

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/10/2021

Cut-off Date: 31/10/2021



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Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

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. Maturity of Covered Bonds					
5. Other relevant information					

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	10/31/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2968.3			
G.3.1.2	Outstanding Covered Bonds	2250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3321.0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2322.8			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	31.9%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,968.3	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	2,981.3	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		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	[Mark as ND1 if not relevant]		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	36.2	[Mark as ND1 if not relevant]	1.2%	
G.3.4.3	1 - 2 Y	110.8	[Mark as ND1 if not relevant]	3.7%	
G.3.4.4	2 - 3 Y	200.9	[Mark as ND1 if not relevant]	6.8%	
G.3.4.5	3 - 4 Y	223.4	[Mark as ND1 if not relevant]	7.5%	
G.3.4.6	4 - 5 Y	249.8	[Mark as ND1 if not relevant]	8.4%	
G.3.4.7	5 - 10 Y	1412.4	[Mark as ND1 if not relevant]	47.6%	
G.3.4.8	10+ Y	734.7	[Mark as ND1 if not relevant]	24.8%	
G.3.4.9	Total	2,968.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	0.0%			
OG.3.4.2	a/w 0-0.5y	0.0%			
OG.3.4.3	a/w 0.5-1 y	0.0%			
OG.3.4.4	a/w 1-1.5y	0.0%			
OG.3.4.5	a/w 1.5-2 y	0.0%			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	4.1	[Mark as ND1 if not relevant]		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	500.0	0.0	22.2%	0.0%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	22.2%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.0%			
OG.3.5.2	a/w 0-0.5y	0.0%			
OG.3.5.3	a/w 0.5-1 y	0.0%			
OG.3.5.4	a/w 1-1.5y	0.0%			
OG.3.5.5	a/w 1.5-2 y	0.0%			
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,968.3	2,968.3	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	2,968.3	2,968.3	100.0%	100.0%
OG.3.6.1	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.2	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [f relevant, please specify]			0.0%	0.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.0	2,250.0	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w [f relevant, please specify]				
OG.3.7.2	a/w [f relevant, please specify]				
OG.3.7.3	a/w [f relevant, please specify]				
OG.3.7.4	a/w [f relevant, please specify]				
OG.3.7.5	a/w [f relevant, please specify]				
OG.3.7.6	a/w [f relevant, please specify]				
OG.3.7.7	a/w [f relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	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 (mn)		% Substitute Assets	
G.3.9.1	Cash	0.0		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0		100.0%	
G.3.9.3	Exposures to central banks	0.0			
G.3.9.4	Exposures to credit institutions	0.0		0.0%	
G.3.9.5	Other	0.0		0.0%	
G.3.9.6	Total	13.0		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/w CQS2 credit institutions			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.0		100.0%	
G.3.10.2	Eurozone	0.0		0.0%	
G.3.10.3	Rest of European Union (EU)	0.0		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.0		0.0%	
G.3.10.5	Switzerland	0.0		0.0%	
G.3.10.6	Australia	0.0		0.0%	
G.3.10.7	Brazil	0.0		0.0%	
G.3.10.8	Canada	0.0		0.0%	
G.3.10.9	Japan	0.0		0.0%	
G.3.10.10	Korea	0.0		0.0%	
G.3.10.11	New Zealand	0.0		0.0%	
G.3.10.12	Singapore	0.0		0.0%	
G.3.10.13	US	0.0		0.0%	
G.3.10.14	Other	0.0		0.0%	
G.3.10.15	Total EU	13.0			
G.3.10.16		13.0		100.0%	
OG.3.10.1	a/w [f relevant, please specify]			0.0%	
OG.3.10.2	a/w [f relevant, please specify]			0.0%	
OG.3.10.3	a/w [f relevant, please specify]			0.0%	
OG.3.10.4	a/w [f relevant, please specify]			0.0%	
OG.3.10.5	a/w [f relevant, please specify]			0.0%	
OG.3.10.6	a/w [f relevant, please specify]			0.0%	
OG.3.10.7	a/w [f 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		0.4%	0.6%
G.3.11.2	Central bank eligible assets	0.0		0.0%	0.0%
G.3.11.3	Other	0.0		0.0%	0.0%
G.3.11.4	Total	13.0		0.4%	0.6%
OG.3.11.1	a/w [f relevant, please specify]				
OG.3.11.2	a/w [f relevant, please specify]				
OG.3.11.3	a/w [f relevant, please specify]				
OG.3.11.4	a/w [f relevant, please specify]				
OG.3.11.5	a/w [f relevant, please specify]				
OG.3.11.6	a/w [f relevant, please specify]				
OG.3.11.7	a/w [f relevant, please specify]				

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/13
1/		
13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets 412 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.7	(iii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(iii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage 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)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M7.1.1	Residential	2,968.3	100.0%
M7.1.2	Commercial	0.0	0.0%
M7.1.3	Other	0.0	0.0%
M7.1.4	Total	2,968.3	100.0%
OM7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM7.1.2	a/w Forest & Agriculture		0.0%
OM7.1.3	a/w [if relevant, please specify]		0.0%
OM7.1.4	a/w [if relevant, please specify]		0.0%
OM7.1.5	a/w [if relevant, please specify]		0.0%
OM7.1.6	a/w [if relevant, please specify]		0.0%
OM7.1.7	a/w [if relevant, please specify]		0.0%
OM7.1.8	a/w [if relevant, please specify]		0.0%
OM7.1.9	a/w [if relevant, please specify]		0.0%
OM7.1.10	a/w [if relevant, please specify]		0.0%
OM7.1.11	a/w [if relevant, please specify]		0.0%
2. General information		Residential Loans	Commercial Loans
M7.2.1	Number of mortgage loans	42320	0
OM7.2.1	Optional information eq. Number of borrowers		
OM7.2.2	Optional information eq. Number of guarantors		
OM7.2.3			
OM7.2.4			
OM7.2.5			
OM7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M7.3.1	10 largest exposures	0.8%	0.0%
OM7.3.1			[For completion]
OM7.3.2			
OM7.3.3			
OM7.3.4			
OM7.3.5			
OM7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M7.4.1	European Union	0.0%	0.0%
M7.4.2	Austria	0.0%	0.0%
M7.4.3	Belgium	100.00%	0.0%
M7.4.4	Bulgaria	0.0%	0.0%
M7.4.5	Croatia	0.0%	0.0%
M7.4.6	Cyprus	0.0%	0.0%
M7.4.7	Czechia	0.0%	0.0%
M7.4.8	Denmark	0.0%	0.0%
M7.4.9	Estonia	0.0%	0.0%
M7.4.10	Finland	0.0%	0.0%
M7.4.11	France	0.0%	0.0%
M7.4.12	Germany	0.0%	0.0%
M7.4.13	Greece	0.0%	0.0%
M7.4.14	Netherlands	0.0%	0.0%
M7.4.15	Hungary	0.0%	0.0%
M7.4.16	Ireland	0.0%	0.0%
M7.4.17	Italy	0.0%	0.0%
M7.4.18	Latvia	0.0%	0.0%
M7.4.19	Lithuania	0.0%	0.0%
M7.4.20	Luxembourg	0.0%	0.0%
M7.4.21	Malta	0.0%	0.0%
M7.4.22	Poland	0.0%	0.0%
M7.4.23	Portugal	0.0%	0.0%
M7.4.24	Romania	0.0%	0.0%
M7.4.25	Slovakia	0.0%	0.0%
M7.4.26	Slovenia	0.0%	0.0%
M7.4.27	Spain	0.0%	0.0%
M7.4.28	Sweden	0.0%	0.0%
M7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M7.4.30	Iceland	0.0%	0.0%
M7.4.31	Liechtenstein	0.0%	0.0%
M7.4.32	Norway	0.0%	0.0%
M7.4.33	Other	0.0%	0.0%
M7.4.34	Switzerland	0.0%	0.0%
M7.4.35	United Kingdom	0.0%	0.0%
M7.4.36	Australia	0.0%	0.0%
M7.4.37	Brazil	0.0%	0.0%
M7.4.38	Canada	0.0%	0.0%
M7.4.39	Japan	0.0%	0.0%
M7.4.40	Korea	0.0%	0.0%
M7.4.41	New Zealand	0.0%	0.0%
M7.4.42	Singapore	0.0%	0.0%
M7.4.43	US	0.0%	0.0%
M7.4.44	Other	0.0%	0.0%
OM7.4.1	a/w [if relevant, please specify]		
OM7.4.2	a/w [if relevant, please specify]		
OM7.4.3	a/w [if relevant, please specify]		
OM7.4.4	a/w [if relevant, please specify]		
OM7.4.5	a/w [if relevant, please specify]		
OM7.4.6	a/w [if relevant, please specify]		
OM7.4.7	a/w [if relevant, please specify]		
OM7.4.8	a/w [if relevant, please specify]		
OM7.4.9	a/w [if relevant, please specify]		
OM7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M7.5.1	Antwerpen	16.7%	0.0%
M7.5.2	Vlaams-Brabant	13.6%	0.0%
M7.5.3	Oost-Vlaanderen	15.0%	0.0%
M7.5.4	Brussels	10.7%	0.0%
M7.5.5	West-Vlaanderen	11.0%	0.0%
M7.5.6	Limburg	6.8%	0.0%
M7.5.7	Liège	8.0%	0.0%
M7.5.8	Hainaut	6.4%	0.0%
M7.5.9	Brabant Wallon	5.3%	0.0%
M7.5.10	Namur	3.8%	0.0%
M7.5.11	Luxembourg	2.6%	0.0%
M7.5.12	Other	0.1%	0.0%
M7.5.13	TBC at a country level		
M7.5.14	TBC at a country level		
M7.5.15	TBC at a country level		
M7.5.16	TBC at a country level		
M7.5.17	TBC at a country level		
M7.5.18	TBC at a country level		
M7.5.19	TBC at a country level		
M7.5.20	TBC at a country level		
M7.5.21	TBC at a country level		
M7.5.22	TBC at a country level		
M7.5.23	TBC at a country level		
M7.5.24	TBC at a country level		
M7.5.25	TBC at a country level		

