

# Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/10/2019

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## Index

Covered Bond Label Disclaimer

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

D1. Front Page

D2. Covered Bond Series

D3. Ratings

D4. Tests Royal Decree

D5. Cover Pool Summary

D6. Stratification Tables

D7. Stratification Graphs

D8. Performance

D9. Amortisation

D10. Amortisation Graph

E. Optional ECB-ECALs data



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- (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 levenssfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

##### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

##### 2. INFORMATION USE

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

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

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

##### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

##### 4. SECURITY

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

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

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

##### 5. YOUR RIGHTS

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

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

##### 6. CHANGES TO OUR PRIVACY POLICY

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

##### 7. CONTACT

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

## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency

EUR

### CONTENT OF TAB A

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	10/31/2019			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	6,972.8			
G.3.1.2	Outstanding Covered Bonds	5,000.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	8,203.3			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	5,410.0			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	39%	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	6,972.8		99.36%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	45.0		0.64%	
G.3.3.5	Other	0.0		0.00%	
G.3.3.6	Total	7,017.8		100%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0.00%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>			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	96.0	[Mark as ND1 if not relevant]	1.38%	
G.3.4.3	1 - 2 Y	101.0	[Mark as ND1 if not relevant]	1.45%	
G.3.4.4	2 - 3 Y	242.9	[Mark as ND1 if not relevant]	3.48%	
G.3.4.5	3 - 4 Y	462.6	[Mark as ND1 if not relevant]	6.63%	
G.3.4.6	4 - 5 Y	591.3	[Mark as ND1 if not relevant]	8.48%	
G.3.4.7	5 - 10 Y	3,603.5	[Mark as ND1 if not relevant]	51.68%	
G.3.4.8	10+ Y	1,875.4	[Mark as ND1 if not relevant]	26.90%	
G.3.4.9	Total	6972.8	0.0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0.00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0.00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0.00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0.00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	7.8	8.8		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0.0	0.0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0.0	0.0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0.0	0.0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0.0	0.0	0.00%	0.00%
G.3.5.7	5 - 10 Y	5,000.0	2500.0	100.00%	50.00%
G.3.5.8	10+ Y	0.0	2500.0	0.00%	50.00%
G.3.5.9	Total	5,000	5,000	100%	100%
OG.3.5.1	<i>o/w 0-1 day</i>			0.00%	0.00%
OG.3.5.2	<i>o/w 0-0.5y</i>			0.00%	0.00%
OG.3.5.3	<i>o/w 0.5-1 y</i>			0.00%	0.00%
OG.3.5.4	<i>o/w 1-1.5y</i>			0.00%	0.00%
OG.3.5.5	<i>o/w 1.5-2 y</i>			0.00%	0.00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	6,972.8	6972.81	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	6972.809878	6972.809878	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>				
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%
OG.3.6.7	<i>o/w [If relevant, please specify]</i>			0.00%	0.00%





7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	5000.00	5000.00	100.00%	100.00%
G.3.7.2	AUD	0.00	0.00	0.00%	0.00%
G.3.7.3	BRL	0.00	0.00	0.00%	0.00%
G.3.7.4	CAD	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.3.7.6	CZK	0.00	0.00	0.00%	0.00%
G.3.7.7	DKK	0.00	0.00	0.00%	0.00%
G.3.7.8	GBP	0.00	0.00	0.00%	0.00%
G.3.7.9	HKD	0.00	0.00	0.00%	0.00%
G.3.7.10	JPY	0.00	0.00	0.00%	0.00%
G.3.7.11	KRW	0.00	0.00	0.00%	0.00%
G.3.7.12	NOK	0.00	0.00	0.00%	0.00%
G.3.7.13	PLN	0.00	0.00	0.00%	0.00%
G.3.7.14	SEK	0.00	0.00	0.00%	0.00%
G.3.7.15	SGD	0.00	0.00	0.00%	0.00%
G.3.7.16	USD	0.00	0.00	0.00%	0.00%
G.3.7.17	Other	0.00	0.00	0.00%	0.00%
G.3.7.18	Total	5000	5000	100%	100%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				
OG.3.7.7	<i>o/w [If relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	5000	5000	100.00%	100.00%
G.3.8.2	Floating coupon	0	0	0.00%	0.00%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	5000	5000	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.00%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	45	100.00%		
G.3.9.3	Exposures to central banks	0	0.00%		
G.3.9.4	Exposures to credit institutions	0	0.00%		
G.3.9.5	Other	0	0.00%		
G.3.9.6	Total	45	100%		
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>				
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>				
OG.3.9.4	<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>				
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>				
OG.3.9.7	<i>o/w CQS1 credit institutions</i>				
OG.3.9.8	<i>o/w CQS2 credit institutions</i>				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	45	100.00%	
G.3.10.2	Eurozone	0	0.00%	
G.3.10.3	Rest of European Union (EU)	0	0.00%	
G.3.10.4	European Economic Area (not member of EU)	0	0.00%	
G.3.10.5	Switzerland	0	0.00%	
G.3.10.6	Australia	0	0.00%	
G.3.10.7	Brazil	0	0.00%	
G.3.10.8	Canada	0	0.00%	
G.3.10.9	Japan	0	0.00%	
G.3.10.10	Korea	0	0.00%	
G.3.10.11	New Zealand	0	0.00%	
G.3.10.12	Singapore	0	0.00%	
G.3.10.13	US	0	0.00%	
G.3.10.14	Other	0	0.00%	
G.3.10.15	Total EU	45		
G.3.10.16	Total	45	100%	
OG.3.10.1	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.2	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.3	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.4	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.5	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.6	<i>o/w [If relevant, please specify]</i>		0.00%	
OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0.00%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	45	0.65%	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	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.10				
OG.3.13.11				
OG.3.13.12				
OG.3.13.13				
OG.3.13.14				
OG.3.13.15				
OG.3.13.16				
OG.3.13.17				
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  
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 OG.3.13.38  
 OG.3.13.39  
 OG.3.13.40  
 OG.3.13.41  
 OG.3.13.42  
 OG.3.13.43  
 OG.3.13.44  
 OG.3.13.45  
 OG.3.13.46  
 OG.3.13.47  
 OG.3.13.48  
 OG.3.13.49  
 OG.3.13.50  
 OG.3.13.51

#### 4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

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

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">287 for Commercial Mortgage Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
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)	<a href="#">17 for Harmonised Glossary</a>	
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:	<a href="#">179 for Mortgage Assets</a>	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

#### 5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

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

## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	EUR
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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	6972.81		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	6972.81		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	116512	0	116512
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	0.40%	0.00%	0.40%
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	7.8%	0.0%	7.8%
M.7.5.5	West-Vlaanderen	11.2%	0.0%	11.2%
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	87.5%	0.0%	87.5%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	12.5%	0.0%	12.5%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	2.7%	0.0%	2.7%
M.7.7.2	Amortising	97.3%	0.0%	97.3%
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	5.9%	0.0%	5.9%	
M.7.8.2	≥ 12 - ≤ 24 months	25.4%	0.0%	25.4%	
M.7.8.3	≥ 24 - ≤ 36 months	20.1%	0.0%	20.1%	
M.7.8.4	≥ 36 - ≤ 60 months	24.3%	0.0%	24.3%	
M.7.8.5	≥ 60 months	24.4%	0.0%	24.4%	
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.7.A.10.1	Average loan size (000s)	59.85			
	By buckets (mn):				
M.7.A.10.2	≤100K	3733.68	94594	53.55%	81.19%
M.7.A.10.3	>100K and ≤200K	2582.68	19525	37.04%	16.76%
M.7.A.10.4	>200K and ≤300K	444.54	1899	6.38%	1.63%
M.7.A.10.5	>300K and ≤400K	103.50	305	1.48%	0.26%
M.7.A.10.6	>400K	108.39	189	1.55%	0.16%
M.7.A.10.7	TBC at a country level				
M.7.A.10.8	TBC at a country level				
M.7.A.10.9	TBC at a country level				
M.7.A.10.10	TBC at a country level				
M.7.A.10.11	TBC at a country level				
M.7.A.10.12	TBC at a country level				
M.7.A.10.13	TBC at a country level				
M.7.A.10.14	TBC at a country level				
M.7.A.10.15	TBC at a country level				
M.7.A.10.16	TBC at a country level				
M.7.A.10.17	TBC at a country level				
M.7.A.10.18	TBC at a country level				
M.7.A.10.19	TBC at a country level				
M.7.A.10.20	TBC at a country level				
M.7.A.10.21	TBC at a country level				
M.7.A.10.22	TBC at a country level				
M.7.A.10.23	TBC at a country level				
M.7.A.10.24	TBC at a country level				
M.7.A.10.25	TBC at a country level				
M.7.A.10.26	Total	6972.8	116512	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7.A.11.1	Weighted Average LTV (%)	0.64			
	By LTV buckets (mn):				
M.7.A.11.2	>0 - ≤40 %	1689.65	41248	24.23%	35.40%
M.7.A.11.3	>40 - ≤50 %	711.93	11985	10.21%	10.29%
M.7.A.11.4	>50 - ≤60 %	775.54	12266	11.12%	10.53%
M.7.A.11.5	>60 - ≤70 %	843.24	12396	12.09%	10.64%
M.7.A.11.6	>70 - ≤80 %	902.23	12306	12.94%	10.56%
M.7.A.11.7	>80 - ≤90 %	915.28	11284	13.13%	9.68%
M.7.A.11.8	>90 - ≤100 %	628.90	7076	9.02%	6.07%
M.7.A.11.9	>100%	506.05	7951	7.26%	6.82%
M.7.A.11.10	Total	6972.81	116512	100%	100%
OM.7.A.11.1	o/w >100 - ≤110 %			0.00%	0.00%
OM.7.A.11.2	o/w >110 - ≤120 %			0.00%	0.00%
OM.7.A.11.3	o/w >120 - ≤130 %			0.00%	0.00%
OM.7.A.11.4	o/w >130 - ≤140 %			0.00%	0.00%
OM.7.A.11.5	o/w >140 - ≤150 %			0.00%	0.00%
OM.7.A.11.6	o/w >150 %			0.00%	0.00%
OM.7.A.11.7					
OM.7.A.11.8					
OM.7.A.11.9					





12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	54%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2323.13	55147	33.32%	47.33%
M.7A.12.3	>40 - <=50 %	817.96	12854	11.73%	11.03%
M.7A.12.4	>50 - <=60 %	848.08	12339	12.16%	10.59%
M.7A.12.5	>60 - <=70 %	849.40	11477	12.18%	9.85%
M.7A.12.6	>70 - <=80 %	821.56	10109	11.78%	8.68%
M.7A.12.7	>80 - <=90 %	697.14	7711	10.00%	6.62%
M.7A.12.8	>90 - <=100 %	381.23	3869	5.47%	3.32%
M.7A.12.9	>100%	234.31	3006	3.36%	2.58%
M.7A.12.10	Total	6972.81	116512	100%	100%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0.00%	0.00%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0.00%	0.00%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0.00%	0.00%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0.00%	0.00%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0.00%	0.00%
OM.7A.12.6	<i>o/w &gt;150 %</i>			0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	100%			
OM.7A.13.1	<i>o/w Subsidised housing</i>				
OM.7A.13.2	<i>o/w Private rental</i>				
OM.7A.13.3	<i>o/w Multi-family housing</i>				
OM.7A.13.4	<i>o/w Buildings under construction</i>				
OM.7A.13.5	<i>o/w Buildings land</i>				
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					



