

# Harmonised Transparency Template

**2022 Version**

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 31/10/2021**

**Cut-off Date: 31/10/2021**



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## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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

#### 8. VARIATIONS

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



## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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



## 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

## 2. INFORMATION USE

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

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

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

## 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

## 4. SECURITY

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

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

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

## 5. YOUR RIGHTS

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

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

## 6. CHANGES TO OUR PRIVACY POLICY

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

## 7. CONTACT

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

## A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) 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	10/01/2021			
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					
3. General Information					
G.3.1.1	Total Cover Assets	Nominal (mm)	15240.4		
G.3.1.2	Outstanding Covered Bonds		11500.0		
OG.3.1.1	Cover Pool Size (NPV) (mm)		17460.9		
OG.3.1.2	Outstanding Covered Bonds (NPV) (mm)		11725.2		
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OCI)					
G.3.2.1	OCI (%)	Legal / Regulatory	Actual	Minimum Committed	Purpose
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	5.0%	32.5%	0.0%	0
OG.3.2.2	Optional information e.g. OCI (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mm)	% Cover Pool		
G.3.3.2	Public Sector	15,240.4	95.4%		
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	15,331.9	100.0%		
OG.3.3.1	a/w [if relevant, please specify]		0.0%		
OG.3.3.2	a/w [if relevant, please specify]		0.0%		
OG.3.3.3	a/w [if relevant, please specify]		0.0%		
OG.3.3.4	a/w [if relevant, please specify]		0.0%		
OG.3.3.5	a/w [if relevant, please specify]		0.0%		
OG.3.3.6	a/w [if relevant, please specify]		0.0%		
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		7.8	[Mark as ND1 if not relevant]		
Residual Life (mm)					
G.3.4.2	By buckets:				
G.3.4.3	0-1 Y	329.3	[Mark as ND1 if not relevant]	2.2%	
G.3.4.4	1-2 Y	408.2	[Mark as ND1 if not relevant]	3.0%	
G.3.4.5	2-3 Y	608.3	[Mark as ND1 if not relevant]	4.0%	
G.3.4.6	3-4 Y	952.8	[Mark as ND1 if not relevant]	6.3%	
G.3.4.7	4-5 Y	1085.7	[Mark as ND1 if not relevant]	7.1%	
G.3.4.8	5-10 Y	7767.5	[Mark as ND1 if not relevant]	51.0%	
G.3.4.9	10+ Y	4037.6	[Mark as ND1 if not relevant]	26.5%	
OG.3.4.1	Total	15,340.4	0.0	100.0%	0.0%
OG.3.4.2	a/w 0-1 day			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				0.0%	
OG.3.4.9				0.0%	
OG.3.4.10					
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		6.4	[Mark as ND1 if not relevant]		
Maturity (mm)					
G.3.5.2	By buckets:				
G.3.5.3	0-1 Y	0.0	0.0	0.0%	
G.3.5.4	1-2 Y	0.0	0.0	0.0%	
G.3.5.5	2-3 Y	0.0	0.0	0.0%	
G.3.5.6	3-4 Y	0.0	0.0	0.0%	
G.3.5.7	4-5 Y	2,500.0	0.0	21.7%	
G.3.5.8	5-10 Y	9,000.0	0.0	78.3%	
G.3.5.9	10+ Y	0.0	0.0	0.0%	
G.3.5.10	Total	11,500.0	0.0	100.0%	0.0%
OG.3.5.1	a/w 0-1 day			0.0%	
OG.3.5.2	a/w 0.5-1 y			0.0%	
OG.3.5.3	a/w 1-1.5y			0.0%	
OG.3.5.4	a/w 1.5-2 y			0.0%	
OG.3.5.5					
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mm)	Nominal [after hedging] (mm)	% Total [before]	% Total [after]
G.3.6.2	AUD	15,240.4	15,240.4	100.0%	100.0%
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	15,240.4	15,240.4	100.0%	100.0%
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [if relevant, please specify]			0.0%	0.0%

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	11,500.0	11,500.0	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
OG.3.7.7	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU parts or quasi govts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	91.5	100.0%		
G.3.10.16	Total	91.5	100.0%		
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.6%	0.8%	
G.3.11.2	Central bank eligible assets	0.0	0.0%	0.0%	
G.3.11.3	Other	0.0	0.0%	0.0%	
G.3.11.4	Total	91.5	0.6%	0.8%	
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		<a href="https://www.coveredbondslabel.com/issuer/1">https://www.coveredbondslabel.com/issuer/1</a>			
G.3.12.1	Bond list	31/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-currency, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-currency, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
OG.3.14.1					
OG.3.14.2					
OG.3.14.3					
OG.3.14.4					
OG.3.14.5					
OG.3.14.6					
OG.3.14.7					
OG.3.14.8					
OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					
OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38					
OG.3.14.39					
OG.3.14.40					
OG.3.14.41					



4. References to Capital Requirements Regulation (CRR)		
125(7)		
The issuer believes that, at the time of its issuance and based on the underlying data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 125(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	(ii) Value of covered bonds:	39
G.4.1.3	(iii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(iv) Type of cover assets:	52
G.4.1.5	(v) Loan size:	186 for Residential Mortgage Assets 412 for Commercial Mortgage Assets
G.4.1.6	(vi) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.7	(vii) Currency risk - cover pool:	111
G.4.1.8	(viii) Interest rate risk - covered bond:	163
G.4.1.9	(ix) Currency risk - covered bond:	137
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary
G.4.1.11	(x) Maturity structure of cover assets:	65
G.4.1.12	(xi) Maturity structure of covered bonds:	88
G.4.1.13	(xii) Percentage of loans more than ninety days due:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		
5. References to Capital Requirements Regulation (CRR)		
125(1)		
G.5.1.1	Exposure to credit institute credit quality steps 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Service	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M7.1.1	Residential	15,240.4	100.0%
M7.1.2	Commercial	0.0	0.0%
M7.1.3	Other	0.0	0.0%
M7.1.4	Total	15,240.4	100.0%
OM7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM7.1.2	a/w Forest & Agriculture		0.0%
OM7.1.3	a/w [if relevant, please specify]		0.0%
OM7.1.4	a/w [if relevant, please specify]		0.0%
OM7.1.5	a/w [if relevant, please specify]		0.0%
OM7.1.6	a/w [if relevant, please specify]		0.0%
OM7.1.7	a/w [if relevant, please specify]		0.0%
OM7.1.8	a/w [if relevant, please specify]		0.0%
OM7.1.9	a/w [if relevant, please specify]		0.0%
OM7.1.10	a/w [if relevant, please specify]		0.0%
OM7.1.11	a/w [if relevant, please specify]		0.0%
2. General information		Residential Loans	Commercial Loans
M7.2.1	Number of mortgage loans	225922	0
OM7.2.1	Optional information eq. Number of borrowers		225922
OM7.2.2	Optional information eq. Number of guarantors		
OM7.2.3			
OM7.2.4			
OM7.2.5			
OM7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M7.3.1	10 largest exposures	0.4%	0.0%
OM7.3.1			[For completion]
OM7.3.2			
OM7.3.3			
OM7.3.4			
OM7.3.5			
OM7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M7.4.1	European Union	0.0%	0.0%
M7.4.2	Austria	0.0%	0.0%
M7.4.3	Belgium	100.00%	0.0%
M7.4.4	Bulgaria	0.0%	0.0%
M7.4.5	Croatia	0.0%	0.0%
M7.4.6	Cyprus	0.0%	0.0%
M7.4.7	Czechia	0.0%	0.0%
M7.4.8	Denmark	0.0%	0.0%
M7.4.9	Estonia	0.0%	0.0%
M7.4.10	Finland	0.0%	0.0%
M7.4.11	France	0.0%	0.0%
M7.4.12	Germany	0.0%	0.0%
M7.4.13	Greece	0.0%	0.0%
M7.4.14	Netherlands	0.0%	0.0%
M7.4.15	Hungary	0.0%	0.0%
M7.4.16	Ireland	0.0%	0.0%
M7.4.17	Italy	0.0%	0.0%
M7.4.18	Latvia	0.0%	0.0%
M7.4.19	Lithuania	0.0%	0.0%
M7.4.20	Luxembourg	0.0%	0.0%
M7.4.21	Malta	0.0%	0.0%
M7.4.22	Poland	0.0%	0.0%
M7.4.23	Portugal	0.0%	0.0%
M7.4.24	Romania	0.0%	0.0%
M7.4.25	Slovakia	0.0%	0.0%
M7.4.26	Slovenia	0.0%	0.0%
M7.4.27	Spain	0.0%	0.0%
M7.4.28	Sweden	0.0%	0.0%
M7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M7.4.30	Iceland	0.0%	0.0%
M7.4.31	Liechtenstein	0.0%	0.0%
M7.4.32	Norway	0.0%	0.0%
M7.4.33	Other	0.0%	0.0%
M7.4.34	Switzerland	0.0%	0.0%
M7.4.35	United Kingdom	0.0%	0.0%
M7.4.36	Australia	0.0%	0.0%
M7.4.37	Brazil	0.0%	0.0%
M7.4.38	Canada	0.0%	0.0%
M7.4.39	Japan	0.0%	0.0%
M7.4.40	Korea	0.0%	0.0%
M7.4.41	New Zealand	0.0%	0.0%
M7.4.42	Singapore	0.0%	0.0%
M7.4.43	US	0.0%	0.0%
M7.4.44	Other	0.0%	0.0%
OM7.4.1	a/w [if relevant, please specify]		
OM7.4.2	a/w [if relevant, please specify]		
OM7.4.3	a/w [if relevant, please specify]		
OM7.4.4	a/w [if relevant, please specify]		
OM7.4.5	a/w [if relevant, please specify]		
OM7.4.6	a/w [if relevant, please specify]		
OM7.4.7	a/w [if relevant, please specify]		
OM7.4.8	a/w [if relevant, please specify]		
OM7.4.9	a/w [if relevant, please specify]		
OM7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M7.5.1	Antwerpen	15.6%	15.6%
M7.5.2	Vlaams-Brabant	14.3%	14.3%
M7.5.3	Oost-Vlaanderen	15.4%	15.4%
M7.5.4	Brussels	8.7%	8.7%
M7.5.5	West-Vlaanderen	11.1%	11.1%
M7.5.6	Limburg	8.1%	8.1%
M7.5.7	Liège	7.4%	7.4%
M7.5.8	Hainaut	6.9%	6.9%
M7.5.9	Brabant Wallon	5.1%	5.1%
M7.5.10	Namur	4.3%	4.3%
M7.5.11	Luxembourg	2.8%	2.8%
M7.5.12	Other	0.3%	0.3%
M7.5.13	TBC at a country level		
M7.5.14	TBC at a country level		
M7.5.15	TBC at a country level		
M7.5.16	TBC at a country level		
M7.5.17	TBC at a country level		
M7.5.18	TBC at a country level		
M7.5.19	TBC at a country level		
M7.5.20	TBC at a country level		
M7.5.21	TBC at a country level		
M7.5.22	TBC at a country level		
M7.5.23	TBC at a country level		
M7.5.24	TBC at a country level		
M7.5.25	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				
M.7.6.1	Fixed rate	82.7%	0.0%	82.7%
M.7.6.2	Floating rate	0.0%	0.0%	0.0%
M.7.6.3	Other	17.3%	0.0%	17.3%
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				
M.7.7.1	Bullet / interest only	0.0%	0.0%	0.0%
M.7.7.2	Amortising	95.3%	0.0%	95.3%
M.7.7.3	Other	0.0%	0.0%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning				
M.7.8.1	Up to 12months	4.9%	0.0%	4.9%
M.7.8.2	≥ 12 - < 24 months	26.4%	0.0%	26.4%
M.7.8.3	≥ 24 - < 36 months	20.9%	0.0%	20.9%
M.7.8.4	≥ 36 - < 60 months	13.7%	0.0%	13.7%
M.7.8.5	≥ 60 months	34.1%	0.0%	34.1%
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				
Nominal		Number of Loans		% Residential Loans
Average loan size (USD)				% No. of Loans
M.7A.10.1		67.5		
By buckets (mm):				
M.7A.10.2	<=100K	7,150.4	0	46.9%
M.7A.10.3	>100K and <=200K	5,479.9	0	36.0%
M.7A.10.4	>200K and <=300K	1,531.6	0	10.0%
M.7A.10.5	>300K and <=400K	490.2	0	3.2%
M.7A.10.6	>400K	588.2	0	3.9%
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	15,240.4	0	100.0%
11. Loan to Value (LTV) Information - UNINDEXED				
Nominal		Number of Loans		% Residential Loans
Weighted Average LTV (%)				% No. of Loans
M.7A.11.1		58.2%		
By LTV buckets (mm):				
M.7A.11.2	>0 - <=40 %	4,676.3	0	30.7%
M.7A.11.3	>40 - <=50 %	1,571.1	0	10.3%
M.7A.11.4	>50 - <=60 %	1,681.9	0	11.0%
M.7A.11.5	>60 - <=70 %	1,854.4	0	12.2%
M.7A.11.6	>70 - <=80 %	2,010.1	0	13.2%
M.7A.11.7	>80 - <=90 %	1,956.5	0	12.8%
M.7A.11.8	>90 - <=100 %	1,102.8	0	7.2%
M.7A.11.9	>100%	387.2	0	2.5%
M.7A.11.10	Total	15,240.4	0	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%
OM.7A.11.6	a/w >150 %			0.0%
OM.7A.11.7				
OM.7A.11.8				
OM.7A.11.9				
12. Loan to Value (LTV) Information - INDEXED				
Nominal		Number of Loans		% Residential Loans
Weighted Average LTV (%)				% No. of Loans
M.7A.12.1		52.1%		
By LTV buckets (mm):				
M.7A.12.2	>0 - <=40 %	5,705.4	0	37.4%
M.7A.12.3	>40 - <=50 %	1,667.8	0	10.9%
M.7A.12.4	>50 - <=60 %	1,780.7	0	11.6%
M.7A.12.5	>60 - <=70 %	1,760.8	0	11.6%
M.7A.12.6	>70 - <=80 %	1,735.4	0	11.4%
M.7A.12.7	>80 - <=90 %	1,422.7	0	9.3%
M.7A.12.8	>90 - <=100 %	939.9	0	6.2%
M.7A.12.9	>100%	277.7	0	1.8%
M.7A.12.10	Total	15,240.4	0	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%
OM.7A.12.6	a/w >150 %			0.0%
OM.7A.12.7				
OM.7A.12.8				
OM.7A.12.9				

