



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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



## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

### 4. LINKING TO OUR SITE

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

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

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

### 5. SECURITY

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

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

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

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

### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

## SECTION C. GENERAL T&Cs

### 1. SITE ACCESS

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

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

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

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

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

### 2. INTELLECTUAL PROPERTY



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

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

### 3. SITE CHANGES

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

### 4. OUR LIABILITY

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

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

### 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

### 7. JURISDICTION AND APPLICABLE LAW

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

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

### 8. VARIATIONS

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

### 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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



## 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

## 3. SUSPENSION AND TERMINATION

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

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

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

## 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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



### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
  - in the case of any legitimate interest; and
  - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection 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: 31/10/2022

Cut-off Date: 31/10/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		[Please insert currency]	
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CONTENT OF TAB A

1. Basic Facts

2. Regulatory Summary

3. General Cover Pool / Covered Bond Information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/10/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,952.3			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	0.0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	0.0			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	31.2%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	124.5%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	0.0%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,952.3		99.6%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,965.3		100.0%	
OG.3.3.1	a/w [If relevant, please specify]			0.0%	
OG.3.3.2	a/w [If relevant, please specify]			0.0%	
OG.3.3.3	a/w [If relevant, please specify]			0.0%	
OG.3.3.4	a/w [If relevant, please specify]			0.0%	
OG.3.3.5	a/w [If relevant, please specify]			0.0%	
OG.3.3.6	a/w [If relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	43.2	ND1	1.46%	
G.3.4.3	1 - 2 Y	148.5	ND1	5.03%	
G.3.4.4	2 - 3 Y	170.9	ND1	5.79%	
G.3.4.5	3 - 4 Y	211.0	ND1	7.15%	
G.3.4.6	4 - 5 Y	236.5	ND1	8.01%	
G.3.4.7	5 - 10 Y	1,501.7	ND1	50.86%	
G.3.4.8	10+ Y	640.6	ND1	21.70%	
G.3.4.9	Total	2,952.3	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	3.1	4.1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	500.0	0.0	22.2%	0.0%
G.3.5.3	1 - 2 Y	500.0	500.0	22.2%	22.2%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	22.2%
G.3.5.6	4 - 5 Y	0.0	0.0	0.0%	0.0%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,952.3	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,952.3	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	Total	13.0	100.0%		
OG.3.10.1	a/w [If relevant, please specify]		0.0%		
OG.3.10.2	a/w [If relevant, please specify]		0.0%		
OG.3.10.3	a/w [If relevant, please specify]		0.0%		
OG.3.10.4	a/w [If relevant, please specify]		0.0%		
OG.3.10.5	a/w [If relevant, please specify]		0.0%		
OG.3.10.6	a/w [If relevant, please specify]		0.0%		
OG.3.10.7	a/w [If relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	13.0	0.44%	0.58%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	0.0	0.00%	0.00%	
G.3.11.4	Total	13.0	0.44%	0.58%	
OG.3.11.1	a/w [If relevant, please specify]				
OG.3.11.2	a/w [If relevant, please specify]				
OG.3.11.3	a/w [If relevant, please specify]				
OG.3.11.4	a/w [If relevant, please specify]				
OG.3.11.5	a/w [If relevant, please specify]				
OG.3.11.6	a/w [If relevant, please specify]				
OG.3.11.7	a/w [If relevant, please specify]				
12. Bond List					

G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/r/131/">https://www.coveredbondlabel.com/issuer/r/131/</a>	
13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)		
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)		
OG.3.13.4			
OG.3.13.5			
14. Sustainable or other special purpose strategy - optional			
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?		
G.3.14.3	specific criteria		
G.3.14.4	link to the committed objective criteria		
OG.3.14.1			
OG.3.14.2			
OG.3.14.3			
OG.3.14.4			
OG.3.14.5			
OG.3.14.6			
OG.3.14.7			
OG.3.14.8			
OG.3.14.9			
OG.3.14.10			
OG.3.14.11			
OG.3.14.12			
OG.3.14.13			
OG.3.14.14			
OG.3.14.15			
OG.3.14.16			
OG.3.14.17			
OG.3.14.18			
OG.3.14.19			
OG.3.14.20			
OG.3.14.21			
OG.3.14.22			
OG.3.14.23			
OG.3.14.24			
OG.3.14.25			
OG.3.14.26			
OG.3.14.27			
OG.3.14.28			
OG.3.14.29			
OG.3.14.30			
OG.3.14.31			
OG.3.14.32			
OG.3.14.33			
OG.3.14.34			
OG.3.14.35			
OG.3.14.36			
OG.3.14.37			
OG.3.14.38			
OG.3.14.39			
OG.3.14.40			
OG.3.14.41			
4. References to Capital Requirements Regulation (CRR) 129(7)			
		Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(ii) Value of covered bonds:	39	
G.4.1.3	(iii) 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	(iii) Currency risk - cover pool:	111	
G.4.1.8	(iii) Interest rate risk - covered bond:	163	
G.4.1.9	(iii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	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	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	[Please insert currency]
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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	2,952.3		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,952.3		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			0.0%
OM.7.1.3	a/w [If relevant, please specify]			0.0%
OM.7.1.4	a/w [If relevant, please specify]			0.0%
OM.7.1.5	a/w [If relevant, please specify]			0.0%
OM.7.1.6	a/w [If relevant, please specify]			0.0%
OM.7.1.7	a/w [If relevant, please specify]			0.0%
OM.7.1.8	a/w [If relevant, please specify]			0.0%
OM.7.1.9	a/w [If relevant, please specify]			0.0%
OM.7.1.10	a/w [If relevant, please specify]			0.0%
OM.7.1.11	a/w [If relevant, please specify]			0.0%
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	43,519.0	0	43,519.00
OM.7.2.1	Number of borrowers	23,972.0	0	23,972.00
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	0.88%	0.00%	0.88%
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	15.25%	0.00%	15.2%
M.7.5.4	Brussels	10.45%	0.00%	10.4%
M.7.5.5	West-Vlaanderen	10.96%	0.00%	11.0%
M.7.5.6	Limburg	6.90%	0.00%	6.9%
M.7.5.7	Liège	7.82%	0.00%	7.8%
M.7.5.8	Hainaut	6.17%	0.00%	6.2%
M.7.5.9	Brabant Wallon	5.61%	0.00%	5.6%
M.7.5.10	Namur	3.84%	0.00%	3.8%
M.7.5.11	Luxembourg	2.77%	0.00%	2.8%
M.7.5.12	Other	0.10%	0.00%	0.1%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.28%	0.00%	93.3%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	6.72%	0.00%	6.7%	
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	3.25%	0.00%	3.2%	
M.7.7.2	Amortising	96.75%	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 12months	5.60%	0.00%	5.6%	
M.7.8.2	≥ 12 - ≤ 24 months	16.44%	0.00%	16.4%	
M.7.8.3	≥ 24 - ≤ 36 months	10.19%	0.00%	10.2%	
M.7.8.4	≥ 36 - ≤ 60 months	14.82%	0.00%	14.8%	
M.7.8.5	≥ 60 months	52.95%	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)	67.8			
	By buckets (mn):				
M.7A.10.2	≤100K	1,406.7	34,301.0	47.6%	78.8%
M.7A.10.3	>100K and ≤200K	1,003.9	7,388.0	34.0%	17.0%
M.7A.10.4	>200K and ≤300K	316.9	1,327.0	10.7%	3.0%
M.7A.10.5	>300K and ≤400K	101.9	298.0	3.5%	0.7%
M.7A.10.6	>400K	122.9	205.0	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	2,952.3	43,519	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 (%)	57.9%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - ≤40 %	784.9	19,859.0	26.6%	45.6%
M.7A.11.3	>40 - ≤50 %	352.7	4,995.0	11.9%	11.5%
M.7A.11.4	>50 - ≤60 %	394.6	4,984.0	13.4%	11.5%
M.7A.11.5	>60 - ≤70 %	418.5	4,622.0	14.2%	10.6%
M.7A.11.6	>70 - ≤80 %	476.2	4,650.0	16.1%	10.7%
M.7A.11.7	>80 - ≤90 %	367.9	3,117.0	12.5%	7.2%
M.7A.11.8	>90 - ≤100 %	106.3	817.0	3.6%	1.9%
M.7A.11.9	>100%	51.3	475.0	1.7%	1.1%
M.7A.11.10	Total	2,952.3	43,519	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 %	1,028.0	23,669.0	34.8%	54.4%
M.7A.12.3	>40 - ≤50 %	403.8	5,060.0	13.7%	11.6%
M.7A.12.4	>50 - ≤60 %	402.1	4,608.0	13.6%	10.6%
M.7A.12.5	>60 - ≤70 %	427.3	4,192.0	14.5%	9.6%
M.7A.12.6	>70 - ≤80 %	323.4	3,004.0	11.0%	6.9%
M.7A.12.7	>80 - ≤90 %	252.2	1,979.0	8.5%	4.5%
M.7A.12.8	>90 - ≤100 %	67.6	479.0	2.3%	1.1%
M.7A.12.9	>100%	47.9	528.0	1.6%	1.2%
M.7A.12.10	Total	2,952.3	43,519	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		
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	[For completion]
M.7B.24.2	Office	[For completion]
M.7B.24.3	Hotel/Tourism	[For completion]
M.7B.24.4	Shopping malls	[For completion]
M.7B.24.5	Industry	[For completion]
M.7B.24.6	Agriculture	[For completion]
M.7B.24.7	Other commercially used	[For completion]
M.7B.24.8	Hospital	[For completion]
M.7B.24.9	School	[For completion]
M.7B.24.10	other RE with a social relevant purpose	[For completion]
M.7B.24.11	Land	[For completion]
M.7B.24.12	Property developers / Bulding 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 31/10/2022

**Contact Details:****Head of ALM Treasury**

GOOSSE Philippe + 32 2 565 22 62 philippe.goose@bnpparibasfortis.com

**Asset Based Funding**

WAILLY Frederik + 32 2 565 44 59 frederik.wailly@bnpparibasfortis.com

**Asset Based Solutions (cover pool and management)**

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

**Website**

<https://www.bnpparibasfortis.com/>

**Remark**

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

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



# BNP PARIBAS Residential Mortgage Pandbrieven Program

## FORTIS

### Covered Bond Emmission

#### 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	0.98	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.90	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.39	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.93	04/10/2026
		<b>2,250,000,000</b>									

#### Totals

Total Outstanding (in EUR): 2,250,000,000  
 Current Weighted Average 0.54 %  
 Weighted Average Rema 3.09

\* At Reporting Date until Maturity Date

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

<b>Rating Agency</b>	<b>Long Term Rating</b>	<b>Outlook</b>	<b>Short Term Rating</b>
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**

