



## 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 .

# Harmonised Transparency Template

**2019 Version**

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 30/9/2019**

**Cut-off Date: 30/9/2019**



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## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency		EUR
<b>CONTENT OF TAB A</b>		
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
G.1.1.2	Issuer Name
G.1.1.3	Link to Issuer's Website
G.1.1.4	Cut-off date
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	

Field Number	2. Regulatory Summary
G.2.1.1	UCITS Compliance (Y/N)
G.2.1.2	CRR Compliance (Y/N)
G.2.1.3	LCR status
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	
G.3.1.1	Total Cover Assets
G.3.1.2	Outstanding Covered Bonds
OG.3.1.1	Cover Pool Size [NPV] (mn)
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)
OG.3.1.3	
OG.3.1.4	

2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	40%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					

3. Cover Pool Composition		Nominal (mn)	% Cover Pool
G.3.3.1	Mortgages	6,976.4	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	7,021.4	#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)	7.9	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	90.9	[Mark as ND1 if not relevant]	1.30%	
G.3.4.3	1 - 2 Y	99.4	[Mark as ND1 if not relevant]	1.43%	
G.3.4.4	2 - 3 Y	230.8	[Mark as ND1 if not relevant]	3.31%	
G.3.4.5	3 - 4 Y	467.9	[Mark as ND1 if not relevant]	6.71%	
G.3.4.6	4 - 5 Y	589.8	[Mark as ND1 if not relevant]	8.45%	
G.3.4.7	5 - 10 Y	3,599.1	[Mark as ND1 if not relevant]	51.59%	
G.3.4.8	10+ Y	1,898.5	[Mark as ND1 if not relevant]	27.21%	
G.3.4.9	Total	6976.4	0.0	100%	0%
OG.3.4.1	<i>a/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>a/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>a/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>a/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>a/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	7.9	8.9		
	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>a/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>a/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>a/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>a/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>a/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	6,976.4	6976.37	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	6976.374068	6976.374068	100%	100%
OG.3.6.1	<i>a/w [if relevant, please specify]</i>				
OG.3.6.2	<i>a/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>a/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>a/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>a/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>a/w [if relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>a/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	o/w [if relevant, please specify]				
OG.3.7.2	o/w [if relevant, please specify]				
OG.3.7.3	o/w [if relevant, please specify]				
OG.3.7.4	o/w [if relevant, please specify]				
OG.3.7.5	o/w [if relevant, please specify]				
OG.3.7.6	o/w [if relevant, please specify]				
OG.3.7.7	o/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	5000	5000	100.00%	100.00%
G.3.8.2	Floating coupon	0	0	0.00%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	5000	5000	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.00%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	45	100.00%		
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0	0.00%		
G.3.9.5	Other	0	0.00%		
G.3.9.6	Total	45	100%		
OG.3.9.1	o/w EU gvts or quasi gvts		0.00%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.00%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.00%		
OG.3.9.4	o/w EU central banks		0.00%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.00%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.00%		
OG.3.9.7	o/w CQS1 credit institutions		0.00%		
OG.3.9.8	o/w CQS2 credit institutions		0.00%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	45	100.00%		
G.3.10.2	Eurozone	0	0.00%		
G.3.10.3	Rest of European Union (EU)	0	0.00%		
G.3.10.4	European Economic Area (not member of EU)	0	0.00%		
G.3.10.5	Switzerland	0	0.00%		
G.3.10.6	Australia	0	0.00%		
G.3.10.7	Brazil	0	0.00%		
G.3.10.8	Canada	0	0.00%		
G.3.10.9	Japan	0	0.00%		
G.3.10.10	Korea	0	0.00%		
G.3.10.11	New Zealand	0	0.00%		
G.3.10.12	Singapore	0	0.00%		
G.3.10.13	US	0	0.00%		
G.3.10.14	Other	0	0.00%		
G.3.10.15	Total EU	45	100%		
G.3.10.16	Total	45	100%		
OG.3.10.1	o/w [if relevant, please specify]		0.00%		
OG.3.10.2	o/w [if relevant, please specify]		0.00%		
OG.3.10.3	o/w [if relevant, please specify]		0.00%		
OG.3.10.4	o/w [if relevant, please specify]		0.00%		
OG.3.10.5	o/w [if relevant, please specify]		0.00%		
OG.3.10.6	o/w [if relevant, please specify]		0.00%		
OG.3.10.7	o/w [if relevant, please specify]		0.00%		



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	45	0.65%	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	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.10				
OG.3.13.11				
OG.3.13.12				
OG.3.13.13				
OG.3.13.14				
OG.3.13.15				
OG.3.13.16				
OG.3.13.17				
OG.3.13.18				
OG.3.13.19				
OG.3.13.20				
OG.3.13.21				
OG.3.13.22				
OG.3.13.23				
OG.3.13.24				
OG.3.13.25				
OG.3.13.26				
OG.3.13.27				
OG.3.13.28				
OG.3.13.29				
OG.3.13.30				
OG.3.13.31				
OG.3.13.32				
OG.3.13.33				
OG.3.13.34				
OG.3.13.35				
OG.3.13.36				
OG.3.13.37				
OG.3.13.38				
OG.3.13.39				
OG.3.13.40				
OG.3.13.41				
OG.3.13.42				
OG.3.13.43				
OG.3.13.44				
OG.3.13.45				
OG.3.13.46				
OG.3.13.47				
OG.3.13.48				
OG.3.13.49				
OG.3.13.50				
OG.3.13.51				



4. References to Capital Requirements Regulation (CRR)		
129(7)	Row	Row
<i>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.</i>		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	EUR
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<b>CONTENT OF TAB B1</b>
7. Mortgage Assets
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	6976.37		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	6976.37		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>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	116231	0	116231
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>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	0.38%	0.00%	0.38%
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	o/w [If relevant, please specify]			
OM.7.4.2	o/w [If relevant, please specify]			
OM.7.4.3	o/w [If relevant, please specify]			
OM.7.4.4	o/w [If relevant, please specify]			
OM.7.4.5	o/w [If relevant, please specify]			
OM.7.4.6	o/w [If relevant, please specify]			
OM.7.4.7	o/w [If relevant, please specify]			
OM.7.4.8	o/w [If relevant, please specify]			
OM.7.4.9	o/w [If relevant, please specify]			
OM.7.4.10	o/w [If relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15.1%	0.0%	15.1%
M.7.5.2	Vlaams-Brabant	13.4%	0.0%	13.4%
M.7.5.3	Oost-Vlaanderen	16.4%	0.0%	16.4%
M.7.5.4	Brussels	7.7%	0.0%	7.7%
M.7.5.5	West-Vlaanderen	11.3%	0.0%	11.3%
M.7.5.6	Limburg	8.2%	0.0%	8.2%
M.7.5.7	Liège	8.0%	0.0%	8.0%
M.7.5.8	Hainaut	7.1%	0.0%	7.1%
M.7.5.9	Brabant Wallon	4.7%	0.0%	4.7%
M.7.5.10	Namur	4.4%	0.0%	4.4%
M.7.5.11	Luxembourg	2.8%	0.0%	2.8%
M.7.5.12	Other	0.8%	0.0%	0.8%
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	87.6%	0.0%	87.6%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	12.4%	0.0%	12.4%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	2.5%	0.0%	2.5%
M.7.7.2	Amortising	97.5%	0.0%	97.5%
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	8.1%	0.0%	8.1%	
M.7.8.2	≥ 12 - ≤ 24 months	23.5%	0.0%	23.5%	
M.7.8.3	≥ 24 - ≤ 36 months	21.5%	0.0%	21.5%	
M.7.8.4	≥ 36 - ≤ 60 months	23.2%	0.0%	23.2%	
M.7.8.5	≥ 60 months	23.7%	0.0%	23.7%	
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)	60.02			
	By buckets (mn):				
M.7A.10.2	≤100K	3747.33	94246	53.71%	81.09%
M.7A.10.3	>100K and ≤200K	2595.96	19648	37.21%	16.90%
M.7A.10.4	>200K and ≤300K	439.28	1878	6.30%	1.62%
M.7A.10.5	>300K and ≤400K	96.86	286	1.39%	0.25%
M.7A.10.6	>400K	96.94	173	1.39%	0.15%
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	6976.4	116231	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 (%)	0.63			
	By LTV buckets (mn):				
M.7A.11.2	>0 - ≤40 %	1711.86	41323	24.54%	35.55%
M.7A.11.3	>40 - ≤50 %	702.92	11842	10.08%	10.19%
M.7A.11.4	>50 - ≤60 %	771.65	12143	11.06%	10.45%
M.7A.11.5	>60 - ≤70 %	836.79	12341	11.99%	10.62%
M.7A.11.6	>70 - ≤80 %	904.06	12229	12.96%	10.52%
M.7A.11.7	>80 - ≤90 %	907.19	11173	13.00%	9.61%
M.7A.11.8	>90 - ≤100 %	643.95	7239	9.23%	6.23%
M.7A.11.9	>100%	497.97	7941	7.14%	6.83%
M.7A.11.10	Total	6976.37	116231	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 (%)	56%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2238.61	53336	32.09%	45.89%
M.7A.12.3	>40 - <=50 %	772.04	12360	11.07%	10.63%
M.7A.12.4	>50 - <=60 %	807.91	11919	11.58%	10.25%
M.7A.12.5	>60 - <=70 %	818.79	11292	11.74%	9.72%
M.7A.12.6	>70 - <=80 %	832.59	10385	11.93%	8.93%
M.7A.12.7	>80 - <=90 %	745.80	8434	10.69%	7.26%
M.7A.12.8	>90 - <=100 %	496.42	5057	7.12%	4.35%
M.7A.12.9	>100%	264.22	3448	3.79%	2.97%
M.7A.12.10	Total	6976.37	116231	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0.00%	0.00%
OM.7A.12.2	o/w >110 - <=120 %			0.00%	0.00%
OM.7A.12.3	o/w >120 - <=130 %			0.00%	0.00%
OM.7A.12.4	o/w >130 - <=140 %			0.00%	0.00%
OM.7A.12.5	o/w >140 - <=150 %			0.00%	0.00%
OM.7A.12.6	o/w >150 %			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	o/w Subsidised housing				
OM.7A.13.2	o/w Private rental				
OM.7A.13.3	o/w Multi-family housing				
OM.7A.13.4	o/w Buildings under construction				
OM.7A.13.5	o/w Buildings land				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
OM.7A.13.11	o/w [If relevant, please specify]				
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	<i>o/w Social &amp; Cultural purposes</i>	
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>	

## C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

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

## Retained Covered Bonds

### EUR 10 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 30/09/2019

#### Contact Details:

##### Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 [philippe.goosse@bnpparibasfortis.com](mailto:philippe.goosse@bnpparibasfortis.com)

##### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 [nancy.verret@bnpparibasfortis.com](mailto:nancy.verret@bnpparibasfortis.com)

##### Asset Based Solutions (cover pool and management)

MEESTER Oscar + 32 2 565 32 91 [oscar.meester@bnpparibasfortis.com](mailto:oscar.meester@bnpparibasfortis.com)

#### 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 Emmission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@155374</a>	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2021	6.41	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	9.41	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\* 7.91

\* At Reporting Date until Maturity Date

## Retained Covered Bonds

### Ratings

#### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

#### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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	6,976,374,068 (II)
Nominal Balance Public Finance Exposures	45,000,000 (III)
Nominal Balance Financial Institution Exposures	332,524,471 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	47.08 %

#### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,565,221,335 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 111.30 % Limit: 85%

