



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose.

We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection in 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: 31/8/2022

Cut-off Date: 31/8/2022



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		[Please insert currency]			
<div>CONTENT OF TAB A</div> <div>1. Basic Facts</div> <div>2. Regulatory Summary</div> <div>3. General Cover Pool / Covered Bond Information</div> <div>4. References to Capital Requirements Regulation (CRR) 129(7)</div> <div>5. References to Capital Requirements Regulation (CRR) 129(1)</div> <div>6. Other relevant information</div>					
1. Basic Facts					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/08/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,949.4			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	0.0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	0.0			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	31.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	124.9%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	0.0%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,949.4	99.6%		
G.3.3.2	Public Sector	-	#VALUE!		
G.3.3.3	Shipping	-	#VALUE!		
G.3.3.4	Substitute Assets	13.0	0.4%		
G.3.3.5	Other	0.0	0.0%		
G.3.3.6	Total	2,962.4	#VALUE!		
OG.3.3.1	a/w [If relevant, please specify]		0.0%		
OG.3.3.2	a/w [If relevant, please specify]		0.0%		
OG.3.3.3	a/w [If relevant, please specify]		0.0%		
OG.3.3.4	a/w [If relevant, please specify]		0.0%		
OG.3.3.5	a/w [If relevant, please specify]		0.0%		
OG.3.3.6	a/w [If relevant, please specify]		0.0%		
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	40.9	ND1	1.39%	
G.3.4.3	1 - 2 Y	143.7	ND1	4.87%	
G.3.4.4	2 - 3 Y	173.8	ND1	5.89%	
G.3.4.5	3 - 4 Y	212.4	ND1	7.20%	
G.3.4.6	4 - 5 Y	240.7	ND1	8.16%	
G.3.4.7	5 - 10 Y	1,480.0	ND1	50.18%	
G.3.4.8	10+ Y	657.9	ND1	22.31%	
G.3.4.9	Total	2,949.4	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	3.3	4.3		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	500.0	0.0	22.2%	0.0%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	22.2%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,949.4	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	2,949.4	0.0	100.0%	0.0%
OG.3.6.1	o/w [if relevant, please specify]		0.0		
OG.3.6.2	o/w [if relevant, please specify]		0.0		
OG.3.6.3	o/w [if relevant, please specify]		0.0		
OG.3.6.4	o/w [if relevant, please specify]		0.0		
OG.3.6.5	o/w [if relevant, please specify]		0.0		
OG.3.6.6	o/w [if relevant, please specify]		0.0		
OG.3.6.7	o/w [if relevant, please specify]		0.0		
OG.3.6.8	o/w [if relevant, please specify]		0.0		
OG.3.6.9	o/w [if relevant, please specify]		0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.0	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	o/w [if relevant, please specify]		0.0		
OG.3.7.2	o/w [if relevant, please specify]		0.0		
OG.3.7.3	o/w [if relevant, please specify]		0.0		
OG.3.7.4	o/w [if relevant, please specify]		0.0		
OG.3.7.5	o/w [if relevant, please specify]		0.0		
OG.3.7.6	o/w [if relevant, please specify]		0.0		
OG.3.7.7	o/w [if relevant, please specify]		0.0		
OG.3.7.8	o/w [if relevant, please specify]		0.0		
OG.3.7.9	o/w [if relevant, please specify]		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	o/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	o/w EU central banks		0.0%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	o/w CQS1 credit institutions		0.0%		
OG.3.9.8	o/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13.0	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	13.0	100.0%		
G.3.10.16	Total		100.0%		
OG.3.10.1	o/w [if relevant, please specify]		0.0%		
OG.3.10.2	o/w [if relevant, please specify]		0.0%		
OG.3.10.3	o/w [if relevant, please specify]		0.0%		
OG.3.10.4	o/w [if relevant, please specify]		0.0%		
OG.3.10.5	o/w [if relevant, please specify]		0.0%		
OG.3.10.6	o/w [if relevant, please specify]		0.0%		
OG.3.10.7	o/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	<i>a/w [if relevant, please specify]</i>			
OG.3.11.2	<i>a/w [if relevant, please specify]</i>			
OG.3.11.3	<i>a/w [if relevant, please specify]</i>			
OG.3.11.4	<i>a/w [if relevant, please specify]</i>			
OG.3.11.5	<i>a/w [if relevant, please specify]</i>			
OG.3.11.6	<i>a/w [if relevant, please specify]</i>			
OG.3.11.7	<i>a/w [if relevant, please specify]</i>			

12. Bond List	
G.3.12.1	Bond list https://www.coveredbondlabel.com/issue/r/131/

13. Derivatives & Swaps	
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)
G.3.13.2	Type of interest rate swaps (intra-group, external or both)
G.3.13.3	Type of currency rate swaps (intra-group, external or both)
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)
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?
G.3.14.3	specific criteria
G.3.14.4	link to the committed objective criteria
OG.3.14.1	
OG.3.14.2	
OG.3.14.3	
OG.3.14.4	
OG.3.14.5	
OG.3.14.6	
OG.3.14.7	
OG.3.14.8	
OG.3.14.9	
OG.3.14.10	
OG.3.14.11	
OG.3.14.12	
OG.3.14.13	
OG.3.14.14	
OG.3.14.15	
OG.3.14.16	
OG.3.14.17	
OG.3.14.18	
OG.3.14.19	
OG.3.14.20	
OG.3.14.21	
OG.3.14.22	
OG.3.14.23	
OG.3.14.24	
OG.3.14.25	
OG.3.14.26	
OG.3.14.27	
OG.3.14.28	
OG.3.14.29	
OG.3.14.30	
OG.3.14.31	
OG.3.14.32	
OG.3.14.33	
OG.3.14.34	
OG.3.14.35	
OG.3.14.36	
OG.3.14.37	
OG.3.14.38	
OG.3.14.39	
OG.3.14.40	
OG.3.14.41	

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row
<p>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.</p>			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(iii) 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	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	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(1)	
G.5.1.1	Exposure to credit institute credit quality step 1 & 2
OG.5.1.1	
OG.5.1.2	
OG.5.1.3	
OG.5.1.4	
OG.5.1.5	
OG.5.1.6	

6. Other relevant information	
1. Optional information e.g. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Service
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	[Please insert currency]
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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	2,949.4		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	2,949.4		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			0.0%
OM.7.1.3	a/w [If relevant, please specify]			0.0%
OM.7.1.4	a/w [If relevant, please specify]			0.0%
OM.7.1.5	a/w [If relevant, please specify]			0.0%
OM.7.1.6	a/w [If relevant, please specify]			0.0%
OM.7.1.7	a/w [If relevant, please specify]			0.0%
OM.7.1.8	a/w [If relevant, please specify]			0.0%
OM.7.1.9	a/w [If relevant, please specify]			0.0%
OM.7.1.10	a/w [If relevant, please specify]			0.0%
OM.7.1.11	a/w [If relevant, please specify]			0.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	43,090.0	0	43,090.00
OM.7.2.1	Number of borrowers	24,149.0	0	24,149.00
OM.7.2.2	Optional information eg, Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.78%	0.00%	0.78%
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	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
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%	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%	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 [If relevant, please specify]			
OM.7.4.2	a/w [If relevant, please specify]			
OM.7.4.3	a/w [If relevant, please specify]			
OM.7.4.4	a/w [If relevant, please specify]			
OM.7.4.5	a/w [If relevant, please specify]			
OM.7.4.6	a/w [If relevant, please specify]			
OM.7.4.7	a/w [If relevant, please specify]			
OM.7.4.8	a/w [If relevant, please specify]			
OM.7.4.9	a/w [If relevant, please specify]			
OM.7.4.10	a/w [If relevant, please specify]			

Classification : Internal

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.9%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	817.8	20,112.0	27.7%	46.7%
M.7A.11.3	>40 - <=50 %	348.9	4,916.0	11.8%	11.4%
M.7A.11.4	>50 - <=60 %	396.3	4,905.0	13.4%	11.4%
M.7A.11.5	>60 - <=70 %	409.9	4,471.0	13.9%	10.4%
M.7A.11.6	>70 - <=80 %	462.4	4,441.0	15.7%	10.3%
M.7A.11.7	>80 - <=90 %	356.7	2,970.0	12.1%	6.9%
M.7A.11.8	>90 - <=100 %	117.9	875.0	4.0%	2.0%
M.7A.11.9	>100%	39.4	400.0	1.3%	0.9%
M.7A.11.10	Total	2,949.4	43,090	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 (%)	52.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	978.5	22,820.0	33.2%	53.0%
M.7A.12.3	>40 - <=50 %	377.5	4,850.0	12.8%	11.3%
M.7A.12.4	>50 - <=60 %	399.2	4,572.0	13.5%	10.6%
M.7A.12.5	>60 - <=70 %	413.9	4,123.0	14.0%	9.6%
M.7A.12.6	>70 - <=80 %	370.3	3,378.0	12.6%	7.8%
M.7A.12.7	>80 - <=90 %	265.5	2,113.0	9.0%	4.9%
M.7A.12.8	>90 - <=100 %	102.0	703.0	3.5%	1.6%
M.7A.12.9	>100%	42.5	531.0	1.4%	1.2%
M.7A.12.10	Total	2,949.4	43,090	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).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
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 31/08/2022

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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	1.15	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.07	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.56	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.10	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.26

* 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	2,949,401,365 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	126,416,889 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.28%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,414,494,275 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.31% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,904,458 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	126,416,889 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,414,494,275
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	113.50% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	360,397,725 (VIII)
Total Interest Proceeds Residential Mortgage Loans	360,397,725
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,553,815,622 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,414,494,275
Total Principal Proceeds Public Finance Exposures	12,904,458
Total Principal Proceeds Financial Institution Exposures	126,416,889
Impact Derivatives	0
Interest Requirement Covered Bonds	59,375,000 (X)
Costs, Fees and expenses Covered Bonds	22,986,615 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	581,851,731
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	290,898,074 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,157,290 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	281,740,784
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	11,173,775 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	5,625,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	5,548,775 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/08/2022