7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	o/w >100 - <=110 %				
OM.7B.16.2	o/w >110 - <=120 %				
OM.7B.16.3	o/w >120 - <=130 %				
OM.7B.16.4	o/w >130 - <=140 %				
OM.7B.16.5	o/w >140 - <=150 %				
OM.7B.16.6	o/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
OM.7B.17.1	o/w >100 - <=110 %				
OM.7B.17.2	o/w >110 - <=120 %				
OM.7B.17.3	o/w >120 - <=130 %				
OM.7B.17.4	o/w >130 - <=140 %				
OM.7B.17.5	o/w >140 - <=150 %				
OM.7B.17.6	o/w >150 %				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	
M.7B.18.2	Office	
M.7B.18.3	Hotel/Tourism	
M.7B.18.4	Shopping malls	
M.7B.18.5	Industry	
M.7B.18.6	Agriculture	
M.7B.18.7	Other commercially used	
M.7B.18.8	Land	
M.7B.18.9	Property developers / Bulding under construction	
M.7B.18.10	Other	
OM.7B.18.1		<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	<b>OC Calculation: Actual</b>	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	<b>OC Calculation: Legal minimum</b>	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	<b>OC Calculation: Committed</b>	BNP Paribas Fortis commits to the legally required OC
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	<b>LTVs: Definition</b>	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	<b>Other definitions deemed relevant</b>	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

## Retained Covered Bonds

### EUR 10 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 31/10/2019

#### Contact Details:

##### Head of ALM Treasury

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##### 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 Emission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@155374</a>	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2021	6.33	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	9.33	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*	7.83

\* At Reporting Date until Maturity Date

## Retained Covered Bonds

### Ratings

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

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

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

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

# Retained Covered Bonds

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	5,000,000,000 (I)
Nominal Balance Residential Mortgage Loans	6,972,809,878 (II)
Nominal Balance Public Finance Exposures	45,000,000 (III)
Nominal Balance Financial Institution Exposures	358,388,824 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	47.52 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,593,676,197 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 111.87 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 45,876,250 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 358,388,824 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 5,593,676,197

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued  $[V+VI+VII]/I$  119.96 % *Limit:*

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

105%



#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,149,868,275 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	1,146,988,275
<i>Total Interest Proceeds Public Finance Exposures</i>	2,880,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	7,377,158,021 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	6,972,809,878
<i>Total Principal Proceeds Public Finance Exposures</i>	45,959,319
<i>Total Principal Proceeds Financial Institution Exposures</i>	358,388,824
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	300,000,000 (X)
Costs, Fees and expenses Covered Bonds	77,289,309 (XI)
Principal Requirement Covered Bonds	5,000,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,149,736,987

> > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	715,976,440 (XIII)
Cumulative Cash Outflow Next 180 Days	-38,690,483 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	677,285,956
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	45,959,319 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	45,959,319 (XVII)

# Retained Covered Bonds

## Cover Pool Summary

Portfolio Cut-off Date 31/10/2019

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	6,972,809,877.85
Principal Redemptions between Cut-off Date and Maturity Date	6,972,809,877.85
Interest Payments between Cut-off Date and Maturity Date	1,146,988,274.74
Number of borrowers	63,084.00
Number of loans	116,512.00
Average Outstanding Balance per borrower	110,532
Average Outstanding Balance per loan	59,846
Weighted average Current Loan to Current Value	54.35 %
Weighted average seasoning (in Years)	3.22
Weighted average remaining maturity (in years, at 0% CPR)	15.05
Weighted average initial maturity (in years, at 0% CPR)	18.27
Percentage of Fixed Rate Loans	87.45 %
Percentage of Variable Rate Loans	12.55 %
Weighted average interest rate	1.96 %
Weighted average interest rate Fixed Rate Loans	2.02 %
Weighted average interest rate Variable Rate Loans	1.56 %
Weighted Remaining average life (in years, at 0% CPR)	7.90
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.98

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 358,388,824

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

	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	
Series(Liquid_Bonds_CB_D	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	AA	AA	AA	AA	
Fitch Rating(Liquid_Bonds_CE	AA-	AA-	AA-	AA-	
Moody's Rating(Liquid_Bonds	Aa3	Aa3	Aa3	Aa3	

