



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 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: 30/4/2022

Cut-off Date: 30/4/2022



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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) 126(1)		
6. Other relevant information		

Field Number	1. Basic Facts
G.1.1.1	Country
G.1.1.2	Issuer Name
G.1.1.3	Link to Issuer's Website
G.1.1.4	Cut-off date
OG.1.1.1	Optional information e.g. Contact names
OG.1.1.2	Optional information e.g. Parent name
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OG.1.1.4	
OG.1.1.5	
OG.1.1.6	
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Field Number	2. Regulatory Summary
G.2.1.1	LCR Compliance (Y/N)
G.2.1.2	CRR Compliance (Y/N)
G.2.1.3	LCR status
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OG.2.1.2	
OG.2.1.3	
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G.3.1.1	Nominal (mn)
G.3.1.2	Total Cover Assets
OG.3.1.1	Outstanding Covered Bonds
OG.3.1.2	Cover Pool Size (NPV) (mn)
OG.3.1.3	Outstanding Covered Bonds (NPV) (mn)
OG.3.1.4	
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G.3.2.1	OC (%)
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)
OG.3.2.2	Optional information e.g. OC (NPV basis)
OG.3.2.3	
OG.3.2.4	
OG.3.2.5	
OG.3.2.6	
3. Cover Pool Composition	
G.3.3.1	Nominal (mn)
G.3.3.2	% Cover Pool
G.3.3.3	Public Sector
G.3.3.4	Shipping
G.3.3.5	Substitute Assets
G.3.3.6	Other
OG.3.3.1	Total
OG.3.3.2	a/w (if relevant, please specify)
OG.3.3.3	a/w (if relevant, please specify)
OG.3.3.4	a/w (if relevant, please specify)
OG.3.3.5	a/w (if relevant, please specify)
OG.3.3.6	a/w (if relevant, please specify)
4. Cover Pool Amortisation Profile	
G.3.4.1	Contractual (mn)
G.3.4.1	Expected Upon Prepayments (mn)
G.3.4.1	% Total Contractual
G.3.4.1	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)
G.3.4.1	Residual Life (mn)
G.3.4.1	By buckets:
G.3.4.2	0 - 1 Y
G.3.4.3	1 - 2 Y
G.3.4.4	2 - 3 Y
G.3.4.5	3 - 4 Y
G.3.4.6	4 - 5 Y
G.3.4.7	5 - 10 Y
G.3.4.8	10+ Y
G.3.4.9	Total
OG.3.4.1	a/w 0-1 day
OG.3.4.2	a/w 0-0.5y
OG.3.4.3	a/w 0.5-1 y
OG.3.4.4	a/w 1-1.5y
OG.3.4.5	a/w 1.5-2 y
OG.3.4.6	
OG.3.4.7	
OG.3.4.8	
OG.3.4.9	
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5. Maturity of Covered Bonds	
G.3.5.1	Initial Maturity
G.3.5.1	Extended Maturity
G.3.5.1	% Total Initial Maturity
G.3.5.1	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)
G.3.5.1	Maturity (mn)
G.3.5.1	By buckets:
G.3.5.2	0 - 1 Y
G.3.5.3	1 - 2 Y
G.3.5.4	2 - 3 Y
G.3.5.5	3 - 4 Y
G.3.5.6	4 - 5 Y
G.3.5.7	5 - 10 Y
G.3.5.8	10+ Y
G.3.5.9	Total
G.3.5.10	a/w 0-1 day
OG.3.5.1	a/w 0-0.5y
OG.3.5.2	a/w 0.5-1 y
OG.3.5.3	a/w 1-1.5y
OG.3.5.4	a/w 1.5-2 y
OG.3.5.5	
OG.3.5.6	
OG.3.5.7	
OG.3.5.8	
OG.3.5.9	
OG.3.5.10	

6. Cover Assets - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	2,949.8	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,949.8	0.0	100.0%	0.0%
OG.3.6.1	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.2	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.3	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.4	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.5	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.6	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.7	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.8	a/w (if relevant, please specify)	0.0	0.0		
OG.3.6.9	a/w (if relevant, please specify)	0.0	0.0		
7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.2	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.3	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.4	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.5	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.6	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.7	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.8	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.9	a/w (if relevant, please specify)	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (before hedging) (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	a/w EU qvs or quasi qvots		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvs or quasi qvots		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvs or quasi qvots		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			0.0%		
OG.3.9.10			0.0%		
OG.3.9.11			0.0%		
OG.3.9.12			0.0%		
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	0.44%	0.58%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	0.0	0.00%	0.00%	
G.3.11.4	Total	13.0	0.44%	0.58%	
OG.3.11.1	a/w (if relevant, please specify)				
OG.3.11.2	a/w (if relevant, please specify)				
OG.3.11.3	a/w (if relevant, please specify)				
OG.3.11.4	a/w (if relevant, please specify)				
OG.3.11.5	a/w (if relevant, please specify)				
OG.3.11.6	a/w (if relevant, please specify)				
OG.3.11.7	a/w (if relevant, please specify)				
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/			
		31/			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

4. References to Capital Requirements Regulation (CRR)		
129 [7]		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(ii) Value of covered bonds:	26
G.4.1.3	(iii) Geographical distribution:	43 for Mortgage Assets 48 for Public Sector Assets
G.4.1.4	(iv) Type of cover assets:	52
G.4.1.5	(i) Loan size:	166 for Residential Mortgage Assets 267 for Commercial Mortgage Assets 18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets 228 129 for Public Sector Assets
G.4.1.7	(iii) Currency risk - cover pool:	111
G.4.1.8	(iv) Interest rate risk - covered bond:	163
G.4.1.9	(v) 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	(vi) Maturity structure of cover assets:	65
G.4.1.12	(vii) Maturity structure of covered bonds:	88
G.4.1.13	(viii) Percentage of loans more than ninety days past due:	160 for Mortgage Assets 166 for Public Sector 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)		
129 [6]		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information		
1. Optional information e.a. 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	2,949.8	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	2,949.8	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 [f relevant, please specify]		0.0%
OM.7.1.4	a/w [f relevant, please specify]		0.0%
OM.7.1.5	a/w [f relevant, please specify]		0.0%
OM.7.1.6	a/w [f relevant, please specify]		0.0%
OM.7.1.7	a/w [f relevant, please specify]		0.0%
OM.7.1.8	a/w [f relevant, please specify]		0.0%
OM.7.1.9	a/w [f relevant, please specify]		0.0%
OM.7.1.10	a/w [f relevant, please specify]		0.0%
OM.7.1.11	a/w [f relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	42,462.0	0
OM.7.2.1	Number of borrowers	23,937.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.79%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [f relevant, please specify]		
OM.7.4.2	a/w [f relevant, please specify]		
OM.7.4.3	a/w [f relevant, please specify]		
OM.7.4.4	a/w [f relevant, please specify]		
OM.7.4.5	a/w [f relevant, please specify]		
OM.7.4.6	a/w [f relevant, please specify]		
OM.7.4.7	a/w [f relevant, please specify]		
OM.7.4.8	a/w [f relevant, please specify]		
OM.7.4.9	a/w [f relevant, please specify]		
OM.7.4.10	a/w [f relevant, please specify]		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.49%	0.00%	16.5%	
M.7.5.2	Vlaams-Brabant	13.64%	0.00%	13.6%	
M.7.5.3	Oost-Vlaanderen	15.22%	0.00%	15.2%	
M.7.5.4	Brussels	10.46%	0.00%	10.5%	
M.7.5.5	West-Vlaanderen	10.90%	0.00%	10.9%	
M.7.5.6	Limburg	6.76%	0.00%	6.8%	
M.7.5.7	Liège	7.97%	0.00%	8.0%	
M.7.5.8	Hainaut	6.37%	0.00%	6.4%	
M.7.5.9	Brabant Wallon	5.54%	0.00%	5.5%	
M.7.5.10	Namur	3.88%	0.00%	3.9%	
M.7.5.11	Luxembourg	2.67%	0.00%	2.7%	
M.7.5.12	Other	0.11%	0.00%	0.1%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.59%	0.00%	93.6%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	6.41%	0.00%	6.4%	
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	3.05%	0.00%	3.1%	
M.7.7.2	Amortising	96.95%	0.00%	96.9%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	11.66%	0.00%	11.7%	
M.7.8.2	≥ 12 - ≤ 24 months	11.14%	0.00%	11.1%	
M.7.8.3	≥ 24 - ≤ 36 months	15.64%	0.00%	15.6%	
M.7.8.4	≥ 36 - ≤ 60 months	8.86%	0.00%	8.9%	
M.7.8.5	≥ 60 months	52.69%	0.00%	52.7%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.06%	0.0%	0.06%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	69.5			
By buckets (mn):					
M.7A.10.2	<=100K	1,398.2	33,108.0	47.4%	78.0%
M.7A.10.3	>100K and <=200K	1,025.9	7,557.0	34.8%	17.8%
M.7A.10.4	>200K and <=300K	312.7	1,310.0	10.6%	3.1%
M.7A.10.5	>300K and <=400K	101.6	297.0	3.4%	0.7%
M.7A.10.6	>400K	111.4	190.0	3.8%	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	2,949.8	42,462	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.2%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	852.6	19,953.0	28.9%	47.0%
M.7A.11.3	>40 - <=50 %	366.9	5,088.0	12.4%	12.0%
M.7A.11.4	>50 - <=60 %	396.9	4,826.0	13.5%	11.4%
M.7A.11.5	>60 - <=70 %	390.4	4,254.0	13.2%	10.0%
M.7A.11.6	>70 - <=80 %	436.7	4,185.0	14.8%	9.9%
M.7A.11.7	>80 - <=90 %	361.3	3,047.0	12.2%	7.2%
M.7A.11.8	>90 - <=100 %	121.4	886.0	4.1%	2.1%
M.7A.11.9	>100%	23.6	223.0	0.8%	0.5%
M.7A.11.10	Total	2,949.8	42,462	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.3%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,041.4	23,145.0	35.3%	54.5%
M.7A.12.3	>40 - <=50 %	378.9	4,794.0	12.8%	11.3%
M.7A.12.4	>50 - <=60 %	402.6	4,455.0	13.6%	10.5%
M.7A.12.5	>60 - <=70 %	402.6	4,008.0	13.7%	9.4%
M.7A.12.6	>70 - <=80 %	366.0	3,289.0	12.4%	7.7%
M.7A.12.7	>80 - <=90 %	236.8	1,922.0	8.0%	4.5%
M.7A.12.8	>90 - <=100 %	105.2	713.0	3.6%	1.7%
M.7A.12.9	>100%	16.2	136.0	0.5%	0.3%
M.7A.12.10	Total	2,949.8	42,462	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	Subsidised 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 lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
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						
OM.7B.22.9						
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 ND1 if not relevant]			
	By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 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						
OM.7B.23.9						
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.7B.25.1	TBC at a country level		[For completion]	[For completion]		
M.7B.25.2	TBC at a country level		[For completion]	[For completion]		
M.7B.25.3	TBC at a country level		[For completion]	[For completion]		
M.7B.25.4	TBC at a country level		[For completion]	[For completion]		
M.7B.25.5	TBC at a country level		[For completion]	[For completion]		
M.7B.25.6	TBC at a country level		[For completion]	[For completion]		
M.7B.25.7	TBC at a country level		[For completion]	[For completion]		
M.7B.25.8	TBC at a country level		[For completion]	[For completion]		
M.7B.25.9	TBC at a country level		[For completion]	[For completion]		
M.7B.25.10	TBC at a country level		[For completion]	[For completion]		
M.7B.25.11	TBC at a country level		[For completion]	[For completion]		
M.7B.25.12	TBC at a country level		[For completion]	[For completion]		
M.7B.25.13	TBC at a country level		[For completion]	[For completion]		
M.7B.25.14	TBC at a country level		[For completion]	[For completion]		
M.7B.25.15	TBC at a country level		[For completion]	[For completion]		
M.7B.25.16	TBC at a country level		[For completion]	[For completion]		
M.7B.25.17	TBC at a country level		[For completion]	[For completion]		
M.7B.25.18	no data		[For completion]	[For completion]		
M.7B.25.19	Total		0.0	0	0.0%	0.0%
OM.7B.25.1						
OM.7B.25.2						
OM.7B.25.3						
26. Average energy use intensity (kWh/m2 per year) - optional			Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level		[For completion]	[For completion]		
M.7B.26.2	TBC at a country level		[For completion]	[For completion]		
M.7B.26.3	TBC at a country level		[For completion]	[For completion]		
M.7B.26.4	TBC at a country level		[For completion]	[For completion]		
M.7B.26.5	TBC at a country level		[For completion]	[For completion]		
M.7B.26.6	TBC at a country level		[For completion]	[For completion]		
M.7B.26.7	TBC at a country level		[For completion]	[For completion]		
M.7B.26.8	TBC at a country level		[For completion]	[For completion]		
M.7B.26.9	TBC at a country level		[For completion]	[For completion]		
M.7B.26.10	TBC at a country level		[For completion]	[For completion]		
M.7B.26.11	TBC at a country level		[For completion]	[For completion]		
M.7B.26.12	TBC at a country level		[For completion]	[For completion]		
M.7B.26.13	TBC at a country level		[For completion]	[For completion]		
M.7B.26.14	TBC at a country level		[For completion]	[For completion]		
M.7B.26.15	TBC at a country level		[For completion]	[For completion]		
M.7B.26.16	TBC at a country level		[For completion]	[For completion]		
M.7B.26.17	TBC at a country level		[For completion]	[For completion]		
M.7B.26.18	no data		[For completion]	[For completion]		
M.7B.26.19	Total		0.0	0	0.0%	0.0%
OM.7B.26.1						
OM.7B.26.2						
OM.7B.26.3						