(All Amounts are in Euro)
1. Residential Mortgage Loans
See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,949,401,365
Principal Redemptions between Cut-off Date and Maturity	2,949,401,365
Interest Payments between Cut-off Date and Maturity Date	360,397,725
Number of borrowers	24,149
Number of loans	43,090
Average Outstanding Balance per borrower	122,133
Average Outstanding Balance per loan	68,447
Weighted average Current Loan to Current Value	52.19%
Weighted average Current Loan to Original Value	56.89%
Weighted average seasoning (in Years)	4.20
Weighted average remaining maturity (in years, at 0% CPR)	14.03
Weighted average initial maturity (in years, at 0% CPR)	18.23
Percentage of Fixed Rate Loans	93.28%
Percentage of Variable Rate Loans	6.72%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.41%
Weighted Remaining average life (in years, at 0% CPR)	7.31
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.87

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	126,416,889
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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 22/06/2026	BGB 0.8 22/06/2028	BGB 0 22/10/2031
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

5. Prepayments Last Calendar Month

12,550,402 EUR


Stratification Tables
Portfolio Cut-off Date

31/08/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	487,524,791.91	16.53 %	6,931	16.08 %
Oost-Vlaanderen	448,469,563.27	15.21 %	6,900	16.01 %
Vlaams-Brabant	398,904,006.10	13.52 %	5,597	12.99 %
West-Vlaanderen	326,167,402.13	11.06 %	5,390	12.51 %
Brussels	308,913,479.15	10.47 %	3,330	7.73 %
Liège	232,082,148.59	7.87 %	3,625	8.41 %
Limburg	201,942,501.56	6.85 %	3,358	7.79 %
Hainaut	185,289,591.59	6.28 %	3,001	6.96 %
Brabant Wallon	164,542,098.51	5.58 %	2,045	4.75 %
Namur	112,370,453.84	3.81 %	1,698	3.94 %
Luxembourg	80,006,182.18	2.71 %	1,162	2.70 %
Other	3,189,145.92	0.11 %	53	0.12 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	219,017,696.92	7.43 %	1,971	4.57 %
>1 and <=2	456,869,572.21	15.49 %	4,302	9.98 %
>2 and <=3	370,805,402.08	12.57 %	4,157	9.65 %
>3 and <=4	330,048,247.22	11.19 %	4,221	9.80 %
>4 and <=5	334,612,847.30	11.35 %	4,508	10.46 %
>5 and <=6	476,794,067.82	16.17 %	7,603	17.64 %
>6 and <=7	451,020,317.50	15.29 %	9,006	20.90 %
>7 and <=8	266,882,561.99	9.05 %	5,913	13.72 %
>8 and <=9	9,834,813.50	0.33 %	266	0.62 %
>9 and <=10	4,555,861.08	0.15 %	179	0.42 %
>10 and <=11	2,009,118.83	0.07 %	96	0.22 %
>11 and <=12	5,431,748.93	0.18 %	236	0.55 %
>12 and <=13	11,958,671.02	0.41 %	271	0.63 %
>13 and <=14	3,186,287.46	0.11 %	98	0.23 %
>14 and <=15	1,337,976.72	0.05 %	23	0.05 %
>15 and <=16	235,670.75	0.01 %	18	0.04 %
>16 and <=17	1,854,372.66	0.06 %	63	0.15 %
>17 and <=18	1,988,572.24	0.07 %	104	0.24 %
>18 and <=19	354,935.32	0.01 %	38	0.09 %
>19 and <=20	574,306.47	0.02 %	15	0.03 %
>22 and <=23	28,316.73	0.00 %	2	0.00 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	226,729.63	0.01 %	215	0.50 %
<=1	17,035,858.72	0.58 %	670	1.55 %
>1 and <=2	21,174,560.46	0.72 %	838	1.94 %
>2 and <=3	63,096,802.15	2.14 %	2,859	6.63 %
>3 and <=4	88,872,900.74	3.01 %	3,332	7.73 %
>4 and <=5	83,471,918.17	2.83 %	2,523	5.86 %
>5 and <=6	89,941,128.50	3.05 %	2,318	5.38 %
>6 and <=7	107,499,400.71	3.64 %	2,265	5.26 %
>7 and <=8	118,560,680.51	4.02 %	2,297	5.33 %
>8 and <=9	124,181,330.97	4.21 %	2,099	4.87 %
>9 and <=10	119,821,324.19	4.06 %	1,822	4.23 %
>10 and <=11	108,747,033.87	3.69 %	1,606	3.73 %
>11 and <=12	128,143,220.13	4.34 %	1,702	3.95 %
>12 and <=13	171,075,065.76	5.80 %	2,283	5.30 %
>13 and <=14	161,502,820.56	5.48 %	1,923	4.46 %
>14 and <=15	171,313,378.68	5.81 %	1,888	4.38 %
>15 and <=16	150,995,013.99	5.12 %	1,531	3.55 %
>16 and <=17	120,717,577.64	4.09 %	1,345	3.12 %
>17 and <=18	184,185,464.71	6.24 %	1,942	4.51 %
>18 and <=19	227,008,216.21	7.70 %	2,151	4.99 %
>19 and <=20	179,634,298.66	6.09 %	1,607	3.73 %
>20 and <=21	69,448,188.92	2.35 %	615	1.43 %
>21 and <=22	89,681,621.88	3.04 %	791	1.84 %
>22 and <=23	122,448,907.50	4.15 %	981	2.28 %
>23 and <=24	159,841,270.12	5.42 %	1,046	2.43 %
>24 and <=25	67,386,361.56	2.28 %	414	0.96 %
>25 and <=26	379,908.76	0.01 %	4	0.01 %
>26 and <=27	1,091,530.09	0.04 %	9	0.02 %
>27 and <=28	453,860.58	0.02 %	3	0.01 %
>28 and <=29	1,464,990.38	0.05 %	11	0.03 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	861,000.00	0.03 %	6	0.01 %
>1 and <=2	5,390,455.13	0.18 %	43	0.10 %
>2 and <=3	4,411,927.57	0.15 %	49	0.11 %
>3 and <=4	2,247,719.42	0.08 %	64	0.15 %
>4 and <=5	31,241,345.52	1.06 %	281	0.65 %
>5 and <=6	3,215,691.37	0.11 %	160	0.37 %
>6 and <=7	8,061,659.95	0.27 %	470	1.09 %
>7 and <=8	10,787,951.59	0.37 %	684	1.59 %
>8 and <=9	22,349,731.77	0.76 %	855	1.98 %
>9 and <=10	290,451,279.78	9.85 %	8,821	20.47 %
>10 and <=11	42,840,100.86	1.45 %	1,690	3.92 %
>11 and <=12	53,222,956.21	1.80 %	1,112	2.58 %
>12 and <=13	173,950,753.26	5.90 %	3,408	7.91 %
>13 and <=14	24,305,148.71	0.82 %	452	1.05 %
>14 and <=15	400,410,156.38	13.58 %	5,995	13.91 %
>15 and <=16	29,192,501.70	0.99 %	388	0.90 %
>16 and <=17	44,282,658.09	1.50 %	563	1.31 %
>17 and <=18	189,863,362.54	6.44 %	2,356	5.47 %
>18 and <=19	28,205,234.88	0.96 %	442	1.03 %
>19 and <=20	731,064,362.07	24.79 %	7,711	17.90 %
>20 and <=21	42,150,650.82	1.43 %	520	1.21 %
>21 and <=22	19,241,171.91	0.65 %	199	0.46 %
>22 and <=23	23,504,644.85	0.80 %	276	0.64 %
>23 and <=24	15,608,163.05	0.53 %	183	0.42 %
>24 and <=25	682,919,178.31	23.15 %	5,696	13.22 %
>25 and <=26	54,447,401.81	1.85 %	482	1.12 %
>26 and <=27	1,997,786.53	0.07 %	17	0.04 %
>27 and <=28	1,288,179.25	0.04 %	11	0.03 %
>28 and <=29	408,691.75	0.01 %	5	0.01 %
>29 and <=30	9,575,208.75	0.32 %	127	0.29 %
>30 and <=31	1,637,410.54	0.06 %	19	0.04 %
>39 and <=40	266,880.38	0.01 %	5	0.01 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	28,316.73	0.00 %	2	0.00 %
2002	251,236.21	0.01 %	5	0.01 %
2003	412,717.65	0.01 %	19	0.04 %
2004	686,099.71	0.02 %	47	0.11 %
2005	2,380,941.30	0.08 %	119	0.28 %
2006	1,205,892.81	0.04 %	39	0.09 %
2007	212,225.00	0.01 %	13	0.03 %
