



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

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/9/2021

Cut-off Date: 30/9/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)
CONTENT OF TAB A		
1. Basic Facts		
2. Regulatory Summary		
3. General Cover Pool / Covered Bond Information		
4. References to Capital Requirements Regulation (CRR) 129(7)		
5. References to Capital Requirements Regulation (CRR) 129(1)		
6. Other relevant information		
Field Number	1. Basic Facts	
G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Link to issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds
G.1.1.4	Cut-off date	30/09/2021
OG.1.1.1	Optional information e.g. Contact names	
OG.1.1.2	Optional information e.g. Parent name	
OG.1.1.3		
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		
2. Regulatory Summary		
G.2.1.1	UCITS Compliance (Y/N)	Y
G.2.1.2	CRR Compliance (Y/N)	Y
G.2.1.3	LCR status	LEVEL 1
OG.2.1.1		
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		
3. General Cover Pool / Covered Bond Information		
3. General Information		
G.3.1.1	Total Cover Assets	2886.5
G.3.1.2	Outstanding Covered Bonds	2250.0
OG.3.1.1	Cover Pool Size (NPV) (mm)	3250.2
OG.3.1.2	Outstanding Covered Bonds (NPV) (mm)	2344.7
OG.3.1.3		
OG.3.1.4		
3. Over-collateralization (OCI)		
G.3.2.1	OCI (%)	5.0%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	28.3%
OG.3.2.2	Optional information e.g. OCI (NPV basis)	5.0%
OG.3.2.3		
OG.3.2.4		
OG.3.2.5		
OG.3.2.6		
3. Cover Pool Composition		
G.3.3.1	Mortgages	2,886.5
G.3.3.2	Public Sector	-
G.3.3.3	Shipping	-
G.3.3.4	Substitute Assets	13.0
G.3.3.5	Other	0.0
G.3.3.6	Total	2,899.5
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		
G.3.4.1	Weighted Average Life (in years)	7.3
	Residual Life (mm)	
G.3.4.2	By buckets:	
G.3.4.3	0-1 Y	35.7
G.3.4.4	1-2 Y	104.7
G.3.4.5	2-3 Y	204.3
G.3.4.6	3-4 Y	217.4
G.3.4.7	4-5 Y	250.3
G.3.4.8	5-10 Y	1389.5
G.3.4.9	10+ Y	684.7
OG.3.4.1	Total	2,886.5
OG.3.4.2	a/w 0-1 day	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		
OG.3.4.10		
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G.3.5.1	Weighted Average life (in years)	4.2
	Maturity (mm)	
G.3.5.2	By buckets:	
G.3.5.3	0-1 Y	0.0
G.3.5.4	1-2 Y	0.0
G.3.5.5	2-3 Y	1,000.0
G.3.5.6	3-4 Y	0.0
G.3.5.7	4-5 Y	500.0
G.3.5.8	5-10 Y	750.0
G.3.5.9	10+ Y	0.0
G.3.5.10	Total	2,250.0
OG.3.5.1	a/w 0-1 day	0.0%
OG.3.5.2	a/w 0.5-1 y	0.0%
OG.3.5.3	a/w 0.5-1 y	0.0%
OG.3.5.4	a/w 1-1.5y	0.0%
OG.3.5.5	a/w 1.5-2 y	0.0%
OG.3.5.6		
OG.3.5.7		
OG.3.5.8		
OG.3.5.9		
OG.3.5.10		
6. Cover Assets - Currency		
G.3.6.1	EUR	2,886.5
G.3.6.2	AUD	0.0
G.3.6.3	BRL	0.0
G.3.6.4	CAD	0.0
G.3.6.5	CHF	0.0
G.3.6.6	CZK	0.0
G.3.6.7	DKK	0.0
G.3.6.8	GBP	0.0
G.3.6.9	HKD	0.0
G.3.6.10	JPY	0.0
G.3.6.11	KRW	0.0
G.3.6.12	NOK	0.0
G.3.6.13	PLN	0.0
G.3.6.14	SEK	0.0
G.3.6.15	SGD	0.0
G.3.6.16	USD	0.0
G.3.6.17	Other	0.0
G.3.6.18	Total	2,886.5
OG.3.6.1	a/w [if relevant, please specify]	100.0%
OG.3.6.2	a/w [if relevant, please specify]	0.0%
OG.3.6.3	a/w [if relevant, please specify]	0.0%
OG.3.6.4	a/w [if relevant, please specify]	0.0%
OG.3.6.5	a/w [if relevant, please specify]	0.0%
OG.3.6.6	a/w [if relevant, please specify]	0.0%
OG.3.6.7	a/w [if relevant, please specify]	0.0%

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	2,250.0	2,250.0	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
OG.3.7.7	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	a/w EU parts or quasi govts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13.0	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	13.0	100.0%		
G.3.10.16	Total	13.0	100.0%		
OG.3.10.1	a/w [if relevant, please specify]		0.0%		
OG.3.10.2	a/w [if relevant, please specify]		0.0%		
OG.3.10.3	a/w [if relevant, please specify]		0.0%		
OG.3.10.4	a/w [if relevant, please specify]		0.0%		
OG.3.10.5	a/w [if relevant, please specify]		0.0%		
OG.3.10.6	a/w [if relevant, please specify]		0.0%		
OG.3.10.7	a/w [if relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	13.0	0.5%	0.0%	
G.3.11.2	Central bank eligible assets	0.0	0.0%	0.0%	
G.3.11.3	Other	0.0	0.0%	0.0%	
G.3.11.4	Total	13.0	0.5%	0.0%	
OG.3.11.1	a/w [if relevant, please specify]		0.0%		
OG.3.11.2	a/w [if relevant, please specify]		0.0%		
OG.3.11.3	a/w [if relevant, please specify]		0.0%		
OG.3.11.4	a/w [if relevant, please specify]		0.0%		
OG.3.11.5	a/w [if relevant, please specify]		0.0%		
OG.3.11.6	a/w [if relevant, please specify]		0.0%		
OG.3.11.7	a/w [if relevant, please specify]		0.0%		
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondslabel.com/issuer/1			
		31/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the restier / cover pool (notional) (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-currency, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-currency, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
OG.3.14.1					
OG.3.14.2					
OG.3.14.3					
OG.3.14.4					
OG.3.14.5					
OG.3.14.6					
OG.3.14.7					
OG.3.14.8					
OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					
OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38					
OG.3.14.39					
OG.3.14.40					
OG.3.14.41					

4. References to Capital Requirements Regulation (CRR)		
125(7)		
The issuer believes that, at the time of its issuance and based on the underlying data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 125(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	(ii) Value of covered bonds:	39
G.4.1.3	(iii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(iv) Type of cover assets:	52
G.4.1.5	(v) Loan size:	186 for Residential Mortgage Assets 412 for Commercial Mortgage Assets
G.4.1.6	(vi) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.7	(vii) Currency risk - cover pool:	111
G.4.1.8	(viii) Interest rate risk - covered bond:	163
G.4.1.9	(ix) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(x) Maturity structure of cover assets:	65
G.4.1.12	(xi) Maturity structure of covered bonds:	88
G.4.1.13	(xii) Percentage of loans more than ninety days due:	179 for Mortgage Assets
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)		
125(1)		
G.5.1.1	Exposure to credit institute credit quality steps 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	Service	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,886.5	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	2,886.5	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	41443	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	0.8%	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%	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%
M.7.4.7	Czechia	0.0%	0.0%
M.7.4.8	Denmark	0.0%	0.0%
M.7.4.9	Estonia	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%
M.7.4.35	United Kingdom	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.7%	0.0%
M.7.5.2	Vlaams-Brabant	13.7%	0.0%
M.7.5.3	Oost-Vlaanderen	15.0%	0.0%
M.7.5.4	Brussels	10.4%	0.0%
M.7.5.5	West-Vlaanderen	11.0%	0.0%
M.7.5.6	Limburg	6.7%	0.0%
M.7.5.7	Liege	8.2%	0.0%
M.7.5.8	Hainaut	6.4%	0.0%
M.7.5.9	Brabant Wallon	5.4%	0.0%
M.7.5.10	Namur	3.8%	0.0%
M.7.5.11	Luxembourg	2.6%	0.0%
M.7.5.12	Other	0.1%	0.0%
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	94.2%	0.0%	94.2%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	5.8%	0.0%	5.8%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.0%	0.0%	3.0%	
M.7.7.2	Amortising	97.0%	0.0%	97.0%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	10.5%	0.0%	10.5%	
M.7.8.2	> 12 - <= 24 months	10.8%	0.0%	10.8%	
M.7.8.3	> 24 - <= 36 months	14.6%	0.0%	14.6%	
M.7.8.4	> 36 - <= 60 months	12.6%	0.0%	12.6%	
M.7.8.5	> 60 months	51.6%	0.0%	51.6%	
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	0.1%	0.0%	0.1%	
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)	69.6			
	By buckets (mn):				
M.7A.10.2	<=100k	1,380.2	32,172	47.8%	77.6%
M.7A.10.3	>100k and <=200k	1,031.4	7,632	35.7%	18.4%
M.7A.10.4	>200k and <=300k	288.6	1,217	10.0%	2.9%
M.7A.10.5	>300k and <=400k	88.7	258	3.1%	0.6%
M.7A.10.6	>400k	97.6	164	3.4%	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	2,886.5	41,443	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 (%)	57.1%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	797.0	18,721	27.6%	45.2%
M.7A.11.3	>40 - <=50 %	367.2	5,161	12.7%	12.5%
M.7A.11.4	>50 - <=60 %	378.0	4,546	13.1%	11.0%
M.7A.11.5	>60 - <=70 %	392.5	4,399	13.6%	10.6%
M.7A.11.6	>70 - <=80 %	404.8	3,985	14.0%	9.6%
M.7A.11.7	>80 - <=90 %	381.5	3,315	13.2%	8.0%
M.7A.11.8	>90 - <=100 %	137.9	1,035	4.8%	2.5%
M.7A.11.9	>100%	27.6	281	1.0%	0.7%
M.7A.11.10	Total	2,886.5	41,443	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 (%)	49.8%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,071.5	23,090	37.1%	55.7%
M.7A.12.3	>40 - <=50 %	395.0	4,917	13.7%	11.9%
M.7A.12.4	>50 - <=60 %	378.0	4,125	13.1%	10.0%
M.7A.12.5	>60 - <=70 %	410.3	4,011	14.2%	9.7%
M.7A.12.6	>70 - <=80 %	322.8	2,868	11.2%	6.9%
M.7A.12.7	>80 - <=90 %	209.8	1,717	7.3%	4.1%
M.7A.12.8	>90 - <=100 %	84.9	568	2.9%	1.4%
M.7A.12.9	>100%	14.3	147	0.5%	0.4%
M.7A.12.10	Total	2,886.5	41,443	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidiary housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				

