



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: 30/6/2021

Cut-off Date: 30/6/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. Cover Pool Amortisation Profile					
5. Maturity of Covered Bonds					

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	30/06/2021			
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	2,917.0			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,295.4			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,351.5			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	29.6%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,917.0		99.6%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,930.0		100.0%	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.2	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	38.6	[Mark as ND1 if not relevant]	1.3%	
G.3.4.3	1 - 2 Y	89.7	[Mark as ND1 if not relevant]	3.1%	
G.3.4.4	2 - 3 Y	228.9	[Mark as ND1 if not relevant]	7.8%	
G.3.4.5	3 - 4 Y	220.2	[Mark as ND1 if not relevant]	7.5%	
G.3.4.6	4 - 5 Y	256.6	[Mark as ND1 if not relevant]	8.8%	
G.3.4.7	5 - 10 Y	1,428.8	[Mark as ND1 if not relevant]	49.0%	
G.3.4.8	10+ Y	654.0	[Mark as ND1 if not relevant]	22.4%	
G.3.4.9	Total	2,917.0	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	4.4	5.4		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	500.0	0.0	22.2%	0.0%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	500.0	500.0	22.2%	22.2%
G.3.5.7	5 - 10 Y	750.0	1250.0	33.3%	55.6%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	2,917.0	2916.97	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	2,917.0	2,917.0	100.0%	100.0%
OG.3.6.1	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.2	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.3	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.4	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.5	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.6	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.7	a/w (If relevant, please specify)			0.0%	0.0%
7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	2,250.00	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	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w (If relevant, please specify)				
OG.3.7.2	a/w (If relevant, please specify)				
OG.3.7.3	a/w (If relevant, please specify)				
OG.3.7.4	a/w (If relevant, please specify)				
OG.3.7.5	a/w (If relevant, please specify)				
OG.3.7.6	a/w (If relevant, please specify)				
OG.3.7.7	a/w (If relevant, please specify)				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	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	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13	100.0%		
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0	0.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13	100.0%		
G.3.10.2	Eurozone	0	0.0%		
G.3.10.3	Rest of European Union (EU)	0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0	0.0%		
G.3.10.5	Switzerland	0	0.0%		
G.3.10.6	Australia	0	0.0%		
G.3.10.7	Brazil	0	0.0%		
G.3.10.8	Canada	0	0.0%		
G.3.10.9	Japan	0	0.0%		
G.3.10.10	Korea	0	0.0%		
G.3.10.11	New Zealand	0	0.0%		
G.3.10.12	Singapore	0	0.0%		
G.3.10.13	US	0	0.0%		
G.3.10.14	Other	0	0.0%		
G.3.10.15	Total EU	13			
G.3.10.16	Total	13.0	100.0%		
OG.3.10.1	a/w (If relevant, please specify)		0.0%		
OG.3.10.2	a/w (If relevant, please specify)		0.0%		
OG.3.10.3	a/w (If relevant, please specify)		0.0%		
OG.3.10.4	a/w (If relevant, please specify)		0.0%		
OG.3.10.5	a/w (If relevant, please specify)		0.0%		
OG.3.10.6	a/w (If relevant, please specify)		0.0%		
OG.3.10.7	a/w (If relevant, please specify)		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	13	0.4%	0.6%	
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%	
G.3.11.3	Other	0	0.0%	0.0%	
G.3.11.4	Total	13.0	0.4%	0.6%	
OG.3.11.1	a/w (If relevant, please specify)				
OG.3.11.2	a/w (If relevant, please specify)				
OG.3.11.3	a/w (If relevant, please specify)				
OG.3.11.4	a/w (If relevant, please specify)				
OG.3.11.5	a/w (If relevant, please specify)				
OG.3.11.6	a/w (If relevant, please specify)				
OG.3.11.7	a/w (If relevant, please specify)				

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/13
1/		
13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	
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	2916.97	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	2,917.0	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [If relevant, please specify]		0.0%
OM.7.1.4	a/w [If relevant, please specify]		0.0%
OM.7.1.5	a/w [If relevant, please specify]		0.0%
OM.7.1.6	a/w [If relevant, please specify]		0.0%
OM.7.1.7	a/w [If relevant, please specify]		0.0%
OM.7.1.8	a/w [If relevant, please specify]		0.0%
OM.7.1.9	a/w [If relevant, please specify]		0.0%
OM.7.1.10	a/w [If relevant, please specify]		0.0%
OM.7.1.11	a/w [If relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	42031	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	1.05%	0.00%
OM.7.3.1			[For completion]
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
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	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]
OM.7.4.1	a/w [If relevant, please specify]		
OM.7.4.2	a/w [If relevant, please specify]		
OM.7.4.3	a/w [If relevant, please specify]		
OM.7.4.4	a/w [If relevant, please specify]		
OM.7.4.5	a/w [If relevant, please specify]		
OM.7.4.6	a/w [If relevant, please specify]		
OM.7.4.7	a/w [If relevant, please specify]		
OM.7.4.8	a/w [If relevant, please specify]		
OM.7.4.9	a/w [If relevant, please specify]		
OM.7.4.10	a/w [If relevant, please specify]		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.8%	0.0%	16.8%	
M.7.5.2	Vlaams-Brabant	13.8%	0.0%	13.8%	
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	Limburg	6.7%	0.0%	6.7%	
M.7.5.7	Liege	8.1%	0.0%	8.1%	
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	3.8%	0.0%	3.8%	
M.7.5.11	Luxembourg	2.6%	0.0%	2.6%	
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.7.6.2					
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	3.5%	0.0%	3.5%	
M.7.7.2	Amortising	96.5%	0.0%	96.5%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	6.7%	0.0%	6.7%	
M.7.8.2	≥ 12 - ≤ 24 months	16.8%	0.0%	16.8%	
M.7.8.3	≥ 24 - ≤ 36 months	10.2%	0.0%	10.2%	
M.7.8.4	≥ 36 - ≤ 60 months	13.8%	0.0%	13.8%	
M.7.8.5	≥ 60 months	52.6%	0.0%	52.6%	
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)	69.40			
By buckets (mn):					
M.7A.10.2	TBC at a country level	1410.14	32734	48.3%	77.9%
M.7A.10.3	TBC at a country level	1035.36	7698	35.5%	18.3%
M.7A.10.4	TBC at a country level	275.69	1165	9.5%	2.8%
M.7A.10.5	TBC at a country level	87.60	255	3.0%	0.6%
M.7A.10.6	TBC at a country level	108.18	179	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	2,917.0	42,031	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 %	838.08	19153	28.7%	45.6%
M.7A.11.3	>40 - <=50 %	374.42	5298	12.8%	12.6%
M.7A.11.4	>50 - <=60 %	386.88	4713	13.2%	11.2%
M.7A.11.5	>60 - <=70 %	386.15	4358	13.2%	10.4%
M.7A.11.6	>70 - <=80 %	395.62	3848	13.6%	9.2%
M.7A.11.7	>80 - <=90 %	365.57	3258	12.5%	7.8%
M.7A.11.8	>90 - <=100 %	141.05	1108	4.8%	2.6%
M.7A.11.9	>100%	29.20	295	1.0%	0.7%
M.7A.11.10	Total	2,917.0	42,031	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 (%)	49%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1144.95	23895	39.3%	56.9%
M.7A.12.3	>40 - <=50 %	398.27	4955	13.7%	11.8%
M.7A.12.4	>50 - <=60 %	380.22	4147	13.0%	9.9%
M.7A.12.5	>60 - <=70 %	398.78	3951	13.7%	9.4%
M.7A.12.6	>70 - <=80 %	312.49	2788	10.7%	6.6%
M.7A.12.7	>80 - <=90 %	182.48	1560	6.3%	3.7%
M.7A.12.8	>90 - <=100 %	85.77	594	2.9%	1.4%
M.7A.12.9	>100%	14.02	141	0.5%	0.3%
M.7A.12.10	Total	2,917.0	42,031	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 [f relevant, please specify]				
OM.7A.13.6	a/w [f relevant, please specify]				
OM.7A.13.7	a/w [f relevant, please specify]				
OM.7A.13.8	a/w [f relevant, please specify]				
OM.7A.13.9	a/w [f relevant, please specify]				
OM.7A.13.10	a/w [f 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 ARE - 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					
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.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w Cultural purposes				
OM.7B.23.2	a/w [if relevant, please specify]				
OM.7B.23.3	a/w [if relevant, please specify]				
OM.7B.23.4	a/w [if relevant, please specify]				
OM.7B.23.5	a/w [if relevant, please specify]				
OM.7B.23.6	a/w [if relevant, please specify]				
OM.7B.23.7	a/w [if relevant, please specify]				
OM.7B.23.8	a/w [if relevant, please specify]				
OM.7B.23.9	a/w [if relevant, please specify]				
OM.7B.23.10	a/w [if relevant, please specify]				
OM.7B.23.11	a/w [if relevant, please specify]				
OM.7B.23.12	a/w [if relevant, please specify]				
OM.7B.23.13	a/w [if relevant, please specify]				
OM.7B.23.14	a/w [if relevant, please specify]				

24. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.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		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/06/2021

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 Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2021	2.32	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	3.24	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.73	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	4.27	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* 4.43

* 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	2,916,968,837 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	138,330,361 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.37 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,394,257,600 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 106.41 % *Limit*

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,150,449 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 138,330,361 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,394,257,600

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 113.14 % *Limit*

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	378,323,109 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	377,619,109
<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	3,068,311,593 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,916,968,837
<i>Total Principal Proceeds Public Finance Exposures</i>	13,012,395
<i>Total Principal Proceeds Financial Institution Exposures</i>	138,330,361
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	71,562,500 (X)
Costs, Fees and expenses Covered Bonds	31,145,137 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,093,927,064
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	299,076,728 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,145,939 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	289,930,789
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	13,012,395 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,512,395 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 30/06/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,916,968,836.77
Principal Redemptions between Cut-off Date and Maturity Date	2,916,968,836.77
Interest Payments between Cut-off Date and Maturity Date	377,619,109.22
Number of borrowers	23,897.00
Number of loans	42,031.00
Average Outstanding Balance per borrower	122,064
Average Outstanding Balance per loan	69,400
Weighted average Current Loan to Current Value	48.67 %
Weighted average seasoning (in Years)	3.86
Weighted average remaining maturity (in years, at 0% CPR)	13.73
Weighted average initial maturity (in years, at 0% CPR)	17.60
Percentage of Fixed Rate Loans	93.78 %
Percentage of Variable Rate Loans	6.22 %
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)	7.17
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.78

