



Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

This website www.coveredbondlabel.com (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered office is at Rue de la Science 14 - 1040 Brussels - Belgium and registered under number 500.950.659 (RPR/RPM Brussels).

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our Acceptable Use Policy and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide by them.

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

You may link to our home page (www.coveredbondlabel.com), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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



SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website www.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel* / *wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL.



2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/3/2021

Cut-off Date: 31/3/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) 129(7)					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					
Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/c			
G.1.1.4	Cut-off date	31/03/2021			
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	CRB Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,914.5			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,306.5			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,358.1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	29.5%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,914.5		99.6%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,927.5		100.0%	
OG.3.3.1	a/w (If relevant, please specify)			0.0%	
OG.3.3.2	a/w (If relevant, please specify)			0.0%	
OG.3.3.3	a/w (If relevant, please specify)			0.0%	
OG.3.3.4	a/w (If relevant, please specify)			0.0%	
OG.3.3.5	a/w (If relevant, please specify)			0.0%	
OG.3.3.6	a/w (If relevant, please specify)			0.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.2	[Mark as ND1 if not relevant]		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	35.4	[Mark as ND1 if not relevant]	1.2%	
G.3.4.3	1 - 2 Y	81.5	[Mark as ND1 if not relevant]	2.8%	
G.3.4.4	2 - 3 Y	242.1	[Mark as ND1 if not relevant]	8.3%	
G.3.4.5	3 - 4 Y	210.1	[Mark as ND1 if not relevant]	7.2%	
G.3.4.6	4 - 5 Y	266.6	[Mark as ND1 if not relevant]	9.1%	
G.3.4.7	5 - 10 Y	1,423.9	[Mark as ND1 if not relevant]	48.9%	
G.3.4.8	10+ Y	654.9	[Mark as ND1 if not relevant]	22.5%	
G.3.4.9	Total	2,914.5	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	4.7	5.7		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	500.0	0.0	22.2%	0.0%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	500.0	500.0	22.2%	22.2%
G.3.5.7	5 - 10 Y	750.0	1250.0	33.3%	55.6%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,914.5	2,914.51	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	2,914.5	2,914.5	100.0%	100.0%
OG.3.6.1	a/w [if relevant, please specify]				
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%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00	2,250.00	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
OG.3.7.7	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250	2,250	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	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 (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13	100.0%		
G.3.9.3	Exposures to central banks	0	0.0%		
G.3.9.4	Exposures to credit institutions	0	0.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	a/w EU qvts or quasi qvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts		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	100.0%		
G.3.10.2	Eurozone	0	0.0%		
G.3.10.3	Rest of European Union (EU)	0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0	0.0%		
G.3.10.5	Switzerland	0	0.0%		
G.3.10.6	Australia	0	0.0%		
G.3.10.7	Brazil	0	0.0%		
G.3.10.8	Canada	0	0.0%		
G.3.10.9	Japan	0	0.0%		
G.3.10.10	Korea	0	0.0%		
G.3.10.11	New Zealand	0	0.0%		
G.3.10.12	Singapore	0	0.0%		
G.3.10.13	US	0	0.0%		
G.3.10.14	Other	0	0.0%		
G.3.10.15	Total EU	13			
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	0.4%	0.6%	
G.3.11.2	Central bank eligible assets	0		0.0%	
G.3.11.3	Other	0	0.0%	0.0%	
G.3.11.4	Total	13.0	0.4%	0.6%	
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			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	
G.4.1.4	(iv) Type of cover assets:	52
G.4.1.5	(iii) Loan size:	
G.4.1.6	(ii) Interest rate risk - cover pool:	
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)	
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:	
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency		[Please insert currency]	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2914.53	100.0%
M.7.1.2	Commercial	0.00	0.0%
M.7.1.3	Other	0.00	0.0%
M.7.1.4	Total	2,914.5	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [If relevant, please specify]		0.0%
OM.7.1.4	a/w [If relevant, please specify]		0.0%
OM.7.1.5	a/w [If relevant, please specify]		0.0%
OM.7.1.6	a/w [If relevant, please specify]		0.0%
OM.7.1.7	a/w [If relevant, please specify]		0.0%
OM.7.1.8	a/w [If relevant, please specify]		0.0%
OM.7.1.9	a/w [If relevant, please specify]		0.0%
OM.7.1.10	a/w [If relevant, please specify]		0.0%
OM.7.1.11	a/w [If relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	41524	0
OM.7.2.1	Optional information ex. Number of borrowers		
OM.7.2.2	Optional information ex. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.08%	0.00%
OM.7.3.1			[For completion]
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	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.0%
M.7.4.4	Bulgaria	0	0.0%
M.7.4.5	Croatia	0	0.0%
M.7.4.6	Cyprus	0	0.0%
M.7.4.7	Czechia	0	0.0%
M.7.4.8	Denmark	0	0.0%
M.7.4.9	Estonia	0	0.0%
M.7.4.10	Finland	0	0.0%
M.7.4.11	France	0	0.0%
M.7.4.12	Germany	0	0.0%
M.7.4.13	Greece	0	0.0%
M.7.4.14	Netherlands	0	0.0%
M.7.4.15	Hungary	0	0.0%
M.7.4.16	Ireland	0	0.0%
M.7.4.17	Italy	0	0.0%
M.7.4.18	Latvia	0	0.0%
M.7.4.19	Lithuania	0	0.0%
M.7.4.20	Luxembourg	0	0.0%
M.7.4.21	Malta	0	0.0%
M.7.4.22	Poland	0	0.0%
M.7.4.23	Portugal	0	0.0%
M.7.4.24	Romania	0	0.0%
M.7.4.25	Slovakia	0	0.0%
M.7.4.26	Slovenia	0	0.0%
M.7.4.27	Spain	0	0.0%
M.7.4.28	Sweden	0	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0	0.0%
M.7.4.31	Liechtenstein	0	0.0%
M.7.4.32	Norway	0	0.0%
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland	0	0.0%
M.7.4.35	United Kingdom	0	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]
OM.7.4.1	a/w [If relevant, please specify]		
OM.7.4.2	a/w [If relevant, please specify]		
OM.7.4.3	a/w [If relevant, please specify]		
OM.7.4.4	a/w [If relevant, please specify]		
OM.7.4.5	a/w [If relevant, please specify]		
OM.7.4.6	a/w [If relevant, please specify]		
OM.7.4.7	a/w [If relevant, please specify]		
OM.7.4.8	a/w [If relevant, please specify]		
OM.7.4.9	a/w [If relevant, please specify]		
OM.7.4.10	a/w [If relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.7%	0.0%
M.7.5.2	Vlaams-Brabant	13.9%	0.0%
M.7.5.3	Oost-Vlaanderen	14.9%	0.0%
M.7.5.4	Brussels	10.4%	0.0%
M.7.5.5	West-Vlaanderen	10.9%	0.0%
M.7.5.6	Limburg	6.7%	0.0%
M.7.5.7	Liège	8.1%	0.0%
M.7.5.8	Hainaut	6.4%	0.0%
M.7.5.9	Brabant Wallon	5.7%	0.0%
M.7.5.10	Namur	3.7%	0.0%
M.7.5.11	Luxembourg	2.5%	0.0%
M.7.5.12	Other	0.1%	0.0%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	93.9%	0.0%
M.7.6.2	Floating rate	0.0%	0.0%
M.7.6.3	Other	6.1%	0.0%
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
M.7.7.1	Bullet / interest only	3.1%	0.0%
M.7.7.2	Amortising	96.9%	0.0%
M.7.7.3	Other	0.0%	0.0%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	6.1%	0.0%	6.1%	
M.7.8.2	≥ 12 - < 24 months	17.0%	0.0%	17.0%	
M.7.8.3	≥ 24 - < 36 months	10.7%	0.0%	10.7%	
M.7.8.4	≥ 36 - < 60 months	13.3%	0.0%	13.3%	
M.7.8.5	≥ 60 months	52.8%	0.0%	52.8%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	70.19			
By buckets (mn):					
M.7A.10.2	TBC at a country level	1402.95	32150	48.1%	77.4%
M.7A.10.3	TBC at a country level	1047.31	7795	35.9%	18.8%
M.7A.10.4	TBC at a country level	275.86	1161	9.5%	2.8%
M.7A.10.5	TBC at a country level	83.26	243	2.9%	0.6%
M.7A.10.6	TBC at a country level	105.13	175	3.6%	0.4%
M.7A.10.26	Total	2,914.5	41,524	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.57			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	821.32	18600	28.2%	44.8%
M.7A.11.3	>40 - <=50 %	370.60	5282	12.7%	12.7%
M.7A.11.4	>50 - <=60 %	380.96	4678	11.1%	11.3%
M.7A.11.5	>60 - <=70 %	390.37	4404	13.4%	10.6%
M.7A.11.6	>70 - <=80 %	392.39	3815	13.5%	9.2%
M.7A.11.7	>80 - <=90 %	386.03	3314	13.0%	8.0%
M.7A.11.8	>90 - <=100 %	152.49	1181	5.2%	2.8%
M.7A.11.9	>100%	26.36	250	0.9%	0.6%
M.7A.11.10	Total	2,914.5	41,524	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					
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%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1038.12	22213	35.6%	53.5%
M.7A.12.3	>40 - <=50 %	382.14	4874	13.1%	11.7%
M.7A.12.4	>50 - <=60 %	373.82	4208	12.8%	10.1%
M.7A.12.5	>60 - <=70 %	367.12	3771	12.6%	9.1%
M.7A.12.6	>70 - <=80 %	382.13	3430	13.1%	8.3%
M.7A.12.7	>80 - <=90 %	232.95	1984	8.0%	4.8%
M.7A.12.8	>90 - <=100 %	122.94	902	4.2%	2.2%
M.7A.12.9	>100%	15.28	142	0.5%	0.3%
M.7A.12.10	Total	2,914.5	41,524	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%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	100%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
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%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - 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%
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 1959				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
OM.2A.19.5					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w Cultural purposes				
OM.7B.23.2	a/w [If relevant, please specify]				
OM.7B.23.3	a/w [If relevant, please specify]				
OM.7B.23.4	a/w [If relevant, please specify]				
OM.7B.23.5	a/w [If relevant, please specify]				
OM.7B.23.6	a/w [If relevant, please specify]				
OM.7B.23.7	a/w [If relevant, please specify]				
OM.7B.23.8	a/w [If relevant, please specify]				
OM.7B.23.9	a/w [If relevant, please specify]				
OM.7B.23.10	a/w [If relevant, please specify]				
OM.7B.23.11	a/w [If relevant, please specify]				
OM.7B.23.12	a/w [If relevant, please specify]				
OM.7B.23.13	a/w [If relevant, please specify]				
OM.7B.23.14	a/w [If relevant, please specify]				
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0.0	0	0.0%	0.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					

