



## Disclaimer - Important notices

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

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

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

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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



### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

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

### 4. LINKING TO OUR SITE

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

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

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

### 5. SECURITY

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

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

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

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

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

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

## SECTION C. GENERAL T&Cs

### 1. SITE ACCESS

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

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

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

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

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

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

### 2. INTELLECTUAL PROPERTY

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

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

### 3. SITE CHANGES

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

### 4. OUR LIABILITY

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

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

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

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

## 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

## 7. JURISDICTION AND APPLICABLE LAW

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

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

## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

#### 5. CHANGES TO THE POLICY

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

### SECTION E. CBFL PRIVACY POLICY

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

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

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

#### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

#### 2. INFORMATION USE

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

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

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

#### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
  - in the case of any legitimate interest; and
  - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection 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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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			
Country		Belgium	
Issuer Name		BNP Paribas Fortis SA/NV	
Link to Issuer's Website		https://www.bnpparibasfortis.com/investors/coveredbonds	
Cut-off date		31/12/2022	
Optional information e.g. Contact names			
Optional information e.g. Parent name			
2. Regulatory Summary			
UCITS Compliance (Y/N)		Y	
CRR Compliance (Y/N)		Y	
LCR status		LEVEL 1	
3. General Cover Pool / Covered Bond Information			
1. General Information		Nominal (mn)	
Total Cover Assets		15,259.9	
Outstanding Covered Bonds		11,500.0	
Cover Pool Size (NPV) (mn)		13,996.1	
Outstanding Covered Bonds (NPV) (mn)		10,020.1	
2. Over-collateralisation (OC)		Legal	
OC (%)		5.0%	
Optional information e.g. Asset Coverage Test (ACT)		126.4%	
Optional information e.g. OC (NPV basis)		39.7%	
3. Cover Pool Composition		Nominal (mn)	
Mortgages		15,259.9	
Public Sector		-	
Shipping		-	
Substitute Assets		91.5	
Other		0.0	
Total		15,351.4	
a/w [If relevant, please specify]		#VALUE!	
a/w [If relevant, please specify]		0.0%	
a/w [If relevant, please specify]		0.0%	
a/w [If relevant, please specify]		0.0%	
a/w [If relevant, please specify]		0.0%	
a/w [If relevant, please specify]		0.0%	
a/w [If relevant, please specify]		0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	
Weighted Average Life (in years)		7.7	
Residual Life (mn)		ND1	
By buckets:		ND1	
0 - 1 Y		338.7	
1 - 2 Y		503.7	
2 - 3 Y		649.0	
3 - 4 Y		983.1	
4 - 5 Y		957.7	
5 - 10 Y		7,853.2	
10+ Y		3,974.5	
Total		15,259.9	
a/w 0-1 day		0.00%	
a/w 0-0.5y		0.00%	
a/w 0.5-1 y		0.00%	
a/w 1-1.5y		0.00%	
a/w 1.5-2 y		0.00%	
5. Maturity of Covered Bonds		Initial Maturity	
Weighted Average Life (in years)		5.2	
Maturity (mn)		Extended Maturity	
By buckets:		6.2	
0 - 1 Y		0.0%	
1 - 2 Y		0.0%	
2 - 3 Y		0.0%	
3 - 4 Y		0.0%	
4 - 5 Y		21.7%	
5 - 10 Y		34.8%	
10+ Y		43.5%	
Total		78.3%	
a/w 0-1 day		0.0%	
a/w 0-0.5y		0.0%	
a/w 0.5-1 y		0.0%	
a/w 1-1.5y		0.0%	
a/w 1.5-2 y		0.0%	
6. Total Extended Maturity		100.0%	
7. Total Expected Upon Prepayments		0.0%	

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,259.9	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	15,259.9	0.0	100.0%	0.0%
OG.3.6.1	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.2	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.3	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.4	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.5	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.6	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.7	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.8	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.9	a/w [If relevant, please specify]	0.0	0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.0	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	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.2	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.3	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.4	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.5	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.6	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.7	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.8	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.9	a/w [If relevant, please specify]	0.0	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	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal [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)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	91.5	100.0%		
G.3.10.16					
OG.3.10.1	a/w [If relevant, please specify]		0.0%		
OG.3.10.2	a/w [If relevant, please specify]		0.0%		
OG.3.10.3	a/w [If relevant, please specify]		0.0%		
OG.3.10.4	a/w [If relevant, please specify]		0.0%		
OG.3.10.5	a/w [If relevant, please specify]		0.0%		
OG.3.10.6	a/w [If relevant, please specify]		0.0%		
OG.3.10.7	a/w [If relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.60%	0.80%	
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	91.5	0.60%	0.80%	
OG.3.11.1	a/w [If relevant, please specify]				
OG.3.11.2	a/w [If relevant, please specify]				
OG.3.11.3	a/w [If relevant, please specify]				
OG.3.11.4	a/w [If relevant, please specify]				
OG.3.11.5	a/w [If relevant, please specify]				
OG.3.11.6	a/w [If relevant, please specify]				
OG.3.11.7	a/w [If relevant, please specify]				



12. Bond List			
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issue/r/131/">https://www.coveredbondlabel.com/issue/r/131/</a>	
13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)		
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)		
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)		
OG.3.13.4			
OG.3.13.5			
14. Sustainable or other special purpose strategy - optional			
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?		
G.3.14.3	specific criteria		
G.3.14.4	link to the committed objective criteria		
4. References to Capital Requirements Regulation (CRR) 129(7)			
		Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
			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	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			
5. References to Capital Requirements Regulation (CRR) 129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0	
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
OG.5.1.5			
OG.5.1.6			
6. Other relevant information			
1. Optional information e.g. Rating triggers			
OG.6.1.1	NPV Test (passed/failed)		
OG.6.1.2	Interest Coverage Test (passed/failed)		
OG.6.1.3	Cash Manager		
OG.6.1.4	Account Bank		
OG.6.1.5	Stand-by Account Bank		
OG.6.1.6	Servicer		
OG.6.1.7	Interest Rate Swap Provider		
OG.6.1.8	Covered Bond Swap Provider		
OG.6.1.9	Paying Agent		
OG.6.1.10	Other optional/relevant information		
OG.6.1.11	Other optional/relevant information		
OG.6.1.12	Other optional/relevant information		
OG.6.1.13	Other optional/relevant information		
OG.6.1.14	Other optional/relevant information		
OG.6.1.15	Other optional/relevant information		
OG.6.1.16	Other optional/relevant information		
OG.6.1.17	Other optional/relevant information		
OG.6.1.18	Other optional/relevant information		
OG.6.1.19	Other optional/relevant information		
OG.6.1.20	Other optional/relevant information		
OG.6.1.21	Other optional/relevant information		
OG.6.1.22	Other optional/relevant information		
OG.6.1.23	Other optional/relevant information		
OG.6.1.24	Other optional/relevant information		
OG.6.1.25	Other optional/relevant information		
OG.6.1.26	Other optional/relevant information		
OG.6.1.27	Other optional/relevant information		
OG.6.1.28	Other optional/relevant information		
OG.6.1.29	Other optional/relevant information		
OG.6.1.30	Other optional/relevant information		
OG.6.1.31	Other optional/relevant information		
OG.6.1.32	Other optional/relevant information		
OG.6.1.33	Other optional/relevant information		
OG.6.1.34	Other optional/relevant information		
OG.6.1.35	Other optional/relevant information		
OG.6.1.36	Other optional/relevant information		
OG.6.1.37	Other optional/relevant information		
OG.6.1.38	Other optional/relevant information		
OG.6.1.39	Other optional/relevant information		
OG.6.1.40	Other optional/relevant information		
OG.6.1.41	Other optional/relevant information		
OG.6.1.42	Other optional/relevant information		
OG.6.1.43	Other optional/relevant information		
OG.6.1.44	Other optional/relevant information		
OG.6.1.45	Other optional/relevant information		