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 138,330,361

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 30/06/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	489,650,559.83	16.79 %	6,884	16.38 %
Oost-Vlaanderen	434,272,731.35	14.89 %	6,659	15.84 %
Vlaams-Brabant	402,877,457.53	13.81 %	5,524	13.14 %
West-Vlaanderen	318,401,829.83	10.92 %	5,220	12.42 %
Brussels	301,922,906.75	10.35 %	3,250	7.73 %
Liège	235,042,826.82	8.06 %	3,547	8.44 %
Limburg	195,672,106.37	6.71 %	3,265	7.77 %
Hainaut	184,477,037.97	6.32 %	2,890	6.88 %
Brabant Wallon	166,253,261.45	5.70 %	1,990	4.73 %
Namur	109,724,687.65	3.76 %	1,658	3.94 %
Luxembourg	74,535,147.71	2.56 %	1,089	2.59 %
Other	4,138,283.51	0.14 %	55	0.13 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	196,006,927.54	6.72 %	1,936	4.61 %
>1 and <=2	488,815,797.56	16.76 %	5,353	12.74 %
>2 and <=3	296,727,363.28	10.17 %	3,585	8.53 %
>3 and <=4	400,082,935.26	13.72 %	4,965	11.81 %
>4 and <=5	756,470,446.18	25.93 %	11,208	26.67 %
>5 and <=6	504,002,589.47	17.28 %	8,777	20.88 %
>6 and <=7	219,964,068.52	7.54 %	4,629	11.01 %
>7 and <=8	10,158,412.16	0.35 %	232	0.55 %
>8 and <=9	4,103,765.36	0.14 %	139	0.33 %
>9 and <=10	2,535,819.73	0.09 %	246	0.59 %
>10 and <=11	7,471,469.27	0.26 %	315	0.75 %
>11 and <=12	15,556,233.54	0.53 %	292	0.69 %
>12 and <=13	1,787,930.02	0.06 %	67	0.16 %
>13 and <=14	6,637,088.00	0.23 %	28	0.07 %
>14 and <=15	1,117,702.97	0.04 %	24	0.06 %
>15 and <=16	2,590,051.46	0.09 %	77	0.18 %
>16 and <=17	2,096,840.56	0.07 %	98	0.23 %
>17 and <=18	420,553.69	0.01 %	37	0.09 %
>18 and <=19	370,346.86	0.01 %	17	0.04 %
>19 and <=20	7,827.94	0.00 %	3	0.01 %
>20 and <=21	38,954.68	0.00 %	2	0.00 %
>21 and <=22	5,712.72	0.00 %	1	0.00 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,421,042.54	0.05 %	372	0.89 %
<=1	15,969,684.15	0.55 %	557	1.33 %
>1 and <=2	18,241,524.77	0.63 %	634	1.51 %
>2 and <=3	26,845,103.28	0.92 %	866	2.06 %
>3 and <=4	74,579,217.87	2.56 %	2,494	5.93 %
>4 and <=5	114,142,305.96	3.91 %	3,436	8.17 %
>5 and <=6	113,143,796.63	3.88 %	2,992	7.12 %
>6 and <=7	109,657,157.01	3.76 %	2,341	5.57 %
>7 and <=8	123,688,695.92	4.24 %	2,304	5.48 %
>8 and <=9	145,092,405.88	4.97 %	2,505	5.96 %
>9 and <=10	131,273,095.58	4.50 %	2,045	4.87 %
>10 and <=11	137,288,216.44	4.71 %	1,932	4.60 %
>11 and <=12	118,107,116.03	4.05 %	1,595	3.79 %
>12 and <=13	129,001,533.08	4.42 %	1,604	3.82 %
>13 and <=14	185,956,158.53	6.37 %	2,299	5.47 %
>14 and <=15	159,587,563.57	5.47 %	1,783	4.24 %
>15 and <=16	191,852,561.84	6.58 %	1,961	4.67 %
>16 and <=17	166,148,392.75	5.70 %	1,607	3.82 %
>17 and <=18	106,396,929.43	3.65 %	1,124	2.67 %
>18 and <=19	186,751,538.22	6.40 %	1,939	4.61 %
>19 and <=20	155,620,348.90	5.34 %	1,489	3.54 %
>20 and <=21	157,141,941.84	5.39 %	1,375	3.27 %
>21 and <=22	75,212,790.53	2.58 %	656	1.56 %
>22 and <=23	66,781,016.55	2.29 %	592	1.41 %
>23 and <=24	142,167,455.72	4.87 %	1,097	2.61 %
>24 and <=25	62,179,614.60	2.13 %	405	0.96 %
>25 and <=26	971,497.63	0.03 %	11	0.03 %
>26 and <=27	241,870.92	0.01 %	3	0.01 %
>27 and <=28	538,724.46	0.02 %	3	0.01 %
>28 and <=29	502,336.51	0.02 %	6	0.01 %
>29 and <=30	467,199.63	0.02 %	4	0.01 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	118,000.00	0.00 %	6	0.01 %
>1 and <=2	4,726,229.51	0.16 %	58	0.14 %
>2 and <=3	5,464,378.97	0.19 %	63	0.15 %
>3 and <=4	1,998,774.02	0.07 %	77	0.18 %
>4 and <=5	36,239,225.40	1.24 %	399	0.95 %
>5 and <=6	4,011,278.59	0.14 %	357	0.85 %
>6 and <=7	10,738,069.55	0.37 %	560	1.33 %
>7 and <=8	16,255,815.36	0.56 %	707	1.68 %
>8 and <=9	29,137,964.96	1.00 %	851	2.02 %
>9 and <=10	344,029,031.71	11.79 %	8,894	21.16 %
>10 and <=11	54,313,221.47	1.86 %	1,883	4.48 %
>11 and <=12	59,851,257.82	2.05 %	1,119	2.66 %
>12 and <=13	194,702,937.48	6.67 %	3,437	8.18 %
>13 and <=14	25,761,239.10	0.88 %	426	1.01 %
>14 and <=15	420,040,102.99	14.40 %	5,846	13.91 %
>15 and <=16	31,664,216.04	1.09 %	380	0.90 %
>16 and <=17	42,410,638.76	1.45 %	547	1.30 %
>17 and <=18	199,569,737.79	6.84 %	2,360	5.61 %
>18 and <=19	26,657,892.71	0.91 %	395	0.94 %
>19 and <=20	668,001,498.41	22.90 %	6,906	16.43 %
>20 and <=21	44,762,912.57	1.53 %	527	1.25 %
>21 and <=22	15,613,270.16	0.54 %	165	0.39 %
>22 and <=23	22,226,675.04	0.76 %	260	0.62 %
>23 and <=24	15,777,776.06	0.54 %	188	0.45 %
>24 and <=25	565,982,773.18	19.40 %	4,908	11.68 %
>25 and <=26	63,249,123.00	2.17 %	543	1.29 %
>26 and <=27	890,232.37	0.03 %	7	0.02 %
>27 and <=28	518,855.93	0.02 %	4	0.01 %
>28 and <=29	557,973.92	0.02 %	6	0.01 %
>29 and <=30	9,566,943.48	0.33 %	126	0.30 %
>30 and <=31	1,858,679.53	0.06 %	21	0.05 %
>39 and <=40	272,110.89	0.01 %	5	0.01 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	5,712.72	0.00 %	1	0.00 %
2000	38,954.68	0.00 %	2	0.00 %
2001	1,783.90	0.00 %	1	0.00 %
2002	282,044.20	0.01 %	6	0.01 %
2003	301,716.42	0.01 %	32	0.08 %
2004	859,177.17	0.03 %	50	0.12 %
2005	2,908,490.49	0.10 %	120	0.29 %
2006	2,211,816.31	0.08 %	44	0.10 %
2007	4,647,504.42	0.16 %	18	0.04 %
2008	2,442,799.69	0.08 %	31	0.07 %
2009	7,658,662.55	0.26 %	175	0.42 %
2010	13,442,733.37	0.46 %	310	0.74 %
2011	5,265,378.43	0.18 %	390	0.93 %
2012	2,033,536.53	0.07 %	88	0.21 %
2013	6,953,421.12	0.24 %	179	0.43 %
2014	46,894,191.69	1.61 %	1,088	2.59 %
2015	459,154,444.74	15.74 %	8,120	19.32 %
2016	731,296,053.24	25.07 %	12,072	28.72 %
2017	419,390,992.24	14.38 %	5,666	13.48 %
2018	346,167,987.36	11.87 %	4,056	9.65 %
2019	524,621,674.98	17.99 %	6,123	14.57 %
2020	274,679,719.00	9.42 %	2,834	6.74 %
2021	65,710,041.52	2.25 %	625	1.49 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	614,026,096.76	21.05 %	12,763	53.41 %
>100 and <=200	1,015,231,705.78	34.80 %	7,040	29.46 %
>200 and <=300	658,999,819.40	22.59 %	2,743	11.48 %
>300 and <=400	263,375,551.69	9.03 %	776	3.25 %
>400	365,335,663.14	12.52 %	575	2.41 %
	2,916,968,836.77	100.00 %	23,897	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3,048,439.34	0.10 %	72	0.17 %
0.5 - 1%	64,397,299.64	2.21 %	796	1.89 %
1 - 1.5%	652,108,934.82	22.36 %	8,784	20.90 %
1.5 - 2%	1,830,856,029.63	62.77 %	26,412	62.84 %
2 - 2.5%	234,409,493.35	8.04 %	3,487	8.30 %
2.5 - 3%	103,229,939.02	3.54 %	1,699	4.04 %
3 - 3.5%	18,583,431.41	0.64 %	412	0.98 %
3.5 - 4%	6,453,297.04	0.22 %	199	0.47 %
4 - 4.5%	2,890,903.37	0.10 %	98	0.23 %
4.5 - 5%	721,011.90	0.02 %	46	0.11 %
5 - 5.5%	184,550.50	0.01 %	14	0.03 %
5.5 - 6%	82,534.15	0.00 %	11	0.03 %
6 - 6.5%	2,972.60	0.00 %	1	0.00 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,735,511,302.20	93.78 %	39,804	94.70 %
Variable	3,438,931.67	0.12 %	64	0.15 %
Variable With Cap	178,018,602.90	6.10 %	2,163	5.15 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	22,320,782.24	0.77 %	432	1.03 %
2022	31,693,197.49	1.09 %	475	1.13 %
2023	20,985,237.03	0.72 %	195	0.46 %
2024	31,181,337.30	1.07 %	307	0.73 %
2025	12,311,278.51	0.42 %	135	0.32 %
2026	9,349,465.56	0.32 %	93	0.22 %
2027	3,663,290.25	0.13 %	39	0.09 %
2028	3,193,179.28	0.11 %	34	0.08 %
2029	6,300,351.21	0.22 %	68	0.16 %
2030	155,858.90	0.01 %	5	0.01 %
2031	132,264.39	0.00 %	1	0.00 %
2033	4,290,413.78	0.15 %	48	0.11 %
2034	21,956,902.17	0.75 %	228	0.54 %
2035	3,580,724.05	0.12 %	23	0.05 %
2036	692,635.15	0.02 %	5	0.01 %
Fixed To Maturity	2,745,161,919.46	94.11 %	39,943	95.03 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,916,968,836.77	100.00 %	42,031	100.00 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,771,057,881.72	95.00 %	40,415	96.16 %
Interest only	101,137,699.37	3.47 %	611	1.45 %
Linear	44,773,255.68	1.53 %	1,005	2.39 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	34,191.04	0.00 %	180	0.43 %
1-10%	51,929,195.74	1.78 %	2,733	6.50 %
11-20%	182,698,790.50	6.26 %	5,263	12.52 %
21-30%	282,959,620.14	9.70 %	5,657	13.46 %
31-40%	320,455,356.09	10.99 %	5,320	12.66 %
41-50%	374,415,382.45	12.84 %	5,298	12.60 %
51-60%	386,882,873.11	13.26 %	4,713	11.21 %
61-70%	386,152,022.81	13.24 %	4,358	10.37 %
71-80%	395,619,743.76	13.56 %	3,848	9.16 %
81-90%	365,565,304.80	12.53 %	3,258	7.75 %
91-100%	141,054,134.80	4.84 %	1,108	2.64 %
101-110%	9,560,267.46	0.33 %	85	0.20 %
111-120%	5,311,570.36	0.18 %	45	0.11 %
>120%	14,330,383.71	0.49 %	165	0.39 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	14,733,058.98	0.51 %	1,460	3.47 %
21-40%	80,857,857.42	2.77 %	3,082	7.33 %
41-60%	210,831,130.56	7.23 %	5,472	13.02 %
61-80%	427,846,820.37	14.67 %	6,895	16.40 %
81-100%	529,546,940.14	18.15 %	5,845	13.91 %
101-120%	87,358,838.88	2.99 %	1,763	4.19 %
121-140%	129,275,158.25	4.43 %	2,041	4.86 %
141-160%	142,992,543.74	4.90 %	2,032	4.83 %
161-180%	164,015,720.14	5.62 %	2,138	5.09 %
181-200%	151,606,976.74	5.20 %	1,853	4.41 %
201-300%	457,125,291.34	15.67 %	5,064	12.05 %
301-400%	204,170,345.16	7.00 %	1,987	4.73 %
401-500%	80,005,565.43	2.74 %	687	1.63 %
>500%	236,602,589.62	8.11 %	1,712	4.07 %
	2,916,968,836.77	100.00 %	42,031	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	38,645,087.53	1.32 %	1,670	3.97 %
>1 and <=2	89,679,283.64	3.07 %	2,971	7.07 %
>2 and <=3	228,946,003.63	7.85 %	6,578	15.65 %
>3 and <=4	220,216,887.18	7.55 %	4,385	10.43 %
>4 and <=5	256,625,021.91	8.80 %	4,377	10.41 %
>5 and <=6	259,884,455.52	8.91 %	3,656	8.70 %
>6 and <=7	269,015,826.56	9.22 %	3,365	8.01 %
>7 and <=8	331,015,905.63	11.35 %	3,662	8.71 %
>8 and <=9	297,853,540.11	10.21 %	2,946	7.01 %
>9 and <=10	271,064,631.21	9.29 %	2,807	6.68 %
>10 and <=11	286,952,428.29	9.84 %	2,683	6.38 %
>11 and <=12	131,126,359.60	4.50 %	1,145	2.72 %
>12 and <=13	226,724,529.68	7.77 %	1,711	4.07 %
>13 and <=14	6,940,174.61	0.24 %	52	0.12 %
>14 and <=15	1,414,178.28	0.05 %	15	0.04 %
>15 and <=16	639,577.54	0.02 %	4	0.01 %
>17 and <=18	224,945.85	0.01 %	4	0.01 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

