

Harmonised Transparency Template

2018 version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/9/2018

Cut-off Date: 30/9/2018



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HTT 2018

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis NV/SA			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbond			
G.1.1.4	Cut-off date	30/09/2018			
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	https://www.coveredbondlabel.com/issuer/131/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,920.45			
G.3.1.2	Outstanding Covered Bonds	1,750.00			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	67%	5%	ND1
3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	2,920.45			
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	11.00			
G.3.3.5	Other	0.00			
G.3.3.6	Total	2,931.45			
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	7.67	ND1		
		Residual Life (mn)			
		By buckets:			
G.3.4.2	0 - 1 Y	13.25	ND1	0.45%	
G.3.4.3	1 - 2 Y	30.85	ND1	1.06%	
G.3.4.4	2 - 3 Y	62.31	ND1	2.13%	
G.3.4.5	3 - 4 Y	329.25	ND1	11.27%	
G.3.4.6	4 - 5 Y	299.53	ND1	10.26%	
G.3.4.7	5 - 10 Y	1,450.78	ND1	49.68%	
G.3.4.8	10+ Y	734.46	ND1	25.15%	
G.3.4.9	Total	2,920.45	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)	7.22	8.22		
		Maturity (mn)			
		By buckets:			
G.3.5.2	0 - 1 Y	0	0	0.00%	0.00%
G.3.5.3	1 - 2 Y	0	0	0.00%	0.00%
G.3.5.4	2 - 3 Y	0	0	0.00%	0.00%
G.3.5.5	3 - 4 Y	0	0	0.00%	0.00%
G.3.5.6	4 - 5 Y	0	0	0.00%	0.00%
G.3.5.7	5 - 10 Y	1,750.00	1,000.00	100.00%	57.14%
G.3.5.8	10+ Y	0	750.00	0.00%	42.86%
G.3.5.9	Total	1,750.00	1,750.00	100%	100%
G.3.5.10					



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,920.45		100.00%	
G.3.6.2	USD	0.00		0.00%	
G.3.6.3	GBP	0.00		0.00%	
G.3.6.4	NOK	0.00		0.00%	
G.3.6.5	CHF	0.00		0.00%	
G.3.6.6	AUD	0.00		0.00%	
G.3.6.7	CAD	0.00		0.00%	
G.3.6.8	BRL	0.00		0.00%	
G.3.6.9	CZK	0.00		0.00%	
G.3.6.10	DKK	0.00		0.00%	
G.3.6.11	HKD	0.00		0.00%	
G.3.6.12	KRW	0.00		0.00%	
G.3.6.13	SEK	0.00		0.00%	
G.3.6.14	SGD	0.00		0.00%	
G.3.6.15	Other	0.00		0.00%	
G.3.6.16	Total	2,920.45		100.00%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1,750.00		100.00%	
G.3.7.2	USD	0.00		0.00%	
G.3.7.3	GBP	0.00		0.00%	
G.3.7.4	NOK	0.00		0.00%	
G.3.7.5	CHF	0.00		0.00%	
G.3.7.6	AUD	0.00		0.00%	
G.3.7.7	CAD	0.00		0.00%	
G.3.7.8	BRL	0.00		0.00%	
G.3.7.9	CZK	0.00		0.00%	
G.3.7.10	DKK	0.00		0.00%	
G.3.7.11	HKD	0.00		0.00%	
G.3.7.12	KRW	0.00		0.00%	
G.3.7.13	SEK	0.00		0.00%	
G.3.7.14	SGD	0.00		0.00%	
G.3.7.15	Other	0.00		0.00%	
G.3.7.16	Total	1,750.00	0	100%	0%
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	1,750.00		100%	
G.3.8.2	Floating coupon	0.00		0%	
G.3.8.3	Other	0.00		0%	
G.3.8.4	Total	1,750.00	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	11.00		100.00%	
G.3.9.3	Exposures to central banks	0.00		0.00%	
G.3.9.4	Exposures to credit institutions	0.00		0.00%	
G.3.9.5	Other	0.00		0.00%	
G.3.9.6	Total	11.00		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	11.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	11.00		100.00%	
G.3.10.16	Total	11.00		100%	



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0.00	0.00%	0.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	11.00	100.00%	100.00%
G.3.11.4	Total	11	100%	100%
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)	0.00		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00		
4. References to Capital Requirements Regulation (CRR)		Row	Row	
<p><i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i></p>				
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:	185 for Residential Mortgage Assets	286 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	228	
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)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]		
6. Other relevant information				



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2018

Reporting in Domestic Currency

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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	2,920	100.00%
M.7.1.2	Commercial	0	0.00%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	2,920	100%
2. General Information			
M.7.2.1	Number of mortgage loans	Residential Loans: 36,571	Commercial Loans: 0
		Total Mortgages: 36,571	
3. Concentration Risks			
M.7.3.1	10 largest exposures	% Residential Loans: 0.81%	% Commercial Loans: 0.00%
		% Total Mortgages: 0.81%	
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	100.00%	0
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	0	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0.00%	0.00%
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	<u>Other</u>	0.00%	0.00%
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.71%	0.00%	16.71%
M.7.5.2	Vlaams-Brabant	14.35%	0.00%	14.35%
M.7.5.3	Oost-Vlaanderen	14.83%	0.00%	14.83%
M.7.5.4	Brussels	11.20%	0.00%	11.20%
M.7.5.5	West-Vlaanderen	10.97%	0.00%	10.97%
M.7.5.6	Limburg	6.37%	0.00%	6.37%
M.7.5.7	Liège	8.12%	0.00%	8.12%
M.7.5.8	Hainaut	6.25%	0.00%	6.25%
M.7.5.9	Brabant Wallon	5.29%	0.00%	5.29%
M.7.5.10	Namur	3.57%	0.00%	3.57%
M.7.5.11	Luxembourg	2.31%	0.00%	2.31%
M.7.5.12	Other	0.03%	0.00%	0.03%
M.7.5.13	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.14	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.15	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.16	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.17	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.18	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.19	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.20	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.21	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.22	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.23	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.24	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.25	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.26	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.27	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.28	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.29	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.30	TBC at a country level	0.00%	0.00%	0.00%
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.32	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.33	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.34	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.35	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.36	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.37	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.38	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.39	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.40	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.41	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.42	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.43	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.44	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.45	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.46	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.47	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.48	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.49	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.50	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	96.65%	0.00%	96.65%
M.7.6.2	Floating rate	0.00%	0.00%	0.00%
M.7.6.3	Other	3.35%	0.00%	3.35%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1.68%	0.00%	1.68%
M.7.7.2	Amortising	98.32%	0.00%	98.32%
M.7.7.3	Other	0.00%	0.00%	0.00%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	12.48%	0.00%	12.48%
M.7.8.2	≥ 12 - ≤ 24 months	25.51%	0.00%	25.51%
M.7.8.3	≥ 24 - ≤ 36 months	31.92%	0.00%	31.92%
M.7.8.4	≥ 36 - ≤ 60 months	27.31%	0.00%	27.31%
M.7.8.5	≥ 60 months	2.79%	0.00%	2.79%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.000%	0.000%	0.000%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				



7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	79.86			
M.7A.10.2	<=100K	1313.22	26,447	44.97%	72.32%
M.7A.10.3	>100K and <=200K	1144.00	8,532	39.17%	23.33%
M.7A.10.4	>200K and <=300K	274.80	1,163	9.41%	3.18%
M.7A.10.5	>300K and <=400K	87.22	258	2.99%	0.71%
M.7A.10.6	>400K	101.20	171	3.47%	0.47%
M.7A.10.7	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.8	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.9	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.10	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.11	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.12	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.13	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.14	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.15	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.16	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.17	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.18	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.19	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.20	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.21	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.22	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.23	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.24	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.25	TBC at a country level	0.00	0	0.00%	0.00%
M.7A.10.26	Total	2920.45	36,571	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.61			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	670.49	12,769.00	22.96%	34.92%
M.7A.11.3	>40 - <=50 %	337.75	4,524.00	11.56%	12.37%
M.7A.11.4	>50 - <=60 %	353.68	4,277.00	12.11%	11.70%
M.7A.11.5	>60 - <=70 %	390.35	4,182.00	13.37%	11.44%
M.7A.11.6	>70 - <=80 %	386.24	3,843.00	13.23%	10.51%
M.7A.11.7	>80 - <=90 %	390.58	3,649.00	13.37%	9.98%
M.7A.11.8	>90 - <=100 %	356.13	2,922.00	12.19%	7.99%
M.7A.11.9	>100%	35.23	405.00	1.21%	1.11%
M.7A.11.10	Total	2920.45	36,571.00	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 (%)	54.98%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	912.11	16,771.00	31.23%	45.86%
M.7A.12.3	>40 - <=50 %	335.59	4,123.00	11.49%	11.27%
M.7A.12.4	>50 - <=60 %	346.24	3,841.00	11.86%	10.50%
M.7A.12.5	>60 - <=70 %	372.41	3,750.00	12.75%	10.25%
M.7A.12.6	>70 - <=80 %	359.16	3,251.00	12.30%	8.89%
M.7A.12.7	>80 - <=90 %	374.61	3,134.00	12.83%	8.57%
M.7A.12.8	>90 - <=100 %	201.86	1,526.00	6.91%	4.17%
M.7A.12.9	>100%	18.48	175.00	0.63%	0.48%
M.7A.12.10	Total	2920.45	36,571.00	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 - ININDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	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 2018

The definitions below reflect the national specificities

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

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/09/2018

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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.

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@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT		5.07	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2020	5.99	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2020	9.48	22/03/2029
		1,750,000,000									

Totals

Total Outstanding (in EUR):	1,750,000,000
Current Weighted Average Fixed Coupon:	0.52 %
Weighted Average Remaining Average Life*	7.22

* At Reporting Date until Maturity Date

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	1,750,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,920,447,501 (II)
Nominal Balance Public Finance Exposures	11,000,000 (III)
Nominal Balance Financial Institution Exposures	79,021,873 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	72.03 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,424,554,888 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	138.55 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	11,618,799 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	79,021,873 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,424,554,888
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	143.73 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	448,977,972 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	447,697,972
<i>Total Interest Proceeds Public Finance Exposures</i>	1,280,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	3,010,959,232 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,920,447,501
<i>Total Principal Proceeds Public Finance Exposures</i>	11,489,858

<i>Total Principal Proceeds Financial Institution Exposures</i>	79,021,873
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	80,625,000 (X)
Costs, Fees and expenses Covered Bonds	50,841,325 (XI)
Principal Requirement Covered Bonds	1,750,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,578,470,879

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	222,650,397 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,084,657 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	212,565,740

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,489,858 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,489,858 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 30/09/2018

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,920,447,501.25
Principal Redemptions between Cut-off Date and Maturity Date	2,920,447,501.25
Interest Payments between Cut-off Date and Maturity Date	447,697,972.07
Number of borrowers	22,441.00
Number of loans	36,571.00
Average Outstanding Balance per borrower	130,139
Average Outstanding Balance per loan	79,857
Weighted average Current Loan to Current Value	54.98 %
Weighted average seasoning (in Years)	2.35
Weighted average remaining maturity (in years, at 0% CPR)	14.60
Weighted average initial maturity (in years, at 0% CPR)	16.94
Percentage of Fixed Rate Loans	96.65 %
Percentage of Variable Rate Loans	3.35 %
Weighted average interest rate	1.90 %
Weighted average interest rate Fixed Rate Loans	1.90 %
Weighted average interest rate Variable Rate Loans	1.80 %
Weighted Remaining average life (in years, at 0% CPR)	7.67
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.41

