



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 our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

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 following Registration Form.

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (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 .

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/7/2021

Cut-off Date: 31/7/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) 129(7)					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	07/31/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,091.9			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	17,118.2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	11,885.0			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	31.2%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,091.9		99.4%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	91.5		0.6%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	15,183.4		#VALUE!	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	313.6	[Mark as ND1 if not relevant]	2.1%	
G.3.4.3	1 - 2 Y	426.4	[Mark as ND1 if not relevant]	2.8%	
G.3.4.4	2 - 3 Y	636.2	[Mark as ND1 if not relevant]	4.2%	
G.3.4.5	3 - 4 Y	915.6	[Mark as ND1 if not relevant]	6.1%	
G.3.4.6	4 - 5 Y	1,117.7	[Mark as ND1 if not relevant]	7.4%	
G.3.4.7	5 - 10 Y	7,806.0	[Mark as ND1 if not relevant]	51.7%	
G.3.4.8	10+ Y	3,876.4	[Mark as ND1 if not relevant]	25.7%	
G.3.4.9	Total	15,091.9	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	6.6	7.6		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	5 - 10 Y	9,000.0	11500.0	78.3%	100.0%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,091.9	15091.89	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	15,091.9	15,091.9	100.0%	100.0%
OG.3.6.1	a/w [f relevant, please specify]				
OG.3.6.2	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [f relevant, please specify]			0.0%	0.0%
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	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.7.1	a/w [f relevant, please specify]				
OG.3.7.2	a/w [f relevant, please specify]				
OG.3.7.3	a/w [f relevant, please specify]				
OG.3.7.4	a/w [f relevant, please specify]				
OG.3.7.5	a/w [f relevant, please specify]				
OG.3.7.6	a/w [f relevant, please specify]				
OG.3.7.7	a/w [f relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11500	11500	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0	0.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0	0.0%		
G.3.10.3	Rest of European Union (EU)	0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0	0.0%		
G.3.10.5	Switzerland	0	0.0%		
G.3.10.6	Australia	0	0.0%		
G.3.10.7	Brazil	0	0.0%		
G.3.10.8	Canada	0	0.0%		
G.3.10.9	Japan	0	0.0%		
G.3.10.10	Korea	0	0.0%		
G.3.10.11	New Zealand	0	0.0%		
G.3.10.12	Singapore	0	0.0%		
G.3.10.13	US	0	0.0%		
G.3.10.14	Other	0	0.0%		
G.3.10.15	Total EU	91.5			
G.3.10.16	Total	91.5	100.0%		
OG.3.10.1	a/w [f relevant, please specify]		0.0%		
OG.3.10.2	a/w [f relevant, please specify]		0.0%		
OG.3.10.3	a/w [f relevant, please specify]		0.0%		
OG.3.10.4	a/w [f relevant, please specify]		0.0%		
OG.3.10.5	a/w [f relevant, please specify]		0.0%		
OG.3.10.6	a/w [f relevant, please specify]		0.0%		
OG.3.10.7	a/w [f relevant, please specify]		0.0%		
OG.3.10.8	a/w [f relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.6%	0.8%	
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%	
G.3.11.3	Other	0	0.0%	0.0%	
G.3.11.4	Total	91.5	0.6%	0.8%	
OG.3.11.1	a/w [f relevant, please specify]				
OG.3.11.2	a/w [f relevant, please specify]				
OG.3.11.3	a/w [f relevant, please specify]				
OG.3.11.4	a/w [f relevant, please specify]				
OG.3.11.5	a/w [f relevant, please specify]				
OG.3.11.6	a/w [f relevant, please specify]				
OG.3.11.7	a/w [f relevant, please specify]				

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/13
1/		
13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
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) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 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:	#REF!
G.4.1.4	(iii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	#REF!
G.4.1.6	(ii) Interest rate risk - cover pool:	#REF!
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(iii) Interest rate risk - covered bond:	163
G.4.1.9	(iii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	#REF!
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:	#REF!
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency		[Please insert currency]		
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	15091.89	100.0%	
M.7.1.2	Commercial	0.00	0.0%	
M.7.1.3	Other	0.00	0.0%	
M.7.1.4	Total	15,091.9	100.0%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%	
OM.7.1.2	a/w Forest & Agriculture		0.0%	
OM.7.1.3	a/w [if relevant, please specify]		0.0%	
OM.7.1.4	a/w [if relevant, please specify]		0.0%	
OM.7.1.5	a/w [if relevant, please specify]		0.0%	
OM.7.1.6	a/w [if relevant, please specify]		0.0%	
OM.7.1.7	a/w [if relevant, please specify]		0.0%	
OM.7.1.8	a/w [if relevant, please specify]		0.0%	
OM.7.1.9	a/w [if relevant, please specify]		0.0%	
OM.7.1.10	a/w [if relevant, please specify]		0.0%	
OM.7.1.11	a/w [if relevant, please specify]		0.0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	221064	0	221064
OM.7.2.1	Optional information eg. Number of borrowers			
OM.7.2.2	Optional information eg. Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.36%	0.00%	[For completion]
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	0.0%	0.0%	0.0%
M.7.4.2	Austria	0	0.0%	[For completion]
M.7.4.3	Belgium	100.00%	0.00%	[For completion]
M.7.4.4	Bulgaria	0	0.0%	[For completion]
M.7.4.5	Croatia	0	0.0%	[For completion]
M.7.4.6	Cyprus	0	0.0%	[For completion]
M.7.4.7	Czechia	0	0.0%	[For completion]
M.7.4.8	Denmark	0	0.0%	[For completion]
M.7.4.9	Estonia	0	0.0%	[For completion]
M.7.4.10	Finland	0	0.0%	[For completion]
M.7.4.11	France	0	0.0%	[For completion]
M.7.4.12	Germany	0	0.0%	[For completion]
M.7.4.13	Greece	0	0.0%	[For completion]
M.7.4.14	Netherlands	0	0.0%	[For completion]
M.7.4.15	Hungary	0	0.0%	[For completion]
M.7.4.16	Ireland	0	0.0%	[For completion]
M.7.4.17	Italy	0	0.0%	[For completion]
M.7.4.18	Latvia	0	0.0%	[For completion]
M.7.4.19	Lithuania	0	0.0%	[For completion]
M.7.4.20	Luxembourg	0	0.0%	[For completion]
M.7.4.21	Malta	0	0.0%	[For completion]
M.7.4.22	Poland	0	0.0%	[For completion]
M.7.4.23	Portugal	0	0.0%	[For completion]
M.7.4.24	Romania	0	0.0%	[For completion]
M.7.4.25	Slovakia	0	0.0%	[For completion]
M.7.4.26	Slovenia	0	0.0%	[For completion]
M.7.4.27	Spain	0	0.0%	[For completion]
M.7.4.28	Sweden	0	0.0%	[For completion]
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland	0	0.0%	[For completion]
M.7.4.31	Liechtenstein	0	0.0%	[For completion]
M.7.4.32	Norway	0	0.0%	[For completion]
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland	0	0.0%	[For completion]
M.7.4.35	United Kingdom	0	[For completion]	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
OM.7.4.1	a/w [if relevant, please specify]			
OM.7.4.2	a/w [if relevant, please specify]			
OM.7.4.3	a/w [if relevant, please specify]			
OM.7.4.4	a/w [if relevant, please specify]			
OM.7.4.5	a/w [if relevant, please specify]			
OM.7.4.6	a/w [if relevant, please specify]			
OM.7.4.7	a/w [if relevant, please specify]			
OM.7.4.8	a/w [if relevant, please specify]			
OM.7.4.9	a/w [if relevant, please specify]			
OM.7.4.10	a/w [if relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.7%	0.0%	15.7%	
M.7.5.2	Vlaams-Brabant	14.4%	0.0%	14.4%	
M.7.5.3	Oost-Vlaanderen	15.5%	0.0%	15.5%	
M.7.5.4	Brussels	8.7%	0.0%	8.7%	
M.7.5.5	West-Vlaanderen	11.1%	0.0%	11.1%	
M.7.5.6	Limburg	8.1%	0.0%	8.1%	
M.7.5.7	Liège	7.4%	0.0%	7.4%	
M.7.5.8	Hainaut	6.8%	0.0%	6.8%	
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	2.7%	0.0%	2.7%	
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	81.9%	0.0%	81.9%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	18.1%	0.0%	18.1%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	4.6%	0.0%	4.6%	
M.7.7.2	Amortising	95.4%	0.0%	95.4%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	3.9%	0.0%	3.9%	
M.7.8.2	≥ 12 - ≤ 24 months	33.8%	0.0%	33.8%	
M.7.8.3	≥ 24 - ≤ 36 months	17.6%	0.0%	17.6%	
M.7.8.4	≥ 36 - ≤ 60 months	11.7%	0.0%	11.7%	
M.7.8.5	≥ 60 months	33.0%	0.0%	33.0%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	68.27			
	By buckets (mn):				
M.7A.10.2	TBC at a country level	7097.88	172369	47.0%	78.0%
M.7A.10.3	TBC at a country level	5446.77	40076	36.1%	18.1%
M.7A.10.4	TBC at a country level	1499.27	6301	9.9%	2.9%
M.7A.10.5	TBC at a country level	467.85	1374	3.1%	0.6%
M.7A.10.6	TBC at a country level	580.11	944	3.8%	0.4%
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	15,091.9	221,064	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.55			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	5292.23	105918	35.1%	47.9%
M.7A.11.3	>40 - <=50 %	1485.82	22917	9.8%	10.4%
M.7A.11.4	>50 - <=60 %	1536.47	21583	10.2%	9.8%
M.7A.11.5	>60 - <=70 %	1691.09	21042	11.2%	9.5%
M.7A.11.6	>70 - <=80 %	1817.73	20207	12.0%	9.1%

