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 ourAcceptable 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 followingRegistration 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 websitewww.coveredbondlabel.com (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

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

1. PROHIBITED USES

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

· in any way that breaches any applicable local, national or international law or regulation;

· in any way which breaches or contravenes our content standards (see para 2 below);

· in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

· to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

· to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

· not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and

· not to access without authority, interfere with, damage or disrupt:

· any part of the Site;

· any equipment or network on which the Site is stored;

· any software used in the provision of the Site; or

· any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

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

Information must:

· be accurate; and

· comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;

· be likely to deceive any person; or

· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

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

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

· immediate, temporary or permanent withdrawal of your right to use the Site;

· immediate, temporary or permanent removal of any Information uploaded by you to the Site;

· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;

· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or

· any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

· information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;

· if you contact us, we may keep a record of that correspondence; and

· details of your visits to the Site and the resources that you access.

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

2. INFORMATION USE

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

· to ensure that content from the Site is presented in the most effective manner for your computer;

· to provide you with information, products or services that you request from us or which we feel may interest you; and

· to notify you about changes to our service.

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

· in the case of any legitimate interest; and

· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("**EEA**"), whether or not an adequate level of protection in ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/6/2022

Cut-off Date: 30/6/2022

Index

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	[Please insert currency]

Field Number	1. Basic Facts				
G.1.1.1	**Country**	Belgium			
G.1.1.2	**Issuer Name**	BNP Paribas Fortis SA/NV			
G.1.1.3	**Link to Issuer's Website**	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	**Cut-off date**	30-06-22			
OG.1.1.1	*Optional information e.g. Contact names*				
OG.1.1.2	*Optional information e.g. Parent name*				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Y			
G.2.1.2	**CRR Compliance (Y/N)**	Y			
G.2.1.3	**LCR status**	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	15.240,3			
G.3.1.2	Outstanding Covered Bonds	11.500,0			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	14.944,2			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	10.608,6			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	5,0%	32,5%	5,0%	ND1
OG.3.2.1	*Optional information e.g. Asset Coverage Test (ACT)*	0,0%	152,3%	0,0%	0,0%
OG.3.2.2	*Optional information e.g. OC (NPV basis)*	0,0%	40,9%	0,0%	0,0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	15.240,3		99,4%	
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	15.331,8		#VALUE!	
OG.3.3.1	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.2	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.3	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.4	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.5	*o/w [If relevant, please specify]*			0,0%	
OG.3.3.6	*o/w [If relevant, please specify]*			0,0%	
	4. Cover Pool Amortisation Profile	**Contractual (mn)**	**Expected Upon Prepayments (mn)**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	7,7	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	314,7	ND1	2,07%	
G.3.4.3	1 - 2 Y	472,8	ND1	3,10%	
G.3.4.4	2 - 3 Y	622,6	ND1	4,09%	
G.3.4.5	3 - 4 Y	1.031,4	ND1	6,77%	
G.3.4.6	4 - 5 Y	948,9	ND1	6,23%	
G.3.4.7	5 - 10 Y	7.737,9	ND1	50,77%	
G.3.4.8	10+ Y	4.112,1	ND1	26,98%	
G.3.4.9	Total	15.240,3	0,0	100,00%	0,0%
OG.3.4.1	*o/w 0-1 day*			0,00%	
OG.3.4.2	*o/w 0-0.5y*			0,00%	
OG.3.4.3	*o/w 0.5-1 y*			0,00%	
OG.3.4.4	*o/w 1-1.5y*			0,00%	
OG.3.4.5	*o/w 1.5-2 y*			0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	5,7	6,7		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	0,0	0,0	0,0%	0,0%
G.3.5.4	1 - 2 Y	0,0	0,0	0,0%	0,0%
G.3.5.5	2 - 3 Y	0,0	0,0	0,0%	0,0%
G.3.5.6	3 - 4 Y	2.500,0	0,0	21,7%	0,0%
G.3.5.7	4 - 5 Y	2.500,0	2.500,0	21,7%	21,7%
G.3.5.8	5 - 10 Y	6.500,0	9.000,0	56,5%	78,3%
G.3.5.9	10+ Y	0,0	0,0	0,0%	0,0%
G.3.5.10	Total	11.500,0	11.500,0	100,0%	100,0%
OG.3.5.1	*o/w 0-1 day*			0,0%	0,0%
OG.3.5.2	*o/w 0-0.5y*			0,0%	0,0%
OG.3.5.3	*o/w 0.5-1 y*			0,0%	0,0%
OG.3.5.4	*o/w 1-1.5y*			0,0%	0,0%
OG.3.5.5	*o/w 1.5-2 y*			0,0%	0,0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

	6. Cover Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15.240,3	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	15.240,3	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.37.5	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					
OG.3.8.5					

	9. Substitute Assets - Type	Nominal [before hedging] (mn)	% Substitute Assets
G.3.9.1	Cash	0,0	0,0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91,5	100,0%
G.3.9.3	Exposures to central banks	0,0	
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 govts		0,0%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,0%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		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	
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			
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0,0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0,0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0,0		
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*			
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*			
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*			
OG.3.13.4				
OG.3.13.5				
	14. Sustainable or other special purpose strategy - optional			
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria			
G.3.14.4	link to the committed objective criteria			

4. References to Capital Requirements Regulation (CRR) 129(7)

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.

		Row	Row	
G.4.1.1	*(i) Value of the cover pool outstanding covered bonds:*	38		
G.4.1.2	*(i) Value of covered bonds:*	39		
G.4.1.3	*(ii) Geographical distribution:*	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	*(ii) Type of cover assets:*	52		
G.4.1.5	*(ii) Loan size:*	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	*(ii) Interest rate risk - cover pool:*	130 for Mortgage Assets	228	129 for Public Sector Assets
G.4.1.7	*(ii) Currency risk - cover pool:*	111		
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163		
G.4.1.9	*(ii) Currency risk - covered bond:*	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	*(iii) Maturity structure of cover assets:*	65		
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88		
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	160 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

5. References to Capital Requirements Regulation (CRR) 129(1)

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

6. Other relevant information

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	[Please insert currency]

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	15.240,3		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	15.240,3		100,0%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,0%
OM.7.1.2	*o/w Forest & Agriculture*			0,0%
OM.7.1.3	*o/w [If relevant, please specify]*			0,0%
OM.7.1.4	*o/w [If relevant, please specify]*			0,0%
OM.7.1.5	*o/w [If relevant, please specify]*			0,0%
OM.7.1.6	*o/w [If relevant, please specify]*			0,0%
OM.7.1.7	*o/w [If relevant, please specify]*			0,0%
OM.7.1.8	*o/w [If relevant, please specify]*			0,0%
OM.7.1.9	*o/w [If relevant, please specify]*			0,0%
OM.7.1.10	*o/w [If relevant, please specify]*			0,0%
OM.7.1.11	*o/w [If relevant, please specify]*			0,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	224.504,0	0	224.504,00
OM.7.2.1	*Number of borrowers*	106.982,0	0	106.982,00
OM.7.2.2	*Optional information eg, Number of guarantors*	0,0	0,0	0,00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,41%	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	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0,0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	*o/w [If relevant, please specify]*			
OM.7.4.2	*o/w [If relevant, please specify]*			
OM.7.4.3	*o/w [If relevant, please specify]*			
OM.7.4.4	*o/w [If relevant, please specify]*			
OM.7.4.5	*o/w [If relevant, please specify]*			
OM.7.4.6	*o/w [If relevant, please specify]*			
OM.7.4.7	*o/w [If relevant, please specify]*			
OM.7.4.8	*o/w [If relevant, please specify]*			
OM.7.4.9	*o/w [If relevant, please specify]*			
OM.7.4.10	*o/w [If relevant, please specify]*			
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15,75%	0,00%	15,8%
M.7.5.2	Vlaams-Brabant	14,52%	0,00%	14,5%
M.7.5.3	Oost-Vlaanderen	15,39%	0,00%	15,4%
M.7.5.4	Brussels	8,54%	0,00%	8,5%
M.7.5.5	West-Vlaanderen	10,88%	0,00%	10,9%
M.7.5.6	Limburg	8,06%	0,00%	8,1%
M.7.5.7	Liège	7,34%	0,00%	7,3%
M.7.5.8	Hainaut	6,91%	0,00%	6,9%
M.7.5.9	Brabant Wallon	5,23%	0,00%	5,2%
M.7.5.10	Namur	4,32%	0,00%	4,3%
M.7.5.11	Luxembourg	2,79%	0,00%	2,8%
M.7.5.12	Other	0,27%	0,00%	0,3%
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	83,70%	0,00%	83,7%
M.7.6.2	Floating rate	0,00%	0,00%	0,0%
M.7.6.3	Other	16,30%	0,00%	16,3%
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	4,46%	0,00%	4,5%	
M.7.7.2	Amortising	95,54%	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 12months	5,49%	0,00%	5,5%	
M.7.8.2	≥ 12 - ≤ 24 months	11,93%	0,00%	11,9%	
M.7.8.3	≥ 24 - ≤ 36 months	31,56%	0,00%	31,6%	
M.7.8.4	≥ 36 - ≤ 60 months	13,79%	0,00%	13,8%	
M.7.8.5	≥ 60 months	37,23%	0,00%	37,2%	
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)		67,9			
	By buckets (mn):					
M.7A.10.2	<=100K		7.116,9	175.774,0	46,7%	78,3%
M.7A.10.3	>100K and <=200K		5.373,7	39.432,0	35,3%	17,6%
M.7A.10.4	>200K and <=300K		1.608,7	6.742,0	10,6%	3,0%
M.7A.10.5	>300K and <=400K		530,5	1.554,0	3,5%	0,7%
M.7A.10.6	>400K		610,6	1.002,0	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	15.240,3	224.504	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 (%)		58,8%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		4.358,3	96.119,0	28,6%	42,8%
M.7A.11.3	>40 - <=50 %		1.576,0	25.193,0	10,3%	11,2%
M.7A.11.4	>50 - <=60 %		1.776,2	25.231,0	11,7%	11,2%
M.7A.11.5	>60 - <=70 %		1.944,8	24.379,0	12,8%	10,9%
M.7A.11.6	>70 - <=80 %		2.170,2	23.673,0	14,2%	10,5%
M.7A.11.7	>80 - <=90 %		2.067,8	19.025,0	13,6%	8,5%
M.7A.11.8	>90 - <=100 %		913,8	6.967,0	6,0%	3,1%
M.7A.11.9	>100%		433,3	3.917,0	2,8%	1,7%
M.7A.11.10		Total	15.240,3	224.504	100,0%	100,0%
OM.7A.11.1		*o/w >100 - <=110 %*			0,0%	0,0%
OM.7A.11.2		*o/w >110 - <=120 %*			0,0%	0,0%
OM.7A.11.3		*o/w >120 - <=130 %*			0,0%	0,0%
OM.7A.11.4		*o/w >130 - <=140 %*			0,0%	0,0%
OM.7A.11.5		*o/w >140 - <=150 %*			0,0%	0,0%
OM.7A.11.6		*o/w >150 %*			0,0%	0,0%
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						

	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53,3%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5.214,6	112.255,0	34,2%	50,0%
M.7A.12.3	>40 - <=50 %	1.677,1	24.238,0	11,0%	10,8%
M.7A.12.4	>50 - <=60 %	1.802,2	23.146,0	11,8%	10,3%
M.7A.12.5	>60 - <=70 %	1.859,0	21.359,0	12,2%	9,5%
M.7A.12.6	>70 - <=80 %	1.850,2	18.879,0	12,1%	8,4%
M.7A.12.7	>80 - <=90 %	1.589,8	13.491,0	10,4%	6,0%
M.7A.12.8	>90 - <=100 %	818,3	5.909,0	5,4%	2,6%
M.7A.12.9	>100%	429,2	5.227,0	2,8%	2,3%
M.7A.12.10	Total	15.240,3	224.504	100,0%	100,0%
OM.7A.12.1	*o/w >100 - <=110 %*			0,0%	0,0%
OM.7A.12.2	*o/w >110 - <=120 %*			0,0%	0,0%
OM.7A.12.3	*o/w >120 - <=130 %*			0,0%	0,0%
OM.7A.12.4	*o/w >130 - <=140 %*			0,0%	0,0%
OM.7A.12.5	*o/w >140 - <=150 %*			0,0%	0,0%
OM.7A.12.6	*o/w >150 %*			0,0%	0,0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

	13. Breakdown by type	% Residential Loans
M.7A.13.1	Owner occupied	0,0%
M.7A.13.2	Second home/Holiday houses	0,0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0,0%
M.7A.13.4	Subsidised housing	0,0%
M.7A.13.5	Agricultural	0,0%
M.7A.13.6	Other	100,0%
OM.7A.13.1	*o/w Private rental*	
OM.7A.13.2	*o/w Multi-family housing*	
OM.7A.13.3	*o/w Buildings under construction*	
OM.7A.13.4	*o/w Buildings land*	
OM.7A.13.5	*o/w [If relevant, please specify]*	
OM.7A.13.6	*o/w [If relevant, please specify]*	
OM.7A.13.7	*o/w [If relevant, please specify]*	
OM.7A.13.8	*o/w [If relevant, please specify]*	
OM.7A.13.9	*o/w [If relevant, please specify]*	
OM.7A.13.10	*o/w [If relevant, please specify]*	

