000	4,830,813,099	4,400,688,677	3,826,195,029	3,030,401,047
1/11/2023	57	5,000,000,000	4,791,093,577	4,357,103,164	3,778,665,019	2,980,080,646
1/12/2023	58	5,000,000,000	4,751,230,306	4,313,758,544	3,731,866,935	2,931,108,245

1/01/2024	59	5,000,000,000	4,711,313,190	4,270,261,830	3,684,842,374	2,881,915,492
1/02/2024	60	5,000,000,000	4,671,686,549	4,227,163,089	3,638,375,403	2,833,521,116
1/03/2024	61	5,000,000,000	4,631,938,810	4,184,547,127	3,593,125,681	2,787,192,098
1/04/2024	62	5,000,000,000	4,592,244,266	4,141,650,137	3,547,247,140	2,739,949,514
1/05/2024	63	5,000,000,000	4,551,965,018	4,098,584,611	3,501,722,367	2,693,698,019
1/06/2024	64	5,000,000,000	4,512,267,310	4,055,949,956	3,456,483,483	2,647,636,150
1/07/2024	65	5,000,000,000	4,472,686,982	4,013,773,248	3,412,121,595	2,602,941,449
1/08/2024	66	5,000,000,000	4,433,255,853	3,971,640,254	3,367,717,565	2,558,186,374
1/09/2024	67	5,000,000,000	4,393,895,978	3,929,702,361	3,323,682,336	2,514,042,689
1/10/2024	68	5,000,000,000	4,354,406,720	3,887,992,680	3,280,311,278	2,471,065,626
1/11/2024	69	5,000,000,000	4,314,716,220	3,846,019,337	3,236,645,796	2,427,845,335
1/12/2024	70	5,000,000,000	4,275,286,559	3,804,617,629	3,193,923,387	2,385,977,917
1/01/2025	71	5,000,000,000	4,236,042,964	3,763,300,706	3,151,203,814	2,344,094,082
1/02/2025	72	5,000,000,000	4,197,026,256	3,722,314,214	3,108,956,855	2,302,872,320
1/03/2025	73	5,000,000,000	4,158,117,905	3,682,156,706	3,068,351,065	2,264,098,014
1/04/2025	74	5,000,000,000	4,119,451,693	3,641,729,307	3,026,945,033	2,224,084,738
1/05/2025	75	5,000,000,000	4,080,706,073	3,601,555,581	2,986,185,361	2,185,141,881
1/06/2025	76	5,000,000,000	4,042,186,954	3,561,508,476	2,945,470,760	2,146,219,884
1/07/2025	77	5,000,000,000	4,003,706,283	3,521,813,518	2,905,473,087	2,108,397,239
1/08/2025	78	5,000,000,000	3,965,197,358	3,482,023,788	2,865,341,088	2,070,468,029
1/09/2025	79	5,000,000,000	3,927,093,773	3,442,714,243	2,825,788,562	2,033,239,246
1/10/2025	80	5,000,000,000	3,889,746,879	3,404,376,672	2,787,443,415	1,997,427,222
1/11/2025	81	5,000,000,000	3,852,025,828	3,365,644,447	2,748,721,765	1,961,337,379
1/12/2025	82	5,000,000,000	3,814,157,557	3,327,087,583	2,710,544,537	1,926,167,963
1/01/2026	83	5,000,000,000	3,776,997,226	3,289,084,638	2,672,769,190	1,891,279,361
1/02/2026	84	2,500,000,000	3,739,620,476	3,251,012,891	2,635,112,684	1,856,735,487
1/03/2026	85	2,500,000,000	3,701,817,211	3,213,218,478	2,598,494,919	1,823,928,165
1/04/2026	86	2,500,000,000	3,664,873,915	3,175,755,818	2,561,667,813	1,790,462,745
1/05/2026	87	2,500,000,000	3,628,001,605	3,138,644,265	2,525,501,156	1,757,948,437
1/06/2026	88	2,500,000,000	3,591,450,672	3,101,753,706	2,489,469,896	1,725,528,192
1/07/2026	89	2,500,000,000	3,555,087,151	3,065,308,688	2,454,163,838	1,694,083,515
1/08/2026	90	2,500,000,000	3,519,414,444	3,029,403,728	2,419,249,081	1,662,908,940
1/09/2026	91	2,500,000,000	3,483,908,709	2,993,755,226	2,384,700,326	1,632,218,568