> > Cover Test Royal Decree Art 5 Paraf 1

**Passed**

#### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 45,885,785 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 332,524,471 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,565,221,335

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  118.87 % Limit: 105%

> > Cover Test Royal Decree Art 5 Paraf 2

**Passed**

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 1,160,209,609 (VIII)

Total Interest Proceeds Residential Mortgage Loans	1,157,329,609
Total Interest Proceeds Public Finance Exposures	2,880,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets 7,355,451,081 (IX)

Total Principal Proceeds Residential Mortgage Loans 6,976,374,068

Total Principal Proceeds Public Finance Exposures 46,552,543

Total Principal Proceeds Financial Institution Exposures 332,524,471

*Impact Derivatives*

0

Interest Requirement Covered Bonds	300,000,000 (X)
Costs, Fees and expenses Covered Bonds	78,147,668 (XI)
Principal Requirement Covered Bonds	5,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,137,513,022

&gt; &gt; &gt; Cover Test Royal Decree Art 5 paraf 3

Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	691,044,475 (XIII)
Cumulative Cash Outflow Next 180 Days	-38,691,731 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	652,352,744

&gt; &gt; &gt; Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	46,552,543 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	46,552,543 (XVII)

# Retained Covered Bonds

## Cover Pool Summary

Portfolio Cut-off Date 30/09/2019

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	6,976,374,067.59
Principal Redemptions between Cut-off Date and Maturity Date	6,976,374,067.59
Interest Payments between Cut-off Date and Maturity Date	1,157,329,608.52
Number of borrowers	63,511.00
Number of loans	116,231.00
Average Outstanding Balance per borrower	109,845
Average Outstanding Balance per loan	60,022
Weighted average Current Loan to Current Value	55.83 %
Weighted average seasoning (in Years)	3.16
Weighted average remaining maturity (in years, at 0% CPR)	15.10
Weighted average initial maturity (in years, at 0% CPR)	18.26
Percentage of Fixed Rate Loans	87.61 %
Percentage of Variable Rate Loans	12.39 %
Weighted average interest rate	1.97 %
Weighted average interest rate Fixed Rate Loans	2.03 %
Weighted average interest rate Variable Rate Loans	1.57 %
Weighted Remaining average life (in years, at 0% CPR)	7.92
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.02

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 332,524,471

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

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

### 4. Derivatives

None

# Retained Covered Bonds

## Stratification Tables

Portfolio Cut-off Date 30/09/2019

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	1,141,292,443.77	16.36 %	19,687	16.94 %
Antwerpen	1,054,205,994.06	15.11 %	17,292	14.88 %
Vlaams-Brabant	932,902,421.96	13.37 %	14,981	12.89 %
West-Vlaanderen	791,103,089.29	11.34 %	14,629	12.59 %
Limburg	572,433,673.94	8.21 %	11,441	9.84 %
Liège	555,555,740.61	7.96 %	9,468	8.15 %
Brussels	539,625,901.78	7.74 %	5,825	5.01 %
Hainaut	496,483,713.11	7.12 %	8,917	7.67 %
Brabant Wallon	330,213,773.21	4.73 %	4,449	3.83 %
Namur	308,566,443.68	4.42 %	5,391	4.64 %
Luxembourg	195,271,144.81	2.80 %	3,150	2.71 %
Other	58,719,727.37	0.84 %	1,001	0.86 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	561,855,938.86	8.05 %	7,395	6.36 %
>1 and <=2	1,642,536,971.81	23.54 %	21,656	18.63 %
>2 and <=3	1,500,190,403.07	21.50 %	21,309	18.33 %
>3 and <=4	1,616,141,575.10	23.17 %	25,851	22.24 %
>4 and <=5	1,062,535,218.66	15.23 %	18,134	15.60 %
>5 and <=6	78,131,634.09	1.12 %	1,653	1.42 %
>6 and <=7	61,250,192.95	0.88 %	1,306	1.12 %
>7 and <=8	62,653,589.14	0.90 %	4,402	3.79 %
>8 and <=9	126,870,167.27	1.82 %	7,325	6.30 %
>9 and <=10	143,837,357.08	2.06 %	3,699	3.18 %
>10 and <=11	43,893,977.77	0.63 %	966	0.83 %
>11 and <=12	11,098,589.27	0.16 %	266	0.23 %
>12 and <=13	9,584,211.32	0.14 %	269	0.23 %
>13 and <=14	17,242,714.15	0.25 %	499	0.43 %
>14 and <=15	24,131,352.16	0.35 %	796	0.68 %
>15 and <=16	7,858,758.90	0.11 %	297	0.26 %
>16 and <=17	3,497,810.07	0.05 %	161	0.14 %
>17 and <=18	1,245,729.11	0.02 %	68	0.06 %
>18 and <=19	431,869.50	0.01 %	33	0.03 %
>19 and <=20	409,360.40	0.01 %	46	0.04 %
>20 and <=21	342,201.18	0.00 %	30	0.03 %
>21 and <=22	141,462.91	0.00 %	26	0.02 %
>22 and <=23	92,673.76	0.00 %	10	0.01 %
>23 and <=24	109,667.28	0.00 %	11	0.01 %
>24 and <=25	321.80	0.00 %	1	0.00 %
>29 and <=30	179,080.74	0.00 %	11	0.01 %
>27 and <=28	11,031.91	0.00 %	2	0.00 %
>25 and <=26	1,026.22	0.00 %	1	0.00 %
>28 and <=29	40,406.65	0.00 %	2	0.00 %
>26 and <=27	58,774.46	0.00 %	6	0.01 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	150,000.00	0.00 %	994	0.86 %
<=1	24,776,952.54	0.36 %	1,370	1.18 %
>1 and <=2	41,861,699.46	0.60 %	4,305	3.70 %
>2 and <=3	46,471,468.44	0.67 %	3,816	3.28 %
>3 and <=4	59,269,380.24	0.85 %	1,808	1.56 %
>4 and <=5	70,411,345.06	1.01 %	2,121	1.82 %
>5 and <=6	174,241,521.62	2.50 %	5,328	4.58 %
>6 and <=7	257,654,620.98	3.69 %	7,172	6.17 %
>7 and <=8	229,796,093.64	3.29 %	5,700	4.90 %
>8 and <=9	324,605,143.86	4.65 %	6,995	6.02 %
>9 and <=10	288,245,691.34	4.13 %	5,466	4.70 %
>10 and <=11	295,094,901.43	4.23 %	5,481	4.72 %
>11 and <=12	359,003,809.12	5.15 %	6,615	5.69 %
>12 and <=13	299,024,458.86	4.29 %	5,034	4.33 %
>13 and <=14	420,904,241.19	6.03 %	6,035	5.19 %
>14 and <=15	298,531,123.78	4.28 %	4,085	3.51 %
>15 and <=16	401,958,472.90	5.76 %	5,562	4.79 %
>16 and <=17	470,974,319.36	6.75 %	5,991	5.15 %
>17 and <=18	424,488,204.40	6.08 %	5,191	4.47 %
>18 and <=19	578,761,233.36	8.30 %	6,617	5.69 %
>19 and <=20	235,161,868.20	3.37 %	2,748	2.36 %
>20 and <=21	366,697,218.85	5.26 %	4,457	3.83 %
>21 and <=22	406,381,421.63	5.83 %	4,353	3.75 %
>22 and <=23	398,028,142.60	5.71 %	4,095	3.52 %
>23 and <=24	369,507,030.26	5.30 %	3,618	3.11 %
>24 and <=25	103,878,702.71	1.49 %	959	0.83 %
>25 and <=26	8,010,301.51	0.11 %	90	0.08 %
>26 and <=27	8,281,433.14	0.12 %	85	0.07 %
>27 and <=28	7,850,735.76	0.11 %	83	0.07 %
>28 and <=29	4,297,876.29	0.06 %	39	0.03 %
>29 and <=30	1,600,384.80	0.02 %	13	0.01 %
>31 and <=32	156,361.91	0.00 %	2	0.00 %
>32 and <=33	297,908.35	0.00 %	3	0.00 %
	6,976,374,067.59	100.00 %	116,231	100.00 %

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	625,000.00	0.01 %	24	0.02 %
>1 and <=2	7,326,383.93	0.11 %	127	0.11 %
>2 and <=3	11,456,971.97	0.16 %	254	0.22 %
>3 and <=4	3,213,664.16	0.05 %	391	0.34 %
>4 and <=5	68,397,348.51	0.98 %	1,228	1.06 %
>5 and <=6	12,589,393.20	0.18 %	539	0.46 %
>6 and <=7	29,518,199.48	0.42 %	928	0.80 %
>7 and <=8	41,929,916.69	0.60 %	1,229	1.06 %
>8 and <=9	57,071,997.24	0.82 %	1,494	1.29 %
>9 and <=10	707,947,259.90	10.15 %	18,441	15.87 %
>10 and <=11	119,461,193.04	1.71 %	8,889	7.65 %
>11 and <=12	127,690,969.02	1.83 %	2,412	2.08 %
>12 and <=13	423,910,412.98	6.08 %	7,626	6.56 %
>13 and <=14	38,194,613.06	0.55 %	711	0.61 %
>14 and <=15	912,874,124.23	13.09 %	15,475	13.31 %
>15 and <=16	40,035,308.35	0.57 %	696	0.60 %
>16 and <=17	108,284,893.59	1.55 %	1,610	1.39 %
>17 and <=18	509,420,811.32	7.30 %	7,072	6.08 %
>18 and <=19	61,757,725.02	0.89 %	1,280	1.10 %
>19 and <=20	1,616,756,414.53	23.17 %	21,993	18.92 %
>20 and <=21	55,286,341.66	0.79 %	834	0.72 %
>21 and <=22	66,436,037.51	0.95 %	952	0.82 %
>22 and <=23	113,410,840.46	1.63 %	1,510	1.30 %
>23 and <=24	101,971,910.87	1.46 %	1,270	1.09 %
>24 and <=25	1,558,223,159.03	22.34 %	16,884	14.53 %
>25 and <=26	38,245,107.13	0.55 %	449	0.39 %
>26 and <=27	7,714,530.45	0.11 %	93	0.08 %
>27 and <=28	7,059,315.94	0.10 %	78	0.07 %
>28 and <=29	4,277,725.41	0.06 %	52	0.04 %
>29 and <=30	118,368,231.22	1.70 %	1,593	1.37 %
>30 and <=31	5,251,672.65	0.08 %	70	0.06 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	177,567.85	0.00 %	2	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	120,344.31	0.00 %	1	0.00 %
>39 and <=40	705,750.45	0.01 %	11	0.01 %
>32 and <=33	310,918.39	0.00 %	4	0.00 %
>31 and <=32	308,279.18	0.00 %	6	0.01 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	197,176.97	0.00 %	12	0.01 %
1991	22,310.42	0.00 %	1	0.00 %
1992	22,580.62	0.00 %	3	0.00 %
1993	47,225.75	0.00 %	5	0.00 %
1994	1,026.22	0.00 %	1	0.00 %
1995	11,185.24	0.00 %	3	0.00 %
1996	110,932.52	0.00 %	10	0.01 %
1997	100,180.81	0.00 %	15	0.01 %
1998	123,637.49	0.00 %	22	0.02 %
1999	404,919.86	0.01 %	40	0.03 %
2000	428,243.70	0.01 %	45	0.04 %
2001	476,192.57	0.01 %	35	0.03 %
2002	1,637,846.76	0.02 %	84	0.07 %
2003	4,662,240.82	0.07 %	198	0.17 %
2004	10,677,913.40	0.15 %	386	0.33 %
2005	26,592,531.50	0.38 %	839	0.72 %
2006	12,873,039.67	0.18 %	378	0.33 %
2007	9,267,817.78	0.13 %	244	0.21 %
2008	14,098,766.59	0.20 %	328	0.28 %
2009	76,606,290.09	1.10 %	1,543	1.33 %
2010	144,092,138.99	2.07 %	4,937	4.25 %
2011	124,791,435.66	1.79 %	9,024	7.76 %
2012	38,773,369.25	0.56 %	1,050	0.90 %
2013	62,360,019.45	0.89 %	1,330	1.14 %
2014	220,965,800.61	3.17 %	4,168	3.59 %
2015	1,076,575,225.69	15.43 %	18,071	15.55 %
2016	2,028,189,757.18	29.07 %	31,448	27.06 %
2017	1,209,864,370.25	17.34 %	16,983	14.61 %
2018	1,805,090,978.50	25.87 %	23,650	20.35 %
2019	107,308,913.23	1.54 %	1,378	1.19 %
	6,976,374,067.59	100.00 %	116,231	100.00 %