<b>Rating Agency</b>	<b>Long Term Rating</b>	<b>Outlook</b>
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	2,952,345,802 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	121,249,947 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.18%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,402,048,558 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.76%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	12,905,688 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	121,249,947 (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)	2,402,048,558	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.72%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	358,316,500 (VIII)	
Total Interest Proceeds Residential Mortgage Loans	358,316,500	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	2,536,204,193 (IX)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,402,048,558	
Total Principal Proceeds Public Finance Exposures	12,905,688	
Total Principal Proceeds Financial Institution Exposures	121,249,947	
Impact Derivatives	0	
Interest Requirement Covered Bonds	53,750,000 (X)	
Costs, Fees and expenses Covered Bonds	21,813,129 (XI)	
Principal Requirement Covered Bonds	2,250,000,000 (XII)	
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	568,957,565	
> > > Cover Test Royal Decree Art 5 paraf 3	Passed	

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	285,772,703 (XIII)	
Cumulative Cash Outflow Next 180 Days	-10,095,821 (XIV)	
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	275,676,882	
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	10,766,891 (XV)	
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)	
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,766,891 (XVII)	

**Cover Pool Summary**

Portfolio Cut-off D 31/10/2022

(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	2,952,345,802
Principal Redemptions between Cut-off Date and Maturity	2,952,345,802
Interest Payments between Cut-off Date and Maturity Date	358,316,500
Number of borrowers	23,972
Number of loans	43,519
Average Outstanding Balance per borrower	123,158
Average Outstanding Balance per loan	67,840
Weighted average Current Loan to Current Value	51.01%
Weighted average Current Loan to Original Value	57.87%
Weighted average seasoning (in Years)	4.30
Weighted average remaining maturity (in years, at 0% CPR)	13.98
Weighted average initial maturity (in years, at 0% CPR)	18.29
Percentage of Fixed Rate Loans	93.28%
Percentage of Variable Rate Loans	6.72%
Weighted average interest rate	1.66%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.46%
Weighted Remaining average life (in years, at 0% CPR)	7.29
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.84

**2. Registered Cash**

Registered Cash Proceeds under the Residential Mortgage Loans	121,249,947
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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**

7,182,925 EUR



## Stratification Tables

Portfolio Cut-off Date 31/10/2022

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	491,999,460.17	16.66 %	7,002	16.09 %
Oost-Vlaanderen	450,228,789.85	15.25 %	6,962	16.00 %
Vlaams-Brabant	397,816,700.33	13.47 %	5,659	13.00 %
West-Vlaanderen	323,534,957.41	10.96 %	5,409	12.43 %
Brussels	308,396,577.46	10.45 %	3,357	7.71 %
Liège	231,001,459.50	7.82 %	3,638	8.36 %
Limburg	203,656,612.17	6.90 %	3,424	7.87 %
Hainaut	182,106,687.32	6.17 %	3,005	6.91 %
Brabant Wallon	165,571,718.31	5.61 %	2,096	4.82 %
Namur	113,340,698.44	3.84 %	1,724	3.96 %
Luxembourg	81,679,670.62	2.77 %	1,191	2.74 %
Other	3,012,470.43	0.10 %	52	0.12 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	165,339,335.63	5.60 %	1,559	3.58 %
>1 and <=2	485,399,323.38	16.44 %	4,631	10.64 %
>2 and <=3	300,846,035.18	10.19 %	3,280	7.54 %
>3 and <=4	437,064,527.03	14.80 %	5,440	12.50 %
>4 and <=5	306,249,797.79	10.37 %	4,128	9.49 %
>5 and <=6	396,683,938.66	13.44 %	6,226	14.31 %
>6 and <=7	473,396,328.66	16.03 %	9,525	21.89 %
>7 and <=8	337,968,888.96	11.45 %	7,123	16.37 %
>8 and <=9	16,219,081.49	0.55 %	457	1.05 %
>9 and <=10	4,657,194.33	0.16 %	170	0.39 %
>10 and <=11	1,618,680.26	0.05 %	95	0.22 %
>11 and <=12	4,604,857.13	0.16 %	207	0.48 %
>12 and <=13	11,366,552.69	0.39 %	278	0.64 %
>13 and <=14	4,952,581.07	0.17 %	139	0.32 %
>14 and <=15	1,371,124.79	0.05 %	25	0.06 %
>15 and <=16	199,282.73	0.01 %	12	0.03 %
>16 and <=17	1,244,109.82	0.04 %	41	0.09 %
>17 and <=18	2,135,689.69	0.07 %	119	0.27 %
>18 and <=19	694,162.46	0.02 %	45	0.10 %
>19 and <=20	305,920.15	0.01 %	16	0.04 %
>20 and <=21	1,609.93	0.00 %	1	0.00 %
>22 and <=23	26,780.18	0.00 %	2	0.00 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>



### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	40,000.00	0.00 %	167	0.38 %
<=1	16,400,470.89	0.56 %	737	1.69 %
>1 and <=2	24,611,846.64	0.83 %	932	2.14 %
>2 and <=3	65,832,262.66	2.23 %	3,104	7.13 %
>3 and <=4	90,711,506.30	3.07 %	3,407	7.83 %
>4 and <=5	78,996,823.91	2.68 %	2,310	5.31 %
>5 and <=6	91,881,109.47	3.11 %	2,311	5.31 %
>6 and <=7	109,674,838.63	3.71 %	2,374	5.46 %
>7 and <=8	112,138,707.88	3.80 %	2,189	5.03 %
>8 and <=9	130,453,604.99	4.42 %	2,187	5.03 %
>9 and <=10	111,662,766.90	3.78 %	1,730	3.98 %
>10 and <=11	108,277,162.33	3.67 %	1,606	3.69 %
>11 and <=12	142,889,560.88	4.84 %	1,932	4.44 %
>12 and <=13	170,276,036.16	5.77 %	2,222	5.11 %
>13 and <=14	166,755,241.01	5.65 %	1,999	4.59 %
>14 and <=15	157,093,411.99	5.32 %	1,736	3.99 %
>15 and <=16	140,162,402.19	4.75 %	1,441	3.31 %
>16 and <=17	149,398,842.38	5.06 %	1,643	3.78 %
>17 and <=18	182,455,625.66	6.18 %	1,934	4.44 %
>18 and <=19	235,238,663.23	7.97 %	2,217	5.09 %
>19 and <=20	152,738,984.01	5.17 %	1,397	3.21 %
>20 and <=21	68,212,308.33	2.31 %	613	1.41 %
>21 and <=22	116,053,244.25	3.93 %	1,014	2.33 %
>22 and <=23	114,494,763.95	3.88 %	893	2.05 %
>23 and <=24	166,409,130.76	5.64 %	1,108	2.55 %
>24 and <=25	45,854,149.86	1.55 %	290	0.67 %
>25 and <=26	707,086.24	0.02 %	5	0.01 %
>26 and <=27	569,923.59	0.02 %	6	0.01 %
>27 and <=28	698,118.60	0.02 %	4	0.01 %
>28 and <=29	1,657,208.32	0.06 %	11	0.03 %
2,952,345,802.01	100.00 %	43,519	100.00 %	

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	250,000.00	0.01 %	3	0.01 %
>1 and <=2	4,414,955.13	0.15 %	39	0.09 %
>2 and <=3	4,362,352.70	0.15 %	37	0.09 %
>3 and <=4	2,400,632.55	0.08 %	64	0.15 %
>4 and <=5	33,856,933.43	1.15 %	287	0.66 %
>5 and <=6	3,066,695.84	0.10 %	145	0.33 %
>6 and <=7	7,641,965.64	0.26 %	432	0.99 %
>7 and <=8	10,117,995.01	0.34 %	662	1.52 %
>8 and <=9	21,618,520.90	0.73 %	856	1.97 %
>9 and <=10	285,160,936.01	9.66 %	8,886	20.42 %
>10 and <=11	40,943,134.96	1.39 %	1,677	3.85 %
>11 and <=12	52,167,038.90	1.77 %	1,121	2.58 %
>12 and <=13	172,714,086.60	5.85 %	3,445	7.92 %
>13 and <=14	23,923,549.85	0.81 %	451	1.04 %
>14 and <=15	398,100,862.16	13.48 %	6,058	13.92 %
>15 and <=16	29,742,613.79	1.01 %	397	0.91 %
>16 and <=17	44,633,561.03	1.51 %	569	1.31 %
>17 and <=18	190,437,668.44	6.45 %	2,389	5.49 %
>18 and <=19	28,464,119.79	0.96 %	447	1.03 %
>19 and <=20	735,000,221.68	24.90 %	7,841	18.02 %
>20 and <=21	41,556,852.57	1.41 %	518	1.19 %
>21 and <=22	19,799,982.29	0.67 %	207	0.48 %
>22 and <=23	23,554,367.48	0.80 %	279	0.64 %
>23 and <=24	15,421,959.85	0.52 %	183	0.42 %
>24 and <=25	692,091,391.88	23.44 %	5,843	13.43 %
>25 and <=26	55,067,367.64	1.87 %	494	1.14 %
>26 and <=27	1,795,409.11	0.06 %	16	0.04 %
>27 and <=28	1,447,005.28	0.05 %	12	0.03 %
>28 and <=29	569,016.67	0.02 %	6	0.01 %
>29 and <=30	10,133,228.09	0.34 %	131	0.30 %
>30 and <=31	1,625,267.87	0.06 %	19	0.04 %
>39 and <=40	266,108.87	0.01 %	5	0.01 %
	2,952,345,802.01	100.00 %	43,519	100.00 %

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	26,780.18	0.00 %	2	0.00 %
2001	1,609.93	0.00 %	1	0.00 %
2002	250,282.88	0.01 %	3	0.01 %
2003	127,459.97	0.00 %	18	0.04 %
2004	674,366.83	0.02 %	48	0.11 %
2005	2,252,636.20	0.08 %	117	0.27 %
2006	1,169,636.39	0.04 %	39	0.09 %
2007	206,936.07	0.01 %	11	0.03 %
2008	1,534,067.45	0.05 %	32	0.07 %
2009	6,705,014.78	0.23 %	173	0.40 %
2010	10,347,222.49	0.35 %	285	0.65 %
2011	3,992,146.34	0.14 %	192	0.44 %
2012	1,789,160.59	0.06 %	77	0.18 %
2013	5,002,176.81	0.17 %	181	0.42 %
2014	35,522,952.06	1.20 %	1,003	2.30 %
2015	344,141,564.41	11.66 %	7,130	16.38 %
2016	565,290,346.16	19.15 %	10,844	24.92 %
2017	328,085,515.37	11.11 %	5,057	11.62 %
2018	286,665,007.62	9.71 %	3,712	8.53 %
2019	475,858,900.39	16.12 %	5,867	13.48 %
2020	280,184,809.74	9.49 %	3,037	6.98 %
2021	501,489,891.44	16.99 %	4,714	10.83 %
2022	101,027,317.91	3.42 %	976	2.24 %
	2,952,345,802.01	100.00 %	43,519	100.00 %

