



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

#### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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

#### 8. VARIATIONS

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



## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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



## 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

## 2. INFORMATION USE

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

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

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

## 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

## 4. SECURITY

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

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

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

## 5. YOUR RIGHTS

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

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

## 6. CHANGES TO OUR PRIVACY POLICY

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

## 7. CONTACT

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

# Harmonised Transparency Template

**2022 Version**

**Belgium**

**BNP PARIBAS FORTIS**

**Reporting Date: 31/3/2022**

**Cut-off Date: 31/3/2022**



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

# A. Harmonised Transparency Template - General Information

HTT 2022

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	03/31/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,219.4			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	15,896.2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	11,115.4			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	32.3%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	152.4%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	43.0%	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	15,219.4		99.4%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91.5		0.6%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	15,310.9		100.0%	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	313.9	ND1	2.06%	
G.3.4.3	1 - 2 Y	448.5	ND1	2.95%	
G.3.4.4	2 - 3 Y	608.9	ND1	4.00%	
G.3.4.5	3 - 4 Y	1,051.5	ND1	6.91%	
G.3.4.6	4 - 5 Y	959.0	ND1	6.30%	
G.3.4.7	5 - 10 Y	7,697.0	ND1	50.57%	
G.3.4.8	10+ Y	4,140.6	ND1	27.21%	
G.3.4.9	Total	15,219.4	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					0.00%
OG.3.4.10					0.00%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	6.0	7.0		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.6	4 - 5 Y	0.0	2,500.0	0.0%	21.7%
G.3.5.7	5 - 10 Y	9,000.0	9,000.0	78.3%	78.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,219.4	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	15,219.4	0.0	100.0%	0.0%
OG.3.6.1	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.2	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.3	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.4	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.5	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.6	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.7	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.8	a/w [if relevant, please specify]	0.0	0.0		
OG.3.6.9	a/w [if relevant, please specify]	0.0	0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.2	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.3	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.4	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.5	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.6	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.7	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.8	a/w [if relevant, please specify]	0.0	0.0		
OG.3.7.9	a/w [if relevant, please specify]	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
9. Substitute Assets - Type		Nominal [before hedging] (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	91.5	100.0%		
G.3.10.16	Total	91.5	100.0%		
OG.3.10.1	a/w [if relevant, please specify]		0.0%		
OG.3.10.2	a/w [if relevant, please specify]		0.0%		
OG.3.10.3	a/w [if relevant, please specify]		0.0%		
OG.3.10.4	a/w [if relevant, please specify]		0.0%		
OG.3.10.5	a/w [if relevant, please specify]		0.0%		
OG.3.10.6	a/w [if relevant, please specify]		0.0%		
OG.3.10.7	a/w [if relevant, please specify]		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.80%	0.80%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	0.0	0.00%	0.00%	
G.3.11.4	Total	91.5	0.60%	0.80%	
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		<a href="https://www.coveredbondlabel.com/issuer/13">https://www.coveredbondlabel.com/issuer/13</a>			
G.3.12.1	Bond list	1/			



<b>13. Derivatives &amp; Swaps</b>		
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		
<b>14. Sustainable or other special purpose strategy - optional</b>		
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	
<b>4. References to Capital Requirements Regulation (CRR)</b>		
<b>129(7)</b>		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage 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
OG.4.1.1		166 for Public Sector Assets
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		
<b>5. References to Capital Requirements Regulation (CRR)</b>		
<b>129(1)</b>		
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		
<b>6. Other relevant information</b>		
<b>1. Optional information e.g. Rating triggers</b>		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency		[Please insert currency]	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,219.4	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	15,219.4	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [f relevant, please specify]		0.0%
OM.7.1.4	a/w [f relevant, please specify]		0.0%
OM.7.1.5	a/w [f relevant, please specify]		0.0%
OM.7.1.6	a/w [f relevant, please specify]		0.0%
OM.7.1.7	a/w [f relevant, please specify]		0.0%
OM.7.1.8	a/w [f relevant, please specify]		0.0%
OM.7.1.9	a/w [f relevant, please specify]		0.0%
OM.7.1.10	a/w [f relevant, please specify]		0.0%
OM.7.1.11	a/w [f relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	224,120.0	0
OM.7.2.1	Number of borrowers	107,437.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.39%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.68%	0.00%
M.7.5.2	Vlaams-Brabant	14.37%	0.00%
M.7.5.3	Oost-Vlaanderen	15.39%	0.00%
M.7.5.4	Brussels	8.63%	0.00%
M.7.5.5	West-Vlaanderen	10.94%	0.00%
M.7.5.6	Limburg	8.07%	0.00%
M.7.5.7	Liège	7.42%	0.00%
M.7.5.8	Hainaut	6.96%	0.00%
M.7.5.9	Brabant Wallon	5.20%	0.00%
M.7.5.10	Namur	4.34%	0.00%
M.7.5.11	Luxembourg	2.73%	0.00%
M.7.5.12	Other	0.27%	0.00%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	83.32%	0.00%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	16.68%	0.00%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / interest only	4.40%	0.00%
M.7.7.2	Amortising	95.60%	0.00%
M.7.7.3	Other	0.00%	0.00%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			

M.7.8.1	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.2	Up to 12months	5.65%	0.00%	5.7%
M.7.8.3	≥ 12 - < 24 months	13.36%	0.00%	13.4%
M.7.8.4	≥ 24 - < 36 months	31.76%	0.00%	31.8%
M.7.8.5	≥ 36 - < 60 months	13.54%	0.00%	13.5%
OM.7.8.1	≥ 60 months	35.69%	0.00%	35.7%
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
M.7.9.1	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
OM.7.9.1	% NPLs	0.01%	0.0%	0.01%
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
7.A Residential Cover Pool				
10. Loan Size Information				
M.7A.10.1	Average loan size (000s)	Nominal	Number of Loans	% Residential Loans
		67.9		% No. of Loans
	By buckets (mn):			
M.7A.10.2	<=100K	7,109.1	175,144.0	46.7%
M.7A.10.3	>100K and <=200K	5,427.1	39,869.0	35.7%
M.7A.10.4	>200K and <=300K	1,582.3	6,642.0	10.4%
M.7A.10.5	>300K and <=400K	510.1	1,497.0	3.4%
M.7A.10.6	>400K	590.8	968.0	3.9%
M.7A.10.26	Total	15,219.4	224,120	100.0%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans
		57.7%		% No. of Loans
	By LTV buckets (mn):			
M.7A.11.2	>0 - <=40 %	4,692.0	99,881.0	30.8%
M.7A.11.3	>40 - <=50 %	1,598.3	25,116.0	10.5%
M.7A.11.4	>50 - <=60 %	1,730.2	24,144.0	11.4%
M.7A.11.5	>60 - <=70 %	1,862.6	23,215.0	12.2%
M.7A.11.6	>70 - <=80 %	2,038.0	22,315.0	13.4%
M.7A.11.7	>80 - <=90 %	1,984.2	18,576.0	13.0%
M.7A.11.8	>90 - <=100 %	956.6	7,327.0	6.3%
M.7A.11.9	>100%	357.5	3,546.0	2.3%
M.7A.11.10	Total	15,219.4	224,120	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%
OM.7A.11.6	a/w >150 %			0.0%
OM.7A.11.7				0.0%
OM.7A.11.8				0.0%
OM.7A.11.9				0.0%
12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans
		52.0%		% No. of Loans
	By LTV buckets (mn):			
M.7A.12.2	>0 - <=40 %	5,695.4	118,818.0	37.4%
M.7A.12.3	>40 - <=50 %	1,667.1	23,804.0	11.0%
M.7A.12.4	>50 - <=60 %	1,761.0	22,306.0	11.6%
M.7A.12.5	>60 - <=70 %	1,760.2	20,202.0	11.6%
M.7A.12.6	>70 - <=80 %	1,749.3	17,854.0	11.5%
M.7A.12.7	>80 - <=90 %	1,479.5	12,659.0	9.7%
M.7A.12.8	>90 - <=100 %	853.6	6,121.0	5.6%
M.7A.12.9	>100%	253.3	2,356.0	1.7%
M.7A.12.10	Total	15,219.4	224,120	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%
OM.7A.12.6	a/w >150 %			0.0%
OM.7A.12.7				0.0%
OM.7A.12.8				0.0%
OM.7A.12.9				0.0%
13. Breakdown by type				
M.7A.13.1	Owner occupied	% Residential Loans		
M.7A.13.2	Second home/Holiday houses	0.0%		
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%		
M.7A.13.4	Subsidised housing	0.0%		
M.7A.13.5	Agricultural	0.0%		
M.7A.13.6	Other	100.0%		
OM.7A.13.1	a/w Private rental			
OM.7A.13.2	a/w Multi-family housing			
OM.7A.13.3	a/w Buildings under construction			
OM.7A.13.4	a/w Buildings land			
OM.7A.13.5	a/w [If relevant, please specify]			
OM.7A.13.6	a/w [If relevant, please specify]			
OM.7A.13.7	a/w [If relevant, please specify]			
OM.7A.13.8	a/w [If relevant, please specify]			
OM.7A.13.9	a/w [If relevant, please specify]			
OM.7A.13.10	a/w [If relevant, please specify]			
14. Loan by Ranking				
M.7A.14.1	1st lien / No prior ranks	% Residential Loans		
M.7A.14.2	Guaranteed	100.0%		
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				
M.7A.15.1	TBC at a country level	Nominal (mn)	Number of dwellings	% Residential Loans
M.7A.15.2	TBC at a country level			% No. of Dwellings
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%
OM.7A.15.1				0.0%
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	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)		[Mark as ND1 if not relevant]			
	By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%		[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total		0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %					
OM.7B.23.2	a/w >110 - <=120 %					
OM.7B.23.3	a/w >120 - <=130 %					
OM.7B.23.4	a/w >130 - <=140 %					
OM.7B.23.5	a/w >140 - <=150 %					
OM.7B.23.6	a/w >150 %					
OM.7B.23.7						
OM.7B.23.8						
OM.7B.23.9						
24. Breakdown by Type			% Commercial loans			
M.7B.24.1	Retail		[For completion]			
M.7B.24.2	Office		[For completion]			
M.7B.24.3	Hotel/Tourism		[For completion]			
M.7B.24.4	Shopping malls		[For completion]			
M.7B.24.5	Industry		[For completion]			
M.7B.24.6	Agriculture		[For completion]			
M.7B.24.7	Other commercially used		[For completion]			
M.7B.24.8	Hospital		[For completion]			
M.7B.24.9	School		[For completion]			
M.7B.24.10	other RE with a social relevant purpose		[For completion]			
M.7B.24.11	Land		[For completion]			
M.7B.24.12	Property developers / Building under construction		[For completion]			
M.7B.24.13	Other		[For completion]			
OM.7B.24.1	a/w Cultural purposes					
OM.7B.24.2	a/w [f relevant, please specify]					
OM.7B.24.3	a/w [f relevant, please specify]					
OM.7B.24.4	a/w [f relevant, please specify]					
OM.7B.24.5	a/w [f relevant, please specify]					
OM.7B.24.6	a/w [f relevant, please specify]					
OM.7B.24.7	a/w [f relevant, please specify]					
OM.7B.24.8	a/w [f relevant, please specify]					
OM.7B.24.9	a/w [f relevant, please specify]					
OM.7B.24.10	a/w [f relevant, please specify]					
OM.7B.24.11	a/w [f relevant, please specify]					
OM.7B.24.12	a/w [f relevant, please specify]					
OM.7B.24.13	a/w [f relevant, please specify]					
OM.7B.24.14	a/w [f relevant, please specify]					
25. EPC Information of the financed CRE - optional			Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level		[For completion]	[For completion]		
M.7B.25.2	TBC at a country level		[For completion]	[For completion]		
M.7B.25.3	TBC at a country level		[For completion]	[For completion]		
M.7B.25.4	TBC at a country level		[For completion]	[For completion]		
M.7B.25.5	TBC at a country level		[For completion]	[For completion]		
M.7B.25.6	TBC at a country level		[For completion]	[For completion]		
M.7B.25.7	TBC at a country level		[For completion]	[For completion]		
M.7B.25.8	TBC at a country level		[For completion]	[For completion]		
M.7B.25.9	TBC at a country level		[For completion]	[For completion]		
M.7B.25.10	TBC at a country level		[For completion]	[For completion]		
M.7B.25.11	TBC at a country level		[For completion]	[For completion]		
M.7B.25.12	TBC at a country level		[For completion]	[For completion]		
M.7B.25.13	TBC at a country level		[For completion]	[For completion]		
M.7B.25.14	TBC at a country level		[For completion]	[For completion]		
M.7B.25.15	TBC at a country level		[For completion]	[For completion]		
M.7B.25.16	TBC at a country level		[For completion]	[For completion]		
M.7B.25.17	TBC at a country level		[For completion]	[For completion]		
M.7B.25.18	no data		[For completion]	[For completion]		
M.7B.25.19	Total		0.0	0	0.0%	0.0%
OM.7B.25.1						
OM.7B.25.2						
OM.7B.25.3						
26. Average energy use intensity (kWh/m2 per year) - optional			Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level		[For completion]	[For completion]		
M.7B.26.2	TBC at a country level		[For completion]	[For completion]		
M.7B.26.3	TBC at a country level		[For completion]	[For completion]		
M.7B.26.4	TBC at a country level		[For completion]	[For completion]		
M.7B.26.5	TBC at a country level		[For completion]	[For completion]		
M.7B.26.6	TBC at a country level		[For completion]	[For completion]		
M.7B.26.7	TBC at a country level		[For completion]	[For completion]		
M.7B.26.8	TBC at a country level		[For completion]	[For completion]		
M.7B.26.9	TBC at a country level		[For completion]	[For completion]		
M.7B.26.10	TBC at a country level		[For completion]	[For completion]		
M.7B.26.11	TBC at a country level		[For completion]	[For completion]		
M.7B.26.12	TBC at a country level		[For completion]	[For completion]		
M.7B.26.13	TBC at a country level		[For completion]	[For completion]		
M.7B.26.14	TBC at a country level		[For completion]	[For completion]		
M.7B.26.15	TBC at a country level		[For completion]	[For completion]		
M.7B.26.16	TBC at a country level		[For completion]	[For completion]		
M.7B.26.17	TBC at a country level		[For completion]	[For completion]		
M.7B.26.18	no data		[For completion]	[For completion]		
M.7B.26.19	Total		0.0	0	0.0%	0.0%
OM.7B.26.1						
OM.7B.26.2						
OM.7B.26.3						
27. CRE Age Structure - optional			Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919		[For completion]	[For completion]		
M.7B.27.2	1919 - 1945		[For completion]	[For completion]		
M.7B.27.3	1946 - 1960		[For completion]	[For completion]		
M.7B.27.4	1961 - 1970		[For completion]	[For completion]		
M.7B.27.5	1971 - 1980		[For completion]	[For completion]		
M.7B.27.6	1981 - 1990		[For completion]	[For completion]		
M.7B.27.7	1991 - 2000		[For completion]	[For completion]		
M.7B.27.8	2001 - 2005		[For completion]	[For completion]		
M.7B.27.9	2006 and later		[For completion]	[For completion]		
M.7B.27.10	no data		[For completion]	[For completion]		
M.7B.27.11	Total		0.0	0	0.0%	0.0%
OM.7B.27.1						

