



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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



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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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



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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/6/2021

Cut-off Date: 30/6/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/c			
G.1.1.4	Cut-off date	coveredbonds 30/06/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,160.5			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	17,202.0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11,882.8			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	31.8%	5%	ND1
OG.3.2.1	Optional information e.e. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,160.5		99.4%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91.5		0.6%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	15,252.0		100.0%	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	312.3	[Mark as ND1 if not relevant]	2.1%	
G.3.4.3	1 - 2 Y	412.5	[Mark as ND1 if not relevant]	2.7%	
G.3.4.4	2 - 3 Y	644.1	[Mark as ND1 if not relevant]	4.2%	
G.3.4.5	3 - 4 Y	883.3	[Mark as ND1 if not relevant]	5.8%	
G.3.4.6	4 - 5 Y	1,144.5	[Mark as ND1 if not relevant]	7.5%	
G.3.4.7	5 - 10 Y	7,851.7	[Mark as ND1 if not relevant]	51.8%	
G.3.4.8	10+ Y	3,912.1	[Mark as ND1 if not relevant]	25.8%	
G.3.4.9	Total	15,160.5	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	6.7	7.7		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	5 - 10 Y	9,000.0	11,500.0	78.3%	100.0%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,160.5	15160.50	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	15,160.5	15,160.5	100.0%	100.0%
OG.3.6.1	a/w [f relevant, please specify]				
OG.3.6.2	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [f relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [f relevant, please specify]			0.0%	0.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11500.00	11500.00	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.7.1	a/w [f relevant, please specify]				
OG.3.7.2	a/w [f relevant, please specify]				
OG.3.7.3	a/w [f relevant, please specify]				
OG.3.7.4	a/w [f relevant, please specify]				
OG.3.7.5	a/w [f relevant, please specify]				
OG.3.7.6	a/w [f relevant, please specify]				
OG.3.7.7	a/w [f relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11500	11500	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0	0.0%		
G.3.9.5	Other	0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0	0.0%		
G.3.10.3	Rest of European Union (EU)	0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0	0.0%		
G.3.10.5	Switzerland	0	0.0%		
G.3.10.6	Australia	0	0.0%		
G.3.10.7	Brazil	0	0.0%		
G.3.10.8	Canada	0	0.0%		
G.3.10.9	Japan	0	0.0%		
G.3.10.10	Korea	0	0.0%		
G.3.10.11	New Zealand	0	0.0%		
G.3.10.12	Singapore	0	0.0%		
G.3.10.13	US	0	0.0%		
G.3.10.14	Other	0	0.0%		
G.3.10.15	Total EU	91.5			
G.3.10.16	Total	91.5	100.0%		
OG.3.10.1	a/w [f relevant, please specify]		0.0%		
OG.3.10.2	a/w [f relevant, please specify]		0.0%		
OG.3.10.3	a/w [f relevant, please specify]		0.0%		
OG.3.10.4	a/w [f relevant, please specify]		0.0%		
OG.3.10.5	a/w [f relevant, please specify]		0.0%		
OG.3.10.6	a/w [f relevant, please specify]		0.0%		
OG.3.10.7	a/w [f relevant, please specify]		0.0%		
OG.3.10.8	a/w [f relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.6%	0.8%	
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%	
G.3.11.3	Other	0	0.0%	0.0%	
G.3.11.4	Total	91.5	0.6%	0.8%	
OG.3.11.1	a/w [f relevant, please specify]				
OG.3.11.2	a/w [f relevant, please specify]				
OG.3.11.3	a/w [f relevant, please specify]				
OG.3.11.4	a/w [f relevant, please specify]				
OG.3.11.5	a/w [f relevant, please specify]				
OG.3.11.6	a/w [f relevant, please specify]				
OG.3.11.7	a/w [f relevant, please specify]				

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/13
1/		
13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
		Row
		Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	
G.4.1.6	(ii) Interest rate risk - cover pool:	
G.4.1.7	(iii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(iii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency

(Please insert currency)

CONTENT OF TAB B1

7. Mortgage Assets

7.A Residential Cover Pool

7.B Commercial Cover Pool

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15160.50	100.0%
M.7.1.2	Commercial	0.00	0.0%
M.7.1.3	Other	0.00	0.0%
M.7.1.4	Total	15,160.5	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	222939	0
OM.7.2.1	Optional information eg. Number of borrowers		
OM.7.2.2	Optional information eg. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.37%	0.00%
OM.7.3.1			[For completion]
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0	0.0%
M.7.4.5	Croatia	0	0.0%
M.7.4.6	Cyprus	0	0.0%
M.7.4.7	Czechia	0	0.0%
M.7.4.8	Denmark	0	0.0%
M.7.4.9	Estonia	0	0.0%
M.7.4.10	Finland	0	0.0%
M.7.4.11	France	0	0.0%
M.7.4.12	Germany	0	0.0%
M.7.4.13	Greece	0	0.0%
M.7.4.14	Netherlands	0	0.0%
M.7.4.15	Hungary	0	0.0%
M.7.4.16	Ireland	0	0.0%
M.7.4.17	Italy	0	0.0%
M.7.4.18	Latvia	0	0.0%
M.7.4.19	Lithuania	0	0.0%
M.7.4.20	Luxembourg	0	0.0%
M.7.4.21	Malta	0	0.0%
M.7.4.22	Poland	0	0.0%
M.7.4.23	Portugal	0	0.0%
M.7.4.24	Romania	0	0.0%
M.7.4.25	Slovakia	0	0.0%
M.7.4.26	Slovenia	0	0.0%
M.7.4.27	Spain	0	0.0%
M.7.4.28	Sweden	0	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.7%	0.0%
M.7.5.2	Vlaams-Brabant	14.4%	0.0%
M.7.5.3	Oost-Vlaanderen	15.5%	0.0%
M.7.5.4	Brussels	8.8%	0.0%
M.7.5.5	West-Vlaanderen	11.1%	0.0%
M.7.5.6	Limburg	8.0%	0.0%
M.7.5.7	Liège	7.4%	0.0%
M.7.5.8	Hainaut	6.8%	0.0%
M.7.5.9	Brabant Wallon	5.1%	0.0%
M.7.5.10	Namur	4.3%	0.0%
M.7.5.11	Luxembourg	2.7%	0.0%
M.7.5.12	Other	0.3%	0.0%
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	81.8%	0.0%
M.7.6.2	Floating rate	0.0%	0.0%
M.7.6.3	Other	18.2%	0.0%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / Interest only	4.6%	0.0%
M.7.7.2	Amortising	95.4%	0.0%
M.7.7.3	Other	0.0%	0.0%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			
	8. Loan Seasoning	% Residential Loans	% Commercial Loans
M.7.8.1	Up to 12months	5.3%	0.0%
M.7.8.2	≥ 12 - < 24 months	34.9%	0.0%
M.7.8.3	≥ 24 - < 36 months	16.2%	0.0%
M.7.8.4	≥ 36 - < 60 months	10.8%	0.0%
M.7.8.5	≥ 60 months	32.7%	0.0%
OM.7.8.1			
OM.7.8.2			
OM.7.8.3			
OM.7.8.4			
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans
M.7.9.1	% NPLs	0.0%	0.0%
OM.7.9.1			
OM.7.9.2			
OM.7.9.3			
OM.7.9.4			
7.A Residential Cover Pool			

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	68.00			
	By buckets (mn):				
M.7A.10.2	TBC at a country level	7088.75	173821	46.8%	78.0%
M.7A.10.3	TBC at a country level	5493.73	40409	36.2%	18.1%
M.7A.10.4	TBC at a country level	1515.55	6367	10.0%	2.9%
M.7A.10.5	TBC at a country level	472.22	1386	3.1%	0.6%
M.7A.10.6	TBC at a country level	590.26	956	3.9%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	15,160.5	222,939	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.55			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	5384.53	108482	35.5%	48.7%
M.7A.11.3	>40 - <=50 %	1468.42	22617	9.7%	10.1%
M.7A.11.4	>50 - <=60 %	1528.93	21464	10.1%	9.6%
M.7A.11.5	>60 - <=70 %	1684.45	20896	11.1%	9.4%
M.7A.11.6	>70 - <=80 %	1794.33	20023	11.8%	9.0%
M.7A.11.7	>80 - <=90 %	1806.19	17318	11.9%	7.8%
M.7A.11.8	>90 - <=100 %	1143.78	8909	7.5%	4.0%
M.7A.11.9	>100%	349.87	3230	2.3%	1.4%
M.7A.11.10	Total	15,160.5	222,939	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	47%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	6624.76	130684	43.7%	58.6%
M.7A.12.3	>40 - <=50 %	1614.49	22175	10.6%	9.9%
M.7A.12.4	>50 - <=60 %	1626.22	20077	10.7%	9.0%
M.7A.12.5	>60 - <=70 %	1624.78	18014	10.7%	8.1%
M.7A.12.6	>70 - <=80 %	1504.99	15024	9.9%	6.7%
M.7A.12.7	>80 - <=90 %	1192.57	9898	7.9%	4.4%
M.7A.12.8	>90 - <=100 %	744.35	5180	4.9%	2.3%
M.7A.12.9	>100%	228.34	1887	1.5%	0.8%
M.7A.12.10	Total	15,160.5	222,939	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	100%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
OM.7A.19.1					
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
M.7B.20.2	By buckets (mn):				
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
M.7B.21.2	By LTV buckets (mn):				
M.7B.21.3	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.4	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.5	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.6	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.7	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.8	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.9	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.10	>100%	[For completion]	[For completion]		
M.7B.21.11	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.11	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	o/w Cultural purposes				
OM.7B.23.2	o/w [If relevant, please specify]				
OM.7B.23.3	o/w [If relevant, please specify]				
OM.7B.23.4	o/w [If relevant, please specify]				
OM.7B.23.5	o/w [If relevant, please specify]				
OM.7B.23.6	o/w [If relevant, please specify]				
OM.7B.23.7	o/w [If relevant, please specify]				
OM.7B.23.8	o/w [If relevant, please specify]				
OM.7B.23.9	o/w [If relevant, please specify]				
OM.7B.23.10	o/w [If relevant, please specify]				
OM.7B.23.11	o/w [If relevant, please specify]				
OM.7B.23.12	o/w [If relevant, please specify]				
OM.7B.23.13	o/w [If relevant, please specify]				
OM.7B.23.14	o/w [If relevant, please specify]				
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0.0	0	0.0%	0.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
M.2B.25.15	TBC at a country level	[For completion]	[For completion]		
M.2B.25.16	TBC at a country level	[For completion]	[For completion]		
M.2B.25.17	TBC at a country level	[For completion]	[For completion]		
M.2B.25.18	no data	[For completion]	[For completion]		
M.2B.25.19	Total	0.0	0	0.0%	0.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	[For completion]	[For completion]		
M.2B.26.2	1919 - 1945	[For completion]	[For completion]		
M.2B.26.3	1945 - 1960	[For completion]	[For completion]		
M.2B.26.4	1961 - 1970	[For completion]	[For completion]		
M.2B.26.5	1971 - 1980	[For completion]	[For completion]		
M.2B.26.6	1981 - 1990	[For completion]	[For completion]		
M.2B.26.7	1991 - 2000	[For completion]	[For completion]		
M.2B.26.8	2001 - 2005	[For completion]	[For completion]		
M.2B.26.9	2006 and later	[For completion]	[For completion]		
M.2B.26.10	no data	[For completion]	[For completion]		
M.2B.26.11	Total	0.0	0	0.0%	0.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	[For completion]	[For completion]		
M.2B.27.2	Existing Property	[For completion]	[For completion]		
M.2B.27.3	other	[For completion]	[For completion]		
M.2B.27.4	no data	[For completion]	[For completion]		
M.2B.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	Sustainability - strategy pursued in the cover pool	
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	
HG.1.17		
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/06/2021

Contact Details:

Head of ALM Treasury

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Remark

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

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

Retained Covered Bonds

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.66	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.66	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.89	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.89	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.45	10/12/2028
		11,500,000,000									

