Disclaimer - Important notices

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

TERMS OF USE
This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).
The Site is intended for use as a directory of information relating to certain covered bond products ("**Products**") (the "**Product Information**") by an issuer of ("**Issuer**"), or potential investor in ("**Investor**"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "**User**" or "**you**"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.
These terms and conditions together with the documents referred to in them set out the terms of use ("**T&Cs**") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.
Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.
Please read the T&Cs carefully before you start to use the Site. By clicking **'Accept'** you indicate that you accept these T&Cs and that you agree to abide by them.

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE
You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.
You must not establish a link from any website that is not owned by you.
The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.
5. SECURITY
Issuers are required to register with us in order to use the Site by completing the followingRegistration 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 websitewww.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.
Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.
1. PROHIBITED USES
You may use the Site for lawful purposes only. You may not use the Site:
· in any way that breaches any applicable local, national or international law or regulation;
· in any way which breaches or contravenes our content standards (see para 2 below);
· in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
· to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
· to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.
You also agree:
· not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
· not to access without authority, interfere with, damage or disrupt:
· any part of the Site;
· any equipment or network on which the Site is stored;
· any software used in the provision of the Site; or
· any equipment or network or software owned or used by any third party.
2. CONTENT STANDARDS
These content standards apply to any and all information (the "Information") which you contribute to the Site.
Information must:
· be accurate; and
· comply with applicable law in Belgium and in any country from which it is posted.
Information must not:
· infringe any copyright, database right, trade mark or other proprietary right of any other person;
· be likely to deceive any person; or
· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;
3. SUSPENSION AND TERMINATION
We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.
Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:
· immediate, temporary or permanent withdrawal of your right to use the Site;
· immediate, temporary or permanent removal of any Information uploaded by you to the Site;
· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
· any other action we deem to be appropriate;
4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE
You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.
You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.
Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.
5. CHANGES TO THE POLICY
We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("**we**" or "**us**") is committed to protecting and respecting the privacy of our users.
This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("**you**") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.
For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "**Belgian DPL**"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING
We may collect and process the following information about you:
· information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
· if you contact us, we may keep a record of that correspondence; and
· details of your visits to the Site and the resources that you access.
This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL
2. INFORMATION USE
We may collect and process your personal information for the following purposes:
· to ensure that content from the Site is presented in the most effective manner for your computer;
· to provide you with information, products or services that you request from us or which we feel may interest you; and
· to notify you about changes to our service.

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION
You agree that your personal information may be communicated to third parties:
· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
· in the case of any legitimate interest; and
· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("**EEA**"), whether or not an adequate level of protection in ensured for personal information in the country of reception.
· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.
4. SECURITY
We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.
You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.
Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.
5. YOUR RIGHTS
The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.
You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.
6. CHANGES TO OUR PRIVACY POLICY
Any changes we may make to our privacy policy in the future will be posted on this page.
7. CONTACT
If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 29/2/2020

Cut-off Date: 29/2/2020

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E. Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	EUR

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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

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Field Number	1. Basic Facts				
G.1.1.1	**Country**	Belgium			
G.1.1.2	**Issuer Name**	BNP Paribas Fortis SA/NV			
G.1.1.3	**Link to Issuer's Website**	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	**Cut-off date**	29/02/2020			
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Y			
G.2.1.2	**CRR Compliance (Y/N)**	Y			
G.2.1.3	**LCR status**	LEVEL 1			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	6.870,2			
G.3.1.2	Outstanding Covered Bonds	5.000,0			
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5%	37%	5%	ND1

	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages		6.870,2		99,35%	
G.3.3.2	Public Sector		-			
G.3.3.3	Shipping		-			
G.3.3.4	Substitute Assets		45,0		0,65%	
G.3.3.5	Other		0,0		0,00%	
G.3.3.6		Total	6.915,2			
	4. Cover Pool Amortisation Profile		**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)		7,8	[Mark as ND1 if not relevant]		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		106,6	[Mark as ND1 if not relevant]	1,55%	
G.3.4.3	1 - 2 Y		103,5	[Mark as ND1 if not relevant]	1,51%	
G.3.4.4	2 - 3 Y		252,6	[Mark as ND1 if not relevant]	3,68%	
G.3.4.5	3 - 4 Y		465,4	[Mark as ND1 if not relevant]	6,77%	
G.3.4.6	4 - 5 Y		587,2	[Mark as ND1 if not relevant]	8,55%	
G.3.4.7	5 - 10 Y		3.511,8	[Mark as ND1 if not relevant]	51,12%	
G.3.4.8	10+ Y		1.843,0	[Mark as ND1 if not relevant]	26,83%	
G.3.4.9		Total	6870,2	0,0	100%	0%
	5. Maturity of Covered Bonds		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		7,5	8,5		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		0,0	0,0	0,00%	0,00%
G.3.5.4	1 - 2 Y		0,0	0,0	0,00%	0,00%
G.3.5.5	2 - 3 Y		0,0	0,0	0,00%	0,00%
G.3.5.6	3 - 4 Y		0,0	0,0	0,00%	0,00%
G.3.5.7	4 - 5 Y		0,0	0,0	0,00%	0,00%
G.3.5.8	5 - 10 Y		5.000,0	5000,0	100,00%	100,00%
G.3.5.9	10+ Y		0,0	0,0	0,00%	0,00%
G.3.5.10		Total	5.000	5.000	100%	100%

	6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		6.870,2	6870,18	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	6870,176523	6870,176523	100%	100%
	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%
	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%

	9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash		0	0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		45	100,00%	
G.3.9.3	Exposures to central banks		0		
G.3.9.4	Exposures to credit institutions		0	0,00%	
G.3.9.5	Other		0	0,00%	
G.3.9.6		Total	45	100%	
	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%	
	11. Liquid Assets		**Nominal (mn)**	**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets		45	0,66%	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%
	12. Bond List				
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131/		
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		0		

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row

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

G.4.1.1	*(i) Value of the cover pool outstanding covered bonds:*	38	
G.4.1.2	*(i) Value of covered bonds:*	39	
G.4.1.3	*(ii) Geographical distribution:*	43 for Mortgage Assets	
G.4.1.4	*(ii) Type of cover assets:*	52	
G.4.1.5	*(ii) Loan size:*	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	*(ii) Interest rate risk - cover pool:*	149 for Mortgage Assets	
G.4.1.7	*(ii) Currency risk - cover pool:*	111	
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163	
G.4.1.9	*(ii) Currency risk - covered bond:*	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	*(iii) Maturity structure of cover assets:*	65	
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88	
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	179 for Mortgage Assets	

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	0

6. Other relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	6870,18		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	6870,18		100%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,00%
OM.7.1.2	*o/w Forest & Agriculture*			0,00%
OM.7.1.3	*o/w [If relevant, please specify]*			0,00%
OM.7.1.4	*o/w [If relevant, please specify]*			0,00%
OM.7.1.5	*o/w [If relevant, please specify]*			0,00%
OM.7.1.6	*o/w [If relevant, please specify]*			0,00%
OM.7.1.7	*o/w [If relevant, please specify]*			0,00%
OM.7.1.8	*o/w [If relevant, please specify]*			0,00%
OM.7.1.9	*o/w [If relevant, please specify]*			0,00%
OM.7.1.10	*o/w [If relevant, please specify]*			0,00%
OM.7.1.11	*o/w [If relevant, please specify]*			0,00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	113987	0	113987
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,42%	0.00%	0,42%
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	15,2%	0,0%	15,2%
M.7.5.2	Vlaams-Brabant	13,5%	0,0%	13,5%
M.7.5.3	Oost-Vlaanderen	16,5%	0,0%	16,5%
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	8,0%	0,0%	8,0%
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	4,8%	0,0%	4,8%
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	86,8%	0,0%	86,8%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	13,2%	0,0%	13,2%
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	2,9%	0,0%	2,9%
M.7.7.2	Amortising	97,1%	0,0%	97,1%
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	5,8%	0,0%	5,8%
M.7.8.2	≥ 12 - ≤ 24 months	23,7%	0,0%	23,7%
M.7.8.3	≥ 24 - ≤ 36 months	16,4%	0,0%	16,4%
M.7.8.4	≥ 36 - ≤ 60 months	29,7%	0,0%	29,7%
M.7.8.5	≥ 60 months	24,5%	0,0%	24,5%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,0%	0,0%	0,0%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool

	10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)		60,27			
	By buckets (mn):					
M.7A.10.2	<=100K		3653,89	92504	53,18%	81,15%
M.7A.10.3	>100K and <=200K		2520,25	19004	36,68%	16,67%
M.7A.10.4	>200K and <=300K		449,03	1911	6,54%	1,68%
M.7A.10.5	>300K and <=400K		114,55	338	1,67%	0,30%
M.7A.10.6	>400K		132,45	230	1,93%	0,20%
M.7A.10.7	TBC at a country level					
M.7A.10.8	TBC at a country level					
M.7A.10.9	TBC at a country level					
M.7A.10.10	TBC at a country level					
M.7A.10.11	TBC at a country level					
M.7A.10.12	TBC at a country level					
M.7A.10.13	TBC at a country level					
M.7A.10.14	TBC at a country level					
M.7A.10.15	TBC at a country level					
M.7A.10.16	TBC at a country level					
M.7A.10.17	TBC at a country level					
M.7A.10.18	TBC at a country level					
M.7A.10.19	TBC at a country level					
M.7A.10.20	TBC at a country level					
M.7A.10.21	TBC at a country level					
M.7A.10.22	TBC at a country level					
M.7A.10.23	TBC at a country level					
M.7A.10.24	TBC at a country level					
M.7A.10.25	TBC at a country level					
M.7A.10.26		Total	6870,2	113987	100%	100%

	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0,62			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	1771,42	43090	25,78%	37,80%
M.7A.11.3	>40 - <=50 %	742,24	12435	10,80%	10,91%
M.7A.11.4	>50 - <=60 %	766,47	11967	11,16%	10,50%
M.7A.11.5	>60 - <=70 %	848,53	12208	12,35%	10,71%
M.7A.11.6	>70 - <=80 %	900,45	11984	13,11%	10,51%
M.7A.11.7	>80 - <=90 %	891,16	10603	12,97%	9,30%
M.7A.11.8	>90 - <=100 %	584,89	6212	8,51%	5,45%
M.7A.11.9	>100%	365,03	5488	5,31%	4,81%
M.7A.11.10	Total	6870,18	113987	100%	100%
OM.7A.11.1	*o/w >100 - <=110 %*			0,00%	0,00%
OM.7A.11.2	*o/w >110 - <=120 %*			0,00%	0,00%
OM.7A.11.3	*o/w >120 - <=130 %*			0,00%	0,00%
OM.7A.11.4	*o/w >130 - <=140 %*			0,00%	0,00%
OM.7A.11.5	*o/w >140 - <=150 %*			0,00%	0,00%
OM.7A.11.6	*o/w >150 %*			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	2377,26	55989	34,60%	49,12%
M.7A.12.3	>40 - <=50 %	799,74	12464	11,64%	10,93%
M.7A.12.4	>50 - <=60 %	844,31	12166	12,29%	10,67%
M.7A.12.5	>60 - <=70 %	824,45	10877	12,00%	9,54%
M.7A.12.6	>70 - <=80 %	791,46	9480	11,52%	8,32%
M.7A.12.7	>80 - <=90 %	683,64	7366	9,95%	6,46%
M.7A.12.8	>90 - <=100 %	368,68	3481	5,37%	3,05%
M.7A.12.9	>100%	180,63	2164	2,63%	1,90%
M.7A.12.10	Total	6870,18	113987	100%	100%
OM.7A.12.1	*o/w >100 - <=110 %*			0,00%	0,00%
OM.7A.12.2	*o/w >110 - <=120 %*			0,00%	0,00%
OM.7A.12.3	*o/w >120 - <=130 %*			0,00%	0,00%
OM.7A.12.4	*o/w >130 - <=140 %*			0,00%	0,00%
OM.7A.12.5	*o/w >140 - <=150 %*			0,00%	0,00%
OM.7A.12.6	*o/w >150 %*			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