25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.25.1	TBC at a country level	[For completion]	[For completion]		
M.28.25.2	TBC at a country level	[For completion]	[For completion]		
M.28.25.3	TBC at a country level	[For completion]	[For completion]		
M.28.25.4	TBC at a country level	[For completion]	[For completion]		
M.28.25.5	TBC at a country level	[For completion]	[For completion]		
M.28.25.6	TBC at a country level	[For completion]	[For completion]		
M.28.25.7	TBC at a country level	[For completion]	[For completion]		
M.28.25.8	TBC at a country level	[For completion]	[For completion]		
M.28.25.9	TBC at a country level	[For completion]	[For completion]		
M.28.25.10	TBC at a country level	[For completion]	[For completion]		
M.28.25.11	TBC at a country level	[For completion]	[For completion]		
M.28.25.12	TBC at a country level	[For completion]	[For completion]		
M.28.25.13	TBC at a country level	[For completion]	[For completion]		
M.28.25.14	TBC at a country level	[For completion]	[For completion]		
M.28.25.15	TBC at a country level	[For completion]	[For completion]		
M.28.25.16	TBC at a country level	[For completion]	[For completion]		
M.28.25.17	TBC at a country level	[For completion]	[For completion]		
M.28.25.18	no data	[For completion]	[For completion]		
M.28.25.19	Total	0.0	0	0.0%	0.0%
OM.28.25.1					
OM.28.25.2					
OM.28.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.26.1	older than 1919	[For completion]	[For completion]		
M.28.26.2	1919 - 1945	[For completion]	[For completion]		
M.28.26.3	1945 - 1960	[For completion]	[For completion]		
M.28.26.4	1961 - 1970	[For completion]	[For completion]		
M.28.26.5	1971 - 1980	[For completion]	[For completion]		
M.28.26.6	1981 - 1990	[For completion]	[For completion]		
M.28.26.7	1991 - 2000	[For completion]	[For completion]		
M.28.26.8	2001 - 2005	[For completion]	[For completion]		
M.28.26.9	2006 and later	[For completion]	[For completion]		
M.28.26.10	no data	[For completion]	[For completion]		
M.28.26.11	Total	0.0	0	0.0%	0.0%
OM.28.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.28.27.1	New Property	[For completion]	[For completion]		
M.28.27.2	Existing Property	[For completion]	[For completion]		
M.28.27.3	other	[For completion]	[For completion]		
M.28.27.4	no data	[For completion]	[For completion]		
M.28.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

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

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/03/2021

Contact Details:

Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 philippe.goosse@bnpparibasfortis.com

Asset Based Funding

VERRET Nancy + 32 2 565 55 63 nancy.verret@bnpparibasfortis.com

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.

Residential Mortgage Pandbrieven Programme

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	24/10/2021	2.57	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	3.48	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.98	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	4.52	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	4.68

* At Reporting Date until Maturity Date

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

Residential Mortgage Pandbrieven Programme

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	2,914,509,614 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	143,644,073 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.50 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,396,357,664 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.50 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,198,086 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	143,644,073 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,396,357,664
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.48 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	383,930,460 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	383,026,460
<i>Total Interest Proceeds Public Finance Exposures</i>	904,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,071,272,187 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,914,509,614
<i>Total Principal Proceeds Public Finance Exposures</i>	13,118,499
<i>Total Principal Proceeds Financial Institution Exposures</i>	143,644,073
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	71,562,500 (X)
Costs, Fees and expenses Covered Bonds	32,891,541 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,100,748,606

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	299,956,188 (XIII)
Cumulative Cash Outflow Next 180 Days	-6,020,078 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	293,936,109

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,118,499 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,118,499 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/03/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,914,509,614.47
Principal Redemptions between Cut-off Date and Maturity Date	2,914,509,614.47
Interest Payments between Cut-off Date and Maturity Date	383,026,459.77
Number of borrowers	23,903.00
Number of loans	41,524.00
Average Outstanding Balance per borrower	121,931
Average Outstanding Balance per loan	70,189
Weighted average Current Loan to Current Value	51.30 %
Weighted average seasoning (in Years)	3.79
Weighted average remaining maturity (in years, at 0% CPR)	13.74
Weighted average initial maturity (in years, at 0% CPR)	17.53
Percentage of Fixed Rate Loans	93.85 %
Percentage of Variable Rate Loans	6.15 %
Weighted average interest rate	1.76 %
Weighted average interest rate Fixed Rate Loans	1.78 %
Weighted average interest rate Variable Rate Loans	1.43 %
Weighted Remaining average life (in years, at 0% CPR)	7.17
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.78

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 143,644,073

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_UA	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
TASOIRCF)			
Currency	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000
Issue Date	5/10/2016	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 %
Standar & Poor's Rating(Liquid	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds	Aa3	Aa3	Aa3

4. Derivatives

None

Classification : Internal

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date

31/03/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	487,776,566.64	16.74 %	6,817	16.42 %
Oost-Vlaanderen	434,836,655.45	14.92 %	6,586	15.86 %
Vlaams-Brabant	404,923,542.15	13.89 %	5,471	13.18 %
West-Vlaanderen	317,089,768.62	10.88 %	5,146	12.39 %
Brussels	301,742,579.43	10.35 %	3,223	7.76 %
Liège	235,281,583.77	8.07 %	3,511	8.46 %
Limburg	193,919,616.69	6.65 %	3,208	7.73 %
Hainaut	185,688,369.60	6.37 %	2,855	6.88 %
Brabant Wallon	166,045,626.78	5.70 %	1,962	4.72 %
Namur	109,197,425.04	3.75 %	1,621	3.90 %
Luxembourg	74,075,822.81	2.54 %	1,078	2.60 %
Other	3,932,057.49	0.13 %	46	0.11 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	179,234,132.66	6.15 %	1,709	4.12 %
>1 and <=2	496,426,548.54	17.03 %	5,517	13.29 %
>2 and <=3	311,849,630.83	10.70 %	3,622	8.72 %
>3 and <=4	386,207,214.73	13.25 %	5,028	12.11 %
>4 and <=5	898,998,006.07	30.85 %	13,713	33.02 %
>5 and <=6	488,732,461.55	16.77 %	8,164	19.66 %
>6 and <=7	99,498,931.60	3.41 %	2,232	5.38 %
>7 and <=8	8,438,682.64	0.29 %	220	0.53 %
>8 and <=9	2,795,192.92	0.10 %	91	0.22 %
>9 and <=10	4,424,558.64	0.15 %	335	0.81 %
>10 and <=11	9,561,737.47	0.33 %	314	0.76 %
>11 and <=12	13,482,236.27	0.46 %	234	0.56 %
>12 and <=13	1,458,902.82	0.05 %	52	0.13 %
>13 and <=14	6,249,340.14	0.21 %	24	0.06 %
>14 and <=15	1,435,230.96	0.05 %	36	0.09 %
>15 and <=16	3,031,188.38	0.10 %	107	0.26 %
>16 and <=17	1,895,052.46	0.07 %	74	0.18 %
>17 and <=18	399,213.20	0.01 %	37	0.09 %
>18 and <=19	337,211.15	0.01 %	9	0.02 %
>19 and <=20	5,374.98	0.00 %	2	0.00 %
>20 and <=21	41,207.65	0.00 %	2	0.00 %
>21 and <=22	7,558.81	0.00 %	2	0.00 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	405	0.98 %
<=1	16,113,725.19	0.55 %	545	1.31 %
>1 and <=2	16,376,721.85	0.56 %	559	1.35 %
>2 and <=3	27,185,223.84	0.93 %	872	2.10 %
>3 and <=4	54,431,081.35	1.87 %	1,716	4.13 %
>4 and <=5	105,462,767.88	3.62 %	3,219	7.75 %
>5 and <=6	137,195,979.07	4.71 %	3,689	8.88 %
>6 and <=7	102,642,068.31	3.52 %	2,174	5.24 %
>7 and <=8	124,524,478.80	4.27 %	2,273	5.47 %
>8 and <=9	146,549,666.91	5.03 %	2,577	6.21 %
>9 and <=10	126,683,288.56	4.35 %	2,006	4.83 %
>10 and <=11	159,749,807.69	5.48 %	2,231	5.37 %
>11 and <=12	112,737,879.14	3.87 %	1,501	3.61 %
>12 and <=13	119,932,960.20	4.12 %	1,489	3.59 %
>13 and <=14	178,542,465.67	6.13 %	2,168	5.22 %
>14 and <=15	165,751,524.27	5.69 %	1,818	4.38 %
>15 and <=16	215,809,489.95	7.40 %	2,232	5.38 %
>16 and <=17	151,848,269.52	5.21 %	1,481	3.57 %
>17 and <=18	116,703,786.99	4.00 %	1,124	2.71 %
>18 and <=19	171,602,679.21	5.89 %	1,775	4.27 %
>19 and <=20	154,141,769.94	5.29 %	1,426	3.43 %
>20 and <=21	181,160,508.41	6.22 %	1,604	3.86 %
>21 and <=22	75,207,814.20	2.58 %	642	1.55 %
>22 and <=23	63,237,643.09	2.17 %	560	1.35 %
>23 and <=24	127,424,754.84	4.37 %	997	2.40 %
>24 and <=25	60,991,494.94	2.09 %	415	1.00 %
>25 and <=26	614,282.05	0.02 %	6	0.01 %
>26 and <=27	607,618.60	0.02 %	8	0.02 %
>27 and <=28	542,962.19	0.02 %	3	0.01 %
>28 and <=29	253,905.31	0.01 %	4	0.01 %
>29 and <=30	482,996.50	0.02 %	5	0.01 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	118,000.00	0.00 %	4	0.01 %
>1 and <=2	2,866,096.03	0.10 %	50	0.12 %
>2 and <=3	4,696,274.50	0.16 %	70	0.17 %
>3 and <=4	2,222,406.32	0.08 %	96	0.23 %
>4 and <=5	32,564,083.62	1.12 %	409	0.98 %
>5 and <=6	4,557,413.66	0.16 %	379	0.91 %
>6 and <=7	11,125,448.01	0.38 %	542	1.31 %
>7 and <=8	17,353,936.17	0.60 %	715	1.72 %
>8 and <=9	30,585,126.81	1.05 %	845	2.03 %
>9 and <=10	352,230,571.04	12.09 %	8,833	21.27 %
>10 and <=11	56,694,223.42	1.95 %	1,905	4.59 %
>11 and <=12	61,377,105.51	2.11 %	1,113	2.68 %
>12 and <=13	201,220,325.70	6.90 %	3,443	8.29 %
>13 and <=14	26,214,092.39	0.90 %	421	1.01 %
>14 and <=15	424,252,760.91	14.56 %	5,767	13.89 %
>15 and <=16	29,255,486.59	1.00 %	365	0.88 %
>16 and <=17	40,187,702.62	1.38 %	515	1.24 %
>17 and <=18	200,284,345.16	6.87 %	2,307	5.56 %
>18 and <=19	25,475,183.03	0.87 %	376	0.91 %
>19 and <=20	666,375,725.62	22.86 %	6,758	16.27 %
>20 and <=21	46,393,099.79	1.59 %	528	1.27 %
>21 and <=22	13,138,222.34	0.45 %	144	0.35 %
>22 and <=23	21,042,367.06	0.72 %	246	0.59 %
>23 and <=24	15,586,474.53	0.53 %	186	0.45 %
>24 and <=25	550,633,558.06	18.89 %	4,793	11.54 %
>25 and <=26	64,737,501.43	2.22 %	545	1.31 %
>26 and <=27	90,431.68	0.00 %	1	0.00 %
>27 and <=28	636,531.27	0.02 %	6	0.01 %
>28 and <=29	563,069.28	0.02 %	6	0.01 %
>29 and <=30	9,751,666.52	0.33 %	129	0.31 %
>30 and <=31	2,007,191.41	0.07 %	22	0.05 %
>39 and <=40	273,193.99	0.01 %	5	0.01 %
2,914,509,614.47	100.00 %	41,524	100.00 %	

