



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

Please read the T&Cs carefully before you start to use the Site. By clicking "**Accept**" you indicate that you accept these T&Cs and that you agree to abide by them.

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation. The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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



SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/1/2022

Cut-off Date: 31/1/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		(Please insert currency)			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. References to Capital Requirements Regulation (CRR) 129(7)					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					
Field Number					
1. Basic Facts					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	01/31/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,241.2			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	18,710.6			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11,608.4			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	32.5%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	152.2%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	61.2%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	15,241.2	99.4%		
G.3.3.2	Public Sector				
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91.5	0.6%		
G.3.3.5	Other	0.0	0.0%		
G.3.3.6	Total	15,332.7	100.0%		
OG.3.3.1	a/w (if relevant, please specify)		0.0%		
OG.3.3.2	a/w (if relevant, please specify)		0.0%		
OG.3.3.3	a/w (if relevant, please specify)		0.0%		
OG.3.3.4	a/w (if relevant, please specify)		0.0%		
OG.3.3.5	a/w (if relevant, please specify)		0.0%		
OG.3.3.6	a/w (if relevant, please specify)		0.0%		
4. Cover Pool Amortisation Profile					
		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	320.9	ND1	2.11%	
G.3.4.3	1 - 1 Y	463.0	ND1	3.04%	
G.3.4.4	2 - 3 Y	605.8	ND1	3.97%	
G.3.4.5	3 - 4 Y	1,029.8	ND1	6.76%	
G.3.4.6	4 - 5 Y	996.9	ND1	6.54%	
G.3.4.7	5 - 10 Y	7,715.0	ND1	50.62%	
G.3.4.8	10+ Y	4,109.9	ND1	26.97%	
G.3.4.9	Total	15,241.2	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5 y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5 y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds					
		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.1	7.1		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	5 - 10 Y	9,000.0	11,500.0	78.3%	100.0%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5 y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5 y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
6. Cover Assets - Currency					
		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	15,241.2	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	15,241.2	0.0	100.0%	0.0%
OG.3.6.1	a/w (if relevant, please specify)			0.0	
OG.3.6.2	a/w (if relevant, please specify)			0.0	
OG.3.6.3	a/w (if relevant, please specify)			0.0	
OG.3.6.4	a/w (if relevant, please specify)			0.0	
OG.3.6.5	a/w (if relevant, please specify)			0.0	
OG.3.6.6	a/w (if relevant, please specify)			0.0	
OG.3.6.7	a/w (if relevant, please specify)			0.0	
OG.3.6.8	a/w (if relevant, please specify)			0.0	
OG.3.6.9	a/w (if relevant, please specify)			0.0	

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)		
G.3.7.1	EUR	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	o/w (if relevant, please specify)		0.0				
OG.3.7.2	o/w (if relevant, please specify)		0.0				
OG.3.7.3	o/w (if relevant, please specify)		0.0				
OG.3.7.4	o/w (if relevant, please specify)		0.0				
OG.3.7.5	o/w (if relevant, please specify)		0.0				
OG.3.7.6	o/w (if relevant, please specify)		0.0				
OG.3.7.7	o/w (if relevant, please specify)		0.0				
OG.3.7.8	o/w (if relevant, please specify)		0.0				
OG.3.7.9	o/w (if relevant, please specify)		0.0				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)		
G.3.8.1	Fixed coupon	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	o/w EU qts or quasi qts		0.0%				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) qts or quasi qts		0.0%				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) qts or quasi qts		0.0%				
OG.3.9.4	o/w EU central banks		0.0%				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%				
OG.3.9.7	o/w CQS1 credit institutions		0.0%				
OG.3.9.8	o/w CQS2 credit institutions		0.0%				
OG.3.9.9							
OG.3.9.10							
OG.3.9.11							
OG.3.9.12							
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets			
G.3.10.1	Domestic (Country of Issuer)	91.5		100.0%			
G.3.10.2	Eurozone	0.0		0.0%			
G.3.10.3	Rest of European Union (EU)	0.0		0.0%			
G.3.10.4	European Economic Area (not member of EU)	0.0		0.0%			
G.3.10.5	Switzerland	0.0		0.0%			
G.3.10.6	Australia	0.0		0.0%			
G.3.10.7	Brazil	0.0		0.0%			
G.3.10.8	Canada	0.0		0.0%			
G.3.10.9	Japan	0.0		0.0%			
G.3.10.10	Korea	0.0		0.0%			
G.3.10.11	New Zealand	0.0		0.0%			
G.3.10.12	Singapore	0.0		0.0%			
G.3.10.13	US	0.0		0.0%			
G.3.10.14	Other	0.0		0.0%			
G.3.10.15	Total EU	91.5		100.0%			
G.3.10.16	Total	91.5		100.0%			
OG.3.10.1	o/w (if relevant, please specify)		0.0%				
OG.3.10.2	o/w (if relevant, please specify)		0.0%				
OG.3.10.3	o/w (if relevant, please specify)		0.0%				
OG.3.10.4	o/w (if relevant, please specify)		0.0%				
OG.3.10.5	o/w (if relevant, please specify)		0.0%				
OG.3.10.6	o/w (if relevant, please specify)		0.0%				
OG.3.10.7	o/w (if relevant, please specify)		0.0%				
OG.3.10.8	o/w (if relevant, please specify)		0.0%				
OG.3.10.9	o/w (if relevant, please specify)		0.0%				
OG.3.10.10	o/w (if relevant, please specify)		0.0%				
OG.3.10.11	o/w (if relevant, please specify)		0.0%				
OG.3.10.12	o/w (if relevant, please specify)		0.0%				
OG.3.10.13	o/w (if relevant, please specify)		0.0%				
OG.3.10.14	o/w (if relevant, please specify)		0.0%				
OG.3.10.15	o/w (if relevant, please specify)		0.0%				
OG.3.10.16	o/w (if relevant, please specify)		0.0%				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds		
G.3.11.1	Substitute and other marketable assets	91.5		0.60%	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	o/w (if relevant, please specify)						
OG.3.11.2	o/w (if relevant, please specify)						
OG.3.11.3	o/w (if relevant, please specify)						
OG.3.11.4	o/w (if relevant, please specify)						
OG.3.11.5	o/w (if relevant, please specify)						
OG.3.11.6	o/w (if relevant, please specify)						
OG.3.11.7	o/w (if relevant, please specify)						
12. Bond List		https://www.coveredbondlabel.com/issuer/1					
G.3.12.1	Bond list	31/					
13. Derivatives & Swaps							
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.0					
G.3.13.2	Type of interest rate swaps (intra-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)		Row	Row				
129(7)							
<i>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.</i>							
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:	162					
G.4.1.9	(ii) Currency risk - covered bond:	137					
G.4.1.10	(Please refer to "Tab D. WTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary					
G.4.1.11	(iii) Maturity structure of cover assets:	65					
G.4.1.12	(iii) Maturity structure of covered bonds:	88					
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets				
OG.4.1.1							
OG.4.1.2							
OG.4.1.3							
OG.4.1.4							
OG.4.1.5							
OG.4.1.6							
OG.4.1.7							
OG.4.1.8							
OG.4.1.9							
OG.4.1.10							

5. References to Capital Requirements Regulation (CRR)

129(1)

OG.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		(Please insert currency)		
CONTENT OF TAB B1				
7. Mortgage Assets				
7.A Residential Cover Pool				
7.B Commercial Cover Pool				
Field Number	7. Mortgage Assets			
1. Portfolio Tree Information				
	Nominal (mrd)		% Total Mortgages	
M.7.1.1	Residential	15,241.2	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	15,241.2	100.0%	
OM.7.1.1	n/a (Please use Concentrations / Multi-family assets)		0.0%	
OM.7.1.2	n/a (Forest & Agriculture)		0.0%	
OM.7.1.3	n/a (If relevant, please specify)		0.0%	
OM.7.1.4	n/a (If relevant, please specify)		0.0%	
OM.7.1.5	n/a (If relevant, please specify)		0.0%	
OM.7.1.6	n/a (If relevant, please specify)		0.0%	
OM.7.1.7	n/a (If relevant, please specify)		0.0%	
OM.7.1.8	n/a (If relevant, please specify)		0.0%	
OM.7.1.9	n/a (If relevant, please specify)		0.0%	
OM.7.1.10	n/a (If relevant, please specify)		0.0%	
OM.7.1.11	n/a (If relevant, please specify)		0.0%	
2. General Information				
	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	225,681.0	225,681.00	
OM.7.2.1	Number of borrowers	108,092.0	108,092.00	
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.00	
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risk				
	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest measures	0.42%	0.42%	
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100.00%	0.00%	
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	100.00%	
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	
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	Russia			
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	n/a (If relevant, please specify)			
OM.7.4.2	n/a (If relevant, please specify)			
OM.7.4.3	n/a (If relevant, please specify)			
OM.7.4.4	n/a (If relevant, please specify)			
OM.7.4.5	n/a (If relevant, please specify)			
OM.7.4.6	n/a (If relevant, please specify)			
OM.7.4.7	n/a (If relevant, please specify)			
OM.7.4.8	n/a (If relevant, please specify)			
OM.7.4.9	n/a (If relevant, please specify)			
OM.7.4.10	n/a (If relevant, please specify)			
5. Breakdown by nature of main country of origin				
	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Netherlands	15.00%	0.00%	15.7%
M.7.5.2	Vlaams-Brabant	14.84%	0.00%	14.84%
M.7.5.3	Oost-Vlaanderen	15.43%	0.00%	15.43%
M.7.5.4	Brussels	8.6%	0.00%	8.6%
M.7.5.5	West-Vlaanderen	10.86%	0.00%	11.01%
M.7.5.6	Limburg	8.08%	0.00%	8.1%
M.7.5.7	Liège	7.42%	0.00%	7.4%
M.7.5.8	Hainaut	6.99%	0.00%	7.0%
M.7.5.9	Brabant Wallon	5.19%	0.00%	5.2%
M.7.5.10	Namur	4.33%	0.00%	4.3%
M.7.5.11	Luxembourg	2.7%	0.00%	2.7%
M.7.5.12	Other	0.2%	0.00%	0.3%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	61.11%	0.00%	61.11%	
M.7.6.2	Flexible rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	16.89%	0.00%	16.9%	
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	4.51%	0.00%	4.5%	
M.7.7.2	Amortising	95.49%	0.00%	95.5%	
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 Securing		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	≤ 12 months	5.49%	0.00%	5.5%	
M.7.8.2	> 12 - 24 months	15.17%	0.00%	15.2%	
M.7.8.3	> 24 - 60 months	30.24%	0.00%	30.2%	
M.7.8.4	> 60 - 180 months	14.16%	0.00%	14.2%	
M.7.8.5	> 180 months	34.95%	0.00%	34.9%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%	0.0%	0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
7.A. Loan Size Information		Notional	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (USD)	67.5			
By buckets (mil)					
M.7A.10.2	<=100K	7,140.4	176,642.0	46.6%	78.3%
M.7A.10.3	>100K and <=200K	5,454.9	40,960.0	35.8%	17.8%
M.7A.10.4	>200K and <=300K	1,556.8	6,541.0	10.2%	2.9%
M.7A.10.5	>300K and <=400K	501.9	1,473.0	3.3%	0.7%
M.7A.10.6	>400K	587.4	956.0	3.9%	0.4%
M.7A.10.10	Total	15,241.2	225,481	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Notional	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.2%			
By LTV buckets (mil)					
M.7A.11.2	<=0 - <=0%	4,621.9	99,804.0	30.3%	44.2%
M.7A.11.3	>0 - <=5%	1,599.2	25,179.0	10.5%	11.2%
M.7A.11.4	>5 - <=10%	1,754.5	14,394.0	11.5%	10.8%
M.7A.11.5	>10 - <=15%	1,869.8	23,251.0	12.3%	10.3%
M.7A.11.6	>15 - <=20%	2,036.3	22,506.0	13.4%	10.0%
M.7A.11.7	>20 - <=30%	2,000.6	18,961.0	13.1%	8.4%
M.7A.11.8	>30 - <=40%	1,020.5	7,812.0	6.7%	3.5%
M.7A.11.9	>40%	371.7	1,654.0	2.5%	1.6%
M.7A.11.10	Total	15,241.2	225,481	100.0%	100.0%
12. Loan to Value (LTV) Information - INDEXED		Notional	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	52.3%			
By LTV buckets (mil)					
M.7A.12.2	<=0 - <=0%	5,027.2	110,467.0	37.1%	52.9%
M.7A.12.3	>0 - <=5%	1,671.3	21,831.0	11.0%	10.0%
M.7A.12.4	>5 - <=10%	1,762.3	22,487.0	11.6%	10.0%
M.7A.12.5	>10 - <=15%	1,773.7	20,385.0	11.6%	9.0%
M.7A.12.6	>15 - <=20%	1,755.4	18,049.0	11.5%	8.0%
M.7A.12.7	>20 - <=30%	1,461.5	12,654.0	9.6%	5.6%
M.7A.12.8	>30 - <=40%	893.1	6,501.0	5.9%	2.9%
M.7A.12.9	>40%	286.7	1,405.0	1.9%	1.2%
M.7A.12.10	Total	15,241.2	225,481	100.0%	100.0%
OM.7A.12.1	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.2	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.3	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.4	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.5	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.6	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.7	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.8	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.9	q1/r <100 - <=100%			0.0%	0.0%
OM.7A.12.10	q1/r <100 - <=100%			0.0%	0.0%

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	Rare-to-let/then-renter 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	n/a Private rental				
OM.7A.13.2	n/a Multi-family housing				
OM.7A.13.3	n/a Buildings under construction				
OM.7A.13.4	n/a Buildings land				
OM.7A.13.5	n/a If relevant, please specify				
OM.7A.13.6	n/a If relevant, please specify				
OM.7A.13.7	n/a If relevant, please specify				
OM.7A.13.8	n/a If relevant, please specify				
OM.7A.13.9	n/a If relevant, please specify				
OM.7A.13.10	n/a If relevant, please specify				
14. Loan by Rating		% Residential Loans			
M.7A.14.1	1st Item / No prior rating	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 BIC - optional		Nominal (m€)	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 (kWh/m2 per year) - optional		Nominal (m€)	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 (m€)	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 (m€)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	Other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (m€)	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 (m€)	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		

