

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/6/2022

Cut-off Date: 30/6/2022



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Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY**

WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	30-06-22			
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	2,943,2			
G.3.1.2	Outstanding Covered Bonds	2,250,0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,891,2			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,191,3			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5,0%	30,8%	5,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0,0%	147,7%	0,0%	0,0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0,0%	31,9%	0,0%	0,0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,943,2		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	2,956,2		#VALUE!	
OG.3.3.1	a/w [if relevant, please specify]			0,0%	
OG.3.3.2	a/w [if relevant, please specify]			0,0%	
OG.3.3.3	a/w [if relevant, please specify]			0,0%	
OG.3.3.4	a/w [if relevant, please specify]			0,0%	
OG.3.3.5	a/w [if relevant, please specify]			0,0%	
OG.3.3.6	a/w [if relevant, please specify]			0,0%	
	4. Cover Pool Amortisation Profile	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7,3	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	38,4	ND1	1,31%	
G.3.4.3	1 - 2 Y	133,6	ND1	4,54%	
G.3.4.4	2 - 3 Y	184,0	ND1	6,25%	
G.3.4.5	3 - 4 Y	209,9	ND1	7,13%	
G.3.4.6	4 - 5 Y	253,1	ND1	8,60%	
G.3.4.7	5 - 10 Y	1,450,4	ND1	49,28%	
G.3.4.8	10+ Y	673,8	ND1	22,89%	
G.3.4.9	Total	2,943,2	0,0	100,00%	0,0%
OG.3.4.1	a/w 0-1 day			0,00%	
OG.3.4.2	a/w 0-0.5y			0,00%	
OG.3.4.3	a/w 0.5-1 y			0,00%	
OG.3.4.4	a/w 1-1.5y			0,00%	
OG.3.4.5	a/w 1.5-2 y			0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3,4	4,4		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0,0	0,0	0,0%	0,0%
G.3.5.3	1 - 2 Y	500,0	0,0	22,2%	0,0%
G.3.5.4	2 - 3 Y	500,0	500,0	22,2%	22,2%
G.3.5.5	3 - 4 Y	500,0	500,0	22,2%	22,2%
G.3.5.6	4 - 5 Y	0,0	500,0	0,0%	22,2%
G.3.5.7	5 - 10 Y	750,0	750,0	33,3%	33,3%
G.3.5.8	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.9	Total	2,250,0	2,250,0	100,0%	100,0%
OG.3.5.1	a/w 0-1 day			0,0%	
OG.3.5.2	a/w 0-0.5y			0,0%	
OG.3.5.3	a/w 0.5-1 y			0,0%	
OG.3.5.4	a/w 1-1.5y			0,0%	
OG.3.5.5	a/w 1.5-2 y			0,0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,943,2	0,0	100,0%	
G.3.6.2	USD	0,0	0,0	0,0%	
G.3.6.3	GBP	0,0	0,0	0,0%	
G.3.6.4	NOK	0,0	0,0	0,0%	
G.3.6.5	CHF	0,0	0,0	0,0%	
G.3.6.6	AUD	0,0	0,0	0,0%	
G.3.6.7	CAD	0,0	0,0	0,0%	
G.3.6.8	BRL	0,0	0,0	0,0%	
G.3.6.9	CZK	0,0	0,0	0,0%	
G.3.6.10	DKK	0,0	0,0	0,0%	
G.3.6.11	HKD	0,0	0,0	0,0%	
G.3.6.12	KRW	0,0	0,0	0,0%	
G.3.6.13	SEK	0,0	0,0	0,0%	
G.3.6.14	SGD	0,0	0,0	0,0%	
G.3.6.15	Other	0,0	0,0	0,0%	
G.3.6.16	Total	2,943,2	0,0	100,0%	0,0%
OG.3.6.1	o/w [if relevant, please specify]		0,0		
OG.3.6.2	o/w [if relevant, please specify]		0,0		
OG.3.6.3	o/w [if relevant, please specify]		0,0		
OG.3.6.4	o/w [if relevant, please specify]		0,0		
OG.3.6.5	o/w [if relevant, please specify]		0,0		
OG.3.6.6	o/w [if relevant, please specify]		0,0		
OG.3.6.7	o/w [if relevant, please specify]		0,0		
OG.3.6.8	o/w [if relevant, please specify]		0,0		
OG.3.6.9	o/w [if relevant, please specify]		0,0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250,0	0,0	100,0%	
G.3.7.2	USD	0,0	0,0	0,0%	
G.3.7.3	GBP	0,0	0,0	0,0%	
G.3.7.4	NOK	0,0	0,0	0,0%	
G.3.7.5	CHF	0,0	0,0	0,0%	
G.3.7.6	AUD	0,0	0,0	0,0%	
G.3.7.7	CAD	0,0	0,0	0,0%	
G.3.7.8	BRL	0,0	0,0	0,0%	
G.3.7.9	CZK	0,0	0,0	0,0%	
G.3.7.10	DKK	0,0	0,0	0,0%	
G.3.7.11	HKD	0,0	0,0	0,0%	
G.3.7.12	KRW	0,0	0,0	0,0%	
G.3.7.13	SEK	0,0	0,0	0,0%	
G.3.7.14	SGD	0,0	0,0	0,0%	
G.3.7.15	Other	0,0	0,0	0,0%	
G.3.7.16	Total	2,250,0	0,0	100,0%	0,0%
OG.3.7.1	o/w [if relevant, please specify]		0,0		
OG.3.7.2	o/w [if relevant, please specify]		0,0		
OG.3.7.3	o/w [if relevant, please specify]		0,0		
OG.3.7.4	o/w [if relevant, please specify]		0,0		
OG.3.7.5	o/w [if relevant, please specify]		0,0		
OG.3.7.6	o/w [if relevant, please specify]		0,0		
OG.3.7.7	o/w [if relevant, please specify]		0,0		
OG.3.7.8	o/w [if relevant, please specify]		0,0		
OG.3.7.9	o/w [if relevant, please specify]		0,0		
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250,0	2,250,0	100,0%	100,0%
G.3.8.2	Floating coupon	0,0	0,0	0,0%	0,0%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	2,250,0	2,250,0	100,0%	100,0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal [before hedging] (mn)	% Substitute Assets		
G.3.9.1	Cash	0,0	0,0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13,0	100,0%		
G.3.9.3	Exposures to central banks	0,0			
G.3.9.4	Exposures to credit institutions	0,0	0,0%		
G.3.9.5	Other	0,0	0,0%		
G.3.9.6	Total	13,0	100,0%		
OG.3.9.1	o/w EU gvts or quasi gvts		0,0%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0,0%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0,0%		
OG.3.9.4	o/w EU central banks		0,0%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,0%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,0%		
OG.3.9.7	o/w CQS1 credit institutions		0,0%		
OG.3.9.8	o/w CQS2 credit institutions		0,0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13,0	100,0%		
G.3.10.2	Eurozone	0,0	0,0%		
G.3.10.3	Rest of European Union (EU)	0,0	0,0%		
G.3.10.4	European Economic Area (not member of EU)	0,0	0,0%		
G.3.10.5	Switzerland	0,0	0,0%		
G.3.10.6	Australia	0,0	0,0%		
G.3.10.7	Brazil	0,0	0,0%		
G.3.10.8	Canada	0,0	0,0%		
G.3.10.9	Japan	0,0	0,0%		
G.3.10.10	Korea	0,0	0,0%		
G.3.10.11	New Zealand	0,0	0,0%		
G.3.10.12	Singapore	0,0	0,0%		
G.3.10.13	US	0,0	0,0%		
G.3.10.14	Other	0,0	0,0%		
G.3.10.15	Total EU	13,0			
G.3.10.16	Total	13,0	100,0%		
OG.3.10.1	o/w [if relevant, please specify]		0,0%		
OG.3.10.2	o/w [if relevant, please specify]		0,0%		
OG.3.10.3	o/w [if relevant, please specify]		0,0%		
OG.3.10.4	o/w [if relevant, please specify]		0,0%		
OG.3.10.5	o/w [if relevant, please specify]		0,0%		
OG.3.10.6	o/w [if relevant, please specify]		0,0%		
OG.3.10.7	o/w [if relevant, please specify]		0,0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	13,0	0,44%	0,58%	
G.3.11.2	Central bank eligible assets	0,0	0,00%	0,00%	
G.3.11.3	Other	0,0	0,00%	0,00%	
G.3.11.4	Total	13,0	0,44%	0,58%	
OG.3.11.1	o/w [if relevant, please specify]				
OG.3.11.2	o/w [if relevant, please specify]				
OG.3.11.3	o/w [if relevant, please specify]				
OG.3.11.4	o/w [if relevant, please specify]				
OG.3.11.5	o/w [if relevant, please specify]				
OG.3.11.6	o/w [if relevant, please specify]				
OG.3.11.7	o/w [if relevant, please specify]				

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issue/r/131/
13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0,0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR) 129(7)		
		Row
		Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(iii) Loan size:	166 for Residential Mortgage Assets
		267 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets
		228
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(iii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets
OG.4.1.1		166 for Public Sector Assets
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	2.943,2		100,0%
M.7.1.2	Commercial	0,0		0,0%
M.7.1.3	Other	0,0		0,0%
M.7.1.4	Total	2.943,2		100,0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0,0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>			0,0%
OM.7.1.3	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.4	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.5	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.6	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.7	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.8	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.9	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.10	<i>a/w [If relevant, please specify]</i>			0,0%
OM.7.1.11	<i>a/w [If relevant, please specify]</i>			0,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	42.803,0	0	42.803,0
OM.7.2.1	Number of borrowers	24.067,0	0	24.067,0
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>	0,0	0,0	0,0
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,81%	0,00%	0,81%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100.00%</u>	<u>0.00%</u>	<u>0.0%</u>
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.00%</u>	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	<u>Other</u>	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w [If relevant, please specify]</i>			
OM.7.4.2	<i>a/w [If relevant, please specify]</i>			
OM.7.4.3	<i>a/w [If relevant, please specify]</i>			
OM.7.4.4	<i>a/w [If relevant, please specify]</i>			
OM.7.4.5	<i>a/w [If relevant, please specify]</i>			
OM.7.4.6	<i>a/w [If relevant, please specify]</i>			
OM.7.4.7	<i>a/w [If relevant, please specify]</i>			
OM.7.4.8	<i>a/w [If relevant, please specify]</i>			
OM.7.4.9	<i>a/w [If relevant, please specify]</i>			
OM.7.4.10	<i>a/w [If relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16,48%	0,00%	16,5%	
M.7.5.2	Vlaams-Brabant	13,60%	0,00%	13,6%	
M.7.5.3	Oost-Vlaanderen	15,22%	0,00%	15,2%	
M.7.5.4	Brussels	10,41%	0,00%	10,4%	
M.7.5.5	West-Vlaanderen	11,01%	0,00%	11,0%	
M.7.5.6	Limburg	6,83%	0,00%	6,8%	
M.7.5.7	Liège	7,94%	0,00%	7,9%	
M.7.5.8	Hainaut	6,31%	0,00%	6,3%	
M.7.5.9	Brabant Wallon	5,51%	0,00%	5,5%	
M.7.5.10	Namur	3,88%	0,00%	3,9%	
M.7.5.11	Luxembourg	2,71%	0,00%	2,7%	
M.7.5.12	Other	0,11%	0,00%	0,1%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93,42%	0,00%	93,4%	
M.7.6.2	Floating rate	0,00%	0,00%	0,0%	
M.7.6.3	Other	6,58%	0,00%	6,6%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3,11%	0,00%	3,1%	
M.7.7.2	Amortising	96,89%	0,00%	96,9%	
M.7.7.3	Other	0,00%	0,00%	0,0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	7,97%	0,00%	8,0%	
M.7.8.2	≥ 12 - ≤ 24 months	14,20%	0,00%	14,2%	
M.7.8.3	≥ 24 - ≤ 36 months	15,45%	0,00%	15,4%	
M.7.8.4	≥ 36 - ≤ 60 months	8,98%	0,00%	9,0%	
M.7.8.5	≥ 60 months	53,41%	0,00%	53,4%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,08%	0,0%	0,08%	
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)	68,8			
By buckets (mn):					
M.7A.10.2	<=100K	1.398,3	33.535,0	47,5%	78,3%
M.7A.10.3	>100K and <=200K	1.012,7	7.450,0	34,4%	17,4%
M.7A.10.4	>200K and <=300K	317,1	1.327,0	10,8%	3,1%
M.7A.10.5	>300K and <=400K	100,8	295,0	3,4%	0,7%
M.7A.10.6	>400K	114,3	196,0	3,9%	0,5%
M.7A.10.26	Total	2.943,2	42.803	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57,3%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	805,9	19.757,0	27,4%	46,2%
M.7A.11.3	>40 - <=50 %	348,4	4.916,0	11,8%	11,5%
M.7A.11.4	>50 - <=60 %	393,8	4.879,0	13,4%	11,4%
M.7A.11.5	>60 - <=70 %	398,7	4.399,0	13,5%	10,3%
M.7A.11.6	>70 - <=80 %	457,8	4.388,0	15,6%	10,3%
M.7A.11.7	>80 - <=90 %	371,7	3.116,0	12,6%	7,3%
M.7A.11.8	>90 - <=100 %	124,4	929,0	4,2%	2,2%
M.7A.11.9	>100%	42,5	419,0	1,4%	1,0%
M.7A.11.10	Total	2.943,2	42.803	100,0%	100,0%
OM.7A.11.1	o/w >100 - <=110 %			0,0%	0,0%
OM.7A.11.2	o/w >110 - <=120 %			0,0%	0,0%
OM.7A.11.3	o/w >120 - <=130 %			0,0%	0,0%
OM.7A.11.4	o/w >130 - <=140 %			0,0%	0,0%
OM.7A.11.5	o/w >140 - <=150 %			0,0%	0,0%
OM.7A.11.6	o/w >150 %			0,0%	0,0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52,5%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	968,2	22.561,0	32,9%	52,7%
M.7A.12.3	>40 - <=50 %	379,3	4.796,0	12,9%	11,2%
M.7A.12.4	>50 - <=60 %	392,4	4.513,0	13,3%	10,5%
M.7A.12.5	>60 - <=70 %	411,8	4.119,0	14,0%	9,6%
M.7A.12.6	>70 - <=80 %	376,4	3.404,0	12,8%	8,0%
M.7A.12.7	>80 - <=90 %	260,5	2.111,0	8,9%	4,9%
M.7A.12.8	>90 - <=100 %	109,3	761,0	3,7%	1,8%
M.7A.12.9	>100%	45,3	538,0	1,5%	1,3%
M.7A.12.10	Total	2.943,2	42.803	100,0%	100,0%
OM.7A.12.1	o/w >100 - <=110 %			0,0%	0,0%
OM.7A.12.2	o/w >110 - <=120 %			0,0%	0,0%
OM.7A.12.3	o/w >120 - <=130 %			0,0%	0,0%
OM.7A.12.4	o/w >130 - <=140 %			0,0%	0,0%
OM.7A.12.5	o/w >140 - <=150 %			0,0%	0,0%
OM.7A.12.6	o/w >150 %			0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0,0%			
M.7A.13.2	Second home/Holiday houses	0,0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other	100,0%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [If relevant, please specify]				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100,0%			
M.7A.14.2	Guaranteed	0,0%			
M.7A.14.3	Other	0,0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0,0	0		

