



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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



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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

#### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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



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

#### 8. VARIATIONS

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

#### 9. CONTACTS

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

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

#### SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

##### 1. PROHIBITED USES

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

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

You also agree:

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

##### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

##### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

##### 5. CHANGES TO THE POLICY

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



## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

**2021 Version**

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 30/4/2021**

**Cut-off Date: 30/4/2021**



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Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

## A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency		EUR
<b>CONTENT OF TAB A</b>		
1. Basic Facts		
2. Regulatory Summary		
3. General Cover Pool / Covered Bond Information		
4. Maturity of Covered Bonds		
5. Other relevant information		

Field Number	1. Basic Facts
G.1.1.1	Country
G.1.1.2	Issuer Name
G.1.1.3	Link to Issuer's Website
G.1.1.4	Cut-off date
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	

Field Number	2. Regulatory Summary
G.2.1.1	UCITS Compliance (Y/N)
G.2.1.2	CRR Compliance (Y/N)
G.2.1.3	LCR status
OG.2.1.1	
OG.2.1.2	
OG.2.1.3	
OG.2.1.4	
OG.2.1.5	
OG.2.1.6	

3. General Cover Pool / Covered Bond Information	
1. General Information	
G.3.1.1	Total Cover Assets
G.3.1.2	Outstanding Covered Bonds
OG.3.1.1	Cover Pool Size (NPV) (mn)
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)
OG.3.1.3	
OG.3.1.4	
2. Over-collateralisation (OC)	
G.3.2.1	OC (%)
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)
OG.3.2.2	Optional information e.g. OC (NPV basis)
OG.3.2.3	
OG.3.2.4	
OG.3.2.5	
OG.3.2.6	

3. Cover Pool Composition		Nominal (mn)	% Cover Pool
G.3.3.1	Mortgages	15,235.3	99.4%
G.3.3.2	Public Sector	-	
G.3.3.3	Shipping	-	
G.3.3.4	Substitute Assets	91.5	0.6%
G.3.3.5	Other	0.0	0.0%
G.3.3.6	Total	15,326.8	100.0%
OG.3.3.1	a/w [if relevant, please specify]		0.0%
OG.3.3.2	a/w [if relevant, please specify]		0.0%
OG.3.3.3	a/w [if relevant, please specify]		0.0%
OG.3.3.4	a/w [if relevant, please specify]		0.0%
OG.3.3.5	a/w [if relevant, please specify]		0.0%
OG.3.3.6	a/w [if relevant, please specify]		0.0%

4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	[Mark as ND1 if not relevant]		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	309.3	[Mark as ND1 if not relevant]	2.0%	
G.3.4.3	1 - 2 Y	408.7	[Mark as ND1 if not relevant]	2.7%	
G.3.4.4	2 - 3 Y	662.6	[Mark as ND1 if not relevant]	4.3%	
G.3.4.5	3 - 4 Y	877.9	[Mark as ND1 if not relevant]	5.8%	
G.3.4.6	4 - 5 Y	1,173.9	[Mark as ND1 if not relevant]	7.7%	
G.3.4.7	5 - 10 Y	7,905.8	[Mark as ND1 if not relevant]	51.9%	
G.3.4.8	10+ Y	3,897.0	[Mark as ND1 if not relevant]	25.6%	
G.3.4.9	Total	15,235.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	

5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	6.9	7.9		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	5 - 10 Y	9,000.0	9000.0	78.3%	78.3%
G.3.5.8	10+ Y	0.0	2500.0	0.0%	21.7%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,235.3	15235.26	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	15,235.3	15,235.3	100.0%	100.0%
OG.3.6.1	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.2	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [f relevant, please specify]			0.0%	0.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11500.00	11500.00	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.7.1	a/w [f relevant, please specify]				
OG.3.7.2	a/w [f relevant, please specify]				
OG.3.7.3	a/w [f relevant, please specify]				
OG.3.7.4	a/w [f relevant, please specify]				
OG.3.7.5	a/w [f relevant, please specify]				
OG.3.7.6	a/w [f relevant, please specify]				
OG.3.7.7	a/w [f relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11500	11500	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	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 (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0	0.0%		
G.3.9.4	Exposures to credit institutions	0	0.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU gvs or quasi gvs		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvs or quasi gvs		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvs or quasi gvs		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%		
G.3.10.3	Rest of European Union (EU)	0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0	0.0%		
G.3.10.5	Switzerland	0	0.0%		
G.3.10.6	Australia	0	0.0%		
G.3.10.7	Brazil	0	0.0%		
G.3.10.8	Canada	0	0.0%		
G.3.10.9	Japan	0	0.0%		
G.3.10.10	Korea	0	0.0%		
G.3.10.11	New Zealand	0	0.0%		
G.3.10.12	Singapore	0	0.0%		
G.3.10.13	US	0	0.0%		
G.3.10.14	Other	0	0.0%		
G.3.10.15	Total EU	91.5			
G.3.10.16	Total	91.5	100.0%		
OG.3.10.1	a/w [f relevant, please specify]		0.0%		
OG.3.10.2	a/w [f relevant, please specify]		0.0%		
OG.3.10.3	a/w [f relevant, please specify]		0.0%		
OG.3.10.4	a/w [f relevant, please specify]		0.0%		
OG.3.10.5	a/w [f relevant, please specify]		0.0%		
OG.3.10.6	a/w [f relevant, please specify]		0.0%		
OG.3.10.7	a/w [f relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.6%	0.8%	
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%	
G.3.11.3	Other	0	0.0%	0.0%	
G.3.11.4	Total	91.5	0.6%	0.8%	
OG.3.11.1	a/w [f relevant, please specify]				
OG.3.11.2	a/w [f relevant, please specify]				
OG.3.11.3	a/w [f relevant, please specify]				
OG.3.11.4	a/w [f relevant, please specify]				
OG.3.11.5	a/w [f relevant, please specify]				
OG.3.11.6	a/w [f relevant, please specify]				
OG.3.11.7	a/w [f relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/23">https://www.coveredbondlabel.com/issuer/23</a>			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	18
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	
G.4.1.6	(iii) Interest rate risk - cover pool:	
G.4.1.7	(iii) Currency risk - cover pool:	111
G.4.1.8	(iii) Interest rate risk - covered bond:	163
G.4.1.9	(iii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Service	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	

OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

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 Pool	% Total Mortgages
M.7.1.1	Residential	15235.26	100.0%
M.7.1.2	Commercial	0.00	0.0%
M.7.1.3	Other	0.00	0.0%
M.7.1.4	Total	15,235.3	100.0%
OM.7.1.1	a/v Housing Cooperatives / Multi-Family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/x If relevant, please specify		0.0%
OM.7.1.4	a/y If relevant, please specify		0.0%
OM.7.1.5	a/z If relevant, please specify		0.0%
OM.7.1.6	a/aa If relevant, please specify		0.0%
OM.7.1.7	a/ab If relevant, please specify		0.0%
OM.7.1.8	a/ac If relevant, please specify		0.0%
OM.7.1.9	a/ad If relevant, please specify		0.0%
OM.7.1.10	a/ae If relevant, please specify		0.0%
OM.7.1.11	a/af If relevant, please specify		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	223744	0
OM.7.2.1	Optional information eg. Number of borrowers		223744
OM.7.2.2	Optional information eg. Number of guarantors		
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	0.36%	0.00%
OM.7.3.1			For completion
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	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0.0%
M.7.4.5	Croatia	0	0.0%
M.7.4.6	Cyprus	0	0.0%
M.7.4.7	Czechia	0	0.0%
M.7.4.8	Denmark	0	0.0%
M.7.4.9	Estonia	0	0.0%
M.7.4.10	Finland	0	0.0%
M.7.4.11	France	0	0.0%
M.7.4.12	Germany	0	0.0%
M.7.4.13	Greece	0	0.0%
M.7.4.14	Netherlands	0	0.0%
M.7.4.15	Hungary	0	0.0%
M.7.4.16	Ireland	0	0.0%
M.7.4.17	Italy	0	0.0%
M.7.4.18	Latvia	0	0.0%
M.7.4.19	Lithuania	0	0.0%
M.7.4.20	Luxembourg	0	0.0%
M.7.4.21	Malta	0	0.0%
M.7.4.22	Poland	0	0.0%
M.7.4.23	Portugal	0	0.0%
M.7.4.24	Romania	0	0.0%
M.7.4.25	Slovakia	0	0.0%
M.7.4.26	Slovenia	0	0.0%
M.7.4.27	Spain	0	0.0%
M.7.4.28	Sweden	0	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0	0.0%
M.7.4.31	Liechtenstein	0	0.0%
M.7.4.32	Norway	0	0.0%
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland	0	0.0%
M.7.4.35	United Kingdom	0	0.0%
M.7.4.36	Australia	For completion	For completion
M.7.4.37	Brazil	For completion	For completion
M.7.4.38	Canada	For completion	For completion
M.7.4.39	Japan	For completion	For completion
M.7.4.40	Korea	For completion	For completion
M.7.4.41	New Zealand	For completion	For completion
M.7.4.42	Singapore	For completion	For completion
M.7.4.43	US	For completion	For completion
M.7.4.44	Other	For completion	For completion
OM.7.4.1	a/v If relevant, please specify		
OM.7.4.2	a/w If relevant, please specify		
OM.7.4.3	a/x If relevant, please specify		
OM.7.4.4	a/y If relevant, please specify		
OM.7.4.5	a/z If relevant, please specify		
OM.7.4.6	a/aa If relevant, please specify		
OM.7.4.7	a/ab If relevant, please specify		
OM.7.4.8	a/ac If relevant, please specify		
OM.7.4.9	a/ad If relevant, please specify		
OM.7.4.10	a/ae If relevant, please specify		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Athens	15.7%	0.0%
M.7.5.2	Vlaams-Brabant	14.3%	0.0%
M.7.5.3	Oost-Vlaanderen	15.0%	0.0%
M.7.5.4	Brussels	8.7%	0.0%
M.7.5.5	West-Vlaanderen	11.1%	0.0%
M.7.5.6	Limburg	8.1%	0.0%
M.7.5.7	Lige	7.4%	0.0%
M.7.5.8	Hainaut	6.8%	0.0%
M.7.5.9	Brabant Wallon	5.1%	0.0%
M.7.5.10	Namur	4.3%	0.0%
M.7.5.11	Luxembourg	2.7%	0.0%
M.7.5.12	Other	0.3%	0.0%
M.7.5.13	TBC at a country level		
M.7.5.14	TBC at a country level		
M.7.5.15	TBC at a country level		
M.7.5.16	TBC at a country level		
M.7.5.17	TBC at a country level		
M.7.5.18	TBC at a country level		
M.7.5.19	TBC at a country level		
M.7.5.20	TBC at a country level		
M.7.5.21	TBC at a country level		
M.7.5.22	TBC at a country level		
M.7.5.23	TBC at a country level		
M.7.5.24	TBC at a country level		
M.7.5.25	TBC at a country level		
M.7.5.26	TBC at a country level		
M.7.5.27	TBC at a country level		
M.7.5.28	TBC at a country level		
M.7.5.29	TBC at a country level		
M.7.5.30	TBC at a country level		
M.7.5.31	TBC at a country level		
M.7.5.32	TBC at a country level		
M.7.5.33	TBC at a country level		
M.7.5.34	TBC at a country level		
M.7.5.35	TBC at a country level		
M.7.5.36	TBC at a country level		
M.7.5.37	TBC at a country level		
M.7.5.38	TBC at a country level		
M.7.5.39	TBC at a country level		
M.7.5.40	TBC at a country level		
M.7.5.41	TBC at a country level		
M.7.5.42	TBC at a country level		
M.7.5.43	TBC at a country level		
M.7.5.44	TBC at a country level		
M.7.5.45	TBC at a country level		
M.7.5.46	TBC at a country level		
M.7.5.47	TBC at a country level		
M.7.5.48	TBC at a country level		
M.7.5.49	TBC at a country level		
M.7.5.50	TBC at a country level		

