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: 31/1/2021

Cut-off Date: 31/1/2021

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A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency	EUR

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

Field Number	1. Basic Facts				
G.1.1.1	**Country**	Belgium			
G.1.1.2	**Issuer Name**	BNP Paribas Fortis SA/NV			
G.1.1.3	**Link to Issuer's Website**	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	**Cut-off date**	31/01/2021			
	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	15.876,0			
G.3.1.2	Outstanding Covered Bonds	11.500,0			
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5%	38%	5%	ND1
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	15.876,0		99,43%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91,5		0,57%	
G.3.3.5	Other	0,0		0,00%	
G.3.3.6	Total	15.967,5		100%	

	4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)		7,9	[Mark as ND1 if not relevant]		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		322,7	[Mark as ND1 if not relevant]	2,03%	
G.3.4.3	1 - 2 Y		378,5	[Mark as ND1 if not relevant]	2,38%	
G.3.4.4	2 - 3 Y		701,4	[Mark as ND1 if not relevant]	4,42%	
G.3.4.5	3 - 4 Y		846,7	[Mark as ND1 if not relevant]	5,33%	
G.3.4.6	4 - 5 Y		1.294,7	[Mark as ND1 if not relevant]	8,16%	
G.3.4.7	5 - 10 Y		7.996,2	[Mark as ND1 if not relevant]	50,37%	
G.3.4.8	10+ Y		4.335,8	[Mark as ND1 if not relevant]	27,31%	
G.3.4.9		Total	15876,0	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)		7,1	8,1		
	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		11.500,0	9000,0	100,00%	78,26%
G.3.5.9	10+ Y		0,0	2500,0	0,00%	21,74%
G.3.5.10		Total	11.500	11.500	100%	100%
	6. Covered Assets - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR		15.876,0	15875,96	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	15875,95716	15875,95716	100%	100%

	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11500,00	11500,00	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	11500	11500	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	11500	11500	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	11500	11500	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)	91,5		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	91,5		100%	
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	91,5		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	91,5			
G.3.10.16	Total	91,5		100%	

	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91,5	0,58%	0,80%
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	91,5	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		15875,96		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	15875,96		100%
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans		228779	0	228779
	3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures		0,35%	0.00%	0,35%

	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%

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15,7%	0,0%	15,7%
M.7.5.2	Vlaams-Brabant	14,3%	0,0%	14,3%
M.7.5.3	Oost-Vlaanderen	15,6%	0,0%	15,6%
M.7.5.4	Brussels	8,8%	0,0%	8,8%
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	7,4%	0,0%	7,4%
M.7.5.8	Hainaut	6,7%	0,0%	6,7%
M.7.5.9	Brabant Wallon	5,1%	0,0%	5,1%
M.7.5.10	Namur	4,3%	0,0%	4,3%
M.7.5.11	Luxembourg	2,6%	0,0%	2,6%
M.7.5.12	Other	0,3%	0,0%	0,3%
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	81,5%	0,0%	81,5%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	18,5%	0,0%	18,5%

	7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only		4,9%	0,0%	4,9%	
M.7.7.2	Amortising		95,1%	0,0%	95,1%	
M.7.7.3	Other		0,0%	0,0%	0,0%	
	8. Loan Seasoning		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.8.1	Up to 12months		11,1%	0,0%	11,1%	
M.7.8.2	≥ 12 - ≤ 24 months		33,2%	0,0%	33,2%	
M.7.8.3	≥ 24 - ≤ 36 months		15,8%	0,0%	15,8%	
M.7.8.4	≥ 36 - ≤ 60 months		10,1%	0,0%	10,1%	
M.7.8.5	≥ 60 months		29,8%	0,0%	29,8%	
	9. Non-Performing Loans (NPLs)		**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.9.1	% NPLs		0,0%	0,0%	0,0%	
	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)		69,39			
	By buckets (mn):					
M.7A.10.2	<=100K		7325,39	176884	46,14%	77,32%
M.7A.10.3	>100K and <=200K		5813,15	42718	36,62%	18,67%
M.7A.10.4	>200K and <=300K		1594,12	6689	10,04%	2,92%
M.7A.10.5	>300K and <=400K		492,05	1440	3,10%	0,63%
M.7A.10.6	>400K		651,25	1048	4,10%	0,46%
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	15876,0	228779	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 (%)		0,57			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		5282,59	104882	33,27%	45,84%
M.7A.11.3	>40 - <=50 %		1514,91	23163	9,54%	10,12%
M.7A.11.4	>50 - <=60 %		1607,02	22606	10,12%	9,88%
M.7A.11.5	>60 - <=70 %		1787,23	22245	11,26%	9,72%
M.7A.11.6	>70 - <=80 %		1935,02	21677	12,19%	9,48%
M.7A.11.7	>80 - <=90 %		1957,18	19277	12,33%	8,43%
M.7A.11.8	>90 - <=100 %		1377,33	10909	8,68%	4,77%
M.7A.11.9	>100%		414,69	4020	2,61%	1,76%
M.7A.11.10		Total	15875,96	228779	100%	100%

	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		51%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		6306,58	124130	39,72%	54,26%
M.7A.12.3	>40 - <=50 %		1582,00	22085	9,96%	9,65%
M.7A.12.4	>50 - <=60 %		1657,61	21232	10,44%	9,28%
M.7A.12.5	>60 - <=70 %		1706,15	19458	10,75%	8,51%
M.7A.12.6	>70 - <=80 %		1717,68	17583	10,82%	7,69%
M.7A.12.7	>80 - <=90 %		1408,28	12905	8,87%	5,64%
M.7A.12.8	>90 - <=100 %		1196,60	8869	7,54%	3,88%
M.7A.12.9	>100%		301,07	2517	1,90%	1,10%
M.7A.12.10		Total	15875,96	228779	100%	100%

	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%

	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%

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%
	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%

	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	

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 31/01/2021

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	25/02/2021	5,07	25/02/2027
BD@155375	BE6312092115	2.500.000.000	25/02/2019	25/02/2029	EUR	Fixed	0,85 %	NACT	25/02/2021	8,07	25/02/2030
BD@167469	BE0002700814	2.500.000.000	20/05/2020	20/05/2027	EUR	Fixed	0,01 %	NACT	20/05/2021	6,30	20/05/2028
BD@167470	BE0002701820	2.500.000.000	20/05/2020	20/05/2030	EUR	Fixed	0,07 %	NACT	20/05/2021	9,30	20/05/2031
BD@178945	BE0002762434	1.500.000.000	10/12/2020	10/12/2027	EUR	Fixed	0,01 %	NACT	10/12/2021	6,86	10/12/2028
		11.500.000.000									

Totals

Total Outstanding (in EUR):	11.500.000.000
Current Weighted Average Fixed Coupon:	0,31 %
Weighted Average Remaining Average Life*	7,14

* At Reporting Date until Maturity Date

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Parisbas Fortis Mortgage Pandbrieven Ratings

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

Retained Covered Bonds

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11.500.000.000	(I)
Nominal Balance Residential Mortgage Loans	15.875.957.162	*(II)*
Nominal Balance Public Finance Exposures	91.500.000	*(III)*
Nominal Balance Financial Institution Exposures	685.844.187	*(IV)*
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	44,81 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12.505.184.595	*(V)*
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108,74 %	*Limit: 85%*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92.485.767	*(VI)*
Value of Financial Institution Exposures (definition Royal Decree)	685.844.187	*(VII)*
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12.505.184.595	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	115,51 %	*Limit: 105%*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	*2.211.257.843*	*(VIII)*
Total Interest Proceeds Residential Mortgage Loans	2.208.737.843	
Total Interest Proceeds Public Finance Exposures	2.520.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	*16.653.556.832*	*(IX)*
Total Principal Proceeds Residential Mortgage Loans	15.875.957.162	
Total Principal Proceeds Public Finance Exposures	91.755.484	
Total Principal Proceeds Financial Institution Exposures	685.844.187	
Impact Derivatives	0	
Interest Requirement Covered Bonds	286.550.000	*(X)*
Costs, Fees and expenses Covered Bonds	115.049.263	*(XI)*
Principal Requirement Covered Bonds	11.500.000.000	*(XII)*
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6.963.215.413	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1.449.049.657	*(XIII)*
Cumulative Cash Outflow Next 180 Days	-43.806.585	*(XIV)*
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1.405.243.072	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds minus ECB Haircut	91.755.484	*(XV)*
Interest Payable on Mortgage Pandbrieven next 3 months	33.750.000	*(XVI)*
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	58.005.484	*(XVII)*

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 31/01/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15.875.957.161,55
Principal Redemptions between Cut-off Date and Maturity Date	15.875.957.161,55
Interest Payments between Cut-off Date and Maturity Date	2.208.737.843,41
Number of borrowers	118.682,00
Number of loans	228.779,00
Average Outstanding Balance per borrower	133.769
Average Outstanding Balance per loan	69.394
Weighted average Current Loan to Current Value	50,95 %
Weighted average seasoning (in Years)	3,17
Weighted average remaining maturity (in years, at 0% CPR)	15,11
Weighted average initial maturity (in years, at 0% CPR)	18,28
Percentage of Fixed Rate Loans	81,47 %
Percentage of Variable Rate Loans	18,53 %
Weighted average interest rate	1,69 %
Weighted average interest rate Fixed Rate Loans	1,73 %
Weighted average interest rate Variable Rate Loans	1,49 %
Weighted Remaining average life (in years, at 0% CPR)	7,88
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,66

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	685.844.187

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	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	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5.000.000	5.000.000	10.000.000	25.000.000	11.500.000	35.000.000
Issue Date	18/01/2019	1/02/2019	24/01/2019	25/01/2019	7/04/2020	4/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0,80 %	0,80 %	0,80 %	0,80 %	0,00 %	0,00 %
Standar & Poor's Rating(Liquid	AA	AA	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Straticifation Tables