	13. Breakdown by type	% Residential Loans
M.7A.13.1	Owner occupied	0%
M.7A.13.2	Second home/Holiday houses	0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0%
M.7A.13.4	Agricultural	0%
M.7A.13.5	Other	100%
OM.7A.13.1	*o/w Subsidised housing*	
OM.7A.13.2	*o/w Private rental*	
OM.7A.13.3	*o/w Multi-family housing*	
OM.7A.13.4	*o/w Buildings under construction*	
OM.7A.13.5	*o/w Buildings land*	
OM.7A.13.6	*o/w [If relevant, please specify]*	
OM.7A.13.7	*o/w [If relevant, please specify]*	
OM.7A.13.8	*o/w [If relevant, please specify]*	
OM.7A.13.9	*o/w [If relevant, please specify]*	
OM.7A.13.10	*o/w [If relevant, please specify]*	
OM.7A.13.11	*o/w [If relevant, please specify]*	

	14. Loan by Ranking	% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100%
M.7A.14.2	Guaranteed	0%
M.7A.14.3	Other	0%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

7B Commercial Cover Pool

	15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)					
	By buckets (mn):					
M.7B.15.2	TBC at a country level					
M.7B.15.3	TBC at a country level					
M.7B.15.4	TBC at a country level					
M.7B.15.5	TBC at a country level					
M.7B.15.6	TBC at a country level					
M.7B.15.7	TBC at a country level					
M.7B.15.8	TBC at a country level					
M.7B.15.9	TBC at a country level					
M.7B.15.10	TBC at a country level					
M.7B.15.11	TBC at a country level					
M.7B.15.12	TBC at a country level					
M.7B.15.13	TBC at a country level					
M.7B.15.14	TBC at a country level					
M.7B.15.15	TBC at a country level					
M.7B.15.16	TBC at a country level					
M.7B.15.17	TBC at a country level					
M.7B.15.18	TBC at a country level					
M.7B.15.19	TBC at a country level					
M.7B.15.20	TBC at a country level					
M.7B.15.21	TBC at a country level					
M.7B.15.22	TBC at a country level					
M.7B.15.23	TBC at a country level					
M.7B.15.24	TBC at a country level					
M.7B.15.25	TBC at a country level					
M.7B.15.26		Total	0	0	0%	0%

	16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %					
M.7B.16.3	>40 - <=50 %					
M.7B.16.4	>50 - <=60 %					
M.7B.16.5	>60 - <=70 %					
M.7B.16.6	>70 - <=80 %					
M.7B.16.7	>80 - <=90 %					
M.7B.16.8	>90 - <=100 %					
M.7B.16.9	>100%					
M.7B.16.10		Total	0	0	0%	0%
OM.7B.16.1		*o/w >100 - <=110 %*				
OM.7B.16.2		*o/w >110 - <=120 %*				
OM.7B.16.3		*o/w >120 - <=130 %*				
OM.7B.16.4		*o/w >130 - <=140 %*				
OM.7B.16.5		*o/w >140 - <=150 %*				
OM.7B.16.6		*o/w >150 %*				
OM.7B.16.7						
OM.7B.16.8						
OM.7B.16.9						

	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
OM.7B.17.1	*o/w >100 - <=110 %*				
OM.7B.17.2	*o/w >110 - <=120 %*				
OM.7B.17.3	*o/w >120 - <=130 %*				
OM.7B.17.4	*o/w >130 - <=140 %*				
OM.7B.17.5	*o/w >140 - <=150 %*				
OM.7B.17.6	*o/w >150 %*				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

	18. Breakdown by Type	% Commercial loans
M.7B.18.1	Retail	
M.7B.18.2	Office	
M.7B.18.3	Hotel/Tourism	
M.7B.18.4	Shopping malls	
M.7B.18.5	Industry	
M.7B.18.6	Agriculture	
M.7B.18.7	Other commercially used	
M.7B.18.8	Land	
M.7B.18.9	Property developers / Bulding under construction	
M.7B.18.10	Other	
OM.7B.18.1	*o/w Social & Cultural purposes*	
OM.7B.18.2	*o/w [If relevant, please specify]*	
OM.7B.18.3	*o/w [If relevant, please specify]*	
OM.7B.18.4	*o/w [If relevant, please specify]*	
OM.7B.18.5	*o/w [If relevant, please specify]*	
OM.7B.18.6	*o/w [If relevant, please specify]*	
OM.7B.18.7	*o/w [If relevant, please specify]*	
OM.7B.18.8	*o/w [If relevant, please specify]*	
OM.7B.18.9	*o/w [If relevant, please specify]*	
OM.7B.18.10	*o/w [If relevant, please specify]*	
OM.7B.18.11	*o/w [If relevant, please specify]*	
OM.7B.18.12	*o/w [If relevant, please specify]*	
OM.7B.18.13	*o/w [If relevant, please specify]*	
OM.7B.18.14	*o/w [If relevant, please specify]*	
OM.7B.18.15	*o/w [If relevant, please specify]*	
OM.7B.18.16	*o/w [If relevant, please specify]*	
OM.7B.18.17	*o/w [If relevant, please specify]*	

C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

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

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 29/02/2020

Contact Details:

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Remark

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

Retained Covered Bonds

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2.500.000.000	25/02/2019	25/02/2026	EUR	Fixed	0,50 %	NACT	25/02/2022	5,99	25/02/2027
BD@155375	BE6312092115	2.500.000.000	25/02/2019	25/02/2029	EUR	Fixed	0,85 %	NACT	25/02/2022	9,00	25/02/2030
		5.000.000.000									

Totals

Total Outstanding (in EUR):	5.000.000.000
Current Weighted Average Fixed Coupon:	0,68 %
Weighted Average Remaining Average Life*	7,50

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP 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	6.870.176.523	*(II)*
Nominal Balance Public Finance Exposures	45.000.000	*(III)*
Nominal Balance Financial Institution Exposures	308.797.617	*(IV)*
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	44,48 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	5.646.205.607	*(V)*
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	112,92 %	*Limit: 85%*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	45.838.992	*(VI)*
Value of Financial Institution Exposures (definition Royal Decree)	308.797.617	*(VII)*
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	5.646.205.607	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	120,02 %	*Limit: 105%*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	*1.092.172.485*	*(VIII)*
Total Interest Proceeds Residential Mortgage Loans	1.089.292.485	
Total Interest Proceeds Public Finance Exposures	2.880.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	*7.225.306.403*	*(IX)*
Total Principal Proceeds Residential Mortgage Loans	6.870.176.523	
Total Principal Proceeds Public Finance Exposures	46.332.263	
Total Principal Proceeds Financial Institution Exposures	308.797.617	
Impact Derivatives	0	
Interest Requirement Covered Bonds	266.250.000	*(X)*
Costs, Fees and expenses Covered Bonds	73.477.781	*(XI)*
Principal Requirement Covered Bonds	5.000.000.000	*(XII)*
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	2.977.751.108	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	665.590.197	*(XIII)*
Cumulative Cash Outflow Next 180 Days	-4.904.562	*(XIV)*
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	660.685.636	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds minus ECB Haircut	46.332.263	*(XV)*
Interest Payable on Mortgage Pandbrieven next 3 months	0	*(XVI)*
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	46.332.263	*(XVII)*

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 29/02/2020

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	6.870.176.522,78
Principal Redemptions between Cut-off Date and Maturity Date	6.870.176.522,78
Interest Payments between Cut-off Date and Maturity Date	1.089.292.485,12
Number of borrowers	61.170,00
Number of loans	113.987,00
Average Outstanding Balance per borrower	112.313
Average Outstanding Balance per loan	60.272
Weighted average Current Loan to Current Value	53,32 %
Weighted average seasoning (in Years)	3,36
Weighted average remaining maturity (in years, at 0% CPR)	14,91
Weighted average initial maturity (in years, at 0% CPR)	18,26
Percentage of Fixed Rate Loans	86,82 %
Percentage of Variable Rate Loans	13,18 %
Weighted average interest rate	1,93 %
Weighted average interest rate Fixed Rate Loans	1,99 %
Weighted average interest rate Variable Rate Loans	1,51 %
Weighted Remaining average life (in years, at 0% CPR)	7,81
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,86

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	308.797.617

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_DA TASOURCE)	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_CB	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Straticifation Tables

