



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation. The Product information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed. Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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



SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

Details of how to contact us are available by clicking on [Contact Us](#).

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or



· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/12/2021

Cut-off Date: 31/12/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)
CONTENT OF TAB A		
1. Basic Facts		
2. Regulatory Summary		
3. General Cover Pool / Covered Bond Information		
4. References to Capital Requirements Regulation (CRR) 129(7)		
5. References to Capital Requirements Regulation (CRR) 129(1)		
6. Other relevant information		
Field Number	1. Basic Facts	
G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds
G.1.1.4	Cut-off date	31/12/2021
OG.1.1.1	Optional information e.g. Contact names	
OG.1.1.2	Optional information e.g. Parent name	
OG.1.1.3		
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		
2. Regulatory Summary		
G.2.1.1	UCITS Compliance (Y/N)	Y
G.2.1.2	CRR Compliance (Y/N)	Y
G.2.1.3	LCR status	LEVEL 1
OG.2.1.1		
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		
3. General Cover Pool / Covered Bond Information		
1.General Information		
Nominal (mn)		
G.3.1.1	Total Cover Assets	15,229.0
G.3.1.2	Outstanding Covered Bonds	11,500.0
OG.3.1.1	Cover Pool Size (NPV) (mn)	16,189.2
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11,857.7
OG.3.1.3		
OG.3.1.4		
2. Over-collateralisation (OC)		
Legal		
G.3.2.1	OC (%)	5.0%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	32.4%
OG.3.2.2	Optional information e.g. OC (NPV basis)	152.4%
OG.3.2.3		36.6%
OG.3.2.4		
OG.3.2.5		
OG.3.2.6		
3. Cover Pool Composition		
Nominal (mn)		
G.3.3.1	Mortgages	15,229.0
G.3.3.2	Public Sector	
G.3.3.3	Shipping	
G.3.3.4	Substitute Assets	91.5
G.3.3.5	Other	0.0
G.3.3.6	Total	15,320.5
OG.3.3.1	a/w [if relevant, please specify]	
OG.3.3.2	a/w [if relevant, please specify]	
OG.3.3.3	a/w [if relevant, please specify]	
OG.3.3.4	a/w [if relevant, please specify]	
OG.3.3.5	a/w [if relevant, please specify]	
OG.3.3.6	a/w [if relevant, please specify]	
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)	7.8
		ND1
Residual Life (mn)		
By buckets:		
G.3.4.2	0 - 1 Y	319.4
G.3.4.3	1 - 2 Y	444.2
G.3.4.4	2 - 3 Y	606.4
G.3.4.5	3 - 4 Y	996.0
G.3.4.6	4 - 5 Y	1,027.0
G.3.4.7	5 - 10 Y	7,729.7
G.3.4.8	10+ Y	4,106.2
G.3.4.9	Total	15,229.0
OG.3.4.1	a/w 0-1 day	
OG.3.4.2	a/w 0-0.5y	
OG.3.4.3	a/w 0.5-1 y	
OG.3.4.4	a/w 1-1.5y	
OG.3.4.5	a/w 1.5-2 y	
OG.3.4.6		
OG.3.4.7		
OG.3.4.8		
OG.3.4.9		
OG.3.4.10		
5. Maturity of Covered Bonds		
Initial Maturity		
Extended Maturity		
% Total Initial Maturity		
% Total Extended Maturity		
G.3.5.1	Weighted Average life (in years)	6.2
		7.2
Maturity (mn)		
By buckets:		
G.3.5.2	0 - 1 Y	0.0
G.3.5.3	1 - 2 Y	0.0
G.3.5.4	2 - 3 Y	0.0
G.3.5.5	3 - 4 Y	0.0
G.3.5.6	4 - 5 Y	0.0
G.3.5.7	5 - 10 Y	2,500.0
G.3.5.8	10+ Y	9,000.0
G.3.5.9	Total	0.0
G.3.5.10		11,500.0
OG.3.5.1	a/w 0-1 day	
OG.3.5.2	a/w 0-0.5y	
OG.3.5.3	a/w 0.5-1 y	
OG.3.5.4	a/w 1-1.5y	
OG.3.5.5	a/w 1.5-2 y	
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	15,229.0
G.3.6.2	USD	0.0
G.3.6.3	GBP	0.0
G.3.6.4	NOK	0.0
G.3.6.5	CHF	0.0
G.3.6.6	AUD	0.0
G.3.6.7	CAD	0.0
G.3.6.8	BRL	0.0
G.3.6.9	CZK	0.0
G.3.6.10	DKK	0.0
G.3.6.11	HKD	0.0
G.3.6.12	KRW	0.0
G.3.6.13	SEK	0.0
G.3.6.14	SGD	0.0
G.3.6.15	Other	0.0
G.3.6.16	Total	15,229.0
OG.3.6.1	a/w [if relevant, please specify]	
OG.3.6.2	a/w [if relevant, please specify]	
OG.3.6.3	a/w [if relevant, please specify]	
OG.3.6.4	a/w [if relevant, please specify]	
OG.3.6.5	a/w [if relevant, please specify]	
OG.3.6.6	a/w [if relevant, please specify]	
OG.3.6.7	a/w [if relevant, please specify]	
OG.3.6.8	a/w [if relevant, please specify]	
OG.3.6.9	a/w [if relevant, please specify]	

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	11,500.0	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	11,500.0	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	11,500.0	11,500.0	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	11,500.0	11,500.0	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 (ISSA)	91.5		100.0%	
G.3.9.3	Exposures to central banks	0.0			
G.3.9.4	Exposures to credit institutions	0.0		0.0%	
G.3.9.5	Other	0.0		0.0%	
G.3.9.6	Total	91.5		100.0%	
OG.3.9.1	a/w EU qvts or quasi qvts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts			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)	91.5		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	91.5		100.0%	
G.3.10.16					
OG.3.10.1	a/w (if relevant, please specify)			0.0%	
OG.3.10.2	a/w (if relevant, please specify)			0.0%	
OG.3.10.3	a/w (if relevant, please specify)			0.0%	
OG.3.10.4	a/w (if relevant, please specify)			0.0%	
OG.3.10.5	a/w (if relevant, please specify)			0.0%	
OG.3.10.6	a/w (if relevant, please specify)			0.0%	
OG.3.10.7	a/w (if relevant, please specify)			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.5		0.60%	0.80%
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	91.5		0.60%	0.80%
OG.3.11.1	a/w (if relevant, please specify)				
OG.3.11.2	a/w (if relevant, please specify)				
OG.3.11.3	a/w (if relevant, please specify)				
OG.3.11.4	a/w (if relevant, please specify)				
OG.3.11.5	a/w (if relevant, please specify)				
OG.3.11.6	a/w (if relevant, please specify)				
OG.3.11.7	a/w (if relevant, please specify)				
12. Bond List		https://www.coveredbondlabel.com/issuer/			
G.3.12.1	Bond list	31/			
13. Derivatives & Swaps		120/			
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
4. References to Capital Requirements Regulation (CRR)		Row	Row		
120/					
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, those 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	(iv) Type of cover assets:	52			
G.4.1.5	(v) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets		
G.4.1.6	(vi) Interest rate risk - cover pool:	130 for Mortgage Assets	228	18 for Public Sector Assets	
G.4.1.7	(vii) Currency risk - cover pool:	111			
G.4.1.8	(viii) Interest rate risk - covered bond:	163			
G.4.1.9	(ix) 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	(x) Maturity structure of cover assets:	65			
G.4.1.12	(xi) Maturity structure of covered bonds:	88			
G.4.1.13	(xii) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets		
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR)		
129(1)		
OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.2		
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	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,229.0	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	15,229.0	100.0%
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	o/w Forest & Agriculture		0.0%
OM.7.1.3	o/w (If relevant, please specify)		0.0%
OM.7.1.4	o/w (If relevant, please specify)		0.0%
OM.7.1.5	o/w (If relevant, please specify)		0.0%
OM.7.1.6	o/w (If relevant, please specify)		0.0%
OM.7.1.7	o/w (If relevant, please specify)		0.0%
OM.7.1.8	o/w (If relevant, please specify)		0.0%
OM.7.1.9	o/w (If relevant, please specify)		0.0%
OM.7.1.10	o/w (If relevant, please specify)		0.0%
OM.7.1.11	o/w (If relevant, please specify)		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	225,664.0	0
OM.7.2.1	Number of borrowers	108,070.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.42%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	o/w (If relevant, please specify)		
OM.7.4.2	o/w (If relevant, please specify)		
OM.7.4.3	o/w (If relevant, please specify)		
OM.7.4.4	o/w (If relevant, please specify)		
OM.7.4.5	o/w (If relevant, please specify)		
OM.7.4.6	o/w (If relevant, please specify)		
OM.7.4.7	o/w (If relevant, please specify)		
OM.7.4.8	o/w (If relevant, please specify)		
OM.7.4.9	o/w (If relevant, please specify)		
OM.7.4.10	o/w (If relevant, please specify)		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.65%	0.00%
M.7.5.2	Vlaams-Brabant	14.32%	0.00%
M.7.5.3	Oost-Vlaanderen	15.40%	0.00%
M.7.5.4	Brussels	8.65%	0.00%
M.7.5.5	West-Vlaanderen	10.97%	0.00%
M.7.5.6	Limburg	8.10%	0.00%
M.7.5.7	Liège	7.43%	0.00%
M.7.5.8	Hainaut	7.00%	0.00%
M.7.5.9	Brabant Wallon	5.14%	0.00%
M.7.5.10	Namur	4.34%	0.00%
M.7.5.11	Luxembourg	2.73%	0.00%
M.7.5.12	Other	0.27%	0.00%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	83.03%	0.00%	83.0%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	16.97%	0.00%	17.0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.50%	0.00%	4.5%	
M.7.7.2	Amortising	95.50%	0.00%	95.5%	
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	5.56%	0.00%	5.6%	
M.7.8.2	≥ 12 - <24 months	16.89%	0.00%	16.9%	
M.7.8.3	≥ 24 - <36 months	28.75%	0.00%	28.7%	
M.7.8.4	≥ 36 - <60 months	14.35%	0.00%	14.3%	
M.7.8.5	≥ 60 months	34.46%	0.00%	34.5%	
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	0.01%	0.0%	0.01%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.5			
	By buckets (mn):				
M.7A.10.2	≤100K	7,121.1	176,519.0	46.8%	78.2%
M.7A.10.3	>100K and ≤200K	5,472.8	40,201.0	35.9%	17.8%
M.7A.10.4	>200K and ≤300K	1,555.0	6,533.0	10.2%	2.9%
M.7A.10.5	>300K and ≤400K	498.3	1,462.0	3.3%	0.6%
M.7A.10.6	>400K	581.8	949.0	3.8%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	15,229.0	225,664	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 (%)	58.2%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - ≤40 %	4,584.4	99,203.0	30.1%	44.0%
M.7A.11.3	>40 - ≤50 %	1,586.1	25,221.0	10.4%	11.2%
M.7A.11.4	>50 - ≤60 %	1,720.3	24,268.0	11.3%	10.8%
M.7A.11.5	>60 - ≤70 %	1,876.8	23,404.0	12.3%	10.4%
M.7A.11.6	>70 - ≤80 %	2,039.3	22,599.0	13.4%	10.0%
M.7A.11.7	>80 - ≤90 %	2,010.4	19,157.0	13.2%	8.5%
M.7A.11.8	>90 - ≤100 %	1,042.6	8,176.0	6.8%	3.6%
M.7A.11.9	>100%	369.1	3,636.0	2.4%	1.6%
M.7A.11.10	Total	15,229.0	225,664	100.0%	100.0%
OM.7A.11.1	a/w >100 - ≤110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - ≤120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - ≤130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - ≤140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - ≤150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52.3%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - ≤40 %	5,629.5	119,071.0	37.0%	52.8%
M.7A.12.3	>40 - ≤50 %	1,670.3	23,870.0	11.0%	10.6%
M.7A.12.4	>50 - ≤60 %	1,751.3	22,361.0	11.5%	9.9%
M.7A.12.5	>60 - ≤70 %	1,783.0	20,416.0	11.7%	9.0%
M.7A.12.6	>70 - ≤80 %	1,763.5	18,113.0	11.6%	8.0%
M.7A.12.7	>80 - ≤90 %	1,466.1	12,821.0	9.6%	5.7%
M.7A.12.8	>90 - ≤100 %	907.7	6,613.0	6.0%	2.9%
M.7A.12.9	>100%	257.5	2,399.0	1.7%	1.1%
M.7A.12.10	Total	15,229.0	225,664	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	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [if relevant, please specify]				
OM.7A.13.6	o/w [if relevant, please specify]				
OM.7A.13.7	o/w [if relevant, please specify]				
OM.7A.13.8	o/w [if relevant, please specify]				
OM.7A.13.9	o/w [if relevant, please specify]				
OM.7A.13.10	o/w [if relevant, please specify]				
14. Loan by Ranking					
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 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 NDI if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as NDI if not relevant]	[Mark as NDI if not relevant]		
M.7B.23.9	>100%	[Mark as NDI if not relevant]	[Mark as NDI 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]	[For completion]		
M.7B.24.2	Office	[For completion]	[For completion]		
M.7B.24.3	Hotel/Tourism	[For completion]	[For completion]		
M.7B.24.4	Shopping malls	[For completion]	[For completion]		
M.7B.24.5	Industry	[For completion]	[For completion]		
M.7B.24.6	Agriculture	[For completion]	[For completion]		
M.7B.24.7	Other commercially used	[For completion]	[For completion]		
M.7B.24.8	Hospital	[For completion]	[For completion]		
M.7B.24.9	School	[For completion]	[For completion]		
M.7B.24.10	other RE with a social relevant purpose	[For completion]	[For completion]		
M.7B.24.11	Land	[For completion]	[For completion]		
M.7B.24.12	Property developers / Building under construction	[For completion]	[For completion]		
M.7B.24.13	Other	[For completion]	[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		