Portfolio Cut-off Date 31/01/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2.490.019.145,69	15,68 %	35.370	15,46 %
Oost-Vlaanderen	2.475.699.007,43	15,59 %	37.345	16,32 %
Vlaams-Brabant	2.270.301.841,37	14,30 %	31.453	13,75 %
West-Vlaanderen	1.772.345.462,49	11,16 %	28.447	12,43 %
Brussels	1.394.402.572,92	8,78 %	13.117	5,73 %
Limburg	1.276.439.483,19	8,04 %	21.689	9,48 %
Liège	1.171.565.272,55	7,38 %	17.594	7,69 %
Hainaut	1.066.961.577,57	6,72 %	16.850	7,37 %
Brabant Wallon	807.527.425,66	5,09 %	9.558	4,18 %
Namur	684.760.310,48	4,31 %	10.527	4,60 %
Luxembourg	420.193.310,60	2,65 %	6.032	2,64 %
Other	45.741.751,60	0,29 %	797	0,35 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	1.755.424.485,79	11,06 %	17.478	7,64 %
>1 and <=2	5.277.554.812,27	33,24 %	61.056	26,69 %
>2 and <=3	2.512.836.004,24	15,83 %	32.078	14,02 %
>3 and <=4	1.582.943.347,22	9,97 %	21.379	9,34 %
>4 and <=5	2.406.488.949,59	15,16 %	39.304	17,18 %
>5 and <=6	941.934.879,54	5,93 %	17.605	7,70 %
>6 and <=7	288.712.764,24	1,82 %	5.508	2,41 %
>7 and <=8	97.155.909,64	0,61 %	1.885	0,82 %
>8 and <=9	57.955.075,34	0,37 %	1.411	0,62 %
>9 and <=10	196.773.263,84	1,24 %	10.177	4,45 %
>10 and <=11	320.464.288,22	2,02 %	7.750	3,39 %
>11 and <=12	208.491.587,70	1,31 %	4.552	1,99 %
>12 and <=13	28.910.077,90	0,18 %	769	0,34 %
>13 and <=14	13.630.864,67	0,09 %	300	0,13 %
>14 and <=15	22.304.570,75	0,14 %	636	0,28 %
>15 and <=16	84.382.769,85	0,53 %	2.523	1,10 %
>16 and <=17	49.856.887,40	0,31 %	2.180	0,95 %
>17 and <=18	20.718.354,53	0,13 %	1.556	0,68 %
>18 and <=19	4.575.003,07	0,03 %	229	0,10 %
>19 and <=20	1.149.227,62	0,01 %	137	0,06 %
>20 and <=21	759.520,53	0,00 %	48	0,02 %
>21 and <=22	1.999.370,30	0,01 %	128	0,06 %
>22 and <=23	254.490,07	0,00 %	19	0,01 %
>23 and <=24	349.864,20	0,00 %	25	0,01 %
>24 and <=25	170.680,73	0,00 %	31	0,01 %
>31 and <=32	0,00	0,00 %	1	0,00 %
>29 and <=30	22.310,42	0,00 %	1	0,00 %
>27 and <=28	42.042,74	0,00 %	2	0,00 %
>30 and <=31	83.093,91	0,00 %	6	0,00 %
>25 and <=26	0,00	0,00 %	1	0,00 %
>28 and <=29	12.665,23	0,00 %	4	0,00 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	476.483,03	0,00 %	2.066	0,90 %
<=1	127.908.491,83	0,81 %	7.092	3,10 %
>1 and <=2	121.998.309,28	0,77 %	3.039	1,33 %
>2 and <=3	163.491.656,10	1,03 %	4.773	2,09 %
>3 and <=4	250.683.166,33	1,58 %	6.495	2,84 %
>4 and <=5	310.095.184,21	1,95 %	8.646	3,78 %
>5 and <=6	405.809.879,08	2,56 %	11.788	5,15 %
>6 and <=7	345.477.290,10	2,18 %	8.237	3,60 %
>7 and <=8	543.987.999,59	3,43 %	11.883	5,19 %
>8 and <=9	813.309.335,39	5,12 %	16.226	7,09 %
>9 and <=10	502.808.516,97	3,17 %	9.249	4,04 %
>10 and <=11	611.761.309,02	3,85 %	10.808	4,72 %
>11 and <=12	669.604.943,18	4,22 %	9.774	4,27 %
>12 and <=13	702.073.963,56	4,42 %	9.752	4,26 %
>13 and <=14	1.061.647.271,69	6,69 %	14.135	6,18 %
>14 and <=15	659.919.194,37	4,16 %	8.457	3,70 %
>15 and <=16	815.518.416,67	5,14 %	9.634	4,21 %
>16 and <=17	778.138.542,20	4,90 %	8.873	3,88 %
>17 and <=18	952.894.710,59	6,00 %	10.463	4,57 %
>18 and <=19	1.521.611.246,21	9,58 %	15.953	6,97 %
>19 and <=20	857.191.158,92	5,40 %	9.014	3,94 %
>20 and <=21	615.178.889,20	3,87 %	6.414	2,80 %
>21 and <=22	512.227.879,44	3,23 %	5.068	2,22 %
>22 and <=23	619.939.407,75	3,90 %	5.850	2,56 %
>23 and <=24	1.302.927.263,31	8,21 %	10.656	4,66 %
>24 and <=25	570.248.240,22	3,59 %	4.071	1,78 %
>25 and <=26	11.381.240,44	0,07 %	118	0,05 %
>26 and <=27	10.518.628,32	0,07 %	106	0,05 %
>27 and <=28	9.335.445,42	0,06 %	74	0,03 %
>28 and <=29	6.372.334,76	0,04 %	54	0,02 %
>29 and <=30	1.420.764,37	0,01 %	11	0,00 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	986.440,00	0,01 %	46	0,02 %
>1 and <=2	42.913.640,45	0,27 %	440	0,19 %
>2 and <=3	51.591.051,93	0,32 %	507	0,22 %
>3 and <=4	18.818.314,87	0,12 %	443	0,19 %
>4 and <=5	332.657.440,25	2,10 %	3.010	1,32 %
>5 and <=6	35.524.586,37	0,22 %	1.323	0,58 %
>6 and <=7	70.418.936,66	0,44 %	1.867	0,82 %
>7 and <=8	94.624.902,26	0,60 %	2.534	1,11 %
>8 and <=9	119.106.755,15	0,75 %	2.982	1,30 %
>9 and <=10	1.474.508.054,27	9,29 %	35.255	15,41 %
>10 and <=11	190.459.418,03	1,20 %	10.372	4,53 %
>11 and <=12	247.736.831,18	1,56 %	4.529	1,98 %
>12 and <=13	812.182.006,05	5,12 %	13.888	6,07 %
>13 and <=14	148.370.924,40	0,93 %	2.697	1,18 %
>14 and <=15	2.002.107.179,06	12,61 %	30.437	13,30 %
>15 and <=16	191.493.152,68	1,21 %	2.892	1,26 %
>16 and <=17	243.741.961,35	1,54 %	3.464	1,51 %
>17 and <=18	941.097.458,84	5,93 %	12.067	5,27 %
>18 and <=19	245.910.121,09	1,55 %	5.529	2,42 %
>19 and <=20	3.595.731.690,30	22,65 %	43.140	18,86 %
>20 and <=21	350.622.010,80	2,21 %	4.457	1,95 %
>21 and <=22	151.062.851,43	0,95 %	2.107	0,92 %
>22 and <=23	210.060.469,27	1,32 %	2.703	1,18 %
>23 and <=24	142.637.013,92	0,90 %	1.725	0,75 %
>24 and <=25	3.343.238.183,67	21,06 %	31.715	13,86 %
>25 and <=26	514.689.194,08	3,24 %	4.828	2,11 %
>26 and <=27	14.773.055,68	0,09 %	171	0,07 %
>27 and <=28	12.811.398,15	0,08 %	144	0,06 %
>28 and <=29	10.403.938,74	0,07 %	117	0,05 %
>29 and <=30	227.239.031,21	1,43 %	2.929	1,28 %
>30 and <=31	34.889.482,93	0,22 %	408	0,18 %
>33 and <=34	25.086,82	0,00 %	1	0,00 %
>34 and <=35	482.162,77	0,00 %	6	0,00 %
>35 and <=36	14.873,61	0,00 %	1	0,00 %
>36 and <=37	116.506,47	0,00 %	1	0,00 %
>39 and <=40	307.467,97	0,00 %	4	0,00 %
>32 and <=33	277.373,39	0,00 %	3	0,00 %
>31 and <=32	2.230.896,14	0,01 %	32	0,01 %
>40 and <=41	91.524,88	0,00 %	4	0,00 %
>37 and <=38	3.774,43	0,00 %	1	0,00 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83.093,91	0,00 %	7	0,00 %
1991	22.310,42	0,00 %	1	0,00 %
1992	11.989,44	0,00 %	2	0,00 %
