



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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



6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/11/2022

Cut-off Date: 30/11/2022



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Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		[Please insert currency]	
CONTENT OF TAB A			
1. Basic Facts			
2. Regulatory Summary			
3. General Cover Pool / Covered Bond Information			
1. General Information			
Nominal (mn)			
2. Over-collateralisation (OC)			
Legal			
Actual			
Minimum Committed			
Purpose			
3. Cover Pool Composition			
Nominal (mn)			
% Cover Pool			
Contractual (mn)			
Expected Upon Prepayments (mn)			
% Total Contractual			
% Total Expected Upon Prepayments			
5. Maturity of Covered Bonds			
Initial Maturity			
Extended Maturity			
% Total Initial Maturity			
% Total Extended Maturity			

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,950.5	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,950.5	0.0	100.0%	0.0%
OG.3.6.1	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.2	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.3	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.4	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.5	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.6	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.7	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.8	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.9	a/w [If relevant, please specify]	0.0	0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.2	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.3	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.4	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.5	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.6	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.7	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.8	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.9	a/w [If relevant, please specify]	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal [before hedging] (mn)		% Substitute Assets	
G.3.9.1	Cash	0.0		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0		100.0%	
G.3.9.3	Exposures to central banks	0.0		0.0%	
G.3.9.4	Exposures to credit institutions	0.0		0.0%	
G.3.9.5	Other	0.0		0.0%	
G.3.9.6	Total	13.0		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/w CQS2 credit institutions			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.0		100.0%	
G.3.10.2	Eurozone	0.0		0.0%	
G.3.10.3	Rest of European Union (EU)	0.0		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.0		0.0%	
G.3.10.5	Switzerland	0.0		0.0%	
G.3.10.6	Australia	0.0		0.0%	
G.3.10.7	Brazil	0.0		0.0%	
G.3.10.8	Canada	0.0		0.0%	
G.3.10.9	Japan	0.0		0.0%	
G.3.10.10	Korea	0.0		0.0%	
G.3.10.11	New Zealand	0.0		0.0%	
G.3.10.12	Singapore	0.0		0.0%	
G.3.10.13	US	0.0		0.0%	
G.3.10.14	Other	0.0		0.0%	
G.3.10.15	Total EU	13.0		100.0%	
G.3.10.16					
OG.3.10.1	a/w [If relevant, please specify]			0.0%	
OG.3.10.2	a/w [If relevant, please specify]			0.0%	
OG.3.10.3	a/w [If relevant, please specify]			0.0%	
OG.3.10.4	a/w [If relevant, please specify]			0.0%	
OG.3.10.5	a/w [If relevant, please specify]			0.0%	
OG.3.10.6	a/w [If relevant, please specify]			0.0%	
OG.3.10.7	a/w [If relevant, please specify]			0.0%	

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.0	0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%
G.3.11.3	Other	0.0	0.00%	0.00%
G.3.11.4	Total	13.0	0.44%	0.58%
OG.3.11.1	a/w [If relevant, please specify]			
OG.3.11.2	a/w [If relevant, please specify]			
OG.3.11.3	a/w [If relevant, please specify]			
OG.3.11.4	a/w [If relevant, please specify]			
OG.3.11.5	a/w [If relevant, please specify]			
OG.3.11.6	a/w [If relevant, please specify]			
OG.3.11.7	a/w [If relevant, please specify]			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issue/r/131/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria			
G.3.14.4	link to the committed objective criteria			
4. References to Capital Requirements Regulation (CRR) 129(7)				
		Row	Row	
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				
5. References to Capital Requirements Regulation (CRR) 129(1)				
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	Service			
OG.6.1.7	Interest Rate Swap Provider			
OG.6.1.8	Covered Bond Swap Provider			
OG.6.1.9	Paying Agent			
OG.6.1.10	Other optional/relevant information			
OG.6.1.11	Other optional/relevant information			
OG.6.1.12	Other optional/relevant information			
OG.6.1.13	Other optional/relevant information			
OG.6.1.14	Other optional/relevant information			
OG.6.1.15	Other optional/relevant information			
OG.6.1.16	Other optional/relevant information			
OG.6.1.17	Other optional/relevant information			
OG.6.1.18	Other optional/relevant information			
OG.6.1.19	Other optional/relevant information			
OG.6.1.20	Other optional/relevant information			
OG.6.1.21	Other optional/relevant information			
OG.6.1.22	Other optional/relevant information			
OG.6.1.23	Other optional/relevant information			
OG.6.1.24	Other optional/relevant information			
OG.6.1.25	Other optional/relevant information			
OG.6.1.26	Other optional/relevant information			
OG.6.1.27	Other optional/relevant information			
OG.6.1.28	Other optional/relevant information			
OG.6.1.29	Other optional/relevant information			
OG.6.1.30	Other optional/relevant information			
OG.6.1.31	Other optional/relevant information			
OG.6.1.32	Other optional/relevant information			
OG.6.1.33	Other optional/relevant information			
OG.6.1.34	Other optional/relevant information			
OG.6.1.35	Other optional/relevant information			
OG.6.1.36	Other optional/relevant information			
OG.6.1.37	Other optional/relevant information			
OG.6.1.38	Other optional/relevant information			
OG.6.1.39	Other optional/relevant information			
OG.6.1.40	Other optional/relevant information			
OG.6.1.41	Other optional/relevant information			
OG.6.1.42	Other optional/relevant information			
OG.6.1.43	Other optional/relevant information			
OG.6.1.44	Other optional/relevant information			
OG.6.1.45	Other optional/relevant information			