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	81.4%	0.0%	81.4%	
M.7.6.2	Flexible rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	18.6%	0.0%	18.6%	
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	6.5%	0.0%	6.5%	
M.7.7.2	Amortising	95.3%	0.0%	95.3%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	6.5%	0.0%	6.5%	
M.7.8.2	> 12 - < 24 months	35.4%	0.0%	35.4%	
M.7.8.3	> 24 - < 36 months	15.7%	0.0%	15.7%	
M.7.8.4	> 36 - < 60 months	10.0%	0.0%	10.0%	
M.7.8.5	> 60 months	32.4%	0.0%	32.4%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPL	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (€000)	68.09			
By buckets (€m):					
M.7A.10.2	TBC at a country level	7137.58	174386	46.8%	77.9%
M.7A.10.3	TBC at a country level	5528.23	40695	36.3%	18.2%
M.7A.10.4	TBC at a country level	1509.13	6184	9.9%	2.8%
M.7A.10.5	TBC at a country level	462.48	11955	3.0%	0.6%
M.7A.10.6	TBC at a country level	597.64	964	3.9%	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	TBC at a country level				
	Total	15,235.3	223,744	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 (%)	0.55			
By LTV buckets (m%):					
M.7A.11.2	>0 - <40 %	5356.84	107681	35.2%	48.1%
M.7A.11.3	>40 - <50 %	1488.26	22705	9.8%	9.4%
M.7A.11.4	>50 - <60 %	1524.57	21510	10.0%	9.6%
M.7A.11.5	>60 - <70 %	2159.33	21161	11.1%	9.5%
M.7A.11.6	>70 - <80 %	1813.66	20554	11.9%	9.1%
M.7A.11.7	>80 - <90 %	1806.01	17598	11.9%	7.9%
M.7A.11.8	>90 - <100 %	1193.66	9400	7.8%	4.2%
M.7A.11.9	>100%	357.33	3335	2.3%	1.5%
M.7A.11.10	Total	15,235.3	223,744	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 (%)	50%			
By LTV buckets (m%):					
M.7A.12.2	>0 - <40 %	6315.17	125677	41.5%	56.2%
M.7A.12.3	>40 - <50 %	1507.13	21094	9.9%	9.4%
M.7A.12.4	>50 - <60 %	1561.28	20092	10.2%	9.0%
M.7A.12.5	>60 - <70 %	1614.96	18466	10.6%	8.3%
M.7A.12.6	>70 - <80 %	1592.21	16178	10.5%	7.3%
M.7A.12.7	>80 - <90 %	1301.99	11867	8.5%	5.3%
M.7A.12.8	>90 - <100 %	792.1	7921	7.1%	3.5%
M.7A.12.9	>100%	263.19	2249	1.7%	1.0%
M.7A.12.10	Total	15,235.3	223,744	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%			
M.7A.13.2	Second home/holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	100%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w IFR relevant, please specify				
OM.7A.13.6	a/w IFR relevant, please specify				
OM.7A.13.7	a/w IFR relevant, please specify				
OM.7A.13.8	a/w IFR relevant, please specify				
OM.7A.13.9	a/w IFR relevant, please specify				
OM.7A.13.10	a/w IFR relevant, please specify				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st tier / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	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 Invest	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%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (EUI) (kWh/m2) - optional		Nominal [m2]	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%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal [m2]	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%
OM.7A.17.1					
18. Dwelling type - optional		Nominal [m2]	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multi-family House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal [m2]	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
70 Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (€000)	[For completion]			
M.7B.20.1				0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
M.7B.21.1				0.0%	0.0%
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as NDI if not relevant]			
M.7B.22.1				0.0%	0.0%

OM 78.22.6  
OM 78.22.7  
OM 78.22.8  
OM 78.22.9

o/w x50 %

23. Breakdown by Type		% Commercial loans			
M.78.23.1	Retail	[For completion]			
M.78.23.2	Office	[For completion]			
M.78.23.3	Hotel/Tourism	[For completion]			
M.78.23.4	Shopping malls	[For completion]			
M.78.23.5	Industry	[For completion]			
M.78.23.6	Agriculture	[For completion]			
M.78.23.7	Other commercially used	[For completion]			
M.78.23.8	Hospital	[For completion]			
M.78.23.9	School	[For completion]			
M.78.23.10	other RE with a social relevant purpose	[For completion]			
M.78.23.11	Land	[For completion]			
M.78.23.12	Property developers / Building under construction	[For completion]			
M.78.23.13	Other	[For completion]			
OM.78.23.1	o/w Cultural purposes				
OM.78.23.2	o/w IT relevant, please specify				
OM.78.23.3	o/w IT relevant, please specify				
OM.78.23.4	o/w IT relevant, please specify				
OM.78.23.5	o/w IT relevant, please specify				
OM.78.23.6	o/w IT relevant, please specify				
OM.78.23.7	o/w IT relevant, please specify				
OM.78.23.8	o/w IT relevant, please specify				
OM.78.23.9	o/w IT relevant, please specify				
OM.78.23.10	o/w IT relevant, please specify				
OM.78.23.11	o/w IT relevant, please specify				
OM.78.23.12	o/w IT relevant, please specify				
OM.78.23.13	o/w IT relevant, please specify				
OM.78.23.14	o/w IT relevant, please specify				
24. EPC information of the financed CRE - optional		Nominal [mrd]	Number of CRE	% Commercial Loans	% No. of CRE
M.28.24.1	TBC at a country level	[For completion]	[For completion]		
M.28.24.2	TBC at a country level	[For completion]	[For completion]		
M.28.24.3	TBC at a country level	[For completion]	[For completion]		
M.28.24.4	TBC at a country level	[For completion]	[For completion]		
M.28.24.5	TBC at a country level	[For completion]	[For completion]		
M.28.24.6	TBC at a country level	[For completion]	[For completion]		
M.28.24.7	TBC at a country level	[For completion]	[For completion]		
M.28.24.8	TBC at a country level	[For completion]	[For completion]		
M.28.24.9	TBC at a country level	[For completion]	[For completion]		
M.28.24.10	TBC at a country level	[For completion]	[For completion]		
M.28.24.11	TBC at a country level	[For completion]	[For completion]		
M.28.24.12	TBC at a country level	[For completion]	[For completion]		
M.28.24.13	TBC at a country level	[For completion]	[For completion]		
M.28.24.14	TBC at a country level	[For completion]	[For completion]		
M.28.24.15	TBC at a country level	[For completion]	[For completion]		
M.28.24.16	TBC at a country level	[For completion]	[For completion]		
M.28.24.17	TBC at a country level	[For completion]	[For completion]		
M.28.24.18	no data	[For completion]	[For completion]		
M.28.24.19	Total	0.0	0	0.0%	0.0%
OM.28.24.1					
OM.28.24.2					
OM.28.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal [mrd]	Number of CRE	% Commercial Loans	% No. of CRE
M.28.25.1	TBC at a country level	[For completion]	[For completion]		
M.28.25.2	TBC at a country level	[For completion]	[For completion]		
M.28.25.3	TBC at a country level	[For completion]	[For completion]		
M.28.25.4	TBC at a country level	[For completion]	[For completion]		
M.28.25.5	TBC at a country level	[For completion]	[For completion]		
M.28.25.6	TBC at a country level	[For completion]	[For completion]		
M.28.25.7	TBC at a country level	[For completion]	[For completion]		
M.28.25.8	TBC at a country level	[For completion]	[For completion]		
M.28.25.9	TBC at a country level	[For completion]	[For completion]		
M.28.25.10	TBC at a country level	[For completion]	[For completion]		
M.28.25.11	TBC at a country level	[For completion]	[For completion]		
M.28.25.12	TBC at a country level	[For completion]	[For completion]		
M.28.25.13	TBC at a country level	[For completion]	[For completion]		
M.28.25.14	TBC at a country level	[For completion]	[For completion]		
M.28.25.15	TBC at a country level	[For completion]	[For completion]		
M.28.25.16	TBC at a country level	[For completion]	[For completion]		
M.28.25.17	TBC at a country level	[For completion]	[For completion]		
M.28.25.18	no data	[For completion]	[For completion]		
M.28.25.19	Total	0.0	0	0.0%	0.0%
OM.28.25.1					
OM.28.25.2					
OM.28.25.3					
26. CRE Age Structure - optional		Nominal [mrd]	Number of CRE	% Commercial Loans	% No. of CRE
M.28.26.1	older than 1919	[For completion]	[For completion]		
M.28.26.2	1919 - 1945	[For completion]	[For completion]		
M.28.26.3	1945 - 1960	[For completion]	[For completion]		
M.28.26.4	1960 - 1970	[For completion]	[For completion]		
M.28.26.5	1971 - 1980	[For completion]	[For completion]		
M.28.26.6	1981 - 1990	[For completion]	[For completion]		
M.28.26.7	1991 - 2000	[For completion]	[For completion]		
M.28.26.8	2001 - 2005	[For completion]	[For completion]		
M.28.26.9	2006 and later	[For completion]	[For completion]		
M.28.26.10	no data	[For completion]	[For completion]		
M.28.26.11	Total	0.0	0	0.0%	0.0%
OM.28.26.1					
OM.28.26.2					
27. New Commercial Property - optional		Nominal [mrd]	Number of dwellings	% Residential Loans	% No. of CRE
M.28.27.1	New Property	[For completion]	[For completion]		
M.28.27.2	Existing Property	[For completion]	[For completion]		
M.28.27.3	other	[For completion]	[For completion]		
M.28.27.4	no data	[For completion]	[For completion]		
M.28.27.5	Total	0.0	0	0.0%	0.0%



## C. Harmonised Transparency Template - Glossary

HTT 2021

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.
HG.1.14	Sustainability - strategy pursued in the cover pool	
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	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	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

## Retained Covered Bonds

### EUR 10 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 30/04/2021

#### Contact Details:

##### Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 [philippe.goosse@bnpparibasfortis.com](mailto:philippe.goosse@bnpparibasfortis.com)

##### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 [nancy.verret@bnpparibasfortis.com](mailto:nancy.verret@bnpparibasfortis.com)

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

MEESTER Oscar + 32 2 565 32 91 [oscar.meester@bnpparibasfortis.com](mailto: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.

## Retained Covered Bonds

### 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
<a href="#">BD@155374</a>	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.83	25/02/2027
<a href="#">BD@155375</a>	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.83	25/02/2030
<a href="#">BD@167469</a>	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2021	6.06	20/05/2028
<a href="#">BD@167470</a>	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2021	9.06	20/05/2031
<a href="#">BD@178945</a>	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.62	10/12/2028
		<b>11,500,000,000</b>									

#### Totals

Total Outstanding (in EUR): 11,500,000,000

Current Weighted Average Fixed Coupon: 0.31 %

Weighted Average Remaining Average Life\* 6.90

\* At Reporting Date until Maturity Date

## 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	NR	
Moody's	Aaa	stable
Standard and Poor's	NR	

## Retained Covered Bonds

### 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	15,235,256,239 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	718,699,327 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	39.53 %

#### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,203,169,544 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.11 %

> > > Cover Test Royal Decree Art 5 Paraf 1

**Passed**

Limit:  
85%

#### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,449,054 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	718,699,327 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,203,169,544
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.17 %

> > > Cover Test Royal Decree Art 5 Paraf 2

**Passed**

Limit:  
105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,088,466,809 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,085,946,809
<i>Total Interest Proceeds Public Finance Exposures</i>	2,520,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	16,044,214,233 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,235,256,239
<i>Total Principal Proceeds Public Finance Exposures</i>	90,258,668
<i>Total Principal Proceeds Financial Institution Exposures</i>	718,699,327
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	252,799,978 (X)
Costs, Fees and expenses Covered Bonds	108,030,015 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,271,851,049
> > Cover Test Royal Decree Art 5 paraf 3	Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,472,101,518 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,832,340 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,462,269,179
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	90,258,668 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	88,258,668 (XVII)