M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	94.0%	0.0%	94.0%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	6.0%	0.0%	6.0%
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				
M.7.7.1	Bullet / Interest only	0.0%	0.0%	0.0%
M.7.7.2	Amortising	97.0%	0.0%	97.0%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning				
M.7.8.1	Up to 12months	12.1%	0.0%	12.1%
M.7.8.2	> 12 - < 24 months	9.7%	0.0%	9.7%
M.7.8.3	> 24 - < 36 months	15.8%	0.0%	15.8%
M.7.8.4	> 36 - < 60 months	11.8%	0.0%	11.8%
M.7.8.5	> 60 months	50.6%	0.0%	50.6%
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	0.0%	0.0%	0.0%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
7.A Residential Cover Pool				
10. Loan Size Information				
Average loan size (USD)		Nominal	Number of Loans	% Residential Loans
M.7A.10.1		70.1		% No. of Loans
By buckets (mn):				
M.7A.10.2	<=100K	1,404.7	0	47.3%
M.7A.10.3	>100K and <=200K	1,062.0	0	35.8%
M.7A.10.4	>200K and <=300K	303.1	0	10.2%
M.7A.10.5	>300K and <=400K	96.1	0	3.2%
M.7A.10.6	>400K	102.5	0	3.5%
M.7A.10.7	TBC at a country level			
M.7A.10.8	TBC at a country level			
M.7A.10.9	TBC at a country level			
M.7A.10.10	TBC at a country level			
M.7A.10.11	TBC at a country level			
M.7A.10.12	TBC at a country level			
M.7A.10.13	TBC at a country level			
M.7A.10.14	TBC at a country level			
M.7A.10.15	TBC at a country level			
M.7A.10.16	TBC at a country level			
M.7A.10.17	TBC at a country level			
M.7A.10.18	TBC at a country level			
M.7A.10.19	TBC at a country level			
M.7A.10.20	TBC at a country level			
M.7A.10.21	TBC at a country level			
M.7A.10.22	TBC at a country level			
M.7A.10.23	TBC at a country level			
M.7A.10.24	TBC at a country level			
M.7A.10.25	TBC at a country level			
M.7A.10.26	Total	2,968.3	0	100.0%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Weighted Average LTV (%)	57.1%		
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	822.1	0	27.7%
M.7A.11.3	>40 - <=50 %	377.9	0	12.7%
M.7A.11.4	>50 - <=60 %	387.9	0	13.1%
M.7A.11.5	>60 - <=70 %	296.6	0	10.0%
M.7A.11.6	>70 - <=80 %	426.4	0	14.4%
M.7A.11.7	>80 - <=90 %	386.0	0	13.0%
M.7A.11.8	>90 - <=100 %	144.7	0	4.9%
M.7A.11.9	>100%	26.6	0	0.9%
M.7A.11.10	Total	2,968.3	0	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	Weighted Average LTV (%)	51.6%		
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,039.9	0	35.0%
M.7A.12.3	>40 - <=50 %	390.7	0	13.2%
M.7A.12.4	>50 - <=60 %	377.7	0	12.7%
M.7A.12.5	>60 - <=70 %	412.8	0	13.9%
M.7A.12.6	>70 - <=80 %	369.3	0	12.4%
M.7A.12.7	>80 - <=90 %	243.1	0	8.2%
M.7A.12.8	>90 - <=100 %	117.8	0	4.0%
M.7A.12.9	>100%	17.0	0	0.6%
M.7A.12.10	Total	2,968.3	0	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		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st tier / No 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 ARE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	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 emissions (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	(For completion)			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	(For completion)	(For completion)		
M.7B.21.3	TBC at a country level	(For completion)	(For completion)		
M.7B.21.4	TBC at a country level	(For completion)	(For completion)		
M.7B.21.5	TBC at a country level	(For completion)	(For completion)		
M.7B.21.6	TBC at a country level	(For completion)	(For completion)		
M.7B.21.7	TBC at a country level	(For completion)	(For completion)		
M.7B.21.8	TBC at a country level	(For completion)	(For completion)		
M.7B.21.9	TBC at a country level	(For completion)	(For completion)		
M.7B.21.10	TBC at a country level	(For completion)	(For completion)		
M.7B.21.11	TBC at a country level	(For completion)	(For completion)		
M.7B.21.12	TBC at a country level	(For completion)	(For completion)		
M.7B.21.13	TBC at a country level	(For completion)	(For completion)		
M.7B.21.14	TBC at a country level	(For completion)	(For completion)		
M.7B.21.15	TBC at a country level	(For completion)	(For completion)		
M.7B.21.16	TBC at a country level	(For completion)	(For completion)		
M.7B.21.17	TBC at a country level	(For completion)	(For completion)		
M.7B.21.18	TBC at a country level	(For completion)	(For completion)		
M.7B.21.19	TBC at a country level	(For completion)	(For completion)		
M.7B.21.20	TBC at a country level	(For completion)	(For completion)		
M.7B.21.21	TBC at a country level	(For completion)	(For completion)		
M.7B.21.22	TBC at a country level	(For completion)	(For completion)		
M.7B.21.23	TBC at a country level	(For completion)	(For completion)		
M.7B.21.24	TBC at a country level	(For completion)	(For completion)		
M.7B.21.25	TBC at a country level	(For completion)	(For completion)		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	(For completion)			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	(For completion)	(For completion)		
M.7B.22.3	>40 - <=50 %	(For completion)	(For completion)		
M.7B.22.4	>50 - <=60 %	(For completion)	(For completion)		
M.7B.22.5	>60 - <=70 %	(For completion)	(For completion)		
M.7B.22.6	>70 - <=80 %	(For completion)	(For completion)		
M.7B.22.7	>80 - <=90 %	(For completion)	(For completion)		
M.7B.22.8	>90 - <=100 %	(For completion)	(For completion)		
M.7B.22.9	>100%	(For completion)	(For completion)		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	(Mark as ND1 if not relevant)			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.3	>40 - <=50 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.4	>50 - <=60 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.5	>60 - <=70 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.6	>70 - <=80 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.7	>80 - <=90 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.8	>90 - <=100 %	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.9	>100%	(Mark as ND1 if not relevant)	(Mark as ND1 if not relevant)		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	(For completion)			
M.7B.24.2	Office	(For completion)			
M.7B.24.3	Hotel/Tourism	(For completion)			
M.7B.24.4	Shopping malls	(For completion)			
M.7B.24.5	Industry	(For completion)			
M.7B.24.6	Agriculture	(For completion)			
M.7B.24.7	Other commercially used	(For completion)			
M.7B.24.8	Hospital	(For completion)			
M.7B.24.9	School	(For completion)			
M.7B.24.10	other RE with a social relevant purpose	(For completion)			
M.7B.24.11	Land	(For completion)			
M.7B.24.12	Property developers / Building under construction	(For completion)			
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w (if relevant, please specify)				
OM.7B.24.3	a/w (if relevant, please specify)				
OM.7B.24.4	a/w (if relevant, please specify)				
OM.7B.24.5	a/w (if relevant, please specify)				
OM.7B.24.6	a/w (if relevant, please specify)				
OM.7B.24.7	a/w (if relevant, please specify)				
OM.7B.24.8	a/w (if relevant, please specify)				
OM.7B.24.9	a/w (if relevant, please specify)				
OM.7B.24.10	a/w (if relevant, please specify)				
OM.7B.24.11	a/w (if relevant, please specify)				
OM.7B.24.12	a/w (if relevant, please specify)				
OM.7B.24.13	a/w (if relevant, please specify)				
OM.7B.24.14	a/w (if relevant, please specify)				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	(For completion)	(For completion)		
M.7B.25.2	TBC at a country level	(For completion)	(For completion)		
M.7B.25.3	TBC at a country level	(For completion)	(For completion)		
M.7B.25.4	TBC at a country level	(For completion)	(For completion)		
M.7B.25.5	TBC at a country level	(For completion)	(For completion)		
M.7B.25.6	TBC at a country level	(For completion)	(For completion)		
M.7B.25.7	TBC at a country level	(For completion)	(For completion)		
M.7B.25.8	TBC at a country level	(For completion)	(For completion)		
M.7B.25.9	TBC at a country level	(For completion)	(For completion)		
M.7B.25.10	TBC at a country level	(For completion)	(For completion)		
M.7B.25.11	TBC at a country level	(For completion)	(For completion)		
M.7B.25.12	TBC at a country level	(For completion)	(For completion)		
M.7B.25.13	TBC at a country level	(For completion)	(For completion)		
M.7B.25.14	TBC at a country level	(For completion)	(For completion)		
M.7B.25.15	TBC at a country level	(For completion)	(For completion)		
M.7B.25.16	TBC at a country level	(For completion)	(For completion)		
M.7B.25.17	TBC at a country level	(For completion)	(For completion)		
M.7B.25.18	no data	(For completion)	(For completion)		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	(For completion)	(For completion)		
M.7B.26.2	TBC at a country level	(For completion)	(For completion)		
M.7B.26.3	TBC at a country level	(For completion)	(For completion)		
M.7B.26.4	TBC at a country level	(For completion)	(For completion)		
M.7B.26.5	TBC at a country level	(For completion)	(For completion)		
M.7B.26.6	TBC at a country level	(For completion)	(For completion)		
M.7B.26.7	TBC at a country level	(For completion)	(For completion)		
M.7B.26.8	TBC at a country level	(For completion)	(For completion)		
M.7B.26.9	TBC at a country level	(For completion)	(For completion)		
M.7B.26.10	TBC at a country level	(For completion)	(For completion)		
M.7B.26.11	TBC at a country level	(For completion)	(For completion)		
M.7B.26.12	TBC at a country level	(For completion)	(For completion)		
M.7B.26.13	TBC at a country level	(For completion)	(For completion)		
M.7B.26.14	TBC at a country level	(For completion)	(For completion)		
M.7B.26.15	TBC at a country level	(For completion)	(For completion)		
M.7B.26.16	TBC at a country level	(For completion)	(For completion)		
M.7B.26.17	TBC at a country level	(For completion)	(For completion)		
M.7B.26.18	no data	(For completion)	(For completion)		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	(For completion)	(For completion)		
M.7B.27.2	1919 - 1945	(For completion)	(For completion)		
M.7B.27.3	1946 - 1960	(For completion)	(For completion)		
M.7B.27.4	1961 - 1970	(For completion)	(For completion)		
M.7B.27.5	1971 - 1980	(For completion)	(For completion)		
M.7B.27.6	1981 - 1990	(For completion)	(For completion)		
M.7B.27.7	1991 - 2000	(For completion)	(For completion)		
M.7B.27.8	2001 - 2005	(For completion)	(For completion)		
M.7B.27.9	2006 and later	(For completion)	(For completion)		
M.7B.27.10	no data	(For completion)	(For completion)		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					

28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Exisitive Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6). 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 31/10/2021

Contact Details:**Head of ALM Treasury**

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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

Website<https://www.bnpparibasfortis.com/>**Remark**

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

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



BNP PARIBAS Residential Mortgage Pandbrieven Programm

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	#####	EUR	Fixed	0.00 %	NACT	10/24/23	1.98	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	#####	EUR	Fixed	0.50 %	NACT	23/09/2022	2.90	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	#####	EUR	Fixed	0.88 %	NACT	22/03/2022	6.39	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	#####	EUR	Fixed	0.63 %	NACT	04/10/2022	3.93	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR): #####

Current Weighted Average 0.54 %

Weighted Average Rema 4.08888889

* 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
Nominal Balance Residential Mortgage Loans	2,968,283,816
Nominal Balance Public Finance Exposures	13,000,000
Nominal Balance Financial Institution Exposures	128,958,580
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	38.23 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,434,704,474
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	108.21 %

Limit:
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,086,013
Value of Financial Institution Exposures (definition Royal Decree)	128,958,580
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,434,704,474
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.52 %

Limit:
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets 381,523,998

	Total	380,887,998
	Tot.	636,000
	Total	0
	Impa	0

Principal Proceeds Cover Assets 3,110,068,286

	Total	2,968,283,816
	Total	12,825,890
	Total	128,958,580
	Impa	0

Interest Requirement Covered Bonds 65,937,500

Costs, Fees and expenses Covered Bonds 28,920,522

Principal Requirement Covered Bonds 2,250,000,000 (XII)

Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII) 1,146,734,262

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days 287,101,155

Cumulative Cash Outflow Next 180 Days -10,101,399 (XIV)

Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV) 276,999,756

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut 12,825,890

Interest Payable on Mortgage Pandbrieven next 3 months 0

Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI) #####

Cover Pool Summary

Portfolio

31/10/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,968,283,816.29
Principal Redemptions between Cut-off Date and Maturity Date	2,968,283,816.29
Interest Payments between Cut-off Date and Maturity Date	380,887,997.75
Number of borrowers	23995
Number of loans	42320
Average Outstanding Balance per borrower	123,704
Average Outstanding Balance per loan	70,139
Weighted average Current Loan to Current Value	51.64 %
Weighted average seasoning (in Years)	3.83
Weighted average remaining maturity (in years, at 0% CPR)	14.07627739
Weighted average initial maturity (in years, at 0% CPR)	17.90464518
Percentage of Fixed Rate Loans	93.96 %
Percentage of Variable Rate Loans	6.04 %
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)	7.35
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.96