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	[Please insert currency]
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	2,950.5		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,950.5		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			0.0%
OM.7.1.3	a/w [If relevant, please specify]			0.0%
OM.7.1.4	a/w [If relevant, please specify]			0.0%
OM.7.1.5	a/w [If relevant, please specify]			0.0%
OM.7.1.6	a/w [If relevant, please specify]			0.0%
OM.7.1.7	a/w [If relevant, please specify]			0.0%
OM.7.1.8	a/w [If relevant, please specify]			0.0%
OM.7.1.9	a/w [If relevant, please specify]			0.0%
OM.7.1.10	a/w [If relevant, please specify]			0.0%
OM.7.1.11	a/w [If relevant, please specify]			0.0%
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	43,689.0	0	43,689.00
OM.7.2.1	Number of borrowers	23,892.0	0	23,892.00
OM.7.2.2	Optional information eg, Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.91%	0.00%	0.91%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	a/w [If relevant, please specify]			
OM.7.4.2	a/w [If relevant, please specify]			
OM.7.4.3	a/w [If relevant, please specify]			
OM.7.4.4	a/w [If relevant, please specify]			
OM.7.4.5	a/w [If relevant, please specify]			
OM.7.4.6	a/w [If relevant, please specify]			
OM.7.4.7	a/w [If relevant, please specify]			
OM.7.4.8	a/w [If relevant, please specify]			
OM.7.4.9	a/w [If relevant, please specify]			
OM.7.4.10	a/w [If relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.66%	0.00%	16.7%	
M.7.5.2	Vlaams-Brabant	13.47%	0.00%	13.5%	
M.7.5.3	Oost-Vlaanderen	15.24%	0.00%	15.2%	
M.7.5.4	Brussels	10.42%	0.00%	10.4%	
M.7.5.5	West-Vlaanderen	10.94%	0.00%	10.9%	
M.7.5.6	Limburg	6.92%	0.00%	6.9%	
M.7.5.7	Liège	7.80%	0.00%	7.8%	
M.7.5.8	Hainaut	6.17%	0.00%	6.2%	
M.7.5.9	Brabant Wallon	5.63%	0.00%	5.6%	
M.7.5.10	Namur	3.86%	0.00%	3.9%	
M.7.5.11	Luxembourg	2.78%	0.00%	2.8%	
M.7.5.12	Other	0.11%	0.00%	0.1%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.21%	0.00%	93.2%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	6.79%	0.00%	6.8%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.22%	0.00%	3.2%	
M.7.7.2	Amortising	96.78%	0.00%	96.8%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	4.76%	0.00%	4.8%	
M.7.8.2	≥ 12 - < 24 months	16.79%	0.00%	16.8%	
M.7.8.3	≥ 24 - < 36 months	10.26%	0.00%	10.3%	
M.7.8.4	≥ 36 - < 60 months	15.20%	0.00%	15.2%	
M.7.8.5	≥ 60 months	52.98%	0.00%	53.0%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.15%	0.0%	0.15%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.5			
	By buckets (mn):				
M.7A.10.2	<=100K	1,409.1	34,503.0	47.8%	79.0%
M.7A.10.3	>100K and <=200K	1,000.3	7,363.0	33.9%	16.9%
M.7A.10.4	>200K and <=300K	314.6	1,318.0	10.7%	3.0%
M.7A.10.5	>300K and <=400K	101.3	296.0	3.4%	0.7%
M.7A.10.6	>400K	125.2	209.0	4.2%	0.5%
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	2,950.5	43,689	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.8%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	783.3	19,981.0	26.5%	45.7%
M.7A.11.3	>40 - <=50 %	356.2	5,062.0	12.1%	11.6%
M.7A.11.4	>50 - <=60 %	393.9	4,948.0	13.4%	11.3%
M.7A.11.5	>60 - <=70 %	425.3	4,697.0	14.4%	10.8%
M.7A.11.6	>70 - <=80 %	481.3	4,706.0	16.3%	10.8%
M.7A.11.7	>80 - <=90 %	358.6	3,049.0	12.2%	7.0%
M.7A.11.8	>90 - <=100 %	101.7	786.0	3.4%	1.8%
M.7A.11.9	>100%	50.2	460.0	1.7%	1.1%
M.7A.11.10	Total	2,950.5	43,689	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.0%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,025.9	23,769.0	34.8%	54.4%
M.7A.12.3	>40 - <=50 %	404.8	5,094.0	13.7%	11.7%
M.7A.12.4	>50 - <=60 %	406.3	4,652.0	13.8%	10.6%
M.7A.12.5	>60 - <=70 %	429.3	4,221.0	14.5%	9.7%
M.7A.12.6	>70 - <=80 %	322.8	3,014.0	10.9%	6.9%
M.7A.12.7	>80 - <=90 %	247.1	1,950.0	8.4%	4.5%
M.7A.12.8	>90 - <=100 %	65.9	468.0	2.2%	1.1%
M.7A.12.9	>100%	48.4	521.0	1.6%	1.2%
M.7A.12.10	Total	2,950.5	43,689	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [If relevant, please specify]				
OM.7A.13.6	a/w [If relevant, please specify]				
OM.7A.13.7	a/w [If relevant, please specify]				
OM.7A.13.8	a/w [If relevant, please specify]				
OM.7A.13.9	a/w [If relevant, please specify]				
OM.7A.13.10	a/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type- optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
OM.7A.20.1					
OM.7A.20.2					
OM.7A.20.3					
OM.7A.20.4					
OM.7A.20.5					
OM.7A.20.6					
OM.7A.20.7					
OM.7A.20.8					
OM.7A.20.9					
OM.7A.20.10					
OM.7A.20.11					
OM.7A.20.12					
OM.7A.20.13					
OM.7A.20.14					
OM.7A.20.15					
OM.7A.20.16					
OM.7A.20.17					
OM.7A.20.18					
OM.7A.20.19					
OM.7A.20.20					
OM.7A.20.21					
OM.7A.20.22					
OM.7A.20.23					
OM.7A.20.24					
OM.7A.20.25					
OM.7A.20.26					
OM.7A.20.27					
OM.7A.20.28					
OM.7A.20.29					
OM.7A.20.30					
OM.7A.20.31					
OM.7A.20.32					
OM.7A.20.33					
OM.7A.20.34					
OM.7A.20.35					
OM.7A.20.36					
OM.7A.20.37					
OM.7A.20.38					
OM.7A.20.39					
OM.7A.20.40					
OM.7A.20.41					
OM.7A.20.42					
OM.7A.20.43					
OM.7A.20.44					
OM.7A.20.45					
OM.7A.20.46					
OM.7A.20.47					
OM.7A.20.48					
OM.7A.20.49					
OM.7A.20.50					
OM.7A.20.51					
OM.7A.20.52					
OM.7A.20.53					
OM.7A.20.54					
OM.7A.20.55					
OM.7A.20.56					
OM.7A.20.57					
OM.7A.20.58					
OM.7A.20.59					
OM.7A.20.60					
OM.7A.20.61					
OM.7A.20.62					
OM.7A.20.63					
OM.7A.20.64					
OM.7A.20.65					
OM.7A.20.66					
OM.7A.20.67					
OM.7A.20.68					
OM.7A.20.69					
OM.7A.20.70					
OM.7A.20.71					
OM.7A.20.72					
OM.7A.20.73					
OM.7A.20.74					
OM.7A.20.75					
OM.7A.20.76					
OM.7A.20.77					
OM.7A.20.78					
OM.7A.20.79					
OM.7A.20.80					
OM.7A.20.81					
OM.7A.20.82					
OM.7A.20.83					
OM.7A.20.84					
OM.7A.20.85					
OM.7A.20.86					
OM.7A.20.87					
OM.7A.20.88					
OM.7A.20.89					
OM.7A.20.90					
OM.7A.20.91					
OM.7A.20.92					
OM.7A.20.93					
OM.7A.20.94					
OM.7A.20.95					
OM.7A.20.96					
OM.7A.20.97					
OM.7A.20.98					
OM.7A.20.99					
OM.7A.20.100					
OM.7A.20.101					
OM.7A.20.102					
OM.7A.20.103					
OM.7A.20.104					
OM.7A.20.105					
OM.7A.20.106					
OM.7A.20.107					
OM.7A.20.108					
OM.7A.20.109					
OM.7A.20.110					
OM.7A.20.111					
OM.7A.20.112					
OM.7A.20.113					
OM.7A.20.114					
OM.7A.20.115					
OM.7A.20.116					
OM.7A.20.117					
OM.7A.20.118					
OM.7A.20.119					
OM.7A.20.120					
OM.7A.20.121					
OM.7A.20.122					
OM.7A.20.123					
OM.7A.20.124					
OM.7A.20.125					
OM.7A.20.126					
OM.7A.20.127					
OM.7A.20.128					
OM.7A.20.129					
OM.7A.20.130					
OM.7A.20.131					
OM.7A.20.132					
OM.7A.20.133					
OM.7A.20.134					
OM.7A.20.135					
OM.7A.20.136					
OM.7A.20.137					
OM.7A.20.138					
OM.7A.20.139					
OM.7A.20.140					
OM.7A.20.141					
OM.7A.20.142					
OM.7A.20.143					
OM.7A.20.144					
OM.7A.20.145					
OM.7A.20.146					
OM.7A.20.147					
OM.7A.20.148					
OM.7A.20.149					
OM.7A.20.150					
OM.7A.20.151					
OM.7A.20.152					
OM.7A.20.153					
OM.7A.20.154					
OM.7A.20.155					
OM.7A.20.156					
OM.7A.20.157					
OM.7A.20.158					
OM.7A.20.159					
OM.7A.20.160					
OM.7A.20.161					
OM.7A.20.162					
OM.7A.20.163					
OM.7A.20.164					
OM.7A.20.165					
OM.7A.20.166					
OM.7A.20.167					
OM.7A.20.168					
OM.7A.20.169					
OM.7A.20.170					
OM.7A.20.171					
OM.7A.20.172					
OM.7A.20.173					
OM.7A.20.174					
OM.7A.20.175					
OM.7A.20.176					
OM.7A.20.177					
OM.7A.20.178					
OM.7A.20.179					
OM.7A.20.180					
OM.7A.20.181					
OM.7A.20.182					
OM.7A.20.183					
OM.7A.20.184					
OM.7A.20.185					
OM.7A.20.186					
OM.7A.20.187					
OM.7A.20.188					
OM.7A.20.189					
OM.7A.20.190					
OM.7A.20.191					
OM.7A.20.192					
OM.7A.20.193					
OM.7A.20.194					
OM.7A.20.195					
OM.7A.20.196					
OM.7A.20.197					
OM.7A.20.198					
OM.7A.20.199					
OM.7A.20.200					
OM.7A.20.201					
OM.7A.20.202					
OM.7A.20.203					
OM.7A.20.204					
OM.7A.20.205					
OM.7A.20.206					
OM.7A.20.207					
OM.7A.20.208					
OM.7A.20.209					
OM.7A.20.210					
OM.7A.20.211					
OM.7A.20.212					
OM.7A.20.213					
OM.7A.20.214					
OM.7A.20.215					
OM.7A.20.216					
OM.7A.20.217					
OM.7A.20.218					
OM.7A.20.219					
OM.7A.20.220					
OM.7A.20.221					
OM.7A.20.222					
OM.7A.20.223					
OM.7A.20.224					
OM.7A.20.225					
OM.7A.20.226					
OM.7A.20.227					
OM.7A.20.228					
OM.7A.20.229					
OM.7A.20.230					
OM.7A.20.231					
OM.7A.20.232					
OM.7A.20.233					
OM.7A.20.234					
OM.7A.20.235					
OM.7A.20.236					
OM.7A.20.237					
OM.7A.20.238					
OM.7A.20.239					
OM.7A.20.240					
OM.7A.20.241					
OM.7A.20.242					
OM.7A.20.243					
OM.7A.20.244					
OM.7A.20.245					
OM.7A.20.246					
OM.7A.20.247					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [If relevant, please specify]				
OM.7B.24.3	a/w [If relevant, please specify]				
OM.7B.24.4	a/w [If relevant, please specify]				
OM.7B.24.5	a/w [If relevant, please specify]				
OM.7B.24.6	a/w [If relevant, please specify]				
OM.7B.24.7	a/w [If relevant, please specify]				
OM.7B.24.8	a/w [If relevant, please specify]				
OM.7B.24.9	a/w [If relevant, please specify]				
OM.7B.24.10	a/w [If relevant, please specify]				
OM.7B.24.11	a/w [If relevant, please specify]				
OM.7B.24.12	a/w [If relevant, please specify]				
OM.7B.24.13	a/w [If relevant, please specify]				
OM.7B.24.14	a/w [If relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%

	29. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/11/2022

Contact Details:

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Remark

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



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.90	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.82	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.31	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.85	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.01

* At Reporting Date until Maturity Date

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

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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


Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,950,516,401 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	121,201,117 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.10%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,397,105,111 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.54% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,906,293 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	121,201,117 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,397,105,111
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.50% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	357,626,353 (VIII)
Total Interest Proceeds Residential Mortgage Loans	357,626,353
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,531,212,521 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,397,105,111
Total Principal Proceeds Public Finance Exposures	12,906,293
Total Principal Proceeds Financial Institution Exposures	121,201,117
Impact Derivatives	0
Interest Requirement Covered Bonds	53,750,000 (X)
Costs, Fees and expenses Covered Bonds	21,228,858 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	563,860,016
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,289,836 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,095,181 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	277,194,656
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,912,898 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,912,898 (XVII)

Cover Pool Summary

Portfolio Cut-off D 30/11/2022

(All Amounts are in Euro)
1. Residential Mortgage Loans
See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,950,516,401
Principal Redemptions between Cut-off Date and Maturity	2,950,516,401
Interest Payments between Cut-off Date and Maturity Date	357,626,353
Number of borrowers	23,892
Number of loans	43,689
Average Outstanding Balance per borrower	123,494
Average Outstanding Balance per loan	67,535
Weighted average Current Loan to Current Value	50.99%
Weighted average Current Loan to Original Value	57.77%
Weighted average seasoning (in Years)	4.37
Weighted average remaining maturity (in years, at 0% CPR)	13.95
Weighted average initial maturity (in years, at 0% CPR)	18.32
Percentage of Fixed Rate Loans	93.21%
Percentage of Variable Rate Loans	6.79%
Weighted average interest rate	1.66%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.49%
Weighted Remaining average life (in years, at 0% CPR)	7.27
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.82

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	121,201,117
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3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0 22/10/2031
Currency	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