### 4. Derivatives

None

# Retained Covered Bonds

## Stratification Tables

Portfolio Cut-off Date 31/10/2019

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	1,142,784,973.81	16.39 %	19,752	16.95 %
Antwerpen	1,051,989,804.54	15.09 %	17,350	14.89 %
Vlaams-Brabant	936,889,263.30	13.44 %	15,041	12.91 %
West-Vlaanderen	782,885,238.75	11.23 %	14,622	12.55 %
Limburg	569,542,964.89	8.17 %	11,437	9.82 %
Liège	558,237,276.17	8.01 %	9,501	8.15 %
Brussels	542,847,659.53	7.79 %	5,830	5.00 %
Hainaut	498,398,093.64	7.15 %	8,931	7.67 %
Brabant Wallon	327,701,962.84	4.70 %	4,458	3.83 %
Namur	308,896,388.48	4.43 %	5,428	4.66 %
Luxembourg	195,352,698.55	2.80 %	3,171	2.72 %
Other	57,283,553.35	0.82 %	991	0.85 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	407,934,080.95	5.85 %	5,501	4.72 %
>1 and <=2	1,768,249,239.54	25.36 %	23,084	19.81 %
>2 and <=3	1,401,177,789.26	20.09 %	19,848	17.04 %
>3 and <=4	1,694,781,810.35	24.31 %	27,193	23.34 %
>4 and <=5	1,088,504,207.53	15.61 %	18,594	15.96 %
>5 and <=6	95,882,069.70	1.38 %	1,990	1.71 %
>6 and <=7	63,690,641.60	0.91 %	1,373	1.18 %
>7 and <=8	56,253,920.44	0.81 %	3,790	3.25 %
>8 and <=9	120,270,121.63	1.72 %	7,414	6.36 %
>9 and <=10	144,213,317.19	2.07 %	4,036	3.46 %
>10 and <=11	53,567,936.16	0.77 %	1,145	0.98 %
>11 and <=12	11,872,224.49	0.17 %	270	0.23 %
>12 and <=13	9,426,320.44	0.14 %	261	0.22 %
>13 and <=14	16,979,806.03	0.24 %	474	0.41 %
>14 and <=15	24,117,680.68	0.35 %	806	0.69 %
>15 and <=16	8,665,920.53	0.12 %	321	0.28 %
>16 and <=17	4,013,448.17	0.06 %	180	0.15 %
>17 and <=18	1,430,707.08	0.02 %	66	0.06 %
>18 and <=19	408,107.49	0.01 %	34	0.03 %
>19 and <=20	366,553.37	0.01 %	41	0.04 %
>20 and <=21	385,638.89	0.01 %	24	0.02 %
>21 and <=22	135,739.28	0.00 %	24	0.02 %
>22 and <=23	76,970.12	0.00 %	9	0.01 %
>23 and <=24	116,717.30	0.00 %	12	0.01 %
>24 and <=25	276.24	0.00 %	1	0.00 %
>29 and <=30	179,080.74	0.00 %	10	0.01 %
>27 and <=28	9,345.32	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>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	260,000.00	0.00 %	1,489	1.28 %
<=1	27,451,873.15	0.39 %	1,549	1.33 %
>1 and <=2	44,127,742.47	0.63 %	4,570	3.92 %
>2 and <=3	47,016,091.77	0.67 %	3,444	2.96 %
>3 and <=4	60,750,409.84	0.87 %	1,855	1.59 %
>4 and <=5	75,778,339.43	1.09 %	2,272	1.95 %
>5 and <=6	177,321,365.18	2.54 %	5,345	4.59 %
>6 and <=7	263,589,791.29	3.78 %	7,370	6.33 %
>7 and <=8	226,109,567.75	3.24 %	5,554	4.77 %
>8 and <=9	336,571,683.60	4.83 %	7,231	6.21 %
>9 and <=10	274,211,699.37	3.93 %	5,193	4.46 %
>10 and <=11	286,466,158.05	4.11 %	5,378	4.62 %
>11 and <=12	377,378,307.09	5.41 %	6,853	5.88 %
>12 and <=13	277,730,244.75	3.98 %	4,697	4.03 %
>13 and <=14	440,215,713.38	6.31 %	6,261	5.37 %
>14 and <=15	286,066,448.58	4.10 %	3,922	3.37 %
>15 and <=16	394,192,038.83	5.65 %	5,424	4.66 %
>16 and <=17	495,345,800.34	7.10 %	6,223	5.34 %
>17 and <=18	399,252,693.54	5.73 %	4,892	4.20 %
>18 and <=19	612,850,529.73	8.79 %	6,899	5.92 %
>19 and <=20	200,427,004.61	2.87 %	2,428	2.08 %
>20 and <=21	369,792,178.33	5.30 %	4,507	3.87 %
>21 and <=22	406,131,029.50	5.82 %	4,315	3.70 %
>22 and <=23	393,815,470.04	5.65 %	4,008	3.44 %
>23 and <=24	396,863,881.30	5.69 %	3,820	3.28 %
>24 and <=25	73,382,549.05	1.05 %	706	0.61 %
>25 and <=26	7,668,551.35	0.11 %	82	0.07 %
>26 and <=27	7,979,294.63	0.11 %	81	0.07 %
>27 and <=28	7,432,333.70	0.11 %	83	0.07 %
>28 and <=29	4,860,749.95	0.07 %	44	0.04 %
>29 and <=30	1,316,638.82	0.02 %	12	0.01 %
>31 and <=32	156,151.38	0.00 %	2	0.00 %
>32 and <=33	297,547.05	0.00 %	3	0.00 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	625,000.00	0.01 %	11	0.01 %
>1 and <=2	7,866,968.59	0.11 %	188	0.16 %
>2 and <=3	11,357,669.37	0.16 %	303	0.26 %
>3 and <=4	3,347,324.05	0.05 %	563	0.48 %
>4 and <=5	71,478,420.58	1.03 %	1,391	1.19 %
>5 and <=6	12,797,404.85	0.18 %	560	0.48 %
>6 and <=7	29,063,729.22	0.42 %	935	0.80 %
>7 and <=8	41,987,574.25	0.60 %	1,244	1.07 %
>8 and <=9	56,558,448.53	0.81 %	1,512	1.30 %
>9 and <=10	705,143,027.11	10.11 %	18,406	15.80 %
>10 and <=11	117,895,352.14	1.69 %	8,871	7.61 %
>11 and <=12	126,147,903.77	1.81 %	2,399	2.06 %
>12 and <=13	421,467,340.44	6.04 %	7,618	6.54 %
>13 and <=14	37,976,978.39	0.54 %	712	0.61 %
>14 and <=15	914,301,677.06	13.11 %	15,516	13.32 %
>15 and <=16	39,010,962.28	0.56 %	690	0.59 %
>16 and <=17	108,302,028.01	1.55 %	1,606	1.38 %
>17 and <=18	503,652,034.57	7.22 %	6,993	6.00 %
>18 and <=19	62,396,337.37	0.89 %	1,285	1.10 %
>19 and <=20	1,620,873,379.90	23.25 %	21,964	18.85 %
>20 and <=21	54,717,440.50	0.78 %	811	0.70 %
>21 and <=22	66,615,749.97	0.96 %	954	0.82 %
>22 and <=23	109,356,315.57	1.57 %	1,465	1.26 %
>23 and <=24	96,645,624.67	1.39 %	1,208	1.04 %
>24 and <=25	1,568,755,316.84	22.50 %	16,927	14.53 %
>25 and <=26	39,003,977.50	0.56 %	457	0.39 %
>26 and <=27	7,829,664.04	0.11 %	94	0.08 %
>27 and <=28	6,836,233.30	0.10 %	77	0.07 %
>28 and <=29	4,448,570.25	0.06 %	54	0.05 %
>29 and <=30	119,702,317.57	1.72 %	1,604	1.38 %
>30 and <=31	4,984,658.41	0.07 %	67	0.06 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	177,295.43	0.00 %	2	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	120,108.77	0.00 %	1	0.00 %
>39 and <=40	704,799.87	0.01 %	11	0.01 %
>32 and <=33	310,918.39	0.00 %	4	0.00 %
>31 and <=32	307,591.43	0.00 %	6	0.01 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1990	197,176.97	0.00 %	11	0.01 %
1991	22,310.42	0.00 %	1	0.00 %
1992	20,894.03	0.00 %	3	0.00 %
1993	47,225.75	0.00 %	5	0.00 %
1994	1,026.22	0.00 %	1	0.00 %
1995	10,378.28	0.00 %	3	0.00 %
1996	106,615.26	0.00 %	10	0.01 %
1997	95,270.01	0.00 %	15	0.01 %
1998	118,905.72	0.00 %	19	0.02 %
1999	396,816.17	0.01 %	29	0.02 %
2000	408,510.39	0.01 %	45	0.04 %
2001	465,790.14	0.01 %	35	0.03 %
2002	1,613,087.28	0.02 %	78	0.07 %
2003	4,583,583.81	0.07 %	197	0.17 %
2004	10,565,791.45	0.15 %	388	0.33 %
2005	26,388,218.20	0.38 %	844	0.72 %
2006	13,722,580.71	0.20 %	380	0.33 %
2007	9,248,135.89	0.13 %	243	0.21 %
2008	14,216,824.72	0.20 %	328	0.28 %
2009	76,360,700.65	1.10 %	1,523	1.31 %
2010	142,890,391.95	2.05 %	4,917	4.22 %
2011	122,335,361.30	1.75 %	8,999	7.72 %
2012	37,621,341.28	0.54 %	1,053	0.90 %
2013	60,709,553.36	0.87 %	1,323	1.14 %
2014	215,948,382.96	3.10 %	4,094	3.51 %
2015	1,060,851,894.87	15.21 %	17,951	15.41 %
2016	1,994,303,042.09	28.60 %	31,262	26.83 %
2017	1,214,051,611.81	17.41 %	17,052	14.64 %
2018	1,831,987,923.36	26.27 %	23,913	20.52 %
2019	133,520,532.80	1.91 %	1,790	1.54 %
<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	1,333,008,013.69	19.12 %	34,400	54.53 %
>100 and <=200	2,666,255,536.21	38.24 %	18,262	28.95 %
>200 and <=300	1,874,052,873.30	26.88 %	7,814	12.39 %
>300 and <=400	590,973,113.07	8.48 %	1,751	2.78 %
>400	508,520,341.58	7.29 %	857	1.36 %
<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>63,084</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	24,078,918.70	0.35 %	474	0.41 %
0.5 - 1%	108,421,773.06	1.55 %	1,983	1.70 %
1 - 1.5%	923,638,127.02	13.25 %	14,274	12.25 %
1.5 - 2%	3,581,413,070.01	51.36 %	51,834	44.49 %
2 - 2.5%	1,310,925,254.66	18.80 %	22,836	19.60 %
2.5 - 3%	744,071,902.90	10.67 %	16,063	13.79 %
3 - 3.5%	175,167,325.88	2.51 %	5,330	4.57 %
3.5 - 4%	65,312,269.25	0.94 %	2,155	1.85 %
4 - 4.5%	22,954,940.86	0.33 %	872	0.75 %
4.5 - 5%	11,278,224.77	0.16 %	436	0.37 %
5 - 5.5%	3,985,086.01	0.06 %	158	0.14 %
5.5 - 6%	1,022,899.41	0.01 %	48	0.04 %
6 - 6.5%	200,563.35	0.00 %	26	0.02 %
6.5 - 7%	207,946.83	0.00 %	14	0.01 %
9 - 9.5%	40,406.65	0.00 %	2	0.00 %
7.5 - 8%	29,139.88	0.00 %	2	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	43,771.00	0.00 %	3	0.00 %
7 - 7.5%	161.38	0.00 %	1	0.00 %
<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	<b>In EUR</b>	<b>In %</b>	<b>In number of loans</b>	<b>In %</b>
Fixed	6,098,027,446.66	87.45 %	103,496	88.83 %
Variable	5,139,404.10	0.07 %	282	0.24 %
Variable With Cap	869,643,027.09	12.47 %	12,734	10.93 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2019	88,099,061.47	1.26 %	1,419	1.22 %
2020	332,478,178.68	4.77 %	5,834	5.01 %
2021	46,403,264.35	0.67 %	592	0.51 %
2022	55,773,161.40	0.80 %	702	0.60 %
2023	138,099,947.81	1.98 %	1,522	1.31 %
2024	38,355,213.49	0.55 %	464	0.40 %
2025	7,084,262.61	0.10 %	105	0.09 %
2026	38,836,624.00	0.56 %	462	0.40 %
2027	35,984,234.55	0.52 %	418	0.36 %
2028	25,304,503.05	0.36 %	296	0.25 %
2029	2,720,588.42	0.04 %	26	0.02 %
2033	29,837,085.42	0.43 %	403	0.35 %
2034	21,229,848.08	0.30 %	224	0.19 %
Fixed To Maturity	6,112,603,904.52	87.66 %	104,045	89.30 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	6,972,544,469.56	100.00 %	116,493	99.98 %
Twice A Year	265,408.29	0.00 %	19	0.02 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	6,692,489,632.58	95.98 %	112,584	96.63 %
Interest only	185,749,017.34	2.66 %	1,592	1.37 %
Linear	94,571,227.93	1.36 %	2,336	2.00 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	93,833,666.28	1.35 %	2,314	1.99 %
1-10%	217,780,277.70	3.12 %	8,922	7.66 %
11-20%	309,677,399.68	4.44 %	8,427	7.23 %
21-30%	460,147,103.08	6.60 %	10,236	8.79 %
31-40%	608,211,583.89	8.72 %	11,349	9.74 %
41-50%	711,925,829.58	10.21 %	11,985	10.29 %
51-60%	775,537,555.71	11.12 %	12,266	10.53 %
61-70%	843,238,996.05	12.09 %	12,396	10.64 %
71-80%	902,234,419.97	12.94 %	12,306	10.56 %
81-90%	915,277,947.36	13.13 %	11,284	9.68 %
91-100%	628,895,808.15	9.02 %	7,076	6.07 %
101-110%	157,229,034.88	2.25 %	2,602	2.23 %
111-120%	95,436,028.20	1.37 %	1,468	1.26 %
>120%	253,384,227.32	3.63 %	3,881	3.33 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of loans	In %
1-20%	117,873,895.25	1.69 %	14,279	12.26 %
21-40%	187,895,589.73	2.69 %	6,579	5.65 %
41-60%	294,614,666.77	4.23 %	6,602	5.67 %
61-80%	544,892,068.26	7.81 %	9,588	8.23 %
81-100%	1,384,773,518.60	19.86 %	17,520	15.04 %
101-120%	534,209,054.12	7.66 %	10,395	8.92 %
121-140%	486,111,558.49	6.97 %	8,501	7.30 %
141-160%	543,608,199.01	7.80 %	8,547	7.34 %
161-180%	626,844,310.45	8.99 %	8,750	7.51 %
181-200%	642,736,449.28	9.22 %	8,027	6.89 %
201-300%	1,069,373,572.24	15.34 %	12,616	10.83 %
301-400%	296,911,130.78	4.26 %	3,052	2.62 %
401-500%	74,411,396.21	1.07 %	752	0.65 %
>500%	168,554,468.66	2.42 %	1,304	1.12 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</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	96,042,315.85	1.38 %	8,180	7.02 %
>1 and <=2	100,977,443.74	1.45 %	5,081	4.36 %
>2 and <=3	242,949,561.08	3.48 %	7,303	6.27 %
>3 and <=4	462,609,934.94	6.63 %	12,403	10.65 %
>4 and <=5	591,273,077.75	8.48 %	12,184	10.46 %
>5 and <=6	565,584,383.02	8.11 %	10,440	8.96 %
>6 and <=7	620,930,874.74	8.91 %	10,154	8.71 %
>7 and <=8	652,287,605.64	9.35 %	9,017	7.74 %
>8 and <=9	886,733,891.88	12.72 %	11,205	9.62 %
>9 and <=10	877,981,498.27	12.59 %	10,246	8.79 %
>10 and <=11	412,058,912.08	5.91 %	5,109	4.38 %
>11 and <=12	797,671,996.03	11.44 %	8,519	7.31 %
>12 and <=13	614,520,754.96	8.81 %	6,099	5.23 %
>13 and <=14	25,892,881.58	0.37 %	310	0.27 %
>14 and <=15	15,999,990.09	0.23 %	165	0.14 %
>15 and <=16	7,415,678.29	0.11 %	71	0.06 %
>16 and <=17	1,425,379.48	0.02 %	21	0.02 %
>18 and <=19	156,151.38	0.00 %	2	0.00 %
>19 and <=20	297,547.05	0.00 %	3	0.00 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

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

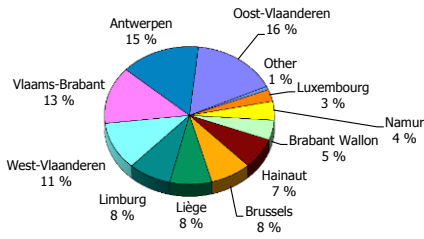
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	6,112,603,904.52	87.66 %	104,045	89.30 %
>=0 and <=1	465,849,180.18	6.68 %	7,837	6.73 %
>1 and <=2	163,148,355.07	2.34 %	1,898	1.63 %
>2 and <=3	76,608,711.81	1.10 %	891	0.76 %
>3 and <=4	66,763,112.77	0.96 %	798	0.68 %
>4 and <=5	36,769,680.00	0.53 %	416	0.36 %
>7 and <=8	51,066,933.50	0.73 %	627	0.54 %
	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