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	128,958,580
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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 31/10/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	494273462.6	16.65 %	6,879	16.25 %
Oost-Vlaanderen	446231977.6	15.03 %	6,709	15.85 %
Vlaams-Brabant	402790336.3	13.57 %	5,531	13.07 %
West-Vlaanderen	326883942.8	11.01 %	5,267	12.45 %
Brussels	317188157.5	10.69 %	3,320	7.84 %
Liège	237994868.9	8.02 %	3,573	8.44 %
Limburg	200548021.2	6.76 %	3,283	7.76 %
Hainaut	190219218.1	6.41 %	2,961	7.00 %
Brabant Wallon	158740013.5	5.35 %	1,964	4.64 %
Namur	112941596	3.80 %	1,665	3.93 %
Luxembourg	76640085.09	2.58 %	1,110	2.62 %
Other	3832136.76	0.13 %	58	0.14 %
	2968283816	100.00 %	42,320	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	359112731.8	12.10 %	3,156	7.46 %
>1 and <=2	287423562.3	9.68 %	3,028	7.16 %
>2 and <=3	470416441.7	15.85 %	5,509	13.02 %
>3 and <=4	348815200.3	11.75 %	4,301	10.16 %
>4 and <=5	467777659.5	15.76 %	6,637	15.68 %
>5 and <=6	564932995.1	19.03 %	10,165	24.02 %
>6 and <=7	410572025	13.83 %	7,686	18.16 %
>7 and <=8	19353977.94	0.65 %	474	1.12 %
>8 and <=9	6617222.04	0.22 %	175	0.41 %
>9 and <=10	1829450.36	0.06 %	168	0.40 %
>10 and <=11	5584642.11	0.19 %	316	0.75 %
>11 and <=12	12902418.79	0.43 %	285	0.67 %
>12 and <=13	5411335.34	0.18 %	140	0.33 %
>13 and <=14	1747298.6	0.06 %	22	0.05 %
>14 and <=15	282325.13	0.01 %	20	0.05 %
>15 and <=16	1502047.83	0.05 %	40	0.09 %
>16 and <=17	2625923.84	0.09 %	122	0.29 %
>17 and <=18	922236.1	0.03 %	45	0.11 %
>18 and <=19	410993.43	0.01 %	26	0.06 %
>19 and <=20	3584.49	0.00 %	2	0.00 %
>21 and <=22	35936.2	0.00 %	2	0.00 %
>22 and <=23	3808.48	0.00 %	1	0.00 %
	2968283816	100.00 %	42,320	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	246210.16	0.01 %	305	0.72 %
<=1	10987639.41	0.37 %	539	1.27 %
>1 and <=2	21916977.23	0.74 %	759	1.79 %
>2 and <=3	29939278.36	1.01 %	928	2.19 %
>3 and <=4	88187609.4	2.97 %	3,208	7.58 %
>4 and <=5	110739558.4	3.73 %	3,450	8.15 %
>5 and <=6	92102781.61	3.10 %	2,342	5.53 %
>6 and <=7	108842701.5	3.67 %	2,338	5.52 %
>7 and <=8	126428615.4	4.26 %	2,411	5.70 %
>8 and <=9	127393606	4.29 %	2,210	5.22 %
>9 and <=10	138149981.8	4.65 %	2,107	4.98 %
>10 and <=11	112557779	3.79 %	1,608	3.80 %
>11 and <=12	120361283.3	4.05 %	1,617	3.82 %
>12 and <=13	153336122.1	5.17 %	1,914	4.52 %
>13 and <=14	182335024.3	6.14 %	2,215	5.23 %
>14 and <=15	170943704.2	5.76 %	1,887	4.46 %
>15 and <=16	150480300.4	5.07 %	1,572	3.71 %
>16 and <=17	151026374.3	5.09 %	1,445	3.41 %
>17 and <=18	154077659.8	5.19 %	1,616	3.82 %
>18 and <=19	186059702.3	6.27 %	1,894	4.48 %
>19 and <=20	198112955.4	6.67 %	1,781	4.21 %
>20 and <=21	113699832.5	3.83 %	1,012	2.39 %
>21 and <=22	75212428.67	2.53 %	648	1.53 %
>22 and <=23	114821564.7	3.87 %	968	2.29 %
>23 and <=24	101284095.8	3.41 %	751	1.77 %
>24 and <=25	126176648.7	4.25 %	769	1.82 %
>25 and <=26	906310.66	0.03 %	9	0.02 %
>26 and <=27	579948.24	0.02 %	4	0.01 %
>27 and <=28	249747.98	0.01 %	4	0.01 %
>28 and <=29	503313.08	0.02 %	3	0.01 %
>29 and <=30	624061.67	0.02 %	6	0.01 %
	2968283816	100.00 %	42.320	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	143000	0.00 %	5	0.01 %
>1 and <=2	4289750	0.14 %	39	0.09 %
>2 and <=3	4004728.9	0.13 %	58	0.14 %
>3 and <=4	2465197.45	0.08 %	63	0.15 %
>4 and <=5	31936330.09	1.08 %	312	0.74 %
>5 and <=6	4203677.78	0.14 %	302	0.71 %
>6 and <=7	9954457.63	0.34 %	566	1.34 %
>7 and <=8	14794831.3	0.50 %	694	1.64 %
>8 and <=9	27331882.71	0.92 %	850	2.01 %
>9 and <=10	323712167.7	10.91 %	8,751	20.68 %
>10 and <=11	51157299.16	1.72 %	1,839	4.35 %
>11 and <=12	58165345.38	1.96 %	1,105	2.61 %
>12 and <=13	188986583	6.37 %	3,391	8.01 %
>13 and <=14	25722415.49	0.87 %	437	1.03 %
>14 and <=15	411184337.5	13.85 %	5,822	13.76 %
>15 and <=16	29806074.36	1.00 %	375	0.89 %
>16 and <=17	44118308.51	1.49 %	550	1.30 %
>17 and <=18	200722674.7	6.76 %	2,377	5.62 %
>18 and <=19	29318505.19	0.99 %	432	1.02 %
>19 and <=20	695007459.2	23.41 %	7,158	16.91 %
>20 and <=21	44530555.51	1.50 %	529	1.25 %
>21 and <=22	19243983	0.65 %	192	0.45 %
>22 and <=23	23012007.7	0.78 %	266	0.63 %
>23 and <=24	16778792	0.57 %	198	0.47 %
>24 and <=25	635411215.6	21.41 %	5,327	12.59 %
>25 and <=26	58858860.09	1.98 %	516	1.22 %
>26 and <=27	1197510.5	0.04 %	11	0.03 %
>27 and <=28	512657.36	0.02 %	4	0.01 %
>28 and <=29	422593.71	0.01 %	5	0.01 %
>29 and <=30	9321223.19	0.31 %	122	0.29 %
>30 and <=31	1698745.41	0.06 %	19	0.04 %
>39 and <=40	270646.33	0.01 %	5	0.01 %
	2968283816	100.00 %	42,320	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	3808.48	0.00 %	1	0.00 %
2000	35936.2	0.00 %	2	0.00 %
2002	257252.33	0.01 %	5	0.01 %
2003	252396.91	0.01 %	28	0.07 %
2004	908766.64	0.03 %	48	0.11 %
2005	2792407.65	0.09 %	124	0.29 %
2006	1396743.59	0.05 %	37	0.09 %
2007	253233.77	0.01 %	16	0.04 %
2008	1927851.68	0.06 %	29	0.07 %
2009	7325015.08	0.25 %	174	0.41 %
2010	11891379.26	0.40 %	291	0.69 %
2011	4792652.76	0.16 %	365	0.86 %
2012	2064133.02	0.07 %	88	0.21 %
2013	6961273.79	0.23 %	182	0.43 %
2014	42432454.15	1.43 %	1,047	2.47 %
2015	419038482.4	14.12 %	7,707	18.21 %
2016	671637977.6	22.63 %	11,555	27.30 %
2017	387036549.1	13.04 %	5,380	12.71 %
2018	322791442.5	10.87 %	3,858	9.12 %
2019	500060738.8	16.85 %	5,857	13.84 %
2020	268253414.4	9.04 %	2,796	6.61 %
2021	316169906.2	10.65 %	2,730	6.45 %
	2968283816	100.00 %	42,320	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	600288372.3	20.22 %	12,633	52.65 %
>100 and <=200	1017875478	34.29 %	7,032	29.31 %
>200 and <=300	694416184.9	23.39 %	2,886	12.03 %
>300 and <=400	280436989.7	9.45 %	827	3.45 %
>400	375266791.2	12.64 %	617	2.57 %
	2968283816	100.00 %	23,995	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3117022.83	0.11 %	76	0.18 %
0.5 - 1%	89054570.22	3.00 %	1,029	2.43 %
1 - 1.5%	767765563	25.87 %	9,673	22.86 %
1.5 - 2%	1761904266	59.36 %	25,775	60.91 %
2 - 2.5%	224659132.9	7.57 %	3,413	8.06 %
2.5 - 3%	94609407.33	3.19 %	1,611	3.81 %
3 - 3.5%	17694710.05	0.60 %	396	0.94 %
3.5 - 4%	5867368.33	0.20 %	182	0.43 %
4 - 4.5%	2566076.31	0.09 %	90	0.21 %
4.5 - 5%	763620.7	0.03 %	47	0.11 %
5 - 5.5%	196432.26	0.01 %	14	0.03 %
5.5 - 6%	82776.87	0.00 %	13	0.03 %
6 - 6.5%	2869	0.00 %	1	0.00 %
	2968283816	100.00 %	42,320	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2788924645	93.96 %	40,095	94.74 %
Variable	2081932.19	0.07 %	52	0.12 %
Variable With Cap	177277239.4	5.97 %	2,173	5.13 %
	2968283816	100.00 %	42,320	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	6557185.6	0.22 %	120	0.28 %
2022	37713912.04	1.27 %	726	1.72 %
2023	20686603.23	0.70 %	196	0.46 %
2024	29791945.56	1.00 %	305	0.72 %
2025	11345744.29	0.38 %	123	0.29 %
2026	14078715.71	0.47 %	144	0.34 %
2027	2933650.57	0.10 %	32	0.08 %
2028	3137436.62	0.11 %	34	0.08 %
2029	5753623.87	0.19 %	63	0.15 %
2030	236897.91	0.01 %	6	0.01 %
2031	8589990.79	0.29 %	52	0.12 %
2033	3222868.28	0.11 %	39	0.09 %
2034	21285650.29	0.72 %	220	0.52 %
2035	3986419.32	0.13 %	25	0.06 %
2036	2523977.66	0.09 %	16	0.04 %
Fixed To Maturity	2796439195	94.21 %	40,219	95.04 %
	2968283816	100.00 %	42,320	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2968283816	100.00 %	42,320	100.00 %
	2968283816	100.00 %	42,320	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2838150530	95.62 %	40,758	96.31 %
Interest only	87590613.78	2.95 %	598	1.41 %
Linear	42542672.51	1.43 %	964	2.28 %
	2968283816	100.00 %	42,320	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	63034.02	0.00 %	145	0.34 %
1-10%	54384169.32	1.83 %	2,942	6.95 %
11-20%	179858799.3	6.06 %	5,275	12.46 %
21-30%	273104058.2	9.20 %	5,646	13.34 %
31-40%	314721689.8	10.60 %	5,160	12.19 %
41-50%	377920056.4	12.73 %	5,298	12.52 %
51-60%	387888635	13.07 %	4,638	10.96 %
61-70%	396583757.8	13.36 %	4,389	10.37 %
71-80%	426423164.4	14.37 %	4,151	9.81 %
81-90%	385974776.8	13.00 %	3,340	7.89 %
91-100%	144720803.4	4.88 %	1,058	2.50 %
101-110%	7169406.39	0.24 %	77	0.18 %
111-120%	4642068.62	0.16 %	37	0.09 %
>120%	14829396.81	0.50 %	164	0.39 %
	2968283816	100.00 %	42,320	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	15473163.78	0.52 %	1,480	3.50 %
21-40%	88162814.84	2.97 %	3,428	8.10 %
41-60%	201773724.4	6.80 %	5,238	12.38 %
61-80%	438340033	14.77 %	6,891	16.28 %
81-100%	535321126.7	18.03 %	5,757	13.60 %
101-120%	89548727.86	3.02 %	1,749	4.13 %
121-140%	119364794.6	4.02 %	1,942	4.59 %
141-160%	151974370.6	5.12 %	2,191	5.18 %
161-180%	162788557.4	5.48 %	2,132	5.04 %
181-200%	172965659.5	5.83 %	1,931	4.56 %
201-300%	470945427.9	15.87 %	5,182	12.24 %
301-400%	204389482.4	6.89 %	1,983	4.69 %
401-500%	91151922.7	3.07 %	774	1.83 %
>500%	226084010.5	7.62 %	1,642	3.88 %
	2968283816	100.00 %	42,320	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	36213474.11	1.22 %	1,734	4.10 %
>1 and <=2	110830511.1	3.73 %	3,903	9.22 %
>2 and <=3	200898584.7	6.77 %	5,787	13.67 %
>3 and <=4	223415790.8	7.53 %	4,559	10.77 %
>4 and <=5	249825537.3	8.42 %	4,156	9.82 %
>5 and <=6	225191284.6	7.59 %	3,181	7.52 %
>6 and <=7	273294502.2	9.21 %	3,459	8.17 %
>7 and <=8	351963085.7	11.86 %	3,872	9.15 %
>8 and <=9	242181888.1	8.16 %	2,412	5.70 %
>9 and <=10	319729142	10.77 %	3,289	7.77 %
>10 and <=11	296929486.3	10.00 %	2,640	6.24 %
>11 and <=12	141927277.9	4.78 %	1,246	2.94 %
>12 and <=13	274813899.6	9.26 %	1,935	4.57 %
>13 and <=14	19002651.49	0.64 %	129	0.30 %
>14 and <=15	892433.91	0.03 %	8	0.02 %
>15 and <=16	950511.86	0.03 %	6	0.01 %
>17 and <=18	223754.61	0.01 %	4	0.01 %
2968283816	100.00 %	42,320	100.00 %	

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

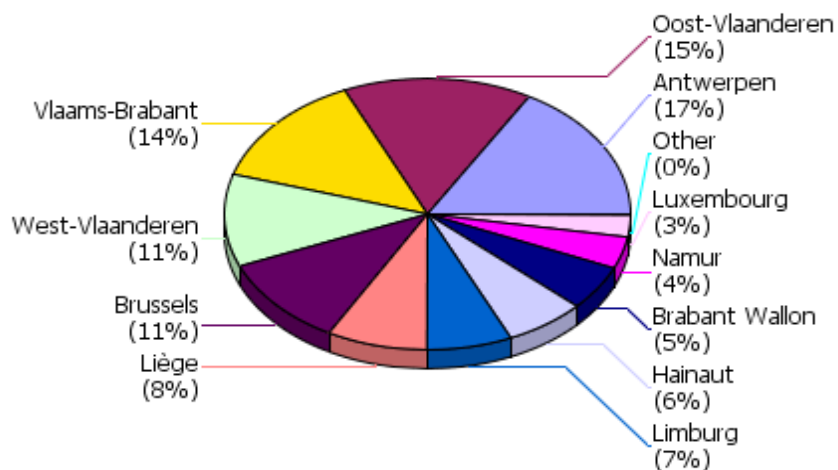
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2796439195	94.21 %	40,219	95.04 %
>=0 and <=1	61499542.62	2.07 %	1,019	2.41 %
>1 and <=2	44364362.31	1.49 %	454	1.07 %
>2 and <=3	16884256.22	0.57 %	169	0.40 %
>3 and <=4	7085667.75	0.24 %	78	0.18 %
>4 and <=5	10991877.29	0.37 %	81	0.19 %
>7 and <=8	3809991.27	0.13 %	22	0.05 %
>6 and <=7	27208924.28	0.92 %	278	0.66 %
2968283816	100.00 %	42,320	100.00 %	