7,433,761 EUR



Stratification Tables

Portfolio Cut-off Date

30/11/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	491,502,319.20	16.66 %	7,025	16.08 %
Oost-Vlaanderen	449,541,400.06	15.24 %	7,004	16.03 %
Vlaams-Brabant	397,515,880.49	13.47 %	5,670	12.98 %
West-Vlaanderen	322,884,358.47	10.94 %	5,429	12.43 %
Brussels	307,539,922.81	10.42 %	3,360	7.69 %
Liège	230,047,326.58	7.80 %	3,638	8.33 %
Limburg	204,091,112.12	6.92 %	3,458	7.92 %
Hainaut	182,129,686.71	6.17 %	3,009	6.89 %
Brabant Wallon	166,170,918.36	5.63 %	2,107	4.82 %
Namur	113,789,934.68	3.86 %	1,735	3.97 %
Luxembourg	81,945,645.14	2.78 %	1,195	2.74 %
Other	3,357,896.30	0.11 %	59	0.14 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	140,482,778.14	4.76 %	1,338	3.06 %
>1 and <=2	495,464,996.24	16.79 %	4,712	10.79 %
>2 and <=3	302,742,060.26	10.26 %	3,312	7.58 %
>3 and <=4	448,341,063.50	15.20 %	5,600	12.82 %
>4 and <=5	298,409,834.03	10.11 %	3,998	9.15 %
>5 and <=6	369,845,566.87	12.53 %	5,793	13.26 %
>6 and <=7	499,967,458.79	16.95 %	9,950	22.77 %
>7 and <=8	340,430,597.88	11.54 %	7,219	16.52 %
>8 and <=9	21,238,087.68	0.72 %	594	1.36 %
>9 and <=10	4,823,077.31	0.16 %	178	0.41 %
>10 and <=11	1,568,065.89	0.05 %	76	0.17 %
>11 and <=12	4,244,843.58	0.14 %	201	0.46 %
>12 and <=13	10,673,836.62	0.36 %	284	0.65 %
>13 and <=14	6,054,583.65	0.21 %	162	0.37 %
>14 and <=15	1,498,288.31	0.05 %	27	0.06 %
>15 and <=16	103,364.93	0.00 %	8	0.02 %
>16 and <=17	1,180,301.25	0.04 %	42	0.10 %
>17 and <=18	2,343,606.27	0.08 %	125	0.29 %
>18 and <=19	741,270.97	0.03 %	50	0.11 %
>19 and <=20	85,129.91	0.00 %	14	0.03 %
>20 and <=21	250,000.00	0.01 %	3	0.01 %
>21 and <=22	1,578.51	0.00 %	1	0.00 %
>22 and <=23	26,010.33	0.00 %	2	0.00 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	415,245.07	0.01 %	160	0.37 %
<=1	15,833,498.19	0.54 %	759	1.74 %
>1 and <=2	26,035,514.85	0.88 %	996	2.28 %
>2 and <=3	68,579,318.57	2.32 %	3,167	7.25 %
>3 and <=4	89,240,111.90	3.02 %	3,477	7.96 %
>4 and <=5	75,715,026.88	2.57 %	2,204	5.04 %
>5 and <=6	93,843,255.32	3.18 %	2,296	5.26 %
>6 and <=7	108,625,532.37	3.68 %	2,398	5.49 %
>7 and <=8	108,551,392.24	3.68 %	2,152	4.93 %
>8 and <=9	133,490,180.22	4.52 %	2,263	5.18 %
>9 and <=10	107,513,468.97	3.64 %	1,641	3.76 %
>10 and <=11	108,362,852.36	3.67 %	1,613	3.69 %
>11 and <=12	146,981,411.02	4.98 %	2,009	4.60 %
>12 and <=13	167,406,891.65	5.67 %	2,183	5.00 %
>13 and <=14	178,047,754.41	6.03 %	2,091	4.79 %
>14 and <=15	146,959,728.80	4.98 %	1,640	3.75 %
>15 and <=16	138,473,087.73	4.69 %	1,444	3.31 %
>16 and <=17	155,108,720.52	5.26 %	1,732	3.96 %
>17 and <=18	182,397,277.49	6.18 %	1,933	4.42 %
>18 and <=19	244,943,498.34	8.30 %	2,278	5.21 %
>19 and <=20	138,384,462.16	4.69 %	1,292	2.96 %
>20 and <=21	67,424,980.06	2.29 %	614	1.41 %
>21 and <=22	126,703,095.09	4.29 %	1,101	2.52 %
>22 and <=23	109,745,347.15	3.72 %	849	1.94 %
>23 and <=24	167,639,189.97	5.68 %	1,118	2.56 %
>24 and <=25	39,926,548.61	1.35 %	248	0.57 %
>25 and <=26	1,130,373.17	0.04 %	8	0.02 %
>26 and <=27	614,070.55	0.02 %	7	0.02 %
>27 and <=28	1,421,726.31	0.05 %	9	0.02 %
>28 and <=29	1,002,840.95	0.03 %	7	0.02 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	250,000.00	0.01 %	2	0.00 %
>1 and <=2	4,139,006.93	0.14 %	42	0.10 %
>2 and <=3	4,408,253.27	0.15 %	38	0.09 %
>3 and <=4	2,651,065.58	0.09 %	59	0.14 %
>4 and <=5	33,747,206.75	1.14 %	291	0.67 %
>5 and <=6	3,013,588.71	0.10 %	132	0.30 %
>6 and <=7	7,369,517.41	0.25 %	403	0.92 %
>7 and <=8	9,698,190.03	0.33 %	657	1.50 %
>8 and <=9	20,800,303.81	0.70 %	855	1.96 %
>9 and <=10	280,917,992.81	9.52 %	8,892	20.35 %
>10 and <=11	40,312,910.86	1.37 %	1,676	3.84 %
>11 and <=12	51,573,663.75	1.75 %	1,124	2.57 %
>12 and <=13	171,674,923.93	5.82 %	3,452	7.90 %
>13 and <=14	23,890,385.94	0.81 %	455	1.04 %
>14 and <=15	398,345,613.64	13.50 %	6,100	13.96 %
>15 and <=16	29,375,456.31	1.00 %	394	0.90 %
>16 and <=17	45,095,032.06	1.53 %	578	1.32 %
>17 and <=18	190,089,456.41	6.44 %	2,396	5.48 %
>18 and <=19	28,618,765.23	0.97 %	457	1.05 %
>19 and <=20	737,343,011.99	24.99 %	7,912	18.11 %
>20 and <=21	42,865,869.02	1.45 %	531	1.22 %
>21 and <=22	19,958,835.27	0.68 %	211	0.48 %
>22 and <=23	23,295,155.50	0.79 %	277	0.63 %
>23 and <=24	15,369,323.55	0.52 %	185	0.42 %
>24 and <=25	692,243,397.27	23.46 %	5,864	13.42 %
>25 and <=26	56,826,397.14	1.93 %	509	1.17 %
>26 and <=27	2,113,676.23	0.07 %	19	0.04 %
>27 and <=28	1,815,181.10	0.06 %	14	0.03 %
>28 and <=29	404,480.60	0.01 %	5	0.01 %
>29 and <=30	10,424,634.18	0.35 %	135	0.31 %
>30 and <=31	1,509,422.82	0.05 %	16	0.04 %
>39 and <=40	265,720.80	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	26,010.33	0.00 %	2	0.00 %
2001	1,578.51	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	3	0.01 %
2003	120,809.17	0.00 %	17	0.04 %
2004	740,224.98	0.03 %	53	0.12 %
2005	2,337,750.91	0.08 %	122	0.28 %
2006	1,151,523.34	0.04 %	39	0.09 %
2007	205,016.89	0.01 %	10	0.02 %
2008	1,525,042.08	0.05 %	32	0.07 %
2009	6,791,771.13	0.23 %	179	0.41 %
2010	10,299,528.88	0.35 %	289	0.66 %
2011	3,929,550.96	0.13 %	191	0.44 %
2012	1,775,281.51	0.06 %	69	0.16 %
2013	5,030,892.60	0.17 %	182	0.42 %
2014	34,570,941.87	1.17 %	996	2.28 %
2015	339,446,863.42	11.50 %	7,114	16.28 %
2016	561,380,036.43	19.03 %	10,818	24.76 %
2017	325,219,458.05	11.02 %	5,050	11.56 %
2018	286,531,366.66	9.71 %	3,739	8.56 %
2019	478,077,154.63	16.20 %	5,925	13.56 %
2020	284,621,353.77	9.65 %	3,100	7.10 %
2021	501,931,535.68	17.01 %	4,751	10.87 %
2022	104,552,709.12	3.54 %	1,007	2.30 %
2,950,516,400.92	100.00 %		43,689	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	565,841,183.27	19.18 %	12,856	53.81 %
>100 and <=200	945,624,138.77	32.05 %	6,546	27.40 %
>200 and <=300	694,896,811.28	23.55 %	2,879	12.05 %
>300 and <=400	311,762,461.50	10.57 %	917	3.84 %
>400	432,391,806.10	14.65 %	694	2.90 %
2,950,516,400.92	100.00 %		23,892	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,024,393.40	0.07 %	48	0.11 %
0.5 - 1%	135,121,359.90	4.58 %	1,446	3.31 %
1 - 1.5%	900,917,964.23	30.53 %	11,373	26.03 %
1.5 - 2%	1,600,692,003.09	54.25 %	25,265	57.83 %
2 - 2.5%	197,586,899.83	6.70 %	3,250	7.44 %
2.5 - 3%	85,954,705.02	2.91 %	1,523	3.49 %
3 - 3.5%	17,818,008.07	0.60 %	405	0.93 %
3.5 - 4%	6,564,781.38	0.22 %	203	0.46 %
4 - 4.5%	2,711,715.02	0.09 %	95	0.22 %
4.5 - 5%	898,570.39	0.03 %	54	0.12 %
5 - 5.5%	166,275.70	0.01 %	17	0.04 %
5.5 - 6%	57,207.66	0.00 %	9	0.02 %
6 - 6.5%	2,517.23	0.00 %	1	0.00 %
2,950,516,400.92	100.00 %		43,689	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,750,200,880.34	93.21 %	41,290	94.51 %
Variable	2,090,775.57	0.07 %	79	0.18 %
Variable With Cap	198,224,745.01	6.72 %	2,320	5.31 %
2,950,516,400.92	100.00 %		43,689	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	3,968,284.10	0.13 %	65	0.15 %
2023	51,689,389.70	1.75 %	883	2.02 %
2024	29,161,885.39	0.99 %	308	0.70 %
2025	10,468,459.54	0.35 %	123	0.28 %
2026	14,392,981.44	0.49 %	153	0.35 %
2027	8,714,344.32	0.30 %	94	0.22 %
2028	2,203,937.10	0.07 %	25	0.06 %
2029	7,573,689.46	0.26 %	71	0.16 %
2030	151,643.96	0.01 %	5	0.01 %
2031	21,977,548.57	0.74 %	133	0.30 %
2032	7,330,643.65	0.25 %	38	0.09 %
2033	3,380,515.27	0.11 %	42	0.10 %
2034	21,857,848.75	0.74 %	231	0.53 %
2035	4,870,891.29	0.17 %	34	0.08 %
2036	4,941,939.81	0.17 %	37	0.08 %
2037	161,884.64	0.01 %	4	0.01 %
Fixed To Maturity	2,757,670,513.93	93.46 %	41,443	94.86 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,950,516,400.92	100.00 %	43,689	100.00 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,818,923,087.05	95.54 %	42,143	96.46 %
Interest only	94,993,755.36	3.22 %	632	1.45 %
Linear	36,599,558.51	1.24 %	914	2.09 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	130,093,088.69	4.41 %	6,910	15.82 %
11-20%	242,975,124.83	8.24 %	6,167	14.12 %
21-30%	296,925,924.98	10.06 %	5,451	12.48 %
31-40%	355,870,719.60	12.06 %	5,241	12.00 %
41-50%	404,800,487.73	13.72 %	5,094	11.66 %
51-60%	406,301,827.43	13.77 %	4,652	10.65 %
61-70%	429,291,597.41	14.55 %	4,221	9.66 %
71-80%	322,849,318.94	10.94 %	3,014	6.90 %
81-90%	247,111,663.84	8.38 %	1,950	4.46 %
91-100%	65,944,193.04	2.24 %	468	1.07 %
101-110%	10,012,224.20	0.34 %	80	0.18 %
111-120%	2,855,126.64	0.10 %	34	0.08 %
>120%	35,485,103.59	1.20 %	407	0.93 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	75,823,588.04	2.57 %	4,329	9.91 %
11-20%	163,375,494.06	5.54 %	5,356	12.26 %
21-30%	239,675,002.07	8.12 %	5,140	11.76 %
31-40%	304,396,522.13	10.32 %	5,156	11.80 %
41-50%	356,188,068.04	12.07 %	5,062	11.59 %
51-60%	393,917,249.27	13.35 %	4,948	11.33 %
61-70%	425,299,611.34	14.41 %	4,697	10.75 %
71-80%	481,326,623.33	16.31 %	4,706	10.77 %
81-90%	358,578,893.57	12.15 %	3,049	6.98 %
91-100%	101,730,275.27	3.45 %	786	1.80 %
101-110%	14,960,704.27	0.51 %	149	0.34 %
111-120%	6,136,001.02	0.21 %	78	0.18 %
>120%	29,108,368.51	0.99 %	233	0.53 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	23,691,023.56	0.80 %	2,136	4.89 %
21-40%	108,811,081.06	3.69 %	4,597	10.52 %
41-60%	211,945,394.95	7.18 %	5,283	12.09 %
61-80%	430,980,898.73	14.61 %	6,383	14.61 %
81-100%	405,390,570.11	13.74 %	4,803	10.99 %
101-120%	106,100,935.64	3.60 %	1,969	4.51 %
121-140%	134,347,633.98	4.55 %	2,139	4.90 %
141-160%	153,478,458.38	5.20 %	2,258	5.17 %
161-180%	164,693,032.77	5.58 %	2,253	5.16 %
181-200%	207,602,428.25	7.04 %	2,117	4.85 %
201-300%	467,156,036.51	15.83 %	5,305	12.14 %
301-400%	213,116,877.94	7.22 %	2,040	4.67 %
401-500%	93,069,544.13	3.15 %	786	1.80 %
>500%	230,132,484.91	7.80 %	1,620	3.71 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	44,299,166.93	1.50 %	1,979	4.53 %
>1 and <=2	150,689,882.74	5.11 %	6,370	14.58 %
>2 and <=3	168,268,478.21	5.70 %	4,620	10.57 %
>3 and <=4	214,178,896.75	7.26 %	4,462	10.21 %
>4 and <=5	229,969,696.42	7.79 %	3,775	8.64 %
>5 and <=6	220,831,401.92	7.48 %	3,156	7.22 %
>6 and <=7	298,219,780.40	10.11 %	3,876	8.87 %
>7 and <=8	317,789,690.65	10.77 %	3,523	8.06 %
>8 and <=9	266,023,012.88	9.02 %	2,880	6.59 %
>9 and <=10	410,370,909.43	13.91 %	3,979	9.11 %
>10 and <=11	178,550,488.15	6.05 %	1,680	3.85 %
>11 and <=12	225,319,596.90	7.64 %	1,883	4.31 %
>12 and <=13	219,242,205.84	7.43 %	1,452	3.32 %
>13 and <=14	3,472,988.07	0.12 %	28	0.06 %
>14 and <=15	1,546,540.70	0.05 %	13	0.03 %
>15 and <=16	1,523,913.43	0.05 %	9	0.02 %
>16 and <=17	219,751.50	0.01 %	4	0.01 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,757,670,513.93	93.46 %	41,443	94.86 %
>=0 and <=1	80,571,070.24	2.73 %	1,226	2.81 %
>1 and <=2	27,405,947.41	0.93 %	291	0.67 %
>2 and <=3	12,307,588.79	0.42 %	131	0.30 %
>3 and <=4	8,040,008.57	0.27 %	79	0.18 %
>4 and <=5	29,308,192.22	0.99 %	171	0.39 %
>5 and <=6	18,316,948.71	0.62 %	211	0.48 %
>7 and <=8	2,375,042.79	0.08 %	20	0.05 %
>6 and <=7	14,521,088.26	0.49 %	117	0.27 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,152,810,978.68	80.37 %	22,463	79.12 %
Other/No data	1,990,676,130.40	19.63 %	5,929	20.88 %
	10,143,487,109.08	100.00 %	28,392	100.00 %