Classification : Internal

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	7,558.81	0.00 %	2	0.00 %
2000	41,207.65	0.00 %	2	0.00 %
2001	2,670.89	0.00 %	1	0.00 %
2002	285,550.16	0.01 %	6	0.01 %
2003	341,916.81	0.01 %	33	0.08 %
2004	1,135,911.53	0.04 %	50	0.12 %
2005	3,034,787.21	0.10 %	121	0.29 %
2006	2,269,702.06	0.08 %	52	0.13 %
2007	4,656,307.88	0.16 %	19	0.05 %
2008	2,466,865.90	0.08 %	32	0.08 %
2009	8,107,790.62	0.28 %	179	0.43 %
2010	13,875,534.21	0.48 %	326	0.79 %
2011	5,889,109.43	0.20 %	391	0.94 %
2012	2,098,451.16	0.07 %	88	0.21 %
2013	7,397,492.49	0.25 %	188	0.45 %
2014	50,002,333.78	1.72 %	1,120	2.70 %
2015	494,710,031.13	16.97 %	8,412	20.26 %
2016	770,040,763.88	26.42 %	12,346	29.73 %
2017	436,756,396.59	14.99 %	5,787	13.94 %
2018	357,561,386.53	12.27 %	4,127	9.94 %
2019	524,213,635.72	17.99 %	5,993	14.43 %
2020	229,522,422.04	7.88 %	2,248	5.41 %
2021	91,787.99	0.00 %	1	0.00 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	621,251,888.35	21.32 %	12,730	53.26 %
>100 and <=200	1,024,546,754.86	35.15 %	7,108	29.74 %
>200 and <=300	666,288,797.31	22.86 %	2,774	11.61 %
>300 and <=400	253,834,650.68	8.71 %	746	3.12 %
>400	348,587,523.27	11.96 %	545	2.28 %
	2,914,509,614.47	100.00 %	23,903	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,980,400.12	0.10 %	65	0.16 %
0.5 - 1%	61,172,103.52	2.10 %	776	1.87 %
1 - 1.5%	602,077,716.50	20.66 %	8,240	19.84 %
1.5 - 2%	1,899,533,799.65	65.18 %	26,842	64.64 %
2 - 2.5%	220,566,021.23	7.57 %	3,237	7.80 %
2.5 - 3%	98,596,805.76	3.38 %	1,585	3.82 %
3 - 3.5%	18,614,751.98	0.64 %	398	0.96 %
3.5 - 4%	7,654,884.79	0.26 %	232	0.56 %
4 - 4.5%	2,375,240.69	0.08 %	83	0.20 %
4.5 - 5%	679,722.29	0.02 %	44	0.11 %
5 - 5.5%	220,897.68	0.01 %	14	0.03 %
5.5 - 6%	34,221.34	0.00 %	7	0.02 %
6 - 6.5%	3,048.92	0.00 %	1	0.00 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,735,312,554.13	93.85 %	39,337	94.73 %
Variable	2,657,788.28	0.09 %	56	0.13 %
Variable With Cap	176,539,272.06	6.06 %	2,131	5.13 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	35,048,600.06	1.20 %	685	1.65 %
2022	21,651,971.90	0.74 %	260	0.63 %
2023	21,175,118.93	0.73 %	195	0.47 %
2024	31,448,545.20	1.08 %	303	0.73 %
2025	12,867,508.12	0.44 %	135	0.33 %
2026	7,632,447.79	0.26 %	68	0.16 %
2027	3,862,194.89	0.13 %	40	0.10 %
2028	3,267,869.40	0.11 %	38	0.09 %
2029	6,004,471.54	0.21 %	62	0.15 %
2030	88,439.18	0.00 %	2	0.00 %
2033	4,339,052.33	0.15 %	48	0.12 %
2034	20,338,834.77	0.70 %	210	0.51 %
2035	3,569,339.57	0.12 %	20	0.05 %
Fixed To Maturity	2,743,215,220.79	94.12 %	39,458	95.02 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,914,509,614.47	100.00 %	41,524	100.00 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,775,910,775.31	95.24 %	39,959	96.23 %
Interest only	90,716,136.27	3.11 %	538	1.30 %
Linear	47,882,702.89	1.64 %	1,027	2.47 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	192,889.40	0.01 %	145	0.35 %
1-10%	50,128,633.92	1.72 %	2,560	6.17 %
11-20%	174,883,996.61	6.00 %	5,038	12.13 %
21-30%	280,599,426.77	9.63 %	5,614	13.52 %
31-40%	315,511,215.70	10.83 %	5,243	12.63 %
41-50%	370,595,831.52	12.72 %	5,282	12.72 %
51-60%	380,959,919.12	13.07 %	4,678	11.27 %
61-70%	390,372,099.64	13.39 %	4,404	10.61 %
71-80%	392,386,558.61	13.46 %	3,815	9.19 %
81-90%	380,032,864.67	13.04 %	3,314	7.98 %
91-100%	152,485,930.77	5.23 %	1,181	2.84 %
101-110%	8,868,124.22	0.30 %	77	0.19 %
111-120%	3,130,443.11	0.11 %	47	0.11 %
>120%	14,361,680.41	0.49 %	126	0.30 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	14,589,476.68	0.50 %	1,439	3.47 %
21-40%	74,168,952.50	2.54 %	2,761	6.65 %
41-60%	209,732,254.31	7.20 %	5,437	13.09 %
61-80%	431,022,209.09	14.79 %	7,004	16.87 %
81-100%	555,550,768.10	19.06 %	6,134	14.77 %
101-120%	75,802,005.86	2.60 %	1,513	3.64 %
121-140%	122,378,732.96	4.20 %	1,892	4.56 %
141-160%	144,482,071.32	4.96 %	2,125	5.12 %
161-180%	167,818,615.81	5.76 %	2,198	5.29 %
181-200%	149,224,624.74	5.12 %	1,825	4.40 %
201-300%	459,040,009.10	15.75 %	4,977	11.99 %
301-400%	203,544,833.06	6.98 %	1,929	4.65 %
401-500%	79,204,124.92	2.72 %	704	1.70 %
>500%	227,950,936.02	7.82 %	1,586	3.82 %
	2,914,509,614.47	100.00 %	41,524	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	35,437,197.21	1.22 %	1,588	3.82 %
>1 and <=2	81,466,140.18	2.80 %	2,576	6.20 %
>2 and <=3	242,126,772.79	8.31 %	6,882	16.57 %
>3 and <=4	210,110,328.86	7.21 %	4,111	9.90 %
>4 and <=5	266,595,145.92	9.15 %	4,550	10.96 %
>5 and <=6	254,051,530.76	8.72 %	3,512	8.46 %
>6 and <=7	271,761,332.71	9.32 %	3,393	8.17 %
>7 and <=8	316,292,288.61	10.85 %	3,540	8.53 %
>8 and <=9	326,300,587.66	11.20 %	3,199	7.70 %
>9 and <=10	255,512,636.00	8.77 %	2,536	6.11 %
>10 and <=11	290,701,566.84	9.97 %	2,692	6.48 %
>11 and <=12	159,180,531.51	5.46 %	1,362	3.28 %
>12 and <=13	196,410,775.62	6.74 %	1,508	3.63 %
>13 and <=14	6,507,242.56	0.22 %	53	0.13 %
>14 and <=15	1,271,268.55	0.04 %	12	0.03 %
>15 and <=16	558,441.58	0.02 %	6	0.01 %
>17 and <=18	225,827.11	0.01 %	4	0.01 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