Totals

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

Current Weighted Average Fixed Coupon: 0.31 %

Weighted Average Remaining Average Life* 6.73

* At Reporting Date until Maturity Date

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	NR	

Retained Covered Bonds

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,160,502,151 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	715,062,666 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	38.84 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,201,157,334 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.10 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,423,872 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	715,062,666 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,201,157,334
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.12 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,060,680,593 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,058,160,593
<i>Total Interest Proceeds Public Finance Exposures</i>	2,520,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	15,965,917,493 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,160,502,151
<i>Total Principal Proceeds Public Finance Exposures</i>	90,352,676
<i>Total Principal Proceeds Financial Institution Exposures</i>	715,062,666
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	250,799,978 (X)
Costs, Fees and expenses Covered Bonds	105,061,738 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,170,736,371
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,462,813,335 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,964,783 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,454,848,552
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	90,352,676 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	90,352,676 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 30/06/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,160,502,150.91
Principal Redemptions between Cut-off Date and Maturity Date	15,160,502,150.91
Interest Payments between Cut-off Date and Maturity Date	2,058,160,593.07
Number of borrowers	116,524.00
Number of loans	222,939.00
Average Outstanding Balance per borrower	130,106
Average Outstanding Balance per loan	68,003
Weighted average Current Loan to Current Value	47.41 %
Weighted average seasoning (in Years)	3.47
Weighted average remaining maturity (in years, at 0% CPR)	14.95
Weighted average initial maturity (in years, at 0% CPR)	18.42
Percentage of Fixed Rate Loans	81.81 %
Percentage of Variable Rate Loans	18.19 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.47 %
Weighted Remaining average life (in years, at 0% CPR)	7.79
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.60

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	715,062,666
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3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name(Liquid_Bonds_C	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series(Liquid_Bonds_CB_UA	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
TASOIRCF)						
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	1/02/2019	24/01/2019	25/01/2019	7/04/2020	4/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating(Liquid	AA	AA	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Straticifation Tables

Portfolio Cut-off Date 30/06/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,374,025,165.25	15.66 %	34,336	15.40 %
Oost-Vlaanderen	2,357,330,765.99	15.55 %	36,435	16.34 %
Vlaams-Brabant	2,175,620,835.70	14.35 %	30,671	13.76 %
West-Vlaanderen	1,683,621,050.47	11.11 %	27,695	12.42 %
Brussels	1,333,831,075.25	8.80 %	12,727	5.71 %
Limburg	1,219,784,264.40	8.05 %	21,103	9.47 %
Liège	1,115,553,947.34	7.36 %	17,144	7.69 %
Hainaut	1,033,890,660.09	6.82 %	16,584	7.44 %
Brabant Wallon	769,208,891.52	5.07 %	9,329	4.18 %
Namur	652,026,599.13	4.30 %	10,247	4.60 %
Luxembourg	402,225,504.54	2.65 %	5,901	2.65 %
Other	43,383,391.23	0.29 %	767	0.34 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	810,793,770.61	5.35 %	7,232	3.24 %
>1 and <=2	5,295,578,856.68	34.93 %	59,847	26.84 %
>2 and <=3	2,458,794,156.00	16.22 %	32,400	14.53 %
>3 and <=4	1,627,734,627.19	10.74 %	22,347	10.02 %
>4 and <=5	2,244,794,694.58	14.81 %	35,221	15.80 %
>5 and <=6	1,057,719,336.64	6.98 %	20,291	9.10 %
>6 and <=7	609,308,516.15	4.02 %	12,613	5.66 %
>7 and <=8	74,055,836.83	0.49 %	1,502	0.67 %
>8 and <=9	79,605,136.81	0.53 %	1,805	0.81 %
>9 and <=10	97,474,471.78	0.64 %	6,358	2.85 %
>10 and <=11	265,136,909.76	1.75 %	7,712	3.46 %
>11 and <=12	284,198,353.89	1.87 %	5,975	2.68 %
>12 and <=13	65,120,062.43	0.43 %	1,953	0.88 %
>13 and <=14	16,718,669.98	0.11 %	382	0.17 %
>14 and <=15	15,447,958.17	0.10 %	425	0.19 %
>15 and <=16	54,317,361.91	0.36 %	1,548	0.69 %
>16 and <=17	65,401,008.37	0.43 %	2,585	1.16 %
>17 and <=18	26,902,057.92	0.18 %	1,745	0.78 %
>18 and <=19	6,262,221.48	0.04 %	615	0.28 %
>19 and <=20	1,683,580.58	0.01 %	115	0.05 %
>20 and <=21	641,169.86	0.00 %	52	0.02 %
>21 and <=22	1,484,272.70	0.01 %	98	0.04 %
>22 and <=23	681,356.53	0.00 %	50	0.02 %
>23 and <=24	273,283.75	0.00 %	24	0.01 %
>24 and <=25	191,780.01	0.00 %	22	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	3,485.46	0.00 %	1	0.00 %
>25 and <=26	48,392.43	0.00 %	10	0.00 %
>28 and <=29	47,728.50	0.00 %	5	0.00 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,012,000.00	0.01 %	2,846	1.28 %
<=1	110,496,877.19	0.73 %	5,890	2.64 %
>1 and <=2	125,401,116.36	0.83 %	3,907	1.75 %
>2 and <=3	161,400,875.13	1.06 %	4,528	2.03 %
>3 and <=4	289,981,156.48	1.91 %	8,510	3.82 %
>4 and <=5	306,545,577.28	2.02 %	9,347	4.19 %
>5 and <=6	344,588,763.39	2.27 %	9,929	4.45 %
>6 and <=7	401,843,285.48	2.65 %	9,643	4.33 %
>7 and <=8	571,880,734.72	3.77 %	12,774	5.73 %
>8 and <=9	730,106,396.51	4.82 %	14,591	6.54 %
>9 and <=10	464,130,868.89	3.06 %	8,814	3.95 %
>10 and <=11	574,274,273.21	3.79 %	9,706	4.35 %
>11 and <=12	680,705,443.60	4.49 %	10,133	4.55 %
>12 and <=13	671,711,171.08	4.43 %	9,488	4.26 %
>13 and <=14	1,033,941,738.31	6.82 %	13,859	6.22 %
>14 and <=15	566,025,842.42	3.73 %	7,261	3.26 %
>15 and <=16	761,565,144.48	5.02 %	9,128	4.09 %
>16 and <=17	857,707,309.68	5.66 %	9,699	4.35 %
>17 and <=18	831,918,470.11	5.49 %	9,340	4.19 %
>18 and <=19	1,650,895,246.41	10.89 %	17,352	7.78 %
>19 and <=20	542,831,370.67	3.58 %	5,818	2.61 %
>20 and <=21	609,321,879.78	4.02 %	6,293	2.82 %
>21 and <=22	463,771,215.63	3.06 %	4,575	2.05 %
>22 and <=23	632,823,695.12	4.17 %	5,899	2.65 %
>23 and <=24	1,407,114,001.47	9.28 %	11,090	4.97 %
>24 and <=25	334,397,901.49	2.21 %	2,208	0.99 %
>25 and <=26	13,020,261.79	0.09 %	127	0.06 %
>26 and <=27	8,518,015.90	0.06 %	81	0.04 %
>27 and <=28	5,748,469.43	0.04 %	47	0.02 %
>28 and <=29	5,782,018.78	0.04 %	47	0.02 %
>29 and <=30	1,041,030.12	0.01 %	9	0.00 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	767,255.19	0.01 %	22	0.01 %
>1 and <=2	24,641,427.38	0.16 %	464	0.21 %
>2 and <=3	40,919,626.34	0.27 %	525	0.24 %
>3 and <=4	17,029,925.83	0.11 %	422	0.19 %
>4 and <=5	307,698,205.73	2.03 %	2,772	1.24 %
>5 and <=6	31,385,468.77	0.21 %	1,300	0.58 %
>6 and <=7	63,497,566.64	0.42 %	1,913	0.86 %
>7 and <=8	85,397,672.55	0.56 %	2,489	1.12 %
>8 and <=9	110,203,242.45	0.73 %	2,955	1.33 %
>9 and <=10	1,371,947,985.12	9.05 %	34,609	15.52 %
>10 and <=11	172,205,532.40	1.14 %	9,358	4.20 %
>11 and <=12	234,317,268.22	1.55 %	4,460	2.00 %
>12 and <=13	764,500,126.39	5.04 %	13,605	6.10 %
>13 and <=14	138,640,236.85	0.91 %	2,634	1.18 %
>14 and <=15	1,903,765,785.18	12.56 %	29,810	13.37 %
>15 and <=16	180,474,455.47	1.19 %	2,797	1.25 %
>16 and <=17	236,636,073.73	1.56 %	3,442	1.54 %
>17 and <=18	888,364,182.01	5.86 %	11,610	5.21 %
>18 and <=19	230,982,867.81	1.52 %	5,374	2.41 %
>19 and <=20	3,461,953,638.46	22.84 %	42,194	18.93 %
>20 and <=21	326,544,995.85	2.15 %	4,281	1.92 %
>21 and <=22	150,956,647.05	1.00 %	2,116	0.95 %
>22 and <=23	199,886,774.21	1.32 %	2,591	1.16 %
>23 and <=24	127,972,671.51	0.84 %	1,579	0.71 %
>24 and <=25	3,313,328,434.88	21.86 %	31,287	14.03 %
>25 and <=26	478,812,727.58	3.16 %	4,543	2.04 %
>26 and <=27	22,512,297.70	0.15 %	244	0.11 %
>27 and <=28	11,837,681.70	0.08 %	137	0.06 %
>28 and <=29	9,501,692.65	0.06 %	106	0.05 %
>29 and <=30	217,345,980.19	1.43 %	2,858	1.28 %
>30 and <=31	32,182,975.48	0.21 %	382	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	492,785.59	0.00 %	5	0.00 %
>35 and <=36	107,387.46	0.00 %	2	0.00 %
>36 and <=37	115,276.39	0.00 %	1	0.00 %
>39 and <=40	305,039.74	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,873,184.92	0.02 %	39	0.02 %
>40 and <=41	90,820.85	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	8,656.12	0.00 %	2	0.00 %
1993	42,557.84	0.00 %	4	0.00 %
1996	99,128.25	0.00 %	21	0.01 %
1997	284,215.47	0.00 %	23	0.01 %
1998	221,598.07	0.00 %	20	0.01 %
1999	1,673,440.93	0.01 %	116	0.05 %
2000	761,720.95	0.01 %	45	0.02 %
2001	601,112.61	0.00 %	85	0.04 %
2002	3,654,919.79	0.02 %	175	0.08 %
2003	16,656,335.43	0.11 %	1,402	0.63 %
2004	39,067,016.88	0.26 %	1,968	0.88 %
2005	80,450,637.51	0.53 %	2,613	1.17 %
2006	23,736,617.08	0.16 %	675	0.30 %
2007	12,759,069.65	0.08 %	293	0.13 %
2008	21,491,641.25	0.14 %	578	0.26 %
2009	181,909,785.14	1.20 %	4,210	1.89 %
2010	304,197,103.42	2.01 %	6,856	3.08 %
2011	190,741,775.99	1.26 %	9,994	4.48 %
2012	51,071,205.88	0.34 %	1,306	0.59 %
2013	89,789,671.94	0.59 %	1,869	0.84 %
2014	212,359,774.14	1.40 %	4,222	1.89 %
2015	852,234,747.03	5.62 %	17,003	7.63 %
2016	2,025,704,726.13	13.36 %	35,421	15.89 %
2017	1,484,456,013.83	9.79 %	20,958	9.40 %
2018	2,358,436,557.11	15.56 %	31,130	13.96 %
2019	4,784,565,857.27	31.56 %	57,113	25.62 %
2020	2,326,253,352.08	15.34 %	23,968	10.75 %
2021	97,189,819.21	0.64 %	863	0.39 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,512,975,959.32	16.58 %	56,583	48.56 %
>100 and <=200	5,255,445,877.74	34.67 %	36,041	30.93 %
>200 and <=300	3,906,875,819.56	25.77 %	16,153	13.86 %
>300 and <=400	1,606,085,688.60	10.59 %	4,739	4.07 %
>400	1,879,118,805.69	12.39 %	3,008	2.58 %
	15,160,502,150.91	100.00 %	116,524	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	76,986,078.14	0.51 %	1,787	0.80 %
0.5 - 1%	579,859,043.00	3.82 %	9,987	4.48 %
1 - 1.5%	4,268,341,032.24	28.15 %	54,243	24.33 %
1.5 - 2%	8,362,643,998.06	55.16 %	115,832	51.96 %
2 - 2.5%	1,142,944,766.21	7.54 %	20,801	9.33 %
2.5 - 3%	525,544,257.85	3.47 %	13,087	5.87 %
3 - 3.5%	128,372,074.17	0.85 %	4,401	1.97 %
3.5 - 4%	46,151,532.73	0.30 %	1,528	0.69 %
4 - 4.5%	18,022,278.50	0.12 %	713	0.32 %
4.5 - 5%	7,304,652.50	0.05 %	327	0.15 %
5 - 5.5%	3,497,483.04	0.02 %	153	0.07 %
5.5 - 6%	636,790.51	0.00 %	48	0.02 %
6 - 6.5%	90,440.43	0.00 %	18	0.01 %
6.5 - 7%	18,638.84	0.00 %	7	0.00 %
8.5 - 9%	18,178.80	0.00 %	2	0.00 %
7 - 7.5%	3,776.33	0.00 %	2	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,403,045,038.11	81.81 %	180,333	80.89 %
Variable	31,456,874.70	0.21 %	1,451	0.65 %
Variable With Cap	2,726,000,238.10	17.98 %	41,155	18.46 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	529,821,149.96	3.49 %	10,848	4.87 %
2022	630,271,191.87	4.16 %	12,291	5.51 %
2023	358,116,554.15	2.36 %	3,991	1.79 %
2024	281,744,243.93	1.86 %	3,161	1.42 %
2025	128,029,665.70	0.84 %	1,701	0.76 %
2026	135,875,092.76	0.90 %	1,577	0.71 %
2027	85,338,232.56	0.56 %	944	0.42 %
2028	50,256,221.20	0.33 %	575	0.26 %
2029	96,456,658.21	0.64 %	921	0.41 %
2030	10,173,835.74	0.07 %	105	0.05 %
2031	50,000.00	0.00 %	1	0.00 %
2033	90,240,006.03	0.60 %	1,155	0.52 %
2034	278,064,099.79	1.83 %	2,947	1.32 %
2035	19,293,037.44	0.13 %	170	0.08 %
2036	220,119.98	0.00 %	1	0.00 %
Fixed To Maturity	12,466,552,041.59	82.23 %	182,551	81.88 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,160,367,843.04	100.00 %	222,927	99.99 %
Twice A Year	134,307.87	0.00 %	12	0.01 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,301,300,051.86	94.33 %	214,545	96.23 %
Interest only	699,404,830.08	4.61 %	4,679	2.10 %
Linear	159,797,268.97	1.05 %	3,715	1.67 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	17,929,767.65	0.12 %	1,750	0.78 %
1-10%	1,392,876,962.39	9.19 %	30,382	13.63 %
11-20%	1,222,291,711.99	8.06 %	26,396	11.84 %
21-30%	1,327,389,085.18	8.76 %	25,354	11.37 %
31-40%	1,424,044,838.52	9.39 %	24,600	11.03 %
41-50%	1,468,423,761.23	9.69 %	22,617	10.14 %
51-60%	1,528,934,932.87	10.08 %	21,464	9.63 %
61-70%	1,684,451,044.78	11.11 %	20,896	9.37 %
71-80%	1,794,327,653.43	11.84 %	20,023	8.98 %
81-90%	1,806,186,741.22	11.91 %	17,318	7.77 %
91-100%	1,143,777,197.59	7.54 %	8,909	4.00 %
101-110%	72,145,438.59	0.48 %	797	0.36 %
111-120%	38,814,979.22	0.26 %	429	0.19 %
>120%	238,908,036.25	1.58 %	2,004	0.90 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	272,498,368.41	1.80 %	19,134	8.58 %
21-40%	431,772,651.34	2.85 %	15,466	6.94 %
41-60%	777,919,037.58	5.13 %	18,473	8.29 %
61-80%	1,516,535,797.05	10.00 %	24,990	11.21 %
81-100%	2,955,853,995.37	19.50 %	35,082	15.74 %
101-120%	716,320,770.70	4.72 %	13,913	6.24 %
121-140%	733,953,281.30	4.84 %	12,332	5.53 %
141-160%	788,648,501.35	5.20 %	12,004	5.38 %
161-180%	876,284,002.59	5.78 %	12,132	5.44 %
181-200%	889,994,938.40	5.87 %	10,449	4.69 %
201-300%	2,516,067,742.31	16.60 %	27,698	12.42 %
301-400%	1,083,716,022.01	7.15 %	10,015	4.49 %
401-500%	440,433,253.13	2.91 %	3,850	1.73 %
>500%	1,160,503,789.37	7.65 %	7,401	3.32 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	312,274,444.68	2.06 %	14,472	6.49 %
>1 and <=2	412,499,460.03	2.72 %	11,714	5.25 %
>2 and <=3	644,070,905.84	4.25 %	19,151	8.59 %
>3 and <=4	883,324,901.89	5.83 %	20,553	9.22 %
>4 and <=5	1,144,506,940.14	7.55 %	22,722	10.19 %
>5 and <=6	1,203,248,690.16	7.94 %	19,575	8.78 %
>6 and <=7	1,559,405,149.38	10.29 %	21,627	9.70 %
>7 and <=8	1,216,755,763.53	8.03 %	15,473	6.94 %
>8 and <=9	1,523,316,199.37	10.05 %	17,342	7.78 %
>9 and <=10	2,348,979,207.74	15.49 %	24,995	11.21 %
>10 and <=11	941,090,665.13	6.21 %	10,114	4.54 %
>11 and <=12	1,010,033,833.74	6.66 %	9,753	4.37 %
>12 and <=13	1,902,710,896.60	12.55 %	14,952	6.71 %
>13 and <=14	35,971,000.47	0.24 %	305	0.14 %
>14 and <=15	16,295,459.68	0.11 %	133	0.06 %
>15 and <=16	5,661,074.74	0.04 %	54	0.02 %
>16 and <=17	205,766.93	0.00 %	2	0.00 %
>17 and <=18	151,790.86	0.00 %	2	0.00 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

