



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/8/2021

Cut-off Date: 31/8/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) 129(7)					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/08/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,260.3			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	16,674.1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	11,971.9			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	32.7%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,260.3		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	15,351.8		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	315.4	[Mark as ND1 if not relevant]	2.1%	
G.3.4.3	1 - 2 Y	439.9	[Mark as ND1 if not relevant]	2.9%	
G.3.4.4	2 - 3 Y	626.6	[Mark as ND1 if not relevant]	4.1%	
G.3.4.5	3 - 4 Y	954.1	[Mark as ND1 if not relevant]	6.3%	
G.3.4.6	4 - 5 Y	1,106.4	[Mark as ND1 if not relevant]	7.3%	
G.3.4.7	5 - 10 Y	7,853.5	[Mark as ND1 if not relevant]	51.5%	
G.3.4.8	10+ Y	3,964.5	[Mark as ND1 if not relevant]	26.0%	
G.3.4.9	Total	15,260.3	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)	6.6	7.6		
	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	11500.0	78.3%	100.0%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
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	15,260.3	15260.32	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	15,260.3	15,260.3	100.0%	100.0%		
OG.3.6.1	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.2	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.3	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.4	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.5	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.6	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.7	a/w [if relevant, please specify]			0.0%	0.0%		
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 [if relevant, please specify]						
OG.3.7.2	a/w [if relevant, please specify]						
OG.3.7.3	a/w [if relevant, please specify]						
OG.3.7.4	a/w [if relevant, please specify]						
OG.3.7.5	a/w [if relevant, please specify]						
OG.3.7.6	a/w [if relevant, please specify]						
OG.3.7.7	a/w [if 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					
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 gvts or quasi gvts		0.0%				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%				
OG.3.9.4	a/w EU central banks		0.0%				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%				
OG.3.9.7	a/w CQS1 credit institutions		0.0%				
OG.3.9.8	a/w CQS2 credit institutions		0.0%				
OG.3.9.9							
OG.3.9.10							
OG.3.9.11							
OG.3.9.12							
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets				
G.3.10.1	Domestic (Country of Issuer)	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 [if relevant, please specify]		0.0%				
OG.3.10.2	a/w [if relevant, please specify]		0.0%				
OG.3.10.3	a/w [if relevant, please specify]		0.0%				
OG.3.10.4	a/w [if relevant, please specify]		0.0%				
OG.3.10.5	a/w [if relevant, please specify]		0.0%				
OG.3.10.6	a/w [if relevant, please specify]		0.0%				
OG.3.10.7	a/w [if relevant, please specify]		0.0%				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds			
G.3.11.1	Substitute and other marketable assets	91.5	0.6%	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 [if relevant, please specify]						
OG.3.11.2	a/w [if relevant, please specify]						
OG.3.11.3	a/w [if relevant, please specify]						
OG.3.11.4	a/w [if relevant, please specify]						
OG.3.11.5	a/w [if relevant, please specify]						
OG.3.11.6	a/w [if relevant, please specify]						
OG.3.11.7	a/w [if relevant, please specify]						

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/13
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		
4. References to Capital Requirements Regulation (CRR)		
129(7)		Row
		Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	
G.4.1.6	(ii) Interest rate risk - cover pool:	
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	
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	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency		[Please insert currency]	
<div>CONTENT OF TAB B1</div> <div>7. Mortgage Assets</div> <div>7.A Residential Cover Pool</div> <div>7.B Commercial Cover Pool</div>			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15260.32	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	15,260.3	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [If relevant, please specify]		0.0%
OM.7.1.4	a/w [If relevant, please specify]		0.0%
OM.7.1.5	a/w [If relevant, please specify]		0.0%
OM.7.1.6	a/w [If relevant, please specify]		0.0%
OM.7.1.7	a/w [If relevant, please specify]		0.0%
OM.7.1.8	a/w [If relevant, please specify]		0.0%
OM.7.1.9	a/w [If relevant, please specify]		0.0%
OM.7.1.10	a/w [If relevant, please specify]		0.0%
OM.7.1.11	a/w [If relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	224624	0
OM.7.2.1	Optional information eg. Number of borrowers		224624
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	[For completion]
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	[For completion]
M.7.4.5	Croatia	0	[For completion]
M.7.4.6	Cyprus	0	[For completion]
M.7.4.7	Czechia	0	[For completion]
M.7.4.8	Denmark	0	[For completion]
M.7.4.9	Estonia	0	[For completion]
M.7.4.10	Finland	0	[For completion]
M.7.4.11	France	0	[For completion]
M.7.4.12	Germany	0	[For completion]
M.7.4.13	Greece	0	[For completion]
M.7.4.14	Netherlands	0	[For completion]
M.7.4.15	Hungary	0	[For completion]
M.7.4.16	Ireland	0	[For completion]
M.7.4.17	Italy	0	[For completion]
M.7.4.18	Latvia	0	[For completion]
M.7.4.19	Lithuania	0	[For completion]
M.7.4.20	Luxembourg	0	[For completion]
M.7.4.21	Malta	0	[For completion]
M.7.4.22	Poland	0	[For completion]
M.7.4.23	Portugal	0	[For completion]
M.7.4.24	Romania	0	[For completion]
M.7.4.25	Slovakia	0	[For completion]
M.7.4.26	Slovenia	0	[For completion]
M.7.4.27	Spain	0	[For completion]
M.7.4.28	Sweden	0	[For completion]
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0	[For completion]
M.7.4.31	Liechtenstein	0	[For completion]
M.7.4.32	Norway	0	[For completion]
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland	0	[For completion]
M.7.4.35	United Kingdom	0	[For completion]
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/w [If relevant, please specify]		
OM.7.4.2	a/w [If relevant, please specify]		
OM.7.4.3	a/w [If relevant, please specify]		
OM.7.4.4	a/w [If relevant, please specify]		
OM.7.4.5	a/w [If relevant, please specify]		
OM.7.4.6	a/w [If relevant, please specify]		
OM.7.4.7	a/w [If relevant, please specify]		
OM.7.4.8	a/w [If relevant, please specify]		
OM.7.4.9	a/w [If relevant, please specify]		
OM.7.4.10	a/w [If relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.6%	0.0%
M.7.5.2	Vlaams-Brabant	14.3%	0.0%
M.7.5.3	Oost-Vlaanderen	15.5%	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	Liège	7.4%	0.0%
M.7.5.8	Hainaut	6.9%	0.0%
M.7.5.9	Brabant Wallon	5.0%	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		
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	82.3%	0.0%
M.7.6.2	Floating rate	0.0%	0.0%
M.7.6.3	Other	17.7%	0.0%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.5%	0.0%	4.5%	
M.7.7.2	Amortising	95.5%	0.0%	95.5%	
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 12months	4.0%	0.0%	4.0%	
M.7.8.2	≥ 12 - ≤ 24 months	32.2%	0.0%	32.2%	
M.7.8.3	≥ 24 - ≤ 36 months	18.4%	0.0%	18.4%	
M.7.8.4	≥ 36 - ≤ 60 months	12.4%	0.0%	12.4%	
M.7.8.5	≥ 60 months	33.0%	0.0%	33.0%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	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 (ODDs)	67.54			
	By buckets (mn):				
M.7A.10.2	TBC at a country level	7161.00	175360	46.9%	78.1%
M.7A.10.3	TBC at a country level	5501.68	40453	36.1%	18.0%
M.7A.10.4	TBC at a country level	1532.51	6441	10.0%	2.9%
M.7A.10.5	TBC at a country level	484.66	1423	3.2%	0.6%
M.7A.10.6	TBC at a country level	580.47	947	3.8%	0.4%
M.7A.10.26	Total	15,260.3	224,624	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 (mn):				
M.7A.11.2	>0 - <=40 %	5320.66	107622	34.9%	47.9%
M.7A.11.3	>40 - <=50 %	1501.36	21357	9.8%	10.4%
M.7A.11.4	>50 - <=60 %	1569.69	22116	10.3%	9.8%
M.7A.11.5	>60 - <=70 %	1718.91	21365	11.3%	9.5%
M.7A.11.6	>70 - <=80 %	1854.70	20611	12.2%	9.2%
M.7A.11.7	>80 - <=90 %	1829.97	17545	12.0%	7.8%
M.7A.11.8	>90 - <=100 %	1107.33	8636	7.3%	3.8%
M.7A.11.9	>100%	357.70	3372	2.3%	1.5%
M.7A.11.10	Total	15,260.3	224,624	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 (%)	48%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	6568.17	130255	43.0%	58.0%
M.7A.12.3	>40 - <=50 %	1638.22	22614	10.7%	10.1%
M.7A.12.4	>50 - <=60 %	1662.45	20661	10.9%	9.2%
M.7A.12.5	>60 - <=70 %	1656.15	18351	10.9%	8.2%
M.7A.12.6	>70 - <=80 %	1528.21	15319	10.0%	6.8%
M.7A.12.7	>80 - <=90 %	1260.92	10434	8.3%	4.6%
M.7A.12.8	>90 - <=100 %	712.03	4951	4.7%	2.2%
M.7A.12.9	>100%	234.17	2039	1.5%	0.9%
M.7A.12.10	Total	15,260.3	224,624	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 [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
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 (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.18	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 (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 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 (mn)	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	Multifamily 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 (mn)	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%
OM.7A.19.5					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.20.26	Total	0.0	0	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]			
By LTV buckets (mn):					
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
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 ND1 if not relevant]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w Cultural purposes				
OM.7B.23.2	a/w [if relevant, please specify]				
OM.7B.23.3	a/w [if relevant, please specify]				
OM.7B.23.4	a/w [if relevant, please specify]				
OM.7B.23.5	a/w [if relevant, please specify]				
OM.7B.23.6	a/w [if relevant, please specify]				
OM.7B.23.7	a/w [if relevant, please specify]				
OM.7B.23.8	a/w [if relevant, please specify]				
OM.7B.23.9	a/w [if relevant, please specify]				
OM.7B.23.10	a/w [if relevant, please specify]				
OM.7B.23.11	a/w [if relevant, please specify]				
OM.7B.23.12	a/w [if relevant, please specify]				
OM.7B.23.13	a/w [if relevant, please specify]				
OM.7B.23.14	a/w [if relevant, please specify]				

24. EPC information of the financed CRE - optional		Nominal (mn)	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 (mn)	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 (mn)	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	1961 - 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					
27. New Commercial Property - optional		Nominal (mn)	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 31/08/2021

Contact Details:

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Remark

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

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

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
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.49	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.49	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.72	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.72	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.28	10/12/2028
		11,500,000,000									

Totals

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

Current Weighted Average Fixed Coupon: 0.31 %

Weighted Average Remaining Average Life* 6.56

* 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	15,260,322,727 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	668,015,181 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	39.30 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,283,962,864 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.82 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,398,261 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	668,015,181 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,283,962,864
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.43 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,060,153,716 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,057,993,716
<i>Total Interest Proceeds Public Finance Exposures</i>	2,160,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	16,019,312,859 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,260,322,727
<i>Total Principal Proceeds Public Finance Exposures</i>	90,974,952
<i>Total Principal Proceeds Financial Institution Exposures</i>	668,015,181
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	250,799,978 (X)
Costs, Fees and expenses Covered Bonds	102,869,942 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,225,796,656

> > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,428,399,969 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,749,720 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,386,650,249

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	90,974,952 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	90,974,952 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 31/08/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,260,322,726.53
Principal Redemptions between Cut-off Date and Maturity Date	15,260,322,726.53
Interest Payments between Cut-off Date and Maturity Date	2,057,993,716.07
Number of borrowers	115,785.00
Number of loans	224,624.00
Average Outstanding Balance per borrower	131,799
Average Outstanding Balance per loan	67,937
Weighted average Current Loan to Current Value	47.81 %
Weighted average seasoning (in Years)	3.57
Weighted average remaining maturity (in years, at 0% CPR)	14.91
Weighted average initial maturity (in years, at 0% CPR)	18.48
Percentage of Fixed Rate Loans	82.26 %
Percentage of Variable Rate Loans	17.74 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.46 %
Weighted Remaining average life (in years, at 0% CPR)	7.77
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.62

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	668,015,181
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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
TASOIRCF)						
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