BNP PARIBAS
FORTIS

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/12/2021

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

VERRET Nancy + 32 2 565 55 63 nancy.verret@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 Retained Covered Bonds FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.16	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.16	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.39	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.39	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.95	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Averag	0.31 %
Weighted Average Rema	6.23

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	A+	stable
Moody's	A2	stable
Standard and Poor's	A+	stable



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,228,995,313 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	685,566,305 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.18 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,233,471,135 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.38 %

Limit:
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,347,816 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	685,566,305 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,233,471,135
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	113.14 %

Limit:
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,044,797,707 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,042,637,707
Total Interest Proceeds Public Finance Exposures	2,160,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	16,005,986,128 (IX)
Total Principal Proceeds Residential Mortgage Loans	15,228,995,313
Total Principal Proceeds Public Finance Exposures	91,424,510
Total Principal Proceeds Financial Institution Exposures	685,566,305
Impact Derivatives	0

Interest Requirement Covered Bonds	250,650,000
Costs, Fees and expenses Covered Bonds	97,495,280
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,202,638,555

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,438,465,600
Cumulative Cash Outflow Next 180 Days	-43,580,148 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,394,885,451

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	91,424,510
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	55,674,510

Cover Pool Summary

Portfolio Cut-off Date 31/12/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,228,995,313.03
Principal Redemptions between Cut-off Date and Maturity Date	15,228,995,313.03
Interest Payments between Cut-off Date and Maturity Date	2,042,637,707.11
Number of borrowers	108,070
Number of loans	225,664
Average Outstanding Balance per borrower	140,918
Average Outstanding Balance per loan	67,485
Weighted average Current Loan to Current Value	52.31 %
Weighted average seasoning (in Years)	3.74
Weighted average remaining maturity (in years, at 0% CPR)	14.95
Weighted average initial maturity (in years, at 0% CPR)	18.69
Percentage of Fixed Rate Loans	83.03 %
Percentage of Variable Rate Loans	16.97 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.72 %
Weighted average interest rate Variable Rate Loans	1.45 %
Weighted Remaining average life (in years, at 0% CPR)	7.79
Weighted Remaining average life to interest reset (in years, at 0%)	6.69

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 685,566,305

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None



Stratification Tables

Portfolio Cut-off Da

31/12/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,383,421,249.40	15.65 %	34,583	15.32 %
Oost-Vlaanderen	2,344,762,367.62	15.40 %	36,448	16.15 %
Vlaams-Brabant	2,181,202,851.77	14.32 %	30,952	13.72 %
West-Vlaanderen	1,671,083,890.64	10.97 %	27,830	12.33 %
Brussels	1,317,012,883.88	8.65 %	12,645	5.60 %
Limburg	1,233,963,147.33	8.10 %	21,249	9.42 %
Liège	1,132,174,592.86	7.43 %	17,671	7.83 %
Hainaut	1,065,675,398.00	7.00 %	17,255	7.65 %
Brabant Wallon	782,887,377.17	5.14 %	9,589	4.25 %
Namur	660,780,160.74	4.34 %	10,496	4.65 %
Luxembourg	415,645,833.15	2.73 %	6,224	2.76 %
Other	40,385,560.47	0.27 %	722	0.32 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	847,192,699.76	5.56 %	8,062	3.57 %
>1 and <=2	2,571,679,042.61	16.89 %	27,540	12.20 %
>2 and <=3	4,377,938,530.26	28.75 %	51,817	22.96 %
>3 and <=4	2,184,821,835.32	14.35 %	29,763	13.19 %
>4 and <=5	1,370,863,610.19	9.00 %	20,197	8.95 %
>5 and <=6	1,849,463,618.02	12.14 %	33,879	15.01 %
>6 and <=7	875,109,248.89	5.75 %	18,481	8.19 %
>7 and <=8	216,542,350.60	1.42 %	5,000	2.22 %
>8 and <=9	85,398,945.47	0.56 %	2,233	0.99 %
>9 and <=10	50,502,408.59	0.33 %	1,728	0.77 %
>10 and <=11	172,801,214.63	1.13 %	8,461	3.75 %
>11 and <=12	282,659,055.02	1.86 %	6,695	2.97 %
>12 and <=13	164,520,623.88	1.08 %	4,024	1.78 %
>13 and <=14	20,175,713.77	0.13 %	612	0.27 %
>14 and <=15	16,969,474.97	0.11 %	419	0.19 %
>15 and <=16	22,426,936.84	0.15 %	697	0.31 %
>16 and <=17	70,603,036.10	0.46 %	2,603	1.15 %
>17 and <=18	31,058,741.88	0.20 %	1,864	0.83 %
>18 and <=19	12,374,172.09	0.08 %	1,184	0.52 %
>19 and <=20	2,940,743.01	0.02 %	161	0.07 %
>20 and <=21	387,893.24	0.00 %	39	0.02 %
>21 and <=22	663,191.36	0.00 %	44	0.02 %
>22 and <=23	1,322,586.11	0.01 %	105	0.05 %
>23 and <=24	179,093.27	0.00 %	19	0.01 %
>24 and <=25	215,616.58	0.00 %	19	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	5,247.81	0.00 %	2	0.00 %
>25 and <=26	54,196.60	0.00 %	6	0.00 %
>28 and <=29	42,392.25	0.00 %	4	0.00 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	307,020.67	0.00 %	3,377	1.50 %
<=1	108,184,755.30	0.71 %	4,280	1.90 %
>1 and <=2	140,366,490.46	0.92 %	5,000	2.22 %
>2 and <=3	202,834,934.78	1.33 %	6,060	2.69 %
>3 and <=4	282,588,388.15	1.86 %	8,934	3.96 %
>4 and <=5	328,985,272.76	2.16 %	11,021	4.88 %
>5 and <=6	283,152,346.97	1.86 %	7,859	3.48 %
>6 and <=7	446,385,244.96	2.93 %	11,169	4.95 %
>7 and <=8	644,247,962.35	4.23 %	14,204	6.29 %
>8 and <=9	496,474,253.50	3.26 %	10,191	4.52 %
>9 and <=10	557,310,705.48	3.66 %	10,849	4.81 %
>10 and <=11	563,430,846.42	3.70 %	9,084	4.03 %
>11 and <=12	654,583,580.62	4.30 %	9,884	4.38 %
>12 and <=13	879,507,092.14	5.78 %	12,489	5.53 %
>13 and <=14	704,051,072.02	4.62 %	9,654	4.28 %
>14 and <=15	746,193,438.78	4.90 %	9,689	4.29 %
>15 and <=16	690,537,010.22	4.53 %	8,294	3.68 %
>16 and <=17	906,893,713.42	5.96 %	10,610	4.70 %
>17 and <=18	1,362,832,152.43	8.95 %	14,652	6.49 %
>18 and <=19	1,033,401,494.04	6.79 %	11,215	4.97 %
>19 and <=20	723,605,590.23	4.75 %	7,520	3.33 %
>20 and <=21	498,162,999.66	3.27 %	5,136	2.28 %
>21 and <=22	579,716,085.78	3.81 %	5,658	2.51 %
>22 and <=23	1,265,149,403.53	8.31 %	10,611	4.70 %
>23 and <=24	835,921,941.07	5.49 %	6,204	2.75 %
>24 and <=25	265,144,179.49	1.74 %	1,762	0.78 %
>25 and <=26	9,717,185.36	0.06 %	93	0.04 %
>26 and <=27	9,525,587.25	0.06 %	81	0.04 %
>27 and <=28	6,832,594.14	0.04 %	59	0.03 %
>28 and <=29	2,103,484.62	0.01 %	16	0.01 %
>29 and <=30	620,486.43	0.00 %	7	0.00 %
>40 and <=41	228,000.00	0.00 %	2	0.00 %
15,228,995,313.03	100.00 %		225,664	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,150,177.12	0.01 %	34	0.02 %
>1 and <=2	24,976,093.09	0.16 %	316	0.14 %
>2 and <=3	40,156,424.63	0.26 %	472	0.21 %
>3 and <=4	16,795,708.03	0.11 %	435	0.19 %
>4 and <=5	299,509,790.08	1.97 %	2,409	1.07 %
>5 and <=6	26,368,465.24	0.17 %	1,178	0.52 %
>6 and <=7	55,289,279.46	0.36 %	1,864	0.83 %
>7 and <=8	75,019,068.88	0.49 %	2,474	1.10 %
>8 and <=9	101,033,314.81	0.66 %	2,958	1.31 %
>9 and <=10	1,219,078,769.63	8.00 %	32,728	14.50 %
>10 and <=11	151,756,540.04	1.00 %	8,043	3.56 %
>11 and <=12	230,479,572.12	1.51 %	4,652	2.06 %
>12 and <=13	721,931,575.78	4.74 %	13,630	6.04 %
>13 and <=14	138,667,498.00	0.91 %	2,733	1.21 %
>14 and <=15	1,834,074,327.51	12.04 %	30,400	13.47 %
>15 and <=16	180,806,887.83	1.19 %	2,933	1.30 %
>16 and <=17	247,155,320.36	1.62 %	3,720	1.65 %
>17 and <=18	896,976,763.32	5.89 %	12,245	5.43 %
>18 and <=19	230,147,539.77	1.51 %	5,264	2.33 %
>19 and <=20	3,588,996,900.91	23.57 %	44,557	19.74 %
>20 and <=21	317,958,454.29	2.09 %	4,285	1.90 %
>21 and <=22	161,935,435.45	1.06 %	2,272	1.01 %
>22 and <=23	206,881,378.14	1.36 %	2,676	1.19 %
>23 and <=24	126,589,184.74	0.83 %	1,593	0.71 %
>24 and <=25	3,585,532,005.71	23.54 %	33,593	14.89 %
>25 and <=26	459,051,002.08	3.01 %	4,446	1.97 %
>26 and <=27	23,596,686.17	0.15 %	253	0.11 %
>27 and <=28	12,500,528.48	0.08 %	146	0.06 %
>28 and <=29	8,719,928.21	0.06 %	101	0.04 %
>29 and <=30	209,628,998.37	1.38 %	2,817	1.25 %
>30 and <=31	31,414,003.74	0.21 %	380	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	352,979.07	0.00 %	5	0.00 %
>35 and <=36	105,743.48	0.00 %	2	0.00 %
>36 and <=37	113,780.53	0.00 %	1	0.00 %
>39 and <=40	302,067.72	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,318,928.90	0.02 %	33	0.01 %
>40 and <=41	89,956.70	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
>42 and <=43	228,000.00	0.00 %	2	0.00 %