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

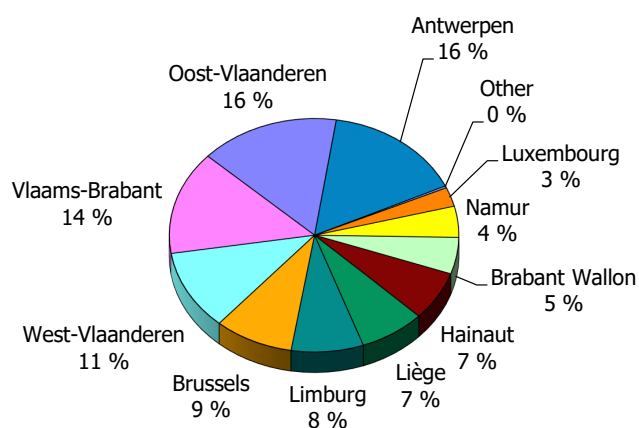
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,466,552,041.59	82.23 %	182,551	81.88 %
>=0 and <=1	1,294,867,269.03	8.54 %	24,867	11.15 %
>1 and <=2	591,376,427.63	3.90 %	6,608	2.96 %
>2 and <=3	223,603,876.95	1.47 %	2,604	1.17 %
>3 and <=4	103,166,455.02	0.68 %	1,153	0.52 %
>4 and <=5	93,118,817.45	0.61 %	887	0.40 %
>6 and <=7	374,713,575.07	2.47 %	4,150	1.86 %
>7 and <=8	13,103,688.17	0.09 %	119	0.05 %
	15,160,502,150.91	100.00 %	222,939	100.00 %