27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.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.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.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		



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/04/2022

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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.



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2022	1.48	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.40	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.90	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.43	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.59

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,949,785,714 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	123,165,384 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	37.15 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,417,990,771 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.47 %

Limit:
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,901,977 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	123,165,384 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,417,990,771
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.51 %

Limit:
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	368,125,772 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	367,689,772
<i>Total Interest Proceeds Public Finance Exposures</i>	436,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,084,594,679 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,949,785,714
<i>Total Principal Proceeds Public Finance Exposures</i>	11,643,581
<i>Total Principal Proceeds Financial Institution Exposures</i>	123,165,384
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	59,375,000 (X)
Costs, Fees and expenses Covered Bonds	25,366,619 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,117,978,832

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	283,780,650 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,157,425 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	274,623,225

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,643,581 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6,018,581 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 30/04/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,949,785,713.73
Principal Redemptions between Cut-off Date and Maturity	2,949,785,713.73
Interest Payments between Cut-off Date and Maturity Date	367,689,772.02
Number of borrowers	23,937
Number of loans	42,462
Average Outstanding Balance per borrower	123,231
Average Outstanding Balance per loan	69,469
Weighted average Current Loan to Current Value	51.25%
Weighted average seasoning (in Years)	4.05
Weighted average remaining maturity (in years, at 0% CPR)	14.04
Weighted average initial maturity (in years, at 0% CPR)	18.09
Percentage of Fixed Rate Loans	93.59%
Percentage of Variable Rate Loans	6.41%
Weighted average interest rate	1.68%
Weighted average interest rate Fixed Rate Loans	1.70%
Weighted average interest rate Variable Rate Loans	1.38%
Weighted Remaining average life (in years, at 0% CPR)	7.32
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 123,165,384

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85	BGB 0 10/22/31 92
Currency	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None