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,259.9	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	15,259.9	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 [f relevant, please specify]		0.0%
OM.7.1.4	a/w [f relevant, please specify]		0.0%
OM.7.1.5	a/w [f relevant, please specify]		0.0%
OM.7.1.6	a/w [f relevant, please specify]		0.0%
OM.7.1.7	a/w [f relevant, please specify]		0.0%
OM.7.1.8	a/w [f relevant, please specify]		0.0%
OM.7.1.9	a/w [f relevant, please specify]		0.0%
OM.7.1.10	a/w [f relevant, please specify]		0.0%
OM.7.1.11	a/w [f relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	228,261.0	0
OM.7.2.1	Number of borrowers	106,735.0	0
OM.7.2.2	Optional information e.g. 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	0.44%	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		
OM.7.4.1	a/w [f relevant, please specify]		
OM.7.4.2	a/w [f relevant, please specify]		
OM.7.4.3	a/w [f relevant, please specify]		
OM.7.4.4	a/w [f relevant, please specify]		
OM.7.4.5	a/w [f relevant, please specify]		
OM.7.4.6	a/w [f relevant, please specify]		
OM.7.4.7	a/w [f relevant, please specify]		
OM.7.4.8	a/w [f relevant, please specify]		
OM.7.4.9	a/w [f relevant, please specify]		
OM.7.4.10	a/w [f relevant, please specify]		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.87%	0.00%	15.9%	
M.7.5.2	Vlaams-Brabant	14.62%	0.00%	14.6%	
M.7.5.3	Oost-Vlaanderen	15.38%	0.00%	15.4%	
M.7.5.4	Brussels	8.38%	0.00%	8.4%	
M.7.5.5	West-Vlaanderen	10.81%	0.00%	10.8%	
M.7.5.6	Limburg	8.05%	0.00%	8.1%	
M.7.5.7	Liège	7.35%	0.00%	7.3%	
M.7.5.8	Hainaut	6.95%	0.00%	7.0%	
M.7.5.9	Brabant Wallon	5.22%	0.00%	5.2%	
M.7.5.10	Namur	4.28%	0.00%	4.3%	
M.7.5.11	Luxembourg	2.82%	0.00%	2.8%	
M.7.5.12	Other	0.26%	0.00%	0.3%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.09%	0.00%	84.1%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	15.91%	0.00%	15.9%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.66%	0.00%	4.7%	
M.7.7.2	Amortising	95.34%	0.00%	95.3%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	3.29%	0.00%	3.3%	
M.7.8.2	≥ 12 - ≤ 24 months	10.97%	0.00%	11.0%	
M.7.8.3	≥ 24 - ≤ 36 months	16.89%	0.00%	16.9%	
M.7.8.4	≥ 36 - ≤ 60 months	26.58%	0.00%	26.6%	
M.7.8.5	≥ 60 months	42.27%	0.00%	42.3%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.06%	0.0%	0.06%	
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)	66.9			
	By buckets (mn):				
M.7A.10.2	≤100K	7,163.8	180,082.0	46.9%	78.9%
M.7A.10.3	>100K and ≤200K	5,290.8	38,749.0	34.7%	17.0%
M.7A.10.4	>200K and ≤300K	1,625.1	6,790.0	10.6%	3.0%
M.7A.10.5	>300K and ≤400K	550.5	1,612.0	3.6%	0.7%
M.7A.10.6	>400K	629.7	1,028.0	4.1%	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	15,259.9	228,261	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 (%)	59.3%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - ≤40 %	4,307.7	98,763.0	28.2%	43.3%
M.7A.11.3	>40 - ≤50 %	1,643.2	26,121.0	10.8%	11.4%
M.7A.11.4	>50 - ≤60 %	1,860.4	26,061.0	12.2%	11.4%
M.7A.11.5	>60 - ≤70 %	2,014.2	25,247.0	13.2%	11.1%
M.7A.11.6	>70 - ≤80 %	2,241.5	24,389.0	14.7%	10.7%
M.7A.11.7	>80 - ≤90 %	2,079.7	18,552.0	13.6%	8.1%
M.7A.11.8	>90 - ≤100 %	640.8	4,924.0	4.2%	2.2%
M.7A.11.9	>100%	472.5	4,204.0	3.1%	1.8%
M.7A.11.10	Total	15,259.9	228,261	100.0%	100.0%
OM.7A.11.1	o/w >100 - ≤110 %			0.0%	0.0%
OM.7A.11.2	o/w >110 - ≤120 %			0.0%	0.0%
OM.7A.11.3	o/w >120 - ≤130 %			0.0%	0.0%
OM.7A.11.4	o/w >130 - ≤140 %			0.0%	0.0%
OM.7A.11.5	o/w >140 - ≤150 %			0.0%	0.0%
OM.7A.11.6	o/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 (%)	51.7%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - ≤40 %	5,496.0	119,878.0	36.0%	52.5%
M.7A.12.3	>40 - ≤50 %	1,843.5	25,838.0	12.1%	11.3%
M.7A.12.4	>50 - ≤60 %	1,933.0	24,176.0	12.7%	10.6%
M.7A.12.5	>60 - ≤70 %	1,953.8	21,707.0	12.8%	9.5%
M.7A.12.6	>70 - ≤80 %	1,748.8	17,176.0	11.5%	7.5%
M.7A.12.7	>80 - ≤90 %	1,484.2	11,719.0	9.7%	5.1%
M.7A.12.8	>90 - ≤100 %	365.6	2,609.0	2.4%	1.1%
M.7A.12.9	>100%	435.1	5,158.0	2.9%	2.3%
M.7A.12.10	Total	15,259.9	228,261	100.0%	100.0%
OM.7A.12.1	o/w >100 - ≤110 %			0.0%	0.0%
OM.7A.12.2	o/w >110 - ≤120 %			0.0%	0.0%
OM.7A.12.3	o/w >120 - ≤130 %			0.0%	0.0%
OM.7A.12.4	o/w >130 - ≤140 %			0.0%	0.0%
OM.7A.12.5	o/w >140 - ≤150 %			0.0%	0.0%
OM.7A.12.6	o/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	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [if relevant, please specify]				
OM.7A.13.6	o/w [if relevant, please specify]				
OM.7A.13.7	o/w [if relevant, please specify]				
OM.7A.13.8	o/w [if relevant, please specify]				
OM.7A.13.9	o/w [if relevant, please specify]				
OM.7A.13.10	o/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 &gt;100 - &lt;=110 %</i>				
OM.7B.22.2	<i>a/w &gt;110 - &lt;=120 %</i>				
OM.7B.22.3	<i>a/w &gt;120 - &lt;=130 %</i>				
OM.7B.22.4	<i>a/w &gt;130 - &lt;=140 %</i>				
OM.7B.22.5	<i>a/w &gt;140 - &lt;=150 %</i>				
OM.7B.22.6	<i>a/w &gt;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 &gt;100 - &lt;=110 %</i>				
OM.7B.23.2	<i>a/w &gt;110 - &lt;=120 %</i>				
OM.7B.23.3	<i>a/w &gt;120 - &lt;=130 %</i>				
OM.7B.23.4	<i>a/w &gt;130 - &lt;=140 %</i>				
OM.7B.23.5	<i>a/w &gt;140 - &lt;=150 %</i>				
OM.7B.23.6	<i>a/w &gt;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 (ka of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 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 Retained Covered Bonds FORTIS

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2023	3.16	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2023	6.16	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.39	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.39	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.95	10/12/2028
		<b>11,500,000,000</b>									

### Totals

Total Outstanding (in EUR): 11,500,000,000  
Current Weighted Average 0.31 %  
Weighted Average Rema 5.23

\* At Reporting Date until Maturity Date



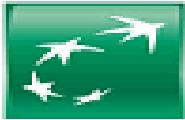
## Ratings

### 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
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### Test Summary

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,259,944,226 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	640,679,292 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.06%

#### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,203,930,716 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.12% <b>Limit</b>
> > > Cover Test Royal Decree Art 5 Paraf 1	<b>Passed</b> <b>85%</b>

#### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,196,509 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	640,679,292 (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)	12,203,930,716
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.49% <b>Limit</b>
> > > Cover Test Royal Decree Art 5 Paraf 2	<b>Passed</b> <b>105%</b>

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,979,471,012 (VIII)
Total Interest Proceeds Residential Mortgage Loans	1,979,471,012
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,936,806,517 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,203,930,716
Total Principal Proceeds Public Finance Exposures	92,196,509
Total Principal Proceeds Financial Institution Exposures	640,679,292
Impact Derivatives	0
Interest Requirement Covered Bonds	214,750,000 (X)
Costs, Fees and expenses Covered Bonds	81,958,926 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,119,568,603
> > > Cover Test Royal Decree Art 5 paraf 3	<b>Passed</b>

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,447,370,735 (XIII)
Cumulative Cash Outflow Next 180 Days	-43,590,980 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,403,779,754
> > > Liquidity Test Royal Decree Art 7 paraf 1	<b>Passed</b>
MtM Liquid Bonds	77,248,080 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	43,498,080 (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	15,259,944,226
Principal Redemptions between Cut-off Date and Maturity	15,259,944,226
Interest Payments between Cut-off Date and Maturity Date	1,979,471,012
Number of borrowers	106,735
Number of loans	228,261
Average Outstanding Balance per borrower	142,970
Average Outstanding Balance per loan	66,853
Weighted average Current Loan to Current Value	51.66%
Weighted average Current Loan to Original Value	59.27%
Weighted average seasoning (in Years)	4.30
Weighted average remaining maturity (in years, at 0% CPR)	14.69
Weighted average initial maturity (in years, at 0% CPR)	18.99
Percentage of Fixed Rate Loans	84.09%
Percentage of Variable Rate Loans	15.91%
Weighted average interest rate	1.69%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.73%
Weighted Remaining average life (in years, at 0% CPR)	7.66
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.62

**2. Registered Cash**

Registered Cash Proceeds under the Residential Mortgage Loans 640,679,292

**3. Public Sector Exposure (Liquid Bond Positions)**

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/10/2027	BGB 0.8 22/10/2027
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standard & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

**4. Derivatives**

None

**5. Prepayments Last Calendar Month**

35,960,995 EUR



## Stratification Tables

Portfolio Cut-off Date 31/12/2022

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,421,953,669.22	15.87 %	35,103	15.38 %
Oost-Vlaanderen	2,347,340,095.66	15.38 %	36,873	16.15 %
Vlaams-Brabant	2,230,947,902.67	14.62 %	31,606	13.85 %
West-Vlaanderen	1,649,562,088.91	10.81 %	28,065	12.30 %
Brussels	1,278,798,835.16	8.38 %	12,552	5.50 %
Limburg	1,228,982,275.00	8.05 %	21,274	9.32 %
Liège	1,120,939,730.27	7.35 %	17,730	7.77 %
Hainaut	1,060,795,868.09	6.95 %	17,549	7.69 %
Brabant Wallon	797,318,357.28	5.22 %	9,814	4.30 %
Namur	653,232,412.83	4.28 %	10,560	4.63 %
Luxembourg	430,627,023.14	2.82 %	6,435	2.82 %
Other	39,445,967.65	0.26 %	700	0.31 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	502,461,202.76	3.29 %	4,481	1.96 %
>1 and <=2	1,673,908,795.24	10.97 %	16,074	7.04 %
>2 and <=3	2,577,595,708.37	16.89 %	28,795	12.61 %
>3 and <=4	4,051,801,457.03	26.55 %	50,838	22.27 %
>4 and <=5	1,955,522,156.07	12.81 %	28,474	12.47 %
>5 and <=6	1,169,481,641.07	7.66 %	19,033	8.34 %
>6 and <=7	1,599,518,521.10	10.48 %	32,040	14.04 %
>7 and <=8	758,413,145.77	4.97 %	17,749	7.78 %
>8 and <=9	188,442,016.33	1.23 %	4,898	2.15 %
>9 and <=10	71,628,355.86	0.47 %	2,192	0.96 %
>10 and <=11	41,765,139.45	0.27 %	1,288	0.56 %
>11 and <=12	146,806,158.38	0.96 %	5,443	2.38 %
>12 and <=13	245,476,281.43	1.61 %	6,457	2.83 %
>13 and <=14	138,242,042.76	0.91 %	3,682	1.61 %
>14 and <=15	16,973,291.16	0.11 %	609	0.27 %
>15 and <=16	15,728,679.97	0.10 %	335	0.15 %
>16 and <=17	18,952,993.52	0.12 %	704	0.31 %
>17 and <=18	56,118,724.14	0.37 %	2,477	1.09 %
>18 and <=19	20,867,457.19	0.14 %	1,695	0.74 %
>19 and <=20	7,066,496.55	0.05 %	725	0.32 %
>20 and <=21	1,183,252.39	0.01 %	76	0.03 %
>21 and <=22	294,327.12	0.00 %	24	0.01 %
>22 and <=23	487,691.68	0.00 %	40	0.02 %
>23 and <=24	838,023.79	0.01 %	93	0.04 %
>24 and <=25	108,437.27	0.00 %	18	0.01 %
>25 and <=26	42,042.74	0.00 %	4	0.00 %
>32 and <=33	49,876.17	0.00 %	4	0.00 %
>30 and <=31	0.00	0.00 %	1	0.00 %
>25 and <=26	135,521.39	0.00 %	9	0.00 %
>26 and <=27	34,789.18	0.00 %	3	0.00 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	748,781.90	0.00 %	1,155	0.51 %
<=1	121,874,294.30	0.80 %	5,010	2.19 %
>1 and <=2	175,284,749.54	1.15 %	6,105	2.67 %
>2 and <=3	239,043,934.93	1.57 %	8,861	3.88 %
>3 and <=4	302,169,310.02	1.98 %	10,975	4.81 %
>4 and <=5	274,864,784.61	1.80 %	7,963	3.49 %
>5 and <=6	376,746,086.84	2.47 %	10,900	4.78 %
>6 and <=7	561,791,491.58	3.68 %	14,075	6.17 %
>7 and <=8	450,185,278.29	2.95 %	10,266	4.50 %
>8 and <=9	531,292,009.51	3.48 %	11,089	4.86 %
>9 and <=10	524,407,025.13	3.44 %	9,181	4.02 %
>10 and <=11	593,995,454.89	3.89 %	9,816	4.30 %
>11 and <=12	827,486,215.36	5.42 %	12,723	5.57 %
>12 and <=13	681,166,316.89	4.46 %	10,032	4.39 %
>13 and <=14	746,515,274.34	4.89 %	10,227	4.48 %
>14 and <=15	680,995,570.15	4.46 %	8,642	3.79 %
>15 and <=16	851,761,572.78	5.58 %	10,476	4.59 %
>16 and <=17	1,333,187,245.59	8.74 %	15,065	6.60 %
>17 and <=18	1,041,878,961.64	6.83 %	11,829	5.18 %
>18 and <=19	913,273,680.76	5.98 %	9,422	4.13 %
>19 and <=20	579,093,044.57	3.79 %	6,047	2.65 %
>20 and <=21	531,304,787.92	3.48 %	5,401	2.37 %
>21 and <=22	1,237,666,443.27	8.11 %	10,764	4.72 %
>22 and <=23	897,934,222.19	5.88 %	6,878	3.01 %
>23 and <=24	569,938,840.85	3.73 %	3,831	1.68 %
>24 and <=25	183,037,054.33	1.20 %	1,239	0.54 %
>25 and <=26	14,092,925.86	0.09 %	138	0.06 %
>26 and <=27	10,185,693.27	0.07 %	86	0.04 %
>27 and <=28	3,882,797.20	0.03 %	31	0.01 %
>28 and <=29	4,140,377.37	0.03 %	34	0.01 %
<b>15,259,944,225.88</b>	<b>100.00 %</b>		<b>228,261</b>	<b>100.00 %</b>

