



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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



SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/3/2022

Cut-off Date: 31/3/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) 129(7)					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					
Field Number					
1. Basic Facts					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	03/31/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information					
Nominal (mn)					
G.3.1.1	Total Cover Assets	2,943.3			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,062.3			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,247.4			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
Legal		Actual	Minimum Committed	Purpose	
G.3.2.1	OC (%)	5.0%	30.7%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	147.8%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	36.3%	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	2,943.3	99.0%		
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	2,954.3	#VALUE!		
OG.3.3.1	a/w (if relevant, please specify)		0.0%		
OG.3.3.2	a/w (if relevant, please specify)		0.0%		
OG.3.3.3	a/w (if relevant, please specify)		0.0%		
OG.3.3.4	a/w (if relevant, please specify)		0.0%		
OG.3.3.5	a/w (if relevant, please specify)		0.0%		
OG.3.3.6	a/w (if relevant, please specify)		0.0%		
4. Cover Pool Amortisation Profile					
Contractual (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	38.6	ND1	1.31%	
G.3.4.3	1 - 1 Y	418.7	ND1	4.04%	
G.3.4.4	2 - 3 Y	189.0	ND1	6.43%	
G.3.4.5	3 - 4 Y	220.2	ND1	7.49%	
G.3.4.6	4 - 5 Y	254.7	ND1	8.66%	
G.3.4.7	5 - 10 Y	1,436.8	ND1	48.51%	
G.3.4.8	10+ Y	693.3	ND1	23.57%	
G.3.4.9	Total	2,943.3	0.0	100.00%	
OG.3.4.1	a/w 0-1 day		0.00%		
OG.3.4.2	a/w 0-0.5 y		0.00%		
OG.3.4.3	a/w 0.5-1 y		0.00%		
OG.3.4.4	a/w 1-1.5 y		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)	3.7	4.7		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0%	0.0%	
G.3.5.3	1 - 2 Y	500.0	0.0	22.2%	
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	
G.3.5.8	10+ Y	0.0	0.0	0.0%	
G.3.5.9	Total	2,250.0	2,250.0	100.0%	
OG.3.5.1	a/w 0-1 day		0.0%	0.0%	
OG.3.5.2	a/w 0-0.5 y		0.0%	0.0%	
OG.3.5.3	a/w 0.5-1 y		0.0%	0.0%	
OG.3.5.4	a/w 1-1.5 y		0.0%	0.0%	
OG.3.5.5	a/w 1.5-2 y		0.0%	0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency					
Nominal (before hedging) (mn)		Nominal (after hedging) (mn)	% Total (before)	% Total (after)	
G.3.6.1	EUR	2,943.3	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	2,943.3	0.0	100.0%	
OG.3.6.1	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.2	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.3	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.4	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.5	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.6	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.7	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.8	a/w (if relevant, please specify)		0.0	0.0%	
OG.3.6.9	a/w (if relevant, please specify)		0.0	0.0%	

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.2	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.3	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.4	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.5	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.6	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.7	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.8	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.9	a/w (If relevant, please specify)	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (before hedging) (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	a/w EU qts or quasi qnts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qts or quasi qnts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qts or quasi qnts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13.0	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	13.0	100.0%		
G.3.10.16	Total	13.0	100.0%		
OG.3.10.1	a/w (If relevant, please specify)		0.0%		
OG.3.10.2	a/w (If relevant, please specify)		0.0%		
OG.3.10.3	a/w (If relevant, please specify)		0.0%		
OG.3.10.4	a/w (If relevant, please specify)		0.0%		
OG.3.10.5	a/w (If relevant, please specify)		0.0%		
OG.3.10.6	a/w (If relevant, please specify)		0.0%		
OG.3.10.7	a/w (If relevant, please specify)		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	13.0	0.44%	0.58%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	0.0	0.00%	0.00%	
G.3.11.4	Total	13.0	0.44%	0.58%	
OG.3.11.1	a/w (If relevant, please specify)				
OG.3.11.2	a/w (If relevant, please specify)				
OG.3.11.3	a/w (If relevant, please specify)				
OG.3.11.4	a/w (If relevant, please specify)				
OG.3.11.5	a/w (If relevant, please specify)				
OG.3.11.6	a/w (If relevant, please specify)				
OG.3.11.7	a/w (If relevant, please specify)				
12. Bond List		https://www.coveredbondlabel.com/issuer/1			
G.3.12.1	Bond list	31/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy- optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
4. References to Capital Requirements Regulation (CRR)		Row	Row		
129(7)					
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.					
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38			
G.4.1.2	(i) Value of covered bonds:	39			
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.4	(ii) Type of cover assets:	52			
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets		
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228		
G.4.1.7	(ii) Currency risk - cover pool:	111			
G.4.1.8	(ii) Interest rate risk - covered bond:	162			
G.4.1.9	(ii) Currency risk - covered bond:	137			
G.4.1.10	(Please refer to "Tab D. WTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary			
G.4.1.11	(iii) Maturity structure of cover assets:	65			
G.4.1.12	(iii) Maturity structure of covered bonds:	88			
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets		
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR)
129(1)

OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	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	2,941.3	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	2,941.3	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	42,352.0	0
OM.7.2.1	Number of borrowers	23,925.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.80%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.43%	0.00%
M.7.5.2	Vlaams-Brabant	13.64%	0.00%
M.7.5.3	Oost-Vlaanderen	15.20%	0.00%
M.7.5.4	Brussels	10.52%	0.00%
M.7.5.5	West-Vlaanderen	10.98%	0.00%
M.7.5.6	Limburg	6.80%	0.00%
M.7.5.7	Lige	7.99%	0.00%
M.7.5.8	Hainaut	6.35%	0.00%
M.7.5.9	Brabant Wallon	5.51%	0.00%
M.7.5.10	Namur	3.86%	0.00%
M.7.5.11	Luxembourg	2.63%	0.00%
M.7.5.12	Other	0.11%	0.00%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	93.67%	0.00%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	6.33%	0.00%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / Interest only	3.01%	0.00%
M.7.7.2	Amortising	96.99%	0.00%
M.7.7.3	Other	0.00%	0.00%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			