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	T8C at a country level	[For completion]	[For completion]		
M.7B.21.3	T8C at a country level	[For completion]	[For completion]		
M.7B.21.4	T8C at a country level	[For completion]	[For completion]		
M.7B.21.5	T8C at a country level	[For completion]	[For completion]		
M.7B.21.6	T8C at a country level	[For completion]	[For completion]		
M.7B.21.7	T8C at a country level	[For completion]	[For completion]		
M.7B.21.8	T8C at a country level	[For completion]	[For completion]		
M.7B.21.9	T8C at a country level	[For completion]	[For completion]		
M.7B.21.10	T8C at a country level	[For completion]	[For completion]		
M.7B.21.11	T8C at a country level	[For completion]	[For completion]		
M.7B.21.12	T8C at a country level	[For completion]	[For completion]		
M.7B.21.13	T8C at a country level	[For completion]	[For completion]		
M.7B.21.14	T8C at a country level	[For completion]	[For completion]		
M.7B.21.15	T8C at a country level	[For completion]	[For completion]		
M.7B.21.16	T8C at a country level	[For completion]	[For completion]		
M.7B.21.17	T8C at a country level	[For completion]	[For completion]		
M.7B.21.18	T8C at a country level	[For completion]	[For completion]		
M.7B.21.19	T8C at a country level	[For completion]	[For completion]		
M.7B.21.20	T8C at a country level	[For completion]	[For completion]		
M.7B.21.21	T8C at a country level	[For completion]	[For completion]		
M.7B.21.22	T8C at a country level	[For completion]	[For completion]		
M.7B.21.23	T8C at a country level	[For completion]	[For completion]		
M.7B.21.24	T8C at a country level	[For completion]	[For completion]		
M.7B.21.25	T8C at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0,0	0	0,0%	0,0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0,0	0	0,0%	0,0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [If relevant, please specify]				
OM.7B.24.3	a/w [If relevant, please specify]				
OM.7B.24.4	a/w [If relevant, please specify]				
OM.7B.24.5	a/w [If relevant, please specify]				
OM.7B.24.6	a/w [If relevant, please specify]				
OM.7B.24.7	a/w [If relevant, please specify]				
OM.7B.24.8	a/w [If relevant, please specify]				
OM.7B.24.9	a/w [If relevant, please specify]				
OM.7B.24.10	a/w [If relevant, please specify]				
OM.7B.24.11	a/w [If relevant, please specify]				
OM.7B.24.12	a/w [If relevant, please specify]				
OM.7B.24.13	a/w [If relevant, please specify]				
OM.7B.24.14	a/w [If relevant, please specify]				

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0,0	0	0,0%	0,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0,0	0	0,0%	0,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0,0	0	0,0%	0,0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0,0	0	0,0%	0,0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0,0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/06/2022

Contact Details:

Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 philippe.goose@bnpparibasfortis.com

Asset Based Funding

VERRET Nancy + 32 2 565 55 63 nancy.verret@bnpparibasfortis.com

Asset Based Solutions (cover pool and management)

MEESTER Oscar + 32 2 565 32 91 oscar.meester@bnpparibasfortis.com

Website

<https://www.bnpparibasfortis.com/>

Remark

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



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500.000.000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2022	1.32	24/10/2024
BD@138090	BE0002274430	500.000.000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.24	23/09/2025
BD@150169	BE0002586643	750.000.000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.73	22/03/2029
BD@153515	BE0002614924	500.000.000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.27	04/10/2026
		2.250.000.000									

Totals

Total Outstanding (in EUR): 2.250.000.000
 Current Weighted Average: 0,54 %
 Weighted Average Remaining: 3,43

* At Reporting Date until Maturity Date

**Ratings****1. BNP Paribas Fortis Bank Senior Unsecured Ratings**

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2.250.000.000	(I)
Nominal Balance Residential Mortgage Loans	2.943.215.084	(II)
Nominal Balance Public Finance Exposures	13.000.000	(III)
Nominal Balance Financial Institution Exposures	128.727.517	(IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37,11 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.411.053.399	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107,16 %	

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12.903.207	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	128.727.517	(VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.411.053.399	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [(V)+(VI)+(VII)]/I	113,45 %	

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	362.260.906	(VIII)
Total Interest Proceeds Residential Mortgage Loans	361.824.906	
Total Interest Proceeds Public Finance Exposures	436.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	3.083.232.752	(IX)
Total Principal Proceeds Residential Mortgage Loans	2.943.215.084	
Total Principal Proceeds Public Finance Exposures	11.290.151	
Total Principal Proceeds Financial Institution Exposures	128.727.517	
Impact Derivatives	0	

Interest Requirement Covered Bonds	59.375.000	(X)
Costs, Fees and expenses Covered Bonds	24.170.979	(XI)
Principal Requirement Covered Bonds	2.250.000.000	(XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1.111.947.679	

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	288.858.011	(XIII)
Cumulative Cash Outflow Next 180 Days	-9.155.125	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	279.702.885	

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11.290.151	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2.500.000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	5.665.151	(XVII)

Cover Pool Summary

Portfolio Cut-off Date 30/06/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2.943.215.084,05
Principal Redemptions between Cut-off Date and Maturity	2.943.215.084,05
Interest Payments between Cut-off Date and Maturity Date	361.824.905,67
Number of borrowers	24.067
Number of loans	42.803
Average Outstanding Balance per borrower	122.293
Average Outstanding Balance per loan	68.762
Weighted average Current Loan to Current Value	52,46%
Weighted average seasoning (in Years)	4,13
Weighted average remaining maturity (in years, at 0% CPR)	14,03
Weighted average initial maturity (in years, at 0% CPR)	18,16
Percentage of Fixed Rate Loans	93,42%
Percentage of Variable Rate Loans	6,58%
Weighted average interest rate	1,67%
Weighted average interest rate Fixed Rate Loans	1,69%
Weighted average interest rate Variable Rate Loans	1,39%
Weighted Remaining average life (in years, at 0% CPR)	7,31
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,89

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 128.727.517

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85	BGB 0 10/22/31 92
Currency	EUR	EUR	EUR
Nominal Amount	2.000.000	6.000.000	5.000.000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1,00 %	0,80 %	0,00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None


