



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 personal information 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

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/12/2021

Cut-off Date: 31/12/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)			
CONTENT OF TAB A					
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	12/31/2021			
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					
3.1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,944.0			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,154.0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,338.2			
OG.3.1.3					
OG.3.1.4					
3.2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	30.8%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	147.7%	0.0%	
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	34.9%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3.3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,944.0		99.6%	
G.3.3.2	Public Sector			#VALUE!	
G.3.3.3	Shipping			#VALUE!	
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,957.0		#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 (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	36.3	ND1	1.23%	
G.3.4.3	1 - 2 Y	117.3	ND1	3.99%	
G.3.4.4	2 - 3 Y	194.3	ND1	6.60%	
G.3.4.5	3 - 4 Y	224.7	ND1	7.63%	
G.3.4.6	4 - 5 Y	249.4	ND1	8.47%	
G.3.4.7	5 - 10 Y	1,408.9	ND1	47.86%	
G.3.4.8	10+ Y	713.0	ND1	24.22%	
G.3.4.9	Total	2,944.0	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.9	4.9		
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	500.0	0.0	22.2%	0.0%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	22.2%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
OG.3.5.1	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.2	a/w 0-1 day			0.0%	0.0%
OG.3.5.3	a/w 0-0.5y			0.0%	0.0%
OG.3.5.4	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.5	a/w 1-1.5y			0.0%	0.0%
OG.3.5.6	a/w 1.5-2 y			0.0%	0.0%
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	2,944.0	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CLK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,944.0	0.0	100.0%	0.0%
OG.3.6.1	a/w [if relevant, please specify]		0.0		
OG.3.6.2	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.3	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.4	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.5	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.6	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.7	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.8	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.9	a/w [if 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	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.2	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.3	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.4	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.5	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.6	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.7	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.8	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.9	a/w [if relevant, please specify]	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (Before)	% Total (after)
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	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 (before hedging) (mn)		% Substitute Assets	
G.3.9.1	Cash	0.0		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0		100.0%	
G.3.9.3	Exposures to central banks	0.0		0.0%	
G.3.9.4	Exposures to credit institutions	0.0		0.0%	
G.3.9.5	Other	0.0		0.0%	
G.3.9.6	Total	13.0		100.0%	
OG.3.9.1	a/w EU qnts or quasi qnts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qnts or quasi qnts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qnts or quasi qnts			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)	13.0		100.0%	
G.3.10.2	Eurozone	0.0		0.0%	
G.3.10.3	Rest of European Union (EU)	0.0		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.0		0.0%	
G.3.10.5	Switzerland	0.0		0.0%	
G.3.10.6	Australia	0.0		0.0%	
G.3.10.7	Brazil	0.0		0.0%	
G.3.10.8	Canada	0.0		0.0%	
G.3.10.9	Japan	0.0		0.0%	
G.3.10.10	Korea	0.0		0.0%	
G.3.10.11	New Zealand	0.0		0.0%	
G.3.10.12	Singapore	0.0		0.0%	
G.3.10.13	US	0.0		0.0%	
G.3.10.14	Other	0.0		0.0%	
G.3.10.15	Total EU	13.0			
G.3.10.16	Total	13.0		100.0%	
OG.3.10.1	a/w [if relevant, please specify]			0.0%	
OG.3.10.2	a/w [if relevant, please specify]			0.0%	
OG.3.10.3	a/w [if relevant, please specify]			0.0%	
OG.3.10.4	a/w [if relevant, please specify]			0.0%	
OG.3.10.5	a/w [if relevant, please specify]			0.0%	
OG.3.10.6	a/w [if relevant, please specify]			0.0%	
OG.3.10.7	a/w [if relevant, please specify]			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.0		0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.0		0.00%	0.00%
G.3.11.3	Other	0.0		0.00%	0.00%
G.3.11.4	Total	13.0		0.44%	0.58%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		https://www.coveredbondlabel.com/issuer/13			
G.3.12.1	Bond list	1/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0			
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)		Row
<p><i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 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.</i></p>		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets
OG.4.1.1		186 for Public Sector Assets
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)		Row
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	Services	
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 2022

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	2,944.0	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	2,944.0	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		
OM.7.1.2	a/w Forest & Agriculture		
OM.7.1.3	a/w [If relevant, please specify]		
OM.7.1.4	a/w [If relevant, please specify]		
OM.7.1.5	a/w [If relevant, please specify]		
OM.7.1.6	a/w [If relevant, please specify]		
OM.7.1.7	a/w [If relevant, please specify]		
OM.7.1.8	a/w [If relevant, please specify]		
OM.7.1.9	a/w [If relevant, please specify]		
OM.7.1.10	a/w [If relevant, please specify]		
OM.7.1.11	a/w [If relevant, please specify]		
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	42,260.0	0
OM.7.2.1	Number of borrowers	23,927.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.79%	0.00%
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
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway	0.00%	0.00%
M.7.4.33	Other		
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
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	16.56%	0.00%	16.6%	
M.7.5.2	Vlaams-Brabant	13.56%	0.00%	13.6%	
M.7.5.3	Oost-Vlaanderen	15.08%	0.00%	15.1%	
M.7.5.4	Brussels	10.65%	0.00%	10.6%	
M.7.5.5	West-Vlaanderen	10.98%	0.00%	11.0%	
M.7.5.6	Limburg	6.82%	0.00%	6.8%	
M.7.5.7	Liege	8.04%	0.00%	8.0%	
M.7.5.8	Hainaut	6.43%	0.00%	6.4%	
M.7.5.9	Brabant Wallon	5.44%	0.00%	5.4%	
M.7.5.10	Namur	3.79%	0.00%	3.8%	
M.7.5.11	Luxembourg	2.58%	0.00%	2.6%	
M.7.5.12	Other	0.08%	0.00%	0.1%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.87%	0.00%	93.9%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	6.13%	0.00%	6.1%	
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	0.00%	0.00%	3.0%	
M.7.7.2	Amortising	97.01%	0.00%	97.0%	
M.7.7.3	Other	0.00%	0.00%	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	0 to 12 months	12.12%	0.00%	12.1%	
M.7.8.2	≥ 12 - < 24 months	9.09%	0.00%	9.1%	
M.7.8.3	≥ 24 - < 36 months	16.73%	0.00%	16.7%	
M.7.8.4	≥ 36 - < 60 months	10.75%	0.00%	10.8%	
M.7.8.5	≥ 60 months	51.30%	0.00%	51.3%	
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	0.06%	0.0%	0.06%	
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)	69.7			
By buckets (mn):					
M.7A.10.2	<=100K	1,396.2	23,818.0	47.4%	77.7%
M.7A.10.3	>100K and <=300K	1,045.1	7,715.0	35.5%	18.3%
M.7A.10.4	>300K and <=600K	301.3	1,268.0	10.2%	3.0%
M.7A.10.5	>600K and <=800K	96.7	282.0	3.3%	0.7%
M.7A.10.6	>800K	104.7	177.0	3.6%	0.4%
M.7A.10.26	Total	2,944.0	42,260	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 (%)	56.9%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	824.6	10,357.0	28.0%	45.8%
M.7A.11.3	>40 - <=50 %	372.7	5,332.0	12.7%	12.4%
M.7A.11.4	>50 - <=60 %	386.4	4,672.0	13.1%	11.1%
M.7A.11.5	>60 - <=70 %	396.8	4,378.0	13.5%	10.4%
M.7A.11.6	>70 - <=80 %	429.4	4,176.0	14.6%	9.9%
M.7A.11.7	>80 - <=90 %	371.3	3,182.0	12.6%	7.5%
M.7A.11.8	>90 - <=100 %	137.9	1,010.0	4.7%	2.4%
M.7A.11.9	>100%	25.1	0.9%	0.9%	0.6%
M.7A.11.10	Total	2,944.0	42,260	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7				0.0%	0.0%
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.5%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,031.8	22,799.0	35.0%	53.9%
M.7A.12.3	>40 - <=50 %	387.4	4,909.0	13.2%	11.6%
M.7A.12.4	>50 - <=60 %	377.8	4,232.0	12.8%	10.0%
M.7A.12.5	>60 - <=70 %	416.5	4,163.0	14.1%	9.9%
M.7A.12.6	>70 - <=80 %	361.3	3,269.0	12.3%	7.7%
M.7A.12.7	>80 - <=90 %	239.9	1,962.0	8.1%	4.6%
M.7A.12.8	>90 - <=100 %	113.0	775.0	3.8%	1.8%
M.7A.12.9	>100%	16.3	151.0	0.6%	0.4%
M.7A.12.10	Total	2,944.0	42,260	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	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		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidiary housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
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		% Residential Loans			
M.7A.14.1	1st item / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
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		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
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%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
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%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 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%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	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.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (1000s)	[For completion]			
By buckets (mn):					
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10					
OM.7B.22.1	a/w >100 - <=110 %	0.0	0	0.0%	0.0%
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. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average LTV (%)	(Mark as ND1 if not relevant)			
By LTV buckets (mn):					
M.78.23.2	>0 - <=40 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.3	>40 - <=50 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.4	>50 - <=60 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.5	>60 - <=70 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.6	>70 - <=80 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.7	>80 - <=90 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.8	>90 - <=100 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.9	>100%	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.78.23.10	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w >100 - <=110 %				
OM.78.23.2	a/w >110 - <=120 %				
OM.78.23.3	a/w >120 - <=130 %				
OM.78.23.4	a/w >130 - <=140 %				
OM.78.23.5	a/w >140 - <=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	Retail	(For completion)			
M.78.24.2	Office	(For completion)			
M.78.24.3	Hotel/Tourism	(For completion)			
M.78.24.4	Shopping malls	(For completion)			
M.78.24.5		(For completion)			
M.78.24.6	Agriculture	(For completion)			
M.78.24.7	Other commercially used	(For completion)			
M.78.24.8	Hospital	(For completion)			
M.78.24.9	School	(For completion)			
M.78.24.10	other RE with a social relevant purpose	(For completion)			
M.78.24.11	Land	(For completion)			
M.78.24.12	Property developers / building under construction	(For completion)			
M.78.24.13	Other	(For completion)			
OM.78.24.1	a/w Cultural purposes				
OM.78.24.2	a/w (If relevant, please specify)				
OM.78.24.3	a/w (If relevant, please specify)				
OM.78.24.4	a/w (If relevant, please specify)				
OM.78.24.5	a/w (If relevant, please specify)				
OM.78.24.6	a/w (If relevant, please specify)				
OM.78.24.7	a/w (If relevant, please specify)				
OM.78.24.8	a/w (If relevant, please specify)				
OM.78.24.9	a/w (If relevant, please specify)				
OM.78.24.10	a/w (If relevant, please specify)				
OM.78.24.11	a/w (If relevant, please specify)				
OM.78.24.12	a/w (If relevant, please specify)				
OM.78.24.13	a/w (If relevant, please specify)				
OM.78.24.14	a/w (If relevant, please specify)				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	(For completion)	(For completion)		
M.78.25.2	TBC at a country level	(For completion)	(For completion)		
M.78.25.3	TBC at a country level	(For completion)	(For completion)		
M.78.25.4	TBC at a country level	(For completion)	(For completion)		
M.78.25.5	TBC at a country level	(For completion)	(For completion)		
M.78.25.6	TBC at a country level	(For completion)	(For completion)		
M.78.25.7	TBC at a country level	(For completion)	(For completion)		
M.78.25.8	TBC at a country level	(For completion)	(For completion)		
M.78.25.9	TBC at a country level	(For completion)	(For completion)		
M.78.25.10	TBC at a country level	(For completion)	(For completion)		
M.78.25.11	TBC at a country level	(For completion)	(For completion)		
M.78.25.12	TBC at a country level	(For completion)	(For completion)		
M.78.25.13	TBC at a country level	(For completion)	(For completion)		
M.78.25.14	TBC at a country level	(For completion)	(For completion)		
M.78.25.15	TBC at a country level	(For completion)	(For completion)		
M.78.25.16	TBC at a country level	(For completion)	(For completion)		
M.78.25.17	TBC at a country level	(For completion)	(For completion)		
M.78.25.18	no data	(For completion)	(For completion)		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	(For completion)	(For completion)		
M.78.26.2	TBC at a country level	(For completion)	(For completion)		
M.78.26.3	TBC at a country level	(For completion)	(For completion)		
M.78.26.4	TBC at a country level	(For completion)	(For completion)		
M.78.26.5	TBC at a country level	(For completion)	(For completion)		
M.78.26.6	TBC at a country level	(For completion)	(For completion)		
M.78.26.7	TBC at a country level	(For completion)	(For completion)		
M.78.26.8	TBC at a country level	(For completion)	(For completion)		
M.78.26.9	TBC at a country level	(For completion)	(For completion)		
M.78.26.10	TBC at a country level	(For completion)	(For completion)		
M.78.26.11	TBC at a country level	(For completion)	(For completion)		
M.78.26.12	TBC at a country level	(For completion)	(For completion)		
M.78.26.13	TBC at a country level	(For completion)	(For completion)		
M.78.26.14	TBC at a country level	(For completion)	(For completion)		
M.78.26.15	TBC at a country level	(For completion)	(For completion)		
M.78.26.16	TBC at a country level	(For completion)	(For completion)		
M.78.26.17	TBC at a country level	(For completion)	(For completion)		
M.78.26.18	no data	(For completion)	(For completion)		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	(For completion)	(For completion)		
M.78.27.2	1919 - 1945	(For completion)	(For completion)		
M.78.27.3	1946 - 1960	(For completion)	(For completion)		
M.78.27.4	1961 - 1970	(For completion)	(For completion)		
M.78.27.5	1971 - 1980	(For completion)	(For completion)		
M.78.27.6	1981 - 1990	(For completion)	(For completion)		
M.78.27.7	1991 - 2000	(For completion)	(For completion)		
M.78.27.8	2001 - 2005	(For completion)	(For completion)		
M.78.27.9	2006 and later	(For completion)	(For completion)		
M.78.27.10	no data	(For completion)	(For completion)		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Existing Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