78 Commercial Cover Pool		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.21.1	Average loan size (USD)				
By Buckets (incl):					
M.78.21.2	TBC at a country level	(For completion)	(For completion)		
M.78.21.3	TBC at a country level	(For completion)	(For completion)		
M.78.21.4	TBC at a country level	(For completion)	(For completion)		
M.78.21.5	TBC at a country level	(For completion)	(For completion)		
M.78.21.6	TBC at a country level	(For completion)	(For completion)		
M.78.21.7	TBC at a country level	(For completion)	(For completion)		
M.78.21.8	TBC at a country level	(For completion)	(For completion)		
M.78.21.9	TBC at a country level	(For completion)	(For completion)		
M.78.21.10	TBC at a country level	(For completion)	(For completion)		
M.78.21.11	TBC at a country level	(For completion)	(For completion)		
M.78.21.12	TBC at a country level	(For completion)	(For completion)		
M.78.21.13	TBC at a country level	(For completion)	(For completion)		
M.78.21.14	TBC at a country level	(For completion)	(For completion)		
M.78.21.15	TBC at a country level	(For completion)	(For completion)		
M.78.21.16	TBC at a country level	(For completion)	(For completion)		
M.78.21.17	TBC at a country level	(For completion)	(For completion)		
M.78.21.18	TBC at a country level	(For completion)	(For completion)		
M.78.21.19	TBC at a country level	(For completion)	(For completion)		
M.78.21.20	TBC at a country level	(For completion)	(For completion)		
M.78.21.21	TBC at a country level	(For completion)	(For completion)		
M.78.21.22	TBC at a country level	(For completion)	(For completion)		
M.78.21.23	TBC at a country level	(For completion)	(For completion)		
M.78.21.24	TBC at a country level	(For completion)	(For completion)		
M.78.21.25	TBC at a country level	(For completion)	(For completion)		
M.78.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.22.1	Weighted Average (LTV %)	(For completion)			
By LTV Buckets (incl):					
M.78.22.2	<= 40%	(For completion)	(For completion)		
M.78.22.3	>40 - <=60 %	(For completion)	(For completion)		
M.78.22.4	>60 - <=70 %	(For completion)	(For completion)		
M.78.22.5	>70 - <=80 %	(For completion)	(For completion)		
M.78.22.6	>80 - <=90 %	(For completion)	(For completion)		
M.78.22.7	>90 - <=100 %	(For completion)	(For completion)		
M.78.22.8	>100%	(For completion)	(For completion)		
M.78.22.9	Total	0.0	0	0.0%	0.0%
OM.78.22.1	a/w <100 - <=100 %				
OM.78.22.2	a/w <100 - <=100 %				
OM.78.22.3	a/w <100 - <=100 %				
OM.78.22.4	a/w <100 - <=100 %				
OM.78.22.5	a/w <140 - <=150 %				
OM.78.22.6	a/w >150 %				
OM.78.22.7					
OM.78.22.8					
OM.78.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average (LTV %)	(Mark as NDI if not relevant)			
By LTV Buckets (incl):					
M.78.23.2	<= 40%	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.3	>40 - <=60 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.4	>60 - <=70 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.5	>70 - <=80 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.6	>80 - <=90 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.7	>90 - <=100 %	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.8	>100%	(Mark as NDI if not relevant)	(Mark as NDI if not relevant)		
M.78.23.9	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w <100 - <=100 %				
OM.78.23.2	a/w <100 - <=100 %				
OM.78.23.3	a/w <100 - <=100 %				
OM.78.23.4	a/w <100 - <=100 %				
OM.78.23.5	a/w <140 - <=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial Loans			
M.78.24.1	Hotel	(For completion)			
M.78.24.2	Office	(For completion)			
M.78.24.3	Hotel/Tourism	(For completion)			
M.78.24.4	Shopping malls	(For completion)			
M.78.24.5	Industry	(For completion)			
M.78.24.6	Agriculture	(For completion)			
M.78.24.7	Other commercially used	(For completion)			
M.78.24.8	Hospital	(For completion)			
M.78.24.9	School	(For completion)			
M.78.24.10	other RE with a social relevant purpose	(For completion)			
M.78.24.11	Land	(For completion)			
M.78.24.12	Property developers / builds under construction	(For completion)			
M.78.24.13	Other	(For completion)			
OM.78.24.1	a/w Cultural assets				
OM.78.24.2	a/w IF relevant, please specify				
OM.78.24.3	a/w IF relevant, please specify				
OM.78.24.4	a/w IF relevant, please specify				
OM.78.24.5	a/w IF relevant, please specify				
OM.78.24.6	a/w IF relevant, please specify				
OM.78.24.7	a/w IF relevant, please specify				
OM.78.24.8	a/w IF relevant, please specify				
OM.78.24.9	a/w IF relevant, please specify				
OM.78.24.10	a/w IF relevant, please specify				
OM.78.24.11	a/w IF relevant, please specify				
OM.78.24.12	a/w IF relevant, please specify				
OM.78.24.13	a/w IF relevant, please specify				
OM.78.24.14	a/w IF relevant, please specify				
25. EPC Information of the Financed CRE - optional		Nominal (€m)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	(For completion)	(For completion)		
M.78.25.2	TBC at a country level	(For completion)	(For completion)		
M.78.25.3	TBC at a country level	(For completion)	(For completion)		
M.78.25.4	TBC at a country level	(For completion)	(For completion)		
M.78.25.5	TBC at a country level	(For completion)	(For completion)		
M.78.25.6	TBC at a country level	(For completion)	(For completion)		
M.78.25.7	TBC at a country level	(For completion)	(For completion)		
M.78.25.8	TBC at a country level	(For completion)	(For completion)		
M.78.25.9	TBC at a country level	(For completion)	(For completion)		
M.78.25.10	TBC at a country level	(For completion)	(For completion)		
M.78.25.11	TBC at a country level	(For completion)	(For completion)		
M.78.25.12	TBC at a country level	(For completion)	(For completion)		
M.78.25.13	TBC at a country level	(For completion)	(For completion)		
M.78.25.14	TBC at a country level	(For completion)	(For completion)		
M.78.25.15	TBC at a country level	(For completion)	(For completion)		
M.78.25.16	TBC at a country level	(For completion)	(For completion)		
M.78.25.17	TBC at a country level	(For completion)	(For completion)		
M.78.25.18	TBC at a country level	(For completion)	(For completion)		
M.78.25.19	no data	(For completion)	(For completion)		
M.78.25.20	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (€m)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	(For completion)	(For completion)		
M.78.26.2	TBC at a country level	(For completion)	(For completion)		
M.78.26.3	TBC at a country level	(For completion)	(For completion)		
M.78.26.4	TBC at a country level	(For completion)	(For completion)		
M.78.26.5	TBC at a country level	(For completion)	(For completion)		
M.78.26.6	TBC at a country level	(For completion)	(For completion)		
M.78.26.7	TBC at a country level	(For completion)	(For completion)		
M.78.26.8	TBC at a country level	(For completion)	(For completion)		
M.78.26.9	TBC at a country level	(For completion)	(For completion)		
M.78.26.10	TBC at a country level	(For completion)	(For completion)		
M.78.26.11	TBC at a country level	(For completion)	(For completion)		
M.78.26.12	TBC at a country level	(For completion)	(For completion)		
M.78.26.13	TBC at a country level	(For completion)	(For completion)		
M.78.26.14	TBC at a country level	(For completion)	(For completion)		
M.78.26.15	TBC at a country level	(For completion)	(For completion)		
M.78.26.16	TBC at a country level	(For completion)	(For completion)		
M.78.26.17	TBC at a country level	(For completion)	(For completion)		
M.78.26.18	no data	(For completion)	(For completion)		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (€m)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	(For completion)	(For completion)		
M.78.27.2	1919 - 1945	(For completion)	(For completion)		
M.78.27.3	1946 - 1960	(For completion)	(For completion)		
M.78.27.4	1961 - 1970	(For completion)	(For completion)		
M.78.27.5	1971 - 1980	(For completion)	(For completion)		
M.78.27.6	1981 - 1990	(For completion)	(For completion)		
M.78.27.7	1991 - 2000	(For completion)	(For completion)		
M.78.27.8	2001 - 2005	(For completion)	(For completion)		
M.78.27.9	2006 and later	(For completion)	(For completion)		
M.78.27.10	no data	(For completion)	(For completion)		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (€m)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	(For completion)	(For completion)		
M.78.28.2	Existing Property	(For completion)	(For completion)		
M.78.28.3	other	(For completion)	(For completion)		
M.78.28.4	no data	(For completion)	(For completion)		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per unit) - optional		Nominal (€m)	Number of CRE	% Residential Loans	% No. of CRE
M.78.29.1	TBC at a country level	(For completion)	(For completion)		
M.78.29.2	TBC at a country level	(For completion)	(For completion)		
M.78.29.3	TBC at a country level	(For completion)	(For completion)		
M.78.29.4	TBC at a country level	(For completion)	(For completion)		
M.78.29.5	TBC at a country level	(For completion)	(For completion)		
M.78.29.6	TBC at a country level	(For completion)	(For completion)		
M.78.29.7	TBC at a country level	(For completion)	(For completion)		
M.78.29.8	TBC at a country level	(For completion)	(For completion)		
M.78.29.9	TBC at a country level	(For completion)	(For completion)		
M.78.29.10	TBC at a country level	(For completion)	(For completion)		
M.78.29.11	TBC at a country level	(For completion)	(For completion)		
M.78.29.12	TBC at a country level	(For completion)	(For completion)		
M.78.29.13	TBC at a country level	(For completion)	(For completion)		
M.78.29.14	TBC at a country level	(For completion)	(For completion)		
M.78.29.15	TBC at a country level	(For completion)	(For completion)		
M.78.29.16	TBC at a country level	(For completion)	(For completion)		
M.78.29.17	TBC at a country level	(For completion)	(For completion)		
M.78.29.18	no data	(For completion)	(For completion)		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



BNP PARIBAS
FORTIS

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/01/2022

Contact Details:

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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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	25/02/2022	4.07	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.07	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.30	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.30	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.86	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Rema	6.14

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,241,205,612 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	660,097,765 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	39.07 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,202,829,540 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.11 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,334,987 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	660,097,765 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,202,829,540
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	112.65 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,035,742,847 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,033,582,847
Total Interest Proceeds Public Finance Exposures	2,160,000
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0

Principal Proceeds Cover Assets	15,992,727,887 (IX)
Total Principal Proceeds Residential Mortgage Loans	15,241,205,612
Total Principal Proceeds Public Finance Exposures	91,424,510
Total Principal Proceeds Financial Institution Exposures	660,097,765
Impact Derivatives	0

Interest Requirement Covered Bonds	250,650,000
Costs, Fees and expenses Covered Bonds	96,218,621
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,181,602,113

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,417,685,723
Cumulative Cash Outflow Next 180 Days	-43,584,422 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,374,101,301

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	91,424,510
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	55,674,510

Cover Pool Summary

Portfolio Cut-off Date 31/01/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,241,205,612.24
Principal Redemptions between Cut-off Date and Maturity Date	15,241,205,612.24
Interest Payments between Cut-off Date and Maturity Date	2,033,582,846.79
Number of borrowers	108,092
Number of loans	225,681
Average Outstanding Balance per borrower	141,002
Average Outstanding Balance per loan	67,534
Weighted average Current Loan to Current Value	52.29%
Weighted average seasoning (in Years)	3.80
Weighted average remaining maturity (in years, at 0% CPR)	14.91
Weighted average initial maturity (in years, at 0% CPR)	18.71
Percentage of Fixed Rate Loans	83.11%
Percentage of Variable Rate Loans	16.89%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.72%
Weighted average interest rate Variable Rate Loans	1.44%
Weighted Remaining average life (in years, at 0% CPR)	7.77
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.68

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 660,097,765

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 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
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 %
Standar & 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