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	383,367.25	0.00 %	9	0.00 %
>1 and <=2	22,232,047.38	0.15 %	173	0.08 %
>2 and <=3	29,761,928.36	0.20 %	307	0.13 %
>3 and <=4	15,874,729.19	0.10 %	343	0.15 %
>4 and <=5	321,426,007.37	2.11 %	2,394	1.05 %
>5 and <=6	21,445,751.97	0.14 %	703	0.31 %
>6 and <=7	46,377,506.80	0.30 %	1,512	0.66 %
>7 and <=8	63,809,587.35	0.42 %	2,373	1.04 %
>8 and <=9	86,391,466.07	0.57 %	2,979	1.31 %
>9 and <=10	1,103,275,404.22	7.23 %	32,958	14.44 %
>10 and <=11	125,966,244.06	0.83 %	5,183	2.27 %
>11 and <=12	214,496,203.55	1.41 %	4,796	2.10 %
>12 and <=13	662,699,735.67	4.34 %	13,797	6.04 %
>13 and <=14	130,868,976.03	0.86 %	2,710	1.19 %
>14 and <=15	1,756,736,920.53	11.51 %	31,102	13.63 %
>15 and <=16	179,140,699.08	1.17 %	3,091	1.35 %
>16 and <=17	247,751,323.59	1.62 %	3,820	1.67 %
>17 and <=18	882,166,192.63	5.78 %	12,746	5.58 %
>18 and <=19	208,721,571.87	1.37 %	4,697	2.06 %
>19 and <=20	3,703,106,833.80	24.27 %	46,903	20.55 %
>20 and <=21	314,495,795.96	2.06 %	4,501	1.97 %
>21 and <=22	160,867,186.53	1.05 %	2,351	1.03 %
>22 and <=23	177,489,186.65	1.16 %	2,358	1.03 %
>23 and <=24	129,330,117.00	0.85 %	1,768	0.77 %
>24 and <=25	3,898,718,757.26	25.55 %	36,197	15.86 %
>25 and <=26	433,023,975.51	2.84 %	4,334	1.90 %
>26 and <=27	44,280,932.35	0.29 %	470	0.21 %
>27 and <=28	17,188,589.56	0.11 %	192	0.08 %
>28 and <=29	21,316,621.90	0.14 %	221	0.10 %
>29 and <=30	208,242,355.47	1.36 %	2,859	1.25 %
>30 and <=31	27,676,589.39	0.18 %	350	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	339,415.94	0.00 %	5	0.00 %
>35 and <=36	102,416.47	0.00 %	2	0.00 %
>36 and <=37	110,722.94	0.00 %	1	0.00 %
>39 and <=40	473,729.48	0.00 %	6	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	3,260,939.13	0.02 %	41	0.02 %
>40 and <=41	88,162.93	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>15,259,944,225.88</b>	<b>100.00 %</b>		<b>228,261</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	49,876.17	0.00 %	4	0.00 %
1992	0.00	0.00 %	1	0.00 %
1993	42,042.74	0.00 %	4	0.00 %
1996	34,789.18	0.00 %	3	0.00 %
1997	135,521.39	0.00 %	9	0.00 %
1998	108,437.27	0.00 %	18	0.01 %
1999	838,023.79	0.01 %	93	0.04 %
2000	487,691.68	0.00 %	40	0.02 %
2001	294,327.12	0.00 %	24	0.01 %
2002	1,183,252.39	0.01 %	76	0.03 %
2003	7,066,496.55	0.05 %	725	0.32 %
2004	20,909,030.57	0.14 %	1,698	0.74 %
2005	56,077,150.76	0.37 %	2,474	1.08 %
2006	18,952,993.52	0.12 %	704	0.31 %
2007	15,728,679.97	0.10 %	335	0.15 %
2008	17,083,213.30	0.11 %	612	0.27 %
2009	138,673,699.39	0.91 %	3,697	1.62 %
2010	244,934,702.66	1.61 %	6,439	2.82 %
2011	146,806,158.38	0.96 %	5,443	2.38 %
2012	41,894,388.90	0.27 %	1,294	0.57 %
2013	71,647,329.36	0.47 %	2,190	0.96 %
2014	188,293,793.38	1.23 %	4,894	2.14 %
2015	758,413,145.77	4.97 %	17,749	7.78 %
2016	1,599,603,783.13	10.48 %	32,041	14.04 %
2017	1,169,396,379.04	7.66 %	19,032	8.34 %
2018	1,955,522,156.07	12.81 %	28,474	12.47 %
2019	4,051,801,457.03	26.55 %	50,838	22.27 %
2020	2,579,846,423.36	16.91 %	28,811	12.62 %
2021	1,673,267,508.41	10.97 %	16,070	7.04 %
2022	500,851,774.60	3.28 %	4,469	1.96 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,239,219,719.05	14.67 %	47,293	44.31 %
>100 and <=200	4,954,048,901.30	32.46 %	33,912	31.77 %
>200 and <=300	4,027,789,253.80	26.39 %	16,628	15.58 %
>300 and <=400	1,814,485,766.19	11.89 %	5,344	5.01 %
>400	2,224,400,585.54	14.58 %	3,558	3.33 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>106,735</b>	<b>100.00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	42,024,252.73	0.28 %	1,089	0.48 %
0.5 - 1%	731,638,180.96	4.79 %	9,426	4.13 %
1 - 1.5%	4,901,216,902.26	32.12 %	59,689	26.15 %
1.5 - 2%	7,226,702,334.35	47.36 %	105,400	46.18 %
2 - 2.5%	1,343,522,382.03	8.80 %	26,330	11.54 %
2.5 - 3%	640,289,226.59	4.20 %	14,710	6.44 %
3 - 3.5%	180,090,210.33	1.18 %	5,058	2.22 %
3.5 - 4%	97,020,886.27	0.64 %	3,097	1.36 %
4 - 4.5%	58,525,597.17	0.38 %	1,925	0.84 %
4.5 - 5%	25,816,382.30	0.17 %	946	0.41 %
5 - 5.5%	10,168,941.35	0.07 %	398	0.17 %
5.5 - 6%	2,425,227.54	0.02 %	136	0.06 %
6 - 6.5%	349,453.44	0.00 %	39	0.02 %
6.5 - 7%	84,610.42	0.00 %	14	0.01 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	2,508.58	0.00 %	1	0.00 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,831,557,965.58	84.09 %	190,097	83.28 %
Variable	30,438,080.33	0.20 %	2,168	0.95 %
Variable With Cap	2,397,948,179.97	15.71 %	35,996	15.77 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2023	1,054,977,221.88	6.91 %	20,555	9.01 %
2024	241,780,502.56	1.58 %	2,832	1.24 %
2025	111,119,715.71	0.73 %	1,602	0.70 %
2026	173,140,758.44	1.13 %	2,206	0.97 %
2027	189,306,595.89	1.24 %	2,219	0.97 %
2028	40,258,824.68	0.26 %	491	0.22 %
2029	90,189,177.09	0.59 %	846	0.37 %
2030	9,723,660.76	0.06 %	105	0.05 %
2031	69,072,455.49	0.45 %	438	0.19 %
2032	23,366,685.90	0.15 %	153	0.07 %
2033	75,589,357.83	0.50 %	1,014	0.44 %
2034	252,749,858.53	1.66 %	2,731	1.20 %
2035	22,564,018.24	0.15 %	200	0.09 %
2036	16,267,983.36	0.11 %	103	0.05 %
2037	1,280,664.56	0.01 %	12	0.01 %
Fixed To Maturity	12,888,556,744.96	84.46 %	192,754	84.44 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15,259,852,306.97	100.00 %	228,252	100.00 %
Twice A Year	91,918.91	0.00 %	9	0.00 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,418,977,299.34	94.49 %	220,275	96.50 %
Interest only	711,598,095.77	4.66 %	4,615	2.02 %
Linear	129,368,830.77	0.85 %	3,371	1.48 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	1,124,449,160.27	7.37 %	35,180	15.41 %
11-20%	1,250,586,495.92	8.20 %	29,943	13.12 %
21-30%	1,458,516,304.49	9.56 %	27,828	12.19 %
31-40%	1,662,439,357.42	10.89 %	26,927	11.80 %
41-50%	1,843,518,869.82	12.08 %	25,838	11.32 %
51-60%	1,932,998,147.15	12.67 %	24,176	10.59 %
61-70%	1,953,756,448.09	12.80 %	21,707	9.51 %
71-80%	1,748,793,613.25	11.46 %	17,176	7.52 %
81-90%	1,484,210,093.33	9.73 %	11,719	5.13 %
91-100%	365,565,130.81	2.40 %	2,609	1.14 %
101-110%	70,064,586.34	0.46 %	646	0.28 %
111-120%	39,564,461.38	0.26 %	403	0.18 %
>120%	325,481,557.61	2.13 %	4,109	1.80 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

