



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 levenssfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/7/2021

Cut-off Date: 31/7/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/c			
G.1.1.4	Cut-off date	coveredbonds 07/31/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,927.3			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,306.6			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,351.4			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	30.1%	5%	ND1
OG.3.2.1	Optional information e.e. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,927.3	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	2,940.3	#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	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.2	[Mark as ND1 if not relevant]		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	38.1	[Mark as ND1 if not relevant]	1.3%	
G.3.4.3	1 - 2 Y	96.5	[Mark as ND1 if not relevant]	3.3%	
G.3.4.4	2 - 3 Y	223.0	[Mark as ND1 if not relevant]	7.6%	
G.3.4.5	3 - 4 Y	220.3	[Mark as ND1 if not relevant]	7.5%	
G.3.4.6	4 - 5 Y	255.1	[Mark as ND1 if not relevant]	8.7%	
G.3.4.7	5 - 10 Y	1,428.4	[Mark as ND1 if not relevant]	48.8%	
G.3.4.8	10+ Y	666.1	[Mark as ND1 if not relevant]	22.8%	
G.3.4.9	Total	2,927.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	4.3	5.3		
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	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	500.0	0.0	22.2%	0.0%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	500.0	500.0	22.2%	22.2%
G.3.5.7	5 - 10 Y	750.0	1250.0	33.3%	55.6%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	2,927.3	2927.33	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DNK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	2,927.3	2,927.3	100.0%	100.0%
OG.3.6.1	a/w (If relevant, please specify)				
OG.3.6.2	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.3	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.4	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.5	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.6	a/w (If relevant, please specify)			0.0%	0.0%
OG.3.6.7	a/w (If relevant, please specify)			0.0%	0.0%
7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	2250.00	2250.00	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DNK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w (If relevant, please specify)				
OG.3.7.2	a/w (If relevant, please specify)				
OG.3.7.3	a/w (If relevant, please specify)				
OG.3.7.4	a/w (If relevant, please specify)				
OG.3.7.5	a/w (If relevant, please specify)				
OG.3.7.6	a/w (If relevant, please specify)				
OG.3.7.7	a/w (If relevant, please specify)				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	2250	2250	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13		100.0%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0		0.0%	
G.3.9.5	Other	0		0.0%	
G.3.9.6	Total	13.0		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/w CQS2 credit institutions			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13		100.0%	
G.3.10.2	Eurozone	0		0.0%	
G.3.10.3	Rest of European Union (EU)	0		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0		0.0%	
G.3.10.5	Switzerland	0		0.0%	
G.3.10.6	Australia	0		0.0%	
G.3.10.7	Brazil	0		0.0%	
G.3.10.8	Canada	0		0.0%	
G.3.10.9	Japan	0		0.0%	
G.3.10.10	Korea	0		0.0%	
G.3.10.11	New Zealand	0		0.0%	
G.3.10.12	Singapore	0		0.0%	
G.3.10.13	US	0		0.0%	
G.3.10.14	Other	0		0.0%	
G.3.10.15	Total EU	13			
G.3.10.16	Total	13.0		100.0%	
OG.3.10.1	a/w (If relevant, please specify)			0.0%	
OG.3.10.2	a/w (If relevant, please specify)			0.0%	
OG.3.10.3	a/w (If relevant, please specify)			0.0%	
OG.3.10.4	a/w (If relevant, please specify)			0.0%	
OG.3.10.5	a/w (If relevant, please specify)			0.0%	
OG.3.10.6	a/w (If relevant, please specify)			0.0%	
OG.3.10.7	a/w (If relevant, please specify)			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13		0.4%	0.6%
G.3.11.2	Central bank eligible assets	0		0.0%	0.0%
G.3.11.3	Other	0		0.0%	0.0%
G.3.11.4	Total	13.0		0.4%	0.6%
OG.3.11.1	a/w (If relevant, please specify)				
OG.3.11.2	a/w (If relevant, please specify)				
OG.3.11.3	a/w (If relevant, please specify)				
OG.3.11.4	a/w (If relevant, please specify)				
OG.3.11.5	a/w (If relevant, please specify)				
OG.3.11.6	a/w (If relevant, please specify)				
OG.3.11.7	a/w (If relevant, please specify)				
12. Bond List					

OG.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/13
13. Derivatives & Swaps		
OG.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
OG.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
OG.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
OG.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
OG.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
OG.3.14.3	specific criteria	
OG.3.14.1	link to the committed objective criteria	
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
OG.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
OG.4.1.2	(i) Value of covered bonds:	39
OG.4.1.3	(ii) Geographical distribution:	#REF!
OG.4.1.4	(ii) Type of cover assets:	52
OG.4.1.5	(ii) Loan size:	#REF!
OG.4.1.6	(ii) Interest rate risk - cover pool:	#REF!
OG.4.1.7	(ii) Currency risk - cover pool:	111
OG.4.1.8	(ii) Interest rate risk - covered bond:	163
OG.4.1.9	(ii) Currency risk - covered bond:	137
OG.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	#REF!
OG.4.1.11	(iii) Maturity structure of cover assets:	65
OG.4.1.12	(iii) Maturity structure of covered bonds:	88
OG.4.1.13	(iv) Percentage of loans more than ninety days past due:	#REF!
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)		
OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	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 2021

Reporting in Domestic Currency		[Please insert currency]	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2927.33	100.0%
M.7.1.2	Commercial	0.00	0.0%
M.7.1.3	Other	0.00	0.0%
M.7.1.4	Total	2,927.3	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [If relevant, please specify]		0.0%
OM.7.1.4	a/w [If relevant, please specify]		0.0%
OM.7.1.5	a/w [If relevant, please specify]		0.0%
OM.7.1.6	a/w [If relevant, please specify]		0.0%
OM.7.1.7	a/w [If relevant, please specify]		0.0%
OM.7.1.8	a/w [If relevant, please specify]		0.0%
OM.7.1.9	a/w [If relevant, please specify]		0.0%
OM.7.1.10	a/w [If relevant, please specify]		0.0%
OM.7.1.11	a/w [If relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	41958	0
OM.7.2.1	Optional information eg. Number of borrowers		41958
OM.7.2.2	Optional information eg. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	1.05%	0.00%
OM.7.3.1			[For completion]
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0.0%
M.7.4.5	Croatia	0	0.0%
M.7.4.6	Cyprus	0	0.0%
M.7.4.7	Czechia	0	0.0%
M.7.4.8	Denmark	0	0.0%
M.7.4.9	Estonia	0	0.0%
M.7.4.10	Finland	0	0.0%
M.7.4.11	France	0	0.0%
M.7.4.12	Germany	0	0.0%
M.7.4.13	Greece	0	0.0%
M.7.4.14	Netherlands	0	0.0%
M.7.4.15	Hungary	0	0.0%
M.7.4.16	Ireland	0	0.0%
M.7.4.17	Italy	0	0.0%
M.7.4.18	Latvia	0	0.0%
M.7.4.19	Lithuania	0	0.0%
M.7.4.20	Luxembourg	0	0.0%
M.7.4.21	Malta	0	0.0%
M.7.4.22	Poland	0	0.0%
M.7.4.23	Portugal	0	0.0%
M.7.4.24	Romania	0	0.0%
M.7.4.25	Slovakia	0	0.0%
M.7.4.26	Slovenia	0	0.0%
M.7.4.27	Spain	0	0.0%
M.7.4.28	Sweden	0	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0	0.0%
M.7.4.31	Liechtenstein	0	0.0%
M.7.4.32	Norway	0	0.0%
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland	0	0.0%
M.7.4.35	United Kingdom	0	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]
OM.7.4.1	a/w [If relevant, please specify]		
OM.7.4.2	a/w [If relevant, please specify]		
OM.7.4.3	a/w [If relevant, please specify]		
OM.7.4.4	a/w [If relevant, please specify]		
OM.7.4.5	a/w [If relevant, please specify]		
OM.7.4.6	a/w [If relevant, please specify]		
OM.7.4.7	a/w [If relevant, please specify]		
OM.7.4.8	a/w [If relevant, please specify]		
OM.7.4.9	a/w [If relevant, please specify]		
OM.7.4.10	a/w [If relevant, please specify]		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.7%	0.0%	16.7%	
M.7.5.2	Vlaams-Brabant	13.8%	0.0%	13.8%	
M.7.5.3	Oost-Vlaanderen	15.0%	0.0%	15.0%	
M.7.5.4	Brussels	10.2%	0.0%	10.2%	
M.7.5.5	West-Vlaanderen	10.9%	0.0%	10.9%	
M.7.5.6	Limburg	6.7%	0.0%	6.7%	
M.7.5.7	Liège	8.1%	0.0%	8.1%	
M.7.5.8	Hainaut	6.4%	0.0%	6.4%	
M.7.5.9	Brabant Wallon	5.7%	0.0%	5.7%	
M.7.5.10	Namur	3.8%	0.0%	3.8%	
M.7.5.11	Luxembourg	2.6%	0.0%	2.6%	
M.7.5.12	Other	0.1%	0.0%	0.1%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.9%	0.0%	93.9%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	6.1%	0.0%	6.1%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	3.4%	0.0%	3.4%	
M.7.7.2	Amortising	96.6%	0.0%	96.6%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	7.5%	0.0%	7.5%	
M.7.8.2	≥ 12 - ≤ 24 months	15.4%	0.0%	15.4%	
M.7.8.3	≥ 24 - ≤ 36 months	11.4%	0.0%	11.4%	
M.7.8.4	≥ 36 - ≤ 60 months	13.6%	0.0%	13.6%	
M.7.8.5	≥ 60 months	52.2%	0.0%	52.2%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	69.77			
	By buckets (mn):				
M.7A.10.2	TBC at a country level	1413.00	32616	48.3%	77.7%
M.7A.10.3	TBC at a country level	1041.63	7731	35.6%	18.4%
M.7A.10.4	TBC at a country level	279.85	1182	9.6%	2.8%
M.7A.10.5	TBC at a country level	87.70	255	3.0%	0.6%
M.7A.10.6	TBC at a country level	105.16	174	3.6%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	2,927.3	41,958	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.57			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	841.18	19105	28.7%	45.5%
M.7A.11.3	>40 - <=50 %	375.97	5290	12.8%	12.6%
M.7A.11.4	>50 - <=60 %	383.11	4718	13.1%	11.2%
M.7A.11.5	>60 - <=70 %	387.05	4329	13.2%	10.3%
M.7A.11.6	>70 - <=80 %	404.38	3913	13.8%	9.3%
M.7A.11.7	>80 - <=90 %	366.11	3234	12.5%	7.7%
M.7A.11.8	>90 - <=100 %	140.14	1075	4.8%	2.6%
M.7A.11.9	>100%	29.41	294	1.0%	0.7%
M.7A.11.10	Total	2,927.3	41,958	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	49%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1139.26	23781	38.9%	56.7%
M.7A.12.3	>40 - <=50 %	405.47	4959	13.9%	11.9%
M.7A.12.4	>50 - <=60 %	377.04	4141	12.9%	9.9%
M.7A.12.5	>60 - <=70 %	402.93	3957	13.8%	9.4%
M.7A.12.6	>70 - <=80 %	312.34	2774	10.7%	6.6%
M.7A.12.7	>80 - <=90 %	190.57	1601	6.5%	3.8%
M.7A.12.8	>90 - <=100 %	85.26	577	2.9%	1.4%
M.7A.12.9	>100%	14.46	134	0.5%	0.3%
M.7A.12.10	Total	2,927.3	41,958	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	100%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%

21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w Cultural purposes				
OM.7B.23.2	a/w [if relevant, please specify]				
OM.7B.23.3	a/w [if relevant, please specify]				
OM.7B.23.4	a/w [if relevant, please specify]				
OM.7B.23.5	a/w [if relevant, please specify]				
OM.7B.23.6	a/w [if relevant, please specify]				
OM.7B.23.7	a/w [if relevant, please specify]				
OM.7B.23.8	a/w [if relevant, please specify]				
OM.7B.23.9	a/w [if relevant, please specify]				
OM.7B.23.10	a/w [if relevant, please specify]				
OM.7B.23.11	a/w [if relevant, please specify]				
OM.7B.23.12	a/w [if relevant, please specify]				
OM.7B.23.13	a/w [if relevant, please specify]				
OM.7B.23.14	a/w [if relevant, please specify]				
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0.0	0	0.0%	0.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
M.2B.25.15	TBC at a country level	[For completion]	[For completion]		
M.2B.25.16	TBC at a country level	[For completion]	[For completion]		
M.2B.25.17	TBC at a country level	[For completion]	[For completion]		
M.2B.25.18	no data	[For completion]	[For completion]		
M.2B.25.19	Total	0.0	0	0.0%	0.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					