Stratification Tables

Portfolio Cut-off Date: 31/01/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,391,487,569.83	15.69 %	34,646	15.35 %
Oost-Vlaanderen	2,352,155,792.25	15.43 %	36,544	16.19 %
Vlaams-Brabant	2,186,212,598.53	14.34 %	31,003	13.74 %
West-Vlaanderen	1,670,437,840.62	10.96 %	27,905	12.36 %
Brussels	1,306,622,574.22	8.57 %	12,553	5.56 %
Limburg	1,230,965,314.32	8.08 %	21,192	9.39 %
Liège	1,130,421,510.29	7.42 %	17,585	7.79 %
Hainaut	1,065,628,393.75	6.99 %	17,247	7.64 %
Brabant Wallon	786,075,098.13	5.16 %	9,626	4.27 %
Namur	662,915,238.68	4.35 %	10,474	4.64 %
Luxembourg	417,330,401.61	2.74 %	6,187	2.74 %
Other	40,953,280.01	0.27 %	719	0.32 %
	15,241,205,612.24	100.00 %	225,681	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	835,696,341.81	5.48 %	7,825	3.47 %
>1 and <=2	2,311,729,460.01	15.17 %	24,139	10.70 %
>2 and <=3	4,608,377,875.55	30.24 %	54,731	24.25 %
>3 and <=4	2,152,363,691.66	14.12 %	29,403	13.03 %
>4 and <=5	1,337,311,186.19	8.77 %	19,652	8.71 %
>5 and <=6	1,956,555,347.83	12.84 %	35,429	15.70 %
>6 and <=7	845,092,422.77	5.54 %	17,909	7.94 %
>7 and <=8	263,843,765.21	1.73 %	6,175	2.74 %
>8 and <=9	82,076,165.91	0.54 %	2,175	0.96 %
>9 and <=10	51,768,366.47	0.34 %	1,797	0.80 %
>10 and <=11	160,499,286.64	1.05 %	7,508	3.33 %
>11 and <=12	277,323,110.06	1.82 %	6,734	2.98 %
>12 and <=13	175,242,889.88	1.15 %	4,258	1.89 %
>13 and <=14	24,701,423.05	0.16 %	767	0.34 %
>14 and <=15	17,751,540.13	0.12 %	422	0.19 %
>15 and <=16	19,096,327.18	0.13 %	613	0.27 %
>16 and <=17	67,487,892.62	0.44 %	2,457	1.09 %
>17 and <=18	35,537,838.68	0.23 %	2,032	0.90 %
>18 and <=19	12,390,547.63	0.08 %	1,235	0.55 %
>19 and <=20	3,418,534.69	0.02 %	178	0.08 %
>20 and <=21	400,151.62	0.00 %	35	0.02 %
>21 and <=22	595,335.03	0.00 %	38	0.02 %
>22 and <=23	1,385,743.09	0.01 %	114	0.05 %
>23 and <=24	165,817.72	0.00 %	16	0.01 %
>24 and <=25	212,251.78	0.00 %	20	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	5,597.32	0.00 %	4	0.00 %
>25 and <=26	51,565.06	0.00 %	7	0.00 %
>28 and <=29	42,042.74	0.00 %	2	0.00 %
	15,241,205,612.24	100.00 %	225,681	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	567,099.93	0.00 %	3,344	1.48 %
<=1	106,634,254.75	0.70 %	3,407	1.51 %
>1 and <=2	142,513,233.01	0.94 %	5,138	2.28 %
>2 and <=3	218,512,920.55	1.43 %	6,676	2.96 %
>3 and <=4	271,649,754.84	1.78 %	8,695	3.85 %
>4 and <=5	339,641,913.94	2.23 %	11,253	4.99 %
>5 and <=6	282,181,541.74	1.85 %	7,890	3.50 %
>6 and <=7	443,830,629.04	2.91 %	11,157	4.94 %
>7 and <=8	663,163,023.28	4.35 %	14,704	6.52 %
>8 and <=9	474,344,053.40	3.11 %	9,797	4.34 %
>9 and <=10	561,872,146.47	3.69 %	10,912	4.84 %
>10 and <=11	574,112,023.74	3.77 %	9,271	4.11 %
>11 and <=12	633,217,748.21	4.15 %	9,581	4.25 %
>12 and <=13	913,023,533.91	5.99 %	12,985	5.75 %
>13 and <=14	664,361,792.22	4.36 %	9,146	4.05 %
>14 and <=15	778,996,454.82	5.11 %	9,932	4.40 %
>15 and <=16	689,859,757.68	4.53 %	8,442	3.74 %
>16 and <=17	881,441,613.44	5.78 %	10,321	4.57 %
>17 and <=18	1,406,929,681.56	9.23 %	15,245	6.76 %
>18 and <=19	975,035,509.13	6.40 %	10,567	4.68 %
>19 and <=20	766,530,585.99	5.03 %	7,886	3.49 %
>20 and <=21	476,013,727.37	3.12 %	4,880	2.16 %
>21 and <=22	576,317,070.59	3.78 %	5,651	2.50 %
>22 and <=23	1,284,726,627.40	8.43 %	10,747	4.76 %
>23 and <=24	829,302,595.87	5.44 %	6,081	2.69 %
>24 and <=25	258,358,650.22	1.70 %	1,722	0.76 %
>25 and <=26	8,875,699.95	0.06 %	86	0.04 %
>26 and <=27	9,078,218.28	0.06 %	78	0.03 %
>27 and <=28	7,647,831.00	0.05 %	65	0.03 %
>28 and <=29	1,618,708.75	0.01 %	13	0.01 %
>29 and <=30	619,211.16	0.00 %	7	0.00 %
>40 and <=41	228,000.00	0.00 %	2	0.00 %
15,241,205,612.24	100.00 %		225,681	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,149,135.69	0.01 %	29	0.01 %
>1 and <=2	21,584,930.81	0.14 %	247	0.11 %
>2 and <=3	39,826,740.25	0.26 %	419	0.19 %
>3 and <=4	17,137,268.37	0.11 %	370	0.16 %
>4 and <=5	302,439,600.09	1.98 %	2,356	1.04 %
>5 and <=6	25,813,264.92	0.17 %	1,091	0.48 %
>6 and <=7	54,947,890.32	0.36 %	1,806	0.80 %
>7 and <=8	74,213,995.76	0.49 %	2,497	1.11 %
>8 and <=9	101,357,730.58	0.67 %	2,999	1.33 %
>9 and <=10	1,211,299,487.70	7.95 %	32,726	14.50 %
>10 and <=11	150,444,100.70	0.99 %	7,588	3.36 %
>11 and <=12	230,549,612.68	1.51 %	4,706	2.09 %
>12 and <=13	718,128,246.42	4.71 %	13,684	6.06 %
>13 and <=14	138,116,817.59	0.91 %	2,757	1.22 %
>14 and <=15	1,829,962,459.45	12.01 %	30,547	13.54 %
>15 and <=16	180,585,314.55	1.18 %	2,931	1.30 %
>16 and <=17	247,503,517.60	1.62 %	3,729	1.65 %
>17 and <=18	896,435,796.15	5.88 %	12,288	5.44 %
>18 and <=19	228,102,526.96	1.50 %	5,253	2.33 %
>19 and <=20	3,602,541,253.77	23.64 %	44,807	19.85 %
>20 and <=21	313,838,450.53	2.06 %	4,269	1.89 %
>21 and <=22	162,509,269.11	1.07 %	2,293	1.02 %
>22 and <=23	206,091,772.07	1.35 %	2,675	1.19 %
>23 and <=24	127,074,343.14	0.83 %	1,599	0.71 %
>24 and <=25	3,614,599,100.35	23.72 %	33,838	14.99 %
>25 and <=26	456,394,748.77	2.99 %	4,435	1.97 %
>26 and <=27	23,793,493.14	0.16 %	255	0.11 %
>27 and <=28	12,455,305.52	0.08 %	146	0.06 %
>28 and <=29	8,693,860.11	0.06 %	101	0.04 %
>29 and <=30	208,173,174.87	1.37 %	2,811	1.25 %
>30 and <=31	30,634,538.12	0.20 %	373	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	351,855.34	0.00 %	5	0.00 %
>35 and <=36	105,467.50	0.00 %	2	0.00 %
>36 and <=37	113,529.11	0.00 %	1	0.00 %
>39 and <=40	301,566.13	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,311,402.84	0.02 %	33	0.01 %
>40 and <=41	89,810.59	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
>42 and <=43	228,000.00	0.00 %	2	0.00 %
15,241,205,612.24	100.00 %		225,681	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	5,247.81	0.00 %	2	0.00 %
1993	42,392.25	0.00 %	4	0.00 %
1996	51,565.06	0.00 %	5	0.00 %
1997	207,540.51	0.00 %	19	0.01 %
1998	170,528.99	0.00 %	19	0.01 %
1999	1,308,698.97	0.01 %	107	0.05 %
2000	652,789.48	0.00 %	43	0.02 %
2001	379,516.85	0.00 %	29	0.01 %
2002	2,839,892.46	0.02 %	163	0.07 %
2003	12,251,408.18	0.08 %	1,166	0.52 %
2004	30,462,252.56	0.20 %	1,866	0.83 %
2005	69,728,187.70	0.46 %	2,598	1.15 %
2006	22,212,775.91	0.15 %	697	0.31 %
2007	16,896,591.68	0.11 %	424	0.19 %
2008	20,228,501.24	0.13 %	620	0.27 %
2009	163,017,619.89	1.07 %	4,036	1.79 %
2010	280,610,127.19	1.84 %	6,719	2.98 %
2011	171,564,720.16	1.13 %	7,810	3.46 %
2012	50,075,593.02	0.33 %	1,751	0.78 %
2013	84,386,994.92	0.55 %	2,244	0.99 %
2014	215,413,992.01	1.41 %	5,029	2.23 %
2015	868,382,396.18	5.70 %	18,497	8.20 %
2016	1,833,998,839.65	12.03 %	33,741	14.95 %
2017	1,357,292,879.30	8.91 %	20,117	8.91 %
2018	2,168,253,118.06	14.23 %	29,649	13.14 %
2019	4,352,603,902.24	28.56 %	51,753	22.93 %
2020	2,582,389,727.88	16.94 %	27,711	12.28 %
2021	935,694,718.18	6.14 %	8,856	3.92 %
15,241,205,612.24	100.00 %		225,681	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,269,558,559.17	14.89 %	47,713	44.14 %
>100 and <=200	5,165,085,053.50	33.89 %	35,374	32.73 %
>200 and <=300	4,027,791,410.02	26.43 %	16,630	15.39 %
>300 and <=400	1,736,688,848.71	11.39 %	5,123	4.74 %
>400	2,042,081,740.84	13.40 %	3,252	3.01 %
15,241,205,612.24	100.00 %		108,092	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	72,316,103.70	0.47 %	1,860	0.82 %
0.5 - 1%	678,684,864.96	4.45 %	10,650	4.72 %
1 - 1.5%	4,630,650,417.96	30.38 %	57,588	25.52 %
1.5 - 2%	7,736,299,560.13	50.76 %	107,794	47.76 %
2 - 2.5%	1,321,254,565.76	8.67 %	25,067	11.11 %
2.5 - 3%	579,793,499.04	3.80 %	14,032	6.22 %
3 - 3.5%	133,680,824.17	0.88 %	4,545	2.01 %
3.5 - 4%	51,136,765.93	0.34 %	2,089	0.93 %
4 - 4.5%	22,200,825.66	0.15 %	1,069	0.47 %
4.5 - 5%	9,238,900.38	0.06 %	594	0.26 %
5 - 5.5%	4,736,350.32	0.03 %	259	0.11 %
5.5 - 6%	914,160.41	0.01 %	88	0.04 %
6 - 6.5%	167,903.73	0.00 %	31	0.01 %
6.5 - 7%	42,585.74	0.00 %	10	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,058.56	0.00 %	1	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
15,241,205,612.24	100.00 %		225,681	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,667,384,455.09	83.11 %	185,712	82.29 %
Variable	30,067,545.03	0.20 %	1,425	0.63 %
Variable With Cap	2,543,753,612.12	16.69 %	38,544	17.08 %
15,241,205,612.24	100.00 %		225,681	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	925,739,469.39	6.07 %	19,380	8.59 %
2023	382,461,638.66	2.51 %	5,056	2.24 %
2024	259,310,199.76	1.70 %	2,928	1.30 %
2025	121,456,381.57	0.80 %	1,658	0.73 %
2026	186,502,521.58	1.22 %	2,271	1.01 %
2027	83,840,101.52	0.55 %	940	0.42 %
2028	45,664,689.20	0.30 %	538	0.24 %
2029	91,537,491.93	0.60 %	859	0.38 %
2030	10,215,026.64	0.07 %	107	0.05 %
2031	34,655,607.81	0.23 %	207	0.09 %
2033	82,352,767.40	0.54 %	1,064	0.47 %
2034	262,345,662.89	1.72 %	2,740	1.21 %
2035	21,602,191.66	0.14 %	191	0.08 %
2036	8,615,207.83	0.06 %	56	0.02 %
Fixed To Maturity	12,724,906,654.40	83.49 %	187,686	83.16 %
15,241,205,612.24	100.00 %		225,681	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,241,074,878.27	100.00 %	225,669	99.99 %
Twice A Year	130,733.97	0.00 %	12	0.01 %
15,241,205,612.24	100.00 %		225,681	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,407,882,010.87	94.53 %	217,540	96.39 %
Interest only	688,022,607.60	4.51 %	4,546	2.01 %
Linear	145,300,993.77	0.95 %	3,595	1.59 %
15,241,205,612.24	100.00 %		225,681	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	12,148,050.51	0.08 %	2,003	0.89 %
1-10%	911,871,901.31	5.98 %	21,550	9.55 %
11-20%	980,646,646.65	6.43 %	24,211	10.73 %
21-30%	1,243,778,049.64	8.16 %	25,861	11.46 %
31-40%	1,473,411,495.78	9.67 %	26,179	11.60 %
41-50%	1,593,161,207.51	10.45 %	25,179	11.16 %
51-60%	1,726,453,101.24	11.33 %	24,394	10.81 %
61-70%	1,869,556,453.92	12.27 %	23,251	10.30 %
71-80%	2,035,302,123.04	13.35 %	22,506	9.97 %
81-90%	2,000,611,199.45	13.13 %	18,961	8.40 %
91-100%	1,020,523,166.58	6.70 %	7,932	3.51 %
101-110%	78,078,857.96	0.51 %	836	0.37 %
111-120%	38,886,477.98	0.26 %	423	0.19 %
>120%	256,776,880.67	1.68 %	2,395	1.06 %
	15,241,205,612.24	100.00 %	225,681	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	160,263,339.42	1.05 %	12,547	5.56 %
21-40%	341,822,998.65	2.24 %	13,830	6.13 %
41-60%	749,971,063.42	4.92 %	19,232	8.52 %
61-80%	1,581,755,931.13	10.38 %	27,567	12.22 %
81-100%	2,875,374,892.58	18.87 %	35,169	15.58 %
101-120%	761,248,086.18	4.99 %	15,184	6.73 %
121-140%	729,691,885.70	4.79 %	12,723	5.64 %
141-160%	805,527,561.11	5.29 %	12,936	5.73 %
161-180%	879,362,169.84	5.77 %	12,471	5.53 %
181-200%	950,057,725.30	6.23 %	11,203	4.96 %
201-300%	2,594,322,373.01	17.02 %	29,658	13.14 %
301-400%	1,155,241,476.43	7.58 %	10,997	4.87 %
401-500%	462,071,905.17	3.03 %	4,160	1.84 %
>500%	1,194,494,204.30	7.84 %	8,004	3.55 %
	15,241,205,612.24	100.00 %	225,681	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	320,853,127.56	2.11 %	13,727	6.08 %
>1 and <=2	462,984,165.14	3.04 %	14,199	6.29 %
>2 and <=3	605,766,266.18	3.97 %	18,842	8.35 %
>3 and <=4	1,029,833,651.14	6.76 %	24,201	10.72 %
>4 and <=5	996,862,276.44	6.54 %	20,001	8.86 %
>5 and <=6	1,137,459,952.62	7.46 %	18,528	8.21 %
>6 and <=7	1,514,516,392.15	9.94 %	21,404	9.48 %
>7 and <=8	1,233,957,731.71	8.10 %	15,864	7.03 %
>8 and <=9	1,527,900,804.34	10.02 %	17,929	7.94 %
>9 and <=10	2,301,139,388.10	15.10 %	24,707	10.95 %
>10 and <=11	1,037,678,679.57	6.81 %	10,760	4.77 %
>11 and <=12	1,396,973,999.72	9.17 %	12,865	5.70 %
>12 and <=13	1,617,925,572.28	10.62 %	12,156	5.39 %
>13 and <=14	40,143,501.56	0.26 %	337	0.15 %
>14 and <=15	14,629,631.30	0.10 %	137	0.06 %
>15 and <=16	1,787,089.01	0.01 %	15	0.01 %
>16 and <=17	565,383.42	0.00 %	7	0.00 %
>22 and <=23	228,000.00	0.00 %	2	0.00 %
	15,241,205,612.24	100.00 %	225,681	100.00 %

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

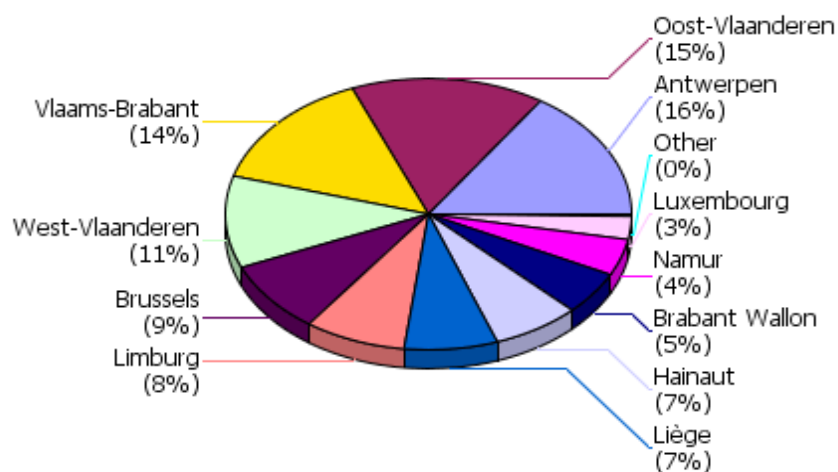
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,724,906,654.40	83.49 %	187,686	83.16 %
>=0 and <=1	1,352,277,990.27	8.87 %	25,060	11.10 %
>1 and <=2	355,674,070.77	2.33 %	4,260	1.89 %
>2 and <=3	251,358,251.44	1.65 %	2,918	1.29 %
>3 and <=4	124,486,289.40	0.82 %	1,300	0.58 %
>4 and <=5	57,586,526.18	0.38 %	409	0.18 %
>5 and <=6	12,848,665.43	0.08 %	176	0.08 %
>7 and <=8	9,180,132.84	0.06 %	61	0.03 %
>6 and <=7	352,887,031.51	2.32 %	3,811	1.69 %
	15,241,205,612.24	100.00 %	225,681	100.00 %