**13. Current Loan to Original Value (LTOV)**

	In EUR	In %	In number of loans	In %
0-10%	933,572,628.39	6.12 %	25,262	11.07 %
11-20%	888,718,531.27	5.82 %	23,778	10.42 %
21-30%	1,105,898,926.10	7.25 %	24,394	10.69 %
31-40%	1,379,501,077.13	9.04 %	25,329	11.10 %
41-50%	1,643,184,977.69	10.77 %	26,121	11.44 %
51-60%	1,860,399,286.48	12.19 %	26,061	11.42 %
61-70%	2,014,204,688.89	13.20 %	25,247	11.06 %
71-80%	2,241,506,257.43	14.69 %	24,389	10.68 %
81-90%	2,079,653,249.41	13.63 %	18,552	8.13 %
91-100%	640,764,093.39	4.20 %	4,924	2.16 %
101-110%	79,640,262.59	0.52 %	848	0.37 %
111-120%	63,864,589.37	0.42 %	692	0.30 %
>120%	329,035,657.74	2.16 %	2,664	1.17 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of loans	In %
1-20%	110,397,169.71	0.72 %	11,222	4.92 %
21-40%	391,344,064.52	2.56 %	16,341	7.16 %
41-60%	815,005,092.54	5.34 %	21,151	9.27 %
61-80%	1,705,566,857.23	11.18 %	29,929	13.11 %
81-100%	2,484,277,335.46	16.28 %	31,471	13.79 %
101-120%	768,681,930.86	5.04 %	15,043	6.59 %
121-140%	761,961,084.03	4.99 %	13,419	5.88 %
141-160%	833,739,929.97	5.46 %	12,975	5.68 %
161-180%	909,091,864.10	5.96 %	12,749	5.59 %
181-200%	1,065,590,773.30	6.98 %	11,908	5.22 %
201-300%	2,603,040,099.69	17.06 %	29,422	12.89 %
301-400%	1,134,967,317.60	7.44 %	10,642	4.66 %
401-500%	470,161,381.01	3.08 %	4,152	1.82 %
>500%	1,206,119,325.86	7.90 %	7,837	3.43 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
>=0 and <=1	338,741,605.22	2.22 %	13,316	5.83 %
>1 and <=2	503,667,612.88	3.30 %	18,528	8.12 %
>2 and <=3	648,985,875.85	4.25 %	18,872	8.27 %
>3 and <=4	983,120,809.64	6.44 %	23,727	10.39 %
>4 and <=5	957,690,617.95	6.28 %	18,906	8.28 %
>5 and <=6	1,194,927,468.04	7.83 %	19,396	8.50 %
>6 and <=7	1,409,792,866.85	9.24 %	20,641	9.04 %
>7 and <=8	1,365,382,727.40	8.95 %	17,444	7.64 %
>8 and <=9	2,192,227,705.24	14.37 %	25,159	11.02 %
>9 and <=10	1,690,865,615.35	11.08 %	18,235	7.99 %
>10 and <=11	985,098,509.33	6.46 %	10,184	4.46 %
>11 and <=12	2,082,993,372.66	13.65 %	17,484	7.66 %
>12 and <=13	807,346,339.65	5.29 %	5,579	2.44 %
>13 and <=14	74,586,795.26	0.49 %	565	0.25 %
>14 and <=15	19,258,259.39	0.13 %	177	0.08 %
>15 and <=16	4,980,831.58	0.03 %	45	0.02 %
>16 and <=17	277,213.59	0.00 %	3	0.00 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,888,556,744.96	84.46 %	192,754	84.44 %
>=0 and <=1	1,324,202,326.53	8.68 %	23,839	10.44 %
>1 and <=2	241,487,682.94	1.58 %	3,187	1.40 %
>2 and <=3	242,800,365.20	1.59 %	2,854	1.25 %
>3 and <=4	102,006,082.34	0.67 %	977	0.43 %
>4 and <=5	92,280,414.18	0.60 %	590	0.26 %
>5 and <=6	241,238,274.33	1.58 %	2,947	1.29 %
>7 and <=8	8,057,745.99	0.05 %	53	0.02 %
>6 and <=7	119,314,589.41	0.78 %	1,060	0.46 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

**17. Occupation Type (Based on Indexed Property Value)**

	In EUR	In %	In number of Properties	In %
Owner-occupied	37,315,900,580.62	80.86 %	104,752	79.60 %
Other/No data	8,832,776,154.53	19.14 %	26,851	20.40 %
	<b>46,148,676,735.15</b>	<b>100.00 %</b>	<b>131,603</b>	<b>100.00 %</b>

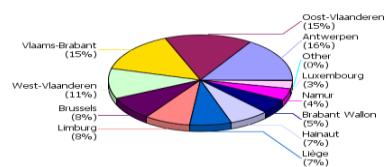
**18. IFRS9 Norms**

	In EUR	In %	In number of loans	In %
Phase 1	13,860,019,573.83	90.83 %	209,427	91.75 %
Phase 2	1,384,957,963.70	9.08 %	17,562	7.69 %
Phase 3	14,966,688.35	0.10 %	196	0.09 %
Other/No data	0.00	0.00 %	1,076	0.47 %
	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

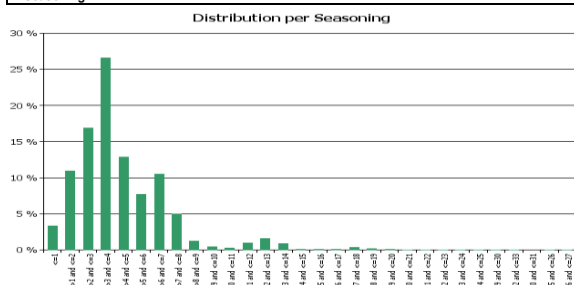
## Stratification Tables

Portfolio Cut-off Date 31/12/2022

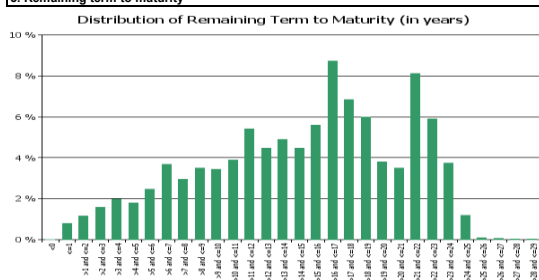
### 1. Geographic distribution



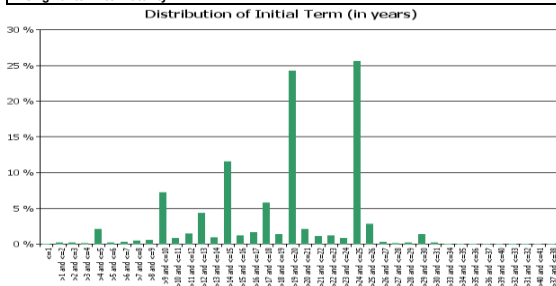
### 2. Seasoning



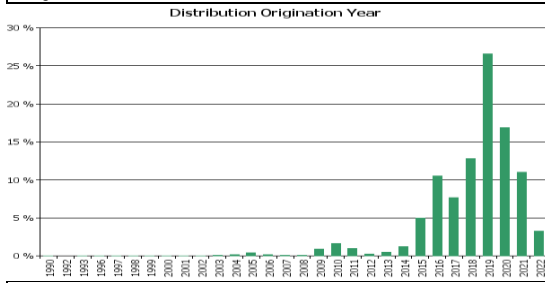
### 3. Remaining term to maturity



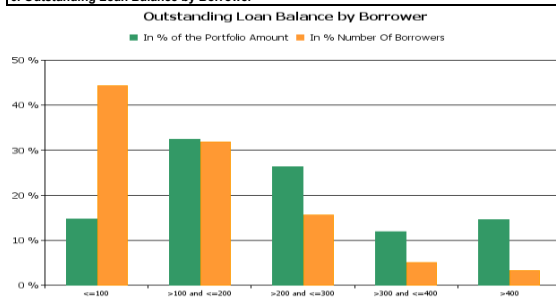
#### 4. Original term to maturity



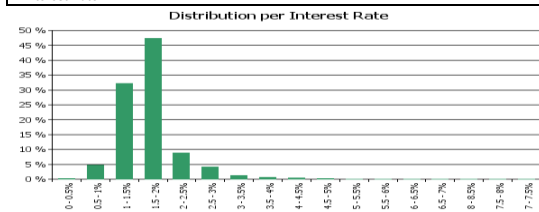
#### 5. Origination Year



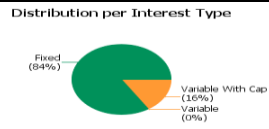
#### 6. Outstanding Loan Balance by Borrower



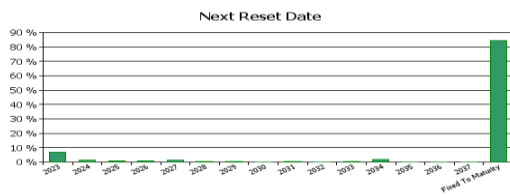
### 7. Interest Rate



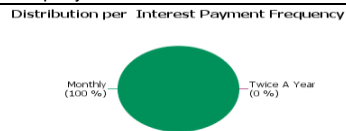
### 8. Interest Rate Type



### 9. Next Reset Date



### 10. Interest Payment Frequency



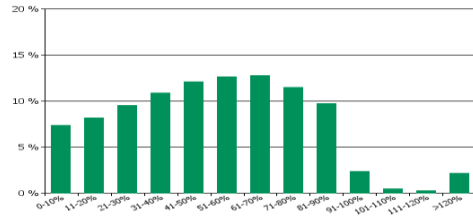
# 11. Repayment Type

Distribution per Repayment Type



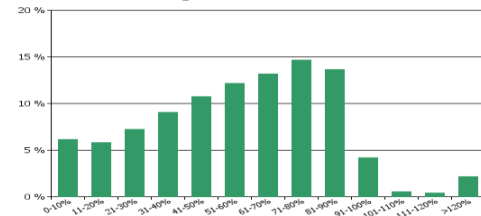
# 12. Current Loan to Current Value (LTV)

Current LTV Distribution



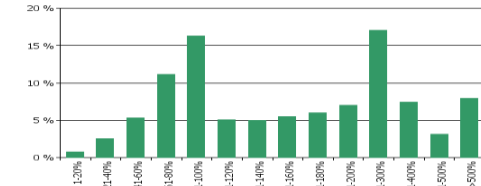
# 13. Current Loan to Original Value (LTOV)

Original LTV Distribution



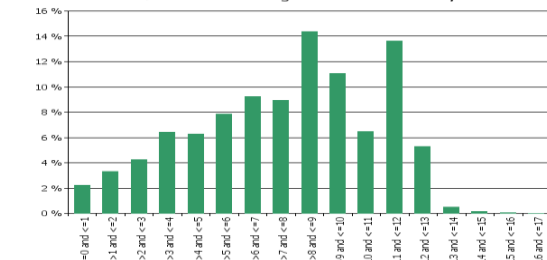
# 14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



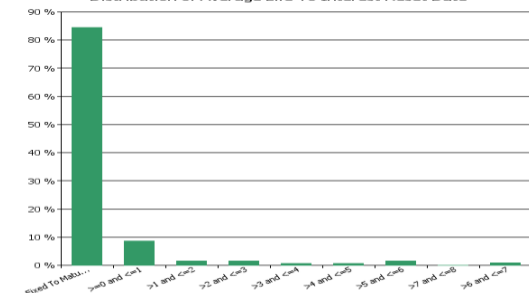
# 15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