	14. Loan by Ranking	% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100,0%
M.7A.14.2	Guaranteed	0,0%
M.7A.14.3	Other	0,0%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

	15. EPC Information of the financed RRE - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

	16. Average energy use intensity (kWh/m2 per year) - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

	17. Property Age Structure - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					

	18. Dwelling type - optional	*Nominal (mn)*	*Number of dwellings*	*% Residential Loans*	*% No. of Dwellings*
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					

	19. New Residential Property - optional	***Nominal (mn)***	***Number of dwellings***	***% Residential Loans***	***% No. of Dwellings***
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					
	20. CO2 emission (kg of CO2 per year) - optional	***Nominal (mn)***	***Number of dwellings***	***% Residential Loans***	***% No. of Dwellings***
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0,0	0		
	7B Commercial Cover Pool				
	21. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0,0	0	0,0%	0,0%
	22. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0,0	0	0,0%	0,0%
OM.7B.22.1	*o/w >100 - <=110 %*				
OM.7B.22.2	*o/w >110 - <=120 %*				
OM.7B.22.3	*o/w >120 - <=130 %*				
OM.7B.22.4	*o/w >130 - <=140 %*				
OM.7B.22.5	*o/w >140 - <=150 %*				
OM.7B.22.6	*o/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	*o/w >100 - <=110 %*				
OM.7B.23.2	*o/w >110 - <=120 %*				
OM.7B.23.3	*o/w >120 - <=130 %*				
OM.7B.23.4	*o/w >130 - <=140 %*				
OM.7B.23.5	*o/w >140 - <=150 %*				
OM.7B.23.6	*o/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 / Bulding under construction	[For completion]			
M.7B.24.13	Other	[For completion]			

	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 relecvant**	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 liaibilities are in euro.
HG.1.13	**Non-performing loans**	Loans that are more than 90 days past due.
OHG.1.1	*NPV assumptions (when stated)*	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
OHG.1.9		
	2. Glossary - ESG items (optional)	**Definition**
HG.2.1	**Sustainability - strategy pursued in the cover pool**	[For completion]
HG.2.2	**Subsidised Housing (definitions of affordable, social housing)**	[For completion]
HG.2.3	**New Property and Existing Property**	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	**Value**
HG.3.1	**Not applicable for the jurisdiction**	ND1
HG.3.2	**Not relevant for the issuer and/or CB programme at the present time**	ND2
HG.3.3	**Not available at the present time**	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	**Definition**
HG.4.1	**Other definitions deemed relevant**	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

BNP PARIBAS FORTIS Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/06/2022

Contact Details:

Head of ALM Treasury		
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Asset Based Funding		
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Remark

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

BNP PARIBAS FORTIS Retained Covered Bonds

Covered Bond Emmission

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	3.66	25/02/2027
BD@155375	BE6312092115	2.500.000.000	25/02/2019	25/02/2029	EUR	Fixed	0,85 %	NACT	25/02/2023	6.66	25/02/2030
BD@167469	BE0002700814	2.500.000.000	20/05/2020	20/05/2027	EUR	Fixed	0,01 %	NACT	20/05/2023	4.89	20/05/2028
BD@167470	BE0002701820	2.500.000.000	20/05/2020	20/05/2030	EUR	Fixed	0,07 %	NACT	20/05/2023	7.89	20/05/2031
BD@178945	BE0002762434	1.500.000.000	10/12/2020	10/12/2027	EUR	Fixed	0,01 %	NACT	10/12/2022	5.45	10/12/2028
		11.500.000.000									

Totals

Total Outstanding (in EUR):	11.500.000.000
Current Weighted Averaç	0,31 %
Weighted Average Remá	5.73

* At Reporting Date until Maturity Date

BNP PARIBAS FORTIS Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Parisbas Fortis Mortgage Pandbrieven Ratings

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

BNP PARIBAS FORTIS

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11.500.000.000	(I)
Nominal Balance Residential Mortgage Loans	15.240.329.766	*(II)*
Nominal Balance Public Finance Exposures	91.500.000	*(III)*
Nominal Balance Financial Institution Exposures	661.746.185	*(IV)*
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39,07 %	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12.206.565.096	*(V)*
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106,14 %	*Limit: 85%*
> > > Cover Test Royal Decree Art 5 Paraf 1	**Passed**	

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92.272.857	*(VI)*
Value of Financial Institution Exposures (definition Royal Decree)	661.746.185	*(VII)*
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12.206.565.096	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	112,70 %	*Limit: 105%*
> > > Cover Test Royal Decree Art 5 Paraf 2	**Passed**	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	*1.982.964.482*	*(VIII)*
Total Interest Proceeds Residential Mortgage Loans	1.980.804.482	
Total Interest Proceeds Public Finance Exposures	2.160.000	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	*15.993.500.461*	*(IX)*
Total Principal Proceeds Residential Mortgage Loans	15.240.329.766	
Total Principal Proceeds Public Finance Exposures	91.424.510	
Total Principal Proceeds Financial Institution Exposures	661.746.185	
Impact Derivatives	0	
Interest Requirement Covered Bonds	214.900.000	
Costs, Fees and expenses Covered Bonds	89.780.267	
Principal Requirement Covered Bonds	11.500.000.000	*(XII)*
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6.171.784.676	
> > > Cover Test Royal Decree Art 5 paraf 3	**Passed**	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1.461.076.170	
Cumulative Cash Outflow Next 180 Days	-7.984.115	*(XIV)*
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1.453.092.055	
> > > Liquidity Test Royal Decree Art 7 paraf 1	**Passed**	
MtM Liquid Bonds minus ECB Haircut	91.424.510	
Interest Payable on Mortgage Pandbrieven next 3 months	0	
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	91.274.510	

BNP PARIBAS FORTIS

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 30/06/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15.240.329.765,96
Principal Redemptions between Cut-off Date and Maturity Date	15.240.329.765,96
Interest Payments between Cut-off Date and Maturity Date	1.980.804.481,84
Number of borrowers	106.982
Number of loans	224.504
Average Outstanding Balance per borrower	142.457
Average Outstanding Balance per loan	67.884
Weighted average Current Loan to Current Value	53,33%
Weighted average seasoning (in Years)	3,99
Weighted average remaining maturity (in years, at 0% CPR)	14,87
Weighted average initial maturity (in years, at 0% CPR)	18,87
Percentage of Fixed Rate Loans	83,70%
Percentage of Variable Rate Loans	16,30%
Weighted average interest rate	1,65%
Weighted average interest rate Fixed Rate Loans	1,69%
Weighted average interest rate Variable Rate Loans	1,46%
Weighted Remaining average life (in years, at 0% CPR)	7,74
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,70

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	661.746.185

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	3E000035160	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	gdom of Belg	Kingdom of Belgium
Series	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	0.0 22OCT202	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

BNP PARIBAS FORTIS Retained Covered Bonds

Straticifation Tables

Portfolio Cut-off Da 30/06/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2.400.965.377,68	15,75 %	34.500	15,37 %
Oost-Vlaanderen	2.344.999.049,40	15,39 %	36.298	16,17 %
Vlaams-Brabant	2.212.617.046,37	14,52 %	31.042	13,83 %
West-Vlaanderen	1.658.431.798,91	10,88 %	27.615	12,30 %
Brussels	1.301.145.364,53	8,54 %	12.565	5,60 %
Limburg	1.228.438.221,09	8,06 %	20.909	9,31 %
Liège	1.117.963.001,49	7,34 %	17.367	7,74 %
Hainaut	1.052.943.477,44	6,91 %	17.203	7,66 %
Brabant Wallon	797.793.937,35	5,23 %	9.608	4,28 %
Namur	658.585.511,31	4,32 %	10.410	4,64 %
Luxembourg	424.598.893,55	2,79 %	6.263	2,79 %
Other	41.848.086,84	0,27 %	724	0,32 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	836.135.493,80	5,49 %	7.163	3,19 %
>1 and <=2	1.818.336.543,20	11,93 %	18.091	8,06 %
>2 and <=3	4.810.222.399,85	31,56 %	56.301	25,08 %
>3 and <=4	2.100.131.373,32	13,78 %	28.838	12,85 %
>4 and <=5	1.413.726.688,53	9,28 %	20.891	9,31 %
>5 and <=6	1.875.646.908,86	12,31 %	32.260	14,37 %
>6 and <=7	932.342.085,01	6,12 %	19.593	8,73 %
>7 and <=8	570.544.436,95	3,74 %	13.572	6,05 %
>8 and <=9	64.749.578,31	0,42 %	1.778	0,79 %
>9 and <=10	68.436.237,28	0,45 %	2.075	0,92 %
>10 and <=11	81.785.608,15	0,54 %	3.321	1,48 %
>11 and <=12	226.038.352,75	1,48 %	6.234	2,78 %
>12 and <=13	241.195.392,83	1,58 %	5.621	2,50 %
>13 and <=14	51.359.388,92	0,34 %	1.776	0,79 %
>14 and <=15	20.239.829,21	0,13 %	486	0,22 %
>15 and <=16	13.773.780,15	0,09 %	429	0,19 %
>16 and <=17	45.590.147,66	0,30 %	1.609	0,72 %
>17 and <=18	47.976.281,59	0,31 %	2.391	1,07 %
>18 and <=19	15.698.278,88	0,10 %	1.551	0,69 %
>19 and <=20	3.714.052,75	0,02 %	285	0,13 %
>20 and <=21	383.286,73	0,00 %	38	0,02 %
>21 and <=22	486.952,27	0,00 %	34	0,02 %
>22 and <=23	979.614,74	0,01 %	83	0,04 %
>23 and <=24	436.860,48	0,00 %	45	0,02 %
>24 and <=25	166.136,25	0,00 %	22	0,01 %
>29 and <=30	43.983,92	0,00 %	5	0,00 %
>32 and <=33	49.876,17	0,00 %	5	0,00 %
>25 and <=26	123.968,92	0,00 %	6	0,00 %
>26 and <=27	16.228,48	0,00 %	1	0,00 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1.633.451,46	0,01 %	1.310	0,58 %
<=1	107.785.819,50	0,71 %	4.229	1,88 %
>1 and <=2	143.481.899,04	0,94 %	4.812	2,14 %
>2 and <=3	241.811.882,28	1,59 %	8.493	3,78 %
>3 and <=4	274.498.852,92	1,80 %	9.228	4,11 %
>4 and <=5	301.495.193,95	1,98 %	9.575	4,26 %
>5 and <=6	327.725.907,59	2,15 %	9.187	4,09 %
>6 and <=7	460.884.899,10	3,02 %	11.642	5,19 %
>7 and <=8	623.576.793,49	4,09 %	13.893	6,19 %
>8 and <=9	457.618.615,12	3,00 %	9.595	4,27 %
>9 and <=10	533.740.721,22	3,50 %	9.824	4,38 %
>10 and <=11	603.659.481,42	3,96 %	9.909	4,41 %
>11 and <=12	611.761.253,41	4,01 %	9.276	4,13 %
>12 and <=13	938.985.073,22	6,16 %	13.564	6,04 %
>13 and <=14	608.054.334,66	3,99 %	8.517	3,79 %
>14 and <=15	747.047.594,89	4,90 %	9.507	4,23 %
>15 and <=16	792.802.156,45	5,20 %	9.599	4,28 %
>16 and <=17	809.256.955,06	5,31 %	9.505	4,23 %
>17 and <=18	1.590.529.305,25	10,44 %	17.402	7,75 %
>18 and <=19	811.566.772,67	5,33 %	8.741	3,89 %
>19 and <=20	781.046.756,93	5,12 %	7.884	3,51 %
>20 and <=21	443.169.687,46	2,91 %	4.513	2,01 %
>21 and <=22	596.081.279,20	3,91 %	5.707	2,54 %
>22 and <=23	1.432.358.132,99	9,40 %	11.707	5,21 %
>23 and <=24	693.793.111,48	4,55 %	4.866	2,17 %
>24 and <=25	282.461.776,50	1,85 %	1.813	0,81 %
>25 and <=26	7.366.087,66	0,05 %	64	0,03 %
>26 and <=27	5.698.004,64	0,04 %	53	0,02 %
>27 and <=28	6.548.266,07	0,04 %	54	0,02 %
>28 and <=29	2.341.314,07	0,02 %	21	0,01 %
>29 and <=30	1.548.386,26	0,01 %	14	0,01 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	337.000,00	0,00 %	22	0,01 %
>1 and <=2	20.421.021,43	0,13 %	203	0,09 %
>2 and <=3	31.722.134,37	0,21 %	381	0,17 %
>3 and <=4	16.513.311,38	0,11 %	359	0,16 %
>4 and <=5	303.732.707,85	1,99 %	2.335	1,04 %
>5 and <=6	22.476.883,24	0,15 %	899	0,40 %
>6 and <=7	50.153.564,04	0,33 %	1.650	0,73 %
>7 and <=8	69.078.706,20	0,45 %	2.477	1,10 %
>8 and <=9	94.101.429,55	0,62 %	2.953	1,32 %
>9 and <=10	1.153.676.500,39	7,57 %	32.455	14,46 %
>10 and <=11	137.336.169,58	0,90 %	5.337	2,38 %
>11 and <=12	223.094.195,56	1,46 %	4.717	2,10 %
>12 and <=13	689.916.012,41	4,53 %	13.644	6,08 %
>13 and <=14	134.661.012,21	0,88 %	2.749	1,22 %
>14 and <=15	1.790.122.437,92	11,75 %	30.503	13,59 %
>15 and <=16	177.183.842,50	1,16 %	2.951	1,31 %
>16 and <=17	250.640.460,53	1,64 %	3.765	1,68 %
>17 and <=18	885.466.381,64	5,81 %	12.421	5,53 %
>18 and <=19	223.603.239,99	1,47 %	5.074	2,26 %
>19 and <=20	3.657.699.803,16	24,00 %	45.684	20,35 %
>20 and <=21	309.111.008,05	2,03 %	4.266	1,90 %
>21 and <=22	160.350.736,96	1,05 %	2.289	1,02 %
>22 and <=23	199.518.968,36	1,31 %	2.640	1,18 %
>23 and <=24	123.522.533,12	0,81 %	1.588	0,71 %
>24 and <=25	3.786.017.067,73	24,84 %	35.045	15,61 %
>25 and <=26	446.525.661,15	2,93 %	4.366	1,94 %
>26 and <=27	28.614.315,90	0,19 %	308	0,14 %
>27 and <=28	12.208.479,69	0,08 %	145	0,06 %
>28 and <=29	8.631.055,70	0,06 %	99	0,04 %
>29 and <=30	201.229.573,99	1,32 %	2.769	1,23 %
>30 and <=31	29.321.868,82	0,19 %	360	0,16 %
>33 and <=34	25.086,82	0,00 %	1	0,00 %
>34 and <=35	346.218,95	0,00 %	5	0,00 %
>35 and <=36	104.084,14	0,00 %	2	0,00 %
>36 and <=37	112.262,82	0,00 %	1	0,00 %
>39 and <=40	299.030,95	0,00 %	4	0,00 %
>32 and <=33	277.373,39	0,00 %	3	0,00 %
>31 and <=32	2.084.780,13	0,01 %	29	0,01 %
>40 and <=41	89.070,91	0,00 %	4	0,00 %
>37 and <=38	3.774,43	0,00 %	1	0,00 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	49.876,17	0,00 %	5	0,00 %
1992	1.762,35	0,00 %	1	0,00 %
1993	42.221,57	0,00 %	4	0,00 %
1996	42.945,46	0,00 %	3	0,00 %
1997	170.046,76	0,00 %	15	0,01 %
1998	142.398,69	0,00 %	18	0,01 %
1999	1.069.005,11	0,01 %	100	0,04 %
2000	575.513,84	0,00 %	40	0,02 %
2001	339.807,59	0,00 %	27	0,01 %
2002	1.905.410,13	0,01 %	133	0,06 %
2003	9.423.382,47	0,06 %	958	0,43 %
2004	25.742.084,68	0,17 %	1.815	0,81 %
2005	63.560.094,97	0,42 %	2.540	1,13 %
2006	20.699.949,40	0,14 %	686	0,31 %
2007	16.328.603,51	0,11 %	370	0,16 %
2008	18.730.601,75	0,12 %	597	0,27 %
2009	151.113.428,32	0,99 %	3.885	1,73 %
2010	261.173.298,34	1,71 %	6.509	2,90 %
2011	157.831.147,42	1,04 %	5.581	2,49 %
2012	45.020.572,34	0,30 %	1.521	0,68 %
2013	77.710.792,35	0,51 %	2.147	0,96 %
2014	196.625.650,01	1,29 %	4.783	2,13 %
2015	794.677.801,97	5,21 %	17.652	7,86 %
2016	1.708.901.381,01	11,21 %	32.661	14,55 %
2017	1.254.549.331,04	8,23 %	19.410	8,65 %
2018	2.049.719.376,68	13,45 %	28.867	12,86 %
2019	4.200.236.623,36	27,56 %	51.163	22,79 %
2020	2.613.164.480,27	17,15 %	28.403	12,65 %
2021	1.425.537.094,87	9,35 %	13.422	5,98 %
2022	145.245.083,53	0,95 %	1.188	0,53 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2.261.648.803,57	14,84 %	47.114	44,04 %
>100 and <=200	5.048.188.663,42	33,12 %	34.561	32,31 %
>200 and <=300	4.051.503.686,58	26,58 %	16.715	15,62 %
>300 and <=400	1.769.949.174,21	11,61 %	5.218	4,88 %
>400	2.109.039.438,18	13,84 %	3.374	3,15 %
	15.240.329.765,96	**100,00 %**	**106.982**	**100,00 %**