# Retained Covered Bonds

## Stratification Tables

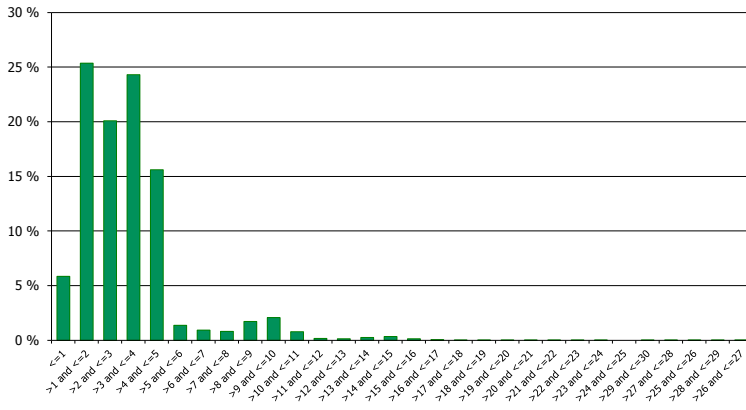
Portfolio Cut-off Date 31/10/2019

### 1. Geographic distribution



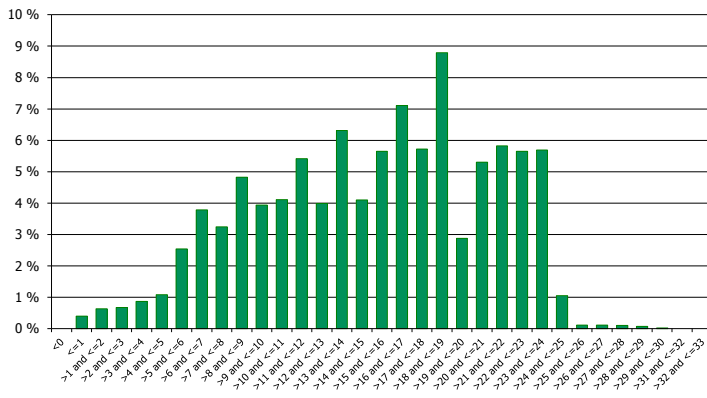
### 2. Seasoning

Distribution per Seasoning



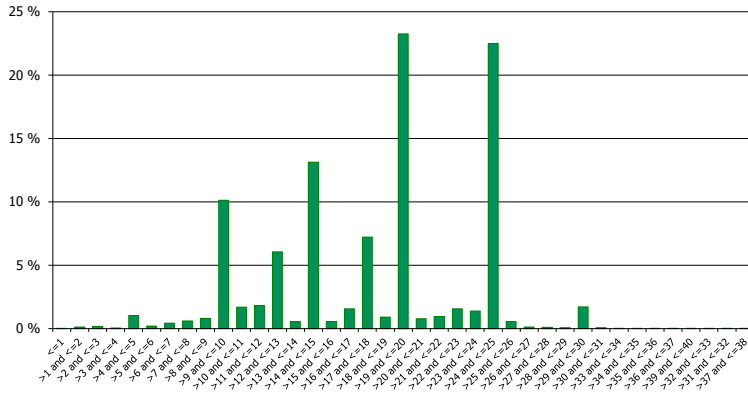
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



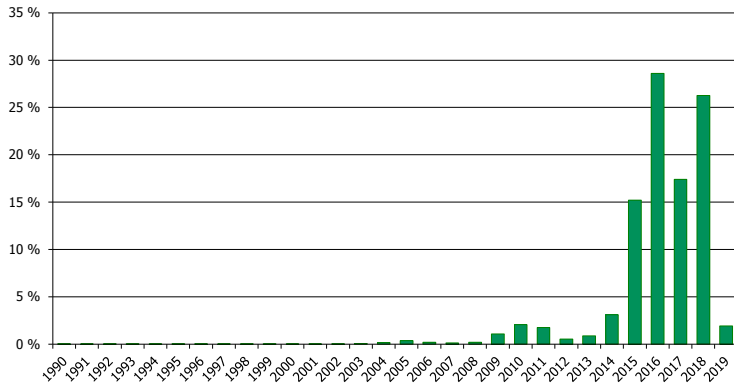
**4. Original term to maturity**

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



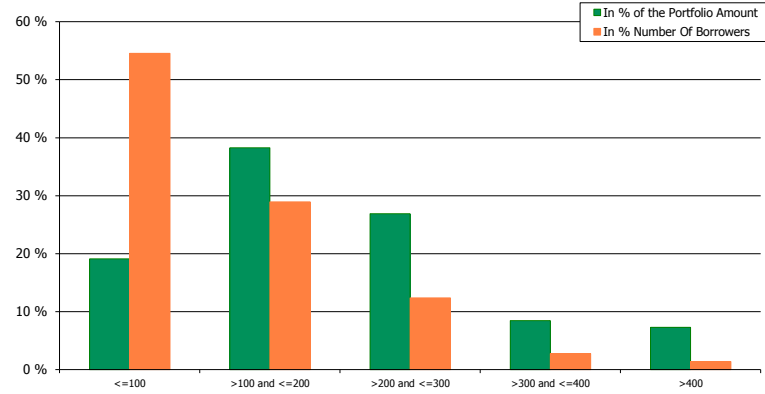
**5. Origination Year**

**Distribution Origination Year**



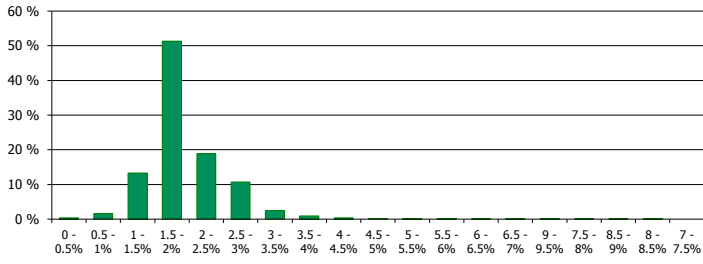
**6. Outstanding Loan Balance by Borrower**

**Outstanding Loan Balance by Borrower**



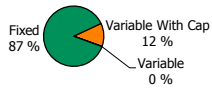
**7. Interest Rate**

**Distribution per Interest Rate**



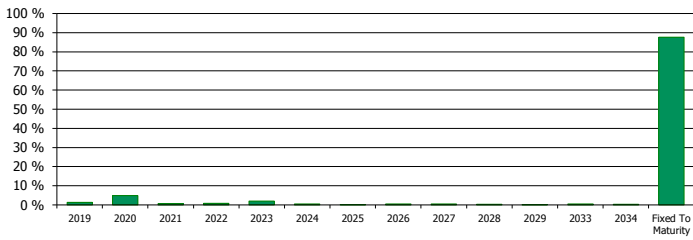
**8. Interest Rate Type**

**Distribution per Interest Type**



**9. Next Reset Date**

**Next Reset Date**



**10. Interest Payment Frequency**

**Distribution per Interest Payment Frequency**



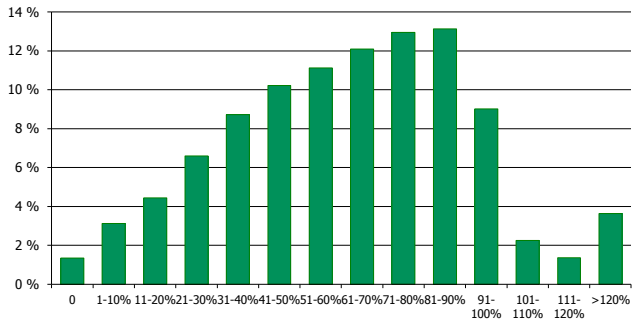
**11. Repayment Type**

**Distribution per Repayment Type**



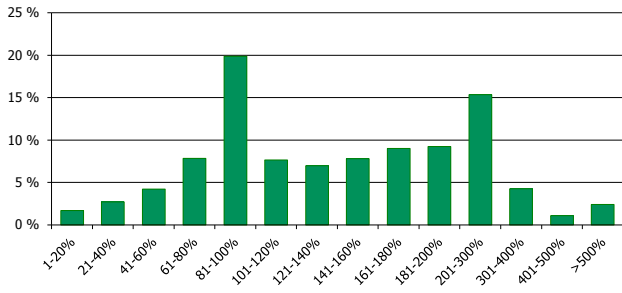
**12. Current Loan to Current Value (LTV)**

**Current LTV Distribution**



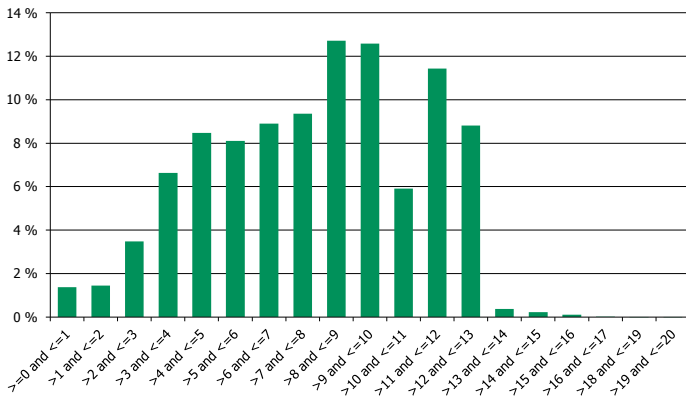
**13. Loan to Mortgage Inscription Ratio (LTM)**

**Loan To Mortgage Inscription Distribution**



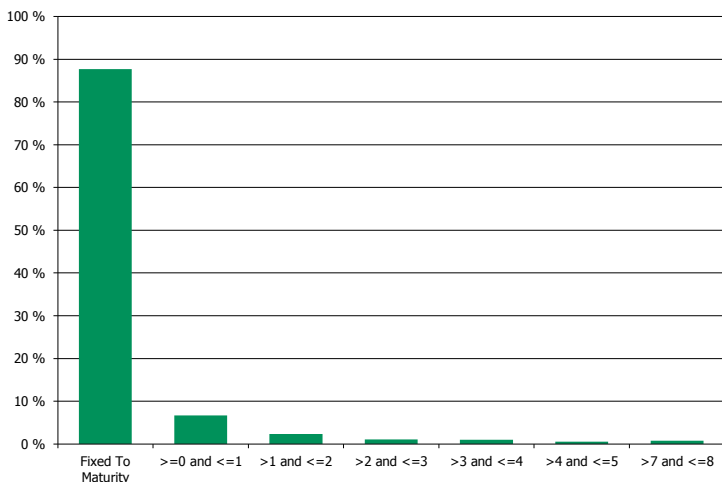
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