# 17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



# 18. IFRS9 Norms

Distribution per IFRS9 Norm





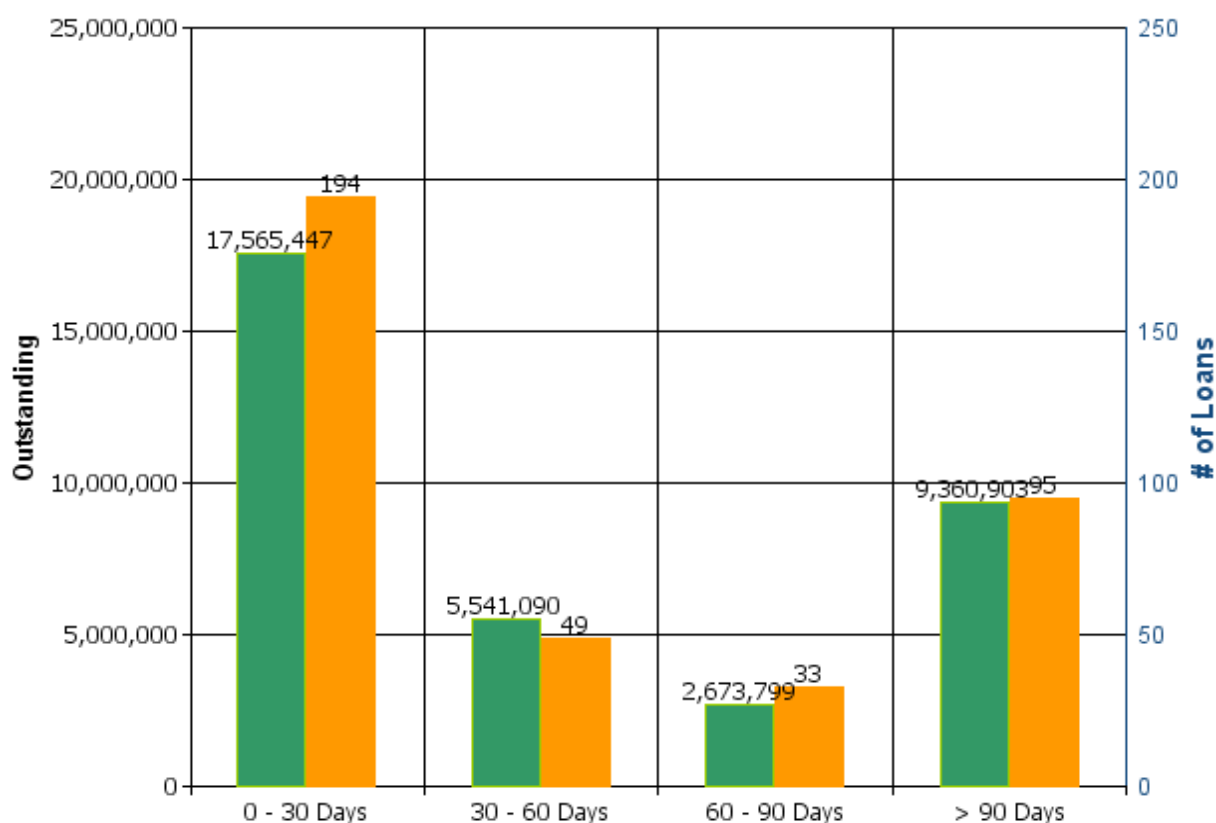
## Cover Pool Performance

Portfolio Cut-off Date 31/12/2022

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

	In EUR	In %	In number of loans	In %
Performing	15,224,802,986.32	99.77 %	227,890	99.84 %
0 - 30 Days	17,565,447.09	0.12 %	194	0.08 %
30 - 60 Days	5,541,090.06	0.04 %	49	0.02 %
60 - 90 Days	2,673,798.96	0.02 %	33	0.01 %
> 90 Days	9,360,903.45	0.06 %	95	0.04 %
<b>Total</b>	<b>15,259,944,225.88</b>	<b>100.00 %</b>	<b>228,261</b>	<b>100.00 %</b>

### 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	11,500,000,000	15,159,306,249	15,133,594,944	15,095,107,097	15,031,171,092
01/02/2023	2	11,500,000,000	15,058,463,625	15,007,426,406	14,931,189,525	14,804,973,939
01/03/2023	3	11,500,000,000	14,958,056,686	14,884,520,750	14,774,886,650	14,593,935,017
01/04/2023	4	11,500,000,000	14,860,317,213	14,762,181,488	14,616,181,761	14,376,024,526
01/05/2023	5	11,500,000,000	14,758,861,790	14,637,330,748	14,456,895,722	14,161,067,792
01/06/2023	6	11,500,000,000	14,656,214,799	14,510,875,665	14,295,550,232	13,943,713,439
01/07/2023	7	11,500,000,000	14,553,032,319	14,385,065,834	14,136,727,157	13,732,276,282
01/08/2023	8	11,500,000,000	14,454,481,713	14,263,419,751	13,981,532,553	13,523,996,640
01/09/2023	9	11,500,000,000	14,353,032,253	14,139,289,245	13,824,606,767	13,315,567,560
01/10/2023	10	11,500,000,000	14,254,384,602	14,019,061,821	13,673,318,376	13,115,864,015
01/11/2023	11	11,500,000,000	14,153,304,969	13,896,042,134	13,518,863,734	12,912,781,107
01/12/2023	12	11,500,000,000	14,050,179,115	13,772,147,921	13,365,355,478	12,713,824,032
01/01/2024	13	11,500,000,000	13,952,193,359	13,652,905,471	13,215,938,583	12,518,442,917
01/02/2024	14	11,500,000,000	13,850,052,839	13,529,969,147	13,063,628,681	12,321,760,093
01/03/2024	15	11,500,000,000	13,750,795,215	13,411,690,787	12,918,616,173	12,136,695,712
01/04/2024	16	11,500,000,000	13,650,503,085	13,291,290,621	12,770,082,709	11,946,338,001
01/05/2024	17	11,500,000,000	13,549,422,996	13,171,215,583	12,623,569,674	11,760,867,387
01/06/2024	18	11,500,000,000	13,445,111,452	13,047,648,331	12,473,337,080	11,571,680,925
01/07/2024	19	11,500,000,000	13,344,402,996	12,928,660,926	12,329,166,823	11,391,045,944
01/08/2024	20	11,500,000,000	13,246,339,934	12,811,886,172	12,186,734,446	11,211,761,273
01/09/2024	21	11,500,000,000	13,147,312,412	12,694,539,100	12,044,403,787	11,033,884,168
01/10/2024	22	11,500,000,000	13,040,017,451	12,570,272,359	11,897,146,900	10,854,305,010
01/11/2024	23	11,500,000,000	12,935,261,723	12,448,141,444	11,751,593,051	10,676,098,217
01/12/2024	24	11,500,000,000	12,827,867,676	12,324,528,851	11,606,260,727	10,500,844,387
01/01/2025	25	11,500,000,000	12,726,042,852	12,205,962,034	11,465,370,788	10,329,436,355
01/02/2025	26	11,500,000,000	12,623,124,532	12,086,714,931	11,324,485,021	10,159,295,695
01/03/2025	27	11,500,000,000	12,524,644,967	11,974,047,026	11,193,148,304	10,003,049,285
01/04/2025	28	11,500,000,000	12,428,178,599	11,861,668,983	11,059,899,782	9,842,104,272
01/05/2025	29	11,500,000,000	12,329,116,591	11,747,807,851	10,926,774,822	9,683,778,495
01/06/2025	30	11,500,000,000	12,226,809,707	11,630,564,848	10,790,214,017	9,522,248,959
01/07/2025	31	11,500,000,000	12,125,789,798	11,515,538,452	10,657,203,746	9,366,316,421
01/08/2025	32	11,500,000,000	12,030,272,295	11,405,450,679	10,528,477,240	9,213,990,048
01/09/2025	33	11,500,000,000	11,927,819,599	11,289,139,368	10,394,606,165	9,058,302,819
01/10/2025	34	11,500,000,000	11,834,873,154	11,182,784,103	10,271,335,436	8,914,188,052
01/11/2025	35	11,500,000,000	11,741,004,003	11,075,270,651	10,146,713,851	8,768,734,319
01/12/2025	36	11,500,000,000	11,635,423,448	10,957,661,128	10,014,256,193	8,618,789,620
01/01/2026	37	11,500,000,000	11,541,437,820	10,850,715,271	9,891,298,144	8,476,908,481
01/02/2026	38	9,000,000,000	11,447,994,289	10,744,609,458	9,769,664,558	8,337,204,876
01/03/2026	39	9,000,000,000	11,350,336,742	10,636,631,161	9,649,265,004	8,202,950,041
01/04/2026	40	9,000,000,000	11,258,029,586	10,532,234,453	9,530,259,915	8,067,466,995
01/05/2026	41	9,000,000,000	11,162,647,083	10,425,859,961	9,410,785,648	7,933,675,208
01/06/2026	42	9,000,000,000	11,067,109,643	10,319,096,753	9,290,728,556	7,799,287,448
01/07/2026	43	9,000,000,000	10,973,140,511	10,214,684,865	9,174,086,426	7,669,800,468
01/08/2026	44	9,000,000,000	10,878,885,640	10,109,768,775	9,056,766,482	7,539,647,266
01/09/2026	45	9,000,000,000	10,783,317,695	10,003,961,020	8,939,187,178	7,410,244,009
01/10/2026	46	9,000,000,000	10,690,505,041	9,901,577,098	8,825,923,950	7,286,361,971
01/11/2026	47	9,000,000,000	10,595,681,335	9,797,106,255	8,710,592,935	7,160,690,442
01/12/2026	48	9,000,000,000	10,498,808,323	9,691,600,352	8,595,579,566	7,037,176,262
01/01/2027	49	9,000,000,000	10,404,419,452	9,588,178,744	8,482,226,832	6,914,961,494
01/02/2027	50	9,000,000,000	10,314,560,388	9,489,247,435	8,373,357,324	6,797,295,150
01/03/2027	51	9,000,000,000	10,222,528,292	9,390,170,815	8,266,895,772	6,685,193,417
01/04/2027	52	9,000,000,000	10,130,267,157	9,289,639,251	8,157,590,709	6,568,860,604
01/05/2027	53	6,500,000,000	10,029,576,587	9,182,207,649	8,043,405,053	6,450,363,025
01/06/2027	54	6,500,000,000	9,942,384,604	9,086,943,942	7,939,712,405	6,340,238,702
01/07/2027	55	6,500,000,000	9,853,659,509	8,991,070,466	7,836,607,427	6,232,252,093
01/08/2027	56	6,500,000,000	9,765,603,486	8,895,609,619	7,733,685,352	6,124,350,519
01/09/2027	57	6,500,000,000	9,680,055,236	8,802,727,212	7,633,472,045	6,019,387,185
01/10/2027	58	6,500,000,000	9,593,256,332	8,709,475,817	7,534,018,125	5,916,609,466
01/11/2027	59	6,500,000,000	9,508,617,121	8,617,992,423	7,435,922,314	5,814,839,163
01/12/2027	60	5,000,000,000	9,421,227,131	8,524,772,192	7,337,384,626	5,714,263,089
01/01/2028	61	5,000,000,000	9,334,532,503	8,432,001,194	7,239,077,990	5,613,824,369
01/02/2028	62	5,000,000,000	9,249,743,307	8,341,238,648	7,142,943,844	5,515,811,568

