



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO**

LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose.

We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/12/2022

Cut-off Date: 31/12/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/12/2022			
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	2,949.4			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,707.8			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,107.2			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	31.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	124.3%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	28.5%	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	2,949.4		99.6%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,962.4		#VALUE!	
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	45.9	ND1	1.56%	
G.3.4.3	1 - 2 Y	150.9	ND1	5.12%	
G.3.4.4	2 - 3 Y	166.4	ND1	5.64%	
G.3.4.5	3 - 4 Y	210.0	ND1	7.12%	
G.3.4.6	4 - 5 Y	231.4	ND1	7.85%	
G.3.4.7	5 - 10 Y	1,529.4	ND1	51.86%	
G.3.4.8	10+ Y	615.4	ND1	20.86%	
G.3.4.9	Total	2,949.4	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				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.9	3.9		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.0	0.0	22.2%	0.0%
G.3.5.3	1 - 2 Y	500.0	500.0	22.2%	22.2%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	0.0	500.0	0.0%	22.2%
G.3.5.6	4 - 5 Y	0.0	0.0	0.0%	0.0%
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	2,949.4	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	2,949.4	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)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria			
G.3.14.4	link to the committed objective criteria			
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				
OG.3.14.14				
OG.3.14.15				
OG.3.14.16				
OG.3.14.17				
OG.3.14.18				
OG.3.14.19				
OG.3.14.20				
OG.3.14.21				
OG.3.14.22				
OG.3.14.23				
OG.3.14.24				
OG.3.14.25				
OG.3.14.26				
OG.3.14.27				
OG.3.14.28				
OG.3.14.29				
OG.3.14.30				
OG.3.14.31				
OG.3.14.32				
OG.3.14.33				
OG.3.14.34				
OG.3.14.35				
OG.3.14.36				
OG.3.14.37				
OG.3.14.38				
OG.3.14.39				
OG.3.14.40				
OG.3.14.41				

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row	
<p>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.</p>				
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	(iii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	129 for Public Sector Assets
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)		
OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,949.4	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	2,949.4	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [If relevant, please specify]		0.0%
OM.7.1.4	a/w [If relevant, please specify]		0.0%
OM.7.1.5	a/w [If relevant, please specify]		0.0%
OM.7.1.6	a/w [If relevant, please specify]		0.0%
OM.7.1.7	a/w [If relevant, please specify]		0.0%
OM.7.1.8	a/w [If relevant, please specify]		0.0%
OM.7.1.9	a/w [If relevant, please specify]		0.0%
OM.7.1.10	a/w [If relevant, please specify]		0.0%
OM.7.1.11	a/w [If relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	43,897.0	0
OM.7.2.1	Number of borrowers	23,823.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.91%	0.00%
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
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
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%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	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		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.71%	0.00%
M.7.5.2	Vlaams-Brabant	13.47%	0.00%
M.7.5.3	Oost-Vlaanderen	15.21%	0.00%
M.7.5.4	Brussels	10.43%	0.00%
M.7.5.5	West-Vlaanderen	10.89%	0.00%
M.7.5.6	Limburg	6.91%	0.00%
M.7.5.7	Liège	7.77%	0.00%
M.7.5.8	Hainaut	6.18%	0.00%
M.7.5.9	Brabant Wallon	5.62%	0.00%
M.7.5.10	Namur	3.89%	0.00%
M.7.5.11	Luxembourg	2.80%	0.00%
M.7.5.12	Other	0.12%	0.00%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	93.21%	0.00%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	6.79%	0.00%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / Interest only	3.13%	0.00%
M.7.7.2	Amortising	96.87%	0.00%
M.7.7.3	Other	0.00%	0.00%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			
8. Loan Seasoning		% Residential Loans	% Commercial Loans
M.7.8.1	Up to 12months	3.80%	0.00%
M.7.8.2	≥ 12 - < 24 months	17.18%	0.00%
M.7.8.3	≥ 24 - < 36 months	9.78%	0.00%
M.7.8.4	≥ 36 - < 60 months	16.21%	0.00%
M.7.8.5	≥ 60 months	53.03%	0.00%
OM.7.8.1			
OM.7.8.2			
OM.7.8.3			
OM.7.8.4			
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans
M.7.9.1	% NPLs	0.10%	0.0%
OM.7.9.1			
OM.7.9.2			
OM.7.9.3			
OM.7.9.4			

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.2			
By buckets (mn):					
M.7A.10.2	<=100K	1,410.3	34,724.0	47.8%	79.1%
M.7A.10.3	>100K and <=200K	998.7	7,353.0	33.9%	16.8%
M.7A.10.4	>200K and <=300K	312.3	1,309.0	10.6%	3.0%
M.7A.10.5	>300K and <=400K	103.0	301.0	3.5%	0.7%
M.7A.10.6	>400K	125.0	210.0	4.2%	0.5%
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	2,949.4	43,897	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 (%)	57.6%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	783.7	20,137.0	26.6%	45.9%
M.7A.11.3	>40 - <=50 %	359.6	5,123.0	12.2%	11.7%
M.7A.11.4	>50 - <=60 %	401.0	4,990.0	13.6%	11.4%
M.7A.11.5	>60 - <=70 %	422.8	4,689.0	14.3%	10.7%
M.7A.11.6	>70 - <=80 %	481.2	4,745.0	16.3%	10.8%
M.7A.11.7	>80 - <=90 %	355.3	2,997.0	12.0%	6.8%
M.7A.11.8	>90 - <=100 %	97.0	760.0	3.3%	1.7%
M.7A.11.9	>100%	48.8	456.0	1.7%	1.0%
M.7A.11.10	Total	2,949.4	43,897	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 (%)	50.8%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,024.8	23,919.0	34.7%	54.5%
M.7A.12.3	>40 - <=50 %	404.9	5,103.0	13.7%	11.6%
M.7A.12.4	>50 - <=60 %	408.7	4,691.0	13.9%	10.7%
M.7A.12.5	>60 - <=70 %	432.5	4,241.0	14.7%	9.7%
M.7A.12.6	>70 - <=80 %	318.6	2,998.0	10.8%	6.8%
M.7A.12.7	>80 - <=90 %	246.2	1,943.0	8.3%	4.4%
M.7A.12.8	>90 - <=100 %	66.0	469.0	2.2%	1.1%
M.7A.12.9	>100%	47.6	533.0	1.6%	1.2%
M.7A.12.10	Total	2,949.4	43,897	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%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 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		
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	<i>a/w >100 - <=110 %</i>				
OM.7B.22.2	<i>a/w >110 - <=120 %</i>				
OM.7B.22.3	<i>a/w >120 - <=130 %</i>				
OM.7B.22.4	<i>a/w >130 - <=140 %</i>				
OM.7B.22.5	<i>a/w >140 - <=150 %</i>				
OM.7B.22.6	<i>a/w >150 %</i>				
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	<i>a/w >100 - <=110 %</i>				
OM.7B.23.2	<i>a/w >110 - <=120 %</i>				
OM.7B.23.3	<i>a/w >120 - <=130 %</i>				
OM.7B.23.4	<i>a/w >130 - <=140 %</i>				
OM.7B.23.5	<i>a/w >140 - <=150 %</i>				
OM.7B.23.6	<i>a/w >150 %</i>				
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	<i>a/w Cultural purposes</i>				
OM.7B.24.2	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.3	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.4	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.5	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.6	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.7	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.8	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.9	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.10	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.11	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.12	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.13	<i>a/w [If relevant, please specify]</i>				
OM.7B.24.14	<i>a/w [If relevant, please specify]</i>				
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.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).
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 31/12/2022

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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.



BNP PARIBAS Residential Mortgage Pandbrieven Program

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@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.81	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.73	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.23	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.76	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	2.92

* 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	AA-	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	2,949,350,937 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	124,201,309 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.18%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,395,621,071 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.47% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,906,919 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	124,201,309 (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)	2,395,621,071
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.57% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	357,329,675 (VIII)
Total Interest Proceeds Residential Mortgage Loans	357,329,675
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,532,729,298 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,395,621,071
Total Principal Proceeds Public Finance Exposures	12,906,919
Total Principal Proceeds Financial Institution Exposures	124,201,309
Impact Derivatives	0
Interest Requirement Covered Bonds	53,750,000 (X)
Costs, Fees and expenses Covered Bonds	20,626,815 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	565,682,158
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	289,995,353 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,094,773 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	279,900,580
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,486,892 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	3,924,392 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/12/2022

(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	2,949,350,937
Principal Redemptions between Cut-off Date and Maturity	2,949,350,937
Interest Payments between Cut-off Date and Maturity Date	357,329,675
Number of borrowers	23,823
Number of loans	43,897
Average Outstanding Balance per borrower	123,803
Average Outstanding Balance per loan	67,188
Weighted average Current Loan to Current Value	50.84%
Weighted average Current Loan to Original Value	57.57%
Weighted average seasoning (in Years)	4.42
Weighted average remaining maturity (in years, at 0% CPR)	13.94
Weighted average initial maturity (in years, at 0% CPR)	18.36
Percentage of Fixed Rate Loans	93.21%
Percentage of Variable Rate Loans	6.79%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.53%
Weighted Remaining average life (in years, at 0% CPR)	7.27
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.81

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	124,201,309
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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