M.7.8.1	Up to 12 months	11.79%	0.00%	11.8%	
M.7.8.2	> 12 - < 24 months	10.57%	0.00%	10.6%	
M.7.8.3	> 24 - < 36 months	16.04%	0.00%	16.0%	
M.7.8.4	> 36 - < 60 months	9.20%	0.00%	9.2%	
M.7.8.5	> 60 months	52.40%	0.00%	52.4%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.06%	0.0%	0.06%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	69.5			
By buckets (mm):					
M.7A.10.2	<=100K	1,395.5	33,003.0	47.4%	77.9%
M.7A.10.3	>100K and <=200K	1,028.2	7,579.0	35.0%	17.9%
M.7A.10.4	>200K and <=300K	308.3	1,293.0	10.5%	3.1%
M.7A.10.5	>300K and <=400K	98.9	289.0	3.4%	0.7%
M.7A.10.6	>400K	110.5	188.0	3.8%	0.4%
M.7A.10.26	Total	2,941.3	42,352	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.4%			
By LTV buckets (mm):					
M.7A.11.2	>0 - <=40 %	840.6	19,752.0	28.6%	46.6%
M.7A.11.3	>40 - <=50 %	369.4	5,135.0	12.6%	12.1%
M.7A.11.4	>50 - <=60 %	391.1	4,709.0	13.3%	11.2%
M.7A.11.5	>60 - <=70 %	391.8	4,251.0	13.3%	10.0%
M.7A.11.6	>70 - <=80 %	436.4	4,220.0	14.8%	10.0%
M.7A.11.7	>80 - <=90 %	365.3	1,113.0	12.4%	7.4%
M.7A.11.8	>90 - <=100 %	122.8	892.0	4.2%	2.1%
M.7A.11.9	>100%	23.9	230.0	0.8%	0.5%
M.7A.11.10	Total	2,941.3	42,352	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7				0.0%	0.0%
OM.7A.11.8				0.0%	0.0%
OM.7A.11.9				0.0%	0.0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.3%			
By LTV buckets (mm):					
M.7A.12.2	>0 - <=40 %	1,035.3	23,041.0	35.2%	54.4%
M.7A.12.3	>40 - <=50 %	380.6	4,797.0	12.9%	11.3%
M.7A.12.4	>50 - <=60 %	392.8	4,374.0	13.4%	10.3%
M.7A.12.5	>60 - <=70 %	407.5	4,033.0	13.9%	9.5%
M.7A.12.6	>70 - <=80 %	362.4	3,282.0	12.3%	7.7%
M.7A.12.7	>80 - <=90 %	240.5	1,967.0	8.2%	4.6%
M.7A.12.8	>90 - <=100 %	106.9	731.0	3.6%	1.7%
M.7A.12.9	>100%	15.5	137.0	0.5%	0.3%
M.7A.12.10	Total	2,941.3	42,352	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7				0.0%	0.0%
OM.7A.12.8				0.0%	0.0%
OM.7A.12.9				0.0%	0.0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st tier / No order 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 BRE - optional		Nominal (mm)	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 (mm)	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	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Exisiting proerty				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.19					
7B Commercial Cover Pool		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
21. Loan Size Information		(For completion)			
M.7B.21.1	Average loan size (000s)	(For completion)			
M.7B.21.1					
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level	(For completion)	(For completion)		
M.7B.21.3	TBC at a country level	(For completion)	(For completion)		
M.7B.21.4	TBC at a country level	(For completion)	(For completion)		
M.7B.21.5	TBC at a country level	(For completion)	(For completion)		
M.7B.21.6	TBC at a country level	(For completion)	(For completion)		
M.7B.21.7	TBC at a country level	(For completion)	(For completion)		
M.7B.21.8	TBC at a country level	(For completion)	(For completion)		
M.7B.21.9	TBC at a country level	(For completion)	(For completion)		
M.7B.21.10	TBC at a country level	(For completion)	(For completion)		
M.7B.21.11	TBC at a country level	(For completion)	(For completion)		
M.7B.21.12	TBC at a country level	(For completion)	(For completion)		
M.7B.21.13	TBC at a country level	(For completion)	(For completion)		
M.7B.21.14	TBC at a country level	(For completion)	(For completion)		
M.7B.21.15	TBC at a country level	(For completion)	(For completion)		
M.7B.21.16	TBC at a country level	(For completion)	(For completion)		
M.7B.21.17	TBC at a country level	(For completion)	(For completion)		
M.7B.21.18	TBC at a country level	(For completion)	(For completion)		
M.7B.21.19	TBC at a country level	(For completion)	(For completion)		
M.7B.21.20	TBC at a country level	(For completion)	(For completion)		
M.7B.21.21	TBC at a country level	(For completion)	(For completion)		
M.7B.21.22	TBC at a country level	(For completion)	(For completion)		
M.7B.21.23	TBC at a country level	(For completion)	(For completion)		
M.7B.21.24	TBC at a country level	(For completion)	(For completion)		
M.7B.21.25	TBC at a country level	(For completion)	(For completion)		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	(For completion)			
M.7B.22.1					
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>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 NDI if not relevant)			
M.7B.23.1					
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	>0 <=40 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.3	>40 <=50 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.4	>50 <=60 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.5	>60 <=70 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.6	>70 <=80 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.7	>80 <=90 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.8	>90 <=100 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.9	>100%	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 <=110 %				
OM.7B.23.2	a/w >110 <=120 %				
OM.7B.23.3	a/w >120 <=130 %				
OM.7B.23.4	a/w >130 <=140 %				
OM.7B.23.5	a/w >140 <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
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.78.25.1	TBC at a country level	(For completion)	(For completion)		
M.78.25.2	TBC at a country level	(For completion)	(For completion)		
M.78.25.3	TBC at a country level	(For completion)	(For completion)		
M.78.25.4	TBC at a country level	(For completion)	(For completion)		
M.78.25.5	TBC at a country level	(For completion)	(For completion)		
M.78.25.6	TBC at a country level	(For completion)	(For completion)		
M.78.25.7	TBC at a country level	(For completion)	(For completion)		
M.78.25.8	TBC at a country level	(For completion)	(For completion)		
M.78.25.9	TBC at a country level	(For completion)	(For completion)		
M.78.25.10	TBC at a country level	(For completion)	(For completion)		
M.78.25.11	TBC at a country level	(For completion)	(For completion)		
M.78.25.12	TBC at a country level	(For completion)	(For completion)		
M.78.25.13	TBC at a country level	(For completion)	(For completion)		
M.78.25.14	TBC at a country level	(For completion)	(For completion)		
M.78.25.15	TBC at a country level	(For completion)	(For completion)		
M.78.25.16	TBC at a country level	(For completion)	(For completion)		
M.78.25.17	TBC at a country level	(For completion)	(For completion)		
M.78.25.18	no data	(For completion)	(For completion)		
OM.78.25.1	Total	0.0	0	0.0%	0.0%
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	(For completion)	(For completion)		
M.78.26.2	TBC at a country level	(For completion)	(For completion)		
M.78.26.3	TBC at a country level	(For completion)	(For completion)		
M.78.26.4	TBC at a country level	(For completion)	(For completion)		
M.78.26.5	TBC at a country level	(For completion)	(For completion)		
M.78.26.6	TBC at a country level	(For completion)	(For completion)		
M.78.26.7	TBC at a country level	(For completion)	(For completion)		
M.78.26.8	TBC at a country level	(For completion)	(For completion)		
M.78.26.9	TBC at a country level	(For completion)	(For completion)		
M.78.26.10	TBC at a country level	(For completion)	(For completion)		
M.78.26.11	TBC at a country level	(For completion)	(For completion)		
M.78.26.12	TBC at a country level	(For completion)	(For completion)		
M.78.26.13	TBC at a country level	(For completion)	(For completion)		
M.78.26.14	TBC at a country level	(For completion)	(For completion)		
M.78.26.15	TBC at a country level	(For completion)	(For completion)		
M.78.26.16	TBC at a country level	(For completion)	(For completion)		
M.78.26.17	TBC at a country level	(For completion)	(For completion)		
M.78.26.18	no data	(For completion)	(For completion)		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	(For completion)	(For completion)		
M.78.27.2	1919 - 1945	(For completion)	(For completion)		
M.78.27.3	1946 - 1960	(For completion)	(For completion)		
M.78.27.4	1961 - 1970	(For completion)	(For completion)		
M.78.27.5	1971 - 1980	(For completion)	(For completion)		
M.78.27.6	1981 - 1990	(For completion)	(For completion)		
M.78.27.7	1991 - 2000	(For completion)	(For completion)		
M.78.27.8	2001 - 2005	(For completion)	(For completion)		
M.78.27.9	2006 and later	(For completion)	(For completion)		
M.78.27.10	no data	(For completion)	(For completion)		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Existing Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
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		
HG.2.1	2. Glossary - ESG items (optional)	Definition
HG.2.2	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.3	Subsidised Housing (definitions of affordable, social housing)	[For completion]
OHG.2.1	New Property and Existing Property	[For completion]
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		
HG.3.1	3. Reason for No Data	Value
HG.3.2	Not applicable for the jurisdiction	ND1
HG.3.3	Not relevant for the issuer and/or CB programme at the present time	ND2
OHG.3.1	Not available at the present time	ND3
OHG.3.2		
OHG.3.3		
HG.4.1	4. Glossary - Extra national and/or Issuer Items	Definition
OHG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/03/2022

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	1.57	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.48	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.98	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.52	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.68

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,941,347,433 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	128,317,822 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.01 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,414,225,237 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.30 %

Limit:
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,901,373 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	128,317,822 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,414,225,237
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	113.58 %

Limit:
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	368,910,143 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	368,474,143
<i>Total Interest Proceeds Public Finance Exposures</i>	436,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,081,648,710 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,941,347,433
<i>Total Principal Proceeds Public Finance Exposures</i>	11,983,455
<i>Total Principal Proceeds Financial Institution Exposures</i>	128,317,822
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	59,375,000 (X)
Costs, Fees and expenses Covered Bonds	25,925,199 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,115,258,654

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,158,883 (XIII)
Cumulative Cash Outflow Next 180 Days	-6,029,472 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	281,129,411

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,983,455 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	9,483,455 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/03/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,941,347,432.56
Principal Redemptions between Cut-off Date and Maturity	2,941,347,432.56
Interest Payments between Cut-off Date and Maturity Date	368,474,143.11
Number of borrowers	23,925
Number of loans	42,352
Average Outstanding Balance per borrower	122,940
Average Outstanding Balance per loan	69,450
Weighted average Current Loan to Current Value	51.32%
Weighted average seasoning (in Years)	4.02
Weighted average remaining maturity (in years, at 0% CPR)	14.04
Weighted average initial maturity (in years, at 0% CPR)	18.06
Percentage of Fixed Rate Loans	93.67%
Percentage of Variable Rate Loans	6.33%
Weighted average interest rate	1.69%
Weighted average interest rate Fixed Rate Loans	1.71%
Weighted average interest rate Variable Rate Loans	1.38%
Weighted Remaining average life (in years, at 0% CPR)	7.32
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.91