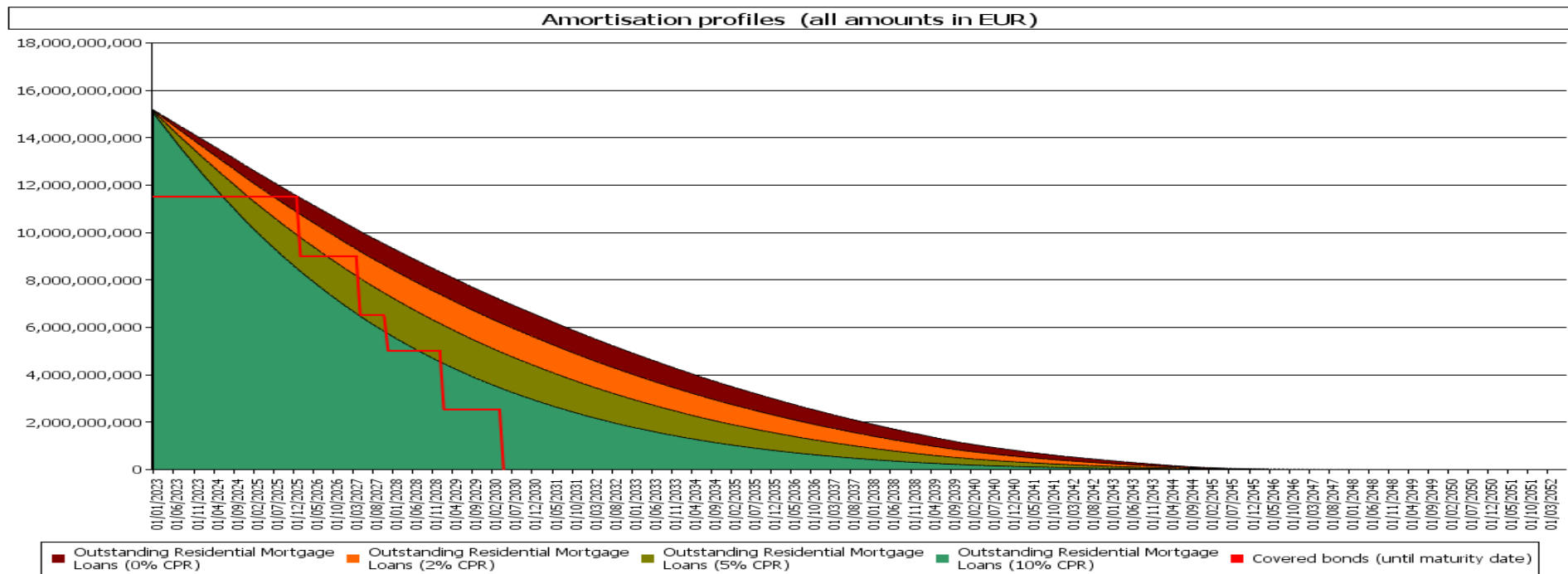
01/03/2028	63	5,000,000,000	9,164,079,028	8,250,875,493	7,048,750,921	5,421,505,431
01/04/2028	64	5,000,000,000	9,079,453,895	8,160,818,416	6,954,084,094	5,326,038,367
01/05/2028	65	5,000,000,000	8,994,550,557	8,071,235,413	6,860,819,686	5,233,068,762
01/06/2028	66	5,000,000,000	8,910,676,175	7,982,409,206	6,768,057,992	5,140,449,852
01/07/2028	67	5,000,000,000	8,827,563,817	7,894,974,882	6,677,449,369	5,050,841,529
01/08/2028	68	5,000,000,000	8,744,227,280	7,807,178,393	6,586,399,160	4,960,869,532
01/09/2028	69	5,000,000,000	8,660,691,429	7,719,479,359	6,495,850,888	4,871,945,543
01/10/2028	70	5,000,000,000	8,579,689,740	7,634,728,336	6,408,721,402	4,786,894,478
01/11/2028	71	5,000,000,000	8,499,023,190	7,550,119,030	6,321,580,833	4,701,806,766
01/12/2028	72	5,000,000,000	8,418,578,002	7,466,379,920	6,236,081,023	4,619,201,566
01/01/2029	73	5,000,000,000	8,339,300,909	7,383,525,321	6,151,195,438	4,537,026,437
01/02/2029	74	2,500,000,000	8,258,198,319	7,299,316,764	6,065,576,172	4,454,925,695
01/03/2029	75	2,500,000,000	8,177,754,603	7,217,139,500	5,983,510,620	4,377,835,928
01/04/2029	76	2,500,000,000	8,099,627,344	7,136,065,747	5,901,248,483	4,299,361,235
01/05/2029	77	2,500,000,000	8,017,486,539	7,052,102,315	5,817,460,338	4,220,943,598
01/06/2029	78	2,500,000,000	7,936,664,157	6,969,171,430	5,734,427,507	4,143,075,088
01/07/2029	79	2,500,000,000	7,857,743,484	6,888,545,824	5,654,135,843	4,068,319,566
01/08/2029	80	2,500,000,000	7,780,622,186	6,809,368,085	5,574,932,205	3,994,340,014
01/09/2029	81	2,500,000,000	7,699,378,697	6,726,837,612	5,493,356,906	3,919,222,109
01/10/2029	82	2,500,000,000	7,622,706,214	6,648,918,431	5,416,361,529	3,848,449,467
01/11/2029	83	2,500,000,000	7,544,971,623	6,569,952,245	5,338,422,539	3,777,006,294
01/12/2029	84	2,500,000,000	7,467,949,165	6,492,209,345	5,262,268,643	3,707,864,560
01/01/2030	85	2,500,000,000	7,393,313,857	6,416,424,443	5,187,614,284	3,639,780,078
01/02/2030	86	2,500,000,000	7,319,293,289	6,341,410,547	5,113,927,377	3,572,881,743
01/03/2030	87	2,500,000,000	7,244,087,959	6,266,637,288	5,042,017,635	3,509,162,319
01/04/2030	88	2,500,000,000	7,171,395,030	6,193,230,852	4,970,283,524	3,444,584,792
01/05/2030	89	0	7,095,756,268	6,117,850,676	4,897,704,002	3,380,370,745
01/06/2030	90		7,023,189,298	6,045,014,352	4,827,086,610	3,317,519,702
01/07/2030	91		6,950,497,760	5,972,627,508	4,757,545,521	3,256,322,840
01/08/2030	92		6,878,560,878	5,900,786,301	4,688,365,936	3,195,380,823
01/09/2030	93		6,807,256,956	5,829,713,674	4,620,116,565	3,135,527,940
01/10/2030	94		6,736,447,410	5,759,603,204	4,553,318,606	3,077,526,955
01/11/2030	95		6,666,585,103	5,690,204,143	4,487,013,908	3,019,867,310
01/12/2030	96		6,594,948,452	5,619,819,743	4,420,605,107	2,962,976,792
01/01/2031	97		6,524,800,773	5,550,613,850	4,355,063,015	2,906,682,471
01/02/2031	98		6,455,131,548	5,482,032,874	4,290,314,773	2,851,339,461
01/03/2031	99		6,384,992,799	5,414,159,843	4,227,461,982	2,798,816,913
01/04/2031	100		6,315,849,404	5,346,446,269	4,163,973,307	2,745,107,368
01/05/2031	101		6,243,953,474	5,276,909,660	4,099,700,744	2,691,656,518
01/06/2031	102		6,174,681,430	5,209,515,517	4,037,048,123	2,639,295,565
01/07/2031	103		6,105,874,159	5,143,007,879	3,975,699,466	2,588,533,158
01/08/2031	104		6,037,207,152	5,076,544,497	3,914,340,920	2,537,788,660
01/09/2031	105		5,969,514,475	5,011,109,676	3,854,059,823	2,488,123,171
01/10/2031	106		5,900,036,204	4,944,656,596	3,793,590,475	2,439,045,791
01/11/2031	107		5,833,963,215	4,880,990,072	3,735,221,218	2,391,346,205
01/12/2031	108		5,766,813,205	4,816,889,487	3,677,095,027	2,344,482,871
01/01/2032	109		5,697,358,085	4,750,803,782	3,617,423,515	2,296,667,832
01/02/2032	110		5,631,803,700	4,688,175,545	3,560,657,672	2,251,052,748
01/03/2032	111		5,566,151,356	4,626,171,296	3,505,205,691	2,207,214,321
01/04/2032	112		5,501,346,539	4,564,555,372	3,449,724,167	2,163,077,042
01/05/2032	113		5,436,026,379	4,502,954,856	3,394,792,638	2,119,907,698
01/06/2032	114		5,370,710,855	4,441,304,893	3,339,799,073	2,076,732,979
01/07/2032	115		5,306,987,195	4,381,405,173	3,286,646,047	2,035,304,247
01/08/2032	116		5,243,438,840	4,321,597,968	3,233,538,040	1,993,935,002
01/09/2032	117		5,179,802,505	4,261,908,645	3,180,766,882	1,953,086,523
01/10/2032	118		5,117,061,972	4,203,375,340	3,129,360,842	1,913,644,977
01/11/2032	119		5,055,019,410	4,145,368,109	3,078,326,399	1,874,463,603
01/12/2032	120		4,993,173,869	4,087,930,690	3,028,202,097	1,836,383,089
01/01/2033	121		4,931,957,358	4,030,964,068	2,978,409,112	1,798,537,098
01/02/2033	122		4,869,450,059	3,973,125,734	2,928,207,353	1,760,732,963
01/03/2033	123		4,808,889,377	3,917,701,137	2,880,725,896	1,725,554,243
01/04/2033	124		4,747,408,250	3,861,053,996	2,831,852,325	1,689,094,317
01/05/2033	125		4,687,419,655	3,806,007,958	2,784,608,768	1,654,106,882
01/06/2033	126		4,627,591,860	3,751,057,166	2,737,425,257	1,619,191,710
01/07/2033	127		4,567,871,941	3,696,571,534	2,691,023,369	1,585,220,042
01/08/2033	128		4,509,124,182	3,642,840,614	2,645,164,083	1,551,605,541
01/09/2033	129		4,450,463,333	3,589,351,416	2,599,695,727	1,518,475,694
01/10/2033	130		4,391,183,936	3,535,728,769	2,554,554,954	1,485,992,637
01/11/2033	131		4,333,145,820	3,483,079,575	2,510,116,028	1,453,957,876
01/12/2033	132		4,275,696,904	3,431,259,498	2,466,685,220	1,422,944,111
01/01/2034	133		4,218,497,116	3,379,614,683	2,423,379,606	1,392,041,489
01/02/2034	134		4,161,344,780	3,328,173,135	2,380,423,692	1,361,575,142
01/03/2034	135		4,104,097,580	3,277,358,966	2,338,694,431	1,332,587,830
01/04/2034	136		4,047,555,424	3,226,724,727	2,296,706,395	1,303,120,150



