



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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



6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection 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: 31/7/2022

Cut-off Date: 31/7/2022



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/07/2022			
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					
G.3.1.1	Total Cover Assets	Nominal (mn)	15,266.7		
G.3.1.2	Outstanding Covered Bonds		11,500.0		
OG.3.1.1	Cover Pool Size [NPV] (mn)		14,971.0		
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)		10,628.2		
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal	5.0%	Actual	32.8%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		0.0%		126.6%
G.3.2.2	Optional information e.g. OC (NPV basis)		0.0%		40.9%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	15,266.7		% Cover Pool
G.3.3.2	Public Sector		-		#VALUE!
G.3.3.3	Shipping		-		#VALUE!
G.3.3.4	Substitute Assets		91.5		0.6%
G.3.3.5	Other		0.0		0.0%
G.3.3.6	Total		15,358.2		#VALUE!
OG.3.3.1	a/w [if relevant, please specify]				0.0%
OG.3.3.2	a/w [if relevant, please specify]				0.0%
OG.3.3.3	a/w [if relevant, please specify]				0.0%
OG.3.3.4	a/w [if relevant, please specify]				0.0%
OG.3.3.5	a/w [if relevant, please specify]				0.0%
OG.3.3.6	a/w [if relevant, please specify]				0.0%
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual (mn)	7.7	Expected Upon Prepayments (mn)	ND1
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y		321.5	ND1	2.11%
G.3.4.3	1 - 2 Y		490.8	ND1	3.22%
G.3.4.4	2 - 3 Y		627.2	ND1	4.11%
G.3.4.5	3 - 4 Y		1,028.8	ND1	6.74%
G.3.4.6	4 - 5 Y		937.9	ND1	6.14%
G.3.4.7	5 - 10 Y		7,794.9	ND1	51.06%
G.3.4.8	10+ Y		4,065.5	ND1	26.63%
G.3.4.9	Total		15,266.7	0.0	100.00%
OG.3.4.1	a/w 0-1 day				0.00%
OG.3.4.2	a/w 0-0.5y				0.00%
OG.3.4.3	a/w 0.5-1 y				0.00%
OG.3.4.4	a/w 1-1.5y				0.00%
OG.3.4.5	a/w 1.5-2 y				0.00%
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average Life (in years)	Initial Maturity	5.6	Extended Maturity	6.6
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y		0.0	0.0	0.0%
G.3.5.3	1 - 2 Y		0.0	0.0	0.0%
G.3.5.4	2 - 3 Y		0.0	0.0	0.0%
G.3.5.5	3 - 4 Y		2,500.0	0.0	21.7%
G.3.5.6	4 - 5 Y		2,500.0	2,500.0	21.7%
G.3.5.7	5 - 10 Y		6,500.0	9,000.0	56.5%
G.3.5.8	10+ Y		0.0	0.0	0.0%
G.3.5.9	Total		11,500.0	11,500.0	100.0%
OG.3.5.1	a/w 0-1 day				0.0%
OG.3.5.2	a/w 0-0.5y				0.0%
OG.3.5.3	a/w 0.5-1 y				0.0%
OG.3.5.4	a/w 1-1.5y				0.0%
OG.3.5.5	a/w 1.5-2 y				0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,266.7	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	15,266.7	0.0	100.0%	0.0%
OG.3.6.1	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.2	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.3	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.4	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.5	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.6	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.7	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.8	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.9	o/w [if relevant, please specify]		0.0	0.0	
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.2	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.3	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.4	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.5	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.6	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.7	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.8	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.9	o/w [if relevant, please specify]		0.0	0.0	
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
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 gvts or quasi gvts		0.0%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	o/w EU central banks		0.0%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	o/w CQS1 credit institutions		0.0%		
OG.3.9.8	o/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of issuer)	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%		
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/13			
G.3.12.1	Bond list	1/			

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	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

4. References to Capital Requirements Regulation (CRR) 129(7)			Row	Row
<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	(iii) Interest rate risk - covered bond:	163		
G.4.1.9	(iii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	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	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

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	Nominal (mn)		% Total Mortgages
1. Property Type Information				
M.7.1.1	Residential	15,266.7		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	15,266.7		100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0.0%
OM.7.1.3	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.4	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.5	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.6	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.7	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.8	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.9	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.10	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.11	<i>o/w [f relevant, please specify]</i>			0.0%
2. General Information				
M.7.2.1	Number of mortgage loans	225,671.0	0	225,671.00
OM.7.2.1	Number of borrowers	107,749.0	0	107,749.00
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	0.41%	0.00%	0.41%
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				
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>o/w [f relevant, please specify]</i>			
OM.7.4.2	<i>o/w [f relevant, please specify]</i>			
OM.7.4.3	<i>o/w [f relevant, please specify]</i>			
OM.7.4.4	<i>o/w [f relevant, please specify]</i>			
OM.7.4.5	<i>o/w [f relevant, please specify]</i>			
OM.7.4.6	<i>o/w [f relevant, please specify]</i>			
OM.7.4.7	<i>o/w [f relevant, please specify]</i>			
OM.7.4.8	<i>o/w [f relevant, please specify]</i>			
OM.7.4.9	<i>o/w [f relevant, please specify]</i>			
OM.7.4.10	<i>o/w [f relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.81%	0.00%	15.8%	
M.7.5.2	Vlaams-Brabant	14.50%	0.00%	14.5%	
M.7.5.3	Oost-Vlaanderen	15.35%	0.00%	15.4%	
M.7.5.4	Brussels	8.57%	0.00%	8.6%	
M.7.5.5	West-Vlaanderen	10.86%	0.00%	10.9%	
M.7.5.6	Limburg	8.04%	0.00%	8.0%	
M.7.5.7	Liège	7.35%	0.00%	7.4%	
M.7.5.8	Hainaut	6.94%	0.00%	6.9%	
M.7.5.9	Brabant Wallon	5.21%	0.00%	5.2%	
M.7.5.10	Namur	4.30%	0.00%	4.3%	
M.7.5.11	Luxembourg	2.80%	0.00%	2.8%	
M.7.5.12	Other	0.27%	0.00%	0.3%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	83.75%	0.00%	83.8%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	16.24%	0.00%	16.2%	
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	4.53%	0.00%	4.5%	
M.7.7.2	Amortising	95.47%	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 Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	4.68%	0.00%	4.7%	
M.7.8.2	≥ 12 - < 24 months	11.69%	0.00%	11.7%	
M.7.8.3	≥ 24 - < 36 months	30.66%	0.00%	30.7%	
M.7.8.4	≥ 36 - < 60 months	14.88%	0.00%	14.9%	
M.7.8.5	≥ 60 months	38.09%	0.00%	38.1%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.02%	0.0%	0.02%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.7			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,137.2	176,959.0	46.8%	78.4%
M.7A.10.4	>100K and <=200K	5,375.2	39,406.0	35.2%	17.5%
M.7A.10.4	>200K and <=300K	1,605.4	6,722.0	10.5%	3.0%
M.7A.10.5	>300K and <=400K	536.4	1,572.0	3.5%	0.7%
M.7A.10.6	>400K	612.5	1,012.0	4.0%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	15,266.7	225,671	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,411.0	97,658.0	28.9%	43.3%
M.7A.11.3	>40 - <=50 %	1,589.0	25,291.0	10.4%	11.1%
M.7A.11.4	>50 - <=60 %	1,771.5	25,096.0	11.6%	11.1%
M.7A.11.5	>60 - <=70 %	1,947.1	24,338.0	12.8%	10.8%
M.7A.11.6	>70 - <=80 %	2,164.1	23,612.0	14.2%	10.5%
M.7A.11.7	>80 - <=90 %	2,050.8	18,794.0	13.4%	8.3%
M.7A.11.8	>90 - <=100 %	875.9	6,658.0	5.7%	3.0%
M.7A.11.9	>100 %	457.3	4,224.0	3.0%	1.9%
M.7A.11.10	Total	15,266.7	225,671	100.0%	100.0%
OM.7A.11.11	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.12	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.13	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.14	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.15	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.16	a/w >150 %			0.0%	0.0%
OM.7A.11.17					
OM.7A.11.18					
OM.7A.11.19					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,263.7	113,628.0	34.5%	50.4%
M.7A.12.3	>40 - <=50 %	1,685.0	24,318.0	11.0%	10.8%
M.7A.12.4	>50 - <=60 %	1,791.9	23,022.0	11.7%	10.2%
M.7A.12.5	>60 - <=70 %	1,864.0	21,352.0	12.2%	9.5%
M.7A.12.6	>70 - <=80 %	1,838.4	18,734.0	12.0%	8.3%
M.7A.12.7	>80 - <=90 %	1,593.4	13,509.0	10.4%	6.0%
M.7A.12.8	>90 - <=100 %	786.1	5,669.0	5.1%	2.5%
M.7A.12.9	>100 %	444.2	5,439.0	2.9%	2.4%
M.7A.12.10	Total	15,266.7	225,671	100.0%	100.0%
OM.7A.12.11	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.12	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.13	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.14	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.15	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.16	a/w >150 %			0.0%	0.0%
OM.7A.12.17					
OM.7A.12.18					
OM.7A.12.19					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100 %	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					

27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	NPV assumptions (when stated)	
HG.1.15		
HG.1.16		
HG.1.17		
HG.1.18		
HG.1.19		
HG.1.20		
HG.1.21		
HG.1.22		
HG.1.23		
HG.1.24		
HG.1.25		
HG.1.26		
HG.1.27		
HG.1.28		
HG.1.29		
HG.1.30		
HG.1.31		
HG.1.32		
HG.2.1	2. Glossary - ESG items (optional)	Definition
HG.2.2	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.3	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.4	New Property and Existing Property	[For completion]
HG.2.5		
HG.2.6		
HG.2.7		
HG.2.8		
HG.2.9		
HG.2.10		
HG.2.11		
HG.2.12		
HG.3.1	3. Reason for No Data	Value
HG.3.2	Not applicable for the jurisdiction	ND1
HG.3.3	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.4	Not available at the present time	ND3
HG.3.5		
HG.3.6		
HG.3.7		
HG.3.8		
HG.3.9		
HG.3.10		
HG.4.1	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.2	Other definitions deemed relevant	[For completion]
HG.4.3		
HG.4.4		
HG.4.5		



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/07/2022

Contact Details:

Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 philippe.goose@bnpparibasfortis.com

Asset Based Funding

WAILLY Frederik + 32 2 565 44 59 frederik.wailly@bnpparibasfortis.com

Asset Based Solutions (cover pool and management)

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

Website

<https://www.bnpparibasfortis.com/>

Remark

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



BNP PARIBAS Retained Covered Bonds
FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2023	3.58	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2023	6.58	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.81	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.81	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.36	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Averag	0.31 %
Weighted Average Rema	5.65

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Fitch	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
---------------	------------------	---------



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrievien and Cover Assets

Outstanding Mortgage Pandbrievien	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,266,682,030 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	646,335,162 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.17%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,225,749,564 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrievien Issued (V) / (I)	106.31%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,260,004 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	646,335,162 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIIBis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,225,749,564
Ratio Value All Cover Assets / Mortgage Pandbrievien Issued [V+VI+VII+VIIIBis]/I	112.73%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,977,873,597 (VIII)
Total Interest Proceeds Residential Mortgage Loans	1,977,873,597
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,964,344,730 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,225,749,564
Total Principal Proceeds Public Finance Exposures	92,260,004
Total Principal Proceeds Financial Institution Exposures	646,335,162
Impact Derivatives	0
Interest Requirement Covered Bonds	214,900,000 (X)
Costs, Fees and expenses Covered Bonds	88,554,583 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,138,763,743

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,445,464,827 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,993,339 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,437,471,488
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	84,872,104 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	84,872,104 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/07/2022 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,266,682,030
Principal Redemptions between Cut-off Date and Maturity	15,266,682,030
Interest Payments between Cut-off Date and Maturity Date	1,977,873,597
Number of borrowers	107,749
Number of loans	225,671
Average Outstanding Balance per borrower	141,687
Average Outstanding Balance per loan	67,650
Weighted average Current Loan to Current Value	53.16%
Weighted average Current Loan to Original Value	58.59%
Weighted average seasoning (in Years)	4.05
Weighted average remaining maturity (in years, at 0% CPR)	14.83
Weighted average initial maturity (in years, at 0% CPR)	18.88
Percentage of Fixed Rate Loans	83.76%
Percentage of Variable Rate Loans	16.24%
Weighted average interest rate	1.66%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	1.48%
Weighted Remaining average life (in years, at 0% CPR)	7.72
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 646,335,162

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					
Series	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