Retained Covered Bonds

Stratification Tables

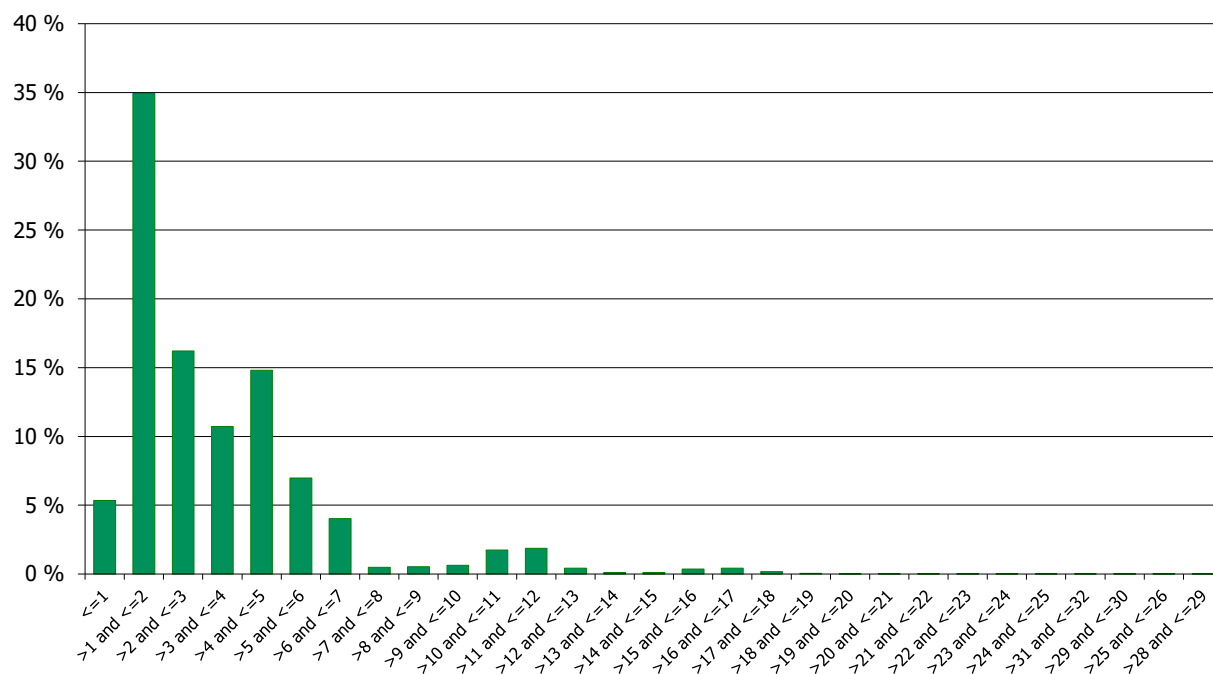
Portfolio Cut-off Date 30/06/2021

1. Geographic distribution



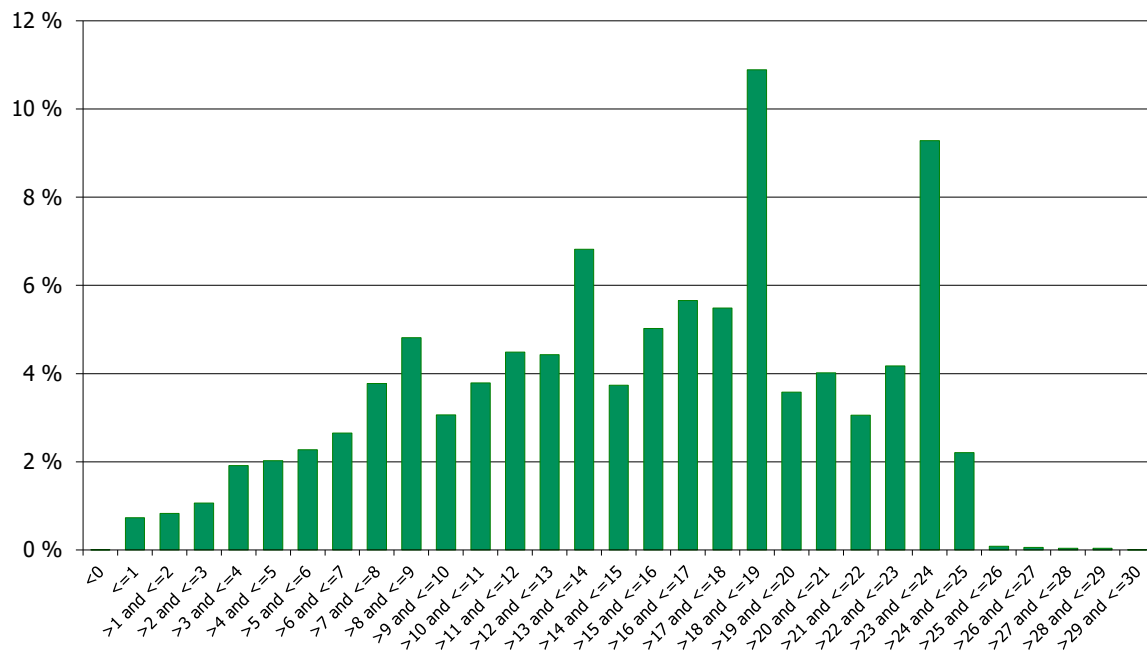
2. Seasoning

Distribution per Seasoning



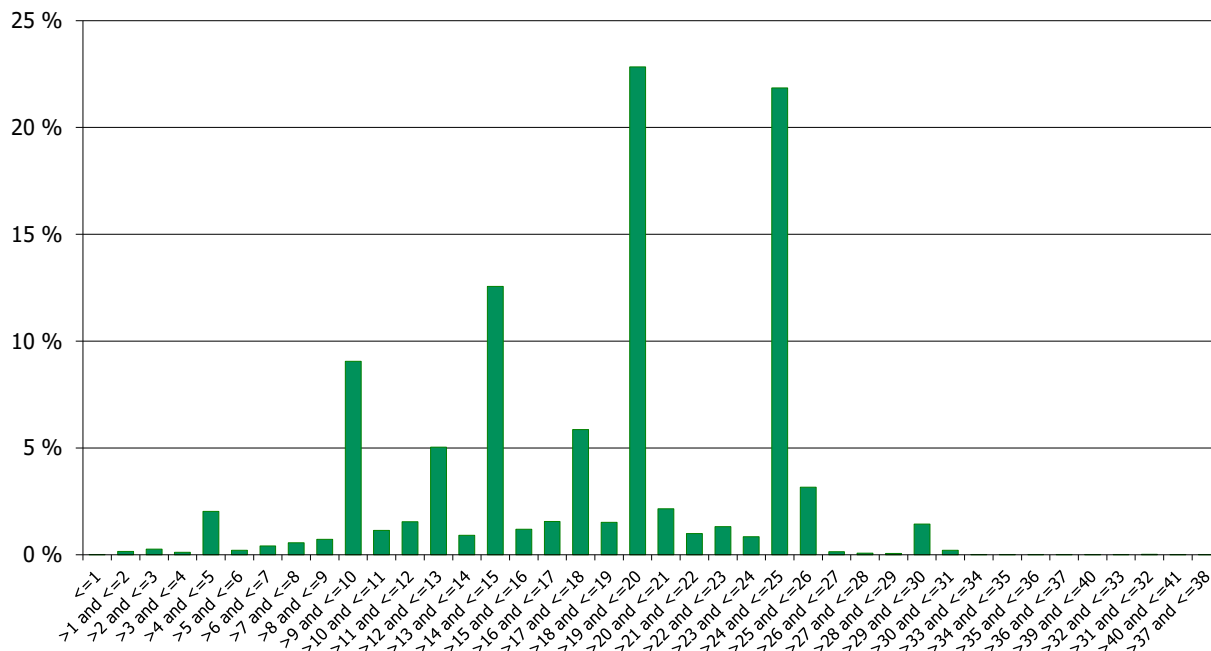
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



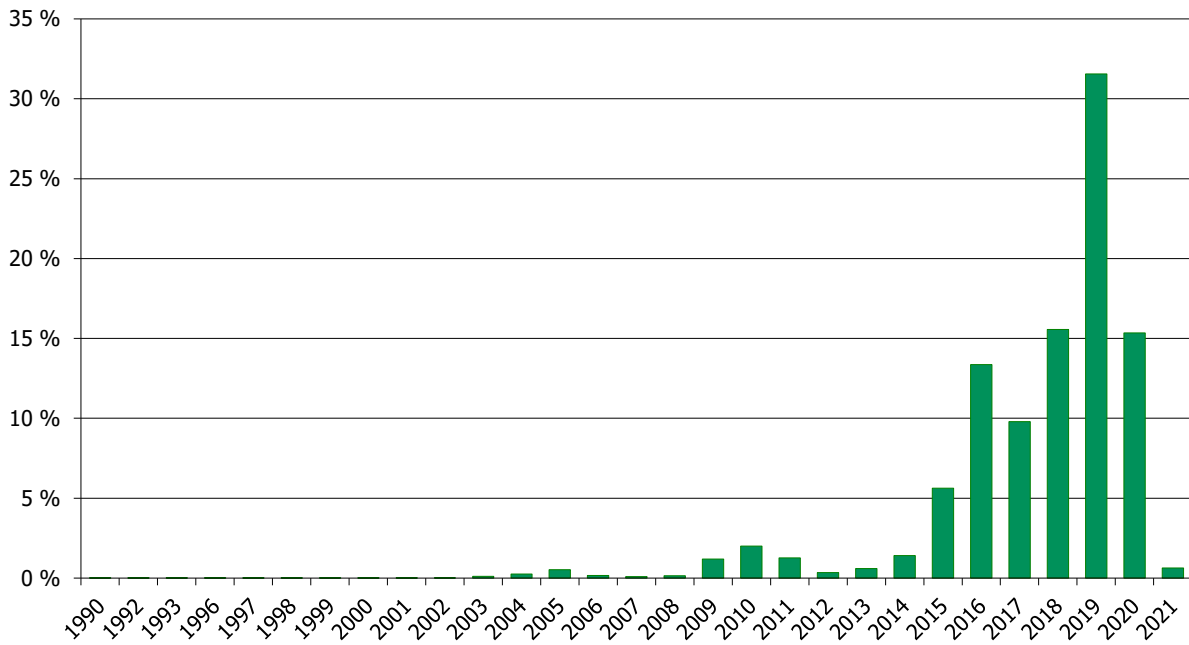
4. Original term to maturity

Distribution of Initial Term (in years)



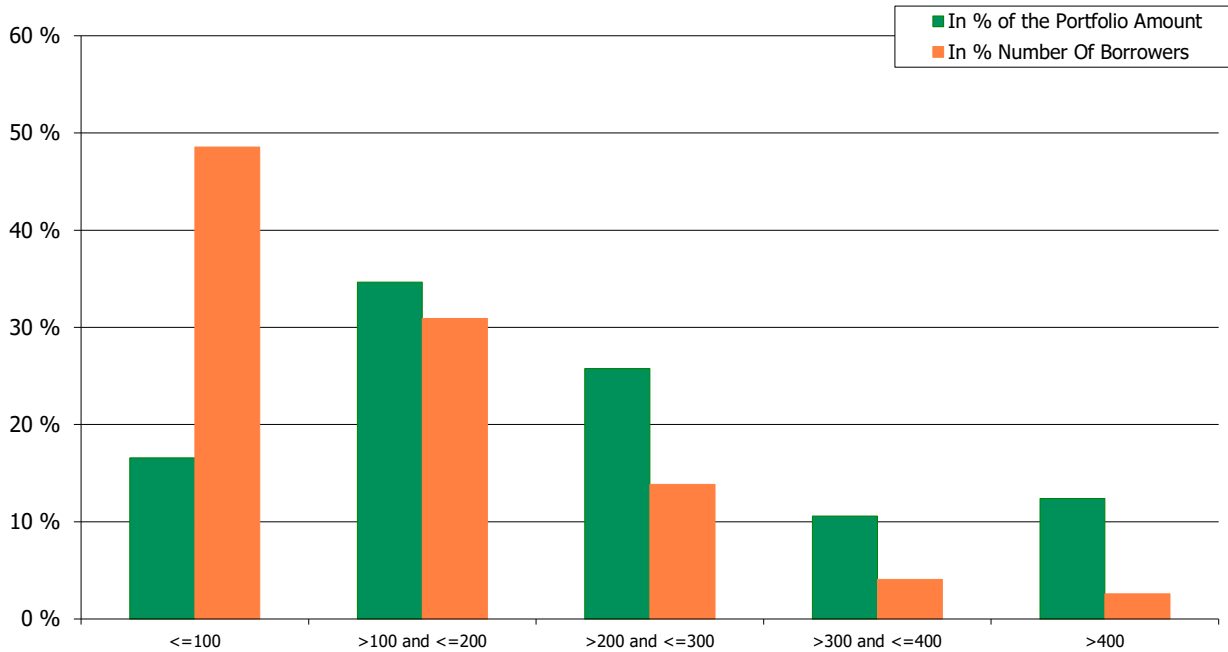
5. Origination Year

Distribution Origination Year



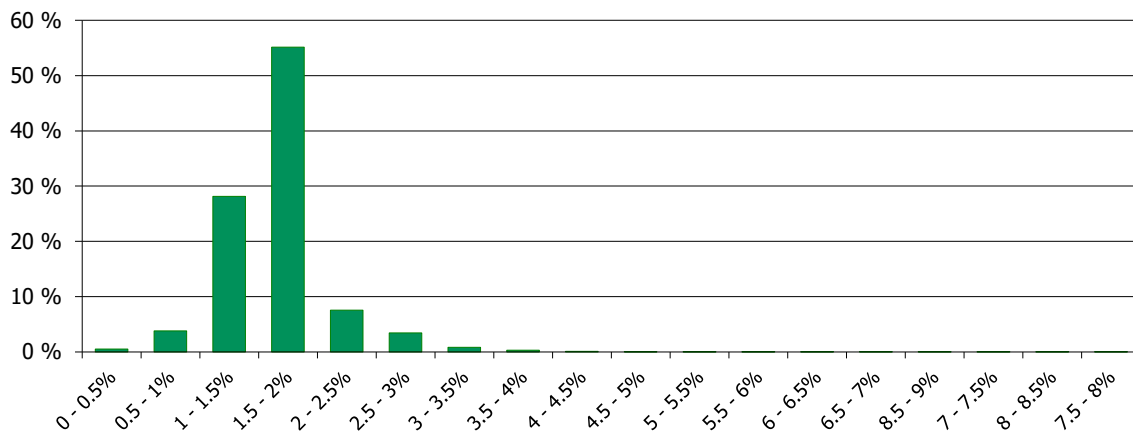
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



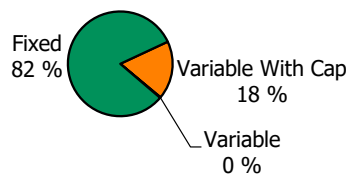
7. Interest Rate

Distribution per Interest Rate



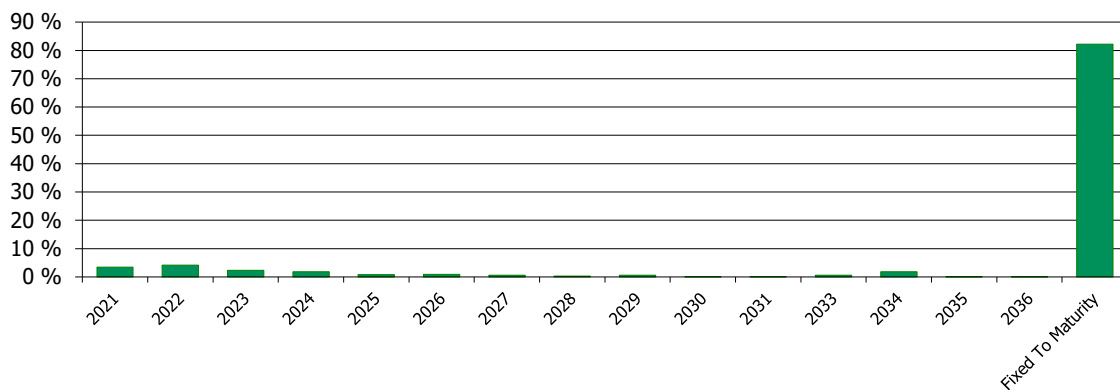
8. Interest Rate Type

Distribution per Interest Type



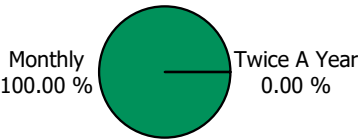
9. Next Reset Date

Next Reset Date



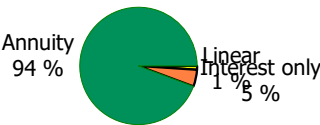
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