7,433,761 EUR



Stratification Tables

Portfolio Cut-off Date 31/12/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	492,848,915.65	16.71 %	7,080	16.13 %
Oost-Vlaanderen	448,471,887.41	15.21 %	7,026	16.01 %
Vlaams-Brabant	397,325,849.80	13.47 %	5,681	12.94 %
West-Vlaanderen	321,147,207.30	10.89 %	5,436	12.38 %
Brussels	307,698,884.15	10.43 %	3,384	7.71 %
Liège	229,174,912.37	7.77 %	3,644	8.30 %
Limburg	203,917,018.17	6.91 %	3,477	7.92 %
Hainaut	182,391,864.01	6.18 %	3,026	6.89 %
Brabant Wallon	165,606,386.41	5.62 %	2,115	4.82 %
Namur	114,786,048.41	3.89 %	1,753	3.99 %
Luxembourg	82,565,198.32	2.80 %	1,215	2.77 %
Other	3,416,765.48	0.12 %	60	0.14 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	112,126,340.57	3.80 %	1,090	2.48 %
>1 and <=2	506,697,856.75	17.18 %	4,833	11.01 %
>2 and <=3	288,474,805.78	9.78 %	3,139	7.15 %
>3 and <=4	477,842,861.14	16.20 %	5,957	13.57 %
>4 and <=5	285,952,037.81	9.70 %	3,756	8.56 %
>5 and <=6	321,148,805.65	10.89 %	5,035	11.47 %
>6 and <=7	556,114,306.15	18.86 %	10,812	24.63 %
>7 and <=8	334,953,051.10	11.36 %	7,097	16.17 %
>8 and <=9	34,163,311.61	1.16 %	994	2.26 %
>9 and <=10	4,943,461.58	0.17 %	185	0.42 %
>10 and <=11	1,417,050.86	0.05 %	60	0.14 %
>11 and <=12	3,744,196.97	0.13 %	192	0.44 %
>12 and <=13	9,038,777.11	0.31 %	290	0.66 %
>13 and <=14	6,631,668.98	0.22 %	174	0.40 %
>14 and <=15	1,195,712.98	0.04 %	34	0.08 %
>15 and <=16	227,117.23	0.01 %	11	0.03 %
>16 and <=17	1,280,535.95	0.04 %	43	0.10 %
>17 and <=18	2,291,817.34	0.08 %	120	0.27 %
>18 and <=19	715,373.75	0.02 %	53	0.12 %
>19 and <=20	115,061.73	0.00 %	17	0.04 %
>20 and <=21	250,000.00	0.01 %	2	0.00 %
>21 and <=22	1,547.04	0.00 %	1	0.00 %
>22 and <=23	25,239.40	0.00 %	2	0.00 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	186	0.42 %
<=1	15,620,548.13	0.53 %	771	1.76 %
>1 and <=2	28,246,397.35	0.96 %	1,179	2.69 %
>2 and <=3	67,173,884.70	2.28 %	3,130	7.13 %
>3 and <=4	93,672,672.11	3.18 %	3,548	8.08 %
>4 and <=5	70,604,537.62	2.39 %	2,104	4.79 %
>5 and <=6	92,661,481.80	3.14 %	2,260	5.15 %
>6 and <=7	111,571,354.11	3.78 %	2,480	5.65 %
>7 and <=8	106,238,738.23	3.60 %	2,066	4.71 %
>8 and <=9	137,042,572.36	4.65 %	2,365	5.39 %
>9 and <=10	103,127,890.35	3.50 %	1,579	3.60 %
>10 and <=11	106,397,590.68	3.61 %	1,561	3.56 %
>11 and <=12	153,851,474.54	5.22 %	2,146	4.89 %
>12 and <=13	156,205,605.19	5.30 %	2,041	4.65 %
>13 and <=14	196,249,931.73	6.65 %	2,318	5.28 %
>14 and <=15	136,479,612.69	4.63 %	1,517	3.46 %
>15 and <=16	130,934,621.46	4.44 %	1,380	3.14 %
>16 and <=17	170,683,367.56	5.79 %	1,887	4.30 %
>17 and <=18	172,180,708.59	5.84 %	1,829	4.17 %
>18 and <=19	265,693,157.45	9.01 %	2,456	5.59 %
>19 and <=20	117,183,807.53	3.97 %	1,118	2.55 %
>20 and <=21	66,728,321.16	2.26 %	604	1.38 %
>21 and <=22	145,565,082.67	4.94 %	1,252	2.85 %
>22 and <=23	100,189,759.52	3.40 %	764	1.74 %
>23 and <=24	167,675,082.17	5.69 %	1,109	2.53 %
>24 and <=25	33,143,824.99	1.12 %	217	0.49 %
>25 and <=26	938,250.06	0.03 %	6	0.01 %
>26 and <=27	612,549.52	0.02 %	7	0.02 %
>27 and <=28	1,418,783.37	0.05 %	9	0.02 %
>28 and <=29	1,259,329.84	0.04 %	8	0.02 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	761,000.00	0.03 %	6	0.01 %
>1 and <=2	3,874,006.93	0.13 %	32	0.07 %
>2 and <=3	4,425,529.28	0.15 %	41	0.09 %
>3 and <=4	2,223,250.09	0.08 %	59	0.13 %
>4 and <=5	33,706,699.84	1.14 %	285	0.65 %
>5 and <=6	2,907,778.37	0.10 %	138	0.31 %
>6 and <=7	7,116,514.45	0.24 %	407	0.93 %
>7 and <=8	9,309,303.72	0.32 %	640	1.46 %
>8 and <=9	20,243,840.65	0.69 %	858	1.95 %
>9 and <=10	277,347,872.88	9.40 %	8,923	20.33 %
>10 and <=11	39,531,555.80	1.34 %	1,675	3.82 %
>11 and <=12	50,975,268.61	1.73 %	1,129	2.57 %
>12 and <=13	170,008,109.67	5.76 %	3,449	7.86 %
>13 and <=14	24,002,060.23	0.81 %	459	1.05 %
>14 and <=15	395,798,602.77	13.42 %	6,125	13.95 %
>15 and <=16	29,595,335.28	1.00 %	399	0.91 %
>16 and <=17	45,336,757.93	1.54 %	587	1.34 %
>17 and <=18	189,501,241.28	6.43 %	2,403	5.47 %
>18 and <=19	28,180,624.61	0.96 %	451	1.03 %
>19 and <=20	742,880,004.69	25.19 %	7,996	18.22 %
>20 and <=21	42,653,162.26	1.45 %	529	1.21 %
>21 and <=22	20,201,195.96	0.68 %	217	0.49 %
>22 and <=23	22,757,094.07	0.77 %	268	0.61 %
>23 and <=24	15,213,666.00	0.52 %	185	0.42 %
>24 and <=25	696,072,258.98	23.60 %	5,921	13.49 %
>25 and <=26	57,081,593.85	1.94 %	510	1.16 %
>26 and <=27	2,662,860.11	0.09 %	24	0.05 %
>27 and <=28	1,810,124.28	0.06 %	14	0.03 %
>28 and <=29	403,194.36	0.01 %	5	0.01 %
>29 and <=30	10,891,123.38	0.37 %	138	0.31 %
>30 and <=31	1,504,013.98	0.05 %	16	0.04 %
>39 and <=40	265,331.15	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
	2.949.350.937.48	100.00 %	43.897	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	25,239.40	0.00 %	2	0.00 %
2001	1,547.04	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	115,061.73	0.00 %	17	0.04 %
2004	715,373.75	0.02 %	53	0.12 %
2005	2,291,817.34	0.08 %	120	0.27 %
2006	1,280,535.95	0.04 %	43	0.10 %
2007	227,117.23	0.01 %	11	0.03 %
2008	1,195,712.98	0.04 %	34	0.08 %
2009	6,631,668.98	0.22 %	174	0.40 %
2010	9,038,777.11	0.31 %	290	0.66 %
2011	3,744,196.97	0.13 %	192	0.44 %
2012	1,572,941.12	0.05 %	63	0.14 %
2013	4,787,571.32	0.16 %	182	0.41 %
2014	34,163,311.61	1.16 %	994	2.26 %
2015	334,953,051.10	11.36 %	7,097	16.17 %
2016	556,114,306.15	18.86 %	10,812	24.63 %
2017	321,148,805.65	10.89 %	5,035	11.47 %
2018	285,952,037.81	9.70 %	3,756	8.56 %
2019	477,842,861.14	16.20 %	5,957	13.57 %
2020	288,948,882.10	9.80 %	3,146	7.17 %
2021	506,729,401.96	17.18 %	4,831	11.01 %
2022	111,620,719.04	3.78 %	1,085	2.47 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	558,272,359.33	18.93 %	12,800	53.73 %
>100 and <=200	941,434,787.26	31.92 %	6,518	27.36 %
>200 and <=300	691,952,978.18	23.46 %	2,866	12.03 %
>300 and <=400	314,824,731.67	10.67 %	926	3.89 %
>400	442,866,081.04	15.02 %	713	2.99 %
2,949,350,937.48	100.00 %	23,823	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,051,669.09	0.07 %	48	0.11 %
0.5 - 1%	135,248,279.51	4.59 %	1,444	3.29 %
1 - 1.5%	902,518,065.41	30.60 %	11,455	26.10 %
1.5 - 2%	1,593,340,564.57	54.02 %	25,300	57.63 %
2 - 2.5%	199,215,886.87	6.75 %	3,291	7.50 %
2.5 - 3%	86,357,028.81	2.93 %	1,527	3.48 %
3 - 3.5%	18,585,203.95	0.63 %	413	0.94 %
3.5 - 4%	6,878,030.92	0.23 %	210	0.48 %
4 - 4.5%	3,300,994.27	0.11 %	108	0.25 %
4.5 - 5%	1,432,768.09	0.05 %	68	0.15 %
5 - 5.5%	363,559.02	0.01 %	23	0.05 %
5.5 - 6%	56,397.78	0.00 %	9	0.02 %
6 - 6.5%	2,489.19	0.00 %	1	0.00 %
2,949,350,937.48	100.00 %	43,897	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,749,074,795.34	93.21 %	41,484	94.50 %
Variable	1,523,841.99	0.05 %	70	0.16 %
Variable With Cap	198,752,300.15	6.74 %	2,343	5.34 %
2,949,350,937.48	100.00 %	43,897	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	54,603,751.67	1.85 %	948	2.16 %
2024	29,123,473.67	0.99 %	309	0.70 %
2025	10,461,991.26	0.35 %	124	0.28 %
2026	14,400,337.81	0.49 %	155	0.35 %
2027	9,948,103.32	0.34 %	106	0.24 %
2028	2,195,837.27	0.07 %	25	0.06 %
2029	7,546,592.77	0.26 %	71	0.16 %
2030	151,393.69	0.01 %	5	0.01 %
2031	22,031,393.64	0.75 %	134	0.31 %
2032	7,692,977.54	0.26 %	40	0.09 %
2033	3,365,907.96	0.11 %	42	0.10 %
2034	21,776,508.32	0.74 %	231	0.53 %
2035	5,115,829.92	0.17 %	36	0.08 %
2036	4,928,611.12	0.17 %	37	0.08 %
2037	219,195.83	0.01 %	5	0.01 %
Fixed To Maturity	2,755,789,031.69	93.44 %	41,629	94.83 %
2,949,350,937.48	100.00 %	43,897	100.00 %	

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,949,350,937.48	100.00 %	43,897	100.00 %
2,949,350,937.48	100.00 %	43,897	100.00 %	

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,820,534,930.61	95.63 %	42,355	96.49 %
Interest only	92,180,999.40	3.13 %	629	1.43 %
Linear	36,635,007.47	1.24 %	913	2.08 %
2,949,350,937.48	100.00 %	43,897	100.00 %	