Straticifation Tables

Portfolio Cut-off Da 30/04/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	486,411,292.79	16.49 %	6,808	16.03 %
Oost-Vlaanderen	448,949,841.08	15.22 %	6,785	15.98 %
Vlaams-Brabant	402,416,617.96	13.64 %	5,577	13.13 %
West-Vlaanderen	321,455,607.36	10.90 %	5,267	12.40 %
Brussels	308,522,789.10	10.46 %	3,322	7.82 %
Liège	234,960,098.27	7.97 %	3,580	8.43 %
Limburg	199,432,899.75	6.76 %	3,275	7.71 %
Hainaut	187,985,624.49	6.37 %	2,981	7.02 %
Brabant Wallon	163,331,155.76	5.54 %	2,002	4.71 %
Namur	114,309,224.53	3.88 %	1,686	3.97 %
Luxembourg	78,813,565.36	2.67 %	1,128	2.66 %
Other	3,196,997.28	0.11 %	51	0.12 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	343,807,722.67	11.66 %	2,967	6.99 %
>1 and <=2	328,720,924.06	11.14 %	3,298	7.77 %
>2 and <=3	461,449,430.35	15.64 %	5,319	12.53 %
>3 and <=4	260,008,385.60	8.81 %	3,260	7.68 %
>4 and <=5	325,415,398.98	11.03 %	4,576	10.78 %
>5 and <=6	716,029,946.33	24.27 %	12,047	28.37 %
>6 and <=7	379,830,641.14	12.88 %	7,274	17.13 %
>7 and <=8	96,195,606.14	3.26 %	2,494	5.87 %
>8 and <=9	6,228,491.02	0.21 %	182	0.43 %
>9 and <=10	2,713,149.61	0.09 %	109	0.26 %
>10 and <=11	2,760,652.35	0.09 %	148	0.35 %
>11 and <=12	6,835,898.06	0.23 %	244	0.57 %
>12 and <=13	12,002,517.19	0.41 %	235	0.55 %
>13 and <=14	1,486,331.92	0.05 %	52	0.12 %
>14 and <=15	1,318,417.83	0.04 %	19	0.04 %
>15 and <=16	457,052.75	0.02 %	18	0.04 %
>16 and <=17	2,358,937.36	0.08 %	94	0.22 %
>17 and <=18	1,626,795.18	0.06 %	83	0.20 %
>18 and <=19	203,275.78	0.01 %	31	0.07 %
>19 and <=20	303,810.16	0.01 %	9	0.02 %
>21 and <=22	31,377.13	0.00 %	2	0.00 %
>22 and <=23	952.12	0.00 %	1	0.00 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	630,000.00	0.02 %	185	0.44 %
<=1	14,274,423.13	0.48 %	557	1.31 %
>1 and <=2	20,700,879.82	0.70 %	830	1.95 %
>2 and <=3	46,364,663.83	1.57 %	1,856	4.37 %
>3 and <=4	86,701,466.55	2.94 %	3,162	7.45 %
>4 and <=5	104,655,815.56	3.55 %	3,332	7.85 %
>5 and <=6	83,924,937.12	2.85 %	2,124	5.00 %
>6 and <=7	104,114,410.52	3.53 %	2,160	5.09 %
>7 and <=8	120,390,659.47	4.08 %	2,343	5.52 %
>8 and <=9	116,725,806.79	3.96 %	2,048	4.82 %
>9 and <=10	146,227,389.70	4.96 %	2,234	5.26 %
>10 and <=11	102,695,760.15	3.48 %	1,500	3.53 %
>11 and <=12	110,487,799.27	3.75 %	1,487	3.50 %
>12 and <=13	167,298,960.65	5.67 %	2,227	5.24 %
>13 and <=14	156,001,122.33	5.29 %	1,847	4.35 %
>14 and <=15	214,483,149.93	7.27 %	2,354	5.54 %
>15 and <=16	139,964,871.59	4.74 %	1,436	3.38 %
>16 and <=17	107,737,131.97	3.65 %	1,141	2.69 %
>17 and <=18	175,156,133.59	5.94 %	1,877	4.42 %
>18 and <=19	176,664,612.49	5.99 %	1,727	4.07 %
>19 and <=20	253,797,002.90	8.60 %	2,223	5.24 %
>20 and <=21	68,467,841.29	2.32 %	624	1.47 %
>21 and <=22	60,350,445.29	2.05 %	545	1.28 %
>22 and <=23	140,577,345.76	4.77 %	1,135	2.67 %
>23 and <=24	111,164,356.11	3.77 %	759	1.79 %
>24 and <=25	117,287,533.58	3.98 %	725	1.71 %
>25 and <=26	236,273.63	0.01 %	3	0.01 %
>26 and <=27	524,516.71	0.02 %	3	0.01 %
>27 and <=28	481,595.11	0.02 %	5	0.01 %
>28 and <=29	880,811.84	0.03 %	8	0.02 %
>29 and <=30	817,997.05	0.03 %	5	0.01 %
2,949,785,713.73	100.00 %	42,462	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	215,000.00	0.01 %	11	0.03 %
>1 and <=2	5,124,057.13	0.17 %	46	0.11 %
>2 and <=3	4,262,104.73	0.14 %	44	0.10 %
>3 and <=4	2,385,902.38	0.08 %	57	0.13 %
>4 and <=5	31,415,037.92	1.06 %	291	0.69 %
>5 and <=6	3,470,964.91	0.12 %	197	0.46 %
>6 and <=7	9,180,045.73	0.31 %	513	1.21 %
>7 and <=8	12,709,114.96	0.43 %	681	1.60 %
>8 and <=9	24,784,658.71	0.84 %	846	1.99 %
>9 and <=10	301,174,276.86	10.21 %	8,724	20.55 %
>10 and <=11	45,855,494.26	1.55 %	1,681	3.96 %
>11 and <=12	55,328,844.35	1.88 %	1,112	2.62 %
>12 and <=13	180,273,782.61	6.11 %	3,403	8.01 %
>13 and <=14	24,878,477.44	0.84 %	443	1.04 %
>14 and <=15	407,462,372.61	13.81 %	5,928	13.96 %
>15 and <=16	28,497,768.56	0.97 %	372	0.88 %
>16 and <=17	44,645,477.43	1.51 %	561	1.32 %
>17 and <=18	192,076,408.41	6.51 %	2,345	5.52 %
>18 and <=19	28,507,994.74	0.97 %	440	1.04 %
>19 and <=20	715,194,009.19	24.25 %	7,423	17.48 %
>20 and <=21	43,335,224.41	1.47 %	522	1.23 %
>21 and <=22	18,781,447.59	0.64 %	193	0.45 %
>22 and <=23	23,732,963.57	0.80 %	270	0.64 %
>23 and <=24	15,275,191.86	0.52 %	184	0.43 %
>24 and <=25	660,291,327.67	22.38 %	5,509	12.97 %
>25 and <=26	56,650,888.11	1.92 %	494	1.16 %
>26 and <=27	1,613,556.32	0.05 %	14	0.03 %
>27 and <=28	503,022.38	0.02 %	4	0.01 %
>28 and <=29	414,278.16	0.01 %	5	0.01 %
>29 and <=30	9,815,606.32	0.33 %	125	0.29 %
>30 and <=31	1,662,009.49	0.06 %	19	0.04 %
>39 and <=40	268,404.92	0.01 %	5	0.01 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	952.12	0.00 %	1	0.00 %
2000	31,377.13	0.00 %	2	0.00 %
2002	252,348.27	0.01 %	4	0.01 %
2003	180,928.21	0.01 %	27	0.06 %
2004	781,545.28	0.03 %	48	0.11 %
2005	2,524,631.90	0.09 %	121	0.28 %
2006	1,177,839.47	0.04 %	33	0.08 %
2007	222,810.75	0.01 %	15	0.04 %
2008	1,880,314.22	0.06 %	29	0.07 %
2009	6,864,588.66	0.23 %	165	0.39 %
2010	11,002,516.19	0.37 %	282	0.66 %
2011	4,250,628.34	0.14 %	197	0.46 %
2012	1,777,130.85	0.06 %	80	0.19 %
2013	5,728,405.40	0.19 %	172	0.41 %
2014	38,767,353.61	1.31 %	1,004	2.36 %
2015	378,552,149.06	12.83 %	7,346	17.30 %
2016	612,483,519.94	20.76 %	11,124	26.20 %
2017	355,042,445.88	12.04 %	5,194	12.23 %
2018	299,830,018.64	10.16 %	3,734	8.79 %
2019	482,825,206.77	16.37 %	5,785	13.62 %
2020	269,447,123.97	9.13 %	2,848	6.71 %
2021	471,835,869.00	16.00 %	4,220	9.94 %
2022	4,326,010.07	0.15 %	31	0.07 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	589,088,144.49	19.97 %	12,753	53.28 %
>100 and <=200	982,931,298.01	33.32 %	6,799	28.40 %
>200 and <=300	692,516,637.81	23.48 %	2,877	12.02 %
>300 and <=400	293,301,279.84	9.94 %	863	3.61 %
>400	391,948,353.58	13.29 %	645	2.69 %
2,949,785,713.73	100.00 %	23,937	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,950,711.03	0.10 %	77	0.18 %
0.5 - 1%	120,743,991.76	4.09 %	1,309	3.08 %
1 - 1.5%	839,810,590.29	28.47 %	10,470	24.66 %
1.5 - 2%	1,671,269,526.81	56.66 %	25,300	59.58 %
2 - 2.5%	205,280,880.20	6.96 %	3,221	7.59 %
2.5 - 3%	85,999,370.02	2.92 %	1,435	3.38 %
3 - 3.5%	16,026,521.61	0.54 %	338	0.80 %
3.5 - 4%	4,570,560.34	0.15 %	162	0.38 %
4 - 4.5%	2,281,082.54	0.08 %	80	0.19 %
4.5 - 5%	622,552.74	0.02 %	44	0.10 %
5 - 5.5%	163,002.99	0.01 %	14	0.03 %
5.5 - 6%	64,213.85	0.00 %	11	0.03 %
6 - 6.5%	2,709.55	0.00 %	1	0.00 %
2,949,785,713.73	100.00 %	42,462	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,760,572,972.67	93.59 %	40,194	94.66 %
Variable	2,279,357.88	0.08 %	57	0.13 %
Variable With Cap	186,933,383.18	6.34 %	2,211	5.21 %
2,949,785,713.73	100.00 %	42,462	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	29,623,630.06	1.00 %	570	1.34 %
2023	30,613,780.59	1.04 %	423	1.00 %
2024	29,400,257.98	1.00 %	306	0.72 %
2025	10,684,105.83	0.36 %	119	0.28 %
2026	14,877,038.57	0.50 %	154	0.36 %
2027	4,085,994.77	0.14 %	45	0.11 %
2028	2,305,743.08	0.08 %	24	0.06 %
2029	6,078,283.40	0.21 %	63	0.15 %
2030	153,388.54	0.01 %	5	0.01 %
2031	19,414,750.91	0.66 %	111	0.26 %
2032	372,542.20	0.01 %	2	0.00 %
2033	3,359,417.09	0.11 %	40	0.09 %
2034	20,863,133.72	0.71 %	217	0.51 %
2035	4,243,296.76	0.14 %	26	0.06 %
2036	4,368,174.67	0.15 %	28	0.07 %
Fixed To Maturity	2,769,342,175.56	93.88 %	40,329	94.98 %
2,949,785,713.73	100.00 %	42,462	100.00 %	

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,949,785,713.73	100.00 %	42,462	100.00 %
2,949,785,713.73	100.00 %	42,462	100.00 %	

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,821,671,881.83	95.66 %	40,938	96.41 %
Interest only	90,073,333.69	3.05 %	601	1.42 %
Linear	38,040,498.21	1.29 %	923	2.17 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	182,950.17	0.01 %	109	0.26 %
1-10%	61,668,805.37	2.09 %	3,449	8.12 %
11-20%	186,944,152.79	6.34 %	5,492	12.93 %
21-30%	279,613,872.02	9.48 %	5,636	13.27 %
31-40%	324,145,887.82	10.99 %	5,267	12.40 %
41-50%	366,885,176.38	12.44 %	5,088	11.98 %
51-60%	396,883,076.68	13.45 %	4,826	11.37 %
61-70%	390,400,835.32	13.23 %	4,254	10.02 %
71-80%	436,747,293.01	14.81 %	4,185	9.86 %
81-90%	361,315,925.54	12.25 %	3,047	7.18 %
91-100%	121,443,130.79	4.12 %	886	2.09 %
101-110%	6,772,185.73	0.23 %	56	0.13 %
111-120%	3,976,102.46	0.13 %	33	0.08 %
>120%	12,806,319.65	0.43 %	134	0.32 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	19,467,008.92	0.66 %	1,730	4.07 %
21-40%	100,440,625.87	3.41 %	3,969	9.35 %
41-60%	211,609,623.41	7.17 %	5,354	12.61 %
61-80%	422,532,774.57	14.32 %	6,434	15.15 %
81-100%	478,043,780.37	16.21 %	5,356	12.61 %
101-120%	89,752,141.47	3.04 %	1,746	4.11 %
121-140%	135,800,946.77	4.60 %	2,087	4.91 %
141-160%	153,919,863.47	5.22 %	2,160	5.09 %
161-180%	156,411,959.71	5.30 %	2,097	4.94 %
181-200%	195,053,743.93	6.61 %	2,047	4.82 %
201-300%	466,606,196.89	15.82 %	5,114	12.04 %
301-400%	203,935,135.17	6.91 %	1,943	4.58 %
401-500%	90,970,524.02	3.08 %	769	1.81 %
>500%	225,241,389.16	7.64 %	1,656	3.90 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	38,520,294.63	1.31 %	1,676	3.95 %
>1 and <=2	121,840,462.92	4.13 %	4,618	10.88 %
>2 and <=3	190,157,513.13	6.45 %	5,598	13.18 %
>3 and <=4	217,783,282.98	7.38 %	4,449	10.48 %
>4 and <=5	254,509,200.30	8.63 %	4,199	9.89 %
>5 and <=6	199,598,858.26	6.77 %	2,827	6.66 %
>6 and <=7	307,882,068.10	10.44 %	3,939	9.28 %
>7 and <=8	309,316,994.78	10.49 %	3,428	8.07 %
>8 and <=9	261,518,514.31	8.87 %	2,668	6.28 %
>9 and <=10	353,686,913.76	11.99 %	3,500	8.24 %
>10 and <=11	245,478,726.48	8.32 %	2,211	5.21 %
>11 and <=12	198,474,181.52	6.73 %	1,699	4.00 %
>12 and <=13	242,032,720.87	8.21 %	1,586	3.74 %
>13 and <=14	6,759,105.12	0.23 %	45	0.11 %
>14 and <=15	246,154.21	0.01 %	4	0.01 %
>15 and <=16	1,758,790.01	0.06 %	11	0.03 %
>16 and <=17	13,030.54	0.00 %	1	0.00 %
>17 and <=18	208,901.81	0.01 %	3	0.01 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

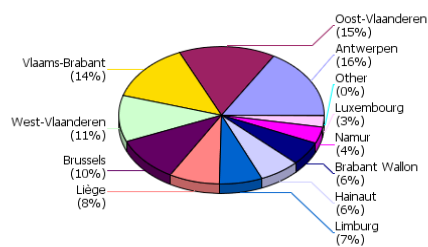
15. Distribution of Average Life To Interest Reset Date (at 0% CPR)