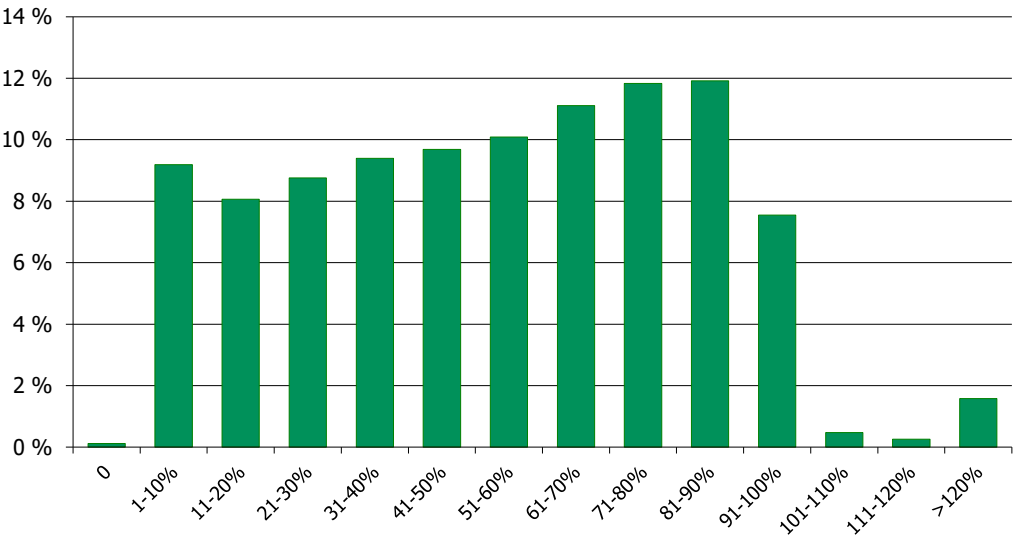
11. Repayment Type

Distribution per Repayment Type



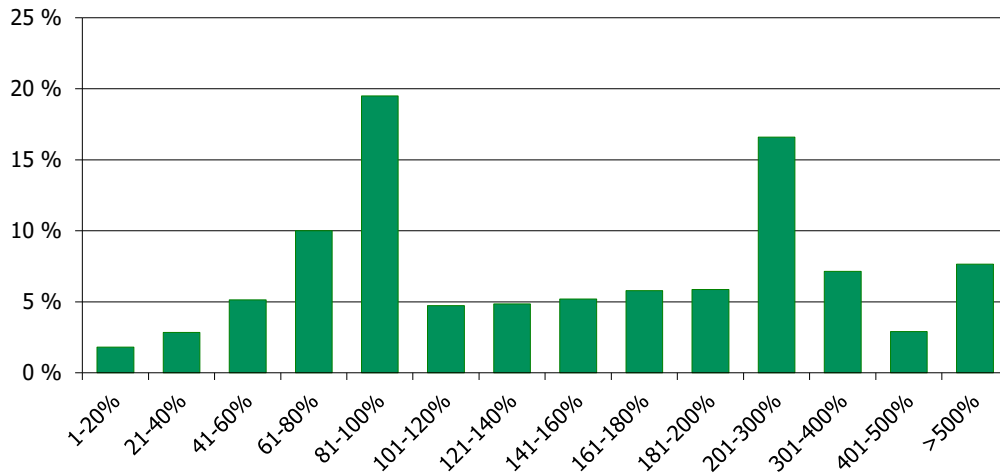
12. Current Loan to Current Value (LTV)

Current LTV Distribution



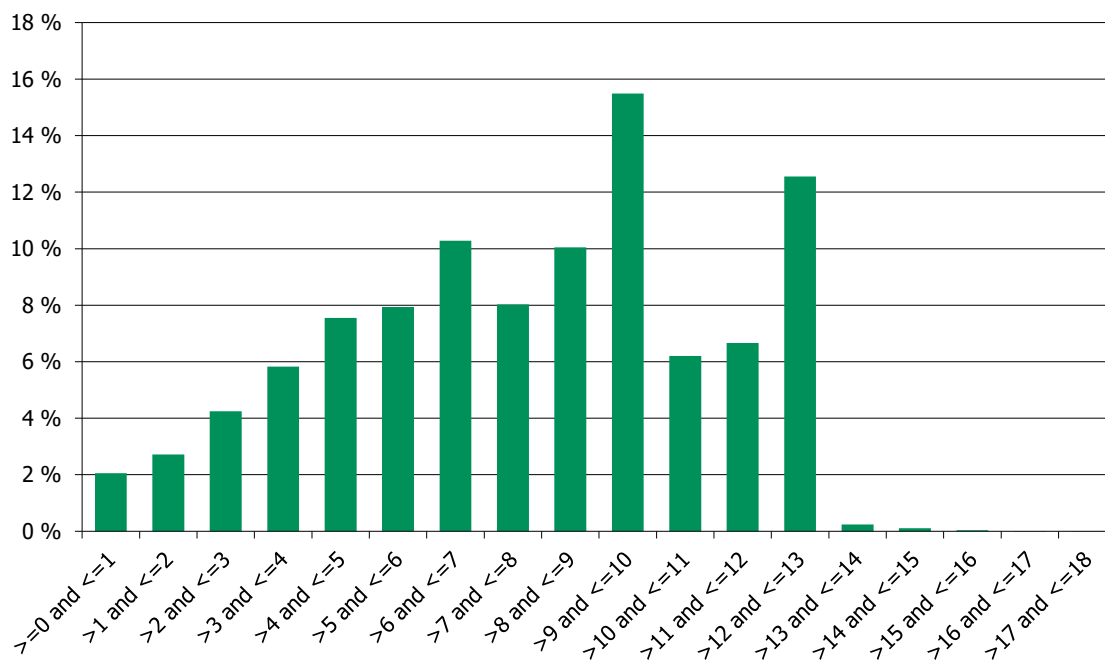
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



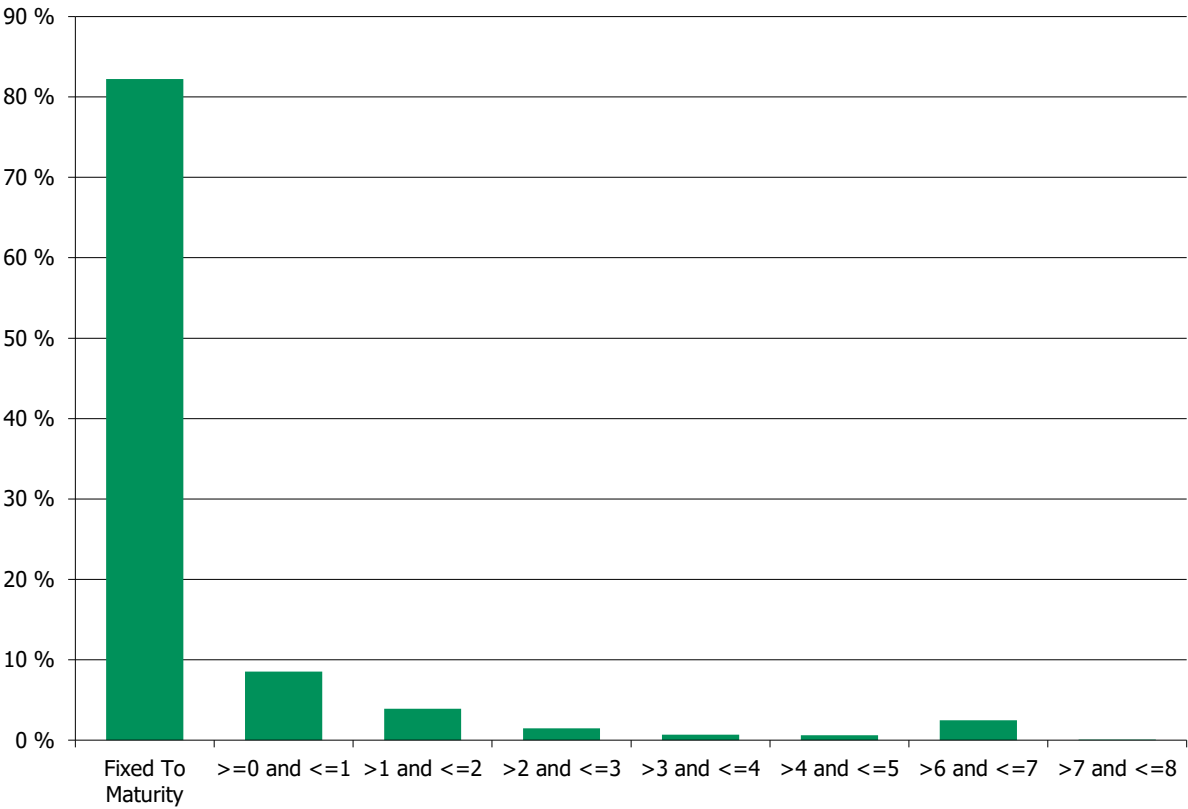
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Retained Covered Bonds

