

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/9/2022

Cut-off Date: 30/9/2022



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A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		[Please insert currency]			
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1. Basic Facts					
2. Regulatory Summary					
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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	30/09/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,951.0			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	0.0			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	0.0			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	31.2%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	124.5%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	0.0%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,951.0		99.6%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,964.0		100.0%	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	42.9	ND1	1.46%	
G.3.4.3	1 - 2 Y	145.4	ND1	4.93%	
G.3.4.4	2 - 3 Y	172.5	ND1	5.85%	
G.3.4.5	3 - 4 Y	211.3	ND1	7.16%	
G.3.4.6	4 - 5 Y	242.7	ND1	8.22%	
G.3.4.7	5 - 10 Y	1,487.8	ND1	50.42%	
G.3.4.8	10+ Y	648.3	ND1	21.97%	
G.3.4.9	Total	2,951.0	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.2	4.2		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	1,000.0	0.0	44.4%	0.0%
G.3.5.4	2 - 3 Y	0.0	1,000.0	0.0%	44.4%
G.3.5.5	3 - 4 Y	500.0	0.0	22.2%	0.0%
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	22.2%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,951.0	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,951.0	0.0	100.0%	0.0%
OG.3.6.1	o/w [if relevant, please specify]		0.0		
OG.3.6.2	o/w [if relevant, please specify]		0.0		
OG.3.6.3	o/w [if relevant, please specify]		0.0		
OG.3.6.4	o/w [if relevant, please specify]		0.0		
OG.3.6.5	o/w [if relevant, please specify]		0.0		
OG.3.6.6	o/w [if relevant, please specify]		0.0		
OG.3.6.7	o/w [if relevant, please specify]		0.0		
OG.3.6.8	o/w [if relevant, please specify]		0.0		
OG.3.6.9	o/w [if relevant, please specify]		0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	o/w [if relevant, please specify]		0.0		
OG.3.7.2	o/w [if relevant, please specify]		0.0		
OG.3.7.3	o/w [if relevant, please specify]		0.0		
OG.3.7.4	o/w [if relevant, please specify]		0.0		
OG.3.7.5	o/w [if relevant, please specify]		0.0		
OG.3.7.6	o/w [if relevant, please specify]		0.0		
OG.3.7.7	o/w [if relevant, please specify]		0.0		
OG.3.7.8	o/w [if relevant, please specify]		0.0		
OG.3.7.9	o/w [if relevant, please specify]		0.0		
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	2,250.0	2,250.0	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	2,250.0	2,250.0	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 [before hedging] (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	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	13.0	100.0%		
OG.3.9.1	o/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	o/w EU central banks		0.0%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	o/w CQS1 credit institutions		0.0%		
OG.3.9.8	o/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	13.0	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	13.0	100.0%		
G.3.10.16	Total		100.0%		
OG.3.10.1	o/w [if relevant, please specify]		0.0%		
OG.3.10.2	o/w [if relevant, please specify]		0.0%		
OG.3.10.3	o/w [if relevant, please specify]		0.0%		
OG.3.10.4	o/w [if relevant, please specify]		0.0%		
OG.3.10.5	o/w [if relevant, please specify]		0.0%		
OG.3.10.6	o/w [if relevant, please specify]		0.0%		
OG.3.10.7	o/w [if relevant, please specify]		0.0%		

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.0	0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%
G.3.11.3	Other	0.0	0.00%	0.00%
G.3.11.4	Total	13.0	0.44%	0.58%
OG.3.11.1	<i>a/w [if relevant, please specify]</i>			
OG.3.11.2	<i>a/w [if relevant, please specify]</i>			
OG.3.11.3	<i>a/w [if relevant, please specify]</i>			
OG.3.11.4	<i>a/w [if relevant, please specify]</i>			
OG.3.11.5	<i>a/w [if relevant, please specify]</i>			
OG.3.11.6	<i>a/w [if relevant, please specify]</i>			
OG.3.11.7	<i>a/w [if relevant, please specify]</i>			

12. Bond List	
G.3.12.1	Bond list https://www.coveredbondlabel.com/issue/r/131/

13. Derivatives & Swaps	
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)
G.3.13.2	Type of interest rate swaps (intra-group, external or both)
G.3.13.3	Type of currency rate swaps (intra-group, external or both)
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)
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?
G.3.14.3	specific criteria
G.3.14.4	link to the committed objective criteria
OG.3.14.1	
OG.3.14.2	
OG.3.14.3	
OG.3.14.4	
OG.3.14.5	
OG.3.14.6	
OG.3.14.7	
OG.3.14.8	
OG.3.14.9	
OG.3.14.10	
OG.3.14.11	
OG.3.14.12	
OG.3.14.13	
OG.3.14.14	
OG.3.14.15	
OG.3.14.16	
OG.3.14.17	
OG.3.14.18	
OG.3.14.19	
OG.3.14.20	
OG.3.14.21	
OG.3.14.22	
OG.3.14.23	
OG.3.14.24	
OG.3.14.25	
OG.3.14.26	
OG.3.14.27	
OG.3.14.28	
OG.3.14.29	
OG.3.14.30	
OG.3.14.31	
OG.3.14.32	
OG.3.14.33	
OG.3.14.34	
OG.3.14.35	
OG.3.14.36	
OG.3.14.37	
OG.3.14.38	
OG.3.14.39	
OG.3.14.40	
OG.3.14.41	

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(iii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

5. References to Capital Requirements Regulation (CRR) 129(1)	
G.5.1.1	Exposure to credit institute credit quality step 1 & 2
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]
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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	2,951.0		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,951.0		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			0.0%
OM.7.1.3	a/w [If relevant, please specify]			0.0%
OM.7.1.4	a/w [If relevant, please specify]			0.0%
OM.7.1.5	a/w [If relevant, please specify]			0.0%
OM.7.1.6	a/w [If relevant, please specify]			0.0%
OM.7.1.7	a/w [If relevant, please specify]			0.0%
OM.7.1.8	a/w [If relevant, please specify]			0.0%
OM.7.1.9	a/w [If relevant, please specify]			0.0%
OM.7.1.10	a/w [If relevant, please specify]			0.0%
OM.7.1.11	a/w [If relevant, please specify]			0.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	43,299.0	0	43,299.00
OM.7.2.1	Number of borrowers	24,049.0	0	24,049.00
OM.7.2.2	Optional information eg, Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.89%	0.00%	0.89%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	a/w [If relevant, please specify]			
OM.7.4.2	a/w [If relevant, please specify]			
OM.7.4.3	a/w [If relevant, please specify]			
OM.7.4.4	a/w [If relevant, please specify]			
OM.7.4.5	a/w [If relevant, please specify]			
OM.7.4.6	a/w [If relevant, please specify]			
OM.7.4.7	a/w [If relevant, please specify]			
OM.7.4.8	a/w [If relevant, please specify]			
OM.7.4.9	a/w [If relevant, please specify]			
OM.7.4.10	a/w [If relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.67%	0.00%	16.7%
M.7.5.2	Vlaams-Brabant	13.46%	0.00%	13.5%
M.7.5.3	Oost-Vlaanderen	15.19%	0.00%	15.2%
M.7.5.4	Brussels	10.46%	0.00%	10.5%
M.7.5.5	West-Vlaanderen	10.99%	0.00%	11.0%
M.7.5.6	Limburg	6.89%	0.00%	6.9%
M.7.5.7	Liège	7.86%	0.00%	7.9%
M.7.5.8	Hainaut	6.25%	0.00%	6.2%
M.7.5.9	Brabant Wallon	5.56%	0.00%	5.6%
M.7.5.10	Namur	3.81%	0.00%	3.8%
M.7.5.11	Luxembourg	2.76%	0.00%	2.8%
M.7.5.12	Other	0.10%	0.00%	0.1%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	93.33%	0.00%	93.3%
M.7.6.2	Floating rate	0.00%	0.00%	0.0%
M.7.6.3	Other	6.67%	0.00%	6.7%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	3.29%	0.00%	3.3%
M.7.7.2	Amortising	96.71%	0.00%	96.7%
M.7.7.3	Other	0.00%	0.00%	0.0%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12 months	7.01%	0.00%	7.0%
M.7.8.2	≥ 12 - < 24 months	15.81%	0.00%	15.8%
M.7.8.3	≥ 24 - < 36 months	10.88%	0.00%	10.9%
M.7.8.4	≥ 36 - < 60 months	13.17%	0.00%	13.2%
M.7.8.5	≥ 60 months	53.13%	0.00%	53.1%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.14%	0.0%	0.14%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	68.2			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	1,404.9	34,089.0	47.6%	78.7%
M.7A.10.4	>100K and <=200K	1,001.9	7,370.0	34.0%	17.0%
M.7A.10.5	>200K and <=300K	319.2	1,337.0	10.8%	3.1%
M.7A.10.6	>300K and <=400K	101.3	296.0	3.4%	0.7%
M.7A.10.7	>400K	123.7	207.0	4.2%	0.5%
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	2,951.0	43,299	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.0%			
M.7A.11.2	By LTV buckets (mn):				
M.7A.11.3	>0 - <=40 %	784.1	19,721.0	26.6%	45.5%
M.7A.11.4	>40 - <=50 %	351.0	4,983.0	11.9%	11.5%
M.7A.11.5	>50 - <=60 %	394.5	4,975.0	13.4%	11.5%
M.7A.11.6	>60 - <=70 %	419.3	4,595.0	14.2%	10.6%
M.7A.11.7	>70 - <=80 %	469.4	4,583.0	15.9%	10.6%
M.7A.11.8	>80 - <=90 %	368.4	3,104.0	12.5%	7.2%
M.7A.11.9	>90 - <=100 %	112.7	863.0	3.8%	2.0%
M.7A.11.10	>100%	51.6	475.0	1.7%	1.1%
M.7A.11.11	Total	2,951.0	43,299	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53.3%			
M.7A.12.2	By LTV buckets (mn):				
M.7A.12.3	>0 - <=40 %	949.2	22,470.0	32.2%	51.9%
M.7A.12.4	>40 - <=50 %	372.4	4,867.0	12.6%	11.2%
M.7A.12.5	>50 - <=60 %	400.0	4,647.0	13.6%	10.7%
M.7A.12.6	>60 - <=70 %	421.6	4,254.0	14.3%	9.8%
M.7A.12.7	>70 - <=80 %	376.0	3,511.0	12.7%	8.1%
M.7A.12.8	>80 - <=90 %	280.3	2,265.0	9.5%	5.2%
M.7A.12.9	>90 - <=100 %	98.2	699.0	3.3%	1.6%
M.7A.12.10	>100%	53.3	586.0	1.8%	1.4%
M.7A.12.11	Total	2,951.0	43,299	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
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 Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
M.7A.14.1					
M.7A.14.2					
M.7A.14.3					
M.7A.14.4					
M.7A.14.5					
M.7A.14.6					