M.7A.11.7	>80 - <=90 %	1794.35	17303	11.9%	7.8%
M.7A.11.8	>90 - <=100 %	1119.04	8782	7.4%	4.0%
M.7A.11.9	>100%	355.15	3312	2.4%	1.5%
OM.7A.11.10	Total	15,091.9	221,064	100.0%	100.0%
OM.7A.11.11	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.12	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.13	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.14	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.15	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	48%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	6538.17	128363	43.3%	58.1%
M.7A.12.3	>40 - <=50 %	1616.98	22190	10.7%	10.0%
M.7A.12.4	>50 - <=60 %	1639.56	20277	10.9%	9.2%
M.7A.12.5	>60 - <=70 %	1632.09	18142	10.8%	8.2%
M.7A.12.6	>70 - <=80 %	1511.67	15105	10.0%	6.8%
M.7A.12.7	>80 - <=90 %	1201.21	10041	8.0%	4.5%
M.7A.12.8	>90 - <=100 %	723.47	5065	4.8%	2.3%
M.7A.12.9	>100%	228.74	1881	1.5%	0.9%
OM.7A.12.10	Total	15,091.9	221,064	100.0%	100.0%
OM.7A.12.11	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.12	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.13	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type					
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	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	100%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking					
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional					
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional					
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional					
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
M.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					

22. Loan to Value (LTV) information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
OM.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w Cultural purposes				
OM.7B.23.2	a/w [if relevant, please specify]				
OM.7B.23.3	a/w [if relevant, please specify]				
OM.7B.23.4	a/w [if relevant, please specify]				
OM.7B.23.5	a/w [if relevant, please specify]				
OM.7B.23.6	a/w [if relevant, please specify]				
OM.7B.23.7	a/w [if relevant, please specify]				
OM.7B.23.8	a/w [if relevant, please specify]				
OM.7B.23.9	a/w [if relevant, please specify]				
OM.7B.23.10	a/w [if relevant, please specify]				
OM.7B.23.11	a/w [if relevant, please specify]				
OM.7B.23.12	a/w [if relevant, please specify]				
OM.7B.23.13	a/w [if relevant, please specify]				
OM.7B.23.14	a/w [if relevant, please specify]				
24. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0.0	0	0.0%	0.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
M.2B.25.15	TBC at a country level	[For completion]	[For completion]		
M.2B.25.16	TBC at a country level	[For completion]	[For completion]		
M.2B.25.17	TBC at a country level	[For completion]	[For completion]		
M.2B.25.18	no data	[For completion]	[For completion]		
M.2B.25.19	Total	0.0	0	0.0%	0.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	[For completion]	[For completion]		
M.2B.26.2	1919 - 1945	[For completion]	[For completion]		
M.2B.26.3	1945 - 1960	[For completion]	[For completion]		
M.2B.26.4	1961 - 1970	[For completion]	[For completion]		
M.2B.26.5	1971 - 1980	[For completion]	[For completion]		
M.2B.26.6	1981 - 1990	[For completion]	[For completion]		
M.2B.26.7	1991 - 2000	[For completion]	[For completion]		
M.2B.26.8	2001 - 2005	[For completion]	[For completion]		
M.2B.26.9	2006 and later	[For completion]	[For completion]		
M.2B.26.10	no data	[For completion]	[For completion]		
M.2B.26.11	Total	0.0	0	0.0%	0.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	[For completion]	[For completion]		
M.2B.27.2	Existing Property	[For completion]	[For completion]		
M.2B.27.3	other	[For completion]	[For completion]		
M.2B.27.4	no data	[For completion]	[For completion]		
M.2B.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	Sustainability - strategy pursued in the cover pool	
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/07/2021

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 Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.58	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.58	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.81	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.81	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.36	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* 6.65

* At Reporting Date until Maturity Date

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Retained Covered Bonds

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,091,886,607 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	697,533,330 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	38.09 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 12,135,889,961 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 105.53 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 92,411,068 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 697,533,330 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 12,135,889,961

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 112.40 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,041,715,337 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,039,555,337
<i>Total Interest Proceeds Public Finance Exposures</i>	2,160,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	15,880,847,192 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,091,886,607
<i>Total Principal Proceeds Public Finance Exposures</i>	91,427,255
<i>Total Principal Proceeds Financial Institution Exposures</i>	697,533,330
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	250,799,978 (X)
Costs, Fees and expenses Covered Bonds	103,417,522 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,068,345,030
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,444,268,524 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,940,767 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,436,327,757
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	91,427,255 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	91,427,255 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 31/07/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,091,886,607.33
Principal Redemptions between Cut-off Date and Maturity Date	15,091,886,607.33
Interest Payments between Cut-off Date and Maturity Date	2,039,555,336.81
Number of borrowers	114,356.00
Number of loans	221,064.00
Average Outstanding Balance per borrower	131,973
Average Outstanding Balance per loan	68,269
Weighted average Current Loan to Current Value	47.63 %
Weighted average seasoning (in Years)	3.54
Weighted average remaining maturity (in years, at 0% CPR)	14.90
Weighted average initial maturity (in years, at 0% CPR)	18.44
Percentage of Fixed Rate Loans	81.92 %
Percentage of Variable Rate Loans	18.08 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.47 %
Weighted Remaining average life (in years, at 0% CPR)	7.76
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.58

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	697,533,330
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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_UA	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
TASOIRCF)						
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