1/10/2026	92	2,500,000,000	3,449,078,102	2,958,960,118	2,351,182,828	1,602,680,628
1/11/2026	93	2,500,000,000	3,414,280,348	2,924,139,183	2,317,605,019	1,573,101,078
1/12/2026	94	2,500,000,000	3,379,657,928	2,889,735,995	2,284,700,713	1,544,410,006
1/01/2027	95	2,500,000,000	3,344,757,156	2,855,043,916	2,251,531,542	1,515,541,889
1/02/2027	96	2,500,000,000	3,310,384,809	2,820,911,496	2,218,956,539	1,487,288,859
1/03/2027	97	2,500,000,000	3,276,189,156	2,787,494,838	2,187,633,290	1,460,683,298
1/04/2027	98	2,500,000,000	3,242,637,662	2,754,268,689	2,156,060,035	1,433,504,329
1/05/2027	99	2,500,000,000	3,208,405,630	2,720,719,145	2,124,555,224	1,406,767,308
1/06/2027	100	2,500,000,000	3,174,408,779	2,687,324,264	2,093,140,969	1,380,096,138
1/07/2027	101	2,500,000,000	3,141,051,093	2,654,720,375	2,062,656,715	1,354,421,693
1/08/2027	102	2,500,000,000	3,107,698,676	2,622,077,139	2,032,112,414	1,328,713,337
1/09/2027	103	2,500,000,000	3,074,608,968	2,589,758,278	2,001,960,884	1,303,454,191
1/10/2027	104	2,500,000,000	3,041,381,486	2,557,565,699	1,972,208,943	1,278,819,330
1/11/2027	105	2,500,000,000	3,008,509,234	2,525,631,751	1,942,630,695	1,254,304,945
1/12/2027	106	2,500,000,000	2,975,535,738	2,493,850,476	1,913,464,442	1,230,408,627
1/01/2028	107	2,500,000,000	2,942,722,917	2,462,166,345	1,884,349,552	1,206,554,823
1/02/2028	108	2,500,000,000	2,910,024,529	2,430,678,099	1,855,519,911	1,183,062,884
1/03/2028	109	2,500,000,000	2,877,803,457	2,399,950,421	1,827,704,086	1,160,709,772
1/04/2028	110	2,500,000,000	2,845,168,114	2,368,709,773	1,799,324,765	1,137,847,174
1/05/2028	111	2,500,000,000	2,812,939,375	2,338,034,157	1,771,651,615	1,115,754,856
1/06/2028	112	2,500,000,000	2,781,470,437	2,307,956,966	1,744,412,831	1,093,947,180
1/07/2028	113	2,500,000,000	2,750,365,313	2,278,401,201	1,717,835,344	1,072,864,063
1/08/2028	114	2,500,000,000	2,719,244,140	2,248,799,827	1,691,204,888	1,051,758,447
1/09/2028	115	2,500,000,000	2,687,309,451	2,218,620,678	1,664,265,365	1,030,620,979
1/10/2028	116	2,500,000,000	2,656,349,243	2,189,460,480	1,638,348,911	1,010,412,903
1/11/2028	117	2,500,000,000	2,626,194,261	2,160,934,307	1,612,890,721	990,499,019
1/12/2028	118	2,500,000,000	2,595,893,128	2,132,495,314	1,587,746,748	971,060,797
1/01/2029	119	2,500,000,000	2,566,340,825	2,104,642,754	1,563,023,932	951,891,474
1/02/2029	120	0	2,536,965,475	2,077,023,412	1,538,589,357	933,041,912
1/03/2029	121		2,507,660,031	2,049,885,558	1,514,998,015	915,220,004
1/04/2029	122		2,478,287,736	2,022,439,154	1,490,911,984	896,854,652
1/05/2029	123		2,449,126,541	1,995,361,195	1,467,330,113	879,050,800
1/06/2029	124		2,420,018,137	1,968,301,834	1,443,750,337	861,261,158
1/07/2029	125		2,391,369,055	1,941,807,802	1,420,811,326	844,102,636
1/08/2029	126		2,362,625,712	1,915,214,150	1,397,788,951	826,907,763
1/09/2029	127		2,334,270,645	1,889,019,336	1,375,164,833	810,078,010
1/10/2029	128		2,306,057,590	1,863,124,616	1,352,975,791	793,739,868
