



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: 30/4/2021

Cut-off Date: 30/4/2021



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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		
G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds
G.1.1.4	Cut-off date	30/04/2021
OG.1.1.1	Optional information e.g. Contact names	
OG.1.1.2	Optional information e.g. Parent name	
OG.1.1.3		
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		
2. Regulatory Summary		
G.2.1.1	UCITS Compliance (Y/N)	Y
G.2.1.2	CRR Compliance (Y/N)	Y
G.2.1.3	LCR status	LEVEL 1
OG.2.1.1		
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		
3. General Cover Pool / Covered Bond Information		
1. General Information		Nominal (mn)
G.3.1.1	Total Cover Assets	2,913.0
G.3.1.2	Outstanding Covered Bonds	2,250.0
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,286.5
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,352.4
OG.3.1.3		
OG.3.1.4		
2. Over-collateralisation (OC)		Legal / Regulatory
G.3.2.1	OC (%)	5%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	29.5%
OG.3.2.2	Optional information e.g. OC (NPV basis)	5%
OG.3.2.3		
OG.3.2.4		
OG.3.2.5		
OG.3.2.6		
3. Cover Pool Composition		Nominal (mn)
G.3.3.1	Mortgages	2,913.0
G.3.3.2	Public Sector	-
G.3.3.3	Shipping	-
G.3.3.4	Substitute Assets	13.0
G.3.3.5	Other	0.0
G.3.3.6	Total	2,926.0
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
G.3.4.1	Weighted Average Life (in years)	7.2
	Residual Life (mn)	Expected Upon Prepayments
		[Mark as ND1 if not relevant]
G.3.4.2	By buckets:	
G.3.4.3	0 - 1 Y	36.5
G.3.4.4	1 - 2 Y	80.7
G.3.4.5	2 - 3 Y	241.8
G.3.4.6	3 - 4 Y	223.3
G.3.4.7	4 - 5 Y	259.2
G.3.4.8	5 - 10 Y	1,424.4
G.3.4.9	10+ Y	647.3
OG.3.4.1	Total	2,913.0
OG.3.4.2	a/w 0-1 day	0.0
OG.3.4.3	a/w 0-0.5y	0.0%
OG.3.4.4	a/w 0.5-1 y	0.0%
OG.3.4.5	a/w 1-1.5y	0.0%
OG.3.4.6	a/w 1.5-2 y	0.0%
OG.3.4.7		
OG.3.4.8		
OG.3.4.9		
OG.3.4.10		
5. Maturity of Covered Bonds		Initial Maturity
G.3.5.1	Weighted Average life (in years)	4.6
	Maturity (mn)	Extended Maturity
		% Total Initial Maturity
		% Total Extended Maturity
G.3.5.2	By buckets:	
G.3.5.3	0 - 1 Y	0.0
G.3.5.4	1 - 2 Y	0.0
G.3.5.5	2 - 3 Y	0.0
G.3.5.6	3 - 4 Y	0.0
G.3.5.7	4 - 5 Y	0.0
G.3.5.8	5 - 10 Y	0.0
G.3.5.9	10+ Y	0.0
G.3.5.10	Total	0.0
OG.3.5.1	a/w 0-1 day	100.0%
OG.3.5.2	a/w 0-0.5y	0.0%
OG.3.5.3	a/w 0.5-1 y	0.0%
OG.3.5.4	a/w 1-1.5y	0.0%
OG.3.5.5	a/w 1.5-2 y	0.0%
OG.3.5.6		
OG.3.5.7		
OG.3.5.8		
OG.3.5.9		
OG.3.5.10		

G.3.6.5

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,913.0	2913.04	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		2,913.0	2,913.0	100.0%	100.0%
OG.3.6.1	a/w [f relevant, please specify]				
OG.3.6.2	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [f relevant, please specify]			0.0%	0.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2250.00	2250.00	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		2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w [f relevant, please specify]				
OG.3.7.2	a/w [f relevant, please specify]				
OG.3.7.3	a/w [f relevant, please specify]				
OG.3.7.4	a/w [f relevant, please specify]				
OG.3.7.5	a/w [f relevant, please specify]				
OG.3.7.6	a/w [f relevant, please specify]				
OG.3.7.7	a/w [f relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2250	2250	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		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			
G.3.9.4	Exposures to credit institutions	0	0.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6		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		13			
G.3.10.16	Total EU	13.0	100.0%		
OG.3.10.1	a/w [f relevant, please specify]		0.0%		
OG.3.10.2	a/w [f relevant, please specify]		0.0%		
OG.3.10.3	a/w [f relevant, please specify]		0.0%		
OG.3.10.4	a/w [f relevant, please specify]		0.0%		
OG.3.10.5	a/w [f relevant, please specify]		0.0%		
OG.3.10.6	a/w [f relevant, please specify]		0.0%		
OG.3.10.7	a/w [f relevant, please specify]		0.0%		
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%	0.0%	
G.3.11.3	Other	0	0.0%	0.0%	
G.3.11.4		13.0	0.4%	0.6%	
OG.3.11.1	a/w [f relevant, please specify]				
OG.3.11.2	a/w [f relevant, please specify]				
OG.3.11.3	a/w [f relevant, please specify]				
OG.3.11.4	a/w [f relevant, please specify]				
OG.3.11.5	a/w [f relevant, please specify]				
OG.3.11.6	a/w [f relevant, please specify]				
OG.3.11.7	a/w [f relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondslabel.com/issuer/131/			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
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	(ii) Type of cover assets:	52
G.4.1.5	(ii) 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	2913.04	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	2,913.0	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		
OM.7.1.2	a/w Forest & Agriculture		
OM.7.1.3	a/w [If relevant, please specify]		
OM.7.1.4	a/w [If relevant, please specify]		
OM.7.1.5	a/w [If relevant, please specify]		
OM.7.1.6	a/w [If relevant, please specify]		
OM.7.1.7	a/w [If relevant, please specify]		
OM.7.1.8	a/w [If relevant, please specify]		
OM.7.1.9	a/w [If relevant, please specify]		
OM.7.1.10	a/w [If relevant, please specify]		
OM.7.1.11	a/w [If relevant, please specify]		
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	41795	0
OM.7.2.1	Optional information eg. Number of borrowers		
OM.7.2.2	Optional information eg. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.10%	0.00%
OM.7.3.1	[For completion]		
OM.7.3.2	[For completion]		
OM.7.3.3	[For completion]		
OM.7.3.4	[For completion]		
OM.7.3.5	[For completion]		
OM.7.3.6	[For completion]		
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%	0.00%
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	0.0%
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	% Total Mortgages	
M.7.5.1	Antwerpen	16.7%	0.0%	16.7%	
M.7.5.2	Vlaams-Brabant	13.9%	0.0%	13.9%	
M.7.5.3	Oost-Vlaanderen	14.9%	0.0%	14.9%	
M.7.5.4	Brussels	10.4%	0.0%	10.4%	
M.7.5.5	West-Vlaanderen	10.9%	0.0%	10.9%	
M.7.5.6	Limbourg	6.7%	0.0%	6.7%	
M.7.5.7	Liège	8.0%	0.0%	8.0%	
M.7.5.8	Hainaut	6.3%	0.0%	6.3%	
M.7.5.9	Brabant Wallon	5.7%	0.0%	5.7%	
M.7.5.10	Namur	3.7%	0.0%	3.7%	
M.7.5.11	Luxembourg	2.5%	0.0%	2.5%	
M.7.5.12	Other	0.1%	0.0%	0.1%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.8%	0.0%	93.8%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	6.2%	0.0%	6.2%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.4%	0.0%	3.4%	
M.7.7.2	Amortising	96.6%	0.0%	96.6%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	6.4%	0.0%	6.4%	
M.7.8.2	≥ 12 - ≤ 24 months	17.0%	0.0%	17.0%	
M.7.8.3	≥ 24 - ≤ 36 months	10.3%	0.0%	10.3%	
M.7.8.4	≥ 36 - ≤ 60 months	13.5%	0.0%	13.5%	
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)	69.70			
By buckets (mn):					
M.7A.10.2	TBC at a country level	1409.99	32511	48.4%	77.8%
M.7A.10.3	TBC at a country level	1036.50	7708	35.6%	18.4%
M.7A.10.4	TBC at a country level	273.87	1152	9.4%	2.8%
M.7A.10.5	TBC at a country level	84.38	246	2.9%	0.6%
M.7A.10.6	TBC at a country level	108.29	178	3.7%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	2.913.0	41,795	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 %	829.04	18815	28.5%	45.0%
M.7A.11.3	>40 - <=50 %	372.41	5283	12.8%	12.7%
M.7A.11.4	>50 - <=60 %	380.87	4722	13.1%	11.3%
M.7A.11.5	>60 - <=70 %	387.67	4365	13.3%	10.4%
M.7A.11.6	>70 - <=80 %	394.36	3842	13.5%	9.2%
M.7A.11.7	>80 - <=90 %	369.01	3294	12.7%	7.9%
M.7A.11.8	>90 - <=100 %	149.56	1162	5.1%	2.8%
M.7A.11.9	>100%	30.13	302	1.0%	0.7%
M.7A.11.10	Total	2,913.0	41,795	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 %	1047.85	22422	36.0%	53.6%
M.7A.12.3	>40 - <=50 %	379.14	4884	13.0%	11.7%
M.7A.12.4	>50 - <=60 %	373.92	4243	12.8%	10.2%
M.7A.12.5	>60 - <=70 %	367.43	3765	12.6%	9.0%
M.7A.12.6	>70 - <=80 %	376.10	3400	12.9%	11.1%
M.7A.12.7	>80 - <=90 %	227.93	2006	7.8%	4.8%
M.7A.12.8	>90 - <=100 %	123.09	907	4.2%	2.2%
M.7A.12.9	>100%	17.60	168	0.6%	0.4%
M.7A.12.10	Total	2,913.0	41,795	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 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
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.78.23.1	Retail	[For completion]			
M.78.23.2	Office	[For completion]			
M.78.23.3	Hotel/Tourism	[For completion]			
M.78.23.4	Shopping malls	[For completion]			
M.78.23.5	Industry	[For completion]			
M.78.23.6	Agriculture	[For completion]			
M.78.23.7	Other commercially used	[For completion]			
M.78.23.8	Hospital	[For completion]			
M.78.23.9	School	[For completion]			
M.78.23.10	other RE with a social relevant purpose	[For completion]			
M.78.23.11	Land	[For completion]			
M.78.23.12	Property developers / Building under construction	[For completion]			
M.78.23.13	Other	[For completion]			
OM.78.23.1	a/w Cultural purposes				
OM.78.23.2	a/w [If relevant, please specify]				
OM.78.23.3	a/w [If relevant, please specify]				
OM.78.23.4	a/w [If relevant, please specify]				
OM.78.23.5	a/w [If relevant, please specify]				
OM.78.23.6	a/w [If relevant, please specify]				
OM.78.23.7	a/w [If relevant, please specify]				
OM.78.23.8	a/w [If relevant, please specify]				
OM.78.23.9	a/w [If relevant, please specify]				
OM.78.23.10	a/w [If relevant, please specify]				
OM.78.23.11	a/w [If relevant, please specify]				
OM.78.23.12	a/w [If relevant, please specify]				
OM.78.23.13	a/w [If relevant, please specify]				
OM.78.23.14	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.28.24.1	TBC at a country level	[For completion]	[For completion]		
M.28.24.2	TBC at a country level	[For completion]	[For completion]		
M.28.24.3	TBC at a country level	[For completion]	[For completion]		
M.28.24.4	TBC at a country level	[For completion]	[For completion]		
M.28.24.5	TBC at a country level	[For completion]	[For completion]		
M.28.24.6	TBC at a country level	[For completion]	[For completion]		
M.28.24.7	TBC at a country level	[For completion]	[For completion]		
M.28.24.8	TBC at a country level	[For completion]	[For completion]		
M.28.24.9	TBC at a country level	[For completion]	[For completion]		
M.28.24.10	TBC at a country level	[For completion]	[For completion]		
M.28.24.11	TBC at a country level	[For completion]	[For completion]		
M.28.24.12	TBC at a country level	[For completion]	[For completion]		
M.28.24.13	TBC at a country level	[For completion]	[For completion]		
M.28.24.14	TBC at a country level	[For completion]	[For completion]		
M.28.24.15	TBC at a country level	[For completion]	[For completion]		
M.28.24.16	TBC at a country level	[For completion]	[For completion]		
M.28.24.17	TBC at a country level	[For completion]	[For completion]		
M.28.24.18	no data	[For completion]	[For completion]		
M.28.24.19	Total	0.0	0	0.0%	0.0%
OM.28.24.1					
OM.28.24.2					
OM.28.24.3					
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 30/04/2021