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	571,402,626.17	19.35 %	12,902	53.82 %
>100 and <=200	951,949,413.87	32.24 %	6,590	27.49 %
>200 and <=300	694,743,417.65	23.53 %	2,883	12.03 %
>300 and <=400	309,728,871.18	10.49 %	912	3.80 %
>400	424,521,473.14	14.38 %	685	2.86 %
	2,952,345,802.01	100.00 %	23,972	100.00 %

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,167,267.68	0.07 %	50	0.11 %
0.5 - 1%	135,443,746.23	4.59 %	1,443	3.32 %

1 - 1.5%	898,997,334.29	30.45 %	11,291	25.94 %
1.5 - 2%	1,605,058,327.33	54.37 %	25,234	57.98 %
2 - 2.5%	197,963,540.67	6.71 %	3,251	7.47 %
2.5 - 3%	86,886,927.79	2.94 %	1,513	3.48 %
3 - 3.5%	17,634,392.38	0.60 %	397	0.91 %
3.5 - 4%	4,912,940.30	0.17 %	180	0.41 %
4 - 4.5%	2,484,121.78	0.08 %	86	0.20 %
4.5 - 5%	567,146.54	0.02 %	46	0.11 %
5 - 5.5%	169,498.06	0.01 %	18	0.04 %
5.5 - 6%	58,013.83	0.00 %	9	0.02 %
6 - 6.5%	2,545.13	0.00 %	1	0.00 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,753,968,129.16	93.28 %	41,154	94.57 %
Variable	2,081,689.70	0.07 %	73	0.17 %
Variable With Cap	196,295,983.15	6.65 %	2,292	5.27 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2022	6,815,459.17	0.23 %	125	0.29 %
2023	48,108,491.79	1.63 %	809	1.86 %
2024	29,079,350.34	0.98 %	308	0.71 %
2025	10,518,341.92	0.36 %	123	0.28 %
2026	14,263,413.13	0.48 %	151	0.35 %
2027	8,630,002.57	0.29 %	91	0.21 %
2028	2,073,893.02	0.07 %	23	0.05 %
2029	7,401,413.89	0.25 %	70	0.16 %
2030	151,893.97	0.01 %	5	0.01 %
2031	21,767,340.43	0.74 %	131	0.30 %
2032	6,905,485.63	0.23 %	36	0.08 %
2033	3,459,282.14	0.12 %	43	0.10 %
2034	21,583,919.82	0.73 %	227	0.52 %
2035	4,885,870.74	0.17 %	34	0.08 %
2036	4,955,253.93	0.17 %	37	0.09 %
2037	162,339.98	0.01 %	4	0.01 %
Fixed To Maturity	2,761,584,049.54	93.54 %	41,302	94.91 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,952,345,802.01	100.00 %	43,519	100.00 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,819,584,414.90	95.50 %	41,970	96.44 %
Interest only	95,832,094.80	3.25 %	632	1.45 %
Linear	36,929,292.31	1.25 %	917	2.11 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	130,493,677.93	4.42 %	6,804	15.63 %
11-20%	247,245,492.63	8.37 %	6,225	14.30 %
21-30%	294,408,178.57	9.97 %	5,417	12.45 %
31-40%	355,812,785.70	12.05 %	5,223	12.00 %
41-50%	403,832,156.23	13.68 %	5,060	11.63 %
51-60%	402,099,921.85	13.62 %	4,608	10.59 %
61-70%	427,332,769.60	14.47 %	4,192	9.63 %
71-80%	323,401,012.05	10.95 %	3,004	6.90 %
81-90%	252,241,112.46	8.54 %	1,979	4.55 %
91-100%	67,604,345.67	2.29 %	479	1.10 %
101-110%	10,734,640.76	0.36 %	94	0.22 %
111-120%	2,825,044.39	0.10 %	33	0.08 %
>120%	34,314,664.17	1.16 %	401	0.92 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**13. Current Loan to Original Value (LTOV)**

	In EUR	In %	In number of loans	In %
0-10%	75,551,840.23	2.56 %	4,244	9.75 %
11-20%	164,557,338.93	5.57 %	5,329	12.25 %
21-30%	241,395,247.55	8.18 %	5,159	11.85 %
31-40%	303,380,281.24	10.28 %	5,127	11.78 %
41-50%	352,657,924.52	11.95 %	4,995	11.48 %
51-60%	394,571,819.43	13.36 %	4,984	11.45 %
61-70%	418,505,821.36	14.18 %	4,622	10.62 %
71-80%	476,227,845.06	16.13 %	4,650	10.68 %
81-90%	367,891,601.22	12.46 %	3,117	7.16 %
91-100%	106,306,094.47	3.60 %	817	1.88 %
101-110%	16,191,634.84	0.55 %	156	0.36 %
111-120%	6,222,806.22	0.21 %	79	0.18 %
>120%	28,885,546.94	0.98 %	240	0.55 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	23,642,936.20	0.80 %	2,065	4.75 %
21-40%	109,134,905.72	3.70 %	4,539	10.43 %
41-60%	214,644,154.45	7.27 %	5,374	12.35 %
61-80%	430,504,547.15	14.58 %	6,368	14.63 %
81-100%	413,051,568.14	13.99 %	4,858	11.16 %
101-120%	105,054,129.83	3.56 %	1,932	4.44 %
121-140%	134,702,534.94	4.56 %	2,130	4.89 %
141-160%	153,234,070.95	5.19 %	2,233	5.13 %
161-180%	162,458,856.32	5.50 %	2,215	5.09 %
181-200%	210,131,631.83	7.12 %	2,156	4.95 %
201-300%	461,460,811.67	15.63 %	5,245	12.05 %
301-400%	211,222,459.35	7.15 %	2,005	4.61 %
401-500%	96,933,690.19	3.28 %	815	1.87 %
>500%	226,169,505.27	7.66 %	1,584	3.64 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	43,208,625.42	1.46 %	1,896	4.36 %
>1 and <=2	148,474,306.78	5.03 %	6,237	14.33 %
>2 and <=3	170,871,458.71	5.79 %	4,726	10.86 %
>3 and <=4	210,992,893.28	7.15 %	4,371	10.04 %
>4 and <=5	236,512,433.68	8.01 %	3,882	8.92 %
>5 and <=6	211,542,388.93	7.17 %	3,052	7.01 %
>6 and <=7	295,744,710.29	10.02 %	3,831	8.80 %
>7 and <=8	322,158,288.17	10.91 %	3,576	8.22 %
>8 and <=9	268,668,112.51	9.10 %	2,882	6.62 %
>9 and <=10	403,540,519.66	13.67 %	3,901	8.96 %
>10 and <=11	186,246,221.40	6.31 %	1,755	4.03 %
>11 and <=12	222,001,024.25	7.52 %	1,854	4.26 %
>12 and <=13	225,319,057.50	7.63 %	1,499	3.44 %
>13 and <=14	4,094,468.77	0.14 %	35	0.08 %
>14 and <=15	1,298,483.13	0.04 %	10	0.02 %
>15 and <=16	1,452,742.81	0.05 %	8	0.02 %
>16 and <=17	220,066.72	0.01 %	4	0.01 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**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	2,761,584,049.54	93.54 %	41,302	94.91 %
>=0 and <=1	78,113,970.11	2.65 %	1,192	2.74 %
>1 and <=2	26,913,040.74	0.91 %	288	0.66 %
>2 and <=3	13,679,386.26	0.46 %	142	0.33 %
>3 and <=4	8,335,862.69	0.28 %	83	0.19 %
>4 and <=5	28,672,826.06	0.97 %	167	0.38 %
>5 and <=6	15,379,655.61	0.52 %	181	0.42 %
>7 and <=8	3,293,782.40	0.11 %	26	0.06 %
>6 and <=7	16,373,228.60	0.55 %	138	0.32 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

**17. Occupation Type (Based on Indexed Property Value)**

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,172,270,902.56	80.31 %	22,519	79.10 %
Other/No data	2,003,014,045.64	19.69 %	5,950	20.90 %
	<b>10,175,284,948.20</b>	<b>100.00 %</b>	<b>28,469</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

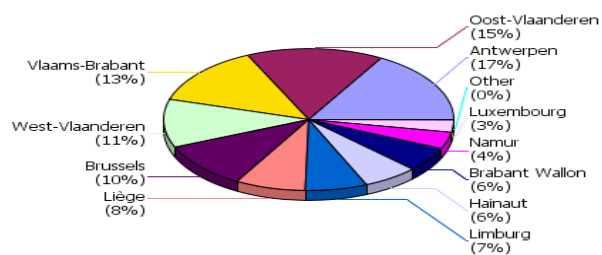
	In EUR	In %	In number of loans	In %
Phase 1	2,689,252,286.30	91.09 %	40,240	92.47 %
Phase 2	256,443,767.22	8.69 %	3,039	6.98 %
Phase 3	6,649,748.49	0.23 %	75	0.17 %
Other/No data	0.00	0.00 %	165	0.38 %
	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>