1/11/2029	129		2,278,020,874	1,837,351,438	1,330,866,362	777,462,117

1/12/2029	130	2,250,132,681	1,811,879,127	1,309,185,552	761,661,626
1/01/2030	131	2,222,264,334	1,786,403,619	1,287,495,336	745,870,028
1/02/2030	132	2,194,364,122	1,760,983,743	1,265,946,972	730,280,367
1/03/2030	133	2,165,760,478	1,735,366,462	1,244,665,018	715,256,158
1/04/2030	134	2,138,588,524	1,710,687,913	1,223,844,283	700,312,543
1/05/2030	135	2,111,570,350	1,686,303,223	1,203,429,946	685,808,146
1/06/2030	136	2,084,630,348	1,661,965,293	1,183,044,789	671,335,529
1/07/2030	137	2,057,791,855	1,637,875,544	1,163,027,282	657,270,939
1/08/2030	138	2,031,262,200	1,614,017,430	1,143,171,313	643,313,204
1/09/2030	139	2,004,162,930	1,589,783,691	1,123,143,447	629,365,590
1/10/2030	140	1,977,846,317	1,566,333,065	1,103,852,570	616,020,158
1/11/2030	141	1,951,479,678	1,542,831,102	1,084,524,670	602,670,461
1/12/2030	142	1,925,452,990	1,519,755,879	1,065,674,686	589,767,998
1/01/2031	143	1,899,363,953	1,496,621,166	1,046,783,319	576,859,390
1/02/2031	144	1,873,601,283	1,473,817,285	1,028,211,955	564,225,152
1/03/2031	145	1,847,800,023	1,451,294,542	1,010,172,825	552,205,192
1/04/2031	146	1,822,325,678	1,428,858,976	992,027,199	539,989,112
1/05/2031	147	1,797,070,950	1,406,744,276	974,269,566	528,149,221
1/06/2031	148	1,771,895,981	1,384,684,833	956,552,933	516,348,755
1/07/2031	149	1,747,253,168	1,363,185,974	939,383,546	505,002,071
1/08/2031	150	1,722,896,088	1,341,903,038	922,365,539	493,753,172
1/09/2031	151	1,698,767,376	1,320,865,943	905,596,568	482,723,251
1/10/2031	152	1,674,759,728	1,300,061,508	889,139,067	472,007,854
1/11/2031	153	1,651,065,618	1,279,494,736	872,847,534	461,396,761
1/12/2031	154	1,627,659,745	1,259,285,936	856,947,085	451,134,709
1/01/2032	155	1,604,527,648	1,239,283,634	841,190,695	440,964,183
1/02/2032	156	1,581,203,520	1,219,197,493	825,452,144	430,881,030
1/03/2032	157	1,558,321,200	1,199,647,378	810,283,302	421,286,858
1/04/2032	158	1,535,564,369	1,180,123,437	795,068,979	411,625,670
1/05/2032	159	1,512,895,162	1,160,793,062	780,120,956	402,231,121
1/06/2032	160	1,490,326,114	1,141,537,177	765,228,777	392,881,554
1/07/2032	161	1,467,815,982	1,122,449,785	750,581,614	383,781,778
1/08/2032	162	1,445,308,793	1,103,363,804	735,942,403	374,702,745
1/09/2032	163	1,422,914,613	1,084,425,463	721,471,023	365,778,825
1/10/2032	164	1,400,546,063	1,065,626,040	707,218,770	357,083,292
1/11/2032	165	1,378,477,037	1,047,055,597	693,126,956	348,485,859
1/12/2032	166	1,356,571,550	1,028,725,421	679,316,691	340,142,375
1/01/2033	167	1,334,748,852	1,010,459,944	665,558,155	331,841,794
1/02/2033	168	1,313,135,656	992,411,799	652,007,992	323,708,879
1/03/2033	169	1,291,793,481	974,786,569	638,957,030	316,015,480
1/04/2033	170	1,270,688,172	957,234,217	625,856,005	308,224,919
1/05/2033	171	1,249,544,499	939,761,209	612,919,573	300,616,558
1/06/2033	172	1,228,788,298	922,583,394	600,185,781	293,124,237