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 79,021,873

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position
ISIN	BE0000308172	BE0000345547
Issuer Name	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 0,8 22JUN2028 85
Currency	EUR	EUR
Nominal Amount	5,000,000	6,000,000
Issue Date	5/10/2016	21/03/2018
Maturity Date	28/03/2022	22/06/2028
Coupon Type	F	F
Coupon	4.00 %	0.80 %
Standar & Poor's Rating	AA	AA
Fitch Rating	AA-	AA-
Moody's Rating	Aa3	Aa3

4. Derivatives

None

Stratification Tables

Portfolio Cut-off Date 30/09/2018

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	488,137,334.61	16.71 %	6,115	16.72 %
Oost-Vlaanderen	433,167,687.26	14.83 %	5,779	15.80 %
Vlaams-Brabant	419,050,449.08	14.35 %	4,938	13.50 %
Brussels	327,174,914.76	11.20 %	3,040	8.31 %
West-Vlaanderen	320,330,402.70	10.97 %	4,509	12.33 %
Liège	237,090,976.24	8.12 %	3,085	8.44 %
Limburg	186,097,975.11	6.37 %	2,699	7.38 %
Hainaut	182,473,243.72	6.25 %	2,470	6.75 %
Brabant Wallon	154,382,816.92	5.29 %	1,698	4.64 %
Namur	104,135,234.81	3.57 %	1,361	3.72 %
Luxembourg	67,388,702.27	2.31 %	866	2.37 %
Other	1,017,763.77	0.03 %	11	0.03 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	364,461,431.35	12.48 %	3,680	10.06 %
>1 and <=2	744,878,808.49	25.51 %	8,270	22.61 %
>2 and <=3	932,072,879.58	31.92 %	12,239	33.47 %
>3 and <=4	796,330,109.33	27.27 %	10,530	28.79 %
>4 and <=5	30,899,144.87	1.06 %	503	1.38 %
>5 and <=6	9,087,157.32	0.31 %	203	0.56 %
>6 and <=7	3,258,850.83	0.11 %	115	0.31 %
>7 and <=8	6,505,006.03	0.22 %	212	0.58 %
>8 and <=9	17,627,315.40	0.60 %	328	0.90 %
>9 and <=10	5,070,361.39	0.17 %	141	0.39 %
>10 and <=11	1,734,976.69	0.06 %	22	0.06 %
>11 and <=12	802,006.78	0.03 %	34	0.09 %
>12 and <=13	2,667,252.73	0.09 %	66	0.18 %
>13 and <=14	3,220,177.36	0.11 %	128	0.35 %
>14 and <=15	1,211,256.01	0.04 %	57	0.16 %
>15 and <=16	424,828.79	0.01 %	24	0.07 %
>16 and <=17	60,496.46	0.00 %	4	0.01 %
>18 and <=19	29,473.50	0.00 %	2	0.01 %
>19 and <=20	105,968.34	0.00 %	13	0.04 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	154	0.42 %
<=1	3,054,521.88	0.10 %	130	0.36 %
>1 and <=2	8,098,408.31	0.28 %	223	0.61 %
>2 and <=3	16,779,147.26	0.57 %	365	1.00 %
>3 and <=4	15,031,811.41	0.51 %	454	1.24 %
>4 and <=5	27,798,561.86	0.95 %	740	2.02 %
>5 and <=6	40,720,449.13	1.39 %	916	2.50 %
>6 and <=7	164,998,182.01	5.65 %	3,497	9.56 %
>7 and <=8	187,644,478.28	6.43 %	3,735	10.21 %
>8 and <=9	149,229,866.49	5.11 %	2,547	6.96 %
>9 and <=10	158,935,038.47	5.44 %	2,385	6.52 %
>10 and <=11	119,003,151.17	4.07 %	1,632	4.46 %
>11 and <=12	183,994,713.65	6.30 %	2,269	6.20 %
>12 and <=13	165,243,178.60	5.66 %	1,944	5.32 %

>13 and <=14	127,899,073.99	4.38 %	1,440	3.94 %
>14 and <=15	142,340,534.05	4.87 %	1,534	4.19 %
>15 and <=16	89,238,073.06	3.06 %	916	2.50 %
>16 and <=17	235,285,075.75	8.06 %	2,306	6.31 %
>17 and <=18	189,515,328.35	6.49 %	1,786	4.88 %
>18 and <=19	162,688,822.52	5.57 %	1,436	3.93 %
>19 and <=20	141,824,065.96	4.86 %	1,181	3.23 %
>20 and <=21	35,457,067.40	1.21 %	376	1.03 %
>21 and <=22	177,801,045.83	6.09 %	1,616	4.42 %
>22 and <=23	170,826,481.05	5.85 %	1,404	3.84 %
>23 and <=24	142,690,813.07	4.89 %	1,102	3.01 %
>24 and <=25	56,080,218.77	1.92 %	400	1.09 %
>25 and <=26	918,203.01	0.03 %	10	0.03 %
>26 and <=27	4,548,364.91	0.16 %	41	0.11 %
>27 and <=28	887,628.43	0.03 %	13	0.04 %
>28 and <=29	1,769,682.12	0.06 %	16	0.04 %
>29 and <=30	49,244.75	0.00 %	1	0.00 %
>31 and <=32	13,746.30	0.00 %	1	0.00 %
>32 and <=33	82,523.41	0.00 %	1	0.00 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	5,405.94	0.00 %	1	0.00 %
>1 and <=2	1,795,613.33	0.06 %	23	0.06 %
>2 and <=3	3,465,934.95	0.12 %	94	0.26 %
>3 and <=4	1,754,304.02	0.06 %	148	0.40 %
>4 and <=5	22,981,771.24	0.79 %	332	0.91 %
>5 and <=6	8,940,925.68	0.31 %	312	0.85 %
>6 and <=7	19,661,769.56	0.67 %	515	1.41 %
>7 and <=8	29,299,771.31	1.00 %	720	1.97 %
>8 and <=9	43,797,730.96	1.50 %	881	2.41 %
>9 and <=10	417,843,589.32	14.31 %	7,894	21.59 %
>10 and <=11	76,544,697.15	2.62 %	1,747	4.78 %
>11 and <=12	78,326,087.35	2.68 %	1,093	2.99 %
>12 and <=13	251,326,155.03	8.61 %	3,422	9.36 %
>13 and <=14	17,285,142.47	0.59 %	232	0.63 %
>14 and <=15	403,072,526.95	13.80 %	4,751	12.99 %
>15 and <=16	15,047,352.54	0.52 %	157	0.43 %
>16 and <=17	42,066,153.55	1.44 %	468	1.28 %
>17 and <=18	219,056,738.72	7.50 %	2,249	6.15 %
>18 and <=19	19,270,114.84	0.66 %	256	0.70 %
>19 and <=20	603,651,558.02	20.67 %	5,630	15.39 %
>20 and <=21	11,988,483.13	0.41 %	144	0.39 %
>21 and <=22	13,008,655.71	0.45 %	139	0.38 %
>22 and <=23	25,678,724.30	0.88 %	280	0.77 %
>23 and <=24	27,508,203.51	0.94 %	295	0.81 %
>24 and <=25	542,483,850.56	18.58 %	4,517	12.35 %
>25 and <=26	9,212,179.51	0.32 %	83	0.23 %
>26 and <=27	642,269.08	0.02 %	6	0.02 %
>27 and <=28	411,594.93	0.01 %	5	0.01 %
>28 and <=29	1,140,246.31	0.04 %	10	0.03 %
>29 and <=30	12,265,927.93	0.42 %	151	0.41 %
>30 and <=31	768,508.89	0.03 %	13	0.04 %
>39 and <=40	145,514.46	0.00 %	3	0.01 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	108,922.94	0.00 %	14	0.04 %
2000	26,518.90	0.00 %	1	0.00 %
2002	93,185.02	0.00 %	7	0.02 %
2003	632,081.03	0.02 %	30	0.08 %
2004	1,254,366.09	0.04 %	61	0.17 %
2005	4,144,378.74	0.14 %	149	0.41 %
2006	1,916,572.07	0.07 %	45	0.12 %
2007	550,750.22	0.02 %	25	0.07 %
2008	1,827,240.50	0.06 %	33	0.09 %
2009	8,886,506.80	0.30 %	202	0.55 %
2010	16,037,449.67	0.55 %	326	0.89 %
2011	5,089,871.37	0.17 %	184	0.50 %

2012	3,058,034.13	0.10 %	102	0.28 %
2013	12,418,809.39	0.43 %	236	0.65 %
2014	94,768,080.49	3.24 %	1,545	4.22 %
2015	866,035,231.60	29.65 %	11,093	30.33 %
2016	1,105,465,509.88	37.85 %	14,079	38.50 %
2017	550,510,370.58	18.85 %	5,999	16.40 %
2018	247,623,621.83	8.48 %	2,440	6.67 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	595,543,480.54	20.39 %	10,773	48.01 %
>100 and <=200	1,078,557,845.03	36.93 %	7,498	33.41 %
>200 and <=300	722,274,129.85	24.73 %	3,011	13.42 %
>300 and <=400	243,858,399.43	8.35 %	713	3.18 %
>400	280,213,646.40	9.59 %	446	1.99 %
	2,920,447,501.25	100.00 %	22,441	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,103,174.69	0.07 %	49	0.13 %
0.5 - 1%	24,157,622.42	0.83 %	351	0.96 %
1 - 1.5%	326,161,062.15	11.17 %	4,503	12.31 %
1.5 - 2%	1,984,622,795.75	67.96 %	24,262	66.34 %
2 - 2.5%	336,267,517.93	11.51 %	3,871	10.58 %
2.5 - 3%	192,556,412.94	6.59 %	2,304	6.30 %
3 - 3.5%	36,039,584.46	1.23 %	556	1.52 %
3.5 - 4%	12,454,080.09	0.43 %	307	0.84 %
4 - 4.5%	4,468,837.89	0.15 %	138	0.38 %
4.5 - 5%	1,049,342.29	0.04 %	64	0.18 %
5 - 5.5%	528,824.33	0.02 %	24	0.07 %
5.5 - 6%	33,503.51	0.00 %	6	0.02 %
6 - 6.5%	4,742.80	0.00 %	2	0.01 %
> 10%	0.00	0.00 %	134	0.37 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,822,588,338.95	96.65 %	35,064	95.88 %
Variable	175,546.28	0.01 %	161	0.44 %
Variable With Cap	97,683,616.02	3.34 %	1,346	3.68 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2018	9,505,510.77	0.33 %	169	0.46 %
2019	41,403,290.78	1.42 %	692	1.89 %
2020	13,540,042.20	0.46 %	129	0.35 %
2021	4,753,880.91	0.16 %	55	0.15 %
2022	4,773,342.00	0.16 %	47	0.13 %
2023	4,952,774.48	0.17 %	52	0.14 %
2024	1,433,014.15	0.05 %	17	0.05 %
2025	4,718,457.35	0.16 %	52	0.14 %
2026	5,503,667.58	0.19 %	55	0.15 %
2027	4,104,642.80	0.14 %	40	0.11 %
2028	589,623.59	0.02 %	3	0.01 %
Fixed To Maturity	2,825,169,254.64	96.74 %	35,260	96.42 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,920,447,501.25	100.00 %	36,437	99.63 %
UNKNOWN	0.00	0.00 %	134	0.37 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,809,238,232.25	96.19 %	35,230	96.33 %
Interest only	48,975,429.49	1.68 %	305	0.83 %
Linear	62,233,839.51	2.13 %	1,036	2.83 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	36,268.53	0.00 %	79	0.22 %
1-10%	27,774,229.12	0.95 %	1,080	2.95 %
11-20%	121,706,553.75	4.17 %	3,007	8.22 %
21-30%	225,807,187.78	7.73 %	4,113	11.25 %
31-40%	295,163,968.02	10.11 %	4,490	12.28 %
41-50%	337,747,626.50	11.56 %	4,524	12.37 %
51-60%	353,679,888.86	12.11 %	4,277	11.70 %
61-70%	390,350,714.81	13.37 %	4,182	11.44 %
71-80%	386,241,184.85	13.23 %	3,843	10.51 %
81-90%	390,583,773.05	13.37 %	3,649	9.98 %
91-100%	356,128,061.72	12.19 %	2,922	7.99 %
101-110%	24,444,016.02	0.84 %	260	0.71 %
111-120%	4,572,746.94	0.16 %	61	0.17 %
>120%	6,211,281.30	0.21 %	84	0.23 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	6,161,740.43	0.21 %	505	1.38 %
21-40%	41,817,519.40	1.43 %	1,416	3.87 %
41-60%	105,750,763.19	3.62 %	2,235	6.11 %
61-80%	319,858,951.88	10.95 %	5,561	15.21 %
81-100%	898,754,631.28	30.77 %	10,309	28.19 %
101-120%	51,114,244.98	1.75 %	839	2.29 %
121-140%	79,100,662.65	2.71 %	1,273	3.48 %
141-160%	125,317,894.61	4.29 %	1,756	4.80 %
161-180%	180,822,738.62	6.19 %	2,293	6.27 %
181-200%	190,158,403.36	6.51 %	2,100	5.74 %
201-300%	470,290,173.55	16.10 %	4,845	13.25 %
301-400%	171,814,112.34	5.88 %	1,517	4.15 %
401-500%	89,368,850.31	3.06 %	690	1.89 %
>500%	190,116,814.65	6.51 %	1,232	3.37 %
	2,920,447,501.25	100.00 %	36,571	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	13,253,874.80	0.45 %	563	1.54 %
>1 and <=2	30,853,685.58	1.06 %	785	2.15 %
>2 and <=3	62,307,471.46	2.13 %	1,550	4.24 %
>3 and <=4	329,251,133.96	11.27 %	6,749	18.45 %
>4 and <=5	299,532,804.38	10.26 %	5,014	13.71 %
>5 and <=6	255,772,411.16	8.76 %	3,395	9.28 %
>6 and <=7	326,630,353.63	11.18 %	3,812	10.42 %
>7 and <=8	209,280,000.58	7.17 %	2,252	6.16 %
>8 and <=9	322,666,136.22	11.05 %	3,201	8.75 %
>9 and <=10	336,435,703.32	11.52 %	3,053	8.35 %
>10 and <=11	156,033,064.78	5.34 %	1,351	3.69 %
>11 and <=12	234,783,433.74	8.04 %	2,143	5.86 %
>12 and <=13	298,801,131.41	10.23 %	2,350	6.43 %
>13 and <=14	37,033,631.61	1.27 %	275	0.75 %
>14 and <=15	4,899,765.22	0.17 %	47	0.13 %
>15 and <=16	2,653,593.62	0.09 %	27	0.07 %
>16 and <=17	113,791.32	0.00 %	1	0.00 %
>17 and <=18	49,244.75	0.00 %	1	0.00 %
>19 and <=20	96,269.71	0.00 %	2	0.01 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