## Stratification Tables

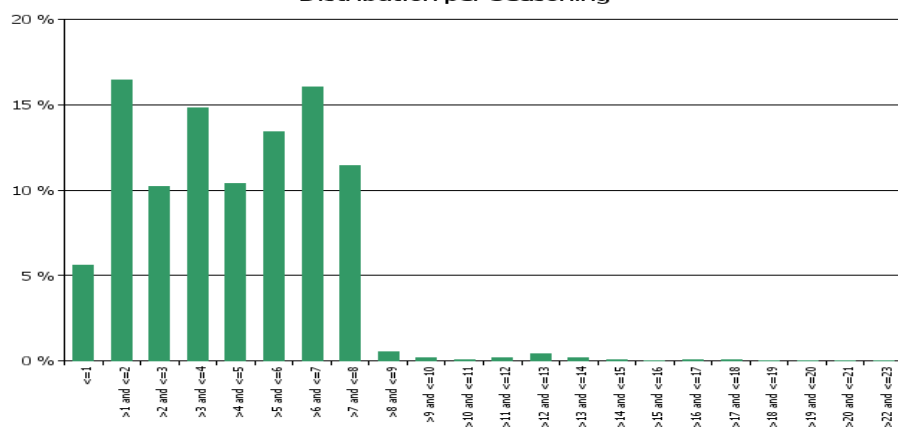
Portfolio Cut-off Date 31/10/2022

### 1. Geographic distribution



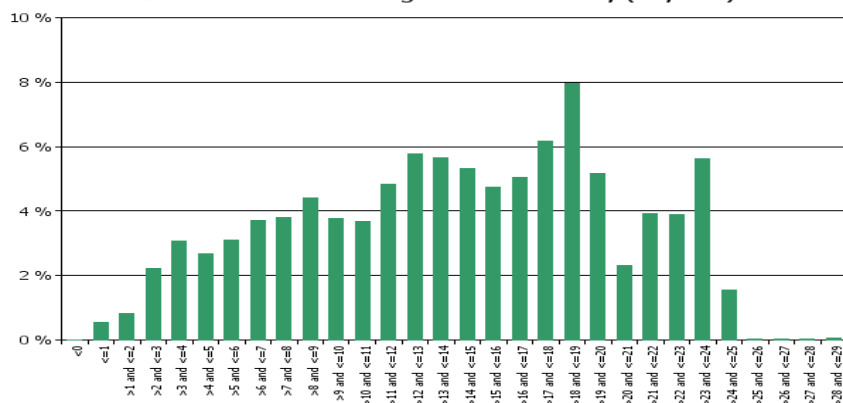
### 2. Seasoning

Distribution per Seasoning

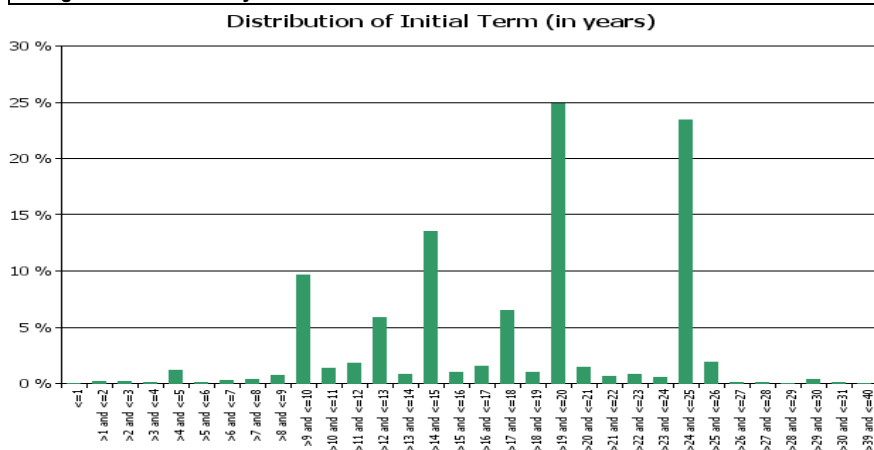


### 3. Remaining term to maturity

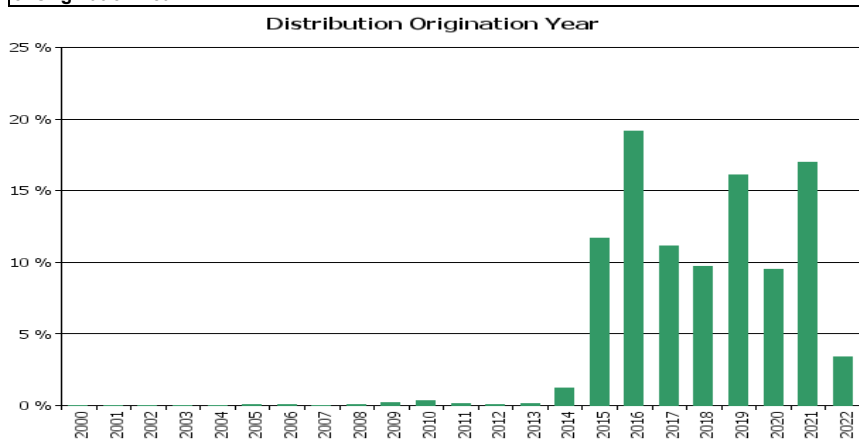
Distribution of Remaining Term to Maturity (in years)



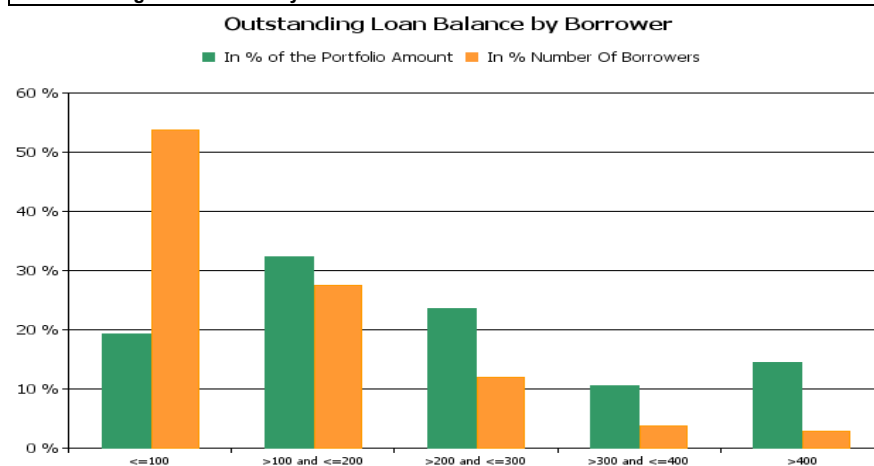
#### 4. Original term to maturity



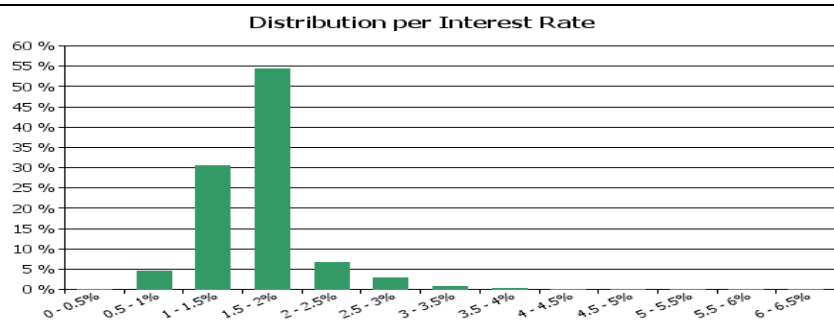
#### 5. Origination Year



#### 6. Outstanding Loan Balance by Borrower



## 7. Interest Rate



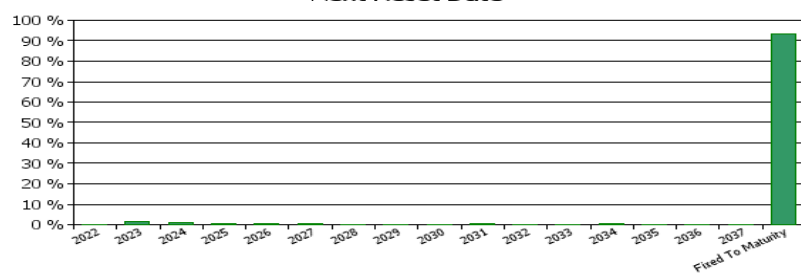
## 8. Interest Rate Type

Distribution per Interest Type



## 9. Next Reset Date

Next Reset Date



## 10. Interest Payment Frequency

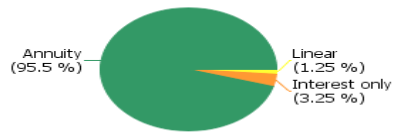
Distribution per Interest Payment Frequency





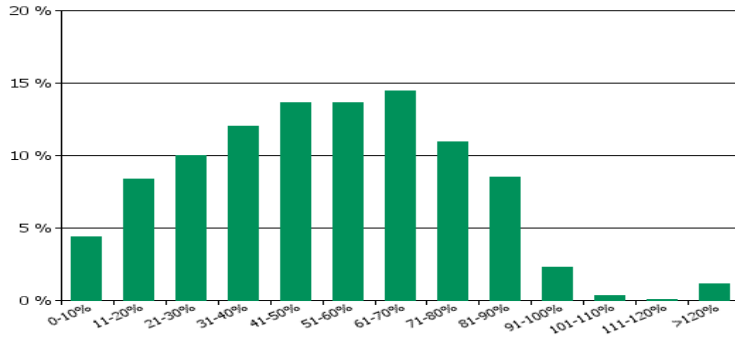
## 11. Repayment Type

Distribution per Repayment Type



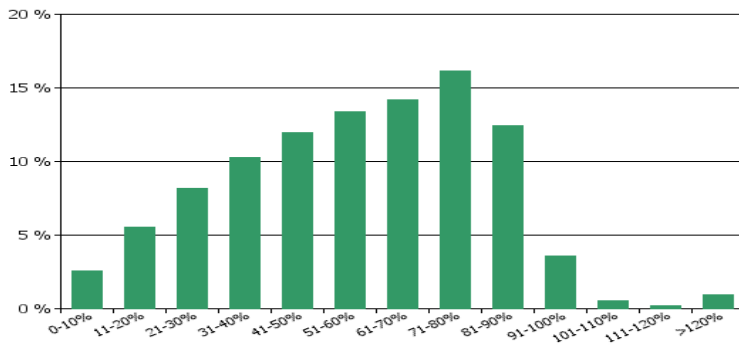
## 12. Current Loan to Current Value (LTV)

Current LTV Distribution



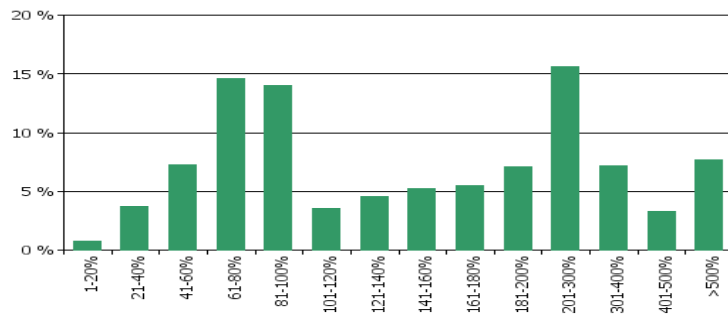
## 13. Current Loan to Original Value (LTOV)

Original LTV Distribution



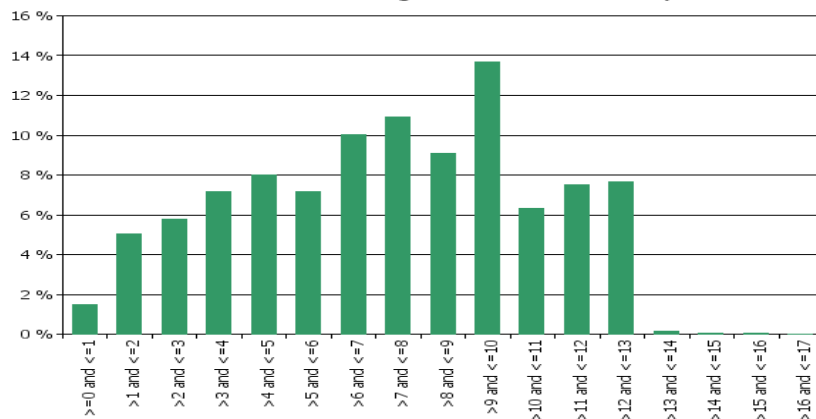
## 14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