15. EPC information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 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	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					

20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [If relevant, please specify]				
OM.7B.24.3	a/w [If relevant, please specify]				
OM.7B.24.4	a/w [If relevant, please specify]				
OM.7B.24.5	a/w [If relevant, please specify]				
OM.7B.24.6	a/w [If relevant, please specify]				
OM.7B.24.7	a/w [If relevant, please specify]				
OM.7B.24.8	a/w [If relevant, please specify]				
OM.7B.24.9	a/w [If relevant, please specify]				
OM.7B.24.10	a/w [If relevant, please specify]				
OM.7B.24.11	a/w [If relevant, please specify]				
OM.7B.24.12	a/w [If relevant, please specify]				
OM.7B.24.13	a/w [If relevant, please specify]				
OM.7B.24.14	a/w [If relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%

	29. CO2 emission (kg of CO2 per year) - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
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 30/09/2022

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Remark

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

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

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@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2022	1.07	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.98	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.48	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.01	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.17

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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


Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,950,962,144 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	122,713,268 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.19%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,404,182,894 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.85% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,905,063 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	122,713,268 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,404,182,894
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.88% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	359,064,049 (VIII)
Total Interest Proceeds Residential Mortgage Loans	359,064,049
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,539,801,225 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,404,182,894
Total Principal Proceeds Public Finance Exposures	12,905,063
Total Principal Proceeds Financial Institution Exposures	122,713,268
Impact Derivatives	0
Interest Requirement Covered Bonds	56,875,000 (X)
Costs, Fees and expenses Covered Bonds	22,409,824 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	569,580,450
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,147,599 (XIII)
Cumulative Cash Outflow Next 180 Days	-13,220,337 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	273,927,262
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,755,985 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	3,125,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	7,630,985 (XVII)

Cover Pool Summary

Portfolio Cut-off D 30/09/2022

(All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,950,962,144
Principal Redemptions between Cut-off Date and Maturity	2,950,962,144
Interest Payments between Cut-off Date and Maturity Date	359,064,049
Number of borrowers	24,049
Number of loans	43,299
Average Outstanding Balance per borrower	122,706
Average Outstanding Balance per loan	68,153
Weighted average Current Loan to Current Value	53.26%
Weighted average Current Loan to Original Value	57.98%
Weighted average seasoning (in Years)	4.24
Weighted average remaining maturity (in years, at 0% CPR)	14.00
Weighted average initial maturity (in years, at 0% CPR)	18.24
Percentage of Fixed Rate Loans	93.33%
Percentage of Variable Rate Loans	6.67%
Weighted average interest rate	1.66%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.43%
Weighted Remaining average life (in years, at 0% CPR)	7.30
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.86

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	122,713,268
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3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0 22/10/2031
Currency	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

12,550,402 EUR



Stratification Tables

Portfolio Cut-off Date 30/09/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	491,839,056.19	16.67 %	6,967	16.09 %
Oost-Vlaanderen	448,396,682.04	15.19 %	6,926	16.00 %
Vlaams-Brabant	397,181,557.03	13.46 %	5,626	12.99 %
West-Vlaanderen	324,327,667.86	10.99 %	5,395	12.46 %
Brussels	308,638,792.43	10.46 %	3,337	7.71 %
Liège	232,043,487.70	7.86 %	3,644	8.42 %
Limburg	203,204,154.12	6.89 %	3,406	7.87 %
Hainaut	184,417,146.03	6.25 %	3,002	6.93 %
Brabant Wallon	163,994,281.02	5.56 %	2,062	4.76 %
Namur	112,538,440.66	3.81 %	1,704	3.94 %
Luxembourg	81,466,803.17	2.76 %	1,179	2.72 %
Other	2,914,076.03	0.10 %	51	0.12 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	206,935,547.48	7.01 %	1,904	4.40 %
>1 and <=2	466,511,692.36	15.81 %	4,492	10.37 %
>2 and <=3	321,005,700.26	10.88 %	3,563	8.23 %
>3 and <=4	388,518,941.74	13.17 %	4,858	11.22 %
>4 and <=5	321,577,816.76	10.90 %	4,347	10.04 %
>5 and <=6	431,375,383.82	14.62 %	6,775	15.65 %
>6 and <=7	451,117,137.06	15.29 %	9,111	21.04 %
>7 and <=8	318,879,272.85	10.81 %	6,771	15.64 %
>8 and <=9	12,283,172.06	0.42 %	344	0.79 %
>9 and <=10	4,407,998.16	0.15 %	168	0.39 %
>10 and <=11	1,703,381.12	0.06 %	86	0.20 %
>11 and <=12	4,860,530.13	0.16 %	228	0.53 %
>12 and <=13	11,637,631.86	0.39 %	275	0.64 %
>13 and <=14	4,130,602.20	0.14 %	117	0.27 %
>14 and <=15	1,387,410.46	0.05 %	24	0.06 %
>15 and <=16	210,761.64	0.01 %	13	0.03 %
>16 and <=17	1,615,302.69	0.05 %	54	0.12 %
>17 and <=18	2,088,198.76	0.07 %	112	0.26 %
>18 and <=19	376,385.76	0.01 %	37	0.09 %
>19 and <=20	311,728.12	0.01 %	16	0.04 %
>20 and <=21	0.00	0.00 %	2	0.00 %
>22 and <=23	27,548.99	0.00 %	2	0.00 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	128,275.68	0.00 %	178	0.41 %
<=1	17,291,497.92	0.59 %	719	1.66 %
>1 and <=2	23,157,763.45	0.78 %	865	2.00 %
>2 and <=3	65,277,671.63	2.21 %	3,031	7.00 %
>3 and <=4	89,952,463.83	3.05 %	3,356	7.75 %
>4 and <=5	81,002,200.78	2.74 %	2,380	5.50 %
>5 and <=6	91,814,455.04	3.11 %	2,344	5.41 %
>6 and <=7	109,503,550.26	3.71 %	2,314	5.34 %
>7 and <=8	115,261,476.69	3.91 %	2,240	5.17 %
>8 and <=9	126,284,223.80	4.28 %	2,133	4.93 %
>9 and <=10	115,899,927.00	3.93 %	1,777	4.10 %
>10 and <=11	110,079,230.46	3.73 %	1,637	3.78 %
>11 and <=12	136,747,565.96	4.63 %	1,828	4.22 %
>12 and <=13	169,662,901.19	5.75 %	2,232	5.15 %
>13 and <=14	158,941,703.48	5.39 %	1,914	4.42 %
>14 and <=15	166,165,162.00	5.63 %	1,831	4.23 %
>15 and <=16	146,414,141.25	4.96 %	1,493	3.45 %
>16 and <=17	137,246,084.15	4.65 %	1,505	3.48 %
>17 and <=18	180,474,194.14	6.12 %	1,912	4.42 %
>18 and <=19	226,196,114.06	7.67 %	2,158	4.98 %
>19 and <=20	171,171,771.16	5.80 %	1,544	3.57 %
>20 and <=21	69,358,593.15	2.35 %	616	1.42 %
>21 and <=22	104,380,343.43	3.54 %	917	2.12 %
>22 and <=23	114,033,755.18	3.86 %	901	2.08 %
>23 and <=24	163,467,221.01	5.54 %	1,090	2.52 %
>24 and <=25	57,854,889.37	1.96 %	359	0.83 %
>25 and <=26	191,622.81	0.01 %	2	0.00 %
>26 and <=27	1,088,694.08	0.04 %	9	0.02 %
>27 and <=28	452,869.91	0.02 %	3	0.01 %
>28 and <=29	1,461,781.41	0.05 %	11	0.03 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	250,000.00	0.01 %	10	0.02 %
>1 and <=2	5,147,955.13	0.17 %	46	0.11 %
>2 and <=3	4,366,448.52	0.15 %	43	0.10 %
>3 and <=4	2,256,691.58	0.08 %	56	0.13 %
>4 and <=5	34,874,105.32	1.18 %	303	0.70 %
>5 and <=6	3,084,531.19	0.10 %	148	0.34 %
>6 and <=7	7,976,584.80	0.27 %	442	1.02 %
>7 and <=8	10,434,737.94	0.35 %	668	1.54 %
>8 and <=9	21,813,027.91	0.74 %	852	1.97 %
>9 and <=10	289,042,871.82	9.79 %	8,865	20.47 %
>10 and <=11	41,774,789.87	1.42 %	1,680	3.88 %
>11 and <=12	52,742,593.90	1.79 %	1,120	2.59 %
>12 and <=13	172,666,062.57	5.85 %	3,413	7.88 %
>13 and <=14	24,157,400.66	0.82 %	452	1.04 %
>14 and <=15	398,940,558.70	13.52 %	6,032	13.93 %
>15 and <=16	29,449,295.94	1.00 %	393	0.91 %
>16 and <=17	44,027,207.29	1.49 %	564	1.30 %
>17 and <=18	190,338,795.22	6.45 %	2,371	5.48 %
>18 and <=19	28,092,361.27	0.95 %	445	1.03 %
>19 and <=20	732,567,799.16	24.82 %	7,781	17.97 %
>20 and <=21	41,707,573.34	1.41 %	512	1.18 %
>21 and <=22	19,231,434.20	0.65 %	202	0.47 %
>22 and <=23	23,529,181.47	0.80 %	277	0.64 %
>23 and <=24	15,475,387.43	0.52 %	182	0.42 %
>24 and <=25	687,970,048.29	23.31 %	5,778	13.34 %
>25 and <=26	53,754,727.83	1.82 %	479	1.11 %
>26 and <=27	1,991,208.58	0.07 %	17	0.04 %
>27 and <=28	1,451,054.22	0.05 %	12	0.03 %
>28 and <=29	407,290.08	0.01 %	5	0.01 %
>29 and <=30	9,542,591.87	0.32 %	127	0.29 %
>30 and <=31	1,631,332.79	0.06 %	19	0.04 %
>39 and <=40	266,495.39	0.01 %	5	0.01 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	27,548.99	0.00 %	2	0.00 %
2002	250,564.96	0.01 %	5	0.01 %
2003	134,930.22	0.00 %	18	0.04 %
2004	665,366.30	0.02 %	47	0.11 %
2005	2,293,668.51	0.08 %	118	0.27 %
2006	1,187,772.87	0.04 %	39	0.09 %
2007	209,327.93	0.01 %	11	0.03 %
2008	1,543,077.34	0.05 %	32	0.07 %
2009	6,501,625.31	0.22 %	170	0.39 %
2010	10,425,976.73	0.35 %	283	0.65 %
2011	3,971,937.02	0.13 %	194	0.45 %
2012	1,757,676.91	0.06 %	79	0.18 %
2013	5,162,121.17	0.17 %	181	0.42 %
2014	36,119,812.95	1.22 %	1,003	2.32 %
2015	348,764,453.52	11.82 %	7,142	16.49 %
2016	571,892,196.08	19.38 %	10,856	25.07 %
2017	331,369,504.75	11.23 %	5,068	11.70 %
2018	286,740,911.07	9.72 %	3,692	8.53 %
2019	470,106,946.93	15.93 %	5,784	13.36 %
2020	272,305,457.32	9.23 %	2,945	6.80 %
2021	498,962,294.38	16.91 %	4,664	10.77 %
2022	100,568,973.02	3.41 %	966	2.23 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	577,640,998.57	19.57 %	12,955	53.87 %
>100 and <=200	960,322,104.67	32.54 %	6,649	27.65 %
>200 and <=300	691,461,181.68	23.43 %	2,871	11.94 %
>300 and <=400	301,334,248.67	10.21 %	889	3.70 %
>400	420,203,610.69	14.24 %	685	2.85 %
	2,950,962,144.28	100.00 %	24,049	100.00 %