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 128,317,822

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 31/03/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	483,261,898.24	16.43 %	6,799	16.05 %
Oost-Vlaanderen	447,122,956.04	15.20 %	6,748	15.93 %
Vlaams-Brabant	401,135,270.20	13.64 %	5,558	13.12 %
West-Vlaanderen	322,940,750.27	10.98 %	5,267	12.44 %
Brussels	309,429,644.45	10.52 %	3,328	7.86 %
Liège	235,010,886.94	7.99 %	3,568	8.42 %
Limburg	199,904,765.53	6.80 %	3,278	7.74 %
Hainaut	186,665,036.56	6.35 %	2,975	7.02 %
Brabant Wallon	161,943,227.43	5.51 %	1,987	4.69 %
Namur	113,438,249.21	3.86 %	1,684	3.98 %
Luxembourg	77,266,113.03	2.63 %	1,108	2.62 %
Other	3,228,634.66	0.11 %	52	0.12 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	346,786,949.17	11.79 %	2,967	7.01 %
>1 and <=2	310,903,564.69	10.57 %	3,155	7.45 %
>2 and <=3	471,722,319.27	16.04 %	5,477	12.93 %
>3 and <=4	270,677,640.98	9.20 %	3,352	7.91 %
>4 and <=5	319,065,971.96	10.85 %	4,566	10.78 %
>5 and <=6	728,844,869.24	24.78 %	12,407	29.29 %
>6 and <=7	378,376,327.72	12.86 %	7,182	16.96 %
>7 and <=8	76,139,315.92	2.59 %	1,995	4.71 %
>8 and <=9	6,770,681.63	0.23 %	200	0.47 %
>9 and <=10	2,281,437.87	0.08 %	91	0.21 %
>10 and <=11	3,116,960.60	0.11 %	180	0.43 %
>11 and <=12	7,366,421.37	0.25 %	258	0.61 %
>12 and <=13	11,608,900.40	0.39 %	217	0.51 %
>13 and <=14	1,291,459.87	0.04 %	47	0.11 %
>14 and <=15	1,296,503.76	0.04 %	19	0.04 %
>15 and <=16	484,344.62	0.02 %	18	0.04 %
>16 and <=17	2,582,968.59	0.09 %	105	0.25 %
>17 and <=18	1,505,888.90	0.05 %	75	0.18 %
>18 and <=19	188,516.80	0.01 %	30	0.07 %
>19 and <=20	302,821.42	0.01 %	8	0.02 %
>21 and <=22	32,139.60	0.00 %	2	0.00 %
>22 and <=23	1,428.18	0.00 %	1	0.00 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	305,000.00	0.01 %	247	0.58 %
<=1	14,179,202.70	0.48 %	549	1.30 %
>1 and <=2	21,122,929.46	0.72 %	838	1.98 %
>2 and <=3	42,451,637.40	1.44 %	1,633	3.86 %
>3 and <=4	83,667,458.37	2.84 %	3,073	7.26 %
>4 and <=5	111,237,358.37	3.78 %	3,548	8.38 %
>5 and <=6	81,189,787.82	2.76 %	2,065	4.88 %
>6 and <=7	102,949,208.10	3.50 %	2,152	5.08 %
>7 and <=8	125,893,945.27	4.28 %	2,442	5.77 %
>8 and <=9	114,436,199.70	3.89 %	2,008	4.74 %
>9 and <=10	149,032,089.24	5.07 %	2,290	5.41 %
>10 and <=11	99,448,533.38	3.38 %	1,453	3.43 %
>11 and <=12	109,539,711.75	3.72 %	1,472	3.48 %
>12 and <=13	168,602,750.64	5.73 %	2,210	5.22 %
>13 and <=14	158,022,625.74	5.37 %	1,880	4.44 %
>14 and <=15	214,469,266.61	7.29 %	2,336	5.52 %
>15 and <=16	136,374,417.15	4.64 %	1,405	3.32 %
>16 and <=17	111,897,474.25	3.80 %	1,156	2.73 %
>17 and <=18	174,611,616.80	5.94 %	1,883	4.45 %
>18 and <=19	174,384,007.24	5.93 %	1,710	4.04 %
>19 and <=20	251,700,854.84	8.56 %	2,212	5.22 %
>20 and <=21	67,928,965.25	2.31 %	622	1.47 %
>21 and <=22	61,870,482.68	2.10 %	551	1.30 %
>22 and <=23	136,837,300.15	4.65 %	1,119	2.64 %
>23 and <=24	108,926,137.76	3.70 %	750	1.77 %
>24 and <=25	117,212,560.06	3.98 %	723	1.71 %
>25 and <=26	345,239.93	0.01 %	4	0.01 %
>26 and <=27	525,943.19	0.02 %	3	0.01 %
>27 and <=28	482,716.63	0.02 %	5	0.01 %
>28 and <=29	882,131.80	0.03 %	8	0.02 %
>29 and <=30	819,880.28	0.03 %	5	0.01 %
2,941,347,432.56	100.00 %	42,352	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	143,000.00	0.00 %	7	0.02 %
>1 and <=2	5,027,354.13	0.17 %	43	0.10 %
>2 and <=3	3,826,400.70	0.13 %	46	0.11 %
>3 and <=4	2,370,656.35	0.08 %	60	0.14 %
>4 and <=5	30,588,352.55	1.04 %	289	0.68 %
>5 and <=6	3,572,247.32	0.12 %	234	0.55 %
>6 and <=7	8,905,043.80	0.30 %	530	1.25 %
>7 and <=8	13,225,655.17	0.45 %	701	1.66 %
>8 and <=9	25,417,762.30	0.86 %	846	2.00 %
>9 and <=10	303,386,789.77	10.31 %	8,703	20.55 %
>10 and <=11	46,739,763.40	1.59 %	1,704	4.02 %
>11 and <=12	55,952,526.88	1.90 %	1,112	2.63 %
>12 and <=13	180,887,215.48	6.15 %	3,380	7.98 %
>13 and <=14	25,295,939.05	0.86 %	447	1.06 %
>14 and <=15	406,882,872.05	13.83 %	5,878	13.88 %
>15 and <=16	28,943,351.72	0.98 %	379	0.89 %
>16 and <=17	45,002,019.67	1.53 %	562	1.33 %
>17 and <=18	193,670,292.34	6.58 %	2,345	5.54 %
>18 and <=19	28,472,782.62	0.97 %	440	1.04 %
>19 and <=20	708,483,136.63	24.09 %	7,358	17.37 %
>20 and <=21	43,591,617.71	1.48 %	521	1.23 %
>21 and <=22	18,759,036.85	0.64 %	192	0.45 %
>22 and <=23	23,436,585.26	0.80 %	267	0.63 %
>23 and <=24	15,125,596.31	0.51 %	183	0.43 %
>24 and <=25	652,319,945.36	22.18 %	5,454	12.88 %
>25 and <=26	57,152,229.57	1.94 %	500	1.18 %
>26 and <=27	1,391,276.37	0.05 %	12	0.03 %
>27 and <=28	504,632.75	0.02 %	4	0.01 %
>28 and <=29	415,669.70	0.01 %	5	0.01 %
>29 and <=30	9,920,745.03	0.34 %	126	0.30 %
>30 and <=31	1,668,153.48	0.06 %	19	0.04 %
>39 and <=40	268,782.24	0.01 %	5	0.01 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	1,428.18	0.00 %	1	0.00 %
2000	32,139.60	0.00 %	2	0.00 %
2002	253,002.81	0.01 %	4	0.01 %
2003	192,234.96	0.01 %	28	0.07 %
2004	802,782.54	0.03 %	48	0.11 %
2005	2,567,474.30	0.09 %	121	0.29 %
2006	1,218,904.24	0.04 %	34	0.08 %
2007	226,660.15	0.01 %	15	0.04 %
2008	1,888,265.09	0.06 %	29	0.07 %
2009	6,940,552.78	0.24 %	166	0.39 %
2010	11,235,602.69	0.38 %	285	0.67 %
2011	4,297,264.41	0.15 %	218	0.51 %
2012	1,796,489.70	0.06 %	81	0.19 %
2013	5,953,124.52	0.20 %	174	0.41 %
2014	39,067,606.76	1.33 %	1,017	2.40 %
2015	383,980,446.13	13.05 %	7,406	17.49 %
2016	620,598,218.61	21.10 %	11,192	26.43 %
2017	359,596,965.88	12.23 %	5,223	12.33 %
2018	303,248,089.25	10.31 %	3,759	8.88 %
2019	484,186,207.05	16.46 %	5,786	13.66 %
2020	269,661,886.81	9.17 %	2,845	6.72 %
2021	443,602,086.10	15.08 %	3,918	9.25 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	590,884,411.91	20.09 %	12,747	53.28 %
>100 and <=200	989,984,720.69	33.66 %	6,843	28.60 %
>200 and <=300	686,666,335.39	23.35 %	2,851	11.92 %
>300 and <=400	289,829,244.19	9.85 %	853	3.57 %
>400	383,982,720.38	13.05 %	631	2.64 %
	2,941,347,432.56	100.00 %	23,925	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,986,687.87	0.10 %	78	0.18 %
0.5 - 1%	113,636,648.05	3.86 %	1,240	2.93 %
1 - 1.5%	823,964,668.24	28.01 %	10,292	24.30 %
1.5 - 2%	1,683,755,640.97	57.24 %	25,361	59.88 %
2 - 2.5%	205,892,106.21	7.00 %	3,247	7.67 %
2.5 - 3%	87,024,903.42	2.96 %	1,466	3.46 %
3 - 3.5%	16,125,022.81	0.55 %	344	0.81 %
3.5 - 4%	4,776,908.90	0.16 %	170	0.40 %
4 - 4.5%	2,297,087.57	0.08 %	81	0.19 %
4.5 - 5%	638,674.08	0.02 %	46	0.11 %
5 - 5.5%	180,997.80	0.01 %	14	0.03 %
5.5 - 6%	65,350.17	0.00 %	12	0.03 %
6 - 6.5%	2,736.47	0.00 %	1	0.00 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,755,081,514.67	93.67 %	40,097	94.68 %
Variable	2,273,994.13	0.08 %	56	0.13 %
Variable With Cap	183,991,923.76	6.26 %	2,199	5.19 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	33,085,102.51	1.12 %	645	1.52 %
2023	28,331,221.54	0.96 %	362	0.85 %
2024	29,074,733.69	0.99 %	304	0.72 %
2025	10,735,033.55	0.36 %	119	0.28 %
2026	14,385,751.98	0.49 %	153	0.36 %
2027	3,123,940.49	0.11 %	36	0.09 %
2028	2,374,412.28	0.08 %	26	0.06 %
2029	6,098,608.59	0.21 %	63	0.15 %
2030	153,636.74	0.01 %	5	0.01 %
2031	18,316,027.31	0.62 %	108	0.26 %
2033	3,373,320.81	0.11 %	40	0.09 %
2034	20,675,832.90	0.70 %	217	0.51 %
2035	3,941,114.89	0.13 %	25	0.06 %
2036	4,379,357.51	0.15 %	28	0.07 %
Fixed To Maturity	2,763,299,337.77	93.95 %	40,221	94.97 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,941,347,432.56	100.00 %	42,352	100.00 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,814,351,432.61	95.68 %	40,843	96.44 %
Interest only	88,583,516.69	3.01 %	584	1.38 %
Linear	38,412,483.26	1.31 %	925	2.18 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	261,808.87	0.01 %	142	0.34 %
1-10%	59,951,002.49	2.04 %	3,350	7.91 %
11-20%	184,269,962.80	6.26 %	5,435	12.83 %
21-30%	279,155,580.49	9.49 %	5,654	13.35 %
31-40%	316,997,072.10	10.78 %	5,171	12.21 %
41-50%	369,407,557.73	12.56 %	5,135	12.12 %
51-60%	391,084,547.51	13.30 %	4,759	11.24 %
61-70%	391,769,206.04	13.32 %	4,251	10.04 %
71-80%	436,438,537.62	14.84 %	4,220	9.96 %
81-90%	365,314,652.16	12.42 %	3,113	7.35 %
91-100%	122,792,704.25	4.17 %	892	2.11 %
101-110%	6,772,710.50	0.23 %	60	0.14 %
111-120%	4,282,795.62	0.15 %	35	0.08 %
>120%	12,849,294.38	0.44 %	135	0.32 %
	2,941,347,432.56	100.00 %	42,352	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	18,745,765.47	0.64 %	1,732	4.09 %
21-40%	98,633,490.54	3.35 %	3,867	9.13 %
41-60%	209,417,358.97	7.12 %	5,351	12.63 %
61-80%	426,282,760.07	14.49 %	6,496	15.34 %
81-100%	486,537,201.68	16.54 %	5,413	12.78 %
101-120%	88,339,836.04	3.00 %	1,729	4.08 %
121-140%	131,633,190.32	4.48 %	2,043	4.82 %
141-160%	156,263,555.81	5.31 %	2,201	5.20 %
161-180%	156,696,965.44	5.33 %	2,092	4.94 %
181-200%	188,731,305.94	6.42 %	2,024	4.78 %
201-300%	463,641,974.88	15.76 %	5,068	11.97 %
301-400%	203,114,738.98	6.91 %	1,926	4.55 %
401-500%	91,898,942.21	3.12 %	783	1.85 %
>500%	221,410,346.21	7.53 %	1,627	3.84 %
	2,941,347,432.56	100.00 %	42,352	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	38,555,121.16	1.31 %	1,740	4.11 %
>1 and <=2	118,715,211.62	4.04 %	4,425	10.45 %
>2 and <=3	189,039,716.37	6.43 %	5,600	13.22 %
>3 and <=4	220,243,996.78	7.49 %	4,540	10.72 %
>4 and <=5	254,661,730.15	8.66 %	4,186	9.88 %
>5 and <=6	204,014,590.19	6.94 %	2,896	6.84 %
>6 and <=7	306,862,299.47	10.43 %	3,898	9.20 %
>7 and <=8	307,922,702.69	10.47 %	3,383	7.99 %
>8 and <=9	252,859,825.03	8.60 %	2,573	6.08 %
>9 and <=10	355,176,232.60	12.08 %	3,523	8.32 %
>10 and <=11	246,948,202.02	8.40 %	2,248	5.31 %
>11 and <=12	197,734,519.13	6.72 %	1,699	4.01 %
>12 and <=13	240,655,677.29	8.18 %	1,584	3.74 %
>13 and <=14	5,726,336.15	0.19 %	38	0.09 %
>14 and <=15	246,755.12	0.01 %	4	0.01 %
>15 and <=16	1,762,277.75	0.06 %	11	0.03 %
>16 and <=17	13,048.64	0.00 %	1	0.00 %
>17 and <=18	209,190.40	0.01 %	3	0.01 %
2,941,347,432.56	100.00 %		42,352	100.00 %

