

Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection 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: 31/5/2022

Cut-off Date: 31/5/2022



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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	05/31/2022			
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	2,950.2			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,967.7			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,211.3			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	31.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	148.0%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	34.2%	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	2,950.2		99.6%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,963.2		#VALUE!	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	37.9	ND1	1.29%	
G.3.4.3	1 - 2 Y	128.6	ND1	4.36%	
G.3.4.4	2 - 3 Y	185.8	ND1	6.30%	
G.3.4.5	3 - 4 Y	214.8	ND1	7.28%	
G.3.4.6	4 - 5 Y	252.4	ND1	8.56%	
G.3.4.7	5 - 10 Y	1,436.1	ND1	48.68%	
G.3.4.8	10+ Y	694.5	ND1	23.54%	
G.3.4.9	Total	2,950.2	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	3.5	4.5		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	500.0	0.0	22.2%	0.0%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	22.2%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,950.2	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,950.2	0.0	100.0%	0.0%
OG.3.6.1	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.2	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.3	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.4	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.5	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.6	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.7	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.8	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.9	a/w [if relevant, please specify]	0.0	0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.2	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.3	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.4	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.5	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.6	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.7	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.8	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.9	a/w [if relevant, please specify]	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal [before hedging] (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13.0	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	13.0			
G.3.10.16	Total	13.0	100.0%		
OG.3.10.1	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/13			
G.3.12.1	Bond list	1/			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
Row		
Row		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets
OG.4.1.1		166 for Public Sector Assets
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		[Please insert currency]		
CONTENT OF TAB B1				
7. Mortgage Assets				
7.A Residential Cover Pool				
7.B Commercial Cover Pool				
Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	2,950.2	100.0%	
M.7.1.2	Commercial	0.0	0.0%	
M.7.1.3	Other	0.0	0.0%	
M.7.1.4	Total	2,950.2	100.0%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			
OM.7.1.2	a/w Forest & Agriculture			
OM.7.1.3	a/w (If relevant, please specify)			
OM.7.1.4	a/w (If relevant, please specify)			
OM.7.1.5	a/w (If relevant, please specify)			
OM.7.1.6	a/w (If relevant, please specify)			
OM.7.1.7	a/w (If relevant, please specify)			
OM.7.1.8	a/w (If relevant, please specify)			
OM.7.1.9	a/w (If relevant, please specify)			
OM.7.1.10	a/w (If relevant, please specify)			
OM.7.1.11	a/w (If relevant, please specify)			
2. General information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	42,558.0	0	42,558.00
OM.7.2.1	Number of borrowers	23,945.0	0	23,945.00
OM.7.2.2	Optional information eq. Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.80%	0.00%	0.80%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	a/w (If relevant, please specify)			
OM.7.4.2	a/w (If relevant, please specify)			
OM.7.4.3	a/w (If relevant, please specify)			
OM.7.4.4	a/w (If relevant, please specify)			
OM.7.4.5	a/w (If relevant, please specify)			
OM.7.4.6	a/w (If relevant, please specify)			
OM.7.4.7	a/w (If relevant, please specify)			
OM.7.4.8	a/w (If relevant, please specify)			
OM.7.4.9	a/w (If relevant, please specify)			
OM.7.4.10	a/w (If relevant, please specify)			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.48%	0.00%	16.5%	
M.7.5.2	Vlaams-Brabant	13.61%	0.00%	13.6%	
M.7.5.3	Oost-Vlaanderen	15.24%	0.00%	15.2%	
M.7.5.4	Brussels	10.48%	0.00%	10.5%	
M.7.5.5	West-Vlaanderen	10.94%	0.00%	10.9%	
M.7.5.6	Limburg	6.81%	0.00%	6.8%	
M.7.5.7	Liège	7.94%	0.00%	7.9%	
M.7.5.8	Hainaut	6.32%	0.00%	6.3%	
M.7.5.9	Brabant Wallon	5.54%	0.00%	5.5%	
M.7.5.10	Namur	3.87%	0.00%	3.9%	
M.7.5.11	Luxembourg	2.66%	0.00%	2.7%	
M.7.5.12	Other	0.11%	0.00%	0.1%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.53%	0.00%	93.5%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	6.47%	0.00%	6.5%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	3.09%	0.00%	3.1%	
M.7.7.2	Amortising	96.91%	0.00%	96.9%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	10.89%	0.00%	10.9%	
M.7.8.2	≥ 12 - ≤ 24 months	11.64%	0.00%	11.6%	
M.7.8.3	≥ 24 - ≤ 36 months	15.90%	0.00%	15.9%	
M.7.8.4	≥ 36 - ≤ 60 months	8.73%	0.00%	8.7%	
M.7.8.5	≥ 60 months	52.84%	0.00%	52.8%	
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	0.08%	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	
Average loan size (000s)		69.3		% No. of Loans	
M.7A.10.1					
	By buckets (mn):				
M.7A.10.2	≤100K	1,396.8	33,222.0	47.3%	78.1%
M.7A.10.3	>100K and ≤200K	1,020.0	7,510.0	34.6%	17.6%
M.7A.10.4	>200K and ≤300K	318.6	1,334.0	10.8%	3.1%
M.7A.10.5	>300K and ≤400K	102.9	301.0	3.5%	0.7%
M.7A.10.6	>400K	112.0	191.0	3.8%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	2,950.2	42,558	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.6%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	797.9	19,397.0	27.0%	45.6%
M.7A.11.3	>40 - <=50 %	347.6	4,935.0	11.8%	11.6%
M.7A.11.4	>50 - <=60 %	399.1	4,904.0	13.5%	11.5%
M.7A.11.5	>60 - <=70 %	398.6	4,380.0	13.5%	10.3%
M.7A.11.6	>70 - <=80 %	461.2	4,413.0	15.6%	10.4%
M.7A.11.7	>80 - <=90 %	374.0	3,152.0	12.7%	7.4%
M.7A.11.8	>90 - <=100 %	126.1	950.0	4.3%	2.2%
M.7A.11.9	>100%	43.6	427.0	1.5%	1.0%
M.7A.11.10	Total	2,950.2	42,558	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52.6%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	962.3	22,233.0	32.6%	52.2%
M.7A.12.3	>40 - <=50 %	378.6	4,816.0	12.8%	11.3%
M.7A.12.4	>50 - <=60 %	398.1	4,527.0	13.5%	10.0%
M.7A.12.5	>60 - <=70 %	413.0	4,128.0	14.0%	9.7%
M.7A.12.6	>70 - <=80 %	380.8	3,447.0	12.9%	8.1%
M.7A.12.7	>80 - <=90 %	260.9	2,113.0	8.8%	5.0%
M.7A.12.8	>90 - <=100 %	111.8	771.0	3.8%	1.8%
M.7A.12.9	>100%	44.8	523.0	1.5%	1.2%
M.7A.12.10	Total	2,950.2	42,558	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [If relevant, please specify]				
OM.7A.13.6	a/w [If relevant, please specify]				
OM.7A.13.7	a/w [If relevant, please specify]				
OM.7A.13.8	a/w [If relevant, please specify]				
OM.7A.13.9	a/w [If relevant, please specify]				
OM.7A.13.10	a/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	<i>a/w >100 - <=110 %</i>				
OM.7B.23.2	<i>a/w >110 - <=120 %</i>				
OM.7B.23.3	<i>a/w >120 - <=130 %</i>				
OM.7B.23.4	<i>a/w >130 - <=140 %</i>				
OM.7B.23.5	<i>a/w >140 - <=150 %</i>				
OM.7B.23.6	<i>a/w >150 %</i>				
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	<i>a/w Cultural purposes</i>				
OM.7B.24.2	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.3	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.4	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.5	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.6	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.7	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.8	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.9	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.10	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.11	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.12	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.13	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.14	<i>a/w [If relevant, please specify]</i>				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/05/2022

Contact Details:

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Remark

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

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



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2022	1.40	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.32	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.81	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.35	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.51

* 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	2,950,238,567 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	127,512,079 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	37.37 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,412,396,109 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.22 %

Limit:
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,902,602 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	127,512,079 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,412,396,109
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.46 %

Limit:
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	364,603,587 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	364,167,587
<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	3,089,258,058 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,950,238,567
<i>Total Principal Proceeds Public Finance Exposures</i>	11,507,411
<i>Total Principal Proceeds Financial Institution Exposures</i>	127,512,079
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	59,375,000 (X)
Costs, Fees and expenses Covered Bonds	24,768,110 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,119,718,535

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	292,183,233 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,157,583 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	283,025,650

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	11,507,411 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	5,882,411 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/05/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,950,238,566.90
Principal Redemptions between Cut-off Date and Maturity	2,950,238,566.90
Interest Payments between Cut-off Date and Maturity Date	364,167,587.20
Number of borrowers	23,945
Number of loans	42,558
Average Outstanding Balance per borrower	123,209
Average Outstanding Balance per loan	69,323
Weighted average Current Loan to Current Value	52.62%
Weighted average seasoning (in Years)	4.08
Weighted average remaining maturity (in years, at 0% CPR)	14.06
Weighted average initial maturity (in years, at 0% CPR)	18.13
Percentage of Fixed Rate Loans	93.53%
Percentage of Variable Rate Loans	6.47%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	1.38%
Weighted Remaining average life (in years, at 0% CPR)	7.33
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 127,512,079