Contact Details:

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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Remark

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

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

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	2.48	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	3.40	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.90	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	4.43	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*	4.59

* 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	2,913,044,631 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	139,731,341 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.26 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,383,907,253 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 105.95 % Limit
:

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,182,385 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 139,731,341 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,383,907,253

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 112.75 % Limit
:

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	381,363,112 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	380,659,112
<i>Total Interest Proceeds Public Finance Exposures</i>	704,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,065,818,913 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,913,044,631
<i>Total Principal Proceeds Public Finance Exposures</i>	13,042,942
<i>Total Principal Proceeds Financial Institution Exposures</i>	139,731,341
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	71,562,500 (X)
Costs, Fees and expenses Covered Bonds	32,308,586 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,093,310,939

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	302,701,903 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,144,566 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	293,557,337

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,042,942 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,042,942 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 30/04/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,913,044,630.54
Principal Redemptions between Cut-off Date and Maturity Date	2,913,044,630.54
Interest Payments between Cut-off Date and Maturity Date	380,659,112.18
Number of borrowers	23,770.00
Number of loans	41,795.00
Average Outstanding Balance per borrower	122,551
Average Outstanding Balance per loan	69,698
Weighted average Current Loan to Current Value	51.23 %
Weighted average seasoning (in Years)	3.82
Weighted average remaining maturity (in years, at 0% CPR)	13.70
Weighted average initial maturity (in years, at 0% CPR)	17.52
Percentage of Fixed Rate Loans	93.75 %
Percentage of Variable Rate Loans	6.25 %
Weighted average interest rate	1.75 %
Weighted average interest rate Fixed Rate Loans	1.77 %
Weighted average interest rate Variable Rate Loans	1.42 %
Weighted Remaining average life (in years, at 0% CPR)	7.15
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.76

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 139,731,341

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

30/04/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	486,384,937.14	16.70 %	6,825	16.33 %
Oost-Vlaanderen	434,568,508.20	14.92 %	6,633	15.87 %
Vlaams-Brabant	404,709,616.04	13.89 %	5,508	13.18 %
West-Vlaanderen	318,962,010.77	10.95 %	5,194	12.43 %
Brussels	303,252,937.42	10.41 %	3,230	7.73 %
Liège	233,089,210.15	8.00 %	3,520	8.42 %
Limburg	194,466,086.38	6.68 %	3,256	7.79 %
Hainaut	184,522,548.96	6.33 %	2,866	6.86 %
Brabant Wallon	166,124,986.93	5.70 %	1,985	4.75 %
Namur	108,983,428.66	3.74 %	1,650	3.95 %
Luxembourg	73,744,601.33	2.53 %	1,075	2.57 %
Other	4,235,758.56	0.15 %	53	0.13 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	186,211,370.61	6.39 %	1,873	4.48 %
>1 and <=2	494,759,425.28	16.98 %	5,534	13.24 %
>2 and <=3	299,583,550.19	10.28 %	3,537	8.46 %
>3 and <=4	394,402,950.75	13.54 %	5,028	12.03 %
>4 and <=5	874,699,283.49	30.03 %	13,228	31.65 %
>5 and <=6	485,395,850.13	16.66 %	8,239	19.71 %
>6 and <=7	124,501,744.53	4.27 %	2,809	6.72 %
>7 and <=8	8,003,305.38	0.27 %	202	0.48 %
>8 and <=9	3,238,798.78	0.11 %	108	0.26 %
>9 and <=10	4,054,316.07	0.14 %	325	0.78 %
>10 and <=11	9,228,566.94	0.32 %	317	0.76 %
>11 and <=12	13,940,072.75	0.48 %	247	0.59 %
>12 and <=13	1,699,702.23	0.06 %	58	0.14 %
>13 and <=14	6,273,495.99	0.22 %	25	0.06 %
>14 and <=15	1,400,340.68	0.05 %	35	0.08 %
>15 and <=16	2,784,328.90	0.10 %	94	0.22 %
>16 and <=17	2,015,464.02	0.07 %	80	0.19 %
>17 and <=18	455,014.45	0.02 %	39	0.09 %
>18 and <=19	345,092.94	0.01 %	11	0.03 %
>19 and <=20	4,833.90	0.00 %	2	0.00 %
>20 and <=21	40,457.69	0.00 %	2	0.00 %
>21 and <=22	6,664.84	0.00 %	2	0.00 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,123,637.36	0.04 %	353	0.84 %
<=1	15,410,471.20	0.53 %	562	1.34 %
>1 and <=2	17,080,611.23	0.59 %	575	1.38 %
>2 and <=3	27,902,696.08	0.96 %	886	2.12 %
>3 and <=4	61,247,501.15	2.10 %	1,966	4.70 %
>4 and <=5	111,487,191.48	3.83 %	3,307	7.91 %
>5 and <=6	128,803,242.21	4.42 %	3,489	8.35 %
>6 and <=7	104,924,654.08	3.60 %	2,238	5.35 %
>7 and <=8	125,301,685.31	4.30 %	2,284	5.46 %
>8 and <=9	140,737,684.51	4.83 %	2,483	5.94 %
>9 and <=10	130,871,152.76	4.49 %	2,065	4.94 %
>10 and <=11	154,862,149.61	5.32 %	2,158	5.16 %
>11 and <=12	115,639,999.86	3.97 %	1,555	3.72 %
>12 and <=13	120,897,911.30	4.15 %	1,491	3.57 %
>13 and <=14	177,314,058.53	6.09 %	2,197	5.26 %
>14 and <=15	162,098,687.52	5.56 %	1,786	4.27 %
>15 and <=16	212,738,255.07	7.30 %	2,221	5.31 %
>16 and <=17	157,437,522.79	5.40 %	1,524	3.65 %
>17 and <=18	110,127,007.48	3.78 %	1,105	2.64 %
>18 and <=19	174,499,734.01	5.99 %	1,819	4.35 %
>19 and <=20	151,640,509.82	5.21 %	1,450	3.47 %
>20 and <=21	177,660,237.92	6.10 %	1,584	3.79 %
>21 and <=22	74,598,395.79	2.56 %	648	1.55 %
>22 and <=23	62,462,653.68	2.14 %	561	1.34 %
>23 and <=24	133,307,971.86	4.58 %	1,044	2.50 %
>24 and <=25	60,135,945.72	2.06 %	417	1.00 %
>25 and <=26	723,894.52	0.02 %	7	0.02 %
>26 and <=27	495,167.59	0.02 %	7	0.02 %
>27 and <=28	541,550.87	0.02 %	3	0.01 %
>28 and <=29	490,313.72	0.02 %	5	0.01 %
>29 and <=30	482,135.51	0.02 %	5	0.01 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	118,000.00	0.00 %	7	0.02 %
>1 and <=2	3,855,176.31	0.13 %	52	0.12 %
>2 and <=3	5,274,549.37	0.18 %	71	0.17 %
>3 and <=4	2,333,323.69	0.08 %	63	0.15 %
>4 and <=5	36,681,902.97	1.26 %	434	1.04 %
>5 and <=6	4,254,516.93	0.15 %	371	0.89 %
>6 and <=7	11,196,470.63	0.38 %	548	1.31 %
>7 and <=8	17,087,550.96	0.59 %	710	1.70 %
>8 and <=9	29,866,700.95	1.03 %	847	2.03 %
>9 and <=10	351,994,288.50	12.08 %	8,890	21.27 %
>10 and <=11	55,722,126.12	1.91 %	1,902	4.55 %
>11 and <=12	61,260,798.89	2.10 %	1,120	2.68 %
>12 and <=13	198,648,094.01	6.82 %	3,441	8.23 %
>13 and <=14	25,765,577.32	0.88 %	424	1.01 %
>14 and <=15	422,334,615.95	14.50 %	5,804	13.89 %
>15 and <=16	29,858,754.37	1.03 %	369	0.88 %
>16 and <=17	39,855,792.64	1.37 %	515	1.23 %
>17 and <=18	198,191,281.90	6.80 %	2,311	5.53 %
>18 and <=19	25,439,910.81	0.87 %	376	0.90 %
>19 and <=20	666,891,080.32	22.89 %	6,866	16.43 %
>20 and <=21	45,306,752.38	1.56 %	535	1.28 %
>21 and <=22	14,129,359.18	0.49 %	153	0.37 %
>22 and <=23	21,279,807.67	0.73 %	257	0.61 %
>23 and <=24	15,295,690.65	0.53 %	182	0.44 %
>24 and <=25	551,236,705.69	18.92 %	4,822	11.54 %
>25 and <=26	65,043,527.98	2.23 %	550	1.32 %
>26 and <=27	696,283.95	0.02 %	6	0.01 %
>27 and <=28	634,691.89	0.02 %	6	0.01 %
>28 and <=29	561,373.84	0.02 %	6	0.01 %
>29 and <=30	9,956,729.01	0.34 %	130	0.31 %
>30 and <=31	2,000,361.27	0.07 %	22	0.05 %
>39 and <=40	272,834.39	0.01 %	5	0.01 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