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

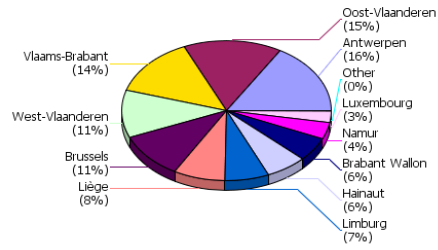
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,763,299,337.77	93.95 %	40,221	94.97 %
>=0 and <=1	70,547,872.70	2.40 %	1,111	2.62 %
>1 and <=2	32,188,146.30	1.09 %	349	0.82 %
>2 and <=3	16,079,764.76	0.55 %	162	0.38 %
>3 and <=4	8,471,657.61	0.29 %	92	0.22 %
>4 and <=5	18,391,027.31	0.63 %	109	0.26 %
>5 and <=6	2,325,391.22	0.08 %	24	0.06 %
>7 and <=8	4,379,357.51	0.15 %	28	0.07 %
>6 and <=7	25,664,877.38	0.87 %	256	0.60 %
2,941,347,432.56	100.00 %		42,352	100.00 %



Stratification Tables

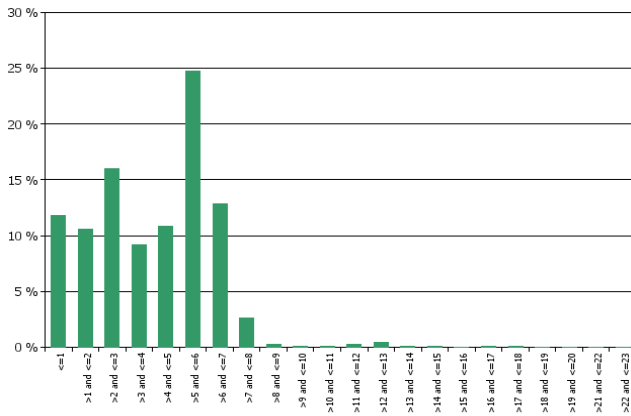
Portfolio Cut-off Date 31/03/2022

1. Geographic distribution



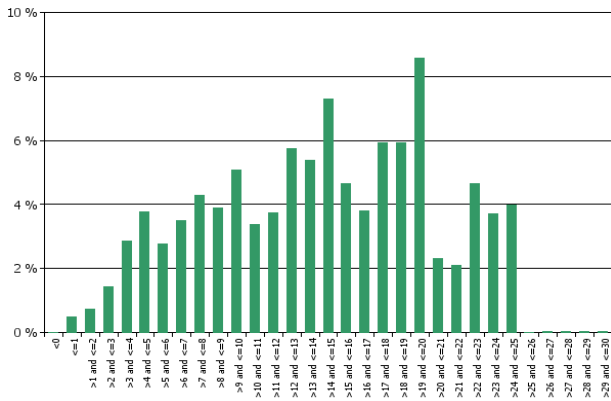
2. Seasoning

Distribution per Seasoning



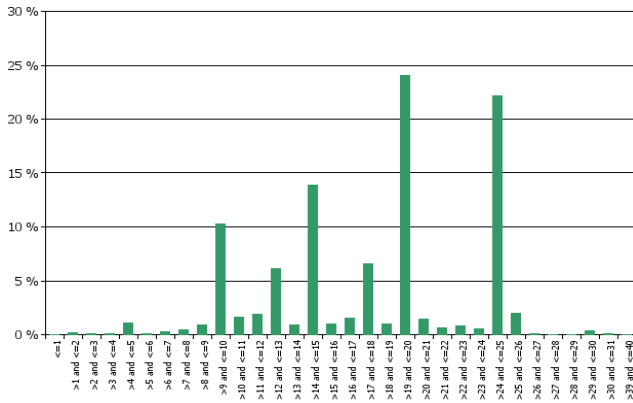
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



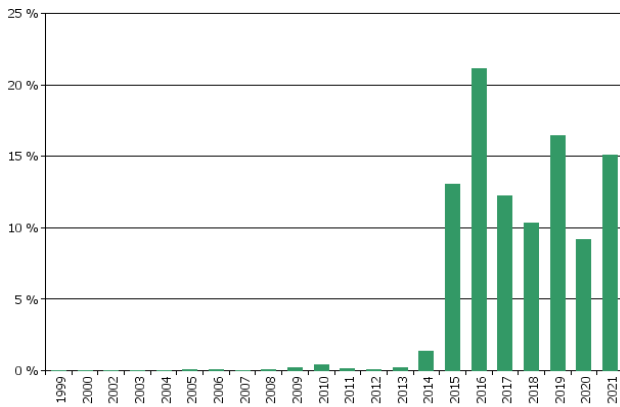
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

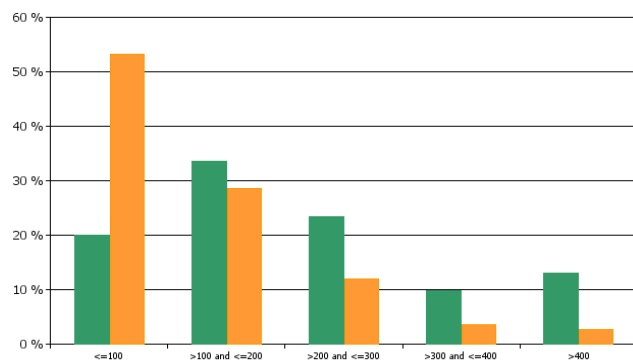
Distribution Origination Year



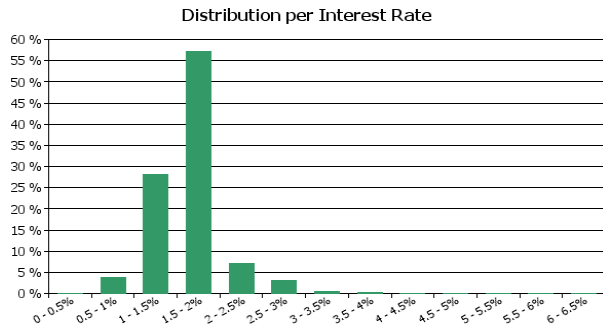
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower

■ In % of the Portfolio Amount ■ In % Number Of Borrowers

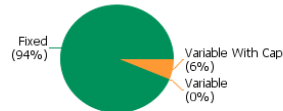


7. Interest Rate



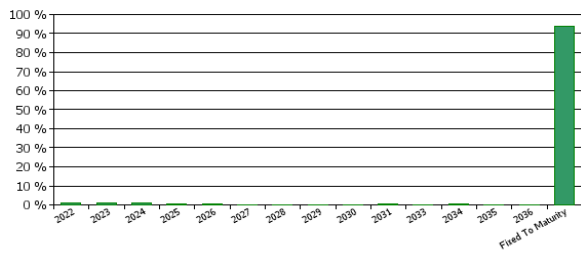
8. Interest Rate Type

Distribution per Interest Type



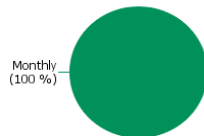
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency

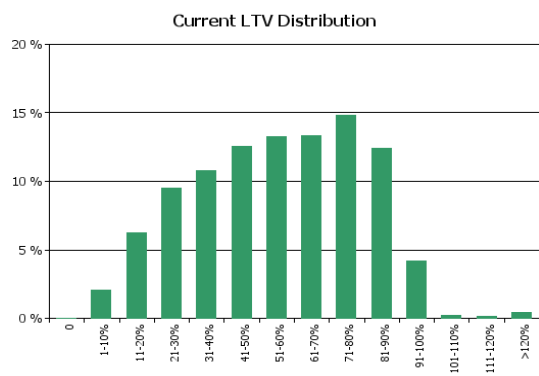


11. Repayment Type

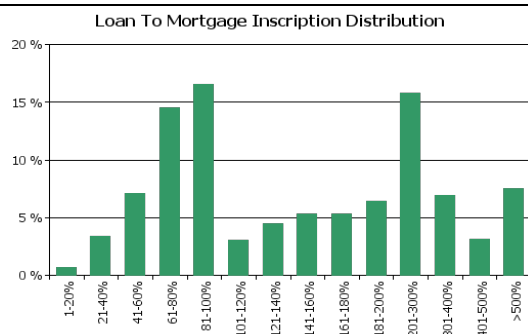
Distribution per Repayment Type



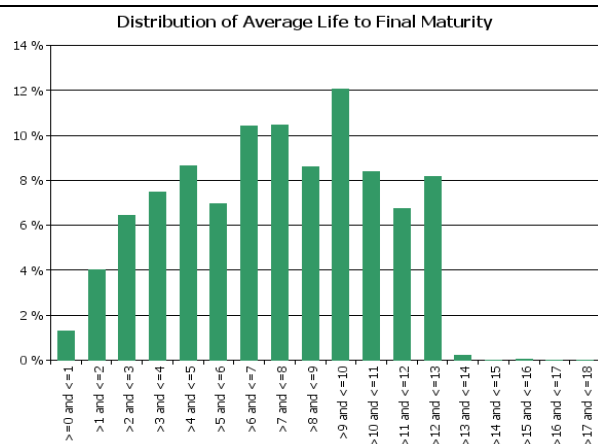
12. Current Loan to Current Value (LTV)



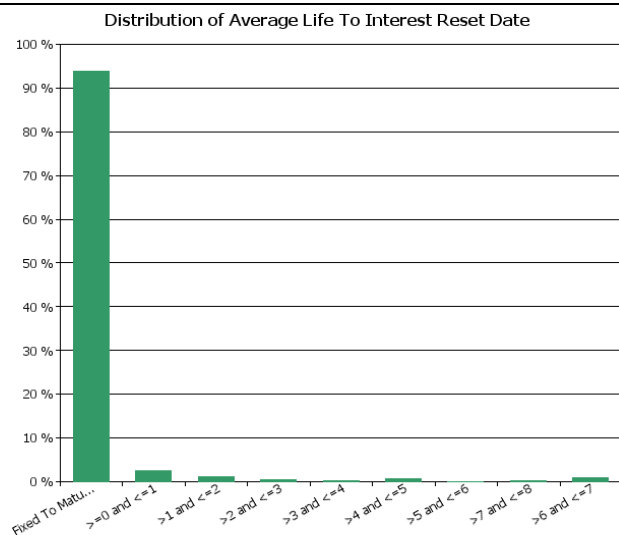
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