14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st tier / No prior ranks			100.0%	
M.7A.14.2	Guaranteed			0.0%	
M.7A.14.3	Other			0.0%	
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 2019				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					

20. CO2 emission (kg of CO2 per year) - optional		Nominal (m2)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	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					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as NDI if not relevant]			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.9	>100%	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				

25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	(For completion)	(For completion)		
M.78.25.2	TBC at a country level	(For completion)	(For completion)		
M.78.25.3	TBC at a country level	(For completion)	(For completion)		
M.78.25.4	TBC at a country level	(For completion)	(For completion)		
M.78.25.5	TBC at a country level	(For completion)	(For completion)		
M.78.25.6	TBC at a country level	(For completion)	(For completion)		
M.78.25.7	TBC at a country level	(For completion)	(For completion)		
M.78.25.8	TBC at a country level	(For completion)	(For completion)		
M.78.25.9	TBC at a country level	(For completion)	(For completion)		
M.78.25.10	TBC at a country level	(For completion)	(For completion)		
M.78.25.11	TBC at a country level	(For completion)	(For completion)		
M.78.25.12	TBC at a country level	(For completion)	(For completion)		
M.78.25.13	TBC at a country level	(For completion)	(For completion)		
M.78.25.14	TBC at a country level	(For completion)	(For completion)		
M.78.25.15	TBC at a country level	(For completion)	(For completion)		
M.78.25.16	TBC at a country level	(For completion)	(For completion)		
M.78.25.17	TBC at a country level	(For completion)	(For completion)		
M.78.25.18	no data	(For completion)	(For completion)		
OM.78.25.1	Total	0.0	0	0.0%	0.0%
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	(For completion)	(For completion)		
M.78.26.2	TBC at a country level	(For completion)	(For completion)		
M.78.26.3	TBC at a country level	(For completion)	(For completion)		
M.78.26.4	TBC at a country level	(For completion)	(For completion)		
M.78.26.5	TBC at a country level	(For completion)	(For completion)		
M.78.26.6	TBC at a country level	(For completion)	(For completion)		
M.78.26.7	TBC at a country level	(For completion)	(For completion)		
M.78.26.8	TBC at a country level	(For completion)	(For completion)		
M.78.26.9	TBC at a country level	(For completion)	(For completion)		
M.78.26.10	TBC at a country level	(For completion)	(For completion)		
M.78.26.11	TBC at a country level	(For completion)	(For completion)		
M.78.26.12	TBC at a country level	(For completion)	(For completion)		
M.78.26.13	TBC at a country level	(For completion)	(For completion)		
M.78.26.14	TBC at a country level	(For completion)	(For completion)		
M.78.26.15	TBC at a country level	(For completion)	(For completion)		
M.78.26.16	TBC at a country level	(For completion)	(For completion)		
M.78.26.17	TBC at a country level	(For completion)	(For completion)		
M.78.26.18	no data	(For completion)	(For completion)		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	(For completion)	(For completion)		
M.78.27.2	1919 - 1945	(For completion)	(For completion)		
M.78.27.3	1946 - 1960	(For completion)	(For completion)		
M.78.27.4	1961 - 1970	(For completion)	(For completion)		
M.78.27.5	1971 - 1980	(For completion)	(For completion)		
M.78.27.6	1981 - 1990	(For completion)	(For completion)		
M.78.27.7	1991 - 2000	(For completion)	(For completion)		
M.78.27.8	2001 - 2005	(For completion)	(For completion)		
M.78.27.9	2006 and later	(For completion)	(For completion)		
M.78.27.10	no data	(For completion)	(For completion)		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Existing Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6). BNP Paribas Fortis commits to the legally required OC Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.3	OC Calculation: Committed	
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
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	[For completion]
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 30/09/2021

Contact Details:

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Remark

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

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

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	2.07	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.98	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.48	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	4.01	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* 4.17

* 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	2,886,493,671 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	129,597,640 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	34.63 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,368,518,344 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 105.27 % *Limit*

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,102,258 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 129,597,640 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,368,518,344

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 111.61 % *Limit*

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	371,859,090 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	371,223,090
<i>Total Interest Proceeds Public Finance Exposures</i>	636,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,029,027,051 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,886,493,671
<i>Total Principal Proceeds Public Finance Exposures</i>	12,935,741
<i>Total Principal Proceeds Financial Institution Exposures</i>	129,597,640
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	69,062,500 (X)
Costs, Fees and expenses Covered Bonds	29,282,437 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,052,541,204
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	285,493,619 (XIII)
Cumulative Cash Outflow Next 180 Days	-13,197,773 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	272,295,846
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	12,935,741 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	3,125,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	9,810,741 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 30/09/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,886,493,670.60
Principal Redemptions between Cut-off Date and Maturity Date	2,886,493,670.60
Interest Payments between Cut-off Date and Maturity Date	371,223,090.30
Number of borrowers	23,522.00
Number of loans	41,443.00
Average Outstanding Balance per borrower	122,715
Average Outstanding Balance per loan	69,650
Weighted average Current Loan to Current Value	49.79 %
Weighted average seasoning (in Years)	3.86
Weighted average remaining maturity (in years, at 0% CPR)	13.94
Weighted average initial maturity (in years, at 0% CPR)	17.80
Percentage of Fixed Rate Loans	94.25 %
Percentage of Variable Rate Loans	5.75 %
Weighted average interest rate	1.73 %
Weighted average interest rate Fixed Rate Loans	1.75 %
Weighted average interest rate Variable Rate Loans	1.43 %
Weighted Remaining average life (in years, at 0% CPR)	7.27
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.90