Portfolio Cut-off Date 29/02/2020

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Oost-Vlaanderen	1.130.342.901,09	16,45 %	19.360	16,98 %
Antwerpen	1.041.082.065,16	15,15 %	16.961	14,88 %
Vlaams-Brabant	927.489.684,85	13,50 %	14.836	13,02 %
West-Vlaanderen	770.032.067,13	11,21 %	14.171	12,43 %
Limburg	552.663.878,57	8,04 %	11.081	9,72 %
Liège	546.348.700,33	7,95 %	9.352	8,20 %
Brussels	535.761.899,38	7,80 %	5.784	5,07 %
Hainaut	487.346.877,93	7,09 %	8.718	7,65 %
Brabant Wallon	328.562.545,79	4,78 %	4.400	3,86 %
Namur	302.314.447,10	4,40 %	5.267	4,62 %
Luxembourg	195.220.189,15	2,84 %	3.137	2,75 %
Other	53.011.266,30	0,77 %	920	0,81 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	400.520.684,98	5,83 %	4.718	4,14 %
>1 and <=2	1.626.568.002,56	23,68 %	21.204	18,60 %
>2 and <=3	1.123.678.893,63	16,36 %	15.757	13,82 %
>3 and <=4	2.035.586.800,18	29,63 %	31.626	27,75 %
>4 and <=5	911.471.431,34	13,27 %	15.712	13,78 %
>5 and <=6	288.150.551,66	4,19 %	5.514	4,84 %
>6 and <=7	53.261.038,55	0,78 %	1.180	1,04 %
>7 and <=8	34.794.326,98	0,51 %	991	0,87 %
>8 and <=9	97.276.271,84	1,42 %	7.881	6,91 %
>9 and <=10	128.784.475,05	1,87 %	5.090	4,47 %
>10 and <=11	88.432.898,49	1,29 %	1.679	1,47 %
>11 and <=12	17.066.616,94	0,25 %	415	0,36 %
>12 and <=13	9.478.786,57	0,14 %	241	0,21 %
>13 and <=14	10.987.657,97	0,16 %	310	0,27 %
>14 and <=15	23.196.357,21	0,34 %	770	0,68 %
>15 and <=16	13.013.372,27	0,19 %	457	0,40 %
>16 and <=17	4.459.813,72	0,06 %	213	0,19 %
>17 and <=18	1.699.774,29	0,02 %	72	0,06 %
>18 and <=19	511.570,61	0,01 %	36	0,03 %
>19 and <=20	290.311,56	0,00 %	38	0,03 %
>20 and <=21	422.565,77	0,01 %	22	0,02 %
>21 and <=22	86.155,71	0,00 %	12	0,01 %
>22 and <=23	109.276,16	0,00 %	17	0,01 %
>23 and <=24	86.279,42	0,00 %	9	0,01 %
>24 and <=25	10.088,22	0,00 %	4	0,00 %
>29 and <=30	101.190,14	0,00 %	8	0,01 %
>27 and <=28	19.884,83	0,00 %	5	0,00 %
>30 and <=31	42.141,90	0,00 %	1	0,00 %
>25 and <=26	898,01	0,00 %	1	0,00 %
>28 and <=29	22.310,42	0,00 %	1	0,00 %
>26 and <=27	46.095,80	0,00 %	3	0,00 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	427.000,00	0,01 %	743	0,65 %
<=1	35.879.070,05	0,52 %	2.520	2,21 %
>1 and <=2	46.054.803,44	0,67 %	5.676	4,98 %
>2 and <=3	43.108.550,58	0,63 %	1.298	1,14 %
>3 and <=4	65.390.716,01	0,95 %	2.016	1,77 %
>4 and <=5	102.309.509,96	1,49 %	3.190	2,80 %
>5 and <=6	161.434.934,68	2,35 %	5.042	4,42 %
>6 and <=7	282.693.051,68	4,11 %	7.886	6,92 %
>7 and <=8	215.473.532,75	3,14 %	5.099	4,47 %
>8 and <=9	324.678.337,94	4,73 %	6.954	6,10 %
>9 and <=10	285.295.010,67	4,15 %	5.393	4,73 %
>10 and <=11	250.395.354,33	3,64 %	4.954	4,35 %
>11 and <=12	396.907.534,24	5,78 %	7.153	6,28 %
>12 and <=13	276.937.796,51	4,03 %	4.281	3,76 %
>13 and <=14	405.183.817,61	5,90 %	5.720	5,02 %
>14 and <=15	334.251.999,79	4,87 %	4.605	4,04 %
>15 and <=16	320.406.908,09	4,66 %	4.464	3,92 %
>16 and <=17	571.320.837,78	8,32 %	6.943	6,09 %
>17 and <=18	365.093.457,78	5,31 %	4.400	3,86 %
>18 and <=19	547.150.269,29	7,96 %	6.191	5,43 %
>19 and <=20	271.558.043,40	3,95 %	3.216	2,82 %
>20 and <=21	287.113.831,62	4,18 %	3.570	3,13 %
>21 and <=22	486.150.206,20	7,08 %	4.988	4,38 %
>22 and <=23	300.509.565,58	4,37 %	3.114	2,73 %
>23 and <=24	374.192.993,76	5,45 %	3.500	3,07 %
>24 and <=25	92.393.206,57	1,34 %	792	0,69 %
>25 and <=26	6.584.571,52	0,10 %	68	0,06 %
>26 and <=27	8.532.800,61	0,12 %	94	0,08 %
>27 and <=28	6.075.260,05	0,09 %	59	0,05 %
>28 and <=29	5.533.701,02	0,08 %	49	0,04 %
>29 and <=30	688.458,01	0,01 %	4	0,00 %
>30 and <=31	155.302,24	0,00 %	2	0,00 %
>31 and <=32	296.089,02	0,00 %	3	0,00 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	530.000,00	0,01 %	7	0,01 %
>1 and <=2	8.237.046,11	0,12 %	114	0,10 %
>2 and <=3	12.284.005,50	0,18 %	216	0,19 %
>3 and <=4	3.713.620,25	0,05 %	273	0,24 %
>4 and <=5	78.949.803,33	1,15 %	1.148	1,01 %
>5 and <=6	12.932.014,74	0,19 %	572	0,50 %
>6 and <=7	27.254.290,37	0,40 %	905	0,79 %
>7 and <=8	40.202.912,18	0,59 %	1.211	1,06 %
>8 and <=9	53.318.293,85	0,78 %	1.508	1,32 %
>9 and <=10	690.522.737,88	10,05 %	18.322	16,07 %
>10 and <=11	110.404.521,61	1,61 %	8.572	7,52 %
>11 and <=12	121.896.945,17	1,77 %	2.372	2,08 %
>12 and <=13	410.534.470,93	5,98 %	7.561	6,63 %
>13 and <=14	39.147.770,64	0,57 %	723	0,63 %
>14 and <=15	916.856.561,11	13,35 %	15.510	13,61 %
>15 and <=16	39.836.336,80	0,58 %	688	0,60 %
>16 and <=17	105.256.381,26	1,53 %	1.562	1,37 %
>17 and <=18	480.794.226,83	7,00 %	6.677	5,86 %
>18 and <=19	59.283.398,89	0,86 %	1.240	1,09 %
>19 and <=20	1.613.753.796,45	23,49 %	21.682	19,02 %
>20 and <=21	56.280.088,74	0,82 %	826	0,72 %
>21 and <=22	63.826.418,54	0,93 %	905	0,79 %
>22 and <=23	103.498.707,95	1,51 %	1.393	1,22 %
>23 and <=24	84.792.203,05	1,23 %	1.071	0,94 %
>24 and <=25	1.558.199.566,44	22,68 %	16.636	14,59 %
>25 and <=26	40.202.588,51	0,59 %	470	0,41 %
>26 and <=27	6.932.364,16	0,10 %	82	0,07 %
>27 and <=28	5.190.382,03	0,08 %	63	0,06 %
>28 and <=29	4.329.910,53	0,06 %	53	0,05 %
>29 and <=30	114.871.963,05	1,67 %	1.534	1,35 %
>30 and <=31	4.720.945,65	0,07 %	65	0,06 %
>33 and <=34	25.086,82	0,00 %	1	0,00 %
>34 and <=35	176.195,17	0,00 %	2	0,00 %
>35 and <=36	14.873,61	0,00 %	1	0,00 %
>36 and <=37	119.160,89	0,00 %	1	0,00 %
>39 and <=40	700.962,71	0,01 %	11	0,01 %
>32 and <=33	277.373,39	0,00 %	3	0,00 %
>31 and <=32	304.823,21	0,00 %	6	0,01 %
>37 and <=38	3.774,43	0,00 %	1	0,00 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	143.332,04	0,00 %	9	0,01 %
1991	22.310,42	0,00 %	1	0,00 %
1992	18.901,79	0,00 %	3	0,00 %
1993	47.078,84	0,00 %	5	0,00 %
1994	898,01	0,00 %	1	0,00 %
1995	7.126,39	0,00 %	3	0,00 %
1996	89.241,25	0,00 %	10	0,01 %
1997	77.703,64	0,00 %	11	0,01 %
1998	100.744,19	0,00 %	17	0,01 %
1999	362.008,80	0,01 %	18	0,02 %
2000	346.919,93	0,01 %	39	0,03 %
2001	468.775,64	0,01 %	35	0,03 %
2002	1.533.505,76	0,02 %	59	0,05 %
2003	4.231.087,40	0,06 %	202	0,18 %
2004	9.381.040,85	0,14 %	358	0,31 %
2005	24.663.236,53	0,36 %	802	0,70 %
2006	12.877.373,02	0,19 %	369	0,32 %
2007	8.685.739,28	0,13 %	236	0,21 %
2008	13.003.981,77	0,19 %	320	0,28 %
2009	73.698.057,51	1,07 %	1.451	1,27 %
2010	133.001.150,02	1,94 %	4.696	4,12 %
2011	107.211.185,49	1,56 %	8.494	7,45 %
2012	33.402.159,30	0,49 %	972	0,85 %
2013	57.009.979,78	0,83 %	1.244	1,09 %
2014	191.126.016,86	2,78 %	3.692	3,24 %
2015	934.095.230,32	13,60 %	16.229	14,24 %
2016	1.832.715.856,43	26,68 %	29.180	25,60 %
2017	1.170.375.754,30	17,04 %	16.455	14,44 %
2018	1.796.800.423,39	26,15 %	23.425	20,55 %
2019	464.679.703,83	6,76 %	5.651	4,96 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	1.297.501.617,66	18,89 %	33.298	54,44 %
>100 and <=200	2.562.421.897,58	37,30 %	17.533	28,66 %
>200 and <=300	1.824.712.066,95	26,56 %	7.588	12,40 %
>300 and <=400	604.213.769,65	8,79 %	1.785	2,92 %
>400	581.327.170,94	8,46 %	966	1,58 %
	6.870.176.522,78	**100,00 %**	**61.170**	**100,00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	24.540.557,14	0,36 %	484	0,42 %
0.5 - 1%	135.332.931,35	1,97 %	2.250	1,97 %
1 - 1.5%	1.009.504.047,13	14,69 %	15.348	13,46 %
1.5 - 2%	3.606.889.782,13	52,50 %	51.911	45,54 %
2 - 2.5%	1.204.938.594,60	17,54 %	21.232	18,63 %
2.5 - 3%	644.855.364,67	9,39 %	14.481	12,70 %
3 - 3.5%	151.777.358,23	2,21 %	4.870	4,27 %
3.5 - 4%	56.781.372,52	0,83 %	1.977	1,73 %
4 - 4.5%	20.537.637,53	0,30 %	781	0,69 %
4.5 - 5%	10.341.111,41	0,15 %	408	0,36 %
5 - 5.5%	3.595.871,78	0,05 %	153	0,13 %
5.5 - 6%	626.428,01	0,01 %	48	0,04 %
6 - 6.5%	154.872,45	0,00 %	25	0,02 %
6.5 - 7%	169.490,92	0,00 %	11	0,01 %
9 - 9.5%	40.406,65	0,00 %	2	0,00 %
8 - 8.5%	43.460,15	0,00 %	3	0,00 %
7.5 - 8%	29.139,88	0,00 %	2	0,00 %
8.5 - 9%	18.096,23	0,00 %	1	0,00 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	5.964.804.374,08	86,82 %	100.860	88,48 %
Variable	5.725.679,05	0,08 %	249	0,22 %
Variable With Cap	899.646.469,65	13,09 %	12.878	11,30 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2020	316.182.965,81	4,60 %	5.635	4,94 %
2021	95.717.844,02	1,39 %	1.532	1,34 %
2022	56.204.268,97	0,82 %	694	0,61 %
2023	146.877.365,83	2,14 %	1.587	1,39 %
2024	78.305.635,83	1,14 %	899	0,79 %
2025	17.181.783,76	0,25 %	243	0,21 %
2026	35.171.521,53	0,51 %	427	0,37 %
2027	33.925.420,67	0,49 %	392	0,34 %
2028	26.329.571,03	0,38 %	290	0,25 %
2029	10.666.549,01	0,16 %	110	0,10 %
2033	31.320.782,00	0,46 %	423	0,37 %
2034	42.501.315,84	0,62 %	463	0,41 %
Fixed To Maturity	5.979.791.498,48	87,04 %	101.292	88,86 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	6.869.966.776,23	100,00 %	113.970	99,99 %
Twice A Year	209.746,55	0,00 %	17	0,01 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	6.578.476.207,77	95,75 %	110.102	96,59 %
Interest only	200.351.522,43	2,92 %	1.615	1,42 %
Linear	91.348.792,58	1,33 %	2.270	1,99 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	115.054.839,55	1,67 %	2.368	2,08 %
1-10%	210.028.783,97	3,06 %	9.044	7,93 %
11-20%	318.581.356,51	4,64 %	8.856	7,77 %
21-30%	487.916.150,90	7,10 %	10.764	9,44 %
31-40%	639.834.469,21	9,31 %	12.058	10,58 %
41-50%	742.238.885,85	10,80 %	12.435	10,91 %
51-60%	766.471.351,53	11,16 %	11.967	10,50 %
61-70%	848.530.688,56	12,35 %	12.208	10,71 %
71-80%	900.449.499,63	13,11 %	11.984	10,51 %
81-90%	891.155.606,47	12,97 %	10.603	9,30 %
91-100%	584.889.310,19	8,51 %	6.212	5,45 %
101-110%	111.609.309,71	1,62 %	1.750	1,54 %
111-120%	60.903.079,08	0,89 %	903	0,79 %
>120%	192.513.191,62	2,80 %	2.835	2,49 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	114.547.504,99	1,67 %	13.402	11,76 %
21-40%	192.649.000,67	2,80 %	6.651	5,83 %
41-60%	302.961.418,24	4,41 %	6.892	6,05 %
61-80%	581.478.642,42	8,46 %	10.340	9,07 %
81-100%	1.338.309.594,42	19,48 %	17.450	15,31 %
101-120%	477.605.084,85	6,95 %	9.396	8,24 %
121-140%	453.308.557,59	6,60 %	7.893	6,92 %
141-160%	513.909.459,53	7,48 %	8.001	7,02 %
161-180%	599.186.530,44	8,72 %	8.324	7,30 %
181-200%	570.998.079,64	8,31 %	7.184	6,30 %
201-300%	1.083.747.977,17	15,77 %	12.659	11,11 %
301-400%	320.480.134,53	4,66 %	3.222	2,83 %
401-500%	95.964.249,22	1,40 %	908	0,80 %
>500%	225.030.289,07	3,28 %	1.665	1,46 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	106.647.181,33	1,55 %	9.636	8,45 %
>1 and <=2	103.490.646,28	1,51 %	3.129	2,75 %
>2 and <=3	252.575.019,51	3,68 %	7.879	6,91 %
>3 and <=4	465.382.820,65	6,77 %	12.371	10,85 %
>4 and <=5	587.239.096,69	8,55 %	11.967	10,50 %
>5 and <=6	588.419.721,26	8,56 %	10.914	9,57 %
>6 and <=7	634.184.738,16	9,23 %	9.891	8,68 %
>7 and <=8	609.859.149,35	8,88 %	8.472	7,43 %
>8 and <=9	822.354.264,23	11,97 %	10.253	8,99 %
>9 and <=10	856.999.470,52	12,47 %	9.936	8,72 %
>10 and <=11	472.260.838,29	6,87 %	5.709	5,01 %
>11 and <=12	710.482.328,18	10,34 %	7.469	6,55 %
>12 and <=13	602.609.964,83	8,77 %	5.800	5,09 %
>13 and <=14	35.123.287,70	0,51 %	330	0,29 %
>14 and <=15	14.527.825,27	0,21 %	149	0,13 %
>15 and <=16	7.280.016,21	0,11 %	69	0,06 %
>16 and <=17	288.763,06	0,00 %	8	0,01 %
>18 and <=19	451.391,26	0,01 %	5	0,00 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

