



## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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

## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

## 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

## 2. INFORMATION USE

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

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

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

## 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

## 4. SECURITY

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

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

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

## 5. YOUR RIGHTS

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

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

## 6. CHANGES TO OUR PRIVACY POLICY

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

## 7. CONTACT

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

# Harmonised Transparency Template

**2022 Version**

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 30/9/2021**

**Cut-off Date: 30/9/2021**



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Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		[Please insert currency]			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. 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/coveredbonds			
G.1.1.4	Cut-off date	30/09/2021			
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	15258.4			
G.3.1.2	Outstanding Covered Bonds	11500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	17051.7			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11850.6			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	32.7%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	15,258.4	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	15,349.9	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	330.1	[Mark as ND1 if not relevant]	2.2%	
G.3.4.3	1 - 2 Y	444.0	[Mark as ND1 if not relevant]	2.9%	
G.3.4.4	2 - 3 Y	622.6	[Mark as ND1 if not relevant]	4.1%	
G.3.4.5	3 - 4 Y	930.5	[Mark as ND1 if not relevant]	6.1%	
G.3.4.6	4 - 5 Y	1101.6	[Mark as ND1 if not relevant]	7.2%	
G.3.4.7	5 - 10 Y	7795.2	[Mark as ND1 if not relevant]	51.1%	
G.3.4.8	10+ Y	4034.2	[Mark as ND1 if not relevant]	26.4%	
G.3.4.9	Total	15,258.4	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	0.0%			
OG.3.4.2	a/w 0-0.5y	0.0%			
OG.3.4.3	a/w 0.5-1 y	0.0%			
OG.3.4.4	a/w 1-1.5y	0.0%			
OG.3.4.5	a/w 1.5-2 y	0.0%			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
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)	6.5	[Mark as ND1 if not relevant]		
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%			
OG.3.5.2	a/w 0-0.5y	0.0%			
OG.3.5.3	a/w 0.5-1 y	0.0%			
OG.3.5.4	a/w 1-1.5y	0.0%			
OG.3.5.5	a/w 1.5-2 y	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	15,258.4	15,258.4	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	15,258.4	15,258.4	100.0%	100.0%		
OG.3.6.1	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.2	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.3	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.4	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.5	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.6	a/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.7	a/w [if relevant, please specify]			0.0%	0.0%		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.7.1	EUR	11,500.0	11,500.0	100.0%	100.0%		
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%		
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%		
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%		
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%		
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%		
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%		
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%		
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%		
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%		
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%		
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%		
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%		
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%		
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%		
G.3.7.16	USD	0.0	0.0	0.0%	0.0%		
G.3.7.17	Other	0.0	0.0	0.0%	0.0%		
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%		
OG.3.7.1	a/w [if relevant, please specify]						
OG.3.7.2	a/w [if relevant, please specify]						
OG.3.7.3	a/w [if relevant, please specify]						
OG.3.7.4	a/w [if relevant, please specify]						
OG.3.7.5	a/w [if relevant, please specify]						
OG.3.7.6	a/w [if relevant, please specify]						
OG.3.7.7	a/w [if relevant, please specify]						
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%		
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%		
G.3.8.3	Other	0.0	0.0	0.0%	0.0%		
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%		
OG.3.8.1							
OG.3.8.2							
OG.3.8.3							
OG.3.8.4							
OG.3.8.5							
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets				
G.3.9.1	Cash	0.0	0.0%				
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%				
G.3.9.3	Exposures to central banks	0.0					
G.3.9.4	Exposures to credit institutions	0.0	0.0%				
G.3.9.5	Other	0.0	0.0%				
G.3.9.6	Total	91.5	100.0%				
OG.3.9.1	a/w EU 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	0.0%				
G.3.10.3	Rest of European Union (EU)	0.0	0.0%				
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%				
G.3.10.5	Switzerland	0.0	0.0%				
G.3.10.6	Australia	0.0	0.0%				
G.3.10.7	Brazil	0.0	0.0%				
G.3.10.8	Canada	0.0	0.0%				
G.3.10.9	Japan	0.0	0.0%				
G.3.10.10	Korea	0.0	0.0%				
G.3.10.11	New Zealand	0.0	0.0%				
G.3.10.12	Singapore	0.0	0.0%				
G.3.10.13	US	0.0	0.0%				
G.3.10.14	Other	0.0	0.0%				
G.3.10.15	Total EU	91.5					
G.3.10.16	Total	91.5	100.0%				
OG.3.10.1	a/w [if relevant, please specify]		0.0%				
OG.3.10.2	a/w [if relevant, please specify]		0.0%				
OG.3.10.3	a/w [if relevant, please specify]		0.0%				
OG.3.10.4	a/w [if relevant, please specify]		0.0%				
OG.3.10.5	a/w [if relevant, please specify]		0.0%				
OG.3.10.6	a/w [if relevant, please specify]		0.0%				
OG.3.10.7	a/w [if relevant, please specify]		0.0%				
11. Liquid Assets		Nominal (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%	0.0%			
G.3.11.3	Other	0.0	0.0%	0.0%			
G.3.11.4	Total	91.5	0.6%	0.8%			
OG.3.11.1	a/w [if relevant, please specify]						
OG.3.11.2	a/w [if relevant, please specify]						
OG.3.11.3	a/w [if relevant, please specify]						
OG.3.11.4	a/w [if relevant, please specify]						
OG.3.11.5	a/w [if relevant, please specify]						
OG.3.11.6	a/w [if relevant, please specify]						
OG.3.11.7	a/w [if relevant, please specify]						



12. Bond List		
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/13">https://www.coveredbondlabel.com/issuer/13</a>
1/		
13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		
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:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets 412 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets
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)	17 for Harmonised Glossary
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:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information	
1. Optional information e.g. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,258.4	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	15,258.4	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	225,746	0
OM.7.2.1	Optional information eg. Number of borrowers		225,746
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	0.4%	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%	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0.0%	0.0%
M.7.4.5	Croatia	0.0%	0.0%
M.7.4.6	Cyprus	0.0%	0.0%
M.7.4.7	Czechia	0.0%	0.0%
M.7.4.8	Denmark	0.0%	0.0%
M.7.4.9	Estonia	0.0%	0.0%
M.7.4.10	Finland	0.0%	0.0%
M.7.4.11	France	0.0%	0.0%
M.7.4.12	Germany	0.0%	0.0%
M.7.4.13	Greece	0.0%	0.0%
M.7.4.14	Netherlands	0.0%	0.0%
M.7.4.15	Hungary	0.0%	0.0%
M.7.4.16	Ireland	0.0%	0.0%
M.7.4.17	Italy	0.0%	0.0%
M.7.4.18	Latvia	0.0%	0.0%
M.7.4.19	Lithuania	0.0%	0.0%
M.7.4.20	Luxembourg	0.0%	0.0%
M.7.4.21	Malta	0.0%	0.0%
M.7.4.22	Poland	0.0%	0.0%
M.7.4.23	Portugal	0.0%	0.0%
M.7.4.24	Romania	0.0%	0.0%
M.7.4.25	Slovakia	0.0%	0.0%
M.7.4.26	Slovenia	0.0%	0.0%
M.7.4.27	Spain	0.0%	0.0%
M.7.4.28	Sweden	0.0%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland	0.0%	0.0%
M.7.4.31	Liechtenstein	0.0%	0.0%
M.7.4.32	Norway	0.0%	0.0%
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland	0.0%	0.0%
M.7.4.35	United Kingdom	0.0%	0.0%
M.7.4.36	Australia	0.0%	0.0%
M.7.4.37	Brazil	0.0%	0.0%
M.7.4.38	Canada	0.0%	0.0%
M.7.4.39	Japan	0.0%	0.0%
M.7.4.40	Korea	0.0%	0.0%
M.7.4.41	New Zealand	0.0%	0.0%
M.7.4.42	Singapore	0.0%	0.0%
M.7.4.43	US	0.0%	0.0%
M.7.4.44	Other	0.0%	0.0%
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.6%	0.0%	15.6%	
M.7.5.2	Vlaams-Brabant	14.4%	0.0%	14.4%	
M.7.5.3	Oost-Vlaanderen	15.4%	0.0%	15.4%	
M.7.5.4	Brussels	8.6%	0.0%	8.6%	
M.7.5.5	West-Vlaanderen	11.1%	0.0%	11.1%	
M.7.5.6	Limburg	8.1%	0.0%	8.1%	
M.7.5.7	Liège	7.4%	0.0%	7.4%	
M.7.5.8	Hainaut	6.9%	0.0%	6.9%	
M.7.5.9	Brabant Wallon	5.1%	0.0%	5.1%	
M.7.5.10	Namur	4.3%	0.0%	4.3%	
M.7.5.11	Luxembourg	2.7%	0.0%	2.7%	
M.7.5.12	Other	0.3%	0.0%	0.3%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	82.6%	0.0%	82.6%	
M.7.6.2	Floating rate	0.0%	0.0%	0.0%	
M.7.6.3	Other	17.4%	0.0%	17.4%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.7%	0.0%	4.7%	
M.7.7.2	Amortising	95.3%	0.0%	95.3%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	5.0%	0.0%	5.0%	
M.7.8.2	> 12 - < 24 months	29.6%	0.0%	29.6%	
M.7.8.3	> 24 - < 36 months	18.7%	0.0%	18.7%	
M.7.8.4	> 36 - < 60 months	12.9%	0.0%	12.9%	
M.7.8.5	> 60 months	33.9%	0.0%	33.9%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (1000s)	67.6			
	By buckets (mn):				
M.7A.10.2	<=100K	7,154.9	176,486	46.9%	78.2%
M.7A.10.3	>100K and <=200K	5,500.5	40,440	36.0%	17.9%
M.7A.10.4	>200K and <=300K	1,533.3	6,445	10.0%	2.9%
M.7A.10.5	>300K and <=400K	487.2	1,428	3.2%	0.6%
M.7A.10.6	>400K	582.5	947	3.8%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	15,258.4	225,746	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.3%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,643.8	99,536	30.4%	44.1%
M.7A.11.3	>40 - <=50 %	1,566.4	24,748	10.3%	11.0%
M.7A.11.4	>50 - <=60 %	1,692.0	23,970	11.1%	10.6%
M.7A.11.5	>60 - <=70 %	1,858.0	23,174	12.2%	10.3%
M.7A.11.6	>70 - <=80 %	2,012.2	22,501	13.2%	10.0%
M.7A.11.7	>80 - <=90 %	1,994.5	18,983	12.8%	8.4%
M.7A.11.8	>90 - <=100 %	1,139.7	9,071	7.5%	4.0%
M.7A.11.9	>100%	392.0	3,763	2.6%	1.7%
M.7A.11.10	Total	15,258.4	225,746	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=120 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.3%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,974.1	124,109	39.2%	55.0%
M.7A.12.3	>40 - <=50 %	1,732.5	24,036	11.4%	10.6%
M.7A.12.4	>50 - <=60 %	1,787.2	22,271	11.7%	9.9%
M.7A.12.5	>60 - <=70 %	1,773.7	19,693	11.6%	8.7%
M.7A.12.6	>70 - <=80 %	1,643.7	16,568	10.8%	7.3%
M.7A.12.7	>80 - <=90 %	1,369.1	11,649	9.0%	5.2%
M.7A.12.8	>90 - <=100 %	727.1	5,147	4.8%	2.3%
M.7A.12.9	>100%	251.0	2,273	1.6%	1.0%
M.7A.12.10	Total	15,258.4	225,746	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=120 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [f] relevant, please specify				
OM.7A.13.6	a/w [f] relevant, please specify				
OM.7A.13.7	a/w [f] relevant, please specify				
OM.7A.13.8	a/w [f] relevant, please specify				
OM.7A.13.9	a/w [f] relevant, please specify				
OM.7A.13.10	a/w [f] relevant, please specify				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1915				
M.7A.17.2	1915 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					

20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotels/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social-relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		



## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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

## Retained Covered Bonds

### EUR 10 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 30/09/2021

#### Contact Details:

##### Head of ALM Treasury

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

##### Asset Based Funding

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

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

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

##### Website

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

##### Remark

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

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

## Retained Covered Bonds

### Covered Bond Emission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@155374</a>	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.41	25/02/2027
<a href="#">BD@155375</a>	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.41	25/02/2030
<a href="#">BD@167469</a>	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.64	20/05/2028
<a href="#">BD@167470</a>	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.64	20/05/2031
<a href="#">BD@178945</a>	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.20	10/12/2028
		<b>11,500,000,000</b>									

#### Totals

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

Current Weighted Average Fixed Coupon: 0.31 %

Weighted Average Remaining Average Life\* 6.48

\* 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	15,258,445,204 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	678,017,689 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	39.37 %

#### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,143,770,383 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.60 %

> > > Cover Test Royal Decree Art 5 Paraf 1

**Passed**

Limit:  
85%

#### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,385,862 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	678,017,689 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,143,770,383
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	112.30 %