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st tier / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed ARE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emissions (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					

28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Existing Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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

**EUR 10 Billion Mortgage Pandbrieven Programme****Reporting Date**

Reporting Date 31/10/2021

**Contact Details:****Head of ALM Treasury**

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**Asset Based Funding**

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

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

**Website**<https://www.bnpparibasfortis.com/>**Remark**

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

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





# BNP PARIBAS Retained Covered Bonds FORTIS

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.32	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.33	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.55	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.56	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.11	10/12/2028
		<b>11,500,000,000</b>									

### Totals

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

Current Weighted Average 0.31 %

Weighted Average Remaining 6.397022037

\* At Reporting Date until Maturity Date



**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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


**Test Summary**

(all amounts in EUR unless stated otherwise)

**1. Outstanding Mortgage Pandbrieven and Cover Assets**

Outstanding Mortgage Pandbrieven	11,500,000,000
Nominal Balance Residential Mortgage Loans	15,240,369,836
Nominal Balance Public Finance Exposures	91,500,000
Nominal Balance Financial Institution Exposures	676,294,023
Nominal OC Level [(II)+(III)+(IV))/(I)-1	39.20 %

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,123,629,713
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.42 %

&gt; &gt; &gt; Cover Test Royal Decree Art 5 Paraf 1

Passed

 Limit:  
85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	92,372,632
Value of Financial Institution Exposures (definition Royal Decree)	676,294,023
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,123,629,713
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	112.11 %

&gt; &gt; &gt; Cover Test Royal Decree Art 5 Paraf 2

Passed

 Limit:  
105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	2,058,629,500
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,056,469,500
<i>Total Interest Proceeds Pub</i>	2,160,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	16,008,088,369
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,240,369,836
<i>Total Principal Proceeds Public Finance Exposures</i>	91,424,510
<i>Total Principal Proceeds Financial Institution Exposures</i>	676,294,023
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	250,799,978
Costs, Fees and expenses Covered Bonds	100,161,590
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,215,756,302

&gt; &gt; &gt; Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests		
Cumulative Cash Outflow Next 180 Days		
		1,435,877,040
Cumulative Cash Outflow Next 180 Days		-41,742,736 (xiv)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)		1,394,134,304
> > Liquidity Test Royal Decree Art 7 paraf 1		Passed
MIM Liquid Bonds minus ECB Haircut		
		91,424,510
Interest Payable on Mortgage Pandbrieven next 3 months		158,607
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)		57,515,903

## Cover Pool Summary

Portfolio

31/10/2021

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,240,369,836.47
Principal Redemptions between Cut-off Date and Maturity Date	15,240,369,836.47
Interest Payments between Cut-off Date and Maturity Date	2,056,469,500.09
Number of borrowers	108,961.00
Number of loans	225,922.00
Average Outstanding Balance per borrower	139,869.95
Average Outstanding Balance per loan	67,459
Weighted average Current Loan to Current Value	52.06 %
Weighted average seasoning (in Years)	3.68
Weighted average remaining maturity (in years, at 0% CPR)	14.92106054
Weighted average initial maturity (in years, at 0% CPR)	18.59893703
Percentage of Fixed Rate Loans	82.72 %
Percentage of Variable Rate Loans	17.28 %
Weighted average interest rate	1.69 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.45 %
Weighted Remaining average life (in years, at 0% CPR)	7.78
Weighted Remaining average life to interest reset (in years, at 0%)	6.66

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	676,294,023
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### 3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	GB 0.8 22JUN2027 8B	0.8 22JUN2027	BGB 0.0 22OCT2027 91
Currency	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027
Coupon Type	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3

#### 4. Derivatives

None

**Position**

BE0000351602

Kingdom of Belgium

BGB 0.0 22OCT2027 91

EUR

35,000,000

04/05/2020

22/10/2027

F

0.00 %

AA

AA-

Aa3







## Stratification Tables

Portfolio Cut-off Date: 31/10/2021

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2372964788	15.57 %	34,573	15.30 %
Oost-Vlaanderen	2350745511	15.42 %	36,579	16.19 %
Vlaams-Brabant	2185809454	14.34 %	31,081	13.76 %
West-Vlaanderen	1688197075	11.08 %	28,061	12.42 %
Brussels	1322465090	8.68 %	12,627	5.59 %
Limburg	1236461854	8.11 %	21,335	9.44 %
Liège	1129916652	7.41 %	17,568	7.78 %
Hainaut	1054114766	6.92 %	17,093	7.57 %
Brabant Wallon	783369658.7	5.14 %	9,603	4.25 %
Namur	656334167.2	4.31 %	10,467	4.63 %
Luxembourg	419363542.8	2.75 %	6,206	2.75 %
Other	40627278.54	0.27 %	729	0.32 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	753277200.3	4.94 %	7,331	3.24 %
>1 and <=2	4016675274	26.36 %	42,648	18.88 %
>2 and <=3	3185183318	20.90 %	39,851	17.64 %
>3 and <=4	2089177185	13.71 %	28,343	12.55 %
>4 and <=5	1589348149	10.43 %	23,619	10.45 %
>5 and <=6	1575076934	10.33 %	29,602	13.10 %
>6 and <=7	948673231.9	6.22 %	19,727	8.73 %
>7 and <=8	117744978.2	0.77 %	2,804	1.24 %
>8 and <=9	93706707.96	0.61 %	2,394	1.06 %
>9 and <=10	64259230.05	0.42 %	4,657	2.06 %
>10 and <=11	201497308.3	1.32 %	7,051	3.12 %
>11 and <=12	304969878.7	2.00 %	6,835	3.03 %
>12 and <=13	119191788.5	0.78 %	3,231	1.43 %
>13 and <=14	17521863.24	0.11 %	466	0.21 %
>14 and <=15	14059666.07	0.09 %	443	0.20 %
>15 and <=16	32156668.59	0.21 %	998	0.44 %
>16 and <=17	71506697.13	0.47 %	2,666	1.18 %
>17 and <=18	30389195.71	0.20 %	1,860	0.82 %
>18 and <=19	10388443.33	0.07 %	997	0.44 %
>19 and <=20	2369513.68	0.02 %	149	0.07 %
>20 and <=21	538567.53	0.00 %	43	0.02 %
>21 and <=22	739144.25	0.00 %	49	0.02 %
>22 and <=23	1324436.82	0.01 %	98	0.04 %
>23 and <=24	171315.51	0.00 %	19	0.01 %
>24 and <=25	218259.83	0.00 %	18	0.01 %
>31 and <=32	83093.91	0.00 %	6	0.00 %
>29 and <=30	1762.35	0.00 %	1	0.00 %
>25 and <=26	72296.8	0.00 %	11	0.00 %
>28 and <=29	47728.5	0.00 %	5	0.00 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2560388.79	0.02 %	2,255	1.00 %
<=1	112875048.5	0.74 %	5,417	2.40 %
>1 and <=2	140710870.3	0.92 %	5,162	2.28 %
>2 and <=3	183600262.5	1.20 %	5,210	2.31 %
>3 and <=4	304015819	1.99 %	9,617	4.26 %
>4 and <=5	327345186.8	2.15 %	10,544	4.67 %
>5 and <=6	296574767.6	1.95 %	8,377	3.71 %
>6 and <=7	446114161.5	2.93 %	11,017	4.88 %
>7 and <=8	593388226.7	3.89 %	13,034	5.77 %
>8 and <=9	601287320.3	3.95 %	12,178	5.39 %
>9 and <=10	524862321.7	3.44 %	10,130	4.48 %
>10 and <=11	549824608.6	3.61 %	9,190	4.07 %
>11 and <=12	686871260.2	4.51 %	10,318	4.57 %
>12 and <=13	763666229.9	5.01 %	10,908	4.83 %
>13 and <=14	860964517.4	5.65 %	11,588	5.13 %
>14 and <=15	663003739	4.35 %	8,680	3.84 %
>15 and <=16	698148333.2	4.58 %	8,451	3.74 %
>16 and <=17	928700276	6.09 %	10,730	4.75 %
>17 and <=18	1015470328	6.66 %	11,276	4.99 %
>18 and <=19	1422633974	9.33 %	15,018	6.65 %
>19 and <=20	630528742.3	4.14 %	6,684	2.96 %
>20 and <=21	538890602.6	3.54 %	5,610	2.48 %
>21 and <=22	580095059.1	3.81 %	5,613	2.48 %
>22 and <=23	773744361.9	5.08 %	6,877	3.04 %
>23 and <=24	1315344035	8.63 %	10,079	4.46 %
>24 and <=25	247389681.5	1.62 %	1,671	0.74 %
>25 and <=26	11422831.34	0.07 %	115	0.05 %
>26 and <=27	9176737.69	0.06 %	85	0.04 %
>27 and <=28	4991320.68	0.03 %	39	0.02 %
>28 and <=29	5415733.06	0.04 %	43	0.02 %
>29 and <=30	569091.2	0.00 %	5	0.00 %
>41 and <=42	184000	0.00 %	1	0.00 %
	15240369836	100.00 %	225,922	100.00 %