26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	[For completion]	[For completion]		
M.2B.26.2	1919 - 1945	[For completion]	[For completion]		
M.2B.26.3	1945 - 1960	[For completion]	[For completion]		
M.2B.26.4	1961 - 1970	[For completion]	[For completion]		
M.2B.26.5	1971 - 1980	[For completion]	[For completion]		
M.2B.26.6	1981 - 1990	[For completion]	[For completion]		
M.2B.26.7	1991 - 2000	[For completion]	[For completion]		
M.2B.26.8	2001 - 2005	[For completion]	[For completion]		
M.2B.26.9	2006 and later	[For completion]	[For completion]		
M.2B.26.10	no data	[For completion]	[For completion]		
M.2B.26.11	Total	0.0	0	0.0%	0.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	[For completion]	[For completion]		
M.2B.27.2	Existing Property	[For completion]	[For completion]		
M.2B.27.3	other	[For completion]	[For completion]		
M.2B.27.4	no data	[For completion]	[For completion]		
M.2B.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	Sustainability - strategy pursued in the cover pool	
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/07/2021

Contact Details:

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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Remark

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

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

Residential Mortgage Pandbrieven Programme

Covered Bond Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2021	2.23	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	3.15	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.65	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	4.18	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR): 2,250,000,000

Current Weighted Average Fixed Coupon: 0.54 %

Weighted Average Remaining Average Life* 4.34

* At Reporting Date until Maturity Date

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Residential Mortgage Pandbrieven Programme

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,927,331,699 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	137,066,331 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.77 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,411,968,297 (V)

Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) 107.20 % *Limit*

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree) 13,134,214 (VI)

Value of Financial Institution Exposures (definition Royal Decree) 137,066,331 (VII)

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) 2,411,968,297

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ 113.87 % *Limit*

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	378,723,121 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	378,087,121
<i>Total Interest Proceeds Public Finance Exposures</i>	636,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,077,487,881 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,927,331,699
<i>Total Principal Proceeds Public Finance Exposures</i>	13,089,852
<i>Total Principal Proceeds Financial Institution Exposures</i>	137,066,331
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	71,562,500 (X)
Costs, Fees and expenses Covered Bonds	30,578,940 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,104,069,562
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	294,295,499 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,149,566 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	285,145,933
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	13,089,852 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	5,625,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	7,464,852 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/07/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,927,331,698.54
Principal Redemptions between Cut-off Date and Maturity Date	2,927,331,698.54
Interest Payments between Cut-off Date and Maturity Date	378,087,120.99
Number of borrowers	23,961.00
Number of loans	41,958.00
Average Outstanding Balance per borrower	122,171
Average Outstanding Balance per loan	69,768
Weighted average Current Loan to Current Value	48.81 %
Weighted average seasoning (in Years)	3.87
Weighted average remaining maturity (in years, at 0% CPR)	13.79
Weighted average initial maturity (in years, at 0% CPR)	17.66
Percentage of Fixed Rate Loans	93.88 %
Percentage of Variable Rate Loans	6.12 %
Weighted average interest rate	1.74 %
Weighted average interest rate Fixed Rate Loans	1.76 %
Weighted average interest rate Variable Rate Loans	1.41 %
Weighted Remaining average life (in years, at 0% CPR)	7.20
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.81

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 137,066,331

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name(Liquid_Bonds_C)	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_UA)	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
TASOIRCF)			
Currency	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000
Issue Date	5/10/2016	12/10/2018	21/03/2018
Maturity Date	28/03/2022	22/06/2026	22/06/2028
Coupon Type	F	F	F
Coupon	4.00 %	1.00 %	0.80 %
Standar & Poor's Rating(Liquid	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3

4. Derivatives

None

Classification : Internal

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date

31/07/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	490,015,704.55	16.74 %	6,863	16.36 %
Oost-Vlaanderen	438,366,590.26	14.97 %	6,673	15.90 %
Vlaams-Brabant	404,563,879.77	13.82 %	5,507	13.13 %
West-Vlaanderen	319,703,121.36	10.92 %	5,195	12.38 %
Brussels	297,740,506.71	10.17 %	3,214	7.66 %
Liège	237,636,166.96	8.12 %	3,552	8.47 %
Limburg	196,522,792.41	6.71 %	3,264	7.78 %
Hainaut	185,909,681.95	6.35 %	2,892	6.89 %
Brabant Wallon	165,872,505.33	5.67 %	1,984	4.73 %
Namur	111,264,970.50	3.80 %	1,672	3.98 %
Luxembourg	75,631,574.66	2.58 %	1,089	2.60 %
Other	4,104,204.08	0.14 %	53	0.13 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	218,570,923.55	7.47 %	2,087	4.97 %
>1 and <=2	449,816,109.83	15.37 %	4,871	11.61 %
>2 and <=3	333,226,322.88	11.38 %	4,002	9.54 %
>3 and <=4	397,259,960.88	13.57 %	4,935	11.76 %
>4 and <=5	651,919,988.33	22.27 %	9,441	22.50 %
>5 and <=6	536,791,508.18	18.34 %	9,403	22.41 %
>6 and <=7	284,067,018.20	9.70 %	5,632	13.42 %
>7 and <=8	10,616,328.49	0.36 %	234	0.56 %
>8 and <=9	5,105,902.67	0.17 %	161	0.38 %
>9 and <=10	2,553,966.40	0.09 %	238	0.57 %
>10 and <=11	6,715,605.43	0.23 %	291	0.69 %
>11 and <=12	16,010,964.33	0.55 %	295	0.70 %
>12 and <=13	2,094,774.53	0.07 %	86	0.20 %
>13 and <=14	5,756,244.64	0.20 %	28	0.07 %
>14 and <=15	1,245,966.46	0.04 %	19	0.05 %
>15 and <=16	2,370,864.75	0.08 %	69	0.16 %
>16 and <=17	2,278,845.18	0.08 %	98	0.23 %
>17 and <=18	491,067.15	0.02 %	42	0.10 %
>18 and <=19	390,468.56	0.01 %	20	0.05 %
>19 and <=20	5,429.82	0.00 %	3	0.01 %
>20 and <=21	38,201.62	0.00 %	2	0.00 %
>22 and <=23	5,236.66	0.00 %	1	0.00 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	525,000.00	0.02 %	135	0.32 %
<=1	14,525,143.96	0.50 %	558	1.33 %
>1 and <=2	20,082,648.55	0.69 %	683	1.63 %
>2 and <=3	27,666,694.88	0.95 %	843	2.01 %
>3 and <=4	80,054,134.53	2.73 %	2,768	6.60 %
>4 and <=5	113,146,587.98	3.87 %	3,429	8.17 %
>5 and <=6	106,160,464.03	3.63 %	2,774	6.61 %
>6 and <=7	111,202,692.18	3.80 %	2,395	5.71 %
>7 and <=8	123,742,152.18	4.23 %	2,318	5.52 %
>8 and <=9	142,728,648.38	4.88 %	2,487	5.93 %
>9 and <=10	134,610,639.89	4.60 %	2,064	4.92 %
>10 and <=11	129,172,061.45	4.41 %	1,831	4.36 %
>11 and <=12	121,817,423.27	4.16 %	1,639	3.91 %
>12 and <=13	131,690,073.13	4.50 %	1,637	3.90 %
>13 and <=14	186,308,567.47	6.36 %	2,302	5.49 %
>14 and <=15	164,834,784.58	5.63 %	1,828	4.36 %
>15 and <=16	177,414,441.26	6.06 %	1,832	4.37 %
>16 and <=17	166,306,369.78	5.68 %	1,596	3.80 %
>17 and <=18	110,901,891.83	3.79 %	1,187	2.83 %
>18 and <=19	196,699,731.41	6.72 %	1,999	4.76 %
>19 and <=20	163,503,830.62	5.59 %	1,559	3.72 %
>20 and <=21	141,892,242.00	4.85 %	1,238	2.95 %
>21 and <=22	76,390,381.67	2.61 %	670	1.60 %
>22 and <=23	79,837,927.40	2.73 %	687	1.64 %
>23 and <=24	130,716,474.81	4.47 %	1,007	2.40 %
>24 and <=25	72,480,252.48	2.48 %	463	1.10 %
>25 and <=26	969,197.76	0.03 %	11	0.03 %
>26 and <=27	241,315.77	0.01 %	3	0.01 %
>27 and <=28	537,309.37	0.02 %	3	0.01 %
>28 and <=29	501,725.16	0.02 %	6	0.01 %
>29 and <=30	670,890.76	0.02 %	6	0.01 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	5	0.01 %
>1 and <=2	4,723,515.43	0.16 %	48	0.11 %
>2 and <=3	5,272,068.11	0.18 %	52	0.12 %
>3 and <=4	1,966,390.20	0.07 %	43	0.10 %
>4 and <=5	34,832,717.41	1.19 %	317	0.76 %
>5 and <=6	3,709,998.89	0.13 %	279	0.66 %
>6 and <=7	10,501,863.58	0.36 %	528	1.26 %
>7 and <=8	15,800,280.59	0.54 %	703	1.68 %
>8 and <=9	29,076,696.81	0.99 %	855	2.04 %
>9 and <=10	340,056,521.22	11.62 %	8,900	21.21 %
>10 and <=11	53,587,912.39	1.83 %	1,873	4.46 %
>11 and <=12	59,940,238.67	2.05 %	1,121	2.67 %
>12 and <=13	193,705,049.45	6.62 %	3,444	8.21 %
>13 and <=14	26,022,379.99	0.89 %	433	1.03 %
>14 and <=15	416,232,493.14	14.22 %	5,834	13.90 %
>15 and <=16	32,547,252.14	1.11 %	386	0.92 %
>16 and <=17	43,660,262.16	1.49 %	559	1.33 %
>17 and <=18	199,957,152.74	6.83 %	2,357	5.62 %
>18 and <=19	28,045,277.10	0.96 %	410	0.98 %
>19 and <=20	672,468,862.56	22.97 %	6,957	16.58 %
>20 and <=21	44,964,971.34	1.54 %	527	1.26 %
>21 and <=22	16,657,053.52	0.57 %	176	0.42 %
>22 and <=23	22,707,129.23	0.78 %	264	0.63 %
>23 and <=24	15,983,866.12	0.55 %	190	0.45 %
>24 and <=25	578,549,717.80	19.76 %	4,993	11.90 %
>25 and <=26	62,534,559.40	2.14 %	533	1.27 %
>26 and <=27	889,786.53	0.03 %	7	0.02 %
>27 and <=28	517,572.80	0.02 %	4	0.01 %
>28 and <=29	556,269.43	0.02 %	6	0.01 %
>29 and <=30	9,739,999.79	0.33 %	128	0.31 %
>30 and <=31	1,852,093.06	0.06 %	21	0.05 %
>39 and <=40	271,746.94	0.01 %	5	0.01 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	5,236.66	0.00 %	1	0.00 %
2000	38,201.62	0.00 %	2	0.00 %
2001	0.00	0.00 %	1	0.00 %
2002	280,874.18	0.01 %	6	0.01 %
2003	288,295.76	0.01 %	32	0.08 %
2004	839,112.60	0.03 %	46	0.11 %
2005	2,944,298.93	0.10 %	121	0.29 %
2006	1,476,768.22	0.05 %	38	0.09 %
2007	4,644,552.88	0.16 %	18	0.04 %
2008	2,460,840.14	0.08 %	32	0.08 %
2009	7,582,918.74	0.26 %	173	0.41 %
2010	13,332,172.04	0.46 %	303	0.72 %
2011	5,228,175.59	0.18 %	382	0.91 %
2012	2,004,993.52	0.07 %	88	0.21 %
2013	6,821,366.58	0.23 %	177	0.42 %
2014	45,812,997.23	1.57 %	1,080	2.57 %
2015	451,296,672.91	15.42 %	7,970	19.00 %
2016	717,339,882.94	24.50 %	11,920	28.41 %
2017	412,811,277.53	14.10 %	5,592	13.33 %
2018	342,144,411.91	11.69 %	4,008	9.55 %
2019	519,313,220.07	17.74 %	6,073	14.47 %
2020	273,759,860.37	9.35 %	2,830	6.74 %
2021	116,905,568.12	3.99 %	1,065	2.54 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	617,723,768.84	21.10 %	12,749	53.21 %
>100 and <=200	1,023,270,653.53	34.96 %	7,095	29.61 %
>200 and <=300	667,286,374.64	22.80 %	2,778	11.59 %
>300 and <=400	261,268,894.19	8.93 %	771	3.22 %
>400	357,782,007.34	12.22 %	568	2.37 %
	2,927,331,698.54	100.00 %	23,961	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3,013,984.34	0.10 %	72	0.17 %
0.5 - 1%	67,242,495.20	2.30 %	812	1.94 %
1 - 1.5%	674,651,551.15	23.05 %	8,950	21.33 %
1.5 - 2%	1,821,689,811.36	62.23 %	26,306	62.70 %
2 - 2.5%	230,601,469.62	7.88 %	3,405	8.12 %
2.5 - 3%	101,598,523.32	3.47 %	1,647	3.93 %
3 - 3.5%	18,262,683.65	0.62 %	402	0.96 %
3.5 - 4%	6,358,253.87	0.22 %	198	0.47 %
4 - 4.5%	2,868,862.30	0.10 %	93	0.22 %
4.5 - 5%	777,298.59	0.03 %	48	0.11 %
5 - 5.5%	182,105.52	0.01 %	13	0.03 %
5.5 - 6%	81,712.72	0.00 %	11	0.03 %
6 - 6.5%	2,946.90	0.00 %	1	0.00 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,748,129,850.57	93.88 %	39,749	94.74 %
Variable	2,679,386.36	0.09 %	57	0.14 %
Variable With Cap	176,522,461.61	6.03 %	2,152	5.13 %
	2,927,331.698.54	100.00 %	41,958	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	18,105,561.69	0.62 %	337	0.80 %
2022	34,365,088.46	1.17 %	554	1.32 %
2023	20,817,494.17	0.71 %	194	0.46 %
2024	31,054,415.42	1.06 %	307	0.73 %
2025	12,160,362.86	0.42 %	132	0.31 %
2026	10,756,699.05	0.37 %	112	0.27 %
2027	3,650,482.77	0.12 %	39	0.09 %
2028	3,182,544.67	0.11 %	34	0.08 %
2029	6,248,232.99	0.21 %	66	0.16 %
2030	155,613.01	0.01 %	5	0.01 %
2031	131,708.13	0.00 %	1	0.00 %
2033	4,184,527.41	0.14 %	47	0.11 %
2034	21,239,302.14	0.73 %	225	0.54 %
2035	3,571,754.75	0.12 %	23	0.05 %
2036	691,759.42	0.02 %	5	0.01 %
Fixed To Maturity	2,757,016,151.60	94.18 %	39,877	95.04 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,927,331,698.54	100.00 %	41,958	100.00 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,784,642,607.65	95.13 %	40,360	96.19 %
Interest only	98,249,986.83	3.36 %	599	1.43 %
Linear	44,439,104.06	1.52 %	999	2.38 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	42,103.08	0.00 %	48	0.11 %
1-10%	53,415,965.23	1.82 %	2,806	6.69 %
11-20%	182,551,185.80	6.24 %	5,268	12.56 %
21-30%	285,098,708.50	9.74 %	5,718	13.63 %
31-40%	320,069,988.39	10.93 %	5,265	12.55 %
41-50%	375,967,534.97	12.84 %	5,290	12.61 %
51-60%	383,107,142.85	13.09 %	4,718	11.24 %
61-70%	387,045,763.83	13.22 %	4,329	10.32 %
71-80%	404,377,256.90	13.81 %	3,913	9.33 %
81-90%	366,110,365.32	12.51 %	3,234	7.71 %
91-100%	140,136,726.84	4.79 %	1,075	2.56 %
101-110%	9,595,361.63	0.33 %	80	0.19 %
111-120%	5,306,044.75	0.18 %	46	0.11 %
>120%	14,507,550.45	0.50 %	168	0.40 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	15,868,720.50	0.54 %	1,323	3.15 %
21-40%	84,310,227.24	2.88 %	3,183	7.59 %
41-60%	213,881,375.41	7.31 %	5,498	13.10 %
61-80%	435,969,787.36	14.89 %	6,958	16.58 %
81-100%	531,862,064.67	18.17 %	5,809	13.84 %
101-120%	89,447,617.17	3.06 %	1,803	4.30 %
121-140%	128,596,474.73	4.39 %	2,011	4.79 %
141-160%	141,968,515.80	4.85 %	2,021	4.82 %
161-180%	163,924,030.82	5.60 %	2,159	5.15 %
181-200%	153,174,941.94	5.23 %	1,819	4.34 %
201-300%	458,942,046.85	15.68 %	5,076	12.10 %
301-400%	199,606,743.25	6.82 %	1,937	4.62 %
401-500%	79,585,574.09	2.72 %	692	1.65 %
>500%	230,193,578.71	7.86 %	1,669	3.98 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	38,113,754.74	1.30 %	1,474	3.51 %
>1 and <=2	96,454,118.31	3.29 %	3,243	7.73 %
>2 and <=3	222,966,210.05	7.62 %	6,388	15.22 %
>3 and <=4	220,284,670.09	7.53 %	4,434	10.57 %
>4 and <=5	255,057,890.49	8.71 %	4,297	10.24 %
>5 and <=6	248,286,698.80	8.48 %	3,532	8.42 %
>6 and <=7	277,085,529.68	9.47 %	3,481	8.30 %
>7 and <=8	338,582,761.30	11.57 %	3,743	8.92 %
>8 and <=9	281,770,254.05	9.63 %	2,782	6.63 %
>9 and <=10	282,673,944.46	9.66 %	2,935	7.00 %
>10 and <=11	285,894,456.89	9.77 %	2,638	6.29 %
>11 and <=12	134,100,012.37	4.58 %	1,181	2.81 %
>12 and <=13	236,698,811.97	8.09 %	1,751	4.17 %
>13 and <=14	7,078,188.83	0.24 %	56	0.13 %
>14 and <=15	1,316,217.78	0.04 %	14	0.03 %
>15 and <=16	538,988.58	0.02 %	3	0.01 %
>16 and <=17	204,540.37	0.01 %	2	0.00 %
>17 and <=18	224,649.78	0.01 %	4	0.01 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

