

# Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/4/2019

Cut-off Date: 30/4/2019



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## 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](http://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](http://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](http://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](http://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](http://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 .

## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency

EUR

### CONTENT OF TAB A

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	30/04/2019			
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	7,006.1			
G.3.1.2	Outstanding Covered Bonds	5,000.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	7,907.1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	5,214.8			
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	7,006.1		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	7,051.1		#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		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	8.1	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	64.4	[Mark as ND1 if not relevant]	0.92%	
G.3.4.3	1 - 2 Y	80.6	[Mark as ND1 if not relevant]	1.15%	
G.3.4.4	2 - 3 Y	167.9	[Mark as ND1 if not relevant]	2.40%	
G.3.4.5	3 - 4 Y	497.8	[Mark as ND1 if not relevant]	7.10%	
G.3.4.6	4 - 5 Y	545.2	[Mark as ND1 if not relevant]	7.78%	
G.3.4.7	5 - 10 Y	3,468.7	[Mark as ND1 if not relevant]	49.51%	
G.3.4.8	10+ Y	2,181.5	[Mark as ND1 if not relevant]	31.14%	
G.3.4.9	Total	7006.1	0.0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			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		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	8.3	9.3		
	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	<i>o/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>o/w 1.5-2 y</i>			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		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	7,006.1	7006.08	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	7006.077638	7006.077638	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	0.00%		
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 gvts</i>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>				
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>				
OG.3.9.4	<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>				
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>				
OG.3.9.7	<i>o/w CQS1 credit institutions</i>				
OG.3.9.8	<i>o/w CQS2 credit institutions</i>				
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	45		
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	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>		



**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	<i>NPV of Derivatives in the cover pool (mn)</i>	
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	
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		
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OG.3.13.19		
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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:	<a href="#">38</a>		
G.4.1.2	(i)	Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">#REF!</a>	
G.4.1.4	(ii)	Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">287 for Commercial Mortgage Assets</a>	<a href="#">#REF!</a>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">#REF!</a>	
G.4.1.7	(ii)	Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii)	Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii)	Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii)	Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii)	Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	<a href="#">#REF!</a>	
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	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passe/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

## 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		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	7006.08	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	7006.08	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.00%
OM.7.1.2	<i>o/w Forest &amp; 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%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	115756	0
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			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.25%	0.00%
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	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
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	Other	0.0%	0.0%	0.0%
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	14.9%	0.0%	14.9%
M.7.5.2	Vlaams-Brabant	13.4%	0.0%	13.4%
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	8.3%	0.0%	8.3%
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	0.9%	0.0%	0.9%
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	89.5%	0.0%	89.5%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	10.5%	0.0%	10.5%
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	1.6%	0.0%	1.6%
M.7.7.2	Amortising	98.4%	0.0%	98.4%
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	17.4%	0.0%	17.4%	
M.7.8.2	≥ 12 - ≤ 24 months	16.8%	0.0%	16.8%	
M.7.8.3	≥ 24 - ≤ 36 months	33.3%	0.0%	33.3%	
M.7.8.4	≥ 36 - ≤ 60 months	16.6%	0.0%	16.6%	
M.7.8.5	≥ 60 months	15.9%	0.0%	15.9%	
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)	60.52			
	By buckets (mn):				
M.7A.10.2	<=100K	3762.24	93238	53.70%	80.55%
M.7A.10.3	>100K and <=200K	2685.37	20372	38.33%	17.60%
M.7A.10.4	>200K and <=300K	418.04	1796	5.97%	1.55%
M.7A.10.5	>300K and <=400K	79.74	235	1.14%	0.20%
M.7A.10.6	>400K	60.68	115	0.87%	0.10%
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	7006.1	115756	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.61			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	1933.57	43768	27.60%	37.81%
M.7A.11.3	>40 - <=50 %	666.68	11206	9.52%	9.68%
M.7A.11.4	>50 - <=60 %	730.67	11495	10.43%	9.93%
M.7A.11.5	>60 - <=70 %	797.44	11602	11.38%	10.02%
M.7A.11.6	>70 - <=80 %	853.23	11446	12.18%	9.89%
M.7A.11.7	>80 - <=90 %	856.87	10635	12.23%	9.19%
M.7A.11.8	>90 - <=100 %	677.84	7460	9.67%	6.44%
M.7A.11.9	>100%	489.77	8144	6.99%	7.04%
M.7A.11.10	Total	7006.08	115756	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	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	54%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2428.50	55098	34.66%	47.60%
M.7A.12.3	>40 - <=50 %	734.11	11742	10.48%	10.14%
M.7A.12.4	>50 - <=60 %	793.85	11585	11.33%	10.01%
M.7A.12.5	>60 - <=70 %	791.86	10797	11.30%	9.33%
M.7A.12.6	>70 - <=80 %	800.82	9944	11.43%	8.59%
M.7A.12.7	>80 - <=90 %	711.33	8094	10.15%	6.99%
M.7A.12.8	>90 - <=100 %	503.25	5163	7.18%	4.46%
M.7A.12.9	>100%	242.36	3333	3.46%	2.88%
M.7A.12.10	Total	7006.08	115756	100%	100%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0.00%	0.00%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0.00%	0.00%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0.00%	0.00%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0.00%	0.00%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0.00%	0.00%
OM.7A.12.6	<i>o/w &gt;150 %</i>			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	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				
OM.7B.16.5	o/w >140 - <=150 %				
OM.7B.16.6	o/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					



17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				
OM.7B.17.6	o/w >150 %				
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	o/w Social & Cultural purposes	
OM.7B.18.2	o/w [If relevant, please specify]	
OM.7B.18.3	o/w [If relevant, please specify]	
OM.7B.18.4	o/w [If relevant, please specify]	
OM.7B.18.5	o/w [If relevant, please specify]	
OM.7B.18.6	o/w [If relevant, please specify]	
OM.7B.18.7	o/w [If relevant, please specify]	
OM.7B.18.8	o/w [If relevant, please specify]	
OM.7B.18.9	o/w [If relevant, please specify]	
OM.7B.18.10	o/w [If relevant, please specify]	
OM.7B.18.11	o/w [If relevant, please specify]	
OM.7B.18.12	o/w [If relevant, please specify]	
OM.7B.18.13	o/w [If relevant, please specify]	
OM.7B.18.14	o/w [If relevant, please specify]	
OM.7B.18.15	o/w [If relevant, please specify]	
OM.7B.18.16	o/w [If relevant, please specify]	
OM.7B.18.17	o/w [If relevant, please specify]	

## 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	<b>OC Calculation: Actual</b>	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	<b>OC Calculation: Legal minimum</b>	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	<b>OC Calculation: Committed</b>	BNP Paribas Fortis commits to the legally required OC
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>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.]</b>	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	<b>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.]</b>	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	<b>LTVs: Definition</b>	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	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	<b>Other definitions deemed relevant</b>	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