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	130,090,073.06	4.41 %	7,007	15.96 %
11-20%	242,036,603.74	8.21 %	6,165	14.04 %
21-30%	293,412,410.22	9.95 %	5,401	12.30 %
31-40%	359,270,574.03	12.18 %	5,346	12.18 %
41-50%	404,939,664.65	13.73 %	5,103	11.62 %
51-60%	408,668,762.84	13.86 %	4,691	10.69 %
61-70%	432,547,303.90	14.67 %	4,241	9.66 %
71-80%	318,576,169.31	10.80 %	2,998	6.83 %
81-90%	246,166,328.32	8.35 %	1,943	4.43 %
91-100%	66,040,917.10	2.24 %	469	1.07 %
101-110%	10,598,595.99	0.36 %	84	0.19 %
111-120%	2,842,709.69	0.10 %	34	0.08 %
>120%	34,160,824.63	1.16 %	415	0.95 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	76,838,831.28	2.61 %	4,442	10.12 %
11-20%	162,642,472.33	5.51 %	5,387	12.27 %
21-30%	237,665,194.89	8.06 %	5,089	11.59 %
31-40%	306,535,996.81	10.39 %	5,219	11.89 %
41-50%	359,637,560.52	12.19 %	5,123	11.67 %
51-60%	400,980,239.15	13.60 %	4,990	11.37 %
61-70%	422,776,208.96	14.33 %	4,689	10.68 %
71-80%	481,216,839.21	16.32 %	4,745	10.81 %
81-90%	355,332,218.96	12.05 %	2,997	6.83 %
91-100%	96,970,499.02	3.29 %	760	1.73 %
101-110%	15,165,723.43	0.51 %	149	0.34 %
111-120%	6,583,713.43	0.22 %	85	0.19 %
>120%	27,005,439.49	0.92 %	222	0.51 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	24,583,885.80	0.83 %	2,195	5.00 %
21-40%	108,398,119.74	3.68 %	4,637	10.56 %
41-60%	208,750,282.83	7.08 %	5,251	11.96 %
61-80%	434,390,500.52	14.73 %	6,412	14.61 %
81-100%	394,767,907.24	13.38 %	4,734	10.78 %
101-120%	107,291,073.70	3.64 %	1,978	4.51 %
121-140%	134,140,433.85	4.55 %	2,140	4.88 %
141-160%	160,020,499.51	5.43 %	2,367	5.39 %
161-180%	160,418,279.45	5.44 %	2,194	5.00 %
181-200%	210,498,706.49	7.14 %	2,146	4.89 %
201-300%	470,586,470.11	15.96 %	5,391	12.28 %
301-400%	209,710,563.44	7.11 %	2,008	4.57 %
401-500%	92,343,902.52	3.13 %	779	1.77 %
>500%	233,450,312.28	7.92 %	1,665	3.79 %
	2,949,350,937.48	100.00 %	43,897	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	45,910,605.20	1.56 %	2,197	5.00 %
>1 and <=2	150,873,399.63	5.12 %	6,389	14.55 %
>2 and <=3	166,420,208.10	5.64 %	4,490	10.23 %
>3 and <=4	209,982,594.78	7.12 %	4,468	10.18 %
>4 and <=5	231,380,587.00	7.85 %	3,801	8.66 %
>5 and <=6	230,017,882.43	7.80 %	3,283	7.48 %
>6 and <=7	299,475,843.01	10.15 %	3,921	8.93 %
>7 and <=8	310,673,570.26	10.53 %	3,439	7.83 %
>8 and <=9	265,423,326.84	9.00 %	2,857	6.51 %
>9 and <=10	423,829,113.36	14.37 %	4,123	9.39 %
>10 and <=11	162,654,962.32	5.51 %	1,530	3.49 %
>11 and <=12	233,214,615.24	7.91 %	1,930	4.40 %
>12 and <=13	211,645,052.79	7.18 %	1,406	3.20 %
>13 and <=14	4,001,330.76	0.14 %	33	0.08 %
>14 and <=15	1,849,017.67	0.06 %	16	0.04 %
>15 and <=16	1,779,393.06	0.06 %	10	0.02 %
>16 and <=17	219,435.03	0.01 %	4	0.01 %
	2,949,350,937.48	100.00 %	43,897	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	2,755,789,031.69	93.44 %	41,629	94.83 %
>=0 and <=1	84,386,911.31	2.86 %	1,275	2.90 %
>1 and <=2	23,777,984.38	0.81 %	258	0.59 %
>2 and <=3	12,254,985.18	0.42 %	131	0.30 %
>3 and <=4	8,011,600.59	0.27 %	79	0.18 %
>4 and <=5	29,724,371.18	1.01 %	174	0.40 %
>5 and <=6	20,725,371.88	0.70 %	232	0.53 %
>7 and <=8	2,100,580.52	0.07 %	18	0.04 %
>6 and <=7	12,580,100.75	0.43 %	101	0.23 %
	2,949,350,937.48	100.00 %	43,897	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,145,075,436.14	80.40 %	22,419	79.10 %
Other/No data	1,985,016,557.86	19.60 %	5,924	20.90 %
	10,130,091,994.00	100.00 %	28,343	100.00 %

18. IFRS9 Norms

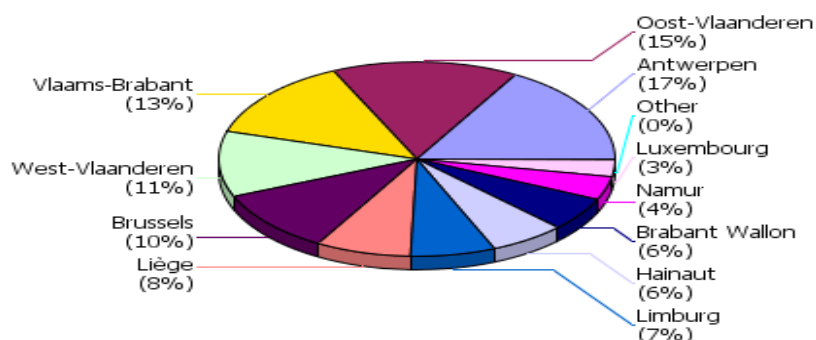
	In EUR	In %	In number of loans	In %
Phase 1	2,678,135,170.30	90.80 %	40,513	92.29 %
Phase 2	264,535,387.04	8.97 %	3,116	7.10 %
Phase 3	6,680,380.14	0.23 %	84	0.19 %
Other/No data	0.00	0.00 %	184	0.42 %
	2,949,350,937.48	100.00 %	43,897	100.00 %