## Retained Covered Bonds

### Cover Pool Summary

Portfolio Cut-off Date 30/04/2021

#### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,235,256,239.02
Principal Redemptions between Cut-off Date and Maturity Date	15,235,256,239.02
Interest Payments between Cut-off Date and Maturity Date	2,085,946,808.64
Number of borrowers	116,529.00
Number of loans	223,744.00
Average Outstanding Balance per borrower	130,742
Average Outstanding Balance per loan	68,092
Weighted average Current Loan to Current Value	49.81 %
Weighted average seasoning (in Years)	3.39
Weighted average remaining maturity (in years, at 0% CPR)	14.95
Weighted average initial maturity (in years, at 0% CPR)	18.34
Percentage of Fixed Rate Loans	81.43 %
Percentage of Variable Rate Loans	18.57 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.48 %
Weighted Remaining average life (in years, at 0% CPR)	7.79
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.57

#### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	718,699,327
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#### 3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_UA	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
TASO(IRCF)						
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	1/02/2019	24/01/2019	25/01/2019	7/04/2020	4/05/2020
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(Liquid	AA	AA	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

#### 4. Derivatives

None

# Retained Covered Bonds

## Stratification Tables

Portfolio Cut-off Date 30/04/2021

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,390,679,029.17	15.69 %	34,572	15.45 %
Oost-Vlaanderen	2,377,895,935.72	15.61 %	36,585	16.35 %
Vlaams-Brabant	2,176,306,158.64	14.28 %	30,724	13.73 %
West-Vlaanderen	1,694,682,487.90	11.12 %	27,804	12.43 %
Brussels	1,328,572,185.87	8.72 %	12,750	5.70 %
Limburg	1,228,463,541.16	8.06 %	21,233	9.49 %
Liège	1,127,031,436.38	7.40 %	17,223	7.70 %
Hainaut	1,032,480,852.20	6.78 %	16,554	7.40 %
Brabant Wallon	771,648,230.96	5.06 %	9,337	4.17 %
Namur	657,165,307.68	4.31 %	10,280	4.59 %
Luxembourg	404,806,290.19	2.66 %	5,893	2.63 %
Other	45,524,783.15	0.30 %	789	0.35 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	994,407,789.42	6.53 %	9,420	4.21 %
>1 and <=2	5,391,988,872.60	35.39 %	61,968	27.70 %
>2 and <=3	2,393,718,495.91	15.71 %	31,181	13.94 %
>3 and <=4	1,517,343,721.53	9.96 %	21,016	9.39 %
>4 and <=5	2,514,747,246.97	16.51 %	40,103	17.92 %
>5 and <=6	891,266,961.42	5.85 %	17,278	7.72 %
>6 and <=7	456,251,885.68	2.99 %	9,235	4.13 %
>7 and <=8	78,589,766.66	0.52 %	1,560	0.70 %
>8 and <=9	71,635,456.00	0.47 %	1,709	0.76 %
>9 and <=10	142,347,641.20	0.93 %	8,217	3.67 %
>10 and <=11	286,261,466.90	1.88 %	7,504	3.35 %
>11 and <=12	253,388,200.43	1.66 %	5,399	2.41 %
>12 and <=13	50,546,675.53	0.33 %	1,447	0.65 %
>13 and <=14	14,340,382.21	0.09 %	331	0.15 %
>14 and <=15	17,149,180.64	0.11 %	492	0.22 %
>15 and <=16	67,679,590.64	0.44 %	1,946	0.87 %
>16 and <=17	60,655,286.95	0.40 %	2,522	1.13 %
>17 and <=18	22,882,561.31	0.15 %	1,625	0.73 %
>18 and <=19	5,286,879.09	0.03 %	404	0.18 %
>19 and <=20	1,302,404.30	0.01 %	124	0.06 %
>20 and <=21	629,021.64	0.00 %	44	0.02 %
>21 and <=22	1,725,616.47	0.01 %	119	0.05 %
>22 and <=23	456,676.68	0.00 %	31	0.01 %
>23 and <=24	364,858.25	0.00 %	27	0.01 %
>24 and <=25	128,599.71	0.00 %	28	0.01 %
>31 and <=32	64,997.68	0.00 %	5	0.00 %
>29 and <=30	3,485.46	0.00 %	1	0.00 %
>27 and <=28	42,042.74	0.00 %	2	0.00 %
>30 and <=31	18,096.23	0.00 %	1	0.00 %
>25 and <=26	24,884.20	0.00 %	2	0.00 %
>28 and <=29	7,494.57	0.00 %	3	0.00 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>



### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,828,222.96	0.01 %	2,441	1.09 %
<=1	118,640,495.42	0.78 %	6,582	2.94 %
>1 and <=2	117,065,545.73	0.77 %	3,481	1.56 %
>2 and <=3	162,600,038.50	1.07 %	4,677	2.09 %
>3 and <=4	276,276,998.35	1.81 %	7,715	3.45 %
>4 and <=5	293,944,069.42	1.93 %	8,751	3.91 %
>5 and <=6	377,880,250.35	2.48 %	10,980	4.91 %
>6 and <=7	367,231,101.89	2.41 %	8,883	3.97 %
>7 and <=8	550,287,553.74	3.61 %	12,243	5.47 %
>8 and <=9	777,125,113.97	5.10 %	15,541	6.95 %
>9 and <=10	450,833,480.07	2.96 %	8,535	3.81 %
>10 and <=11	609,714,463.69	4.00 %	10,421	4.66 %
>11 and <=12	679,934,607.16	4.46 %	10,132	4.53 %
>12 and <=13	649,760,940.18	4.26 %	9,124	4.08 %
>13 and <=14	1,066,204,541.80	7.00 %	14,314	6.40 %
>14 and <=15	561,100,107.15	3.68 %	7,224	3.23 %
>15 and <=16	817,829,136.93	5.37 %	9,701	4.34 %
>16 and <=17	808,356,597.92	5.31 %	9,251	4.13 %
>17 and <=18	852,823,211.32	5.60 %	9,489	4.24 %
>18 and <=19	1,603,573,303.83	10.53 %	16,879	7.54 %
>19 and <=20	604,341,234.38	3.97 %	6,505	2.91 %
>20 and <=21	659,155,486.18	4.33 %	6,774	3.03 %
>21 and <=22	453,510,519.47	2.98 %	4,526	2.02 %
>22 and <=23	611,072,517.52	4.01 %	5,744	2.57 %
>23 and <=24	1,327,974,797.52	8.72 %	10,719	4.79 %
>24 and <=25	398,994,091.13	2.62 %	2,776	1.24 %
>25 and <=26	12,988,241.37	0.09 %	127	0.06 %
>26 and <=27	8,753,937.49	0.06 %	85	0.04 %
>27 and <=28	8,336,458.15	0.05 %	66	0.03 %
>28 and <=29	5,974,790.84	0.04 %	49	0.02 %
>29 and <=30	1,144,384.59	0.01 %	9	0.00 %
	15,235,256,239.02	100.00 %	223,744	100.00 %

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	656,440.00	0.00 %	31	0.01 %
>1 and <=2	34,158,999.71	0.22 %	467	0.21 %
>2 and <=3	43,524,510.58	0.29 %	534	0.24 %
>3 and <=4	17,974,888.99	0.12 %	435	0.19 %
>4 and <=5	311,321,587.55	2.04 %	2,935	1.31 %
>5 and <=6	32,154,347.79	0.21 %	1,316	0.59 %
>6 and <=7	65,462,738.26	0.43 %	1,851	0.83 %
>7 and <=8	88,553,974.15	0.58 %	2,498	1.12 %
>8 and <=9	112,245,061.45	0.74 %	2,935	1.31 %
>9 and <=10	1,401,165,552.86	9.20 %	34,715	15.52 %
>10 and <=11	178,547,832.15	1.17 %	9,818	4.39 %
>11 and <=12	238,390,440.96	1.56 %	4,474	2.00 %
>12 and <=13	778,774,854.82	5.11 %	13,672	6.11 %
>13 and <=14	142,013,599.99	0.93 %	2,660	1.19 %
>14 and <=15	1,926,732,898.79	12.65 %	29,894	13.36 %
>15 and <=16	184,780,927.43	1.21 %	2,831	1.27 %
>16 and <=17	236,442,346.81	1.55 %	3,398	1.52 %
>17 and <=18	900,843,996.47	5.91 %	11,694	5.23 %
>18 and <=19	233,805,873.51	1.53 %	5,427	2.43 %
>19 and <=20	3,462,822,710.61	22.73 %	42,132	18.83 %
>20 and <=21	338,389,055.43	2.22 %	4,369	1.95 %
>21 and <=22	146,017,012.97	0.96 %	2,076	0.93 %
>22 and <=23	201,062,704.10	1.32 %	2,617	1.17 %
>23 and <=24	132,239,425.76	0.87 %	1,625	0.73 %
>24 and <=25	3,231,412,949.87	21.21 %	30,865	13.79 %
>25 and <=26	495,184,978.44	3.25 %	4,676	2.09 %
>26 and <=27	20,810,972.81	0.14 %	226	0.10 %
>27 and <=28	11,879,078.58	0.08 %	137	0.06 %
>28 and <=29	9,759,649.68	0.06 %	107	0.05 %
>29 and <=30	220,566,602.63	1.45 %	2,877	1.29 %
>30 and <=31	33,170,324.34	0.22 %	391	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	667,217.48	0.00 %	7	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	115,770.21	0.00 %	1	0.00 %
>39 and <=40	306,016.26	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,888,685.13	0.02 %	39	0.02 %
>40 and <=41	91,104.20	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	10,304.24	0.00 %	2	0.00 %
1993	42,718.53	0.00 %	4	0.00 %
1996	121,792.37	0.00 %	25	0.01 %
1997	312,450.85	0.00 %	24	0.01 %
1998	234,918.45	0.00 %	21	0.01 %
1999	1,757,005.89	0.01 %	120	0.05 %
2000	792,856.23	0.01 %	45	0.02 %
2001	938,520.96	0.01 %	110	0.05 %
2002	3,766,873.78	0.02 %	177	0.08 %
2003	17,983,458.67	0.12 %	1,441	0.64 %
2004	41,007,609.31	0.27 %	1,975	0.88 %
2005	83,412,475.01	0.55 %	2,637	1.18 %
2006	24,482,702.32	0.16 %	694	0.31 %
2007	13,004,305.92	0.09 %	294	0.13 %
2008	21,991,332.06	0.14 %	593	0.27 %
2009	186,598,677.20	1.22 %	4,254	1.90 %
2010	312,537,469.39	2.05 %	7,173	3.21 %
2011	198,654,583.46	1.30 %	10,307	4.61 %
2012	53,010,203.16	0.35 %	1,333	0.60 %
2013	94,437,134.28	0.62 %	1,906	0.85 %
2014	221,397,962.07	1.45 %	4,312	1.93 %
2015	897,883,151.58	5.89 %	17,438	7.79 %
2016	2,105,302,124.63	13.82 %	36,177	16.17 %
2017	1,535,930,451.44	10.08 %	21,405	9.57 %
2018	2,420,067,008.66	15.88 %	31,571	14.11 %
2019	4,870,645,132.55	31.97 %	57,536	25.72 %
2020	2,128,849,922.10	13.97 %	22,164	9.91 %
	15,235,256,239.02	100.00 %	223,744	100.00 %

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,504,163,421.49	16.44 %	56,367	48.37 %
>100 and <=200	5,270,271,719.89	34.59 %	36,107	30.99 %
>200 and <=300	3,916,546,070.83	25.71 %	16,194	13.90 %
>300 and <=400	1,618,828,059.01	10.63 %	4,781	4.10 %
>400	1,925,446,967.80	12.64 %	3,080	2.64 %
	15,235,256,239.02	100.00 %	116,529	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	73,629,590.96	0.48 %	1,706	0.76 %
0.5 - 1%	608,096,864.42	3.99 %	10,171	4.55 %
1 - 1.5%	4,235,998,797.63	27.80 %	54,206	24.23 %
1.5 - 2%	8,475,142,255.97	55.63 %	116,994	52.29 %
2 - 2.5%	1,131,548,521.10	7.43 %	21,140	9.45 %
2.5 - 3%	513,594,260.48	3.37 %	12,615	5.64 %
3 - 3.5%	123,035,912.54	0.81 %	4,180	1.87 %
3.5 - 4%	46,815,618.42	0.31 %	1,546	0.69 %
4 - 4.5%	16,706,325.71	0.11 %	670	0.30 %
4.5 - 5%	7,425,097.94	0.05 %	332	0.15 %
5 - 5.5%	2,637,500.38	0.02 %	123	0.05 %
5.5 - 6%	324,932.79	0.00 %	34	0.02 %
6 - 6.5%	80,791.48	0.00 %	15	0.01 %
6.5 - 7%	134,285.65	0.00 %	7	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
8 - 8.5%	42,300.50	0.00 %	3	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
	15,235,256,239.02	100.00 %	223,744	100.00 %