28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date

Reporting Date 31/03/2022

### Contact Details:

#### Head of ALM Treasury

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

#### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 nancy.verret@bnpparibasfortis.com

#### Asset Based Solutions (cover pool and management)

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

#### Website

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

#### Remark

The investor report is provided in pdf and excel-format.

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





# BNP PARIBAS Retained Covered Bonds FORTIS

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2023	3.91	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2023	6.91	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.14	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.14	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.70	10/12/2028
		<b>11,500,000,000</b>									

### Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Rema	5.98

\* At Reporting Date until Maturity Date



**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,219,412,586 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	675,416,644 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	39.01 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,248,405,834 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.51 %

Limit:  
85%

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,310,561 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	675,416,644 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,248,405,834
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	113.18 %

Limit:  
105%

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,017,621,564 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,015,461,564
<i>Total Interest Proceeds Public Finance Exposures</i>	2,160,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	15,986,253,740 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,219,412,586
<i>Total Principal Proceeds Public Finance Exposures</i>	91,424,510
<i>Total Principal Proceeds Financial Institution Exposures</i>	675,416,644
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	216,900,000
Costs, Fees and expenses Covered Bonds	93,596,372
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,193,378,932

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,437,179,245
Cumulative Cash Outflow Next 180 Days	-9,826,794 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,427,352,450

> > > 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	2,000,000
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	89,424,510

## Cover Pool Summary

Portfolio Cut-off Date 31/03/2022

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,219,412,586.30
Principal Redemptions between Cut-off Date and Maturity Date	15,219,412,586.30
Interest Payments between Cut-off Date and Maturity Date	2,015,461,563.93
Number of borrowers	107,437
Number of loans	224,120
Average Outstanding Balance per borrower	141,659
Average Outstanding Balance per loan	67,907
Weighted average Current Loan to Current Value	52.00%
Weighted average seasoning (in Years)	3.87
Weighted average remaining maturity (in years, at 0% CPR)	14.93
Weighted average initial maturity (in years, at 0% CPR)	18.80
Percentage of Fixed Rate Loans	83.32%
Percentage of Variable Rate Loans	16.68%
Weighted average interest rate	1.66%
Weighted average interest rate Fixed Rate Loans	1.71%
Weighted average interest rate Variable Rate Loans	1.44%
Weighted Remaining average life (in years, at 0% CPR)	7.78
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 675,416,644

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

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None



## Stratification Tables

Portfolio Cut-off Da

31/03/2022

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,386,939,001.44	15.68 %	34,468	15.38 %
Oost-Vlaanderen	2,342,922,150.85	15.39 %	36,293	16.19 %
Vlaams-Brabant	2,186,841,170.45	14.37 %	30,785	13.74 %
West-Vlaanderen	1,665,114,113.87	10.94 %	27,696	12.36 %
Brussels	1,313,799,087.14	8.63 %	12,591	5.62 %
Limburg	1,227,679,357.87	8.07 %	20,903	9.33 %
Liège	1,128,624,480.51	7.42 %	17,388	7.76 %
Hainaut	1,059,593,349.70	6.96 %	17,192	7.67 %
Brabant Wallon	791,680,099.40	5.20 %	9,592	4.28 %
Namur	660,261,987.22	4.34 %	10,358	4.62 %
Luxembourg	415,149,569.61	2.73 %	6,144	2.74 %
Other	40,808,218.24	0.27 %	710	0.32 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	859,932,382.17	5.65 %	7,599	3.39 %
>1 and <=2	2,033,059,785.79	13.36 %	20,667	9.22 %
>2 and <=3	4,833,797,557.09	31.76 %	57,325	25.58 %
>3 and <=4	2,060,253,524.14	13.54 %	28,349	12.65 %
>4 and <=5	1,277,840,977.29	8.40 %	19,005	8.48 %
>5 and <=6	2,097,728,215.71	13.78 %	37,076	16.54 %
>6 and <=7	788,105,140.09	5.18 %	16,823	7.51 %
>7 and <=8	364,857,607.22	2.40 %	8,621	3.85 %
>8 and <=9	71,177,542.20	0.47 %	1,919	0.86 %
>9 and <=10	56,458,501.10	0.37 %	1,901	0.85 %
>10 and <=11	133,320,491.41	0.88 %	5,412	2.41 %
>11 and <=12	254,906,362.14	1.67 %	6,469	2.89 %
>12 and <=13	200,445,852.41	1.32 %	4,762	2.12 %
>13 and <=14	34,495,473.04	0.23 %	1,113	0.50 %
>14 and <=15	18,268,925.71	0.12 %	435	0.19 %
>15 and <=16	15,864,657.03	0.10 %	505	0.23 %
>16 and <=17	60,253,294.03	0.40 %	2,138	0.95 %
>17 and <=18	40,413,673.01	0.27 %	2,241	1.00 %
>18 and <=19	11,927,179.04	0.08 %	1,316	0.59 %
>19 and <=20	3,537,529.30	0.02 %	208	0.09 %
>20 and <=21	389,155.98	0.00 %	38	0.02 %
>21 and <=22	502,714.08	0.00 %	32	0.01 %
>22 and <=23	1,306,570.65	0.01 %	108	0.05 %
>23 and <=24	160,500.58	0.00 %	20	0.01 %
>24 and <=25	240,313.78	0.00 %	20	0.01 %
>31 and <=32	67,972.40	0.00 %	5	0.00 %
>29 and <=30	5,597.32	0.00 %	4	0.00 %
>32 and <=33	0.00	0.00 %	1	0.00 %
>25 and <=26	53,048.85	0.00 %	6	0.00 %
>28 and <=29	42,042.74	0.00 %	2	0.00 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,374,265.13	0.01 %	2,131	0.95 %
<=1	106,089,085.30	0.70 %	3,659	1.63 %
>1 and <=2	137,561,143.78	0.90 %	5,063	2.26 %
>2 and <=3	226,601,581.60	1.49 %	7,343	3.28 %
>3 and <=4	259,275,576.95	1.70 %	8,447	3.77 %
>4 and <=5	330,424,482.69	2.17 %	10,972	4.90 %
>5 and <=6	291,480,009.33	1.92 %	8,149	3.64 %
>6 and <=7	438,774,049.91	2.88 %	11,133	4.97 %
>7 and <=8	661,561,529.95	4.35 %	14,683	6.55 %
>8 and <=9	450,606,727.12	2.96 %	9,347	4.17 %
>9 and <=10	558,715,645.91	3.67 %	10,623	4.74 %
>10 and <=11	586,497,531.82	3.85 %	9,537	4.26 %
>11 and <=12	594,808,264.02	3.91 %	9,061	4.04 %
>12 and <=13	954,265,675.03	6.27 %	13,619	6.08 %
>13 and <=14	603,518,751.19	3.97 %	8,406	3.75 %
>14 and <=15	806,831,680.83	5.30 %	10,232	4.57 %
>15 and <=16	710,255,850.33	4.67 %	8,685	3.88 %
>16 and <=17	832,768,124.21	5.47 %	9,786	4.37 %
>17 and <=18	1,494,748,641.94	9.82 %	16,239	7.25 %
>18 and <=19	890,995,147.99	5.85 %	9,696	4.33 %
>19 and <=20	818,379,630.93	5.38 %	8,188	3.65 %
>20 and <=21	442,406,722.27	2.91 %	4,572	2.04 %
>21 and <=22	569,682,228.09	3.74 %	5,576	2.49 %
>22 and <=23	1,326,912,415.09	8.72 %	11,043	4.93 %
>23 and <=24	809,771,116.64	5.32 %	5,838	2.60 %
>24 and <=25	289,355,554.81	1.90 %	1,863	0.83 %
>25 and <=26	7,480,495.41	0.05 %	70	0.03 %
>26 and <=27	8,693,521.93	0.06 %	76	0.03 %
>27 and <=28	6,441,103.48	0.04 %	54	0.02 %
>28 and <=29	2,282,368.22	0.01 %	20	0.01 %
>29 and <=30	853,664.40	0.01 %	9	0.00 %
<b>15,219,412,586.30</b>	<b>100.00 %</b>		<b>224,120</b>	<b>100.00 %</b>

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,072,000.00	0.01 %	22	0.01 %
>1 and <=2	21,529,942.91	0.14 %	235	0.10 %
>2 and <=3	33,400,760.85	0.22 %	448	0.20 %
>3 and <=4	15,511,802.09	0.10 %	353	0.16 %
>4 and <=5	295,848,734.02	1.94 %	2,317	1.03 %
>5 and <=6	23,962,021.91	0.16 %	1,066	0.48 %
>6 and <=7	52,872,758.30	0.35 %	1,726	0.77 %
>7 and <=8	71,651,569.77	0.47 %	2,508	1.12 %
>8 and <=9	97,243,398.31	0.64 %	2,965	1.32 %
>9 and <=10	1,179,636,746.67	7.75 %	32,400	14.46 %
>10 and <=11	143,426,197.03	0.94 %	6,144	2.74 %
>11 and <=12	226,568,490.21	1.49 %	4,694	2.09 %
>12 and <=13	700,817,588.16	4.60 %	13,549	6.05 %
>13 and <=14	137,361,364.63	0.90 %	2,758	1.23 %
>14 and <=15	1,808,888,993.90	11.89 %	30,437	13.58 %
>15 and <=16	178,289,267.49	1.17 %	2,920	1.30 %
>16 and <=17	249,237,309.48	1.64 %	3,741	1.67 %
>17 and <=18	889,725,204.69	5.85 %	12,292	5.48 %
>18 and <=19	228,174,555.40	1.50 %	5,221	2.33 %
>19 and <=20	3,626,391,139.63	23.83 %	45,042	20.10 %
>20 and <=21	311,611,470.28	2.05 %	4,243	1.89 %
>21 and <=22	162,818,237.60	1.07 %	2,309	1.03 %
>22 and <=23	203,190,522.72	1.34 %	2,651	1.18 %
>23 and <=24	123,997,193.40	0.81 %	1,573	0.70 %
>24 and <=25	3,701,124,131.49	24.32 %	34,389	15.34 %
>25 and <=26	453,650,758.20	2.98 %	4,427	1.98 %
>26 and <=27	23,281,278.55	0.15 %	252	0.11 %
>27 and <=28	12,050,372.52	0.08 %	141	0.06 %
>28 and <=29	8,422,948.95	0.06 %	96	0.04 %
>29 and <=30	204,727,096.45	1.35 %	2,789	1.24 %
>30 and <=31	29,541,327.36	0.19 %	361	0.16 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	349,604.34	0.00 %	5	0.00 %
>35 and <=36	104,914.85	0.00 %	2	0.00 %
>36 and <=37	113,024.43	0.00 %	1	0.00 %
>39 and <=40	300,557.51	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,123,551.02	0.01 %	30	0.01 %
>40 and <=41	89,516.54	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>15,219,412,586.30</b>	<b>100.00 %</b>		<b>224,120</b>	<b>100.00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	67,972.40	0.00 %	6	0.00 %
1992	5,247.81	0.00 %	2	0.00 %
1993	42,392.25	0.00 %	4	0.00 %
1996	46,983.64	0.00 %	4	0.00 %
1997	192,167.50	0.00 %	17	0.01 %
1998	159,295.42	0.00 %	18	0.01 %
1999	1,192,735.67	0.01 %	104	0.05 %
2000	619,172.21	0.00 %	40	0.02 %
2001	363,416.59	0.00 %	27	0.01 %
2002	2,574,232.81	0.02 %	154	0.07 %
2003	10,859,863.00	0.07 %	1,117	0.50 %
2004	28,349,126.42	0.19 %	1,833	0.82 %
2005	66,966,494.95	0.44 %	2,563	1.14 %
2006	21,534,765.44	0.14 %	687	0.31 %
2007	16,698,567.93	0.11 %	403	0.18 %
2008	19,349,358.72	0.13 %	606	0.27 %
2009	157,858,328.30	1.04 %	3,955	1.76 %
2010	271,411,764.28	1.78 %	6,599	2.94 %
2011	165,768,809.45	1.09 %	6,368	2.84 %
2012	47,562,192.01	0.31 %	1,656	0.74 %
2013	80,742,543.63	0.53 %	2,181	0.97 %
2014	206,380,643.48	1.36 %	4,881	2.18 %
2015	831,975,567.12	5.47 %	18,026	8.04 %
2016	1,773,567,566.42	11.65 %	33,185	14.81 %
2017	1,313,680,814.02	8.63 %	19,793	8.83 %
2018	2,113,077,771.46	13.88 %	29,252	13.05 %
2019	4,280,052,740.05	28.12 %	51,439	22.95 %
2020	2,619,890,570.99	17.21 %	28,159	12.56 %
2021	1,188,421,482.33	7.81 %	11,039	4.93 %
2022	0.00	0.00 %	2	0.00 %
	15,219,412,586.30	100.00 %	224,120	100.00 %

