



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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



9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/5/2021

Cut-off Date: 31/5/2021



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/05/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,110.2			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	16,646.2			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11,878.3			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	31.4%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,110.2		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	15,201.7		100.0%	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	312.9	[Mark as ND1 if not relevant]	2.1%	
G.3.4.3	1 - 2 Y	409.2	[Mark as ND1 if not relevant]	2.7%	
G.3.4.4	2 - 3 Y	650.0	[Mark as ND1 if not relevant]	4.3%	
G.3.4.5	3 - 4 Y	855.5	[Mark as ND1 if not relevant]	5.7%	
G.3.4.6	4 - 5 Y	1,193.1	[Mark as ND1 if not relevant]	7.9%	
G.3.4.7	5 - 10 Y	7,843.7	[Mark as ND1 if not relevant]	51.9%	
G.3.4.8	10+ Y	3,845.8	[Mark as ND1 if not relevant]	25.5%	
G.3.4.9	Total	15,110.2	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.8	7.8		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	5 - 10 Y	9,000.0	11500.0	78.3%	100.0%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.6.1	EUR	15,110.2	15110.24	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	15,110.2	15,110.2	100.0%	100.0%		
OG.3.6.1	o/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.2	o/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.3	o/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.4	o/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.5	o/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.6	o/w [if relevant, please specify]			0.0%	0.0%		
OG.3.6.7	o/w [if relevant, please specify]			0.0%	0.0%		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.7.1	EUR	11500.00	11500.00	100.0%	100.0%		
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%		
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%		
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%		
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%		
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%		
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%		
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%		
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%		
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%		
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%		
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%		
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%		
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%		
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%		
G.3.7.16	USD	0.0	0.0	0.0%	0.0%		
G.3.7.17	Other	0.0	0.0	0.0%	0.0%		
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%		
OG.3.7.1	o/w [if relevant, please specify]						
OG.3.7.2	o/w [if relevant, please specify]						
OG.3.7.3	o/w [if relevant, please specify]						
OG.3.7.4	o/w [if relevant, please specify]						
OG.3.7.5	o/w [if relevant, please specify]						
OG.3.7.6	o/w [if relevant, please specify]						
OG.3.7.7	o/w [if relevant, please specify]						
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.8.1	Fixed coupon	11500	11500	100.0%	100.0%		
G.3.8.2	Floating coupon	0	0	0.0%	0.0%		
G.3.8.3	Other	0	0	0.0%	0.0%		
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%		
OG.3.8.1							
OG.3.8.2							
OG.3.8.3							
OG.3.8.4							
OG.3.8.5							
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets				
G.3.9.1	Cash	0	0.0%				
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%				
G.3.9.3	Exposures to central banks	0					
G.3.9.4	Exposures to credit institutions	0	0.0%				
G.3.9.5	Other	0	0.0%				
G.3.9.6	Total	91.5	100.0%				
OG.3.9.1	o/w EU gvt's or quasi gvt's		0.0%				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvt's or quasi gvt's		0.0%				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvt's or quasi gvt's		0.0%				
OG.3.9.4	o/w EU central banks		0.0%				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%				
OG.3.9.7	o/w CQS1 credit institutions		0.0%				
OG.3.9.8	o/w CQS2 credit institutions		0.0%				
OG.3.9.9							
OG.3.9.10							
OG.3.9.11							
OG.3.9.12							
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets				
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%				
G.3.10.2	Eurozone	0	0.0%				
G.3.10.3	Rest of European Union (EU)	0	0.0%				
G.3.10.4	European Economic Area (not member of EU)	0	0.0%				
G.3.10.5	Switzerland	0	0.0%				
G.3.10.6	Australia	0	0.0%				
G.3.10.7	Brazil	0	0.0%				
G.3.10.8	Canada	0	0.0%				
G.3.10.9	Japan	0	0.0%				
G.3.10.10	Korea	0	0.0%				
G.3.10.11	New Zealand	0	0.0%				
G.3.10.12	Singapore	0	0.0%				
G.3.10.13	US	0	0.0%				
G.3.10.14	Other	0	0.0%				
G.3.10.15	Total EU	91.5					
G.3.10.16	Total	91.5	100.0%				
OG.3.10.1	o/w [if relevant, please specify]		0.0%				
OG.3.10.2	o/w [if relevant, please specify]		0.0%				
OG.3.10.3	o/w [if relevant, please specify]		0.0%				
OG.3.10.4	o/w [if relevant, please specify]		0.0%				
OG.3.10.5	o/w [if relevant, please specify]		0.0%				
OG.3.10.6	o/w [if relevant, please specify]		0.0%				
OG.3.10.7	o/w [if relevant, please specify]		0.0%				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds			
G.3.11.1	Substitute and other marketable assets	91.5	0.6%	0.8%			
G.3.11.2	Central bank eligible assets	0	0.0%	0.0%			
G.3.11.3	Other	0	0.0%	0.0%			
G.3.11.4	Total	91.5	0.6%	0.8%			
OG.3.11.1	o/w [if relevant, please specify]						
OG.3.11.2	o/w [if relevant, please specify]						
OG.3.11.3	o/w [if relevant, please specify]						
OG.3.11.4	o/w [if relevant, please specify]						
OG.3.11.5	o/w [if relevant, please specify]						
OG.3.11.6	o/w [if relevant, please specify]						
OG.3.11.7	o/w [if relevant, please specify]						
12. Bond List							

G.3.12.1

Bond list

<https://www.coveredbondlabel.com/issuer/13>
1/

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. References to Capital Requirements Regulation (CRR)		
129(7)		Row
		Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	
G.4.1.4	(iii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	
G.4.1.6	(ii) Interest rate risk - cover pool:	
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(iii) Interest rate risk - covered bond:	163
G.4.1.9	(iii) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	
G.4.1.11	(iii) Maturity structure of cover assets:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triagers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coveraeqe Test (passe/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	Services	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15110.24	100.0%
M.7.1.2	Commercial	0.00	0.0%
M.7.1.3	Other	0.00	0.0%
M.7.1.4	Total	15,110.2	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	222377	0
OM.7.2.1	Optional information eg. Number of borrowers		
OM.7.2.2	Optional information eg. Number of guarantors		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.36%	0.00%
OM.7.3.1			[For completion]
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	0.0%	0.0%
M.7.4.2	Austria	0	0.0%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.7%	0.0%
M.7.5.2	Vlaams-Brabant	14.3%	0.0%
M.7.5.3	Oost-Vlaanderen	15.6%	0.0%
M.7.5.4	Brussels	8.7%	0.0%
M.7.5.5	West-Vlaanderen	11.1%	0.0%
M.7.5.6	Limburg	8.1%	0.0%
M.7.5.7	Liège	7.4%	0.0%
M.7.5.8	Hainaut	6.8%	0.0%
M.7.5.9	Brabant Wallon	5.1%	0.0%
M.7.5.10	Namur	4.3%	0.0%
M.7.5.11	Luxembourg	2.6%	0.0%
M.7.5.12	Other	0.3%	0.0%
M.7.5.13	TBC at a country level		
M.7.5.14	TBC at a country level		
M.7.5.15	TBC at a country level		
M.7.5.16	TBC at a country level		
M.7.5.17	TBC at a country level		
M.7.5.18	TBC at a country level		
M.7.5.19	TBC at a country level		
M.7.5.20	TBC at a country level		
M.7.5.21	TBC at a country level		
M.7.5.22	TBC at a country level		
M.7.5.23	TBC at a country level		
M.7.5.24	TBC at a country level		
M.7.5.25	TBC at a country level		
M.7.5.26	TBC at a country level		
M.7.5.27	TBC at a country level		
M.7.5.28	TBC at a country level		
M.7.5.29	TBC at a country level		
M.7.5.30	TBC at a country level		
M.7.5.31	TBC at a country level		
M.7.5.32	TBC at a country level		
M.7.5.33	TBC at a country level		
M.7.5.34	TBC at a country level		
M.7.5.35	TBC at a country level		
M.7.5.36	TBC at a country level		
M.7.5.37	TBC at a country level		
M.7.5.38	TBC at a country level		
M.7.5.39	TBC at a country level		
M.7.5.40	TBC at a country level		
M.7.5.41	TBC at a country level		
M.7.5.42	TBC at a country level		
M.7.5.43	TBC at a country level		
M.7.5.44	TBC at a country level		
M.7.5.45	TBC at a country level		
M.7.5.46	TBC at a country level		
M.7.5.47	TBC at a country level		
M.7.5.48	TBC at a country level		
M.7.5.49	TBC at a country level		
M.7.5.50	TBC at a country level		
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	81.5%	0.0%
M.7.6.2	Floating rate	0.0%	0.0%
M.7.6.3	Other	18.5%	0.0%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / interest only	4.7%	0.0%
M.7.7.2	Amortising	95.3%	0.0%
M.7.7.3	Other	0.0%	0.0%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			
8. Loan Seasoning		% Residential Loans	% Commercial Loans
M.7.8.1	Up to 12 months	5.4%	0.0%
M.7.8.2	≥ 12 - ≤ 24 months	35.5%	0.0%
M.7.8.3	≥ 24 - ≤ 36 months	16.0%	0.0%
M.7.8.4	≥ 36 - ≤ 60 months	10.4%	0.0%

M.7.8.5	≥ 60 months	32.6%	0.0%	32.6%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)				
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				
M.7A.10.1	Average loan size (000s)	Nominal 67.95	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	TBC at a country level	7089.55	173462	46.9% 78.0%
M.7A.10.3	TBC at a country level	5474.74	40322	36.2% 18.1%
M.7A.10.4	TBC at a country level	1495.41	6287	9.9% 2.8%
M.7A.10.5	TBC at a country level	461.79	1355	3.1% 0.6%
M.7A.10.6	TBC at a country level	588.75	951	3.9% 0.4%
M.7A.10.7	TBC at a country level			
M.7A.10.8	TBC at a country level			
M.7A.10.9	TBC at a country level			
M.7A.10.10	TBC at a country level			
M.7A.10.11	TBC at a country level			
M.7A.10.12	TBC at a country level			
M.7A.10.13	TBC at a country level			
M.7A.10.14	TBC at a country level			
M.7A.10.15	TBC at a country level			
M.7A.10.16	TBC at a country level			
M.7A.10.17	TBC at a country level			
M.7A.10.18	TBC at a country level			
M.7A.10.19	TBC at a country level			
M.7A.10.20	TBC at a country level			
M.7A.10.21	TBC at a country level			
M.7A.10.22	TBC at a country level			
M.7A.10.23	TBC at a country level			
M.7A.10.24	TBC at a country level			
M.7A.10.25	TBC at a country level			
M.7A.10.26	Total	15,110.2	222,377	100.0% 100.0%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Weighted Average LTV (%)	Nominal 0.55	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	5359.19	107811	35.5% 48.5%
M.7A.11.3	>40 - <=50 %	1463.88	22484	9.7% 10.1%
M.7A.11.4	>50 - <=60 %	1518.49	21363	10.0% 9.6%
M.7A.11.5	>60 - <=70 %	1683.98	21043	11.1% 9.5%
M.7A.11.6	>70 - <=80 %	1789.90	20025	11.8% 9.0%
M.7A.11.7	>80 - <=90 %	1784.19	17322	11.8% 7.8%
M.7A.11.8	>90 - <=100 %	1155.39	9043	7.6% 4.1%
M.7A.11.9	>100%	355.22	3286	2.4% 1.5%
M.7A.11.10	Total	15,110.2	222,377	100.0% 100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0% 0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0% 0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0% 0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0% 0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0% 0.0%
OM.7A.11.6	a/w >150 %			0.0% 0.0%
OM.7A.11.7				
OM.7A.11.8				
OM.7A.11.9				
12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Weighted Average LTV (%)	Nominal 47%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	6619.24	130239	43.8% 58.6%
M.7A.12.3	>40 - <=50 %	1603.61	21984	10.6% 9.9%
M.7A.12.4	>50 - <=60 %	1613.86	20088	10.7% 9.0%
M.7A.12.5	>60 - <=70 %	1644.08	18259	10.9% 8.2%
M.7A.12.6	>70 - <=80 %	1495.25	14936	9.9% 6.7%
M.7A.12.7	>80 - <=90 %	1161.40	9739	7.7% 4.4%
M.7A.12.8	>90 - <=100 %	740.50	5205	4.9% 2.3%
M.7A.12.9	>100%	232.30	1927	1.5% 0.9%
M.7A.12.10	Total	15,110.2	222,377	100.0% 100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0% 0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0% 0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0% 0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0% 0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0% 0.0%
OM.7A.12.6	a/w >150 %			0.0% 0.0%
OM.7A.12.7				
OM.7A.12.8				
OM.7A.12.9				
13. Breakdown by type				
M.7A.13.1	Owner occupied	% Residential Loans 0%		
M.7A.13.2	Second home/Holiday houses	0%		
M.7A.13.3	Buy-to-let/Non-owner occupied	0%		
M.7A.13.4	Subsidised housing	0%		
M.7A.13.5	Agricultural	0%		
M.7A.13.6	Other	100%		
OM.7A.13.1	a/w Private rental			
OM.7A.13.2	a/w Multi-family housing			
OM.7A.13.3	a/w Buildings under construction			
OM.7A.13.4	a/w Buildings land			
OM.7A.13.5	a/w [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				
M.7A.14.1	1st lien / No prior ranks	% Residential Loans 100%		
M.7A.14.2	Guaranteed	0%		
M.7A.14.3	Other	0%		
OM.7A.14.1				
OM.7A.14.2				
OM.7A.14.3				
OM.7A.14.4				
OM.7A.14.5				
OM.7A.14.6				
15. EPC Information of the financed RRE - optional				
M.7A.15.1	TBC at a country level	Nominal (mn)	Number of dwellings	% Residential Loans % No. of Dwellings
M.7A.15.2	TBC at a country level			
M.7A.15.3	TBC at a country level			
M.7A.15.4	TBC at a country level			
M.7A.15.5	TBC at a country level			
M.7A.15.6	TBC at a country level			
M.7A.15.7	TBC at a country level			
M.7A.15.8	TBC at a country level			
M.7A.15.9	TBC at a country level			
M.7A.15.10	TBC at a country level			
M.7A.15.11	TBC at a country level			
M.7A.15.12	TBC at a country level			
M.7A.15.13	TBC at a country level			