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	63.024.605,65	0,41 %	1.679	0,75 %
0.5 - 1%	743.970.813,66	4,88 %	10.830	4,82 %
1 - 1.5%	4.908.076.953,48	32,20 %	60.352	26,88 %
1.5 - 2%	7.502.559.855,72	49,23 %	106.830	47,58 %
2 - 2.5%	1.261.887.682,04	8,28 %	24.182	10,77 %
2.5 - 3%	553.228.509,23	3,63 %	12.714	5,66 %
3 - 3.5%	125.600.055,29	0,82 %	4.066	1,81 %
3.5 - 4%	47.177.234,02	0,31 %	1.908	0,85 %
4 - 4.5%	20.600.081,11	0,14 %	1.011	0,45 %
4.5 - 5%	8.649.692,47	0,06 %	550	0,24 %
5 - 5.5%	4.445.610,53	0,03 %	252	0,11 %
5.5 - 6%	862.283,28	0,01 %	86	0,04 %
6 - 6.5%	135.467,67	0,00 %	29	0,01 %
6.5 - 7%	40.979,45	0,00 %	10	0,00 %
8.5 - 9%	0,00	0,00 %	1	0,00 %
8 - 8.5%	42.042,74	0,00 %	2	0,00 %
7 - 7.5%	2.812,80	0,00 %	1	0,00 %
7.5 - 8%	25.086,82	0,00 %	1	0,00 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12.756.044.440,36	83,70 %	185.554	82,65 %
Variable	27.801.320,47	0,18 %	1.754	0,78 %
Variable With Cap	2.456.484.005,13	16,12 %	37.196	16,57 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	456.261.672,27	2,99 %	9.788	4,36 %
2023	710.334.960,51	4,66 %	12.658	5,64 %
2024	249.472.208,05	1,64 %	2.861	1,27 %
2025	115.102.149,38	0,76 %	1.626	0,72 %
2026	179.703.487,51	1,18 %	2.243	1,00 %
2027	137.603.124,47	0,90 %	1.567	0,70 %
2028	42.516.502,48	0,28 %	507	0,23 %
2029	89.968.531,25	0,59 %	849	0,38 %
2030	10.114.926,86	0,07 %	108	0,05 %
2031	59.515.456,10	0,39 %	370	0,16 %
2032	11.228.540,95	0,07 %	67	0,03 %
2033	76.868.644,26	0,50 %	1.011	0,45 %
2034	255.405.025,13	1,68 %	2.709	1,21 %
2035	22.465.936,44	0,15 %	200	0,09 %
2036	15.373.203,62	0,10 %	91	0,04 %
2037	115.258,29	0,00 %	2	0,00 %
Fixed To Maturity	12.808.280.138,39	84,04 %	187.847	83,67 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15.240.235.905,87	100,00 %	224.494	100,00 %
Twice A Year	93.860,09	0,00 %	10	0,00 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14.421.565.140,69	94,63 %	216.591	96,48 %
Interest only	680.144.984,44	4,46 %	4.464	1,99 %
Linear	138.619.640,83	0,91 %	3.449	1,54 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	118.392.115,11	0,78 %	3.389	1,51 %
1-10%	865.278.882,27	5,68 %	21.300	9,49 %
11-20%	922.190.312,71	6,05 %	23.125	10,30 %
21-30%	1.108.160.584,29	7,27 %	23.756	10,58 %
31-40%	1.344.248.485,17	8,82 %	24.549	10,93 %
41-50%	1.575.980.769,10	10,34 %	25.193	11,22 %
51-60%	1.776.239.464,66	11,65 %	25.231	11,24 %
61-70%	1.944.781.075,93	12,76 %	24.379	10,86 %
71-80%	2.170.158.688,41	14,24 %	23.673	10,54 %
81-90%	2.067.832.237,60	13,57 %	19.025	8,47 %
91-100%	913.797.434,08	6,00 %	6.967	3,10 %
101-110%	76.754.263,66	0,50 %	805	0,36 %
111-120%	60.150.091,48	0,39 %	674	0,30 %
>120%	296.365.361,49	1,94 %	2.438	1,09 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	108.789.925,17	0,71 %	10.966	4,88 %
21-40%	376.827.501,72	2,47 %	15.020	6,69 %
41-60%	797.514.124,12	5,23 %	20.505	9,13 %
61-80%	1.642.997.188,32	10,78 %	28.798	12,83 %
81-100%	2.696.253.336,79	17,69 %	33.411	14,88 %
101-120%	760.000.616,67	4,99 %	14.642	6,52 %
121-140%	753.678.197,92	4,95 %	13.105	5,84 %
141-160%	800.803.267,95	5,25 %	12.610	5,62 %
161-180%	886.590.751,09	5,82 %	12.397	5,52 %
181-200%	1.047.400.885,15	6,87 %	11.795	5,25 %
201-300%	2.599.596.174,94	17,06 %	29.132	12,98 %
301-400%	1.140.508.164,88	7,48 %	10.600	4,72 %
401-500%	459.886.287,84	3,02 %	3.996	1,78 %
>500%	1.169.483.343,40	7,67 %	7.527	3,35 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	314.741.139,45	2,07 %	12.037	5,36 %
>1 and <=2	472.761.252,68	3,10 %	16.067	7,16 %
>2 and <=3	622.618.017,36	4,09 %	18.753	8,35 %
>3 and <=4	1.031.398.781,81	6,77 %	24.518	10,92 %
>4 and <=5	948.886.352,76	6,23 %	18.945	8,44 %
>5 and <=6	1.104.282.453,37	7,25 %	17.764	7,91 %
>6 and <=7	1.466.247.941,42	9,62 %	21.074	9,39 %
>7 and <=8	1.316.893.125,70	8,64 %	16.845	7,50 %
>8 and <=9	1.820.959.928,16	11,95 %	21.068	9,38 %
>9 and <=10	2.029.487.849,28	13,32 %	21.752	9,69 %
>10 and <=11	1.012.252.684,95	6,64 %	10.554	4,70 %
>11 and <=12	1.832.540.016,98	12,02 %	16.083	7,16 %
>12 and <=13	1.221.782.482,67	8,02 %	8.637	3,85 %
>13 and <=14	30.248.641,62	0,20 %	265	0,12 %
>14 and <=15	10.801.225,46	0,07 %	104	0,05 %
>15 and <=16	3.950.792,72	0,03 %	32	0,01 %
>16 and <=17	477.079,57	0,00 %	6	0,00 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

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

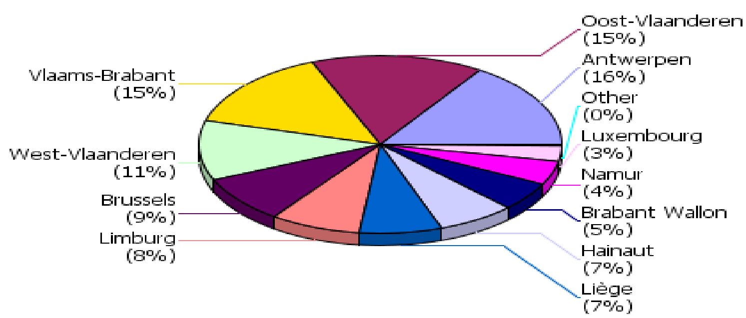
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12.808.280.138,39	84,04 %	187.847	83,67 %
>=0 and <=1	1.325.493.982,31	8,70 %	24.340	10,84 %
>1 and <=2	267.020.862,19	1,75 %	3.442	1,53 %
>2 and <=3	272.216.494,79	1,79 %	3.162	1,41 %
>3 and <=4	124.227.235,00	0,82 %	1.242	0,55 %
>4 and <=5	72.862.985,54	0,48 %	459	0,20 %
>5 and <=6	112.576.645,71	0,74 %	1.410	0,63 %
>7 and <=8	15.104.778,92	0,10 %	87	0,04 %
>6 and <=7	242.546.643,11	1,59 %	2.515	1,12 %
	15.240.329.765,96	**100,00 %**	**224.504**	**100,00 %**