31/08/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,387,690,422.02	15.65 %	34,501	15.36 %
Oost-Vlaanderen	2,364,254,448.99	15.49 %	36,529	16.26 %
Vlaams-Brabant	2,187,600,295.13	14.34 %	30,895	13.75 %
West-Vlaanderen	1,693,550,598.42	11.10 %	27,885	12.41 %
Brussels	1,333,523,629.37	8.74 %	12,786	5.69 %
Limburg	1,233,032,387.98	8.08 %	21,171	9.43 %
Liège	1,129,919,254.54	7.40 %	17,380	7.74 %
Hainaut	1,051,288,404.30	6.89 %	16,911	7.53 %
Brabant Wallon	769,506,515.77	5.04 %	9,404	4.19 %
Namur	660,282,906.22	4.33 %	10,415	4.64 %
Luxembourg	408,294,729.46	2.68 %	6,008	2.67 %
Other	41,379,134.33	0.27 %	739	0.33 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	614,050,949.66	4.02 %	5,434	2.42 %
>1 and <=2	4,911,605,882.91	32.19 %	53,889	23.99 %
>2 and <=3	2,813,349,990.10	18.44 %	37,078	16.51 %
>3 and <=4	1,883,295,978.15	12.34 %	25,627	11.41 %
>4 and <=5	1,831,423,947.88	12.00 %	27,998	12.46 %
>5 and <=6	1,369,478,316.62	8.97 %	25,798	11.48 %
>6 and <=7	782,293,348.31	5.13 %	16,378	7.29 %
>7 and <=8	84,489,814.46	0.55 %	1,817	0.81 %
>8 and <=9	84,201,779.20	0.55 %	1,962	0.87 %
>9 and <=10	78,117,266.86	0.51 %	5,490	2.44 %
>10 and <=11	232,809,204.54	1.53 %	6,502	2.89 %
>11 and <=12	305,002,005.47	2.00 %	6,525	2.90 %
>12 and <=13	83,825,029.78	0.55 %	2,425	1.08 %
>13 and <=14	15,439,643.02	0.10 %	415	0.18 %
>14 and <=15	14,498,915.72	0.10 %	399	0.18 %
>15 and <=16	44,802,729.98	0.29 %	1,286	0.57 %
>16 and <=17	69,602,181.85	0.46 %	2,641	1.18 %
>17 and <=18	28,155,433.93	0.18 %	1,757	0.78 %
>18 and <=19	8,330,036.92	0.05 %	829	0.37 %
>19 and <=20	2,198,218.47	0.01 %	123	0.05 %
>20 and <=21	647,422.12	0.00 %	43	0.02 %
>21 and <=22	1,056,393.40	0.01 %	66	0.03 %
>22 and <=23	1,009,712.70	0.01 %	79	0.04 %
>23 and <=24	196,766.40	0.00 %	21	0.01 %
>24 and <=25	247,708.45	0.00 %	22	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	3,485.46	0.00 %	1	0.00 %
>25 and <=26	59,741.76	0.00 %	8	0.00 %
>28 and <=29	47,728.50	0.00 %	5	0.00 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,792,000.00	0.01 %	1,348	0.60 %
<=1	107,359,543.96	0.70 %	5,653	2.52 %
>1 and <=2	130,711,358.97	0.86 %	4,441	1.98 %
>2 and <=3	168,483,944.35	1.10 %	4,717	2.10 %
>3 and <=4	303,129,471.81	1.99 %	9,343	4.16 %
>4 and <=5	313,037,295.37	2.05 %	10,005	4.45 %
>5 and <=6	323,942,353.02	2.12 %	9,194	4.09 %
>6 and <=7	435,355,751.19	2.85 %	10,574	4.71 %
>7 and <=8	591,804,410.22	3.88 %	13,279	5.91 %
>8 and <=9	691,079,197.18	4.53 %	13,847	6.16 %
>9 and <=10	480,135,135.65	3.15 %	9,269	4.13 %
>10 and <=11	569,338,417.62	3.73 %	9,522	4.24 %
>11 and <=12	692,287,107.24	4.54 %	10,359	4.61 %
>12 and <=13	716,400,592.01	4.69 %	10,234	4.56 %
>13 and <=14	987,328,566.88	6.47 %	13,214	5.88 %
>14 and <=15	599,607,229.85	3.93 %	7,754	3.45 %
>15 and <=16	716,703,825.39	4.70 %	8,702	3.87 %
>16 and <=17	914,825,301.16	5.99 %	10,345	4.61 %
>17 and <=18	877,313,319.94	5.75 %	9,907	4.41 %
>18 and <=19	1,599,102,848.90	10.48 %	16,834	7.49 %
>19 and <=20	567,066,775.09	3.72 %	5,945	2.65 %
>20 and <=21	553,354,382.01	3.63 %	5,777	2.57 %
>21 and <=22	515,124,884.36	3.38 %	5,056	2.25 %
>22 and <=23	686,933,121.45	4.50 %	6,283	2.80 %
>23 and <=24	1,409,828,458.83	9.24 %	10,963	4.88 %
>24 and <=25	276,287,665.36	1.81 %	1,775	0.79 %
>25 and <=26	11,656,164.84	0.08 %	114	0.05 %
>26 and <=27	8,679,856.39	0.06 %	78	0.03 %
>27 and <=28	5,781,534.89	0.04 %	46	0.02 %
>28 and <=29	5,062,326.30	0.03 %	39	0.02 %
>29 and <=30	809,886.30	0.01 %	7	0.00 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	795,190.56	0.01 %	16	0.01 %
>1 and <=2	21,061,816.58	0.14 %	305	0.14 %
>2 and <=3	39,846,581.75	0.26 %	471	0.21 %
>3 and <=4	16,724,042.26	0.11 %	347	0.15 %
>4 and <=5	302,256,039.61	1.98 %	2,528	1.13 %
>5 and <=6	30,225,649.89	0.20 %	1,172	0.52 %
>6 and <=7	62,425,797.59	0.41 %	1,886	0.84 %
>7 and <=8	84,300,668.61	0.55 %	2,556	1.14 %
>8 and <=9	108,268,181.86	0.71 %	3,002	1.34 %
>9 and <=10	1,349,609,071.09	8.84 %	34,841	15.51 %
>10 and <=11	168,535,796.87	1.10 %	8,326	3.71 %
>11 and <=12	236,423,407.02	1.55 %	4,575	2.04 %
>12 and <=13	762,295,660.11	5.00 %	13,874	6.18 %
>13 and <=14	139,797,289.09	0.92 %	2,701	1.20 %
>14 and <=15	1,903,674,764.76	12.47 %	30,394	13.53 %
>15 and <=16	181,917,564.49	1.19 %	2,859	1.27 %
>16 and <=17	242,918,122.61	1.59 %	3,554	1.58 %
>17 and <=18	893,713,011.40	5.86 %	11,845	5.27 %
>18 and <=19	229,615,300.73	1.50 %	5,344	2.38 %
>19 and <=20	3,498,823,720.54	22.93 %	42,939	19.12 %
>20 and <=21	326,848,487.73	2.14 %	4,338	1.93 %
>21 and <=22	156,073,537.76	1.02 %	2,165	0.96 %
>22 and <=23	200,869,723.22	1.32 %	2,604	1.16 %
>23 and <=24	128,169,613.75	0.84 %	1,581	0.70 %
>24 and <=25	3,407,554,206.96	22.33 %	32,092	14.29 %
>25 and <=26	472,392,434.82	3.10 %	4,527	2.02 %
>26 and <=27	22,939,592.89	0.15 %	245	0.11 %
>27 and <=28	12,024,924.71	0.08 %	142	0.06 %
>28 and <=29	9,555,932.95	0.06 %	107	0.05 %
>29 and <=30	214,557,372.19	1.41 %	2,847	1.27 %
>30 and <=31	32,030,885.43	0.21 %	383	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	490,630.55	0.00 %	5	0.00 %
>35 and <=36	106,840.41	0.00 %	2	0.00 %
>36 and <=37	114,780.18	0.00 %	1	0.00 %
>39 and <=40	304,056.17	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,665,259.58	0.02 %	37	0.02 %
>40 and <=41	90,535.17	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	8,656.12	0.00 %	2	0.00 %
1993	42,557.84	0.00 %	4	0.00 %
1996	84,418.65	0.00 %	13	0.01 %
1997	258,335.31	0.00 %	22	0.01 %
1998	209,159.33	0.00 %	20	0.01 %
1999	1,576,187.42	0.01 %	114	0.05 %
2000	730,506.32	0.00 %	45	0.02 %
2001	519,737.53	0.00 %	64	0.03 %
2002	3,579,482.41	0.02 %	176	0.08 %
2003	15,435,448.40	0.10 %	1,336	0.59 %
2004	37,241,249.65	0.24 %	1,953	0.87 %
2005	78,444,976.06	0.51 %	2,624	1.17 %
2006	23,704,062.14	0.16 %	680	0.30 %
2007	12,950,870.45	0.08 %	334	0.15 %
2008	21,017,265.78	0.14 %	599	0.27 %
2009	176,749,319.89	1.16 %	4,174	1.86 %
2010	297,773,163.40	1.95 %	6,733	3.00 %
2011	186,433,443.17	1.22 %	8,886	3.96 %
2012	51,009,806.95	0.33 %	1,425	0.63 %
2013	88,901,776.73	0.58 %	1,963	0.87 %
2014	213,880,287.39	1.40 %	4,448	1.98 %
2015	856,310,800.72	5.61 %	17,425	7.76 %
2016	1,978,864,925.46	12.97 %	35,136	15.64 %
2017	1,456,740,633.59	9.55 %	20,861	9.29 %
2018	2,323,241,676.24	15.22 %	30,979	13.79 %
2019	4,737,413,516.35	31.04 %	56,981	25.37 %
2020	2,418,888,883.32	15.85 %	25,123	11.18 %
2021	278,228,486.00	1.82 %	2,498	1.11 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,515,145,646.28	16.48 %	55,341	47.80 %
>100 and <=200	5,294,335,934.74	34.69 %	36,329	31.38 %
>200 and <=300	3,937,073,665.56	25.80 %	16,282	14.06 %
>300 and <=400	1,629,277,432.44	10.68 %	4,807	4.15 %
>400	1,884,490,047.51	12.35 %	3,026	2.61 %
	15,260,322,726.53	100.00 %	115,785	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	77,410,077.33	0.51 %	1,851	0.82 %
0.5 - 1%	588,518,935.57	3.86 %	10,111	4.50 %
1 - 1.5%	4,395,910,117.69	28.81 %	55,557	24.73 %
1.5 - 2%	8,262,862,231.90	54.15 %	115,049	51.22 %
2 - 2.5%	1,184,366,840.13	7.76 %	21,721	9.67 %
2.5 - 3%	540,821,312.58	3.54 %	12,935	5.76 %
3 - 3.5%	130,912,470.80	0.86 %	4,172	1.86 %
3.5 - 4%	47,906,107.06	0.31 %	1,716	0.76 %
4 - 4.5%	18,756,365.18	0.12 %	813	0.36 %
4.5 - 5%	7,919,656.03	0.05 %	412	0.18 %
5 - 5.5%	3,928,540.71	0.03 %	192	0.09 %
5.5 - 6%	794,322.72	0.01 %	60	0.03 %
6 - 6.5%	99,246.83	0.00 %	21	0.01 %
6.5 - 7%	27,719.86	0.00 %	8	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,556.35	0.00 %	2	0.00 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,553,333,474.16	82.26 %	182,663	81.32 %
Variable	30,700,764.36	0.20 %	1,496	0.67 %
Variable With Cap	2,676,288,488.01	17.54 %	40,465	18.01 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	358,650,856.43	2.35 %	7,294	3.25 %
2022	745,291,585.34	4.88 %	15,126	6.73 %
2023	353,074,073.71	2.31 %	3,952	1.76 %
2024	278,871,155.15	1.83 %	3,151	1.40 %
2025	126,233,499.35	0.83 %	1,688	0.75 %
2026	156,049,076.44	1.02 %	1,851	0.82 %
2027	83,234,139.42	0.55 %	923	0.41 %
2028	49,920,970.22	0.33 %	574	0.26 %
2029	96,340,426.78	0.63 %	921	0.41 %
2030	10,164,352.28	0.07 %	106	0.05 %
2031	915,955.50	0.01 %	6	0.00 %
2033	88,848,810.15	0.58 %	1,136	0.51 %
2034	275,412,587.61	1.80 %	2,927	1.30 %
2035	19,531,104.42	0.13 %	175	0.08 %
2036	2,278,684.88	0.01 %	10	0.00 %
Fixed To Maturity	12,615,505,448.85	82.67 %	184,784	82.26 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,260,188,418.66	100.00 %	224,612	99.99 %
Twice A Year	134,307.87	0.00 %	12	0.01 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,408,849,695.54	94.42 %	216,256	96.27 %
Interest only	693,984,993.93	4.55 %	4,668	2.08 %
Linear	157,488,037.06	1.03 %	3,700	1.65 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	18,512,512.63	0.12 %	1,051	0.47 %
1-10%	1,337,000,166.29	8.76 %	29,408	13.09 %
11-20%	1,176,906,280.64	7.71 %	26,193	11.66 %
21-30%	1,345,755,803.66	8.82 %	25,983	11.57 %
31-40%	1,442,487,162.57	9.45 %	24,987	11.12 %
41-50%	1,501,360,557.42	9.84 %	23,357	10.40 %
51-60%	1,569,685,831.62	10.29 %	22,116	9.85 %
61-70%	1,718,905,801.78	11.26 %	21,365	9.51 %
71-80%	1,854,704,703.97	12.15 %	20,611	9.18 %
81-90%	1,829,974,635.52	11.99 %	17,545	7.81 %
91-100%	1,107,330,701.70	7.26 %	8,636	3.84 %
101-110%	73,235,726.72	0.48 %	800	0.36 %
111-120%	38,543,428.01	0.25 %	422	0.19 %
>120%	245,919,414.00	1.61 %	2,150	0.96 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
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Classification : Internal