Stratification Tables

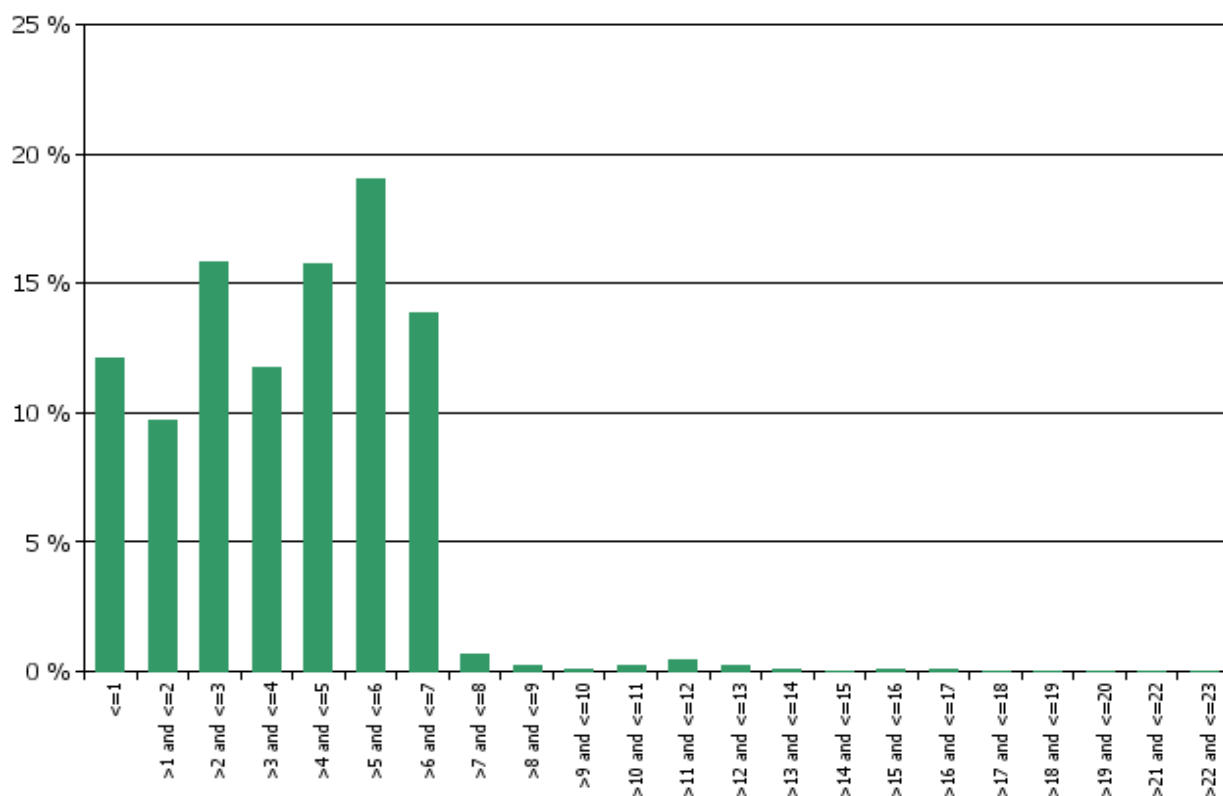
Portfolio Cut-off Date 31/10/2021

1. Geographic distribution



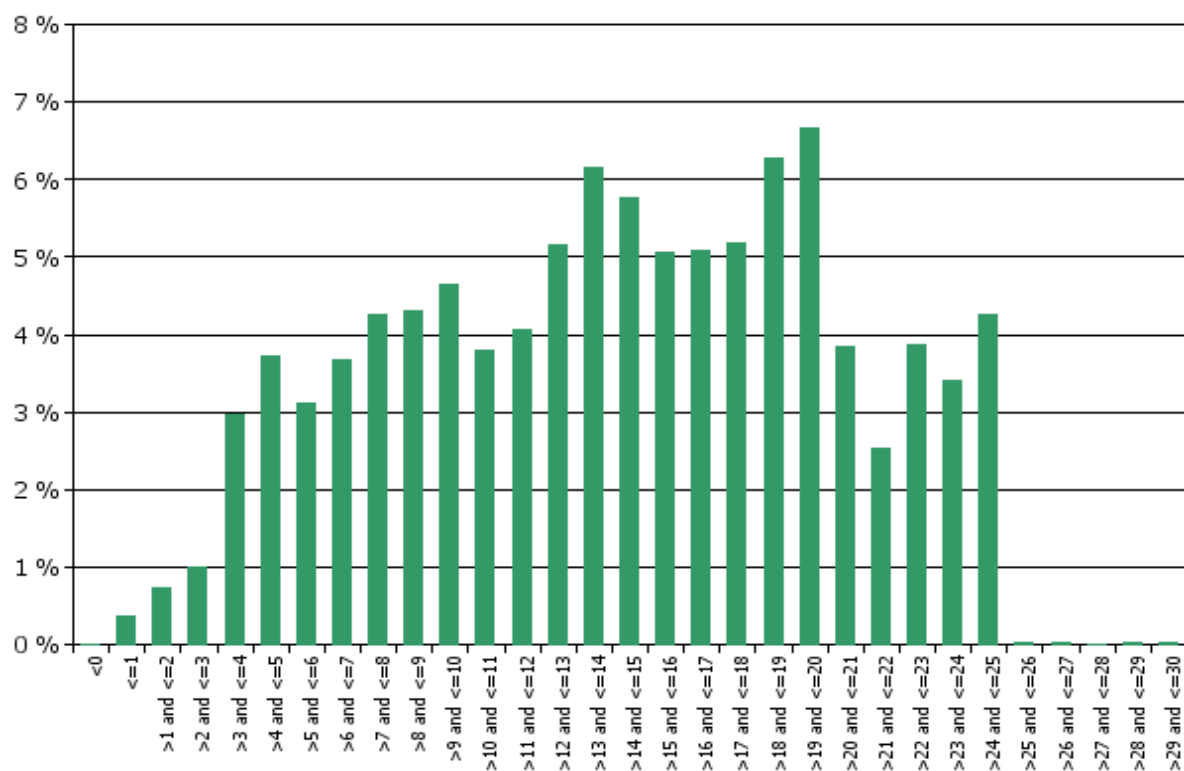
2. Seasoning

Distribution per Seasoning



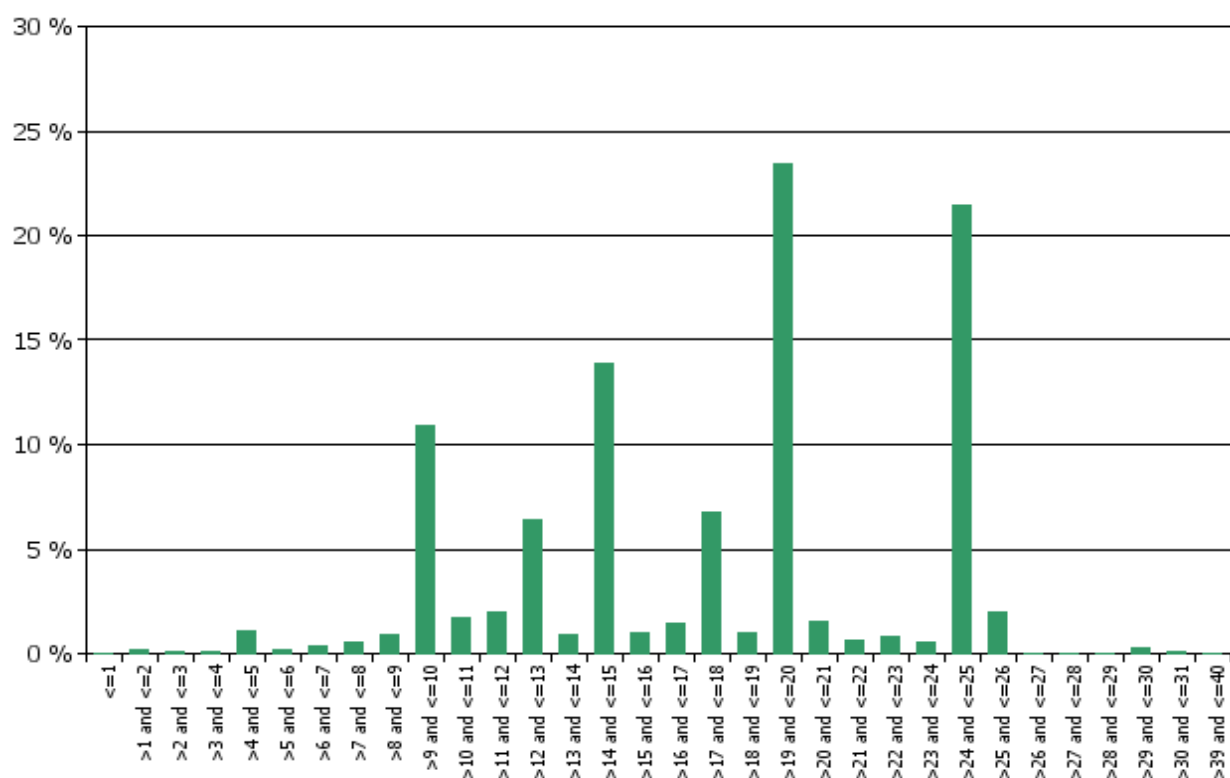
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



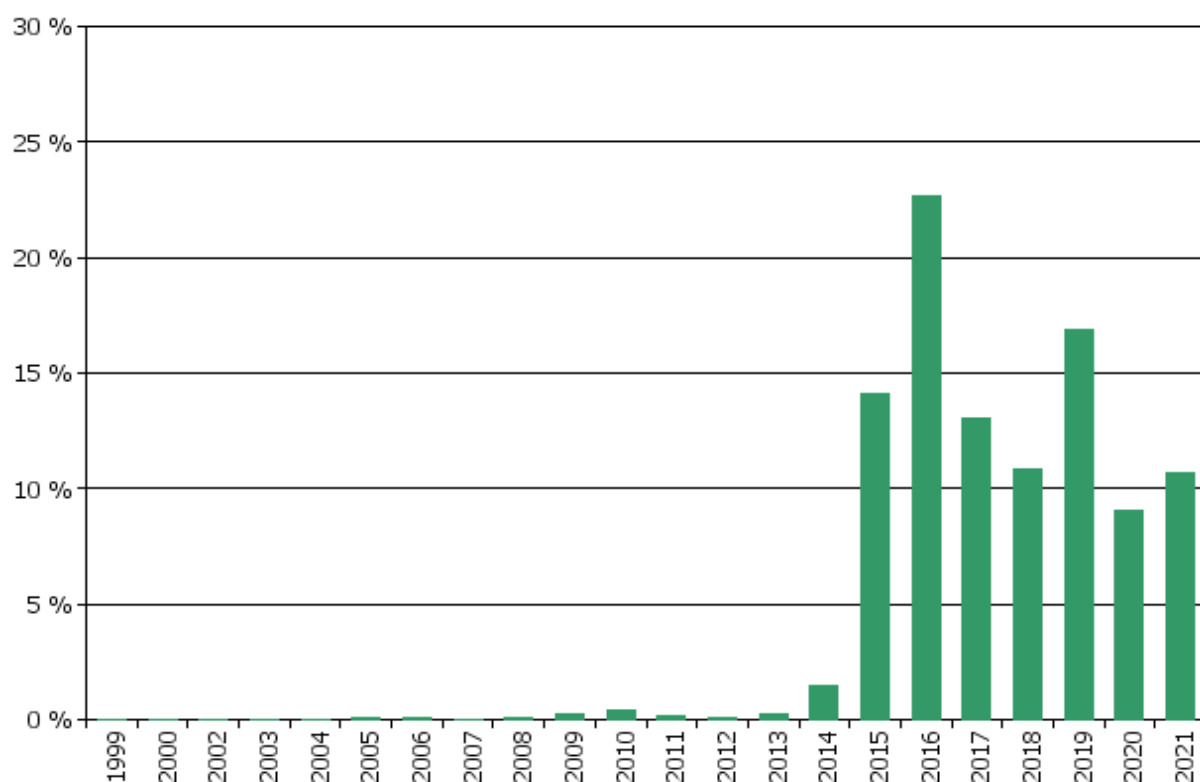
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

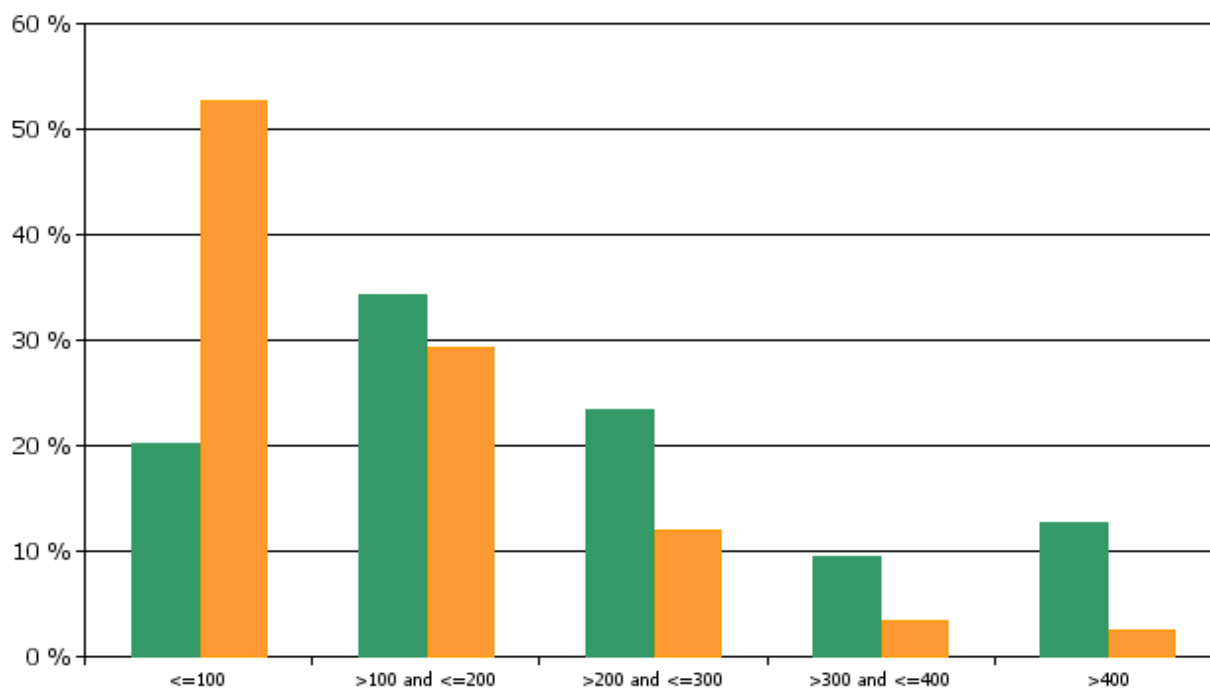
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

