



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

Please read the T&Cs carefully before you start to use the Site. By clicking "Accept" you indicate that you accept these T&Cs and that you agree to abide by them.

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy.

**PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

### 4. LINKING TO OUR SITE

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

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

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

### 5. SECURITY

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

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

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

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

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

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

## SECTION C. GENERAL T&Cs

### 1. SITE ACCESS

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

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

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

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

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

### 2. INTELLECTUAL PROPERTY

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

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

### 3. SITE CHANGES

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

### 4. OUR LIABILITY

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

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

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

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

### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

### 7. JURISDICTION AND APPLICABLE LAW

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

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

### 8. VARIATIONS

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

### 9. CONTACTS

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

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



#### SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

##### 1. PROHIBITED USES

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

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

You also agree:

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

##### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

##### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

##### 5. CHANGES TO THE POLICY

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

#### SECTION E. CBFL PRIVACY POLICY

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

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

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

##### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
  - if you contact us, we may keep a record of that correspondence; and
  - details of your visits to the Site and the resources that you access.
- This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL.

##### 2. INFORMATION USE

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

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

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

##### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

##### 4. SECURITY

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

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

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

##### 5. YOUR RIGHTS

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

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

##### 6. CHANGES TO OUR PRIVACY POLICY

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

##### 7. CONTACT

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

# Harmonised Transparency Template

**2022 Version**

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 28/2/2022**

**Cut-off Date: 28/2/2022**



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) (2013)					
5. References to Capital Requirements Regulation (CRR) (2013)					
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	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	01/08/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
3. General Information					
G.3.1.1	Total Cover Assets	Nominal (mm)	15,348.4		
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mm)	16,516.7			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mm)	11,403.8			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (N)	Legal	Actual	Minimum Committed	Purpose
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	152.6%	0.0%	ND1
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	44.8%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mm)	15,348.4	% Cover Pool	
G.3.3.2	Public Sector	-	-	#VALUE!	
G.3.3.3	Shipping	-	-	#VALUE!	
G.3.3.4	Substitute Assets	91.5	0.0%	0.6%	
G.3.3.5	Other	0.0	0.0%	0.0%	
G.3.3.6	Total	15,348.4	0.0%	#VALUE!	
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					
G.3.4.1	Weighted Average Life (in years)	Contractual (mm)	Expected Upon Payments (mm)	% Total Contractual	% Total Expected Upon Payments
		7.8	ND1		
Residual Life (mm)					
G.3.4.2	By buckets:				
G.3.4.3	0 - 1Y	228.0	ND1	2.12%	
G.3.4.4	1 - 2Y	456.7	ND1	2.99%	
G.3.4.5	2 - 3Y	689.1	ND1	3.99%	
G.3.4.6	3 - 4Y	1,023.3	ND1	6.91%	
G.3.4.7	4 - 5Y	971.4	ND1	6.37%	
G.3.4.8	5 - 10Y	7,707.9	ND1	50.55%	
G.3.4.9	10+ Y	4,138.1	ND1	27.07%	
G.3.4.10	Total	15,348.4	0.0	100.00%	0.0%
OG.3.4.1	a/w 0 - 1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6				0.00%	
OG.3.4.7				0.00%	
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average Life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		6.1	7.1		
Maturity (mm)					
G.3.5.2	By buckets:				
G.3.5.3	0 - 1Y	0.0	0.0	0.0%	0.0%
G.3.5.4	1 - 2Y	0.0	0.0	0.0%	0.0%
G.3.5.5	2 - 3Y	0.0	0.0	0.0%	0.0%
G.3.5.6	3 - 4Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	4 - 5Y	0.0	2,500.0	0.0%	21.7%
G.3.5.8	5 - 10Y	9,000.0	9,000.0	78.3%	78.3%
G.3.5.9	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.10	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				0.0%	0.0%
OG.3.5.7				0.0%	0.0%
OG.3.5.8				0.0%	0.0%
OG.3.5.9				0.0%	0.0%
OG.3.5.10				0.0%	0.0%
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% Total (before)	% Total (after)
G.3.6.2	USD	15,348.4	0.0	100.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	15,348.4	0.0	100.0%	0.0%
OG.3.6.1	a/w (if relevant, please specify)			0.0%	
OG.3.6.2	a/w (if relevant, please specify)			0.0%	
OG.3.6.3	a/w (if relevant, please specify)			0.0%	
OG.3.6.4	a/w (if relevant, please specify)			0.0%	
OG.3.6.5	a/w (if relevant, please specify)			0.0%	
OG.3.6.6	a/w (if relevant, please specify)			0.0%	
OG.3.6.7	a/w (if relevant, please specify)			0.0%	
OG.3.6.8	a/w (if relevant, please specify)			0.0%	
OG.3.6.9	a/w (if relevant, please specify)			0.0%	

7. Covered Bonds - Currency		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% Total (before)	% Total (after)
G.3.7.1	EUR	11,500.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.2	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.3	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.4	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.5	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.6	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.7	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.8	a/w (If relevant, please specify)	0.0	0.0		
OG.3.7.9	a/w (If relevant, please specify)	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
9. Substitute Assets - Type		Nominal (before hedging) (mm)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	91.5	100.0%		
OG.3.9.1	a/w EU gvs or quasi gvs		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvs or quasi gvs		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvs or quasi gvs		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mm)	% Substitute Assets		
G.3.10.1	Domestic (Country of issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	91.5			
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 (mm)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.00%	0.00%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	91.5	0.00%	0.00%	
G.3.11.4	Total		0.60%	0.80%	
OG.3.11.1	a/w (If relevant, please specify)				
OG.3.11.2	a/w (If relevant, please specify)				
OG.3.11.3	a/w (If relevant, please specify)				
OG.3.11.4	a/w (If relevant, please specify)				
OG.3.11.5	a/w (If relevant, please specify)				
OG.3.11.6	a/w (If relevant, please specify)				
OG.3.11.7	a/w (If relevant, please specify)				
12. Bond List		<a href="https://www.coveredbondmarket.com/issuers/1">https://www.coveredbondmarket.com/issuers/1</a>			
G.3.12.1	Bond list	31			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the realiser / cover pool (notional) (mm)	0.0			
G.3.13.2	Type of interest rate swaps (intra-annual, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-annual, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mm)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mm)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mm)				
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 (Y) or are already sustainable components present (Z)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
4. References to Capital Requirements Regulation (CRR)		Row	Row		
		129(7)			
The issuer believes that, at the time of its issuance and based on publicly available information, 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 for preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.					
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38			
G.4.1.2	(ii) Value of covered bonds:	39	48 for Public Sector Assets		
G.4.1.3	(iii) Geographical distribution:	43 for Mortgage Assets			
G.4.1.4	(iv) Type of cover assets:	52	267 for Commercial Mortgage Assets		
G.4.1.5	(v) Loan size:	166 for Residential Mortgage Assets	18 for Public Sector Assets		
G.4.1.6	(vi) Interest rate risk - cover pool:	130 for Mortgage Assets	228 for Public Sector Assets		
G.4.1.7	(vii) Currency risk - cover pool:	111			
G.4.1.8	(viii) Interest rate risk - covered bond:	163			
G.4.1.9	(ix) Currency risk - covered bond:	137			
G.4.1.10	(Please refer to "Tab D. HTM Harmonised Glossary" for hedging strategy)	27 for Harmonised Glossary			
G.4.1.11	(xiii) Maturity structure of cover assets:	65			
G.4.1.12	(xiv) Maturity structure of covered bonds:	88			
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets		
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					
5. References to Capital Requirements Regulation (CRR)		129(1)			
G.5.1.1	Exposure to credit institution 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 as Rating Agencies					
OG.6.1.1	NPV Test (passed/failed)				
OG.6.1.2	Interest Coverage Test (passed/failed)				
OG.6.1.3	Cash Manager				
OG.6.1.4	Account Bank				
OG.6.1.5	Stand-by Account Bank				
OG.6.1.6	Service				
OG.6.1.7	Interest Rate Swap Provider				
OG.6.1.8	Covered Bond Swap Provider				
OG.6.1.9	Paying Agent				

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)		
CONTENT OF TAB B1				
7. Mortgage Assets				
7.A Residential Cover Pool				
7.B Commercial Cover Pool				
Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	15,249.4	100.0%	
M.7.1.2	Commercial	0.0	0.0%	
M.7.1.3	Other	0.0	0.0%	
M.7.1.4	Total	15,249.4	100.0%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%	
OM.7.1.2	a/w Forest & Agriculture		0.0%	
OM.7.1.3	a/w [if relevant, please specify]		0.0%	
OM.7.1.4	a/w [if relevant, please specify]		0.0%	
OM.7.1.5	a/w [if relevant, please specify]		0.0%	
OM.7.1.6	a/w [if relevant, please specify]		0.0%	
OM.7.1.7	a/w [if relevant, please specify]		0.0%	
OM.7.1.8	a/w [if relevant, please specify]		0.0%	
OM.7.1.9	a/w [if relevant, please specify]		0.0%	
OM.7.1.10	a/w [if relevant, please specify]		0.0%	
OM.7.1.11	a/w [if relevant, please specify]		0.0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	225,824.0	0	225,824.00
OM.7.2.1	Number of borrowers	108,264.0	0	108,264.00
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.41%	0.00%	0.41%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15.70%	0.00%	15.7%
M.7.5.2	Vlaams-Brabant	14.32%	0.00%	14.3%
M.7.5.3	Oost-Vlaanderen	15.43%	0.00%	15.4%
M.7.5.4	Brussels	8.58%	0.00%	8.6%
M.7.5.5	West-Vlaanderen	10.96%	0.00%	11.0%
M.7.5.6	Limburg	8.08%	0.00%	8.1%
M.7.5.7	Lieze	7.42%	0.00%	7.4%
M.7.5.8	Hainaut	6.98%	0.00%	7.0%
M.7.5.9	Brabant Wallon	5.19%	0.00%	5.2%
M.7.5.10	Namur	4.35%	0.00%	4.4%
M.7.5.11	Luxembourg	2.74%	0.00%	2.7%
M.7.5.12	Other	0.26%	0.00%	0.3%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	82.20%	0.00%	82.2%
M.7.6.2	Floatrate rate	0.00%	0.00%	0.0%
M.7.6.3	Other	16.80%	0.00%	16.8%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	4.49%	0.00%	4.5%
M.7.7.2	Amortising	95.51%	0.00%	95.5%
M.7.7.3	Other	0.00%	0.00%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	5.59%	0.00%	5.6%	
M.7.8.2	> 12 - < 24 months	13.98%	0.00%	14.0%	
M.7.8.3	> 24 - < 36 months	31.20%	0.00%	31.2%	
M.7.8.4	> 36 - < 60 months	13.94%	0.00%	13.9%	
M.7.8.5	> 60 months	35.30%	0.00%	35.3%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.01%	0.0%	0.01%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.5			
By buckets (mn):					
M.7A.10.2	<=100K	7,140.1	1,76,783.0	46.8%	78.3%
M.7A.10.3	>100K and <=200K	5,446.9	40,006.0	35.7%	17.7%
M.7A.10.4	>200K and <=300K	1,566.6	6,580.0	10.3%	2.9%
M.7A.10.5	>300K and <=400K	508.8	1,494.0	3.3%	0.7%
M.7A.10.6	>400K	587.2	961.0	3.9%	0.4%
OM.7A.10.6					
Total		15,249.4	215,824	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.9%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,673.4	100,561.0	30.6%	44.5%
M.7A.11.3	>40 - <=50 %	1,603.6	25,273.0	10.5%	11.2%
M.7A.11.4	>50 - <=60 %	1,726.4	24,314.0	11.3%	10.8%
M.7A.11.5	>60 - <=70 %	1,872.2	23,292.0	12.3%	10.3%
M.7A.11.6	>70 - <=80 %	2,039.7	22,485.0	13.4%	10.0%
M.7A.11.7	>80 - <=90 %	1,982.3	18,711.0	13.0%	8.3%
M.7A.11.8	>90 - <=100 %	981.6	7,572.0	6.4%	3.4%
M.7A.11.9	>100%	370.1	3,646.0	2.4%	1.6%
OM.7A.11.10					
Total		15,249.4	223,024	100.0%	100.0%
M.7A.11.11	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52.1%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,698.8	119,953.0	37.4%	53.1%
M.7A.12.3	>40 - <=50 %	1,863.5	23,782.0	10.9%	10.5%
M.7A.12.4	>50 - <=60 %	1,752.8	22,457.0	11.6%	9.9%
M.7A.12.5	>60 - <=70 %	1,774.7	20,364.0	11.6%	9.0%
M.7A.12.6	>70 - <=80 %	1,749.2	17,854.0	11.5%	8.0%
M.7A.12.7	>80 - <=90 %	1,466.1	12,638.0	9.6%	5.6%
M.7A.12.8	>90 - <=100 %	870.7	6,292.0	5.7%	2.8%
M.7A.12.9	>100%	263.5	2,424.0	1.7%	1.1%
OM.7A.12.10					
Total		15,249.4	223,024	100.0%	100.0%
M.7A.12.11	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st tier / No order ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed BRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					