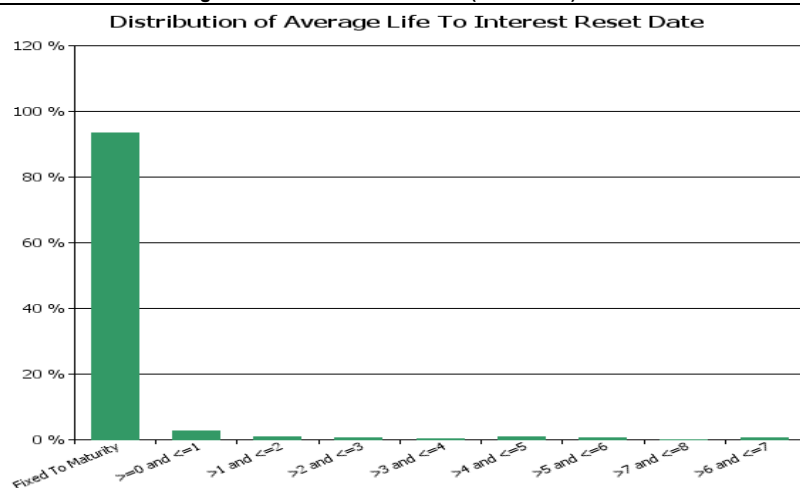


## 15. Distribution of Average Life to Final Maturity (at 0% CPR)

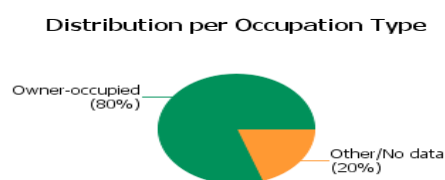
Distribution of Average Life to Final Maturity



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



#### 17. Occupation Type (Based on Indexed Property Value)



#### 18. IFRS9 Norms

Distribution per IFRS9 Norm





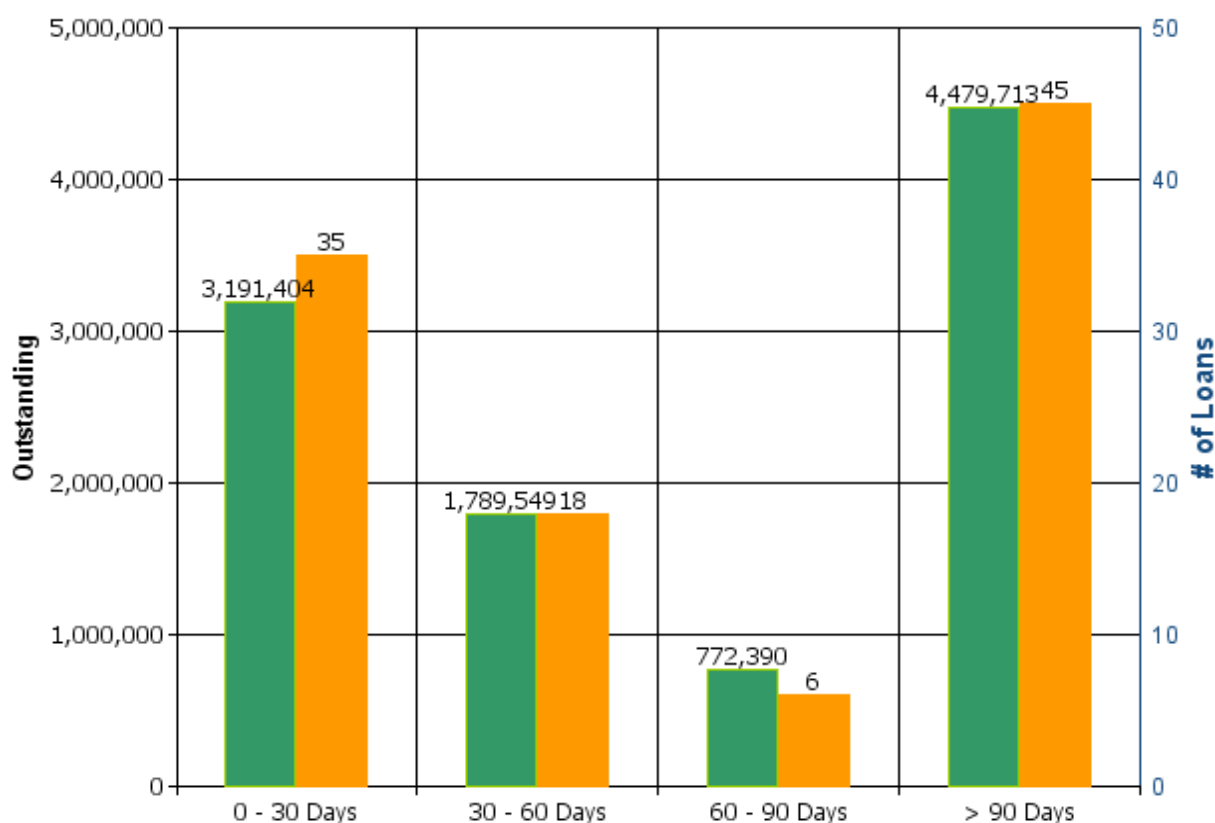
## Cover Pool Performance

Portfolio Cut-off Date 31/10/2022

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

	In EUR	In %	In number of loans	In %
Performing	2,942,112,746.13	99.65 %	43,415	99.76 %
0 - 30 Days	3,191,403.61	0.11 %	35	0.08 %
30 - 60 Days	1,789,549.17	0.06 %	18	0.04 %
60 - 90 Days	772,390.02	0.03 %	6	0.01 %
> 90 Days	4,479,713.08	0.15 %	45	0.10 %
<b>Total</b>	<b>2,952,345,802.01</b>	<b>100.00 %</b>	<b>43,519</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro




**Amortisation**

Portfolio Cut-off Date:

Oct/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/11/2022	1	2,250,000,000	2,930,492,964	2,925,522,631	2,918,082,425	2,905,722,755
01/12/2022	2	2,250,000,000	2,908,601,869	2,898,902,563	2,884,413,227	2,860,422,473
01/01/2023	3	2,250,000,000	2,887,380,352	2,872,870,934	2,851,241,926	2,815,550,952
01/02/2023	4	2,250,000,000	2,865,782,466	2,846,545,425	2,817,929,766	2,770,869,720
01/03/2023	5	2,250,000,000	2,844,249,965	2,820,829,144	2,786,056,658	2,729,046,260
01/04/2023	6	2,250,000,000	2,822,468,364	2,794,479,206	2,753,012,208	2,685,256,090
01/05/2023	7	2,250,000,000	2,800,455,175	2,768,133,209	2,720,345,139	2,642,516,236
01/06/2023	8	2,250,000,000	2,778,381,407	2,741,656,258	2,687,473,053	2,599,527,369
01/07/2023	9	2,250,000,000	2,756,252,206	2,715,355,233	2,655,140,677	2,557,725,278
01/08/2023	10	2,250,000,000	2,734,532,353	2,689,388,506	2,623,061,782	2,516,120,863
01/09/2023	11	2,250,000,000	2,712,563,792	2,663,257,863	2,590,969,414	2,474,810,129
01/10/2023	12	1,750,000,000	2,691,483,013	2,638,222,750	2,560,296,700	2,435,487,913
01/11/2023	13	1,750,000,000	2,670,856,834	2,613,564,401	2,529,916,191	2,396,395,173
01/12/2023	14	1,750,000,000	2,649,213,437	2,588,130,117	2,499,129,737	2,357,529,780
01/01/2024	15	1,750,000,000	2,627,436,541	2,562,501,758	2,468,089,819	2,318,387,173
01/02/2024	16	1,750,000,000	2,605,718,972	2,537,010,651	2,437,323,478	2,279,789,747
01/03/2024	17	1,750,000,000	2,584,210,648	2,512,077,124	2,407,627,482	2,243,088,782
01/04/2024	18	1,750,000,000	2,563,045,515	2,487,277,004	2,377,795,883	2,205,912,908
01/05/2024	19	1,750,000,000	2,541,574,810	2,462,392,581	2,348,212,943	2,169,538,453
01/06/2024	20	1,750,000,000	2,519,965,553	2,437,315,665	2,318,387,657	2,132,910,097
01/07/2024	21	1,750,000,000	2,496,744,257	2,410,892,220	2,287,609,224	2,095,966,884
01/08/2024	22	1,750,000,000	2,475,611,032	2,386,431,233	2,258,640,238	2,060,659,606
01/09/2024	23	1,250,000,000	2,452,321,444	2,359,971,128	2,227,916,548	2,024,019,704
01/10/2024	24	1,250,000,000	2,430,593,579	2,335,222,146	2,199,126,426	1,989,674,791
01/11/2024	25	1,250,000,000	2,409,515,721	2,311,044,977	2,170,823,364	1,955,748,505
01/12/2024	26	1,250,000,000	2,388,748,654	2,287,365,936	2,143,292,805	1,923,030,220
01/01/2025	27	1,250,000,000	2,367,140,366	2,262,830,294	2,114,910,211	1,889,527,238
01/02/2025	28	1,250,000,000	2,346,271,213	2,239,076,667	2,087,387,156	1,857,038,250
01/03/2025	29	1,250,000,000	2,325,650,549	2,215,997,843	2,061,125,765	1,826,658,431
01/04/2025	30	1,250,000,000	2,304,801,583	2,192,407,089	2,033,997,661	1,794,981,275
01/05/2025	31	1,250,000,000	2,284,886,765	2,169,895,886	2,008,158,165	1,764,913,691
01/06/2025	32	1,250,000,000	2,263,528,937	2,145,967,025	1,980,962,052	1,733,637,659
01/07/2025	33	1,250,000,000	2,242,771,486	2,122,797,560	1,954,751,067	1,703,686,643
01/08/2025	34	1,250,000,000	2,221,753,523	2,099,337,243	1,928,231,541	1,673,455,090
01/09/2025	35	1,250,000,000	2,201,062,923	2,076,259,201	1,902,184,484	1,643,857,372
01/10/2025	36	750,000,000	2,181,517,437	2,054,444,251	1,877,565,917	1,615,930,862
01/11/2025	37	750,000,000	2,159,728,435	2,030,474,771	1,850,940,775	1,586,268,589
01/12/2025	38	750,000,000	2,140,347,934	2,008,951,211	1,826,812,952	1,559,173,222
01/01/2026	39	750,000,000	2,121,276,681	1,987,673,779	1,802,867,849	1,532,218,842
01/02/2026	40	750,000,000	2,101,819,351	1,966,101,597	1,778,766,059	1,505,332,224
01/03/2026	41	750,000,000	2,081,856,084	1,944,443,807	1,755,130,411	1,479,646,349
01/04/2026	42	750,000,000	2,062,141,432	1,922,763,724	1,731,147,237	1,453,246,087
01/05/2026	43	750,000,000	2,042,906,662	1,901,702,411	1,707,970,682	1,427,912,680
01/06/2026	44	750,000,000	2,023,041,104	1,880,015,882	1,684,199,234	1,402,075,252
01/07/2026	45	750,000,000	2,003,419,760	1,858,725,789	1,661,028,329	1,377,117,449
01/08/2026	46	750,000,000	1,984,958,278	1,838,474,174	1,638,752,401	1,352,894,410
01/09/2026	47	750,000,000	1,965,787,150	1,817,629,747	1,616,051,966	1,328,502,888
01/10/2026	48	750,000,000	1,946,677,846	1,797,006,204	1,593,783,199	1,304,825,720
01/11/2026	49	750,000,000	1,928,762,108	1,777,448,125	1,572,427,734	1,281,889,467
01/12/2026	50	750,000,000	1,908,406,160	1,755,802,404	1,549,455,711	1,257,984,049
01/01/2027	51	750,000,000	1,889,722,506	1,735,663,953	1,527,788,599	1,235,139,048
01/02/2027	52	750,000,000	1,871,153,657	1,715,694,031	1,506,369,640	1,212,664,769
01/03/2027	53	750,000,000	1,853,443,175	1,696,851,303	1,486,403,147	1,192,012,566
01/04/2027	54	750,000,000	1,836,085,751	1,678,109,322	1,466,247,122	1,170,868,197
01/05/2027	55	750,000,000	1,818,822,527	1,659,602,860	1,446,508,083	1,150,370,630
01/06/2027	56	750,000,000	1,799,904,684	1,639,555,553	1,425,400,541	1,128,782,998
01/07/2027	57	750,000,000	1,783,054,907	1,621,540,897	1,406,269,173	1,109,067,759
01/08/2027	58	750,000,000	1,766,368,164	1,603,641,170	1,387,208,817	1,089,401,788
01/09/2027	59	750,000,000	1,749,528,680	1,585,659,062	1,368,165,232	1,069,895,628
01/10/2027	60	750,000,000	1,732,915,332	1,568,023,807	1,349,618,912	1,051,066,276
01/11/2027	61	750,000,000	1,716,059,969	1,550,138,660	1,330,831,721	1,032,045,180
01/12/2027	62	750,000,000	1,698,983,495	1,532,194,176	1,312,188,329	1,013,416,148