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 31/05/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	486,089,775.96	16.48 %	6,830	16.05 %
Oost-Vlaanderen	449,633,744.98	15.24 %	6,804	15.99 %
Vlaams-Brabant	401,399,801.57	13.61 %	5,584	13.12 %
West-Vlaanderen	322,710,081.24	10.94 %	5,284	12.42 %
Brussels	309,238,053.22	10.48 %	3,331	7.83 %
Liège	234,224,268.34	7.94 %	3,575	8.40 %
Limburg	200,980,800.43	6.81 %	3,293	7.74 %
Hainaut	186,458,763.87	6.32 %	2,966	6.97 %
Brabant Wallon	163,500,671.68	5.54 %	2,018	4.74 %
Namur	114,260,887.42	3.87 %	1,690	3.97 %
Luxembourg	78,612,762.20	2.66 %	1,131	2.66 %
Other	3,128,955.99	0.11 %	52	0.12 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	321,392,002.85	10.89 %	2,747	6.45 %
>1 and <=2	343,396,804.93	11.64 %	3,397	7.98 %
>2 and <=3	469,155,077.08	15.90 %	5,354	12.58 %
>3 and <=4	254,576,676.04	8.63 %	3,200	7.52 %
>4 and <=5	331,954,094.18	11.25 %	4,612	10.84 %
>5 and <=6	682,281,117.92	23.13 %	11,404	26.80 %
>6 and <=7	385,035,666.08	13.05 %	7,484	17.59 %
>7 and <=8	123,765,103.86	4.20 %	3,131	7.36 %
>8 and <=9	6,221,474.29	0.21 %	180	0.42 %
>9 and <=10	3,419,129.20	0.12 %	127	0.30 %
>10 and <=11	2,322,993.45	0.08 %	124	0.29 %
>11 and <=12	6,521,093.28	0.22 %	243	0.57 %
>12 and <=13	12,361,086.73	0.42 %	246	0.58 %
>13 and <=14	1,381,378.44	0.05 %	57	0.13 %
>14 and <=15	1,562,822.27	0.05 %	21	0.05 %
>15 and <=16	274,402.54	0.01 %	13	0.03 %
>16 and <=17	2,446,966.47	0.08 %	90	0.21 %
>17 and <=18	1,633,497.83	0.06 %	85	0.20 %
>18 and <=19	200,565.60	0.01 %	30	0.07 %
>19 and <=20	305,524.19	0.01 %	9	0.02 %
>20 and <=21	0.00	0.00 %	1	0.00 %
>21 and <=22	30,613.61	0.00 %	2	0.00 %
>22 and <=23	476.06	0.00 %	1	0.00 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	950,000.00	0.03 %	204	0.48 %
<=1	13,665,100.14	0.46 %	581	1.37 %
>1 and <=2	20,430,644.22	0.69 %	825	1.94 %
>2 and <=3	49,957,870.93	1.69 %	2,080	4.89 %
>3 and <=4	88,688,326.06	3.01 %	3,257	7.65 %
>4 and <=5	98,931,901.27	3.35 %	3,093	7.27 %
>5 and <=6	87,266,466.95	2.96 %	2,193	5.15 %
>6 and <=7	103,809,564.08	3.52 %	2,162	5.08 %
>7 and <=8	119,961,416.75	4.07 %	2,332	5.48 %
>8 and <=9	118,572,079.51	4.02 %	2,058	4.84 %
>9 and <=10	137,375,920.12	4.66 %	2,111	4.96 %
>10 and <=11	104,038,070.06	3.53 %	1,521	3.57 %
>11 and <=12	113,973,226.59	3.86 %	1,554	3.65 %
>12 and <=13	166,892,455.17	5.66 %	2,215	5.20 %
>13 and <=14	156,380,597.52	5.30 %	1,861	4.37 %
>14 and <=15	203,890,589.49	6.91 %	2,229	5.24 %
>15 and <=16	148,815,093.56	5.04 %	1,512	3.55 %
>16 and <=17	102,477,267.03	3.47 %	1,117	2.62 %
>17 and <=18	181,760,949.94	6.16 %	1,931	4.54 %
>18 and <=19	183,173,443.70	6.21 %	1,781	4.18 %
>19 and <=20	241,578,596.79	8.19 %	2,099	4.93 %
>20 and <=21	69,607,120.60	2.36 %	626	1.47 %
>21 and <=22	64,170,691.36	2.18 %	575	1.35 %
>22 and <=23	144,754,081.68	4.91 %	1,163	2.73 %
>23 and <=24	122,164,194.42	4.14 %	814	1.91 %
>24 and <=25	104,018,028.95	3.53 %	640	1.50 %
>25 and <=26	235,708.25	0.01 %	3	0.01 %
>26 and <=27	523,088.97	0.02 %	3	0.01 %
>27 and <=28	493,484.26	0.02 %	6	0.01 %
>28 and <=29	866,476.87	0.03 %	7	0.02 %
>29 and <=30	816,111.66	0.03 %	5	0.01 %
2,950,238,566.90	100.00 %	42,558	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	155,000.00	0.01 %	11	0.03 %
>1 and <=2	4,673,354.13	0.16 %	42	0.10 %
>2 and <=3	4,480,798.61	0.15 %	53	0.12 %
>3 and <=4	2,657,235.56	0.09 %	60	0.14 %
>4 and <=5	31,464,983.10	1.07 %	294	0.69 %
>5 and <=6	3,382,312.99	0.11 %	193	0.45 %
>6 and <=7	8,966,042.44	0.30 %	514	1.21 %
>7 and <=8	12,309,019.78	0.42 %	686	1.61 %
>8 and <=9	24,249,696.03	0.82 %	847	1.99 %
>9 and <=10	298,140,680.81	10.11 %	8,725	20.50 %
>10 and <=11	44,983,726.45	1.52 %	1,676	3.94 %
>11 and <=12	54,607,076.91	1.85 %	1,108	2.60 %
>12 and <=13	179,195,749.10	6.07 %	3,407	8.01 %
>13 and <=14	24,553,534.15	0.83 %	444	1.04 %
>14 and <=15	404,088,569.41	13.70 %	5,920	13.91 %
>15 and <=16	28,171,925.94	0.95 %	370	0.87 %
>16 and <=17	44,291,574.73	1.50 %	558	1.31 %
>17 and <=18	191,327,104.33	6.49 %	2,344	5.51 %
>18 and <=19	28,221,314.01	0.96 %	438	1.03 %
>19 and <=20	719,824,906.25	24.40 %	7,466	17.54 %
>20 and <=21	43,669,558.50	1.48 %	528	1.24 %
>21 and <=22	18,802,410.24	0.64 %	196	0.46 %
>22 and <=23	24,059,573.72	0.82 %	273	0.64 %
>23 and <=24	15,083,915.51	0.51 %	181	0.43 %
>24 and <=25	668,673,065.79	22.67 %	5,560	13.06 %
>25 and <=26	56,199,161.32	1.90 %	493	1.16 %
>26 and <=27	1,609,008.29	0.05 %	14	0.03 %
>27 and <=28	501,410.18	0.02 %	4	0.01 %
>28 and <=29	412,884.60	0.01 %	5	0.01 %
>29 and <=30	9,559,089.61	0.32 %	124	0.29 %
>30 and <=31	1,655,858.34	0.06 %	19	0.04 %
>39 and <=40	268,026.07	0.01 %	5	0.01 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	476.06	0.00 %	1	0.00 %
2000	30,613.61	0.00 %	2	0.00 %
2002	251,693.28	0.01 %	4	0.01 %
2003	170,122.22	0.01 %	25	0.06 %
2004	760,294.38	0.03 %	48	0.11 %
2005	2,482,212.28	0.08 %	117	0.27 %
2006	1,161,560.85	0.04 %	31	0.07 %
2007	218,949.31	0.01 %	15	0.04 %
2008	1,872,352.10	0.06 %	29	0.07 %
2009	6,709,623.50	0.23 %	165	0.39 %
2010	10,839,205.35	0.37 %	276	0.65 %
2011	4,177,334.55	0.14 %	194	0.46 %
2012	1,758,203.95	0.06 %	79	0.19 %
2013	5,563,125.53	0.19 %	170	0.40 %
2014	38,052,556.68	1.29 %	1,003	2.36 %
2015	371,483,781.86	12.59 %	7,303	17.16 %
2016	603,327,259.78	20.45 %	11,070	26.01 %
2017	349,004,067.31	11.83 %	5,167	12.14 %
2018	296,964,038.68	10.07 %	3,715	8.73 %
2019	480,957,492.14	16.30 %	5,787	13.60 %
2020	268,841,410.83	9.11 %	2,858	6.72 %
2021	471,958,036.54	16.00 %	4,244	9.97 %
2022	33,654,156.11	1.14 %	255	0.60 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	587,495,155.54	19.91 %	12,784	53.39 %
>100 and <=200	974,299,013.99	33.02 %	6,740	28.15 %
>200 and <=300	697,563,685.82	23.64 %	2,897	12.10 %
>300 and <=400	296,363,357.89	10.05 %	873	3.65 %
>400	394,517,353.66	13.37 %	651	2.72 %
2,950,238,566.90	100.00 %	23,945	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,925,015.93	0.10 %	77	0.18 %
0.5 - 1%	126,236,408.29	4.28 %	1,343	3.16 %
1 - 1.5%	849,661,644.68	28.80 %	10,578	24.86 %
1.5 - 2%	1,660,980,783.23	56.30 %	25,276	59.39 %
2 - 2.5%	202,288,181.93	6.86 %	3,216	7.56 %
2.5 - 3%	84,907,744.90	2.88 %	1,429	3.36 %
3 - 3.5%	15,582,250.77	0.53 %	338	0.79 %
3.5 - 4%	4,558,667.79	0.15 %	157	0.37 %
4 - 4.5%	2,255,758.43	0.08 %	78	0.18 %
4.5 - 5%	616,201.49	0.02 %	42	0.10 %
5 - 5.5%	160,154.74	0.01 %	12	0.03 %
5.5 - 6%	63,072.22	0.00 %	11	0.03 %
6 - 6.5%	2,682.50	0.00 %	1	0.00 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,759,366,704.40	93.53 %	40,280	94.65 %
Variable	2,303,935.62	0.08 %	59	0.14 %
Variable With Cap	188,567,926.88	6.39 %	2,219	5.21 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	24,957,003.94	0.85 %	492	1.16 %
2023	33,000,833.58	1.12 %	472	1.11 %
2024	29,213,561.47	0.99 %	305	0.72 %
2025	10,632,734.13	0.36 %	119	0.28 %
2026	14,814,417.90	0.50 %	154	0.36 %
2027	5,063,429.85	0.17 %	60	0.14 %
2028	2,297,650.38	0.08 %	24	0.06 %
2029	6,057,934.15	0.21 %	63	0.15 %
2030	153,140.09	0.01 %	5	0.01 %
2031	19,734,866.11	0.67 %	115	0.27 %
2032	2,723,223.73	0.09 %	14	0.03 %
2033	3,297,858.48	0.11 %	39	0.09 %
2034	21,301,395.56	0.72 %	219	0.51 %
2035	4,311,934.18	0.15 %	27	0.06 %
2036	4,356,979.80	0.15 %	28	0.07 %
2037	164,607.62	0.01 %	4	0.01 %
Fixed To Maturity	2,768,156,995.93	93.83 %	40,418	94.97 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,950,238,566.90	100.00 %	42,558	100.00 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,821,446,971.04	95.63 %	41,032	96.41 %
Interest only	91,244,530.69	3.09 %	605	1.42 %
Linear	37,547,065.17	1.27 %	921	2.16 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	14,330,281.55	0.49 %	385	0.90 %
1-10%	57,759,827.05	1.96 %	3,390	7.97 %
11-20%	170,976,789.22	5.80 %	5,324	12.51 %
21-30%	247,079,121.25	8.37 %	5,212	12.25 %
31-40%	307,786,493.82	10.43 %	5,086	11.95 %
41-50%	347,577,728.09	11.78 %	4,935	11.60 %
51-60%	399,117,894.72	13.53 %	4,904	11.52 %
61-70%	398,618,136.92	13.51 %	4,380	10.29 %
71-80%	461,246,128.98	15.63 %	4,413	10.37 %
81-90%	374,005,643.01	12.68 %	3,152	7.41 %
91-100%	128,092,980.77	4.34 %	950	2.23 %
101-110%	16,246,591.48	0.55 %	140	0.33 %
111-120%	5,792,958.14	0.20 %	76	0.18 %
>120%	21,607,991.90	0.73 %	211	0.50 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	20,772,939.95	0.70 %	1,815	4.26 %
21-40%	105,716,088.34	3.58 %	4,127	9.70 %
41-60%	212,314,765.87	7.20 %	5,392	12.67 %
61-80%	423,469,904.78	14.35 %	6,422	15.09 %
81-100%	468,845,761.96	15.89 %	5,242	12.32 %
101-120%	92,885,276.87	3.15 %	1,743	4.10 %
121-140%	131,362,971.56	4.45 %	2,065	4.85 %
141-160%	157,070,695.91	5.32 %	2,180	5.12 %
161-180%	155,176,798.22	5.26 %	2,115	4.97 %
181-200%	199,399,218.63	6.76 %	2,038	4.79 %
201-300%	468,800,271.81	15.89 %	5,137	12.07 %
301-400%	208,283,863.56	7.06 %	1,962	4.61 %
401-500%	89,554,737.54	3.04 %	746	1.75 %
>500%	216,585,271.90	7.34 %	1,574	3.70 %
	2,950,238,566.90	100.00 %	42,558	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	37,940,738.72	1.29 %	1,712	4.02 %
>1 and <=2	128,632,592.81	4.36 %	4,927	11.58 %
>2 and <=3	185,765,047.03	6.30 %	5,438	12.78 %
>3 and <=4	214,806,857.84	7.28 %	4,373	10.28 %
>4 and <=5	252,442,338.10	8.56 %	4,172	9.80 %
>5 and <=6	195,809,661.45	6.64 %	2,778	6.53 %
>6 and <=7	306,133,016.52	10.38 %	3,950	9.28 %
>7 and <=8	312,576,643.66	10.59 %	3,455	8.12 %
>8 and <=9	274,181,683.39	9.29 %	2,807	6.60 %
>9 and <=10	347,431,319.78	11.78 %	3,416	8.03 %
>10 and <=11	241,824,946.98	8.20 %	2,172	5.10 %
>11 and <=12	196,430,639.77	6.66 %	1,675	3.94 %
>12 and <=13	245,563,298.48	8.32 %	1,601	3.76 %
>13 and <=14	8,477,307.96	0.29 %	63	0.15 %
>14 and <=15	245,552.51	0.01 %	4	0.01 %
>15 and <=16	1,755,297.45	0.06 %	11	0.03 %
>16 and <=17	221,624.45	0.01 %	4	0.01 %
	2,950,238,566.90	100.00 %	42,558	100.00 %

