



## 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](http://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](http://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](http://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](http://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](http://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: 30/11/2021**

**Cut-off Date: 30/11/2021**



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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	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	11/30/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mn)	2,949.8		
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,235.6			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,338.4			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal	Actual	Minimum Committed	Purpose
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	5.0%	31.1%	5.0%	ND1
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	147.8%	0.0%	0.0%
OG.3.2.3		0.0%	38.4%	0.0%	0.0%
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	2,949.8	% Cover Pool	99.6%
G.3.3.2	Public Sector				
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0			0.4%
G.3.3.5	Other	0.0			0.0%
G.3.3.6	Total	2,962.8			100.0%
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					
G.3.4.1	Weighted Average Life (in years)	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
		7.3	ND1	0.0%	
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	36.2	ND1	1.23%	
G.3.4.3	1 - 1 Y	113.9	ND1	3.86%	
G.3.4.4	2 - 3 Y	200.1	ND1	6.78%	
G.3.4.5	3 - 4 Y	223.6	ND1	7.58%	
G.3.4.6	4 - 5 Y	248.1	ND1	8.41%	
G.3.4.7	5 - 10 Y	1,490.6	ND1	47.79%	
G.3.4.8	10+ Y	718.3	ND1	24.35%	
G.3.4.9	Total	2,949.8	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		4.0	5.0		
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					
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.2	USD	2,949.8	0.0	100.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,949.8	0.0	100.0%	0.0%
OG.3.6.1	a/w (if relevant, please specify)			0.0	
OG.3.6.2	a/w (if relevant, please specify)			0.0	
OG.3.6.3	a/w (if relevant, please specify)			0.0	
OG.3.6.4	a/w (if relevant, please specify)			0.0	
OG.3.6.5	a/w (if relevant, please specify)			0.0	
OG.3.6.6	a/w (if relevant, please specify)			0.0	
OG.3.6.7	a/w (if relevant, please specify)			0.0	
OG.3.6.8	a/w (if relevant, please specify)			0.0	
OG.3.6.9	a/w (if relevant, please specify)			0.0	

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)	
G.3.7.1	EUR	2,250.0	0.0	100.0%		
G.3.7.2	USD	0.0	0.0	0.0%		
G.3.7.3	GBP	0.0	0.0	0.0%		
G.3.7.4	NOK	0.0	0.0	0.0%		
G.3.7.5	CHF	0.0	0.0	0.0%		
G.3.7.6	AUD	0.0	0.0	0.0%		
G.3.7.7	CAD	0.0	0.0	0.0%		
G.3.7.8	BRL	0.0	0.0	0.0%		
G.3.7.9	CZK	0.0	0.0	0.0%		
G.3.7.10	DKK	0.0	0.0	0.0%		
G.3.7.11	HKD	0.0	0.0	0.0%		
G.3.7.12	KRW	0.0	0.0	0.0%		
G.3.7.13	SEK	0.0	0.0	0.0%		
G.3.7.14	SGD	0.0	0.0	0.0%		
G.3.7.15	Other	0.0	0.0	0.0%		
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%	
OG.3.7.1	o/w (if relevant, please specify)		0.0			
OG.3.7.2	o/w (if relevant, please specify)		0.0			
OG.3.7.3	o/w (if relevant, please specify)		0.0			
OG.3.7.4	o/w (if relevant, please specify)		0.0			
OG.3.7.5	o/w (if relevant, please specify)		0.0			
OG.3.7.6	o/w (if relevant, please specify)		0.0			
OG.3.7.7	o/w (if relevant, please specify)		0.0			
OG.3.7.8	o/w (if relevant, please specify)		0.0			
OG.3.7.9	o/w (if relevant, please specify)		0.0			
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)	
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%	
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%	
G.3.8.3	Other	0.0	0.0	0.0%	0.0%	
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%	
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
9. Substitute Assets - Type		Nominal (before hedging) (mn)	% Substitute Assets			
G.3.9.1	Cash	0.0	0.0%			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	100.0%			
G.3.9.3	Exposures to central banks	0.0	0.0%			
G.3.9.4	Exposures to credit institutions	0.0	0.0%			
G.3.9.5	Other	0.0	0.0%			
G.3.9.6	Total	13.0	100.0%			
OG.3.9.1	o/w EU qts or quasi qts		0.0%			
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) qts or quasi qts		0.0%			
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) qts or quasi qts		0.0%			
OG.3.9.4	o/w EU central banks		0.0%			
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%			
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%			
OG.3.9.7	o/w CQS1 credit institutions		0.0%			
OG.3.9.8	o/w CQS2 credit institutions		0.0%			
OG.3.9.9						
OG.3.9.10						
OG.3.9.11						
OG.3.9.12						
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets			
G.3.10.1	Domestic (Country of Issuer)	13.0	100.0%			
G.3.10.2	Eurozone	0.0	0.0%			
G.3.10.3	Rest of European Union (EU)	0.0	0.0%			
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%			
G.3.10.5	Switzerland	0.0	0.0%			
G.3.10.6	Australia	0.0	0.0%			
G.3.10.7	Brazil	0.0	0.0%			
G.3.10.8	Canada	0.0	0.0%			
G.3.10.9	Japan	0.0	0.0%			
G.3.10.10	Korea	0.0	0.0%			
G.3.10.11	New Zealand	0.0	0.0%			
G.3.10.12	Singapore	0.0	0.0%			
G.3.10.13	US	0.0	0.0%			
G.3.10.14	Other	0.0	0.0%			
G.3.10.15	Total EU	13.0	100.0%			
G.3.10.16	Total	13.0	100.0%			
OG.3.10.1	o/w (if relevant, please specify)		0.0%			
OG.3.10.2	o/w (if relevant, please specify)		0.0%			
OG.3.10.3	o/w (if relevant, please specify)		0.0%			
OG.3.10.4	o/w (if relevant, please specify)		0.0%			
OG.3.10.5	o/w (if relevant, please specify)		0.0%			
OG.3.10.6	o/w (if relevant, please specify)		0.0%			
OG.3.10.7	o/w (if relevant, please specify)		0.0%			
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds		
G.3.11.1	Substitute and other marketable assets	13.0	0.44%	0.58%		
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%		
G.3.11.3	Other	0.0	0.00%	0.00%		
G.3.11.4	Total	13.0	0.44%	0.58%		
OG.3.11.1	o/w (if relevant, please specify)					
OG.3.11.2	o/w (if relevant, please specify)					
OG.3.11.3	o/w (if relevant, please specify)					
OG.3.11.4	o/w (if relevant, please specify)					
OG.3.11.5	o/w (if relevant, please specify)					
OG.3.11.6	o/w (if relevant, please specify)					
OG.3.11.7	o/w (if relevant, please specify)					
12. Bond List		<a href="https://www.coveredbondlabel.com/issuer/1">https://www.coveredbondlabel.com/issuer/1</a>				
G.3.12.1	Bond list	31/				
13. Derivatives & Swaps						
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0				
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0				
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0				
OG.3.13.1	NPV of Derivatives in the cover pool (mn)					
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)					
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)					
OG.3.13.4						
OG.3.13.5						
14. Sustainable or other special purpose strategy - optional						
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N				
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?					
G.3.14.3	specific criteria					
G.3.14.4	link to the committed objective criteria					
4. References to Capital Requirements Regulation (CRR)		Row	Row			
129(7)						
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.						
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38				
G.4.1.2	(i) Value of covered bonds:	39				
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets			
G.4.1.4	(ii) Type of cover assets:	52				
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets			
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228			
G.4.1.7	(ii) Currency risk - cover pool:	111				
G.4.1.8	(ii) Interest rate risk - covered bond:	163				
G.4.1.9	(ii) Currency risk - covered bond:	137				
G.4.1.10	(Please refer to "Tab D. WTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary				
G.4.1.11	(iii) Maturity structure of cover assets:	65				
G.4.1.12	(iii) Maturity structure of covered bonds:	88				
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets			
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						
OG.4.1.4						
OG.4.1.5						
OG.4.1.6						
OG.4.1.7						
OG.4.1.8						
OG.4.1.9						
OG.4.1.10						



5. References to Capital Requirements Regulation (CRR)

129(1)

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

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,949.8	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	2,949.8	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	42,192.0	0
OM.7.2.1	Number of borrowers	23,888.0	0
OM.7.2.2	Optional information eq. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.79%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.59%	0.00%
M.7.5.2	Vlaams-Brabant	13.57%	0.00%
M.7.5.3	Oost-Vlaanderen	15.06%	0.00%
M.7.5.4	Brussels	10.72%	0.00%
M.7.5.5	West-Vlaanderen	11.00%	0.00%
M.7.5.6	Limburg	6.81%	0.00%
M.7.5.7	Likje	8.01%	0.00%
M.7.5.8	Hainaut	6.42%	0.00%
M.7.5.9	Brabant Wallon	5.35%	0.00%
M.7.5.10	Namur	3.80%	0.00%
M.7.5.11	Luxembourg	2.56%	0.00%
M.7.5.12	Other	0.12%	0.00%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	93.90%	0.00%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	6.10%	0.00%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / interest only	2.99%	0.00%
M.7.7.2	Amortising	97.01%	0.00%
M.7.7.3	Other	0.00%	0.00%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			