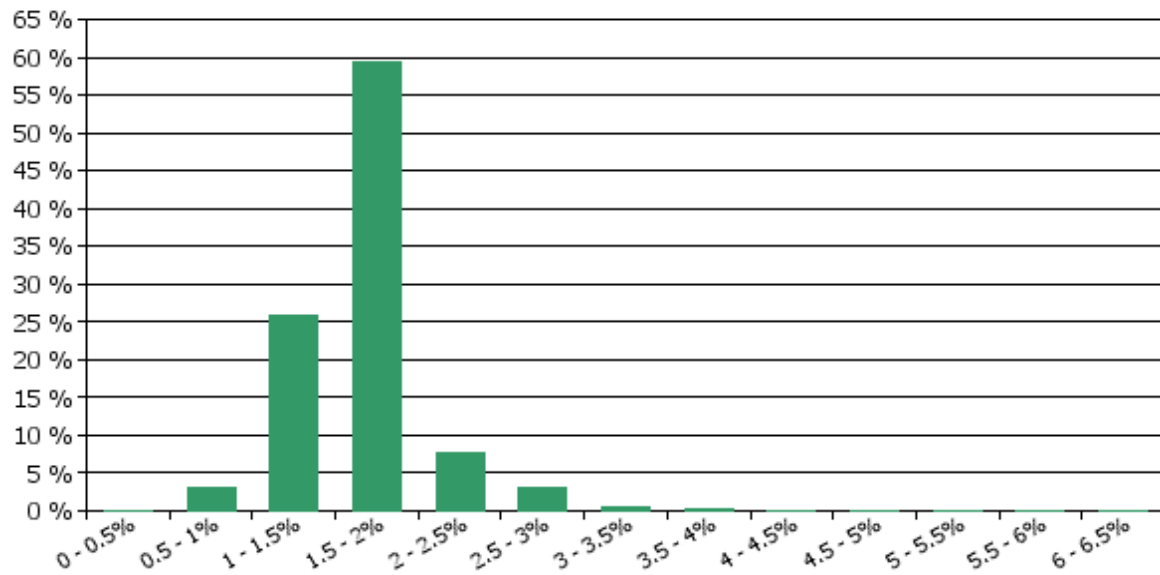
Outstanding Loan Balance by Borrower

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



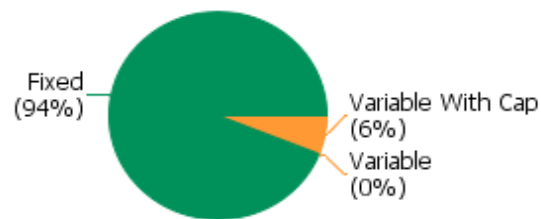
7. Interest Rate

Distribution per Interest Rate



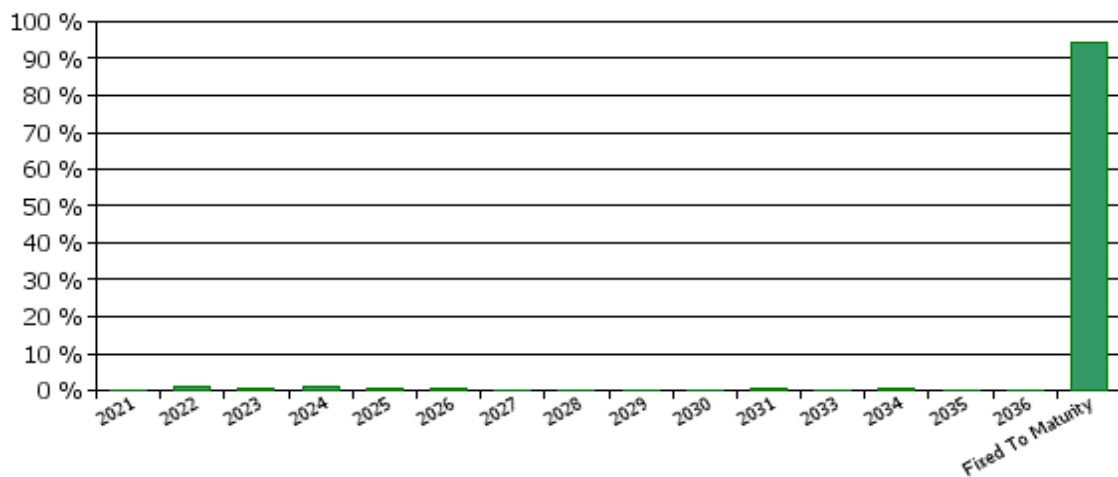
8. Interest Rate Type

Distribution per Interest Type



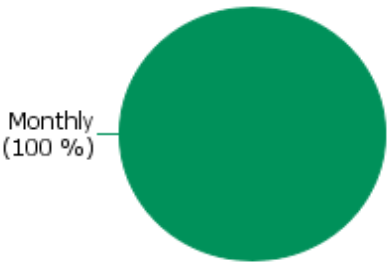
9. Next Reset Date

Next Reset Date



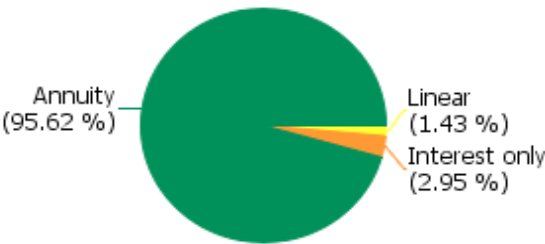
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



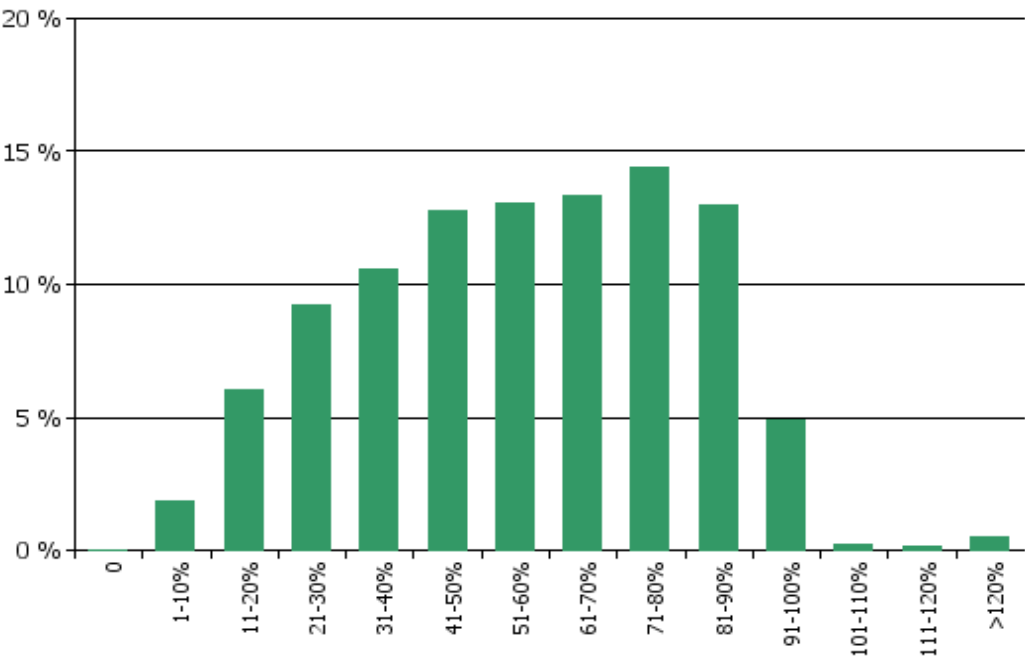
11. Repayment Type

Distribution per Repayment Type



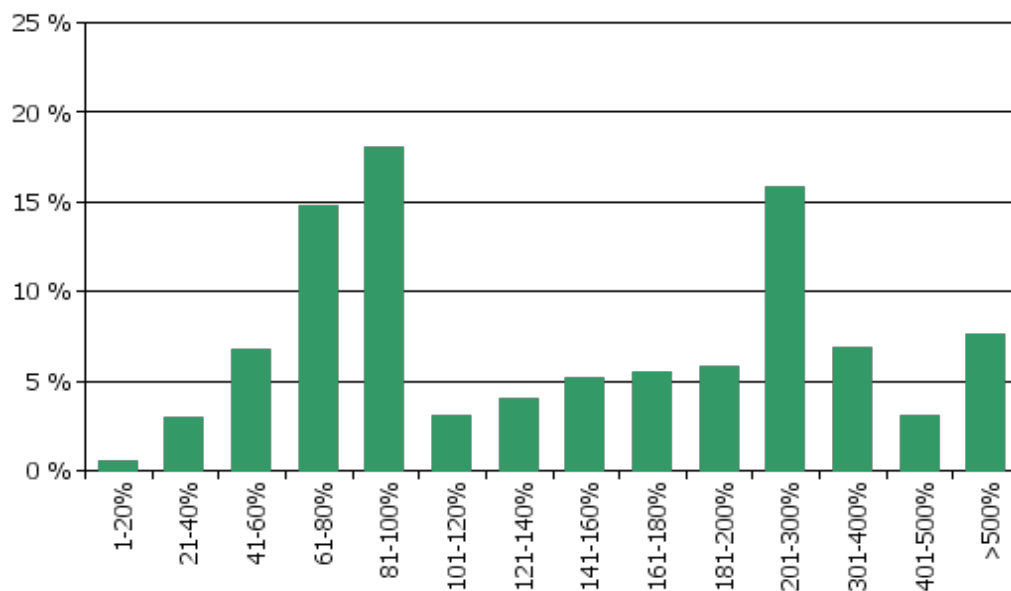
12. Current Loan to Current Value (LTV)

Current LTV Distribution



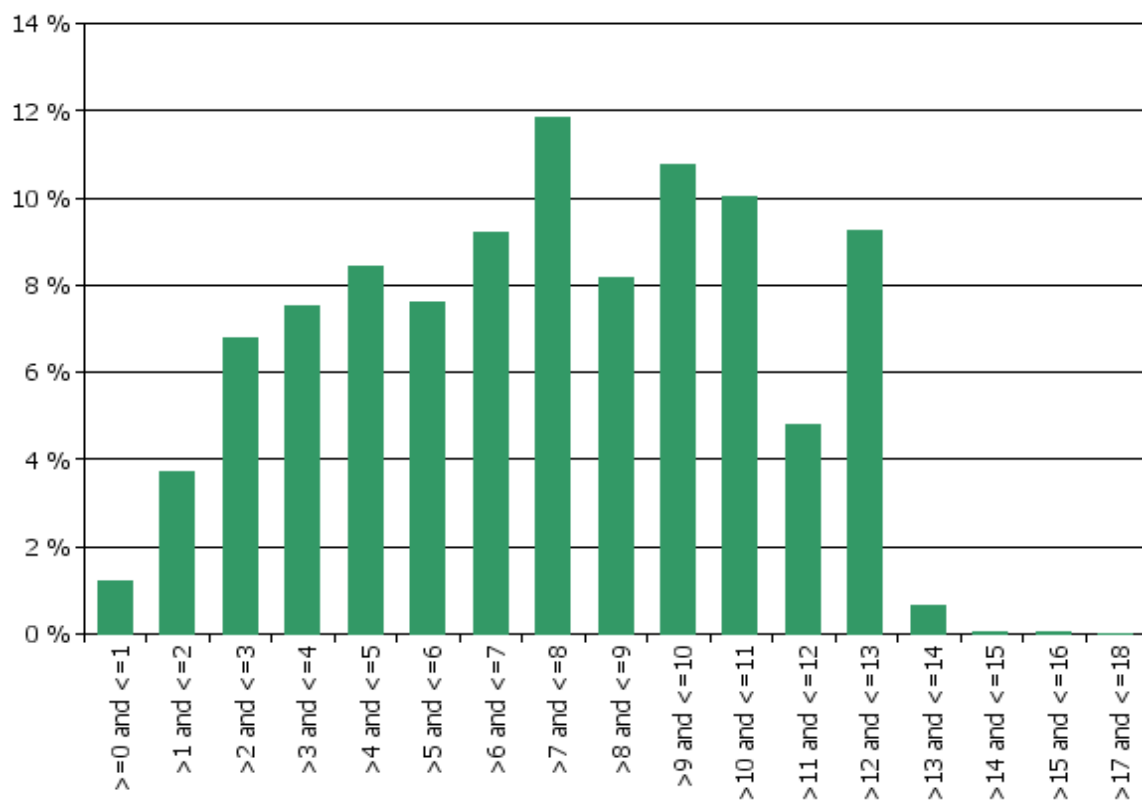
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

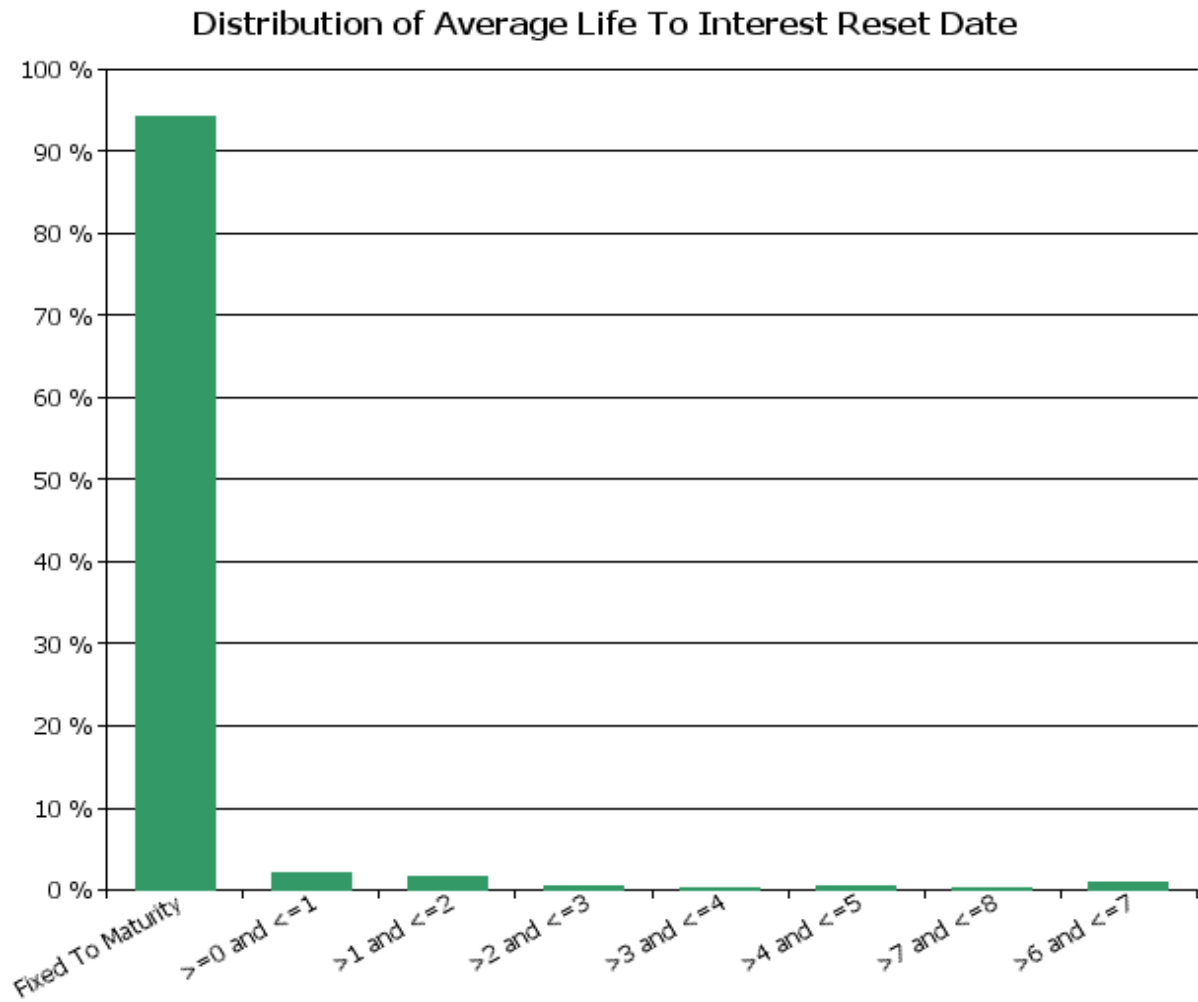


14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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