Classification : Internal

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	6,664.84	0.00 %	2	0.00 %
2000	40,457.69	0.00 %	2	0.00 %
2001	2,375.60	0.00 %	1	0.00 %
2002	284,382.18	0.01 %	6	0.01 %
2003	328,525.79	0.01 %	32	0.08 %
2004	1,110,656.71	0.04 %	50	0.12 %
2005	2,992,377.23	0.10 %	120	0.29 %
2006	2,251,136.38	0.08 %	50	0.12 %
2007	4,653,381.90	0.16 %	18	0.04 %
2008	2,458,557.07	0.08 %	32	0.08 %
2009	8,030,899.21	0.28 %	178	0.43 %
2010	13,773,772.55	0.47 %	322	0.77 %
2011	5,919,658.11	0.20 %	404	0.97 %
2012	2,076,870.34	0.07 %	88	0.21 %
2013	7,203,529.45	0.25 %	183	0.44 %
2014	48,698,273.75	1.67 %	1,109	2.65 %
2015	482,161,080.45	16.55 %	8,310	19.88 %
2016	756,816,738.13	25.98 %	12,248	29.30 %
2017	431,415,664.53	14.81 %	5,735	13.72 %
2018	354,871,074.36	12.18 %	4,103	9.82 %
2019	529,447,865.16	18.18 %	6,128	14.66 %
2020	254,577,550.13	8.74 %	2,641	6.32 %
2021	3,923,138.98	0.13 %	33	0.08 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	614,119,038.63	21.08 %	12,644	53.19 %
>100 and <=200	1,016,001,521.22	34.88 %	7,043	29.63 %
>200 and <=300	659,149,728.74	22.63 %	2,746	11.55 %
>300 and <=400	262,489,921.74	9.01 %	772	3.25 %
>400	361,284,420.21	12.40 %	565	2.38 %
	2,913,044,630.54	100.00 %	23,770	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,947,595.91	0.10 %	65	0.16 %
0.5 - 1%	64,803,230.91	2.22 %	817	1.95 %
1 - 1.5%	621,579,867.10	21.34 %	8,531	20.41 %
1.5 - 2%	1,879,780,703.64	64.53 %	26,820	64.17 %
2 - 2.5%	218,069,131.26	7.49 %	3,220	7.70 %
2.5 - 3%	96,941,257.90	3.33 %	1,574	3.77 %
3 - 3.5%	18,120,781.11	0.62 %	396	0.95 %
3.5 - 4%	7,520,390.13	0.26 %	225	0.54 %
4 - 4.5%	2,353,157.73	0.08 %	82	0.20 %
4.5 - 5%	672,959.06	0.02 %	43	0.10 %
5 - 5.5%	218,876.87	0.01 %	14	0.03 %
5.5 - 6%	33,655.31	0.00 %	7	0.02 %
6 - 6.5%	3,023.61	0.00 %	1	0.00 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,730,995,135.68	93.75 %	39,565	94.66 %
Variable	3,398,872.99	0.12 %	59	0.14 %
Variable With Cap	178,650,621.87	6.13 %	2,171	5.19 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	32,219,836.77	1.11 %	614	1.47 %
2022	24,569,376.14	0.84 %	325	0.78 %
2023	21,142,597.97	0.73 %	195	0.47 %
2024	31,520,874.10	1.08 %	307	0.73 %
2025	12,595,631.01	0.43 %	134	0.32 %
2026	7,808,535.68	0.27 %	71	0.17 %
2027	3,688,839.29	0.13 %	39	0.09 %
2028	3,214,459.00	0.11 %	34	0.08 %
2029	6,484,754.78	0.22 %	69	0.17 %
2030	156,349.90	0.01 %	5	0.01 %
2033	4,322,862.91	0.15 %	48	0.11 %
2034	21,700,665.42	0.74 %	225	0.54 %
2035	3,598,630.73	0.12 %	23	0.06 %
Fixed To Maturity	2,740,021,216.84	94.06 %	39,706	95.00 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,913,044,630.54	100.00 %	41,795	100.00 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,766,480,693.57	94.97 %	40,166	96.10 %
Interest only	100,046,555.88	3.43 %	604	1.45 %
Linear	46,517,381.09	1.60 %	1,025	2.45 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	35,675.37	0.00 %	151	0.36 %
1-10%	50,392,528.01	1.73 %	2,603	6.23 %
11-20%	176,721,818.78	6.07 %	5,110	12.23 %
21-30%	284,844,754.81	9.78 %	5,684	13.60 %
31-40%	317,043,789.04	10.88 %	5,267	12.60 %
41-50%	372,406,852.46	12.78 %	5,293	12.66 %
51-60%	380,873,092.90	13.07 %	4,722	11.30 %
61-70%	387,673,803.01	13.31 %	4,365	10.44 %
71-80%	394,355,935.36	13.54 %	3,842	9.19 %
81-90%	369,006,479.54	12.67 %	3,294	7.88 %
91-100%	149,556,070.37	5.13 %	1,162	2.78 %
101-110%	9,742,005.16	0.33 %	92	0.22 %
111-120%	3,408,289.47	0.12 %	50	0.12 %
>120%	16,983,536.26	0.58 %	160	0.38 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	14,513,553.30	0.50 %	1,423	3.40 %
21-40%	74,914,710.68	2.57 %	2,827	6.76 %
41-60%	210,322,147.69	7.22 %	5,470	13.09 %
61-80%	426,736,938.19	14.65 %	6,897	16.50 %
81-100%	539,036,967.68	18.50 %	5,990	14.33 %
101-120%	83,125,897.35	2.85 %	1,666	3.99 %
121-140%	124,368,148.29	4.27 %	1,948	4.66 %
141-160%	143,716,927.20	4.93 %	2,098	5.02 %
161-180%	164,646,475.06	5.65 %	2,169	5.19 %
181-200%	147,763,744.62	5.07 %	1,820	4.35 %
201-300%	460,544,066.74	15.81 %	5,107	12.22 %
301-400%	206,177,319.17	7.08 %	1,990	4.76 %
401-500%	80,758,329.30	2.77 %	708	1.69 %
>500%	236,419,405.27	8.12 %	1,682	4.02 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	36,530,971.87	1.25 %	1,595	3.82 %
>1 and <=2	80,656,680.77	2.77 %	2,538	6.07 %
>2 and <=3	241,753,741.74	8.30 %	6,910	16.53 %
>3 and <=4	223,254,554.65	7.66 %	4,422	10.58 %
>4 and <=5	259,163,552.38	8.90 %	4,392	10.51 %
>5 and <=6	253,562,495.38	8.70 %	3,540	8.47 %
>6 and <=7	274,821,355.95	9.43 %	3,424	8.19 %
>7 and <=8	319,385,524.53	10.96 %	3,568	8.54 %
>8 and <=9	316,001,008.24	10.85 %	3,137	7.51 %
>9 and <=10	260,617,342.55	8.95 %	2,633	6.30 %
>10 and <=11	291,882,094.34	10.02 %	2,737	6.55 %
>11 and <=12	143,489,794.12	4.93 %	1,259	3.01 %
>12 and <=13	204,258,053.55	7.01 %	1,572	3.76 %
>13 and <=14	5,379,527.60	0.18 %	45	0.11 %
>14 and <=15	1,268,183.74	0.04 %	12	0.03 %
>15 and <=16	794,214.64	0.03 %	7	0.02 %
>17 and <=18	225,534.49	0.01 %	4	0.01 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