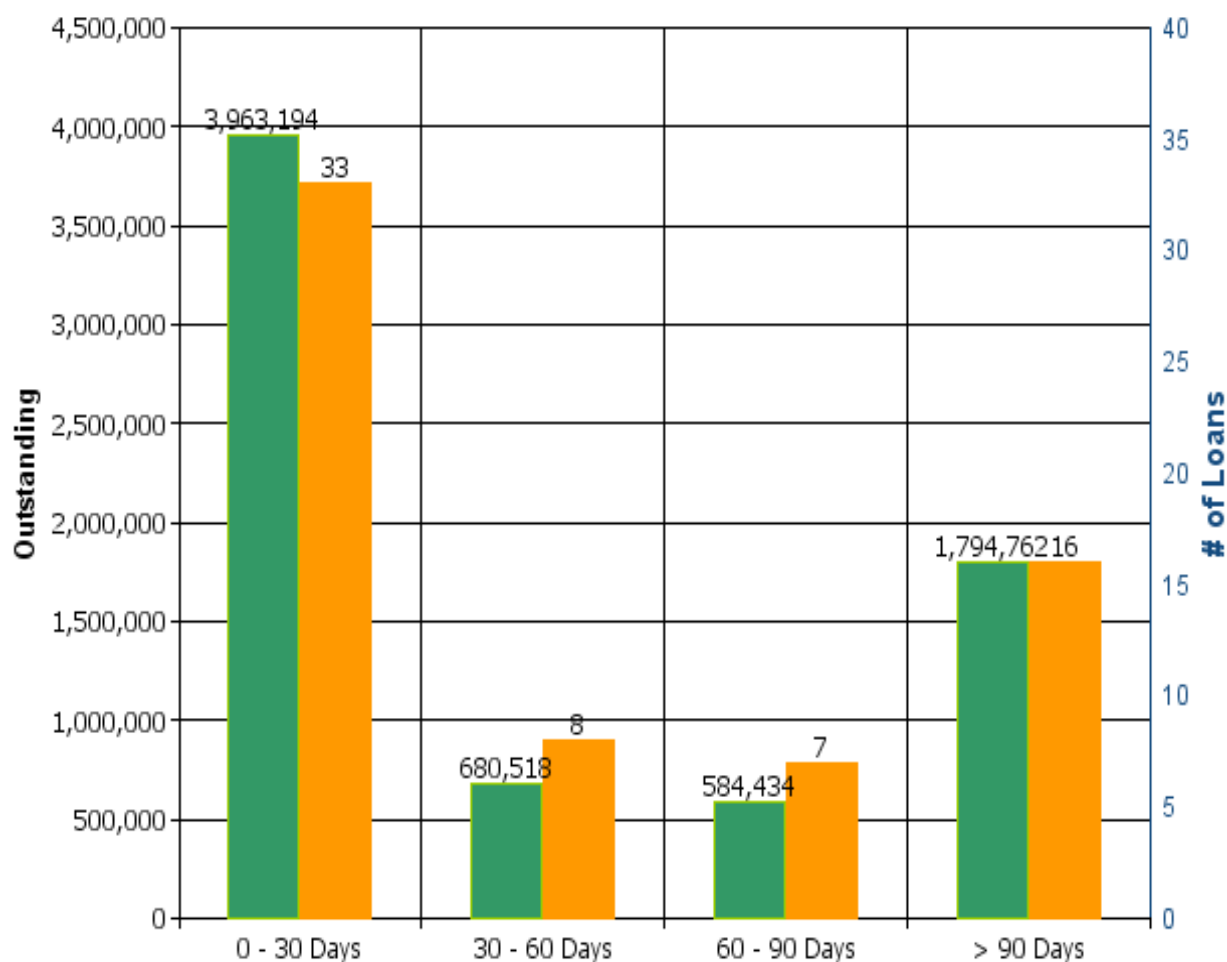
Cover Pool Performance

Portfolio Cut-off Date 31/03/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,934,324,524.23	99.76 %	42,288	99.85 %
0 - 30 Days	3,963,193.53	0.13 %	33	0.08 %
30 - 60 Days	680,518.35	0.02 %	8	0.02 %
60 - 90 Days	584,434.33	0.02 %	7	0.02 %
> 90 Days	1,794,762.12	0.06 %	16	0.04 %
Total	2,941,347,432.56	100.00 %	42,352	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off Date

Mar/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2022	1	2,250,000,000	2,892,390,038	2,887,484,330	2,880,140,863	2,867,941,897
01/05/2022	2	2,250,000,000	2,871,604,794	2,862,028,863	2,847,723,829	2,824,038,235
01/06/2022	3	2,250,000,000	2,850,492,573	2,836,168,520	2,814,815,834	2,779,580,831
01/07/2022	4	2,250,000,000	2,829,827,630	2,810,985,863	2,782,956,269	2,736,854,994
01/08/2022	5	2,250,000,000	2,808,776,143	2,785,342,370	2,750,555,414	2,693,533,768
01/09/2022	6	2,250,000,000	2,788,195,773	2,760,244,171	2,718,838,478	2,651,197,324
01/10/2022	7	2,250,000,000	2,766,899,904	2,734,665,714	2,687,013,937	2,609,423,971
01/11/2022	8	2,250,000,000	2,745,818,187	2,709,226,742	2,655,248,181	2,567,653,808
01/12/2022	9	2,250,000,000	2,724,314,551	2,683,597,550	2,623,656,171	2,526,703,908
01/01/2023	10	2,250,000,000	2,703,064,812	2,658,149,327	2,592,167,142	2,485,804,973
01/02/2023	11	2,250,000,000	2,681,728,223	2,632,694,447	2,560,814,834	2,445,337,723
01/03/2023	12	2,250,000,000	2,660,533,672	2,607,885,848	2,530,855,870	2,407,482,258
01/04/2023	13	2,250,000,000	2,639,683,118	2,583,059,391	2,500,387,506	2,368,424,919
01/05/2023	14	2,250,000,000	2,618,521,664	2,558,146,008	2,470,176,719	2,330,217,231
01/06/2023	15	2,250,000,000	2,596,737,068	2,532,560,995	2,439,252,184	2,291,298,692
01/07/2023	16	2,250,000,000	2,575,282,746	2,507,514,280	2,409,184,003	2,253,777,604
01/08/2023	17	2,250,000,000	2,553,610,465	2,482,195,165	2,378,792,574	2,215,921,043
01/09/2023	18	2,250,000,000	2,532,469,629	2,457,470,428	2,349,108,315	2,179,000,698
01/10/2023	19	1,750,000,000	2,511,970,018	2,433,576,858	2,320,542,762	2,143,680,150
01/11/2023	20	1,750,000,000	2,491,971,167	2,410,107,462	2,292,318,763	2,108,638,052
01/12/2023	21	1,750,000,000	2,471,389,922	2,386,279,037	2,264,068,671	2,074,114,411
01/01/2024	22	1,750,000,000	2,450,452,010	2,362,049,177	2,235,380,187	2,039,159,188
01/02/2024	23	1,750,000,000	2,428,864,506	2,337,269,550	2,206,304,019	2,004,110,710
01/03/2024	24	1,750,000,000	2,408,287,904	2,313,791,700	2,178,944,937	1,971,415,449
01/04/2024	25	1,750,000,000	2,387,869,608	2,290,283,486	2,151,321,567	1,938,178,854
01/05/2024	26	1,750,000,000	2,366,996,818	2,266,537,286	2,123,776,079	1,905,519,195
01/06/2024	27	1,750,000,000	2,345,984,539	2,242,606,717	2,096,008,639	1,872,639,980
01/07/2024	28	1,750,000,000	2,323,338,222	2,217,312,833	2,067,267,550	1,839,390,731
01/08/2024	29	1,750,000,000	2,302,858,607	2,194,040,227	2,040,367,493	1,807,766,448
01/09/2024	30	1,250,000,000	2,280,588,148	2,169,136,860	2,012,078,207	1,775,151,414
01/10/2024	31	1,250,000,000	2,259,463,261	2,145,516,881	1,985,270,119	1,744,320,299
01/11/2024	32	1,250,000,000	2,239,178,909	2,122,649,197	1,959,115,266	1,714,049,016
01/12/2024	33	1,250,000,000	2,219,434,002	2,100,478,431	1,933,881,045	1,685,035,630
01/01/2025	34	1,250,000,000	2,198,663,261	2,077,291,719	1,907,669,398	1,655,156,502
01/02/2025	35	1,250,000,000	2,178,535,476	2,054,784,050	1,882,200,575	1,626,142,022
01/03/2025	36	1,250,000,000	2,158,601,416	2,032,863,087	1,857,842,794	1,598,956,116
01/04/2025	37	1,250,000,000	2,138,357,654	2,010,382,971	1,832,625,486	1,570,572,265
01/05/2025	38	1,250,000,000	2,119,067,813	1,988,977,483	1,808,650,109	1,543,671,351
01/06/2025	39	1,250,000,000	2,098,578,459	1,966,405,143	1,783,576,686	1,515,823,695
01/07/2025	40	1,250,000,000	2,078,566,504	1,944,456,696	1,759,328,055	1,489,086,123
01/08/2025	41	1,250,000,000	2,058,563,730	1,922,478,302	1,735,018,430	1,462,290,641
01/09/2025	42	1,250,000,000	2,038,592,887	1,900,598,639	1,710,909,951	1,435,864,240
01/10/2025	43	750,000,000	2,019,695,257	1,879,889,470	1,688,102,531	1,410,915,913
01/11/2025	44	750,000,000	1,998,905,385	1,857,383,087	1,663,650,463	1,384,589,442
01/12/2025	45	750,000,000	1,980,176,048	1,836,959,630	1,641,307,590	1,360,394,890
01/01/2026	46	750,000,000	1,961,756,567	1,816,785,701	1,619,154,018	1,336,348,700
01/02/2026	47	750,000,000	1,942,955,345	1,796,321,991	1,596,844,909	1,312,353,976