BNP PARIBAS FORTIS Retained Covered Bonds

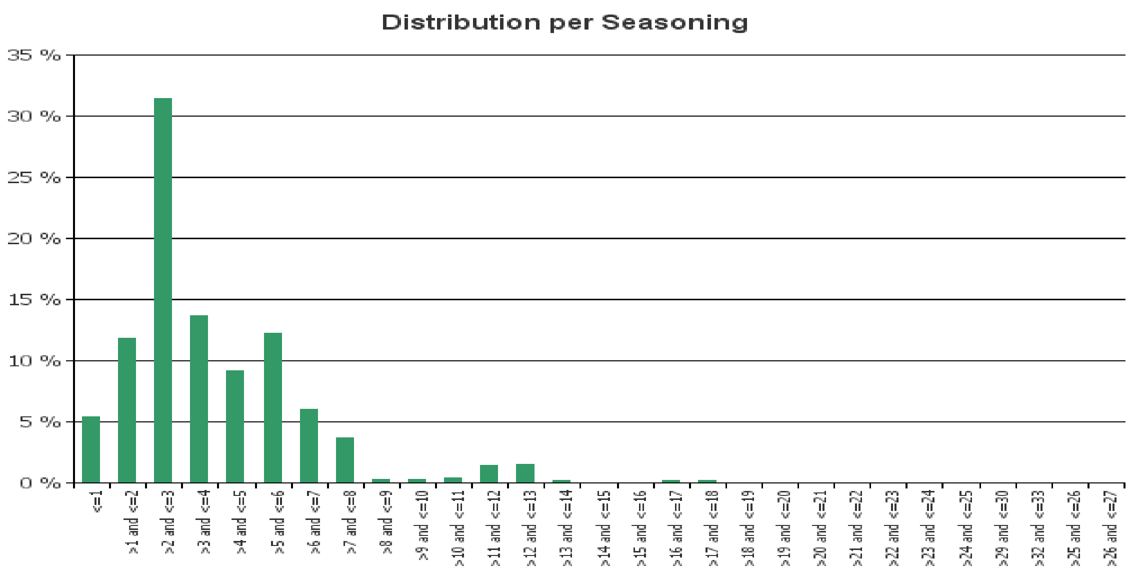
Straticifation Tables

Portfolio Cut-off Date 30/06/2022

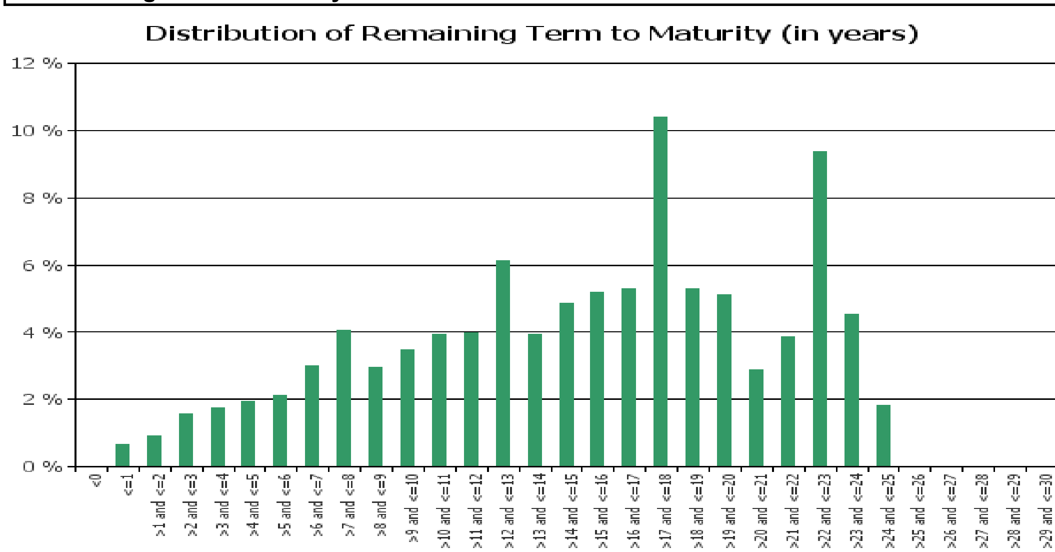
1. Geographic distribution



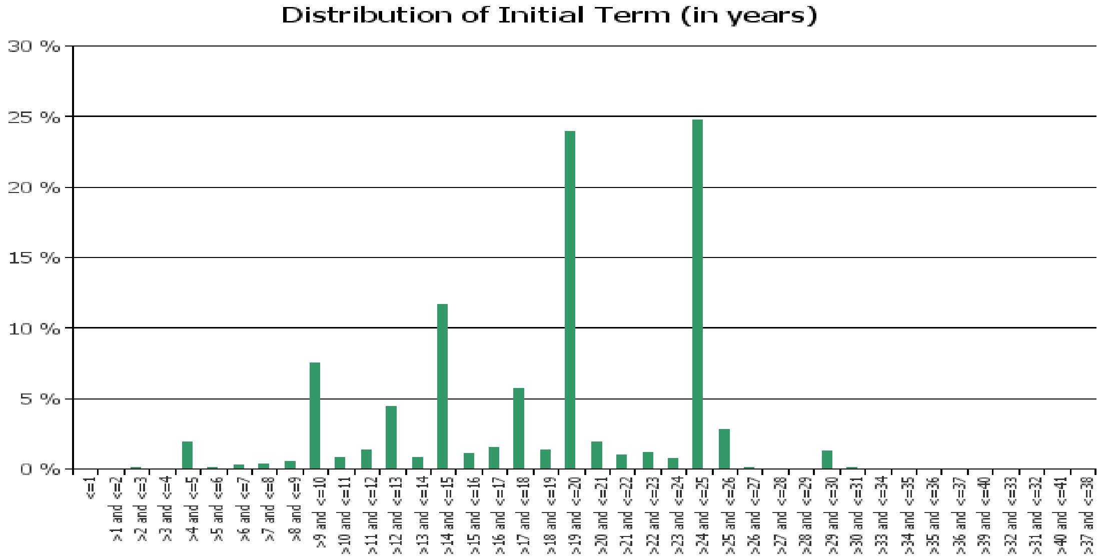
2. Seasoning



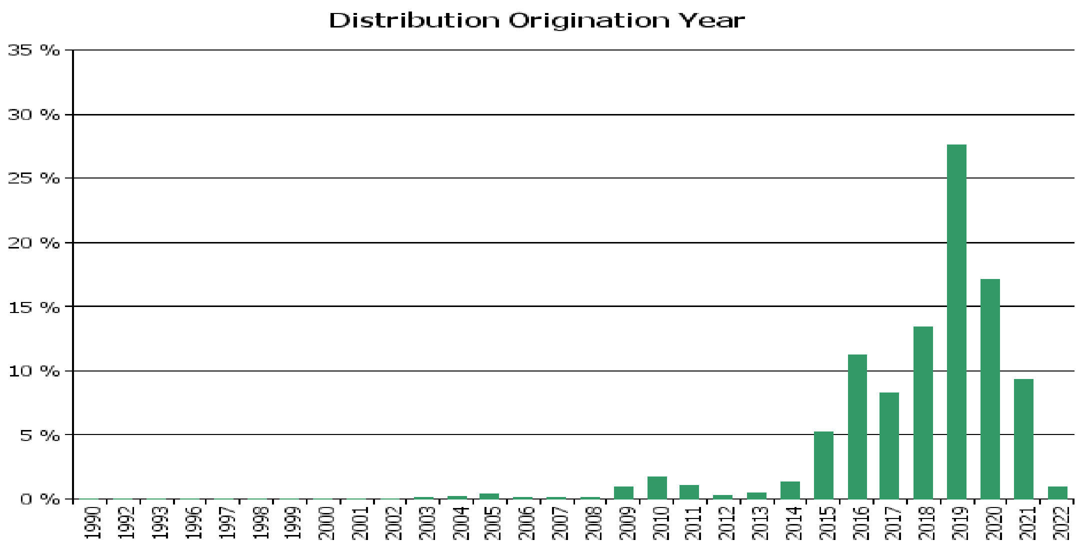
3. Remaining term to maturity



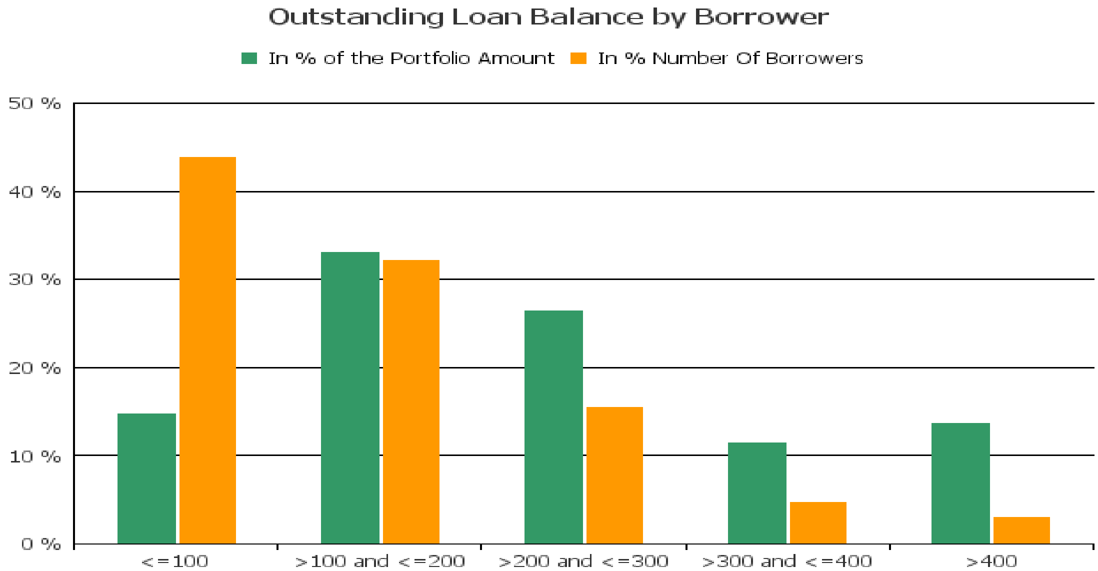
4. Original term to maturity



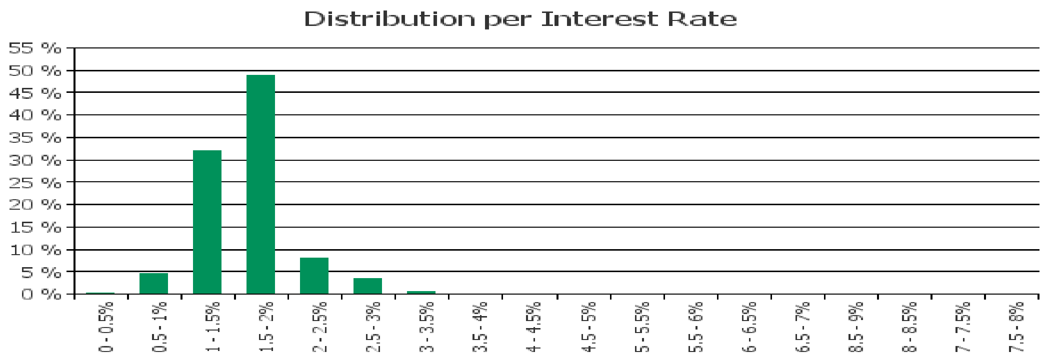
5. Origination Year



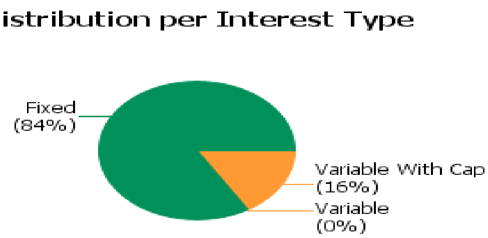
6. Outstanding Loan Balance by Borrower



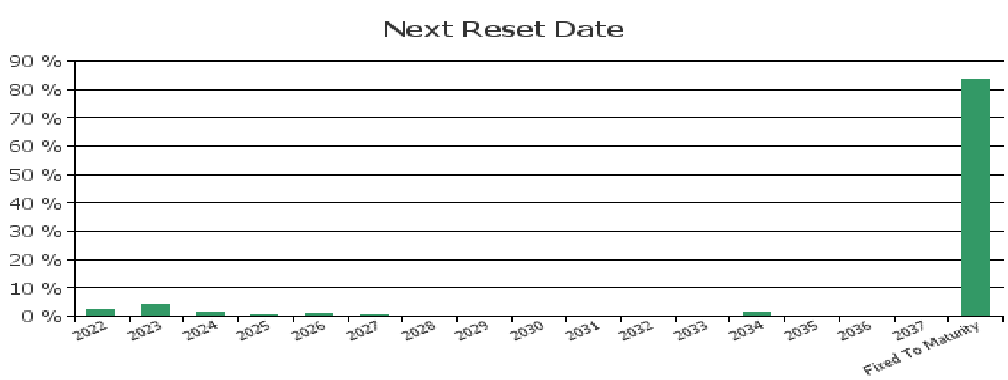
7. Interest Rate



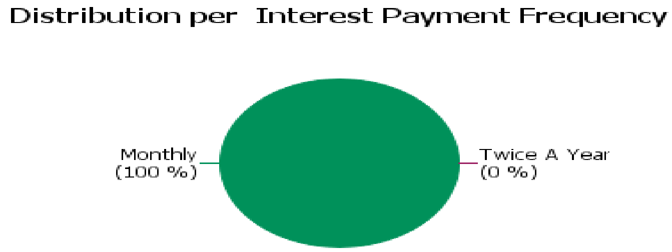
8. Interest Rate Type



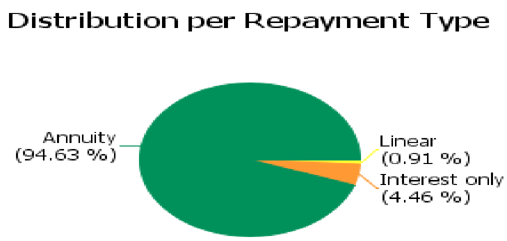
9. Next Reset Date



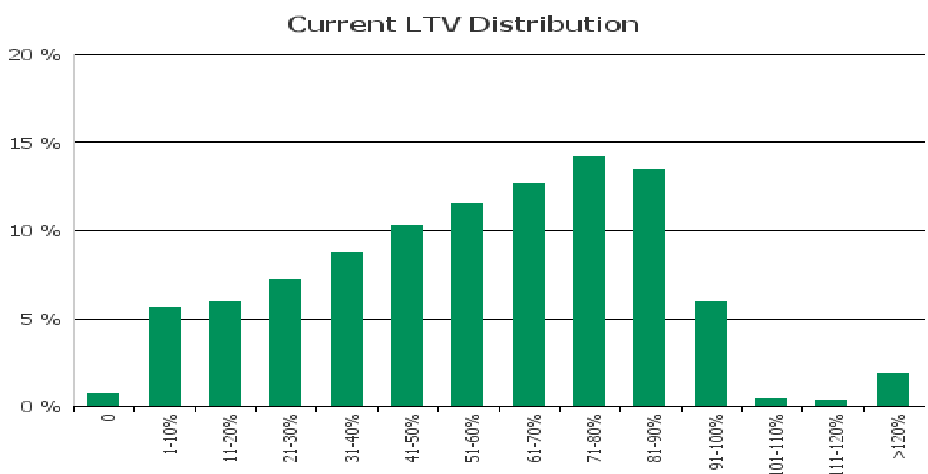