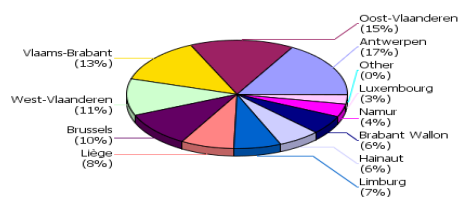
18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	2,668,918,873.55	90.46 %	40,218	92.06 %
Phase 2	274,328,250.56	9.30 %	3,226	7.38 %
Phase 3	7,269,276.81	0.25 %	88	0.20 %
Other/No data	0.00	0.00 %	157	0.36 %
	2,950,516,400.92	100.00 %	43,689	100.00 %

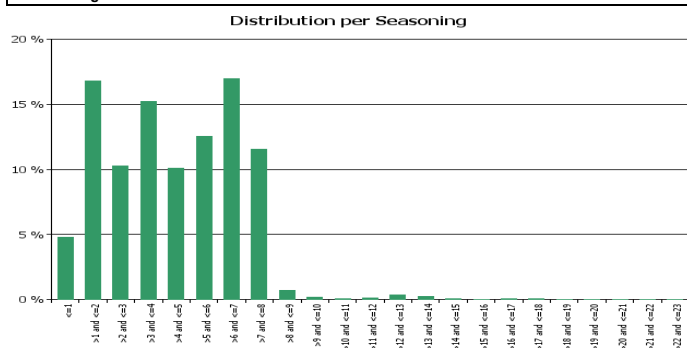
Stratification Tables

Portfolio Cut-off Date 30/11/2022

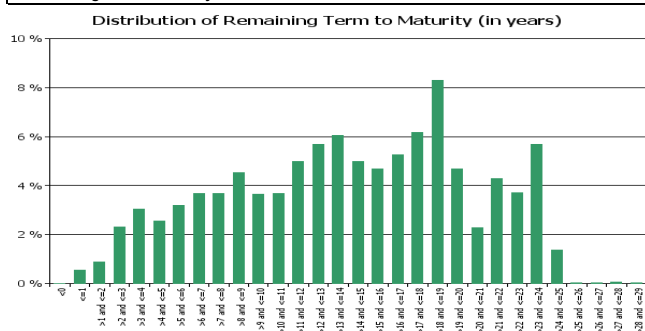
1. Geographic distribution



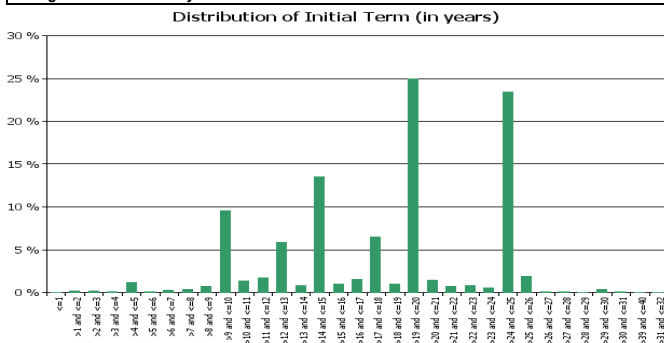
2. Seasoning



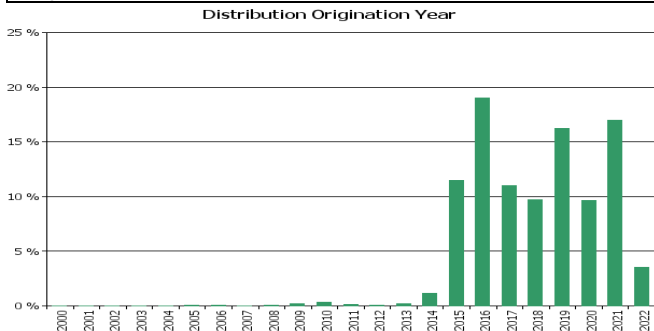
3. Remaining term to maturity



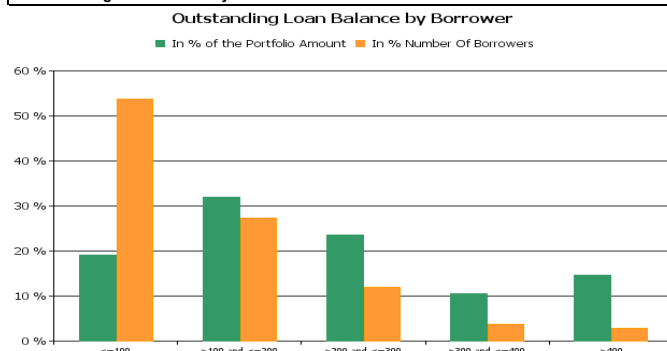
4. Original term to maturity



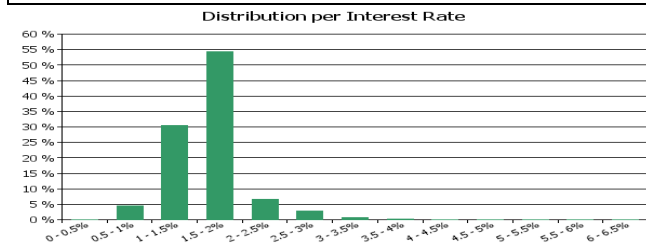
5. Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate

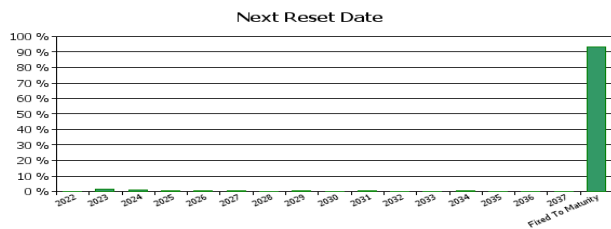


8. Interest Rate Type

Distribution per Interest Type

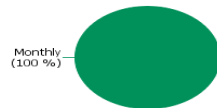


9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



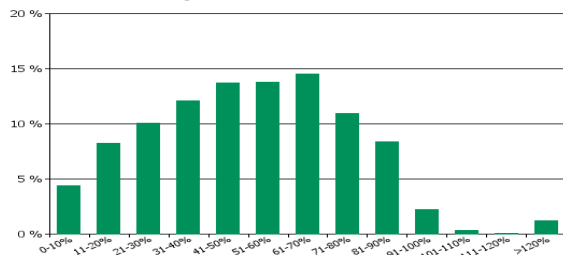
11. Repayment Type

Distribution per Repayment Type



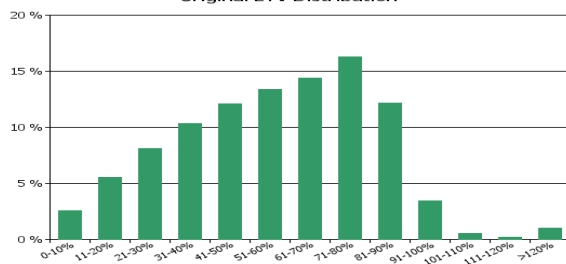
12. Current Loan to Current Value (LTV)