01/01/2028	63	750,000,000	1,682,124,010	1,514,416,862	1,293,665,191	994,878,766
01/02/2028	64	750,000,000	1,665,926,270	1,497,290,201	1,275,782,180	976,970,432
01/03/2028	65	0	1,648,954,167	1,479,684,525	1,257,781,269	959,368,730
01/04/2028	66		1,632,416,357	1,462,359,882	1,239,893,399	941,719,153
01/05/2028	67		1,616,224,422	1,445,478,218	1,222,563,436	924,750,430
01/06/2028	68		1,599,877,419	1,428,431,355	1,205,072,896	907,659,750
01/07/2028	69		1,583,507,653	1,411,495,158	1,187,854,108	891,023,064
01/08/2028	70		1,567,913,835	1,395,224,833	1,171,175,562	874,791,316
01/09/2028	71		1,552,152,340	1,378,856,683	1,154,492,259	858,677,546
01/10/2028	72		1,536,680,135	1,362,871,224	1,138,299,346	843,163,214
01/11/2028	73		1,519,789,726	1,345,605,111	1,121,020,063	826,847,027
01/12/2028	74		1,504,272,960	1,329,680,601	1,105,026,918	811,709,680
01/01/2029	75		1,488,897,893	1,313,857,845	1,089,100,596	796,622,343
01/02/2029	76		1,473,324,769	1,297,910,459	1,073,145,089	781,626,993
01/03/2029	77		1,458,298,660	1,282,705,160	1,058,136,434	767,746,396
01/04/2029	78		1,441,951,788	1,266,175,436	1,041,844,260	752,723,614
01/05/2029	79		1,426,192,058	1,250,281,250	1,026,234,013	738,406,015
01/06/2029	80		1,410,866,453	1,234,748,169	1,010,906,922	724,296,874
01/07/2029	81		1,395,922,843	1,219,664,711	996,100,149	710,762,537
01/08/2029	82		1,381,394,846	1,204,923,999	981,558,739	697,420,065
01/09/2029	83		1,365,659,934	1,189,178,833	966,268,680	683,648,187
01/10/2029	84		1,351,328,323	1,174,767,821	952,209,570	670,939,543
01/11/2029	85		1,336,515,031	1,159,919,337	937,783,056	657,975,689
01/12/2029	86		1,321,474,063	1,144,983,282	923,428,992	645,248,576
01/01/2030	87		1,307,194,233	1,130,689,617	909,582,000	632,880,954
01/02/2030	88		1,292,879,721	1,116,411,197	895,811,698	620,659,658
01/03/2030	89		1,278,581,544	1,102,373,119	882,515,367	609,107,681
01/04/2030	90		1,264,667,159	1,088,526,993	869,214,491	597,386,464
01/05/2030	91		1,250,735,627	1,074,768,782	856,115,905	585,972,276
01/06/2030	92		1,236,671,672	1,060,881,105	842,904,417	574,486,003
01/07/2030	93		1,223,184,754	1,047,588,980	830,294,772	563,572,132
01/08/2030	94		1,209,784,323	1,034,354,941	817,720,845	552,686,548
01/09/2030	95		1,196,493,416	1,021,256,264	805,312,242	541,994,334
01/10/2030	96		1,182,922,331	1,008,015,501	792,914,840	531,463,049
01/11/2030	97		1,169,794,148	995,137,756	780,794,297	521,122,447
01/12/2030	98		1,155,279,493	981,177,056	767,945,818	510,446,008
01/01/2031	99		1,140,561,815	967,034,407	754,951,783	499,683,566
01/02/2031	100		1,127,154,732	954,046,223	742,917,858	489,635,918
01/03/2031	101		1,114,095,919	941,548,258	731,501,266	480,266,798
01/04/2031	102		1,101,106,447	928,992,238	719,910,779	470,655,109
01/05/2031	103		1,087,904,586	916,347,391	708,364,039	461,207,850
01/06/2031	104		1,074,794,325	903,769,090	696,863,848	451,798,453
01/07/2031	105		1,062,143,176	891,665,048	685,838,658	442,827,771
01/08/2031	106		1,049,554,773	879,602,726	674,840,094	433,880,753
01/09/2031	107		1,037,250,227	867,816,247	664,104,129	425,169,701
01/10/2031	108		1,023,884,974	855,228,112	652,860,117	416,257,766
01/11/2031	109		1,011,831,268	843,726,468	642,442,017	407,880,335
01/12/2031	110		999,651,068	832,201,649	632,107,005	399,673,650
01/01/2032	111		987,518,679	820,707,185	621,790,897	391,485,691
01/02/2032	112		974,832,895	808,790,183	611,203,860	383,190,065
01/03/2032	113		962,371,506	797,184,403	600,999,972	375,299,644
01/04/2032	114		950,766,610	786,235,661	591,238,205	367,640,044
01/05/2032	115		939,140,688	775,346,862	581,614,938	360,173,666
01/06/2032	116		927,635,650	764,549,461	572,056,860	352,754,223
01/07/2032	117		916,050,730	753,762,004	562,597,270	345,498,946
01/08/2032	118		904,669,557	743,134,582	553,254,485	338,322,335
01/09/2032	119		893,336,192	732,580,245	544,009,856	331,260,088
01/10/2032	120		881,932,379	722,041,438	534,864,107	324,355,961
01/11/2032	121		870,719,284	711,652,168	525,827,387	317,525,238
01/12/2032	122		859,150,809	701,044,486	516,714,644	310,743,392
01/01/2033	123		847,905,066	690,694,795	507,791,549	304,083,755
01/02/2033	124		836,835,763	680,521,678	499,039,983	297,577,241
01/03/2033	125		825,825,848	670,539,440	490,590,147	291,419,228
01/04/2033	126		814,891,289	660,538,765	482,044,239	285,129,990
01/05/2033	127		804,025,374	650,661,259	473,667,191	279,026,460
01/06/2033	128		793,224,398	640,831,775	465,325,106	272,951,314
01/07/2033	129		782,488,608	631,120,893	457,145,840	267,054,291
01/08/2033	130		771,840,172	621,476,472	449,015,155	261,193,525
01/09/2033	131		761,260,075	611,917,884	440,984,725	255,435,688
01/10/2033	132		750,695,650	602,435,495	433,082,584	249,830,140
01/11/2033	133		740,230,996	593,030,047	425,236,915	244,265,251
01/12/2033	134		729,043,879	583,108,887	417,093,756	238,605,528
01/01/2034	135		718,651,965	573,822,256	409,407,231	233,216,322
01/02/2034	136		708,297,416	564,595,234	401,799,527	227,913,198