M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
M.2A.19.1					
M.2A.19.2					
M.2A.19.3					
M.2A.19.4					
M.2A.19.5					
M.2A.19.6					
M.2A.19.7					
M.2A.19.8					
M.2A.19.9					
M.2A.19.10					
M.2A.19.11					
M.2A.19.12					
M.2A.19.13					
M.2A.19.14					
M.2A.19.15					
M.2A.19.16					
M.2A.19.17					
M.2A.19.18					
M.2A.19.19					
M.2A.19.20					
M.2A.19.21					
M.2A.19.22					
M.2A.19.23					
M.2A.19.24					
M.2A.19.25					
M.2A.19.26					
M.2A.19.27					
M.2A.19.28					
M.2A.19.29					
M.2A.19.30					
M.2A.19.31					
M.2A.19.32					
M.2A.19.33					
M.2A.19.34					
M.2A.19.35					
M.2A.19.36					
M.2A.19.37					
M.2A.19.38					
M.2A.19.39					
M.2A.19.40					
M.2A.19.41					
M.2A.19.42					
M.2A.19.43					
M.2A.19.44					
M.2A.19.45					
M.2A.19.46					
M.2A.19.47					
M.2A.19.48					
M.2A.19.49					
M.2A.19.50					
7B Commercial Cover Pool					
20. Loan Size Information					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		

M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100%	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w [if relevant, please specify]				
OM.7B.23.2	a/w [if relevant, please specify]				
OM.7B.23.3	a/w [if relevant, please specify]				
OM.7B.23.4	a/w [if relevant, please specify]				
OM.7B.23.5	a/w [if relevant, please specify]				
OM.7B.23.6	a/w [if relevant, please specify]				
OM.7B.23.7	a/w [if relevant, please specify]				
OM.7B.23.8	a/w [if relevant, please specify]				
OM.7B.23.9	a/w [if relevant, please specify]				
OM.7B.23.10	a/w [if relevant, please specify]				
OM.7B.23.11	a/w [if relevant, please specify]				
OM.7B.23.12	a/w [if relevant, please specify]				
OM.7B.23.13	a/w [if relevant, please specify]				
OM.7B.23.14	a/w [if relevant, please specify]				
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0.0	0	0.0%	0.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
M.2B.25.15	TBC at a country level	[For completion]	[For completion]		

M.28.25.16	TBC at a country level	[For completion]	[For completion]		
M.28.25.17	TBC at a country level	[For completion]	[For completion]		
M.28.25.18	no data	[For completion]	[For completion]		
M.28.25.19	Total	0.0	0	0.0%	0.0%
OM.28.25.1					
OM.28.25.2					
OM.28.25.3					
	26. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.26.1	older than 1919	[For completion]	[For completion]		
M.28.26.2	1919 - 1945	[For completion]	[For completion]		
M.28.26.3	1945 - 1960	[For completion]	[For completion]		
M.28.26.4	1961 - 1970	[For completion]	[For completion]		
M.28.26.5	1971 - 1980	[For completion]	[For completion]		
M.28.26.6	1981 - 1990	[For completion]	[For completion]		
M.28.26.7	1991 - 2000	[For completion]	[For completion]		
M.28.26.8	2001 - 2005	[For completion]	[For completion]		
M.28.26.9	2006 and later	[For completion]	[For completion]		
M.28.26.10	no data	[For completion]	[For completion]		
M.28.26.11	Total	0.0	0	0.0%	0.0%
OM.28.26.1					
	27. New Commercial Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.28.27.1	New Property	[For completion]	[For completion]		
M.28.27.2	Existing Property	[For completion]	[For completion]		
M.28.27.3	other	[For completion]	[For completion]		
M.28.27.4	no data	[For completion]	[For completion]		
M.28.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

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

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/05/2021

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

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

Asset Based Solutions (cover pool and management)

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

Website

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

Remark

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

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

Retained Covered Bonds

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.74	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.75	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.97	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.98	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.53	10/12/2028
		11,500,000,000									

Totals

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

Current Weighted Average Fixed Coupon: 0.31 %

Weighted Average Remaining Average Life* 6.82

* 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	15,110,239,678 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	700,961,417 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	38.28 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,150,249,145 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.65 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,436,259 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	700,961,417 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,150,249,145
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	112.55 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,061,501,308 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,058,981,308
<i>Total Interest Proceeds Public Finance Exposures</i>	2,520,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	15,901,416,214 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,110,239,678
<i>Total Principal Proceeds Public Finance Exposures</i>	90,215,119
<i>Total Principal Proceeds Financial Institution Exposures</i>	700,961,417
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	250,799,978 (X)
Costs, Fees and expenses Covered Bonds	106,104,412 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,106,013,132
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,448,811,674 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,788,584 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,441,023,090
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	90,215,119 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	90,215,119 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 31/05/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,110,239,678.10
Principal Redemptions between Cut-off Date and Maturity Date	15,110,239,678.10
Interest Payments between Cut-off Date and Maturity Date	2,058,981,307.81
Number of borrowers	116,015.00
Number of loans	222,377.00
Average Outstanding Balance per borrower	130,244
Average Outstanding Balance per loan	67,949
Weighted average Current Loan to Current Value	47.38 %
Weighted average seasoning (in Years)	3.45
Weighted average remaining maturity (in years, at 0% CPR)	14.92
Weighted average initial maturity (in years, at 0% CPR)	18.37
Percentage of Fixed Rate Loans	81.51 %
Percentage of Variable Rate Loans	18.49 %
Weighted average interest rate	1.69 %
Weighted average interest rate Fixed Rate Loans	1.74 %
Weighted average interest rate Variable Rate Loans	1.48 %
Weighted Remaining average life (in years, at 0% CPR)	7.78
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.57

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	700,961,417
---	-------------