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

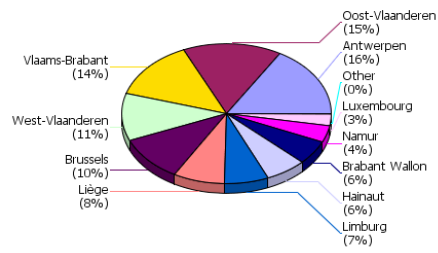
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,768,156,995.93	93.83 %	40,418	94.97 %
>=0 and <=1	72,383,445.65	2.45 %	1,132	2.66 %
>1 and <=2	27,967,302.69	0.95 %	294	0.69 %
>2 and <=3	17,443,991.03	0.59 %	180	0.42 %
>3 and <=4	8,395,966.12	0.28 %	88	0.21 %
>4 and <=5	22,458,089.84	0.76 %	129	0.30 %
>5 and <=6	4,399,772.77	0.15 %	52	0.12 %
>7 and <=8	4,521,587.42	0.15 %	32	0.08 %
>6 and <=7	24,511,415.45	0.83 %	233	0.55 %
	2,950,238,566.90	100.00 %	42,558	100.00 %



Stratification Tables

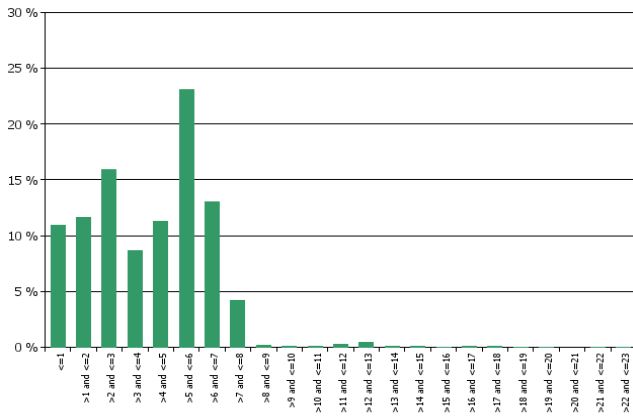
Portfolio Cut-off Date 31/05/2022

1. Geographic distribution



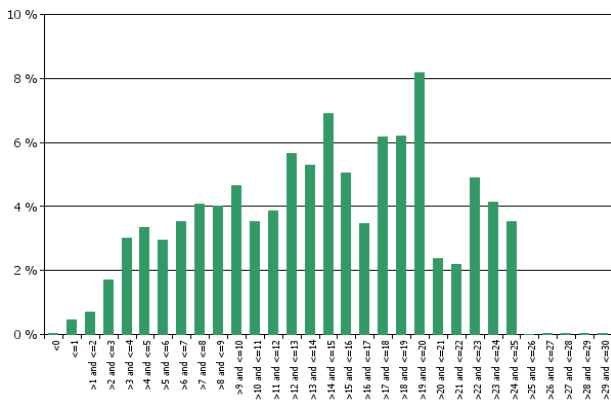
2. Seasoning

Distribution per Seasoning



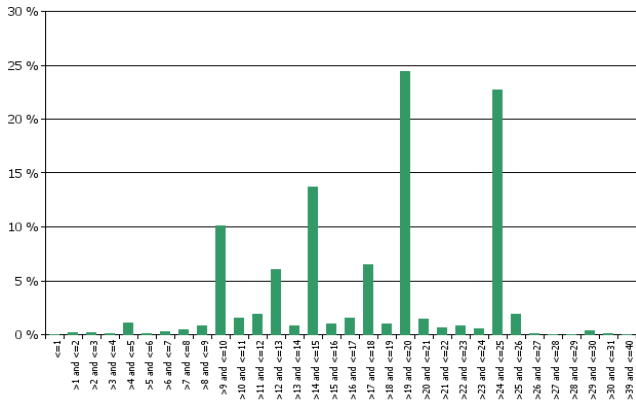
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

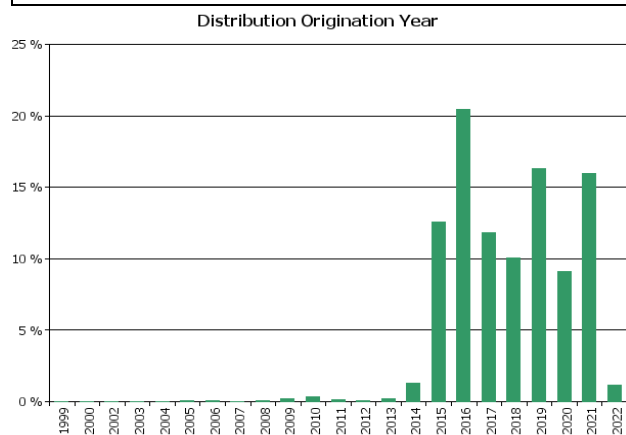


4. Original term to maturity

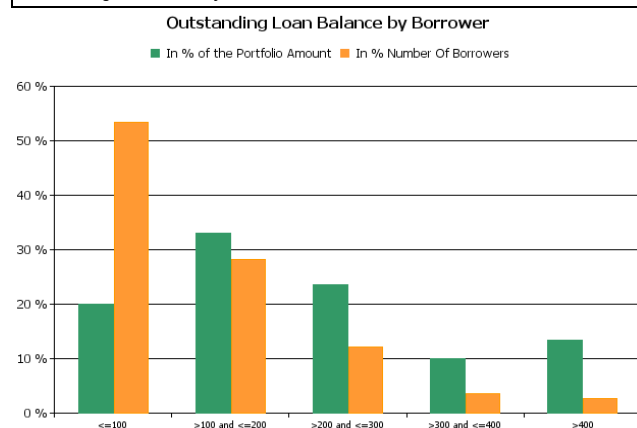
Distribution of Initial Term (in years)