M.7.8.1	Up to 12 months	11.94%	0.00%	11.9%
M.7.8.2	≥ 12 - < 24 months	9.60%	0.00%	9.6%
M.7.8.3	≥ 24 - < 36 months	16.10%	0.00%	16.1%
M.7.8.4	≥ 36 - < 60 months	11.46%	0.00%	11.5%
M.7.8.5	≥ 60 months	50.90%	0.00%	50.9%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	0.04%	0.0%	0.04%
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				
M.7A.10.1	Nominal	Number of Loans	% Residential Loans	% No. of Loans
Average loan size (000s)				
	69.9			
By buckets (mn):				
M.7A.10.2	<=100K	1,400.0	32,714.0	47.5%
M.7A.10.3	>100K and <=200K	1,051.0	7,762.0	35.6%
M.7A.10.4	>200K and <=300K	299.0	1,258.0	10.1%
M.7A.10.5	>300K and <=400K	96.2	281.0	3.3%
M.7A.10.6	>400K	103.6	177.0	3.5%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Nominal	Number of Loans	% Residential Loans	% No. of Loans
Weighted Average LTV (%)				
	57.0%			
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	821.8	19,234.0	27.9%
M.7A.11.3	>40 - <=50 %	376.0	5,271.0	12.7%
M.7A.11.4	>50 - <=60 %	388.2	4,654.0	13.2%
M.7A.11.5	>60 - <=70 %	395.1	4,360.0	13.4%
M.7A.11.6	>70 - <=80 %	424.0	4,121.0	14.4%
M.7A.11.7	>80 - <=90 %	378.4	3,258.0	12.8%
M.7A.11.8	>90 - <=100 %	140.2	1,025.0	4.8%
M.7A.11.9	>100%	26.0	269.0	0.9%
M.7A.11.10	Total	2,949.8	42,192	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%
OM.7A.11.6	a/w >150 %			0.0%
OM.7A.11.7				
OM.7A.11.8				
OM.7A.11.9				
12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Nominal	Number of Loans	% Residential Loans	% No. of Loans
Weighted Average LTV (%)				
	51.6%			
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,036.9	22,772.0	35.2%
M.7A.12.3	>40 - <=50 %	389.5	4,913.0	13.2%
M.7A.12.4	>50 - <=60 %	376.7	4,211.0	12.8%
M.7A.12.5	>60 - <=70 %	410.7	4,101.0	13.5%
M.7A.12.6	>70 - <=80 %	363.2	3,272.0	12.3%
M.7A.12.7	>80 - <=90 %	240.7	1,982.0	8.2%
M.7A.12.8	>90 - <=100 %	115.2	794.0	3.9%
M.7A.12.9	>100%	16.9	147.0	0.6%
M.7A.12.10	Total	2,949.8	42,192	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%
OM.7A.12.6	a/w >150 %			0.0%
OM.7A.12.7				
OM.7A.12.8				
OM.7A.12.9				
13. Breakdown by type				
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				
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				
M.7A.15.1	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%
OM.7A.15.1				
OM.7A.15.2				
OM.7A.15.3				
16. Average energy use intensity (kWh/m2 per year) - optional				
M.7A.16.1	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%
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		
OM.7A.20.1					
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]			
M.7B.21.1					
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	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%
OM.7B.21.1					
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
M.7B.22.1					
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.4	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.5	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.6	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.7	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.8	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.9	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.10	>100%	[For completion]	[For completion]		
M.7B.22.11	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]			
M.7B.23.1					
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.11	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans			
M.78.24.1	Retail	[For completion]			
M.78.24.2	Office	[For completion]			
M.78.24.3	Hotel/Tourism	[For completion]			
M.78.24.4	Shopping malls	[For completion]			
M.78.24.5	Industry	[For completion]			
M.78.24.6	Agriculture	[For completion]			
M.78.24.7	Other commercially used	[For completion]			
M.78.24.8	Hospital	[For completion]			
M.78.24.9	School	[For completion]			
M.78.24.10	other RE with a social relevant purpose	[For completion]			
M.78.24.11	Land	[For completion]			
M.78.24.12	Property developers / Building under construction	[For completion]			
M.78.24.13	Other	[For completion]			
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 and later	[For completion]	[For completion]		
M.78.27.10	no data	[For completion]	[For completion]		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Exisitive Prosserty	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	[For completion]	[For completion]		
M.78.29.2	TBC at a country level	[For completion]	[For completion]		
M.78.29.3	TBC at a country level	[For completion]	[For completion]		
M.78.29.4	TBC at a country level	[For completion]	[For completion]		
M.78.29.5	TBC at a country level	[For completion]	[For completion]		
M.78.29.6	TBC at a country level	[For completion]	[For completion]		
M.78.29.7	TBC at a country level	[For completion]	[For completion]		
M.78.29.8	TBC at a country level	[For completion]	[For completion]		
M.78.29.9	TBC at a country level	[For completion]	[For completion]		
M.78.29.10	TBC at a country level	[For completion]	[For completion]		
M.78.29.11	TBC at a country level	[For completion]	[For completion]		
M.78.29.12	TBC at a country level	[For completion]	[For completion]		
M.78.29.13	TBC at a country level	[For completion]	[For completion]		
M.78.29.14	TBC at a country level	[For completion]	[For completion]		
M.78.29.15	TBC at a country level	[For completion]	[For completion]		
M.78.29.16	TBC at a country level	[For completion]	[For completion]		
M.78.29.17	TBC at a country level	[For completion]	[For completion]		
M.78.29.18	no data	[For completion]	[For completion]		
M.78.29.19	Total	0.0	0		

## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/11/2021

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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	10/24/23	1.90	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.82	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.31	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.85	04/10/2026
		<b>2,250,000,000</b>									

#### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	4.01

\* At Reporting Date until Maturity Date





**BNP PARIBAS**  
**FORTIS**

## Residential Mortgage Pandbrieven Programme

### Ratings

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

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

#### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,949,793,840 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	125,492,253 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	37.26 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,419,076,758 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.51 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,070,289 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	125,492,253 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,419,076,758
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.67 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:  
105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	377,094,635 (VIII)
Total Interest Proceeds Residential Mortgage Loans	376,458,635
Total Interest Proceeds Public Finance Exposures	636,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	3,088,217,562 (IX)
Total Principal Proceeds Residential Mortgage Loans	2,949,793,840
Total Principal Proceeds Public Finance Exposures	12,931,470
Total Principal Proceeds Financial Institution Exposures	125,492,253
Impact Derivatives	0

Interest Requirement Covered Bonds	65,937,500 (X)
Costs, Fees and expenses Covered Bonds	28,287,359 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,121,087,338

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	283,448,633 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,094,928 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	273,353,705

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	12,931,470 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6,368,970 (XVII)

## Cover Pool Summary

Portfolie

30/11/2021

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,949,793,839.82
Principal Redemptions between Cut-off Date and Maturity Date	2,949,793,839.82
Interest Payments between Cut-off Date and Maturity Date	376,458,634.91
Number of borrowers	23,888
Number of loans	42,192
Average Outstanding Balance per borrower	123,484
Average Outstanding Balance per loan	69,914
Weighted average Current Loan to Current Value	51.55 %
Weighted average seasoning (in Years)	3.89
Weighted average remaining maturity (in years, at 0% CPR)	14.04
Weighted average initial maturity (in years, at 0% CPR)	17.92
Percentage of Fixed Rate Loans	93.90 %
Percentage of Variable Rate Loans	6.10 %
Weighted average interest rate	1.71 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.41 %
Weighted Remaining average life (in years, at 0% CPR)	7.33
Weighted Remaining average life to interest reset (in years, at 0%	6.93

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 125,492,253

### 3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 1 22JUN2026	77GB 0,8 22JUN2028
Currency	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000
Issue Date	05/10/2016	12/10/2018	21/03/2018
Maturity Date	28/03/2022	22/06/2026	22/06/2028
Coupon Type	F	F	F
Coupon	4.00 %	1.00 %	0.80 %
Standard & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

### 4. Derivatives

None



## Stratification Tables

Portfolio Cut-off Date 30/11/2021

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	489,464,547.68	16.59 %	6,856	16.25 %
Oost-Vlaanderen	444,168,001.19	15.06 %	6,692	15.86 %
Vlaams-Brabant	400,141,026.08	13.57 %	5,519	13.08 %
West-Vlaanderen	324,530,975.56	11.00 %	5,250	12.44 %
Brussels	316,128,700.48	10.72 %	3,320	7.87 %
Liège	236,264,756.97	8.01 %	3,553	8.42 %
Limburg	200,929,363.79	6.81 %	3,269	7.75 %
Hainaut	189,428,328.07	6.42 %	2,959	7.01 %
Brabant Wallon	157,694,114.37	5.35 %	1,962	4.65 %
Namur	112,069,525.93	3.80 %	1,658	3.93 %
Luxembourg	75,430,583.09	2.56 %	1,095	2.60 %
Other	3,543,916.61	0.12 %	59	0.14 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	352,206,392.88	11.94 %	3,078	7.30 %
>1 and <=2	283,048,733.04	9.60 %	2,990	7.09 %
>2 and <=3	474,956,022.43	16.10 %	5,603	13.28 %
>3 and <=4	336,918,137.72	11.42 %	4,124	9.77 %
>4 and <=5	434,398,542.23	14.73 %	6,150	14.58 %
>5 and <=6	590,052,929.87	20.00 %	10,558	25.02 %
>6 and <=7	413,436,917.82	14.02 %	7,747	18.36 %
>7 and <=8	25,300,355.58	0.86 %	614	1.46 %
>8 and <=9	6,601,718.32	0.22 %	175	0.41 %
>9 and <=10	1,739,815.03	0.06 %	121	0.29 %
>10 and <=11	5,036,101.92	0.17 %	310	0.73 %
>11 and <=12	12,206,372.15	0.41 %	286	0.68 %
>12 and <=13	6,327,278.91	0.21 %	155	0.37 %
>13 and <=14	1,879,493.17	0.06 %	24	0.06 %
>14 and <=15	161,026.40	0.01 %	17	0.04 %
>15 and <=16	1,418,292.65	0.05 %	38	0.09 %
>16 and <=17	2,735,711.68	0.09 %	124	0.29 %
>17 and <=18	883,292.93	0.03 %	45	0.11 %
>18 and <=19	191,839.46	0.01 %	25	0.06 %
>19 and <=20	256,354.25	0.01 %	5	0.01 %
>21 and <=22	35,178.96	0.00 %	2	0.00 %
>22 and <=23	3,332.42	0.00 %	1	0.00 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	125,000.00	0.00 %	249	0.59 %
<=1	11,817,014.58	0.40 %	542	1.28 %
>1 and <=2	21,203,493.63	0.72 %	776	1.84 %
>2 and <=3	31,447,677.90	1.07 %	978	2.32 %
>3 and <=4	90,779,604.71	3.08 %	3,263	7.73 %
>4 and <=5	110,104,965.90	3.73 %	3,505	8.31 %
>5 and <=6	87,876,792.21	2.98 %	2,218	5.26 %
>6 and <=7	111,664,176.31	3.79 %	2,325	5.51 %
>7 and <=8	122,862,406.13	4.17 %	2,402	5.69 %
>8 and <=9	123,004,716.83	4.17 %	2,159	5.12 %
>9 and <=10	141,111,069.83	4.78 %	2,180	5.17 %
>10 and <=11	108,663,218.00	3.68 %	1,538	3.65 %
>11 and <=12	118,297,823.60	4.01 %	1,601	3.79 %
>12 and <=13	156,786,464.76	5.32 %	1,988	4.71 %
>13 and <=14	177,762,050.17	6.03 %	2,151	5.10 %
>14 and <=15	179,119,541.97	6.07 %	1,970	4.67 %
>15 and <=16	141,388,803.49	4.79 %	1,475	3.50 %
>16 and <=17	147,794,168.47	5.01 %	1,427	3.38 %
>17 and <=18	157,081,031.88	5.33 %	1,676	3.97 %
>18 and <=19	184,830,945.22	6.27 %	1,876	4.45 %
>19 and <=20	201,586,725.26	6.83 %	1,793	4.25 %
>20 and <=21	106,212,802.40	3.60 %	954	2.26 %
>21 and <=22	74,003,721.80	2.51 %	636	1.51 %
>22 and <=23	121,785,563.66	4.13 %	1,028	2.44 %
>23 and <=24	98,009,642.87	3.32 %	715	1.69 %
>24 and <=25	122,054,479.03	4.14 %	745	1.77 %
>25 and <=26	466,696.71	0.02 %	5	0.01 %
>26 and <=27	578,459.01	0.02 %	4	0.01 %
>27 and <=28	249,150.96	0.01 %	4	0.01 %
>28 and <=29	713,055.26	0.02 %	6	0.01 %
>29 and <=30	412,577.27	0.01 %	3	0.01 %
	2,949,793,839.82	100.00 %	42,192	100.00 %