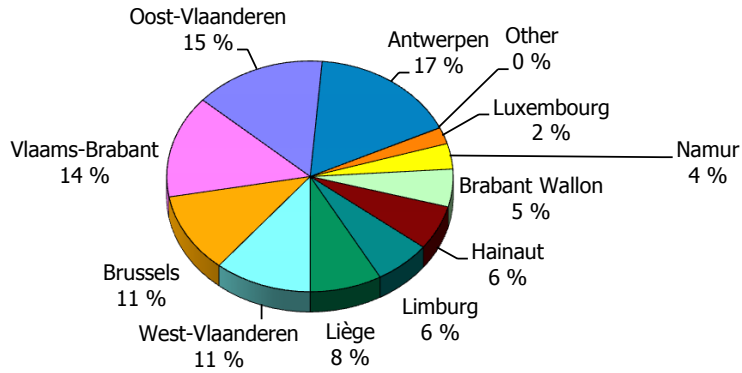
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,825,169,254.64	96.74 %	35,260	96.42 %
>=0 and <=1	63,878,805.89	2.19 %	987	2.70 %
>1 and <=2	8,197,515.32	0.28 %	89	0.24 %
>2 and <=3	6,852,519.93	0.23 %	68	0.19 %
>3 and <=4	7,767,407.22	0.27 %	91	0.25 %
>4 and <=5	8,581,998.25	0.29 %	76	0.21 %
	2,920,447,501.25	100.00 %	36,571	100.00 %

Stratification Tables

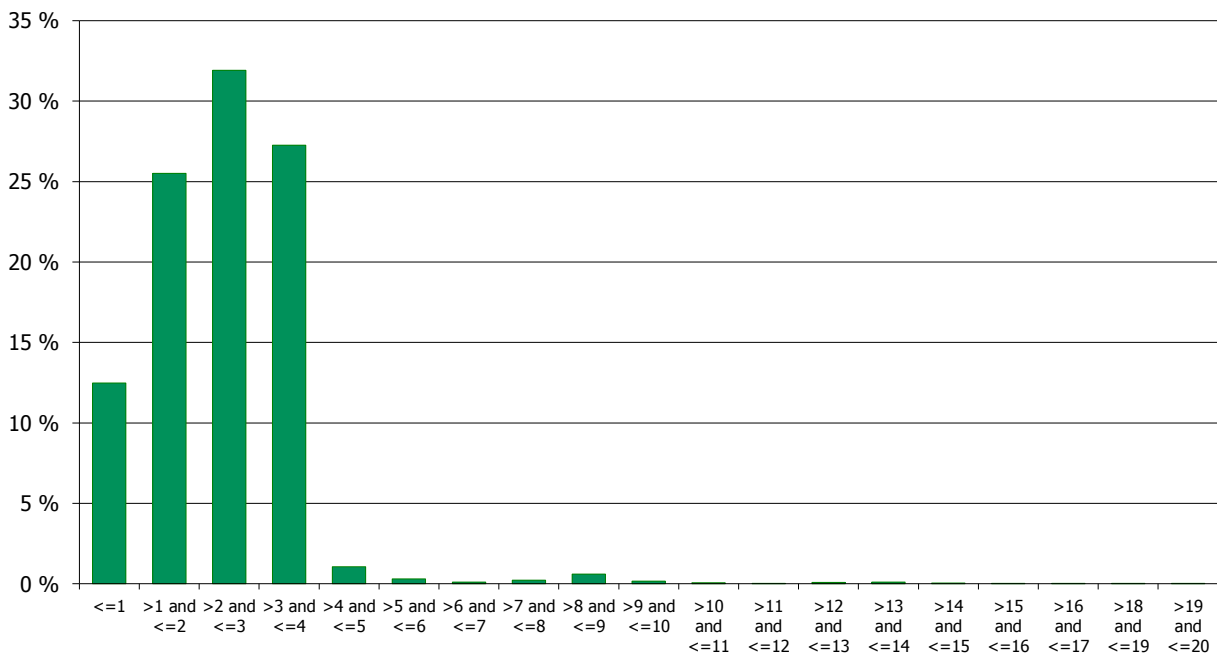
Portfolio Cut-off Date 30/09/2018

1. Geographic distribution



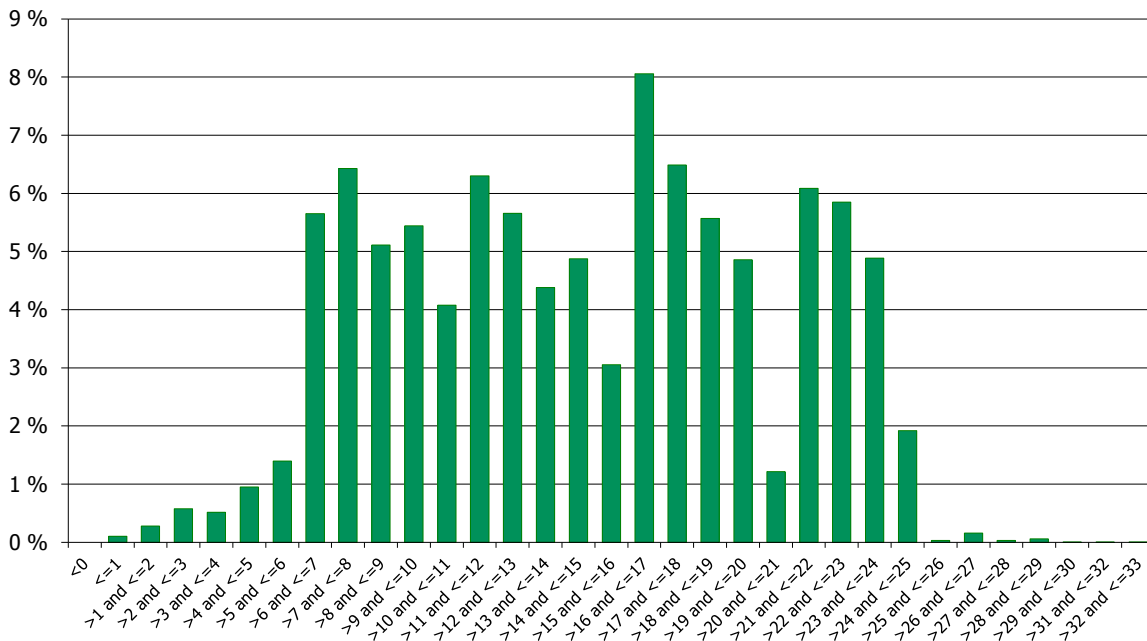
2. Seasoning

Distribution per Seasoning



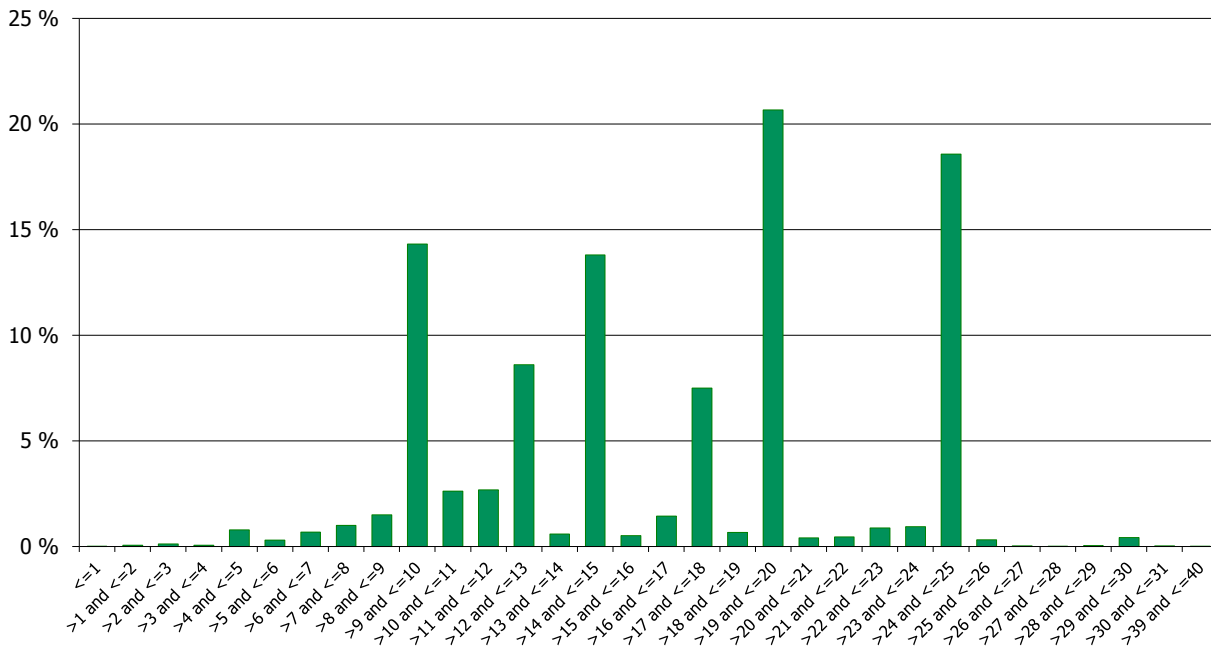
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