1993	42.718,53	0,00 %	4	0,00 %
1996	161.944,42	0,00 %	30	0,01 %
1997	343.811,62	0,00 %	24	0,01 %
1998	256.202,45	0,00 %	21	0,01 %
1999	1.906.554,53	0,01 %	122	0,05 %
2000	839.410,79	0,01 %	45	0,02 %
2001	1.050.110,75	0,01 %	139	0,06 %
2002	3.911.195,91	0,02 %	178	0,08 %
2003	20.008.365,99	0,13 %	1.517	0,66 %
2004	43.672.045,13	0,28 %	1.996	0,87 %
2005	87.806.493,78	0,55 %	2.682	1,17 %
2006	26.017.027,43	0,16 %	735	0,32 %
2007	13.275.244,50	0,08 %	296	0,13 %
2008	23.055.001,53	0,15 %	612	0,27 %
2009	194.454.346,49	1,22 %	4.309	1,88 %
2010	323.402.658,17	2,04 %	7.606	3,32 %
2011	210.810.978,16	1,33 %	10.658	4,66 %
2012	55.138.240,85	0,35 %	1.354	0,59 %
2013	100.041.059,00	0,63 %	1.959	0,86 %
2014	235.906.407,49	1,49 %	4.442	1,94 %
2015	965.197.893,22	6,08 %	18.073	7,90 %
2016	2.243.506.809,94	14,13 %	37.239	16,28 %
2017	1.623.668.571,52	10,23 %	22.041	9,63 %
2018	2.522.073.581,51	15,89 %	32.210	14,08 %
2019	5.020.670.295,63	31,62 %	58.318	25,49 %
2020	2.158.622.798,44	13,60 %	22.159	9,69 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2.511.174.734,55	15,82 %	56.161	47,32 %
>100 and <=200	5.411.519.025,48	34,09 %	37.008	31,18 %
>200 and <=300	4.135.816.011,27	26,05 %	17.093	14,40 %
>300 and <=400	1.725.914.390,78	10,87 %	5.090	4,29 %
>400	2.091.532.999,47	13,17 %	3.330	2,81 %
	15.875.957.161,55	**100,00 %**	**118.682**	**100,00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	73.960.023,53	0,47 %	1.686	0,74 %
0.5 - 1%	629.435.780,58	3,96 %	10.251	4,48 %
1 - 1.5%	4.361.339.473,76	27,47 %	54.806	23,96 %
1.5 - 2%	8.829.740.759,49	55,62 %	119.370	52,18 %
2 - 2.5%	1.212.450.651,21	7,64 %	22.053	9,64 %
2.5 - 3%	554.317.794,35	3,49 %	13.282	5,81 %
3 - 3.5%	133.645.405,06	0,84 %	4.456	1,95 %
3.5 - 4%	51.857.750,71	0,33 %	1.642	0,72 %
4 - 4.5%	17.890.045,65	0,11 %	693	0,30 %
4.5 - 5%	7.892.566,11	0,05 %	344	0,15 %
5 - 5.5%	2.718.489,92	0,02 %	128	0,06 %
5.5 - 6%	378.584,09	0,00 %	36	0,02 %
6 - 6.5%	84.934,59	0,00 %	18	0,01 %
6.5 - 7%	136.850,32	0,00 %	8	0,00 %
8 - 8.5%	42.558,71	0,00 %	3	0,00 %
7.5 - 8%	25.086,82	0,00 %	1	0,00 %
9 - 9.5%	22.310,42	0,00 %	1	0,00 %
8.5 - 9%	18.096,23	0,00 %	1	0,00 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12.933.475.299,81	81,47 %	184.667	80,72 %
Variable	36.379.525,15	0,23 %	1.220	0,53 %
Variable With Cap	2.906.102.336,59	18,31 %	42.892	18,75 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	1.069.528.912,91	6,74 %	21.477	9,39 %
2022	227.968.525,55	1,44 %	3.346	1,46 %
2023	374.521.516,61	2,36 %	4.100	1,79 %
2024	293.687.625,69	1,85 %	3.232	1,41 %
2025	136.321.453,66	0,86 %	1.770	0,77 %
2026	102.371.321,44	0,64 %	1.168	0,51 %
2027	94.508.843,66	0,60 %	1.014	0,44 %
2028	52.674.153,89	0,33 %	590	0,26 %
2029	99.738.465,00	0,63 %	947	0,41 %
2030	10.140.431,91	0,06 %	101	0,04 %
2033	96.096.497,06	0,61 %	1.210	0,53 %
2034	291.023.911,93	1,83 %	3.024	1,32 %
2035	19.369.410,06	0,12 %	167	0,07 %
Fixed To Maturity	13.008.006.092,18	81,94 %	186.633	81,58 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15.875.819.359,67	100,00 %	228.766	99,99 %
Twice A Year	137.801,88	0,00 %	13	0,01 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14.930.160.572,87	94,04 %	219.764	96,06 %
Interest only	773.202.118,11	4,87 %	5.120	2,24 %
Linear	172.594.470,57	1,09 %	3.895	1,70 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	17.520.582,08	0,11 %	1.243	0,54 %
1-10%	1.449.169.266,49	9,13 %	30.706	13,42 %
11-20%	1.132.421.313,29	7,13 %	24.297	10,62 %
21-30%	1.268.839.368,10	7,99 %	24.510	10,71 %
31-40%	1.414.636.108,78	8,91 %	24.126	10,55 %
41-50%	1.514.906.307,18	9,54 %	23.163	10,12 %
51-60%	1.607.023.339,91	10,12 %	22.606	9,88 %
61-70%	1.787.226.345,14	11,26 %	22.245	9,72 %
71-80%	1.935.016.925,67	12,19 %	21.677	9,48 %
81-90%	1.957.179.779,61	12,33 %	19.277	8,43 %
91-100%	1.377.326.403,79	8,68 %	10.909	4,77 %
101-110%	88.967.085,44	0,56 %	1.033	0,45 %
111-120%	45.276.586,24	0,29 %	533	0,23 %
>120%	280.447.749,83	1,77 %	2.454	1,07 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	273.369.976,37	1,72 %	18.542	8,10 %
21-40%	410.763.904,31	2,59 %	14.656	6,41 %
41-60%	748.478.093,96	4,71 %	17.677	7,73 %
61-80%	1.463.037.206,99	9,22 %	24.124	10,54 %
81-100%	3.136.884.505,20	19,76 %	36.853	16,11 %
101-120%	757.162.288,76	4,77 %	14.631	6,40 %
121-140%	762.321.973,76	4,80 %	12.845	5,61 %
141-160%	834.199.240,17	5,25 %	12.596	5,51 %
161-180%	935.265.920,02	5,89 %	12.830	5,61 %
181-200%	934.784.018,58	5,89 %	11.277	4,93 %
201-300%	2.667.482.814,53	16,80 %	29.538	12,91 %
301-400%	1.177.337.924,98	7,42 %	10.801	4,72 %
401-500%	492.554.705,44	3,10 %	4.249	1,86 %
>500%	1.282.314.588,48	8,08 %	8.160	3,57 %
	15.875.957.161,55	**100,00 %**	**228.779**	**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	322.661.553,06	2,03 %	13.882	6,07 %
>1 and <=2	378.542.932,73	2,38 %	10.150	4,44 %
>2 and <=3	701.356.290,60	4,42 %	20.075	8,77 %
>3 and <=4	846.677.588,16	5,33 %	19.291	8,43 %
>4 and <=5	1.294.719.309,09	8,16 %	25.071	10,96 %
>5 and <=6	1.097.182.627,57	6,91 %	18.318	8,01 %
>6 and <=7	1.455.603.647,64	9,17 %	20.225	8,84 %
>7 and <=8	1.456.232.668,73	9,17 %	18.554	8,11 %
>8 and <=9	1.563.404.794,22	9,85 %	17.760	7,76 %
>9 and <=10	2.423.778.439,22	15,27 %	25.635	11,21 %
>10 and <=11	1.146.113.545,03	7,22 %	12.245	5,35 %
>11 and <=12	1.086.318.277,66	6,84 %	10.556	4,61 %
>12 and <=13	1.988.986.056,56	12,53 %	16.119	7,05 %
>13 and <=14	86.320.070,72	0,54 %	647	0,28 %
>14 and <=15	19.007.009,65	0,12 %	167	0,07 %
>15 and <=16	8.899.442,67	0,06 %	82	0,04 %
>17 and <=18	152.908,24	0,00 %	2	0,00 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