5. Prepayments Last Calendar Month

54,589,085 EUR



Stratification Tables

Portfolio Cut-off Date 31/07/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,413,067,697.08	15.81 %	34,642	15.35 %
Oost-Vlaanderen	2,344,116,285.31	15.35 %	36,503	16.18 %
Vlaams-Brabant	2,214,065,030.52	14.50 %	31,143	13.80 %
West-Vlaanderen	1,658,031,894.14	10.86 %	27,787	12.31 %
Brussels	1,307,930,317.99	8.57 %	12,600	5.58 %
Limburg	1,227,976,871.52	8.04 %	21,041	9.32 %
Liège	1,122,406,646.14	7.35 %	17,454	7.73 %
Hainaut	1,059,041,615.49	6.94 %	17,356	7.69 %
Brabant Wallon	795,981,363.39	5.21 %	9,659	4.28 %
Namur	656,375,121.00	4.30 %	10,452	4.63 %
Luxembourg	426,919,381.18	2.80 %	6,318	2.80 %
Other	40,769,806.16	0.27 %	716	0.32 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	714,203,220.06	4.68 %	6,045	2.68 %
>1 and <=2	1,784,275,574.52	11.69 %	17,576	7.79 %
>2 and <=3	4,680,866,711.43	30.66 %	54,196	24.02 %
>3 and <=4	2,264,598,157.91	14.83 %	30,930	13.71 %
>4 and <=5	1,533,910,916.64	10.05 %	22,536	9.99 %
>5 and <=6	1,672,447,202.16	10.95 %	28,497	12.63 %
>6 and <=7	1,073,853,802.77	7.03 %	22,161	9.82 %
>7 and <=8	655,273,781.41	4.29 %	15,562	6.90 %
>8 and <=9	71,914,571.15	0.47 %	1,935	0.86 %
>9 and <=10	69,533,654.63	0.46 %	2,178	0.97 %
>10 and <=11	72,513,933.70	0.47 %	3,000	1.33 %
>11 and <=12	212,162,193.09	1.39 %	6,082	2.70 %
>12 and <=13	254,146,338.87	1.66 %	5,959	2.64 %
>13 and <=14	59,366,931.23	0.39 %	2,005	0.89 %
>14 and <=15	19,238,688.95	0.13 %	502	0.22 %
>15 and <=16	13,859,178.39	0.09 %	402	0.18 %
>16 and <=17	42,230,479.17	0.28 %	1,462	0.65 %
>17 and <=18	48,823,003.82	0.32 %	2,406	1.07 %
>18 and <=19	16,561,010.57	0.11 %	1,659	0.74 %
>19 and <=20	4,222,417.88	0.03 %	344	0.15 %
>20 and <=21	410,189.12	0.00 %	37	0.02 %
>21 and <=22	505,121.21	0.00 %	35	0.02 %
>22 and <=23	824,783.82	0.01 %	72	0.03 %
>23 and <=24	546,392.40	0.00 %	55	0.02 %
>24 and <=25	138,824.27	0.00 %	17	0.01 %
>29 and <=30	43,983.92	0.00 %	5	0.00 %
>32 and <=33	49,876.17	0.00 %	4	0.00 %
>25 and <=26	145,205.93	0.00 %	8	0.00 %
>26 and <=27	15,884.73	0.00 %	1	0.00 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,139,636.00	0.01 %	1,300	0.58 %
<=1	112,250,190.45	0.74 %	4,400	1.95 %
>1 and <=2	148,271,986.94	0.97 %	4,885	2.16 %
>2 and <=3	251,434,334.99	1.65 %	9,048	4.01 %
>3 and <=4	275,563,492.66	1.80 %	9,369	4.15 %
>4 and <=5	295,447,179.96	1.94 %	9,292	4.12 %
>5 and <=6	343,147,043.27	2.25 %	9,701	4.30 %
>6 and <=7	470,510,531.52	3.08 %	11,829	5.24 %
>7 and <=8	609,788,723.94	3.99 %	13,683	6.06 %
>8 and <=9	467,476,132.21	3.06 %	9,777	4.33 %
>9 and <=10	523,658,150.39	3.43 %	9,626	4.27 %
>10 and <=11	614,758,417.56	4.03 %	10,057	4.46 %
>11 and <=12	622,674,880.29	4.08 %	9,494	4.21 %
>12 and <=13	924,674,495.20	6.06 %	13,344	5.91 %
>13 and <=14	629,748,782.80	4.12 %	8,754	3.88 %
>14 and <=15	721,313,624.83	4.72 %	9,186	4.07 %
>15 and <=16	818,599,580.60	5.36 %	9,920	4.40 %
>16 and <=17	829,511,034.63	5.43 %	9,705	4.30 %
>17 and <=18	1,578,396,101.99	10.34 %	17,319	7.67 %
>18 and <=19	826,622,275.65	5.41 %	8,773	3.89 %
>19 and <=20	718,992,137.92	4.71 %	7,348	3.26 %
>20 and <=21	470,453,484.98	3.08 %	4,770	2.11 %
>21 and <=22	622,759,289.02	4.08 %	5,908	2.62 %
>22 and <=23	1,438,499,103.73	9.42 %	11,678	5.17 %
>23 and <=24	676,956,221.98	4.43 %	4,691	2.08 %
>24 and <=25	248,173,589.39	1.63 %	1,601	0.71 %
>25 and <=26	8,908,457.92	0.06 %	76	0.03 %
>26 and <=27	5,701,636.85	0.04 %	51	0.02 %
>27 and <=28	6,029,163.51	0.04 %	50	0.02 %
>28 and <=29	2,546,367.63	0.02 %	21	0.01 %
>29 and <=30	1,675,981.11	0.01 %	15	0.01 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	292,000.00	0.00 %	16	0.01 %
>1 and <=2	19,161,346.77	0.13 %	175	0.08 %
>2 and <=3	32,421,156.38	0.21 %	371	0.16 %
>3 and <=4	17,095,037.89	0.11 %	336	0.15 %
>4 and <=5	310,442,765.48	2.03 %	2,364	1.05 %
>5 and <=6	22,276,328.16	0.15 %	836	0.37 %
>6 and <=7	49,837,046.95	0.33 %	1,613	0.71 %
>7 and <=8	68,999,022.56	0.45 %	2,513	1.11 %
>8 and <=9	94,084,765.25	0.62 %	2,995	1.33 %
>9 and <=10	1,149,467,014.72	7.53 %	32,762	14.52 %
>10 and <=11	136,325,384.90	0.89 %	5,408	2.40 %
>11 and <=12	222,122,162.27	1.45 %	4,749	2.10 %
>12 and <=13	685,853,967.24	4.49 %	13,713	6.08 %
>13 and <=14	133,921,306.64	0.88 %	2,744	1.22 %
>14 and <=15	1,787,830,317.54	11.71 %	30,648	13.58 %
>15 and <=16	178,007,184.22	1.17 %	2,979	1.32 %
>16 and <=17	249,570,208.04	1.63 %	3,767	1.67 %
>17 and <=18	886,333,088.75	5.81 %	12,468	5.52 %
>18 and <=19	223,091,457.71	1.46 %	5,100	2.26 %
>19 and <=20	3,666,308,843.52	24.02 %	45,894	20.34 %
>20 and <=21	309,644,688.88	2.03 %	4,281	1.90 %
>21 and <=22	161,771,362.58	1.06 %	2,316	1.03 %
>22 and <=23	196,668,401.36	1.29 %	2,612	1.16 %
>23 and <=24	125,433,098.23	0.82 %	1,619	0.72 %
>24 and <=25	3,807,519,986.48	24.94 %	35,259	15.62 %
>25 and <=26	443,889,615.30	2.91 %	4,353	1.93 %
>26 and <=27	31,207,389.28	0.20 %	331	0.15 %
>27 and <=28	14,770,986.71	0.10 %	164	0.07 %
>28 and <=29	8,809,900.99	0.06 %	102	0.05 %
>29 and <=30	200,825,467.40	1.32 %	2,774	1.23 %
>30 and <=31	29,237,700.35	0.19 %	359	0.16 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	345,088.10	0.00 %	5	0.00 %
>35 and <=36	103,806.78	0.00 %	2	0.00 %
>36 and <=37	112,007.72	0.00 %	1	0.00 %
>39 and <=40	429,071.00	0.00 %	5	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,077,897.99	0.01 %	28	0.01 %
>40 and <=41	88,921.14	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	49,876.17	0.00 %	4	0.00 %
1992	1,762.35	0.00 %	1	0.00 %
1993	42,221.57	0.00 %	4	0.00 %
1996	41,593.50	0.00 %	3	0.00 %
1997	163,774.15	0.00 %	11	0.00 %
1998	136,754.02	0.00 %	18	0.01 %
1999	1,024,027.39	0.01 %	99	0.04 %
2000	560,923.71	0.00 %	40	0.02 %
2001	332,434.23	0.00 %	26	0.01 %
2002	1,731,707.45	0.01 %	124	0.05 %
2003	8,898,667.48	0.06 %	951	0.42 %
2004	24,997,314.95	0.16 %	1,819	0.81 %
2005	62,461,670.83	0.41 %	2,533	1.12 %
2006	20,317,576.96	0.13 %	689	0.31 %
2007	16,367,352.30	0.11 %	372	0.16 %
2008	18,511,412.72	0.12 %	604	0.27 %
2009	148,847,771.89	0.97 %	3,878	1.72 %
2010	261,392,121.96	1.71 %	6,544	2.90 %
2011	156,353,154.56	1.02 %	5,603	2.48 %
2012	44,611,312.44	0.29 %	1,488	0.66 %
2013	76,435,324.95	0.50 %	2,205	0.98 %
2014	195,888,494.04	1.28 %	4,863	2.15 %
2015	790,162,950.52	5.18 %	17,706	7.85 %
2016	1,692,159,526.34	11.08 %	32,636	14.46 %
2017	1,242,919,869.33	8.14 %	19,380	8.59 %
2018	2,040,685,998.34	13.37 %	28,860	12.79 %
2019	4,185,082,084.54	27.41 %	51,243	22.71 %
2020	2,616,267,163.79	17.14 %	28,555	12.65 %
2021	1,474,006,894.31	9.66 %	13,902	6.16 %
2022	186,230,293.13	1.22 %	1,510	0.67 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,279,559,169.42	14.93 %	47,847	44.41 %
>100 and <=200	5,047,457,669.71	33.06 %	34,561	32.08 %
>200 and <=300	4,056,829,775.24	26.57 %	16,736	15.53 %
>300 and <=400	1,767,173,972.23	11.58 %	5,208	4.83 %
>400	2,115,661,443.32	13.86 %	3,397	3.15 %
	15,266,682,029.92	100.00 %	107,749	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	59,861,942.12	0.39 %	1,570	0.70 %
0.5 - 1%	747,492,488.09	4.90 %	10,783	4.78 %
1 - 1.5%	4,932,551,888.08	32.31 %	60,561	26.84 %
1.5 - 2%	7,476,932,901.17	48.98 %	107,033	47.43 %
2 - 2.5%	1,277,579,924.61	8.37 %	24,655	10.93 %
2.5 - 3%	560,215,566.54	3.67 %	12,948	5.74 %
3 - 3.5%	129,444,735.40	0.85 %	4,185	1.85 %
3.5 - 4%	47,559,911.60	0.31 %	1,963	0.87 %
4 - 4.5%	20,755,398.52	0.14 %	1,017	0.45 %
4.5 - 5%	8,570,597.81	0.06 %	552	0.24 %
5 - 5.5%	4,504,543.17	0.03 %	266	0.12 %
5.5 - 6%	968,993.17	0.01 %	95	0.04 %
6 - 6.5%	132,594.30	0.00 %	29	0.01 %
6.5 - 7%	40,652.97	0.00 %	10	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	2,762.81	0.00 %	1	0.00 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,787,544,620.55	83.76 %	186,682	82.72 %
Variable	27,956,643.71	0.18 %	1,851	0.82 %
Variable With Cap	2,451,180,765.66	16.06 %	37,138	16.46 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	387,001,816.19	2.53 %	8,257	3.66 %
2023	767,233,551.84	5.03 %	14,028	6.22 %
2024	248,891,663.94	1.63 %	2,863	1.27 %
2025	115,568,789.49	0.76 %	1,625	0.72 %
2026	178,987,742.26	1.17 %	2,243	0.99 %
2027	140,123,739.21	0.92 %	1,608	0.71 %
2028	42,041,136.98	0.28 %	503	0.22 %
2029	90,821,526.50	0.59 %	857	0.38 %
2030	9,818,154.60	0.06 %	106	0.05 %
2031	60,583,709.50	0.40 %	377	0.17 %
2032	14,169,099.02	0.09 %	86	0.04 %
2033	77,625,316.68	0.51 %	1,020	0.45 %
2034	255,888,958.62	1.68 %	2,728	1.21 %
2035	22,995,790.44	0.15 %	203	0.09 %
2036	14,966,001.03	0.10 %	90	0.04 %
2037	114,908.84	0.00 %	2	0.00 %
Fixed To Maturity	12,839,850,124.78	84.10 %	189,075	83.78 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,266,588,169.83	100.00 %	225,662	100.00 %
Twice A Year	93,860.09	0.00 %	9	0.00 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,437,943,782.53	94.57 %	217,687	96.46 %
Interest only	691,381,717.13	4.53 %	4,530	2.01 %
Linear	137,356,530.26	0.90 %	3,454	1.53 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,134,103,972.09	7.43 %	33,316	14.76 %
11-20%	1,221,595,517.78	8.00 %	28,575	12.66 %
21-30%	1,385,973,526.60	9.08 %	26,718	11.84 %
31-40%	1,521,998,498.73	9.97 %	25,019	11.09 %
41-50%	1,685,022,270.15	11.04 %	24,318	10.78 %
51-60%	1,791,929,597.06	11.74 %	23,022	10.20 %
61-70%	1,864,020,777.00	12.21 %	21,352	9.46 %
71-80%	1,838,370,417.65	12.04 %	18,734	8.30 %
81-90%	1,593,414,557.62	10.44 %	13,509	5.99 %
91-100%	786,050,241.50	5.15 %	5,669	2.51 %
101-110%	65,491,663.79	0.43 %	647	0.29 %
111-120%	53,543,156.72	0.35 %	480	0.21 %
>120%	325,167,833.23	2.13 %	4,312	1.91 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	991,829,917.76	6.50 %	25,309	11.21 %
11-20%	939,197,028.51	6.15 %	23,543	10.43 %
21-30%	1,125,790,194.73	7.37 %	24,071	10.67 %
31-40%	1,354,189,406.16	8.87 %	24,735	10.96 %
41-50%	1,589,021,421.31	10.41 %	25,291	11.21 %
51-60%	1,771,525,068.99	11.60 %	25,096	11.12 %
61-70%	1,947,053,217.30	12.75 %	24,338	10.78 %
71-80%	2,164,081,941.77	14.18 %	23,612	10.46 %
81-90%	2,050,808,770.32	13.43 %	18,794	8.33 %
91-100%	875,865,725.41	5.74 %	6,658	2.95 %
101-110%	75,719,111.76	0.50 %	811	0.36 %
111-120%	70,024,079.90	0.46 %	747	0.33 %
>120%	311,576,146.00	2.04 %	2,666	1.18 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	112,253,933.26	0.74 %	11,271	4.99 %
21-40%	387,225,871.44	2.54 %	15,521	6.88 %
41-60%	807,150,238.85	5.29 %	20,743	9.19 %
61-80%	1,660,220,199.85	10.87 %	29,136	12.91 %
81-100%	2,669,587,187.61	17.49 %	33,244	14.73 %
101-120%	762,990,701.37	5.00 %	14,641	6.49 %
121-140%	753,144,349.12	4.93 %	13,044	5.78 %
141-160%	803,582,821.40	5.26 %	12,646	5.60 %
161-180%	891,918,436.86	5.84 %	12,445	5.51 %
181-200%	1,049,582,607.02	6.87 %	11,760	5.21 %
201-300%	2,600,207,934.38	17.03 %	29,097	12.89 %
301-400%	1,133,767,511.08	7.43 %	10,560	4.68 %
401-500%	462,809,617.96	3.03 %	4,008	1.78 %
>500%	1,172,240,619.72	7.68 %	7,555	3.35 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	321,506,242.99	2.11 %	12,171	5.39 %
>1 and <=2	490,838,890.66	3.22 %	17,024	7.54 %
>2 and <=3	627,234,994.26	4.11 %	18,835	8.35 %
>3 and <=4	1,028,755,322.38	6.74 %	24,477	10.85 %
>4 and <=5	937,919,926.49	6.14 %	18,772	8.32 %
>5 and <=6	1,113,148,184.03	7.29 %	17,943	7.95 %
>6 and <=7	1,452,245,297.78	9.51 %	20,956	9.29 %
>7 and <=8	1,345,411,396.05	8.81 %	17,173	7.61 %
>8 and <=9	1,984,806,247.81	13.00 %	22,718	10.07 %
>9 and <=10	1,899,297,720.34	12.44 %	20,402	9.04 %
>10 and <=11	989,192,566.15	6.48 %	10,325	4.58 %
>11 and <=12	1,863,008,730.31	12.20 %	16,289	7.22 %
>12 and <=13	1,169,346,063.07	7.66 %	8,193	3.63 %
>13 and <=14	28,517,701.75	0.19 %	252	0.11 %
>14 and <=15	11,651,754.45	0.08 %	107	0.05 %
>15 and <=16	3,194,263.94	0.02 %	27	0.01 %
>16 and <=17	476,174.89	0.00 %	6	0.00 %
>17 and <=18	130,552.57	0.00 %	1	0.00 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,839,850,124.78	84.10 %	189,075	83.78 %
>=0 and <=1	1,331,484,312.97	8.72 %	24,378	10.80 %
>1 and <=2	265,246,894.73	1.74 %	3,430	1.52 %
>2 and <=3	260,972,930.18	1.71 %	3,065	1.36 %
>3 and <=4	122,400,666.55	0.80 %	1,212	0.54 %
>4 and <=5	75,136,125.10	0.49 %	469	0.21 %
>5 and <=6	139,070,242.85	0.91 %	1,726	0.76 %
>7 and <=8	14,229,373.81	0.09 %	83	0.04 %
>6 and <=7	218,291,358.95	1.43 %	2,233	0.99 %
	15,266,682,029.92	100.00 %	225,671	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	35,421,233,070.28	80.77 %	105,215	79.47 %
Other/No data	8,432,148,732.42	19.23 %	27,188	20.53 %
	43,853,381,802.70	100.00 %	132,403	100.00 %