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,405,733,130.68	81.43 %	180,539	80.69 %
Variable	33,812,142.40	0.22 %	1,304	0.58 %
Variable With Cap	2,795,710,965.94	18.35 %	41,901	18.73 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

## 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	770,118,833.42	5.05 %	15,659	7.00 %
2022	455,311,867.50	2.99 %	8,338	3.73 %
2023	364,828,593.09	2.39 %	4,038	1.80 %
2024	286,416,058.98	1.88 %	3,177	1.42 %
2025	131,087,041.07	0.86 %	1,727	0.77 %
2026	113,949,696.22	0.75 %	1,328	0.59 %
2027	89,191,244.42	0.59 %	977	0.44 %
2028	51,727,082.92	0.34 %	585	0.26 %
2029	97,263,234.73	0.64 %	927	0.41 %
2030	9,925,353.04	0.07 %	100	0.04 %
2033	91,967,640.27	0.60 %	1,177	0.53 %
2034	280,570,494.09	1.84 %	2,964	1.32 %
2035	18,923,523.98	0.12 %	165	0.07 %
Fixed To Maturity	12,473,975,575.29	81.88 %	182,582	81.60 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,235,120,122.34	100.00 %	223,732	99.99 %
Twice A Year	136,116.68	0.00 %	12	0.01 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,351,394,604.86	94.20 %	215,125	96.15 %
Interest only	720,269,294.69	4.73 %	4,829	2.16 %
Linear	163,592,339.47	1.07 %	3,790	1.69 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	16,624,315.60	0.11 %	1,456	0.65 %
1-10%	1,408,523,225.19	9.25 %	30,737	13.74 %
11-20%	1,184,565,103.92	7.78 %	25,712	11.49 %
21-30%	1,316,062,853.22	8.64 %	25,219	11.27 %
31-40%	1,431,060,220.88	9.39 %	24,557	10.98 %
41-50%	1,488,256,747.23	9.77 %	22,705	10.15 %
51-60%	1,524,569,080.32	10.01 %	21,510	9.61 %
61-70%	1,694,929,944.29	11.13 %	21,161	9.46 %
71-80%	1,813,661,894.13	11.90 %	20,354	9.10 %
81-90%	1,806,013,957.68	11.85 %	17,598	7.87 %
91-100%	1,193,662,680.38	7.83 %	9,400	4.20 %
101-110%	71,438,264.45	0.47 %	794	0.35 %
111-120%	42,225,984.70	0.28 %	494	0.22 %
>120%	243,661,967.03	1.60 %	2,047	0.91 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	268,278,952.99	1.76 %	19,048	8.51 %
21-40%	423,627,836.21	2.78 %	15,137	6.77 %
41-60%	762,018,583.92	5.00 %	18,132	8.10 %
61-80%	1,487,289,009.83	9.76 %	24,574	10.98 %
81-100%	2,965,991,918.83	19.47 %	35,236	15.75 %
101-120%	730,410,872.51	4.79 %	14,175	6.34 %
121-140%	742,215,188.80	4.87 %	12,525	5.60 %
141-160%	804,898,822.79	5.28 %	12,260	5.48 %
161-180%	892,810,912.47	5.86 %	12,274	5.49 %
181-200%	874,438,238.98	5.74 %	10,528	4.71 %
201-300%	2,543,319,172.32	16.69 %	28,180	12.59 %
301-400%	1,103,353,016.95	7.24 %	10,155	4.54 %
401-500%	453,340,923.44	2.98 %	3,951	1.77 %
>500%	1,183,262,788.98	7.77 %	7,569	3.38 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	309,303,138.17	2.03 %	14,269	6.38 %
>1 and <=2	408,744,187.19	2.68 %	11,302	5.05 %
>2 and <=3	662,629,025.58	4.35 %	19,590	8.76 %
>3 and <=4	877,867,661.69	5.76 %	20,270	9.06 %
>4 and <=5	1,173,947,328.16	7.71 %	22,995	10.28 %
>5 and <=6	1,153,177,600.42	7.57 %	19,015	8.50 %
>6 and <=7	1,553,231,260.89	10.19 %	21,519	9.62 %
>7 and <=8	1,263,761,530.67	8.29 %	16,163	7.22 %
>8 and <=9	1,534,443,765.85	10.07 %	17,453	7.80 %
>9 and <=10	2,401,179,234.24	15.76 %	25,434	11.37 %
>10 and <=11	972,877,763.79	6.39 %	10,565	4.72 %
>11 and <=12	1,012,598,150.23	6.65 %	9,795	4.38 %
>12 and <=13	1,851,150,937.29	12.15 %	14,871	6.65 %
>13 and <=14	35,572,084.79	0.23 %	290	0.13 %
>14 and <=15	17,932,627.02	0.12 %	147	0.07 %
>15 and <=16	6,481,936.08	0.04 %	62	0.03 %
>16 and <=17	205,766.93	0.00 %	2	0.00 %
>17 and <=18	152,240.03	0.00 %	2	0.00 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

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

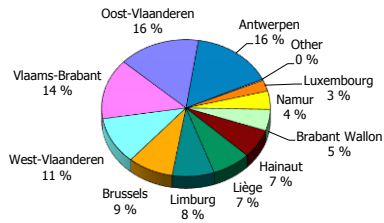
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,473,975,575.29	81.88 %	182,582	81.60 %
>=0 and <=1	1,310,662,115.09	8.60 %	25,144	11.24 %
>1 and <=2	625,851,025.40	4.11 %	6,920	3.09 %
>2 and <=3	220,947,148.94	1.45 %	2,574	1.15 %
>3 and <=4	113,859,962.65	0.75 %	1,291	0.58 %
>4 and <=5	98,498,753.31	0.65 %	931	0.42 %
>7 and <=8	45,067,368.25	0.30 %	388	0.17 %
>6 and <=7	346,394,290.09	2.27 %	3,914	1.75 %
	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

## Retained Covered Bonds

### Stratification Tables

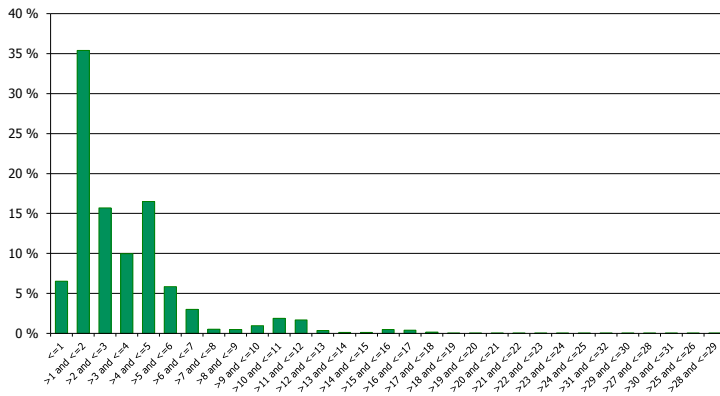
Portfolio Cut-off Date 30/04/2021

#### 1. Geographic distribution



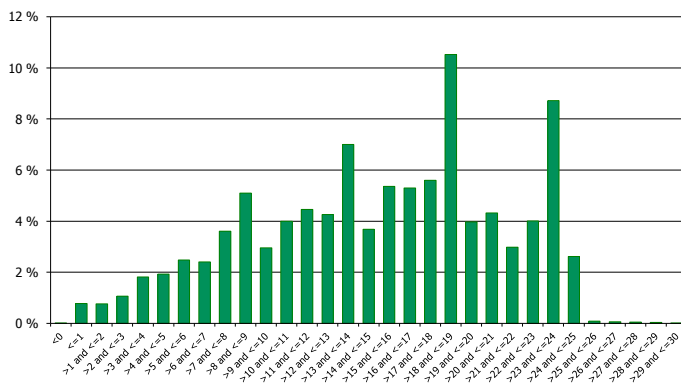
#### 2. Seasoning

Distribution per Seasoning



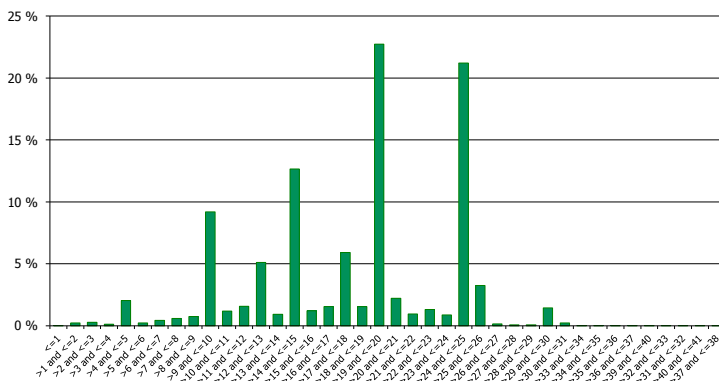
#### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



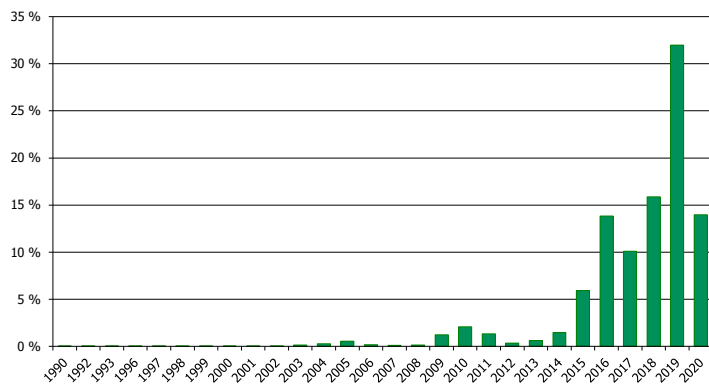
#### 4. Original term to maturity

Distribution of Initial Term (in years)



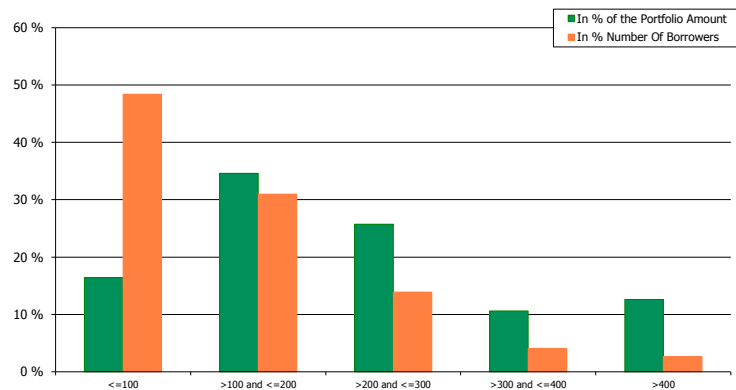
## 5. Origination Year

Distribution Origination Year



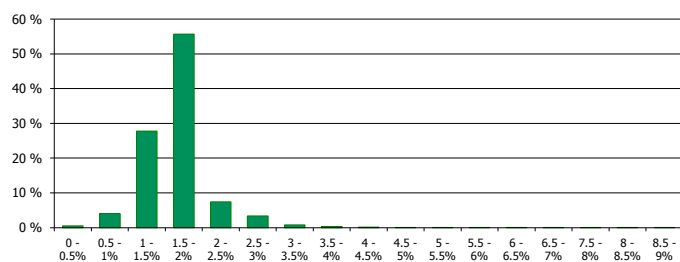
## 6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