7. Interest Rate

In EUR	In %	In number of loans	In %
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12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	116,088,407.89	3.93 %	6,267	14.47 %
11-20%	222,613,507.76	7.54 %	5,936	13.71 %
21-30%	281,546,046.44	9.54 %	5,284	12.20 %
31-40%	328,911,257.02	11.15 %	4,983	11.51 %
41-50%	372,430,544.72	12.62 %	4,867	11.24 %
51-60%	400,022,331.85	13.56 %	4,647	10.73 %
61-70%	421,580,071.67	14.29 %	4,254	9.82 %
71-80%	376,023,173.40	12.74 %	3,511	8.11 %
81-90%	280,296,442.98	9.50 %	2,265	5.23 %
91-100%	98,160,416.95	3.33 %	699	1.61 %
101-110%	11,387,317.26	0.39 %	116	0.27 %
111-120%	6,340,025.29	0.21 %	62	0.14 %
>120%	35,562,601.05	1.21 %	408	0.94 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	74,600,811.56	2.53 %	4,148	9.58 %
11-20%	167,886,161.55	5.69 %	5,356	12.37 %
21-30%	241,898,848.42	8.20 %	5,161	11.92 %
31-40%	299,692,268.42	10.16 %	5,056	11.68 %
41-50%	351,000,790.99	11.89 %	4,983	11.51 %
51-60%	394,481,435.61	13.37 %	4,975	11.49 %
61-70%	419,343,076.08	14.21 %	4,595	10.61 %
71-80%	469,390,217.46	15.91 %	4,583	10.58 %
81-90%	368,383,665.99	12.48 %	3,104	7.17 %
91-100%	112,713,480.34	3.82 %	863	1.99 %
101-110%	16,341,229.87	0.55 %	150	0.35 %
111-120%	6,272,257.61	0.21 %	82	0.19 %
>120%	28,957,900.38	0.98 %	243	0.56 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	23,049,629.35	0.78 %	2,035	4.70 %
21-40%	109,276,584.16	3.70 %	4,510	10.42 %
41-60%	215,467,804.37	7.30 %	5,374	12.41 %
61-80%	433,462,392.19	14.69 %	6,420	14.83 %
81-100%	425,684,914.73	14.43 %	4,936	11.40 %
101-120%	103,990,337.92	3.52 %	1,920	4.43 %
121-140%	136,667,367.66	4.63 %	2,116	4.89 %
141-160%	150,690,818.10	5.11 %	2,172	5.02 %
161-180%	158,413,098.34	5.37 %	2,161	4.99 %
181-200%	208,636,740.22	7.07 %	2,134	4.93 %
201-300%	456,006,109.80	15.45 %	5,173	11.95 %
301-400%	208,965,235.16	7.08 %	1,983	4.58 %
401-500%	97,476,134.27	3.30 %	810	1.87 %
>500%	223,174,978.01	7.56 %	1,555	3.59 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	42,938,828.53	1.46 %	1,831	4.23 %
>1 and <=2	145,364,821.97	4.93 %	6,047	13.97 %
>2 and <=3	172,495,756.62	5.85 %	4,835	11.17 %
>3 and <=4	211,340,345.95	7.16 %	4,354	10.06 %
>4 and <=5	242,702,213.50	8.22 %	3,959	9.14 %
>5 and <=6	203,509,416.93	6.90 %	2,932	6.77 %
>6 and <=7	295,535,742.16	10.01 %	3,820	8.82 %
>7 and <=8	321,374,080.90	10.89 %	3,593	8.30 %
>8 and <=9	272,995,696.28	9.25 %	2,902	6.70 %
>9 and <=10	394,378,153.28	13.36 %	3,819	8.82 %
>10 and <=11	194,294,444.64	6.58 %	1,810	4.18 %
>11 and <=12	210,206,209.12	7.12 %	1,753	4.05 %
>12 and <=13	235,023,981.47	7.96 %	1,576	3.64 %
>13 and <=14	6,270,358.15	0.21 %	47	0.11 %
>14 and <=15	1,097,090.82	0.04 %	9	0.02 %
>15 and <=16	1,214,623.25	0.04 %	8	0.02 %
>16 and <=17	220,380.71	0.01 %	4	0.01 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,761,929,705.53	93.59 %	41,110	94.94 %
>=0 and <=1	77,509,823.55	2.63 %	1,178	2.72 %
>1 and <=2	26,734,734.68	0.91 %	291	0.67 %
>2 and <=3	14,074,252.33	0.48 %	139	0.32 %
>3 and <=4	7,977,833.79	0.27 %	84	0.19 %
>4 and <=5	28,736,886.07	0.97 %	166	0.38 %
>5 and <=6	12,772,271.03	0.43 %	152	0.35 %
>7 and <=8	4,097,310.46	0.14 %	31	0.07 %
>6 and <=7	17,129,326.84	0.58 %	148	0.34 %
	2,950,962,144.28	100.00 %	43,299	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	7,725,414,668.63	80.37 %	22,579	79.08 %
Other/No data	1,886,569,105.39	19.63 %	5,973	20.92 %
	9,611,983,774.02	100.00 %	28,552	100.00 %

18. IFRS9 Norms

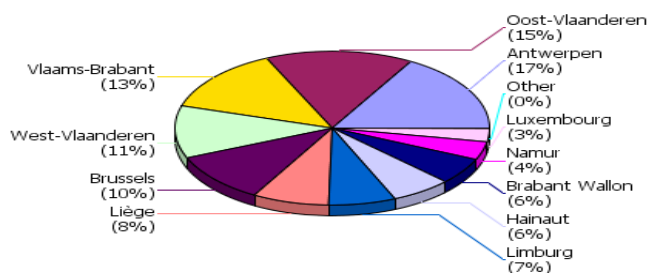
	In EUR	In %	In number of loans	In %
Phase 1	2,685,104,869.50	90.99 %	40,021	92.43 %
Phase 2	260,059,554.05	8.81 %	3,037	7.01 %
Phase 3	5,797,720.73	0.20 %	70	0.16 %
Other/No data	0.00	0.00 %	171	0.39 %
	2,950,962,144.28	100.00 %	43,299	100.00 %