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	1,355,792,177.38	19.43 %	34,632	54.53 %
>100 and <=200	2,709,839,688.13	38.84 %	18,567	29.23 %
>200 and <=300	1,867,846,674.59	26.77 %	7,804	12.29 %
>300 and <=400	573,845,977.87	8.23 %	1,704	2.68 %
>400	469,049,549.62	6.72 %	804	1.27 %
	6,976,374,067.59	100.00 %	63,511	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	23,968,334.73	0.34 %	461	0.40 %
0.5 - 1%	99,740,766.52	1.43 %	1,862	1.60 %
1 - 1.5%	910,921,089.92	13.06 %	14,136	12.16 %
1.5 - 2%	3,587,874,637.40	51.43 %	51,752	44.53 %
2 - 2.5%	1,300,828,854.80	18.65 %	22,657	19.49 %
2.5 - 3%	764,063,898.28	10.95 %	16,229	13.96 %
3 - 3.5%	181,580,474.27	2.60 %	5,397	4.64 %
3.5 - 4%	66,646,295.05	0.96 %	2,156	1.85 %
4 - 4.5%	23,841,318.75	0.34 %	880	0.76 %
4.5 - 5%	11,437,271.83	0.16 %	443	0.38 %
5 - 5.5%	3,896,059.63	0.06 %	159	0.14 %
5.5 - 6%	1,029,746.49	0.01 %	48	0.04 %
6 - 6.5%	203,495.73	0.00 %	28	0.02 %
6.5 - 7%	210,087.54	0.00 %	14	0.01 %
7.5 - 8%	29,139.88	0.00 %	2	0.00 %
7 - 7.5%	246.51	0.00 %	1	0.00 %
8 - 8.5%	43,847.38	0.00 %	3	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
9 - 9.5%	40,406.65	0.00 %	2	0.00 %
	6,976,374,067.59	100.00 %	116,231	100.00 %

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	6,112,196,430.76	87.61 %	103,283	88.86 %
Variable	5,007,965.41	0.07 %	285	0.25 %
Variable With Cap	859,169,671.42	12.32 %	12,663	10.89 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

## 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2019	121,444,316.21	1.74 %	1,982	1.71 %
2020	303,667,645.88	4.35 %	5,359	4.61 %
2021	45,427,293.43	0.65 %	591	0.51 %
2022	54,877,087.89	0.79 %	695	0.60 %
2023	131,865,037.42	1.89 %	1,472	1.27 %
2024	33,004,622.18	0.47 %	387	0.33 %
2025	7,635,130.36	0.11 %	108	0.09 %
2026	40,022,013.89	0.57 %	474	0.41 %
2027	36,174,466.92	0.52 %	418	0.36 %
2028	24,592,473.34	0.35 %	294	0.25 %
2029	2,528,280.91	0.04 %	24	0.02 %
2033	28,095,724.72	0.40 %	393	0.34 %
2034	20,050,111.26	0.29 %	202	0.17 %
Fixed To Maturity	6,126,989,863.18	87.82 %	103,832	89.33 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	6,976,107,082.92	100.00 %	116,211	99.98 %
Twice A Year	266,984.67	0.00 %	20	0.02 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	6,706,806,664.20	96.14 %	112,346	96.66 %
Interest only	174,417,750.14	2.50 %	1,544	1.33 %
Linear	95,149,653.25	1.36 %	2,341	2.01 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	108,608,554.06	1.56 %	2,392	2.06 %
1-10%	227,316,331.29	3.26 %	9,038	7.78 %
11-20%	309,474,089.01	4.44 %	8,403	7.23 %
21-30%	461,648,534.00	6.62 %	10,131	8.72 %
31-40%	604,809,420.31	8.67 %	11,359	9.77 %
41-50%	702,918,919.34	10.08 %	11,842	10.19 %
51-60%	771,645,724.67	11.06 %	12,143	10.45 %
61-70%	836,789,674.86	11.99 %	12,341	10.62 %
71-80%	904,058,718.44	12.96 %	12,229	10.52 %
81-90%	907,188,786.48	13.00 %	11,173	9.61 %
91-100%	643,949,958.15	9.23 %	7,239	6.23 %
101-110%	157,342,141.65	2.26 %	2,591	2.23 %
111-120%	93,705,067.22	1.34 %	1,526	1.31 %
>120%	246,918,148.11	3.54 %	3,824	3.29 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	120,026,481.60	1.72 %	14,005	12.05 %
21-40%	187,110,751.04	2.68 %	6,591	5.67 %
41-60%	294,887,898.05	4.23 %	6,581	5.66 %
61-80%	539,995,286.54	7.74 %	9,474	8.15 %
81-100%	1,426,856,282.86	20.45 %	17,917	15.41 %
101-120%	541,586,011.79	7.76 %	10,491	9.03 %
121-140%	492,000,968.29	7.05 %	8,599	7.40 %
141-160%	556,478,549.84	7.98 %	8,681	7.47 %
161-180%	633,393,264.91	9.08 %	8,804	7.57 %
181-200%	651,564,480.09	9.34 %	8,146	7.01 %
201-300%	1,049,225,507.96	15.04 %	12,346	10.62 %
301-400%	277,716,173.05	3.98 %	2,843	2.45 %
401-500%	62,277,250.54	0.89 %	615	0.53 %
>500%	143,255,161.03	2.05 %	1,138	0.98 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</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	90,883,835.88	1.30 %	7,269	6.25 %
>1 and <=2	99,436,543.25	1.43 %	5,417	4.66 %
>2 and <=3	230,751,117.65	3.31 %	7,042	6.06 %
>3 and <=4	467,858,830.66	6.71 %	12,514	10.77 %
>4 and <=5	589,812,917.56	8.45 %	12,196	10.49 %
>5 and <=6	545,582,867.87	7.82 %	10,064	8.66 %
>6 and <=7	641,812,532.58	9.20 %	10,556	9.08 %
>7 and <=8	654,845,667.44	9.39 %	9,046	7.78 %
>8 and <=9	871,635,041.70	12.49 %	11,169	9.61 %
>9 and <=10	885,207,297.64	12.69 %	10,356	8.91 %
>10 and <=11	414,765,275.89	5.95 %	5,066	4.36 %
>11 and <=12	823,272,513.46	11.80 %	8,849	7.61 %
>12 and <=13	604,761,246.83	8.67 %	6,062	5.22 %
>13 and <=14	30,194,173.75	0.43 %	365	0.31 %
>14 and <=15	15,238,528.10	0.22 %	155	0.13 %
>15 and <=16	8,586,222.25	0.12 %	82	0.07 %
>16 and <=17	1,275,184.82	0.02 %	18	0.02 %
>18 and <=19	156,361.91	0.00 %	2	0.00 %
>19 and <=20	297,908.35	0.00 %	3	0.00 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

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

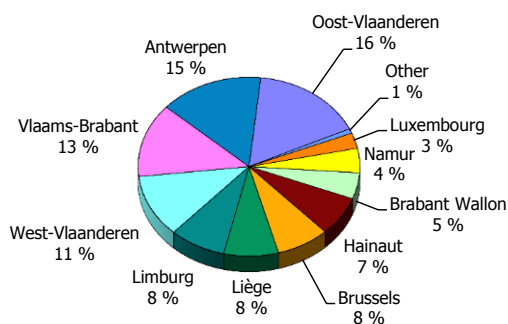
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	6,126,989,863.18	87.82 %	103,832	89.33 %
>=0 and <=1	467,775,115.03	6.71 %	7,904	6.80 %
>1 and <=2	139,276,580.45	2.00 %	1,689	1.45 %
>2 and <=3	89,071,306.88	1.28 %	980	0.84 %
>3 and <=4	66,447,529.13	0.95 %	781	0.67 %
>4 and <=5	38,667,836.94	0.55 %	450	0.39 %
>7 and <=8	48,145,835.98	0.69 %	595	0.51 %
	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