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

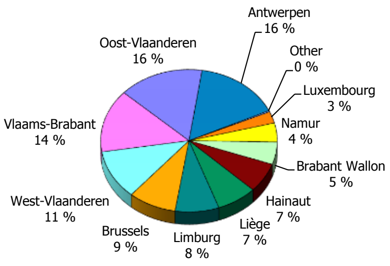
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	13.008.006.092,18	81,94 %	186.633	81,58 %
>=0 and <=1	1.321.967.769,81	8,33 %	25.166	11,00 %
>1 and <=2	647.828.712,99	4,08 %	7.077	3,09 %
>2 and <=3	234.602.873,06	1,48 %	2.850	1,25 %
>3 and <=4	144.276.667,73	0,91 %	1.570	0,69 %
>4 and <=5	112.785.226,73	0,71 %	1.082	0,47 %
>6 and <=7	296.799.185,97	1,87 %	3.422	1,50 %
>7 and <=8	109.690.633,08	0,69 %	979	0,43 %
	15.875.957.161,55	**100,00 %**	**228.779**	**100,00 %**

Retained Covered Bonds

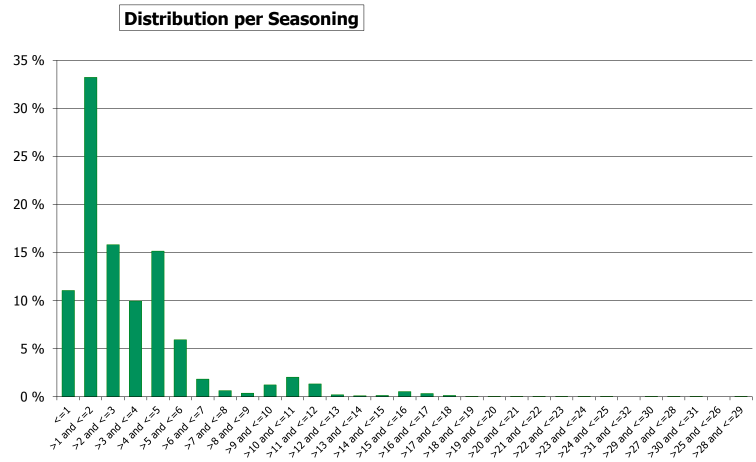
Straticifation Tables

Portfolio Cut-off Date 31/01/2021

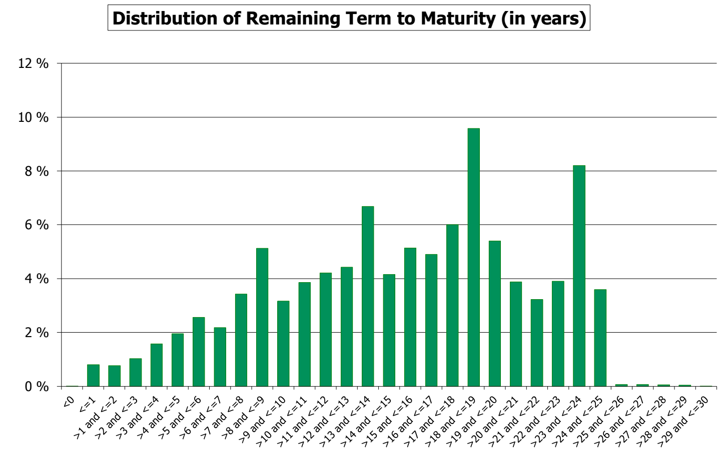
1. Geographic distribution



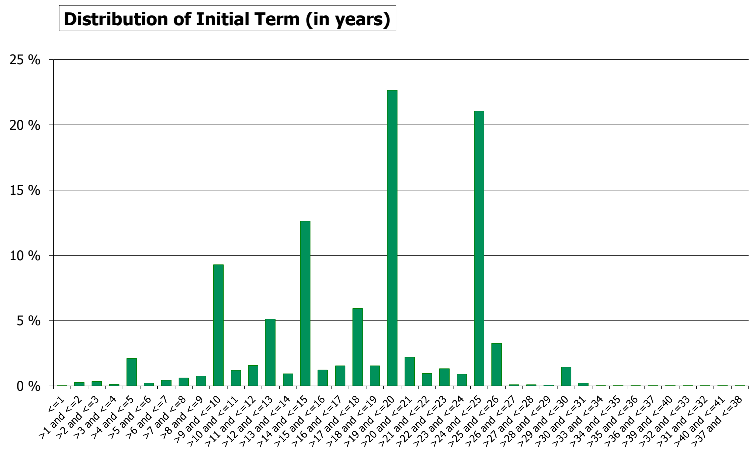
2. Seasoning



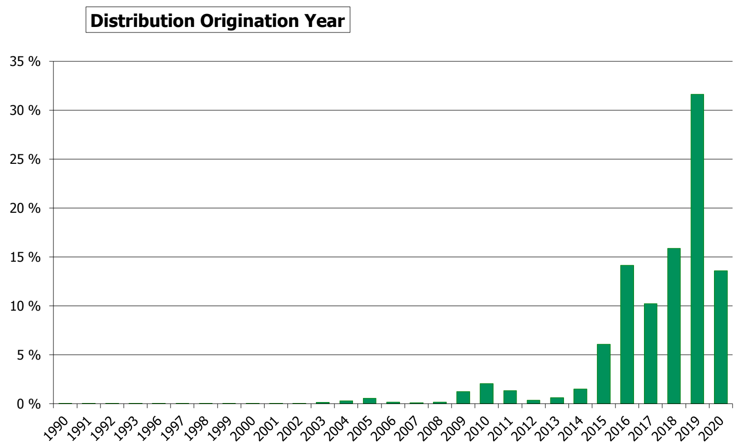
3. Remaining term to maturity



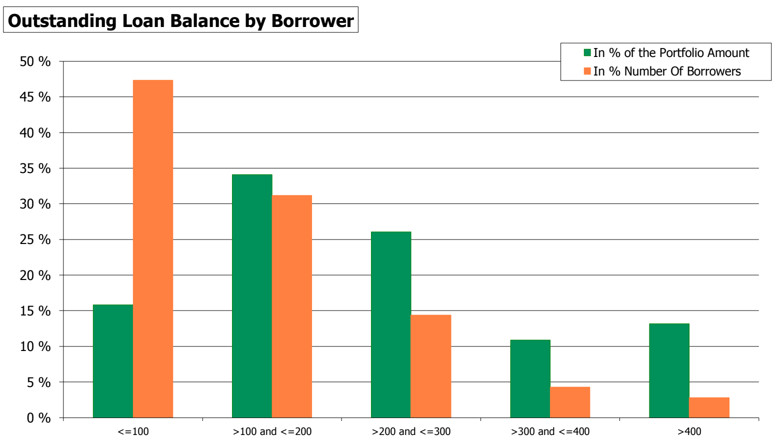
4. Original term to maturity



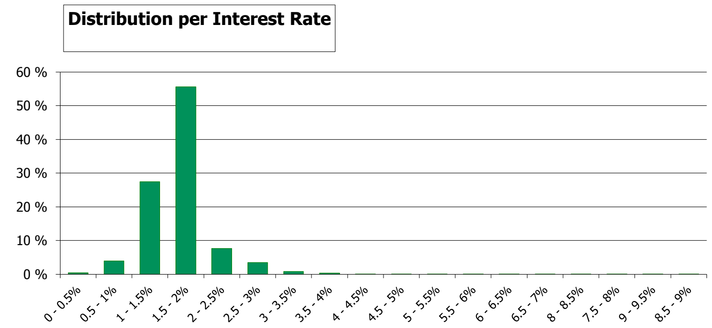
5. Origination Year



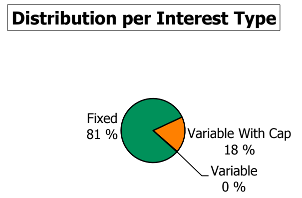
6. Outstanding Loan Balance by Borrower



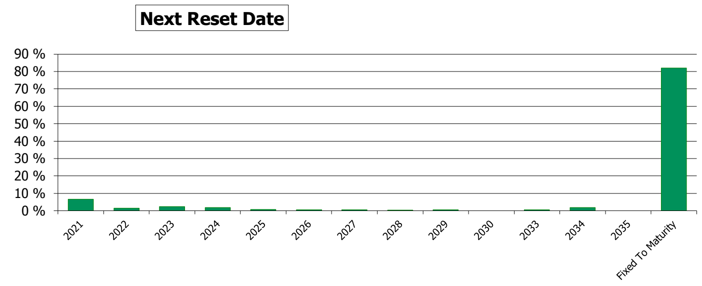
7. Interest Rate



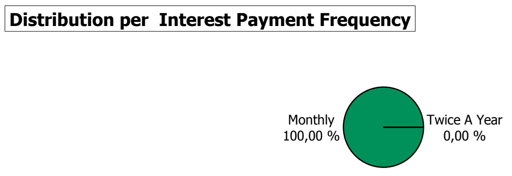
8. Interest Rate Type



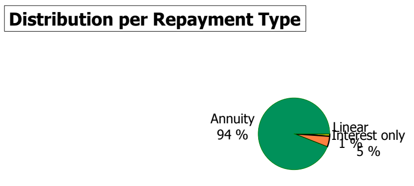
9. Next Reset Date



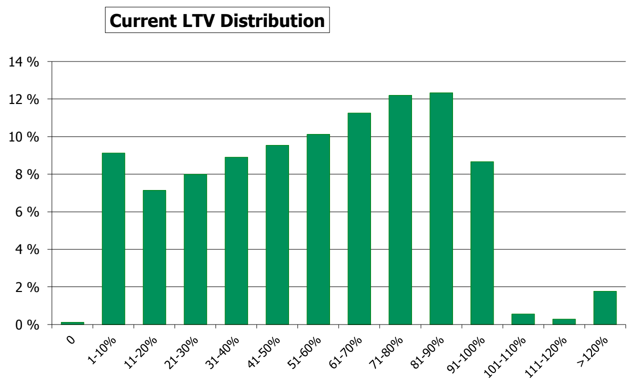
10. Interest Payment Frequency



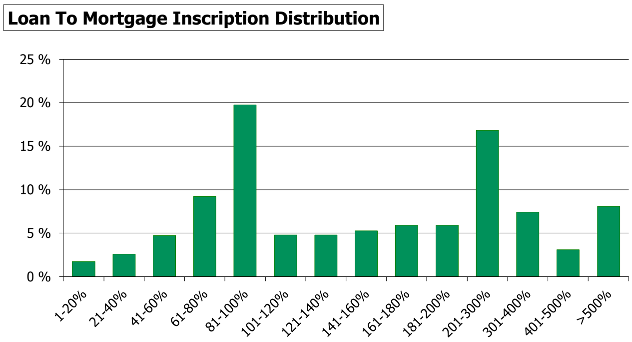
11. Repayment Type



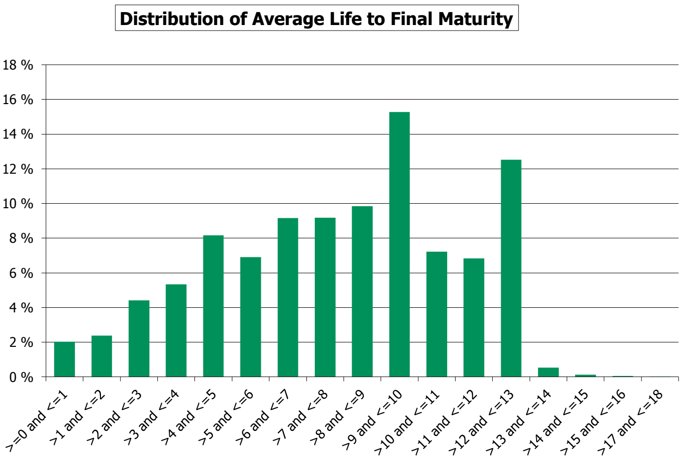
12. Current Loan to Current Value (LTV)



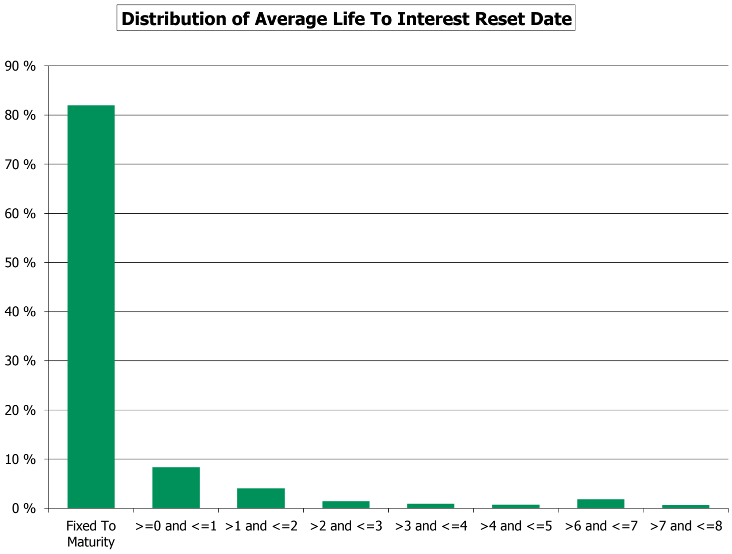
13. Loan to Mortgage Inscription Ratio (LTM)