Stratification Tables

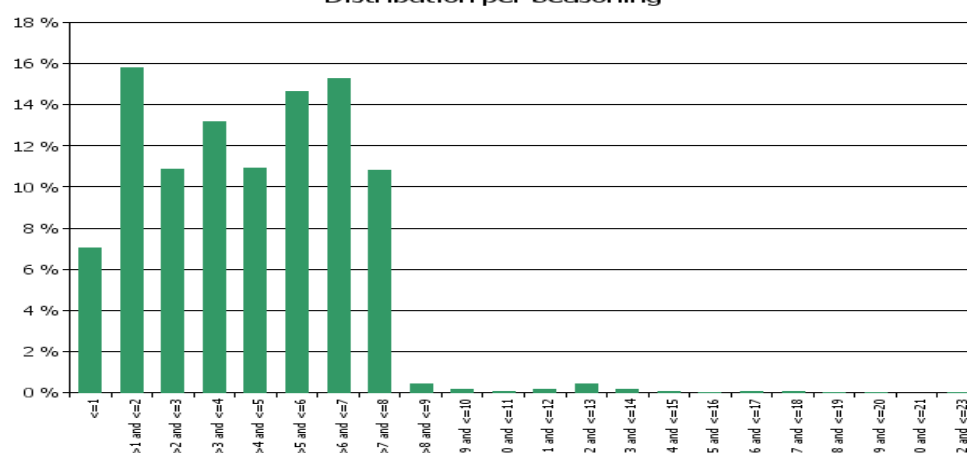
Portfolio Cut-off Date 30/09/2022

1. Geographic distribution



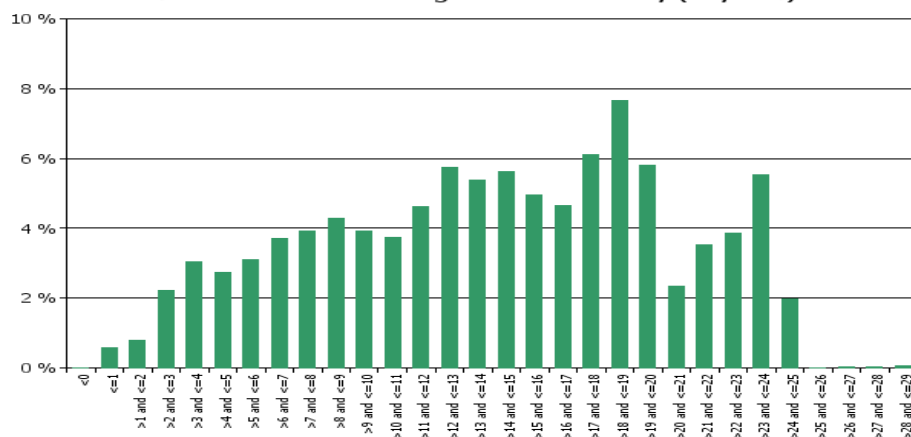
2. Seasoning

Distribution per Seasoning



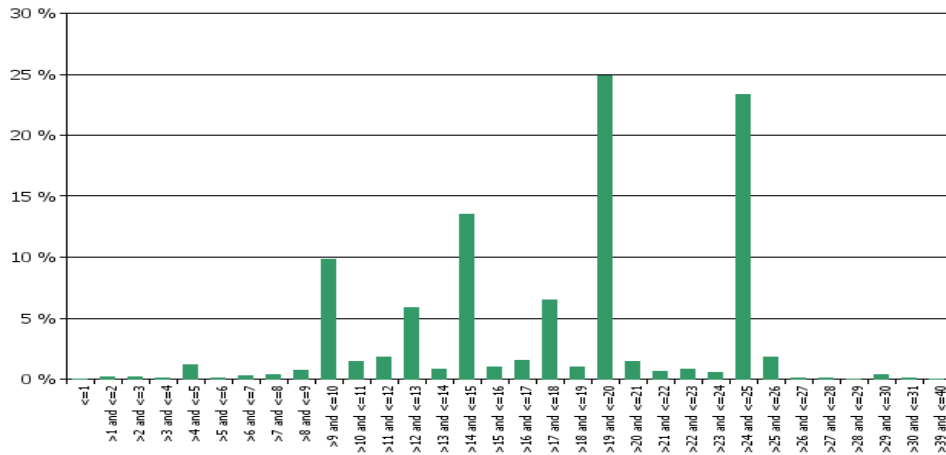
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



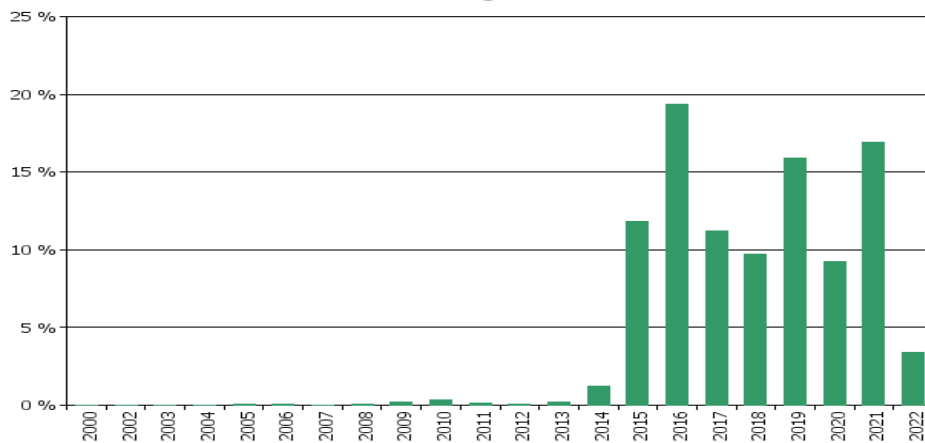
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

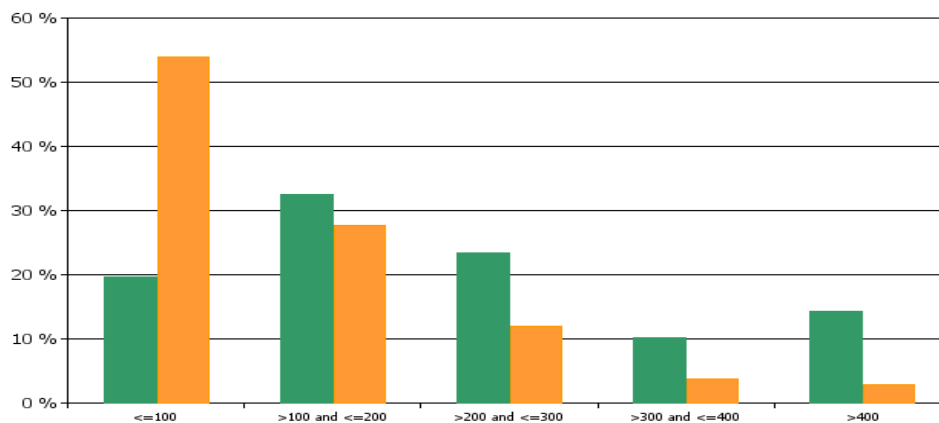
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

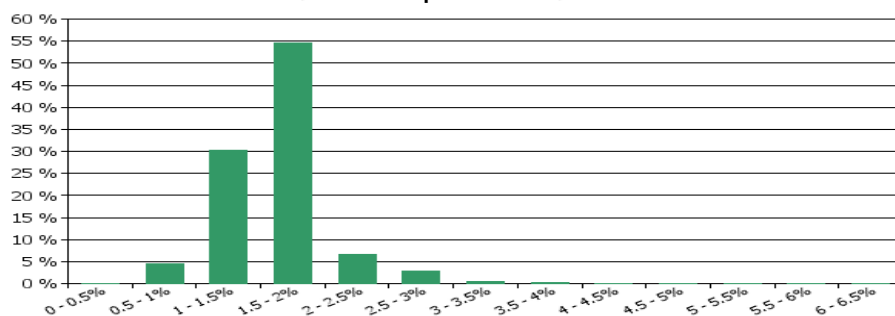
Outstanding Loan Balance by Borrower

■ In % of the Portfolio Amount ■ In % Number Of Borrowers



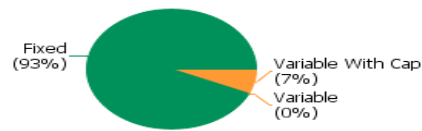
7. Interest Rate

Distribution per Interest Rate



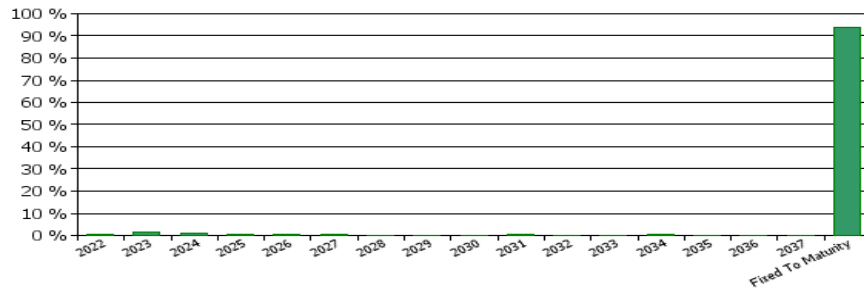
8. Interest Rate Type

Distribution per Interest Type



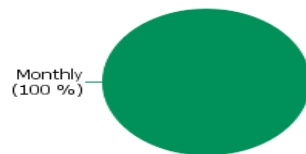
9. Next Reset Date

Next Reset Date



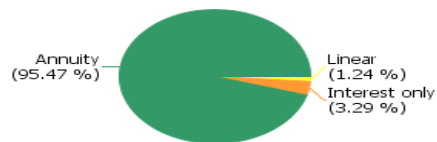
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