1-20%	286,678,696.70	1.88 %	17,918	7.98 %
21-40%	433,087,540.15	2.84 %	15,663	6.97 %
41-60%	793,333,843.53	5.20 %	18,895	8.41 %
61-80%	1,557,019,143.37	10.20 %	25,929	11.54 %
81-100%	2,954,488,158.92	19.36 %	35,260	15.70 %
101-120%	732,333,230.11	4.80 %	14,309	6.37 %
121-140%	741,750,537.73	4.86 %	12,516	5.57 %
141-160%	783,315,512.34	5.13 %	12,085	5.38 %
161-180%	864,826,456.55	5.67 %	12,009	5.35 %
181-200%	923,221,763.13	6.05 %	10,801	4.81 %
201-300%	2,514,146,789.77	16.48 %	27,808	12.38 %
301-400%	1,080,454,148.40	7.08 %	10,060	4.48 %
401-500%	442,754,276.42	2.90 %	3,851	1.71 %
>500%	1,152,912,629.41	7.55 %	7,520	3.35 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	315,410,215.86	2.07 %	13,299	5.92 %
>1 and <=2	439,914,088.39	2.88 %	12,912	5.75 %
>2 and <=3	626,562,030.48	4.11 %	18,982	8.45 %
>3 and <=4	954,052,886.66	6.25 %	22,312	9.93 %
>4 and <=5	1,106,377,558.39	7.25 %	22,072	9.83 %
>5 and <=6	1,168,447,762.43	7.66 %	19,128	8.52 %
>6 and <=7	1,617,979,749.80	10.60 %	22,531	10.03 %
>7 and <=8	1,236,693,422.45	8.10 %	15,664	6.97 %
>8 and <=9	1,503,781,377.49	9.85 %	17,300	7.70 %
>9 and <=10	2,326,569,727.26	15.25 %	24,916	11.09 %
>10 and <=11	941,244,837.81	6.17 %	9,976	4.44 %
>11 and <=12	1,045,601,865.34	6.85 %	10,083	4.49 %
>12 and <=13	1,922,336,737.31	12.60 %	14,967	6.66 %
>13 and <=14	34,445,650.67	0.23 %	304	0.14 %
>14 and <=15	15,588,591.16	0.10 %	129	0.06 %
>15 and <=16	4,951,158.58	0.03 %	46	0.02 %
>16 and <=17	213,727.76	0.00 %	1	0.00 %
>17 and <=18	151,338.69	0.00 %	2	0.00 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

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

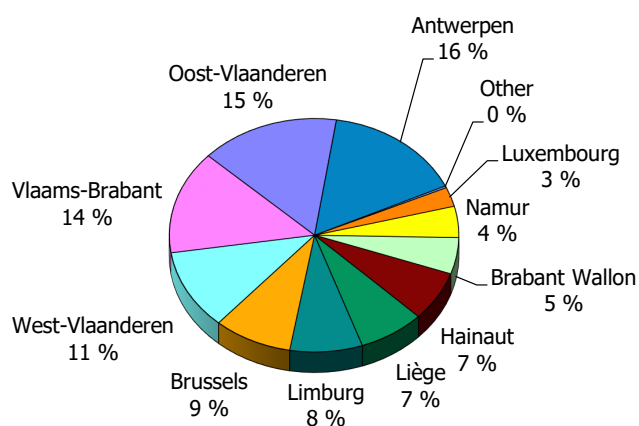
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,615,505,448.85	82.67 %	184,784	82.26 %
>=0 and <=1	1,305,781,491.20	8.56 %	24,873	11.07 %
>1 and <=2	533,663,355.58	3.50 %	6,088	2.71 %
>2 and <=3	235,667,262.64	1.54 %	2,746	1.22 %
>3 and <=4	103,598,512.97	0.68 %	1,150	0.51 %
>4 and <=5	80,035,468.23	0.52 %	740	0.33 %
>6 and <=7	375,531,235.29	2.46 %	4,164	1.85 %
>7 and <=8	10,539,951.77	0.07 %	79	0.04 %
	15,260,322,726.53	100.00 %	224,624	100.00 %

Retained Covered Bonds

Stratification Tables

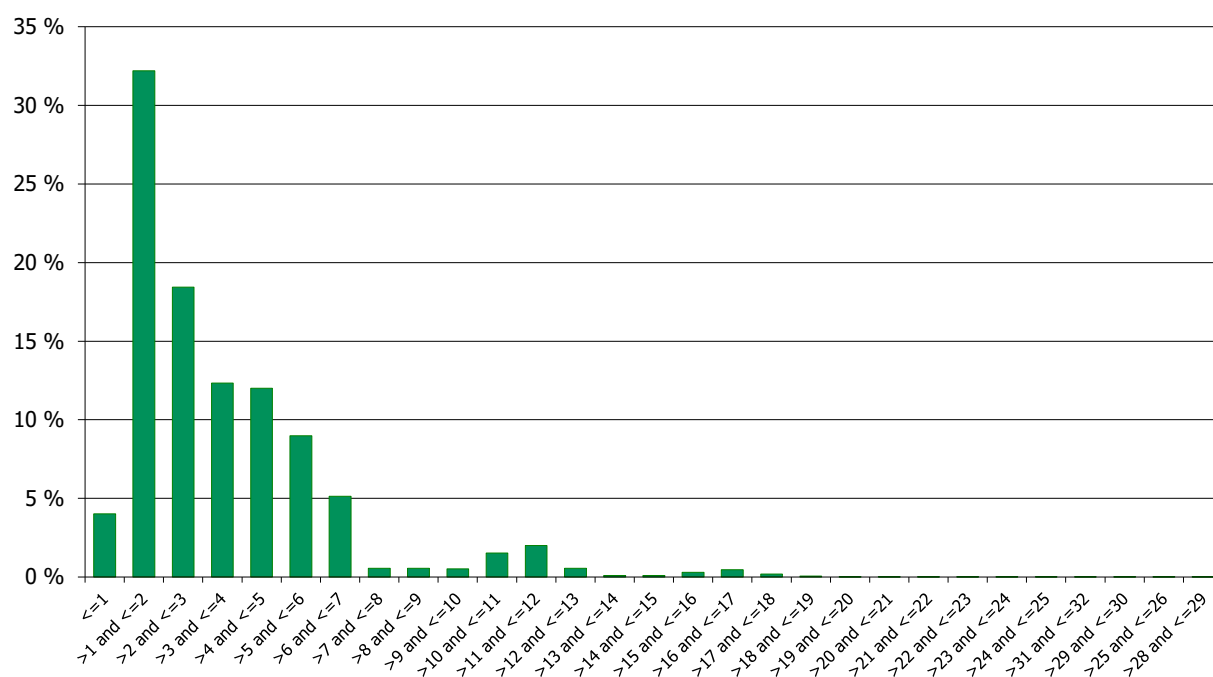
Portfolio Cut-off Date 31/08/2021

1. Geographic distribution



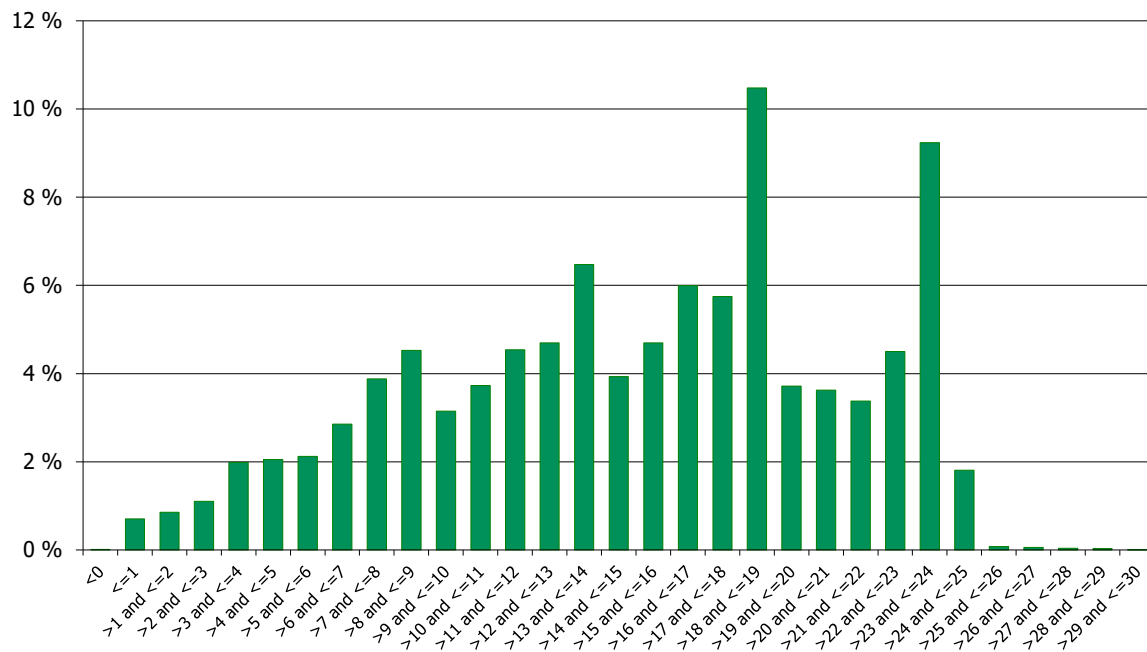
2. Seasoning

Distribution per Seasoning



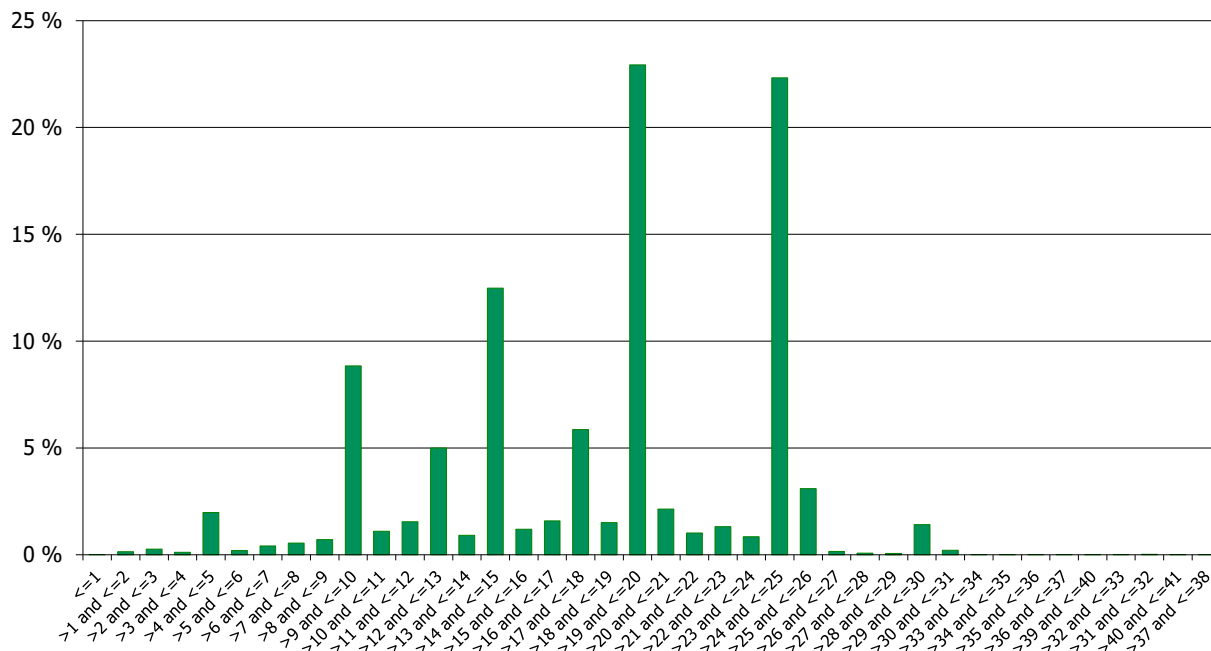
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