2008	1,552,071.82	0.05 %	33	0.08 %
2009	6,575,650.36	0.22 %	172	0.40 %
2010	10,508,735.62	0.36 %	283	0.66 %
2011	4,076,844.50	0.14 %	194	0.45 %
2012	1,840,486.95	0.06 %	84	0.19 %
2013	5,228,007.03	0.18 %	182	0.42 %
2014	36,775,318.18	1.25 %	1,013	2.35 %
2015	353,526,140.92	11.99 %	7,195	16.70 %
2016	579,392,188.91	19.64 %	10,916	25.33 %
2017	335,880,210.98	11.39 %	5,097	11.83 %
2018	289,226,637.45	9.81 %	3,708	8.61 %
2019	472,856,688.25	16.03 %	5,790	13.44 %
2020	270,125,483.31	9.16 %	2,896	6.72 %
2021	483,789,336.05	16.40 %	4,440	10.30 %
2022	92,870,135.01	3.15 %	843	1.96 %
2,949,401,364.75	100.00 %		43,090	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	583,863,603.09	19.80 %	13,024	53.93 %
>100 and <=200	967,373,327.71	32.80 %	6,696	27.73 %
>200 and <=300	691,264,844.14	23.44 %	2,868	11.88 %
>300 and <=400	302,438,231.42	10.25 %	892	3.69 %
>400	404,461,358.39	13.71 %	669	2.77 %
2,949,401,364.75	100.00 %		24,149	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,501,983.95	0.08 %	61	0.14 %
0.5 - 1%	132,655,832.54	4.50 %	1,412	3.28 %
1 - 1.5%	879,655,996.97	29.82 %	10,991	25.51 %
1.5 - 2%	1,625,818,327.11	55.12 %	25,224	58.54 %
2 - 2.5%	198,654,430.62	6.74 %	3,223	7.48 %
2.5 - 3%	86,176,774.71	2.92 %	1,474	3.42 %
3 - 3.5%	15,913,274.26	0.54 %	367	0.85 %
3.5 - 4%	4,725,336.58	0.16 %	174	0.40 %
4 - 4.5%	2,426,212.54	0.08 %	84	0.19 %
4.5 - 5%	633,225.60	0.02 %	48	0.11 %
5 - 5.5%	177,365.25	0.01 %	18	0.04 %
5.5 - 6%	59,614.95	0.00 %	11	0.03 %
6 - 6.5%	2,989.67	0.00 %	3	0.01 %
2,949,401,364.75	100.00 %		43,090	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,751,065,940.77	93.28 %	40,753	94.58 %
Variable	2,533,089.02	0.09 %	68	0.16 %
Variable With Cap	195,802,334.96	6.64 %	2,269	5.27 %
2,949,401,364.75	100.00 %		43,090	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	14,455,352.63	0.49 %	272	0.63 %
2023	42,872,856.42	1.45 %	689	1.60 %
2024	29,409,441.92	1.00 %	310	0.72 %
2025	10,533,083.25	0.36 %	121	0.28 %
2026	14,456,533.73	0.49 %	149	0.35 %
2027	6,882,570.24	0.23 %	70	0.16 %
2028	2,089,074.55	0.07 %	23	0.05 %
2029	6,695,014.57	0.23 %	67	0.16 %
2030	152,393.19	0.01 %	5	0.01 %
2031	21,465,208.11	0.73 %	128	0.30 %
2032	6,940,727.03	0.24 %	36	0.08 %
2033	3,256,599.43	0.11 %	39	0.09 %
2034	21,160,255.45	0.72 %	221	0.51 %
2035	4,831,064.92	0.16 %	32	0.07 %
2036	4,599,053.00	0.16 %	31	0.07 %
2037	163,248.83	0.01 %	4	0.01 %
Fixed To Maturity	2,759,438,887.48	93.56 %	40,893	94.90 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,949,401,364.75	100.00 %	43,090	100.00 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,818,229,421.13	95.55 %	41,545	96.41 %
Interest only	94,140,121.45	3.19 %	628	1.46 %
Linear	37,031,822.17	1.26 %	917	2.13 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	120,367,588.09	4.08 %	6,363	14.77 %
11-20%	231,858,380.20	7.86 %	6,062	14.07 %
21-30%	297,020,719.50	10.07 %	5,437	12.62 %
31-40%	329,242,924.52	11.16 %	4,958	11.51 %
41-50%	377,490,463.48	12.80 %	4,850	11.26 %
51-60%	399,243,294.90	13.54 %	4,572	10.61 %
61-70%	413,931,458.41	14.03 %	4,123	9.57 %
71-80%	370,298,172.62	12.56 %	3,378	7.84 %
81-90%	265,453,039.86	9.00 %	2,113	4.90 %
91-100%	101,974,537.10	3.46 %	703	1.63 %
101-110%	10,026,568.46	0.34 %	105	0.24 %
111-120%	6,105,537.08	0.21 %	57	0.13 %
>120%	26,388,680.53	0.89 %	369	0.86 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	76,698,310.78	2.60 %	4,193	9.73 %
11-20%	176,011,240.58	5.97 %	5,479	12.72 %
21-30%	256,121,676.12	8.68 %	5,347	12.41 %
31-40%	308,983,792.69	10.48 %	5,093	11.82 %
41-50%	348,884,577.49	11.83 %	4,916	11.41 %
51-60%	396,342,636.29	13.44 %	4,905	11.38 %
61-70%	409,892,419.64	13.90 %	4,471	10.38 %
71-80%	462,394,110.40	15.68 %	4,441	10.31 %
81-90%	356,727,393.98	12.09 %	2,970	6.89 %
91-100%	117,915,402.94	4.00 %	875	2.03 %
101-110%	14,651,782.42	0.50 %	136	0.32 %
111-120%	5,588,093.55	0.19 %	71	0.16 %
>120%	19,189,927.87	0.65 %	193	0.45 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	22,598,249.25	0.77 %	2,018	4.68 %
21-40%	109,610,994.00	3.72 %	4,467	10.37 %
41-60%	215,644,377.51	7.31 %	5,415	12.57 %
61-80%	437,104,216.76	14.82 %	6,482	15.04 %
81-100%	435,343,570.67	14.76 %	4,969	11.53 %
101-120%	98,402,806.38	3.34 %	1,804	4.19 %
121-140%	137,520,446.15	4.66 %	2,127	4.94 %
141-160%	152,617,943.37	5.17 %	2,189	5.08 %
161-180%	164,265,136.68	5.57 %	2,186	5.07 %
181-200%	205,417,485.77	6.96 %	2,127	4.94 %
201-300%	451,608,007.72	15.31 %	5,028	11.67 %
301-400%	208,813,530.76	7.08 %	1,968	4.57 %
401-500%	92,050,373.04	3.12 %	767	1.78 %
>500%	218,404,226.69	7.41 %	1,543	3.58 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	40,918,115.35	1.39 %	1,811	4.20 %
>1 and <=2	143,693,392.87	4.87 %	5,840	13.55 %
>2 and <=3	173,785,938.99	5.89 %	4,965	11.52 %
>3 and <=4	212,352,904.83	7.20 %	4,362	10.12 %
>4 and <=5	240,739,599.52	8.16 %	3,934	9.13 %
>5 and <=6	200,048,762.50	6.78 %	2,879	6.68 %
>6 and <=7	299,292,697.03	10.15 %	3,868	8.98 %
>7 and <=8	319,633,293.47	10.84 %	3,572	8.29 %
>8 and <=9	279,836,542.91	9.49 %	2,936	6.81 %
>9 and <=10	381,168,642.77	12.92 %	3,678	8.54 %
>10 and <=11	203,210,844.15	6.89 %	1,869	4.34 %
>11 and <=12	202,778,699.26	6.88 %	1,705	3.96 %
>12 and <=13	241,351,964.25	8.18 %	1,590	3.69 %
>13 and <=14	8,052,197.04	0.27 %	60	0.14 %
>14 and <=15	806,081.30	0.03 %	7	0.02 %
>15 and <=16	1,510,995.02	0.05 %	10	0.02 %
>16 and <=17	220,693.49	0.01 %	4	0.01 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,759,438,887.48	93.56 %	40,893	94.90 %
>=0 and <=1	78,039,608.36	2.65 %	1,182	2.74 %
>1 and <=2	27,132,644.59	0.92 %	297	0.69 %
>2 and <=3	13,874,554.93	0.47 %	141	0.33 %
>3 and <=4	8,499,512.62	0.29 %	86	0.20 %
>4 and <=5	28,405,935.14	0.96 %	164	0.38 %
>5 and <=6	10,268,794.50	0.35 %	129	0.30 %
>7 and <=8	4,272,301.83	0.14 %	32	0.07 %
>6 and <=7	19,469,125.30	0.66 %	166	0.39 %
	2,949,401,364.75	100.00 %	43,090	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	7,746,766,343.18	80.42 %	22,634	79.13 %
Other/No data	1,885,989,331.65	19.58 %	5,968	20.87 %
	9,632,755,674.83	100.00 %	28,602	100.00 %