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

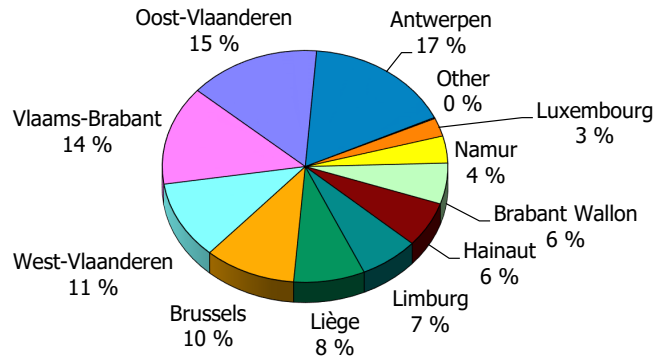
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,745,161,919.46	94.11 %	39,943	95.03 %
>=0 and <=1	63,829,027.89	2.19 %	993	2.36 %
>1 and <=2	49,637,443.54	1.70 %	504	1.20 %
>2 and <=3	16,681,524.08	0.57 %	165	0.39 %
>3 and <=4	5,280,677.50	0.18 %	56	0.13 %
>4 and <=5	5,857,569.15	0.20 %	66	0.16 %
>7 and <=8	3,589,709.01	0.12 %	23	0.05 %
>6 and <=7	26,930,966.14	0.92 %	281	0.67 %
	2,916,968,836.77	100.00 %	42,031	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

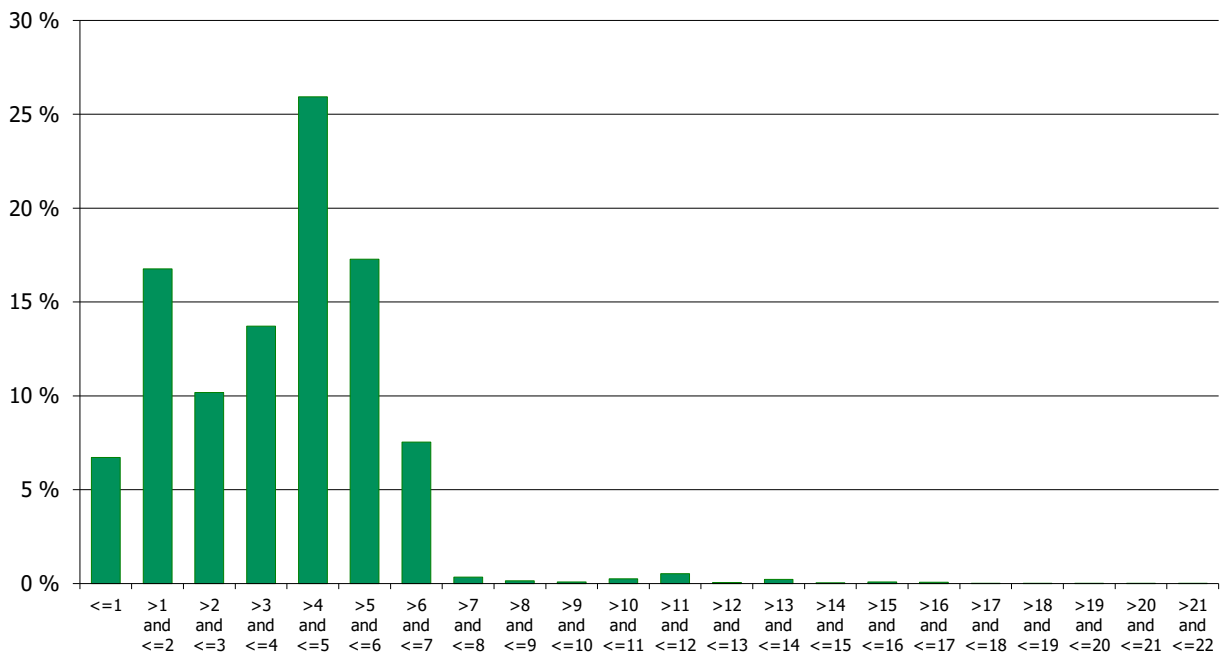
Portfolio Cut-off Date 30/06/2021

1. Geographic distribution



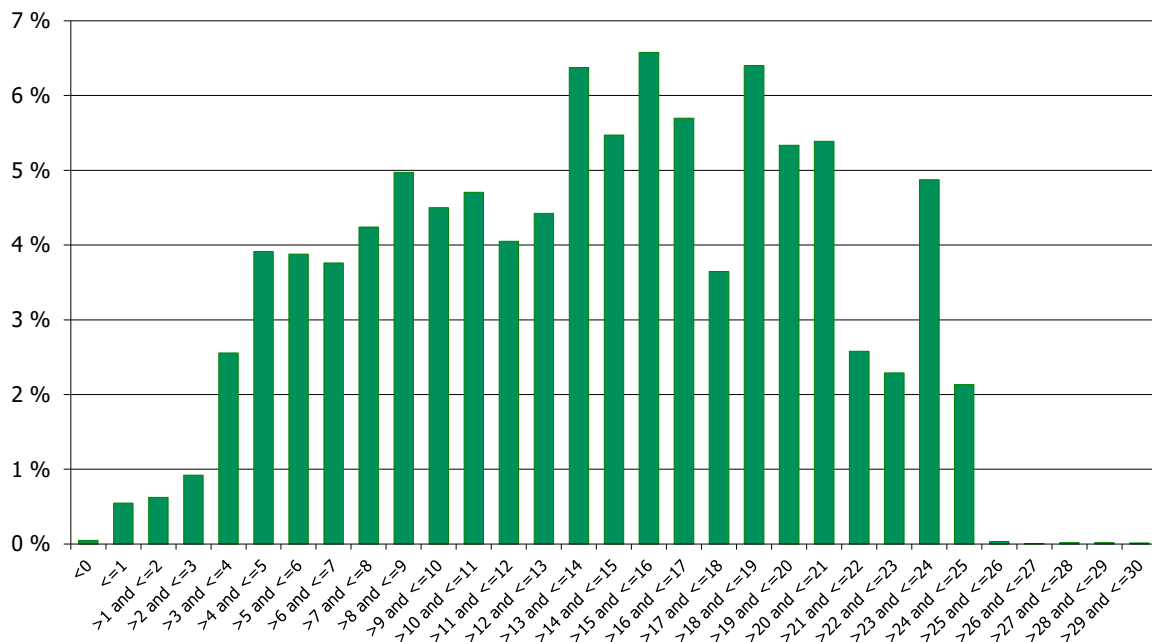
2. Seasoning

Distribution per Seasoning



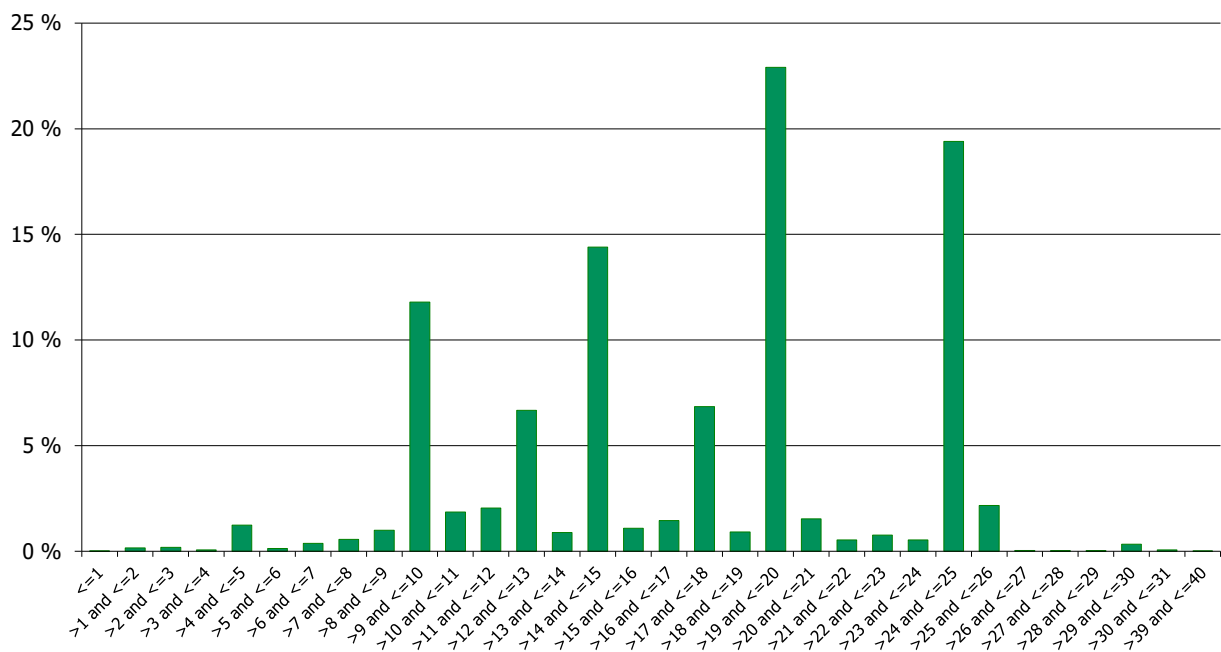
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