1/07/2033	173	1,208,243,462	905,669,163	587,732,108	285,865,357
1/08/2033	174	1,187,804,570	888,838,582	575,342,991	278,654,177
1/09/2033	175	1,167,818,891	872,401,053	563,266,864	271,649,902
1/10/2033	176	1,148,026,977	856,208,113	551,451,253	264,861,334
1/11/2033	177	1,128,408,791	840,149,330	539,732,248	258,134,719
1/12/2033	178	1,109,160,500	824,462,638	528,351,116	251,655,696
1/01/2034	179	1,090,111,394	808,928,698	517,077,911	245,243,068
1/02/2034	180	1,071,104,674	793,476,479	505,910,733	238,930,322
1/03/2034	181	1,052,113,831	778,213,922	495,039,607	232,901,526
1/04/2034	182	1,033,173,582	762,908,297	484,069,124	226,775,633
1/05/2034	183	1,014,352,449	747,781,106	473,303,046	220,823,042
1/06/2034	184	995,654,331	732,751,931	462,610,916	214,920,373
1/07/2034	185	977,100,147	717,916,646	452,129,345	209,189,792
1/08/2034	186	958,651,224	703,166,796	441,713,954	203,505,210
1/09/2034	187	940,325,408	688,555,060	431,435,157	197,927,693
1/10/2034	188	922,151,402	674,138,754	421,362,536	192,514,318
1/11/2034	189	904,130,399	659,843,456	411,378,539	187,156,695
1/12/2034	190	886,274,216	645,750,152	401,601,201	181,959,536
1/01/2035	191	868,707,666	631,877,419	391,974,138	176,845,434
1/02/2035	192	851,121,909	618,035,940	382,412,783	171,800,910
1/03/2035	193	833,858,901	604,572,867	373,223,035	167,030,780
1/04/2035	194	816,811,464	591,208,524	364,044,578	162,233,021
1/05/2035	195	799,922,852	578,034,190	355,056,260	157,578,857
1/06/2035	196	783,060,687	564,889,657	346,099,812	152,953,266
1/07/2035	197	766,473,847	552,016,556	337,380,215	148,488,591
1/08/2035	198	750,050,713	539,272,370	328,753,034	144,078,727
1/09/2035	199	733,975,270	526,819,386	320,344,625	139,799,029
1/10/2035	200	718,109,572	514,585,562	312,135,423	135,658,139

1/11/2035	201	702,365,797	502,450,190	303,999,289	131,562,460
1/12/2035	202	686,712,896	490,446,256	296,006,157	127,578,134
1/01/2036	203	671,197,517	478,552,226	288,093,032	123,641,673
1/02/2036	204	655,775,311	466,763,449	280,281,444	119,779,663
1/03/2036	205	640,365,637	455,072,026	272,610,819	116,039,908
1/04/2036	206	625,076,957	443,453,808	264,975,323	112,312,045
1/05/2036	207	610,040,944	432,076,299	257,541,519	108,713,691
1/06/2036	208	595,281,074	420,907,160	250,246,041	105,186,699
1/07/2036	209	580,986,947	410,125,879	243,235,994	101,821,042
1/08/2036	210	567,011,717	399,581,719	236,379,806	98,531,861
1/09/2036	211	553,347,847	389,291,196	229,706,580	95,344,659
1/10/2036	212	539,942,828	379,236,993	223,223,193	92,273,784
1/11/2036	213	526,618,660	369,251,221	216,792,700	89,236,040
1/12/2036	214	513,751,409	359,637,760	210,628,806	86,343,467
1/01/2037	215	501,139,177	350,213,910	204,587,910	83,511,888
1/02/2037	216	488,829,607	341,032,145	198,717,440	80,772,020
1/03/2037	217	476,687,208	332,051,492	193,039,960	78,164,074
1/04/2037	218	464,731,903	323,174,588	187,401,508	75,559,603
1/05/2037	219	452,866,730	314,406,629	181,868,438	73,028,101