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	143,000.00	0.00 %	5	0.01 %
>1 and <=2	4,284,750.00	0.15 %	40	0.09 %
>2 and <=3	3,994,483.45	0.14 %	56	0.13 %
>3 and <=4	2,434,464.78	0.08 %	60	0.14 %
>4 and <=5	32,556,252.14	1.10 %	303	0.72 %
>5 and <=6	4,058,617.13	0.14 %	270	0.64 %
>6 and <=7	10,040,802.08	0.34 %	543	1.29 %
>7 and <=8	14,503,738.51	0.49 %	697	1.65 %
>8 and <=9	26,757,867.75	0.91 %	844	2.00 %
>9 and <=10	318,639,148.18	10.80 %	8,728	20.69 %
>10 and <=11	50,287,098.02	1.70 %	1,814	4.30 %
>11 and <=12	57,693,425.71	1.96 %	1,104	2.62 %
>12 and <=13	186,496,790.62	6.32 %	3,385	8.02 %
>13 and <=14	25,466,581.45	0.86 %	436	1.03 %
>14 and <=15	408,182,128.06	13.84 %	5,821	13.80 %
>15 and <=16	29,522,054.87	1.00 %	375	0.89 %
>16 and <=17	43,674,377.66	1.48 %	546	1.29 %
>17 and <=18	199,308,747.49	6.76 %	2,373	5.62 %
>18 and <=19	29,272,425.60	0.99 %	434	1.03 %
>19 and <=20	694,546,672.67	23.55 %	7,183	17.02 %
>20 and <=21	43,825,544.42	1.49 %	522	1.24 %
>21 and <=22	19,187,938.76	0.65 %	192	0.46 %
>22 and <=23	22,592,588.97	0.77 %	266	0.63 %
>23 and <=24	16,599,405.19	0.56 %	196	0.46 %
>24 and <=25	633,192,139.25	21.47 %	5,314	12.59 %
>25 and <=26	59,153,513.47	2.01 %	519	1.23 %
>26 and <=27	1,193,619.42	0.04 %	11	0.03 %
>27 and <=28	511,056.07	0.02 %	4	0.01 %
>28 and <=29	421,215.75	0.01 %	5	0.01 %
>29 and <=30	9,290,469.38	0.31 %	122	0.29 %
>30 and <=31	1,692,646.48	0.06 %	19	0.05 %
>39 and <=40	270,276.49	0.01 %	5	0.01 %
	2,949,793,839.82	100.00 %	42,192	100.00 %

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1999	3,332.42	0.00 %	1	0.00 %
2000	35,178.96	0.00 %	2	0.00 %
2002	256,354.25	0.01 %	5	0.01 %
2003	240,387.39	0.01 %	28	0.07 %
2004	887,597.32	0.03 %	48	0.11 %
2005	2,748,759.63	0.09 %	123	0.29 %
2006	1,379,097.16	0.05 %	36	0.09 %
2007	241,938.73	0.01 %	16	0.04 %
2008	1,919,956.60	0.07 %	29	0.07 %
2009	7,248,940.95	0.25 %	172	0.41 %
2010	11,786,104.69	0.40 %	289	0.68 %
2011	4,575,025.35	0.16 %	330	0.78 %
2012	2,034,021.73	0.07 %	86	0.20 %
2013	6,779,914.11	0.23 %	179	0.42 %
2014	41,910,805.43	1.42 %	1,039	2.46 %
2015	412,009,241.77	13.97 %	7,629	18.08 %
2016	661,220,548.86	22.42 %	11,478	27.20 %
2017	383,092,695.92	12.99 %	5,360	12.70 %
2018	319,344,780.76	10.83 %	3,843	9.11 %
2019	496,893,854.71	16.85 %	5,848	13.86 %
2020	268,722,676.92	9.11 %	2,812	6.66 %
2021	326,462,626.16	11.07 %	2,839	6.73 %
<b>2,949,793,839.82</b>	<b>100.00 %</b>		<b>42,192</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	598,701,404.83	20.30 %	12,634	52.89 %
>100 and <=200	1,007,437,580.88	34.15 %	6,956	29.12 %
>200 and <=300	686,870,070.30	23.29 %	2,854	11.95 %
>300 and <=400	280,830,269.71	9.52 %	828	3.47 %
>400	375,954,514.10	12.75 %	616	2.58 %
<b>2,949,793,839.82</b>	<b>100.00 %</b>		<b>23,888</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	3,081,061.71	0.10 %	76	0.18 %
0.5 - 1%	92,253,674.60	3.13 %	1,061	2.51 %
1 - 1.5%	769,689,283.92	26.09 %	9,738	23.08 %
1.5 - 2%	1,743,739,074.59	59.11 %	25,650	60.79 %
2 - 2.5%	221,167,495.85	7.50 %	3,376	8.00 %
2.5 - 3%	93,323,538.22	3.16 %	1,571	3.72 %
3 - 3.5%	17,342,780.35	0.59 %	379	0.90 %
3.5 - 4%	5,704,231.68	0.19 %	177	0.42 %
4 - 4.5%	2,465,864.12	0.08 %	89	0.21 %
4.5 - 5%	756,490.21	0.03 %	47	0.11 %
5 - 5.5%	193,371.83	0.01 %	14	0.03 %
5.5 - 6%	74,129.98	0.00 %	13	0.03 %
6 - 6.5%	2,842.76	0.00 %	1	0.00 %
<b>2,949,793,839.82</b>	<b>100.00 %</b>		<b>42,192</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,769,939,968.64	93.90 %	39,966	94.72 %
Variable	1,802,622.74	0.06 %	55	0.13 %
Variable With Cap	178,051,248.44	6.04 %	2,171	5.15 %
<b>2,949,793,839.82</b>	<b>100.00 %</b>		<b>42,192</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2021	3,189,004.15	0.11 %	55	0.13 %
2022	40,380,688.07	1.37 %	781	1.85 %
2023	20,605,533.47	0.70 %	196	0.46 %
2024	29,664,978.41	1.01 %	305	0.72 %
2025	11,291,289.09	0.38 %	123	0.29 %
2026	14,764,304.37	0.50 %	153	0.36 %
2027	2,922,822.82	0.10 %	32	0.08 %
2028	2,918,633.39	0.10 %	31	0.07 %
2029	5,735,006.00	0.19 %	63	0.15 %
2030	236,392.09	0.01 %	6	0.01 %
2031	9,731,864.53	0.33 %	56	0.13 %
2033	3,210,001.41	0.11 %	39	0.09 %
2034	21,210,389.89	0.72 %	220	0.52 %
2035	3,976,079.14	0.13 %	25	0.06 %
2036	2,517,740.65	0.09 %	16	0.04 %
Fixed To Maturity	2,777,439,112.34	94.16 %	40,091	95.02 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,949,793,839.82	100.00 %	42,192	100.00 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,819,380,699.65	95.58 %	40,639	96.32 %
Interest only	88,181,818.06	2.99 %	592	1.40 %
Linear	42,231,322.11	1.43 %	961	2.28 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0	45,190.63	0.00 %	124	0.29 %
1-10%	55,293,550.34	1.87 %	2,994	7.10 %
11-20%	178,873,924.81	6.06 %	5,290	12.54 %
21-30%	272,764,732.41	9.25 %	5,650	13.39 %
31-40%	314,834,794.88	10.67 %	5,176	12.27 %
41-50%	375,971,644.14	12.75 %	5,271	12.49 %
51-60%	388,220,581.74	13.16 %	4,654	11.03 %
61-70%	395,118,060.53	13.39 %	4,360	10.33 %
71-80%	423,954,961.83	14.37 %	4,121	9.77 %
81-90%	378,429,636.94	12.83 %	3,258	7.72 %
91-100%	140,246,797.29	4.75 %	1,025	2.43 %
101-110%	7,078,997.10	0.24 %	75	0.18 %
111-120%	4,812,558.09	0.16 %	39	0.09 %
>120%	14,148,409.09	0.48 %	155	0.37 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