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 129,597,640

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

30/09/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	481,820,374.82	16.69 %	6,778	16.35 %
Oost-Vlaanderen	433,762,223.89	15.03 %	6,573	15.86 %
Vlaams-Brabant	395,098,641.32	13.69 %	5,416	13.07 %
West-Vlaanderen	317,202,820.49	10.99 %	5,167	12.47 %
Brussels	301,254,815.14	10.44 %	3,212	7.75 %
Liège	236,259,861.77	8.19 %	3,530	8.52 %
Limburg	192,316,178.17	6.66 %	3,197	7.71 %
Hainaut	185,239,548.28	6.42 %	2,890	6.97 %
Brabant Wallon	155,509,746.06	5.39 %	1,920	4.63 %
Namur	109,226,732.94	3.78 %	1,626	3.92 %
Luxembourg	74,531,818.53	2.58 %	1,077	2.60 %
Other	4,270,909.19	0.15 %	57	0.14 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	303,329,882.26	10.51 %	2,758	6.65 %
>1 and <=2	310,423,636.88	10.75 %	3,309	7.98 %
>2 and <=3	421,024,560.44	14.59 %	4,925	11.88 %
>3 and <=4	363,276,511.11	12.59 %	4,506	10.87 %
>4 and <=5	506,081,925.94	17.53 %	7,181	17.33 %
>5 and <=6	541,361,894.09	18.76 %	9,759	23.55 %
>6 and <=7	388,086,279.93	13.44 %	7,329	17.68 %
>7 and <=8	14,461,633.46	0.50 %	340	0.82 %
>8 and <=9	5,768,562.52	0.20 %	166	0.40 %
>9 and <=10	1,931,326.95	0.07 %	183	0.44 %
>10 and <=11	5,586,600.24	0.19 %	315	0.76 %
>11 and <=12	13,262,229.12	0.46 %	280	0.68 %
>12 and <=13	4,533,154.86	0.16 %	119	0.29 %
>13 and <=14	1,754,199.66	0.06 %	21	0.05 %
>14 and <=15	370,206.45	0.01 %	23	0.06 %
>15 and <=16	1,711,568.70	0.06 %	45	0.11 %
>16 and <=17	2,617,915.09	0.09 %	115	0.28 %
>17 and <=18	445,057.56	0.02 %	32	0.08 %
>18 and <=19	421,348.37	0.01 %	30	0.07 %
>19 and <=20	4,200.05	0.00 %	4	0.01 %
>21 and <=22	36,692.38	0.00 %	2	0.00 %
>22 and <=23	4,284.54	0.00 %	1	0.00 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	625,000.00	0.02 %	320	0.77 %
<=1	10,775,349.55	0.37 %	536	1.29 %
>1 and <=2	21,446,522.99	0.74 %	738	1.78 %
>2 and <=3	27,962,402.03	0.97 %	852	2.06 %
>3 and <=4	86,892,709.31	3.01 %	3,129	7.55 %
>4 and <=5	109,278,341.73	3.79 %	3,384	8.17 %
>5 and <=6	93,587,181.08	3.24 %	2,397	5.78 %
>6 and <=7	108,416,703.69	3.76 %	2,379	5.74 %
>7 and <=8	125,667,859.30	4.35 %	2,346	5.66 %
>8 and <=9	132,779,054.94	4.60 %	2,283	5.51 %
>9 and <=10	131,467,703.18	4.55 %	2,032	4.90 %
>10 and <=11	114,122,438.58	3.95 %	1,617	3.90 %
>11 and <=12	121,703,150.41	4.22 %	1,637	3.95 %
>12 and <=13	146,145,109.44	5.06 %	1,798	4.34 %
>13 and <=14	180,854,923.05	6.27 %	2,192	5.29 %
>14 and <=15	160,071,982.42	5.55 %	1,788	4.31 %
>15 and <=16	156,263,364.34	5.41 %	1,616	3.90 %
>16 and <=17	155,932,296.55	5.40 %	1,481	3.57 %
>17 and <=18	137,760,689.27	4.77 %	1,440	3.47 %
>18 and <=19	181,279,227.50	6.28 %	1,850	4.46 %
>19 and <=20	180,386,581.88	6.25 %	1,664	4.02 %
>20 and <=21	119,594,899.61	4.14 %	1,060	2.56 %
>21 and <=22	73,982,698.35	2.56 %	629	1.52 %
>22 and <=23	102,641,012.49	3.56 %	861	2.08 %
>23 and <=24	100,732,959.07	3.49 %	753	1.82 %
>24 and <=25	103,254,084.62	3.58 %	635	1.53 %
>25 and <=26	908,531.12	0.03 %	9	0.02 %
>26 and <=27	46,960.50	0.00 %	1	0.00 %
>27 and <=28	784,819.62	0.03 %	7	0.02 %
>28 and <=29	250,155.70	0.01 %	2	0.00 %
>29 and <=30	878,958.28	0.03 %	7	0.02 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	25,000.00	0.00 %	5	0.01 %
>1 and <=2	4,435,750.00	0.15 %	41	0.10 %
>2 and <=3	3,705,964.26	0.13 %	56	0.14 %
>3 and <=4	2,196,897.92	0.08 %	67	0.16 %
>4 and <=5	32,208,300.13	1.12 %	322	0.78 %
>5 and <=6	4,084,962.13	0.14 %	307	0.74 %
>6 and <=7	9,861,594.50	0.34 %	557	1.34 %
>7 and <=8	14,842,001.50	0.51 %	688	1.66 %
>8 and <=9	27,148,381.99	0.94 %	841	2.03 %
>9 and <=10	324,206,118.91	11.23 %	8,706	21.01 %
>10 and <=11	51,634,367.65	1.79 %	1,838	4.44 %
>11 and <=12	58,286,847.40	2.02 %	1,103	2.66 %
>12 and <=13	188,858,598.75	6.54 %	3,366	8.12 %
>13 and <=14	24,982,082.72	0.87 %	422	1.02 %
>14 and <=15	405,482,725.69	14.05 %	5,704	13.76 %
>15 and <=16	29,486,919.71	1.02 %	367	0.89 %
>16 and <=17	43,310,853.63	1.50 %	545	1.32 %
>17 and <=18	195,708,243.80	6.78 %	2,321	5.60 %
>18 and <=19	28,140,373.51	0.97 %	418	1.01 %
>19 and <=20	667,750,916.59	23.13 %	6,902	16.65 %
>20 and <=21	43,657,282.30	1.51 %	517	1.25 %
>21 and <=22	17,334,264.43	0.60 %	176	0.42 %
>22 and <=23	22,660,666.53	0.79 %	264	0.64 %
>23 and <=24	15,963,813.05	0.55 %	190	0.46 %
>24 and <=25	599,028,502.95	20.75 %	5,052	12.19 %
>25 and <=26	58,056,616.89	2.01 %	504	1.22 %
>26 and <=27	1,200,786.41	0.04 %	11	0.03 %
>27 and <=28	514,210.13	0.02 %	4	0.01 %
>28 and <=29	423,969.66	0.01 %	5	0.01 %
>29 and <=30	9,320,807.26	0.32 %	120	0.29 %
>30 and <=31	1,704,835.54	0.06 %	19	0.05 %
>39 and <=40	271,014.66	0.01 %	5	0.01 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	4,284.54	0.00 %	1	0.00 %
2000	36,692.38	0.00 %	2	0.00 %
2001	0.00	0.00 %	1	0.00 %
2002	258,149.97	0.01 %	6	0.01 %
2003	264,397.39	0.01 %	32	0.08 %
2004	768,423.18	0.03 %	42	0.10 %
2005	2,763,953.25	0.10 %	119	0.29 %
2006	1,415,105.70	0.05 %	37	0.09 %
2007	257,054.45	0.01 %	16	0.04 %
2008	1,919,899.89	0.07 %	28	0.07 %
2009	7,222,797.04	0.25 %	171	0.41 %
2010	11,796,146.18	0.41 %	285	0.69 %
2011	4,798,381.10	0.17 %	376	0.91 %
2012	1,894,093.75	0.07 %	86	0.21 %
2013	6,701,234.38	0.23 %	173	0.42 %
2014	42,465,749.91	1.47 %	1,035	2.50 %
2015	426,661,171.72	14.78 %	7,749	18.70 %
2016	678,515,473.79	23.51 %	11,582	27.95 %
2017	389,333,200.11	13.49 %	5,373	12.96 %
2018	319,204,391.98	11.06 %	3,785	9.13 %
2019	492,024,864.07	17.05 %	5,744	13.86 %
2020	261,332,188.33	9.05 %	2,707	6.53 %
2021	236,856,017.49	8.21 %	2,093	5.05 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	593,571,369.59	20.56 %	12,448	52.92 %
>100 and <=200	996,101,538.61	34.51 %	6,890	29.29 %
>200 and <=300	678,308,387.99	23.50 %	2,820	11.99 %
>300 and <=400	266,890,249.06	9.25 %	787	3.35 %
>400	351,622,125.35	12.18 %	577	2.45 %
	2,886,493,670.60	100.00 %	23,522	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,937,731.55	0.10 %	71	0.17 %
0.5 - 1%	74,904,899.82	2.60 %	916	2.21 %
1 - 1.5%	710,865,152.85	24.63 %	9,181	22.15 %
1.5 - 2%	1,749,443,490.12	60.61 %	25,533	61.61 %
2 - 2.5%	224,224,183.01	7.77 %	3,390	8.18 %
2.5 - 3%	96,683,424.44	3.35 %	1,604	3.87 %
3 - 3.5%	17,761,341.02	0.62 %	396	0.96 %
3.5 - 4%	6,050,775.71	0.21 %	185	0.45 %
4 - 4.5%	2,581,448.52	0.09 %	93	0.22 %
4.5 - 5%	770,728.89	0.03 %	47	0.11 %
5 - 5.5%	183,643.79	0.01 %	13	0.03 %
5.5 - 6%	83,955.78	0.00 %	13	0.03 %
6 - 6.5%	2,895.10	0.00 %	1	0.00 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,720,481,249.84	94.25 %	39,345	94.94 %
Variable	2,096,786.57	0.07 %	59	0.14 %
Variable With Cap	163,915,634.19	5.68 %	2,039	4.92 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	9,474,940.15	0.33 %	173	0.42 %
2022	33,591,184.65	1.16 %	640	1.54 %
2023	19,663,626.96	0.68 %	184	0.44 %
2024	29,207,064.70	1.01 %	289	0.70 %
2025	11,300,538.53	0.39 %	122	0.29 %
2026	12,102,613.88	0.42 %	129	0.31 %
2027	3,082,989.43	0.11 %	33	0.08 %
2028	2,945,385.90	0.10 %	32	0.08 %
2029	5,100,860.78	0.18 %	56	0.14 %
2030	155,120.48	0.01 %	5	0.01 %
2031	3,775,735.30	0.13 %	24	0.06 %
2033	3,235,716.76	0.11 %	39	0.09 %
2034	20,307,651.77	0.70 %	210	0.51 %
2035	3,578,009.31	0.12 %	24	0.06 %
2036	1,176,787.66	0.04 %	7	0.02 %
Fixed To Maturity	2,727,795,444.34	94.50 %	39,476	95.25 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,886,493,670.60	100.00 %	41,443	100.00 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,758,027,595.07	95.55 %	39,906	96.29 %
Interest only	86,123,488.78	2.98 %	573	1.38 %
Linear	42,342,586.75	1.47 %	964	2.33 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	31,955.00	0.00 %	170	0.41 %
1-10%	52,016,463.42	1.80 %	2,806	6.77 %
11-20%	173,486,429.20	6.01 %	5,164	12.46 %
21-30%	267,303,125.97	9.26 %	5,515	13.31 %
31-40%	304,174,392.38	10.54 %	5,066	12.22 %
41-50%	367,233,724.14	12.72 %	5,161	12.45 %
51-60%	378,015,133.00	13.10 %	4,546	10.97 %
61-70%	392,477,395.71	13.60 %	4,399	10.61 %
71-80%	404,754,232.80	14.02 %	3,985	9.62 %
81-90%	381,532,072.76	13.22 %	3,315	8.00 %
91-100%	137,853,973.37	4.78 %	1,035	2.50 %
101-110%	9,257,592.69	0.32 %	79	0.19 %
111-120%	5,069,821.50	0.18 %	44	0.11 %
>120%	13,287,358.66	0.46 %	158	0.38 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	14,509,063.95	0.50 %	1,406	3.39 %
21-40%	82,615,640.52	2.86 %	3,244	7.83 %
41-60%	200,006,378.71	6.93 %	5,258	12.69 %
61-80%	431,988,828.96	14.97 %	6,801	16.41 %
81-100%	525,303,471.58	18.20 %	5,684	13.72 %
101-120%	86,509,297.44	3.00 %	1,728	4.17 %
121-140%	111,485,758.38	3.86 %	1,849	4.46 %
141-160%	145,937,708.58	5.06 %	2,138	5.16 %
161-180%	156,934,666.29	5.44 %	2,074	5.00 %
181-200%	161,398,694.53	5.59 %	1,858	4.48 %
201-300%	462,650,971.63	16.03 %	5,095	12.29 %
301-400%	194,820,505.06	6.75 %	1,920	4.63 %
401-500%	89,386,583.57	3.10 %	778	1.88 %
>500%	222,946,101.40	7.72 %	1,610	3.88 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	35,726,349.67	1.24 %	1,715	4.14 %
>1 and <=2	104,662,965.59	3.63 %	3,653	8.81 %
>2 and <=3	204,277,258.07	7.08 %	5,887	14.21 %
>3 and <=4	217,444,543.68	7.53 %	4,459	10.76 %
>4 and <=5	250,259,815.75	8.67 %	4,164	10.05 %
>5 and <=6	226,925,431.17	7.86 %	3,203	7.73 %
>6 and <=7	269,624,600.67	9.34 %	3,396	8.19 %
>7 and <=8	349,012,158.22	12.09 %	3,842	9.27 %
>8 and <=9	243,170,124.03	8.42 %	2,395	5.78 %
>9 and <=10	300,738,632.45	10.42 %	3,104	7.49 %
>10 and <=11	282,112,849.72	9.77 %	2,542	6.13 %
>11 and <=12	132,415,106.19	4.59 %	1,154	2.78 %
>12 and <=13	253,257,526.78	8.77 %	1,805	4.36 %
>13 and <=14	14,795,541.35	0.51 %	106	0.26 %
>14 and <=15	894,692.78	0.03 %	8	0.02 %
>15 and <=16	952,020.32	0.03 %	6	0.01 %
>17 and <=18	224,054.16	0.01 %	4	0.01 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