18. IFRS9 Norms

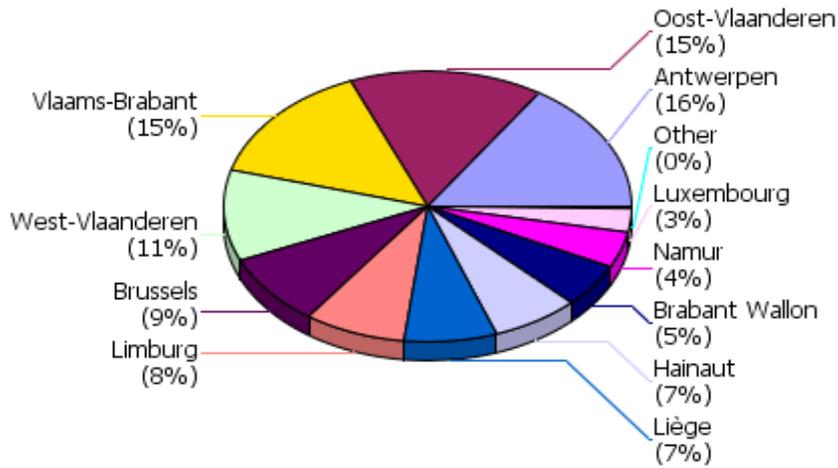
	In EUR	In %	In number of loans	In %
Phase 1	13,939,160,606.39	91.30 %	207,809	92.08 %
Phase 2	1,319,388,506.28	8.64 %	16,598	7.35 %
Phase 3	8,132,917.25	0.05 %	116	0.05 %
Other/No data	0.00	0.00 %	1,148	0.51 %
	15,266,682,029.92	100.00 %	225,671	100.00 %