01/03/2026	48	750,000,000	1,924,124,393	1,776,186,789	1,575,318,246	1,289,708,516
01/04/2026	49	750,000,000	1,905,185,099	1,755,720,764	1,553,206,524	1,266,219,769
01/05/2026	50	750,000,000	1,887,206,792	1,736,298,222	1,532,243,714	1,244,009,840
01/06/2026	51	750,000,000	1,868,014,841	1,715,725,994	1,510,238,550	1,220,950,730
01/07/2026	52	750,000,000	1,849,170,464	1,695,630,099	1,488,875,917	1,198,746,013
01/08/2026	53	750,000,000	1,831,457,109	1,676,539,154	1,468,368,913	1,177,227,697
01/09/2026	54	750,000,000	1,812,757,785	1,656,607,053	1,447,221,747	1,155,359,100
01/10/2026	55	750,000,000	1,795,231,550	1,637,897,649	1,427,355,329	1,134,828,133
01/11/2026	56	750,000,000	1,778,365,858	1,619,758,167	1,407,957,717	1,114,664,642
01/12/2026	57	750,000,000	1,760,628,380	1,600,970,484	1,388,201,555	1,094,518,792
01/01/2027	58	750,000,000	1,742,736,436	1,582,013,253	1,368,275,062	1,074,238,535
01/02/2027	59	750,000,000	1,725,806,704	1,563,987,713	1,349,244,710	1,054,811,022
01/03/2027	60	750,000,000	1,709,268,846	1,546,627,347	1,331,202,696	1,036,723,958
01/04/2027	61	750,000,000	1,692,906,124	1,529,223,500	1,312,875,547	1,018,120,367
01/05/2027	62	750,000,000	1,676,512,202	1,511,928,892	1,294,832,911	1,000,012,386
01/06/2027	63	750,000,000	1,658,373,535	1,493,034,300	1,275,399,497	980,831,738
01/07/2027	64	750,000,000	1,642,230,870	1,476,074,231	1,257,808,201	963,338,183
01/08/2027	65	750,000,000	1,626,301,664	1,459,277,453	1,240,332,686	945,930,352
01/09/2027	66	750,000,000	1,610,176,664	1,442,358,019	1,222,833,936	928,635,056
01/10/2027	67	750,000,000	1,594,283,439	1,425,777,117	1,205,801,492	911,946,775
01/11/2027	68	750,000,000	1,578,149,354	1,408,954,558	1,188,543,978	895,087,620
01/12/2027	69	750,000,000	1,561,790,817	1,392,061,139	1,171,403,040	878,562,627
01/01/2028	70	750,000,000	1,545,653,714	1,375,341,113	1,154,389,998	862,135,549
01/02/2028	71	750,000,000	1,530,178,514	1,359,261,771	1,137,992,305	846,289,480
01/03/2028	72	0	1,513,887,607	1,342,656,685	1,121,415,728	830,657,149
01/04/2028	73		1,498,412,711	1,326,678,136	1,105,252,050	815,216,786
01/05/2028	74		1,482,951,053	1,310,833,406	1,089,364,015	800,204,322
01/06/2028	75		1,467,341,693	1,294,835,867	1,073,332,645	785,088,879
01/07/2028	76		1,451,805,997	1,279,023,752	1,057,615,956	770,421,803
01/08/2028	77		1,436,948,086	1,263,786,992	1,042,359,091	756,091,836
01/09/2028	78		1,421,916,095	1,248,445,395	1,027,086,740	741,858,252
01/10/2028	79		1,407,178,242	1,233,477,561	1,012,275,186	728,162,794
01/11/2028	80		1,391,026,474	1,217,251,495	996,418,420	713,720,646
01/12/2028	81		1,376,253,020	1,202,346,840	981,795,335	700,363,590
01/01/2029	82		1,361,657,952	1,187,578,392	967,269,688	687,079,188
01/02/2029	83		1,346,826,151	1,172,650,464	952,682,009	673,850,879
01/03/2029	84		1,332,542,006	1,158,436,068	938,971,846	661,612,066
01/04/2029	85		1,317,041,720	1,143,019,064	924,119,356	648,388,842
01/05/2029	86		1,302,030,881	1,128,136,853	909,842,348	635,754,871
01/06/2029	87		1,287,677,624	1,113,808,249	896,001,801	623,431,945
01/07/2029	88		1,273,487,184	1,099,725,815	882,495,786	611,517,504
01/08/2029	89		1,259,711,599	1,085,984,805	869,252,727	599,789,604
01/09/2029	90		1,244,762,451	1,071,277,241	855,299,631	587,662,227
01/10/2029	91		1,231,184,986	1,057,852,874	842,502,976	576,496,957
01/11/2029	92		1,217,041,601	1,043,927,078	829,297,639	565,057,474
01/12/2029	93		1,202,757,314	1,029,981,219	816,205,166	553,856,960
01/01/2030	94		1,189,233,255	1,016,672,609	803,609,847	543,000,397
01/02/2030	95		1,175,674,481	1,003,376,555	791,083,212	532,272,080
01/03/2030	96		1,162,132,134	990,299,341	778,979,136	522,122,434
01/04/2030	97		1,149,096,327	977,530,228	766,979,267	511,901,936
01/05/2030	98		1,135,928,244	964,742,071	755,082,515	501,895,897
01/06/2030	99		1,122,632,270	951,832,700	743,083,999	491,828,579
01/07/2030	100		1,109,913,854	939,504,645	731,654,398	482,278,523
01/08/2030	101		1,097,281,109	927,236,119	720,263,637	472,759,259
01/09/2030	102		1,084,763,578	915,103,702	709,031,539	463,415,684
01/10/2030	103		1,071,969,451	902,826,269	697,797,157	454,203,475
01/11/2030	104		1,059,611,868	890,904,947	686,831,923	445,172,521
01/12/2030	105		1,045,864,585	877,903,084	675,142,494	435,802,186
01/01/2031	106		1,033,609,517	866,144,587	664,405,712	427,055,124
01/02/2031	107		1,020,970,568	854,102,313	653,502,048	418,267,530
01/03/2031	108		1,008,682,972	842,530,221	643,166,860	410,077,432
01/04/2031	109		996,467,081	830,914,874	632,686,834	401,686,862
01/05/2031	110		984,241,587	819,373,377	622,363,164	393,512,737
01/06/2031	111		971,904,254	807,730,347	611,959,279	385,295,607

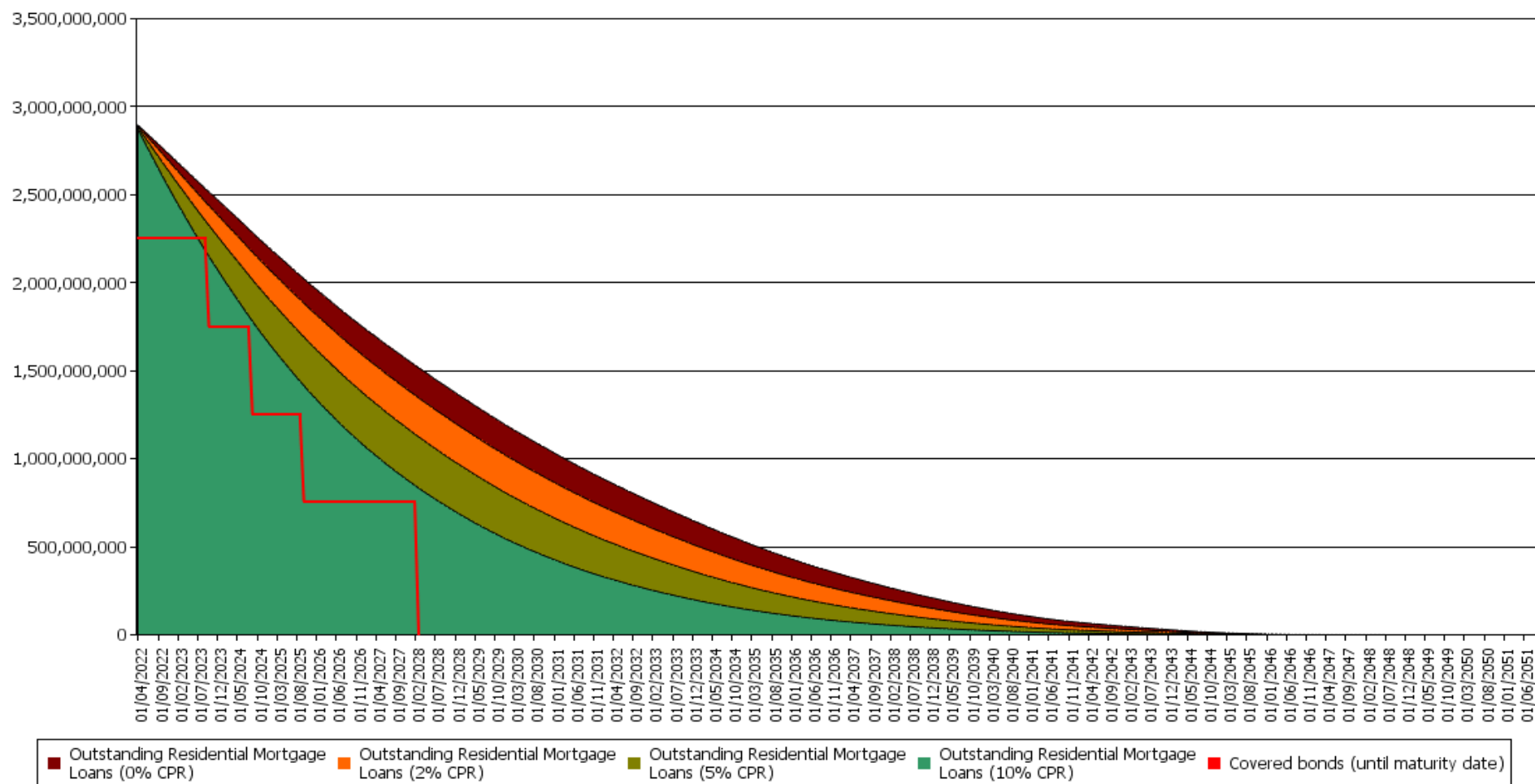
01/07/2031	112	960,118,913	796,626,047	602,060,858	377,509,609
01/08/2031	113	948,524,678	785,671,303	592,271,554	369,798,471
01/09/2031	114	937,000,595	774,809,437	582,597,986	362,217,839
01/10/2031	115	924,416,736	763,149,098	572,417,944	354,429,759
01/11/2031	116	913,134,029	752,556,138	563,036,876	347,144,588
01/12/2031	117	901,917,991	742,092,402	553,841,748	340,075,490
01/01/2032	118	890,701,639	731,620,668	544,637,779	333,007,508
01/02/2032	119	879,675,104	721,337,971	535,617,409	326,105,081
01/03/2032	120	868,515,937	711,057,345	526,727,459	319,421,679
01/04/2032	121	857,619,817	700,945,774	517,916,619	312,748,255
01/05/2032	122	846,676,184	690,865,520	509,212,095	306,231,486
01/06/2032	123	835,864,628	680,886,778	500,580,798	299,765,699
01/07/2032	124	824,969,552	670,908,715	492,031,022	293,437,978
01/08/2032	125	814,279,183	661,091,578	483,598,305	287,187,296
01/09/2032	126	803,642,227	651,349,105	475,259,776	281,039,997
01/10/2032	127	792,938,589	641,618,955	467,007,862	275,028,278
01/11/2032	128	782,427,321	632,039,787	458,865,617	269,088,597
01/12/2032	129	771,562,324	622,240,084	450,639,078	263,181,108
01/01/2033	130	761,022,453	612,699,070	442,600,785	257,391,772
01/02/2033	131	750,657,545	603,329,254	434,723,818	251,740,178
01/03/2033	132	740,352,816	594,135,340	427,115,717	246,388,063
01/04/2033	133	730,126,862	584,935,202	419,432,442	240,931,037
01/05/2033	134	719,967,598	575,849,433	411,901,119	235,634,993
01/06/2033	135	709,872,863	566,812,404	404,405,884	230,367,336
01/07/2033	136	699,850,093	557,892,286	397,061,926	225,256,723
01/08/2033	137	689,919,735	549,043,405	389,770,225	220,183,513
01/09/2033	138	680,059,337	540,278,515	382,572,519	215,202,111
01/10/2033	139	670,275,078	531,631,275	375,522,846	210,370,676
01/11/2033	140	660,533,387	523,016,034	368,497,832	205,560,846
01/12/2033	141	650,066,269	513,883,202	361,172,040	200,648,383
01/01/2034	142	640,390,882	505,376,110	354,289,680	195,991,242
01/02/2034	143	630,753,591	496,926,411	347,480,123	191,410,055
01/03/2034	144	621,164,314	488,621,945	340,888,202	187,060,359
01/04/2034	145	611,605,580	480,286,842	334,221,039	182,624,987
01/05/2034	146	602,156,411	472,090,352	327,708,713	178,332,494
01/06/2034	147	592,522,192	463,749,239	321,099,897	173,996,007
01/07/2034	148	583,286,637	455,771,512	314,799,403	169,882,678
01/08/2034	149	574,149,586	447,871,043	308,555,861	165,808,053
01/09/2034	150	565,126,642	440,084,922	302,420,619	161,822,847
01/10/2034	151	556,247,274	432,459,223	296,448,898	157,977,182
01/11/2034	152	547,447,256	424,895,694	290,523,388	154,163,741
01/12/2034	153	538,705,591	417,424,649	284,712,561	150,460,968
01/01/2035	154	529,796,569	409,825,075	278,818,224	146,721,920
01/02/2035	155	521,201,978	402,492,897	273,133,483	143,121,674
01/03/2035	156	511,662,527	394,520,796	267,108,519	139,429,033
01/04/2035	157	503,203,186	387,340,091	261,579,907	135,964,796
01/05/2035	158	494,810,107	380,254,349	256,162,698	132,603,219
01/06/2035	159	486,510,482	373,242,087	250,799,347	129,276,980
01/07/2035	160	478,377,834	366,400,464	245,596,161	126,076,010
01/08/2035	161	470,353,003	359,643,046	240,453,620	122,913,283
01/09/2035	162	462,280,400	352,871,030	235,325,912	119,782,637
01/10/2035	163	454,488,395	346,353,742	230,411,099	116,800,204
01/11/2035	164	446,774,897	339,898,015	225,541,380	113,847,384
01/12/2035	165	439,098,428	333,509,576	220,757,608	110,975,877
01/01/2036	166	431,456,091	327,149,160	215,996,779	108,122,680
01/02/2036	167	423,843,860	320,832,149	211,287,322	105,317,268
01/03/2036	168	416,274,720	314,602,639	206,691,854	102,618,356
01/04/2036	169	408,782,263	308,416,175	202,112,065	99,919,569
01/05/2036	170	401,350,458	302,312,028	197,624,274	97,300,413
01/06/2036	171	394,018,863	296,286,223	193,192,566	94,715,581
01/07/2036	172	386,845,514	290,414,682	188,897,969	92,230,463
01/08/2036	173	379,807,347	284,647,349	184,675,786	89,787,044
01/09/2036	174	372,875,714	278,978,452	180,537,559	87,403,315
01/10/2036	175	366,047,147	273,419,918	176,504,923	85,100,722
01/11/2036	176	359,340,421	267,955,067	172,537,198	82,835,363
01/12/2036	177	352,724,971	262,590,293	168,666,643	80,645,163
01/01/2037	178	346,240,552	257,325,706	164,864,746	78,493,473
01/02/2037	179	339,233,332	251,690,335	160,844,145	76,254,876