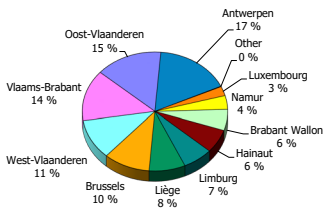
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,743,215,220.79	94.12 %	39,458	95.02 %
>=0 and <=1	61,825,646.57	2.12 %	989	2.38 %
>1 and <=2	51,529,761.98	1.77 %	506	1.22 %
>2 and <=3	17,376,152.83	0.60 %	161	0.39 %
>3 and <=4	6,501,099.40	0.22 %	71	0.17 %
>4 and <=5	5,814,506.23	0.20 %	61	0.15 %
>7 and <=8	4,459,686.36	0.15 %	28	0.07 %
>6 and <=7	23,787,540.31	0.82 %	250	0.60 %
	2,914,509,614.47	100.00 %	41,524	100.00 %

Stratification Tables

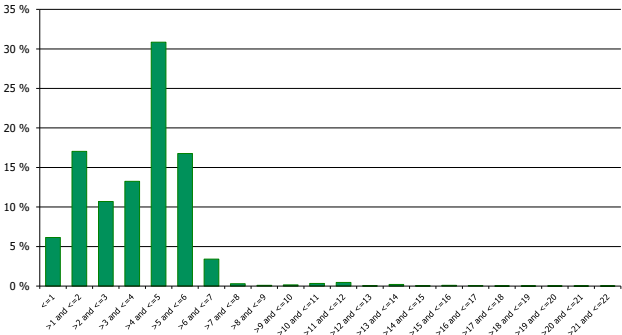
Portfolio Cut-off Date 31/03/2021

1. Geographic distribution



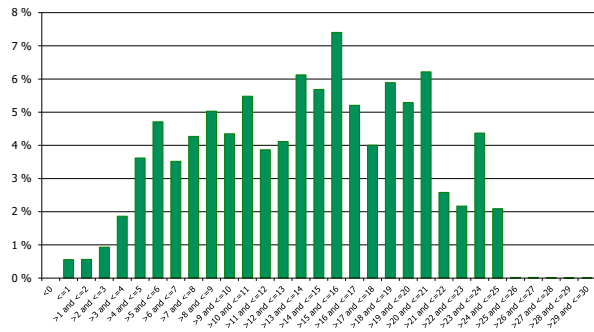
2. Seasoning

Distribution per Seasoning



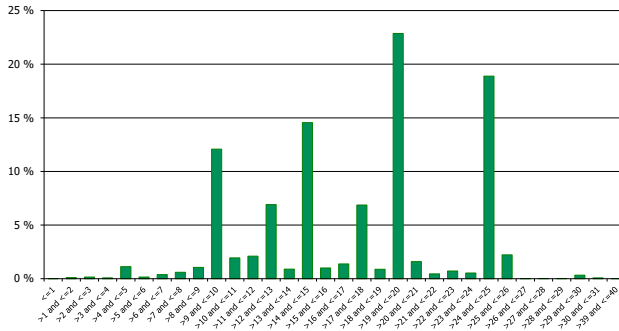
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



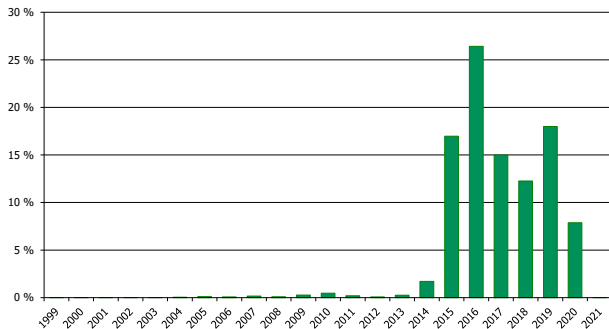
4. Original term to maturity

Distribution of Initial Term (in years)



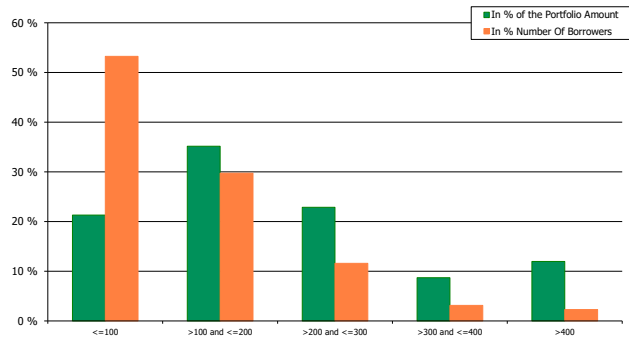
5. Origination Year

Distribution Origination Year



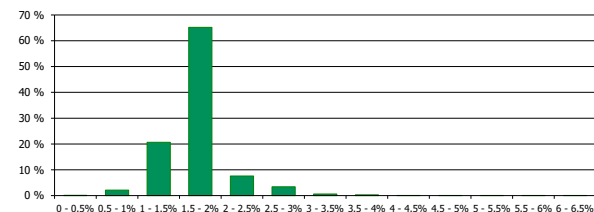
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



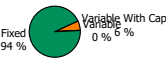
7. Interest Rate

Distribution per Interest Rate



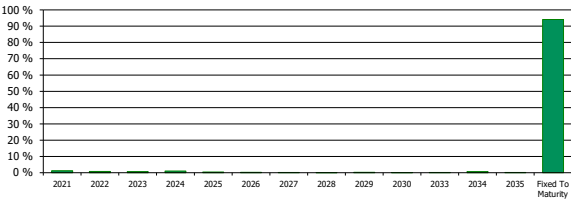
8. Interest Rate Type

Distribution per Interest Type



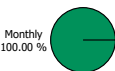
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



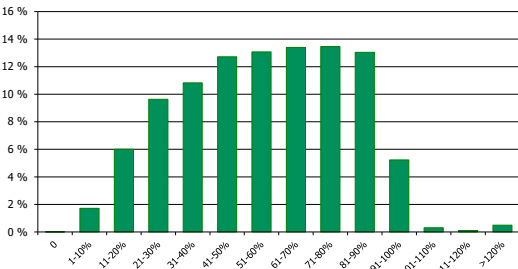
11. Repayment Type

Distribution per Repayment Type



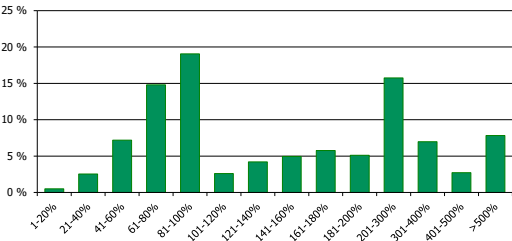
12. Current Loan to Current Value (LTV)

Current LTV Distribution

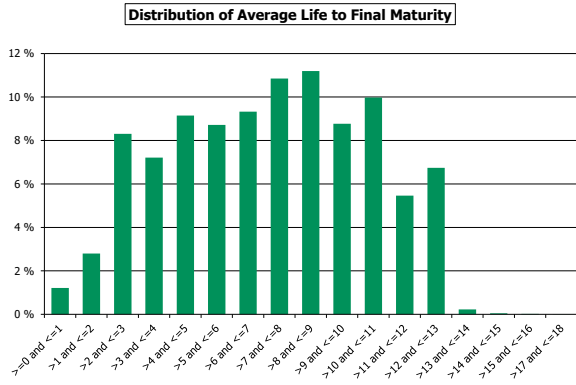


13. Loan to Mortgage Inscription Ratio (LTM)

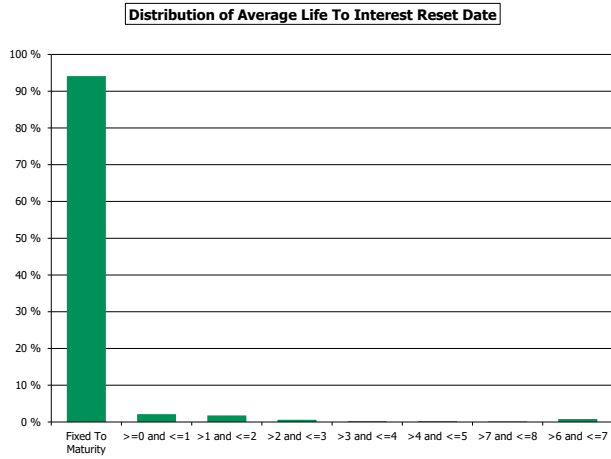
Loan To Mortgage Inscription Distribution