10. Interest Payment Frequency



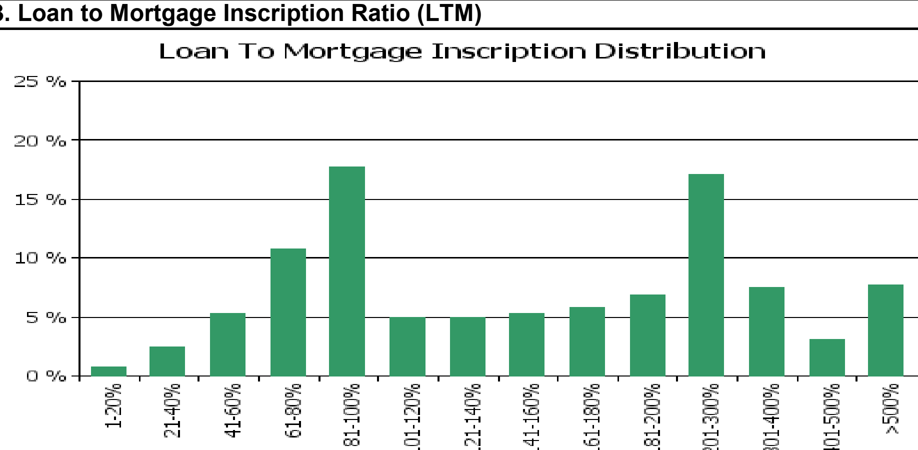
11. Repayment Type



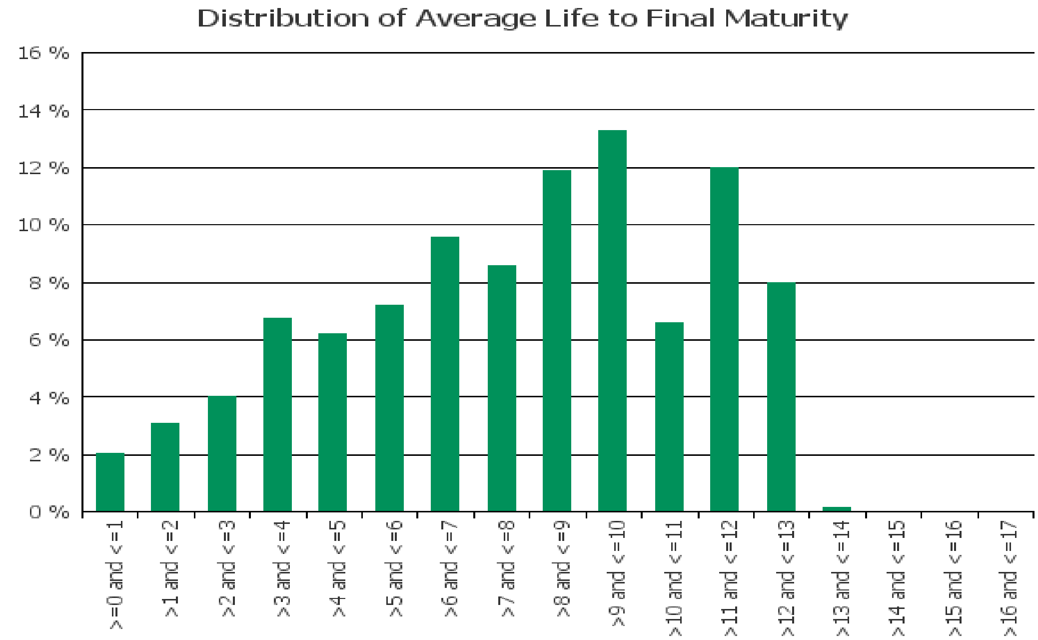
12. Current Loan to Current Value (LTV)



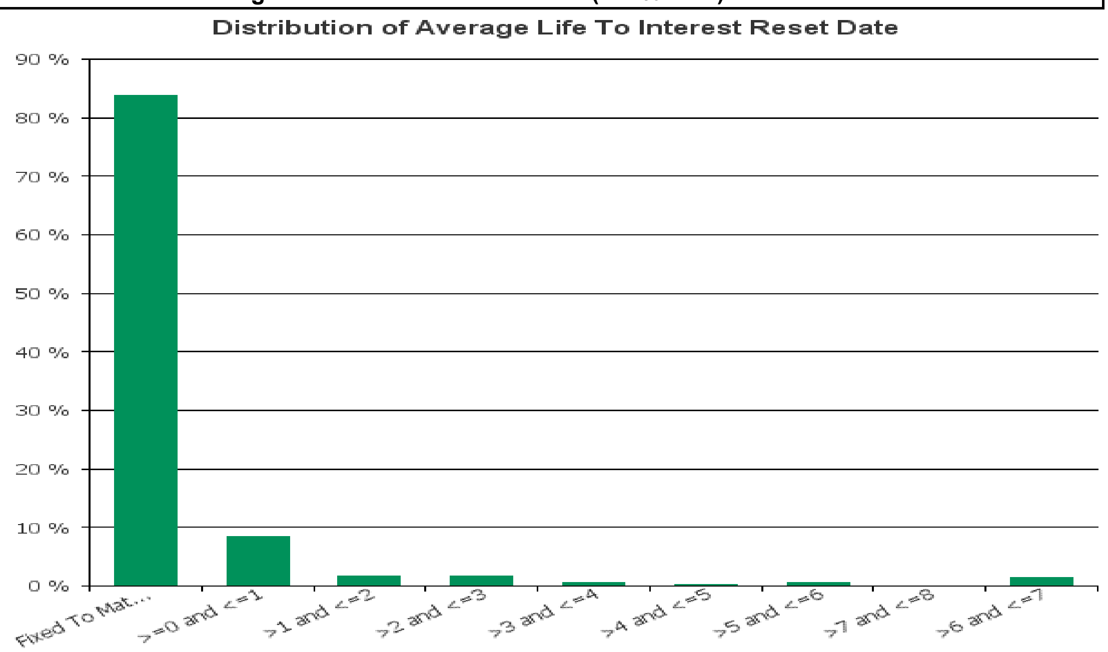
13. Loan to Mortgage Inscription Ratio (LTM)



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



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

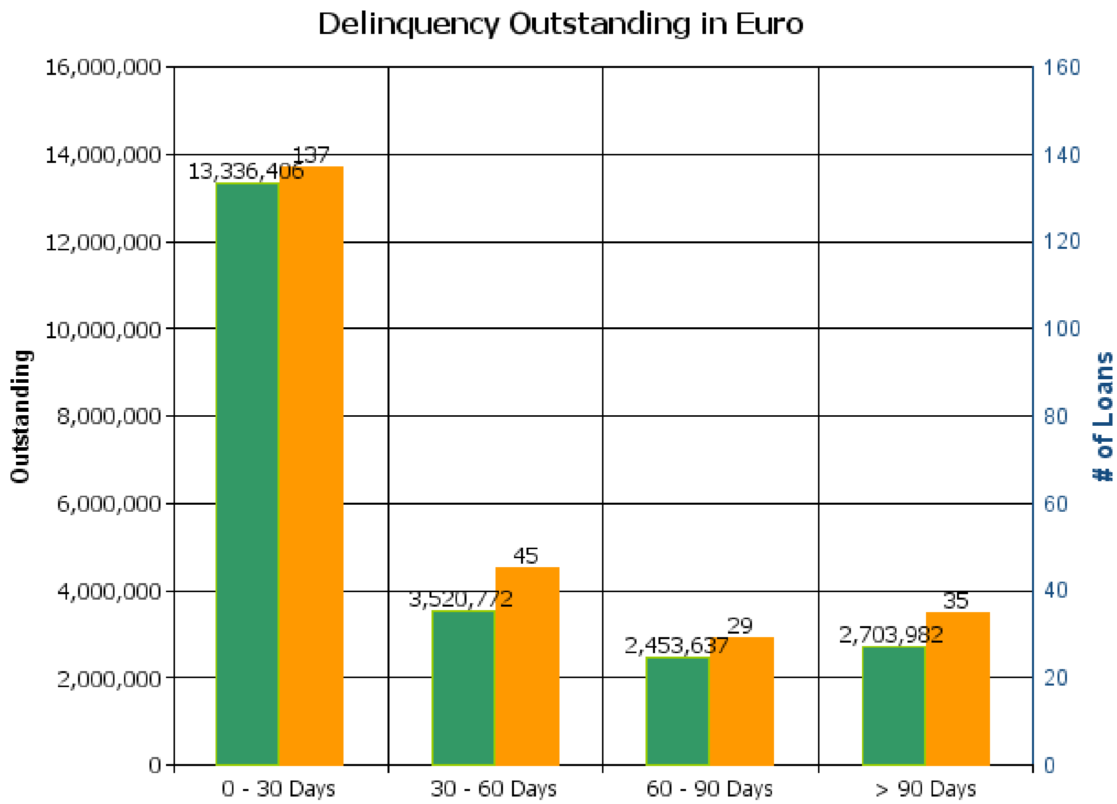


Cover Pool Performance

Portfolio Cut-off Date 30/06/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15.218.314.969,26	99,86 %	224.258	99,89 %
0 - 30 Days	13.336.405,57	0,09 %	137	0,06 %
30 - 60 Days	3.520.771,97	0,02 %	45	0,02 %
60 - 90 Days	2.453.637,16	0,02 %	29	0,01 %
> 90 Days	2.703.982,00	0,02 %	35	0,02 %
Total	**15.240.329.765,96**	**100,00 %**	**224.504**	**100,00 %**