**13. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	15,999,302.91	0.54 %	1,481	3.51 %
21-40%	90,953,219.06	3.08 %	3,555	8.43 %
41-60%	200,225,034.14	6.79 %	5,189	12.30 %
61-80%	437,915,415.72	14.85 %	6,844	16.22 %
81-100%	522,253,811.63	17.70 %	5,658	13.41 %
101-120%	87,321,867.64	2.96 %	1,713	4.06 %
121-140%	121,883,586.80	4.13 %	1,982	4.70 %
141-160%	154,578,931.48	5.24 %	2,218	5.26 %
161-180%	157,590,187.59	5.34 %	2,077	4.92 %
181-200%	174,753,371.06	5.92 %	1,966	4.66 %
201-300%	465,720,032.43	15.79 %	5,123	12.14 %
301-400%	203,766,849.90	6.91 %	1,981	4.70 %
401-500%	89,602,635.78	3.04 %	751	1.78 %
>500%	227,229,593.68	7.70 %	1,654	3.92 %
	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>



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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	36,176,073.30	1.23 %	1,700	4.03 %
>1 and <=2	113,877,552.03	3.86 %	4,011	9.51 %
>2 and <=3	200,133,015.04	6.78 %	5,773	13.68 %
>3 and <=4	223,647,650.01	7.58 %	4,578	10.85 %
>4 and <=5	248,142,462.54	8.41 %	4,118	9.76 %
>5 and <=6	221,901,721.18	7.52 %	3,129	7.42 %
>6 and <=7	276,421,606.00	9.37 %	3,510	8.32 %
>7 and <=8	342,330,708.07	11.61 %	3,780	8.96 %
>8 and <=9	243,619,865.63	8.26 %	2,434	5.77 %
>9 and <=10	325,285,652.70	11.03 %	3,316	7.86 %
>10 and <=11	283,957,595.16	9.63 %	2,556	6.06 %
>11 and <=12	154,001,032.92	5.22 %	1,330	3.15 %
>12 and <=13	267,271,459.79	9.06 %	1,860	4.41 %
>13 and <=14	10,964,817.87	0.37 %	79	0.19 %
>14 and <=15	890,172.42	0.03 %	8	0.02 %
>15 and <=16	949,001.30	0.03 %	6	0.01 %
>17 and <=18	223,453.86	0.01 %	4	0.01 %
	2,949,793,839.82	100.00 %	42,192	100.00 %

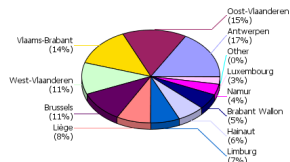
**15. Distribution of Average Life To Interest Reset Date (at 0% CPR)**

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,777,439,112.34	94.16 %	40,091	95.02 %
>=0 and <=1	61,642,409.67	2.09 %	1,024	2.43 %
>1 and <=2	43,572,803.97	1.48 %	445	1.05 %
>2 and <=3	17,596,652.64	0.60 %	175	0.41 %
>3 and <=4	7,065,596.43	0.24 %	78	0.18 %
>4 and <=5	11,563,053.68	0.39 %	79	0.19 %
>7 and <=8	3,530,048.77	0.12 %	20	0.05 %
>6 and <=7	27,384,162.32	0.93 %	280	0.66 %
	2,949,793,839.82	100.00 %	42,192	100.00 %

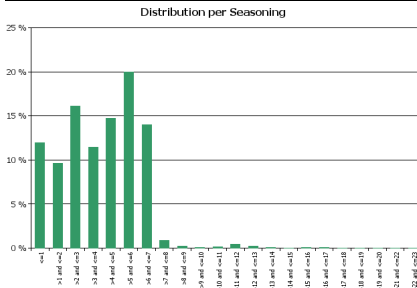
**Stratification Tables**

Portfolio Cut-off Date 30/11/2021

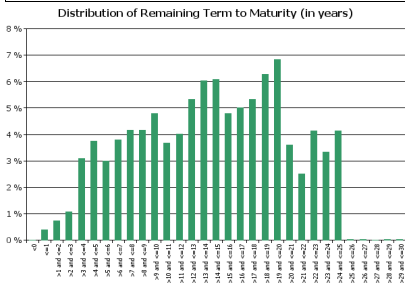
**1. Geographic distribution**



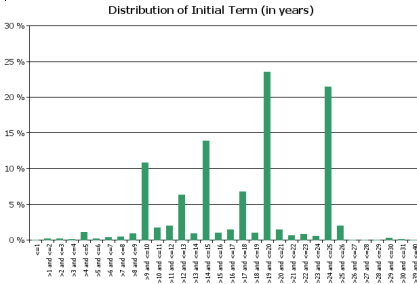
**2. Seasoning**



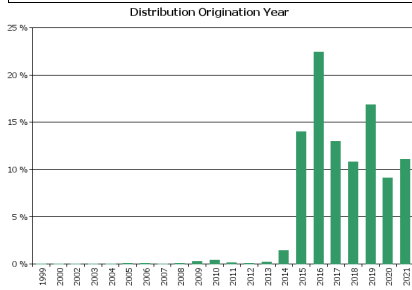
**3. Remaining term to maturity**



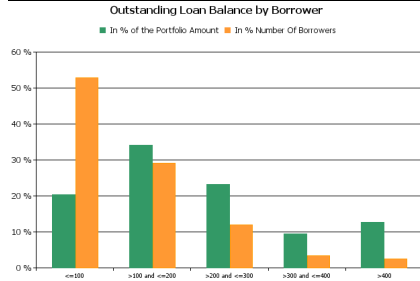
**4. Original term to maturity**



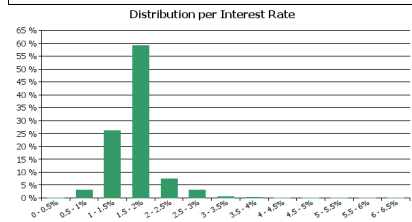
## 5. Origination Year



## 6. Outstanding Loan Balance by Borrower

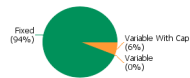


## 7. Interest Rate

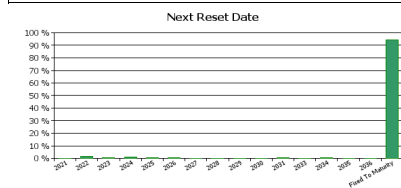


## 8. Interest Rate Type

Distribution per Interest Type



## 9. Next Reset Date



## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency

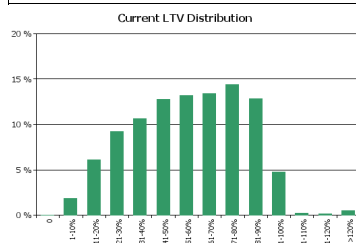


## 11. Repayment Type

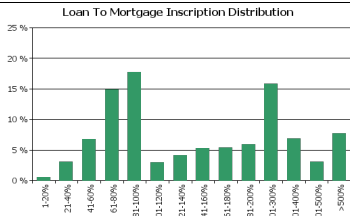
Distribution per Repayment Type



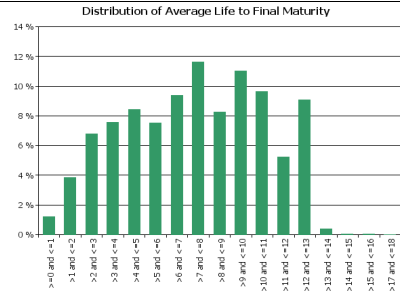
## 12. Current Loan to Current Value (LTV)



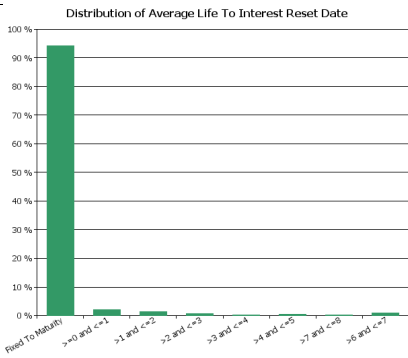
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