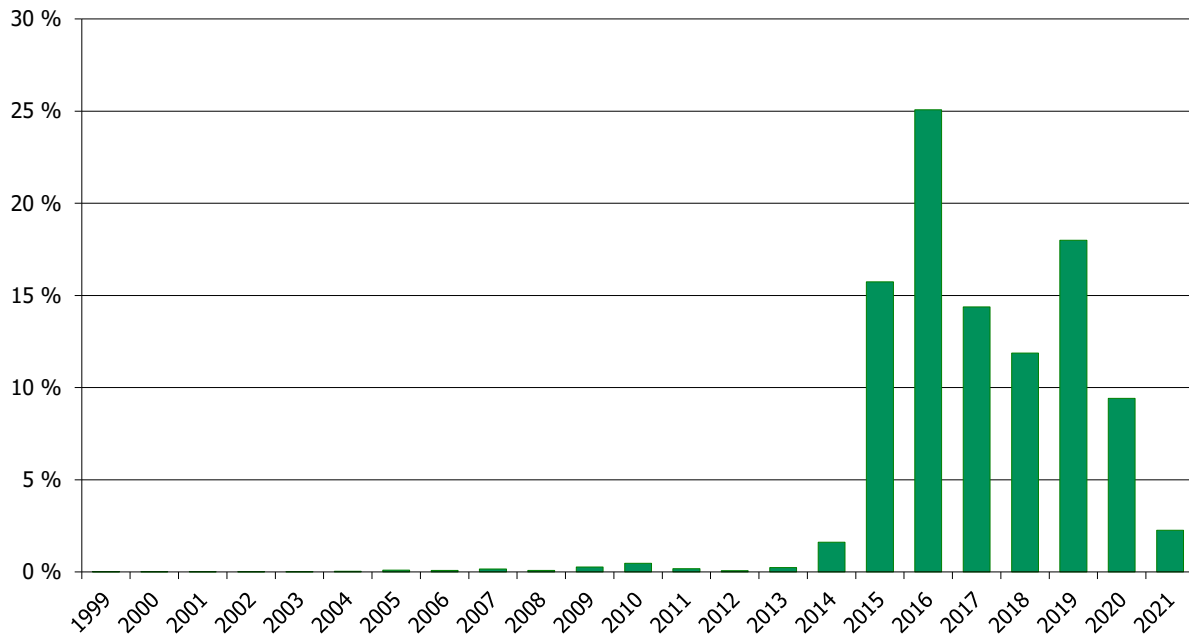
4. Original term to maturity

Distribution of Initial Term (in years)



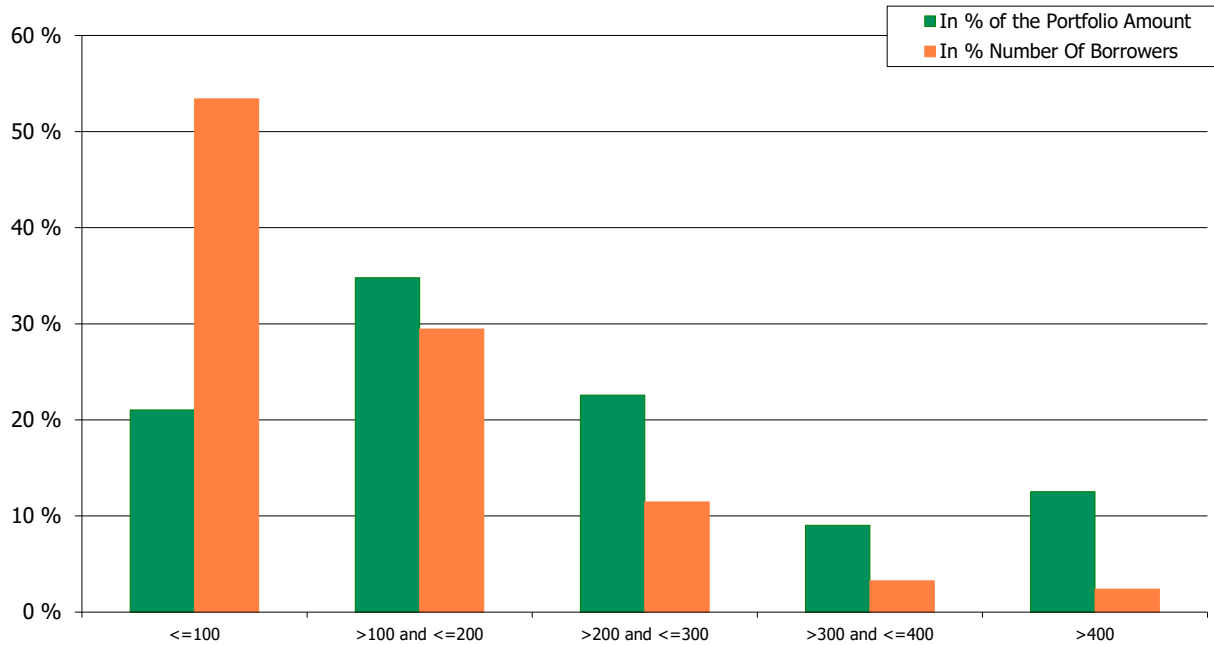
5. Origination Year

Distribution Origination Year



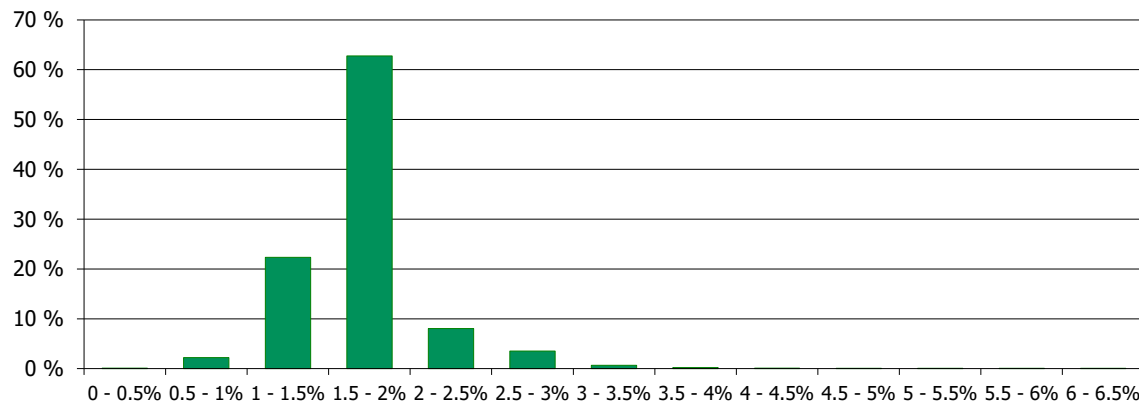
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



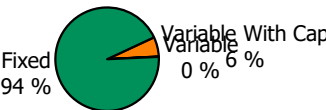
7. Interest Rate

Distribution per Interest Rate



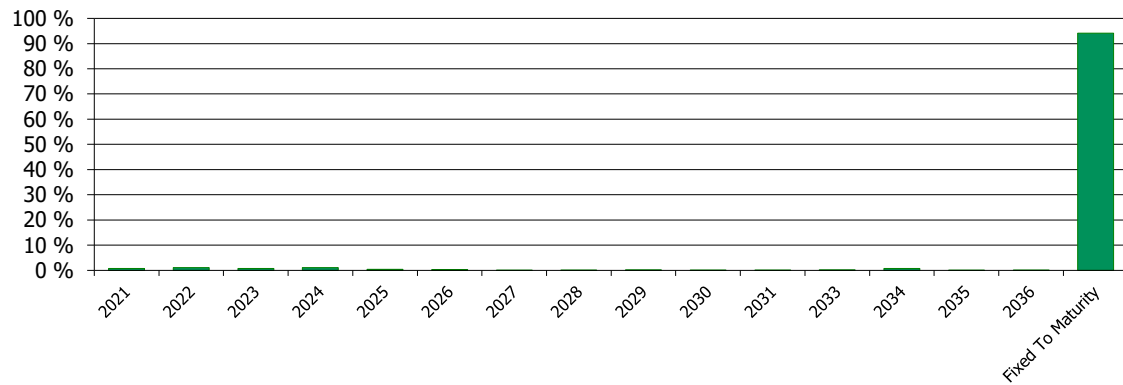
8. Interest Rate Type

Distribution per Interest Type



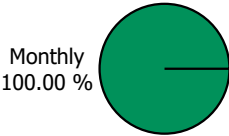
9. Next Reset Date

Next Reset Date



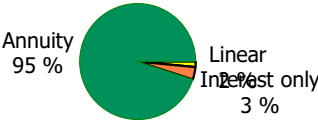
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



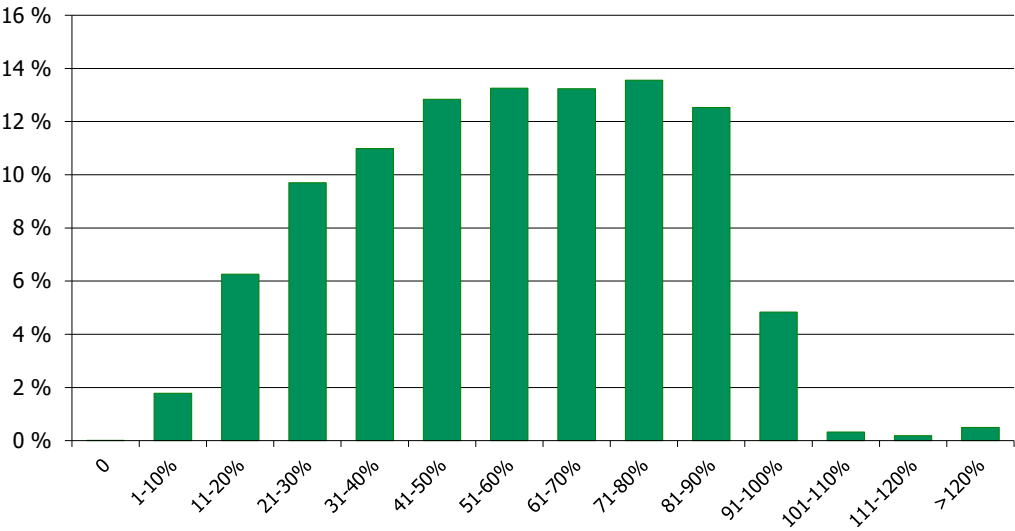
11. Repayment Type

Distribution per Repayment Type



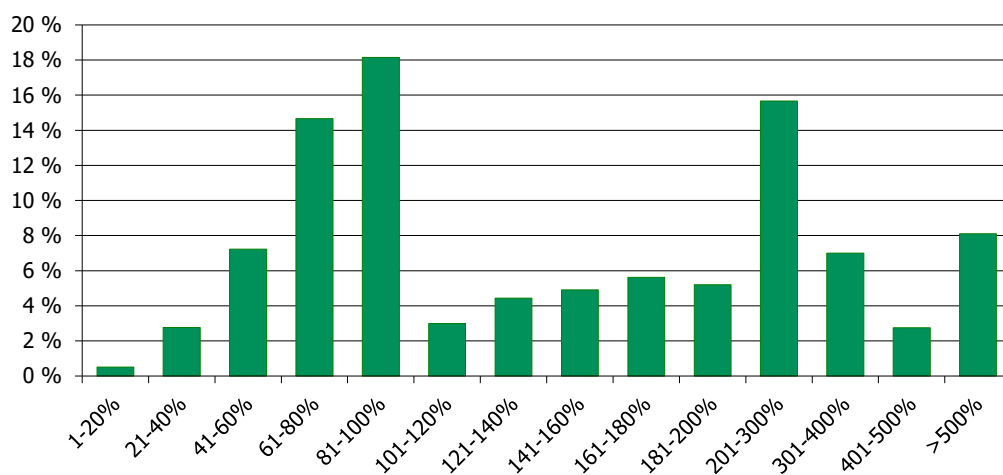
12. Current Loan to Current Value (LTV)