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

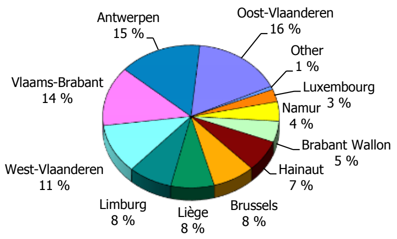
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	5.979.791.498,48	87,04 %	101.292	88,86 %
>=0 and <=1	422.898.677,64	6,16 %	7.315	6,42 %
>1 and <=2	200.368.287,51	2,92 %	2.225	1,95 %
>2 and <=3	87.202.899,07	1,27 %	1.052	0,92 %
>3 and <=4	69.096.942,20	1,01 %	817	0,72 %
>4 and <=5	36.996.120,04	0,54 %	400	0,35 %
>7 and <=8	69.763.032,75	1,02 %	817	0,72 %
>6 and <=7	4.059.065,09	0,06 %	69	0,06 %
	6.870.176.522,78	**100,00 %**	**113.987**	**100,00 %**

Retained Covered Bonds

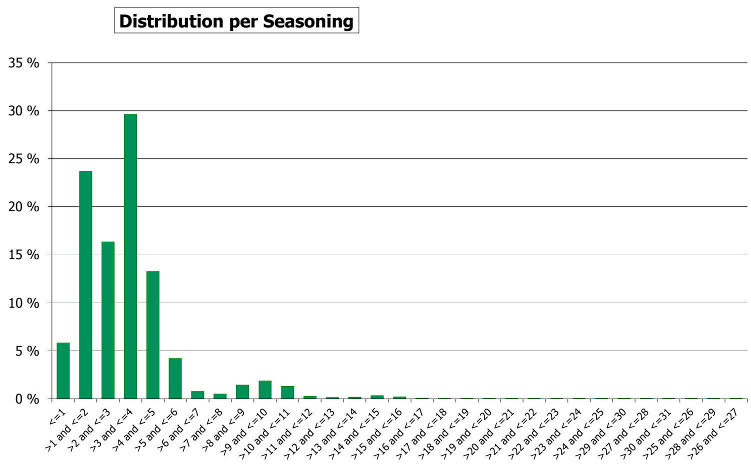
Straticifation Tables

Portfolio Cut-off Date 29/02/2020

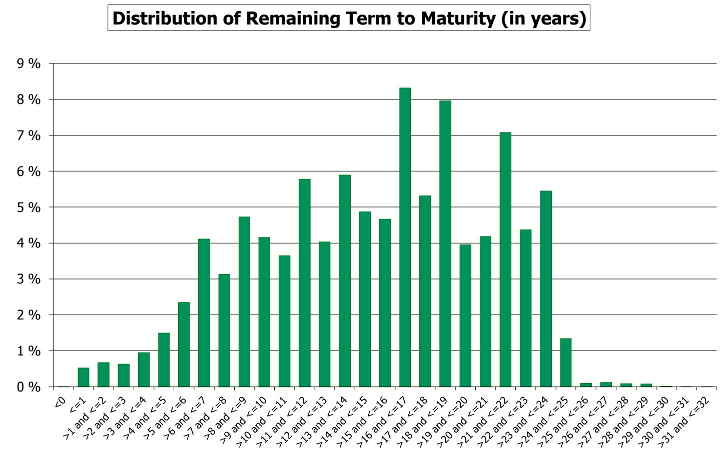
1. Geographic distribution



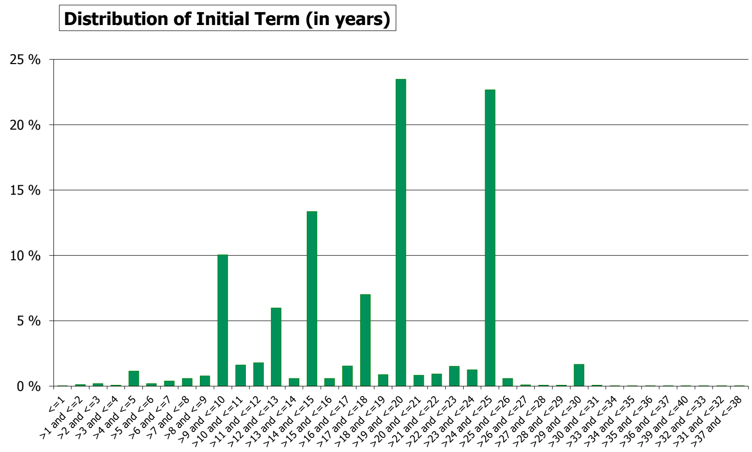
2. Seasoning



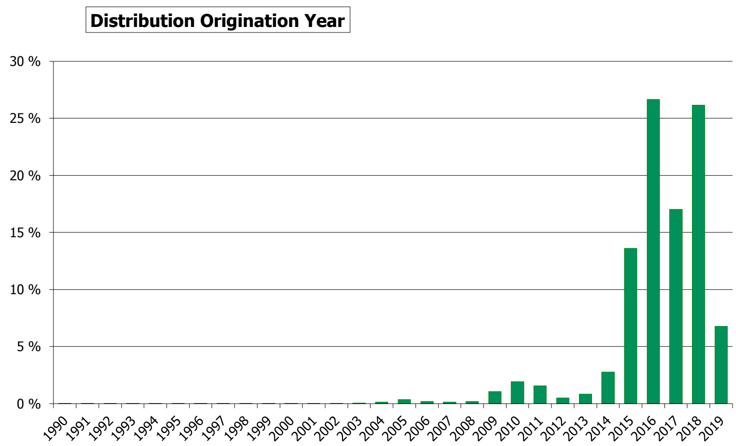
3. Remaining term to maturity



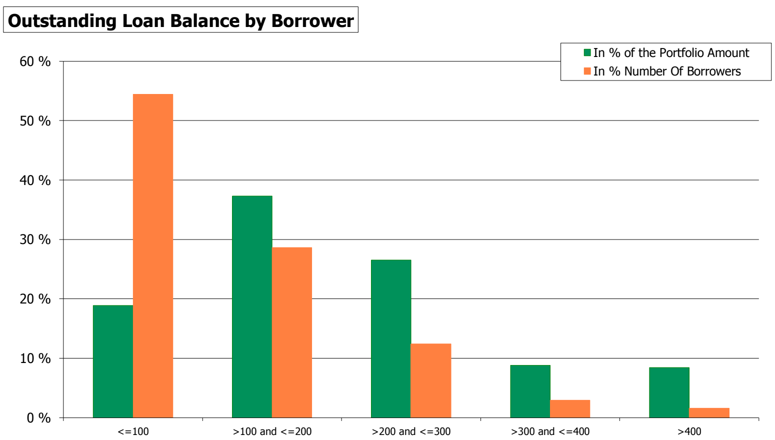
4. Original term to maturity



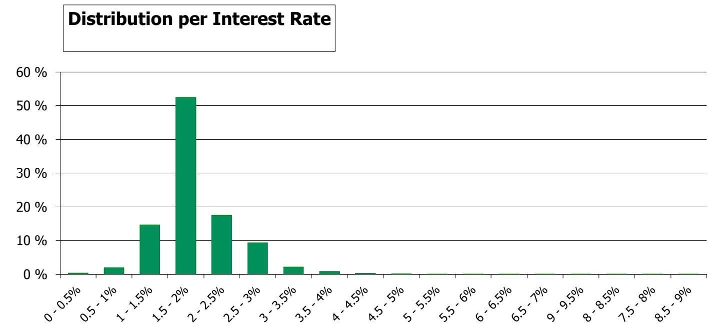
5. Origination Year



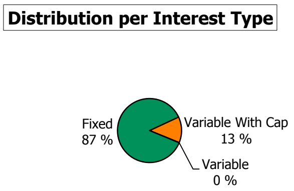
6. Outstanding Loan Balance by Borrower



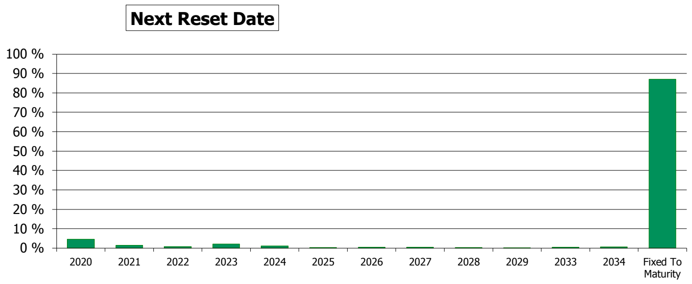
7. Interest Rate



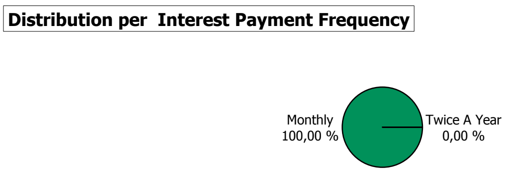
8. Interest Rate Type



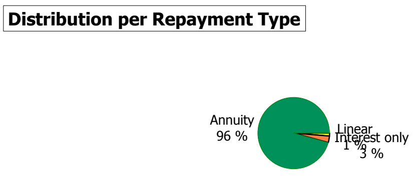
9. Next Reset Date



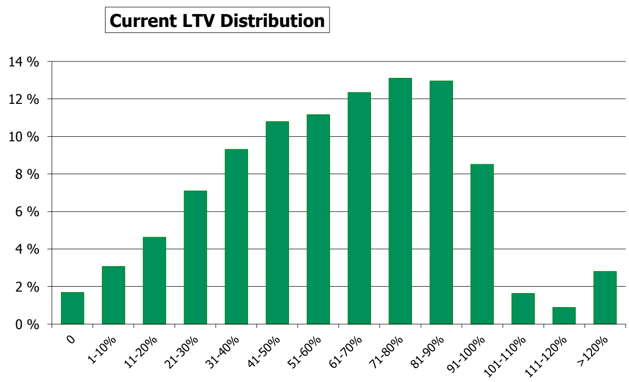
10. Interest Payment Frequency



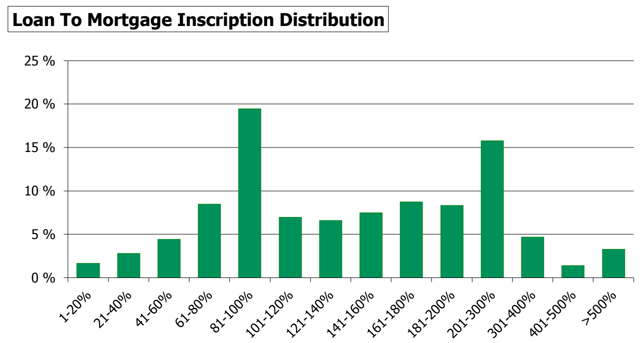
11. Repayment Type



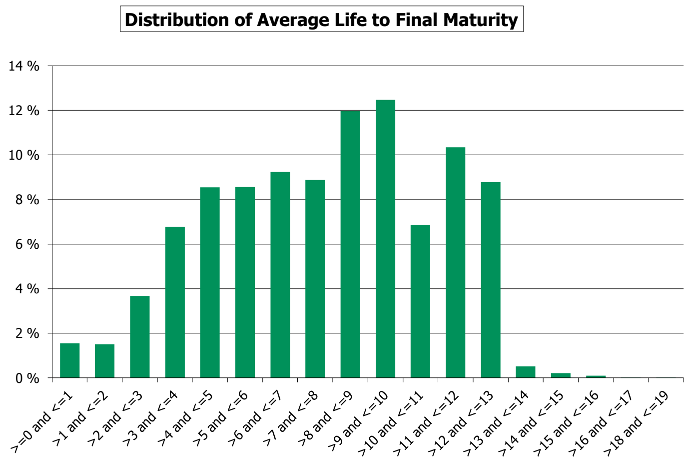
12. Current Loan to Current Value (LTV)