Stratification Tables

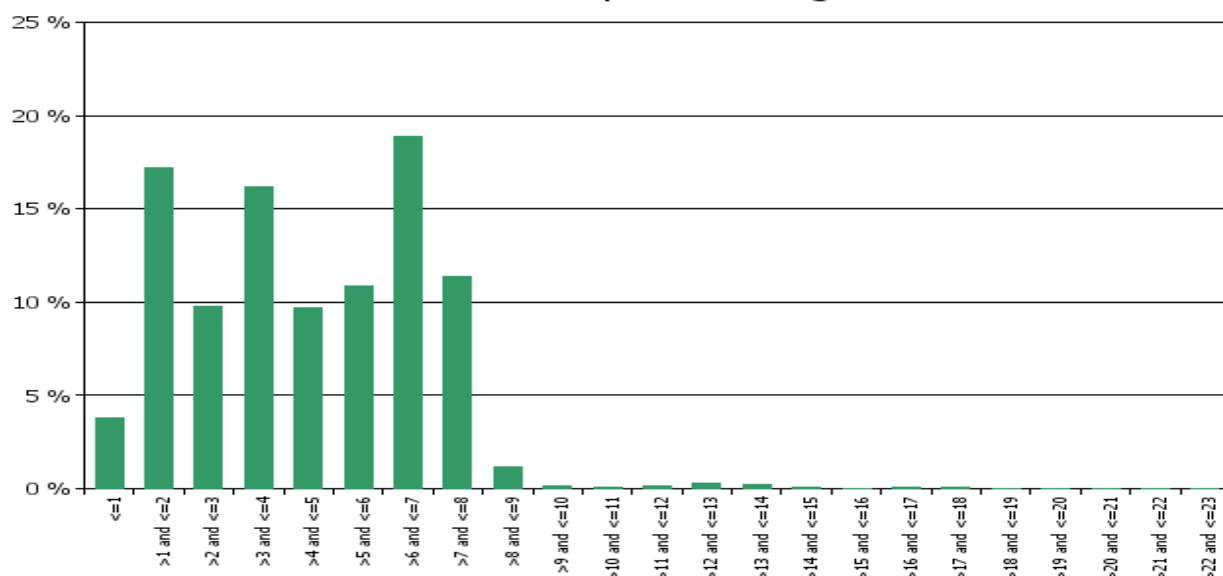
Portfolio Cut-off Date 31/12/2022

1. Geographic distribution



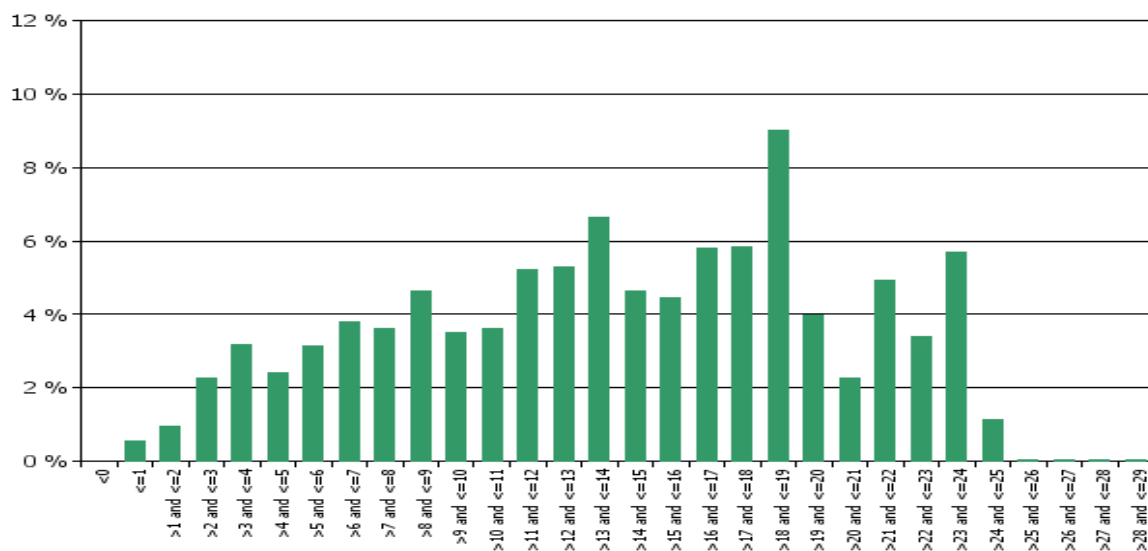
2. Seasoning

Distribution per Seasoning

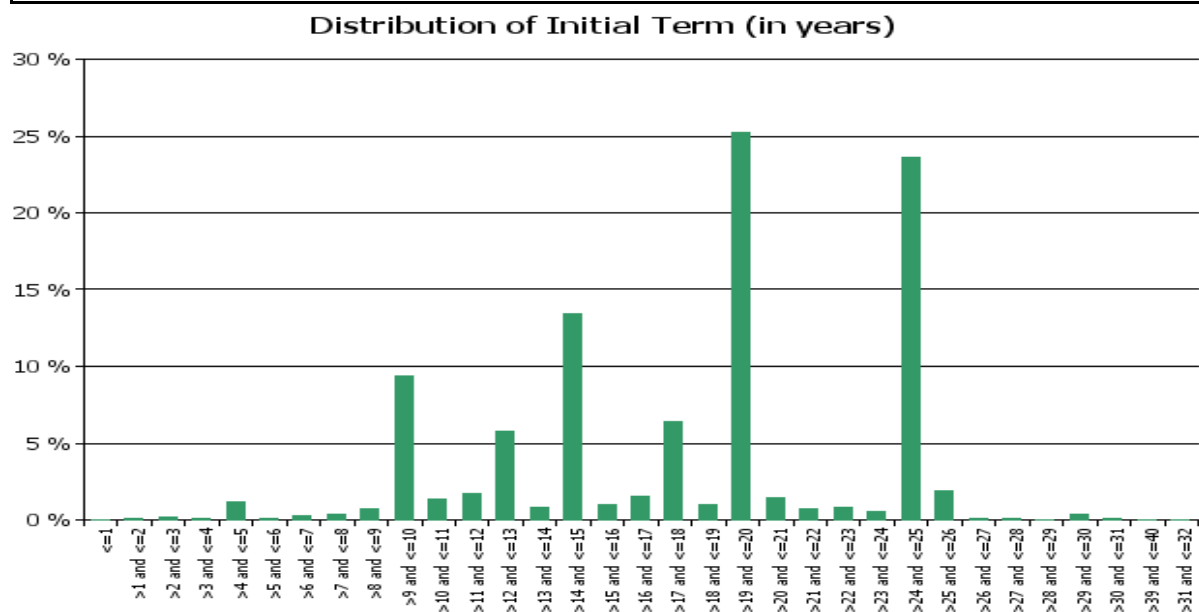


3. Remaining term to maturity

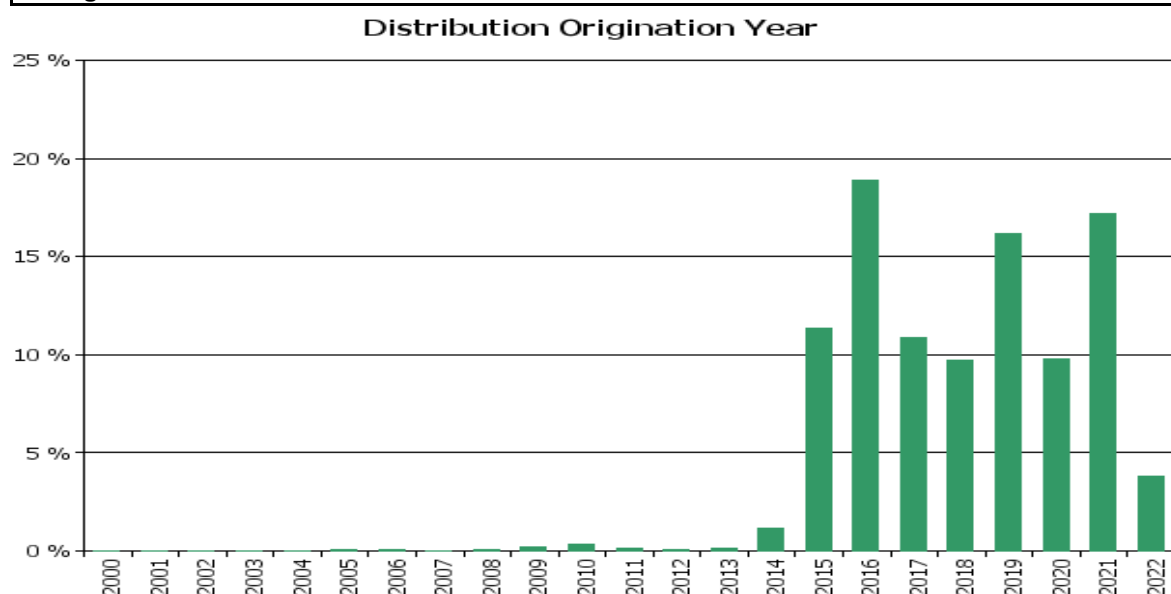
Distribution of Remaining Term to Maturity (in years)



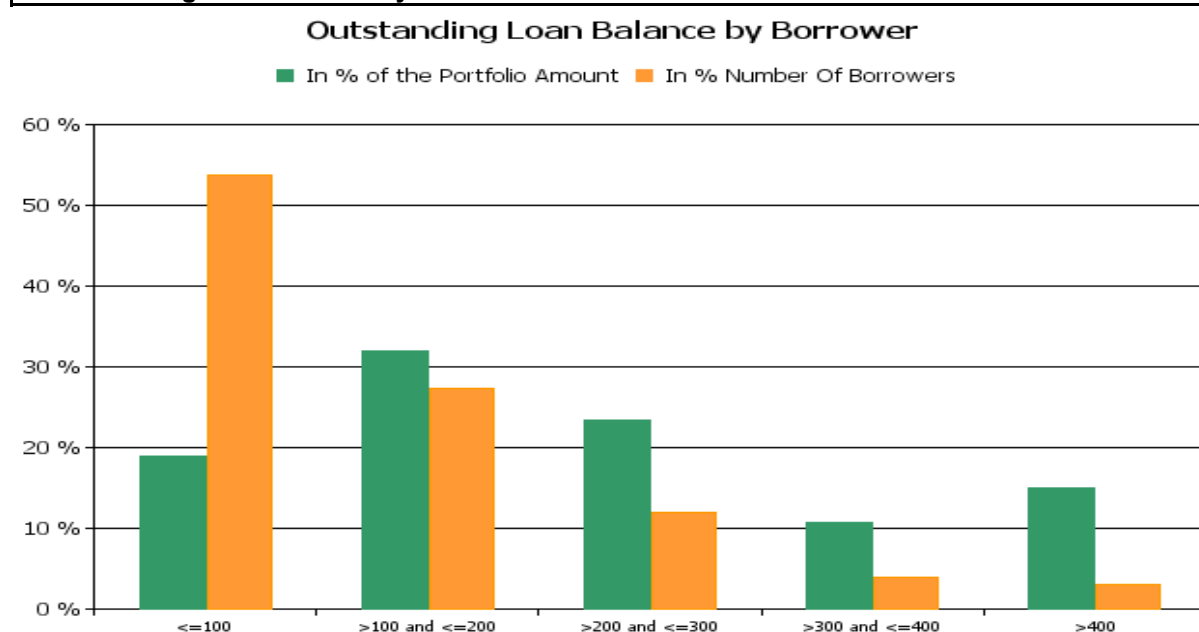
4. Original term to maturity



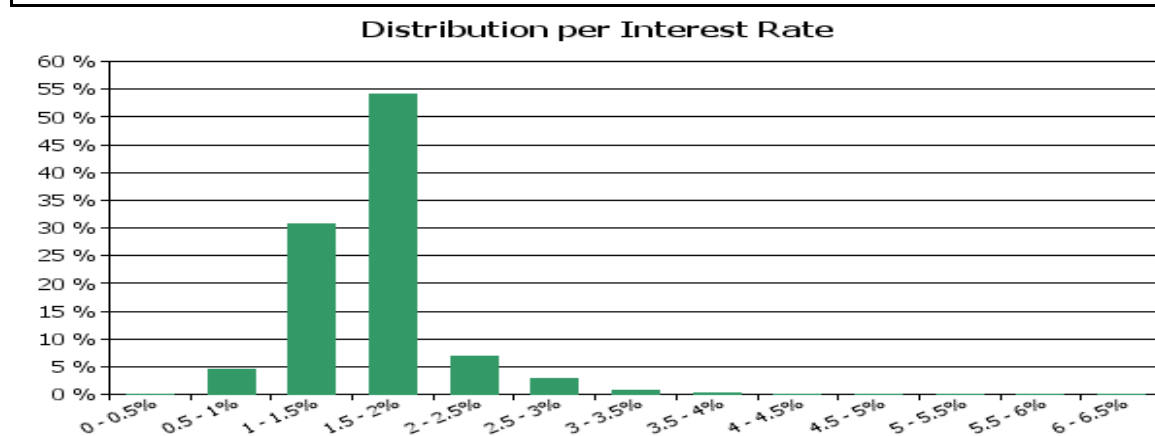
5. Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate



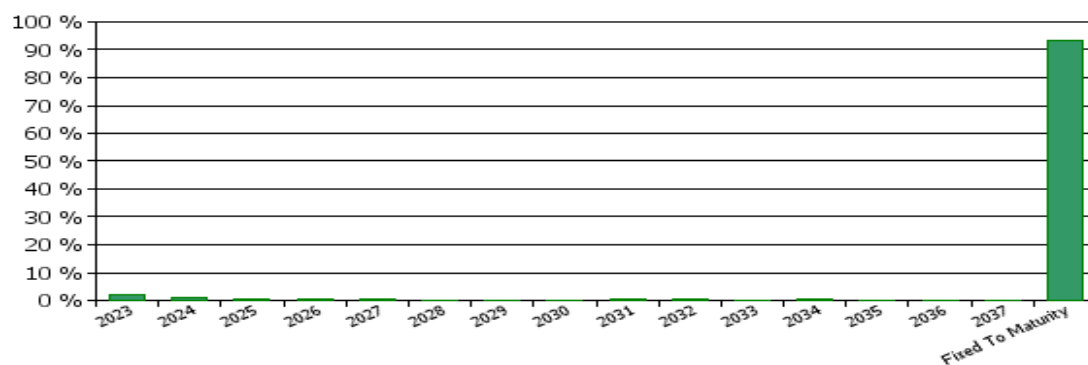
8. Interest Rate Type

Distribution per Interest Type



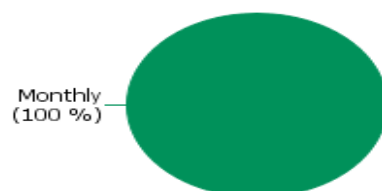
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency

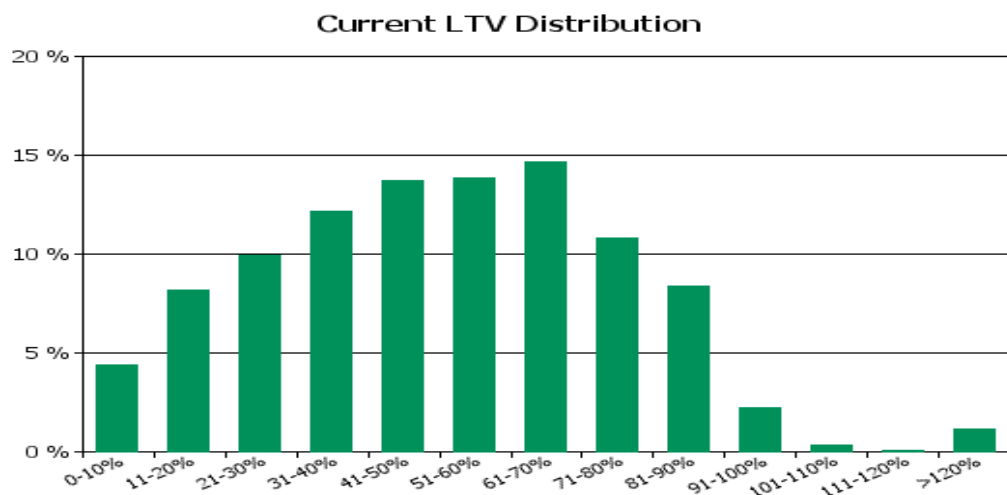


11. Repayment Type

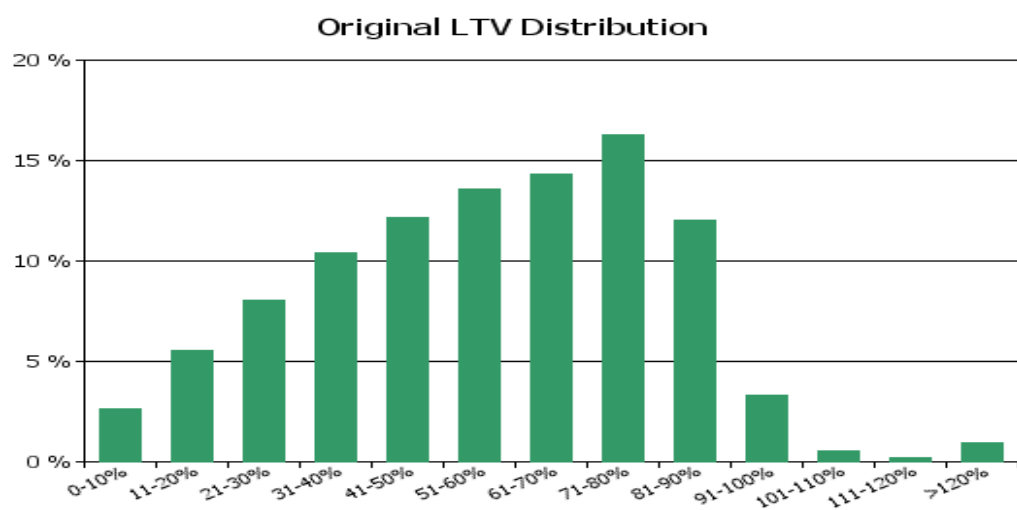
Distribution per Repayment Type



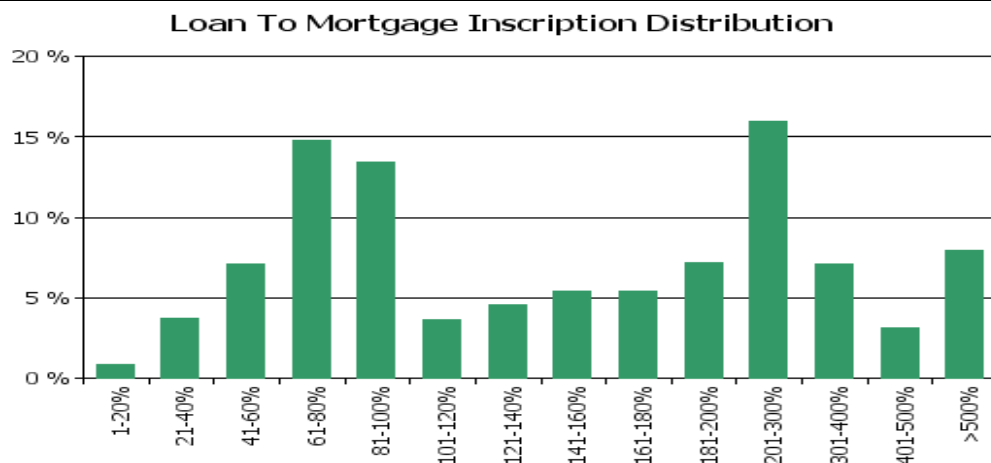
12. Current Loan to Current Value (LTV)