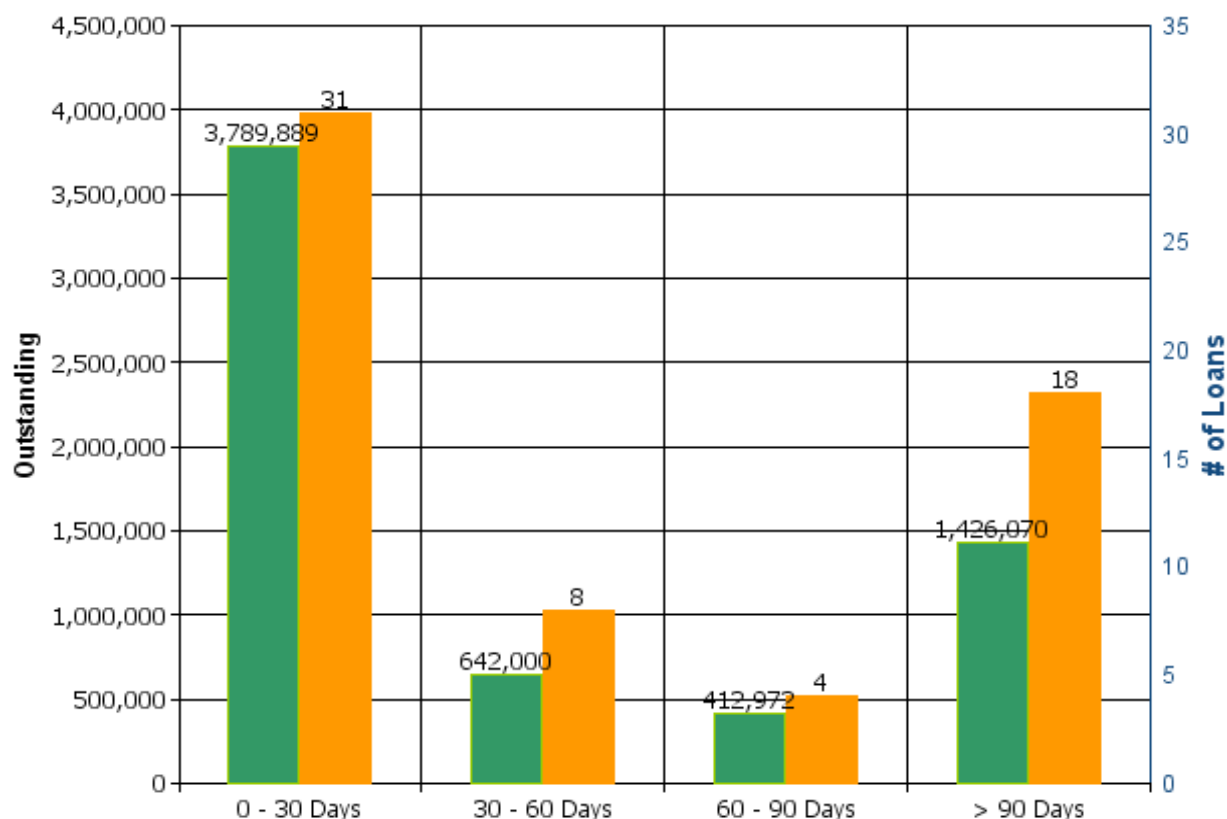
Cover Pool Performance

Portfolio Cut-off Date 31/10/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2962012885	99.79 %	42,259	99.86 %
0 - 30 Days	3789889.26	0.13 %	31	0.07 %
30 - 60 Days	642000.37	0.02 %	8	0.02 %
60 - 90 Days	412971.51	0.01 %	4	0.01 %
> 90 Days	1426070.13	0.05 %	18	0.04 %
Total	2968283816	100.00 %	42,320	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off [

01/10/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity Month		Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/11/2021	1	2,250,000,000	2,947,662,601	2,942,663,147	2,935,179,349	2,922,747,265
01/12/2021	2	2,250,000,000	2,927,347,055	2,917,585,240	2,903,002,524	2,878,857,156
01/01/2022	3	2,250,000,000	2,906,157,895	2,891,554,117	2,869,784,449	2,833,861,366
01/02/2022	4	2,250,000,000	2,885,169,555	2,865,802,375	2,836,993,130	2,789,614,722
01/03/2022	5	2,250,000,000	2,864,978,325	2,841,386,817	2,806,360,915	2,748,935,037
01/04/2022	6	2,250,000,000	2,843,940,052	2,815,737,969	2,773,955,515	2,705,683,948
01/05/2022	7	2,250,000,000	2,823,006,651	2,790,424,403	2,742,251,506	2,663,795,863
01/06/2022	8	2,250,000,000	2,801,793,488	2,764,758,873	2,710,119,092	2,621,432,333
01/07/2022	9	2,250,000,000	2,781,159,464	2,739,892,921	2,679,134,227	2,580,838,520
01/08/2022	10	2,250,000,000	2,760,080,776	2,714,515,155	2,647,568,748	2,539,628,692
01/09/2022	11	2,250,000,000	2,739,746,498	2,689,946,472	2,616,933,618	2,499,610,296
01/10/2022	12	2,250,000,000	2,718,807,576	2,665,006,602	2,586,289,429	2,460,213,554
01/11/2022	13	2,250,000,000	2,697,870,987	2,639,999,075	2,555,504,813	2,420,633,307
01/12/2022	14	2,250,000,000	2,676,110,633	2,614,407,140	2,524,503,148	2,381,465,540
01/01/2023	15	2,250,000,000	2,654,854,887	2,589,242,483	2,493,845,318	2,342,580,465
01/02/2023	16	2,250,000,000	2,633,524,521	2,564,083,015	2,463,332,084	2,304,117,315
01/03/2023	17	2,250,000,000	2,612,450,122	2,539,667,409	2,434,270,542	2,268,221,585
01/04/2023	18	2,250,000,000	2,592,106,740	2,515,616,871	2,405,085,883	2,231,535,727
01/05/2023	19	2,250,000,000	2,570,951,843	2,490,990,778	2,375,680,197	2,195,216,286
01/06/2023	20	2,250,000,000	2,548,973,917	2,465,507,616	2,345,396,642	2,158,053,749
01/07/2023	21	2,250,000,000	2,527,469,464	2,440,694,567	2,316,077,846	2,122,341,147
01/08/2023	22	2,250,000,000	2,505,927,081	2,415,787,478	2,286,612,307	2,086,465,451
01/09/2023	23	2,250,000,000	2,484,874,286	2,391,429,032	2,257,799,648	2,051,448,797
01/10/2023	24	1,750,000,000	2,464,385,020	2,367,817,336	2,230,005,155	2,017,888,806
01/11/2023	25	1,750,000,000	2,444,376,518	2,344,609,487	2,202,532,279	1,984,587,564
01/12/2023	26	1,750,000,000	2,423,806,476	2,321,062,936	2,175,046,008	1,951,787,422
01/01/2024	27	1,750,000,000	2,402,749,968	2,296,996,505	2,147,019,350	1,918,477,213
01/02/2024	28	1,750,000,000	2,381,469,293	2,272,791,096	2,118,991,606	1,885,413,197
01/03/2024	29	1,750,000,000	2,360,854,315	2,249,541,778	2,092,325,375	1,854,308,869
01/04/2024	30	1,750,000,000	2,340,100,350	2,225,984,498	2,065,148,980	1,822,471,982
01/05/2024	31	1,750,000,000	2,319,240,685	2,202,520,886	2,038,351,392	1,791,449,669
01/06/2024	32	1,750,000,000	2,298,117,611	2,178,759,252	2,011,232,860	1,760,129,137
01/07/2024	33	1,750,000,000	2,275,485,756	2,153,761,826	1,983,264,117	1,728,537,532
01/08/2024	34	1,750,000,000	2,255,390,966	2,131,121,298	1,957,425,048	1,698,791,270
01/09/2024	35	1,250,000,000	2,233,136,580	2,106,514,231	1,929,902,916	1,667,811,489
01/10/2024	36	1,250,000,000	2,212,029,707	2,083,179,185	1,903,826,903	1,638,532,432
01/11/2024	37	1,250,000,000	2,191,763,776	2,060,592,887	1,878,395,856	1,609,797,777
01/12/2024	38	1,250,000,000	2,172,038,180	2,038,695,981	1,853,860,961	1,582,258,525
01/01/2025	39	1,250,000,000	2,151,291,273	2,015,797,983	1,828,377,177	1,553,898,675
01/02/2025	40	1,250,000,000	2,131,193,504	1,993,579,015	1,803,625,354	1,526,370,121
01/03/2025	41	1,250,000,000	2,111,290,345	1,971,935,268	1,779,945,270	1,500,566,285
01/04/2025	42	1,250,000,000	2,091,081,882	1,949,748,123	1,755,442,458	1,473,641,195
01/05/2025	43	1,250,000,000	2,071,834,241	1,928,630,535	1,732,155,563	1,448,131,938
01/06/2025	44	1,250,000,000	2,051,393,459	1,906,363,779	1,707,802,815	1,421,724,945
01/07/2025	45	1,250,000,000	2,031,412,637	1,884,696,923	1,684,237,125	1,396,359,287
01/08/2025	46	1,250,000,000	2,011,576,017	1,863,127,602	1,660,727,615	1,371,036,348
01/09/2025	47	1,250,000,000	1,991,667,676	1,841,559,710	1,637,328,062	1,345,993,263