## Retained Covered Bonds

### Stratification Tables

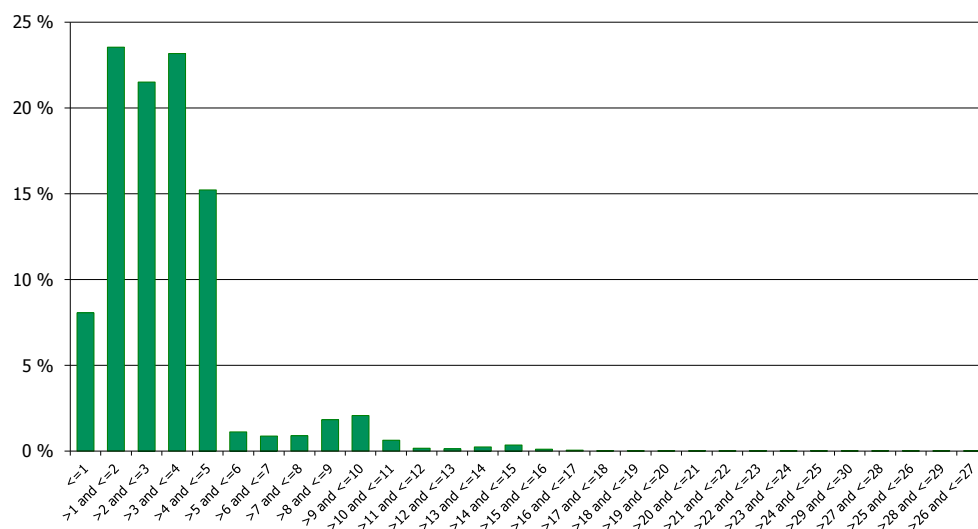
Portfolio Cut-off Date 30/09/2019

#### 1. Geographic distribution



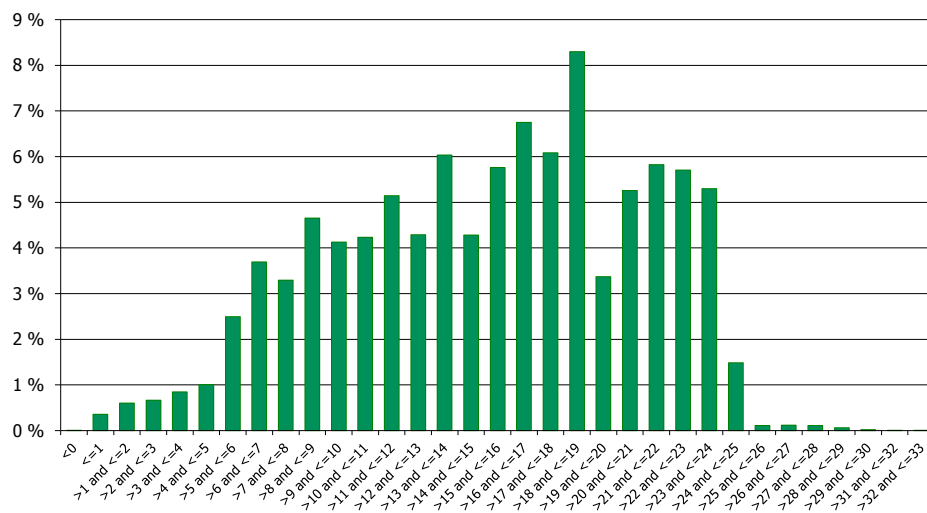
#### 2. Seasoning

##### Distribution per Seasoning



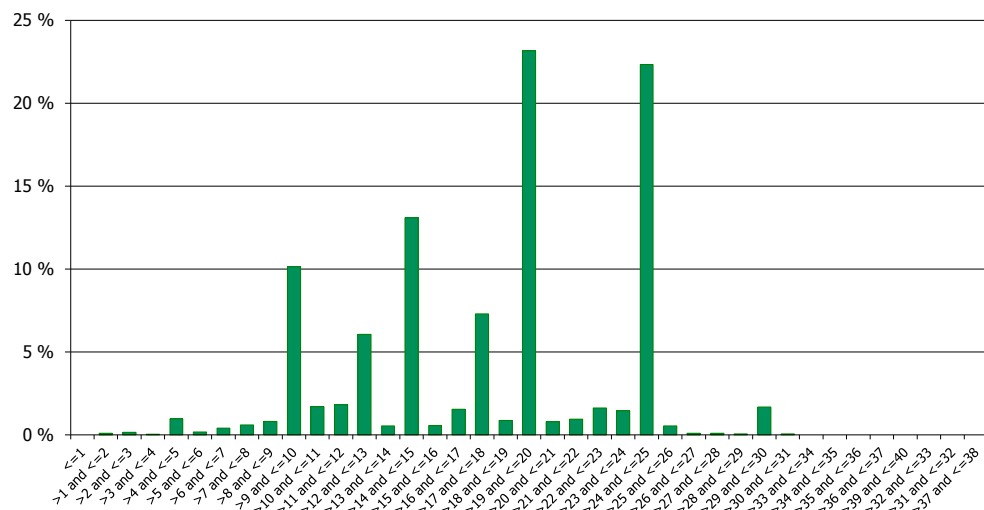
#### 3. Remaining term to maturity

##### Distribution of Remaining Term to Maturity (in years)



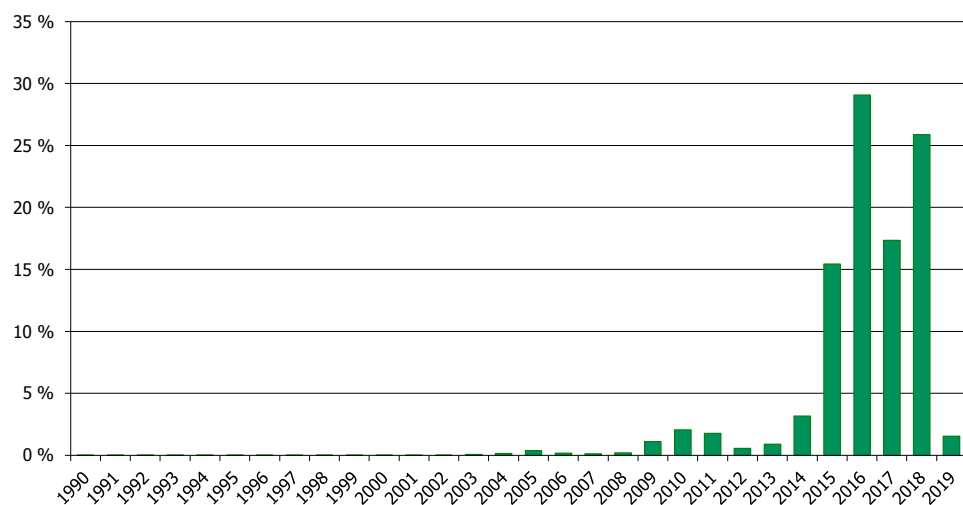
#### 4. Original term to maturity

**Distribution of Initial Term (in years)**



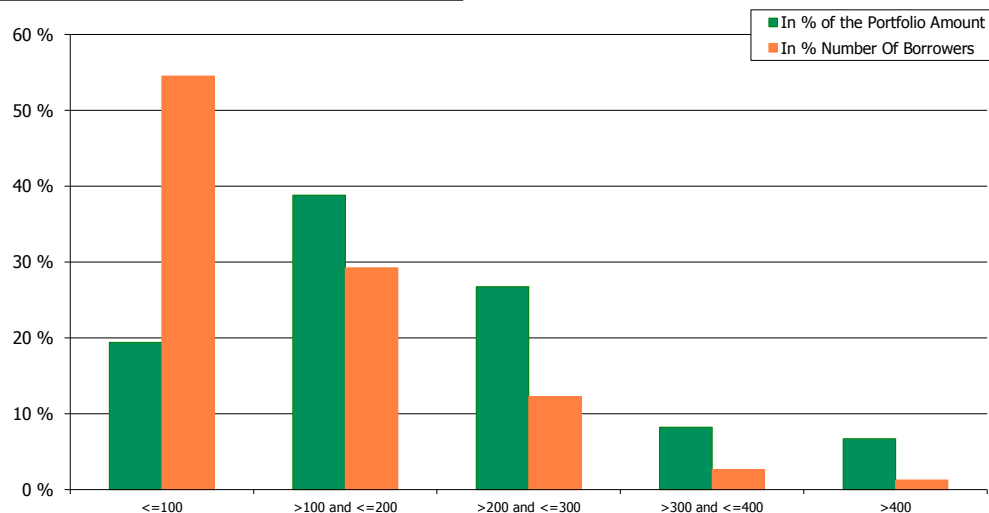
#### 5. Origination Year

**Distribution Origination Year**



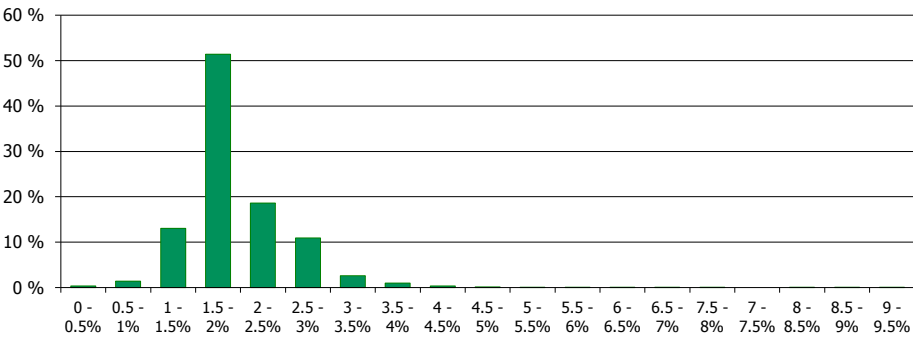
#### 6. Outstanding Loan Balance by Borrower

**Outstanding Loan Balance by Borrower**



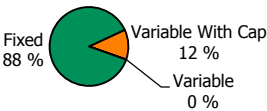
7. Interest Rate

Distribution per Interest Rate



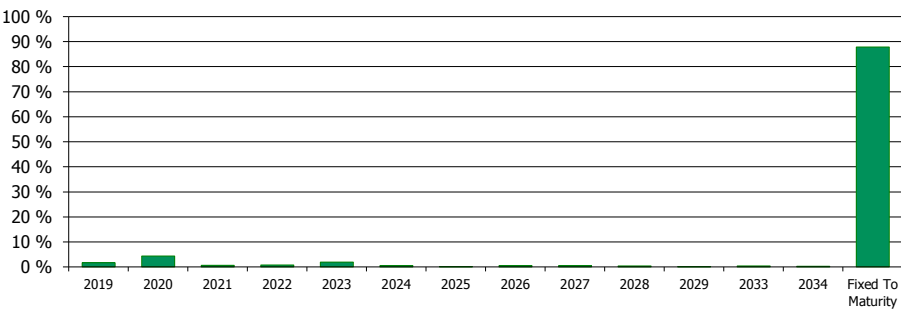
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



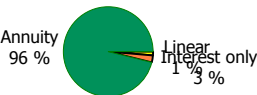
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



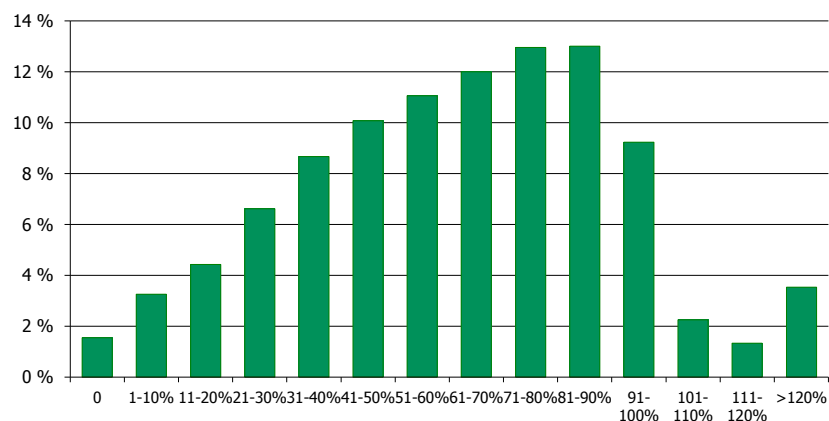
11. Repayment Type

Distribution per Repayment Type



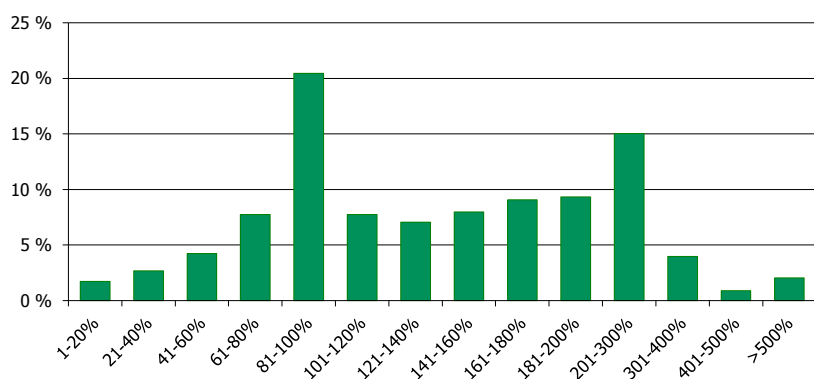
## 12. Current Loan to Current Value (LTV)