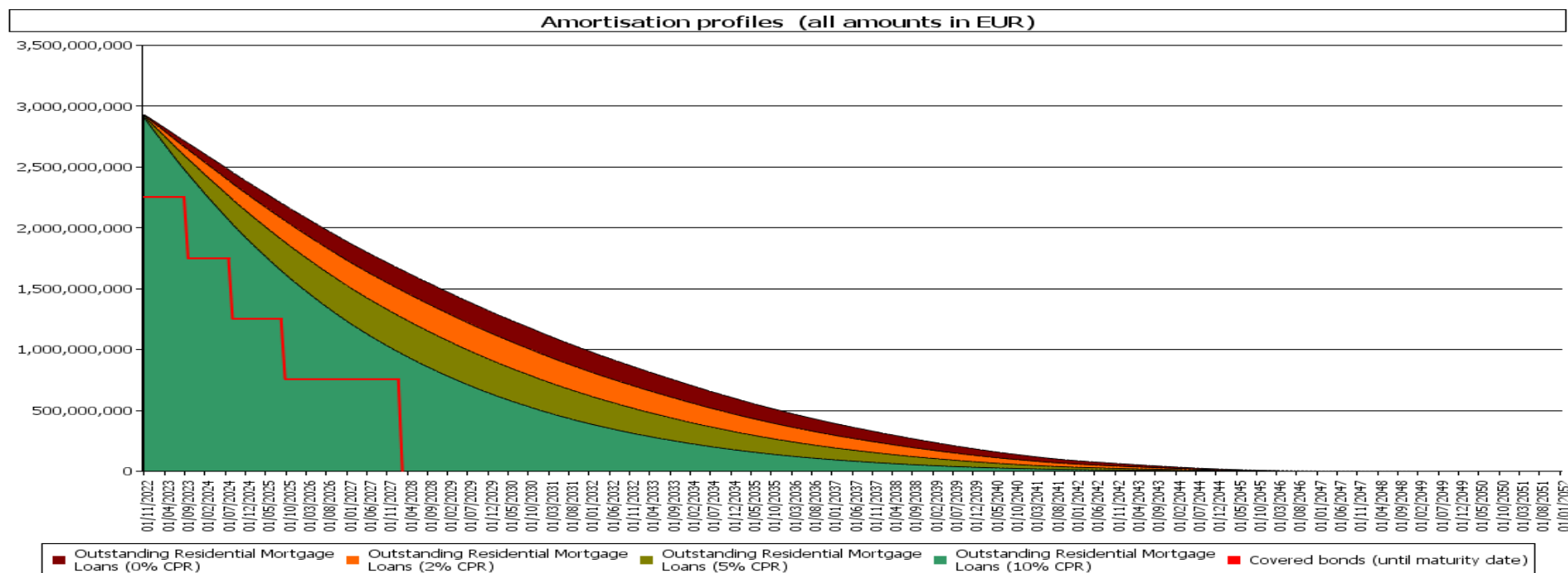
01/03/2034	137	697,989,523	555,526,239	394,437,236	222,880,961
01/04/2034	138	687,690,696	546,401,145	386,971,538	217,736,234
01/05/2034	139	677,521,864	537,437,947	379,686,816	212,761,618
01/06/2034	140	667,043,703	528,228,805	372,231,706	207,700,600
01/07/2034	141	657,082,931	519,486,825	365,170,417	202,925,235
01/08/2034	142	647,220,311	510,821,619	358,166,046	198,189,892
01/09/2034	143	637,426,497	502,238,524	351,252,366	193,540,994
01/10/2034	144	627,822,614	493,859,515	344,542,205	189,065,471
01/11/2034	145	618,302,643	485,545,969	337,880,749	184,624,725
01/12/2034	146	608,846,061	477,335,034	331,349,389	180,313,677
01/01/2035	147	599,266,573	469,027,862	324,754,815	175,976,516
01/02/2035	148	589,968,408	460,967,306	318,361,963	171,781,705
01/03/2035	149	579,732,820	452,275,829	311,641,685	167,512,141
01/04/2035	150	570,579,090	444,379,609	305,422,045	163,473,645
01/05/2035	151	561,365,301	436,486,077	299,258,449	159,518,064
01/06/2035	152	552,371,561	428,764,599	293,216,928	155,635,659
01/07/2035	153	543,540,983	421,217,558	287,346,791	151,894,659
01/08/2035	154	534,814,157	413,751,751	281,535,927	148,192,626
01/09/2035	155	526,041,816	406,274,904	275,745,268	144,529,819
01/10/2035	156	517,542,664	399,054,714	270,178,188	141,031,381
01/11/2035	157	509,120,775	391,895,148	264,656,045	137,563,720
01/12/2035	158	500,735,495	384,807,923	259,230,265	134,191,152
01/01/2036	159	492,381,124	377,745,937	253,825,701	130,836,944
01/02/2036	160	484,056,397	370,729,503	248,477,480	127,537,662
01/03/2036	161	475,775,530	363,809,160	243,259,022	124,364,355
01/04/2036	162	467,572,632	356,930,278	238,052,534	121,187,100
01/05/2036	163	459,430,965	350,139,519	232,948,714	118,102,743
01/06/2036	164	451,387,444	343,425,960	227,901,089	115,054,256
01/07/2036	165	443,502,446	336,873,017	223,002,264	112,119,627
01/08/2036	166	435,750,293	330,423,307	218,176,421	109,228,710
01/09/2036	167	428,105,336	324,075,654	213,440,898	106,405,297
01/10/2036	168	420,565,748	317,845,615	208,822,468	103,676,163
01/11/2036	169	413,149,425	311,711,092	204,271,298	100,987,045
01/12/2036	170	405,845,918	305,698,175	199,837,831	98,390,259
01/01/2037	171	398,690,326	299,798,974	195,483,045	95,838,523
01/02/2037	172	391,015,240	293,528,927	190,907,923	93,199,072
01/03/2037	173	384,044,687	287,854,556	186,787,268	90,838,492
01/04/2037	174	377,155,887	282,211,701	182,659,923	88,455,031
01/05/2037	175	370,327,688	276,647,575	178,617,863	86,143,049
01/06/2037	176	363,485,990	271,076,045	174,575,484	83,836,903
01/07/2037	177	356,761,926	265,624,741	170,643,758	81,612,834
01/08/2037	178	350,085,364	260,211,663	166,741,127	79,408,576
01/09/2037	179	343,450,715	254,847,282	162,888,369	77,245,176
01/10/2037	180	336,880,360	249,561,643	159,117,399	75,147,588
01/11/2037	181	330,367,638	244,321,913	155,380,440	73,071,890
01/12/2037	182	323,843,144	239,103,641	151,687,532	71,042,783
01/01/2038	183	317,398,269	233,947,719	148,039,157	69,040,401
01/02/2038	184	311,069,973	228,894,381	144,473,107	67,091,937
01/03/2038	185	304,831,733	223,960,454	141,034,166	65,244,313
01/04/2038	186	298,269,912	218,767,795	137,413,841	63,300,250
01/05/2038	187	292,201,417	213,965,040	134,066,317	61,505,041
01/06/2038	188	286,217,696	209,227,980	130,764,758	59,736,306
01/07/2038	189	280,232,991	204,516,854	127,505,765	58,008,757
01/08/2038	190	273,862,857	199,528,876	124,079,652	56,210,949
01/09/2038	191	267,888,598	194,845,163	120,858,871	54,519,957
01/10/2038	192	262,107,685	190,327,575	117,766,125	52,907,037
01/11/2038	193	256,348,653	185,829,980	114,690,790	51,307,189
01/12/2038	194	250,614,938	181,375,346	111,665,955	49,749,251
01/01/2039	195	244,909,060	176,945,259	108,661,465	48,205,649
01/02/2039	196	239,234,193	172,552,045	105,694,120	46,690,640
01/03/2039	197	233,608,696	168,236,408	102,813,897	45,244,504
01/04/2039	198	228,018,550	163,932,076	99,928,614	43,788,543
01/05/2039	199	222,332,861	159,582,027	97,037,516	42,347,364
01/06/2039	200	216,839,832	155,375,365	94,239,278	40,952,016
01/07/2039	201	211,444,918	151,260,980	91,517,988	39,606,447
01/08/2039	202	206,122,441	147,203,358	88,836,484	38,283,127
01/09/2039	203	200,902,410	143,232,102	86,220,017	36,998,214
01/10/2039	204	195,822,905	139,381,543	83,695,628	35,767,741
01/11/2039	205	190,829,613	135,597,077	81,216,062	34,561,078
01/12/2039	206	185,890,185	131,870,477	78,789,609	33,391,074
01/01/2040	207	181,059,133	128,225,480	76,416,967	32,248,377
01/02/2040	208	176,267,332	124,620,218	74,079,503	31,129,543
01/03/2040	209	171,526,822	121,076,277	71,801,588	30,052,754
01/04/2040	210	166,844,495	117,571,397	69,545,777	28,985,288

01/05/2040	211	162,214,059	114,120,811	67,338,541	27,950,310
01/06/2040	212	157,671,594	110,736,959	65,175,676	26,937,984
01/07/2040	213	153,222,888	107,435,879	63,077,149	25,963,766
01/08/2040	214	148,883,719	104,216,308	61,031,282	25,015,244
01/09/2040	215	144,624,142	101,062,969	59,034,101	24,094,162
01/10/2040	216	140,476,171	98,003,250	57,105,922	23,211,655
01/11/2040	217	136,414,570	95,008,257	55,219,963	22,350,008
01/12/2040	218	132,405,122	92,064,446	53,377,284	21,515,633
01/01/2041	219	128,438,947	89,155,198	51,559,095	20,694,721
01/02/2041	220	124,504,213	86,277,343	49,767,918	19,891,172
01/03/2041	221	120,613,052	83,452,844	48,028,052	19,122,333
01/04/2041	222	116,810,321	80,684,634	46,316,822	18,362,901
01/05/2041	223	113,070,652	77,973,328	44,650,236	17,629,597
01/06/2041	224	109,454,971	75,351,941	43,039,402	16,921,601
01/07/2041	225	106,083,015	72,910,717	41,542,528	16,266,130
01/08/2041	226	102,844,463	70,564,978	40,103,738	15,636,257
01/09/2041	227	99,727,627	68,310,357	38,723,651	15,034,218
01/10/2041	228	96,702,085	66,129,231	37,394,951	14,458,845
01/11/2041	229	93,794,212	64,031,909	36,116,865	13,905,522
01/12/2041	230	90,979,516	62,008,410	34,889,437	13,377,880
01/01/2042	231	88,308,261	60,085,694	33,721,628	12,875,334
01/02/2042	232	85,740,541	58,239,649	32,602,455	12,395,295
01/03/2042	233	83,267,390	56,473,097	31,540,914	11,945,817
01/04/2042	234	80,873,090	54,756,221	30,504,241	11,504,253
01/05/2042	235	78,520,955	53,076,413	29,495,658	11,078,281
01/06/2042	236	76,214,643	51,430,079	28,508,070	10,662,001
01/07/2042	237	73,950,699	49,820,447	27,547,869	10,260,653
01/08/2042	238	71,705,849	48,226,161	26,598,501	9,865,084
01/09/2042	239	69,479,259	46,649,401	25,663,427	9,477,960
01/10/2042	240	67,281,684	45,099,768	24,749,854	9,103,093
01/11/2042	241	65,108,316	43,568,910	23,848,942	8,734,581
01/12/2042	242	62,949,408	42,055,078	22,963,635	8,375,865
01/01/2043	243	60,817,342	40,561,780	22,091,912	8,023,779
01/02/2043	244	58,703,776	39,085,744	21,233,851	7,679,466
01/03/2043	245	56,614,202	37,636,728	20,399,680	7,349,548
01/04/2043	246	54,566,736	36,214,061	19,578,653	7,023,874
01/05/2043	247	52,459,506	34,758,418	18,745,428	6,697,386
01/06/2043	248	50,464,895	33,380,125	17,956,323	6,388,281
01/07/2043	249	48,510,269	32,034,565	17,190,086	6,090,609
01/08/2043	250	46,577,935	30,706,348	16,435,445	5,798,568
01/09/2043	251	44,662,461	29,393,639	15,692,812	5,513,110
01/10/2043	252	42,775,539	28,105,594	14,968,212	5,236,992
01/11/2043	253	40,903,478	26,829,976	14,252,517	4,965,468
01/12/2043	254	39,038,653	25,564,743	13,546,979	4,700,317
01/01/2044	255	36,960,577	24,162,849	12,771,540	4,412,499
01/02/2044	256	35,132,609	22,928,866	12,088,483	4,158,816
01/03/2044	257	33,326,265	21,715,466	11,421,518	3,913,788
01/04/2044	258	31,536,897	20,514,656	10,762,496	3,672,342
01/05/2044	259	29,698,488	19,287,067	10,093,568	3,429,975
01/06/2044	260	27,976,977	18,138,251	9,468,213	3,203,840
01/07/2044	261	26,298,674	17,022,175	8,863,749	2,987,008
01/08/2044	262	24,703,155	15,962,334	8,290,732	2,782,072
01/09/2044	263	23,181,390	14,953,616	7,747,057	2,588,624
01/10/2044	264	21,753,385	14,009,420	7,240,032	2,409,288
01/11/2044	265	20,386,280	13,106,721	6,756,293	2,238,790
01/12/2044	266	19,072,669	12,242,049	6,295,037	2,077,396
01/01/2045	267	17,857,323	11,442,523	5,868,945	1,928,580
01/02/2045	268	16,662,986	10,659,112	5,453,225	1,784,381
01/03/2045	269	15,487,220	9,891,810	5,049,046	1,645,805
01/04/2045	270	14,331,374	9,138,038	4,652,437	1,510,102
01/05/2045	271	13,207,853	8,407,830	4,270,132	1,380,331
01/06/2045	272	12,147,350	7,719,621	3,910,637	1,258,769
01/07/2045	273	11,132,125	7,062,835	3,569,113	1,144,129
01/08/2045	274	10,146,567	6,426,625	3,239,353	1,034,021
01/09/2045	275	9,178,586	5,803,665	2,917,909	927,469
01/10/2045	276	8,259,952	5,214,235	2,615,109	827,816
01/11/2045	277	7,380,301	4,651,039	2,326,715	733,405
01/12/2045	278	6,530,674	4,108,852	2,050,423	643,665
01/01/2046	279	5,725,794	3,596,342	1,790,103	559,566
01/02/2046	280	4,956,116	3,107,631	1,542,910	480,254
01/03/2046	281	4,227,197	2,646,516	1,310,952	406,492
01/04/2046	282	3,565,247	2,228,305	1,100,984	339,940
01/05/2046	283	2,941,865	1,835,669	904,754	278,207
01/06/2046	284	2,424,191	1,510,084	742,389	227,314