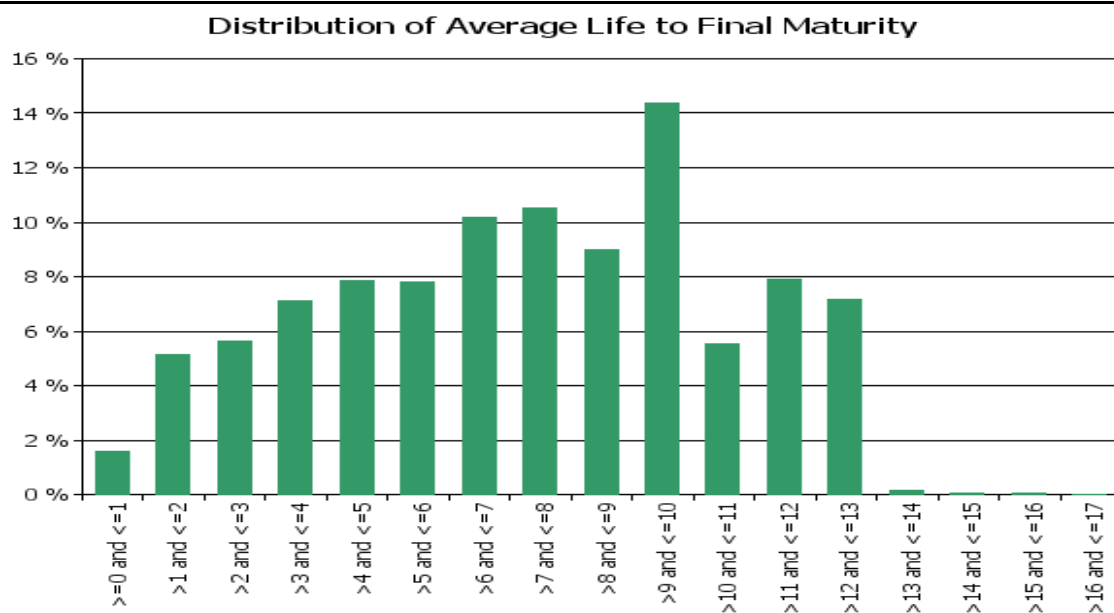
13. Current Loan to Original Value (LTOV)



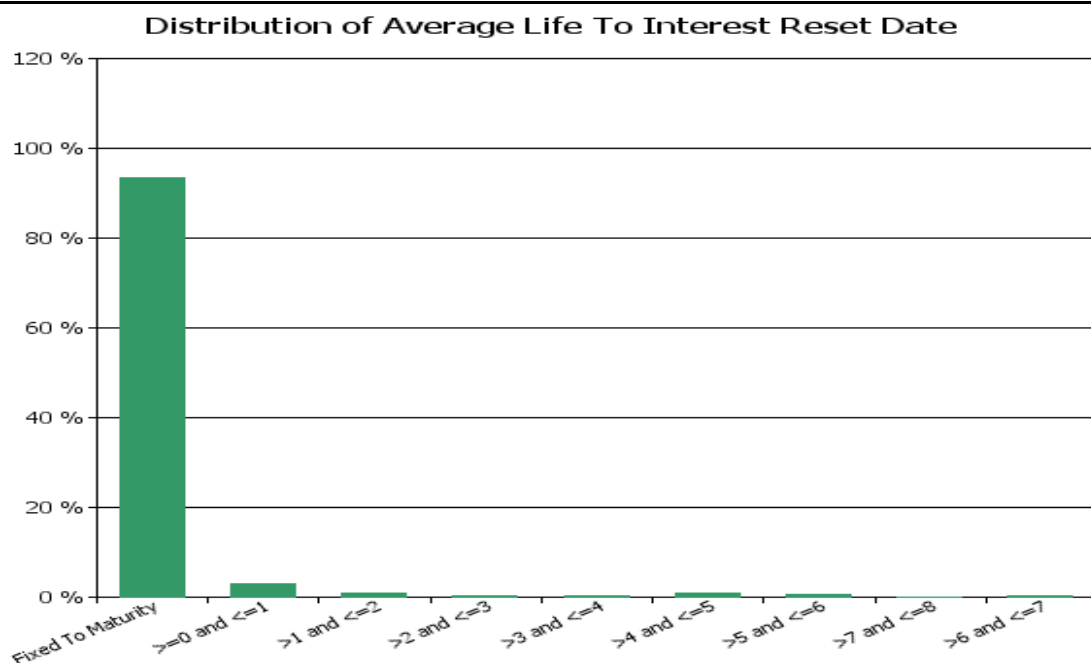
14. Loan to Mortgage Inscription Ratio (LTM)



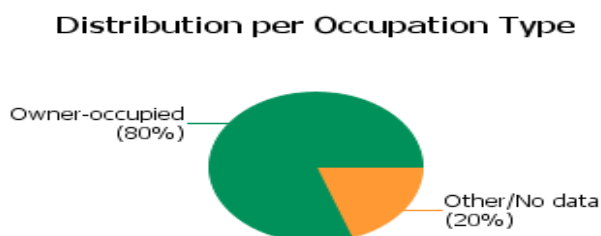
15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm

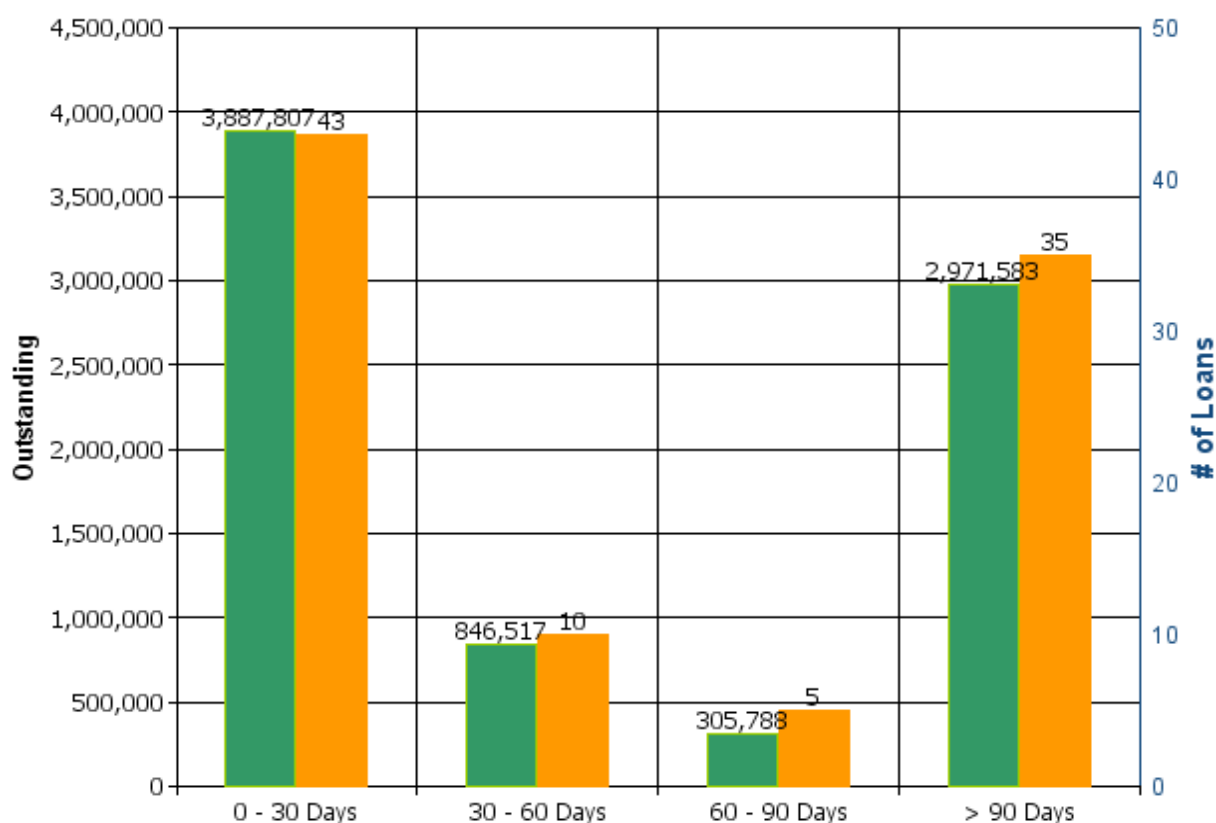



Cover Pool Performance

Portfolio Cut-off Date 31/12/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,941,339,242.94	99.73 %	43,804	99.79 %
0 - 30 Days	3,887,806.90	0.13 %	43	0.10 %
30 - 60 Days	846,516.79	0.03 %	10	0.02 %
60 - 90 Days	305,788.29	0.01 %	5	0.01 %
> 90 Days	2,971,582.56	0.10 %	35	0.08 %
Total	2,949,350,937.48	100.00 %	43,897	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date:

Dec/2022

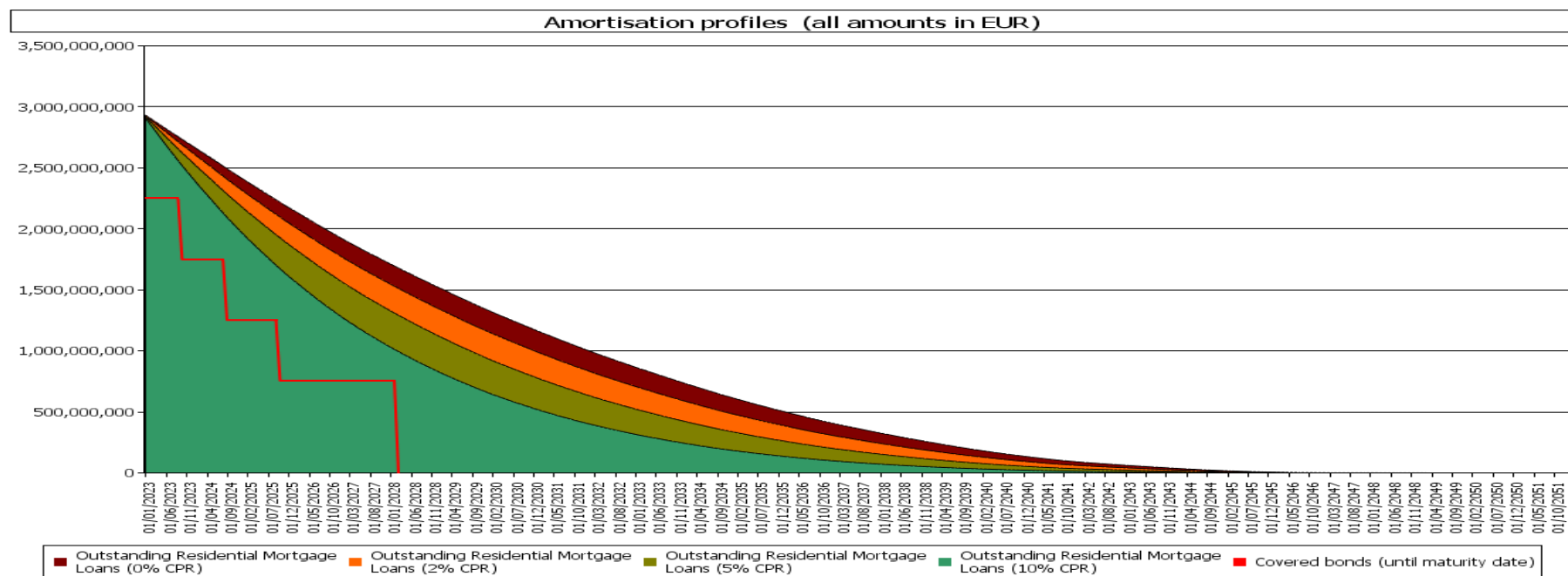
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/01/2023	1	2,250,000,000	2,927,956,624	2,922,990,593	2,915,556,827	2,903,207,855
01/02/2023	2	2,250,000,000	2,906,664,562	2,896,813,087	2,882,097,439	2,857,734,637
01/03/2023	3	2,250,000,000	2,885,065,617	2,870,882,224	2,849,736,324	2,814,834,909
01/04/2023	4	2,250,000,000	2,863,046,868	2,844,139,655	2,816,010,776	2,769,741,144
01/05/2023	5	2,250,000,000	2,840,377,661	2,816,988,726	2,782,263,581	2,725,330,800
01/06/2023	6	2,250,000,000	2,818,146,041	2,790,199,746	2,748,796,251	2,681,143,894
01/07/2023	7	2,250,000,000	2,795,851,936	2,763,583,099	2,715,873,581	2,638,172,608
01/08/2023	8	2,250,000,000	2,773,967,332	2,737,300,528	2,683,203,405	2,595,397,443
01/09/2023	9	2,250,000,000	2,751,444,260	2,710,470,203	2,650,146,274	2,552,564,594
01/10/2023	10	1,750,000,000	2,730,146,349	2,685,074,910	2,618,854,569	2,512,085,176
01/11/2023	11	1,750,000,000	2,709,350,380	2,660,102,860	2,587,900,047	2,471,878,369
01/12/2023	12	1,750,000,000	2,687,525,348	2,634,343,401	2,556,531,937	2,431,906,674
01/01/2024	13	1,750,000,000	2,665,335,746	2,608,161,746	2,524,686,450	2,391,441,441
01/02/2024	14	1,750,000,000	2,643,342,571	2,582,253,212	2,493,250,115	2,351,661,282
01/03/2024	15	1,750,000,000	2,621,652,994	2,557,001,160	2,462,994,194	2,313,917,425
01/04/2024	16	1,750,000,000	2,600,304,757	2,531,877,838	2,432,592,163	2,275,675,801
01/05/2024	17	1,750,000,000	2,578,650,304	2,506,671,988	2,402,447,085	2,238,262,417
01/06/2024	18	1,750,000,000	2,556,857,026	2,481,271,459	2,372,054,681	2,200,586,718
01/07/2024	19	1,750,000,000	2,533,451,436	2,454,522,289	2,340,707,591	2,162,604,180
01/08/2024	20	1,750,000,000	2,512,129,678	2,429,736,791	2,311,178,592	2,126,277,777
01/09/2024	21	1,250,000,000	2,488,651,913	2,402,946,551	2,279,882,579	2,088,601,540
01/10/2024	22	1,250,000,000	2,466,687,548	2,377,829,203	2,250,498,837	2,053,231,839
01/11/2024	23	1,250,000,000	2,445,421,570	2,353,331,092	2,221,648,062	2,018,324,903
01/12/2024	24	1,250,000,000	2,424,466,331	2,329,335,319	2,193,582,680	1,984,659,049
01/01/2025	25	1,250,000,000	2,402,667,567	2,304,476,690	2,164,653,605	1,950,190,017
01/02/2025	26	1,250,000,000	2,381,608,681	2,280,404,122	2,136,593,976	1,916,757,358
01/03/2025	27	1,250,000,000	2,360,797,356	2,257,013,962	2,109,820,677	1,885,496,345
01/04/2025	28	1,250,000,000	2,339,858,272	2,233,201,275	2,082,251,859	1,852,977,000
01/05/2025	29	1,250,000,000	2,319,693,880	2,210,322,027	2,055,846,621	1,821,979,826
01/06/2025	30	1,250,000,000	2,298,145,051	2,186,075,165	2,028,123,242	1,789,797,163
01/07/2025	31	1,250,000,000	2,277,195,107	2,162,591,324	2,001,398,064	1,758,972,428
01/08/2025	32	1,250,000,000	2,255,983,829	2,138,813,791	1,974,358,836	1,727,858,858
01/09/2025	33	1,250,000,000	2,235,095,074	2,115,415,947	1,947,793,798	1,697,390,528
01/10/2025	34	750,000,000	2,215,303,648	2,093,242,750	1,922,633,776	1,668,596,955
01/11/2025	35	750,000,000	2,193,315,460	2,068,951,031	1,895,489,036	1,638,071,202
01/12/2025	36	750,000,000	2,173,736,745	2,047,116,784	1,870,869,312	1,610,167,415
01/01/2026	37	750,000,000	2,154,466,061	2,025,527,335	1,846,430,790	1,582,403,502
01/02/2026	38	750,000,000	2,134,808,833	2,003,642,437	1,821,835,831	1,554,712,394
01/03/2026	39	750,000,000	2,114,647,238	1,981,678,889	1,797,725,658	1,528,267,050
01/04/2026	40	750,000,000	2,094,733,766	1,959,688,147	1,773,254,999	1,501,079,331
01/05/2026	41	750,000,000	2,075,302,325	1,938,322,626	1,749,605,196	1,474,988,368
01/06/2026	42	750,000,000	2,054,470,127	1,915,610,914	1,724,707,254	1,447,839,914
01/07/2026	43	750,000,000	2,034,655,626	1,894,021,680	1,701,072,408	1,422,145,525
01/08/2026	44	750,000,000	2,015,998,936	1,873,471,582	1,678,336,568	1,397,194,655
01/09/2026	45	750,000,000	1,996,608,112	1,852,304,670	1,655,154,206	1,372,059,483
01/10/2026	46	750,000,000	1,977,304,502	1,831,385,224	1,632,433,556	1,347,677,801
01/11/2026	47	750,000,000	1,959,194,177	1,811,533,673	1,610,631,956	1,324,047,277
01/12/2026	48	750,000,000	1,938,643,359	1,789,589,454	1,587,205,207	1,299,440,337
01/01/2027	49	750,000,000	1,919,762,811	1,769,154,835	1,565,091,037	1,275,908,375
01/02/2027	50	750,000,000	1,900,997,821	1,748,890,696	1,543,229,515	1,252,757,537
01/03/2027	51	750,000,000	1,883,138,999	1,729,806,596	1,522,882,929	1,231,510,256
01/04/2027	52	750,000,000	1,865,584,593	1,710,775,006	1,502,297,551	1,209,717,863
01/05/2027	53	750,000,000	1,848,120,643	1,691,978,455	1,482,134,643	1,188,589,464
01/06/2027	54	750,000,000	1,829,000,637	1,671,633,810	1,460,589,147	1,166,350,034
01/07/2027	55	750,000,000	1,811,946,209	1,653,328,495	1,441,039,352	1,146,021,490
01/08/2027	56	750,000,000	1,795,052,221	1,635,135,384	1,421,557,724	1,125,739,850
01/09/2027	57	750,000,000	1,778,072,256	1,616,921,046	1,402,147,460	1,105,665,732
01/10/2027	58	750,000,000	1,761,250,979	1,598,995,406	1,383,190,059	1,086,245,781
01/11/2027	59	750,000,000	1,744,186,896	1,580,817,616	1,363,987,854	1,066,628,947
01/12/2027	60	750,000,000	1,726,901,513	1,562,582,219	1,344,935,266	1,047,418,711
01/01/2028	61	750,000,000	1,709,832,557	1,544,513,360	1,326,002,264	1,028,299,990
01/02/2028	62	750,000,000	1,693,424,796	1,527,097,552	1,307,716,098	1,009,823,924