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.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
HG.2.1	2. Glossary - ESG items (optional)	Definition
HG.2.2	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.3	Subsidised Housing (definitions of affordable, social housing)	[For completion]
OHG.2.1	New Property and Existing Property	[For completion]
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		
HG.3.1	3. Reason for No Data	Value
HG.3.2	Not applicable for the jurisdiction	ND1
HG.3.3	Not relevant for the issuer and/or CB programme at the present time	ND2
OHG.3.1	Not available at the present time	ND3
OHG.3.2		
OHG.3.3		
HG.4.1	4. Glossary - Extra national and/or Issuer Items	Definition
OHG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

EUR 10 Billion Mortgage Pandbrieven Programme**Reporting Date**

Reporting Date 31/12/2021

Contact Details:**Head of ALM Treasury**

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

MEESTER Oscar + 32 2 565 32 91 oscar.meester@bnpparibasfortis.com

Website<https://www.bnpparibasfortis.com/>**Remark**

The investor report is provided in pdf and excel-format.

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



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

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@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	10/24/23	1.81	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.73	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.23	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.76	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.92

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,944,004,965 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	129,572,869 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	37.18 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,417,402,492 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.44 %

Limit:
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,054,037 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	129,572,869 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,417,402,492
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.78 %

Limit:
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	374,731,477 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	374,095,477
<i>Total Interest Proceeds Public Finance Exposures</i>	636,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,086,409,425 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,944,004,965
<i>Total Principal Proceeds Public Finance Exposures</i>	12,831,591
<i>Total Principal Proceeds Financial Institution Exposures</i>	129,572,869
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	65,937,500 (X)
Costs, Fees and expenses Covered Bonds	27,671,860 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,117,531,542

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,416,480 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,092,902 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	277,323,578

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	12,831,591 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6,269,091 (XVII)

Cover Pool Summary

Portfolio

31/12/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,944,004,965.01
Principal Redemptions between Cut-off Date and Maturity Date	2,944,004,965.01
Interest Payments between Cut-off Date and Maturity Date	374,095,477.09
Number of borrowers	23,927
Number of loans	42,260
Average Outstanding Balance per borrower	123,041
Average Outstanding Balance per loan	69,664
Weighted average Current Loan to Current Value	51.54 %
Weighted average seasoning (in Years)	3.92
Weighted average remaining maturity (in years, at 0% CPR)	14.03
Weighted average initial maturity (in years, at 0% CPR)	17.95
Percentage of Fixed Rate Loans	93.87 %
Percentage of Variable Rate Loans	6.13 %
Weighted average interest rate	1.70 %
Weighted average interest rate Fixed Rate Loans	1.72 %
Weighted average interest rate Variable Rate Loans	1.41 %
Weighted Remaining average life (in years, at 0% CPR)	7.32
Weighted Remaining average life to interest reset (in years, at 0%	6.92

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 129,572,869

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	GB 0,8 22JUN2028 6
Currency	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000
Issue Date	05/10/2016	12/10/2018	21/03/2018
Maturity Date	28/03/2022	22/06/2026	22/06/2028
Coupon Type	F	F	F
Coupon	4.00 %	1.00 %	0.80 %
Standard & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None