1/06/2037	220	441,046,845	305,681,233	176,371,542	70,520,893
1/07/2037	221	429,343,191	297,081,219	170,987,633	68,087,921
1/08/2037	222	417,804,397	288,606,696	165,687,597	65,697,977
1/09/2037	223	406,366,502	280,229,644	160,469,229	63,359,301
1/10/2037	224	395,034,679	271,968,094	155,355,064	61,088,592
1/11/2037	225	383,830,261	263,806,035	150,309,447	58,854,218
1/12/2037	226	372,748,877	255,769,302	145,371,655	56,687,478
1/01/2038	227	361,593,765	247,694,171	140,423,954	54,526,198
1/02/2038	228	350,901,972	239,962,536	135,694,719	52,466,680
1/03/2038	229	340,435,605	232,448,491	131,143,675	50,512,981
1/04/2038	230	330,241,034	225,105,223	126,677,733	48,586,157
1/05/2038	231	320,276,134	217,954,416	122,351,741	46,734,597
1/06/2038	232	310,577,562	210,995,868	118,144,232	44,936,319
1/07/2038	233	301,238,553	204,315,346	114,121,988	43,228,522
1/08/2038	234	292,215,383	197,859,218	110,234,801	41,579,226
1/09/2038	235	283,485,563	191,622,693	106,488,685	39,996,111
1/10/2038	236	275,030,997	185,602,660	102,889,365	38,485,831
1/11/2038	237	266,846,925	179,774,271	99,404,929	37,024,987
1/12/2038	238	258,833,207	174,089,223	96,024,497	35,619,279
1/01/2039	239	250,982,632	168,522,674	92,717,687	34,246,981
1/02/2039	240	243,175,847	163,003,860	89,453,271	32,901,261
1/03/2039	241	235,301,794	157,484,136	86,225,608	31,592,762
1/04/2039	242	227,569,416	152,050,639	83,038,940	30,296,311
1/05/2039	243	219,870,440	146,665,430	79,900,790	29,031,877
1/06/2039	244	212,202,599	141,310,486	76,787,725	27,782,572
1/07/2039	245	204,377,945	135,876,478	73,653,172	26,539,222
1/08/2039	246	196,814,093	130,625,879	70,626,957	25,341,006
1/09/2039	247	189,215,014	125,369,359	67,612,465	24,156,652
1/10/2039	248	181,777,911	120,244,018	64,688,727	23,017,315
1/11/2039	249	174,438,154	115,193,144	61,813,858	21,901,231
1/12/2039	250	167,240,098	110,258,511	59,020,259	20,825,713
1/01/2040	251	160,331,243	105,524,341	56,342,450	19,796,623
1/02/2040	252	153,526,478	100,874,305	53,722,687	18,796,186
1/03/2040	253	146,835,122	96,324,677	51,177,631	17,834,779
1/04/2040	254	140,296,801	91,879,402	48,691,692	16,896,589
1/05/2040	255	133,902,891	87,548,136	46,282,134	15,994,609
1/06/2040	256	127,485,711	83,211,096	43,877,493	15,099,365
1/07/2040	257	121,429,459	79,128,029	41,621,784	14,264,404
1/08/2040	258	115,540,391	75,162,792	39,435,498	13,457,888
1/09/2040	259	109,831,174	71,327,577	37,328,109	12,684,758
1/10/2040	260	104,334,438	67,646,618	35,314,607	11,951,342
1/11/2040	261	98,982,749	64,067,931	33,361,309	11,242,476
1/12/2040	262	93,719,332	60,561,543	31,457,853	10,557,572
1/01/2041	263	88,568,167	57,135,783	29,602,912	9,892,955
1/02/2041	264	83,488,879	53,767,759	27,787,039	9,246,779
1/03/2041	265	78,503,469	50,479,643	26,027,816	8,628,215
1/04/2041	266	73,638,081	47,270,769	24,311,302	8,025,056
1/05/2041	267	68,894,201	44,152,921	22,651,906	7,446,646
1/06/2041	268	64,317,568	41,149,935	21,057,585	6,893,204
1/07/2041	269	60,036,241	38,347,725	19,575,316	6,381,715