Stratification Tables

Portfolio Cut-off Date

31/07/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,364,933,739.15	15.67 %	34,016	15.39 %
Oost-Vlaanderen	2,346,316,676.10	15.55 %	36,023	16.30 %
Vlaams-Brabant	2,167,359,139.54	14.36 %	30,461	13.78 %
West-Vlaanderen	1,675,876,346.55	11.10 %	27,460	12.42 %
Brussels	1,318,417,920.48	8.74 %	12,619	5.71 %
Limburg	1,219,443,541.35	8.08 %	20,836	9.43 %
Liège	1,109,687,366.37	7.35 %	16,997	7.69 %
Hainaut	1,033,737,442.36	6.85 %	16,583	7.50 %
Brabant Wallon	763,859,882.96	5.06 %	9,285	4.20 %
Namur	648,097,877.47	4.29 %	10,169	4.60 %
Luxembourg	402,056,217.44	2.66 %	5,875	2.66 %
Other	42,100,457.56	0.28 %	740	0.33 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	595,575,911.74	3.95 %	5,417	2.45 %
>1 and <=2	5,094,879,820.21	33.76 %	56,651	25.63 %
>2 and <=3	2,656,497,874.59	17.60 %	34,808	15.75 %
>3 and <=4	1,762,335,653.16	11.68 %	24,031	10.87 %
>4 and <=5	1,992,852,969.06	13.20 %	30,747	13.91 %
>5 and <=6	1,235,164,602.91	8.18 %	23,143	10.47 %
>6 and <=7	698,774,463.53	4.63 %	14,538	6.58 %
>7 and <=8	80,460,382.94	0.53 %	1,643	0.74 %
>8 and <=9	81,633,538.17	0.54 %	1,882	0.85 %
>9 and <=10	86,277,810.59	0.57 %	5,853	2.65 %
>10 and <=11	249,130,092.80	1.65 %	6,337	2.87 %
>11 and <=12	293,937,084.18	1.95 %	6,216	2.81 %
>12 and <=13	75,904,270.12	0.50 %	2,195	0.99 %
>13 and <=14	16,871,922.18	0.11 %	409	0.19 %
>14 and <=15	14,521,371.47	0.10 %	396	0.18 %
>15 and <=16	49,756,428.91	0.33 %	1,417	0.64 %
>16 and <=17	66,460,716.46	0.44 %	2,561	1.16 %
>17 and <=18	28,350,053.95	0.19 %	1,777	0.80 %
>18 and <=19	7,278,289.03	0.05 %	677	0.31 %
>19 and <=20	1,764,388.14	0.01 %	115	0.05 %
>20 and <=21	700,573.72	0.00 %	42	0.02 %
>21 and <=22	1,261,459.92	0.01 %	83	0.04 %
>22 and <=23	854,862.04	0.01 %	63	0.03 %
>23 and <=24	225,989.19	0.00 %	21	0.01 %
>24 and <=25	234,407.76	0.00 %	24	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	3,485.46	0.00 %	1	0.00 %
>25 and <=26	47,362.69	0.00 %	6	0.00 %
>28 and <=29	47,728.50	0.00 %	5	0.00 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	567,000.00	0.00 %	505	0.23 %
<=1	109,244,718.22	0.72 %	5,742	2.60 %
>1 and <=2	128,010,699.51	0.85 %	4,091	1.85 %
>2 and <=3	166,188,733.14	1.10 %	4,615	2.09 %
>3 and <=4	295,564,069.98	1.96 %	8,998	4.07 %
>4 and <=5	307,817,216.54	2.04 %	9,554	4.32 %
>5 and <=6	331,713,851.26	2.20 %	9,523	4.31 %
>6 and <=7	420,529,744.08	2.79 %	10,162	4.60 %
>7 and <=8	582,969,725.63	3.86 %	13,007	5.88 %
>8 and <=9	709,798,649.12	4.70 %	14,236	6.44 %
>9 and <=10	468,192,888.10	3.10 %	8,937	4.04 %
>10 and <=11	569,081,774.91	3.77 %	9,616	4.35 %
>11 and <=12	687,285,634.28	4.55 %	10,228	4.63 %
>12 and <=13	683,306,253.23	4.53 %	9,723	4.40 %
>13 and <=14	1,007,361,471.00	6.67 %	13,500	6.11 %
>14 and <=15	580,530,569.24	3.85 %	7,452	3.37 %
>15 and <=16	733,065,278.64	4.86 %	8,878	4.02 %
>16 and <=17	882,291,219.66	5.85 %	10,015	4.53 %
>17 and <=18	844,791,713.58	5.60 %	9,493	4.29 %
>18 and <=19	1,630,251,442.91	10.80 %	17,159	7.76 %
>19 and <=20	526,644,527.52	3.49 %	5,665	2.56 %
>20 and <=21	571,450,427.26	3.79 %	5,962	2.70 %
>21 and <=22	489,904,913.74	3.25 %	4,819	2.18 %
>22 and <=23	661,407,484.21	4.38 %	6,122	2.77 %
>23 and <=24	1,412,988,568.49	9.36 %	11,051	5.00 %
>24 and <=25	257,952,988.84	1.71 %	1,715	0.78 %
>25 and <=26	12,189,309.00	0.08 %	121	0.05 %
>26 and <=27	9,056,032.51	0.06 %	81	0.04 %
>27 and <=28	5,200,286.85	0.03 %	40	0.02 %
>28 and <=29	5,490,179.49	0.04 %	45	0.02 %
>29 and <=30	1,039,236.39	0.01 %	9	0.00 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	796,223.70	0.01 %	4	0.00 %
>1 and <=2	22,474,131.64	0.15 %	248	0.11 %
>2 and <=3	39,669,796.04	0.26 %	366	0.17 %
>3 and <=4	16,502,105.17	0.11 %	289	0.13 %
>4 and <=5	304,941,227.54	2.02 %	2,447	1.11 %
>5 and <=6	30,792,303.74	0.20 %	1,131	0.51 %
>6 and <=7	62,767,245.98	0.42 %	1,820	0.82 %
>7 and <=8	84,626,921.42	0.56 %	2,517	1.14 %
>8 and <=9	108,573,407.53	0.72 %	2,960	1.34 %
>9 and <=10	1,356,164,808.82	8.99 %	34,552	15.63 %
>10 and <=11	169,930,741.73	1.13 %	8,120	3.67 %
>11 and <=12	232,672,648.88	1.54 %	4,464	2.02 %
>12 and <=13	759,707,966.66	5.03 %	13,694	6.19 %
>13 and <=14	137,903,612.10	0.91 %	2,649	1.20 %
>14 and <=15	1,899,130,070.70	12.58 %	30,031	13.58 %
>15 and <=16	178,555,452.67	1.18 %	2,797	1.27 %
>16 and <=17	235,658,157.62	1.56 %	3,440	1.56 %
>17 and <=18	882,192,299.33	5.85 %	11,634	5.26 %
>18 and <=19	228,067,094.40	1.51 %	5,299	2.40 %
>19 and <=20	3,453,478,408.54	22.88 %	42,327	19.15 %
>20 and <=21	326,046,474.98	2.16 %	4,300	1.95 %
>21 and <=22	151,401,512.42	1.00 %	2,129	0.96 %
>22 and <=23	198,581,037.71	1.32 %	2,582	1.17 %
>23 and <=24	125,779,992.23	0.83 %	1,563	0.71 %
>24 and <=25	3,315,509,571.40	21.97 %	31,405	14.21 %
>25 and <=26	474,217,636.11	3.14 %	4,527	2.05 %
>26 and <=27	22,610,424.92	0.15 %	240	0.11 %
>27 and <=28	11,799,257.29	0.08 %	139	0.06 %
>28 and <=29	9,475,406.16	0.06 %	106	0.05 %
>29 and <=30	215,988,866.83	1.43 %	2,846	1.29 %
>30 and <=31	31,784,580.13	0.21 %	380	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	491,708.58	0.00 %	5	0.00 %
>35 and <=36	107,114.05	0.00 %	2	0.00 %
>36 and <=37	115,028.59	0.00 %	1	0.00 %
>39 and <=40	304,548.85	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,671,909.92	0.02 %	37	0.02 %
>40 and <=41	90,678.31	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	8,656.12	0.00 %	2	0.00 %
1993	42,557.84	0.00 %	4	0.00 %
1996	90,932.04	0.00 %	14	0.01 %
1997	274,616.90	0.00 %	23	0.01 %
1998	215,382.08	0.00 %	20	0.01 %
1999	1,631,812.09	0.01 %	115	0.05 %
2000	746,123.60	0.00 %	45	0.02 %
2001	540,280.59	0.00 %	64	0.03 %
2002	3,608,219.73	0.02 %	173	0.08 %
2003	16,063,447.39	0.11 %	1,328	0.60 %
2004	38,194,270.03	0.25 %	1,954	0.88 %
2005	79,426,375.57	0.53 %	2,609	1.18 %
2006	23,405,535.51	0.16 %	659	0.30 %
2007	12,889,380.29	0.09 %	313	0.14 %
2008	21,295,575.76	0.14 %	577	0.26 %
2009	178,963,640.23	1.19 %	4,172	1.89 %
2010	300,774,358.49	1.99 %	6,686	3.02 %
2011	188,512,806.56	1.25 %	8,722	3.95 %
2012	51,022,296.44	0.34 %	1,353	0.61 %
2013	89,131,327.84	0.59 %	1,900	0.86 %
2014	212,068,111.29	1.41 %	4,306	1.95 %
2015	850,167,435.62	5.63 %	17,024	7.70 %
2016	1,995,529,627.42	13.22 %	34,989	15.83 %
2017	1,468,063,320.76	9.73 %	20,777	9.40 %
2018	2,338,369,316.42	15.49 %	30,908	13.98 %
2019	4,762,334,408.12	31.56 %	56,883	25.73 %
2020	2,341,836,111.69	15.52 %	24,344	11.01 %
2021	116,597,587.00	0.77 %	1,094	0.49 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,497,595,121.50	16.55 %	54,710	47.84 %
>100 and <=200	5,218,032,974.52	34.58 %	35,798	31.30 %
>200 and <=300	3,893,642,894.97	25.80 %	16,103	14.08 %
>300 and <=400	1,607,106,782.60	10.65 %	4,741	4.15 %
>400	1,875,508,833.74	12.43 %	3,004	2.63 %
	15,091,886,607.33	100.00 %	114,356	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	77,546,655.83	0.51 %	1,822	0.82 %
0.5 - 1%	578,384,092.65	3.83 %	9,939	4.50 %
1 - 1.5%	4,271,341,130.89	28.30 %	54,284	24.56 %
1.5 - 2%	8,270,384,119.38	54.80 %	114,663	51.87 %
2 - 2.5%	1,158,863,038.09	7.68 %	20,889	9.45 %
2.5 - 3%	529,829,387.13	3.51 %	12,506	5.66 %
3 - 3.5%	127,926,705.45	0.85 %	4,014	1.82 %
3.5 - 4%	47,442,912.50	0.31 %	1,606	0.73 %
4 - 4.5%	18,138,099.69	0.12 %	737	0.33 %
4.5 - 5%	7,492,041.11	0.05 %	359	0.16 %
5 - 5.5%	3,664,060.59	0.02 %	164	0.07 %
5.5 - 6%	665,567.70	0.00 %	51	0.02 %
6 - 6.5%	102,171.57	0.00 %	18	0.01 %
6.5 - 7%	17,732.30	0.00 %	6	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,666.66	0.00 %	2	0.00 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

8. Interest Rate Type

Classification : Internal

	In EUR	In %	In number of loans	In %
Fixed	12,363,893,122.60	81.92 %	179,069	81.00 %
Variable	29,830,061.49	0.20 %	1,402	0.63 %
Variable With Cap	2,698,163,423.24	17.88 %	40,593	18.36 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	438,702,371.15	2.91 %	8,978	4.06 %
2022	691,804,295.99	4.58 %	13,773	6.23 %
2023	355,536,238.82	2.36 %	3,973	1.80 %
2024	280,521,263.26	1.86 %	3,160	1.43 %
2025	126,890,318.82	0.84 %	1,693	0.77 %
2026	145,001,496.31	0.96 %	1,697	0.77 %
2027	84,031,546.67	0.56 %	928	0.42 %
2028	50,227,000.75	0.33 %	575	0.26 %
2029	96,924,604.91	0.64 %	924	0.42 %
2030	10,192,154.46	0.07 %	106	0.05 %
2031	50,000.00	0.00 %	1	0.00 %
2033	89,472,392.16	0.59 %	1,143	0.52 %
2034	277,448,810.50	1.84 %	2,949	1.33 %
2035	19,569,499.99	0.13 %	174	0.08 %
2036	219,491.94	0.00 %	1	0.00 %
Fixed To Maturity	12,425,295,121.60	82.33 %	180,989	81.87 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,091,752,299.46	100.00 %	221,052	99.99 %
Twice A Year	134,307.87	0.00 %	12	0.01 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,238,234,686.32	94.34 %	212,806	96.26 %
Interest only	695,220,678.48	4.61 %	4,609	2.08 %
Linear	158,431,242.53	1.05 %	3,649	1.65 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	17,607,705.53	0.12 %	564	0.26 %
1-10%	1,348,214,990.18	8.93 %	29,421	13.31 %
11-20%	1,175,091,897.55	7.79 %	25,870	11.70 %
21-30%	1,324,174,208.13	8.77 %	25,492	11.53 %
31-40%	1,427,137,885.42	9.46 %	24,571	11.11 %
41-50%	1,485,821,336.20	9.85 %	22,917	10.37 %
51-60%	1,536,473,385.04	10.18 %	21,583	9.76 %
61-70%	1,691,091,007.43	11.21 %	21,042	9.52 %
71-80%	1,817,732,391.92	12.04 %	20,207	9.14 %
81-90%	1,794,354,633.15	11.89 %	17,303	7.83 %
91-100%	1,119,036,384.60	7.41 %	8,782	3.97 %
101-110%	75,374,686.12	0.50 %	814	0.37 %
111-120%	36,214,745.37	0.24 %	409	0.19 %
>120%	243,561,350.69	1.61 %	2,089	0.94 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	276,663,737.50	1.83 %	17,094	7.73 %
21-40%	428,641,896.15	2.84 %	15,408	6.97 %
41-60%	781,394,477.52	5.18 %	18,510	8.37 %
61-80%	1,526,167,602.04	10.11 %	25,290	11.44 %
81-100%	2,904,691,289.63	19.25 %	34,713	15.70 %
101-120%	723,232,383.90	4.79 %	14,107	6.38 %
121-140%	738,078,846.18	4.89 %	12,414	5.62 %
141-160%	778,970,431.17	5.16 %	11,974	5.42 %
161-180%	859,648,065.01	5.70 %	11,932	5.40 %
181-200%	893,982,453.53	5.92 %	10,552	4.77 %
201-300%	2,502,530,119.27	16.58 %	27,675	12.52 %
301-400%	1,076,764,370.59	7.13 %	10,061	4.55 %
401-500%	440,639,518.20	2.92 %	3,822	1.73 %
>500%	1,160,481,416.64	7.69 %	7,512	3.40 %
	15,091,886,607.33	100.00 %	221,064	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	313,563,036.64	2.08 %	12,125	5.48 %
>1 and <=2	426,445,861.60	2.83 %	12,371	5.60 %
>2 and <=3	636,221,787.39	4.22 %	19,108	8.64 %
>3 and <=4	915,608,381.44	6.07 %	21,387	9.67 %
>4 and <=5	1,117,658,907.35	7.41 %	22,220	10.05 %
>5 and <=6	1,172,305,140.11	7.77 %	19,142	8.66 %
>6 and <=7	1,598,127,400.45	10.59 %	22,201	10.04 %
>7 and <=8	1,210,302,192.02	8.02 %	15,448	6.99 %
>8 and <=9	1,517,626,461.87	10.06 %	17,312	7.83 %
>9 and <=10	2,307,674,674.00	15.29 %	24,743	11.19 %
>10 and <=11	927,725,719.95	6.15 %	9,918	4.49 %
>11 and <=12	1,027,752,319.62	6.81 %	9,918	4.49 %
>12 and <=13	1,869,625,011.09	12.39 %	14,716	6.66 %
>13 and <=14	29,389,469.77	0.19 %	268	0.12 %
>14 and <=15	15,955,950.86	0.11 %	130	0.06 %
>15 and <=16	5,546,961.08	0.04 %	53	0.02 %
>16 and <=17	205,766.93	0.00 %	2	0.00 %
>17 and <=18	151,565.16	0.00 %	2	0.00 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