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2207719.31	0.01 %	19	0.01 %
>1 and <=2	26071990.16	0.17 %	301	0.13 %
>2 and <=3	44340792.16	0.29 %	434	0.19 %
>3 and <=4	18536858.61	0.12 %	372	0.16 %
>4 and <=5	307142160.6	2.02 %	2,511	1.11 %
>5 and <=6	27737785.12	0.18 %	1,188	0.53 %
>6 and <=7	58094114.78	0.38 %	1,877	0.83 %
>7 and <=8	77645605.63	0.51 %	2,493	1.10 %
>8 and <=9	104483167.2	0.69 %	2,977	1.32 %
>9 and <=10	1264722917	8.30 %	33,258	14.72 %
>10 and <=11	159232086.7	1.04 %	8,561	3.79 %
>11 and <=12	234216606.2	1.54 %	4,656	2.06 %
>12 and <=13	732191270.8	4.80 %	13,663	6.05 %
>13 and <=14	140118367.9	0.92 %	2,731	1.21 %
>14 and <=15	1848601784	12.13 %	30,371	13.44 %
>15 and <=16	183550589.9	1.20 %	2,911	1.29 %
>16 and <=17	247170354.9	1.62 %	3,718	1.65 %
>17 and <=18	897793961.4	5.89 %	12,163	5.38 %
>18 and <=19	230698371.1	1.51 %	5,325	2.36 %
>19 and <=20	3548443805	23.28 %	44,110	19.52 %
>20 and <=21	323511608.4	2.12 %	4,326	1.91 %
>21 and <=22	161131446.3	1.06 %	2,256	1.00 %
>22 and <=23	207843451.7	1.36 %	2,700	1.20 %
>23 and <=24	129846495	0.85 %	1,628	0.72 %
>24 and <=25	3503860465	22.99 %	33,082	14.64 %
>25 and <=26	467580647.1	3.07 %	4,505	1.99 %
>26 and <=27	23361036.49	0.15 %	251	0.11 %
>27 and <=28	12733665.66	0.08 %	148	0.07 %
>28 and <=29	8882441.01	0.06 %	102	0.05 %
>29 and <=30	212851768.8	1.40 %	2,845	1.26 %
>30 and <=31	31655874.27	0.21 %	381	0.17 %
>33 and <=34	25086.82	0.00 %	1	0.00 %
>34 and <=35	355218.26	0.00 %	5	0.00 %
>35 and <=36	106292.42	0.00 %	2	0.00 %
>36 and <=37	114281.56	0.00 %	1	0.00 %
>39 and <=40	303065.52	0.00 %	4	0.00 %
>32 and <=33	277373.39	0.00 %	3	0.00 %
>31 and <=32	2651289.48	0.02 %	37	0.02 %
>40 and <=41	90247.12	0.00 %	4	0.00 %
>37 and <=38	3774.43	0.00 %	1	0.00 %
>42 and <=43	184000	0.00 %	1	0.00 %
	15240369836	100.00 %	225,922	100.00 %

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83093.91	0.00 %	6	0.00 %
1992	6933.01	0.00 %	2	0.00 %
1993	42557.84	0.00 %	4	0.00 %
1996	72296.8	0.00 %	11	0.00 %
1997	237321.82	0.00 %	21	0.01 %
1998	196693.44	0.00 %	20	0.01 %
1999	1491222.63	0.01 %	109	0.05 %
2000	699212.09	0.00 %	45	0.02 %
2001	428866.35	0.00 %	55	0.02 %
2002	3127631.11	0.02 %	173	0.08 %
2003	13995227.62	0.09 %	1,253	0.55 %
2004	34152804.67	0.22 %	1,937	0.86 %
2005	74378586.34	0.49 %	2,651	1.17 %
2006	23148464.15	0.15 %	716	0.32 %
2007	16260462.53	0.11 %	421	0.19 %
2008	20577192.87	0.14 %	643	0.28 %
2009	169958261.7	1.12 %	4,142	1.83 %
2010	292405282.4	1.92 %	6,854	3.03 %
2011	181934043.9	1.19 %	9,150	4.05 %
2012	52565697.44	0.34 %	1,769	0.78 %
2013	88966157.88	0.58 %	2,263	1.00 %
2014	226509221.3	1.49 %	5,088	2.25 %
2015	904912321.3	5.94 %	18,768	8.31 %
2016	1922899596	12.62 %	34,584	15.31 %
2017	1417285689	9.30 %	20,550	9.10 %
2018	2240696804	14.70 %	30,050	13.30 %
2019	4466653091	29.31 %	52,323	23.16 %
2020	2558203597	16.79 %	27,154	12.02 %
2021	528481506.3	3.47 %	5,160	2.28 %
	15240369836	100.00 %	225,922	100.00 %

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2286380275	15.00 %	48,526	44.54 %
>100 and <=200	5195607367	34.09 %	35,579	32.65 %
>200 and <=300	4019149269	26.37 %	16,587	15.22 %
>300 and <=400	1714975293	11.25 %	5,055	4.64 %
>400	2024257633	13.28 %	3,214	2.95 %
	15240369836	100.00 %	108,961	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	74782811.44	0.49 %	1,853	0.82 %
0.5 - 1%	632410201.8	4.15 %	10,321	4.57 %
1 - 1.5%	4461623886	29.28 %	55,819	24.71 %
1.5 - 2%	7891087963	51.78 %	108,884	48.20 %
2 - 2.5%	1347960640	8.84 %	25,266	11.18 %
2.5 - 3%	601090361.5	3.94 %	14,666	6.49 %
3 - 3.5%	140213687.5	0.92 %	4,874	2.16 %
3.5 - 4%	53964499.91	0.35 %	2,180	0.96 %
4 - 4.5%	22163809.04	0.15 %	1,092	0.48 %
4.5 - 5%	9130497.52	0.06 %	577	0.26 %
5 - 5.5%	4667999.18	0.03 %	256	0.11 %
5.5 - 6%	976123.75	0.01 %	89	0.04 %
6 - 6.5%	170130.06	0.00 %	29	0.01 %
6.5 - 7%	38665.54	0.00 %	10	0.00 %
8.5 - 9%	18096.23	0.00 %	1	0.00 %
8 - 8.5%	42042.74	0.00 %	2	0.00 %
7 - 7.5%	3333.83	0.00 %	2	0.00 %
7.5 - 8%	25086.82	0.00 %	1	0.00 %
	15240369836	100.00 %	225,922	100.00 %

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12607141190	82.72 %	185,055	81.91 %
Variable	28144333.1	0.18 %	1,447	0.64 %
Variable With Cap	2605084313	17.09 %	39,420	17.45 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2021	182016690.5	1.19 %	3,645	1.61 %
2022	875295410.7	5.74 %	18,133	8.03 %
2023	336269364.1	2.21 %	3,751	1.66 %
2024	266634915	1.75 %	2,984	1.32 %
2025	125757426.9	0.83 %	1,700	0.75 %
2026	171049776.6	1.12 %	2,062	0.91 %
2027	80308552.02	0.53 %	904	0.40 %
2028	47050330.16	0.31 %	547	0.24 %
2029	93876903.77	0.62 %	872	0.39 %
2030	10519938.1	0.07 %	109	0.05 %
2031	6485458.84	0.04 %	38	0.02 %
2033	85252649.02	0.56 %	1,094	0.48 %
2034	266333736.2	1.75 %	2,764	1.22 %
2035	21103992.94	0.14 %	186	0.08 %
2036	4215271.62	0.03 %	27	0.01 %
Fixed To Maturity	12668199420	83.12 %	187,106	82.82 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15240237252	100.00 %	225,910	99.99 %
Twice A Year	132584.76	0.00 %	12	0.01 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14377282768	94.34 %	217,493	96.27 %
Interest only	711945078	4.67 %	4,716	2.09 %
Linear	151141990.5	0.99 %	3,713	1.64 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	20437467.12	0.13 %	1,569	0.69 %
1-10%	950614612.1	6.24 %	23,079	10.22 %
11-20%	989715870.5	6.49 %	24,091	10.66 %
21-30%	1243669279	8.16 %	25,702	11.38 %
31-40%	1471891561	9.66 %	25,935	11.48 %
41-50%	1571081389	10.31 %	24,777	10.97 %
51-60%	1681865148	11.04 %	23,875	10.57 %
61-70%	1854430407	12.17 %	23,168	10.25 %
71-80%	2010096132	13.19 %	22,383	9.91 %
81-90%	1956530966	12.84 %	18,861	8.35 %
91-100%	1102826359	7.24 %	8,738	3.87 %
101-110%	81927856.98	0.54 %	870	0.39 %
111-120%	40670852.75	0.27 %	439	0.19 %
>120%	264611937.2	1.74 %	2,435	1.08 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	244490489.2	1.60 %	14,771	6.54 %
21-40%	343758231.8	2.26 %	13,768	6.09 %
41-60%	721934764.7	4.74 %	18,387	8.14 %
61-80%	1542260000	10.12 %	26,720	11.83 %
81-100%	2912877945	19.11 %	35,667	15.79 %
101-120%	759372152	4.98 %	15,117	6.69 %
121-140%	750831781.5	4.93 %	12,936	5.73 %
141-160%	780308791.3	5.12 %	12,483	5.53 %
161-180%	876352035.4	5.75 %	12,449	5.51 %
181-200%	926353779.9	6.08 %	11,137	4.93 %
201-300%	2586324852	16.97 %	29,537	13.07 %
301-400%	1127683140	7.40 %	10,718	4.74 %
401-500%	463298725.2	3.04 %	4,166	1.84 %
>500%	1204523148	7.90 %	8,066	3.57 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	329313799.7	2.16 %	14,743	6.53 %
>1 and <=2	459205125.6	3.01 %	13,692	6.06 %
>2 and <=3	608256172.2	3.99 %	18,606	8.24 %
>3 and <=4	952772319.8	6.25 %	22,271	9.86 %
>4 and <=5	1085745562	7.12 %	21,736	9.62 %
>5 and <=6	1137351385	7.46 %	18,592	8.23 %
>6 and <=7	1534079395	10.07 %	21,463	9.50 %
>7 and <=8	1259395568	8.26 %	16,177	7.16 %
>8 and <=9	1504617445	9.87 %	17,554	7.77 %
>9 and <=10	2332063747	15.30 %	24,967	11.05 %
>10 and <=11	977733659.2	6.42 %	10,334	4.57 %
>11 and <=12	1106241852	7.26 %	10,615	4.70 %
>12 and <=13	1900085643	12.47 %	14,695	6.50 %
>13 and <=14	32717283.66	0.21 %	290	0.13 %
>14 and <=15	16346497.91	0.11 %	144	0.06 %
>15 and <=16	3896622.85	0.03 %	39	0.02 %
>16 and <=17	212875.73	0.00 %	1	0.00 %
>17 and <=18	150883.53	0.00 %	2	0.00 %
>22 and <=23	184000	0.00 %	1	0.00 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

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

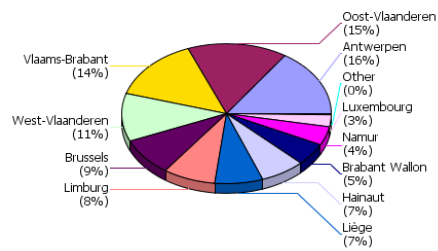
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12668199420	83.12 %	187,106	82.82 %
>=0 and <=1	1337270859	8.77 %	25,110	11.11 %
>1 and <=2	440316883.1	2.89 %	5,047	2.23 %
>2 and <=3	245565384.3	1.61 %	2,885	1.28 %
>3 and <=4	110880563.7	0.73 %	1,187	0.53 %
>4 and <=5	61231076.47	0.40 %	521	0.23 %
>5 and <=6	94224.52	0.00 %	1	0.00 %
>7 and <=8	9645855.16	0.06 %	72	0.03 %
>6 and <=7	367165570.1	2.41 %	3,993	1.77 %
	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>



## Stratification Tables

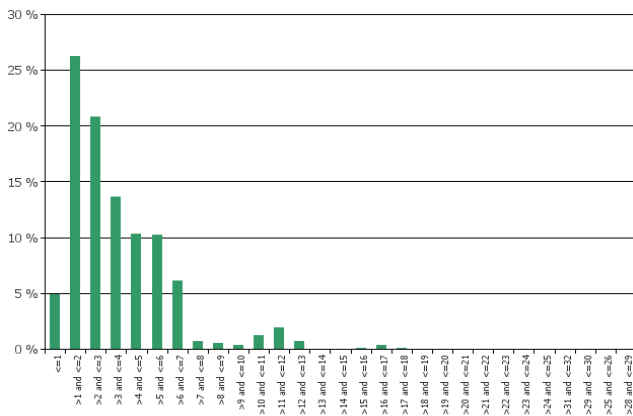
Portfolio Cut-off Date 31/10/2021

### 1. Geographic distribution



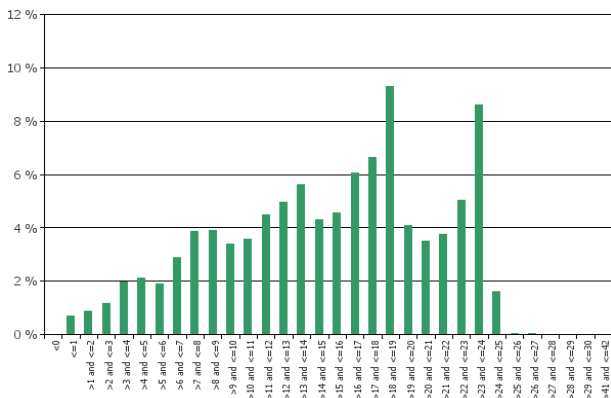
### 2. Seasoning

Distribution per Seasoning



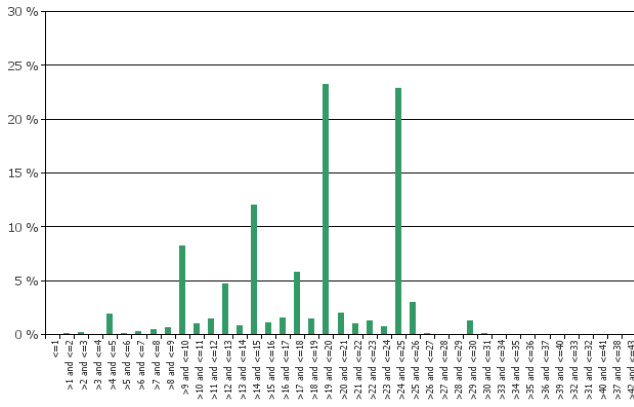
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