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,266,761,535.93	14.89 %	47,216	43.95 %
>100 and <=200	5,125,419,423.22	33.68 %	35,101	32.67 %
>200 and <=300	4,051,199,481.99	26.62 %	16,719	15.56 %
>300 and <=400	1,748,696,790.66	11.49 %	5,157	4.80 %
>400	2,027,335,354.50	13.32 %	3,244	3.02 %
	15,219,412,586.30	100.00 %	107,437	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	70,184,388.19	0.46 %	1,829	0.82 %
0.5 - 1%	699,183,151.24	4.59 %	10,748	4.80 %
1 - 1.5%	4,766,853,178.18	31.32 %	58,819	26.24 %
1.5 - 2%	7,628,749,021.97	50.13 %	107,171	47.82 %
2 - 2.5%	1,283,378,023.96	8.43 %	24,340	10.86 %
2.5 - 3%	558,547,474.20	3.67 %	13,092	5.84 %
3 - 3.5%	127,713,557.04	0.84 %	4,164	1.86 %
3.5 - 4%	48,584,711.86	0.32 %	1,970	0.88 %
4 - 4.5%	21,461,073.67	0.14 %	1,030	0.46 %
4.5 - 5%	9,048,485.32	0.06 %	572	0.26 %
5 - 5.5%	4,543,472.08	0.03 %	255	0.11 %
5.5 - 6%	891,012.79	0.01 %	85	0.04 %
6 - 6.5%	144,900.51	0.00 %	30	0.01 %
6.5 - 7%	41,948.41	0.00 %	10	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	2,961.09	0.00 %	1	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
	15,219,412,586.30	100.00 %	224,120	100.00 %

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,681,347,913.42	83.32 %	184,611	82.37 %
Variable	28,171,780.30	0.19 %	1,477	0.66 %
Variable With Cap	2,509,892,892.58	16.49 %	38,032	16.97 %
	15,219,412,586.30	100.00 %	224,120	100.00 %



**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2022	751,284,694.52	4.94 %	15,915	7.10 %
2023	497,885,944.41	3.27 %	7,737	3.45 %
2024	254,517,258.84	1.67 %	2,883	1.29 %
2025	118,708,347.72	0.78 %	1,645	0.73 %
2026	184,673,486.09	1.21 %	2,262	1.01 %
2027	106,535,125.92	0.70 %	1,192	0.53 %
2028	44,267,213.26	0.29 %	520	0.23 %
2029	90,502,327.18	0.59 %	855	0.38 %
2030	10,161,360.43	0.07 %	107	0.05 %
2031	52,103,097.61	0.34 %	310	0.14 %
2033	79,567,986.48	0.52 %	1,043	0.47 %
2034	258,623,485.54	1.70 %	2,719	1.21 %
2035	21,964,569.21	0.14 %	195	0.09 %
2036	13,439,708.88	0.09 %	76	0.03 %
Fixed To Maturity	12,735,177,980.21	83.68 %	186,661	83.29 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15,219,296,973.84	100.00 %	224,108	99.99 %
Twice A Year	115,612.46	0.00 %	12	0.01 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,408,662,488.00	94.67 %	216,195	96.46 %
Interest only	669,124,885.13	4.40 %	4,427	1.98 %
Linear	141,625,213.17	0.93 %	3,498	1.56 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	10,615,920.79	0.07 %	1,424	0.64 %
1-10%	947,137,582.51	6.22 %	22,007	9.82 %
11-20%	1,005,747,355.14	6.61 %	24,488	10.93 %
21-30%	1,248,069,838.24	8.20 %	25,754	11.49 %
31-40%	1,480,458,326.30	9.73 %	26,208	11.69 %
41-50%	1,598,294,476.54	10.50 %	25,116	11.21 %
51-60%	1,730,242,602.41	11.37 %	24,144	10.77 %
61-70%	1,862,586,281.44	12.24 %	23,215	10.36 %
71-80%	2,037,962,222.37	13.39 %	22,315	9.96 %
81-90%	1,984,242,619.51	13.04 %	18,576	8.29 %
91-100%	956,597,337.47	6.29 %	7,327	3.27 %
101-110%	72,673,921.24	0.48 %	780	0.35 %
111-120%	38,047,567.50	0.25 %	447	0.20 %
>120%	246,736,534.84	1.62 %	2,319	1.03 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	102,204,496.65	0.67 %	10,924	4.87 %
21-40%	347,094,479.19	2.28 %	14,027	6.26 %
41-60%	767,302,026.86	5.04 %	19,616	8.75 %
61-80%	1,594,262,556.68	10.48 %	27,737	12.38 %
81-100%	2,799,567,220.63	18.39 %	34,435	15.36 %
101-120%	758,853,470.09	4.99 %	14,947	6.67 %
121-140%	746,330,716.09	4.90 %	12,883	5.75 %
141-160%	802,231,107.59	5.27 %	12,942	5.77 %
161-180%	884,872,698.74	5.81 %	12,463	5.56 %
181-200%	1,007,406,763.05	6.62 %	11,607	5.18 %
201-300%	2,613,848,771.65	17.17 %	29,658	13.23 %
301-400%	1,155,976,515.93	7.60 %	10,889	4.86 %
401-500%	465,891,719.41	3.06 %	4,132	1.84 %
>500%	1,173,570,043.74	7.71 %	7,860	3.51 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	313,937,127.80	2.06 %	12,651	5.64 %
>1 and <=2	448,453,807.29	2.95 %	14,360	6.41 %
>2 and <=3	608,899,559.66	4.00 %	18,912	8.44 %
>3 and <=4	1,051,454,412.95	6.91 %	24,872	11.10 %
>4 and <=5	959,036,035.91	6.30 %	19,142	8.54 %
>5 and <=6	1,130,196,442.09	7.43 %	18,241	8.14 %
>6 and <=7	1,490,408,761.50	9.79 %	21,161	9.44 %
>7 and <=8	1,236,276,213.88	8.12 %	15,891	7.09 %
>8 and <=9	1,577,516,800.10	10.37 %	18,460	8.24 %
>9 and <=10	2,262,596,545.98	14.87 %	24,179	10.79 %
>10 and <=11	1,035,589,554.55	6.80 %	10,737	4.79 %
>11 and <=12	1,680,430,663.00	11.04 %	15,095	6.74 %
>12 and <=13	1,378,660,728.27	9.06 %	9,999	4.46 %
>13 and <=14	30,061,599.98	0.20 %	267	0.12 %
>14 and <=15	12,899,616.64	0.08 %	125	0.06 %
>15 and <=16	2,642,209.05	0.02 %	22	0.01 %
>16 and <=17	352,507.65	0.00 %	6	0.00 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

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

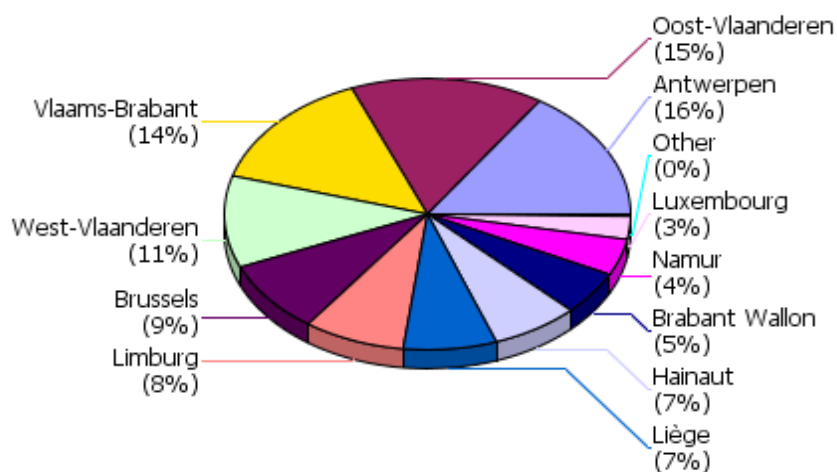
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,735,177,980.21	83.68 %	186,661	83.29 %
>=0 and <=1	1,343,086,158.82	8.82 %	24,798	11.06 %
>1 and <=2	310,033,549.37	2.04 %	3,833	1.71 %
>2 and <=3	267,670,285.65	1.76 %	3,098	1.38 %
>3 and <=4	129,549,392.51	0.85 %	1,302	0.58 %
>4 and <=5	60,299,469.63	0.40 %	398	0.18 %
>5 and <=6	45,959,504.63	0.30 %	605	0.27 %
>7 and <=8	13,734,078.72	0.09 %	78	0.03 %
>6 and <=7	313,902,166.76	2.06 %	3,347	1.49 %
	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>