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

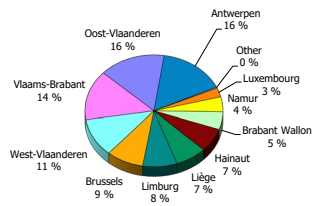
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,425,295,121.60	82.33 %	180,989	81.87 %
>=0 and <=1	1,297,192,362.74	8.60 %	24,827	11.23 %
>1 and <=2	567,257,579.40	3.76 %	6,387	2.89 %
>2 and <=3	227,911,093.22	1.51 %	2,660	1.20 %
>3 and <=4	98,982,583.12	0.66 %	1,108	0.50 %
>4 and <=5	88,537,672.66	0.59 %	828	0.37 %
>6 and <=7	377,108,100.76	2.50 %	4,182	1.89 %
>7 and <=8	9,602,093.83	0.06 %	83	0.04 %
	15,091,886,607.33	100.00 %	221,064	100.00 %

Retained Covered Bonds

Stratification Tables

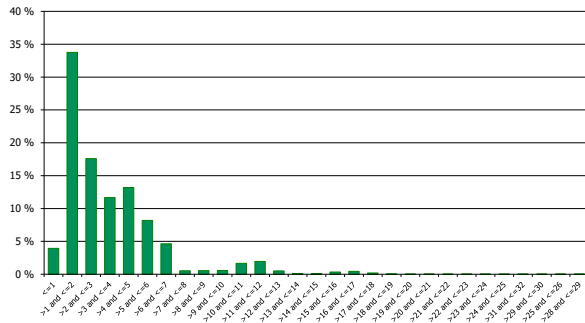
Portfolio Cut-off Date 31/07/2021

1. Geographic distribution



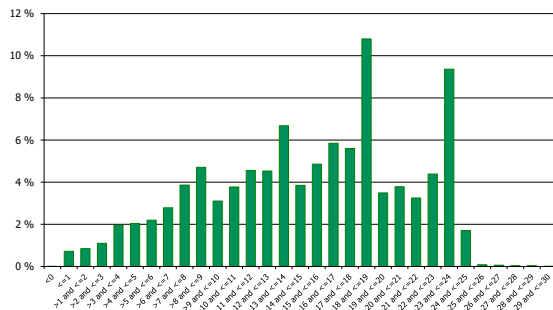
2. Seasoning

Distribution per Seasoning



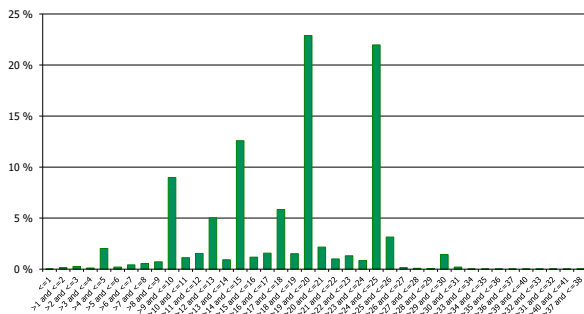
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



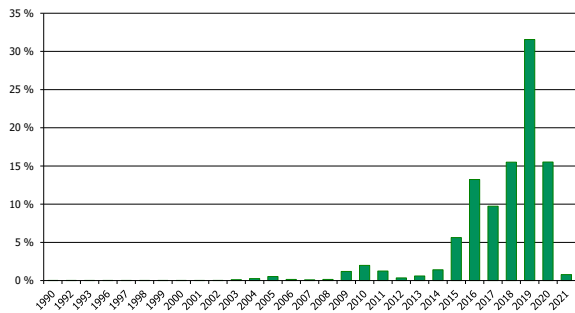
4. Original term to maturity

Distribution of Initial Term (in years)



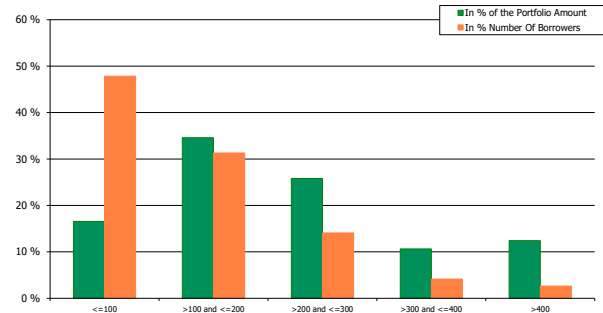
5. Origination Year

Distribution Origination Year



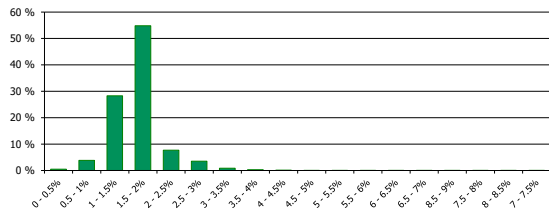
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



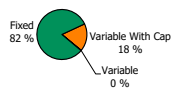
7. Interest Rate

Distribution per Interest Rate



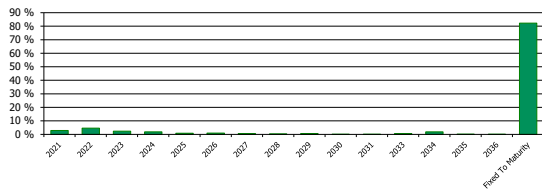
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency

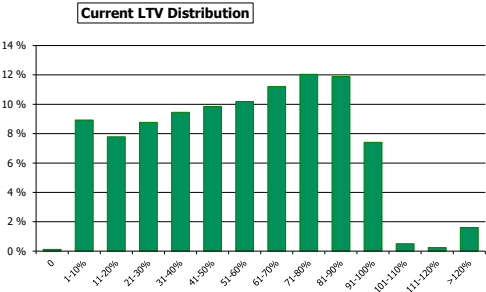


11. Repayment Type

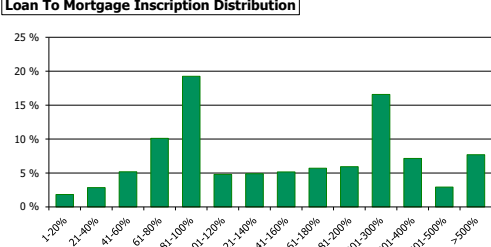
Distribution per Repayment Type



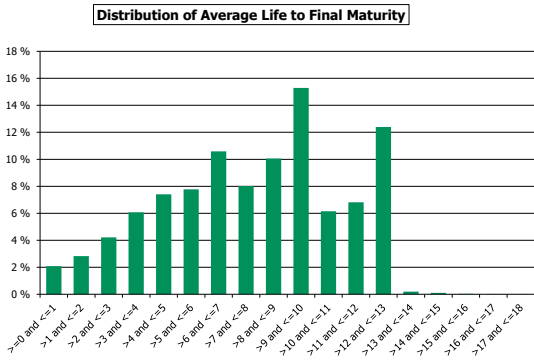
12. Current Loan to Current Value (LTV)



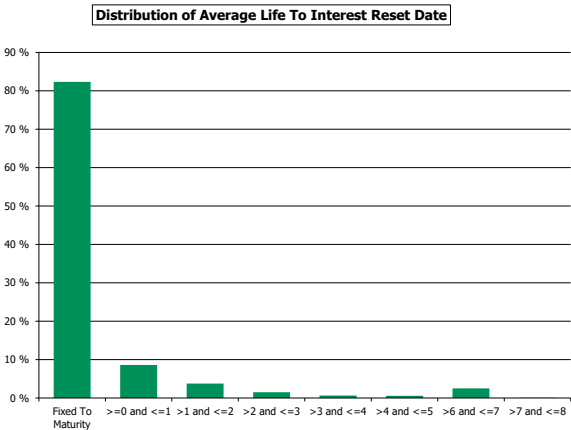
13. Loan to Mortgage Inscription Ratio (LTM)