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

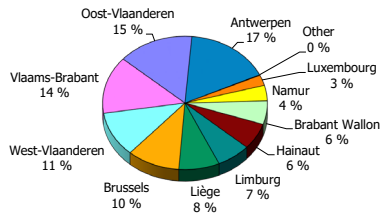
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,740,021,216.84	94.06 %	39,706	95.00 %
>=0 and <=1	62,762,657.98	2.15 %	993	2.38 %
>1 and <=2	50,486,875.50	1.73 %	499	1.19 %
>2 and <=3	17,511,229.67	0.60 %	164	0.39 %
>3 and <=4	6,351,235.58	0.22 %	69	0.17 %
>4 and <=5	6,289,255.91	0.22 %	68	0.16 %
>7 and <=8	3,730,132.18	0.13 %	25	0.06 %
>6 and <=7	25,892,026.88	0.89 %	271	0.65 %
	2,913,044,630.54	100.00 %	41,795	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

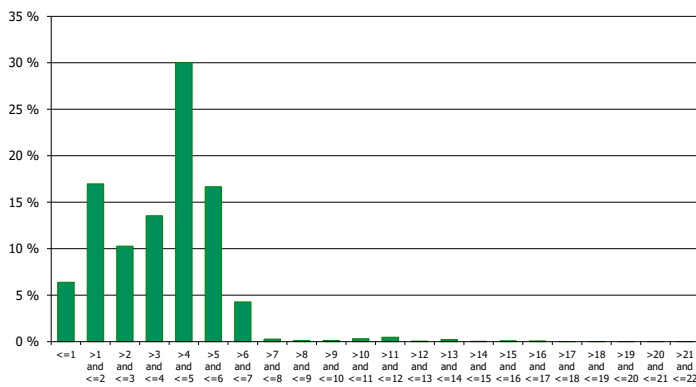
Portfolio Cut-off Date 30/04/2021

1. Geographic distribution



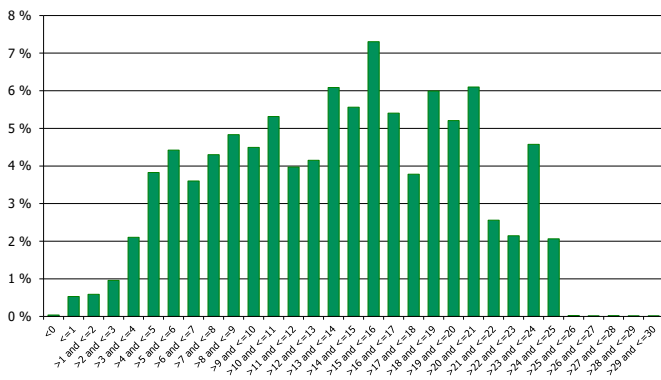
2. Seasoning

Distribution per Seasoning



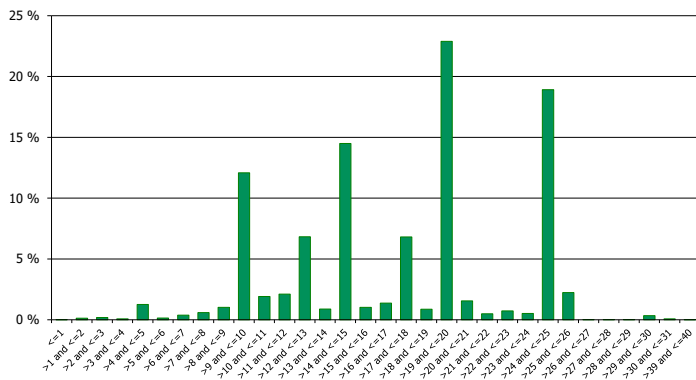
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



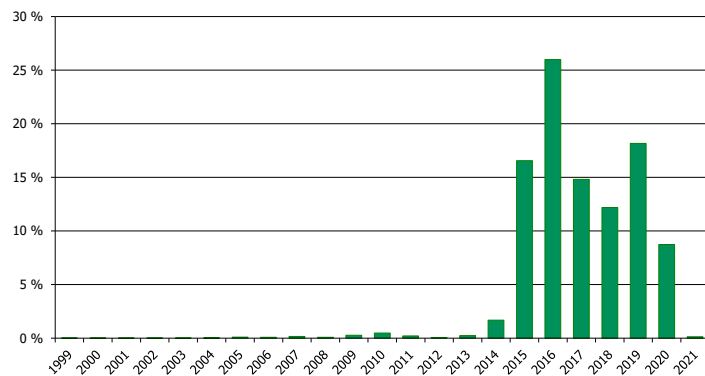
4. Original term to maturity

Distribution of Initial Term (in years)



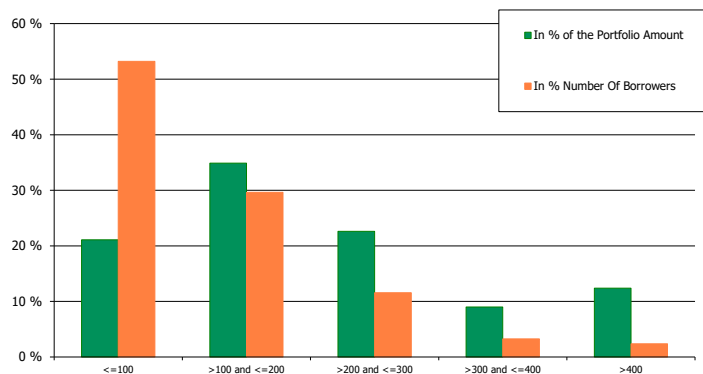
5. Origination Year

Distribution Origination Year



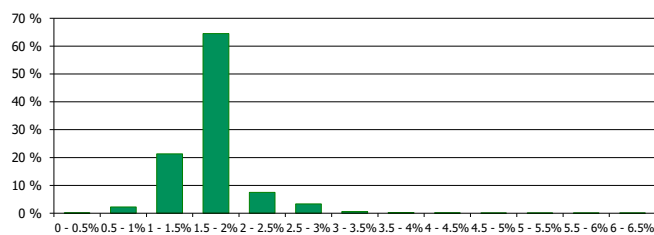
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



7. Interest Rate

Distribution per Interest Rate



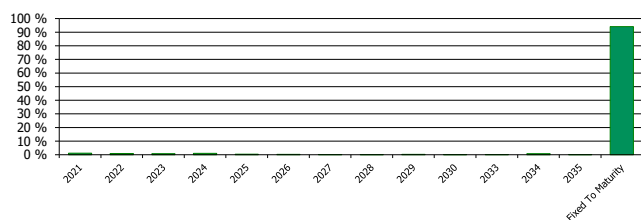
8. Interest Rate Type

Distribution per Interest Type



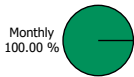
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



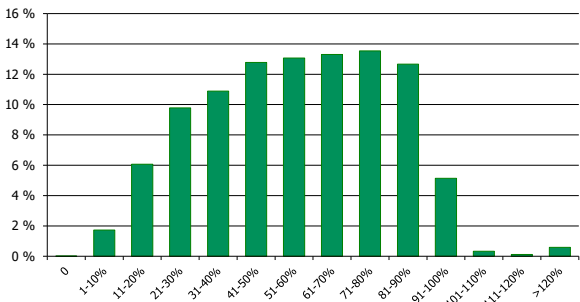
11. Repayment Type

Distribution per Repayment Type



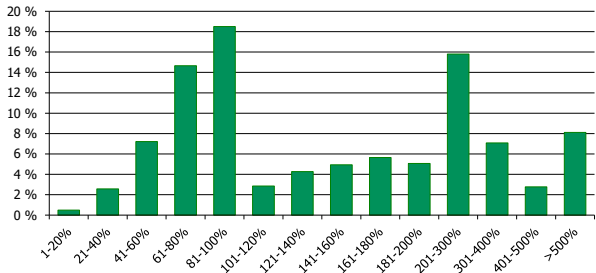
12. Current Loan to Current Value (LTV)

Current LTV Distribution



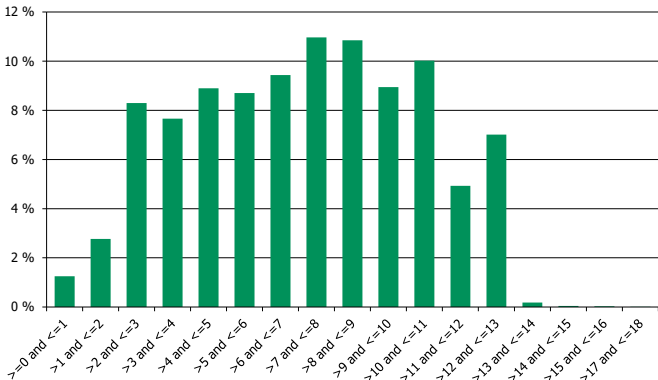
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