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

Retained Covered Bonds

Stratification Tables

Portfolio Cut-off Date

31/05/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,368,684,378.30	15.68 %	34,308	15.43 %
Oost-Vlaanderen	2,358,071,929.70	15.61 %	36,350	16.35 %
Vlaams-Brabant	2,162,151,941.07	14.31 %	30,550	13.74 %
West-Vlaanderen	1,680,068,642.49	11.12 %	27,626	12.42 %
Brussels	1,321,166,491.49	8.74 %	12,695	5.71 %
Limburg	1,219,379,921.71	8.07 %	21,079	9.48 %
Liège	1,113,224,885.95	7.37 %	17,099	7.69 %
Hainaut	1,026,718,529.48	6.79 %	16,496	7.42 %
Brabant Wallon	766,930,669.54	5.08 %	9,289	4.18 %
Namur	650,344,232.03	4.30 %	10,234	4.60 %
Luxembourg	398,992,774.86	2.64 %	5,867	2.64 %
Other	44,505,281.48	0.29 %	784	0.35 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	820,357,620.38	5.43 %	7,515	3.38 %
>1 and <=2	5,362,612,410.66	35.49 %	61,193	27.52 %
>2 and <=3	2,423,399,242.89	16.04 %	31,735	14.27 %
>3 and <=4	1,565,595,328.68	10.36 %	21,564	9.70 %
>4 and <=5	2,413,812,562.92	15.97 %	38,441	17.29 %
>5 and <=6	944,596,236.35	6.25 %	18,236	8.20 %
>6 and <=7	513,882,889.20	3.40 %	10,503	4.72 %
>7 and <=8	75,199,898.06	0.50 %	1,504	0.68 %
>8 and <=9	76,067,405.52	0.50 %	1,787	0.80 %
>9 and <=10	118,645,845.24	0.79 %	7,195	3.24 %
>10 and <=11	281,487,259.47	1.86 %	7,703	3.46 %
>11 and <=12	265,251,546.88	1.76 %	5,611	2.52 %
>12 and <=13	57,766,449.76	0.38 %	1,689	0.76 %
>13 and <=14	16,077,269.51	0.11 %	367	0.17 %
>14 and <=15	14,967,970.99	0.10 %	459	0.21 %
>15 and <=16	62,082,325.87	0.41 %	1,749	0.79 %
>16 and <=17	64,068,746.22	0.42 %	2,578	1.16 %
>17 and <=18	24,023,264.55	0.16 %	1,683	0.76 %
>18 and <=19	5,499,531.99	0.04 %	475	0.21 %
>19 and <=20	1,282,097.61	0.01 %	120	0.05 %
>20 and <=21	800,236.63	0.01 %	55	0.02 %
>21 and <=22	1,584,440.47	0.01 %	109	0.05 %
>22 and <=23	522,144.16	0.00 %	37	0.02 %
>23 and <=24	324,379.02	0.00 %	25	0.01 %
>24 and <=25	156,707.26	0.00 %	24	0.01 %
>31 and <=32	64,997.68	0.00 %	5	0.00 %
>29 and <=30	3,485.46	0.00 %	1	0.00 %
>27 and <=28	42,042.74	0.00 %	2	0.00 %
>30 and <=31	18,096.23	0.00 %	1	0.00 %
>25 and <=26	39,751.13	0.00 %	8	0.00 %
>28 and <=29	7,494.57	0.00 %	3	0.00 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,416,398.18	0.01 %	2,338	1.05 %
<=1	114,457,678.91	0.76 %	6,328	2.85 %
>1 and <=2	123,437,851.91	0.82 %	3,698	1.66 %
>2 and <=3	157,386,287.31	1.04 %	4,531	2.04 %
>3 and <=4	284,127,318.82	1.88 %	8,083	3.63 %
>4 and <=5	297,349,248.41	1.97 %	9,092	4.09 %
>5 and <=6	360,059,297.63	2.38 %	10,443	4.70 %
>6 and <=7	386,811,806.34	2.56 %	9,285	4.18 %
>7 and <=8	559,210,211.66	3.70 %	12,520	5.63 %
>8 and <=9	750,231,596.36	4.97 %	14,944	6.72 %
>9 and <=10	452,625,616.83	3.00 %	8,670	3.90 %
>10 and <=11	593,668,427.45	3.93 %	10,075	4.53 %
>11 and <=12	677,052,297.32	4.48 %	10,103	4.54 %
>12 and <=13	660,010,818.27	4.37 %	9,260	4.16 %
>13 and <=14	1,048,803,987.84	6.94 %	14,092	6.34 %
>14 and <=15	554,776,304.83	3.67 %	7,140	3.21 %
>15 and <=16	790,441,632.50	5.23 %	9,437	4.24 %
>16 and <=17	827,212,464.57	5.47 %	9,451	4.25 %
>17 and <=18	839,277,806.23	5.55 %	9,342	4.20 %
>18 and <=19	1,621,654,157.38	10.73 %	17,069	7.68 %
>19 and <=20	555,624,115.58	3.68 %	6,014	2.70 %
>20 and <=21	638,174,188.45	4.22 %	6,580	2.96 %
>21 and <=22	457,958,462.05	3.03 %	4,529	2.04 %
>22 and <=23	614,088,347.36	4.06 %	5,783	2.60 %
>23 and <=24	1,359,050,915.16	8.99 %	10,870	4.89 %
>24 and <=25	348,975,416.76	2.31 %	2,372	1.07 %
>25 and <=26	12,922,692.03	0.09 %	128	0.06 %
>26 and <=27	9,609,089.08	0.06 %	82	0.04 %
>27 and <=28	7,137,628.00	0.05 %	61	0.03 %
>28 and <=29	5,885,476.76	0.04 %	50	0.02 %
>29 and <=30	802,138.12	0.01 %	7	0.00 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	578,285.04	0.00 %	34	0.02 %
>1 and <=2	31,102,655.27	0.21 %	457	0.21 %
>2 and <=3	42,619,199.90	0.28 %	492	0.22 %
>3 and <=4	17,212,027.38	0.11 %	415	0.19 %
>4 and <=5	305,545,081.19	2.02 %	2,802	1.26 %
>5 and <=6	31,703,188.52	0.21 %	1,273	0.57 %
>6 and <=7	64,152,549.06	0.42 %	1,862	0.84 %
>7 and <=8	86,967,708.39	0.58 %	2,486	1.12 %
>8 and <=9	110,604,867.88	0.73 %	2,944	1.32 %
>9 and <=10	1,381,290,846.39	9.14 %	34,560	15.54 %
>10 and <=11	175,002,129.62	1.16 %	9,525	4.28 %
>11 and <=12	235,007,340.41	1.56 %	4,463	2.01 %
>12 and <=13	768,960,597.72	5.09 %	13,609	6.12 %
>13 and <=14	139,607,325.52	0.92 %	2,634	1.18 %
>14 and <=15	1,909,559,778.72	12.64 %	29,783	13.39 %
>15 and <=16	182,612,449.53	1.21 %	2,814	1.27 %
>16 and <=17	234,534,542.00	1.55 %	3,393	1.53 %
>17 and <=18	889,801,242.43	5.89 %	11,605	5.22 %
>18 and <=19	231,133,019.21	1.53 %	5,377	2.42 %
>19 and <=20	3,437,894,796.23	22.75 %	41,949	18.86 %
>20 and <=21	332,836,353.11	2.20 %	4,326	1.95 %
>21 and <=22	147,439,609.41	0.98 %	2,073	0.93 %
>22 and <=23	200,554,511.99	1.33 %	2,610	1.17 %
>23 and <=24	130,493,279.28	0.86 %	1,608	0.72 %
>24 and <=25	3,233,710,498.08	21.40 %	30,840	13.87 %
>25 and <=26	489,095,585.10	3.24 %	4,638	2.09 %
>26 and <=27	21,595,240.24	0.14 %	236	0.11 %
>27 and <=28	12,191,724.67	0.08 %	140	0.06 %
>28 and <=29	9,733,439.79	0.06 %	107	0.05 %
>29 and <=30	219,292,521.07	1.45 %	2,871	1.29 %
>30 and <=31	33,025,783.13	0.22 %	390	0.18 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	666,142.55	0.00 %	7	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	115,523.60	0.00 %	1	0.00 %
>39 and <=40	305,528.88	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,882,235.72	0.02 %	39	0.02 %
>40 and <=41	90,962.82	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	10,304.24	0.00 %	2	0.00 %
1993	42,718.53	0.00 %	4	0.00 %
1996	109,802.44	0.00 %	24	0.01 %
1997	293,800.83	0.00 %	24	0.01 %
1998	227,807.27	0.00 %	21	0.01 %
1999	1,715,241.02	0.01 %	116	0.05 %
2000	777,298.48	0.01 %	45	0.02 %
2001	807,933.47	0.01 %	101	0.05 %
2002	3,713,275.70	0.02 %	176	0.08 %
2003	17,348,908.06	0.11 %	1,417	0.64 %
2004	40,101,195.27	0.27 %	1,972	0.89 %
2005	81,877,087.07	0.54 %	2,624	1.18 %
2006	24,116,088.29	0.16 %	683	0.31 %
2007	12,919,484.36	0.09 %	293	0.13 %
2008	21,705,254.55	0.14 %	582	0.26 %
2009	184,054,710.61	1.22 %	4,232	1.90 %
2010	308,938,043.36	2.04 %	7,036	3.16 %
2011	194,775,727.43	1.29 %	10,054	4.52 %
2012	51,815,712.16	0.34 %	1,328	0.60 %
2013	92,505,377.02	0.61 %	1,891	0.85 %
2014	217,905,812.55	1.44 %	4,263	1.92 %
2015	876,438,988.29	5.80 %	17,211	7.74 %
2016	2,066,099,897.17	13.67 %	35,768	16.08 %
2017	1,506,740,384.03	9.97 %	21,177	9.52 %
2018	2,392,037,723.46	15.83 %	31,329	14.09 %
2019	4,824,712,680.51	31.93 %	57,296	25.77 %
2020	2,171,395,813.61	14.37 %	22,568	10.15 %
2021	16,969,514.41	0.11 %	134	0.06 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,503,128,624.78	16.57 %	56,312	48.54 %
>100 and <=200	5,235,394,097.63	34.65 %	35,894	30.94 %
>200 and <=300	3,881,954,576.61	25.69 %	16,059	13.84 %
>300 and <=400	1,599,355,666.09	10.58 %	4,724	4.07 %
>400	1,890,406,712.99	12.51 %	3,026	2.61 %
	15,110,239,678.10	100.00 %	116,015	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	75,096,984.50	0.50 %	1,734	0.78 %
0.5 - 1%	569,878,017.79	3.77 %	9,763	4.39 %
1 - 1.5%	4,153,827,828.38	27.49 %	53,201	23.92 %
1.5 - 2%	8,377,768,552.93	55.44 %	115,826	52.09 %
2 - 2.5%	1,178,147,908.53	7.80 %	21,187	9.53 %
2.5 - 3%	545,112,297.03	3.61 %	13,345	6.00 %
3 - 3.5%	132,513,639.89	0.88 %	4,476	2.01 %
3.5 - 4%	47,135,122.37	0.31 %	1,556	0.70 %
4 - 4.5%	18,713,241.87	0.12 %	720	0.32 %
4.5 - 5%	7,563,409.79	0.05 %	334	0.15 %
5 - 5.5%	3,522,704.28	0.02 %	154	0.07 %
5.5 - 6%	642,711.21	0.00 %	48	0.02 %
6 - 6.5%	91,928.14	0.00 %	18	0.01 %
6.5 - 7%	136,049.74	0.00 %	8	0.00 %
8.5 - 9%	18,266.71	0.00 %	2	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,885.38	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

8. Interest Rate Type

Classification : Internal

	In EUR	In %	In number of loans	In %
Fixed	12,315,919,059.24	81.51 %	179,499	80.72 %
Variable	33,805,342.86	0.22 %	1,373	0.62 %
Variable With Cap	2,760,515,276.00	18.27 %	41,505	18.66 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	653,038,877.93	4.32 %	13,349	6.00 %
2022	540,575,163.91	3.58 %	10,227	4.60 %
2023	360,683,988.07	2.39 %	4,008	1.80 %
2024	284,364,584.22	1.88 %	3,171	1.43 %
2025	129,691,964.96	0.86 %	1,714	0.77 %
2026	124,429,992.63	0.82 %	1,439	0.65 %
2027	87,717,886.40	0.58 %	968	0.44 %
2028	51,238,571.51	0.34 %	582	0.26 %
2029	96,794,038.03	0.64 %	926	0.42 %
2030	9,899,441.81	0.07 %	100	0.04 %
2033	91,536,749.80	0.61 %	1,174	0.53 %
2034	278,979,713.22	1.85 %	2,955	1.33 %
2035	19,122,826.33	0.13 %	168	0.08 %
Fixed To Maturity	12,382,165,879.28	81.95 %	181,596	81.66 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,110,103,561.42	100.00 %	222,365	99.99 %
Twice A Year	136,116.68	0.00 %	12	0.01 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,240,832,856.37	94.25 %	213,888	96.18 %
Interest only	707,223,938.21	4.68 %	4,740	2.13 %
Linear	162,182,883.52	1.07 %	3,749	1.69 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	15,790,919.67	0.10 %	1,447	0.65 %
1-10%	1,395,188,663.14	9.23 %	30,600	13.76 %
11-20%	1,187,217,172.36	7.86 %	25,882	11.64 %
21-30%	1,327,067,396.57	8.78 %	25,306	11.38 %
31-40%	1,433,926,017.50	9.49 %	24,576	11.05 %
41-50%	1,463,883,705.16	9.69 %	22,484	10.11 %
51-60%	1,518,493,092.86	10.05 %	21,363	9.61 %
61-70%	1,683,975,616.21	11.14 %	21,043	9.46 %
71-80%	1,789,896,428.34	11.85 %	20,025	9.00 %
81-90%	1,784,187,113.05	11.81 %	17,322	7.79 %
91-100%	1,155,394,328.29	7.65 %	9,043	4.07 %
101-110%	71,401,834.29	0.47 %	792	0.36 %
111-120%	41,289,834.58	0.27 %	460	0.21 %
>120%	242,527,556.08	1.61 %	2,034	0.91 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	268,534,117.49	1.78 %	18,956	8.52 %
21-40%	426,277,198.33	2.82 %	15,258	6.86 %
41-60%	768,785,180.81	5.09 %	18,277	8.22 %
61-80%	1,497,790,140.49	9.91 %	24,783	11.14 %
81-100%	2,931,967,896.40	19.40 %	34,867	15.68 %
101-120%	720,419,548.48	4.77 %	14,011	6.30 %
121-140%	738,661,184.35	4.89 %	12,430	5.59 %
141-160%	795,924,931.25	5.27 %	12,119	5.45 %
161-180%	883,205,414.84	5.85 %	12,173	5.47 %
181-200%	872,850,703.67	5.78 %	10,441	4.70 %
201-300%	2,514,265,988.94	16.64 %	27,754	12.48 %
301-400%	1,084,687,179.97	7.18 %	9,987	4.49 %
401-500%	441,272,067.41	2.92 %	3,871	1.74 %
>500%	1,165,598,125.67	7.71 %	7,450	3.35 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	312,858,823.24	2.07 %	14,126	6.35 %
>1 and <=2	409,217,233.37	2.71 %	11,520	5.18 %
>2 and <=3	650,048,490.80	4.30 %	19,305	8.68 %
>3 and <=4	855,532,229.83	5.66 %	19,924	8.96 %
>4 and <=5	1,193,132,121.90	7.90 %	23,575	10.60 %
>5 and <=6	1,153,199,509.34	7.63 %	18,864	8.48 %
>6 and <=7	1,569,203,819.56	10.39 %	21,718	9.77 %
>7 and <=8	1,229,735,961.80	8.14 %	15,744	7.08 %
>8 and <=9	1,518,467,562.74	10.05 %	17,297	7.78 %
>9 and <=10	2,373,044,853.72	15.70 %	25,233	11.35 %
>10 and <=11	946,881,176.33	6.27 %	10,220	4.60 %
>11 and <=12	1,001,869,797.11	6.63 %	9,696	4.36 %
>12 and <=13	1,841,364,154.18	12.19 %	14,673	6.60 %
>13 and <=14	32,092,121.24	0.21 %	278	0.13 %
>14 and <=15	17,042,748.03	0.11 %	139	0.06 %
>15 and <=16	6,191,292.16	0.04 %	61	0.03 %
>16 and <=17	205,766.93	0.00 %	2	0.00 %
>17 and <=18	152,015.82	0.00 %	2	0.00 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