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,769,342,175.56	93.88 %	40,329	94.98 %
>=0 and <=1	71,033,727.88	2.41 %	1,122	2.64 %
>1 and <=2	31,233,728.72	1.06 %	327	0.77 %
>2 and <=3	17,130,259.66	0.58 %	172	0.41 %
>3 and <=4	8,424,506.56	0.29 %	88	0.21 %
>4 and <=5	19,787,293.11	0.67 %	113	0.27 %
>5 and <=6	3,156,863.53	0.11 %	36	0.08 %
>7 and <=8	4,368,174.67	0.15 %	28	0.07 %
>6 and <=7	25,308,984.04	0.86 %	247	0.58 %
	2,949,785,713.73	100.00 %	42,462	100.00 %

Stratification Tables

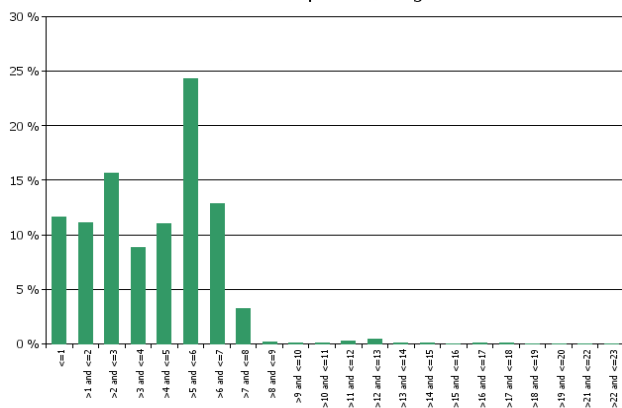
Portfolio Cut-off Date 30/04/2022

1. Geographic distribution



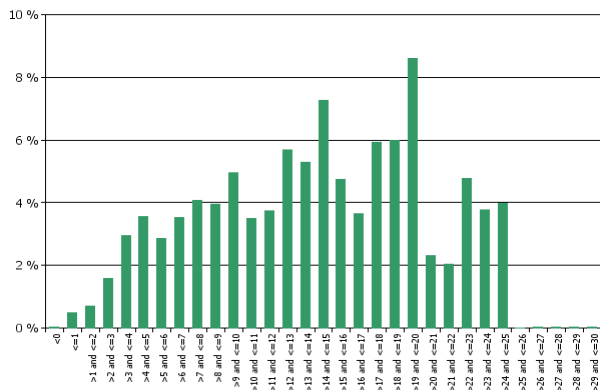
2. Seasoning

Distribution per Seasoning



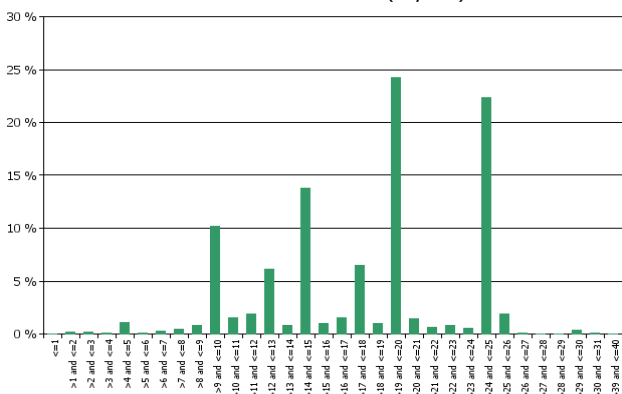
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

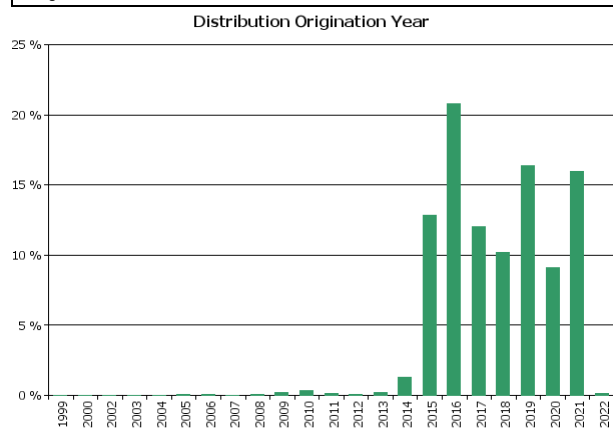


4. Original term to maturity

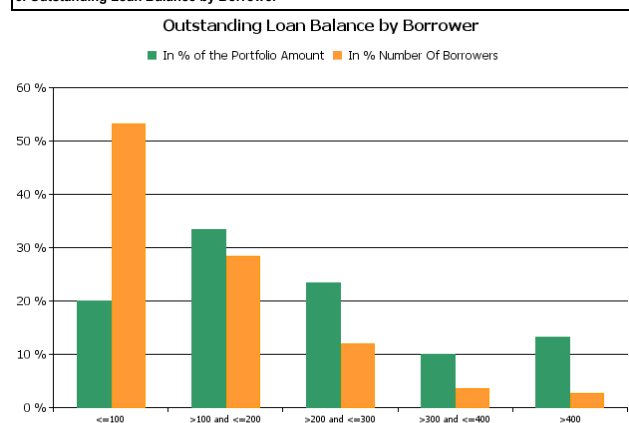
Distribution of Initial Term (in years)



5. Origination Year

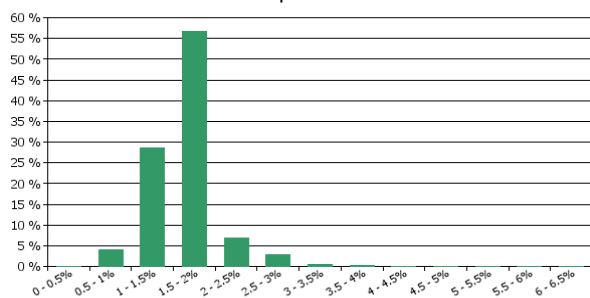


6. Outstanding Loan Balance by Borrower



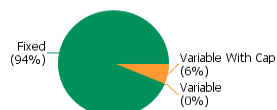
7. Interest Rate

Distribution per Interest Rate



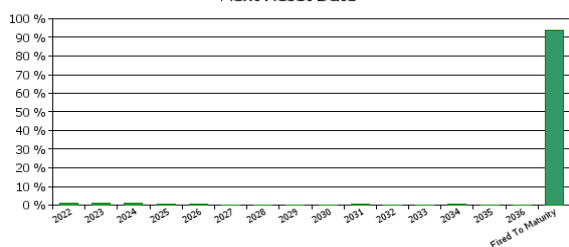
8. Interest Rate Type

Distribution per Interest Type



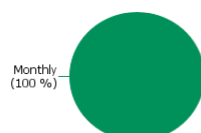
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



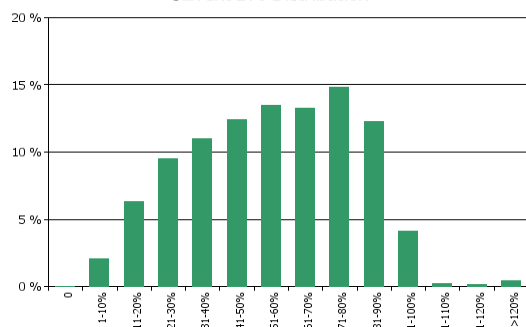
11. Repayment Type

Distribution per Repayment Type

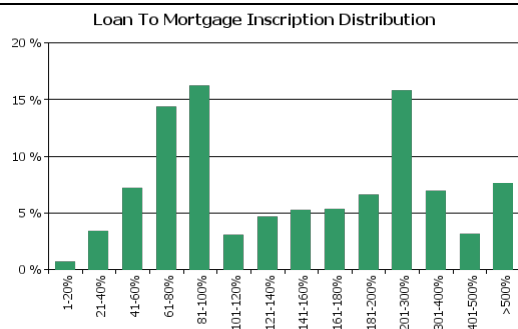


12. Current Loan to Current Value (LTV)

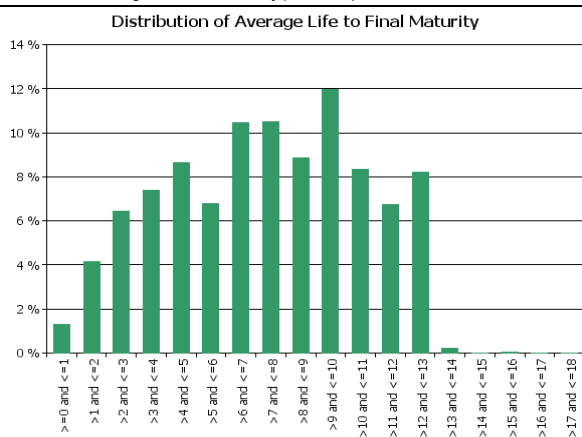
Current LTV Distribution



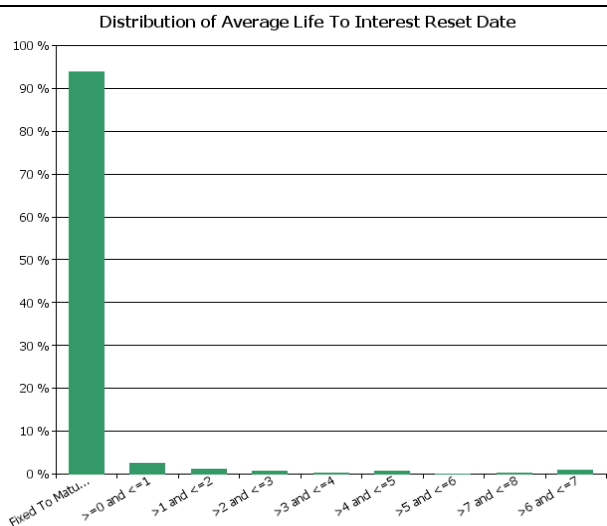
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