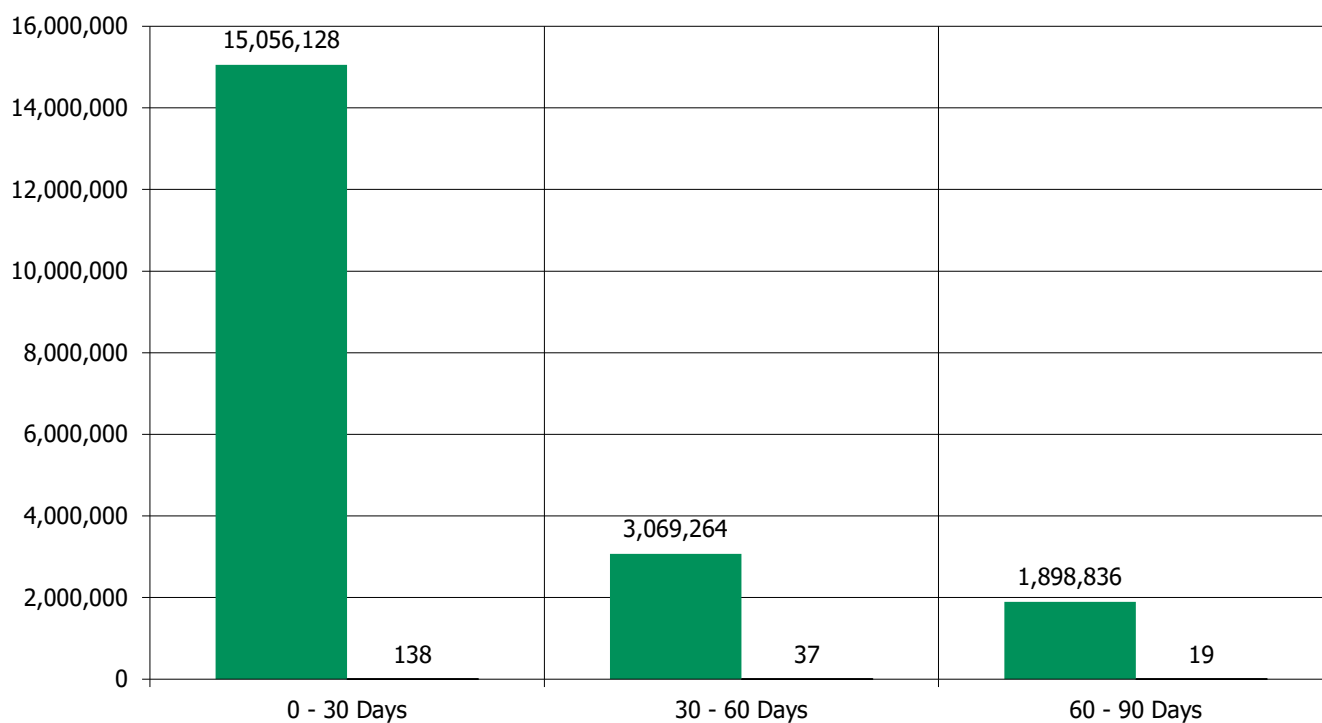
Cover Pool Performance

Portfolio Cut-off Date 30/06/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,140,477,923.81	99.87 %	222,745	99.91 %
0 - 30 Days	15,056,127.66	0.10 %	138	0.06 %
30 - 60 Days	3,069,263.69	0.02 %	37	0.02 %
60 - 90 Days	1,898,835.75	0.01 %	19	0.01 %
> 90 Days				
Total	15,160,502,150.91	100.00 %	222,939	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date Jun/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/07/2021	1	11,500,000,000	15,061,734,499	15,037,012,065	15,000,001,949	14,938,514,017
1/08/2021	2	11,500,000,000	14,965,774,452	14,915,868,130	14,841,315,425	14,717,874,602
1/09/2021	3	11,500,000,000	14,870,972,990	14,796,244,640	14,684,848,026	14,501,027,594
1/10/2021	4	11,500,000,000	14,775,111,655	14,676,734,919	14,530,386,644	14,289,682,415
1/11/2021	5	11,500,000,000	14,677,244,461	14,554,791,407	14,373,012,357	14,075,046,055
1/12/2021	6	11,500,000,000	14,581,676,239	14,436,285,740	14,220,898,938	13,869,000,352
1/01/2022	7	11,500,000,000	14,487,077,248	14,318,303,811	14,068,806,181	13,662,556,637
1/02/2022	8	11,500,000,000	14,391,525,564	14,199,740,569	13,916,825,321	13,457,721,123
1/03/2022	9	11,500,000,000	14,295,140,553	14,083,030,803	13,770,731,536	13,265,492,278
1/04/2022	10	11,500,000,000	14,197,716,708	13,963,329,447	13,618,960,495	13,063,722,278
1/05/2022	11	11,500,000,000	14,104,275,782	13,848,662,455	13,473,876,820	12,871,573,327
1/06/2022	12	11,500,000,000	14,009,138,493	13,731,919,430	13,326,315,229	12,676,686,909
1/07/2022	13	11,500,000,000	13,913,612,277	13,615,897,556	13,181,197,825	12,487,245,312
1/08/2022	14	11,500,000,000	13,818,433,107	13,499,819,377	13,035,588,833	12,296,996,194
1/09/2022	15	11,500,000,000	13,722,040,560	13,382,912,394	12,889,836,946	12,108,000,446
1/10/2022	16	11,500,000,000	13,627,037,182	13,268,442,223	12,748,130,293	11,925,801,644
1/11/2022	17	11,500,000,000	13,531,847,270	13,153,410,170	12,605,469,094	11,742,395,925
1/12/2022	18	11,500,000,000	13,435,993,778	13,038,800,192	12,464,878,405	11,563,833,700
1/01/2023	19	11,500,000,000	13,341,461,236	12,925,103,037	12,324,761,472	11,385,416,789
1/02/2023	20	11,500,000,000	13,245,852,926	12,810,713,622	12,184,618,183	11,208,279,567
1/03/2023	21	11,500,000,000	13,149,403,560	12,697,948,797	12,049,618,291	11,041,684,433
1/04/2023	22	11,500,000,000	13,056,790,523	12,587,130,442	11,914,080,873	10,871,243,035
1/05/2023	23	11,500,000,000	12,958,815,189	12,472,173,766	11,776,215,138	10,701,396,997
1/06/2023	24	11,500,000,000	12,862,312,169	12,358,298,518	11,639,018,341	10,531,924,004
1/07/2023	25	11,500,000,000	12,765,968,576	12,245,597,123	11,504,490,917	10,367,519,314
1/08/2023	26	11,500,000,000	12,671,562,912	12,134,423,814	11,371,053,178	10,203,866,258
1/09/2023	27	11,500,000,000	12,574,005,110	12,020,578,993	11,235,722,667	10,039,722,237
1/10/2023	28	11,500,000,000	12,480,469,308	11,911,576,142	11,106,433,552	9,883,514,251
1/11/2023	29	11,500,000,000	12,383,599,216	11,799,075,543	10,973,558,066	9,723,908,325
1/12/2023	30	11,500,000,000	12,285,236,675	11,686,142,603	10,841,776,077	9,567,751,928
1/01/2024	31	11,500,000,000	12,190,376,567	11,576,240,865	10,712,501,581	9,413,627,123
1/02/2024	32	11,500,000,000	12,095,029,115	11,466,216,304	10,583,701,135	9,261,051,088
1/03/2024	33	11,500,000,000	12,000,049,182	11,358,123,323	10,458,983,044	9,115,651,611
1/04/2024	34	11,500,000,000	11,906,223,222	11,250,202,858	10,333,259,250	8,967,929,898
1/05/2024	35	11,500,000,000	11,811,254,707	11,142,148,140	10,208,822,848	8,823,616,626
1/06/2024	36	11,500,000,000	11,711,904,542	11,029,687,205	10,080,081,152	8,675,442,003
1/07/2024	37	11,500,000,000	11,612,543,889	10,918,163,688	9,953,600,380	8,531,469,967
1/08/2024	38	11,500,000,000	11,519,713,586	10,812,514,257	9,832,215,426	8,391,733,258
1/09/2024	39	11,500,000,000	11,422,825,776	10,703,389,841	9,708,231,613	8,250,818,502
1/10/2024	40	11,500,000,000	11,321,390,165	10,590,930,272	9,582,584,582	8,110,649,794
1/11/2024	41	11,500,000,000	11,222,605,368	10,480,712,838	9,458,743,909	7,971,922,632
1/12/2024	42	11,500,000,000	11,122,616,502	10,370,284,092	9,336,047,802	7,836,258,574
1/01/2025	43	11,500,000,000	11,025,801,861	10,262,582,310	9,215,590,300	7,702,389,382
1/02/2025	44	11,500,000,000	10,929,001,789	10,155,229,574	9,095,997,750	7,570,233,490
1/03/2025	45	11,500,000,000	10,835,561,203	10,052,979,136	8,983,725,963	7,448,184,698
1/04/2025	46	11,500,000,000	10,744,496,836	9,951,584,457	8,870,498,783	7,323,161,332
1/05/2025	47	11,500,000,000	10,649,774,666	9,847,661,909	8,756,261,133	7,199,218,412
1/06/2025	48	11,500,000,000	10,554,526,193	9,743,034,317	8,641,196,875	7,074,523,023
1/07/2025	49	11,500,000,000	10,460,997,436	9,640,846,013	8,529,519,791	6,954,468,255
1/08/2025	50	11,500,000,000	10,370,958,756	9,541,655,596	8,420,294,179	6,836,333,359
1/09/2025	51	11,500,000,000	10,275,049,877	9,437,382,280	8,307,094,829	6,715,861,870
1/10/2025	52	11,500,000,000	10,188,351,152	9,342,391,741	8,203,240,837	6,604,715,766
1/11/2025	53	11,500,000,000	10,102,198,528	9,247,681,144	8,099,427,607	6,493,511,560
1/12/2025	54	11,500,000,000	10,004,686,232	9,143,384,459	7,988,371,058	6,378,221,585
1/01/2026	55	11,500,000,000	9,918,139,590	9,048,914,899	7,885,728,945	6,269,600,061
1/02/2026	56	9,000,000,000	9,830,839,408	8,954,053,157	7,783,216,343	6,161,886,789
1/03/2026	57	9,000,000,000	9,744,984,200	8,862,256,770	7,685,725,673	6,061,421,748
1/04/2026	58	9,000,000,000	9,659,637,691	8,769,741,781	7,586,150,409	5,957,548,952

Classification: Internal

1/05/2026	59	9,000,000,000	9,574,959,233	8,678,595,814	7,488,828,292	5,857,013,159
1/06/2026	60	9,000,000,000	9,489,523,501	8,586,569,980	7,390,574,803	5,755,686,932
1/07/2026	61	9,000,000,000	9,404,802,661	8,495,942,329	7,294,572,185	5,657,634,094
1/08/2026	62	9,000,000,000	9,320,111,657	8,405,155,699	7,198,269,895	5,559,295,710
1/09/2026	63	9,000,000,000	9,236,284,312	8,315,430,143	7,103,316,663	5,462,726,341
1/10/2026	64	9,000,000,000	9,153,039,029	8,226,958,398	7,010,444,005	5,369,203,656
1/11/2026	65	9,000,000,000	9,067,049,786	8,135,846,879	6,915,173,531	5,273,804,845
1/12/2026	66	9,000,000,000	8,983,606,778	8,047,742,287	6,823,452,055	5,182,522,542
1/01/2027	67	9,000,000,000	8,900,590,254	7,959,850,551	6,731,767,228	5,091,230,568
1/02/2027	68	9,000,000,000	8,818,082,138	7,872,687,708	6,641,119,483	5,001,399,985
1/03/2027	69	9,000,000,000	8,736,432,241	7,787,841,792	6,554,453,792	4,917,244,598
1/04/2027	70	9,000,000,000	8,654,863,297	7,702,044,068	6,465,758,475	4,830,158,733
1/05/2027	71	6,500,000,000	8,574,209,535	7,617,745,151	6,379,250,926	4,745,999,566
1/06/2027	72	6,500,000,000	8,493,377,835	7,533,131,877	6,292,350,547	4,661,519,847
1/07/2027	73	6,500,000,000	8,413,490,295	7,450,027,647	6,207,618,097	4,579,896,909
1/08/2027	74	6,500,000,000	8,333,190,311	7,366,407,938	6,122,333,239	4,497,843,041
1/09/2027	75	6,500,000,000	8,253,318,904	7,283,428,660	6,037,972,944	4,417,078,460
1/10/2027	76	6,500,000,000	8,172,729,654	7,200,471,536	5,954,509,563	4,338,164,654
1/11/2027	77	6,500,000,000	8,093,928,344	7,118,949,941	5,872,122,286	4,260,021,051
1/12/2027	78	5,000,000,000	8,014,292,178	7,037,336,465	5,790,515,588	4,183,598,249
1/01/2028	79	5,000,000,000	7,934,694,523	6,955,624,601	5,708,725,320	4,107,035,948
1/02/2028	80	5,000,000,000	7,855,190,842	6,874,251,910	5,627,591,281	4,031,517,272
1/03/2028	81	5,000,000,000	7,774,951,523	6,793,236,492	5,548,036,132	3,958,774,870
1/04/2028	82	5,000,000,000	7,695,104,588	6,712,068,035	5,467,804,646	3,885,000,985
1/05/2028	83	5,000,000,000	7,615,722,765	6,631,923,524	5,389,220,046	3,813,468,326
1/06/2028	84	5,000,000,000	7,536,127,270	6,551,479,504	5,310,310,147	3,741,715,243
1/07/2028	85	5,000,000,000	7,460,012,912	6,474,664,988	5,235,131,189	3,673,622,271
1/08/2028	86	5,000,000,000	7,383,488,247	6,397,379,139	5,159,486,137	3,605,205,289
1/09/2028	87	5,000,000,000	7,306,378,820	6,319,831,026	5,083,981,010	3,537,399,327
1/10/2028	88	5,000,000,000	7,231,275,721	6,244,601,980	5,011,098,998	3,472,395,904
1/11/2028	89	5,000,000,000	7,157,429,829	6,170,348,866	4,938,920,466	3,407,884,794
1/12/2028	90	5,000,000,000	7,082,848,353	6,096,030,402	4,867,424,286	3,344,784,642
1/01/2029	91	5,000,000,000	7,008,445,164	6,021,762,731	4,795,896,619	3,281,673,636
1/02/2029	92	2,500,000,000	6,934,909,660	5,948,473,714	4,725,478,734	3,219,793,415
1/03/2029	93	2,500,000,000	6,861,377,228	5,876,383,880	4,657,485,818	3,161,322,098
1/04/2029	94	2,500,000,000	6,789,458,588	5,804,927,295	4,589,150,071	3,101,744,962
1/05/2029	95	2,500,000,000	6,713,677,246	5,730,713,018	4,519,328,423	3,042,032,237
1/06/2029	96	2,500,000,000	6,639,573,520	5,657,846,551	4,450,517,366	2,983,025,931
1/07/2029	97	2,500,000,000	6,567,850,815	5,587,542,252	4,384,397,516	2,926,661,773
1/08/2029	98	2,500,000,000	6,497,094,184	5,517,971,871	4,318,795,875	2,870,661,003
1/09/2029	99	2,500,000,000	6,422,532,165	5,445,394,982	4,251,152,410	2,813,730,684
1/10/2029	100	2,500,000,000	6,353,257,835	5,377,818,489	4,188,062,901	2,760,610,468
1/11/2029	101	2,500,000,000	6,282,492,348	5,308,898,309	4,123,875,593	2,706,787,171
1/12/2029	102	2,500,000,000	6,212,610,288	5,241,228,697	4,061,290,228	2,654,780,775
1/01/2030	103	2,500,000,000	6,144,960,403	5,175,363,593	4,000,054,194	2,603,677,155
1/02/2030	104	2,500,000,000	6,078,201,222	5,110,455,727	3,939,841,332	2,553,621,986
1/03/2030	105	2,500,000,000	6,010,160,463	5,045,506,233	3,880,833,092	2,505,750,658
1/04/2030	106	2,500,000,000	5,944,536,000	4,981,950,640	3,822,202,842	2,457,441,786
1/05/2030	107	0	5,876,074,939	4,916,492,093	3,762,698,525	2,409,267,456
1/06/2030	108		5,811,630,247	4,854,324,155	3,705,671,732	2,362,703,123
1/07/2030	109		5,747,086,491	4,792,532,777	3,649,497,160	2,317,348,356
1/08/2030	110		5,682,391,274	4,730,546,027	3,593,133,088	2,271,894,799
1/09/2030	111		5,618,696,892	4,669,587,534	3,537,811,139	2,227,440,840
1/10/2030	112		5,555,161,287	4,609,206,331	3,483,469,730	2,184,236,488
1/11/2030	113		5,492,557,234	4,549,533,290	3,429,626,541	2,141,366,813
1/12/2030	114		5,429,801,773	4,490,170,079	3,376,545,008	2,099,582,106
1/01/2031	115		5,367,009,138	4,430,716,171	3,323,362,956	2,057,759,968
1/02/2031	116		5,304,970,048	4,372,072,055	3,271,035,429	2,016,781,306
1/03/2031	117		5,242,687,648	4,314,122,587	3,220,264,430	1,977,880,757
1/04/2031	118		5,180,897,467	4,256,045,617	3,168,833,498	1,938,048,362
1/05/2031	119		5,119,555,515	4,198,750,744	3,118,480,318	1,899,434,319
1/06/2031	120		5,058,609,524	4,141,729,902	3,068,306,782	1,860,958,433
1/07/2031	121		4,997,860,838	4,085,275,371	3,019,034,734	1,823,568,517
1/08/2031	122		4,938,236,916	4,029,692,224	2,970,385,006	1,786,583,587
1/09/2031	123		4,878,238,939	3,973,981,153	2,921,869,148	1,749,959,420
1/10/2031	124		4,818,216,673	3,918,642,291	2,874,089,897	1,714,287,454
1/11/2031	125		4,759,338,715	3,864,191,920	2,826,945,968	1,679,026,019
1/12/2031	126		4,701,034,204	3,810,588,439	2,780,869,652	1,644,889,144
1/01/2032	127		4,643,199,735	3,757,325,149	2,735,026,001	1,610,920,398
1/02/2032	128		4,585,085,357	3,704,005,454	2,689,356,589	1,577,312,087
1/03/2032	129		4,526,924,381	3,651,218,087	2,644,721,761	1,544,986,813