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

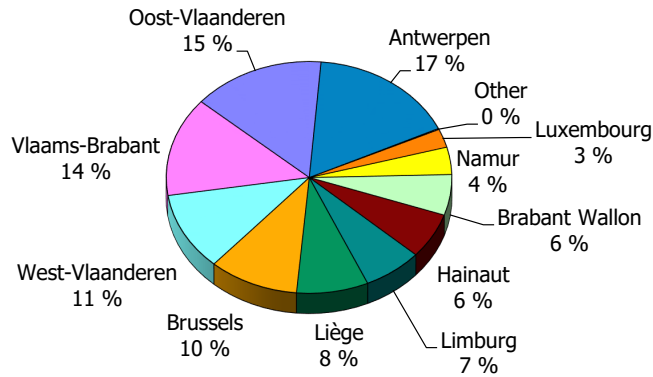
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,757,016,151.60	94.18 %	39,877	95.04 %
>=0 and <=1	64,407,036.33	2.20 %	1,001	2.39 %
>1 and <=2	48,338,513.26	1.65 %	493	1.17 %
>2 and <=3	17,118,431.85	0.58 %	173	0.41 %
>3 and <=4	5,036,011.96	0.17 %	55	0.13 %
>4 and <=5	5,728,209.82	0.20 %	62	0.15 %
>7 and <=8	3,136,334.99	0.11 %	19	0.05 %
>6 and <=7	26,551,008.73	0.91 %	278	0.66 %
	2,927,331,698.54	100.00 %	41,958	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