01/05/2034	137	3,991,149,573	3,176,535,235	2,255,417,816	1,274,447,856
01/06/2034	138	3,935,484,891	3,126,919,506	2,214,543,035	1,246,050,972
01/07/2034	139	3,880,396,858	3,078,088,887	2,174,594,808	1,218,557,745
01/08/2034	140	3,825,595,696	3,029,471,435	2,134,804,672	1,191,194,094
01/09/2034	141	3,771,479,167	2,981,551,284	2,095,692,984	1,164,417,345
01/10/2034	142	3,718,046,280	2,934,485,193	2,057,534,213	1,138,529,152
01/11/2034	143	3,664,774,123	2,887,534,105	2,019,465,128	1,112,730,693
01/12/2034	144	3,612,416,685	2,841,608,937	1,982,454,887	1,087,860,245
01/01/2035	145	3,560,134,718	2,795,732,930	1,945,488,993	1,063,053,668
01/02/2035	146	3,509,182,644	2,751,046,945	1,909,524,304	1,038,982,476
01/03/2035	147	3,458,612,061	2,707,247,762	1,874,805,886	1,016,188,678
01/04/2035	148	3,408,540,752	2,663,528,950	1,839,838,995	993,011,967
01/05/2035	149	3,358,819,160	2,620,366,949	1,805,569,784	970,521,196
01/06/2035	150	3,309,321,277	2,577,372,568	1,771,427,816	948,136,413
01/07/2035	151	3,260,007,211	2,534,798,207	1,737,878,525	926,366,553
01/08/2035	152	3,211,251,286	2,492,653,435	1,704,637,425	904,798,950
01/09/2035	153	3,162,455,680	2,450,613,584	1,671,625,732	883,518,680
01/10/2035	154	3,114,026,887	2,409,124,848	1,639,280,548	862,871,366
01/11/2035	155	3,065,380,938	2,367,468,343	1,606,838,585	842,212,423
01/12/2035	156	3,017,841,384	2,326,926,675	1,575,435,172	822,367,639
01/01/2036	157	2,970,257,093	2,286,352,080	1,544,027,534	802,559,307
01/02/2036	158	2,923,416,525	2,246,479,936	1,513,242,634	783,226,337
01/03/2036	159	2,875,967,478	2,206,511,315	1,482,783,092	764,419,728
01/04/2036	160	2,829,229,115	2,166,970,934	1,452,508,375	745,640,564
01/05/2036	161	2,781,931,184	2,127,246,954	1,422,372,139	727,177,113
01/06/2036	162	2,735,289,966	2,088,034,543	1,392,602,269	708,941,961
01/07/2036	163	2,689,628,358	2,049,807,804	1,363,742,354	691,404,173
01/08/2036	164	2,644,690,208	2,012,141,199	1,335,278,121	674,105,732
01/09/2036	165	2,599,778,315	1,974,616,411	1,307,043,719	657,056,962
01/10/2036	166	2,555,310,083	1,937,655,628	1,279,421,763	640,534,791
01/11/2036	167	2,511,543,972	1,901,238,284	1,252,182,942	624,242,586
01/12/2036	168	2,467,977,242	1,865,191,706	1,225,418,621	608,395,746
01/01/2037	169	2,425,200,251	1,829,754,014	1,199,079,012	592,797,160
01/02/2037	170	2,382,827,790	1,794,735,856	1,173,139,681	577,516,846
01/03/2037	171	2,340,523,692	1,760,171,755	1,147,903,419	562,931,165
01/04/2037	172	2,298,583,359	1,725,698,984	1,122,559,677	548,170,930
01/05/2037	173	2,257,149,828	1,691,810,569	1,097,806,747	533,886,012
01/06/2037	174	2,215,789,022	1,657,992,383	1,073,126,170	519,672,879
01/07/2037	175	2,174,860,850	1,624,696,184	1,048,987,185	505,900,993
01/08/2037	176	2,133,642,657	1,591,201,390	1,024,748,437	492,117,981
01/09/2037	177	2,093,291,785	1,558,461,264	1,001,110,969	478,730,182
01/10/2037	178	2,053,001,861	1,525,956,476	977,818,212	465,674,861
01/11/2037	179	2,012,851,517	1,493,575,984	954,635,081	452,708,534
01/12/2037	180	1,973,278,048	1,461,808,313	932,030,797	440,177,296
01/01/2038	181	1,933,368,353	1,429,813,942	909,313,116	427,629,296
01/02/2038	182	1,894,645,530	1,398,800,151	887,326,990	415,522,271
01/03/2038	183	1,856,361,177	1,368,435,403	866,070,884	404,016,465
01/04/2038	184	1,818,426,745	1,338,198,113	844,780,039	392,415,261
01/05/2038	185	1,780,708,650	1,308,290,030	823,866,851	381,131,951
01/06/2038	186	1,743,063,973	1,278,460,367	803,034,788	369,921,274
01/07/2038	187	1,705,985,918	1,249,211,417	782,731,483	359,090,433
01/08/2038	188	1,669,698,978	1,220,566,549	762,838,167	348,481,771
01/09/2038	189	1,633,404,427	1,192,009,699	743,095,844	338,025,219
01/10/2038	190	1,597,955,906	1,164,226,318	723,989,426	327,983,939
01/11/2038	191	1,562,919,141	1,136,768,185	705,116,397	318,081,044
01/12/2038	192	1,527,988,753	1,109,537,840	686,532,006	308,428,035
01/01/2039	193	1,493,182,647	1,082,424,650	668,052,260	298,854,717
01/02/2039	194	1,458,894,457	1,055,775,046	649,947,458	289,523,984
01/03/2039	195	1,424,832,655	1,029,545,399	632,344,106	280,604,598
01/04/2039	196	1,391,125,859	1,003,484,906	614,770,345	271,650,706
01/05/2039	197	1,357,188,654	977,397,450	597,314,469	262,855,486
01/06/2039	198	1,324,206,689	952,027,597	580,330,590	254,299,844
01/07/2039	199	1,290,901,877	926,560,011	563,416,091	245,875,898
01/08/2039	200	1,258,194,920	901,552,511	546,815,496	237,620,632
01/09/2039	201	1,225,654,321	876,746,174	530,417,395	229,518,508
01/10/2039	202	1,194,799,596	853,272,023	514,945,364	221,910,161
01/11/2039	203	1,164,938,752	830,535,711	499,949,398	214,535,272
01/12/2039	204	1,135,730,669	808,382,926	485,416,616	207,445,194
01/01/2040	205	1,108,279,914	787,506,269	471,677,999	200,720,152
01/02/2040	206	1,081,218,677	766,974,413	458,212,115	194,163,927
01/03/2040	207	1,054,480,702	746,820,644	445,110,099	187,864,610
01/04/2040	208	1,028,654,332	727,293,853	432,369,593	181,714,377
01/05/2040	209	1,003,234,141	708,156,623	419,956,507	175,773,963
01/06/2040	210	978,201,516	689,315,634	407,743,659	169,939,393

01/07/2040	211	953,862,109	671,060,931	395,968,656	164,355,310
01/08/2040	212	930,018,775	653,176,953	384,435,778	158,892,483
01/09/2040	213	906,365,260	635,484,799	373,071,614	153,542,419
01/10/2040	214	883,335,255	618,321,062	362,101,936	148,416,813
01/11/2040	215	860,678,567	601,439,910	351,320,218	143,387,739
01/12/2040	216	838,360,027	584,882,165	340,807,423	138,526,864
01/01/2041	217	816,384,433	568,584,883	330,468,500	133,755,499
01/02/2041	218	794,442,982	552,364,942	320,224,797	129,060,444
01/03/2041	219	772,599,535	536,354,512	310,228,654	124,553,265
01/04/2041	220	751,290,378	520,676,650	300,394,630	120,094,188
01/05/2041	221	730,189,992	505,222,533	290,761,260	115,766,380
01/06/2041	222	709,530,912	490,095,750	281,338,300	111,540,192
01/07/2041	223	689,402,076	475,410,492	272,236,562	107,489,258
01/08/2041	224	669,695,099	461,037,313	263,334,559	103,534,023
01/09/2041	225	650,466,376	447,040,206	254,690,333	99,711,285
01/10/2041	226	631,450,994	433,259,351	246,231,487	96,004,485
01/11/2041	227	612,770,721	419,729,098	237,935,265	92,376,897
01/12/2041	228	594,588,242	406,606,156	229,928,842	88,902,524
01/01/2042	229	576,991,287	393,903,344	222,179,131	85,542,221
01/02/2042	230	559,794,943	381,515,478	214,644,543	82,291,263
01/03/2042	231	542,886,081	369,424,778	207,364,699	79,196,086
01/04/2042	232	525,859,914	357,231,839	200,010,620	76,063,896
01/05/2042	233	509,061,438	345,252,517	192,827,743	73,031,650
01/06/2042	234	492,843,180	333,686,152	185,893,816	70,107,286
01/07/2042	235	476,906,896	322,366,271	179,145,590	67,285,335
01/08/2042	236	460,989,920	311,078,647	172,433,173	64,489,905
01/09/2042	237	445,448,081	300,081,100	165,914,122	61,788,961
01/10/2042	238	429,882,502	289,119,829	159,460,219	59,141,996
01/11/2042	239	414,644,832	278,398,664	153,156,601	56,563,459
01/12/2042	240	399,553,057	267,825,490	146,977,294	54,058,821
01/01/2043	241	384,546,352	257,329,114	140,857,948	51,588,666
01/02/2043	242	369,612,704	246,916,378	134,814,443	49,166,125
01/03/2043	243	354,996,326	236,788,709	128,987,799	46,861,178
01/04/2043	244	340,510,200	226,740,989	123,200,301	44,569,007
01/05/2043	245	326,203,329	216,857,706	117,540,182	42,347,096
01/06/2043	246	312,071,688	207,111,217	111,971,943	40,170,118
01/07/2043	247	298,160,548	197,554,073	106,542,124	38,065,481
01/08/2043	248	284,471,242	188,164,183	101,220,019	36,010,820
01/09/2043	249	271,026,456	178,967,040	96,027,717	34,018,865
01/10/2043	250	257,477,475	169,741,162	90,853,254	32,053,819
01/11/2043	251	244,512,857	160,920,883	85,913,184	30,182,537
01/12/2043	252	231,789,960	152,297,190	81,109,003	28,377,953
01/01/2044	253	219,248,578	143,812,565	76,395,557	26,615,628
01/02/2044	254	206,845,103	135,446,588	71,768,427	24,897,668
01/03/2044	255	194,594,937	127,222,729	67,250,498	23,237,869
01/04/2044	256	182,506,728	119,117,296	62,805,796	21,610,118
01/05/2044	257	170,596,052	111,160,754	58,466,372	20,034,552
01/06/2044	258	158,884,627	103,353,971	54,222,048	18,501,461
01/07/2044	259	147,484,207	95,780,558	50,125,173	17,033,429
01/08/2044	260	136,434,175	88,454,065	46,173,246	15,624,036
01/09/2044	261	125,756,718	81,393,290	42,379,449	14,279,557
01/10/2044	262	115,501,276	74,632,974	38,763,879	13,007,767
01/11/2044	263	105,820,766	68,261,786	35,364,556	11,816,813
01/12/2044	264	96,896,172	62,402,204	32,249,298	10,731,699
01/01/2045	265	89,812,044	57,741,846	29,764,946	9,863,021
01/02/2045	266	82,954,835	53,242,761	27,375,943	9,032,970
01/03/2045	267	76,368,923	48,940,641	25,106,102	8,252,314
01/04/2045	268	70,048,568	44,814,136	22,930,776	7,505,366
01/05/2045	269	63,894,269	40,809,778	20,830,406	6,789,955
01/06/2045	270	58,190,802	37,103,890	18,890,656	6,131,586
01/07/2045	271	53,006,903	33,743,032	17,137,263	5,539,663
01/08/2045	272	48,199,460	30,630,679	15,517,011	4,994,667
01/09/2045	273	43,759,559	27,761,963	14,027,998	4,496,254
01/10/2045	274	39,628,049	25,099,581	12,651,493	4,038,434
01/11/2045	275	35,854,925	22,671,245	11,398,423	3,623,036
01/12/2045	276	32,326,282	20,406,517	10,234,534	3,239,753
01/01/2046	277	29,041,123	18,301,610	9,155,511	2,885,912
01/02/2046	278	26,040,498	16,382,794	8,174,766	2,565,857
01/03/2046	279	23,222,365	14,587,446	7,262,192	2,270,701
01/04/2046	280	20,611,124	12,925,200	6,418,297	1,998,336
01/05/2046	281	18,201,543	11,395,420	5,644,724	1,750,280
01/06/2046	282	15,964,844	9,978,140	4,930,103	1,522,220
01/07/2046	283	13,961,381	8,711,639	4,293,743	1,320,303
01/08/2046	284	12,161,623	7,575,753	3,724,398	1,140,382