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



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



Residential Mortgage Pandbrieven Programme

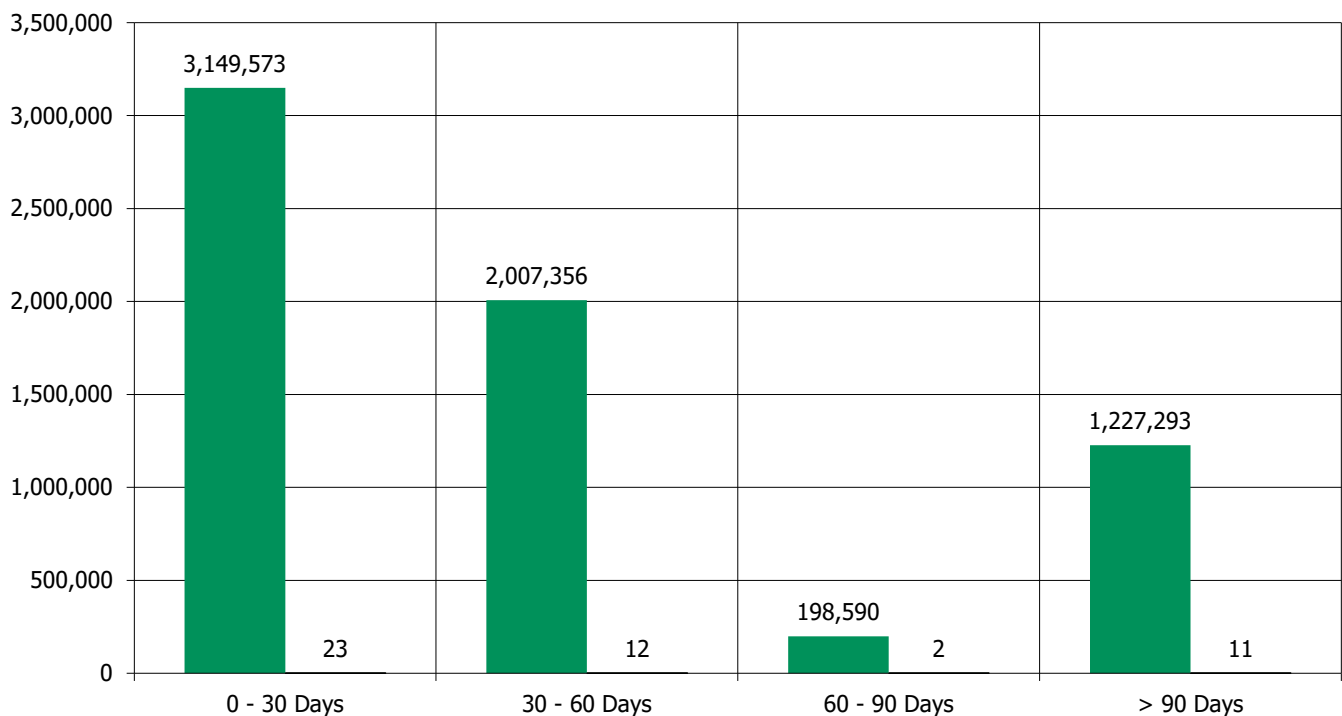
Cover Pool Performance

Portfolio Cut-off Date 31/03/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,907,926,801.92	99.77 %	41,476	99.88 %
0 - 30 Days	3,149,573.06	0.11 %	23	0.06 %
30 - 60 Days	2,007,356.35	0.07 %	12	0.03 %
60 - 90 Days	198,589.70	0.01 %	2	0.00 %
> 90 Days	1,227,293.44	0.04 %	11	0.03 %
Total	2,914,509,614.47	100.00 %	41,524	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date

Mar/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/04/2021	1	2,250,000,000	2,893,310,124	2,888,402,856	2,881,057,053	2,868,854,206
1/05/2021	2	2,250,000,000	2,873,291,481	2,863,709,925	2,849,396,489	2,825,696,983
1/06/2021	3	2,250,000,000	2,852,106,469	2,837,774,306	2,816,409,530	2,781,154,578
1/07/2021	4	2,250,000,000	2,830,808,050	2,811,959,756	2,783,920,450	2,737,803,203
1/08/2021	5	2,250,000,000	2,809,645,491	2,786,204,465	2,751,406,742	2,694,367,447
1/09/2021	6	2,250,000,000	2,788,467,534	2,760,513,207	2,719,103,478	2,651,455,732
1/10/2021	7	2,250,000,000	2,768,204,633	2,735,955,243	2,688,280,996	2,610,654,443
1/11/2021	8	2,250,000,000	2,748,184,240	2,711,561,264	2,657,536,190	2,569,866,338
1/12/2021	9	2,250,000,000	2,728,145,882	2,687,371,619	2,627,345,942	2,530,257,330
1/01/2022	10	2,250,000,000	2,706,719,092	2,661,742,886	2,595,671,499	2,489,165,539
1/02/2022	11	2,250,000,000	2,685,733,532	2,636,626,522	2,564,639,552	2,448,989,970
1/03/2022	12	2,250,000,000	2,664,558,227	2,611,830,764	2,534,684,263	2,411,124,026
1/04/2022	13	2,250,000,000	2,644,164,922	2,587,445,056	2,504,632,807	2,372,446,166
1/05/2022	14	2,250,000,000	2,623,318,089	2,562,831,842	2,474,701,416	2,334,485,560
1/06/2022	15	2,250,000,000	2,602,345,225	2,538,030,551	2,444,520,221	2,296,247,195
1/07/2022	16	2,250,000,000	2,582,166,655	2,514,217,039	2,415,623,918	2,259,802,107
1/08/2022	17	2,250,000,000	2,561,337,756	2,489,706,351	2,385,990,862	2,222,626,478
1/09/2022	18	2,250,000,000	2,541,345,042	2,466,082,996	2,357,341,112	2,186,637,327
1/10/2022	19	2,250,000,000	2,520,751,913	2,442,084,688	2,328,655,423	2,151,174,496
1/11/2022	20	2,250,000,000	2,500,180,838	2,418,047,437	2,299,870,690	2,115,584,852
1/12/2022	21	2,250,000,000	2,479,287,799	2,393,904,923	2,271,304,006	2,080,742,705
1/01/2023	22	2,250,000,000	2,458,291,665	2,369,606,008	2,242,531,770	2,045,683,007
1/02/2023	23	2,250,000,000	2,437,472,187	2,345,552,627	2,214,122,966	2,011,213,102
1/03/2023	24	2,250,000,000	2,417,159,822	2,322,442,672	2,187,271,396	1,979,219,849
1/04/2023	25	2,250,000,000	2,397,169,190	2,299,328,921	2,159,995,597	1,946,259,967
1/05/2023	26	2,250,000,000	2,376,371,552	2,275,638,748	2,132,479,433	1,913,590,113
1/06/2023	27	2,250,000,000	2,355,227,158	2,251,565,340	2,104,554,510	1,880,532,596
1/07/2023	28	2,250,000,000	2,334,200,484	2,227,801,384	2,077,216,964	1,848,496,493
1/08/2023	29	2,250,000,000	2,312,987,429	2,203,811,099	2,049,622,360	1,816,214,924
1/09/2023	30	2,250,000,000	2,292,422,868	2,180,512,621	2,022,796,447	1,784,851,922
1/10/2023	31	1,750,000,000	2,271,158,538	2,156,740,453	1,995,819,349	1,753,829,301
1/11/2023	32	1,750,000,000	2,251,522,046	2,134,466,858	1,970,184,297	1,723,969,450
1/12/2023	33	1,750,000,000	2,231,324,648	2,111,847,410	1,944,508,026	1,694,527,167
1/01/2024	34	1,750,000,000	2,210,391,509	2,088,486,898	1,918,107,982	1,664,441,241
1/02/2024	35	1,750,000,000	2,189,855,365	2,065,574,019	1,892,239,712	1,635,039,269
1/03/2024	36	1,750,000,000	2,169,673,100	2,043,289,846	1,867,371,856	1,607,157,322
1/04/2024	37	1,750,000,000	2,149,548,979	2,020,904,526	1,842,216,729	1,578,792,023
1/05/2024	38	1,750,000,000	2,129,287,200	1,998,569,499	1,817,372,481	1,551,115,840
1/06/2024	39	1,750,000,000	2,109,005,542	1,976,175,505	1,792,438,638	1,523,355,279
1/07/2024	40	1,750,000,000	2,086,868,148	1,952,222,715	1,766,354,683	1,495,033,425
1/08/2024	41	1,750,000,000	2,067,042,983	1,930,397,017	1,742,164,995	1,468,313,836
1/09/2024	42	1,250,000,000	2,045,277,221	1,906,830,503	1,716,519,846	1,440,572,289
1/10/2024	43	1,250,000,000	2,024,783,270	1,884,625,284	1,692,355,195	1,414,470,290
1/11/2024	44	1,250,000,000	2,005,351,460	1,863,372,780	1,669,015,407	1,389,054,469
1/12/2024	45	1,250,000,000	1,986,000,921	1,842,363,218	1,646,135,650	1,364,396,618
1/01/2025	46	1,250,000,000	1,965,662,422	1,820,402,919	1,622,377,752	1,339,009,368
1/02/2025	47	1,250,000,000	1,946,161,344	1,799,286,035	1,599,479,804	1,314,519,442
1/03/2025	48	1,250,000,000	1,927,004,730	1,778,845,670	1,577,676,435	1,291,639,158
1/04/2025	49	1,250,000,000	1,907,628,311	1,757,972,303	1,555,198,358	1,267,843,571
1/05/2025	50	1,250,000,000	1,888,760,542	1,737,727,728	1,533,505,221	1,245,034,042
1/06/2025	51	1,250,000,000	1,869,228,476	1,716,840,688	1,511,219,741	1,221,743,972
1/07/2025	52	1,250,000,000	1,849,949,255	1,696,344,225	1,489,502,968	1,199,250,873
1/08/2025	53	1,250,000,000	1,830,783,630	1,675,922,643	1,467,828,952	1,176,794,797
1/09/2025	54	1,250,000,000	1,811,819,117	1,655,749,241	1,446,472,358	1,154,760,841
1/10/2025	55	750,000,000	1,793,537,911	1,636,352,440	1,426,008,748	1,133,757,525
1/11/2025	56	750,000,000	1,774,335,779	1,616,087,520	1,404,767,046	1,112,138,622
1/12/2025	57	750,000,000	1,756,466,406	1,597,185,927	1,384,919,965	1,091,931,443
1/01/2026	58	750,000,000	1,738,823,928	1,578,461,574	1,365,203,233	1,071,826,829
1/02/2026	59	750,000,000	1,721,391,507	1,559,986,503	1,345,792,885	1,052,112,458