**Current LTV Distribution**

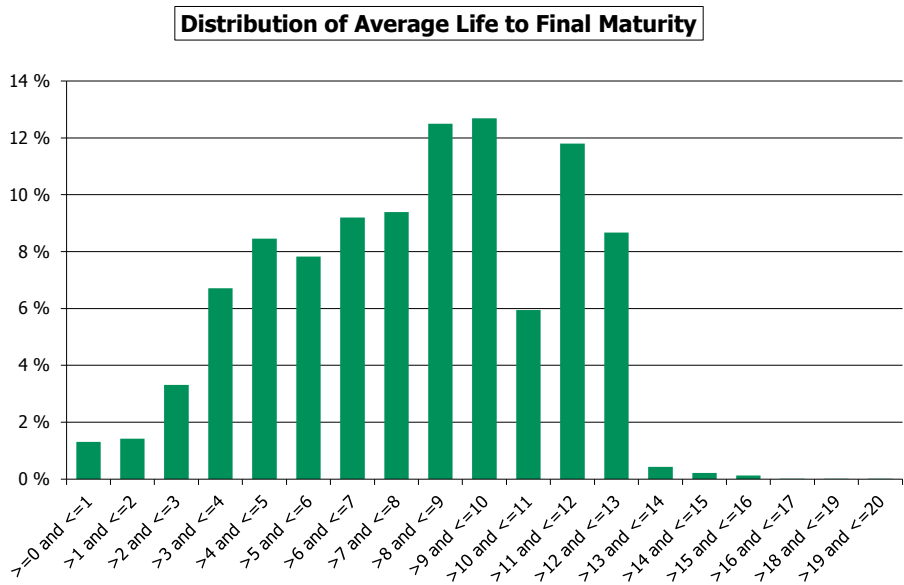


## 13. Loan to Mortgage Inscription Ratio (LTM)

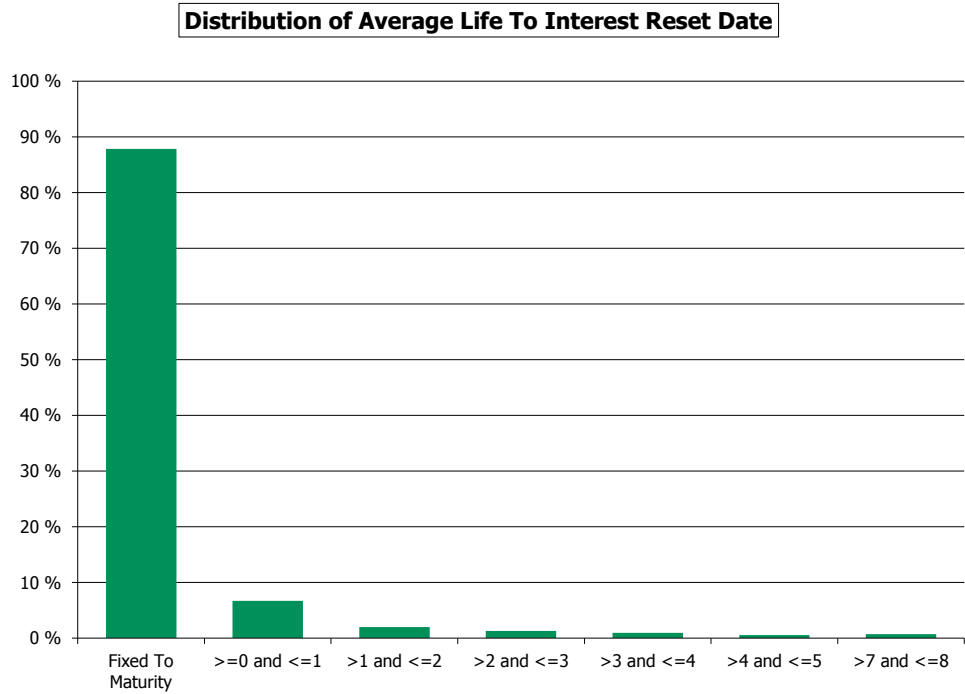
**Loan To Mortgage Inscription Distribution**



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



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



## Retained Covered Bonds

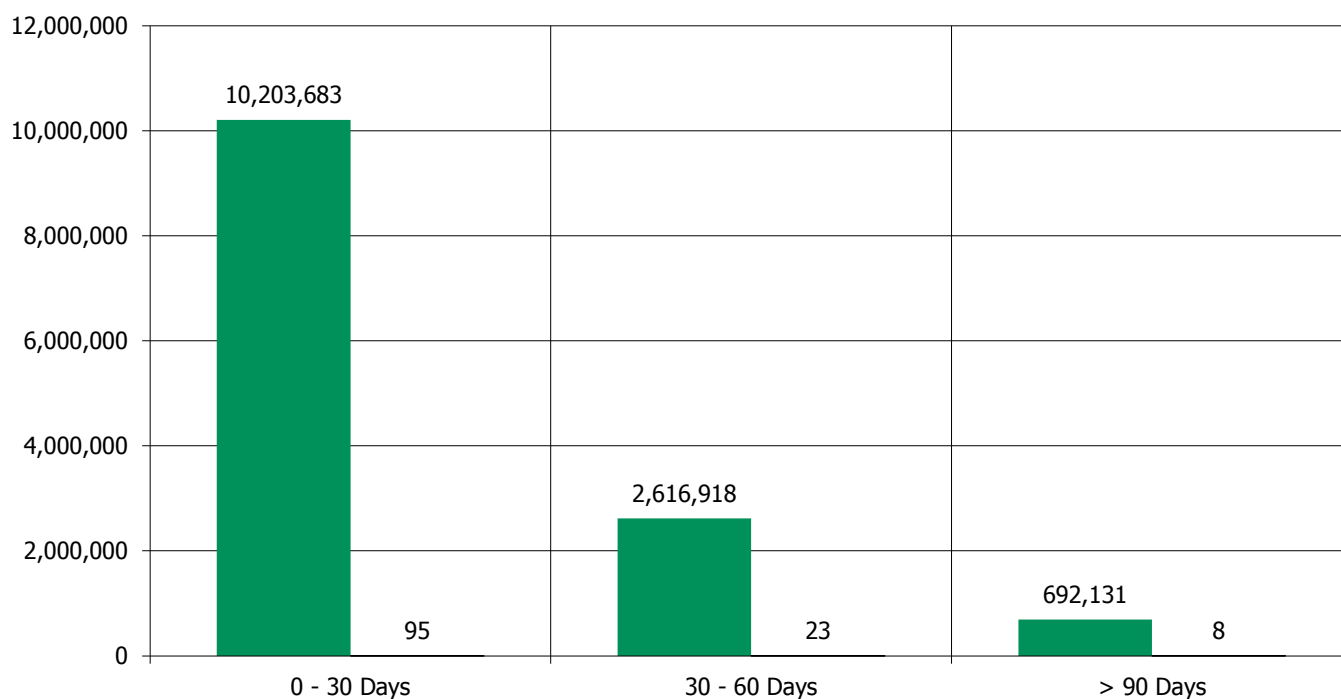
### Cover Pool Performance

Portfolio Cut-off Date 30/09/2019

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

	In EUR	In %	In number of loans	In %
Performing	6,962,861,335.49	99.81 %	116,105	99.89 %
0 - 30 Days	10,203,683.12	0.15 %	95	0.08 %
30 - 60 Days	2,616,917.50	0.04 %	23	0.02 %
60 - 90 Days				
> 90 Days	692,131.48	0.01 %	8	0.01 %
<b>Total</b>	<b>6,976,374,067.59</b>	<b>100.00 %</b>	<b>116,231</b>	<b>100.00 %</b>

#### Delinquency Outstanding in Euro



## Retained Covered Bonds

### Amortisation

Portfolio Cut-off Date                      Sep/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/10/2019	1	5,000,000,000	6,937,647,281	6,926,259,779	6,909,212,398	6,880,890,190
1/11/2019	2	5,000,000,000	6,898,362,925	6,875,358,976	6,840,994,458	6,784,095,325
1/12/2019	3	5,000,000,000	6,861,360,512	6,827,255,227	6,776,411,426	6,692,502,662
1/01/2020	4	5,000,000,000	6,821,226,007	6,775,808,418	6,708,243,808	6,597,117,883
1/02/2020	5	5,000,000,000	6,781,509,950	6,724,931,442	6,640,941,804	6,503,268,725
1/03/2020	6	5,000,000,000	6,741,549,808	6,674,696,871	6,575,651,711	6,413,814,204
1/04/2020	7	5,000,000,000	6,701,275,476	6,623,568,772	6,508,687,161	6,321,608,413
1/05/2020	8	5,000,000,000	6,659,574,526	6,571,547,062	6,441,673,930	6,230,874,638
1/06/2020	9	5,000,000,000	6,617,506,379	6,518,959,557	6,373,874,304	6,139,180,329
1/07/2020	10	5,000,000,000	6,576,707,605	6,468,134,057	6,308,614,470	6,051,415,409
1/08/2020	11	5,000,000,000	6,534,067,707	6,415,298,785	6,241,169,194	5,961,362,822
1/09/2020	12	5,000,000,000	6,492,362,783	6,363,540,553	6,175,071,310	5,873,246,051
1/10/2020	13	5,000,000,000	6,449,993,733	6,311,635,200	6,109,628,704	5,787,181,720
1/11/2020	14	5,000,000,000	6,408,419,537	6,260,316,811	6,044,541,074	5,701,278,474
1/12/2020	15	5,000,000,000	6,366,307,770	6,208,970,072	5,980,208,902	5,617,477,735
1/01/2021	16	5,000,000,000	6,323,936,543	6,157,185,228	5,915,249,946	5,532,924,251
1/02/2021	17	5,000,000,000	6,282,997,585	6,106,950,323	5,852,067,969	5,450,641,335
1/03/2021	18	5,000,000,000	6,239,124,021	6,055,015,177	5,788,970,369	5,371,240,290
1/04/2021	19	5,000,000,000	6,197,115,631	6,004,045,796	5,725,641,864	5,289,980,294
1/05/2021	20	5,000,000,000	6,155,298,723	5,953,743,103	5,663,697,404	5,211,299,102
1/06/2021	21	5,000,000,000	6,114,071,886	5,903,835,887	5,601,938,287	5,132,641,106
1/07/2021	22	5,000,000,000	6,071,951,883	5,853,540,367	5,540,544,260	5,055,581,194
1/08/2021	23	5,000,000,000	6,029,819,450	5,803,064,313	5,478,797,987	4,978,065,059
1/09/2021	24	5,000,000,000	5,988,985,078	5,753,989,771	5,418,649,776	4,902,560,732
1/10/2021	25	5,000,000,000	5,947,568,526	5,704,818,993	5,359,121,870	4,828,826,672
1/11/2021	26	5,000,000,000	5,906,003,480	5,655,342,246	5,299,132,139	4,754,549,272
1/12/2021	27	5,000,000,000	5,863,172,439	5,605,113,632	5,239,140,504	4,681,453,697
1/01/2022	28	5,000,000,000	5,820,792,651	5,555,161,155	5,179,244,092	4,608,331,215
1/02/2022	29	5,000,000,000	5,779,743,378	5,506,629,645	5,120,939,893	4,537,154,876
1/03/2022	30	5,000,000,000	5,738,736,271	5,459,183,621	5,065,153,698	4,470,556,266
1/04/2022	31	5,000,000,000	5,697,983,350	5,411,222,482	5,007,885,714	4,401,289,805
1/05/2022	32	5,000,000,000	5,656,456,656	5,362,968,404	4,951,012,520	4,333,468,706
1/06/2022	33	5,000,000,000	5,614,211,309	5,313,886,922	4,893,225,019	4,264,748,718
1/07/2022	34	5,000,000,000	5,571,840,376	5,265,126,140	4,836,391,250	4,197,935,581
1/08/2022	35	5,000,000,000	5,530,513,284	5,217,210,181	4,780,189,047	4,131,578,751
1/09/2022	36	5,000,000,000	5,489,378,362	5,169,622,589	4,724,541,526	4,066,186,113
1/10/2022	37	5,000,000,000	5,447,235,126	5,121,513,884	4,669,054,614	4,001,958,858
1/11/2022	38	5,000,000,000	5,405,214,791	5,073,386,726	4,613,416,458	3,937,521,570
1/12/2022	39	5,000,000,000	5,362,748,749	5,025,265,622	4,558,411,022	3,874,626,556
1/01/2023	40	5,000,000,000	5,320,924,123	4,977,616,313	4,503,705,351	3,811,912,805
1/02/2023	41	5,000,000,000	5,279,429,762	4,930,422,613	4,449,659,635	3,750,217,015
1/03/2023	42	5,000,000,000	5,236,631,904	4,882,961,505	4,396,702,315	3,691,404,873
1/04/2023	43	5,000,000,000	5,195,561,724	4,836,448,203	4,343,745,734	3,631,496,535
1/05/2023	44	5,000,000,000	5,152,012,764	4,788,037,277	4,289,682,456	3,571,597,143
1/06/2023	45	5,000,000,000	5,109,868,654	4,740,816,097	4,236,574,261	3,512,438,793
1/07/2023	46	5,000,000,000	5,068,083,981	4,694,331,283	4,184,708,555	3,455,216,317
1/08/2023	47	5,000,000,000	5,026,132,685	4,647,577,713	4,132,494,034	3,397,651,885
1/09/2023	48	5,000,000,000	4,984,458,842	4,601,225,356	4,080,873,872	3,340,999,699
1/10/2023	49	5,000,000,000	4,942,407,312	4,554,918,221	4,029,860,560	3,285,711,039
1/11/2023	50	5,000,000,000	4,899,702,014	4,507,902,330	3,978,121,340	3,229,787,825
1/12/2023	51	5,000,000,000	4,858,281,974	4,462,457,650	3,928,324,927	3,176,284,926
1/01/2024	52	5,000,000,000	4,816,201,044	4,416,302,127	3,877,806,771	3,122,157,697
1/02/2024	53	5,000,000,000	4,775,092,846	4,371,180,784	3,828,425,933	3,069,343,818
1/03/2024	54	5,000,000,000	4,733,577,444	4,326,301,444	3,780,103,571	3,018,592,833
1/04/2024	55	5,000,000,000	4,692,666,368	4,281,636,040	3,731,562,869	2,967,209,562
1/05/2024	56	5,000,000,000	4,649,624,317	4,235,400,594	3,682,182,215	2,915,941,564
1/06/2024	57	5,000,000,000	4,608,179,987	4,190,528,916	3,633,906,239	2,865,522,860
1/07/2024	58	5,000,000,000	4,568,034,981	4,147,203,913	3,587,484,495	2,817,320,634
1/08/2024	59	5,000,000,000	4,527,709,397	4,103,621,460	3,540,756,233	2,768,846,572
1/09/2024	60	5,000,000,000	4,487,720,501	4,060,479,551	3,494,621,596	2,721,194,841
1/10/2024	61	5,000,000,000	4,447,405,597	4,017,397,689	3,449,033,571	2,674,687,127