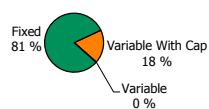
## 7. Interest Rate

Distribution per Interest Rate



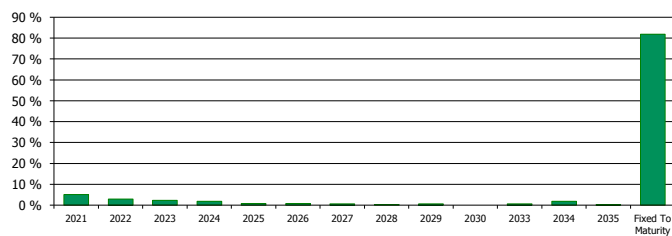
## 8. Interest Rate Type

Distribution per Interest Type



## 9. Next Reset Date

Next Reset Date



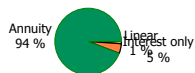
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



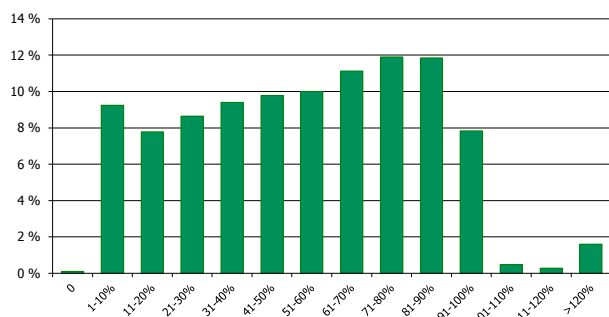
11. Repayment Type

Distribution per Repayment Type



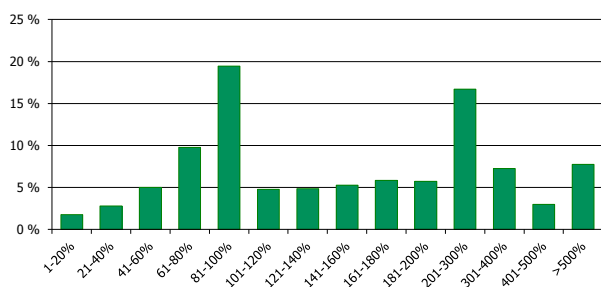
12. Current Loan to Current Value (LTV)

Current LTV Distribution



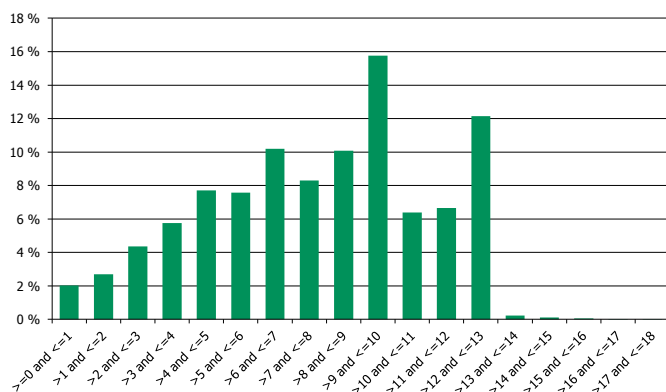
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



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

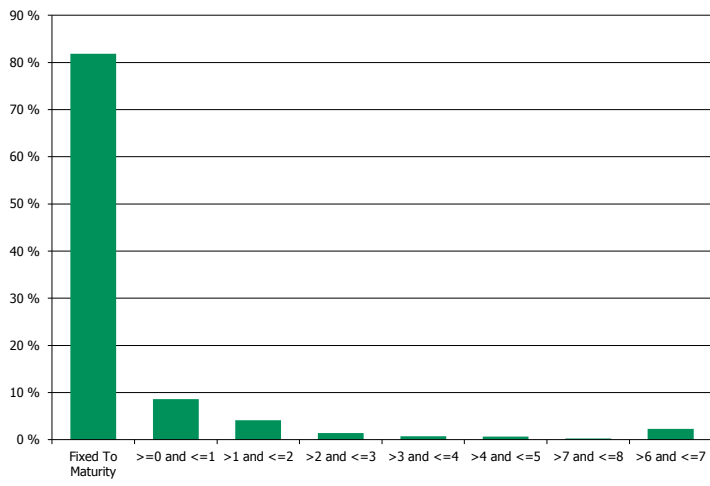
Distribution of Average Life to Final Maturity



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



**Distribution of Average Life To Interest Reset Date**



## Retained Covered Bonds

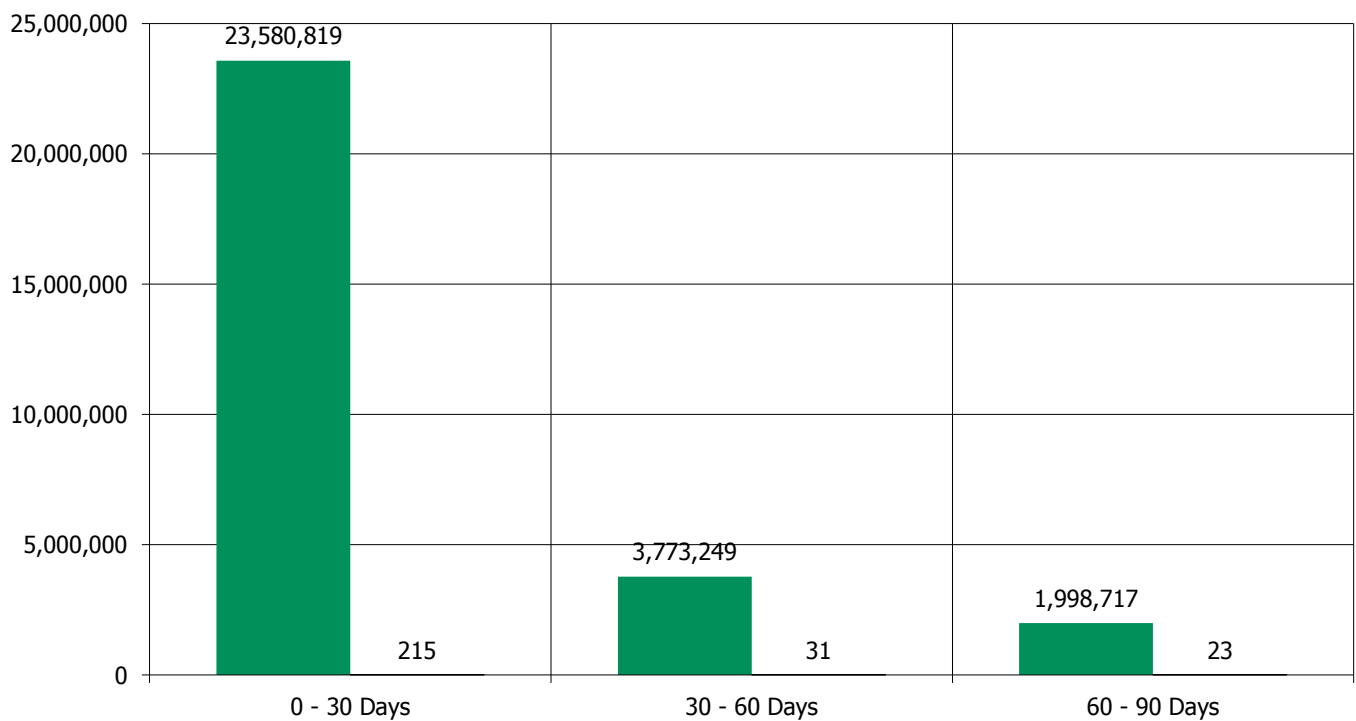
### Cover Pool Performance

Portfolio Cut-off Date 30/04/2021

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

	In EUR	In %	In number of loans	In %
Performing	15,205,903,454.26	99.81 %	223,475	99.88 %
0 - 30 Days	23,580,818.92	0.15 %	215	0.10 %
30 - 60 Days	3,773,248.82	0.02 %	31	0.01 %
60 - 90 Days	1,998,717.02	0.01 %	23	0.01 %
> 90 Days				
<b>Total</b>	<b>15,235,256,239.02</b>	<b>100.00 %</b>	<b>223,744</b>	<b>100.00 %</b>

#### Delinquency Outstanding in Euro



## Retained Covered Bonds

### Amortisation

Portfolio Cut-off Date                      Apr/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/05/2021	1	11,500,000,000	15,138,872,220	15,114,023,171	15,076,823,510	15,015,020,672
1/06/2021	2	11,500,000,000	15,041,601,107	14,991,441,926	14,916,511,488	14,792,445,230
1/07/2021	3	11,500,000,000	14,943,582,396	14,869,303,375	14,758,568,992	14,575,821,338
1/08/2021	4	11,500,000,000	14,847,256,960	14,748,399,861	14,601,336,983	14,359,457,420
1/09/2021	5	11,500,000,000	14,751,637,300	14,628,563,583	14,445,863,171	14,146,386,602
1/10/2021	6	11,500,000,000	14,655,587,119	14,509,459,672	14,292,981,128	13,939,298,856
1/11/2021	7	11,500,000,000	14,557,604,437	14,388,009,363	14,137,297,109	13,729,069,826
1/12/2021	8	11,500,000,000	14,462,080,830	14,270,136,989	13,986,968,054	13,527,401,960
1/01/2022	9	11,500,000,000	14,367,790,037	14,153,052,237	13,836,926,793	13,325,609,271
1/02/2022	10	11,500,000,000	14,271,498,760	14,034,356,360	13,685,987,104	13,124,421,744
1/03/2022	11	11,500,000,000	14,175,091,987	13,918,195,251	13,541,527,853	12,936,200,252
1/04/2022	12	11,500,000,000	14,077,792,616	13,799,214,993	13,391,623,062	12,738,811,130
1/05/2022	13	11,500,000,000	13,984,388,296	13,685,159,155	13,248,248,185	12,550,765,662
1/06/2022	14	11,500,000,000	13,889,563,535	13,569,309,740	13,102,689,568	12,360,295,021
1/07/2022	15	11,500,000,000	13,793,864,480	13,453,697,934	12,959,078,946	12,174,709,410
1/08/2022	16	11,500,000,000	13,697,701,601	13,337,247,110	12,814,237,049	11,987,644,129
1/09/2022	17	11,500,000,000	13,601,596,334	13,221,208,604	12,670,443,200	11,802,921,373
1/10/2022	18	11,500,000,000	13,506,722,662	13,107,438,196	12,530,495,207	11,624,707,281
1/11/2022	19	11,500,000,000	13,411,466,316	12,992,923,409	12,389,431,743	11,445,158,147
1/12/2022	20	11,500,000,000	13,315,874,042	12,879,139,699	12,250,706,359	11,270,615,252
1/01/2023	21	11,500,000,000	13,221,519,161	12,766,190,281	12,112,385,441	11,096,162,194
1/02/2023	22	11,500,000,000	13,126,184,844	12,652,642,855	11,974,122,904	10,923,038,007
1/03/2023	23	11,500,000,000	13,029,894,829	12,540,584,159	11,840,808,169	10,760,094,605
1/04/2023	24	11,500,000,000	12,937,270,852	12,430,319,921	11,706,847,941	10,593,301,705
1/05/2023	25	11,500,000,000	12,839,319,509	12,315,958,098	11,570,593,630	10,427,089,195
1/06/2023	26	11,500,000,000	12,742,705,405	12,202,550,624	11,434,894,164	10,261,154,257
1/07/2023	27	11,500,000,000	12,646,463,800	12,090,510,562	11,302,016,561	10,100,342,246
1/08/2023	28	11,500,000,000	12,551,792,334	11,979,648,073	11,169,904,278	9,939,996,273
1/09/2023	29	11,500,000,000	12,454,634,246	11,866,757,618	11,036,504,792	9,779,686,787
1/10/2023	30	11,500,000,000	12,361,193,842	11,758,395,691	10,908,808,615	9,626,907,429
1/11/2023	31	11,500,000,000	12,264,473,031	11,646,604,443	10,777,615,114	9,470,845,740
1/12/2023	32	11,500,000,000	12,166,228,681	11,534,345,837	10,647,461,555	9,318,119,095
1/01/2024	33	11,500,000,000	12,071,509,304	11,425,135,145	10,519,825,857	9,167,424,595
1/02/2024	34	11,500,000,000	11,976,498,886	11,315,986,743	10,392,827,707	9,018,392,710
1/03/2024	35	11,500,000,000	11,881,663,539	11,208,568,318	10,269,679,320	8,876,215,656
1/04/2024	36	11,500,000,000	11,787,923,958	11,101,278,497	10,145,508,758	8,731,752,403
1/05/2024	37	11,500,000,000	11,692,687,357	10,993,514,921	10,022,294,721	8,590,349,537
1/06/2024	38	11,500,000,000	11,593,385,059	10,881,663,012	9,895,094,923	8,445,400,508
1/07/2024	39	11,500,000,000	11,494,173,028	10,770,833,256	9,770,206,936	8,304,627,001
1/08/2024	40	11,500,000,000	11,401,493,273	10,665,865,101	9,650,384,985	8,168,035,703
1/09/2024	41	11,500,000,000	11,304,553,593	10,557,243,713	9,527,812,297	8,030,134,151
1/10/2024	42	11,500,000,000	11,203,271,995	10,445,484,058	9,403,748,019	7,893,083,091
1/11/2024	43	11,500,000,000	11,104,643,068	10,335,966,032	9,281,487,391	7,757,466,163
1/12/2024	44	11,500,000,000	11,004,314,413	10,225,770,005	9,159,932,923	7,624,488,045
1/01/2025	45	11,500,000,000	10,907,600,011	10,118,706,818	9,040,977,294	7,493,598,020
1/02/2025	46	11,500,000,000	10,810,966,575	10,012,052,373	8,922,931,756	7,364,431,127
1/03/2025	47	11,500,000,000	10,717,577,930	9,910,358,411	8,812,009,081	7,245,053,232
1/04/2025	48	11,500,000,000	10,626,086,823	9,809,092,959	8,699,784,962	7,122,488,920
1/05/2025	49	11,500,000,000	10,531,444,098	9,705,769,594	8,586,959,457	7,001,301,176
1/06/2025	50	11,500,000,000	10,436,260,659	9,601,735,699	8,473,313,504	6,879,379,098
1/07/2025	51	11,500,000,000	10,342,975,404	9,500,290,425	8,363,155,601	6,762,109,949
1/08/2025	52	11,500,000,000	10,253,058,588	9,401,726,388	8,255,340,600	6,646,663,105
1/09/2025	53	11,500,000,000	10,160,244,705	9,300,817,354	8,145,966,072	6,530,822,598
1/10/2025	54	11,500,000,000	10,074,908,485	9,207,561,290	8,044,440,924	6,422,989,915
1/11/2025	55	11,500,000,000	9,989,744,330	9,114,244,207	7,942,660,546	6,314,863,901
1/12/2025	56	11,500,000,000	9,892,944,715	9,011,112,879	7,833,458,347	6,202,512,024
1/01/2026	57	11,500,000,000	9,806,806,520	8,917,502,383	7,732,366,586	6,096,535,842
1/02/2026	58	9,000,000,000	9,721,205,973	8,824,671,569	7,632,412,696	5,992,239,470