## Retained Covered Bonds

### EUR 10 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 30/04/2019

#### Contact Details:

##### Head of ALM Treasury

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##### Website

<https://www.bnpparibasfortis.com/>

##### 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
<a href="#">BD@155374</a>	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2021	6.83	25/02/2027
<a href="#">BD@155375</a>	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2021	9.83	25/02/2030
		<b>5,000,000,000</b>									

#### Totals

Total Outstanding (in EUR):	5,000,000,000
Current Weighted Average Fixed Coupon:	0.68 %
Weighted Average Remaining Average Life*	8.33

\* 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 Parisbas Fortis Mortgage Pandbrieven Ratings

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



# 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	7,006,077,638 (II)
Nominal Balance Public Finance Exposures	45,000,000 (III)
Nominal Balance Financial Institution Exposures	223,937,891 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	45.50 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,683,450,006 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 113.67 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 45,932,780 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 223,937,891 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,683,450,006

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  119.07 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,230,999,174 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	1,227,759,174
<i>Total Interest Proceeds Public Finance Exposures</i>	3,240,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	7,274,559,190 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	7,006,077,638
<i>Total Principal Proceeds Public Finance Exposures</i>	44,543,662
<i>Total Principal Proceeds Financial Institution Exposures</i>	223,937,891
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	300,000,000 (X)
Costs, Fees and expenses Covered Bonds	82,460,346 (XI)
Principal Requirement Covered Bonds	5,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,123,098,019
>>> Cover Test Royal Decree Art 5 paraf 3	Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	579,244,332 (XIII)
Cumulative Cash Outflow Next 180 Days	-4,952,127 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	574,292,205
>>> Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	44,543,662 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	44,543,662 (XVII)

# Retained Covered Bonds

## Cover Pool Summary

Portfolio Cut-off Date 30/04/2019

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	7,006,077,637.59
Principal Redemptions between Cut-off Date and Maturity Date	7,006,077,637.59
Interest Payments between Cut-off Date and Maturity Date	1,227,759,173.99
Number of borrowers	63,888.00
Number of loans	115,756.00
Average Outstanding Balance per borrower	109,662
Average Outstanding Balance per loan	60,525
Weighted average Current Loan to Current Value	53.82 %
Weighted average seasoning (in Years)	2.84
Weighted average remaining maturity (in years, at 0% CPR)	15.47
Weighted average initial maturity (in years, at 0% CPR)	18.31
Percentage of Fixed Rate Loans	89.51 %
Percentage of Variable Rate Loans	10.49 %
Weighted average interest rate	2.01 %
Weighted average interest rate Fixed Rate Loans	2.06 %
Weighted average interest rate Variable Rate Loans	1.62 %
Weighted Remaining average life (in years, at 0% CPR)	8.13
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.34

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 223,937,891

### 3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonus_CB_LA	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81
TASOIRCF)				
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	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None