1/08/2041	270	56,030,015	35,728,076	18,191,683	5,905,520
1/09/2041	271	52,118,592	33,177,552	16,850,070	5,446,827

1/10/2041	272	48,526,428	30,840,155	15,624,412	5,029,927
1/11/2041	273	45,078,883	28,600,534	14,452,912	4,633,082
1/12/2041	274	41,794,965	26,473,510	13,345,121	4,260,428
1/01/2042	275	38,764,446	24,512,292	12,325,059	3,918,107
1/02/2042	276	35,920,071	22,675,158	11,372,331	3,599,924
1/03/2042	277	33,268,233	20,968,965	10,492,459	3,308,691
1/04/2042	278	30,804,125	19,382,906	9,674,160	3,037,727
1/05/2042	279	28,178,885	17,701,921	8,813,421	2,756,108
1/06/2042	280	25,933,020	16,263,442	8,076,639	2,515,005
1/07/2042	281	23,826,354	14,917,757	7,390,121	2,291,795
1/08/2042	282	21,783,290	13,615,455	6,727,819	2,077,568
1/09/2042	283	19,839,462	12,379,451	6,101,513	1,876,183
1/10/2042	284	17,993,566	11,209,217	5,511,138	1,687,699
1/11/2042	285	16,258,900	10,111,416	4,958,748	1,512,106
1/12/2042	286	14,607,801	9,069,685	4,436,925	1,347,437
1/01/2043	287	13,064,349	8,097,630	3,951,317	1,194,881
1/02/2043	288	11,546,623	7,144,764	3,477,490	1,047,142
1/03/2043	289	10,176,090	6,287,066	3,053,002	915,802
1/04/2043	290	8,948,272	5,519,109	2,673,266	798,497
1/05/2043	291	7,833,125	4,823,380	2,330,529	693,269
1/06/2043	292	6,834,549	4,201,352	2,024,819	599,777
1/07/2043	293	5,990,310	3,676,334	1,767,429	521,389
1/08/2043	294	5,286,458	3,238,869	1,553,153	456,237
1/09/2043	295	4,753,146	2,907,183	1,390,553	406,744
1/10/2043	296	4,399,594	2,686,522	1,281,844	373,409
1/11/2043	297	4,168,842	2,541,301	1,209,470	350,833
1/12/2043	298	3,744,344	2,278,783	1,081,861	312,531
1/01/2044	299	3,615,453	2,196,609	1,040,197	299,222
1/02/2044	300	3,492,151	2,118,097	1,000,467	286,575
1/03/2044	301	3,370,677	2,041,175	961,839	274,419
1/04/2044	302	3,250,050	1,964,789	923,490	262,361
1/05/2044	303	3,129,178	1,888,612	885,501	250,537
1/06/2044	304	3,008,539	1,812,721	847,757	238,842
1/07/2044	305	2,888,458	1,737,512	810,584	227,433
1/08/2044	306	2,769,114	1,662,897	773,801	216,193
1/09/2044	307	2,649,531	1,588,387	737,250	205,109
1/10/2044	308	2,532,786	1,515,906	701,876	194,467
1/11/2044	309	2,419,958	1,445,921	667,769	184,234
1/12/2044	310	2,310,054	1,377,988	634,830	174,428
1/01/2045	311	2,203,258	1,312,053	602,917	164,958
1/02/2045	312	2,099,286	1,248,017	572,032	155,845
1/03/2045	313	1,997,534	1,185,706	542,223	147,158
1/04/2045	314	1,900,116	1,125,967	513,595	138,798
1/05/2045	315	1,804,253	1,067,406	485,685	130,718
1/06/2045	316	1,710,077	1,009,975	458,384	122,847
1/07/2045	317	1,616,696	953,257	431,578	115,189
1/08/2045	318	1,528,642	899,809	406,343	107,995
1/09/2045	319	1,441,891	847,305	381,660	101,005
1/10/2045	320	1,360,907	798,403	358,748	94,552
1/11/2045	321	1,281,908	750,781	336,492	88,310
1/12/2045	322	1,206,420	705,410	315,379	82,430
1/01/2046	323	1,132,642	661,148	294,838	76,735
1/02/2046	324	1,063,212	619,567	275,592	71,422
1/03/2046	325	994,001	578,348	256,667	66,263