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

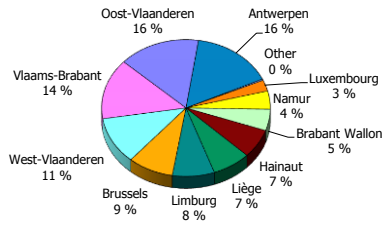
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,382,165,879.28	81.95 %	181,596	81.66 %
>=0 and <=1	1,301,603,551.51	8.61 %	24,997	11.24 %
>1 and <=2	614,706,681.56	4.07 %	6,831	3.07 %
>2 and <=3	216,705,627.26	1.43 %	2,513	1.13 %
>3 and <=4	107,543,338.68	0.71 %	1,220	0.55 %
>4 and <=5	97,875,310.46	0.65 %	929	0.42 %
>6 and <=7	368,631,468.23	2.44 %	4,098	1.84 %
>7 and <=8	21,007,821.12	0.14 %	193	0.09 %
	15,110,239,678.10	100.00 %	222,377	100.00 %

Retained Covered Bonds

Stratification Tables

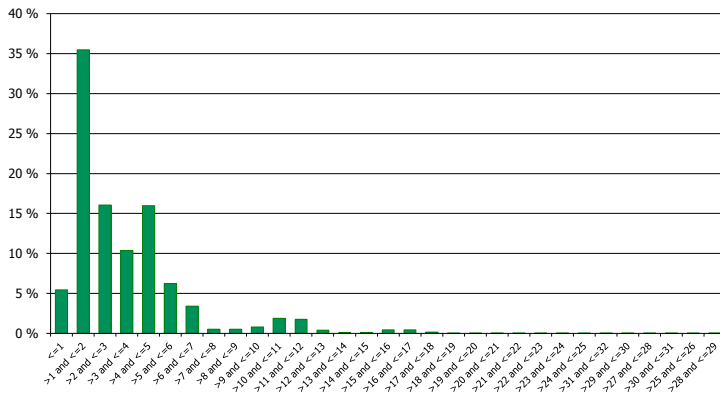
Portfolio Cut-off Date 31/05/2021

1. Geographic distribution



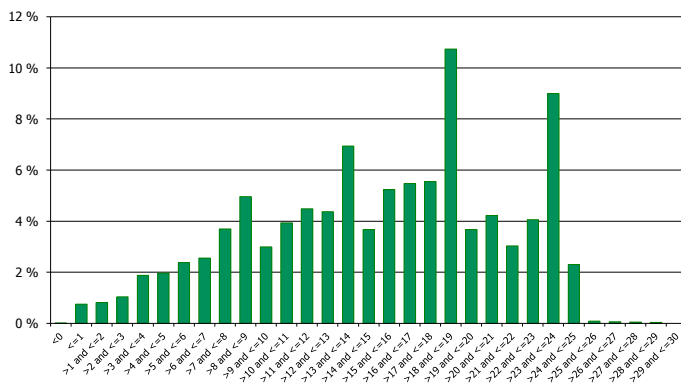
2. Seasoning

Distribution per Seasoning



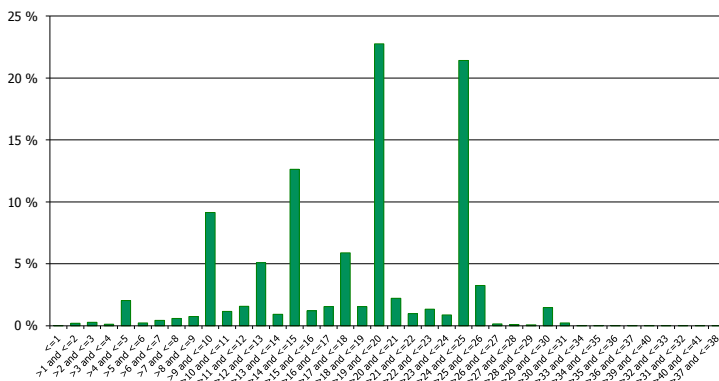
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



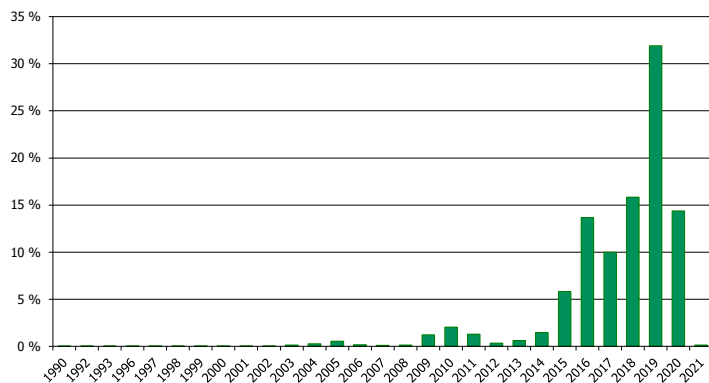
4. Original term to maturity

Distribution of Initial Term (in years)



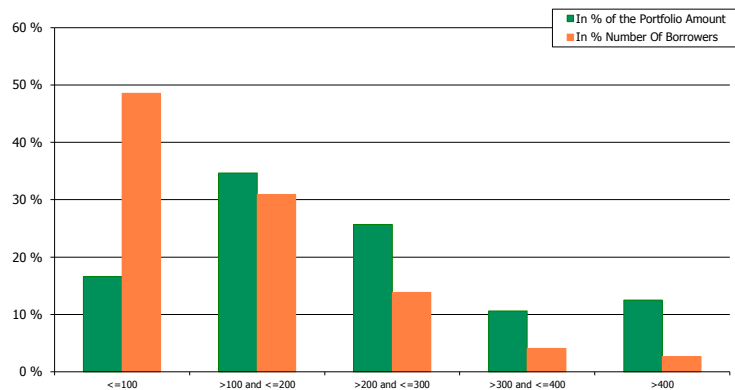
5. Origination Year

Distribution Origination Year



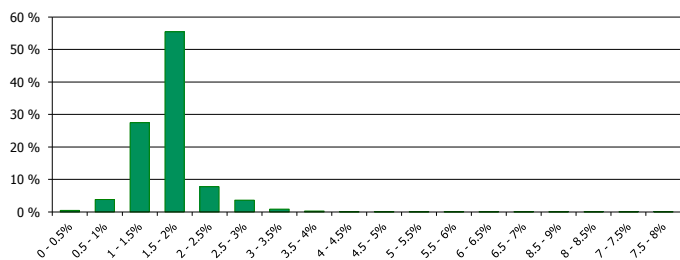
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



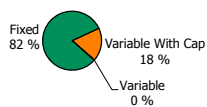
7. Interest Rate

Distribution per Interest Rate



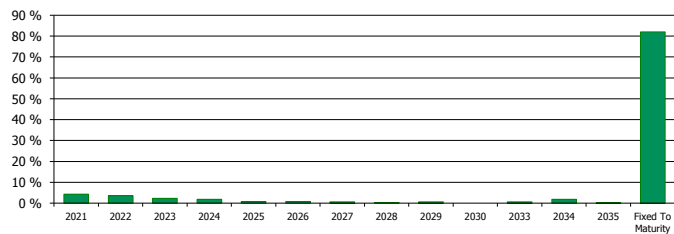
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



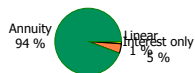
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



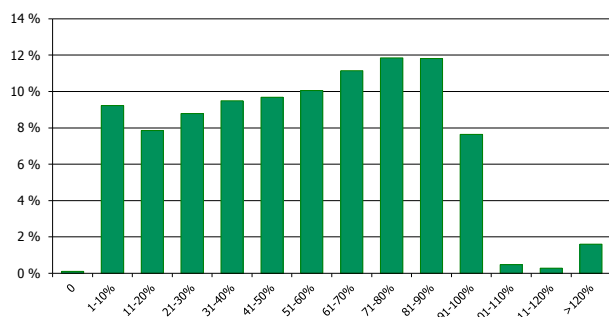
11. Repayment Type

Distribution per Repayment Type



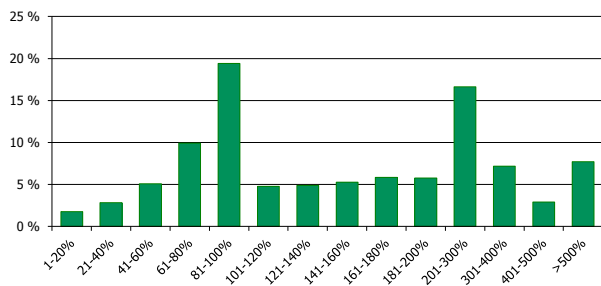
12. Current Loan to Current Value (LTV)

Current LTV Distribution



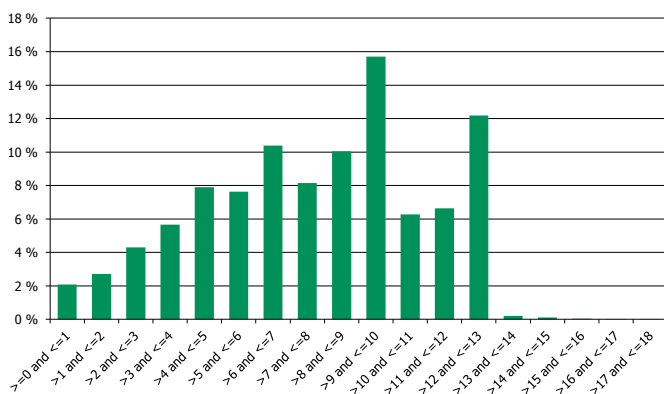
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



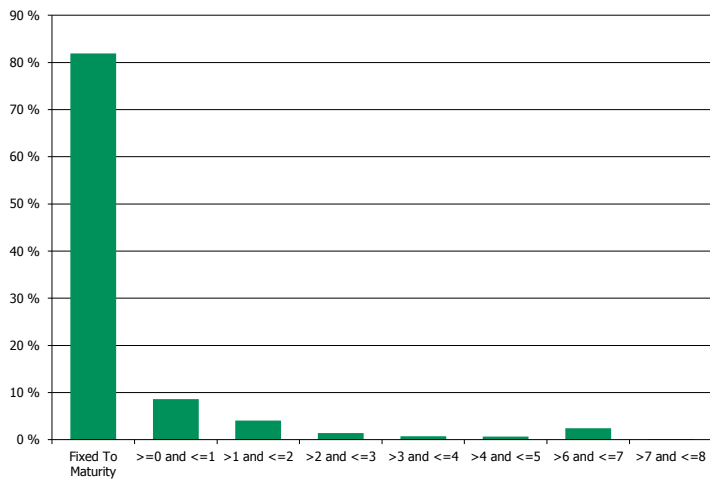
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Retained Covered Bonds