01/03/2037	180	332,920,529	246,628,191	157,247,067	74,264,272
01/04/2037	181	326,671,171	241,588,207	153,641,896	72,254,293
01/05/2037	182	320,465,937	236,610,142	150,105,654	70,301,911
01/06/2037	183	314,239,073	231,619,141	146,565,662	68,353,213
01/07/2037	184	308,124,997	226,739,797	143,124,937	66,474,961
01/08/2037	185	302,057,414	221,897,854	139,712,335	64,615,119
01/09/2037	186	296,034,490	217,104,433	136,346,638	62,791,442
01/10/2037	187	290,074,949	212,384,670	133,054,226	61,024,015
01/11/2037	188	284,176,456	207,713,065	129,796,630	59,277,808
01/12/2037	189	278,264,481	203,057,977	126,575,433	57,569,735
01/01/2038	190	272,434,967	198,466,818	123,398,923	55,887,257
01/02/2038	191	266,721,360	193,974,944	120,299,325	54,252,685
01/03/2038	192	261,100,229	189,596,019	117,313,471	52,703,680
01/04/2038	193	255,153,037	184,963,264	114,155,869	51,067,891
01/05/2038	194	249,701,459	180,714,242	111,258,938	49,567,917
01/06/2038	195	244,336,082	176,531,286	108,407,245	48,092,869
01/07/2038	196	238,973,778	172,373,654	105,593,523	46,652,588
01/08/2038	197	233,227,272	167,943,326	102,617,927	45,145,900
01/09/2038	198	227,875,922	163,811,594	99,838,768	43,737,194
01/10/2038	199	222,722,578	159,844,244	97,180,996	42,398,367
01/11/2038	200	217,589,619	155,895,547	94,539,249	41,071,121
01/12/2038	201	212,482,015	151,986,241	91,941,689	39,778,918
01/01/2039	202	207,399,836	148,099,395	89,362,556	38,499,287
01/02/2039	203	202,353,498	144,250,847	86,818,997	37,245,044
01/03/2039	204	197,357,489	140,473,819	84,351,517	36,048,038
01/04/2039	205	192,394,504	136,709,036	81,882,071	34,844,495
01/05/2039	206	187,342,629	132,900,841	79,405,228	33,651,973
01/06/2039	207	182,487,018	129,236,703	77,019,613	32,502,696
01/07/2039	208	177,729,744	125,661,018	74,704,334	31,396,407
01/08/2039	209	173,041,499	122,138,760	72,425,721	30,309,836
01/09/2039	210	168,458,885	118,702,519	70,209,091	29,257,737
01/10/2039	211	164,011,296	115,378,884	68,075,292	28,252,246
01/11/2039	212	159,638,808	112,112,447	65,979,817	27,266,613
01/12/2039	213	155,314,132	108,896,241	63,929,297	26,310,924
01/01/2040	214	151,088,123	105,753,566	61,926,445	25,378,675
01/02/2040	215	146,897,760	102,646,146	59,953,960	24,466,243
01/03/2040	216	142,752,712	99,591,479	58,031,374	23,587,820
01/04/2040	217	138,662,804	96,574,078	56,130,038	22,718,356
01/05/2040	218	134,624,933	93,607,933	54,272,169	21,876,349
01/06/2040	219	130,675,034	90,707,366	52,456,725	21,055,010
01/07/2040	220	126,820,175	87,887,041	50,700,615	20,266,726
01/08/2040	221	123,076,370	85,147,902	48,995,527	19,502,192
01/09/2040	222	119,413,389	82,473,624	47,336,010	18,761,832
01/10/2040	223	115,862,086	79,889,547	45,740,014	18,054,937
01/11/2040	224	112,396,963	77,368,819	44,184,140	17,366,916
01/12/2040	225	108,977,740	74,892,055	42,664,430	16,700,841
01/01/2041	226	105,599,194	72,447,155	41,166,660	16,046,290
01/02/2041	227	102,248,494	70,029,404	39,691,619	15,405,807
01/03/2041	228	98,932,326	67,654,370	38,257,392	14,792,310
01/04/2041	229	95,700,194	65,333,095	36,850,792	14,188,095
01/05/2041	230	92,527,552	63,063,496	35,483,088	13,605,508
01/06/2041	231	89,469,609	60,875,885	34,165,104	13,044,658
01/07/2041	232	86,644,560	58,856,931	32,950,714	12,529,417
01/08/2041	233	83,949,520	56,929,492	31,790,593	12,037,084
01/09/2041	234	81,363,977	55,082,550	30,680,995	11,567,746
01/10/2041	235	78,865,545	53,303,502	29,616,990	11,120,806
01/11/2041	236	76,470,979	51,597,405	28,596,121	10,692,004
01/12/2041	237	74,135,681	49,939,599	27,609,217	10,280,688
01/01/2042	238	71,898,714	48,350,578	26,662,741	9,886,202
01/02/2042	239	69,733,113	46,814,715	25,750,141	9,507,381
01/03/2042	240	67,636,598	45,337,671	24,880,411	9,151,112
01/04/2042	241	65,582,359	43,886,128	24,022,583	8,798,176
01/05/2042	242	63,549,322	42,455,867	23,182,481	8,455,688
01/06/2042	243	61,537,217	41,041,897	22,353,406	8,118,754
01/07/2042	244	59,564,069	39,660,710	21,547,979	7,794,141
01/08/2042	245	57,612,597	38,296,260	20,753,747	7,475,063
01/09/2042	246	55,680,815	36,949,390	19,972,918	7,163,355
01/10/2042	247	53,776,432	35,627,081	19,210,747	6,861,756