1/04/2046	326	926,698	538,275	238,275	61,254
1/05/2046	327	862,467	500,144	220,851	56,542
1/06/2046	328	800,015	463,141	203,991	52,005
1/07/2046	329	743,102	429,487	188,702	47,910
1/08/2046	330	687,936	396,928	173,954	43,978
1/09/2046	331	637,126	366,988	160,424	40,386
1/10/2046	332	588,852	338,625	147,661	37,020
1/11/2046	333	542,858	311,647	135,551	33,840
1/12/2046	334	498,314	285,605	123,918	30,810
1/01/2047	335	458,152	262,141	113,448	28,087
1/02/2047	336	421,096	240,530	103,831	25,597
1/03/2047	337	386,278	220,304	94,881	23,301
1/04/2047	338	355,182	202,226	86,874	21,244
1/05/2047	339	324,660	184,544	79,083	19,260
1/06/2047	340	295,602	167,742	71,700	17,388
1/07/2047	341	274,476	155,498	66,303	16,013
1/08/2047	342	254,543	143,961	61,227	14,725

1/09/2047	343	235,117	132,749	56,315	13,486
1/10/2047	344	216,561	122,071	51,658	12,320
1/11/2047	345	197,970	111,403	47,023	11,167
1/12/2047	346	179,660	100,933	42,499	10,051
1/01/2048	347	163,052	91,447	38,407	9,045
1/02/2048	348	147,103	82,362	34,504	8,091
1/03/2048	349	132,616	74,133	30,982	7,237
1/04/2048	350	119,809	66,860	27,872	6,483
1/05/2048	351	106,975	59,601	24,784	5,741
1/06/2048	352	94,484	52,552	21,798	5,028
1/07/2048	353	86,884	48,246	19,962	4,586
1/08/2048	354	80,924	44,860	18,514	4,235
1/09/2048	355	74,949	41,477	17,074	3,889
1/10/2048	356	70,692	39,057	16,039	3,638
1/11/2048	357	66,424	36,637	15,006	3,390
1/12/2048	358	64,489	35,511	14,510	3,264
1/01/2049	359	62,570	34,396	14,018	3,140
1/02/2049	360	60,645	33,281	13,529	3,018
1/03/2049	361	58,714	32,172	13,048	2,899
1/04/2049	362	56,775	31,057	12,564	2,780
1/05/2049	363	54,830	29,944	12,084	2,663
1/06/2049	364	52,878	28,829	11,604	2,546
1/07/2049	365	50,920	27,715	11,129	2,432
1/08/2049	366	48,954	26,601	10,654	2,318
1/09/2049	367	46,982	25,486	10,182	2,206
1/10/2049	368	45,003	24,372	9,713	2,096
1/11/2049	369	43,017	23,257	9,245	1,986
1/12/2049	370	41,025	22,143	8,780	1,879
1/01/2050	371	39,025	21,028	8,317	1,772
1/02/2050	372	37,019	19,913	7,856	1,667
1/03/2050	373	35,005	18,801	7,400	1,564
1/04/2050	374	32,985	17,686	6,944	1,461
1/05/2050	375	30,958	16,572	6,490	1,360
1/06/2050	376	28,923	15,457	6,038	1,260
1/07/2050	377	26,882	14,342	5,589	1,162
1/08/2050	378	24,833	13,227	5,141	1,064
1/09/2050	379	22,778	12,111	4,696	968
1/10/2050	380	20,715	10,997	4,253	873
1/11/2050	381	18,646	9,881	3,812	779
1/12/2050	382	16,569	8,766	3,373	687
1/01/2051	383	15,214	8,036	3,084	625
1/02/2051	384	13,855	7,305	2,797	565
1/03/2051	385	12,491	6,576	2,512	505
1/04/2051	386	11,122	5,846	2,227	446
1/05/2051	387	9,748	5,115	1,944	388
1/06/2051	388	8,370	4,384	1,662	330
1/07/2051	389	6,987	3,654	1,382	273
1/08/2051	390	5,598	2,923	1,102	217
1/09/2051	391	4,205	2,192	825	162
1/10/2051	392	2,807	1,461	548	107
1/11/2051	393	1,404	729	273	53
1/12/2051	394	0	0	0	0
		707,287,557,006	628,131,878,509	533,698,965,305	421,143,384,526

Amortisation profiles (all amounts in EUR)

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