01/03/2028	63	0	1,676,240,866	1,509,202,904	1,289,317,160	991,670,732
01/04/2028	64		1,659,491,358	1,491,588,348	1,271,028,257	973,463,244
01/05/2028	65		1,643,088,581	1,474,421,057	1,253,307,145	955,956,106
01/06/2028	66		1,626,531,330	1,457,087,926	1,235,423,458	938,324,160
01/07/2028	67		1,609,950,479	1,439,867,086	1,217,817,626	921,160,686
01/08/2028	68		1,594,145,266	1,423,313,470	1,200,755,276	904,407,722
01/09/2028	69		1,578,170,666	1,406,660,886	1,183,688,555	887,776,871
01/10/2028	70		1,562,460,913	1,390,372,492	1,167,102,424	871,748,949
01/11/2028	71		1,545,358,346	1,372,821,229	1,149,438,881	854,918,991
01/12/2028	72		1,529,628,135	1,356,616,852	1,133,075,560	839,293,842
01/01/2029	73		1,514,040,319	1,340,514,649	1,116,779,213	823,719,042
01/02/2029	74		1,498,255,558	1,324,289,087	1,100,455,918	808,241,329
01/03/2029	75		1,483,019,365	1,308,813,746	1,085,097,627	793,911,749
01/04/2029	76		1,466,462,099	1,292,006,349	1,068,438,938	778,412,393
01/05/2029	77		1,450,490,083	1,275,836,813	1,052,470,558	763,635,436
01/06/2029	78		1,434,951,890	1,260,028,838	1,036,786,669	749,069,548
01/07/2029	79		1,419,804,226	1,244,681,312	1,021,637,570	735,098,737
01/08/2029	80		1,405,071,069	1,229,676,222	1,006,754,442	721,321,696
01/09/2029	81		1,389,130,793	1,213,663,808	991,117,795	707,110,577
01/10/2029	82		1,374,599,639	1,198,996,868	976,730,362	693,989,392
01/11/2029	83		1,359,590,108	1,183,893,397	961,973,993	680,609,637
01/12/2029	84		1,344,351,415	1,168,702,495	947,293,312	667,475,482
01/01/2030	85		1,329,872,446	1,154,154,447	933,122,201	654,705,499
01/02/2030	86		1,315,359,547	1,139,622,990	919,030,421	642,087,142
01/03/2030	87		1,300,863,519	1,125,336,948	905,424,788	630,160,935
01/04/2030	88		1,286,748,244	1,111,238,314	891,807,462	618,054,565
01/05/2030	89		1,272,805,163	1,097,392,812	878,528,335	606,355,852
01/06/2030	90		1,258,541,873	1,083,254,823	865,004,539	594,493,083
01/07/2030	91		1,244,856,146	1,069,716,489	852,091,459	583,217,726
01/08/2030	92		1,231,255,632	1,056,234,944	839,212,892	571,970,025
01/09/2030	93		1,217,763,471	1,042,888,847	826,501,661	560,920,707
01/10/2030	94		1,203,991,759	1,029,402,350	813,805,518	550,040,231
01/11/2030	95		1,190,662,663	1,016,279,476	801,387,794	539,353,087
01/12/2030	96		1,175,947,351	1,002,071,841	788,239,499	528,329,332
01/01/2031	97		1,162,542,217	988,968,576	775,953,901	517,891,841
01/02/2031	98		1,148,932,449	975,733,091	763,622,217	507,502,660
01/03/2031	99		1,135,684,348	963,004,468	751,929,181	497,819,287
01/04/2031	100		1,122,507,549	950,216,814	740,057,460	487,884,296
01/05/2031	101		1,109,117,444	937,340,834	728,232,462	478,120,667
01/06/2031	102		1,095,822,501	924,534,227	716,456,099	468,396,548
01/07/2031	103		1,082,986,393	912,204,773	705,161,671	459,122,824
01/08/2031	104		1,070,214,433	899,917,968	693,894,386	449,873,258
01/09/2031	105		1,057,725,221	887,907,570	682,892,435	440,865,106
01/10/2031	106		1,044,176,406	875,095,266	671,381,926	431,657,363
01/11/2031	107		1,031,938,913	863,372,531	660,703,536	422,992,589
01/12/2031	108		1,019,572,122	851,625,683	650,110,112	414,504,388
01/01/2032	109		1,007,253,573	839,909,308	639,535,502	406,035,016
01/02/2032	110		994,382,131	827,769,971	628,689,236	397,458,212
01/03/2032	111		981,736,700	815,946,576	618,234,907	389,300,104
01/04/2032	112		969,948,909	804,782,151	608,224,944	381,374,669
01/05/2032	113		958,139,659	793,678,935	598,357,188	373,649,334
01/06/2032	114		946,449,860	782,665,928	588,553,815	365,970,854
01/07/2032	115		934,682,251	771,666,013	578,853,804	358,463,792
01/08/2032	116		923,118,411	760,826,391	569,271,158	351,036,441
01/09/2032	117		911,605,320	750,063,075	559,790,457	343,728,175
01/10/2032	118		900,021,464	739,316,438	550,411,924	336,584,072
01/11/2032	119		888,627,930	728,719,236	541,142,693	329,514,207
01/12/2032	120		876,880,875	717,905,752	531,800,529	322,498,125
01/01/2033	121		865,454,864	707,349,477	522,648,204	315,605,462
01/02/2033	122		854,207,006	696,972,307	513,670,991	308,870,697
01/03/2033	123		843,019,165	686,790,001	505,003,744	302,497,143
01/04/2033	124		831,908,031	676,588,500	496,237,224	295,987,000
01/05/2033	125		820,864,963	666,511,388	487,643,083	289,668,620
01/06/2033	126		809,890,287	656,485,027	479,085,925	283,380,142
01/07/2033	127		798,981,507	646,579,487	470,695,749	277,276,052
01/08/2033	128		788,159,538	636,739,965	462,353,933	271,208,478
01/09/2033	129		777,404,673	626,986,082	454,113,528	265,246,563
01/10/2033	130		766,667,922	617,311,838	446,006,217	259,443,217
01/11/2033	131		756,031,367	607,714,931	437,955,825	253,681,230
01/12/2033	132		744,673,193	597,602,455	429,608,179	247,825,877
01/01/2034	133		734,112,624	588,128,363	421,722,123	242,246,279
01/02/2034	134		723,590,512	578,715,447	413,917,156	236,755,882
01/03/2034	135		713,113,312	569,462,168	406,363,177	231,545,694
01/04/2034	136		702,644,932	560,150,891	398,702,164	226,218,216

01/05/2034	137	692,305,236	551,002,145	391,225,018	221,065,863
01/06/2034	138	681,654,346	541,604,994	383,574,814	215,825,008
01/07/2034	139	671,520,027	532,677,045	376,323,355	210,876,866
01/08/2034	140	661,485,093	523,826,968	369,129,824	205,969,788
01/09/2034	141	651,518,539	515,059,437	362,028,469	201,151,711
01/10/2034	142	641,743,284	506,498,849	355,135,107	196,512,733
01/11/2034	143	632,052,465	498,004,239	348,291,019	191,909,284
01/12/2034	144	622,425,986	489,614,405	341,580,594	187,440,305
01/01/2035	145	612,678,405	481,129,319	334,807,300	182,945,331
01/02/2035	146	603,211,277	472,891,471	328,237,858	178,595,989
01/03/2035	147	593,808,993	464,807,281	321,885,362	174,469,401
01/04/2035	148	584,487,172	456,734,602	315,490,519	170,278,955
01/05/2035	149	575,107,194	448,667,169	309,155,129	166,175,580
01/06/2035	150	565,948,009	440,772,820	302,943,100	162,146,818
01/07/2035	151	556,951,868	433,054,440	296,905,690	158,263,939
01/08/2035	152	548,060,338	425,418,119	290,928,389	154,420,933
01/09/2035	153	539,124,682	417,772,264	284,973,066	150,619,258
01/10/2035	154	530,465,591	410,387,541	279,246,762	146,987,674
01/11/2035	155	521,882,819	403,062,810	273,565,168	143,387,136
01/12/2035	156	513,336,074	395,811,195	267,982,178	139,885,077
01/01/2036	157	504,823,645	388,587,437	262,422,270	136,402,642
01/02/2036	158	496,342,453	381,411,049	256,920,817	132,977,452
01/03/2036	159	487,905,637	374,332,922	251,552,994	129,683,210
01/04/2036	160	479,546,051	367,295,228	246,195,917	126,383,892
01/05/2036	161	471,245,369	360,345,102	240,942,798	123,180,203
01/06/2036	162	463,042,407	353,472,046	235,746,087	120,012,941
01/07/2036	163	455,000,009	346,762,618	230,702,053	116,963,708
01/08/2036	164	447,091,502	340,157,508	225,732,110	113,959,262
01/09/2036	165	439,292,953	333,657,324	220,855,406	111,025,041
01/10/2036	166	431,600,392	327,276,495	216,098,601	108,188,462
01/11/2036	167	424,030,283	320,990,839	211,409,194	105,392,445
01/12/2036	168	416,574,745	314,829,386	206,840,825	102,692,318
01/01/2037	169	409,270,810	308,784,772	202,353,615	100,038,986
01/02/2037	170	401,448,069	302,368,995	197,645,278	97,297,431
01/03/2037	171	394,330,083	296,552,723	193,398,107	94,842,318
01/04/2037	172	387,292,471	290,766,146	189,142,112	92,362,312
01/05/2037	173	380,320,153	285,062,890	184,975,771	89,957,524
01/06/2037	174	373,334,543	279,352,331	180,809,212	87,558,804
01/07/2037	175	366,466,704	273,763,287	176,755,619	85,244,934
01/08/2037	176	359,647,519	268,213,437	172,731,939	82,951,571
01/09/2037	177	352,871,341	262,713,646	168,759,737	80,700,723
01/10/2037	178	346,161,844	257,295,387	164,872,406	78,518,618
01/11/2037	179	339,510,710	251,923,720	161,019,743	76,359,033
01/12/2037	180	332,847,664	246,574,213	157,212,651	74,248,018
01/01/2038	181	326,264,144	241,287,192	153,450,461	72,164,265
01/02/2038	182	319,798,471	236,104,402	149,772,509	70,136,279
01/03/2038	183	313,424,325	231,043,909	146,225,684	68,213,335
01/04/2038	184	306,726,409	225,722,979	142,494,796	66,191,351
01/05/2038	185	300,448,589	220,740,149	139,006,251	64,306,172
01/06/2038	186	294,329,134	215,877,408	135,598,312	62,463,920
01/07/2038	187	288,209,720	211,042,113	132,234,867	60,664,834
01/08/2038	188	281,706,403	205,930,180	128,703,676	58,794,757
01/09/2038	189	275,601,323	201,125,603	125,381,194	57,034,373
01/10/2038	190	269,690,574	196,489,067	122,189,307	55,354,579
01/11/2038	191	263,802,144	191,872,936	119,015,253	53,688,293
01/12/2038	192	257,938,214	187,299,944	115,892,764	52,065,420
01/01/2039	193	252,101,940	182,751,490	112,790,804	50,457,226
01/02/2039	194	246,296,881	178,240,516	109,726,945	48,878,693
01/03/2039	195	240,541,099	173,808,469	106,752,709	47,371,836
01/04/2039	196	234,820,487	169,387,128	103,772,546	45,854,335
01/05/2039	197	229,004,919	164,920,937	100,787,721	44,352,861
01/06/2039	198	223,379,320	160,596,740	97,895,482	42,897,628
01/07/2039	199	217,852,892	156,366,476	95,082,227	41,494,072
01/08/2039	200	212,398,719	152,193,111	92,309,156	40,113,274
01/09/2039	201	207,047,108	148,106,817	89,602,252	38,772,060
01/10/2039	202	201,838,966	144,144,293	86,990,354	37,487,557
01/11/2039	203	196,717,782	140,248,698	84,424,127	36,227,572
01/12/2039	204	191,654,277	136,414,424	81,913,937	35,006,327
01/01/2040	205	186,705,344	132,666,511	79,460,795	33,814,134
01/02/2040	206	181,795,626	128,958,736	77,043,581	32,646,636
01/03/2040	207	176,938,846	125,314,368	74,688,202	31,523,144
01/04/2040	208	172,142,667	121,710,763	72,355,943	30,409,435
01/05/2040	209	167,404,822	118,166,666	70,076,108	29,330,550
01/06/2040	210	162,754,818	114,689,498	67,841,078	28,274,803