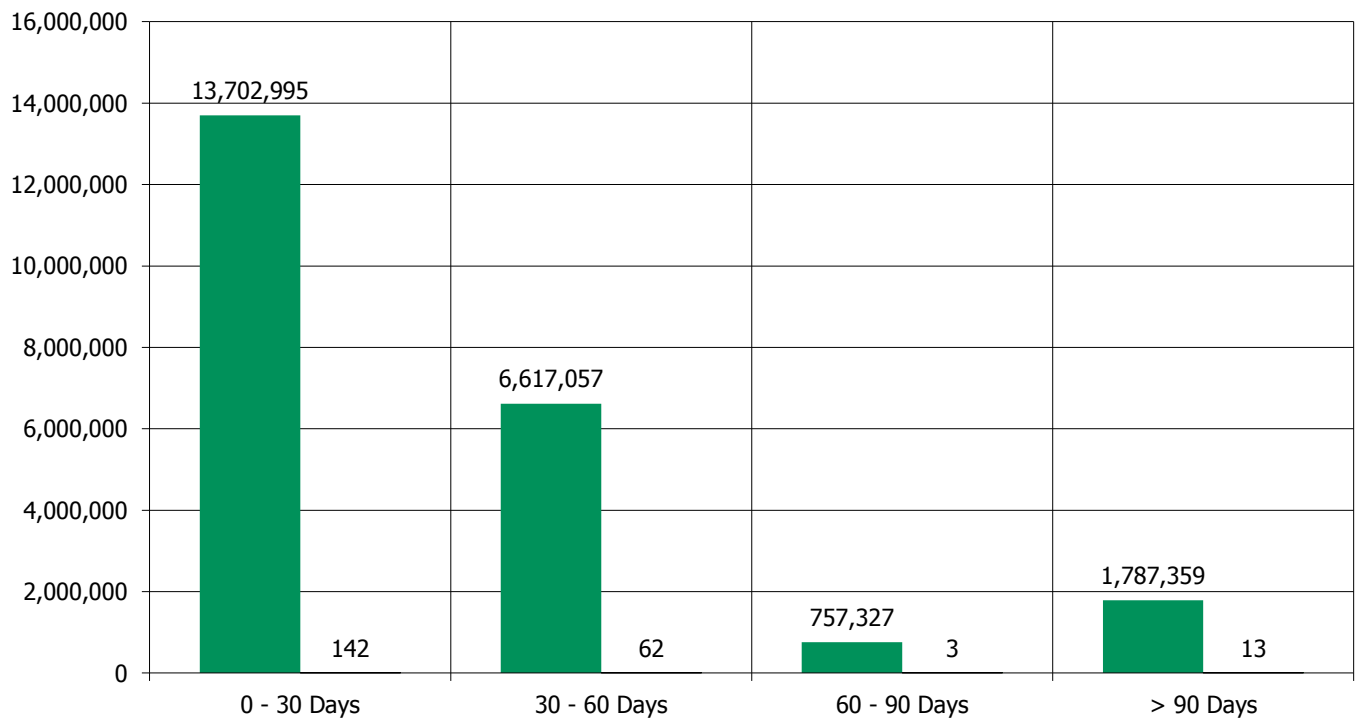
Cover Pool Performance

Portfolio Cut-off Date 31/05/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,087,374,939.51	99.85 %	222,157	99.90 %
0 - 30 Days	13,702,994.87	0.09 %	142	0.06 %
30 - 60 Days	6,617,057.42	0.04 %	62	0.03 %
60 - 90 Days	757,327.40	0.01 %	3	0.00 %
> 90 Days	1,787,358.90	0.01 %	13	0.01 %
Total	15,110,239,678.10	100.00 %	222,377	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date May/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/06/2021	1	11,500,000,000	14,605,006,158	14,580,234,987	14,543,154,449	14,481,556,264
1/07/2021	2	11,500,000,000	14,509,397,938	14,461,013,493	14,388,734,249	14,269,057,714
1/08/2021	3	11,500,000,000	14,415,775,195	14,343,334,266	14,235,347,483	14,057,153,760
1/09/2021	4	11,500,000,000	14,322,739,599	14,226,595,831	14,083,579,174	13,848,380,309
1/10/2021	5	11,500,000,000	14,229,020,450	14,110,306,954	13,934,079,200	13,645,212,403
1/11/2021	6	11,500,000,000	14,133,412,185	13,991,725,035	13,781,838,866	13,438,964,699
1/12/2021	7	11,500,000,000	14,040,210,823	13,876,643,349	13,634,841,690	13,241,123,263
1/01/2022	8	11,500,000,000	13,948,242,127	13,762,364,436	13,488,163,458	13,043,200,448
1/02/2022	9	11,500,000,000	13,854,934,146	13,647,114,060	13,341,193,418	12,846,435,725
1/03/2022	10	11,500,000,000	13,760,994,145	13,533,816,649	13,200,040,506	12,661,881,447
1/04/2022	11	11,500,000,000	13,666,018,705	13,417,613,210	13,053,420,742	12,468,205,025
1/05/2022	12	11,500,000,000	13,574,940,353	13,306,313,395	12,913,280,460	12,283,786,669
1/06/2022	13	11,500,000,000	13,482,563,119	13,193,349,249	12,771,090,647	12,097,072,657
1/07/2022	14	11,500,000,000	13,389,191,651	13,080,475,007	12,630,664,839	11,915,015,074
1/08/2022	15	11,500,000,000	13,295,357,739	12,966,774,664	12,489,031,252	11,731,505,728
1/09/2022	16	11,500,000,000	13,201,950,547	12,853,837,849	12,348,769,905	11,550,620,700
1/10/2022	17	11,500,000,000	13,109,407,253	12,742,784,281	12,211,948,944	11,375,819,372
1/11/2022	18	11,500,000,000	13,016,480,178	12,630,996,540	12,074,032,982	11,199,707,620
1/12/2022	19	11,500,000,000	12,923,219,187	12,519,913,419	11,938,391,988	11,028,494,863
1/01/2023	20	11,500,000,000	12,831,195,136	12,409,677,749	11,803,182,056	10,857,407,452
1/02/2023	21	11,500,000,000	12,738,192,639	12,298,835,301	11,668,006,986	10,687,603,421
1/03/2023	22	11,500,000,000	12,644,235,634	12,189,415,384	11,537,632,135	10,527,744,802
1/04/2023	23	11,500,000,000	12,553,946,275	12,081,847,263	11,406,732,182	10,364,217,671
1/05/2023	24	11,500,000,000	12,458,406,120	11,970,219,651	11,273,526,519	10,201,197,478
1/06/2023	25	11,500,000,000	12,364,123,188	11,859,482,491	11,140,828,843	10,038,422,857
1/07/2023	26	11,500,000,000	12,270,212,983	11,750,086,841	11,010,894,655	9,880,676,370
1/08/2023	27	11,500,000,000	12,177,866,596	11,641,875,925	10,881,746,153	9,723,425,192
1/09/2023	28	11,500,000,000	12,083,138,391	11,531,725,153	10,751,374,750	9,566,240,745
1/10/2023	29	11,500,000,000	11,992,022,473	11,425,981,784	10,626,567,659	9,416,432,583
1/11/2023	30	11,500,000,000	11,897,626,633	11,316,814,798	10,498,271,157	9,263,344,064
1/12/2023	31	11,500,000,000	11,801,709,925	11,207,154,755	10,370,954,132	9,113,491,781
1/01/2024	32	11,500,000,000	11,709,319,433	11,100,559,422	10,246,187,603	8,965,716,779
1/02/2024	33	11,500,000,000	11,616,636,776	10,994,016,931	10,122,037,261	8,819,566,996
1/03/2024	34	11,500,000,000	11,524,130,559	10,889,163,098	10,001,645,902	8,680,132,487
1/04/2024	35	11,500,000,000	11,432,779,316	10,784,522,787	9,880,342,449	8,538,537,618
1/05/2024	36	11,500,000,000	11,340,251,089	10,679,682,531	9,760,210,293	8,400,144,508
1/06/2024	37	11,500,000,000	11,243,490,836	10,570,599,575	9,635,950,196	8,258,073,587
1/07/2024	38	11,500,000,000	11,146,598,508	10,462,304,847	9,513,757,177	8,119,931,170
1/08/2024	39	11,500,000,000	11,056,237,245	10,359,889,901	9,396,668,919	7,986,028,029
1/09/2024	40	11,500,000,000	10,961,648,721	10,253,837,966	9,276,824,239	7,850,780,822
1/10/2024	41	11,500,000,000	10,862,679,749	10,144,580,814	9,155,387,946	7,716,251,236
1/11/2024	42	11,500,000,000	10,766,360,079	10,037,575,152	9,035,777,917	7,583,187,174
1/12/2024	43	11,500,000,000	10,668,339,028	9,929,863,494	8,916,815,567	7,452,673,492
1/01/2025	44	11,500,000,000	10,573,931,935	9,825,298,630	8,800,479,947	7,324,285,896
1/02/2025	45	11,500,000,000	10,479,605,892	9,721,135,085	8,685,036,931	7,197,591,914
1/03/2025	46	11,500,000,000	10,388,523,508	9,621,880,917	8,576,612,431	7,080,539,444
1/04/2025	47	11,500,000,000	10,299,390,335	9,523,146,109	8,467,015,367	6,960,453,378
1/05/2025	48	11,500,000,000	10,207,120,319	9,422,338,978	8,356,768,897	6,841,662,655
1/06/2025	49	11,500,000,000	10,114,669,968	9,321,160,497	8,246,007,901	6,722,388,854
1/07/2025	50	11,500,000,000	10,023,678,533	9,222,145,283	8,138,333,590	6,607,413,022
1/08/2025	51	11,500,000,000	9,936,055,758	9,126,024,464	8,033,027,420	6,494,292,368
1/09/2025	52	11,500,000,000	9,845,537,244	9,027,548,017	7,926,136,016	6,380,735,280
1/10/2025	53	11,500,000,000	9,762,495,154	8,936,712,351	7,827,070,766	6,275,156,339
1/11/2025	54	11,500,000,000	9,679,624,029	8,845,822,410	7,727,762,922	6,169,297,300
1/12/2025	55	11,500,000,000	9,585,116,574	8,745,077,984	7,620,948,517	6,059,084,661
1/01/2026	56	11,500,000,000	9,501,269,481	8,653,876,690	7,522,291,113	5,955,315,154
1/02/2026	57	9,000,000,000	9,417,960,049	8,563,448,484	7,424,756,519	5,853,201,140
1/03/2026	58	9,000,000,000	9,335,061,499	8,475,067,230	7,331,246,044	5,757,368,647