1/11/2024	62	5,000,000,000	4,407,063,015	3,974,203,730	3,403,273,214	2,628,022,028
1/12/2024	63	5,000,000,000	4,367,181,088	3,931,774,730	3,358,652,586	2,582,934,258
1/01/2025	64	5,000,000,000	4,327,219,427	3,889,189,672	3,313,825,786	2,537,666,588
1/02/2025	65	5,000,000,000	4,287,690,034	3,847,125,610	3,269,648,061	2,493,230,991
1/03/2025	66	5,000,000,000	4,248,275,674	3,805,921,255	3,227,197,591	2,451,444,560
1/04/2025	67	5,000,000,000	4,208,666,014	3,764,041,037	3,183,568,514	2,408,060,199
1/05/2025	68	5,000,000,000	4,169,292,838	3,722,706,921	3,140,859,179	2,366,016,056
1/06/2025	69	5,000,000,000	4,130,168,869	3,681,518,906	3,098,209,251	2,324,002,486
1/07/2025	70	5,000,000,000	4,090,699,387	3,640,351,772	3,056,024,494	2,282,962,386
1/08/2025	71	5,000,000,000	4,051,623,780	3,599,462,696	3,014,013,883	2,242,042,255
1/09/2025	72	5,000,000,000	4,011,760,076	3,558,002,892	2,971,720,506	2,201,218,355
1/10/2025	73	5,000,000,000	3,973,530,923	3,518,313,236	2,931,338,242	2,162,405,722
1/11/2025	74	5,000,000,000	3,934,746,285	3,478,062,790	2,890,433,238	2,123,199,534
1/12/2025	75	5,000,000,000	3,896,261,184	3,438,391,356	2,850,431,431	2,085,232,808
1/01/2026	76	5,000,000,000	3,858,242,960	3,399,065,988	2,810,664,321	2,047,432,304
1/02/2026	77	2,500,000,000	3,820,097,487	3,359,752,212	2,771,090,607	2,010,054,886
1/03/2026	78	2,500,000,000	3,781,326,108	3,320,557,911	2,732,471,574	1,974,457,791
1/04/2026	79	2,500,000,000	3,743,709,947	3,281,949,528	2,693,832,478	1,938,292,903
1/05/2026	80	2,500,000,000	3,705,501,826	3,243,122,077	2,655,411,004	1,902,815,389
1/06/2026	81	2,500,000,000	3,667,666,762	3,204,563,735	2,617,167,149	1,867,467,208
1/07/2026	82	2,500,000,000	3,630,619,655	3,166,987,570	2,580,112,679	1,833,480,437
1/08/2026	83	2,500,000,000	3,593,350,947	3,129,161,789	2,542,813,014	1,799,321,016
1/09/2026	84	2,500,000,000	3,557,260,018	3,092,479,103	2,506,612,918	1,766,192,841
1/10/2026	85	2,500,000,000	3,521,650,415	3,056,496,940	2,471,349,868	1,734,207,909
1/11/2026	86	2,500,000,000	3,485,692,102	3,020,157,031	2,435,756,580	1,701,991,685
1/12/2026	87	2,500,000,000	3,450,465,469	2,984,727,918	2,401,258,279	1,671,007,920
1/01/2027	88	2,500,000,000	3,414,783,223	2,948,852,028	2,366,362,098	1,639,749,297
1/02/2027	89	2,500,000,000	3,379,239,562	2,913,208,721	2,331,814,049	1,608,965,703
1/03/2027	90	2,500,000,000	3,344,369,259	2,878,730,216	2,298,922,843	1,580,200,806
1/04/2027	91	2,500,000,000	3,309,911,978	2,844,238,213	2,265,601,321	1,550,700,733
1/05/2027	92	2,500,000,000	3,274,817,364	2,809,462,032	2,232,391,997	1,521,707,017
1/06/2027	93	2,500,000,000	3,240,200,870	2,775,049,896	2,199,440,302	1,492,895,416
1/07/2027	94	2,500,000,000	3,206,388,137	2,741,583,737	2,167,567,671	1,465,230,514
1/08/2027	95	2,500,000,000	3,172,373,317	2,707,899,173	2,135,490,935	1,437,433,100
1/09/2027	96	2,500,000,000	3,138,692,663	2,674,605,742	2,103,871,004	1,410,151,055
1/10/2027	97	2,500,000,000	3,104,945,110	2,641,505,187	2,072,719,678	1,383,576,518
1/11/2027	98	2,500,000,000	3,071,672,087	2,608,766,272	2,041,824,293	1,357,180,460
1/12/2027	99	2,500,000,000	3,038,168,520	2,576,076,404	2,011,276,145	1,331,395,295
1/01/2028	100	2,500,000,000	3,004,548,112	2,543,248,646	1,980,595,910	1,305,532,875
1/02/2028	101	2,500,000,000	2,971,079,976	2,510,653,510	1,950,239,415	1,280,078,147
1/03/2028	102	2,500,000,000	2,936,767,316	2,477,720,523	1,920,078,164	1,255,286,939
1/04/2028	103	2,500,000,000	2,902,936,361	2,445,023,706	1,889,921,465	1,230,338,116
1/05/2028	104	2,500,000,000	2,870,085,974	2,413,387,315	1,860,876,178	1,206,463,760
1/06/2028	105	2,500,000,000	2,837,409,320	2,381,863,610	1,831,898,609	1,182,646,244
1/07/2028	106	2,500,000,000	2,805,700,592	2,351,379,798	1,804,002,327	1,159,862,751
1/08/2028	107	2,500,000,000	2,774,132,593	2,320,980,292	1,776,150,884	1,137,119,177
1/09/2028	108	2,500,000,000	2,741,593,237	2,289,865,833	1,747,883,705	1,114,282,424
1/10/2028	109	2,500,000,000	2,710,052,836	2,259,806,926	1,720,693,821	1,092,452,165
1/11/2028	110	2,500,000,000	2,679,402,267	2,230,459,166	1,694,028,192	1,070,966,986
1/12/2028	111	2,500,000,000	2,648,906,686	2,201,453,803	1,667,883,454	1,050,115,898
1/01/2029	112	2,500,000,000	2,618,896,443	2,172,821,358	1,642,004,105	1,029,443,205
1/02/2029	113	0	2,589,182,836	2,144,525,399	1,616,499,237	1,009,160,577
1/03/2029	114		2,559,255,893	2,116,490,433	1,591,701,904	989,877,652
1/04/2029	115		2,529,422,337	2,088,270,369	1,566,485,016	970,069,049
1/05/2029	116		2,499,594,102	2,060,257,143	1,541,667,491	950,786,926
1/06/2029	117		2,470,235,372	2,032,605,295	1,517,107,766	931,677,351
1/07/2029	118		2,441,317,991	2,005,513,678	1,493,202,728	913,237,979
1/08/2029	119		2,412,292,825	1,978,308,791	1,469,201,354	894,752,930
1/09/2029	120		2,383,416,937	1,951,312,632	1,445,467,023	876,570,028
1/10/2029	121		2,354,906,761	1,924,806,656	1,422,322,929	858,999,129
1/11/2029	122		2,326,366,893	1,898,254,259	1,399,134,853	841,415,886
1/12/2029	123		2,298,078,067	1,872,093,401	1,376,456,440	824,384,253
1/01/2030	124		2,269,898,243	1,846,000,874	1,353,820,091	807,392,647
1/02/2030	125		2,241,533,554	1,819,841,385	1,331,240,993	790,564,187
1/03/2030	126		2,212,355,668	1,793,400,816	1,308,885,403	774,313,962
1/04/2030	127		2,184,870,515	1,768,116,588	1,287,150,273	758,230,654
1/05/2030	128		2,157,541,452	1,743,134,520	1,265,840,613	742,620,945
1/06/2030	129		2,130,194,148	1,718,120,903	1,244,502,966	727,010,569
1/07/2030	130		2,103,053,137	1,693,445,953	1,223,610,859	711,875,742
1/08/2030	131		2,075,845,098	1,668,702,115	1,202,665,606	696,726,585
1/09/2030	132		2,048,440,768	1,643,879,817	1,181,762,571	681,717,342
1/10/2030	133		2,021,674,743	1,619,736,983	1,161,540,704	667,305,382
1/11/2030	134		1,994,904,618	1,595,578,324	1,141,306,145	652,903,459
1/12/2030	135		1,968,415,713	1,571,807,569	1,121,535,877	638,963,526