> > > Cover Test Royal Decree Art 5 Paraf 2

**Passed**

Limit:  
105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,071,442,337 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,069,282,337
<i>Total Interest Proceeds Public Finance Exposures</i>	2,160,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	16,026,743,057 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,258,445,204
<i>Total Principal Proceeds Public Finance Exposures</i>	90,280,164
<i>Total Principal Proceeds Financial Institution Exposures</i>	678,017,689
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	250,799,978 (X)
Costs, Fees and expenses Covered Bonds	101,573,360 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,245,812,056
> > Cover Test Royal Decree Art 5 paraf 3	Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,436,898,014 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,749,063 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,395,148,951
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	90,280,164 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	158,607 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	90,121,557 (XVII)

## Retained Covered Bonds

### Cover Pool Summary

Portfolio Cut-off Date 30/09/2021

#### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,258,445,204.29
Principal Redemptions between Cut-off Date and Maturity Date	15,258,445,204.29
Interest Payments between Cut-off Date and Maturity Date	2,069,282,336.54
Number of borrowers	108,693.00
Number of loans	225,746.00
Average Outstanding Balance per borrower	140,381
Average Outstanding Balance per loan	67,591
Weighted average Current Loan to Current Value	50.30 %
Weighted average seasoning (in Years)	3.63
Weighted average remaining maturity (in years, at 0% CPR)	14.94
Weighted average initial maturity (in years, at 0% CPR)	18.57
Percentage of Fixed Rate Loans	82.60 %
Percentage of Variable Rate Loans	17.40 %
Weighted average interest rate	1.69 %
Weighted average interest rate Fixed Rate Loans	1.74 %
Weighted average interest rate Variable Rate Loans	1.46 %
Weighted Remaining average life (in years, at 0% CPR)	7.79
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.66

#### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	678,017,689
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#### 3. Public Sector Exposure (Liquid Bond Positions)

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

#### 4. Derivatives

None

# Retained Covered Bonds

## Stratification Tables

Portfolio Cut-off Date 30/09/2021

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,376,448,212.62	15.57 %	34,559	15.31 %
Oost-Vlaanderen	2,354,539,863.86	15.43 %	36,517	16.18 %
Vlaams-Brabant	2,193,383,787.43	14.37 %	31,111	13.78 %
West-Vlaanderen	1,691,966,983.49	11.09 %	28,041	12.42 %
Brussels	1,317,931,842.88	8.64 %	12,634	5.60 %
Limburg	1,239,337,750.48	8.12 %	21,341	9.45 %
Liège	1,132,291,142.41	7.42 %	17,537	7.77 %
Hainaut	1,052,575,526.27	6.90 %	17,061	7.56 %
Brabant Wallon	781,961,221.32	5.12 %	9,570	4.24 %
Namur	658,121,252.10	4.31 %	10,450	4.63 %
Luxembourg	418,352,026.86	2.74 %	6,178	2.74 %
Other	41,535,594.57	0.27 %	747	0.33 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	760,215,229.73	4.98 %	7,544	3.34 %
>1 and <=2	4,512,220,646.65	29.57 %	48,547	21.51 %
>2 and <=3	2,847,895,274.29	18.66 %	36,122	16.00 %
>3 and <=4	1,970,028,885.45	12.91 %	26,619	11.79 %
>4 and <=5	1,687,983,206.41	11.06 %	25,329	11.22 %
>5 and <=6	1,474,943,765.55	9.67 %	27,850	12.34 %
>6 and <=7	933,551,500.43	6.12 %	19,404	8.60 %
>7 and <=8	99,467,869.72	0.65 %	2,387	1.06 %
>8 and <=9	89,487,616.65	0.59 %	2,307	1.02 %
>9 and <=10	73,187,210.84	0.48 %	5,329	2.36 %
>10 and <=11	217,127,941.66	1.42 %	6,879	3.05 %
>11 and <=12	309,601,093.06	2.03 %	6,776	3.00 %
>12 and <=13	98,661,850.87	0.65 %	2,793	1.24 %
>13 and <=14	18,775,694.33	0.12 %	477	0.21 %
>14 and <=15	13,902,987.21	0.09 %	445	0.20 %
>15 and <=16	36,916,825.78	0.24 %	1,150	0.51 %
>16 and <=17	71,909,659.52	0.47 %	2,718	1.20 %
>17 and <=18	27,897,568.85	0.18 %	1,772	0.78 %
>18 and <=19	9,495,290.32	0.06 %	924	0.41 %
>19 and <=20	1,937,445.38	0.01 %	128	0.06 %
>20 and <=21	616,133.48	0.00 %	44	0.02 %
>21 and <=22	722,973.58	0.00 %	48	0.02 %
>22 and <=23	1,283,042.14	0.01 %	93	0.04 %
>23 and <=24	177,121.46	0.00 %	19	0.01 %
>24 and <=25	227,523.00	0.00 %	21	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	76,540.06	0.00 %	9	0.00 %
>28 and <=29	47,728.50	0.00 %	5	0.00 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>



### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,167,388.79	0.01 %	1,788	0.79 %
<=1	114,799,963.24	0.75 %	5,683	2.52 %
>1 and <=2	139,776,608.09	0.92 %	5,047	2.24 %
>2 and <=3	169,721,474.71	1.11 %	5,013	2.22 %
>3 and <=4	315,474,663.73	2.07 %	9,698	4.30 %
>4 and <=5	318,350,701.29	2.09 %	10,213	4.52 %
>5 and <=6	304,195,517.59	1.99 %	8,641	3.83 %
>6 and <=7	433,615,755.83	2.84 %	10,648	4.72 %
>7 and <=8	571,546,202.15	3.75 %	12,591	5.58 %
>8 and <=9	648,364,726.87	4.25 %	13,047	5.78 %
>9 and <=10	504,957,013.83	3.31 %	9,866	4.37 %
>10 and <=11	547,227,013.98	3.59 %	9,231	4.09 %
>11 and <=12	692,928,763.17	4.54 %	10,390	4.60 %
>12 and <=13	719,531,345.21	4.72 %	10,250	4.54 %
>13 and <=14	931,931,764.55	6.11 %	12,537	5.55 %
>14 and <=15	635,879,020.82	4.17 %	8,350	3.70 %
>15 and <=16	705,513,146.36	4.62 %	8,589	3.80 %
>16 and <=17	926,415,948.61	6.07 %	10,616	4.70 %
>17 and <=18	918,223,250.60	6.02 %	10,298	4.56 %
>18 and <=19	1,544,227,495.64	10.12 %	16,266	7.21 %
>19 and <=20	616,601,182.26	4.04 %	6,656	2.95 %
>20 and <=21	551,699,764.83	3.62 %	5,747	2.55 %
>21 and <=22	551,089,045.86	3.61 %	5,376	2.38 %
>22 and <=23	707,884,397.88	4.64 %	6,350	2.81 %
>23 and <=24	1,393,215,224.96	9.13 %	10,798	4.78 %
>24 and <=25	260,571,996.32	1.71 %	1,763	0.78 %
>25 and <=26	11,842,987.68	0.08 %	119	0.05 %
>26 and <=27	9,304,321.20	0.06 %	85	0.04 %
>27 and <=28	5,053,556.89	0.03 %	40	0.02 %
>28 and <=29	5,580,780.80	0.04 %	44	0.02 %
>29 and <=30	570,180.55	0.00 %	5	0.00 %
>41 and <=42	184,000.00	0.00 %	1	0.00 %
	15,258,445,204.29	100.00 %	225,746	100.00 %

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,163,755.76	0.01 %	13	0.01 %
>1 and <=2	29,183,481.92	0.19 %	344	0.15 %
>2 and <=3	42,338,270.40	0.28 %	426	0.19 %
>3 and <=4	18,225,465.56	0.12 %	361	0.16 %
>4 and <=5	309,052,584.34	2.03 %	2,507	1.11 %
>5 and <=6	28,191,553.28	0.18 %	1,176	0.52 %
>6 and <=7	59,140,426.95	0.39 %	1,890	0.84 %
>7 and <=8	78,462,459.11	0.51 %	2,491	1.10 %
>8 and <=9	105,732,722.53	0.69 %	2,982	1.32 %
>9 and <=10	1,276,362,332.29	8.36 %	33,232	14.72 %
>10 and <=11	162,728,588.42	1.07 %	8,583	3.80 %
>11 and <=12	235,416,710.79	1.54 %	4,659	2.06 %
>12 and <=13	736,487,496.38	4.83 %	13,680	6.06 %
>13 and <=14	139,881,578.12	0.92 %	2,724	1.21 %
>14 and <=15	1,855,212,502.58	12.16 %	30,312	13.43 %
>15 and <=16	185,023,105.79	1.21 %	2,912	1.29 %
>16 and <=17	249,251,874.78	1.63 %	3,719	1.65 %
>17 and <=18	900,192,916.54	5.90 %	12,164	5.39 %
>18 and <=19	231,765,462.79	1.52 %	5,374	2.38 %
>19 and <=20	3,540,170,388.15	23.20 %	44,036	19.51 %
>20 and <=21	325,570,314.51	2.13 %	4,343	1.92 %
>21 and <=22	161,892,609.56	1.06 %	2,257	1.00 %
>22 and <=23	207,445,521.31	1.36 %	2,691	1.19 %
>23 and <=24	131,099,165.89	0.86 %	1,645	0.73 %
>24 and <=25	3,479,178,942.19	22.80 %	32,887	14.57 %
>25 and <=26	471,972,130.78	3.09 %	4,533	2.01 %
>26 and <=27	23,602,242.26	0.15 %	252	0.11 %
>27 and <=28	12,655,705.39	0.08 %	147	0.07 %
>28 and <=29	9,124,403.83	0.06 %	104	0.05 %
>29 and <=30	214,953,490.81	1.41 %	2,861	1.27 %
>30 and <=31	31,846,543.97	0.21 %	382	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	356,336.05	0.00 %	5	0.00 %
>35 and <=36	106,566.53	0.00 %	2	0.00 %
>36 and <=37	114,531.17	0.00 %	1	0.00 %
>39 and <=40	303,561.74	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,658,835.75	0.02 %	37	0.02 %
>40 and <=41	90,391.43	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
>42 and <=43	184,000.00	0.00 %	1	0.00 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	8,656.12	0.00 %	2	0.00 %
1993	42,557.84	0.00 %	4	0.00 %
1996	78,232.84	0.00 %	12	0.01 %
1997	246,090.87	0.00 %	21	0.01 %
1998	202,929.79	0.00 %	20	0.01 %
1999	1,507,277.22	0.01 %	108	0.05 %
2000	714,869.19	0.00 %	45	0.02 %
2001	466,368.10	0.00 %	60	0.03 %
2002	3,176,988.08	0.02 %	173	0.08 %
2003	14,503,357.54	0.10 %	1,293	0.57 %
2004	35,005,582.55	0.23 %	1,938	0.86 %
2005	75,556,034.94	0.50 %	2,655	1.18 %
2006	23,557,372.70	0.15 %	727	0.32 %
2007	16,433,020.77	0.11 %	420	0.19 %
2008	20,953,005.96	0.14 %	654	0.29 %
2009	173,364,919.85	1.14 %	4,181	1.85 %
2010	296,493,991.54	1.94 %	6,876	3.05 %
2011	185,264,262.13	1.21 %	9,175	4.06 %
2012	53,356,569.36	0.35 %	1,785	0.79 %
2013	90,513,886.45	0.59 %	2,278	1.01 %
2014	228,613,414.05	1.50 %	5,107	2.26 %
2015	920,156,320.06	6.03 %	18,896	8.37 %
2016	1,956,811,502.95	12.82 %	34,855	15.44 %
2017	1,435,185,919.69	9.41 %	20,646	9.15 %
2018	2,259,640,486.19	14.81 %	30,134	13.35 %
2019	4,500,979,038.45	29.50 %	52,456	23.24 %
2020	2,541,059,156.37	16.65 %	26,910	11.92 %
2021	424,470,298.78	2.78 %	4,309	1.91 %
	15,258,445,204.29	100.00 %	225,746	100.00 %

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,278,793,167.32	14.93 %	48,220	44.36 %
>100 and <=200	5,193,238,972.18	34.04 %	35,550	32.71 %
>200 and <=300	4,025,825,447.90	26.38 %	16,608	15.28 %
>300 and <=400	1,723,352,079.42	11.29 %	5,077	4.67 %
>400	2,037,235,537.47	13.35 %	3,238	2.98 %
	15,258,445,204.29	100.00 %	108,693	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	75,130,046.08	0.49 %	1,835	0.81 %
0.5 - 1%	610,624,935.72	4.00 %	10,199	4.52 %
1 - 1.5%	4,422,401,027.60	28.98 %	55,274	24.49 %
1.5 - 2%	7,933,354,940.90	51.99 %	109,023	48.29 %
2 - 2.5%	1,367,795,278.63	8.96 %	25,463	11.28 %
2.5 - 3%	612,595,501.45	4.01 %	14,762	6.54 %
3 - 3.5%	142,622,014.12	0.93 %	4,898	2.17 %
3.5 - 4%	55,662,252.82	0.36 %	2,208	0.98 %
4 - 4.5%	22,896,727.71	0.15 %	1,105	0.49 %
4.5 - 5%	9,356,341.53	0.06 %	587	0.26 %
5 - 5.5%	4,719,415.42	0.03 %	258	0.11 %
5.5 - 6%	985,403.23	0.01 %	89	0.04 %
6 - 6.5%	173,618.44	0.00 %	29	0.01 %
6.5 - 7%	39,029.44	0.00 %	10	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	3,445.41	0.00 %	2	0.00 %
	15,258,445,204.29	100.00 %	225,746	100.00 %