Current LTV Distribution



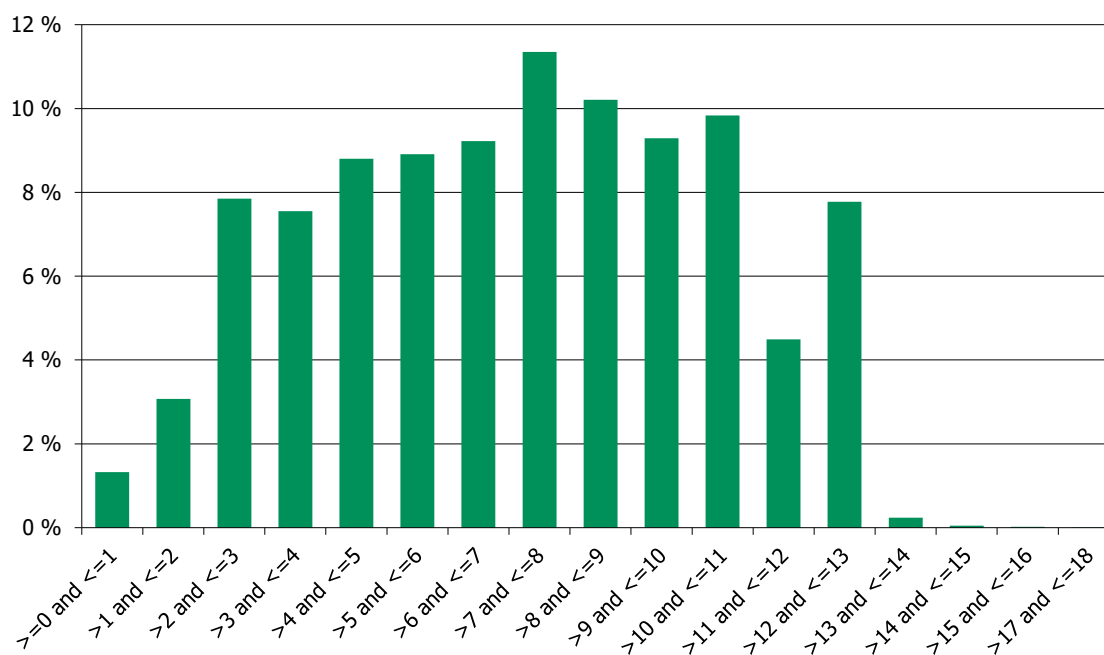
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



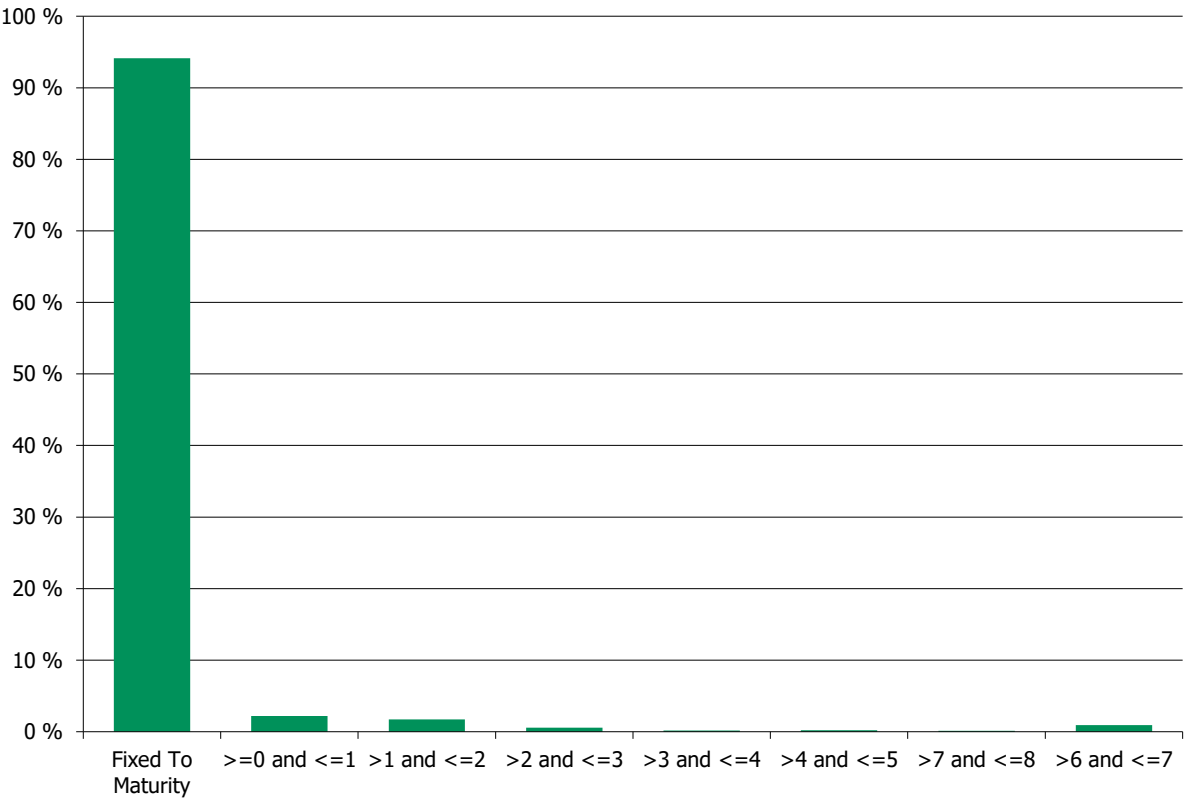
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Residential Mortgage Pandbrieven Programme

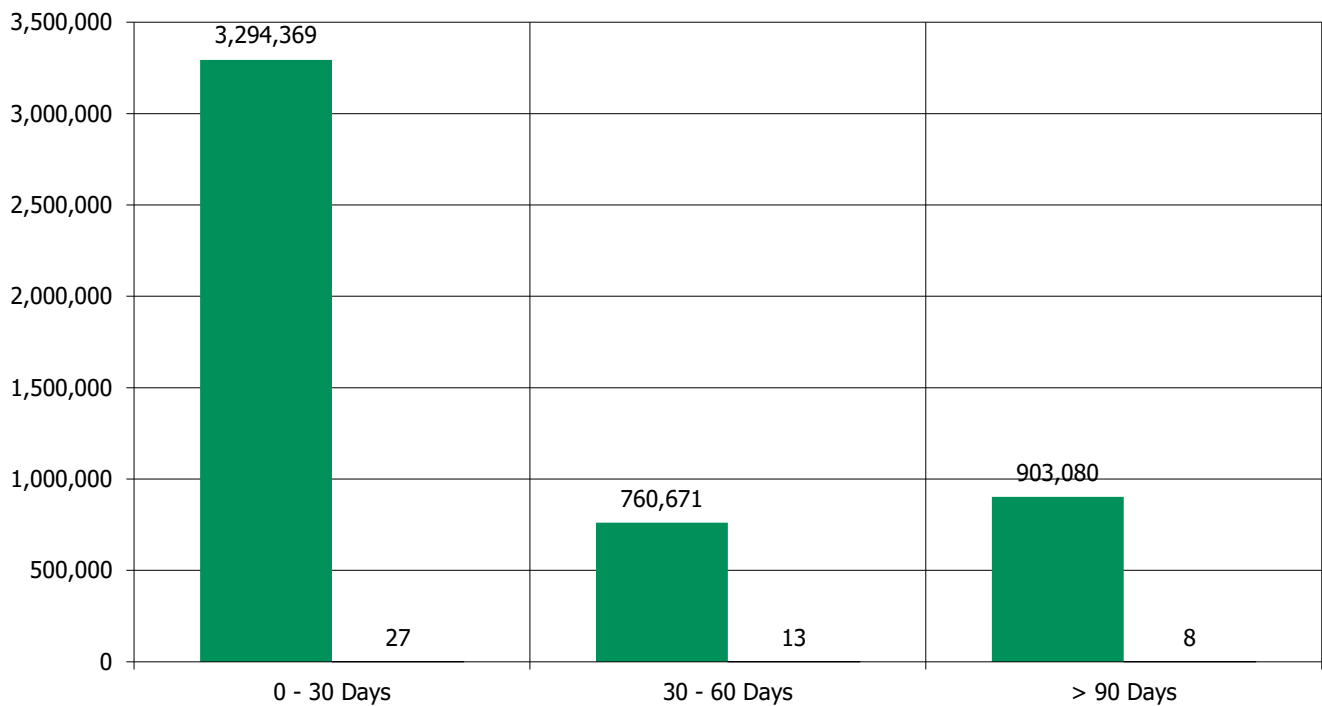
Cover Pool Performance

Portfolio Cut-off Date 30/06/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,912,010,717.30	99.83 %	41,983	99.89 %
0 - 30 Days	3,294,368.66	0.11 %	27	0.06 %
30 - 60 Days	760,671.23	0.03 %	13	0.03 %
60 - 90 Days				
> 90 Days	903,079.58	0.03 %	8	0.02 %
Total	2,916,968,836.77	100.00 %	42,031	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date