Stratification Tables

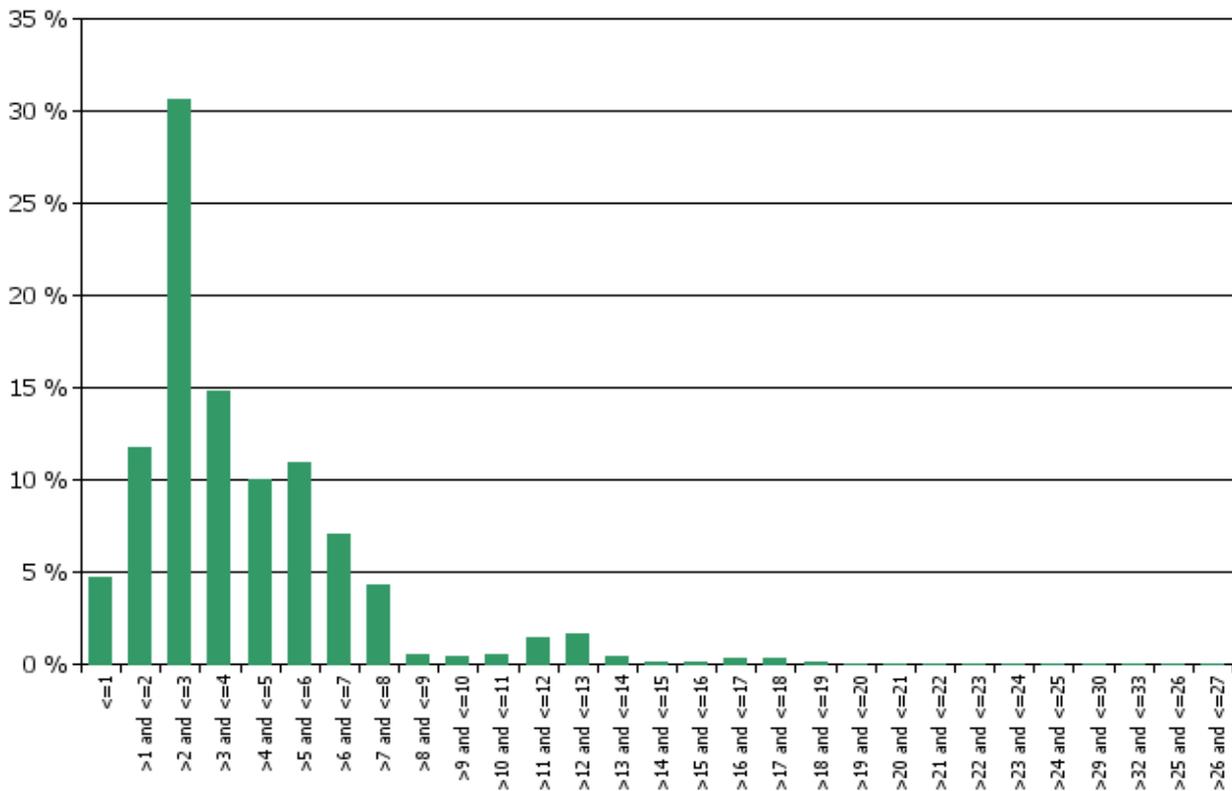
Portfolio Cut-off Date 31/07/2022

1. Geographic distribution



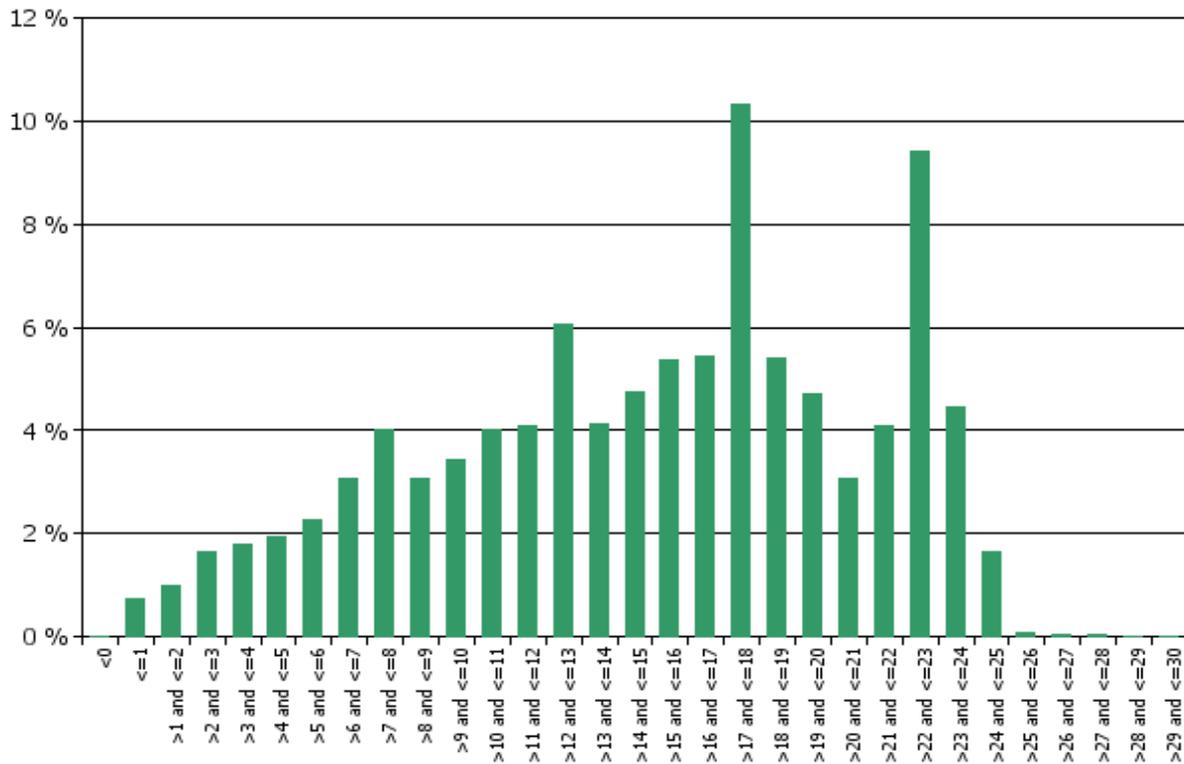
2. Seasoning

Distribution per Seasoning



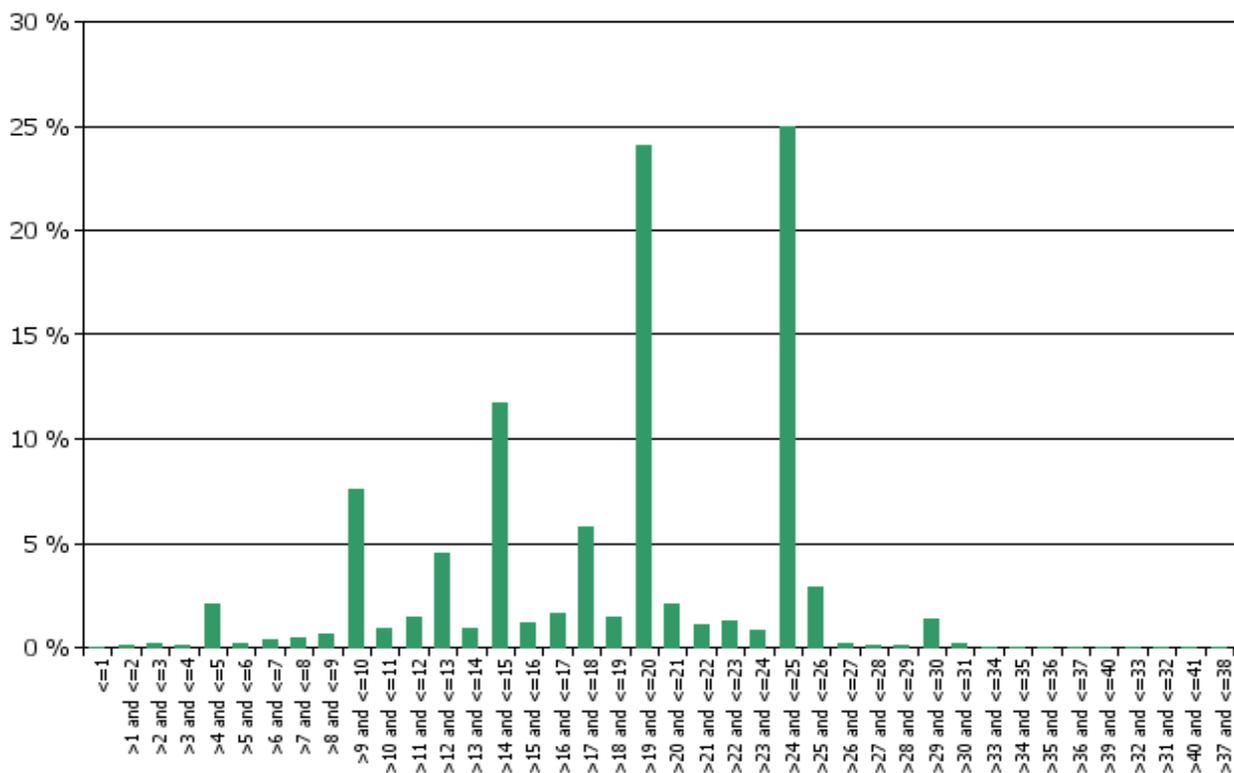
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



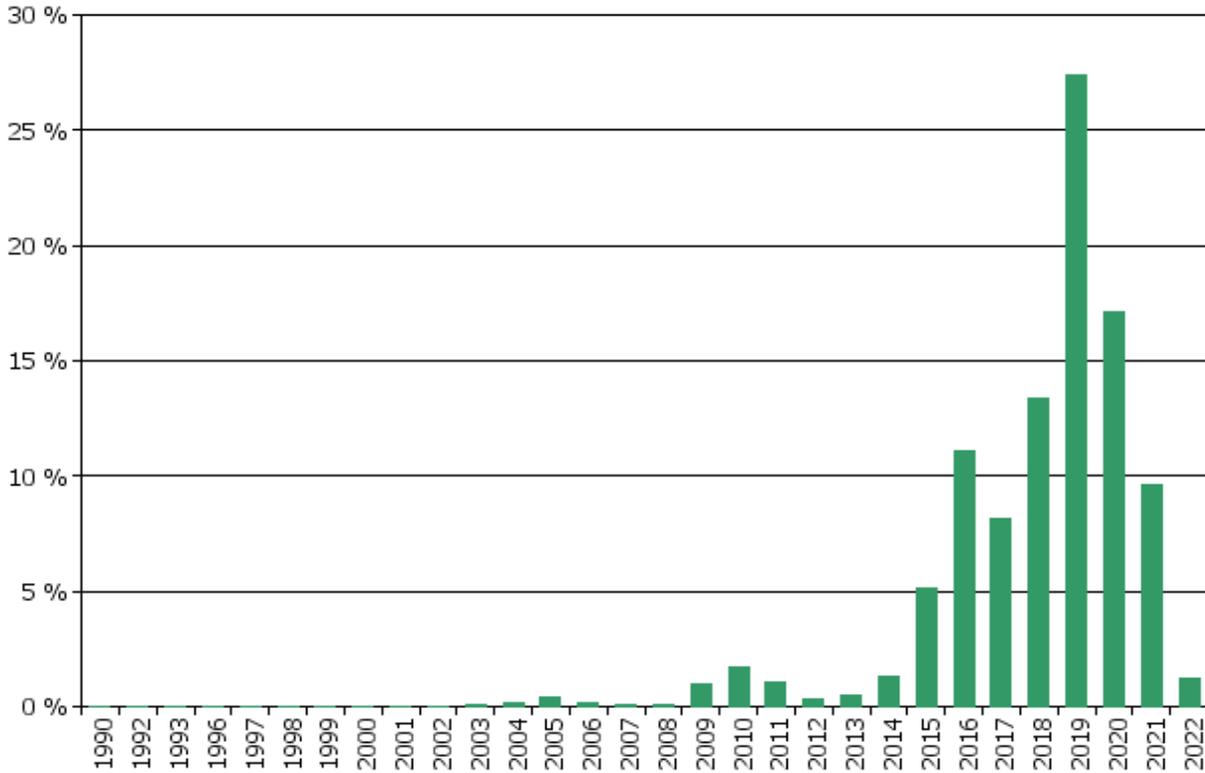
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

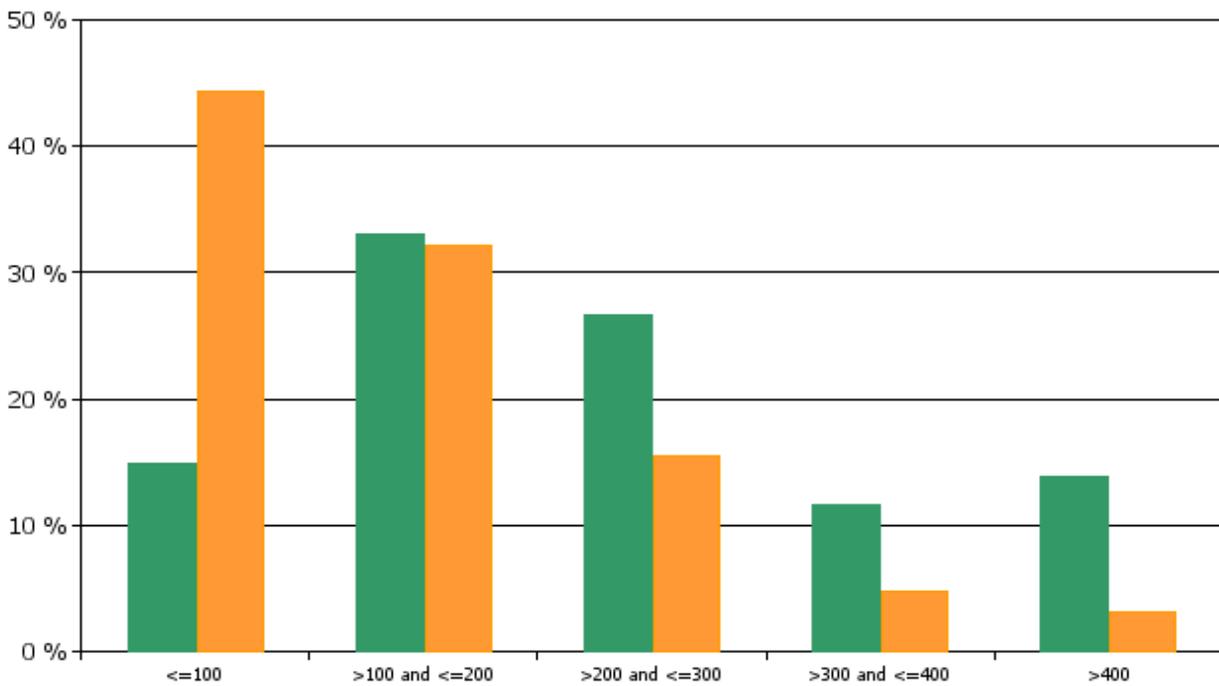
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

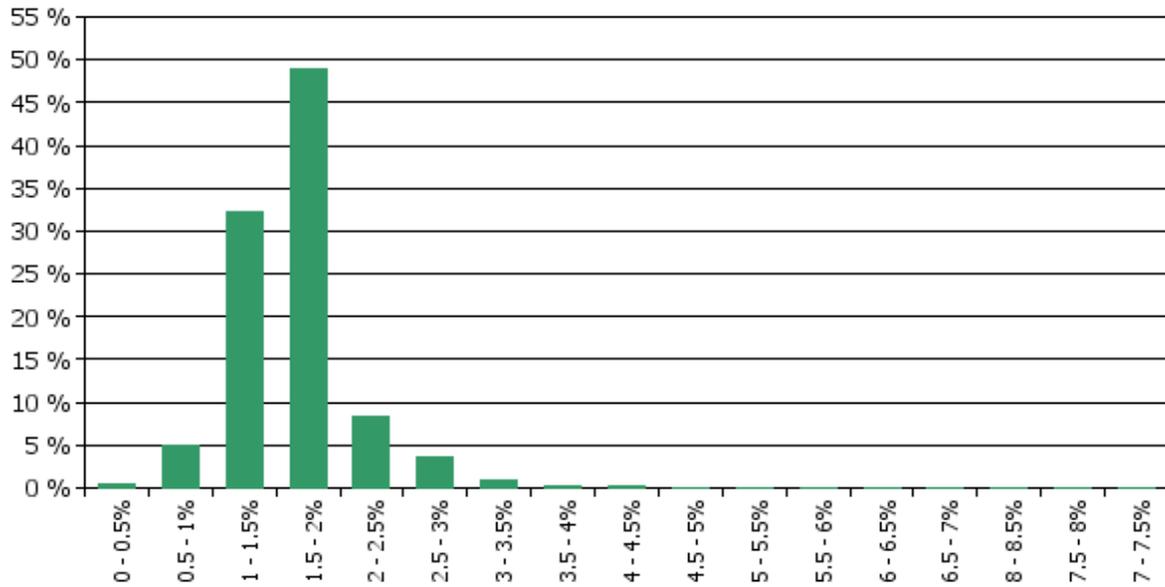
Outstanding Loan Balance by Borrower

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



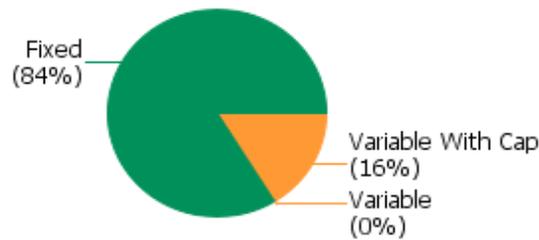
7. Interest Rate

Distribution per Interest Rate



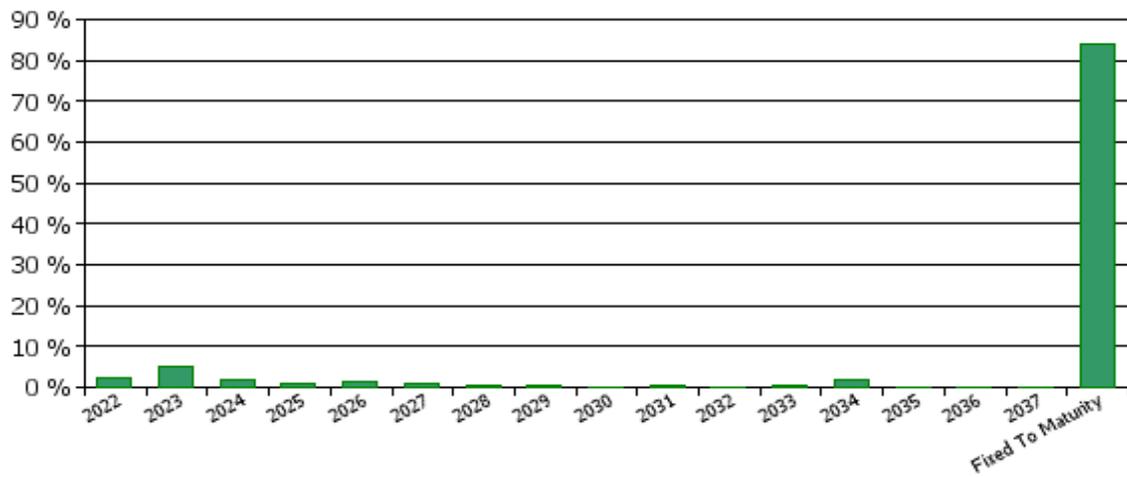
8. Interest Rate Type

Distribution per Interest Type



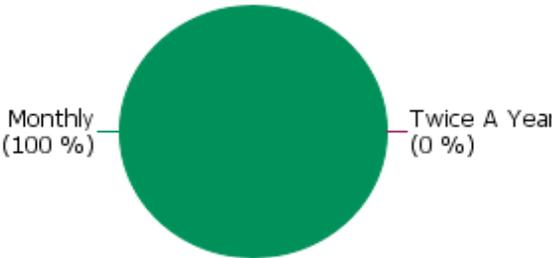
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