Stratification Tables

Portfolio Cut-off Date 31/12/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	487,508,188.46	16.56 %	6,852	16.21 %
Oost-Vlaanderen	444,022,900.29	15.08 %	6,717	15.89 %
Vlaams-Brabant	399,235,811.64	13.56 %	5,524	13.07 %
West-Vlaanderen	323,131,977.70	10.98 %	5,239	12.40 %
Brussels	313,527,423.67	10.65 %	3,329	7.88 %
Liège	236,592,047.07	8.04 %	3,568	8.44 %
Limburg	200,634,729.44	6.82 %	3,279	7.76 %
Hainaut	189,153,550.84	6.43 %	2,972	7.03 %
Brabant Wallon	160,243,240.25	5.44 %	1,975	4.67 %
Namur	111,652,757.60	3.79 %	1,666	3.94 %
Luxembourg	75,884,259.19	2.58 %	1,095	2.59 %
Other	2,418,078.86	0.08 %	44	0.10 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	356,836,522.79	12.12 %	3,116	7.37 %
>1 and <=2	267,658,707.10	9.09 %	2,812	6.65 %
>2 and <=3	492,634,461.75	16.73 %	5,830	13.80 %
>3 and <=4	316,618,516.47	10.75 %	3,830	9.06 %
>4 and <=5	377,744,583.63	12.83 %	5,338	12.63 %
>5 and <=6	647,942,460.80	22.01 %	11,414	27.01 %
>6 and <=7	403,886,705.58	13.72 %	7,581	17.94 %
>7 and <=8	41,333,386.56	1.40 %	1,031	2.44 %
>8 and <=9	6,567,923.61	0.22 %	179	0.42 %
>9 and <=10	1,731,027.86	0.06 %	82	0.19 %
>10 and <=11	4,502,708.88	0.15 %	298	0.71 %
>11 and <=12	11,655,979.50	0.40 %	289	0.68 %
>12 and <=13	7,289,664.50	0.25 %	173	0.41 %
>13 and <=14	1,912,050.47	0.06 %	29	0.07 %
>14 and <=15	238,136.84	0.01 %	15	0.04 %
>15 and <=16	1,361,432.70	0.05 %	36	0.09 %
>16 and <=17	2,703,181.57	0.09 %	123	0.29 %
>17 and <=18	866,413.91	0.03 %	48	0.11 %
>18 and <=19	228,367.72	0.01 %	28	0.07 %
>19 and <=20	255,455.71	0.01 %	5	0.01 %
>21 and <=22	34,420.70	0.00 %	2	0.00 %
>22 and <=23	2,856.36	0.00 %	1	0.00 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	125,000.00	0.00 %	361	0.85 %
<=1	12,903,412.20	0.44 %	526	1.24 %
>1 and <=2	20,284,388.46	0.69 %	785	1.86 %
>2 and <=3	34,891,552.92	1.19 %	1,158	2.74 %
>3 and <=4	88,711,976.24	3.01 %	3,200	7.57 %
>4 and <=5	111,610,174.23	3.79 %	3,545	8.39 %
>5 and <=6	84,656,759.06	2.88 %	2,128	5.04 %
>6 and <=7	109,372,067.77	3.72 %	2,274	5.38 %
>7 and <=8	126,157,444.41	4.29 %	2,478	5.86 %
>8 and <=9	120,002,352.97	4.08 %	2,064	4.88 %
>9 and <=10	143,361,637.73	4.87 %	2,256	5.34 %
>10 and <=11	105,109,073.25	3.57 %	1,487	3.52 %
>11 and <=12	114,835,779.10	3.90 %	1,533	3.63 %
>12 and <=13	162,404,341.41	5.52 %	2,087	4.94 %
>13 and <=14	167,926,504.32	5.70 %	2,034	4.81 %
>14 and <=15	196,088,250.72	6.66 %	2,144	5.07 %
>15 and <=16	132,700,288.69	4.51 %	1,377	3.26 %
>16 and <=17	137,363,873.83	4.67 %	1,340	3.17 %
>17 and <=18	171,774,453.51	5.83 %	1,818	4.30 %
>18 and <=19	171,743,013.15	5.83 %	1,746	4.13 %
>19 and <=20	222,858,805.21	7.57 %	1,968	4.66 %
>20 and <=21	89,925,882.88	3.05 %	814	1.93 %
>21 and <=22	71,793,080.02	2.44 %	614	1.45 %
>22 and <=23	136,460,198.89	4.64 %	1,140	2.70 %
>23 and <=24	88,397,352.61	3.00 %	631	1.49 %
>24 and <=25	119,247,623.06	4.05 %	724	1.71 %
>25 and <=26	780,511.54	0.03 %	8	0.02 %
>26 and <=27	530,214.98	0.02 %	3	0.01 %
>27 and <=28	248,553.17	0.01 %	4	0.01 %
>28 and <=29	712,178.94	0.02 %	6	0.01 %
>29 and <=30	1,028,219.74	0.03 %	7	0.02 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	143,000.00	0.00 %	7	0.02 %
>1 and <=2	4,247,750.00	0.14 %	35	0.08 %
>2 and <=3	4,159,227.92	0.14 %	74	0.18 %
>3 and <=4	2,403,700.74	0.08 %	70	0.17 %
>4 and <=5	32,135,610.76	1.09 %	312	0.74 %
>5 and <=6	3,930,522.44	0.13 %	296	0.70 %
>6 and <=7	9,813,285.97	0.33 %	562	1.33 %
>7 and <=8	14,201,461.51	0.48 %	692	1.64 %
>8 and <=9	26,181,294.24	0.89 %	840	1.99 %
>9 and <=10	314,769,261.26	10.69 %	8,719	20.63 %
>10 and <=11	49,538,356.27	1.68 %	1,787	4.23 %
>11 and <=12	56,673,071.32	1.93 %	1,101	2.61 %
>12 and <=13	185,434,223.91	6.30 %	3,380	8.00 %
>13 and <=14	25,350,792.60	0.86 %	437	1.03 %
>14 and <=15	407,656,726.22	13.85 %	5,831	13.80 %
>15 and <=16	29,523,054.10	1.00 %	376	0.89 %
>16 and <=17	44,248,985.86	1.50 %	555	1.31 %
>17 and <=18	197,795,711.02	6.72 %	2,362	5.59 %
>18 and <=19	28,982,955.77	0.98 %	435	1.03 %
>19 and <=20	697,563,544.50	23.69 %	7,215	17.07 %
>20 and <=21	43,665,235.30	1.48 %	519	1.23 %
>21 and <=22	18,818,161.18	0.64 %	189	0.45 %
>22 and <=23	22,864,528.46	0.78 %	262	0.62 %
>23 and <=24	16,027,397.68	0.54 %	189	0.45 %
>24 and <=25	635,132,973.44	21.57 %	5,327	12.61 %
>25 and <=26	58,792,502.43	2.00 %	518	1.23 %
>26 and <=27	1,189,721.62	0.04 %	11	0.03 %
>27 and <=28	509,452.97	0.02 %	4	0.01 %
>28 and <=29	419,832.26	0.01 %	5	0.01 %
>29 and <=30	9,876,181.21	0.34 %	126	0.30 %
>30 and <=31	1,686,536.88	0.06 %	19	0.04 %
>39 and <=40	269,905.17	0.01 %	5	0.01 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	2,856.36	0.00 %	1	0.00 %
2000	34,420.70	0.00 %	2	0.00 %
2002	255,455.71	0.01 %	5	0.01 %
2003	228,367.72	0.01 %	28	0.07 %
2004	866,413.91	0.03 %	48	0.11 %
2005	2,703,181.57	0.09 %	123	0.29 %
2006	1,361,432.70	0.05 %	36	0.09 %
2007	238,136.84	0.01 %	15	0.04 %
2008	1,912,050.47	0.06 %	29	0.07 %
2009	7,289,664.50	0.25 %	173	0.41 %
2010	11,655,979.50	0.40 %	289	0.68 %
2011	4,502,708.88	0.15 %	298	0.71 %
2012	1,902,747.71	0.06 %	85	0.20 %
2013	6,396,203.76	0.22 %	176	0.42 %
2014	41,333,386.56	1.40 %	1,031	2.44 %
2015	403,886,705.58	13.72 %	7,581	17.94 %
2016	647,942,460.80	22.01 %	11,414	27.01 %
2017	377,744,583.63	12.83 %	5,338	12.63 %
2018	316,618,516.47	10.75 %	3,830	9.06 %
2019	492,634,461.75	16.73 %	5,830	13.80 %
2020	267,983,515.52	9.10 %	2,816	6.66 %
2021	356,511,714.37	12.11 %	3,112	7.36 %
2,944,004,965.01	100.00 %		42,260	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	595,460,608.42	20.23 %	12,685	53.02 %
>100 and <=200	1,004,775,052.05	34.13 %	6,945	29.03 %
>200 and <=300	688,306,589.05	23.38 %	2,859	11.95 %
>300 and <=400	280,204,032.85	9.52 %	825	3.45 %
>400	375,258,682.64	12.75 %	613	2.56 %
2,944,004,965.01	100.00 %		23,927	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3,045,100.60	0.10 %	76	0.18 %
0.5 - 1%	96,869,688.78	3.29 %	1,108	2.62 %
1 - 1.5%	781,542,203.20	26.55 %	9,855	23.32 %
1.5 - 2%	1,729,186,917.32	58.74 %	25,627	60.64 %
2 - 2.5%	215,746,947.75	7.33 %	3,354	7.94 %
2.5 - 3%	91,615,456.68	3.11 %	1,544	3.65 %
3 - 3.5%	17,135,089.97	0.58 %	361	0.85 %
3.5 - 4%	5,452,547.52	0.19 %	176	0.42 %
4 - 4.5%	2,397,482.46	0.08 %	85	0.20 %
4.5 - 5%	747,433.39	0.03 %	47	0.11 %
5 - 5.5%	190,298.25	0.01 %	14	0.03 %
5.5 - 6%	72,982.70	0.00 %	12	0.03 %
6 - 6.5%	2,816.39	0.00 %	1	0.00 %
2,944,004,965.01	100.00 %		42,260	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,763,544,115.50	93.87 %	40,027	94.72 %
Variable	1,728,839.19	0.06 %	54	0.13 %
Variable With Cap	178,732,010.32	6.07 %	2,179	5.16 %
2,944,004,965.01	100.00 %		42,260	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	43,967,406.83	1.49 %	837	1.98 %
2023	20,702,928.41	0.70 %	196	0.46 %
2024	29,538,469.68	1.00 %	303	0.72 %
2025	10,825,648.33	0.37 %	118	0.28 %
2026	14,716,735.16	0.50 %	153	0.36 %
2027	2,840,096.27	0.10 %	31	0.07 %
2028	2,908,627.27	0.10 %	31	0.07 %
2029	5,495,850.21	0.19 %	61	0.14 %
2030	235,885.66	0.01 %	6	0.01 %
2031	10,428,776.57	0.35 %	59	0.14 %
2033	3,414,913.88	0.12 %	40	0.09 %
2034	21,136,020.60	0.72 %	220	0.52 %
2035	3,964,035.26	0.13 %	25	0.06 %
2036	2,950,136.74	0.10 %	18	0.04 %
Fixed To Maturity	2,770,879,434.14	94.12 %	40,162	95.04 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,944,004,965.01	100.00 %	42,260	100.00 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,815,711,607.24	95.64 %	40,716	96.35 %
Interest only	88,127,818.06	2.99 %	591	1.40 %
Linear	40,165,539.71	1.36 %	953	2.26 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	177,842.55	0.01 %	188	0.44 %
1-10%	56,874,978.40	1.93 %	3,093	7.32 %
11-20%	178,517,521.69	6.06 %	5,303	12.55 %
21-30%	272,551,597.53	9.26 %	5,606	13.27 %
31-40%	316,461,377.56	10.75 %	5,167	12.23 %
41-50%	372,653,074.13	12.66 %	5,232	12.38 %
51-60%	386,378,046.37	13.12 %	4,672	11.06 %
61-70%	396,778,597.02	13.48 %	4,378	10.36 %
71-80%	429,398,030.81	14.59 %	4,176	9.88 %
81-90%	371,269,596.94	12.61 %	3,182	7.53 %
91-100%	137,882,125.79	4.68 %	1,010	2.39 %
101-110%	6,730,572.25	0.23 %	65	0.15 %
111-120%	4,398,179.02	0.15 %	38	0.09 %
>120%	13,933,424.95	0.47 %	150	0.35 %
	2,944,004,965.01	100.00 %	42,260	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	16,634,268.14	0.57 %	1,615	3.82 %
21-40%	93,405,354.13	3.17 %	3,667	8.68 %
41-60%	199,548,378.94	6.78 %	5,162	12.21 %
61-80%	438,295,403.68	14.89 %	6,812	16.12 %
81-100%	518,353,081.49	17.61 %	5,616	13.29 %
101-120%	89,177,452.42	3.03 %	1,723	4.08 %
121-140%	124,356,323.11	4.22 %	2,008	4.75 %
141-160%	153,718,418.20	5.22 %	2,209	5.23 %
161-180%	153,708,089.74	5.22 %	2,044	4.84 %
181-200%	174,800,845.91	5.94 %	1,922	4.55 %
201-300%	466,007,309.23	15.83 %	5,130	12.14 %
301-400%	202,634,123.71	6.88 %	1,954	4.62 %
401-500%	88,501,905.96	3.01 %	756	1.79 %
>500%	224,864,010.35	7.64 %	1,642	3.89 %
	2,944,004,965.01	100.00 %	42,260	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	36,311,283.54	1.23 %	1,782	4.22 %
>1 and <=2	117,331,590.06	3.99 %	4,117	9.74 %
>2 and <=3	194,339,182.51	6.60 %	5,697	13.48 %
>3 and <=4	224,660,024.59	7.63 %	4,617	10.93 %
>4 and <=5	249,393,261.82	8.47 %	4,123	9.76 %
>5 and <=6	219,220,356.79	7.45 %	3,091	7.31 %
>6 and <=7	279,886,613.75	9.51 %	3,567	8.44 %
>7 and <=8	331,471,216.86	11.26 %	3,645	8.63 %
>8 and <=9	244,965,229.64	8.32 %	2,462	5.83 %
>9 and <=10	333,401,160.57	11.32 %	3,377	7.99 %
>10 and <=11	278,164,803.28	9.45 %	2,504	5.93 %
>11 and <=12	168,616,357.44	5.73 %	1,433	3.39 %
>12 and <=13	252,780,741.74	8.59 %	1,748	4.14 %
>13 and <=14	11,427,437.34	0.39 %	79	0.19 %
>14 and <=15	248,553.17	0.01 %	4	0.01 %
>15 and <=16	1,563,999.97	0.05 %	10	0.02 %
>16 and <=17	13,102.49	0.00 %	1	0.00 %
>17 and <=18	210,049.45	0.01 %	3	0.01 %
2,944,004,965.01	100.00 %	42,260	100.00 %	

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

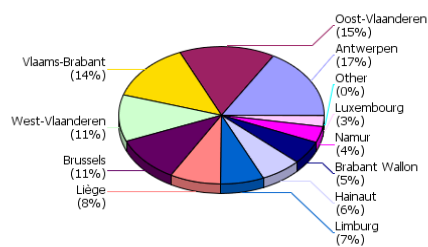
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,770,879,434.14	94.12 %	40,162	95.04 %
>=0 and <=1	66,174,802.32	2.25 %	1,053	2.49 %
>1 and <=2	39,362,364.06	1.34 %	414	0.98 %
>2 and <=3	17,054,118.30	0.58 %	171	0.40 %
>3 and <=4	8,197,668.11	0.28 %	88	0.21 %
>4 and <=5	10,871,471.60	0.37 %	69	0.16 %
>7 and <=8	3,959,423.61	0.13 %	22	0.05 %
>6 and <=7	27,505,682.87	0.93 %	281	0.66 %
	2,944,004,965.01	100.00 %	42,260	100.00 %



Stratification Tables

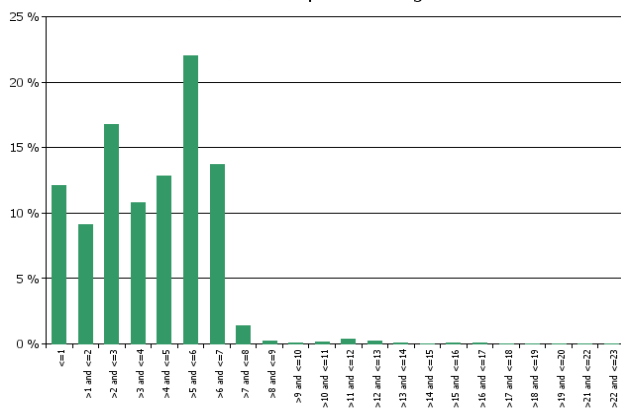
Portfolio Cut-off Date 31/12/2021

1. Geographic distribution



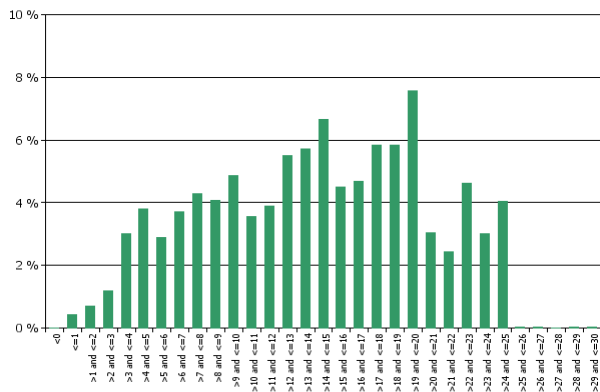
2. Seasoning

Distribution per Seasoning



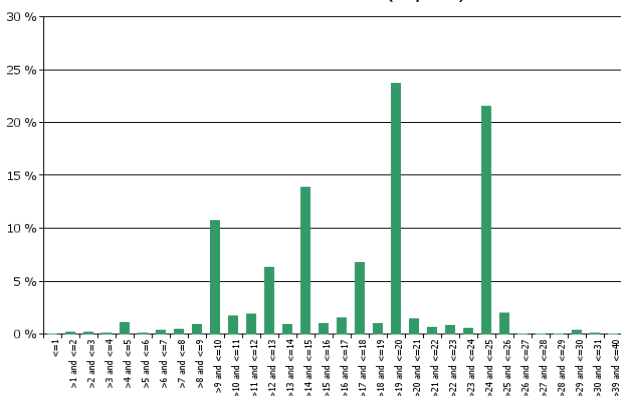
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