Classification: Internal

1/03/2026	59	9,000,000,000	9,635,618,340	8,733,576,296	7,536,271,380	5,894,118,402
1/04/2026	60	9,000,000,000	9,550,953,111	8,642,154,398	7,438,417,049	5,792,945,873
1/05/2026	61	9,000,000,000	9,466,454,050	8,551,635,857	7,342,390,360	5,694,721,634
1/06/2026	62	9,000,000,000	9,381,239,009	8,460,282,175	7,245,480,829	5,595,757,186
1/07/2026	63	9,000,000,000	9,296,738,532	8,370,315,434	7,150,788,867	5,499,987,319
1/08/2026	64	9,000,000,000	9,212,280,074	8,280,205,588	7,055,817,572	5,403,954,653
1/09/2026	65	9,000,000,000	9,128,692,799	8,191,159,040	6,962,186,853	5,309,659,200
1/10/2026	66	9,000,000,000	9,045,767,161	8,103,427,130	6,870,665,652	5,218,382,035
1/11/2026	67	9,000,000,000	8,960,010,447	8,012,990,382	6,776,708,395	5,125,219,539
1/12/2026	68	9,000,000,000	8,876,398,367	7,925,185,761	6,685,954,159	5,035,854,262
1/01/2027	69	9,000,000,000	8,793,549,361	7,837,898,779	6,595,499,435	4,946,682,833
1/02/2027	70	9,000,000,000	8,711,279,544	7,751,400,458	6,506,123,518	4,858,982,128
1/03/2027	71	9,000,000,000	8,629,911,683	7,667,233,651	6,420,693,578	4,776,831,839
1/04/2027	72	9,000,000,000	8,548,588,051	7,582,100,127	6,333,253,241	4,691,821,515
1/05/2027	73	6,500,000,000	8,468,053,233	7,498,342,363	6,247,875,572	4,609,598,332
1/06/2027	74	6,500,000,000	8,387,472,808	7,414,392,804	6,162,214,188	4,527,142,042
1/07/2027	75	6,500,000,000	8,307,782,328	7,331,893,278	6,078,649,483	4,447,444,283
1/08/2027	76	6,500,000,000	8,227,737,118	7,248,935,108	5,994,587,050	4,367,363,153
1/09/2027	77	6,500,000,000	8,148,019,814	7,166,525,661	5,911,365,496	4,288,490,638
1/10/2027	78	6,500,000,000	8,067,687,066	7,084,222,426	5,829,094,657	4,211,471,299
1/11/2027	79	6,500,000,000	7,989,142,436	7,003,354,131	5,747,898,621	4,135,218,449
1/12/2027	80	5,000,000,000	7,909,766,552	6,922,391,375	5,667,466,075	4,060,638,890
1/01/2028	81	5,000,000,000	7,830,283,293	6,841,207,095	5,586,754,788	3,985,856,600
1/02/2028	82	5,000,000,000	7,751,049,079	6,760,495,508	5,506,802,411	3,912,174,100
1/03/2028	83	5,000,000,000	7,671,080,278	6,680,129,952	5,428,393,454	3,841,187,838
1/04/2028	84	5,000,000,000	7,591,507,788	6,599,624,170	5,349,333,868	3,769,211,877
1/05/2028	85	5,000,000,000	7,512,245,413	6,519,998,413	5,271,785,816	3,699,343,739
1/06/2028	86	5,000,000,000	7,432,935,056	6,440,222,031	5,194,038,929	3,629,349,148
1/07/2028	87	5,000,000,000	7,356,933,512	6,363,908,012	5,119,859,237	3,562,850,947
1/08/2028	88	5,000,000,000	7,279,912,483	6,286,602,483	5,044,803,097	3,495,750,856
1/09/2028	89	5,000,000,000	7,203,271,060	6,209,868,134	4,970,552,797	3,429,711,293
1/10/2028	90	5,000,000,000	7,128,458,133	6,135,285,598	4,898,767,912	3,366,323,277
1/11/2028	91	5,000,000,000	7,054,903,675	6,061,680,590	4,827,688,295	3,303,427,629
1/12/2028	92	5,000,000,000	6,980,561,195	5,987,959,564	4,757,237,127	3,241,876,440
1/01/2029	93	5,000,000,000	6,906,459,710	5,914,346,735	4,686,804,254	3,180,351,293
1/02/2029	94	2,500,000,000	6,831,649,143	5,840,360,194	4,616,403,469	3,119,310,855
1/03/2029	95	2,500,000,000	6,758,423,177	5,768,907,598	4,549,449,257	3,062,307,052
1/04/2029	96	2,500,000,000	6,686,817,636	5,698,105,154	4,482,185,177	3,004,251,756
1/05/2029	97	2,500,000,000	6,611,276,313	5,624,486,118	4,413,386,396	2,946,012,357
1/06/2029	98	2,500,000,000	6,537,515,890	5,552,301,963	4,345,665,287	2,888,520,835
1/07/2029	99	2,500,000,000	6,466,143,682	5,482,671,569	4,280,605,388	2,833,612,822
1/08/2029	100	2,500,000,000	6,395,862,157	5,413,881,611	4,216,147,638	2,779,122,850
1/09/2029	101	2,500,000,000	6,321,660,534	5,341,996,625	4,149,585,888	2,723,662,631
1/10/2029	102	2,500,000,000	6,252,749,441	5,275,091,834	4,087,529,883	2,671,933,090
1/11/2029	103	2,500,000,000	6,182,348,933	5,206,852,687	4,024,392,210	2,619,519,025
1/12/2029	104	2,500,000,000	6,112,838,311	5,139,859,489	3,962,835,299	2,568,877,315
1/01/2030	105	2,500,000,000	6,045,569,411	5,074,676,112	3,902,628,376	2,519,133,355
1/02/2030	106	2,500,000,000	5,979,189,522	5,010,444,036	3,843,431,787	2,470,414,100
1/03/2030	107	2,500,000,000	5,911,530,602	4,946,157,726	3,785,402,280	2,423,804,741
1/04/2030	108	2,500,000,000	5,846,294,232	4,883,278,203	3,727,774,541	2,376,795,676
1/05/2030	109	0	5,778,224,182	4,818,498,700	3,669,270,121	2,329,903,740
1/06/2030	110		5,714,173,574	4,757,004,542	3,613,229,915	2,284,601,781
1/07/2030	111		5,650,022,048	4,695,878,382	3,558,022,082	2,240,472,596
1/08/2030	112		5,585,717,517	4,634,559,325	3,502,630,597	2,196,250,907
1/09/2030	113		5,522,675,683	4,574,480,666	3,448,432,906	2,153,109,003
1/10/2030	114		5,459,519,433	4,514,745,073	3,395,025,059	2,111,073,256
1/11/2030	115		5,397,277,019	4,455,703,718	3,342,105,454	2,069,364,948
1/12/2030	116		5,334,877,506	4,396,960,944	3,289,926,683	2,028,706,602
1/01/2031	117		5,272,447,790	4,338,136,599	3,237,657,672	1,988,019,179
1/02/2031	118		5,210,729,533	4,280,083,537	3,186,207,407	1,948,140,634
1/03/2031	119		5,148,739,387	4,222,685,596	3,136,257,121	1,910,261,987
1/04/2031	120		5,087,357,330	4,165,267,130	3,085,743,804	1,871,534,160
1/05/2031	121		5,026,294,545	4,108,517,220	3,036,210,553	1,833,943,119
1/06/2031	122		4,965,646,061	4,052,058,591	2,986,871,804	1,796,499,824
1/07/2031	123		4,905,219,461	3,996,179,233	2,938,431,646	1,760,119,976
1/08/2031	124		4,845,926,805	3,941,178,864	2,890,619,126	1,724,146,523
1/09/2031	125		4,786,259,080	3,886,049,043	2,842,936,092	1,688,523,135
1/10/2031	126		4,726,561,905	3,831,280,814	2,795,970,416	1,653,821,272
1/11/2031	127		4,668,021,915	3,777,411,514	2,749,647,235	1,619,532,252
1/12/2031	128		4,610,072,143	3,724,394,662	2,704,382,661	1,586,342,091
1/01/2032	129		4,552,599,461	3,671,725,414	2,659,357,572	1,553,324,027