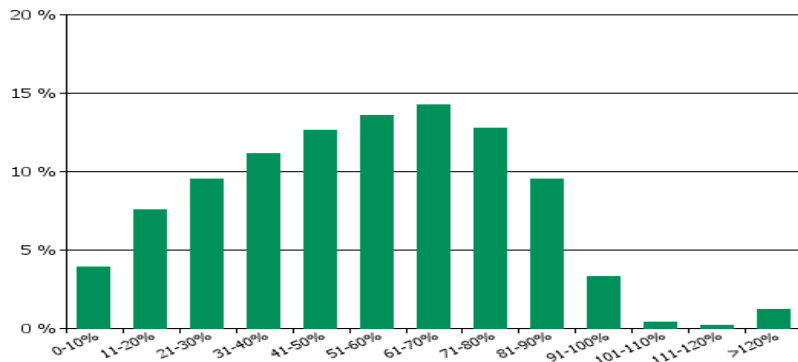
11. Repayment Type

Distribution per Repayment Type

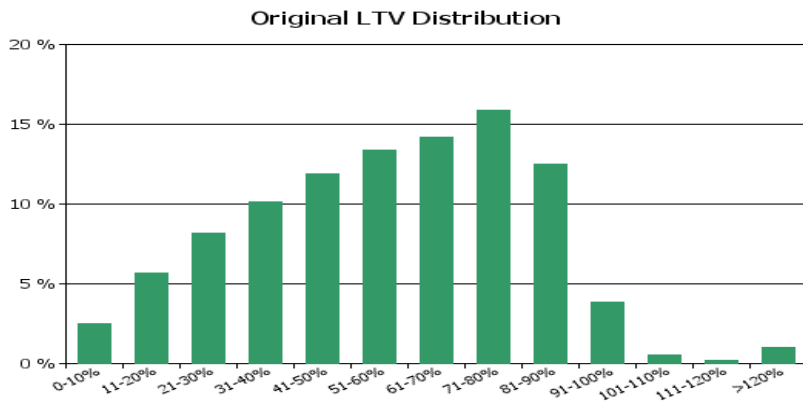


12. Current Loan to Current Value (LTV)

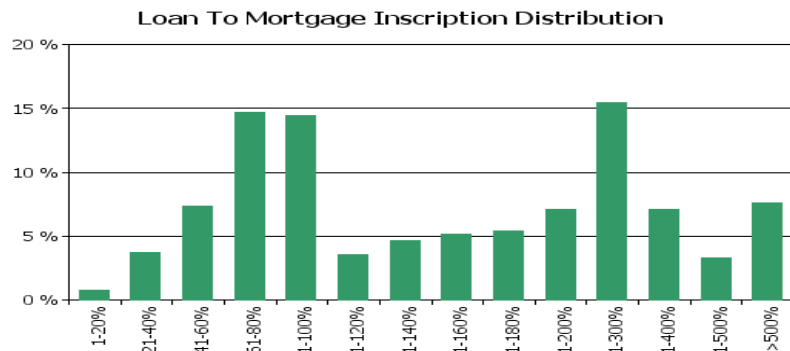
Current LTV Distribution



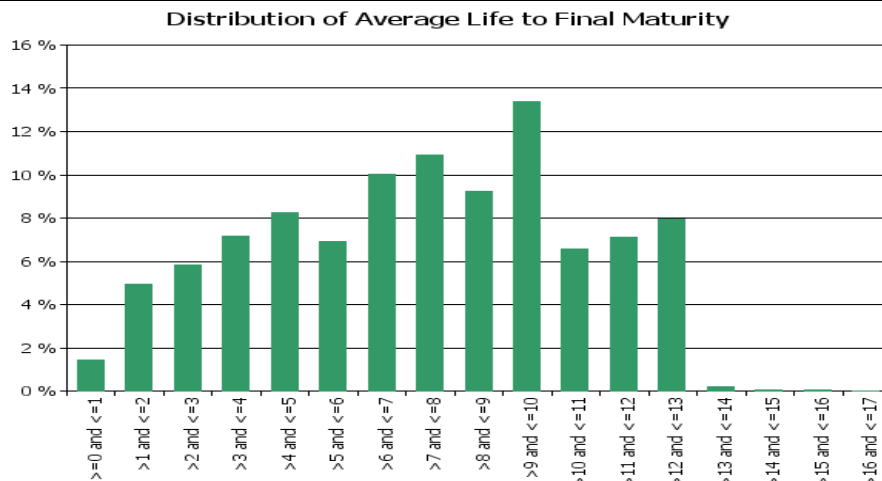
13. Current Loan to Original Value (LTOV)



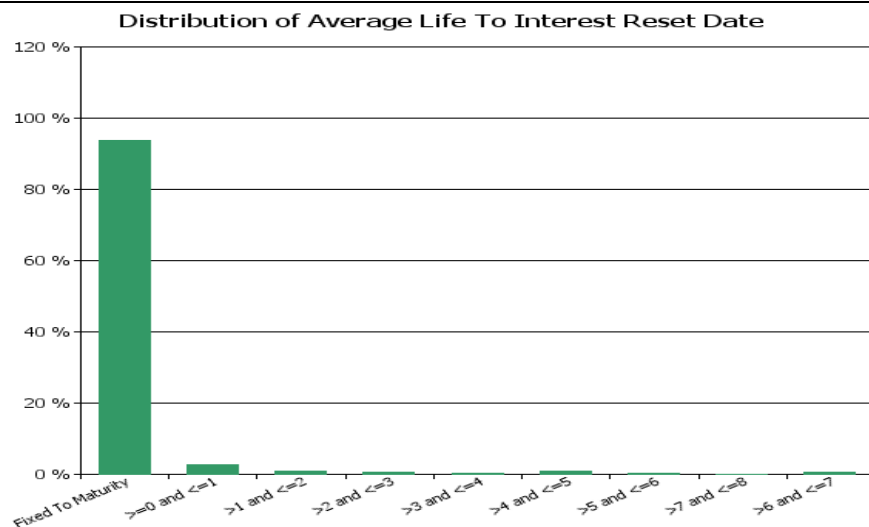
14. Loan to Mortgage Inscription Ratio (LTM)



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



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



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





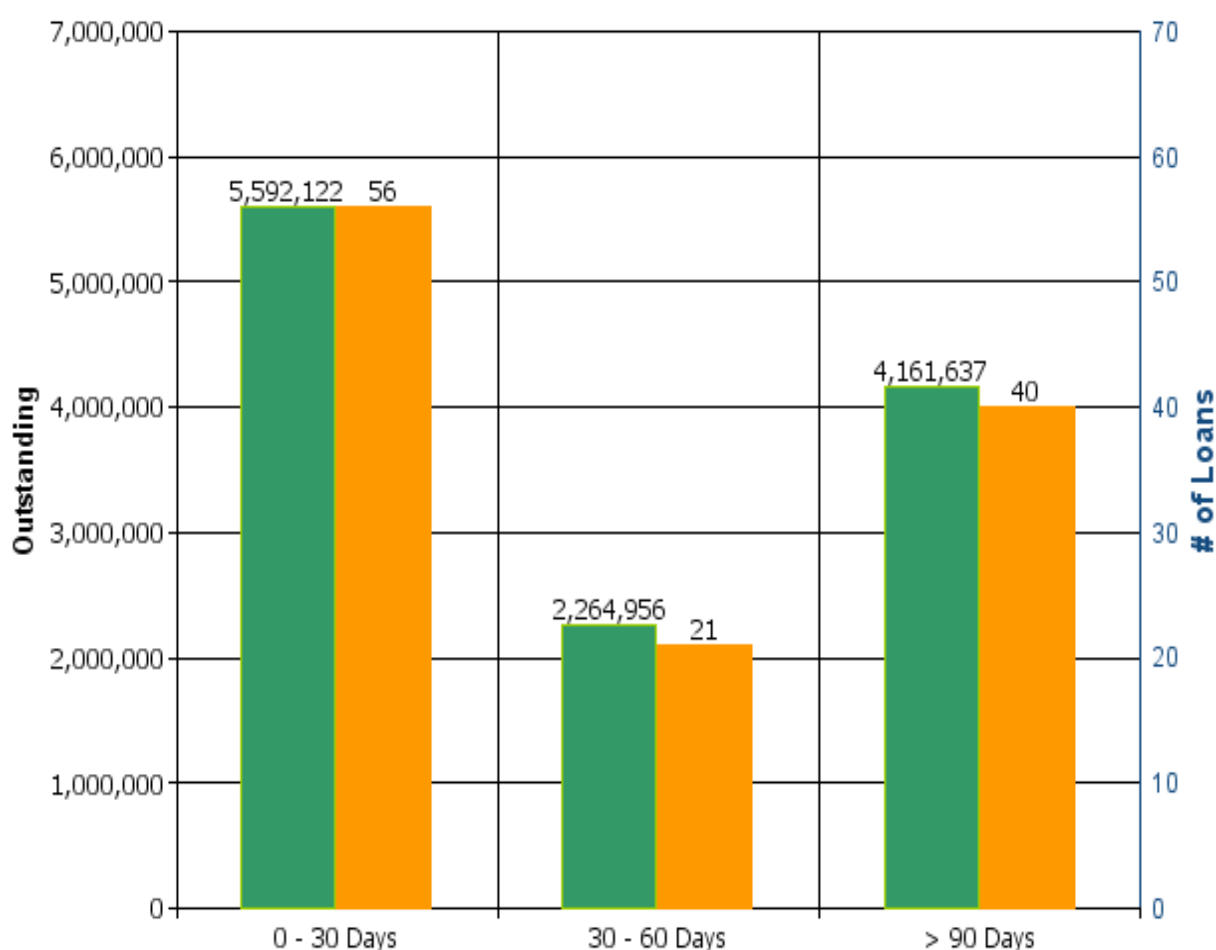
Cover Pool Performance

Portfolio Cut-off Date 30/09/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,938,943,429.74	99.59 %	43,182	99.73 %
0 - 30 Days	5,592,121.80	0.19 %	56	0.13 %
30 - 60 Days	2,264,956.06	0.08 %	21	0.05 %
60 - 90 Days				
> 90 Days	4,161,636.68	0.14 %	40	0.09 %
Total	2,950,962,144.28	100.00 %	43,299	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off Date