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,603,671,673.18	82.60 %	184,695	81.82 %
Variable	29,371,570.52	0.19 %	1,488	0.66 %
Variable With Cap	2,625,401,960.59	17.21 %	39,563	17.53 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

## 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	271,436,610.48	1.78 %	5,482	2.43 %
2022	809,494,374.92	5.31 %	16,524	7.32 %
2023	339,368,897.79	2.22 %	3,774	1.67 %
2024	267,621,941.36	1.75 %	2,986	1.32 %
2025	126,375,062.58	0.83 %	1,698	0.75 %
2026	163,211,781.73	1.07 %	1,947	0.86 %
2027	82,351,809.48	0.54 %	912	0.40 %
2028	47,496,581.81	0.31 %	551	0.24 %
2029	94,283,230.74	0.62 %	874	0.39 %
2030	10,549,099.68	0.07 %	109	0.05 %
2031	2,289,001.82	0.02 %	16	0.01 %
2033	86,436,396.73	0.57 %	1,100	0.49 %
2034	266,750,825.28	1.75 %	2,759	1.22 %
2035	20,733,086.57	0.14 %	184	0.08 %
2036	3,620,318.53	0.02 %	22	0.01 %
Fixed To Maturity	12,666,426,184.79	83.01 %	186,808	82.75 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,258,310,896.42	100.00 %	225,734	99.99 %
Twice A Year	134,307.87	0.00 %	12	0.01 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,391,241,599.54	94.32 %	217,291	96.25 %
Interest only	714,895,817.52	4.69 %	4,740	2.10 %
Linear	152,307,787.23	1.00 %	3,715	1.65 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	19,571,050.60	0.13 %	1,369	0.61 %
1-10%	952,959,569.12	6.25 %	23,144	10.25 %
11-20%	970,669,780.18	6.36 %	23,691	10.49 %
21-30%	1,235,694,144.51	8.10 %	25,482	11.29 %
31-40%	1,464,896,373.46	9.60 %	25,850	11.45 %
41-50%	1,566,369,088.57	10.27 %	24,748	10.96 %
51-60%	1,691,982,357.15	11.09 %	23,970	10.62 %
61-70%	1,857,960,998.82	12.18 %	23,174	10.27 %
71-80%	2,012,153,494.00	13.19 %	22,501	9.97 %
81-90%	1,954,507,079.82	12.81 %	18,983	8.41 %
91-100%	1,139,672,449.82	7.47 %	9,071	4.02 %
101-110%	80,663,370.33	0.53 %	866	0.38 %
111-120%	43,362,089.30	0.28 %	477	0.21 %
>120%	267,983,358.61	1.76 %	2,420	1.07 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	242,621,873.48	1.59 %	14,572	6.46 %
21-40%	338,965,132.80	2.22 %	13,537	6.00 %
41-60%	716,269,687.72	4.69 %	18,246	8.08 %
61-80%	1,526,831,844.46	10.01 %	26,432	11.71 %
81-100%	2,923,002,636.94	19.16 %	35,833	15.87 %
101-120%	753,890,909.07	4.94 %	15,176	6.72 %
121-140%	764,754,439.69	5.01 %	13,046	5.78 %
141-160%	782,454,917.52	5.13 %	12,505	5.54 %
161-180%	873,374,649.04	5.72 %	12,399	5.49 %
181-200%	925,548,536.07	6.07 %	11,184	4.95 %
201-300%	2,600,286,857.05	17.04 %	29,699	13.16 %
301-400%	1,131,805,936.66	7.42 %	10,778	4.77 %
401-500%	462,030,331.37	3.03 %	4,151	1.84 %
>500%	1,216,607,452.42	7.97 %	8,188	3.63 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	330,144,297.89	2.16 %	14,435	6.39 %
>1 and <=2	444,031,700.77	2.91 %	13,499	5.98 %
>2 and <=3	622,645,389.10	4.08 %	18,703	8.28 %
>3 and <=4	930,539,188.08	6.10 %	21,751	9.64 %
>4 and <=5	1,101,613,790.83	7.22 %	22,024	9.76 %
>5 and <=6	1,133,896,491.61	7.43 %	18,583	8.23 %
>6 and <=7	1,551,780,136.04	10.17 %	21,653	9.59 %
>7 and <=8	1,284,694,215.30	8.42 %	16,475	7.30 %
>8 and <=9	1,497,293,205.24	9.81 %	17,437	7.72 %
>9 and <=10	2,327,583,816.54	15.25 %	24,852	11.01 %
>10 and <=11	975,170,214.29	6.39 %	10,466	4.64 %
>11 and <=12	1,067,586,856.72	7.00 %	10,264	4.55 %
>12 and <=13	1,940,601,147.17	12.72 %	15,139	6.71 %
>13 and <=14	29,480,038.91	0.19 %	274	0.12 %
>14 and <=15	16,088,988.03	0.11 %	145	0.06 %
>15 and <=16	4,747,314.15	0.03 %	42	0.02 %
>16 and <=17	213,302.13	0.00 %	1	0.00 %
>17 and <=18	151,111.49	0.00 %	2	0.00 %
>22 and <=23	184,000.00	0.00 %	1	0.00 %
	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

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

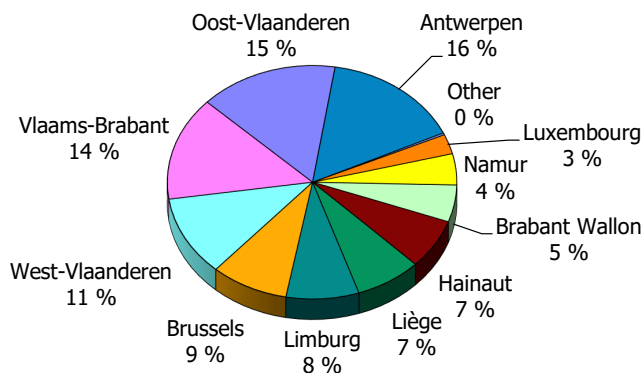
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,666,426,184.79	83.01 %	186,808	82.75 %
>=0 and <=1	1,317,880,610.95	8.64 %	24,827	11.00 %
>1 and <=2	481,518,476.54	3.16 %	5,476	2.43 %
>2 and <=3	241,256,295.40	1.58 %	2,829	1.25 %
>3 and <=4	105,045,901.45	0.69 %	1,132	0.50 %
>4 and <=5	68,777,108.05	0.45 %	613	0.27 %
>6 and <=7	366,495,902.72	2.40 %	3,978	1.76 %
>7 and <=8	11,044,724.39	0.07 %	83	0.04 %