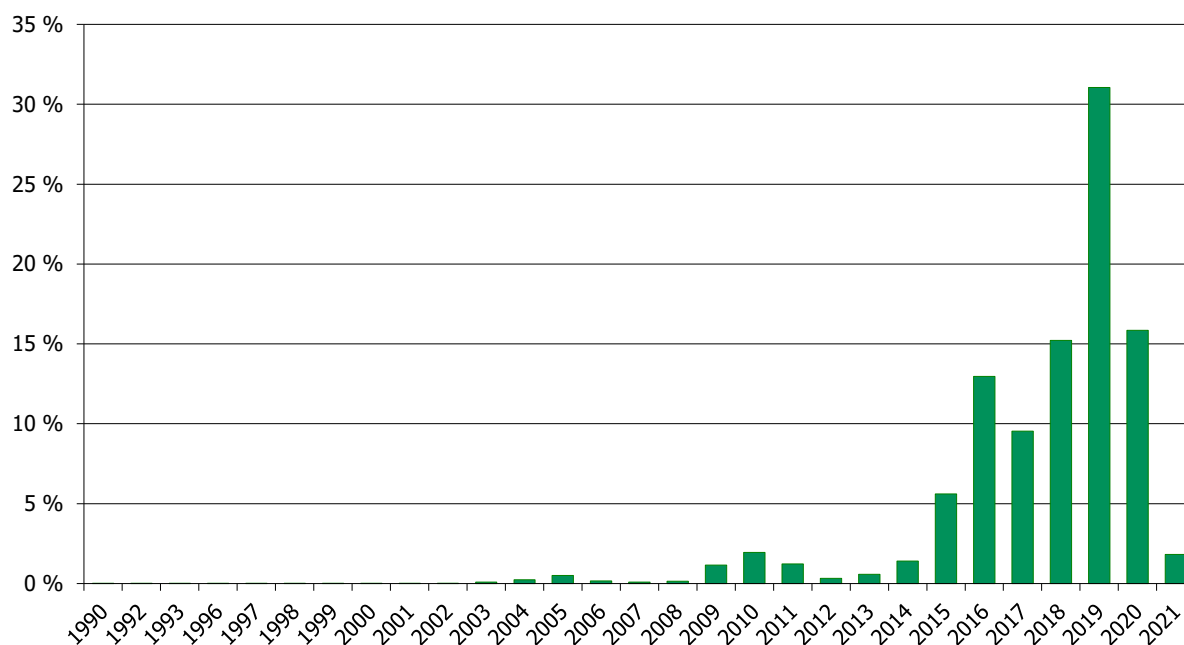
4. Original term to maturity

Distribution of Initial Term (in years)



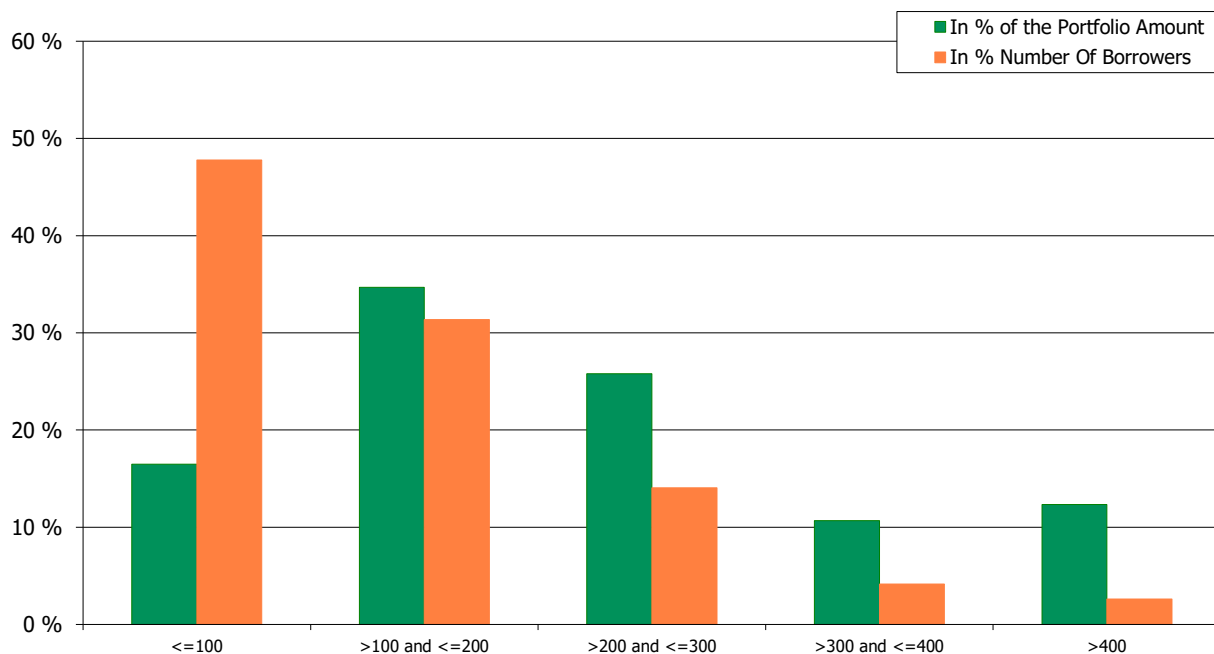
5. Origination Year

Distribution Origination Year



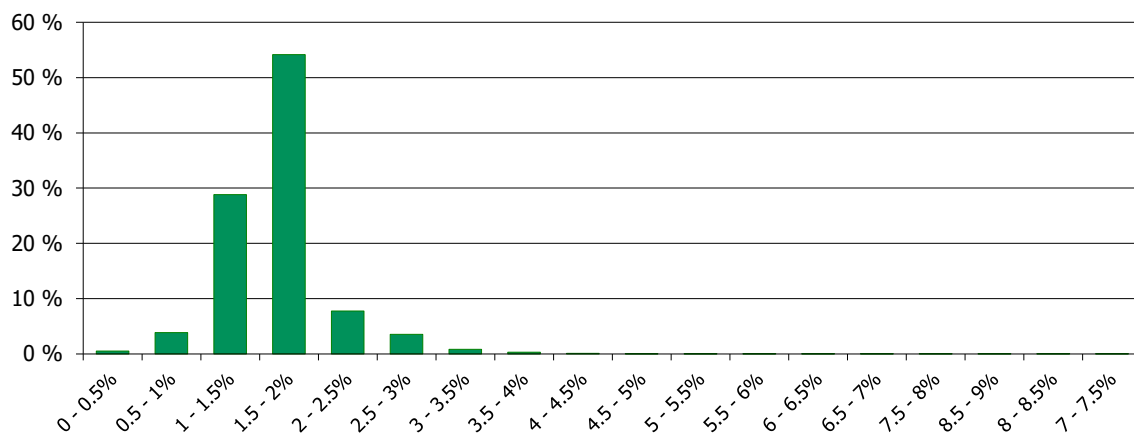
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



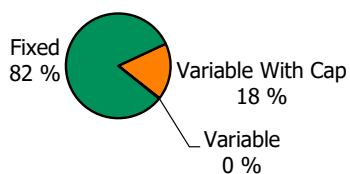
7. Interest Rate

Distribution per Interest Rate



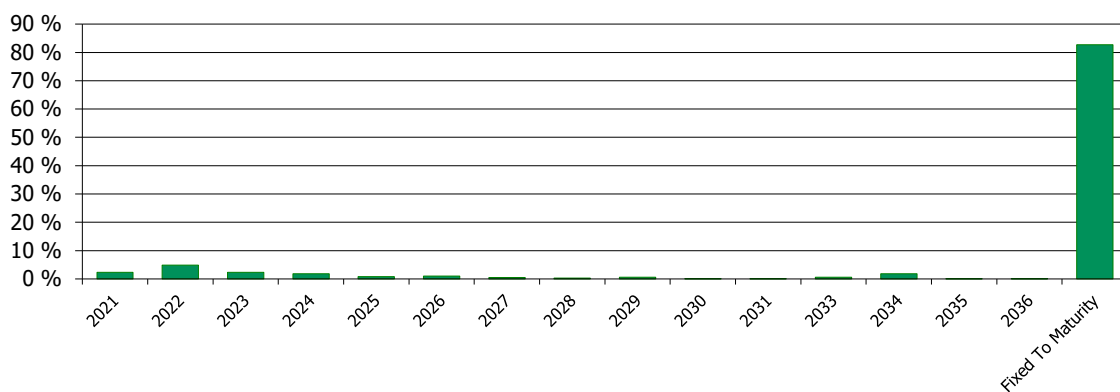
8. Interest Rate Type

Distribution per Interest Type



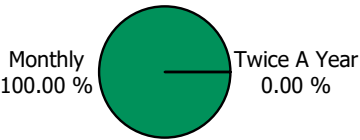
9. Next Reset Date

Next Reset Date



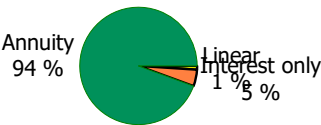
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



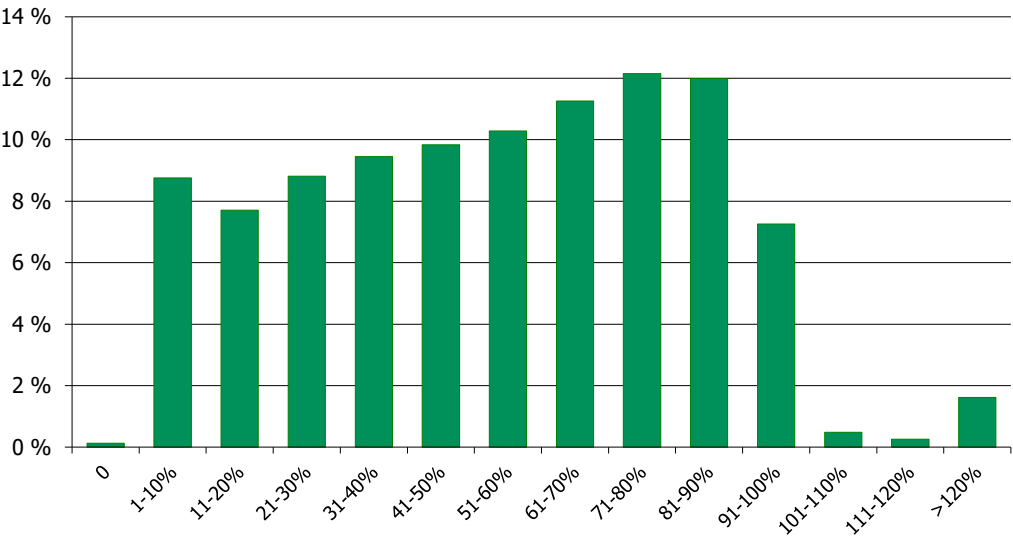
11. Repayment Type

Distribution per Repayment Type



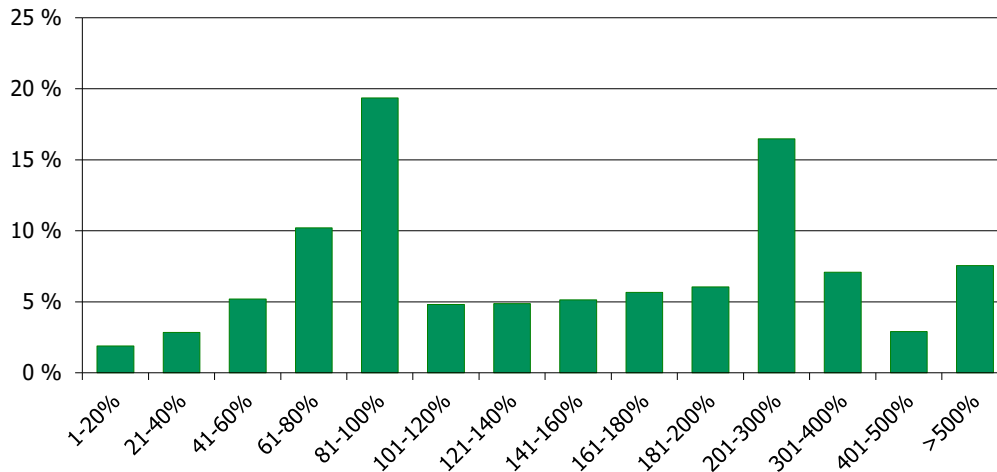
12. Current Loan to Current Value (LTV)