Stratification Tables

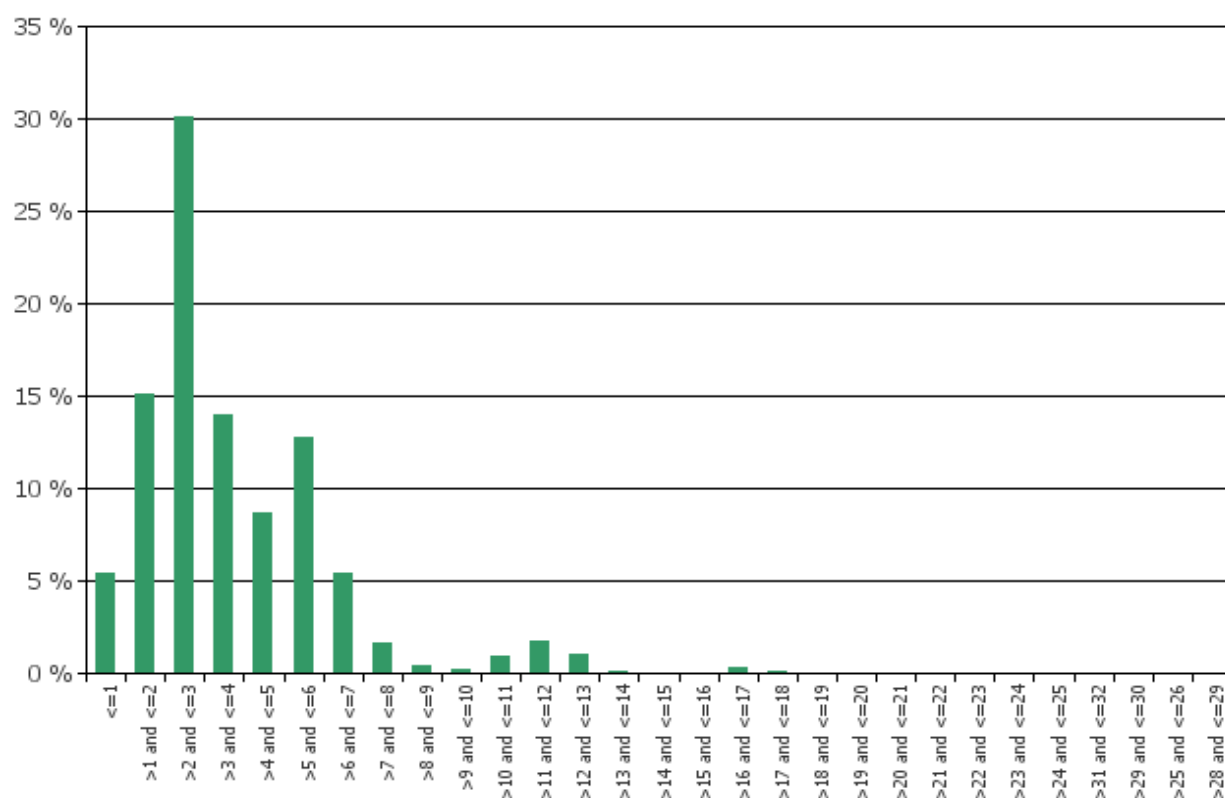
Portfolio Cut-off Date 31/01/2022

1. Geographic distribution



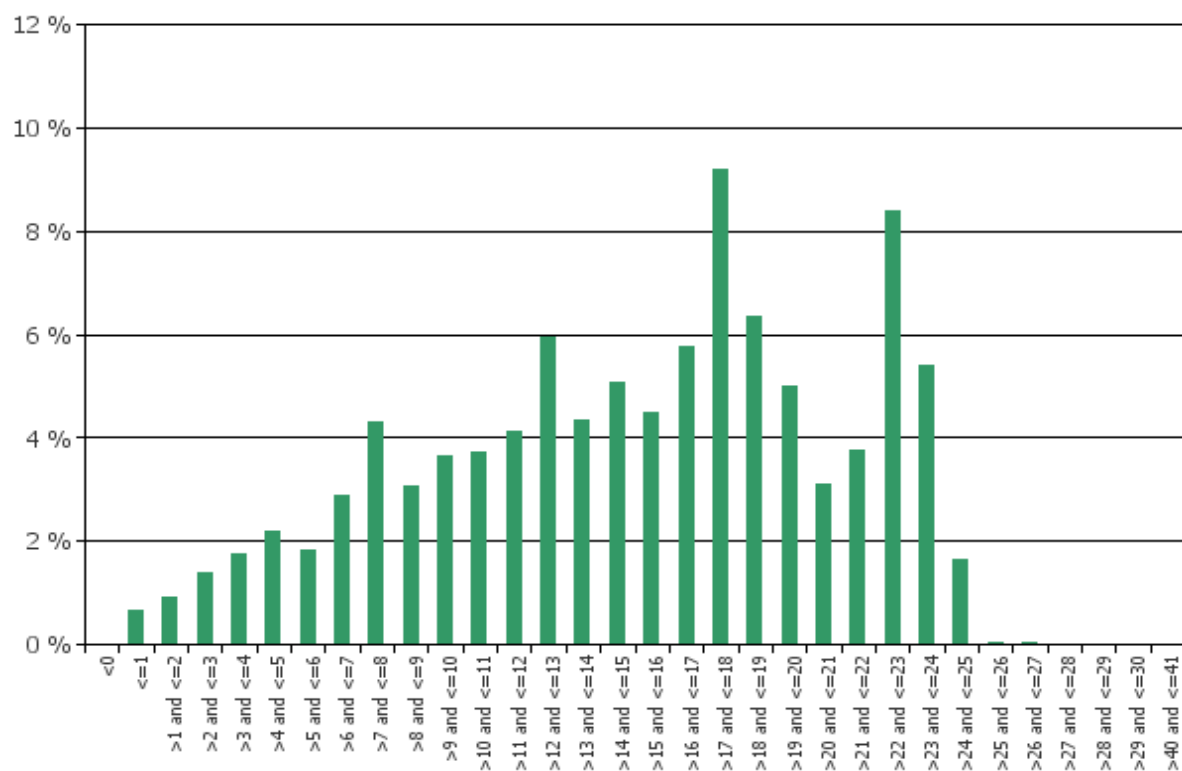
2. Seasoning

Distribution per Seasoning



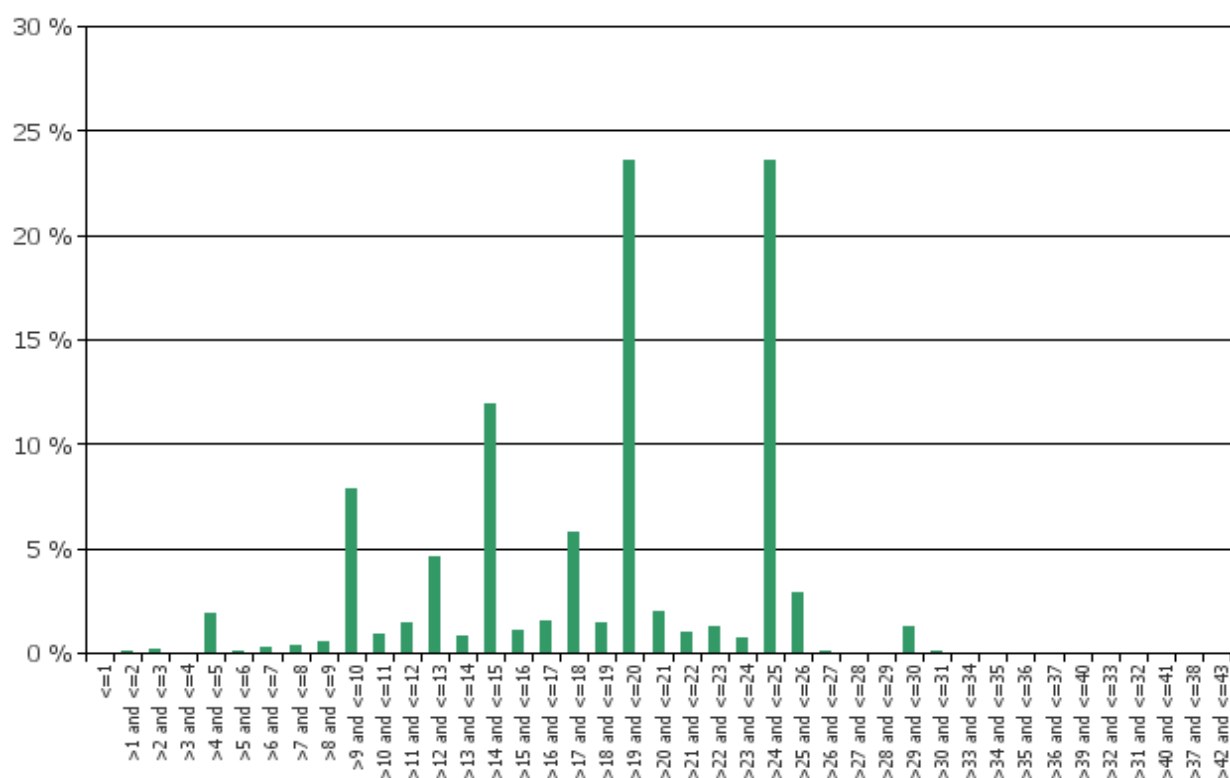
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



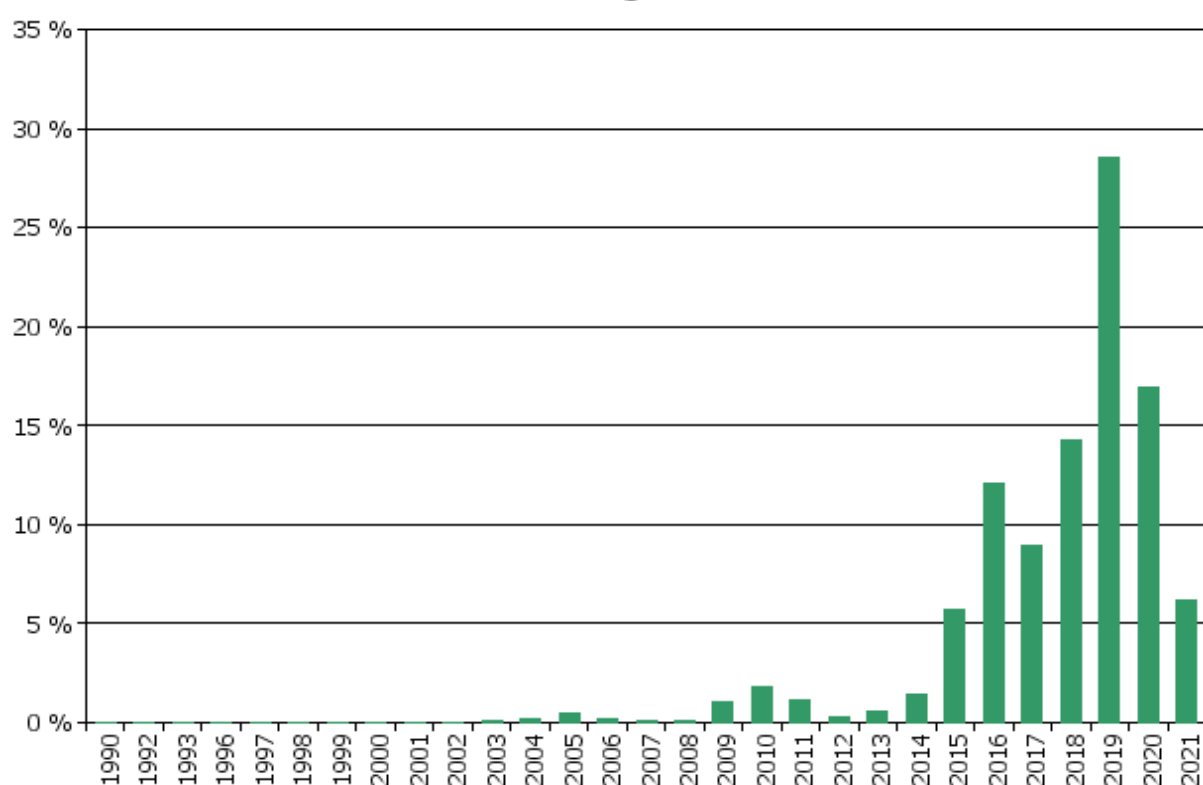
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

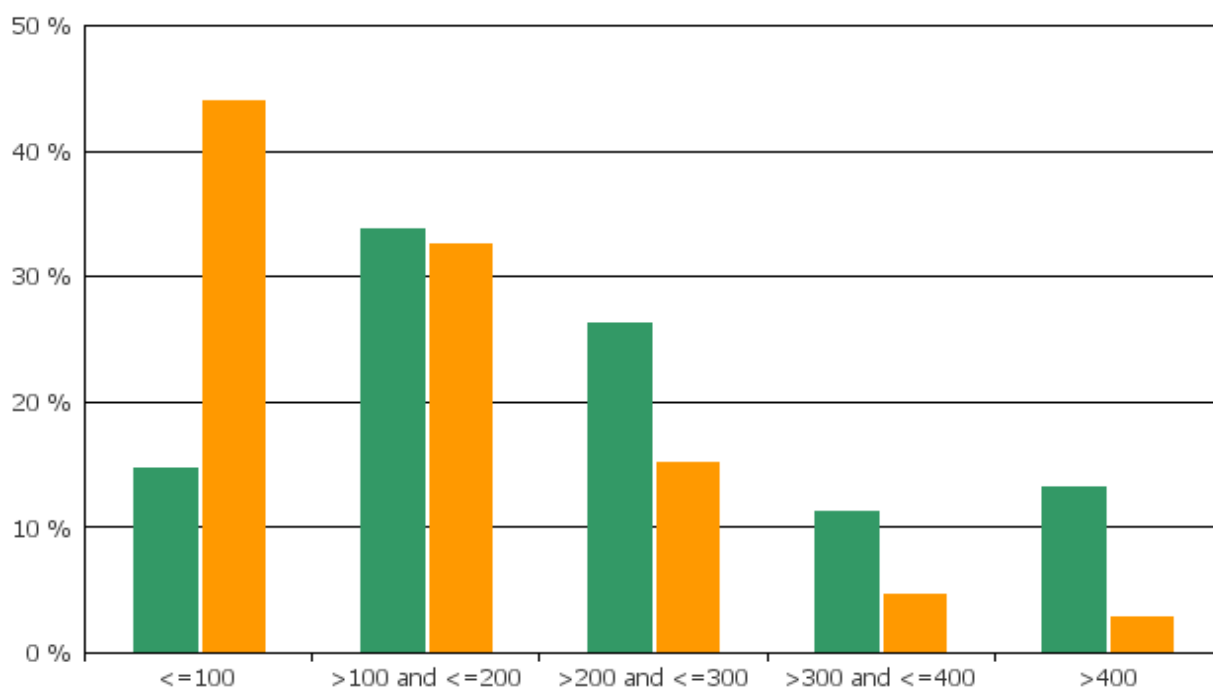
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

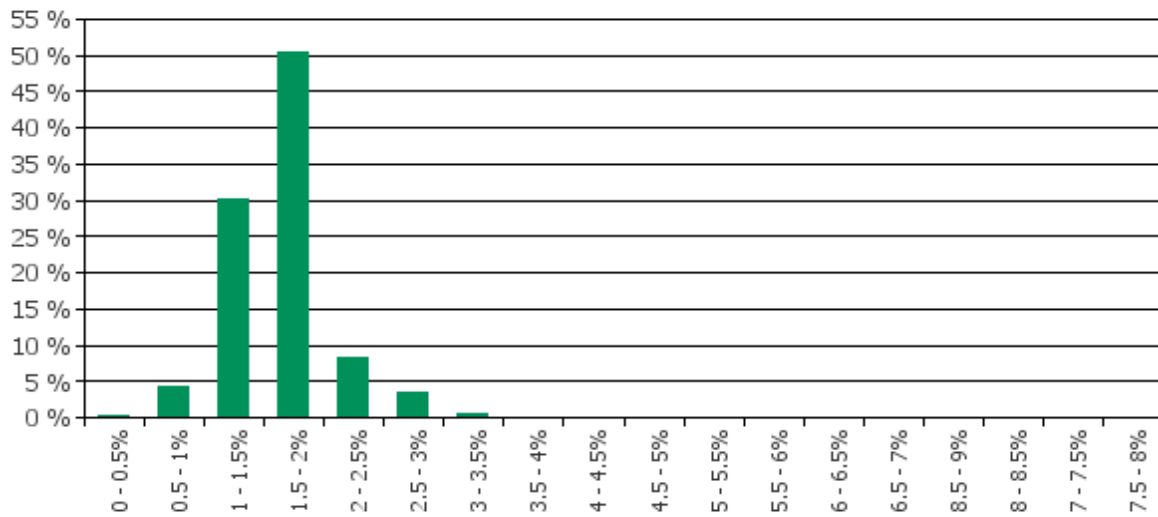
Outstanding Loan Balance by Borrower

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



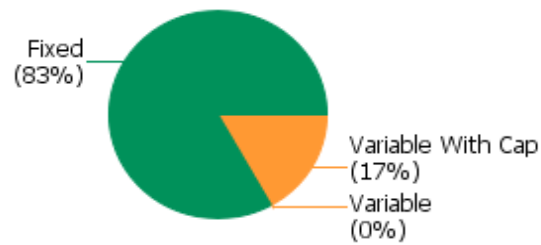
7. Interest Rate

Distribution per Interest Rate



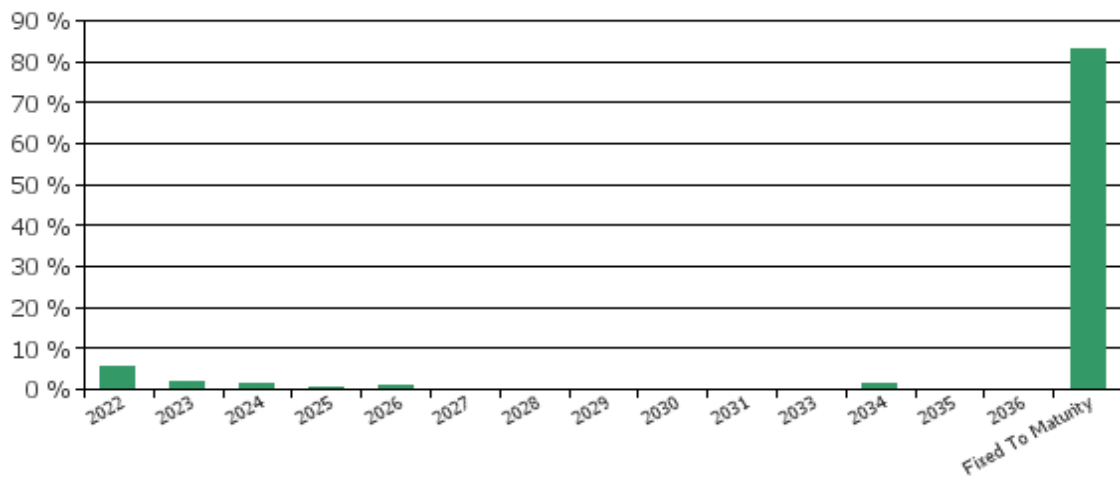
8. Interest Rate Type

Distribution per Interest Type



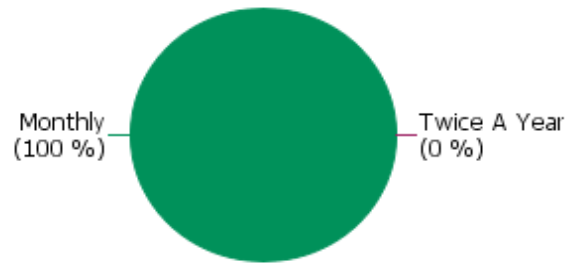
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