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

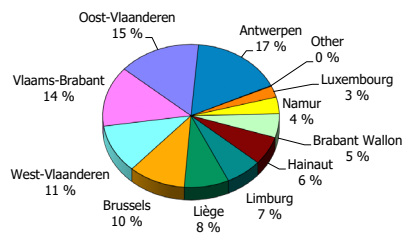
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,727,795,444.34	94.50 %	39,476	95.25 %
>=0 and <=1	57,837,647.30	2.00 %	956	2.31 %
>1 and <=2	44,139,212.54	1.53 %	442	1.07 %
>2 and <=3	16,038,194.88	0.56 %	166	0.40 %
>3 and <=4	5,180,438.96	0.18 %	62	0.15 %
>4 and <=5	7,204,567.08	0.25 %	61	0.15 %
>7 and <=8	2,395,016.53	0.08 %	13	0.03 %
>6 and <=7	25,903,148.97	0.90 %	267	0.64 %
	2,886,493,670.60	100.00 %	41,443	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

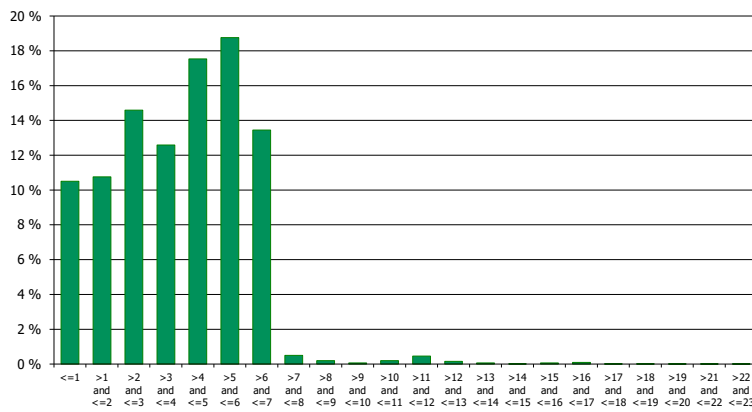
Portfolio Cut-off Date 30/09/2021

1. Geographic distribution



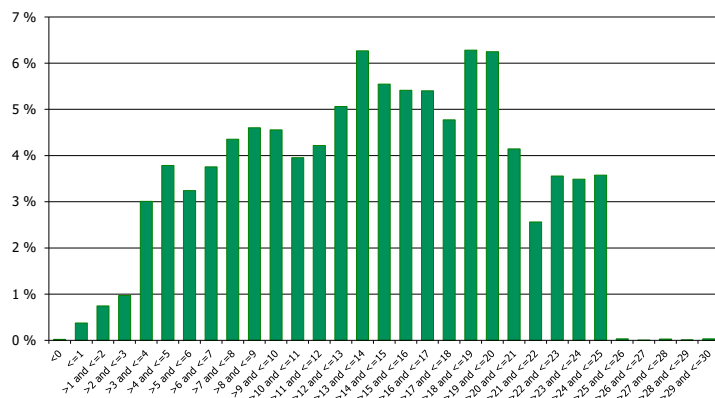
2. Seasoning

Distribution per Seasoning



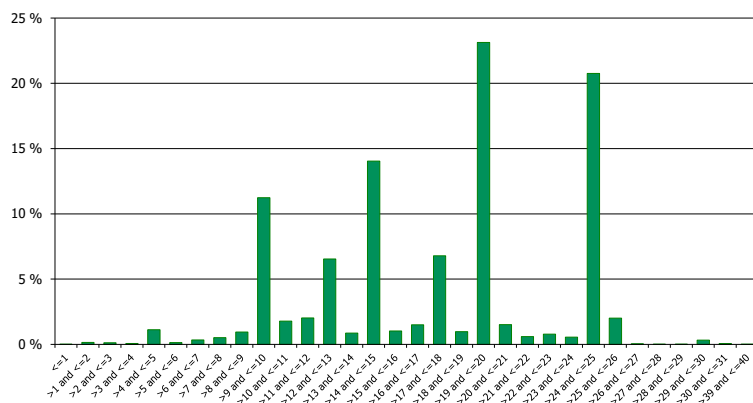
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



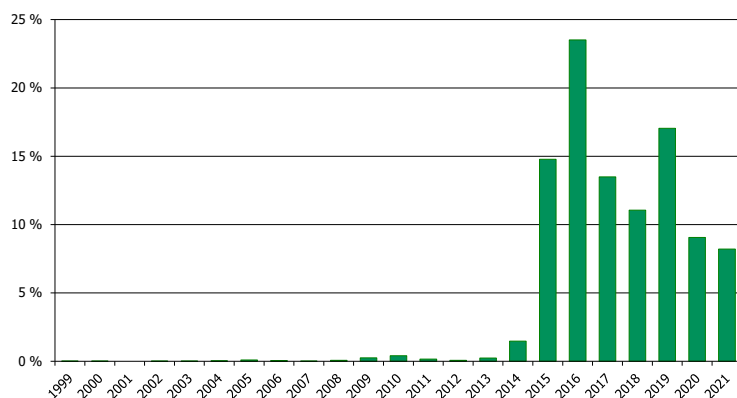
4. Original term to maturity

Distribution of Initial Term (in years)



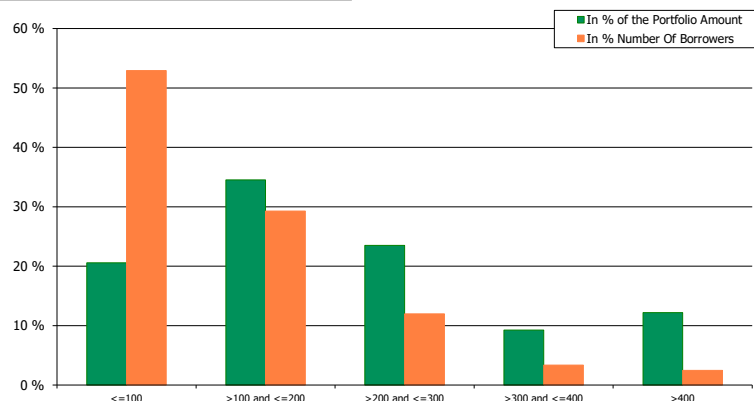
5. Origination Year

Distribution Origination Year

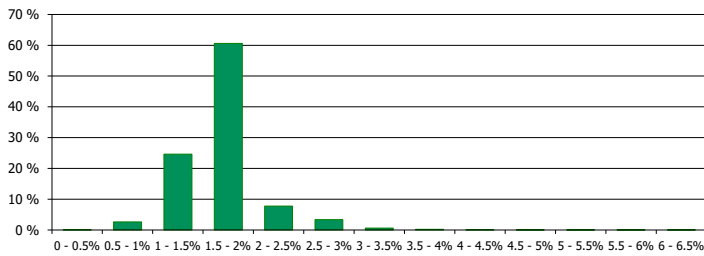


6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



Distribution per Interest Rate



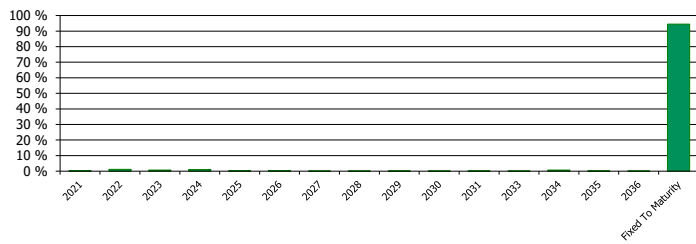
8. Interest Rate Type

Distribution per Interest Type



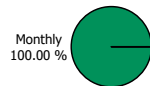
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



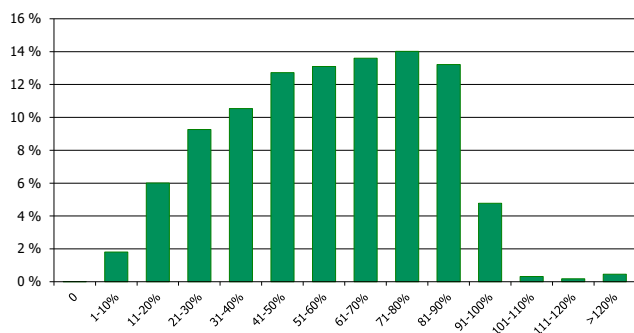
11. Repayment Type

Distribution per Repayment Type



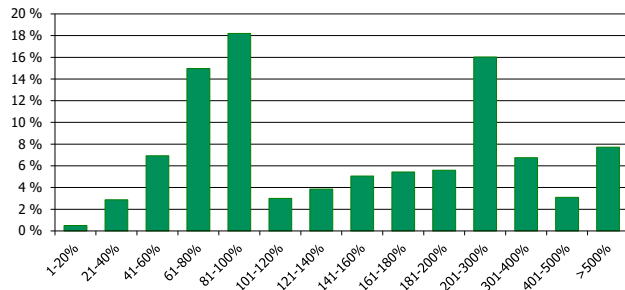
12. Current Loan to Current Value (LTV)

Current LTV Distribution



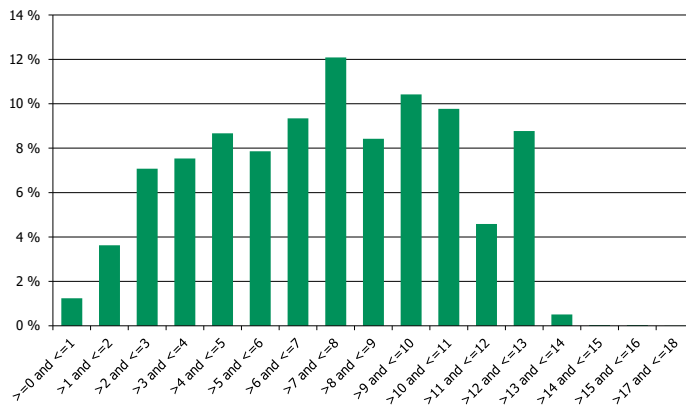
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



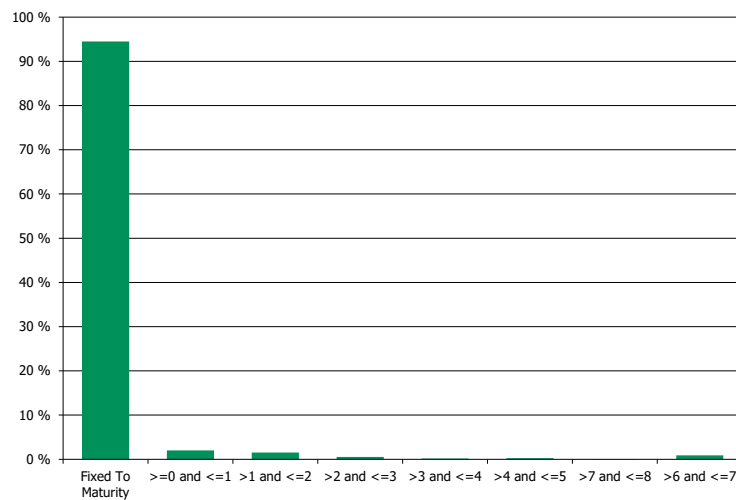
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