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



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



Retained Covered Bonds

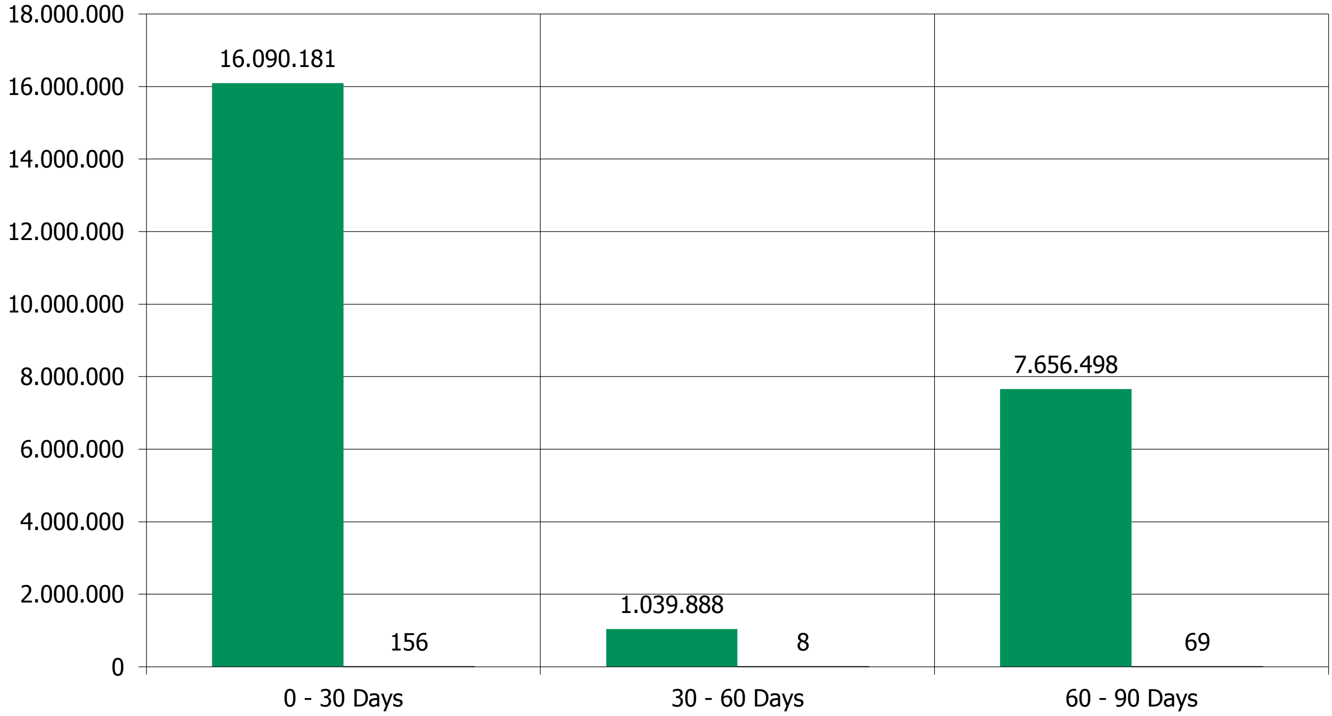
Cover Pool Performance

Portfolio Cut-off Date 31/01/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15.851.170.594,38	99,84 %	228.546	99,90 %
0 - 30 Days	16.090.180,78	0,10 %	156	0,07 %
30 - 60 Days	1.039.888,10	0,01 %	8	0,00 %
60 - 90 Days	7.656.498,29	0,05 %	69	0,03 %
> 90 Days				
Total	**15.875.957.161,55**	**100,00 %**	**228.779**	**100,00 %**

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date janv/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/02/2021	1	11.500.000.000	15.810.067.460	15.783.252.416	15.743.112.357	15.676.431.696
1/03/2021	2	11.500.000.000	15.708.005.652	15.657.338.866	15.581.639.779	15.456.273.385
1/04/2021	3	11.500.000.000	15.611.110.270	15.534.363.829	15.419.943.216	15.231.091.418
1/05/2021	4	11.500.000.000	15.513.541.862	15.411.936.233	15.260.763.873	15.012.070.887
1/06/2021	5	11.500.000.000	15.413.318.906	15.286.398.772	15.097.962.655	14.789.016.729
1/07/2021	6	11.500.000.000	15.313.194.825	15.162.170.949	14.938.408.051	14.572.744.652
1/08/2021	7	11.500.000.000	15.214.384.585	15.038.784.982	14.779.160.730	14.356.329.871
1/09/2021	8	11.500.000.000	15.116.532.187	14.916.719.122	14.621.920.803	14.143.428.631
1/10/2021	9	11.500.000.000	15.017.558.733	14.794.729.820	14.466.648.219	13.935.876.227
1/11/2021	10	11.500.000.000	14.917.109.456	14.670.845.884	14.309.027.892	13.725.655.971
1/12/2021	11	11.500.000.000	14.818.392.219	14.549.836.882	14.156.075.399	13.523.276.556
1/01/2022	12	11.500.000.000	14.721.642.928	14.430.324.510	14.004.091.290	13.321.422.889
1/02/2022	13	11.500.000.000	14.623.203.406	14.309.521.711	13.851.539.548	13.120.498.863
1/03/2022	14	11.500.000.000	14.524.147.923	14.190.816.470	13.705.075.359	12.932.090.666
1/04/2022	15	11.500.000.000	14.423.883.645	14.068.950.750	13.552.825.507	12.734.261.948
1/05/2022	16	11.500.000.000	14.328.497.030	13.952.971.186	13.408.018.550	12.546.558.561
1/06/2022	17	11.500.000.000	14.231.341.170	13.834.856.810	13.260.706.602	12.356.153.693
1/07/2022	18	11.500.000.000	14.133.649.293	13.717.333.880	13.115.700.003	12.170.942.014
1/08/2022	19	11.500.000.000	14.035.054.733	13.598.540.169	12.969.049.453	11.983.880.915
1/09/2022	20	11.500.000.000	13.936.727.792	13.480.368.818	12.823.652.039	11.799.339.122
1/10/2022	21	11.500.000.000	13.839.823.786	13.364.665.021	12.682.293.390	11.621.437.137
1/11/2022	22	11.500.000.000	13.742.407.103	13.248.085.009	12.539.693.374	11.442.095.762
1/12/2022	23	11.500.000.000	13.644.784.599	13.132.383.018	12.399.584.114	11.267.870.928
1/01/2023	24	11.500.000.000	13.548.438.144	13.017.538.435	12.259.889.045	11.093.737.971
1/02/2023	25	11.500.000.000	13.450.863.196	12.901.867.292	12.120.047.849	10.920.746.299
1/03/2023	26	11.500.000.000	13.352.427.444	12.787.827.361	11.985.320.297	10.758.027.238
1/04/2023	27	11.500.000.000	13.257.349.286	12.675.234.871	11.849.580.849	10.591.137.418
1/05/2023	28	11.500.000.000	13.157.240.144	12.558.873.289	11.711.901.710	10.425.169.311
1/06/2023	29	11.500.000.000	13.058.483.520	12.443.467.035	11.574.766.396	10.259.461.174
1/07/2023	30	11.500.000.000	12.960.046.541	12.329.395.324	11.440.430.794	10.098.823.436
1/08/2023	31	11.500.000.000	12.863.329.240	12.216.628.892	11.306.965.701	9.938.734.640
1/09/2023	32	11.500.000.000	12.764.047.072	12.101.777.725	11.172.180.873	9.778.665.676
1/10/2023	33	11.500.000.000	12.668.458.930	11.991.434.041	11.043.066.222	9.626.034.194
1/11/2023	34	11.500.000.000	12.569.637.751	11.877.714.332	10.910.521.825	9.470.215.583
1/12/2023	35	11.500.000.000	12.469.400.735	11.763.654.395	10.779.153.849	9.317.836.748
1/01/2024	36	11.500.000.000	12.372.691.707	11.652.621.644	10.650.258.572	9.167.421.463
1/02/2024	37	11.500.000.000	12.275.532.731	11.541.508.648	10.521.876.035	9.018.552.681
1/03/2024	38	11.500.000.000	12.178.601.984	11.432.205.214	10.397.431.141	8.876.571.711
1/04/2024	39	11.500.000.000	12.082.868.151	11.323.101.227	10.272.012.140	8.732.354.471
1/05/2024	40	11.500.000.000	11.985.639.668	11.213.550.181	10.147.592.815	8.591.222.136
1/06/2024	41	11.500.000.000	11.882.779.124	11.098.459.905	10.017.900.450	8.445.497.688
1/07/2024	42	11.500.000.000	11.781.519.756	10.985.822.280	9.891.822.863	8.305.025.109
1/08/2024	43	11.500.000.000	11.686.619.176	10.878.848.393	9.770.589.762	8.168.494.437
1/09/2024	44	11.500.000.000	11.587.693.336	10.768.465.092	9.646.855.025	8.030.888.757
1/10/2024	45	11.500.000.000	11.483.922.750	10.654.513.748	9.521.280.259	7.893.857.650
1/11/2024	46	11.500.000.000	11.382.881.323	10.542.858.039	9.397.539.639	7.758.267.104
1/12/2024	47	11.500.000.000	11.280.563.413	10.430.941.323	9.274.896.612	7.625.629.873
1/01/2025	48	11.500.000.000	11.181.813.626	10.322.092.332	9.154.769.357	7.494.983.336
1/02/2025	49	11.500.000.000	11.082.894.256	10.213.426.287	9.035.354.973	7.365.887.869
1/03/2025	50	11.500.000.000	10.987.204.307	10.109.730.826	8.923.073.479	7.246.517.818
1/04/2025	51	11.500.000.000	10.893.382.295	10.006.401.310	8.809.411.279	7.123.909.616
1/05/2025	52	11.500.000.000	10.796.553.881	9.901.178.455	8.695.321.118	7.002.824.190
1/06/2025	53	11.500.000.000	10.698.846.420	9.794.932.874	8.580.138.414	6.880.793.297
1/07/2025	54	11.500.000.000	10.603.415.393	9.691.630.466	8.468.752.556	6.763.628.489
1/08/2025	55	11.500.000.000	10.511.538.585	9.591.358.829	8.359.818.123	6.648.348.088
1/09/2025	56	11.500.000.000	10.416.542.514	9.488.558.073	8.249.184.229	6.532.577.085
1/10/2025	57	11.500.000.000	10.329.098.362	9.393.460.268	8.146.407.919	6.424.743.249
1/11/2025	58	11.500.000.000	10.242.203.067	9.298.638.214	8.043.665.350	6.316.845.243