Classification: Internal

1/04/2026	59	9,000,000,000	9,252,679,408	8,386,027,117	7,235,774,077	5,658,324,644
1/05/2026	60	9,000,000,000	9,170,465,350	8,297,871,064	7,142,087,812	5,562,168,381
1/06/2026	61	9,000,000,000	9,087,528,802	8,208,879,629	7,047,522,703	5,465,275,378
1/07/2026	62	9,000,000,000	9,005,304,586	8,121,253,259	6,955,132,652	5,371,518,389
1/08/2026	63	9,000,000,000	8,923,115,812	8,033,484,428	6,862,469,267	5,277,505,341
1/09/2026	64	9,000,000,000	8,841,790,805	7,946,766,293	6,771,127,478	5,185,204,374
1/10/2026	65	9,000,000,000	8,761,120,300	7,861,336,921	6,681,850,064	5,095,862,466
1/11/2026	66	9,000,000,000	8,677,618,553	7,773,204,630	6,590,138,017	5,004,631,460
1/12/2026	67	9,000,000,000	8,596,658,752	7,688,042,810	6,501,895,268	4,917,378,575
1/01/2027	68	9,000,000,000	8,516,422,586	7,603,369,345	6,413,932,086	4,830,306,083
1/02/2027	69	9,000,000,000	8,436,391,728	7,519,143,975	6,326,751,302	4,744,469,699
1/03/2027	70	9,000,000,000	8,357,259,686	7,437,203,821	6,243,428,785	4,664,070,300
1/04/2027	71	9,000,000,000	8,278,168,270	7,354,324,957	6,158,151,757	4,580,880,178
1/05/2027	72	6,500,000,000	8,199,855,156	7,272,794,342	6,074,893,179	4,500,422,363
1/06/2027	73	6,500,000,000	8,121,492,794	7,191,074,172	5,991,357,025	4,419,737,212
1/07/2027	74	6,500,000,000	8,044,067,020	7,110,827,538	5,909,916,497	4,341,788,621
1/08/2027	75	6,500,000,000	7,966,227,364	7,030,074,734	5,827,942,171	4,263,430,471
1/09/2027	76	6,500,000,000	7,888,715,198	6,949,863,914	5,746,794,738	4,186,260,560
1/10/2027	77	6,500,000,000	7,810,584,902	6,869,737,483	5,666,557,415	4,110,890,866
1/11/2027	78	6,500,000,000	7,734,234,822	6,791,046,694	5,587,402,548	4,036,298,116
1/12/2027	79	5,000,000,000	7,657,054,076	6,712,242,487	5,508,973,074	3,963,327,921
1/01/2028	80	5,000,000,000	7,579,775,423	6,633,229,762	5,430,279,028	3,890,165,898
1/02/2028	81	5,000,000,000	7,502,722,705	6,554,663,137	5,352,313,889	3,818,072,503
1/03/2028	82	5,000,000,000	7,424,928,191	6,476,406,215	5,275,829,120	3,748,597,957
1/04/2028	83	5,000,000,000	7,347,520,919	6,398,017,643	5,198,716,873	3,678,162,642
1/05/2028	84	5,000,000,000	7,270,424,438	6,320,492,606	5,123,083,419	3,609,792,798
1/06/2028	85	5,000,000,000	7,193,267,596	6,242,810,588	5,047,249,237	3,541,195,905
1/07/2028	86	5,000,000,000	7,119,413,073	6,168,572,788	4,974,953,820	3,476,262,819
1/08/2028	87	5,000,000,000	7,044,535,923	6,093,343,610	4,901,783,460	3,410,627,514
1/09/2028	88	5,000,000,000	6,970,029,962	6,018,672,399	4,829,400,813	3,346,031,611
1/10/2028	89	5,000,000,000	6,897,347,456	5,946,134,446	4,759,452,949	3,284,051,130
1/11/2028	90	5,000,000,000	6,825,906,612	5,874,565,381	4,690,208,482	3,222,564,655
1/12/2028	91	5,000,000,000	6,753,730,569	5,802,908,075	4,621,594,782	3,162,404,647
1/01/2029	92	5,000,000,000	6,681,732,285	5,731,308,815	4,552,962,528	3,102,246,268
1/02/2029	93	2,500,000,000	6,610,481,964	5,660,576,220	4,485,336,204	3,043,223,270
1/03/2029	94	2,500,000,000	6,539,336,622	5,591,075,217	4,420,086,924	2,987,477,449
1/04/2029	95	2,500,000,000	6,469,797,252	5,522,237,631	4,354,563,813	2,930,725,239
1/05/2029	96	2,500,000,000	6,396,402,553	5,450,630,829	4,287,519,456	2,873,774,140
1/06/2029	97	2,500,000,000	6,324,685,492	5,380,376,828	4,221,493,472	2,817,534,679
1/07/2029	98	2,500,000,000	6,255,347,979	5,312,657,200	4,158,100,573	2,763,848,421
1/08/2029	99	2,500,000,000	6,187,088,690	5,245,772,359	4,095,309,501	2,710,582,188
1/09/2029	100	2,500,000,000	6,114,901,873	5,175,774,780	4,030,387,020	2,656,312,845
1/10/2029	101	2,500,000,000	6,047,997,838	5,110,743,271	3,969,951,620	2,605,756,132
1/11/2029	102	2,500,000,000	5,979,590,077	5,044,366,465	3,908,425,800	2,554,506,695
1/12/2029	103	2,500,000,000	5,912,058,612	4,979,210,751	3,848,447,068	2,504,994,490
1/01/2030	104	2,500,000,000	5,846,755,213	4,915,859,573	3,789,819,884	2,456,385,058
1/02/2030	105	2,500,000,000	5,782,339,680	4,853,454,206	3,732,193,317	2,408,788,268
1/03/2030	106	2,500,000,000	5,716,641,670	4,790,958,726	3,675,671,918	2,363,231,397
1/04/2030	107	2,500,000,000	5,653,358,110	4,729,886,664	3,619,587,986	2,317,316,027
1/05/2030	108	0	5,587,231,327	4,666,888,779	3,562,588,174	2,271,474,327
1/06/2030	109		5,525,114,318	4,607,176,450	3,508,060,782	2,227,234,472
1/07/2030	110		5,462,881,525	4,547,805,888	3,454,331,005	2,184,131,913
1/08/2030	111		5,400,483,694	4,488,234,873	3,400,413,251	2,140,933,773
1/09/2030	112		5,339,345,411	4,429,897,859	3,347,679,938	2,098,804,963
1/10/2030	113		5,278,086,894	4,371,885,628	3,295,708,379	2,057,751,905
1/11/2030	114		5,217,741,684	4,314,570,897	3,244,230,380	2,017,030,860
1/12/2030	115		5,157,236,360	4,257,538,967	3,193,467,318	1,977,331,183
1/01/2031	116		5,096,695,308	4,200,423,175	3,142,613,582	1,937,601,857
1/02/2031	117		5,036,863,808	4,144,072,663	3,092,568,956	1,898,670,359
1/03/2031	118		4,976,758,735	4,088,348,078	3,043,974,503	1,861,685,003
1/04/2031	119		4,917,255,487	4,032,615,633	2,994,843,059	1,823,878,391
1/05/2031	120		4,858,063,560	3,977,533,158	2,946,665,343	1,787,181,697
1/06/2031	121		4,799,274,849	3,922,735,425	2,898,678,951	1,750,631,058
1/07/2031	122		4,740,703,836	3,868,501,595	2,851,567,438	1,715,118,939
1/08/2031	123		4,683,252,707	3,815,138,665	2,805,080,228	1,680,012,459
1/09/2031	124		4,625,415,458	3,761,631,609	2,758,705,328	1,645,239,578
1/10/2031	125		4,567,546,008	3,708,472,003	2,713,025,179	1,611,364,319
1/11/2031	126		4,510,828,587	3,656,210,379	2,667,989,338	1,577,904,184
1/12/2031	127		4,454,690,929	3,604,781,878	2,623,986,951	1,545,518,800
1/01/2032	128		4,399,015,782	3,553,691,410	2,580,218,504	1,513,302,419
1/02/2032	129		4,343,048,838	3,502,528,555	2,536,603,284	1,481,420,707

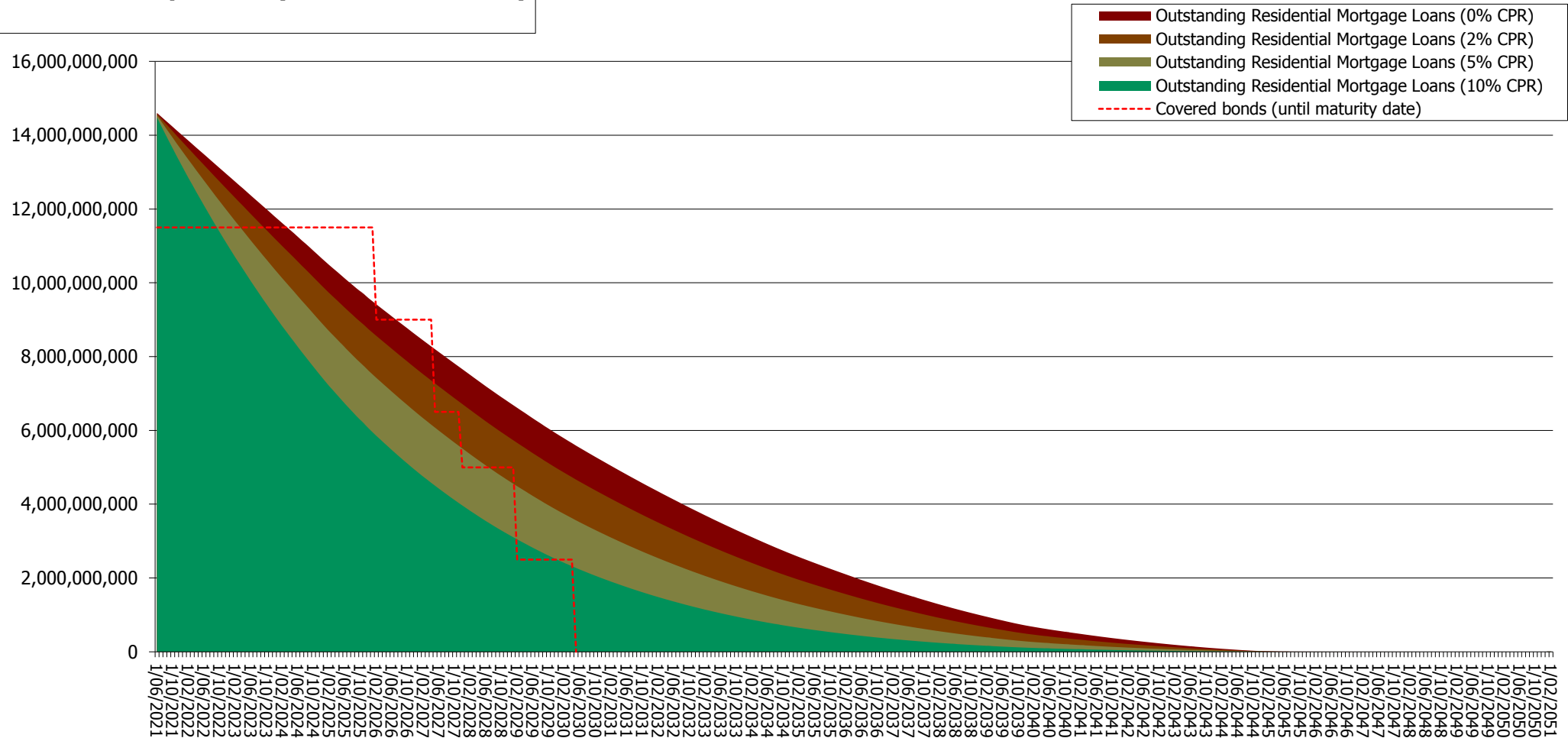
1/03/2032	130	4,287,032,385	3,451,867,187	2,493,965,176	1,450,747,373
1/04/2032	131	4,232,125,902	3,401,877,504	2,451,596,946	1,420,061,323
1/05/2032	132	4,177,465,191	3,352,428,257	2,410,014,526	1,390,252,776
1/06/2032	133	4,122,890,697	3,303,020,377	2,368,457,050	1,360,492,788
1/07/2032	134	4,068,657,225	3,254,221,389	2,327,722,063	1,331,612,726
1/08/2032	135	4,014,128,071	3,205,162,078	2,286,799,647	1,302,661,416
1/09/2032	136	3,959,678,863	3,156,323,549	2,246,227,444	1,274,130,119
1/10/2032	137	3,906,223,281	3,108,602,376	2,206,821,241	1,246,646,414
1/11/2032	138	3,853,471,407	3,061,420,813	2,167,799,462	1,219,415,919
1/12/2032	139	3,801,039,245	3,014,809,004	2,129,539,229	1,192,983,630
1/01/2033	140	3,748,636,531	2,968,202,744	2,091,286,318	1,166,591,896
1/02/2033	141	3,696,505,496	2,921,960,659	2,053,470,136	1,140,644,918
1/03/2033	142	3,645,382,224	2,877,134,751	2,017,322,561	1,116,278,180
1/04/2033	143	3,593,114,776	2,831,072,560	1,979,977,414	1,090,972,857
1/05/2033	144	3,542,667,912	2,786,742,970	1,944,177,521	1,066,855,770
1/06/2033	145	3,492,515,141	2,742,632,052	1,908,537,261	1,042,862,511
1/07/2033	146	3,442,011,231	2,698,535,235	1,873,229,362	1,019,373,765
1/08/2033	147	3,392,850,868	2,655,481,987	1,838,655,292	996,321,338
1/09/2033	148	3,343,819,360	2,612,667,699	1,804,409,999	973,623,304
1/10/2033	149	3,294,340,069	2,569,782,440	1,770,423,532	951,368,991
1/11/2033	150	3,246,041,353	2,527,811,910	1,737,079,380	929,497,237
1/12/2033	151	3,198,034,766	2,486,339,608	1,704,374,882	908,258,868
1/01/2034	152	3,150,711,347	2,445,392,996	1,672,042,967	887,255,244
1/02/2034	153	3,102,780,355	2,404,107,366	1,639,633,268	866,372,148
1/03/2034	154	3,055,457,809	2,363,813,672	1,608,448,717	846,642,354
1/04/2034	155	3,008,484,679	2,323,525,977	1,577,014,199	826,580,195
1/05/2034	156	2,961,430,286	2,283,430,523	1,545,986,299	806,995,505
1/06/2034	157	2,915,092,373	2,243,889,098	1,515,351,280	787,653,877
1/07/2034	158	2,869,565,740	2,205,219,410	1,485,571,316	769,009,462
1/08/2034	159	2,824,230,074	2,166,698,488	1,455,909,138	750,462,627
1/09/2034	160	2,779,666,142	2,128,892,947	1,426,867,703	732,377,722
1/10/2034	161	2,735,896,107	2,091,930,962	1,398,643,398	714,948,074
1/11/2034	162	2,692,172,114	2,055,007,195	1,370,462,296	697,575,488
1/12/2034	163	2,649,536,337	2,019,142,480	1,343,230,294	680,911,520
1/01/2035	164	2,606,827,797	1,983,226,003	1,315,981,588	664,273,055
1/02/2035	165	2,565,434,696	1,948,424,616	1,289,600,835	648,199,585
1/03/2035	166	2,524,702,552	1,914,551,204	1,264,269,905	633,035,775
1/04/2035	167	2,484,053,130	1,880,530,694	1,238,646,367	617,578,839
1/05/2035	168	2,443,926,490	1,847,116,318	1,213,642,899	602,631,843
1/06/2035	169	2,404,029,329	1,813,880,396	1,188,774,318	587,783,230
1/07/2035	170	2,364,251,960	1,780,939,652	1,164,312,977	573,328,589
1/08/2035	171	2,324,788,244	1,748,242,306	1,140,029,929	558,993,467
1/09/2035	172	2,285,495,076	1,715,778,786	1,116,014,954	544,900,383
1/10/2035	173	2,246,728,907	1,683,907,524	1,092,588,751	531,275,645
1/11/2035	174	2,208,049,340	1,652,110,597	1,069,231,383	517,715,896
1/12/2035	175	2,169,852,112	1,620,865,725	1,046,428,083	504,597,706
1/01/2036	176	2,131,930,932	1,589,837,782	1,023,786,160	491,588,551
1/02/2036	177	2,094,212,331	1,559,061,239	1,001,414,113	478,809,582
1/03/2036	178	2,055,831,958	1,528,060,032	979,166,150	466,316,802
1/04/2036	179	2,018,251,879	1,497,583,160	957,196,311	453,923,124
1/05/2036	180	1,979,853,381	1,466,679,333	935,136,498	441,644,049
1/06/2036	181	1,942,962,688	1,436,909,389	913,825,580	429,751,405
1/07/2036	182	1,906,178,512	1,407,391,915	892,850,503	418,166,103
1/08/2036	183	1,870,214,710	1,378,496,697	872,295,272	406,808,685
1/09/2036	184	1,834,602,293	1,349,954,007	852,061,326	395,689,177
1/10/2036	185	1,799,078,151	1,321,641,387	832,137,854	384,852,826
1/11/2036	186	1,764,041,996	1,293,705,129	812,476,936	374,168,361
1/12/2036	187	1,729,245,668	1,266,104,746	793,186,192	363,787,062
1/01/2037	188	1,695,171,998	1,239,051,874	774,264,042	353,604,525
1/02/2037	189	1,661,478,813	1,212,364,765	755,660,986	343,646,831
1/03/2037	190	1,627,976,702	1,186,098,637	737,591,014	334,145,773
1/04/2037	191	1,594,651,189	1,159,848,063	719,432,421	324,539,064
1/05/2037	192	1,561,812,992	1,134,099,064	701,729,385	315,255,535
1/06/2037	193	1,529,061,437	1,108,433,582	684,104,487	306,035,717
1/07/2037	194	1,496,637,092	1,083,148,006	666,853,348	297,095,515
1/08/2037	195	1,464,038,731	1,057,758,796	649,565,977	288,167,932
1/09/2037	196	1,432,231,776	1,033,023,410	632,762,714	279,524,500
1/10/2037	197	1,400,499,546	1,008,477,913	616,207,351	271,095,281
1/11/2037	198	1,369,270,528	984,318,071	599,915,434	262,809,910
1/12/2037	199	1,338,219,423	960,417,549	583,908,008	254,748,841
1/01/2038	200	1,307,025,492	936,439,222	567,881,908	246,707,549