# Retained Covered Bonds

## Stratification Tables

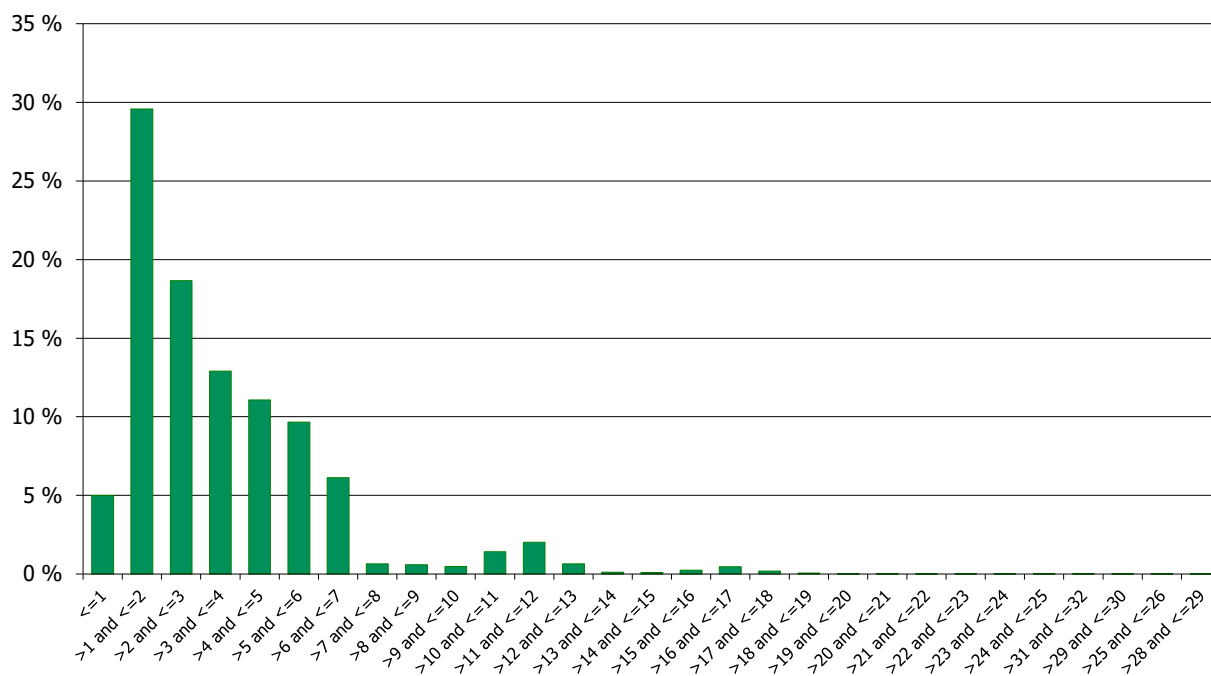
Portfolio Cut-off Date 30/09/2021

### 1. Geographic distribution



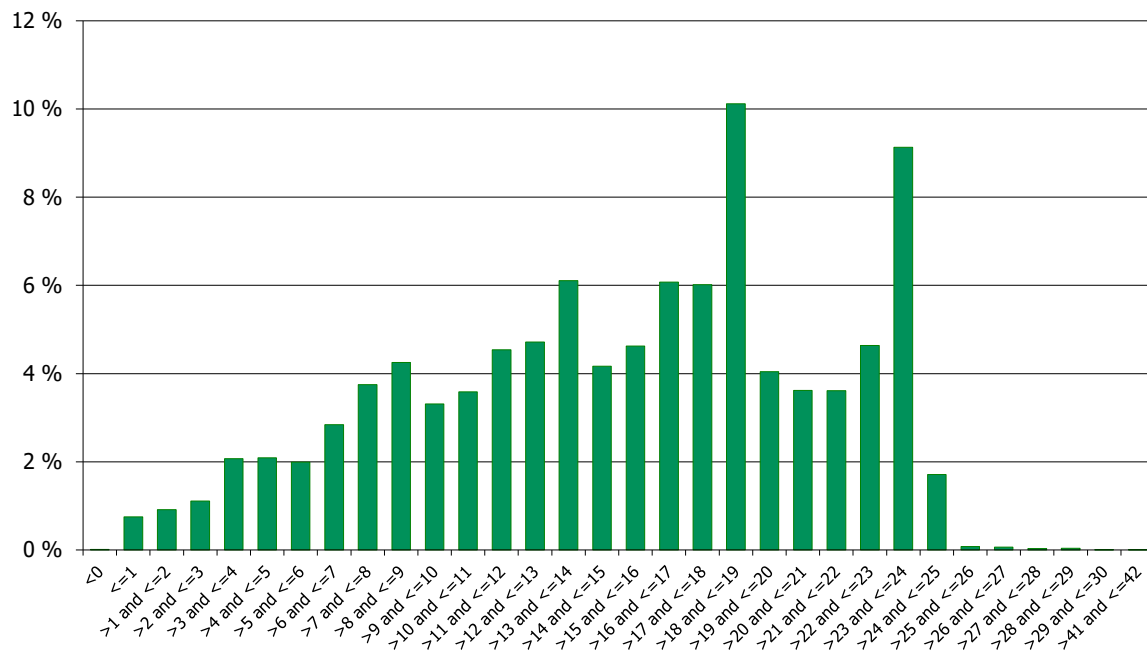
### 2. Seasoning

#### Distribution per Seasoning



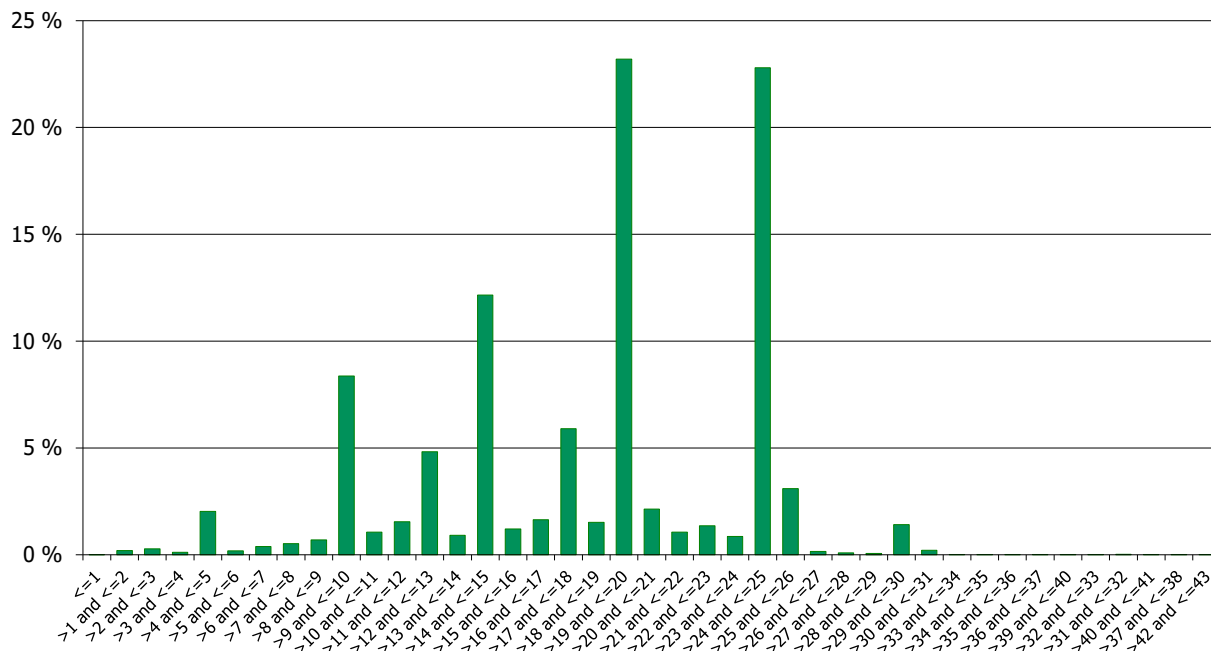
### 3. Remaining term to maturity

**Distribution of Remaining Term to Maturity (in years)**



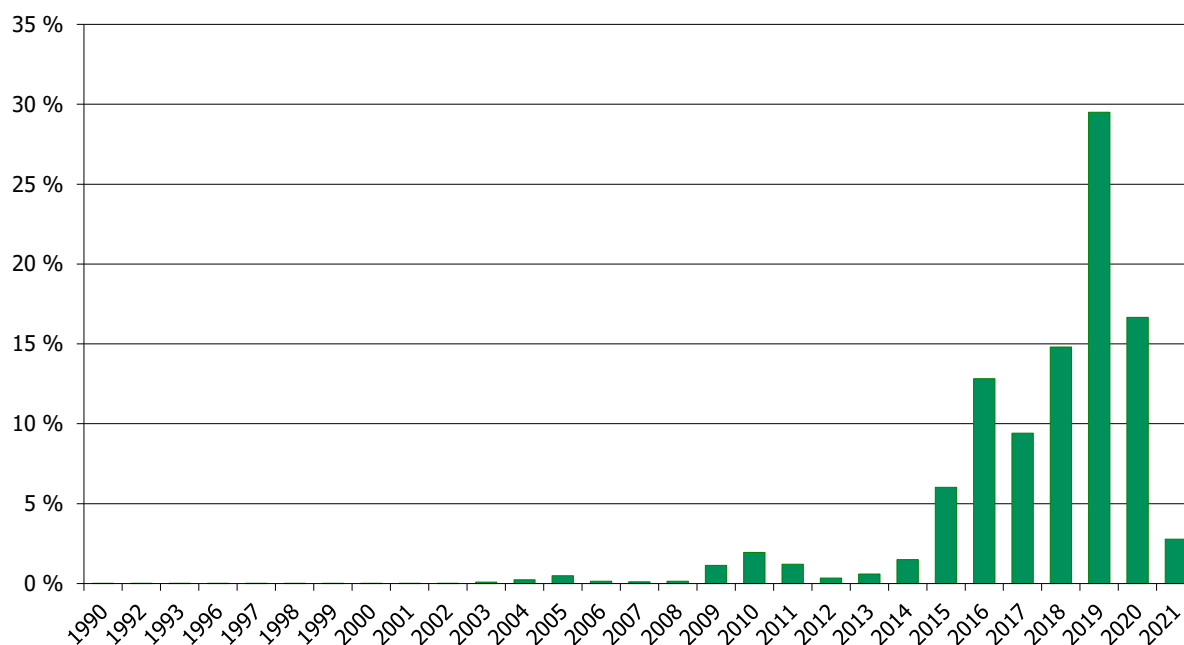
### 4. Original term to maturity

**Distribution of Initial Term (in years)**



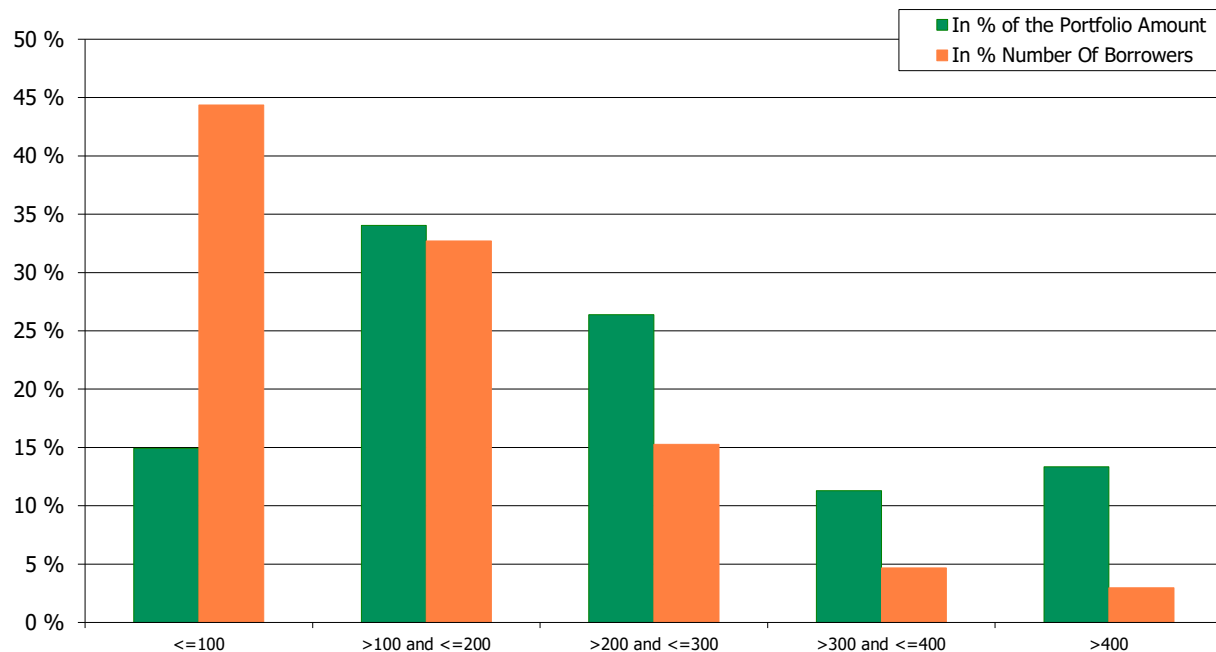
### 5. Origination Year

### Distribution Origination Year



### 6. Outstanding Loan Balance by Borrower

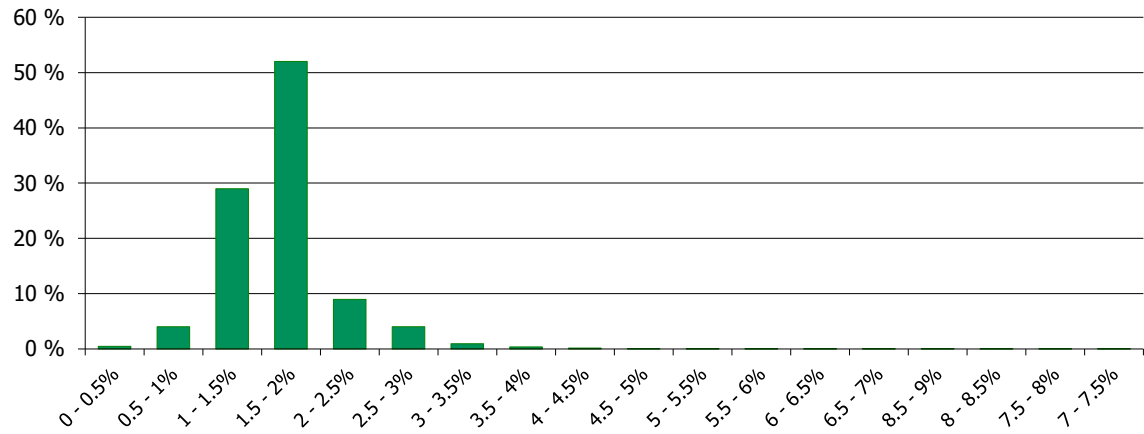
#### Outstanding Loan Balance by Borrower





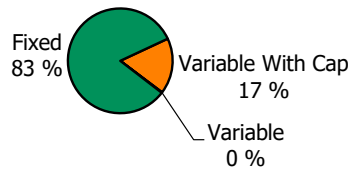
7. Interest Rate

Distribution per Interest Rate



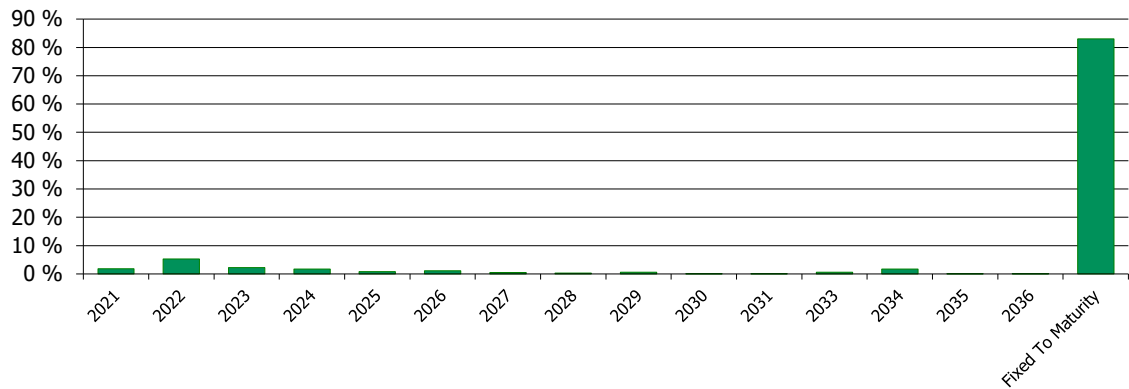
8. Interest Rate Type

Distribution per Interest Type



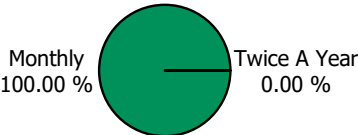
9. Next Reset Date

Next Reset Date



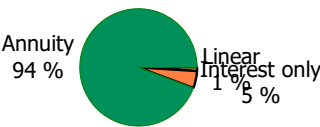
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



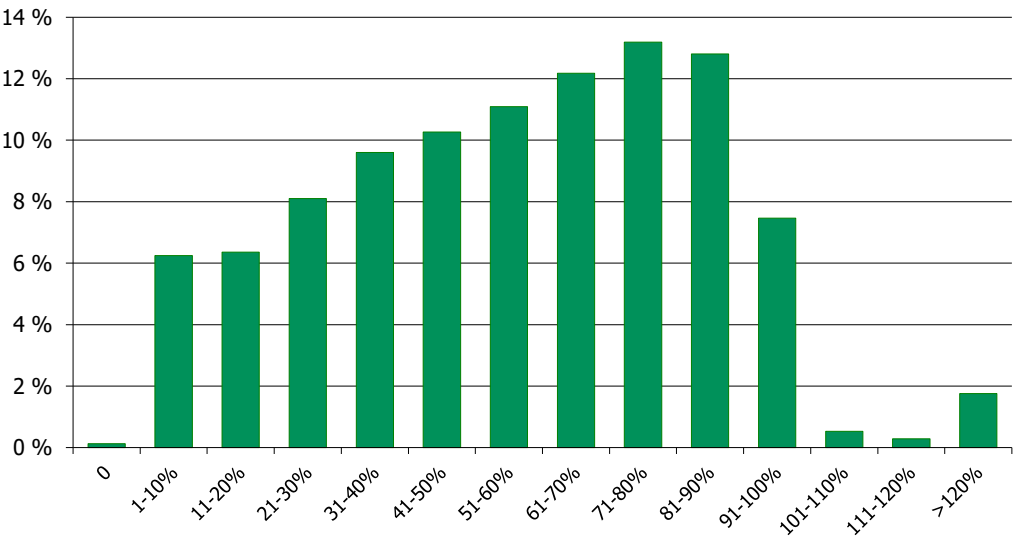
11. Repayment Type

Distribution per Repayment Type



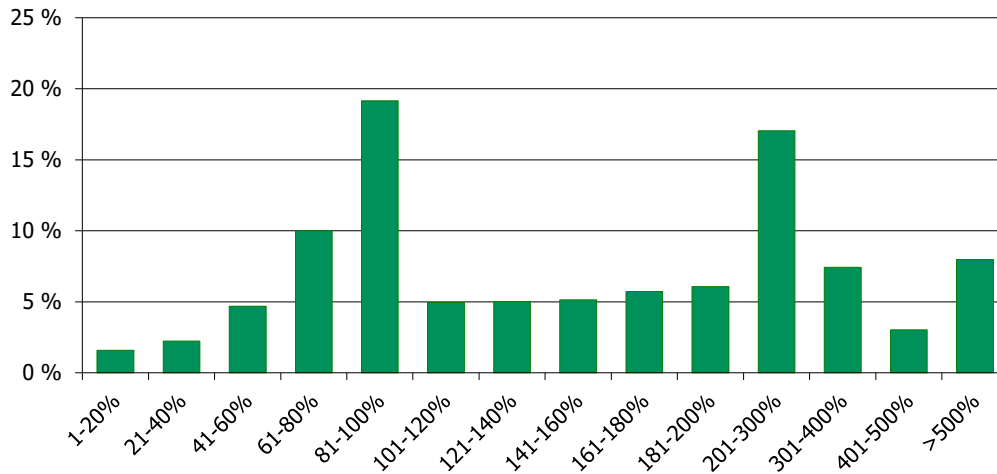
12. Current Loan to Current Value (LTV)