1/12/2025	59	11.500.000.000	10.142.757.607	9.193.239.530	7.932.918.384	6.204.336.053
1/01/2026	60	11.500.000.000	10.054.677.142	9.097.947.742	7.830.724.433	6.098.469.941
1/02/2026	61	9.000.000.000	9.967.134.128	9.003.438.238	7.729.670.582	5.994.273.462
1/03/2026	62	9.000.000.000	9.879.608.648	8.910.702.655	7.632.479.808	5.896.254.778
1/04/2026	63	9.000.000.000	9.793.010.350	8.817.616.425	7.533.538.427	5.795.170.323
1/05/2026	64	9.000.000.000	9.706.583.877	8.725.452.554	7.436.447.800	5.697.034.035
1/06/2026	65	9.000.000.000	9.618.772.543	8.631.851.964	7.337.965.220	5.597.776.425
1/07/2026	66	9.000.000.000	9.532.368.088	8.540.271.809	7.242.243.552	5.502.107.976
1/08/2026	67	9.000.000.000	9.445.933.025	8.448.479.021	7.146.181.718	5.406.132.159
1/09/2026	68	9.000.000.000	9.360.338.542	8.357.723.583	7.051.436.867	5.311.862.741
1/10/2026	69	9.000.000.000	9.275.056.638	8.267.983.053	6.958.553.386	5.220.405.870
1/11/2026	70	9.000.000.000	9.187.420.874	8.175.972.053	6.863.614.402	5.127.371.703
1/12/2026	71	9.000.000.000	9.100.283.945	8.085.135.267	6.770.652.681	5.037.192.464
1/01/2027	72	9.000.000.000	9.015.369.763	7.996.108.341	6.679.070.208	4.948.010.779
1/02/2027	73	9.000.000.000	8.931.237.159	7.908.052.188	6.588.718.584	4.860.402.174
1/03/2027	74	9.000.000.000	8.848.009.619	7.822.356.667	6.502.347.298	4.778.333.098
1/04/2027	75	9.000.000.000	8.764.827.686	7.735.674.539	6.413.939.073	4.693.401.513
1/05/2027	76	6.500.000.000	8.681.866.688	7.649.877.493	6.327.190.178	4.610.944.030
1/06/2027	77	6.500.000.000	8.599.437.117	7.564.394.524	6.240.575.941	4.528.561.335
1/07/2027	78	6.500.000.000	8.517.904.691	7.480.376.948	6.156.072.862	4.448.928.403
1/08/2027	79	6.500.000.000	8.435.809.253	7.395.716.194	6.070.921.232	4.368.807.237
1/09/2027	80	6.500.000.000	8.354.133.528	7.311.688.443	5.986.681.193	4.289.938.200
1/10/2027	81	6.500.000.000	8.271.962.892	7.227.887.810	5.903.500.769	4.212.991.782
1/11/2027	82	6.500.000.000	8.189.040.510	7.143.295.628	5.819.570.558	4.135.504.955
1/12/2027	83	5.000.000.000	8.107.688.940	7.060.724.121	5.738.142.436	4.060.925.435
1/01/2028	84	5.000.000.000	8.026.337.542	6.978.022.470	5.656.509.722	3.986.197.830
1/02/2028	85	5.000.000.000	7.944.990.802	6.895.585.085	5.575.468.787	3.912.445.662
1/03/2028	86	5.000.000.000	7.863.212.611	6.813.779.623	5.496.216.001	3.841.548.048
1/04/2028	87	5.000.000.000	7.781.783.980	6.731.781.549	5.416.263.895	3.769.631.633
1/05/2028	88	5.000.000.000	7.700.720.165	6.650.721.253	5.337.873.963	3.699.844.704
1/06/2028	89	5.000.000.000	7.619.305.629	6.569.246.791	5.259.073.489	3.629.786.153
1/07/2028	90	5.000.000.000	7.541.113.861	6.491.158.915	5.183.769.366	3.563.145.478
1/08/2028	91	5.000.000.000	7.462.005.835	6.412.171.165	5.107.667.632	3.495.965.451
1/09/2028	92	5.000.000.000	7.383.248.643	6.333.733.643	5.032.356.630	3.429.829.516
1/10/2028	93	5.000.000.000	7.306.178.802	6.257.331.423	4.959.416.021	3.366.260.698
1/11/2028	94	5.000.000.000	7.230.848.394	6.182.311.691	4.887.495.518	3.303.392.647
1/12/2028	95	5.000.000.000	7.154.740.406	6.107.199.152	4.816.231.179	3.241.882.230
1/01/2029	96	5.000.000.000	7.078.832.192	6.032.156.461	4.744.953.198	3.180.375.958
1/02/2029	97	2.500.000.000	7.002.267.109	5.956.791.961	4.673.754.121	3.119.385.214
1/03/2029	98	2.500.000.000	6.927.290.783	5.883.981.528	4.606.020.272	3.062.414.726
1/04/2029	99	2.500.000.000	6.853.942.071	5.811.805.760	4.537.950.229	3.004.377.545
1/05/2029	100	2.500.000.000	6.776.673.667	5.736.853.960	4.468.401.604	2.946.205.674
1/06/2029	101	2.500.000.000	6.701.207.335	5.663.345.486	4.399.927.837	2.888.770.468
1/07/2029	102	2.500.000.000	6.628.096.317	5.592.363.237	4.334.087.121	2.833.878.344
1/08/2029	103	2.500.000.000	6.556.091.317	5.522.228.009	4.268.848.009	2.779.398.874
1/09/2029	104	2.500.000.000	6.480.192.012	5.449.039.974	4.201.558.787	2.724.000.915
1/10/2029	105	2.500.000.000	6.409.585.469	5.380.821.965	4.138.746.636	2.672.278.569
1/11/2029	106	2.500.000.000	6.337.497.922	5.311.281.121	4.074.868.513	2.619.890.302
1/12/2029	107	2.500.000.000	6.266.197.623	5.242.906.428	4.012.510.527	2.569.222.851
1/01/2030	108	2.500.000.000	6.197.256.244	5.176.428.886	3.951.558.566	2.519.478.367
1/02/2030	109	2.500.000.000	6.129.204.190	5.110.903.336	3.891.615.558	2.470.749.756
1/03/2030	110	2.500.000.000	6.059.880.645	5.045.355.481	3.832.879.366	2.424.147.225
1/04/2030	111	2.500.000.000	5.992.979.947	4.981.192.252	3.774.511.708	2.377.120.722
1/05/2030	112	0	5.923.249.309	4.915.153.124	3.715.303.463	2.330.240.987
1/06/2030	113		5.857.548.041	4.852.389.764	3.658.533.289	2.284.915.665
1/07/2030	114		5.791.759.983	4.790.015.680	3.602.616.514	2.240.770.008
1/08/2030	115		5.725.834.333	4.727.460.802	3.546.525.851	2.196.539.396
1/09/2030	116		5.661.178.416	4.666.150.900	3.491.628.789	2.153.379.391
1/10/2030	117		5.596.418.781	4.605.202.196	3.437.539.969	2.111.331.011
1/11/2030	118		5.532.459.669	4.544.849.782	3.383.862.283	2.069.559.274
1/12/2030	119		5.468.451.243	4.484.893.983	3.331.003.546	2.028.880.033
1/01/2031	120		5.404.416.716	4.424.859.086	3.278.056.625	1.988.173.789
1/02/2031	121		5.341.099.425	4.365.601.175	3.225.931.617	1.948.272.360
1/03/2031	122		5.277.516.511	4.307.022.285	3.175.333.421	1.910.376.020
1/04/2031	123		5.214.549.153	4.248.416.264	3.124.160.745	1.871.627.916
1/05/2031	124		5.151.906.340	4.190.490.078	3.073.978.973	1.834.015.995
1/06/2031	125		5.089.683.687	4.132.857.483	3.023.991.722	1.796.550.561
1/07/2031	126		5.027.698.285	4.075.823.834	2.974.920.336	1.760.152.392
1/08/2031	127		4.966.850.078	4.019.666.545	2.926.469.863	1.724.152.218
1/09/2031	128		4.905.633.909	3.963.390.739	2.878.160.522	1.688.508.226
1/10/2031	129		4.844.391.798	3.907.487.305	2.830.580.201	1.653.787.545