1/01/2031	136	1,942,253,885	1,548,286,512	1,101,943,223	625,142,083
1/02/2031	137	1,916,046,056	1,524,804,112	1,082,470,415	611,493,961
1/03/2031	138	1,889,974,973	1,501,752,235	1,063,656,465	598,566,672
1/04/2031	139	1,864,189,215	1,478,750,838	1,044,701,441	585,409,763
1/05/2031	140	1,838,581,214	1,456,043,639	1,026,127,552	572,644,639
1/06/2031	141	1,813,138,210	1,433,458,956	1,007,642,119	559,946,820
1/07/2031	142	1,788,227,827	1,411,444,355	989,725,087	547,735,806
1/08/2031	143	1,763,601,592	1,389,645,975	971,961,548	535,626,749
1/09/2031	144	1,738,966,023	1,367,910,134	954,325,592	523,680,452
1/10/2031	145	1,714,686,775	1,346,597,578	937,144,584	512,144,456
1/11/2031	146	1,690,727,955	1,325,529,945	920,136,814	500,719,959
1/12/2031	147	1,667,064,630	1,304,832,627	903,540,113	489,672,841
1/01/2032	148	1,643,464,648	1,284,178,859	886,976,757	478,660,333
1/02/2032	149	1,619,791,123	1,263,534,030	870,497,964	467,777,769
1/03/2032	150	1,596,672,423	1,243,523,779	854,673,725	457,454,305
1/04/2032	151	1,573,480,792	1,223,383,151	838,692,667	446,999,288
1/05/2032	152	1,550,605,490	1,203,618,701	823,112,212	436,897,052
1/06/2032	153	1,527,841,876	1,183,937,558	807,593,861	426,844,508
1/07/2032	154	1,505,140,929	1,164,431,954	792,333,637	417,062,234
1/08/2032	155	1,482,134,240	1,144,688,364	776,918,279	407,215,904
1/09/2032	156	1,459,556,383	1,125,339,035	761,843,116	397,623,056
1/10/2032	157	1,436,751,467	1,105,937,837	746,865,930	388,208,234
1/11/2032	158	1,414,356,860	1,086,853,099	732,110,899	378,927,031
1/12/2032	159	1,392,254,139	1,068,112,320	717,716,146	369,953,818
1/01/2033	160	1,370,098,276	1,049,331,972	703,303,519	360,989,199
1/02/2033	161	1,348,131,985	1,030,757,202	689,096,994	352,199,222
1/03/2033	162	1,326,578,947	1,012,724,202	675,485,891	343,921,503
1/04/2033	163	1,305,269,912	994,766,598	661,820,752	335,536,715
1/05/2033	164	1,283,913,379	976,884,349	648,324,010	327,346,617
1/06/2033	165	1,262,946,589	959,301,649	635,035,841	319,279,186
1/07/2033	166	1,242,260,191	942,039,981	622,074,142	311,480,314
1/08/2033	167	1,221,639,028	924,831,141	609,157,158	303,720,723
1/09/2033	168	1,201,470,041	908,019,700	596,562,940	296,181,524
1/10/2033	169	1,181,500,156	891,461,658	584,242,890	288,875,834
1/11/2033	170	1,161,630,631	874,983,211	571,984,921	281,617,070
1/12/2033	171	1,141,363,479	858,306,095	559,701,955	274,439,932
1/01/2034	172	1,122,155,724	842,430,599	547,952,425	267,540,758
1/02/2034	173	1,102,802,058	826,497,131	536,221,427	260,704,113
1/03/2034	174	1,083,682,490	810,923,642	524,908,846	254,227,555
1/04/2034	175	1,064,626,060	795,312,444	513,494,504	247,645,904
1/05/2034	176	1,045,689,666	779,884,092	502,293,839	241,251,090
1/06/2034	177	1,026,590,251	764,341,007	491,031,148	234,842,716
1/07/2034	178	1,007,916,147	749,205,553	480,123,139	228,684,523
1/08/2034	179	989,343,704	734,152,967	469,280,276	222,573,296
1/09/2034	180	970,884,128	719,232,899	458,573,949	216,574,218
1/10/2034	181	952,569,586	704,507,165	448,079,440	210,750,433
1/11/2034	182	934,405,878	689,901,428	437,673,991	204,984,403
1/12/2034	183	916,389,575	675,488,847	427,475,910	199,387,445
1/01/2035	184	898,646,757	661,286,769	417,423,975	193,874,268
1/02/2035	185	880,874,657	647,109,411	407,435,967	188,433,782
1/03/2035	186	863,410,735	633,308,283	397,830,369	183,287,288
1/04/2035	187	846,151,009	619,595,678	388,226,554	178,105,064
1/05/2035	188	829,037,659	606,067,955	378,815,680	173,075,288
1/06/2035	189	811,940,778	592,562,544	369,432,342	168,073,269
1/07/2035	190	795,093,588	579,314,840	360,284,135	163,239,388
1/08/2035	191	778,573,274	566,315,794	351,304,127	158,496,505
1/09/2035	192	762,226,667	553,485,311	342,471,764	153,857,201
1/10/2035	193	746,078,306	540,870,049	333,842,306	149,365,574
1/11/2035	194	729,949,797	528,280,150	325,242,150	144,901,401
1/12/2035	195	714,018,535	515,902,160	316,839,737	140,579,336
1/01/2036	196	698,216,957	503,629,350	308,515,809	136,306,287
1/02/2036	197	682,510,692	491,465,320	300,298,638	132,113,879
1/03/2036	198	666,241,844	478,989,139	291,978,983	127,944,677
1/04/2036	199	650,626,441	466,969,212	283,928,028	123,889,790
1/05/2036	200	635,298,728	455,219,739	276,102,839	119,981,477
1/06/2036	201	620,247,918	443,681,371	268,420,124	116,148,880
1/07/2036	202	605,662,976	432,537,201	261,034,020	112,489,801
1/08/2036	203	591,401,276	421,635,797	253,807,946	108,912,536
1/09/2036	204	577,425,107	410,973,350	246,760,415	105,439,847
1/10/2036	205	563,739,032	400,573,913	239,924,314	102,098,561
1/11/2036	206	550,137,146	390,245,862	233,143,869	98,792,955
1/12/2036	207	536,935,833	380,256,184	226,616,613	95,633,446
1/01/2037	208	524,061,561	370,509,188	220,246,256	92,551,448
1/02/2037	209	511,499,452	361,014,485	214,056,427	89,569,381

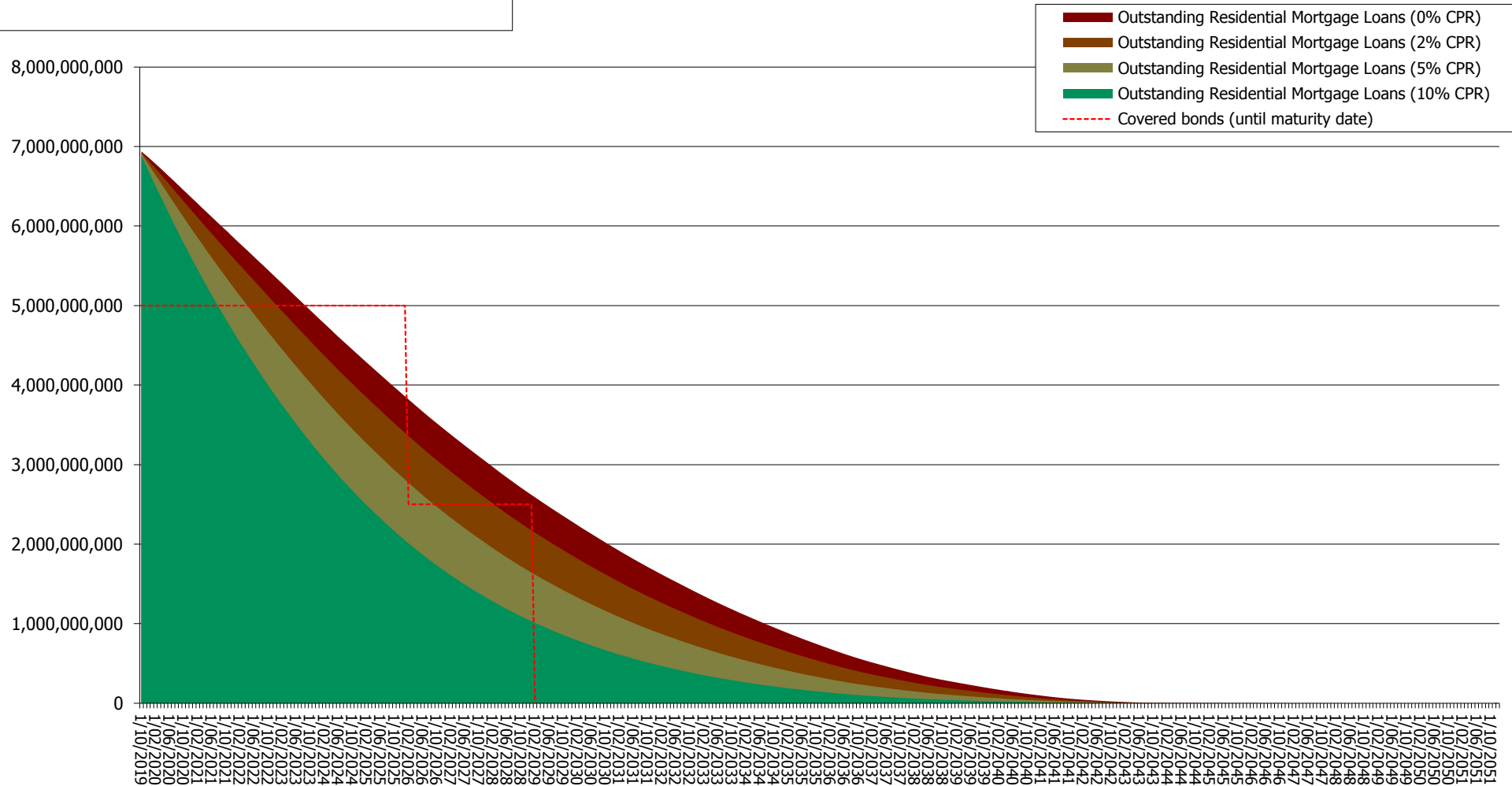
1/03/2037	210	499,106,093	351,727,601	208,070,836	86,731,633
1/04/2037	211	486,915,966	342,555,048	202,129,279	83,898,106
1/05/2037	212	474,836,434	333,508,535	196,306,904	81,147,396
1/06/2037	213	462,807,582	324,508,564	190,523,643	78,423,191
1/07/2037	214	450,894,667	315,636,599	184,858,676	75,779,469
1/08/2037	215	439,143,950	306,889,436	179,278,626	73,180,749
1/09/2037	216	427,504,124	298,248,401	173,787,602	70,638,871
1/10/2037	217	415,966,398	289,722,767	168,404,255	68,170,127
1/11/2037	218	404,558,147	281,298,947	163,091,991	65,740,090
1/12/2037	219	393,272,911	273,003,207	157,892,697	63,383,437
1/01/2038	220	381,920,702	264,673,033	152,685,601	61,033,524
1/02/2038	221	371,031,585	256,690,712	147,704,129	58,792,187
1/03/2038	222	360,363,352	248,928,152	142,908,352	56,665,615
1/04/2038	223	349,997,820	241,357,897	138,209,916	54,570,485
1/05/2038	224	339,035,169	233,414,315	133,332,169	52,428,767
1/06/2038	225	329,161,706	226,232,408	128,901,024	50,471,671
1/07/2038	226	319,627,834	219,319,207	124,654,507	48,608,854
1/08/2038	227	310,402,602	212,627,879	120,544,005	46,806,874
1/09/2038	228	301,483,334	206,167,850	116,584,401	45,077,631
1/10/2038	229	292,844,843	199,931,753	112,779,728	43,427,794
1/11/2038	230	284,492,671	193,900,110	109,099,163	41,832,591
1/12/2038	231	276,318,747	188,019,929	105,530,261	40,298,274
1/01/2039	232	268,331,801	182,275,567	102,045,928	38,802,680
1/02/2039	233	260,394,097	176,583,543	98,607,862	37,336,552
1/03/2039	234	252,402,256	170,901,725	95,215,769	35,914,230
1/04/2039	235	244,567,443	165,315,904	91,869,459	34,505,272
1/05/2039	236	236,776,195	159,786,687	88,578,207	33,132,733
1/06/2039	237	229,024,049	154,293,070	85,315,277	31,777,067
1/07/2039	238	221,105,570	148,713,905	82,027,926	30,427,398
1/08/2039	239	213,438,001	143,313,274	78,847,997	29,123,956
1/09/2039	240	205,808,760	137,956,227	75,707,629	27,845,561
1/10/2039	241	198,245,557	132,668,394	72,626,578	26,602,839
1/11/2039	242	190,762,723	127,444,267	69,589,306	25,382,332
1/12/2039	243	183,400,477	122,324,602	66,629,381	24,203,094
1/01/2040	244	176,284,959	117,379,266	63,773,088	23,067,428
1/02/2040	245	169,261,513	112,511,555	60,972,960	21,961,178
1/03/2040	246	162,341,324	107,740,338	58,248,390	20,896,706
1/04/2040	247	155,552,052	103,059,439	55,576,023	19,853,541
1/05/2040	248	148,892,252	98,485,136	52,978,559	18,848,064
1/06/2040	249	142,204,075	93,901,690	50,384,500	17,849,258
1/07/2040	250	135,859,278	89,564,773	47,939,174	16,913,358
1/08/2040	251	129,669,797	85,339,391	45,561,388	16,006,371
1/09/2040	252	123,640,608	81,233,398	43,258,964	15,133,126
1/10/2040	253	117,808,413	77,274,527	41,049,476	14,301,324
1/11/2040	254	112,114,452	73,414,936	38,900,016	13,495,066
1/12/2040	255	106,504,403	69,626,882	36,802,055	12,714,913
1/01/2041	256	100,996,154	65,913,899	34,750,913	11,955,402
1/02/2041	257	95,548,283	62,252,649	32,737,171	11,214,908
1/03/2041	258	90,187,616	58,669,985	30,782,253	10,504,853
1/04/2041	259	84,936,281	55,160,106	28,867,130	9,809,566
1/05/2041	260	79,794,662	51,735,929	27,008,504	9,140,350
1/06/2041	261	74,816,252	48,425,837	25,216,193	8,497,642
1/07/2041	262	70,130,346	45,318,313	23,539,969	7,900,251
1/08/2041	263	65,722,968	42,398,227	21,967,161	7,341,174
1/09/2041	264	61,412,772	39,550,502	20,439,597	6,801,748
1/10/2041	265	57,435,928	36,928,657	19,037,662	6,309,253
1/11/2041	266	53,612,782	34,412,085	17,695,188	5,839,506
1/12/2041	267	49,952,763	32,010,225	16,419,604	5,396,345
1/01/2042	268	46,556,315	29,783,147	15,238,374	4,986,918
1/02/2042	269	43,357,446	27,689,713	14,131,251	4,605,013
1/03/2042	270	40,362,792	25,737,721	13,104,889	4,254,207
1/04/2042	271	37,558,787	23,909,099	12,142,849	3,925,206
1/05/2042	272	34,592,563	21,984,721	11,138,022	3,585,635
1/06/2042	273	31,999,395	20,302,185	10,259,448	3,288,808
1/07/2042	274	29,543,348	18,713,166	9,433,183	3,011,542
1/08/2042	275	26,994,443	17,069,654	8,582,816	2,728,457
1/09/2042	276	24,699,708	15,592,112	7,819,952	2,475,415
1/10/2042	277	22,512,999	14,188,387	7,098,425	2,237,804
1/11/2042	278	20,429,467	12,853,444	6,414,200	2,013,535
1/12/2042	279	18,431,811	11,577,560	5,763,281	1,801,783
1/01/2043	280	16,545,477	10,375,071	5,151,551	1,603,715
1/02/2043	281	14,690,029	9,195,963	4,554,474	1,411,836
1/03/2043	282	12,987,832	8,117,931	4,011,321	1,238,706
1/04/2043	283	11,441,024	7,138,983	3,518,622	1,081,957