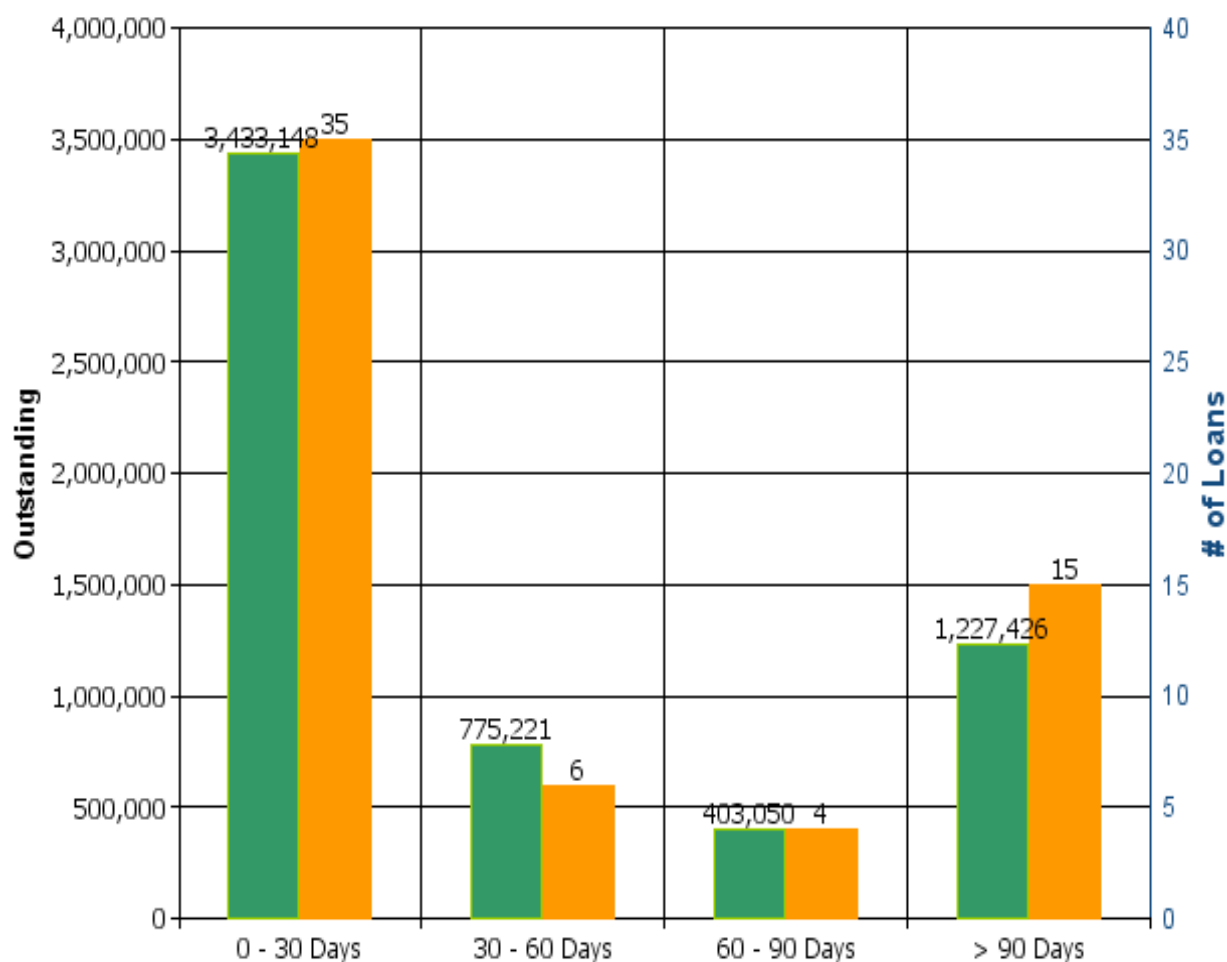
## Cover Pool Performance

Portfolio Cut-off Date 30/11/2021

### 1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,943,954,995.24	99.80 %	42,132	99.86 %
0 - 30 Days	3,433,148.35	0.12 %	35	0.08 %
30 - 60 Days	775,220.50	0.03 %	6	0.01 %
60 - 90 Days	403,049.87	0.01 %	4	0.01 %
> 90 Days	1,227,425.86	0.04 %	15	0.04 %
<b>Total</b>	<b>2,949,793,839.82</b>	<b>100.00 %</b>	<b>42,192</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro





## Amortisation

Portfolio Cut-off Date

Nov/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/12/2021	1	2,250,000,000	2,846,241,570	2,841,569,730	2,834,575,865	2,822,956,386
01/01/2022	2	2,250,000,000	2,825,823,163	2,816,399,899	2,802,322,929	2,779,014,951
01/02/2022	3	2,250,000,000	2,805,345,879	2,791,248,693	2,770,234,195	2,735,557,252
01/03/2022	4	2,250,000,000	2,785,665,972	2,767,421,309	2,740,276,270	2,695,620,086
01/04/2022	5	2,250,000,000	2,765,138,504	2,742,369,121	2,708,563,815	2,653,139,135
01/05/2022	6	2,250,000,000	2,744,714,241	2,717,644,946	2,677,538,018	2,611,997,054
01/06/2022	7	2,250,000,000	2,724,008,933	2,692,569,286	2,646,085,724	2,570,381,378
01/07/2022	8	2,250,000,000	2,703,882,849	2,668,288,543	2,615,770,159	2,530,517,359
01/08/2022	9	2,250,000,000	2,683,312,467	2,643,497,767	2,584,876,691	2,490,039,233
01/09/2022	10	2,250,000,000	2,663,486,886	2,619,515,914	2,554,912,414	2,450,749,911
01/10/2022	11	2,250,000,000	2,643,057,413	2,595,156,995	2,524,924,396	2,412,056,303
01/11/2022	12	2,250,000,000	2,622,629,585	2,570,731,824	2,494,799,276	2,373,183,343
01/12/2022	13	2,250,000,000	2,601,377,682	2,545,715,039	2,464,440,806	2,334,695,018
01/01/2023	14	2,250,000,000	2,580,630,760	2,521,128,761	2,434,432,418	2,296,498,191
01/02/2023	15	2,250,000,000	2,559,808,782	2,496,545,359	2,404,563,496	2,258,714,055
01/03/2023	16	2,250,000,000	2,539,243,523	2,472,694,214	2,376,119,713	2,223,454,944
01/04/2023	17	2,250,000,000	2,519,410,034	2,449,219,413	2,347,576,161	2,187,440,890
01/05/2023	18	2,250,000,000	2,498,765,785	2,425,163,087	2,318,796,917	2,151,767,943
01/06/2023	19	2,250,000,000	2,477,299,085	2,400,250,783	2,289,140,652	2,115,250,548
01/07/2023	20	2,250,000,000	2,456,305,994	2,376,004,212	2,260,439,206	2,080,167,244
01/08/2023	21	2,250,000,000	2,435,275,731	2,351,666,096	2,231,594,981	2,044,925,156
01/09/2023	22	2,250,000,000	2,414,735,520	2,327,876,128	2,203,401,687	2,010,538,245
01/10/2023	23	1,750,000,000	2,394,758,803	2,304,828,604	2,176,217,074	1,977,593,190
01/11/2023	24	1,750,000,000	2,375,263,611	2,282,188,177	2,149,359,802	1,944,914,375
01/12/2023	25	1,750,000,000	2,355,207,636	2,259,203,733	2,122,476,230	1,912,715,084
01/01/2024	26	1,750,000,000	2,334,909,766	2,235,934,499	2,095,272,959	1,880,202,714
01/02/2024	27	1,750,000,000	2,314,152,857	2,212,298,864	2,067,851,849	1,847,736,795
01/03/2024	28	1,750,000,000	2,294,047,403	2,189,598,483	2,041,764,034	1,817,196,047
01/04/2024	29	1,750,000,000	2,273,801,567	2,166,593,503	2,015,174,204	1,785,934,179
01/05/2024	30	1,750,000,000	2,253,450,788	2,143,677,816	1,988,952,629	1,755,469,857
01/06/2024	31	1,750,000,000	2,232,837,010	2,120,465,625	1,962,412,292	1,724,708,930
01/07/2024	32	1,750,000,000	2,210,715,209	2,096,011,079	1,935,006,197	1,693,651,302
01/08/2024	33	1,750,000,000	2,191,131,232	2,073,919,729	1,909,742,540	1,664,458,924
01/09/2024	34	1,250,000,000	2,169,388,419	2,049,857,401	1,882,784,534	1,634,012,978
01/10/2024	35	1,250,000,000	2,148,792,541	2,027,063,628	1,857,266,051	1,605,258,888
01/11/2024	36	1,250,000,000	2,129,037,763	2,005,021,514	1,832,398,253	1,577,057,221
01/12/2024	37	1,250,000,000	2,109,822,206	1,983,663,909	1,808,417,459	1,550,038,042
01/01/2025	38	1,250,000,000	2,089,582,414	1,961,302,204	1,783,483,964	1,522,192,206
01/02/2025	39	1,250,000,000	2,069,989,969	1,939,617,222	1,759,279,398	1,495,173,950
01/03/2025	40	1,250,000,000	2,050,591,470	1,918,496,717	1,736,124,883	1,469,849,530
01/04/2025	41	1,250,000,000	2,030,887,749	1,896,839,621	1,712,161,026	1,443,421,409
01/05/2025	42	1,250,000,000	2,012,138,173	1,876,242,865	1,689,401,266	1,418,395,793
01/06/2025	43	1,250,000,000	1,992,195,187	1,854,496,076	1,665,573,388	1,392,467,321
01/07/2025	44	1,250,000,000	1,972,709,537	1,833,343,051	1,642,522,618	1,367,567,214
01/08/2025	45	1,250,000,000	1,953,364,594	1,812,285,782	1,619,527,765	1,342,710,360
01/09/2025	46	1,250,000,000	1,933,946,075	1,791,226,522	1,596,637,476	1,318,125,859
01/10/2025	47	750,000,000	1,915,606,764	1,771,328,348	1,575,014,832	1,294,944,909