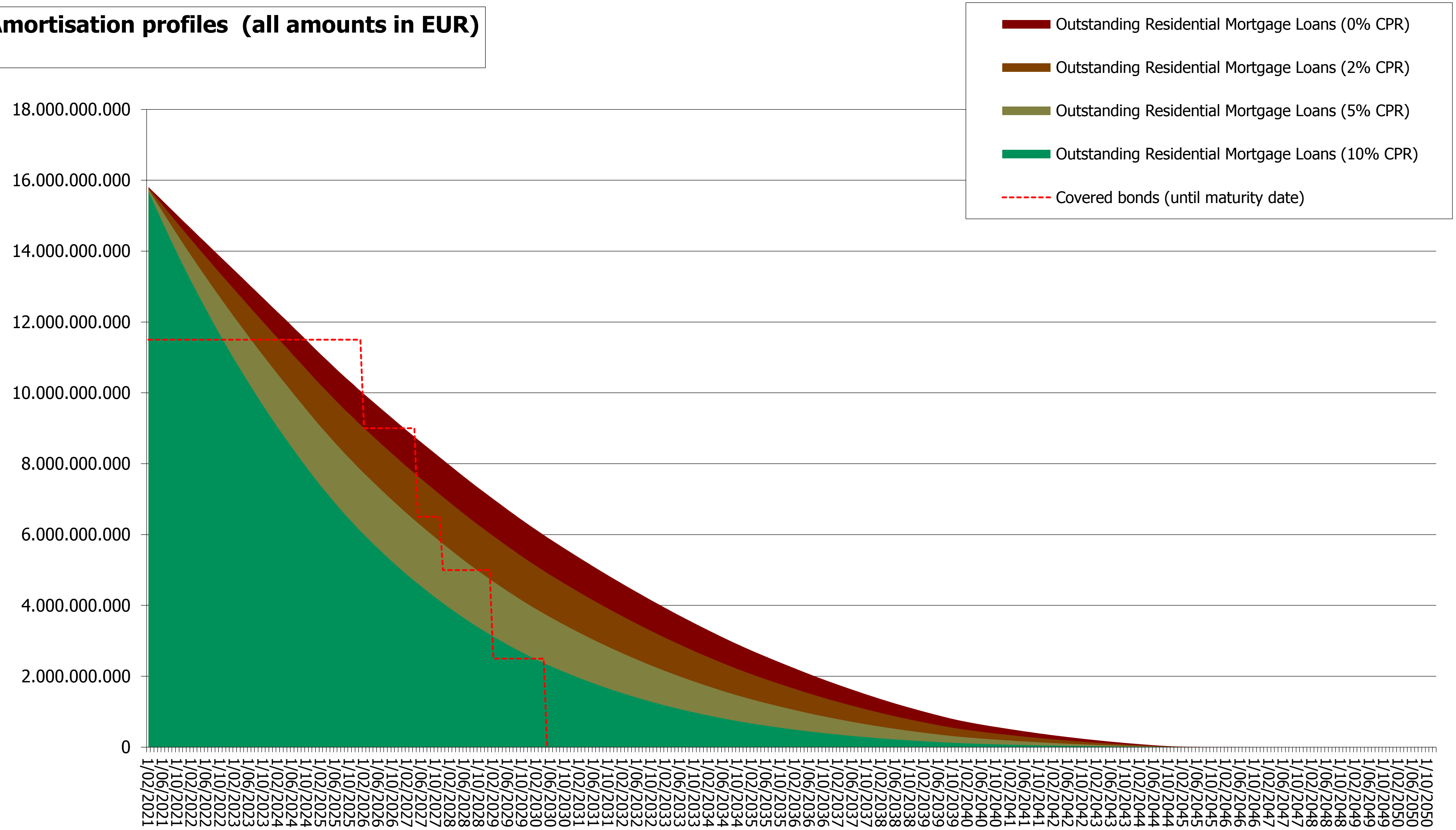
1/11/2031	130	4.784.310.543	3.852.480.560	2.783.635.957	1.619.471.500
1/12/2031	131	4.724.827.871	3.798.338.332	2.737.760.136	1.586.252.614
1/01/2032	132	4.665.828.638	3.744.546.417	2.692.124.005	1.553.204.483
1/02/2032	133	4.606.553.159	3.690.704.721	2.646.666.591	1.520.510.521
1/03/2032	134	4.547.100.869	3.637.291.796	2.602.157.142	1.489.015.647
1/04/2032	135	4.488.913.453	3.584.656.668	2.557.979.358	1.457.536.358
1/05/2032	136	4.430.980.953	3.532.586.276	2.514.617.967	1.426.955.596
1/06/2032	137	4.373.155.660	3.480.571.897	2.471.291.293	1.396.429.463
1/07/2032	138	4.315.683.481	3.429.192.135	2.428.817.682	1.366.803.442
1/08/2032	139	4.257.901.460	3.377.540.918	2.386.150.373	1.337.105.195
1/09/2032	140	4.200.257.026	3.326.163.999	2.343.877.670	1.307.854.191
1/10/2032	141	4.143.623.531	3.275.930.223	2.302.797.201	1.279.664.621
1/11/2032	142	4.087.708.716	3.226.242.977	2.262.102.164	1.251.726.092
1/12/2032	143	4.032.139.769	3.177.161.341	2.222.205.304	1.224.608.736
1/01/2033	144	3.976.611.077	3.128.092.511	2.182.320.798	1.197.535.467
1/02/2033	145	3.921.372.723	3.079.408.989	2.142.892.917	1.170.919.077
1/03/2033	146	3.867.158.163	3.032.182.293	2.105.181.377	1.145.911.145
1/04/2033	147	3.811.819.878	2.983.723.138	2.066.268.844	1.119.966.083
1/05/2033	148	3.758.310.859	2.937.009.903	2.028.913.273	1.095.210.528
1/06/2033	149	3.705.108.664	2.890.523.074	1.991.721.474	1.070.580.558
1/07/2033	150	3.651.587.180	2.844.092.553	1.954.905.002	1.046.483.747
1/08/2033	151	3.599.420.945	2.798.707.232	1.918.816.726	1.022.814.662
1/09/2033	152	3.547.411.338	2.753.589.262	1.883.082.198	999.515.070
1/10/2033	153	3.494.976.480	2.708.435.062	1.847.644.072	976.684.882
1/11/2033	154	3.443.751.948	2.664.212.189	1.812.853.834	954.235.482
1/12/2033	155	3.392.823.269	2.620.503.520	1.778.723.706	932.432.384
1/01/2034	156	3.342.288.670	2.577.093.913	1.744.809.768	910.780.154
1/02/2034	157	3.291.456.814	2.533.595.207	1.710.996.654	889.347.022
1/03/2034	158	3.241.243.722	2.491.121.323	1.678.448.139	869.090.560
1/04/2034	159	3.191.395.790	2.448.649.572	1.645.635.994	848.491.514
1/05/2034	160	3.141.489.020	2.406.401.425	1.613.262.296	828.389.895
1/06/2034	161	3.092.321.774	2.364.721.432	1.581.288.048	808.532.379
1/07/2034	162	3.043.992.524	2.323.942.888	1.550.194.597	789.384.748
1/08/2034	163	2.995.885.865	2.283.336.465	1.519.234.357	770.342.582
1/09/2034	164	2.948.583.459	2.243.473.026	1.488.914.660	751.770.980
1/10/2034	165	2.902.102.318	2.204.482.766	1.459.437.258	733.866.839
1/11/2034	166	2.855.699.626	2.165.555.366	1.430.019.981	716.028.914
1/12/2034	167	2.810.412.182	2.127.714.467	1.401.573.662	698.908.730
1/01/2035	168	2.765.106.724	2.089.863.903	1.373.139.559	681.829.576
1/02/2035	169	2.721.130.970	2.053.138.896	1.345.578.681	665.314.325
1/03/2035	170	2.677.836.371	2.017.376.903	1.319.103.667	649.728.198
1/04/2035	171	2.634.642.386	1.981.469.820	1.292.330.036	633.844.674
1/05/2035	172	2.591.991.387	1.946.192.981	1.266.198.065	618.482.102
1/06/2035	173	2.549.353.710	1.910.931.954	1.240.095.293	603.166.440
1/07/2035	174	2.507.109.356	1.876.181.999	1.214.547.679	588.318.848
1/08/2035	175	2.465.189.751	1.841.682.748	1.189.182.519	573.592.323
1/09/2035	176	2.423.471.101	1.807.445.000	1.164.106.945	559.119.080
1/10/2035	177	2.382.288.749	1.773.814.519	1.139.634.957	545.121.459
1/11/2035	178	2.341.194.052	1.740.259.434	1.115.233.089	531.189.868
1/12/2035	179	2.300.555.157	1.707.244.787	1.091.383.069	517.699.126
1/01/2036	180	2.260.248.283	1.674.488.126	1.067.720.502	504.329.557
1/02/2036	181	2.220.150.073	1.641.991.994	1.044.336.935	491.195.180
1/03/2036	182	2.179.396.417	1.609.293.576	1.021.104.810	478.364.924
1/04/2036	183	2.139.449.152	1.577.116.564	998.143.379	465.627.429
1/05/2036	184	2.098.705.835	1.544.542.825	975.121.785	453.023.330
1/06/2036	185	2.059.491.810	1.513.112.548	952.849.324	440.800.988
1/07/2036	186	2.020.412.259	1.481.964.221	930.937.411	428.898.864
1/08/2036	187	1.982.180.487	1.451.455.413	909.453.622	417.226.216
1/09/2036	188	1.944.322.105	1.421.318.784	888.305.694	405.798.182
1/10/2036	189	1.906.567.178	1.391.431.896	867.486.395	394.662.995
1/11/2036	190	1.869.304.349	1.361.923.262	846.929.867	383.678.800
1/12/2036	191	1.832.329.582	1.332.793.220	826.775.032	373.012.848
1/01/2037	192	1.796.111.019	1.304.232.860	807.000.509	362.549.129
1/02/2037	193	1.760.286.227	1.276.050.996	787.554.821	352.314.462
1/03/2037	194	1.724.664.859	1.248.313.241	768.665.620	342.548.559
1/04/2037	195	1.689.243.352	1.220.601.390	749.690.199	332.677.279
1/05/2037	196	1.654.332.709	1.193.413.809	731.187.569	323.136.629
1/06/2037	197	1.619.531.667	1.166.327.258	712.774.671	313.665.150
1/07/2037	198	1.585.084.824	1.139.646.208	694.754.950	304.482.084
1/08/2037	199	1.550.477.756	1.112.873.653	676.708.379	295.316.877
1/09/2037	200	1.516.692.298	1.086.777.357	659.159.275	286.440.023