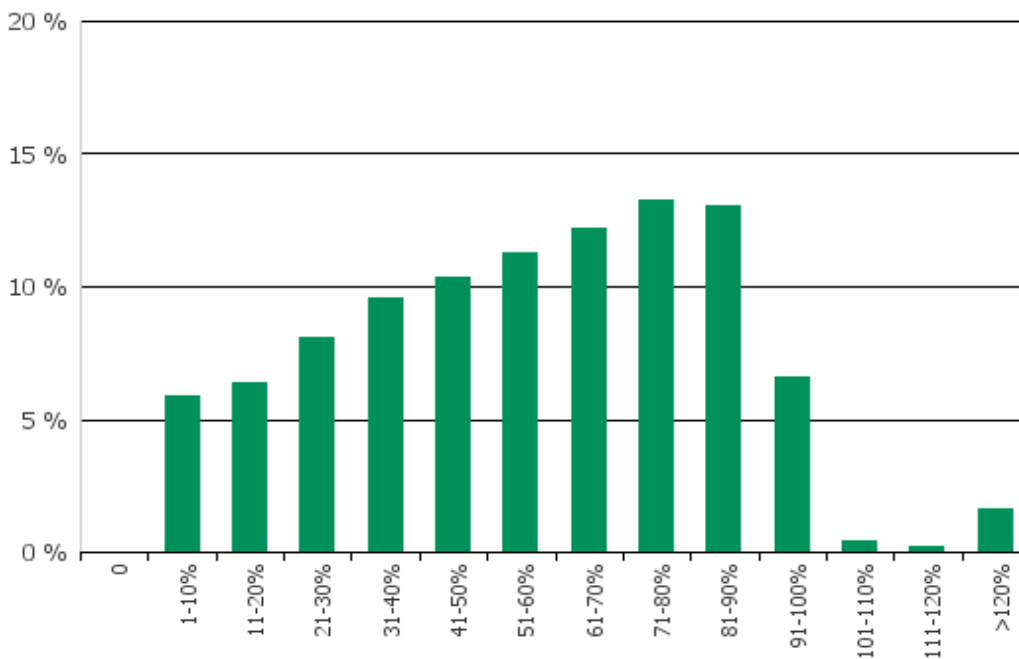
11. Repayment Type

Distribution per Repayment Type



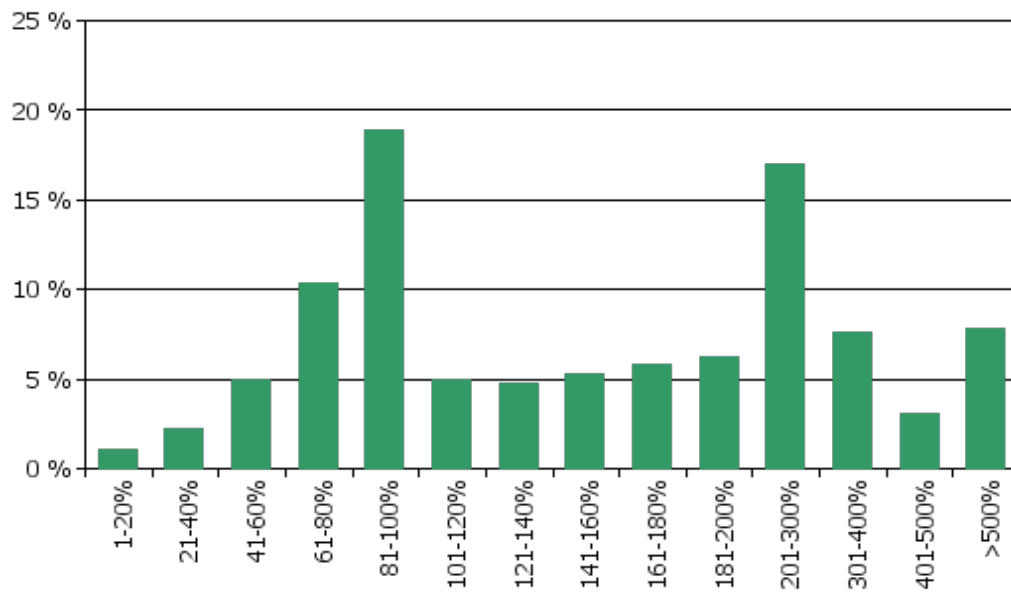
12. Current Loan to Current Value (LTV)

Current LTV Distribution



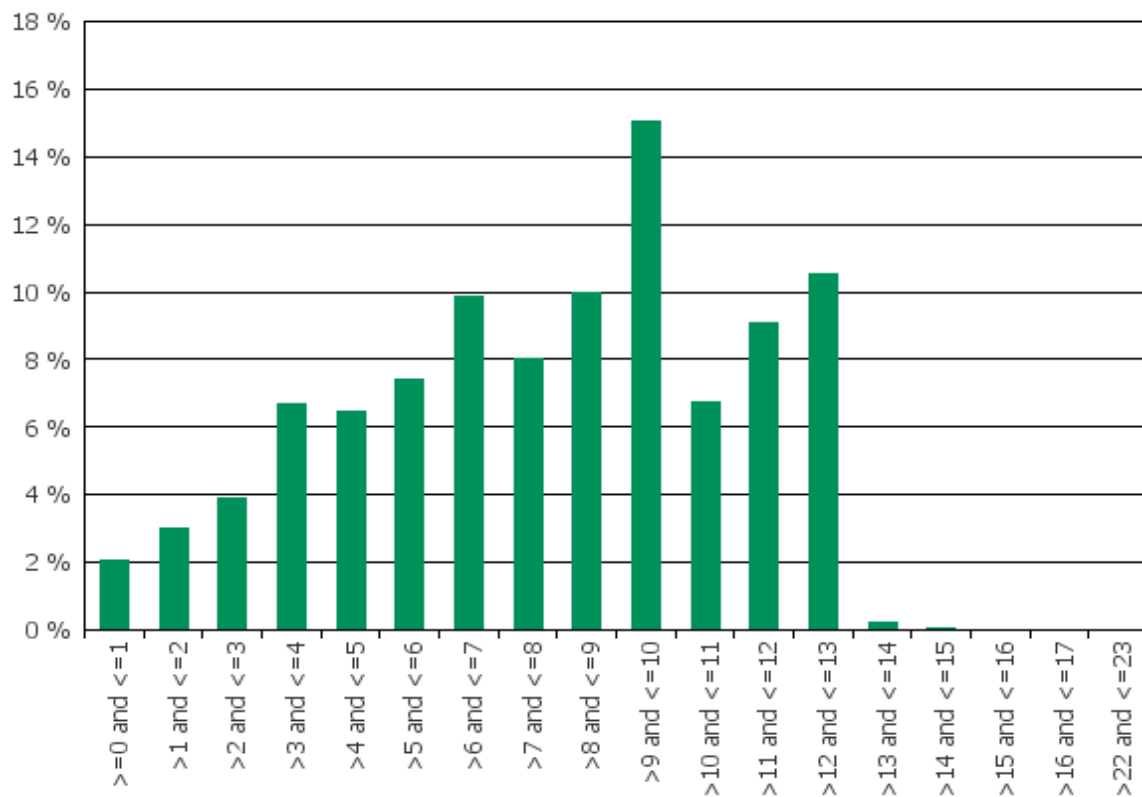
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

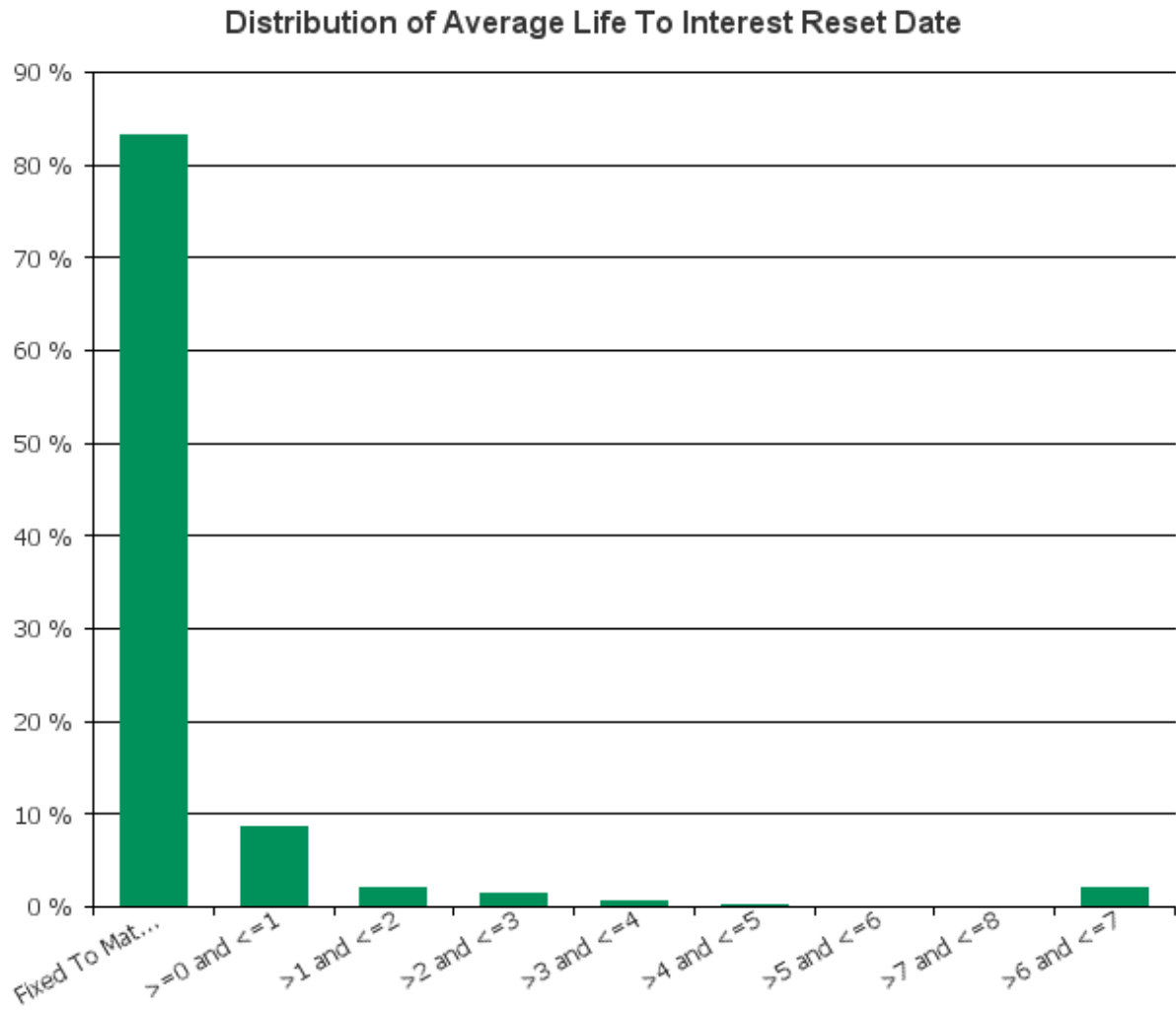


14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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





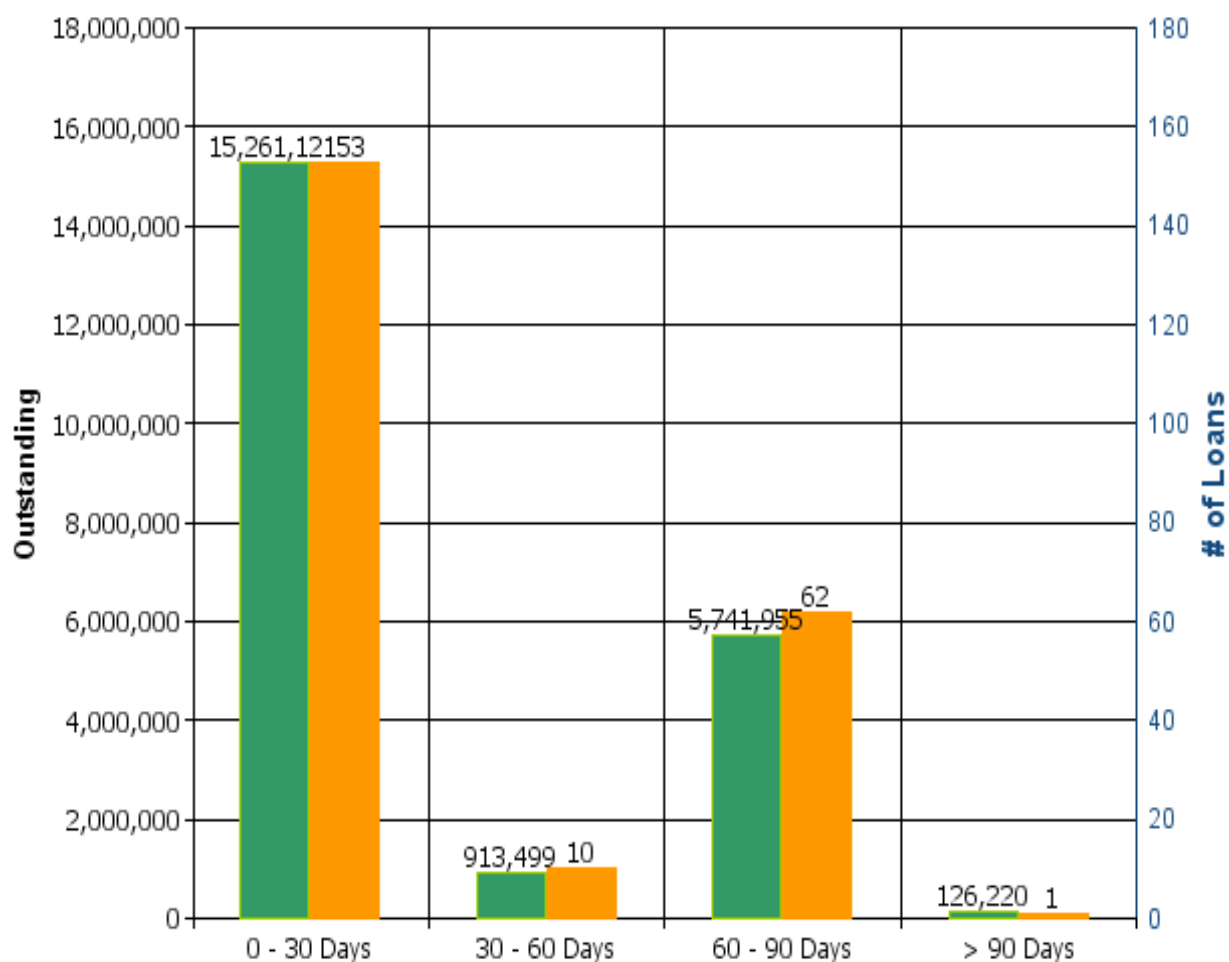
Cover Pool Performance

Portfolio Cut-off Date 31/01/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,219,162,816.95	99.86 %	225,455	99.90 %
0 - 30 Days	15,261,120.97	0.10 %	153	0.07 %
30 - 60 Days	913,499.43	0.01 %	10	0.00 %
60 - 90 Days	5,741,954.87	0.04 %	62	0.03 %
> 90 Days	126,220.02	0.00 %	1	0.00 %
Total	15,241,205,612.24	100.00 %	225,681	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off £