17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Exisiting proerty				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.19					
7B Commercial Cover Pool		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
21. Loan Size Information		(For completion)			
M.7B.21.1	Average loan size (000s)	(For completion)			
M.7B.21.1					
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level	(For completion)	(For completion)		
M.7B.21.3	TBC at a country level	(For completion)	(For completion)		
M.7B.21.4	TBC at a country level	(For completion)	(For completion)		
M.7B.21.5	TBC at a country level	(For completion)	(For completion)		
M.7B.21.6	TBC at a country level	(For completion)	(For completion)		
M.7B.21.7	TBC at a country level	(For completion)	(For completion)		
M.7B.21.8	TBC at a country level	(For completion)	(For completion)		
M.7B.21.9	TBC at a country level	(For completion)	(For completion)		
M.7B.21.10	TBC at a country level	(For completion)	(For completion)		
M.7B.21.11	TBC at a country level	(For completion)	(For completion)		
M.7B.21.12	TBC at a country level	(For completion)	(For completion)		
M.7B.21.13	TBC at a country level	(For completion)	(For completion)		
M.7B.21.14	TBC at a country level	(For completion)	(For completion)		
M.7B.21.15	TBC at a country level	(For completion)	(For completion)		
M.7B.21.16	TBC at a country level	(For completion)	(For completion)		
M.7B.21.17	TBC at a country level	(For completion)	(For completion)		
M.7B.21.18	TBC at a country level	(For completion)	(For completion)		
M.7B.21.19	TBC at a country level	(For completion)	(For completion)		
M.7B.21.20	TBC at a country level	(For completion)	(For completion)		
M.7B.21.21	TBC at a country level	(For completion)	(For completion)		
M.7B.21.22	TBC at a country level	(For completion)	(For completion)		
M.7B.21.23	TBC at a country level	(For completion)	(For completion)		
M.7B.21.24	TBC at a country level	(For completion)	(For completion)		
M.7B.21.25	TBC at a country level	(For completion)	(For completion)		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	(For completion)			
M.7B.22.1					
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>0 <=40 %	(For completion)	(For completion)		
M.7B.22.3	>40 <=50 %	(For completion)	(For completion)		
M.7B.22.4	>50 <=60 %	(For completion)	(For completion)		
M.7B.22.5	>60 <=70 %	(For completion)	(For completion)		
M.7B.22.6	>70 <=80 %	(For completion)	(For completion)		
M.7B.22.7	>80 <=90 %	(For completion)	(For completion)		
M.7B.22.8	>90 <=100 %	(For completion)	(For completion)		
M.7B.22.9	>100%	(For completion)	(For completion)		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 <=110 %				
OM.7B.22.2	a/w >110 <=120 %				
OM.7B.22.3	a/w >120 <=130 %				
OM.7B.22.4	a/w >130 <=140 %				
OM.7B.22.5	a/w >140 <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	(Mark as NDI if not relevant)			
M.7B.23.1					
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	>0 <=40 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.3	>40 <=50 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.4	>50 <=60 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.5	>60 <=70 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.6	>70 <=80 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.7	>80 <=90 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.8	>90 <=100 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.9	>100%	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 <=110 %				
OM.7B.23.2	a/w >110 <=120 %				
OM.7B.23.3	a/w >120 <=130 %				
OM.7B.23.4	a/w >130 <=140 %				
OM.7B.23.5	a/w >140 <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	(For completion)			
M.7B.24.2	Office	(For completion)			
M.7B.24.3	Hotel/Tourism	(For completion)			
M.7B.24.4	Shopping malls	(For completion)			
M.7B.24.5	Industry	(For completion)			
M.7B.24.6	Agriculture	(For completion)			
M.7B.24.7	Other commercially used	(For completion)			
M.7B.24.8	Hospital	(For completion)			
M.7B.24.9	School	(For completion)			
M.7B.24.10	other RE with a social relevant purpose	(For completion)			
M.7B.24.11	Land	(For completion)			
M.7B.24.12	Property developers / Building under construction	(For completion)			
M.7B.24.13	Other	(For completion)			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w (if relevant, please specify)				
OM.7B.24.3	a/w (if relevant, please specify)				
OM.7B.24.4	a/w (if relevant, please specify)				
OM.7B.24.5	a/w (if relevant, please specify)				
OM.7B.24.6	a/w (if relevant, please specify)				
OM.7B.24.7	a/w (if relevant, please specify)				
OM.7B.24.8	a/w (if relevant, please specify)				
OM.7B.24.9	a/w (if relevant, please specify)				
OM.7B.24.10	a/w (if relevant, please specify)				
OM.7B.24.11	a/w (if relevant, please specify)				
OM.7B.24.12	a/w (if relevant, please specify)				
OM.7B.24.13	a/w (if relevant, please specify)				
OM.7B.24.14	a/w (if relevant, please specify)				

25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	(For completion)	(For completion)		
M.78.25.2	TBC at a country level	(For completion)	(For completion)		
M.78.25.3	TBC at a country level	(For completion)	(For completion)		
M.78.25.4	TBC at a country level	(For completion)	(For completion)		
M.78.25.5	TBC at a country level	(For completion)	(For completion)		
M.78.25.6	TBC at a country level	(For completion)	(For completion)		
M.78.25.7	TBC at a country level	(For completion)	(For completion)		
M.78.25.8	TBC at a country level	(For completion)	(For completion)		
M.78.25.9	TBC at a country level	(For completion)	(For completion)		
M.78.25.10	TBC at a country level	(For completion)	(For completion)		
M.78.25.11	TBC at a country level	(For completion)	(For completion)		
M.78.25.12	TBC at a country level	(For completion)	(For completion)		
M.78.25.13	TBC at a country level	(For completion)	(For completion)		
M.78.25.14	TBC at a country level	(For completion)	(For completion)		
M.78.25.15	TBC at a country level	(For completion)	(For completion)		
M.78.25.16	TBC at a country level	(For completion)	(For completion)		
M.78.25.17	TBC at a country level	(For completion)	(For completion)		
M.78.25.18	no data	(For completion)	(For completion)		
OM.78.25.1	Total	0.0	0	0.0%	0.0%
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	(For completion)	(For completion)		
M.78.26.2	TBC at a country level	(For completion)	(For completion)		
M.78.26.3	TBC at a country level	(For completion)	(For completion)		
M.78.26.4	TBC at a country level	(For completion)	(For completion)		
M.78.26.5	TBC at a country level	(For completion)	(For completion)		
M.78.26.6	TBC at a country level	(For completion)	(For completion)		
M.78.26.7	TBC at a country level	(For completion)	(For completion)		
M.78.26.8	TBC at a country level	(For completion)	(For completion)		
M.78.26.9	TBC at a country level	(For completion)	(For completion)		
M.78.26.10	TBC at a country level	(For completion)	(For completion)		
M.78.26.11	TBC at a country level	(For completion)	(For completion)		
M.78.26.12	TBC at a country level	(For completion)	(For completion)		
M.78.26.13	TBC at a country level	(For completion)	(For completion)		
M.78.26.14	TBC at a country level	(For completion)	(For completion)		
M.78.26.15	TBC at a country level	(For completion)	(For completion)		
M.78.26.16	TBC at a country level	(For completion)	(For completion)		
M.78.26.17	TBC at a country level	(For completion)	(For completion)		
M.78.26.18	no data	(For completion)	(For completion)		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	(For completion)	(For completion)		
M.78.27.2	1919 - 1945	(For completion)	(For completion)		
M.78.27.3	1946 - 1960	(For completion)	(For completion)		
M.78.27.4	1961 - 1970	(For completion)	(For completion)		
M.78.27.5	1971 - 1980	(For completion)	(For completion)		
M.78.27.6	1981 - 1990	(For completion)	(For completion)		
M.78.27.7	1991 - 2000	(For completion)	(For completion)		
M.78.27.8	2001 - 2005	(For completion)	(For completion)		
M.78.27.9	2006 and later	(For completion)	(For completion)		
M.78.27.10	no data	(For completion)	(For completion)		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Existing Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date

Reporting Date 28/02/2022

### Contact Details:

#### Head of ALM Treasury

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

#### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 nancy.verret@bnpparibasfortis.com

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

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

#### Website

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

#### Remark

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

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



# BNP PARIBAS Retained Covered Bonds FORTIS

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2023	3.99	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2023	7.00	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.22	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.23	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.78	10/12/2028
		<b>11,500,000,000</b>									

### Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Rema	6.07

\* At Reporting Date until Maturity Date



**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,249,377,037 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	661,696,578 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	39.15 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,210,156,922 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.18 %

> > > Cover Test Royal Decree Art 5 Paraf 1

**Passed**

Limit:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,323,397 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	661,696,578 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,210,156,922
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	112.73 %

> > > Cover Test Royal Decree Art 5 Paraf 2

**Passed**

Limit:  
105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,027,850,004 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,025,690,004
Total Interest Proceeds Public Finance Exposures	2,160,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	16,002,498,125 (IX)
Total Principal Proceeds Residential Mortgage Loans	15,249,377,037
Total Principal Proceeds Public Finance Exposures	91,424,510
Total Principal Proceeds Financial Institution Exposures	661,696,578
Impact Derivatives	0

Interest Requirement Covered Bonds	216,900,000
Costs, Fees and expenses Covered Bonds	95,052,136
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,218,395,993

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,420,215,690
Cumulative Cash Outflow Next 180 Days	-9,837,282 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,410,378,408

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	91,424,510
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	89,424,510



## Cover Pool Summary

Portfolio Cut-off Date 28/02/2022

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,249,377,037.39
Principal Redemptions between Cut-off Date and Maturity Date	15,249,377,037.39
Interest Payments between Cut-off Date and Maturity Date	2,025,690,004.03
Number of borrowers	108,264
Number of loans	225,824
Average Outstanding Balance per borrower	140,854
Average Outstanding Balance per loan	67,528
Weighted average Current Loan to Current Value	52.13%
Weighted average seasoning (in Years)	3.83
Weighted average remaining maturity (in years, at 0% CPR)	14.91
Weighted average initial maturity (in years, at 0% CPR)	18.75
Percentage of Fixed Rate Loans	83.20%
Percentage of Variable Rate Loans	16.80%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.71%
Weighted average interest rate Variable Rate Loans	1.44%
Weighted Remaining average life (in years, at 0% CPR)	7.76
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.68