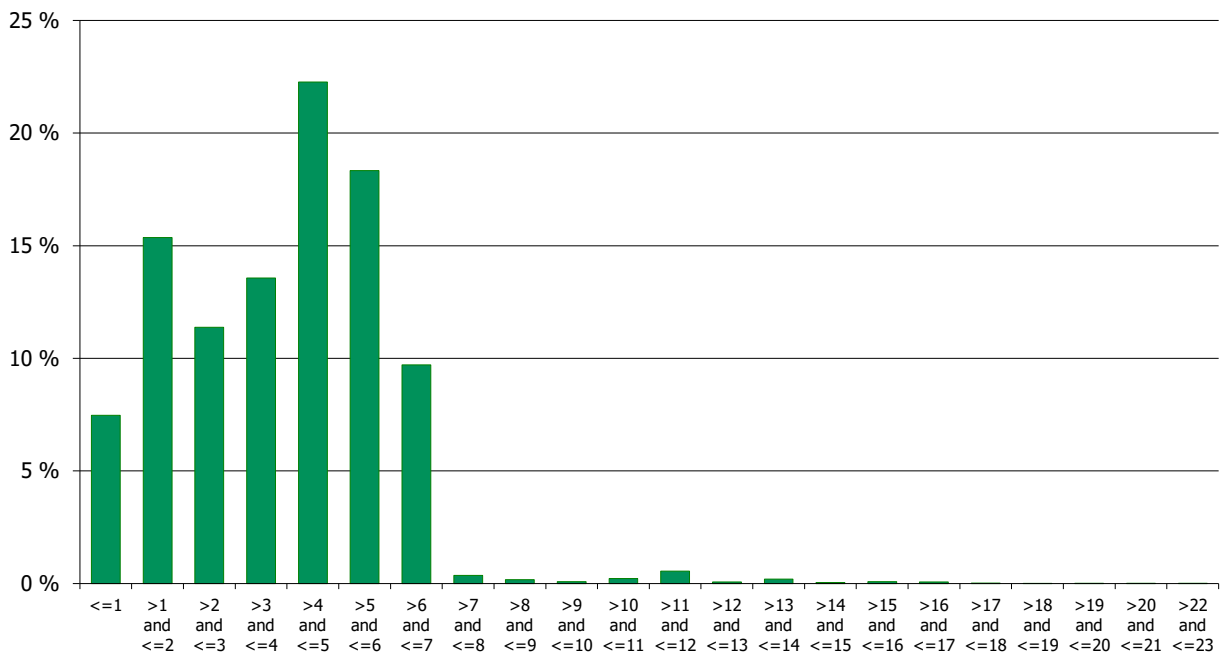
Portfolio Cut-off Date 31/07/2021

1. Geographic distribution



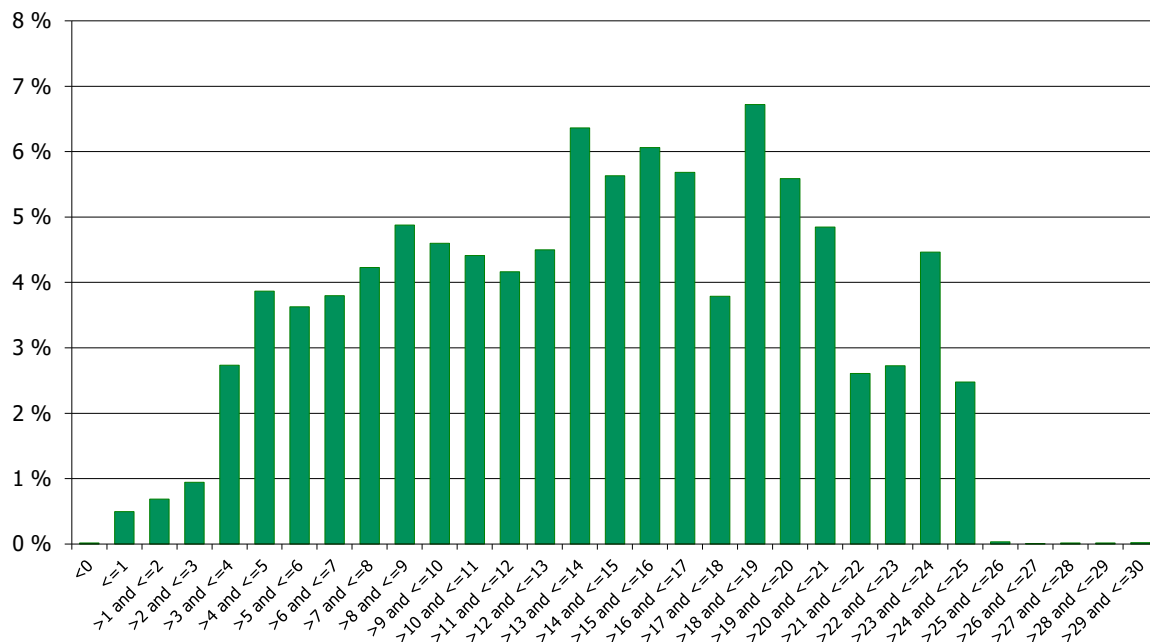
2. Seasoning

Distribution per Seasoning



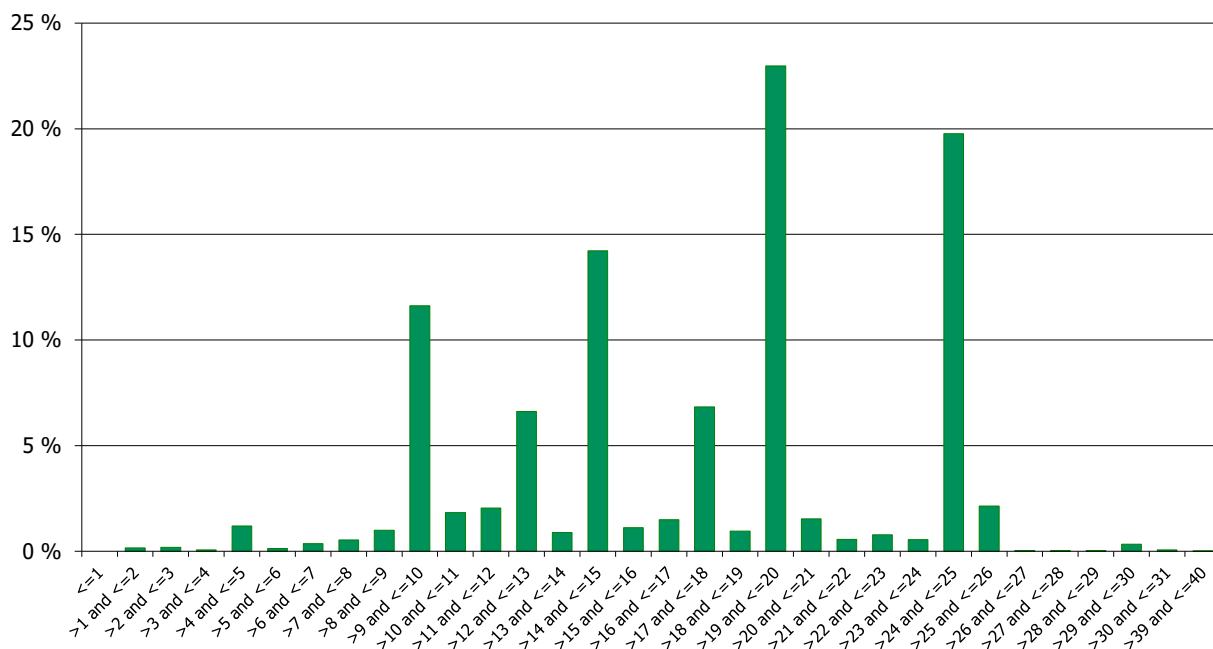
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



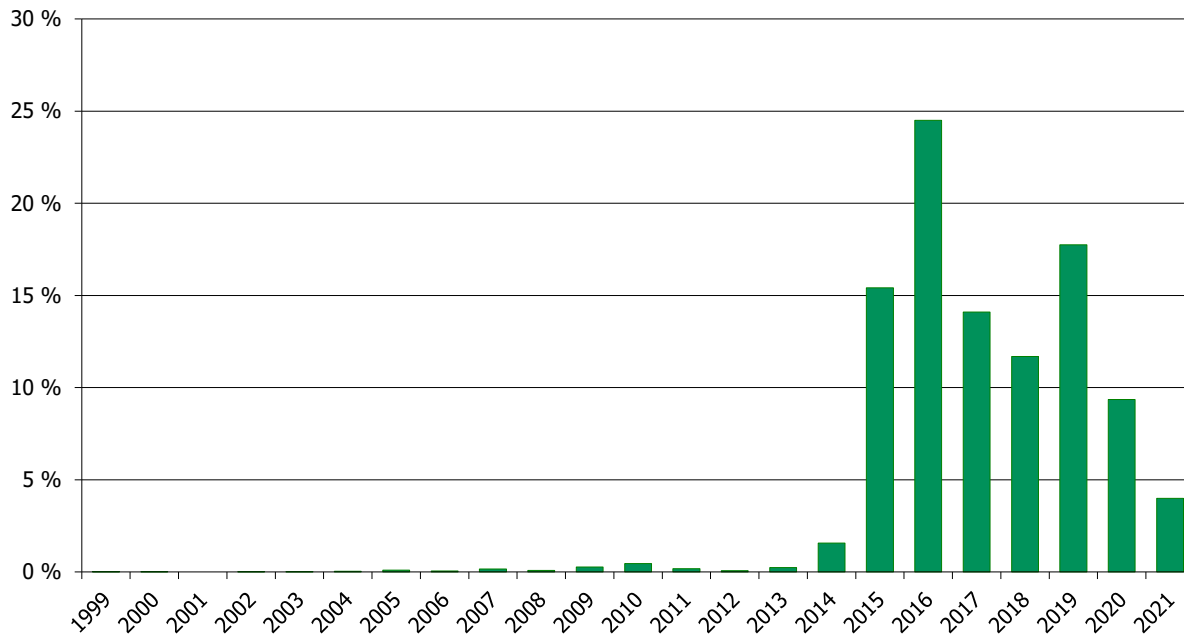
4. Original term to maturity

Distribution of Initial Term (in years)



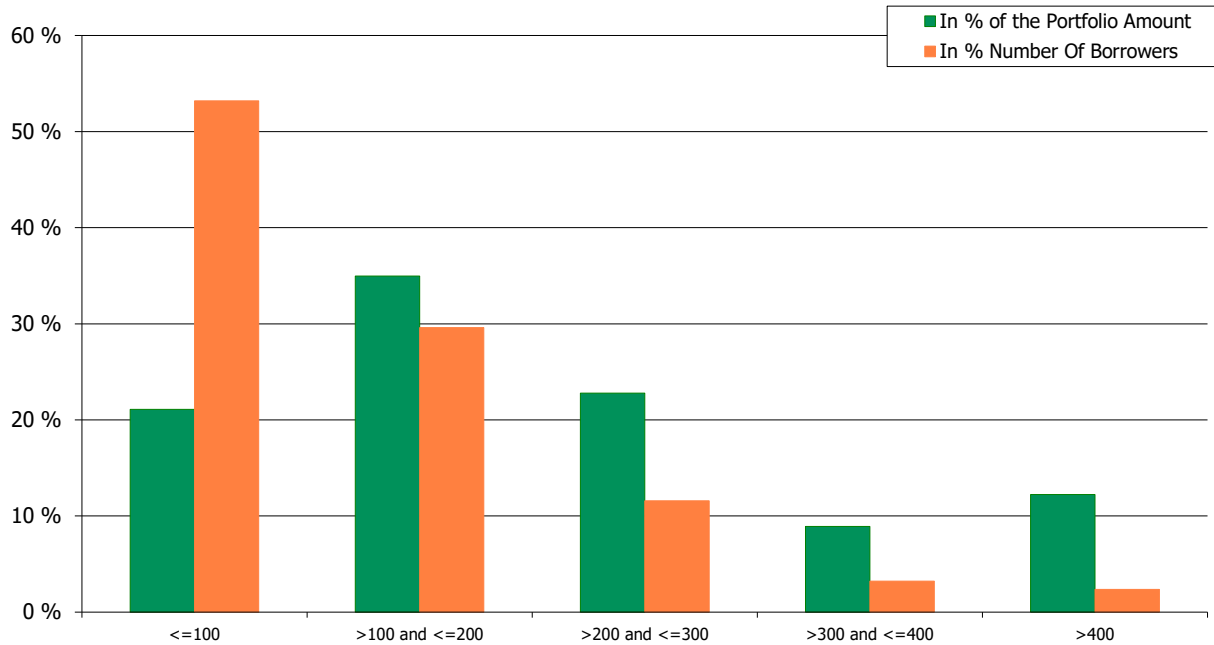
5. Origination Year

Distribution Origination Year



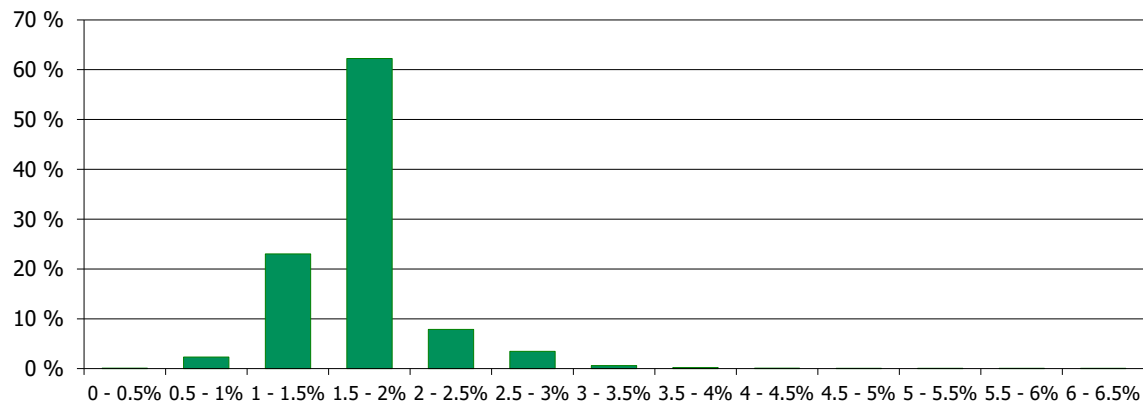
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



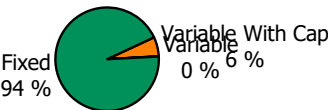
7. Interest Rate

Distribution per Interest Rate



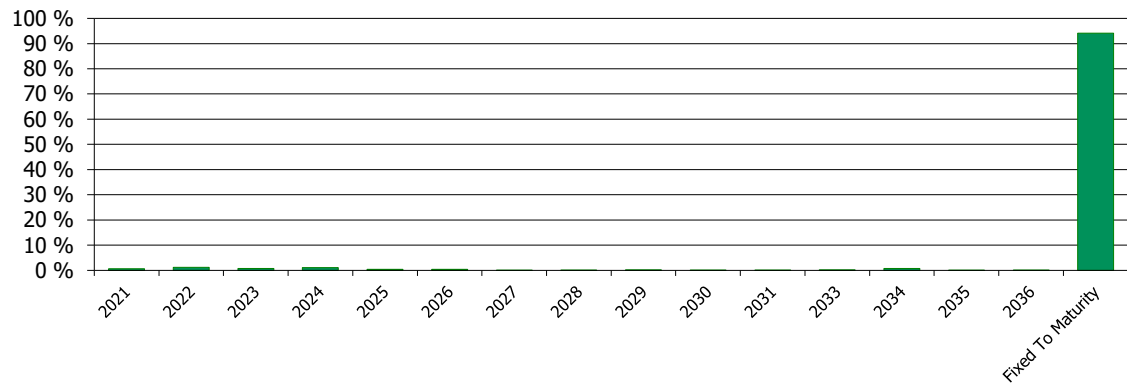
8. Interest Rate Type

Distribution per Interest Type



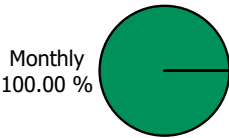
9. Next Reset Date

Next Reset Date



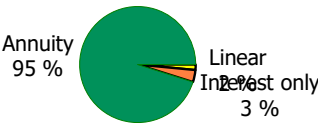
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