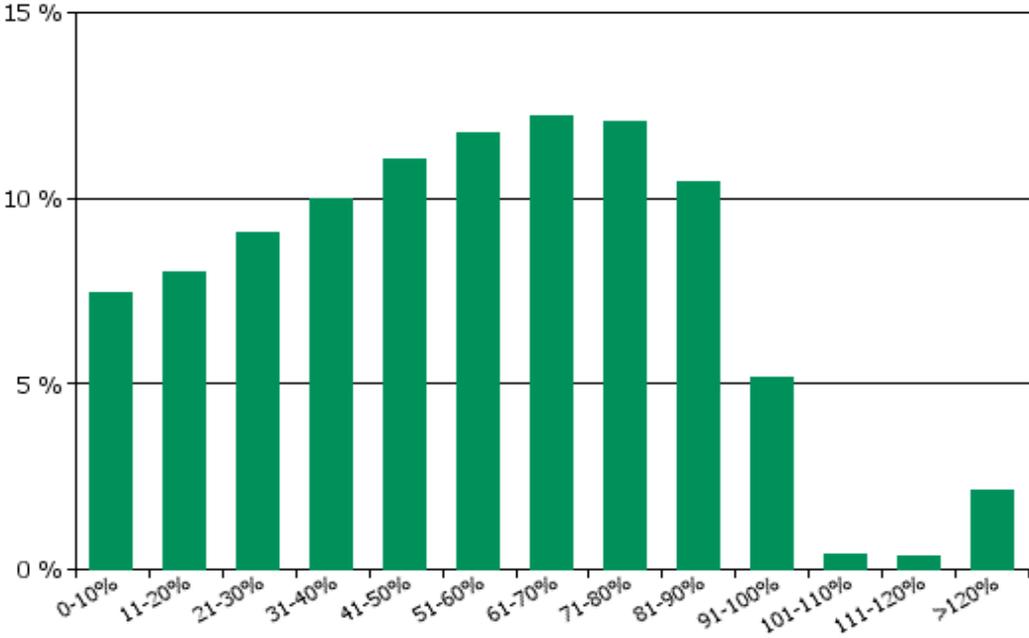
11. Repayment Type

Distribution per Repayment Type



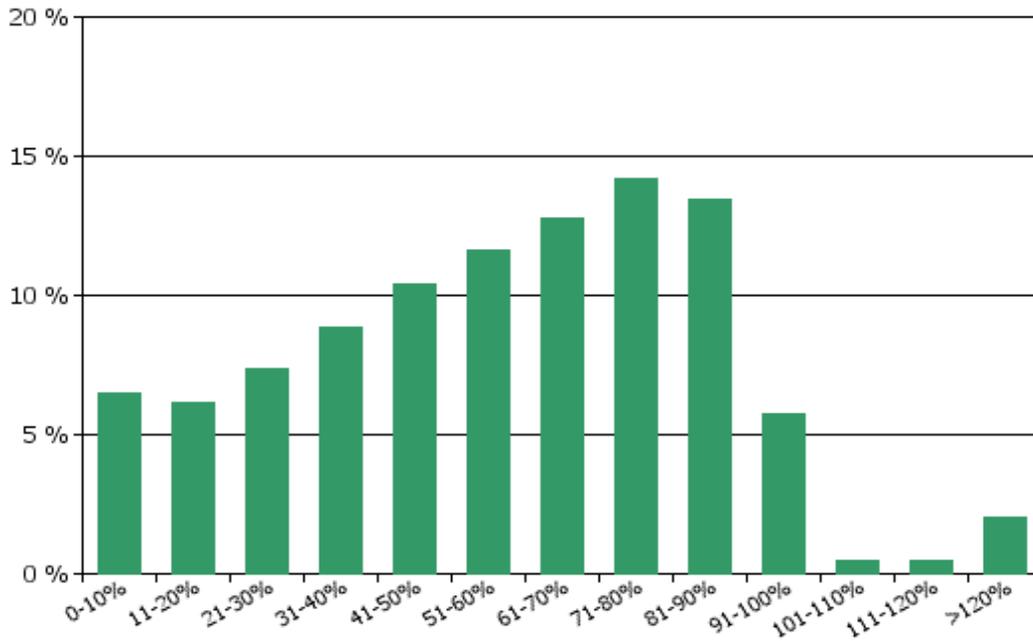
12. Current Loan to Current Value (LTV)

Current LTV Distribution



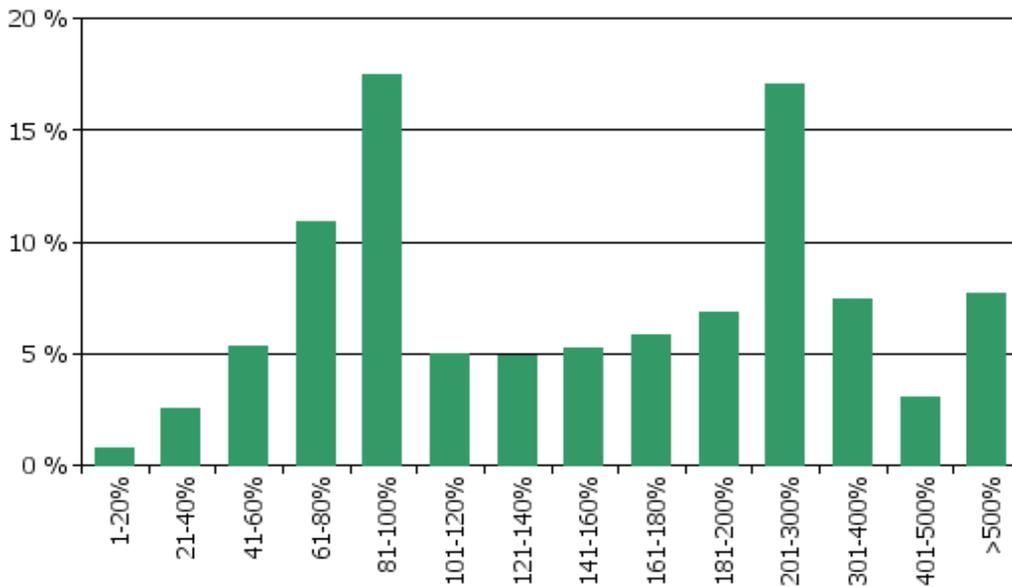
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



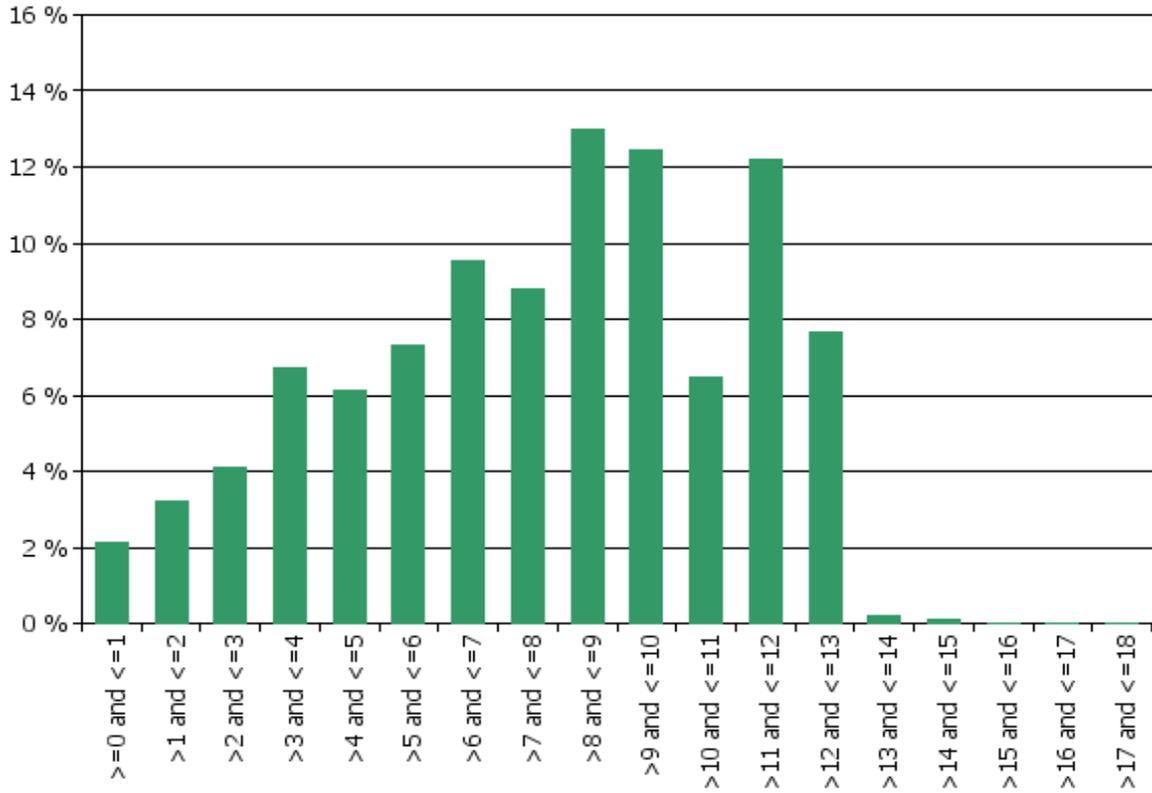
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



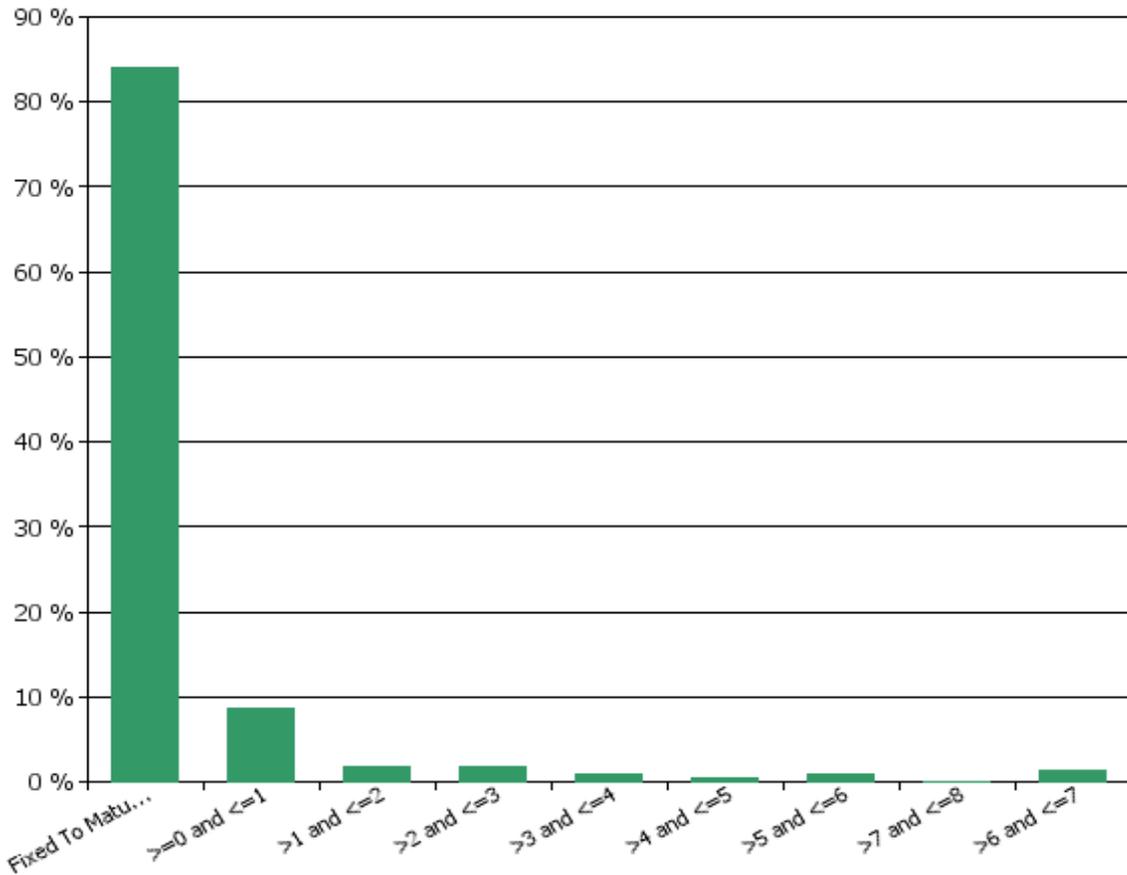
15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