**Distribution of Average Life to Final Maturity**



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

**Distribution of Average Life To Interest Reset Date**



## Retained Covered Bonds

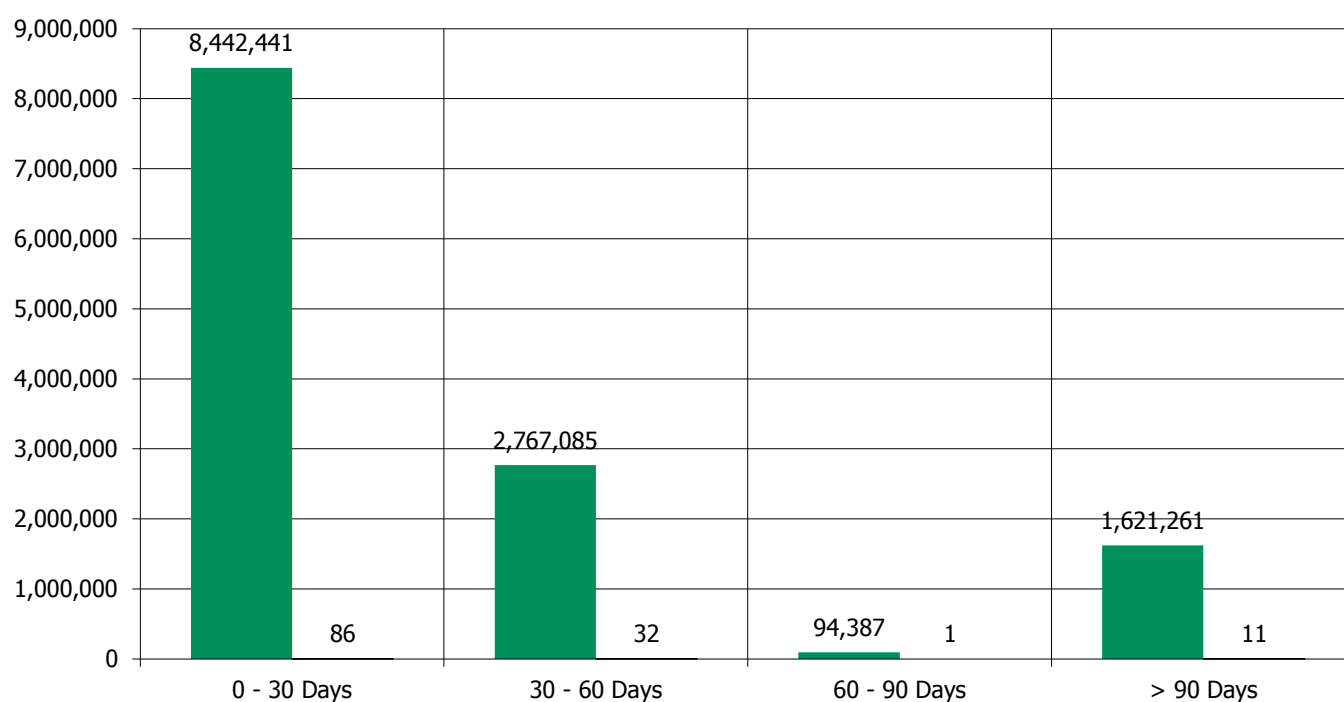
### Cover Pool Performance

Portfolio Cut-off Date            31/10/2019

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

	In EUR	In %	In number of loans	In %
Performing	6,959,884,703.33	99.81 %	116,382	99.89 %
0 - 30 Days	8,442,441.43	0.12 %	86	0.07 %
30 - 60 Days	2,767,084.76	0.04 %	32	0.03 %
60 - 90 Days	94,387.07	0.00 %	1	0.00 %
> 90 Days	1,621,261.26	0.02 %	11	0.01 %
<b>Total</b>	<b>6,972,809,877.85</b>	<b>100.00 %</b>	<b>116,512</b>	<b>100.00 %</b>

#### Delinquency Outstanding in Euro



## Retained Covered Bonds

### Amortisation

Portfolio Cut-off Date                      Oct/2019

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/11/2019	1	5,000,000,000	6,932,678,928	6,920,920,591	6,903,319,266	6,874,079,947
1/12/2019	2	5,000,000,000	6,893,303,487	6,870,316,409	6,835,977,096	6,779,119,693
1/01/2020	3	5,000,000,000	6,852,821,964	6,818,385,746	6,767,052,106	6,682,344,220
1/02/2020	4	5,000,000,000	6,812,751,755	6,767,020,027	6,698,992,750	6,587,118,100
1/03/2020	5	5,000,000,000	6,771,674,469	6,715,545,741	6,632,218,095	6,495,615,190
1/04/2020	6	5,000,000,000	6,731,168,498	6,664,053,584	6,564,627,096	6,402,184,271
1/05/2020	7	5,000,000,000	6,689,118,571	6,611,552,836	6,496,879,634	6,310,140,269
1/06/2020	8	5,000,000,000	6,646,685,907	6,558,469,665	6,428,326,916	6,217,113,086
1/07/2020	9	5,000,000,000	6,604,941,529	6,506,581,820	6,361,772,046	6,127,523,691
1/08/2020	10	5,000,000,000	6,561,863,478	6,453,181,612	6,293,513,796	6,036,103,858
1/09/2020	11	5,000,000,000	6,519,829,109	6,400,968,483	6,226,716,352	5,946,743,647
1/10/2020	12	5,000,000,000	6,477,112,452	6,348,592,820	6,160,566,285	5,859,450,003
1/11/2020	13	5,000,000,000	6,435,741,916	6,297,344,256	6,095,294,439	5,772,813,501
1/12/2020	14	5,000,000,000	6,391,593,537	6,243,879,670	6,028,670,476	5,686,309,149
1/01/2021	15	5,000,000,000	6,349,336,799	6,192,079,445	5,963,450,709	5,600,969,074
1/02/2021	16	5,000,000,000	6,308,238,197	6,141,564,509	5,899,758,368	5,517,678,418
1/03/2021	17	5,000,000,000	6,263,480,213	6,088,646,595	5,835,486,788	5,436,686,137
1/04/2021	18	5,000,000,000	6,221,248,186	6,037,336,232	5,771,594,082	5,354,384,694
1/05/2021	19	5,000,000,000	6,179,203,596	5,986,691,807	5,709,092,568	5,274,690,226
1/06/2021	20	5,000,000,000	6,137,871,286	5,936,561,243	5,646,888,711	5,195,121,666
1/07/2021	21	5,000,000,000	6,095,771,239	5,886,164,519	5,585,170,559	5,117,278,079
1/08/2021	22	5,000,000,000	6,053,599,115	5,835,528,204	5,523,041,530	5,038,920,496
1/09/2021	23	5,000,000,000	6,012,670,338	5,786,243,249	5,462,468,133	4,962,548,145
1/10/2021	24	5,000,000,000	5,970,911,182	5,736,625,056	5,402,297,069	4,887,765,508
1/11/2021	25	5,000,000,000	5,929,493,985	5,687,170,734	5,342,104,212	4,812,833,923
1/12/2021	26	5,000,000,000	5,886,460,784	5,636,628,977	5,281,597,553	4,738,816,686
1/01/2022	27	5,000,000,000	5,844,004,426	5,586,483,355	5,221,297,735	4,664,871,463
1/02/2022	28	5,000,000,000	5,802,664,291	5,537,556,846	5,162,406,989	4,592,721,200
1/03/2022	29	5,000,000,000	5,761,623,441	5,489,967,152	5,106,283,283	4,525,408,188
1/04/2022	30	5,000,000,000	5,720,836,896	5,441,858,187	5,048,664,038	4,455,392,248
1/05/2022	31	5,000,000,000	5,679,276,696	5,393,457,273	4,991,444,672	4,386,840,236
1/06/2022	32	5,000,000,000	5,636,997,965	5,344,226,688	4,933,305,192	4,317,378,849
1/07/2022	33	5,000,000,000	5,594,362,555	5,295,099,950	4,875,925,275	4,249,670,919
1/08/2022	34	5,000,000,000	5,552,995,811	5,247,031,588	4,819,374,226	4,182,592,265
1/09/2022	35	5,000,000,000	5,511,830,095	5,199,300,679	4,763,388,442	4,116,494,101
1/10/2022	36	5,000,000,000	5,469,447,492	5,150,852,691	4,707,387,631	4,051,422,579
1/11/2022	37	5,000,000,000	5,427,336,226	5,102,525,438	4,651,361,605	3,986,247,918
1/12/2022	38	5,000,000,000	5,384,801,226	5,054,226,356	4,595,993,232	3,922,650,958
1/01/2023	39	5,000,000,000	5,342,924,152	5,006,414,455	4,540,938,133	3,859,246,242
1/02/2023	40	5,000,000,000	5,301,399,025	4,959,079,422	4,486,564,771	3,796,885,200
1/03/2023	41	5,000,000,000	5,258,569,667	4,911,479,377	4,433,291,816	3,737,445,383
1/04/2023	42	5,000,000,000	5,217,129,694	4,864,510,051	4,379,728,528	3,676,650,494
1/05/2023	43	5,000,000,000	5,173,549,658	4,815,957,595	4,325,342,562	3,616,110,953
1/06/2023	44	5,000,000,000	5,131,375,007	4,768,596,393	4,271,914,119	3,556,316,228
1/07/2023	45	5,000,000,000	5,089,427,429	4,721,851,208	4,219,626,512	3,498,387,835
1/08/2023	46	5,000,000,000	5,047,297,019	4,674,821,290	4,166,974,289	3,440,102,494
1/09/2023	47	5,000,000,000	5,005,592,017	4,628,330,667	4,115,042,070	3,382,840,025
1/10/2023	48	5,000,000,000	4,963,072,765	4,581,483,563	4,063,364,673	3,326,664,968
1/11/2023	49	5,000,000,000	4,919,614,475	4,533,664,099	4,010,726,990	3,269,662,937
1/12/2023	50	5,000,000,000	4,878,042,235	4,487,974,553	3,960,535,530	3,215,510,122
1/01/2024	51	5,000,000,000	4,835,927,939	4,441,681,664	3,909,714,547	3,160,804,515
1/02/2024	52	5,000,000,000	4,794,592,291	4,396,246,854	3,859,879,832	3,107,298,609
1/03/2024	53	5,000,000,000	4,752,950,339	4,351,149,506	3,811,194,924	3,055,947,685
1/04/2024	54	5,000,000,000	4,712,012,611	4,306,356,230	3,762,367,384	3,004,018,302
1/05/2024	55	5,000,000,000	4,668,943,788	4,259,991,319	3,712,698,903	2,952,209,589
1/06/2024	56	5,000,000,000	4,627,176,774	4,214,722,049	3,663,903,677	2,901,069,440
1/07/2024	57	5,000,000,000	4,586,948,449	4,171,221,646	3,617,163,529	2,852,320,368
1/08/2024	58	5,000,000,000	4,546,600,392	4,127,517,966	3,570,162,147	2,803,333,200
1/09/2024	59	5,000,000,000	4,506,590,028	4,084,256,583	3,523,758,035	2,755,176,835
1/10/2024	60	5,000,000,000	4,466,051,293	4,040,873,299	3,477,747,622	2,708,055,401
1/11/2024	61	5,000,000,000	4,424,785,870	3,996,746,142	3,431,021,868	2,660,354,970