Stratification Tables

Portfolio Cut-off Date 30/06/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	485.019.808,88	16,48 %	6.861	16,03 %
Oost-Vlaanderen	447.859.104,08	15,22 %	6.845	15,99 %
Vlaams-Brabant	400.332.252,34	13,60 %	5.611	13,11 %
West-Vlaanderen	324.020.883,38	11,01 %	5.332	12,46 %
Brussels	306.457.770,53	10,41 %	3.328	7,78 %
Liège	233.752.504,51	7,94 %	3.602	8,42 %
Limburg	200.876.367,74	6,83 %	3.320	7,76 %
Hainaut	185.786.318,35	6,31 %	2.981	6,96 %
Brabant Wallon	162.069.843,74	5,51 %	2.028	4,74 %
Namur	114.171.283,61	3,88 %	1.697	3,96 %
Luxembourg	79.741.752,09	2,71 %	1.148	2,68 %
Other	3.127.194,80	0,11 %	50	0,12 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	234.439.117,59	7,97 %	1.993	4,66 %
>1 and <=2	417.802.516,02	14,20 %	4.041	9,44 %
>2 and <=3	454.623.970,83	15,45 %	5.161	12,06 %
>3 and <=4	264.379.274,08	8,98 %	3.404	7,95 %
>4 and <=5	333.744.770,42	11,34 %	4.524	10,57 %
>5 and <=6	619.533.138,27	21,05 %	10.224	23,89 %
>6 and <=7	405.773.517,90	13,79 %	7.968	18,62 %
>7 and <=8	172.316.685,71	5,85 %	4.162	9,72 %
>8 and <=9	7.853.268,41	0,27 %	223	0,52 %
>9 and <=10	3.426.897,04	0,12 %	143	0,33 %
>10 and <=11	2.042.658,70	0,07 %	104	0,24 %
>11 and <=12	5.855.393,15	0,20 %	247	0,58 %
>12 and <=13	13.007.491,04	0,44 %	277	0,65 %
>13 and <=14	1.587.345,27	0,05 %	65	0,15 %
>14 and <=15	1.688.473,15	0,06 %	26	0,06 %
>15 and <=16	254.612,67	0,01 %	19	0,04 %
>16 and <=17	2.286.891,90	0,08 %	81	0,19 %
>17 and <=18	1.679.194,07	0,06 %	92	0,21 %
>18 and <=19	311.215,89	0,01 %	32	0,07 %
>19 and <=20	578.802,90	0,02 %	14	0,03 %
>21 and <=22	29.849,04	0,00 %	2	0,00 %
>22 and <=23	0,00	0,00 %	1	0,00 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	774.000,00	0,03 %	238	0,56 %
<=1	14.766.997,71	0,50 %	616	1,44 %
>1 and <=2	20.240.446,93	0,69 %	844	1,97 %
>2 and <=3	55.852.538,70	1,90 %	2.378	5,56 %
>3 and <=4	90.268.506,26	3,07 %	3.339	7,80 %
>4 and <=5	93.608.781,75	3,18 %	2.876	6,72 %
>5 and <=6	87.662.670,53	2,98 %	2.243	5,24 %
>6 and <=7	103.759.684,44	3,53 %	2.200	5,14 %
>7 and <=8	123.505.943,14	4,20 %	2.383	5,57 %
>8 and <=9	119.204.506,56	4,05 %	2.050	4,79 %
>9 and <=10	130.063.744,03	4,42 %	1.989	4,65 %
>10 and <=11	104.256.057,19	3,54 %	1.526	3,57 %
>11 and <=12	120.266.722,74	4,09 %	1.612	3,77 %
>12 and <=13	173.492.626,05	5,89 %	2.313	5,40 %
>13 and <=14	155.816.374,97	5,29 %	1.867	4,36 %
>14 and <=15	188.797.385,14	6,41 %	2.054	4,80 %
>15 and <=16	149.440.476,69	5,08 %	1.522	3,56 %
>16 and <=17	107.868.156,96	3,66 %	1.187	2,77 %
>17 and <=18	181.591.224,23	6,17 %	1.934	4,52 %
>18 and <=19	211.654.345,08	7,19 %	2.040	4,77 %
>19 and <=20	204.622.132,21	6,95 %	1.754	4,10 %
>20 and <=21	70.135.234,90	2,38 %	627	1,46 %
>21 and <=22	65.014.343,17	2,21 %	597	1,39 %
>22 and <=23	145.524.068,50	4,94 %	1.166	2,72 %
>23 and <=24	152.076.538,67	5,17 %	1.000	2,34 %
>24 and <=25	69.772.139,31	2,37 %	422	0,99 %
>25 and <=26	381.832,69	0,01 %	4	0,01 %
>26 and <=27	625.870,48	0,02 %	4	0,01 %
>27 and <=28	492.341,10	0,02 %	6	0,01 %
>28 and <=29	1.071.164,43	0,04 %	8	0,02 %
>29 and <=30	608.229,49	0,02 %	4	0,01 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	711.000,00	0,02 %	13	0,03 %
>1 and <=2	4.201.004,13	0,14 %	47	0,11 %
>2 and <=3	4.297.307,07	0,15 %	47	0,11 %
>3 and <=4	2.635.681,41	0,09 %	72	0,17 %
>4 and <=5	31.089.068,90	1,06 %	294	0,69 %
>5 and <=6	3.753.939,46	0,13 %	192	0,45 %
>6 and <=7	8.709.280,92	0,30 %	501	1,17 %
>7 and <=8	12.153.873,08	0,41 %	695	1,62 %
>8 and <=9	23.641.313,71	0,80 %	852	1,99 %
>9 and <=10	294.915.795,77	10,02 %	8.784	20,52 %
>10 and <=11	45.028.276,78	1,53 %	1.706	3,99 %
>11 and <=12	54.399.879,93	1,85 %	1.109	2,59 %
>12 and <=13	177.544.666,56	6,03 %	3.411	7,97 %
>13 and <=14	24.574.365,68	0,83 %	449	1,05 %
>14 and <=15	402.028.017,95	13,66 %	5.941	13,88 %
>15 and <=16	27.776.391,70	0,94 %	368	0,86 %
>16 and <=17	44.799.354,28	1,52 %	562	1,31 %
>17 and <=18	190.897.329,30	6,49 %	2.351	5,49 %
>18 and <=19	28.007.384,87	0,95 %	439	1,03 %
>19 and <=20	718.400.256,95	24,41 %	7.510	17,55 %
>20 and <=21	42.879.263,20	1,46 %	528	1,23 %
>21 and <=22	18.578.383,01	0,63 %	195	0,46 %
>22 and <=23	24.045.265,39	0,82 %	278	0,65 %
>23 and <=24	15.449.665,26	0,52 %	184	0,43 %
>24 and <=25	672.772.715,27	22,86 %	5.608	13,10 %
>25 and <=26	55.704.501,18	1,89 %	492	1,15 %
>26 and <=27	1.752.380,12	0,06 %	15	0,04 %
>27 and <=28	499.796,15	0,02 %	4	0,01 %
>28 and <=29	411.488,99	0,01 %	5	0,01 %
>29 and <=30	9.640.079,35	0,33 %	127	0,30 %
>30 and <=31	1.649.711,98	0,06 %	19	0,04 %
>39 and <=40	267.645,70	0,01 %	5	0,01 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	0,00	0,00 %	1	0,00 %
2000	29.849,04	0,00 %	2	0,00 %
2002	252.573,05	0,01 %	5	0,01 %
2003	429.822,80	0,01 %	24	0,06 %
2004	727.561,28	0,02 %	48	0,11 %
2005	2.467.285,92	0,08 %	119	0,28 %
2006	1.198.697,87	0,04 %	38	0,09 %
2007	217.573,19	0,01 %	16	0,04 %
2008	1.885.314,75	0,06 %	33	0,08 %
2009	6.696.062,31	0,23 %	172	0,40 %
2010	10.711.722,78	0,36 %	285	0,67 %
2011	4.168.114,80	0,14 %	196	0,46 %
2012	1.781.171,57	0,06 %	85	0,20 %
2013	5.611.267,21	0,19 %	182	0,43 %
2014	37.968.301,30	1,29 %	1.021	2,39 %
2015	365.957.841,49	12,43 %	7.291	17,03 %
2016	595.913.416,84	20,25 %	11.051	25,82 %
2017	343.895.302,21	11,68 %	5.147	12,02 %
2018	294.232.309,71	10,00 %	3.721	8,69 %
2019	478.799.252,14	16,27 %	5.814	13,58 %
2020	269.100.786,60	9,14 %	2.875	6,72 %
2021	474.216.051,87	16,11 %	4.309	10,07 %
2022	46.954.805,32	1,60 %	368	0,86 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	588.430.783,06	19,99 %	12.958	53,84 %
>100 and <=200	970.141.091,88	32,96 %	6.709	27,88 %
>200 and <=300	690.629.923,09	23,47 %	2.868	11,92 %
>300 and <=400	297.999.394,38	10,12 %	879	3,65 %
>400	396.013.891,64	13,46 %	653	2,71 %
	2.943.215.084,05	100,00 %	24.067	100,00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2.654.516,89	0,09 %	68	0,16 %
0.5 - 1%	126.838.809,38	4,31 %	1.366	3,19 %
1 - 1.5%	857.203.760,05	29,12 %	10.710	25,02 %
1.5 - 2%	1.647.469.707,76	55,98 %	25.289	59,08 %
2 - 2.5%	199.632.613,12	6,78 %	3.232	7,55 %
2.5 - 3%	85.796.217,10	2,92 %	1.452	3,39 %
3 - 3.5%	15.822.455,55	0,54 %	356	0,83 %
3.5 - 4%	4.537.147,88	0,15 %	164	0,38 %
4 - 4.5%	2.359.260,13	0,08 %	84	0,20 %
4.5 - 5%	650.710,18	0,02 %	50	0,12 %
5 - 5.5%	184.143,63	0,01 %	18	0,04 %
5.5 - 6%	61.925,22	0,00 %	11	0,03 %
6 - 6.5%	3.817,16	0,00 %	3	0,01 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2.749.491.842,12	93,42 %	40.499	94,62 %

Variable	2.533.637,34	0,09 %	62	0,14 %
Variable With Cap	191.189.604,59	6,50 %	2.242	5,24 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	21.710.308,70	0,74 %	413	0,96 %
2023	35.949.341,47	1,22 %	555	1,30 %
2024	29.686.923,31	1,01 %	311	0,73 %
2025	10.667.925,70	0,36 %	121	0,28 %
2026	14.960.270,10	0,51 %	155	0,36 %
2027	5.659.657,75	0,19 %	64	0,15 %
2028	2.104.218,09	0,07 %	24	0,06 %
2029	6.600.660,35	0,22 %	66	0,15 %
2030	152.891,39	0,01 %	5	0,01 %
2031	20.345.002,48	0,69 %	122	0,29 %
2032	3.068.493,83	0,10 %	17	0,04 %
2033	3.284.124,96	0,11 %	39	0,09 %
2034	21.413.214,44	0,73 %	220	0,51 %
2035	4.493.782,11	0,15 %	28	0,07 %
2036	4.445.772,94	0,15 %	29	0,07 %
2037	164.155,30	0,01 %	4	0,01 %
Fixed To Maturity	2.758.508.341,13	93,72 %	40.630	94,92 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2.943.215.084,05	100,00 %	42.803	100,00 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2.814.695.740,58	95,63 %	41.268	96,41 %
Interest only	91.390.580,69	3,11 %	613	1,43 %
Linear	37.128.762,78	1,26 %	922	2,15 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	14.358.329,85	0,49 %	442	1,03 %
1-10%	59.285.704,01	2,01 %	3.559	8,31 %
11-20%	171.927.021,56	5,84 %	5.387	12,59 %
21-30%	250.557.780,94	8,51 %	5.269	12,31 %
31-40%	309.814.620,04	10,53 %	5.100	11,92 %
41-50%	348.364.570,42	11,84 %	4.916	11,49 %
51-60%	393.769.290,96	13,38 %	4.879	11,40 %
61-70%	398.744.841,85	13,55 %	4.399	10,28 %
71-80%	457.756.378,98	15,55 %	4.388	10,25 %
81-90%	371.682.966,72	12,63 %	3.116	7,28 %
91-100%	124.441.963,20	4,23 %	929	2,17 %
101-110%	15.731.995,30	0,53 %	141	0,33 %
111-120%	5.365.074,87	0,18 %	71	0,17 %
>120%	21.414.545,35	0,73 %	207	0,48 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	21.365.600,53	0,73 %	1.965	4,59 %
21-40%	106.632.756,00	3,62 %	4.233	9,89 %
41-60%	212.977.480,44	7,24 %	5.419	12,66 %
61-80%	425.411.961,68	14,45 %	6.425	15,01 %
81-100%	462.414.328,70	15,71 %	5.217	12,19 %
101-120%	94.154.629,83	3,20 %	1.745	4,08 %
121-140%	131.630.006,31	4,47 %	2.068	4,83 %
141-160%	157.150.701,77	5,34 %	2.205	5,15 %
161-180%	158.311.513,48	5,38 %	2.143	5,01 %
181-200%	198.736.119,98	6,75 %	2.039	4,76 %
201-300%	465.904.283,97	15,83 %	5.120	11,96 %
301-400%	204.353.399,29	6,94 %	1.916	4,48 %
401-500%	92.067.722,81	3,13 %	772	1,80 %
>500%	212.104.579,26	7,21 %	1.536	3,59 %
	2.943.215.084,05	100,00 %	42.803	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	38.410.900,28	1,31 %	1.809	4,23 %
>1 and <=2	133.597.301,70	4,54 %	5.270	12,31 %
>2 and <=3	183.952.331,54	6,25 %	5.310	12,41 %
>3 and <=4	209.949.977,41	7,13 %	4.314	10,08 %
>4 and <=5	253.068.851,07	8,60 %	4.184	9,78 %
>5 and <=6	195.024.797,95	6,63 %	2.776	6,49 %
>6 and <=7	304.763.606,45	10,35 %	3.929	9,18 %
>7 and <=8	310.137.850,15	10,54 %	3.434	8,02 %
>8 and <=9	284.804.182,20	9,68 %	2.941	6,87 %
>9 and <=10	355.691.474,54	12,09 %	3.496	8,17 %
>10 and <=11	223.675.490,06	7,60 %	1.997	4,67 %
>11 and <=12	196.061.123,74	6,66 %	1.669	3,90 %
>12 and <=13	246.409.869,55	8,37 %	1.604	3,75 %
>13 and <=14	5.345.051,51	0,18 %	50	0,12 %
>14 and <=15	583.557,49	0,02 %	6	0,01 %
>15 and <=16	1.517.403,07	0,05 %	10	0,02 %
>16 and <=17	221.315,34	0,01 %	4	0,01 %
	2.943.215.084,05	100,00 %	42.803	100,00 %