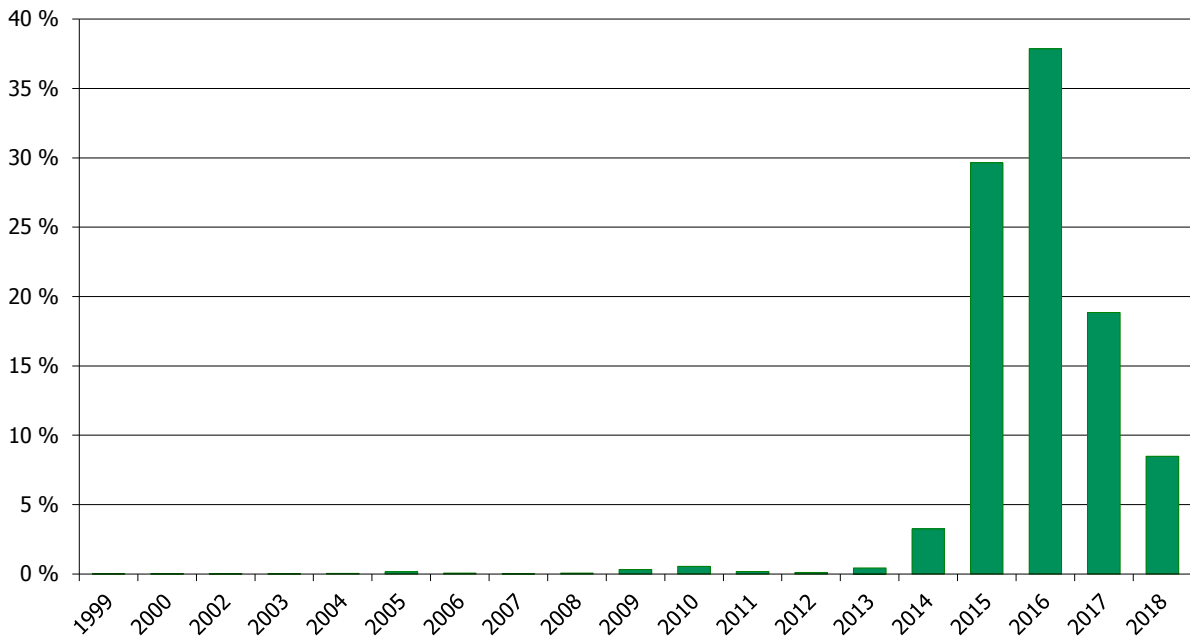
4. Original term to maturity

Distribution of Initial Term (in years)



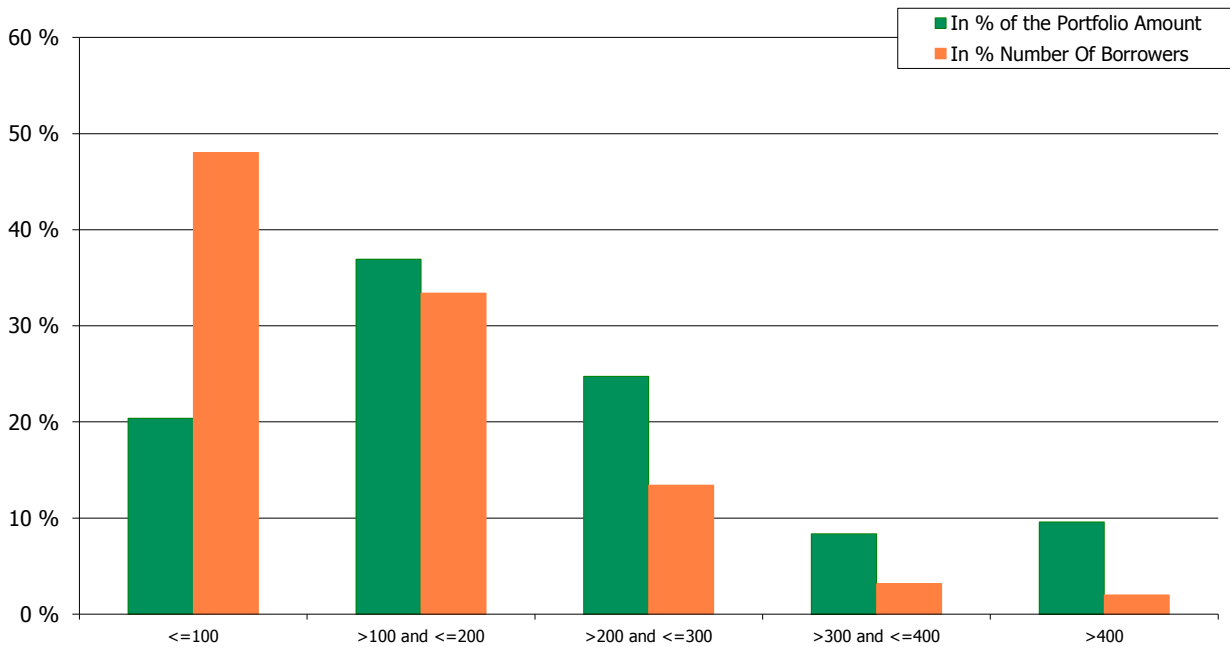
5. Origination Year

Distribution Origination Year



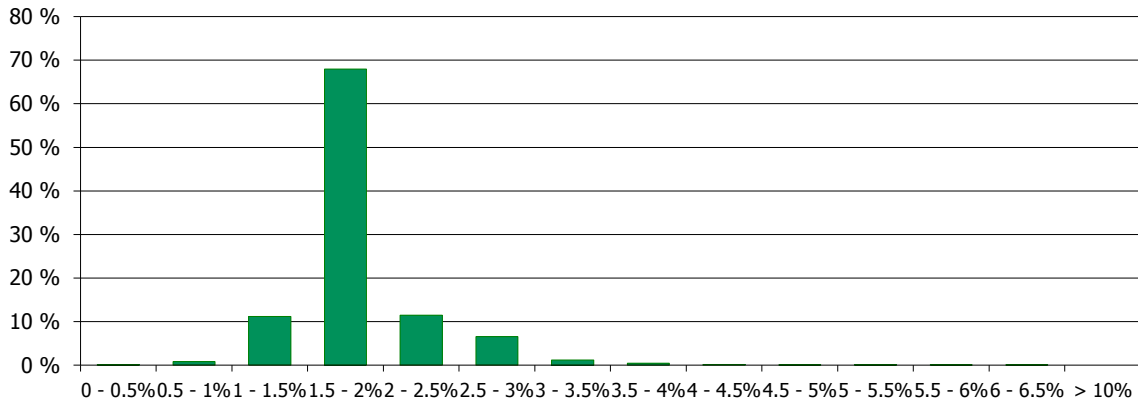
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



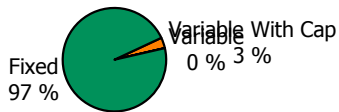
7. Interest Rate

Distribution per Interest Rate



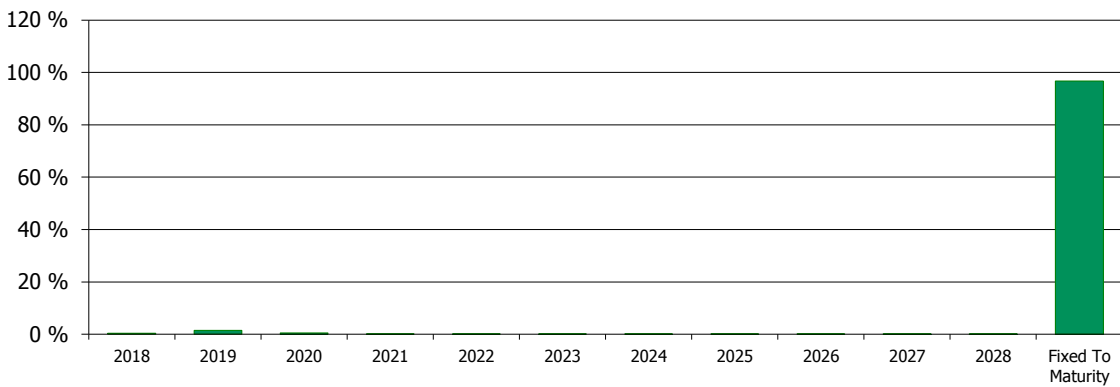
8. Interest Rate Type

Distribution per Interest Type



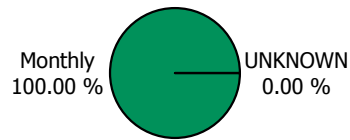
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



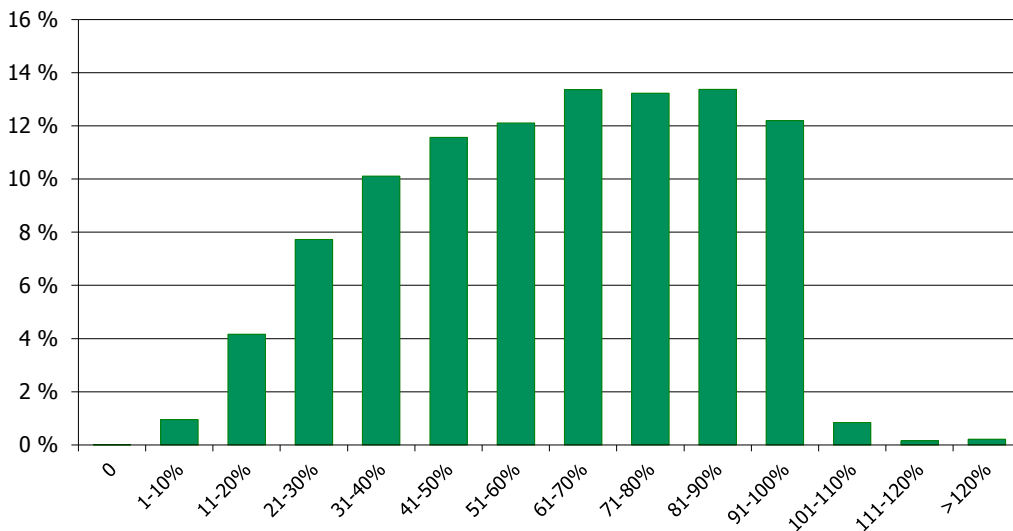
11. Repayment Type

Distribution per Repayment Type



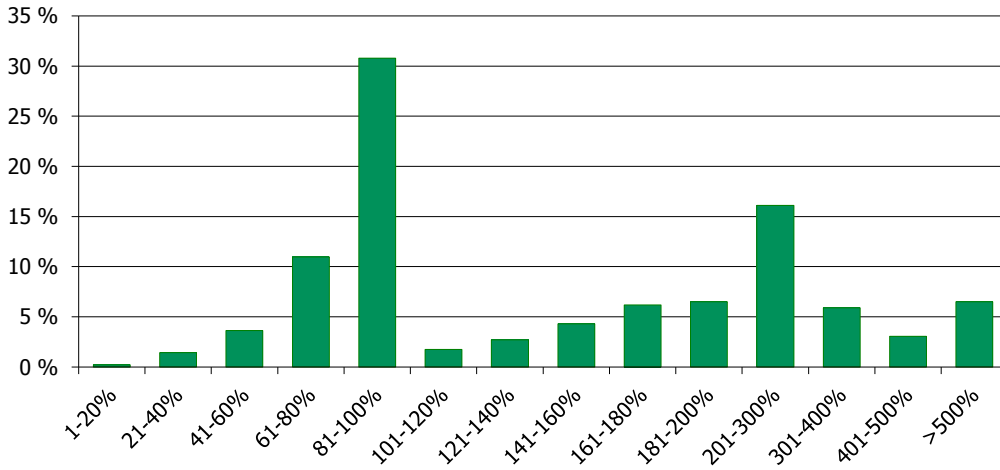
12. Current Loan to Current Value (LTV)