# Retained Covered Bonds

## Stratification Tables

Portfolio Cut-off Date 30/04/2019

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	1,139,869,178.98	16.27 %	19,523	16.87 %
Antwerpen	1,044,064,584.89	14.90 %	17,178	14.84 %
Vlaams-Brabant	935,334,826.64	13.35 %	14,901	12.87 %
West-Vlaanderen	805,371,182.23	11.50 %	14,690	12.69 %
Limburg	582,841,274.37	8.32 %	11,437	9.88 %
Liège	561,070,752.34	8.01 %	9,407	8.13 %
Brussels	536,044,198.09	7.65 %	5,745	4.96 %
Hainaut	502,334,250.43	7.17 %	8,915	7.70 %
Brabant Wallon	323,546,472.54	4.62 %	4,312	3.73 %
Namur	313,754,274.55	4.48 %	5,407	4.67 %
Luxembourg	195,704,449.19	2.79 %	3,148	2.72 %
Other	66,142,193.34	0.94 %	1,093	0.94 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	1,218,687,586.23	17.39 %	16,552	14.30 %
>1 and <=2	1,174,157,694.36	16.76 %	16,397	14.17 %
>2 and <=3	2,333,046,889.55	33.30 %	33,898	29.28 %
>3 and <=4	1,159,027,277.33	16.54 %	18,374	15.87 %
>4 and <=5	561,140,762.51	8.01 %	9,672	8.36 %
>5 and <=6	57,070,292.70	0.81 %	1,196	1.03 %
>6 and <=7	54,333,366.98	0.78 %	1,233	1.07 %
>7 and <=8	103,293,573.90	1.47 %	7,369	6.37 %
>8 and <=9	143,277,783.85	2.05 %	5,952	5.14 %
>9 and <=10	106,725,853.27	1.52 %	2,152	1.86 %
>10 and <=11	26,062,616.24	0.37 %	551	0.48 %
>11 and <=12	10,223,122.24	0.15 %	247	0.21 %
>12 and <=13	10,775,989.96	0.15 %	296	0.26 %
>13 and <=14	22,074,897.51	0.32 %	659	0.57 %
>14 and <=15	16,231,275.82	0.23 %	596	0.51 %
>15 and <=16	5,952,983.94	0.08 %	231	0.20 %
>16 and <=17	1,567,056.27	0.02 %	108	0.09 %
>17 and <=18	613,493.31	0.01 %	49	0.04 %
>18 and <=19	413,591.29	0.01 %	37	0.03 %
>19 and <=20	478,022.06	0.01 %	89	0.08 %
>20 and <=21	258,943.37	0.00 %	35	0.03 %
>21 and <=22	178,380.11	0.00 %	24	0.02 %
>22 and <=23	121,536.08	0.00 %	10	0.01 %
>23 and <=24	33,602.78	0.00 %	4	0.00 %
>24 and <=25	1,701.37	0.00 %	2	0.00 %
>29 and <=30	198,848.13	0.00 %	12	0.01 %
>27 and <=28	10,007.02	0.00 %	1	0.00 %
>25 and <=26	46,095.80	0.00 %	3	0.00 %
>28 and <=29	58,502.88	0.00 %	3	0.00 %
>26 and <=27	15,890.73	0.00 %	4	0.00 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	136.25	0.00 %	420	0.36 %
<=1	12,709,669.04	0.18 %	703	0.61 %
>1 and <=2	30,512,681.06	0.44 %	2,929	2.53 %
>2 and <=3	43,975,554.35	0.63 %	5,458	4.72 %
>3 and <=4	40,219,872.55	0.57 %	1,378	1.19 %
>4 and <=5	59,523,411.52	0.85 %	1,901	1.64 %
>5 and <=6	122,871,743.60	1.75 %	3,770	3.26 %
>6 and <=7	205,490,784.38	2.93 %	5,740	4.96 %
>7 and <=8	296,263,915.92	4.23 %	7,488	6.47 %
>8 and <=9	255,834,834.49	3.65 %	5,558	4.80 %
>9 and <=10	325,152,139.87	4.64 %	6,613	5.71 %
>10 and <=11	296,288,995.45	4.23 %	5,207	4.50 %
>11 and <=12	287,933,120.25	4.11 %	5,521	4.77 %
>12 and <=13	415,380,762.06	5.93 %	7,022	6.07 %
>13 and <=14	317,560,691.11	4.53 %	4,738	4.09 %
>14 and <=15	378,055,051.56	5.40 %	5,290	4.57 %
>15 and <=16	368,727,396.41	5.26 %	5,007	4.33 %
>16 and <=17	386,773,173.85	5.52 %	5,171	4.47 %
>17 and <=18	593,445,709.71	8.47 %	7,166	6.19 %
>18 and <=19	394,358,288.52	5.63 %	4,812	4.16 %
>19 and <=20	452,860,730.86	6.46 %	5,285	4.57 %
>20 and <=21	281,002,864.23	4.01 %	3,359	2.90 %
>21 and <=22	356,954,274.22	5.09 %	4,203	3.63 %
>22 and <=23	537,536,569.35	7.67 %	5,424	4.69 %
>23 and <=24	284,222,481.27	4.06 %	3,004	2.60 %
>24 and <=25	232,125,379.04	3.31 %	2,274	1.96 %
>25 and <=26	6,554,719.11	0.09 %	70	0.06 %
>26 and <=27	7,095,950.53	0.10 %	77	0.07 %
>27 and <=28	9,122,921.40	0.13 %	94	0.08 %
>28 and <=29	4,574,103.12	0.07 %	44	0.04 %
>29 and <=30	2,492,612.44	0.04 %	25	0.02 %
>31 and <=32	157,404.16	0.00 %	2	0.00 %
>32 and <=33	299,695.91	0.00 %	3	0.00 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	125,000.00	0.00 %	14	0.01 %
>1 and <=2	6,097,924.27	0.09 %	125	0.11 %
>2 and <=3	6,906,698.68	0.10 %	193	0.17 %
>3 and <=4	3,043,498.19	0.04 %	236	0.20 %
>4 and <=5	42,805,288.23	0.61 %	809	0.70 %
>5 and <=6	12,368,751.88	0.18 %	522	0.45 %
>6 and <=7	28,278,029.04	0.40 %	875	0.76 %
>7 and <=8	43,904,436.40	0.63 %	1,235	1.07 %
>8 and <=9	58,816,279.55	0.84 %	1,478	1.28 %
>9 and <=10	706,844,845.54	10.09 %	18,044	15.59 %
>10 and <=11	125,535,197.74	1.79 %	8,857	7.65 %
>11 and <=12	131,587,166.98	1.88 %	2,406	2.08 %
>12 and <=13	435,028,821.91	6.21 %	7,647	6.61 %
>13 and <=14	39,774,742.45	0.57 %	701	0.61 %
>14 and <=15	913,260,318.02	13.04 %	15,403	13.31 %
>15 and <=16	39,607,291.53	0.57 %	683	0.59 %
>16 and <=17	113,776,178.56	1.62 %	1,660	1.43 %
>17 and <=18	528,486,117.69	7.54 %	7,313	6.32 %
>18 and <=19	63,286,985.03	0.90 %	1,268	1.10 %
>19 and <=20	1,604,738,046.02	22.90 %	22,090	19.08 %
>20 and <=21	52,814,012.29	0.75 %	826	0.71 %
>21 and <=22	73,662,077.26	1.05 %	1,018	0.88 %
>22 and <=23	129,859,030.01	1.85 %	1,669	1.44 %
>23 and <=24	118,880,366.11	1.70 %	1,449	1.25 %
>24 and <=25	1,546,675,882.50	22.08 %	16,936	14.63 %
>25 and <=26	32,912,381.37	0.47 %	382	0.33 %
>26 and <=27	7,597,424.13	0.11 %	86	0.07 %
>27 and <=28	7,405,092.39	0.11 %	80	0.07 %
>28 and <=29	4,427,405.04	0.06 %	53	0.05 %
>29 and <=30	119,993,803.09	1.71 %	1,593	1.38 %
>30 and <=31	5,526,263.32	0.08 %	73	0.06 %
>33 and <=34	300,086.82	0.00 %	3	0.00 %
>34 and <=35	185,774.41	0.00 %	3	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	121,513.52	0.00 %	1	0.00 %
>39 and <=40	797,848.05	0.01 %	12	0.01 %
>32 and <=33	310,918.39	0.00 %	4	0.00 %
>31 and <=32	317,493.14	0.00 %	7	0.01 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1990	235,040.59	0.00 %	14	0.01 %
1991	22,310.42	0.00 %	1	0.00 %
1992	24,625.23	0.00 %	3	0.00 %
1993	47,368.32	0.00 %	5	0.00 %
1994	1,154.43	0.00 %	1	0.00 %
1995	15,184.44	0.00 %	3	0.00 %
1996	138,803.65	0.00 %	11	0.01 %
1997	125,443.87	0.00 %	15	0.01 %
1998	172,673.18	0.00 %	29	0.03 %
1999	478,655.77	0.01 %	81	0.07 %
2000	463,237.21	0.01 %	53	0.05 %
2001	525,107.15	0.01 %	36	0.03 %
2002	1,173,602.26	0.02 %	96	0.08 %
2003	4,628,010.31	0.07 %	187	0.16 %
2004	10,051,485.56	0.14 %	411	0.36 %
2005	25,272,465.32	0.36 %	766	0.66 %
2006	12,640,821.24	0.18 %	373	0.32 %
2007	10,072,251.30	0.14 %	237	0.20 %
2008	14,627,798.04	0.21 %	315	0.27 %
2009	76,436,529.13	1.09 %	1,517	1.31 %
2010	147,074,230.09	2.10 %	4,885	4.22 %
2011	132,057,705.09	1.88 %	9,089	7.85 %
2012	42,681,315.07	0.61 %	1,078	0.93 %
2013	67,729,141.04	0.97 %	1,362	1.18 %
2014	248,604,284.59	3.55 %	4,400	3.80 %
2015	1,175,178,129.34	16.77 %	18,822	16.26 %
2016	2,113,622,243.91	30.17 %	31,806	27.48 %
2017	1,206,406,875.26	17.22 %	16,871	14.57 %
2018	1,692,406,541.53	24.16 %	22,882	19.77 %
2019	23,164,604.25	0.33 %	407	0.35 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	1,346,367,056.18	19.22 %	34,442	53.91 %
>100 and <=200	2,776,173,017.61	39.63 %	18,993	29.73 %
>200 and <=300	1,925,331,107.24	27.48 %	8,068	12.63 %
>300 and <=400	556,938,258.48	7.95 %	1,660	2.60 %
>400	401,268,198.08	5.73 %	725	1.13 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>63,888</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	21,032,196.54	0.30 %	405	0.35 %
0.5 - 1%	82,006,782.89	1.17 %	1,664	1.44 %
1 - 1.5%	803,899,306.89	11.47 %	12,988	11.22 %
1.5 - 2%	3,531,006,428.86	50.40 %	50,649	43.75 %
2 - 2.5%	1,379,954,355.12	19.70 %	23,356	20.18 %
2.5 - 3%	861,397,708.78	12.30 %	17,112	14.78 %
3 - 3.5%	206,082,687.81	2.94 %	5,649	4.88 %
3.5 - 4%	75,459,720.74	1.08 %	2,274	1.96 %
4 - 4.5%	26,391,657.97	0.38 %	917	0.79 %
4.5 - 5%	13,035,166.97	0.19 %	478	0.41 %
5 - 5.5%	4,191,662.29	0.06 %	164	0.14 %
5.5 - 6%	1,015,737.68	0.01 %	49	0.04 %
6 - 6.5%	241,138.94	0.00 %	27	0.02 %
6.5 - 7%	230,557.86	0.00 %	15	0.01 %
8 - 8.5%	44,221.23	0.00 %	3	0.00 %
7 - 7.5%	664.26	0.00 %	1	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
9 - 9.5%	40,406.65	0.00 %	2	0.00 %
7.5 - 8%	29,139.88	0.00 %	2	0.00 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	6,270,859,629.37	89.51 %	104,155	89.98 %
Variable	3,602,338.28	0.05 %	287	0.25 %
Variable With Cap	731,615,669.94	10.44 %	11,314	9.77 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2019	267,463,022.16	3.82 %	4,628	4.00 %
2020	148,616,138.63	2.12 %	2,530	2.19 %
2021	40,435,364.74	0.58 %	552	0.48 %
2022	50,055,514.58	0.71 %	644	0.56 %
2023	94,539,408.39	1.35 %	1,166	1.01 %
2024	8,329,421.29	0.12 %	119	0.10 %
2025	8,071,242.27	0.12 %	110	0.10 %
2026	38,304,195.30	0.55 %	452	0.39 %
2027	31,810,104.69	0.45 %	380	0.33 %
2028	18,857,670.08	0.27 %	257	0.22 %
2029	205,816.91	0.00 %	3	0.00 %
2033	15,848,548.30	0.23 %	281	0.24 %
2034	1,370,124.88	0.02 %	23	0.02 %
Fixed To Maturity	6,282,171,065.37	89.67 %	104,611	90.37 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	7,005,771,010.75	100.00 %	115,734	99.98 %
Twice A Year	306,626.84	0.00 %	22	0.02 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	6,802,266,067.50	97.09 %	112,356	97.06 %
Interest only	111,356,081.76	1.59 %	1,147	0.99 %
Linear	92,455,488.33	1.32 %	2,253	1.95 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0	191,086,786.46	2.73 %	3,408	2.94 %
1-10%	298,971,569.27	4.27 %	10,182	8.80 %
11-20%	363,957,369.96	5.19 %	8,911	7.70 %
21-30%	490,756,160.79	7.00 %	10,224	8.83 %
31-40%	588,802,564.59	8.40 %	11,043	9.54 %
41-50%	666,682,099.83	9.52 %	11,206	9.68 %
51-60%	730,672,351.59	10.43 %	11,495	9.93 %
61-70%	797,440,120.37	11.38 %	11,602	10.02 %
71-80%	853,226,973.75	12.18 %	11,446	9.89 %
81-90%	856,873,098.22	12.23 %	10,635	9.19 %
91-100%	677,836,888.02	9.67 %	7,460	6.44 %
101-110%	157,763,966.61	2.25 %	2,659	2.30 %
111-120%	106,071,094.06	1.51 %	1,725	1.49 %
>120%	225,936,594.07	3.22 %	3,760	3.25 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>