Jun/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/07/2021	1	2,250,000,000	2,894,189,261	2,889,438,719	2,882,327,036	2,870,511,816
1/08/2021	2	2,250,000,000	2,873,002,634	2,863,422,041	2,849,110,044	2,825,412,920
1/09/2021	3	2,250,000,000	2,851,943,318	2,837,611,974	2,816,248,421	2,780,995,485
1/10/2021	4	2,250,000,000	2,831,627,687	2,812,773,935	2,784,726,511	2,738,595,911
1/11/2021	5	2,250,000,000	2,811,271,867	2,787,817,272	2,752,999,406	2,695,927,094
1/12/2021	6	2,250,000,000	2,791,171,382	2,763,341,262	2,722,112,705	2,654,753,558
1/01/2022	7	2,250,000,000	2,769,846,879	2,737,578,357	2,689,875,827	2,612,203,222
1/02/2022	8	2,250,000,000	2,748,883,825	2,712,251,526	2,658,212,700	2,570,520,530
1/03/2022	9	2,250,000,000	2,727,698,729	2,687,225,430	2,627,634,668	2,531,228,447
1/04/2022	10	2,250,000,000	2,706,925,877	2,662,237,779	2,596,580,657	2,490,719,360
1/05/2022	11	2,250,000,000	2,686,001,461	2,637,322,763	2,565,949,034	2,451,247,075
1/06/2022	12	2,250,000,000	2,664,817,933	2,612,085,331	2,534,931,311	2,411,359,030
1/07/2022	13	2,250,000,000	2,644,557,144	2,587,970,574	2,505,347,295	2,373,447,897
1/08/2022	14	2,250,000,000	2,623,535,187	2,563,043,934	2,474,906,215	2,334,678,755
1/09/2022	15	2,250,000,000	2,603,484,209	2,539,141,386	2,445,590,129	2,297,252,207
1/10/2022	16	2,250,000,000	2,582,807,860	2,514,841,370	2,416,223,768	2,260,363,262
1/11/2022	17	2,250,000,000	2,562,133,265	2,490,479,612	2,386,731,910	2,223,316,788
1/12/2022	18	2,250,000,000	2,540,636,672	2,465,530,609	2,357,006,687	2,186,626,494
1/01/2023	19	2,250,000,000	2,519,005,339	2,440,392,622	2,327,041,949	2,149,683,994
1/02/2023	20	2,250,000,000	2,497,940,723	2,415,880,912	2,297,810,048	2,113,689,327
1/03/2023	21	2,250,000,000	2,477,541,394	2,392,480,664	2,270,325,643	2,080,416,052
1/04/2023	22	2,250,000,000	2,457,463,852	2,369,067,498	2,242,390,503	2,046,114,375
1/05/2023	23	2,250,000,000	2,436,267,703	2,344,778,723	2,213,937,940	2,011,871,263
1/06/2023	24	2,250,000,000	2,415,100,141	2,320,463,701	2,185,407,606	1,977,533,341
1/07/2023	25	2,250,000,000	2,393,948,270	2,296,365,206	2,157,388,683	1,944,177,191
1/08/2023	26	2,250,000,000	2,372,623,868	2,272,049,925	2,129,116,381	1,910,572,263
1/09/2023	27	2,250,000,000	2,351,967,655	2,248,449,300	2,101,641,924	1,877,930,044
1/10/2023	28	1,750,000,000	2,330,681,717	2,224,443,012	2,074,085,596	1,845,709,917
1/11/2023	29	1,750,000,000	2,310,954,349	2,201,873,984	2,047,820,774	1,814,618,500
1/12/2023	30	1,750,000,000	2,290,666,302	2,178,961,119	2,021,523,212	1,783,972,707
1/01/2024	31	1,750,000,000	2,269,894,769	2,155,540,351	1,994,708,791	1,752,853,396
1/02/2024	32	1,750,000,000	2,248,810,019	2,131,895,827	1,967,811,149	1,721,892,876
1/03/2024	33	1,750,000,000	2,228,481,386	2,109,271,889	1,942,296,125	1,692,831,390
1/04/2024	34	1,750,000,000	2,207,947,956	2,086,292,348	1,916,249,864	1,663,056,547
1/05/2024	35	1,750,000,000	2,187,586,590	2,063,659,997	1,890,796,915	1,634,240,044
1/06/2024	36	1,750,000,000	2,167,050,318	2,040,819,841	1,865,114,507	1,605,214,531
1/07/2024	37	1,750,000,000	2,144,813,199	2,016,562,591	1,838,409,713	1,575,745,123
1/08/2024	38	1,750,000,000	2,124,890,158	1,994,442,393	1,813,619,552	1,547,912,739
1/09/2024	39	1,250,000,000	2,103,023,912	1,970,570,611	1,787,354,865	1,519,034,689
1/10/2024	40	1,250,000,000	2,082,209,420	1,947,864,570	1,762,411,471	1,491,695,910
1/11/2024	41	1,250,000,000	2,062,239,346	1,925,910,934	1,738,116,348	1,464,901,596
1/12/2024	42	1,250,000,000	2,042,809,819	1,904,634,414	1,714,683,781	1,439,228,437
1/01/2025	43	1,250,000,000	2,022,361,878	1,882,371,504	1,690,331,346	1,412,778,757
1/02/2025	44	1,250,000,000	2,002,509,403	1,860,731,942	1,666,650,018	1,387,085,851
1/03/2025	45	1,250,000,000	1,982,916,497	1,839,703,344	1,644,029,145	1,363,023,847
1/04/2025	46	1,250,000,000	1,963,024,341	1,818,158,897	1,620,644,064	1,337,944,826
1/05/2025	47	1,250,000,000	1,943,939,076	1,797,526,745	1,598,309,702	1,314,097,474
1/06/2025	48	1,250,000,000	1,924,014,374	1,776,085,229	1,575,228,171	1,289,634,772
1/07/2025	49	1,250,000,000	1,904,383,362	1,755,078,028	1,552,765,468	1,266,033,542
1/08/2025	50	1,250,000,000	1,884,890,180	1,734,166,855	1,530,362,832	1,242,482,775
1/09/2025	51	1,250,000,000	1,865,207,074	1,713,147,128	1,507,968,547	1,219,115,548
1/10/2025	52	750,000,000	1,846,729,342	1,693,391,668	1,486,910,426	1,197,163,527
1/11/2025	53	750,000,000	1,826,223,080	1,671,747,857	1,464,172,535	1,173,863,357
1/12/2025	54	750,000,000	1,808,173,623	1,652,508,256	1,443,759,604	1,152,752,996
1/01/2026	55	750,000,000	1,790,193,991	1,633,301,582	1,423,350,059	1,131,643,718
1/02/2026	56	750,000,000	1,771,947,041	1,613,911,827	1,402,875,847	1,110,641,381
1/03/2026	57	750,000,000	1,753,561,146	1,594,718,762	1,383,007,878	1,090,722,514
1/04/2026	58	750,000,000	1,735,280,700	1,575,417,644	1,362,794,425	1,070,228,696
1/05/2026	59	750,000,000	1,717,386,763	1,556,612,953	1,343,213,508	1,050,527,383
1/06/2026	60	750,000,000	1,699,345,727	1,537,648,439	1,323,474,430	1,030,705,281

1/07/2026	61	750,000,000	1,681,743,753	1,519,223,577	1,304,397,513	1,011,684,257
1/08/2026	62	750,000,000	1,664,307,043	1,500,921,914	1,285,406,412	992,732,206
1/09/2026	63	750,000,000	1,646,290,016	1,482,155,504	1,266,106,468	973,685,038
1/10/2026	64	750,000,000	1,629,263,916	1,464,419,240	1,247,876,625	955,731,724
1/11/2026	65	750,000,000	1,612,891,264	1,447,244,326	1,230,104,967	938,130,259
1/12/2026	66	750,000,000	1,595,656,376	1,429,429,360	1,211,972,546	920,512,812
1/01/2027	67	750,000,000	1,578,522,423	1,411,681,947	1,193,880,991	902,931,309
1/02/2027	68	750,000,000	1,562,113,045	1,394,637,516	1,176,466,630	885,992,219
1/03/2027	69	750,000,000	1,546,101,620	1,378,227,918	1,159,953,096	870,213,336
1/04/2027	70	750,000,000	1,530,277,870	1,361,808,637	1,143,219,340	854,026,778
1/05/2027	71	750,000,000	1,514,423,656	1,345,487,700	1,126,738,094	838,264,331
1/06/2027	72	750,000,000	1,496,704,952	1,327,490,194	1,108,839,429	821,454,076
1/07/2027	73	750,000,000	1,480,351,760	1,310,830,720	1,092,229,033	805,831,850
1/08/2027	74	750,000,000	1,464,966,368	1,295,007,012	1,076,299,947	790,716,225
1/09/2027	75	750,000,000	1,449,415,651	1,279,087,312	1,060,365,240	775,710,078
1/10/2027	76	750,000,000	1,433,996,700	1,263,403,154	1,044,785,209	761,179,442
1/11/2027	77	750,000,000	1,418,422,277	1,247,561,969	1,029,061,379	746,548,339
1/12/2027	78	750,000,000	1,400,042,117	1,229,374,625	1,011,563,532	730,846,046
1/01/2028	79	750,000,000	1,384,757,683	1,213,891,042	996,282,998	716,757,219
1/02/2028	80	750,000,000	1,369,863,343	1,198,797,825	981,393,216	703,054,558
1/03/2028	81	0	1,354,298,352	1,183,295,993	966,397,818	689,568,580
1/04/2028	82		1,339,418,145	1,168,309,750	951,731,932	676,227,432
1/05/2028	83		1,324,554,997	1,153,448,952	937,313,314	663,252,679
1/06/2028	84		1,309,602,290	1,138,493,586	922,807,442	650,222,412
1/07/2028	85		1,294,678,824	1,123,672,539	908,552,515	637,553,985
1/08/2028	86		1,280,442,009	1,109,431,304	894,756,323	625,213,469
1/09/2028	87		1,266,046,053	1,095,097,492	880,949,954	612,958,973
1/10/2028	88		1,251,917,437	1,081,099,160	867,548,474	601,159,899
1/11/2028	89		1,236,403,847	1,065,891,424	853,169,421	588,692,026
1/12/2028	90		1,222,266,634	1,051,974,317	839,957,317	577,199,802
1/01/2029	91		1,208,308,205	1,038,196,796	826,848,338	565,785,005
1/02/2029	92		1,193,915,182	1,024,090,208	813,539,192	554,320,161
1/03/2029	93		1,179,948,355	1,010,559,434	800,946,012	543,651,323
1/04/2029	94		1,165,102,898	996,152,716	787,519,650	532,273,965
1/05/2029	95		1,150,754,865	982,270,318	774,633,480	521,418,184
1/06/2029	96		1,136,901,159	968,799,017	762,066,771	510,786,669
1/07/2029	97		1,123,384,748	955,709,854	749,920,398	500,584,939
1/08/2029	98		1,110,289,443	942,967,078	738,039,704	490,567,709
1/09/2029	99		1,096,019,959	929,269,240	725,468,985	480,169,645
1/10/2029	100		1,083,204,226	916,895,845	714,047,431	470,672,685
1/11/2029	101		1,069,568,786	903,818,358	702,073,058	460,819,514
1/12/2029	102		1,055,994,787	890,883,208	690,321,960	451,249,077
1/01/2030	103		1,043,186,412	878,584,828	679,060,874	442,007,833
1/02/2030	104		1,030,344,954	866,297,787	667,861,344	432,876,674
1/03/2030	105		1,017,275,227	853,998,580	656,866,882	424,121,467
1/04/2030	106		1,004,962,790	842,231,423	646,168,453	415,446,648
1/05/2030	107		992,711,237	830,598,146	635,674,859	407,024,570
1/06/2030	108		979,710,262	818,329,968	624,692,981	398,298,653
1/07/2030	109		967,737,628	807,002,698	614,529,768	390,212,537
1/08/2030	110		955,857,343	795,743,718	604,415,022	382,164,343
1/09/2030	111		944,104,521	784,626,540	594,455,183	374,274,855
1/10/2030	112		932,339,742	773,577,223	584,641,400	366,587,103
1/11/2030	113		920,769,589	762,681,520	574,940,904	358,977,678
1/12/2030	114		907,811,068	750,713,611	564,526,121	351,030,103
1/01/2031	115		896,344,503	739,974,161	555,035,038	343,666,610
1/02/2031	116		884,213,492	728,721,381	545,204,522	336,149,917
1/03/2031	117		872,732,729	718,157,600	536,066,680	329,251,213
1/04/2031	118		861,355,295	707,593,125	526,837,586	322,212,171
1/05/2031	119		849,905,416	697,041,177	517,703,794	315,328,061
1/06/2031	120		838,813,626	686,777,555	508,783,595	308,582,286
1/07/2031	121		827,782,336	676,633,244	500,034,656	302,032,781
1/08/2031	122		816,945,116	666,642,253	491,398,360	295,559,075
1/09/2031	123		806,215,679	656,771,010	482,890,803	289,211,894
1/10/2031	124		795,093,447	646,647,301	474,277,144	282,888,632
1/11/2031	125		784,558,356	636,996,911	466,010,976	276,780,866
1/12/2031	126		774,090,677	627,466,395	457,908,872	270,853,879
1/01/2032	127		763,630,476	617,937,663	449,808,177	264,935,385
1/02/2032	128		753,365,514	608,597,170	441,882,397	259,164,757
1/03/2032	129		743,165,400	599,404,524	434,172,418	253,633,736
1/04/2032	130		733,039,539	590,234,667	426,443,031	248,063,250
1/05/2032	131		722,873,940	581,094,068	418,805,635	242,621,905
1/06/2032	132		712,848,092	572,062,717	411,248,012	237,234,541