Current LTV Distribution



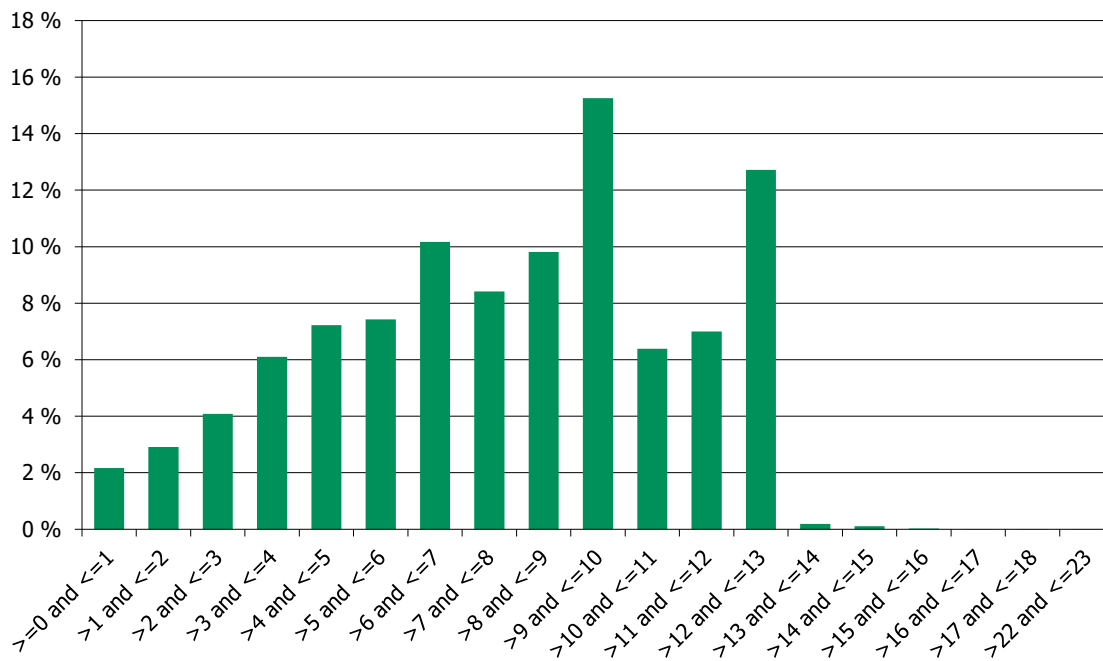
### 13. Loan to Mortgage Inscription Ratio (LTM)

#### Loan To Mortgage Inscription Distribution



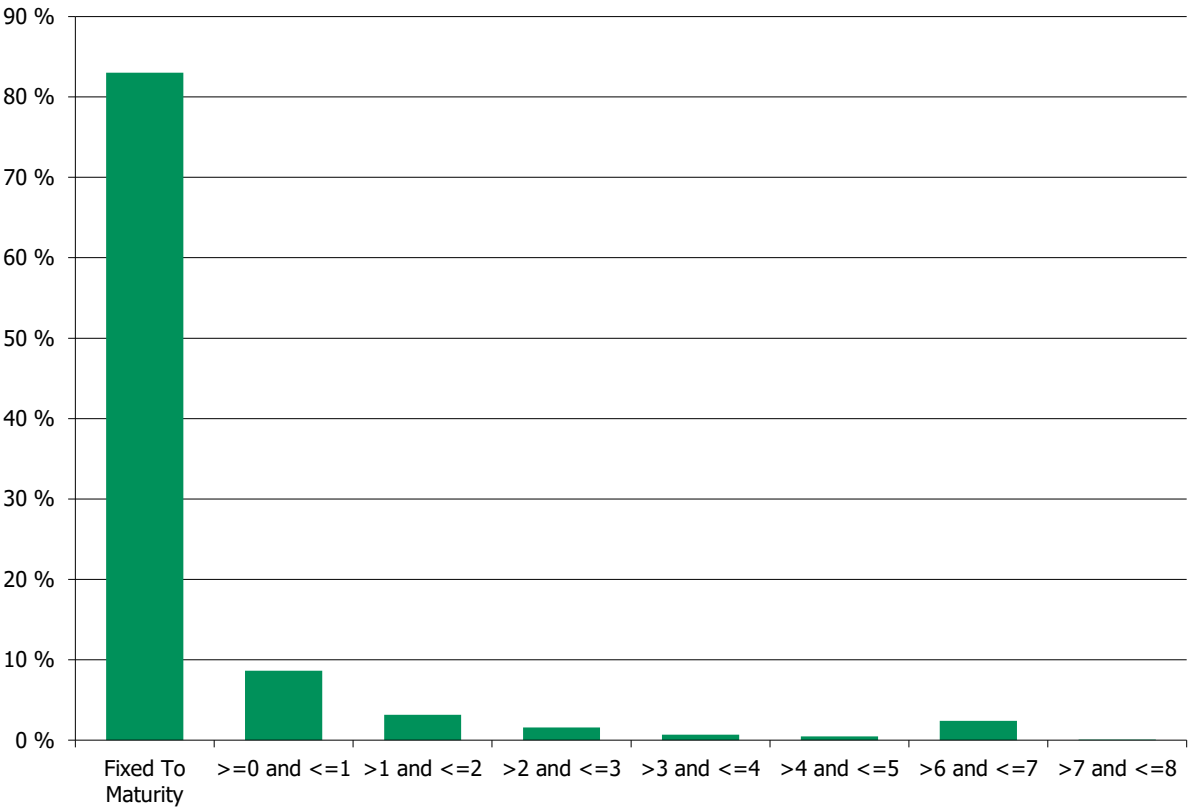
### 14. Distribution of Average Life to Final Maturity (at 0% CPR)

#### 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

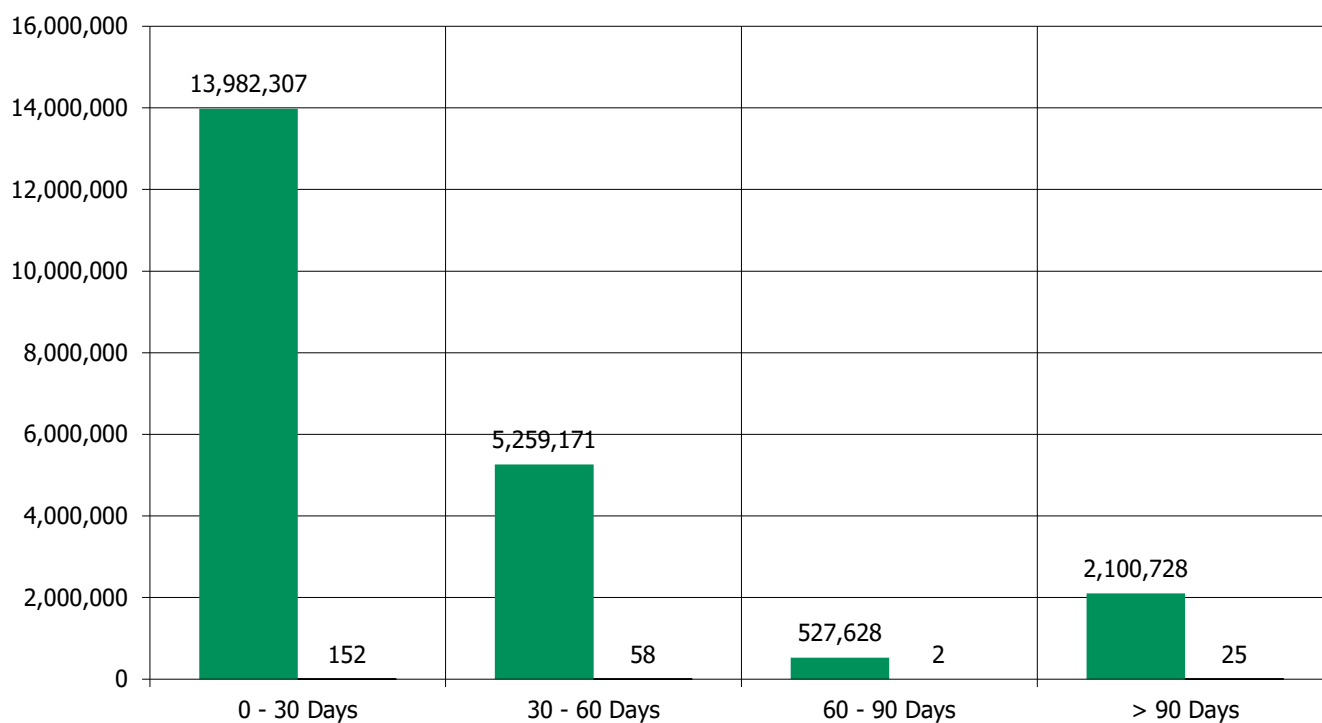
### Cover Pool Performance

Portfolio Cut-off Date 30/09/2021

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

	In EUR	In %	In number of loans	In %
Performing	15,236,575,371.42	99.86 %	225,509	99.90 %
0 - 30 Days	13,982,306.65	0.09 %	152	0.07 %
30 - 60 Days	5,259,170.56	0.03 %	58	0.03 %
60 - 90 Days	527,627.99	0.00 %	2	0.00 %
> 90 Days	2,100,727.67	0.01 %	25	0.01 %
<b>Total</b>	<b>15,258,445,204.29</b>	<b>100.00 %</b>	<b>225,746</b>	<b>100.00 %</b>