Classification : Internal

1/03/2026	60	750,000,000	1,703,144,366	1,541,085,628	1,326,432,864	1,033,009,273
1/04/2026	61	750,000,000	1,685,003,242	1,522,084,726	1,306,746,736	1,013,367,543
1/05/2026	62	750,000,000	1,667,250,829	1,503,576,708	1,287,680,008	994,488,127
1/06/2026	63	750,000,000	1,649,357,820	1,484,917,448	1,268,465,813	975,499,465
1/07/2026	64	750,000,000	1,631,906,173	1,466,794,160	1,249,900,368	957,281,681
1/08/2026	65	750,000,000	1,614,707,020	1,448,873,601	1,231,489,791	939,186,385
1/09/2026	66	750,000,000	1,597,021,694	1,430,574,109	1,212,843,514	921,048,208
1/10/2026	67	750,000,000	1,580,279,593	1,413,253,395	1,195,209,989	903,936,429
1/11/2026	68	750,000,000	1,564,057,774	1,396,373,749	1,177,931,254	887,095,221
1/12/2026	69	750,000,000	1,546,977,532	1,378,857,707	1,160,292,507	870,229,629
1/01/2027	70	750,000,000	1,530,130,304	1,361,528,198	1,142,796,154	853,476,893
1/02/2027	71	750,000,000	1,514,203,768	1,345,071,360	1,126,111,901	837,454,393
1/03/2027	72	750,000,000	1,498,350,670	1,328,949,849	1,110,058,664	822,357,314
1/04/2027	73	750,000,000	1,482,688,938	1,312,828,368	1,093,803,690	806,883,124
1/05/2027	74	750,000,000	1,467,001,612	1,296,806,135	1,077,795,225	791,814,749
1/06/2027	75	750,000,000	1,449,449,828	1,279,117,473	1,060,390,244	775,728,369
1/07/2027	76	750,000,000	1,433,264,107	1,262,757,712	1,044,251,455	760,790,574
1/08/2027	77	750,000,000	1,418,046,444	1,247,231,408	1,028,788,713	746,350,529
1/09/2027	78	750,000,000	1,402,666,445	1,231,611,600	1,013,320,936	732,015,521
1/10/2027	79	750,000,000	1,387,417,115	1,216,222,324	998,196,363	718,133,754
1/11/2027	80	750,000,000	1,372,012,971	1,200,679,013	982,933,246	704,157,811
1/12/2027	81	750,000,000	1,353,807,637	1,182,802,469	965,915,410	689,129,998
1/01/2028	82	750,000,000	1,338,697,590	1,167,617,306	951,089,723	675,678,607
1/02/2028	83	750,000,000	1,323,979,073	1,152,821,166	936,649,272	662,601,323
1/03/2028	84	0	1,308,591,692	1,137,615,030	922,095,327	649,720,646
1/04/2028	85		1,293,890,786	1,122,927,097	907,875,204	636,991,476
1/05/2028	86		1,279,208,992	1,108,362,965	893,894,707	624,611,413
1/06/2028	87		1,264,443,483	1,093,711,311	879,834,842	612,183,085
1/07/2028	88		1,249,706,578	1,079,189,962	866,016,402	600,098,264
1/08/2028	89		1,235,656,117	1,065,246,814	852,653,457	588,336,008
1/09/2028	90		1,221,451,866	1,051,215,502	839,282,491	576,657,115
1/10/2028	91		1,207,516,282	1,037,516,364	826,306,423	565,414,190
1/11/2028	92		1,192,198,714	1,022,617,894	812,369,583	553,523,226
1/12/2028	93		1,178,362,276	1,009,090,528	799,650,408	542,623,304
1/01/2029	94		1,164,607,297	995,619,938	786,969,156	531,756,258
1/02/2029	95		1,150,418,091	981,821,549	774,088,792	520,837,561
1/03/2029	96		1,136,656,359	968,590,413	761,902,681	510,676,685
1/04/2029	97		1,122,017,151	954,494,115	748,904,919	499,838,646
1/05/2029	98		1,107,874,967	940,916,467	736,434,736	489,500,902
1/06/2029	99		1,094,226,598	927,748,725	724,281,937	479,383,968
1/07/2029	100		1,080,917,061	914,959,837	712,539,733	469,678,869
1/08/2029	101		1,068,032,412	902,520,075	701,064,570	460,157,573
1/09/2029	102		1,053,876,408	889,047,367	688,842,829	450,220,551
1/10/2029	103		1,041,275,656	876,975,565	677,817,070	441,198,228
1/11/2029	104		1,028,403,179	864,665,174	666,602,701	432,060,880
1/12/2029	105		1,015,043,521	852,031,754	655,246,409	422,959,331
1/01/2030	106		1,002,598,680	840,158,111	644,471,900	414,242,416
1/02/2030	107		989,967,968	828,166,802	633,657,927	405,566,497
1/03/2030	108		977,106,024	816,154,706	623,032,440	397,239,906
1/04/2030	109		965,000,516	804,676,138	612,707,768	389,002,343
1/05/2030	110		952,958,255	793,330,250	602,581,849	381,005,249
1/06/2030	111		940,740,068	781,830,410	592,336,756	372,941,073
1/07/2030	112		928,981,312	770,790,680	582,535,432	365,266,601
1/08/2030	113		917,315,025	759,820,074	572,783,828	357,630,857
1/09/2030	114		905,777,019	748,990,541	563,184,132	350,147,690
1/10/2030	115		894,238,830	738,235,830	553,731,161	342,859,276
1/11/2030	116		882,891,437	727,631,814	544,389,345	335,647,314
1/12/2030	117		871,574,448	717,125,928	535,208,657	328,634,211
1/01/2031	118		860,309,192	706,656,368	526,053,694	321,644,653
1/02/2031	119		848,850,154	696,061,359	516,848,685	314,677,939
1/03/2031	120		837,553,743	685,746,027	508,019,411	308,118,801
1/04/2031	121		826,360,874	675,434,347	499,107,666	301,431,582
1/05/2031	122		815,093,866	665,131,598	490,284,820	294,889,319
1/06/2031	123		804,191,517	655,122,058	481,678,411	288,485,771
1/07/2031	124		793,350,820	645,230,027	473,237,658	282,268,617
1/08/2031	125		782,703,682	635,491,068	464,909,339	276,126,564
1/09/2031	126		772,164,460	625,870,760	456,706,902	270,105,926
1/10/2031	127		761,234,273	615,998,631	448,396,720	264,104,042
1/11/2031	128		750,894,454	606,600,954	440,433,010	258,314,689
1/12/2031	129		740,624,046	597,322,069	432,628,475	252,697,197
1/01/2032	130		730,460,031	588,125,472	424,884,240	247,122,658