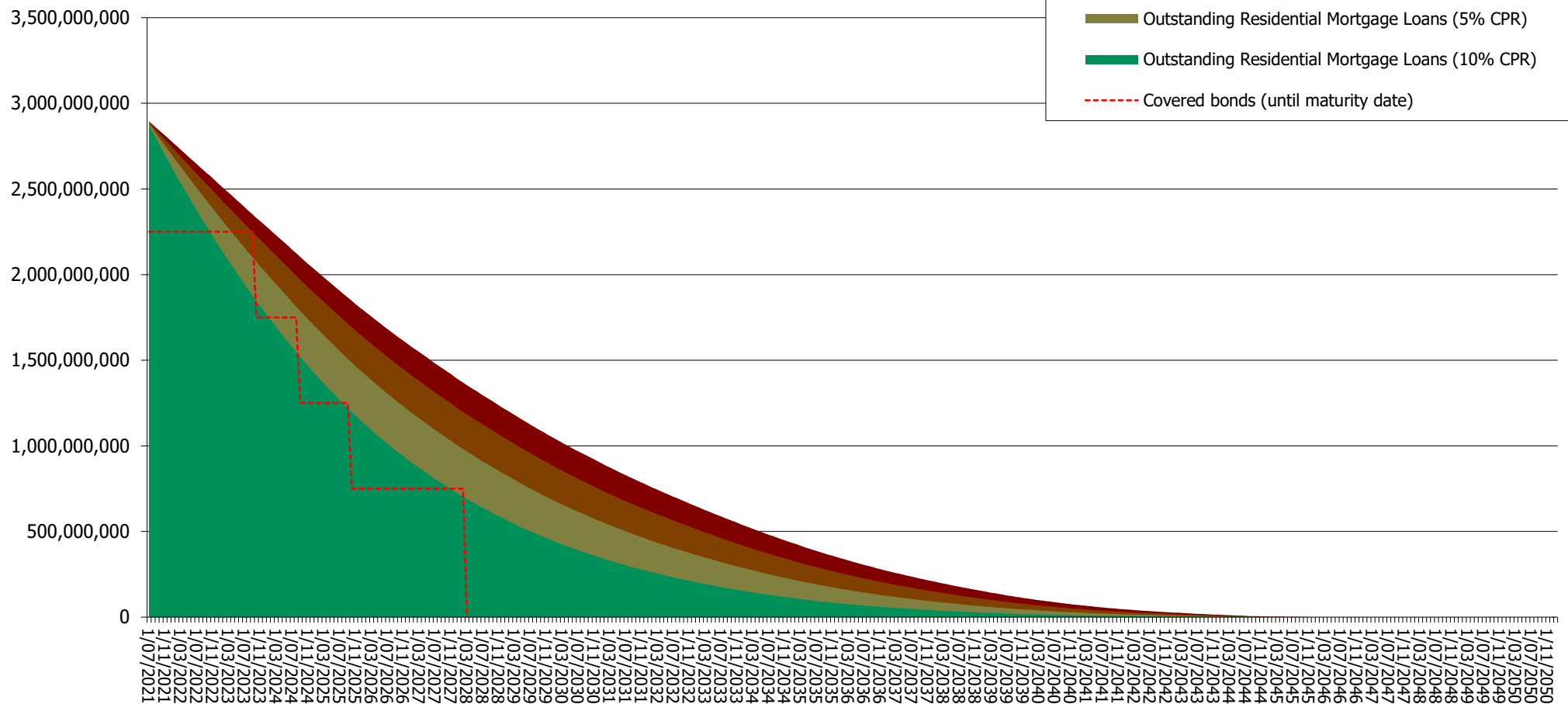
1/07/2032	133	702,739,891	563,025,182	403,754,852	231,957,249
1/08/2032	134	692,840,487	554,152,440	396,381,410	226,756,681
1/09/2032	135	683,000,160	545,355,349	389,096,834	221,646,629
1/10/2032	136	673,143,886	536,603,174	381,910,084	216,660,950
1/11/2032	137	663,440,606	527,971,110	374,810,838	211,732,866
1/12/2032	138	653,383,140	519,113,824	367,615,947	206,817,156
1/01/2033	139	643,651,477	510,514,662	360,606,924	202,014,666
1/02/2033	140	633,910,830	501,936,064	353,645,662	197,275,791
1/03/2033	141	624,423,475	493,666,405	347,020,095	192,839,099
1/04/2033	142	615,018,941	485,406,538	340,346,089	188,329,284
1/05/2033	143	605,608,258	477,194,556	333,764,691	183,930,421
1/06/2033	144	596,338,823	469,093,650	327,264,244	179,584,294
1/07/2033	145	587,141,202	461,100,495	320,896,041	175,367,954
1/08/2033	146	578,032,775	453,177,432	314,580,021	171,188,124
1/09/2033	147	568,998,405	445,337,881	308,351,875	167,088,173
1/10/2033	148	560,046,259	437,611,826	302,256,587	163,113,900
1/11/2033	149	551,133,708	429,917,281	296,186,813	159,161,322
1/12/2033	150	541,495,594	421,705,646	289,814,426	155,098,609
1/01/2034	151	532,653,559	414,116,086	283,874,758	151,276,441
1/02/2034	152	523,854,048	406,584,063	278,002,768	147,519,782
1/03/2034	153	515,105,623	399,181,550	272,314,236	143,948,286
1/04/2034	154	506,389,532	391,761,423	266,572,686	140,316,395
1/05/2034	155	497,780,340	384,468,930	260,966,641	136,802,442
1/06/2034	156	488,982,336	377,033,083	255,268,542	133,248,636
1/07/2034	157	480,572,520	369,940,418	249,850,020	129,885,583
1/08/2034	158	472,260,697	362,925,457	244,488,891	126,560,246
1/09/2034	159	464,068,763	356,025,204	239,230,493	123,313,701
1/10/2034	160	456,021,906	349,277,551	234,118,769	120,184,127
1/11/2034	161	448,061,445	342,598,393	229,057,741	117,088,023
1/12/2034	162	440,169,064	336,011,253	224,100,715	114,084,548
1/01/2035	163	432,113,799	329,302,646	219,067,894	111,050,096
1/02/2035	164	424,372,966	322,855,043	214,232,413	108,138,914
1/03/2035	165	415,685,861	315,761,546	209,044,122	105,116,235
1/04/2035	166	408,080,190	309,458,403	204,350,212	102,320,711
1/05/2035	167	400,541,440	303,242,998	199,753,024	99,608,844
1/06/2035	168	393,101,925	297,105,900	195,212,647	96,932,432
1/07/2035	169	385,826,679	291,128,633	190,814,495	94,360,146
1/08/2035	170	378,661,456	285,237,451	186,477,776	91,825,001
1/09/2035	171	371,448,545	279,329,553	182,150,980	89,314,504
1/10/2035	172	364,531,486	273,677,964	178,026,325	86,934,225
1/11/2035	173	357,692,153	268,087,754	173,946,408	84,582,136
1/12/2035	174	350,890,458	262,558,258	169,939,344	82,294,953
1/01/2036	175	344,127,392	257,060,973	165,958,115	80,026,603
1/02/2036	176	337,398,891	251,607,355	162,024,158	77,798,689
1/03/2036	177	330,718,013	246,233,918	158,186,624	75,655,030
1/04/2036	178	324,093,703	240,892,565	154,361,636	73,512,983
1/05/2036	179	317,519,448	235,618,667	150,610,565	71,432,556
1/06/2036	180	311,035,993	230,416,084	146,910,429	69,382,509
1/07/2036	181	304,682,902	225,339,220	143,319,865	67,409,305
1/08/2036	182	298,462,570	220,364,360	139,799,318	65,474,943
1/09/2036	183	292,348,543	215,484,083	136,355,602	63,591,590
1/10/2036	184	286,337,544	210,707,075	133,004,604	61,774,531
1/11/2036	185	280,432,989	206,012,087	129,710,266	59,989,294
1/12/2036	186	274,629,839	201,417,817	126,505,469	58,267,285
1/01/2037	187	268,965,041	196,928,592	123,371,341	56,583,055
1/02/2037	188	262,782,501	192,075,583	120,025,013	54,815,135
1/03/2037	189	257,292,002	187,774,290	117,067,636	53,259,929
1/04/2037	190	251,866,913	183,503,242	114,113,901	51,696,234
1/05/2037	191	246,490,574	179,291,417	111,220,304	50,178,828
1/06/2037	192	241,147,865	175,107,755	108,348,787	48,676,250
1/07/2037	193	235,872,976	170,996,298	105,544,388	47,221,990
1/08/2037	194	230,646,774	166,923,962	102,768,783	45,785,396
1/09/2037	195	225,464,762	162,896,876	100,034,402	44,378,412
1/10/2037	196	220,354,270	158,943,258	97,366,263	43,017,678
1/11/2037	197	215,302,738	155,036,149	94,731,291	41,676,241
1/12/2037	198	210,296,495	151,182,671	92,149,348	40,374,154
1/01/2038	199	205,379,039	147,397,079	89,613,455	39,096,781
1/02/2038	200	200,535,378	143,676,764	87,129,450	37,852,048
1/03/2038	201	195,791,330	140,062,901	84,742,773	36,674,321
1/04/2038	202	190,726,038	136,207,941	82,200,806	35,423,552
1/05/2038	203	186,087,865	132,677,431	79,873,087	34,279,351
1/06/2038	204	181,611,028	129,265,906	77,621,405	33,171,892