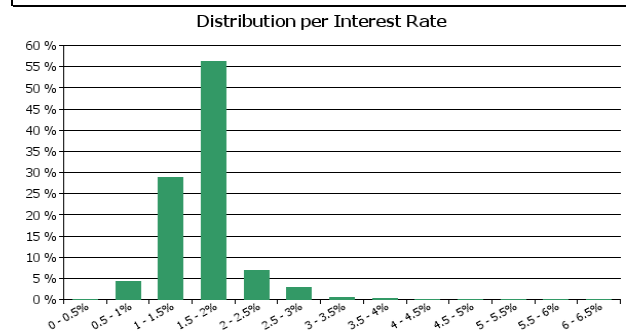
5. Origination Year



6. Outstanding Loan Balance by Borrower

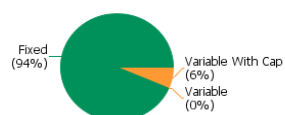


7. Interest Rate

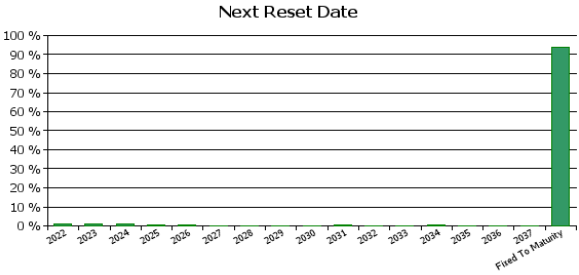


8. Interest Rate Type

Distribution per Interest Type

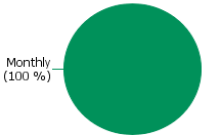


9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency

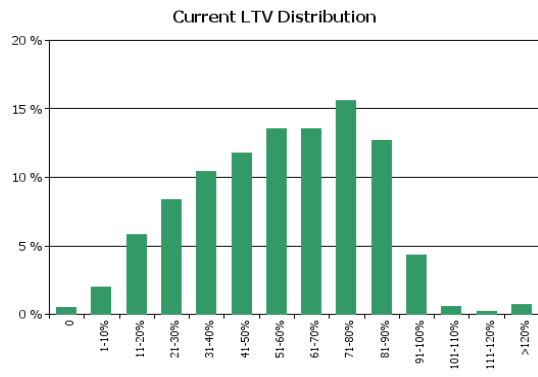


11. Repayment Type

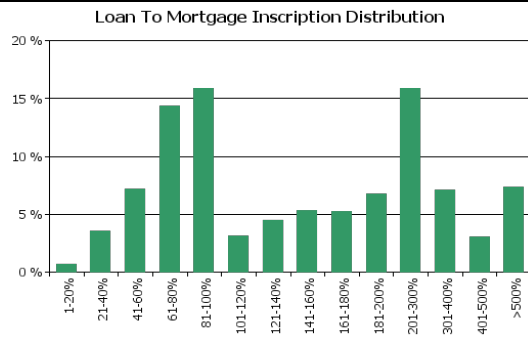
Distribution per Repayment Type



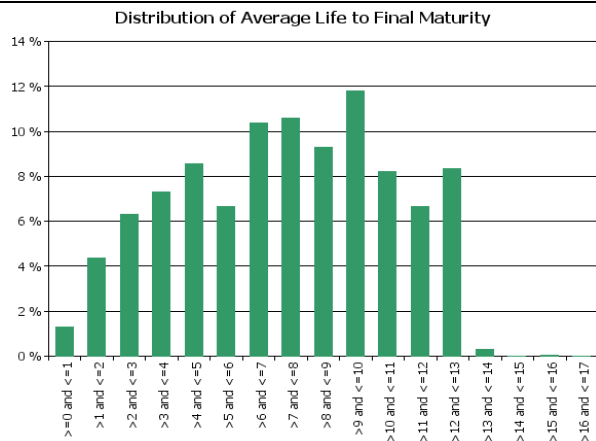
12. Current Loan to Current Value (LTV)



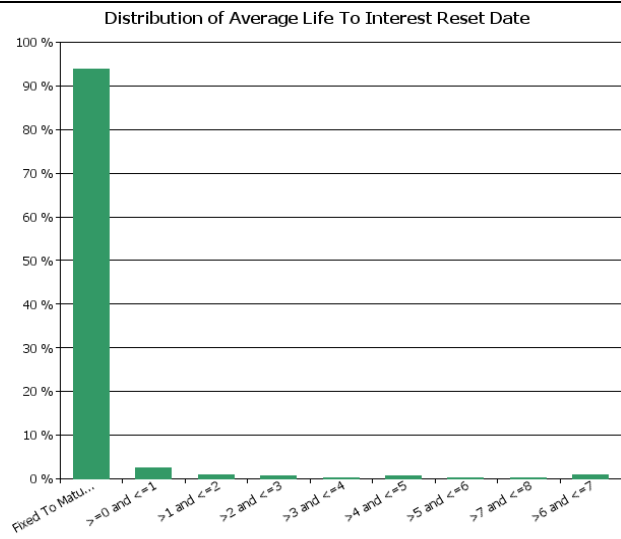
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





**BNP PARIBAS
FORTIS**

Residential Mortgage Pandbrieven Programme

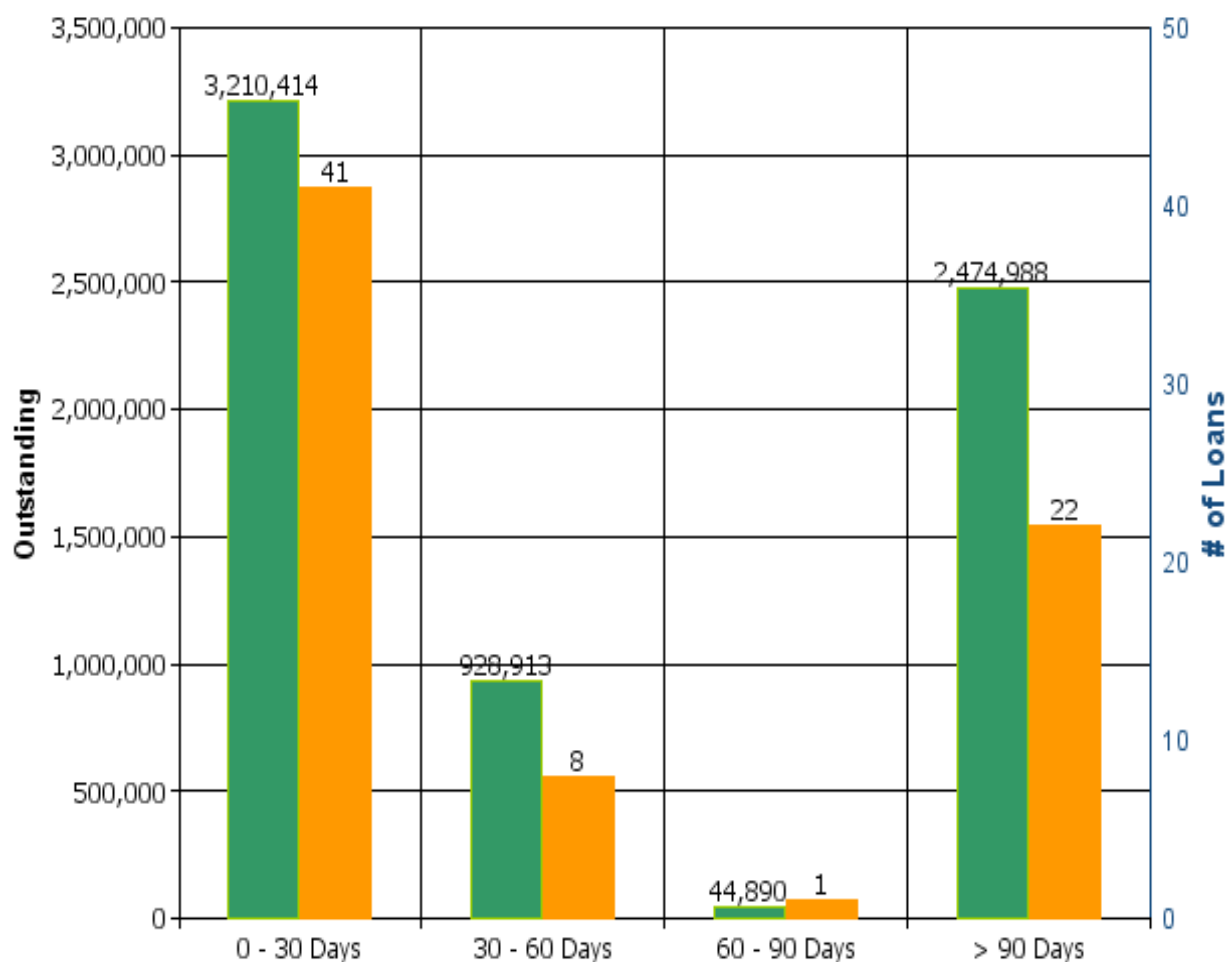
Cover Pool Performance

Portfolio Cut-off Date 31/05/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,943,579,361.17	99.77 %	42,486	99.83 %
0 - 30 Days	3,210,414.41	0.11 %	41	0.10 %
30 - 60 Days	928,912.71	0.03 %	8	0.02 %
60 - 90 Days	44,890.14	0.00 %	1	0.00 %
> 90 Days	2,474,988.47	0.08 %	22	0.05 %
Total	2,950,238,566.90	100.00 %	42,558	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off Date