Current LTV Distribution



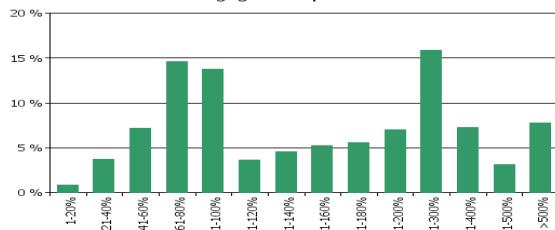
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



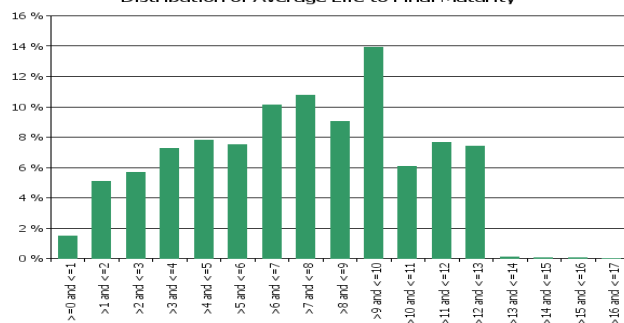
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

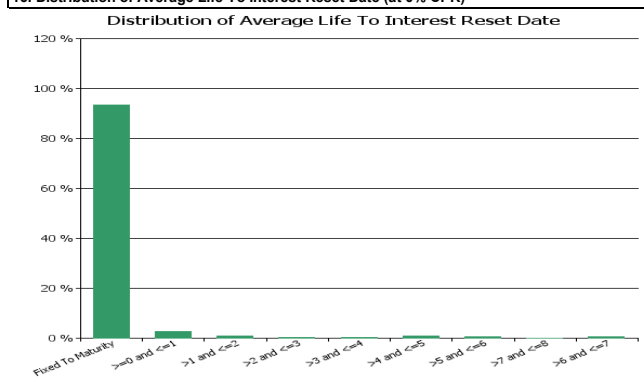


15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





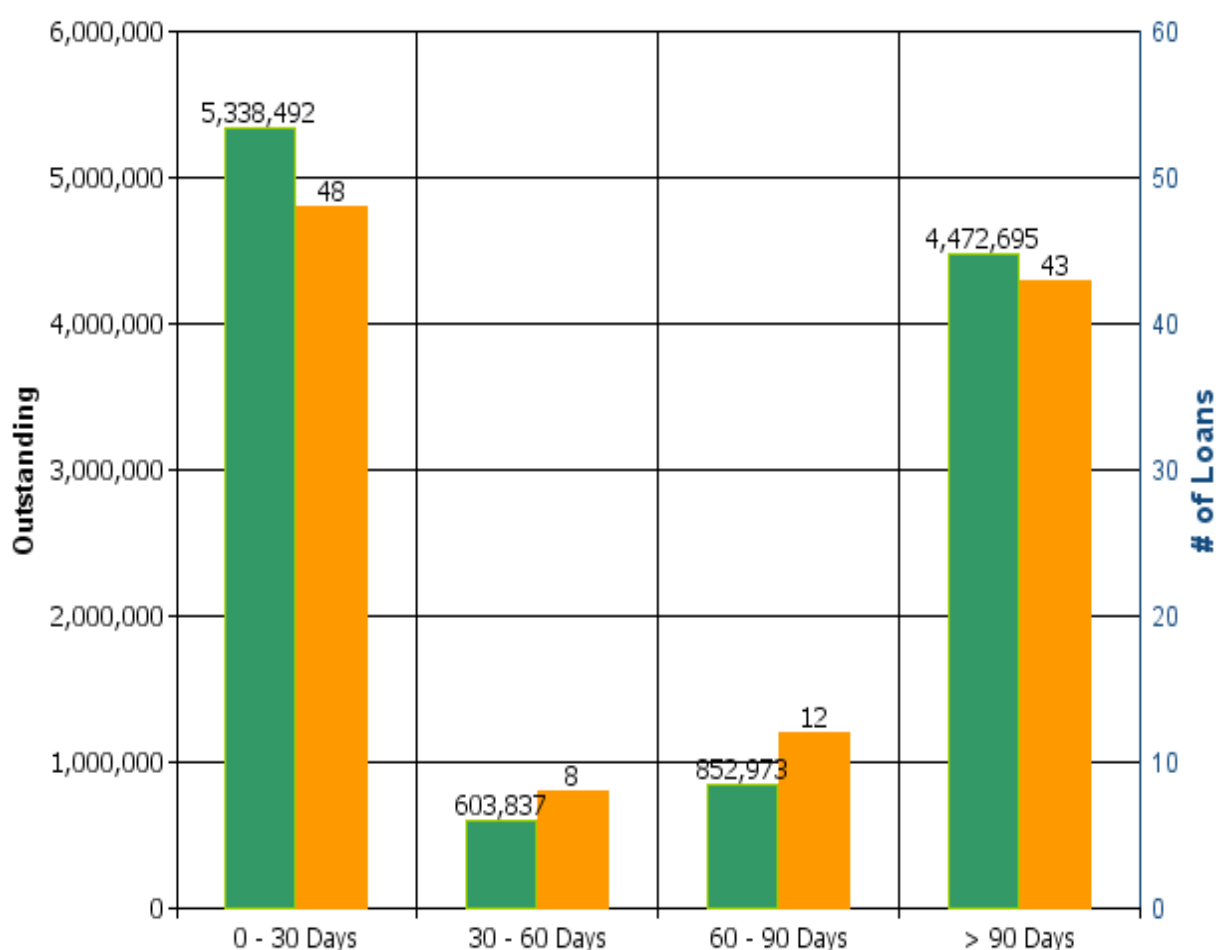
Cover Pool Performance

Portfolio Cut-off Date 30/11/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,939,248,404.05	99.62 %	43,578	99.75 %
0 - 30 Days	5,338,492.37	0.18 %	48	0.11 %
30 - 60 Days	603,836.71	0.02 %	8	0.02 %
60 - 90 Days	852,972.88	0.03 %	12	0.03 %
> 90 Days	4,472,694.91	0.15 %	43	0.10 %
Total	2,950,516,400.92	100.00 %	43,689	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off Date

Nov/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/12/2022	1	2,250,000,000	2,928,018,200	2,923,212,131	2,916,017,323	2,904,063,999
01/01/2023	2	2,250,000,000	2,906,722,143	2,897,029,106	2,882,549,134	2,858,573,884
01/02/2023	3	2,250,000,000	2,885,049,601	2,870,551,895	2,848,940,347	2,813,278,183
01/03/2023	4	2,250,000,000	2,863,441,587	2,844,687,534	2,816,784,607	2,770,881,625
01/04/2023	5	2,250,000,000	2,841,496,020	2,818,097,876	2,783,359,059	2,726,403,861
01/05/2023	6	2,250,000,000	2,818,900,715	2,791,099,768	2,749,908,795	2,682,596,335
01/06/2023	7	2,250,000,000	2,796,743,944	2,764,464,812	2,716,740,072	2,639,014,309
01/07/2023	8	2,250,000,000	2,774,531,674	2,738,007,336	2,684,116,717	2,596,636,376
01/08/2023	9	2,250,000,000	2,752,726,166	2,711,881,512	2,651,743,988	2,554,453,211
01/09/2023	10	2,250,000,000	2,730,893,822	2,685,810,043	2,619,571,572	2,512,772,948
01/10/2023	11	1,750,000,000	2,709,676,726	2,660,568,960	2,588,566,120	2,472,853,141
01/11/2023	12	1,750,000,000	2,688,984,315	2,635,773,498	2,557,919,793	2,433,226,874
01/12/2023	13	1,750,000,000	2,667,244,706	2,610,172,682	2,526,840,580	2,393,809,623
01/01/2024	14	1,750,000,000	2,645,398,414	2,584,403,058	2,495,530,843	2,354,134,798
01/02/2024	15	1,750,000,000	2,623,584,451	2,558,744,868	2,464,471,347	2,314,988,180
01/03/2024	16	1,750,000,000	2,601,982,334	2,533,650,004	2,434,494,804	2,277,767,563
01/04/2024	17	1,750,000,000	2,580,721,120	2,508,685,000	2,404,376,399	2,240,059,880
01/05/2024	18	1,750,000,000	2,559,154,103	2,483,636,627	2,374,510,784	2,203,166,916
01/06/2024	19	1,750,000,000	2,537,448,388	2,458,394,717	2,344,400,457	2,166,016,058
01/07/2024	20	1,750,000,000	2,514,130,487	2,431,805,136	2,313,336,030	2,128,554,038
01/08/2024	21	1,750,000,000	2,492,899,222	2,407,179,399	2,284,086,262	2,092,739,055
01/09/2024	22	1,250,000,000	2,469,511,478	2,380,551,405	2,253,075,269	2,055,582,434
01/10/2024	23	1,250,000,000	2,447,637,647	2,355,592,700	2,223,965,796	2,020,707,178
01/11/2024	24	1,250,000,000	2,426,462,335	2,331,253,004	2,195,388,604	1,986,292,971
01/12/2024	25	1,250,000,000	2,405,597,894	2,307,413,609	2,167,590,374	1,953,103,226
01/01/2025	26	1,250,000,000	2,383,892,086	2,282,715,489	2,138,935,274	1,919,120,505
01/02/2025	27	1,250,000,000	2,362,926,495	2,258,802,111	2,111,145,348	1,886,163,592
01/03/2025	28	1,250,000,000	2,342,208,917	2,235,567,184	2,084,629,080	1,855,346,485
01/04/2025	29	1,250,000,000	2,321,364,331	2,211,913,717	2,057,327,071	1,823,291,865
01/05/2025	30	1,250,000,000	2,301,294,073	2,189,190,497	2,031,180,321	1,792,740,449
01/06/2025	31	1,250,000,000	2,279,840,184	2,165,103,283	2,003,722,789	1,761,015,563
01/07/2025	32	1,250,000,000	2,258,986,415	2,141,777,707	1,977,257,266	1,730,632,361
01/08/2025	33	1,250,000,000	2,237,871,343	2,118,159,543	1,950,480,209	1,699,964,325
01/09/2025	34	1,250,000,000	2,217,083,246	2,094,924,293	1,924,178,266	1,669,937,373
01/10/2025	35	750,000,000	2,197,392,489	2,072,910,393	1,899,272,448	1,641,565,556
01/11/2025	36	750,000,000	2,175,508,077	2,048,784,936	1,872,393,843	1,611,479,506
01/12/2025	37	750,000,000	2,156,032,042	2,027,110,595	1,848,025,855	1,583,987,349
01/01/2026	38	750,000,000	2,136,865,680	2,005,682,734	1,823,840,806	1,556,636,514
01/02/2026	39	750,000,000	2,117,312,921	1,983,959,665	1,799,499,059	1,529,355,780
01/03/2026	40	750,000,000	2,097,254,086	1,962,153,426	1,775,631,596	1,503,296,964
01/04/2026	41	750,000,000	2,077,443,724	1,940,322,684	1,751,410,525	1,476,510,334
01/05/2026	42	750,000,000	2,058,112,808	1,919,112,475	1,728,001,798	1,450,804,217
01/06/2026	43	750,000,000	2,038,151,127	1,897,275,574	1,703,994,819	1,424,588,745
01/07/2026	44	750,000,000	2,018,437,134	1,875,840,120	1,680,596,450	1,399,267,555
01/08/2026	45	750,000,000	1,999,882,415	1,855,443,924	1,658,095,528	1,374,685,937
01/09/2026	46	750,000,000	1,980,617,910	1,834,454,112	1,635,169,057	1,349,936,131
01/10/2026	47	750,000,000	1,961,414,357	1,813,685,834	1,612,677,905	1,325,910,716
01/11/2026	48	750,000,000	1,943,404,231	1,793,984,284	1,591,103,026	1,302,631,470
01/12/2026	49	750,000,000	1,922,953,756	1,772,192,486	1,567,907,097	1,278,379,135
01/01/2027	50	750,000,000	1,904,175,101	1,751,909,677	1,546,020,469	1,255,195,018
01/02/2027	51	750,000,000	1,885,511,110	1,731,795,889	1,524,383,802	1,232,386,443
01/03/2027	52	750,000,000	1,867,703,361	1,712,811,743	1,504,209,644	1,211,423,424
01/04/2027	53	750,000,000	1,850,248,525	1,693,926,559	1,483,841,137	1,189,957,977
01/05/2027	54	750,000,000	1,832,887,745	1,675,278,205	1,463,893,679	1,169,148,931
01/06/2027	55	750,000,000	1,813,872,686	1,655,086,328	1,442,571,478	1,147,239,950
01/07/2027	56	750,000,000	1,796,924,603	1,636,930,594	1,423,235,353	1,127,222,703
01/08/2027	57	750,000,000	1,780,137,185	1,618,887,470	1,403,968,009	1,107,252,924
01/09/2027	58	750,000,000	1,763,196,461	1,600,761,661	1,384,717,935	1,087,445,650
01/10/2027	59	750,000,000	1,746,481,720	1,582,984,175	1,365,969,441	1,068,324,801
01/11/2027	60	750,000,000	1,729,523,832	1,564,955,018	1,346,977,565	1,049,009,228
01/12/2027	61	750,000,000	1,712,345,957	1,546,868,448	1,328,133,257	1,030,093,583
01/01/2028	62	750,000,000	1,695,384,662	1,528,948,641	1,309,408,816	1,011,269,502
01/02/2028	63	750,000,000	1,679,084,957	1,511,680,801	1,291,327,957	993,081,342
01/03/2028	64	0	1,662,010,735	1,493,934,624	1,273,132,166	975,208,116
01/04/2028	65		1,645,371,092	1,476,469,262	1,255,048,188	957,284,081
01/05/2028	66		1,629,077,170	1,459,448,468	1,237,526,545	940,050,193