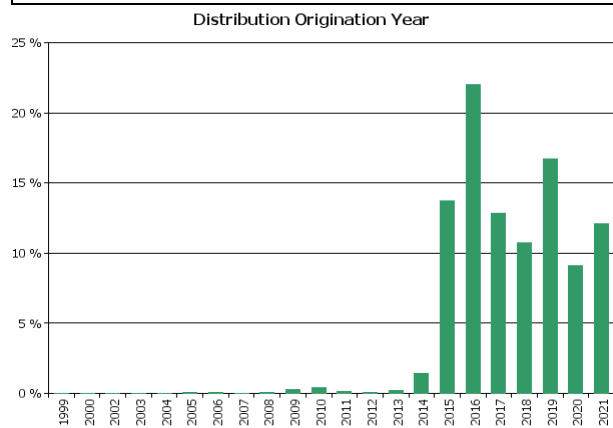


4. Original term to maturity

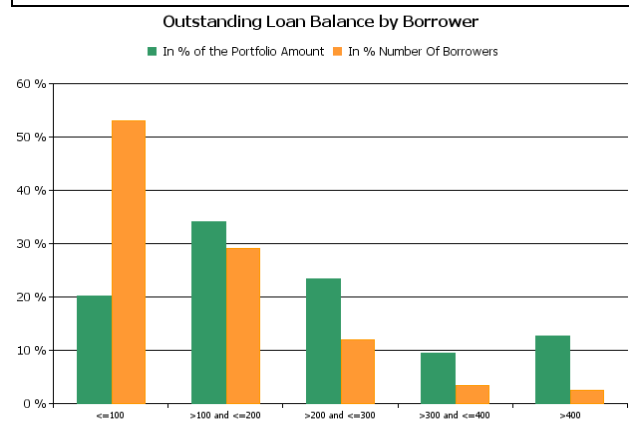
Distribution of Initial Term (in years)



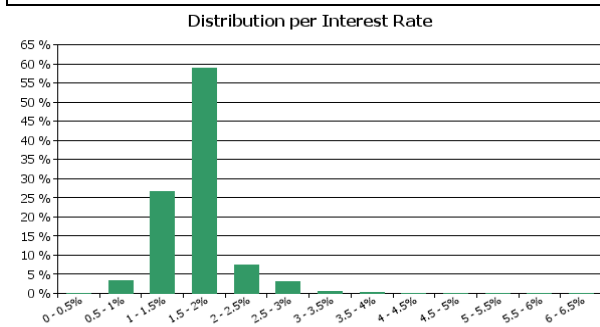
5. Origination Year



6. Outstanding Loan Balance by Borrower

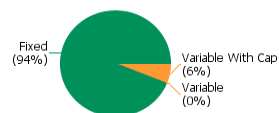


7. Interest Rate



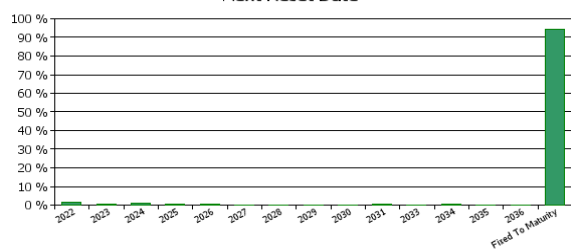
8. Interest Rate Type

Distribution per Interest Type



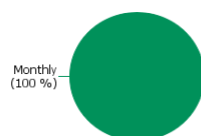
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



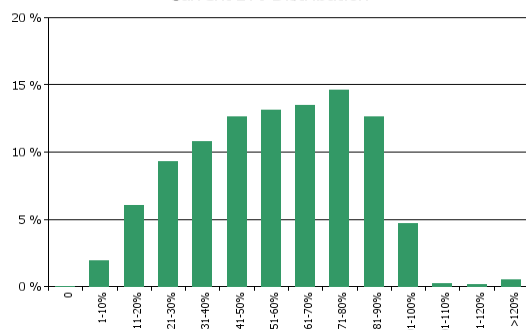
11. Repayment Type

Distribution per Repayment Type

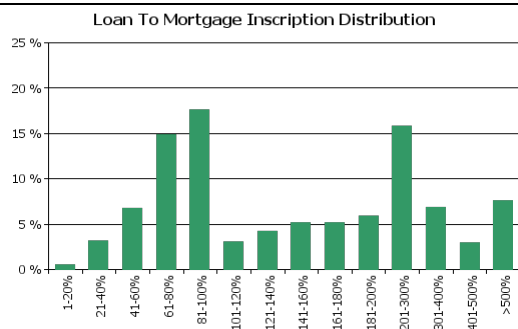


12. Current Loan to Current Value (LTV)

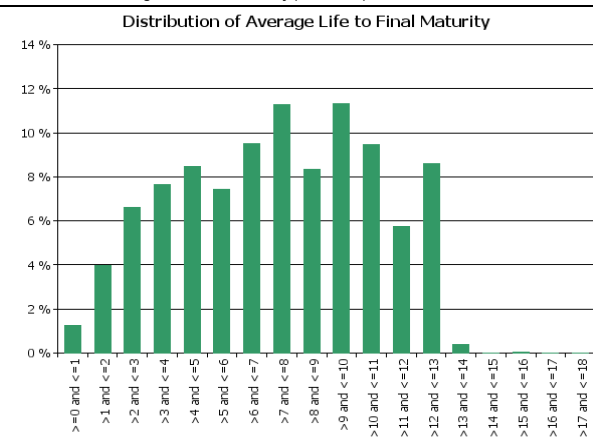
Current LTV Distribution



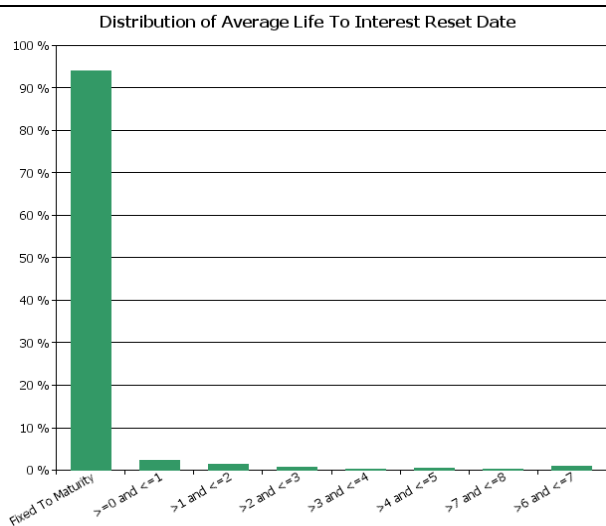
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





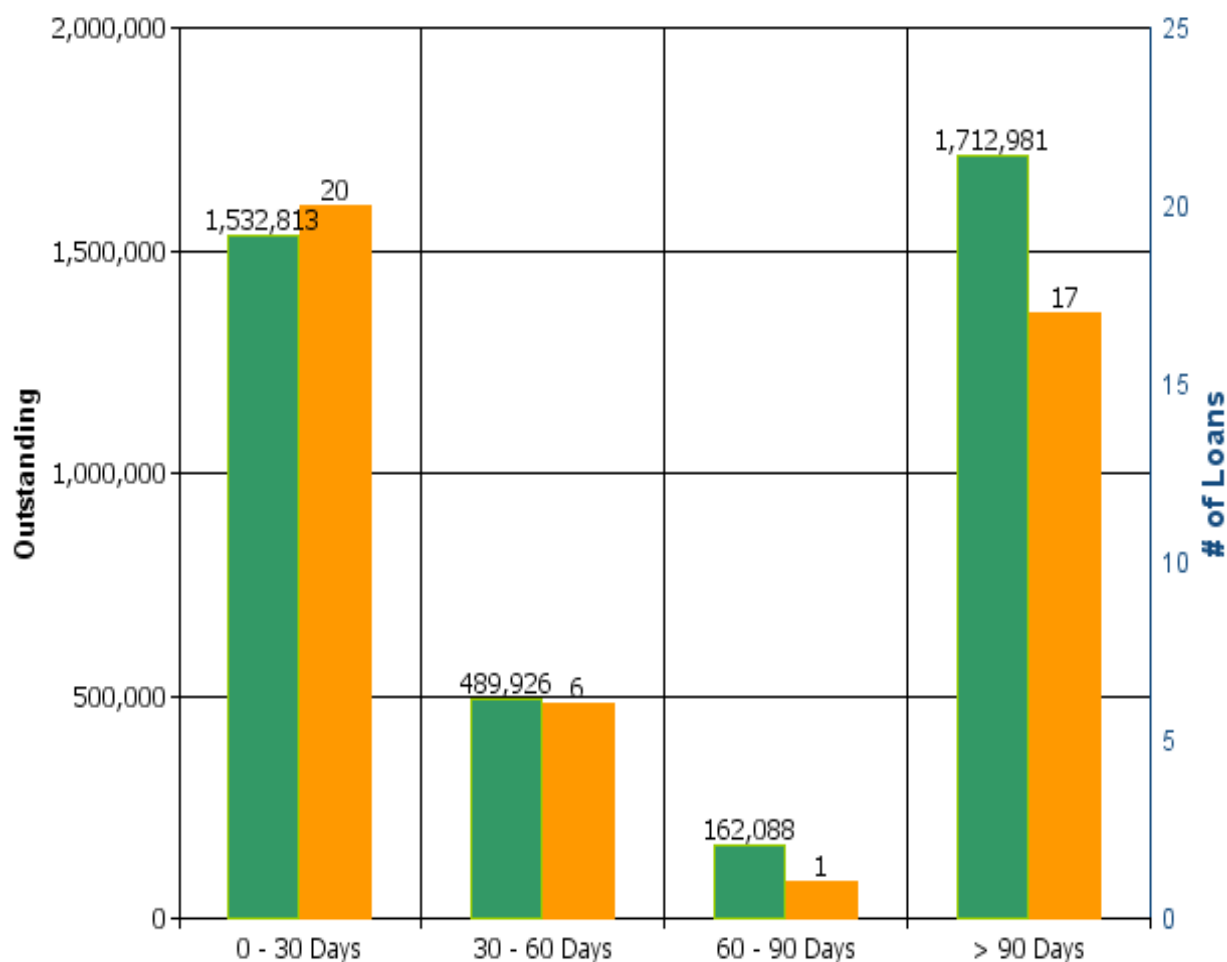
Cover Pool Performance

Portfolio Cut-off Date 31/12/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,940,107,156.85	99.87 %	42,216	99.90 %
0 - 30 Days	1,532,813.18	0.05 %	20	0.05 %
30 - 60 Days	489,925.70	0.02 %	6	0.01 %
60 - 90 Days	162,088.39	0.01 %	1	0.00 %
> 90 Days	1,712,980.89	0.06 %	17	0.04 %
Total	2,944,004,965.01	100.00 %	42,260	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off Date