#### Delinquency Outstanding in Euro



## Retained Covered Bonds

### Amortisation

Portfolio Cut-off Date                      Sep/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/10/2021	1	11,500,000,000	14,997,846,886	14,973,229,317	14,936,376,188	14,875,149,070
1/11/2021	2	11,500,000,000	14,898,988,056	14,849,304,446	14,775,084,441	14,652,194,485
1/12/2021	3	11,500,000,000	14,802,850,676	14,729,271,180	14,619,579,642	14,438,553,020
1/01/2022	4	11,500,000,000	14,707,426,748	14,609,500,677	14,463,822,824	14,224,221,263
1/02/2022	5	11,500,000,000	14,609,753,434	14,487,863,462	14,306,920,294	14,010,324,144
1/03/2022	6	11,500,000,000	14,512,252,076	14,369,127,367	14,157,068,185	13,810,530,477
1/04/2022	7	11,500,000,000	14,414,249,690	14,247,884,990	14,001,914,555	13,601,320,660
1/05/2022	8	11,500,000,000	14,319,932,621	14,131,422,948	13,853,282,305	13,401,778,146
1/06/2022	9	11,500,000,000	14,223,887,705	14,012,835,197	13,702,092,557	13,199,371,619
1/07/2022	10	11,500,000,000	14,127,148,575	13,894,687,140	13,553,124,325	13,002,350,383
1/08/2022	11	11,500,000,000	14,031,350,457	13,777,058,764	13,404,210,935	12,805,021,617
1/09/2022	12	11,500,000,000	13,934,046,501	13,658,313,391	13,254,883,316	12,608,737,144
1/10/2022	13	11,500,000,000	13,838,135,742	13,542,036,021	13,109,694,386	12,419,506,325
1/11/2022	14	11,500,000,000	13,742,016,282	13,425,164,507	12,963,501,188	12,228,993,014
1/12/2022	15	11,500,000,000	13,645,157,060	13,308,657,745	12,819,371,093	12,043,457,604
1/01/2023	16	11,500,000,000	13,550,051,453	13,193,482,370	12,676,109,934	11,858,427,017
1/02/2023	17	11,500,000,000	13,453,446,972	13,077,202,447	12,532,436,011	11,674,363,282
1/03/2023	18	11,500,000,000	13,355,601,283	12,962,203,757	12,393,689,425	11,500,939,737
1/04/2023	19	11,500,000,000	13,262,036,450	12,849,564,096	12,254,744,270	11,323,836,532
1/05/2023	20	11,500,000,000	13,163,388,066	12,733,049,372	12,113,734,424	11,147,653,729
1/06/2023	21	11,500,000,000	13,065,663,560	12,617,083,819	11,972,882,108	10,971,367,125
1/07/2023	22	11,500,000,000	12,968,780,202	12,502,970,527	11,835,393,253	10,800,921,699
1/08/2023	23	11,500,000,000	12,873,608,737	12,390,167,066	11,698,784,487	10,631,033,460
1/09/2023	24	11,500,000,000	12,774,777,968	12,274,194,371	11,559,809,241	10,460,249,211
1/10/2023	25	11,500,000,000	12,680,206,243	12,163,330,669	11,427,203,246	10,297,869,868
1/11/2023	26	11,500,000,000	12,582,855,718	12,049,476,858	11,291,450,193	10,132,434,158
1/12/2023	27	11,500,000,000	12,483,707,657	11,934,909,368	11,156,563,045	9,970,353,913
1/01/2024	28	11,500,000,000	12,388,079,895	11,823,398,085	11,024,215,741	9,810,349,368
1/02/2024	29	11,500,000,000	12,291,781,871	11,711,592,108	10,892,195,373	9,651,811,075
1/03/2024	30	11,500,000,000	12,195,433,712	11,601,354,170	10,763,998,073	9,500,414,382
1/04/2024	31	11,500,000,000	12,099,422,642	11,490,498,269	10,634,029,985	9,345,949,655
1/05/2024	32	11,500,000,000	12,003,705,450	11,380,886,831	10,506,665,142	9,196,160,263
1/06/2024	33	11,500,000,000	11,903,508,544	11,266,746,992	10,374,840,315	9,042,316,009
1/07/2024	34	11,500,000,000	11,803,467,495	11,153,719,607	10,245,481,395	8,892,967,643
1/08/2024	35	11,500,000,000	11,710,284,838	11,046,898,206	10,121,551,552	8,748,186,925
1/09/2024	36	11,500,000,000	11,612,480,509	10,936,054,613	9,994,509,901	8,601,794,934
1/10/2024	37	11,500,000,000	11,510,242,608	10,821,979,584	9,865,913,644	8,456,311,559
1/11/2024	38	11,500,000,000	11,410,336,905	10,709,852,249	9,738,861,101	8,312,055,935
1/12/2024	39	11,500,000,000	11,309,093,912	10,597,401,354	9,612,887,113	8,170,905,939
1/01/2025	40	11,500,000,000	11,211,849,390	10,488,457,105	9,489,867,723	8,032,174,727
1/02/2025	41	11,500,000,000	11,114,465,169	10,379,721,460	9,367,600,149	7,895,105,772
1/03/2025	42	11,500,000,000	11,019,982,043	10,275,717,120	9,252,431,994	7,768,202,189
1/04/2025	43	11,500,000,000	10,928,078,111	10,172,737,146	9,136,412,038	7,638,303,595
1/05/2025	44	11,500,000,000	10,832,529,365	10,067,241,054	9,019,409,172	7,509,575,908
1/06/2025	45	11,500,000,000	10,735,722,934	9,960,351,536	8,900,950,404	7,379,557,531
1/07/2025	46	11,500,000,000	10,641,498,373	9,856,726,702	8,786,667,593	7,254,946,634
1/08/2025	47	11,500,000,000	10,549,969,731	9,755,374,017	8,674,201,361	7,131,750,550
1/09/2025	48	11,500,000,000	10,452,939,146	9,649,257,858	8,558,025,575	7,006,430,918
1/10/2025	49	11,500,000,000	10,365,393,688	9,552,737,683	8,451,567,946	6,890,910,909
1/11/2025	50	11,500,000,000	10,278,403,294	9,456,501,238	8,345,147,393	6,775,322,607
1/12/2025	51	11,500,000,000	10,181,567,840	9,352,033,402	8,232,644,164	6,656,583,671
1/01/2026	52	11,500,000,000	10,093,952,010	9,255,830,751	8,127,234,535	6,543,520,436
1/02/2026	53	9,000,000,000	10,005,977,437	9,159,599,133	8,022,282,444	6,431,662,373
1/03/2026	54	9,000,000,000	9,918,355,285	9,065,478,498	7,921,607,666	6,326,647,395
1/04/2026	55	9,000,000,000	9,831,897,037	8,971,213,080	7,819,299,750	6,218,487,744
1/05/2026	56	9,000,000,000	9,745,692,478	8,877,958,566	7,718,973,876	6,113,537,427
1/06/2026	57	9,000,000,000	9,659,502,774	8,784,518,487	7,618,307,730	6,008,251,937
1/07/2026	58	9,000,000,000	9,573,815,353	8,692,301,807	7,519,779,647	5,908,236,346

Classification: Internal

1/08/2026	59	9,000,000,000	9,488,235,549	8,599,990,800	7,420,999,410	5,803,964,185
1/09/2026	60	9,000,000,000	9,403,064,709	8,508,337,973	7,323,239,476	5,703,247,024
1/10/2026	61	9,000,000,000	9,318,818,220	8,418,267,243	7,227,880,757	5,605,908,552
1/11/2026	62	9,000,000,000	9,231,702,946	8,325,426,077	7,129,988,550	5,506,561,345
1/12/2026	63	9,000,000,000	9,147,396,090	8,235,855,016	7,035,918,876	5,411,635,740
1/01/2027	64	9,000,000,000	9,063,522,073	8,146,498,534	6,941,881,683	5,316,692,706
1/02/2027	65	9,000,000,000	8,980,067,335	8,057,797,688	6,848,834,561	5,223,211,931
1/03/2027	66	9,000,000,000	8,897,592,809	7,971,561,770	6,759,971,242	5,135,714,013
1/04/2027	67	9,000,000,000	8,815,214,180	7,884,361,648	6,669,020,651	5,045,156,762
1/05/2027	68	6,500,000,000	8,733,741,333	7,798,670,181	6,580,302,314	4,957,634,813
1/06/2027	69	6,500,000,000	8,651,858,819	7,712,451,242	6,491,003,110	4,869,642,993
1/07/2027	70	6,500,000,000	8,571,235,465	7,628,040,564	6,404,159,605	4,784,797,210
1/08/2027	71	6,500,000,000	8,490,037,428	7,542,962,554	6,316,626,495	4,699,408,591
1/09/2027	72	6,500,000,000	8,409,453,685	7,458,696,040	6,230,175,029	4,615,458,774
1/10/2027	73	6,500,000,000	8,327,844,438	7,374,189,442	6,144,427,108	4,533,275,450
1/11/2027	74	6,500,000,000	8,248,223,254	7,291,298,408	6,059,908,571	4,451,982,036
1/12/2027	75	5,000,000,000	8,167,770,071	7,208,327,820	5,976,205,124	4,372,490,861
1/01/2028	76	5,000,000,000	8,087,195,639	7,125,112,963	5,892,190,958	4,292,762,364
1/02/2028	77	5,000,000,000	8,006,972,886	7,042,468,964	5,809,036,346	4,214,254,389
1/03/2028	78	5,000,000,000	7,926,151,905	6,960,321,766	5,727,616,225	4,138,720,632
1/04/2028	79	5,000,000,000	7,845,639,032	6,877,934,372	5,645,425,936	4,062,052,528
1/05/2028	80	5,000,000,000	7,765,446,516	6,796,458,945	5,564,820,393	3,987,641,033
1/06/2028	81	5,000,000,000	7,687,106,855	6,716,483,653	5,485,352,089	3,914,046,969
1/07/2028	82	5,000,000,000	7,609,803,021	6,638,027,078	5,407,933,391	3,842,987,229
1/08/2028	83	5,000,000,000	7,532,455,095	6,559,412,373	5,330,296,184	3,771,773,186
1/09/2028	84	5,000,000,000	7,454,714,081	6,480,703,518	5,252,942,580	3,701,293,292
1/10/2028	85	5,000,000,000	7,378,474,350	6,403,896,361	5,177,910,769	3,633,469,274
1/11/2028	86	5,000,000,000	7,303,698,097	6,328,245,441	5,103,729,812	3,566,245,402
1/12/2028	87	5,000,000,000	7,228,137,383	6,252,496,550	5,030,227,048	3,500,476,942
1/01/2029	88	5,000,000,000	7,152,903,604	6,176,923,372	4,956,789,019	3,434,762,294
1/02/2029	89	2,500,000,000	7,078,542,358	6,102,340,763	4,884,484,871	3,370,323,907
1/03/2029	90	2,500,000,000	7,004,100,526	6,028,914,350	4,814,625,851	3,309,408,872
1/04/2029	91	2,500,000,000	6,931,362,125	5,956,184,078	4,744,447,372	3,247,357,754
1/05/2029	92	2,500,000,000	6,854,931,216	5,880,837,568	4,672,899,854	3,185,275,932
1/06/2029	93	2,500,000,000	6,780,133,986	5,806,803,610	4,602,338,107	3,123,889,955
1/07/2029	94	2,500,000,000	6,707,561,345	5,735,219,917	4,534,414,583	3,065,169,636
1/08/2029	95	2,500,000,000	6,635,949,271	5,664,365,366	4,467,005,645	3,006,812,938
1/09/2029	96	2,500,000,000	6,560,904,440	5,590,809,477	4,397,785,349	2,947,681,507
1/10/2029	97	2,500,000,000	6,490,759,420	5,521,957,415	4,332,934,818	2,892,309,526
1/11/2029	98	2,500,000,000	6,419,125,611	5,451,753,285	4,266,968,036	2,836,211,550
1/12/2029	99	2,500,000,000	6,348,376,577	5,382,816,324	4,202,643,232	2,782,004,569
1/01/2030	100	2,500,000,000	6,279,855,483	5,315,685,874	4,139,676,124	2,728,715,760
1/02/2030	101	2,500,000,000	6,211,981,052	5,249,314,106	4,077,591,445	2,676,407,657
1/03/2030	102	2,500,000,000	6,142,798,568	5,182,900,073	4,016,752,758	2,626,386,673
1/04/2030	103	2,500,000,000	6,076,313,088	5,118,108,444	3,956,451,455	2,576,000,995
1/05/2030	104	0	6,006,937,977	5,051,368,463	3,895,248,541	2,525,756,283
1/06/2030	105		5,941,645,615	4,987,988,285	3,836,592,229	2,477,185,509
1/07/2030	106		5,876,257,920	4,924,998,354	3,778,818,866	2,429,881,231
1/08/2030	107		5,810,688,673	4,861,783,624	3,720,828,942	2,382,458,233
1/09/2030	108		5,746,038,854	4,799,537,138	3,663,848,671	2,336,037,113
1/10/2030	109		5,681,653,414	4,737,967,709	3,607,946,049	2,290,964,338
1/11/2030	110		5,618,136,101	4,677,054,102	3,552,502,766	2,246,204,736
1/12/2030	111		5,554,468,648	4,616,461,497	3,497,848,669	2,202,581,633
1/01/2031	112		5,490,858,989	4,555,853,684	3,443,147,750	2,158,953,438
1/02/2031	113		5,428,015,095	4,496,072,471	3,389,325,563	2,116,203,963
1/03/2031	114		5,364,937,679	4,437,016,672	3,337,122,591	2,075,637,023
1/04/2031	115		5,302,224,373	4,377,712,736	3,284,145,980	2,034,034,525
1/05/2031	116		5,240,128,554	4,319,342,674	3,232,381,561	1,993,767,770
1/06/2031	117		5,178,432,486	4,261,248,057	3,180,796,389	1,953,639,555
1/07/2031	118		5,116,809,891	4,203,628,614	3,130,063,587	1,914,598,939
1/08/2031	119		5,056,383,883	4,146,941,181	3,080,000,515	1,875,996,666
1/09/2031	120		4,995,506,240	4,090,064,171	3,030,031,396	1,837,744,032
1/10/2031	121		4,934,718,016	4,033,662,126	2,980,892,341	1,800,529,608
1/11/2031	122		4,874,978,627	3,978,072,296	2,932,334,690	1,763,697,641
1/12/2031	123		4,815,880,623	3,923,396,759	2,884,913,945	1,728,062,883
1/01/2032	124		4,757,032,648	3,868,881,492	2,837,593,325	1,692,518,610
1/02/2032	125		4,698,119,132	3,814,486,649	2,790,582,838	1,657,428,633
1/03/2032	126		4,639,157,044	3,760,637,654	2,744,642,296	1,623,682,902
1/04/2032	127		4,581,307,413	3,707,444,252	2,698,938,470	1,589,882,646
1/05/2032	128		4,523,711,503	3,654,825,577	2,654,084,692	1,557,051,388
1/06/2032	129		4,466,008,647	3,602,086,136	2,609,133,545	1,524,196,980