1/05/2043	284	10,012,196	6,237,167	3,066,573	939,089
1/06/2043	285	8,708,336	5,415,717	2,655,927	809,891
1/07/2043	286	7,574,933	4,703,121	2,300,785	698,719
1/08/2043	287	6,609,958	4,097,027	1,999,184	604,555
1/09/2043	288	5,830,105	3,607,525	1,755,850	528,721
1/10/2043	289	5,264,404	3,252,136	1,578,979	473,513
1/11/2043	290	4,855,188	2,994,252	1,450,074	433,015
1/12/2043	291	4,528,196	2,788,008	1,346,870	400,548
1/01/2044	292	4,278,994	2,630,106	1,267,357	375,305
1/02/2044	293	4,062,389	2,492,734	1,198,107	353,295
1/03/2044	294	3,870,364	2,371,137	1,136,951	333,933
1/04/2044	295	3,701,405	2,263,779	1,082,713	316,656
1/05/2044	296	3,480,314	2,125,066	1,013,868	295,305
1/06/2044	297	3,354,531	2,044,790	973,087	282,227
1/07/2044	298	3,229,764	1,965,505	933,055	269,507
1/08/2044	299	3,105,112	1,886,442	893,245	256,915
1/09/2044	300	2,980,958	1,807,944	853,898	244,558
1/10/2044	301	2,858,320	1,730,718	815,412	232,578
1/11/2044	302	2,740,399	1,656,503	778,462	221,098
1/12/2044	303	2,624,357	1,583,754	742,442	210,004
1/01/2045	304	2,511,416	1,513,026	707,482	199,267
1/02/2045	305	2,401,291	1,444,226	673,594	188,919
1/03/2045	306	2,292,976	1,376,969	640,749	179,020
1/04/2045	307	2,190,725	1,313,334	609,584	169,591
1/05/2045	308	2,090,026	1,250,909	579,180	160,472
1/06/2045	309	1,990,159	1,189,117	549,170	151,513
1/07/2045	310	1,891,079	1,128,062	519,691	142,792
1/08/2045	311	1,795,064	1,068,971	491,215	134,396
1/09/2045	312	1,699,826	1,010,539	463,184	126,190
1/10/2045	313	1,610,345	955,772	437,003	118,569
1/11/2045	314	1,522,840	902,303	411,506	111,178
1/12/2045	315	1,438,836	851,130	387,213	104,186
1/01/2046	316	1,356,534	801,084	363,518	97,396
1/02/2046	317	1,277,338	753,036	340,846	90,935
1/03/2046	318	1,198,349	705,388	318,545	84,660
1/04/2046	319	1,121,257	658,889	296,790	78,544
1/05/2046	320	1,047,224	614,375	276,058	72,758
1/06/2046	321	974,962	571,011	255,920	67,165
1/07/2046	322	908,227	531,053	237,426	62,056
1/08/2046	323	845,151	493,333	220,001	57,258
1/09/2046	324	786,580	458,365	203,887	52,839
1/10/2046	325	730,542	425,011	188,586	48,673
1/11/2046	326	676,767	393,058	173,964	44,709
1/12/2046	327	625,517	362,697	160,131	40,986
1/01/2047	328	579,293	335,325	147,670	37,636
1/02/2047	329	536,168	309,835	136,098	34,540
1/03/2047	330	494,119	285,099	124,944	31,588
1/04/2047	331	456,991	263,229	115,067	28,968
1/05/2047	332	420,429	241,772	105,427	26,432
1/06/2047	333	385,322	221,208	96,214	24,020
1/07/2047	334	358,139	205,265	89,060	22,143
1/08/2047	335	332,141	190,041	82,245	20,362
1/09/2047	336	306,642	175,154	75,610	18,640
1/10/2047	337	282,004	160,816	69,250	17,002
1/11/2047	338	257,323	146,493	62,921	15,383
1/12/2047	339	234,129	133,070	57,015	13,882
1/01/2048	340	213,133	120,931	51,682	12,530
1/02/2048	341	192,791	109,203	46,552	11,238
1/03/2048	342	172,776	97,711	41,554	9,992
1/04/2048	343	154,434	87,190	36,985	8,856
1/05/2048	344	136,059	76,690	32,451	7,738
1/06/2048	345	118,568	66,718	28,159	6,686
1/07/2048	346	106,494	59,825	25,188	5,956
1/08/2048	347	96,504	54,121	22,729	5,352
1/09/2048	348	86,495	48,426	20,285	4,756
1/10/2048	349	78,200	43,710	18,265	4,265
1/11/2048	350	70,891	39,557	16,487	3,834
1/12/2048	351	67,194	37,433	15,563	3,604
1/01/2049	352	64,375	35,801	14,847	3,424
1/02/2049	353	61,548	34,171	14,135	3,246
1/03/2049	354	58,714	32,548	13,433	3,073
1/04/2049	355	56,775	31,420	12,934	2,946
1/05/2049	356	54,830	30,293	12,440	2,822
1/06/2049	357	52,878	29,165	11,946	2,698

1/07/2049	358	50,920	28,039	11,457	2,577
1/08/2049	359	48,954	26,911	10,968	2,457
1/09/2049	360	46,982	25,783	10,481	2,338
1/10/2049	361	45,003	24,657	9,999	2,221
1/11/2049	362	43,017	23,529	9,517	2,105
1/12/2049	363	41,025	22,402	9,039	1,991
1/01/2050	364	39,025	21,274	8,562	1,878
1/02/2050	365	37,019	20,146	8,087	1,766
1/03/2050	366	35,005	19,021	7,618	1,658
1/04/2050	367	32,985	17,893	7,148	1,549
1/05/2050	368	30,958	16,765	6,681	1,442
1/06/2050	369	28,923	15,637	6,216	1,336
1/07/2050	370	26,882	14,510	5,753	1,231
1/08/2050	371	24,833	13,381	5,293	1,128
1/09/2050	372	22,778	12,253	4,834	1,026
1/10/2050	373	20,715	11,125	4,378	925
1/11/2050	374	18,646	9,996	3,924	826
1/12/2050	375	16,569	8,868	3,473	728
1/01/2051	376	15,214	8,130	3,175	663
1/02/2051	377	13,855	7,391	2,879	598
1/03/2051	378	12,491	6,653	2,586	535
1/04/2051	379	11,122	5,914	2,293	473
1/05/2051	380	9,748	5,175	2,001	411
1/06/2051	381	8,370	4,436	1,711	350
1/07/2051	382	6,987	3,696	1,422	290
1/08/2051	383	5,598	2,957	1,135	230
1/09/2051	384	4,205	2,217	849	171
1/10/2051	385	2,807	1,478	564	113
1/11/2051	386	1,404	738	281	56
1/12/2051	387	0	0	0	0
		676,224,654,456	602,162,469,859	513,438,360,957	407,073,239,297



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



3. Additional information on the asset distribution						
1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	37.92				
E.3.1.2	Weighted Average Maturity (months)**	181.19				
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	0.15%				0.15%
E.3.2.2	30-<60 days	0.00%				0.00%
E.3.2.3	60-<90 days	0.04%				0.04%
E.3.2.4	90-<180 days	0.01%				0.01%
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						