Dec/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/01/2022	1	2,250,000,000	2,852,004,984	2,847,167,772	2,839,926,839	2,827,898,201
01/02/2022	2	2,250,000,000	2,831,435,105	2,821,838,603	2,807,503,822	2,783,771,570
01/03/2022	3	2,250,000,000	2,811,653,476	2,797,830,987	2,777,223,156	2,743,209,828
01/04/2022	4	2,250,000,000	2,791,048,399	2,772,616,655	2,745,195,148	2,700,089,080
01/05/2022	5	2,250,000,000	2,770,520,327	2,747,706,629	2,713,835,527	2,658,302,973
01/06/2022	6	2,250,000,000	2,749,776,915	2,722,508,606	2,682,109,573	2,616,098,485
01/07/2022	7	2,250,000,000	2,729,552,595	2,698,048,964	2,651,470,803	2,575,612,390
01/08/2022	8	2,250,000,000	2,708,878,443	2,673,071,996	2,620,244,218	2,534,498,551
01/09/2022	9	2,250,000,000	2,688,678,992	2,648,639,624	2,589,691,790	2,494,336,119
01/10/2022	10	2,250,000,000	2,668,143,990	2,624,096,136	2,559,379,677	2,455,035,046
01/11/2022	11	2,250,000,000	2,647,602,653	2,599,477,514	2,528,920,246	2,415,542,772
01/12/2022	12	2,250,000,000	2,626,243,191	2,574,273,923	2,498,236,751	2,376,453,248
01/01/2023	13	2,250,000,000	2,605,389,056	2,549,500,970	2,467,903,136	2,337,654,972
01/02/2023	14	2,250,000,000	2,584,456,255	2,524,727,796	2,437,707,440	2,299,272,812
01/03/2023	15	2,250,000,000	2,563,780,519	2,500,692,791	2,408,953,848	2,263,457,853
01/04/2023	16	2,250,000,000	2,543,835,219	2,477,029,928	2,380,090,573	2,226,865,752
01/05/2023	17	2,250,000,000	2,523,083,839	2,452,790,866	2,350,999,397	2,190,630,617
01/06/2023	18	2,250,000,000	2,501,507,505	2,427,691,108	2,321,023,396	2,153,539,159
01/07/2023	19	2,250,000,000	2,480,410,963	2,403,265,876	2,292,016,173	2,117,907,637
01/08/2023	20	2,250,000,000	2,459,269,340	2,378,740,420	2,262,856,443	2,082,106,601
01/09/2023	21	2,250,000,000	2,438,617,648	2,354,764,329	2,234,351,480	2,047,170,759
01/10/2023	22	1,750,000,000	2,418,529,822	2,331,533,947	2,206,863,918	2,013,697,427
01/11/2023	23	1,750,000,000	2,398,942,498	2,308,728,763	2,179,720,543	1,980,505,706
01/12/2023	24	1,750,000,000	2,378,774,008	2,285,561,018	2,152,536,336	1,947,788,760
01/01/2024	25	1,750,000,000	2,358,249,155	2,261,997,405	2,124,926,273	1,914,660,818
01/02/2024	26	1,750,000,000	2,337,385,762	2,238,182,976	2,097,207,706	1,881,681,210
01/03/2024	27	1,750,000,000	2,317,174,736	2,215,309,043	2,070,835,583	1,850,656,298
01/04/2024	28	1,750,000,000	2,296,822,160	2,192,126,864	2,043,953,803	1,818,895,908
01/05/2024	29	1,750,000,000	2,276,365,506	2,169,036,554	2,017,446,515	1,787,947,999
01/06/2024	30	1,750,000,000	2,255,770,040	2,145,766,587	1,990,727,106	1,756,795,471
01/07/2024	31	1,750,000,000	2,233,542,780	2,121,135,876	1,963,032,584	1,725,254,088
01/08/2024	32	1,750,000,000	2,213,851,431	2,098,869,642	1,937,486,021	1,695,589,639
01/09/2024	33	1,250,000,000	2,192,000,724	2,074,629,102	1,910,238,837	1,664,663,535
01/10/2024	34	1,250,000,000	2,171,296,806	2,051,660,638	1,884,440,799	1,635,450,401
01/11/2024	35	1,250,000,000	2,151,432,727	2,029,443,116	1,859,293,485	1,606,791,207
01/12/2024	36	1,250,000,000	2,132,109,597	2,007,914,414	1,835,042,088	1,579,332,643
01/01/2025	37	1,250,000,000	2,111,764,177	1,985,381,038	1,809,834,217	1,551,039,995
01/02/2025	38	1,250,000,000	2,092,062,525	1,963,522,537	1,785,356,333	1,523,581,637
01/03/2025	39	1,250,000,000	2,072,555,018	1,942,233,415	1,761,941,787	1,497,846,774
01/04/2025	40	1,250,000,000	2,052,740,698	1,920,402,335	1,737,706,607	1,470,987,237
01/05/2025	41	1,250,000,000	2,033,884,291	1,899,638,378	1,714,687,292	1,445,551,154
01/06/2025	42	1,250,000,000	2,013,833,851	1,877,721,195	1,690,593,503	1,419,202,446
01/07/2025	43	1,250,000,000	1,994,236,964	1,856,396,728	1,667,280,415	1,393,894,445
01/08/2025	44	1,250,000,000	1,974,780,100	1,835,166,841	1,644,021,530	1,368,627,806
01/09/2025	45	1,250,000,000	1,955,251,089	1,813,936,697	1,620,869,936	1,343,639,136
01/10/2025	46	750,000,000	1,936,799,525	1,793,869,395	1,598,993,242	1,320,070,693
01/11/2025	47	750,000,000	1,916,457,624	1,772,018,087	1,575,498,706	1,295,165,394

01/12/2025	48	750,000,000	1,898,178,055	1,752,235,353	1,554,075,472	1,272,317,118
01/01/2026	49	750,000,000	1,880,205,543	1,732,700,887	1,532,841,883	1,249,617,914
01/02/2026	50	750,000,000	1,861,851,803	1,712,876,922	1,511,450,788	1,226,960,312
01/03/2026	51	750,000,000	1,843,468,780	1,693,366,478	1,490,801,867	1,205,567,253
01/04/2026	52	750,000,000	1,825,055,658	1,673,609,236	1,469,660,854	1,183,437,320
01/05/2026	53	750,000,000	1,807,522,508	1,654,810,336	1,449,576,216	1,162,479,418
01/06/2026	54	750,000,000	1,788,774,885	1,634,869,073	1,428,465,978	1,140,698,153
01/07/2026	55	750,000,000	1,770,352,546	1,615,375,940	1,407,959,946	1,119,714,290
01/08/2026	56	750,000,000	1,753,184,280	1,596,997,356	1,388,401,199	1,099,483,004
01/09/2026	57	750,000,000	1,734,927,019	1,577,686,172	1,368,124,105	1,078,836,558
01/10/2026	58	750,000,000	1,717,856,289	1,559,598,460	1,349,110,247	1,059,482,247
01/11/2026	59	750,000,000	1,701,430,042	1,542,065,584	1,330,551,168	1,040,481,693
01/12/2026	60	750,000,000	1,684,133,425	1,523,883,629	1,311,626,875	1,021,478,554
01/01/2027	61	750,000,000	1,666,682,105	1,505,535,011	1,292,538,404	1,002,349,139
01/02/2027	62	750,000,000	1,650,195,240	1,488,113,978	1,274,332,869	984,045,253
01/03/2027	63	750,000,000	1,634,096,412	1,471,338,725	1,257,072,920	967,002,657
01/04/2027	64	750,000,000	1,618,172,936	1,454,530,062	1,239,551,570	949,485,673
01/05/2027	65	750,000,000	1,602,218,686	1,437,825,299	1,222,299,928	932,433,109
01/06/2027	66	750,000,000	1,584,518,347	1,419,529,361	1,203,677,488	914,337,764
01/07/2027	67	750,000,000	1,568,815,818	1,403,154,933	1,186,864,536	897,870,610
01/08/2027	68	750,000,000	1,553,325,583	1,386,944,051	1,170,168,924	881,490,798
01/09/2027	69	750,000,000	1,537,636,978	1,370,607,301	1,153,444,632	865,212,119
01/10/2027	70	750,000,000	1,522,099,718	1,354,530,823	1,137,109,717	849,462,665
01/11/2027	71	750,000,000	1,506,403,250	1,338,288,696	1,120,617,450	833,596,584
01/12/2027	72	750,000,000	1,490,482,300	1,321,971,063	1,104,229,354	818,038,825
01/01/2028	73	750,000,000	1,474,784,622	1,305,829,590	1,087,972,548	802,581,575
01/02/2028	74	750,000,000	1,459,748,272	1,290,323,640	1,072,319,438	787,684,040
01/03/2028	75	0	1,443,898,057	1,274,287,896	1,056,473,296	772,968,755
01/04/2028	76		1,428,862,121	1,258,879,403	1,041,044,244	758,453,957
01/05/2028	77		1,413,837,358	1,243,597,437	1,025,875,468	744,338,979
01/06/2028	78		1,398,666,431	1,228,166,638	1,010,569,566	730,127,914
01/07/2028	79		1,383,566,410	1,212,913,178	995,562,205	716,336,733
01/08/2028	80		1,369,149,908	1,198,239,095	981,016,393	702,880,840
01/09/2028	81		1,354,554,736	1,183,455,199	966,448,451	689,510,294
01/10/2028	82		1,340,247,973	1,169,033,569	952,321,572	676,646,384
01/11/2028	83		1,324,524,959	1,153,359,636	937,163,749	663,056,053
01/12/2028	84		1,310,183,675	1,138,999,009	923,217,113	650,511,072
01/01/2029	85		1,296,019,841	1,124,774,837	909,369,083	638,039,625
01/02/2029	86		1,281,764,461	1,110,516,324	895,557,824	625,687,845
01/03/2029	87		1,267,908,704	1,096,828,753	882,487,634	614,197,049
01/04/2029	88		1,252,837,118	1,081,952,599	868,304,655	601,766,276
01/05/2029	89		1,238,253,807	1,067,603,171	854,679,952	589,895,818
01/06/2029	90		1,224,325,530	1,053,804,061	841,487,410	578,330,427
01/07/2029	91		1,210,559,053	1,040,244,677	828,615,446	567,149,466
01/08/2029	92		1,197,208,656	1,027,027,682	816,006,775	556,153,772
01/09/2029	93		1,182,680,276	1,012,843,708	802,690,536	544,760,845
01/10/2029	94		1,169,524,687	999,933,307	790,508,438	534,294,047
01/11/2029	95		1,155,803,734	986,525,949	777,925,632	523,562,492
01/12/2029	96		1,141,940,976	973,093,647	765,444,969	513,050,956
01/01/2030	97		1,128,834,221	960,293,360	753,455,061	502,875,529
01/02/2030	98		1,115,694,656	947,505,831	741,531,173	492,820,971
01/03/2030	99		1,102,568,351	934,923,731	730,003,296	483,303,121
01/04/2030	100		1,089,948,126	922,654,851	718,591,374	473,732,738
01/05/2030	101		1,077,384,923	910,522,946	707,397,291	464,441,345
01/06/2030	102		1,064,506,437	898,113,184	695,981,446	455,010,862
01/07/2030	103		1,052,208,016	886,279,995	685,121,039	446,074,594
01/08/2030	104		1,039,994,297	874,506,571	674,300,571	437,169,980
01/09/2030	105		1,027,895,612	862,867,101	663,633,734	428,431,977
01/10/2030	106		1,015,772,115	851,290,419	653,118,606	419,915,169
01/11/2030	107		1,003,832,565	839,857,332	642,708,320	411,471,774
01/12/2030	108		990,501,665	827,343,784	631,573,907	402,685,869
01/01/2031	109		978,660,152	816,066,374	621,380,681	394,508,693
01/02/2031	110		966,436,407	804,506,650	611,020,801	386,288,203
01/03/2031	111		954,563,920	793,406,026	601,205,531	378,628,611