01/09/2046	285	10,655,700	6,626,421	3,249,402	990,727
01/10/2046	286	9,352,314	5,806,343	2,840,252	862,430
01/11/2046	287	8,233,205	5,102,880	2,489,795	752,813
01/12/2046	288	7,228,241	4,472,657	2,176,926	655,516
01/01/2047	289	6,341,515	3,917,317	1,901,782	570,239
01/02/2047	290	5,666,670	3,494,511	1,692,204	505,249
01/03/2047	291	5,091,211	3,134,828	1,514,541	450,473
01/04/2047	292	4,581,073	2,815,935	1,357,013	401,910
01/05/2047	293	4,100,753	2,516,550	1,209,753	356,827
01/06/2047	294	3,665,826	2,245,828	1,076,866	316,285
01/07/2047	295	3,322,251	2,032,000	971,938	284,297
01/08/2047	296	3,059,914	1,868,372	891,400	259,634
01/09/2047	297	2,882,292	1,756,932	836,100	242,496
01/10/2047	298	2,723,714	1,657,543	786,861	227,280
01/11/2047	299	2,570,284	1,561,519	739,391	212,664
01/12/2047	300	2,428,035	1,472,678	695,608	199,251
01/01/2048	301	2,301,049	1,393,290	656,436	187,234
01/02/2048	302	2,179,708	1,317,579	619,187	175,861
01/03/2048	303	2,063,007	1,245,057	583,714	165,129
01/04/2048	304	1,949,999	1,174,859	549,402	154,764
01/05/2048	305	1,837,924	1,105,517	515,703	144,676
01/06/2048	306	1,732,207	1,040,161	483,982	135,202
01/07/2048	307	1,633,404	979,222	454,506	126,447
01/08/2048	308	1,539,211	921,188	426,482	118,148
01/09/2048	309	1,446,605	864,297	399,125	110,101
01/10/2048	310	1,356,615	809,201	372,763	102,407
01/11/2048	311	1,267,999	755,059	346,938	94,909
01/12/2048	312	1,189,184	706,965	324,039	88,281
01/01/2049	313	1,120,274	664,869	303,969	82,463
01/02/2049	314	1,051,867	623,211	284,199	76,773
01/03/2049	315	985,191	582,813	265,166	71,357
01/04/2049	316	923,869	545,609	247,608	66,350
01/05/2049	317	864,422	509,664	230,726	61,573
01/06/2049	318	807,133	475,079	214,523	57,006
01/07/2049	319	751,088	441,365	198,809	52,614
01/08/2049	320	697,126	408,960	183,744	48,421
01/09/2049	321	646,259	378,477	169,615	44,509
01/10/2049	322	595,992	348,465	155,781	40,711
01/11/2049	323	549,566	320,776	143,038	37,222
01/12/2049	324	510,048	297,221	132,208	34,263
01/01/2050	325	480,493	279,524	124,020	32,005
01/02/2050	326	452,566	262,831	116,317	29,890
01/03/2050	327	426,936	247,566	109,310	27,982
01/04/2050	328	285,763	165,423	72,855	18,571
01/05/2050	329	260,796	150,722	66,217	16,810
01/06/2050	330	237,114	136,803	59,949	15,154
01/07/2050	331	213,488	122,971	53,755	13,532
01/08/2050	332	190,609	109,606	47,791	11,980
01/09/2050	333	170,124	97,660	42,474	10,602
01/10/2050	334	151,135	86,617	37,578	9,342
01/11/2050	335	132,588	75,859	32,827	8,126
01/12/2050	336	115,294	65,856	28,428	7,008
01/01/2051	337	100,133	57,099	24,585	6,035
01/02/2051	338	84,945	48,356	20,768	5,077
01/03/2051	339	70,502	40,073	17,171	4,181
01/04/2051	340	57,663	32,720	13,985	3,391
01/05/2051	341	45,134	25,568	10,901	2,632
01/06/2051	342	35,082	19,840	8,437	2,029
01/07/2051	343	26,278	14,836	6,294	1,507
01/08/2051	344	17,459	9,841	4,164	993
01/09/2051	345	10,174	5,725	2,416	574
01/10/2051	346	3,650	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
01/02/2052	350	0	0	0	0
01/03/2052	351	0	0	0	0
01/04/2052	352	0	0	0	0
01/05/2052	353	0	0	0	0
01/06/2052	354	0	0	0	0
01/07/2052	355	0	0	0	0
		1,425,580,153,094	1,271,782,756,668	1,087,023,055,464	864,698,569,411



**This addendum is optional**

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

HTT 2022

Reporting in Domestic Currency

[Please insert currency]

CONTENTS OF TAB 6

1. Additional information on the guarantee

2. Additional information on the asset

3. Additional information on the asset distribution

Field Number	1. Additional information on the programme			
	Investment Counterparties	Name	Local Entity Identifier (LEI)*	
E1.1.1	Source of funds/financing			
E1.1.2	Service	BNP Paribas Fortis	802610UUVWZVC15647	
E1.1.3	Bank service			
E1.1.4	BIS facilitator			
E1.1.5	Cash manager			
E1.1.6	Back-up cash manager			
E1.1.7	Account bank			
E1.1.8	Standby account bank			
E1.1.9	Account bank guarantor			
E1.1.10	Notary	Sichting BNP Paribas Placelandse		
E1.1.11	Notary	Notaris		
E1.1.12	Cover Pool Monitor	David De Schacht & Smeets De Haenderaker		
OE.1.1.1	where applicable - asset pool			
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the assets			
	Asset Description	Guarantee (if available)	Local Entity Identifier (LEI)*	Type of Issue
E2.1.1	Excess Cash	Excess Cash	Excess Cash LEI	CP
E2.1.2	Counterparty 1	Has completion	Has completion	Has completion
E2.1.3	Counterparty 2	Has completion	Has completion	Has completion
E2.1.4	Counterparty 3	Has completion	Has completion	Has completion
E2.1.5	Counterparty 4	Has completion	Has completion	Has completion
E2.1.6	Counterparty 5	Has completion	Has completion	Has completion
E2.1.7	Counterparty 6	Has completion	Has completion	Has completion
E2.1.8	Counterparty 7	Has completion	Has completion	Has completion
E2.1.9	Counterparty 8	Has completion	Has completion	Has completion
E2.1.10	Counterparty 9	Has completion	Has completion	Has completion
E2.1.11	Counterparty 10	Has completion	Has completion	Has completion
E2.1.12	Counterparty 11	Has completion	Has completion	Has completion
E2.1.13	Counterparty 12	Has completion	Has completion	Has completion
E2.1.14	Counterparty 13	Has completion	Has completion	Has completion
E2.1.15	Counterparty 14	Has completion	Has completion	Has completion
E2.1.16	Counterparty 15	Has completion	Has completion	Has completion
E2.1.17	Counterparty 16	Has completion	Has completion	Has completion
E2.1.18	Counterparty 17	Has completion	Has completion	Has completion
E2.1.19	Counterparty 18	Has completion	Has completion	Has completion
E2.1.20	Counterparty 19	Has completion	Has completion	Has completion
E2.1.21	Counterparty 20	Has completion	Has completion	Has completion
E2.1.22	Counterparty 21	Has completion	Has completion	Has completion
E2.1.23	Counterparty 22	Has completion	Has completion	Has completion
E2.1.24	Counterparty 23	Has completion	Has completion	Has completion
E2.1.25	Counterparty 24	Has completion	Has completion	Has completion
E2.1.26	Counterparty 25	Has completion	Has completion	Has completion
OE.2.1				
OE.2.2				
OE.2.3				
OE.2.4				
OE.2.5				
OE.2.6				
OE.2.7				
OE.2.8				
OE.2.9				
OE.2.10				
OE.2.11				
OE.2.12				
OE.2.13				
	3. Additional information on the asset distribution			
	3. General Information		Total Assets	
E3.1.1	Winkhof Avenue Residences (Incofin)*		51.43	
E3.1.2	Winkhof Avenue Villareux (Incofin)**		176.27	
OE.3.1				
OE.3.2				
OE.3.3				
OE.3.4				
	3. Assets		Total Assets	
E3.1.1	1 - Other		0.00%	0.00%
E3.1.2	2 - 500 - 1000		0.17%	0.10%
E3.1.3	3 - 1000 - 5000		0.00%	0.00%
E3.1.4	4 - 5000 - 10000		0.00%	0.00%
E3.1.5	5 - 10000 - 50000		0.00%	0.00%
OE.3.1				
OE.3.2				
OE.3.3				
OE.3.4				

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	N021
Not relevant for the issuer and/or CB programme at the present time	N023
Not available at the present time	N023
Confidential	N024

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

\*\* Weighted Average Maturity = Remainder Term to Maturity

\*\* Weighted Average Maturity = Remaining Term to Maturity