1/12/2024	62	5,000,000,000	4,384,381,784	3,953,750,236	3,385,758,051	2,614,496,745
1/01/2025	63	5,000,000,000	4,344,395,688	3,911,046,857	3,340,671,723	2,568,754,536
1/02/2025	64	5,000,000,000	4,304,840,394	3,868,864,134	3,296,236,418	2,523,851,383
1/03/2025	65	5,000,000,000	4,265,398,541	3,827,543,748	3,253,540,029	2,481,627,483
1/04/2025	66	5,000,000,000	4,225,758,873	3,785,541,733	3,209,653,291	2,437,783,749
1/05/2025	67	5,000,000,000	4,185,048,259	3,742,918,382	3,165,703,294	2,394,546,897
1/06/2025	68	5,000,000,000	4,145,887,726	3,701,606,104	3,122,799,827	2,352,089,836
1/07/2025	69	5,000,000,000	4,106,229,398	3,660,179,920	3,080,251,271	2,310,531,998
1/08/2025	70	5,000,000,000	4,067,116,040	3,619,166,545	3,037,990,231	2,269,179,411
1/09/2025	71	5,000,000,000	4,027,230,508	3,577,595,803	2,995,457,551	2,227,933,638
1/10/2025	72	5,000,000,000	3,988,979,791	3,537,799,210	2,954,845,957	2,188,719,008
1/11/2025	73	5,000,000,000	3,950,173,312	3,497,440,012	2,913,708,034	2,149,105,896
1/12/2025	74	5,000,000,000	3,911,664,147	3,457,659,663	2,873,477,283	2,110,744,351
1/01/2026	75	5,000,000,000	3,873,454,411	3,418,077,551	2,833,358,506	2,072,459,329
1/02/2026	76	2,500,000,000	3,835,286,509	3,378,656,613	2,793,558,467	2,034,692,911
1/03/2026	77	2,500,000,000	3,796,493,201	3,339,358,084	2,754,722,258	1,998,729,102
1/04/2026	78	2,500,000,000	3,758,792,075	3,300,588,991	2,715,816,147	1,962,154,061
1/05/2026	79	2,500,000,000	3,720,556,566	3,261,651,954	2,677,172,178	1,926,305,319
1/06/2026	80	2,500,000,000	3,682,689,224	3,222,979,585	2,638,701,927	1,890,583,115
1/07/2026	81	2,500,000,000	3,645,606,675	3,185,289,095	2,601,425,551	1,856,234,865
1/08/2026	82	2,500,000,000	3,608,511,294	3,147,530,100	2,564,050,247	1,821,816,685
1/09/2026	83	2,500,000,000	3,572,131,807	3,110,513,406	2,527,451,381	1,788,206,105
1/10/2026	84	2,500,000,000	3,536,479,447	3,074,413,659	2,491,969,949	1,755,875,210
1/11/2026	85	2,500,000,000	3,500,478,442	3,037,955,087	2,456,155,970	1,723,309,999
1/12/2026	86	2,500,000,000	3,465,169,739	3,002,375,552	2,421,415,818	1,691,971,038
1/01/2027	87	2,500,000,000	3,429,444,556	2,966,381,930	2,386,302,630	1,660,373,102
1/02/2027	88	2,500,000,000	3,393,859,497	2,930,622,765	2,351,540,510	1,629,255,717
1/03/2027	89	2,500,000,000	3,358,861,731	2,895,958,335	2,318,387,205	1,600,139,224
1/04/2027	90	2,500,000,000	3,324,364,194	2,861,353,782	2,284,858,517	1,570,318,447
1/05/2027	91	2,500,000,000	3,289,228,904	2,826,465,055	2,251,443,966	1,541,010,670
1/06/2027	92	2,500,000,000	3,254,569,720	2,791,938,715	2,218,285,784	1,511,884,514
1/07/2027	93	2,500,000,000	3,220,713,941	2,758,360,436	2,186,212,622	1,483,916,977
1/08/2027	94	2,500,000,000	3,186,656,430	2,724,563,181	2,153,933,836	1,455,814,982
1/09/2027	95	2,500,000,000	3,152,934,310	2,691,158,907	2,122,114,978	1,428,233,962
1/10/2027	96	2,500,000,000	3,119,141,357	2,657,945,290	2,090,765,730	1,401,367,049
1/11/2027	97	2,500,000,000	3,085,823,173	2,625,093,614	2,059,672,753	1,374,679,233
1/12/2027	98	2,500,000,000	3,052,273,408	2,592,291,004	2,028,929,461	1,348,609,393
1/01/2028	99	2,500,000,000	3,018,606,882	2,559,349,855	1,998,052,729	1,322,460,766
1/02/2028	100	2,500,000,000	2,984,842,526	2,526,430,185	1,967,336,651	1,296,615,335
1/03/2028	101	2,500,000,000	2,950,282,468	2,493,215,499	1,936,852,913	1,271,465,731
1/04/2028	102	2,500,000,000	2,916,401,667	2,460,403,502	1,906,501,944	1,246,240,584
1/05/2028	103	2,500,000,000	2,883,496,703	2,428,650,483	1,877,265,512	1,222,099,096
1/06/2028	104	2,500,000,000	2,850,772,974	2,397,016,210	1,848,101,192	1,198,017,296
1/07/2028	105	2,500,000,000	2,819,185,616	2,366,565,720	1,820,132,954	1,175,050,515
1/08/2028	106	2,500,000,000	2,787,571,823	2,336,058,657	1,792,100,578	1,152,052,906
1/09/2028	107	2,500,000,000	2,754,981,880	2,304,831,619	1,763,648,091	1,128,960,107
1/10/2028	108	2,500,000,000	2,723,398,906	2,274,669,349	1,736,284,036	1,106,887,591
1/11/2028	109	2,500,000,000	2,692,706,912	2,245,219,891	1,709,446,331	1,085,162,649
1/12/2028	110	2,500,000,000	2,662,167,827	2,216,112,416	1,683,131,871	1,064,078,317
1/01/2029	111	2,500,000,000	2,632,118,554	2,187,381,738	1,657,085,937	1,043,174,833
1/02/2029	112	0	2,602,369,955	2,158,991,590	1,631,418,915	1,022,666,859
1/03/2029	113		2,572,407,551	2,130,864,397	1,606,465,754	1,003,171,469
1/04/2029	114		2,542,541,797	2,102,552,833	1,581,090,281	983,143,674
1/05/2029	115		2,512,679,377	2,074,447,519	1,556,116,010	963,647,889
1/06/2029	116		2,483,288,516	2,046,705,403	1,531,401,076	944,326,051
1/07/2029	117		2,454,348,987	2,019,533,362	1,507,351,061	925,685,620
1/08/2029	118		2,425,304,668	1,992,249,828	1,483,205,304	906,999,392
1/09/2029	119		2,396,408,877	1,965,174,835	1,459,327,474	888,617,996
1/10/2029	120		2,367,801,235	1,938,527,996	1,435,996,593	870,826,905
1/11/2029	121		2,339,230,772	1,911,889,034	1,412,661,493	853,047,384
1/12/2029	122		2,310,910,155	1,885,641,967	1,389,838,787	835,825,390
1/01/2030	123		2,282,698,983	1,859,463,246	1,367,057,821	818,643,156
1/02/2030	124		2,254,302,009	1,833,216,808	1,344,334,080	801,625,603
1/03/2030	125		2,225,087,121	1,806,686,816	1,321,835,373	785,193,601
1/04/2030	126		2,197,566,632	1,781,314,842	1,299,957,858	768,927,291
1/05/2030	127		2,170,201,623	1,756,245,719	1,278,508,539	753,140,008
1/06/2030	128		2,142,817,564	1,731,143,906	1,257,029,930	737,351,085
1/07/2030	129		2,115,637,161	1,706,379,877	1,235,998,477	722,042,438
1/08/2030	130		2,088,390,652	1,681,547,167	1,214,913,509	706,719,003
1/09/2030	131		2,060,948,693	1,656,636,678	1,193,871,742	691,537,444
1/10/2030	132		2,034,145,977	1,632,408,204	1,173,515,787	676,960,061
1/11/2030	133		2,007,337,275	1,608,161,945	1,153,145,322	662,391,532
1/12/2030	134		1,980,809,001	1,584,304,271	1,133,241,893	648,290,167
1/01/2031	135		1,954,610,508	1,560,698,454	1,113,517,690	634,308,534



1/02/2031	136	1,928,362,648	1,537,128,805	1,093,912,222	620,501,060
1/03/2031	137	1,902,250,403	1,513,991,225	1,074,970,850	607,423,727
1/04/2031	138	1,876,423,603	1,490,902,831	1,055,885,344	594,112,166
1/05/2031	139	1,850,773,953	1,468,109,306	1,037,183,458	581,196,980
1/06/2031	140	1,825,284,971	1,445,434,677	1,018,567,354	568,347,743
1/07/2031	141	1,800,325,847	1,423,329,559	1,000,521,715	555,990,011
1/08/2031	142	1,775,651,379	1,401,441,049	982,629,905	543,734,722
1/09/2031	143	1,750,963,696	1,379,612,281	964,864,411	531,642,874
1/10/2031	144	1,726,632,166	1,358,208,043	947,556,906	519,966,177
1/11/2031	145	1,702,614,196	1,337,043,385	930,419,054	508,399,375
1/12/2031	146	1,678,891,565	1,316,250,221	913,695,152	497,214,536
1/01/2032	147	1,655,230,589	1,295,499,032	897,003,317	486,063,673
1/02/2032	148	1,631,495,447	1,274,756,497	880,396,451	475,044,198
1/03/2032	149	1,608,118,374	1,254,497,280	864,343,190	464,533,990
1/04/2032	150	1,584,867,073	1,234,261,924	848,238,373	453,947,697
1/05/2032	151	1,561,935,857	1,214,406,951	832,539,016	443,719,567
1/06/2032	152	1,539,115,304	1,194,634,313	816,901,002	433,540,859
1/07/2032	153	1,516,363,444	1,175,042,825	801,526,538	423,637,693
1/08/2032	154	1,493,307,678	1,155,214,060	785,996,786	413,670,049
1/09/2032	155	1,470,677,851	1,135,778,121	770,807,436	403,957,637
1/10/2032	156	1,447,809,793	1,116,282,244	755,711,761	394,422,964
1/11/2032	157	1,425,349,544	1,097,101,142	740,837,443	385,022,008
1/12/2032	158	1,403,175,219	1,078,260,641	726,322,967	375,931,304
1/01/2033	159	1,380,938,700	1,059,373,308	711,785,511	366,846,582
1/02/2033	160	1,358,890,083	1,040,690,845	697,454,602	357,938,074
1/03/2033	161	1,337,252,966	1,022,551,282	683,723,369	349,548,456
1/04/2033	162	1,315,860,433	1,004,486,571	669,936,368	341,049,281
1/05/2033	163	1,294,417,758	986,496,002	656,318,303	332,747,027
1/06/2033	164	1,273,190,512	968,672,654	642,821,389	324,523,840
1/07/2033	165	1,252,415,518	951,302,518	629,740,599	316,616,879
1/08/2033	166	1,231,708,345	933,987,082	616,705,766	308,750,023
1/09/2033	167	1,211,458,571	917,073,896	603,998,088	301,107,223
1/10/2033	168	1,191,413,580	900,419,457	591,569,631	293,702,446
1/11/2033	169	1,171,446,576	883,827,664	579,192,172	286,339,325
1/12/2033	170	1,151,108,507	867,057,557	566,803,845	279,066,165
1/01/2034	171	1,131,832,801	851,092,414	554,952,321	272,073,778
1/02/2034	172	1,112,412,791	835,070,605	543,120,558	265,145,266
1/03/2034	173	1,093,229,250	819,412,507	531,712,353	258,582,659
1/04/2034	174	1,074,110,871	803,717,152	520,201,370	251,913,103
1/05/2034	175	1,055,108,960	788,202,841	508,904,180	245,432,102
1/06/2034	176	1,035,953,278	772,580,305	497,548,874	238,939,372
1/07/2034	177	1,017,234,924	757,375,560	486,556,377	232,702,592
1/08/2034	178	998,622,391	742,256,660	475,630,918	226,513,844
1/09/2034	179	980,118,980	727,267,838	464,841,025	220,437,634
1/10/2034	180	961,753,375	712,468,818	454,261,256	214,537,429
1/11/2034	181	943,540,843	697,791,422	443,771,650	208,695,723
1/12/2034	182	925,471,909	683,305,196	433,489,337	203,024,522
1/01/2035	183	907,668,541	669,023,765	423,349,775	197,435,858
1/02/2035	184	889,834,135	654,765,974	413,273,905	191,920,471
1/03/2035	185	872,305,957	640,884,845	403,583,125	186,703,014
1/04/2035	186	854,979,881	627,089,946	393,891,789	181,447,871
1/05/2035	187	837,797,038	613,478,467	384,393,629	176,346,650
1/06/2035	188	820,634,310	599,891,837	374,924,571	171,274,045
1/07/2035	189	803,614,665	586,486,062	365,643,968	166,349,748
1/08/2035	190	787,023,267	573,403,306	356,578,377	161,538,244
1/09/2035	191	770,603,712	560,488,230	347,660,540	156,831,167
1/10/2035	192	754,165,775	547,631,953	338,849,970	152,230,091
1/11/2035	193	737,967,931	534,961,132	330,168,011	147,701,420
1/12/2035	194	721,971,196	522,505,867	321,687,142	143,317,579
1/01/2036	195	706,105,898	510,157,080	313,285,679	138,983,397
1/02/2036	196	690,334,648	497,916,513	304,991,156	134,730,601
1/03/2036	197	673,994,553	485,359,559	296,592,214	130,501,136
1/04/2036	198	658,303,163	473,255,773	288,460,381	126,385,525
1/05/2036	199	641,863,258	460,679,679	280,103,847	122,221,138
1/06/2036	200	626,728,189	449,053,978	272,340,769	118,330,453
1/07/2036	201	612,060,687	437,824,807	264,876,997	114,615,722
1/08/2036	202	597,715,027	426,837,760	257,573,278	110,983,234
1/09/2036	203	583,655,242	416,090,526	250,449,340	107,456,597
1/10/2036	204	569,883,922	405,606,029	243,537,719	104,062,800
1/11/2036	205	556,197,320	395,193,386	236,682,198	100,705,105
1/12/2036	206	542,909,241	385,118,668	230,080,738	97,494,977
1/01/2037	207	529,946,061	375,285,499	223,635,924	94,362,658
1/02/2037	208	517,295,305	365,705,449	217,372,855	91,331,487
1/03/2037	209	504,811,530	356,333,197	211,315,463	88,446,674