<0	0.00	0.00 %	1	0.00 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	5,247.81	0.00 %	2	0.00 %
1993	42,392.25	0.00 %	4	0.00 %
1996	54,196.60	0.00 %	6	0.00 %
1997	215,616.58	0.00 %	19	0.01 %
1998	179,093.27	0.00 %	19	0.01 %
1999	1,322,586.11	0.01 %	105	0.05 %
2000	663,191.36	0.00 %	44	0.02 %
2001	387,893.24	0.00 %	39	0.02 %
2002	2,940,743.01	0.02 %	161	0.07 %
2003	12,374,172.09	0.08 %	1,184	0.52 %
2004	31,180,697.16	0.20 %	1,868	0.83 %
2005	70,481,080.82	0.46 %	2,599	1.15 %
2006	22,426,936.84	0.15 %	697	0.31 %
2007	16,969,474.97	0.11 %	419	0.19 %
2008	20,329,924.74	0.13 %	616	0.27 %
2009	164,366,412.91	1.08 %	4,020	1.78 %
2010	282,659,055.02	1.86 %	6,695	2.97 %
2011	172,801,214.63	1.13 %	8,461	3.75 %
2012	50,651,220.56	0.33 %	1,734	0.77 %
2013	85,250,133.50	0.56 %	2,227	0.99 %
2014	216,542,350.60	1.42 %	5,000	2.22 %
2015	875,109,248.89	5.75 %	18,481	8.19 %
2016	1,849,557,158.97	12.14 %	33,880	15.01 %
2017	1,370,770,069.24	9.00 %	20,196	8.95 %
2018	2,184,821,835.32	14.35 %	29,763	13.19 %
2019	4,377,938,530.26	28.75 %	51,817	22.96 %
2020	2,573,581,645.45	16.90 %	27,552	12.21 %
2021	845,290,096.92	5.55 %	8,050	3.57 %
15,228,995,313.03	100.00 %		225,664	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,255,195,380.08	14.81 %	47,691	44.13 %
>100 and <=200	5,171,320,777.63	33.96 %	35,393	32.75 %
>200 and <=300	4,028,765,528.41	26.45 %	16,632	15.39 %
>300 and <=400	1,721,336,945.40	11.30 %	5,081	4.70 %
>400	2,052,376,681.51	13.48 %	3,273	3.03 %
15,228,995,313.03	100.00 %		108,070	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	71,670,314.92	0.47 %	1,830	0.81 %
0.5 - 1%	666,328,131.13	4.38 %	10,489	4.65 %
1 - 1.5%	4,582,017,912.64	30.09 %	57,022	25.27 %
1.5 - 2%	7,772,376,172.47	51.04 %	108,048	47.88 %
2 - 2.5%	1,327,860,777.86	8.72 %	25,167	11.15 %
2.5 - 3%	584,580,091.61	3.84 %	14,323	6.35 %
3 - 3.5%	134,753,106.07	0.88 %	4,606	2.04 %
3.5 - 4%	51,935,226.07	0.34 %	2,131	0.94 %
4 - 4.5%	22,252,047.01	0.15 %	1,075	0.48 %
4.5 - 5%	9,277,820.64	0.06 %	578	0.26 %
5 - 5.5%	4,714,225.94	0.03 %	258	0.11 %
5.5 - 6%	928,968.59	0.01 %	91	0.04 %
6 - 6.5%	169,283.60	0.00 %	30	0.01 %
6.5 - 7%	42,901.81	0.00 %	10	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,106.88	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
15,228,995,313.03	100.00 %		225,664	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,644,189,613.24	83.03 %	185,661	82.27 %
Variable	28,407,852.02	0.19 %	1,410	0.62 %
Variable With Cap	2,556,397,847.77	16.79 %	38,593	17.10 %
15,228,995,313.03	100.00 %		225,664	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	998,886,887.24	6.56 %	20,834	9.23 %
2023	328,821,748.31	2.16 %	3,690	1.64 %
2024	260,525,539.94	1.71 %	2,930	1.30 %
2025	122,005,636.37	0.80 %	1,655	0.73 %
2026	187,536,140.46	1.23 %	2,278	1.01 %
2027	77,792,537.09	0.51 %	869	0.39 %
2028	45,964,598.37	0.30 %	538	0.24 %
2029	92,472,236.87	0.61 %	864	0.38 %
2030	10,243,294.62	0.07 %	107	0.05 %
2031	30,052,544.06	0.20 %	174	0.08 %
2033	82,263,850.82	0.54 %	1,061	0.47 %
2034	263,377,692.44	1.73 %	2,738	1.21 %
2035	21,512,692.25	0.14 %	190	0.08 %
2036	7,403,887.85	0.05 %	47	0.02 %
Fixed To Maturity	12,700,136,026.34	83.39 %	187,689	83.17 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,228,864,579.06	100.00 %	225,652	99.99 %
Twice A Year	130,733.97	0.00 %	12	0.01 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,397,830,088.33	94.54 %	217,496	96.38 %
Interest only	685,089,519.73	4.50 %	4,565	2.02 %
Linear	146,075,704.97	0.96 %	3,603	1.60 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	10,211,877.41	0.07 %	1,965	0.87 %
1-10%	902,076,666.85	5.92 %	21,688	9.61 %
11-20%	968,609,071.93	6.36 %	23,926	10.60 %
21-30%	1,229,422,250.63	8.07 %	25,579	11.33 %
31-40%	1,474,039,236.97	9.68 %	26,045	11.54 %
41-50%	1,586,101,903.68	10.42 %	25,221	11.18 %
51-60%	1,720,308,789.01	11.30 %	24,268	10.75 %
61-70%	1,876,768,815.17	12.32 %	23,404	10.37 %
71-80%	2,039,318,049.25	13.39 %	22,599	10.01 %
81-90%	2,010,435,197.57	13.20 %	19,157	8.49 %
91-100%	1,042,553,967.43	6.85 %	8,176	3.62 %
101-110%	81,292,740.44	0.53 %	851	0.38 %
111-120%	38,554,197.80	0.25 %	414	0.18 %
>120%	249,302,548.89	1.64 %	2,371	1.05 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	99,124,647.43	0.65 %	11,882	5.27 %
21-40%	341,550,243.10	2.24 %	13,850	6.14 %
41-60%	738,663,542.82	4.85 %	19,004	8.42 %
61-80%	1,571,306,246.48	10.32 %	27,358	12.12 %
81-100%	2,923,079,474.51	19.19 %	35,739	15.84 %
101-120%	758,288,593.28	4.98 %	15,173	6.72 %
121-140%	741,077,809.41	4.87 %	12,877	5.71 %
141-160%	807,264,364.90	5.30 %	12,969	5.75 %
161-180%	880,460,702.62	5.78 %	12,524	5.55 %
181-200%	944,884,358.31	6.20 %	11,191	4.96 %
201-300%	2,594,756,724.96	17.04 %	29,782	13.20 %
301-400%	1,152,306,492.63	7.57 %	10,959	4.86 %
401-500%	472,188,409.53	3.10 %	4,255	1.89 %
>500%	1,204,043,703.05	7.91 %	8,101	3.59 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	319,420,363.27	2.10 %	14,462	6.41 %
>1 and <=2	444,167,057.67	2.92 %	13,781	6.11 %
>2 and <=3	606,398,256.52	3.98 %	18,622	8.25 %
>3 and <=4	995,979,736.37	6.54 %	23,351	10.35 %
>4 and <=5	1,027,049,822.35	6.74 %	20,553	9.11 %
>5 and <=6	1,132,068,765.60	7.43 %	18,470	8.18 %
>6 and <=7	1,525,329,923.54	10.02 %	21,430	9.50 %
>7 and <=8	1,235,350,762.56	8.11 %	15,969	7.08 %
>8 and <=9	1,521,853,092.99	9.99 %	17,844	7.91 %
>9 and <=10	2,315,141,262.84	15.20 %	24,822	11.00 %
>10 and <=11	1,026,538,116.37	6.74 %	10,701	4.74 %
>11 and <=12	1,245,419,837.12	8.18 %	11,655	5.16 %
>12 and <=13	1,772,200,473.75	11.64 %	13,474	5.97 %
>13 and <=14	44,202,787.10	0.29 %	364	0.16 %
>14 and <=15	14,293,003.63	0.09 %	130	0.06 %
>15 and <=16	2,787,599.48	0.02 %	27	0.01 %
>16 and <=17	566,451.87	0.00 %	7	0.00 %
>22 and <=23	228,000.00	0.00 %	2	0.00 %
	15,228,995,313.03	100.00 %	225,664	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,700,136,026.34	83.39 %	187,689	83.17 %
>=0 and <=1	1,349,119,535.18	8.86 %	24,895	11.03 %
>1 and <=2	371,851,663.50	2.44 %	4,411	1.95 %
>2 and <=3	251,321,352.21	1.65 %	2,920	1.29 %
>3 and <=4	114,924,868.11	0.75 %	1,216	0.54 %
>4 and <=5	67,083,744.33	0.44 %	500	0.22 %
>5 and <=6	4,210,370.60	0.03 %	64	0.03 %
>7 and <=8	9,121,614.83	0.06 %	62	0.03 %
>6 and <=7	361,226,137.93	2.37 %	3,907	1.73 %
	15,228,995,313.03	100.00 %	225,664	100.00 %