Jan/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/02/2022	1	11,500,000,000	15,035,115,406	15,009,614,737	14,971,442,198	14,908,029,981
01/03/2022	2	11,500,000,000	14,936,804,590	14,888,625,342	14,816,642,782	14,697,431,383
01/04/2022	3	11,500,000,000	14,838,705,851	14,765,756,661	14,656,997,335	14,477,489,521
01/05/2022	4	11,500,000,000	14,744,460,753	14,647,892,205	14,504,214,189	14,267,850,113
01/06/2022	5	11,500,000,000	14,644,491,633	14,523,902,365	14,344,865,576	14,051,330,091
01/07/2022	6	11,500,000,000	14,547,706,933	14,404,232,556	14,191,655,292	13,844,270,959
01/08/2022	7	11,500,000,000	14,452,060,119	14,285,259,022	14,038,643,375	13,636,998,671
01/09/2022	8	11,500,000,000	14,353,620,391	14,163,891,632	13,883,971,403	13,429,628,110
01/10/2022	9	11,500,000,000	14,258,679,763	14,047,111,014	13,735,608,288	13,231,657,680
01/11/2022	10	11,500,000,000	14,162,463,515	13,928,658,241	13,585,144,364	13,031,284,813
01/12/2022	11	11,500,000,000	14,063,677,099	13,808,799,547	13,435,092,719	12,834,522,937
01/01/2023	12	11,500,000,000	13,968,236,137	13,691,826,467	13,287,406,506	12,639,674,900
01/02/2023	13	11,500,000,000	13,870,669,278	13,573,130,160	13,138,716,513	12,445,296,386
01/03/2023	14	11,500,000,000	13,772,833,504	13,456,744,833	12,996,130,449	12,263,131,203
01/04/2023	15	11,500,000,000	13,678,481,543	13,341,890,985	12,852,438,228	12,076,176,660
01/05/2023	16	11,500,000,000	13,579,191,775	13,223,303,963	12,706,849,493	11,890,439,343
01/06/2023	17	11,500,000,000	13,480,295,759	13,104,735,483	12,560,885,502	11,704,069,507
01/07/2023	18	11,500,000,000	13,381,714,275	12,987,547,575	12,417,921,679	11,523,426,478
01/08/2023	19	11,500,000,000	13,285,344,600	12,872,147,322	12,276,282,094	11,343,738,277
01/09/2023	20	11,500,000,000	13,187,087,165	12,755,275,218	12,133,882,482	11,164,666,184
01/10/2023	21	11,500,000,000	13,092,118,741	12,642,630,722	11,997,124,640	10,993,581,803
01/11/2023	22	11,500,000,000	12,994,129,689	12,526,723,554	11,856,904,016	10,819,070,861
01/12/2023	23	11,500,000,000	12,895,679,742	12,411,409,240	11,718,841,328	10,649,259,709
01/01/2024	24	11,500,000,000	12,801,363,634	12,299,738,269	11,583,866,428	10,482,018,098
01/02/2024	25	11,500,000,000	12,702,835,949	12,184,370,718	11,446,029,692	10,313,423,507
01/03/2024	26	11,500,000,000	12,606,219,683	12,072,511,495	11,313,965,062	10,154,028,179
01/04/2024	27	11,500,000,000	12,510,536,271	11,960,558,565	11,180,539,505	9,991,781,103
01/05/2024	28	11,500,000,000	12,414,744,781	11,849,496,357	11,049,457,547	9,834,158,229
01/06/2024	29	11,500,000,000	12,311,075,450	11,730,617,336	10,910,785,721	9,669,608,264
01/07/2024	30	11,500,000,000	12,211,255,567	11,616,405,291	10,777,962,843	9,512,739,829
01/08/2024	31	11,500,000,000	12,118,062,189	11,508,199,748	10,650,412,048	9,360,347,389
01/09/2024	32	11,500,000,000	12,021,350,870	11,396,992,609	10,520,669,518	9,207,157,125
01/10/2024	33	11,500,000,000	11,919,760,415	11,282,129,492	10,389,005,094	9,054,661,492
01/11/2024	34	11,500,000,000	11,819,620,603	11,168,371,952	10,258,097,942	8,902,699,623
01/12/2024	35	11,500,000,000	11,716,383,213	11,052,651,109	10,126,822,561	8,752,742,725
01/01/2025	36	11,500,000,000	11,618,678,250	10,941,891,336	9,999,844,109	8,606,385,831
01/02/2025	37	11,500,000,000	11,520,411,617	10,830,947,427	9,873,278,166	8,461,465,240
01/03/2025	38	11,500,000,000	11,426,334,397	10,726,042,270	9,755,185,796	8,328,269,271
01/04/2025	39	11,500,000,000	11,334,995,341	10,622,254,424	9,636,222,815	8,191,862,727
01/05/2025	40	11,500,000,000	11,238,817,060	10,514,836,301	9,515,298,508	8,055,904,948
01/06/2025	41	11,500,000,000	11,140,848,889	10,405,500,550	9,392,408,454	7,918,182,486
01/07/2025	42	11,500,000,000	11,043,519,818	10,297,665,206	9,272,194,427	7,784,794,430
01/08/2025	43	11,500,000,000	10,952,407,909	10,195,385,285	9,156,752,948	7,655,309,182
01/09/2025	44	11,500,000,000	10,853,183,355	10,085,883,594	9,035,369,107	7,521,834,214
01/10/2025	45	11,500,000,000	10,763,462,369	9,986,087,532	8,923,949,072	7,398,625,157
01/11/2025	46	11,500,000,000	10,674,449,925	9,886,706,802	8,812,669,082	7,275,419,233
01/12/2025	47	11,500,000,000	10,573,636,341	9,777,258,121	8,693,660,085	7,147,749,114

01/01/2026	48	11,500,000,000	10,484,142,097	9,678,061,749	8,583,572,040	7,027,345,736
01/02/2026	49	9,000,000,000	10,395,198,126	9,579,680,844	8,474,709,125	6,908,832,838
01/03/2026	50	9,000,000,000	10,304,707,320	9,481,740,244	8,368,795,012	6,796,382,694
01/04/2026	51	9,000,000,000	10,217,349,078	9,385,413,312	8,262,707,373	6,681,806,383
01/05/2026	52	9,000,000,000	10,128,259,522	9,288,306,813	8,157,090,668	6,569,357,367
01/06/2026	53	9,000,000,000	10,036,746,004	9,188,771,343	8,049,154,699	6,454,973,922
01/07/2026	54	9,000,000,000	9,947,688,131	9,092,289,020	7,945,035,270	6,345,358,015
01/08/2026	55	9,000,000,000	9,860,110,094	8,996,956,367	7,841,737,571	6,236,331,966
01/09/2026	56	9,000,000,000	9,774,450,652	8,903,668,613	7,740,691,699	6,129,898,885
01/10/2026	57	9,000,000,000	9,689,361,043	8,811,672,112	7,641,856,507	6,026,823,907
01/11/2026	58	9,000,000,000	9,602,273,037	8,717,661,857	7,541,099,352	5,922,170,490
01/12/2026	59	9,000,000,000	9,517,474,578	8,626,492,607	7,443,868,026	5,821,849,732
01/01/2027	60	9,000,000,000	9,432,596,846	8,535,060,049	7,346,239,521	5,721,159,170
01/02/2027	61	9,000,000,000	9,348,465,972	8,444,587,473	7,249,883,616	5,622,204,012
01/03/2027	62	9,000,000,000	9,265,999,839	8,357,271,255	7,158,437,059	5,530,046,561
01/04/2027	63	9,000,000,000	9,182,737,976	8,268,127,809	7,064,069,876	5,434,031,896
01/05/2027	64	6,500,000,000	9,099,680,691	8,179,894,506	6,971,484,645	5,340,827,551
01/06/2027	65	6,500,000,000	9,017,585,489	8,092,348,859	6,879,331,889	5,247,907,384
01/07/2027	66	6,500,000,000	8,935,590,089	8,005,604,423	6,788,839,783	5,157,646,143
01/08/2027	67	6,500,000,000	8,853,812,566	7,918,884,193	6,698,221,692	5,067,247,536
01/09/2027	68	6,500,000,000	8,772,284,985	7,832,658,271	6,608,437,663	4,978,150,476
01/10/2027	69	6,500,000,000	8,689,898,361	7,746,360,500	6,519,542,039	4,891,053,304
01/11/2027	70	6,500,000,000	8,609,927,990	7,662,055,716	6,432,188,812	4,805,080,963
01/12/2027	71	5,000,000,000	8,525,937,899	7,574,858,280	6,343,336,609	4,719,280,233
01/01/2028	72	5,000,000,000	8,444,344,389	7,489,642,064	6,256,023,937	4,634,608,248
01/02/2028	73	5,000,000,000	8,363,420,475	7,405,286,010	6,169,831,001	4,551,394,877
01/03/2028	74	5,000,000,000	8,281,423,817	7,321,048,057	6,085,133,788	4,471,126,181
01/04/2028	75	5,000,000,000	8,201,167,643	7,237,802,284	6,000,641,505	4,390,369,741
01/05/2028	76	5,000,000,000	8,120,424,373	7,154,780,459	5,917,210,861	4,311,580,947
01/06/2028	77	5,000,000,000	8,041,120,579	7,072,890,585	5,834,609,116	4,233,386,145
01/07/2028	78	5,000,000,000	7,962,719,073	6,992,433,093	5,754,040,486	4,157,814,550
01/08/2028	79	5,000,000,000	7,883,768,231	6,911,360,601	5,672,862,270	4,081,793,789
01/09/2028	80	5,000,000,000	7,804,957,474	6,830,665,602	5,592,368,803	4,006,833,027
01/10/2028	81	5,000,000,000	7,728,107,010	6,752,306,866	5,514,608,907	3,934,923,032
01/11/2028	82	5,000,000,000	7,651,914,172	6,674,395,122	5,437,115,426	3,863,195,588
01/12/2028	83	5,000,000,000	7,575,501,514	6,596,898,055	5,360,757,722	3,793,328,088
01/01/2029	84	5,000,000,000	7,499,113,593	6,519,301,923	5,284,228,567	3,723,337,815
01/02/2029	85	2,500,000,000	7,423,050,321	6,442,231,784	5,208,479,258	3,654,419,546
01/03/2029	86	2,500,000,000	7,346,831,767	6,366,315,533	5,135,276,929	3,589,271,794
01/04/2029	87	2,500,000,000	7,273,074,390	6,291,712,557	5,062,192,721	3,523,203,851
01/05/2029	88	2,500,000,000	7,196,975,801	6,215,662,807	4,988,695,722	3,457,818,520
01/06/2029	89	2,500,000,000	7,120,894,944	6,139,524,851	4,915,055,471	3,392,346,642
01/07/2029	90	2,500,000,000	7,046,689,464	6,065,573,598	4,843,901,531	3,329,531,971
01/08/2029	91	2,500,000,000	6,973,912,368	5,992,747,899	4,773,572,584	3,267,292,633
01/09/2029	92	2,500,000,000	6,897,908,282	5,917,383,508	4,701,552,955	3,204,368,506
01/10/2029	93	2,500,000,000	6,826,142,112	5,846,206,984	4,633,568,308	3,145,087,814
01/11/2029	94	2,500,000,000	6,752,638,782	5,773,446,685	4,564,262,724	3,084,923,938
01/12/2029	95	2,500,000,000	6,680,746,897	5,702,604,073	4,497,161,277	3,027,111,176
01/01/2030	96	2,500,000,000	6,610,557,595	5,633,120,919	4,431,067,943	2,969,989,664
01/02/2030	97	2,500,000,000	6,540,977,552	5,564,375,351	4,365,860,416	2,913,888,937
01/03/2030	98	2,500,000,000	6,469,503,575	5,495,140,989	4,301,633,286	2,860,036,288
01/04/2030	99	2,500,000,000	6,401,303,592	5,427,990,592	4,238,261,251	2,805,966,635
01/05/2030	100	0	6,330,143,525	5,358,839,857	4,173,968,657	2,752,073,611
01/06/2030	101		6,262,452,614	5,292,543,712	4,111,847,045	2,699,631,166
01/07/2030	102		6,194,690,687	5,226,683,320	4,050,684,818	2,648,573,429
01/08/2030	103		6,127,552,809	5,161,267,913	3,989,815,019	2,597,723,636
01/09/2030	104		6,060,749,976	5,096,341,100	3,929,605,368	2,547,685,076
01/10/2030	105		5,994,610,819	5,032,452,367	3,870,792,499	2,499,267,714
01/11/2030	106		5,929,350,835	4,969,224,375	3,812,439,123	2,451,164,314
01/12/2030	107		5,863,502,094	4,905,972,436	3,754,647,602	2,404,112,425

01/01/2031	108	5,798,143,314	4,843,058,823	3,697,072,055	2,357,220,046
01/02/2031	109	5,733,152,970	4,780,651,734	3,640,150,761	2,311,097,145
01/03/2031	110	5,667,518,139	4,718,681,007	3,584,709,767	2,267,189,599
01/04/2031	111	5,603,022,510	4,657,070,867	3,528,907,864	2,222,443,764
01/05/2031	112	5,537,893,499	4,595,382,216	3,473,592,588	2,178,639,753
01/06/2031	113	5,473,946,115	4,534,614,127	3,418,941,500	2,135,280,008
01/07/2031	114	5,409,891,899	4,474,195,598	3,365,085,216	2,093,029,330
01/08/2031	115	5,347,188,797	4,414,837,030	3,311,996,505	2,051,283,737
01/09/2031	116	5,284,445,980	4,355,634,208	3,259,272,604	2,010,079,215
01/10/2031	117	5,222,479,865	4,297,493,930	3,207,852,016	1,970,257,074
01/11/2031	118	5,161,066,853	4,239,755,003	3,156,704,343	1,930,630,209
01/12/2031	119	5,100,200,270	4,182,876,739	3,106,690,437	1,892,253,224
01/01/2032	120	5,039,546,867	4,126,122,376	3,056,744,300	1,853,945,673
01/02/2032	121	4,979,123,266	4,069,736,332	3,007,304,282	1,816,234,349
01/03/2032	122	4,918,640,947	4,013,921,343	2,959,002,955	1,779,981,377
01/04/2032	123	4,858,885,432	3,958,431,873	2,910,675,624	1,743,494,124
01/05/2032	124	4,799,509,646	3,903,641,669	2,863,323,031	1,708,099,278
01/06/2032	125	4,739,732,187	3,848,483,762	2,815,685,554	1,672,567,043
01/07/2032	126	4,680,578,990	3,794,215,506	2,769,148,564	1,638,180,386
01/08/2032	127	4,621,687,385	3,740,121,932	2,722,727,108	1,603,895,986
01/09/2032	128	4,562,423,172	3,685,899,913	2,676,430,593	1,569,945,912
01/10/2032	129	4,504,053,584	3,632,771,509	2,631,360,174	1,537,181,275
01/11/2032	130	4,446,404,752	3,580,191,909	2,586,679,458	1,504,679,562
01/12/2032	131	4,389,028,589	3,528,192,589	2,542,836,040	1,473,112,279
01/01/2033	132	4,332,343,851	3,476,718,842	2,499,365,317	1,441,796,111
01/02/2033	133	4,274,832,420	3,424,747,254	2,455,742,275	1,410,631,304
01/03/2033	134	4,218,926,502	3,374,780,370	2,414,353,683	1,381,550,081
01/04/2033	135	4,162,213,520	3,323,767,901	2,371,811,437	1,351,457,897
01/05/2033	136	4,106,833,520	3,274,160,707	2,330,661,645	1,322,566,974
01/06/2033	137	4,051,758,443	3,224,773,520	2,289,668,180	1,293,801,389
01/07/2033	138	3,996,688,257	3,175,722,222	2,249,290,791	1,265,775,697
01/08/2033	139	3,942,676,968	3,127,492,008	2,209,496,910	1,238,115,515
01/09/2033	140	3,888,662,319	3,079,413,601	2,169,997,864	1,210,831,451
01/10/2033	141	3,834,310,676	3,031,388,864	2,130,898,192	1,184,140,326
01/11/2033	142	3,780,923,992	2,984,111,718	2,092,330,188	1,157,783,380
01/12/2033	143	3,728,115,486	2,937,602,631	2,054,650,503	1,132,272,950
01/01/2034	144	3,675,547,377	2,891,268,972	2,017,100,322	1,106,871,720
01/02/2034	145	3,623,014,417	2,845,111,636	1,979,850,547	1,081,829,501
01/03/2034	146	3,570,688,577	2,799,724,817	1,943,790,965	1,058,061,673
01/04/2034	147	3,518,765,958	2,754,333,558	1,907,413,440	1,033,862,735
01/05/2034	148	3,466,987,107	2,709,348,919	1,871,642,986	1,010,315,784
01/06/2034	149	3,415,962,327	2,664,946,922	1,836,287,715	987,032,551
01/07/2034	150	3,365,562,738	2,621,318,196	1,801,779,639	964,513,931
01/08/2034	151	3,315,392,398	2,577,862,612	1,767,403,836	942,104,857
01/09/2034	152	3,265,897,485	2,535,071,180	1,733,645,419	920,196,009
01/10/2034	153	3,217,090,984	2,493,087,456	1,700,737,937	899,028,691
01/11/2034	154	3,168,624,972	2,451,363,919	1,668,021,976	878,000,049
01/12/2034	155	3,120,940,986	2,410,510,714	1,636,186,526	857,712,358
01/01/2035	156	3,073,354,111	2,369,730,132	1,604,415,059	837,494,965
01/02/2035	157	3,026,988,364	2,330,020,913	1,573,518,128	817,888,017
01/03/2035	158	2,981,052,701	2,291,146,419	1,543,710,621	799,324,267
01/04/2035	159	2,935,598,036	2,252,384,645	1,513,734,463	780,482,957
01/05/2035	160	2,890,436,525	2,214,093,548	1,484,338,234	762,189,011
01/06/2035	161	2,845,502,072	2,175,976,572	1,455,074,453	743,997,788
01/07/2035	162	2,800,758,058	2,138,244,992	1,426,324,137	726,307,859
01/08/2035	163	2,756,441,762	2,100,842,379	1,397,810,603	708,773,484
01/09/2035	164	2,712,208,778	2,063,623,879	1,369,555,065	691,504,880
01/10/2035	165	2,668,361,303	2,026,929,398	1,341,891,318	674,759,763
01/11/2035	166	2,624,238,893	1,990,032,342	1,314,113,717	657,993,196
01/12/2035	167	2,581,209,379	1,954,188,988	1,287,268,503	641,909,319
01/01/2036	168	2,538,110,790	1,918,300,684	1,260,414,399	625,856,134
01/02/2036	169	2,495,751,579	1,883,086,370	1,234,130,277	610,209,246
01/03/2036	170	2,452,776,336	1,847,724,318	1,208,073,571	594,958,546
01/04/2036	171	2,410,500,193	1,812,797,012	1,182,223,202	579,761,567
01/05/2036	172	2,367,659,936	1,777,656,691	1,156,452,930	564,799,089
01/06/2036	173	2,326,135,984	1,743,518,040	1,131,359,446	550,203,380
01/07/2036	174	2,284,922,277	1,709,815,847	1,106,759,522	536,033,580
01/08/2036	175	2,244,560,563	1,676,764,278	1,082,605,016	522,114,055