**13. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	124,182,460.83	1.77 %	13,656	11.80 %
21-40%	183,198,087.62	2.61 %	6,543	5.65 %
41-60%	280,534,497.68	4.00 %	6,156	5.32 %
61-80%	526,067,518.67	7.51 %	8,964	7.74 %
81-100%	1,462,484,929.77	20.87 %	17,531	15.14 %
101-120%	576,466,828.48	8.23 %	11,204	9.68 %
121-140%	514,445,799.95	7.34 %	8,948	7.73 %
141-160%	579,704,321.80	8.27 %	8,898	7.69 %
161-180%	665,858,249.00	9.50 %	9,284	8.02 %
181-200%	736,655,482.85	10.51 %	9,100	7.86 %
201-300%	1,045,608,848.24	14.92 %	12,357	10.68 %
301-400%	246,218,194.16	3.51 %	2,556	2.21 %
401-500%	22,063,133.10	0.31 %	221	0.19 %
>500%	42,589,285.44	0.61 %	338	0.29 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	64,391,616.71	0.92 %	4,494	3.88 %
>1 and <=2	80,589,284.85	1.15 %	6,661	5.75 %
>2 and <=3	167,939,261.36	2.40 %	5,305	4.58 %
>3 and <=4	497,768,658.02	7.10 %	13,213	11.41 %
>4 and <=5	545,185,312.42	7.78 %	11,593	10.02 %
>5 and <=6	524,526,579.19	7.49 %	9,363	8.09 %
>6 and <=7	632,920,532.46	9.03 %	10,946	9.46 %
>7 and <=8	682,961,121.16	9.75 %	9,561	8.26 %
>8 and <=9	775,111,102.59	11.06 %	10,210	8.82 %
>9 and <=10	853,184,327.06	12.18 %	10,296	8.89 %
>10 and <=11	568,203,327.06	8.11 %	6,828	5.90 %
>11 and <=12	826,479,315.08	11.80 %	9,118	7.88 %
>12 and <=13	647,090,023.87	9.24 %	6,665	5.76 %
>13 and <=14	112,740,536.97	1.61 %	1,222	1.06 %
>14 and <=15	14,715,388.60	0.21 %	156	0.13 %
>15 and <=16	10,284,104.57	0.15 %	96	0.08 %
>16 and <=17	1,530,045.55	0.02 %	24	0.02 %
>18 and <=19	157,404.16	0.00 %	2	0.00 %
>19 and <=20	299,695.91	0.00 %	3	0.00 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

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

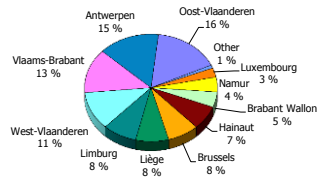
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	6,282,171,065.37	89.67 %	104,611	90.37 %
>=0 and <=1	434,079,880.96	6.20 %	7,414	6.40 %
>1 and <=2	96,715,274.40	1.38 %	1,239	1.07 %
>2 and <=3	81,507,457.90	1.16 %	1,035	0.89 %
>3 and <=4	53,499,102.84	0.76 %	624	0.54 %
>4 and <=5	40,838,343.68	0.58 %	528	0.46 %
>5 and <=6	47,839.26	0.00 %	1	0.00 %
>7 and <=8	17,218,673.18	0.25 %	304	0.26 %
	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