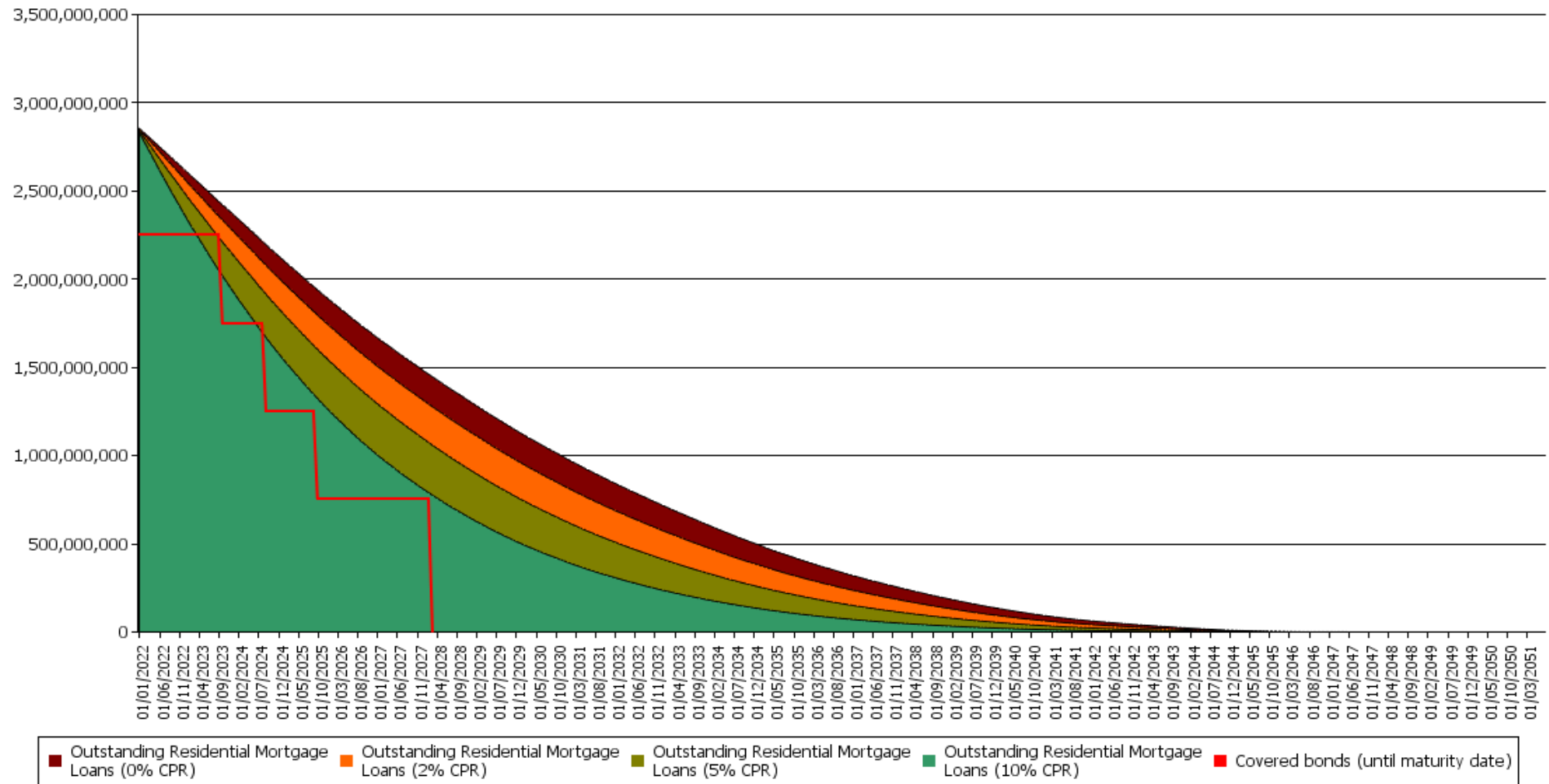
01/04/2031	112	942,758,794	782,264,912	591,255,803	370,785,291
01/05/2031	113	930,944,205	771,193,698	581,453,253	363,143,244
01/06/2031	114	919,018,718	760,023,384	571,573,889	355,461,168
01/07/2031	115	907,646,316	749,386,400	562,187,261	348,190,460
01/08/2031	116	896,465,607	738,899,836	552,910,524	340,994,475
01/09/2031	117	885,388,959	728,532,311	543,766,185	333,934,510
01/10/2031	118	874,097,419	718,060,628	534,631,152	326,978,691
01/11/2031	119	863,199,517	707,905,431	525,729,665	320,172,696
01/12/2031	120	852,368,963	697,875,969	517,005,603	313,569,016
01/01/2032	121	841,537,613	687,839,207	508,274,154	306,967,600
01/02/2032	122	830,895,621	677,988,995	499,721,272	300,523,867
01/03/2032	123	820,121,648	668,135,875	491,287,173	294,280,920
01/04/2032	124	809,609,556	658,453,212	482,936,074	288,053,361
01/05/2032	125	799,049,927	648,798,402	474,683,642	281,970,483
01/06/2032	126	788,621,862	639,245,158	466,504,711	275,938,333
01/07/2032	127	778,109,952	629,689,084	458,399,905	270,032,853
01/08/2032	128	767,801,934	620,293,422	450,411,658	264,203,355
01/09/2032	129	757,548,776	610,972,065	442,514,896	258,471,831
01/10/2032	130	747,227,138	601,658,352	434,696,614	252,864,385
01/11/2032	131	737,095,555	592,493,902	426,986,638	247,327,446
01/12/2032	132	726,612,601	583,108,776	419,188,873	241,815,345
01/01/2033	133	716,453,389	573,980,811	411,577,508	236,418,994
01/02/2033	134	706,469,525	565,022,371	404,123,398	231,153,965
01/03/2033	135	696,547,575	556,233,471	396,923,295	226,166,850
01/04/2033	136	686,700,544	547,439,972	389,654,833	221,084,883
01/05/2033	137	676,919,409	538,756,645	382,530,413	216,152,884
01/06/2033	138	667,204,373	530,123,841	375,443,646	211,249,866
01/07/2033	139	657,563,761	521,606,367	368,502,190	206,494,192
01/08/2033	140	648,018,185	513,162,586	361,614,859	201,776,533
01/09/2033	141	638,543,814	504,802,240	354,818,821	197,145,857
01/10/2033	142	629,144,016	496,554,819	348,162,782	192,654,623
01/11/2033	143	619,782,830	488,336,798	341,529,865	188,183,870
01/12/2033	144	609,696,694	479,601,255	334,594,898	183,606,946
01/01/2034	145	600,401,887	471,488,711	328,098,613	179,279,572
01/02/2034	146	591,147,616	463,434,084	321,673,408	175,024,237
01/03/2034	147	581,939,438	455,516,321	315,451,246	170,981,960
01/04/2034	148	572,766,688	447,575,888	309,164,116	166,864,420
01/05/2034	149	563,702,267	439,769,669	303,024,287	162,880,159
01/06/2034	150	554,454,638	431,821,529	296,790,878	158,853,912
01/07/2034	151	545,605,932	424,232,479	290,857,281	155,039,868
01/08/2034	152	536,853,570	416,719,146	284,979,469	151,263,325
01/09/2034	153	528,212,092	409,316,006	279,204,838	147,570,527
01/10/2034	154	519,708,548	402,065,500	273,584,058	144,006,985
01/11/2034	155	511,282,521	394,875,941	268,008,610	140,474,708
01/12/2034	156	502,914,172	387,775,318	262,541,523	137,045,089
01/01/2035	157	494,378,878	380,547,589	256,992,771	133,580,481
01/02/2035	158	486,160,562	373,586,842	251,650,383	130,249,574
01/03/2035	159	476,998,460	365,984,714	245,963,173	126,818,850
01/04/2035	160	468,915,522	359,172,731	240,771,230	123,616,071
01/05/2035	161	460,896,144	352,450,705	235,683,611	120,507,982
01/06/2035	162	452,973,368	345,804,593	230,651,270	117,435,364
01/07/2035	163	445,213,318	339,322,608	225,770,740	114,479,253
01/08/2035	164	437,560,464	332,924,305	220,950,229	111,560,437
01/09/2035	165	429,861,291	326,511,548	216,143,208	108,671,075
01/10/2035	166	422,441,914	320,349,292	211,541,989	105,921,723
01/11/2035	167	415,099,378	314,247,354	206,984,839	103,200,930
01/12/2035	168	407,793,373	308,209,677	202,508,354	100,555,100
01/01/2036	169	400,523,342	302,201,570	198,055,763	97,927,634
01/02/2036	170	393,284,180	296,236,209	193,652,452	95,344,885
01/03/2036	171	386,084,773	290,351,905	189,354,217	92,859,197
01/04/2036	172	378,960,546	284,510,817	185,073,048	90,375,298
01/05/2036	173	371,895,317	278,748,189	180,878,196	87,964,789
01/06/2036	174	364,932,476	273,065,378	176,740,017	85,588,253
01/07/2036	175	358,128,775	267,534,567	172,734,038	83,305,423
01/08/2036	176	351,449,220	262,099,413	168,794,450	81,060,659
01/09/2036	177	344,871,128	256,757,466	164,933,657	78,871,096
01/10/2036	178	338,380,721	251,511,829	161,166,357	76,753,654
01/11/2036	179	331,995,446	246,347,245	157,455,479	74,668,782

01/12/2036	180	325,701,290	241,280,165	153,837,232	72,653,883
01/01/2037	181	319,540,199	236,314,529	150,288,016	70,677,039
01/02/2037	182	312,853,734	230,977,164	146,520,052	68,613,201
01/03/2037	183	306,858,305	226,203,700	143,162,358	66,784,314
01/04/2037	184	300,926,508	221,454,774	139,800,356	64,939,737
01/05/2037	185	295,038,578	216,765,404	136,503,242	63,148,247
01/06/2037	186	289,128,618	212,063,059	133,202,419	61,360,242
01/07/2037	187	283,330,924	207,469,605	129,996,404	59,637,904
01/08/2037	188	277,580,269	202,913,935	126,818,562	57,933,595
01/09/2037	189	271,875,458	198,406,578	123,686,161	56,263,323
01/10/2037	190	266,234,732	193,971,236	120,623,560	54,645,260
01/11/2037	191	260,653,072	189,582,501	117,594,538	53,047,403
01/12/2037	192	255,057,581	185,208,194	114,598,483	51,483,958
01/01/2038	193	249,550,674	180,902,050	111,649,363	49,946,600
01/02/2038	194	244,159,790	176,693,942	108,774,856	48,454,578
01/03/2038	195	238,864,448	172,596,966	106,008,607	47,041,638
01/04/2038	196	233,241,224	168,247,931	103,074,633	45,545,946
01/05/2038	197	228,113,716	164,279,125	100,395,492	44,180,256
01/06/2038	198	223,071,941	160,375,752	97,760,774	42,838,599
01/07/2038	199	218,034,072	156,496,520	95,161,303	41,528,581
01/08/2038	200	212,611,299	152,345,434	92,401,544	40,153,422
01/09/2038	201	207,583,804	148,490,731	89,834,514	38,872,563
01/10/2038	202	202,754,104	144,797,843	87,384,768	37,657,525
01/11/2038	203	197,946,452	141,124,670	84,951,427	36,453,844
01/12/2038	204	193,163,016	137,488,305	82,558,779	35,281,903
01/01/2039	205	188,404,199	133,873,659	80,183,818	34,121,813
01/02/2039	206	183,681,076	130,296,201	77,842,620	32,985,223
01/03/2039	207	179,008,993	126,787,463	75,572,383	31,900,692
01/04/2039	208	174,370,045	123,292,347	73,302,202	30,811,343
01/05/2039	209	169,642,462	119,752,714	71,022,513	29,730,741
01/06/2039	210	165,107,452	116,353,715	68,831,148	28,691,373
01/07/2039	211	160,669,068	113,040,069	66,706,314	27,691,682
01/08/2039	212	156,296,881	109,777,473	64,616,265	26,710,429
01/09/2039	213	152,019,831	106,592,326	62,581,887	25,759,907
01/10/2039	214	147,873,864	103,515,093	60,625,615	24,852,374
01/11/2039	215	143,801,513	100,493,620	58,706,348	23,963,674
01/12/2039	216	139,774,628	97,519,158	56,828,512	23,102,060
01/01/2040	217	135,847,036	94,618,170	54,997,757	22,263,120
01/02/2040	218	131,956,449	91,752,472	53,196,407	21,442,724
01/03/2040	219	128,111,183	88,937,422	51,441,605	20,653,217
01/04/2040	220	124,321,626	86,160,251	49,708,541	19,872,882
01/05/2040	221	120,582,155	83,431,467	48,015,749	19,117,435
01/06/2040	222	116,929,966	80,767,277	46,364,263	18,381,709
01/07/2040	223	113,373,163	78,181,939	44,769,694	17,676,763
01/08/2040	224	109,927,112	75,676,976	43,225,055	16,994,594
01/09/2040	225	106,561,106	73,235,298	41,724,038	16,334,964
01/10/2040	226	103,305,514	70,881,320	40,283,522	15,706,354
01/11/2040	227	100,132,760	68,587,861	38,880,962	15,095,293
01/12/2040	228	97,004,128	66,335,781	37,511,752	14,504,007
01/01/2041	229	93,911,695	64,112,113	36,162,104	13,922,940
01/02/2041	230	90,844,568	61,913,044	34,832,917	13,354,380
01/03/2041	231	87,810,251	59,753,388	33,540,639	12,809,737
01/04/2041	232	84,861,210	57,648,673	32,276,929	12,274,893
01/05/2041	233	81,973,056	55,595,262	31,050,632	11,760,128
01/06/2041	234	79,197,648	53,621,841	29,872,287	11,265,921
01/07/2041	235	76,650,058	51,811,776	28,792,873	10,814,322
01/08/2041	236	74,216,242	50,081,547	27,760,568	10,382,436
01/09/2041	237	71,865,261	48,412,840	26,767,343	9,968,569
01/10/2041	238	69,568,062	46,788,381	25,805,513	9,570,974
01/11/2041	239	67,327,927	45,204,965	24,868,793	9,184,488
01/12/2041	240	65,134,823	43,660,699	23,960,122	8,812,626
01/01/2042	241	63,044,188	42,187,645	23,092,860	8,457,669
01/02/2042	242	61,027,805	40,769,066	22,259,596	8,117,959
01/03/2042	243	59,081,098	39,408,118	21,467,098	7,798,982
01/04/2042	244	57,179,081	38,074,752	20,688,015	7,484,107
01/05/2042	245	55,299,060	36,762,431	19,925,798	7,178,819
01/06/2042	246	53,439,286	35,465,811	19,174,122	6,878,748
01/07/2042	247	51,618,406	34,201,125	18,444,877	6,590,005