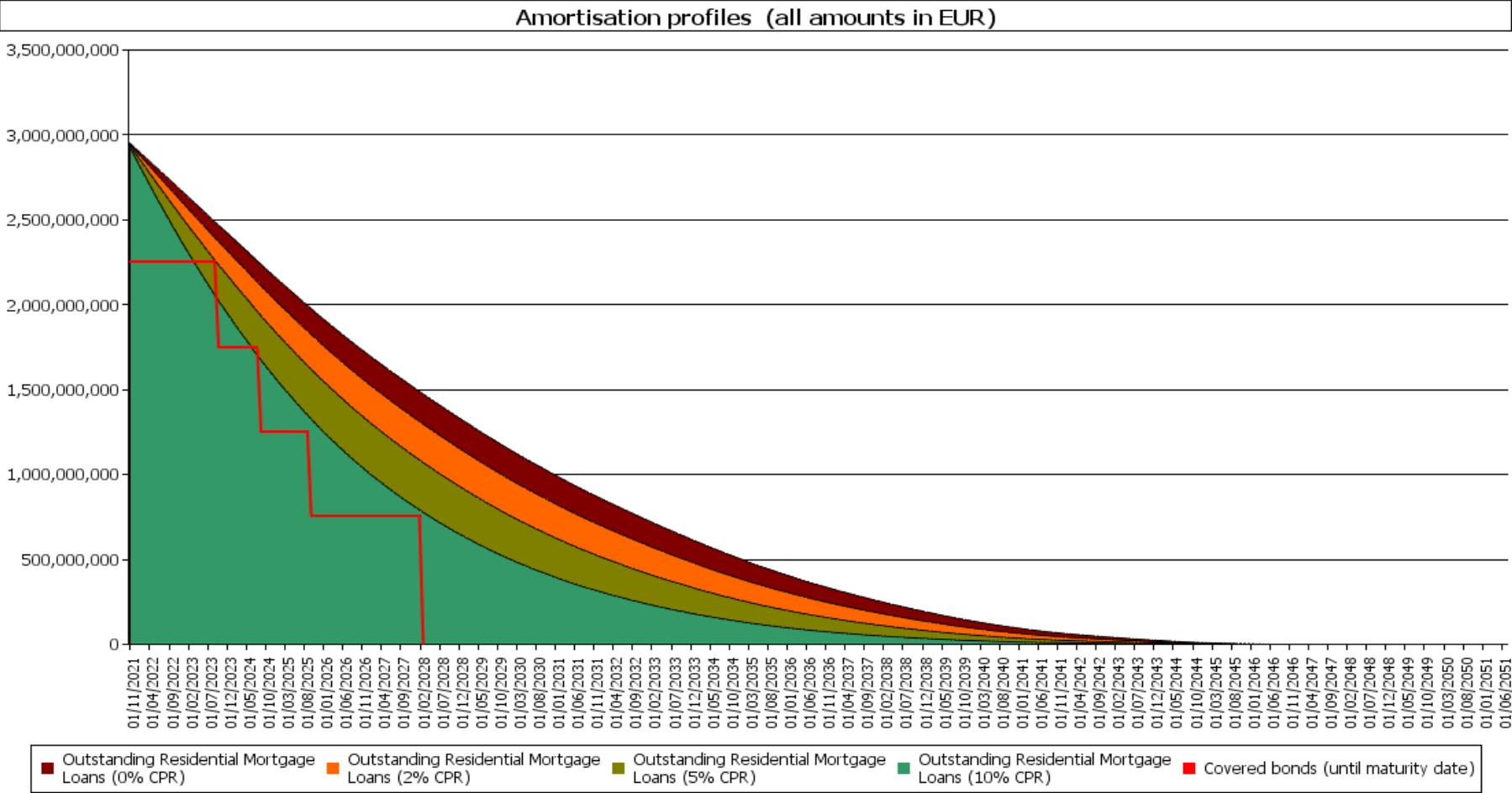
01/10/2025	48	750,000,000	1,972,839,257	1,821,156,178	1,615,202,057	1,322,361,278
01/11/2025	49	750,000,000	1,952,121,181	1,798,974,647	1,591,471,272	1,297,414,321
01/12/2025	50	750,000,000	1,933,467,186	1,778,859,451	1,569,803,031	1,274,503,788
01/01/2026	51	750,000,000	1,915,122,543	1,758,993,267	1,548,323,829	1,251,740,733
01/02/2026	52	750,000,000	1,896,396,656	1,738,839,786	1,526,691,481	1,229,024,354
01/03/2026	53	750,000,000	1,877,641,575	1,719,005,252	1,505,809,502	1,207,575,383
01/04/2026	54	750,000,000	1,858,858,123	1,698,922,364	1,484,432,506	1,185,390,093
01/05/2026	55	750,000,000	1,841,230,688	1,680,049,411	1,464,329,275	1,164,543,366
01/06/2026	56	750,000,000	1,822,121,505	1,659,793,131	1,442,994,733	1,142,715,942
01/07/2026	57	750,000,000	1,803,939,360	1,640,533,579	1,422,740,434	1,122,057,978
01/08/2026	58	750,000,000	1,786,414,498	1,621,840,732	1,402,952,109	1,101,765,299
01/09/2026	59	750,000,000	1,767,803,469	1,602,222,143	1,382,456,470	1,081,071,276
01/10/2026	60	750,000,000	1,750,384,065	1,583,830,344	1,363,223,808	1,061,661,598
01/11/2026	61	750,000,000	1,733,612,651	1,565,994,220	1,344,444,104	1,042,601,431
01/12/2026	62	750,000,000	1,715,974,605	1,547,517,268	1,325,311,197	1,023,551,070
01/01/2027	63	750,000,000	1,698,184,832	1,528,876,425	1,306,017,031	1,004,377,810
01/02/2027	64	750,000,000	1,681,361,428	1,511,162,909	1,287,602,570	986,022,269
01/03/2027	65	750,000,000	1,664,928,356	1,494,100,732	1,270,139,855	968,927,860
01/04/2027	66	750,000,000	1,648,674,395	1,477,005,120	1,252,413,554	951,358,665
01/05/2027	67	750,000,000	1,632,389,454	1,460,015,439	1,234,960,235	934,255,314
01/06/2027	68	750,000,000	1,614,359,960	1,441,440,847	1,216,148,037	916,126,963
01/07/2027	69	750,000,000	1,598,327,985	1,424,783,611	1,199,135,601	899,608,608
01/08/2027	70	750,000,000	1,582,510,403	1,408,290,858	1,182,240,516	883,177,028
01/09/2027	71	750,000,000	1,566,497,547	1,391,676,471	1,165,321,760	866,850,893
01/10/2027	72	750,000,000	1,550,637,280	1,375,325,030	1,148,795,394	851,054,386
01/11/2027	73	750,000,000	1,534,619,356	1,358,809,506	1,132,113,602	835,143,790
01/12/2027	74	750,000,000	1,518,376,896	1,342,221,070	1,115,540,266	819,544,580
01/01/2028	75	750,000,000	1,502,360,167	1,325,810,044	1,099,098,453	804,045,355
01/02/2028	76	750,000,000	1,487,011,727	1,310,039,579	1,083,262,731	789,104,232
01/03/2028	77	0	1,470,848,921	1,293,744,247	1,067,242,860	774,353,697
01/04/2028	78		1,455,506,215	1,278,077,556	1,051,637,655	759,799,259
01/05/2028	79		1,440,177,491	1,262,541,678	1,036,297,404	745,646,925
01/06/2028	80		1,424,699,746	1,246,854,654	1,020,818,683	731,398,475
01/07/2028	81		1,409,300,159	1,231,352,921	1,005,645,911	717,573,870
01/08/2028	82		1,394,581,920	1,216,426,447	990,928,897	704,077,777
01/09/2028	83		1,379,686,361	1,201,392,657	976,193,037	690,669,804
01/10/2028	84		1,365,089,407	1,186,730,923	961,906,277	677,771,972
01/11/2028	85		1,349,079,079	1,170,823,279	946,598,783	664,161,058
01/12/2028	86		1,334,450,492	1,156,226,631	932,496,753	651,584,700
01/01/2029	87		1,320,001,716	1,141,767,763	918,493,801	639,081,725
01/02/2029	88		1,305,464,438	1,127,278,193	904,531,408	626,701,076
01/03/2029	89		1,291,328,834	1,113,363,633	891,313,929	615,180,405
01/04/2029	90		1,275,977,085	1,098,261,696	876,987,881	602,728,894
01/05/2029	91		1,261,116,421	1,083,689,095	863,221,453	590,835,699
01/06/2029	92		1,246,915,009	1,069,668,370	849,886,184	579,244,464
01/07/2029	93		1,232,877,539	1,055,890,305	836,874,211	568,038,001
01/08/2029	94		1,219,257,413	1,042,454,349	824,123,922	557,014,302
01/09/2029	95		1,204,461,961	1,028,057,744	810,675,554	545,603,970
01/10/2029	96		1,191,039,708	1,014,932,644	798,355,932	535,110,022
01/11/2029	97		1,177,055,803	1,001,315,208	785,641,183	524,357,385
01/12/2029	98		1,162,931,709	987,676,071	773,032,455	513,827,045
01/01/2030	99		1,149,568,720	974,670,983	760,913,563	503,629,518
01/02/2030	100		1,136,173,220	961,679,651	748,862,025	493,553,548
01/03/2030	101		1,122,793,929	948,899,148	737,212,269	484,016,354
01/04/2030	102		1,109,923,059	936,430,724	725,675,139	474,423,667
01/05/2030	103		1,097,110,751	924,101,790	714,358,422	465,110,725
01/06/2030	104		1,083,984,503	911,496,894	702,822,479	455,661,618
01/07/2030	105		1,071,440,196	899,469,860	691,841,856	446,703,876
01/08/2030	106		1,058,982,662	887,503,979	680,902,015	437,778,196
01/09/2030	107		1,046,642,261	875,674,099	670,117,420	429,019,503
01/10/2030	108		1,034,279,623	863,910,528	659,488,061	420,483,684
01/11/2030	109		1,022,103,385	852,291,984	648,964,092	412,021,138
01/12/2030	110		1,008,538,793	839,600,610	637,726,959	403,227,079

01/01/2031	111	996,466,823	828,143,810	627,425,094	395,033,037
01/02/2031	112	984,012,377	816,406,130	616,959,241	386,798,362
01/03/2031	113	971,911,244	805,130,772	607,040,628	379,123,690
01/04/2031	114	959,878,889	793,814,519	596,986,436	371,265,204
01/05/2031	115	947,837,984	782,570,129	587,081,588	363,608,751
01/06/2031	116	935,687,482	771,227,943	577,101,287	355,913,556
01/07/2031	117	924,092,573	760,420,782	567,613,911	348,627,467
01/08/2031	118	912,688,905	749,763,074	558,235,170	341,414,832
01/09/2031	119	901,390,306	739,225,499	548,989,677	334,338,190
01/10/2031	120	889,878,876	728,587,161	539,757,295	327,368,142
01/11/2031	121	878,766,857	718,268,903	530,759,974	320,547,708
01/12/2031	122	867,722,736	708,077,725	521,941,464	313,929,693
01/01/2032	123	856,679,225	697,880,349	513,116,440	307,314,566
01/02/2032	124	845,829,394	687,873,038	504,472,318	300,857,730
01/03/2032	125	834,847,602	677,864,764	495,949,610	294,602,844
01/04/2032	126	824,129,143	668,026,832	487,508,838	288,362,310
01/05/2032	127	813,364,991	658,219,388	479,169,343	282,267,651
01/06/2032	128	802,735,095	648,515,296	470,904,317	276,223,979
01/07/2032	129	792,022,143	638,810,223	462,715,526	270,307,976
01/08/2032	130	781,514,014	629,265,734	454,642,877	264,467,189
01/09/2032	131	771,061,859	619,796,777	446,662,728	258,724,610
01/10/2032	132	760,542,353	610,337,503	438,763,229	253,107,104
01/11/2032	133	750,213,778	601,027,672	430,971,675	247,559,421
01/12/2032	134	739,533,503	591,498,770	423,094,981	242,038,631
01/01/2033	135	729,178,190	582,227,134	415,403,893	236,632,284
01/02/2033	136	718,996,948	573,124,003	407,869,106	231,356,052
01/03/2033	137	708,879,169	564,193,252	400,591,027	226,358,226
01/04/2033	138	698,840,234	555,259,954	393,245,512	221,266,394
01/05/2033	139	688,867,403	546,437,691	386,044,916	216,324,448
01/06/2033	140	678,963,426	537,667,978	378,883,293	211,412,101
01/07/2033	141	669,136,328	529,016,187	371,869,030	206,647,655
01/08/2033	142	659,403,961	520,437,621	364,908,371	201,920,734
01/09/2033	143	649,742,511	511,942,509	358,039,077	197,280,490
01/10/2033	144	640,154,989	503,560,441	351,310,078	192,779,301
01/11/2033	145	630,607,840	495,209,099	344,605,109	188,299,048
01/12/2033	146	620,336,790	486,343,760	337,602,934	183,716,730
01/01/2034	147	610,860,707	478,102,241	331,037,914	179,381,170
01/02/2034	148	601,424,851	469,918,710	324,544,151	175,117,489
01/03/2034	149	592,039,894	461,877,135	318,257,487	171,068,235
01/04/2034	150	582,689,590	453,811,534	311,904,605	166,943,361
01/05/2034	151	573,448,649	445,881,408	305,699,965	162,951,679
01/06/2034	152	564,024,675	437,810,037	299,402,782	158,919,028
01/07/2034	153	555,001,721	430,099,066	293,405,591	155,097,407
01/08/2034	154	546,077,522	422,465,500	287,465,167	151,313,612
01/09/2034	155	537,264,846	414,942,723	281,628,255	147,613,343
01/10/2034	156	528,591,290	407,573,830	275,946,017	144,042,153
01/11/2034	157	519,998,494	400,268,260	270,310,605	140,502,865
01/12/2034	158	511,465,902	393,054,084	264,785,386	137,066,774
01/01/2035	159	502,770,766	385,716,684	259,181,629	133,597,710
01/02/2035	160	494,393,448	378,646,453	253,783,731	130,261,236
01/03/2035	161	485,073,276	370,939,137	248,046,817	126,829,443
01/04/2035	162	476,835,628	364,021,291	242,801,787	123,621,761
01/05/2035	163	468,664,579	357,196,159	237,663,036	120,509,358
01/06/2035	164	460,589,120	350,445,996	232,578,763	117,431,824
01/07/2035	165	452,680,311	343,863,116	227,648,249	114,471,177
01/08/2035	166	444,880,921	337,365,406	222,778,544	111,548,007
01/09/2035	167	437,036,821	330,854,903	217,923,709	108,654,960
01/10/2035	168	429,476,893	324,598,052	213,276,293	105,901,897
01/11/2035	169	421,995,736	318,402,851	208,673,699	103,177,617
01/12/2035	170	414,551,720	312,272,807	204,152,500	100,528,352
01/01/2036	171	407,143,438	306,172,136	199,655,047	97,897,313
01/02/2036	172	399,767,714	300,115,704	195,207,923	95,311,332
01/03/2036	173	392,433,622	294,142,348	190,867,382	92,822,735
01/04/2036	174	385,181,362	288,216,865	186,546,732	90,337,259
01/05/2036	175	377,989,385	282,371,128	182,313,283	87,925,260
01/06/2036	176	370,903,008	276,607,416	178,137,739	85,547,615
01/07/2036	177	363,979,641	270,998,643	174,096,083	83,263,958
01/08/2036	178	357,177,985	265,483,470	170,119,251	81,017,369