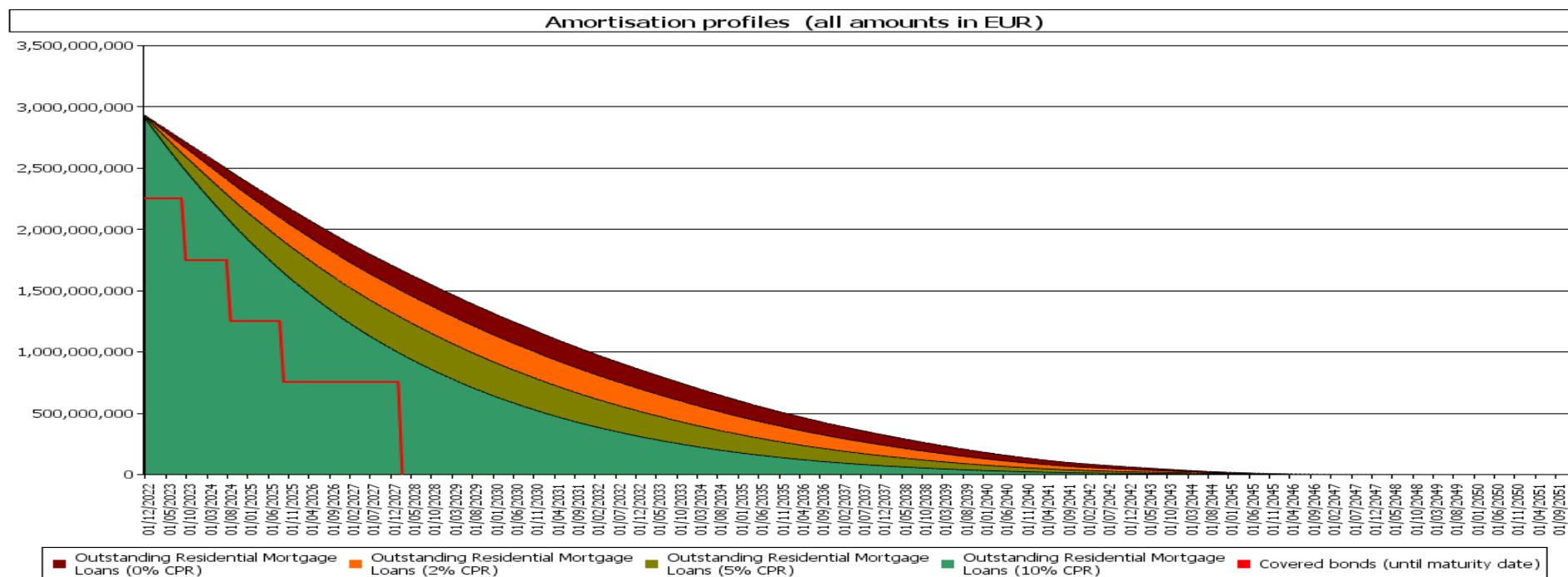
01/06/2028	67	1,612,628,456	1,442,262,148	1,219,843,333	922,692,936
01/07/2028	68	1,596,156,826	1,425,187,507	1,202,435,044	905,796,936
01/08/2028	69	1,580,461,304	1,408,779,727	1,185,568,917	889,308,916
01/09/2028	70	1,564,597,953	1,392,274,160	1,168,698,717	872,941,275
01/10/2028	71	1,548,999,609	1,376,131,302	1,152,304,997	857,168,080
01/11/2028	72	1,532,008,612	1,358,728,081	1,134,838,904	840,599,989
01/12/2028	73	1,516,391,399	1,342,669,790	1,118,666,542	825,224,089
01/01/2029	74	1,500,915,734	1,326,713,030	1,102,560,727	809,898,112
01/02/2029	75	1,485,243,282	1,310,632,883	1,086,427,318	794,666,974
01/03/2029	76	1,470,117,956	1,295,298,219	1,071,249,178	780,566,665
01/04/2029	77	1,453,672,533	1,278,636,064	1,054,779,732	765,310,892
01/05/2029	78	1,437,814,180	1,262,611,347	1,038,996,972	750,769,261
01/06/2029	79	1,422,390,202	1,246,948,326	1,023,498,342	736,437,617
01/07/2029	80	1,407,356,913	1,231,744,171	1,008,530,344	722,693,043
01/08/2029	81	1,392,738,023	1,216,882,026	993,827,531	709,140,921
01/09/2029	82	1,376,912,173	1,201,013,980	978,373,548	695,156,913
01/10/2029	83	1,362,493,148	1,186,486,252	964,160,016	682,249,686
01/11/2029	84	1,347,593,930	1,171,521,353	949,578,141	669,085,403
01/12/2029	85	1,332,466,129	1,156,468,748	935,070,096	656,162,034
01/01/2030	86	1,318,099,336	1,142,059,270	921,070,777	643,600,767
01/02/2030	87	1,303,697,732	1,127,665,233	907,149,037	631,188,115
01/03/2030	88	1,289,312,333	1,113,513,639	893,706,898	619,455,753
01/04/2030	89	1,275,309,414	1,099,551,938	880,256,844	607,548,860
01/05/2030	90	1,261,478,840	1,085,842,194	867,141,842	596,043,596
01/06/2030	91	1,247,327,606	1,071,840,238	853,783,149	584,375,611
01/07/2030	92	1,233,755,245	1,058,437,199	841,031,737	573,288,158
01/08/2030	93	1,220,269,752	1,045,092,444	828,316,076	562,229,069
01/09/2030	94	1,206,892,766	1,031,882,686	815,766,376	551,365,548
01/10/2030	95	1,193,236,388	1,018,532,028	803,230,022	540,666,974
01/11/2030	96	1,180,022,783	1,005,544,680	790,971,268	530,160,341
01/12/2030	97	1,165,422,607	991,473,199	777,982,955	519,317,185
01/01/2031	98	1,150,618,706	977,218,657	764,847,666	508,386,696
01/02/2031	99	1,137,125,269	964,120,704	752,677,091	498,178,005
01/03/2031	100	1,123,980,412	951,515,713	741,129,959	488,658,246
01/04/2031	101	1,110,905,051	938,851,582	729,406,182	478,891,272
01/05/2031	102	1,097,617,171	926,099,083	717,727,718	469,292,144
01/06/2031	103	1,084,420,763	913,412,950	706,095,628	459,730,913
01/07/2031	104	1,071,683,337	901,202,481	694,941,910	450,614,095
01/08/2031	105	1,059,008,526	889,033,521	683,814,576	441,520,875
01/09/2031	106	1,046,615,955	877,139,784	672,950,500	432,665,860
01/10/2031	107	1,033,162,700	864,443,748	661,577,636	423,610,198
01/11/2031	108	1,021,020,927	852,835,837	651,033,914	415,093,395
01/12/2031	109	1,008,752,486	841,205,254	640,574,896	406,750,606
01/01/2032	110	996,531,723	829,604,819	630,134,557	398,426,495
01/02/2032	111	983,758,215	817,581,938	619,423,122	389,994,916
01/03/2032	112	971,210,862	805,873,341	609,099,657	381,975,436
01/04/2032	113	959,519,873	794,822,242	599,219,131	374,187,582
01/05/2032	114	947,807,727	783,831,735	589,478,906	366,596,279
01/06/2032	115	936,214,603	772,931,110	579,802,798	359,051,471
01/07/2032	116	924,542,931	762,042,196	570,227,694	351,674,430
01/08/2032	117	913,074,666	751,313,183	560,769,505	344,376,490
01/09/2032	118	901,653,490	740,657,054	551,409,997	337,194,406
01/10/2032	119	890,161,378	730,016,713	542,150,724	330,173,225
01/11/2032	120	878,859,974	719,526,048	533,000,790	323,225,996
01/12/2032	121	867,202,879	708,816,970	523,775,531	316,329,517
01/01/2033	122	855,868,411	698,366,135	514,740,528	309,556,192
01/02/2033	123	844,712,306	688,094,006	505,879,476	302,938,738
01/03/2033	124	833,616,000	678,014,713	497,324,116	296,675,909
01/04/2033	125	822,595,826	667,916,784	488,671,320	290,279,411
01/05/2033	126	811,644,251	657,942,791	480,189,207	284,071,628
01/06/2033	127	800,760,117	648,018,835	471,743,564	277,893,295
01/07/2033	128	789,942,013	638,214,941	463,463,022	271,896,275
01/08/2033	129	779,211,097	628,477,397	455,231,051	265,935,715
01/09/2033	130	768,548,398	618,825,975	447,100,177	260,079,577
01/10/2033	131	757,904,431	609,253,903	439,100,968	254,379,369
01/11/2033	132	747,360,411	599,758,956	431,158,457	248,720,178
01/12/2033	133	736,094,902	589,748,742	422,918,767	242,966,922
01/01/2034	134	725,624,502	580,373,977	415,137,494	237,486,416
01/02/2034	135	715,192,690	571,060,128	407,436,525	232,093,722
01/03/2034	136	704,806,984	561,905,254	399,983,734	226,976,437
01/04/2034	137	694,430,229	552,693,416	392,425,862	221,744,412
01/05/2034	138	684,182,932	543,643,838	385,050,389	216,684,933
01/06/2034	139	673,625,115	534,346,887	377,503,057	211,537,925
01/07/2034	140	663,583,988	525,517,849	370,351,773	206,679,917
01/08/2034	141	653,642,167	516,766,573	363,258,231	201,862,633
01/09/2034	142	643,769,033	508,097,681	356,256,138	197,133,052
01/10/2034	143	634,085,712	499,633,625	349,459,273	192,579,361
01/11/2034	144	624,486,184	491,235,003	342,711,208	188,060,723