01/08/2042	248	49,821,262	32,954,393	17,727,307	6,306,805
01/09/2042	249	48,043,931	31,724,874	17,022,504	6,030,408
01/10/2042	250	46,296,485	30,520,803	16,336,133	5,763,530
01/11/2042	251	44,573,302	29,334,961	15,661,485	5,502,105
01/12/2042	252	42,865,111	28,164,447	14,999,556	5,247,959
01/01/2043	253	41,183,147	27,013,420	14,349,965	4,999,418
01/02/2043	254	39,521,911	25,879,791	13,712,799	4,757,200
01/03/2043	255	37,889,724	24,772,988	13,096,187	4,525,902
01/04/2043	256	36,297,594	23,691,773	12,492,753	4,299,075
01/05/2043	257	34,732,254	22,632,851	11,905,005	4,080,022
01/06/2043	258	33,200,830	21,598,222	11,331,892	3,867,159
01/07/2043	259	31,708,211	20,593,367	10,778,084	3,663,087
01/08/2043	260	30,236,169	19,604,022	10,234,190	3,463,504
01/09/2043	261	28,781,679	18,629,333	9,700,624	3,269,028
01/10/2043	262	27,358,686	17,679,215	9,183,223	3,081,982
01/11/2043	263	25,952,852	16,742,319	8,674,448	2,898,901
01/12/2043	264	24,558,672	15,816,922	8,174,816	2,720,731
01/01/2044	265	23,179,581	14,903,403	7,683,083	2,546,243
01/02/2044	266	21,817,072	14,003,581	7,200,843	2,376,316
01/03/2044	267	20,475,349	13,121,524	6,731,222	2,212,536
01/04/2044	268	19,150,363	12,251,599	6,268,975	2,051,869
01/05/2044	269	17,772,909	11,351,698	5,794,211	1,888,702
01/06/2044	270	16,511,869	10,528,375	5,360,298	1,739,862
01/07/2044	271	15,292,786	9,735,052	4,944,195	1,598,223
01/08/2044	272	14,151,983	8,993,562	4,555,995	1,466,499
01/09/2044	273	13,080,407	8,298,479	4,193,185	1,344,000
01/10/2044	274	12,098,729	7,663,083	3,862,592	1,232,963
01/11/2044	275	11,170,734	7,063,310	3,551,221	1,128,770
01/12/2044	276	10,286,658	6,493,629	3,256,766	1,030,933
01/01/2045	277	9,480,746	5,974,732	2,988,902	942,133
01/02/2045	278	8,694,505	5,469,952	2,729,423	856,699
01/03/2045	279	7,924,164	4,977,672	2,478,077	774,831
01/04/2045	280	7,169,403	4,495,920	2,232,550	695,104
01/05/2045	281	6,446,398	4,035,889	1,999,179	619,893
01/06/2045	282	5,785,430	3,615,934	1,786,599	551,631
01/07/2045	283	5,162,459	3,221,277	1,587,685	488,205
01/08/2045	284	4,565,892	2,844,198	1,398,267	428,139
01/09/2045	285	3,983,537	2,477,228	1,214,759	370,375
01/10/2045	286	3,442,297	2,137,135	1,045,409	317,434
01/11/2045	287	2,932,478	1,817,528	886,807	268,135
01/12/2045	288	2,447,092	1,514,200	736,990	221,922
01/01/2046	289	1,999,144	1,234,923	599,531	179,766
01/02/2046	290	1,578,373	973,348	471,340	140,730
01/03/2046	291	1,195,464	736,087	355,628	105,775
01/04/2046	292	872,766	536,480	258,532	76,570
01/05/2046	293	583,885	358,319	172,251	50,807
01/06/2046	294	388,435	237,971	114,106	33,514
01/07/2046	295	341,939	209,142	100,036	29,261
01/08/2046	296	328,887	200,817	95,810	27,906
01/09/2046	297	316,975	193,215	91,948	26,668
01/10/2046	298	305,042	185,636	88,124	25,454
01/11/2046	299	293,087	178,058	84,312	24,250
01/12/2046	300	282,984	171,638	81,072	23,222
01/01/2047	301	272,864	165,220	77,842	22,203
01/02/2047	302	263,771	159,443	74,929	21,281
01/03/2047	303	254,661	153,700	72,064	20,389
01/04/2047	304	246,285	148,393	69,399	19,552
01/05/2047	305	238,398	143,405	66,901	18,771
01/06/2047	306	230,497	138,417	64,410	17,996
01/07/2047	307	222,584	133,446	61,944	17,236
01/08/2047	308	214,656	128,475	59,485	16,481
01/09/2047	309	206,712	123,510	57,041	15,737
01/10/2047	310	199,529	119,023	54,833	15,066
01/11/2047	311	192,334	114,536	52,632	14,400
01/12/2047	312	185,125	110,062	50,451	13,747
01/01/2048	313	178,182	105,755	48,354	13,119
01/02/2048	314	171,227	101,454	46,269	12,501
01/03/2048	315	164,261	97,172	44,211	11,897

01/04/2048	316	157,284	92,887	42,154	11,296
01/05/2048	317	150,295	88,614	40,116	10,706
01/06/2048	318	143,294	84,343	38,085	10,121
01/07/2048	319	136,283	80,084	36,073	9,547
01/08/2048	320	129,260	75,829	34,069	8,978
01/09/2048	321	122,225	71,580	32,079	8,418
01/10/2048	322	115,179	67,343	30,106	7,868
01/11/2048	323	110,016	64,215	28,634	7,451
01/12/2048	324	104,843	61,095	27,176	7,043
01/01/2049	325	99,660	57,977	25,723	6,638
01/02/2049	326	94,467	54,862	24,280	6,239
01/03/2049	327	89,264	51,761	22,855	5,850
01/04/2049	328	84,051	48,656	21,429	5,462
01/05/2049	329	78,828	45,557	20,015	5,081
01/06/2049	330	73,595	42,461	18,607	4,703
01/07/2049	331	68,352	39,371	17,211	4,333
01/08/2049	332	63,099	36,284	15,821	3,966
01/09/2049	333	58,759	33,731	14,670	3,662
01/10/2049	334	54,410	31,183	13,529	3,363
01/11/2049	335	50,052	28,637	12,392	3,068
01/12/2049	336	45,685	26,095	11,265	2,777
01/01/2050	337	41,309	23,556	10,143	2,490
01/02/2050	338	37,860	21,552	9,256	2,263
01/03/2050	339	34,403	19,554	8,379	2,040
01/04/2050	340	30,939	17,555	7,503	1,819
01/05/2050	341	27,467	15,560	6,634	1,602
01/06/2050	342	24,058	13,606	5,786	1,391
01/07/2050	343	20,643	11,655	4,944	1,184
01/08/2050	344	17,220	9,706	4,107	979
01/09/2050	345	13,790	7,759	3,275	778
01/10/2050	346	10,352	5,816	2,449	579
01/11/2050	347	7,816	4,383	1,841	433
01/12/2050	348	6,381	3,573	1,497	351
01/01/2051	349	4,945	2,764	1,155	270
01/02/2051	350	3,507	1,957	816	190
01/03/2051	351	2,069	1,153	479	111
01/04/2051	352	1,380	767	318	73
01/05/2051	353	690	383	159	36
01/06/2051	354	0	0	0	0
01/07/2051	355	0	0	0	0
		254,457,409,026	227,729,615,134	195,520,383,666	156,559,277,313

Amortisation profiles (all amounts in EUR)



The information is updated:

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

HTT 2022

Responsible in Domestic Currency		(Please insert currency)		
CONTENT OF TAB E				
1. Additional information on the programme				
2. Additional information on the assets				
3. Additional information on the asset distribution				
Field	1. Additional information on the programme			
	Responsible Counterparty	Name	Local Entity Identifier (LEI)*	
E.1.1.1	Responsible Counterparty			
E.1.1.2	Responsible Counterparty	BNP Paribas Fortis	50230A1VW400351647	
E.1.1.3	Responsible Counterparty			
E.1.1.4	Responsible Counterparty			
E.1.1.5	Responsible Counterparty			
E.1.1.6	Responsible Counterparty			
E.1.1.7	Responsible Counterparty			
E.1.1.8	Responsible Counterparty			
E.1.1.9	Responsible Counterparty			
E.1.1.10	Responsible Counterparty			
E.1.1.11	Responsible Counterparty			
OE.1.1.1	Responsible Counterparty			
OE.1.1.2	Responsible Counterparty			
OE.1.1.3	Responsible Counterparty			
OE.1.1.4	Responsible Counterparty			
OE.1.1.5	Responsible Counterparty			
OE.1.1.6	Responsible Counterparty			
OE.1.1.7	Responsible Counterparty			
OE.1.1.8	Responsible Counterparty			
2. Additional information on the assets				
	Asset Description	Guarantor (if applicable)	Local Entity Identifier (LEI)*	Type of Trade
E.2.1.1	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.2	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.3	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.4	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.5	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.6	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.7	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.8	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.9	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.10	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.11	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.12	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.13	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.14	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.15	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.16	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.17	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.18	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.19	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.20	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.21	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.22	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.23	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.24	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
E.2.1.25	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.1	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.2	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.3	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.4	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.5	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.6	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.7	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.8	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.9	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.10	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.11	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.12	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.13	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.14	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.15	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.16	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.17	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.18	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.19	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.20	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.21	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.22	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.23	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.24	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
OE.2.1.25	Asset Description	Responsible Counterparty	Responsible Counterparty	FX
3. Additional information on the asset distribution				
	E. General Information		Total Assets	
E.3.1.1	Weighted Average Maturity (months)		12.54	
E.3.1.2	Weighted Average Maturity (months)**		148.40	
OE.3.1.1	Weighted Average Maturity (months)		148.40	
OE.3.1.2	Weighted Average Maturity (months)		148.40	
OE.3.1.3	Weighted Average Maturity (months)		148.40	
OE.3.1.4	Weighted Average Maturity (months)		148.40	
E.3.2.1	E.3.2.1.1		E.3.2.1.2	
E.3.2.2	E.3.2.2.1		E.3.2.2.2	
E.3.2.3	E.3.2.3.1		E.3.2.3.2	
E.3.2.4	E.3.2.4.1		E.3.2.4.2	
E.3.2.5	E.3.2.5.1		E.3.2.5.2	
OE.3.2.1	OE.3.2.1.1		OE.3.2.1.2	
OE.3.2.2	OE.3.2.2.1		OE.3.2.2.2	
OE.3.2.3	OE.3.2.3.1		OE.3.2.3.2	
OE.3.2.4	OE.3.2.4.1		OE.3.2.4.2	
OE.3.2.5	OE.3.2.5.1		OE.3.2.5.2	
OE.3.2.6	OE.3.2.6.1		OE.3.2.6.2	
OE.3.2.7	OE.3.2.7.1		OE.3.2.7.2	
OE.3.2.8	OE.3.2.8.1		OE.3.2.8.2	
OE.3.2.9	OE.3.2.9.1		OE.3.2.9.2	
OE.3.2.10	OE.3.2.10.1		OE.3.2.10.2	
OE.3.2.11	OE.3.2.11.1		OE.3.2.11.2	
OE.3.2.12	OE.3.2.12.1		OE.3.2.12.2	
OE.3.2.13	OE.3.2.13.1		OE.3.2.13.2	
OE.3.2.14	OE.3.2.14.1		OE.3.2.14.2	
OE.3.2.15	OE.3.2.15.1		OE.3.2.15.2	
OE.3.2.16	OE.3.2.16.1		OE.3.2.16.2	
OE.3.2.17	OE.3.2.17.1		OE.3.2.17.2	
OE.3.2.18	OE.3.2.18.1		OE.3.2.18.2	
OE.3.2.19	OE.3.2.19.1		OE.3.2.19.2	
OE.3.2.20	OE.3.2.20.1		OE.3.2.20.2	
OE.3.2.21	OE.3.2.21.1		OE.3.2.21.2	
OE.3.2.22	OE.3.2.22.1		OE.3.2.22.2	
OE.3.2.23	OE.3.2.23.1		OE.3.2.23.2	
OE.3.2.24	OE.3.2.24.1		OE.3.2.24.2	
OE.3.2.25	OE.3.2.25.1		OE.3.2.25.2	
OE.3.2.26	OE.3.2.26.1		OE.3.2.26.2	
OE.3.2.27	OE.3.2.27.1		OE.3.2.27.2	
OE.3.2.28	OE.3.2.28.1		OE.3.2.28.2	
OE.3.2.29	OE.3.2.29.1		OE.3.2.29.2	
OE.3.2.30	OE.3.2.30.1		OE.3.2.30.2	
OE.3.2.31	OE.3.2.31.1		OE.3.2.31.2	
OE.3.2.32	OE.3.2.32.1		OE.3.2.32.2	
OE.3.2.33	OE.3.2.33.1		OE.3.2.33.2	
OE.3.2.34	OE.3.2.34.1		OE.3.2.34.2	
OE.3.2.35	OE.3.2.35.1		OE.3.2.35.2	
OE.3.2.36	OE.3.2.36.1		OE.3.2.36.2	
OE.3.2.37	OE.3.2.37.1		OE.3.2.37.2	
OE.3.2.38	OE.3.2.38.1		OE.3.2.38.2	
OE.3.2.39	OE.3.2.39.1		OE.3.2.39.2	
OE.3.2.40	OE.3.2.40.1		OE.3.2.40.2	
OE.3.2.41	OE.3.2.41.1		OE.3.2.41.2	
OE.3.2.42	OE.3.2.42.1		OE.3.2.42.2	
OE.3.2.43	OE.3.2.43.1		OE.3.2.43.2	
OE.3.2.44	OE.3.2.44.1		OE.3.2.44.2	
OE.3.2.45	OE.3.2.45.1		OE.3.2.45.2	
OE.3.2.46	OE.3.2.46.1		OE.3.2.46.2	
OE.3.2.47	OE.3.2.47.1		OE.3.2.47.2	
OE.3.2.48	OE.3.2.48.1		OE.3.2.48.2	
OE.3.2.49	OE.3.2.49.1		OE.3.2.49.2	
OE.3.2.50	OE.3.2.50.1		OE.3.2.50.2	
OE.3.2.51	OE.3.2.51.1		OE.3.2.51.2	
OE.3.2.52	OE.3.2.52.1		OE.3.2.52.2	
OE.3.2.53	OE.3.2.53.1		OE.3.2.53.2	
OE.3.2.54	OE.3.2.54.1		OE.3.2.54.2	
OE.3.2.55	OE.3.2.55.1		OE.3.2.55.2	
OE.3.2.56	OE.3.2.56.1		OE.3.2.56.2	
OE.3.2.57	OE.3.2.57.1		OE.3.2.57.2	
OE.3.2.58	OE.3.2.58.1		OE.3.2.58.2	
OE.3.2.59	OE.3.2.59.1		OE.3.2.59.2	
OE.3.2.60	OE.3.2.60.1		OE.3.2.60.2	
OE.3.2.61	OE.3.2.61.1		OE.3.2.61.2	
OE.3.2.62	OE.3.2.62.1		OE.3.2.62.2	
OE.3.2.63	OE.3.2.63.1		OE.3.2.63.2	
OE.3.2.64	OE.3.2.64.1		OE.3.2.64.2	
OE.3.2.65	OE.3.2.65.1		OE.3.2.65.2	
OE.3.2.66	OE.3.2.66.1		OE.3.2.66.2	
OE.3.2.67	OE.3.2.67.1		OE.3.2.67.2	
OE.3.2.68	OE.3.2.68.1		OE.3.2.68.2	
OE.3.2.69	OE.3.2.69.1		OE.3.2.69.2	
OE.3.2.70	OE.3.2.70.1		OE.3.2.70.2	
OE.3.2.71	OE.3.2.71.1		OE.3.2.71.2	
OE.3.2.72	OE.3.2.72.1		OE.3.2.72.2	
OE.3.2.73	OE.3.2.73.1		OE.3.2.73.2	
OE.3.2.74	OE.3.2.74.1		OE.3.2.74.2	
OE.3.2.75	OE.3.2.75.1		OE.3.2.75.2	
OE.3.2.76	OE.3.2.76.1		OE.3.2.76.2	
OE.3.2.77	OE.3.2.77.1		OE.3.2.77.2	
OE.3.2.78	OE.3.2.78.1		OE.3.2.78.2	
OE.3.2.79	OE.3.2.79.1		OE.3.2.79.2	
OE.3.2.80	OE.3.2.80.1		OE.3.2.80.2	
OE.3.2.81	OE.3.2.81.1		OE.3.2.81.2	
OE.3.2.82	OE.3.2.82.1		OE.3.2.82.2	
OE.3.2.83	OE.3.2.83.1		OE.3.2.83.2	
OE.3.2.84	OE.3.2.84.1		OE.3.2.84.2	
OE.3.2.85	OE.3.2.85.1		OE.3.2.85.2	
OE.3.2.86	OE.3.2.86.1		OE.3.2.86.2	
OE.3.2.87	OE.3.2.87.1		OE.3.2.87.2	
OE.3.2.88	OE.3.2.88.1		OE.3.2.88.2	
OE.3.2.89	OE.3.2.89.1		OE.3.2.89.2	
OE.3.2.90	OE.3.2.90.1		OE.3.2.90.2	
OE.3.2.91	OE.3.2.91.1		OE.3.2.91.2	
OE.3.2.92	OE.3.2.92.1		OE.3.2.92.2	
OE.3.2.93	OE.3.2.93.1		OE.3.2.93.2	
OE.3.2.94	OE.3.2.94.1		OE.3.2.94.2	
OE.3.2.95	OE.3.2.95.1		OE.3.2.95.2	
OE.3.2.96	OE.3.2.96.1		OE.3.2.96.2	
OE.3.2.97	OE.3.2.97.1		OE.3.2.97.2	
OE.3.2.98	OE.3.2.98.1		OE.3.2.98.2	
OE.3.2.99	OE.3.2.99.1		OE.3.2.99.2	
OE.3.2.100	OE.3.2.100.1		OE.3.2.100.2	
OE.3.2.101	OE.3.2.101.1		OE.3.2.101.2	
OE.3.2.102	OE.3.2.102.1		OE.3.2.102.2	
OE.3.2.103	OE.3.2.103.1		OE.3.2.103.2	
OE.3.2.104	OE.3.2.104.1		OE.3.2.104.2	
OE.3.2.105	OE.3.2.105.1		OE.3.2.105.2	
OE.3.2.106	OE.3.2.106.1		OE.3.2.106.2	
OE.3.2.107	OE.3.2.107.1		OE.3.2.107.2	
OE.3.2.108	OE.3.2.108.1		OE.3.2.108.2	
OE.3.2.109	OE.3.2.109.1		OE.3.2.109.2	
OE.3.2.110	OE.3.2.110.1		OE.3.2.110.2	
OE.3.2.111	OE.3.2.111.1		OE.3.2.111.2	
OE.3.2.112	OE.3.2.112.1		OE.3.2.112.2	
OE.3.2.113	OE.3.2.113.1		OE.3.2.113.2	
OE.3.2.114	OE.3.2.114.1		OE.3.2.114.2	
OE.3.2.115	OE.3.2.115.1		OE.3.2.115.2	
OE.3.2.116	OE.3.2.116.1		OE.3.2.116.2	
OE.3.2.117	OE.3.2.117.1		OE.3.2.117.2	
OE.3.2.118	OE.3.2.118.1		OE.3.2.118.2	
OE.3.2.119	OE.3.2.119.1		OE.3.2.119.2	
OE.3.2.120	OE.3.2.120.1		OE.3.2.120.2	
OE.3.2.121	OE.3.2.121.1		OE.3.2.121.2	
OE.3.2.122	OE.3.2.122.1		OE.3.2.122.2	
OE.3.2.123	OE.3.2.123.1		OE.3.2.123.2	
OE.3.2.124	OE.3.2.124.1		OE.3.2.124.2	
OE.3.2.125	OE.3.2.125.1		OE.3.2.125.2	
OE.3.2.126	OE.3.2.126.1		OE.3.2.126.2	
OE.3.2.127	OE.3.2.127.1		OE.3.2.127.2	
OE.3.2.128	OE.3.2.128.1		OE.3.2.128.2	
OE.3.2.129	OE.3.2.129.1		OE.3.2.129.2	
OE.3.2.130	OE.3.2.130.1		OE.3.2.130.2	
OE.3.2.131	OE.3.2.131.1		OE.3.2.131.2	
OE.3.2.132	OE.3.2.132.1		OE.3.2.132.2	
OE.3.2.133	OE.3.2.133.1		OE.3.2.133.2	
OE.3.2.134	OE.3.2.134.1		OE.3.2.134.2	
OE.3.2.135	OE.3.2.135.1		OE.3.2.135.2	
OE.3.2.136	OE.3.2.136.1		OE.3.2.136.2	
OE.3.2.137	OE.3.2.137.1		OE.3.2.137.2	
OE.3.2.138	OE.3.2.138.1		OE.3.2.138.2	
OE.3.2.139	OE.3.2.139.1		OE.3.2.139.2	
OE.3.2.140	OE.3.2.140.1		OE.3.2.140.2	
OE.3.2.141	OE.3.2.141.1		OE.3.2.141.2	
OE.3.2.142	OE.3.2.142.1		OE.3.2.142.2	
OE.3.2.143	OE.3.2.143.1		OE.3.2.143.2	
OE.3.2.144	OE.3.2.144.1		OE.3.2.144.2	
OE.3.2.145	OE.3.2.145.1		OE.3.2.145.2	
OE.3.2.146	OE.3.2.146.1		OE.3.2.146.2	
OE.3.2.147	OE.3.2.147.1		OE.3.2.147.2	
OE.3.2.148	OE.3.2.148.1		OE.3.2.148.2	
OE.3.2.149	OE.3.2.149.1		OE.3.2.149.2	
OE.3.2.150	OE.3.2.150.1		OE.3.2.150.2	
OE.3.2.151	OE.3.2.151.1		OE.3.2.151.2	
OE.3.2.152	OE.3.2.152.1		OE.3.2.152.2	
OE.3.2.153	OE.3.2.153.1		OE.3.2.153.2	
OE.3.2.154	OE.3.2.154.1		OE.3.2.154.2	
OE.3.2.155	OE.3.2.155.1		OE.3.2.155.2	
OE.3.2.156	OE.3.2.156.1		OE.3.2.156.2	
OE.3.2.157	OE.3.2.157.1		OE.3.2.157.2	
OE.3.2.158	OE.3.2.158.1		OE.3.2.158.2	
OE.3.2.159	OE.3.2.159.1		OE.3.2.159.2	
OE.3.2.160</				

Reason for Not Being in Worksheet E	
Not available for the jurisdiction	NEL
Not relevant for the issuer and/or CB programme at the present time	NEL
Not available at the present time	NEL
Confidential	NEL

* Local Entity Identifier (LEI) Field: <https://www.lei.com/>

** Worksheet: Business Metadata - Business Metadata