01/11/2025	48	750,000,000	1,895,374,010	1,749,646,899	1,551,779,746	1,270,437,614
01/12/2025	49	750,000,000	1,877,204,648	1,730,030,148	1,530,604,925	1,247,965,140
01/01/2026	50	750,000,000	1,859,341,930	1,710,661,545	1,509,619,929	1,225,641,868
01/02/2026	51	750,000,000	1,841,097,212	1,691,002,809	1,488,476,388	1,203,357,133
01/03/2026	52	750,000,000	1,822,822,804	1,671,653,203	1,468,063,773	1,182,313,150
01/04/2026	53	750,000,000	1,804,516,383	1,652,058,189	1,447,165,398	1,160,546,076
01/05/2026	54	750,000,000	1,787,363,958	1,633,668,997	1,427,534,669	1,140,110,553
01/06/2026	55	750,000,000	1,768,727,510	1,613,893,159	1,406,667,556	1,118,686,486
01/07/2026	56	750,000,000	1,751,017,121	1,595,110,607	1,386,874,811	1,098,424,635
01/08/2026	57	750,000,000	1,733,960,954	1,576,894,009	1,367,549,494	1,078,531,111
01/09/2026	58	750,000,000	1,715,814,298	1,557,744,588	1,347,506,579	1,058,222,856
01/10/2026	59	750,000,000	1,698,856,577	1,539,817,478	1,328,720,561	1,039,192,448
01/11/2026	60	750,000,000	1,682,544,135	1,522,445,564	1,310,389,114	1,020,514,601
01/12/2026	61	750,000,000	1,665,363,339	1,504,426,131	1,291,692,503	1,001,830,314
01/01/2027	62	750,000,000	1,648,026,792	1,486,239,897	1,272,832,567	983,021,300
01/02/2027	63	750,000,000	1,631,654,002	1,468,978,695	1,254,850,400	965,028,684
01/03/2027	64	750,000,000	1,615,669,968	1,452,359,741	1,237,803,694	948,276,645
01/04/2027	65	750,000,000	1,599,862,082	1,435,710,491	1,220,502,123	931,061,651
01/05/2027	66	750,000,000	1,584,023,574	1,419,163,817	1,203,466,380	914,302,581
01/06/2027	67	750,000,000	1,566,439,821	1,401,029,833	1,185,067,011	896,510,770
01/07/2027	68	750,000,000	1,550,852,988	1,384,812,132	1,168,466,195	880,328,655
01/08/2027	69	750,000,000	1,535,478,456	1,368,758,203	1,151,983,134	864,234,156
01/09/2027	70	750,000,000	1,519,906,745	1,352,579,276	1,135,471,420	848,238,798
01/10/2027	71	750,000,000	1,504,485,455	1,336,658,118	1,119,344,027	832,763,334
01/11/2027	72	750,000,000	1,488,906,629	1,320,573,535	1,103,062,012	817,174,031
01/12/2027	73	750,000,000	1,473,102,619	1,304,411,707	1,086,880,493	801,885,769
01/01/2028	74	750,000,000	1,457,521,833	1,288,426,161	1,070,830,502	786,698,034
01/02/2028	75	750,000,000	1,442,604,488	1,273,076,564	1,055,382,322	772,064,824
01/03/2028	76	0	1,426,871,749	1,257,194,653	1,039,736,425	757,604,869
01/04/2028	77		1,411,953,879	1,241,940,747	1,024,508,822	743,347,389
01/05/2028	78		1,397,047,551	1,226,812,279	1,009,538,086	729,482,553
01/06/2028	79		1,381,992,071	1,211,533,022	994,429,370	715,521,624
01/07/2028	80		1,367,010,391	1,196,432,166	979,617,500	701,974,666
01/08/2028	81		1,352,708,712	1,181,907,071	965,263,486	688,759,182
01/09/2028	82		1,338,228,761	1,167,272,308	950,886,808	675,626,952
01/10/2028	83		1,324,033,912	1,152,995,181	936,944,571	662,991,753
01/11/2028	84		1,308,424,522	1,137,469,702	921,977,531	649,637,646
01/12/2028	85		1,294,196,689	1,123,254,086	908,214,172	637,316,562
01/01/2029	86		1,280,146,911	1,109,175,619	894,550,113	625,069,379
01/02/2029	87		1,266,006,295	1,095,063,103	880,922,290	612,939,724
01/03/2029	88		1,252,265,578	1,081,518,237	868,027,364	601,656,477
01/04/2029	89		1,237,307,973	1,066,787,688	854,027,109	589,445,229
01/05/2029	90		1,222,840,102	1,052,583,156	840,581,534	577,786,950
01/06/2029	91		1,209,028,278	1,038,929,268	827,567,646	566,432,295
01/07/2029	92		1,195,376,413	1,025,512,043	814,869,484	555,454,694
01/08/2029	93		1,182,139,173	1,012,435,747	802,433,134	544,660,724
01/09/2029	94		1,167,724,727	998,394,356	789,291,803	533,471,740
01/10/2029	95		1,154,682,111	985,622,568	777,277,116	523,197,657
01/11/2029	96		1,141,074,531	972,355,315	764,864,189	512,661,680
01/12/2029	97		1,127,321,799	959,059,267	752,548,594	502,339,305
01/01/2030	98		1,114,325,583	946,394,965	740,722,637	492,351,027
01/02/2030	99		1,101,296,704	933,743,171	728,961,727	482,481,403
01/03/2030	100		1,088,280,275	921,293,441	717,590,010	473,137,365
01/04/2030	101		1,075,768,715	909,157,051	706,336,109	463,744,627
01/05/2030	102		1,063,314,928	897,157,046	695,297,611	454,626,035
01/06/2030	103		1,050,545,728	884,879,842	684,038,678	445,369,882
01/07/2030	104		1,038,354,763	873,175,738	673,329,721	436,600,324
01/08/2030	105		1,026,248,774	861,531,837	662,661,209	427,862,709
01/09/2030	106		1,014,259,914	850,023,084	652,146,294	419,290,033
01/10/2030	107		1,002,247,740	838,577,305	641,781,483	410,934,661
01/11/2030	108		990,420,689	827,276,146	631,522,274	402,652,949
01/12/2030	109		977,204,118	814,896,865	620,541,149	394,029,629
01/01/2031	110		965,476,594	803,751,668	610,497,540	386,010,246
01/02/2031	111		953,365,631	792,323,265	600,286,439	377,946,272

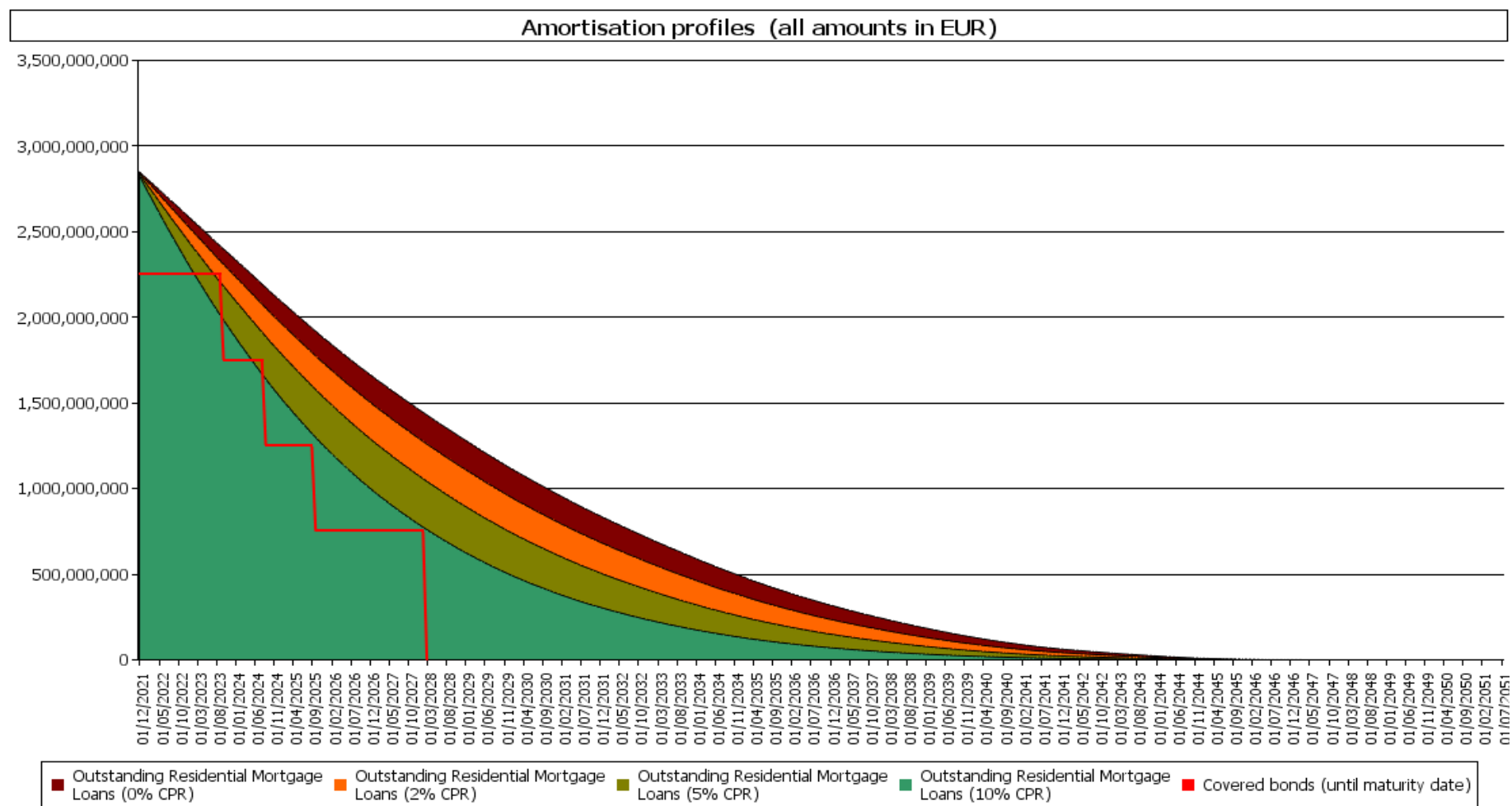
01/03/2031	112	941,607,627	781,352,502	590,614,694	370,433,958
01/04/2031	113	929,916,629	770,342,454	580,811,445	362,742,407
01/05/2031	114	918,213,880	759,399,370	571,151,515	355,247,132
01/06/2031	115	906,395,648	748,353,803	561,412,610	347,710,680
01/07/2031	116	895,130,983	737,840,191	552,162,958	340,580,061
01/08/2031	117	884,055,459	727,474,891	543,021,545	333,522,879
01/09/2031	118	873,081,530	717,226,087	534,009,796	326,598,671
01/10/2031	119	861,890,033	706,870,236	525,003,996	319,774,540
01/11/2031	120	851,095,660	696,833,453	516,233,280	313,100,594
01/12/2031	121	840,368,903	686,921,564	507,637,765	306,625,239
01/01/2032	122	829,642,021	677,003,161	499,035,640	300,152,634
01/02/2032	123	819,105,207	667,271,262	490,611,113	293,835,725
01/03/2032	124	808,436,419	657,535,107	482,302,316	287,714,739
01/04/2032	125	798,029,081	647,969,514	474,077,198	281,610,245
01/05/2032	126	787,573,659	638,430,458	465,948,438	275,647,035
01/06/2032	127	777,251,557	628,994,424	457,894,208	269,734,958
01/07/2032	128	766,845,754	619,554,866	449,912,329	263,946,594
01/08/2032	129	756,643,982	610,275,755	442,046,882	258,233,820
01/09/2032	130	746,497,376	601,070,756	434,272,077	252,617,431
01/10/2032	131	736,283,294	591,873,397	426,574,505	247,122,556
01/11/2032	132	726,259,815	582,825,664	418,985,347	241,697,938
01/12/2032	133	715,884,893	573,556,771	411,307,232	236,296,093
01/01/2033	134	705,832,616	564,543,894	403,814,345	231,008,817
01/02/2033	135	695,952,027	555,697,030	396,475,354	225,849,758
01/03/2033	136	686,131,896	547,016,596	389,385,468	220,962,301
01/04/2033	137	676,386,651	538,332,626	382,229,349	215,982,764
01/05/2033	138	666,706,976	529,757,645	375,215,119	211,150,191
01/06/2033	139	657,094,396	521,234,047	368,239,155	206,346,797
01/07/2033	140	647,556,363	512,824,952	361,406,622	201,687,952
01/08/2033	141	638,113,432	504,489,624	354,628,217	197,066,934
01/09/2033	142	628,740,707	496,236,506	347,939,595	192,531,123
01/10/2033	143	619,440,802	488,094,035	341,388,125	188,131,528
01/11/2033	144	610,179,670	479,981,175	334,859,950	183,752,392
01/12/2033	145	600,195,087	471,352,123	328,030,509	179,266,902
01/01/2034	146	591,002,240	463,345,486	321,638,331	175,029,115
01/02/2034	147	581,850,068	455,396,489	315,316,454	170,862,104
01/03/2034	148	572,747,665	447,585,532	309,196,175	166,904,574
01/04/2034	149	563,676,226	439,749,353	303,010,288	162,872,634
01/05/2034	150	554,712,231	432,045,806	296,969,417	158,971,238
01/06/2034	151	545,563,665	424,199,614	290,834,749	155,027,857
01/07/2034	152	536,815,540	416,712,445	284,998,296	151,294,032
01/08/2034	153	528,162,210	409,299,764	279,216,694	147,597,001
01/09/2034	154	519,618,315	401,995,692	273,536,558	143,981,983
01/10/2034	155	511,211,922	394,843,036	268,008,290	140,493,776
01/11/2034	156	502,882,236	387,750,694	262,524,852	137,036,386
01/12/2034	157	494,609,513	380,745,969	257,147,863	133,679,397
01/01/2035	158	486,172,882	373,616,768	251,691,215	130,288,546
01/02/2035	159	478,053,362	366,753,936	246,439,646	127,029,729
01/03/2035	160	468,989,453	359,249,031	240,842,160	123,669,420
01/04/2035	161	461,007,015	352,535,489	235,740,306	120,536,970
01/05/2035	162	453,090,479	345,912,938	230,742,489	117,497,895
01/06/2035	163	445,267,846	339,364,166	225,798,391	114,493,274
01/07/2035	164	437,607,476	332,978,307	221,004,222	111,602,978
01/08/2035	165	430,054,664	326,676,316	216,270,045	108,749,734
01/09/2035	166	422,455,630	320,359,693	211,548,857	105,925,162
01/10/2035	167	415,135,284	314,291,745	207,031,084	103,238,121
01/11/2035	168	407,891,117	308,283,551	202,556,893	100,579,202
01/12/2035	169	400,682,657	302,338,332	198,161,670	97,993,415
01/01/2036	170	393,510,011	296,422,545	193,790,180	95,425,760
01/02/2036	171	386,369,349	290,550,007	189,467,846	92,902,200
01/03/2036	172	379,270,595	284,759,184	185,249,826	90,474,009
01/04/2036	173	372,249,261	279,013,482	181,050,343	88,048,507
01/05/2036	174	365,287,809	273,346,228	176,936,330	85,695,051
01/06/2036	175	358,431,600	267,760,787	172,880,097	83,375,864
01/07/2036	176	351,732,476	262,325,020	168,953,621	81,148,209
01/08/2036	177	345,152,794	256,981,239	165,090,963	78,957,130
01/09/2036	178	338,671,868	251,728,232	161,305,027	76,819,694
01/10/2036	179	332,280,473	246,572,242	157,612,235	74,753,354