1/02/2038	201	1,277,074,033	913,428,148	552,518,623	239,016,535
1/03/2038	202	1,247,464,873	890,883,191	537,643,514	231,691,685
1/04/2038	203	1,218,284,049	868,567,902	522,843,262	224,359,349
1/05/2038	204	1,188,454,910	845,910,641	507,951,204	217,075,462
1/06/2038	205	1,159,756,297	824,083,648	493,586,072	210,043,021
1/07/2038	206	1,131,782,114	802,886,110	479,706,177	203,299,707
1/08/2038	207	1,104,239,451	782,018,732	466,050,111	196,675,688
1/09/2038	208	1,076,830,137	761,314,108	452,557,149	190,172,673
1/10/2038	209	1,050,103,606	741,199,959	439,516,017	183,935,463
1/11/2038	210	1,023,474,328	721,178,829	426,556,321	177,755,794
1/12/2038	211	997,227,781	701,531,125	413,914,008	171,780,393
1/01/2039	212	971,083,068	681,980,154	401,355,307	165,862,840
1/02/2039	213	945,517,998	662,899,870	389,134,109	160,131,218
1/03/2039	214	920,182,047	644,148,519	377,258,032	154,650,103
1/04/2039	215	895,093,956	625,523,544	365,418,252	149,162,129
1/05/2039	216	869,951,163	606,954,967	353,698,169	143,786,209
1/06/2039	217	845,577,097	588,948,862	342,332,413	138,576,332
1/07/2039	218	820,852,991	570,789,954	330,960,773	133,423,905
1/08/2039	219	797,219,852	553,416,138	320,070,844	128,487,198
1/09/2039	220	773,270,620	535,880,562	309,140,847	123,573,901
1/10/2039	221	751,015,562	519,603,408	299,013,052	119,035,525
1/11/2039	222	729,771,629	504,049,059	289,324,397	114,690,679
1/12/2039	223	709,157,570	489,007,069	279,999,433	110,539,196
1/01/2040	224	690,381,517	475,252,411	271,431,619	106,702,896
1/02/2040	225	672,043,079	461,843,743	263,102,676	102,990,616
1/03/2040	226	653,843,756	448,623,764	254,963,444	99,409,034
1/04/2040	227	636,466,419	435,959,923	247,136,165	95,949,090
1/05/2040	228	619,490,518	423,635,452	239,558,618	92,625,900
1/06/2040	229	602,836,759	411,547,661	232,131,316	89,373,958
1/07/2040	230	586,651,380	399,840,765	224,973,017	86,262,845
1/08/2040	231	570,884,402	388,434,619	217,999,444	83,234,878
1/09/2040	232	555,743,988	377,491,610	211,319,149	80,342,517
1/10/2040	233	540,662,667	366,644,753	204,741,929	77,522,801
1/11/2040	234	525,735,128	355,917,110	198,245,928	74,745,243
1/12/2040	235	510,964,816	345,349,973	191,886,580	72,050,993
1/01/2041	236	496,313,211	334,878,330	185,595,018	69,393,422
1/02/2041	237	481,703,473	324,469,415	179,368,893	66,781,433
1/03/2041	238	466,983,660	314,072,416	173,222,489	64,246,266
1/04/2041	239	452,543,817	303,844,602	167,155,279	61,733,420
1/05/2041	240	438,107,604	293,669,093	161,159,748	59,275,183
1/06/2041	241	423,961,153	283,704,546	155,295,448	56,876,343
1/07/2041	242	410,002,272	273,913,258	149,566,817	54,553,708
1/08/2041	243	396,440,555	264,403,771	144,007,111	52,303,359
1/09/2041	244	383,000,217	255,006,569	138,535,716	50,103,033
1/10/2041	245	369,638,380	245,706,116	133,154,583	47,959,480
1/11/2041	246	356,701,327	236,704,445	127,950,108	45,889,743
1/12/2041	247	343,898,631	227,834,084	122,852,135	43,880,721
1/01/2042	248	331,331,173	219,135,796	117,861,355	41,919,790
1/02/2042	249	319,233,911	210,776,809	113,077,194	40,047,860
1/03/2042	250	307,387,978	202,644,494	108,464,626	38,267,265
1/04/2042	251	295,373,555	194,393,760	103,783,838	36,460,754
1/05/2042	252	283,651,460	186,372,698	99,256,616	34,727,336
1/06/2042	253	272,238,177	178,570,238	94,859,393	33,048,288
1/07/2042	254	261,099,497	170,982,886	90,605,316	31,436,804
1/08/2042	255	249,898,787	163,370,462	86,351,257	29,833,897
1/09/2042	256	239,016,968	155,991,488	82,241,329	28,293,591
1/10/2042	257	228,104,179	148,625,035	78,164,752	26,780,889
1/11/2042	258	217,536,970	141,499,394	74,227,983	25,324,350
1/12/2042	259	207,137,576	134,513,836	70,389,812	23,916,440
1/01/2043	260	196,826,151	127,600,873	66,602,508	22,533,774
1/02/2043	261	186,585,434	120,756,735	62,869,846	21,180,800
1/03/2043	262	176,658,368	114,156,846	59,297,189	19,900,734
1/04/2043	263	166,910,564	107,674,869	55,787,974	18,643,704
1/05/2043	264	157,307,676	101,313,426	52,362,818	17,427,324
1/06/2043	265	147,887,811	95,085,052	49,018,763	16,245,260
1/07/2043	266	138,679,852	89,018,403	45,778,301	15,109,151
1/08/2043	267	129,696,219	83,110,620	42,631,487	14,010,947
1/09/2043	268	120,969,669	77,387,083	39,594,652	12,957,767
1/10/2043	269	112,180,004	71,646,337	36,567,209	11,917,949
1/11/2043	270	104,040,362	66,335,068	33,770,313	10,959,770
1/12/2043	271	96,111,098	61,178,866	31,068,702	10,041,660

1/01/2044	272	88,366,223	56,153,516	28,444,135	9,154,440
1/02/2044	273	80,759,060	51,232,400	25,885,381	8,295,646
1/03/2044	274	73,297,962	46,425,403	23,400,815	7,469,683
1/04/2044	275	65,995,476	41,729,264	20,980,224	6,668,650
1/05/2044	276	58,801,411	37,119,394	18,616,586	5,893,102
1/06/2044	277	51,877,952	32,693,297	16,355,054	5,155,283
1/07/2044	278	45,254,459	28,472,384	14,208,455	4,460,294
1/08/2044	279	38,981,985	24,484,384	12,187,267	3,809,601
1/09/2044	280	33,068,047	20,734,643	10,294,560	3,204,333
1/10/2044	281	27,546,638	17,244,205	8,540,517	2,647,464
1/11/2044	282	22,576,252	14,108,771	6,969,864	2,151,428
1/12/2044	283	18,325,875	11,433,748	5,634,475	1,732,097
1/01/2045	284	15,695,618	9,776,089	4,805,339	1,470,955
1/02/2045	285	13,271,510	8,252,201	4,045,972	1,233,260
1/03/2045	286	11,095,978	6,888,889	3,369,794	1,023,223
1/04/2045	287	9,173,282	5,685,532	2,774,082	838,770
1/05/2045	288	7,402,002	4,580,175	2,229,257	671,274
1/06/2045	289	5,885,039	3,635,340	1,764,888	529,192
1/07/2045	290	4,986,750	3,075,388	1,489,367	444,748
1/08/2045	291	4,418,009	2,720,017	1,313,916	390,694
1/09/2045	292	4,130,321	2,538,585	1,223,156	362,166
1/10/2045	293	3,907,136	2,397,469	1,152,319	339,793
1/11/2045	294	3,721,184	2,279,493	1,092,829	320,886
1/12/2045	295	3,547,343	2,169,436	1,037,506	303,393
1/01/2046	296	3,332,749	2,034,741	970,615	282,630
1/02/2046	297	3,183,045	1,940,046	923,090	267,653
1/03/2046	298	3,037,707	1,848,627	877,571	253,481
1/04/2046	299	2,895,264	1,758,954	832,878	239,552
1/05/2046	300	2,757,191	1,672,321	789,908	226,262
1/06/2046	301	2,622,526	1,587,945	748,146	213,392
1/07/2046	302	2,496,852	1,509,367	709,375	201,504
1/08/2046	303	2,310,521	1,394,360	653,657	184,890
1/09/2046	304	2,193,368	1,321,415	617,885	174,032
1/10/2046	305	2,078,612	1,250,223	583,158	163,577
1/11/2046	306	1,966,695	1,180,903	549,423	153,462
1/12/2046	307	1,857,800	1,113,685	516,874	143,779
1/01/2047	308	1,754,586	1,050,028	486,091	134,643
1/02/2047	309	1,656,951	989,917	457,098	126,076
1/03/2047	310	1,560,798	931,043	428,925	117,853
1/04/2047	311	1,471,208	876,113	402,593	110,149
1/05/2047	312	1,383,174	822,336	376,951	102,711
1/06/2047	313	1,298,168	770,489	352,287	95,584
1/07/2047	314	1,222,362	724,305	330,355	89,266
1/08/2047	315	1,147,492	678,788	308,808	83,090
1/09/2047	316	1,074,999	634,827	288,073	77,183
1/10/2047	317	1,006,716	593,527	268,669	71,689
1/11/2047	318	939,891	553,190	249,773	66,364
1/12/2047	319	875,216	514,279	231,633	61,292
1/01/2048	320	813,207	477,032	214,310	56,468
1/02/2048	321	753,098	441,022	197,629	51,852
1/03/2048	322	694,835	406,257	181,617	47,462
1/04/2048	323	638,949	372,948	166,302	43,276
1/05/2048	324	584,210	340,438	151,432	39,245
1/06/2048	325	534,268	310,807	137,900	35,587
1/07/2048	326	490,746	285,019	126,147	32,420
1/08/2048	327	451,262	261,643	115,507	29,560
1/09/2048	328	412,189	238,583	105,058	26,772
1/10/2048	329	376,881	217,788	95,665	24,279
1/11/2048	330	342,341	197,493	86,530	21,867
1/12/2048	331	312,105	179,755	78,564	19,773
1/01/2049	332	283,515	163,011	71,065	17,810
1/02/2049	333	255,677	146,756	63,816	15,925
1/03/2049	334	228,273	130,826	56,758	14,110
1/04/2049	335	202,452	115,831	50,125	12,408
1/05/2049	336	176,774	100,974	43,588	10,746
1/06/2049	337	152,861	87,166	37,532	9,213
1/07/2049	338	129,698	73,837	31,714	7,753
1/08/2049	339	108,267	61,531	26,362	6,417
1/09/2049	340	89,448	50,750	21,687	5,257
1/10/2049	341	70,605	39,993	17,048	4,116
1/11/2049	342	52,348	29,601	12,586	3,026