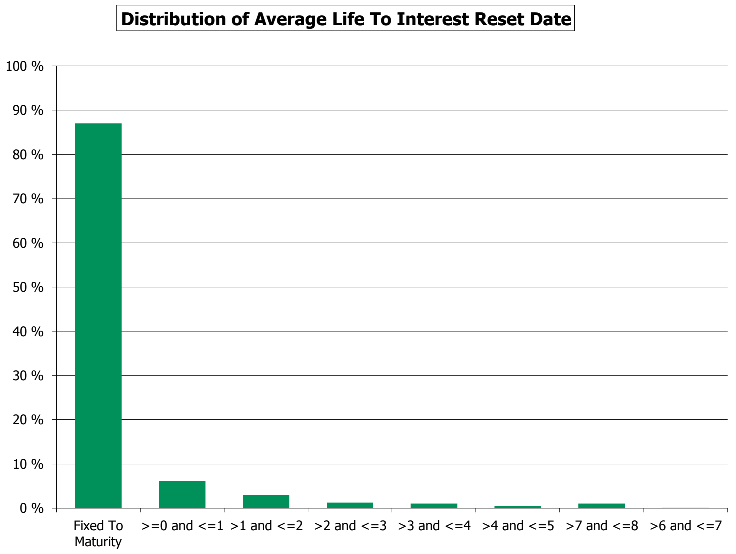
13. Loan to Mortgage Inscription Ratio (LTM)



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



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



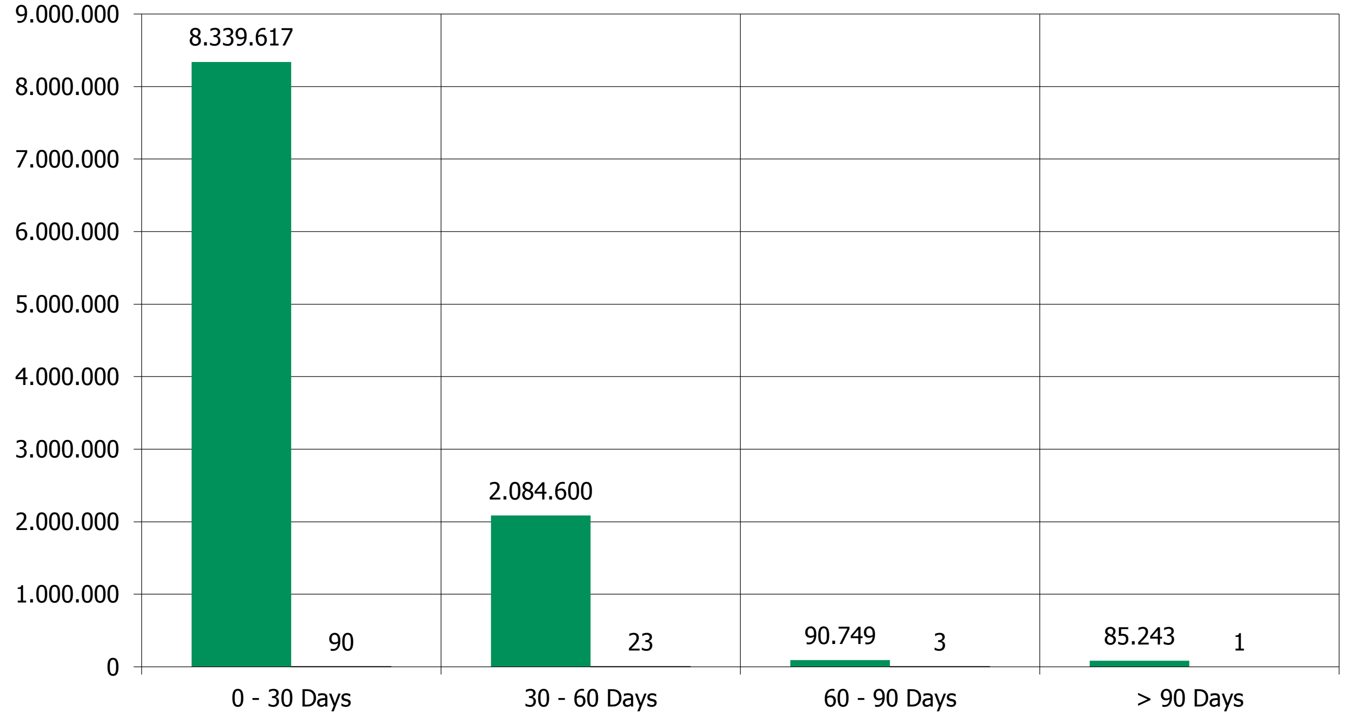
Cover Pool Performance

Portfolio Cut-off Date 29/02/2020

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	6.859.576.314,32	99,85 %	113.870	99,90 %
0 - 30 Days	8.339.616,99	0,12 %	90	0,08 %
30 - 60 Days	2.084.599,50	0,03 %	23	0,02 %
60 - 90 Days	90.749,24	0,00 %	3	0,00 %
> 90 Days	85.242,73	0,00 %	1	0,00 %
Total	**6.870.176.522,78**	**100,00 %**	**113.987**	**100,00 %**

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date févr/2020

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/03/2020	1	5.000.000.000	6.828.601.861	6.817.766.668	6.801.544.996	6.774.591.656
1/04/2020	2	5.000.000.000	6.788.015.003	6.765.749.503	6.732.485.844	6.677.403.429
1/05/2020	3	5.000.000.000	6.746.200.188	6.713.034.908	6.663.589.074	6.581.978.476
1/06/2020	4	5.000.000.000	6.703.911.489	6.659.639.674	6.593.775.047	6.485.433.293
1/07/2020	5	5.000.000.000	6.660.320.879	6.605.476.830	6.524.050.824	6.390.550.764
1/08/2020	6	5.000.000.000	6.616.958.532	6.551.341.110	6.454.126.415	6.295.279.843
1/09/2020	7	5.000.000.000	6.573.997.344	6.497.766.533	6.385.066.883	6.201.541.344
1/10/2020	8	5.000.000.000	6.531.585.810	6.445.250.124	6.317.872.992	6.111.124.999
1/11/2020	9	5.000.000.000	6.490.146.533	6.393.496.332	6.251.203.376	6.021.026.297
1/12/2020	10	5.000.000.000	6.445.407.825	6.339.001.878	6.182.666.999	5.930.602.753
1/01/2021	11	5.000.000.000	6.403.128.544	6.286.739.686	6.116.099.557	5.841.900.353
1/02/2021	12	5.000.000.000	6.362.097.709	6.235.860.214	6.051.172.484	5.755.403.155
1/03/2021	13	5.000.000.000	6.317.409.057	6.182.571.652	5.985.679.176	5.671.326.689
1/04/2021	14	5.000.000.000	6.275.500.969	6.131.141.504	5.920.790.710	5.586.085.243
1/05/2021	15	5.000.000.000	6.233.059.615	6.079.680.820	5.856.645.229	5.502.915.569
1/06/2021	16	5.000.000.000	6.192.081.930	6.029.467.688	5.793.502.550	5.420.530.025
1/07/2021	17	5.000.000.000	6.150.457.618	5.979.106.217	5.730.971.731	5.340.044.814
1/08/2021	18	5.000.000.000	6.108.537.503	5.928.282.107	5.667.805.686	5.258.818.809
1/09/2021	19	5.000.000.000	6.067.430.239	5.878.400.725	5.605.822.878	5.179.278.282
1/10/2021	20	5.000.000.000	6.025.766.939	5.828.452.845	5.544.510.852	5.101.632.797
1/11/2021	21	5.000.000.000	5.984.065.179	5.778.299.537	5.482.821.344	5.023.503.074
1/12/2021	22	5.000.000.000	5.941.305.169	5.727.593.089	5.421.331.540	4.946.803.146
1/01/2022	23	5.000.000.000	5.898.930.046	5.677.097.087	5.359.869.616	4.870.006.107
1/02/2022	24	5.000.000.000	5.857.841.519	5.627.992.011	5.299.995.110	4.795.207.106
1/03/2022	25	5.000.000.000	5.816.757.440	5.579.958.018	5.242.688.378	4.725.208.273
1/04/2022	26	5.000.000.000	5.775.566.004	5.531.046.478	5.183.516.837	4.652.089.320
1/05/2022	27	5.000.000.000	5.733.859.104	5.482.092.180	5.124.993.357	4.580.711.301
1/06/2022	28	5.000.000.000	5.691.019.550	5.431.905.095	5.065.160.825	4.508.057.776
1/07/2022	29	5.000.000.000	5.648.468.096	5.382.441.724	5.006.683.862	4.437.746.468
1/08/2022	30	5.000.000.000	5.607.133.511	5.333.991.663	4.948.997.776	4.368.035.866
1/09/2022	31	5.000.000.000	5.565.819.438	5.285.709.947	4.891.728.518	4.299.202.515
1/10/2022	32	5.000.000.000	5.523.371.348	5.236.788.298	4.834.524.926	4.231.510.704
1/11/2022	33	5.000.000.000	5.481.318.405	5.188.102.938	4.777.398.442	4.163.798.680
1/12/2022	34	5.000.000.000	5.438.526.772	5.139.151.077	4.720.674.233	4.097.494.455
1/01/2023	35	5.000.000.000	5.396.728.132	5.091.003.947	4.664.554.514	4.031.634.340
1/02/2023	36	5.000.000.000	5.354.060.730	5.042.187.197	4.608.077.743	3.965.951.325
1/03/2023	37	5.000.000.000	5.311.267.873	4.994.223.810	4.553.758.021	3.904.204.365
1/04/2023	38	5.000.000.000	5.269.760.929	4.946.790.153	4.499.036.627	3.840.950.780
1/05/2023	39	5.000.000.000	5.226.137.084	4.897.787.427	4.443.505.689	3.777.992.027
1/06/2023	40	5.000.000.000	5.183.871.866	4.849.937.835	4.388.903.918	3.715.762.859
1/07/2023	41	5.000.000.000	5.141.623.367	4.802.515.053	4.335.292.491	3.655.328.420
1/08/2023	42	5.000.000.000	5.099.713.017	4.755.289.814	4.281.744.534	3.594.888.056
1/09/2023	43	5.000.000.000	5.057.933.975	4.708.333.186	4.228.682.151	3.535.300.066
1/10/2023	44	5.000.000.000	5.014.882.967	4.660.595.323	4.175.505.083	3.476.532.862
1/11/2023	45	5.000.000.000	4.971.465.852	4.612.409.228	4.121.824.981	3.417.303.007
1/12/2023	46	5.000.000.000	4.929.506.798	4.565.973.661	4.070.285.604	3.360.739.954
1/01/2024	47	5.000.000.000	4.887.217.202	4.519.124.976	4.018.277.511	3.303.745.400
1/02/2024	48	5.000.000.000	4.846.067.472	4.473.474.301	3.967.570.153	3.248.238.270
1/03/2024	49	5.000.000.000	4.804.494.505	4.428.060.367	3.917.947.772	3.194.901.359
1/04/2024	50	5.000.000.000	4.763.310.041	4.382.656.783	3.867.912.702	3.140.740.790
1/05/2024	51	5.000.000.000	4.721.132.752	4.336.720.008	3.817.951.026	3.087.463.755
1/06/2024	52	5.000.000.000	4.678.746.467	4.290.495.616	3.767.649.768	3.033.881.818
1/07/2024	53	5.000.000.000	4.637.044.289	4.245.274.281	3.718.763.712	2.982.241.450
1/08/2024	54	5.000.000.000	4.595.844.863	4.200.419.345	3.670.114.155	2.930.761.042
1/09/2024	55	5.000.000.000	4.554.771.513	4.155.819.385	3.621.910.215	2.880.017.568
1/10/2024	56	5.000.000.000	4.514.459.106	4.112.276.922	3.575.140.677	2.831.174.746
1/11/2024	57	5.000.000.000	4.473.170.347	4.067.755.543	3.527.440.698	2.781.569.279
1/12/2024	58	5.000.000.000	4.432.453.271	4.024.112.694	3.481.006.045	2.733.701.058