1/07/2038	205	177,209,083	125,925,684	75,429,563	32,103,059
1/08/2038	206	172,355,698	122,269,114	73,053,013	30,959,902
1/09/2038	207	167,900,961	118,906,906	70,863,490	29,904,779
1/10/2038	208	163,647,825	115,704,618	68,785,345	28,908,800
1/11/2038	209	159,419,206	112,523,668	66,724,173	27,923,764
1/12/2038	210	155,218,649	109,378,936	64,699,777	26,965,572
1/01/2039	211	151,043,042	106,255,960	62,692,628	26,018,362
1/02/2039	212	146,905,115	103,169,725	60,716,894	25,091,674
1/03/2039	213	142,816,264	100,144,510	58,801,111	24,206,981
1/04/2039	214	138,755,467	97,132,007	56,887,237	23,319,893
1/05/2039	215	134,598,929	94,067,677	54,956,956	22,436,260
1/06/2039	216	130,625,841	91,136,154	53,108,867	21,589,941
1/07/2039	217	126,732,623	88,274,767	51,314,806	20,775,103
1/08/2039	218	122,901,850	85,461,273	49,552,955	19,976,835
1/09/2039	219	119,177,721	82,731,099	47,847,923	19,207,765
1/10/2039	220	115,600,305	80,115,999	46,221,423	18,478,774
1/11/2039	221	112,102,826	77,560,324	44,633,174	17,768,232
1/12/2039	222	108,650,964	75,048,704	43,081,530	17,080,228
1/01/2040	223	105,295,344	72,607,513	41,574,169	16,412,802
1/02/2040	224	101,976,120	70,199,442	40,093,112	15,761,064
1/03/2040	225	98,702,936	67,838,399	38,652,460	15,134,513
1/04/2040	226	95,483,378	65,514,295	37,233,316	14,517,093
1/05/2040	227	92,317,821	63,238,331	35,851,374	13,920,981
1/06/2040	228	89,243,937	61,029,014	34,510,866	13,343,707
1/07/2040	229	86,269,884	58,898,388	33,224,058	12,793,501
1/08/2040	230	83,406,844	56,847,146	31,985,418	12,264,374
1/09/2040	231	80,631,700	54,862,497	30,790,237	11,756,092
1/10/2040	232	77,977,474	52,969,451	29,654,643	11,276,095
1/11/2040	233	75,403,272	51,133,943	28,554,240	10,811,682
1/12/2040	234	72,875,082	49,338,360	27,483,737	10,363,693
1/01/2041	235	70,385,163	47,571,796	26,432,286	9,924,990
1/02/2041	236	67,925,999	45,831,835	25,400,748	9,497,264
1/03/2041	237	65,496,760	44,125,044	24,398,635	9,087,670
1/04/2041	238	63,103,710	42,440,746	23,407,632	8,681,627
1/05/2041	239	60,736,710	40,781,757	22,437,279	8,287,621
1/06/2041	240	58,404,697	39,149,410	21,484,416	7,902,052
1/07/2041	241	56,183,564	37,598,741	20,582,655	7,539,348
1/08/2041	242	54,050,438	36,109,877	19,717,335	7,191,794
1/09/2041	243	52,000,350	34,681,337	18,889,138	6,860,532
1/10/2041	244	50,007,089	33,297,199	18,090,633	6,543,581
1/11/2041	245	48,076,013	31,957,099	17,318,390	6,237,720
1/12/2041	246	46,194,986	30,656,341	16,572,584	5,944,628
1/01/2042	247	44,427,591	29,433,439	15,871,027	5,668,865
1/02/2042	248	42,732,893	28,262,679	15,200,975	5,406,536
1/03/2042	249	41,113,925	27,150,266	14,569,120	5,161,976
1/04/2042	250	39,543,895	26,069,180	13,953,421	4,922,888
1/05/2042	251	38,000,569	25,010,627	13,353,886	4,692,055
1/06/2042	252	36,482,668	23,970,874	12,766,182	4,466,559
1/07/2042	253	35,003,802	22,961,436	12,198,488	4,250,442
1/08/2042	254	33,547,871	21,969,065	11,641,598	4,039,218
1/09/2042	255	32,109,384	20,991,398	11,095,235	3,833,344
1/10/2042	256	30,700,975	20,037,712	10,565,085	3,635,218
1/11/2042	257	29,322,043	19,105,260	10,047,822	3,442,595
1/12/2042	258	27,962,345	18,189,421	9,542,620	3,256,100
1/01/2043	259	26,626,603	17,291,148	9,048,293	3,074,351
1/02/2043	260	25,309,951	16,408,245	8,564,442	2,897,627
1/03/2043	261	24,023,512	15,550,396	8,098,033	2,729,342
1/04/2043	262	22,778,289	14,719,357	7,645,766	2,565,996
1/05/2043	263	21,561,887	13,910,446	7,207,804	2,409,096
1/06/2043	264	20,380,397	13,125,919	6,783,998	2,257,841
1/07/2043	265	19,235,454	12,368,188	6,376,639	2,113,565
1/08/2043	266	18,114,498	11,627,671	5,979,606	1,973,572
1/09/2043	267	17,014,218	10,902,879	5,592,618	1,838,028
1/10/2043	268	15,945,958	10,201,555	5,219,995	1,708,532
1/11/2043	269	14,893,558	9,512,113	4,854,839	1,582,284
1/12/2043	270	13,855,046	8,834,319	4,497,805	1,459,911
1/01/2044	271	12,831,020	8,167,499	4,147,733	1,340,581
1/02/2044	272	11,824,823	7,514,244	3,806,283	1,225,011
1/03/2044	273	10,841,748	6,878,604	3,476,014	1,114,285
1/04/2044	274	9,873,409	6,253,612	3,152,145	1,006,184
1/05/2044	275	8,927,566	5,645,253	2,838,497	902,352
1/06/2044	276	8,023,772	5,065,143	2,540,334	804,146

1/07/2044	277	7,159,987	4,512,445	2,257,568	711,706
1/08/2044	278	6,376,486	4,011,842	2,002,013	628,468
1/09/2044	279	5,666,757	3,559,261	1,771,646	553,796
1/10/2044	280	5,049,053	3,166,079	1,572,058	489,393
1/11/2044	281	4,490,015	2,810,751	1,392,077	431,528
1/12/2044	282	3,969,789	2,481,010	1,225,743	378,409
1/01/2045	283	3,524,870	2,199,212	1,083,757	333,158
1/02/2045	284	3,099,537	1,930,561	948,948	290,481
1/03/2045	285	2,689,397	1,672,537	820,230	250,119
1/04/2045	286	2,296,286	1,425,639	697,371	211,753
1/05/2045	287	1,932,366	1,197,732	584,445	176,737
1/06/2045	288	1,632,137	1,009,926	491,550	148,015
1/07/2045	289	1,370,172	846,437	410,963	123,242
1/08/2045	290	1,135,518	700,287	339,139	101,272
1/09/2045	291	917,874	565,104	272,976	81,170
1/10/2045	292	741,634	455,849	219,658	65,048
1/11/2045	293	595,244	365,249	175,553	51,767
1/12/2045	294	475,036	291,010	139,527	40,975
1/01/2046	295	388,392	237,527	113,595	33,218
1/02/2046	296	332,539	203,025	96,847	28,201
1/03/2046	297	307,374	187,373	89,176	25,867
1/04/2046	298	296,874	180,666	85,765	24,773
1/05/2046	299	286,356	173,979	82,387	23,699
1/06/2046	300	275,818	167,292	79,019	22,634
1/07/2046	301	265,260	160,624	75,683	21,590
1/08/2046	302	254,682	153,958	72,357	20,554
1/09/2046	303	244,085	147,301	69,053	19,532
1/10/2046	304	233,469	140,663	65,779	18,530
1/11/2046	305	222,830	134,026	62,515	17,536
1/12/2046	306	214,044	128,530	59,804	16,707
1/01/2047	307	205,242	123,035	57,102	15,884
1/02/2047	308	196,422	117,549	54,417	15,073
1/03/2047	309	187,586	112,089	51,770	14,285
1/04/2047	310	179,483	107,065	49,324	13,552
1/05/2047	311	171,869	102,354	47,038	12,871
1/06/2047	312	165,331	98,294	45,057	12,277
1/07/2047	313	158,782	94,245	43,095	11,694
1/08/2047	314	152,221	90,198	41,139	11,116
1/09/2047	315	145,645	86,155	39,195	10,546
1/10/2047	316	139,832	82,580	37,477	10,042
1/11/2047	317	134,008	79,007	35,764	9,543
1/12/2047	318	128,172	75,442	34,066	9,053
1/01/2048	319	122,604	72,042	32,448	8,586
1/02/2048	320	117,025	68,648	30,841	8,126
1/03/2048	321	111,438	65,266	29,252	7,677
1/04/2048	322	105,840	61,883	27,665	7,230
1/05/2048	323	100,233	58,508	26,092	6,791
1/06/2048	324	94,616	55,136	24,525	6,356
1/07/2048	325	88,990	51,772	22,972	5,929
1/08/2048	326	83,353	48,411	21,426	5,507
1/09/2048	327	77,707	45,055	19,890	5,090
1/10/2048	328	72,052	41,708	18,367	4,681
1/11/2048	329	68,281	39,458	17,332	4,399
1/12/2048	330	64,502	37,213	16,306	4,121
1/01/2049	331	60,715	34,968	15,283	3,846
1/02/2049	332	56,919	32,727	14,267	3,576
1/03/2049	333	53,115	30,493	13,263	3,311
1/04/2049	334	49,303	28,256	12,259	3,047
1/05/2049	335	45,483	26,024	11,263	2,788
1/06/2049	336	41,654	23,793	10,271	2,532
1/07/2049	337	37,817	21,566	9,287	2,280
1/08/2049	338	33,972	19,340	8,307	2,031
1/09/2049	339	31,042	17,642	7,558	1,840
1/10/2049	340	28,104	15,946	6,815	1,652
1/11/2049	341	25,159	14,251	6,075	1,467
1/12/2049	342	22,207	12,558	5,340	1,284
1/01/2050	343	19,249	10,867	4,609	1,103
1/02/2050	344	17,216	9,703	4,105	979
1/03/2050	345	15,177	8,540	3,605	856
1/04/2050	346	13,133	7,378	3,106	735
1/05/2050	347	11,083	6,216	2,611	615
1/06/2050	348	9,098	5,094	2,134	500

1/07/2050	349	7,108	3,973	1,660	388
1/08/2050	350	5,112	2,853	1,189	277
1/09/2050	351	3,111	1,733	721	167
1/10/2050	352	1,104	0	0	0
1/11/2050	353	0	0	0	0
1/12/2050	354	0	0	0	0
1/01/2051	355	0	0	0	0
		254,629,997,860	228,277,793,364	196,420,827,746	157,717,936,571

Amortisation profiles (all amounts in EUR)



Responsible for Domestic Compliance		Responsible for No Data in Worksheet 6		Notes
(Please insert names)				
<div> <div> CONTENT OF TAB 8 </div> <div> 1. Additional information on the programme 2. Additional information on the assets 3. Additional information on the asset distribution </div> </div>				
Field Number				
1. Additional information on the programme				
Name		Jared Calhoun/Scott/Chris Duff		
E.1.1.1	Summary of institution			
E.1.1.2	Entity	BNP Paribas Fortis		
E.1.1.3	Business overview	BGC23PW (W0623)1202547		
E.1.1.4	BGC/CRD number			
E.1.1.5	Cash manager			
E.1.1.6	Bank account manager			
E.1.1.7	Account bank			
E.1.1.8	Stability external bank			
E.1.1.9	Account bank assistant	Siching BNPB Fortis (P)andBrady		
E.1.1.10	Trustee	David De Schryve & Laurent De Raemdoncker		
E.1.1.11	Cover Pool Monitor	Hendrickx		
E.1.1.12				
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the assets				
Asset Characteristics		Guarantee of availability	Local Identifier (LID)*	Type of Asset
E.2.1.1	Asset Name	Guarantee Coverage	Asset Name LID	AF
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
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E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
E.2.1.26				
E.2.1.27				
E.2.1.28				
E.2.1.29				
E.2.1.30				
E.2.1.31				
E.2.1.32				
E.2.1.33				
3. Additional information on the asset distribution				
Asset Characteristics		Total Assets		
E.3.1.1	Weighted Average Maturity (Months)**	66.41		
E.3.1.2	Weighted Average Maturity (Months)**	164.82		
OE.3.1.1				
OE.3.1.2				
OE.3.1.3				
OE.3.1.4				
E.3.2.1	1-30 days	% Residential Loans	% Commercial Loans	% Public Sector Assets
E.3.2.2	30-60 days			
E.3.2.3	60-90 days			
E.3.2.4	90-120 days			
E.3.2.5	> 120 days			
OE.3.2.1				
OE.3.2.2				
OE.3.2.3				
OE.3.2.4				