Current LTV Distribution



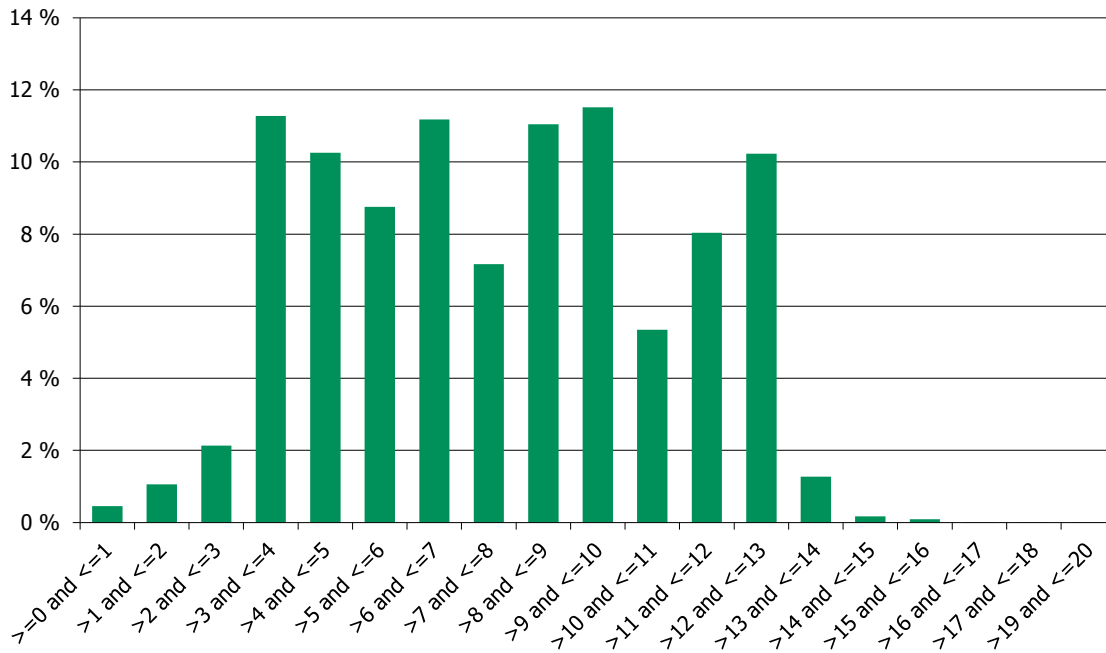
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



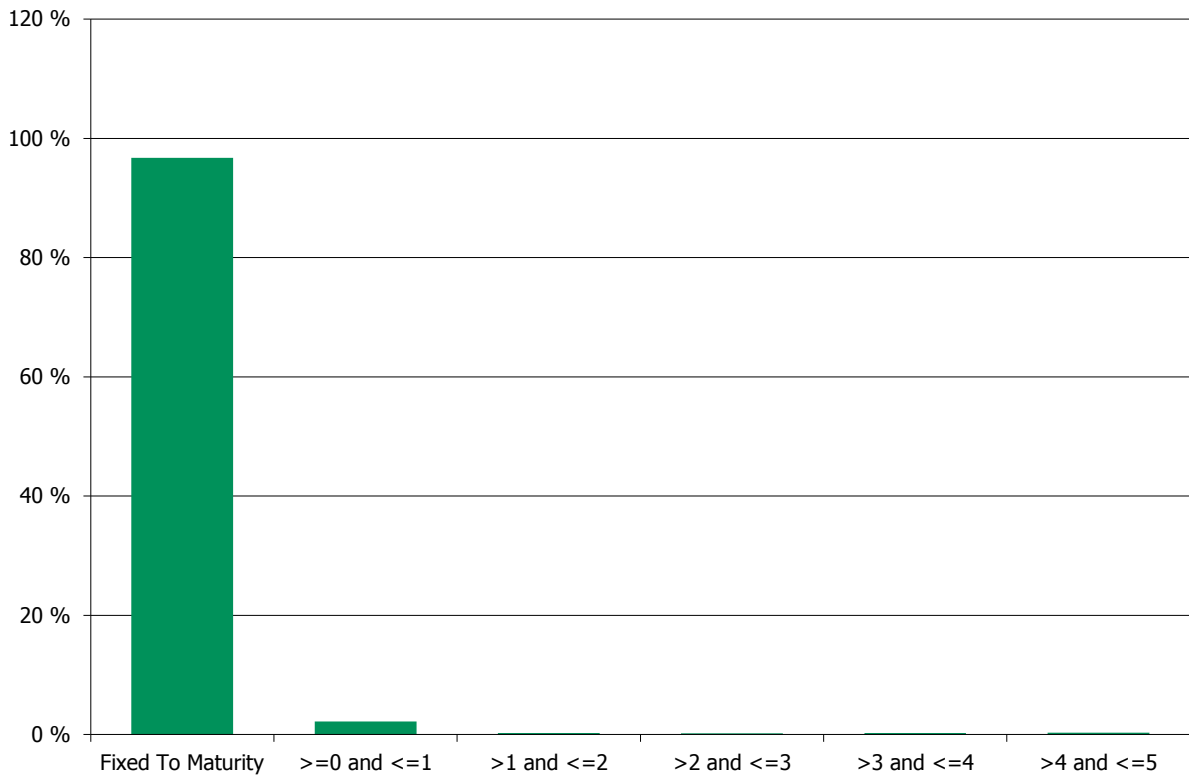
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



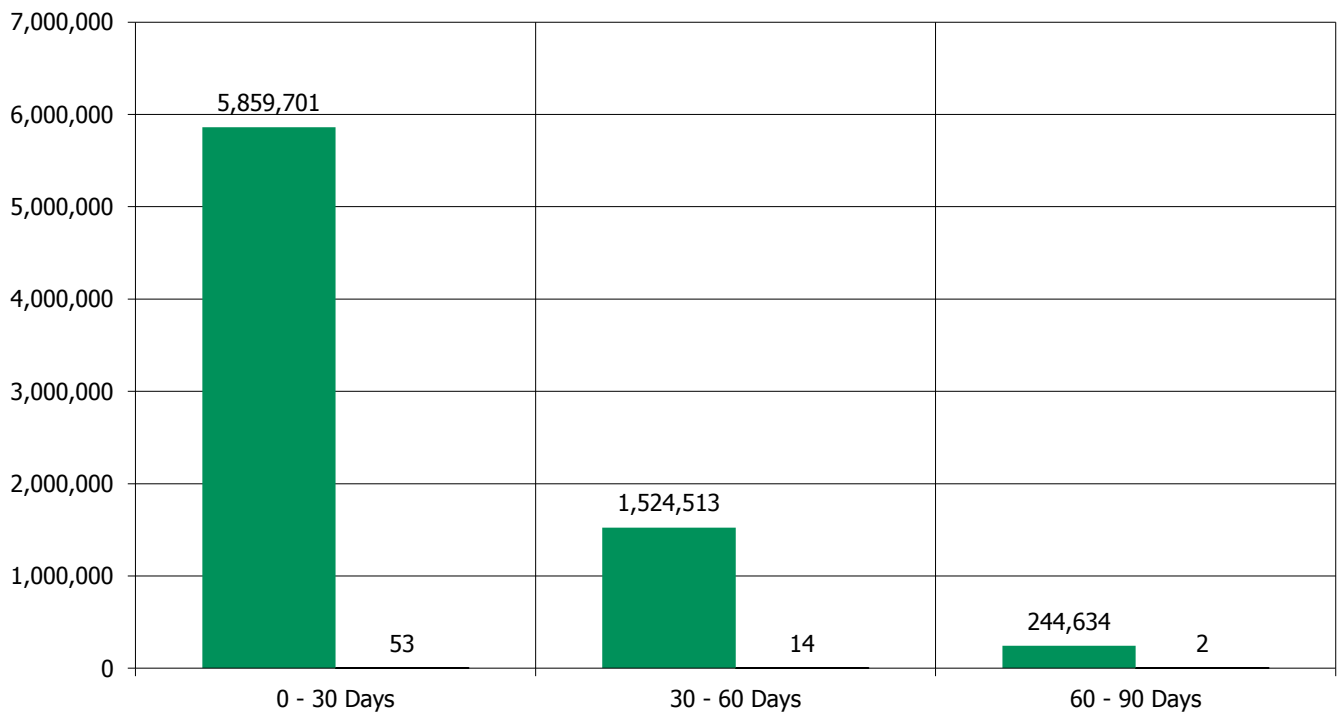
Cover Pool Performance

Portfolio Cut-off Date 30/09/2018

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,912,818,652.85	99.74 %	36,502	99.81 %
0 - 30 Days	5,859,701.05	0.20 %	53	0.14 %
30 - 60 Days	1,524,512.92	0.05 %	14	0.04 %
60 - 90 Days	244,634.43	0.01 %	2	0.01 %
> 90 Days				
Total	2,920,447,501.25	100.00 %	36,571	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