1/07/2032	130	4,408,734,104	3,550,054,345	2,565,115,844	1,492,340,259
1/08/2032	131	4,351,292,700	3,497,857,976	2,520,973,303	1,460,446,788
1/09/2032	132	4,293,949,185	3,445,907,008	2,477,215,113	1,429,018,436
1/10/2032	133	4,237,585,067	3,395,092,745	2,434,678,258	1,398,723,179
1/11/2032	134	4,181,937,105	3,344,825,681	2,392,530,687	1,368,687,594
1/12/2032	135	4,126,620,007	3,295,163,982	2,351,206,789	1,339,533,948
1/01/2033	136	4,071,351,129	3,245,517,018	2,309,892,553	1,310,422,362
1/02/2033	137	4,016,204,187	3,196,126,023	2,268,954,965	1,281,746,123
1/03/2033	138	3,962,200,587	3,148,318,719	2,229,881,521	1,254,853,240
1/04/2033	139	3,907,040,257	3,099,223,516	2,189,525,909	1,226,924,549
1/05/2033	140	3,853,696,457	3,051,891,409	2,150,780,221	1,200,272,580
1/06/2033	141	3,800,647,686	3,004,775,055	2,112,190,161	1,173,744,271
1/07/2033	142	3,747,255,797	2,957,700,894	2,073,982,416	1,147,787,852
1/08/2033	143	3,695,210,292	2,911,674,683	2,036,515,691	1,122,279,252
1/09/2033	144	3,643,298,475	2,865,901,254	1,999,402,477	1,097,160,134
1/10/2033	145	3,590,968,651	2,820,100,884	1,962,607,324	1,072,554,308
1/11/2033	146	3,539,603,287	2,775,047,363	1,926,341,421	1,048,276,281
1/12/2033	147	3,488,742,944	2,730,683,345	1,890,880,017	1,024,760,912
1/01/2034	148	3,438,576,505	2,686,852,594	1,855,797,410	1,001,488,031
1/02/2034	149	3,388,019,676	2,642,858,141	1,820,768,238	978,422,626
1/03/2034	150	3,337,879,668	2,599,756,828	1,786,959,296	956,580,426
1/04/2034	151	3,287,959,558	2,556,532,379	1,752,779,653	934,309,516
1/05/2034	152	3,238,111,803	2,513,640,879	1,719,131,204	912,617,004
1/06/2034	153	3,188,989,804	2,471,310,422	1,685,882,049	891,175,706
1/07/2034	154	3,140,675,755	2,429,874,438	1,653,535,355	870,493,878
1/08/2034	155	3,092,543,460	2,388,577,412	1,621,298,821	849,908,010
1/09/2034	156	3,045,187,327	2,348,011,946	1,589,710,859	829,819,461
1/10/2034	157	2,998,626,547	2,308,315,832	1,558,988,230	810,446,582
1/11/2034	158	2,952,164,916	2,268,695,672	1,528,332,827	791,145,058
1/12/2034	159	2,906,749,498	2,230,128,020	1,498,653,598	772,601,456
1/01/2035	160	2,861,273,086	2,191,514,139	1,468,959,547	754,085,721
1/02/2035	161	2,817,116,436	2,154,033,949	1,440,164,813	736,172,680
1/03/2035	162	2,773,637,811	2,117,539,979	1,412,512,782	719,274,889
1/04/2035	163	2,730,256,104	2,080,884,787	1,384,531,676	702,040,275
1/05/2035	164	2,687,400,680	2,044,860,244	1,357,213,778	685,367,450
1/06/2035	165	2,644,785,367	2,009,020,745	1,330,035,223	668,798,017
1/07/2035	166	2,602,308,236	1,973,509,786	1,303,310,136	652,673,066
1/08/2035	167	2,560,149,754	1,938,245,110	1,276,765,910	636,672,096
1/09/2035	168	2,518,180,375	1,903,237,303	1,250,517,044	620,941,623
1/10/2035	169	2,476,641,823	1,868,770,067	1,224,848,320	605,702,758
1/11/2035	170	2,435,347,668	1,834,494,505	1,199,325,174	590,569,222
1/12/2035	171	2,394,503,298	1,800,766,678	1,174,377,569	575,914,073
1/01/2036	172	2,353,878,986	1,767,213,079	1,149,564,415	561,357,946
1/02/2036	173	2,313,602,524	1,734,028,829	1,125,109,524	547,089,001
1/03/2036	174	2,272,689,349	1,700,661,901	1,100,834,196	533,163,784
1/04/2036	175	2,232,449,626	1,667,716,989	1,076,763,623	519,296,894
1/05/2036	176	2,191,614,940	1,634,524,737	1,052,735,545	505,627,539
1/06/2036	177	2,152,235,470	1,602,432,737	1,029,441,545	492,345,240
1/07/2036	178	2,112,956,431	1,570,605,547	1,006,511,581	479,405,390
1/08/2036	179	2,074,504,422	1,539,407,963	984,009,908	466,702,607
1/09/2036	180	2,036,094,491	1,508,342,859	961,700,644	454,189,701
1/10/2036	181	1,998,051,807	1,477,731,218	939,864,077	442,057,242
1/11/2036	182	1,960,495,619	1,447,495,954	918,292,535	430,081,867
1/12/2036	183	1,923,141,382	1,417,585,479	897,103,846	418,435,844
1/01/2037	184	1,886,543,858	1,388,250,146	876,304,988	407,003,426
1/02/2037	185	1,850,339,707	1,359,299,225	855,848,153	395,818,527
1/03/2037	186	1,814,324,122	1,330,799,406	835,978,991	385,149,888
1/04/2037	187	1,778,490,792	1,302,303,248	815,997,788	374,351,875
1/05/2037	188	1,743,140,987	1,274,323,165	796,500,775	363,909,437
1/06/2037	189	1,707,881,662	1,246,429,208	777,084,659	353,534,719
1/07/2037	190	1,673,023,360	1,218,985,129	758,104,183	343,485,739
1/08/2037	191	1,637,918,549	1,191,383,231	739,053,811	333,436,009
1/09/2037	192	1,603,608,257	1,164,448,389	720,508,179	323,692,005
1/10/2037	193	1,569,373,089	1,137,718,244	702,236,114	314,189,959
1/11/2037	194	1,535,638,466	1,111,374,128	684,231,105	304,837,628
1/12/2037	195	1,502,083,097	1,085,305,039	666,536,778	295,737,203
1/01/2038	196	1,468,258,943	1,059,066,655	648,768,396	286,634,293
1/02/2038	197	1,435,801,510	1,033,898,307	631,739,902	277,928,697
1/03/2038	198	1,403,689,494	1,009,226,373	615,247,973	269,637,496
1/04/2038	199	1,372,004,844	984,772,621	598,813,605	261,323,444
1/05/2038	200	1,339,673,254	959,987,920	582,305,951	253,077,788



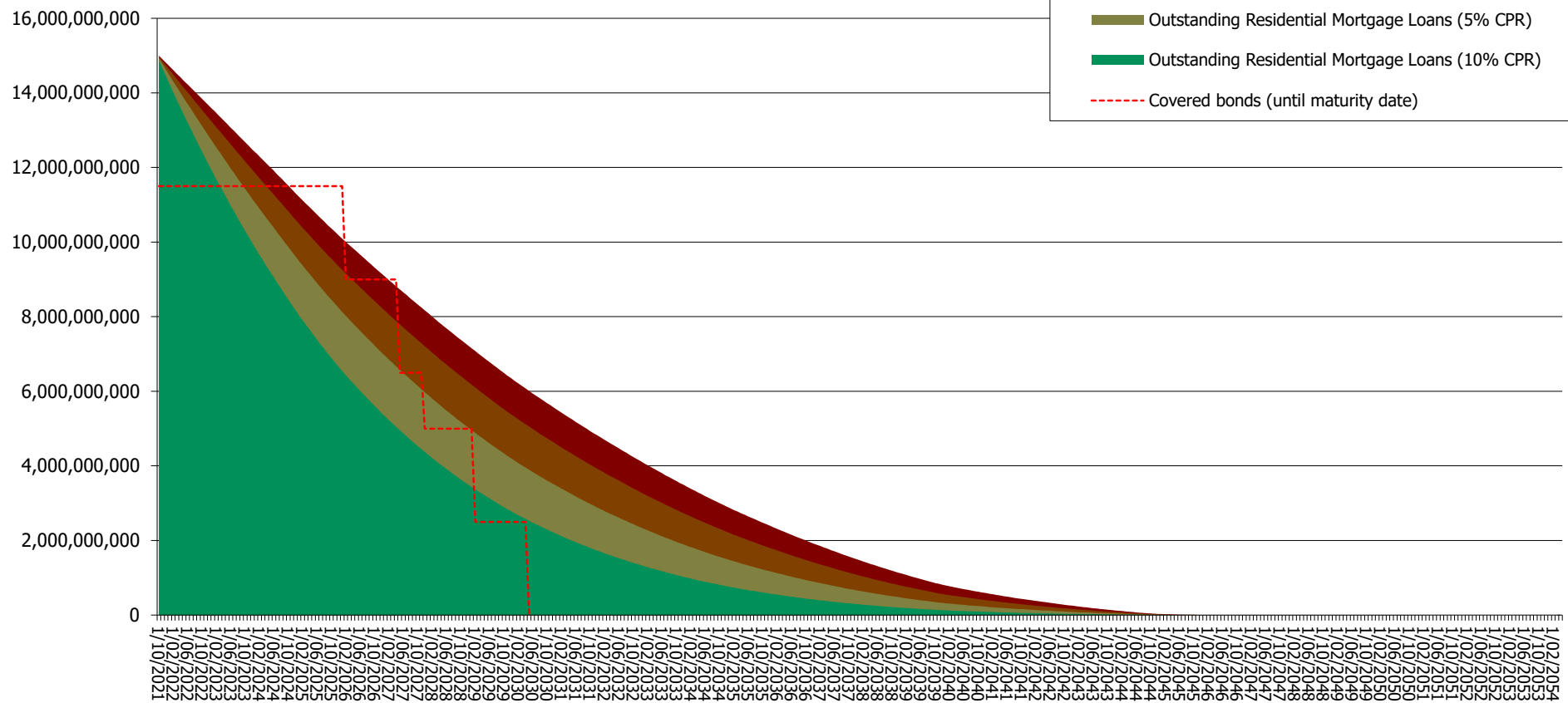
1/06/2038	201	1,308,472,704	936,039,827	566,335,624	245,094,349
1/07/2038	202	1,278,007,805	912,745,555	550,882,590	237,429,429
1/08/2038	203	1,247,984,887	889,791,650	535,663,111	229,892,000
1/09/2038	204	1,218,099,773	867,011,066	520,621,558	222,490,200
1/10/2038	205	1,188,906,048	844,842,738	506,061,326	215,381,289
1/11/2038	206	1,159,829,008	822,782,573	491,593,861	208,337,714
1/12/2038	207	1,131,150,880	801,121,184	477,473,584	201,524,047
1/01/2039	208	1,102,596,610	779,573,577	463,449,414	194,776,466
1/02/2039	209	1,074,632,020	758,512,973	449,782,271	188,231,844
1/03/2039	210	1,046,903,113	737,808,834	436,500,039	181,974,302
1/04/2039	211	1,019,430,493	717,228,864	423,245,440	175,701,182
1/05/2039	212	991,920,985	696,728,823	410,136,172	169,561,228
1/06/2039	213	965,185,277	676,799,714	397,391,483	163,596,367
1/07/2039	214	938,100,671	656,727,927	384,657,001	157,704,768
1/08/2039	215	912,103,309	637,445,191	372,413,227	152,038,263
1/09/2039	216	885,790,647	618,005,993	360,138,067	146,404,171
1/10/2039	217	861,193,907	599,858,898	348,702,623	141,174,325
1/11/2039	218	837,617,532	582,447,378	337,720,090	136,148,864
1/12/2039	219	814,679,998	565,567,637	327,125,590	131,337,192
1/01/2040	220	793,607,571	550,004,291	317,314,662	126,858,615
1/02/2040	221	772,992,522	534,808,556	307,763,068	122,518,861
1/03/2040	222	752,511,351	519,812,180	298,421,458	118,329,231
1/04/2040	223	732,863,201	505,381,209	289,398,836	114,265,571
1/05/2040	224	713,627,936	491,308,840	280,648,054	110,356,199
1/06/2040	225	694,734,013	477,489,775	272,060,584	106,526,325
1/07/2040	226	676,513,305	464,203,507	263,839,451	102,883,833
1/08/2040	227	658,547,452	451,109,453	255,745,110	99,305,055
1/09/2040	228	641,234,243	438,504,788	247,966,974	95,877,010
1/10/2040	229	624,094,231	426,083,152	240,349,726	92,550,838
1/11/2040	230	607,227,634	413,864,809	232,863,737	89,288,434
1/12/2040	231	590,604,647	401,874,447	225,560,747	86,133,669
1/01/2041	232	574,205,190	390,052,823	218,368,831	83,034,141
1/02/2041	233	557,902,628	378,335,852	211,270,478	79,994,749
1/03/2041	234	541,548,787	366,683,021	204,292,881	77,056,789
1/04/2041	235	525,549,204	355,246,146	197,417,615	74,148,129
1/05/2041	236	509,628,534	343,919,095	190,652,534	71,313,699
1/06/2041	237	494,042,371	332,835,414	184,039,021	68,548,336
1/07/2041	238	478,635,914	321,926,832	177,569,073	65,867,383
1/08/2041	239	463,624,825	311,301,601	171,271,697	63,262,347
1/09/2041	240	448,736,671	300,793,892	165,069,696	60,713,277
1/10/2041	241	433,938,417	290,396,991	158,971,846	58,230,782
1/11/2041	242	419,571,700	280,306,377	153,057,698	55,826,988
1/12/2041	243	405,344,555	270,357,047	147,261,649	53,492,731
1/01/2042	244	391,353,201	260,582,365	141,576,470	51,209,768
1/02/2042	245	377,820,334	251,144,827	136,101,963	49,021,064
1/03/2042	246	364,534,450	241,942,191	130,813,594	46,936,017
1/04/2042	247	351,086,139	232,621,309	125,454,099	44,822,372
1/05/2042	248	337,926,433	223,534,487	120,256,806	42,789,354
1/06/2042	249	325,075,481	214,669,015	115,193,662	40,814,198
1/07/2042	250	312,514,278	206,035,272	110,288,585	38,916,102
1/08/2042	251	299,907,198	197,388,287	105,391,227	37,030,523
1/09/2042	252	287,625,942	188,984,125	100,647,385	35,213,930
1/10/2042	253	275,317,668	180,600,069	95,945,553	33,431,275
1/11/2042	254	263,354,983	172,459,907	91,388,002	31,708,368
1/12/2042	255	251,561,827	164,466,674	86,937,813	30,040,662
1/01/2043	256	239,854,958	156,546,963	82,540,965	28,400,563
1/02/2043	257	228,226,050	148,704,442	78,206,514	26,795,197
1/03/2043	258	216,916,452	141,118,952	74,046,655	25,272,865
1/04/2043	259	205,790,673	133,653,802	69,951,255	23,773,941
1/05/2043	260	194,823,808	126,323,519	65,952,032	22,322,865
1/06/2043	261	184,049,014	119,134,752	62,040,676	20,910,041
1/07/2043	262	173,490,950	112,116,196	58,241,986	19,549,274
1/08/2043	263	163,162,236	105,262,567	54,542,605	18,230,011
1/09/2043	264	153,091,040	98,597,718	50,959,232	16,960,184
1/10/2043	265	142,957,321	91,920,007	47,390,995	15,707,953
1/11/2043	266	133,476,926	85,678,651	44,060,811	14,542,293
1/12/2043	267	124,207,910	79,598,015	40,833,055	13,421,725
1/01/2044	268	115,131,077	73,656,034	37,688,778	12,335,738
1/02/2044	269	106,200,341	67,827,288	34,618,024	11,282,673
1/03/2044	270	97,425,049	62,124,015	31,631,718	10,268,524
1/04/2044	271	88,823,576	56,543,140	28,716,882	9,282,803