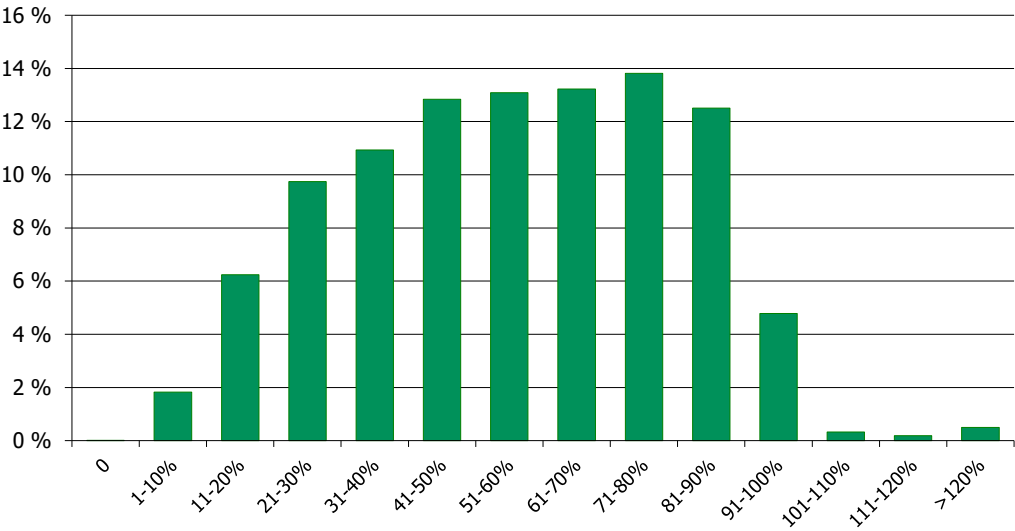
11. Repayment Type

Distribution per Repayment Type



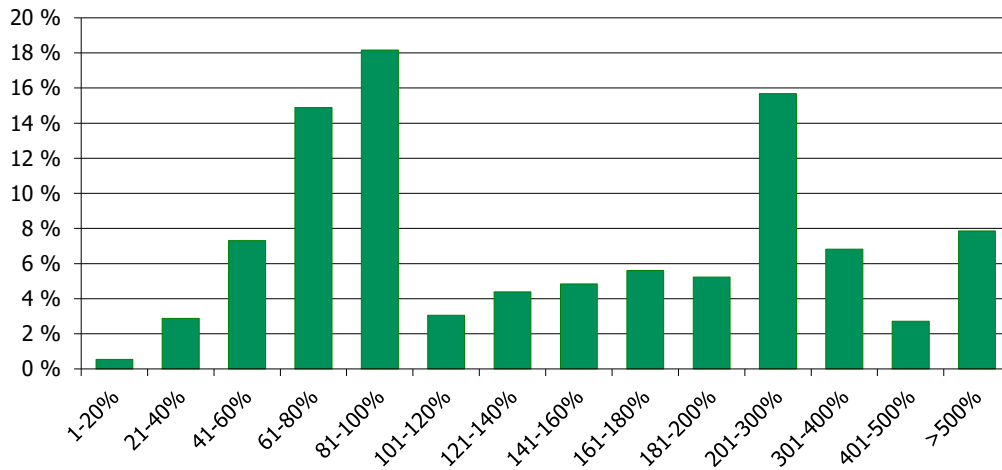
12. Current Loan to Current Value (LTV)

Current LTV Distribution



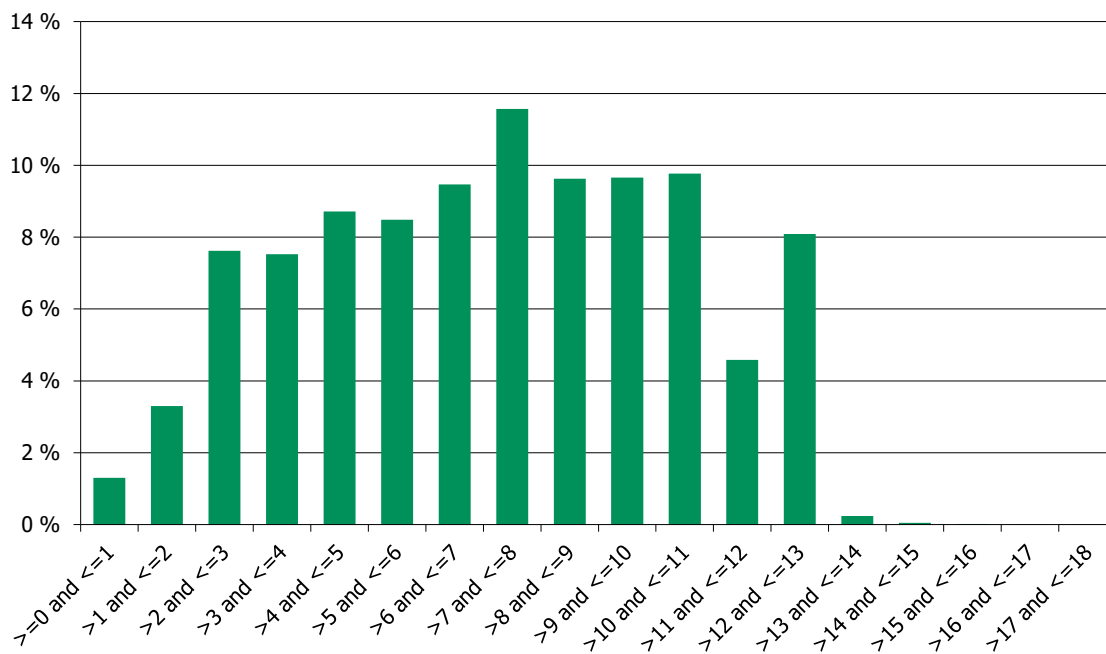
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



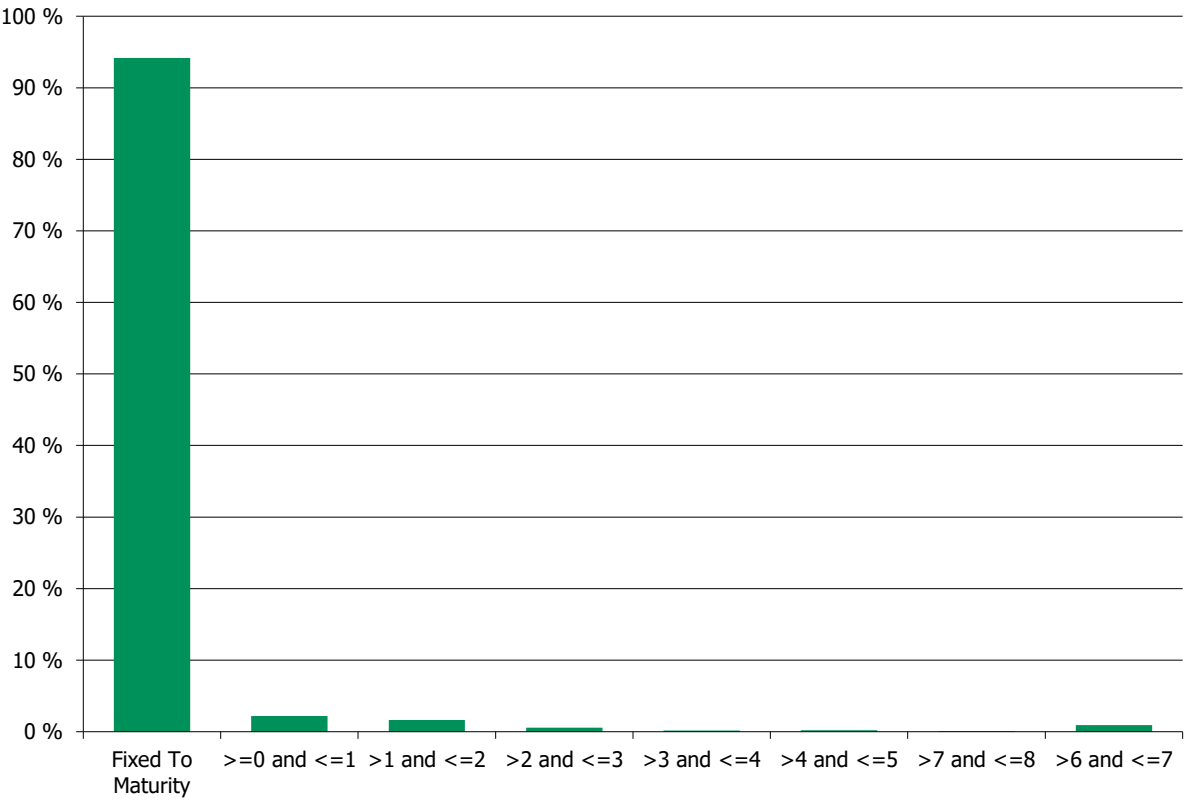
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Residential Mortgage Pandbrieven Programme

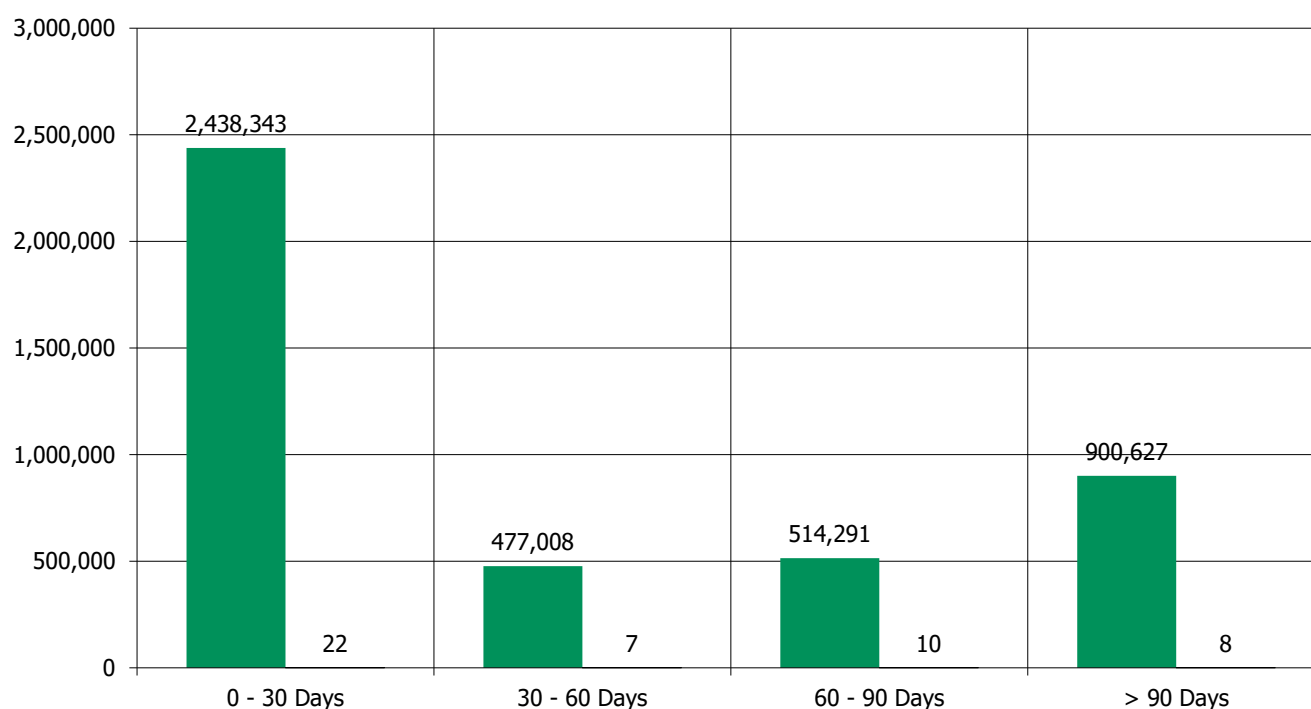
Cover Pool Performance

Portfolio Cut-off Date 31/07/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,923,001,429.60	99.85 %	41,911	99.89 %
0 - 30 Days	2,438,342.71	0.08 %	22	0.05 %
30 - 60 Days	477,008.27	0.02 %	7	0.02 %
60 - 90 Days	514,290.82	0.02 %	10	0.02 %
> 90 Days	900,627.14	0.03 %	8	0.02 %
Total	2,927,331,698.54	100.00 %	41,958	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date