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

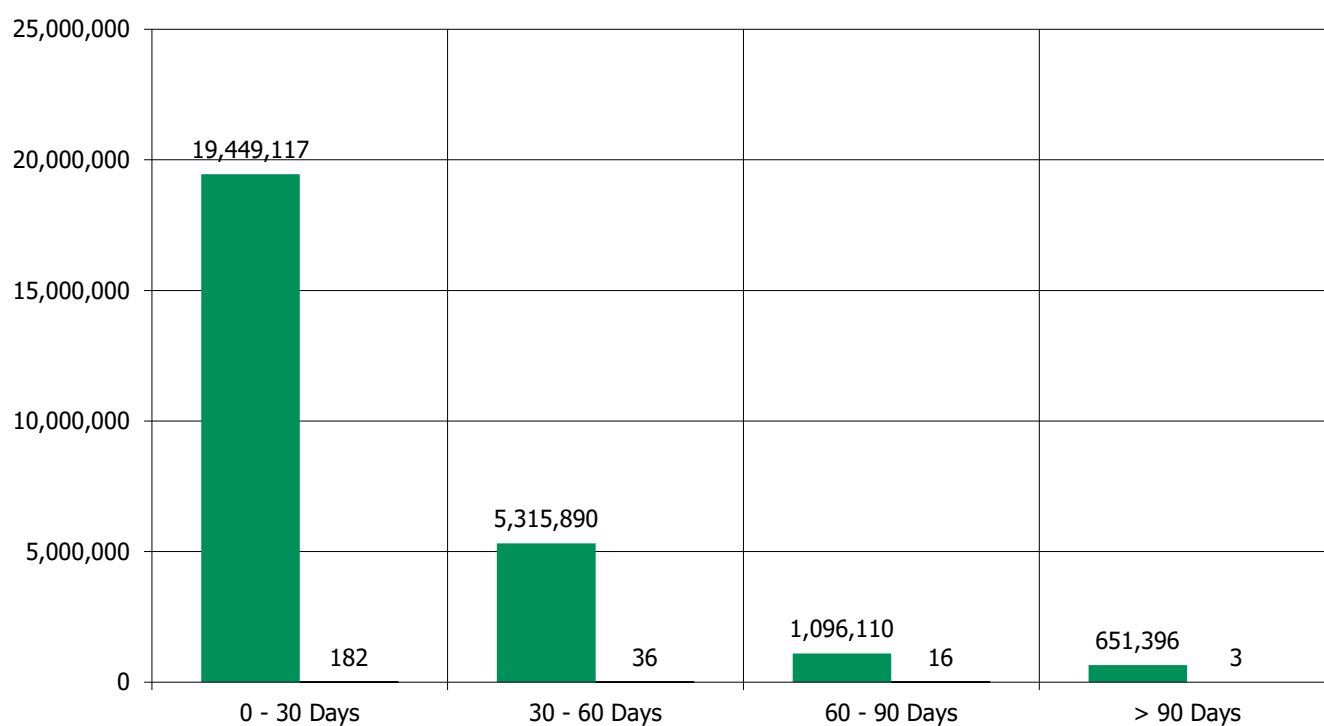
Cover Pool Performance

Portfolio Cut-off Date 31/07/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,065,374,095.00	99.82 %	220,827	99.89 %
0 - 30 Days	19,449,116.91	0.13 %	182	0.08 %
30 - 60 Days	5,315,889.89	0.04 %	36	0.02 %
60 - 90 Days	1,096,109.97	0.01 %	16	0.01 %
> 90 Days	651,395.56	0.00 %	3	0.00 %
Total	15,091,886,607.33	100.00 %	221,064	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date Jul/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/08/2021	1	11,500,000,000	14,995,331,934	14,969,898,741	14,931,827,208	14,868,582,782
1/09/2021	2	11,500,000,000	14,900,407,446	14,849,905,923	14,774,469,236	14,649,578,430
1/10/2021	3	11,500,000,000	14,804,723,976	14,730,328,535	14,619,428,184	14,436,426,657
1/11/2021	4	11,500,000,000	14,706,633,723	14,607,913,002	14,461,063,052	14,219,560,123
1/12/2021	5	11,500,000,000	14,610,911,302	14,489,011,669	14,308,054,161	14,011,434,505
1/01/2022	6	11,500,000,000	14,516,172,356	14,370,648,044	14,155,077,751	13,802,917,887
1/02/2022	7	11,500,000,000	14,419,201,128	14,250,438,089	14,000,972,891	13,594,820,555
1/03/2022	8	11,500,000,000	14,322,636,578	14,133,317,369	13,854,001,378	13,400,638,833
1/04/2022	9	11,500,000,000	14,225,191,751	14,013,352,523	13,701,472,879	13,196,967,615
1/05/2022	10	11,500,000,000	14,131,612,466	13,898,316,506	13,555,550,928	13,002,897,887
1/06/2022	11	11,500,000,000	14,036,291,865	13,781,155,962	13,407,095,901	12,806,024,091
1/07/2022	12	11,500,000,000	13,940,316,393	13,664,459,212	13,260,847,606	12,614,410,687
1/08/2022	13	11,500,000,000	13,844,979,003	13,547,990,966	13,114,381,909	12,422,246,086
1/09/2022	14	11,500,000,000	13,748,416,444	13,430,681,635	12,967,763,333	12,231,338,830
1/10/2022	15	11,500,000,000	13,653,279,027	13,315,850,242	12,825,245,609	12,047,326,914
1/11/2022	16	11,500,000,000	13,557,826,394	13,200,329,863	12,681,647,152	11,861,982,791
1/12/2022	17	11,500,000,000	13,461,710,067	13,085,234,453	12,540,133,422	11,681,533,665
1/01/2023	18	11,500,000,000	13,367,349,801	12,971,475,144	12,399,498,188	11,501,604,687
1/02/2023	19	11,500,000,000	13,271,740,937	12,856,854,516	12,258,675,929	11,322,817,592
1/03/2023	20	11,500,000,000	13,175,098,618	12,743,679,237	12,122,851,417	11,154,516,245
1/04/2023	21	11,500,000,000	13,082,302,594	12,632,459,836	11,986,488,407	10,982,331,465
1/05/2023	22	11,500,000,000	12,984,463,339	12,517,404,908	11,848,083,650	10,811,022,540
1/06/2023	23	11,500,000,000	12,887,752,252	12,403,100,257	11,710,034,052	10,639,799,367
1/07/2023	24	11,500,000,000	12,791,289,794	12,290,059,176	11,574,750,679	10,473,769,432
1/08/2023	25	11,500,000,000	12,696,776,129	12,178,558,228	11,440,569,425	10,308,503,544
1/09/2023	26	11,500,000,000	12,599,102,413	12,064,374,222	11,304,481,744	10,142,739,234
1/10/2023	27	11,500,000,000	12,505,529,373	11,955,117,113	11,174,534,971	9,985,047,741
1/11/2023	28	11,500,000,000	12,407,955,503	11,841,719,257	11,040,391,592	9,823,398,992
1/12/2023	29	11,500,000,000	12,309,554,595	11,728,525,934	10,907,944,431	9,665,766,657
1/01/2024	30	11,500,000,000	12,214,774,482	11,618,480,297	10,778,117,232	9,510,271,433
1/02/2024	31	11,500,000,000	12,119,281,765	11,508,097,545	10,648,567,900	9,356,164,164
1/03/2024	32	11,500,000,000	12,023,546,499	11,399,074,203	10,522,591,056	9,208,838,758
1/04/2024	33	11,500,000,000	11,929,634,306	11,290,856,906	10,396,187,608	9,059,680,956
1/05/2024	34	11,500,000,000	11,834,660,437	11,182,583,106	10,271,150,821	8,914,027,831
1/06/2024	35	11,500,000,000	11,735,206,147	11,069,801,543	10,141,703,276	8,764,404,208
1/07/2024	36	11,500,000,000	11,635,908,634	10,958,118,052	10,014,673,778	8,619,149,015
1/08/2024	37	11,500,000,000	11,543,121,553	10,852,298,237	9,892,741,144	8,478,145,142
1/09/2024	38	11,500,000,000	11,446,063,154	10,742,796,976	9,768,016,537	8,335,798,493
1/10/2024	39	11,500,000,000	11,344,469,518	10,629,968,641	9,641,636,822	8,194,221,012
1/11/2024	40	11,500,000,000	11,245,340,311	10,519,211,148	9,516,911,939	8,053,961,981
1/12/2024	41	11,500,000,000	11,144,640,024	10,407,901,547	9,393,032,410	7,916,540,333
1/01/2025	42	11,500,000,000	11,047,737,576	10,299,905,945	9,271,926,862	7,781,372,838
1/02/2025	43	11,500,000,000	10,950,848,838	10,192,259,500	9,151,690,064	7,647,934,340
1/03/2025	44	11,500,000,000	10,857,114,359	10,089,536,683	9,038,641,702	7,524,558,609
1/04/2025	45	11,500,000,000	10,765,970,694	9,987,867,761	8,924,806,809	7,398,323,233
1/05/2025	46	11,500,000,000	10,671,169,060	9,883,668,055	8,809,960,448	7,273,183,084
1/06/2025	47	11,500,000,000	10,575,789,884	9,778,713,982	8,694,240,391	7,147,247,557
1/07/2025	48	11,500,000,000	10,482,450,492	9,676,500,204	8,582,187,090	7,026,211,881
1/08/2025	49	11,500,000,000	10,391,510,843	9,576,282,833	8,471,703,059	6,906,382,204
1/09/2025	50	11,500,000,000	10,295,209,912	9,471,445,275	8,357,648,613	6,784,543,186
1/10/2025	51	11,500,000,000	10,208,390,786	9,376,157,534	8,253,202,790	6,672,292,909
1/11/2025	52	11,500,000,000	10,122,130,887	9,281,161,643	8,148,807,343	6,559,991,198
1/12/2025	53	11,500,000,000	10,026,146,539	9,178,062,186	8,038,453,001	6,444,626,709
1/01/2026	54	11,500,000,000	9,939,347,834	9,083,173,638	7,935,114,363	6,334,831,970
1/02/2026	55	9,000,000,000	9,851,951,306	8,988,035,164	7,832,031,573	6,226,055,083
1/03/2026	56	9,000,000,000	9,765,183,026	8,895,226,617	7,733,352,377	6,124,086,834
1/04/2026	57	9,000,000,000	9,679,668,420	8,802,375,455	7,633,167,011	6,019,146,650
1/05/2026	58	9,000,000,000	9,594,928,501	8,710,993,937	7,535,331,355	5,917,640,771