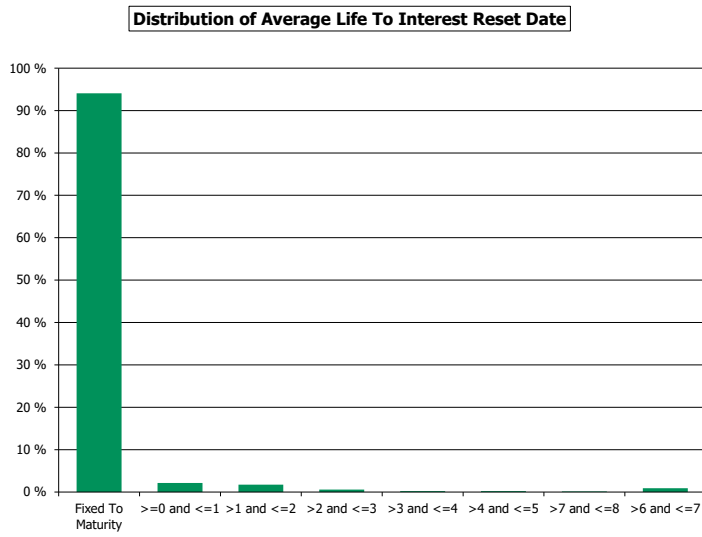


14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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



Residential Mortgage Pandbrieven Programme

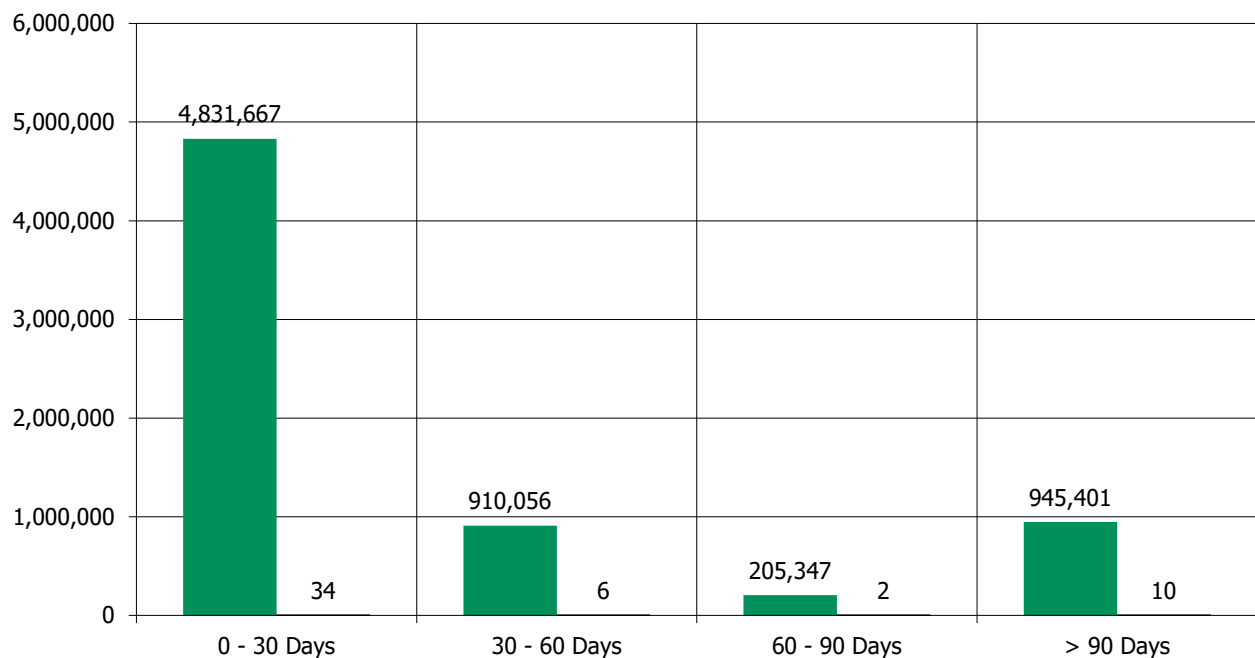
Cover Pool Performance

Portfolio Cut-off Date 30/04/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,906,152,159.21	99.76 %	41,743	99.88 %
0 - 30 Days	4,831,666.92	0.17 %	34	0.08 %
30 - 60 Days	910,056.23	0.03 %	6	0.01 %
60 - 90 Days	205,347.41	0.01 %	2	0.00 %
> 90 Days	945,400.77	0.03 %	10	0.02 %
Total	2,913,044,630.54	100.00 %	41,795	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date

Apr/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/05/2021	1	2,250,000,000	2,891,875,460	2,887,128,716	2,880,022,719	2,868,216,944
1/06/2021	2	2,250,000,000	2,870,711,503	2,861,138,550	2,846,837,967	2,823,159,740
1/07/2021	3	2,250,000,000	2,849,430,751	2,835,267,285	2,814,152,538	2,779,306,357
1/08/2021	4	2,250,000,000	2,828,285,565	2,809,454,066	2,781,439,746	2,735,363,593
1/09/2021	5	2,250,000,000	2,807,088,837	2,783,669,141	2,748,903,082	2,691,915,691
1/10/2021	6	2,250,000,000	2,786,833,291	2,759,046,425	2,717,881,946	2,650,627,490
1/11/2021	7	2,250,000,000	2,766,541,666	2,734,311,649	2,686,666,042	2,609,086,123
1/12/2021	8	2,250,000,000	2,746,505,959	2,710,053,742	2,656,276,891	2,569,000,307
1/01/2022	9	2,250,000,000	2,725,251,384	2,684,520,381	2,624,558,390	2,527,572,787
1/02/2022	10	2,250,000,000	2,704,363,211	2,659,426,151	2,593,412,272	2,486,999,013
1/03/2022	11	2,250,000,000	2,683,185,250	2,634,557,592	2,563,258,696	2,448,676,999
1/04/2022	12	2,250,000,000	2,662,789,323	2,610,096,863	2,533,001,577	2,409,523,367
1/05/2022	13	2,250,000,000	2,641,942,824	2,585,412,194	2,502,870,593	2,371,101,587
1/06/2022	14	2,250,000,000	2,620,837,199	2,560,408,154	2,472,361,074	2,332,277,821
1/07/2022	15	2,250,000,000	2,600,655,646	2,536,521,621	2,443,267,576	2,295,384,793
1/08/2022	16	2,250,000,000	2,579,712,749	2,511,827,707	2,413,328,282	2,257,654,553
1/09/2022	17	2,250,000,000	2,559,716,067	2,488,130,015	2,384,480,192	2,221,219,241
1/10/2022	18	2,250,000,000	2,539,119,003	2,464,057,806	2,355,598,711	2,185,320,296
1/11/2022	19	2,250,000,000	2,518,552,927	2,439,954,328	2,326,624,013	2,149,297,912
1/12/2022	20	2,250,000,000	2,497,135,588	2,415,234,478	2,297,383,915	2,113,586,713
1/01/2023	21	2,250,000,000	2,476,135,187	2,390,860,882	2,268,415,863	2,078,096,875
1/02/2023	22	2,250,000,000	2,454,940,668	2,366,375,903	2,239,474,884	2,042,894,454
1/03/2023	23	2,250,000,000	2,434,624,100	2,343,196,842	2,212,444,329	2,010,513,975
1/04/2023	24	2,250,000,000	2,414,629,297	2,320,011,307	2,184,981,542	1,977,147,803
1/05/2023	25	2,250,000,000	2,393,516,521	2,295,951,056	2,156,999,598	1,943,826,559
1/06/2023	26	2,250,000,000	2,372,432,355	2,271,866,530	2,128,944,524	1,910,418,046
1/07/2023	27	2,250,000,000	2,351,368,292	2,247,999,410	2,101,394,018	1,877,965,641
1/08/2023	28	2,250,000,000	2,330,130,319	2,223,916,748	2,073,594,904	1,845,273,255
1/09/2023	29	2,250,000,000	2,309,560,872	2,200,546,281	2,046,585,964	1,813,524,308
1/10/2023	30	1,750,000,000	2,288,191,689	2,176,607,182	2,019,339,356	1,782,045,477
1/11/2023	31	1,750,000,000	2,268,550,376	2,154,263,687	1,993,527,382	1,751,815,232
1/12/2023	32	1,750,000,000	2,248,348,323	2,131,574,853	1,967,676,505	1,722,010,821
1/01/2024	33	1,750,000,000	2,227,664,979	2,108,383,700	1,941,318,775	1,691,747,917
1/02/2024	34	1,750,000,000	2,207,125,145	2,085,400,677	1,915,273,535	1,661,981,645
1/03/2024	35	1,750,000,000	2,186,889,224	2,063,002,137	1,890,194,160	1,633,719,075
1/04/2024	36	1,750,000,000	2,166,449,346	2,040,253,875	1,864,597,268	1,604,769,368
1/05/2024	37	1,750,000,000	2,146,182,618	2,017,850,124	1,839,583,499	1,576,751,203
1/06/2024	38	1,750,000,000	2,125,741,288	1,995,241,271	1,814,346,001	1,548,532,759
1/07/2024	39	1,750,000,000	2,103,599,105	1,971,217,515	1,788,088,496	1,519,866,273
1/08/2024	40	1,750,000,000	2,083,769,298	1,949,323,804	1,763,731,773	1,492,813,408
1/09/2024	41	1,250,000,000	2,061,998,736	1,925,686,230	1,737,913,554	1,464,730,680
1/10/2024	42	1,250,000,000	2,041,285,019	1,903,212,751	1,713,403,902	1,438,154,163
1/11/2024	43	1,250,000,000	2,021,415,879	1,881,490,988	1,689,540,661	1,412,117,903
1/12/2024	44	1,250,000,000	2,002,058,046	1,860,414,411	1,666,502,493	1,387,152,989
1/01/2025	45	1,250,000,000	1,981,712,882	1,838,385,312	1,642,581,425	1,361,450,705
1/02/2025	46	1,250,000,000	1,961,991,359	1,817,003,143	1,619,347,806	1,336,508,640
1/03/2025	47	1,250,000,000	1,942,502,733	1,796,198,584	1,597,128,739	1,313,126,510
1/04/2025	48	1,250,000,000	1,922,717,148	1,774,887,741	1,574,166,107	1,288,765,263
1/05/2025	49	1,250,000,000	1,903,739,656	1,754,484,788	1,552,240,613	1,265,605,606
1/06/2025	50	1,250,000,000	1,883,923,292	1,733,277,284	1,529,577,805	1,241,845,422
1/07/2025	51	1,250,000,000	1,864,629,959	1,712,710,845	1,507,708,360	1,219,072,105
1/08/2025	52	1,250,000,000	1,845,249,595	1,692,034,788	1,485,718,995	1,196,204,264
1/09/2025	53	1,250,000,000	1,825,682,870	1,671,253,342	1,463,739,422	1,173,516,120
1/10/2025	54	750,000,000	1,807,327,578	1,651,735,047	1,443,084,069	1,152,213,623
1/11/2025	55	750,000,000	1,786,944,722	1,630,337,078	1,420,766,625	1,129,589,742
1/12/2025	56	750,000,000	1,769,059,649	1,611,370,189	1,400,781,615	1,109,135,254
1/01/2026	57	750,000,000	1,751,401,656	1,592,580,460	1,380,926,565	1,088,782,872
1/02/2026	58	750,000,000	1,733,953,744	1,574,040,541	1,361,379,504	1,068,824,803
1/03/2026	59	750,000,000	1,715,691,137	1,555,076,064	1,341,887,314	1,049,490,467