Sep/2018

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/10/2018	1	1,750,000,000	2,903,140,607	2,898,375,372	2,891,241,693	2,879,389,930
1/11/2018	2	1,750,000,000	2,885,799,155	2,876,175,889	2,861,800,146	2,837,997,474
1/12/2018	3	1,750,000,000	2,868,222,922	2,853,966,047	2,832,712,047	2,797,636,053
1/01/2019	4	1,750,000,000	2,850,863,343	2,831,881,515	2,803,643,561	2,757,199,589
1/02/2019	5	1,750,000,000	2,833,467,591	2,809,827,816	2,774,735,054	2,717,212,141
1/03/2019	6	1,750,000,000	2,815,627,364	2,787,858,700	2,746,715,559	2,679,481,263
1/04/2019	7	1,750,000,000	2,798,172,682	2,765,877,060	2,718,127,939	2,640,362,470
1/05/2019	8	1,750,000,000	2,780,687,637	2,744,082,261	2,690,072,074	2,602,397,636
1/06/2019	9	1,750,000,000	2,763,080,890	2,722,082,595	2,661,718,856	2,564,062,108
1/07/2019	10	1,750,000,000	2,745,100,784	2,699,930,305	2,633,559,916	2,526,536,905
1/08/2019	11	1,750,000,000	2,726,329,570	2,676,920,002	2,604,474,654	2,488,050,539
1/09/2019	12	1,750,000,000	2,708,756,883	2,655,154,797	2,576,728,620	2,451,118,813
1/10/2019	13	1,750,000,000	2,690,935,761	2,633,356,811	2,549,284,535	2,415,071,967
1/11/2019	14	1,750,000,000	2,673,259,651	2,611,621,894	2,521,813,681	2,378,928,457
1/12/2019	15	1,750,000,000	2,655,505,661	2,590,018,996	2,494,798,144	2,343,796,389
1/01/2020	16	1,750,000,000	2,637,642,450	2,568,232,991	2,467,521,676	2,308,352,157
1/02/2020	17	1,750,000,000	2,619,564,535	2,546,304,737	2,440,231,487	2,273,153,348
1/03/2020	18	1,750,000,000	2,600,162,744	2,523,435,153	2,412,560,646	2,238,471,113
1/04/2020	19	1,750,000,000	2,581,923,750	2,501,484,458	2,385,492,153	2,203,981,105
1/05/2020	20	1,750,000,000	2,563,916,070	2,479,960,487	2,359,145,420	2,170,704,318
1/06/2020	21	1,750,000,000	2,544,605,816	2,457,108,031	2,331,461,751	2,136,145,706
1/07/2020	22	1,750,000,000	2,526,640,338	2,435,755,667	2,305,512,772	2,103,711,561
1/08/2020	23	1,750,000,000	2,508,297,760	2,413,971,651	2,279,082,621	2,070,786,619
1/09/2020	24	1,750,000,000	2,490,110,631	2,392,403,873	2,252,975,627	2,038,395,227
1/10/2020	25	1,750,000,000	2,471,981,256	2,371,087,539	2,227,405,830	2,006,999,830
1/11/2020	26	1,750,000,000	2,453,767,665	2,349,625,426	2,201,630,788	1,975,372,908
1/12/2020	27	1,750,000,000	2,435,896,064	2,328,683,725	2,176,637,625	1,944,942,735
1/01/2021	28	1,750,000,000	2,418,038,272	2,307,691,252	2,151,530,073	1,914,364,918
1/02/2021	29	1,750,000,000	2,399,085,280	2,285,719,842	2,125,625,778	1,883,305,324
1/03/2021	30	1,750,000,000	2,378,861,488	2,262,979,350	2,099,643,283	1,853,166,556
1/04/2021	31	1,750,000,000	2,360,001,203	2,241,230,060	2,074,175,297	1,822,934,290
1/05/2021	32	1,750,000,000	2,341,846,488	2,220,338,542	2,049,783,458	1,794,112,302
1/06/2021	33	1,750,000,000	2,321,967,466	2,197,757,062	2,023,776,568	1,763,846,643
1/07/2021	34	1,750,000,000	2,303,469,013	2,176,669,483	1,999,425,078	1,735,479,460
1/08/2021	35	1,750,000,000	2,284,355,842	2,154,947,279	1,974,437,491	1,706,531,667
1/09/2021	36	1,750,000,000	2,265,555,505	2,133,587,110	1,949,894,935	1,678,180,975
1/10/2021	37	1,750,000,000	2,247,171,087	2,112,799,917	1,926,144,969	1,650,945,118
1/11/2021	38	1,750,000,000	2,229,075,398	2,092,231,663	1,902,542,919	1,623,808,266
1/12/2021	39	1,750,000,000	2,210,987,539	2,071,847,888	1,879,370,159	1,597,455,230
1/01/2022	40	1,750,000,000	2,192,203,976	2,050,762,240	1,855,512,416	1,570,496,067
1/02/2022	41	1,750,000,000	2,173,855,170	2,030,148,173	1,832,189,467	1,544,187,349
1/03/2022	42	1,750,000,000	2,155,874,541	2,010,271,600	1,810,083,038	1,519,718,387
1/04/2022	43	1,750,000,000	2,137,324,003	1,989,593,692	1,786,908,233	1,493,906,747
1/05/2022	44	1,750,000,000	2,118,005,345	1,968,374,111	1,763,499,196	1,468,292,526
1/06/2022	45	1,750,000,000	2,099,841,032	1,948,183,180	1,740,970,868	1,443,395,829
1/07/2022	46	1,750,000,000	2,081,690,191	1,928,173,136	1,718,848,145	1,419,212,851
1/08/2022	47	1,750,000,000	2,063,386,922	1,907,978,097	1,696,519,906	1,394,843,890
1/09/2022	48	1,750,000,000	2,045,342,172	1,888,084,657	1,674,561,611	1,370,958,773
1/10/2022	49	1,750,000,000	2,026,669,786	1,867,777,088	1,652,473,405	1,347,329,524
1/11/2022	50	1,750,000,000	2,008,556,016	1,847,943,878	1,630,768,468	1,324,000,878
1/12/2022	51	1,750,000,000	1,989,565,692	1,827,467,547	1,608,729,288	1,300,753,549
1/01/2023	52	1,750,000,000	1,971,367,189	1,807,680,583	1,587,263,689	1,277,961,444
1/02/2023	53	1,750,000,000	1,952,618,363	1,787,451,709	1,565,509,828	1,255,107,973
1/03/2023	54	1,750,000,000	1,933,972,812	1,767,670,994	1,544,628,461	1,233,628,329
1/04/2023	55	1,750,000,000	1,915,954,041	1,748,231,485	1,523,756,697	1,211,804,464
1/05/2023	56	1,750,000,000	1,897,608,833	1,728,650,132	1,502,981,244	1,190,382,587
1/06/2023	57	1,750,000,000	1,879,627,254	1,709,365,456	1,482,434,363	1,169,136,171
1/07/2023	58	1,750,000,000	1,861,695,681	1,690,279,176	1,462,274,002	1,148,509,167

1/08/2023	59	1,750,000,000	1,843,693,940	1,671,095,836	1,442,001,684	1,127,789,623
1/09/2023	60	1,750,000,000	1,825,673,523	1,651,955,809	1,421,860,301	1,107,326,963
1/10/2023	61	1,250,000,000	1,807,808,885	1,633,106,040	1,402,176,407	1,087,521,084
1/11/2023	62	1,250,000,000	1,789,960,488	1,614,239,952	1,382,453,255	1,067,682,451
1/12/2023	63	1,250,000,000	1,772,159,489	1,595,563,204	1,363,095,057	1,048,416,569
1/01/2024	64	1,250,000,000	1,753,999,112	1,576,534,054	1,343,413,103	1,028,901,812
1/02/2024	65	1,250,000,000	1,736,199,818	1,557,888,862	1,324,148,793	1,009,852,072
1/03/2024	66	1,250,000,000	1,718,359,425	1,539,434,151	1,305,349,704	991,570,036
1/04/2024	67	1,250,000,000	1,700,630,522	1,520,967,226	1,286,410,887	973,044,822
1/05/2024	68	1,250,000,000	1,682,770,962	1,502,524,133	1,267,684,192	954,949,261
1/06/2024	69	1,250,000,000	1,665,077,198	1,484,204,007	1,249,042,773	936,921,388
1/07/2024	70	1,250,000,000	1,647,035,956	1,465,712,754	1,230,445,395	919,187,841
1/08/2024	71	1,250,000,000	1,629,300,599	1,447,470,704	1,212,041,120	901,604,144
1/09/2024	72	750,000,000	1,611,490,611	1,429,220,129	1,193,715,377	884,211,081
1/10/2024	73	750,000,000	1,593,827,778	1,411,234,863	1,175,792,616	867,365,165
1/11/2024	74	750,000,000	1,575,970,829	1,393,056,909	1,157,695,601	850,398,040
1/12/2024	75	750,000,000	1,558,545,512	1,375,392,758	1,140,202,595	834,115,086
1/01/2025	76	750,000,000	1,540,658,337	1,357,301,603	1,122,343,373	817,572,579
1/02/2025	77	750,000,000	1,523,534,688	1,339,939,374	1,105,168,828	801,651,883
1/03/2025	78	750,000,000	1,506,436,617	1,322,871,893	1,088,585,093	786,601,163
1/04/2025	79	750,000,000	1,489,033,081	1,305,371,273	1,071,452,044	770,941,738
1/05/2025	80	750,000,000	1,472,172,406	1,288,471,860	1,054,977,973	755,976,502
1/06/2025	81	750,000,000	1,454,906,904	1,271,201,067	1,038,189,891	740,795,473
1/07/2025	82	750,000,000	1,438,274,744	1,254,606,285	1,022,115,026	726,335,683
1/08/2025	83	750,000,000	1,421,924,251	1,238,240,044	1,006,216,076	712,008,993
1/09/2025	84	750,000,000	1,405,422,446	1,221,794,169	990,326,836	697,797,476
1/10/2025	85	750,000,000	1,389,706,935	1,206,148,962	975,239,346	684,349,800
1/11/2025	86	750,000,000	1,373,105,391	1,189,718,937	959,508,297	670,459,091
1/12/2025	87	750,000,000	1,357,642,827	1,174,390,668	944,814,868	657,485,761
1/01/2026	88	750,000,000	1,342,136,559	1,159,008,304	930,068,141	644,482,339
1/02/2026	89	750,000,000	1,326,887,037	1,143,896,080	915,606,537	631,774,012
1/03/2026	90	750,000,000	1,310,992,503	1,128,462,032	901,177,585	619,438,600
1/04/2026	91	750,000,000	1,295,821,075	1,113,511,128	886,976,439	607,094,903
1/05/2026	92	750,000,000	1,280,951,230	1,098,926,580	873,204,504	595,218,682
1/06/2026	93	750,000,000	1,265,739,656	1,084,034,861	859,180,934	583,178,947
1/07/2026	94	750,000,000	1,251,181,280	1,069,807,554	845,817,779	571,755,169
1/08/2026	95	750,000,000	1,236,624,569	1,055,567,650	832,436,883	560,326,579
1/09/2026	96	750,000,000	1,222,053,968	1,041,361,137	819,144,843	549,044,101
1/10/2026	97	750,000,000	1,207,668,955	1,027,413,914	806,184,689	538,142,334
1/11/2026	98	750,000,000	1,193,585,642	1,013,710,408	793,408,961	527,371,107
1/12/2026	99	750,000,000	1,179,016,531	999,693,284	780,512,275	516,672,150
1/01/2027	100	750,000,000	1,164,508,329	985,717,027	767,643,036	506,000,853
1/02/2027	101	750,000,000	1,150,936,509	972,576,575	755,483,448	495,876,478
1/03/2027	102	750,000,000	1,137,440,164	959,699,173	743,767,822	486,318,679
1/04/2027	103	750,000,000	1,123,552,870	946,374,117	731,575,599	476,320,635
1/05/2027	104	750,000,000	1,110,286,646	933,664,867	719,974,545	466,845,751
1/06/2027	105	750,000,000	1,095,304,473	919,503,826	707,251,307	456,653,349
1/07/2027	106	750,000,000	1,082,455,192	907,225,331	696,089,613	447,604,171
1/08/2027	107	750,000,000	1,069,677,285	894,995,378	684,959,464	438,581,655
1/09/2027	108	750,000,000	1,056,983,642	882,874,685	673,964,832	429,713,944
1/10/2027	109	750,000,000	1,044,386,804	870,920,944	663,203,291	421,119,127
1/11/2027	110	750,000,000	1,031,893,492	859,043,213	652,494,781	412,564,595
1/12/2027	111	750,000,000	1,019,080,489	846,983,958	641,751,634	404,108,495
1/01/2028	112	750,000,000	1,006,414,699	835,038,402	631,091,513	395,712,671
1/02/2028	113	750,000,000	994,168,543	823,478,516	620,772,197	387,593,508
1/03/2028	114	0	981,428,717	811,636,108	610,389,122	379,600,319
1/04/2028	115		969,217,582	800,178,099	600,241,722	371,708,577
1/05/2028	116		957,317,642	789,056,314	590,442,058	364,141,161
1/06/2028	117		945,563,724	778,046,437	580,722,827	356,630,107
1/07/2028	118		933,911,113	767,196,865	571,215,477	349,353,546
1/08/2028	119		922,353,590	756,417,379	561,757,317	342,113,764
1/09/2028	120		910,473,000	745,407,754	552,173,091	334,852,594
1/10/2028	121		899,130,673	734,913,472	543,059,366	327,975,815
1/11/2028	122		887,852,387	724,464,219	533,976,486	321,124,370
1/12/2028	123		876,431,681	713,971,379	524,947,367	314,400,319
1/01/2029	124		865,279,126	703,690,585	516,072,590	307,775,913
1/02/2029	125		854,143,054	693,455,994	507,273,355	301,246,844
1/03/2029	126		843,031,235	683,386,006	498,758,538	295,056,923
1/04/2029	127		831,982,530	673,285,718	490,137,303	288,728,624
1/05/2029	128		821,029,724	663,331,522	481,702,341	282,596,596
1/06/2029	129		810,152,143	653,433,084	473,307,443	276,495,535