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 661,696,578

### 3. Public Sector Exposure (Liquid Bond Positions)

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

### 4. Derivatives

None


**Stratification Tables**

Portfolio Cut-off Date 28/02/2022

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	2,394,464,157.35	15.70 %	34,721	15.38 %
Oost-Vlaanderen	2,353,187,715.25	15.43 %	36,567	16.19 %
Vlaams-Brabant	2,183,354,257.00	14.32 %	30,997	13.73 %
West-Vlaanderen	1,670,674,498.87	10.96 %	27,896	12.35 %
Brussels	1,308,293,579.77	8.58 %	12,565	5.56 %
Limburg	1,231,686,004.29	8.08 %	21,162	9.37 %
Liège	1,130,884,349.83	7.42 %	17,569	7.78 %
Hainaut	1,064,706,933.71	6.98 %	17,296	7.66 %
Brabant Wallon	791,311,046.44	5.19 %	9,639	4.27 %
Namur	663,449,840.76	4.35 %	10,489	4.64 %
Luxembourg	417,543,240.92	2.74 %	6,210	2.75 %
Other	39,821,413.20	0.26 %	713	0.32 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	852,391,991.75	5.59 %	7,868	3.48 %
>1 and <=2	2,131,873,872.09	13.98 %	21,904	9.70 %
>2 and <=3	4,757,439,076.76	31.20 %	56,448	25.00 %
>3 and <=4	2,115,336,295.68	13.87 %	29,031	12.86 %
>4 and <=5	1,305,047,831.77	8.56 %	19,245	8.52 %
>5 and <=6	2,046,026,091.89	13.42 %	36,638	16.22 %
>6 and <=7	812,718,280.65	5.33 %	17,357	7.69 %
>7 and <=8	309,582,108.32	2.03 %	7,254	3.21 %
>8 and <=9	78,110,114.89	0.51 %	2,111	0.93 %
>9 and <=10	51,903,915.82	0.34 %	1,836	0.81 %
>10 and <=11	150,198,129.69	0.98 %	6,932	3.07 %
>11 and <=12	267,842,024.86	1.76 %	6,658	2.95 %
>12 and <=13	185,019,898.98	1.21 %	4,466	1.98 %
>13 and <=14	30,029,182.14	0.20 %	925	0.41 %
>14 and <=15	17,824,859.81	0.12 %	433	0.19 %
>15 and <=16	17,218,915.00	0.11 %	537	0.24 %
>16 and <=17	64,236,037.50	0.42 %	2,350	1.04 %
>17 and <=18	37,988,371.04	0.25 %	2,148	0.95 %
>18 and <=19	12,159,456.77	0.08 %	1,256	0.56 %
>19 and <=20	3,571,356.59	0.02 %	196	0.09 %
>20 and <=21	391,657.80	0.00 %	31	0.01 %
>21 and <=22	493,848.61	0.00 %	32	0.01 %
>22 and <=23	1,415,726.01	0.01 %	114	0.05 %
>23 and <=24	170,742.16	0.00 %	16	0.01 %
>24 and <=25	200,856.69	0.00 %	20	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	5,597.32	0.00 %	4	0.00 %
>25 and <=26	55,660.15	0.00 %	6	0.00 %
>28 and <=29	42,042.74	0.00 %	2	0.00 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	325,999.97	0.00 %	2,981	1.32 %
<=1	108,492,347.21	0.71 %	3,655	1.62 %
>1 and <=2	143,912,150.52	0.94 %	5,083	2.25 %
>2 and <=3	224,651,544.84	1.47 %	7,067	3.13 %
>3 and <=4	259,828,266.69	1.70 %	8,522	3.77 %
>4 and <=5	340,943,938.57	2.24 %	11,244	4.98 %
>5 and <=6	285,649,913.14	1.87 %	8,026	3.55 %
>6 and <=7	442,772,971.63	2.90 %	11,196	4.96 %
>7 and <=8	664,780,675.46	4.36 %	14,804	6.56 %
>8 and <=9	457,294,134.49	3.00 %	9,451	4.19 %
>9 and <=10	570,719,592.89	3.74 %	11,026	4.88 %
>10 and <=11	578,913,345.03	3.80 %	9,318	4.13 %
>11 and <=12	610,496,774.93	4.00 %	9,319	4.13 %
>12 and <=13	941,381,534.93	6.17 %	13,455	5.96 %
>13 and <=14	632,141,603.16	4.15 %	8,766	3.88 %
>14 and <=15	793,914,493.57	5.21 %	10,105	4.47 %
>15 and <=16	698,195,386.22	4.58 %	8,559	3.79 %
>16 and <=17	860,798,916.31	5.64 %	10,110	4.48 %
>17 and <=18	1,457,729,301.84	9.56 %	15,772	6.98 %
>18 and <=19	921,782,036.27	6.04 %	10,020	4.44 %
>19 and <=20	797,329,311.22	5.23 %	8,103	3.59 %
>20 and <=21	456,166,602.99	2.99 %	4,671	2.07 %
>21 and <=22	577,852,118.91	3.79 %	5,673	2.51 %
>22 and <=23	1,309,298,949.65	8.59 %	10,939	4.84 %
>23 and <=24	812,311,114.85	5.33 %	5,912	2.62 %
>24 and <=25	274,363,045.65	1.80 %	1,803	0.80 %
>25 and <=26	8,590,536.36	0.06 %	83	0.04 %
>26 and <=27	8,955,225.27	0.06 %	77	0.03 %
>27 and <=28	7,538,174.15	0.05 %	64	0.03 %
>28 and <=29	1,704,682.05	0.01 %	14	0.01 %
>29 and <=30	542,348.62	0.00 %	6	0.00 %
<b>15,249,377,037.39</b>	<b>100.00 %</b>		<b>225,824</b>	<b>100.00 %</b>

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	990,000.00	0.01 %	26	0.01 %
>1 and <=2	22,535,478.71	0.15 %	210	0.09 %
>2 and <=3	36,900,437.06	0.24 %	427	0.19 %
>3 and <=4	16,801,518.71	0.11 %	374	0.17 %
>4 and <=5	300,423,683.64	1.97 %	2,341	1.04 %
>5 and <=6	24,783,340.62	0.16 %	1,051	0.47 %
>6 and <=7	54,554,985.80	0.36 %	1,743	0.77 %
>7 and <=8	73,202,656.08	0.48 %	2,494	1.10 %
>8 and <=9	99,896,365.83	0.66 %	3,005	1.33 %
>9 and <=10	1,200,631,353.32	7.87 %	32,721	14.49 %
>10 and <=11	148,056,358.86	0.97 %	7,304	3.23 %
>11 and <=12	228,074,973.76	1.50 %	4,713	2.09 %
>12 and <=13	712,285,481.70	4.67 %	13,688	6.06 %
>13 and <=14	138,649,920.14	0.91 %	2,770	1.23 %
>14 and <=15	1,821,951,508.64	11.95 %	30,597	13.55 %
>15 and <=16	179,762,272.48	1.18 %	2,942	1.30 %
>16 and <=17	248,913,150.56	1.63 %	3,757	1.66 %
>17 and <=18	894,525,494.25	5.87 %	12,305	5.45 %
>18 and <=19	226,588,275.56	1.49 %	5,231	2.32 %
>19 and <=20	3,614,093,419.14	23.70 %	44,995	19.92 %
>20 and <=21	312,242,999.56	2.05 %	4,258	1.89 %
>21 and <=22	163,406,560.47	1.07 %	2,309	1.02 %
>22 and <=23	205,281,335.27	1.35 %	2,668	1.18 %
>23 and <=24	125,611,251.15	0.82 %	1,582	0.70 %
>24 and <=25	3,659,288,882.51	24.00 %	34,153	15.12 %
>25 and <=26	456,266,027.37	2.99 %	4,443	1.97 %
>26 and <=27	23,325,151.92	0.15 %	252	0.11 %
>27 and <=28	12,323,063.75	0.08 %	144	0.06 %
>28 and <=29	8,448,485.45	0.06 %	98	0.04 %
>29 and <=30	206,044,847.65	1.35 %	2,803	1.24 %
>30 and <=31	29,947,729.06	0.20 %	366	0.16 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	350,730.43	0.00 %	5	0.00 %
>35 and <=36	105,191.29	0.00 %	2	0.00 %
>36 and <=37	113,277.07	0.00 %	1	0.00 %
>39 and <=40	301,062.73	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,303,868.34	0.02 %	33	0.01 %
>40 and <=41	89,663.87	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>15,249,377,037.39</b>	<b>100.00 %</b>		<b>225,824</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	5,247.81	0.00 %	2	0.00 %
1993	42,392.25	0.00 %	4	0.00 %
1996	48,928.24	0.00 %	5	0.00 %
1997	199,859.49	0.00 %	17	0.01 %
1998	164,915.29	0.00 %	18	0.01 %
1999	1,270,253.73	0.01 %	105	0.05 %
2000	633,687.70	0.00 %	42	0.02 %
2001	371,270.89	0.00 %	28	0.01 %
2002	2,794,450.35	0.02 %	157	0.07 %
2003	11,760,730.93	0.08 %	1,145	0.51 %
2004	29,383,237.91	0.19 %	1,856	0.82 %
2005	68,494,740.68	0.45 %	2,591	1.15 %
2006	21,839,846.21	0.14 %	697	0.31 %
2007	16,842,360.35	0.11 %	418	0.19 %
2008	19,921,412.31	0.13 %	621	0.27 %
2009	160,827,239.03	1.05 %	4,005	1.77 %
2010	276,483,059.50	1.81 %	6,694	2.96 %
2011	169,416,826.41	1.11 %	7,494	3.32 %
2012	49,180,847.19	0.32 %	1,741	0.77 %
2013	82,634,329.77	0.54 %	2,240	0.99 %
2014	212,248,576.70	1.39 %	4,995	2.21 %
2015	855,804,735.23	5.61 %	18,378	8.14 %
2016	1,810,477,163.25	11.87 %	33,554	14.86 %
2017	1,340,684,288.00	8.79 %	20,011	8.86 %
2018	2,144,230,718.99	14.06 %	29,523	13.07 %
2019	4,323,299,989.19	28.35 %	51,685	22.89 %
2020	2,597,929,141.48	17.04 %	27,906	12.36 %
2021	1,052,303,694.60	6.90 %	9,886	4.38 %
<b>15,249,377,037.39</b>	<b>100.00 %</b>		<b>225,824</b>	<b>100.00 %</b>