1/10/2037	201	1.483.002.412	1.060.892.838	641.875.902	277.786.085
1/11/2037	202	1.449.841.930	1.035.411.763	624.865.779	269.279.181
1/12/2037	203	1.416.871.258	1.010.204.713	608.152.930	261.002.654
1/01/2038	204	1.383.785.157	984.941.523	591.436.268	252.753.217
1/02/2038	205	1.351.955.539	960.653.938	575.385.041	244.852.152
1/03/2038	206	1.320.360.142	936.765.928	559.788.280	237.303.515
1/04/2038	207	1.289.353.983	913.216.240	544.327.699	229.772.169
1/05/2038	208	1.257.717.484	889.346.742	528.795.431	222.300.668
1/06/2038	209	1.227.233.995	866.319.672	513.793.783	215.079.262
1/07/2038	210	1.197.512.594	843.951.421	499.295.768	208.153.473
1/08/2038	211	1.168.257.101	821.937.070	485.035.021	201.351.789
1/09/2038	212	1.139.157.950	800.104.777	470.950.741	194.676.935
1/10/2038	213	1.110.770.674	778.885.974	457.332.718	188.272.709
1/11/2038	214	1.082.509.618	757.781.539	443.809.406	181.931.634
1/12/2038	215	1.054.370.082	736.871.724	430.500.976	175.752.674
1/01/2039	216	1.026.616.845	716.258.819	417.394.118	169.680.035
1/02/2039	217	999.459.092	696.128.475	404.631.635	163.795.088
1/03/2039	218	972.545.668	676.345.341	392.229.319	158.167.083
1/04/2039	219	945.896.025	656.696.464	379.865.911	152.532.713
1/05/2039	220	919.202.830	637.116.996	367.633.096	147.015.578
1/06/2039	221	893.286.135	618.103.511	355.754.756	141.662.887
1/07/2039	222	867.053.662	598.967.356	343.892.279	136.377.864
1/08/2039	223	841.937.577	580.630.506	332.516.510	131.308.032
1/09/2039	224	816.535.200	562.157.031	321.118.336	126.269.890
1/10/2039	225	792.855.053	544.958.078	310.527.680	121.604.907
1/11/2039	226	770.224.479	528.505.355	300.386.707	117.135.385
1/12/2039	227	748.264.597	512.594.371	290.626.303	112.864.770
1/01/2040	228	728.205.631	498.007.000	281.637.593	108.910.745
1/02/2040	229	708.619.768	483.790.635	272.902.006	105.085.659
1/03/2040	230	689.203.994	469.788.434	264.372.959	101.397.980
1/04/2040	231	670.640.743	456.359.661	256.162.795	97.832.904
1/05/2040	232	652.499.054	443.285.740	248.211.748	94.407.676
1/06/2040	233	634.710.660	430.469.559	240.422.501	91.057.706
1/07/2040	234	617.438.585	418.068.051	232.921.411	87.855.123
1/08/2040	235	600.617.180	405.988.511	225.616.194	84.739.240
1/09/2040	236	584.450.285	394.390.411	218.613.494	81.761.317
1/10/2040	237	568.375.376	382.913.420	211.729.305	78.862.034
1/11/2040	238	552.473.794	371.569.274	204.934.121	76.007.753
1/12/2040	239	536.743.073	360.396.961	198.282.947	73.239.449
1/01/2041	240	521.139.633	349.326.517	191.703.434	70.509.269
1/02/2041	241	505.589.440	338.328.220	185.195.596	67.827.154
1/03/2041	242	489.932.957	327.348.992	178.774.082	65.224.763
1/04/2041	243	474.569.251	316.545.925	172.434.582	62.645.364
1/05/2041	244	459.223.508	305.807.269	166.174.818	60.123.723
1/06/2041	245	444.189.625	295.294.176	160.053.945	57.663.853
1/07/2041	246	429.372.047	284.975.024	154.080.638	55.284.250
1/08/2041	247	414.980.580	274.956.242	148.285.588	52.979.630
1/09/2041	248	400.736.489	265.068.108	142.589.299	50.728.676
1/10/2041	249	386.599.982	255.297.746	136.995.468	48.538.783
1/11/2041	250	372.903.418	245.835.328	131.582.341	46.423.396
1/12/2041	251	359.361.626	236.519.084	126.284.274	44.371.556
1/01/2042	252	346.088.029	227.396.537	121.104.706	42.371.420
1/02/2042	253	333.295.101	218.619.541	116.134.230	40.460.279
1/03/2042	254	320.788.003	210.093.342	111.348.577	38.644.555
1/04/2042	255	308.135.505	201.464.576	106.503.816	36.806.576
1/05/2042	256	295.787.763	193.073.964	101.816.920	35.042.598
1/06/2042	257	283.762.473	184.910.362	97.263.879	33.333.778
1/07/2042	258	272.041.071	176.981.277	92.864.009	31.695.417
1/08/2042	259	260.270.081	169.036.260	88.469.602	30.067.667
1/09/2042	260	248.828.439	161.331.222	84.222.225	28.502.896
1/10/2042	261	237.379.315	153.655.404	80.017.669	26.968.964
1/11/2042	262	226.291.049	146.229.543	75.956.907	25.491.903
1/12/2042	263	215.375.997	138.947.779	71.996.855	24.063.821
1/01/2043	264	204.562.083	131.747.452	68.092.336	22.662.401
1/02/2043	265	193.828.566	124.622.841	64.246.245	21.291.784
1/03/2043	266	183.429.526	117.756.051	60.566.775	19.995.569
1/04/2043	267	173.228.404	111.018.632	56.956.223	18.723.935
1/05/2043	268	163.189.133	104.412.997	53.435.471	17.494.505
1/06/2043	269	153.343.964	97.947.373	49.999.074	16.300.113
1/07/2043	270	143.725.897	91.653.213	46.670.949	15.152.746
1/08/2043	271	134.343.616	85.524.882	43.439.570	14.043.872

1/09/2043	272	125.231.089	79.588.512	40.321.577	12.980.621
1/10/2043	273	116.080.172	73.651.709	37.222.002	11.933.663
1/11/2043	274	107.592.742	68.150.734	34.354.333	10.967.615
1/12/2043	275	99.322.717	62.809.121	31.583.734	10.041.769
1/01/2044	276	91.247.768	57.604.864	28.893.091	9.147.394
1/02/2044	277	83.322.218	52.512.235	26.271.777	8.282.271
1/03/2044	278	75.556.075	47.542.215	23.728.692	7.450.910
1/04/2044	279	67.966.035	42.693.793	21.254.614	6.645.771
1/05/2044	280	60.490.961	37.935.852	18.839.444	5.866.463
1/06/2044	281	53.294.970	33.366.324	16.528.015	5.124.902
1/07/2044	282	46.419.547	29.014.133	14.336.783	4.427.236
1/08/2044	283	39.911.618	24.904.098	12.274.591	3.774.371
1/09/2044	284	33.784.102	21.044.889	10.346.106	3.167.897
1/10/2044	285	28.085.135	17.466.156	8.565.592	2.611.967
1/11/2044	286	22.963.156	14.256.574	6.973.797	2.117.562
1/12/2044	287	18.595.385	11.525.913	5.624.180	1.700.757
1/01/2045	288	15.886.442	9.830.137	4.784.511	1.440.712
1/02/2045	289	13.396.608	8.275.430	4.017.563	1.204.644
1/03/2045	290	11.163.860	6.885.638	3.335.166	996.205
1/04/2045	291	9.193.336	5.660.643	2.734.847	813.431
1/05/2045	292	7.390.630	4.543.187	2.189.564	648.577
1/06/2045	293	5.857.829	3.594.833	1.728.104	509.718
1/07/2045	294	4.978.959	3.050.472	1.462.810	429.699
1/08/2045	295	4.448.475	2.720.836	1.301.420	380.672
1/09/2045	296	4.202.096	2.565.783	1.224.134	356.549
1/10/2045	297	4.012.011	2.445.698	1.163.970	337.635
1/11/2045	298	3.847.788	2.341.610	1.111.598	321.078
1/12/2045	299	3.687.366	2.240.300	1.060.887	305.174
1/01/2046	300	3.474.875	2.107.618	995.517	285.157
1/02/2046	301	3.325.177	2.013.401	948.596	270.566
1/03/2046	302	3.177.347	1.920.942	902.955	256.563
1/04/2046	303	3.030.032	1.828.773	857.444	242.599
1/05/2046	304	2.886.059	1.739.019	813.355	229.182
1/06/2046	305	2.745.483	1.651.507	770.461	216.176
1/07/2046	306	2.611.556	1.568.367	729.873	203.948
1/08/2046	307	2.416.839	1.448.968	672.594	187.146
1/09/2046	308	2.291.798	1.371.672	635.094	175.964
1/10/2046	309	2.169.140	1.296.129	598.640	165.184
1/11/2046	310	2.049.902	1.222.803	563.337	154.784
1/12/2046	311	1.934.775	1.152.233	529.519	144.896
1/01/2047	312	1.825.320	1.085.204	497.447	135.543
1/02/2047	313	1.720.838	1.021.352	466.987	126.705
1/03/2047	314	1.617.827	958.742	437.353	118.210
1/04/2047	315	1.521.863	900.342	409.669	110.258
1/05/2047	316	1.427.443	843.097	382.677	102.572
1/06/2047	317	1.336.041	787.774	356.657	95.192
1/07/2047	318	1.254.366	738.401	333.481	88.642
1/08/2047	319	1.173.617	689.695	310.692	82.235
1/09/2047	320	1.095.916	642.941	288.893	76.141
1/10/2047	321	1.022.416	598.836	268.414	70.453
1/11/2047	322	950.961	556.040	248.597	64.976
1/12/2047	323	882.769	515.320	229.825	59.823
1/01/2048	324	817.892	476.637	212.033	54.958
1/02/2048	325	754.910	439.188	194.876	50.297
1/03/2048	326	693.771	402.978	178.384	45.858
1/04/2048	327	635.003	368.217	162.582	41.619
1/05/2048	328	577.380	334.254	147.223	37.532
1/06/2048	329	525.943	303.960	133.539	33.900
1/07/2048	330	481.553	277.849	121.767	30.785
1/08/2048	331	441.201	254.134	111.091	27.967
1/09/2048	332	401.820	231.058	100.747	25.255
1/10/2048	333	366.616	210.469	91.544	22.854
1/11/2048	334	331.866	190.196	82.516	20.513
1/12/2048	335	301.415	172.461	74.637	18.478
1/01/2049	336	272.609	155.714	67.218	16.571
1/02/2049	337	244.731	139.553	60.089	14.751
1/03/2049	338	217.291	123.716	53.147	12.997
1/04/2049	339	191.433	108.809	46.624	11.353
1/05/2049	340	165.719	94.039	40.196	9.748
1/06/2049	341	141.769	80.312	34.241	8.269
1/07/2049	342	118.570	67.059	28.521	6.859

1/08/2049	343		97.101	54.824	23.258	5.570
1/09/2049	344		78.299	44.133	18.675	4.453
1/10/2049	345		60.863	34.249	14.457	3.433
1/11/2049	346		44.016	24.727	10.411	2.462
1/12/2049	347		33.284	18.667	7.840	1.846
1/01/2050	348		27.631	15.471	6.481	1.520
1/02/2050	349		22.477	12.563	5.250	1.226
1/03/2050	350		18.217	10.167	4.239	986
1/04/2050	351		13.951	7.773	3.232	749
1/05/2050	352		9.672	5.380	2.232	515
1/06/2050	353		7.417	4.119	1.704	391
1/07/2050	354		5.158	2.860	1.180	270
1/08/2050	355		2.895	1.602	660	150
1/09/2050	356		2.175	1.201	493	112
1/10/2050	357		1.452	801	328	74
1/11/2050	358		727	400	164	37
1/12/2050	359		0	0	0	0
			1.535.152.355.287	**1.365.612.408.231**	**1.163.096.988.210**	**921.201.129.858**

Amortisation profiles (all amounts in EUR)



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

HTT 2019

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB E

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

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

3. Additional information on the asset distribution

	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	38,08				
E.3.1.2	Weighted Average Maturity (months)**	181,32				
	2. Arrears	**% Residential Loans**	**% Commercial Loans**	**% Public Sector Assets**	**% Shipping Loans**	**% Total Loans**
E.3.2.1	<30 days	0,10%				*0,10%*
E.3.2.2	30-<60 days	0,01%				*0,01%*
E.3.2.3	60-<90 days	0,03%				*0,03%*
E.3.2.4	90-<180 days	0,02%				*0,02%*
E.3.2.5	>= 180 days	0,00%				*0,00%*