01/09/2036	179	350,477,709	260,061,452	166,221,062	78,825,611
01/10/2036	180	343,870,676	254,740,083	162,419,108	76,706,911
01/11/2036	181	337,368,983	249,499,726	158,673,354	74,620,473
01/12/2036	182	330,962,357	244,359,981	155,022,158	72,604,553
01/01/2037	183	324,691,373	239,323,316	151,440,767	70,626,795
01/02/2037	184	317,897,701	233,918,423	147,644,172	68,564,549
01/03/2037	185	311,794,868	229,076,282	144,255,747	66,734,660
01/04/2037	186	305,757,338	224,259,491	140,863,321	64,889,267
01/05/2037	187	299,764,184	219,502,891	137,536,226	63,096,916
01/06/2037	188	293,751,471	214,735,245	134,206,726	61,308,675
01/07/2037	189	287,852,456	210,077,617	130,972,615	59,586,000
01/08/2037	190	282,001,096	205,458,171	127,766,862	57,881,341
01/09/2037	191	276,194,759	200,886,537	124,606,224	56,210,404
01/10/2037	192	270,453,779	196,388,030	121,516,062	54,591,716
01/11/2037	193	264,771,413	191,935,732	118,459,146	52,992,972
01/12/2037	194	259,075,342	187,498,320	115,435,639	51,428,715
01/01/2038	195	253,469,826	183,130,358	112,459,713	49,890,671
01/02/2038	196	247,982,513	178,861,931	109,559,145	48,398,024
01/03/2038	197	242,591,752	174,705,675	106,767,444	46,984,310
01/04/2038	198	236,873,666	170,298,390	103,809,349	45,489,074
01/05/2038	199	231,653,145	166,271,771	101,105,368	44,122,583
01/06/2038	200	226,518,414	162,310,499	98,445,620	42,779,897
01/07/2038	201	221,388,606	158,374,379	95,821,834	41,469,032
01/08/2038	202	215,874,614	154,167,920	93,039,562	40,094,398
01/09/2038	203	210,756,095	150,257,224	90,448,861	38,812,870
01/10/2038	204	205,835,654	146,508,351	87,975,124	37,596,605
01/11/2038	205	200,937,484	142,779,389	85,517,918	36,391,711
01/12/2038	206	196,064,194	139,087,918	83,101,866	35,218,610
01/01/2039	207	191,215,357	135,418,085	80,703,455	34,057,298
01/02/2039	208	186,403,219	131,786,245	78,339,291	32,919,582
01/03/2039	209	181,641,950	128,223,301	76,046,218	31,833,714
01/04/2039	210	176,916,709	124,675,877	73,754,274	30,743,514
01/05/2039	211	172,104,088	121,085,273	71,453,886	29,662,534
01/06/2039	212	167,484,438	117,635,222	69,241,425	28,622,332
01/07/2039	213	162,963,917	114,272,291	67,096,416	27,621,955
01/08/2039	214	158,508,689	110,959,714	64,985,702	26,639,712
01/09/2039	215	154,158,717	107,731,603	62,934,632	25,689,641
01/10/2039	216	149,944,806	104,614,775	60,963,426	24,782,995
01/11/2039	217	145,806,456	101,554,958	59,029,834	23,895,306
01/12/2039	218	141,713,112	98,541,909	57,137,492	23,034,474
01/01/2040	219	137,718,419	95,601,728	55,291,712	22,195,952
01/02/2040	220	133,761,507	92,697,420	53,475,645	21,375,998
01/03/2040	221	129,851,321	89,844,854	51,706,726	20,586,994
01/04/2040	222	125,998,630	87,031,294	49,960,107	19,807,328
01/05/2040	223	122,199,647	84,268,667	48,255,166	19,052,959
01/06/2040	224	118,489,706	81,571,712	46,592,001	18,318,360
01/07/2040	225	114,877,812	78,955,369	44,986,605	17,614,671
01/08/2040	226	111,378,732	76,420,621	43,431,638	16,933,789
01/09/2040	227	107,962,416	73,950,935	41,921,171	16,275,636
01/10/2040	228	104,660,298	71,571,414	40,472,413	15,648,753
01/11/2040	229	101,441,871	69,252,852	39,061,711	15,039,331
01/12/2040	230	98,270,100	66,977,413	37,685,279	14,449,908
01/01/2041	231	95,135,383	64,730,926	36,328,652	13,870,728
01/02/2041	232	92,028,249	62,510,603	34,993,327	13,304,294
01/03/2041	233	88,956,524	60,331,547	33,695,905	12,761,999
01/04/2041	234	85,971,357	58,208,072	32,427,239	12,229,485
01/05/2041	235	83,047,856	56,136,382	31,196,146	11,716,968
01/06/2041	236	80,237,498	54,144,725	30,012,818	11,224,776
01/07/2041	237	77,657,328	52,317,595	28,928,650	10,774,947
01/08/2041	238	75,180,490	50,563,050	27,887,382	10,343,115
01/09/2041	239	72,783,384	48,867,839	26,883,865	9,928,690
01/10/2041	240	70,442,864	47,218,747	25,912,708	9,530,795
01/11/2041	241	68,162,415	45,612,639	24,967,648	9,144,302
01/12/2041	242	65,933,056	44,048,385	24,052,055	8,772,860
01/01/2042	243	63,807,617	42,556,127	23,178,130	8,418,293
01/02/2042	244	61,756,370	41,118,202	22,338,011	8,078,798
01/03/2042	245	59,776,321	39,738,883	21,539,080	7,760,048
01/04/2042	246	57,840,904	38,387,013	20,753,431	7,445,328

01/05/2042	247	55,929,887	37,057,810	19,985,505	7,140,442
01/06/2042	248	54,039,360	35,744,464	19,228,183	6,840,768
01/07/2042	249	52,190,298	34,464,734	18,494,140	6,552,648
01/08/2042	250	50,364,885	33,202,882	17,771,705	6,270,012
01/09/2042	251	48,559,236	31,958,218	17,062,001	5,994,126
01/10/2042	252	46,783,424	30,738,967	16,370,670	5,727,676
01/11/2042	253	45,032,814	29,538,548	15,691,353	5,466,748
01/12/2042	254	43,298,280	28,354,191	15,025,132	5,213,183
01/01/2043	255	41,592,018	27,190,637	14,371,911	4,965,418
01/02/2043	256	39,906,498	26,044,486	13,731,090	4,723,925
01/03/2043	257	38,248,816	24,924,375	13,110,360	4,493,115
01/04/2043	258	36,631,959	23,830,284	12,502,983	4,266,809
01/05/2043	259	35,044,275	22,760,024	11,912,061	4,048,485
01/06/2043	260	33,490,467	21,713,989	11,335,689	3,836,279
01/07/2043	261	31,979,520	20,700,313	10,779,906	3,633,234
01/08/2043	262	30,489,337	19,702,245	10,234,058	3,434,653
01/09/2043	263	29,017,866	18,719,576	9,698,895	3,241,260
01/10/2043	264	27,577,864	17,761,421	9,179,811	3,055,212
01/11/2043	265	26,154,990	16,816,454	8,669,310	2,873,087
01/12/2043	266	24,744,513	15,883,468	8,168,178	2,695,911
01/01/2044	267	23,349,308	14,962,468	7,674,979	2,522,401
01/02/2044	268	21,971,734	14,055,824	7,191,581	2,353,521
01/03/2044	269	20,614,916	13,166,911	6,720,745	2,190,718
01/04/2044	270	19,274,810	12,290,094	6,257,240	2,030,994
01/05/2044	271	17,882,219	11,383,428	5,781,365	1,868,841
01/06/2044	272	16,606,433	10,553,361	5,346,164	1,720,841
01/07/2044	273	15,373,154	9,753,578	4,928,845	1,580,010
01/08/2044	274	14,220,088	9,006,708	4,539,849	1,449,147
01/09/2044	275	13,136,839	8,306,488	4,176,254	1,327,439
01/10/2044	276	12,145,250	7,666,896	3,845,198	1,217,202
01/11/2044	277	11,211,110	7,065,201	3,534,417	1,114,085
01/12/2044	278	10,321,973	6,494,193	3,240,770	1,017,337
01/01/2045	279	9,511,152	5,973,906	2,973,552	929,499
01/02/2045	280	8,719,116	5,467,143	2,714,386	844,893
01/03/2045	281	7,944,127	4,973,571	2,463,659	763,916
01/04/2045	282	7,185,600	4,491,051	2,218,985	685,135
01/05/2045	283	6,457,712	4,029,491	1,986,033	610,694
01/06/2045	284	5,793,429	3,608,860	1,774,191	543,243
01/07/2045	285	5,167,114	3,213,430	1,575,901	480,551
01/08/2045	286	4,567,625	2,835,790	1,387,165	421,206
01/09/2045	287	3,982,437	2,468,285	1,204,325	364,139
01/10/2045	288	3,437,113	2,126,800	1,035,153	311,705
01/11/2045	289	2,922,902	1,805,552	876,561	262,832
01/12/2045	290	2,434,291	1,501,256	727,037	217,105
01/01/2046	291	1,983,641	1,221,260	589,935	175,418
01/02/2046	292	1,562,635	960,429	462,760	137,019
01/03/2046	293	1,179,474	723,820	347,954	102,632
01/04/2046	294	857,411	525,283	251,871	73,977
01/05/2046	295	569,159	348,117	166,510	48,705
01/06/2046	296	376,078	229,632	109,557	31,910
01/07/2046	297	334,441	203,873	97,028	28,145
01/08/2046	298	323,588	196,923	93,482	27,002
01/09/2046	299	312,717	189,984	89,959	25,874
01/10/2046	300	301,826	183,067	86,470	24,769
01/11/2046	301	290,914	176,149	82,991	23,671
01/12/2046	302	281,856	170,384	80,077	22,747
01/01/2047	303	272,781	164,618	77,171	21,828
01/02/2047	304	263,690	158,862	74,283	20,922
01/03/2047	305	254,582	153,140	71,443	20,045
01/04/2047	306	246,208	147,852	68,800	19,222
01/05/2047	307	238,323	142,882	66,324	18,454
01/06/2047	308	230,425	137,913	63,855	17,692
01/07/2047	309	222,514	132,959	61,409	16,945
01/08/2047	310	214,588	128,006	58,971	16,203
01/09/2047	311	206,646	123,059	56,548	15,472
01/10/2047	312	199,466	118,588	54,360	14,812
01/11/2047	313	192,273	114,118	52,177	14,157
01/12/2047	314	185,066	109,660	50,016	13,515

01/01/2048	315	178,125	105,368	47,936	12,898
01/02/2048	316	171,172	101,084	45,870	12,290
01/03/2048	317	164,208	96,817	43,829	11,697
01/04/2048	318	157,233	92,548	41,790	11,105
01/05/2048	319	150,246	88,290	39,769	10,525
01/06/2048	320	143,248	84,035	37,756	9,950
01/07/2048	321	136,239	79,792	35,762	9,385
01/08/2048	322	129,218	75,551	33,775	8,827
01/09/2048	323	122,185	71,318	31,802	8,276
01/10/2048	324	115,142	67,097	29,846	7,735
01/11/2048	325	109,981	63,981	28,387	7,326
01/12/2048	326	104,810	60,873	26,942	6,924
01/01/2049	327	99,630	57,766	25,501	6,526
01/02/2049	328	94,439	54,663	24,070	6,134
01/03/2049	329	89,238	51,574	22,658	5,752
01/04/2049	330	84,027	48,480	21,245	5,370
01/05/2049	331	78,807	45,393	19,843	4,995
01/06/2049	332	73,576	42,308	18,447	4,624
01/07/2049	333	68,335	39,230	17,063	4,260
01/08/2049	334	63,084	36,154	15,685	3,899
01/09/2049	335	58,746	33,611	14,545	3,600
01/10/2049	336	54,400	31,073	13,413	3,307
01/11/2049	337	50,044	28,537	12,287	3,016
01/12/2049	338	45,679	26,005	11,170	2,731
01/01/2050	339	41,306	23,475	10,057	2,448
01/02/2050	340	37,857	21,479	9,179	2,225
01/03/2050	341	34,400	19,488	8,309	2,006
01/04/2050	342	30,936	17,495	7,440	1,789
01/05/2050	343	27,464	15,507	6,578	1,575
01/06/2050	344	24,056	13,559	5,738	1,368
01/07/2050	345	20,641	11,615	4,903	1,164
01/08/2050	346	17,218	9,673	4,072	963
01/09/2050	347	13,788	7,733	3,247	765
01/10/2050	348	10,351	5,796	2,428	569
01/11/2050	349	7,815	4,368	1,825	426
01/12/2050	350	6,381	3,561	1,484	345
01/01/2051	351	4,945	2,755	1,145	265
01/02/2051	352	3,507	1,950	809	187
01/03/2051	353	2,069	1,149	475	109
01/04/2051	354	1,380	765	316	72
01/05/2051	355	690	382	157	36
01/06/2051	356	0	0	0	0
01/07/2051	357	0	0	0	0
		264,996,590,456	237,009,160,529	203,321,642,236	162,636,142,119



The information is updated:

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

HTT 2022

Reported in Domestic Currency		(Please insert currency)				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the assets						
3. Additional information on the asset distribution						
Field	1. Additional information on the programme					
	Responsible Counterparty	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Responsible Counterparty					
E.1.1.2	Responsible Counterparty					
E.1.1.3	Responsible Counterparty	BNP Paribas Fortis	52931A1VW4D01547			
E.1.1.4	Responsible Counterparty					
E.1.1.5	Responsible Counterparty					
E.1.1.6	Responsible Counterparty					
E.1.1.7	Responsible Counterparty					
E.1.1.8	Responsible Counterparty					
E.1.1.9	Responsible Counterparty					
E.1.1.10	Responsible Counterparty	Ditching BNP Fortis FlexiBonds Representative				
E.1.1.11	Responsible Counterparty	David De Schacht & Laurent De Rudderster				
OE.1.1.1	Responsible Counterparty					
OE.1.1.2	Responsible Counterparty					
OE.1.1.3	Responsible Counterparty					
OE.1.1.4	Responsible Counterparty					
OE.1.1.5	Responsible Counterparty					
OE.1.1.6	Responsible Counterparty					
OE.1.1.7	Responsible Counterparty					
OE.1.1.8	Responsible Counterparty					
2. Additional information on the assets						
	Asset Description	Guarantor (if applicable)	Local Entity Identifier (LEI)*	Type of Trade		
E.2.1.1	Asset Description	Asset Description	Asset Description	FX		
E.2.1.2	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.3	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.4	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.5	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.6	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.7	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.8	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.9	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.10	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.11	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.12	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.13	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.14	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.15	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.16	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.17	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.18	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.19	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.20	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.21	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.22	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.23	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.24	Asset Description	Has collateral	Has collateral	Has collateral		
E.2.1.25	Asset Description	Has collateral	Has collateral	Has collateral		
OE.2.1.1	Asset Description					
OE.2.1.2	Asset Description					
OE.2.1.3	Asset Description					
OE.2.1.4	Asset Description					
OE.2.1.5	Asset Description					
OE.2.1.6	Asset Description					
OE.2.1.7	Asset Description					
OE.2.1.8	Asset Description					
OE.2.1.9	Asset Description					
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OE.2.1.11	Asset Description					
OE.2.1.12	Asset Description					
OE.2.1.13	Asset Description					
OE.2.1.14	Asset Description					
OE.2.1.15	Asset Description					
OE.2.1.16	Asset Description					
OE.2.1.17	Asset Description					
OE.2.1.18	Asset Description					
OE.2.1.19	Asset Description					
OE.2.1.20	Asset Description					
OE.2.1.21	Asset Description					
OE.2.1.22	Asset Description					
OE.2.1.23	Asset Description					
OE.2.1.24	Asset Description					
OE.2.1.25	Asset Description					
3. Additional information on the asset distribution						
E. General information		Total Assets				
E.3.1.1	Weighted Average Maturity (months)	65.64				
E.3.1.2	Weighted Average Maturity (months)**	168.52				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
7 Assets		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Other Assets	% Total Assets
E.3.2.1	1-30 days	0.0%				0.0%
E.3.2.2	30-60 days	0.0%				0.0%
E.3.2.3	60-90 days	0.0%				0.0%
E.3.2.4	90-180 days	0.0%				0.0%
E.3.2.5	> 180 days	0.0%				0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Reason for Not Being in Worksheet E	
Not available for the jurisdiction	NEL
Not relevant for the issuer and/or CB programme at the present time	NEL
Not available at the present time	NEL
Confidential	NEL

* Local Entity Identifier (LEI) Field: <http://www.lei.com/>

** Modified: Business Month - 1 Business Month to Month