Classification : Internal

1/06/2026	59	9,000,000,000	9,509,428,444	8,618,727,753	7,436,556,784	5,815,335,314
1/07/2026	60	9,000,000,000	9,424,478,965	8,527,714,605	7,339,917,200	5,716,235,426
1/08/2026	61	9,000,000,000	9,339,644,273	8,436,618,721	7,243,042,249	5,616,898,608
1/09/2026	62	9,000,000,000	9,255,747,022	8,346,652,682	7,147,580,103	5,519,391,707
1/10/2026	63	9,000,000,000	9,172,343,160	8,257,863,901	7,054,141,666	5,424,908,859
1/11/2026	64	9,000,000,000	9,085,978,462	8,166,235,660	6,958,128,707	5,328,406,462
1/12/2026	65	9,000,000,000	9,002,459,820	8,077,890,424	6,865,912,654	5,236,236,410
1/01/2027	66	9,000,000,000	8,919,368,543	7,989,758,530	6,773,732,835	5,144,055,612
1/02/2027	67	9,000,000,000	8,836,789,252	7,902,360,204	6,682,597,809	5,053,351,817
1/03/2027	68	9,000,000,000	8,755,066,946	7,817,284,510	6,595,466,774	4,968,379,477
1/04/2027	69	9,000,000,000	8,673,478,533	7,731,300,150	6,506,332,375	4,880,474,942
1/05/2027	70	6,500,000,000	8,592,757,284	7,646,775,343	6,419,361,153	4,795,498,231
1/06/2027	71	6,500,000,000	8,511,628,379	7,561,730,925	6,331,823,362	4,710,069,722
1/07/2027	72	6,500,000,000	8,431,675,493	7,478,405,491	6,246,638,138	4,627,655,029
1/08/2027	73	6,500,000,000	8,351,253,614	7,394,513,015	6,160,855,310	4,544,773,640
1/09/2027	74	6,500,000,000	8,271,314,899	7,311,310,689	6,076,041,953	4,463,223,463
1/10/2027	75	6,500,000,000	8,190,657,672	7,228,131,074	5,992,131,165	4,383,542,911
1/11/2027	76	6,500,000,000	8,111,787,211	7,146,387,695	5,909,298,903	4,304,636,943
1/12/2027	77	5,000,000,000	8,032,085,447	7,064,556,516	5,827,255,438	4,227,471,709
1/01/2028	78	5,000,000,000	7,952,261,076	6,982,484,697	5,744,910,107	4,150,080,407
1/02/2028	79	5,000,000,000	7,872,691,563	6,900,894,355	5,663,341,061	4,073,827,260
1/03/2028	80	5,000,000,000	7,792,550,348	6,819,807,255	5,583,478,911	4,000,463,577
1/04/2028	81	5,000,000,000	7,712,869,710	6,738,624,518	5,502,982,481	3,926,089,452
1/05/2028	82	5,000,000,000	7,633,431,761	6,658,273,808	5,423,982,634	3,853,864,437
1/06/2028	83	5,000,000,000	7,553,745,451	6,577,592,252	5,344,630,435	3,781,398,465
1/07/2028	84	5,000,000,000	7,477,400,091	6,500,425,442	5,268,928,211	3,712,556,980
1/08/2028	85	5,000,000,000	7,400,820,198	6,422,938,960	5,192,881,205	3,643,475,502
1/09/2028	86	5,000,000,000	7,323,564,780	6,345,111,352	5,116,911,830	3,574,966,853
1/10/2028	87	5,000,000,000	7,248,092,859	6,269,415,159	5,043,424,021	3,509,180,051
1/11/2028	88	5,000,000,000	7,174,090,494	6,194,880,177	4,970,790,463	3,443,992,882
1/12/2028	89	5,000,000,000	7,099,452,077	6,120,366,824	4,898,913,436	3,380,279,703
1/01/2029	90	5,000,000,000	7,024,992,337	6,045,904,102	4,827,004,018	3,316,554,605
1/02/2029	91	2,500,000,000	6,951,403,864	5,972,424,928	4,756,211,935	3,254,073,137
1/03/2029	92	2,500,000,000	6,877,734,175	5,900,077,113	4,687,802,463	3,194,996,785
1/04/2029	93	2,500,000,000	6,805,764,979	5,828,435,950	4,619,103,953	3,134,840,712
1/05/2029	94	2,500,000,000	6,729,928,257	5,754,029,386	4,548,912,161	3,074,548,699
1/06/2029	95	2,500,000,000	6,655,763,397	5,680,967,373	4,479,730,247	3,014,965,232
1/07/2029	96	2,500,000,000	6,583,976,286	5,610,469,921	4,413,250,446	2,958,047,220
1/08/2029	97	2,500,000,000	6,513,151,492	5,540,703,868	4,347,287,551	2,901,492,924
1/09/2029	98	2,500,000,000	6,438,516,219	5,467,922,275	4,279,271,622	2,844,000,193
1/10/2029	99	2,500,000,000	6,369,158,863	5,400,142,004	4,215,823,970	2,790,347,679
1/11/2029	100	2,500,000,000	6,298,309,736	5,331,014,850	4,151,272,798	2,735,985,205
1/12/2029	101	2,500,000,000	6,228,350,556	5,263,146,837	4,088,336,511	2,683,460,393
1/01/2030	102	2,500,000,000	6,160,624,699	5,197,086,796	4,026,755,046	2,631,845,467
1/02/2030	103	2,500,000,000	6,093,541,593	5,131,777,003	3,966,040,189	2,581,183,642
1/03/2030	104	2,500,000,000	6,025,147,107	5,066,403,491	3,906,521,555	2,532,719,123
1/04/2030	105	2,500,000,000	5,959,450,259	5,002,661,269	3,847,562,127	2,483,928,357
1/05/2030	106	0	5,890,861,591	4,936,967,607	3,787,691,405	2,435,253,051
1/06/2030	107		5,826,353,554	4,874,623,443	3,730,349,098	2,388,226,998
1/07/2030	108		5,761,750,741	4,812,660,925	3,673,867,047	2,342,424,740
1/08/2030	109		5,696,970,303	4,750,480,426	3,617,177,301	2,296,511,513
1/09/2030	110		5,633,116,374	4,689,268,276	3,561,487,599	2,251,577,428
1/10/2030	111		5,569,523,053	4,628,720,131	3,506,848,842	2,207,946,673
1/11/2030	112		5,506,865,767	4,568,884,572	3,452,712,389	2,164,654,337
1/12/2030	113		5,444,060,917	4,509,363,366	3,399,344,790	2,122,459,700
1/01/2031	114		5,381,224,855	4,449,755,768	3,345,879,159	2,080,228,814
1/02/2031	115		5,319,143,617	4,390,960,504	3,293,272,750	2,038,849,533
1/03/2031	116		5,256,826,558	4,332,869,267	3,242,237,852	1,999,573,435
1/04/2031	117		5,195,014,696	4,274,659,208	3,190,545,011	1,959,358,847
1/05/2031	118		5,133,648,988	4,217,231,554	3,139,934,536	1,920,373,849
1/06/2031	119		5,072,673,647	4,160,073,257	3,089,500,129	1,881,525,146
1/07/2031	120		5,011,778,068	4,103,386,708	3,039,901,096	1,843,730,103
1/08/2031	121		4,952,081,941	4,047,633,834	2,990,971,790	1,806,370,488
1/09/2031	122		4,891,932,748	3,991,688,585	2,942,129,905	1,769,346,846
1/10/2031	123		4,831,878,858	3,936,214,638	2,894,101,322	1,733,328,776
1/11/2031	124		4,772,959,011	3,881,621,801	2,846,703,733	1,697,720,160
1/12/2031	125		4,714,604,377	3,827,871,313	2,800,374,722	1,663,244,390
1/01/2032	126		4,656,500,334	3,774,283,265	2,754,148,823	1,628,860,689
1/02/2032	127		4,598,333,741	3,720,815,372	2,708,227,391	1,594,917,722
1/03/2032	128		4,540,120,573	3,667,882,043	2,663,347,335	1,562,271,509
1/04/2032	129		4,483,017,787	3,615,606,969	2,618,712,100	1,529,583,110