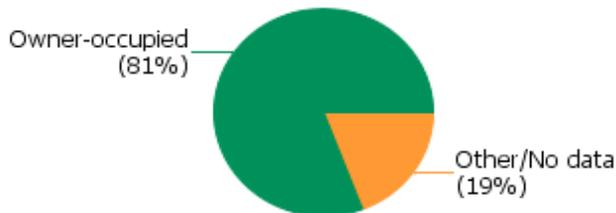
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)

Distribution of Average Life To Interest Reset Date



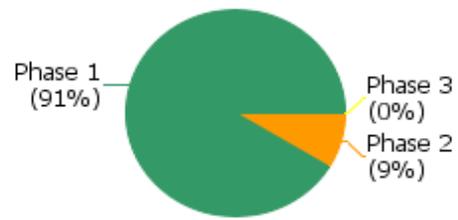
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





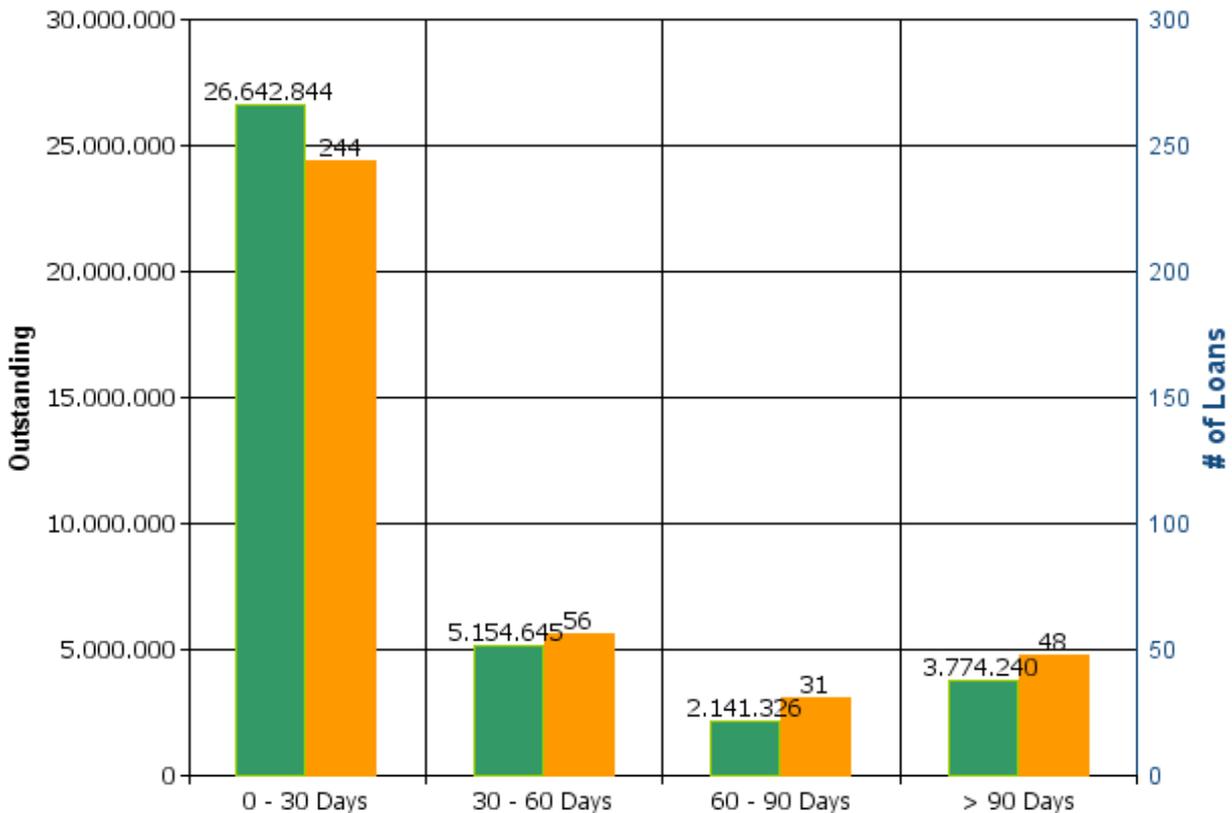
Cover Pool Performance

Portfolio Cut-off Date 31/07/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,228,968,974.67	99.75 %	225,292	99.83 %
0 - 30 Days	26,642,844.40	0.17 %	244	0.11 %
30 - 60 Days	5,154,645.42	0.03 %	56	0.02 %
60 - 90 Days	2,141,325.76	0.01 %	31	0.01 %
> 90 Days	3,774,239.67	0.02 %	48	0.02 %
Total	15,266,682,029.92	100.00 %	225,671	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date: Jul/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/08/2022	1	11,500,000,000	15,167,591,382	15,141,866,024	15,103,357,143	15,039,386,194
01/09/2022	2	11,500,000,000	15,068,141,556	15,017,071,536	14,940,785,658	14,814,488,954
01/10/2022	3	11,500,000,000	14,971,323,238	14,896,090,617	14,783,942,292	14,598,881,428
01/11/2022	4	11,500,000,000	14,874,586,524	14,774,738,392	14,626,211,385	14,381,950,443
01/12/2022	5	11,500,000,000	14,772,344,663	14,649,098,184	14,466,141,308	14,166,244,354
01/01/2023	6	11,500,000,000	14,674,329,654	14,527,219,818	14,309,300,833	13,953,304,100
01/02/2023	7	11,500,000,000	14,574,400,978	14,403,821,473	14,151,671,177	13,741,147,255
01/03/2023	8	11,500,000,000	14,473,768,821	14,282,451,918	14,000,188,589	13,542,042,170
01/04/2023	9	11,500,000,000	14,377,639,407	14,163,529,952	13,848,307,976	13,338,396,062
01/05/2023	10	11,500,000,000	14,276,248,193	14,040,564,471	13,694,290,720	13,135,981,327
01/06/2023	11	11,500,000,000	14,175,927,023	13,918,252,989	13,540,471,722	12,933,420,359
01/07/2023	12	11,500,000,000	14,075,176,777	13,796,650,918	13,389,134,722	12,736,444,091
01/08/2023	13	11,500,000,000	13,977,054,793	13,677,233,604	13,239,488,084	12,540,749,550
01/09/2023	14	11,500,000,000	13,876,675,922	13,555,976,953	13,088,740,070	12,345,445,435
01/10/2023	15	11,500,000,000	13,779,417,957	13,438,871,760	12,943,734,564	12,158,628,890
01/11/2023	16	11,500,000,000	13,678,937,263	13,318,247,248	12,794,931,189	11,967,944,839
01/12/2023	17	11,500,000,000	13,577,050,218	13,197,348,954	12,647,577,489	11,781,621,235
01/01/2024	18	11,500,000,000	13,480,266,518	13,081,047,827	12,504,239,265	11,598,761,076
01/02/2024	19	11,500,000,000	13,379,769,935	12,961,506,432	12,358,458,804	11,414,982,790
01/03/2024	20	11,500,000,000	13,281,653,709	12,846,041,725	12,219,223,390	11,241,651,010
01/04/2024	21	11,500,000,000	13,183,555,472	12,729,534,004	12,077,606,470	11,064,301,161
01/05/2024	22	11,500,000,000	13,085,200,474	12,613,827,738	11,938,369,932	10,891,914,646
01/06/2024	23	11,500,000,000	12,978,828,927	12,490,067,980	11,791,173,545	10,712,056,341
01/07/2024	24	11,500,000,000	12,878,050,584	12,372,742,686	11,651,664,680	10,541,923,927
01/08/2024	25	11,500,000,000	12,781,953,220	12,259,587,489	11,515,742,542	10,374,817,516
01/09/2024	26	11,500,000,000	12,683,528,574	12,144,552,151	11,378,674,827	10,207,909,849
01/10/2024	27	11,500,000,000	12,577,929,556	12,023,672,294	11,237,690,857	10,040,106,129
01/11/2024	28	11,500,000,000	12,474,555,281	11,904,627,861	11,098,131,503	9,873,422,211
01/12/2024	29	11,500,000,000	12,368,853,877	11,784,380,892	10,958,991,274	9,709,670,828
01/01/2025	30	11,500,000,000	12,268,534,901	11,668,977,276	10,824,072,608	9,549,513,396
01/02/2025	31	11,500,000,000	12,167,154,643	11,552,923,521	10,689,167,783	9,390,550,640

01/03/2025	32	11,500,000,000	12,070,202,008	11,443,306,544	10,563,422,340	9,244,572,230
01/04/2025	33	11,500,000,000	11,976,632,433	11,335,338,498	10,437,144,551	9,095,372,581
01/05/2025	34	11,500,000,000	11,879,067,188	11,224,543,092	10,309,690,874	8,947,475,602
01/06/2025	35	11,500,000,000	11,779,341,450	11,111,434,304	10,179,845,524	8,797,366,529
01/07/2025	36	11,500,000,000	11,679,907,983	10,999,554,443	10,052,542,684	8,651,740,965
01/08/2025	37	11,500,000,000	11,586,122,505	10,892,725,703	9,929,594,025	8,509,728,307
01/09/2025	38	11,500,000,000	11,483,171,700	10,777,625,508	9,799,684,796	8,362,823,450
01/10/2025	39	11,500,000,000	11,391,482,346	10,674,020,492	9,681,592,909	8,228,178,837
01/11/2025	40	11,500,000,000	11,299,536,680	10,569,907,972	9,562,778,231	8,092,777,658
01/12/2025	41	11,500,000,000	11,195,489,420	10,455,389,443	9,435,889,785	7,952,660,951
01/01/2026	42	11,500,000,000	11,103,015,180	10,351,441,756	9,318,319,157	7,820,307,112
01/02/2026	43	9,000,000,000	11,011,525,369	10,248,732,834	9,202,397,805	7,690,310,061
01/03/2026	44	9,000,000,000	10,918,174,894	10,146,280,353	9,089,475,126	7,566,876,813
01/04/2026	45	9,000,000,000	10,827,771,599	10,045,202,049	8,976,038,709	7,440,792,517
01/05/2026	46	9,000,000,000	10,733,832,593	9,941,707,203	8,861,694,540	7,315,892,869
01/06/2026	47	9,000,000,000	10,639,421,306	9,837,549,633	8,746,551,083	7,190,250,447
01/07/2026	48	9,000,000,000	10,546,855,971	9,735,953,825	8,634,917,115	7,069,381,800
01/08/2026	49	9,000,000,000	10,455,206,538	9,634,981,515	8,523,631,121	6,948,715,492
01/09/2026	50	9,000,000,000	10,363,085,959	9,533,890,263	8,412,750,369	6,829,273,500
01/10/2026	51	9,000,000,000	10,273,933,984	9,436,357,359	8,306,192,660	6,715,132,512
01/11/2026	52	9,000,000,000	10,181,695,767	9,335,777,739	8,196,759,966	6,598,594,244
01/12/2026	53	9,000,000,000	10,087,303,698	9,234,046,228	8,087,485,693	6,483,937,431
01/01/2027	54	9,000,000,000	9,995,448,181	9,134,441,508	7,979,902,278	6,370,587,462
01/02/2027	55	9,000,000,000	9,906,894,577	9,038,160,468	7,875,709,970	6,260,777,122
01/03/2027	56	9,000,000,000	9,819,908,334	8,945,076,580	7,776,691,052	6,158,406,983
01/04/2027	57	9,000,000,000	9,733,771,486	8,851,575,022	7,675,831,462	6,052,789,775
01/05/2027	58	6,500,000,000	9,648,923,960	8,760,015,055	7,577,736,432	5,950,942,294
01/06/2027	59	6,500,000,000	9,564,160,312	8,668,333,161	7,479,358,162	5,848,805,693
01/07/2027	60	6,500,000,000	9,479,818,288	8,577,788,244	7,383,016,246	5,749,800,423
01/08/2027	61	6,500,000,000	9,395,016,386	8,486,637,050	7,285,984,200	5,650,199,613
01/09/2027	62	6,500,000,000	9,311,067,679	8,396,539,774	7,190,300,460	5,552,380,548
01/10/2027	63	6,500,000,000	9,226,311,807	8,306,451,893	7,095,647,144	5,456,828,182
01/11/2027	64	6,500,000,000	9,143,963,659	8,218,351,213	7,002,534,323	5,362,411,463
01/12/2027	65	5,000,000,000	9,058,074,633	8,127,793,491	6,908,328,445	5,268,584,492
01/01/2028	66	5,000,000,000	8,973,008,403	8,037,807,843	6,814,469,136	5,174,991,257
01/02/2028	67	5,000,000,000	8,889,812,179	7,949,776,325	6,722,695,053	5,083,673,181
01/03/2028	68	5,000,000,000	8,805,761,438	7,862,118,428	6,632,748,428	4,995,779,756
01/04/2028	69	5,000,000,000	8,722,984,800	7,775,002,915	6,542,573,306	4,906,987,769
01/05/2028	70	5,000,000,000	8,639,738,406	7,688,163,282	6,453,575,609	4,820,397,627
01/06/2028	71	5,000,000,000	8,557,838,029	7,602,367,274	6,365,327,361	4,734,344,153
01/07/2028	72	5,000,000,000	8,476,798,268	7,518,015,080	6,279,207,819	4,651,146,526
01/08/2028	73	5,000,000,000	8,395,035,985	7,432,872,543	6,192,306,479	4,567,349,304
01/09/2028	74	5,000,000,000	8,313,730,869	7,348,401,281	6,106,364,356	4,484,883,002
01/10/2028	75	5,000,000,000	8,234,278,269	7,266,227,690	6,023,218,527	4,405,681,598
01/11/2028	76	5,000,000,000	8,155,359,269	7,184,380,741	5,940,227,121	4,326,574,208
01/12/2028	77	5,000,000,000	8,076,637,014	7,103,352,510	5,858,775,342	4,249,756,387
01/01/2029	78	5,000,000,000	7,998,630,740	7,022,815,022	5,777,617,679	4,173,136,686
01/02/2029	79	2,500,000,000	7,919,514,650	6,941,557,527	5,696,244,084	4,096,934,492
01/03/2029	80	2,500,000,000	7,840,595,080	6,861,854,570	5,617,903,680	4,025,128,314
01/04/2029	81	2,500,000,000	7,764,256,091	6,783,520,068	5,539,645,664	3,952,246,710
01/05/2029	82	2,500,000,000	7,685,634,523	6,703,807,756	5,461,075,633	3,880,219,866
01/06/2029	83	2,500,000,000	7,606,786,907	6,623,779,282	5,382,159,762	3,807,950,972
01/07/2029	84	2,500,000,000	7,529,709,707	6,545,900,441	5,305,788,029	3,738,528,899
01/08/2029	85	2,500,000,000	7,454,416,047	6,469,453,111	5,230,487,425	3,669,861,113
01/09/2029	86	2,500,000,000	7,376,424,399	6,390,908,744	5,153,844,393	3,600,770,051
01/10/2029	87	2,500,000,000	7,301,698,458	6,315,782,632	5,080,724,284	3,535,133,319
01/11/2029	88	2,500,000,000	7,225,776,003	6,239,510,996	5,006,602,366	3,468,805,020
01/12/2029	89	2,500,000,000	7,151,145,028	6,164,930,802	4,934,583,695	3,404,892,396