18. IFRS9 Norms

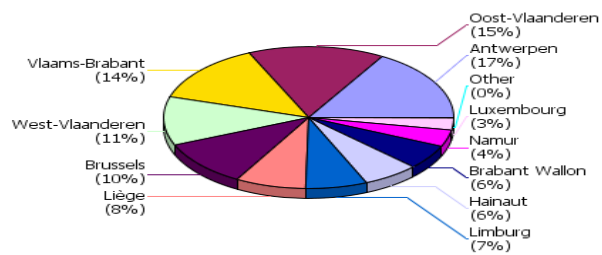
	In EUR	In %	In number of loans	In %
Phase 1	2,699,526,138.81	91.53 %	39,917	92.64 %
Phase 2	244,553,576.70	8.29 %	2,899	6.73 %
Phase 3	5,321,649.24	0.18 %	64	0.15 %
Other/No data	0.00	0.00 %	210	0.49 %
	2,949,401,364.75	100.00 %	43,090	100.00 %



Stratification Tables

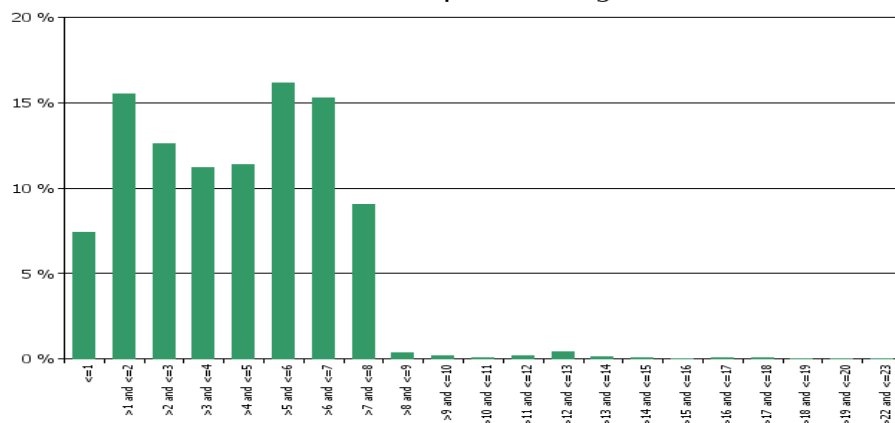
Portfolio Cut-off Date 31/08/2022

1. Geographic distribution



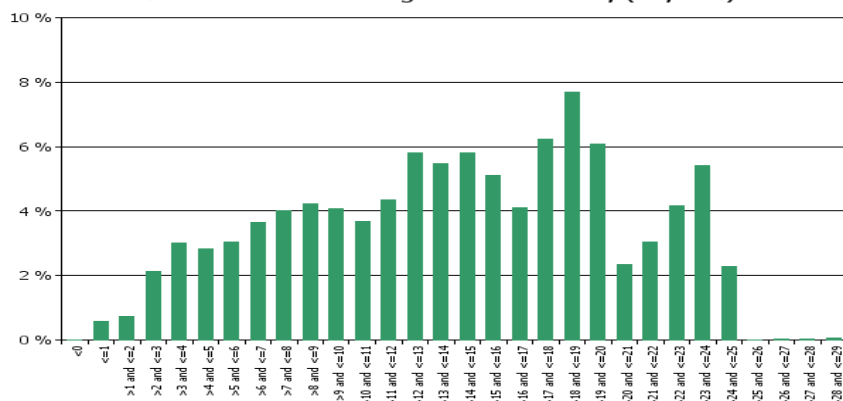
2. Seasoning

Distribution per Seasoning

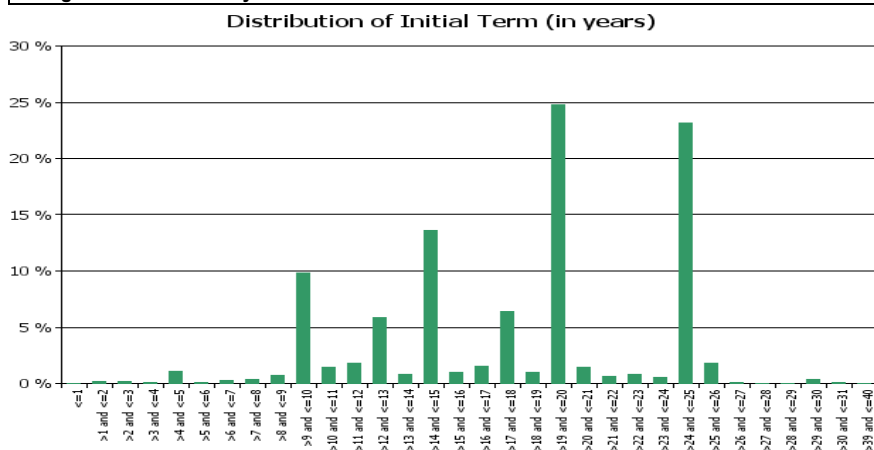


3. Remaining term to maturity

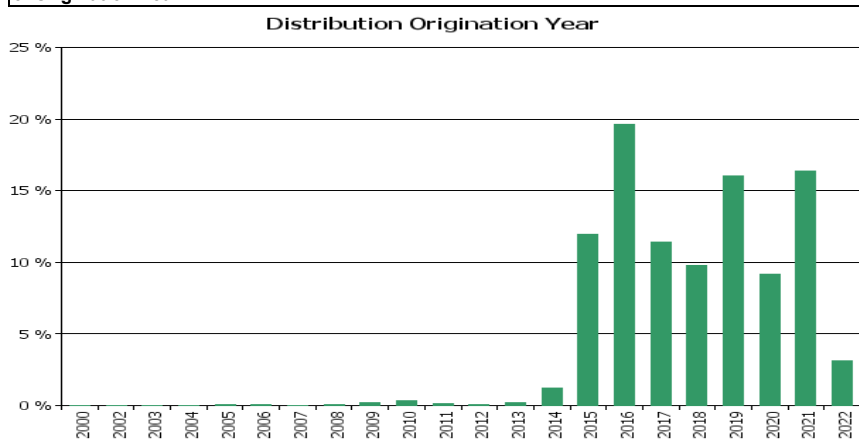
Distribution of Remaining Term to Maturity (in years)



4. Original term to maturity



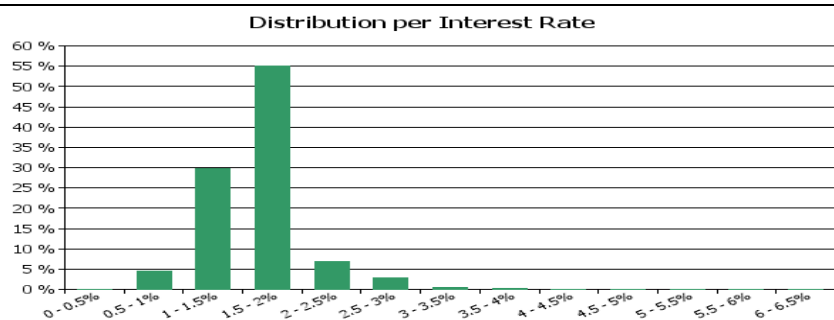
5. Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate



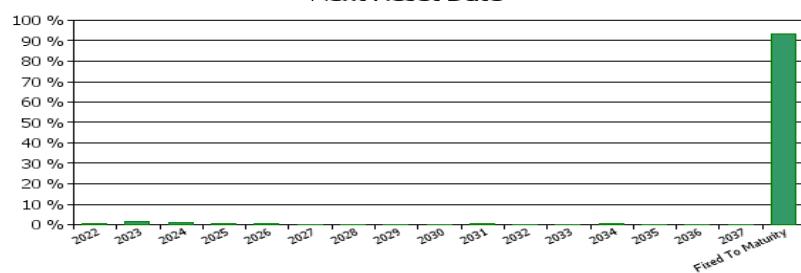
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



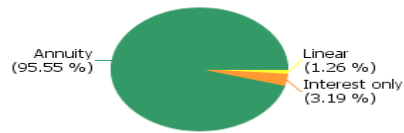
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



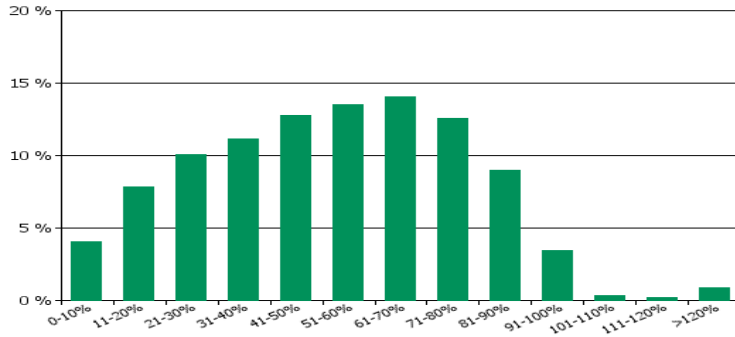
11. Repayment Type

Distribution per Repayment Type



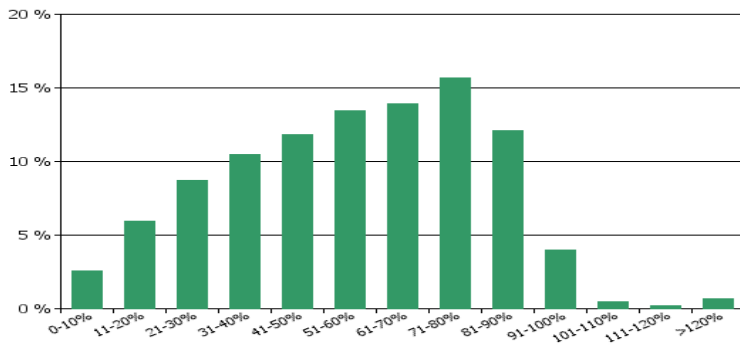
12. Current Loan to Current Value (LTV)

Current LTV Distribution



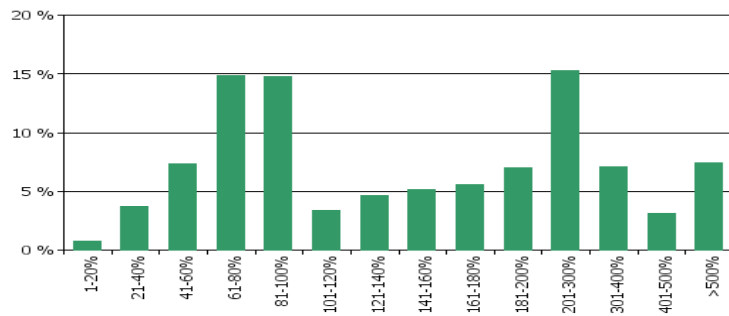
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



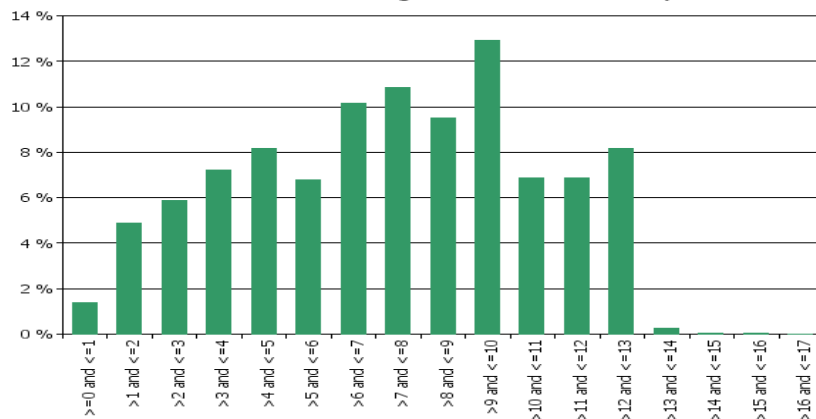
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

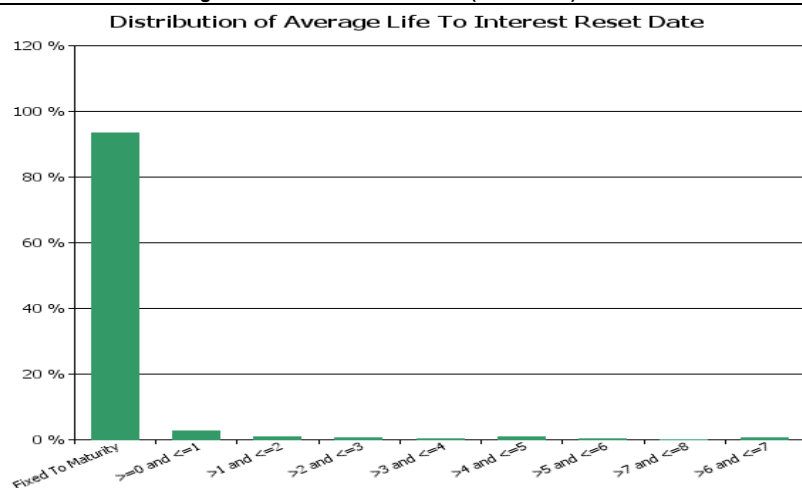


15. Distribution of Average Life to Final Maturity (at 0% CPR)

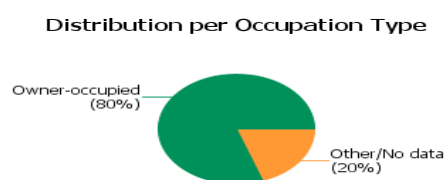
Distribution of Average Life to Final Maturity