01/07/2040	211	158,200,696	111,297,331	65,672,508	27,258,788
01/08/2040	212	153,757,165	107,987,751	63,557,594	26,269,209
01/09/2040	213	149,391,976	104,744,008	61,491,662	25,307,684
01/10/2040	214	145,140,100	101,595,833	59,496,676	24,386,246
01/11/2040	215	140,972,835	98,511,445	57,543,674	23,485,860
01/12/2040	216	136,857,904	95,478,964	55,635,035	22,613,788
01/01/2041	217	132,788,223	92,482,626	53,752,035	21,755,872
01/02/2041	218	128,751,202	89,518,885	51,897,151	20,916,148
01/03/2041	219	124,758,017	86,609,585	50,095,178	20,112,643
01/04/2041	220	120,854,025	83,757,054	48,322,062	19,318,584
01/05/2041	221	117,014,568	80,963,033	46,595,138	18,551,820
01/06/2041	222	113,303,067	78,262,061	44,926,150	17,811,551
01/07/2041	223	109,836,504	75,743,065	43,373,110	17,125,339
01/08/2041	224	106,506,573	73,322,179	41,880,046	16,465,783
01/09/2041	225	103,296,947	70,991,969	40,445,955	15,834,595
01/10/2041	226	100,183,903	68,739,480	39,066,264	15,231,751
01/11/2041	227	97,188,926	66,571,425	37,737,888	14,651,502
01/12/2041	228	94,289,801	64,479,602	36,462,115	14,098,162
01/01/2042	229	91,535,065	62,489,624	35,246,947	13,570,591
01/02/2042	230	88,884,350	60,577,102	34,081,302	13,066,223
01/03/2042	231	86,329,909	58,746,040	32,975,197	12,593,785
01/04/2042	232	83,854,989	56,965,118	31,894,214	12,129,347
01/05/2042	233	81,422,520	55,221,881	30,842,094	11,681,146
01/06/2042	234	79,037,012	53,513,080	29,811,697	11,243,070
01/07/2042	235	76,697,650	51,843,946	28,810,751	10,821,037
01/08/2042	236	74,385,889	50,196,025	27,824,025	10,406,169
01/09/2042	237	72,095,828	48,568,164	26,853,222	10,000,551
01/10/2042	238	69,833,698	46,967,036	25,904,048	9,607,519
01/11/2042	239	67,596,749	45,385,456	24,968,087	9,221,159
01/12/2042	240	65,374,175	43,821,140	24,048,169	8,845,010
01/01/2043	241	63,178,992	42,277,853	23,142,238	8,475,753
01/02/2043	242	61,002,717	40,752,306	22,250,446	8,114,622
01/03/2043	243	58,848,892	39,253,232	21,382,725	7,768,329
01/04/2043	244	56,736,366	37,779,954	20,527,835	7,426,161
01/05/2043	245	54,563,989	36,273,761	19,660,931	7,083,393
01/06/2043	246	52,504,144	34,845,190	18,838,591	6,758,376
01/07/2043	247	50,484,621	33,449,906	18,039,740	6,445,257
01/08/2043	248	48,489,415	32,073,439	17,253,412	6,138,208
01/09/2043	249	46,513,263	30,714,127	16,480,171	5,838,280
01/10/2043	250	44,567,666	29,381,085	15,726,104	5,548,306
01/11/2043	251	42,638,974	28,061,925	14,981,830	5,263,332
01/12/2043	252	40,718,761	26,754,191	14,248,495	4,985,182
01/01/2044	253	38,586,233	25,310,017	13,445,089	4,684,166
01/02/2044	254	36,704,817	24,035,097	12,735,361	4,418,110
01/03/2044	255	34,846,113	22,781,772	12,042,546	4,161,205
01/04/2044	256	33,003,194	21,540,308	11,357,345	3,907,817
01/05/2044	257	31,112,299	20,272,841	10,662,751	3,653,783
01/06/2044	258	29,335,908	19,082,920	10,011,372	3,416,046
01/07/2044	259	27,603,320	17,926,403	9,381,487	3,187,997
01/08/2044	260	25,955,381	16,827,595	8,784,047	2,972,333
01/09/2044	261	24,379,803	15,779,295	8,215,884	2,768,304
01/10/2044	262	22,896,533	14,794,956	7,684,403	2,578,610
01/11/2044	263	21,474,199	13,852,358	7,176,526	2,397,985
01/12/2044	264	20,105,039	12,947,867	6,691,424	2,226,726
01/01/2045	265	18,842,425	12,114,148	6,244,639	2,069,246
01/02/2045	266	17,601,446	11,297,106	5,808,657	1,916,625
01/03/2045	267	16,378,991	10,496,394	5,384,554	1,769,890
01/04/2045	268	15,176,738	9,709,440	4,968,187	1,626,114
01/05/2045	269	14,007,992	8,947,016	4,566,797	1,488,610
01/06/2045	270	12,904,743	8,228,383	4,189,306	1,359,778
01/07/2045	271	11,847,285	7,541,722	3,830,257	1,238,140
01/08/2045	272	10,818,884	6,875,383	3,482,959	1,121,106
01/09/2045	273	9,809,390	6,223,278	3,144,595	1,007,906
01/10/2045	274	8,849,217	5,604,910	2,825,166	901,810
01/11/2045	275	7,932,477	5,015,745	2,521,766	801,554
01/12/2045	276	7,050,586	4,450,802	2,232,223	706,613
01/01/2046	277	6,212,505	3,915,098	1,958,556	617,357
01/02/2046	278	5,413,783	3,405,960	1,699,523	533,438
01/03/2046	279	4,657,884	2,925,913	1,456,632	455,451
01/04/2046	280	3,968,770	2,488,809	1,235,874	384,789
01/05/2046	281	3,318,174	2,077,406	1,029,043	319,079
01/06/2046	282	2,774,691	1,734,201	856,852	264,562
01/07/2046	283	2,387,367	1,489,672	734,221	225,769
01/08/2046	284	2,052,494	1,278,546	628,560	192,460

01/09/2046	285	1,739,119	1,081,499	530,335	161,697
01/10/2046	286	1,469,811	912,526	446,374	135,540
01/11/2046	287	1,249,573	774,476	377,882	114,256
01/12/2046	288	1,059,835	655,799	319,190	96,114
01/01/2047	289	909,018	561,524	272,609	81,740
01/02/2047	290	798,589	492,473	238,478	71,203
01/03/2047	291	716,342	441,075	213,098	63,382
01/04/2047	292	646,951	397,674	191,641	56,759
01/05/2047	293	595,848	365,660	175,780	51,848
01/06/2047	294	562,285	344,478	165,176	48,514
01/07/2047	295	534,798	327,100	156,457	45,765
01/08/2047	296	514,161	313,945	149,783	43,627
01/09/2047	297	494,114	301,192	143,333	41,571
01/10/2047	298	474,916	289,015	137,200	39,629
01/11/2047	299	455,692	276,846	131,089	37,704
01/12/2047	300	437,914	265,608	125,458	35,936
01/01/2048	301	422,035	255,543	120,397	34,340
01/02/2048	302	406,130	245,495	115,369	32,767
01/03/2048	303	391,948	236,547	110,899	31,373
01/04/2048	304	377,743	227,587	106,427	29,980
01/05/2048	305	363,515	218,656	101,999	28,615
01/06/2048	306	349,264	209,727	97,585	27,261
01/07/2048	307	334,989	200,825	93,213	25,933
01/08/2048	308	320,690	191,927	88,856	24,616
01/09/2048	309	306,368	183,044	84,528	23,318
01/10/2048	310	292,023	174,188	80,240	22,044
01/11/2048	311	279,549	166,464	76,487	20,924
01/12/2048	312	267,052	158,762	72,769	19,825
01/01/2049	313	254,534	151,063	69,064	18,736
01/02/2049	314	241,993	143,376	65,383	17,662
01/03/2049	315	229,430	135,725	61,752	16,618
01/04/2049	316	217,320	128,343	58,244	15,607
01/05/2049	317	205,607	121,226	54,879	14,645
01/06/2049	318	193,872	114,113	51,528	13,693
01/07/2049	319	182,701	107,362	48,360	12,798
01/08/2049	320	171,511	100,615	45,206	11,913
01/09/2049	321	161,223	94,419	42,314	11,104
01/10/2049	322	150,916	88,238	39,447	10,309
01/11/2049	323	140,590	82,061	36,592	9,522
01/12/2049	324	130,245	75,898	33,760	8,749
01/01/2050	325	119,882	69,740	30,943	7,985
01/02/2050	326	110,432	64,134	28,383	7,294
01/03/2050	327	100,965	58,546	25,850	6,617
01/04/2050	328	91,480	52,956	23,323	5,945
01/05/2050	329	81,977	47,377	20,814	5,284
01/06/2050	330	72,528	41,845	18,337	4,635
01/07/2050	331	63,062	36,324	15,878	3,997
01/08/2050	332	54,711	31,460	13,717	3,439
01/09/2050	333	46,345	26,604	11,571	2,888
01/10/2050	334	37,964	21,757	9,439	2,347
01/11/2050	335	30,939	17,702	7,660	1,896
01/12/2050	336	26,404	15,082	6,510	1,605
01/01/2051	337	21,862	12,466	5,368	1,318
01/02/2051	338	17,314	9,856	4,233	1,035
01/03/2051	339	12,762	7,254	3,108	757
01/04/2051	340	9,940	5,640	2,411	585
01/05/2051	341	7,114	4,030	1,718	415
01/06/2051	342	4,285	2,423	1,031	248
01/07/2051	343	2,144	1,211	514	123
01/08/2051	344	0	0	0	0
01/09/2051	345	0	0	0	0
01/10/2051	346	0	0	0	0
01/11/2051	347	0	0	0	0
01/12/2051	348	0	0	0	0
01/01/2052	349	0	0	0	0
		260,093,752,593	232,842,355,548	199,965,629,567	160,147,860,820



This addendum is optional.

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

HTT 2022

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TABLE 8

1. Additional information on the guarantee

2. Additional information on the currency

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme			
	Provisional Classification	Name	Local Entity Identifier (LEI)*	
E.1.1.1	Security of asset			
E.1.1.2	Service	BNP Paribas Fortis	623230VWVWZG751647	
E.1.1.3	Back-up service			
E.1.1.4	Bid tenderer			
E.1.1.5	Cash manager			
E.1.1.6	Back cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank auditor			
E.1.1.10	Trustee	Stichting BNPF Fortis Parityshare		
E.1.1.11	Cover Pool Manager	Representatives		
OE.1.1.1	where applicable – asset owner	David De Schaet & 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 Classification	Quarter (if available)	Local Entity Identifier (LEI)*	Type of Issuance
E.2.1.1	Asset class	Quarter 1 (if available)	Asset class (if available)	
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				
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			
	Asset Distribution	Total Assets		
E.3.1.1	Weighted Average Successor Issuance	15.05		
E.3.1.2	Weighted Average Successor Issuance**	107.25		
OE.3.1.1				
OE.3.1.2				
OE.3.1.3				
OE.3.1.4				
E.3.2.1	2. Assets	0.04%		
E.3.2.2	2-100 days	0.01%		
E.3.2.3	10-60 days	0.01%		
E.3.2.4	60-180 days	0.01%		
E.3.2.5	> 180 days	0.04%		
OE.3.2.1				
OE.3.2.2				
OE.3.2.3				
OE.3.2.4				
OE.3.2.5				
E.3.3.1	3. Assets	0.00%		
E.3.3.2	3-100 days	0.00%		
E.3.3.3	100-180 days	0.00%		
E.3.3.4	> 180 days	0.00%		
OE.3.3.1				
OE.3.3.2				
OE.3.3.3				
OE.3.3.4				
E.3.4.1	4. Assets	0.00%		
E.3.4.2	4-100 days	0.00%		
E.3.4.3	100-180 days	0.00%		
E.3.4.4	> 180 days	0.00%		
OE.3.4.1				
OE.3.4.2				
OE.3.4.3				
OE.3.4.4				
E.3.5.1	5. Assets	0.00%		
E.3.5.2	5-100 days	0.00%		
E.3.5.3	100-180 days	0.00%		
E.3.5.4	> 180 days	0.00%		
OE.3.5.1				
OE.3.5.2				
OE.3.5.3				
OE.3.5.4				
E.3.6.1	6. Assets	0.00%		
E				

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND-1
Not relevant for the issuer and/or CB programme at the present time	ND-2
Not available at the present time	ND-3
Confidential	ND-4

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#search>

** $\text{Weighted Average Maturity} = \text{Remaining Term to Maturity}$

** Weighted Average Maturity = Remaining Term to Maturity