1/12/2049	343	40,204	22,697	9,627	2,305
1/01/2050	344	34,528	19,459	8,233	1,963
1/02/2050	345	29,350	16,513	6,969	1,654
1/03/2050	346	25,067	14,082	5,929	1,402
1/04/2050	347	20,777	11,652	4,893	1,152
1/05/2050	348	16,481	9,227	3,866	907
1/06/2050	349	13,475	7,532	3,147	735
1/07/2050	350	10,463	5,839	2,434	566
1/08/2050	351	7,446	4,148	1,725	399
1/09/2050	352	5,971	3,321	1,377	318
1/10/2050	353	4,493	2,494	1,032	237
1/11/2050	354	3,010	1,669	689	157
1/12/2050	355	1,525	844	347	79
1/01/2051	356	765	423	173	39
1/02/2051	357	0	0	0	0
		1,391,939,558,435	1,240,152,713,050	1,058,337,664,875	840,343,226,099

Amortisation profiles (all amounts in EUR)



Resident in Domestic Currency

[Please insert currency]

CONTENT OF TAB 1

1. Additional information on the programme

2. Additional information on the assets

3. Additional information on the asset distribution

Field Number

1. Additional information on the programme

Programme/Programme/Programme

Assets

Local Entities Identifier ID REF

E.1.1.1

Source of assets/abst

BNP Paribas Fortis

KGZP3N3VUWED7G547

E.1.1.2

Source

E.1.1.3

Back-to-source

E.1.1.4

Self-financing

E.1.1.5

Loan financing

E.1.1.6

Back-to-cash financing

E.1.1.7

Revolving fund

E.1.1.8

Standby account bank

E.1.1.9

Account bank acceptance

E.1.1.10

Treasury

Sichting BNPF Sects Plafondreife

E.1.1.11

Cover Pool Monitor

David De Schacht & Jozeph De Raemdoncker

OE.1.1.1

OE.1.1.2

OE.1.1.3

OE.1.1.4

OE.1.1.5

OE.1.1.6

OE.1.1.7

E.1.1.8

2. Additional information on the assets

Assets/CF assets/abst

Local Entities Identifier ID REF

Type of Asset

E.2.1.1

Example Bank

Example Guarantor

Example Bank(EU)

EU

E.2.1.2

E.2.1.3

E.2.1.4

E.2.1.5

E.2.1.6

E.2.1.7

E.2.1.8

E.2.1.9

E.2.1.10

E.2.1.11

E.2.1.12

E.2.1.13

E.2.1.14

E.2.1.15

E.2.1.16

E.2.1.17

E.2.1.18

E.2.1.19

E.2.1.20

E.2.1.21

E.2.1.22

E.2.1.23

E.2.1.24

E.2.1.25

E.2.1.26

E.2.1.27

E.2.1.28

E.2.1.29

E.2.1.30

E.2.1.31

E.2.1.32

E.2.1.33

E.2.1.34

E.2.1.35

E.2.1.36

E.2.1.37

E.2.1.38

E.2.1.39

E.2.1.40

E.2.1.41

E.2.1.42

E.2.1.43

E.2.1.44

E.2.1.45

E.2.1.46

E.2.1.47

E.2.1.48

E.2.1.49

E.2.1.50

E.2.1.51

E.2.1.52

E.2.1.53

E.2.1.54

E.2.1.55

E.2.1.56

E.2.1.57

E.2.1.58

E.2.1.59

E.2.1.60

E.2.1.61

E.2.1.62

E.2.1.63

E.2.1.64

E.2.1.65

E.2.1.66

E.2.1.67

E.2.1.68

E.2.1.69

E.2.1.70

E.2.1.71

E.2.1.72

E.2.1.73

E.2.1.74

E.2.1.75

E.2.1.76

E.2.1.77

E.2.1.78

E.2.1.79

E.2.1.80

E.2.1.81

E.2.1.82

E.2.1.83

E.2.1.84

E.2.1.85

E.2.1.86

E.2.1.87

E.2.1.88

E.2.1.89

E.2.1.90

E.2.1.91

E.2.1.92

E.2.1.93

E.2.1.94

E.2.1.95

E.2.1.96

E.2.1.97

E.2.1.98

E.2.1.99

E.2.1.100

3. Additional information on the asset distribution

General Information

Total Assets

E.3.1.1

Weighted average maturity (months)

44.16

E.3.1.2

Weighted average maturity (months)**

176.07

E.3.1.3

E.3.1.4

OE.3.1.1

OE.3.1.2

OE.3.1.3

OE.3.1.4

OE.3.1.5

OE.3.1.6

OE.3.1.7

OE.3.1.8

OE.3.1.9

OE.3.1.10

OE.3.1.11

OE.3.1.12

OE.3.1.13

OE.3.1.14

OE.3.1.15

OE.3.1.16

OE.3.1.17

OE.3.1.18

OE.3.1.19

OE.3.1.20

OE.3.1.21

OE.3.1.22

OE.3.1.23

OE.3.1.24

OE.3.1.25

OE.3.1.26

OE.3.1.27

OE.3.1.28

OE.3.1.29

OE.3.1.30

OE.3.1.31

OE.3.1.32

OE.3.1.33

OE.3.1.34

OE.3.1.35

OE.3.1.36

OE.3.1.37

OE.3.1.38

OE.3.1.39

OE.3.1.40

OE.3.1.41

OE.3.1.42

OE.3.1.43

OE.3.1.44

OE.3.1.45

OE.3.1.46

OE.3.1.47

OE.3.1.48

OE.3.1.49

OE.3.1.50

OE.3.1.51

OE.3.1.52

OE.3.1.53

OE.3.1.54

OE.3.1.55

OE.3.1.56

OE.3.1.57

OE.3.1.58

OE.3.1.59

OE.3.1.60

OE.3.1.61

OE.3.1.62

OE.3.1.63

OE.3.1.64

OE.3.1.65

OE.3.1.66

OE.3.1.67

OE.3.1.68

OE.3.1.69

OE.3.1.70

OE.3.1.71

OE.3.1.72

OE.3.1.73

OE.3.1.74

OE.3.1.75

OE.3.1.76

OE.3.1.77

OE.3.1.78

OE.3.1.79

OE.3.1.80

OE.3.1.81

OE.3.1.82

OE.3.1.83

OE.3.1.84

OE.3.1.85

OE.3.1.86

OE.3.1.87

OE.3.1.88

OE.3.1.89

OE.3.1.90

OE.3.1.91

OE.3.1.92

OE.3.1.93

OE.3.1.94

OE.3.1.95

OE.3.1.96

OE.3.1.97

OE.3.1.98

OE.3.1.99

OE.3.1.100

2. Asset

% Residential Loans

% Commercial Loans

% Public Sector Assets

% Disputed Loans

% Total Loans

E.3.2.1

1-30 days

0.00%

0.00%

E.3.2.2

30-90 days

0.00%

0.00%

E.3.2.3

90-180 days

0.00%

0.00%

E.3.2.4

180-360 days

0.00%

0.00%

E.3.2.5

360-720 days

0.00%

0.00%

E.3.2.6

720-1080 days

0.00%

0.00%

E.3.2.7

1080 days

0.00%

0.00%

OE.3.2.1

OE.3.2.2

OE.3.2.3

OE.3.2.4

OE.3.2.5

OE.3.2.6

OE.3.2.7

OE.3.2.8

OE.3.2.9

OE.3.2.10

OE.3.2.11

OE.3.2.12

OE.3.2.13

OE.3.2.14

OE.3.2.15

OE.3.2.16

OE.3.2.17

OE.3.2.18

OE.3.2.19

OE.3.2.20

OE.3.2.21

OE.3.2.22

OE.3.2.23

OE.3.2.24

OE.3.2.25

OE.3.2.26

OE.3.2.27

OE.3.2.28

OE.3.2.29

OE.3.2.30

OE.3.2.31

OE.3.2.32

OE.3.2.33

OE.3.2.34

OE.3.2.35

OE.3.2.36

OE.3.2.37

OE.3.2.38

OE.3.2.39

OE.3.2.40

OE.3.2.41

OE.3.2.42

OE.3.2.43

OE.3.2.44

OE.3.2.45

OE.3.2.46

OE.3.2.47

OE.3.2.48

OE.3.2.49

OE.3.2.50

OE.3.2.51

OE.3.2.52

OE.3.2.53

OE.3.2.54

OE.3.2.55

OE.3.2.56

OE.3.2.57

OE.3.2.58

OE.3.2.59

OE.3.2.60

OE.3.2.61

OE.3.2.62

OE.3.2.63

OE.3.2.64

OE.3.2.65

OE.3.2.66

OE.3.2.67

OE.3.2.68

OE.3.2.69

OE.3.2.70

OE.3.2.71

OE.3.2.72

OE.3.2.73

OE.3.2.74

OE.3.2.75

OE.3.2.76

OE.3.2.77

OE.3.2.78

OE.3.2.79

OE.3.2.80

OE.3.2.81

OE.3.2.82

OE.3.2.83

OE.3.2.84

OE.3.2.85

OE.3.2.86

OE.3.2.87

OE.3.2.88

OE.3.2.89

OE.3.2.90

OE.3.2.91

OE.3.2.92

OE.3.2.93

OE.3.2.94

OE.3.2.95

OE.3.2.96

OE.3.2.97

OE.3.2.98

OE.3.2.99

OE.3.2.100

Reason for No Data in Worksheet 1

Not available for the jurisdiction

Not relevant for the issue and/or CB programme at the assessment time

Not available at the assessment time

Confidential

* Local Entities Identifier ID REF: <https://www.banqueparibas.com/fr/enrich>

** Weighted Average Maturity = Banknote Term to Maturity

Notes

N01

N02

N03

N04