Retained Covered Bonds

Stratification Tables

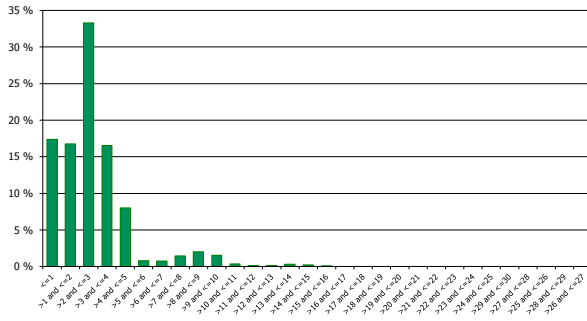
Portfolio Cut-off Date 30/04/2019

1. Geographic distribution



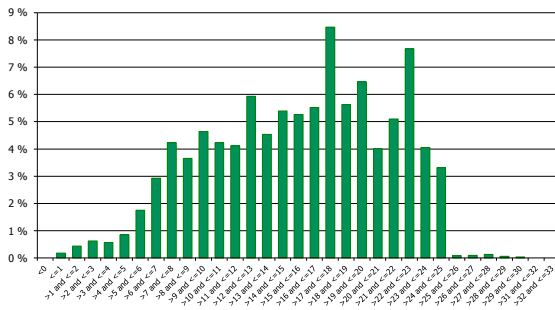
2. Seasoning

Distribution per Seasoning



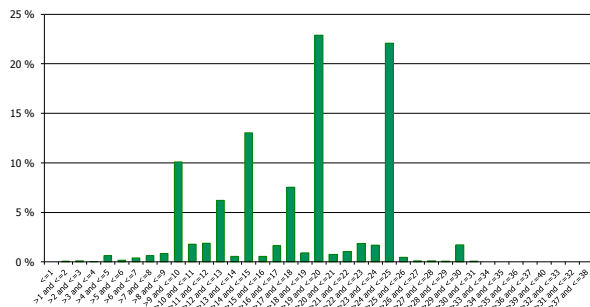
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



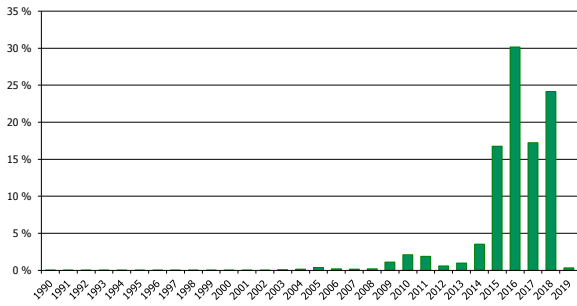
4. Original term to maturity

Distribution of Initial Term (in years)



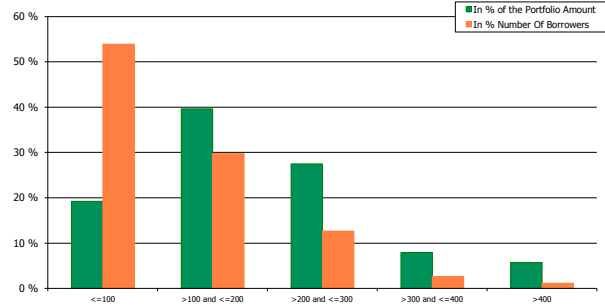
5. Origination Year

Distribution Origination Year



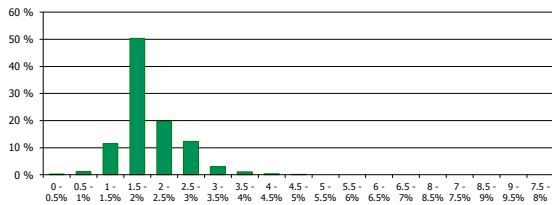
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



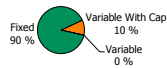
7. Interest Rate

Distribution per Interest Rate



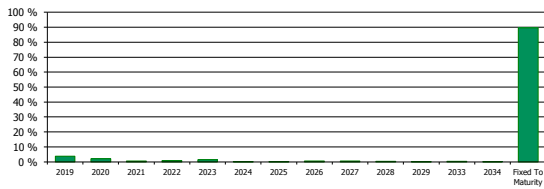
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



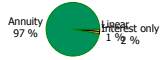
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



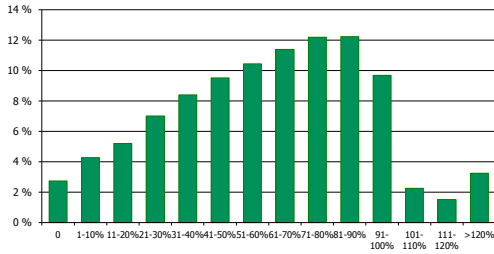
11. Repayment Type

Distribution per Repayment Type



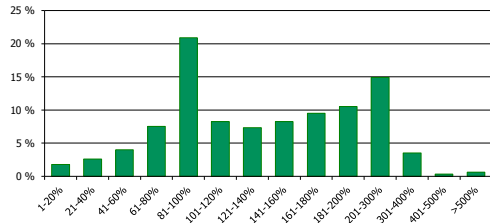
12. Current Loan to Current Value (LTV)

Current LTV Distribution



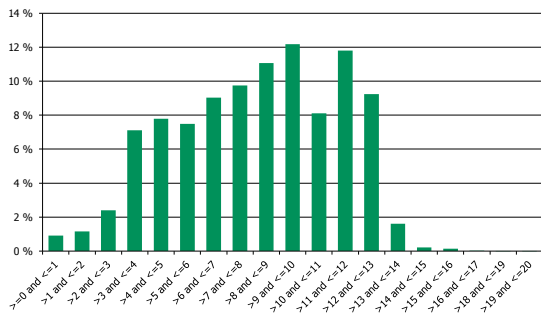
13. Loan to Mortgage Inscription Ratio (LTM)

Loan to Mortgage Inscription Distribution



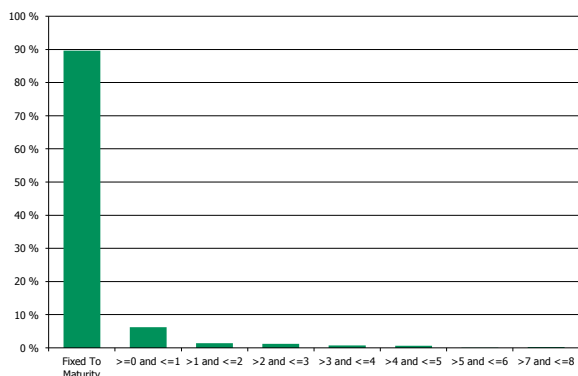
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