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm

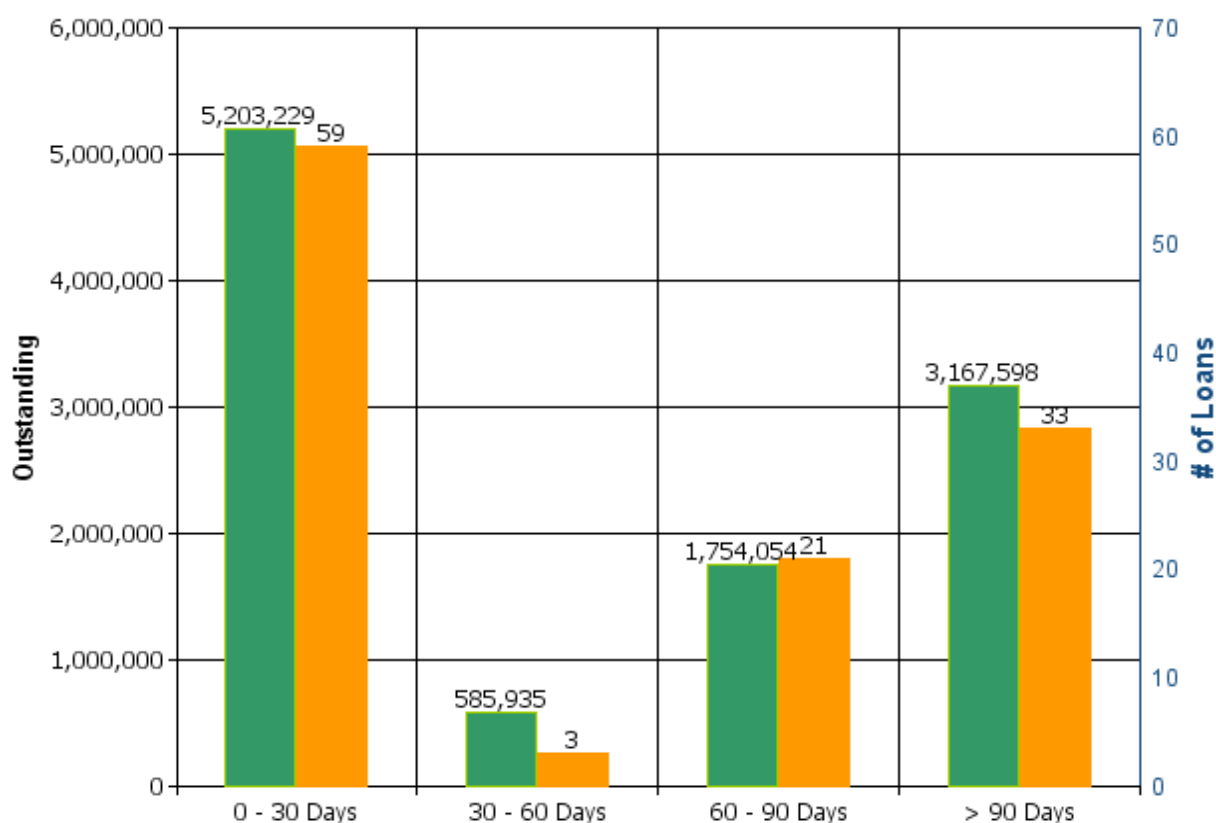



Cover Pool Performance

Portfolio Cut-off Date 31/08/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,938,690,547.59	99.64 %	42,974	99.73 %
0 - 30 Days	5,203,229.44	0.18 %	59	0.14 %
30 - 60 Days	585,935.00	0.02 %	3	0.01 %
60 - 90 Days	1,754,054.44	0.06 %	21	0.05 %
> 90 Days	3,167,598.28	0.11 %	33	0.08 %
Total	2,949,401,364.75	100.00 %	43,090	100.00 %

Delinquency Outstanding in Euro



Amortisation

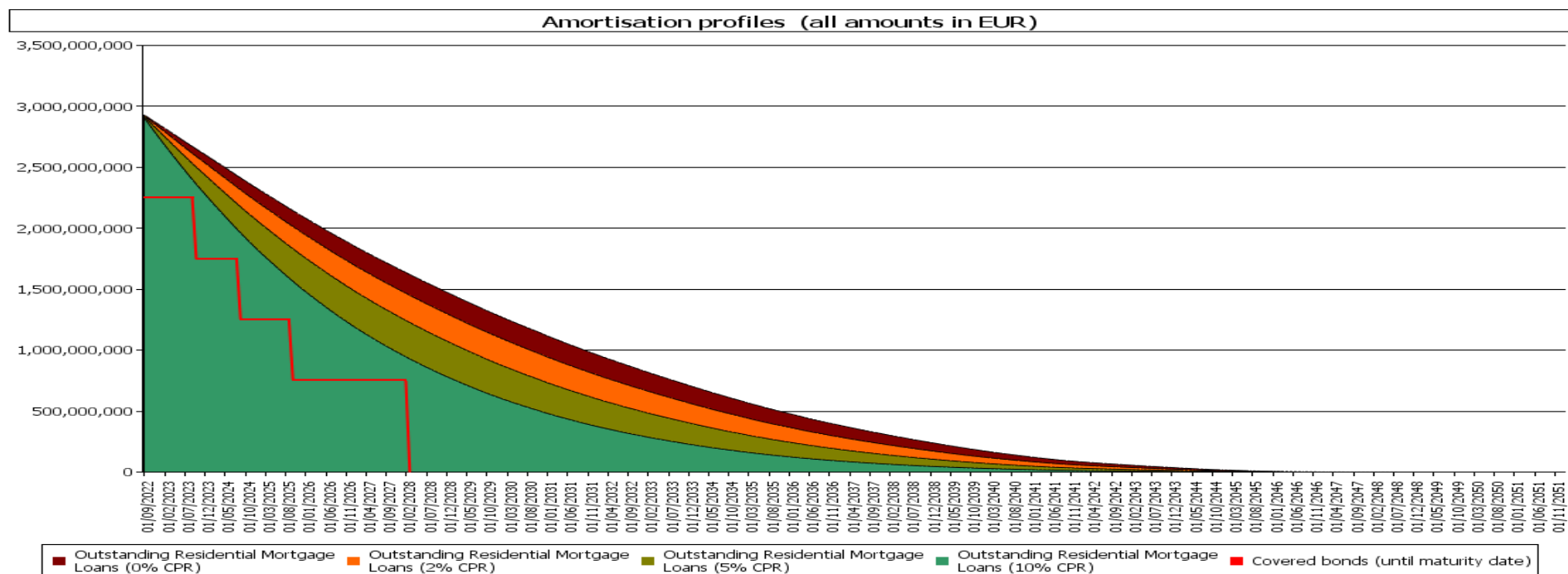
Portfolio Cut-off D: Aug/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/09/2022	1	2,250,000,000	2,927,831,331	2,922,865,512	2,915,432,064	2,903,083,620
01/10/2022	2	2,250,000,000	2,905,876,405	2,896,186,188	2,881,710,429	2,857,742,155
01/11/2022	3	2,250,000,000	2,884,207,194	2,869,713,721	2,848,108,482	2,812,456,732
01/12/2022	4	2,250,000,000	2,862,466,979	2,843,407,891	2,815,055,002	2,768,421,993
01/01/2023	5	2,250,000,000	2,841,402,743	2,817,696,765	2,782,505,725	2,724,821,718
01/02/2023	6	2,250,000,000	2,819,964,144	2,791,694,064	2,749,816,600	2,681,404,751
01/03/2023	7	2,250,000,000	2,798,590,886	2,766,290,438	2,718,534,180	2,640,757,088
01/04/2023	8	2,250,000,000	2,776,974,027	2,740,267,481	2,686,111,722	2,598,210,587
01/05/2023	9	2,250,000,000	2,755,124,045	2,714,243,812	2,654,053,902	2,556,678,376
01/06/2023	10	2,250,000,000	2,732,825,526	2,687,709,857	2,621,424,532	2,514,550,363
01/07/2023	11	2,250,000,000	2,710,862,529	2,661,733,272	2,589,698,922	2,473,935,306
01/08/2023	12	2,250,000,000	2,689,310,183	2,636,092,917	2,558,229,778	2,433,521,748
01/09/2023	13	2,250,000,000	2,667,508,489	2,610,287,881	2,526,744,537	2,393,390,909
01/10/2023	14	1,750,000,000	2,646,594,243	2,585,571,314	2,496,658,926	2,355,198,964
01/11/2023	15	1,750,000,000	2,626,136,535	2,561,233,880	2,466,868,655	2,317,240,078
01/12/2023	16	1,750,000,000	2,604,661,816	2,536,120,240	2,436,668,203	2,279,488,913
01/01/2024	17	1,750,000,000	2,583,053,580	2,510,814,862	2,406,220,040	2,241,470,601
01/02/2024	18	1,750,000,000	2,561,084,848	2,485,238,207	2,375,651,674	2,203,621,955
01/03/2024	19	1,750,000,000	2,539,745,596	2,460,620,356	2,346,522,894	2,167,977,000
01/04/2024	20	1,750,000,000	2,518,749,192	2,436,139,198	2,317,268,596	2,131,880,564
01/05/2024	21	1,750,000,000	2,497,447,422	2,411,571,206	2,288,253,490	2,096,557,178
01/06/2024	22	1,750,000,000	2,476,007,305	2,386,813,231	2,259,001,780	2,060,989,458
01/07/2024	23	1,750,000,000	2,452,955,388	2,360,710,464	2,228,797,587	2,025,097,369
01/08/2024	24	1,750,000,000	2,431,992,070	2,336,565,764	2,200,391,738	1,990,819,591
01/09/2024	25	1,250,000,000	2,409,288,898	2,310,827,423	2,170,619,011	1,955,564,398
01/10/2024	26	1,250,000,000	2,387,731,764	2,286,392,205	2,142,380,406	1,922,211,587
01/11/2024	27	1,250,000,000	2,366,972,736	2,262,670,051	2,114,760,442	1,889,393,430
01/12/2024	28	1,250,000,000	2,346,375,332	2,239,298,646	2,087,765,586	1,857,629,250
01/01/2025	29	1,250,000,000	2,324,938,372	2,215,076,643	2,059,930,498	1,825,099,279
01/02/2025	30	1,250,000,000	2,304,240,303	2,191,633,145	2,032,945,625	1,793,561,645
01/03/2025	31	1,250,000,000	2,283,792,126	2,168,856,337	2,007,196,101	1,764,068,159
01/04/2025	32	1,250,000,000	2,263,312,295	2,145,761,635	1,980,772,455	1,733,471,733
01/05/2025	33	1,250,000,000	2,243,570,265	2,123,553,610	1,955,447,266	1,704,293,424
01/06/2025	34	1,250,000,000	2,222,627,266	2,100,162,843	1,928,989,850	1,674,113,204
01/07/2025	35	1,250,000,000	2,202,085,893	2,077,337,916	1,903,329,099	1,645,071,771
01/08/2025	36	1,250,000,000	2,181,420,603	2,054,353,058	1,877,482,576	1,615,859,133
01/09/2025	37	1,250,000,000	2,160,910,349	2,031,585,951	1,851,953,705	1,587,136,677
01/10/2025	38	750,000,000	2,141,545,303	2,010,075,073	1,827,834,921	1,560,045,466
01/11/2025	39	750,000,000	2,120,112,906	1,986,583,301	1,801,878,760	1,531,378,237
01/12/2025	40	750,000,000	2,100,915,251	1,965,363,494	1,778,244,349	1,505,096,777
01/01/2026	41	750,000,000	2,082,027,060	1,944,390,542	1,754,794,019	1,478,957,702
01/02/2026	42	750,000,000	2,062,753,011	1,923,123,341	1,731,186,582	1,452,881,202
01/03/2026	43	750,000,000	2,043,143,413	1,901,922,797	1,708,168,617	1,428,078,159
01/04/2026	44	750,000,000	2,023,722,703	1,880,649,294	1,684,766,671	1,402,547,637
01/05/2026	45	750,000,000	2,004,975,570	1,860,169,234	1,662,318,245	1,378,186,887
01/06/2026	46	750,000,000	1,985,298,082	1,838,788,902	1,639,032,939	1,353,126,012
01/07/2026	47	750,000,000	1,965,964,170	1,817,892,967	1,616,418,768	1,328,986,377
01/08/2026	48	750,000,000	1,947,685,728	1,797,936,595	1,594,608,371	1,305,501,286
01/09/2026	49	750,000,000	1,928,702,609	1,777,393,293	1,572,379,227	1,281,849,923
01/10/2026	50	750,000,000	1,910,678,236	1,757,892,795	1,551,300,434	1,259,481,757
01/11/2026	51	750,000,000	1,893,054,232	1,738,724,063	1,530,482,208	1,237,316,693
01/12/2026	52	750,000,000	1,873,559,095	1,717,993,693	1,508,512,639	1,214,556,223
01/01/2027	53	750,000,000	1,855,066,873	1,698,151,833	1,487,298,018	1,192,403,629
01/02/2027	54	750,000,000	1,836,950,990	1,678,716,258	1,466,536,480	1,170,778,612
01/03/2027	55	750,000,000	1,819,680,111	1,660,385,372	1,447,190,119	1,150,913,036
01/04/2027	56	750,000,000	1,802,516,291	1,641,934,498	1,427,468,754	1,130,420,829
01/05/2027	57	750,000,000	1,785,538,419	1,623,799,446	1,408,227,883	1,110,612,514
01/06/2027	58	750,000,000	1,766,890,884	1,604,115,734	1,387,619,332	1,089,724,174
01/07/2027	59	750,000,000	1,750,238,211	1,586,389,001	1,368,907,492	1,070,622,650
01/08/2027	60	750,000,000	1,733,749,267	1,568,778,391	1,350,268,393	1,051,572,083
01/09/2027	61	750,000,000	1,717,107,821	1,551,085,198	1,331,644,346	1,032,675,362
01/10/2027	62	750,000,000	1,700,696,175	1,533,738,723	1,313,511,096	1,014,437,734
01/11/2027	63	750,000,000	1,684,042,755	1,516,144,308	1,295,140,833	996,013,592
01/12/2027	64	750,000,000	1,667,167,648	1,498,487,971	1,276,907,638	977,966,182
01/01/2028	65	750,000,000	1,650,511,745	1,481,001,113	1,258,797,007	960,012,026
01/02/2028	66	750,000,000	1,634,517,664	1,464,162,108	1,241,319,485	942,673,208
01/03/2028	67	0	1,617,710,061	1,446,806,906	1,223,687,220	925,600,463
01/04/2028	68		1,601,377,758	1,429,770,914	1,206,202,994	908,510,938
01/05/2028	69		1,585,392,990	1,413,175,695	1,189,268,377	892,083,923
01/06/2028	70		1,569,253,065	1,396,416,561	1,172,175,919	875,538,517
01/07/2028	71		1,553,087,924	1,379,763,362	1,155,346,306	859,430,426
01/08/2028	72		1,537,696,955	1,363,773,034	1,139,052,557	843,721,134
01/09/2028	73		1,522,132,369	1,347,679,262	1,122,748,032	828,121,551
01/10/2028	74		1,506,858,638	1,331,966,175	1,106,926,337	813,104,919
01/11/2028	75		1,490,167,943	1,314,978,583	1,090,029,614	797,301,873
01/12/2028	76		1,474,850,866	1,299,326,007	1,074,403,751	782,650,895
01/01/2029	77		1,459,674,659	1,283,774,872	1,058,844,898	768,050,080