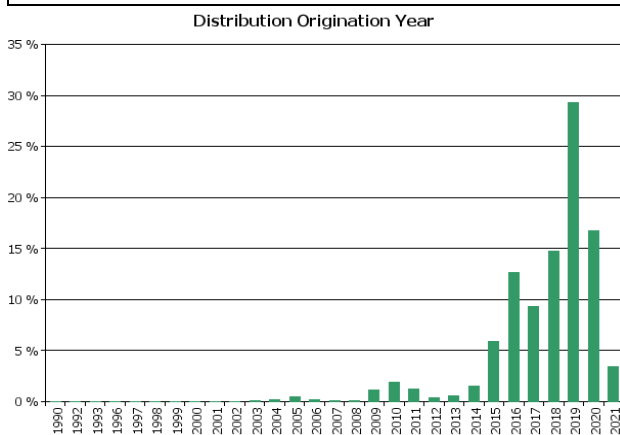


#### 4. Original term to maturity

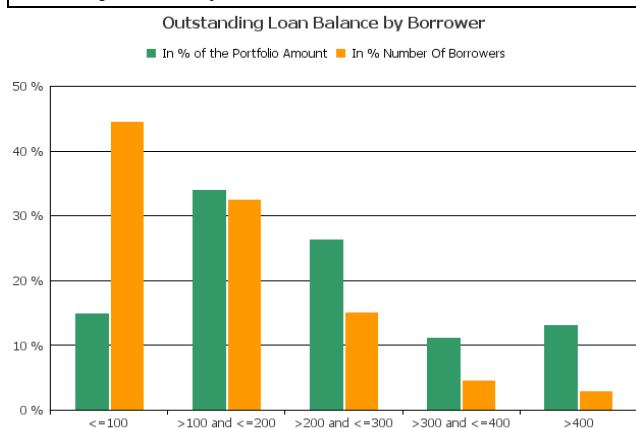
Distribution of Initial Term (in years)



### 5. Origination Year



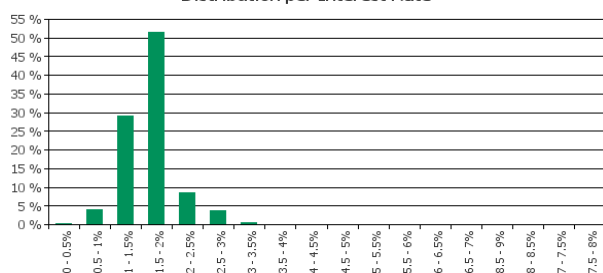
### 6. Outstanding Loan Balance by Borrower





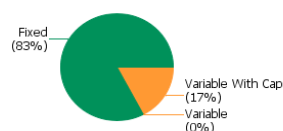
## 7. Interest Rate

Distribution per Interest Rate



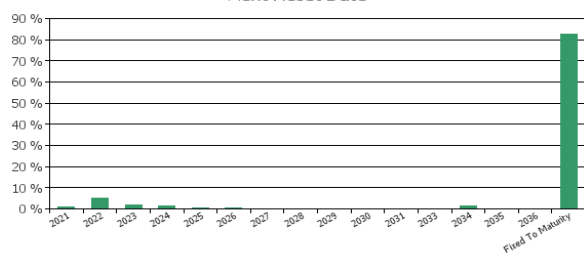
## 8. Interest Rate Type

Distribution per Interest Type



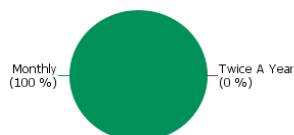
## 9. Next Reset Date

Next Reset Date



## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



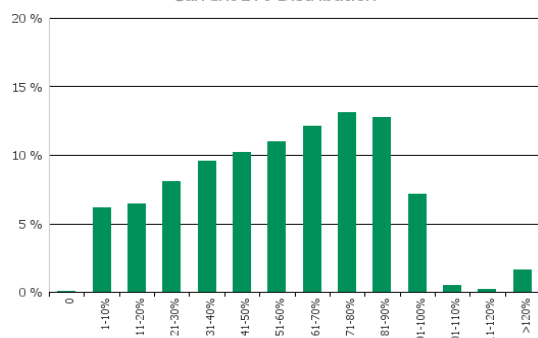
## 11. Repayment Type

Distribution per Repayment Type

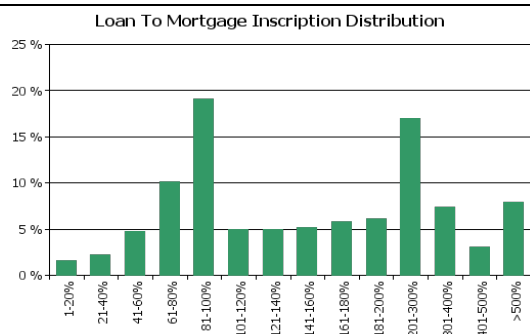


## 12. Current Loan to Current Value (LTV)

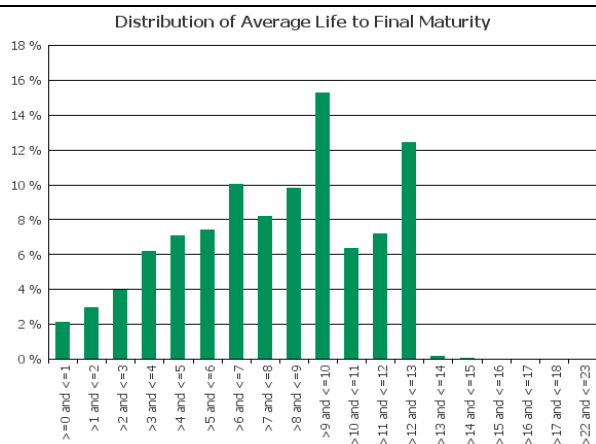
Current LTV Distribution



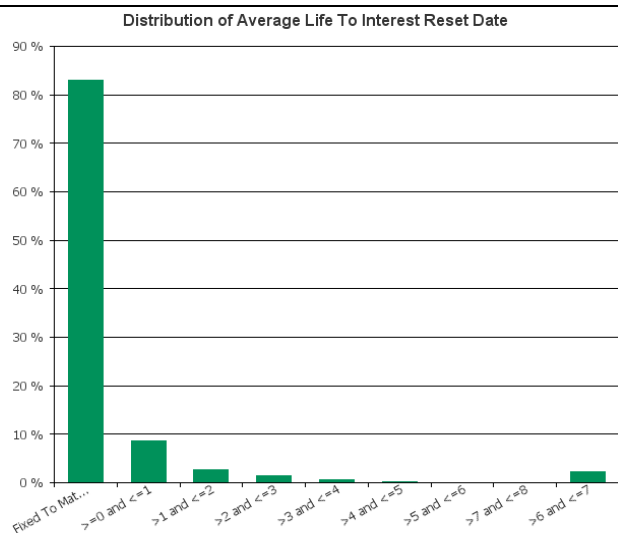
### 13. Loan to Mortgage Inscription Ratio (LTM)



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



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





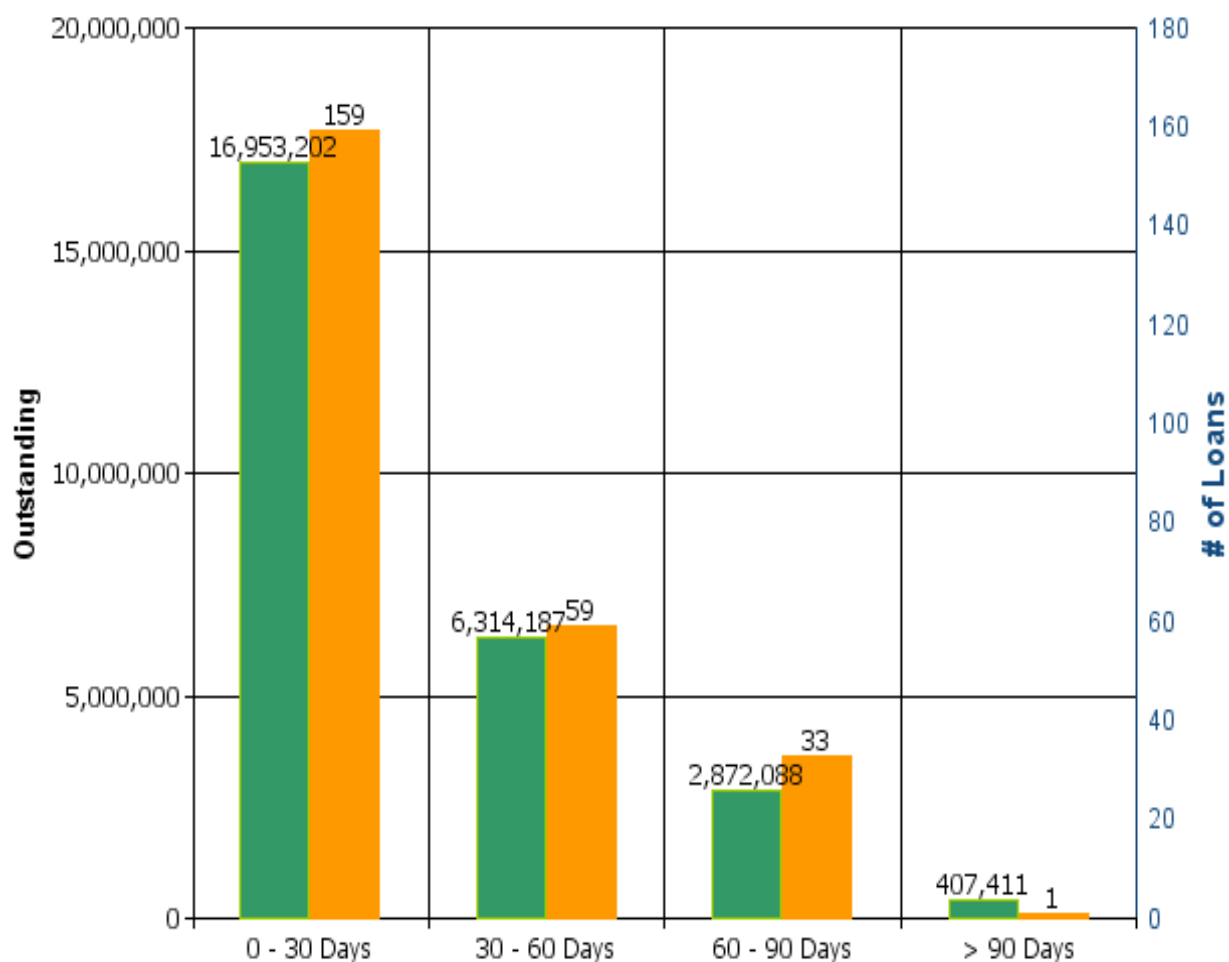
## Cover Pool Performance

Portfolio Cut-off Date 31/10/2021

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

	In EUR	In %	In number of loans	In %
Performing	15213822948	99.83 %	225,670	99.89 %
0 - 30 Days	16953201.91	0.11 %	159	0.07 %
30 - 60 Days	6314187.3	0.04 %	59	0.03 %
60 - 90 Days	2872088.03	0.02 %	33	0.01 %
> 90 Days	407411.15	0.00 %	1	0.00 %
<b>Total</b>	<b>15240369836</b>	<b>100.00 %</b>	<b>225,922</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro




**Amortisation**

Portfolio Cut-off I

01/10/2021

TIME		LIABILITE	COVER LOAN ASSETS			
Maturity Month		Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/11/2021	1	11,500,000,000	15,139,858,346	15,114,180,026	15,075,741,556	15,011,887,574
01/12/2021	2	11,500,000,000	15,043,969,659	14,993,802,580	14,918,860,342	14,794,774,548
01/01/2022	3	11,500,000,000	14,947,911,353	14,872,796,379	14,760,823,430	14,576,051,960
01/02/2022	4	11,500,000,000	14,850,853,481	14,751,164,660	14,602,874,635	14,359,003,421
01/03/2022	5	11,500,000,000	14,751,841,916	14,630,368,679	14,450,019,474	14,154,332,251
01/04/2022	6	11,500,000,000	14,653,353,719	14,508,042,957	14,292,759,558	13,940,991,447
01/05/2022	7	11,500,000,000	14,558,500,317	14,390,470,722	14,142,038,737	13,737,435,898
01/06/2022	8	11,500,000,000	14,458,723,447	14,267,605,417	13,985,635,498	13,527,965,319
01/07/2022	9	11,500,000,000	14,361,347,156	14,148,255,039	13,834,509,387	13,326,930,161
01/08/2022	10	11,500,000,000	14,265,740,617	14,030,230,362	13,684,211,475	13,126,313,007
01/09/2022	11	11,500,000,000	14,167,247,461	13,909,731,195	13,532,181,234	12,925,501,553
01/10/2022	12	11,500,000,000	14,070,927,392	13,792,485,622	13,385,092,458	12,732,598,878
01/11/2022	13	11,500,000,000	13,974,030,526	13,674,274,210	13,236,623,406	12,538,036,061
01/12/2022	14	11,500,000,000	13,875,238,255	13,555,314,760	13,089,175,846	12,347,546,982
01/01/2023	15	11,500,000,000	13,780,111,737	13,439,548,393	12,944,386,267	12,159,241,064
01/02/2023	16	11,500,000,000	13,682,833,575	13,322,040,821	12,798,575,701	11,971,353,791
01/03/2023	17	11,500,000,000	13,585,114,458	13,206,633,939	12,658,555,145	11,795,076,808
01/04/2023	18	11,500,000,000	13,490,444,006	13,092,357,666	12,517,106,624	11,613,876,585
01/05/2023	19	11,500,000,000	13,390,973,052	12,974,490,546	12,373,887,743	11,433,929,504
01/06/2023	20	11,500,000,000	13,292,014,294	12,856,766,502	12,230,429,462	11,253,501,296
01/07/2023	21	11,500,000,000	13,195,075,326	12,742,052,527	12,091,470,178	11,080,035,467
01/08/2023	22	11,500,000,000	13,099,756,982	12,628,551,373	11,953,286,975	10,907,017,433
01/09/2023	23	11,500,000,000	13,001,230,060	12,512,310,661	11,813,141,946	10,733,483,750
01/10/2023	24	11,500,000,000	12,905,658,485	12,399,946,295	11,678,242,126	10,567,416,853
01/11/2023	25	11,500,000,000	12,807,766,236	12,285,018,283	11,540,578,278	10,398,616,333
01/12/2023	26	11,500,000,000	12,709,367,789	12,170,626,168	11,404,978,059	10,234,308,905
01/01/2024	27	11,500,000,000	12,614,827,754	12,059,604,889	11,272,200,455	10,072,317,102
01/02/2024	28	11,500,000,000	12,516,873,455	11,945,666,746	11,137,304,967	9,909,629,516
01/03/2024	29	11,500,000,000	12,420,725,422	11,835,097,393	11,007,963,856	9,755,731,713
01/04/2024	30	11,500,000,000	12,324,393,326	11,723,389,766	10,876,331,996	9,598,247,158
01/05/2024	31	11,500,000,000	12,228,285,669	11,612,876,041	10,747,286,074	9,445,487,244
01/06/2024	32	11,500,000,000	12,124,377,405	11,494,668,209	10,610,834,769	9,286,065,186
01/07/2024	33	11,500,000,000	12,024,793,311	11,381,543,800	10,480,549,492	9,134,448,106
01/08/2024	34	11,500,000,000	11,931,848,310	11,274,416,030	10,355,498,937	8,987,231,064
01/09/2024	35	11,500,000,000	11,834,676,160	11,163,631,449	10,227,666,431	8,838,693,094
01/10/2024	36	11,500,000,000	11,732,621,517	11,049,197,419	10,097,911,624	8,690,787,834
01/11/2024	37	11,500,000,000	11,632,473,876	10,936,303,075	9,969,318,299	8,543,772,274
01/12/2024	38	11,500,000,000	11,529,035,830	10,821,264,205	9,840,172,075	8,398,524,207
01/01/2025	39	11,500,000,000	11,431,221,789	10,711,257,053	9,715,367,364	8,256,883,024
01/02/2025	40	11,500,000,000	11,333,392,762	10,601,577,915	9,591,430,575	8,117,025,532
01/03/2025	41	11,500,000,000	11,239,287,998	10,497,442,215	9,475,398,568	7,988,146,528
01/04/2025	42	11,500,000,000	11,148,228,165	10,394,732,570	9,358,826,750	7,856,453,836
01/05/2025	43	11,500,000,000	11,051,750,538	10,287,861,423	9,239,808,283	7,724,745,834
01/06/2025	44	11,500,000,000	10,954,355,677	10,179,903,222	9,119,595,941	7,591,952,022
01/07/2025	45	11,500,000,000	10,859,124,381	10,074,840,499	9,003,262,112	7,464,381,635
01/08/2025	46	11,500,000,000	10,767,998,019	9,973,351,321	8,889,901,014	7,339,179,109
01/09/2025	47	11,500,000,000	10,668,721,747	9,864,641,759	8,770,638,653	7,210,052,042

01/10/2025	48	11,500,000,000	10,579,511,876	9,766,098,958	8,661,653,142	7,091,270,509
01/11/2025	49	11,500,000,000	10,490,930,904	9,667,903,257	8,552,755,492	6,972,458,538
01/12/2025	50	11,500,000,000	10,390,393,620	9,559,536,371	8,436,073,556	6,849,144,442
01/01/2026	51	11,500,000,000	10,301,723,371	9,461,881,233	8,328,659,615	6,733,295,897
01/02/2026	52	9,000,000,000	10,213,931,614	9,365,335,360	8,222,711,390	6,619,485,781
01/03/2026	53	9,000,000,000	10,123,552,864	9,268,244,151	8,118,771,072	6,510,802,376
01/04/2026	54	9,000,000,000	10,035,790,576	9,172,313,284	8,014,303,822	6,399,803,503
01/05/2026	55	9,000,000,000	9,946,993,424	9,076,233,934	7,910,835,814	6,291,284,019
01/06/2026	56	9,000,000,000	9,857,486,950	8,979,307,409	7,806,450,728	6,181,973,844
01/07/2026	57	9,000,000,000	9,771,713,104	8,886,564,497	7,706,806,366	6,078,047,240
01/08/2026	58	9,000,000,000	9,686,323,848	8,793,969,471	7,607,108,255	5,974,008,552
01/09/2026	59	9,000,000,000	9,600,685,538	8,701,437,250	7,507,921,594	5,871,142,096
01/10/2026	60	9,000,000,000	9,516,021,545	8,610,546,664	7,411,211,853	5,771,758,808
01/11/2026	61	9,000,000,000	9,429,139,939	8,517,461,287	7,312,447,557	5,670,721,652
01/12/2026	62	9,000,000,000	9,344,849,452	8,427,464,983	7,217,375,818	5,574,051,405
01/01/2027	63	9,000,000,000	9,260,217,972	8,336,977,627	7,121,723,239	5,476,881,713
01/02/2027	64	9,000,000,000	9,176,486,059	8,247,581,480	7,027,440,286	5,381,483,989
01/03/2027	65	9,000,000,000	9,094,513,511	8,161,383,791	6,938,018,707	5,292,676,701
01/04/2027	66	9,000,000,000	9,011,784,706	8,073,426,864	6,845,791,592	5,200,201,749
01/05/2027	67	6,500,000,000	8,929,226,656	7,986,334,846	6,755,275,113	5,110,408,813
01/06/2027	68	6,500,000,000	8,847,169,614	7,899,521,774	6,664,850,604	5,020,646,468
01/07/2027	69	6,500,000,000	8,765,920,102	7,814,127,900	6,576,576,876	4,933,841,651
01/08/2027	70	6,500,000,000	8,684,511,944	7,728,428,677	6,487,907,986	4,846,705,230
01/09/2027	71	6,500,000,000	8,603,542,019	7,643,387,006	6,400,198,168	4,760,931,864
01/10/2027	72	6,500,000,000	8,521,588,556	7,558,153,145	6,313,250,565	4,677,003,067
01/11/2027	73	6,500,000,000	8,441,816,229	7,474,700,550	6,227,664,821	4,594,058,048
01/12/2027	74	5,000,000,000	8,358,860,738	7,389,100,187	6,141,193,111	4,511,698,665
01/01/2028	75	5,000,000,000	8,278,079,604	7,305,279,602	6,056,087,406	4,430,330,093
01/02/2028	76	5,000,000,000	8,197,625,674	7,222,010,356	5,971,830,762	4,350,188,362
01/03/2028	77	5,000,000,000	8,116,535,544	7,139,224,846	5,889,329,952	4,273,089,650
01/04/2028	78	5,000,000,000	8,035,802,594	7,056,224,724	5,806,057,372	4,194,827,056
01/05/2028	79	5,000,000,000	7,955,668,566	6,974,392,532	5,724,599,039	4,119,019,939
01/06/2028	80	5,000,000,000	7,877,000,184	6,893,715,229	5,643,988,482	4,043,817,611
01/07/2028	81	5,000,000,000	7,799,239,416	6,814,457,640	5,565,367,443	3,971,141,545
01/08/2028	82	5,000,000,000	7,721,385,315	6,734,991,445	5,486,478,582	3,898,269,246
01/09/2028	83	5,000,000,000	7,643,156,955	6,655,449,312	5,407,893,283	3,826,157,787
01/10/2028	84	5,000,000,000	7,566,630,648	6,577,997,403	5,331,804,263	3,756,860,284
01/11/2028	85	5,000,000,000	7,491,329,089	6,501,488,778	5,256,387,939	3,688,033,661
01/12/2028	86	5,000,000,000	7,415,278,186	6,424,923,341	5,181,700,536	3,620,727,662
01/01/2029	87	5,000,000,000	7,339,634,715	6,348,596,525	5,107,121,383	3,553,500,241
01/02/2029	88	2,500,000,000	7,264,327,826	6,272,800,781	5,033,314,189	3,487,312,203
01/03/2029	89	2,500,000,000	7,188,716,227	6,197,999,307	4,961,867,757	3,424,656,247
01/04/2029	90	2,500,000,000	7,115,660,706	6,124,606,538	4,890,642,849	3,361,200,102
01/05/2029	91	2,500,000,000	7,038,570,969	6,048,309,638	4,817,830,743	3,297,585,324
01/06/2029	92	2,500,000,000	6,963,253,285	5,973,439,841	4,746,091,529	3,234,724,008
01/07/2029	93	2,500,000,000	6,889,805,114	5,900,730,766	4,676,782,596	3,174,420,009
01/08/2029	94	2,500,000,000	6,817,758,147	5,829,123,168	4,608,278,389	3,114,673,536
01/09/2029	95	2,500,000,000	6,742,206,011	5,754,749,693	4,537,911,341	3,054,122,495
01/10/2029	96	2,500,000,000	6,670,987,257	5,684,615,454	4,471,574,047	2,997,139,487
01/11/2029	97	2,500,000,000	6,597,909,812	5,612,807,326	4,403,860,592	2,939,251,245
01/12/2029	98	2,500,000,000	6,526,925,010	5,543,307,145	4,338,625,240	2,883,841,386
01/01/2030	99	2,500,000,000	6,457,609,085	5,475,135,227	4,274,370,251	2,829,097,988
01/02/2030	100	2,500,000,000	6,388,781,275	5,407,591,763	4,210,903,406	2,775,286,033
01/03/2030	101	2,500,000,000	6,318,340,226	5,339,775,627	4,148,542,143	2,723,723,315
01/04/2030	102	2,500,000,000	6,250,947,192	5,273,860,160	4,086,911,190	2,671,894,476
01/05/2030	103	0	6,180,806,592	5,206,123,836	4,024,489,995	2,620,300,122
01/06/2030	104		6,114,099,351	5,141,201,326	3,964,195,475	2,570,110,916
01/07/2030	105		6,047,174,547	5,076,579,412	3,904,733,533	2,521,182,536
01/08/2030	106		5,979,880,082	5,011,571,534	3,844,928,291	2,472,052,855