## Stratification Tables

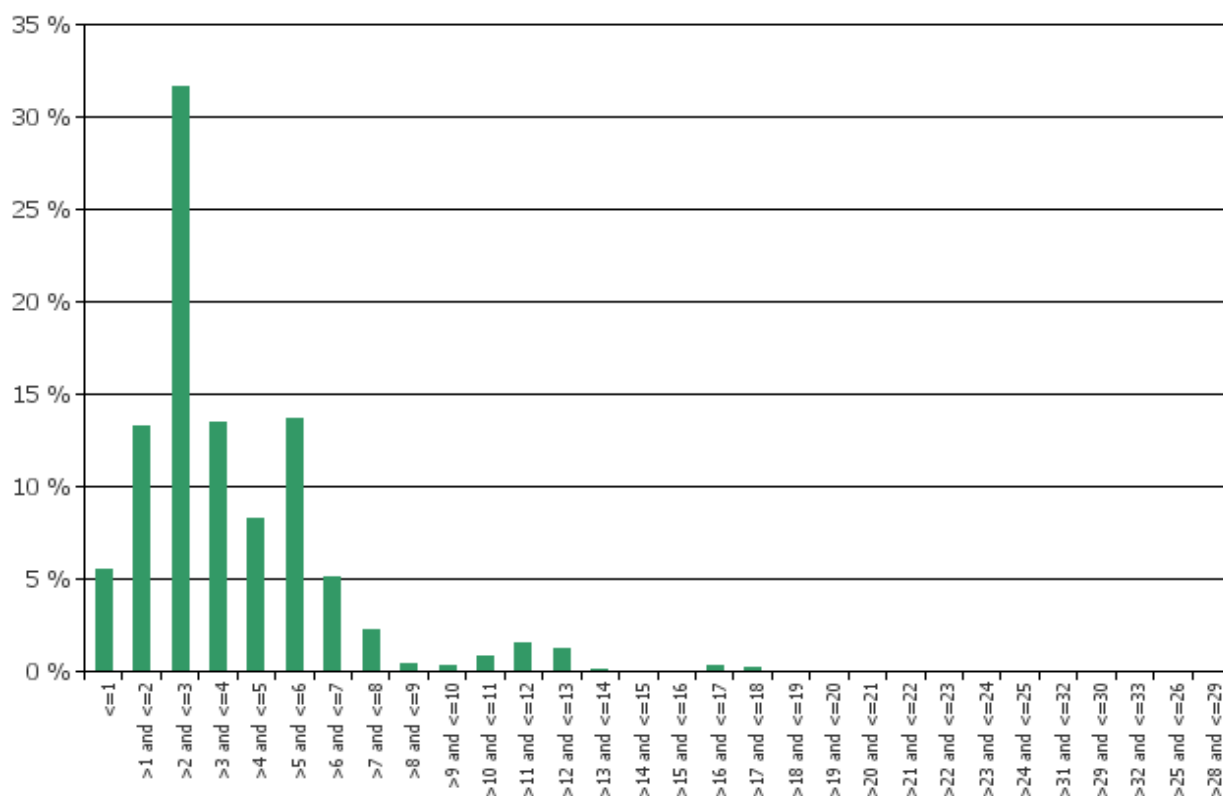
Portfolio Cut-off Date 31/03/2022

### 1. Geographic distribution



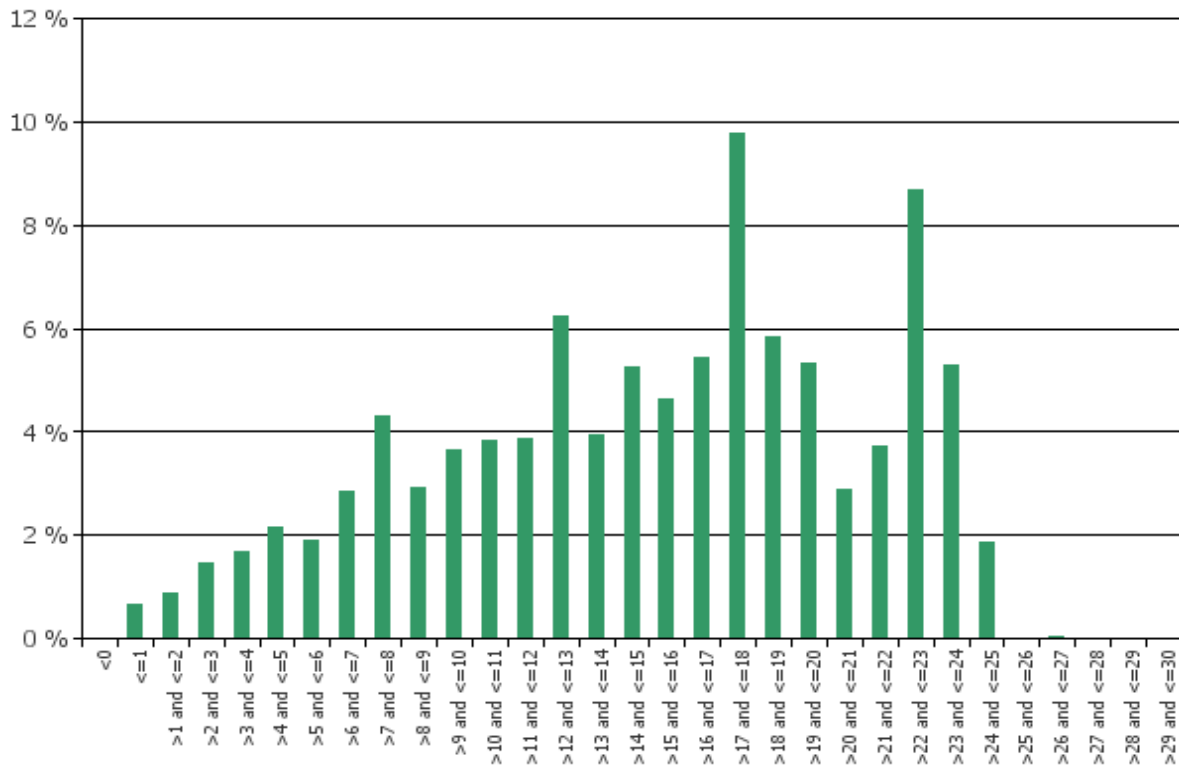
### 2. Seasoning

Distribution per Seasoning



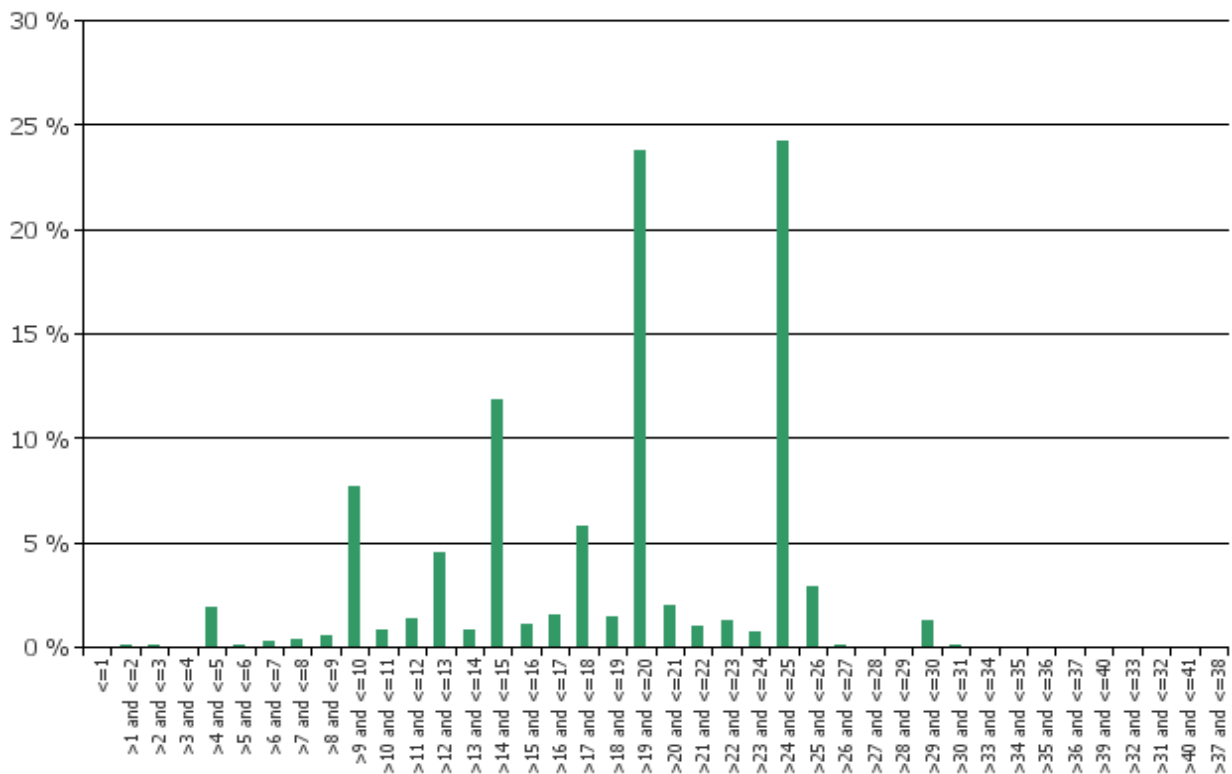
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



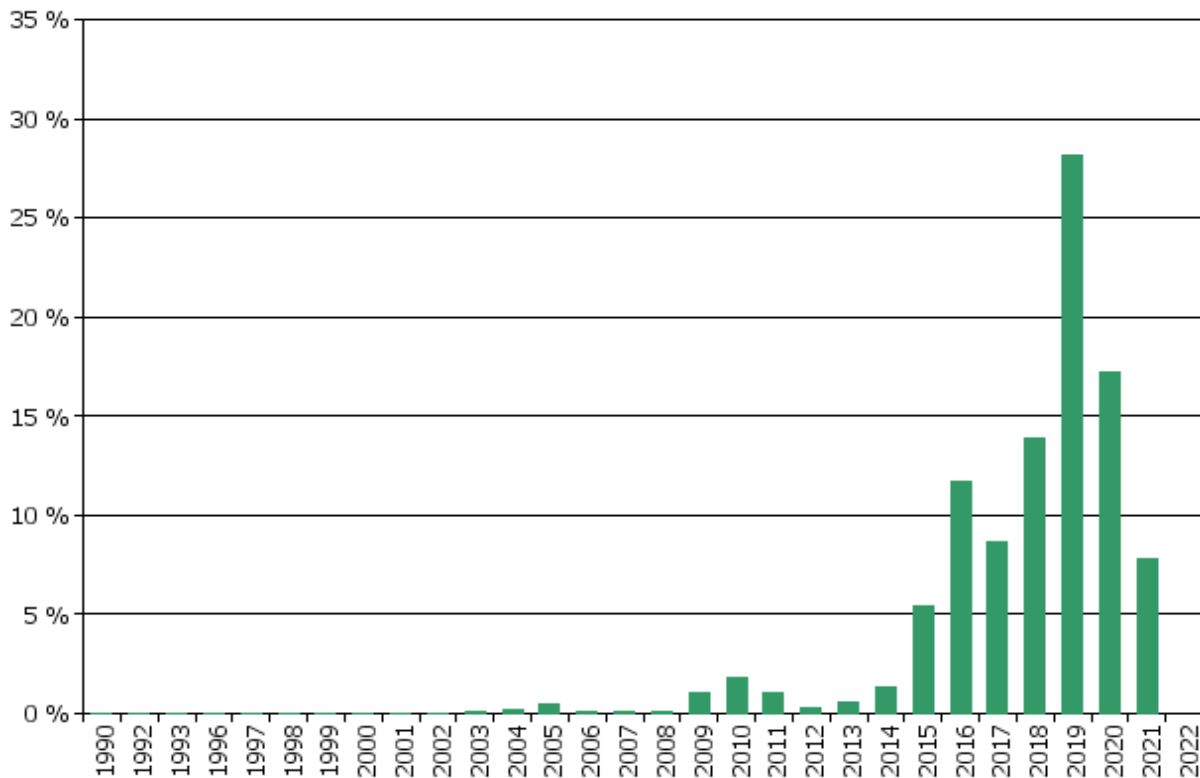
### 4. Original term to maturity

Distribution of Initial Term (in years)



### 5. Origination Year

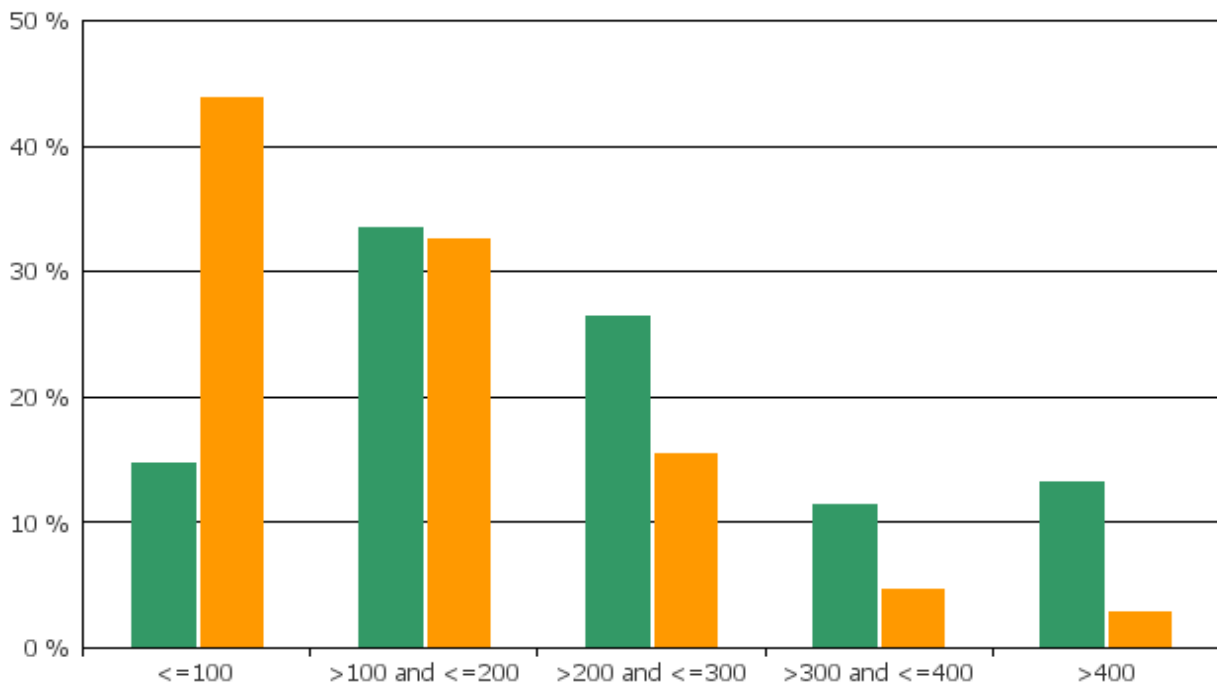
### Distribution Origination Year



#### 6. Outstanding Loan Balance by Borrower

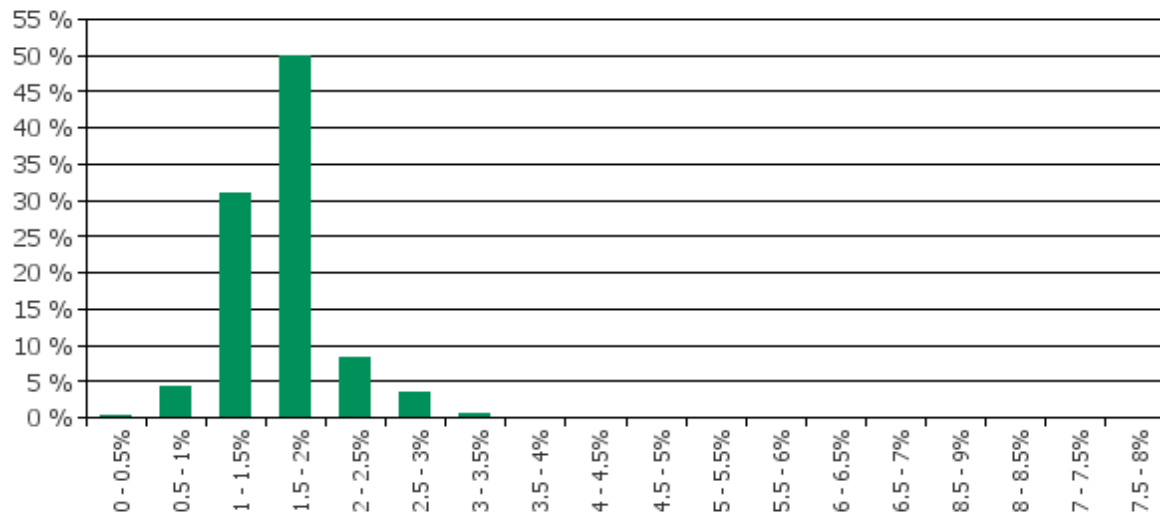
### Outstanding Loan Balance by Borrower