May/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/06/2022	1	2,250,000,000	2,927,905,319	2,922,939,375	2,915,505,739	2,903,156,983
01/07/2022	2	2,250,000,000	2,907,374,205	2,897,678,993	2,883,195,772	2,859,215,145
01/08/2022	3	2,250,000,000	2,886,115,456	2,871,612,393	2,849,992,861	2,814,317,522
01/09/2022	4	2,250,000,000	2,865,596,283	2,846,360,493	2,817,746,693	2,770,689,704
01/10/2022	5	2,250,000,000	2,843,752,845	2,820,027,259	2,784,807,113	2,727,075,397
01/11/2022	6	2,250,000,000	2,822,452,846	2,794,157,817	2,752,243,394	2,683,771,170
01/12/2022	7	2,250,000,000	2,800,843,385	2,768,213,755	2,719,977,401	2,641,435,585
01/01/2023	8	2,250,000,000	2,779,483,945	2,742,443,861	2,687,803,484	2,599,135,139
01/02/2023	9	2,250,000,000	2,757,867,011	2,716,499,787	2,655,605,348	2,557,122,316
01/03/2023	10	2,250,000,000	2,736,440,398	2,691,265,052	2,624,892,047	2,517,876,510
01/04/2023	11	2,250,000,000	2,715,778,863	2,666,414,494	2,594,040,365	2,477,743,402
01/05/2023	12	2,250,000,000	2,694,232,374	2,640,917,706	2,562,912,055	2,437,975,774
01/06/2023	13	2,250,000,000	2,672,362,239	2,615,037,514	2,531,342,156	2,397,745,880
01/07/2023	14	2,250,000,000	2,650,668,606	2,589,551,734	2,500,502,467	2,358,824,731
01/08/2023	15	2,250,000,000	2,628,824,950	2,563,855,853	2,469,394,025	2,319,612,271
01/09/2023	16	2,250,000,000	2,607,441,931	2,538,688,178	2,438,935,090	2,281,297,194
01/10/2023	17	1,750,000,000	2,586,698,016	2,514,357,375	2,409,614,980	2,244,633,096
01/11/2023	18	1,750,000,000	2,566,410,385	2,490,406,028	2,380,591,620	2,208,204,181
01/12/2023	19	1,750,000,000	2,545,304,198	2,465,870,750	2,351,336,676	2,172,127,074
01/01/2024	20	1,750,000,000	2,523,869,397	2,440,957,803	2,321,661,362	2,135,629,464
01/02/2024	21	1,750,000,000	2,502,033,666	2,415,735,171	2,291,827,979	2,099,257,275
01/03/2024	22	1,750,000,000	2,481,208,214	2,391,826,786	2,263,746,864	2,065,318,613
01/04/2024	23	1,750,000,000	2,460,540,900	2,367,881,053	2,235,383,865	2,030,803,619
01/05/2024	24	1,750,000,000	2,439,418,923	2,343,701,202	2,207,111,326	1,996,899,185
01/06/2024	25	1,750,000,000	2,418,157,175	2,319,333,277	2,178,608,776	1,962,762,575
01/07/2024	26	1,750,000,000	2,395,376,345	2,293,712,336	2,149,239,468	1,928,365,755
01/08/2024	27	1,750,000,000	2,374,640,352	2,269,999,787	2,121,611,038	1,895,513,967
01/09/2024	28	1,250,000,000	2,352,113,338	2,244,651,881	2,092,584,669	1,861,662,204
01/10/2024	29	1,250,000,000	2,330,731,614	2,220,596,134	2,065,063,398	1,829,647,030
01/11/2024	30	1,250,000,000	2,310,148,109	2,197,252,240	2,038,157,863	1,798,160,130
01/12/2024	31	1,250,000,000	2,289,698,892	2,174,227,707	2,011,836,559	1,767,662,403
01/01/2025	32	1,250,000,000	2,268,439,635	2,150,387,158	1,984,716,228	1,736,447,547
01/02/2025	33	1,250,000,000	2,247,922,625	2,127,323,650	1,958,436,182	1,706,197,464
01/03/2025	34	1,250,000,000	2,227,723,979	2,104,978,733	1,933,413,223	1,677,952,118
01/04/2025	35	1,250,000,000	2,207,577,131	2,082,404,043	1,907,814,139	1,648,722,489
01/05/2025	36	1,250,000,000	2,188,020,785	2,060,568,780	1,883,163,152	1,620,748,133
01/06/2025	37	1,250,000,000	2,167,263,906	2,037,559,265	1,857,398,860	1,591,803,211
01/07/2025	38	1,250,000,000	2,146,981,257	2,015,177,311	1,832,474,573	1,564,005,379
01/08/2025	39	1,250,000,000	2,126,680,798	1,992,737,532	1,807,460,795	1,536,122,289
01/09/2025	40	1,250,000,000	2,106,360,956	1,970,349,944	1,782,609,612	1,508,584,942
01/10/2025	41	750,000,000	2,087,188,321	1,949,210,608	1,759,144,082	1,482,623,978
01/11/2025	42	750,000,000	2,065,948,243	1,926,102,285	1,733,868,213	1,455,131,735
01/12/2025	43	750,000,000	2,046,943,270	1,905,251,342	1,710,876,976	1,429,950,792
01/01/2026	44	750,000,000	2,028,248,520	1,884,648,731	1,688,072,189	1,404,914,664
01/02/2026	45	750,000,000	2,009,171,830	1,863,756,230	1,665,113,338	1,379,937,286
01/03/2026	46	750,000,000	1,989,762,210	1,842,923,590	1,642,718,457	1,356,168,642
01/04/2026	47	750,000,000	1,970,543,487	1,822,027,609	1,619,962,099	1,331,717,279

01/05/2026	48	750,000,000	1,952,083,932	1,801,996,640	1,598,209,267	1,308,449,329
01/06/2026	49	750,000,000	1,932,608,387	1,780,992,658	1,575,563,422	1,284,445,773
01/07/2026	50	750,000,000	1,913,479,772	1,760,470,310	1,553,575,032	1,261,328,475
01/08/2026	51	750,000,000	1,895,451,102	1,740,925,529	1,532,420,011	1,238,883,308
01/09/2026	52	750,000,000	1,876,462,112	1,720,561,448	1,510,643,204	1,216,105,095
01/10/2026	53	750,000,000	1,858,645,848	1,701,428,072	1,490,167,458	1,194,704,130
01/11/2026	54	750,000,000	1,841,229,294	1,682,626,030	1,469,952,080	1,173,505,384
01/12/2026	55	750,000,000	1,821,941,138	1,662,266,412	1,448,591,627	1,151,712,190
01/01/2027	56	750,000,000	1,803,657,392	1,642,794,017	1,427,981,387	1,130,517,161
01/02/2027	57	750,000,000	1,786,234,715	1,624,165,837	1,408,198,567	1,110,133,300
01/03/2027	58	750,000,000	1,769,403,450	1,606,396,830	1,389,592,564	1,091,273,791
01/04/2027	59	750,000,000	1,752,748,346	1,588,577,158	1,370,683,073	1,071,864,562
01/05/2027	60	750,000,000	1,736,059,212	1,570,868,538	1,352,067,410	1,052,973,136
01/06/2027	61	750,000,000	1,717,622,845	1,551,550,426	1,332,043,756	1,032,985,100
01/07/2027	62	750,000,000	1,701,182,250	1,534,177,080	1,313,886,510	1,014,727,670
01/08/2027	63	750,000,000	1,684,952,679	1,516,963,513	1,295,840,626	996,551,760
01/09/2027	64	750,000,000	1,668,526,443	1,499,627,167	1,277,773,416	978,495,285
01/10/2027	65	750,000,000	1,652,330,224	1,482,632,831	1,260,183,907	961,069,735
01/11/2027	66	750,000,000	1,635,892,385	1,465,393,550	1,242,363,505	943,466,049
01/12/2027	67	750,000,000	1,619,229,618	1,448,086,632	1,224,668,990	926,216,250
01/01/2028	68	750,000,000	1,602,787,349	1,430,951,092	1,207,099,472	909,061,687
01/02/2028	69	750,000,000	1,587,006,746	1,414,459,238	1,190,153,009	892,503,058
01/03/2028	70	0	1,570,410,070	1,397,446,134	1,173,040,160	876,184,048
01/04/2028	71		1,554,289,693	1,380,755,403	1,156,082,024	859,859,967
01/05/2028	72		1,538,522,678	1,364,505,362	1,139,664,213	844,174,201
01/06/2028	73		1,522,606,805	1,348,099,322	1,123,097,983	828,379,669
01/07/2028	74		1,506,763,550	1,331,882,123	1,106,856,486	813,053,609
01/08/2028	75		1,491,596,760	1,316,239,423	1,091,074,766	798,066,349
01/09/2028	76		1,476,255,647	1,300,492,386	1,075,279,892	783,181,880
01/10/2028	77		1,461,205,190	1,285,120,966	1,059,955,143	768,855,413
01/11/2028	78		1,444,739,999	1,268,484,831	1,043,573,035	753,766,199
01/12/2028	79		1,429,653,206	1,253,178,238	1,028,442,896	739,792,758
01/01/2029	80		1,414,746,633	1,238,008,396	1,013,409,615	725,891,203
01/02/2029	81		1,399,603,080	1,222,679,385	998,316,188	712,051,238
01/03/2029	82		1,385,005,823	1,208,073,680	984,124,542	699,243,126
01/04/2029	83		1,369,090,706	1,192,166,254	968,696,113	685,365,628
01/05/2029	84		1,353,766,296	1,176,887,256	953,927,480	672,150,005
01/06/2029	85		1,339,099,614	1,162,162,416	939,596,562	659,248,098
01/07/2029	86		1,324,595,057	1,147,687,448	925,609,902	646,772,494
01/08/2029	87		1,310,504,204	1,133,552,658	911,885,169	634,483,484
01/09/2029	88		1,295,238,609	1,118,448,114	897,446,126	621,792,066
01/10/2029	89		1,281,347,098	1,104,636,553	884,182,110	610,090,968
01/11/2029	90		1,266,978,519	1,090,397,008	870,564,708	598,150,608
01/12/2029	91		1,252,380,828	1,076,064,665	857,007,344	586,421,817
01/01/2030	92		1,238,542,885	1,062,369,974	843,948,710	575,040,256
01/02/2030	93		1,224,672,960	1,048,691,256	830,963,611	563,794,481
01/03/2030	94		1,210,819,524	1,035,240,029	818,420,561	553,159,477
01/04/2030	95		1,197,472,015	1,022,091,538	805,970,899	542,437,625
01/05/2030	96		1,183,990,640	1,008,925,850	793,630,929	531,943,019
01/06/2030	97		1,170,380,655	995,636,694	781,185,768	521,383,725
01/07/2030	98		1,157,348,447	982,934,216	769,321,109	511,360,150
01/08/2030	99		1,144,399,898	970,288,556	757,492,257	501,365,042
01/09/2030	100		1,131,563,830	957,778,172	745,823,935	491,551,230
01/10/2030	101		1,118,449,386	945,123,962	734,158,654	481,879,529
01/11/2030	102		1,105,774,594	932,828,540	722,764,922	472,391,680
01/12/2030	103		1,091,712,848	919,454,408	710,649,096	462,568,937
01/01/2031	104		1,079,139,720	907,323,657	699,489,720	453,376,717
01/02/2031	105		1,066,183,977	894,910,260	688,165,160	444,147,455
01/03/2031	106		1,053,579,317	882,975,585	677,427,786	435,544,480
01/04/2031	107		1,041,045,360	870,991,448	666,533,979	426,725,329
01/05/2031	108		1,028,501,231	859,083,967	655,803,583	418,134,494
01/06/2031	109		1,015,846,046	847,074,234	644,991,120	409,498,736
01/07/2031	110		1,003,742,290	835,607,559	634,693,998	401,309,375
01/08/2031	111		991,831,240	824,291,269	624,506,300	393,195,335