Current LTV Distribution



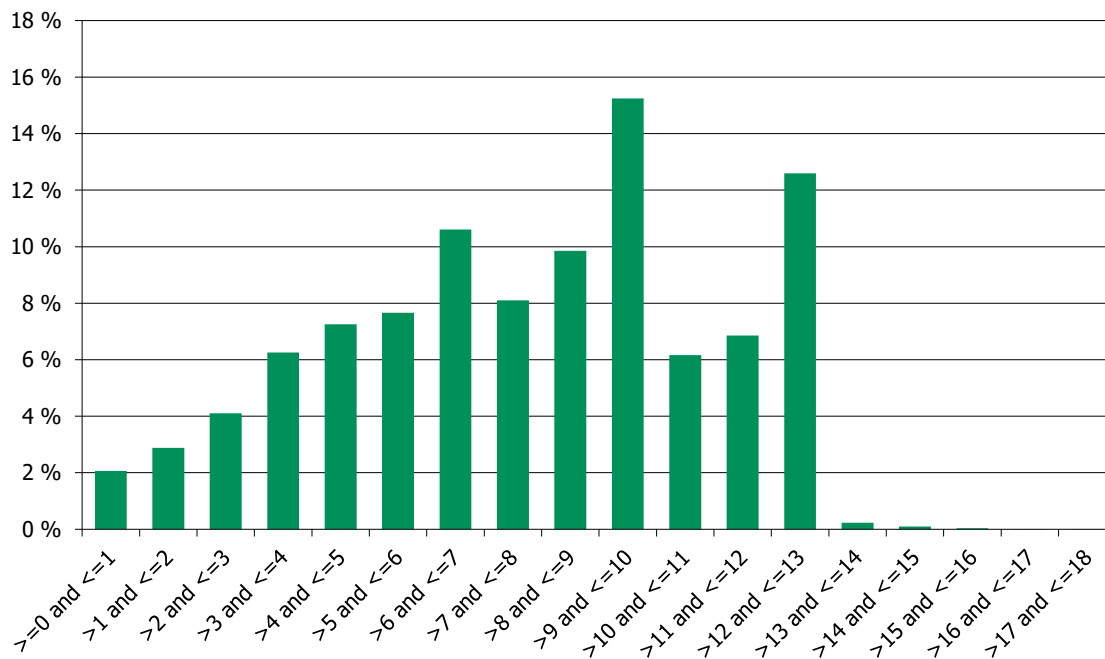
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



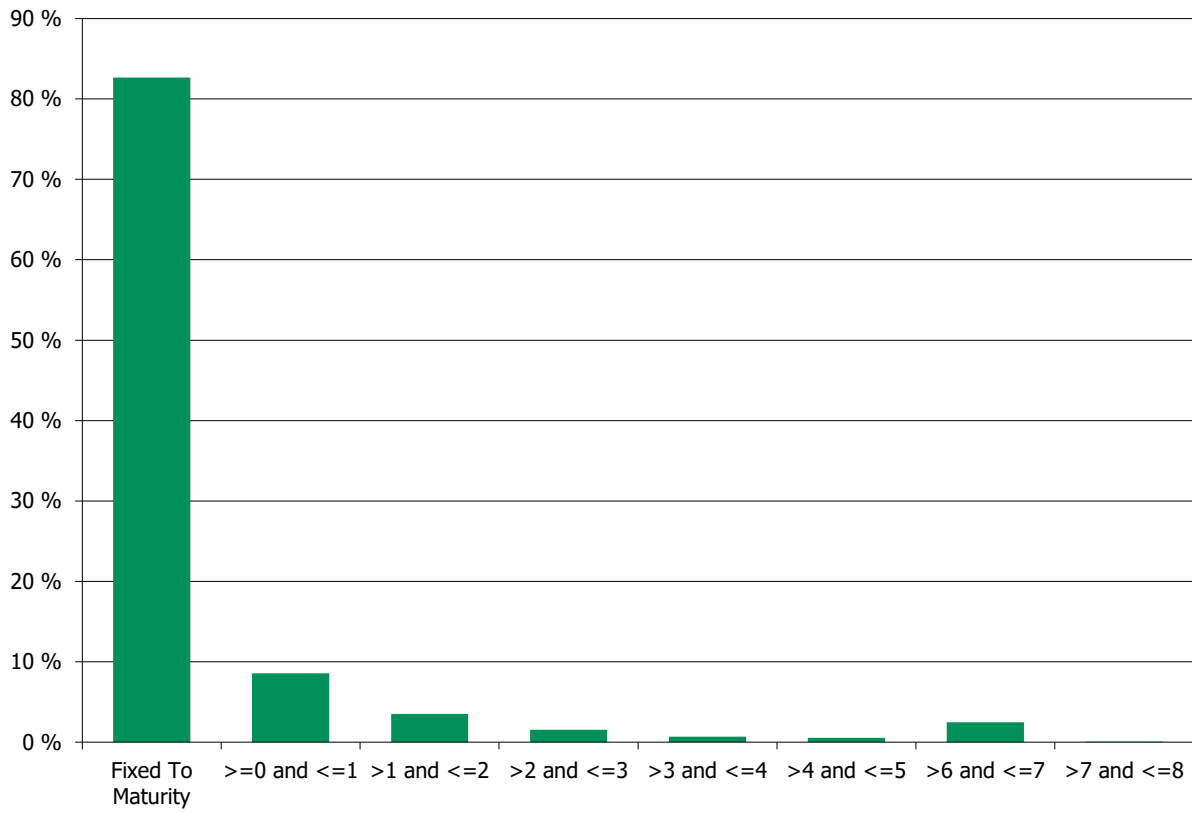
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

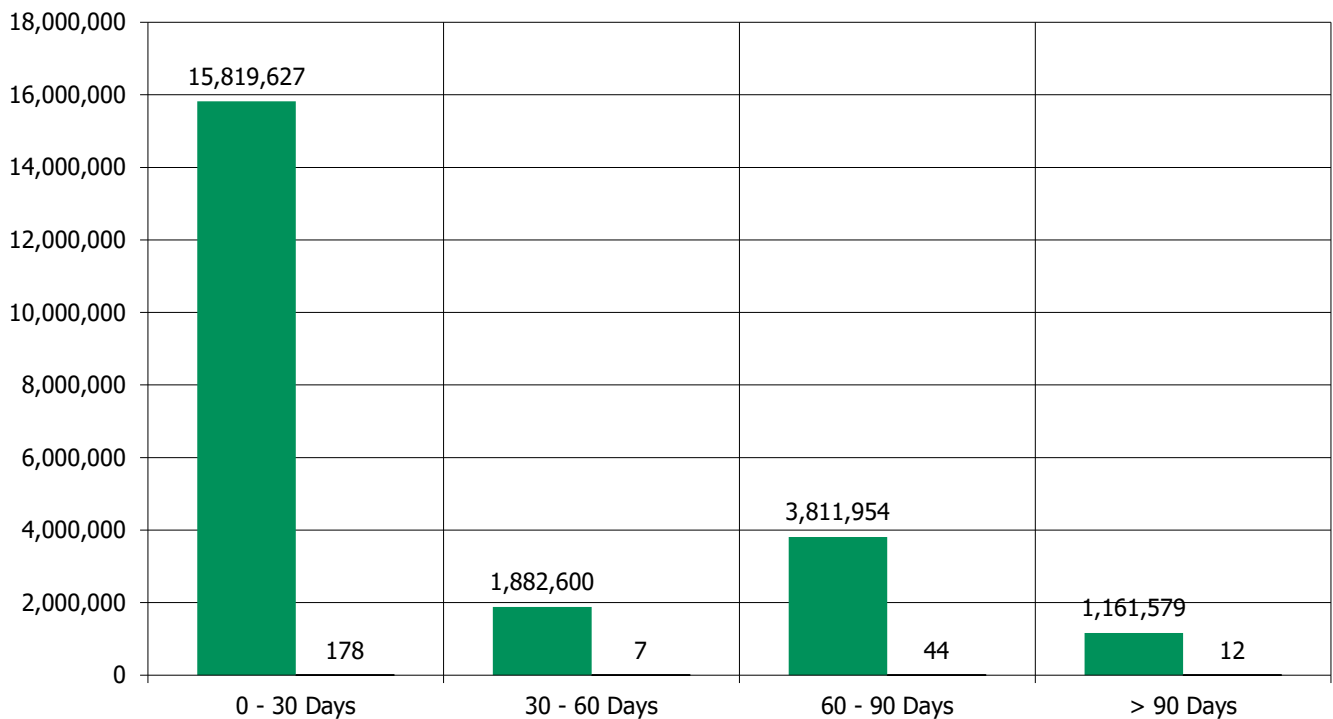
Cover Pool Performance

Portfolio Cut-off Date 31/08/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,237,646,966.52	99.85 %	224,383	99.89 %
0 - 30 Days	15,819,627.11	0.10 %	178	0.08 %
30 - 60 Days	1,882,599.95	0.01 %	7	0.00 %
60 - 90 Days	3,811,954.12	0.02 %	44	0.02 %
> 90 Days	1,161,578.83	0.01 %	12	0.01 %
Total	15,260,322,726.53	100.00 %	224,624	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date Aug/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/09/2021	1	11,500,000,000	14,474,862,402	14,450,311,964	14,413,561,847	14,352,512,558
1/10/2021	2	11,500,000,000	14,381,896,535	14,333,937,269	14,262,293,179	14,143,668,302
1/11/2021	3	11,500,000,000	14,286,146,609	14,214,357,079	14,107,341,327	13,930,749,947
1/12/2021	4	11,500,000,000	14,192,769,040	14,098,269,700	13,957,689,561	13,726,472,389
1/01/2022	5	11,500,000,000	14,100,370,108	13,982,729,948	13,808,095,541	13,521,840,505
1/02/2022	6	11,500,000,000	14,005,721,762	13,865,314,706	13,657,324,785	13,317,548,365
1/03/2022	7	11,500,000,000	13,911,637,834	13,751,074,120	13,513,680,452	13,127,054,904
1/04/2022	8	11,500,000,000	13,816,765,180	13,634,132,671	13,364,682,039	12,927,332,130
1/05/2022	9	11,500,000,000	13,725,507,462	13,521,849,866	13,221,995,107	12,736,888,634
1/06/2022	10	11,500,000,000	13,632,502,858	13,407,446,598	13,076,787,041	12,543,652,965
1/07/2022	11	11,500,000,000	13,538,991,120	13,293,622,509	12,933,857,890	12,355,694,093
1/08/2022	12	11,500,000,000	13,446,178,295	13,180,099,338	12,790,794,428	12,167,271,560
1/09/2022	13	11,500,000,000	13,351,942,524	13,065,530,591	12,647,362,878	11,979,874,850
1/10/2022	14	11,500,000,000	13,259,132,114	12,953,414,272	12,507,973,457	11,799,275,350
1/11/2022	15	11,500,000,000	13,166,009,157	12,840,622,819	12,367,527,302	11,617,371,634
1/12/2022	16	11,500,000,000	13,072,222,329	12,728,227,301	12,229,099,491	11,440,251,351
1/01/2023	17	11,500,000,000	12,980,188,591	12,617,179,401	12,091,576,476	11,263,688,584
1/02/2023	18	11,500,000,000	12,886,906,525	12,505,260,217	11,953,840,999	11,088,219,183
1/03/2023	19	11,500,000,000	12,792,593,468	12,394,721,605	11,820,956,916	10,923,000,988
1/04/2023	20	11,500,000,000	12,702,128,014	12,286,196,083	11,687,655,254	10,754,082,181
1/05/2023	21	11,500,000,000	12,606,615,235	12,173,795,871	11,552,227,509	10,585,899,700
1/06/2023	22	11,500,000,000	12,512,231,483	12,062,159,496	11,417,180,778	10,417,836,537
1/07/2023	23	11,500,000,000	12,418,438,462	11,952,089,766	11,285,152,298	10,255,153,587
1/08/2023	24	11,500,000,000	12,326,254,689	11,843,246,614	11,153,943,592	10,092,989,186
1/09/2023	25	11,500,000,000	12,230,909,110	11,731,705,534	11,020,794,836	9,930,266,441
1/10/2023	26	11,500,000,000	12,139,703,489	11,625,109,557	10,893,779,630	9,775,582,671
1/11/2023	27	11,500,000,000	12,044,457,700	11,514,338,824	10,762,536,296	9,616,904,776
1/12/2023	28	11,500,000,000	11,948,387,108	11,403,747,671	10,632,930,877	9,462,148,525
1/01/2024	29	11,500,000,000	11,855,939,633	11,296,322,250	10,505,979,700	9,309,576,972
1/02/2024	30	11,500,000,000	11,762,776,427	11,188,547,636	10,379,281,540	9,158,351,371
1/03/2024	31	11,500,000,000	11,669,503,350	11,082,215,408	10,256,179,340	9,013,867,358
1/04/2024	32	11,500,000,000	11,577,921,138	10,976,593,485	10,132,595,189	8,867,534,127
1/05/2024	33	11,500,000,000	11,485,272,326	10,870,883,736	10,010,314,683	8,724,609,340
1/06/2024	34	11,500,000,000	11,388,137,033	10,760,662,672	9,883,618,855	8,577,700,306
1/07/2024	35	11,500,000,000	11,291,156,343	10,651,513,304	9,759,286,182	8,435,076,315
1/08/2024	36	11,500,000,000	11,200,684,967	10,548,246,122	9,640,089,963	8,296,762,706
1/09/2024	37	11,500,000,000	11,105,936,339	10,441,277,327	9,518,062,585	8,157,043,118
1/10/2024	38	11,500,000,000	11,006,667,918	10,330,964,645	9,394,324,719	8,017,996,327
1/11/2024	39	11,500,000,000	10,909,847,778	10,222,720,381	9,272,252,871	7,880,289,489
1/12/2024	40	11,500,000,000	10,811,454,646	10,113,895,964	9,150,967,955	7,745,331,724
1/01/2025	41	11,500,000,000	10,716,858,792	10,008,399,640	9,032,485,728	7,612,668,034
1/02/2025	42	11,500,000,000	10,622,263,055	9,903,232,189	8,914,843,014	7,481,693,753
1/03/2025	43	11,500,000,000	10,530,814,686	9,802,932,285	8,804,280,230	7,360,631,838
1/04/2025	44	11,500,000,000	10,442,105,188	9,703,867,884	8,693,142,974	7,236,935,146
1/05/2025	45	11,500,000,000	10,349,585,561	9,602,102,352	8,580,805,255	7,114,133,118
1/06/2025	46	11,500,000,000	10,256,482,531	9,499,584,176	8,467,601,339	6,990,543,849
1/07/2025	47	11,500,000,000	10,165,410,176	9,399,778,467	8,358,015,903	6,871,789,348
1/08/2025	48	11,500,000,000	10,076,738,090	9,301,981,274	8,250,022,417	6,754,269,619
1/09/2025	49	11,500,000,000	9,982,704,278	9,199,547,692	8,138,422,569	6,634,682,118
1/10/2025	50	11,500,000,000	9,898,148,441	9,106,653,076	8,036,414,343	6,524,666,038
1/11/2025	51	11,500,000,000	9,814,149,808	9,014,056,827	7,934,469,818	6,414,613,580
1/12/2025	52	11,500,000,000	9,720,420,163	8,913,314,009	7,826,482,072	6,301,374,122
1/01/2026	53	11,500,000,000	9,635,875,751	8,820,803,338	7,725,553,785	6,193,767,664
1/02/2026	54	9,000,000,000	9,550,733,839	8,728,034,804	7,624,862,971	6,087,149,285
1/03/2026	55	9,000,000,000	9,466,220,160	8,637,547,546	7,528,477,226	5,987,204,079
1/04/2026	56	9,000,000,000	9,382,954,827	8,547,050,199	7,430,653,970	5,884,378,201
1/05/2026	57	9,000,000,000	9,300,458,888	8,457,997,782	7,335,135,099	5,784,925,107
1/06/2026	58	9,000,000,000	9,217,195,895	8,368,060,017	7,238,680,854	5,684,675,422