Classification : Internal

1/04/2026	60	750,000,000	1,697,534,256	1,536,009,335	1,322,063,631	1,029,606,569
1/05/2026	61	750,000,000	1,679,765,298	1,517,436,316	1,302,862,980	1,010,494,081
1/06/2026	62	750,000,000	1,661,855,859	1,498,711,363	1,283,513,271	991,270,114
1/07/2026	63	750,000,000	1,644,387,829	1,480,524,033	1,264,816,704	972,826,350
1/08/2026	64	750,000,000	1,627,171,780	1,462,538,781	1,246,274,228	954,504,470
1/09/2026	65	750,000,000	1,609,289,654	1,444,012,608	1,227,358,124	936,035,400
1/10/2026	66	750,000,000	1,592,397,335	1,426,509,829	1,209,497,158	918,632,715
1/11/2026	67	750,000,000	1,576,158,127	1,409,567,543	1,192,092,808	901,578,907
1/12/2026	68	750,000,000	1,559,059,874	1,391,987,899	1,174,327,967	884,502,699
1/01/2027	69	750,000,000	1,542,065,428	1,374,479,433	1,156,608,241	867,466,397
1/02/2027	70	750,000,000	1,525,798,736	1,357,673,917	1,139,561,070	851,060,829
1/03/2027	71	750,000,000	1,509,927,717	1,341,493,288	1,123,393,095	835,775,736
1/04/2027	72	750,000,000	1,494,248,703	1,325,311,644	1,107,019,707	820,105,984
1/05/2027	73	750,000,000	1,478,541,909	1,309,228,122	1,090,893,694	804,846,655
1/06/2027	74	750,000,000	1,460,970,678	1,291,474,885	1,073,364,343	788,559,549
1/07/2027	75	750,000,000	1,444,764,262	1,275,052,350	1,057,107,082	773,432,464
1/08/2027	76	750,000,000	1,429,524,515	1,259,462,996	1,041,526,853	758,805,563
1/09/2027	77	750,000,000	1,414,119,493	1,243,777,490	1,025,939,721	744,283,684
1/10/2027	78	750,000,000	1,398,845,872	1,228,324,204	1,010,699,217	730,221,585
1/11/2027	79	750,000,000	1,383,417,507	1,212,716,232	995,318,790	716,063,538
1/12/2027	80	750,000,000	1,365,187,982	1,194,771,736	978,177,614	700,846,906
1/01/2028	81	750,000,000	1,350,053,007	1,179,522,102	963,236,554	687,218,774
1/02/2028	82	750,000,000	1,335,307,807	1,164,660,724	948,681,420	673,967,687
1/03/2028	83	0	1,319,893,762	1,149,389,855	934,014,819	660,918,630
1/04/2028	84		1,305,166,207	1,134,637,109	919,681,569	648,019,881
1/05/2028	85		1,290,457,777	1,120,009,025	905,590,357	635,475,365
1/06/2028	86		1,275,665,059	1,105,292,345	891,418,252	622,880,983
1/07/2028	87		1,260,900,612	1,090,706,542	877,489,736	610,634,979
1/08/2028	88		1,246,822,612	1,076,699,500	864,017,884	598,713,408
1/09/2028	89		1,232,589,318	1,062,602,957	850,537,240	586,875,805
1/10/2028	90		1,218,624,692	1,048,839,789	837,454,527	575,479,941
1/11/2028	91		1,203,277,371	1,033,874,227	823,405,725	563,429,339
1/12/2028	92		1,189,306,357	1,020,192,814	810,509,670	552,331,560
1/01/2029	93		1,175,516,695	1,006,653,715	797,719,364	541,312,945
1/02/2029	94		1,161,293,528	992,787,005	784,729,918	530,243,201
1/03/2029	95		1,147,496,768	979,489,247	772,440,284	519,941,909
1/04/2029	96		1,132,822,540	965,323,463	759,332,866	508,954,228
1/05/2029	97		1,118,645,696	951,678,147	746,756,823	498,473,197
1/06/2029	98		1,104,962,323	938,442,763	734,498,622	488,213,986
1/07/2029	99		1,091,617,578	925,587,329	722,653,921	478,371,920
1/08/2029	100		1,078,695,346	913,079,231	711,075,180	468,713,492
1/09/2029	101		1,064,499,817	899,534,924	698,745,748	458,635,568
1/10/2029	102		1,051,859,544	887,394,536	687,618,680	449,481,999
1/11/2029	103		1,038,497,998	874,636,186	676,008,957	440,021,308
1/12/2029	104		1,025,098,972	861,934,246	664,551,913	430,790,634
1/01/2030	105		1,012,466,491	849,868,584	653,582,845	421,885,506
1/02/2030	106		999,800,382	837,813,192	642,673,151	413,086,247
1/03/2030	107		986,905,268	825,740,310	631,957,052	404,644,047
1/04/2030	108		974,766,864	814,200,858	621,540,921	396,288,927
1/05/2030	109		962,690,504	802,793,868	611,324,758	388,177,429
1/06/2030	110		949,864,960	790,755,105	600,625,872	379,768,509
1/07/2030	111		938,072,146	779,655,845	590,737,767	371,985,263
1/08/2030	112		926,373,742	768,627,137	580,900,305	364,241,329
1/09/2030	113		914,803,303	757,739,593	571,215,475	356,651,620
1/10/2030	114		903,231,093	746,926,205	561,678,044	349,259,130
1/11/2030	115		891,851,396	736,264,892	552,252,813	341,943,912
1/12/2030	116		879,082,584	724,532,434	542,115,024	334,290,832
1/01/2031	117		867,793,451	714,014,947	532,886,855	327,208,555
1/02/2031	118		856,315,013	703,375,557	523,611,371	320,151,346
1/03/2031	119		844,999,222	693,017,412	514,715,279	313,507,787
1/04/2031	120		833,784,941	682,660,325	505,733,439	306,732,336
1/05/2031	121		822,496,623	672,312,676	496,841,740	300,104,184
1/06/2031	122		811,568,891	662,255,154	488,164,522	293,614,034
1/07/2031	123		800,703,023	652,315,930	479,654,605	287,313,014
1/08/2031	124		790,030,726	642,529,804	471,257,206	281,087,351
1/09/2031	125		779,466,357	632,862,626	462,986,437	274,984,482
1/10/2031	126		768,510,015	622,942,793	454,607,664	268,901,209
1/11/2031	127		758,142,050	613,496,372	446,575,279	263,031,220
1/12/2031	128		747,842,847	604,168,833	438,703,162	257,335,362
1/01/2032	129		737,556,165	594,847,787	430,836,402	251,650,452
1/02/2032	130		727,458,203	585,708,568	423,138,177	246,107,106