01/12/2034	145	614,951,101	482,940,485	336,095,258	183,674,244
01/01/2035	146	605,294,647	474,550,727	329,416,620	179,261,903
01/02/2035	147	595,919,292	466,408,047	322,940,855	174,993,576
01/03/2035	148	585,607,556	457,635,160	316,138,549	170,652,079
01/04/2035	149	576,376,735	449,657,595	309,837,585	166,542,410
01/05/2035	150	567,088,239	441,685,042	303,595,007	162,517,994
01/06/2035	151	558,020,156	433,885,081	297,475,184	158,567,505
01/07/2035	152	549,116,296	426,261,121	291,528,834	154,760,829
01/08/2035	153	540,317,170	418,719,261	285,642,499	150,993,752
01/09/2035	154	531,472,423	411,166,463	279,776,777	147,266,659
01/10/2035	155	522,904,364	403,873,888	274,138,178	143,707,150
01/11/2035	156	514,413,465	396,641,924	268,544,619	140,178,668
01/12/2035	157	505,958,719	389,482,485	263,048,324	136,746,776
01/01/2036	158	497,536,745	382,349,731	257,574,276	133,333,926
01/02/2036	159	489,144,319	375,262,719	252,157,107	129,976,851
01/03/2036	160	480,796,387	368,273,054	246,871,626	126,748,119
01/04/2036	161	472,525,803	361,324,206	241,597,471	123,514,899
01/05/2036	162	464,314,448	354,462,492	236,426,079	120,375,590
01/06/2036	163	456,201,407	347,678,221	231,311,206	117,272,543
01/07/2036	164	448,247,650	341,055,808	226,346,823	114,285,243
01/08/2036	165	440,427,085	334,537,052	221,455,909	111,342,160
01/09/2036	166	432,713,616	328,120,638	216,655,983	108,467,512
01/10/2036	167	425,106,519	321,823,172	211,974,792	105,688,879
01/11/2036	168	417,621,966	315,620,831	207,360,799	102,950,474
01/12/2036	169	410,250,439	309,540,828	202,865,739	100,305,901
01/01/2037	170	403,027,181	303,574,998	198,449,889	97,706,905
01/02/2037	171	395,284,174	297,237,685	193,812,964	95,019,740
01/03/2037	172	388,246,028	291,498,006	189,633,760	92,615,075
01/04/2037	173	381,289,533	285,789,474	185,447,247	90,186,812
01/05/2037	174	374,397,365	280,162,942	181,348,772	87,832,117
01/06/2037	175	367,491,907	274,529,149	177,250,099	85,483,410
01/07/2037	176	360,704,593	269,016,500	173,263,350	83,218,166
01/08/2037	177	353,965,874	263,542,959	169,306,371	80,973,209
01/09/2037	178	347,268,193	258,117,714	165,399,345	78,769,567
01/10/2037	179	340,636,783	252,773,130	161,575,924	76,633,278
01/11/2037	180	334,062,701	247,474,315	157,786,545	74,519,055
01/12/2037	181	327,476,812	242,197,277	154,041,897	72,452,324
01/01/2038	182	320,970,450	236,982,640	150,341,967	70,412,588
01/02/2038	183	314,582,270	231,872,104	146,725,734	68,427,865
01/03/2038	184	308,284,058	226,881,692	143,238,036	66,545,710
01/04/2038	185	301,662,178	221,631,775	139,567,732	64,565,921
01/05/2038	186	295,461,485	216,719,804	136,138,627	62,721,405
01/06/2038	187	289,419,868	211,928,246	132,790,101	60,919,557
01/07/2038	188	283,378,397	207,163,768	129,485,288	59,159,915
01/08/2038	189	276,953,125	202,123,175	126,013,429	57,329,818
01/09/2038	190	270,924,377	197,387,981	122,748,308	55,607,820
01/10/2038	191	265,090,128	192,820,292	119,612,706	53,965,195
01/11/2038	192	259,277,782	188,272,662	116,494,637	52,335,815
01/12/2038	193	253,489,643	183,767,514	113,427,192	50,748,863
01/01/2039	194	247,729,263	179,286,922	110,380,191	49,176,419
01/02/2039	195	242,000,199	174,843,625	107,370,859	47,633,096
01/03/2039	196	236,320,514	170,478,503	104,449,740	46,159,889
01/04/2039	197	230,676,099	166,124,459	101,523,227	44,676,529
01/05/2039	198	224,936,064	161,724,804	98,591,218	43,208,414
01/06/2039	199	219,388,889	157,468,957	95,752,615	41,786,631
01/07/2039	200	213,939,753	153,305,724	92,991,624	40,415,376
01/08/2039	201	208,562,976	149,199,331	90,270,621	39,066,621
01/09/2039	202	203,288,264	145,179,316	87,614,986	37,756,735
01/10/2039	203	198,156,761	141,282,345	85,053,327	36,502,569
01/11/2039	204	193,113,446	137,453,022	82,537,593	35,272,849
01/12/2039	205	188,125,092	133,682,655	80,075,994	34,080,594
01/01/2040	206	183,250,418	129,997,827	77,670,743	32,916,898
01/02/2040	207	178,414,937	126,352,869	75,300,969	31,777,420
01/03/2040	208	173,632,489	122,770,841	72,992,146	30,681,016
01/04/2040	209	168,908,497	119,228,071	70,705,551	29,594,005
01/05/2040	210	164,237,326	115,740,524	68,468,404	28,540,167
01/06/2040	211	159,654,085	112,319,818	66,275,841	27,509,214
01/07/2040	212	155,165,541	108,982,859	64,148,546	26,517,088
01/08/2040	213	150,786,733	105,727,710	62,074,259	25,550,957
01/09/2040	214	146,485,899	102,537,871	60,048,354	24,612,366
01/10/2040	215	142,296,358	99,441,765	58,091,875	23,712,849
01/11/2040	216	138,190,673	96,408,771	56,176,828	22,834,009
01/12/2040	217	134,136,845	93,427,013	54,305,385	21,982,847
01/01/2041	218	130,127,221	90,480,566	52,458,979	21,145,478
01/02/2041	219	126,150,146	87,566,439	50,640,305	20,325,938
01/03/2041	220	122,214,931	84,704,859	48,872,894	19,541,475
01/04/2041	221	118,368,647	81,899,928	47,134,331	18,766,499
01/05/2041	222	114,586,206	79,152,700	45,441,152	18,018,197