1/07/2026	59	9,000,000,000	9,134,479,918	8,279,352,137	7,144,317,796	5,587,571,475
1/08/2026	60	9,000,000,000	9,051,865,648	8,190,556,442	7,049,720,691	5,490,234,026
1/09/2026	61	9,000,000,000	8,970,183,690	8,102,880,307	6,956,519,708	5,394,703,568
1/10/2026	62	9,000,000,000	8,888,991,138	8,016,358,309	6,865,299,437	5,302,139,301
1/11/2026	63	9,000,000,000	8,804,834,790	7,926,995,981	6,771,503,298	5,207,548,979
1/12/2026	64	9,000,000,000	8,723,519,048	7,840,896,128	6,681,468,484	5,117,245,782
1/01/2027	65	9,000,000,000	8,642,627,382	7,755,013,447	6,591,478,984	5,026,941,644
1/02/2027	66	9,000,000,000	8,562,244,384	7,669,855,190	6,502,518,160	4,938,091,869
1/03/2027	67	9,000,000,000	8,482,716,346	7,586,974,299	6,417,474,305	4,854,860,342
1/04/2027	68	9,000,000,000	8,403,319,122	7,503,213,489	6,330,484,096	4,768,767,449
1/05/2027	69	6,500,000,000	8,324,782,497	7,420,888,442	6,245,616,139	4,685,550,192
1/06/2027	70	6,500,000,000	8,245,837,099	7,338,047,815	6,160,188,702	4,601,886,905
1/07/2027	71	6,500,000,000	8,168,065,693	7,256,907,190	6,077,078,058	4,521,190,679
1/08/2027	72	6,500,000,000	8,089,821,306	7,175,200,721	5,993,374,192	4,440,031,199
1/09/2027	73	6,500,000,000	8,012,059,190	7,094,177,557	5,910,626,080	4,360,183,165
1/10/2027	74	6,500,000,000	7,933,574,821	7,013,154,189	5,828,738,697	4,282,150,409
1/11/2027	75	6,500,000,000	7,856,877,238	6,933,574,908	5,747,943,675	4,204,907,579
1/12/2027	76	5,000,000,000	7,779,347,225	6,853,887,334	5,667,897,925	4,129,353,422
1/01/2028	77	5,000,000,000	7,701,690,081	6,773,959,914	5,587,554,528	4,053,577,012
1/02/2028	78	5,000,000,000	7,624,283,501	6,694,503,911	5,507,970,994	3,978,917,351
1/03/2028	79	5,000,000,000	7,546,370,695	6,615,578,689	5,430,083,728	3,907,107,379
1/04/2028	80	5,000,000,000	7,468,840,086	6,536,505,705	5,351,535,665	3,834,280,356
1/05/2028	81	5,000,000,000	7,391,541,924	6,458,238,638	5,274,443,389	3,763,554,066
1/06/2028	82	5,000,000,000	7,313,981,251	6,379,632,558	5,196,995,078	3,692,584,557
1/07/2028	83	5,000,000,000	7,239,746,472	6,304,515,857	5,123,162,702	3,625,203,373
1/08/2028	84	5,000,000,000	7,165,264,473	6,229,072,527	5,048,982,756	3,557,580,484
1/09/2028	85	5,000,000,000	7,090,253,298	6,153,407,721	4,974,967,923	3,490,581,246
1/10/2028	86	5,000,000,000	7,016,864,756	6,079,720,413	4,903,294,381	3,426,190,587
1/11/2028	87	5,000,000,000	6,944,931,113	6,007,187,994	4,832,475,671	3,362,403,627
1/12/2028	88	5,000,000,000	6,872,358,567	5,934,657,392	4,762,378,100	3,300,046,999
1/01/2029	89	5,000,000,000	6,799,959,663	5,862,177,401	4,692,251,373	3,237,681,638
1/02/2029	90	2,500,000,000	6,728,426,337	5,790,671,141	4,623,227,956	3,176,543,444
1/03/2029	91	2,500,000,000	6,656,803,695	5,720,253,460	4,556,514,899	3,118,726,552
1/04/2029	92	2,500,000,000	6,586,874,588	5,650,562,673	4,489,555,155	3,059,880,274
1/05/2029	93	2,500,000,000	6,513,246,987	5,578,229,899	4,421,175,875	3,000,924,005
1/06/2029	94	2,500,000,000	6,441,253,747	5,507,215,222	4,353,790,469	2,942,668,565
1/07/2029	95	2,500,000,000	6,371,481,998	5,438,619,327	4,288,978,846	2,886,980,253
1/08/2029	96	2,500,000,000	6,302,664,756	5,370,753,098	4,224,686,852	2,831,659,646
1/09/2029	97	2,500,000,000	6,230,032,240	5,299,855,802	4,158,315,929	2,775,368,342
1/10/2029	98	2,500,000,000	6,162,667,433	5,233,943,758	4,096,493,284	2,722,898,664
1/11/2029	99	2,500,000,000	6,093,797,531	5,166,674,708	4,033,558,944	2,669,711,050
1/12/2029	100	2,500,000,000	6,025,807,176	5,100,642,550	3,972,207,667	2,618,326,975
1/01/2030	101	2,500,000,000	5,960,036,378	5,036,413,146	3,912,213,051	2,567,858,283
1/02/2030	102	2,500,000,000	5,894,897,329	4,972,919,885	3,853,068,272	2,518,325,587
1/03/2030	103	2,500,000,000	5,828,443,933	4,909,327,033	3,795,057,157	2,470,918,985
1/04/2030	104	2,500,000,000	5,764,754,349	4,847,445,389	3,737,690,835	2,423,260,930
1/05/2030	105	0	5,698,088,491	4,783,523,031	3,679,324,457	2,375,641,894
1/06/2030	106		5,635,499,656	4,722,955,857	3,623,499,429	2,329,687,690
1/07/2030	107		5,572,809,667	4,662,751,062	3,568,504,985	2,284,924,734
1/08/2030	108		5,509,935,517	4,602,325,327	3,513,302,021	2,240,049,917
1/09/2030	109		5,447,984,647	4,542,861,037	3,459,088,840	2,196,142,651
1/10/2030	110		5,386,292,608	4,484,046,217	3,405,901,716	2,153,510,656
1/11/2030	111		5,325,534,615	4,425,946,180	3,353,221,581	2,111,221,432
1/12/2030	112		5,264,624,598	4,368,143,385	3,301,283,164	2,070,000,230
1/01/2031	113		5,203,680,517	4,310,254,174	3,249,248,038	2,028,743,314
1/02/2031	114		5,143,490,201	4,253,172,057	3,198,063,105	1,988,327,343
1/03/2031	115		5,083,059,127	4,196,761,796	3,148,397,168	1,949,958,552
1/04/2031	116		5,023,137,821	4,140,254,439	3,098,106,320	1,910,683,725
1/05/2031	117		4,963,643,706	4,084,501,855	3,048,864,693	1,872,607,339
1/06/2031	118		4,904,526,715	4,029,010,333	2,999,794,659	1,834,664,752
1/07/2031	119		4,845,477,556	3,973,968,528	2,951,530,919	1,797,747,155
1/08/2031	120		4,787,615,776	3,919,854,127	2,903,935,140	1,761,265,405
1/09/2031	121		4,729,295,718	3,865,537,280	2,856,412,766	1,725,104,777
1/10/2031	122		4,671,063,358	3,811,673,682	2,809,678,190	1,689,924,009
1/11/2031	123		4,613,958,642	3,758,689,337	2,763,575,867	1,655,154,758
1/12/2031	124		4,557,408,222	3,706,527,498	2,718,516,375	1,621,493,650
1/01/2032	125		4,501,099,716	3,654,523,074	2,673,557,495	1,587,923,027
1/02/2032	126		4,444,717,383	3,602,624,554	2,628,886,991	1,554,778,245
1/03/2032	127		4,388,275,578	3,551,232,345	2,585,219,613	1,522,893,480
1/04/2032	128		4,332,939,287	3,500,503,995	2,541,809,654	1,490,979,697
1/05/2032	129		4,277,853,237	3,450,328,258	2,499,209,308	1,459,981,719