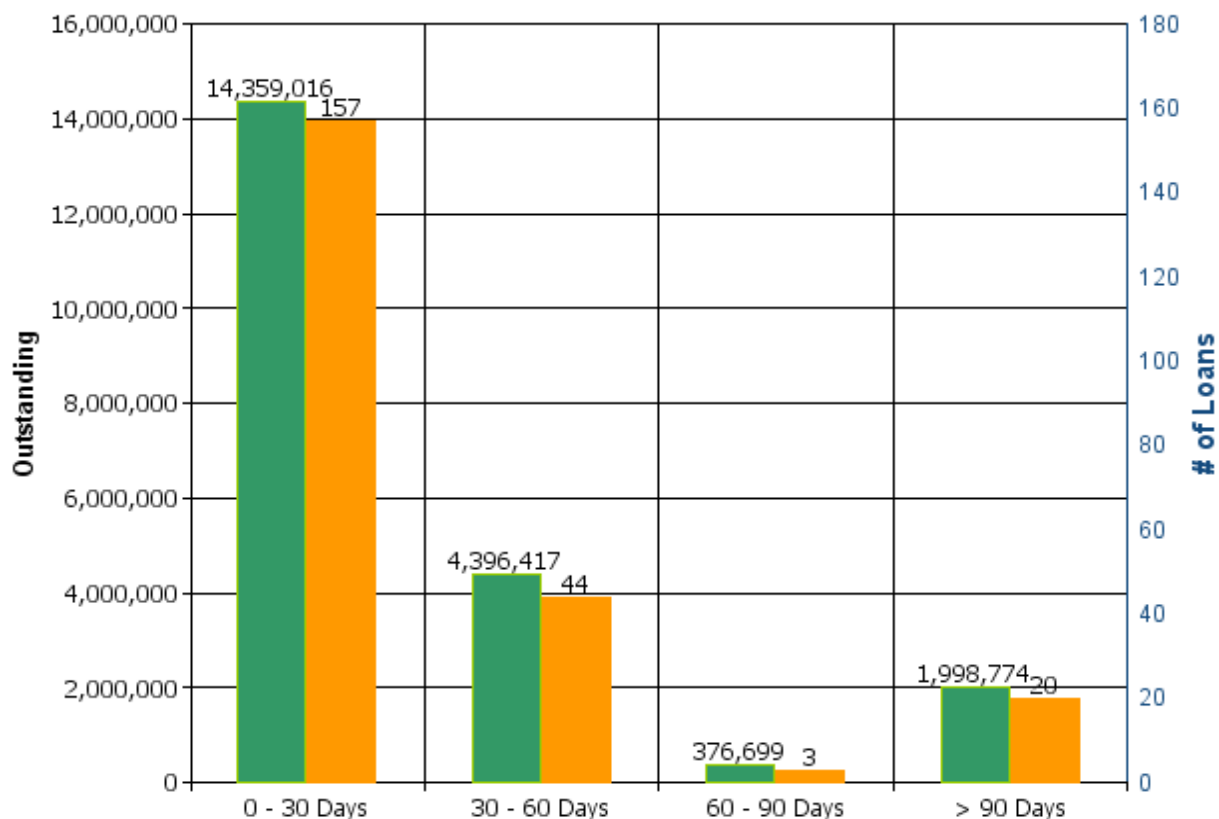
Cover Pool Performance

Portfolio Cut-off Date 31/12/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,207,864,407.35	99.86 %	225,440	99.90 %
0 - 30 Days	14,359,016.01	0.09 %	157	0.07 %
30 - 60 Days	4,396,417.06	0.03 %	44	0.02 %
60 - 90 Days	376,698.95	0.00 %	3	0.00 %
> 90 Days	1,998,773.66	0.01 %	20	0.01 %
Total	15,228,995,313.03	100.00 %	225,664	100.00 %

Delinquency Outstanding in Euro

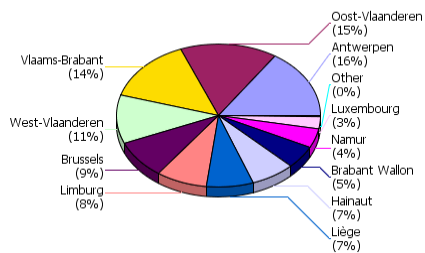




Stratification Tables

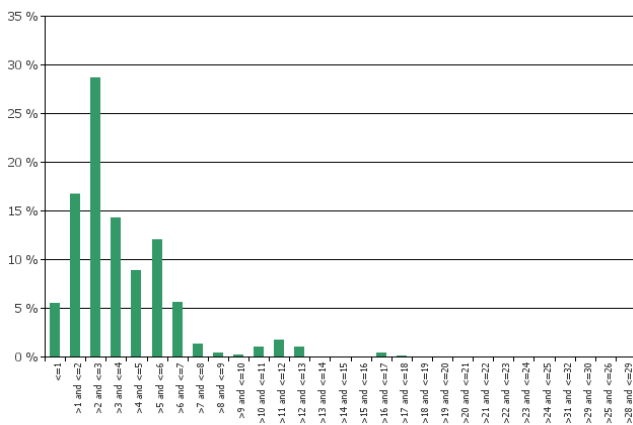
Portfolio Cut-off Date 31/12/2021

1. Geographic distribution



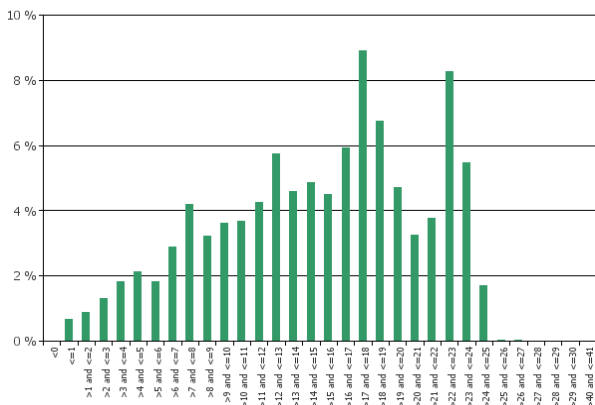
2. Seasoning

Distribution per Seasoning

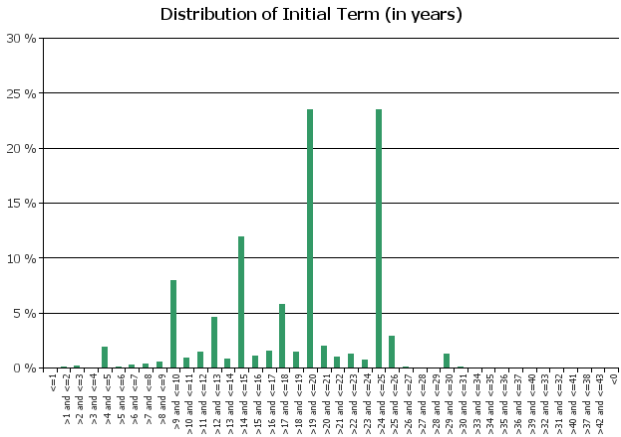


3. Remaining term to maturity

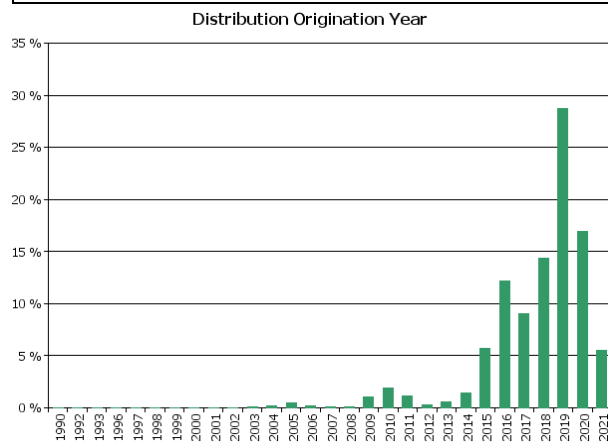
Distribution of Remaining Term to Maturity (in years)



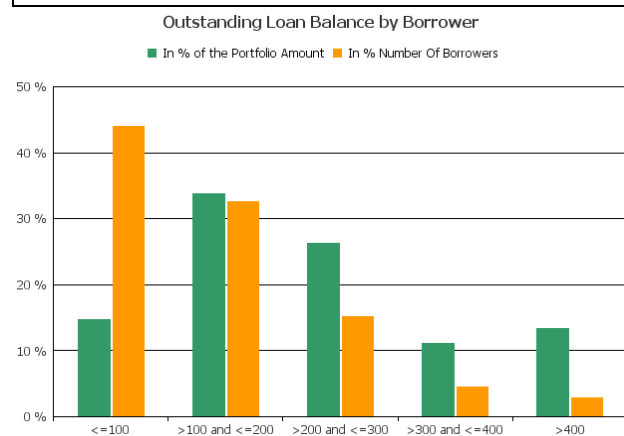
4. Original term to maturity



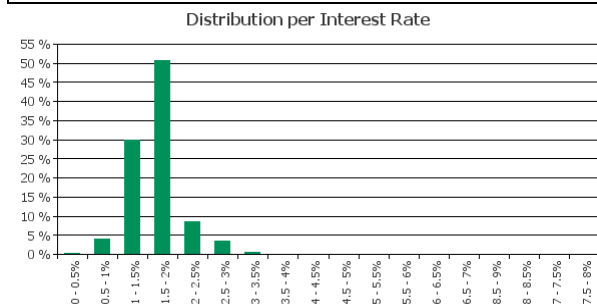
5. Origination Year



6. Outstanding Loan Balance by Borrower

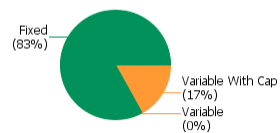


7. Interest Rate



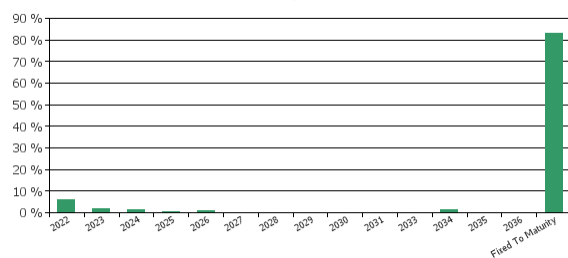
8. Interest Rate Type

Distribution per Interest Type



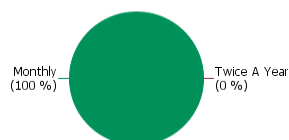
9. Next Reset Date

Next Reset Date



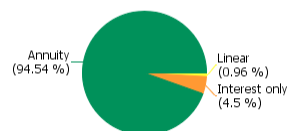
10. Interest Payment Frequency

Distribution per Interest Payment Frequency

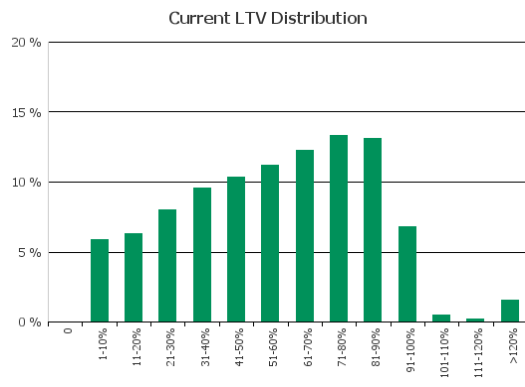


11. Repayment Type

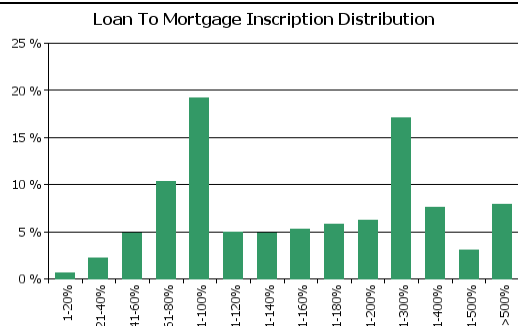
Distribution per Repayment Type



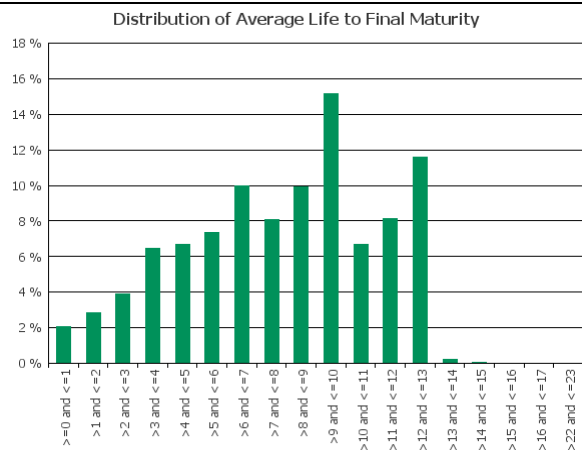
12. Current Loan to Current Value (LTV)