01/07/2046	285	2,064,556	1,283,948	629,662	192,007
01/08/2046	286	1,756,955	1,090,797	533,578	162,019
01/09/2046	287	1,466,490	908,920	443,480	134,090
01/10/2046	288	1,219,726	754,736	367,344	110,615
01/11/2046	289	1,021,599	631,068	306,371	91,864
01/12/2046	290	853,197	526,177	254,820	76,093
01/01/2047	291	722,038	444,534	214,734	63,851
01/02/2047	292	631,296	388,008	186,952	55,355
01/03/2047	293	567,999	348,570	167,564	49,424
01/04/2047	294	517,445	317,007	152,004	44,645
01/05/2047	295	484,332	296,234	141,693	41,446
01/06/2047	296	468,326	285,958	136,431	39,738
01/07/2047	297	453,977	276,741	131,708	38,205
01/08/2047	298	439,602	267,524	126,998	36,682
01/09/2047	299	425,203	258,323	122,318	35,181
01/10/2047	300	411,664	249,687	117,938	33,782
01/11/2047	301	398,102	241,051	113,569	32,393
01/12/2047	302	384,959	232,711	109,370	31,067
01/01/2048	303	372,209	224,622	105,299	29,785
01/02/2048	304	359,437	216,546	101,256	28,519
01/03/2048	305	346,645	208,508	97,265	27,287
01/04/2048	306	333,832	200,460	93,273	26,056
01/05/2048	307	320,998	192,437	89,320	24,849
01/06/2048	308	308,142	184,417	85,379	23,653
01/07/2048	309	295,266	176,421	81,476	22,479
01/08/2048	310	282,368	168,428	77,587	21,315
01/09/2048	311	269,449	160,449	73,724	20,168
01/10/2048	312	256,509	152,494	69,896	19,042
01/11/2048	313	245,442	145,667	66,597	18,067
01/12/2048	314	234,355	138,859	63,328	17,110
01/01/2049	315	223,249	132,053	60,071	16,161
01/02/2049	316	212,122	125,259	56,836	15,226
01/03/2049	317	200,976	118,496	53,643	14,316
01/04/2049	318	190,284	112,002	50,574	13,439
01/05/2049	319	179,992	105,770	47,643	12,608
01/06/2049	320	169,681	99,541	44,723	11,786
01/07/2049	321	159,757	93,566	41,935	11,006
01/08/2049	322	149,815	87,594	39,159	10,233
01/09/2049	323	140,777	82,170	36,641	9,535
01/10/2049	324	131,723	76,759	34,144	8,849
01/11/2049	325	122,652	71,352	31,658	8,170
01/12/2049	326	113,564	65,956	29,192	7,502
01/01/2050	327	104,459	60,566	26,738	6,843
01/02/2050	328	96,270	55,723	24,537	6,253
01/03/2050	329	88,066	50,896	22,360	5,676
01/04/2050	330	79,846	46,068	20,187	5,103
01/05/2050	331	71,611	41,248	18,031	4,539
01/06/2050	332	63,431	36,475	15,904	3,987
01/07/2050	333	55,236	31,710	13,792	3,443
01/08/2050	334	47,858	27,428	11,899	2,958
01/09/2050	335	40,466	23,152	10,019	2,480
01/10/2050	336	33,061	18,884	8,152	2,010
01/11/2050	337	27,014	15,404	6,633	1,628
01/12/2050	338	23,457	13,354	5,736	1,402
01/01/2051	339	19,896	11,308	4,844	1,179
01/02/2051	340	16,331	9,265	3,959	960
01/03/2051	341	12,762	7,230	3,082	744
01/04/2051	342	9,940	5,621	2,391	575
01/05/2051	343	7,114	4,017	1,704	408
01/06/2051	344	4,285	2,415	1,022	244
01/07/2051	345	2,144	1,206	509	121
01/08/2051	346	0	0	0	0
01/09/2051	347	0	0	0	0
01/10/2051	348	0	0	0	0
01/11/2051	349	0	0	0	0
01/12/2051	350	0	0	0	0
01/01/2052	351	0	0	0	0
		261,371,573,855	233,902,436,260	200,786,918,406	160,717,305,711





**This addendum is optional**

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

HTT 2022

Reporting in Domestic Currency		[Please insert currency]
<b>CONTENTS OF TAB 6</b> 1. Additional information on the guarantee 2. Additional information on the asset 3. Additional information on the asset distribution		
<b>Field Number</b>		
<b>1. Additional information on the programme</b>		
	<b>Investment Counterparties</b>	<b>Name</b>
E1.1.1	Source of funds/asset	Local Entity Identifier (LEI)*
E1.1.2	Service	BNP Paribas Fortis
E1.1.3	Bank or service	KCEPHUUVWZVC15647
E1.1.4	BSU-facilitator	
E1.1.5	Self-facilitator	
E1.1.6	Back-up cash manager	
E1.1.7	Account bank	
E1.1.8	Standby account bank	
E1.1.9	Account bank Administrator	
E1.1.10	Trustee	Sichting BNP Paribas Placelandse
E1.1.11	Cover Pool Monitor	Rechtspraak
OE1.1.1	where applicable - asset's agent	David De Schacht & Smeets De Haenderaker
OE1.1.2		
OE1.1.3		
OE1.1.4		
OE1.1.5		
OE1.1.6		
OE1.1.7		
OE1.1.8		
<b>2. Additional information on the assets</b>		
	<b>Asset Description</b>	<b>Guarantee (if available)</b>
		<b>Local Entity Identifier (LEI)*</b>
		<b>Type of Issue</b>
E2.1.1	Issuance date	Issuance Guarantee
E2.1.2	Counterparty 1	Issuance Asset ID
E2.1.3	Counterparty 2	For completion
E2.1.4	Counterparty 3	For completion
E2.1.5	Counterparty 4	For completion
E2.1.6	Counterparty 5	For completion
E2.1.7	Counterparty 6	For completion
E2.1.8	Counterparty 7	For completion
E2.1.9	Counterparty 8	For completion
E2.1.10	Counterparty 9	For completion
E2.1.11	Counterparty 10	For completion
E2.1.12	Counterparty 11	For completion
E2.1.13	Counterparty 12	For completion
E2.1.14	Counterparty 13	For completion
E2.1.15	Counterparty 14	For completion
E2.1.16	Counterparty 15	For completion
E2.1.17	Counterparty 16	For completion
E2.1.18	Counterparty 17	For completion
E2.1.19	Counterparty 18	For completion
E2.1.20	Counterparty 19	For completion
E2.1.21	Counterparty 20	For completion
E2.1.22	Counterparty 21	For completion
E2.1.23	Counterparty 22	For completion
E2.1.24	Counterparty 23	For completion
E2.1.25	Counterparty 24	For completion
E2.1.26	Counterparty 25	For completion
OE2.1.1		For completion
OE2.1.2		For completion
OE2.1.3		For completion
OE2.1.4		For completion
OE2.1.5		For completion
OE2.1.6		For completion
OE2.1.7		For completion
OE2.1.8		For completion
OE2.1.9		For completion
OE2.1.10		For completion
OE2.1.11		For completion
OE2.1.12		For completion
OE2.1.13		For completion
<b>3. Additional information on the asset distribution</b>		
	<b>3. General Information</b>	<b>Total Assets</b>
E3.1.1	Winkhof Avenue Residences (Incofin)	51.48
E3.1.2	Winkhof Avenue Villacore (Incofin)**	357.74
OE3.1.1		
OE3.1.2		
OE3.1.3		
OE3.1.4		
E3.1.5	<b>3-A Assets</b>	<b>% Residential Loans</b>
E3.1.6	1-500 days	0.11%
E3.1.7	51-500 days	0.07%
E3.1.8	60-500 days	0.08%
E3.1.9	91-500 days	0.08%
E3.1.10	> 500 days	0.07%
OE3.1.1		
OE3.1.2		
OE3.1.3		
OE3.1.4		
E3.1.5		<b>% Commercial Loans</b>
E3.1.6		<b>% Public Sector Assets</b>
E3.1.7		<b>% Disposal Loans</b>
E3.1.8		<b>% Total Loans</b>
E3.1.9		0.11%
E3.1.10		0.07%
E3.1.11		0.08%
E3.1.12		0.08%
E3.1.13		0.07%
OE3.1.1		
OE3.1.2		
OE3.1.3		
OE3.1.4		

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND-1
Not relevant for the issuer and/or CB 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>

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

\*\* Weighted Average Maturity = Remaining Term to Maturity