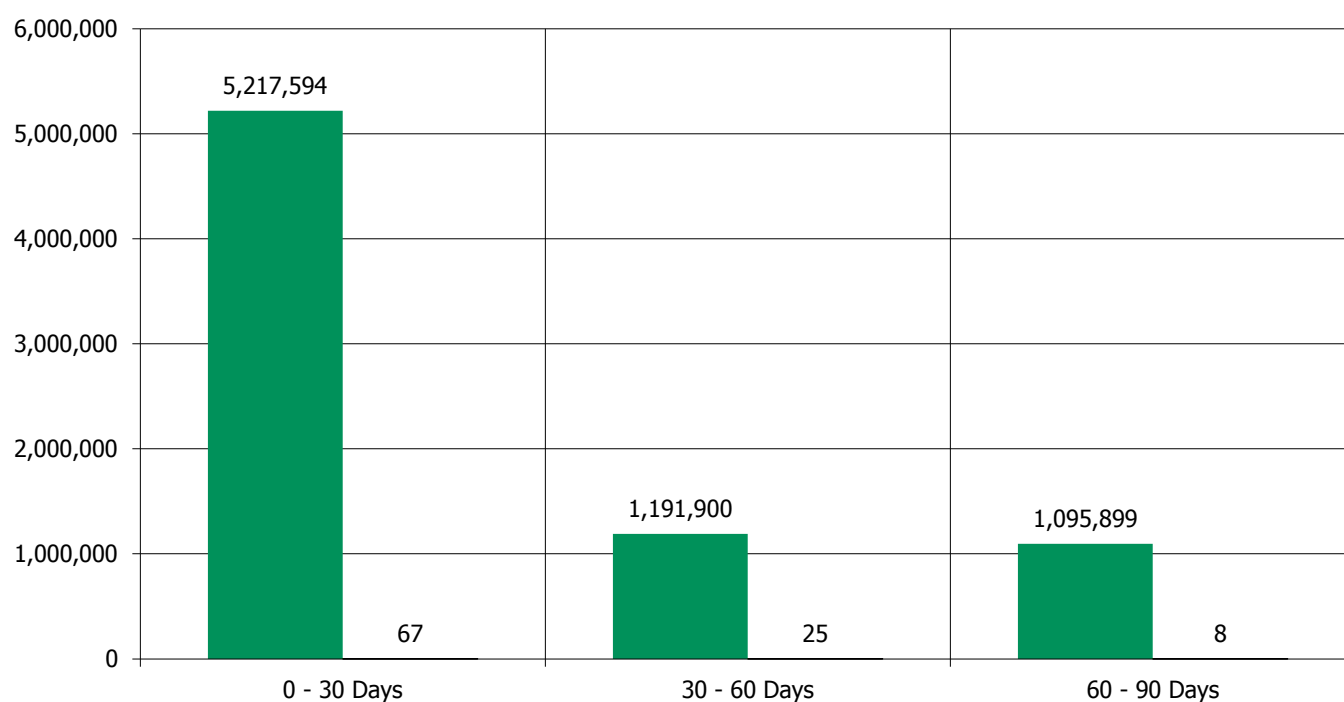
### Cover Pool Performance

Portfolio Cut-off Date 30/04/2019

#### 1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	6,998,572,245.03	99.89 %	115,656	99.91 %
0 - 30 Days	5,217,593.82	0.07 %	67	0.06 %
30 - 60 Days	1,191,899.70	0.02 %	25	0.02 %
60 - 90 Days	1,095,899.04	0.02 %	8	0.01 %
> 90 Days				
<b>Total</b>	<b>7,006,077,637.59</b>	<b>100.00 %</b>	<b>115,756</b>	<b>100.00 %</b>