01/11/2036	180	325,992,701	241,496,043	153,974,873	72,718,888
01/12/2036	181	319,797,818	236,518,001	150,429,774	70,753,391
01/01/2037	182	313,737,639	231,642,427	146,954,132	68,825,897
01/02/2037	183	307,153,179	226,396,274	143,260,698	66,811,891
01/03/2037	184	301,256,966	221,710,102	139,973,037	65,028,853
01/04/2037	185	295,420,973	217,046,350	136,680,162	63,230,092
01/05/2037	186	289,628,055	212,441,007	133,450,780	61,483,068
01/06/2037	187	283,815,050	207,824,107	130,218,528	59,739,807
01/07/2037	188	278,112,928	203,314,447	127,079,315	58,060,662
01/08/2037	189	272,457,974	198,842,569	123,968,140	56,399,314
01/09/2037	190	266,846,971	194,417,296	120,900,949	54,770,924
01/10/2037	191	261,299,299	190,062,932	117,902,226	53,193,485
01/11/2037	192	255,808,384	185,753,384	114,935,822	51,635,509
01/12/2037	193	250,304,442	181,458,400	112,001,932	50,111,183
01/01/2038	194	244,890,769	177,232,644	109,115,450	48,612,953
01/02/2038	195	239,593,545	173,104,833	106,303,072	47,159,392
01/03/2038	196	234,388,754	169,084,957	103,595,934	45,782,563
01/04/2038	197	228,854,531	164,812,633	100,721,534	44,323,734
01/05/2038	198	223,816,592	160,919,924	98,100,545	42,993,373
01/06/2038	199	218,861,474	157,090,398	95,522,424	41,686,175
01/07/2038	200	213,909,134	153,283,783	92,978,315	40,409,592
01/08/2038	201	208,571,198	149,205,213	90,274,179	39,068,161
01/09/2038	202	203,626,707	145,421,017	87,760,851	37,819,594
01/10/2038	203	198,878,370	141,796,840	85,363,058	36,635,497
01/11/2038	204	194,150,782	138,191,370	82,980,955	35,462,322
01/12/2038	205	189,445,350	134,620,838	80,637,966	34,319,771
01/01/2039	206	184,764,638	131,072,014	78,312,545	33,188,894
01/02/2039	207	180,119,533	127,560,059	76,020,403	32,081,025
01/03/2039	208	175,522,559	124,114,054	73,796,801	31,023,487
01/04/2039	209	170,959,025	120,682,092	71,573,705	29,961,475
01/05/2039	210	166,305,473	117,204,396	69,340,080	28,907,472
01/06/2039	211	161,845,117	113,867,488	67,194,584	27,894,377
01/07/2039	212	157,478,755	110,613,637	65,113,789	26,919,776
01/08/2039	213	153,175,795	107,408,740	63,066,396	25,962,895
01/09/2039	214	148,976,208	104,286,759	61,077,557	25,037,639
01/10/2039	215	144,907,007	101,271,724	59,165,761	24,154,511
01/11/2039	216	140,911,638	98,312,437	57,290,789	23,289,986
01/12/2039	217	136,961,499	95,399,623	55,456,540	22,451,909
01/01/2040	218	133,108,885	92,558,857	53,668,343	21,635,917
01/02/2040	219	129,292,806	89,752,814	51,908,965	20,838,004
01/03/2040	220	125,521,848	86,996,820	50,195,307	20,070,233
01/04/2040	221	121,805,571	84,277,955	48,502,912	19,311,399
01/05/2040	222	118,141,118	81,608,326	46,850,914	18,577,192
01/06/2040	223	114,561,985	79,001,749	45,239,146	17,862,120
01/07/2040	224	111,076,197	76,472,227	43,682,873	17,176,944
01/08/2040	225	107,696,065	74,019,364	42,174,205	16,513,465
01/09/2040	226	104,394,066	71,628,212	40,707,999	15,871,855
01/10/2040	227	101,202,325	69,324,276	39,301,647	15,260,711
01/11/2040	228	98,089,134	67,077,757	37,931,327	14,666,236
01/12/2040	229	95,020,835	64,872,859	36,594,204	14,091,234
01/01/2041	230	91,988,794	62,696,298	35,276,481	13,526,287
01/02/2041	231	88,984,259	60,545,649	33,979,767	12,973,894
01/03/2041	232	86,012,768	58,434,159	32,719,403	12,444,869
01/04/2041	233	83,125,506	56,376,869	31,487,169	11,925,462
01/05/2041	234	80,298,295	54,370,026	30,291,583	11,425,617
01/06/2041	235	77,581,526	52,441,404	29,142,770	10,945,740
01/07/2041	236	75,091,683	50,675,074	28,091,872	10,507,782
01/08/2041	237	72,701,741	48,979,026	27,082,611	10,087,360
01/09/2041	238	70,388,167	47,339,947	26,109,722	9,683,801
01/10/2041	239	68,130,717	45,746,474	25,168,763	9,296,545
01/11/2041	240	65,931,332	44,194,610	24,253,121	8,920,392
01/12/2041	241	63,778,881	42,681,621	23,365,174	8,558,574
01/01/2042	242	61,724,433	41,236,699	22,516,770	8,212,873
01/02/2042	243	59,743,610	39,845,660	21,701,878	7,882,119
01/03/2042	244	57,833,049	38,512,329	20,927,492	7,571,777
01/04/2042	245	55,963,595	37,204,209	20,165,248	7,265,087
01/05/2042	246	54,117,236	35,917,710	19,420,030	6,967,922
01/06/2042	247	52,288,472	34,645,095	18,684,312	6,675,551