Retained Covered Bonds

Amortisation

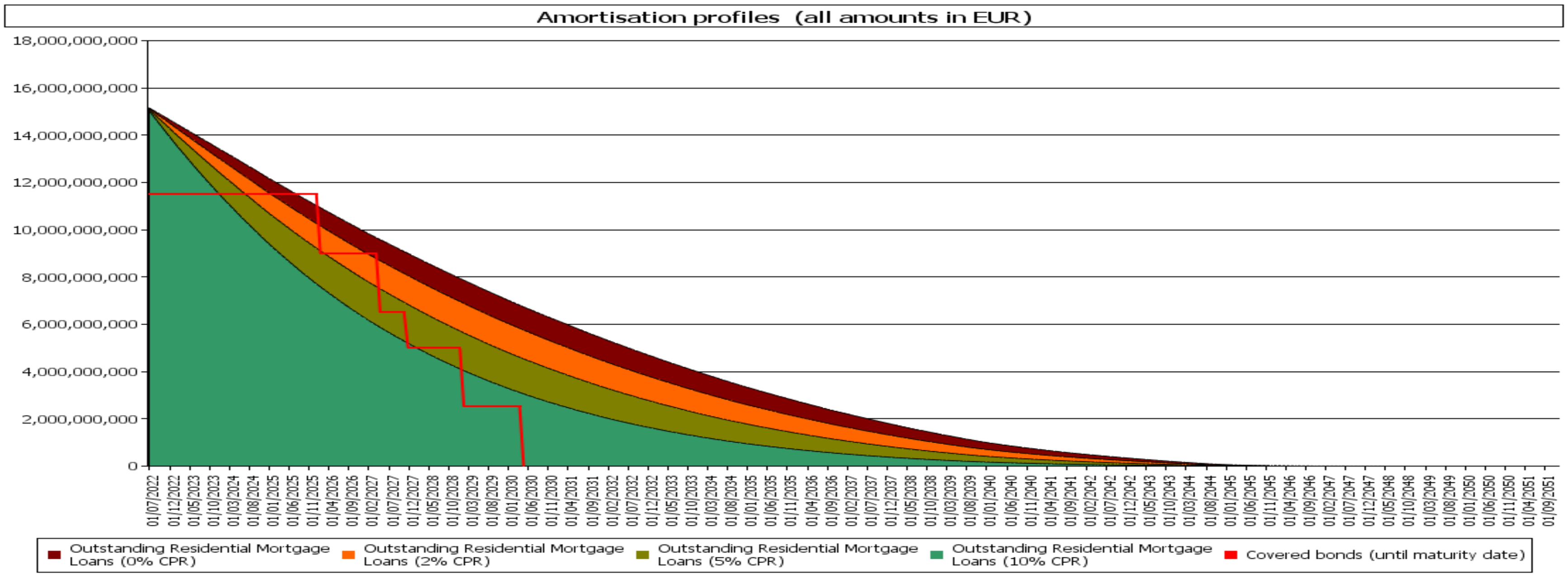
Portfolio Cut-off D juin/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/07/2022	1	11.500.000.000	15.141.819.303	15.116.965.417	15.079.758.515	15.017.943.645
01/08/2022	2	11.500.000.000	15.045.640.690	14.995.468.039	14.920.517.477	14.796.417.900
01/09/2022	3	11.500.000.000	14.946.475.188	14.871.367.431	14.759.405.240	14.574.651.523
01/10/2022	4	11.500.000.000	14.850.201.325	14.751.324.621	14.604.232.579	14.362.305.049
01/11/2022	5	11.500.000.000	14.753.665.723	14.630.575.082	14.447.849.548	14.148.331.799
01/12/2022	6	11.500.000.000	14.652.025.945	14.505.934.005	14.289.508.064	13.935.911.733
01/01/2023	7	11.500.000.000	14.554.484.178	14.384.925.455	14.134.266.938	13.726.127.155
01/02/2023	8	11.500.000.000	14.455.234.458	14.262.600.463	13.978.432.796	13.517.296.220
01/03/2023	9	11.500.000.000	14.355.451.871	14.142.447.228	13.828.830.367	13.321.459.500
01/04/2023	10	11.500.000.000	14.260.469.953	14.025.046.711	13.679.155.664	13.121.463.320
01/05/2023	11	11.500.000.000	14.158.984.262	13.902.379.448	13.526.140.072	12.921.500.329
01/06/2023	12	11.500.000.000	14.059.269.793	13.781.058.709	13.374.003.065	12.722.050.069
01/07/2023	13	11.500.000.000	13.958.768.404	13.660.087.461	13.223.976.928	12.527.772.217
01/08/2023	14	11.500.000.000	13.861.051.209	13.541.454.827	13.075.792.527	12.334.921.958
01/09/2023	15	11.500.000.000	13.762.155.962	13.422.036.380	12.927.519.461	12.143.397.318
01/10/2023	16	11.500.000.000	13.665.407.704	13.305.803.026	12.784.026.021	11.959.381.888
01/11/2023	17	11.500.000.000	13.565.840.529	13.186.452.760	12.637.135.206	11.771.893.916
01/12/2023	18	11.500.000.000	13.464.069.226	13.066.045.676	12.490.924.639	11.587.997.138
01/01/2024	19	11.500.000.000	13.368.258.954	12.951.064.456	12.349.517.042	11.408.285.587
01/02/2024	20	11.500.000.000	13.269.509.367	12.833.592.926	12.206.379.312	11.228.297.003
01/03/2024	21	11.500.000.000	13.171.913.910	12.718.989.814	12.068.593.602	11.057.558.374
01/04/2024	22	11.500.000.000	13.074.643.720	12.603.651.274	11.928.738.408	10.883.127.371
01/05/2024	23	11.500.000.000	12.977.197.267	12.489.181.636	11.791.305.335	10.713.642.888
01/06/2024	24	11.500.000.000	12.872.289.486	12.367.207.642	11.646.452.216	10.537.207.914
01/07/2024	25	11.500.000.000	12.772.194.154	12.250.898.073	11.508.525.664	10.369.735.385
01/08/2024	26	11.500.000.000	12.676.605.994	12.138.588.414	11.374.021.446	10.205.132.458
01/09/2024	27	11.500.000.000	12.578.690.265	12.024.399.482	11.238.370.509	10.040.713.351
01/10/2024	28	11.500.000.000	12.473.938.345	11.904.690.977	11.099.102.023	9.875.637.718
01/11/2024	29	11.500.000.000	12.371.320.216	11.786.730.688	10.961.176.488	9.711.606.929
01/12/2024	30	11.500.000.000	12.266.307.726	11.667.497.820	10.823.589.324	9.550.394.576
01/01/2025	31	11.500.000.000	12.167.043.865	11.553.450.967	10.690.533.915	9.393.036.815
01/02/2025	32	11.500.000.000	12.066.463.153	11.438.509.095	10.557.259.210	9.236.648.848
01/03/2025	33	11.500.000.000	11.970.354.315	11.330.016.942	10.433.101.641	9.093.094.365
01/04/2025	34	11.500.000.000	11.877.500.522	11.223.062.748	10.308.331.185	8.946.295.568
01/05/2025	35	11.500.000.000	11.780.427.671	11.113.067.453	10.182.178.113	8.800.587.239
01/06/2025	36	11.500.000.000	11.681.205.743	11.000.776.609	10.053.659.626	8.652.702.264
01/07/2025	37	11.500.000.000	11.582.408.445	10.889.830.214	9.927.770.022	8.509.330.147
01/08/2025	38	11.500.000.000	11.489.493.142	10.784.149.057	9.806.421.910	8.369.718.656
01/09/2025	39	11.500.000.000	11.387.048.807	10.669.866.188	9.677.824.855	8.224.976.448
01/10/2025	40	11.500.000.000	11.295.870.342	10.567.056.996	9.560.984.244	8.092.367.380
01/11/2025	41	11.500.000.000	11.204.649.225	10.463.943.721	9.443.609.940	7.959.167.574
01/12/2025	42	11.500.000.000	11.101.591.349	10.350.681.078	9.318.399.812	7.821.445.645
01/01/2026	43	11.500.000.000	11.009.905.091	10.247.785.935	9.202.303.456	7.691.284.239
01/02/2026	44	9.000.000.000	10.918.903.052	10.145.845.827	9.087.592.766	7.563.238.360
01/03/2026	45	9.000.000.000	10.826.043.213	10.044.148.569	8.975.834.632	7.441.642.190
01/04/2026	46	9.000.000.000	10.736.129.024	9.943.834.164	8.863.590.440	7.317.458.055
01/05/2026	47	9.000.000.000	10.642.838.049	9.841.247.740	8.750.557.836	7.194.529.279
01/06/2026	48	9.000.000.000	10.548.995.058	9.737.928.446	8.636.668.427	7.070.815.595
01/07/2026	49	9.000.000.000	10.457.412.660	9.637.542.287	8.526.596.894	6.952.085.096
01/08/2026	50	9.000.000.000	10.366.214.565	9.537.290.770	8.416.442.319	6.833.206.081
01/09/2026	51	9.000.000.000	10.275.289.110	9.437.602.010	8.307.288.243	6.716.018.234
01/10/2026	52	9.000.000.000	10.186.622.115	9.340.806.269	8.201.848.687	6.603.594.897
01/11/2026	53	9.000.000.000	10.095.084.245	9.241.168.640	8.093.723.739	6.488.938.627
01/12/2026	54	9.000.000.000	10.002.254.756	9.141.162.309	7.986.429.615	6.376.671.462
01/01/2027	55	9.000.000.000	9.911.645.837	9.042.990.257	7.880.565.882	6.265.495.135
01/02/2027	56	9.000.000.000	9.824.063.122	8.947.881.230	7.777.851.461	6.157.639.471
01/03/2027	57	9.000.000.000	9.739.623.962	8.857.382.077	7.681.498.131	6.058.087.657
01/04/2027	58	9.000.000.000	9.654.404.046	8.764.990.287	7.582.040.191	5.954.322.119
01/05/2027	59	6.500.000.000	9.570.026.272	8.674.124.654	7.484.970.093	5.853.995.661
01/06/2027	60	6.500.000.000	9.485.832.571	8.583.230.251	7.387.700.254	5.753.448.269
01/07/2027	61	6.500.000.000	9.401.957.372	8.493.372.002	7.292.365.316	5.655.922.457
01/08/2027	62	6.500.000.000	9.317.999.598	8.403.250.981	7.196.638.673	5.558.035.901
01/09/2027	63	6.500.000.000	9.234.517.584	8.313.839.558	7.101.957.932	5.461.681.424
01/10/2027	64	6.500.000.000	9.150.225.513	8.224.429.545	7.008.289.092	5.367.553.237
01/11/2027	65	6.500.000.000	9.068.343.748	8.137.007.949	6.916.160.398	5.274.557.472
01/12/2027	66	5.000.000.000	8.982.917.764	8.047.125.050	6.822.928.718	5.182.125.059
01/01/2028	67	5.000.000.000	8.898.314.185	7.957.815.049	6.730.045.773	5.089.928.633
01/02/2028	68	5.000.000.000	8.815.582.876	7.870.456.394	6.639.237.225	4.999.982.465
01/03/2028	69	5.000.000.000	8.731.690.684	7.783.188.860	6.549.999.699	4.913.230.306
01/04/2028	70	5.000.000.000	8.649.374.382	7.696.737.957	6.460.773.338	4.825.773.859
01/05/2028	71	5.000.000.000	8.566.631.010	7.610.595.264	6.372.739.969	4.740.506.463
01/06/2028	72	5.000.000.000	8.485.304.316	7.525.559.036	6.285.508.693	4.655.813.722
01/07/2028	73	5.000.000.000	8.404.805.117	7.441.929.524	6.200.361.123	4.573.916.506
01/08/2028	74	5.000.000.000	8.323.492.547	7.357.432.376	6.114.371.237	4.491.378.660
01/09/2028	75	5.000.000.000	8.242.641.820	7.273.607.993	6.029.336.306	4.410.156.445