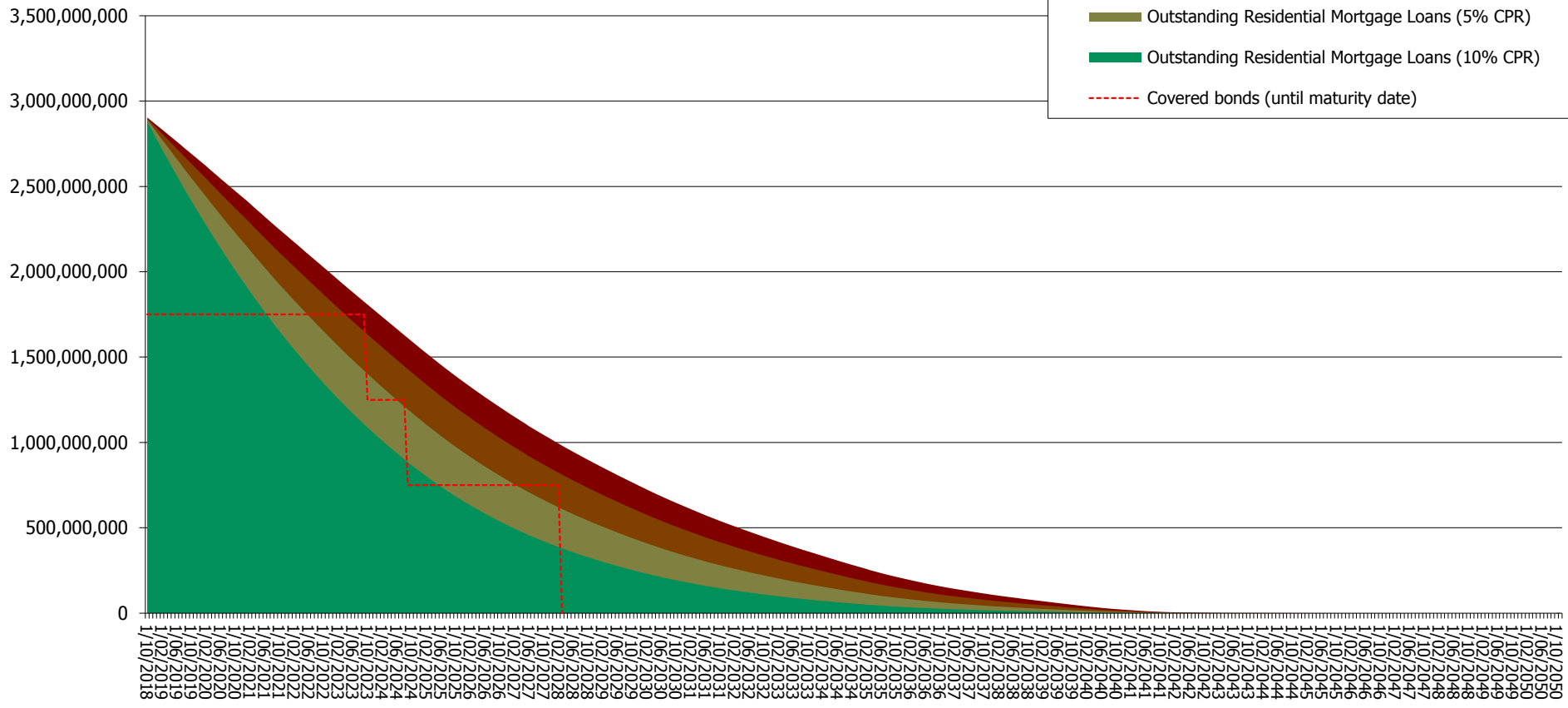
1/07/2029	130	799,364,115	643,673,668	465,090,774	270,581,809
1/08/2029	131	788,651,738	633,970,630	456,914,787	264,699,246
1/09/2029	132	778,044,083	624,382,693	448,860,123	258,931,648
1/10/2029	133	767,514,786	614,921,905	440,970,867	253,337,857
1/11/2029	134	757,011,231	605,477,926	433,094,175	247,758,839
1/12/2029	135	746,182,022	595,836,815	425,148,968	242,216,668
1/01/2030	136	735,923,020	586,648,169	417,528,002	236,867,308
1/02/2030	137	725,365,958	577,251,780	409,795,572	231,495,950
1/03/2030	138	714,990,767	568,123,387	402,388,689	226,441,964
1/04/2030	139	704,963,261	559,205,581	395,065,119	221,379,017
1/05/2030	140	694,998,035	550,395,849	387,884,216	216,464,139
1/06/2030	141	685,153,642	541,679,404	380,770,569	211,594,241
1/07/2030	142	675,354,570	533,055,901	373,786,466	206,861,718
1/08/2030	143	665,787,034	524,612,972	366,930,604	202,207,430
1/09/2030	144	656,361,748	516,309,045	360,204,170	197,659,881
1/10/2030	145	646,951,926	508,071,742	353,584,983	193,232,284
1/11/2030	146	637,741,050	499,988,693	347,074,771	188,871,114
1/12/2030	147	628,574,328	491,993,097	340,683,924	184,633,380
1/01/2031	148	619,461,547	484,038,050	334,322,977	180,418,648
1/02/2031	149	610,375,613	476,129,513	328,024,225	176,269,729
1/03/2031	150	601,345,511	468,366,824	321,934,898	172,335,555
1/04/2031	151	592,302,455	460,541,067	315,750,748	168,309,193
1/05/2031	152	583,199,833	452,719,063	309,623,970	164,366,803
1/06/2031	153	574,465,054	445,182,193	303,695,020	160,536,512
1/07/2031	154	565,868,322	437,800,358	297,924,189	156,840,422
1/08/2031	155	557,386,529	430,506,762	292,215,820	153,183,708
1/09/2031	156	549,009,381	423,317,335	286,605,085	149,606,123
1/10/2031	157	540,778,100	416,286,133	281,150,947	146,157,501
1/11/2031	158	532,630,880	409,319,061	275,742,474	142,738,736
1/12/2031	159	524,550,639	402,447,847	270,446,319	139,423,293
1/01/2032	160	516,580,157	395,660,492	265,208,993	136,144,195
1/02/2032	161	508,682,168	388,950,434	260,048,236	132,929,513
1/03/2032	162	500,844,979	382,350,280	255,027,202	129,846,293
1/04/2032	163	493,079,803	375,783,823	250,009,935	126,752,617
1/05/2032	164	485,352,406	369,287,506	245,083,215	123,745,473
1/06/2032	165	477,664,626	362,821,727	240,179,720	120,755,996
1/07/2032	166	470,028,866	356,435,783	235,371,628	117,853,522
1/08/2032	167	462,431,247	350,079,531	230,586,366	114,968,456
1/09/2032	168	454,884,913	343,782,573	225,862,878	112,136,385
1/10/2032	169	447,387,887	337,561,654	221,229,926	109,385,977
1/11/2032	170	439,952,768	331,388,718	216,631,985	106,658,869
1/12/2032	171	432,554,685	325,281,411	212,116,217	104,007,427
1/01/2033	172	425,091,466	319,126,883	207,573,597	101,348,940
1/02/2033	173	417,812,500	313,130,385	203,155,238	98,771,521
1/03/2033	174	410,599,823	307,253,376	198,884,342	96,325,068
1/04/2033	175	403,464,461	301,401,890	194,600,519	93,851,095
1/05/2033	176	396,408,081	295,644,460	190,413,412	91,455,319
1/06/2033	177	389,422,516	289,941,968	186,265,733	89,084,268
1/07/2033	178	382,504,033	284,323,399	182,206,662	86,785,744
1/08/2033	179	375,660,648	278,762,960	178,188,967	84,512,620
1/09/2033	180	368,883,383	273,269,546	174,233,263	82,286,473
1/10/2033	181	362,174,169	267,858,958	170,363,196	80,128,910
1/11/2033	182	355,490,870	262,470,158	166,511,268	77,985,472
1/12/2033	183	348,815,434	257,118,743	162,714,853	75,895,034
1/01/2034	184	342,152,315	251,779,464	158,930,723	73,816,023
1/02/2034	185	335,494,910	246,461,755	155,178,370	71,767,957
1/03/2034	186	328,840,452	241,203,141	151,518,522	69,807,187
1/04/2034	187	322,208,826	235,938,023	147,834,158	67,821,256
1/05/2034	188	315,614,789	230,730,182	144,215,199	65,889,794
1/06/2034	189	308,787,062	225,355,903	140,497,843	63,919,503
1/07/2034	190	302,306,446	220,264,146	136,985,404	62,066,051
1/08/2034	191	295,893,938	215,226,255	133,511,854	60,236,020
1/09/2034	192	289,541,213	210,248,231	130,092,129	58,444,558
1/10/2034	193	283,249,728	205,342,111	126,743,723	56,706,860
1/11/2034	194	277,039,446	200,499,323	123,439,866	54,994,746
1/12/2034	195	270,900,771	195,734,825	120,209,946	53,336,221
1/01/2035	196	264,776,325	190,985,233	116,994,698	51,689,775
1/02/2035	197	258,765,410	186,332,942	113,854,480	50,089,328
1/03/2035	198	251,803,571	181,042,037	110,367,455	48,369,447
1/04/2035	199	245,912,723	176,506,750	107,328,983	46,838,581
1/05/2035	200	240,097,765	172,050,128	104,361,535	45,356,889