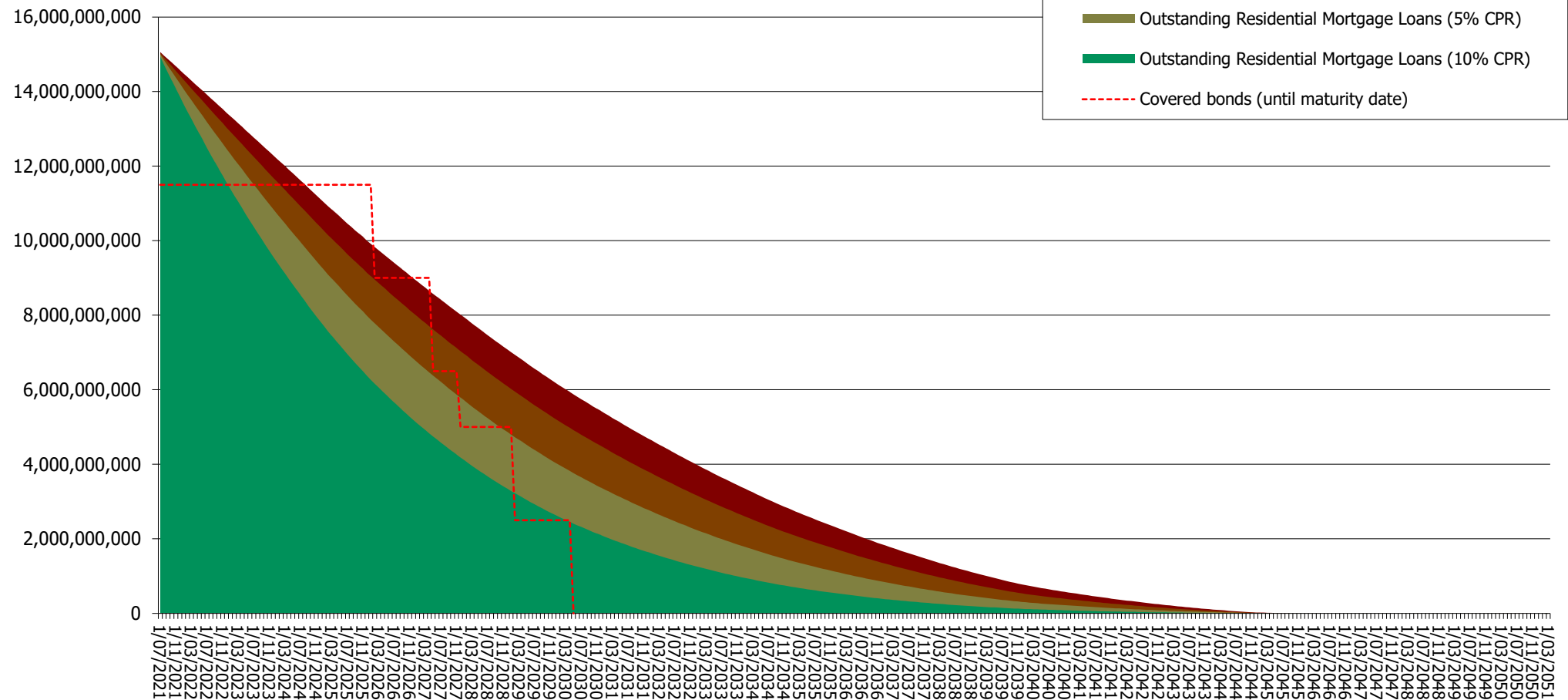
1/04/2032	130	4,469,873,143	3,599,088,377	2,600,332,108	1,512,621,351
1/05/2032	131	4,413,074,564	3,547,522,340	2,556,767,362	1,481,182,953
1/06/2032	132	4,356,364,598	3,495,995,563	2,513,223,086	1,449,790,172
1/07/2032	133	4,299,884,891	3,445,006,476	2,470,472,236	1,419,286,827
1/08/2032	134	4,243,232,520	3,393,851,401	2,427,598,445	1,388,748,698
1/09/2032	135	4,186,652,021	3,342,917,329	2,385,084,430	1,358,648,741
1/10/2032	136	4,131,072,194	3,293,124,244	2,343,775,468	1,329,644,438
1/11/2032	137	4,076,206,805	3,243,876,565	2,302,853,451	1,300,895,579
1/12/2032	138	4,021,674,201	3,195,225,814	2,262,732,967	1,272,991,560
1/01/2033	139	3,967,178,368	3,146,582,893	2,222,618,978	1,245,127,594
1/02/2033	140	3,912,963,506	3,098,318,260	2,182,960,918	1,217,731,161
1/03/2033	141	3,859,751,192	3,051,502,022	2,145,036,627	1,191,997,055
1/04/2033	142	3,805,388,414	3,003,420,375	2,105,868,584	1,165,274,803
1/05/2033	143	3,752,840,374	2,957,084,833	2,068,276,960	1,139,782,192
1/06/2033	144	3,700,593,942	2,910,971,169	2,030,845,604	1,114,414,362
1/07/2033	145	3,648,000,302	2,864,889,638	1,993,777,392	1,089,588,582
1/08/2033	146	3,596,747,466	2,819,848,372	1,957,440,725	1,065,199,897
1/09/2033	147	3,545,629,852	2,775,057,487	1,921,449,348	1,041,185,367
1/10/2033	148	3,494,074,221	2,730,217,685	1,885,749,490	1,017,651,783
1/11/2033	149	3,443,705,946	2,686,296,764	1,850,694,803	994,504,205
1/12/2033	150	3,393,636,274	2,642,894,226	1,816,311,639	972,026,864
1/01/2034	151	3,344,256,425	2,600,020,894	1,782,302,903	949,786,596
1/02/2034	152	3,294,279,012	2,556,821,598	1,748,232,525	927,684,578
1/03/2034	153	3,244,917,476	2,514,651,620	1,715,448,609	906,804,913
1/04/2034	154	3,195,914,660	2,472,476,218	1,682,387,766	885,561,798
1/05/2034	155	3,146,833,220	2,430,509,011	1,649,760,805	864,828,189
1/06/2034	156	3,098,471,949	2,389,097,409	1,617,527,586	844,339,624
1/07/2034	157	3,050,925,329	2,348,574,966	1,586,178,407	824,581,509
1/08/2034	158	3,003,566,631	2,308,197,141	1,554,943,444	804,920,106
1/09/2034	159	2,956,985,029	2,268,545,700	1,524,345,189	785,738,660
1/10/2034	160	2,911,202,971	2,229,756,574	1,494,593,235	767,244,693
1/11/2034	161	2,865,519,872	2,191,044,362	1,464,909,592	748,821,531
1/12/2034	162	2,820,886,760	2,153,376,450	1,436,181,666	731,127,236
1/01/2035	163	2,776,195,602	2,115,666,199	1,407,442,496	713,462,027
1/02/2035	164	2,732,827,334	2,079,084,103	1,379,588,809	696,380,315
1/03/2035	165	2,690,136,646	2,043,470,293	1,352,841,912	680,266,186
1/04/2035	166	2,647,537,820	2,007,700,557	1,325,780,887	663,835,094
1/05/2035	167	2,605,460,748	1,972,549,280	1,299,362,843	647,940,282
1/06/2035	168	2,563,625,291	1,937,584,509	1,273,084,785	632,147,588
1/07/2035	169	2,521,916,473	1,902,932,420	1,247,239,357	616,775,405
1/08/2035	170	2,480,526,029	1,868,526,383	1,221,573,967	601,524,927
1/09/2035	171	2,439,320,661	1,834,370,760	1,196,194,349	586,532,695
1/10/2035	172	2,398,659,403	1,800,832,708	1,171,433,837	572,037,273
1/11/2035	173	2,358,101,990	1,767,380,867	1,146,749,704	557,611,625
1/12/2035	174	2,318,043,968	1,734,505,949	1,122,649,142	543,654,910
1/01/2036	175	2,278,290,159	1,701,868,257	1,098,723,176	529,814,904
1/02/2036	176	2,238,760,260	1,669,503,262	1,075,087,253	516,221,654
1/03/2036	177	2,198,585,075	1,636,942,030	1,051,611,150	502,948,173
1/04/2036	178	2,159,217,805	1,604,904,727	1,028,407,491	489,767,433
1/05/2036	179	2,119,098,293	1,572,499,317	1,005,162,338	476,734,919
1/06/2036	180	2,080,433,220	1,541,189,078	982,642,985	464,080,300
1/07/2036	181	2,041,882,242	1,510,147,595	960,481,486	451,754,468
1/08/2036	182	2,004,159,996	1,479,734,745	938,744,849	439,660,698
1/09/2036	183	1,966,795,262	1,449,684,231	917,341,842	427,816,865
1/10/2036	184	1,929,508,123	1,419,866,239	896,262,011	416,272,547
1/11/2036	185	1,892,711,011	1,390,426,094	875,446,394	404,882,456
1/12/2036	186	1,856,162,199	1,361,338,369	855,022,417	393,815,663
1/01/2037	187	1,820,337,227	1,332,799,407	834,968,900	382,950,291
1/02/2037	188	1,784,901,075	1,304,637,538	815,247,493	372,321,568
1/03/2037	189	1,749,660,088	1,276,919,524	796,093,806	362,182,932
1/04/2037	190	1,714,598,372	1,249,208,781	776,836,886	351,925,060
1/05/2037	191	1,680,024,142	1,222,009,844	758,052,496	342,007,571
1/06/2037	192	1,645,542,450	1,194,898,597	739,349,395	332,156,518
1/07/2037	193	1,611,391,362	1,168,179,424	721,037,730	322,602,056
1/08/2037	194	1,577,074,809	1,141,362,488	702,693,807	313,063,104
1/09/2037	195	1,543,557,350	1,115,210,499	684,846,867	303,819,646
1/10/2037	196	1,510,118,836	1,089,260,523	667,264,708	294,806,204
1/11/2037	197	1,477,186,816	1,063,699,222	649,949,068	285,939,668
1/12/2037	198	1,444,432,124	1,038,405,830	632,932,460	277,311,919
1/01/2038	199	1,411,541,962	1,013,039,901	615,900,981	268,706,815
1/02/2038	200	1,379,887,931	988,642,676	599,539,485	260,460,698