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,279,534,172.28	14.95 %	47,921	44.26 %
>100 and <=200	5,152,180,859.28	33.79 %	35,277	32.58 %
>200 and <=300	4,031,897,786.13	26.44 %	16,647	15.38 %
>300 and <=400	1,748,024,605.59	11.46 %	5,157	4.76 %
>400	2,037,739,614.11	13.36 %	3,262	3.01 %
<b>15,249,377,037.39</b>	<b>100.00 %</b>		<b>108,264</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	71,587,203.88	0.47 %	1,854	0.82 %
0.5 - 1%	692,819,658.55	4.54 %	10,749	4.76 %
1 - 1.5%	4,693,882,686.15	30.78 %	58,251	25.79 %
1.5 - 2%	7,693,366,072.82	50.45 %	107,671	47.68 %
2 - 2.5%	1,307,788,266.00	8.58 %	24,911	11.03 %
2.5 - 3%	570,922,330.65	3.74 %	13,851	6.13 %
3 - 3.5%	132,022,123.63	0.87 %	4,458	1.97 %
3.5 - 4%	49,942,491.12	0.33 %	2,036	0.90 %
4 - 4.5%	21,847,367.29	0.14 %	1,051	0.47 %
4.5 - 5%	9,266,950.77	0.06 %	600	0.27 %
5 - 5.5%	4,734,244.02	0.03 %	261	0.12 %
5.5 - 6%	902,865.56	0.01 %	85	0.04 %
6 - 6.5%	164,273.28	0.00 %	31	0.01 %
6.5 - 7%	42,267.92	0.00 %	10	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,009.96	0.00 %	1	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
<b>15,249,377,037.39</b>	<b>100.00 %</b>		<b>225,824</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,687,153,184.02	83.20 %	185,967	82.35 %
Variable	27,822,883.40	0.18 %	1,433	0.63 %
Variable With Cap	2,534,400,969.97	16.62 %	38,424	17.02 %
<b>15,249,377,037.39</b>	<b>100.00 %</b>		<b>225,824</b>	<b>100.00 %</b>

### 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	848,065,584.38	5.56 %	17,881	7.92 %
2023	436,060,432.66	2.86 %	6,274	2.78 %
2024	258,100,845.13	1.69 %	2,918	1.29 %
2025	120,077,414.49	0.79 %	1,654	0.73 %
2026	186,494,224.47	1.22 %	2,271	1.01 %
2027	94,111,605.53	0.62 %	1,056	0.47 %
2028	44,750,795.14	0.29 %	527	0.23 %
2029	91,918,549.77	0.60 %	864	0.38 %
2030	10,186,723.31	0.07 %	107	0.05 %
2031	42,807,561.53	0.28 %	255	0.11 %
2033	80,698,801.40	0.53 %	1,052	0.47 %
2034	260,549,476.03	1.71 %	2,735	1.21 %
2035	21,885,765.00	0.14 %	194	0.09 %
2036	11,164,026.30	0.07 %	65	0.03 %
Fixed To Maturity	12,742,505,232.25	83.56 %	187,971	83.24 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

### 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,249,246,303.42	100.00 %	225,812	99.99 %
Twice A Year	130,733.97	0.00 %	12	0.01 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

### 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,420,496,982.77	94.56 %	217,712	96.41 %
Interest only	684,380,449.80	4.49 %	4,524	2.00 %
Linear	144,499,604.82	0.95 %	3,588	1.59 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	11,823,610.32	0.08 %	1,870	0.83 %
1-10%	932,033,898.17	6.11 %	21,990	9.74 %
11-20%	996,174,564.82	6.53 %	24,466	10.83 %
21-30%	1,249,845,738.22	8.20 %	25,880	11.46 %
31-40%	1,483,568,501.36	9.73 %	26,355	11.67 %
41-50%	1,603,613,332.16	10.52 %	25,223	11.17 %
51-60%	1,726,389,087.75	11.32 %	24,314	10.77 %
61-70%	1,872,185,065.78	12.28 %	23,292	10.31 %
71-80%	2,039,736,122.27	13.38 %	22,485	9.96 %
81-90%	1,982,297,729.37	13.00 %	18,731	8.29 %
91-100%	981,613,956.31	6.44 %	7,572	3.35 %
101-110%	74,989,150.71	0.49 %	814	0.36 %
111-120%	38,513,808.06	0.25 %	451	0.20 %
>120%	256,592,472.09	1.68 %	2,381	1.05 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	170,461,913.51	1.12 %	12,757	5.65 %
21-40%	344,773,122.71	2.26 %	13,979	6.19 %
41-60%	758,051,725.97	4.97 %	19,385	8.58 %
61-80%	1,596,302,181.53	10.47 %	27,790	12.31 %
81-100%	2,831,580,722.60	18.57 %	34,723	15.38 %
101-120%	763,500,617.28	5.01 %	15,166	6.72 %
121-140%	728,190,785.24	4.78 %	12,678	5.61 %
141-160%	800,902,570.18	5.25 %	12,859	5.69 %
161-180%	883,446,830.99	5.79 %	12,462	5.52 %
181-200%	974,362,118.61	6.39 %	11,399	5.05 %
201-300%	2,596,868,042.84	17.03 %	29,585	13.10 %
301-400%	1,152,331,030.28	7.56 %	10,969	4.86 %
401-500%	469,731,057.18	3.08 %	4,163	1.84 %
>500%	1,178,874,318.47	7.73 %	7,909	3.50 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	322,981,175.32	2.12 %	13,561	6.01 %
>1 and <=2	456,697,214.50	2.99 %	14,413	6.38 %
>2 and <=3	609,059,629.92	3.99 %	18,950	8.39 %
>3 and <=4	1,053,268,263.92	6.91 %	24,836	11.00 %
>4 and <=5	971,369,046.18	6.37 %	19,423	8.60 %
>5 and <=6	1,143,298,973.09	7.50 %	18,558	8.22 %
>6 and <=7	1,502,462,007.59	9.85 %	21,315	9.44 %
>7 and <=8	1,230,617,560.32	8.07 %	15,842	7.02 %
>8 and <=9	1,542,441,882.21	10.11 %	18,117	8.02 %
>9 and <=10	2,289,054,491.52	15.01 %	24,498	10.85 %
>10 and <=11	1,041,779,651.72	6.83 %	10,777	4.77 %
>11 and <=12	1,556,466,183.17	10.21 %	14,135	6.26 %
>12 and <=13	1,475,882,941.95	9.68 %	10,931	4.84 %
>13 and <=14	37,649,761.54	0.25 %	314	0.14 %
>14 and <=15	13,885,118.83	0.09 %	132	0.06 %
>15 and <=16	1,898,822.90	0.01 %	15	0.01 %
>16 and <=17	564,312.71	0.00 %	7	0.00 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

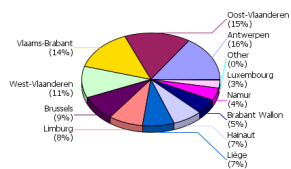
<b>15. Distribution of Average Life To Interest Reset Date (at 0% CPR)</b>
--

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,742,505,232.25	83.56 %	187,971	83.24 %
>=0 and <=1	1,352,731,581.02	8.87 %	25,040	11.09 %
>1 and <=2	334,630,403.82	2.19 %	4,074	1.80 %
>2 and <=3	258,614,125.66	1.70 %	2,990	1.32 %
>3 and <=4	133,791,581.36	0.88 %	1,349	0.60 %
>4 and <=5	52,806,044.55	0.35 %	360	0.16 %
>5 and <=6	25,720,644.41	0.17 %	357	0.16 %
>7 and <=8	11,458,768.79	0.08 %	67	0.03 %
>6 and <=7	337,118,655.53	2.21 %	3,616	1.60 %
	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

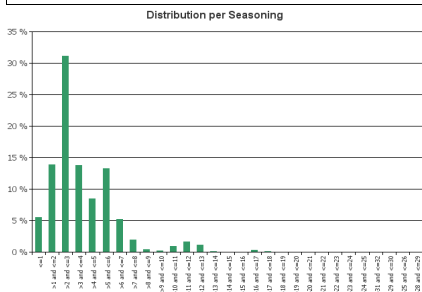
## Stratification Tables

Portfolio Cut-off Date 28/02/2022

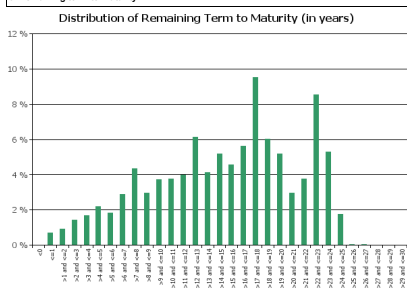
### 1. Geographic distribution



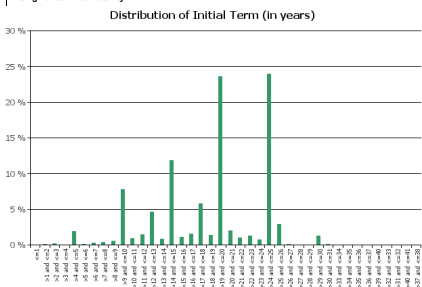
### 2. Seasoning



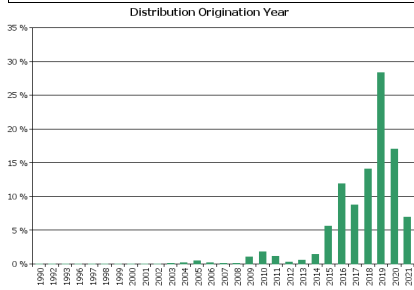
### 3. Remaining term to maturity



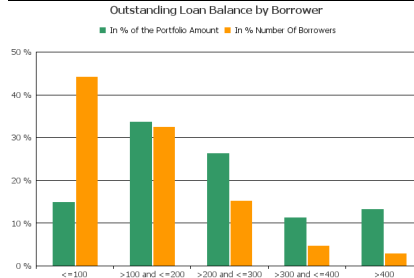
### 4. Original term to maturity



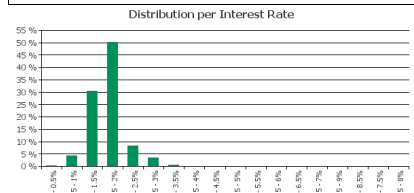
### 5. Origination Year



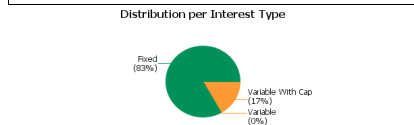
### 6. Outstanding Loan Balance by Borrower



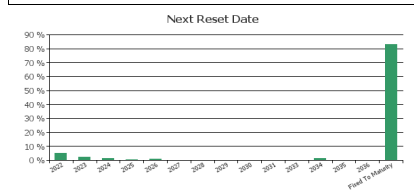
### 7. Interest Rate



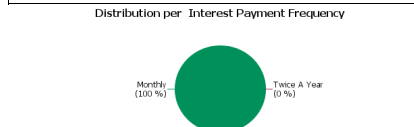
### 8. Interest Rate Type



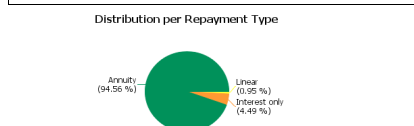
### 9. Next Reset Date



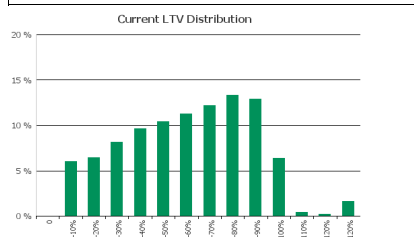
### 10. Interest Payment Frequency



### 11. Repayment Type

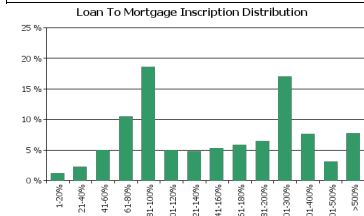


### 12. Current Loan to Current Value (LTV)

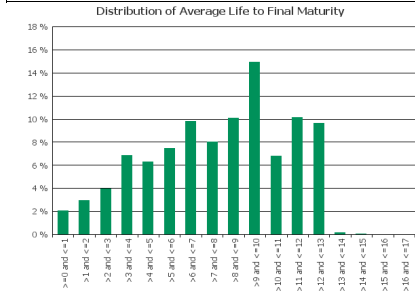




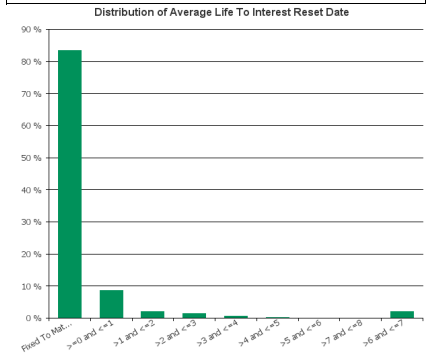
13. Loan to Mortgage Inscription Ratio (LTM)