01/11/2042	248	51,897,203	34,323,770	18,460,909	6,565,998
01/12/2042	249	50,032,784	33,036,365	17,724,750	6,278,326
01/01/2043	250	48,194,921	31,768,861	17,001,358	5,996,585
01/02/2043	251	46,377,481	30,519,000	16,290,948	5,721,677
01/03/2043	252	44,586,973	29,295,793	15,602,077	5,458,765
01/04/2043	253	42,837,380	28,098,488	14,926,371	5,200,233
01/05/2043	254	41,114,234	26,923,952	14,267,236	4,950,221
01/06/2043	255	39,421,970	25,771,976	13,622,062	4,706,349
01/07/2043	256	37,769,386	24,651,075	12,997,528	4,472,169
01/08/2043	257	36,136,769	23,545,507	12,383,033	4,242,688
01/09/2043	258	34,522,376	22,455,472	11,779,728	4,018,888
01/10/2043	259	32,938,922	21,390,328	11,193,355	3,803,181
01/11/2043	260	31,370,867	20,337,491	10,615,350	3,591,515
01/12/2043	261	29,810,827	19,294,407	10,046,115	3,384,991
01/01/2044	262	28,036,674	18,115,348	9,408,220	3,156,629
01/02/2044	263	26,510,501	17,100,188	8,858,410	2,959,569
01/03/2044	264	25,004,918	16,103,443	8,322,218	2,769,410
01/04/2044	265	23,515,889	15,118,806	7,793,489	2,582,479
01/05/2044	266	21,971,875	14,102,943	7,251,936	2,393,177
01/06/2044	267	20,545,317	13,164,921	6,752,375	2,218,881
01/07/2044	268	19,159,882	12,257,018	6,271,232	2,052,327
01/08/2044	269	17,854,504	11,402,565	5,819,219	1,896,335
01/09/2044	270	16,621,082	10,596,851	5,394,275	1,750,411
01/10/2044	271	15,480,665	9,853,573	5,003,567	1,616,973
01/11/2044	272	14,396,893	9,148,200	4,633,570	1,491,061
01/12/2044	273	13,360,316	8,475,595	4,282,329	1,372,384
01/01/2045	274	12,407,595	7,857,851	3,960,115	1,263,747
01/02/2045	275	11,474,368	7,254,505	3,646,749	1,158,817
01/03/2045	276	10,556,869	6,664,204	3,342,315	1,058,014
01/04/2045	277	9,656,676	6,085,602	3,044,366	959,616
01/05/2045	278	8,788,259	5,529,239	2,759,233	866,174
01/06/2045	279	7,982,732	5,013,913	2,495,709	780,130
01/07/2045	280	7,216,540	4,525,232	2,246,921	699,483
01/08/2045	281	6,477,375	4,054,839	2,008,235	622,530
01/09/2045	282	5,753,162	3,595,373	1,776,148	548,254
01/10/2045	283	5,070,570	3,163,594	1,558,998	479,252
01/11/2045	284	4,420,144	2,753,107	1,353,263	414,245
01/12/2045	285	3,795,163	2,359,955	1,157,157	352,764
01/01/2046	286	3,209,088	1,992,130	974,318	295,766
01/02/2046	287	2,652,724	1,643,958	801,988	242,422
01/03/2046	288	2,134,054	1,320,500	642,712	193,533
01/04/2046	289	1,677,238	1,036,073	502,994	150,820
01/05/2046	290	1,256,939	775,169	375,404	112,101
01/06/2046	291	934,520	575,352	277,926	82,642
01/07/2046	292	765,367	470,437	226,687	67,129
01/08/2046	293	644,606	395,539	190,112	56,060
01/09/2046	294	535,102	327,789	157,148	46,143
01/10/2046	295	466,862	285,517	136,545	39,929
01/11/2046	296	446,193	272,414	129,947	37,839
01/12/2046	297	433,326	264,124	125,683	36,447
01/01/2047	298	420,437	255,833	121,428	35,064
01/02/2047	299	408,571	248,191	117,501	33,786
01/03/2047	300	396,685	240,602	113,646	32,553
01/04/2047	301	385,529	233,438	109,982	31,370
01/05/2047	302	374,857	226,604	106,500	30,252
01/06/2047	303	364,169	219,770	103,025	29,141
01/07/2047	304	353,463	212,959	99,586	28,053
01/08/2047	305	342,739	206,148	96,156	26,972
01/09/2047	306	331,995	199,346	92,747	25,906
01/10/2047	307	322,008	193,032	89,589	24,921
01/11/2047	308	312,005	186,719	86,438	23,943
01/12/2047	309	301,984	180,425	83,319	22,984
01/01/2048	310	292,224	174,298	80,285	22,053
01/02/2048	311	282,450	168,182	77,271	21,135
01/03/2048	312	272,659	162,095	74,297	20,241
01/04/2048	313	262,854	156,001	71,321	19,349
01/05/2048	314	253,033	149,925	68,375	18,473
01/06/2048	315	243,197	143,853	65,439	17,605

01/07/2048	316	233,345	137,799	62,531	16,754
01/08/2048	317	223,477	131,748	59,633	15,910
01/09/2048	318	213,594	125,708	56,754	15,077
01/10/2048	319	203,697	119,686	53,903	14,261
01/11/2048	320	195,677	114,779	51,561	13,584
01/12/2048	321	187,644	109,886	49,242	12,920
01/01/2049	322	179,596	104,995	46,930	12,261
01/02/2049	323	171,535	100,112	44,634	11,612
01/03/2049	324	163,459	95,253	42,370	10,981
01/04/2049	325	155,369	90,385	40,102	10,349
01/05/2049	326	147,266	85,530	37,855	9,729
01/06/2049	327	139,148	80,678	35,617	9,115
01/07/2049	328	131,016	75,839	33,398	8,512
01/08/2049	329	122,870	71,003	31,189	7,915
01/09/2049	330	115,632	66,707	29,227	7,386
01/10/2049	331	108,382	62,422	27,282	6,866
01/11/2049	332	101,118	58,140	25,346	6,352
01/12/2049	333	93,842	53,867	23,426	5,847
01/01/2050	334	86,553	49,599	21,515	5,347
01/02/2050	335	80,183	45,871	19,847	4,912
01/03/2050	336	73,802	42,156	18,198	4,486
01/04/2050	337	67,410	38,439	16,551	4,063
01/05/2050	338	61,006	34,730	14,917	3,647
01/06/2050	339	54,661	31,065	13,309	3,240
01/07/2050	340	48,305	27,408	11,713	2,840
01/08/2050	341	42,770	24,226	10,327	2,493
01/09/2050	342	37,225	21,050	8,950	2,152
01/10/2050	343	31,671	17,880	7,584	1,816
01/11/2050	344	27,014	15,225	6,441	1,536
01/12/2050	345	23,457	13,199	5,570	1,322
01/01/2051	346	19,896	11,176	4,705	1,112
01/02/2051	347	16,331	9,157	3,845	905
01/03/2051	348	12,762	7,145	2,993	702
01/04/2051	349	9,940	5,556	2,322	542
01/05/2051	350	7,114	3,970	1,655	385
01/06/2051	351	4,285	2,387	993	230
01/07/2051	352	2,144	1,192	495	114
01/08/2051	353	0	0	0	0
01/09/2051	354	0	0	0	0
		258,402,533,921	231,184,021,754	198,397,625,941	158,763,183,808

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Respect for Democratic Community

[Please insert country]

CONTENT OF TABLE

1. Additional information on the assessment

2. Additional information on the results

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Participant Participation	Notes	Lead entity identifier: EDP
E.1.1.1	Source of assets data		
E.1.1.2	Supplier		
E.1.1.3	Bank account	BNP Paribas Fortis	EGGCIUWVW00001567
E.1.1.4	Bank/beneficiary		
E.1.1.5	Card number		
E.1.1.6	Back-to-cash number		
E.1.1.7	Actual bank		
E.1.1.8	Beneficiary account bank		
E.1.1.9	Account bank beneficiary		
E.1.1.10	Trustee	Delisting BNP Fortis, Pfandbriefe Representative	
E.1.1.11	Coop Fund Member		
OE.1.1.1	where applicable – dependent asset	David De Schacht & Karen De Baetselier	
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

2. Additional information on the assets

	Asset Description	Generator (if applicable)	Lead entity identifier: EDP*	Type of Trade
E.2.1.1	Counterparty 1	European Generator	European Spool-21	ES
E.2.1.2	Counterparty 2	Has completed	Has completed	Has completed
E.2.1.3	Counterparty 3	Has completed	Has completed	Has completed
E.2.1.4	Counterparty 4	E.2.1.4	Has completed	Has completed
E.2.1.5	Counterparty 5	Has completed	Has completed	Has completed
E.2.1.6	Counterparty 6	Has completed	Has completed	Has completed
E.2.1.7	Counterparty 7	Has completed	Has completed	Has completed
E.2.1.8	Counterparty 8	Has completed	Has completed	Has completed
E.2.1.9	Counterparty 9	Has completed	Has completed	Has completed
E.2.1.10	Counterparty 10	Has completed	Has completed	Has completed
E.2.1.11	Counterparty 11	Has completed	Has completed	Has completed
E.2.1.12	Counterparty 12	Has completed	Has completed	Has completed
E.2.1.13	Counterparty 13	Has completed	Has completed	Has completed
E.2.1.14	Counterparty 14	Has completed	Has completed	Has completed
E.2.1.15	Counterparty 15	Has completed	Has completed	Has completed
E.2.1.16	Counterparty 16	Has completed	Has completed	Has completed
E.2.1.17	Counterparty 17	Has completed	Has completed	Has completed
E.2.1.18	Counterparty 18	Has completed	Has completed	Has completed
E.2.1.19	Counterparty 19	Has completed	Has completed	Has completed
E.2.1.20	Counterparty 20	Has completed	Has completed	Has completed
E.2.1.21	Counterparty 21	Has completed	Has completed	Has completed
E.2.1.22	Counterparty 22	Has completed	Has completed	Has completed
E.2.1.23	Counterparty 23	Has completed	Has completed	Has completed
E.2.1.24	Counterparty 24	Has completed	Has completed	Has completed
E.2.1.25	Counterparty 25	Has completed	Has completed	Has completed
OE.2.1.1				
OE.2.1.2				
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OE.2.1.64				

1. Additional information on the asset distribution

1. General information		Total Assets				
E.2.1.1	Investment asset information	4.2				
E.2.1.2	Investment asset information	168.12				
E.2.1.3	Weighted Average Maturity Investor**	46.2				
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
2. Assets		% Booked/Total Assets	% Unbooked/Total Assets	% B-Listed Assets	% Distressed Assets	% Total Assets
E.2.1.1	0-30 days	0.02%	0.02%			0.02%
E.2.1.2	30-60 days	0.02%	0.02%			0.02%
E.2.1.3	60-90 days	0.02%	0.02%			0.02%
E.2.1.4	90-180 days	0.02%	0.02%			0.02%
E.2.1.5	> 180 days					
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						

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

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