1/02/2032	130	4,494,841,852	3,618,994,707	2,614,499,607	1,520,654,407
1/03/2032	131	4,437,044,977	3,566,791,349	2,570,654,907	1,489,228,266
1/04/2032	132	4,380,364,590	3,515,255,628	2,527,068,881	1,457,777,325
1/05/2032	133	4,323,938,212	3,464,277,654	2,484,291,923	1,427,226,240
1/06/2032	134	4,267,607,182	3,413,346,911	2,441,543,449	1,396,726,172
1/07/2032	135	4,211,625,891	3,363,042,373	2,399,640,231	1,367,127,539
1/08/2032	136	4,155,361,826	3,312,486,960	2,357,556,259	1,337,462,402
1/09/2032	137	4,099,184,947	3,262,162,746	2,315,834,954	1,308,228,907
1/10/2032	138	4,044,015,785	3,212,976,233	2,275,303,114	1,280,063,403
1/11/2032	139	3,989,560,711	3,164,335,535	2,235,158,727	1,252,152,454
1/12/2032	140	3,935,439,365	3,116,285,478	2,195,800,321	1,225,061,149
1/01/2033	141	3,881,352,780	3,068,244,098	2,156,451,071	1,198,011,953
1/02/2033	142	3,827,548,484	3,020,579,490	2,117,551,899	1,171,418,896
1/03/2033	143	3,774,755,676	2,974,353,195	2,080,354,989	1,146,438,130
1/04/2033	144	3,720,827,869	2,926,887,635	2,041,949,763	1,120,507,702
1/05/2033	145	3,668,727,180	2,881,167,108	2,005,105,455	1,095,779,307
1/06/2033	146	3,616,928,321	2,835,670,154	1,968,423,656	1,071,176,587
1/07/2033	147	3,564,789,117	2,790,205,649	1,932,096,636	1,047,098,226
1/08/2033	148	3,513,997,952	2,745,785,792	1,896,502,314	1,023,454,585
1/09/2033	149	3,463,347,232	2,701,618,143	1,861,250,299	1,000,176,392
1/10/2033	150	3,412,261,780	2,657,399,387	1,826,280,215	977,361,700
1/11/2033	151	3,362,371,506	2,614,104,620	1,791,957,236	954,931,375
1/12/2033	152	3,312,777,152	2,571,319,542	1,758,289,952	933,149,224
1/01/2034	153	3,263,871,513	2,529,063,077	1,724,996,419	911,602,322
1/02/2034	154	3,214,358,950	2,486,473,068	1,691,633,937	890,184,921
1/03/2034	155	3,165,459,743	2,444,895,516	1,659,525,958	869,947,222
1/04/2034	156	3,116,921,379	2,403,322,964	1,627,158,933	849,367,130
1/05/2034	157	3,068,310,779	2,361,958,129	1,595,217,115	829,280,320
1/06/2034	158	3,020,425,748	2,321,153,126	1,563,671,392	809,438,148
1/07/2034	159	2,973,365,676	2,281,237,552	1,532,999,376	790,307,748
1/08/2034	160	2,926,507,221	2,241,478,447	1,502,450,340	771,278,113
1/09/2034	161	2,880,433,086	2,202,447,359	1,472,533,518	752,718,673
1/10/2034	162	2,835,170,119	2,164,279,918	1,443,453,670	734,829,247
1/11/2034	163	2,789,967,141	2,126,161,129	1,414,424,226	717,001,212
1/12/2034	164	2,745,865,363	2,089,117,586	1,386,360,463	699,894,292
1/01/2035	165	2,701,714,413	2,052,040,202	1,358,292,295	682,819,860
1/02/2035	166	2,658,891,458	2,016,089,525	1,331,101,823	666,316,863
1/03/2035	167	2,616,741,728	1,981,089,915	1,304,988,752	650,745,698
1/04/2035	168	2,574,686,901	1,945,944,859	1,278,577,931	634,875,198
1/05/2035	169	2,533,160,492	1,911,416,685	1,252,800,201	619,525,312
1/06/2035	170	2,491,873,498	1,877,074,185	1,227,162,206	604,276,676
1/07/2035	171	2,450,722,210	1,843,045,652	1,201,949,980	589,435,567
1/08/2035	172	2,409,890,556	1,809,264,679	1,176,918,798	574,715,702
1/09/2035	173	2,369,239,917	1,775,728,664	1,152,166,100	560,245,369
1/10/2035	174	2,329,121,889	1,742,795,145	1,128,014,276	546,253,034
1/11/2035	175	2,289,091,722	1,709,936,956	1,103,932,314	532,326,801
1/12/2035	176	2,249,552,440	1,677,643,141	1,080,417,725	518,852,209
1/01/2036	177	2,210,302,456	1,645,576,017	1,057,070,997	505,490,206
1/02/2036	178	2,171,257,524	1,613,765,247	1,034,000,287	492,363,520
1/03/2036	179	2,131,558,574	1,581,745,600	1,011,072,685	479,538,117
1/04/2036	180	2,092,666,356	1,550,251,410	988,421,015	466,809,134
1/05/2036	181	2,052,961,779	1,518,341,866	965,693,192	454,205,751
1/06/2036	182	2,014,779,178	1,487,575,223	943,718,854	441,990,271
1/07/2036	183	1,976,719,761	1,457,079,160	922,097,001	430,093,393
1/08/2036	184	1,939,501,785	1,427,220,271	900,904,095	418,428,582
1/09/2036	185	1,902,646,879	1,397,725,195	880,042,087	407,007,904
1/10/2036	186	1,865,886,216	1,368,470,115	859,501,687	395,878,775
1/11/2036	187	1,829,606,554	1,339,586,146	839,220,640	384,900,309
1/12/2036	188	1,793,591,795	1,311,061,635	819,329,110	374,236,870
1/01/2037	189	1,758,305,976	1,283,088,852	799,808,657	363,773,374
1/02/2037	190	1,723,408,689	1,255,490,229	780,614,832	353,539,730
1/03/2037	191	1,688,710,176	1,228,327,859	761,971,767	343,775,813
1/04/2037	192	1,654,200,475	1,201,185,558	743,239,483	333,904,160
1/05/2037	193	1,620,181,833	1,174,552,082	724,971,138	324,361,917
1/06/2037	194	1,586,257,855	1,148,008,453	706,785,477	314,886,018
1/07/2037	195	1,552,678,628	1,121,861,995	688,988,121	305,698,690
1/08/2037	196	1,518,934,567	1,095,619,379	671,160,048	296,527,216
1/09/2037	197	1,485,998,046	1,070,044,051	653,825,931	287,645,261
1/10/2037	198	1,453,144,707	1,044,669,327	636,750,207	278,984,620
1/11/2037	199	1,420,803,388	1,019,686,671	619,942,038	270,469,858
1/12/2037	200	1,388,649,549	994,974,558	603,428,874	262,186,277

1/01/2038	201	1,356,369,450	970,197,379	586,905,665	253,926,947
1/02/2038	202	1,325,339,891	946,394,367	571,050,405	246,020,645
1/03/2038	203	1,294,665,468	923,074,097	555,699,464	238,491,056
1/04/2038	204	1,264,429,710	899,987,485	540,423,190	230,952,526
1/05/2038	205	1,233,558,750	876,573,177	525,067,879	223,470,537
1/06/2038	206	1,203,828,236	853,995,621	510,242,947	216,241,205
1/07/2038	207	1,174,836,501	832,060,891	495,913,857	209,307,008
1/08/2038	208	1,146,290,653	810,466,762	481,815,132	202,495,129
1/09/2038	209	1,117,891,303	789,046,893	467,888,244	195,809,112
1/10/2038	210	1,090,190,361	768,231,543	454,423,960	189,394,808
1/11/2038	211	1,062,600,981	747,519,951	441,048,113	183,041,445
1/12/2038	212	1,035,405,464	727,192,831	427,998,785	176,897,660
1/01/2039	213	1,008,319,160	706,968,291	415,037,153	170,813,875
1/02/2039	214	981,818,535	687,220,207	402,417,681	164,918,678
1/03/2039	215	955,550,347	667,809,191	390,152,722	159,280,439
1/04/2039	216	929,535,638	648,526,373	377,923,574	153,634,377
1/05/2039	217	903,469,879	629,305,946	365,820,420	148,104,566
1/06/2039	218	878,182,721	610,654,868	354,075,621	142,742,451
1/07/2039	219	852,556,802	591,862,494	342,334,595	137,443,434
1/08/2039	220	828,034,663	573,863,751	331,079,930	132,361,805
1/09/2039	221	803,215,971	555,719,184	319,796,381	127,309,259
1/10/2039	222	780,116,113	538,851,211	309,326,256	122,636,378
1/11/2039	223	758,048,288	522,720,178	299,303,145	118,159,986
1/12/2039	224	736,632,533	507,118,961	289,655,402	113,882,467
1/01/2040	225	717,084,930	492,824,544	280,774,850	109,923,376
1/02/2040	226	697,996,178	478,891,972	272,143,224	106,092,821
1/03/2040	227	679,058,211	465,159,461	263,710,407	102,397,956
1/04/2040	228	660,958,913	451,993,403	255,594,556	98,826,232
1/05/2040	229	643,275,028	439,178,313	247,736,590	95,395,278
1/06/2040	230	625,929,608	426,611,411	240,035,696	92,038,424
1/07/2040	231	609,086,733	414,450,505	232,619,332	88,829,093
1/08/2040	232	592,676,500	402,600,230	225,393,425	85,705,223
1/09/2040	233	576,910,723	391,225,994	218,468,597	82,720,221
1/10/2040	234	561,218,176	379,959,563	211,654,966	79,811,820
1/11/2040	235	545,688,635	368,819,045	204,926,685	76,947,388
1/12/2040	236	530,324,574	357,846,474	198,340,629	74,169,122
1/01/2041	237	515,089,755	346,976,995	191,826,993	71,429,530
1/02/2041	238	499,901,716	336,174,817	185,382,317	68,737,384
1/03/2041	239	484,608,252	325,390,955	179,023,368	66,125,569
1/04/2041	240	469,602,299	314,780,387	172,745,206	63,536,359
1/05/2041	241	454,605,053	304,227,361	166,542,997	61,004,066
1/06/2041	242	439,908,543	293,892,963	160,476,479	58,532,950
1/07/2041	243	425,405,999	283,737,645	154,549,970	56,140,210
1/08/2041	244	411,315,436	273,874,210	148,798,035	53,821,888
1/09/2041	245	397,358,064	264,131,951	143,140,026	51,556,027
1/10/2041	246	383,489,926	254,495,102	137,578,113	49,349,616
1/11/2041	247	370,053,161	245,161,554	132,195,411	47,217,983
1/12/2041	248	356,763,535	235,969,171	126,925,548	45,149,836
1/01/2042	249	343,715,334	226,953,297	121,765,531	43,130,860
1/02/2042	250	331,144,058	218,281,703	116,815,184	41,202,130
1/03/2042	251	318,837,767	209,847,717	112,043,671	39,367,942
1/04/2042	252	306,376,888	201,304,401	107,208,802	37,509,601
1/05/2042	253	294,215,136	192,996,237	102,531,139	35,725,957
1/06/2042	254	282,368,390	184,910,974	97,985,930	33,997,613
1/07/2042	255	270,810,662	177,051,221	93,590,061	32,339,293
1/08/2042	256	259,193,751	169,168,880	89,195,998	30,690,416
1/09/2042	257	247,898,899	161,522,610	84,947,834	29,104,915
1/10/2042	258	236,583,002	153,896,529	80,737,924	27,549,118
1/11/2042	259	225,614,662	146,512,739	76,668,724	26,049,834
1/12/2042	260	214,820,510	139,274,103	72,701,435	24,600,606
1/01/2043	261	204,128,082	132,117,443	68,790,247	23,178,552
1/02/2043	262	193,515,490	125,036,244	64,937,672	21,787,770
1/03/2043	263	183,223,911	118,205,166	61,248,911	20,471,489
1/04/2043	264	173,121,789	111,498,447	57,626,843	19,179,289
1/05/2043	265	163,170,872	104,917,101	54,091,878	17,928,990
1/06/2043	266	153,408,000	98,472,380	50,640,071	16,713,780
1/07/2043	267	143,862,959	92,193,855	47,294,606	15,545,621
1/08/2043	268	134,547,919	86,078,116	44,044,987	14,416,159
1/09/2043	269	125,495,788	80,150,769	40,907,743	13,332,612
1/10/2043	270	116,392,651	74,214,825	37,784,898	12,264,336
1/11/2043	271	107,948,413	68,713,828	34,895,211	11,278,419