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



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





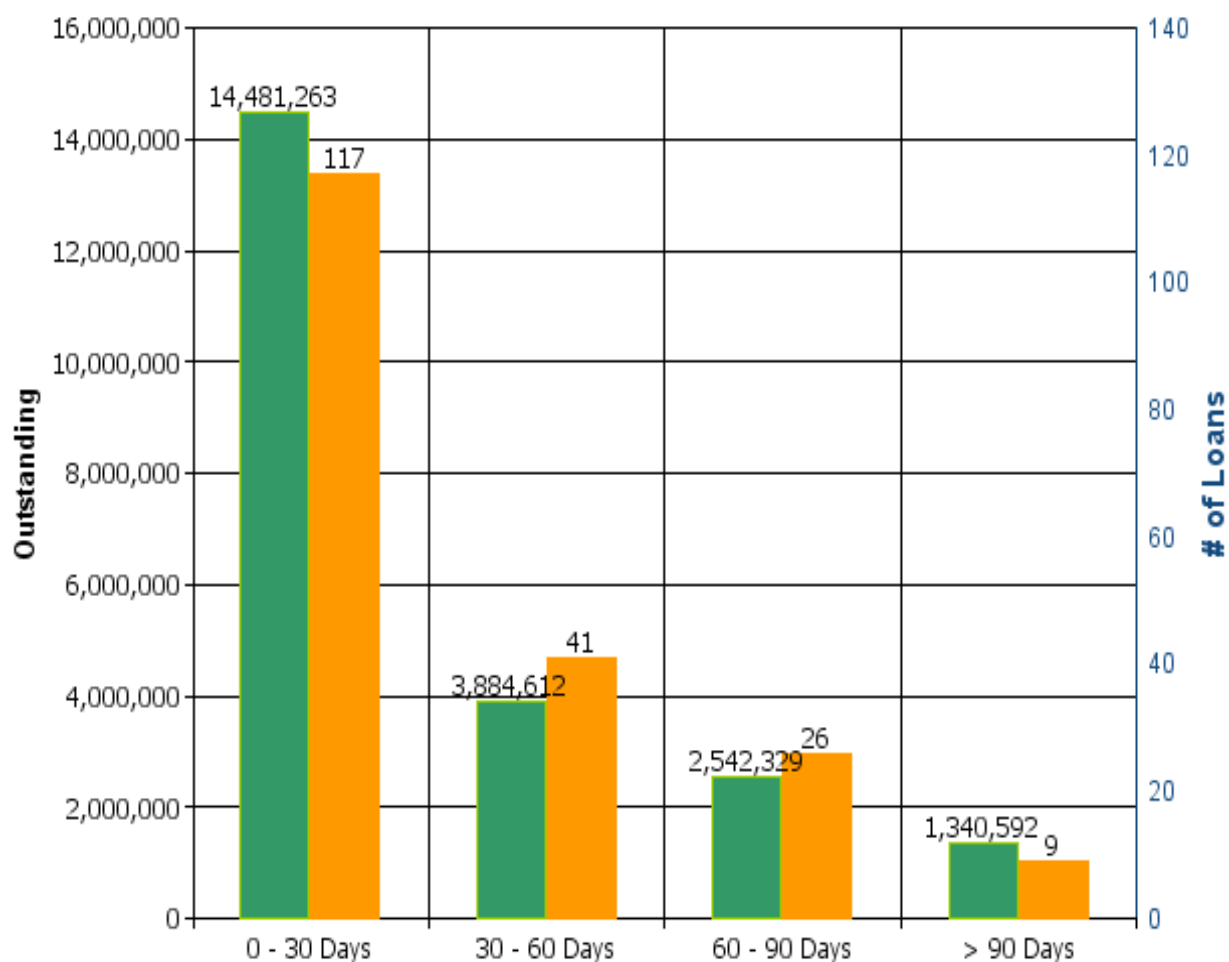
## Cover Pool Performance

Portfolio Cut-off Date 28/02/2022

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

	In EUR	In %	In number of loans	In %
Performing	15,227,128,242.30	99.85 %	225,631	99.91 %
0 - 30 Days	14,481,263.09	0.09 %	117	0.05 %
30 - 60 Days	3,884,611.84	0.03 %	41	0.02 %
60 - 90 Days	2,542,328.64	0.02 %	26	0.01 %
> 90 Days	1,340,591.52	0.01 %	9	0.00 %
<b>Total</b>	<b>15,249,377,037.39</b>	<b>100.00 %</b>	<b>225,824</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro




**Amortisation**

Portfolio Cut-off €

Feb/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/03/2022	1	11,500,000,000	15,149,859,353	15,126,648,805	15,091,897,265	15,034,149,044
01/04/2022	2	11,500,000,000	15,051,181,786	15,002,633,610	14,930,099,850	14,809,975,600
01/05/2022	3	11,500,000,000	14,956,301,744	14,883,589,416	14,775,175,810	14,596,219,022
01/06/2022	4	11,500,000,000	14,855,999,745	14,758,700,674	14,613,935,762	14,375,783,638
01/07/2022	5	11,500,000,000	14,758,482,414	14,637,756,015	14,458,503,369	14,164,581,833
01/08/2022	6	11,500,000,000	14,662,080,163	14,517,477,799	14,303,229,265	13,953,113,816
01/09/2022	7	11,500,000,000	14,562,608,325	14,394,531,317	14,146,029,231	13,741,312,225
01/10/2022	8	11,500,000,000	14,466,625,161	14,276,184,406	13,995,194,507	13,539,065,166
01/11/2022	9	11,500,000,000	14,370,454,846	14,157,227,590	13,843,282,966	13,335,381,843
01/12/2022	10	11,500,000,000	14,270,926,210	14,036,098,922	13,691,059,886	13,134,680,498
01/01/2023	11	11,500,000,000	14,174,837,304	13,917,945,184	13,541,284,553	12,935,967,828
01/02/2023	12	11,500,000,000	14,076,053,136	13,797,509,936	13,389,968,367	12,737,237,097
01/03/2023	13	11,500,000,000	13,977,308,168	13,679,728,604	13,245,166,837	12,551,283,127
01/04/2023	14	11,500,000,000	13,882,792,103	13,564,179,865	13,099,888,060	12,361,036,745
01/05/2023	15	11,500,000,000	13,782,355,845	13,443,945,370	12,951,812,568	12,171,215,366
01/06/2023	16	11,500,000,000	13,682,254,144	13,323,665,240	12,803,291,021	11,980,684,540
01/07/2023	17	11,500,000,000	13,582,922,763	13,205,226,383	12,658,245,751	11,796,403,581
01/08/2023	18	11,500,000,000	13,485,797,922	13,088,565,373	12,514,508,898	11,613,056,269
01/09/2023	19	11,500,000,000	13,385,022,677	12,968,725,238	12,368,389,317	11,428,848,755
01/10/2023	20	11,500,000,000	13,288,632,027	12,854,198,845	12,228,991,382	11,253,718,846
01/11/2023	21	11,500,000,000	13,189,939,724	12,737,093,245	12,086,764,106	11,075,723,052
01/12/2023	22	11,500,000,000	13,090,282,962	12,620,109,179	11,946,277,463	10,902,114,085
01/01/2024	23	11,500,000,000	12,995,338,597	12,507,325,613	11,809,405,480	10,731,558,048
01/02/2024	24	11,500,000,000	12,896,516,147	12,391,162,202	11,669,969,287	10,559,930,920
01/03/2024	25	11,500,000,000	12,799,586,451	12,278,516,988	11,536,366,062	10,397,667,844
01/04/2024	26	11,500,000,000	12,702,995,008	12,165,189,654	11,400,820,017	10,231,978,540
01/05/2024	27	11,500,000,000	12,606,536,359	12,052,998,363	11,267,876,299	10,071,210,772
01/06/2024	28	11,500,000,000	12,501,933,790	11,932,715,615	11,127,058,116	9,903,223,726
01/07/2024	29	11,500,000,000	12,402,340,317	11,818,226,263	10,993,174,799	9,743,959,072
01/08/2024	30	11,500,000,000	12,308,211,436	11,708,638,122	10,863,538,544	9,588,269,815
01/09/2024	31	11,500,000,000	12,210,379,886	11,595,871,398	10,731,548,908	9,431,656,291
01/10/2024	32	11,500,000,000	12,107,498,807	11,479,294,815	10,597,513,927	9,275,677,405
01/11/2024	33	11,500,000,000	12,006,600,957	11,364,324,621	10,464,693,430	9,120,628,566
01/12/2024	34	11,500,000,000	11,902,400,202	11,247,206,346	10,331,355,585	8,967,505,516
01/01/2025	35	11,500,000,000	11,803,630,271	11,134,955,628	10,202,232,818	8,817,920,778
01/02/2025	36	11,500,000,000	11,704,616,905	11,022,824,073	10,073,808,904	8,670,043,780
01/03/2025	37	11,500,000,000	11,609,161,342	10,916,178,845	9,953,425,969	8,533,657,024
01/04/2025	38	11,500,000,000	11,517,193,650	10,811,332,981	9,832,756,508	8,394,493,512
01/05/2025	39	11,500,000,000	11,420,380,048	10,702,856,224	9,710,140,186	8,255,831,042
01/06/2025	40	11,500,000,000	11,321,919,794	10,592,585,734	9,585,657,098	8,115,472,403
01/07/2025	41	11,500,000,000	11,224,109,156	10,483,839,312	9,463,897,424	7,979,543,086
01/08/2025	42	11,500,000,000	11,132,072,409	10,380,237,153	9,346,543,625	7,847,216,894
01/09/2025	43	11,500,000,000	11,032,101,744	10,269,570,739	9,223,380,923	7,711,012,088
01/10/2025	44	11,500,000,000	10,941,425,724	10,168,444,185	9,110,078,745	7,585,067,554
01/11/2025	45	11,500,000,000	10,851,189,250	10,067,478,471	8,996,683,123	7,458,927,158
01/12/2025	46	11,500,000,000	10,749,593,586	9,956,850,289	8,875,921,632	7,328,641,613
01/01/2026	47	11,500,000,000	10,659,355,232	9,856,520,893	8,764,138,289	7,205,694,849