01/01/2030	90	2,500,000,000	7,078,341,843	6,091,818,174	4,863,661,465	3,341,741,330
01/02/2030	91	2,500,000,000	7,006,149,650	6,019,460,765	4,793,669,486	3,279,700,593
01/03/2030	92	2,500,000,000	6,931,863,316	5,946,511,897	4,724,696,404	3,220,142,047
01/04/2030	93	2,500,000,000	6,861,017,988	5,875,754,454	4,656,604,424	3,160,291,104
01/05/2030	94	0	6,787,192,460	5,802,989,774	4,587,618,343	3,100,709,688
01/06/2030	95		6,716,787,586	5,733,054,023	4,520,803,207	3,042,608,313
01/07/2030	96		6,645,922,785	5,663,257,014	4,454,773,290	2,985,878,528
01/08/2030	97		6,576,092,135	5,594,247,143	4,389,298,100	2,929,531,858
01/09/2030	98		6,506,610,616	5,525,751,572	4,324,529,630	2,874,078,626
01/10/2030	99		6,437,623,620	5,458,190,392	4,261,141,628	2,820,342,296
01/11/2030	100		6,369,695,256	5,391,436,976	4,198,323,639	2,766,995,068
01/12/2030	101		6,300,579,578	5,324,182,572	4,135,748,188	2,714,579,984
01/01/2031	102		6,232,225,761	5,257,489,264	4,073,555,485	2,662,433,750
01/02/2031	103		6,164,570,560	5,191,595,225	4,012,270,076	2,611,271,039
01/03/2031	104		6,096,442,335	5,126,353,959	3,952,747,205	2,562,688,647
01/04/2031	105		6,029,226,403	5,061,234,861	3,892,611,257	2,513,011,398
01/05/2031	106		5,959,403,995	4,994,411,094	3,831,762,628	2,463,588,142
01/06/2031	107		5,892,343,596	4,929,834,065	3,772,599,520	2,415,276,370
01/07/2031	108		5,825,594,218	4,865,987,946	3,714,575,584	2,368,380,139
01/08/2031	109		5,759,156,465	4,802,335,030	3,656,661,159	2,321,579,440
01/09/2031	110		5,694,150,741	4,740,076,124	3,600,076,033	2,275,973,090
01/10/2031	111		5,626,770,719	4,676,297,531	3,542,894,822	2,230,641,578
01/11/2031	112		5,562,584,595	4,615,112,845	3,487,647,159	2,186,556,452
01/12/2031	113		5,498,104,902	4,554,128,472	3,433,090,580	2,143,529,666
01/01/2032	114		5,430,378,007	4,490,400,701	3,376,441,069	2,099,230,028
01/02/2032	115		5,367,076,249	4,430,528,958	3,322,949,563	2,057,222,307
01/03/2032	116		5,303,642,053	4,371,216,948	3,270,664,320	2,016,828,622
01/04/2032	117		5,241,364,826	4,312,561,733	3,218,570,523	1,976,299,096
01/05/2032	118		5,179,460,103	4,254,631,855	3,167,520,683	1,936,980,217
01/06/2032	119		5,117,053,826	4,196,239,424	3,116,103,144	1,897,466,731
01/07/2032	120		5,055,352,946	4,138,836,940	3,065,911,742	1,859,251,231
01/08/2032	121		4,993,957,748	4,081,637,933	3,015,851,148	1,821,146,783
01/09/2032	122		4,932,031,498	4,024,187,747	2,965,840,233	1,783,361,638
01/10/2032	123		4,871,079,894	3,967,931,865	2,917,181,772	1,746,912,863
01/11/2032	124		4,810,849,727	3,912,222,295	2,868,909,851	1,710,729,218
01/12/2032	125		4,750,878,147	3,857,111,418	2,821,534,271	1,675,582,377
01/01/2033	126		4,691,449,023	3,802,402,383	2,774,439,837	1,640,636,562
01/02/2033	127		4,631,305,820	3,747,290,056	2,727,273,181	1,605,914,189
01/03/2033	128		4,572,676,165	3,694,183,122	2,682,445,253	1,573,474,003
01/04/2033	129		4,513,318,391	3,640,044,766	2,636,411,910	1,539,921,524
01/05/2033	130		4,455,291,572	3,587,347,471	2,591,849,333	1,507,686,895
01/06/2033	131		4,397,484,193	3,534,796,199	2,547,386,129	1,475,546,183
01/07/2033	132		4,339,731,665	3,482,647,584	2,503,627,408	1,444,254,762
01/08/2033	133		4,282,958,813	3,431,257,648	2,460,410,605	1,413,312,893
01/09/2033	134		4,226,253,494	3,380,086,026	2,417,553,574	1,382,813,011
01/10/2033	135		4,169,212,791	3,328,992,622	2,375,149,514	1,352,989,377
01/11/2033	136		4,113,055,112	3,278,582,217	2,333,233,980	1,323,482,934
01/12/2033	137		4,057,556,210	3,229,034,279	2,292,316,795	1,294,943,359
01/01/2034	138		4,002,301,756	3,179,660,260	2,251,525,100	1,266,512,700
01/02/2034	139		3,947,082,204	3,130,472,118	2,211,057,346	1,238,481,097
01/03/2034	140		3,891,770,318	3,081,874,810	2,171,732,227	1,211,799,204
01/04/2034	141		3,837,158,550	3,033,474,268	2,132,188,963	1,184,695,387
01/05/2034	142		3,782,684,132	2,985,500,916	2,093,304,234	1,158,322,365
01/06/2034	143		3,728,946,802	2,938,096,784	2,054,827,332	1,132,215,362
01/07/2034	144		3,675,828,675	2,891,490,248	2,017,254,696	1,106,956,432
01/08/2034	145		3,622,932,970	2,845,047,676	1,979,806,039	1,081,805,181
01/09/2034	146		3,570,711,646	2,799,283,013	1,943,005,356	1,057,199,696
01/10/2034	147		3,519,179,595	2,754,355,669	1,907,115,413	1,033,418,166
01/11/2034	148		3,467,894,696	2,709,613,014	1,871,364,207	1,009,750,446
01/12/2034	149		3,417,441,446	2,665,808,882	1,836,579,900	986,919,308
01/01/2035	150		3,367,048,415	2,622,044,564	1,801,834,831	964,147,359
01/02/2035	151		3,317,970,059	2,579,443,083	1,768,051,664	942,063,135
01/03/2035	152		3,269,260,658	2,537,681,758	1,735,430,701	921,143,613
01/04/2035	153		3,221,039,483	2,496,010,667	1,702,592,234	899,885,671
01/05/2035	154		3,173,152,568	2,454,866,633	1,670,405,385	879,254,609
01/06/2035	155		3,125,488,592	2,413,890,948	1,638,346,349	858,726,982
01/07/2035	156		3,078,000,163	2,373,312,502	1,606,840,486	838,761,023
01/08/2035	157		3,031,066,047	2,333,159,704	1,575,637,828	818,989,801
01/09/2035	158		2,984,080,480	2,293,096,747	1,544,644,003	799,479,104
01/10/2035	159		2,937,484,042	2,253,584,894	1,514,292,302	780,556,801
01/11/2035	160		2,890,628,051	2,213,876,543	1,483,827,048	761,613,618
01/12/2035	161		2,844,859,893	2,175,247,253	1,454,347,809	743,422,638
01/01/2036	162		2,799,032,541	2,136,576,626	1,424,860,076	725,264,362
01/02/2036	163		2,753,951,568	2,098,599,683	1,395,974,357	707,551,703
01/03/2036	164		2,708,263,924	2,060,509,546	1,367,375,865	690,310,052
01/04/2036	165		2,663,280,004	2,022,848,014	1,338,969,319	673,106,110
01/05/2036	166		2,617,733,617	1,984,990,514	1,310,676,689	656,182,382