#### Delinquency Outstanding in Euro











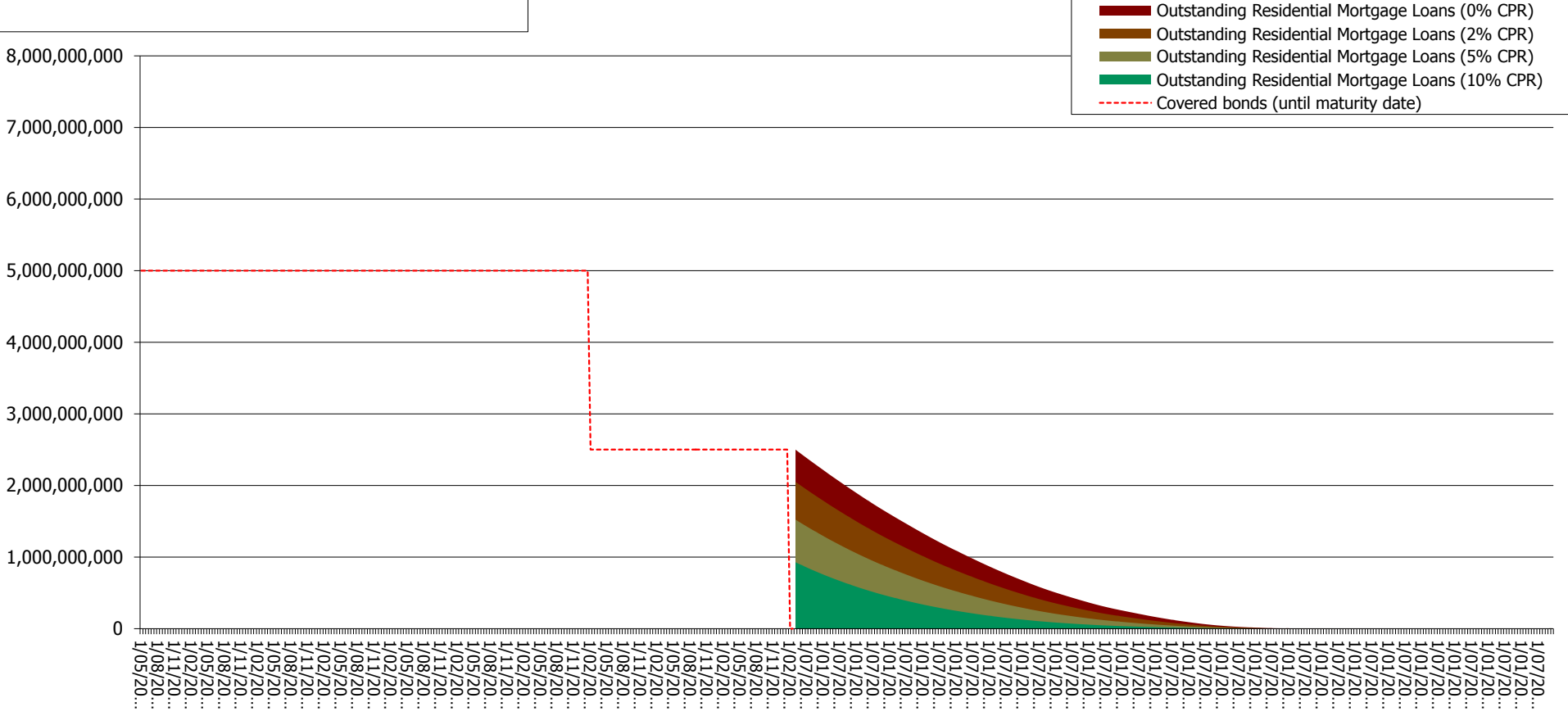
1/11/2036	211	527,218,673	370,868,185	218,799,882	90,792,733
1/12/2036	212	514,379,621	361,242,725	212,596,633	87,857,020
1/01/2037	213	501,807,385	351,815,673	206,522,108	84,985,191
1/02/2037	214	489,539,405	342,632,511	200,619,908	82,206,726
1/03/2037	215	477,435,926	333,649,234	194,911,160	79,561,881
1/04/2037	216	465,519,828	324,770,070	189,241,624	76,920,416
1/05/2037	217	453,694,665	316,000,702	183,678,567	74,353,176
1/06/2037	218	441,913,873	307,273,276	178,151,432	71,810,339
1/07/2037	219	430,249,801	298,671,920	172,738,319	69,342,969
1/08/2037	220	418,750,716	290,196,424	167,409,633	66,919,210
1/09/2037	221	407,353,994	281,819,638	162,163,733	64,547,692
1/10/2037	222	396,063,512	273,558,786	157,022,872	62,245,217
1/11/2037	223	384,900,134	265,397,406	151,950,809	59,979,481
1/12/2037	224	373,856,385	257,359,364	146,986,038	57,781,905
1/01/2038	225	362,739,539	249,283,107	142,011,348	55,589,842
1/02/2038	226	352,085,844	241,551,253	137,256,711	53,501,086
1/03/2038	227	341,651,996	234,033,925	132,679,622	51,519,098
1/04/2038	228	331,488,611	226,686,807	128,187,521	49,564,005
1/05/2038	229	321,555,828	219,533,388	123,836,837	47,685,525
1/06/2038	230	311,894,428	212,576,175	119,607,373	45,861,821
1/07/2038	231	302,574,753	205,885,717	115,557,823	44,127,444
1/08/2038	232	293,559,631	199,412,623	111,640,011	42,450,803
1/09/2038	233	284,841,376	193,162,210	107,865,729	40,841,920
1/10/2038	234	276,400,049	187,130,151	104,240,108	39,307,335
1/11/2038	235	268,231,785	181,292,012	100,731,162	37,823,282
1/12/2038	236	260,220,926	175,588,961	97,322,253	36,393,482
1/01/2039	237	252,387,150	170,014,127	93,992,683	34,999,522
1/02/2039	238	244,596,296	164,486,563	90,705,486	33,632,430
1/03/2039	239	236,740,288	158,959,630	87,456,298	32,303,590
1/04/2039	240	229,024,564	153,518,075	84,247,661	30,986,618
1/05/2039	241	221,342,227	148,124,974	81,087,963	29,702,212
1/06/2039	242	213,689,348	142,761,028	77,952,826	28,432,882
1/07/2039	243	205,879,719	137,317,825	74,796,088	27,169,647
1/08/2039	244	198,328,931	132,057,235	71,747,745	25,951,949
1/09/2039	245	190,741,044	126,789,434	68,710,517	24,748,083
1/10/2039	246	183,314,535	121,652,873	65,764,616	23,589,934
1/11/2039	247	175,984,503	116,590,368	62,867,572	22,455,242
1/12/2039	248	168,793,580	111,642,803	60,051,590	21,361,495
1/01/2040	249	161,884,927	106,891,704	57,349,795	20,314,008
1/02/2040	250	155,078,301	102,223,654	54,705,799	19,295,398
1/03/2040	251	148,382,191	97,654,551	52,136,263	18,316,218
1/04/2040	252	141,837,793	93,189,172	49,625,735	17,360,391
1/05/2040	253	135,435,887	88,836,984	47,191,640	16,441,207
1/06/2040	254	129,010,146	84,478,597	44,762,265	15,528,779
1/07/2040	255	122,943,170	80,373,669	42,482,388	14,677,438
1/08/2040	256	117,040,781	76,385,228	40,271,573	13,854,681
1/09/2040	257	111,317,625	72,526,861	38,140,132	13,065,823
1/10/2040	258	105,806,184	68,822,835	36,103,195	12,317,322
1/11/2040	259	100,438,910	65,220,823	34,126,634	11,593,664
1/12/2040	260	95,155,725	61,688,721	32,199,024	10,893,967
1/01/2041	261	89,981,043	58,235,076	30,319,057	10,214,466
1/02/2041	262	84,875,193	54,837,441	28,477,529	9,553,421
1/03/2041	263	79,864,326	51,520,890	26,693,751	8,920,747
1/04/2041	264	74,972,783	48,283,299	24,952,684	8,303,582
1/05/2041	265	70,203,455	45,137,588	23,269,575	7,711,747
1/06/2041	266	65,601,868	42,107,441	21,652,251	7,145,358
1/07/2041	267	61,293,914	39,277,746	20,147,470	6,621,517
1/08/2041	268	57,258,855	36,629,808	18,741,429	6,133,330
1/09/2041	269	53,317,971	34,050,883	17,377,629	5,662,925
1/10/2041	270	49,696,218	31,685,799	16,130,825	5,235,075
1/11/2041	271	46,220,476	29,419,719	14,939,103	4,827,780
1/12/2041	272	42,909,756	27,267,587	13,812,188	4,445,305
1/01/2042	273	39,851,198	25,281,034	12,773,347	4,093,552
1/02/2042	274	36,978,537	23,418,871	11,802,389	3,766,363
1/03/2042	275	34,298,867	21,688,530	10,905,239	3,466,750
1/04/2042	276	31,802,764	20,076,037	10,068,787	3,187,286
1/05/2042	277	29,145,449	18,368,362	9,189,658	2,897,072
1/06/2042	278	26,867,320	16,903,896	8,435,481	2,648,052
1/07/2042	279	24,728,586	15,532,748	7,732,165	2,417,318
1/08/2042	280	22,651,768	14,204,106	7,052,788	2,195,584
1/09/2042	281	20,671,407	12,940,308	6,408,931	1,986,697
1/10/2042	282	18,789,644	11,743,017	5,801,635	1,791,070
1/11/2042	283	17,018,354	10,617,970	5,232,465	1,608,514
1/12/2042	284	15,330,472	9,549,178	4,694,189	1,437,128