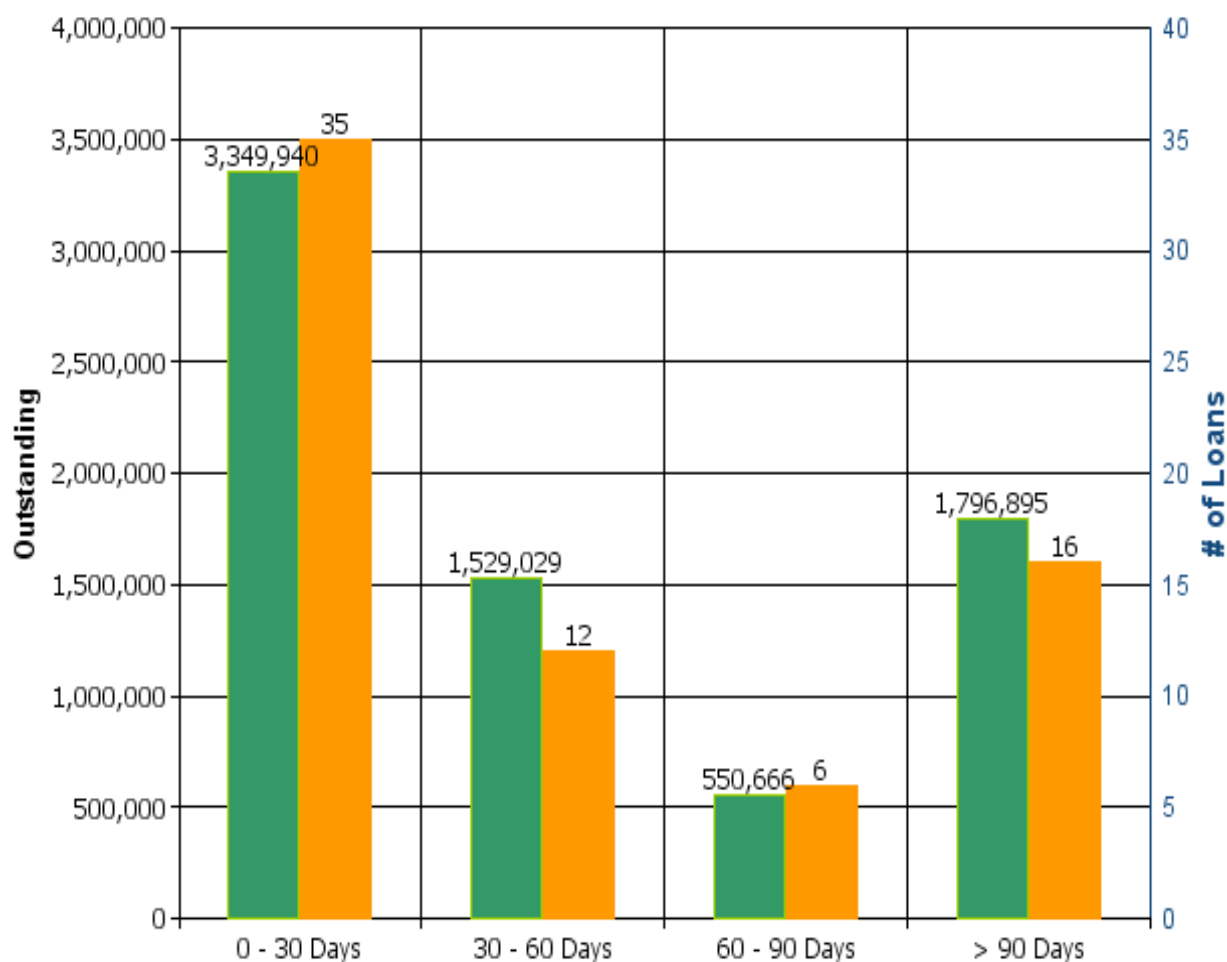
Cover Pool Performance

Portfolio Cut-off Date 30/04/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,942,559,184.13	99.76 %	42,393	99.84 %
0 - 30 Days	3,349,940.05	0.11 %	35	0.08 %
30 - 60 Days	1,529,028.71	0.05 %	12	0.03 %
60 - 90 Days	550,665.56	0.02 %	6	0.01 %
> 90 Days	1,796,895.28	0.06 %	16	0.04 %
Total	2,949,785,713.73	100.00 %	42,462	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off Date

Apr/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/05/2022	1	2,250,000,000	2,928,276,527	2,923,470,034	2,916,274,591	2,904,320,213
01/06/2022	2	2,250,000,000	2,906,986,679	2,897,292,760	2,882,811,470	2,858,834,038
01/07/2022	3	2,250,000,000	2,886,167,600	2,871,821,528	2,850,434,555	2,815,139,112
01/08/2022	4	2,250,000,000	2,864,932,124	2,845,856,622	2,817,479,315	2,770,806,146
01/09/2022	5	2,250,000,000	2,844,436,506	2,820,705,217	2,785,476,603	2,727,731,008
01/10/2022	6	2,250,000,000	2,822,618,330	2,794,474,660	2,752,781,597	2,684,663,544
01/11/2022	7	2,250,000,000	2,801,344,856	2,768,709,384	2,720,464,394	2,641,908,516
01/12/2022	8	2,250,000,000	2,779,545,895	2,742,655,165	2,688,231,389	2,599,904,884
01/01/2023	9	2,250,000,000	2,757,941,252	2,716,721,675	2,656,040,428	2,557,891,466
01/02/2023	10	2,250,000,000	2,736,356,314	2,690,887,642	2,624,092,806	2,516,420,659
01/03/2023	11	2,250,000,000	2,714,962,014	2,665,758,462	2,593,615,179	2,477,676,500
01/04/2023	12	2,250,000,000	2,693,909,424	2,640,601,146	2,562,604,845	2,437,683,541
01/05/2023	13	2,250,000,000	2,672,396,880	2,615,214,613	2,531,721,543	2,398,433,616
01/06/2023	14	2,250,000,000	2,650,560,771	2,589,446,385	2,500,400,741	2,358,728,769
01/07/2023	15	2,250,000,000	2,628,901,167	2,564,070,588	2,469,803,717	2,320,314,791
01/08/2023	16	2,250,000,000	2,607,092,098	2,538,486,570	2,438,941,738	2,281,615,792
01/09/2023	17	2,250,000,000	2,585,743,669	2,513,429,719	2,408,725,968	2,243,804,953
01/10/2023	18	1,750,000,000	2,565,034,348	2,489,207,044	2,379,640,969	2,207,624,619
01/11/2023	19	1,750,000,000	2,544,781,316	2,465,364,186	2,350,853,641	2,171,680,853
01/12/2023	20	1,750,000,000	2,523,709,731	2,440,937,042	2,321,832,330	2,136,079,186
01/01/2024	21	1,750,000,000	2,502,560,200	2,416,375,858	2,292,624,120	2,100,274,071
01/02/2024	22	1,750,000,000	2,480,760,915	2,391,264,655	2,263,028,934	2,064,380,937
01/03/2024	23	1,750,000,000	2,459,972,372	2,367,463,570	2,235,173,340	2,030,890,412
01/04/2024	24	1,750,000,000	2,439,341,973	2,343,627,272	2,207,041,704	1,996,836,194
01/05/2024	25	1,750,000,000	2,418,256,918	2,319,555,955	2,178,996,926	1,963,381,078
01/06/2024	26	1,750,000,000	2,397,032,099	2,295,297,817	2,150,725,084	1,929,698,697
01/07/2024	27	1,750,000,000	2,374,168,204	2,269,672,725	2,121,479,614	1,895,656,086
01/08/2024	28	1,750,000,000	2,353,469,154	2,246,068,741	2,094,077,550	1,863,245,440
01/09/2024	29	1,250,000,000	2,330,979,088	2,220,831,914	2,065,282,664	1,829,841,300
01/10/2024	30	1,250,000,000	2,309,634,424	2,196,883,953	2,037,983,642	1,798,252,626
01/11/2024	31	1,250,000,000	2,289,087,905	2,173,647,532	2,011,299,717	1,767,190,717
01/12/2024	32	1,250,000,000	2,268,675,657	2,150,728,664	1,985,194,488	1,737,103,811
01/01/2025	33	1,250,000,000	2,247,682,893	2,127,213,260	1,958,495,427	1,706,482,715
01/02/2025	34	1,250,000,000	2,227,331,810	2,104,377,694	1,932,543,654	1,676,738,222
01/03/2025	35	1,250,000,000	2,207,173,773	2,082,137,568	1,907,726,706	1,648,872,680
01/04/2025	36	1,250,000,000	2,187,068,479	2,059,671,947	1,882,343,532	1,620,042,725
01/05/2025	37	1,250,000,000	2,167,553,928	2,037,943,522	1,857,901,749	1,592,452,215
01/06/2025	38	1,250,000,000	2,146,839,348	2,015,044,114	1,832,353,452	1,563,902,004
01/07/2025	39	1,250,000,000	2,126,599,553	1,992,770,522	1,807,639,197	1,536,484,271
01/08/2025	40	1,250,000,000	2,106,341,962	1,970,440,071	1,782,837,594	1,508,984,475
01/09/2025	41	1,250,000,000	2,086,065,439	1,948,161,956	1,758,197,684	1,481,826,344
01/10/2025	42	750,000,000	2,066,936,945	1,927,129,584	1,734,935,491	1,456,226,811
01/11/2025	43	750,000,000	2,045,916,023	1,904,295,203	1,710,018,382	1,429,233,180
01/12/2025	44	750,000,000	2,026,955,452	1,883,550,350	1,687,226,962	1,404,403,494
01/01/2026	45	750,000,000	2,008,305,122	1,863,054,266	1,664,622,922	1,379,719,761
01/02/2026	46	750,000,000	1,989,272,867	1,842,268,588	1,641,864,852	1,355,092,805
01/03/2026	47	750,000,000	1,970,210,695	1,821,819,656	1,619,910,268	1,331,857,016