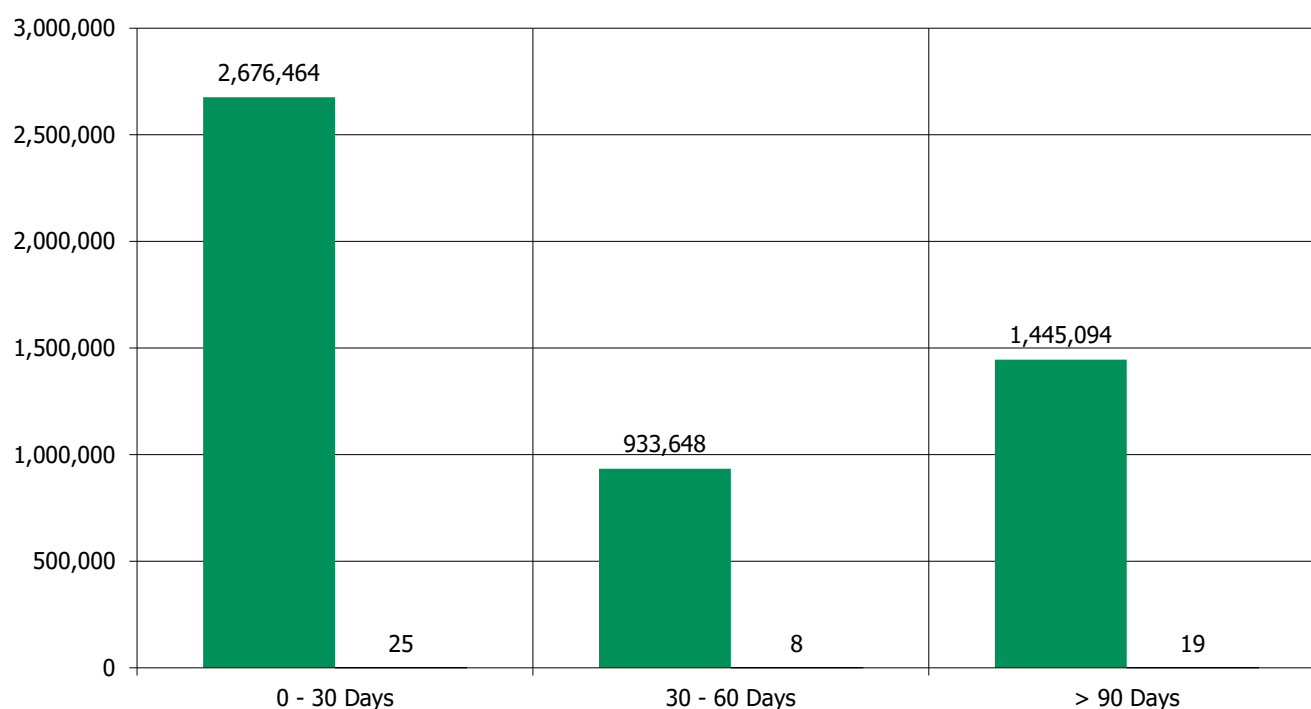
Cover Pool Performance

Portfolio Cut-off Date 30/09/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,881,438,464.03	99.82 %	41,391	99.87 %
0 - 30 Days	2,676,463.98	0.09 %	25	0.06 %
30 - 60 Days	933,648.37	0.03 %	8	0.02 %
60 - 90 Days				
> 90 Days	1,445,094.22	0.05 %	19	0.05 %
Total	2,886,493,670.60	100.00 %	41,443	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date Sep/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/10/2021	1	2,250,000,000	2,866,724,215	2,862,018,754	2,854,974,559	2,843,271,462
1/11/2021	2	2,250,000,000	2,846,590,516	2,837,098,000	2,822,917,576	2,799,438,305
1/12/2021	3	2,250,000,000	2,826,462,873	2,812,413,571	2,791,469,021	2,756,903,717
1/01/2022	4	2,250,000,000	2,805,110,199	2,786,433,007	2,758,648,240	2,712,949,642
1/02/2022	5	2,250,000,000	2,784,114,842	2,760,886,819	2,726,405,296	2,669,884,305
1/03/2022	6	2,250,000,000	2,762,894,243	2,735,645,651	2,695,273,069	2,629,297,986
1/04/2022	7	2,250,000,000	2,742,057,684	2,710,409,723	2,663,618,171	2,587,412,222
1/05/2022	8	2,250,000,000	2,721,086,787	2,685,266,005	2,632,413,464	2,546,618,228
1/06/2022	9	2,250,000,000	2,700,099,647	2,660,035,860	2,601,048,043	2,505,617,268
1/07/2022	10	2,250,000,000	2,679,791,558	2,635,695,739	2,570,904,381	2,466,427,575
1/08/2022	11	2,250,000,000	2,658,721,373	2,610,537,076	2,539,888,246	2,426,351,245
1/09/2022	12	2,250,000,000	2,638,657,969	2,586,443,031	2,510,046,416	2,387,687,219
1/10/2022	13	2,250,000,000	2,617,928,583	2,561,911,795	2,480,120,465	2,349,549,188
1/11/2022	14	2,250,000,000	2,597,201,596	2,537,317,520	2,450,064,479	2,311,244,545
1/12/2022	15	2,250,000,000	2,575,652,495	2,512,135,066	2,419,777,581	2,273,316,569
1/01/2023	16	2,250,000,000	2,553,968,675	2,486,761,088	2,389,244,632	2,235,124,438
1/02/2023	17	2,250,000,000	2,532,851,679	2,462,016,927	2,359,454,916	2,197,907,399
1/03/2023	18	2,250,000,000	2,511,820,580	2,437,833,346	2,330,911,466	2,163,009,849
1/04/2023	19	2,250,000,000	2,491,690,527	2,414,194,626	2,302,439,020	2,127,538,732
1/05/2023	20	2,250,000,000	2,470,439,204	2,389,675,378	2,273,445,429	2,092,136,209
1/06/2023	21	2,250,000,000	2,449,216,478	2,365,128,219	2,244,369,757	2,056,631,339
1/07/2023	22	2,250,000,000	2,427,936,649	2,340,730,577	2,215,750,794	2,022,083,282
1/08/2023	23	2,250,000,000	2,406,557,634	2,316,184,354	2,186,939,163	1,987,336,671
1/09/2023	24	2,250,000,000	2,385,845,026	2,292,354,956	2,158,934,852	1,953,578,654
1/10/2023	25	1,750,000,000	2,364,602,774	2,268,215,902	2,130,942,981	1,920,345,079
1/11/2023	26	1,750,000,000	2,344,818,438	2,245,423,149	2,104,164,683	1,888,181,743
1/12/2023	27	1,750,000,000	2,324,473,529	2,222,286,973	2,077,358,441	1,856,485,620
1/01/2024	28	1,750,000,000	2,303,644,475	2,198,638,200	2,050,025,016	1,824,298,625
1/02/2024	29	1,750,000,000	2,282,503,943	2,174,766,478	2,022,609,834	1,792,278,538
1/03/2024	30	1,750,000,000	2,262,119,585	2,151,924,327	1,996,603,928	1,762,222,972
1/04/2024	31	1,750,000,000	2,241,530,419	2,128,721,524	1,970,052,820	1,731,423,975
1/05/2024	32	1,750,000,000	2,221,112,241	2,105,868,656	1,944,106,564	1,701,616,573
1/06/2024	33	1,750,000,000	2,200,518,494	2,082,804,833	1,917,924,274	1,671,589,812
1/07/2024	34	1,750,000,000	2,178,121,594	2,058,222,089	1,890,622,758	1,641,040,217
1/08/2024	35	1,750,000,000	2,158,140,935	2,035,882,436	1,865,346,149	1,612,242,620
1/09/2024	36	1,250,000,000	2,136,216,550	2,011,782,137	1,838,576,817	1,582,374,815
1/10/2024	37	1,250,000,000	2,115,343,797	1,988,855,332	1,813,150,247	1,554,094,628
1/11/2024	38	1,250,000,000	2,095,313,900	1,966,681,832	1,788,375,856	1,526,367,406
1/12/2024	39	1,250,000,000	2,075,824,765	1,945,191,043	1,764,479,921	1,499,799,103
1/01/2025	40	1,250,000,000	2,055,316,223	1,922,706,531	1,739,648,689	1,472,429,610
1/02/2025	41	1,250,000,000	2,035,401,032	1,900,846,820	1,715,496,222	1,445,837,131
1/03/2025	42	1,250,000,000	2,015,745,718	1,879,606,763	1,692,430,178	1,420,938,821
1/04/2025	43	1,250,000,000	1,995,788,550	1,857,841,069	1,668,577,617	1,394,978,944
1/05/2025	44	1,250,000,000	1,976,635,737	1,836,991,876	1,645,791,661	1,370,289,026
1/06/2025	45	1,250,000,000	1,956,641,299	1,815,325,832	1,622,244,470	1,344,962,712
1/07/2025	46	1,250,000,000	1,936,929,998	1,794,088,479	1,599,319,893	1,320,521,159
1/08/2025	47	1,250,000,000	1,917,367,656	1,772,956,614	1,576,462,640	1,296,135,267
1/09/2025	48	1,250,000,000	1,897,614,307	1,751,714,949	1,553,613,920	1,271,939,247
1/10/2025	49	750,000,000	1,879,063,826	1,731,743,565	1,532,120,831	1,249,201,121
1/11/2025	50	750,000,000	1,858,484,368	1,709,872,558	1,508,923,666	1,225,076,580
1/12/2025	51	750,000,000	1,840,335,117	1,690,395,404	1,488,063,960	1,203,188,436
1/01/2026	52	750,000,000	1,822,279,765	1,670,972,189	1,467,224,634	1,181,313,808
1/02/2026	53	750,000,000	1,803,843,915	1,651,261,685	1,446,230,062	1,159,478,432
1/03/2026	54	750,000,000	1,785,381,390	1,631,856,910	1,425,951,229	1,138,845,927
1/04/2026	55	750,000,000	1,766,629,468	1,611,978,780	1,404,998,985	1,117,359,514
1/05/2026	56	750,000,000	1,748,658,858	1,592,962,319	1,385,006,974	1,096,945,281
1/06/2026	57	750,000,000	1,730,538,958	1,573,781,987	1,364,850,617	1,076,402,615
1/07/2026	58	750,000,000	1,712,655,495	1,554,961,936	1,345,209,977	1,056,563,946
1/08/2026	59	750,000,000	1,695,134,751	1,536,444,072	1,325,809,622	1,036,915,803
1/09/2026	60	750,000,000	1,677,033,284	1,517,459,086	1,306,097,185	1,017,172,101