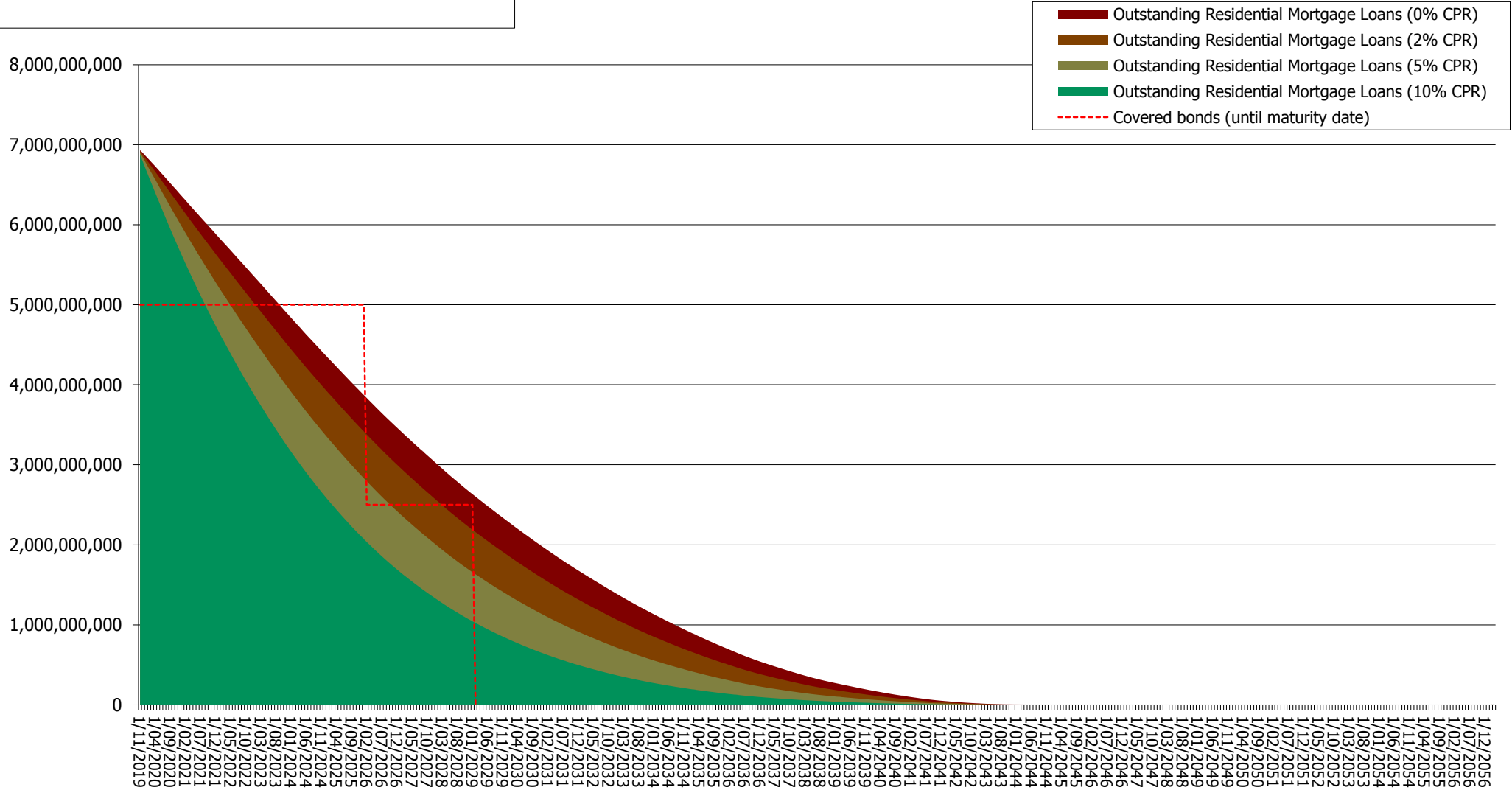
1/04/2037	210	492,531,810	347,075,599	205,301,994	85,565,761
1/05/2037	211	480,363,879	337,945,525	199,409,367	82,769,148
1/06/2037	212	468,249,684	328,864,223	193,557,310	79,999,842
1/07/2037	213	456,259,407	319,917,155	187,827,961	77,313,597
1/08/2037	214	444,433,185	311,096,378	182,184,642	74,673,072
1/09/2037	215	432,720,386	302,383,863	176,632,051	72,090,558
1/10/2037	216	421,109,987	293,787,529	171,188,278	69,582,332
1/11/2037	217	409,625,761	285,290,859	165,814,542	67,112,620
1/12/2037	218	398,270,383	276,926,914	160,557,166	64,718,338
1/01/2038	219	386,599,861	268,356,196	155,192,328	62,290,889
1/02/2038	220	375,642,695	260,308,087	150,155,199	60,013,820
1/03/2038	221	364,904,684	252,479,589	145,304,848	57,853,017
1/04/2038	222	354,468,498	244,842,756	140,551,402	55,723,413
1/05/2038	223	343,435,613	236,832,611	135,618,580	53,547,328
1/06/2038	224	333,499,324	229,590,499	131,137,136	51,558,578
1/07/2038	225	323,900,535	222,616,413	126,840,729	49,664,955
1/08/2038	226	314,613,525	215,866,715	122,682,135	47,833,181
1/09/2038	227	305,633,579	209,349,602	118,675,720	46,075,115
1/10/2038	228	296,937,338	203,059,094	114,826,452	44,397,916
1/11/2038	229	288,524,432	196,971,325	111,100,651	42,775,379
1/12/2038	230	280,294,285	191,038,639	107,489,138	41,215,248
1/01/2039	231	272,255,223	185,244,777	103,964,107	39,694,779
1/02/2039	232	264,266,396	179,504,141	100,486,107	38,204,331
1/03/2039	233	256,224,856	173,775,246	97,055,595	36,758,871
1/04/2039	234	248,340,847	168,142,535	93,670,826	35,326,659
1/05/2039	235	240,500,224	162,566,658	90,341,647	33,931,441
1/06/2039	236	232,706,342	157,031,577	87,043,753	32,554,312
1/07/2039	237	224,758,447	151,419,342	83,726,269	31,185,215
1/08/2039	238	217,062,011	145,986,244	80,516,783	29,862,766
1/09/2039	239	209,403,999	140,596,937	77,347,171	28,565,687
1/10/2039	240	201,803,078	135,271,167	74,234,122	27,303,599
1/11/2039	241	194,279,534	130,007,163	71,163,896	26,063,495
1/12/2039	242	186,870,773	124,844,143	68,169,541	24,864,481
1/01/2040	243	179,699,211	119,849,366	65,275,774	23,708,151
1/02/2040	244	172,616,701	114,930,464	62,437,506	22,581,241
1/03/2040	245	165,633,621	110,106,051	59,674,256	21,496,355
1/04/2040	246	158,774,409	105,367,330	56,960,775	20,431,974
1/05/2040	247	152,041,357	100,733,463	54,321,712	19,405,461
1/06/2040	248	145,280,388	96,090,798	51,686,316	18,385,808
1/07/2040	249	138,862,671	91,695,260	49,200,604	17,429,850
1/08/2040	250	132,597,347	87,409,570	46,781,767	16,502,755
1/09/2040	251	126,489,269	83,241,637	44,437,779	15,609,493
1/10/2040	252	120,579,043	79,221,912	42,187,794	14,758,403
1/11/2040	253	114,806,440	75,301,307	39,997,985	13,933,084
1/12/2040	254	109,119,194	71,453,578	37,860,761	13,134,531
1/01/2041	255	103,530,484	67,678,987	35,769,536	12,356,491
1/02/2041	256	98,001,386	63,955,898	33,715,853	11,597,720
1/03/2041	257	92,561,890	60,313,526	31,722,644	10,870,334
1/04/2041	258	87,232,243	56,744,311	29,769,468	10,157,836
1/05/2041	259	82,008,652	53,258,818	27,872,123	9,471,445
1/06/2041	260	76,943,768	49,884,782	26,039,983	8,811,371
1/07/2041	261	72,166,817	46,710,954	24,323,223	8,196,719
1/08/2041	262	67,661,570	43,720,592	22,708,190	7,620,054
1/09/2041	263	63,251,762	40,801,805	21,138,294	7,063,209
1/10/2041	264	59,173,765	38,108,557	19,694,404	6,553,768
1/11/2041	265	55,249,054	35,520,652	18,310,296	6,067,366
1/12/2041	266	51,491,749	33,050,671	16,995,130	5,608,483
1/01/2042	267	47,995,061	30,754,026	15,773,943	5,183,437
1/02/2042	268	44,699,181	28,593,530	14,628,512	4,786,679
1/03/2042	269	41,604,647	26,573,219	13,563,684	4,421,268
1/04/2042	270	38,706,229	24,680,046	12,565,320	4,078,489
1/05/2042	271	35,646,861	22,692,010	11,524,718	3,725,394
1/06/2042	272	32,961,067	20,946,705	10,611,265	3,415,589
1/07/2042	273	30,415,030	19,296,976	9,751,478	3,125,972
1/08/2042	274	27,779,133	17,594,724	8,868,655	2,830,929
1/09/2042	275	25,401,847	16,061,713	8,075,348	2,566,783
1/10/2042	276	23,145,480	14,610,979	7,327,882	2,319,650
1/11/2042	277	20,995,229	13,231,117	6,618,961	2,086,365
1/12/2042	278	18,930,153	11,910,132	5,943,464	1,865,762
1/01/2043	279	16,980,342	10,665,265	5,308,707	1,659,442
1/02/2043	280	15,067,015	9,447,464	4,690,579	1,460,012
1/03/2043	281	13,314,308	8,335,675	4,129,078	1,280,318
1/04/2043	282	11,723,565	7,327,311	3,620,354	1,117,822
1/05/2043	283	10,256,896	6,400,110	3,154,450	969,976