Jul/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/08/2021	1	2,250,000,000	2,905,498,955	2,900,571,013	2,893,194,264	2,880,940,010
1/09/2021	2	2,250,000,000	2,884,356,570	2,874,580,703	2,859,977,995	2,835,802,171
1/10/2021	3	2,250,000,000	2,863,955,520	2,849,563,814	2,828,110,278	2,792,708,860
1/11/2021	4	2,250,000,000	2,843,561,235	2,824,473,358	2,796,079,584	2,749,384,441
1/12/2021	5	2,250,000,000	2,823,373,310	2,799,817,752	2,764,850,008	2,707,532,022
1/01/2022	6	2,250,000,000	2,801,960,810	2,773,871,214	2,732,261,105	2,664,286,014
1/02/2022	7	2,250,000,000	2,780,908,853	2,748,360,959	2,700,248,725	2,621,917,573
1/03/2022	8	2,250,000,000	2,759,634,801	2,723,157,448	2,669,339,833	2,581,987,547
1/04/2022	9	2,250,000,000	2,738,745,360	2,697,960,412	2,637,914,900	2,540,783,594
1/05/2022	10	2,250,000,000	2,717,724,957	2,672,858,580	2,606,939,523	2,500,655,901
1/06/2022	11	2,250,000,000	2,696,677,578	2,647,660,410	2,575,795,320	2,460,316,326
1/07/2022	12	2,250,000,000	2,676,320,677	2,623,360,453	2,545,873,396	2,421,767,713
1/08/2022	13	2,250,000,000	2,655,201,715	2,598,245,099	2,515,087,190	2,382,348,800
1/09/2022	14	2,250,000,000	2,635,129,672	2,574,230,118	2,485,503,554	2,344,354,640
1/10/2022	15	2,250,000,000	2,614,356,214	2,549,744,699	2,455,802,777	2,306,845,404
1/11/2022	16	2,250,000,000	2,593,584,583	2,525,196,224	2,425,973,278	2,269,173,155
1/12/2022	17	2,250,000,000	2,571,990,743	2,500,061,412	2,395,914,554	2,231,870,713
1/01/2023	18	2,250,000,000	2,550,262,102	2,474,735,977	2,365,612,540	2,194,309,791
1/02/2023	19	2,250,000,000	2,529,100,115	2,450,038,197	2,336,047,611	2,157,707,825
1/03/2023	20	2,250,000,000	2,508,394,605	2,426,257,076	2,308,058,252	2,123,697,832
1/04/2023	21	2,250,000,000	2,488,219,569	2,402,660,659	2,279,798,591	2,088,810,580
1/05/2023	22	2,250,000,000	2,466,925,882	2,378,189,174	2,251,024,432	2,053,992,577
1/06/2023	23	2,250,000,000	2,445,660,704	2,353,690,102	2,222,169,511	2,019,075,065
1/07/2023	24	2,250,000,000	2,424,411,222	2,329,409,924	2,193,833,139	1,985,157,443
1/08/2023	25	2,250,000,000	2,402,989,094	2,304,911,287	2,165,239,686	1,950,985,143
1/09/2023	26	2,250,000,000	2,382,235,079	2,281,128,809	2,137,448,532	1,917,786,554
1/10/2023	27	1,750,000,000	2,360,851,277	2,256,941,922	2,109,580,040	1,885,023,177
1/11/2023	28	1,750,000,000	2,341,025,981	2,234,193,412	2,083,005,823	1,853,394,160
1/12/2023	29	1,750,000,000	2,320,640,035	2,211,102,492	2,056,403,613	1,822,223,940
1/01/2024	30	1,750,000,000	2,299,769,565	2,187,500,672	2,029,279,052	1,790,571,970
1/02/2024	31	1,750,000,000	2,278,585,814	2,163,675,069	2,002,072,089	1,759,083,034
1/03/2024	32	1,750,000,000	2,258,158,117	2,140,875,152	1,976,261,697	1,729,524,146
1/04/2024	33	1,750,000,000	2,237,525,559	2,117,716,290	1,949,911,866	1,699,236,303
1/05/2024	34	1,750,000,000	2,217,064,673	2,094,906,743	1,924,162,147	1,669,923,383
1/06/2024	35	1,750,000,000	2,196,428,816	2,071,887,855	1,898,179,635	1,640,396,404
1/07/2024	36	1,750,000,000	2,174,092,049	2,047,451,391	1,871,175,111	1,610,430,601
1/08/2024	37	1,750,000,000	2,154,070,698	2,025,155,633	1,846,091,954	1,582,113,117
1/09/2024	38	1,250,000,000	2,132,106,078	2,001,105,744	1,819,529,313	1,552,744,065
1/10/2024	39	1,250,000,000	2,111,193,150	1,978,225,332	1,794,297,881	1,524,935,410
1/11/2024	40	1,250,000,000	2,091,123,877	1,956,096,747	1,769,714,499	1,497,672,079
1/12/2024	41	1,250,000,000	2,071,595,266	1,934,648,363	1,746,001,794	1,471,547,528
1/01/2025	42	1,250,000,000	2,051,048,590	1,912,211,203	1,721,363,527	1,444,637,300
1/02/2025	43	1,250,000,000	2,031,097,679	1,890,399,084	1,697,400,514	1,418,492,933
1/03/2025	44	1,250,000,000	2,011,406,274	1,869,203,613	1,674,513,137	1,394,011,695
1/04/2025	45	1,250,000,000	1,991,413,479	1,847,485,476	1,650,847,943	1,368,489,756
1/05/2025	46	1,250,000,000	1,972,227,511	1,826,682,900	1,628,242,067	1,344,217,460
1/06/2025	47	1,250,000,000	1,952,202,038	1,805,068,518	1,604,883,796	1,319,321,904
1/07/2025	48	1,250,000,000	1,932,469,742	1,783,890,501	1,582,150,747	1,295,302,265
1/08/2025	49	1,250,000,000	1,912,875,201	1,762,807,567	1,559,475,897	1,271,330,747
1/09/2025	50	1,250,000,000	1,893,089,582	1,741,615,230	1,536,809,609	1,247,546,008
1/10/2025	51	750,000,000	1,874,508,512	1,721,690,271	1,515,488,504	1,225,195,049
1/11/2025	52	750,000,000	1,853,898,841	1,699,872,784	1,492,478,674	1,201,482,199
1/12/2025	53	750,000,000	1,835,720,498	1,680,441,914	1,471,787,081	1,179,968,127
1/01/2026	54	750,000,000	1,817,636,454	1,661,065,474	1,451,116,650	1,158,468,514
1/02/2026	55	750,000,000	1,799,284,304	1,641,505,332	1,430,381,763	1,137,078,619
1/03/2026	56	750,000,000	1,780,793,141	1,622,146,611	1,410,265,515	1,116,797,483
1/04/2026	57	750,000,000	1,762,408,429	1,602,676,871	1,389,795,321	1,095,925,431
1/05/2026	58	750,000,000	1,744,410,733	1,583,706,571	1,369,964,652	1,075,859,614
1/06/2026	59	750,000,000	1,726,264,241	1,564,573,687	1,349,971,991	1,055,668,641
1/07/2026	60	750,000,000	1,708,557,401	1,545,983,598	1,330,648,612	1,036,292,444

Classification : Internal

1/08/2026	61	750,000,000	1,691,015,761	1,527,515,910	1,311,409,540	1,016,983,495
1/09/2026	62	750,000,000	1,672,893,089	1,508,582,458	1,291,860,866	997,580,446
1/10/2026	63	750,000,000	1,655,757,657	1,490,679,224	1,273,387,713	979,284,598
1/11/2026	64	750,000,000	1,639,275,595	1,473,337,283	1,255,372,839	961,341,336
1/12/2026	65	750,000,000	1,621,929,662	1,455,354,464	1,236,998,288	943,387,398
1/01/2027	66	750,000,000	1,604,684,909	1,437,438,635	1,218,663,273	925,467,803
1/02/2027	67	750,000,000	1,588,164,327	1,420,226,987	1,201,009,003	908,197,860
1/03/2027	68	750,000,000	1,572,040,309	1,403,654,184	1,184,267,315	892,111,146
1/04/2027	69	750,000,000	1,556,103,374	1,387,067,738	1,167,297,033	875,602,965
1/05/2027	70	750,000,000	1,540,136,936	1,370,582,313	1,150,584,718	859,528,986
1/06/2027	71	750,000,000	1,522,480,926	1,352,572,103	1,132,577,677	842,493,468
1/07/2027	72	750,000,000	1,506,015,810	1,335,748,383	1,115,737,412	826,564,263
1/08/2027	73	750,000,000	1,490,518,413	1,319,760,879	1,099,579,621	811,143,944
1/09/2027	74	750,000,000	1,474,855,608	1,303,677,553	1,083,417,166	795,835,999
1/10/2027	75	750,000,000	1,459,324,487	1,287,831,709	1,067,614,358	781,013,169
1/11/2027	76	750,000,000	1,443,638,770	1,271,828,522	1,051,666,270	766,087,746
1/12/2027	77	750,000,000	1,425,143,820	1,253,473,849	1,033,937,840	750,086,042
1/01/2028	78	750,000,000	1,409,744,403	1,237,826,402	1,018,434,228	735,709,324
1/02/2028	79	750,000,000	1,394,734,859	1,222,570,177	1,003,323,848	721,723,802
1/03/2028	80	0	1,379,055,286	1,206,907,985	988,113,745	707,965,967
1/04/2028	81		1,364,060,411	1,191,760,172	973,230,565	694,348,977
1/05/2028	82		1,349,081,771	1,176,738,865	958,598,482	681,106,274
1/06/2028	83		1,334,010,154	1,161,619,081	943,874,971	667,804,334
1/07/2028	84		1,318,965,799	1,146,633,687	929,405,411	654,871,429
1/08/2028	85		1,304,608,588	1,132,228,740	915,395,488	642,267,925
1/09/2028	86		1,290,077,354	1,117,718,585	901,365,971	629,745,748
1/10/2028	87		1,275,825,370	1,103,556,352	887,754,674	617,693,650
1/11/2028	88		1,260,188,073	1,088,181,717	873,160,279	604,965,711
1/12/2028	89		1,245,927,110	1,074,101,334	859,740,863	593,226,361
1/01/2029	90		1,231,847,031	1,060,161,870	846,425,203	581,564,754
1/02/2029	91		1,217,332,263	1,045,893,131	832,909,489	569,854,420
1/03/2029	92		1,203,243,595	1,032,204,766	820,120,136	558,957,255
1/04/2029	93		1,188,276,213	1,017,636,051	806,488,524	547,338,420
1/05/2029	94		1,173,804,740	1,003,592,714	793,401,423	536,249,377
1/06/2029	95		1,159,826,788	989,959,791	780,633,390	525,384,878
1/07/2029	96		1,146,183,933	976,709,241	768,289,030	514,957,231
1/08/2029	97		1,132,961,384	963,804,317	756,209,790	504,714,107
1/09/2029	98		1,118,564,552	949,943,096	743,438,610	494,088,653
1/10/2029	99		1,105,620,042	937,408,747	731,823,397	484,375,470
1/11/2029	100		1,091,855,722	924,168,437	719,651,962	474,302,031
1/12/2029	101		1,078,152,739	911,072,061	707,707,629	464,517,876
1/01/2030	102		1,065,215,657	898,613,128	696,254,476	455,064,727
1/02/2030	103		1,052,245,923	886,166,336	684,864,385	445,724,366
1/03/2030	104		1,039,048,897	873,711,607	673,687,603	436,772,574
1/04/2030	105		1,026,612,370	861,789,883	662,805,242	427,897,116
1/05/2030	106		1,014,235,582	850,002,693	652,130,650	419,279,974
1/06/2030	107		1,001,107,288	837,577,227	640,963,449	410,354,681
1/07/2030	108		989,007,532	826,095,768	630,621,203	402,078,433
1/08/2030	109		977,000,025	814,682,058	620,326,616	393,839,477
1/09/2030	110		965,119,634	803,410,507	610,188,283	385,761,884
1/10/2030	111		953,226,414	792,207,564	600,198,781	377,891,081
1/11/2030	112		941,527,715	781,157,855	590,322,071	370,098,371
1/12/2030	113		928,440,047	769,035,027	579,730,441	361,968,136
1/01/2031	114		916,844,217	758,142,050	570,065,374	354,425,955
1/02/2031	115		904,583,836	746,735,223	560,060,324	346,730,689
1/03/2031	116		892,958,597	736,009,229	550,747,515	339,660,491
1/04/2031	117		881,458,534	725,298,206	541,352,295	332,452,106
1/05/2031	118		869,891,749	714,605,720	532,058,805	325,405,451
1/06/2031	119		858,677,539	704,196,981	522,975,565	318,495,432
1/07/2031	120		847,519,852	693,905,765	514,064,368	311,785,128
1/08/2031	121		836,556,346	683,767,718	505,265,555	305,150,584
1/09/2031	122		825,699,479	673,749,080	496,596,183	298,644,492
1/10/2031	123		814,450,558	663,479,425	487,823,165	292,165,973
1/11/2031	124		803,788,076	653,682,823	479,397,898	285,903,821
1/12/2031	125		793,193,253	644,007,737	471,139,921	279,827,133
1/01/2032	126		782,600,826	634,329,860	462,879,629	273,756,605
1/02/2032	127		772,203,446	624,840,782	454,795,724	267,836,358
1/03/2032	128		761,868,968	615,500,285	446,931,233	262,161,800
1/04/2032	129		751,609,112	606,181,655	439,045,297	256,445,247
1/05/2032	130		741,306,579	596,891,188	431,252,350	250,860,846
1/06/2032	131		731,144,737	587,710,501	423,539,433	245,330,689
1/07/2032	132		720,900,838	578,525,069	415,893,709	239,814,481