Classification : Internal

1/10/2026	61	750,000,000	1,659,920,126	1,499,508,939	1,287,470,627	998,555,848
1/11/2026	62	750,000,000	1,643,460,397	1,482,121,785	1,269,305,770	980,297,519
1/12/2026	63	750,000,000	1,626,136,857	1,464,091,776	1,250,778,571	962,029,002
1/01/2027	64	750,000,000	1,608,913,385	1,446,127,722	1,232,289,861	943,794,034
1/02/2027	65	750,000,000	1,592,412,425	1,428,868,702	1,214,486,356	926,218,843
1/03/2027	66	750,000,000	1,576,305,685	1,412,249,178	1,197,602,692	909,847,794
1/04/2027	67	750,000,000	1,560,383,859	1,395,613,357	1,180,485,461	893,044,799
1/05/2027	68	750,000,000	1,544,432,587	1,379,079,126	1,163,628,844	876,684,169
1/06/2027	69	750,000,000	1,526,794,035	1,361,016,724	1,145,467,701	859,346,185
1/07/2027	70	750,000,000	1,510,221,257	1,344,033,665	1,128,390,185	843,064,280
1/08/2027	71	750,000,000	1,494,742,174	1,328,001,712	1,112,094,982	827,370,229
1/09/2027	72	750,000,000	1,479,097,539	1,311,873,443	1,095,794,911	811,790,393
1/10/2027	73	750,000,000	1,463,583,850	1,295,982,971	1,079,857,381	796,704,211
1/11/2027	74	750,000,000	1,447,914,950	1,279,933,828	1,063,772,396	781,512,714
1/12/2027	75	750,000,000	1,429,438,086	1,261,526,492	1,045,893,205	765,227,830
1/01/2028	76	750,000,000	1,414,056,814	1,245,835,390	1,030,257,353	750,595,156
1/02/2028	77	750,000,000	1,399,065,475	1,230,536,849	1,015,018,073	736,360,408
1/03/2028	78	0	1,383,264,164	1,214,708,446	999,577,899	722,285,417
1/04/2028	79		1,368,283,279	1,199,515,113	984,565,040	708,423,945
1/05/2028	80		1,353,318,777	1,184,449,019	969,805,910	694,943,874
1/06/2028	81		1,338,260,828	1,169,283,469	954,953,790	681,402,748
1/07/2028	82		1,323,229,370	1,154,252,267	940,357,625	668,237,214
1/08/2028	83		1,308,885,139	1,139,803,327	926,224,634	655,406,214
1/09/2028	84		1,294,366,099	1,125,248,110	912,071,304	642,657,586
1/10/2028	85		1,280,119,623	1,111,036,375	898,335,464	630,384,426
1/11/2028	86		1,264,485,634	1,095,605,999	883,606,215	617,422,300
1/12/2028	87		1,250,232,000	1,081,477,959	870,065,204	605,468,333
1/01/2029	88		1,236,158,285	1,067,490,271	856,627,763	593,592,491
1/02/2029	89		1,221,648,438	1,053,170,934	842,987,583	581,666,497
1/03/2029	90		1,207,564,734	1,039,434,589	830,081,230	570,569,401
1/04/2029	91		1,192,601,812	1,024,813,853	816,323,896	558,736,461
1/05/2029	92		1,178,135,244	1,010,720,865	803,116,448	547,443,252
1/06/2029	93		1,164,162,622	997,039,841	790,230,696	536,378,179
1/07/2029	94		1,150,522,723	983,740,661	777,771,047	525,756,998
1/08/2029	95		1,137,300,926	970,786,200	765,576,928	515,322,074
1/09/2029	96		1,122,904,992	956,872,323	752,685,117	504,498,474
1/10/2029	97		1,109,958,404	944,287,508	740,957,583	494,602,104
1/11/2029	98		1,096,192,036	930,994,172	728,668,772	484,338,943
1/12/2029	99		1,082,488,085	917,846,392	716,610,171	474,371,166
1/01/2030	100		1,069,549,895	905,337,915	705,046,506	464,739,621
1/02/2030	101		1,056,579,085	892,841,663	693,546,519	455,222,952
1/03/2030	102		1,043,380,041	880,337,265	682,262,264	446,102,766
1/04/2030	103		1,030,942,523	868,367,965	671,274,502	437,059,270
1/05/2030	104		1,018,564,433	856,533,607	660,496,519	428,279,021
1/06/2030	105		1,005,435,087	844,058,828	649,221,561	419,185,086
1/07/2030	106		993,333,337	832,530,688	638,778,421	410,751,547
1/08/2030	107		981,322,719	821,069,411	628,382,311	402,355,129
1/09/2030	108		969,436,377	809,748,422	618,142,040	394,121,831
1/10/2030	109		957,534,433	798,494,187	608,050,566	386,098,391
1/11/2030	110		945,826,331	787,392,979	598,072,136	378,153,812
1/12/2030	111		932,729,281	775,215,253	587,373,173	369,866,591
1/01/2031	112		921,123,517	764,270,941	577,608,052	362,176,990
1/02/2031	113		908,853,945	752,811,687	567,500,616	354,332,161
1/03/2031	114		897,220,642	742,037,128	558,093,207	347,125,073
1/04/2031	115		885,658,950	731,232,817	548,568,502	339,755,687
1/05/2031	116		874,089,311	720,495,924	539,183,370	332,574,111
1/06/2031	117		862,871,503	710,042,957	530,009,529	325,530,921
1/07/2031	118		851,711,012	699,708,775	521,010,099	318,691,731
1/08/2031	119		840,740,969	689,525,049	512,121,444	311,927,910
1/09/2031	120		829,877,944	679,461,476	503,363,644	305,295,032
1/10/2031	121		818,624,181	669,147,324	494,502,532	298,691,247
1/11/2031	122		807,955,128	659,306,257	485,990,818	292,306,626
1/12/2031	123		797,353,487	649,587,133	477,648,093	286,111,113
1/01/2032	124		786,753,325	639,864,303	469,302,220	279,921,275
1/02/2032	125		776,347,037	630,329,995	461,133,628	273,884,032
1/03/2032	126		765,813,106	620,790,711	453,074,345	268,030,945
1/04/2032	127		755,543,434	611,427,025	445,105,525	262,201,438
1/05/2032	128		745,230,685	602,091,483	437,230,657	256,506,736
1/06/2032	129		735,058,645	592,865,971	429,436,286	250,866,994
1/07/2032	130		724,804,224	583,635,648	421,709,895	245,343,561
1/08/2032	131		714,756,765	574,568,944	414,102,853	239,897,496
1/09/2032	132		704,766,228	565,576,997	406,585,517	234,544,912