1/05/2044	272	80,337,412	51,057,091	25,866,829	8,327,241
1/06/2044	273	72,128,049	45,762,020	23,125,248	7,413,119
1/07/2044	274	64,226,450	40,681,924	20,507,488	6,547,012
1/08/2044	275	56,677,960	35,839,716	18,020,616	5,728,711
1/09/2044	276	49,497,722	31,246,281	15,671,029	4,960,682
1/10/2044	277	42,732,100	26,931,089	13,473,575	4,247,592
1/11/2044	278	36,537,863	22,988,234	11,471,723	3,601,183
1/12/2044	279	31,081,313	19,523,082	9,718,543	3,038,322
1/01/2045	280	27,335,986	17,141,410	8,511,252	2,649,615
1/02/2045	281	23,812,837	14,906,844	7,382,895	2,288,614
1/03/2045	282	20,552,117	12,845,922	6,347,568	1,960,146
1/04/2045	283	17,555,462	10,954,278	5,399,082	1,660,189
1/05/2045	284	14,719,123	9,169,380	4,508,229	1,380,574
1/06/2045	285	12,160,682	7,562,733	3,708,846	1,130,965
1/07/2045	286	10,242,020	6,359,061	3,110,877	944,733
1/08/2045	287	8,670,874	5,374,437	2,622,509	793,049
1/09/2045	288	7,427,356	4,595,864	2,236,893	673,573
1/10/2045	289	6,368,616	3,934,274	1,910,171	572,833
1/11/2045	290	5,508,027	3,396,865	1,645,054	491,239
1/12/2045	291	4,805,782	2,958,918	1,429,436	425,102
1/01/2046	292	4,203,636	2,583,787	1,245,038	368,695
1/02/2046	293	3,775,941	2,316,965	1,113,626	328,383
1/03/2046	294	3,424,106	2,097,856	1,005,997	295,511
1/04/2046	295	3,139,060	1,919,955	918,345	268,621
1/05/2046	296	2,950,146	1,801,447	859,540	250,389
1/06/2046	297	2,808,897	1,712,286	814,921	236,386
1/07/2046	298	2,677,159	1,629,301	773,517	223,456
1/08/2046	299	2,484,889	1,509,722	714,924	205,655
1/09/2046	300	2,361,904	1,432,567	676,662	193,824
1/10/2046	301	2,241,511	1,357,314	639,539	182,439
1/11/2046	302	2,124,667	1,284,378	603,634	171,467
1/12/2046	303	2,010,982	1,213,659	568,993	160,965
1/01/2047	304	1,903,758	1,147,000	536,374	151,094
1/02/2047	305	1,802,108	1,083,915	505,585	141,818
1/03/2047	306	1,701,926	1,022,090	475,652	132,911
1/04/2047	307	1,608,789	964,518	447,718	124,576
1/05/2047	308	1,517,204	908,116	420,499	116,523
1/06/2047	309	1,428,641	853,657	394,277	108,794
1/07/2047	310	1,349,274	804,909	370,847	101,909
1/08/2047	311	1,270,837	756,832	347,809	95,173
1/09/2047	312	1,194,774	710,327	325,607	88,721
1/10/2047	313	1,121,656	665,762	304,428	82,610
1/11/2047	314	1,049,706	621,999	283,693	76,657
1/12/2047	315	979,795	579,621	263,714	70,966
1/01/2048	316	913,196	539,306	244,748	65,584
1/02/2048	317	848,489	500,242	226,442	60,421
1/03/2048	318	785,622	462,443	208,834	55,502
1/04/2048	319	725,125	426,108	191,936	50,795
1/05/2048	320	665,768	390,586	175,503	46,256
1/06/2048	321	611,347	358,051	160,474	42,116
1/07/2048	322	563,596	329,542	147,333	38,508
1/08/2048	323	519,876	303,463	135,329	35,221
1/09/2048	324	477,072	278,005	123,661	32,048
1/10/2048	325	438,436	255,071	113,180	29,211
1/11/2048	326	400,562	232,642	102,965	26,462
1/12/2048	327	366,987	212,792	93,948	24,046
1/01/2049	328	335,054	193,946	85,410	21,768
1/02/2049	329	303,076	175,138	76,931	19,524
1/03/2049	330	272,468	157,210	68,897	17,418
1/04/2049	331	243,449	140,228	61,299	15,432
1/05/2049	332	214,567	123,389	53,805	13,490
1/06/2049	333	187,446	107,610	46,805	11,685
1/07/2049	334	161,240	92,414	40,096	9,969
1/08/2049	335	136,762	78,251	33,865	8,384
1/09/2049	336	115,530	65,991	28,487	7,023
1/10/2049	337	95,065	54,212	23,345	5,731
1/11/2049	338	75,185	42,802	18,384	4,495
1/12/2049	339	61,415	34,906	14,956	3,641
1/01/2050	340	54,110	30,702	13,121	3,181
1/02/2050	341	47,302	26,793	11,422	2,757
1/03/2050	342	41,385	23,406	9,955	2,394

1/04/2050	343	35,459	20,021	8,493	2,034
1/05/2050	344	29,524	16,642	7,043	1,680
1/06/2050	345	24,877	13,999	5,909	1,403
1/07/2050	346	20,222	11,361	4,784	1,131
1/08/2050	347	15,559	8,726	3,665	863
1/09/2050	348	12,435	6,962	2,917	684
1/10/2050	349	10,154	5,676	2,372	554
1/11/2050	350	7,867	4,390	1,830	426
1/12/2050	351	5,576	3,106	1,292	299
1/01/2051	352	4,009	2,229	925	213
1/02/2051	353	2,435	1,352	559	128
1/03/2051	354	1,625	901	372	85
1/04/2051	355	813	450	185	42
1/05/2051	356	0	0	0	0
1/06/2051	357	0	0	0	0
1/07/2051	358	0	0	0	0
1/08/2051	359	0	0	0	0
1/09/2051	360	0	0	0	0
1/10/2051	361	0	0	0	0
1/11/2051	362	0	0	0	0
1/12/2051	363	0	0	0	0
1/01/2052	364	0	0	0	0
1/02/2052	365	0	0	0	0
1/03/2052	366	0	0	0	0
1/04/2052	367	0	0	0	0
1/05/2052	368	0	0	0	0
1/06/2052	369	0	0	0	0
1/07/2052	370	0	0	0	0
1/08/2052	371	0	0	0	0
1/09/2052	372	0	0	0	0
1/10/2052	373	0	0	0	0
1/11/2052	374	0	0	0	0
1/12/2052	375	0	0	0	0
1/01/2053	376	0	0	0	0
1/02/2053	377	0	0	0	0
1/03/2053	378	0	0	0	0
1/04/2053	379	0	0	0	0
1/05/2053	380	0	0	0	0
1/06/2053	381	0	0	0	0
1/07/2053	382	0	0	0	0
1/08/2053	383	0	0	0	0
1/09/2053	384	0	0	0	0
1/10/2053	385	0	0	0	0
1/11/2053	386	0	0	0	0
1/12/2053	387	0	0	0	0
1/01/2054	388	0	0	0	0
1/02/2054	389	0	0	0	0
1/03/2054	390	0	0	0	0
1/04/2054	391	0	0	0	0
		1,428,075,676,439	1,272,419,317,006	1,085,951,468,468	862,367,411,882



**Amortisation profiles (all amounts in EUR)**



The information is updated:

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

HTT 2022

Responsible in Domestic Currency		(Please insert currency)				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the assets						
3. Additional information on the assets						
Field Number	1. Additional information on the programme					
	Responsible Programme	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Responsible Programme					
E.1.1.2	Responsible Programme					
E.1.1.3	Responsible Programme	BNP Paribas Fortis	8G39JVVW8D2G1567			
E.1.1.4	Responsible Programme					
E.1.1.5	Responsible Programme					
E.1.1.6	Responsible Programme	Back-to-back transfer				
E.1.1.7	Responsible Programme	Actual bank				
E.1.1.8	Responsible Programme	Standalone account bank				
E.1.1.9	Responsible Programme	Account bank identifier				
E.1.1.10	Responsible Programme	Truist				
E.1.1.11	Responsible Programme	Sitting BNP Fortis Handshake Representative				
OE.1.1.1	Responsible Programme	Chief Risk Officer				
OE.1.1.2	Responsible Programme	where applicable - counterpart	David De Schacht & Laurent De Baetselier			
OE.1.1.3	Responsible Programme					
OE.1.1.4	Responsible Programme					
OE.1.1.5	Responsible Programme					
OE.1.1.6	Responsible Programme					
OE.1.1.7	Responsible Programme					
OE.1.1.8	Responsible Programme					
2. Additional information on the assets						
	Asset Description	Guarantor (if applicable)	Local Entity Identifier (LEI)*	Type of Asset		
E.2.1.1	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.2	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.3	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.4	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.5	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.6	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.7	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.8	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.9	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.10	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.11	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.12	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.13	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.14	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.15	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.16	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.17	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.18	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.19	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.20	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.21	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.22	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.23	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.24	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
E.2.1.25	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.1	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.2	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.3	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.4	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.5	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.6	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.7	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.8	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.9	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.10	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.11	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.12	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
OE.2.1.13	Asset Description	Guarantor (if applicable)	Guarantor (if applicable)	Asset Description		
3. Additional information on the asset distribution						
3. General information		Total Assets				
E.3.1.1	Weighted Average Maturity (months)	24.17				
E.3.1.2	Weighted Average Maturity (months)**	174.92				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	2-30 days	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Discretionary Loans	% Total Loans
E.3.2.2	31-90 days	0.0%	0.0%			0.0%
E.3.2.3	91-180 days	0.0%	0.0%			0.0%
E.3.2.4	181-360 days	0.0%	0.0%			0.0%
E.3.2.5	> 180 days	0.0%				0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						
OE.3.2.5						

Reason for Not Being in Worksheet E	
Not available for the jurisdiction	NEL
Not relevant for the issuer and/or CB programme at the present time	NEL
Not available at the present time	NEL
Confidential	NEL

\* Local Entity Identifier (LEI) Finder: <http://www.leifinder.com/#/search>

\*\* Modified: Business Metadata - Business: Terms to Metadata