01/04/2026	48	750,000,000	1,951,039,443	1,801,032,457	1,597,354,124	1,307,749,226
01/05/2026	49	750,000,000	1,932,828,782	1,781,293,301	1,575,958,837	1,284,944,049
01/06/2026	50	750,000,000	1,913,403,124	1,760,399,790	1,553,512,801	1,261,277,950
01/07/2026	51	750,000,000	1,894,325,513	1,739,986,980	1,531,719,685	1,238,486,693
01/08/2026	52	750,000,000	1,876,347,874	1,720,550,914	1,510,758,049	1,216,364,081
01/09/2026	53	750,000,000	1,857,409,942	1,700,296,708	1,489,176,571	1,193,909,711
01/10/2026	54	750,000,000	1,839,645,476	1,681,270,703	1,468,888,713	1,172,817,039
01/11/2026	55	750,000,000	1,822,281,725	1,662,577,150	1,448,862,422	1,151,927,487
01/12/2026	56	750,000,000	1,803,166,582	1,642,436,917	1,427,788,259	1,130,519,045
01/01/2027	57	750,000,000	1,785,035,694	1,623,164,485	1,407,445,974	1,109,691,934
01/02/2027	58	750,000,000	1,767,865,867	1,604,825,131	1,388,004,937	1,089,728,543
01/03/2027	59	750,000,000	1,751,087,478	1,587,158,763	1,369,571,726	1,071,142,148
01/04/2027	60	750,000,000	1,734,483,615	1,569,442,864	1,350,840,313	1,052,017,488
01/05/2027	61	750,000,000	1,717,847,702	1,551,838,516	1,332,400,532	1,033,403,260
01/06/2027	62	750,000,000	1,699,464,585	1,532,628,038	1,312,559,893	1,013,703,110
01/07/2027	63	750,000,000	1,683,077,265	1,515,358,054	1,294,575,526	995,715,173
01/08/2027	64	750,000,000	1,666,902,182	1,498,249,364	1,276,704,313	977,810,458
01/09/2027	65	750,000,000	1,650,531,017	1,481,018,406	1,258,811,705	960,023,236
01/10/2027	66	750,000,000	1,634,389,897	1,464,127,829	1,241,392,392	942,857,662
01/11/2027	67	750,000,000	1,618,007,711	1,446,993,873	1,223,744,827	925,517,306
01/12/2027	68	750,000,000	1,601,401,292	1,429,791,926	1,206,220,720	908,524,290
01/01/2028	69	750,000,000	1,585,016,099	1,412,762,383	1,188,822,893	891,627,670
01/02/2028	70	750,000,000	1,569,292,603	1,396,375,279	1,172,044,986	875,320,861
01/03/2028	71	0	1,552,753,192	1,379,465,985	1,155,097,297	859,245,196
01/04/2028	72		1,536,691,483	1,362,881,288	1,138,307,751	843,169,440
01/05/2028	73		1,520,983,324	1,346,735,652	1,122,054,080	827,723,027
01/06/2028	74		1,505,126,975	1,330,435,496	1,105,654,271	812,170,509
01/07/2028	75		1,489,343,926	1,314,323,409	1,089,576,016	797,079,218
01/08/2028	76		1,474,237,378	1,298,785,531	1,073,956,835	782,325,339
01/09/2028	77		1,458,956,543	1,283,143,294	1,058,323,979	767,672,222
01/10/2028	78		1,443,969,684	1,267,877,919	1,043,159,418	753,570,618
01/11/2028	79		1,427,568,441	1,251,350,814	1,026,943,187	738,713,969
01/12/2028	80		1,412,545,324	1,236,149,775	1,011,971,308	724,960,219
01/01/2029	81		1,397,701,227	1,221,084,807	997,096,119	711,278,403
01/02/2029	82		1,382,620,189	1,205,860,736	982,160,458	697,656,526
01/03/2029	83		1,368,085,772	1,191,356,421	968,117,603	685,050,116
01/04/2029	84		1,352,338,534	1,175,646,041	952,921,412	671,441,116
01/05/2029	85		1,337,078,717	1,160,472,087	938,307,021	658,433,465
01/06/2029	86		1,322,476,274	1,145,851,641	924,129,324	645,737,935
01/07/2029	87		1,308,036,390	1,131,480,018	910,292,608	633,462,119
01/08/2029	88		1,294,011,450	1,117,449,641	896,718,605	621,373,079
01/09/2029	89		1,278,812,734	1,102,451,703	882,433,294	608,884,275
01/10/2029	90		1,264,985,812	1,088,741,645	869,314,484	597,373,388
01/11/2029	91		1,250,592,759	1,074,528,329	855,783,764	585,584,561
01/12/2029	92		1,236,059,023	1,060,297,481	842,371,510	574,044,194
01/01/2030	93		1,222,285,305	1,046,704,014	829,457,089	562,849,392
01/02/2030	94		1,208,479,644	1,033,126,300	816,615,359	551,788,242
01/03/2030	95		1,194,690,763	1,019,773,465	804,209,038	541,325,965
01/04/2030	96		1,181,408,213	1,006,725,261	791,899,925	530,782,787
01/05/2030	97		1,167,994,187	993,660,948	779,699,624	520,463,091
01/06/2030	98		1,154,452,577	980,474,758	767,396,144	510,080,645
01/07/2030	99		1,141,488,786	967,873,345	755,668,802	500,226,630
01/08/2030	100		1,128,608,697	955,329,199	743,978,025	490,401,785
01/09/2030	101		1,115,843,241	942,921,689	732,447,961	480,756,681
01/10/2030	102		1,102,801,279	930,371,204	720,920,169	471,250,489
01/11/2030	103		1,090,199,019	918,179,442	709,663,671	461,927,514
01/12/2030	104		1,076,209,854	904,909,822	697,686,112	452,269,623
01/01/2031	105		1,063,708,492	892,881,333	686,661,365	443,237,578
01/02/2031	106		1,050,824,565	880,570,461	675,471,570	434,167,844
01/03/2031	107		1,038,291,967	868,735,389	664,862,122	425,713,265
01/04/2031	108		1,025,830,864	856,853,470	654,100,876	417,048,863
01/05/2031	109		1,013,359,188	845,046,813	643,500,230	408,608,127
01/06/2031	110		1,000,775,584	833,137,800	632,818,068	400,123,247
01/07/2031	111		988,745,450	821,771,728	622,648,569	392,079,370

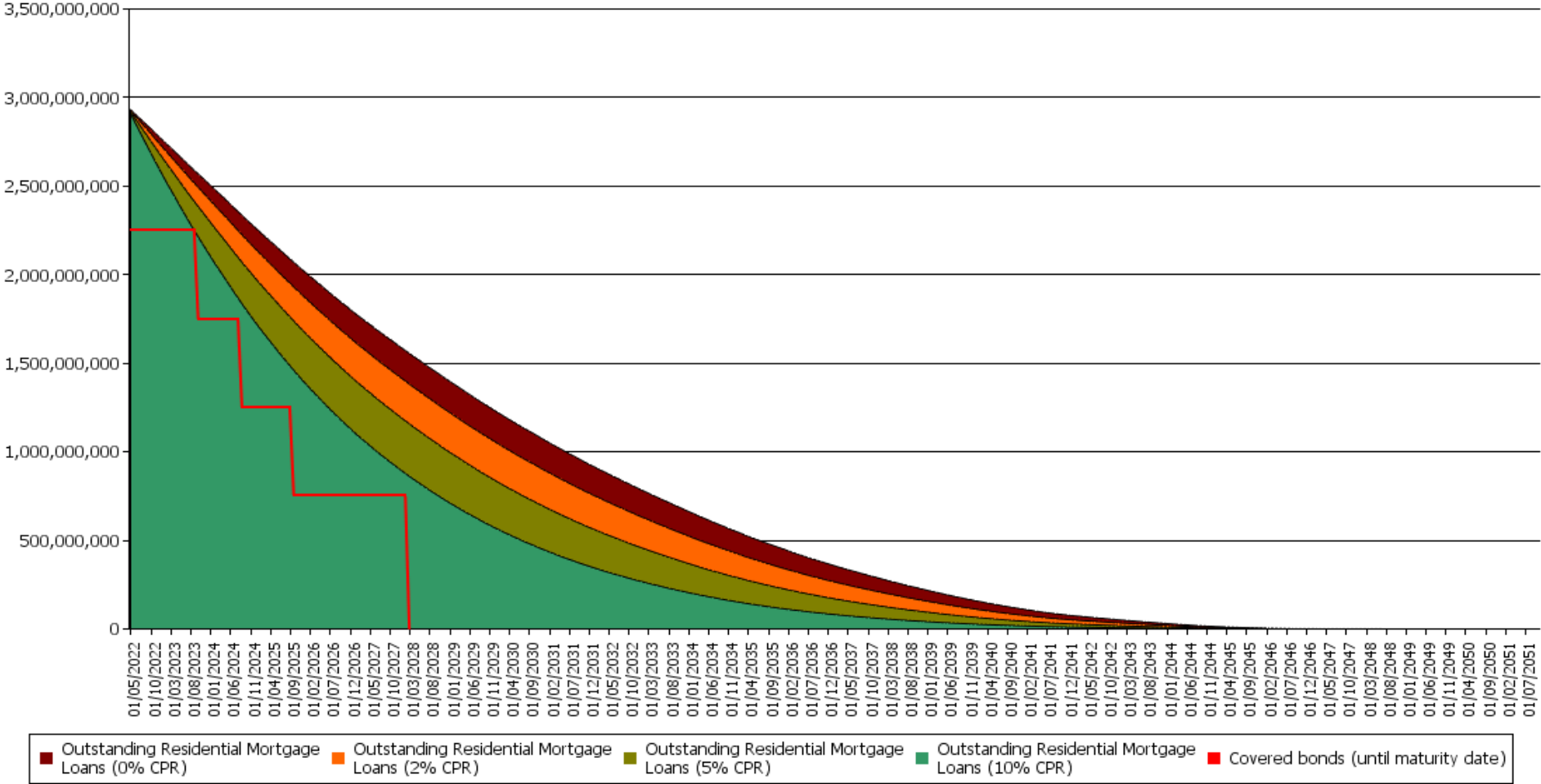
01/08/2031	112	976,909,135	810,557,163	612,589,487	384,111,364
01/09/2031	113	965,143,598	799,436,900	602,648,631	376,277,639
01/10/2031	114	952,317,972	787,518,558	592,202,926	368,239,921
01/11/2031	115	940,797,379	776,672,082	582,561,177	360,710,246
01/12/2031	116	929,150,079	765,797,641	572,990,783	353,330,118
01/01/2032	117	917,719,885	755,094,100	563,545,234	346,033,722
01/02/2032	118	906,479,832	744,580,847	554,285,679	338,906,517
01/03/2032	119	895,106,943	734,072,545	545,162,809	332,007,604
01/04/2032	120	883,996,913	723,731,680	536,116,181	325,115,252
01/05/2032	121	872,839,260	713,423,922	527,179,807	318,385,499
01/06/2032	122	861,813,274	703,216,987	518,315,916	311,706,370
01/07/2032	123	850,703,585	693,012,387	509,537,271	305,170,938
01/08/2032	124	839,797,951	682,967,951	500,875,025	298,712,373
01/09/2032	125	828,945,542	672,998,805	492,308,618	292,359,959
01/10/2032	126	818,026,261	663,043,618	483,832,472	286,148,550
01/11/2032	127	807,299,161	653,239,042	475,465,641	280,009,197
01/12/2032	128	796,218,405	643,215,357	467,017,525	273,906,551
01/01/2033	129	785,462,745	633,450,324	458,757,765	267,922,563
01/02/2033	130	774,881,860	623,857,276	450,661,236	262,079,278
01/03/2033	131	764,360,964	614,444,093	442,841,638	256,546,409
01/04/2033	132	753,918,808	605,022,089	434,942,051	250,902,801
01/05/2033	133	743,543,153	595,716,174	427,198,114	245,425,408
01/06/2033	134	733,229,617	586,456,753	419,488,461	239,975,460
01/07/2033	135	722,987,472	577,315,641	411,933,507	234,687,531
01/08/2033	136	712,836,748	568,244,724	404,429,941	229,436,663
01/09/2033	137	702,754,690	559,257,559	397,021,334	224,279,707
01/10/2033	138	692,747,267	550,388,679	389,763,566	219,277,192
01/11/2033	139	682,781,898	541,551,108	382,529,815	214,296,032
01/12/2033	140	672,095,213	532,199,929	374,999,269	209,216,216
01/01/2034	141	662,200,061	523,475,073	367,913,486	204,393,580
01/02/2034	142	652,342,807	514,808,189	360,901,960	199,649,121
01/03/2034	143	642,534,019	506,290,546	354,115,330	195,145,213
01/04/2034	144	632,785,426	497,763,376	347,265,742	190,559,996
01/05/2034	145	623,114,459	489,351,428	340,556,858	186,112,485
01/06/2034	146	613,258,239	480,794,180	333,750,607	181,620,372
01/07/2034	147	603,799,040	472,601,166	327,255,850	177,356,046
01/08/2034	148	594,438,026	464,485,042	320,817,800	173,130,529
01/09/2034	149	585,196,869	456,488,585	314,492,823	168,998,386
01/10/2034	150	576,099,190	448,654,216	308,334,653	165,009,990
01/11/2034	151	567,081,679	440,882,524	302,223,034	161,054,210
01/12/2034	152	558,126,876	433,208,296	296,231,480	157,214,216
01/01/2035	153	549,042,090	425,434,050	290,175,528	153,347,962
01/02/2035	154	540,242,342	417,905,422	284,315,565	149,614,774
01/03/2035	155	530,497,548	409,738,610	278,118,985	145,793,946
01/04/2035	156	521,831,467	402,361,624	272,417,116	142,200,088
01/05/2035	157	513,231,464	395,080,980	266,829,430	138,712,400
01/06/2035	158	504,725,600	387,874,261	261,295,939	135,260,453
01/07/2035	159	496,386,649	380,839,758	255,925,610	131,937,426
01/08/2035	160	488,154,649	373,888,749	250,615,516	128,652,680
01/09/2035	161	479,873,646	366,922,755	245,320,758	125,401,231
01/10/2035	162	471,870,639	360,211,241	240,240,753	122,301,072
01/11/2035	163	463,944,422	353,559,933	235,205,003	119,230,334
01/12/2035	164	456,054,653	346,976,880	230,257,517	116,243,882
01/01/2036	165	448,198,027	340,421,018	225,332,450	113,275,671
01/02/2036	166	440,371,275	333,909,047	220,459,923	110,356,820
01/03/2036	167	432,586,569	327,485,878	215,704,638	107,548,550
01/04/2036	168	424,878,343	321,104,890	210,963,790	104,739,287
01/05/2036	169	417,230,824	314,807,645	206,317,486	102,012,600
01/06/2036	170	409,684,047	308,589,196	201,727,719	99,320,746
01/07/2036	171	402,297,540	302,528,018	197,278,715	96,732,121
01/08/2036	172	395,044,244	296,569,676	192,901,437	94,185,178
01/09/2036	173	387,897,910	290,710,838	188,609,705	91,699,666
01/10/2036	174	380,855,301	284,964,230	184,426,332	89,298,205
01/11/2036	175	373,935,411	279,312,078	180,308,579	86,934,630
01/12/2036	176	367,131,190	273,779,524	176,302,067	84,654,473
01/01/2037	177	360,478,031	268,362,151	172,374,015	82,417,782
01/02/2037	178	353,301,627	262,573,491	168,226,924	80,094,233
01/03/2037	179	346,819,472	257,361,060	164,508,590	78,024,202