1/01/2025	59	5.000.000.000	4.392.616.717	3.981.182.237	3.435.111.147	2.686.232.855
1/02/2025	60	5.000.000.000	4.353.183.976	3.938.751.201	3.389.856.995	2.639.616.655
1/03/2025	61	5.000.000.000	4.313.811.980	3.897.147.667	3.346.345.719	2.595.764.572
1/04/2025	62	5.000.000.000	4.274.199.721	3.854.812.339	3.301.575.843	2.550.189.138
1/05/2025	63	5.000.000.000	4.233.519.178	3.811.856.304	3.256.749.280	2.505.252.606
1/06/2025	64	5.000.000.000	4.194.618.390	3.770.424.292	3.213.158.306	2.461.251.190
1/07/2025	65	5.000.000.000	4.155.112.555	3.728.783.097	3.169.850.548	2.418.124.662
1/08/2025	66	5.000.000.000	4.116.049.573	3.687.463.280	3.126.752.189	2.375.144.201
1/09/2025	67	5.000.000.000	4.075.993.206	3.645.384.462	3.083.210.592	2.332.149.184
1/10/2025	68	5.000.000.000	4.037.655.791	3.605.169.928	3.041.692.859	2.291.313.852
1/11/2025	69	5.000.000.000	3.999.009.557	3.564.607.103	2.999.821.265	2.250.200.523
1/12/2025	70	5.000.000.000	3.960.618.880	3.524.591.909	2.958.845.704	2.210.366.266
1/01/2026	71	5.000.000.000	3.922.229.962	3.484.509.224	2.917.757.472	2.170.439.752
1/02/2026	72	2.500.000.000	3.884.030.177	3.444.720.107	2.877.104.289	2.131.134.055
1/03/2026	73	2.500.000.000	3.845.310.943	3.405.155.361	2.837.525.101	2.093.774.411
1/04/2026	74	2.500.000.000	3.807.592.588	3.366.035.713	2.797.793.087	2.055.712.554
1/05/2026	75	2.500.000.000	3.769.446.074	3.326.843.272	2.758.411.040	2.018.467.965
1/06/2026	76	2.500.000.000	3.731.541.425	3.287.803.499	2.719.108.810	1.981.281.048
1/07/2026	77	2.500.000.000	3.693.620.322	3.249.050.020	2.680.444.987	1.945.102.447
1/08/2026	78	2.500.000.000	3.656.480.169	3.210.924.899	2.642.255.081	1.909.268.217
1/09/2026	79	2.500.000.000	3.619.697.820	3.173.233.429	2.604.598.028	1.874.086.052
1/10/2026	80	2.500.000.000	3.583.988.656	3.136.771.557	2.568.333.079	1.840.417.057
1/11/2026	81	2.500.000.000	3.547.923.669	3.099.940.169	2.531.721.085	1.806.497.574
1/12/2026	82	2.500.000.000	3.512.662.947	3.064.093.998	2.496.286.329	1.773.911.731
1/01/2027	83	2.500.000.000	3.475.318.449	3.026.376.732	2.459.288.032	1.740.217.867
1/02/2027	84	2.500.000.000	3.439.694.640	2.990.274.464	2.423.770.817	1.707.821.193
1/03/2027	85	2.500.000.000	3.404.599.649	2.955.230.331	2.389.862.703	1.677.485.633
1/04/2027	86	2.500.000.000	3.369.908.357	2.920.156.688	2.355.493.250	1.646.358.239
1/05/2027	87	2.500.000.000	3.334.662.687	2.884.871.910	2.321.303.954	1.615.811.043
1/06/2027	88	2.500.000.000	3.300.016.776	2.850.057.038	2.287.457.958	1.585.507.502
1/07/2027	89	2.500.000.000	3.266.190.100	2.816.212.504	2.254.731.119	1.556.417.204
1/08/2027	90	2.500.000.000	3.232.039.112	2.782.039.879	2.221.706.984	1.527.125.270
1/09/2027	91	2.500.000.000	3.198.219.253	2.748.259.613	2.189.148.778	1.498.372.456
1/10/2027	92	2.500.000.000	3.164.336.775	2.714.680.862	2.157.079.099	1.470.370.081
1/11/2027	93	2.500.000.000	3.130.959.298	2.681.490.630	2.125.287.393	1.442.563.277
1/12/2027	94	2.500.000.000	3.096.806.301	2.647.887.103	2.093.488.666	1.415.154.652
1/01/2028	95	2.500.000.000	3.061.989.471	2.613.676.869	2.061.185.776	1.387.417.110
1/02/2028	96	2.500.000.000	3.028.069.522	2.580.339.332	2.029.720.125	1.360.450.318
1/03/2028	97	2.500.000.000	2.992.691.960	2.546.146.210	1.998.058.116	1.333.921.253
1/04/2028	98	2.500.000.000	2.958.552.797	2.512.831.832	1.966.900.067	1.307.558.086
1/05/2028	99	2.500.000.000	2.925.520.436	2.480.697.436	1.936.967.952	1.282.381.411
1/06/2028	100	2.500.000.000	2.892.675.024	2.448.685.933	1.907.110.321	1.257.266.127
1/07/2028	101	2.500.000.000	2.860.967.068	2.417.869.515	1.878.474.730	1.233.311.665
1/08/2028	102	2.500.000.000	2.829.294.124	2.387.046.491	1.849.811.470	1.209.348.776
1/09/2028	103	2.500.000.000	2.796.876.467	2.355.693.826	1.820.872.459	1.185.387.241
1/10/2028	104	2.500.000.000	2.765.233.884	2.325.219.676	1.792.893.282	1.162.388.339
1/11/2028	105	2.500.000.000	2.734.371.678	2.295.368.649	1.765.375.069	1.139.699.646
1/12/2028	106	2.500.000.000	2.703.658.432	2.265.861.096	1.738.391.515	1.117.679.026
1/01/2029	107	2.500.000.000	2.673.302.002	2.236.620.296	1.711.593.644	1.095.788.636
1/02/2029	108	0	2.643.376.766	2.207.832.314	1.685.266.477	1.074.363.706
1/03/2029	109		2.613.246.691	2.179.322.733	1.659.683.062	1.054.005.604
1/04/2029	110		2.583.403.215	2.150.780.621	1.633.780.922	1.033.161.461
1/05/2029	111		2.553.013.579	2.121.991.325	1.607.944.583	1.012.655.062
1/06/2029	112		2.523.314.327	2.093.748.976	1.582.508.961	992.414.860
1/07/2029	113		2.494.250.879	2.066.236.137	1.557.870.257	972.958.799
1/08/2029	114		2.465.135.743	2.038.653.591	1.533.164.881	953.473.542
1/09/2029	115		2.434.980.277	2.010.299.779	1.507.996.535	933.849.191
1/10/2029	116		2.406.220.903	1.983.295.527	1.484.077.971	915.269.953
1/11/2029	117		2.377.617.777	1.956.395.952	1.460.226.194	896.745.572
1/12/2029	118		2.349.291.430	1.929.914.953	1.436.915.791	878.813.070
1/01/2030	119		2.321.057.403	1.903.487.096	1.413.634.632	860.912.445
1/02/2030	120		2.292.634.222	1.876.988.473	1.390.410.176	843.182.077
1/03/2030	121		2.263.392.126	1.850.208.870	1.367.424.028	826.069.613
1/04/2030	122		2.235.836.928	1.824.583.998	1.345.056.114	809.115.391
1/05/2030	123		2.208.186.050	1.799.061.291	1.322.976.920	792.571.426
1/06/2030	124		2.180.799.863	1.773.735.619	1.301.035.925	776.125.677
1/07/2030	125		2.153.562.866	1.748.707.573	1.279.520.827	760.162.087
1/08/2030	126		2.126.249.542	1.723.600.649	1.257.942.848	744.177.227
1/09/2030	127		2.098.730.081	1.698.407.043	1.236.403.245	728.336.746
1/10/2030	128		2.071.840.202	1.673.894.225	1.215.559.251	713.122.766
1/11/2030	129		2.044.941.516	1.649.359.879	1.194.696.636	697.914.834