01/10/2028	76	5.000.000.000	8.163.643.537	7.192.072.499	5.947.075.354	4.332.155.251
01/11/2028	77	5.000.000.000	8.085.391.763	7.111.052.259	5.865.126.019	4.254.362.952
01/12/2028	78	5.000.000.000	8.007.115.764	7.030.649.869	5.784.538.491	4.178.707.657
01/01/2029	79	5.000.000.000	7.929.557.039	6.950.740.414	5.704.248.111	4.103.253.045
01/02/2029	80	2.500.000.000	7.851.398.658	6.870.557.054	5.624.104.493	4.028.467.774
01/03/2029	81	2.500.000.000	7.772.931.952	6.791.471.925	5.546.595.009	3.957.746.564
01/04/2029	82	2.500.000.000	7.697.056.371	6.713.770.481	5.469.191.498	3.885.986.375
01/05/2029	83	2.500.000.000	7.618.898.629	6.634.689.130	5.391.467.427	3.815.058.596
01/06/2029	84	2.500.000.000	7.540.502.402	6.555.282.995	5.313.393.071	3.743.887.513
01/07/2029	85	2.500.000.000	7.463.957.622	6.478.088.664	5.237.899.424	3.675.564.811
01/08/2029	86	2.500.000.000	7.389.103.889	6.402.244.778	5.163.410.275	3.607.947.291
01/09/2029	87	2.500.000.000	7.311.552.117	6.324.305.796	5.087.580.733	3.539.903.990
01/10/2029	88	2.500.000.000	7.237.268.216	6.249.776.827	5.015.251.653	3.475.273.449
01/11/2029	89	2.500.000.000	7.161.789.590	6.174.107.372	4.941.928.880	3.409.960.618
01/12/2029	90	2.500.000.000	7.087.602.039	6.100.121.781	4.870.691.080	3.347.029.509
01/01/2030	91	2.500.000.000	7.015.236.981	6.027.598.364	4.800.544.277	3.284.853.874
01/02/2030	92	2.500.000.000	6.943.482.749	5.955.827.349	4.731.320.476	3.223.773.795
01/03/2030	93	2.500.000.000	6.869.634.442	5.883.455.720	4.663.090.794	3.165.126.540
01/04/2030	94	2.500.000.000	6.799.231.035	5.813.282.651	4.595.755.491	3.106.209.477
01/05/2030	95	0	6.725.858.230	5.741.110.557	4.527.528.082	3.047.551.559
01/06/2030	96		6.655.911.670	5.671.768.943	4.461.468.856	2.990.366.331
01/07/2030	97		6.585.500.175	5.602.557.293	4.396.179.423	2.934.526.402
01/08/2030	98		6.516.114.587	5.534.125.870	4.331.439.256	2.879.064.933
01/09/2030	99		6.447.068.836	5.466.198.594	4.267.393.532	2.824.480.273
01/10/2030	100		6.378.506.816	5.399.190.900	4.204.707.011	2.771.581.627
01/11/2030	101		6.310.999.814	5.332.987.990	4.142.588.110	2.719.069.501
01/12/2030	102		6.242.756.639	5.266.661.472	4.080.997.417	2.667.662.953
01/01/2031	103		6.174.966.613	5.200.635.204	4.019.586.698	2.616.391.067
01/02/2031	104		6.107.735.375	5.135.287.577	3.958.985.134	2.566.030.108
01/03/2031	105		6.040.029.387	5.070.581.078	3.900.119.817	2.518.203.582
01/04/2031	106		5.973.241.249	5.006.007.712	3.840.659.671	2.469.308.394
01/05/2031	107		5.903.848.373	4.939.730.031	3.780.483.025	2.420.654.926
01/06/2031	108		5.837.217.784	4.875.696.850	3.721.987.122	2.373.105.669
01/07/2031	109		5.770.894.697	4.812.386.594	3.664.615.774	2.326.948.335
01/08/2031	110		5.704.876.073	4.749.264.445	3.607.350.848	2.280.884.517
01/09/2031	111		5.640.365.048	4.687.595.509	3.551.454.488	2.236.030.828
01/10/2031	112		5.573.740.492	4.624.621.795	3.495.120.175	2.191.541.655
01/11/2031	113		5.509.984.002	4.563.968.035	3.440.508.049	2.148.160.935
01/12/2031	114		5.445.939.888	4.503.515.480	3.386.580.563	2.105.822.352
01/01/2032	115		5.378.757.633	4.440.415.101	3.330.637.867	2.062.264.447
01/02/2032	116		5.315.880.694	4.381.064.025	3.277.762.916	2.020.929.187
01/03/2032	117		5.253.280.439	4.322.602.516	3.226.329.217	1.981.334.434
01/04/2032	118		5.191.417.614	4.264.454.271	3.174.833.349	1.941.452.008
01/05/2032	119		5.129.923.072	4.207.023.212	3.124.367.758	1.902.759.753
01/06/2032	120		5.067.928.920	4.149.132.938	3.073.538.673	1.863.876.406
01/07/2032	121		5.006.640.667	4.092.227.955	3.023.924.316	1.826.271.869
01/08/2032	122		4.945.655.552	4.035.524.982	2.974.440.135	1.788.777.668
01/09/2032	123		4.884.138.263	3.978.569.079	2.925.002.140	1.751.595.979
01/10/2032	124		4.823.596.026	3.922.802.491	2.876.904.827	1.715.731.520
01/11/2032	125		4.763.774.508	3.867.581.630	2.829.193.386	1.680.130.782
01/12/2032	126		4.704.213.563	3.812.956.782	2.782.369.445	1.645.550.949
01/01/2033	127		4.645.197.523	3.758.735.951	2.735.828.210	1.611.172.279
01/02/2033	128		4.585.471.046	3.704.114.191	2.689.214.629	1.577.012.887
01/03/2033	129		4.527.261.332	3.651.489.857	2.644.918.615	1.545.101.811
01/04/2033	130		4.468.324.971	3.597.841.808	2.599.431.465	1.512.097.444
01/05/2033	131		4.410.711.401	3.545.622.672	2.555.398.235	1.480.389.792
01/06/2033	132		4.353.376.371	3.493.597.502	2.511.499.153	1.448.795.695
01/07/2033	133		4.296.035.522	3.441.922.416	2.468.260.605	1.418.016.245
01/08/2033	134		4.239.746.266	3.391.063.002	2.425.603.923	1.387.607.697
01/09/2033	135		4.183.447.667	3.340.358.748	2.383.258.948	1.357.608.867
01/10/2033	136		4.126.807.213	3.289.724.373	2.341.355.719	1.328.271.693
01/11/2033	137		4.071.047.477	3.239.770.733	2.299.938.688	1.299.249.012
01/12/2033	138		4.015.943.838	3.190.673.032	2.259.508.866	1.271.177.713
01/01/2034	139		3.961.081.611	3.141.747.227	2.219.203.259	1.243.214.083
01/02/2034	140		3.906.252.379	3.093.004.332	2.179.216.920	1.215.642.630
01/03/2034	141		3.851.330.732	3.044.844.844	2.140.357.000	1.189.396.586
01/04/2034	142		3.797.108.691	2.996.885.566	2.101.286.658	1.162.739.410
01/05/2034	143		3.743.022.514	2.949.348.760	2.062.866.110	1.136.800.392
01/06/2034	144		3.689.675.035	2.902.382.109	2.024.853.427	1.111.126.190
01/07/2034	145		3.636.951.549	2.856.212.704	1.987.738.808	1.086.288.529
01/08/2034	146		3.584.451.797	2.810.208.573	1.950.749.111	1.061.558.455
01/09/2034	147		3.532.626.773	2.764.880.370	1.914.402.714	1.037.366.972
01/10/2034	148		3.481.494.101	2.720.387.766	1.878.960.008	1.013.987.814
01/11/2034	149		3.430.608.393	2.676.079.889	1.843.655.998	990.721.777
01/12/2034	150		3.380.550.745	2.632.703.485	1.809.308.119	968.278.824
01/01/2035	151		3.330.543.555	2.589.359.705	1.774.994.705	945.892.068
01/02/2035	152		3.281.853.216	2.547.177.442	1.741.638.311	924.185.415
01/03/2035	153		3.233.528.433	2.505.825.671	1.709.427.710	903.622.200
01/04/2035	154		3.185.688.913	2.464.565.206	1.677.004.746	882.728.327
01/05/2035	155		3.138.183.005	2.423.827.874	1.645.225.838	862.450.894
01/06/2035	156		3.090.898.728	2.383.258.026	1.613.574.058	842.275.907
01/07/2035	157		3.043.787.598	2.343.080.405	1.582.467.495	822.652.376
01/08/2035	158		2.997.230.441	2.303.327.871	1.551.663.204	803.222.082
01/09/2035	159		2.950.622.904	2.263.664.793	1.521.065.472	784.048.098
01/10/2035	160		2.904.401.899	2.224.547.478	1.491.101.607	765.452.277
01/11/2035	161		2.857.921.794	2.185.234.692	1.461.025.307	746.835.991
01/12/2035	162		2.812.529.830	2.146.997.032	1.431.926.951	728.961.258
01/01/2036	163		2.767.077.385	2.108.717.444	1.402.819.851	711.118.712
01/02/2036	164		2.722.368.602	2.071.127.294	1.374.309.020	693.715.216
01/03/2036	165		2.677.046.488	2.033.415.452	1.346.074.714	676.770.682
01/04/2036	166		2.632.425.972	1.996.131.521	1.318.033.025	659.865.287
01/05/2036	167		2.587.239.213	1.958.646.816	1.290.098.998	643.232.695
01/06/2036	168		2.542.832.464	1.921.764.083	1.262.586.299	626.848.752
01/07/2036	169		2.499.282.251	1.885.750.321	1.235.876.168	611.072.492
01/08/2036	170		2.456.607.492	1.850.407.740	1.209.629.296	595.561.606
01/09/2036	171		2.413.801.130	1.815.080.661	1.183.518.041	580.237.640
01/10/2036	172		2.371.431.262	1.780.293.247	1.157.977.883	565.389.012
01/11/2036	173		2.329.763.729	1.746.045.925	1.132.813.655	550.759.750

01/12/2036	174	2.288.301.456	1.712.156.978	1.108.092.870	536.532.412
01/01/2037	175	2.247.613.514	1.678.861.064	1.083.780.744	522.537.968
01/02/2037	176	2.207.323.791	1.645.970.115	1.059.845.870	508.833.567
01/03/2037	177	2.167.085.702	1.613.489.379	1.036.544.600	495.742.378
01/04/2037	178	2.127.178.766	1.581.090.731	1.013.147.711	482.500.136
01/05/2037	179	2.087.755.677	1.549.241.197	990.295.441	469.683.750
01/06/2037	180	2.048.378.374	1.517.442.785	967.502.644	456.929.856
01/07/2037	181	2.009.415.124	1.486.135.368	945.209.271	444.571.309
01/08/2037	182	1.970.143.856	1.454.619.552	922.811.752	432.198.440
01/09/2037	183	1.931.724.316	1.423.834.160	900.984.244	420.188.241
01/10/2037	184	1.893.371.477	1.393.274.383	879.476.436	408.476.418
01/11/2037	185	1.855.164.542	1.362.843.653	858.079.812	396.850.640
01/12/2037	186	1.817.539.250	1.333.011.695	837.231.144	385.621.163
01/01/2038	187	1.779.581.912	1.302.959.519	816.274.880	374.376.462
01/02/2038	188	1.742.812.794	1.273.873.956	796.023.814	363.542.161
01/03/2038	189	1.706.479.924	1.245.406.207	776.446.870	353.244.557
01/04/2038	190	1.670.565.890	1.217.127.937	756.886.992	342.887.297
01/05/2038	191	1.633.917.749	1.188.473.143	737.248.589	332.621.554
01/06/2038	192	1.598.248.580	1.160.556.499	718.100.053	322.610.142
01/07/2038	193	1.563.212.782	1.133.252.325	699.479.606	312.956.660
01/08/2038	194	1.528.899.688	1.106.497.131	681.228.523	303.499.922
01/09/2038	195	1.494.589.500	1.079.831.535	663.120.769	294.181.264
01/10/2038	196	1.461.127.387	1.053.922.608	645.617.230	285.242.067
01/11/2038	197	1.428.071.154	1.028.331.798	628.338.614	276.432.329
01/12/2038	198	1.395.119.345	1.002.954.751	611.324.204	267.844.515
01/01/2039	199	1.362.289.877	977.692.509	594.410.718	259.330.990
01/02/2039	200	1.330.054.178	952.938.490	577.887.507	251.054.327
01/03/2039	201	1.297.966.045	928.523.696	561.788.112	243.126.312
01/04/2039	202	1.266.223.555	904.279.796	545.728.297	235.175.735
01/05/2039	203	1.234.245.214	879.995.500	529.765.735	227.361.007
01/06/2039	204	1.203.213.988	856.415.760	514.259.303	219.771.259
01/07/2039	205	1.171.857.991	832.728.301	498.804.771	212.292.876
01/08/2039	206	1.141.334.811	809.662.791	483.755.091	205.015.639
01/09/2039	207	1.110.725.701	786.612.273	468.787.667	197.830.951
01/10/2039	208	1.081.806.888	764.874.531	454.710.965	191.103.910
01/11/2039	209	1.053.870.382	743.858.681	441.092.583	184.595.249
01/12/2039	210	1.026.562.319	723.394.356	427.901.888	178.340.940
01/01/2040	211	1.001.000.600	704.185.233	415.479.972	172.430.291
01/02/2040	212	975.965.185	685.408.807	403.373.119	166.696.715
01/03/2040	213	951.256.084	666.995.869	391.602.863	161.191.261
01/04/2040	214	927.333.507	649.119.159	380.137.956	155.809.341
01/05/2040	215	903.812.904	631.616.656	368.977.725	150.615.090
01/06/2040	216	880.663.789	614.395.399	358.004.613	145.516.949
01/07/2040	217	858.201.533	597.741.848	347.443.424	140.645.272
01/08/2040	218	836.211.256	581.437.668	337.106.939	135.883.071
01/09/2040	219	814.387.118	565.302.400	326.918.464	131.218.095
01/10/2040	220	793.161.055	549.664.736	317.092.714	126.752.527
01/11/2040	221	772.287.004	534.291.173	307.440.077	122.373.523
01/12/2040	222	751.738.149	519.221.209	298.033.218	118.142.930
01/01/2041	223	731.510.504	504.393.149	288.785.591	113.992.219
01/02/2041	224	711.308.710	489.631.690	279.621.108	109.907.229
01/03/2041	225	691.191.465	475.054.987	270.673.308	105.983.132
01/04/2041	226	671.585.492	460.796.954	261.881.755	102.106.450
01/05/2041	227	652.175.760	446.744.801	253.270.680	98.344.242
01/06/2041	228	633.197.860	433.009.148	244.859.283	94.675.414
01/07/2041	229	614.712.123	419.677.776	236.736.511	91.159.506
01/08/2041	230	596.711.515	406.697.395	228.830.945	87.742.115
01/09/2041	231	579.112.496	394.033.084	221.141.445	84.434.533
01/10/2041	232	561.639.693	381.517.185	213.590.203	81.217.081
01/11/2041	233	544.718.207	369.394.974	206.277.709	78.104.304
01/12/2041	234	528.006.989	357.474.710	199.129.868	75.088.798
01/01/2042	235	511.844.282	345.944.385	192.216.853	72.175.006
01/02/2042	236	496.040.288	334.694.180	185.492.959	69.355.262
01/03/2042	237	480.491.229	323.706.035	178.990.995	66.668.116
01/04/2042	238	464.773.841	312.586.191	172.402.781	63.942.246
01/05/2042	239	449.339.175	301.709.479	165.994.310	61.313.048
01/06/2042	240	434.306.370	291.121.078	159.761.448	58.760.883
01/07/2042	241	419.481.259	280.722.081	153.675.516	56.290.757
01/08/2042	242	404.606.016	270.308.142	147.598.290	53.835.698
01/09/2042	243	390.063.028	260.150.316	141.690.473	51.461.956
01/10/2042	244	375.506.247	250.030.677	135.843.654	49.136.145
01/11/2042	245	361.281.744	240.151.291	130.144.278	46.875.231
01/12/2042	246	347.199.839	230.411.942	124.558.940	44.679.606
01/01/2043	247	333.201.435	220.747.153	119.030.737	42.515.782
01/02/2043	248	319.283.979	211.168.024	113.575.919	40.395.588
01/03/2043	249	305.683.961	201.863.502	108.322.088	38.379.535
01/04/2043	250	292.256.601	192.669.184	103.125.383	36.383.533
01/05/2043	251	278.967.588	183.606.579	98.032.780	34.445.041
01/06/2043	252	265.865.271	174.686.314	93.032.792	32.549.780
01/07/2043	253	252.992.090	165.955.165	88.165.305	30.720.325
01/08/2043	254	240.354.864	157.398.114	83.406.627	28.939.116
01/09/2043	255	227.972.028	149.035.919	78.774.577	27.216.195
01/10/2043	256	215.490.086	140.644.658	74.156.314	25.515.586
01/11/2043	257	203.604.096	132.661.602	69.769.277	23.904.422
01/12/2043	258	191.965.146	124.872.749	65.511.331	22.353.552
01/01/2044	259	180.508.853	117.221.310	61.340.798	20.841.845
01/02/2044	260	169.190.752	109.685.057	57.251.175	19.369.917
01/03/2044	261	158.020.885	102.281.167	53.259.619	17.948.037
01/04/2044	262	147.014.944	94.996.028	49.340.316	16.556.840
01/05/2044	263	136.188.193	87.855.708	45.519.368	15.212.053
01/06/2044	264	125.563.708	80.864.413	41.790.520	13.906.761
01/07/2044	265	115.250.688	74.100.884	38.200.891	12.660.119
01/08/2044	266	105.297.172	67.586.406	34.753.900	11.468.972
01/09/2044	267	95.719.822	61.334.850	31.459.049	10.337.681
01/10/2044	268	86.562.251	55.375.865	28.332.740	9.272.188
01/11/2044	269	77.979.375	49.800.593	25.415.383	8.282.223
01/12/2044	270	70.158.798	44.732.530	22.772.745	7.390.634
01/01/2045	271	64.152.013	40.833.292	20.734.826	6.700.749
01/02/2045	272	58.376.348	37.094.012	18.788.145	6.045.935
01/03/2045	273	52.872.441	33.545.199	16.951.635	5.434.082
01/04/2045	274	47.640.403	30.174.440	15.209.485	4.854.961