Sep/2022

TIME		LIABILITIES	COVER LOAN ASSETS		
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%
01/10/2022	1	2,250,000,000	2,898,521,899	2,893,764,245	2,886,641,916
01/11/2022	2	2,250,000,000	2,876,906,245	2,867,312,635	2,852,981,192
01/12/2022	3	2,250,000,000	2,855,219,165	2,841,026,927	2,819,869,287
01/01/2023	4	2,250,000,000	2,834,207,546	2,815,336,617	2,787,263,639
01/02/2023	5	2,250,000,000	2,812,821,606	2,789,354,081	2,754,517,022
01/03/2023	6	2,250,000,000	2,791,500,553	2,763,969,836	2,723,179,246
01/04/2023	7	2,250,000,000	2,769,935,948	2,737,966,226	2,690,698,947
01/05/2023	8	2,250,000,000	2,748,138,672	2,711,961,776	2,658,583,797
01/06/2023	9	2,250,000,000	2,726,012,052	2,685,563,780	2,626,009,866
01/07/2023	10	2,250,000,000	2,704,101,256	2,659,605,422	2,594,226,309
01/08/2023	11	2,250,000,000	2,682,600,309	2,633,983,251	2,562,699,898
01/09/2023	12	2,250,000,000	2,660,850,410	2,608,196,319	2,531,157,170
01/10/2023	13	1,750,000,000	2,639,990,050	2,583,501,204	2,501,020,613
01/11/2023	14	1,750,000,000	2,619,584,231	2,559,184,076	2,471,179,090
01/12/2023	15	1,750,000,000	2,598,161,451	2,534,088,934	2,440,924,326
01/01/2024	16	1,750,000,000	2,576,605,203	2,508,801,936	2,410,421,165
01/02/2024	17	1,750,000,000	2,555,108,509	2,483,651,314	2,380,188,063
01/03/2024	18	1,750,000,000	2,533,821,345	2,459,051,407	2,351,005,788
01/04/2024	19	1,750,000,000	2,512,877,079	2,434,588,922	2,321,698,522
01/05/2024	20	1,750,000,000	2,491,627,497	2,410,039,008	2,292,630,273
01/06/2024	21	1,750,000,000	2,470,239,619	2,385,298,960	2,263,324,697
01/07/2024	22	1,750,000,000	2,447,239,990	2,359,211,394	2,233,061,418
01/08/2024	23	1,750,000,000	2,426,329,011	2,335,085,389	2,204,604,401
01/09/2024	24	1,250,000,000	2,403,679,914	2,309,364,518	2,174,775,769
01/10/2024	25	1,250,000,000	2,382,174,805	2,284,946,531	2,146,484,742
01/11/2024	26	1,250,000,000	2,361,467,852	2,261,242,979	2,118,815,241
01/12/2024	27	1,250,000,000	2,340,921,946	2,237,889,752	2,091,771,837
01/01/2025	28	1,250,000,000	2,319,536,100	2,213,684,221	2,063,884,485
01/02/2025	29	1,250,000,000	2,298,889,648	2,190,258,815	2,036,850,936
01/03/2025	30	1,250,000,000	2,278,492,483	2,167,499,647	2,011,055,062
01/04/2025	31	1,250,000,000	2,258,063,716	2,144,422,754	1,984,583,726
01/05/2025	32	1,250,000,000	2,238,372,803	2,122,233,644	1,959,214,478
01/06/2025	33	1,250,000,000	2,217,480,411	2,098,859,396	1,932,707,914

01/07/2025	34	1,250,000,000	2,196,989,724	2,076,051,582	1,907,000,409
01/08/2025	35	1,250,000,000	2,176,374,225	2,053,082,812	1,881,105,730
01/09/2025	36	1,250,000,000	2,155,912,154	2,030,330,474	1,855,528,227
01/10/2025	37	750,000,000	2,136,595,374	2,008,836,156	1,831,365,868
01/11/2025	38	750,000,000	2,115,210,149	1,985,356,643	1,805,357,547
01/12/2025	39	750,000,000	2,096,059,714	1,964,152,586	1,781,679,909
01/01/2026	40	750,000,000	2,077,218,792	1,943,195,939	1,758,187,332
01/02/2026	41	750,000,000	2,057,992,059	1,921,944,423	1,734,536,609
01/03/2026	42	750,000,000	2,038,429,824	1,900,758,836	1,711,475,867
01/04/2026	43	750,000,000	2,019,056,527	1,879,500,779	1,688,030,793
01/05/2026	44	750,000,000	2,000,356,853	1,859,037,161	1,665,542,399
01/06/2026	45	750,000,000	1,980,726,873	1,837,671,861	1,642,213,735
01/07/2026	46	750,000,000	1,961,440,515	1,816,791,435	1,619,558,187
01/08/2026	47	750,000,000	1,943,269,676	1,796,907,763	1,597,759,321
01/09/2026	48	750,000,000	1,924,333,765	1,776,380,064	1,575,489,663
01/10/2026	49	750,000,000	1,906,354,823	1,756,894,923	1,554,372,925
01/11/2026	50	750,000,000	1,888,775,720	1,737,741,692	1,533,517,544
01/12/2026	51	750,000,000	1,869,325,533	1,717,023,851	1,511,505,122
01/01/2027	52	750,000,000	1,850,878,177	1,697,196,017	1,490,250,897
01/02/2027	53	750,000,000	1,832,807,203	1,677,775,047	1,469,451,350
01/03/2027	54	750,000,000	1,815,581,277	1,659,459,916	1,450,071,322
01/04/2027	55	750,000,000	1,798,461,914	1,641,024,614	1,430,315,303
01/05/2027	56	750,000,000	1,781,528,541	1,622,905,361	1,411,041,062
01/06/2027	57	750,000,000	1,762,925,548	1,603,234,911	1,390,393,444
01/07/2027	58	750,000,000	1,746,317,461	1,585,524,460	1,371,649,861
01/08/2027	59	750,000,000	1,729,873,145	1,567,930,418	1,352,979,437
01/09/2027	60	750,000,000	1,713,276,370	1,550,253,545	1,334,323,812
01/10/2027	61	750,000,000	1,696,902,273	1,532,917,209	1,316,154,795
01/11/2027	62	750,000,000	1,680,286,435	1,515,332,608	1,297,747,893
01/12/2027	63	750,000,000	1,663,448,945	1,497,685,702	1,279,477,976
01/01/2028	64	750,000,000	1,646,830,240	1,480,208,249	1,261,330,925
01/02/2028	65	750,000,000	1,630,873,391	1,463,379,655	1,243,819,409
01/03/2028	66	0	1,614,103,054	1,446,033,542	1,226,151,476
01/04/2028	67		1,597,807,283	1,429,006,760	1,208,632,127
01/05/2028	68		1,581,857,455	1,412,419,786	1,191,662,879
01/06/2028	69		1,565,752,788	1,395,668,960	1,174,535,455
01/07/2028	70		1,549,624,211	1,379,025,127	1,157,672,343
01/08/2028	71		1,534,269,855	1,363,045,388	1,141,347,493
01/09/2028	72		1,518,741,917	1,346,961,939	1,125,011,569
01/10/2028	73		1,503,504,643	1,331,259,373	1,109,159,773
01/11/2028	74		1,486,850,440	1,314,280,214	1,092,228,474
01/12/2028	75		1,471,569,890	1,298,638,092	1,076,572,865
01/01/2029	76		1,456,430,243	1,283,097,657	1,060,984,640
01/02/2029	77		1,441,093,151	1,267,432,551	1,045,365,912

01/03/2029	78	1,426,303,570	1,252,503,346	1,030,679,145
01/04/2029	79	1,410,195,350	1,236,257,624	1,014,723,386
01/05/2029	80	1,394,676,177	1,220,645,762	999,443,163
01/06/2029	81	1,379,810,938	1,205,587,197	984,603,044
01/07/2029	82	1,365,107,164	1,190,782,244	970,118,227
01/08/2029	83	1,350,817,701	1,176,319,040	955,897,957
01/09/2029	84	1,335,321,154	1,160,852,101	940,930,165
01/10/2029	85	1,321,228,653	1,146,715,562	927,184,096
01/11/2029	86	1,306,654,571	1,132,143,022	913,073,323
01/12/2029	87	1,291,851,900	1,117,480,081	899,029,449
01/01/2030	88	1,277,808,260	1,103,457,301	885,490,187
01/02/2030	89	1,263,731,131	1,089,450,003	872,026,369
01/03/2030	90	1,249,670,868	1,075,678,255	859,025,031
01/04/2030	91	1,235,994,666	1,062,101,737	846,025,866
01/05/2030	92	1,222,302,764	1,048,612,129	833,224,759
01/06/2030	93	1,208,479,384	1,034,994,657	820,312,804
01/07/2030	94	1,195,231,912	1,021,968,718	807,995,146
01/08/2030	95	1,182,070,674	1,009,001,111	795,713,794
01/09/2030	96	1,169,019,097	996,167,999	783,595,479
01/10/2030	97	1,155,686,400	983,190,205	771,483,507
01/11/2030	98	1,142,793,371	970,572,613	759,645,952
01/12/2030	99	1,128,513,046	956,871,158	747,078,825
01/01/2031	100	1,114,028,712	942,987,734	734,366,909
01/02/2031	101	1,100,855,086	930,256,239	722,609,622
01/03/2031	102	1,088,031,233	918,011,082	711,459,509
01/04/2031	103	1,075,275,676	905,709,998	700,141,015
01/05/2031	104	1,062,507,260	893,486,113	688,991,608
01/06/2031	105	1,049,627,453	881,158,147	677,757,105
01/07/2031	106	1,037,208,249	869,303,048	666,992,864
01/08/2031	107	1,025,072,769	857,674,930	656,397,312
01/09/2031	108	1,013,000,427	846,136,494	645,919,800
01/10/2031	109	999,866,801	833,795,423	634,932,336
01/11/2031	110	988,038,653	822,534,405	624,764,154
01/12/2031	111	976,081,815	811,246,656	614,673,823
01/01/2032	112	964,168,967	799,986,441	604,600,521
01/02/2032	113	951,702,906	788,303,857	594,256,083
01/03/2032	114	939,459,302	776,927,634	584,286,692
01/04/2032	115	928,068,624	766,205,857	574,757,949
01/05/2032	116	916,634,963	755,524,158	565,350,319
01/06/2032	117	905,336,590	744,945,994	556,017,126
01/07/2032	118	893,959,455	734,377,054	546,779,527
01/08/2032	119	882,785,503	723,967,796	537,658,464
01/09/2032	120	871,659,598	713,631,072	528,633,990
01/10/2032	121	860,463,797	703,308,713	519,705,242