01/09/2030	107	5,914,021,738	4,947,971,100	3,786,479,048	2,424,162,257
01/10/2030	108	5,848,729,711	4,885,312,504	3,729,327,476	2,377,785,813
01/11/2030	109	5,784,313,330	4,823,312,355	3,672,634,008	2,331,720,450
01/12/2030	110	5,719,308,383	4,761,279,230	3,616,476,796	2,286,654,745
01/01/2031	111	5,654,734,831	4,699,537,950	3,560,502,418	2,241,727,494
01/02/2031	112	5,590,589,258	4,638,347,490	3,505,205,612	2,197,564,604
01/03/2031	113	5,525,797,805	4,577,568,041	3,451,327,258	2,155,506,345
01/04/2031	114	5,462,146,054	4,517,164,501	3,397,123,475	2,112,667,328
01/05/2031	115	5,398,476,603	4,457,182,141	3,343,763,671	2,070,958,719
01/06/2031	116	5,335,893,304	4,398,038,980	3,291,003,623	2,029,648,570
01/07/2031	117	5,273,461,380	4,339,445,791	3,239,166,863	1,989,490,598
01/08/2031	118	5,212,223,819	4,281,779,843	3,187,993,885	1,949,766,792
01/09/2031	119	5,150,620,592	4,223,997,141	3,136,973,535	1,910,436,751
01/10/2031	120	5,089,477,856	4,167,003,309	3,087,030,013	1,872,314,258
01/11/2031	121	5,028,898,134	4,110,420,319	3,037,367,441	1,834,390,724
01/12/2031	122	4,968,798,654	4,054,631,165	2,988,768,111	1,797,640,387
01/01/2032	123	4,908,977,942	3,999,022,201	2,940,280,575	1,760,986,352
01/02/2032	124	4,849,388,360	3,943,778,176	2,892,287,974	1,724,905,737
01/03/2032	125	4,789,746,871	3,889,093,799	2,845,397,279	1,690,216,333
01/04/2032	126	4,730,840,104	3,834,748,658	2,798,501,160	1,655,318,211
01/05/2032	127	4,672,315,351	3,781,092,848	2,752,553,040	1,621,465,758
01/06/2032	128	4,613,400,384	3,727,083,489	2,706,335,090	1,587,487,350
01/07/2032	129	4,555,112,495	3,673,953,381	2,661,189,834	1,554,607,090
01/08/2032	130	4,497,091,695	3,621,004,429	2,616,166,399	1,521,832,209
01/09/2032	131	4,438,701,291	3,567,927,425	2,571,262,477	1,489,376,303
01/10/2032	132	4,381,212,026	3,515,935,698	2,527,557,775	1,458,059,350
01/11/2032	133	4,324,452,596	3,464,500,055	2,484,247,338	1,427,005,226
01/12/2032	134	4,267,972,215	3,413,638,874	2,441,752,288	1,396,845,642
01/01/2033	135	4,211,588,905	3,362,828,691	2,399,290,668	1,366,741,238
01/02/2033	136	4,154,934,755	3,311,965,153	2,356,991,261	1,336,958,803
01/03/2033	137	4,099,953,787	3,263,131,944	2,316,903,601	1,309,191,053
01/04/2033	138	4,043,699,102	3,212,900,557	2,275,436,428	1,280,313,693
01/05/2033	139	3,989,237,105	3,164,425,405	2,235,589,455	1,252,736,755
01/06/2033	140	3,935,079,578	3,116,171,212	2,195,900,178	1,225,284,616
01/07/2033	141	3,880,929,516	3,068,245,510	2,156,806,370	1,198,537,503
01/08/2033	142	3,827,834,519	3,021,136,067	2,118,290,062	1,172,148,183
01/09/2033	143	3,774,734,873	2,974,173,937	2,080,058,740	1,146,117,936
01/10/2033	144	3,721,302,151	2,927,260,716	2,042,210,043	1,120,650,529
01/11/2033	145	3,668,682,142	2,880,973,976	2,004,806,360	1,095,465,851
01/12/2033	146	3,616,800,973	2,835,570,313	1,968,354,349	1,071,138,872
01/01/2034	147	3,565,464,466	2,790,581,441	1,932,198,132	1,047,009,864
01/02/2034	148	3,513,862,774	2,745,529,821	1,896,169,752	1,023,135,019
01/03/2034	149	3,462,469,420	2,701,229,211	1,861,288,109	1,000,470,642
01/04/2034	150	3,411,478,955	2,656,935,226	1,826,111,220	977,405,077
01/05/2034	151	3,360,635,886	2,613,041,404	1,791,522,705	954,961,287
01/06/2034	152	3,310,545,627	2,569,728,182	1,757,346,116	932,776,025
01/07/2034	153	3,261,087,415	2,527,182,528	1,723,996,961	911,323,666
01/08/2034	154	3,211,844,848	2,484,800,393	1,690,773,707	889,975,923
01/09/2034	155	3,163,265,903	2,443,067,285	1,658,148,794	869,106,286
01/10/2034	156	3,115,378,943	2,402,133,658	1,626,353,719	848,946,813
01/11/2034	157	3,067,851,538	2,361,475,295	1,594,760,015	828,929,189
01/12/2034	158	3,021,080,266	2,321,656,113	1,564,010,235	809,613,551
01/01/2035	159	2,974,451,720	2,281,945,831	1,533,349,383	790,379,960
01/02/2035	160	2,929,047,407	2,243,301,190	1,503,548,603	771,736,229
01/03/2035	161	2,884,077,729	2,205,475,663	1,474,800,481	754,083,953
01/04/2035	162	2,839,592,712	2,167,774,688	1,445,903,252	736,177,064
01/05/2035	163	2,795,400,629	2,130,535,166	1,417,566,913	718,791,114
01/06/2035	164	2,751,443,358	2,093,476,086	1,389,366,932	701,508,131
01/07/2035	165	2,707,746,166	2,056,846,762	1,361,697,558	684,719,180
01/08/2035	166	2,664,512,746	2,020,573,110	1,334,281,250	668,091,332
01/09/2035	167	2,621,248,691	1,984,393,393	1,307,057,458	651,688,043
01/10/2035	168	2,578,260,049	1,948,645,439	1,280,352,340	635,756,277
01/11/2035	169	2,535,746,009	1,913,262,837	1,253,907,220	619,987,851
01/12/2035	170	2,493,663,236	1,878,422,356	1,228,043,591	604,710,686
01/01/2036	171	2,451,504,858	1,843,533,284	1,202,169,237	589,462,376
01/02/2036	172	2,410,071,180	1,809,301,208	1,176,845,886	574,601,417
01/03/2036	173	2,368,022,469	1,774,913,384	1,151,731,716	560,110,834
01/04/2036	174	2,326,669,991	1,740,960,482	1,126,826,801	545,677,987

01/05/2036	175	2,284,747,789	1,706,785,524	1,101,988,273	531,462,128
01/06/2036	176	2,244,142,679	1,673,608,717	1,077,819,519	517,604,464
01/07/2036	177	2,203,827,133	1,640,844,970	1,054,118,493	504,147,346
01/08/2036	178	2,164,334,454	1,608,707,833	1,030,844,485	490,928,024
01/09/2036	179	2,124,869,708	1,576,695,717	1,007,761,948	477,902,440
01/10/2036	180	2,085,783,640	1,545,152,680	985,170,128	465,273,813
01/11/2036	181	2,047,185,891	1,513,987,194	962,844,447	452,803,864
01/12/2036	182	2,008,778,263	1,483,144,558	940,908,037	440,673,826
01/01/2037	183	1,971,113,096	1,452,866,817	919,355,742	428,756,079
01/02/2037	184	1,933,839,800	1,422,975,867	898,151,120	417,092,839
01/03/2037	185	1,896,750,534	1,393,546,223	877,555,062	405,968,844
01/04/2037	186	1,859,841,510	1,364,111,528	856,834,548	394,704,354
01/05/2037	187	1,823,420,095	1,335,202,816	836,612,015	383,808,977
01/06/2037	188	1,787,053,121	1,306,353,593	816,453,950	372,974,676
01/07/2037	189	1,751,114,853	1,277,981,226	796,755,723	362,484,071
01/08/2037	190	1,714,870,541	1,249,407,076	776,960,199	351,980,923
01/09/2037	191	1,679,474,068	1,221,542,841	757,700,557	341,801,985
01/10/2037	192	1,644,233,008	1,193,947,754	738,761,057	331,892,204
01/11/2037	193	1,609,070,210	1,166,432,829	719,900,538	322,049,163
01/12/2037	194	1,574,492,961	1,139,493,950	701,543,419	312,550,584
01/01/2038	195	1,539,596,763	1,112,348,999	683,089,630	303,040,080
01/02/2038	196	1,506,021,310	1,086,245,463	665,363,070	293,925,788
01/03/2038	197	1,472,798,272	1,060,655,253	648,195,602	285,246,347
01/04/2038	198	1,439,997,480	1,035,274,442	631,075,643	276,536,237
01/05/2038	199	1,406,465,121	1,009,506,890	613,853,845	267,887,034
01/06/2038	200	1,374,136,762	984,629,987	597,204,187	259,517,218
01/07/2038	201	1,342,545,350	960,414,316	581,083,011	251,476,609
01/08/2038	202	1,311,393,797	936,538,346	565,196,170	243,565,205
01/09/2038	203	1,280,386,339	912,843,337	549,495,309	235,796,115
01/10/2038	204	1,250,078,334	889,772,557	534,289,345	228,331,196
01/11/2038	205	1,219,889,041	866,811,945	519,178,246	220,933,639
01/12/2038	206	1,190,093,261	844,252,031	504,421,374	213,774,019
01/01/2039	207	1,160,425,256	821,809,334	489,763,627	206,682,921
01/02/2039	208	1,131,345,634	799,856,321	475,468,263	199,800,337
01/03/2039	209	1,102,412,392	778,206,557	461,535,971	193,203,614
01/04/2039	210	1,073,815,303	756,733,860	447,659,627	186,601,118
01/05/2039	211	1,045,172,506	735,339,872	433,932,965	180,137,877
01/06/2039	212	1,017,292,445	714,510,700	420,569,098	173,850,672
01/07/2039	213	989,072,398	693,549,655	407,226,422	167,645,171
01/08/2039	214	961,919,446	673,365,655	394,369,612	161,664,685
01/09/2039	215	934,415,470	653,002,819	381,471,091	155,714,827
01/10/2039	216	908,599,690	633,919,601	369,411,595	150,174,068
01/11/2039	217	883,762,335	615,545,080	357,791,731	144,834,272
01/12/2039	218	859,559,707	597,705,132	346,566,984	139,715,411
01/01/2040	219	837,082,557	581,088,134	336,075,074	134,911,834
01/02/2040	220	815,255,433	564,976,255	325,925,682	130,283,359
01/03/2040	221	793,577,269	549,080,544	316,002,039	125,815,977
01/04/2040	222	772,741,943	533,757,635	306,402,301	121,477,139
01/05/2040	223	752,328,405	518,804,380	297,085,410	117,300,520
01/06/2040	224	732,279,716	504,122,358	287,943,806	113,209,527
01/07/2040	225	712,927,748	489,994,305	279,185,323	109,316,042
01/08/2040	226	693,854,354	476,076,355	270,565,398	105,492,162
01/09/2040	227	675,366,395	462,605,210	262,240,797	101,813,370
01/10/2040	228	657,203,382	449,425,203	254,142,282	98,264,707
01/11/2040	229	639,360,864	436,482,123	246,195,470	94,788,864
01/12/2040	230	621,793,083	423,792,102	238,449,393	91,430,178
01/01/2041	231	604,359,521	411,211,375	230,782,342	88,115,546
01/02/2041	232	587,042,458	398,751,237	223,220,251	84,867,259
01/03/2041	233	569,780,734	386,433,185	215,827,649	81,742,642
01/04/2041	234	553,029,756	374,436,289	208,595,382	78,668,868
01/05/2041	235	536,401,736	362,581,940	201,494,267	75,679,280
01/06/2041	236	520,156,664	351,004,706	194,564,480	72,767,000
01/07/2041	237	504,197,356	339,676,808	187,821,923	69,957,339
01/08/2041	238	488,641,224	328,638,329	181,256,126	67,225,851
01/09/2041	239	473,207,952	317,718,808	174,787,953	64,552,302
01/10/2041	240	457,862,723	306,911,200	168,426,753	61,948,015
01/11/2041	241	442,949,687	296,411,214	162,250,880	59,423,743
01/12/2041	242	428,170,498	286,051,040	156,194,497	56,971,120