1/06/2032	130	4,222,847,677	3,400,186,428	2,456,625,960	1,429,027,034
1/07/2032	131	4,168,058,994	3,350,562,557	2,414,814,671	1,398,947,115
1/08/2032	132	4,113,092,112	3,300,768,668	2,372,877,159	1,368,829,533
1/09/2032	133	4,058,186,519	3,251,183,151	2,331,286,754	1,339,141,369
1/10/2032	134	4,004,277,906	3,202,729,079	2,290,889,970	1,310,542,305
1/11/2032	135	3,951,080,371	3,154,820,362	2,250,882,143	1,282,201,231
1/12/2032	136	3,898,203,844	3,107,490,982	2,211,656,953	1,254,692,442
1/01/2033	137	3,845,357,035	3,060,164,552	2,172,434,850	1,227,221,337
1/02/2033	138	3,792,625,937	3,013,081,649	2,133,570,383	1,200,161,609
1/03/2033	139	3,741,039,992	2,967,545,343	2,096,498,487	1,174,795,626
1/04/2033	140	3,688,289,283	2,920,739,125	2,058,183,306	1,148,440,337
1/05/2033	141	3,637,339,254	2,875,664,139	2,021,432,350	1,123,310,147
1/06/2033	142	3,586,682,922	2,830,806,056	1,984,838,882	1,098,303,453
1/07/2033	143	3,535,674,427	2,785,966,942	1,948,591,793	1,073,826,315
1/08/2033	144	3,485,999,147	2,742,166,033	1,913,078,321	1,049,790,270
1/09/2033	145	3,436,443,271	2,698,599,456	1,877,895,947	1,026,119,491
1/10/2033	146	3,386,433,336	2,654,962,190	1,842,982,468	1,002,914,014
1/11/2033	147	3,337,406,718	2,612,087,524	1,808,608,973	980,039,989
1/12/2033	148	3,288,870,170	2,569,874,288	1,775,001,003	957,885,947
1/01/2034	149	3,241,022,068	2,528,191,207	1,741,769,707	935,971,342
1/02/2034	150	3,192,774,575	2,486,331,109	1,708,574,315	914,244,405
1/03/2034	151	3,144,944,798	2,445,332,148	1,676,539,858	893,670,315
1/04/2034	152	3,097,461,475	2,404,326,943	1,644,234,064	872,737,647
1/05/2034	153	3,049,889,678	2,363,514,658	1,612,345,782	852,303,630
1/06/2034	154	3,003,022,238	2,323,247,601	1,580,845,677	832,112,887
1/07/2034	155	2,956,956,531	2,283,854,591	1,550,215,930	812,645,343
1/08/2034	156	2,911,065,854	2,244,596,692	1,519,694,030	793,271,099
1/09/2034	157	2,865,941,026	2,206,054,904	1,489,800,956	774,373,252
1/10/2034	158	2,821,602,211	2,168,360,138	1,460,740,645	756,155,807
1/11/2034	159	2,777,344,866	2,130,729,000	1,431,739,506	738,004,154
1/12/2034	160	2,734,118,732	2,094,123,728	1,403,679,304	720,574,315
1/01/2035	161	2,690,817,307	2,057,462,644	1,375,598,237	703,168,021
1/02/2035	162	2,648,830,634	2,021,923,481	1,348,399,121	686,345,169
1/03/2035	163	2,607,511,925	1,987,334,407	1,322,287,257	670,478,636
1/04/2035	164	2,566,276,024	1,952,588,800	1,295,864,963	654,297,858
1/05/2035	165	2,525,554,208	1,918,450,873	1,270,075,105	638,647,532
1/06/2035	166	2,485,059,617	1,884,488,879	1,244,418,311	623,095,833
1/07/2035	167	2,444,684,494	1,850,828,358	1,219,182,517	607,957,561
1/08/2035	168	2,404,618,553	1,817,407,433	1,194,122,755	592,939,157
1/09/2035	169	2,364,729,326	1,784,227,886	1,169,340,764	578,174,411
1/10/2035	170	2,325,383,956	1,751,661,229	1,145,171,819	563,903,139
1/11/2035	171	2,286,143,586	1,719,181,497	1,121,079,357	549,701,390
1/12/2035	172	2,247,391,082	1,687,265,546	1,097,558,893	535,962,490
1/01/2036	173	2,208,803,903	1,655,482,999	1,074,145,746	522,307,660
1/02/2036	174	2,170,556,111	1,624,057,347	1,051,075,568	508,924,951
1/03/2036	175	2,131,659,170	1,592,423,037	1,028,149,986	495,851,719
1/04/2036	176	2,093,418,665	1,561,203,643	1,005,429,610	482,840,444
1/05/2036	177	2,054,562,592	1,529,711,040	982,723,368	470,001,599
1/06/2036	178	2,017,137,891	1,499,299,482	960,736,667	457,539,969
1/07/2036	179	1,979,809,063	1,469,138,270	939,092,591	445,398,931
1/08/2036	180	1,943,299,513	1,439,600,155	917,871,151	433,490,012
1/09/2036	181	1,906,819,660	1,410,179,974	896,826,579	421,757,162
1/10/2036	182	1,870,710,444	1,381,204,718	876,237,325	410,385,329
1/11/2036	183	1,835,082,355	1,352,601,363	855,909,031	399,166,703
1/12/2036	184	1,799,687,991	1,324,335,560	835,960,190	388,265,120
1/01/2037	185	1,765,004,834	1,296,610,398	816,377,729	377,563,975
1/02/2037	186	1,730,703,779	1,269,255,698	797,122,124	367,097,041
1/03/2037	187	1,696,584,774	1,242,327,412	778,418,100	357,111,600
1/04/2037	188	1,662,626,500	1,215,396,497	759,606,952	347,005,679
1/05/2037	189	1,629,144,301	1,188,965,891	741,259,229	337,235,937
1/06/2037	190	1,595,744,570	1,162,615,200	722,987,531	327,530,058
1/07/2037	191	1,562,658,335	1,136,640,730	705,095,256	318,115,060
1/08/2037	192	1,529,401,758	1,110,563,884	687,166,876	308,713,253
1/09/2037	193	1,496,931,372	1,085,142,142	669,729,446	299,605,009
1/10/2037	194	1,464,528,841	1,059,910,584	652,546,944	290,721,747
1/11/2037	195	1,432,619,651	1,035,058,707	635,625,932	281,983,688
1/12/2037	196	1,400,877,131	1,010,463,627	618,994,908	273,479,980
1/01/2038	197	1,368,983,755	985,783,882	602,340,683	264,994,756
1/02/2038	198	1,338,315,185	962,065,417	586,353,039	256,868,520
1/03/2038	199	1,307,979,193	938,817,456	570,869,511	249,128,586
1/04/2038	200	1,278,051,658	915,780,745	555,445,297	241,370,743

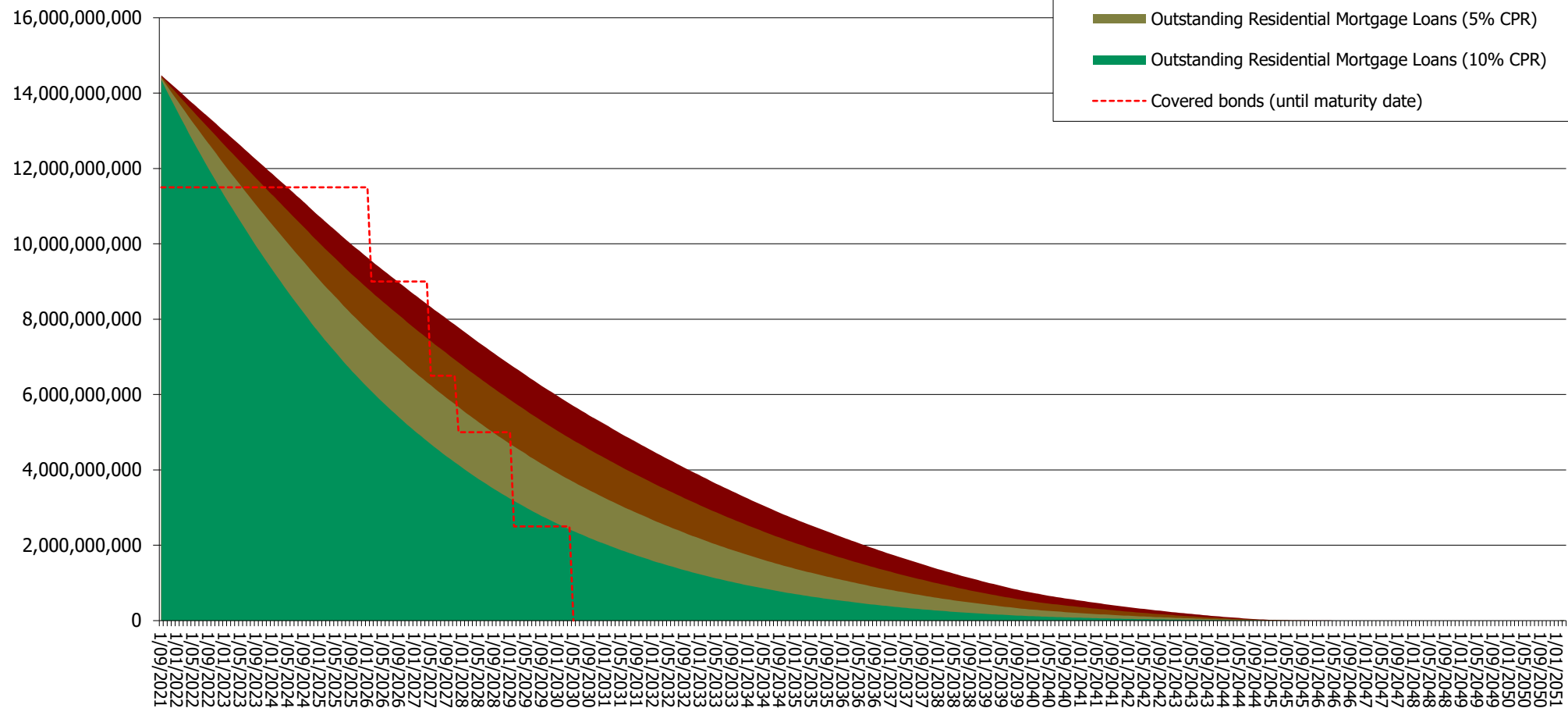
1/05/2038	201	1,247,468,312	892,399,221	539,931,588	233,667,414
1/06/2038	202	1,218,007,959	869,846,390	524,947,911	226,220,651
1/07/2038	203	1,189,272,448	847,930,695	510,462,415	219,076,549
1/08/2038	204	1,160,962,634	826,342,369	496,200,877	212,053,901
1/09/2038	205	1,132,775,327	804,911,883	482,103,116	205,156,507
1/10/2038	206	1,105,265,968	784,075,558	468,467,301	198,536,666
1/11/2038	207	1,077,858,033	763,335,499	454,915,694	191,976,903
1/12/2038	208	1,050,832,827	742,974,809	441,691,779	185,632,264
1/01/2039	209	1,023,908,120	722,710,266	428,552,017	179,347,079
1/02/2039	210	997,566,280	702,923,036	415,758,550	173,256,116
1/03/2039	211	971,455,319	683,475,528	403,327,188	167,432,551
1/04/2039	212	945,586,376	664,146,860	390,924,370	161,596,430
1/05/2039	213	919,650,209	644,869,968	378,643,530	155,878,292
1/06/2039	214	894,476,286	626,153,898	366,719,134	150,329,872
1/07/2039	215	868,940,022	607,279,496	354,789,589	144,843,386
1/08/2039	216	844,478,281	589,182,828	343,341,597	139,576,031
1/09/2039	217	819,689,980	570,918,350	331,851,998	134,333,855
1/10/2039	218	796,597,876	553,923,869	321,181,322	129,481,406
1/11/2039	219	774,507,817	537,649,840	310,952,330	124,826,720
1/12/2039	220	753,033,899	521,884,985	301,091,756	120,372,891
1/01/2040	221	733,402,045	507,417,184	292,000,319	116,243,793
1/02/2040	222	714,212,755	493,302,635	283,155,945	112,245,451
1/03/2040	223	695,147,321	479,372,403	274,505,290	108,385,037
1/04/2040	224	676,901,994	465,998,746	266,168,422	104,648,200
1/05/2040	225	659,053,175	452,966,382	258,087,827	101,055,240
1/06/2040	226	641,528,339	440,173,749	250,161,102	97,536,624
1/07/2040	227	624,644,957	427,886,015	242,579,168	94,192,760
1/08/2040	228	608,002,152	415,779,191	235,116,037	90,908,165
1/09/2040	229	591,985,571	404,139,718	227,952,904	87,765,208
1/10/2040	230	576,099,518	392,648,990	220,926,518	84,711,269
1/11/2040	231	560,460,596	381,342,172	214,018,981	81,715,088
1/12/2040	232	545,031,992	370,235,712	207,274,335	78,815,489
1/01/2041	233	529,787,079	359,269,586	200,623,485	75,963,407
1/02/2041	234	514,630,165	348,399,167	194,058,432	73,166,419
1/03/2041	235	499,403,996	337,573,236	187,596,414	70,459,382
1/04/2041	236	484,485,516	326,933,610	181,221,695	67,776,807
1/05/2041	237	469,569,048	316,347,783	174,922,301	65,152,664
1/06/2041	238	454,932,922	305,967,627	168,752,399	62,588,360
1/07/2041	239	440,474,746	295,757,445	162,719,624	60,103,482
1/08/2041	240	426,406,485	285,825,684	156,855,442	57,692,042
1/09/2041	241	412,453,497	276,003,901	151,080,235	55,332,538
1/10/2041	242	398,580,946	266,282,928	145,400,374	53,034,020
1/11/2041	243	385,131,424	256,861,211	139,899,067	50,811,318
1/12/2041	244	371,817,357	247,574,431	134,509,156	48,653,443
1/01/2042	245	358,727,990	238,453,759	129,224,341	46,543,889
1/02/2042	246	346,089,905	229,662,781	124,143,751	44,524,580
1/03/2042	247	333,689,763	221,094,884	119,237,828	42,601,416
1/04/2042	248	321,120,232	212,405,745	114,260,393	40,650,165
1/05/2042	249	308,833,999	203,943,682	109,438,335	38,775,031
1/06/2042	250	296,851,488	195,698,348	104,746,730	36,955,559
1/07/2042	251	285,145,298	187,672,528	100,203,706	35,207,823
1/08/2042	252	273,384,299	179,626,678	95,663,885	33,470,332
1/09/2042	253	261,944,515	171,818,276	91,272,643	31,798,691
1/10/2042	254	250,470,363	164,022,321	86,916,852	30,157,039
1/11/2042	255	239,333,080	156,463,167	82,700,330	28,572,522
1/12/2042	256	228,357,986	149,043,195	78,584,528	27,039,239
1/01/2043	257	217,459,992	141,689,639	74,517,295	25,531,193
1/02/2043	258	206,633,528	134,407,126	70,507,510	24,055,037
1/03/2043	259	196,120,196	127,373,167	66,664,119	22,656,760
1/04/2043	260	185,782,656	120,454,651	62,882,799	21,281,103
1/05/2043	261	175,590,671	113,659,674	59,189,472	19,949,078
1/06/2043	262	165,586,436	107,002,150	55,580,782	18,653,470
1/07/2043	263	155,789,523	100,506,131	52,078,021	17,406,263
1/08/2043	264	146,212,004	94,167,299	48,669,415	16,198,090
1/09/2043	265	136,889,557	88,013,680	45,373,291	15,037,117
1/10/2043	266	127,488,826	81,834,898	42,084,136	13,889,890
1/11/2043	267	118,728,422	76,082,347	39,026,344	12,826,107
1/12/2043	268	110,173,880	70,484,628	36,066,013	11,804,599
1/01/2044	269	101,801,112	65,017,620	33,184,012	10,815,301
1/02/2044	270	93,569,036	59,658,658	30,371,441	9,856,704
1/03/2044	271	85,483,109	54,416,672	27,636,900	8,933,697