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



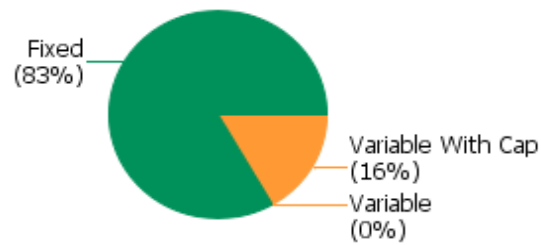
## 7. Interest Rate

Distribution per Interest Rate



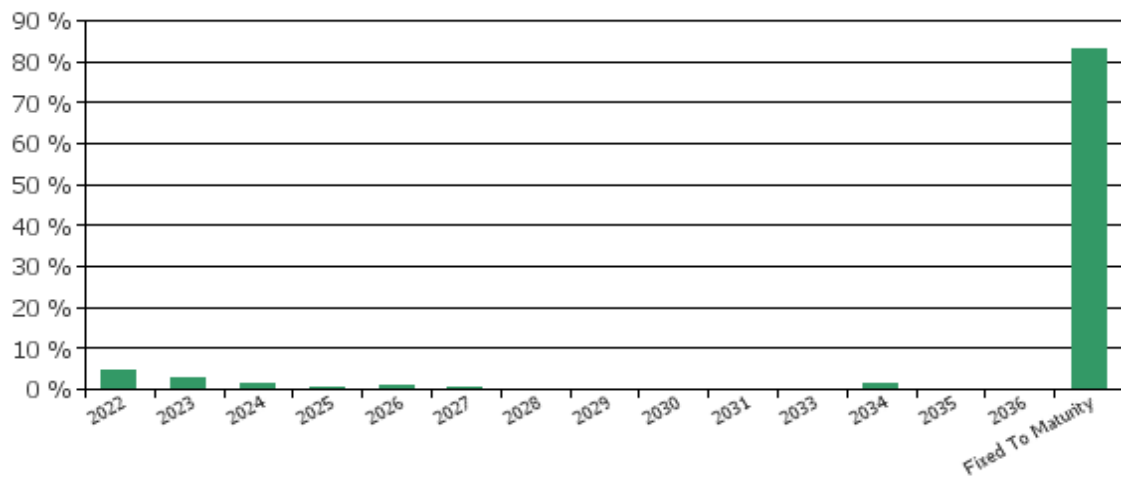
## 8. Interest Rate Type

Distribution per Interest Type



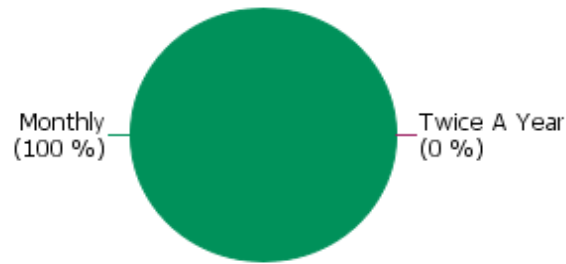
## 9. Next Reset Date

Next Reset Date



## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



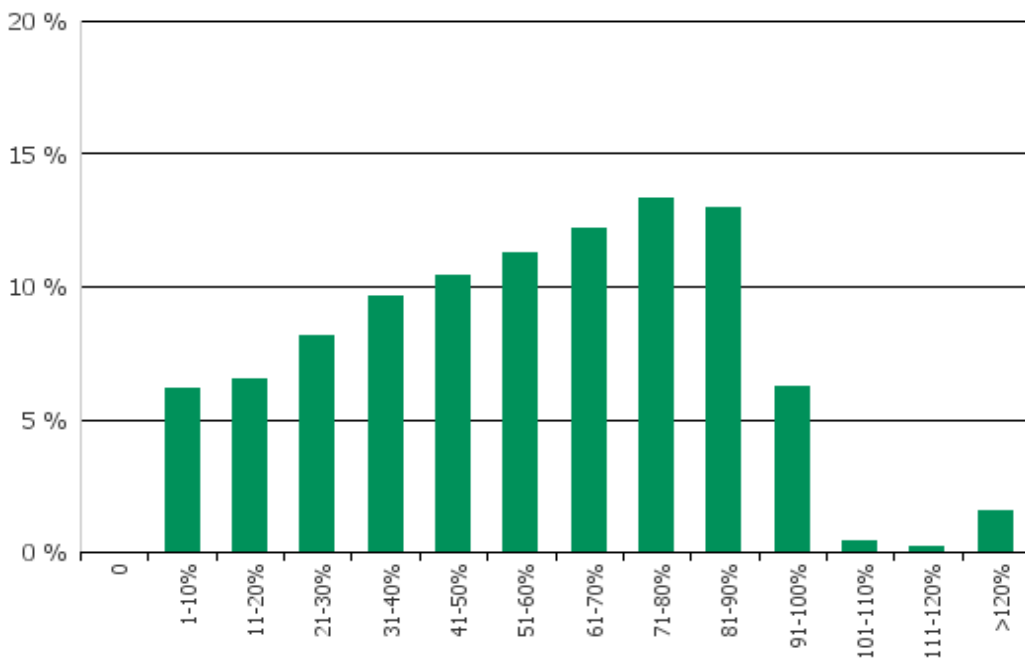
## 11. Repayment Type

Distribution per Repayment Type



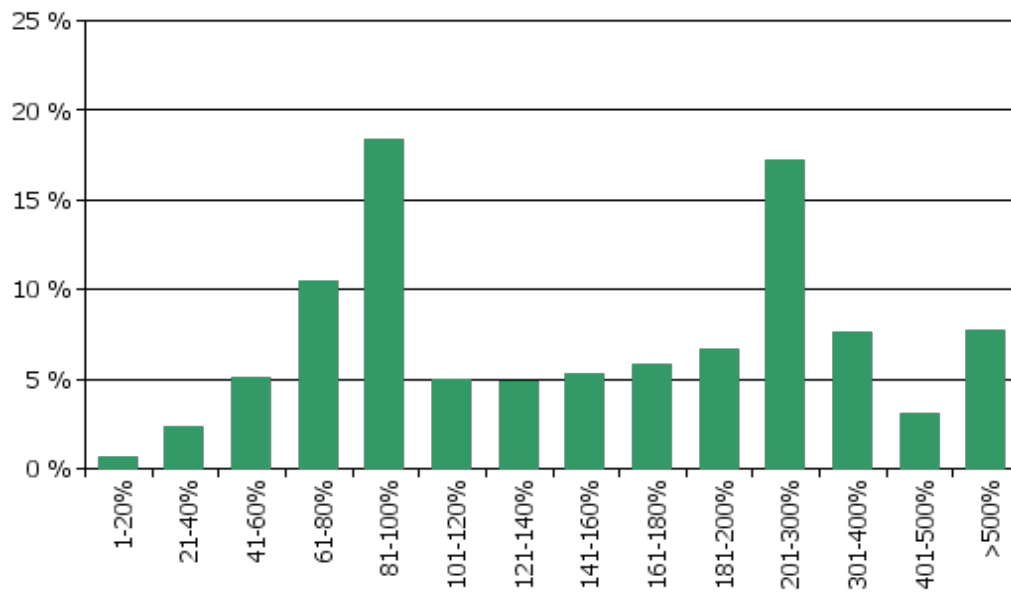
## 12. Current Loan to Current Value (LTV)

Current LTV Distribution



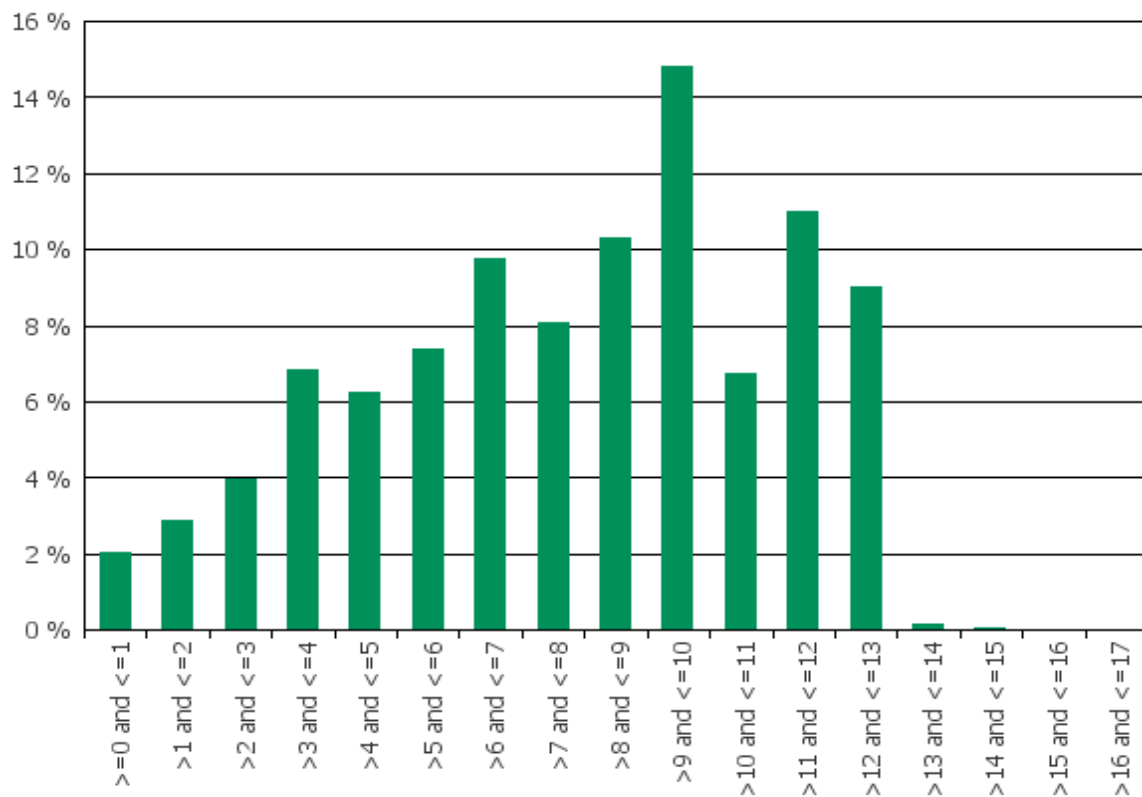
### 13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



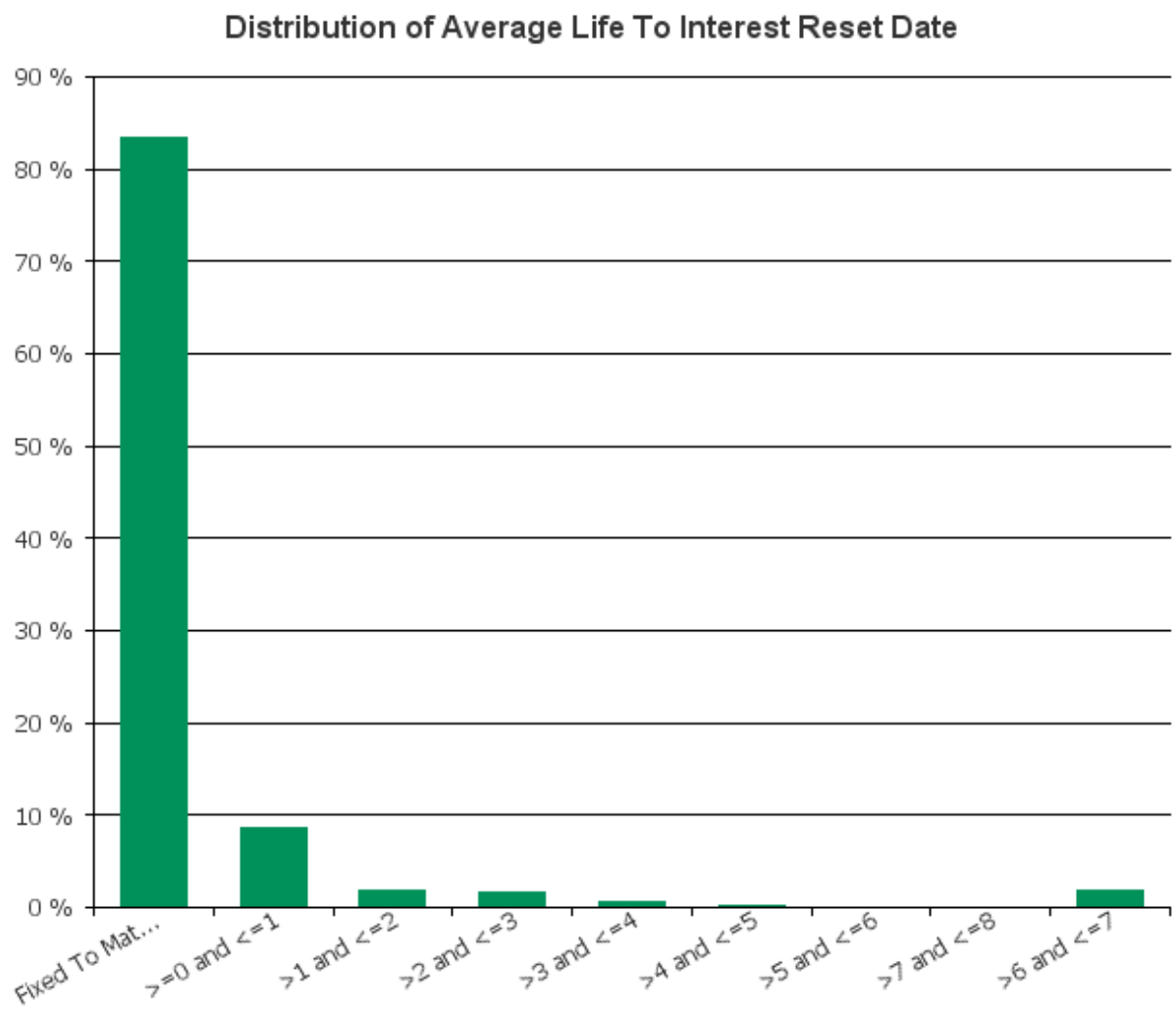
### 14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity





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





**BNP PARIBAS  
FORTIS**

Retained Covered Bonds

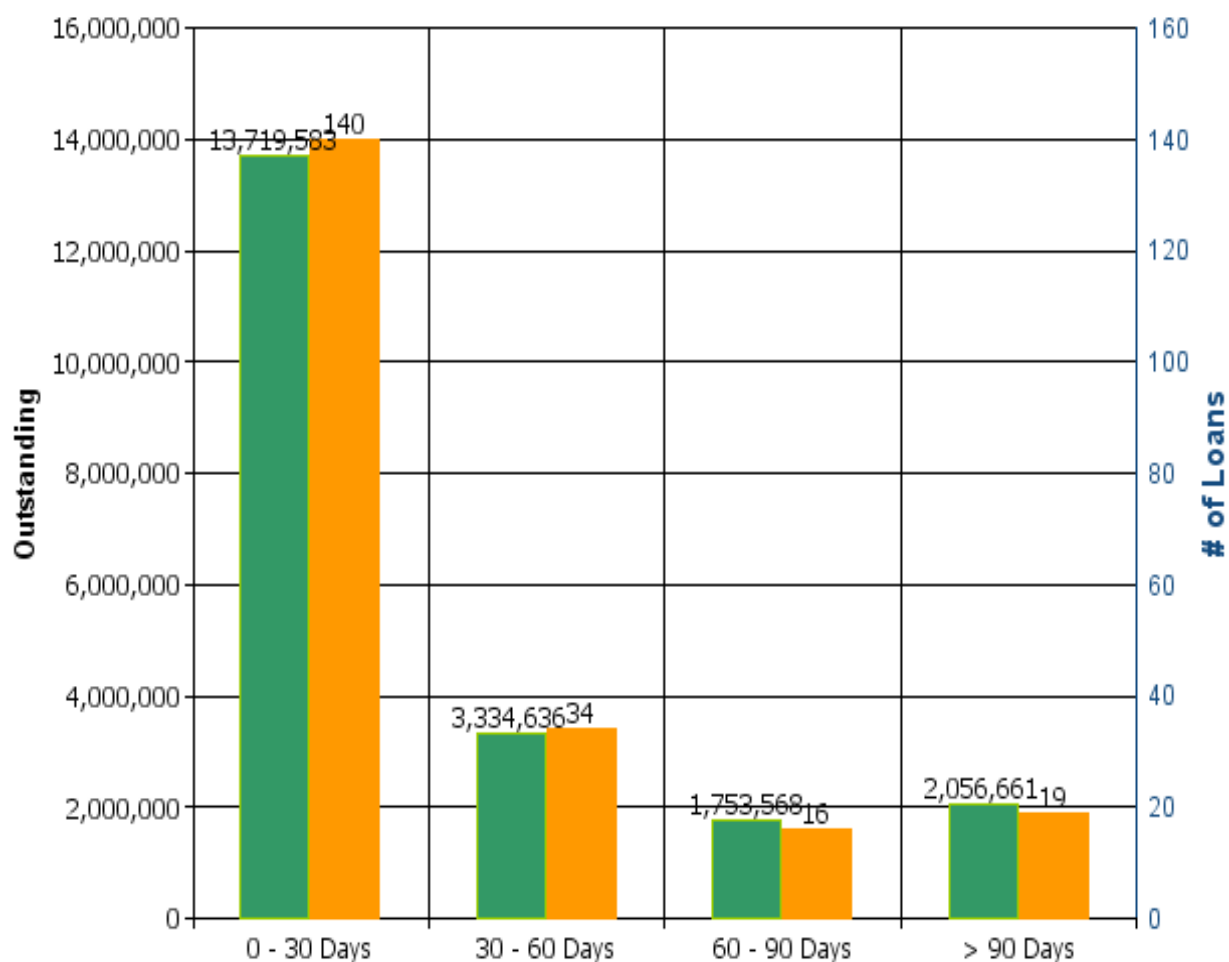
## Cover Pool Performance

Portfolio Cut-off Date 31/03/2022

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

	In EUR	In %	In number of loans	In %
Performing	15,198,548,137.26	99.86 %	223,911	99.91 %
0 - 30 Days	13,719,583.41	0.09 %	140	0.06 %
30 - 60 Days	3,334,636.10	0.02 %	34	0.02 %
60 - 90 Days	1,753,568.45	0.01 %	16	0.01 %
> 90 Days	2,056,661.08	0.01 %	19	0.01 %
<b>Total</b>	<b>15,219,412,586.30</b>	<b>100.00 %</b>	<b>224,120</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro




**Amortisation**

Portfolio Cut-off €

Mar/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2022	1	11,500,000,000	14,992,319,631	14,966,891,548	14,928,827,662	14,865,595,941
01/05/2022	2	11,500,000,000	14,898,126,059	14,848,445,324	14,774,229,613	14,651,346,768
01/06/2022	3	11,500,000,000	14,798,194,325	14,723,831,696	14,612,980,258	14,430,059,445
01/07/2022	4	11,500,000,000	14,701,048,384	14,603,164,781	14,457,550,107	14,218,052,457
01/08/2022	5	11,500,000,000	14,605,008,129	14,483,157,747	14,302,273,351	14,005,773,536
01/09/2022	6	11,500,000,000	14,505,891,426	14,360,470,180	14,145,052,563	13,793,142,112
01/10/2022	7	11,500,000,000	14,410,260,732	14,242,382,202	13,994,207,513	13,590,112,072
01/11/2022	8	11,500,000,000	14,314,496,249	14,123,737,766	13,842,336,796	13,385,689,910
01/12/2022	9	11,500,000,000	14,215,320,225	14,002,861,204	13,690,090,458	13,184,198,996
01/01/2023	10	11,500,000,000	14,119,586,819	13,884,968,664	13,540,307,599	12,984,719,782
01/02/2023	11	11,500,000,000	14,021,157,788	13,764,789,415	13,388,973,777	12,785,212,825
01/03/2023	12	11,500,000,000	13,922,848,112	13,647,336,600	13,244,230,750	12,598,603,867
01/04/2023	13	11,500,000,000	13,828,685,834	13,532,047,301	13,098,948,528	12,407,627,230
01/05/2023	14	11,500,000,000	13,728,804,451	13,412,257,303	12,951,037,835	12,217,235,831
01/06/2023	15	11,500,000,000	13,629,908,040	13,293,056,849	12,803,292,007	12,026,704,914
01/07/2023	16	11,500,000,000	13,530,937,871	13,174,871,762	12,658,229,127	11,841,699,627
01/08/2023	17	11,500,000,000	13,434,418,853	13,058,706,476	12,514,710,540	11,657,851,441
01/09/2023	18	11,500,000,000	13,334,814,913	12,939,903,778	12,369,318,961	11,473,610,849
01/10/2023	19	11,500,000,000	13,238,779,122	12,825,625,410	12,229,904,354	11,297,789,307
01/11/2023	20	11,500,000,000	13,140,441,900	12,708,765,452	12,087,652,506	11,119,083,631
01/12/2023	21	11,500,000,000	13,041,140,743	12,592,023,820	11,947,138,702	10,944,779,576
01/01/2024	22	11,500,000,000	12,946,552,365	12,479,490,821	11,810,256,448	10,773,555,699
01/02/2024	23	11,500,000,000	12,848,086,303	12,363,571,875	11,670,796,940	10,601,244,862
01/03/2024	24	11,500,000,000	12,751,512,892	12,251,170,070	11,537,177,263	10,438,340,647
01/04/2024	25	11,500,000,000	12,655,277,020	12,138,088,221	11,401,615,188	10,271,997,357
01/05/2024	26	11,500,000,000	12,559,172,582	12,026,139,084	11,268,654,903	10,110,594,257
01/06/2024	27	11,500,000,000	12,454,921,224	11,906,084,430	11,127,789,653	9,941,916,940
01/07/2024	28	11,500,000,000	12,355,677,070	11,791,826,547	10,993,875,115	9,782,010,070
01/08/2024	29	11,500,000,000	12,262,008,674	11,682,584,510	10,864,324,811	9,625,796,303
01/09/2024	30	11,500,000,000	12,164,526,209	11,570,051,441	10,732,309,604	9,468,555,694
01/10/2024	31	11,500,000,000	12,061,994,126	11,453,698,964	10,598,232,300	9,311,937,735
01/11/2024	32	11,500,000,000	11,961,444,364	11,338,955,618	10,465,375,568	9,156,258,956
01/12/2024	33	11,500,000,000	11,857,587,036	11,222,052,917	10,331,986,798	9,002,500,921
01/01/2025	34	11,500,000,000	11,759,159,836	11,110,025,706	10,202,830,857	8,852,310,495
01/02/2025	35	11,500,000,000	11,660,489,039	10,998,116,464	10,074,373,092	8,703,834,037
01/03/2025	36	11,500,000,000	11,565,795,538	10,892,089,037	9,954,329,562	8,567,213,645
01/04/2025	37	11,500,000,000	11,474,169,962	10,787,473,205	9,833,647,923	8,427,501,857
01/05/2025	38	11,500,000,000	11,377,698,917	10,679,217,919	9,711,004,182	8,288,280,232
01/06/2025	39	11,500,000,000	11,279,569,098	10,569,155,799	9,586,478,113	8,147,342,805
01/07/2025	40	11,500,000,000	11,182,101,359	10,460,628,426	9,464,688,569	8,010,863,221
01/08/2025	41	11,500,000,000	11,090,394,947	10,357,242,448	9,347,313,053	7,878,007,608
01/09/2025	42	11,500,000,000	10,990,865,078	10,246,883,199	9,224,196,036	7,741,315,215
01/10/2025	43	11,500,000,000	10,900,854,922	10,146,284,352	9,111,157,098	7,615,104,122
01/11/2025	44	11,500,000,000	10,810,949,806	10,045,535,660	8,997,745,358	7,488,461,972
01/12/2025	45	11,500,000,000	10,709,685,085	9,935,106,109	8,876,931,643	7,357,629,073
01/01/2026	46	11,500,000,000	10,619,778,151	9,834,992,486	8,765,132,613	7,234,193,560
01/02/2026	47	9,000,000,000	10,530,335,063	9,735,618,725	8,654,502,523	7,112,632,371