1/06/2043	284	8,924,517	5,559,286	2,733,061	836,842
1/07/2043	285	7,768,484	4,831,223	2,369,284	722,483
1/08/2043	286	6,784,882	4,212,364	2,060,535	625,672
1/09/2043	287	5,987,395	3,710,943	1,810,642	547,465
1/10/2043	288	5,407,445	3,345,993	1,628,557	490,391
1/11/2043	289	4,980,177	3,076,384	1,493,525	447,825
1/12/2043	290	4,636,255	2,859,233	1,384,687	413,489
1/01/2044	291	4,370,388	2,690,699	1,299,754	386,483
1/02/2044	292	4,141,555	2,545,489	1,226,483	363,151
1/03/2044	293	3,939,510	2,417,466	1,162,026	342,702
1/04/2044	294	3,761,696	2,304,436	1,104,878	324,468
1/05/2044	295	3,532,747	2,160,628	1,033,378	302,227
1/06/2044	296	3,401,404	2,076,771	990,745	288,531
1/07/2044	297	3,271,629	1,994,256	949,039	275,252
1/08/2044	298	3,146,098	1,914,485	908,760	262,453
1/09/2044	299	3,021,064	1,835,280	868,948	249,893
1/10/2044	300	2,897,544	1,757,353	830,004	237,715
1/11/2044	301	2,778,723	1,682,430	792,597	226,040
1/12/2044	302	2,661,780	1,608,979	756,128	214,755
1/01/2045	303	2,548,270	1,537,753	720,818	203,859
1/02/2045	304	2,437,577	1,468,460	686,587	193,356
1/03/2045	305	2,328,233	1,400,440	653,279	183,272
1/04/2045	306	2,225,845	1,336,583	621,905	173,731
1/05/2045	307	2,125,011	1,273,939	591,298	164,504
1/06/2045	308	2,025,009	1,211,929	561,086	155,437
1/07/2045	309	1,925,794	1,150,659	531,409	146,612
1/08/2045	310	1,829,844	1,091,474	502,793	138,130
1/09/2045	311	1,734,671	1,032,950	474,624	129,839
1/10/2045	312	1,645,257	978,098	448,314	122,139
1/11/2045	313	1,557,787	924,527	422,682	114,668
1/12/2045	314	1,472,739	872,617	397,968	107,521
1/01/2046	315	1,389,391	821,836	373,855	100,578
1/02/2046	316	1,309,148	773,059	350,772	93,968
1/03/2046	317	1,229,112	724,685	328,067	87,550
1/04/2046	318	1,150,970	677,461	305,909	81,291
1/05/2046	319	1,075,886	632,228	284,781	75,366
1/06/2046	320	1,002,122	587,882	264,132	69,605
1/07/2046	321	933,882	546,951	245,137	64,335
1/08/2046	322	869,298	508,262	227,218	59,380
1/09/2046	323	809,217	472,332	210,618	54,808
1/10/2046	324	751,666	438,019	194,837	50,494
1/11/2046	325	696,375	405,111	179,741	46,384
1/12/2046	326	643,618	373,806	165,443	42,520
1/01/2047	327	595,884	345,496	152,524	39,033
1/02/2047	328	551,246	319,072	140,501	35,804
1/03/2047	329	507,682	293,406	128,902	32,723
1/04/2047	330	469,036	270,612	118,586	29,976
1/05/2047	331	430,953	248,232	108,511	27,317
1/06/2047	332	394,960	227,113	99,027	24,824
1/07/2047	333	366,888	210,625	91,611	22,871
1/08/2047	334	339,998	194,857	84,538	21,016
1/09/2047	335	313,606	179,427	77,645	19,220
1/10/2047	336	288,073	164,547	71,031	17,511
1/11/2047	337	262,495	149,683	64,450	15,821
1/12/2047	338	238,402	135,721	58,295	14,252
1/01/2048	339	216,505	123,046	52,716	12,833
1/02/2048	340	195,483	110,910	47,396	11,489
1/03/2048	341	174,787	99,011	42,210	10,192
1/04/2048	342	155,763	88,085	37,457	9,006
1/05/2048	343	136,703	77,180	32,739	7,839
1/06/2048	344	118,527	66,804	28,266	6,739
1/07/2048	345	106,229	59,775	25,229	5,991
1/08/2048	346	96,213	54,046	22,753	5,380
1/09/2048	347	86,176	48,327	20,294	4,778
1/10/2048	348	78,058	43,702	18,306	4,292
1/11/2048	349	70,925	39,641	16,563	3,867
1/12/2048	350	67,194	37,494	15,628	3,634
1/01/2049	351	64,375	35,860	14,908	3,452
1/02/2049	352	61,548	34,227	14,193	3,272
1/03/2049	353	58,714	32,601	13,488	3,098
1/04/2049	354	56,775	31,471	12,987	2,970
1/05/2049	355	54,830	30,343	12,491	2,845
1/06/2049	356	52,878	29,213	11,995	2,721
1/07/2049	357	50,920	28,085	11,504	2,598

1/08/2049	358	48,954	26,955	11,013	2,477
1/09/2049	359	46,982	25,826	10,524	2,357
1/10/2049	360	45,003	24,697	10,040	2,239
1/11/2049	361	43,017	23,567	9,556	2,122
1/12/2049	362	41,025	22,439	9,076	2,008
1/01/2050	363	39,025	21,309	8,597	1,894
1/02/2050	364	37,019	20,179	8,121	1,781
1/03/2050	365	35,005	19,052	7,650	1,671
1/04/2050	366	32,985	17,922	7,178	1,562
1/05/2050	367	30,958	16,793	6,709	1,454
1/06/2050	368	28,923	15,663	6,241	1,347
1/07/2050	369	26,882	14,534	5,777	1,241
1/08/2050	370	24,833	13,403	5,314	1,137
1/09/2050	371	22,778	12,273	4,854	1,034
1/10/2050	372	20,715	11,143	4,396	933
1/11/2050	373	18,646	10,013	3,940	832
1/12/2050	374	16,569	8,883	3,487	734
1/01/2051	375	15,214	8,143	3,188	668
1/02/2051	376	13,855	7,403	2,891	603
1/03/2051	377	12,491	6,664	2,597	540
1/04/2051	378	11,122	5,924	2,302	476
1/05/2051	379	9,748	5,183	2,010	414
1/06/2051	380	8,370	4,443	1,718	353
1/07/2051	381	6,987	3,703	1,428	292
1/08/2051	382	5,598	2,962	1,140	232
1/09/2051	383	4,205	2,221	852	173
1/10/2051	384	2,807	1,480	567	114
1/11/2051	385	1,404	739	282	57
1/12/2051	386	0	0	0	0
1/01/2052	387	0	0	0	0
1/02/2052	388	0	0	0	0
1/03/2052	389	0	0	0	0
1/04/2052	390	0	0	0	0
1/05/2052	391	0	0	0	0
1/06/2052	392	0	0	0	0
1/07/2052	393	0	0	0	0
1/08/2052	394	0	0	0	0
1/09/2052	395	0	0	0	0
1/10/2052	396	0	0	0	0
1/11/2052	397	0	0	0	0
1/12/2052	398	0	0	0	0
1/01/2053	399	0	0	0	0
1/02/2053	400	0	0	0	0
1/03/2053	401	0	0	0	0
1/04/2053	402	0	0	0	0
1/05/2053	403	0	0	0	0
1/06/2053	404	0	0	0	0
1/07/2053	405	0	0	0	0
1/08/2053	406	0	0	0	0
1/09/2053	407	0	0	0	0
1/10/2053	408	0	0	0	0
1/11/2053	409	0	0	0	0
1/12/2053	410	0	0	0	0
1/01/2054	411	0	0	0	0
1/02/2054	412	0	0	0	0
1/03/2054	413	0	0	0	0
1/04/2054	414	0	0	0	0
1/05/2054	415	0	0	0	0
1/06/2054	416	0	0	0	0
1/07/2054	417	0	0	0	0
1/08/2054	418	0	0	0	0
1/09/2054	419	0	0	0	0
1/10/2054	420	0	0	0	0
1/11/2054	421	0	0	0	0
1/12/2054	422	0	0	0	0
1/01/2055	423	0	0	0	0
1/02/2055	424	0	0	0	0
1/03/2055	425	0	0	0	0
1/04/2055	426	0	0	0	0
1/05/2055	427	0	0	0	0
1/06/2055	428	0	0	0	0
1/07/2055	429	0	0	0	0
1/08/2055	430	0	0	0	0
1/09/2055	431	0	0	0	0

1/10/2055	432	0	0	0	0
1/11/2055	433	0	0	0	0
1/12/2055	434	0	0	0	0
1/01/2056	435	0	0	0	0
1/02/2056	436	0	0	0	0
1/03/2056	437	0	0	0	0
1/04/2056	438	0	0	0	0
1/05/2056	439	0	0	0	0
1/06/2056	440	0	0	0	0
1/07/2056	441	0	0	0	0
1/08/2056	442	0	0	0	0
1/09/2056	443	0	0	0	0
1/10/2056	444	0	0	0	0
1/11/2056	445	0	0	0	0
1/12/2056	446	0	0	0	0
1/01/2057	447	0	0	0	0
1/02/2057	448	0	0	0	0
1/03/2057	449	0	0	0	0
		<b>672,691,136,804</b>	<b>599,154,836,360</b>	<b>511,026,366,666</b>	<b>405,319,467,453</b>

# Amortisation profiles (all amounts in EUR)



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

HTT 2019

Reporting in Domestic Currency

[Please insert currency]

### CONTENT OF TAB E

[1. Additional information on the programme](#)

[2. Additional information on the swaps](#)

[3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647	
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				



### 3. Additional information on the asset distribution

1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	38.62				
E.3.1.2	Weighted Average Maturity (months)**	180.62				
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	0.03%				0.03%
E.3.2.2	30-<60 days	0.13%				0.13%
E.3.2.3	60-<90 days	0.00%				0.00%
E.3.2.4	90-<180 days	0.02%				0.02%
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						