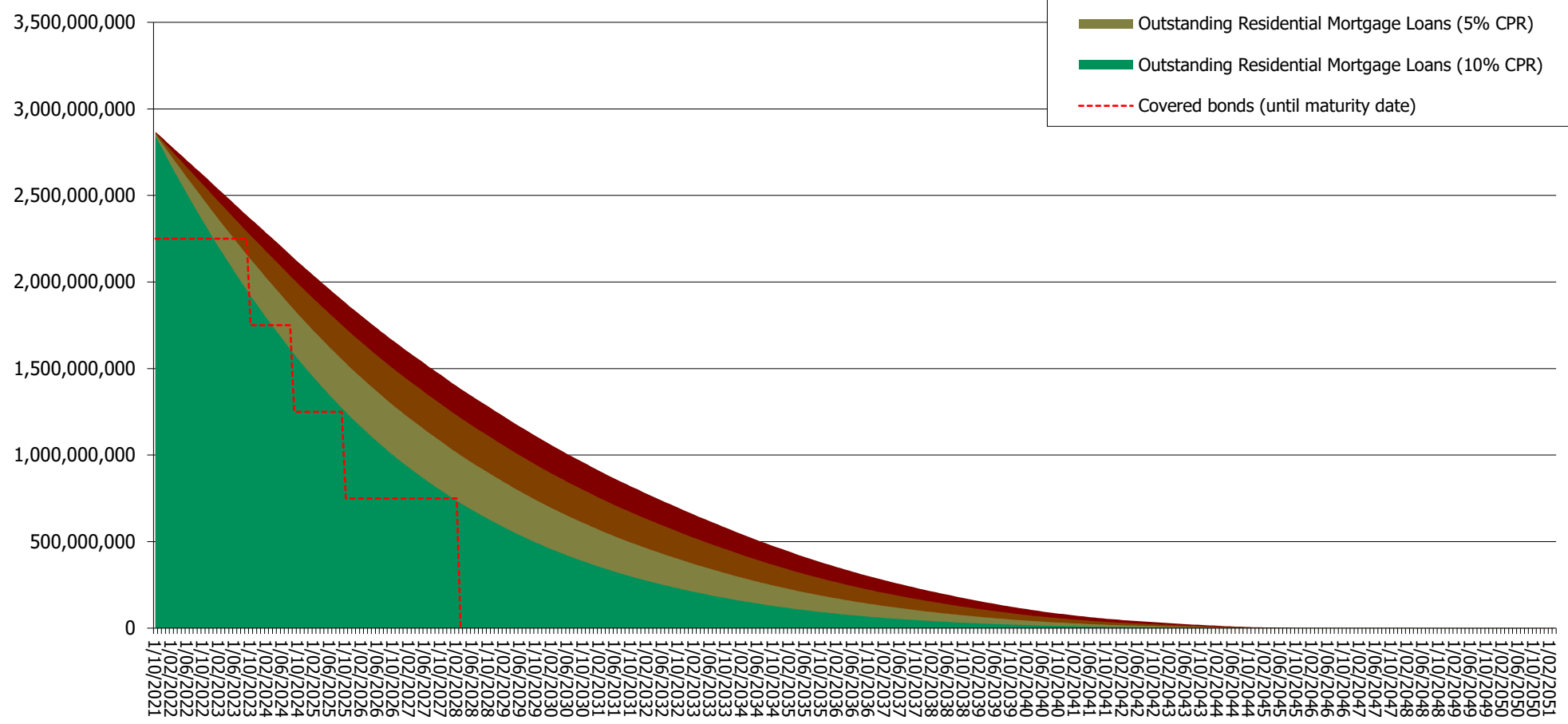
1/10/2032	133	694,710,206	556,591,913	399,141,447	229,306,846
1/11/2032	134	684,855,293	547,765,668	391,812,996	224,143,243
1/12/2032	135	674,645,885	538,714,206	384,390,126	218,995,465
1/01/2033	136	664,760,347	529,920,155	377,153,659	213,962,588
1/02/2033	137	654,863,623	521,145,482	369,965,271	208,995,577
1/03/2033	138	645,219,717	512,684,118	363,122,334	204,345,044
1/04/2033	139	635,664,278	504,234,804	356,229,604	199,617,116
1/05/2033	140	626,102,949	495,835,163	349,433,292	195,006,070
1/06/2033	141	616,681,671	487,545,770	342,717,627	190,448,218
1/07/2033	142	607,332,904	479,366,548	336,138,719	186,026,620
1/08/2033	143	598,074,788	471,258,489	329,612,821	181,642,416
1/09/2033	144	588,888,663	463,233,185	323,175,677	177,340,717
1/10/2033	145	579,781,937	455,321,032	316,873,909	173,169,881
1/11/2033	146	570,715,688	447,440,839	310,597,878	169,021,122
1/12/2033	147	560,924,740	439,042,908	304,018,209	164,762,425
1/01/2034	148	551,932,101	431,271,544	297,877,381	160,750,646
1/02/2034	149	542,980,716	423,557,459	291,805,283	156,806,828
1/03/2034	150	534,080,404	415,976,403	285,924,011	153,058,502
1/04/2034	151	525,217,165	408,379,320	279,988,225	149,246,177
1/05/2034	152	516,465,665	400,915,498	274,194,436	145,558,701
1/06/2034	153	507,523,037	393,305,419	268,305,648	141,829,303
1/07/2034	154	498,966,581	386,039,896	262,701,070	138,297,420
1/08/2034	155	490,509,021	378,852,806	257,154,574	134,804,102
1/09/2034	156	482,167,849	371,778,727	251,711,104	131,391,675
1/10/2034	157	473,965,691	364,854,539	246,415,124	128,099,938
1/11/2034	158	465,846,150	357,995,971	241,168,086	124,841,223
1/12/2034	159	457,792,575	351,229,458	236,027,388	121,679,288
1/01/2035	160	449,577,671	344,341,764	230,810,339	118,485,755
1/02/2035	161	441,677,778	337,717,290	225,794,286	115,419,835
1/03/2035	162	432,834,256	330,448,279	220,426,732	112,244,940
1/04/2035	163	425,072,911	323,972,448	215,557,401	109,300,480
1/05/2035	164	417,378,791	317,586,173	210,788,161	106,444,059
1/06/2035	165	409,779,893	311,275,280	206,074,072	103,622,768
1/07/2035	166	402,347,137	305,127,579	201,506,914	100,910,851
1/08/2035	167	395,023,359	299,065,355	197,001,116	98,236,578
1/09/2035	168	387,651,763	292,986,676	192,506,122	95,588,512
1/10/2035	169	380,571,278	287,163,128	188,215,384	93,074,853
1/11/2035	170	373,569,792	281,402,011	183,970,306	90,590,278
1/12/2035	171	366,605,058	275,702,344	179,800,444	88,174,033
1/01/2036	172	359,680,340	270,035,888	175,657,169	85,777,314
1/02/2036	173	352,789,976	264,413,607	171,562,469	83,422,936
1/03/2036	174	345,945,321	258,872,172	167,567,309	81,157,382
1/04/2036	175	339,172,560	253,373,619	163,591,003	78,895,960
1/05/2036	176	332,458,368	247,950,229	159,695,362	76,701,479
1/06/2036	177	325,832,909	242,596,745	155,850,017	74,537,514
1/07/2036	178	319,336,022	237,369,270	152,116,437	72,453,652
1/08/2036	179	312,965,743	232,239,542	148,450,583	70,408,106
1/09/2036	180	306,699,854	227,203,864	144,862,357	68,415,251
1/10/2036	181	300,532,839	222,269,891	141,367,716	66,491,128
1/11/2036	182	294,472,191	217,418,137	137,930,232	64,599,558
1/12/2036	183	288,509,965	212,666,391	134,583,656	62,773,809
1/01/2037	184	282,683,643	208,018,280	131,307,356	60,986,237
1/02/2037	185	276,339,995	203,005,286	127,817,110	59,113,734
1/03/2037	186	270,689,331	198,549,530	124,724,459	57,462,701
1/04/2037	187	265,105,768	194,124,201	121,634,434	55,801,718
1/05/2037	188	259,572,211	189,760,257	118,607,427	54,189,981
1/06/2037	189	254,018,826	185,385,493	115,578,343	52,582,375
1/07/2037	190	248,579,628	181,118,135	112,639,943	51,035,484
1/08/2037	191	243,185,366	176,887,286	109,728,943	49,505,977
1/09/2037	192	237,836,553	172,703,271	106,861,000	48,007,854
1/10/2037	193	232,557,953	168,593,069	104,061,038	46,558,319
1/11/2037	194	227,337,351	164,528,863	101,294,211	45,128,447
1/12/2037	195	222,104,967	160,478,232	98,557,217	43,729,073
1/01/2038	196	217,013,906	156,533,827	95,890,282	42,365,570
1/02/2038	197	211,992,793	152,652,709	93,274,945	41,035,533
1/03/2038	198	207,074,711	148,882,827	90,762,449	39,777,392
1/04/2038	199	201,830,944	144,866,535	88,089,423	38,442,399
1/05/2038	200	197,016,574	141,178,851	85,635,750	37,218,417
1/06/2038	201	192,363,874	137,611,007	83,259,295	36,032,313
1/07/2038	202	187,719,619	134,068,232	80,916,149	34,874,718
1/08/2038	203	182,693,605	130,257,382	78,416,194	33,654,092
1/09/2038	204	178,066,177	126,742,775	76,106,319	32,524,412

1/10/2038	205	173,640,192	123,389,612	73,910,454	31,456,521
1/11/2038	206	169,239,794	120,058,692	71,732,336	30,400,198
1/12/2038	207	164,865,218	116,763,396	69,591,765	29,372,126
1/01/2039	208	160,514,906	113,489,537	67,468,500	28,355,362
1/02/2039	209	156,202,475	110,253,186	65,377,825	27,360,324
1/03/2039	210	151,939,141	107,079,671	63,350,123	26,410,294
1/04/2039	211	147,712,554	103,924,405	61,327,050	25,458,597
1/05/2039	212	143,396,940	100,722,520	59,291,287	24,512,599
1/06/2039	213	139,265,152	97,654,427	57,339,028	23,605,077
1/07/2039	214	135,215,134	94,658,876	55,443,354	22,731,112
1/08/2039	215	131,224,871	91,709,637	53,579,323	21,873,840
1/09/2039	216	127,341,056	88,844,397	51,773,364	21,047,029
1/10/2039	217	123,605,057	86,096,281	50,048,435	20,262,406
1/11/2039	218	119,945,921	83,405,832	48,361,150	19,496,369
1/12/2039	219	116,330,613	80,759,108	46,711,249	18,754,034
1/01/2040	220	112,813,162	78,184,389	45,107,017	18,033,247
1/02/2040	221	109,333,233	75,644,132	43,530,474	17,329,253
1/03/2040	222	105,900,267	73,152,715	41,996,592	16,652,370
1/04/2040	223	102,524,422	70,700,666	40,485,657	15,985,264
1/05/2040	224	99,204,252	68,298,792	39,014,000	15,341,053
1/06/2040	225	95,971,612	65,961,163	37,582,862	14,715,708
1/07/2040	226	92,838,920	63,703,333	36,207,078	14,118,900
1/08/2040	227	89,818,771	61,526,465	34,880,875	13,544,139
1/09/2040	228	86,886,291	59,416,750	33,599,158	12,991,193
1/10/2040	229	84,070,821	57,397,038	32,377,160	12,467,388
1/11/2040	230	81,335,171	55,435,166	31,190,958	11,959,749
1/12/2040	231	78,644,529	53,513,339	30,035,522	11,469,503
1/01/2041	232	75,992,835	51,621,303	28,899,890	10,989,103
1/02/2041	233	73,370,211	49,755,244	27,784,346	10,520,172
1/03/2041	234	70,779,484	47,924,833	26,700,724	10,071,188
1/04/2041	235	68,273,511	46,149,631	25,646,302	9,632,501
1/05/2041	236	65,828,043	44,423,574	24,626,335	9,211,496
1/06/2041	237	63,421,618	42,727,025	23,625,610	8,799,744
1/07/2041	238	61,124,208	41,111,672	22,676,462	8,411,595
1/08/2041	239	58,909,899	39,555,142	21,762,421	8,038,350
1/09/2041	240	56,777,190	38,058,472	20,885,731	7,681,853
1/10/2041	241	54,700,046	36,605,951	20,039,174	7,340,273
1/11/2041	242	52,683,211	35,196,463	19,218,577	7,009,875
1/12/2041	243	50,716,309	33,826,806	18,425,232	6,692,958
1/01/2042	244	48,853,860	32,529,322	17,673,439	6,392,678
1/02/2042	245	47,066,585	31,286,112	16,954,764	6,106,749
1/03/2042	246	45,351,070	30,099,590	16,274,282	5,839,225
1/04/2042	247	43,683,774	28,943,827	15,609,584	5,577,008
1/05/2042	248	42,041,885	27,810,228	14,961,312	5,323,481
1/06/2042	249	40,423,169	26,694,114	14,324,344	5,075,250
1/07/2042	250	38,843,669	25,608,961	13,708,216	4,837,040
1/08/2042	251	37,287,156	24,541,084	13,103,184	4,603,967
1/09/2042	252	35,747,494	23,487,829	12,508,927	4,376,552
1/10/2042	253	34,239,888	22,460,332	11,932,271	4,157,681
1/11/2042	254	32,761,301	21,453,974	11,368,647	3,944,514
1/12/2042	255	31,300,158	20,463,490	10,817,091	3,737,759
1/01/2043	256	29,868,291	19,494,241	10,278,535	3,536,622
1/02/2043	257	28,460,014	18,543,591	9,752,430	3,341,388
1/03/2043	258	27,080,977	17,618,023	9,244,369	3,155,196
1/04/2043	259	25,743,854	16,719,727	8,750,712	2,974,055
1/05/2043	260	24,438,637	15,845,983	8,273,002	2,800,173
1/06/2043	261	23,170,060	14,997,958	7,810,344	2,632,380
1/07/2043	262	21,938,824	14,177,670	7,364,999	2,472,106
1/08/2043	263	20,731,723	13,374,874	6,930,293	2,316,342
1/09/2043	264	19,544,939	12,587,845	6,505,900	2,165,285
1/10/2043	265	18,390,305	11,824,767	6,096,469	2,020,701
1/11/2043	266	17,252,992	11,074,671	5,695,223	1,879,711
1/12/2043	267	16,129,364	10,336,422	5,302,490	1,742,915
1/01/2044	268	15,020,056	9,609,202	4,916,896	1,609,326
1/02/2044	269	13,928,954	8,896,046	4,540,408	1,479,805
1/03/2044	270	12,860,201	8,200,430	4,175,417	1,355,455
1/04/2044	271	11,806,097	7,515,502	3,816,940	1,233,835
1/05/2044	272	10,774,386	6,847,480	3,469,108	1,116,801
1/06/2044	273	9,785,571	6,208,507	3,137,389	1,005,734
1/07/2044	274	8,837,632	5,597,878	2,821,853	900,876
1/08/2044	275	7,969,624	5,039,508	2,533,922	805,528
1/09/2044	276	7,175,043	4,529,368	2,271,626	719,086