01/09/2036	176	2,204,273,482	1,643,875,565	1,058,671,094	508,408,759
01/10/2036	177	2,164,180,793	1,611,326,549	1,035,155,145	495,077,852
01/11/2036	178	2,124,757,160	1,579,290,798	1,011,994,332	481,950,852
01/12/2036	179	2,085,512,018	1,547,576,266	989,231,195	469,178,993
01/01/2037	180	2,047,006,411	1,516,426,431	966,854,629	456,623,813
01/02/2037	181	2,008,886,882	1,485,663,333	944,831,433	444,332,753
01/03/2037	182	1,970,803,767	1,455,266,153	923,373,641	432,580,043
01/04/2037	183	1,933,047,129	1,424,965,227	901,848,119	420,706,314
01/05/2037	184	1,895,776,081	1,395,196,647	880,834,524	409,219,233
01/06/2037	185	1,858,558,682	1,365,486,596	859,885,130	397,794,494
01/07/2037	186	1,821,764,462	1,336,256,866	839,407,247	386,729,344
01/08/2037	187	1,784,661,313	1,306,821,624	818,828,914	375,650,699
01/09/2037	188	1,748,412,375	1,278,106,824	798,800,088	364,909,992
01/10/2037	189	1,712,313,380	1,249,663,521	779,101,087	354,452,093
01/11/2037	190	1,676,288,790	1,221,297,483	759,479,880	344,061,935
01/12/2037	191	1,640,851,931	1,193,516,903	740,377,398	334,033,166
01/01/2038	192	1,605,084,978	1,165,520,699	721,171,677	323,990,084
01/02/2038	193	1,570,622,839	1,138,561,904	702,699,124	314,354,071
01/03/2038	194	1,536,509,766	1,112,126,496	684,806,806	305,177,672
01/04/2038	195	1,502,819,262	1,085,896,404	666,954,746	295,963,173
01/05/2038	196	1,468,399,121	1,059,283,769	649,008,012	286,818,691
01/06/2038	197	1,435,185,993	1,033,568,271	631,642,002	277,961,734
01/07/2038	198	1,402,711,797	1,008,523,428	614,819,441	269,449,688
01/08/2038	199	1,370,673,162	983,816,790	598,232,390	261,069,800
01/09/2038	200	1,338,777,586	959,293,568	581,836,978	252,839,342
01/10/2038	201	1,307,585,647	935,405,254	565,951,686	244,928,191
01/11/2038	202	1,276,800,245	911,833,191	550,286,733	237,140,144
01/12/2038	203	1,246,120,689	888,462,509	534,862,955	229,548,595
01/01/2039	204	1,215,569,237	865,209,898	519,539,995	222,027,989
01/02/2039	205	1,185,600,179	842,447,438	504,585,090	214,723,596
01/03/2039	206	1,155,777,629	819,998,324	490,010,832	207,723,700
01/04/2039	207	1,126,291,263	797,723,112	475,487,367	200,713,217
01/05/2039	208	1,096,570,191	775,397,607	461,042,575	193,817,999
01/06/2039	209	1,067,793,582	753,768,710	447,042,460	187,136,484
01/07/2039	210	1,038,689,203	732,020,051	433,075,298	180,546,548
01/08/2039	211	1,010,672,115	711,066,833	419,609,151	174,191,655
01/09/2039	212	982,311,975	689,941,639	406,107,470	167,872,668
01/10/2039	213	955,637,417	670,104,638	393,460,385	161,978,030
01/11/2039	214	929,929,637	650,972,056	381,254,368	156,288,328
01/12/2039	215	904,852,116	632,377,521	369,452,554	150,829,564
01/01/2040	216	881,491,571	615,006,577	358,390,181	145,693,617
01/02/2040	217	858,773,071	598,139,927	347,674,812	140,738,938
01/03/2040	218	836,260,203	581,535,386	337,218,990	135,965,465
01/04/2040	219	814,531,471	565,464,526	327,065,951	131,313,248
01/05/2040	220	793,220,406	549,766,072	317,203,281	126,831,451
01/06/2040	221	772,275,580	534,341,787	307,519,718	122,438,748
01/07/2040	222	752,027,507	519,477,955	298,229,582	118,253,149
01/08/2040	223	732,231,328	504,945,471	289,149,317	114,167,051
01/09/2040	224	712,849,640	490,746,136	280,303,598	110,205,661
01/10/2040	225	693,806,818	476,852,515	271,697,491	106,384,154
01/11/2040	226	675,092,991	463,203,564	263,249,488	102,639,723
01/12/2040	227	656,664,657	449,819,726	255,013,931	99,021,141
01/01/2041	228	638,522,298	436,650,238	246,918,258	95,471,521
01/02/2041	229	620,370,567	423,517,731	238,882,972	91,973,445
01/03/2041	230	602,280,942	410,538,278	231,029,995	88,609,572
01/04/2041	231	584,717,160	397,890,118	223,342,801	85,298,393
01/05/2041	232	567,283,001	385,392,842	215,795,417	82,078,080
01/06/2041	233	550,243,877	373,183,018	208,427,269	78,939,820
01/07/2041	234	533,649,898	361,334,679	201,313,119	75,932,859
01/08/2041	235	517,495,006	349,801,894	194,392,131	73,011,787
01/09/2041	236	501,699,544	338,549,735	187,660,598	70,184,953
01/10/2041	237	485,909,309	327,356,186	181,009,320	67,419,874
01/11/2041	238	470,544,239	316,467,104	174,543,247	64,736,120
01/12/2041	239	455,309,033	305,717,950	168,199,687	62,127,644
01/01/2042	240	440,501,458	295,273,724	162,040,338	59,599,067
01/02/2042	241	425,951,374	285,036,353	156,024,459	57,143,341
01/03/2042	242	411,638,257	275,036,342	150,204,738	54,801,391
01/04/2042	243	397,162,526	264,914,297	144,308,874	52,427,314

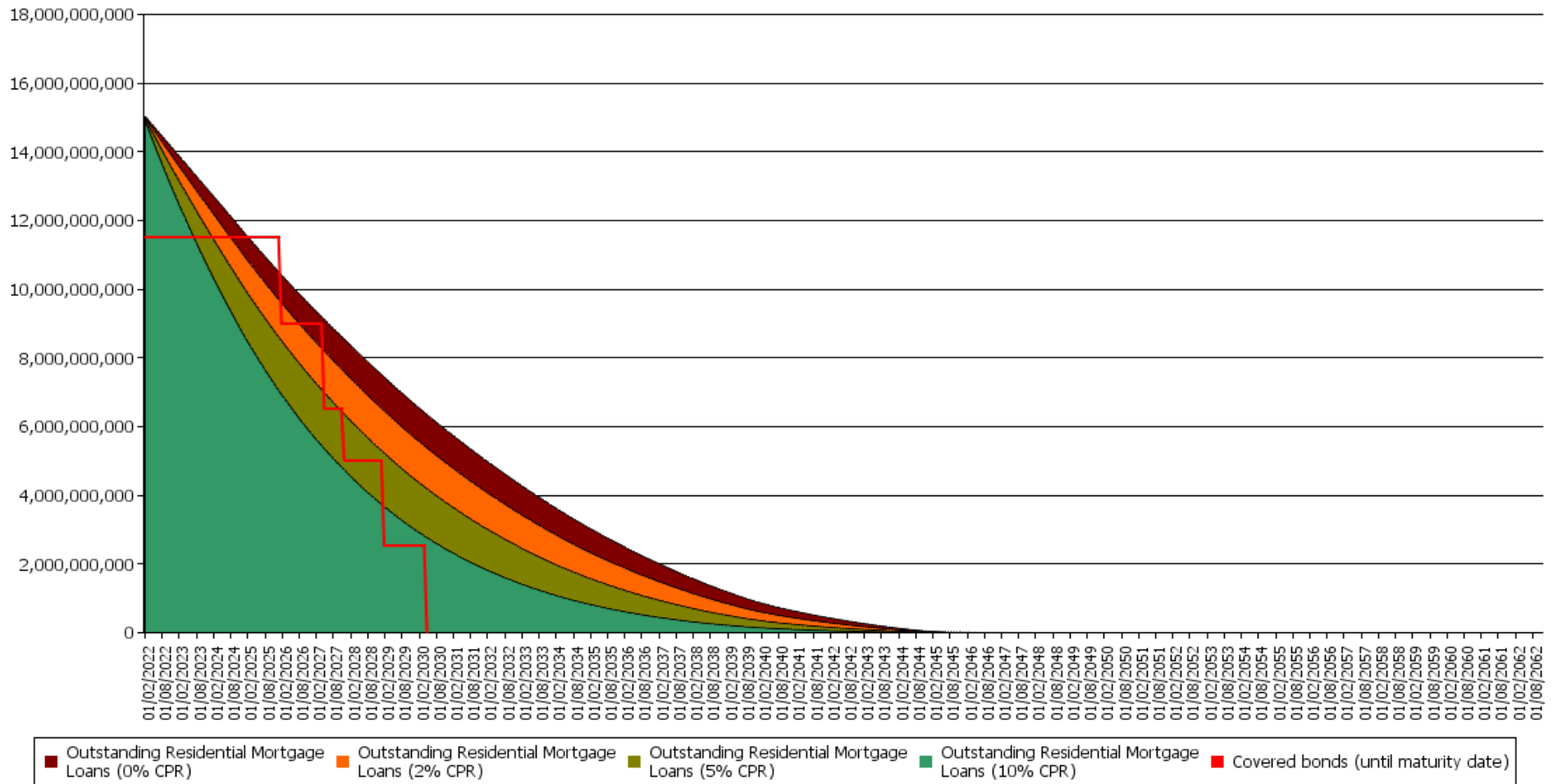
01/05/2042	244	382,979,434	255,034,624	138,585,104	50,141,487
01/06/2042	245	369,200,643	245,442,022	133,033,317	47,928,926
01/07/2042	246	355,632,374	236,033,866	127,619,074	45,789,821
01/08/2042	247	342,026,172	226,618,390	122,216,688	43,665,706
01/09/2042	248	328,756,570	217,456,819	116,977,540	41,616,838
01/10/2042	249	315,476,768	208,330,345	111,792,265	39,609,051
01/11/2042	250	302,532,552	199,443,571	106,751,345	37,662,804
01/12/2042	251	289,742,193	190,698,041	101,819,114	35,775,416
01/01/2043	252	277,044,551	182,031,640	96,944,697	33,918,455
01/02/2043	253	264,427,276	173,446,803	92,137,742	32,100,085
01/03/2043	254	252,132,101	165,128,605	87,517,458	30,373,744
01/04/2043	255	240,018,293	156,928,308	82,959,814	28,670,022
01/05/2043	256	228,053,457	148,860,739	78,501,221	27,017,972
01/06/2043	257	216,287,799	140,941,312	74,135,914	25,407,481
01/07/2043	258	204,750,461	133,204,145	69,893,670	23,855,410
01/08/2043	259	193,450,916	125,639,564	65,756,792	22,348,392
01/09/2043	260	182,408,487	118,266,964	61,740,727	20,894,598
01/10/2043	261	171,281,915	110,870,621	57,737,043	19,459,555
01/11/2043	262	160,763,876	103,885,806	53,962,041	18,110,204
01/12/2043	263	150,498,027	97,092,373	50,309,156	16,815,047
01/01/2044	264	140,417,590	90,435,429	46,740,635	15,556,156
01/02/2044	265	130,477,381	83,890,947	43,247,917	14,332,749
01/03/2044	266	120,682,267	77,470,020	39,842,741	13,151,917
01/04/2044	267	111,052,390	71,167,367	36,508,209	12,000,159
01/05/2044	268	101,613,547	65,011,646	33,268,297	10,890,382
01/06/2044	269	92,377,970	59,002,544	30,116,482	9,816,878
01/07/2044	270	83,449,642	53,212,464	27,094,219	8,795,527
01/08/2044	271	74,873,426	47,662,780	24,206,764	7,824,897
01/09/2044	272	66,669,655	42,368,457	21,463,182	6,908,641
01/10/2044	273	58,887,520	37,361,497	18,880,152	6,052,295
01/11/2044	274	51,674,439	32,729,514	16,497,376	5,266,063
01/12/2044	275	45,222,119	28,595,734	14,378,260	4,570,815
01/01/2045	276	40,550,033	25,597,900	12,838,181	4,063,941
01/02/2045	277	36,102,955	22,751,952	11,381,825	3,587,670
01/03/2045	278	31,927,487	20,089,761	10,026,957	3,148,507
01/04/2045	279	28,023,500	17,603,344	8,763,622	2,740,159
01/05/2045	280	24,289,175	15,232,533	7,564,677	2,355,584
01/06/2045	281	21,002,297	13,148,885	6,513,303	2,019,604
01/07/2045	282	18,226,693	11,392,436	5,629,356	1,738,360
01/08/2045	283	15,825,726	9,874,955	4,867,112	1,496,611
01/09/2045	284	13,776,287	8,581,564	4,218,876	1,291,787
01/10/2045	285	11,952,969	7,433,556	3,645,497	1,111,647
01/11/2045	286	10,384,369	6,447,090	3,153,682	957,601
01/12/2045	287	9,002,193	5,579,798	2,722,716	823,352
01/01/2046	288	7,767,589	4,806,392	2,339,361	704,428
01/02/2046	289	6,740,535	4,163,802	2,021,446	606,120
01/03/2046	290	5,828,390	3,594,831	1,741,212	520,095
01/04/2046	291	5,030,047	3,097,167	1,496,346	445,061
01/05/2046	292	4,354,049	2,676,532	1,289,940	382,097
01/06/2046	293	3,764,943	2,310,470	1,110,687	327,606
01/07/2046	294	3,284,017	2,012,027	964,839	283,421
01/08/2046	295	2,903,609	1,775,944	849,463	248,472
01/09/2046	296	2,731,440	1,667,807	795,710	231,763
01/10/2046	297	2,606,755	1,589,062	756,275	219,374
01/11/2046	298	2,485,509	1,512,582	718,045	207,403
01/12/2046	299	2,367,975	1,438,689	681,286	195,978
01/01/2047	300	2,256,896	1,368,877	646,578	185,207
01/02/2047	301	2,151,387	1,302,669	613,741	175,056
01/03/2047	302	2,047,341	1,237,770	581,824	165,317
01/04/2047	303	1,950,336	1,177,123	551,910	156,153
01/05/2047	304	1,855,752	1,118,198	522,992	147,365
01/06/2047	305	1,764,188	1,061,223	495,081	138,910
01/07/2047	306	1,681,816	1,010,013	470,031	131,341
01/08/2047	307	1,599,822	959,142	445,222	123,881
01/09/2047	308	1,520,199	909,860	421,272	116,721
01/10/2047	309	1,442,612	862,005	398,133	109,857
01/11/2047	310	1,366,171	814,945	375,440	103,157
01/12/2047	311	1,291,763	769,294	353,536	96,741