1/03/2038	201	1,348,578,735	964,730,407	583,694,392	252,606,742
1/04/2038	202	1,317,697,556	941,040,207	567,913,020	244,736,003
1/05/2038	203	1,286,177,828	917,022,557	552,056,378	236,927,544
1/06/2038	204	1,255,793,159	893,840,218	536,731,888	229,375,029
1/07/2038	205	1,226,144,614	871,304,654	521,912,030	222,127,399
1/08/2038	206	1,196,932,213	849,103,583	507,320,066	215,002,486
1/09/2038	207	1,167,855,436	827,071,363	492,899,574	208,006,308
1/10/2038	208	1,139,470,951	805,644,999	478,948,638	201,290,411
1/11/2038	209	1,111,199,716	784,323,736	465,087,512	194,637,018
1/12/2038	210	1,083,327,840	763,395,685	451,563,456	188,202,608
1/01/2039	211	1,055,576,788	742,578,563	438,132,619	181,831,472
1/02/2039	212	1,028,415,706	722,244,187	425,051,280	175,655,364
1/03/2039	213	1,001,488,969	702,256,307	412,338,643	169,749,747
1/04/2039	214	974,816,833	682,394,121	399,657,308	163,832,281
1/05/2039	215	948,087,603	662,593,674	387,105,672	158,036,476
1/06/2039	216	922,130,604	643,359,966	374,912,892	152,410,468
1/07/2039	217	895,833,017	623,986,540	362,728,209	146,852,666
1/08/2039	218	870,629,823	605,402,870	351,030,359	141,514,781
1/09/2039	219	845,119,904	586,667,520	339,301,938	136,207,206
1/10/2039	220	821,329,547	569,216,817	328,398,969	131,289,989
1/11/2039	221	798,564,431	552,500,934	317,944,394	126,571,993
1/12/2039	222	776,445,494	536,315,797	307,870,808	122,059,347
1/01/2040	223	756,187,173	521,436,826	298,568,314	117,869,886
1/02/2040	224	736,388,800	506,923,410	289,519,924	113,813,617
1/03/2040	225	716,728,122	492,606,298	280,673,564	109,898,769
1/04/2040	226	697,903,907	478,854,886	272,144,503	106,107,847
1/05/2040	227	679,490,607	465,455,656	263,878,327	102,463,159
1/06/2040	228	661,418,027	452,307,366	255,772,097	98,894,879
1/07/2040	229	643,844,590	439,567,165	247,955,939	95,479,742
1/08/2040	230	626,692,373	427,131,284	240,328,206	92,150,583
1/09/2040	231	610,183,775	415,174,247	233,006,407	88,964,722
1/10/2040	232	593,804,750	403,366,641	225,822,495	85,868,376
1/11/2040	233	577,667,262	391,739,032	218,755,088	82,828,697
1/12/2040	234	561,740,086	380,312,910	211,851,797	79,886,041
1/01/2041	235	545,996,818	369,027,340	205,042,420	76,990,845
1/02/2041	236	530,336,414	357,834,868	198,317,905	74,150,471
1/03/2041	237	514,601,976	346,686,381	191,697,817	71,400,979
1/04/2041	238	499,164,238	335,715,640	185,159,523	68,673,577
1/05/2041	239	483,729,314	324,800,791	178,698,672	66,005,637
1/06/2041	240	468,586,984	314,099,809	172,371,718	63,398,989
1/07/2041	241	453,627,999	303,573,504	166,185,057	60,872,954
1/08/2041	242	439,068,807	293,331,954	160,170,147	58,421,217
1/09/2041	243	424,636,431	283,208,850	154,249,268	56,023,309
1/10/2041	244	410,291,258	273,192,262	148,427,527	53,687,871
1/11/2041	245	396,373,314	263,477,368	142,785,290	51,428,258
1/12/2041	246	382,601,197	253,905,316	137,259,279	49,235,250
1/01/2042	247	369,063,464	244,505,877	131,841,858	47,091,700
1/02/2042	248	355,992,168	235,446,083	126,633,781	45,039,882
1/03/2042	249	343,176,225	226,622,144	121,607,837	43,086,800
1/04/2042	250	330,202,525	217,684,907	116,514,945	41,107,488
1/05/2042	251	317,516,187	208,977,900	111,579,251	39,204,762
1/06/2042	252	305,141,027	200,492,380	106,776,344	37,358,295
1/07/2042	253	293,053,864	192,234,477	102,126,447	35,584,946
1/08/2042	254	280,912,738	183,957,730	97,480,798	33,822,350
1/09/2042	255	269,096,455	175,920,870	92,984,913	32,125,790
1/10/2042	256	257,255,250	167,903,672	88,528,904	30,460,884
1/11/2042	257	245,760,103	160,129,042	84,214,930	28,853,807
1/12/2042	258	234,438,644	152,501,631	80,006,126	27,299,416
1/01/2043	259	223,212,919	144,953,062	75,852,560	25,772,525
1/02/2043	260	212,061,921	137,478,105	71,758,025	24,278,051
1/03/2043	261	201,231,941	130,257,244	67,832,831	22,862,215
1/04/2043	262	190,589,178	123,158,952	63,973,209	21,470,053
1/05/2043	263	180,098,652	116,188,935	60,204,186	20,122,306
1/06/2043	264	169,791,245	109,353,422	56,518,209	18,810,315
1/07/2043	265	159,698,062	102,684,122	52,940,626	17,547,403
1/08/2043	266	149,829,413	96,175,290	49,458,777	16,323,894
1/09/2043	267	140,222,755	89,856,128	46,091,587	15,148,118
1/10/2043	268	130,567,995	83,531,927	42,742,137	13,989,730
1/11/2043	269	121,569,242	77,642,990	39,627,810	12,915,457
1/12/2043	270	112,784,648	71,914,273	36,613,621	11,884,160
1/01/2044	271	104,188,245	66,320,319	33,679,706	10,885,558

1/02/2044	272	95,735,587	60,836,478	30,816,254	9,917,881
1/03/2044	273	87,437,249	55,475,023	28,033,589	8,986,556
1/04/2044	274	79,313,821	50,235,723	25,321,415	8,082,750
1/05/2044	275	71,305,501	45,089,289	22,671,406	7,207,186
1/06/2044	276	63,570,976	40,130,263	20,126,635	6,371,110
1/07/2044	277	56,144,407	35,383,940	17,702,521	5,580,783
1/08/2044	278	49,074,053	30,875,528	15,407,686	4,836,754
1/09/2044	279	42,374,244	26,615,045	13,247,817	4,141,118
1/10/2044	280	36,085,600	22,627,977	11,235,506	3,497,695
1/11/2044	281	30,368,308	19,010,572	9,415,343	2,918,650
1/12/2044	282	25,386,077	15,865,608	7,838,401	2,419,856
1/01/2045	283	22,080,502	13,776,308	6,788,873	2,086,971
1/02/2045	284	18,994,183	11,830,615	5,815,222	1,780,088
1/03/2045	285	16,169,742	10,055,969	4,931,556	1,503,814
1/04/2045	286	13,607,730	8,448,299	4,132,600	1,254,846
1/05/2045	287	11,203,612	6,944,296	3,388,536	1,024,696
1/06/2045	288	9,069,892	5,612,225	2,731,575	822,532
1/07/2045	289	7,575,689	4,679,954	2,272,215	681,405
1/08/2045	290	6,423,722	3,961,586	1,918,540	572,906
1/09/2045	291	5,581,511	3,436,346	1,659,942	493,585
1/10/2045	292	4,891,385	3,006,516	1,448,736	429,017
1/11/2045	293	4,348,847	2,668,508	1,282,592	378,207
1/12/2045	294	3,926,151	2,405,182	1,153,181	338,653
1/01/2046	295	3,563,137	2,179,095	1,042,125	304,743
1/02/2046	296	3,343,783	2,041,478	973,828	283,565
1/03/2046	297	3,180,316	1,938,701	922,677	267,643
1/04/2046	298	3,031,341	1,844,753	875,732	252,949
1/05/2046	299	2,888,039	1,754,660	830,913	239,020
1/06/2046	300	2,748,075	1,666,792	787,296	225,514
1/07/2046	301	2,617,016	1,584,695	746,676	213,002
1/08/2046	302	2,425,453	1,466,206	689,090	195,742
1/09/2046	303	2,303,575	1,390,168	651,691	184,334
1/10/2046	304	2,184,088	1,315,896	615,356	173,343
1/11/2046	305	2,067,437	1,243,502	580,023	162,698
1/12/2046	306	1,953,943	1,173,310	545,935	152,509
1/01/2047	307	1,846,912	1,107,159	513,845	142,936
1/02/2047	308	1,745,454	1,044,563	483,561	133,942
1/03/2047	309	1,645,472	983,221	454,118	125,306
1/04/2047	310	1,552,543	926,119	426,657	117,230
1/05/2047	311	1,461,166	870,180	399,900	109,427
1/06/2047	312	1,372,812	816,176	374,127	101,941
1/07/2047	313	1,293,652	767,851	351,109	95,277
1/08/2047	314	1,215,424	720,195	328,480	88,759
1/09/2047	315	1,139,569	674,101	306,675	82,516
1/10/2047	316	1,067,918	630,680	286,215	76,695
1/11/2047	317	997,721	588,225	266,269	71,048
1/12/2047	318	929,565	547,142	247,063	65,653
1/01/2048	319	864,723	508,113	228,856	60,557
1/02/2048	320	801,777	470,327	211,298	55,675
1/03/2048	321	740,674	433,794	194,422	51,025
1/04/2048	322	681,942	398,719	178,247	46,582
1/05/2048	323	624,355	364,449	162,526	42,299
1/06/2048	324	571,705	333,151	148,190	38,405
1/07/2048	325	525,473	305,707	135,648	35,010
1/08/2048	326	483,275	280,681	124,227	31,927
1/09/2048	327	442,047	256,300	113,148	28,956
1/10/2048	328	404,990	234,429	103,238	26,312
1/11/2048	329	368,697	213,059	93,588	23,751
1/12/2048	330	336,707	194,253	85,117	21,513
1/01/2049	331	306,360	176,446	77,118	19,409
1/02/2049	332	275,971	158,674	69,174	17,336
1/03/2049	333	246,955	141,773	61,664	15,395
1/04/2049	334	219,520	125,809	54,582	13,569
1/05/2049	335	192,226	109,986	47,599	11,784
1/06/2049	336	166,695	95,216	41,102	10,133
1/07/2049	337	142,081	81,024	34,890	8,566
1/08/2049	338	119,198	67,859	29,147	7,126
1/09/2049	339	99,545	56,575	24,238	5,900
1/10/2049	340	79,866	45,316	19,367	4,695
1/11/2049	341	60,772	34,424	14,674	3,543
1/12/2049	342	47,791	27,026	11,492	2,783

1/01/2050	343	41,276	23,302	9,884	2,366
1/02/2050	344	35,259	19,871	8,407	2,004
1/03/2050	345	30,135	16,958	7,158	1,700
1/04/2050	346	25,003	14,046	5,914	1,398
1/05/2050	347	19,863	11,140	4,679	1,102
1/06/2050	348	16,013	8,966	3,756	881
1/07/2050	349	12,157	6,795	2,840	663
1/08/2050	350	8,293	4,628	1,929	449
1/09/2050	351	5,971	3,326	1,383	320
1/10/2050	352	4,493	2,499	1,036	239
1/11/2050	353	3,010	1,671	691	159
1/12/2050	354	1,525	845	349	80
1/01/2051	355	765	423	174	40
1/02/2051	356	0	0	0	0
1/03/2051	357	0	0	0	0
		1,443,889,778,398	1,285,744,389,401	1,096,493,225,538	869,883,447,889

Amortisation profiles (all amounts in EUR)



Resorted in Domestic Currency

(Please insert currency)

CONTENT OF TABLE

1. Additional information on the asset/liability

2. Additional information on the loan

3. Additional information on the past distribution

Field Number	1. Additional information on the programme			
	Description	Name		
E.1.1.1	Summary of asset/liability	Local Entity Identifier (LEI)		
E.1.1.2	Sector	BMP Portfolio Entity		
E.1.1.3	Borrower name	AGC29MLVW4ZD2012487		
E.1.1.4	BSP Classification			
E.1.1.5	Cash transfer			
E.1.1.6	Bank account number			
E.1.1.7	Account name			
E.1.1.8	Standing account book			
E.1.1.9	Account book identifier	Selling BMP Portfolio Identifier		
E.1.1.10	Transfer	Identification		
E.1.1.11	Cover Pool Monitor	David De Schutte & Jürgen De Raemdoncker		
OE.1.1				
OE.1.2				
OE.1.3				
OE.1.4				
OE.1.5				
OE.1.6				
OE.1.7				
OE.1.8				

2. Additional information on the loan				
	Borrower Guarantee	Local Entity Identifier (LEI)		Type of loan
E.2.1	Example Bank	Example Bank (LEI)		FX
E.2.2	Guarantee			
E.2.3				
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E.2.40				
E.2.41				
E.2.				

1. Additional information on the asset distribution

1.1 General information

Total assets

1.1.1 Worked Asset (Excluded Income)

1.1.2 Worked Asset (Net Income)**

OE.1.1

OE.1.2

OE.1.3

OE.1.4

2. Assets

% Residential Loans

% Commercial Loans

% Public Sector Assets

% Disbursed Loans

% Total Loans

2.1.1 0-100 days

2.1.2 30-100 days

2.1.3 60-100 days

2.1.4 90-100 days

2.1.5 > 100 days

OE.2.1

OE.2.2

OE.2.3

OE.2.4

Reason for No Data in Worksheet 4

Not available for the jurisdiction

Not relevant for the loan and/or CB programme at the present time

Not available at the current time

Confidential

* Local Entity Identifier (LEI) Order: <https://www.lei.linkus.com/#search>

** Worked Asset (Net Income) = Exclusion Term in Minutes

Table 1: Additional information on the asset/liability

Table 2: Additional information on the loan

Table 3: Additional information on the past distribution