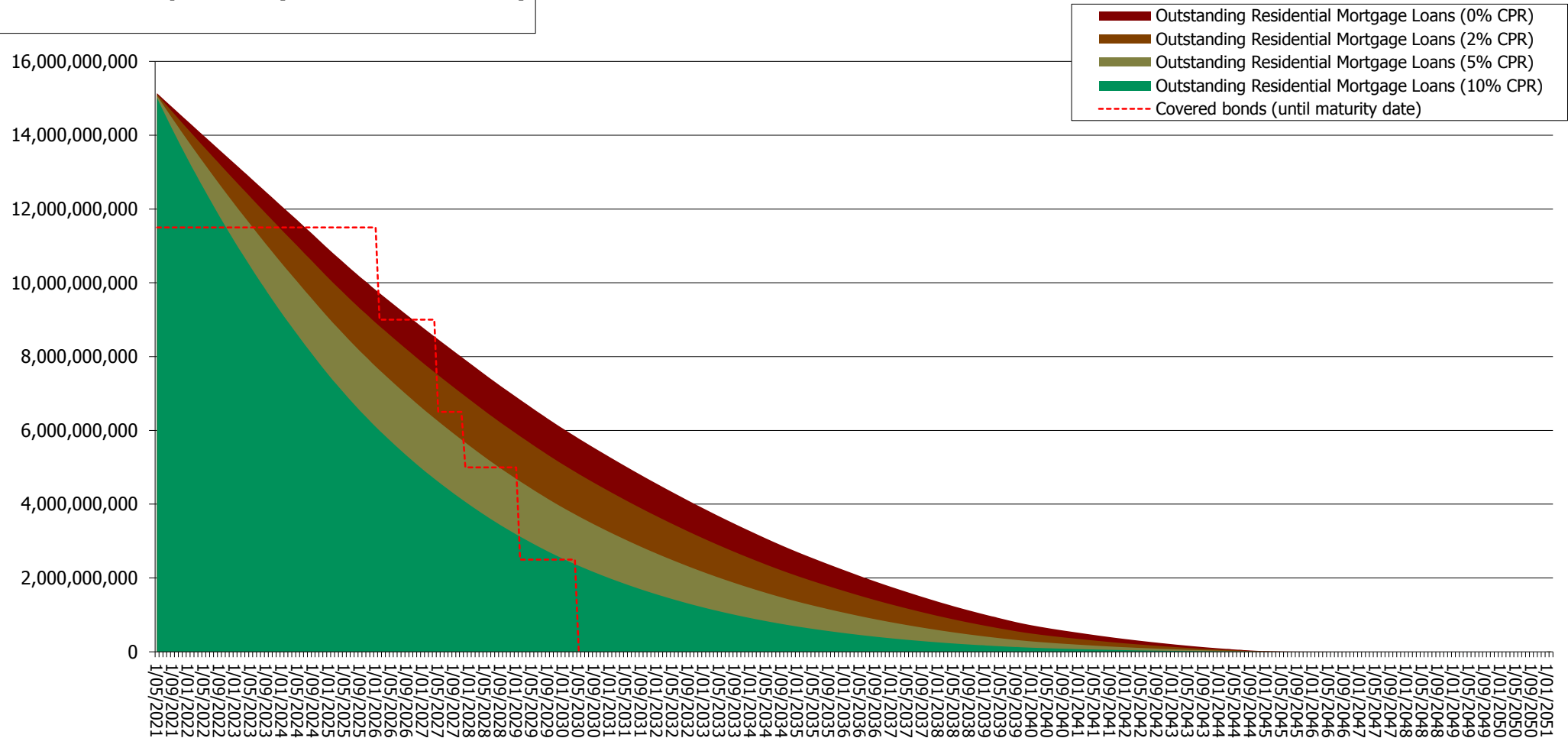


1/12/2043	272	99,721,221	63,372,674	32,103,581	10,333,608
1/01/2044	273	91,684,345	58,166,430	29,391,243	9,420,481
1/02/2044	274	83,794,195	53,070,592	26,748,139	8,537,001
1/03/2044	275	76,059,542	48,095,457	24,182,942	7,687,700
1/04/2044	276	68,495,135	43,238,722	21,685,629	6,864,611
1/05/2044	277	61,049,086	38,475,020	19,248,983	6,068,310
1/06/2044	278	53,880,413	33,899,506	16,916,730	5,310,471
1/07/2044	279	47,023,094	29,536,581	14,703,239	4,596,695
1/08/2044	280	40,528,232	25,413,791	12,618,750	3,928,309
1/09/2044	281	34,401,169	21,535,144	10,665,685	3,306,242
1/10/2044	282	28,690,183	17,930,585	8,858,602	2,734,810
1/11/2044	283	23,545,664	14,690,442	7,239,352	2,225,453
1/12/2044	284	19,139,440	11,921,742	5,860,495	1,794,193
1/01/2045	285	16,390,171	10,191,938	4,997,416	1,523,480
1/02/2045	286	13,857,656	8,602,523	4,207,350	1,277,193
1/03/2045	287	11,583,685	7,179,875	3,503,490	1,059,458
1/04/2045	288	9,571,765	5,922,771	2,882,723	868,046
1/05/2045	289	7,725,997	4,772,809	2,317,297	694,924
1/06/2045	290	6,144,929	3,789,651	1,835,275	548,041
1/07/2045	291	5,207,016	3,205,958	1,548,779	460,593
1/08/2045	292	4,605,646	2,830,885	1,364,105	403,955
1/09/2045	293	4,296,709	2,636,515	1,267,214	373,673
1/10/2045	294	4,057,711	2,485,776	1,191,823	350,001
1/11/2045	295	3,859,461	2,360,317	1,128,792	330,087
1/12/2045	296	3,676,730	2,244,875	1,070,941	311,886
1/01/2046	297	3,453,753	2,105,156	1,001,733	290,495
1/02/2046	298	3,296,524	2,005,913	952,081	274,927
1/03/2046	299	3,143,649	1,909,959	904,454	260,175
1/04/2046	300	2,994,201	1,816,075	857,809	245,712
1/05/2046	301	2,850,420	1,726,029	813,270	231,999
1/06/2046	302	2,710,037	1,638,239	769,942	218,709
1/07/2046	303	2,578,635	1,556,247	729,607	206,402
1/08/2046	304	2,386,727	1,437,984	672,448	189,426
1/09/2046	305	2,264,498	1,362,029	635,309	178,206
1/10/2046	306	2,144,658	1,287,831	599,221	167,394
1/11/2046	307	2,027,649	1,215,504	564,130	156,924
1/12/2046	308	1,914,754	1,145,943	530,537	146,974
1/01/2047	309	1,807,534	1,079,939	498,707	137,572
1/02/2047	310	1,705,886	1,017,480	468,669	128,738
1/03/2047	311	1,605,713	956,264	439,460	120,252
1/04/2047	312	1,512,592	899,279	412,221	112,321
1/05/2047	313	1,421,021	843,450	385,678	104,658
1/06/2047	314	1,332,472	789,551	360,114	97,307
1/07/2047	315	1,253,017	741,251	337,252	90,756
1/08/2047	316	1,174,493	693,620	314,778	84,349
1/09/2047	317	1,099,020	647,947	293,304	78,262
1/10/2047	318	1,027,754	604,936	273,160	72,588
1/11/2047	319	957,941	562,888	253,527	67,086
1/12/2047	320	890,274	522,268	234,652	61,837
1/01/2048	321	825,921	483,695	216,769	56,882
1/02/2048	322	763,465	446,359	199,528	52,136
1/03/2048	323	702,853	410,270	182,959	47,617
1/04/2048	324	644,613	375,636	167,088	43,303
1/05/2048	325	587,517	341,803	151,665	39,144
1/06/2048	326	536,609	311,656	137,936	35,450
1/07/2048	327	492,121	285,349	125,982	32,245
1/08/2048	328	451,669	261,449	115,137	29,345
1/09/2048	329	412,189	238,191	104,628	26,553
1/10/2048	330	376,881	217,431	95,273	24,080
1/11/2048	331	342,341	197,169	86,175	21,688
1/12/2048	332	312,105	179,460	78,242	19,611
1/01/2049	333	283,515	162,744	70,774	17,664
1/02/2049	334	255,677	146,515	63,554	15,795
1/03/2049	335	228,273	130,611	56,525	13,994
1/04/2049	336	202,452	115,641	49,919	12,306
1/05/2049	337	176,774	100,808	43,409	10,658
1/06/2049	338	152,861	87,023	37,378	9,138
1/07/2049	339	129,698	73,716	31,584	7,690
1/08/2049	340	108,267	61,430	26,254	6,365
1/09/2049	341	89,448	50,667	21,598	5,214
1/10/2049	342	70,605	39,927	16,978	4,082

1/11/2049	343	52,348	29,553	12,535	3,001
1/12/2049	344	40,204	22,660	9,588	2,286
1/01/2050	345	34,528	19,428	8,199	1,947
1/02/2050	346	29,350	16,486	6,940	1,641
1/03/2050	347	25,067	14,059	5,905	1,391
1/04/2050	348	20,777	11,633	4,873	1,143
1/05/2050	349	16,481	9,212	3,850	899
1/06/2050	350	13,475	7,519	3,134	729
1/07/2050	351	10,463	5,829	2,424	561
1/08/2050	352	7,446	4,141	1,718	396
1/09/2050	353	5,971	3,315	1,372	315
1/10/2050	354	4,493	2,490	1,028	235
1/11/2050	355	3,010	1,666	686	156
1/12/2050	356	1,525	842	346	78
1/01/2051	357	765	422	173	39
1/02/2051	358	0	0	0	0
		1,452,493,483,332	1,293,383,473,132	1,102,977,166,582	874,980,109,339



Amortisation profiles (all amounts in EUR)



Resort in Domestic Currency

[Please insert currency]

CONTENT OF TAB 1

1. Additional information on the programme  
2. Additional information on the assets  
3. Additional information on the asset distribution

Field Number

1. Additional information on the programme

1.1.1.1

Service IP available

BNP Paribas Fortis

8623PHUUVWEDG7567

1.1.1.2

Service

1.1.1.3

Back-up service

1.1.1.4

Back-up provider

1.1.1.5

Back-up contract manager

1.1.1.6

Account name

1.1.1.7

Service account name

1.1.1.8

Service account bank

1.1.1.9

Account bank address

1.1.1.10

Trustee

Stichting BNP Paribas Financiële  
Bewaarzaam

1.1.1.11

Cover Pool Monitor

David De Schacht & Jürgen De Raedemaeker

OE.1.1.1

OE.1.1.2

OE.1.1.3

OE.1.1.4

OE.1.1.5

OE.1.1.6

OE.1.1.7

OE.1.1.8

2. Additional information on the assets

2.1.1.1

Asset Characteristics

Guarantee IF available

Local Entity Identifier (LEI)\*

Type of Asset

2.1.1.2

Guarantee Asset

Guarantee

Guarantee

BT

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3. Additional information on the asset distribution

3.1.1.1

Weighted Average Securitisation Maturity

44.42

3.1.1.2

Weighted Average Maturity (months)\*\*

170.41

3.1.1.3

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3.1.1.97

3.1.1.98

3.1.1.99

3.1.1.100

2. Asset

% Residential Loans

% Commercial Loans

% Public Sector Assets

% Disputed Loans

% Total Loans

3.2.1.1

1-30 days

0.15%

0.15%

3.2.1.2

31-60 days

0.15%

0.15%

3.2.1.3

61-90 days

0.05%

0.05%

3.2.1.4

91-120 days

0.05%

0.05%

3.2.1.5

> 120 days

0.05%

0.05%

OE.3.2.1

OE.3.2.2

OE.3.2.3

OE.3.2.4

Reason for No Data in Worksheet 1

Not available for the jurisdiction  
Not relevant for the issue and/or CB programme at the amount time  
Not available at the amount time  
Confidential

\* Local Entity Identifier (LEI) Finder: <http://www.lei.luks.com/finwatch>  
\*\* Watchlist Avenue Mobility - Banknote Term to Maturity