01/01/2048	312	1,220,074	725,368	332,502	90,599
01/02/2048	313	1,150,271	682,709	312,152	84,694
01/03/2048	314	1,082,300	641,347	292,542	79,059
01/04/2048	315	1,017,178	601,735	273,776	73,674
01/05/2048	316	953,192	562,957	255,502	68,475
01/06/2048	317	894,141	527,186	238,659	63,690
01/07/2048	318	841,755	495,484	223,755	59,468
01/08/2048	319	793,394	466,225	210,007	55,577
01/09/2048	320	746,721	438,054	196,815	51,866
01/10/2048	321	704,211	412,438	184,850	48,513
01/11/2048	322	662,145	387,144	173,072	45,230
01/12/2048	323	625,426	365,074	162,804	42,372
01/01/2049	324	590,343	344,012	153,021	39,657
01/02/2049	325	555,212	322,991	143,306	36,982
01/03/2049	326	521,451	302,886	134,077	34,468
01/04/2049	327	489,806	284,023	125,407	32,102
01/05/2049	328	458,119	265,212	116,813	29,780
01/06/2049	329	428,188	247,464	108,719	27,599
01/07/2049	330	399,094	230,271	100,916	25,513
01/08/2049	331	372,133	214,351	93,700	23,589
01/09/2049	332	348,317	200,292	87,332	21,892
01/10/2049	333	324,469	186,273	81,019	20,227
01/11/2049	334	301,201	172,622	74,891	18,617
01/12/2049	335	284,041	162,520	70,335	17,413
01/01/2050	336	274,016	156,518	67,565	16,657
01/02/2050	337	265,645	151,479	65,224	16,011
01/03/2050	338	258,163	146,987	63,144	15,441
01/04/2050	339	135,170	76,829	32,921	8,017
01/05/2050	340	127,664	72,444	30,966	7,509
01/06/2050	341	121,447	68,799	29,333	7,083
01/07/2050	342	115,220	65,165	27,715	6,665
01/08/2050	343	109,283	61,702	26,175	6,268
01/09/2050	344	104,883	59,117	25,015	5,965
01/10/2050	345	101,324	57,018	24,067	5,716
01/11/2050	346	97,758	54,917	23,122	5,468
01/12/2050	347	94,185	52,823	22,185	5,225
01/01/2051	348	91,334	51,138	21,423	5,024
01/02/2051	349	88,474	49,453	20,664	4,825
01/03/2051	350	86,377	48,206	20,097	4,675
01/04/2051	351	84,275	46,953	19,525	4,523
01/05/2051	352	82,170	45,706	18,959	4,374
01/06/2051	353	80,877	44,910	18,582	4,268
01/07/2051	354	79,581	44,118	18,209	4,166
01/08/2051	355	78,283	43,325	17,836	4,063
01/09/2051	356	76,983	42,533	17,466	3,962
01/10/2051	357	76,454	42,171	17,275	3,902
01/11/2051	358	75,924	41,808	17,082	3,843
01/12/2051	359	75,394	41,448	16,894	3,785
01/01/2052	360	74,863	41,086	16,704	3,726
01/02/2052	361	74,331	40,725	16,515	3,668
01/03/2052	362	73,799	40,369	16,331	3,613
01/04/2052	363	73,266	40,010	16,145	3,557
01/05/2052	364	72,732	39,653	15,961	3,502
01/06/2052	365	72,197	39,295	15,777	3,447
01/07/2052	366	71,662	38,940	15,596	3,393
01/08/2052	367	71,127	38,583	15,414	3,340
01/09/2052	368	70,590	38,227	15,233	3,286
01/10/2052	369	70,053	37,874	15,055	3,235
01/11/2052	370	69,516	37,520	14,876	3,183
01/12/2052	371	68,978	37,168	14,701	3,132
01/01/2053	372	68,439	36,815	14,524	3,082
01/02/2053	373	67,899	36,463	14,348	3,031
01/03/2053	374	67,359	36,117	14,180	2,984
01/04/2053	375	66,818	35,766	14,006	2,935
01/05/2053	376	66,276	35,418	13,836	2,888
01/06/2053	377	65,734	35,069	13,665	2,840
01/07/2053	378	65,191	34,722	13,496	2,793
01/08/2053	379	64,647	34,374	13,327	2,747

01/09/2053	380	64,103	34,027	13,159	2,701
01/10/2053	381	63,558	33,683	12,993	2,656
01/11/2053	382	63,013	33,337	12,827	2,611
01/12/2053	383	62,467	32,994	12,664	2,567
01/01/2054	384	61,920	32,649	12,500	2,523
01/02/2054	385	61,372	32,306	12,337	2,479
01/03/2054	386	60,824	31,968	12,180	2,439
01/04/2054	387	60,275	31,626	12,019	2,396
01/05/2054	388	59,725	31,286	11,861	2,355
01/06/2054	389	59,175	30,945	11,702	2,313
01/07/2054	390	58,624	30,607	11,545	2,273
01/08/2054	391	58,073	30,267	11,388	2,233
01/09/2054	392	57,520	29,929	11,232	2,193
01/10/2054	393	56,968	29,592	11,078	2,154
01/11/2054	394	56,414	29,255	10,924	2,115
01/12/2054	395	55,860	28,920	10,773	2,077
01/01/2055	396	55,305	28,584	10,620	2,039
01/02/2055	397	54,749	28,249	10,469	2,001
01/03/2055	398	54,193	27,919	10,323	1,966
01/04/2055	399	53,636	27,585	10,174	1,929
01/05/2055	400	53,078	27,254	10,027	1,894
01/06/2055	401	52,520	26,921	9,879	1,858
01/07/2055	402	51,961	26,591	9,734	1,823
01/08/2055	403	51,401	26,260	9,588	1,788
01/09/2055	404	50,841	25,930	9,444	1,754
01/10/2055	405	50,280	25,601	9,301	1,720
01/11/2055	406	49,718	25,272	9,158	1,687
01/12/2055	407	49,155	24,945	9,018	1,654
01/01/2056	408	48,592	24,618	8,877	1,621
01/02/2056	409	48,028	24,291	8,736	1,589
01/03/2056	410	47,464	23,967	8,600	1,558
01/04/2056	411	46,899	23,642	8,461	1,526
01/05/2056	412	46,333	23,318	8,325	1,495
01/06/2056	413	45,766	22,994	8,188	1,465
01/07/2056	414	45,199	22,672	8,054	1,435
01/08/2056	415	44,631	22,349	7,919	1,405
01/09/2056	416	44,062	22,027	7,785	1,375
01/10/2056	417	43,493	21,706	7,653	1,346
01/11/2056	418	42,923	21,386	7,520	1,317
01/12/2056	419	42,352	21,067	7,390	1,289
01/01/2057	420	41,781	20,747	7,259	1,261
01/02/2057	421	41,209	20,428	7,130	1,233
01/03/2057	422	40,636	20,113	7,004	1,207
01/04/2057	423	40,062	19,796	6,875	1,180
01/05/2057	424	39,488	19,480	6,749	1,153
01/06/2057	425	38,913	19,164	6,623	1,127
01/07/2057	426	38,338	18,850	6,498	1,101
01/08/2057	427	37,761	18,535	6,373	1,075
01/09/2057	428	37,184	18,220	6,249	1,050
01/10/2057	429	36,607	17,908	6,127	1,025
01/11/2057	430	36,028	17,595	6,005	1,001
01/12/2057	431	35,449	17,284	5,884	976
01/01/2058	432	34,869	16,972	5,763	952
01/02/2058	433	34,289	16,661	5,643	929
01/03/2058	434	33,707	16,354	5,526	906
01/04/2058	435	33,125	16,044	5,408	883
01/05/2058	436	32,543	15,736	5,291	860
01/06/2058	437	31,959	15,428	5,174	837
01/07/2058	438	31,375	15,121	5,059	815
01/08/2058	439	30,790	14,814	4,943	793
01/09/2058	440	30,205	14,508	4,829	772
01/10/2058	441	29,618	14,203	4,716	751
01/11/2058	442	29,032	13,898	4,603	730
01/12/2058	443	28,444	13,594	4,491	709
01/01/2059	444	27,855	13,290	4,380	688
01/02/2059	445	27,266	12,987	4,269	668
01/03/2059	446	26,676	12,687	4,160	649
01/04/2059	447	26,086	12,385	4,051	629

01/05/2059	448	25,495	12,084	3,943	610
01/06/2059	449	24,903	11,783	3,835	590
01/07/2059	450	24,310	11,484	3,729	572
01/08/2059	451	23,716	11,185	3,622	553
01/09/2059	452	23,122	10,886	3,516	535
01/10/2059	453	22,527	10,589	3,412	517
01/11/2059	454	21,932	10,291	3,308	499
01/12/2059	455	21,335	9,995	3,204	481
01/01/2060	456	20,738	9,699	3,102	464
01/02/2060	457	20,141	9,403	2,999	447
01/03/2060	458	19,542	9,109	2,899	430
01/04/2060	459	18,943	8,815	2,798	413
01/05/2060	460	18,343	8,522	2,698	397
01/06/2060	461	17,742	8,229	2,599	381
01/07/2060	462	17,141	7,937	2,500	365
01/08/2060	463	16,538	7,645	2,402	349
01/09/2060	464	15,936	7,354	2,305	333
01/10/2060	465	15,332	7,063	2,209	318
01/11/2060	466	14,727	6,774	2,113	303
01/12/2060	467	14,122	6,485	2,017	288
01/01/2061	468	13,516	6,196	1,923	273
01/02/2061	469	12,910	5,908	1,829	259
01/03/2061	470	12,303	5,621	1,736	245
01/04/2061	471	11,694	5,334	1,643	231
01/05/2061	472	11,086	5,048	1,551	217
01/06/2061	473	10,476	4,763	1,460	203
01/07/2061	474	9,866	4,478	1,369	190
01/08/2061	475	9,255	4,193	1,279	177
01/09/2061	476	8,643	3,909	1,189	164
01/10/2061	477	8,030	3,626	1,100	151
01/11/2061	478	7,417	3,344	1,012	138
01/12/2061	479	6,803	3,062	924	126
01/01/2062	480	6,188	2,780	837	113
01/02/2062	481	5,573	2,500	751	101
01/03/2062	482	4,956	2,220	665	89
01/04/2062	483	4,339	1,940	580	77
01/05/2062	484	3,721	1,661	495	66
01/06/2062	485	3,103	1,383	411	54
01/07/2062	486	2,484	1,105	328	43
01/08/2062	487	1,863	828	245	32
01/09/2062	488	1,243	551	163	21
01/10/2062	489	621	0	0	0
01/11/2062	490	0	0	0	0
		1,433,480,816,275	1,277,214,324,464	1,089,963,782,672	865,391,996,766

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Resortline 11 Domestic Currency

[Please insert currency]

CONTENT OF TAB 6

1. Additional information on the programme

2. Additional information on the assets

3. Additional information on the asset distribution

Field Number

1. Additional information on the programme

Programme Description

Name

Local Entity Identifier (LEI)*

CE.1.1

Summary of institution

BNP Paribas Fortis

NGCP3P4VWVWU2G1547

CE.1.2

Service

CE.1.3

Asset manager

CE.1.4

Self-financing

CE.1.5

Self-secured

CE.1.6

Back-up cash resource

CE.1.7

Recover funds

CE.1.8

Standby account bank

CE.1.9

Account bank number

CE.1.10

Trustee

Shifting BNP Paribas Funds Worldwide Representation

CE.1.11

Core Fund Monitor

David De Schacht & Lucret De Raemakers

CE.1.12

where applicable - phone agent

CE.1.13

CE.1.14

CE.1.15

CE.1.16

CE.1.17

CE.1.18

2. Asset distribution by asset class

Asset Description

Guarantor (if available)

Local Entity Identifier (LEI)*

Type of Asset

CE.2.1

Current Asset

Current Guarantor

Current Asset LEI

All

CE.2.2

Guarantee 1

Has completed

Has completed

Has completed

CE.2.3

Guarantee 2

Has completed

Has completed

Has completed

CE.2.4

Guarantee 3

Has completed

Has completed

Has completed

CE.2.5

Guarantee 4

Has completed

Has completed

Has completed

CE.2.6

Guarantee 5

Has completed

Has completed

Has completed

CE.2.7

Guarantee 6

Has completed

Has completed

Has completed

CE.2.8

Guarantee 7

Has completed

Has completed

Has completed

CE.2.9

Guarantee 8

Has completed

Has completed

Has completed

CE.2.10

Guarantee 9

Has completed

Has completed

Has completed

CE.2.11

Guarantee 10

Has completed

Has completed

Has completed

CE.2.12

Guarantee 11

Has completed

Has completed

Has completed

CE.2.13

Guarantee 12

Has completed

Has completed

Has completed

CE.2.14

Guarantee 13

Has completed

Has completed

Has completed

CE.2.15

Guarantee 14

Has completed

Has completed

Has completed

CE.2.16

Guarantee 15

Has completed

Has completed

Has completed

CE.2.17

Guarantee 16

Has completed

Has completed

Has completed

CE.2.18

Guarantee 17

Has completed

Has completed

Has completed

CE.2.19

Guarantee 18

Has completed

Has completed

Has completed

CE.2.20

Guarantee 19

Has completed

Has completed

Has completed

CE.2.21

Guarantee 20

Has completed

Has completed

Has completed

CE.2.22

Guarantee 21

Has completed

Has completed

Has completed

CE.2.23

Guarantee 22

Has completed

Has completed

Has completed

CE.2.24

Guarantee 23

Has completed

Has completed

Has completed

CE.2.25

Guarantee 24

Has completed

Has completed

Has completed

CE.2.26

Guarantee 25

Has completed

Has completed

Has completed

CE.2.27

CE.2.28

CE.2.29

CE.2.30

CE.2.31

3. Additional information on the asset distribution

Asset Description

Total Assets

CE.3.1

Weighted average of asset classes

4.4%

CE.3.2

Weighted average of asset classes

176.01

CE.3.3

CE.3.4

CE.3.5

CE.3.6

3. Assets

% Residualized Loans

% Unresidualized Loans

% B2B/As-Trade Assets

% Short-term Loans

% Total Assets

CE.3.1

< 90 days

0.00%

0.00%

CE.3.2

90-180 days

0.00%

0.00%

CE.3.3

180-270 days

0.00%

0.00%

CE.3.4

> 270 days

0.00%

0.00%

CE.3.5

CE.3.6

CE.3.7

CE.3.8