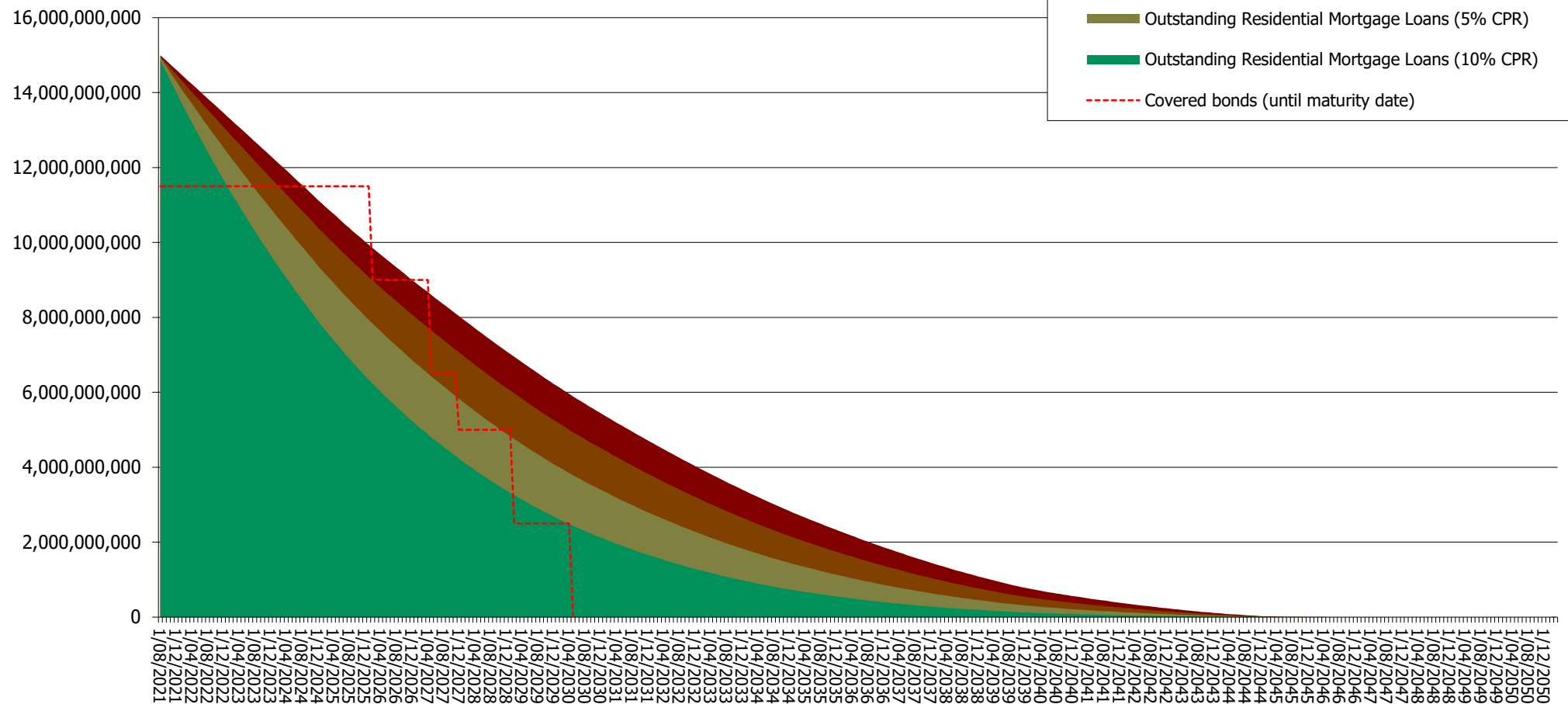
1/05/2032	130	4,426,169,616	3,563,898,821	2,574,907,744	1,497,831,919
1/06/2032	131	4,369,408,100	3,512,228,008	2,531,122,137	1,466,125,440
1/07/2032	132	4,312,874,017	3,461,094,242	2,488,133,007	1,435,316,586
1/08/2032	133	4,256,168,626	3,409,794,907	2,445,020,576	1,404,472,528
1/09/2032	134	4,199,536,367	3,358,718,120	2,402,270,514	1,374,071,275
1/10/2032	135	4,143,905,779	3,308,785,724	2,360,732,419	1,344,776,767
1/11/2032	136	4,088,994,100	3,259,402,799	2,319,584,766	1,315,740,675
1/12/2032	137	4,034,412,975	3,210,616,716	2,279,242,022	1,287,557,343
1/01/2033	138	3,979,868,210	3,161,837,752	2,238,904,939	1,259,413,692
1/02/2033	139	3,925,456,077	3,113,320,211	2,198,942,928	1,231,695,439
1/03/2033	140	3,872,197,855	3,066,375,468	2,160,810,167	1,205,704,832
1/04/2033	141	3,817,782,745	3,018,156,682	2,121,422,434	1,178,713,245
1/05/2033	142	3,765,179,030	2,971,684,934	2,083,617,064	1,152,962,004
1/06/2033	143	3,712,876,232	2,925,434,525	2,045,971,682	1,127,335,875
1/07/2033	144	3,660,231,750	2,879,221,353	2,008,695,273	1,102,259,500
1/08/2033	145	3,608,926,086	2,834,048,232	1,972,151,767	1,077,622,736
1/09/2033	146	3,557,752,908	2,789,123,924	1,935,953,848	1,053,362,933
1/10/2033	147	3,506,139,676	2,744,149,718	1,900,048,814	1,029,588,953
1/11/2033	148	3,455,517,194	2,699,941,948	1,864,684,992	1,006,146,476
1/12/2033	149	3,405,396,089	2,656,412,783	1,830,106,560	983,440,742
1/01/2034	150	3,355,968,652	2,613,416,345	1,795,905,631	960,974,692
1/02/2034	151	3,305,944,574	2,570,094,278	1,761,643,626	938,648,768
1/03/2034	152	3,256,537,383	2,527,805,635	1,728,676,770	917,558,716
1/04/2034	153	3,207,485,477	2,485,507,553	1,695,427,794	896,098,988
1/05/2034	154	3,158,349,907	2,443,414,754	1,662,612,995	875,152,913
1/06/2034	155	3,109,933,167	2,401,877,114	1,630,192,368	854,453,134
1/07/2034	156	3,062,330,087	2,361,229,985	1,598,660,073	834,490,897
1/08/2034	157	3,014,912,988	2,320,725,906	1,567,240,990	814,625,267
1/09/2034	158	2,968,269,126	2,280,946,618	1,536,459,602	795,243,009
1/10/2034	159	2,922,424,044	2,242,031,134	1,506,528,774	776,555,015
1/11/2034	160	2,876,677,688	2,203,192,228	1,476,666,000	757,938,020
1/12/2034	161	2,831,976,708	2,165,396,465	1,447,761,674	740,055,986
1/01/2035	162	2,787,220,038	2,127,559,826	1,418,846,868	722,203,595
1/02/2035	163	2,743,784,028	2,090,851,690	1,390,820,444	704,939,434
1/03/2035	164	2,701,025,581	2,055,114,979	1,363,908,006	688,653,612
1/04/2035	165	2,658,363,169	2,019,224,085	1,336,680,353	672,047,446
1/05/2035	166	2,616,221,522	1,983,952,550	1,310,098,939	655,982,946
1/06/2035	167	2,574,321,780	1,948,867,786	1,283,657,859	640,021,197
1/07/2035	168	2,532,549,624	1,914,097,562	1,257,652,749	624,484,842
1/08/2035	169	2,491,093,695	1,879,571,918	1,231,826,989	609,070,397
1/09/2035	170	2,449,821,813	1,845,296,516	1,206,288,039	593,916,537
1/10/2035	171	2,409,096,042	1,811,641,826	1,181,372,797	579,265,210
1/11/2035	172	2,368,481,090	1,778,078,479	1,156,537,305	564,685,642
1/12/2035	173	2,328,363,182	1,745,091,839	1,132,287,662	550,579,399
1/01/2036	174	2,288,426,554	1,712,250,579	1,108,153,448	536,561,743
1/02/2036	175	2,248,835,617	1,679,773,916	1,084,370,031	522,822,089
1/03/2036	176	2,208,603,011	1,647,104,387	1,060,750,485	509,407,351
1/04/2036	177	2,169,039,796	1,614,855,858	1,037,337,245	496,053,548
1/05/2036	178	2,128,870,563	1,582,348,211	1,013,953,492	482,883,880
1/06/2036	179	2,090,152,301	1,550,934,708	991,296,524	470,094,180
1/07/2036	180	2,051,540,446	1,519,785,254	968,996,173	457,635,216
1/08/2036	181	2,013,757,517	1,489,265,389	947,122,218	445,410,058
1/09/2036	182	1,976,021,023	1,458,878,963	925,437,903	433,369,055
1/10/2036	183	1,938,665,901	1,428,950,659	904,221,900	421,698,173
1/11/2036	184	1,901,803,319	1,399,402,487	883,272,121	410,183,173
1/12/2036	185	1,865,187,860	1,370,206,997	862,715,954	398,994,795
1/01/2037	186	1,829,290,211	1,341,556,569	842,528,754	388,008,064
1/02/2037	187	1,793,781,714	1,313,284,297	822,675,542	377,260,404
1/03/2037	188	1,758,465,026	1,285,455,412	803,392,860	367,008,074
1/04/2037	189	1,723,326,804	1,257,632,361	784,004,846	356,634,225
1/05/2037	190	1,688,670,456	1,230,318,421	765,089,668	346,603,299
1/06/2037	191	1,654,103,102	1,203,089,611	746,254,357	336,638,555
1/07/2037	192	1,619,860,147	1,176,249,580	727,810,224	326,972,486
1/08/2037	193	1,585,454,260	1,149,313,365	709,334,725	317,322,522
1/09/2037	194	1,551,845,440	1,123,041,961	691,357,757	307,970,513
1/10/2037	195	1,518,313,657	1,096,972,089	673,646,723	298,850,909
1/11/2037	196	1,485,282,688	1,071,287,352	656,200,707	289,878,292
1/12/2037	197	1,452,428,216	1,045,870,939	639,055,505	281,147,135
1/01/2038	198	1,419,435,500	1,020,379,819	621,894,101	272,438,286
1/02/2038	199	1,387,682,031	995,861,497	605,407,241	264,092,418
1/03/2038	200	1,356,271,909	971,829,027	589,440,066	256,143,291