01/04/2037	180	340,399,319	252,168,495	160,779,495	75,932,559
01/05/2037	181	334,023,111	247,038,829	157,121,213	73,900,654
01/06/2037	182	327,625,061	241,895,950	153,458,975	71,872,437
01/07/2037	183	321,338,326	236,864,824	149,897,377	69,916,583
01/08/2037	184	315,098,861	231,871,651	146,364,317	67,979,504
01/09/2037	185	308,903,883	226,927,416	142,879,071	66,079,693
01/10/2037	186	302,772,725	222,058,249	139,469,205	64,238,266
01/11/2037	187	296,702,444	217,237,133	136,094,186	62,418,263
01/12/2037	188	290,619,343	212,433,995	132,757,570	60,638,365
01/01/2038	189	284,619,265	207,695,254	129,466,063	58,884,467
01/02/2038	190	278,733,702	203,055,399	126,251,924	57,179,379
01/03/2038	191	272,942,009	198,531,565	123,155,594	55,563,626
01/04/2038	192	266,823,380	193,751,843	119,884,908	53,858,911
01/05/2038	193	261,197,895	189,355,618	116,876,348	52,292,063
01/06/2038	194	255,656,552	185,024,069	113,912,336	50,750,055
01/07/2038	195	250,118,104	180,718,656	110,987,811	49,244,432
01/08/2038	196	244,196,056	176,140,524	107,901,051	47,672,084
01/09/2038	197	238,668,987	171,861,821	105,012,233	46,199,255
01/10/2038	198	233,339,747	167,748,521	102,246,618	44,798,154
01/11/2038	199	228,031,846	163,654,616	99,497,600	43,409,061
01/12/2038	200	222,747,868	159,599,995	96,793,676	42,056,280
01/01/2039	201	217,489,866	155,568,306	94,108,603	40,716,442
01/02/2039	202	212,264,193	151,572,919	91,458,466	39,402,250
01/03/2039	203	207,088,664	147,650,638	88,887,101	38,147,920
01/04/2039	204	201,945,870	143,739,706	86,312,612	36,886,122
01/05/2039	205	196,713,999	139,785,977	83,731,887	35,636,554
01/06/2039	206	191,679,222	135,977,220	81,243,294	34,430,947
01/07/2039	207	186,742,503	132,257,666	78,826,454	33,269,748
01/08/2039	208	181,874,629	128,591,593	76,446,535	32,128,611
01/09/2039	209	177,111,748	125,011,684	74,129,304	31,022,778
01/10/2039	210	172,485,141	121,546,228	71,896,967	29,965,217
01/11/2039	211	167,933,453	118,138,049	69,703,241	28,927,869
01/12/2039	212	163,434,556	114,784,441	67,557,874	27,922,579
01/01/2040	213	159,038,794	111,507,734	65,462,416	26,941,899
01/02/2040	214	154,679,342	108,267,226	63,398,377	25,981,902
01/03/2040	215	150,365,120	105,080,503	61,385,913	25,057,461
01/04/2040	216	146,105,913	101,930,841	59,394,506	24,141,888
01/05/2040	217	141,898,519	98,833,060	57,447,704	23,254,859
01/06/2040	218	137,778,923	95,800,977	55,543,657	22,388,868
01/07/2040	219	133,754,192	92,849,831	53,700,139	21,557,041
01/08/2040	220	129,841,617	89,980,916	51,908,538	20,749,573
01/09/2040	221	126,010,963	87,178,141	50,163,760	19,967,195
01/10/2040	222	122,291,457	84,466,005	48,483,527	19,219,287
01/11/2040	223	118,659,510	81,818,434	46,844,381	18,490,863
01/12/2040	224	115,073,785	79,215,756	45,242,613	17,785,392
01/01/2041	225	111,530,448	76,646,336	43,663,807	17,092,043
01/02/2041	226	108,014,787	74,104,391	42,108,351	16,413,351
01/03/2041	227	104,536,171	71,607,983	40,596,337	15,763,435
01/04/2041	228	101,142,408	69,165,723	39,112,036	15,122,760
01/05/2041	229	97,808,142	66,775,815	37,667,645	14,504,581
01/06/2041	230	94,592,775	64,471,079	36,275,073	13,909,184
01/07/2041	231	91,612,781	62,337,532	34,988,291	13,360,791
01/08/2041	232	88,762,869	60,295,880	33,756,302	12,835,740
01/09/2041	233	86,026,401	58,337,907	32,577,080	12,334,877
01/10/2041	234	83,377,102	56,448,505	31,444,416	11,857,204
01/11/2041	235	80,832,655	54,633,028	30,355,714	11,398,188
01/12/2041	236	78,379,652	52,888,143	29,313,877	10,961,872
01/01/2042	237	76,068,466	51,241,570	28,329,014	10,548,714
01/02/2042	238	73,830,235	49,649,491	27,379,022	10,151,790
01/03/2042	239	71,661,009	48,116,894	26,472,919	9,778,259
01/04/2042	240	69,534,372	46,609,773	25,578,515	9,407,877
01/05/2042	241	67,429,038	45,124,351	24,702,396	9,048,394
01/06/2042	242	65,345,112	43,655,593	23,837,576	8,694,630
01/07/2042	243	63,299,158	42,219,325	22,996,580	8,353,498
01/08/2042	244	61,274,844	40,799,829	22,166,871	8,018,001
01/09/2042	245	59,269,381	39,397,558	21,350,569	7,690,026
01/10/2042	246	57,291,235	38,020,135	20,553,395	7,372,555
01/11/2042	247	55,337,714	36,661,435	19,768,489	7,060,973