01/03/2026	48	9,000,000,000	10,439,307,538	9,636,674,325	8,546,865,111	6,997,293,878
01/04/2026	49	9,000,000,000	10,350,383,216	9,538,381,723	8,438,173,667	6,879,048,054
01/05/2026	50	9,000,000,000	10,258,611,460	9,438,292,037	8,329,078,187	6,762,276,217
01/06/2026	51	9,000,000,000	10,166,583,056	9,337,758,154	8,219,402,391	6,644,967,013
01/07/2026	52	9,000,000,000	10,076,872,174	9,240,169,088	8,113,482,554	6,532,448,236
01/08/2026	53	9,000,000,000	9,988,310,784	9,143,426,854	8,008,118,222	6,420,306,566
01/09/2026	54	9,000,000,000	9,900,651,151	9,047,810,282	7,904,220,726	6,310,168,683
01/10/2026	55	9,000,000,000	9,814,121,807	8,954,013,223	7,803,026,333	6,203,846,812
01/11/2026	56	9,000,000,000	9,726,315,202	8,858,851,185	7,700,463,033	6,096,371,904
01/12/2026	57	9,000,000,000	9,641,226,474	8,766,937,523	7,601,811,791	5,993,600,735
01/01/2027	58	9,000,000,000	9,555,900,924	8,674,611,713	7,502,626,705	5,890,343,939
01/02/2027	59	9,000,000,000	9,471,190,201	8,583,131,045	7,404,626,046	5,788,780,277
01/03/2027	60	9,000,000,000	9,388,269,351	8,494,950,433	7,311,716,642	5,694,273,185
01/04/2027	61	9,000,000,000	9,304,597,141	8,404,960,203	7,215,862,642	5,595,821,126
01/05/2027	62	6,500,000,000	9,221,294,595	8,316,039,514	7,121,949,792	5,500,352,932
01/06/2027	63	6,500,000,000	9,138,636,052	8,227,517,379	7,028,218,660	5,404,973,060
01/07/2027	64	6,500,000,000	9,056,178,117	8,139,897,620	6,936,256,842	5,312,384,717
01/08/2027	65	6,500,000,000	8,973,460,920	8,051,869,764	6,843,796,042	5,219,369,342
01/09/2027	66	6,500,000,000	8,891,468,944	7,964,766,733	6,752,544,740	5,127,965,113
01/10/2027	67	6,500,000,000	8,808,614,814	7,877,596,370	6,662,203,611	5,038,619,656
01/11/2027	68	6,500,000,000	8,728,173,204	7,792,417,990	6,573,406,803	4,950,405,842
01/12/2027	69	5,000,000,000	8,644,194,610	7,704,775,353	6,483,477,640	4,862,665,497
01/01/2028	70	5,000,000,000	8,561,865,912	7,618,450,426	6,394,532,156	4,775,642,113
01/02/2028	71	5,000,000,000	8,480,461,465	7,533,217,177	6,306,911,118	4,690,253,625
01/03/2028	72	5,000,000,000	8,397,987,991	7,448,118,778	6,220,828,925	4,607,904,003
01/04/2028	73	5,000,000,000	8,317,255,329	7,364,006,406	6,134,934,282	4,525,032,461
01/05/2028	74	5,000,000,000	8,236,028,708	7,280,119,964	6,050,120,998	4,444,182,940
01/06/2028	75	5,000,000,000	8,156,039,929	7,197,187,324	5,965,988,664	4,363,820,830
01/07/2028	76	5,000,000,000	8,077,149,587	7,115,872,361	5,884,065,983	4,286,255,988
01/08/2028	77	5,000,000,000	7,997,706,831	7,033,933,900	5,801,519,555	4,208,224,986
01/09/2028	78	5,000,000,000	7,918,402,331	6,952,374,306	5,719,666,625	4,131,279,007
01/10/2028	79	5,000,000,000	7,840,714,387	6,872,864,410	5,640,337,790	4,057,280,251
01/11/2028	80	5,000,000,000	7,764,035,432	6,794,107,741	5,561,524,572	3,983,642,647
01/12/2028	81	5,000,000,000	7,687,131,788	6,715,769,906	5,483,868,171	3,911,916,735
01/01/2029	82	5,000,000,000	7,611,163,288	6,638,123,067	5,406,679,059	3,840,518,013
01/02/2029	83	2,500,000,000	7,534,600,933	6,560,203,242	5,329,625,316	3,769,749,685
01/03/2029	84	2,500,000,000	7,457,799,385	6,483,385,705	5,255,116,630	3,702,825,157
01/04/2029	85	2,500,000,000	7,383,538,312	6,407,940,555	5,180,755,146	3,634,967,508
01/05/2029	86	2,500,000,000	7,306,979,167	6,331,088,306	5,106,022,582	3,567,847,481
01/06/2029	87	2,500,000,000	7,230,429,714	6,254,136,990	5,031,133,515	3,500,628,401
01/07/2029	88	2,500,000,000	7,155,719,137	6,179,354,738	4,958,740,115	3,436,114,288
01/08/2029	89	2,500,000,000	7,082,435,308	6,105,696,837	4,887,171,166	3,372,177,467
01/09/2029	90	2,500,000,000	7,005,918,750	6,029,488,842	4,813,898,199	3,307,549,813
01/10/2029	91	2,500,000,000	6,933,571,085	5,957,429,783	4,744,660,099	3,246,614,177
01/11/2029	92	2,500,000,000	6,859,820,497	5,884,065,390	4,674,312,639	3,184,930,439
01/12/2029	93	2,500,000,000	6,787,410,360	5,812,398,824	4,606,015,974	3,125,530,333
01/01/2030	94	2,500,000,000	6,716,705,764	5,742,095,379	4,538,731,884	3,066,828,047
01/02/2030	95	2,500,000,000	6,646,610,061	5,672,533,352	4,472,344,787	3,009,170,494
01/03/2030	96	2,500,000,000	6,574,431,657	5,602,336,560	4,406,852,665	2,953,759,011
01/04/2030	97	2,500,000,000	6,505,708,107	5,534,371,818	4,342,319,366	2,898,177,028
01/05/2030	98	0	6,434,025,872	5,464,408,053	4,276,872,646	2,842,795,046
01/06/2030	99		6,365,772,637	5,397,270,965	4,213,582,586	2,788,864,163
01/07/2030	100		6,297,482,150	5,330,606,253	4,151,295,610	2,736,374,880
01/08/2030	101		6,229,809,966	5,264,380,084	4,089,294,478	2,684,089,174
01/09/2030	102		6,162,475,305	5,198,647,962	4,027,964,653	2,632,636,054
01/10/2030	103		6,095,624,621	5,133,812,372	3,967,939,129	2,582,773,123
01/11/2030	104		6,029,833,561	5,069,788,961	3,908,489,803	2,533,301,382
01/12/2030	105		5,963,459,886	5,005,753,036	3,849,623,781	2,484,919,069
01/01/2031	106		5,897,580,188	4,942,057,008	3,790,973,187	2,436,695,676
01/02/2031	107		5,832,068,280	4,878,870,324	3,732,985,732	2,389,260,644

01/03/2031	108	5,766,082,634	4,816,279,258	3,676,629,193	2,344,185,860
01/04/2031	109	5,701,074,176	4,753,902,484	3,619,782,972	2,298,165,829
01/05/2031	110	5,633,861,074	4,690,145,017	3,562,446,101	2,252,491,786
01/06/2031	111	5,568,991,221	4,628,278,137	3,506,513,975	2,207,735,837
01/07/2031	112	5,504,455,211	4,567,134,687	3,451,673,519	2,164,299,342
01/08/2031	113	5,441,251,867	4,507,036,605	3,397,590,781	2,121,364,544
01/09/2031	114	5,378,343,874	4,447,373,473	3,344,087,854	2,079,115,109
01/10/2031	115	5,314,802,307	4,387,616,999	3,291,035,408	2,037,743,395
01/11/2031	116	5,252,905,823	4,329,163,511	3,238,932,718	1,996,988,139
01/12/2031	117	5,191,551,773	4,271,575,869	3,187,981,768	1,957,516,680
01/01/2032	118	5,130,409,309	4,214,108,654	3,137,093,959	1,918,111,232
01/02/2032	119	5,069,493,279	4,157,009,766	3,086,717,862	1,879,316,023
01/03/2032	120	5,008,516,536	4,100,491,791	3,037,506,940	1,842,025,796
01/04/2032	121	4,948,265,474	4,044,292,940	2,988,257,583	1,804,484,179
01/05/2032	122	4,888,387,911	3,988,796,092	2,939,997,952	1,768,064,726
01/06/2032	123	4,828,022,870	3,932,858,054	2,891,395,875	1,731,471,345
01/07/2032	124	4,768,363,175	3,877,884,225	2,843,962,669	1,696,085,441
01/08/2032	125	4,709,018,881	3,823,126,995	2,796,674,161	1,660,819,075
01/09/2032	126	4,649,238,105	3,768,190,587	2,749,477,048	1,625,875,073
01/10/2032	127	4,590,351,473	3,714,356,392	2,703,526,167	1,592,149,097
01/11/2032	128	4,532,193,334	3,661,076,796	2,657,969,158	1,558,689,875
01/12/2032	129	4,474,303,570	3,608,381,255	2,613,263,988	1,526,191,900
01/01/2033	130	4,417,104,196	3,556,209,965	2,568,930,490	1,493,945,771
01/02/2033	131	4,359,070,700	3,503,534,856	2,524,442,564	1,461,855,997
01/03/2033	132	4,302,645,966	3,452,886,201	2,482,232,359	1,431,912,709
01/04/2033	133	4,245,410,517	3,401,176,136	2,438,840,417	1,400,922,512
01/05/2033	134	4,189,496,761	3,350,872,097	2,396,855,646	1,371,161,760
01/06/2033	135	4,133,873,471	3,300,775,224	2,355,017,136	1,341,521,091
01/07/2033	136	4,078,255,240	3,251,020,697	2,313,809,620	1,312,644,549
01/08/2033	137	4,023,693,913	3,202,086,404	2,273,186,287	1,284,136,422
01/09/2033	138	3,969,123,463	3,153,301,503	2,232,860,401	1,256,013,559
01/10/2033	139	3,914,209,187	3,104,570,182	2,192,942,897	1,228,502,834
01/11/2033	140	3,860,178,266	3,056,522,451	2,153,513,131	1,201,304,166
01/12/2033	141	3,806,806,340	3,009,314,470	2,115,033,617	1,175,002,572
01/01/2034	142	3,753,672,556	2,962,278,958	2,076,680,801	1,148,809,213
01/02/2034	143	3,700,577,162	2,915,424,585	2,038,636,045	1,122,986,358
01/03/2034	144	3,647,389,005	2,869,118,958	2,001,647,315	1,098,391,975
01/04/2034	145	3,594,899,602	2,823,033,395	1,964,486,785	1,073,434,438
01/05/2034	146	3,542,551,284	2,777,358,591	1,927,945,795	1,049,149,349
01/06/2034	147	3,490,951,841	2,732,262,658	1,891,818,216	1,025,128,997
01/07/2034	148	3,439,983,261	2,687,951,812	1,856,556,636	1,001,897,750
01/08/2034	149	3,389,242,430	2,643,811,962	1,821,425,362	978,775,744
01/09/2034	150	3,339,176,398	2,600,339,599	1,786,919,462	956,166,265
01/10/2034	151	3,289,803,053	2,557,685,652	1,753,282,281	934,321,549
01/11/2034	152	3,240,772,933	2,515,293,392	1,719,837,520	912,617,013
01/12/2034	153	3,192,516,024	2,473,772,134	1,687,284,161	891,672,668
01/01/2035	154	3,144,352,390	2,432,319,369	1,654,791,296	870,797,297
01/02/2035	155	3,097,406,193	2,391,940,255	1,623,181,373	850,545,427
01/03/2035	156	3,050,884,080	2,352,404,466	1,592,684,795	831,371,838
01/04/2035	157	3,004,841,432	2,312,973,337	1,562,005,497	811,903,947
01/05/2035	158	2,959,086,646	2,274,014,921	1,531,916,200	792,999,999
01/06/2035	159	2,913,558,636	2,235,229,753	1,501,958,598	774,199,273
01/07/2035	160	2,868,220,679	2,196,835,459	1,472,526,397	755,916,752
01/08/2035	161	2,823,307,494	2,158,767,779	1,443,329,803	737,790,536
01/09/2035	162	2,778,469,264	2,120,880,125	1,414,392,247	719,936,160
01/10/2035	163	2,734,014,314	2,083,520,941	1,386,057,930	702,621,744
01/11/2035	164	2,689,293,952	2,045,964,717	1,357,612,241	685,287,118
01/12/2035	165	2,645,661,706	2,009,466,343	1,330,111,685	668,653,336
01/01/2036	166	2,601,965,640	1,972,925,842	1,302,603,458	652,051,282
01/02/2036	167	2,559,014,249	1,937,067,201	1,275,675,591	635,867,153
01/03/2036	168	2,515,445,419	1,901,066,125	1,248,987,877	620,097,408
01/04/2036	169	2,472,578,261	1,865,499,559	1,222,503,872	604,377,873
01/05/2036	170	2,429,130,186	1,829,710,816	1,196,099,518	588,900,213
01/06/2036	171	2,386,999,854	1,794,927,188	1,170,377,028	573,795,060
01/07/2036	172	2,345,175,961	1,760,582,731	1,145,157,332	559,129,308
01/08/2036	173	2,304,224,154	1,726,905,241	1,120,395,409	544,722,155
01/09/2036	174	2,263,344,152	1,693,390,650	1,095,857,447	530,535,442
01/10/2036	175	2,222,672,678	1,660,231,438	1,071,754,478	516,739,581