1/12/2030	130	2.018.317.288	1.625.213.925	1.174.309.344	683.192.969
1/01/2031	131	1.992.014.739	1.601.313.707	1.154.097.488	668.590.170
1/02/2031	132	1.965.667.651	1.577.454.144	1.134.010.069	654.170.600
1/03/2031	133	1.939.453.447	1.554.032.637	1.114.606.109	640.516.824
1/04/2031	134	1.913.515.500	1.530.648.743	1.095.042.351	626.609.042
1/05/2031	135	1.887.736.983	1.507.549.564	1.075.862.434	613.110.238
1/06/2031	136	1.862.288.643	1.484.704.036	1.056.864.051	599.732.481
1/07/2031	137	1.837.169.061	1.462.273.392	1.038.335.211	586.802.709
1/08/2031	138	1.812.332.824	1.440.058.682	1.019.960.344	573.976.927
1/09/2031	139	1.787.355.843	1.417.803.477	1.001.643.615	561.281.844
1/10/2031	140	1.762.846.337	1.396.066.258	983.859.283	549.056.249
1/11/2031	141	1.738.642.355	1.374.562.866	966.241.435	536.940.457
1/12/2031	142	1.714.721.083	1.353.425.641	949.041.530	525.220.624
1/01/2032	143	1.690.991.510	1.332.432.198	931.944.456	513.574.205
1/02/2032	144	1.667.009.466	1.311.307.474	914.836.618	502.011.115
1/03/2032	145	1.643.419.961	1.290.700.178	898.317.406	490.992.836
1/04/2032	146	1.619.958.444	1.270.116.229	881.742.965	479.892.500
1/05/2032	147	1.596.565.752	1.249.720.692	865.448.572	469.093.385
1/06/2032	148	1.573.547.067	1.229.613.630	849.358.557	458.422.293
1/07/2032	149	1.550.612.191	1.209.702.798	833.548.454	448.044.960
1/08/2032	150	1.527.390.403	1.189.565.411	817.588.145	437.604.674
1/09/2032	151	1.504.609.038	1.169.835.282	801.982.823	427.433.987
1/10/2032	152	1.481.607.224	1.150.060.524	786.485.671	417.456.169
1/11/2032	153	1.459.012.376	1.130.600.998	771.211.640	407.615.100
1/12/2032	154	1.436.698.647	1.111.482.506	756.304.371	398.097.438
1/01/2033	155	1.414.316.429	1.092.311.018	741.368.938	388.582.983
1/02/2033	156	1.392.116.244	1.073.341.714	726.641.458	379.250.519
1/03/2033	157	1.370.333.738	1.054.928.390	712.535.096	370.465.085
1/04/2033	158	1.348.775.922	1.036.571.380	698.355.547	361.554.881
1/05/2033	159	1.327.163.036	1.018.287.111	684.348.607	352.850.805
1/06/2033	160	1.305.756.529	1.000.163.393	670.458.943	344.225.099
1/07/2033	161	1.284.169.843	982.014.218	656.672.420	335.764.831
1/08/2033	162	1.263.381.334	964.478.485	643.306.053	327.537.241
1/09/2033	163	1.242.933.521	947.259.061	630.213.866	319.512.330
1/10/2033	164	1.222.692.116	930.303.253	617.409.764	311.737.641
1/11/2033	165	1.202.505.989	913.392.528	604.645.049	303.999.502
1/12/2033	166	1.182.719.670	896.888.771	592.258.634	296.551.315
1/01/2034	167	1.162.940.498	880.393.932	579.887.768	289.127.247
1/02/2034	168	1.143.319.087	864.071.695	567.689.392	281.846.387
1/03/2034	169	1.123.933.823	848.119.774	555.928.968	274.951.447
1/04/2034	170	1.104.617.890	832.130.230	544.060.891	267.942.023
1/05/2034	171	1.085.412.758	816.320.512	532.410.590	261.129.594
1/06/2034	172	1.066.072.150	800.414.900	520.709.179	254.308.725
1/07/2034	173	1.047.076.592	784.862.497	509.334.875	247.733.948
1/08/2034	174	1.028.365.046	769.529.393	498.114.451	241.250.305
1/09/2034	175	1.009.810.128	754.363.049	487.055.474	234.895.003
1/10/2034	176	991.452.694	739.433.705	476.241.275	228.738.077
1/11/2034	177	973.251.708	724.628.146	465.518.646	222.640.995
1/12/2034	178	955.182.677	710.007.640	455.003.431	216.719.908
1/01/2035	179	937.364.532	695.581.272	444.624.739	210.879.507
1/02/2035	180	919.507.317	681.172.854	434.307.339	205.113.641
1/03/2035	181	901.943.000	667.137.508	424.381.369	199.658.910
1/04/2035	182	884.555.917	653.167.154	414.437.821	194.154.914
1/05/2035	183	867.298.448	639.372.826	404.686.751	188.809.601
1/06/2035	184	849.893.207	625.479.013	394.885.918	183.456.607
1/07/2035	185	832.753.528	611.859.104	385.336.455	178.286.267
1/08/2035	186	816.025.046	598.551.071	375.996.651	173.228.119
1/09/2035	187	799.445.142	585.395.218	366.797.214	168.274.016
1/10/2035	188	782.832.315	572.289.540	357.702.877	163.429.160
1/11/2035	189	766.454.520	559.366.215	348.736.135	158.657.528
1/12/2035	190	750.261.309	546.649.498	339.969.094	154.034.945
1/01/2036	191	734.182.179	534.026.760	331.274.188	149.459.676
1/02/2036	192	718.197.975	521.514.199	322.689.481	144.969.909
1/03/2036	193	701.638.855	508.681.489	314.000.288	140.507.223
1/04/2036	194	685.716.870	496.295.018	305.575.211	136.158.057
1/05/2036	195	669.037.286	483.428.182	296.920.332	131.759.290
1/06/2036	196	653.650.248	471.508.853	288.863.000	127.640.896
1/07/2036	197	638.717.099	459.980.609	281.106.803	123.704.463
1/08/2036	198	624.087.830	448.682.855	273.505.082	119.849.446
1/09/2036	199	609.736.292	437.621.434	266.083.904	116.103.645
1/10/2036	200	595.657.910	426.815.333	258.874.813	112.494.977

1/11/2036	201	581.654.224	416.074.180	251.718.216	108.921.747
1/12/2036	202	568.036.862	405.666.326	244.817.582	105.501.502
1/01/2037	203	554.734.674	395.494.575	238.071.972	102.160.010
1/02/2037	204	541.741.900	385.576.382	231.511.333	98.923.969
1/03/2037	205	528.915.412	375.870.587	225.165.211	95.844.143
1/04/2037	206	516.289.353	366.275.668	218.859.352	92.765.399
1/05/2037	207	503.770.572	356.807.730	212.677.263	89.775.545
1/06/2037	208	491.312.629	347.393.883	206.539.474	86.815.381
1/07/2037	209	478.988.689	338.124.046	200.533.404	83.945.306
1/08/2037	210	466.854.235	328.999.230	194.625.456	81.127.101
1/09/2037	211	454.844.546	319.992.168	188.815.743	78.372.037
1/10/2037	212	442.962.712	311.121.545	183.129.668	75.700.321
1/11/2037	213	431.211.660	302.354.330	177.516.574	73.069.232
1/12/2037	214	419.411.461	293.597.634	171.951.130	70.488.254
1/01/2038	215	407.474.310	284.757.564	166.349.632	67.903.191
1/02/2038	216	396.246.584	276.441.567	161.080.887	65.474.015
1/03/2038	217	385.235.785	268.348.123	156.005.656	63.168.464
1/04/2038	218	374.524.932	260.444.656	151.025.864	60.893.076
1/05/2038	219	363.212.360	252.163.310	145.863.806	58.570.673
1/06/2038	220	352.990.385	244.650.965	141.158.381	56.441.164
1/07/2038	221	343.097.300	237.403.937	136.639.864	54.410.510
1/08/2038	222	333.509.103	230.378.045	132.258.833	52.442.898
1/09/2038	223	323.928.942	223.380.844	127.915.631	50.505.914
1/10/2038	224	314.927.714	216.817.143	123.851.444	48.700.764
1/11/2038	225	306.201.098	210.451.613	119.909.560	46.951.030
1/12/2038	226	297.647.869	204.237.202	116.082.344	45.266.151
1/01/2039	227	289.275.814	198.155.887	112.339.475	43.621.079
1/02/2039	228	280.966.014	192.137.185	108.650.299	42.009.892
1/03/2039	229	272.702.864	186.200.763	105.051.456	40.462.967
1/04/2039	230	264.509.788	180.300.231	101.463.770	38.915.558
1/05/2039	231	256.297.095	174.415.381	97.910.498	37.398.795
1/06/2039	232	248.243.046	168.647.911	94.432.076	35.917.369
1/07/2039	233	240.097.398	162.846.297	90.959.115	34.454.606
1/08/2039	234	232.281.503	157.277.951	87.625.453	33.051.255
1/09/2039	235	224.602.536	151.820.581	84.369.830	31.688.484
1/10/2039	236	217.058.840	146.480.573	81.201.925	30.373.630
1/11/2039	237	209.587.670	141.198.818	78.074.902	29.080.271
1/12/2039	238	202.035.524	135.887.538	74.953.132	27.803.077
1/01/2040	239	194.863.830	130.841.618	71.986.350	26.589.481
1/02/2040	240	187.762.543	125.859.618	69.069.251	25.403.939
1/03/2040	241	180.746.485	120.964.421	66.224.919	24.261.257
1/04/2040	242	173.841.000	116.145.606	63.425.027	23.137.112
1/05/2040	243	167.048.499	111.424.248	60.697.017	22.051.185
1/06/2040	244	160.215.893	106.685.527	57.967.856	20.970.483
1/07/2040	245	153.705.243	102.182.178	55.384.298	19.953.723
1/08/2040	246	147.330.024	97.777.856	52.862.306	18.964.439
1/09/2040	247	141.091.226	93.478.565	50.409.423	18.007.866
1/10/2040	248	135.025.831	89.313.159	48.044.636	17.092.733
1/11/2040	249	129.078.866	85.234.714	45.734.092	16.201.800
1/12/2040	250	123.198.115	81.217.944	43.471.568	15.337.148
1/01/2041	251	117.400.897	77.264.878	41.250.530	14.491.904
1/02/2041	252	111.652.360	73.356.971	39.064.556	13.665.812
1/03/2041	253	105.978.182	69.522.291	36.937.432	12.872.243
1/04/2041	254	100.393.475	65.746.990	34.842.763	12.090.848
1/05/2041	255	94.907.493	62.052.238	32.803.783	11.336.635
1/06/2041	256	89.566.563	58.460.919	30.826.641	10.608.234
1/07/2041	257	84.492.145	55.058.278	28.960.960	9.925.352
1/08/2041	258	79.666.425	51.825.607	27.191.228	9.279.368
1/09/2041	259	74.929.829	48.661.623	25.466.257	8.653.889
1/10/2041	260	70.519.084	45.721.984	23.868.952	8.077.847
1/11/2041	261	66.253.304	42.883.352	22.330.123	7.525.061
1/12/2041	262	62.152.572	40.163.066	20.862.147	7.001.547
1/01/2042	263	58.303.561	37.611.929	19.487.308	6.512.436
1/02/2042	264	54.648.939	35.194.519	18.188.437	6.052.623
1/03/2042	265	51.193.710	32.918.803	16.973.269	5.626.635
1/04/2042	266	47.932.973	30.769.793	15.824.869	5.223.721
1/05/2042	267	44.513.776	28.527.992	14.635.802	4.811.411
1/06/2042	268	41.459.319	26.525.386	13.573.790	4.443.382
1/07/2042	269	38.547.296	24.621.813	12.568.666	4.097.489
1/08/2042	270	35.548.515	22.667.851	11.541.802	3.746.786
1/09/2042	271	32.811.001	20.886.764	10.607.878	3.429.023