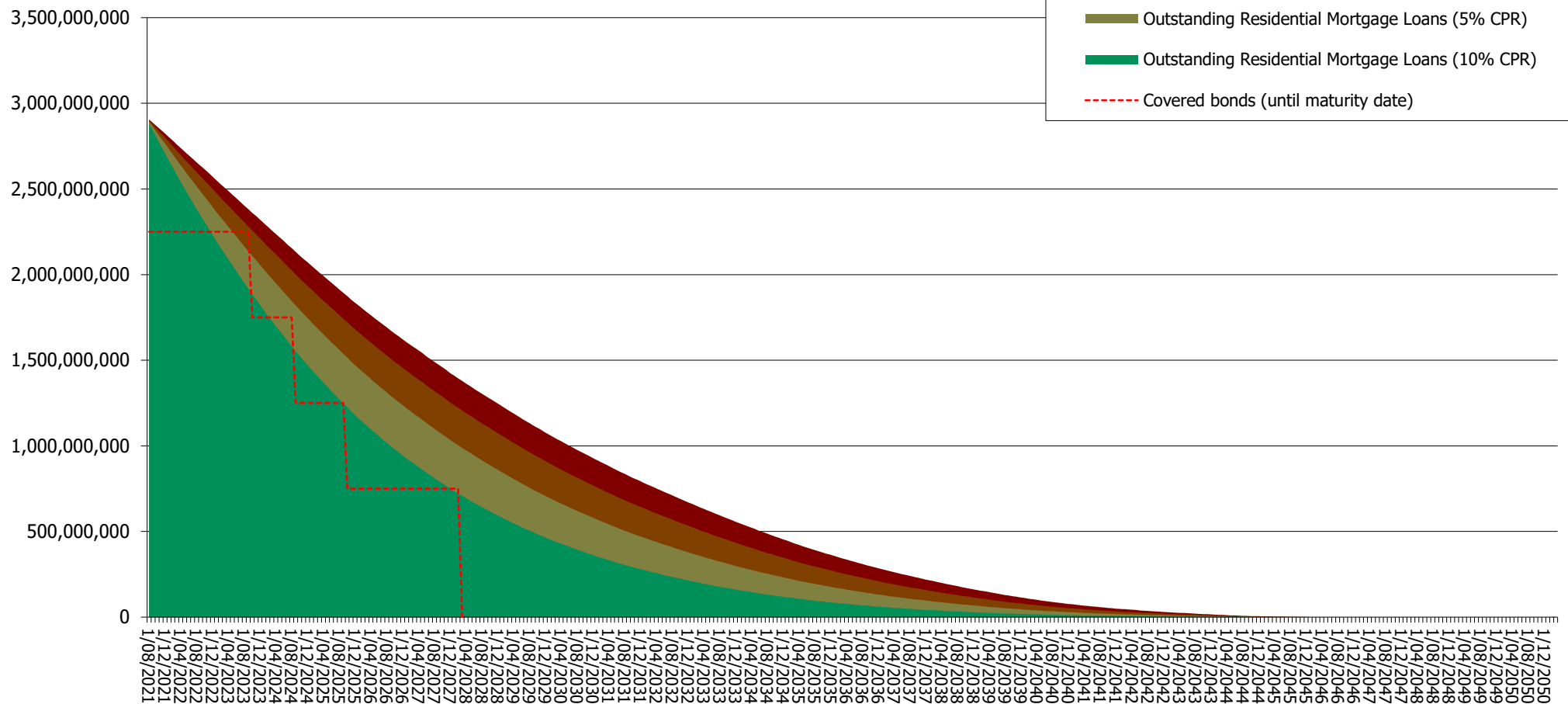
1/08/2032	133	710,864,364	569,503,208	408,366,808	234,574,698
1/09/2032	134	700,886,845	560,557,438	400,929,925	229,327,334
1/10/2032	135	690,894,383	551,658,651	393,594,076	224,208,456
1/11/2032	136	681,053,520	542,878,687	386,344,741	219,146,762
1/12/2032	137	670,857,703	533,873,694	379,001,128	214,099,986
1/01/2033	138	660,986,776	525,126,168	371,843,106	209,166,674
1/02/2033	139	651,104,928	516,398,118	364,732,797	204,298,037
1/03/2033	140	641,475,880	507,981,766	357,964,044	199,739,424
1/04/2033	141	631,933,789	499,576,669	351,145,837	195,105,059
1/05/2033	142	622,386,041	491,221,056	344,422,978	190,585,215
1/06/2033	143	612,978,334	482,975,426	337,780,264	186,117,830
1/07/2033	144	603,643,021	474,839,299	331,272,708	181,783,914
1/08/2033	145	594,396,765	466,772,957	324,817,024	177,486,447
1/09/2033	146	585,225,166	458,791,140	318,450,703	173,270,745
1/10/2033	147	576,135,666	450,924,000	312,219,703	169,184,052
1/11/2033	148	567,085,632	443,088,024	306,013,835	165,118,904
1/12/2033	149	557,310,893	434,735,855	299,506,517	160,945,224
1/01/2034	150	548,332,222	427,006,489	293,433,291	157,013,799
1/02/2034	151	539,394,950	419,334,276	287,428,193	153,149,091
1/03/2034	152	530,508,635	411,794,050	281,611,370	149,475,582
1/04/2034	153	521,658,432	404,237,520	275,740,673	145,739,582
1/05/2034	154	512,919,635	396,813,349	270,010,251	142,125,833
1/06/2034	155	503,989,588	389,243,431	264,185,735	138,470,977
1/07/2034	156	495,448,575	382,018,920	258,644,180	135,010,699
1/08/2034	157	487,006,251	374,872,518	253,160,261	131,588,407
1/09/2034	158	478,682,583	367,840,439	247,779,571	128,246,113
1/10/2034	159	470,501,402	360,960,208	242,546,561	125,023,001
1/11/2034	160	462,405,603	354,147,576	237,363,621	121,833,179
1/12/2034	161	454,377,385	347,427,710	232,286,572	118,738,513
1/01/2035	162	446,183,381	340,583,744	227,131,653	115,611,698
1/02/2035	163	438,305,172	334,002,640	222,176,304	112,610,394
1/03/2035	164	429,481,271	326,777,132	216,870,565	109,500,565
1/04/2035	165	421,737,833	320,341,178	212,058,564	106,617,424
1/05/2035	166	414,061,955	313,994,539	207,345,641	103,820,559
1/06/2035	167	406,482,269	307,723,846	202,688,010	101,058,566
1/07/2035	168	399,068,030	301,615,074	198,175,388	98,403,575
1/08/2035	169	391,763,487	295,592,113	193,724,081	95,785,856
1/09/2035	170	384,412,809	289,553,964	189,284,205	93,194,176
1/10/2035	171	377,357,249	283,772,902	185,048,492	90,735,248
1/11/2035	172	370,379,974	278,053,586	180,857,791	88,304,802
1/12/2035	173	363,440,194	272,395,871	176,741,692	85,941,354
1/01/2036	174	356,538,906	266,770,174	172,651,300	83,596,800
1/02/2036	175	349,671,805	261,188,312	168,608,868	81,293,689
1/03/2036	176	342,852,192	255,688,028	164,665,459	79,077,782
1/04/2036	177	336,101,257	250,228,274	160,739,491	76,865,450
1/05/2036	178	329,403,184	244,838,999	156,890,472	74,717,313
1/06/2036	179	322,793,682	239,519,352	153,091,358	72,599,222
1/07/2036	180	316,314,393	234,326,334	149,403,555	70,559,957
1/08/2036	181	309,962,291	229,231,230	145,783,278	68,558,563
1/09/2036	182	303,716,362	224,231,122	142,240,710	66,609,247
1/10/2036	183	297,573,327	219,335,163	138,792,517	64,728,084
1/11/2036	184	291,536,674	214,521,208	135,401,076	62,878,972
1/12/2036	185	285,601,294	209,808,835	132,100,792	61,094,881
1/01/2037	186	279,802,147	205,200,031	128,870,396	59,348,423
1/02/2037	187	273,485,693	200,227,521	125,427,742	57,518,327
1/03/2037	188	267,861,752	195,809,603	122,378,447	55,905,249
1/04/2037	189	262,304,756	191,422,166	119,332,096	54,282,712
1/05/2037	190	256,797,781	187,095,735	116,347,940	52,708,305
1/06/2037	191	251,323,107	182,796,476	113,385,292	51,148,594
1/07/2037	192	245,912,748	178,567,741	110,489,670	49,638,052
1/08/2037	193	240,548,964	174,376,610	107,621,984	48,144,942
1/09/2037	194	235,230,962	170,232,314	104,797,002	46,682,613
1/10/2037	195	229,984,338	166,162,241	102,039,651	45,268,004
1/11/2037	196	224,794,172	162,136,915	99,314,491	43,872,423
1/12/2037	197	219,650,555	158,166,944	96,644,292	42,517,849
1/01/2038	198	214,595,151	154,264,538	94,020,093	41,188,159
1/02/2038	199	209,610,222	150,425,490	91,447,135	39,891,322
1/03/2038	200	204,728,031	146,696,722	88,975,450	38,664,601
1/04/2038	201	199,524,004	142,725,322	86,346,534	37,363,269
1/05/2038	202	194,749,037	139,080,985	83,934,673	36,170,744
1/06/2038	203	190,135,260	135,555,731	81,599,147	35,015,334
1/07/2038	204	185,596,098	132,102,373	79,324,643	33,899,779