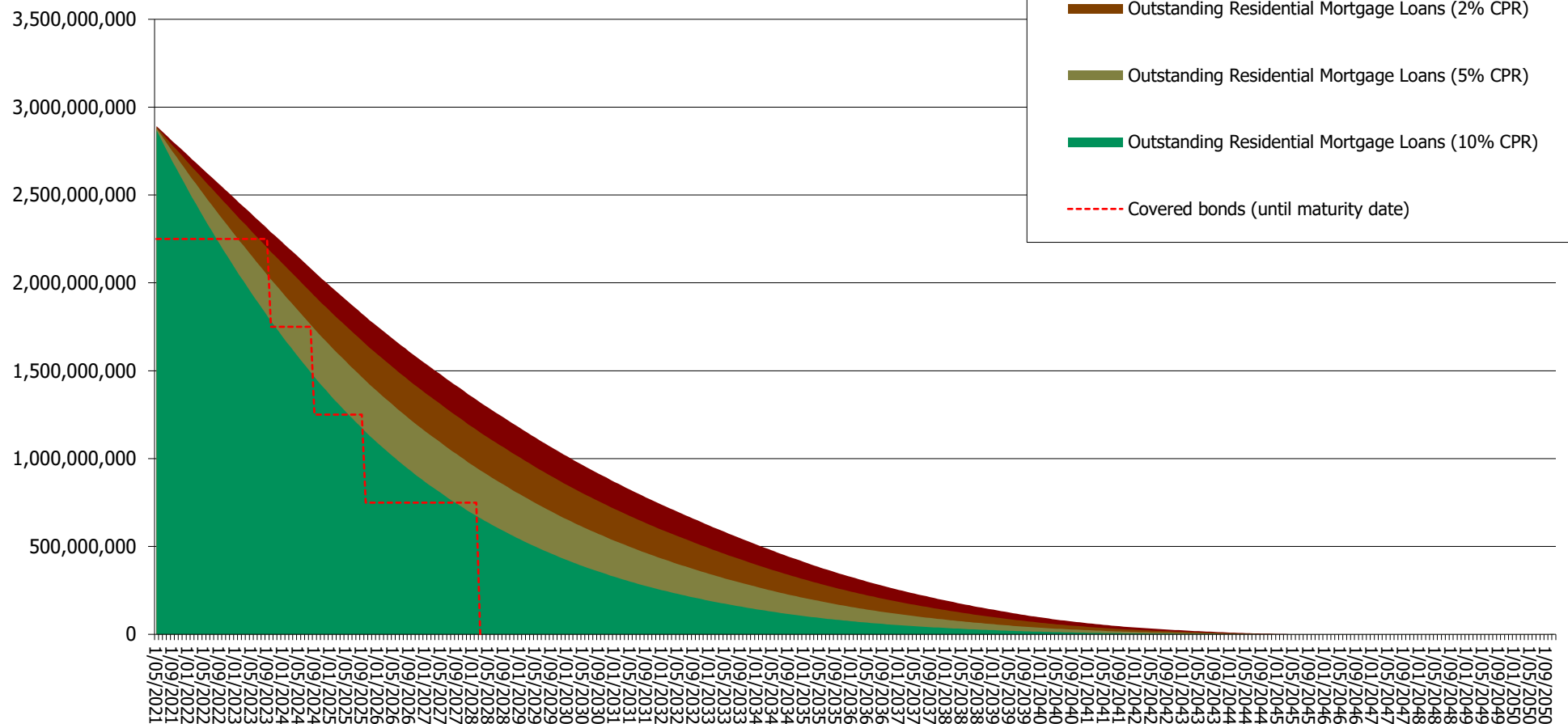
1/03/2032	131	717,424,619	576,713,542	415,648,506	240,792,921
1/04/2032	132	707,470,475	567,747,163	408,145,620	235,444,880
1/05/2032	133	697,431,606	558,772,260	400,705,010	230,205,114
1/06/2032	134	687,575,976	549,941,743	393,369,527	225,033,683
1/07/2032	135	677,642,521	541,107,062	386,097,507	219,968,197
1/08/2032	136	667,916,578	532,436,175	378,944,356	214,978,466
1/09/2032	137	658,250,320	523,840,641	371,878,585	210,076,420
1/10/2032	138	648,566,518	515,287,012	364,905,949	205,292,538
1/11/2032	139	639,034,804	506,852,931	358,020,424	200,565,690
1/12/2032	140	629,149,546	498,193,318	351,037,495	195,847,679
1/01/2033	141	619,591,083	489,792,294	344,240,251	191,241,963
1/02/2033	142	610,024,471	481,411,905	337,489,775	186,697,620
1/03/2033	143	600,709,791	473,334,764	331,065,033	182,442,698
1/04/2033	144	591,477,332	465,269,491	324,596,310	178,120,281
1/05/2033	145	582,238,205	457,250,017	318,216,358	173,903,522
1/06/2033	146	573,139,263	449,340,921	311,916,848	169,738,879
1/07/2033	147	564,117,623	441,542,018	305,748,735	165,700,282
1/08/2033	148	555,182,206	433,811,128	299,631,461	161,697,241
1/09/2033	149	546,320,996	426,163,078	293,600,396	157,771,464
1/10/2033	150	537,542,109	418,626,754	287,698,477	153,966,226
1/11/2033	151	528,804,375	411,123,505	281,823,357	150,183,253
1/12/2033	152	519,343,141	403,105,040	275,646,620	146,289,541
1/01/2034	153	510,675,859	395,705,362	269,898,501	142,632,238
1/02/2034	154	502,051,252	388,362,636	264,216,582	139,038,129
1/03/2034	155	493,473,499	381,142,470	258,708,734	135,618,815
1/04/2034	156	484,930,546	373,908,924	253,153,344	132,144,516
1/05/2034	157	476,494,324	366,801,059	247,729,763	128,783,358
1/06/2034	158	467,871,255	359,552,234	242,216,481	125,383,927
1/07/2034	159	459,636,495	352,644,157	236,978,070	122,169,394
1/08/2034	160	451,499,833	345,813,992	231,797,165	118,992,339
1/09/2034	161	443,481,170	339,096,206	226,716,215	115,891,100
1/10/2034	162	435,611,569	332,532,205	221,780,384	112,903,321
1/11/2034	163	427,827,172	326,035,920	216,894,711	109,948,464
1/12/2034	164	420,110,901	319,630,046	212,109,869	107,082,170
1/01/2035	165	412,232,835	313,104,281	207,250,878	104,185,981
1/02/2035	166	404,669,656	306,838,495	202,586,877	101,410,012
1/03/2035	167	396,160,750	299,926,454	197,568,342	98,519,430
1/04/2035	168	388,731,037	293,802,389	193,042,084	95,854,643
1/05/2035	169	381,367,654	287,764,040	188,609,239	93,269,619
1/06/2035	170	374,102,532	281,803,312	184,232,662	90,719,467
1/07/2035	171	367,000,893	276,000,029	179,994,581	88,269,237
1/08/2035	172	360,014,825	270,287,007	175,820,522	85,857,083
1/09/2035	173	352,982,288	264,557,744	171,655,991	83,468,412
1/10/2035	174	346,250,606	259,086,430	167,692,223	81,206,761
1/11/2035	175	339,599,320	253,678,532	163,774,417	78,973,602
1/12/2035	176	332,981,715	248,326,947	159,924,855	76,801,187
1/01/2036	177	326,399,101	243,004,993	156,099,461	74,646,593
1/02/2036	178	319,846,360	237,722,580	152,317,827	72,529,710
1/03/2036	179	313,325,528	232,506,524	148,621,242	70,489,048
1/04/2036	180	306,855,405	227,319,096	144,935,828	68,449,949
1/05/2036	181	300,436,683	222,198,776	141,322,485	66,469,854
1/06/2036	182	294,112,213	217,152,354	137,761,619	64,520,588
1/07/2036	183	287,917,840	212,229,924	134,307,443	62,644,975
1/08/2036	184	281,858,423	207,411,026	130,924,039	60,808,204
1/09/2036	185	275,906,236	202,686,637	127,616,481	59,020,946
1/10/2036	186	270,057,094	198,064,094	124,399,080	57,297,101
1/11/2036	187	264,314,594	193,523,666	121,238,231	55,604,725
1/12/2036	188	258,674,369	189,083,181	118,164,814	53,972,976
1/01/2037	189	253,173,495	184,748,328	115,162,182	52,378,697
1/02/2037	190	247,757,025	180,489,124	112,221,094	50,824,829
1/03/2037	191	242,434,634	176,341,222	109,390,202	49,353,148
1/04/2037	192	237,173,947	172,222,124	106,563,288	47,874,105
1/05/2037	193	231,961,783	168,160,875	103,794,274	46,438,966
1/06/2037	194	226,784,931	164,129,065	101,048,071	45,018,787
1/07/2037	195	221,676,937	160,168,966	98,367,282	43,644,801
1/08/2037	196	216,619,214	156,249,133	95,715,882	42,288,518
1/09/2037	197	211,606,676	152,374,672	93,105,057	40,960,793
1/10/2037	198	206,664,100	148,571,333	90,557,676	39,676,782
1/11/2037	199	201,780,201	144,814,253	88,043,166	38,411,692
1/12/2037	200	196,944,391	141,111,671	85,580,939	37,184,412
1/01/2038	201	192,197,206	137,476,722	83,164,384	35,981,384