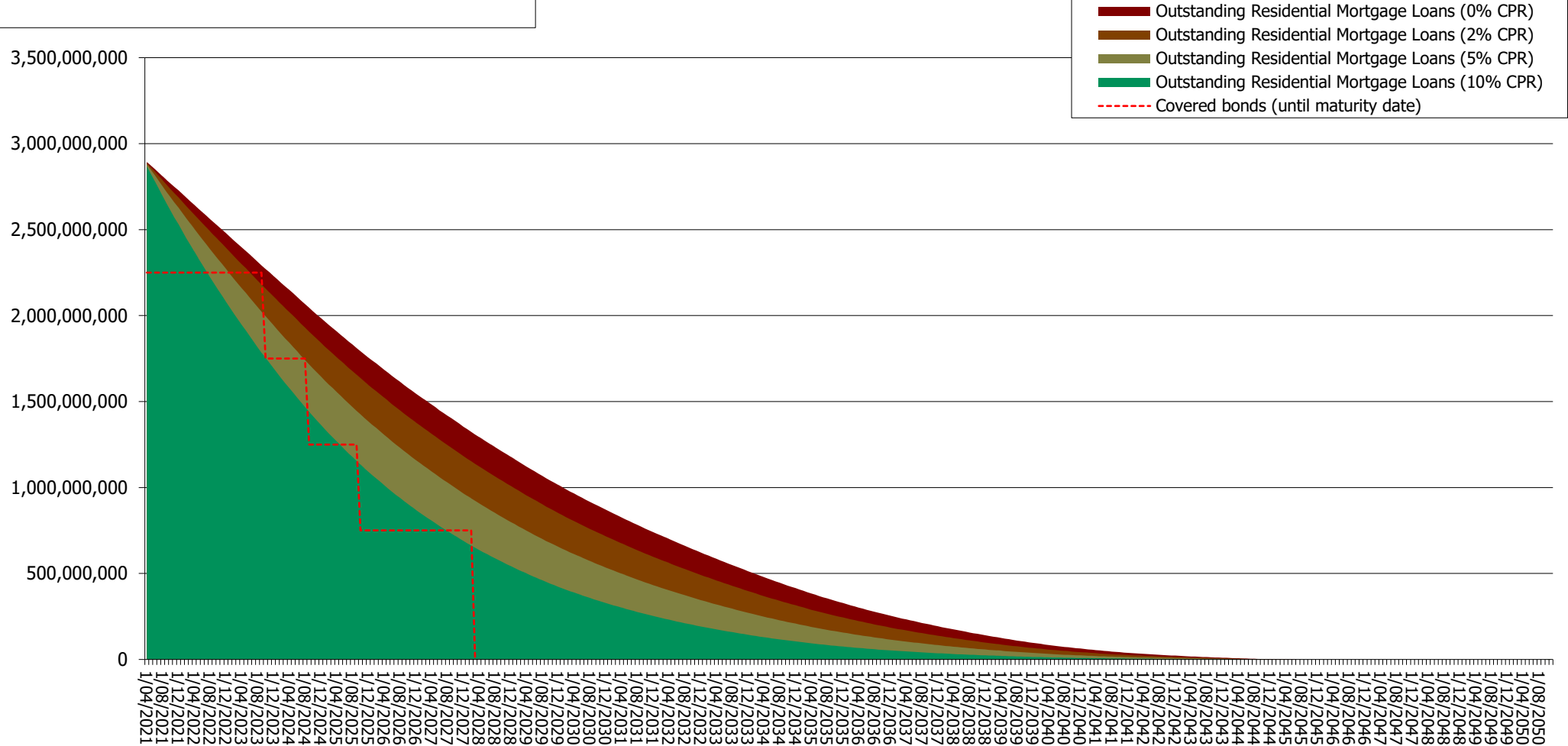
1/02/2032	131	720,391,846	579,035,378	417,253,343	241,656,449
1/03/2032	132	710,387,865	570,088,377	409,828,687	236,415,782
1/04/2032	133	700,464,911	561,171,771	402,392,685	231,143,033
1/05/2032	134	690,457,230	552,246,248	395,017,923	225,976,676
1/06/2032	135	680,632,792	543,465,075	387,748,174	220,878,373
1/07/2032	136	670,880,522	534,798,911	380,625,958	215,932,454
1/08/2032	137	661,185,757	526,176,685	373,536,961	211,013,246
1/09/2032	138	651,553,893	517,632,139	366,536,566	206,181,675
1/10/2032	139	641,905,130	509,129,541	359,628,530	201,466,563
1/11/2032	140	632,407,793	500,745,946	352,807,149	196,808,040
1/12/2032	141	622,827,759	492,350,915	346,038,524	192,240,990
1/01/2033	142	613,303,362	483,999,501	339,303,788	187,701,123
1/02/2033	143	603,770,594	475,668,404	332,615,276	183,221,727
1/03/2033	144	594,486,380	467,636,476	326,247,643	179,026,440
1/04/2033	145	585,283,460	459,616,383	319,836,921	174,765,220
1/05/2033	146	576,075,748	451,643,124	313,514,958	170,608,538
1/06/2033	147	567,008,215	443,780,219	307,273,351	166,503,747
1/07/2033	148	558,018,199	436,027,131	301,162,044	162,523,226
1/08/2033	149	549,116,325	428,343,602	295,102,644	158,578,724
1/09/2033	150	540,289,282	420,743,156	289,129,210	154,710,720
1/10/2033	151	531,545,103	413,254,308	283,284,013	150,961,634
1/11/2033	152	522,842,345	405,798,839	277,465,870	147,234,882
1/12/2033	153	513,418,253	397,830,350	271,347,890	143,398,191
1/01/2034	154	504,785,664	390,477,846	265,655,633	139,795,397
1/02/2034	155	496,194,787	383,181,350	260,028,581	136,254,718
1/03/2034	156	487,651,180	376,006,686	254,573,625	132,885,894
1/04/2034	157	479,173,578	368,843,326	249,088,606	129,472,030
1/05/2034	158	470,773,651	361,782,683	243,719,049	126,161,735
1/06/2034	159	462,186,563	354,581,214	238,260,207	122,813,558
1/07/2034	160	453,987,793	347,719,577	233,074,468	119,648,039
1/08/2034	161	445,886,759	340,935,577	227,945,999	116,519,731
1/09/2034	162	437,907,026	334,266,181	222,918,537	113,467,191
1/10/2034	163	430,075,417	327,749,249	218,034,499	110,526,246
1/11/2034	164	422,328,558	321,299,696	213,200,353	107,617,957
1/12/2034	165	414,650,637	314,940,681	208,466,433	104,797,046
1/01/2035	166	406,839,362	308,483,663	203,673,082	101,953,740
1/02/2035	167	399,309,056	302,260,323	199,056,655	99,220,828
1/03/2035	168	390,831,829	295,390,165	194,085,328	96,372,664
1/04/2035	169	383,432,645	289,306,353	189,604,542	93,748,972
1/05/2035	170	376,100,153	283,308,077	185,216,422	91,203,888
1/06/2035	171	368,867,731	277,388,779	180,885,401	88,693,950
1/07/2035	172	361,801,474	271,628,364	176,693,068	86,283,167
1/08/2035	173	354,853,983	265,960,566	172,566,200	83,911,004
1/09/2035	174	347,860,127	260,276,522	168,448,666	81,561,908
1/10/2035	175	341,163,183	254,846,728	164,528,603	79,337,278
1/11/2035	176	334,549,503	249,482,491	160,655,838	77,141,667
1/12/2035	177	327,969,809	244,174,389	156,850,648	75,005,810
1/01/2036	178	321,421,423	238,893,229	153,067,906	72,886,878
1/02/2036	179	314,901,937	233,650,725	149,328,096	70,804,907
1/03/2036	180	308,417,739	228,476,476	145,673,759	68,798,458
1/04/2036	181	301,985,225	223,331,826	142,031,458	66,794,167
1/05/2036	182	295,604,389	218,254,075	138,460,551	64,847,932
1/06/2036	183	289,318,697	213,250,846	134,942,437	62,932,538
1/07/2036	184	283,161,931	208,370,238	131,529,522	61,089,423
1/08/2036	185	277,139,765	203,592,814	128,187,033	59,284,819
1/09/2036	186	271,225,629	198,910,223	124,920,250	57,529,270
1/10/2036	187	265,416,473	194,330,431	121,743,651	55,836,531
1/11/2036	188	259,714,981	189,833,441	118,623,934	54,175,265
1/12/2036	189	254,116,850	185,436,723	115,591,291	52,573,867
1/01/2037	190	248,660,332	181,147,176	112,630,245	51,010,133
1/02/2037	191	243,288,914	176,933,536	109,730,589	49,486,388
1/03/2037	192	238,015,406	172,833,144	106,941,359	48,043,956
1/04/2037	193	232,803,559	168,761,880	104,156,678	46,594,730
1/05/2037	194	227,642,005	164,749,347	101,429,955	45,188,923
1/06/2037	195	222,515,801	160,766,270	98,726,004	43,797,966
1/07/2037	196	217,457,821	156,854,026	96,086,431	42,452,232
1/08/2037	197	212,450,132	152,982,032	93,476,170	41,124,061
1/09/2037	198	207,488,058	149,155,511	90,906,279	39,824,064
1/10/2037	199	202,595,537	145,399,406	88,398,924	38,566,903
1/11/2037	200	197,760,831	141,688,896	85,923,954	37,328,338
1/12/2037	201	192,974,977	138,033,053	83,500,928	36,126,991

1/01/2038	202	188,277,714	134,444,733	81,123,390	34,949,680
1/02/2038	203	183,654,514	130,920,985	78,796,269	33,803,322
1/03/2038	204	179,131,190	127,500,823	76,561,511	32,718,941
1/04/2038	205	174,287,862	123,843,067	74,175,981	31,565,208
1/05/2038	206	169,901,612	120,528,185	72,012,848	30,519,079
1/06/2038	207	165,645,638	117,309,694	69,911,619	29,503,085
1/07/2038	208	161,464,882	114,161,203	67,867,799	28,523,178
1/08/2038	209	156,835,502	110,699,999	65,642,775	27,471,204
1/09/2038	210	152,605,948	107,531,939	63,602,017	26,504,418
1/10/2038	211	148,579,138	104,522,650	61,669,949	25,593,935
1/11/2038	212	144,576,289	101,534,218	59,754,374	24,693,906
1/12/2038	213	140,603,296	98,581,953	57,874,128	23,818,841
1/01/2039	214	136,652,788	95,649,607	56,009,839	22,953,933
1/02/2039	215	132,729,315	92,745,816	54,171,337	22,106,448
1/03/2039	216	128,853,468	89,899,590	52,388,269	21,297,002
1/04/2039	217	125,003,431	87,065,542	50,607,717	20,486,029
1/05/2039	218	121,057,328	84,178,662	48,809,260	19,677,021
1/06/2039	219	117,290,659	81,421,133	47,090,298	18,903,629
1/07/2039	220	113,607,258	78,734,732	45,424,527	18,160,184
1/08/2039	221	109,986,284	76,095,957	43,790,483	17,432,761
1/09/2039	222	106,473,963	73,540,953	42,212,541	16,733,414
1/10/2039	223	103,111,978	71,101,950	40,712,102	16,072,472
1/11/2039	224	99,824,064	68,717,986	39,247,006	15,428,450
1/12/2039	225	96,580,583	66,376,073	37,816,161	14,805,030
1/01/2040	226	93,431,872	64,103,179	36,428,353	14,201,297
1/02/2040	227	90,318,777	61,862,197	35,065,449	13,612,080
1/03/2040	228	87,249,696	59,665,263	33,739,688	13,045,529
1/04/2040	229	84,237,562	57,507,727	32,436,934	12,488,695
1/05/2040	230	81,279,170	55,396,998	31,169,483	11,951,514
1/06/2040	231	78,416,370	53,355,167	29,944,285	11,433,097
1/07/2040	232	75,660,551	51,395,585	28,773,523	10,941,052
1/08/2040	233	73,017,686	49,516,183	27,650,849	10,469,625
1/09/2040	234	70,463,584	47,703,099	26,570,639	10,018,006
1/10/2040	235	68,024,448	45,976,240	25,545,748	9,592,107
1/11/2040	236	65,666,497	44,307,277	24,555,814	9,181,345
1/12/2040	237	63,351,353	42,675,013	23,592,975	8,785,182
1/01/2041	238	61,051,380	41,055,943	22,640,143	8,394,674
1/02/2041	239	58,758,951	39,447,307	21,697,744	8,011,169
1/03/2041	240	56,476,711	37,857,057	20,775,199	7,641,199
1/04/2041	241	54,215,558	36,279,739	19,858,964	7,273,267
1/05/2041	242	51,982,879	34,728,588	18,963,099	6,916,691
1/06/2041	243	49,787,392	33,205,418	18,085,280	6,568,571
1/07/2041	244	47,711,650	31,768,782	17,260,232	6,243,216
1/08/2041	245	45,722,114	30,392,415	16,470,446	5,932,308
1/09/2041	246	43,818,368	29,077,555	15,717,814	5,637,248
1/10/2041	247	41,974,396	27,808,189	14,994,663	5,355,842
1/11/2041	248	40,192,025	26,582,200	14,297,135	5,085,067
1/12/2041	249	38,464,401	25,397,827	13,626,504	4,826,676
1/01/2042	250	36,853,398	24,292,818	13,000,494	4,585,432
1/02/2042	251	35,317,735	23,241,063	12,406,008	4,357,216
1/03/2042	252	33,859,240	22,247,155	11,848,180	4,145,373
1/04/2042	253	32,453,038	21,287,046	11,308,023	3,939,629
1/05/2042	254	31,073,782	20,348,890	10,783,053	3,741,334
1/06/2042	255	29,721,481	19,430,315	10,270,107	3,548,267
1/07/2042	256	28,409,128	18,541,883	9,776,395	3,363,846
1/08/2042	257	27,118,126	17,669,262	9,292,603	3,183,841
1/09/2042	258	25,845,945	16,811,788	8,819,155	3,008,830
1/10/2042	259	24,605,166	15,978,440	8,361,366	2,840,952
1/11/2042	260	23,395,866	15,167,359	7,916,750	2,678,491
1/12/2042	261	22,207,189	14,373,118	7,483,723	2,521,605
1/01/2043	262	21,040,958	13,595,203	7,060,680	2,368,986
1/02/2043	263	19,894,019	12,832,329	6,647,531	2,220,921
1/03/2043	264	18,778,798	12,094,415	6,250,876	2,080,408
1/04/2043	265	17,709,399	11,386,328	5,869,942	1,945,352
1/05/2043	266	16,666,263	10,698,051	5,501,543	1,815,787
1/06/2043	267	15,659,072	10,034,488	5,147,178	1,691,633
1/07/2043	268	14,687,614	9,396,519	4,808,070	1,573,707
1/08/2043	269	13,738,223	8,774,232	4,478,236	1,459,542
1/09/2043	270	12,809,599	8,167,269	4,157,850	1,349,383
1/10/2043	271	11,910,385	7,581,475	3,850,130	1,244,394
1/11/2043	272	11,028,857	7,008,437	3,550,070	1,142,552