01/02/2026	48	9,000,000,000	10,569,579,890	9,756,930,600	8,653,521,631	7,084,613,265
01/03/2026	49	9,000,000,000	10,478,220,758	9,657,776,644	8,545,902,647	6,969,734,210
01/04/2026	50	9,000,000,000	10,388,967,530	9,559,271,162	8,437,225,526	6,851,955,804
01/05/2026	51	9,000,000,000	10,296,868,401	9,458,975,812	8,328,154,223	6,735,653,496
01/06/2026	52	9,000,000,000	10,204,521,934	9,358,244,662	8,218,510,837	6,618,822,435
01/07/2026	53	9,000,000,000	10,114,494,528	9,260,458,202	8,112,617,128	6,506,758,104
01/08/2026	54	9,000,000,000	10,025,616,878	9,163,516,696	8,007,275,526	6,395,066,630
01/09/2026	55	9,000,000,000	9,937,640,501	9,067,699,765	7,903,397,442	6,285,368,473
01/10/2026	56	9,000,000,000	9,850,796,188	8,973,704,084	7,802,220,171	6,179,469,680
01/11/2026	57	9,000,000,000	9,762,676,181	8,878,346,163	7,699,679,078	6,072,426,236
01/12/2026	58	9,000,000,000	9,677,275,023	8,786,235,379	7,601,042,330	5,970,062,233
01/01/2027	59	9,000,000,000	9,591,643,157	8,693,717,866	7,501,877,229	5,867,218,733
01/02/2027	60	9,000,000,000	9,506,627,966	8,602,046,910	7,403,896,001	5,766,061,314
01/03/2027	61	9,000,000,000	9,423,404,187	8,513,678,584	7,311,001,444	5,671,929,542
01/04/2027	62	9,000,000,000	9,339,429,463	8,423,499,541	7,215,165,027	5,573,870,136
01/05/2027	63	6,500,000,000	9,255,823,929	8,334,390,692	7,121,268,073	5,478,781,685
01/06/2027	64	6,500,000,000	9,172,862,934	8,245,679,564	7,027,551,325	5,383,780,019
01/07/2027	65	6,500,000,000	9,090,103,022	8,157,872,534	6,935,603,467	5,291,558,706
01/08/2027	66	6,500,000,000	9,007,081,489	8,069,655,243	6,843,155,576	5,198,911,167
01/09/2027	67	6,500,000,000	8,924,788,848	7,982,365,654	6,751,917,754	5,107,868,950
01/10/2027	68	6,500,000,000	8,841,633,600	7,895,011,047	6,661,592,074	5,018,878,951
01/11/2027	69	6,500,000,000	8,760,890,988	7,809,644,840	6,572,803,814	4,931,011,046
01/12/2027	70	5,000,000,000	8,676,131,081	7,721,393,269	6,482,534,335	4,843,354,025
01/01/2028	71	5,000,000,000	8,593,501,257	7,634,884,856	6,393,604,055	4,756,677,927
01/02/2028	72	5,000,000,000	8,511,796,725	7,549,468,361	6,305,996,251	4,671,628,902
01/03/2028	73	5,000,000,000	8,429,025,758	7,464,192,798	6,219,931,891	4,589,610,230
01/04/2028	74	5,000,000,000	8,347,997,482	7,379,901,343	6,134,051,663	4,507,069,186
01/05/2028	75	5,000,000,000	8,266,475,039	7,295,837,725	6,049,253,807	4,426,542,979
01/06/2028	76	5,000,000,000	8,186,193,961	7,212,729,026	5,965,136,007	4,346,501,647
01/07/2028	77	5,000,000,000	8,107,013,860	7,131,240,151	5,883,226,421	4,269,245,651
01/08/2028	78	5,000,000,000	8,027,283,136	7,049,129,793	5,800,695,935	4,191,527,330
01/09/2028	79	5,000,000,000	7,947,691,568	6,967,399,442	5,718,859,092	4,114,889,876
01/10/2028	80	5,000,000,000	7,869,717,370	6,887,718,679	5,639,542,248	4,041,185,247
01/11/2028	81	5,000,000,000	7,792,754,244	6,808,791,327	5,560,739,765	3,967,839,488
01/12/2028	82	5,000,000,000	7,715,565,854	6,730,283,940	5,483,094,122	3,896,397,970
01/01/2029	83	5,000,000,000	7,639,317,050	6,652,469,898	5,405,916,398	3,825,282,839
01/02/2029	84	2,500,000,000	7,562,475,131	6,574,384,833	5,328,876,090	3,754,797,055
01/03/2029	85	2,500,000,000	7,485,393,971	6,497,405,154	5,254,381,048	3,688,140,205
01/04/2029	86	2,500,000,000	7,410,856,951	6,421,795,846	5,180,029,152	3,620,551,098
01/05/2029	87	2,500,000,000	7,334,023,594	6,344,785,257	5,105,313,361	3,553,701,657
01/06/2029	88	2,500,000,000	7,257,201,238	6,267,676,461	5,030,441,920	3,486,754,094
01/07/2029	89	2,500,000,000	7,182,217,615	6,192,735,400	4,958,060,942	3,422,497,381
01/08/2029	90	2,500,000,000	7,108,663,517	6,118,918,957	4,886,502,558	3,358,814,458
01/09/2029	91	2,500,000,000	7,031,877,933	6,042,558,250	4,813,249,428	3,294,449,623
01/10/2029	92	2,500,000,000	6,959,263,595	5,970,344,196	4,744,021,612	3,233,755,984
01/11/2029	93	2,500,000,000	6,885,248,614	5,896,828,380	4,673,689,655	3,172,320,639
01/12/2029	94	2,500,000,000	6,812,573,495	5,825,009,296	4,605,404,410	3,113,157,278
01/01/2030	95	2,500,000,000	6,741,605,325	5,754,552,085	4,538,128,278	3,054,686,720
01/02/2030	96	2,500,000,000	6,671,246,443	5,684,836,317	4,471,747,780	2,997,255,934
01/03/2030	97	2,500,000,000	6,598,803,882	5,614,490,155	4,406,266,658	2,942,065,356
01/04/2030	98	2,500,000,000	6,529,817,825	5,546,371,397	4,341,736,794	2,886,699,995
01/05/2030	99	0	6,457,874,817	5,476,260,072	4,276,302,083	2,831,539,469
01/06/2030	100		6,389,362,737	5,408,972,414	4,213,016,608	2,777,819,572
01/07/2030	101		6,320,814,834	5,342,159,496	4,150,735,144	2,725,536,285
01/08/2030	102		6,252,887,882	5,275,786,387	4,088,739,744	2,673,455,953
01/09/2030	103		6,185,298,930	5,209,907,755	4,027,415,078	2,622,204,611
01/10/2030	104		6,118,195,656	5,144,927,533	3,967,394,501	2,572,537,153
01/11/2030	105		6,052,153,810	5,080,759,483	3,907,948,703	2,523,258,486
01/12/2030	106		5,985,528,979	5,016,580,411	3,849,087,317	2,475,065,717
01/01/2031	107		5,919,397,716	4,952,740,114	3,790,439,925	2,427,030,360

01/02/2031	108	5,853,637,189	4,889,411,610	3,732,456,633	2,379,780,936
01/03/2031	109	5,787,402,806	4,826,681,389	3,676,105,096	2,334,883,095
01/04/2031	110	5,722,147,466	4,764,164,472	3,619,262,860	2,289,043,088
01/05/2031	111	5,654,687,080	4,700,270,341	3,561,934,958	2,243,550,812
01/06/2031	112	5,589,570,980	4,638,264,546	3,506,006,811	2,198,969,977
01/07/2031	113	5,524,789,877	4,576,983,695	3,451,170,161	2,155,703,371
01/08/2031	114	5,461,341,434	4,516,746,409	3,397,088,087	2,112,934,605
01/09/2031	115	5,397,906,949	4,456,711,813	3,343,410,833	2,070,740,189
01/10/2031	116	5,334,120,751	4,396,818,733	3,290,360,796	2,029,529,987
01/11/2031	117	5,271,979,532	4,338,226,403	3,238,256,654	1,988,931,549
01/12/2031	118	5,210,385,831	4,280,504,344	3,187,306,019	1,949,613,020
01/01/2032	119	5,149,004,014	4,222,902,627	3,136,418,314	1,910,360,168
01/02/2032	120	5,087,850,212	4,165,670,677	3,086,042,763	1,871,715,481
01/03/2032	121	5,026,636,544	4,109,021,769	3,036,832,862	1,834,570,182
01/04/2032	122	4,966,150,452	4,052,692,096	2,987,584,177	1,797,174,345
01/05/2032	123	4,906,038,204	3,997,065,113	2,939,324,479	1,760,895,869
01/06/2032	124	4,845,439,541	3,940,998,371	2,890,724,189	1,724,445,286
01/07/2032	125	4,785,546,829	3,885,896,303	2,843,291,428	1,689,196,690
01/08/2032	126	4,725,967,417	3,831,008,705	2,796,001,502	1,654,066,120
01/09/2032	127	4,665,951,805	3,775,943,118	2,748,804,149	1,619,257,372
01/10/2032	128	4,606,832,875	3,721,981,520	2,702,852,426	1,585,661,578
01/11/2032	129	4,548,444,176	3,668,575,008	2,657,294,066	1,552,331,270
01/12/2032	130	4,490,324,962	3,615,753,925	2,612,587,521	1,519,958,463
01/01/2033	131	4,432,899,605	3,563,459,024	2,568,253,236	1,487,836,934
01/02/2033	132	4,374,642,716	3,510,663,807	2,523,767,884	1,455,873,096
01/03/2033	133	4,317,996,775	3,459,896,356	2,481,557,674	1,426,045,870
01/04/2033	134	4,260,541,792	3,408,069,043	2,438,168,753	1,395,177,625
01/05/2033	135	4,204,408,175	3,357,646,625	2,396,183,818	1,365,532,233
01/06/2033	136	4,148,565,017	3,307,431,018	2,354,344,611	1,336,006,209
01/07/2033	137	4,092,729,613	3,257,560,636	2,313,137,837	1,307,242,144
01/08/2033	138	4,037,949,970	3,208,508,302	2,272,512,414	1,278,843,534
01/09/2033	139	3,983,163,550	3,159,607,614	2,232,185,803	1,250,829,482
01/10/2033	140	3,928,033,587	3,110,761,860	2,192,268,395	1,223,425,628
01/11/2033	141	3,873,787,469	3,062,599,040	2,152,837,215	1,196,331,843
01/12/2033	142	3,820,203,120	3,015,278,058	2,114,356,352	1,170,131,683
01/01/2034	143	3,766,857,972	2,968,130,127	2,076,002,382	1,144,039,503
01/02/2034	144	3,713,551,496	2,921,163,875	2,037,956,569	1,118,316,461
01/03/2034	145	3,660,151,958	2,874,747,532	2,000,966,553	1,093,816,911
01/04/2034	146	3,607,451,970	2,828,550,457	1,963,804,010	1,068,955,352
01/05/2034	147	3,554,898,409	2,782,768,810	1,927,263,545	1,044,764,997
01/06/2034	148	3,503,098,396	2,737,568,835	1,891,137,561	1,020,838,985
01/07/2034	149	3,451,929,121	2,693,153,715	1,855,876,112	997,698,208
01/08/2034	150	3,400,989,515	2,648,910,864	1,820,745,633	974,666,652
01/09/2034	151	3,350,725,908	2,605,335,962	1,786,239,791	952,145,258
01/10/2034	152	3,301,155,848	2,562,579,920	1,752,601,631	930,385,095
01/11/2034	153	3,251,932,156	2,520,087,652	1,719,156,969	908,765,193
01/12/2034	154	3,203,483,528	2,478,467,484	1,686,603,039	887,902,164
01/01/2035	155	3,155,133,979	2,436,920,241	1,654,112,566	867,109,444
01/02/2035	156	3,108,001,773	2,396,445,443	1,622,502,539	846,936,520
01/03/2035	157	3,061,294,008	2,356,814,779	1,592,004,928	827,837,116
01/04/2035	158	3,015,067,988	2,317,289,534	1,561,325,123	808,444,952
01/05/2035	159	2,969,131,403	2,278,238,408	1,531,235,483	789,614,607
01/06/2035	160	2,923,423,052	2,239,361,447	1,501,277,947	770,887,341
01/07/2035	161	2,877,907,460	2,200,877,727	1,471,846,741	752,676,718
01/08/2035	162	2,832,816,653	2,162,720,198	1,442,650,413	734,621,469
01/09/2035	163	2,787,805,770	2,124,746,688	1,413,715,508	716,838,221
01/10/2035	164	2,743,180,618	2,087,303,553	1,385,384,233	699,593,000
01/11/2035	165	2,698,289,792	2,049,663,551	1,356,942,045	682,327,906
01/12/2035	166	2,654,491,397	2,013,083,876	1,329,444,950	665,760,886
01/01/2036	167	2,610,629,994	1,976,462,827	1,301,940,785	649,225,799
01/02/2036	168	2,567,514,002	1,940,523,592	1,275,015,902	633,106,479
01/03/2036	169	2,523,781,371	1,904,443,875	1,248,332,548	617,400,531
01/04/2036	170	2,480,750,412	1,868,797,736	1,221,851,730	601,744,088
01/05/2036	171	2,437,149,954	1,832,939,114	1,195,457,153	586,331,764
01/06/2036	172	2,394,867,287	1,798,084,172	1,169,742,009	571,289,332
01/07/2036	173	2,352,893,888	1,763,670,572	1,144,530,327	556,684,867
01/08/2036	174	2,311,795,005	1,729,924,809	1,119,776,003	542,337,814
01/09/2036	175	2,270,769,945	1,696,343,591	1,095,246,426	528,210,700