1/06/2035	201	234,387,230	167,673,182	101,447,923	43,903,847
1/07/2035	202	228,872,851	163,459,626	98,655,164	42,520,202
1/08/2035	203	223,512,114	159,360,274	95,936,414	41,173,293
1/09/2035	204	218,142,142	155,267,783	93,234,975	39,844,428
1/10/2035	205	213,109,836	151,436,943	90,710,823	38,606,811
1/11/2035	206	208,160,986	147,669,381	88,229,094	37,391,532
1/12/2035	207	203,244,408	143,944,901	85,792,124	36,209,701
1/01/2036	208	198,359,771	140,247,153	83,375,659	35,040,753
1/02/2036	209	193,503,664	136,581,673	80,990,065	33,893,976
1/03/2036	210	188,675,065	132,962,168	78,656,180	32,786,810
1/04/2036	211	183,902,070	129,378,757	76,341,701	31,687,265
1/05/2036	212	179,208,505	125,869,798	74,088,390	30,625,922
1/06/2036	213	174,623,290	122,441,280	71,887,036	29,590,085
1/07/2036	214	170,173,198	119,125,138	69,767,940	28,600,104
1/08/2036	215	165,865,470	115,912,699	67,713,864	27,640,502
1/09/2036	216	161,675,389	112,792,891	65,723,759	26,714,519
1/10/2036	217	157,600,372	109,769,482	63,804,609	25,828,138
1/11/2036	218	153,632,806	106,824,561	61,934,929	24,965,100
1/12/2036	219	149,772,130	103,969,205	60,131,082	24,138,638
1/01/2037	220	146,053,362	101,215,740	58,389,726	23,340,320
1/02/2037	221	142,424,616	98,533,596	56,697,879	22,568,038
1/03/2037	222	138,883,780	95,936,733	55,076,777	21,838,888
1/04/2037	223	135,398,828	93,370,800	53,467,364	21,110,931
1/05/2037	224	131,943,300	90,838,526	51,889,267	20,403,855
1/06/2037	225	128,507,730	88,323,194	50,324,135	19,704,601
1/07/2037	226	125,111,771	85,848,013	48,793,454	19,026,941
1/08/2037	227	121,748,328	83,398,427	47,280,632	18,358,927
1/09/2037	228	118,424,021	80,983,667	45,794,882	17,706,698
1/10/2037	229	115,143,922	78,611,343	44,343,961	17,075,413
1/11/2037	230	111,914,284	76,276,805	42,917,642	16,456,186
1/12/2037	231	108,725,478	73,981,794	41,523,886	15,856,503
1/01/2038	232	105,621,884	71,748,070	40,167,744	15,273,673
1/02/2038	233	102,591,460	69,571,329	38,850,053	14,710,055
1/03/2038	234	99,658,333	67,478,720	37,594,929	14,180,350
1/04/2038	235	96,830,154	65,452,557	36,373,336	13,661,470
1/05/2038	236	94,080,970	63,489,856	35,195,783	13,165,005
1/06/2038	237	91,411,267	61,583,598	34,052,221	12,683,305
1/07/2038	238	88,773,189	59,708,164	32,933,953	12,216,504
1/08/2038	239	85,643,728	57,505,613	31,638,398	11,686,223
1/09/2038	240	83,025,737	55,653,206	30,541,371	11,233,235
1/10/2038	241	80,410,677	53,811,826	29,458,175	10,790,417
1/11/2038	242	77,800,432	51,976,712	28,381,216	10,351,899
1/12/2038	243	75,190,383	50,150,544	27,316,661	9,922,765
1/01/2039	244	72,593,766	48,336,528	26,261,620	9,499,117
1/02/2039	245	70,002,684	46,532,202	25,217,020	9,082,640
1/03/2039	246	67,416,035	44,744,147	24,192,319	8,680,223
1/04/2039	247	64,839,248	42,960,940	23,169,099	8,277,880
1/05/2039	248	62,268,472	41,189,885	22,159,283	7,884,638
1/06/2039	249	59,708,313	39,429,380	21,158,222	7,496,557
1/07/2039	250	57,168,992	37,690,530	20,175,357	7,119,016
1/08/2039	251	54,647,306	35,966,920	19,203,762	6,747,482
1/09/2039	252	52,140,354	34,258,729	18,245,191	6,383,523
1/10/2039	253	49,655,374	32,572,424	17,304,419	6,029,553
1/11/2039	254	47,189,596	30,902,447	16,375,475	5,681,704
1/12/2039	255	44,753,457	29,259,019	15,466,447	5,344,306
1/01/2040	256	42,387,570	27,665,241	14,586,778	5,018,995
1/02/2040	257	40,040,595	26,089,109	13,720,762	4,701,022
1/03/2040	258	37,719,116	24,537,515	12,874,044	4,393,439
1/04/2040	259	35,445,900	23,019,604	12,046,930	4,093,762
1/05/2040	260	33,210,530	21,532,488	11,240,937	3,804,213
1/06/2040	261	31,052,903	20,099,414	10,466,122	3,526,994
1/07/2040	262	29,013,115	18,748,309	9,738,549	3,268,355
1/08/2040	263	27,092,270	17,477,364	9,055,286	3,026,173
1/09/2040	264	25,286,052	16,284,496	8,415,786	2,800,547
1/10/2040	265	23,625,273	15,189,962	7,830,812	2,595,202
1/11/2040	266	22,068,554	14,164,998	7,283,846	2,403,708
1/12/2040	267	20,560,370	13,175,288	6,758,247	2,221,115
1/01/2041	268	19,071,194	12,200,282	6,242,204	2,042,827
1/02/2041	269	17,593,493	11,235,873	5,734,149	1,868,612
1/03/2041	270	16,126,563	10,283,257	5,235,932	1,699,727
1/04/2041	271	14,683,069	9,346,920	4,747,072	1,534,503

1/05/2041	272	13,270,864	8,434,074	4,272,918	1,375,569
1/06/2041	273	11,914,200	7,559,027	3,819,857	1,224,508
1/07/2041	274	10,727,783	6,795,126	3,425,378	1,093,551
1/08/2041	275	9,654,977	6,105,224	3,069,776	975,874
1/09/2041	276	8,690,908	5,486,284	2,751,550	871,006
1/10/2041	277	7,794,125	4,912,099	2,457,514	774,740
1/11/2041	278	6,968,543	4,384,342	2,187,900	686,822
1/12/2041	279	6,206,864	3,898,713	1,940,770	606,746
1/01/2042	280	5,568,708	3,491,936	1,733,856	539,762
1/02/2042	281	5,021,925	3,143,727	1,556,990	482,649
1/03/2042	282	4,555,310	2,847,257	1,406,918	434,460
1/04/2042	283	4,143,742	2,585,617	1,274,384	391,866
1/05/2042	284	3,754,575	2,338,939	1,149,966	352,159
1/06/2042	285	3,384,368	2,104,740	1,032,187	314,752
1/07/2042	286	3,054,906	1,896,729	927,887	281,787
1/08/2042	287	2,740,485	1,698,625	828,861	250,648
1/09/2042	288	2,446,648	1,513,925	736,856	221,882
1/10/2042	289	2,174,161	1,343,109	652,107	195,558
1/11/2042	290	1,931,270	1,191,037	576,802	172,242
1/12/2042	291	1,709,022	1,052,244	508,333	151,174
1/01/2043	292	1,512,530	929,684	447,983	132,662
1/02/2043	293	1,334,014	818,568	393,436	116,016
1/03/2043	294	1,186,331	726,833	348,542	102,384
1/04/2043	295	1,076,849	658,637	315,037	92,150
1/05/2043	296	996,882	608,726	290,447	84,609
1/06/2043	297	948,726	578,338	275,246	79,841
1/07/2043	298	915,416	557,116	264,493	76,408
1/08/2043	299	882,034	535,890	253,769	72,999
1/09/2043	300	848,580	514,690	243,110	69,637
1/10/2043	301	815,055	493,544	232,548	66,338
1/11/2043	302	781,457	472,397	222,018	63,066
1/12/2043	303	747,787	451,301	211,581	59,855
1/01/2044	304	714,044	430,206	201,178	56,671
1/02/2044	305	680,228	409,137	190,839	53,531
1/03/2044	306	646,340	388,138	180,613	50,462
1/04/2044	307	613,508	367,796	170,713	47,494
1/05/2044	308	580,604	347,499	160,895	44,579
1/06/2044	309	549,497	328,324	151,630	41,834
1/07/2044	310	518,323	309,189	142,441	39,138
1/08/2044	311	487,082	290,060	133,289	36,468
1/09/2044	312	456,844	271,592	124,485	33,915
1/10/2044	313	426,543	253,162	115,752	31,406
1/11/2044	314	396,917	235,178	107,256	28,978
1/12/2044	315	369,279	218,443	99,379	26,739
1/01/2045	316	341,580	201,716	91,535	24,525
1/02/2045	317	313,905	185,058	83,763	22,347
1/03/2045	318	286,168	168,448	76,069	20,217
1/04/2045	319	261,118	153,442	69,116	18,291
1/05/2045	320	237,950	139,598	62,726	16,532
1/06/2045	321	218,202	127,796	57,277	15,032
1/07/2045	322	200,431	117,195	52,396	13,695
1/08/2045	323	185,973	108,557	48,411	12,599
1/09/2045	324	172,892	100,750	44,815	11,614
1/10/2045	325	161,499	93,956	41,690	10,760
1/11/2045	326	150,584	87,457	38,708	9,948
1/12/2045	327	140,337	81,373	35,926	9,195
1/01/2046	328	130,068	75,290	33,156	8,450
1/02/2046	329	120,577	69,678	30,607	7,768
1/03/2046	330	111,528	64,350	28,201	7,130
1/04/2046	331	102,910	59,277	25,912	6,523
1/05/2046	332	94,273	54,213	23,640	5,927
1/06/2046	333	86,567	49,697	21,616	5,396
1/07/2046	334	78,844	45,189	19,606	4,875
1/08/2046	335	71,103	40,683	17,607	4,359
1/09/2046	336	63,346	36,183	15,619	3,851
1/10/2046	337	55,571	31,690	13,646	3,350
1/11/2046	338	48,728	27,740	11,915	2,913
1/12/2046	339	43,745	24,863	10,653	2,594
1/01/2047	340	39,318	22,309	9,534	2,311
1/02/2047	341	34,880	19,757	8,422	2,033
1/03/2047	342	30,431	17,211	7,320	1,760

1/04/2047	343	26,721	15,087	6,400	1,533
1/05/2047	344	24,031	13,546	5,732	1,367
1/06/2047	345	22,425	12,619	5,327	1,265
1/07/2047	346	20,815	11,694	4,924	1,165
1/08/2047	347	19,201	10,769	4,523	1,065
1/09/2047	348	17,581	9,844	4,124	967
1/10/2047	349	16,888	9,440	3,945	921
1/11/2047	350	16,192	9,036	3,766	876
1/12/2047	351	15,492	8,631	3,589	831
1/01/2048	352	15,067	8,380	3,475	802
1/02/2048	353	14,640	8,128	3,363	772
1/03/2048	354	14,211	7,878	3,251	744
1/04/2048	355	13,781	7,627	3,140	715
1/05/2048	356	13,349	7,375	3,029	687
1/06/2048	357	12,916	7,124	2,918	659
1/07/2048	358	12,480	6,872	2,808	632
1/08/2048	359	12,043	6,620	2,698	604
1/09/2048	360	11,605	6,368	2,589	577
1/10/2048	361	11,164	6,117	2,480	551
1/11/2048	362	10,722	5,864	2,372	525
1/12/2048	363	10,278	5,612	2,265	499
1/01/2049	364	9,832	5,360	2,157	473
1/02/2049	365	9,385	5,107	2,050	448
1/03/2049	366	8,935	4,855	1,945	423
1/04/2049	367	8,484	4,602	1,839	398
1/05/2049	368	8,032	4,350	1,733	374
1/06/2049	369	7,577	4,097	1,628	350
1/07/2049	370	7,121	3,844	1,524	326
1/08/2049	371	6,663	3,590	1,420	303
1/09/2049	372	6,203	3,337	1,316	279
1/10/2049	373	5,741	3,083	1,213	256
1/11/2049	374	5,277	2,829	1,111	234
1/12/2049	375	4,812	2,576	1,009	211
1/01/2050	376	4,345	2,322	907	189
1/02/2050	377	3,876	2,067	805	167
1/03/2050	378	3,405	1,813	705	146
1/04/2050	379	2,932	1,559	604	125
1/05/2050	380	2,457	1,304	505	104
1/06/2050	381	2,052	1,087	419	86
1/07/2050	382	1,645	870	335	68
1/08/2050	383	1,236	653	251	51
1/09/2050	384	826	435	167	34
1/10/2050	385	414	218	83	17
1/11/2050	386	0	0	0	0
		271,600,390,000	242,581,182,441	207,706,477,128	165,679,240,538

Amortisation profiles (all amounts in EUR)



This addendum is optional

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

HTT 2018

Reporting in Domestic Currency	
EUR	
CONTENT OF TAB E	
1. Additional information on the programme	
2. Additional information on the swaps	
3. Additional information on the asset distribution	

Reason for No Data in Worksheet E.		Value
Not applicable for the jurisdiction		ND1
Not relevant for the issuer and/or CB programme at the present time		ND2
Not available at the present time		ND3
Confidential		ND4
* Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#search		
** Weighted Average Maturity + Remainder Term to Maturity		

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	Service	BNP Paribas Fortis	KGCEPHLVVVVZD11647
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	Sicthine BNP Paribas Fortis Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurien De Raedemaeker	
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

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

Field Number	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Maturity (months)		76.45				
E.3.1.2	Weighted Average Maturity (months)**		175.15				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrives	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans	
E.3.2.1	<90 days	0.20%				0.20%	
E.3.2.2	30-90 days	0.00%				0.00%	
E.3.2.3	60-90 days	0.00%				0.00%	
E.3.2.4	90-180 days	0.00%				0.00%	
E.3.2.5	>= 180 days	0.00%				0.00%	
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							



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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.

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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).

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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

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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.

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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.

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Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "User Details") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us will be used. You must promptly inform us of any change in your contact details.

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

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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.

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5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.



8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (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 is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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