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

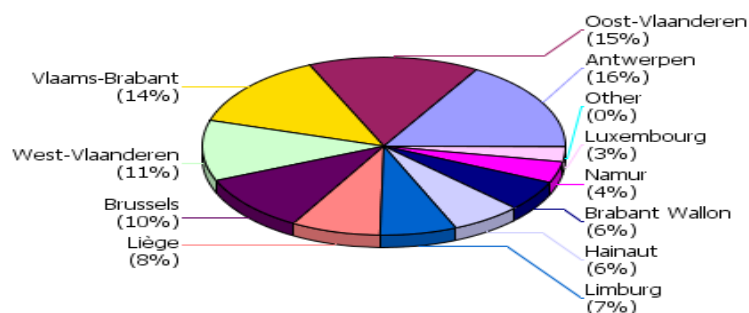
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2.758.508.341,13	93,72 %	40.630	94,92 %
>=0 and <=1	73.679.554,39	2,50 %	1.157	2,70 %
>1 and <=2	28.696.052,92	0,97 %	298	0,70 %
>2 and <=3	16.584.911,88	0,56 %	171	0,40 %
>3 and <=4	8.531.677,67	0,29 %	88	0,21 %
>4 and <=5	23.413.496,31	0,80 %	139	0,32 %
>5 and <=6	6.787.261,27	0,23 %	82	0,19 %
>7 and <=8	4.219.928,24	0,14 %	31	0,07 %
>6 and <=7	22.793.860,24	0,77 %	207	0,48 %
	2.943.215.084,05	100,00 %	42.803	100,00 %



Stratification Tables

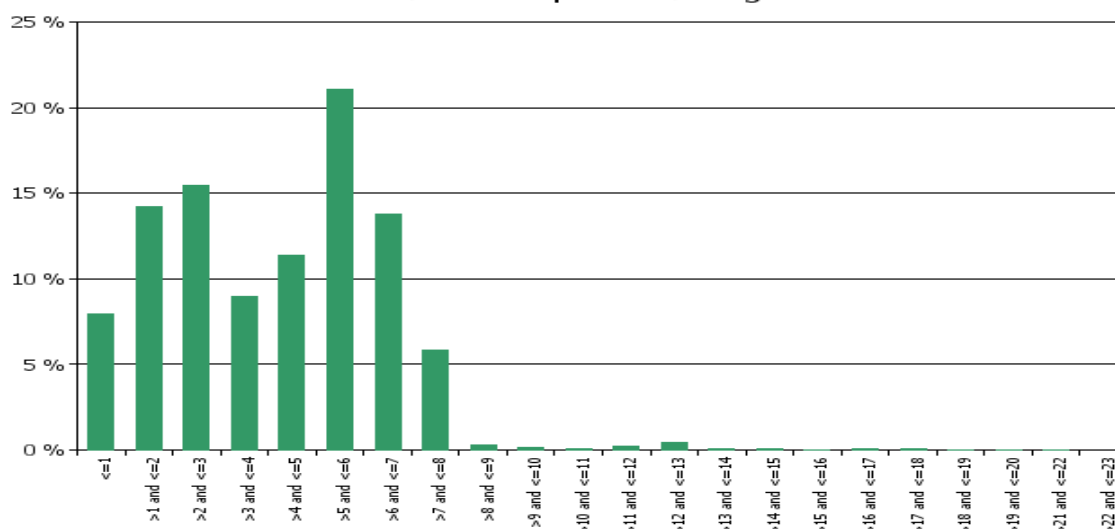
Portfolio Cut-off Date 30/06/2022

1. Geographic distribution



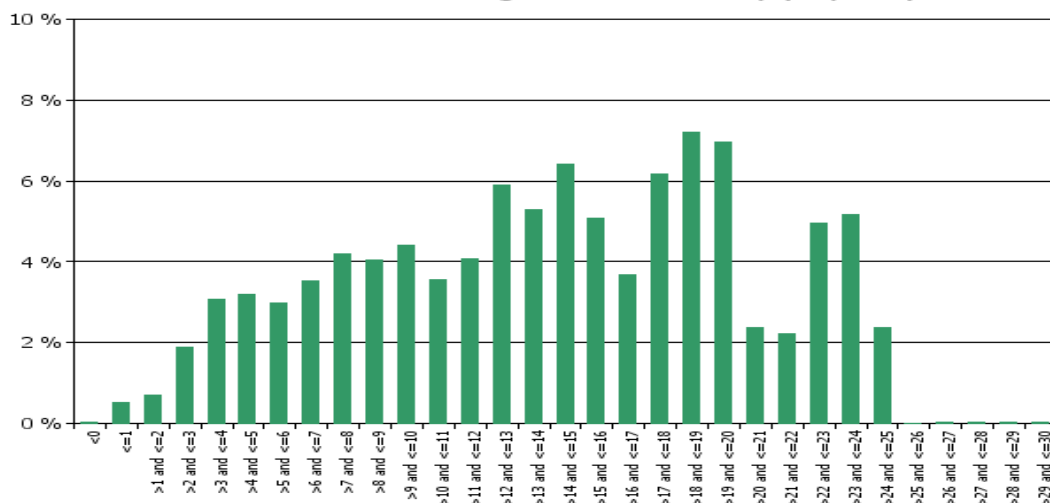
2. Seasoning

Distribution per Seasoning

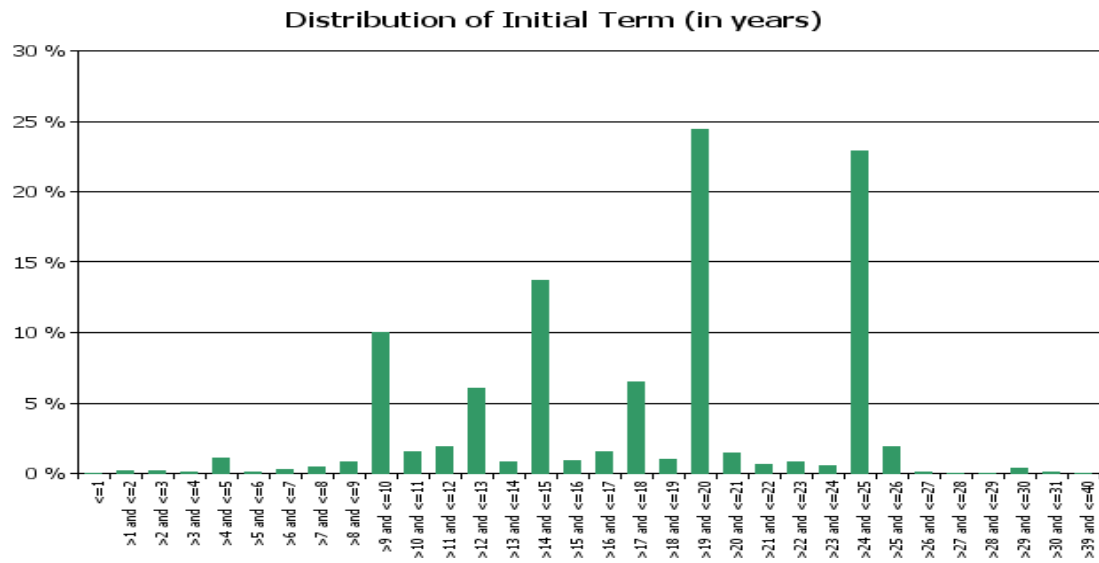


3. Remaining term to maturity

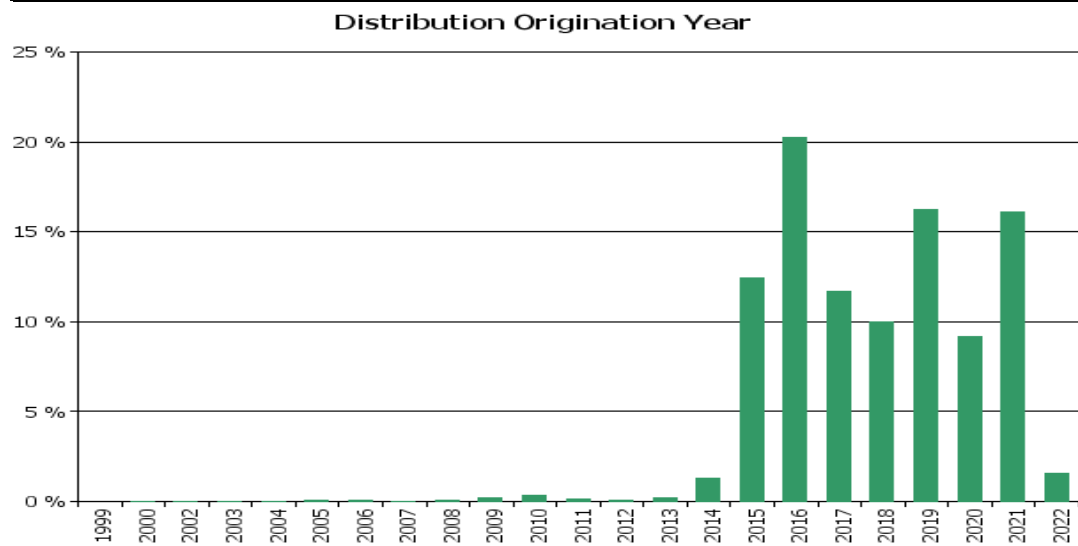
Distribution of Remaining Term to Maturity (in years)