1/01/2043	285	13,747,329	8,548,533	4,191,604	1,277,826
1/02/2043	286	12,190,358	7,567,501	3,701,138	1,123,526
1/03/2043	287	10,779,052	6,681,143	3,260,128	985,865
1/04/2043	288	9,508,307	5,883,505	2,863,612	862,291
1/05/2043	289	8,375,878	5,174,279	2,512,220	753,379
1/06/2043	290	7,369,291	4,544,729	2,200,948	657,237
1/07/2043	291	6,517,679	4,012,932	1,938,623	576,530
1/08/2043	292	5,807,341	3,569,513	1,720,025	509,354
1/09/2043	293	5,270,114	3,233,809	1,554,298	458,327
1/10/2043	294	4,907,880	3,006,595	1,441,533	423,333
1/11/2043	295	4,667,319	2,854,376	1,365,070	399,180
1/12/2043	296	4,232,411	2,584,152	1,232,797	359,023
1/01/2044	297	4,096,270	2,496,788	1,188,090	344,537
1/02/2044	298	3,965,799	2,413,163	1,145,376	330,744
1/03/2044	299	3,837,146	2,331,173	1,103,829	317,483
1/04/2044	300	3,709,329	2,249,698	1,062,540	304,314
1/05/2044	301	3,581,257	2,168,458	1,021,650	291,403
1/06/2044	302	3,453,408	2,087,499	981,005	278,625
1/07/2044	303	3,326,105	2,007,247	940,970	266,158
1/08/2044	304	3,199,530	1,927,586	901,328	253,866
1/09/2044	305	3,072,704	1,848,039	861,934	241,742
1/10/2044	306	2,948,706	1,770,551	823,761	230,089
1/11/2044	307	2,828,616	1,695,562	786,866	218,852
1/12/2044	308	2,711,438	1,622,654	751,177	208,070
1/01/2045	309	2,597,357	1,551,747	716,525	197,631
1/02/2045	310	2,486,091	1,482,753	682,926	187,566
1/03/2045	311	2,377,033	1,415,537	650,470	177,968
1/04/2045	312	2,272,299	1,350,872	619,176	168,689
1/05/2045	313	2,169,109	1,287,410	588,636	159,711
1/06/2045	314	2,067,596	1,225,078	558,712	150,950
1/07/2045	315	1,966,865	1,163,481	529,313	142,421
1/08/2045	316	1,868,884	1,103,646	500,815	134,182
1/09/2045	317	1,772,193	1,044,771	472,893	126,164
1/10/2045	318	1,681,256	989,534	446,789	118,711
1/11/2045	319	1,592,291	935,582	421,355	111,479
1/12/2045	320	1,506,824	883,911	397,104	104,632
1/01/2046	321	1,423,054	833,356	373,439	97,980
1/02/2046	322	1,343,619	785,503	351,101	91,729
1/03/2046	323	1,264,391	738,053	329,133	85,661
1/04/2046	324	1,187,058	691,736	307,694	79,742
1/05/2046	325	1,112,783	647,390	287,259	74,141
1/06/2046	326	1,040,275	604,179	267,404	68,724
1/07/2046	327	973,292	564,349	249,161	63,773
1/08/2046	328	908,111	525,661	231,490	58,999
1/09/2046	329	847,272	489,613	215,067	54,581
1/10/2046	330	788,957	455,166	199,444	50,409
1/11/2046	331	732,909	422,114	184,490	46,432
1/12/2046	332	678,297	390,019	170,044	42,620
1/01/2047	333	628,060	360,520	156,783	39,130
1/02/2047	334	580,916	332,893	144,400	35,887
1/03/2047	335	535,996	306,681	132,724	32,859
1/04/2047	336	495,995	283,312	122,299	30,150
1/05/2047	337	456,555	260,357	112,113	27,525
1/06/2047	338	418,569	238,289	102,350	25,022
1/07/2047	339	388,502	220,809	94,608	23,035
1/08/2047	340	359,617	204,046	87,203	21,142
1/09/2047	341	331,227	187,619	79,979	19,308
1/10/2047	342	303,696	171,741	73,030	17,558
1/11/2047	343	276,117	155,881	66,117	15,829
1/12/2047	344	248,808	140,233	59,334	14,147
1/01/2048	345	223,189	125,580	52,999	12,583
1/02/2048	346	198,218	111,341	46,870	11,081
1/03/2048	347	173,569	97,340	40,879	9,626
1/04/2048	348	150,586	84,308	35,316	8,281
1/05/2048	349	127,564	71,302	29,794	6,957
1/06/2048	350	104,875	58,520	24,391	5,672
1/07/2048	351	87,588	48,794	20,287	4,698
1/08/2048	352	81,328	45,230	18,757	4,325
1/09/2048	353	75,054	41,670	17,237	3,958
1/10/2048	354	70,762	39,222	16,185	3,701
1/11/2048	355	66,459	36,775	15,136	3,447
1/12/2048	356	64,489	35,626	14,627	3,317
1/01/2049	357	62,570	34,508	14,132	3,191
1/02/2049	358	60,645	33,389	13,639	3,067

1/03/2049	359	58,714	32,276	13,154	2,946
1/04/2049	360	56,775	31,158	12,666	2,825
1/05/2049	361	54,830	30,041	12,182	2,706
1/06/2049	362	52,878	28,922	11,699	2,588
1/07/2049	363	50,920	27,805	11,219	2,471
1/08/2049	364	48,954	26,687	10,740	2,356
1/09/2049	365	46,982	25,568	10,264	2,242
1/10/2049	366	45,003	24,451	9,791	2,130
1/11/2049	367	43,017	23,332	9,320	2,019
1/12/2049	368	41,025	22,215	8,852	1,909
1/01/2050	369	39,025	21,096	8,385	1,801
1/02/2050	370	37,019	19,978	7,920	1,694
1/03/2050	371	35,005	18,862	7,460	1,590
1/04/2050	372	32,985	17,743	7,000	1,485
1/05/2050	373	30,958	16,626	6,543	1,383
1/06/2050	374	28,923	15,507	6,087	1,281
1/07/2050	375	26,882	14,389	5,634	1,181
1/08/2050	376	24,833	13,270	5,183	1,081
1/09/2050	377	22,778	12,151	4,734	984
1/10/2050	378	20,715	11,032	4,287	887
1/11/2050	379	18,646	9,913	3,843	792
1/12/2050	380	16,569	8,794	3,401	698
1/01/2051	381	15,214	8,062	3,109	635
1/02/2051	382	13,855	7,329	2,820	574
1/03/2051	383	12,491	6,597	2,532	513
1/04/2051	384	11,122	5,864	2,245	453
1/05/2051	385	9,748	5,132	1,960	394
1/06/2051	386	8,370	4,399	1,676	335
1/07/2051	387	6,987	3,666	1,393	278
1/08/2051	388	5,598	2,932	1,111	221
1/09/2051	389	4,205	2,199	831	164
1/10/2051	390	2,807	1,465	553	109
1/11/2051	391	1,404	732	275	54
1/12/2051	392	0	0	0	0



# Amortisation profiles (all amounts in EUR)



## 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	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				



### 3. Additional information on the asset distribution

1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	34.09				
E.3.1.2	Weighted Average Maturity (months)**	185.61				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	<30 days	0.07%				0.07%
E.3.2.2	30-<60 days	0.00%				0.00%
E.3.2.3	60-<90 days	0.03%				0.03%
E.3.2.4	90-<180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						