01/01/2042	243	413,825,485	275,998,551	150,322,190	54,596,995
01/02/2042	244	399,742,798	266,153,999	144,591,706	52,293,251
01/03/2042	245	385,903,496	256,545,963	139,051,822	50,097,258
01/04/2042	246	371,904,854	246,820,426	133,440,202	47,871,891
01/05/2042	247	358,197,986	237,333,449	127,995,385	45,730,325
01/06/2042	248	344,892,320	228,129,849	122,718,932	43,659,440
01/07/2042	249	331,802,603	219,111,383	117,577,483	41,658,808
01/08/2042	250	318,677,359	210,086,980	112,448,186	39,672,700
01/09/2042	251	305,883,272	201,310,504	107,476,581	37,758,068
01/10/2042	252	293,070,742	192,561,620	102,552,654	35,880,535
01/11/2042	253	280,609,168	184,061,054	97,776,204	34,064,482
01/12/2042	254	268,317,261	175,709,491	93,109,984	32,305,834
01/01/2043	255	256,120,441	167,437,846	88,501,118	30,576,663
01/02/2043	256	244,008,246	159,248,983	83,958,735	28,884,432
01/03/2043	257	232,222,271	151,324,817	79,597,695	27,279,314
01/04/2043	258	220,619,547	143,520,209	75,300,435	25,697,274
01/05/2043	259	209,171,117	135,849,281	71,100,318	24,164,466
01/06/2043	260	197,919,927	128,324,012	66,990,963	22,671,408
01/07/2043	261	186,901,780	120,981,344	63,002,308	21,234,147
01/08/2043	262	176,115,996	113,806,364	59,115,137	19,839,635
01/09/2043	263	165,583,481	106,818,760	55,344,412	18,495,470
01/10/2043	264	154,979,013	99,813,659	51,587,679	17,169,343
01/11/2043	265	144,986,980	93,219,951	48,057,256	15,926,607
01/12/2043	266	135,245,826	86,814,106	44,644,727	14,735,014
01/01/2044	267	125,693,352	80,545,543	41,315,734	13,578,522
01/02/2044	268	116,277,667	74,385,501	38,058,910	12,455,179
01/03/2044	269	107,008,833	68,347,393	34,886,343	11,371,680
01/04/2044	270	97,910,723	62,430,292	31,785,054	10,316,889
01/05/2044	271	89,002,940	56,657,318	28,774,870	9,301,548
01/06/2044	272	80,296,924	51,028,564	25,850,253	8,320,766
01/07/2044	273	71,898,144	45,616,156	23,051,538	7,389,490
01/08/2044	274	63,853,152	40,443,257	20,385,503	6,507,177
01/09/2044	275	56,184,185	35,525,537	17,861,176	5,677,248
01/10/2044	276	48,937,169	30,892,423	15,493,557	4,904,503
01/11/2044	277	42,263,202	26,634,117	13,323,906	4,199,834
01/12/2044	278	36,334,613	22,860,356	11,407,908	3,581,151
01/01/2045	279	32,179,364	20,211,694	10,060,506	3,144,800
01/02/2045	280	28,254,662	17,716,509	8,796,084	2,737,910
01/03/2045	281	24,601,343	15,402,136	7,629,451	2,365,692
01/04/2045	282	21,216,440	13,260,425	6,551,849	2,022,951
01/05/2045	283	17,998,885	11,230,965	5,535,455	1,702,123
01/06/2045	284	15,222,197	9,482,254	4,661,674	1,427,368
01/07/2045	285	12,953,649	8,055,879	3,950,691	1,204,712
01/08/2045	286	11,050,157	6,860,441	3,355,878	1,018,997
01/09/2045	287	9,499,555	5,887,754	2,872,750	868,603
01/10/2045	288	8,154,451	5,045,772	2,455,872	739,512
01/11/2045	289	7,035,762	4,346,172	2,109,983	632,667
01/12/2045	290	6,090,592	3,756,140	1,819,046	543,195
01/01/2046	291	5,274,780	3,247,502	1,568,720	466,460
01/02/2046	292	4,648,993	2,857,372	1,376,755	407,645
01/03/2046	293	4,126,538	2,532,374	1,217,360	359,070
01/04/2046	294	3,702,901	2,268,542	1,087,757	319,484
01/05/2046	295	3,389,172	2,072,931	991,517	290,024
01/06/2046	296	3,150,918	1,923,939	917,911	267,356
01/07/2046	297	2,997,785	1,827,432	869,721	252,282
01/08/2046	298	2,800,598	1,704,332	809,072	233,695
01/09/2046	299	2,672,689	1,623,733	768,850	221,137
01/10/2046	300	2,547,365	1,545,055	729,795	209,043
01/11/2046	301	2,425,476	1,468,630	691,932	197,358
01/12/2046	302	2,307,302	1,394,783	655,522	186,207
01/01/2047	303	2,195,583	1,324,996	621,140	175,693
01/02/2047	304	2,089,430	1,258,796	588,606	165,785
01/03/2047	305	1,984,739	1,193,892	556,974	156,276
01/04/2047	306	1,887,085	1,133,225	527,327	147,331
01/05/2047	307	1,791,850	1,074,268	498,662	138,751
01/06/2047	308	1,699,633	1,017,253	470,996	130,498
01/07/2047	309	1,616,606	965,972	446,151	123,107
01/08/2047	310	1,534,505	915,359	421,700	115,867

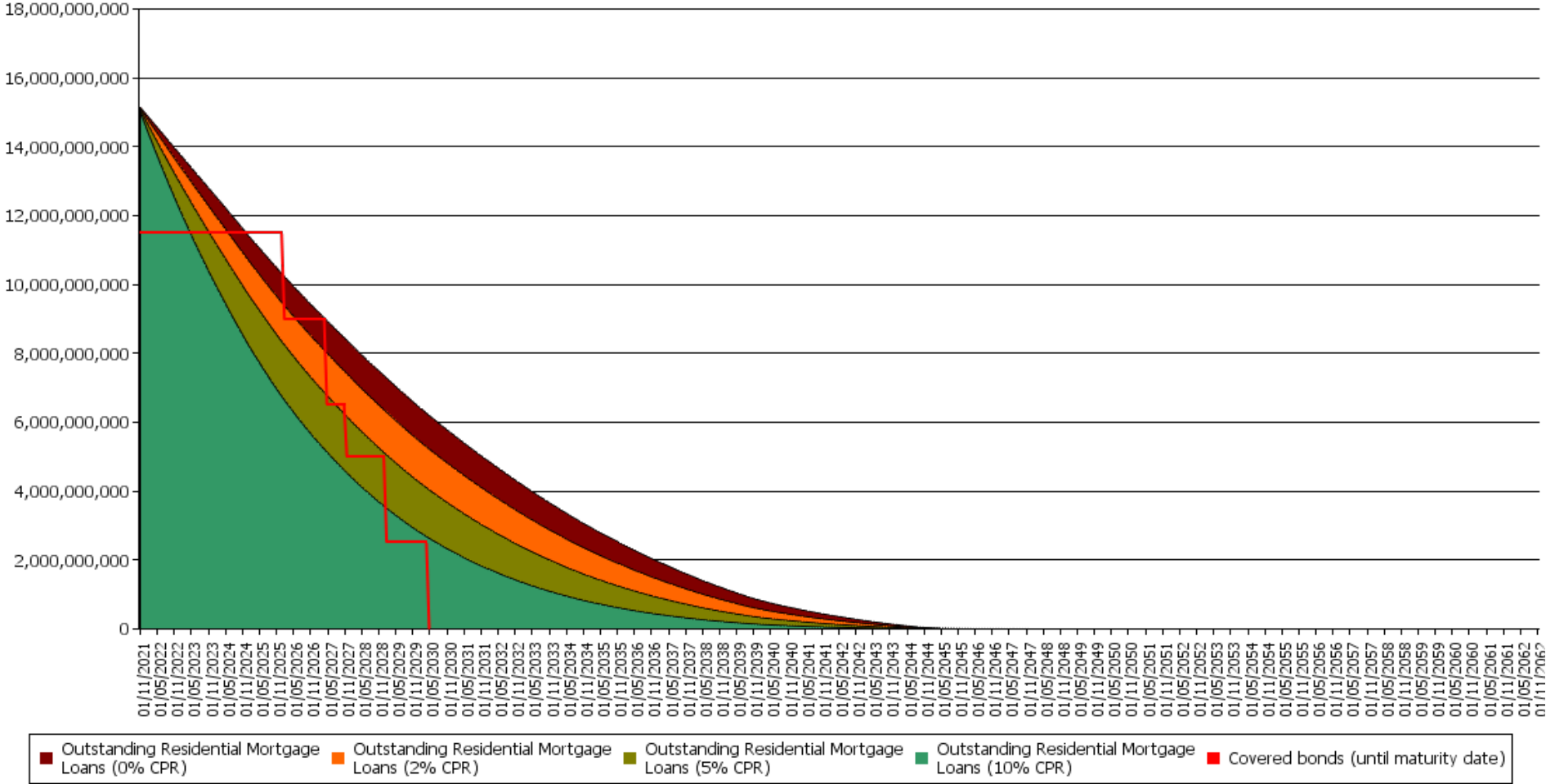


01/09/2047	311	1,454,771	866,325	398,095	108,918
01/10/2047	312	1,377,978	819,247	375,535	102,325
01/11/2047	313	1,302,331	772,960	353,416	95,890
01/12/2047	314	1,228,718	728,072	332,073	89,730
01/01/2048	315	1,158,411	685,247	311,746	83,881
01/02/2048	316	1,089,991	643,681	292,091	78,259
01/03/2048	317	1,023,404	603,399	273,161	72,897
01/04/2048	318	959,668	564,861	255,064	67,779
01/05/2048	319	897,069	527,149	237,449	62,840
01/06/2048	320	839,401	492,424	221,243	58,303
01/07/2048	321	788,398	461,745	206,949	54,313
01/08/2048	322	741,422	433,496	193,794	50,645
01/09/2048	323	696,136	406,327	181,186	47,149
01/10/2048	324	655,014	381,697	169,784	44,001
01/11/2048	325	614,652	357,569	158,648	40,941
01/12/2048	326	578,585	336,035	148,726	38,223
01/01/2049	327	544,156	315,504	139,284	35,645
01/02/2049	328	509,680	295,013	129,907	33,104
01/03/2049	329	476,575	275,429	121,004	30,718
01/04/2049	330	445,588	257,083	112,658	28,478
01/05/2049	331	414,737	238,891	104,428	26,289
01/06/2049	332	385,644	221,756	96,691	24,238
01/07/2049	333	357,390	205,172	89,240	22,279
01/08/2049	334	331,269	189,854	82,367	20,476
01/09/2049	335	308,295	176,388	76,330	18,895
01/10/2049	336	286,087	163,413	70,541	17,390
01/11/2049	337	264,461	150,804	64,933	15,940
01/12/2049	338	248,945	141,723	60,873	14,882
01/01/2050	339	240,065	136,436	58,453	14,230
01/02/2050	340	232,840	132,106	56,454	13,685
01/03/2050	341	226,507	128,316	54,708	13,211
01/04/2050	342	104,664	0	0	0
01/05/2050	343	98,311	55,507	23,547	5,639
01/06/2050	344	93,246	52,558	22,240	5,303
01/07/2050	345	88,172	49,617	20,943	4,974
01/08/2050	346	83,090	46,677	19,653	4,647
01/09/2050	347	79,546	44,611	18,735	4,412
01/10/2050	348	76,845	43,025	18,024	4,227
01/11/2050	349	74,138	41,439	17,316	4,043
01/12/2050	350	71,425	39,857	16,614	3,864
01/01/2051	351	69,436	38,682	16,083	3,724
01/02/2051	352	67,440	37,506	15,554	3,587
01/03/2051	353	66,207	36,764	15,212	3,494
01/04/2051	354	64,972	36,017	14,865	3,400
01/05/2051	355	63,735	35,273	14,522	3,308
01/06/2051	356	63,311	34,979	14,364	3,258
01/07/2051	357	62,886	34,687	14,209	3,210
01/08/2051	358	62,461	34,394	14,053	3,161
01/09/2051	359	62,035	34,102	13,898	3,113
01/10/2051	360	61,608	33,812	13,746	3,066
01/11/2051	361	61,182	33,521	13,593	3,019
01/12/2051	362	60,754	33,232	13,443	2,974
01/01/2052	363	60,326	32,942	13,292	2,928
01/02/2052	364	59,898	32,652	13,141	2,883
01/03/2052	365	59,469	32,367	12,996	2,839
01/04/2052	366	59,039	32,079	12,847	2,795
01/05/2052	367	58,609	31,793	12,701	2,752
01/06/2052	368	58,178	31,506	12,554	2,709
01/07/2052	369	57,747	31,221	12,410	2,667
01/08/2052	370	57,316	30,935	12,265	2,624
01/09/2052	371	56,884	30,650	12,121	2,582
01/10/2052	372	56,451	30,366	11,980	2,542
01/11/2052	373	56,018	30,082	11,838	2,501
01/12/2052	374	55,584	29,800	11,698	2,461
01/01/2053	375	55,150	29,517	11,557	2,421
01/02/2053	376	54,715	29,235	11,418	2,382
01/03/2053	377	54,279	28,958	11,283	2,345
01/04/2053	378	53,844	28,677	11,145	2,307