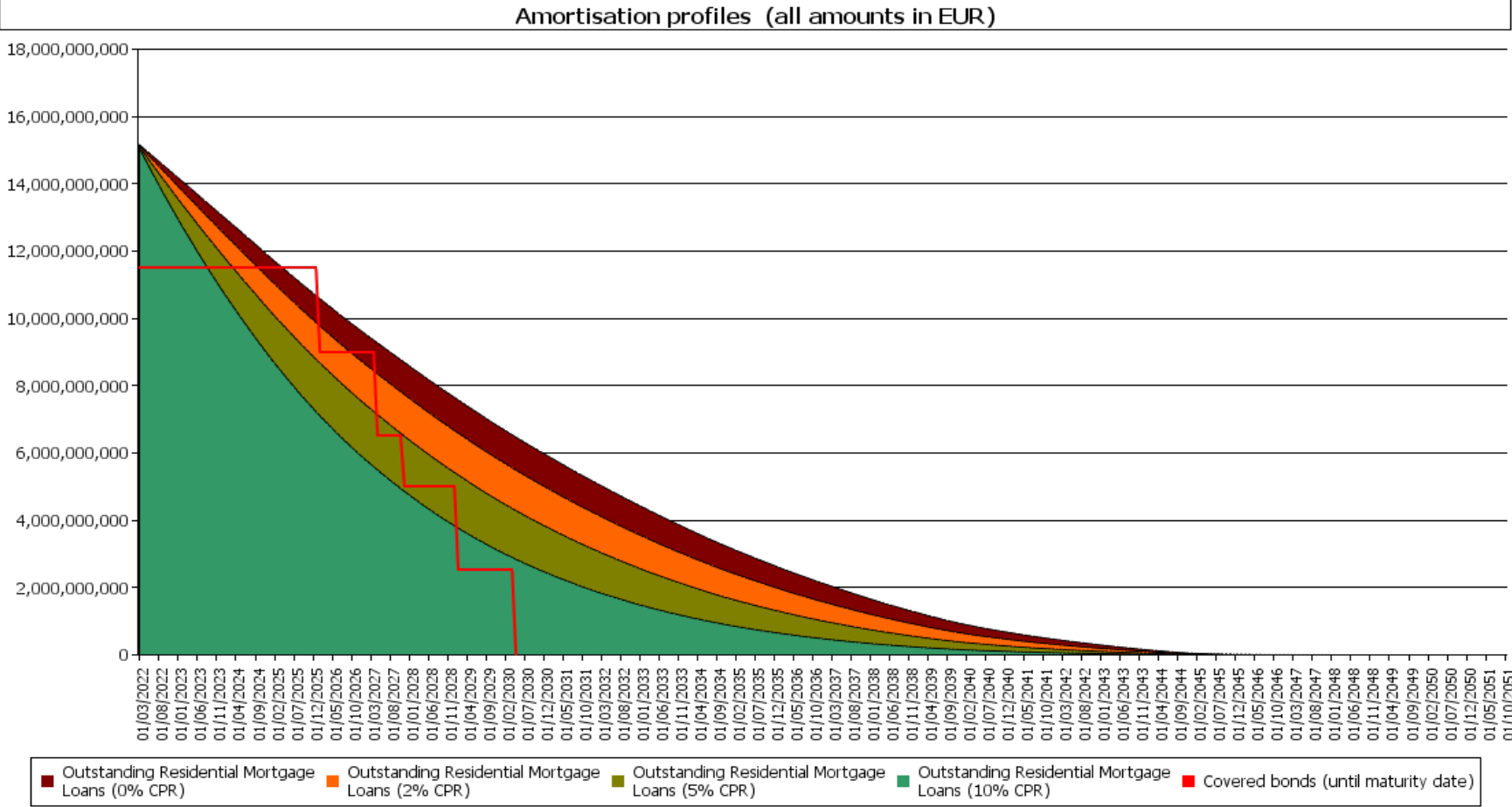
01/10/2036	176	2,229,953,782	1,663,118,166	1,071,151,491	514,472,695
01/11/2036	177	2,189,831,555	1,630,424,655	1,047,424,230	500,945,718
01/12/2036	178	2,149,893,672	1,598,061,785	1,024,106,719	487,786,023
01/01/2037	179	2,110,690,173	1,566,259,983	1,001,174,073	474,843,339
01/02/2037	180	2,071,865,118	1,534,841,811	978,596,046	462,169,022
01/03/2037	181	2,033,075,148	1,503,798,674	956,600,600	450,052,352
01/04/2037	182	1,994,611,102	1,472,845,787	934,528,007	437,805,615
01/05/2037	183	1,956,635,195	1,442,432,392	912,977,928	425,956,616
01/06/2037	184	1,918,714,011	1,412,077,820	891,492,176	414,170,579
01/07/2037	185	1,881,214,627	1,382,207,648	870,486,346	402,753,901
01/08/2037	186	1,843,404,097	1,352,129,451	849,378,057	391,323,067
01/09/2037	187	1,806,448,713	1,322,775,489	828,825,294	380,236,696
01/10/2037	188	1,769,644,300	1,293,698,411	808,611,046	369,442,441
01/11/2037	189	1,732,914,067	1,264,698,110	788,474,382	358,716,474
01/12/2037	190	1,696,770,021	1,236,287,235	768,864,608	348,361,128
01/01/2038	191	1,660,291,673	1,207,656,912	749,148,906	337,990,573
01/02/2038	192	1,625,113,942	1,180,064,585	730,170,777	328,032,977
01/03/2038	193	1,590,277,380	1,152,999,092	711,784,870	318,549,422
01/04/2038	194	1,555,864,153	1,126,135,210	693,432,859	309,021,791
01/05/2038	195	1,520,722,282	1,098,892,812	674,992,551	299,570,988
01/06/2038	196	1,486,780,569	1,072,543,904	657,132,307	290,409,093
01/07/2038	197	1,453,572,556	1,046,866,922	639,821,729	281,599,876
01/08/2038	198	1,420,800,445	1,021,528,826	622,747,835	272,924,373
01/09/2038	199	1,388,020,867	996,268,309	605,803,822	264,373,988
01/10/2038	200	1,356,094,282	971,754,960	589,443,559	256,179,883
01/11/2038	201	1,324,579,023	947,561,776	573,306,792	248,111,277
01/12/2038	202	1,293,167,508	923,572,525	557,417,148	240,245,812
01/01/2039	203	1,261,879,949	899,698,589	541,627,183	232,451,617
01/02/2039	204	1,231,179,108	876,320,590	526,211,727	224,879,186
01/03/2039	205	1,200,624,290	853,263,222	511,189,176	217,623,304
01/04/2039	206	1,170,403,880	830,375,321	496,211,870	210,352,423
01/05/2039	207	1,139,947,946	807,440,002	481,318,710	203,202,571
01/06/2039	208	1,110,439,041	785,204,432	466,873,601	196,269,308
01/07/2039	209	1,080,602,204	762,852,247	452,466,857	189,433,127
01/08/2039	210	1,051,855,038	741,298,721	438,564,714	182,835,053
01/09/2039	211	1,022,767,462	719,576,616	424,630,877	176,276,316
01/10/2039	212	995,374,337	699,154,469	411,564,052	170,151,551
01/11/2039	213	968,958,788	679,445,746	398,945,134	164,235,967
01/12/2039	214	943,172,440	660,278,476	386,736,619	158,557,387
01/01/2040	215	919,102,304	642,336,605	375,270,928	153,204,924
01/02/2040	216	895,671,667	624,899,868	364,155,417	148,037,314
01/03/2040	217	872,443,250	607,727,830	353,305,915	143,057,581
01/04/2040	218	849,994,248	591,086,042	342,757,195	138,198,449
01/05/2040	219	827,960,870	574,818,967	332,503,892	133,514,799
01/06/2040	220	806,293,908	558,827,069	322,431,283	128,921,830
01/07/2040	221	785,316,168	543,394,397	312,755,287	124,540,336
01/08/2040	222	764,793,392	528,296,244	303,292,115	120,260,530
01/09/2040	223	744,689,179	513,536,384	294,068,772	116,109,438
01/10/2040	224	724,936,382	499,094,325	285,095,320	112,104,949
01/11/2040	225	705,523,398	484,905,305	276,285,750	108,180,704
01/12/2040	226	686,413,892	470,996,998	267,700,669	104,389,509
01/01/2041	227	667,606,974	457,315,287	259,263,350	100,671,178
01/02/2041	228	648,805,810	443,682,566	250,894,919	97,009,107
01/03/2041	229	630,074,985	430,213,460	242,719,469	93,488,946
01/04/2041	230	611,875,091	417,078,026	234,710,231	90,021,095
01/05/2041	231	593,813,807	404,102,360	226,848,476	86,649,133
01/06/2041	232	576,159,711	391,423,378	219,172,132	83,362,419
01/07/2041	233	558,858,000	379,045,991	211,719,201	80,197,587
01/08/2041	234	542,130,099	367,076,628	204,512,174	77,139,504
01/09/2041	235	525,778,255	355,400,974	197,503,656	74,180,445
01/10/2041	236	509,497,593	343,830,731	190,603,549	71,295,376
01/11/2041	237	493,709,154	332,610,927	183,914,893	68,502,102
01/12/2041	238	478,059,941	321,539,437	177,355,393	65,788,121
01/01/2042	239	462,834,670	310,771,050	170,979,798	63,154,529
01/02/2042	240	447,861,121	300,206,999	164,747,621	60,594,816
01/03/2042	241	433,121,251	289,881,878	158,715,931	58,152,964
01/04/2042	242	418,222,835	279,435,832	152,607,417	55,677,996
01/05/2042	243	403,615,673	269,233,400	146,673,701	53,293,751