1/10/2042	272	30.198.365	19.192.063	9.723.190	3.130.161
1/11/2042	273	27.695.726	17.571.699	8.879.632	2.846.489
1/12/2042	274	25.279.739	16.012.537	8.071.814	2.576.925
1/01/2043	275	22.978.900	14.530.467	7.306.084	2.322.587
1/02/2043	276	20.711.705	13.074.617	6.557.347	2.075.736
1/03/2043	277	18.609.290	11.729.434	5.869.179	1.850.786
1/04/2043	278	16.674.270	10.491.966	5.236.622	1.644.322
1/05/2043	279	14.865.351	9.338.384	4.649.389	1.453.943
1/06/2043	280	13.197.079	8.276.318	4.110.129	1.279.864
1/07/2043	281	11.713.643	7.333.949	3.633.172	1.126.705
1/08/2043	282	10.408.879	6.505.979	3.214.806	992.740
1/09/2043	283	9.289.867	5.796.702	2.857.046	878.526
1/10/2043	284	8.288.627	5.163.458	2.538.672	777.428
1/11/2043	285	7.544.011	4.691.624	2.300.823	701.606
1/12/2043	286	6.890.236	4.278.007	2.092.817	635.562
1/01/2044	287	6.323.553	3.919.506	1.912.561	578.360
1/02/2044	288	5.800.421	3.589.157	1.746.910	526.029
1/03/2044	289	5.309.815	3.280.369	1.592.818	477.729
1/04/2044	290	4.852.563	2.992.797	1.449.489	432.899
1/05/2044	291	4.350.917	2.679.004	1.294.317	384.971
1/06/2044	292	3.973.572	2.442.511	1.177.058	348.612
1/07/2044	293	3.644.717	2.236.690	1.075.219	317.145
1/08/2044	294	3.392.646	2.078.468	996.618	292.716
1/09/2044	295	3.201.554	1.958.071	936.500	273.893
1/10/2044	296	3.075.408	1.877.832	895.913	260.949
1/11/2044	297	2.954.865	1.801.169	857.152	248.602
1/12/2044	298	2.837.037	1.726.507	819.599	236.736
1/01/2045	299	2.722.885	1.654.229	783.290	225.290
1/02/2045	300	2.611.715	1.583.999	748.128	214.265
1/03/2045	301	2.501.901	1.515.072	713.930	203.688
1/04/2045	302	2.395.696	1.448.297	680.729	193.393
1/05/2045	303	2.291.604	1.383.095	648.482	183.477
1/06/2045	304	2.188.343	1.318.532	616.639	173.728
1/07/2045	305	2.086.695	1.255.222	585.586	164.304
1/08/2045	306	1.988.311	1.194.013	555.614	155.234
1/09/2045	307	1.890.785	1.133.521	526.123	146.372
1/10/2045	308	1.799.872	1.077.248	498.774	138.194
1/11/2045	309	1.710.906	1.022.263	472.112	130.253
1/12/2045	310	1.624.363	968.961	446.394	122.653
1/01/2046	311	1.539.523	916.795	421.287	115.264
1/02/2046	312	1.456.149	865.675	396.785	108.100
1/03/2046	313	1.372.981	814.981	372.691	101.148
1/04/2046	314	1.290.524	764.736	348.824	94.269
1/05/2046	315	1.211.120	716.506	326.020	87.745
1/06/2046	316	1.133.033	669.172	303.708	81.394
1/07/2046	317	1.059.699	624.833	282.887	75.503
1/08/2046	318	990.088	582.798	263.185	69.947
1/09/2046	319	924.973	543.546	244.835	64.795
1/10/2046	320	862.201	505.827	227.284	59.903
1/11/2046	321	801.683	469.525	210.436	55.228
1/12/2046	322	743.693	434.847	194.414	50.814
1/01/2047	323	690.720	403.188	179.801	46.795
1/02/2047	324	640.837	373.436	166.110	43.049
1/03/2047	325	592.020	344.461	152.869	39.466
1/04/2047	326	548.805	318.775	141.110	36.276
1/05/2047	327	506.148	293.514	129.608	33.182
1/06/2047	328	467.070	270.394	119.095	30.362
1/07/2047	329	434.404	251.070	110.312	28.007
1/08/2047	330	402.914	232.475	101.882	25.757
1/09/2047	331	371.914	214.225	93.645	23.575
1/10/2047	332	341.767	196.537	85.702	21.487
1/11/2047	333	311.566	178.865	77.797	19.422
1/12/2047	334	283.286	162.363	70.446	17.515
1/01/2048	335	256.564	146.798	63.531	15.729
1/02/2048	336	231.101	132.005	56.983	14.048
1/03/2048	337	205.956	117.456	50.582	12.420
1/04/2048	338	183.227	104.316	44.809	10.956
1/05/2048	339	160.459	91.203	39.080	9.516
1/06/2048	340	139.598	79.212	33.856	8.209
1/07/2048	341	125.196	70.923	30.238	7.302
1/08/2048	342	113.763	64.337	27.361	6.579

1/09/2048	343	102.310	57.762	24.502	5.867
1/10/2048	344	93.248	52.559	22.240	5.303
1/11/2048	345	84.173	47.363	19.991	4.747
1/12/2048	346	78.497	44.097	18.566	4.390
1/01/2049	347	73.730	41.349	17.365	4.089
1/02/2049	348	68.953	38.605	16.171	3.792
1/03/2049	349	64.641	36.135	15.102	3.527
1/04/2049	350	61.224	34.166	14.243	3.313
1/05/2049	351	57.798	32.202	13.391	3.102
1/06/2049	352	54.363	30.237	12.542	2.893
1/07/2049	353	50.920	28.275	11.699	2.687
1/08/2049	354	48.954	27.138	11.200	2.562
1/09/2049	355	46.982	26.000	10.703	2.438
1/10/2049	356	45.003	24.864	10.210	2.316
1/11/2049	357	43.017	23.727	9.718	2.195
1/12/2049	358	41.025	22.590	9.230	2.076
1/01/2050	359	39.025	21.453	8.743	1.958
1/02/2050	360	37.019	20.315	8.259	1.842
1/03/2050	361	35.005	19.181	7.780	1.729
1/04/2050	362	32.985	18.043	7.299	1.615
1/05/2050	363	30.958	16.907	6.823	1.503
1/06/2050	364	28.923	15.769	6.347	1.393
1/07/2050	365	26.882	14.632	5.875	1.284
1/08/2050	366	24.833	13.494	5.405	1.176
1/09/2050	367	22.778	12.356	4.936	1.070
1/10/2050	368	20.715	11.219	4.471	965
1/11/2050	369	18.646	10.081	4.007	861
1/12/2050	370	16.569	8.943	3.546	759
1/01/2051	371	15.214	8.198	3.242	691
1/02/2051	372	13.855	7.453	2.940	624
1/03/2051	373	12.491	6.709	2.641	558
1/04/2051	374	11.122	5.964	2.341	493
1/05/2051	375	9.748	5.218	2.044	428
1/06/2051	376	8.370	4.473	1.747	365
1/07/2051	377	6.987	3.728	1.453	302
1/08/2051	378	5.598	2.982	1.159	240
1/09/2051	379	4.205	2.236	867	179
1/10/2051	380	2.807	1.490	576	118
1/11/2051	381	1.404	744	287	59
1/12/2051	382	0	0	0	0
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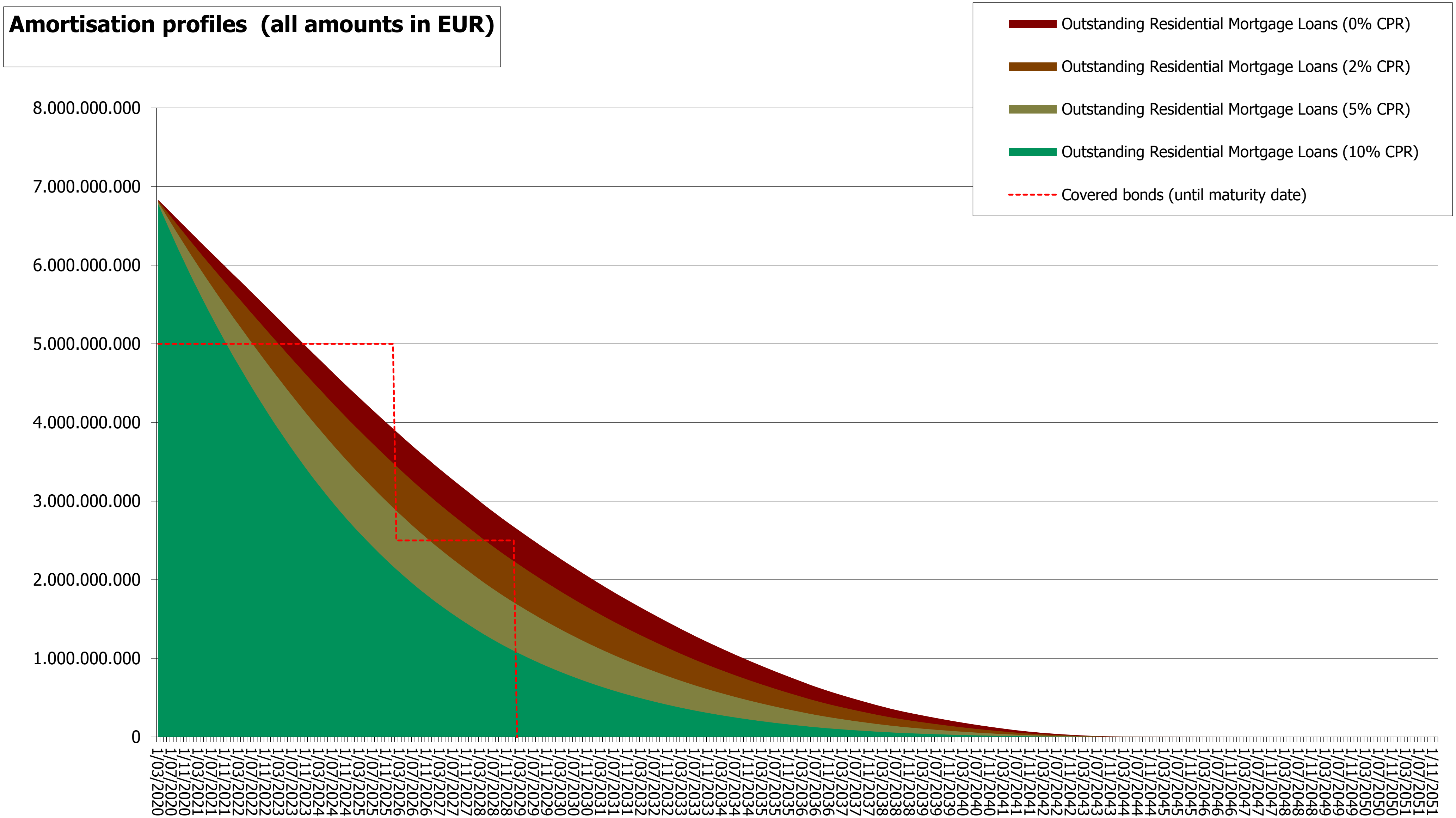
Amortisation profiles (all amounts in EUR)
Outstanding Residential Mortgage Loans (0% CPR)
Outstanding Residential Mortgage Loans (2% CPR)
Outstanding Residential Mortgage Loans (5% CPR)
Outstanding Residential Mortgage Loans (10% CPR)
Covered bonds (until maturity date)
8.000.000.000
7.000.000.000
6.000.000.000
5.000.000.000
4.000.000.000
3.000.000.000
2.000.000.000
1.000.000.000
0
1/03/2020 1/07/2020 1/11/2020 1/03/2021 1/07/2021 1/11/2021 1/03/2022 1/07/2022 1/11/2022 1/03/2023 1/07/2023 1/11/2023 1/03/2024 1/07/2024 1/11/2024 1/03/2025 1/07/2025 1/11/2025 1/03/2026 1/07/2026 1/11/2026 1/03/2027 1/07/2027 1/11/2027 1/03/2028 1/07/2028 1/11/2028 1/03/2029 1/07/2029 1/11/2029 1/03/2030 1/07/2030 1/11/2030 1/03/2031 1/07/2031 1/11/2031 1/03/2032 1/07/2032 1/11/2032 1/03/2033 1/07/2033 1/11/2033 1/03/2034 1/07/2034 1/11/2034 1/03/2035 1/07/2035 1/11/2035 1/03/2036 1/07/2036 1/11/2036 1/03/2037 1/07/2037 1/11/2037 1/03/2038 1/07/2038 1/11/2038 1/03/2039 1/07/2039 1/11/2039 1/03/2040 1/07/2040 1/11/2040 1/03/2041 1/07/2041 1/11/2041 1/03/2042 1/07/2042 1/11/2042 1/03/2043 1/07/2043 1/11/2043 1/03/2044 1/07/2044 1/11/2044 1/03/2045 1/07/2045 1/11/2045 1/03/2046 1/07/2046 1/11/2046 1/03/2047 1/07/2047 1/11/2047 1/03/2048 1/07/2048 1/11/2048 1/03/2049 1/07/2049 1/11/2049 1/03/2050 1/07/2050 1/11/2050 1/03/2051 1/07/2051 1/11/2051

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

HTT 2019

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Transaction Counterparties	**Name**	**Legal Entity Identifier (LEI)***
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647
E.1.1.3	Back-up servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

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

OE.2.1.8
OE.2.1.9
OE.2.1.10
OE.2.1.11
OE.2.1.12
OE.2.1.13

3. Additional information on the asset distribution

	1. General Information	Total Assets
E.3.1.1	Weighted Average Seasoning (months)	40,29
E.3.1.2	Weighted Average Maturity (months)**	178,88
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	0,12%				*0,12%*
E.3.2.2	30-<60 days	0,03%				*0,03%*
E.3.2.3	60-<90 days	0,01%				*0,01%*
E.3.2.4	90-<180 days	0,00%				*0,00%*
E.3.2.5	>= 180 days	0,00%				*0,00%*
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						