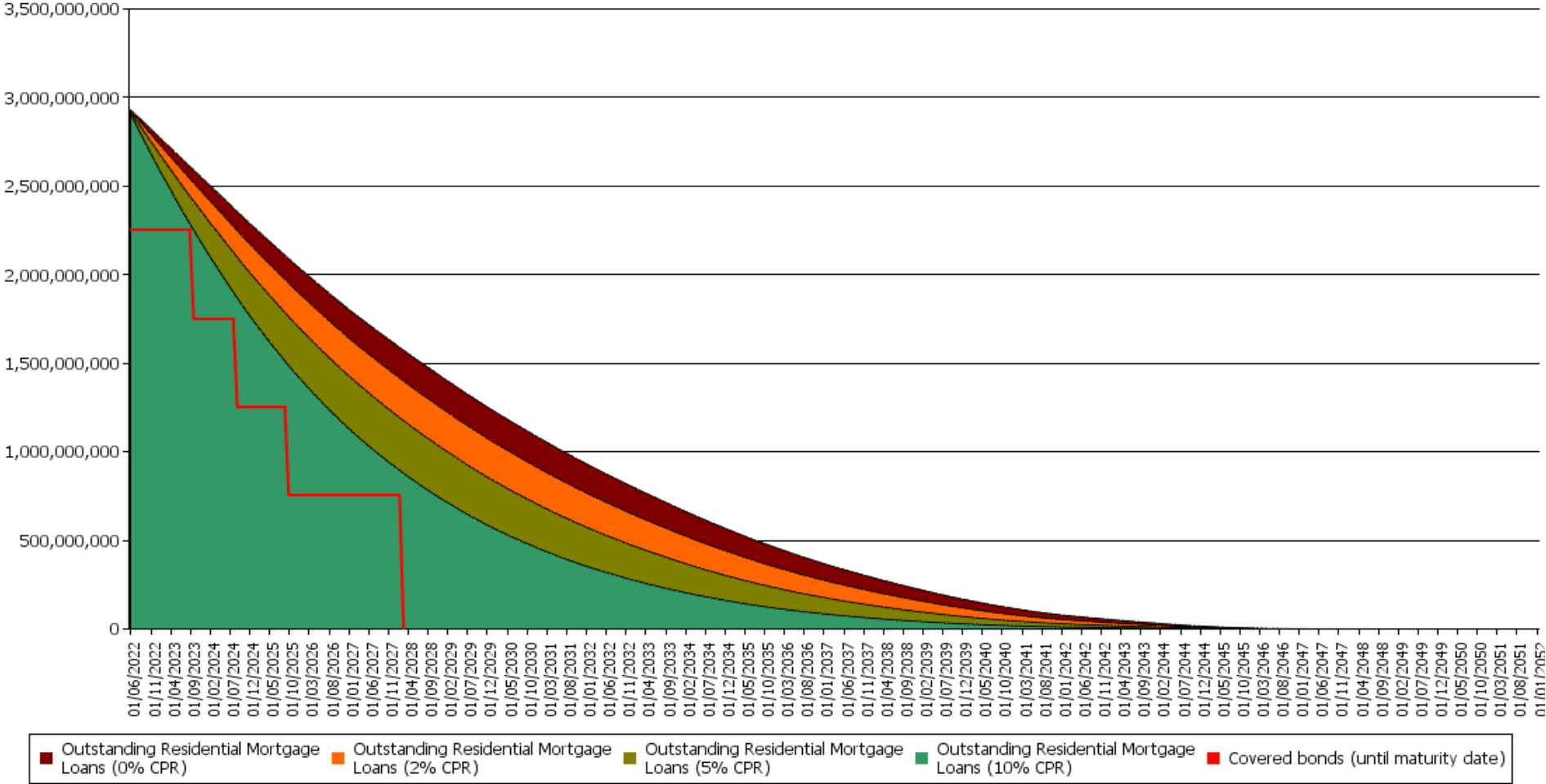
01/09/2031	112	979,987,474	813,066,786	614,435,695	385,216,242
01/10/2031	113	967,083,562	801,043,789	603,859,971	377,033,968
01/11/2031	114	955,482,541	790,092,231	594,089,489	369,362,435
01/12/2031	115	943,754,752	779,113,531	584,392,443	361,844,129
01/01/2032	116	932,071,280	768,163,206	574,713,552	354,343,930
01/02/2032	117	919,835,323	756,793,227	564,766,941	346,736,408
01/03/2032	118	908,388,344	746,189,354	555,528,725	339,713,062
01/04/2032	119	897,204,988	735,752,851	546,365,815	332,694,686
01/05/2032	120	885,973,781	725,350,149	537,315,089	325,842,302
01/06/2032	121	874,872,744	715,046,854	528,335,661	319,039,880
01/07/2032	122	863,687,881	704,746,617	519,443,352	312,384,390
01/08/2032	123	852,707,263	694,606,616	510,667,478	305,805,965
01/09/2032	124	841,777,576	684,540,401	501,986,991	299,334,541
01/10/2032	125	830,780,957	674,488,929	493,398,666	293,007,290
01/11/2032	126	819,976,459	664,587,940	484,919,551	286,752,206
01/12/2032	127	808,818,245	654,468,233	476,360,319	280,536,087
01/01/2033	128	797,983,499	644,605,968	467,988,758	274,438,601
01/02/2033	129	787,325,066	634,917,458	459,782,524	268,484,276
01/03/2033	130	776,725,452	625,410,041	451,857,148	262,846,722
01/04/2033	131	766,204,088	615,891,992	443,848,706	257,094,618
01/05/2033	132	755,749,163	606,490,954	435,997,998	251,511,939
01/06/2033	133	745,356,296	597,136,139	428,181,221	245,956,524
01/07/2033	134	735,034,893	587,900,660	420,521,278	240,566,301
01/08/2033	135	724,803,347	578,733,952	412,911,598	235,212,564
01/09/2033	136	714,640,401	569,651,329	405,397,745	229,954,219
01/10/2033	137	704,492,027	560,640,146	398,002,843	224,834,167
01/11/2033	138	694,444,709	551,707,087	390,665,119	219,754,306
01/12/2033	139	683,676,008	542,260,274	383,030,741	214,576,655
01/01/2034	140	673,698,775	533,440,502	375,842,528	209,657,971
01/02/2034	141	663,759,373	524,678,991	368,729,345	204,818,783
01/03/2034	142	653,868,697	516,068,888	361,845,204	200,225,741
01/04/2034	143	644,037,045	507,447,081	354,895,093	195,548,147
01/05/2034	144	634,282,951	498,941,363	348,087,567	191,010,968
01/06/2034	145	624,341,142	490,287,933	341,180,578	186,427,816
01/07/2034	146	614,797,283	482,000,789	334,588,194	182,076,170
01/08/2034	147	605,351,538	473,790,381	328,052,382	177,763,385
01/09/2034	148	596,024,180	465,698,937	321,629,811	173,544,970
01/10/2034	149	586,839,171	457,769,679	315,375,418	169,472,665
01/11/2034	150	577,735,629	449,904,005	309,168,165	165,433,404
01/12/2034	151	568,692,147	442,134,596	303,081,324	161,511,592
01/01/2035	152	559,519,234	434,265,239	296,929,835	157,563,267
01/02/2035	153	550,631,694	426,642,417	290,975,815	153,749,834
01/03/2035	154	540,801,688	418,383,922	284,687,872	149,851,722
01/04/2035	155	532,050,320	410,915,418	278,894,858	146,180,654
01/05/2035	156	523,364,401	403,543,603	273,217,370	142,617,816
01/06/2035	157	514,771,557	396,244,831	267,593,489	139,090,554
01/07/2035	158	506,342,961	389,117,179	262,133,245	135,693,886
01/08/2035	159	498,021,233	382,072,928	256,733,214	132,335,650
01/09/2035	160	489,648,898	375,012,693	251,348,242	129,011,157
01/10/2035	161	481,553,420	368,207,150	246,179,491	125,840,191
01/11/2035	162	473,534,646	361,461,698	241,054,936	122,698,753
01/12/2035	163	465,552,241	354,785,211	236,020,116	119,643,531
01/01/2036	164	457,602,625	348,135,548	231,007,445	116,606,511
01/02/2036	165	449,683,498	341,530,579	226,048,324	113,619,987
01/03/2036	166	441,806,331	335,015,515	221,208,627	110,746,765
01/04/2036	167	434,006,998	328,543,210	216,383,295	107,872,151
01/05/2036	168	426,268,287	322,155,351	211,653,936	105,081,930
01/06/2036	169	418,628,822	315,845,163	206,980,448	102,326,386
01/07/2036	170	411,149,753	309,693,220	202,449,430	99,676,081
01/08/2036	171	403,802,673	303,643,252	197,989,695	97,067,446
01/09/2036	172	396,563,878	297,694,201	193,616,971	94,521,598
01/10/2036	173	389,429,471	291,858,669	189,354,404	92,061,729
01/11/2036	174	382,419,333	286,118,805	185,158,352	89,640,371
01/12/2036	175	375,524,784	280,499,265	181,074,961	87,304,137
01/01/2037	176	368,779,112	274,993,365	177,069,182	85,011,176
01/02/2037	177	361,514,442	269,118,983	172,845,943	82,632,112
01/03/2037	178	354,946,942	263,825,180	169,056,634	80,511,309
01/04/2037	179	348,441,114	258,550,258	165,255,166	78,367,562