01/05/2053	379	53,407	28,398	11,010	2,269
01/06/2053	380	52,970	28,118	10,873	2,232
01/07/2053	381	52,533	27,840	10,739	2,195
01/08/2053	382	52,095	27,561	10,605	2,158
01/09/2053	383	51,656	27,282	10,471	2,122
01/10/2053	384	51,217	27,006	10,339	2,087
01/11/2053	385	50,778	26,729	10,207	2,051
01/12/2053	386	50,337	26,454	10,077	2,017
01/01/2054	387	49,897	26,177	9,947	1,982
01/02/2054	388	49,456	25,902	9,817	1,948
01/03/2054	389	49,014	25,631	9,692	1,916
01/04/2054	390	48,571	25,357	9,564	1,883
01/05/2054	391	48,129	25,085	9,438	1,850
01/06/2054	392	47,685	24,811	9,311	1,818
01/07/2054	393	47,241	24,540	9,187	1,786
01/08/2054	394	46,797	24,268	9,062	1,754
01/09/2054	395	46,352	23,996	8,938	1,723
01/10/2054	396	45,906	23,727	8,816	1,693
01/11/2054	397	45,460	23,456	8,693	1,662
01/12/2054	398	45,014	23,188	8,572	1,632
01/01/2055	399	44,566	22,918	8,451	1,602
01/02/2055	400	44,119	22,650	8,331	1,573
01/03/2055	401	43,670	22,385	8,215	1,545
01/04/2055	402	43,222	22,118	8,096	1,516
01/05/2055	403	42,772	21,852	7,979	1,488
01/06/2055	404	42,322	21,585	7,861	1,460
01/07/2055	405	41,872	21,320	7,746	1,433
01/08/2055	406	41,421	21,055	7,630	1,405
01/09/2055	407	40,969	20,790	7,515	1,378
01/10/2055	408	40,517	20,527	7,401	1,352
01/11/2055	409	40,065	20,263	7,288	1,325
01/12/2055	410	39,611	20,001	7,176	1,300
01/01/2056	411	39,158	19,738	7,064	1,274
01/02/2056	412	38,703	19,476	6,952	1,248
01/03/2056	413	38,248	19,217	6,843	1,224
01/04/2056	414	37,793	18,956	6,733	1,199
01/05/2056	415	37,337	18,696	6,625	1,175
01/06/2056	416	36,880	18,436	6,516	1,151
01/07/2056	417	36,423	18,178	6,409	1,127
01/08/2056	418	35,966	17,919	6,301	1,104
01/09/2056	419	35,508	17,661	6,195	1,080
01/10/2056	420	35,049	17,404	6,090	1,058
01/11/2056	421	34,589	17,147	5,984	1,035
01/12/2056	422	34,130	16,891	5,881	1,013
01/01/2057	423	33,669	16,635	5,777	991
01/02/2057	424	33,208	16,379	5,673	969
01/03/2057	425	32,747	16,127	5,573	948
01/04/2057	426	32,284	15,872	5,471	927
01/05/2057	427	31,822	15,619	5,371	906
01/06/2057	428	31,358	15,366	5,270	885
01/07/2057	429	30,895	15,114	5,171	865
01/08/2057	430	30,430	14,861	5,072	845
01/09/2057	431	29,965	14,609	4,973	825
01/10/2057	432	29,500	14,359	4,876	806
01/11/2057	433	29,034	14,108	4,778	786
01/12/2057	434	28,567	13,858	4,682	767
01/01/2058	435	28,100	13,609	4,586	748
01/02/2058	436	27,632	13,359	4,491	730
01/03/2058	437	27,163	13,113	4,398	712
01/04/2058	438	26,695	12,865	4,303	694
01/05/2058	439	26,225	12,617	4,210	676
01/06/2058	440	25,755	12,370	4,117	658
01/07/2058	441	25,284	12,124	4,026	641
01/08/2058	442	24,813	11,878	3,934	624
01/09/2058	443	24,341	11,633	3,843	606
01/10/2058	444	23,869	11,388	3,753	590
01/11/2058	445	23,396	11,143	3,663	573
01/12/2058	446	22,922	10,900	3,574	557

01/01/2059	447	22,448	10,656	3,485	541
01/02/2059	448	21,973	10,413	3,397	525
01/03/2059	449	21,498	10,173	3,311	510
01/04/2059	450	21,022	9,930	3,224	494
01/05/2059	451	20,546	9,690	3,138	479
01/06/2059	452	20,069	9,448	3,052	464
01/07/2059	453	19,591	9,208	2,967	449
01/08/2059	454	19,113	8,968	2,883	435
01/09/2059	455	18,634	8,729	2,798	420
01/10/2059	456	18,155	8,490	2,715	406
01/11/2059	457	17,675	8,252	2,632	392
01/12/2059	458	17,194	8,014	2,550	378
01/01/2060	459	16,713	7,777	2,468	364
01/02/2060	460	16,232	7,540	2,387	351
01/03/2060	461	15,749	7,304	2,307	338
01/04/2060	462	15,266	7,068	2,227	325
01/05/2060	463	14,783	6,833	2,147	312
01/06/2060	464	14,299	6,598	2,068	299
01/07/2060	465	13,814	6,364	1,990	287
01/08/2060	466	13,329	6,130	1,912	274
01/09/2060	467	12,843	5,897	1,834	262
01/10/2060	468	12,357	5,664	1,758	250
01/11/2060	469	11,870	5,432	1,681	238
01/12/2060	470	11,382	5,200	1,606	226
01/01/2061	471	10,894	4,969	1,530	215
01/02/2061	472	10,405	4,738	1,455	204
01/03/2061	473	9,916	4,508	1,382	192
01/04/2061	474	9,426	4,278	1,308	181
01/05/2061	475	8,935	4,049	1,235	171
01/06/2061	476	8,444	3,819	1,162	160
01/07/2061	477	7,952	3,591	1,090	149
01/08/2061	478	7,460	3,363	1,018	139
01/09/2061	479	6,967	3,135	947	129
01/10/2061	480	6,473	2,909	876	118
01/11/2061	481	5,979	2,682	806	109
01/12/2061	482	5,484	2,456	736	99
01/01/2062	483	4,989	2,230	667	89
01/02/2062	484	4,493	2,005	598	80
01/03/2062	485	3,996	1,781	530	70
01/04/2062	486	3,499	1,557	462	61
01/05/2062	487	3,001	1,333	394	52
01/06/2062	488	2,503	1,110	328	43
01/07/2062	489	2,004	887	261	34
01/08/2062	490	1,504	665	195	25
01/09/2062	491	1,004	443	130	17
01/10/2062	492	503	222	65	8
01/11/2062	493	0	0	0	0
		1,448,400,061,616	1,289,968,691,299	1,100,283,639,327	873,035,687,064

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Resortline 11 Domestic Currency		[Please insert currency]		Reason for No Data in Worksheet 6		Value
CONTENT OF TAB 5				Not available for the Luxembourg Not relevant for the Asset and/or CE programme at the present time Not available at the current time Confidential		NEI NEI NEI NEI
1. Additional information on the asset distribution				* Local Entity Identifier (LEI) codes: <a href="http://www.lei.lii.lu/ask.com/leiwsearch">http://www.lei.lii.lu/ask.com/leiwsearch</a> ** Dislocated: Annuette Molecules / Benoitville Tourni to Monaco		
Field Number	1. Additional information on the programme					
E.1.1.1	Programme Description	Name	Local Entity Identifier (LEI)*			
E.1.1.2	Source of realisation	BNP Paribas Fortis	NGCP34VWVWU2G1547			
E.1.1.3	Service					
E.1.1.4	Back-up manager					
E.1.1.5	Self manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Refund bank					
E.1.1.8	Security account bank					
E.1.1.9	Account bank number					
E.1.1.10	Trustee	Shifting BNP Paribas Flanders Representative				
E.1.1.11	Core Fund Monitor	David De Schacht & Lucret De Raemakers				
OE.1.1.1	where applicable - please insert					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Asset distribution by asset class						
	Guarantee (if available)	Asset Description	Local Entity Identifier (LEI)*	Type of Asset		
E.2.1.1	Counter Asset	Counter Guarantee	Guarantor Asset(LEI)	CE		
E.2.1.2	Counterparty 1	For completed	For completed	For completed		
E.2.1.3	Counterparty 2	For completed	For completed	For completed		
E.2.1.4	Counterparty 3	For completed	For completed	For completed		
E.2.1.5	Counterparty 4	For completed	For completed	For completed		
E.2.1.6	Counterparty 5	For completed	For completed	For completed		
E.2.1.7	Counterparty 6	For completed	For completed	For completed		
E.2.1.8	Counterparty 7	For completed	For completed	For completed		
E.2.1.9	Counterparty 8	For completed	For completed	For completed		
E.2.1.10	Counterparty 9	For completed	For completed	For completed		
E.2.1.11	Counterparty 10	For completed	For completed	For completed		
E.2.1.12	Counterparty 11	For completed	For completed	For completed		
E.2.1.13	Counterparty 12	For completed	For completed	For completed		
E.2.1.14	Counterparty 13	For completed	For completed	For completed		
E.2.1.15	Counterparty 14	For completed	For completed	For completed		
E.2.1.16	Counterparty 15	For completed	For completed	For completed		
E.2.1.17	Counterparty 16	For completed	For completed	For completed		
E.2.1.18	Counterparty 17	For completed	For completed	For completed		
E.2.1.19	Counterparty 18	For completed	For completed	For completed		
E.2.1.20	Counterparty 19	For completed	For completed	For completed		
E.2.1.21	Counterparty 20	For completed	For completed	For completed		
E.2.1.22	Counterparty 21	For completed	For completed	For completed		
E.2.1.23	Counterparty 22	For completed	For completed	For completed		
E.2.1.24	Counterparty 23	For completed	For completed	For completed		
E.2.1.25	Counterparty 24	For completed	For completed	For completed		
E.2.1.26	Counterparty 25	For completed	For completed	For completed		
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
1. General Information		2. Asset Information				
E.3.1.1	Weighted average duration maturity	4.44				
E.3.1.2	Weighted average Maturity (months)*	179.05				
E.3.1.3						
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	3 - Asset	% Residual/Liase	% 7 - Asset/Liase	% 8 - Asset - Asset Liase	% 9 - Asset - Liase	% Total/Liase
E.3.2.2	3 - CE - den	0.0%				0.0%
E.3.2.3	3 - CE - den	0.0%				0.0%
E.3.2.4	3 - CE - den	0.0%				0.0%
E.3.2.5	3 - CE - den	0.0%				0.0%
E.3.2.6	3 - CE - den	0.0%				0.0%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						
OE.3.2.5						
OE.3.2.6						