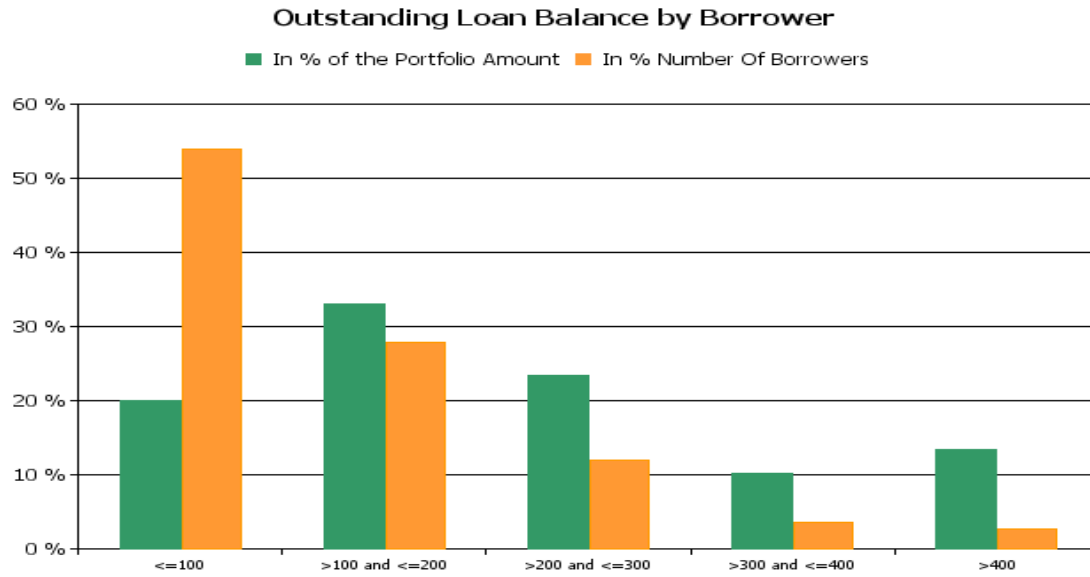
4. Original term to maturity



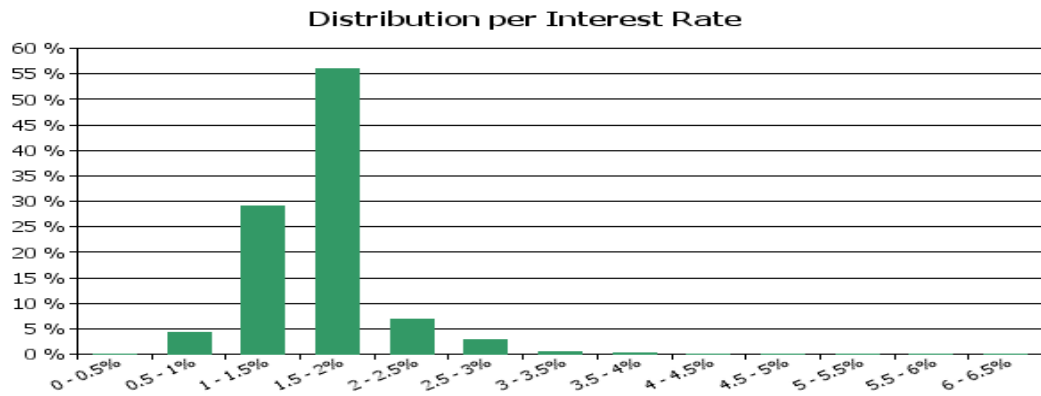
5. Origination Year



6. Outstanding Loan Balance by Borrower

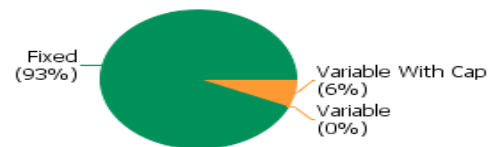


7. Interest Rate

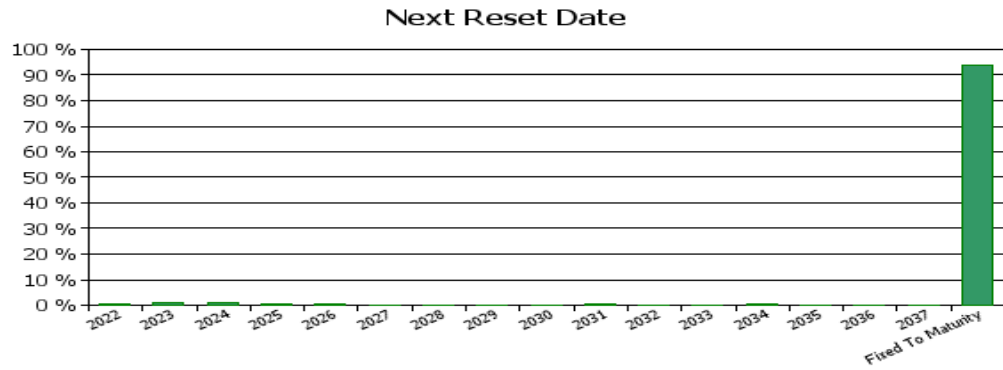


8. Interest Rate Type

Distribution per Interest Type

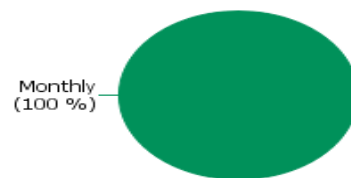


9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



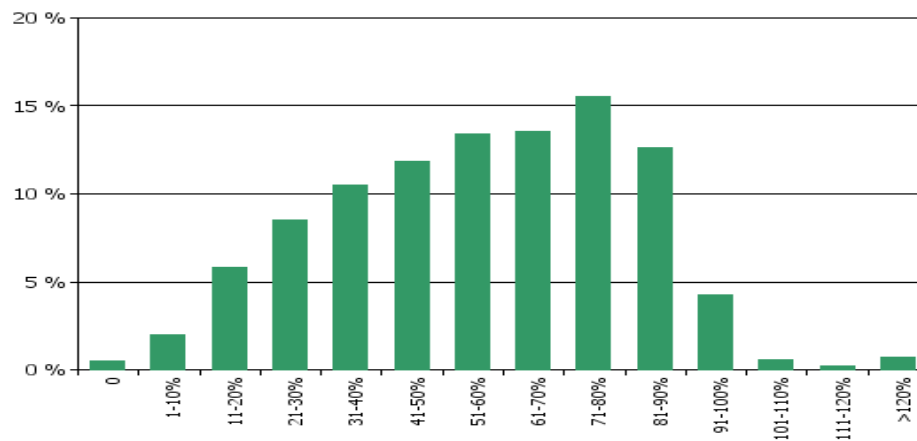
11. Repayment Type

Distribution per Repayment Type

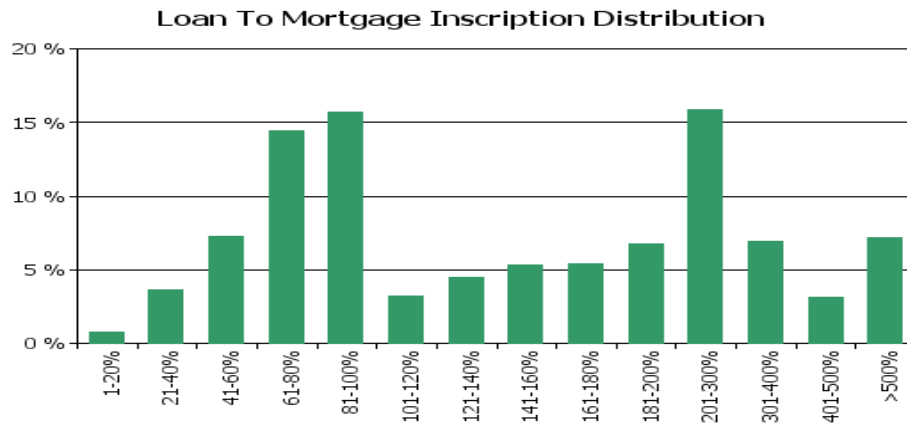


12. Current Loan to Current Value (LTV)

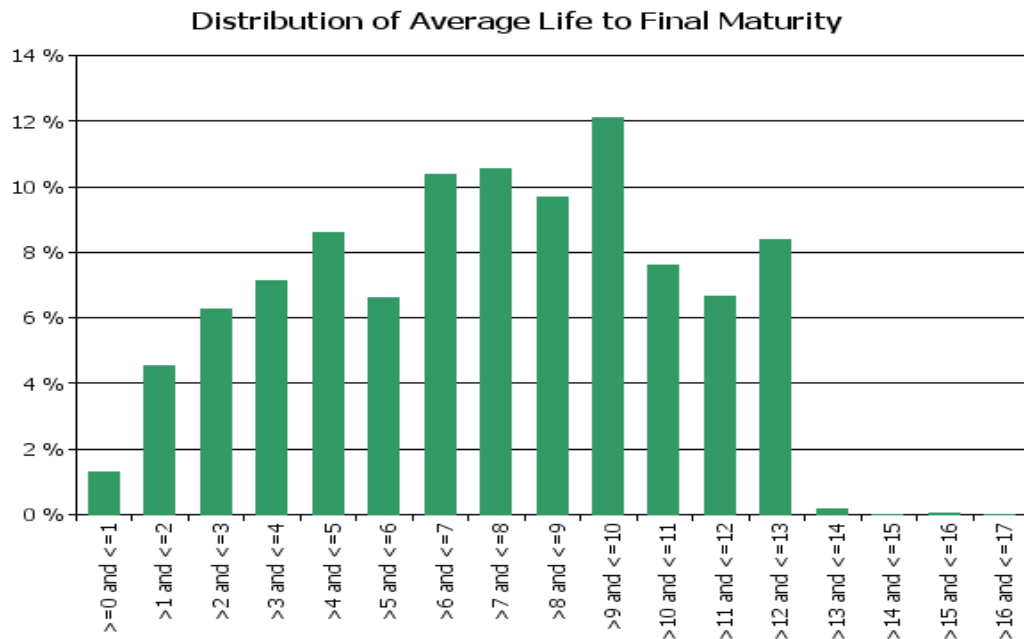
Current LTV Distribution



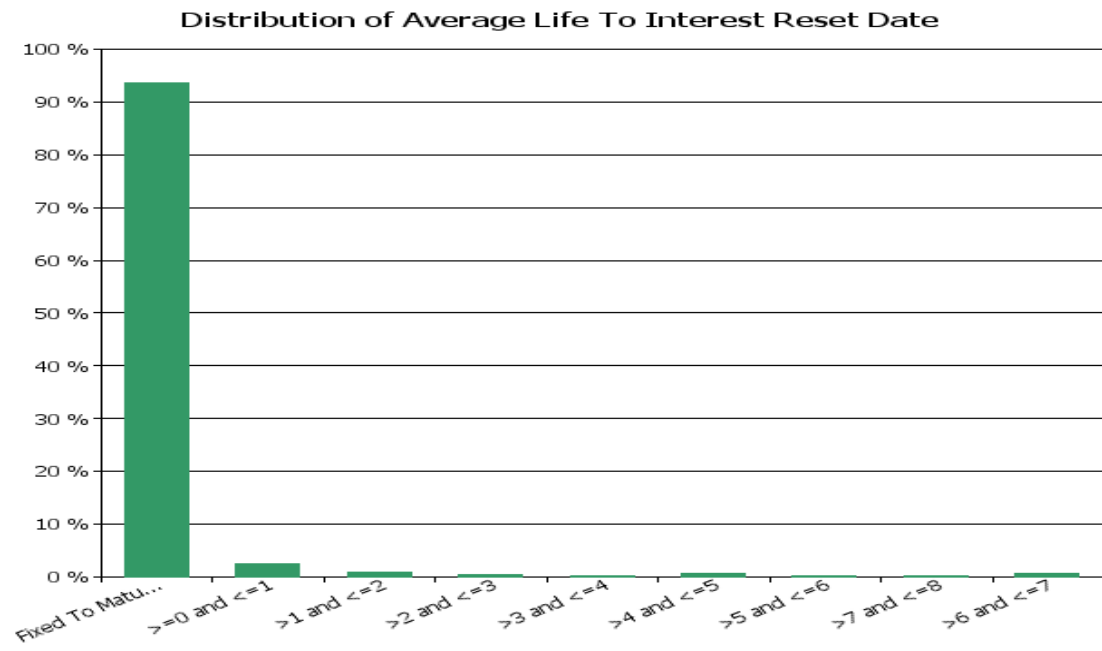
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





**BNP PARIBAS
FORTIS**

Residential Mortgage Pandbrieven Programme

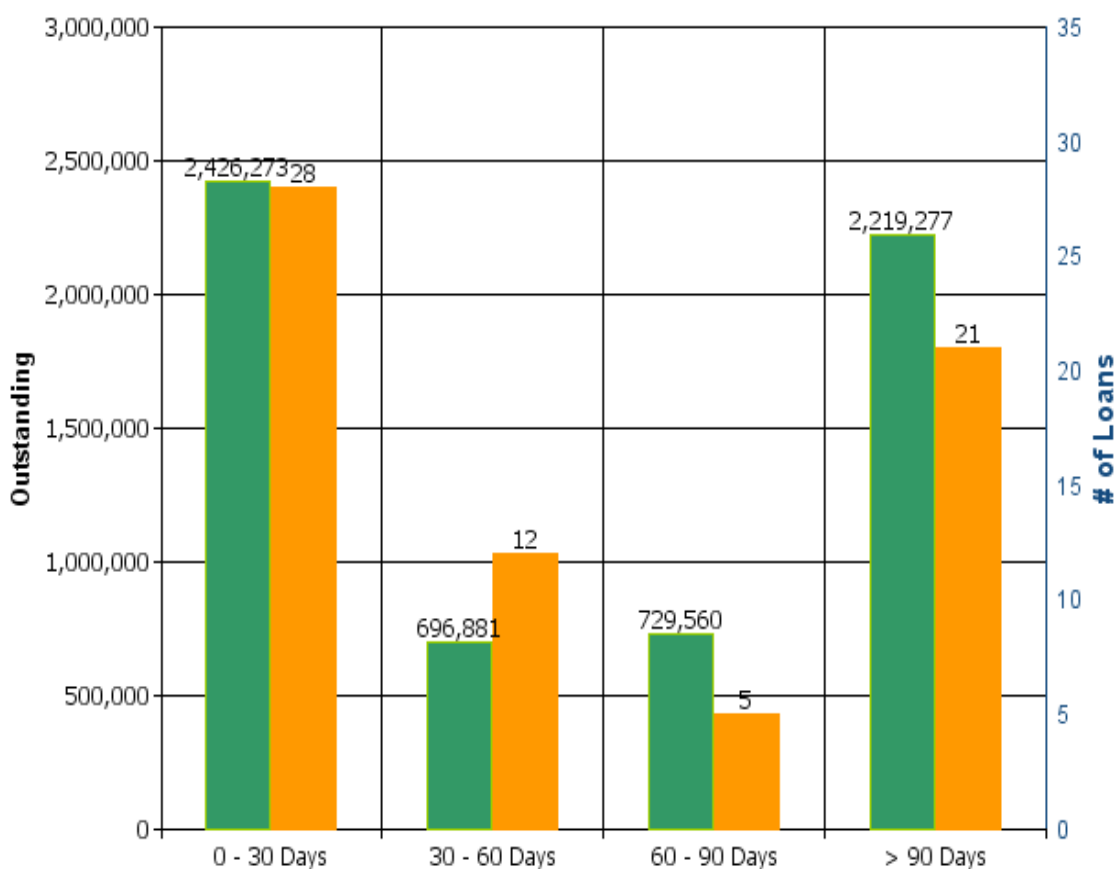
Cover Pool Performance

Portfolio Cut-off Date 30/06/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2.937.143.093,79	99,79 %	42.737	99,85 %
0 - 30 Days	2.426.272,67	0,08 %	28	0,07 %
30 - 60 Days	696.881,43	0,02 %	12	0,03 %
60 - 90 Days	729.559,59	0,02 %	5	0,01 %
> 90 Days	2.219.276,57	0,08 %	21	0,05 %
Total	2.943.215.084,05	100,00 %	42.803	100,00 %