01/02/2029	78	1,444,301,040	1,268,099,425	1,043,255,964	753,537,180
01/03/2029	79	1,429,475,109	1,253,159,359	1,028,596,373	740,105,803
01/04/2029	80	1,413,330,505	1,236,904,634	1,012,672,452	725,561,845
01/05/2029	81	1,397,774,882	1,221,282,899	997,421,723	711,705,540
01/06/2029	82	1,382,872,912	1,206,213,244	982,608,988	698,166,291
01/07/2029	83	1,368,132,373	1,191,397,002	968,150,580	685,073,450
01/08/2029	84	1,353,806,108	1,176,921,866	953,955,534	672,169,772
01/09/2029	85	1,338,272,941	1,161,444,973	939,016,517	658,841,121
01/10/2029	86	1,324,143,744	1,147,296,411	925,294,530	646,552,127
01/11/2029	87	1,309,533,342	1,132,712,887	911,209,617	634,013,439
01/12/2029	88	1,294,694,313	1,118,039,331	897,191,813	621,700,984
01/01/2030	89	1,280,613,967	1,104,004,528	883,676,219	609,741,900
01/02/2030	90	1,266,500,056	1,089,985,230	870,235,947	597,924,723
01/03/2030	91	1,252,402,951	1,076,201,529	857,257,171	586,753,420
01/04/2030	92	1,238,691,316	1,062,613,660	844,280,988	575,424,213
01/05/2030	93	1,224,964,591	1,049,113,310	831,502,921	564,392,177
01/06/2030	94	1,211,106,351	1,035,485,263	818,614,434	553,290,513
01/07/2030	95	1,197,824,699	1,022,448,554	806,318,655	542,745,982
01/08/2030	96	1,184,629,246	1,009,470,032	794,058,988	532,229,931
01/09/2030	97	1,171,542,844	996,625,362	781,961,486	521,901,460
01/10/2030	98	1,158,175,031	983,636,232	769,870,561	511,725,365
01/11/2030	99	1,145,246,848	971,006,650	758,052,863	501,736,093
01/12/2030	100	1,130,931,331	957,295,230	745,509,103	491,411,013
01/01/2031	101	1,116,411,766	943,402,110	732,821,145	481,001,628
01/02/2031	102	1,103,202,870	930,659,040	721,083,971	471,293,029
01/03/2031	103	1,090,343,709	918,401,877	709,952,218	462,241,895
01/04/2031	104	1,077,552,806	906,088,631	698,652,363	452,958,002
01/05/2031	105	1,064,750,387	893,853,791	687,522,166	443,914,767
01/06/2031	106	1,051,836,810	881,515,238	676,307,393	434,824,136
01/07/2031	107	1,039,383,800	869,648,921	665,561,268	426,160,930
01/08/2031	108	1,027,214,537	858,009,221	654,983,148	417,611,392
01/09/2031	109	1,015,108,640	846,459,341	644,522,919	409,201,480
01/10/2031	110	1,001,941,782	834,108,651	633,555,487	400,589,508
01/11/2031	111	990,080,368	822,836,155	623,403,864	392,501,231
01/12/2031	112	978,091,273	811,538,001	613,330,769	384,576,169
01/01/2032	113	966,146,125	800,267,302	603,274,623	376,668,492
01/02/2032	114	953,649,178	788,576,216	592,949,560	368,653,709
01/03/2032	115	941,375,518	777,191,920	582,998,981	361,030,754
01/04/2032	116	929,955,829	766,461,733	573,487,675	353,636,523
01/05/2032	117	918,493,996	755,772,418	564,097,815	346,420,452
01/06/2032	118	907,167,423	745,186,436	554,782,066	339,256,470
01/07/2032	119	895,762,970	734,610,550	545,562,361	332,250,933
01/08/2032	120	884,561,673	724,194,051	536,458,690	325,322,959
01/09/2032	121	873,409,016	713,850,527	527,451,716	318,506,103
01/10/2032	122	862,186,682	703,521,678	518,540,493	311,841,427
01/11/2032	123	851,154,378	693,341,652	509,737,490	305,249,054
01/12/2032	124	839,767,834	682,943,458	500,857,062	298,701,660
01/01/2033	125	828,703,762	672,802,510	492,165,025	292,274,686
01/02/2033	126	817,815,549	662,836,531	483,641,627	285,996,519
01/03/2033	127	806,985,918	653,057,094	475,411,306	280,053,878
01/04/2033	128	796,231,838	643,261,432	467,089,345	273,986,185
01/05/2033	129	785,545,541	633,586,481	458,931,763	268,097,587
01/06/2033	130	774,921,111	623,957,207	450,807,479	262,236,126
01/07/2033	131	764,362,254	614,445,129	442,842,384	256,546,841
01/08/2033	132	753,890,467	604,999,344	434,925,701	250,893,369
01/09/2033	133	743,488,067	595,639,423	427,107,989	245,340,036
01/10/2033	134	733,099,876	586,352,982	419,414,234	239,932,998
01/11/2033	135	722,812,091	577,143,993	411,777,204	234,566,363
01/12/2033	136	711,802,051	567,419,905	403,842,902	229,103,631
01/01/2034	137	701,584,638	558,326,423	396,360,313	223,906,293
01/02/2034	138	691,404,891	549,292,080	388,955,047	218,792,367
01/03/2034	139	681,273,096	540,413,577	381,789,026	213,939,614
01/04/2034	140	671,150,576	531,481,019	374,523,473	208,979,376
01/05/2034	141	661,155,235	522,706,370	367,433,579	204,182,874
01/06/2034	142	650,974,651	513,784,749	360,243,664	199,339,535
01/07/2034	143	641,187,602	505,229,624	353,373,288	194,736,290
01/08/2034	144	631,498,438	496,751,001	346,559,457	190,172,426
01/09/2034	145	621,927,873	488,392,820	339,861,811	185,707,216
01/10/2034	146	612,496,504	480,196,980	333,336,052	181,394,779
01/11/2034	147	603,145,751	472,063,978	326,857,021	177,115,649
01/12/2034	148	593,857,010	464,031,045	320,504,226	172,961,307
01/01/2035	149	584,441,157	455,899,085	314,086,693	168,780,145
01/02/2035	150	575,306,964	448,012,714	307,868,494	164,737,961
01/03/2035	151	565,234,845	439,494,816	301,321,265	160,617,637
01/04/2035	152	556,242,030	431,768,954	295,271,499	156,726,198
01/05/2035	153	547,315,219	424,142,405	289,342,067	152,949,384
01/06/2035	154	538,482,305	416,589,564	283,466,907	149,209,040
01/07/2035	155	529,812,979	409,209,872	277,760,093	145,605,810
01/08/2035	156	521,247,595	401,911,425	272,112,311	142,040,982
01/09/2035	157	512,630,930	394,597,086	266,480,728	138,512,159
01/10/2035	158	504,288,240	387,538,156	261,069,518	135,143,246
01/11/2035	159	496,022,409	380,539,466	255,702,807	131,804,517
01/12/2035	160	487,793,126	373,611,851	250,429,913	128,557,401
01/01/2036	161	479,595,718	366,710,245	245,178,676	125,328,602
01/02/2036	162	471,427,764	359,853,459	239,982,419	122,152,834
01/03/2036	163	463,301,940	353,089,649	234,911,443	119,097,828
01/04/2036	164	455,253,482	346,367,330	229,853,013	116,039,671
01/05/2036	165	447,266,066	339,731,765	224,894,691	113,071,089
01/06/2036	166	439,376,936	333,173,339	219,992,250	110,137,793
01/07/2036	167	431,646,796	326,774,432	215,236,031	107,314,906
01/08/2036	168	424,048,528	320,477,752	210,551,764	104,534,724
01/09/2036	169	416,557,082	314,282,086	205,956,129	101,819,986
01/10/2036	170	409,168,093	308,200,560	201,473,664	99,195,662
01/11/2036	171	401,903,469	302,215,127	197,058,490	96,610,909
01/12/2036	172	394,751,662	296,350,027	192,758,568	94,115,421
01/01/2037	173	387,747,669	290,598,239	188,536,653	91,664,149
01/02/2037	174	380,223,773	284,476,129	184,095,314	89,125,725
01/03/2037	175	373,404,789	278,946,277	180,102,023	86,858,823
01/04/2037	176	366,666,234	273,447,768	176,102,896	84,570,416
01/05/2037	177	359,985,077	268,024,517	172,185,432	82,350,162
01/06/2037	178	353,287,354	262,591,640	168,266,194	80,134,871