01/06/2041	223	110,930,918	76,497,771	43,805,281	17,295,976
01/07/2041	224	107,520,064	74,023,949	42,284,355	16,627,019
01/08/2041	225	104,244,844	71,647,345	40,822,693	15,984,276
01/09/2041	226	101,088,438	69,360,111	39,418,983	15,369,274
01/10/2041	227	98,026,709	67,148,958	38,068,405	14,781,847
01/11/2041	228	95,082,184	65,021,469	36,768,531	14,216,639
01/12/2041	229	92,232,949	62,969,506	35,520,540	13,677,801
01/01/2042	230	89,526,630	61,018,174	34,332,274	13,164,244
01/02/2042	231	86,924,024	59,143,847	33,193,040	12,673,512
01/03/2042	232	84,418,219	57,350,877	32,112,834	12,214,160
01/04/2042	233	81,992,424	55,608,398	31,057,969	11,762,906
01/05/2042	234	79,609,150	53,903,405	30,031,611	11,327,558
01/06/2042	235	77,272,905	52,232,791	29,026,840	10,902,198
01/07/2042	236	74,980,185	50,599,830	28,050,161	10,492,180
01/08/2042	237	72,711,032	48,985,285	27,086,072	10,088,649
01/09/2042	238	70,459,178	47,387,706	26,136,063	9,693,571
01/10/2042	239	68,236,050	45,817,201	25,207,675	9,310,918
01/11/2042	240	66,038,158	44,266,217	24,292,418	8,934,846
01/12/2042	241	63,854,695	42,732,357	23,392,948	8,568,748
01/01/2043	242	61,698,454	41,219,344	22,507,293	8,209,417
01/02/2043	243	59,560,736	39,723,694	21,635,449	7,857,992
01/03/2043	244	57,445,882	38,254,506	20,787,392	7,521,088
01/04/2043	245	55,373,539	36,811,944	19,952,635	7,188,488
01/05/2043	246	53,241,399	35,336,416	19,105,736	6,855,152
01/06/2043	247	51,221,845	33,938,374	18,303,173	6,539,377
01/07/2043	248	49,242,667	32,573,463	17,523,831	6,235,268
01/08/2043	249	47,286,789	31,226,620	16,756,534	5,936,998
01/09/2043	250	45,348,328	29,895,733	16,001,567	5,645,492
01/10/2043	251	43,439,536	28,590,363	15,265,209	5,363,622
01/11/2043	252	41,546,576	27,298,106	14,538,168	5,086,531
01/12/2043	253	39,661,481	26,016,733	13,821,644	4,816,015
01/01/2044	254	37,563,666	24,598,837	13,035,137	4,522,726
01/02/2044	255	35,717,008	23,349,870	12,341,831	4,264,037
01/03/2044	256	33,893,109	22,122,344	11,665,187	4,014,288
01/04/2044	257	32,085,040	20,906,681	10,996,127	3,768,020
01/05/2044	258	30,228,829	19,664,839	10,317,508	3,520,987
01/06/2044	259	28,489,072	18,501,637	9,682,526	3,290,295
01/07/2044	260	26,792,891	17,371,527	9,068,726	3,069,082
01/08/2044	261	25,180,286	16,298,282	8,486,805	2,859,981
01/09/2044	262	23,641,430	15,276,284	7,934,402	2,662,501
01/10/2044	263	22,194,531	14,317,807	7,418,272	2,479,102
01/11/2044	264	20,808,615	13,400,977	6,925,591	2,304,650
01/12/2044	265	19,477,513	12,523,144	6,455,999	2,139,576
01/01/2045	266	18,247,344	11,712,303	6,022,634	1,987,501
01/02/2045	267	17,038,581	10,917,893	5,599,860	1,840,156
01/03/2045	268	15,848,385	10,139,687	5,188,765	1,698,543
01/04/2045	269	14,678,435	9,375,233	4,785,371	1,559,857
01/05/2045	270	13,540,274	8,634,085	4,396,222	1,427,134
01/06/2045	271	12,463,987	7,934,300	4,029,638	1,302,590
01/07/2045	272	11,433,526	7,266,385	3,681,337	1,185,123
01/08/2045	273	10,431,953	6,618,607	3,344,628	1,072,167
01/09/2045	274	9,447,815	5,984,049	3,016,272	962,812
01/10/2045	275	8,513,033	5,383,127	2,706,697	860,453
01/11/2045	276	7,617,212	4,808,495	2,411,617	763,400
01/12/2045	277	6,752,507	4,255,639	2,129,088	671,203
01/01/2046	278	5,931,649	3,731,968	1,862,348	584,625
01/02/2046	279	5,150,173	3,234,797	1,610,142	503,312
01/03/2046	280	4,409,440	2,765,303	1,373,286	427,631
01/04/2046	281	3,735,516	2,338,690	1,158,471	359,211
01/05/2046	282	3,099,482	1,937,304	957,282	295,611
01/06/2046	283	2,570,471	1,603,925	790,534	243,085
01/07/2046	284	2,198,806	1,369,762	673,459	206,236
01/08/2046	285	1,878,931	1,168,508	573,049	174,744
01/09/2046	286	1,579,335	980,523	479,636	145,639
01/10/2046	287	1,323,828	820,544	400,392	121,079
01/11/2046	288	1,116,955	691,144	336,393	101,295
01/12/2046	289	939,792	580,565	281,877	84,531
01/01/2047	290	800,371	493,598	239,043	71,382
01/02/2047	291	701,355	431,801	208,583	62,022
01/03/2047	292	629,774	387,136	186,578	55,267
01/04/2047	293	570,921	350,363	168,426	49,679
01/05/2047	294	529,501	324,411	155,566	45,698
01/06/2047	295	505,637	309,264	147,926	43,269
01/07/2047	296	484,771	296,016	141,241	41,144
01/08/2047	297	467,183	284,792	135,540	39,316
01/09/2047	298	449,564	273,586	129,876	37,514
01/10/2047	299	432,798	262,951	124,520	35,819
01/11/2047	300	416,014	252,325	119,184	34,139

01/12/2047	301	400,672	242,621	114,318	32,611
01/01/2048	302	385,719	233,170	109,586	31,129
01/02/2048	303	370,743	223,737	104,885	29,667
01/03/2048	304	357,491	215,397	100,735	28,381
01/04/2048	305	344,217	207,048	96,584	27,096
01/05/2048	306	330,921	198,723	92,473	25,836
01/06/2048	307	317,604	190,403	88,375	24,587
01/07/2048	308	304,264	182,106	84,317	23,361
01/08/2048	309	290,903	173,814	80,272	22,147
01/09/2048	310	277,519	165,536	76,255	20,949
01/10/2048	311	264,114	157,282	72,274	19,774
01/11/2048	312	252,581	150,159	68,826	18,751
01/12/2048	313	241,028	143,055	65,408	17,747
01/01/2049	314	229,453	135,954	62,004	16,752
01/02/2049	315	217,859	128,865	58,621	15,771
01/03/2049	316	206,243	121,808	55,283	14,816
01/04/2049	317	195,082	115,020	52,070	13,896
01/05/2049	318	184,318	108,496	48,995	13,022
01/06/2049	319	173,536	101,976	45,934	12,156
01/07/2049	320	163,318	95,814	43,052	11,347
01/08/2049	321	153,082	89,656	40,183	10,546
01/09/2049	322	143,751	84,048	37,574	9,819
01/10/2049	323	134,402	78,453	34,986	9,106
01/11/2049	324	125,035	72,862	32,410	8,399
01/12/2049	325	115,651	67,283	29,855	7,705
01/01/2050	326	106,250	61,709	27,312	7,019
01/02/2050	327	97,764	56,684	25,024	6,404
01/03/2050	328	89,262	51,675	22,760	5,802
01/04/2050	329	80,744	46,665	20,501	5,204
01/05/2050	330	72,210	41,664	18,259	4,616
01/06/2050	331	63,731	36,709	16,047	4,040
01/07/2050	332	55,236	31,764	13,851	3,473
01/08/2050	333	47,858	27,474	11,950	2,983
01/09/2050	334	40,466	23,192	10,062	2,501
01/10/2050	335	33,061	18,916	8,187	2,027
01/11/2050	336	27,014	15,431	6,661	1,642
01/12/2050	337	23,457	13,377	5,760	1,414
01/01/2051	338	19,896	11,327	4,865	1,189
01/02/2051	339	16,331	9,281	3,976	968
01/03/2051	340	12,762	7,242	3,095	751
01/04/2051	341	9,940	5,631	2,401	580
01/05/2051	342	7,114	4,023	1,711	412
01/06/2051	343	4,285	2,419	1,026	246
01/07/2051	344	2,144	1,209	511	122
01/08/2051	345	0	0	0	0
01/09/2051	346	0	0	0	0
01/10/2051	347	0	0	0	0
01/11/2051	348	0	0	0	0
01/12/2051	349	0	0	0	0
01/01/2052	350	0	0	0	0

260,553,792,778	233,231,032,654	200,276,000,484	160,375,344,845
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This addendum is optional.

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

HTT 2022

Reporting in Domestic Currency

[Please insert currency]

CONTENTS OF TAB 6

1. Additional information on the guarantee

2. Additional information on the asset

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Investment Counterparties	Name	Local Entity Identifier (LEI)*
E.1.1.1	Source of funds/origin		
E.1.1.2	Service	BNP Paribas Fortis	KGCPHUVWZVC15647
E.1.1.3	Bank or service		
E.1.1.4	BSU-facilitator		
E.1.1.5	Bank or service		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank		
E.1.1.10	Account bank Administrator		
E.1.1.11	Trustee	Sichting BNP Paribas Placetrust	
E.1.1.12	Representative		
E.1.1.13	Cover Pool Monitor	David De Schacht & Smeets De Haenderaker	
OE.1.1.1	where applicable - asset's agent		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			
2. Additional information on the assets			
	Asset Description	Guarantee (if available)	Local Entity Identifier (LEI)*
			Type of Issue
E.2.1.1	Issuance date	Issuance Guarantee	Issuance Asset ID
E.2.1.2	Counterparty 1	Has completion	Has completion
E.2.1.3	Counterparty 2	Has completion	Has completion
E.2.1.4	Counterparty 4	Has completion	Has completion
E.2.1.5	Counterparty 5	Has completion	Has completion
E.2.1.6	Counterparty 6	Has completion	Has completion
E.2.1.7	Counterparty 7	Has completion	Has completion
E.2.1.8	Counterparty 8	Has completion	Has completion
E.2.1.9	Counterparty 9	Has completion	Has completion
E.2.1.10	Counterparty 10	Has completion	Has completion
E.2.1.11	Counterparty 11	Has completion	Has completion
E.2.1.12	Counterparty 12	Has completion	Has completion
E.2.1.13	Counterparty 13	Has completion	Has completion
E.2.1.14	Counterparty 14	Has completion	Has completion
E.2.1.15	Counterparty 15	Has completion	Has completion
E.2.1.16	Counterparty 16	Has completion	Has completion
E.2.1.17	Counterparty 17	Has completion	Has completion
E.2.1.18	Counterparty 18	Has completion	Has completion
E.2.1.19	Counterparty 19	Has completion	Has completion
E.2.1.20	Counterparty 20	Has completion	Has completion
E.2.1.21	Counterparty 21	Has completion	Has completion
E.2.1.22	Counterparty 22	Has completion	Has completion
E.2.1.23	Counterparty 23	Has completion	Has completion
E.2.1.24	Counterparty 24	Has completion	Has completion
E.2.1.25	Counterparty 25	Has completion	Has completion
OE.2.1.1			
OE.2.1.2			
OE.2.1.3			
OE.2.1.4			
OE.2.1.5			
OE.2.1.6			
OE.2.1.7			
OE.2.1.8			
OE.2.1.9			
OE.2.1.10			
OE.2.1.11			
OE.2.1.12			
OE.2.1.13			
3. Additional information on the asset distribution			
	3. General Information		Total Assets
E.3.1.1	Winkhof Avenue Residences (Hertsmul)		52.43
E.3.1.2	Winkhof Avenue Villareux (Hertsmul)**		157.40
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
	3. Assets	% Residential Loans	% Commercial Loans
E.3.2.1	1 - 500k	0.19%	
E.3.2.2	501 - 1M	0.07%	
E.3.2.3	1M - 5M	0.00%	
E.3.2.4	5M - 10M	0.00%	
E.3.2.5	> 10M	0.00%	
OE.3.2.1			
OE.3.2.2			
OE.3.2.3			
OE.3.2.4			
		% Public Sector Assets	% Disposal Loans
			% Total Loans
			0.19%
			0.07%
			0.00%
			0.00%
			0.00%

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND-1
Not relevant for the issuer and/or CR programme at the present time	ND-2
Not available at the present time	ND-3
Confidential	ND-4

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

** $\text{Weighted Average Maturity} = \text{Remaining Term to Maturity}$

** Weighted Average Maturity = Remaining Term to Maturity