Delinquency Outstanding in Euro





BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Program

Amortisation

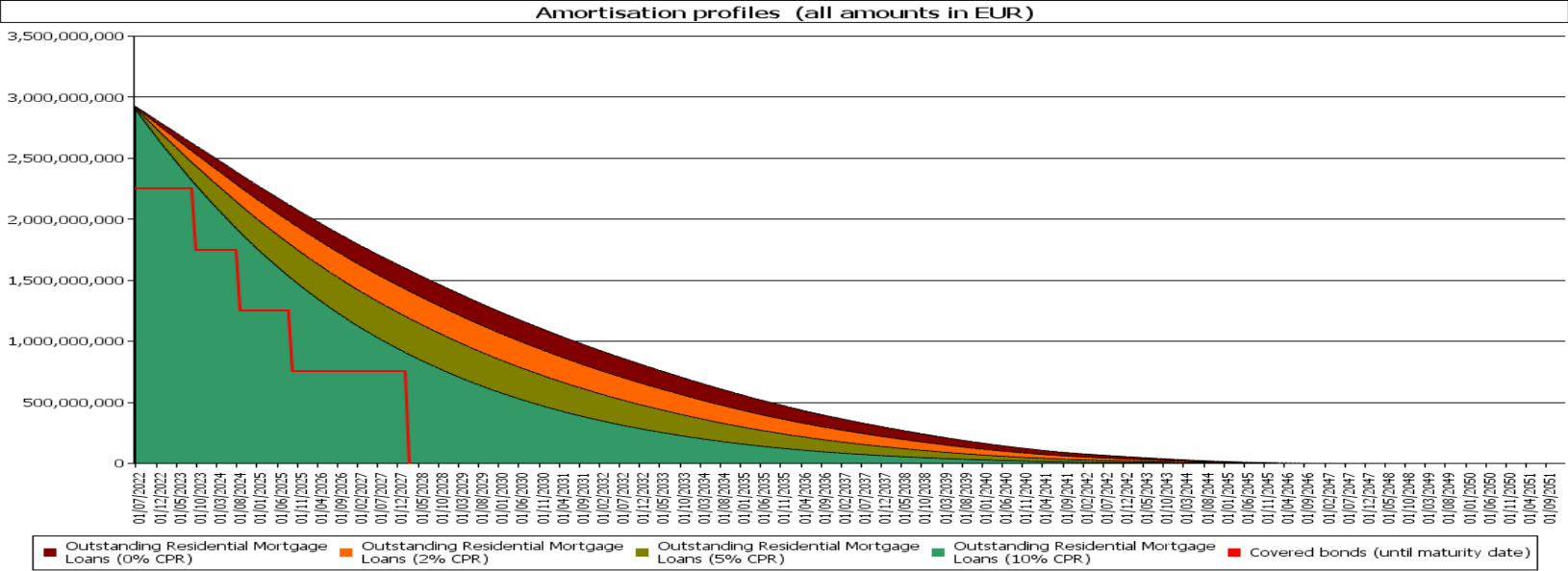
Portfolio Cut-off Date: juin/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/07/2022	1	2.250.000.000	2.921.830.243	2.917.034.331	2.909.854.727	2.897.926.666
01/08/2022	2	2.250.000.000	2.900.531.719	2.890.859.324	2.876.410.190	2.852.486.001
01/09/2022	3	2.250.000.000	2.879.360.678	2.864.891.559	2.843.322.626	2.807.730.783
01/10/2022	4	2.250.000.000	2.857.476.534	2.838.450.673	2.810.147.214	2.763.595.506
01/11/2022	5	2.250.000.000	2.836.135.950	2.812.473.913	2.777.348.103	2.719.771.019
01/12/2022	6	2.250.000.000	2.814.479.778	2.786.417.255	2.744.844.408	2.676.922.762
01/01/2023	7	2.250.000.000	2.793.235.803	2.760.694.802	2.712.589.466	2.634.260.984
01/02/2023	8	2.250.000.000	2.771.569.697	2.734.635.081	2.680.150.285	2.591.734.413
01/03/2023	9	2.250.000.000	2.750.244.065	2.709.436.241	2.649.352.942	2.552.149.891
01/04/2023	10	2.250.000.000	2.729.554.953	2.684.493.277	2.618.287.281	2.511.541.016
01/05/2023	11	2.250.000.000	2.707.955.515	2.658.878.942	2.586.921.838	2.471.282.362
01/06/2023	12	2.250.000.000	2.685.761.419	2.632.614.378	2.554.853.985	2.430.310.518
01/07/2023	13	2.250.000.000	2.664.013.324	2.607.010.443	2.523.779.298	2.390.909.508
01/08/2023	14	2.250.000.000	2.642.115.781	2.581.196.112	2.492.434.178	2.351.213.589
01/09/2023	15	2.250.000.000	2.620.604.989	2.555.839.042	2.461.672.582	2.312.359.174
01/10/2023	16	1.750.000.000	2.599.804.480	2.531.390.725	2.432.124.152	2.275.237.979
01/11/2023	17	1.750.000.000	2.579.460.448	2.507.322.216	2.402.872.890	2.238.352.624
01/12/2023	18	1.750.000.000	2.558.298.540	2.482.670.358	2.373.392.005	2.201.827.372
01/01/2024	19	1.750.000.000	2.536.808.226	2.457.639.918	2.343.488.148	2.164.876.729
01/02/2024	20	1.750.000.000	2.514.916.428	2.432.298.948	2.313.425.689	2.128.053.706
01/03/2024	21	1.750.000.000	2.494.034.971	2.408.276.095	2.285.126.877	2.093.692.493
01/04/2024	22	1.750.000.000	2.473.311.742	2.384.214.771	2.256.542.465	2.058.745.714
01/05/2024	23	1.750.000.000	2.452.134.542	2.359.920.486	2.228.051.752	2.024.419.700
01/06/2024	24	1.750.000.000	2.430.819.673	2.335.439.369	2.199.330.989	1.989.859.871
01/07/2024	25	1.750.000.000	2.407.893.115	2.309.615.150	2.169.658.507	1.954.966.714
01/08/2024	26	1.750.000.000	2.387.105.127	2.285.792.164	2.141.818.159	1.921.707.121
01/09/2024	27	1.250.000.000	2.364.276.881	2.260.092.991	2.112.351.844	1.887.241.513
01/10/2024	28	1.250.000.000	2.342.844.543	2.235.928.984	2.084.623.949	1.854.833.919
01/11/2024	29	1.250.000.000	2.322.210.371	2.212.477.550	2.057.513.448	1.822.957.771
01/12/2024	30	1.250.000.000	2.301.642.237	2.189.281.924	2.030.931.466	1.792.030.008
01/01/2025	31	1.250.000.000	2.280.333.747	2.165.334.853	2.003.607.904	1.760.432.450
01/02/2025	32	1.250.000.000	2.259.763.587	2.142.162.622	1.977.125.330	1.729.806.197
01/03/2025	33	1.250.000.000	2.239.511.190	2.119.711.669	1.951.909.464	1.701.210.010
01/04/2025	34	1.250.000.000	2.219.309.856	2.097.028.219	1.926.110.713	1.671.614.486
01/05/2025	35	1.250.000.000	2.199.697.573	2.075.084.894	1.901.264.802	1.643.287.572
01/06/2025	36	1.250.000.000	2.178.884.701	2.051.964.872	1.875.300.002	1.613.980.697
01/07/2025	37	1.250.000.000	2.158.546.293	2.029.474.504	1.850.180.926	1.585.834.512
01/08/2025	38	1.250.000.000	2.138.190.023	2.006.925.774	1.824.971.148	1.557.601.254
01/09/2025	39	1.250.000.000	2.117.814.897	1.984.430.026	1.799.925.687	1.529.718.362
01/10/2025	40	750.000.000	2.098.586.115	1.963.184.635	1.776.272.936	1.503.428.183
01/11/2025	41	750.000.000	2.077.290.818	1.939.967.399	1.750.802.174	1.475.593.335
01/12/2025	42	750.000.000	2.058.231.018	1.919.012.525	1.727.627.952	1.450.093.192
01/01/2026	43	750.000.000	2.039.481.034	1.898.305.651	1.704.639.887	1.424.737.834
01/02/2026	44	750.000.000	2.020.346.549	1.877.306.219	1.681.495.531	1.399.441.175
01/03/2026	45	750.000.000	2.000.879.768	1.856.369.245	1.658.922.430	1.375.371.501
01/04/2026	46	750.000.000	1.981.605.346	1.835.368.679	1.635.984.270	1.350.609.142
01/05/2026	47	750.000.000	1.963.089.732	1.815.235.025	1.614.055.402	1.327.043.265
01/06/2026	48	750.000.000	1.943.558.717	1.794.126.892	1.591.229.507	1.302.735.020
01/07/2026	49	750.000.000	1.924.374.511	1.773.501.853	1.569.065.529	1.279.323.652
01/08/2026	50	750.000.000	1.906.289.913	1.753.855.381	1.547.737.508	1.256.589.061
01/09/2026	51	750.000.000	1.887.245.181	1.733.388.591	1.525.785.570	1.233.519.847
01/10/2026	52	750.000.000	1.869.373.020	1.714.155.196	1.505.142.183	1.211.842.551
01/11/2026	53	750.000.000	1.851.901.369	1.695.254.090	1.484.760.078	1.190.368.900
01/12/2026	54	750.000.000	1.832.558.736	1.674.794.059	1.463.230.213	1.168.299.077
01/01/2027	55	750.000.000	1.814.220.670	1.655.222.565	1.442.453.226	1.146.831.815
01/02/2027	56	750.000.000	1.796.530.208	1.636.302.488	1.422.338.694	1.126.049.903
01/03/2027	57	750.000.000	1.779.545.078	1.618.348.998	1.403.501.023	1.106.884.631
01/04/2027	58	750.000.000	1.762.835.558	1.600.434.006	1.384.434.501	1.087.223.065
01/05/2027	59	750.000.000	1.746.092.129	1.582.631.056	1.365.664.732	1.068.086.488
01/06/2027	60	750.000.000	1.727.602.047	1.563.216.096	1.345.480.852	1.047.843.606
01/07/2027	61	750.000.000	1.711.107.250	1.545.749.447	1.327.172.488	1.029.348.415
01/08/2027	62	750.000.000	1.694.822.111	1.528.441.316	1.308.974.337	1.010.933.950
01/09/2027	63	750.000.000	1.678.340.619	1.511.010.673	1.290.755.512	992.641.110
01/10/2027	64	750.000.000	1.662.090.702	1.493.924.697	1.273.019.132	974.988.028
01/11/2027	65	750.000.000	1.645.599.332	1.476.593.215	1.255.050.453	957.154.746
01/12/2027	66	750.000.000	1.628.885.526	1.459.196.874	1.237.211.575	939.682.264
01/01/2028	67	750.000.000	1.612.392.177	1.441.971.868	1.219.497.641	922.305.162
01/02/2028	68	750.000.000	1.596.560.802	1.425.392.098	1.202.410.103	905.530.142
01/03/2028	69	0	1.579.915.964	1.408.293.626	1.185.159.835	889.002.059
01/04/2028	70		1.563.748.622	1.391.518.373	1.168.064.296	872.467.405
01/05/2028	71		1.547.929.628	1.375.180.731	1.151.509.035	856.575.986
01/06/2028	72		1.531.961.530	1.358.686.325	1.134.804.028	840.574.156
01/07/2028	73		1.516.067.606	1.342.383.091	1.118.427.675	825.047.880
01/08/2028	74		1.500.848.740	1.326.653.811	1.102.511.514	809.861.962
01/09/2028	75		1.485.456.293	1.310.820.852	1.086.583.132	794.780.944
01/10/2028	76		1.470.354.631	1.295.364.877	1.071.128.320	780.264.903
01/11/2028	77		1.453.837.835	1.278.641.422	1.054.610.879	764.978.866