1/08/2038	205	180,607,017	128,333,246	76,865,380	32,709,668
1/09/2038	206	176,016,445	124,859,210	74,594,409	31,608,818
1/10/2038	207	171,627,311	121,545,895	72,436,216	30,568,478
1/11/2038	208	167,262,550	118,253,877	70,295,082	29,539,261
1/12/2038	209	162,925,357	114,998,431	68,191,656	28,537,899
1/01/2039	210	158,612,460	111,764,355	66,105,368	27,547,622
1/02/2039	211	154,338,366	108,568,214	64,051,632	26,578,729
1/03/2039	212	150,112,555	105,433,818	62,059,540	25,653,556
1/04/2039	213	145,922,318	102,316,910	60,071,729	24,726,678
1/05/2039	214	141,638,879	99,150,461	58,069,384	23,804,493
1/06/2039	215	137,540,008	96,117,858	56,150,116	22,920,231
1/07/2039	216	133,522,336	93,157,005	54,286,502	22,068,676
1/08/2039	217	129,564,364	90,242,256	52,454,213	21,233,492
1/09/2039	218	125,712,389	87,410,828	50,679,201	20,428,074
1/10/2039	219	122,006,841	84,695,024	48,983,768	19,663,732
1/11/2039	220	118,379,826	82,037,835	47,326,303	18,917,901
1/12/2039	221	114,797,313	79,424,552	45,705,970	18,195,307
1/01/2040	222	111,312,443	76,882,863	44,130,800	17,493,828
1/02/2040	223	107,865,688	74,375,848	42,583,198	16,808,848
1/03/2040	224	104,464,837	71,916,590	41,077,203	16,150,133
1/04/2040	225	101,119,831	69,495,721	39,593,504	15,500,860
1/05/2040	226	97,830,706	67,124,874	38,148,646	14,873,975
1/06/2040	227	94,632,619	64,820,434	36,745,289	14,266,132
1/07/2040	228	91,534,195	62,595,195	35,396,515	13,686,145
1/08/2040	229	88,549,087	60,451,141	34,097,151	13,127,903
1/09/2040	230	85,651,669	58,373,942	32,841,782	12,591,011
1/10/2040	231	82,875,051	56,388,892	31,646,888	12,083,173
1/11/2040	232	80,178,297	54,461,470	30,487,437	11,591,176
1/12/2040	233	77,527,730	52,574,622	29,358,744	11,116,297
1/01/2041	234	74,915,303	50,716,866	28,249,308	10,650,920
1/02/2041	235	72,333,499	48,885,957	27,160,241	10,196,932
1/03/2041	236	69,782,489	47,089,625	26,102,124	9,762,179
1/04/2041	237	67,303,653	45,339,862	25,068,301	9,335,819
1/05/2041	238	64,874,982	43,632,024	24,064,666	8,925,313
1/06/2041	239	62,481,233	41,950,823	23,078,578	8,523,330
1/07/2041	240	60,196,209	40,350,284	22,143,432	8,144,440
1/08/2041	241	57,997,948	38,810,823	21,244,440	7,780,692
1/09/2041	242	55,882,654	37,331,895	20,382,927	7,433,547
1/10/2041	243	53,823,491	35,897,271	19,551,394	7,101,063
1/11/2041	244	51,825,875	34,506,348	18,746,033	6,779,718
1/12/2041	245	49,878,236	33,155,073	17,967,603	6,471,553
1/01/2042	246	48,039,927	31,878,951	17,232,102	6,180,352
1/02/2042	247	46,274,234	30,655,168	16,528,447	5,902,876
1/03/2042	248	44,582,719	29,489,346	15,863,339	5,643,665
1/04/2042	249	42,940,056	28,354,630	15,214,144	5,389,776
1/05/2042	250	41,324,150	27,242,807	14,581,600	5,144,515
1/06/2042	251	39,732,624	26,149,173	13,960,641	4,904,574
1/07/2042	252	38,179,155	25,085,547	13,359,825	4,674,259
1/08/2042	253	36,648,760	24,039,162	12,769,991	4,448,967
1/09/2042	254	35,136,216	23,007,944	12,191,108	4,229,299
1/10/2042	255	33,654,457	22,001,484	11,629,127	4,017,801
1/11/2042	256	32,201,420	21,015,861	11,079,914	3,811,837
1/12/2042	257	30,766,592	20,046,480	10,542,828	3,612,195
1/01/2043	258	29,356,890	19,095,523	10,017,161	3,417,553
1/02/2043	259	27,969,025	18,161,914	9,503,176	3,228,465
1/03/2043	260	26,611,289	17,253,783	9,007,258	3,048,280
1/04/2043	261	25,294,719	16,372,351	8,525,374	2,872,978
1/05/2043	262	24,008,017	15,514,009	8,058,537	2,704,526
1/06/2043	263	22,756,145	14,680,107	7,605,985	2,541,833
1/07/2043	264	21,540,825	13,873,289	7,170,269	2,386,399
1/08/2043	265	20,348,460	13,083,123	6,744,683	2,235,249
1/09/2043	266	19,176,431	12,308,650	6,329,285	2,088,698
1/10/2043	267	18,036,573	11,558,014	5,928,669	1,948,472
1/11/2043	268	16,913,521	10,819,969	5,535,974	1,811,706
1/12/2043	269	15,804,174	10,093,699	5,151,671	1,679,028
1/01/2044	270	14,709,165	9,378,413	4,774,427	1,549,486
1/02/2044	271	13,632,304	8,677,075	4,406,151	1,423,909
1/03/2044	272	12,578,648	7,993,710	4,049,486	1,303,462
1/04/2044	273	11,539,339	7,320,793	3,699,165	1,185,656
1/05/2044	274	10,522,441	6,664,695	3,359,353	1,072,326
1/06/2044	275	9,547,617	6,037,005	3,035,225	964,759
1/07/2044	276	8,612,976	5,437,088	2,726,877	863,196

1/08/2044	277	7,758,534	4,889,400	2,445,957	770,991
1/09/2044	278	6,977,365	4,389,652	2,190,370	687,503
1/10/2044	279	6,289,202	3,950,216	1,966,246	614,626
1/11/2044	280	5,658,440	3,548,009	1,761,554	548,310
1/12/2044	281	5,068,174	3,172,679	1,571,329	487,094
1/01/2045	282	4,553,037	2,845,369	1,405,638	433,887
1/02/2045	283	4,057,404	2,531,328	1,247,319	383,386
1/03/2045	284	3,577,472	2,228,489	1,095,572	335,456
1/04/2045	285	3,114,486	1,936,794	949,747	289,573
1/05/2045	286	2,681,670	1,664,903	814,410	247,292
1/06/2045	287	2,312,467	1,433,250	699,311	211,443
1/07/2045	288	1,981,449	1,226,072	596,752	179,694
1/08/2045	289	1,678,845	1,037,066	503,475	150,964
1/09/2045	290	1,393,173	859,139	416,035	124,217
1/10/2045	291	1,148,834	707,298	341,663	101,594
1/11/2045	292	934,267	574,221	276,674	81,921
1/12/2045	293	745,804	457,635	219,957	64,860
1/01/2046	294	591,058	362,066	173,581	50,968
1/02/2046	295	467,238	285,731	136,636	39,950
1/03/2046	296	376,187	229,699	109,589	31,920
1/04/2046	297	341,192	207,977	98,973	28,706
1/05/2046	298	329,336	200,421	95,143	27,481
1/06/2046	299	317,458	192,865	91,323	26,266
1/07/2046	300	305,560	185,331	87,540	25,075
1/08/2046	301	294,293	178,195	83,955	23,946
1/09/2046	302	283,006	171,070	80,393	22,833
1/10/2046	303	271,698	163,965	76,865	21,742
1/11/2046	304	260,367	156,861	73,347	20,659
1/12/2046	305	250,888	150,902	70,387	19,744
1/01/2047	306	241,391	144,943	67,436	18,836
1/02/2047	307	231,876	138,994	64,503	17,940
1/03/2047	308	222,343	133,076	61,615	17,072
1/04/2047	309	213,542	127,591	58,925	16,257
1/05/2047	310	205,229	122,423	56,399	15,496
1/06/2047	311	197,992	117,905	54,180	14,824
1/07/2047	312	190,741	113,401	51,982	14,164
1/08/2047	313	183,478	108,898	49,791	13,509
1/09/2047	314	176,199	104,400	47,613	12,864
1/10/2047	315	169,681	100,373	45,664	12,287
1/11/2047	316	163,152	96,347	43,721	11,714
1/12/2047	317	156,610	92,332	41,796	11,152
1/01/2048	318	150,333	88,481	39,951	10,615
1/02/2048	319	144,046	84,637	38,118	10,085
1/03/2048	320	137,749	80,809	36,307	9,568
1/04/2048	321	131,440	76,977	34,497	9,052
1/05/2048	322	125,121	73,156	32,704	8,547
1/06/2048	323	118,791	69,337	30,918	8,046
1/07/2048	324	112,450	65,528	29,148	7,554
1/08/2048	325	106,098	61,722	27,385	7,067
1/09/2048	326	99,736	57,922	25,634	6,587
1/10/2048	327	93,363	54,132	23,897	6,116
1/11/2048	328	88,873	51,441	22,652	5,772
1/12/2048	329	84,374	48,757	21,417	5,435
1/01/2049	330	79,865	46,073	20,187	5,101
1/02/2049	331	75,347	43,393	18,964	4,772
1/03/2049	332	70,820	40,724	17,756	4,451
1/04/2049	333	66,284	38,050	16,549	4,131
1/05/2049	334	61,738	35,383	15,350	3,816
1/06/2049	335	57,182	32,716	14,158	3,505
1/07/2049	336	52,617	30,055	12,974	3,198
1/08/2049	337	48,043	27,396	11,796	2,896
1/09/2049	338	44,382	25,265	10,851	2,652
1/10/2049	339	40,713	23,139	9,913	2,413
1/11/2049	340	37,036	21,013	8,980	2,177
1/12/2049	341	33,350	18,891	8,053	1,944
1/01/2050	342	29,657	16,770	7,131	1,714
1/02/2050	343	26,888	15,179	6,438	1,541
1/03/2050	344	24,112	13,591	5,751	1,371
1/04/2050	345	21,329	12,002	5,066	1,203
1/05/2050	346	18,540	10,415	4,385	1,037
1/06/2050	347	15,815	8,869	3,725	877
1/07/2050	348	13,083	7,325	3,069	729

1/08/2050	349	10,344	5,782	2,416	564
1/09/2050	350	7,599	4,240	1,767	411
1/10/2050	351	4,847	2,700	1,123	260
1/11/2050	352	2,996	1,666	691	159
1/12/2050	353	2,248	1,248	516	119
1/01/2051	354	1,500	831	343	78
1/02/2051	355	750	0	0	0
1/03/2051	356	0	0	0	0
		256,432,987,050	229,802,081,964	197,631,239,500	158,584,955,827

Amortisation profiles (all amounts in EUR)



Research in Domestic Currency

[Please insert currency]

CONTENT OF TABLE

1. Additional information on the programme
2. Additional information on the issuer
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme			
	Transaction/Instrument name	Issuer	Local Entity Identifier (LEI)	
E.1.1.1	Supplier (if applicable)			
E.1.1.2	Service	BNP Paribas Fortis	80GP9HVVW82G15467	
E.1.1.3	Back-to-receiver			
E.1.1.4	BSG/Qualifier			
E.1.1.5	Cash transfer			
E.1.1.6	Back-to-asset manager			
E.1.1.7	Asset class			
E.1.1.8	Standby account/ bank			
E.1.1.9	Account bank identifier			
E.1.1.10	Trustee	Sicring BNP Fortis Pfandbriefe		
E.1.1.11	Representative			
E.1.1.12	Cover Pool Monitor	David De Schacht & Jureen De Raemdoncker		
OE.1.1.1				
OE.1.1.2				
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Field Number	2. Additional information on the assets			
	Asset	Description (if applicable)	Local Entity Identifier (LEI)	Type of Asset
E.2.1.1	Counter Bank	Counter Guarantor	Counter Bank(LEI)	CP
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Field Number	3. Additional information on the asset distribution			
	3. General information		Total Assets	
E.3.1.1	Unrated Average Maturity (months)		46.46	
E.3.1.2	Weighted Average Maturity (months)**		161.45	
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Field Number	4. Additional information on the asset distribution			
	4. General information		Total Assets	
E.4.1.1	Unrated Average Maturity (months)		46.46	
E.4.1.2	Weighted Average Maturity (months)**		161.45	
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