1/10/2044	277	6,473,299	4,079,673	2,041,053	643,449
1/11/2044	278	5,828,940	3,667,347	1,830,101	574,502
1/12/2044	279	5,226,366	3,282,833	1,634,187	510,898
1/01/2045	280	4,699,413	2,946,832	1,463,195	455,503
1/02/2045	281	4,191,949	2,624,162	1,299,665	402,882
1/03/2045	282	3,700,878	2,313,202	1,143,025	352,969
1/04/2045	283	3,227,231	2,013,731	992,516	305,194
1/05/2045	284	2,784,363	1,734,539	852,805	261,158
1/06/2045	285	2,405,543	1,496,008	733,658	223,720
1/07/2045	286	2,065,173	1,282,224	627,269	190,493
1/08/2045	287	1,753,437	1,086,827	530,328	160,372
1/09/2045	288	1,457,845	902,079	439,059	132,209
1/10/2045	289	1,203,695	743,594	361,030	108,268
1/11/2045	290	979,413	604,015	292,516	87,350
1/12/2045	291	781,444	481,135	232,433	69,124
1/01/2046	292	616,559	378,971	182,613	54,078
1/02/2046	293	482,928	296,331	142,428	41,999
1/03/2046	294	383,900	235,205	112,789	33,132
1/04/2046	295	342,559	209,521	100,217	29,314
1/05/2046	296	329,336	201,102	95,954	27,952
1/06/2046	297	317,458	193,521	92,101	26,716
1/07/2046	298	305,560	185,962	88,286	25,504
1/08/2046	299	294,293	178,801	84,671	24,356
1/09/2046	300	283,006	171,652	81,078	23,224
1/10/2046	301	271,698	164,523	77,520	22,114
1/11/2046	302	260,367	157,394	73,972	21,012
1/12/2046	303	250,888	151,415	70,987	20,082
1/01/2047	304	241,391	145,436	68,011	19,158
1/02/2047	305	231,876	139,467	65,053	18,248
1/03/2047	306	222,343	133,528	62,140	17,364
1/04/2047	307	213,542	128,025	59,428	16,536
1/05/2047	308	205,229	122,839	56,880	15,762
1/06/2047	309	197,992	118,306	54,642	15,077
1/07/2047	310	190,741	113,787	52,425	14,406
1/08/2047	311	183,478	109,268	50,215	13,741
1/09/2047	312	176,199	104,755	48,019	13,084
1/10/2047	313	169,681	100,715	46,053	12,497
1/11/2047	314	163,152	96,675	44,093	11,915
1/12/2047	315	156,610	92,646	42,152	11,343
1/01/2048	316	150,333	88,782	40,291	10,797
1/02/2048	317	144,046	84,925	38,443	10,258
1/03/2048	318	137,749	81,083	36,616	9,732
1/04/2048	319	131,440	77,239	34,791	9,207
1/05/2048	320	125,121	73,405	32,983	8,693
1/06/2048	321	118,791	69,573	31,182	8,183
1/07/2048	322	112,450	65,751	29,396	7,683
1/08/2048	323	106,098	61,932	27,618	7,188
1/09/2048	324	99,736	58,119	25,852	6,700
1/10/2048	325	93,363	54,316	24,101	6,220
1/11/2048	326	88,873	51,616	22,845	5,871
1/12/2048	327	84,374	48,923	21,600	5,528
1/01/2049	328	79,865	46,230	20,359	5,189
1/02/2049	329	75,347	43,541	19,126	4,854
1/03/2049	330	70,820	40,862	17,908	4,527
1/04/2049	331	66,284	38,180	16,690	4,202
1/05/2049	332	61,738	35,503	15,481	3,881
1/06/2049	333	57,182	32,827	14,278	3,565
1/07/2049	334	52,617	30,157	13,085	3,253
1/08/2049	335	48,043	27,489	11,897	2,945
1/09/2049	336	44,382	25,351	10,943	2,698
1/10/2049	337	40,713	23,217	9,998	2,455
1/11/2049	338	37,036	21,084	9,056	2,214
1/12/2049	339	33,350	18,955	8,121	1,977
1/01/2050	340	29,657	16,827	7,191	1,744
1/02/2050	341	26,888	15,230	6,492	1,567
1/03/2050	342	24,112	13,637	5,800	1,395
1/04/2050	343	21,329	12,043	5,109	1,223
1/05/2050	344	18,540	10,451	4,422	1,055
1/06/2050	345	15,815	8,899	3,756	892
1/07/2050	346	13,083	7,350	3,095	732
1/08/2050	347	10,344	5,801	2,437	574
1/09/2050	348	7,599	4,255	1,782	418

1/10/2050	349	4,847	2,709	1,132	264
1/11/2050	350	2,996	1,672	697	162
1/12/2050	351	2,248	1,253	521	121
1/01/2051	352	1,500	834	346	80
1/02/2051	353	750	0	0	0
1/03/2051	354	0	0	0	0
		251,479,249,518	225,490,854,813	194,065,125,967	155,873,570,446

Amortisation profiles (all amounts in EUR)



The information is updated:

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

HTT 2022

Responsible in Domestic Currency		(Please insert currency)		
CONTENT OF TAB E				
1. Additional information on the programme				
2. Additional information on the assets				
3. Additional information on the asset distribution				
Field	1. Additional information on the programme			
	Responsible Counterparty	Name	Local Entity Identifier (LEI)*	
E.1.1.1	Responsible Counterparty			
E.1.1.2	Responsible Counterparty			
E.1.1.3	Responsible Counterparty	BNP Paribas Fortis	50230A1VW40031547	
E.1.1.4	Responsible Counterparty			
E.1.1.5	Responsible Counterparty			
E.1.1.6	Responsible Counterparty			
E.1.1.7	Responsible Counterparty			
E.1.1.8	Responsible Counterparty			
E.1.1.9	Responsible Counterparty			
E.1.1.10	Responsible Counterparty	Ditching BNP Fortis Placelandse Representative		
E.1.1.11	Responsible Counterparty	David De Schacht & Laurent De Rudderster		
OE.1.1.1	Responsible Counterparty			
OE.1.1.2	Responsible Counterparty			
OE.1.1.3	Responsible Counterparty			
OE.1.1.4	Responsible Counterparty			
OE.1.1.5	Responsible Counterparty			
OE.1.1.6	Responsible Counterparty			
OE.1.1.7	Responsible Counterparty			
OE.1.1.8	Responsible Counterparty			
2. Additional information on the assets				
	Asset Description	Guarantor (if applicable)	Local Entity Identifier (LEI)*	Type of Asset
E.2.1.1	Asset Description	Responsible Counterparty	Responsible Counterparty	FI
E.2.1.2	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.3	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.4	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.5	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.6	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.7	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.8	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.9	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.10	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.11	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.12	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.13	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.14	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.15	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.16	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.17	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.18	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.19	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.20	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.21	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.22	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.23	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.24	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
E.2.1.25	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.1	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.2	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.3	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.4	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.5	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.6	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.7	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.8	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.9	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.10	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.11	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.12	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.13	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.14	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.15	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.16	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.17	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.18	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.19	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.20	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.21	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.22	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.23	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.24	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
OE.2.1.25	Asset Description	Responsible Counterparty	Responsible Counterparty	Responsible Counterparty
3. Additional information on the asset distribution				
	E. General Information		Total Assets	
E.3.1.1	Responsible Counterparty (Responsible Counterparty)		65.33	
E.3.1.2	Responsible Counterparty (Responsible Counterparty)		187.25	
OE.3.1.1	Responsible Counterparty (Responsible Counterparty)			
OE.3.1.2	Responsible Counterparty (Responsible Counterparty)			
OE.3.1.3	Responsible Counterparty (Responsible Counterparty)			
OE.3.1.4	Responsible Counterparty (Responsible Counterparty)			
E.3.2.1	Responsible Counterparty (Responsible Counterparty)			
E.3.2.2	Responsible Counterparty (Responsible Counterparty)			
E.3.2.3	Responsible Counterparty (Responsible Counterparty)			
E.3.2.4	Responsible Counterparty (Responsible Counterparty)			
E.3.2.5	Responsible Counterparty (Responsible Counterparty)			
OE.3.2.1	Responsible Counterparty (Responsible Counterparty)			
OE.3.2.2	Responsible Counterparty (Responsible Counterparty)			
OE.3.2.3	Responsible Counterparty (Responsible Counterparty)			
OE.3.2.4	Responsible Counterparty (Responsible Counterparty)			

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

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

** Modified: Business Month - 1 Business Month to Month