01/07/2042	248	50,500,584	33,405,561	17,971,482	6,394,550
01/08/2042	249	48,735,975	32,183,614	17,270,067	6,118,947
01/09/2042	250	46,991,221	30,978,805	16,581,277	5,850,019
01/10/2042	251	45,275,941	29,799,020	15,910,545	5,590,369
01/11/2042	252	43,585,954	28,638,075	15,251,797	5,336,211
01/12/2042	253	41,912,134	27,493,093	14,605,975	5,089,307
01/01/2043	254	40,264,540	26,367,524	13,972,380	4,847,916
01/02/2043	255	38,636,353	25,258,381	13,350,595	4,612,559
01/03/2043	256	37,035,414	24,174,679	12,748,438	4,387,663
01/04/2043	257	35,473,896	23,116,133	12,159,214	4,167,144
01/05/2043	258	33,938,963	22,079,611	11,585,413	3,954,218
01/06/2043	259	32,437,055	21,066,726	11,025,829	3,747,287
01/07/2043	260	30,976,132	20,084,887	10,486,084	3,549,238
01/08/2043	261	29,536,049	19,118,656	9,956,241	3,355,628
01/09/2043	262	28,113,357	18,166,884	9,436,536	3,166,996
01/10/2043	263	26,720,835	17,238,693	8,932,361	2,985,502
01/11/2043	264	25,344,120	16,322,787	8,436,267	2,807,747
01/12/2043	265	23,979,112	15,418,309	7,949,183	2,634,792
01/01/2044	266	22,629,021	14,525,537	7,469,853	2,465,429
01/02/2044	267	21,296,625	13,647,088	7,000,256	2,300,652
01/03/2044	268	19,982,264	12,784,515	6,542,197	2,141,589
01/04/2044	269	18,684,231	11,933,767	6,091,315	1,985,547
01/05/2044	270	17,333,012	11,052,561	5,627,638	1,826,886
01/06/2044	271	16,098,317	10,247,835	5,204,626	1,682,408
01/07/2044	272	14,904,018	9,471,998	4,798,756	1,544,851
01/08/2044	273	13,785,927	8,746,554	4,419,959	1,416,879
01/09/2044	274	12,736,567	8,067,076	4,066,226	1,297,964
01/10/2044	275	11,777,531	7,447,399	3,744,637	1,190,411
01/11/2044	276	10,871,100	6,862,567	3,441,801	1,089,506
01/12/2044	277	10,009,111	6,308,051	3,155,907	994,911
01/01/2045	278	9,222,937	5,802,721	2,895,708	909,016
01/02/2045	279	8,454,674	5,310,337	2,643,256	826,252
01/03/2045	280	7,703,492	4,831,111	2,399,193	747,091
01/04/2045	281	6,967,912	4,362,393	2,160,912	670,042
01/05/2045	282	6,262,822	3,914,522	1,934,287	597,313
01/06/2045	283	5,619,485	3,506,453	1,728,240	531,425
01/07/2045	284	5,012,712	3,122,704	1,535,312	470,165
01/08/2045	285	4,430,693	2,755,450	1,351,302	412,062
01/09/2045	286	3,863,001	2,398,327	1,173,174	356,229
01/10/2045	287	3,334,307	2,066,692	1,008,462	304,960
01/11/2045	288	2,835,696	1,754,658	854,025	257,164
01/12/2045	289	2,361,529	1,458,857	708,306	212,411
01/01/2046	290	1,924,384	1,186,790	574,746	171,628
01/02/2046	291	1,514,412	932,372	450,386	133,923
01/03/2046	292	1,142,302	702,199	338,421	100,245
01/04/2046	293	828,362	508,349	244,373	72,080
01/05/2046	294	548,246	335,896	161,074	47,315
01/06/2046	295	360,576	220,540	105,488	30,856
01/07/2046	296	320,473	195,690	93,371	27,200
01/08/2046	297	310,546	189,307	90,096	26,134
01/09/2046	298	300,601	182,934	86,841	25,084
01/10/2046	299	290,639	176,581	83,619	24,054
01/11/2046	300	280,659	170,228	80,406	23,032
01/12/2046	301	272,533	165,028	77,758	22,182
01/01/2047	302	264,394	159,828	75,116	21,337
01/02/2047	303	256,240	154,637	72,492	20,505
01/03/2047	304	248,073	149,478	69,912	19,699
01/04/2047	305	240,640	144,754	67,531	18,948
01/05/2047	306	233,700	140,348	65,314	18,251
01/06/2047	307	226,748	135,942	63,103	17,558
01/07/2047	308	219,785	131,551	60,914	16,880
01/08/2047	309	212,810	127,161	58,731	16,206
01/09/2047	310	205,822	122,777	56,562	15,541
01/10/2047	311	198,915	118,461	54,440	14,897
01/11/2047	312	191,996	114,147	52,324	14,257
01/12/2047	313	185,066	109,846	50,229	13,630
01/01/2048	314	178,125	105,547	48,140	13,008
01/02/2048	315	171,172	101,255	46,065	12,395

01/03/2048	316	164,208	96,982	44,016	11,796
01/04/2048	317	157,233	92,705	41,968	11,200
01/05/2048	318	150,246	88,440	39,938	10,615
01/06/2048	319	143,248	84,178	37,917	10,035
01/07/2048	320	136,239	79,927	35,914	9,465
01/08/2048	321	129,218	75,680	33,919	8,902
01/09/2048	322	122,185	71,440	31,937	8,346
01/10/2048	323	115,142	67,211	29,973	7,801
01/11/2048	324	109,981	64,090	28,508	7,388
01/12/2048	325	104,810	60,976	27,056	6,983
01/01/2049	326	99,630	57,864	25,610	6,582
01/02/2049	327	94,439	54,756	24,173	6,186
01/03/2049	328	89,238	51,661	22,754	5,801
01/04/2049	329	84,027	48,562	21,335	5,416
01/05/2049	330	78,807	45,470	19,927	5,038
01/06/2049	331	73,576	42,380	18,526	4,664
01/07/2049	332	68,335	39,297	17,136	4,296
01/08/2049	333	63,084	36,216	15,752	3,933
01/09/2049	334	58,746	33,668	14,607	3,631
01/10/2049	335	54,400	31,126	13,471	3,335
01/11/2049	336	50,044	28,585	12,339	3,042
01/12/2049	337	45,679	26,049	11,217	2,754
01/01/2050	338	41,306	23,515	10,100	2,469
01/02/2050	339	37,857	21,515	9,218	2,244
01/03/2050	340	34,400	19,521	8,344	2,023
01/04/2050	341	30,936	17,525	7,472	1,804
01/05/2050	342	27,464	15,533	6,606	1,589
01/06/2050	343	24,056	13,582	5,762	1,380
01/07/2050	344	20,641	11,635	4,924	1,174
01/08/2050	345	17,218	9,689	4,090	971
01/09/2050	346	13,788	7,746	3,261	771
01/10/2050	347	10,351	5,805	2,438	574
01/11/2050	348	7,815	4,375	1,833	430
01/12/2050	349	6,381	3,567	1,490	348
01/01/2051	350	4,945	2,759	1,150	267
01/02/2051	351	3,507	1,954	812	188
01/03/2051	352	2,069	1,151	477	110
01/04/2051	353	1,380	766	317	73
01/05/2051	354	690	383	158	36
01/06/2051	355	0	0	0	0
01/07/2051	356	0	0	0	0
		<b>254,258,658,574</b>	<b>227,528,893,089</b>	<b>195,326,870,922</b>	<b>156,388,463,096</b>



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

HTT 2022

Respect for Democratic Community

[ Please insert country ]

CONTENT OF TABLE

1. Additional information on the assessment

2. Additional information on the media

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Provisional Participation	Name	Local entity identifier (LEP)
E.1.1.1	Source of audio data		
E.1.1.2	Service		
E.1.1.3	Back-up service	BMP Facilities Units	KG3CJLVW40001567
E.1.1.4	Back-recipient		
E.1.1.5	Back-recipient		
E.1.1.6	Back-to-cash transfer		
E.1.1.7	Actual bank		
E.1.1.8	Bank-to-cash transfer		
E.1.1.9	Account bank identifier		
E.1.1.10	Trustee	Disiting BMP Facilitator Representative	
E.1.1.11	Cover Post Member		
OE.1.1.1	where applicable - dependent agent	David De Schacht & Karen De Baetselier	
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

2. Additional information on the assets

	Asset Description	Generator (if applicable)	Local entity identifier (LEP)	Type of Asset
E.2.1.1	Asset description	Asset description	Asset description	AS
E.2.1.2	Asset description 1	Has completed	Has completed	Has completed
E.2.1.3	Asset description 2	Has completed	Has completed	Has completed
E.2.1.4	Asset description 3	Has completed	Has completed	Has completed
E.2.1.5	Asset description 4	Has completed	Has completed	Has completed
E.2.1.6	Asset description 5	Has completed	Has completed	Has completed
E.2.1.7	Asset description 6	Has completed	Has completed	Has completed
E.2.1.8	Asset description 7	Has completed	Has completed	Has completed
E.2.1.9	Asset description 8	Has completed	Has completed	Has completed
E.2.1.10	Asset description 9	Has completed	Has completed	Has completed
E.2.1.11	Asset description 10	Has completed	Has completed	Has completed
E.2.1.12	Asset description 11	Has completed	Has completed	Has completed
E.2.1.13	Asset description 12	Has completed	Has completed	Has completed
E.2.1.14	Asset description 13	Has completed	Has completed	Has completed
E.2.1.15	Asset description 14	Has completed	Has completed	Has completed
E.2.1.16	Asset description 15	Has completed	Has completed	Has completed
E.2.1.17	Asset description 16	Has completed	Has completed	Has completed
E.2.1.18	Asset description 17	Has completed	Has completed	Has completed
E.2.1.19	Asset description 18	Has completed	Has completed	Has completed
E.2.1.20	Asset description 19	Has completed	Has completed	Has completed
E.2.1.21	Asset description 20	Has completed	Has completed	Has completed
E.2.1.22	Asset description 21	Has completed	Has completed	Has completed
E.2.1.23	Asset description 22	Has completed	Has completed	Has completed
E.2.1.24	Asset description 23	Has completed	Has completed	Has completed
E.2.1.25	Asset description 24	Has completed	Has completed	Has completed
E.2.1.26	Asset description 25	Has completed	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

	1. General information		Total Assets
E.3.1.1	General information		4.43
E.3.1.2	General information		4.43
E.3.1.3	General information		108.4
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
	3. Assets	% Beneficiaries' Assets	% Beneficiaries' Assets
E.3.2.1	1-50 days	0.02%	0.02%
E.3.2.2	51-100 days	0.02%	0.02%
E.3.2.3	101-150 days	0.02%	0.02%
E.3.2.4	151-200 days	0.02%	0.02%
OE.3.2.1			
OE.3.2.2			
OE.3.2.3			
OE.3.2.4			

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

<sup>22</sup> *Malaysia's Access to Information in Business Terms to Malaysia*.