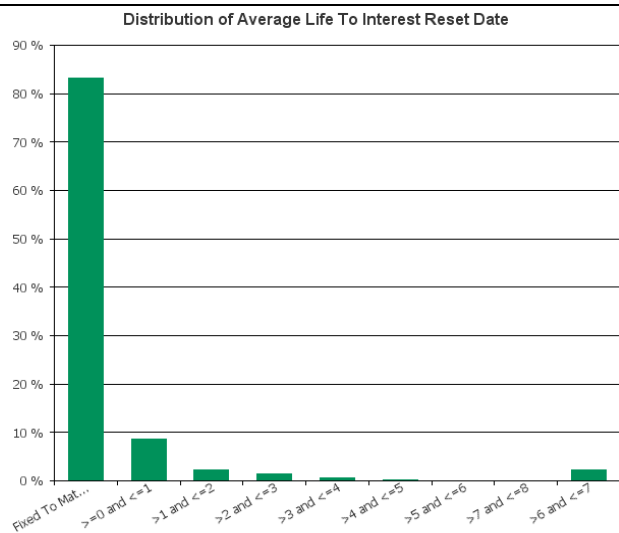
13. Loan to Mortgage Inscription Ratio (LTM)



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



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




Amortisation

Portfolio Cut-off €

Dec/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/01/2022	1	11,500,000,000	14,790,255,366	14,765,169,998	14,727,619,132	14,665,239,639
01/02/2022	2	11,500,000,000	14,695,326,520	14,645,520,071	14,571,121,653	14,447,949,775
01/03/2022	3	11,500,000,000	14,597,917,629	14,526,152,188	14,419,157,704	14,242,562,770
01/04/2022	4	11,500,000,000	14,500,973,447	14,405,210,785	14,262,741,540	14,028,391,651
01/05/2022	5	11,500,000,000	14,407,262,684	14,288,626,865	14,112,490,327	13,823,709,881
01/06/2022	6	11,500,000,000	14,308,835,824	14,166,941,492	13,956,719,664	13,613,222,043
01/07/2022	7	11,500,000,000	14,213,092,489	14,049,049,482	13,806,511,673	13,411,508,242
01/08/2022	8	11,500,000,000	14,118,130,654	13,931,514,641	13,656,186,866	13,209,297,664
01/09/2022	9	11,500,000,000	14,021,020,899	13,812,222,149	13,504,818,841	13,007,554,623
01/10/2022	10	11,500,000,000	13,926,452,095	13,696,543,087	13,358,753,722	12,814,124,005
01/11/2022	11	11,500,000,000	13,830,847,279	13,579,445,716	13,210,860,650	12,618,586,530
01/12/2022	12	11,500,000,000	13,733,154,242	13,461,396,478	13,063,782,802	12,426,952,356
01/01/2023	13	11,500,000,000	13,638,645,468	13,346,083,482	12,918,936,559	12,237,115,726
01/02/2023	14	11,500,000,000	13,542,444,133	13,229,469,478	12,773,486,400	12,048,094,662
01/03/2023	15	11,500,000,000	13,445,798,948	13,114,934,081	12,633,807,331	11,870,750,633
01/04/2023	16	11,500,000,000	13,352,248,411	13,001,596,436	12,492,774,819	11,688,518,375
01/05/2023	17	11,500,000,000	13,254,123,437	12,884,864,308	12,350,139,039	11,507,698,698
01/06/2023	18	11,500,000,000	13,155,837,654	12,767,625,134	12,206,642,166	11,325,815,134
01/07/2023	19	11,500,000,000	13,059,403,824	12,653,233,696	12,067,502,210	11,150,817,950
01/08/2023	20	11,500,000,000	12,965,150,993	12,540,606,359	11,929,671,545	10,976,766,973
01/09/2023	21	11,500,000,000	12,867,559,454	12,425,100,767	11,789,732,818	10,802,058,893
01/10/2023	22	11,500,000,000	12,773,475,882	12,314,006,788	11,655,561,481	10,635,351,810
01/11/2023	23	11,500,000,000	12,676,724,089	12,200,007,940	11,518,290,222	10,465,579,901
01/12/2023	24	11,500,000,000	12,579,166,669	12,086,248,161	11,382,801,914	10,300,078,683
01/01/2024	25	11,500,000,000	12,485,743,136	11,976,138,530	11,250,415,831	10,137,166,006
01/02/2024	26	11,500,000,000	12,388,193,392	11,862,416,553	11,115,244,678	9,972,949,742
01/03/2024	27	11,500,000,000	12,292,843,366	11,752,435,693	10,985,989,562	9,817,916,465
01/04/2024	28	11,500,000,000	12,197,383,523	11,641,394,164	10,854,514,063	9,659,333,387
01/05/2024	29	11,500,000,000	12,102,415,164	11,531,795,228	10,725,858,931	9,505,718,177
01/06/2024	30	11,500,000,000	11,999,668,766	11,414,500,518	10,589,761,125	9,345,351,417
01/07/2024	31	11,500,000,000	11,900,790,024	11,301,862,180	10,459,454,281	9,192,519,982
01/08/2024	32	11,500,000,000	11,808,907,092	11,195,582,619	10,334,746,088	9,044,446,356
01/09/2024	33	11,500,000,000	11,712,773,377	11,085,607,888	10,207,202,192	8,894,991,010
01/10/2024	34	11,500,000,000	11,611,767,593	10,971,971,424	10,077,704,965	8,746,141,897
01/11/2024	35	11,500,000,000	11,512,734,459	10,859,944,348	9,949,440,624	8,598,251,882
01/12/2024	36	11,500,000,000	11,410,264,503	10,745,617,671	9,820,468,716	8,452,006,040
01/01/2025	37	11,500,000,000	11,313,585,816	10,636,499,568	9,696,023,331	8,309,556,664
01/02/2025	38	11,500,000,000	11,216,782,807	10,527,604,015	9,572,349,765	8,168,821,014
01/03/2025	39	11,500,000,000	11,123,702,235	10,424,247,361	9,456,596,147	8,039,160,051
01/04/2025	40	11,500,000,000	11,033,660,214	10,322,329,974	9,340,324,508	7,906,684,641
01/05/2025	41	11,500,000,000	10,938,167,998	10,216,197,549	9,221,536,223	7,774,130,242
01/06/2025	42	11,500,000,000	10,841,580,548	10,108,810,904	9,101,399,123	7,640,351,078
01/07/2025	43	11,500,000,000	10,745,739,489	10,003,001,639	8,983,967,961	7,510,855,956
01/08/2025	44	11,500,000,000	10,655,710,983	9,902,372,148	8,870,971,647	7,384,975,340
01/09/2025	45	11,500,000,000	10,557,464,360	9,794,431,075	8,751,958,600	7,255,038,684
01/10/2025	46	11,500,000,000	10,468,893,696	9,696,320,021	8,642,964,878	7,135,317,612

01/11/2025	47	11,500,000,000	10,381,640,985	9,599,197,693	8,534,632,720	7,016,039,368
01/12/2025	48	11,500,000,000	10,282,303,834	9,491,741,958	8,418,323,110	6,892,056,912
01/01/2026	49	11,500,000,000	10,194,236,985	9,394,485,375	8,310,875,094	6,775,270,503
01/02/2026	50	9,000,000,000	10,107,064,105	9,298,353,835	8,204,911,898	6,660,555,102
01/03/2026	51	9,000,000,000	10,017,354,209	9,201,702,792	8,100,972,752	6,551,016,392
01/04/2026	52	9,000,000,000	9,931,059,637	9,106,962,332	7,997,175,057	6,439,686,673
01/05/2026	53	9,000,000,000	9,843,253,929	9,011,626,835	7,893,980,139	6,330,532,564
01/06/2026	54	9,000,000,000	9,752,829,843	8,913,698,432	7,788,339,234	6,219,360,011
01/07/2026	55	9,000,000,000	9,665,601,201	8,819,474,776	7,687,044,806	6,113,308,793
01/08/2026	56	9,000,000,000	9,580,547,359	8,727,039,692	7,587,133,646	6,008,295,368
01/09/2026	57	9,000,000,000	9,496,391,439	8,635,709,333	7,488,638,940	5,905,178,797
01/10/2026	58	9,000,000,000	9,412,682,461	8,545,537,347	7,392,205,296	5,805,241,122
01/11/2026	59	9,000,000,000	9,326,757,252	8,453,166,460	7,293,704,382	5,703,625,737
01/12/2026	60	9,000,000,000	9,243,404,415	8,363,869,783	7,198,893,786	5,606,408,160
01/01/2027	61	9,000,000,000	9,159,979,592	8,274,325,343	7,103,709,439	5,508,847,566
01/02/2027	62	9,000,000,000	9,077,179,381	8,185,623,856	7,009,684,532	5,412,908,162
01/03/2027	63	9,000,000,000	8,996,136,397	8,100,111,940	6,920,521,558	5,323,607,431
01/04/2027	64	9,000,000,000	8,914,337,109	8,012,846,475	6,828,553,555	5,230,612,365
01/05/2027	65	6,500,000,000	8,832,706,633	7,926,439,238	6,738,291,584	5,140,314,602
01/06/2027	66	6,500,000,000	8,751,804,490	7,840,517,254	6,648,297,928	5,050,181,568
01/07/2027	67	6,500,000,000	8,671,276,531	7,755,623,258	6,560,126,739	4,962,777,821
01/08/2027	68	6,500,000,000	8,590,823,861	7,670,634,012	6,471,737,301	4,875,173,796
01/09/2027	69	6,500,000,000	8,510,766,429	7,586,263,056	6,384,275,345	4,788,918,556
01/10/2027	70	6,500,000,000	8,429,726,022	7,501,692,294	6,297,565,958	4,704,512,753
01/11/2027	71	6,500,000,000	8,350,867,526	7,418,910,978	6,212,232,929	4,621,109,679
01/12/2027	72	5,000,000,000	8,268,847,132	7,333,986,210	6,126,006,141	4,538,288,036
01/01/2028	73	5,000,000,000	8,189,048,008	7,250,890,091	6,041,193,603	4,456,500,934
01/02/2028	74	5,000,000,000	8,109,626,740	7,168,388,749	5,957,267,121	4,375,976,103
01/03/2028	75	5,000,000,000	8,029,141,961	7,085,983,918	5,874,773,520	4,298,278,422
01/04/2028	76	5,000,000,000	7,949,310,841	7,003,631,451	5,791,730,478	4,219,571,768
01/05/2028	77	5,000,000,000	7,870,071,962	6,922,437,903	5,710,496,834	4,143,334,660
01/06/2028	78	5,000,000,000	7,791,977,158	6,842,122,020	5,629,887,730	4,067,545,988
01/07/2028	79	5,000,000,000	7,715,101,983	6,763,498,154	5,551,496,399	3,994,467,421
01/08/2028	80	5,000,000,000	7,637,681,337	6,684,270,524	5,472,512,948	3,920,958,433
01/09/2028	81	5,000,000,000	7,560,277,934	6,605,307,255	5,394,111,217	3,848,415,514
01/10/2028	82	5,000,000,000	7,484,601,316	6,528,456,200	5,318,230,231	3,778,724,922
01/11/2028	83	5,000,000,000	7,409,941,583	6,452,371,827	5,242,882,430	3,709,410,373
01/12/2028	84	5,000,000,000	7,334,996,870	6,376,628,198	5,168,584,195	3,641,853,251
01/01/2029	85	5,000,000,000	7,260,212,270	6,300,909,764	5,094,221,834	3,574,253,236
01/02/2029	86	2,500,000,000	7,185,693,171	6,225,659,864	5,020,582,121	3,507,665,417
01/03/2029	87	2,500,000,000	7,110,929,616	6,151,446,109	4,949,336,995	3,444,658,100
01/04/2029	88	2,500,000,000	7,038,714,767	6,078,647,916	4,878,326,726	3,380,855,432
01/05/2029	89	2,500,000,000	6,962,452,208	6,002,917,989	4,805,693,538	3,316,865,584
01/06/2029	90	2,500,000,000	6,887,911,462	5,928,577,727	4,734,109,217	3,253,618,978
01/07/2029	91	2,500,000,000	6,815,201,811	5,856,366,438	4,664,936,810	3,192,936,403
01/08/2029	92	2,500,000,000	6,743,975,405	5,785,331,902	4,596,633,675	3,132,860,211
01/09/2029	93	2,500,000,000	6,669,524,902	5,711,760,372	4,526,637,188	3,072,086,424
01/10/2029	94	2,500,000,000	6,599,116,470	5,642,186,460	4,460,493,488	3,014,787,704
01/11/2029	95	2,500,000,000	6,527,164,622	5,571,203,037	4,393,175,514	2,956,711,834
01/12/2029	96	2,500,000,000	6,456,828,608	5,502,122,292	4,328,023,143	2,900,922,343
01/01/2030	97	2,500,000,000	6,388,292,613	5,434,487,073	4,263,948,870	2,845,870,518
01/02/2030	98	2,500,000,000	6,320,239,694	5,367,475,708	4,200,660,750	2,791,755,475
01/03/2030	99	2,500,000,000	6,250,570,010	5,300,175,929	4,138,461,533	2,739,893,624
01/04/2030	100	2,500,000,000	6,183,943,476	5,234,786,236	4,077,009,112	2,687,776,055
01/05/2030	101	0	6,114,561,889	5,167,557,836	4,014,743,869	2,635,878,123
01/06/2030	102		6,048,455,371	5,103,019,883	3,954,520,679	2,585,341,708
01/07/2030	103		5,982,276,824	5,038,901,235	3,895,221,905	2,536,135,124
01/08/2030	104		5,915,717,421	4,974,386,661	3,835,570,685	2,486,719,473