01/05/2045	275	42.579.069	26.924.429	13.537.909	4.303.669
01/06/2045	276	37.966.940	23.967.278	12.020.372	3.805.063
01/07/2045	277	33.872.610	21.347.565	10.680.148	3.366.955
01/08/2045	278	30.157.396	18.973.887	9.468.460	2.972.323
01/09/2045	279	26.804.036	16.835.477	8.379.972	2.619.484
01/10/2045	280	23.741.722	14.887.577	7.392.152	2.301.231
01/11/2045	281	21.005.852	13.149.671	6.512.622	2.018.840
01/12/2045	282	18.508.781	11.567.485	5.714.914	1.764.297
01/01/2046	283	16.219.646	10.119.645	4.986.894	1.533.023
01/02/2046	284	14.182.081	8.833.375	4.341.958	1.329.110
01/03/2046	285	12.293.249	7.645.177	3.749.277	1.143.294
01/04/2046	286	10.575.565	6.565.793	3.211.747	975.233
01/05/2046	287	9.029.157	5.596.511	2.730.872	825.818
01/06/2046	288	7.624.986	4.718.153	2.296.413	691.496
01/07/2046	289	6.402.415	3.955.153	1.920.309	575.873
01/08/2046	290	5.339.285	3.292.800	1.594.657	476.189
01/09/2046	291	4.545.395	2.798.445	1.351.801	401.959
01/10/2046	292	3.910.442	2.403.574	1.158.199	342.979
01/11/2046	293	3.412.569	2.093.996	1.006.458	296.782
01/12/2046	294	3.003.330	1.839.857	882.132	259.055
01/01/2047	295	2.659.552	1.626.493	777.850	227.463
01/02/2047	296	2.490.408	1.520.467	725.295	211.196
01/03/2047	297	2.380.439	1.451.101	690.616	200.328
01/04/2047	298	2.277.801	1.386.179	658.040	190.071
01/05/2047	299	2.176.936	1.322.622	626.323	180.168
01/06/2047	300	2.079.140	1.261.062	595.653	170.619
01/07/2047	301	1.990.646	1.205.406	567.963	162.021
01/08/2047	302	1.902.520	1.150.089	540.520	153.539
01/09/2047	303	1.816.280	1.096.094	513.834	145.341
01/10/2047	304	1.730.124	1.042.386	487.453	137.314
01/11/2047	305	1.646.176	990.126	461.838	129.547
01/12/2047	306	1.564.632	939.535	437.161	122.122
01/01/2048	307	1.485.796	890.682	413.376	114.989
01/02/2048	308	1.408.835	843.115	390.304	108.111
01/03/2048	309	1.333.694	796.880	368.023	101.535
01/04/2048	310	1.261.315	752.355	346.576	95.213
01/05/2048	311	1.190.059	708.687	325.657	89.100
01/06/2048	312	1.123.768	668.075	306.214	83.425
01/07/2048	313	1.064.129	631.582	288.775	78.351
01/08/2048	314	1.008.505	597.552	272.521	73.628
01/09/2048	315	954.554	564.627	256.850	69.100
01/10/2048	316	903.304	533.435	242.063	64.855
01/11/2048	317	852.485	502.570	227.478	60.689
01/12/2048	318	806.997	474.973	214.457	56.981
01/01/2049	319	763.132	448.394	201.941	53.428
01/02/2049	320	719.205	421.866	189.511	49.927
01/03/2049	321	676.634	396.287	177.611	46.613
01/04/2049	322	636.165	371.954	166.282	43.455
01/05/2049	323	595.639	347.687	155.051	40.354
01/06/2049	324	556.855	324.497	144.341	37.407
01/07/2049	325	518.904	301.885	133.952	34.573
01/08/2049	326	483.070	280.562	124.174	31.913
01/09/2049	327	450.368	261.125	115.278	29.501
01/10/2049	328	417.619	241.740	106.457	27.132
01/11/2049	329	385.436	222.732	97.837	24.830
01/12/2049	330	358.708	206.947	90.679	22.919
01/01/2050	331	340.047	195.848	85.598	21.543
01/02/2050	332	323.026	185.729	80.969	20.292
01/03/2050	333	306.881	176.176	76.628	19.130
01/04/2050	334	175.209	100.414	43.564	10.830
01/05/2050	335	159.675	91.362	39.539	9.789
01/06/2050	336	145.416	83.061	35.856	8.839
01/07/2050	337	131.133	74.781	32.201	7.906
01/08/2050	338	117.130	66.682	28.641	7.002
01/09/2050	339	106.122	60.312	25.839	6.290
01/10/2050	340	95.944	54.438	23.265	5.641
01/11/2050	341	85.750	48.572	20.705	4.999
01/12/2050	342	75.539	42.717	18.165	4.367
01/01/2051	343	66.041	37.283	15.814	3.786
01/02/2051	344	56.524	31.856	13.478	3.213
01/03/2051	345	47.760	26.876	11.344	2.694
01/04/2051	346	39.670	22.286	9.383	2.219
01/05/2051	347	31.567	17.704	7.436	1.751
01/06/2051	348	24.708	13.834	5.795	1.359
01/07/2051	349	19.102	10.678	4.462	1.042
01/08/2051	350	13.488	7.527	3.137	730
01/09/2051	351	7.865	4.382	1.822	422
01/10/2051	352	3.007	0	0	0
01/11/2051	353	0	0	0	0
01/12/2051	354	0	0	0	0
		1.440.461.681.290	**1.283.639.293.520**	**1.095.624.222.578**	**869.993.261.951**



Amortisation profiles (all amounts in EUR)
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8,000,000,000
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01/03/2049
01/08/2049
01/01/2050
01/06/2050
01/11/2050
01/04/2051
01/09/2051
Outstanding Residential Mortgage Loans (0% CPR)
Outstanding Residential Mortgage Loans (2% CPR)
Outstanding Residential Mortgage Loans (5% CPR)
Outstanding Residential Mortgage Loans (10% CPR)
Covered bonds (until maturity date)

This addendum is optional

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

HTT 2022

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB E

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

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

** Weighted Average Maturity = Remaining Term to Maturity

1. Additional information on the programme

Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)		
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647
E.1.1.3	Back-up servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker	
OE.1.1.1	*where applicable - paying agent*		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

2. Additional information on the swaps

Field Number	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	*Example Bank*	*Example Guarantor*	*Example Bank(LEI)*	*FX*
E.2.1.2	Counterparty 2	[For completion]	[For completion]	[For completion]
E.2.1.3	Counterparty 3	[For completion]	[For completion]	[For completion]
E.2.1.4	Counterparty 4	[For completion]	[For completion]	[For completion]
E.2.1.5	Counterparty 5	[For completion]	[For completion]	[For completion]
E.2.1.6	Counterparty 6	[For completion]	[For completion]	[For completion]
E.2.1.7	Counterparty 7	[For completion]	[For completion]	[For completion]
E.2.1.8	Counterparty 8	[For completion]	[For completion]	[For completion]
E.2.1.9	Counterparty 9	[For completion]	[For completion]	[For completion]
E.2.1.10	Counterparty 10	[For completion]	[For completion]	[For completion]
E.2.1.11	Counterparty 11	[For completion]	[For completion]	[For completion]
E.2.1.12	Counterparty 12	[For completion]	[For completion]	[For completion]
E.2.1.13	Counterparty 13	[For completion]	[For completion]	[For completion]
E.2.1.14	Counterparty 14	[For completion]	[For completion]	[For completion]
E.2.1.15	Counterparty 15	[For completion]	[For completion]	[For completion]
E.2.1.16	Counterparty 16	[For completion]	[For completion]	[For completion]
E.2.1.17	Counterparty 17	[For completion]	[For completion]	[For completion]
E.2.1.18	Counterparty 18	[For completion]	[For completion]	[For completion]
E.2.1.19	Counterparty 19	[For completion]	[For completion]	[For completion]
E.2.1.20	Counterparty 20	[For completion]	[For completion]	[For completion]
E.2.1.21	Counterparty 21	[For completion]	[For completion]	[For completion]
E.2.1.22	Counterparty 22	[For completion]	[For completion]	[For completion]
E.2.1.23	Counterparty 23	[For completion]	[For completion]	[For completion]
E.2.1.24	Counterparty 24	[For completion]	[For completion]	[For completion]
E.2.1.25	Counterparty 25	[For completion]	[For completion]	[For completion]
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

3. Additional information on the asset distribution

Field Number	1. General Information	Total Assets
E.3.1.1	Weighted Average Seasoning (months)	47.91
E.3.1.2	Weighted Average Maturity (months)**	178.49
OE.3.1.1		
OE.3.1.2		
OE.3.1.3		
OE.3.1.4		

Field Number	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0.09%				0.09%
E.3.2.2	30-<60 days	0.02%				0.02%
E.3.2.3	60-<90 days	0.00%				0.00%
E.3.2.4	90-<180 days	0.03%				0.03%
E.3.2.5	>= 180 days					
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						