01/11/2032	122	849,458,053	693,135,451	510,885,180
01/12/2032	123	838,097,648	682,743,157	501,986,821
01/01/2033	124	827,058,466	672,607,530	493,276,900
01/02/2033	125	816,195,168	662,647,116	484,736,204
01/03/2033	126	805,390,476	652,873,296	476,489,315
01/04/2033	127	794,660,991	643,083,090	468,150,449
01/05/2033	128	784,000,091	633,414,307	459,976,866
01/06/2033	129	773,401,171	623,791,366	451,836,774
01/07/2033	130	762,867,089	614,285,089	443,855,858
01/08/2033	131	752,420,218	604,845,328	435,923,624
01/09/2033	132	742,042,755	595,491,520	428,090,657
01/10/2033	133	731,679,935	586,211,533	420,382,175
01/11/2033	134	721,417,080	577,008,768	412,730,383
01/12/2033	135	710,431,995	567,289,917	404,779,826
01/01/2034	136	700,239,564	558,202,756	397,282,893
01/02/2034	137	690,084,825	549,174,784	389,863,492
01/03/2034	138	679,978,064	540,302,698	382,683,937
01/04/2034	139	669,880,604	531,376,588	375,404,614
01/05/2034	140	659,909,304	522,607,724	368,300,901
01/06/2034	141	649,752,786	513,691,645	361,096,727
01/07/2034	142	639,989,826	505,142,585	354,213,248
01/08/2034	143	630,324,682	496,670,087	347,386,483
01/09/2034	144	620,778,162	488,318,189	340,676,286
01/10/2034	145	611,370,989	480,128,911	334,138,584
01/11/2034	146	602,044,459	472,002,581	327,647,785
01/12/2034	147	592,779,968	463,976,398	321,283,572
01/01/2035	148	583,388,393	455,851,023	314,854,321
01/02/2035	149	574,278,009	447,971,221	308,624,878
01/03/2035	150	564,229,726	439,458,647	302,064,680
01/04/2035	151	555,260,774	431,739,540	296,004,184
01/05/2035	152	546,357,852	424,119,831	290,064,361
01/06/2035	153	537,548,878	416,573,971	284,179,022
01/07/2035	154	528,903,282	409,201,288	278,462,454
01/08/2035	155	520,361,655	401,909,984	272,805,135
01/09/2035	156	511,768,773	394,602,717	267,163,983
01/10/2035	157	503,449,300	387,550,757	261,743,675
01/11/2035	158	495,206,712	380,559,134	256,368,020
01/12/2035	159	487,000,697	373,638,630	251,086,428
01/01/2036	160	478,825,059	366,743,004	245,825,764
01/02/2036	161	470,678,900	359,892,235	240,620,225
01/03/2036	162	462,574,895	353,134,498	235,540,309
01/04/2036	163	454,548,199	346,418,286	230,472,968
01/05/2036	164	446,582,577	339,788,912	225,506,029
01/06/2036	165	438,714,583	333,236,280	220,594,827

01/07/2036	166	431,005,603	326,843,372	215,830,341
01/08/2036	167	423,428,517	320,552,855	211,138,074
01/09/2036	168	415,956,844	314,362,402	206,534,020
01/10/2036	169	408,587,660	308,286,233	202,043,507
01/11/2036	170	401,342,401	302,305,959	197,620,306
01/12/2036	171	394,208,743	296,445,237	193,312,129
01/01/2037	172	387,222,920	290,698,010	189,082,258
01/02/2037	173	379,717,211	284,579,797	184,631,959
01/03/2037	174	372,915,530	279,054,079	180,631,008
01/04/2037	175	366,194,293	273,559,787	176,624,229
01/05/2037	176	359,529,979	268,140,463	172,699,128
01/06/2037	177	352,848,066	262,710,703	168,771,709
01/07/2037	178	346,279,561	257,396,977	164,951,053
01/08/2037	179	339,758,382	252,121,304	161,159,268
01/09/2037	180	333,279,306	246,893,975	157,416,527
01/10/2037	181	326,864,890	241,744,709	153,754,056
01/11/2037	182	320,508,700	236,641,715	150,125,684
01/12/2037	183	314,140,577	231,559,221	146,539,783
01/01/2038	184	307,851,923	226,538,850	142,998,094
01/02/2038	185	301,680,440	221,620,920	139,537,970
01/03/2038	186	295,598,566	216,820,353	136,201,789
01/04/2038	187	289,193,301	211,762,342	132,686,149
01/05/2038	188	283,281,250	207,092,749	129,440,898
01/06/2038	189	277,453,380	202,488,266	126,241,045
01/07/2038	190	271,624,972	197,909,252	123,082,577
01/08/2038	191	265,411,286	193,053,895	119,757,617
01/09/2038	192	259,593,664	188,502,037	116,636,565
01/10/2038	193	253,969,859	184,115,647	113,642,070
01/11/2038	194	248,365,420	179,747,322	110,663,642
01/12/2038	195	242,785,998	175,420,966	107,734,251
01/01/2039	196	237,232,632	171,117,752	104,824,176
01/02/2039	197	231,711,281	166,851,685	101,950,904
01/03/2039	198	226,238,929	162,661,539	99,162,274
01/04/2039	199	220,799,853	158,481,692	96,368,432
01/05/2039	200	215,266,386	154,256,368	93,568,262
01/06/2039	201	209,926,532	150,174,775	90,860,797
01/07/2039	202	204,684,979	146,184,791	88,229,032
01/08/2039	203	199,511,875	142,248,518	85,634,973
01/09/2039	204	194,441,352	138,398,190	83,105,146
01/10/2039	205	189,511,394	134,667,769	80,666,077
01/11/2039	206	184,659,485	130,997,419	78,267,976
01/12/2039	207	179,860,478	127,383,572	75,921,461
01/01/2040	208	175,163,838	123,846,834	73,625,819
01/02/2040	209	170,506,608	120,349,545	71,364,754

01/03/2040	210	165,899,914	116,912,175	69,161,515
01/04/2040	211	161,350,294	113,513,135	66,979,974
01/05/2040	212	156,851,597	110,167,086	64,845,596
01/06/2040	213	152,440,791	106,887,493	62,755,184
01/07/2040	214	148,121,460	103,688,417	60,727,125
01/08/2040	215	143,912,247	100,571,005	58,751,555
01/09/2040	216	139,779,985	97,517,555	56,822,910
01/10/2040	217	135,759,835	94,557,434	54,962,454
01/11/2040	218	131,824,256	91,660,555	53,143,116
01/12/2040	219	127,937,006	88,811,642	51,364,634
01/01/2041	220	124,089,348	85,994,564	49,608,876
01/02/2041	221	120,271,083	83,207,121	47,878,769
01/03/2041	222	116,494,396	80,470,821	46,197,878
01/04/2041	223	112,805,083	77,790,192	44,545,366
01/05/2041	224	109,174,537	75,162,998	42,935,008
01/06/2041	225	105,665,038	72,623,442	41,378,846
01/07/2041	226	102,396,342	70,261,354	39,934,462
01/08/2041	227	99,257,767	67,992,241	38,546,484
01/09/2041	228	96,239,147	65,812,653	37,215,932
01/10/2041	229	93,310,057	63,704,872	35,935,353
01/11/2041	230	90,488,258	61,673,586	34,701,046
01/12/2041	231	87,760,994	59,716,599	33,517,236
01/01/2042	232	85,177,653	57,860,473	32,392,853
01/02/2042	233	82,697,232	56,080,266	31,316,368
01/03/2042	234	80,309,816	54,377,827	30,295,929
01/04/2042	235	77,998,730	52,723,414	29,299,489
01/05/2042	236	75,729,022	51,105,178	28,330,302
01/06/2042	237	73,499,715	49,516,620	27,379,870
01/07/2042	238	71,306,592	47,960,265	26,454,023
01/08/2042	239	69,133,464	46,419,771	25,539,197
01/09/2042	240	66,979,071	44,896,922	24,638,536
01/10/2042	241	64,853,102	43,400,503	23,758,711
01/11/2042	242	62,750,945	41,922,489	22,891,237
01/12/2042	243	60,663,339	40,461,284	22,038,987
01/01/2043	244	58,601,520	39,019,798	21,199,766
01/02/2043	245	56,558,289	37,595,440	20,373,954
01/03/2043	246	54,539,479	36,197,954	19,571,553
01/04/2043	247	52,561,947	34,826,293	18,782,034
01/05/2043	248	50,524,089	33,421,109	17,979,847
01/06/2043	249	48,599,923	32,093,770	17,221,856
01/07/2043	250	46,715,095	30,798,456	16,486,100
01/08/2043	251	44,852,508	29,520,331	15,761,745
01/09/2043	252	43,006,868	28,257,588	15,049,160
01/10/2043	253	41,189,869	27,019,309	14,354,272

01/11/2043	254	39,387,411	25,793,130	13,668,003
01/12/2043	255	37,592,276	24,577,166	12,991,599
01/01/2044	256	35,583,293	23,224,270	12,245,231
01/02/2044	257	33,823,547	22,038,289	11,590,358
01/03/2044	258	32,084,468	20,871,992	10,950,863
01/04/2044	259	30,361,171	19,717,433	10,318,793
01/05/2044	260	28,588,669	18,535,843	9,676,552
01/06/2044	261	26,932,876	17,432,671	9,077,501
01/07/2044	262	25,319,006	16,361,171	8,498,583
01/08/2044	263	23,787,096	15,345,179	7,950,569
01/09/2044	264	22,326,130	14,378,274	7,430,655
01/10/2044	265	20,957,537	13,474,731	6,946,567
01/11/2044	266	19,646,858	12,610,600	6,484,552
01/12/2044	267	18,385,455	11,781,581	6,043,347
01/01/2045	268	17,212,334	11,011,126	5,633,779
01/02/2045	269	16,060,274	10,256,701	5,234,435
01/03/2045	270	14,925,267	9,517,239	4,845,898
01/04/2045	271	13,807,312	8,789,432	4,463,938
01/05/2045	272	12,721,671	8,085,044	4,096,090
01/06/2045	273	11,698,072	7,421,903	3,750,563
01/07/2045	274	10,716,758	6,788,143	3,421,858
01/08/2045	275	9,763,783	6,174,026	3,104,370
01/09/2045	276	8,826,636	5,571,965	2,794,522
01/10/2045	277	7,936,732	5,001,973	2,502,478
01/11/2045	278	7,082,684	4,456,155	2,223,737
01/12/2045	279	6,257,747	3,930,674	1,956,680
01/01/2046	280	5,475,682	3,433,602	1,704,892
01/02/2046	281	4,726,530	2,958,810	1,465,406
01/03/2046	282	4,017,869	2,511,334	1,240,928
01/04/2046	283	3,374,131	2,105,394	1,037,695
01/05/2046	284	2,767,436	1,723,993	847,621
01/06/2046	285	2,261,442	1,406,391	689,710
01/07/2046	286	1,911,821	1,187,010	580,690
01/08/2046	287	1,614,009	1,000,406	488,158
01/09/2046	288	1,331,801	824,086	401,098
01/10/2046	289	1,092,540	674,927	327,691
01/11/2046	290	903,707	557,327	269,906
01/12/2046	291	744,001	458,081	221,296
01/01/2047	292	620,003	381,088	183,633
01/02/2047	293	536,433	329,162	158,208
01/03/2047	294	479,609	293,843	140,908
01/04/2047	295	435,492	266,362	127,405
01/05/2047	296	408,539	249,466	119,030
01/06/2047	297	395,913	241,346	114,863