01/09/2030	105	5,850,537,682	4,911,234,593	3,777,245,590	2,438,533,056
01/10/2030	106	5,785,976,082	4,849,065,973	3,720,252,384	2,391,893,900
01/11/2030	107	5,722,296,793	4,787,564,270	3,663,726,289	2,345,574,049
01/12/2030	108	5,658,027,582	4,726,023,301	3,607,730,014	2,300,256,360
01/01/2031	109	5,594,193,505	4,664,778,878	3,551,921,229	2,255,081,053
01/02/2031	110	5,530,787,631	4,604,085,067	3,496,791,164	2,210,676,252
01/03/2031	111	5,466,732,992	4,543,790,946	3,443,069,702	2,168,384,408
01/04/2031	112	5,403,820,156	4,483,881,694	3,389,032,324	2,125,312,476
01/05/2031	113	5,340,422,146	4,424,002,941	3,335,544,508	2,083,194,902
01/06/2031	114	5,278,063,493	4,364,929,244	3,282,635,290	2,041,467,253
01/07/2031	115	5,216,080,492	4,306,589,159	3,230,789,302	2,000,988,088
01/08/2031	116	5,155,567,932	4,249,408,194	3,179,784,859	1,961,057,031
01/09/2031	117	5,094,690,097	4,192,108,243	3,128,930,142	1,921,520,283
01/10/2031	118	5,034,268,656	4,135,591,794	3,079,149,754	1,883,198,072
01/11/2031	119	4,974,398,517	4,079,478,334	3,029,645,889	1,845,073,535
01/12/2031	120	4,915,006,100	4,024,154,787	2,981,203,921	1,808,129,686
01/01/2032	121	4,855,885,669	3,969,006,846	2,932,870,906	1,771,280,982
01/02/2032	122	4,796,991,446	3,914,218,978	2,885,029,848	1,735,007,843
01/03/2032	123	4,738,043,879	3,859,984,799	2,838,286,479	1,700,133,041
01/04/2032	124	4,679,818,019	3,806,083,048	2,791,534,420	1,665,046,191
01/05/2032	125	4,621,970,053	3,752,865,351	2,745,727,774	1,631,010,884
01/06/2032	126	4,563,720,799	3,699,284,234	2,699,642,699	1,596,843,263
01/07/2032	127	4,506,097,606	3,646,580,367	2,654,630,891	1,563,782,069
01/08/2032	128	4,448,738,618	3,594,056,199	2,609,740,414	1,530,826,656
01/09/2032	129	4,391,008,927	3,541,400,734	2,564,966,002	1,498,190,150
01/10/2032	130	4,334,173,488	3,489,824,638	2,521,389,337	1,466,700,094
01/11/2032	131	4,278,067,035	3,438,806,015	2,478,209,846	1,435,476,561
01/12/2032	132	4,222,229,072	3,388,351,404	2,435,839,182	1,405,150,114
01/01/2033	133	4,167,085,407	3,338,426,610	2,393,845,371	1,375,076,387
01/02/2033	134	4,111,117,234	3,288,001,994	2,351,691,913	1,345,140,893
01/03/2033	135	4,056,754,200	3,239,552,543	2,311,716,101	1,317,215,580
01/04/2033	136	4,001,115,931	3,189,703,008	2,270,355,210	1,288,168,845
01/05/2033	137	3,947,271,624	3,141,613,003	2,230,622,176	1,260,436,816
01/06/2033	138	3,893,732,416	3,093,745,289	2,191,048,433	1,232,831,327
01/07/2033	139	3,840,198,761	3,046,202,119	2,152,067,583	1,205,934,370
01/08/2033	140	3,787,715,808	2,999,474,528	2,113,666,484	1,179,399,252
01/09/2033	141	3,735,223,948	2,952,889,640	2,075,547,093	1,153,223,804
01/10/2033	142	3,682,391,207	2,906,344,262	2,037,803,008	1,127,610,961
01/11/2033	143	3,630,368,145	2,860,425,084	2,000,505,795	1,102,284,050
01/12/2033	144	3,579,079,102	2,815,384,838	1,964,159,585	1,077,820,808
01/01/2034	145	3,528,328,584	2,770,755,938	1,928,108,054	1,053,556,380
01/02/2034	146	3,477,314,813	2,726,063,948	1,892,183,400	1,029,547,196
01/03/2034	147	3,426,506,468	2,682,116,931	1,857,402,444	1,006,755,605
01/04/2034	148	3,376,090,819	2,638,171,665	1,822,323,390	983,558,311
01/05/2034	149	3,325,822,835	2,594,625,022	1,787,832,251	960,987,002
01/06/2034	150	3,276,306,678	2,551,660,068	1,753,755,618	938,677,572
01/07/2034	151	3,227,422,221	2,509,461,952	1,720,507,780	917,107,173
01/08/2034	152	3,178,752,265	2,467,426,884	1,687,385,880	895,642,059
01/09/2034	153	3,130,744,517	2,426,040,336	1,654,863,695	874,659,298
01/10/2034	154	3,083,423,858	2,385,449,228	1,623,170,555	854,391,517
01/11/2034	155	3,036,435,566	2,345,113,127	1,591,665,743	834,259,692
01/12/2034	156	2,990,186,973	2,305,603,558	1,560,998,452	814,831,758
01/01/2035	157	2,944,071,986	2,266,196,123	1,530,415,741	795,484,127
01/02/2035	158	2,899,178,792	2,227,854,612	1,500,696,502	776,732,691
01/03/2035	159	2,854,713,529	2,190,324,711	1,472,026,551	758,978,317
01/04/2035	160	2,810,724,680	2,152,915,853	1,443,205,878	740,966,604
01/05/2035	161	2,767,028,610	2,115,967,333	1,414,946,305	723,479,763
01/06/2035	162	2,723,558,842	2,079,193,221	1,386,819,515	706,094,766
01/07/2035	163	2,680,279,487	2,042,794,740	1,359,188,189	689,189,613
01/08/2035	164	2,637,534,029	2,006,806,500	1,331,847,356	672,465,803
01/09/2035	165	2,594,751,123	1,970,906,016	1,304,694,891	655,966,004
01/10/2035	166	2,552,352,435	1,935,518,869	1,278,115,859	639,968,617
01/11/2035	167	2,510,320,159	1,900,415,919	1,251,744,139	624,109,280
01/12/2035	168	2,468,716,418	1,865,852,512	1,225,953,466	608,744,630
01/01/2036	169	2,427,034,647	1,831,238,294	1,200,150,274	593,408,011
01/02/2036	170	2,386,085,360	1,797,287,859	1,174,904,320	578,464,746
01/03/2036	171	2,344,519,348	1,763,176,656	1,149,863,078	563,892,181