01/07/2037	179	346,700,719	257,272,938	164,452,261	77,997,486
01/08/2037	180	340,162,346	251,992,944	160,667,567	75,879,698
01/09/2037	181	333,666,755	246,761,760	156,932,101	73,801,601
01/10/2037	182	327,235,822	241,608,563	153,276,656	71,787,048
01/11/2037	183	320,863,616	236,501,955	149,655,445	69,794,182
01/12/2037	184	314,479,462	231,415,854	146,076,604	67,845,875
01/01/2038	185	308,176,613	226,393,148	142,542,682	65,924,118
01/02/2038	186	301,990,937	221,472,746	139,090,040	64,054,855
01/03/2038	187	295,896,049	216,670,442	135,761,469	62,282,718
01/04/2038	188	289,478,498	211,611,659	132,254,526	60,416,866
01/05/2038	189	283,554,149	206,940,669	129,016,889	58,696,243
01/06/2038	190	277,713,971	202,334,691	125,824,485	57,001,399
01/07/2038	191	271,875,784	197,756,018	122,674,497	55,346,572
01/08/2038	192	265,652,313	192,901,481	119,358,742	53,622,529
01/09/2038	193	259,824,898	188,349,949	116,246,067	52,002,946
01/10/2038	194	254,191,295	183,963,631	113,259,465	50,459,189
01/11/2038	195	248,577,050	179,595,359	110,288,882	48,927,623
01/12/2038	196	242,987,817	175,269,012	107,367,176	47,436,211
01/01/2039	197	237,424,631	170,965,780	104,464,727	45,958,385
01/02/2039	198	231,893,455	166,699,650	101,598,961	44,508,296
01/03/2039	199	226,411,271	162,509,354	98,817,544	43,124,172
01/04/2039	200	220,962,356	158,329,336	96,030,939	41,730,589
01/05/2039	201	215,422,517	154,106,429	93,239,580	40,351,504
01/06/2039	202	210,077,689	150,028,018	90,541,152	39,017,735
01/07/2039	203	204,830,412	146,040,543	87,917,808	37,731,926
01/08/2039	204	199,652,896	142,107,628	85,332,584	36,467,302
01/09/2039	205	194,577,961	138,260,526	82,811,339	35,239,940
01/10/2039	206	189,643,493	134,533,074	80,380,450	34,065,273
01/11/2039	207	184,786,344	130,865,078	77,990,055	32,912,229
01/12/2039	208	179,981,659	127,253,199	75,650,871	31,794,213
01/01/2040	209	175,280,257	123,718,954	73,362,743	30,701,976
01/02/2040	210	170,618,266	120,224,102	71,109,062	29,632,776
01/03/2040	211	166,006,810	116,789,087	68,912,994	28,603,821
01/04/2040	212	161,452,403	113,392,323	66,738,524	27,583,930
01/05/2040	213	156,949,624	110,048,969	64,611,332	26,595,265
01/06/2040	214	152,534,737	106,771,965	62,527,928	25,628,683
01/07/2040	215	148,210,381	103,574,694	60,506,250	24,698,386
01/08/2040	216	143,996,769	100,459,396	58,537,104	23,793,383
01/09/2040	217	139,860,108	97,407,961	56,614,700	22,914,521
01/10/2040	218	135,835,382	94,449,587	54,760,145	22,073,045
01/11/2040	219	131,895,227	91,554,356	52,946,546	21,251,614
01/12/2040	220	128,003,400	88,707,022	51,173,649	20,455,813
01/01/2041	221	124,152,440	85,892,359	49,423,900	19,672,701
01/02/2041	222	120,330,872	83,107,289	47,699,705	18,905,984
01/03/2041	223	116,550,881	80,373,288	46,024,537	18,172,222
01/04/2041	224	112,858,263	77,694,865	44,377,630	17,447,746
01/05/2041	225	109,224,412	75,069,795	42,772,711	16,747,813
01/06/2041	226	105,712,797	72,533,036	41,222,232	16,072,352
01/07/2041	227	102,441,935	70,173,417	39,783,046	15,447,637
01/08/2041	228	99,301,650	67,906,930	38,400,210	14,847,531
01/09/2041	229	96,281,311	65,729,815	37,074,560	14,274,249
01/10/2041	230	93,350,503	63,624,390	35,798,679	13,726,517
01/11/2041	231	90,526,988	61,595,335	34,568,878	13,198,824
01/12/2041	232	87,797,374	59,640,028	33,389,127	12,696,123
01/01/2042	233	85,211,683	57,785,415	32,268,558	12,218,059
01/02/2042	234	82,728,914	56,006,598	31,195,691	11,761,803
01/03/2042	235	80,339,606	54,305,734	30,178,817	11,334,869
01/04/2042	236	78,026,629	52,652,818	29,185,843	10,915,488
01/05/2042	237	75,755,032	51,036,022	28,220,013	10,511,004
01/06/2042	238	73,523,837	49,448,859	27,272,864	10,115,198
01/07/2042	239	71,328,913	47,893,908	26,350,237	9,732,944
01/08/2042	240	69,154,747	46,355,306	25,438,868	9,356,515
01/09/2042	241	66,999,319	44,834,323	24,541,610	8,988,268
01/10/2042	242	64,872,241	43,339,679	23,665,075	8,631,711
01/11/2042	243	62,768,977	41,863,412	22,800,843	8,281,263
01/12/2042	244	60,680,265	40,403,929	21,951,776	7,940,199
01/01/2043	245	58,617,341	38,964,133	21,115,685	7,605,426
01/02/2043	246	56,573,427	37,541,721	20,293,101	7,278,190
01/03/2043	247	54,553,936	36,146,138	19,493,834	6,964,777
01/04/2043	248	52,575,552	34,776,225	18,707,333	6,655,466
01/05/2043	249	50,536,844	33,372,847	17,908,223	6,345,052
01/06/2043	250	48,611,827	32,047,184	17,153,123	6,051,771
01/07/2043	251	46,726,149	30,753,495	16,420,167	5,769,431
01/08/2043	252	44,862,713	29,476,967	15,698,566	5,492,524
01/09/2043	253	43,016,426	28,215,930	14,988,758	5,221,969
01/10/2043	254	41,198,781	26,979,318	14,296,575	4,960,400
01/11/2043	255	39,395,677	25,754,786	13,612,976	4,703,210
01/12/2043	256	37,599,897	24,540,455	12,939,202	4,452,100
01/01/2044	257	35,590,270	23,189,427	12,195,764	4,178,525
01/02/2044	258	33,829,881	22,005,031	11,543,435	3,938,272
01/03/2044	259	32,090,160	20,840,289	10,906,421	3,706,197
01/04/2044	260	30,366,223	19,687,266	10,276,803	3,477,450
01/05/2044	261	28,593,081	18,507,261	9,637,059	3,247,607
01/06/2044	262	26,936,649	17,405,541	9,040,324	3,033,608
01/07/2044	263	25,322,141	16,335,444	8,463,640	2,828,452
01/08/2044	264	23,789,594	15,320,761	7,917,730	2,634,807
01/09/2044	265	22,327,992	14,355,085	7,399,803	2,452,026
01/10/2044	266	20,958,764	13,452,665	6,917,553	2,282,829
01/11/2044	267	19,647,451	12,589,592	6,457,285	2,121,913
01/12/2044	268	18,385,415	11,761,573	6,017,741	1,969,369
01/01/2045	269	17,211,662	10,992,022	5,609,701	1,828,058
01/02/2045	270	16,058,971	10,238,474	5,211,845	1,691,213
01/03/2045	271	14,923,334	9,499,867	4,824,751	1,559,613
01/04/2045	272	13,804,750	8,772,897	4,444,209	1,430,517
01/05/2045	273	12,719,812	8,070,152	4,078,147	1,307,307
01/06/2045	274	11,696,918	7,408,584	3,734,312	1,192,015
01/07/2045	275	10,716,313	6,776,349	3,407,225	1,083,149
01/08/2045	276	9,764,049	6,163,722	3,091,308	978,557
01/09/2045	277	8,827,701	5,563,185	2,783,023	877,238
01/10/2045	278	7,937,666	4,994,077	2,492,174	782,339
01/11/2045	279	7,083,488	4,449,102	2,214,570	692,250