01/12/2028	78	1.438.700.752	1.263.251.531	1.039.353.011	750.820.898
01/01/2029	79	1.423.744.038	1.247.998.491	1.024.192.045	736.734.981
01/02/2029	80	1.408.549.743	1.232.585.657	1.008.970.667	722.711.646
01/03/2029	81	1.393.903.045	1.217.899.945	994.658.865	709.734.116
01/04/2029	82	1.377.939.335	1.201.909.923	979.103.404	695.675.492
01/05/2029	83	1.362.566.165	1.186.549.836	964.211.686	682.286.248
01/06/2029	84	1.347.847.037	1.171.741.389	949.756.491	669.211.071
01/07/2029	85	1.333.290.587	1.157.184.308	935.648.667	656.568.032
01/08/2029	86	1.319.148.815	1.142.968.585	921.804.139	644.113.206
01/09/2029	87	1.303.832.914	1.127.782.162	907.243.100	631.253.564
01/10/2029	88	1.289.891.601	1.113.891.927	893.863.650	619.394.763
01/11/2029	89	1.275.471.570	1.099.571.319	880.127.754	607.293.438
01/12/2029	90	1.260.823.702	1.085.159.421	866.454.229	595.407.884
01/01/2030	91	1.246.935.952	1.071.386.344	853.281.402	583.872.277
01/02/2030	92	1.233.014.041	1.057.627.564	840.181.331	572.473.281
01/03/2030	93	1.219.109.658	1.044.098.889	827.528.607	561.694.566
01/04/2030	94	1.205.711.084	1.030.872.358	814.967.650	550.825.700
01/05/2030	95	1.192.178.604	1.017.629.116	802.517.972	540.187.681
01/06/2030	96	1.178.517.143	1.004.261.665	789.962.036	529.483.888
01/07/2030	97	1.165.432.995	991.482.037	777.989.889	519.321.814
01/08/2030	98	1.152.432.083	978.758.755	766.053.067	509.187.915
01/09/2030	99	1.139.543.038	966.170.629	754.277.442	499.237.237
01/10/2030	100	1.126.372.644	953.436.455	742.504.020	489.430.178
01/11/2030	101	1.113.642.046	941.061.612	731.003.080	479.808.305
01/12/2030	102	1.099.525.281	927.607.429	718.778.592	469.850.585
01/01/2031	103	1.086.899.892	915.400.875	707.516.108	460.529.643
01/02/2031	104	1.073.890.509	902.910.203	696.087.224	451.171.377
01/03/2031	105	1.061.230.736	890.899.057	685.249.484	442.447.357
01/04/2031	106	1.048.642.049	878.837.798	674.253.234	433.503.437
01/05/2031	107	1.036.043.005	866.853.689	663.422.016	424.791.161
01/06/2031	108	1.023.332.873	854.766.954	652.508.081	416.033.311
01/07/2031	109	1.011.083.854	843.149.397	642.055.354	407.690.664
01/08/2031	110	999.118.661	831.758.424	631.770.349	399.460.787
01/09/2031	111	987.220.545	820.459.412	621.603.177	391.367.501
01/10/2031	112	974.263.017	808.361.636	610.930.188	383.070.936
01/11/2031	113	962.608.893	797.337.382	601.065.928	375.289.442
01/12/2031	114	950.827.964	786.286.397	591.276.358	367.663.768
01/01/2032	115	939.090.680	775.263.122	581.504.353	360.055.882
01/02/2032	116	926.800.864	763.819.611	571.463.823	352.340.285
01/03/2032	117	915.305.973	753.149.189	562.139.874	345.218.052
01/04/2032	118	904.075.166	742.646.323	552.890.983	338.100.049
01/05/2032	119	892.796.120	732.177.451	543.755.408	331.150.487
01/06/2032	120	881.651.048	721.811.111	534.693.488	324.252.493
01/07/2032	121	870.427.060	711.452.286	525.722.880	317.505.601
01/08/2032	122	859.408.347	701.254.630	516.869.534	310.836.540
01/09/2032	123	848.438.817	691.129.583	508.111.200	304.275.174
01/10/2032	124	837.399.802	681.017.649	499.444.713	297.859.362
01/11/2032	125	826.553.559	671.056.818	490.888.026	291.516.333
01/12/2032	126	815.353.346	660.877.111	482.251.540	285.213.555
01/01/2033	127	804.476.106	650.954.722	473.802.979	279.030.029
01/02/2033	128	793.775.112	641.206.460	465.520.690	272.991.274
01/03/2033	129	783.132.904	631.640.554	457.522.251	267.274.182
01/04/2033	130	772.570.016	622.064.134	449.439.739	261.440.507
01/05/2033	131	762.074.540	612.606.113	441.516.971	255.779.004
01/06/2033	132	751.641.346	603.194.418	433.628.164	250.144.865
01/07/2033	133	741.277.153	593.900.687	425.896.198	244.677.456
01/08/2033	134	731.002.786	584.675.673	418.214.467	239.246.650
01/09/2033	135	720.798.329	575.536.064	410.629.989	233.912.859
01/10/2033	136	710.608.413	566.468.385	403.165.689	228.719.441
01/11/2033	137	700.518.631	557.478.086	395.758.072	223.566.083
01/12/2033	138	689.706.403	547.972.708	388.052.671	218.314.659
01/01/2034	139	679.687.808	539.097.018	380.796.345	213.324.929
01/02/2034	140	669.707.013	530.279.790	373.615.607	208.415.718
01/03/2034	141	659.774.124	521.614.471	366.666.034	203.756.350
01/04/2034	142	649.850.763	512.897.715	359.621.714	198.995.381
01/05/2034	143	640.053.445	504.335.955	352.748.228	194.391.833
01/06/2034	144	630.068.995	495.626.569	345.774.994	189.741.957
01/07/2034	145	620.480.604	487.282.978	339.117.351	185.325.802
01/08/2034	146	610.990.292	479.016.110	332.516.333	180.948.705
01/09/2034	147	601.618.332	470.868.513	326.029.281	176.667.117
01/10/2034	148	592.388.301	462.883.417	319.711.565	172.533.545
01/11/2034	149	583.239.345	454.961.600	313.440.823	168.433.075
01/12/2034	150	574.150.412	447.136.548	307.291.646	164.451.809
01/01/2035	151	564.933.953	439.212.756	301.078.415	160.444.245
01/02/2035	152	556.000.833	431.534.467	295.062.664	156.572.469
01/03/2035	153	546.130.090	423.223.988	288.715.541	152.618.195
01/04/2035	154	537.337.952	415.704.250	282.864.498	148.891.949
01/05/2035	155	528.612.387	408.282.575	277.130.670	145.275.857
01/06/2035	156	519.979.865	400.933.934	271.450.505	141.695.523
01/07/2035	157	511.510.929	393.756.527	265.934.922	138.247.387
01/08/2035	158	503.147.392	386.661.431	260.478.902	134.837.512
01/09/2035	159	494.734.198	379.551.174	255.038.726	131.462.210
01/10/2035	160	486.596.012	372.694.954	249.815.322	128.241.903
01/11/2035	161	478.534.493	365.898.807	244.636.157	125.051.281
01/12/2035	162	470.509.309	359.172.045	239.547.668	121.948.238
01/01/2036	163	462.516.806	352.471.984	234.481.247	118.863.447
01/02/2036	164	454.554.756	345.816.787	229.468.817	115.829.851
01/03/2036	165	446.634.630	339.252.143	224.577.191	112.911.458
01/04/2036	166	438.791.718	332.729.577	219.699.236	109.991.098
01/05/2036	167	431.008.875	326.291.499	214.917.938	107.156.307
01/06/2036	168	423.324.662	319.930.685	210.192.345	104.356.280
01/07/2036	169	415.798.294	313.726.777	205.609.111	101.662.347
01/08/2036	170	408.402.825	307.624.132	201.096.847	99.010.136
01/09/2036	171	401.115.316	301.622.468	196.672.049	96.421.450
01/10/2036	172	393.930.460	295.733.530	192.357.572	93.919.633
01/11/2036	173	386.869.291	289.939.937	188.109.554	91.456.499
01/12/2036	174	379.922.623	284.266.380	183.974.690	89.079.523
01/01/2037	175	373.125.771	278.707.316	179.918.177	86.746.401
01/02/2037	176	365.808.532	272.778.245	175.642.859	84.326.396
01/03/2037	177	359.194.075	267.435.582	171.807.086	82.169.212
01/04/2037	178	352.643.007	262.112.709	167.959.300	79.988.716

01/05/2037	179	346.136.001	256.853.883	164.184.395	77.870.441
01/06/2037	180	339.607.372	251.581.818	160.405.438	75.755.900
01/07/2037	181	333.190.017	246.422.684	156.729.333	73.716.337
01/08/2037	182	326.819.926	241.301.494	153.081.851	71.695.811
01/09/2037	183	320.493.622	236.229.240	149.482.874	69.713.701
01/10/2037	184	314.231.009	231.233.025	145.961.197	67.792.273
01/11/2037	185	308.028.520	226.284.356	142.474.184	65.892.438
01/12/2037	186	301.814.251	221.355.289	139.027.694	64.034.910
01/01/2038	187	295.683.066	216.490.774	135.626.608	62.203.813
01/02/2038	188	289.667.291	211.726.480	132.304.550	60.423.169
01/03/2038	189	283.742.300	207.077.983	129.102.498	58.735.190
01/04/2038	190	277.491.424	202.172.549	125.723.655	56.955.721
01/05/2038	191	271.733.561	197.652.568	122.610.324	55.317.619
01/06/2038	192	266.058.797	193.196.646	119.541.377	53.704.578
01/07/2038	193	260.384.614	188.766.029	116.512.435	52.129.243
01/08/2038	194	254.326.695	184.061.623	113.319.795	50.486.067
01/09/2038	195	248.665.015	179.658.913	110.327.910	48.944.937
01/10/2038	196	243.201.031	175.422.805	107.461.387	47.477.835
01/11/2038	197	237.757.375	171.205.383	104.611.132	46.022.794
01/12/2038	198	232.337.455	167.027.972	101.807.426	44.605.727
01/01/2039	199	226.943.105	162.873.246	99.022.547	43.201.804
01/02/2039	200	221.580.948	158.755.198	96.273.418	41.824.504
01/03/2039	201	216.267.970	154.711.239	93.605.511	40.509.868
01/04/2039	202	210.987.588	150.677.826	90.933.309	39.186.730
01/05/2039	203	205.616.824	146.601.241	88.255.354	37.876.791
01/06/2039	204	200.439.181	142.667.286	85.668.646	36.610.920
01/07/2039	205	195.361.636	138.824.981	83.156.250	35.391.561
01/08/2039	206	190.352.900	135.036.326	80.681.132	34.192.702
01/09/2039	207	185.448.165	131.333.778	78.269.381	33.030.105
01/10/2039	208	180.683.498	127.749.423	75.945.872	31.918.195
01/11/2039	209	175.996.686	124.224.634	73.662.600	30.827.465
01/12/2039	210	171.362.525	120.755.147	71.429.027	29.770.189
01/01/2040	211	166.832.880	117.363.816	69.246.432	28.738.287
01/02/2040	212	162.342.718	114.011.371	67.097.361	27.728.446
01/03/2040	213	157.902.303	110.716.962	65.003.520	26.756.698
01/04/2040	214	153.515.967	107.458.810	62.930.160	25.793.548
01/05/2040	215	149.180.676	104.252.771	60.902.368	24.860.080
01/06/2040	216	144.932.651	101.112.314	58.917.555	23.948.023
01/07/2040	217	140.775.091	98.050.586	56.992.883	23.070.748
01/08/2040	218	136.726.767	95.069.388	55.119.495	22.217.894
01/09/2040	219	132.757.200	92.152.690	53.292.567	21.390.499
01/10/2040	220	128.899.755	89.328.201	51.531.997	20.599.057
01/11/2040	221	125.127.991	86.567.275	49.812.258	19.827.283
01/12/2040	222	121.402.194	83.851.796	48.130.970	19.079.530
01/01/2041	223	117.717.453	81.168.864	46.472.476	18.344.061
01/02/2041	224	114.060.971	78.514.244	44.838.274	17.624.029
01/03/2041	225	110.444.910	75.908.642	43.250.663	16.934.957
01/04/2041	226	106.913.131	73.356.625	41.690.297	16.254.848
01/05/2041	227	103.441.309	70.857.995	40.171.151	15.598.337
01/06/2041	228	100.090.865	68.446.631	38.705.402	14.965.534
01/07/2041	229	96.975.791	66.207.551	37.347.092	14.381.147
01/08/2041	230	93.988.685	64.059.353	36.043.413	13.820.357
01/09/2041	231	91.114.836	61.995.312	34.793.355	13.284.532
01/10/2041	232	88.329.895	60.001.765	33.591.643	12.773.129
01/11/2041	233	85.650.656	58.083.099	32.434.791	12.281.001
01/12/2041	234	83.063.897	56.236.457	31.326.295	11.812.662
01/01/2042	235	80.622.203	54.490.789	30.276.681	11.368.512
01/02/2042	236	78.283.810	52.820.579	29.274.024	10.945.470
01/03/2042	237	76.035.690	51.225.101	28.324.563	10.549.945
01/04/2042	238	73.831.563	49.655.822	27.387.012	10.157.534
01/05/2042	239	71.648.647	48.108.594	26.468.353	9.776.572
01/06/2042	240	69.487.180	46.578.140	25.561.155	9.401.492
01/07/2042	241	67.362.069	45.079.535	24.677.862	9.039.407
01/08/2042	242	65.257.676	43.597.179	23.805.680	8.682.996
01/09/2042	243	63.172.042	42.132.234	22.947.257	8.334.440
01/10/2042	244	61.115.756	40.693.900	22.109.319	7.997.184
01/11/2042	245	59.083.366	39.273.910	21.283.561	7.665.891
01/12/2042	246	57.065.612	37.870.405	20.472.452	7.343.520
01/01/2043	247	55.074.353	36.486.958	19.674.408	7.027.368
01/02/2043	248	53.102.188	35.120.722	18.889.547	6.718.452
01/03/2043	249	51.154.530	33.780.747	18.127.106	6.422.604
01/04/2043	250	49.248.098	32.466.644	17.377.636	6.130.982
01/05/2043	251	47.366.557	31.174.989	16.645.214	5.848.504
01/06/2043	252	45.514.793	29.905.416	15.926.745	5.572.358
01/07/2043	253	43.702.544	28.667.548	15.229.915	5.306.713
01/08/2043	254	41.912.611	27.446.775	14.544.284	5.046.346
01/09/2043	255	40.140.723	26.241.858	13.870.423	4.792.157
01/10/2043	256	38.398.706	25.061.816	13.214.095	4.546.685
01/11/2043	257	36.672.350	23.894.474	12.566.561	4.305.568
01/12/2043	258	34.953.411	22.737.088	11.928.439	4.070.181
01/01/2044	259	33.020.714	21.443.443	11.221.150	3.812.625
01/02/2044	260	31.337.301	20.315.730	10.603.992	3.587.672
01/03/2044	261	29.674.298	19.207.093	10.001.474	3.370.411
01/04/2044	262	28.027.983	18.110.724	9.406.592	3.156.515
01/05/2044	263	26.329.473	16.985.280	8.800.330	2.940.970
01/06/2044	264	24.747.870	15.937.901	8.236.666	2.740.941
01/07/2044	265	23.208.521	14.922.010	7.692.676	2.549.422
01/08/2044	266	21.750.917	13.961.118	7.179.007	2.369.111
01/09/2044	267	20.365.097	13.049.441	6.693.145	2.199.418
01/10/2044	268	19.071.087	12.200.213	6.242.168	2.042.815
01/11/2044	269	17.835.080	11.390.160	5.812.888	1.894.272
01/12/2044	270	16.648.440	10.614.875	5.403.894	1.753.772
01/01/2045	271	15.548.171	9.896.541	5.025.386	1.624.024
01/02/2045	272	14.469.052	9.194.052	4.656.794	1.498.534
01/03/2045	273	13.407.070	8.506.186	4.298.492	1.377.941
01/04/2045	274	12.362.228	7.829.978	3.946.716	1.259.816
01/05/2045	275	11.349.219	7.176.560	3.608.456	1.147.120
01/06/2045	276	10.397.037	6.563.307	3.291.713	1.041.995
01/07/2045	277	9.486.322	5.978.573	2.991.069	942.945
01/08/2045	278	8.603.987	5.413.302	2.701.377	848.012
01/09/2045	279	7.737.530	4.859.903	2.419.049	756.167