1/04/2038	201	1,325,284,098	948,014,251	573,533,440	248,175,381
1/05/2038	202	1,293,652,227	923,868,117	557,549,751	240,270,063
1/06/2038	203	1,263,155,851	900,558,970	542,100,609	232,622,946
1/07/2038	204	1,233,397,261	877,899,413	527,159,776	225,284,340
1/08/2038	205	1,204,075,701	855,575,520	512,448,173	218,069,691
1/09/2038	206	1,174,888,856	833,420,390	497,908,813	210,985,103
1/10/2038	207	1,146,395,015	811,873,163	483,842,090	204,184,000
1/11/2038	208	1,118,009,243	790,427,552	469,863,406	197,445,074
1/12/2038	209	1,090,021,435	769,375,363	456,223,440	190,927,444
1/01/2039	210	1,062,148,178	748,429,891	442,674,532	184,472,622
1/02/2039	211	1,034,862,751	727,966,761	429,476,154	178,214,509
1/03/2039	212	1,007,814,202	707,853,513	416,650,602	172,230,883
1/04/2039	213	981,014,826	687,861,920	403,853,622	166,233,909
1/05/2039	214	954,156,791	667,931,619	391,187,064	160,360,057
1/06/2039	215	928,071,542	648,569,456	378,881,209	154,657,649
1/07/2039	216	901,645,405	629,067,676	366,584,174	149,024,658
1/08/2039	217	876,313,771	610,357,116	354,776,175	143,613,573
1/09/2039	218	850,673,130	591,493,354	342,937,042	138,233,103
1/10/2039	219	826,751,629	573,916,584	331,927,373	133,246,808
1/11/2039	220	803,851,877	557,073,531	321,366,729	128,460,993
1/12/2039	221	781,596,662	540,761,483	311,188,763	123,882,612
1/01/2040	222	761,206,993	525,761,285	301,787,225	119,631,051
1/02/2040	223	741,275,398	511,126,266	292,640,574	115,513,895
1/03/2040	224	721,480,857	496,688,114	283,697,527	111,540,037
1/04/2040	225	702,519,049	482,813,981	275,071,575	107,690,543
1/05/2040	226	683,968,042	469,293,030	266,710,275	103,989,067
1/06/2040	227	665,759,003	456,024,442	258,510,303	100,365,029
1/07/2040	228	648,056,210	443,169,955	250,605,047	96,897,027
1/08/2040	229	630,773,893	430,619,926	242,888,928	93,515,796
1/09/2040	230	614,137,222	418,551,219	235,481,233	90,279,715
1/10/2040	231	597,640,446	406,639,659	228,216,578	87,135,906
1/11/2040	232	581,397,855	394,917,115	221,073,916	84,051,233
1/12/2040	233	565,372,242	383,401,293	214,099,123	81,065,778
1/01/2041	234	549,541,991	372,034,104	207,223,098	78,129,932
1/02/2041	235	533,803,586	360,766,444	200,435,959	75,250,873
1/03/2041	236	517,998,699	349,548,499	193,757,294	72,465,113
1/04/2041	237	502,501,188	338,515,566	187,164,447	69,702,907
1/05/2041	238	487,008,638	327,540,325	180,650,536	67,001,245
1/06/2041	239	471,809,014	316,779,540	174,271,230	64,361,467
1/07/2041	240	456,790,008	306,192,146	168,032,150	61,802,879
1/08/2041	241	442,168,962	295,888,771	161,964,903	59,319,005
1/09/2041	242	427,674,269	285,703,875	155,992,118	56,889,513
1/10/2041	243	413,269,707	275,627,878	150,120,303	54,523,670
1/11/2041	244	399,292,980	265,854,504	144,429,001	52,234,407
1/12/2041	245	385,461,390	256,223,991	138,854,495	50,012,469
1/01/2042	246	371,864,037	246,766,310	133,389,029	47,840,430
1/02/2042	247	358,730,307	237,647,110	128,132,964	45,760,679
1/03/2042	248	345,846,713	228,761,135	123,058,522	43,780,256
1/04/2042	249	332,805,696	219,761,758	117,916,795	41,773,310
1/05/2042	250	320,051,935	210,993,165	112,933,217	39,843,823
1/06/2042	251	307,609,942	202,446,874	108,083,272	37,971,207
1/07/2042	252	295,458,040	194,130,191	103,388,029	36,172,811
1/08/2042	253	283,254,456	185,796,188	98,697,935	34,385,606
1/09/2042	254	271,374,438	177,701,774	94,157,978	32,664,978
1/10/2042	255	259,472,488	169,629,235	89,659,401	30,976,843
1/11/2042	256	247,916,066	161,799,374	85,303,344	29,347,020
1/12/2042	257	236,530,587	154,115,400	81,052,240	27,770,203
1/01/2043	258	225,235,858	146,507,224	76,854,999	26,220,609
1/02/2043	259	214,015,919	138,972,978	72,717,265	24,703,859
1/03/2043	260	203,115,901	131,692,891	68,749,670	23,266,599
1/04/2043	261	192,401,965	124,534,789	64,847,475	21,853,046
1/05/2043	262	181,842,662	117,506,943	61,037,351	20,484,750
1/06/2043	263	171,469,302	110,615,734	57,311,681	19,152,909
1/07/2043	264	161,309,657	103,890,887	53,694,953	17,870,683
1/08/2043	265	151,376,662	97,328,222	50,175,175	16,628,505
1/09/2043	266	141,703,411	90,954,240	46,769,976	15,434,340
1/10/2043	267	131,978,986	84,573,439	43,381,839	14,257,552
1/11/2043	268	122,910,153	78,628,456	40,229,793	13,165,623
1/12/2043	269	114,053,176	72,842,682	37,177,806	12,116,954
1/01/2044	270	105,384,109	67,191,827	34,206,479	11,101,322
1/02/2044	271	96,857,912	61,650,869	31,305,829	10,116,916

1/03/2044	272	88,487,354	56,233,570	28,487,026	9,169,499
1/04/2044	273	80,293,507	50,939,849	25,739,683	8,250,083
1/05/2044	274	72,214,060	45,738,882	23,054,773	7,359,225
1/06/2044	275	64,410,941	40,727,355	20,476,495	6,508,538
1/07/2044	276	56,915,886	35,929,124	18,019,627	5,704,134
1/08/2044	277	49,775,704	31,368,468	15,692,299	4,946,376
1/09/2044	278	43,004,486	27,055,305	13,500,187	4,237,375
1/10/2044	279	36,646,137	23,017,251	11,456,991	3,581,326
1/11/2044	280	30,856,113	19,347,695	9,605,953	2,989,994
1/12/2044	281	25,803,894	16,153,247	8,000,200	2,479,972
1/01/2045	282	22,449,945	14,029,838	6,930,869	2,139,392
1/02/2045	283	19,317,964	12,052,066	5,938,690	1,825,366
1/03/2045	284	16,449,778	10,246,943	5,037,611	1,542,477
1/04/2045	285	13,844,934	8,609,698	4,221,942	1,287,251
1/05/2045	286	11,399,335	7,077,227	3,461,922	1,051,197
1/06/2045	287	9,232,419	5,722,185	2,791,966	844,177
1/07/2045	288	7,708,947	4,770,106	2,321,700	699,110
1/08/2045	289	6,531,198	4,034,489	1,958,667	587,296
1/09/2045	290	5,667,997	3,495,329	1,692,600	505,367
1/10/2045	291	4,960,477	3,053,996	1,475,246	438,665
1/11/2045	292	4,403,496	2,706,484	1,304,054	386,119
1/12/2045	293	3,968,068	2,434,857	1,170,290	345,092
1/01/2046	294	3,593,754	2,201,433	1,055,406	309,897
1/02/2046	295	3,368,133	2,059,725	984,957	287,986
1/03/2046	296	3,200,819	1,954,408	932,447	271,590
1/04/2046	297	3,051,002	1,859,771	885,039	256,690
1/05/2046	298	2,907,529	1,769,406	839,964	242,618
1/06/2046	299	2,767,395	1,681,269	796,094	228,973
1/07/2046	300	2,636,165	1,598,915	755,235	216,330
1/08/2046	301	2,444,404	1,480,091	697,332	198,898
1/09/2046	302	2,321,816	1,403,479	659,555	187,327
1/10/2046	303	2,202,558	1,329,206	623,113	176,251
1/11/2046	304	2,086,136	1,256,812	587,678	165,524
1/12/2046	305	1,972,873	1,186,624	553,493	155,256
1/01/2047	306	1,866,072	1,120,484	521,313	145,610
1/02/2047	307	1,764,846	1,057,905	490,946	136,548
1/03/2047	308	1,665,097	996,583	461,425	127,846
1/04/2047	309	1,572,401	939,507	433,892	119,708
1/05/2047	310	1,481,258	883,596	407,067	111,847
1/06/2047	311	1,393,139	829,622	381,229	104,304
1/07/2047	312	1,314,215	781,338	358,158	97,590
1/08/2047	313	1,236,224	733,724	335,477	91,023
1/09/2047	314	1,160,606	687,674	313,622	84,733
1/10/2047	315	1,087,934	643,558	292,780	78,777
1/11/2047	316	1,016,715	600,408	272,455	72,998
1/12/2047	317	947,536	558,637	252,876	67,475
1/01/2048	318	881,668	518,922	234,301	62,253
1/02/2048	319	817,696	480,454	216,380	57,248
1/03/2048	320	755,565	443,243	199,147	52,480
1/04/2048	321	695,804	407,493	182,619	47,921
1/05/2048	322	637,186	372,551	166,548	43,525
1/06/2048	323	583,504	340,585	151,871	39,521
1/07/2048	324	536,493	312,632	139,063	36,040
1/08/2048	325	493,516	287,100	127,381	32,872
1/09/2048	326	451,507	262,216	116,045	29,820
1/10/2048	327	413,667	239,846	105,884	27,097
1/11/2048	328	376,592	217,979	95,985	24,460
1/12/2048	329	343,817	198,681	87,273	22,149
1/01/2049	330	312,684	180,384	79,034	19,973
1/02/2049	331	281,509	162,124	70,853	17,830
1/03/2049	332	251,706	144,738	63,109	15,820
1/04/2049	333	223,482	128,291	55,795	13,927
1/05/2049	334	195,398	111,985	48,584	12,078
1/06/2049	335	169,075	96,735	41,861	10,362
1/07/2049	336	143,669	82,064	35,425	8,733
1/08/2049	337	119,993	68,424	29,462	7,232
1/09/2049	338	99,545	56,668	24,338	5,949
1/10/2049	339	79,866	45,390	19,446	4,734
1/11/2049	340	60,772	34,480	14,735	3,572
1/12/2049	341	47,791	27,070	11,540	2,786
1/01/2050	342	41,276	23,341	9,924	2,386

1/02/2050	343	35,259	19,904	8,442	2,021
1/03/2050	344	30,135	16,986	7,187	1,714
1/04/2050	345	25,003	14,069	5,938	1,410
1/05/2050	346	19,863	11,159	4,698	1,111
1/06/2050	347	16,013	8,981	3,771	888
1/07/2050	348	12,157	6,807	2,851	669
1/08/2050	349	8,293	4,636	1,937	452
1/09/2050	350	5,971	3,332	1,389	323
1/10/2050	351	4,493	2,503	1,041	241
1/11/2050	352	3,010	1,674	694	160
1/12/2050	353	1,525	847	350	80
1/01/2051	354	765	424	175	40
1/02/2051	355	0	0	0	0
1/03/2051	356	0	0	0	0
		1,432,433,618,618	1,275,907,681,621	1,088,491,712,292	863,915,602,176

Amortisation profiles (all amounts in EUR)



Research in Domestic Currency

[Please insert currency]

CONTENT OF TABLE

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

Field Number	1. Additional information on the programme					
	Transaction/Instrument name	Issuer	Local Entity Identifier (LEI)			
E.1.1.1	Supplier (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	80GP9HVVW82G15467			
E.1.1.3	Back-up issuer					
E.1.1.4	BCU/Endorser					
E.1.1.5	Cash manager					
E.1.1.6	Bank account manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank supervisor					
E.1.1.10	Trustee	Sicring BNP Fortis Pfandbriefe				
E.1.1.11	Representative					
E.1.1.12	Cover Pool Monitor	David De Schacht & Jureen De Raemdoncker				
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						
E.1.1.8						
Field Number	2. Additional information on the issuer					
	Issuer	Guarantor (if applicable)	Local Entity Identifier (LEI)	Free of Taxes		
E.2.1.1	Guarantor Bank	Guarantor Guarantor	Guarantor Bank(LEI)	0%		
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						
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E.2.1.26						
OE.2.1.1						
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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					
	4. General information		Total Assets			
E.3.1.1	Unweighted Average Maturity (months)		62.46			
E.3.1.2	Weighted Average Maturity (months)**		178.78			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						