01/06/2036	167	2,572,968,027	1,947,736,281	1,282,807,193	639,509,494
01/07/2036	168	2,529,057,966	1,911,353,906	1,255,746,881	623,453,118
01/08/2036	169	2,486,024,125	1,875,644,133	1,229,151,840	607,664,476
01/09/2036	170	2,442,870,431	1,839,959,721	1,202,700,527	592,069,151
01/10/2036	171	2,400,156,329	1,804,820,324	1,176,827,818	576,957,657
01/11/2036	172	2,358,148,214	1,770,224,391	1,151,334,096	562,068,183
01/12/2036	173	2,316,346,433	1,735,990,307	1,126,289,691	547,587,881
01/01/2037	174	2,275,321,110	1,702,351,580	1,101,656,406	533,342,881
01/02/2037	175	2,234,698,605	1,669,122,836	1,077,405,772	519,393,195
01/03/2037	176	2,194,132,402	1,636,312,677	1,053,800,524	506,069,751
01/04/2037	177	2,153,908,679	1,603,590,701	1,030,100,830	492,593,102
01/05/2037	178	2,114,168,226	1,571,420,249	1,006,950,960	479,549,003
01/06/2037	179	2,074,472,967	1,539,300,329	983,860,286	466,567,756
01/07/2037	180	2,035,192,411	1,507,674,597	961,274,569	453,988,475
01/08/2037	181	1,995,602,866	1,475,839,198	938,583,616	441,394,547
01/09/2037	182	1,956,864,637	1,444,735,971	916,466,316	429,167,792
01/10/2037	183	1,918,192,212	1,413,859,925	894,672,675	417,244,741
01/11/2037	184	1,879,665,260	1,383,112,656	872,990,337	405,408,410
01/12/2037	185	1,841,715,374	1,352,963,605	851,859,091	393,973,639
01/01/2038	186	1,803,436,160	1,322,595,842	830,620,976	382,524,199
01/02/2038	187	1,766,347,783	1,293,199,049	810,093,618	371,490,619
01/03/2038	188	1,729,699,434	1,264,427,478	790,250,675	361,004,426
01/04/2038	189	1,693,469,249	1,235,843,210	770,421,545	350,455,347
01/05/2038	190	1,656,825,923	1,207,117,378	750,661,795	340,067,139
01/06/2038	191	1,620,838,434	1,178,895,002	731,246,887	329,868,620
01/07/2038	192	1,585,480,062	1,151,284,733	712,363,102	320,032,787
01/08/2038	193	1,550,845,892	1,124,225,376	693,850,887	310,395,792
01/09/2038	194	1,516,213,969	1,097,256,121	675,483,693	300,899,292
01/10/2038	195	1,482,433,404	1,071,048,831	657,727,341	291,788,570
01/11/2038	196	1,449,059,727	1,045,160,877	640,197,335	282,808,762
01/12/2038	197	1,415,787,351	1,019,486,423	622,933,850	274,054,548
01/01/2039	198	1,382,638,745	993,927,989	605,772,421	265,375,729
01/02/2039	199	1,350,083,530	968,879,163	589,004,057	256,936,976
01/03/2039	200	1,317,678,093	944,174,844	572,667,071	248,854,527
01/04/2039	201	1,285,618,824	919,640,527	556,367,792	240,747,582
01/05/2039	202	1,253,325,523	895,068,602	540,169,389	232,780,183
01/06/2039	203	1,221,983,224	871,205,206	524,430,814	225,040,590
01/07/2039	204	1,190,317,297	847,236,238	508,747,197	217,415,633
01/08/2039	205	1,159,492,355	823,896,100	493,473,740	209,995,218
01/09/2039	206	1,128,584,976	800,574,221	478,285,587	202,669,909
01/10/2039	207	1,099,362,478	778,564,876	463,991,759	195,807,052
01/11/2039	208	1,071,124,161	757,280,008	450,159,111	189,164,974
01/12/2039	209	1,043,513,498	736,548,429	436,757,757	182,781,144
01/01/2040	210	1,017,648,168	717,073,496	424,128,135	176,743,914
01/02/2040	211	992,306,129	698,030,611	411,814,822	170,885,801
01/03/2040	212	967,290,575	679,353,931	399,842,579	165,260,321
01/04/2040	213	943,065,289	661,216,489	388,177,819	159,759,571
01/05/2040	214	919,242,695	643,455,716	376,821,323	154,449,933
01/06/2040	215	895,793,792	625,978,336	365,653,895	149,237,882
01/07/2040	216	873,032,510	609,071,435	354,902,370	144,255,990
01/08/2040	217	850,749,013	592,518,682	344,379,117	139,385,753
01/09/2040	218	828,632,705	576,136,571	334,006,022	134,614,702
01/10/2040	219	807,118,730	560,257,088	324,000,723	130,046,977
01/11/2040	220	785,958,790	544,643,704	314,170,354	125,567,168
01/12/2040	221	765,130,487	529,340,081	304,591,136	121,239,530
01/01/2041	222	744,626,936	514,281,373	295,173,502	116,993,294
01/02/2041	223	724,151,250	499,291,434	285,841,171	112,814,521
01/03/2041	224	703,762,277	484,490,135	276,730,305	108,800,766
01/04/2041	225	683,888,473	470,009,912	267,776,766	104,834,625
01/05/2041	226	664,214,393	455,739,399	259,007,428	100,985,764
01/06/2041	227	644,972,269	441,786,169	250,438,937	97,231,370
01/07/2041	228	626,229,778	428,244,061	242,164,708	93,633,550
01/08/2041	229	607,972,569	415,053,802	234,108,937	90,135,371
01/09/2041	230	590,118,052	402,181,501	226,271,460	86,748,837
01/10/2041	231	572,402,080	389,467,259	218,578,988	83,456,155
01/11/2041	232	555,246,544	377,153,719	211,129,998	80,270,603
01/12/2041	233	538,306,620	365,047,024	203,849,724	77,184,980
01/01/2042	234	521,925,746	353,338,198	196,809,473	74,203,653
01/02/2042	235	505,910,563	341,915,191	189,962,510	71,318,763
01/03/2042	236	490,162,513	330,764,481	183,345,175	68,570,987
01/04/2042	237	474,270,124	319,497,393	176,649,344	65,786,922
01/05/2042	238	458,664,201	308,477,119	170,136,477	63,101,699
01/06/2042	239	443,459,278	297,745,109	163,799,740	60,494,159
01/07/2042	240	428,461,402	287,203,122	157,611,352	57,970,069
01/08/2042	241	413,413,265	276,646,154	151,431,794	55,461,296
01/09/2042	242	398,694,745	266,344,370	145,421,977	53,034,638
01/10/2042	243	383,956,189	256,077,394	139,472,162	50,656,266
01/11/2042	244	369,551,498	246,052,236	133,671,155	48,343,709

01/12/2042	245	355,289,175	236,167,909	127,985,579	46,097,713
01/01/2043	246	341,109,581	226,357,874	122,357,290	43,883,860
01/02/2043	247	327,011,251	216,634,271	116,803,404	41,714,504
01/03/2043	248	313,228,700	207,185,872	111,452,443	39,651,187
01/04/2043	249	299,621,011	197,848,897	106,159,089	37,608,014
01/05/2043	250	286,149,965	188,643,405	100,970,601	35,623,308
01/06/2043	251	272,863,259	179,579,092	95,874,515	33,682,095
01/07/2043	252	259,806,023	170,705,095	90,912,512	31,807,949
01/08/2043	253	246,984,565	162,005,538	86,059,958	29,982,632
01/09/2043	254	234,418,788	153,502,426	81,335,587	28,216,676
01/10/2043	255	221,750,203	144,968,423	76,624,656	26,473,409
01/11/2043	256	209,677,266	136,843,292	72,146,079	24,820,509
01/12/2043	257	197,851,310	128,913,280	67,797,963	23,229,009
01/01/2044	258	186,207,646	121,120,880	63,537,789	21,677,178
01/02/2044	259	174,700,948	113,443,482	59,359,020	20,165,732
01/03/2044	260	163,343,785	105,900,313	55,280,232	18,705,644
01/04/2044	261	152,148,887	98,475,045	51,273,492	17,276,363
01/05/2044	262	141,135,012	91,196,618	47,366,927	15,894,641
01/06/2044	263	130,324,972	84,068,711	43,553,690	14,553,153
01/07/2044	264	119,828,903	77,171,135	39,881,843	13,271,605
01/08/2044	265	109,692,967	70,523,664	36,353,757	12,046,313
01/09/2044	266	99,936,548	64,142,105	32,980,082	10,882,112
01/10/2044	267	90,599,694	58,054,001	29,776,280	9,784,711
01/11/2044	268	81,840,373	52,352,305	26,783,553	8,764,000
01/12/2044	269	73,842,052	47,158,341	24,066,929	7,842,796
01/01/2045	270	67,661,989	43,138,228	21,959,303	7,125,665
01/02/2045	271	61,712,602	39,278,435	19,943,644	6,444,185
01/03/2045	272	56,033,901	35,609,453	18,039,178	5,806,511
01/04/2045	273	50,626,057	32,118,210	16,229,191	5,201,780
01/05/2045	274	45,389,255	28,748,609	14,490,793	4,625,550
01/06/2045	275	40,604,781	25,674,603	12,908,421	4,102,995
01/07/2045	276	36,338,583	22,939,350	11,504,832	3,641,868
01/08/2045	277	32,452,151	20,451,228	10,230,872	3,224,877
01/09/2045	278	28,928,809	18,199,910	9,081,479	2,850,452
01/10/2045	279	25,699,008	16,141,415	8,034,498	2,511,493
01/11/2045	280	22,804,155	14,298,880	7,099,262	2,209,750
01/12/2045	281	20,146,885	12,611,957	6,246,309	1,936,286
01/01/2046	282	17,702,278	11,062,837	5,465,144	1,686,957
01/02/2046	283	15,514,447	9,679,133	4,769,420	1,465,969
01/03/2046	284	13,479,928	8,396,955	4,128,118	1,263,998
01/04/2046	285	11,624,891	7,229,129	3,544,952	1,080,839
01/05/2046	286	9,948,750	6,176,637	3,021,386	917,430
01/06/2046	287	8,422,887	5,220,443	2,547,156	770,157
01/07/2046	288	7,096,586	4,391,192	2,137,275	643,576
01/08/2046	289	5,940,384	3,669,528	1,781,486	534,169
01/09/2046	290	5,057,466	3,118,829	1,510,281	450,931
01/10/2046	291	4,342,198	2,673,343	1,291,370	383,990
01/11/2046	292	3,768,408	2,316,145	1,115,978	330,431
01/12/2046	293	3,291,422	2,019,658	970,728	286,246
01/01/2047	294	2,889,522	1,770,041	848,589	249,170
01/02/2047	295	2,670,168	1,632,896	780,848	228,308
01/03/2047	296	2,526,722	1,542,807	736,073	214,393
01/04/2047	297	2,415,525	1,472,409	700,699	203,225
01/05/2047	298	2,308,833	1,405,064	667,005	192,660
01/06/2047	299	2,205,200	1,339,720	634,368	182,457
01/07/2047	300	2,110,859	1,280,301	604,740	173,222
01/08/2047	301	2,016,876	1,221,222	575,368	164,111
01/09/2047	302	1,924,769	1,163,475	546,767	155,292
01/10/2047	303	1,832,735	1,106,024	518,489	146,657
01/11/2047	304	1,743,048	1,050,116	491,028	138,302
01/12/2047	305	1,656,226	996,171	464,657	130,338
01/01/2048	306	1,572,869	944,429	439,402	122,732
01/02/2048	307	1,491,656	894,146	414,950	115,411
01/03/2048	308	1,413,368	845,874	391,614	108,489
01/04/2048	309	1,337,838	799,312	369,116	101,823
01/05/2048	310	1,263,425	753,614	347,156	95,373
01/06/2048	311	1,193,972	710,978	326,683	89,368
01/07/2048	312	1,131,166	672,474	308,230	83,974
01/08/2048	313	1,072,370	636,438	290,971	78,937
01/09/2048	314	1,015,242	601,512	274,304	74,100
01/10/2048	315	960,810	568,327	258,533	69,553
01/11/2048	316	906,803	535,472	242,968	65,089
01/12/2048	317	858,123	505,894	228,982	61,091
01/01/2049	318	811,060	477,338	215,507	57,252
01/02/2049	319	763,929	448,837	202,124	53,469
01/03/2049	320	718,569	421,540	189,395	49,910
01/04/2049	321	676,480	396,175	177,547	46,590
01/05/2049	322	634,452	370,952	165,834	43,338

01/06/2049	323	594,164	346,808	154,646	40,243
01/07/2049	324	554,706	323,245	143,784	37,263
01/08/2049	325	517,363	300,972	133,536	34,461
01/09/2049	326	483,148	280,592	124,177	31,910
01/10/2049	327	448,885	260,265	114,898	29,404
01/11/2049	328	415,184	240,317	105,822	26,967
01/12/2049	329	386,936	223,598	98,218	24,926
01/01/2050	330	366,751	211,575	92,700	23,426
01/02/2050	331	348,204	200,534	87,639	22,054
01/03/2050	332	330,530	190,065	82,873	20,774
01/04/2050	333	197,327	113,276	49,266	12,298
01/05/2050	334	180,259	103,308	44,820	11,142
01/06/2050	335	164,462	94,095	40,719	10,080
01/07/2050	336	148,640	84,903	36,651	9,035
01/08/2050	337	133,094	75,894	32,678	8,022
01/09/2050	338	120,540	68,619	29,471	7,204
01/10/2050	339	108,814	61,842	26,495	6,450
01/11/2050	340	97,068	55,073	23,535	5,705
01/12/2050	341	85,303	48,319	20,597	4,973
01/01/2051	342	74,248	41,985	17,852	4,292
01/02/2051	343	63,172	35,662	15,125	3,620
01/03/2051	344	52,845	29,786	12,604	3,005
01/04/2051	345	44,128	24,830	10,480	2,488
01/05/2051	346	35,394	19,883	8,372	1,980
01/06/2051	347	27,903	15,649	6,572	1,547
01/07/2051	348	21,663	12,129	5,081	1,192
01/08/2051	349	15,411	8,614	3,600	841
01/09/2051	350	9,150	5,106	2,128	495
01/10/2051	351	3,650	0	0	0
01/11/2051	352	0	0	0	0
01/12/2051	353	0	0	0	0
		1,438,608,397,039	1,282,257,461,654	1,094,734,599,603	869,575,031,076

Amortisation profiles (all amounts in EUR)