01/07/2047	298	383,265	233,253	110,738
01/08/2047	299	370,597	225,160	106,624
01/09/2047	300	357,907	217,082	102,537
01/10/2047	301	346,081	209,564	98,742
01/11/2047	302	334,236	202,048	94,959
01/12/2047	303	322,814	194,823	91,338
01/01/2048	304	311,788	187,850	87,845
01/02/2048	305	300,745	180,889	84,374
01/03/2048	306	289,684	173,960	80,949
01/04/2048	307	278,607	167,024	77,524
01/05/2048	308	267,511	160,109	74,132
01/06/2048	309	256,399	153,198	70,751
01/07/2048	310	245,269	146,307	67,403
01/08/2048	311	234,122	139,421	64,067
01/09/2048	312	222,957	132,547	60,753
01/10/2048	313	211,775	125,693	57,470
01/11/2048	314	202,470	119,966	54,712
01/12/2048	315	193,148	114,255	51,979
01/01/2049	316	183,811	108,547	49,257
01/02/2049	317	174,458	102,849	46,552
01/03/2049	318	165,089	97,177	43,884
01/04/2049	319	156,178	91,775	41,339
01/05/2049	320	147,670	86,634	38,927
01/06/2049	321	139,148	81,495	36,525
01/07/2049	322	131,016	76,607	34,250
01/08/2049	323	122,870	71,722	31,984
01/09/2049	324	115,632	67,383	29,973
01/10/2049	325	108,382	63,054	27,978
01/11/2049	326	101,118	58,728	25,993
01/12/2049	327	93,842	54,413	24,023
01/01/2050	328	86,553	50,101	22,064
01/02/2050	329	80,183	46,336	20,353
01/03/2050	330	73,802	42,583	18,662
01/04/2050	331	67,410	38,829	16,973
01/05/2050	332	61,006	35,082	15,298
01/06/2050	333	54,661	31,380	13,649
01/07/2050	334	48,305	27,685	12,012
01/08/2050	335	42,770	24,472	10,591
01/09/2050	336	37,225	21,263	9,179
01/10/2050	337	31,671	18,061	7,777
01/11/2050	338	27,014	15,379	6,606
01/12/2050	339	23,457	13,332	5,712
01/01/2051	340	19,896	11,289	4,825
01/02/2051	341	16,331	9,250	3,943

01/03/2051	342	12,762	7,218	3,070
01/04/2051	343	9,940	5,612	2,381
01/05/2051	344	7,114	4,010	1,697
01/06/2051	345	4,285	2,411	1,018
01/07/2051	346	2,144	1,204	507
01/08/2051	347	0	0	0
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CPR 10%

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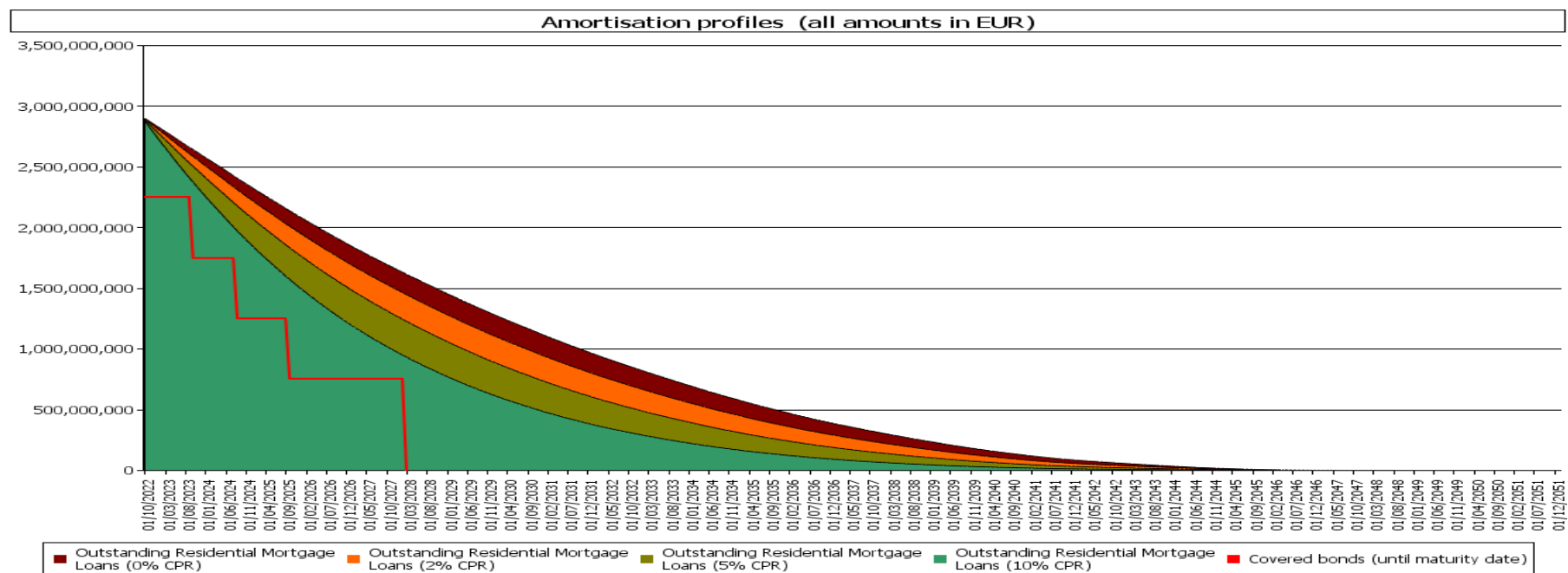
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This schedule is optional

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

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB E			
1. Additional information on the programme			
2. Additional information on the assets			
3. Additional information on the asset			

Field Number	1. Additional information on the programme		
	Transaction Description	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Supplier (if available)		
E.1.1.2	Supplier	BNP Paribas Fortis	852701VNNV7G35147
E.1.1.3	Bank or service		
E.1.1.4	BIC Identifier		
E.1.1.5	Cash manager		
E.1.1.6	Bank or cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank awardee		
E.1.1.10	Tender	Secting BNP Fortis Pfandbriefe	
E.1.1.11	Cover Pool Member	Representative	
OE.1.1.1	where available - service agent	David De Scheel & Lucien De Raemdonck	
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. Additional information on the assets				
	Asset Description	Currency (if available)	Legal Entity Identifier (LEI)*	Type of Asset
E.2.1.1	Asset Description			or
E.2.1.2	Counterparty 2	If not completed	If not completed	If not completed
E.2.1.3	Counterparty 3	If not completed	If not completed	If not completed
E.2.1.4	Counterparty 4	If not completed	If not completed	If not completed
E.2.1.5	Counterparty 5	If not completed	If not completed	If not completed
E.2.1.6	Counterparty 6	If not completed	If not completed	If not completed
E.2.1.7	Counterparty 7	If not completed	If not completed	If not completed
E.2.1.8	Counterparty 8	If not completed	If not completed	If not completed
E.2.1.9	Counterparty 9	If not completed	If not completed	If not completed
E.2.1.10	Counterparty 10	If not completed	If not completed	If not completed
E.2.1.11	Counterparty 11	If not completed	If not completed	If not completed
E.2.1.12	Counterparty 12	If not completed	If not completed	If not completed
E.2.1.13	Counterparty 13	If not completed	If not completed	If not completed
E.2.1.14	Counterparty 14	If not completed	If not completed	If not completed
E.2.1.15	Counterparty 15	If not completed	If not completed	If not completed
E.2.1.16	Counterparty 16	If not completed	If not completed	If not completed
E.2.1.17	Counterparty 17	If not completed	If not completed	If not completed
E.2.1.18	Counterparty 18	If not completed	If not completed	If not completed
E.2.1.19	Counterparty 19	If not completed	If not completed	If not completed
E.2.1.20	Counterparty 20	If not completed	If not completed	If not completed
E.2.1.21	Counterparty 21	If not completed	If not completed	If not completed
E.2.1.22	Counterparty 22	If not completed	If not completed	If not completed
E.2.1.23	Counterparty 23	If not completed	If not completed	If not completed
E.2.1.24	Counterparty 24	If not completed	If not completed	If not completed
E.2.1.25	Counterparty 25	If not completed	If not completed	If not completed
OE.2.1.1				0.10%
OE.2.1.2				0.10%
OE.2.1.3				0.10%
OE.2.1.4				0.10%
OE.2.1.5				0.10%
OE.2.1.6				0.10%
OE.2.1.7				0.10%
OE.2.1.8				0.10%
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OE.2.1.10				0.10%
OE.2.1.11				0.10%
OE.2.1.12				0.10%
OE.2.1.13				0.10%
OE.2.1.14				0.10%

3. Additional information on the asset						
Asset Description						
1. General information		Total Assets				
E.3.1.1	Weighted Average Maturity (months)	10.00				
E.3.1.2	Weighted Average Maturity (months)**	100.00				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Assets		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Sensitive Loans	% Total Loans
E.3.2.1	1-30 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.2	31-60 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.3	61-90 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.4	91-180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.5	> 180 days	0.00%	0.00%	0.00%	0.00%	0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Reasons for No Data in Worksheet E.		Notes
Not applicable for the jurisdiction		N01
Not relevant for the issuer and/or CB programme at the present time		N02
Not available at the present time		N03
Confidential		N04

* Legal Entity Identifier (LEI) Finder: <http://www.lei.lu/lookup/lookup>

** Weighted Average Maturity - Formula: $\sum (M_i \times W_i) / \sum W_i$