01/12/2045	280	6,258,422	3,924,430	1,948,604	606,615
01/01/2046	281	5,476,227	3,428,120	1,697,841	526,312
01/02/2046	282	4,726,948	2,954,052	1,459,329	450,460
01/03/2046	283	4,018,366	2,507,385	1,235,825	380,010
01/04/2046	284	3,374,707	2,102,182	1,033,477	316,443
01/05/2046	285	2,768,092	1,721,478	844,231	257,437
01/06/2046	286	2,262,180	1,404,464	687,013	208,608
01/07/2046	287	1,912,474	1,185,402	578,428	174,917
01/08/2046	288	1,614,053	998,736	486,103	146,375
01/09/2046	289	1,331,236	822,339	399,230	119,707
01/10/2046	290	1,091,366	673,058	325,953	97,334
01/11/2046	291	902,634	555,721	268,443	79,822
01/12/2046	292	743,032	456,708	220,072	65,170
01/01/2047	293	619,137	379,911	182,600	53,845
01/02/2047	294	535,672	328,138	157,315	46,192
01/03/2047	295	478,954	292,944	140,120	40,986
01/04/2047	296	434,945	265,576	126,706	36,905
01/05/2047	297	408,100	248,775	118,398	34,344
01/06/2047	298	395,582	240,736	114,281	33,009
01/07/2047	299	383,045	232,723	110,205	31,702
01/08/2047	300	370,488	224,712	106,141	30,403
01/09/2047	301	357,907	216,713	102,103	29,123
01/10/2047	302	346,081	209,209	98,324	27,930
01/11/2047	303	334,236	201,706	94,557	26,746
01/12/2047	304	322,814	194,493	90,951	25,621
01/01/2048	305	311,788	187,531	87,473	24,536
01/02/2048	306	300,745	180,582	84,017	23,467
01/03/2048	307	289,684	173,665	80,607	22,425
01/04/2048	308	278,607	166,741	77,196	21,386
01/05/2048	309	267,511	159,838	73,818	20,366
01/06/2048	310	256,399	152,938	70,452	19,355
01/07/2048	311	245,269	146,059	67,117	18,363
01/08/2048	312	234,122	139,184	63,796	17,380
01/09/2048	313	222,957	132,322	60,496	16,412
01/10/2048	314	211,775	125,480	57,226	15,461
01/11/2048	315	202,470	119,763	54,480	14,657
01/12/2048	316	193,148	114,061	51,759	13,868
01/01/2049	317	183,811	108,363	49,048	13,086
01/02/2049	318	174,458	102,675	46,355	12,315
01/03/2049	319	165,089	97,012	43,698	11,564
01/04/2049	320	156,178	91,620	41,164	10,848
01/05/2049	321	147,670	86,487	38,762	10,173
01/06/2049	322	139,148	81,357	36,371	9,505
01/07/2049	323	131,016	76,477	34,105	8,876
01/08/2049	324	122,870	71,600	31,849	8,254
01/09/2049	325	115,632	67,268	29,846	7,702
01/10/2049	326	108,382	62,947	27,860	7,160
01/11/2049	327	101,118	58,629	25,883	6,624
01/12/2049	328	93,842	54,320	23,922	6,097
01/01/2050	329	86,553	50,016	21,970	5,576
01/02/2050	330	80,183	46,257	20,267	5,122
01/03/2050	331	73,802	42,511	18,583	4,678
01/04/2050	332	67,410	38,763	16,901	4,237
01/05/2050	333	61,006	35,022	15,233	3,803
01/06/2050	334	54,661	31,327	13,591	3,379
01/07/2050	335	48,305	27,638	11,961	2,961
01/08/2050	336	42,770	24,430	10,546	2,600
01/09/2050	337	37,225	21,227	9,140	2,244
01/10/2050	338	31,671	18,030	7,744	1,893
01/11/2050	339	27,014	15,353	6,578	1,601
01/12/2050	340	23,457	13,310	5,688	1,379
01/01/2051	341	19,896	11,270	4,804	1,160
01/02/2051	342	16,331	9,235	3,927	944
01/03/2051	343	12,762	7,205	3,057	732
01/04/2051	344	9,940	5,602	2,371	565
01/05/2051	345	7,114	4,003	1,690	401
01/06/2051	346	4,285	2,407	1,014	240
01/07/2051	347	2,144	1,202	505	119
01/08/2051	348	0	0	0	0
01/09/2051	349	0	0	0	0
01/10/2051	350	0	0	0	0
01/11/2051	351	0	0	0	0
01/12/2051	352	0	0	0	0
01/01/2052	353	0	0	0	0
		261,978,848,531	234,353,668,057	201,077,441,672	160,856,034,543



This addendum is optional

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

HTT 2022

Reporting in Domestic Currency

[Please insert currency]

CONTENTS OF TAB 6

1. Additional information on the guarantee

2. Additional information on the asset

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Investment Counterparties	Name	Local Entity Identifier (LEI)*			
E1.1.1	Source of funds/asset					
E1.1.2	Service	BNP Paribas Fortis	KGCPHUVVWZTC1567			
E1.1.3	Bank service					
E1.1.4	BSU-facilitator					
E1.1.5	Bank transfer					
E1.1.6	Back-to-back mortgage					
E1.1.7	Account bank					
E1.1.8	Standby account bank					
E1.1.9	Account bank					
E1.1.10	Notary	Sichting BNP Paribas Placervoorde				
E1.1.11	Cover Pool Monitor	Rechtspraak				
OE1.1.1	where applicable - assignee agent	David De Schacht & Smeets De Haenderaker				
OE1.1.2						
OE1.1.3						
OE1.1.4						
OE1.1.5						
OE1.1.6						
OE1.1.7						
OE1.1.8						
	2. Additional information on the assets					
	Asset Description	Guarantee (if available)	Local Entity Identifier (LEI)*	Type of Issue		
E2.1.1	Exempt Asset	Exempt Guarantee	Exempt Asset ID	id		
E2.1.2	Counterparty 1	Has completion	Has completion	Has completion		
E2.1.3	Counterparty 2	Has completion	Has completion	Has completion		
E2.1.4	Counterparty 3	Has completion	Has completion	Has completion		
E2.1.5	Counterparty 4	Has completion	Has completion	Has completion		
E2.1.6	Counterparty 5	Has completion	Has completion	Has completion		
E2.1.7	Counterparty 6	Has completion	Has completion	Has completion		
E2.1.8	Counterparty 7	Has completion	Has completion	Has completion		
E2.1.9	Counterparty 8	Has completion	Has completion	Has completion		
E2.1.10	Counterparty 9	Has completion	Has completion	Has completion		
E2.1.11	Counterparty 10	Has completion	Has completion	Has completion		
E2.1.12	Counterparty 11	Has completion	Has completion	Has completion		
E2.1.13	Counterparty 12	Has completion	Has completion	Has completion		
E2.1.14	Counterparty 13	Has completion	Has completion	Has completion		
E2.1.15	Counterparty 14	Has completion	Has completion	Has completion		
E2.1.16	Counterparty 15	Has completion	Has completion	Has completion		
E2.1.17	Counterparty 16	Has completion	Has completion	Has completion		
E2.1.18	Counterparty 17	Has completion	Has completion	Has completion		
E2.1.19	Counterparty 18	Has completion	Has completion	Has completion		
E2.1.20	Counterparty 19	Has completion	Has completion	Has completion		
E2.1.21	Counterparty 20	Has completion	Has completion	Has completion		
E2.1.22	Counterparty 21	Has completion	Has completion	Has completion		
E2.1.23	Counterparty 22	Has completion	Has completion	Has completion		
E2.1.24	Counterparty 23	Has completion	Has completion	Has completion		
E2.1.25	Counterparty 24	Has completion	Has completion	Has completion		
E2.1.26	Counterparty 25	Has completion	Has completion	Has completion		
OE2.1.1						
OE2.1.2						
OE2.1.3						
OE2.1.4						
OE2.1.5						
OE2.1.6						
OE2.1.7						
OE2.1.8						
OE2.1.9						
OE2.1.10						
OE2.1.11						
OE2.1.12						
OE2.1.13						
	3. Additional information on the asset distribution					
	3. General Information	Total Assets				
E3.1.1	Winkhof Avenue Residences (Incofin)*	50.42				
E3.1.2	Winkhof Avenue Villareux (Incofin)**	158.12				
OE3.1.1						
OE3.1.2						
OE3.1.3						
OE3.1.4						
	3. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Disposal Loans	% Total Loans
E3.1.1	1 - 500 days	0.00%				0.00%
E3.1.2	51 - 100 days	0.00%	0.00%			0.00%
E3.1.3	101 - 150 days	0.00%				0.00%
E3.1.4	151 - 180 days	0.00%	0.00%			0.00%
OE3.1.1						
OE3.1.2						
OE3.1.3						
OE3.1.4						

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND-1
Not relevant for the issuer and/or CR programme at the present time	ND-2
Not available at the present time	ND-3
Confidential	ND-4

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#search>

** $\text{Weighted Average Maturity} = \text{Remaining Term to Maturity}$

** Weighted Average Maturity = Remaining Term to Maturity