1/02/2038	202	187,525,010	133,907,245	80,799,072	34,809,956
1/03/2038	203	182,953,470	130,442,661	78,527,734	33,701,962
1/04/2038	204	178,061,999	126,739,802	76,104,534	32,523,649
1/05/2038	205	173,601,143	123,361,863	73,893,833	31,449,447
1/06/2038	206	169,298,988	120,100,684	71,757,425	30,410,831
1/07/2038	207	165,072,109	116,909,924	69,679,097	29,408,985
1/08/2038	208	160,395,458	113,405,084	67,418,293	28,334,261
1/09/2038	209	156,118,943	110,194,226	65,342,863	27,345,692
1/10/2038	210	152,044,232	107,142,000	63,376,585	26,414,092
1/11/2038	211	147,993,013	104,110,321	61,426,669	25,492,970
1/12/2038	212	143,968,722	101,113,068	59,511,409	24,596,867
1/01/2039	213	139,967,502	98,136,175	57,612,426	23,711,135
1/02/2039	214	135,994,130	95,188,582	55,739,875	22,843,297
1/03/2039	215	132,066,814	92,298,048	53,923,090	22,014,183
1/04/2039	216	128,165,263	89,419,437	52,108,464	21,183,255
1/05/2039	217	124,168,585	86,488,804	50,276,612	20,354,784
1/06/2039	218	120,355,422	83,690,584	48,526,258	19,562,931
1/07/2039	219	116,624,253	80,962,959	46,829,157	18,801,372
1/08/2039	220	112,955,662	78,283,148	45,163,994	18,056,026
1/09/2039	221	109,396,040	75,687,586	43,555,481	17,339,208
1/10/2039	222	105,986,774	73,208,463	42,025,144	16,661,410
1/11/2039	223	102,655,335	70,787,067	40,531,804	16,001,293
1/12/2039	224	99,368,329	68,408,008	39,073,177	15,362,219
1/01/2040	225	96,176,870	66,098,617	37,658,086	14,743,144
1/02/2040	226	93,022,234	63,822,128	36,268,638	14,139,033
1/03/2040	227	89,912,882	61,590,931	34,917,423	13,558,330
1/04/2040	228	86,859,023	59,398,103	33,588,613	12,987,116
1/05/2040	229	83,858,260	57,251,918	32,295,299	12,435,866
1/06/2040	230	80,949,697	55,172,441	31,043,134	11,903,068
1/07/2040	231	78,145,449	53,173,742	29,844,915	11,396,717
1/08/2040	232	75,454,730	51,255,772	28,695,250	10,911,289
1/09/2040	233	72,852,656	49,404,270	27,588,355	10,445,963
1/10/2040	234	70,367,591	47,640,722	26,538,075	10,007,098
1/11/2040	235	67,961,798	45,933,897	25,522,221	9,583,272
1/12/2040	236	65,600,601	44,265,238	24,534,531	9,174,644
1/01/2041	237	63,267,279	42,618,379	23,561,664	8,773,523
1/02/2041	238	60,947,841	40,986,315	22,601,747	8,380,438
1/03/2041	239	58,637,494	39,372,235	21,661,789	8,001,180
1/04/2041	240	56,348,752	37,771,285	20,728,129	7,623,886
1/05/2041	241	54,086,853	36,195,596	19,814,533	7,257,988
1/06/2041	242	51,863,041	34,648,527	18,919,383	6,900,745
1/07/2041	243	49,754,139	33,185,057	18,075,675	6,565,981
1/08/2041	244	47,732,158	31,782,437	17,267,651	6,245,899
1/09/2041	245	45,795,244	30,441,026	16,496,790	5,941,797
1/10/2041	246	43,916,631	29,144,357	15,755,217	5,651,436
1/11/2041	247	42,099,261	27,890,912	15,039,269	5,371,775
1/12/2041	248	40,336,599	26,679,279	14,350,527	5,104,756
1/01/2042	249	38,686,656	25,544,581	13,705,240	4,854,566
1/02/2042	250	37,110,392	24,462,222	13,091,152	4,617,408
1/03/2042	251	35,611,702	23,438,360	12,514,408	4,397,093
1/04/2042	252	34,163,661	22,447,174	11,954,705	4,182,644
1/05/2042	253	32,742,377	21,478,010	11,410,403	3,975,842
1/06/2042	254	31,348,203	20,528,597	10,878,282	3,774,375
1/07/2042	255	29,994,597	19,609,937	10,365,900	3,581,853
1/08/2042	256	28,663,379	18,707,827	9,863,890	3,393,952
1/09/2042	257	27,350,429	17,820,622	9,372,207	3,211,115
1/10/2042	258	26,067,700	16,956,960	8,896,040	3,035,476
1/11/2042	259	24,815,656	16,115,130	8,432,895	2,865,256
1/12/2042	260	23,584,694	15,290,612	7,981,738	2,700,849
1/01/2043	261	22,376,969	14,483,005	7,540,938	2,540,884
1/02/2043	262	21,188,485	13,690,525	7,110,185	2,385,596
1/03/2043	263	20,031,669	12,923,241	6,696,276	2,238,125
1/04/2043	264	18,917,409	12,183,687	6,297,015	2,095,764
1/05/2043	265	17,829,355	11,464,082	5,910,511	1,959,065
1/06/2043	266	16,777,190	10,769,254	5,538,160	1,827,872
1/07/2043	267	15,761,836	10,100,893	5,181,666	1,703,201
1/08/2043	268	14,768,495	9,448,264	4,834,546	1,582,373
1/09/2043	269	13,795,980	8,811,119	4,497,062	1,465,678
1/10/2043	270	12,852,823	8,195,277	4,172,451	1,354,307
1/11/2043	271	11,926,126	7,591,494	3,855,218	1,246,038
1/12/2043	272	11,014,512	6,999,704	3,545,938	1,141,378

1/01/2044	273	10,117,140	6,418,521	3,243,251	1,039,527
1/02/2044	274	9,237,746	5,850,676	2,948,802	941,147
1/03/2044	275	8,378,784	5,298,237	2,664,014	846,884
1/04/2044	276	7,534,697	4,756,406	2,385,493	755,130
1/05/2044	277	6,712,162	4,230,212	2,116,367	667,192
1/06/2044	278	5,931,622	3,731,951	1,862,340	584,623
1/07/2044	279	5,191,253	3,260,778	1,623,207	507,466
1/08/2044	280	4,529,950	2,840,568	1,410,432	439,078
1/09/2044	281	3,943,274	2,468,491	1,222,567	378,982
1/10/2044	282	3,448,382	2,155,145	1,064,749	328,707
1/11/2044	283	3,008,695	1,877,163	925,054	284,371
1/12/2044	284	2,606,498	1,623,558	798,110	244,342
1/01/2045	285	2,272,902	1,413,364	693,015	211,268
1/02/2045	286	1,956,745	1,214,703	594,091	180,344
1/03/2045	287	1,653,578	1,024,931	500,125	151,238
1/04/2045	288	1,367,024	845,880	411,706	123,973
1/05/2045	289	1,109,968	685,693	332,918	99,837
1/06/2045	290	916,003	564,910	273,578	81,695
1/07/2045	291	760,086	467,984	226,080	67,234
1/08/2045	292	630,083	387,284	186,619	55,264
1/09/2045	293	516,742	317,080	152,401	44,940
1/10/2045	294	439,227	269,073	129,009	37,886
1/11/2045	295	384,896	235,389	112,572	32,919
1/12/2045	296	347,114	211,935	101,106	29,445
1/01/2046	297	330,877	201,679	95,968	27,830
1/02/2046	298	318,905	194,051	92,104	26,596
1/03/2046	299	307,374	186,748	88,434	25,439
1/04/2046	300	296,874	180,063	85,052	24,362
1/05/2046	301	286,356	173,398	81,702	23,307
1/06/2046	302	275,818	166,734	78,362	22,259
1/07/2046	303	265,260	160,088	75,053	21,232
1/08/2046	304	254,682	153,444	71,755	20,213
1/09/2046	305	244,085	146,810	68,479	19,208
1/10/2046	306	233,469	140,194	65,232	18,223
1/11/2046	307	222,830	133,579	61,995	17,245
1/12/2046	308	214,044	128,101	59,307	16,430
1/01/2047	309	205,242	122,625	56,627	15,621
1/02/2047	310	196,422	117,157	53,964	14,823
1/03/2047	311	187,586	111,715	51,340	14,048
1/04/2047	312	179,483	106,708	48,914	13,328
1/05/2047	313	171,869	102,013	46,647	12,658
1/06/2047	314	165,331	97,966	44,682	12,074
1/07/2047	315	158,782	93,931	42,736	11,501
1/08/2047	316	152,221	89,897	40,797	10,932
1/09/2047	317	145,645	85,867	38,869	10,371
1/10/2047	318	139,832	82,305	37,165	9,876
1/11/2047	319	134,008	78,743	35,466	9,385
1/12/2047	320	128,172	75,191	33,783	8,903
1/01/2048	321	122,604	71,802	32,178	8,444
1/02/2048	322	117,025	68,419	30,584	7,992
1/03/2048	323	111,438	65,049	29,008	7,550
1/04/2048	324	105,840	61,676	27,435	7,110
1/05/2048	325	100,233	58,313	25,875	6,678
1/06/2048	326	94,616	54,952	24,321	6,251
1/07/2048	327	88,990	51,599	22,781	5,831
1/08/2048	328	83,353	48,249	21,248	5,415
1/09/2048	329	77,707	44,905	19,725	5,006
1/10/2048	330	72,052	41,569	18,214	4,604
1/11/2048	331	68,281	39,326	17,188	4,326
1/12/2048	332	64,502	37,089	16,170	4,053
1/01/2049	333	60,715	34,852	15,156	3,783
1/02/2049	334	56,919	32,617	14,149	3,516
1/03/2049	335	53,115	30,391	13,152	3,256
1/04/2049	336	49,303	28,162	12,157	2,997
1/05/2049	337	45,483	25,937	11,169	2,742
1/06/2049	338	41,654	23,714	10,185	2,490
1/07/2049	339	37,817	21,494	9,209	2,242
1/08/2049	340	33,972	19,276	8,238	1,997
1/09/2049	341	31,042	17,583	7,495	1,810
1/10/2049	342	28,104	15,893	6,758	1,625
1/11/2049	343	25,159	14,204	6,024	1,442

1/12/2049	344	22,207	12,516	5,296	1,263
1/01/2050	345	19,249	10,831	4,571	1,085
1/02/2050	346	17,216	9,670	4,071	962
1/03/2050	347	15,177	8,512	3,575	842
1/04/2050	348	13,133	7,353	3,080	722
1/05/2050	349	11,083	6,195	2,589	605
1/06/2050	350	9,098	5,077	2,116	492
1/07/2050	351	7,108	3,960	1,647	381
1/08/2050	352	5,112	2,843	1,179	272
1/09/2050	353	3,111	1,727	715	164
1/10/2050	354	1,104	0	0	0
1/11/2050	355	0	0	0	0
		253,747,507,085	227,574,546,987	195,908,813,839	157,397,100,500

Amortisation profiles (all amounts in EUR)



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