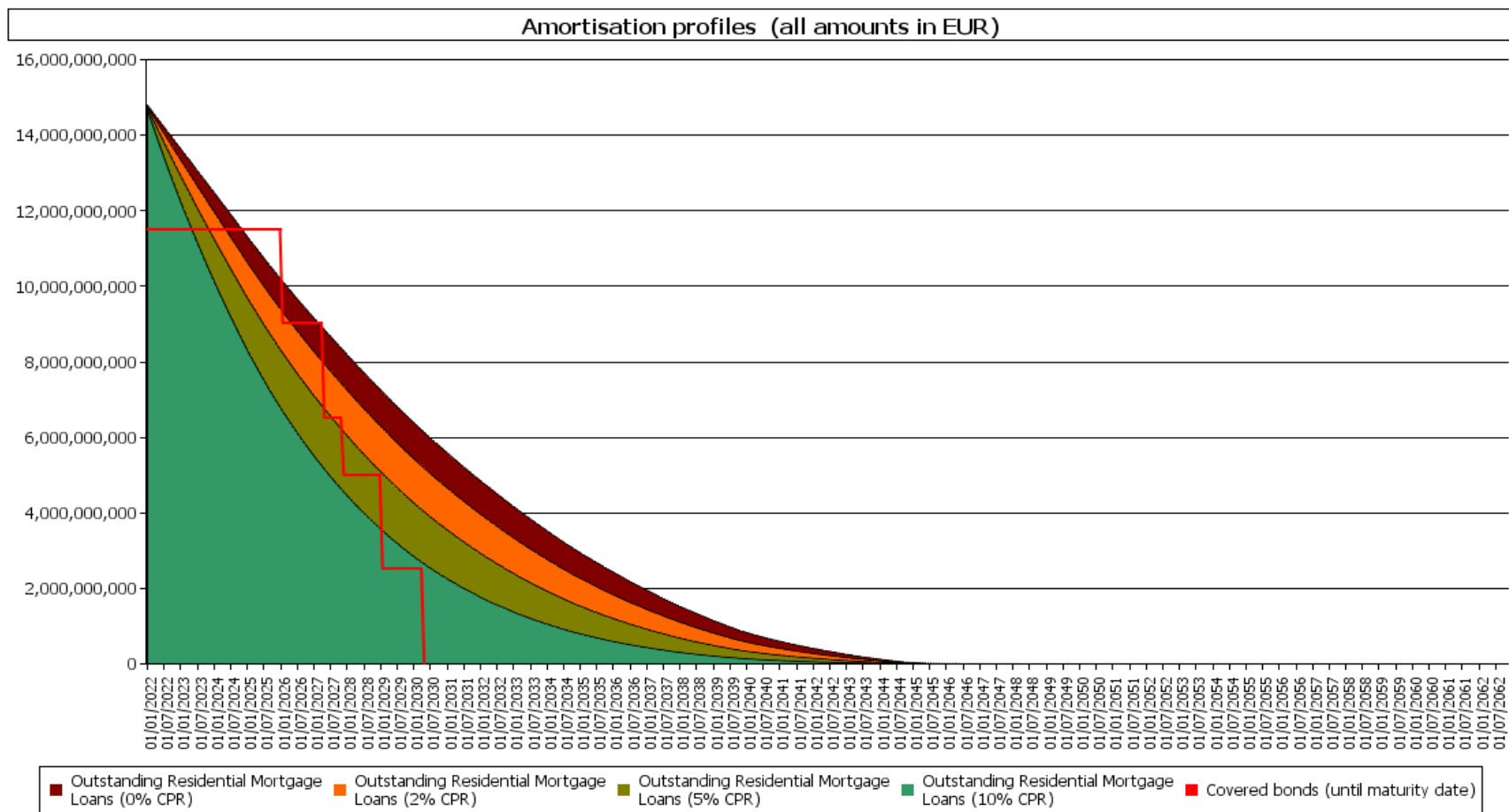
01/04/2036	172	2,303,641,449	1,729,496,427	1,125,029,897	549,377,194
01/05/2036	173	2,262,197,401	1,695,593,896	1,100,261,728	535,079,920
01/06/2036	174	2,222,056,906	1,662,682,407	1,076,161,761	521,142,896
01/07/2036	175	2,182,215,440	1,630,190,317	1,052,534,479	507,611,767
01/08/2036	176	2,143,204,389	1,598,332,219	1,029,340,757	494,323,364
01/09/2036	177	2,104,220,145	1,566,597,456	1,006,337,427	481,229,468
01/10/2036	178	2,065,419,935	1,535,186,589	983,732,780	468,491,607
01/11/2036	179	2,027,287,774	1,504,287,975	961,481,765	455,955,379
01/12/2036	180	1,989,332,872	1,473,701,759	939,613,910	443,758,630
01/01/2037	181	1,952,117,867	1,443,680,061	918,131,497	431,776,380
01/02/2037	182	1,915,287,032	1,414,039,591	896,994,108	420,049,241
01/03/2037	183	1,878,487,242	1,384,745,855	876,393,627	408,831,958
01/04/2037	184	1,842,011,711	1,355,554,522	855,736,823	397,504,881
01/05/2037	185	1,806,021,854	1,326,887,689	835,578,318	386,549,834
01/06/2037	186	1,770,086,590	1,298,280,262	815,484,188	375,656,141
01/07/2037	187	1,734,577,443	1,270,147,616	795,849,696	365,108,620
01/08/2037	188	1,698,750,100	1,241,803,207	776,110,802	354,545,011
01/09/2037	189	1,663,766,781	1,214,167,237	756,908,798	344,308,563
01/10/2037	190	1,628,930,351	1,186,793,439	738,023,086	334,341,512
01/11/2037	191	1,594,171,304	1,159,499,024	719,215,919	324,441,399
01/12/2037	192	1,559,999,438	1,132,782,165	700,914,547	314,889,465
01/01/2038	193	1,525,494,632	1,105,847,967	682,508,693	305,321,835
01/02/2038	194	1,492,301,386	1,079,951,026	664,830,474	296,153,735
01/03/2038	195	1,459,453,040	1,054,561,149	647,708,714	287,422,689
01/04/2038	196	1,427,023,309	1,029,379,436	630,634,250	278,660,544
01/05/2038	197	1,393,860,331	1,003,807,045	613,454,099	269,957,926
01/06/2038	198	1,361,899,178	979,126,304	596,849,238	261,538,286
01/07/2038	199	1,330,675,091	955,107,704	580,775,171	253,451,435
01/08/2038	200	1,299,883,108	931,423,948	564,933,314	245,493,795
01/09/2038	201	1,269,228,361	907,915,952	549,274,612	237,678,270
01/10/2038	202	1,239,270,763	885,031,326	534,111,943	230,169,792
01/11/2038	203	1,209,426,409	862,252,904	519,041,884	222,728,125
01/12/2038	204	1,179,969,334	839,870,833	504,324,429	215,525,541
01/01/2039	205	1,150,637,081	817,603,841	489,704,982	208,391,443
01/02/2039	206	1,121,889,142	795,824,457	475,447,944	201,467,479
01/03/2039	207	1,093,283,157	774,344,320	461,552,306	194,830,935
01/04/2039	208	1,065,014,356	753,042,870	447,713,925	188,188,990
01/05/2039	209	1,036,507,213	731,683,275	433,944,108	181,653,382
01/06/2039	210	1,008,937,768	711,013,681	420,613,027	175,327,093
01/07/2039	211	981,026,506	690,209,417	407,300,937	169,082,167
01/08/2039	212	954,177,499	670,180,965	394,476,113	163,064,613
01/09/2039	213	926,968,569	649,966,099	381,604,440	157,075,718
01/10/2039	214	901,434,809	631,025,023	369,572,003	151,499,354
01/11/2039	215	876,864,828	612,784,380	357,976,289	146,124,352
01/12/2039	216	852,916,920	595,070,370	346,772,515	140,970,776
01/01/2040	217	830,666,693	578,563,687	336,295,927	136,132,760
01/02/2040	218	809,040,371	562,545,102	326,153,374	131,467,843
01/03/2040	219	787,612,645	546,776,922	316,256,999	126,973,577
01/04/2040	220	766,962,063	531,537,804	306,660,769	122,599,316
01/05/2040	221	746,722,091	516,661,185	297,344,333	118,387,425
01/06/2040	222	726,836,997	502,049,617	288,200,389	114,260,756
01/07/2040	223	707,640,100	487,987,402	279,438,538	110,332,870
01/08/2040	224	688,721,196	474,135,423	270,815,917	106,475,434
01/09/2040	225	670,376,932	460,723,956	262,486,318	102,763,414
01/10/2040	226	652,358,198	447,604,473	254,384,157	99,183,173
01/11/2040	227	634,657,074	434,720,578	246,433,607	95,676,326
01/12/2040	228	617,235,273	422,093,214	238,686,509	92,288,697
01/01/2041	229	599,938,398	409,568,994	231,015,259	88,944,260
01/02/2041	230	582,760,069	397,166,836	223,450,158	85,667,195
01/03/2041	231	565,634,773	384,904,878	216,053,955	82,514,659
01/04/2041	232	549,021,808	372,966,383	208,820,238	79,414,187
01/05/2041	233	532,531,868	361,170,488	201,718,124	76,398,796
01/06/2041	234	516,421,619	349,650,253	194,787,285	73,461,335
01/07/2041	235	500,625,998	338,399,250	188,055,447	70,631,790
01/08/2041	236	485,266,581	327,460,677	181,513,852	67,886,073
01/09/2041	237	470,144,475	316,718,103	175,112,682	65,214,645
01/10/2041	238	454,995,635	306,009,805	168,775,662	62,596,988

01/11/2041	239	440,272,417	295,605,404	162,622,615	60,059,426
01/12/2041	240	425,680,675	285,339,165	156,588,450	57,593,841
01/01/2042	241	411,514,573	275,375,595	150,736,310	55,206,577
01/02/2042	242	397,605,180	265,616,496	145,024,564	52,889,703
01/03/2042	243	383,934,416	256,090,918	139,502,444	50,681,142
01/04/2042	244	370,094,833	246,440,983	133,904,344	48,441,308
01/05/2042	245	356,542,933	237,027,264	128,472,390	46,285,726
01/06/2042	246	343,390,132	227,896,189	123,209,063	44,201,453
01/07/2042	247	330,444,123	218,944,401	118,078,059	42,187,052
01/08/2042	248	317,455,591	209,981,759	112,956,447	40,186,263
01/09/2042	249	304,800,206	201,268,878	107,994,135	38,258,099
01/10/2042	250	292,125,042	192,582,454	103,078,961	36,367,155
01/11/2042	251	279,785,559	184,134,855	98,306,766	34,536,580
01/12/2042	252	267,600,806	175,826,644	93,640,098	32,762,261
01/01/2043	253	255,504,278	167,593,906	89,028,589	31,016,880
01/02/2043	254	243,489,256	159,441,962	84,482,740	29,308,476
01/03/2043	255	231,793,282	151,550,647	80,116,925	27,687,550
01/04/2043	256	220,275,959	143,776,143	75,813,649	26,089,411
01/05/2043	257	208,906,005	136,131,056	71,605,692	24,540,336
01/06/2043	258	197,735,248	128,633,226	67,489,714	23,031,762
01/07/2043	259	186,792,260	121,315,001	63,493,417	21,579,151
01/08/2043	260	176,077,747	114,162,345	59,597,929	20,169,422
01/09/2043	261	165,619,029	107,199,169	55,820,510	18,811,035
01/10/2043	262	155,073,763	100,208,849	52,052,096	17,469,208
01/11/2043	263	145,134,593	93,627,077	48,509,602	16,211,355
01/12/2043	264	135,446,768	87,233,989	45,086,004	15,005,464
01/01/2044	265	125,939,687	80,973,419	41,743,857	13,834,290
01/02/2044	266	116,567,363	74,820,329	38,473,687	12,696,521
01/03/2044	267	107,337,666	68,786,804	35,287,003	11,598,751
01/04/2044	268	98,273,895	62,871,516	32,170,489	10,529,573
01/05/2044	269	89,400,162	57,100,594	29,145,676	9,500,431
01/06/2044	270	80,726,988	51,473,518	26,206,646	8,506,232
01/07/2044	271	72,358,431	46,061,790	23,393,660	7,562,059
01/08/2044	272	64,338,871	40,887,248	20,712,825	6,667,113
01/09/2044	273	56,689,250	35,964,823	18,172,868	5,824,767
01/10/2044	274	49,458,144	31,325,759	15,789,810	5,040,204
01/11/2044	275	42,789,795	27,056,198	13,603,046	4,323,784
01/12/2044	276	36,872,427	23,276,348	11,673,848	3,695,370
01/01/2045	277	32,716,117	20,617,579	10,314,090	3,251,108
01/02/2045	278	28,782,551	18,107,895	9,035,565	2,836,041
01/03/2045	279	25,118,762	15,778,694	7,855,241	2,456,132
01/04/2045	280	21,720,391	13,620,819	6,763,722	2,105,885
01/05/2045	281	18,484,219	11,572,395	5,732,388	1,777,462
01/06/2045	282	15,685,365	9,803,464	4,843,798	1,495,572
01/07/2045	283	13,391,246	8,355,885	4,118,401	1,266,386
01/08/2045	284	11,459,499	7,138,384	3,509,378	1,074,544
01/09/2045	285	9,873,285	6,139,863	3,010,808	917,981
01/10/2045	286	8,488,663	5,270,149	2,577,965	782,788
01/11/2045	287	7,332,255	4,544,477	2,217,339	670,433
01/12/2045	288	6,351,272	3,930,010	1,912,809	575,985
01/01/2046	289	5,502,985	3,399,335	1,650,312	494,837
01/02/2046	290	4,846,874	2,988,961	1,447,393	432,155
01/03/2046	291	4,294,003	2,643,960	1,277,386	379,936
01/04/2046	292	3,839,421	2,360,049	1,137,320	336,843
01/05/2046	293	3,493,854	2,144,108	1,030,713	304,017
01/06/2046	294	3,222,146	1,974,013	946,532	278,005
01/07/2046	295	3,040,289	1,859,543	889,449	260,168
01/08/2046	296	2,833,866	1,730,348	825,548	240,454
01/09/2046	297	2,707,151	1,650,173	785,295	227,761
01/10/2046	298	2,583,025	1,571,926	746,217	215,540
01/11/2046	299	2,462,338	1,495,939	708,339	203,732
01/12/2046	300	2,343,921	1,421,660	671,510	192,348
01/01/2047	301	2,231,960	1,351,456	636,726	181,612
01/02/2047	302	2,125,566	1,284,851	603,807	171,493
01/03/2047	303	2,020,634	1,219,552	571,803	161,782
01/04/2047	304	1,922,741	1,158,500	541,797	152,643
01/05/2047	305	1,827,268	1,099,168	512,783	143,877