1/04/2044	272	77,566,721	49,293,525	24,971,310	8,037,849
1/05/2044	273	69,759,216	44,259,102	22,365,768	7,169,657
1/06/2044	274	62,221,879	39,410,042	19,864,709	6,340,937
1/07/2044	275	54,981,240	34,766,813	17,481,148	5,557,216
1/08/2044	276	48,084,137	30,353,932	15,223,486	4,819,012
1/09/2044	277	41,541,791	26,179,486	13,096,474	4,128,145
1/10/2044	278	35,393,853	22,268,467	11,112,540	3,488,429
1/11/2044	279	29,795,992	18,714,709	9,315,372	2,911,880
1/12/2044	280	24,904,119	15,616,474	7,754,073	2,413,900
1/01/2045	281	21,669,309	13,564,995	6,718,319	2,082,603
1/02/2045	282	18,648,528	11,654,185	5,757,275	1,777,131
1/03/2045	283	15,885,631	9,912,335	4,885,535	1,502,276
1/04/2045	284	13,373,522	8,330,672	4,095,532	1,254,020
1/05/2045	285	11,015,636	6,850,628	3,359,622	1,024,474
1/06/2045	286	8,925,674	5,541,465	2,710,683	823,087
1/07/2045	287	7,457,693	4,622,476	2,255,582	682,090
1/08/2045	288	6,322,731	3,912,350	1,904,214	573,397
1/09/2045	289	5,490,427	3,391,578	1,646,546	493,708
1/10/2045	290	4,804,972	2,963,283	1,435,076	428,536
1/11/2045	291	4,264,462	2,625,483	1,268,251	377,115
1/12/2045	292	3,842,519	2,361,824	1,138,081	337,022
1/01/2046	293	3,478,650	2,134,544	1,025,947	302,529
1/02/2046	294	3,260,885	1,997,527	957,650	281,193
1/03/2046	295	3,098,904	1,895,394	906,597	265,184
1/04/2046	296	2,955,131	1,804,392	860,875	250,744
1/05/2046	297	2,816,996	1,717,224	817,270	237,067
1/06/2046	298	2,681,453	1,631,825	774,652	223,753
1/07/2046	299	2,554,822	1,552,210	735,044	211,442
1/08/2046	300	2,367,667	1,436,062	678,313	194,297
1/09/2046	301	2,249,675	1,362,183	641,780	183,054
1/10/2046	302	2,134,302	1,290,203	606,371	172,245
1/11/2046	303	2,021,770	1,220,103	571,968	161,784
1/12/2046	304	1,912,400	1,152,206	538,809	151,780
1/01/2047	305	1,808,783	1,087,929	507,457	142,343
1/02/2047	306	1,710,745	1,027,217	477,920	133,490
1/03/2047	307	1,614,180	967,750	449,218	124,993
1/04/2047	308	1,524,178	912,241	422,374	117,026
1/05/2047	309	1,435,733	857,895	396,234	109,334
1/06/2047	310	1,350,315	805,487	371,082	101,960
1/07/2047	311	1,274,097	758,774	348,702	95,418
1/08/2047	312	1,198,814	712,729	326,708	89,021
1/09/2047	313	1,125,909	668,250	305,540	82,900
1/10/2047	314	1,055,955	625,701	285,382	77,113
1/11/2047	315	987,456	584,120	265,739	71,502
1/12/2047	316	921,000	543,915	246,839	66,144
1/01/2048	317	857,209	505,383	228,770	61,042
1/02/2048	318	795,315	468,097	211,352	56,156
1/03/2048	319	735,265	432,067	194,620	51,505
1/04/2048	320	677,588	397,499	178,594	47,064
1/05/2048	321	621,056	363,737	163,023	42,784
1/06/2048	322	569,100	332,742	148,752	38,874
1/07/2048	323	523,816	305,763	136,355	35,488
1/08/2048	324	482,569	281,208	125,085	32,417
1/09/2048	325	441,678	256,943	114,001	29,419
1/10/2048	326	404,959	235,196	104,095	26,753
1/11/2048	327	369,006	213,951	94,452	24,172
1/12/2048	328	337,354	195,278	85,996	21,918
1/01/2049	329	307,346	177,606	78,015	19,799
1/02/2049	330	277,297	159,970	70,090	17,712
1/03/2049	331	248,621	143,207	62,601	15,759
1/04/2049	332	221,013	127,089	55,414	13,891
1/05/2049	333	193,545	111,111	48,328	12,065
1/06/2049	334	167,839	96,191	41,732	10,374
1/07/2049	335	143,051	81,850	35,423	8,770
1/08/2049	336	119,993	68,540	29,587	7,294
1/09/2049	337	99,545	56,764	24,441	6,000
1/10/2049	338	79,866	45,467	19,529	4,774
1/11/2049	339	60,772	34,539	14,797	3,602
1/12/2049	340	47,791	27,116	11,589	2,810
1/01/2050	341	41,276	23,380	9,967	2,406
1/02/2050	342	35,259	19,938	8,478	2,038

1/03/2050	343	30,135	17,014	7,218	1,729
1/04/2050	344	25,003	14,093	5,963	1,422
1/05/2050	345	19,863	11,178	4,718	1,120
1/06/2050	346	16,013	8,996	3,788	896
1/07/2050	347	12,157	6,818	2,864	674
1/08/2050	348	8,293	4,643	1,945	456
1/09/2050	349	5,971	3,338	1,395	326
1/10/2050	350	4,493	2,507	1,045	243
1/11/2050	351	3,010	1,677	697	161
1/12/2050	352	1,525	848	352	81
1/01/2051	353	765	425	176	40
1/02/2051	354	0	0	0	0
1/03/2051	355	0	0	0	0
		1,373,269,287,818	1,223,953,625,572	1,044,999,151,672	830,277,793,150

Amortisation profiles (all amounts in EUR)

- Outstanding Residential Mortgage Loans (0% CPR)
- Outstanding Residential Mortgage Loans (2% CPR)
- Outstanding Residential Mortgage Loans (5% CPR)
- Outstanding Residential Mortgage Loans (10% CPR)
- Covered bonds (until maturity date)



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

HTT 2021

Reporting in Domestic Currency

(Please insert currency)

CONFIDENTIAL

1. Additional information on the asset owner
2. Additional information on the issuer
3. Additional information on the asset distribution

Field Number

1. Additional information on the programme

Investment Description

Issuer

Issued Entity Identifier (LEI)*

E.1.1.1

Summary of asset class

E.1.1.2

Security

BNP Paribas Fortis

AG23NUNW82D101847

E.1.1.3

Back to issuer

E.1.1.4

BNP Paribas Fortis

E.1.1.5

Cash flows

E.1.1.6

Back-to-cash frequency

E.1.1.7

Asset type

E.1.1.8

Steadily accreted bank

E.1.1.9

Account bank identifier

E.1.1.10

Tranche

Structing BNP Fortis Privatisée

E.1.1.11

Cover Pool Monitor

David De Schacht & Jeroen De Raemdenker

E.1.1.12

E.1.1.13

E.1.1.14

E.1.1.15

E.1.1.16

E.1.1.17

E.1.1.18

2. Additional information on the issues

Issue Description

Guarantor of asset class

Asset Issuer Identifier (LEI)*

Type of issue

E.2.1.1

Issuance date

Guarantor Description

Guarantor Asset LEI

IF

E.2.1.2

E.2.1.3

E.2.1.4

E.2.1.5

E.2.1.6

E.2.1.7

E.2.1.8

E.2.1.9

E.2.1.10

E.2.1.11

E.2.1.12

E.2.1.13

E.2.1.14

E.2.1.15

E.2.1.16

E.2.1.17

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E.2.1.31

E.2.1.32

E.2.1.33

E.2.1.34

E.2.1.35

E.2.1.36

E.2.1.37

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E.2.1.39

E.2.1.40

E.2.1.41

E.2.1.42

E.2.1.43

E.2.1.44

E.2.1.45

E.2.1.46

E.2.1.47

E.2.1.48

E.2.1.49

E.2.1.50

E.2.1.51

E.2.1.52

E.2.1.53

3. Additional information on the asset distribution

Asset Description

Total Assets

E.3.1.1

Weighted Average Maturity (months)

66 Mo

E.3.1.2

Weighted Average Maturity (months)**

178.95

E.3.1.3

E.3.1.4

E.3.1.5

E.3.1.6

E.3.1.7

E.3.1.8

E.3.1.9

E.3.1.10

E.3.1.11

E.3.1.12

E.3.1.13

E.3.1.14

E.3.1.15

E.3.1.16

E.3.1.17

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E.3.1.23

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E.3.1.25

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E.3.1.27

E.3.1.28

E.3.1.29

E.3.1.30

E.3.1.31

E.3.1.32

E.3.1.33

E.3.1.34

E.3.1.35

E.3.1.36

E.3.1.37

E.3.1.38

E.3.1.39

E.3.1.40

E.3.1.41

E.3.1.42

E.3.1.43

E.3.1.44

E.3.1.45

E.3.1.46

E.3.1.47

E.3.1.48

E.3.1.49

E.3.1.50

E.3.1.51

E.3.1.52

E.3.1.53

2. Assets

% Residential Loans

% Commercial Loans

% Public Sector Assets

% Disbursal Loans

% Total Loans

E.3.2.1

> 100 days

0.00%

E.3.2.2

90-100 days

0.00%

0.00%

E.3.2.3

60-90 days

0.00%

0.00%

E.3.2.4

30-60 days

0.00%

0.00%

E.3.2.5

> 100 days

0.00%

0.00%

E.3.2.6

> 100 days

0.00%

0.00%

E.3.2.7

E.3.2.8

E.3.2.9

E.3.2.10

Reason for No Data in Worksheet 8

Not available for the jurisdiction
Not relevant for the issuer and/or CB programme at the present time
Not available at the current time
Confidential

* Legal Entity Identifier (LEI) Order: <http://www.lei.lu/leis.com/finsearch>
** Weighted Average Maturity > Execution Term in Months

Notes