01/06/2042	244	389,411,976	259,318,198	140,912,787	50,983,666
01/07/2042	245	375,419,560	249,589,981	135,292,688	48,749,601
01/08/2042	246	361,389,352	239,854,783	129,684,972	46,531,067
01/09/2042	247	347,697,073	230,375,795	124,243,079	44,389,697
01/10/2042	248	333,994,743	220,933,719	118,857,648	42,291,510
01/11/2042	249	320,629,395	211,732,969	113,618,148	40,255,979
01/12/2042	250	307,415,590	202,673,794	108,489,220	38,281,183
01/01/2043	251	294,290,192	193,691,373	103,417,339	36,336,973
01/02/2043	252	281,246,487	184,792,515	98,415,057	34,432,896
01/03/2043	253	268,526,594	176,164,621	93,604,556	32,624,510
01/04/2043	254	255,984,098	167,651,390	88,854,523	30,837,785
01/05/2043	255	243,590,091	159,272,335	84,205,895	29,104,639
01/06/2043	256	231,394,810	151,041,790	79,651,391	27,413,829
01/07/2043	257	219,427,857	142,995,323	75,222,514	25,783,405
01/08/2043	258	207,700,011	135,123,028	70,900,528	24,199,061
01/09/2043	259	196,231,010	127,445,137	66,701,786	22,669,562
01/10/2043	260	184,673,193	119,741,873	62,515,831	21,159,810
01/11/2043	261	173,720,691	112,449,238	58,559,124	19,736,627
01/12/2043	262	163,017,882	105,348,116	54,726,112	18,369,149
01/01/2044	263	152,503,554	98,386,219	50,979,573	17,039,124
01/02/2044	264	142,126,208	91,535,858	47,309,381	15,745,445
01/03/2044	265	131,898,892	84,814,201	43,731,062	14,496,837
01/04/2044	266	121,835,745	78,210,477	40,223,557	13,277,623
01/05/2044	267	111,957,389	71,751,259	36,810,765	12,101,265
01/06/2044	268	102,280,300	65,438,230	33,486,592	10,961,841
01/07/2044	269	92,910,780	59,346,104	30,294,332	9,876,203
01/08/2044	270	83,895,596	53,496,831	27,239,010	8,842,531
01/09/2044	271	75,253,086	47,904,463	24,329,509	7,864,574
01/10/2044	272	67,030,764	42,600,274	21,582,389	6,947,963
01/11/2044	273	59,381,512	37,674,913	19,038,533	6,103,066
01/12/2044	274	52,496,319	33,251,896	16,762,060	5,351,285
01/01/2045	275	47,403,352	29,975,014	15,071,778	4,791,282
01/02/2045	276	42,537,040	26,852,232	13,467,270	4,263,080
01/03/2045	277	37,940,222	23,913,718	11,965,956	3,773,343
01/04/2045	278	33,613,623	21,150,729	10,556,495	3,314,784
01/05/2045	279	29,455,782	18,504,065	9,212,793	2,880,998
01/06/2045	280	25,742,587	16,144,015	8,017,331	2,496,537
01/07/2045	281	22,542,450	14,113,900	6,991,897	2,168,300
01/08/2045	282	19,718,520	12,324,889	6,090,110	1,880,642
01/09/2045	283	17,253,500	10,765,859	5,306,216	1,631,633
01/10/2045	284	15,047,428	9,373,900	4,608,783	1,411,367
01/11/2045	285	13,122,245	8,160,729	4,002,110	1,220,392
01/12/2045	286	11,404,978	7,081,118	3,464,110	1,052,005
01/01/2046	287	9,852,765	6,107,005	2,979,972	901,146
01/02/2046	288	8,520,341	5,272,176	2,566,067	772,694
01/03/2046	289	7,316,214	4,520,156	2,194,990	658,426
01/04/2046	290	6,240,915	3,849,267	1,864,452	556,907
01/05/2046	291	5,299,577	3,263,305	1,576,742	469,038
01/06/2046	292	4,465,413	2,744,990	1,322,933	391,870
01/07/2046	293	3,763,893	2,309,952	1,110,529	327,605
01/08/2046	294	3,185,449	1,951,638	935,880	274,914
01/09/2046	295	2,835,009	1,733,987	829,394	242,602
01/10/2046	296	2,600,264	1,587,798	757,600	220,693
01/11/2046	297	2,462,244	1,500,969	714,349	207,213
01/12/2046	298	2,344,135	1,426,625	677,296	195,659
01/01/2047	299	2,232,482	1,356,369	642,304	184,765
01/02/2047	300	2,126,397	1,289,725	609,192	174,498
01/03/2047	301	2,021,780	1,224,393	577,004	164,645
01/04/2047	302	1,924,202	1,163,323	546,830	155,374
01/05/2047	303	1,829,045	1,103,979	517,657	146,482
01/06/2047	304	1,736,908	1,046,588	489,499	137,928
01/07/2047	305	1,653,962	994,973	464,213	130,266
01/08/2047	306	1,571,394	943,699	439,170	122,717
01/09/2047	307	1,491,202	894,021	414,994	115,470
01/10/2047	308	1,411,533	844,868	391,212	108,407
01/11/2047	309	1,333,007	796,513	367,884	101,511
01/12/2047	310	1,256,509	749,571	345,351	94,903
01/01/2048	311	1,182,728	704,360	323,695	88,575

01/02/2048	312	1,110,830	660,420	302,730	82,487
01/03/2048	313	1,040,759	617,779	282,510	76,673
01/04/2048	314	973,534	576,895	263,143	71,114
01/05/2048	315	907,441	536,847	244,273	65,744
01/06/2048	316	846,274	499,811	226,843	60,794
01/07/2048	317	791,767	466,852	211,363	56,413
01/08/2048	318	741,283	436,343	197,048	52,370
01/09/2048	319	692,482	406,926	183,296	48,509
01/10/2048	320	647,841	380,069	170,777	45,010
01/11/2048	321	603,956	353,722	158,534	41,606
01/12/2048	322	565,413	330,605	147,809	38,633
01/01/2049	323	528,505	308,500	137,575	35,806
01/02/2049	324	491,544	286,438	127,412	33,020
01/03/2049	325	455,952	265,290	117,734	30,395
01/04/2049	326	422,473	245,394	108,627	27,925
01/05/2049	327	389,126	225,654	99,643	25,511
01/06/2049	328	357,533	206,981	91,165	23,241
01/07/2049	329	326,774	188,864	82,981	21,068
01/08/2049	330	298,145	172,025	75,390	19,060
01/09/2049	331	272,659	157,053	68,653	17,283
01/10/2049	332	247,933	142,576	62,172	15,587
01/11/2049	333	223,786	128,472	55,879	13,950
01/12/2049	334	206,076	118,111	51,246	12,741
01/01/2050	335	195,500	111,860	48,410	11,985
01/02/2050	336	186,576	106,572	46,005	11,341
01/03/2050	337	178,540	101,826	43,855	10,770
01/04/2050	338	54,989	0	0	0
01/05/2050	339	47,570	27,040	11,587	2,822
01/06/2050	340	41,436	23,513	10,051	2,437
01/07/2050	341	35,292	19,994	8,525	2,059
01/08/2050	342	29,438	16,649	7,081	1,703
01/09/2050	343	25,121	14,184	6,017	1,441
01/10/2050	344	21,645	12,201	5,163	1,231
01/11/2050	345	18,163	10,220	4,314	1,025
01/12/2050	346	14,673	8,243	3,471	821
01/01/2051	347	11,906	6,677	2,804	660
01/02/2051	348	9,130	5,112	2,142	502
01/03/2051	349	7,116	3,978	1,663	388
01/04/2051	350	5,099	2,846	1,186	276
01/05/2051	351	3,077	1,714	713	165
01/06/2051	352	2,310	1,285	533	123
01/07/2051	353	1,541	856	354	81
01/08/2051	354	771	428	176	40
01/09/2051	355	0	0	0	0
01/10/2051	356	0	0	0	0
		1,445,907,122,404	1,288,161,443,371	1,099,177,794,970	872,595,418,682





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

HTT 2022

Resortline 1 Data Match - Currency		[Please insert currency]		Reason for No Data in Worksheet 6		Value
CONTENT OF TAB 5				Not available for the Luxembourg Not relevant for the Asset and/or CE programme at the present time Not available at the current time Confidential		NEI NEI NEI NEI
1. Additional information on the programme 2. Additional information on the assets 3. Additional information on the asset distribution						
Field Number	1. Additional information on the programme					
E.1.1.1	Programme Description/Title	Name	Local Entity Identifier (LEI)*			
E.1.1.2	Source of institution	BSP Paribas Fortis	NGCP34VUWV0201547			
E.1.1.3	Service					
E.1.1.4	Asset manager					
E.1.1.5	Self-financing					
E.1.1.6	Self-secured					
E.1.1.7	Back-up cash resource					
E.1.1.8	Recover funds					
E.1.1.9	Standby account bank					
E.1.1.10	Account bank number					
E.1.1.11	Trustee	Shifting BNP Paribas Fundwide Representative				
E.1.1.12	Asset Pool Monitor	David De Schacht & Lucretia De Raemakers				
OE.1.1.1	where applicable - please insert					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Asset distribution by asset class						
	Asset Description	Guarantor (if available)	Local Entity Identifier (LEI)*	Type of Asset		
E.2.1.1	Asset Description	Asset Description	Asset Description	Asset Description		
E.2.1.2	Guarantee 1	For completion	For completion	For completion		
E.2.1.3	Guarantee 2	For completion	For completion	For completion		
E.2.1.4	Guarantee 3	For completion	For completion	For completion		
E.2.1.5	Guarantee 4	For completion	For completion	For completion		
E.2.1.6	Guarantee 5	For completion	For completion	For completion		
E.2.1.7	Guarantee 6	For completion	For completion	For completion		
E.2.1.8	Guarantee 7	For completion	For completion	For completion		
E.2.1.9	Guarantee 8	For completion	For completion	For completion		
E.2.1.10	Guarantee 9	For completion	For completion	For completion		
E.2.1.11	Guarantee 10	For completion	For completion	For completion		
E.2.1.12	Guarantee 11	For completion	For completion	For completion		
E.2.1.13	Guarantee 12	For completion	For completion	For completion		
E.2.1.14	Guarantee 13	For completion	For completion	For completion		
E.2.1.15	Guarantee 14	For completion	For completion	For completion		
E.2.1.16	Guarantee 15	For completion	For completion	For completion		
E.2.1.17	Guarantee 16	For completion	For completion	For completion		
E.2.1.18	Guarantee 17	For completion	For completion	For completion		
E.2.1.19	Guarantee 18	For completion	For completion	For completion		
E.2.1.20	Guarantee 19	For completion	For completion	For completion		
E.2.1.21	Guarantee 20	For completion	For completion	For completion		
E.2.1.22	Guarantee 21	For completion	For completion	For completion		
E.2.1.23	Guarantee 22	For completion	For completion	For completion		
E.2.1.24	Guarantee 23	For completion	For completion	For completion		
E.2.1.25	Guarantee 24	For completion	For completion	For completion		
E.2.1.26	Guarantee 25	For completion	For completion	For completion		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
1. General Information		2. General Information				
E.3.1.1	Weighted average maturity (months)	Total Assets				
E.3.1.2	Weighted average maturity (months)	176.94				
E.3.1.3	Weighted average maturity (months)					
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	3 - Assets	% Residual/Liabilities	% Guaranteed/Liabilities	% Collateral Assets/Liabilities	% Discretionary Assets	% Total Assets
E.3.2.2	3 - Off-balance	0.00%				0.00%
E.3.2.3	3 - Off-balance	0.00%				0.00%
E.3.2.4	3 - Off-balance	0.00%				0.00%
E.3.2.5	3 - Off-balance	0.00%				0.00%
OE.3.2.1	3 - Off-balance					
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						
OE.3.2.5						