01/12/2042	248	53,398,919	35,318,909	18,997,701	6,757,844
01/01/2043	249	51,486,599	33,996,311	18,239,783	6,460,757
01/02/2043	250	49,593,461	32,690,743	17,494,710	6,170,596
01/03/2043	251	47,727,170	31,412,332	16,771,938	5,893,030
01/04/2043	252	45,901,709	30,159,638	16,062,136	5,619,728
01/05/2043	253	44,102,608	28,929,978	15,369,334	5,355,292
01/06/2043	254	42,333,472	27,722,379	14,690,329	5,097,019
01/07/2043	255	40,603,931	26,546,132	14,032,403	4,848,784
01/08/2043	256	38,894,031	25,385,101	13,384,551	4,605,335
01/09/2043	257	37,202,267	24,239,750	12,748,149	4,367,784
01/10/2043	258	35,541,354	23,119,544	12,129,084	4,138,645
01/11/2043	259	33,895,753	22,011,688	11,518,507	3,913,659
01/12/2043	260	32,258,446	20,914,047	10,917,185	3,694,141
01/01/2044	261	30,406,938	19,680,227	10,247,002	3,452,679
01/02/2044	262	28,804,808	18,611,663	9,665,982	3,243,113
01/03/2044	263	27,223,182	17,561,815	9,099,042	3,040,796
01/04/2044	264	25,658,431	16,524,313	8,539,722	2,841,790
01/05/2044	265	24,040,281	15,456,793	7,968,370	2,640,790
01/06/2044	266	22,538,456	14,466,611	7,438,939	2,454,889
01/07/2044	267	21,078,844	13,507,532	6,928,671	2,277,125
01/08/2044	268	19,699,206	12,602,036	6,447,758	2,110,097
01/09/2044	269	18,391,439	11,745,472	5,994,219	1,953,363
01/10/2044	270	17,176,015	10,951,251	5,575,138	1,809,348
01/11/2044	271	16,017,605	10,195,339	5,177,113	1,673,057
01/12/2044	272	14,908,642	9,473,899	4,798,931	1,544,484
01/01/2045	273	13,883,870	8,807,730	4,450,142	1,426,164
01/02/2045	274	12,879,813	8,156,912	4,110,832	1,311,843
01/03/2045	275	11,892,981	7,520,402	3,781,344	1,202,080
01/04/2045	276	10,923,378	6,895,568	3,458,352	1,094,745
01/05/2045	277	9,985,557	6,293,207	3,148,480	992,569
01/06/2045	278	9,109,754	5,731,511	2,860,172	897,860
01/07/2045	279	8,273,829	5,197,034	2,587,071	808,800
01/08/2045	280	7,465,158	4,681,131	2,324,330	723,581
01/09/2045	281	6,671,365	4,176,277	2,068,380	641,174
01/10/2045	282	5,921,269	3,700,632	1,828,297	564,428
01/11/2045	283	5,204,075	3,246,889	1,600,046	491,871
01/12/2045	284	4,513,158	2,811,195	1,381,929	423,078
01/01/2046	285	3,861,072	2,400,939	1,177,253	358,890
01/02/2046	286	3,240,372	2,011,551	983,816	298,649
01/03/2046	287	2,658,531	1,647,828	804,074	243,152
01/04/2046	288	2,139,533	1,323,890	644,362	194,030
01/05/2046	289	1,657,172	1,023,734	497,044	149,056
01/06/2046	290	1,273,155	785,170	380,247	113,548
01/07/2046	291	1,043,414	642,429	310,354	92,297
01/08/2046	292	863,178	530,557	255,657	75,708
01/09/2046	293	695,050	426,491	204,989	60,447
01/10/2046	294	566,885	347,277	166,504	48,897
01/11/2046	295	487,703	298,263	142,641	41,712
01/12/2046	296	437,994	267,423	127,577	37,154
01/01/2047	297	420,437	256,268	121,944	35,363
01/02/2047	298	408,571	248,613	118,001	34,074
01/03/2047	299	396,685	241,011	114,130	32,831
01/04/2047	300	385,529	233,835	110,450	31,637
01/05/2047	301	374,857	226,989	106,953	30,510
01/06/2047	302	364,169	220,143	103,463	29,390
01/07/2047	303	353,463	213,320	100,010	28,292
01/08/2047	304	342,739	206,498	96,565	27,202
01/09/2047	305	331,995	199,685	93,142	26,127
01/10/2047	306	322,008	193,360	89,970	25,133
01/11/2047	307	312,005	187,036	86,805	24,147
01/12/2047	308	301,984	180,732	83,673	23,180
01/01/2048	309	292,224	174,594	80,626	22,241
01/02/2048	310	282,450	168,468	77,599	21,316
01/03/2048	311	272,659	162,370	74,613	20,414
01/04/2048	312	262,854	156,266	71,625	19,513
01/05/2048	313	253,033	150,180	68,666	18,631
01/06/2048	314	243,197	144,097	65,717	17,755
01/07/2048	315	233,345	138,033	62,797	16,896

01/08/2048	316	223,477	131,972	59,886	16,045
01/09/2048	317	213,594	125,922	56,996	15,206
01/10/2048	318	203,697	119,889	54,132	14,383
01/11/2048	319	195,677	114,974	51,780	13,700
01/12/2048	320	187,644	110,073	49,451	13,030
01/01/2049	321	179,596	105,173	47,130	12,366
01/02/2049	322	171,535	100,282	44,824	11,711
01/03/2049	323	163,459	95,415	42,550	11,074
01/04/2049	324	155,369	90,539	40,273	10,437
01/05/2049	325	147,266	85,676	38,016	9,812
01/06/2049	326	139,148	80,815	35,768	9,193
01/07/2049	327	131,016	75,968	33,540	8,585
01/08/2049	328	122,870	71,123	31,321	7,983
01/09/2049	329	115,632	66,820	29,351	7,449
01/10/2049	330	108,382	62,528	27,398	6,925
01/11/2049	331	101,118	58,238	25,454	6,406
01/12/2049	332	93,842	53,959	23,525	5,897
01/01/2050	333	86,553	49,683	21,606	5,393
01/02/2050	334	80,183	45,949	19,931	4,953
01/03/2050	335	73,802	42,228	18,275	4,524
01/04/2050	336	67,410	38,505	16,621	4,098
01/05/2050	337	61,006	34,789	14,981	3,678
01/06/2050	338	54,661	31,118	13,366	3,268
01/07/2050	339	48,305	27,454	11,763	2,864
01/08/2050	340	42,770	24,267	10,371	2,514
01/09/2050	341	37,225	21,086	8,989	2,170
01/10/2050	342	31,671	17,910	7,616	1,831
01/11/2050	343	27,014	15,251	6,469	1,549
01/12/2050	344	23,457	13,221	5,594	1,334
01/01/2051	345	19,896	11,195	4,725	1,122
01/02/2051	346	16,331	9,173	3,861	913
01/03/2051	347	12,762	7,158	3,006	708
01/04/2051	348	9,940	5,565	2,331	547
01/05/2051	349	7,114	3,977	1,662	388
01/06/2051	350	4,285	2,391	997	232
01/07/2051	351	2,144	1,194	497	115
01/08/2051	352	0	0	0	0
01/09/2051	353	0	0	0	0
01/10/2051	354	0	0	0	0
		262,325,945,386	234,642,160,013	201,307,731,441	161,032,391,444

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Respect for Democratic Community

[Please insert country]

CONTENT OF TABLE

1. Additional information on the assessment

2. Additional information on the results

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Participant Participation	Name	Local entity identifier (LEP)
E.1.1.1	Source of assets (don't)		
E.1.1.2	Supplier		
E.1.1.3	Bank account	BMP Parties Funds	EGGCP1VW400001567
E.1.1.4	Bank Identifier		
E.1.1.5	Bank name		
E.1.1.6	Bank account number		
E.1.1.7	Actual bank		
E.1.1.8	Bankable account bank		
E.1.1.9	Account bank identifier		
E.1.1.10	Trustee	Ditching BMP Parties Funds/Party Representative	
E.1.1.11	Coop Fund Member		
OE.1.1.1	where applicable - identification	David De Schacht & Karen De Baetselier	
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

2. Additional information on the assets			
	Asset Description	Generator (if applicable)	Local entity identifier (LEP)
			Type of Asset
E.2.1.1	Asset desc	Asset desc Generator	Asset desc LEI
E.2.1.2	Comments 1	Has completed	Has completed
E.2.1.3	Comments 2	Has completed	Has completed
E.2.1.4	Comments 3	Has completed	Has completed
E.2.1.5	Comments 4	Has completed	Has completed
E.2.1.6	Comments 5	Has completed	Has completed
E.2.1.7	Comments 6	Has completed	Has completed
E.2.1.8	Comments 7	Has completed	Has completed
E.2.1.9	Comments 8	Has completed	Has completed
E.2.1.10	Comments 9	Has completed	Has completed
E.2.1.11	Comments 10	Has completed	Has completed
E.2.1.12	Comments 11	Has completed	Has completed
E.2.1.13	Comments 12	Has completed	Has completed
E.2.1.14	Comments 13	Has completed	Has completed
E.2.1.15	Comments 14	Has completed	Has completed
E.2.1.16	Comments 15	Has completed	Has completed
E.2.1.17	Comments 16	Has completed	Has completed
E.2.1.18	Comments 17	Has completed	Has completed
E.2.1.19	Comments 18	Has completed	Has completed
E.2.1.20	Comments 19	Has completed	Has completed
E.2.1.21	Comments 20	Has completed	Has completed
E.2.1.22	Comments 21	Has completed	Has completed
E.2.1.23	Comments 22	Has completed	Has completed
E.2.1.24	Comments 23	Has completed	Has completed
E.2.1.25	Comments 24	Has completed	Has completed
E.2.1.26	Comments 25	Has completed	Has completed
OE.2.1.1			
OE.2.1.2			
OE.2.1.3			
OE.2.1.4			
OE.2.1.5			
OE.2.1.6			
OE.2.1.7			
OE.2.1.8			
OE.2.1.9			
OE.2.1.10			
OE.2.1.11			
OE.2.1.12			
OE.2.1.13			

3. Additional information on the asset distribution					
	1. General information		Total Assets		
E.3.1.1	Investment name (asset description)		4.3		
E.3.1.2	Invested Assets/Maturity Investor**		185.4		
E.3.1.3			4.3		
OE.3.1.1					
OE.3.1.2					
OE.3.1.3					
OE.3.1.4					
	2. Assets		Total Assets		
E.3.2.1	1 - 50 days		0.15%	0.15%	
E.3.2.2	50 - 100 days		0.20%	0.20%	
E.3.2.3	100 - 150 days		0.07%	0.07%	
E.3.2.4	150 - 180 days		0.03%	0.03%	
OE.3.2.1					
OE.3.2.2					
OE.3.2.3					
OE.3.2.4					

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

²² *Malaysia's Accession to the Singapore Free Trade Agreement*.