01/05/2037	180	341,979,148	253,338,835	161,525,690	76,284,970
01/06/2037	181	335,494,471	248,113,440	157,791,723	74,205,862
01/07/2037	182	329,121,027	243,000,469	154,159,683	72,200,613
01/08/2037	183	322,794,771	237,925,369	150,556,164	70,214,246
01/09/2037	184	316,512,918	232,899,460	147,001,025	68,265,878
01/10/2037	185	310,294,802	227,949,215	143,522,420	66,377,234
01/11/2037	186	304,137,479	223,046,967	140,078,687	64,510,155
01/12/2037	187	297,968,422	218,164,047	136,674,876	62,684,591
01/01/2038	188	291,881,691	213,345,051	133,315,969	60,885,082
01/02/2038	189	285,909,612	208,625,435	130,035,206	59,135,230
01/03/2038	190	280,030,889	204,022,733	126,874,216	57,476,951
01/04/2038	191	273,825,708	199,163,440	123,537,419	55,728,262
01/05/2038	192	268,113,587	194,688,717	120,464,603	54,119,343
01/06/2038	193	262,485,418	190,278,589	117,436,388	52,535,439
01/07/2038	194	256,857,815	185,893,448	114,447,580	50,988,516
01/08/2038	195	250,846,523	181,235,038	111,295,803	49,374,325
01/09/2038	196	245,230,736	176,877,161	108,343,404	47,860,968
01/10/2038	197	239,812,691	172,685,384	105,515,452	46,420,643
01/11/2038	198	234,415,021	168,512,311	102,703,729	44,992,271
01/12/2038	199	229,041,207	164,379,018	99,938,016	43,601,207
01/01/2039	200	223,693,008	160,268,417	97,191,075	42,223,166
01/02/2039	201	218,377,049	156,194,346	94,479,555	40,871,339
01/03/2039	202	213,110,315	152,193,782	91,848,180	39,580,985
01/04/2039	203	207,876,224	148,204,038	89,212,925	38,282,512
01/05/2039	204	202,551,797	144,170,989	86,571,588	36,996,797
01/06/2039	205	197,423,719	140,282,625	84,022,478	35,755,334
01/07/2039	206	192,396,255	136,485,882	81,547,208	34,559,746
01/08/2039	207	187,437,652	132,742,726	79,109,054	33,384,452
01/09/2039	208	182,583,348	129,085,614	76,733,922	32,244,977
01/10/2039	209	177,866,919	125,544,710	74,445,378	31,155,054
01/11/2039	210	173,225,757	122,061,438	72,195,794	30,085,642
01/12/2039	211	168,637,295	118,633,189	69,995,381	29,049,111
01/01/2040	212	164,152,722	115,282,515	67,845,448	28,037,598
01/02/2040	213	159,707,629	111,970,546	65,728,718	27,047,795
01/03/2040	214	155,307,531	108,712,878	63,664,568	26,094,565
01/04/2040	215	150,962,051	105,491,882	61,621,170	25,150,048
01/05/2040	216	146,668,296	102,323,187	59,623,124	24,234,814
01/06/2040	217	142,461,849	99,219,988	57,667,873	23,340,788
01/07/2040	218	138,348,834	96,197,250	55,773,408	22,481,477
01/08/2040	219	134,346,801	93,256,103	53,930,678	21,646,624
01/09/2040	220	130,424,099	90,379,630	52,134,267	20,836,951
01/10/2040	221	126,612,460	87,594,274	50,403,211	20,062,506
01/11/2040	222	122,886,556	84,872,388	48,712,789	19,307,525
01/12/2040	223	119,207,229	82,196,099	47,060,609	18,576,215
01/01/2041	224	115,569,235	79,552,463	45,431,185	17,857,077
01/02/2041	225	111,959,835	76,937,208	43,825,911	17,153,150
01/03/2041	226	108,389,934	74,369,908	42,266,169	16,479,378
01/04/2041	227	104,904,790	71,856,555	40,733,913	15,814,690
01/05/2041	228	101,479,048	69,395,933	39,242,216	15,173,094
01/06/2041	229	98,174,718	67,022,415	37,803,645	14,554,957
01/07/2041	230	95,105,755	64,820,708	36,471,794	13,984,614
01/08/2041	231	92,166,777	62,711,062	35,195,052	13,437,905
01/09/2041	232	89,341,497	60,685,615	33,971,702	12,915,877
01/10/2041	233	86,603,687	58,729,387	32,795,691	12,417,651
01/11/2041	234	83,970,861	56,847,383	31,664,008	11,938,374
01/12/2041	235	81,429,386	55,036,346	30,579,809	11,482,333
01/01/2042	236	79,030,459	53,324,368	29,553,232	11,049,865
01/02/2042	237	76,734,364	51,687,305	28,573,093	10,638,144
01/03/2042	238	74,517,744	50,117,317	27,641,543	10,251,936
01/04/2042	239	72,341,633	48,571,241	26,720,696	9,868,429
01/05/2042	240	70,186,768	47,047,082	25,818,502	9,496,145
01/06/2042	241	68,053,386	45,539,679	24,927,711	9,129,676
01/07/2042	242	65,956,872	44,064,296	24,060,743	8,776,029
01/08/2042	243	63,881,100	42,605,136	23,204,822	8,427,988
01/09/2042	244	61,824,120	41,163,310	22,362,517	8,087,661
01/10/2042	245	59,795,354	39,747,183	21,540,040	7,758,269
01/11/2042	246	57,791,155	38,349,797	20,729,905	7,434,851
01/12/2042	247	55,801,625	36,968,778	19,934,214	7,120,167