01/10/2045	280	6.916.077	4.336.822	2.153.369	670.360
01/11/2045	281	6.129.763	3.837.234	1.900.462	589.122
01/12/2045	282	5.370.185	3.356.220	1.658.140	511.898
01/01/2046	283	4.650.033	2.901.215	1.429.700	439.505
01/02/2046	284	3.963.032	2.468.393	1.213.314	371.406
01/03/2046	285	3.314.880	2.061.525	1.010.994	308.290
01/04/2046	286	2.731.968	1.696.130	829.685	251.930
01/05/2046	287	2.184.932	1.354.279	660.833	199.837
01/06/2046	288	1.737.836	1.075.330	523.383	157.601
01/07/2046	289	1.446.841	893.800	433.958	130.138
01/08/2046	290	1.205.709	743.575	360.103	107.532
01/09/2046	291	976.614	601.268	290.445	86.364
01/10/2046	292	788.486	484.647	233.535	69.157
01/11/2046	293	650.310	399.039	191.794	56.556
01/12/2046	294	540.349	331.021	158.710	46.608
01/01/2047	295	463.158	283.252	135.462	39.612
01/02/2047	296	425.036	259.497	123.786	36.045
01/03/2047	297	412.150	251.244	119.573	34.685
01/04/2047	298	400.030	243.442	115.566	33.380
01/05/2047	299	388.394	235.973	111.744	32.144
01/06/2047	300	376.739	228.504	107.932	30.916
01/07/2047	301	365.066	221.060	104.159	29.713
01/08/2047	302	353.374	213.618	100.396	28.518
01/09/2047	303	341.660	206.186	96.657	27.340
01/10/2047	304	330.702	199.245	93.174	26.247
01/11/2047	305	319.726	192.306	89.700	25.161
01/12/2047	306	309.175	185.654	86.384	24.132
01/01/2048	307	299.021	179.252	83.193	23.142
01/02/2048	308	288.851	172.862	80.023	22.166
01/03/2048	309	278.665	166.502	76.896	21.215
01/04/2048	310	268.463	160.134	73.767	20.266
01/05/2048	311	258.245	153.787	70.668	19.335
01/06/2048	312	248.012	147.442	67.580	18.412
01/07/2048	313	237.762	141.116	64.522	17.506
01/08/2048	314	227.496	134.794	61.475	16.609
01/09/2048	315	217.214	128.484	58.447	15.724
01/10/2048	316	206.916	122.192	55.448	14.856
01/11/2048	317	198.496	117.021	52.967	14.131
01/12/2048	318	190.062	111.864	50.508	13.420
01/01/2049	319	181.613	106.710	48.059	12.715
01/02/2049	320	173.149	101.565	45.625	12.020
01/03/2049	321	164.671	96.444	43.225	11.344
01/04/2049	322	156.178	91.314	40.822	10.668
01/05/2049	323	147.670	86.198	38.440	10.004
01/06/2049	324	139.148	81.086	36.068	9.347
01/07/2049	325	131.016	76.222	33.821	8.729
01/08/2049	326	122.870	71.361	31.584	8.117
01/09/2049	327	115.632	67.044	29.598	7.574
01/10/2049	328	108.382	62.737	27.628	7.041
01/11/2049	329	101.118	58.433	25.667	6.514
01/12/2049	330	93.842	54.139	23.723	5.996
01/01/2050	331	86.553	49.849	21.787	5.483
01/02/2050	332	80.183	46.103	20.099	5.037
01/03/2050	333	73.802	42.369	18.428	4.601
01/04/2050	334	67.410	38.633	16.761	4.167
01/05/2050	335	61.006	34.906	15.106	3.740
01/06/2050	336	54.661	31.222	13.478	3.323
01/07/2050	337	48.305	27.546	11.862	2.912
01/08/2050	338	42.770	24.349	10.458	2.557
01/09/2050	339	37.225	21.156	9.064	2.207
01/10/2050	340	31.671	17.970	7.680	1.862
01/11/2050	341	27.014	15.302	6.523	1.575
01/12/2050	342	23.457	13.265	5.641	1.356
01/01/2051	343	19.896	11.232	4.764	1.141
01/02/2051	344	16.331	9.204	3.894	928
01/03/2051	345	12.762	7.181	3.031	720
01/04/2051	346	9.940	5.584	2.351	556
01/05/2051	347	7.114	3.990	1.676	395
01/06/2051	348	4.285	2.399	1.005	236
01/07/2051	349	2.144	1.198	501	117
01/08/2051	350	0	0	0	0
01/09/2051	351	0	0	0	0
01/10/2051	352	0	0	0	0
01/11/2051	353	0	0	0	0
01/12/2051	354	0	0	0	0
01/01/2052	355	0	0	0	0
		261.452.423.474	233.870.661.815	200.655.137.375	160.518.320.265



This addendum is optional

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

HTT 2022

Reporting in Domestic Currency

(Please insert currency)

CONTENT OF TAB E

1. Additional information on the programme

2. Additional information on the swaps

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme					
	Transaction Counterparty	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Source of identification					
E.1.1.2	Service	BNP Paribas Fortis	KSC2PHLVVXVZG1T647			
E.1.1.3	Back-up service					
E.1.1.4	BSU facilities					
E.1.1.5	Cash manager					
E.1.1.6	Bank or cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank manager					
E.1.1.10	Trustee	Stichting BNP Fortis Placidivle				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jansen De Raedemaeker				
OE.1.1.1	where applicable - service agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
	Swap Counterparty	Counterparty (if available)	Local Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Exempted Bond	Exempted Counterparty	Exempted Bond(LEI)	NA		
E.2.1.2	Counterparty 2	(For completion)	(For completion)	(For completion)		
E.2.1.3	Counterparty 3	(For completion)	(For completion)	(For completion)		
E.2.1.4	Counterparty 4	(For completion)	(For completion)	(For completion)		
E.2.1.5	Counterparty 5	(For completion)	(For completion)	(For completion)		
E.2.1.6	Counterparty 6	(For completion)	(For completion)	(For completion)		
E.2.1.7	Counterparty 7	(For completion)	(For completion)	(For completion)		
E.2.1.8	Counterparty 8	(For completion)	(For completion)	(For completion)		
E.2.1.9	Counterparty 9	(For completion)	(For completion)	(For completion)		
E.2.1.10	Counterparty 10	(For completion)	(For completion)	(For completion)		
E.2.1.11	Counterparty 11	(For completion)	(For completion)	(For completion)		
E.2.1.12	Counterparty 12	(For completion)	(For completion)	(For completion)		
E.2.1.13	Counterparty 13	(For completion)	(For completion)	(For completion)		
E.2.1.14	Counterparty 14	(For completion)	(For completion)	(For completion)		
E.2.1.15	Counterparty 15	(For completion)	(For completion)	(For completion)		
E.2.1.16	Counterparty 16	(For completion)	(For completion)	(For completion)		
E.2.1.17	Counterparty 17	(For completion)	(For completion)	(For completion)		
E.2.1.18	Counterparty 18	(For completion)	(For completion)	(For completion)		
E.2.1.19	Counterparty 19	(For completion)	(For completion)	(For completion)		
E.2.1.20	Counterparty 20	(For completion)	(For completion)	(For completion)		
E.2.1.21	Counterparty 21	(For completion)	(For completion)	(For completion)		
E.2.1.22	Counterparty 22	(For completion)	(For completion)	(For completion)		
E.2.1.23	Counterparty 23	(For completion)	(For completion)	(For completion)		
E.2.1.24	Counterparty 24	(For completion)	(For completion)	(For completion)		
E.2.1.25	Counterparty 25	(For completion)	(For completion)	(For completion)		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
	3. General information		Total Assets			
E.3.1.1	Weighted Average Maturity (months)		45.37			
E.3.1.2	Weighted Average Maturity (months)**		168.37			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	3. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Sovereign Loans	% Total Loans
E.3.2.1	1-90 days	0.00%				0.00%
E.3.2.2	90-180 days	0.00%				0.00%
E.3.2.3	180-360 days	0.00%				0.00%
E.3.2.4	360-540 days	0.00%				0.00%
E.3.2.5	>= 540 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Reason for No Data in Worksheet E		Value
Not available for the jurisdiction		ND1
Not relevant for the issuer and/or CB programme at the present time		ND2
Not available at the present time		ND3
Confidential		ND4
* Legal Entity Identifier (LEI) Finder: http://www.lei-lookup.com/#search		
** Weighted Average Maturity - Roman numerals for Maturity		