1/12/2043	273	10,163,200	6,447,742	3,258,016	1,044,259
1/01/2044	274	9,311,843	5,897,605	2,972,455	948,696
1/02/2044	275	8,478,522	5,360,718	2,694,987	856,495
1/03/2044	276	7,664,729	4,838,491	2,426,661	768,162
1/04/2044	277	6,864,753	4,326,143	2,164,184	682,173
1/05/2044	278	6,086,134	3,829,164	1,910,852	599,851
1/06/2044	279	5,351,854	3,361,472	1,673,195	523,022
1/07/2044	280	4,658,181	2,920,977	1,450,358	451,507
1/08/2044	281	4,041,531	2,530,000	1,253,030	388,425
1/09/2044	282	3,495,870	2,184,704	1,079,264	333,143
1/10/2044	283	3,040,990	1,897,312	934,983	287,424
1/11/2044	284	2,638,356	1,643,312	807,754	247,260
1/12/2044	285	2,268,032	1,410,336	691,530	210,816
1/01/2045	286	1,961,940	1,217,928	595,668	180,823
1/02/2045	287	1,673,527	1,037,126	505,951	152,937
1/03/2045	288	1,397,572	864,783	420,906	126,743
1/04/2045	289	1,137,458	702,637	341,117	102,282
1/05/2045	290	906,460	559,025	270,728	80,844
1/06/2045	291	737,258	453,904	219,260	65,197
1/07/2045	292	605,220	372,002	179,255	53,083
1/08/2045	293	497,944	305,545	146,857	43,305
1/09/2045	294	407,251	249,471	119,601	35,118
1/10/2045	295	350,720	214,489	102,577	29,996
1/11/2045	296	317,398	193,781	92,437	26,917
1/12/2045	297	299,027	182,265	86,730	25,151
1/01/2046	298	287,934	175,206	83,159	24,013
1/02/2046	299	276,820	168,158	79,611	22,891
1/03/2046	300	266,149	161,428	76,249	21,841
1/04/2046	301	256,511	155,318	73,177	20,872
1/05/2046	302	246,856	149,226	70,134	19,922
1/06/2046	303	237,182	143,135	67,100	18,980
1/07/2046	304	227,490	137,061	64,094	18,055
1/08/2046	305	217,780	130,988	61,099	17,138
1/09/2046	306	208,052	124,925	58,122	16,234
1/10/2046	307	198,306	118,877	55,172	15,347
1/11/2046	308	188,539	112,831	52,233	14,468
1/12/2046	309	180,627	107,918	49,836	13,748
1/01/2047	310	172,699	103,007	47,447	13,033
1/02/2047	311	164,757	98,103	45,073	12,329
1/03/2047	312	156,799	93,221	42,732	11,643
1/04/2047	313	149,575	88,776	40,590	11,013
1/05/2047	314	142,842	84,640	38,604	10,431
1/06/2047	315	137,187	81,152	36,919	9,934
1/07/2047	316	131,522	77,673	35,250	9,446
1/08/2047	317	125,847	74,195	33,586	8,962
1/09/2047	318	120,158	70,721	31,932	8,484
1/10/2047	319	115,234	67,712	30,498	8,070
1/11/2047	320	110,301	64,703	29,068	7,659
1/12/2047	321	105,357	61,702	27,652	7,256
1/01/2048	322	100,682	58,864	26,313	6,875
1/02/2048	323	95,999	56,031	24,983	6,500
1/03/2048	324	91,308	53,208	23,668	6,134
1/04/2048	325	86,609	50,384	22,355	5,769
1/05/2048	326	81,902	47,568	21,053	5,411
1/06/2048	327	77,186	44,753	19,757	5,056
1/07/2048	328	72,463	41,945	18,472	4,708
1/08/2048	329	67,731	39,140	17,193	4,363
1/09/2048	330	62,991	36,339	15,922	4,024
1/10/2048	331	58,244	33,545	14,661	3,690
1/11/2048	332	55,382	31,843	13,882	3,479
1/12/2048	333	52,514	30,144	13,109	3,272
1/01/2049	334	49,639	28,446	12,339	3,067
1/02/2049	335	46,758	26,749	11,574	2,864
1/03/2049	336	43,870	25,058	10,817	2,667
1/04/2049	337	40,975	23,365	10,061	2,470
1/05/2049	338	38,074	21,675	9,310	2,276
1/06/2049	339	35,166	19,986	8,562	2,084
1/07/2049	340	32,251	18,299	7,821	1,896
1/08/2049	341	29,330	16,613	7,082	1,710
1/09/2049	342	27,325	15,451	6,570	1,579
1/10/2049	343	25,314	14,291	6,062	1,451

1/11/2049	344	23,298	13,130	5,555	1,324
1/12/2049	345	21,276	11,971	5,052	1,199
1/01/2050	346	19,249	10,812	4,551	1,076
1/02/2050	347	17,216	9,654	4,054	954
1/03/2050	348	15,177	8,498	3,560	835
1/04/2050	349	13,133	7,340	3,067	716
1/05/2050	350	11,083	6,184	2,578	600
1/06/2050	351	9,098	5,068	2,107	488
1/07/2050	352	7,108	3,953	1,640	378
1/08/2050	353	5,112	2,838	1,174	270
1/09/2050	354	3,111	1,724	712	163
1/10/2050	355	1,104	0	0	0
1/11/2050	356	0	0	0	0
		254,369,259,353	228,103,022,195	196,327,661,217	157,689,213,170

Amortisation profiles (all amounts in EUR)



Reporting in Domestic Commerce

Please insert currency

CONTENT OF TAB 2

1. Additional information on the enterprise
2. Additional information on the assets
3. Additional information on the asset distribution

Find Number

1. Additional information on the programme

	Name	Issued Entity Identifier (IEI) BNP
E.1.1.1	Summary of available assets	
E.1.1.2	Savings	BNP Paribas Fortis
E.1.1.3	Securities	BICG (BNP Paribas)
E.1.1.4	BNP Paribas Fortis	
E.1.1.5	Cash resources	
E.1.1.6	Bank and cash resources	
E.1.1.7	Account bank	
E.1.1.8	Standing account bank	
E.1.1.9	Account bank identifier	
E.1.1.10	Taxation	Selling BNP Fortis Playbooks
E.1.1.11	Financial Director	Bancassurance
E.1.1.12	Financial Director	Financial Director: A. Lemaire (BNP Fortis)
E.1.1.13		
E.1.1.14		
E.1.1.15		
E.1.1.16		
E.1.1.17		
E.1.1.18		

2. Additional information on the assets

	Issued Entity Identifier (IEI)	Issued Entity Identifier (IEI)	Type of assets
E.2.1.1	Issued Entity Identifier (IEI)	Issued Entity Identifier (IEI)	of
E.2.1.2			
E.2.1.3			
E.2.1.4			
E.2.1.5			
E.2.1.6			
E.2.1.7			
E.2.1.8			
E.2.1.9			
E.2.1.10			
E.2.1.11			
E.2.1.12			
E.2.1.13			
E.2.1.14			
E.2.1.15			
E.2.1.16			
E.2.1.17			
E.2.1.18			
E.2.1.19			
E.2.1.20			
E.2.1.			

3. Additional information on the asset distribution

3. General information

Total Assets

E.3.1.1

Weighted Average Reserve Assets

65.43

E.3.1.2

Weighted Average Maturity Assets**

164.88

E.3.1.3

E.3.1.4

2. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Disburse Loans	% Total Loans
E.3.2.1	< 500 days	0.02%		0.02%	
E.3.2.2	50 - 600 days	0.10%		0.10%	
E.3.2.3	60 - 900 days	0.01%		0.02%	
E.3.2.4	90 - 1300 days	0.02%		0.02%	
E.3.2.5	> 1300 days	0.02%		0.02%	
E.3.2.1					
E.3.2.2					
E.3.2.3					
E.3.2.4					

Not available for the jurisdiction

Not subject to the loan and/or CB programme at the present time

Not available at the current time

Confidential

* Legal Entity Identifier (LEI) Order: <https://www.lei.lanham.com/#search>

** Weighted Average Maturity = Maturity Term in Months

not available for the jurisdiction

not available at the current time

Confidential