01/01/2043	248	53,838,511	35,607,712	19,151,472	6,811,611
01/02/2043	249	51,894,520	34,263,782	18,381,777	6,510,162
01/03/2043	250	49,977,317	32,947,379	17,634,948	6,221,763
01/04/2043	251	48,101,375	31,656,886	16,901,125	5,937,608
01/05/2043	252	46,250,358	30,388,717	16,184,137	5,662,413
01/06/2043	253	44,429,512	29,142,821	15,481,137	5,393,510
01/07/2043	254	42,648,184	27,928,471	14,799,539	5,134,911
01/08/2043	255	40,889,085	26,731,097	14,129,015	4,881,499
01/09/2043	256	39,148,065	25,549,504	13,470,127	4,634,145
01/10/2043	257	37,437,630	24,393,104	12,828,801	4,395,417
01/11/2043	258	35,742,449	23,249,082	12,196,042	4,160,922
01/12/2043	259	34,054,721	22,114,921	11,572,528	3,932,013
01/01/2044	260	32,152,271	20,844,069	10,879,763	3,680,974
01/02/2044	261	30,499,140	19,738,822	10,276,666	3,462,201
01/03/2044	262	28,866,455	18,652,516	9,687,995	3,250,943
01/04/2044	263	27,250,493	17,578,471	9,106,923	3,043,013
01/05/2044	264	25,582,371	16,475,329	8,514,407	2,833,366
01/06/2044	265	24,030,517	15,449,670	7,964,043	2,638,994
01/07/2044	266	22,520,819	14,455,291	7,433,118	2,452,968
01/08/2044	267	21,091,550	13,514,933	6,931,899	2,277,874
01/09/2044	268	19,734,095	12,623,663	6,458,294	2,113,255
01/10/2044	269	18,468,482	11,794,674	6,019,329	1,961,545
01/11/2044	270	17,259,824	11,004,084	5,601,575	1,817,678
01/12/2044	271	16,100,565	10,248,144	5,203,927	1,681,722
01/01/2045	272	15,025,782	9,547,814	4,835,975	1,556,194
01/02/2045	273	13,972,179	8,863,266	4,477,834	1,434,842
01/03/2045	274	12,935,744	8,193,231	4,129,814	1,318,262
01/04/2045	275	11,916,479	7,534,849	3,788,296	1,204,126
01/05/2045	276	10,929,066	6,899,159	3,460,153	1,095,316
01/06/2045	277	10,002,508	6,303,545	3,153,393	993,982
01/07/2045	278	9,115,769	5,735,295	2,862,061	898,453
01/08/2045	279	8,256,617	5,185,938	2,581,336	806,896
01/09/2045	280	7,413,149	4,648,264	2,307,820	718,343
01/10/2045	281	6,613,713	4,140,186	2,050,505	635,634
01/11/2045	282	5,848,837	3,655,164	1,805,685	557,371
01/12/2045	283	5,110,626	3,188,585	1,571,314	483,038
01/01/2046	284	4,411,192	2,747,532	1,350,522	413,406
01/02/2046	285	3,744,279	2,328,186	1,141,486	347,939
01/03/2046	286	3,116,174	1,934,663	946,367	287,360
01/04/2046	287	2,552,239	1,581,859	771,820	233,367
01/05/2046	288	2,024,890	1,252,952	609,835	183,634
01/06/2046	289	1,596,345	986,103	478,734	143,546
01/07/2046	290	1,322,259	815,453	394,912	117,927
01/08/2046	291	1,097,628	675,772	326,435	97,066
01/09/2046	292	885,054	543,973	262,100	77,606
01/10/2046	293	712,475	437,184	210,128	61,962
01/11/2046	294	589,866	361,335	173,231	50,865
01/12/2046	295	495,491	303,026	144,918	42,378
01/01/2047	296	433,213	264,489	126,167	36,738
01/02/2047	297	408,571	249,022	118,487	34,356
01/03/2047	298	396,685	241,407	114,599	33,101
01/04/2047	299	385,529	234,219	110,905	31,898
01/05/2047	300	374,857	227,363	107,393	30,762
01/06/2047	301	364,169	220,505	103,889	29,632
01/07/2047	302	353,463	213,671	100,421	28,526
01/08/2047	303	342,739	206,837	96,962	27,426
01/09/2047	304	331,995	200,013	93,525	26,342
01/10/2047	305	322,008	193,678	90,340	25,341
01/11/2047	306	312,005	187,343	87,163	24,346
01/12/2047	307	301,984	181,029	84,018	23,371
01/01/2048	308	292,224	174,881	80,958	22,425
01/02/2048	309	282,450	168,745	77,919	21,491
01/03/2048	310	272,659	162,637	74,920	20,582
01/04/2048	311	262,854	156,522	71,920	19,674
01/05/2048	312	253,033	150,427	68,949	18,784
01/06/2048	313	243,197	144,334	65,988	17,902
01/07/2048	314	233,345	138,260	63,055	17,036
01/08/2048	315	223,477	132,189	60,133	16,178

01/09/2048	316	213,594	126,129	57,230	15,331
01/10/2048	317	203,697	120,086	54,355	14,501
01/11/2048	318	195,677	115,163	51,993	13,813
01/12/2048	319	187,644	110,254	49,655	13,137
01/01/2049	320	179,596	105,346	47,324	12,468
01/02/2049	321	171,535	100,447	45,008	11,807
01/03/2049	322	163,459	95,571	42,725	11,165
01/04/2049	323	155,369	90,688	40,439	10,523
01/05/2049	324	147,266	85,816	38,172	9,893
01/06/2049	325	139,148	80,948	35,915	9,268
01/07/2049	326	131,016	76,092	33,678	8,655
01/08/2049	327	122,870	71,240	31,450	8,049
01/09/2049	328	115,632	66,930	29,472	7,510
01/10/2049	329	108,382	62,631	27,511	6,982
01/11/2049	330	101,118	58,334	25,559	6,459
01/12/2049	331	93,842	54,047	23,622	5,945
01/01/2050	332	86,553	49,765	21,695	5,437
01/02/2050	333	80,183	46,025	20,013	4,994
01/03/2050	334	73,802	42,297	18,350	4,562
01/04/2050	335	67,410	38,568	16,690	4,131
01/05/2050	336	61,006	34,846	15,042	3,708
01/06/2050	337	54,661	31,169	13,421	3,295
01/07/2050	338	48,305	27,500	11,812	2,888
01/08/2050	339	42,770	24,307	10,414	2,535
01/09/2050	340	37,225	21,120	9,025	2,188
01/10/2050	341	31,671	17,939	7,647	1,846
01/11/2050	342	27,014	15,276	6,495	1,561
01/12/2050	343	23,457	13,243	5,617	1,345
01/01/2051	344	19,896	11,213	4,744	1,131
01/02/2051	345	16,331	9,188	3,877	920
01/03/2051	346	12,762	7,169	3,018	714
01/04/2051	347	9,940	5,574	2,341	551
01/05/2051	348	7,114	3,983	1,669	391
01/06/2051	349	4,285	2,395	1,001	234
01/07/2051	350	2,144	1,196	499	116
01/08/2051	351	0	0	0	0
01/09/2051	352	0	0	0	0
01/10/2051	353	0	0	0	0
01/11/2051	354	0	0	0	0
01/12/2051	355	0	0	0	0
01/01/2052	356	0	0	0	0
		262,625,038,635	234,878,059,167	201,473,142,760	161,122,597,711

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Respect to Information Community

[Please insert comment]

CONTENT OF TABLE

1. Additional information on the assessment
2. Additional information on the assets
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Participant Participation	Name	Local 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	EGGCFUWVW0001567
E.1.1.4	Bank identifier		
E.1.1.5	Bank name		
E.1.1.6	Back-to-back master		
E.1.1.7	Actual bank		
E.1.1.8	Beneficial account bank		
E.1.1.9	Account bank identifier		
E.1.1.10	Trustee	Delisting BNP Fortis Plafondvrije Representative	
E.1.1.11	Cover Pool Member		
OE.1.1.1	where applicable: identification	David De Schacht & Jozeph De Baetselier	
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			
2. Additional information on the assets			
	Asset Description	Generator (if applicable)	Local entity identifier: EDP*
			Type of Trade
E.2.1.1	Counterparty description	Extrinsic Generator	Extrinsic Asset ID
E.2.1.2	Counterparty 1	Has completed	Has completed
E.2.1.3	Counterparty 2	Has completed	Has completed
E.2.1.4	Counterparty 3	Has completed	Has completed
E.2.1.5	Counterparty 4	Has completed	Has completed
E.2.1.6	Counterparty 5	Has completed	Has completed
E.2.1.7	Counterparty 6	Has completed	Has completed
E.2.1.8	Counterparty 7	Has completed	Has completed
E.2.1.9	Counterparty 8	Has completed	Has completed
E.2.1.10	Counterparty 9	Has completed	Has completed
E.2.1.11	Counterparty 10	Has completed	Has completed
E.2.1.12	Counterparty 11	Has completed	Has completed
E.2.1.13	Counterparty 12	Has completed	Has completed
E.2.1.14	Counterparty 13	Has completed	Has completed
E.2.1.15	Counterparty 14	Has completed	Has completed
E.2.1.16	Counterparty 15	Has completed	Has completed
E.2.1.17	Counterparty 16	Has completed	Has completed
E.2.1.18	Counterparty 17	Has completed	Has completed
E.2.1.19	Counterparty 18	Has completed	Has completed
E.2.1.20	Counterparty 19	Has completed	Has completed
E.2.1.21	Counterparty 20	Has completed	Has completed
E.2.1.22	Counterparty 21	Has completed	Has completed
E.2.1.23	Counterparty 22	Has completed	Has completed
E.2.1.24	Counterparty 23	Has completed	Has completed
E.2.1.25	Counterparty 24	Has completed	Has completed
E.2.1.26	Counterparty 25	Has completed	Has completed
OE.2.1.1			
OE.2.1.2			
OE.2.1.3			
OE.2.1.4			
OE.2.1.5			
OE.2.1.6			
OE.2.1.7			
OE.2.1.8			
OE.2.1.9			
OE.2.1.10			
OE.2.1.11			
OE.2.1.12			
OE.2.1.13			
3. Additional information on the asset distribution			
	3. General information		Total Assets
E.3.1.1	Investment name/asset identifier		4.4
E.3.1.2	Investment Asset/Asset Identifier**		108.48
E.3.1.3			4.48
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
	3. Assets	% Beneficial owner	% Beneficial owner
E.3.2.1	0-30 days	0.01%	0.01%
E.3.2.2	30-60 days	0.00%	0.00%
E.3.2.3	60-90 days	0.01%	0.01%
E.3.2.4	90-180 days	0.00%	0.00%
E.3.2.5	> 180 days	0.00%	0.00%
OE.3.2.1			
OE.3.2.2			
OE.3.2.3			
OE.3.2.4			
OE.3.2.5			

Reason for No Data in Worksheet E	Value
Not available for the jurisdiction	ND1
Not relevant for the issuer and/or CR 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>

²² *Id.* (citing *United States v. American Medical Ass'n*, 17 F.3d 1091, 1094 (9th Cir. 1994)).