01/06/2047	306	1,734,814	1,041,783	484,776	135,442
01/07/2047	307	1,651,550	990,154	459,618	127,887
01/08/2047	308	1,569,214	939,195	434,854	120,484
01/09/2047	309	1,489,246	889,822	410,946	113,378
01/10/2047	310	1,411,313	841,873	387,845	106,565
01/11/2047	311	1,334,526	794,718	365,190	99,916
01/12/2047	312	1,259,771	748,969	343,320	93,547
01/01/2048	313	1,188,320	705,292	322,477	87,496
01/02/2048	314	1,118,757	662,878	302,314	81,677
01/03/2048	315	1,051,024	621,758	282,885	76,126
01/04/2048	316	986,142	582,386	264,298	70,822
01/05/2048	317	922,396	543,845	246,200	65,702
01/06/2048	318	863,580	508,303	229,525	60,993
01/07/2048	319	811,427	476,822	214,780	56,841
01/08/2048	320	763,301	447,781	201,186	53,017
01/09/2048	321	716,863	419,825	188,146	49,371
01/10/2048	322	674,588	394,419	176,325	46,079
01/11/2048	323	633,073	369,518	164,773	42,878
01/12/2048	324	596,905	347,835	154,722	40,098
01/01/2049	325	562,375	327,158	145,154	37,459
01/02/2049	326	527,797	306,522	135,653	34,858
01/03/2049	327	494,590	286,796	126,632	32,416
01/04/2049	328	463,501	268,313	118,169	30,121
01/05/2049	329	432,548	249,984	109,826	27,880
01/06/2049	330	403,353	232,716	101,979	25,778
01/07/2049	331	374,996	216,000	94,421	23,770
01/08/2049	332	348,773	200,555	87,447	21,921
01/09/2049	333	325,697	186,967	81,315	20,298
01/10/2049	334	303,385	173,874	75,434	18,752
01/11/2049	335	281,656	161,147	69,735	17,262
01/12/2049	336	266,038	151,961	65,598	16,172
01/01/2050	337	257,055	146,581	63,114	15,493
01/02/2050	338	249,727	142,160	61,055	14,925
01/03/2050	339	243,290	138,284	59,254	14,429
01/04/2050	340	121,344	68,854	29,429	7,136
01/05/2050	341	114,887	65,083	27,749	6,701
01/06/2050	342	109,721	62,051	26,389	6,345
01/07/2050	343	104,547	59,028	25,041	5,997
01/08/2050	344	99,363	56,006	23,699	5,651
01/09/2050	345	95,718	53,860	22,733	5,398
01/10/2050	346	92,915	52,197	21,977	5,197
01/11/2050	347	90,107	50,534	21,222	4,997
01/12/2050	348	87,293	48,875	20,475	4,802
01/01/2051	349	85,202	47,624	19,900	4,647
01/02/2051	350	83,105	46,372	19,328	4,494
01/03/2051	351	81,770	45,558	18,945	4,388
01/04/2051	352	80,433	44,737	18,556	4,280
01/05/2051	353	79,094	43,920	18,172	4,174
01/06/2051	354	78,567	43,553	17,975	4,111
01/07/2051	355	78,040	43,190	17,781	4,050
01/08/2051	356	77,512	42,825	17,586	3,989
01/09/2051	357	76,983	42,461	17,392	3,928
01/10/2051	358	76,454	42,100	17,202	3,869
01/11/2051	359	75,924	41,737	17,010	3,810
01/12/2051	360	75,394	41,377	16,822	3,753
01/01/2052	361	74,863	41,016	16,633	3,695
01/02/2052	362	74,331	40,656	16,445	3,637
01/03/2052	363	73,799	40,301	16,262	3,583
01/04/2052	364	73,266	39,942	16,076	3,527
01/05/2052	365	72,732	39,586	15,894	3,473
01/06/2052	366	72,197	39,228	15,710	3,418
01/07/2052	367	71,662	38,874	15,530	3,365
01/08/2052	368	71,127	38,518	15,349	3,311
01/09/2052	369	70,590	38,162	15,168	3,259
01/10/2052	370	70,053	37,810	14,991	3,207
01/11/2052	371	69,516	37,456	14,813	3,156
01/12/2052	372	68,978	37,105	14,638	3,106

01/01/2053	373	68,439	36,753	14,462	3,056
01/02/2053	374	67,899	36,401	14,288	3,006
01/03/2053	375	67,359	36,056	14,120	2,959
01/04/2053	376	66,818	35,706	13,947	2,911
01/05/2053	377	66,276	35,358	13,777	2,863
01/06/2053	378	65,734	35,009	13,607	2,816
01/07/2053	379	65,191	34,663	13,439	2,770
01/08/2053	380	64,647	34,316	13,270	2,723
01/09/2053	381	64,103	33,969	13,103	2,678
01/10/2053	382	63,558	33,625	12,938	2,633
01/11/2053	383	63,013	33,280	12,773	2,589
01/12/2053	384	62,467	32,938	12,610	2,545
01/01/2054	385	61,920	32,594	12,447	2,502
01/02/2054	386	61,372	32,251	12,285	2,458
01/03/2054	387	60,824	31,914	12,128	2,418
01/04/2054	388	60,275	31,572	11,968	2,376
01/05/2054	389	59,725	31,233	11,810	2,335
01/06/2054	390	59,175	30,893	11,652	2,294
01/07/2054	391	58,624	30,555	11,496	2,254
01/08/2054	392	58,073	30,216	11,340	2,214
01/09/2054	393	57,520	29,878	11,184	2,174
01/10/2054	394	56,968	29,542	11,031	2,136
01/11/2054	395	56,414	29,205	10,878	2,097
01/12/2054	396	55,860	28,871	10,727	2,059
01/01/2055	397	55,305	28,536	10,575	2,022
01/02/2055	398	54,749	28,201	10,425	1,985
01/03/2055	399	54,193	27,872	10,279	1,949
01/04/2055	400	53,636	27,539	10,131	1,913
01/05/2055	401	53,078	27,207	9,984	1,878
01/06/2055	402	52,520	26,876	9,837	1,842
01/07/2055	403	51,961	26,546	9,693	1,808
01/08/2055	404	51,401	26,215	9,548	1,773
01/09/2055	405	50,841	25,886	9,404	1,739
01/10/2055	406	50,280	25,558	9,262	1,706
01/11/2055	407	49,718	25,230	9,120	1,672
01/12/2055	408	49,155	24,903	8,979	1,640
01/01/2056	409	48,592	24,576	8,839	1,607
01/02/2056	410	48,028	24,250	8,699	1,575
01/03/2056	411	47,464	23,927	8,563	1,545
01/04/2056	412	46,899	23,602	8,425	1,513
01/05/2056	413	46,333	23,279	8,290	1,483
01/06/2056	414	45,766	22,955	8,153	1,452
01/07/2056	415	45,199	22,633	8,019	1,423
01/08/2056	416	44,631	22,311	7,885	1,393
01/09/2056	417	44,062	21,989	7,752	1,363
01/10/2056	418	43,493	21,670	7,620	1,335
01/11/2056	419	42,923	21,349	7,488	1,306
01/12/2056	420	42,352	21,031	7,359	1,278
01/01/2057	421	41,781	20,712	7,229	1,250
01/02/2057	422	41,209	20,394	7,099	1,223
01/03/2057	423	40,636	20,079	6,974	1,197
01/04/2057	424	40,062	19,762	6,846	1,170
01/05/2057	425	39,488	19,447	6,721	1,144
01/06/2057	426	38,913	19,131	6,595	1,117
01/07/2057	427	38,338	18,818	6,471	1,092
01/08/2057	428	37,761	18,503	6,346	1,066
01/09/2057	429	37,184	18,190	6,223	1,041
01/10/2057	430	36,607	17,878	6,101	1,017
01/11/2057	431	36,028	17,565	5,979	992
01/12/2057	432	35,449	17,255	5,859	968
01/01/2058	433	34,869	16,943	5,739	944
01/02/2058	434	34,289	16,633	5,619	921
01/03/2058	435	33,707	16,326	5,503	898
01/04/2058	436	33,125	16,017	5,385	875
01/05/2058	437	32,543	15,709	5,269	853
01/06/2058	438	31,959	15,402	5,152	830
01/07/2058	439	31,375	15,095	5,037	809

01/08/2058	440	30,790	14,789	4,922	787
01/09/2058	441	30,205	14,483	4,808	765
01/10/2058	442	29,618	14,179	4,696	744
01/11/2058	443	29,032	13,874	4,583	723
01/12/2058	444	28,444	13,571	4,472	703
01/01/2059	445	27,855	13,268	4,361	683
01/02/2059	446	27,266	12,965	4,251	662
01/03/2059	447	26,676	12,665	4,143	643
01/04/2059	448	26,086	12,364	4,034	624
01/05/2059	449	25,495	12,064	3,926	605
01/06/2059	450	24,903	11,764	3,819	585
01/07/2059	451	24,310	11,465	3,713	567
01/08/2059	452	23,716	11,166	3,607	548
01/09/2059	453	23,122	10,868	3,502	530
01/10/2059	454	22,527	10,571	3,397	512
01/11/2059	455	21,932	10,274	3,294	494
01/12/2059	456	21,335	9,978	3,191	477
01/01/2060	457	20,738	9,682	3,088	460
01/02/2060	458	20,141	9,387	2,987	443
01/03/2060	459	19,542	9,094	2,887	426
01/04/2060	460	18,943	8,800	2,786	410
01/05/2060	461	18,343	8,507	2,687	393
01/06/2060	462	17,742	8,215	2,588	377
01/07/2060	463	17,141	7,923	2,490	362
01/08/2060	464	16,538	7,632	2,392	346
01/09/2060	465	15,936	7,341	2,295	331
01/10/2060	466	15,332	7,051	2,199	315
01/11/2060	467	14,727	6,762	2,104	300
01/12/2060	468	14,122	6,474	2,009	286
01/01/2061	469	13,516	6,185	1,915	271
01/02/2061	470	12,910	5,898	1,821	257
01/03/2061	471	12,303	5,612	1,729	243
01/04/2061	472	11,694	5,325	1,636	229
01/05/2061	473	11,086	5,040	1,545	215
01/06/2061	474	10,476	4,754	1,454	202
01/07/2061	475	9,866	4,470	1,363	188
01/08/2061	476	9,255	4,186	1,273	175
01/09/2061	477	8,643	3,903	1,184	162
01/10/2061	478	8,030	3,620	1,096	149
01/11/2061	479	7,417	3,338	1,008	137
01/12/2061	480	6,803	3,057	921	125
01/01/2062	481	6,188	2,776	834	112
01/02/2062	482	5,573	2,495	748	100
01/03/2062	483	4,956	2,216	662	89
01/04/2062	484	4,339	1,937	578	77
01/05/2062	485	3,721	1,658	493	65
01/06/2062	486	3,103	1,380	410	54
01/07/2062	487	2,484	1,103	326	43
01/08/2062	488	1,863	826	244	32
01/09/2062	489	1,243	550	162	21
01/10/2062	490	621	0	0	0
01/11/2062	491	0	0	0	0
		1,403,519,487,551	1,250,941,798,749	1,068,021,715,211	848,484,863,825



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