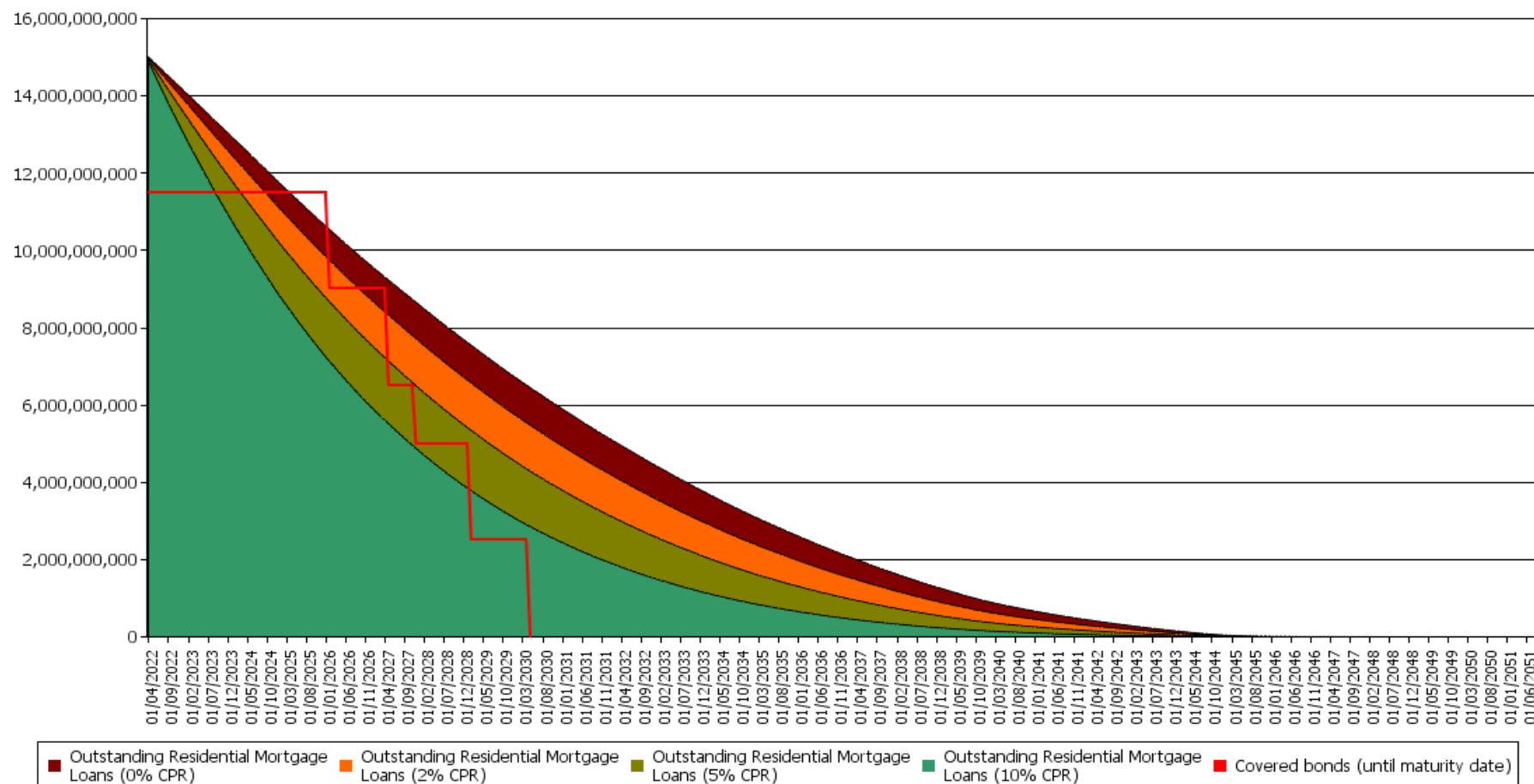
01/11/2036	176	2,182,694,348	1,627,604,288	1,048,020,050	503,155,973
01/12/2036	177	2,142,901,506	1,595,308,473	1,024,696,388	489,941,616
01/01/2037	178	2,103,841,519	1,563,573,360	1,001,758,160	476,945,366
01/02/2037	179	2,065,157,045	1,532,219,916	979,173,885	464,218,225
01/03/2037	180	2,026,504,885	1,501,238,861	957,171,223	452,050,557
01/04/2037	181	1,988,179,065	1,470,348,959	935,092,011	439,752,525
01/05/2037	182	1,950,340,647	1,439,998,217	913,535,965	427,854,129
01/06/2037	183	1,912,557,514	1,409,706,705	892,044,570	416,019,082
01/07/2037	184	1,875,195,940	1,379,899,559	871,033,847	404,555,223
01/08/2037	185	1,837,521,984	1,349,883,051	849,919,499	393,076,603
01/09/2037	186	1,800,703,198	1,320,591,555	829,362,238	381,944,515
01/10/2037	187	1,764,033,018	1,291,575,059	809,142,771	371,105,390
01/11/2037	188	1,727,433,102	1,262,632,479	788,999,192	360,334,032
01/12/2037	189	1,691,416,997	1,234,277,949	769,382,563	349,934,810
01/01/2038	190	1,655,066,734	1,205,703,630	749,659,468	339,520,074
01/02/2038	191	1,620,013,224	1,178,165,761	730,674,502	329,520,166
01/03/2038	192	1,585,299,005	1,151,153,260	712,281,753	319,996,240
01/04/2038	193	1,551,006,917	1,124,342,105	693,922,930	310,428,020
01/05/2038	194	1,515,983,342	1,097,149,298	675,473,414	300,935,915
01/06/2038	195	1,482,154,762	1,070,847,514	657,603,713	291,733,725
01/07/2038	196	1,449,057,835	1,045,216,746	640,284,149	282,885,843
01/08/2038	197	1,416,394,247	1,019,923,439	623,200,878	274,172,025
01/09/2038	198	1,383,720,232	994,705,430	606,246,251	265,583,303
01/10/2038	199	1,351,899,221	970,235,310	589,876,942	257,352,983
01/11/2038	200	1,320,488,125	946,084,739	573,731,208	249,248,687
01/12/2038	201	1,289,182,178	922,139,001	557,833,504	241,348,767
01/01/2039	202	1,258,001,353	898,309,484	542,036,188	233,520,704
01/02/2039	203	1,227,407,467	874,976,556	526,614,493	225,915,763
01/03/2039	204	1,196,959,408	851,963,916	511,586,067	218,628,838
01/04/2039	205	1,166,845,590	829,121,061	496,603,237	211,326,960
01/05/2039	206	1,136,494,063	806,228,766	481,703,338	204,146,105
01/06/2039	207	1,107,089,601	784,037,199	467,253,032	197,183,327
01/07/2039	208	1,077,352,386	761,725,045	452,838,624	190,317,011
01/08/2039	209	1,048,699,682	740,209,019	438,928,411	183,689,553
01/09/2039	210	1,019,706,096	718,523,590	424,985,824	177,101,332
01/10/2039	211	992,406,112	698,139,171	411,912,704	170,949,822
01/11/2039	212	966,083,308	678,468,882	399,288,872	165,008,871
01/12/2039	213	940,388,996	659,340,046	387,076,223	159,306,195
01/01/2040	214	916,407,590	641,436,061	375,607,716	153,931,427
01/02/2040	215	893,062,540	624,035,572	364,489,123	148,742,125
01/03/2040	216	869,917,535	606,898,271	353,636,080	143,741,286
01/04/2040	217	847,549,834	590,290,559	343,084,105	138,861,603
01/05/2040	218	825,595,894	574,056,553	332,827,503	134,158,090
01/06/2040	219	804,007,463	558,097,418	322,751,771	129,545,674
01/07/2040	220	783,107,709	542,697,716	313,073,553	125,145,934
01/08/2040	221	762,660,448	527,631,235	303,607,837	120,848,137
01/09/2040	222	742,625,851	512,899,311	294,380,263	116,678,891
01/10/2040	223	722,937,602	498,481,938	285,401,182	112,656,292
01/11/2040	224	703,586,195	484,315,871	276,585,326	108,713,991
01/12/2040	225	684,537,825	470,430,426	267,994,329	104,905,436
01/01/2041	226	665,792,720	456,772,314	259,551,813	101,170,309
01/02/2041	227	647,051,297	443,161,703	251,177,428	97,491,384
01/03/2041	228	628,381,264	429,715,343	242,996,693	93,955,239
01/04/2041	229	610,244,548	416,604,849	234,983,797	90,472,205
01/05/2041	230	592,245,284	403,653,371	227,118,205	87,085,388
01/06/2041	231	574,652,407	390,998,401	219,438,304	83,784,253
01/07/2041	232	557,410,645	378,644,428	211,981,906	80,605,530
01/08/2041	233	540,741,293	366,698,072	204,771,703	77,534,075
01/09/2041	234	524,444,754	355,043,540	197,759,350	74,561,787
01/10/2041	235	508,217,757	343,493,296	190,854,956	71,663,631
01/11/2041	236	492,480,695	332,292,409	184,161,859	68,857,568
01/12/2041	237	476,880,512	321,238,319	177,597,309	66,130,903
01/01/2042	238	461,702,679	310,486,658	171,216,680	63,484,947
01/02/2042	239	446,777,383	299,940,084	164,980,164	60,913,428
01/03/2042	240	432,084,233	289,631,551	158,944,026	58,460,231
01/04/2042	241	417,228,881	279,199,472	152,829,441	55,973,178
01/05/2042	242	402,663,497	269,010,388	146,889,668	53,577,232
01/06/2042	243	388,501,637	259,108,955	141,123,297	51,255,958

01/07/2042	244	374,551,117	249,394,704	135,498,125	49,011,164
01/08/2042	245	360,562,867	239,673,439	129,885,317	46,781,959
01/09/2042	246	346,908,993	230,206,322	124,437,561	44,629,956
01/10/2042	247	333,244,955	220,775,985	119,046,284	42,521,335
01/11/2042	248	319,917,952	211,587,320	113,801,436	40,475,797
01/12/2042	249	306,742,204	202,540,147	108,667,329	38,491,315
01/01/2043	250	293,653,173	193,568,669	103,589,808	36,537,380
01/02/2043	251	280,646,073	184,680,957	98,582,125	34,623,835
01/03/2043	252	267,961,601	176,063,703	93,766,349	32,806,433
01/04/2043	253	255,454,025	167,560,944	89,011,079	31,010,780
01/05/2043	254	243,094,400	159,192,119	84,357,286	29,268,961
01/06/2043	255	230,932,791	150,971,507	79,797,653	27,569,662
01/07/2043	256	218,998,767	142,934,681	75,363,752	25,931,039
01/08/2043	257	207,303,867	135,072,249	71,037,083	24,338,799
01/09/2043	258	195,865,744	127,403,099	66,833,326	22,801,516
01/10/2043	259	184,334,466	119,705,640	62,640,824	21,283,556
01/11/2043	260	173,407,924	112,419,017	58,678,192	19,852,723
01/12/2043	261	162,729,778	105,323,295	54,839,204	18,477,814
01/01/2044	262	152,239,716	98,366,711	51,086,830	17,140,560
01/02/2044	263	141,885,239	91,520,879	47,410,559	15,839,729
01/03/2044	264	131,679,730	84,803,198	43,826,074	14,584,139
01/04/2044	265	121,639,157	78,204,093	40,312,888	13,358,225
01/05/2044	266	111,782,048	71,748,811	36,894,268	12,175,304
01/06/2044	267	102,124,878	65,439,048	33,564,120	11,029,423
01/07/2044	268	92,773,338	59,349,240	30,365,695	9,937,493
01/08/2044	269	83,776,158	53,502,639	27,304,696	8,897,902
01/09/2044	270	75,151,917	47,913,468	24,390,115	7,914,450
01/10/2044	271	66,947,891	42,612,891	21,638,493	6,992,782
01/11/2044	272	59,316,435	37,691,370	19,090,707	6,143,298
01/12/2044	273	52,444,631	33,270,128	16,809,869	5,387,161
01/01/2045	274	47,361,594	29,994,563	15,116,335	4,823,905
01/02/2045	275	42,503,237	26,872,063	13,508,249	4,292,477
01/03/2045	276	37,913,400	23,933,480	12,003,421	3,799,697
01/04/2045	277	33,590,890	21,168,857	10,589,871	3,338,037
01/05/2045	278	29,437,812	18,521,152	9,242,533	2,901,400
01/06/2045	279	25,728,227	16,159,767	8,043,632	2,514,348
01/07/2045	280	22,529,171	14,127,230	7,014,616	2,183,701
01/08/2045	281	19,705,700	12,335,775	6,109,525	1,893,884
01/09/2045	282	17,239,954	10,773,913	5,322,413	1,642,900
01/10/2045	283	15,034,246	9,380,059	4,622,431	1,420,984
01/11/2045	284	13,109,568	8,165,355	4,013,599	1,228,597
01/12/2045	285	11,392,806	7,084,414	3,473,703	1,058,971
01/01/2046	286	9,841,099	6,109,134	2,987,875	907,006
01/02/2046	287	8,509,202	5,273,363	2,572,554	777,623
01/03/2046	288	7,305,810	4,520,654	2,200,287	662,550
01/04/2046	289	6,231,253	3,849,206	1,868,716	560,324
01/05/2046	290	5,290,659	3,262,812	1,580,134	471,852
01/06/2046	291	4,457,714	2,744,462	1,325,724	394,205
01/07/2046	292	3,757,119	2,309,333	1,112,788	329,532
01/08/2046	293	3,179,142	1,950,762	937,614	276,481
01/09/2046	294	2,829,282	1,733,139	830,897	243,975
01/10/2046	295	2,595,117	1,587,087	759,005	221,952
01/11/2046	296	2,458,081	1,500,731	715,880	208,455
01/12/2046	297	2,340,957	1,426,877	678,976	196,898
01/01/2047	298	2,229,689	1,356,751	643,964	185,954
01/02/2047	299	2,123,989	1,290,241	610,839	175,641
01/03/2047	300	2,019,756	1,225,044	578,640	165,746
01/04/2047	301	1,922,608	1,164,143	548,475	156,440
01/05/2047	302	1,827,880	1,104,968	519,315	147,516
01/06/2047	303	1,736,174	1,047,751	491,171	138,930
01/07/2047	304	1,653,659	996,316	465,910	131,245
01/08/2047	305	1,571,521	945,224	440,893	123,672
01/09/2047	306	1,491,761	895,728	416,744	116,403
01/10/2047	307	1,412,075	846,489	392,865	109,283
01/11/2047	308	1,333,531	798,049	369,442	102,332
01/12/2047	309	1,257,016	751,024	346,817	95,672
01/01/2048	310	1,183,217	705,732	325,073	89,293
01/02/2048	311	1,111,300	661,713	304,022	83,157

01/03/2048	312	1,041,211	618,996	283,718	77,296
01/04/2048	313	973,969	578,038	264,272	71,693
01/05/2048	314	907,858	537,918	245,324	66,280
01/06/2048	315	846,673	500,814	227,821	61,291
01/07/2048	316	792,147	467,793	212,276	56,875
01/08/2048	317	741,645	437,226	197,901	52,798
01/09/2048	318	692,826	407,753	184,091	48,906
01/10/2048	319	648,167	380,843	171,519	45,379
01/11/2048	320	604,264	354,445	159,224	41,948
01/12/2048	321	565,704	331,282	148,452	38,950
01/01/2049	322	528,777	309,132	138,175	36,100
01/02/2049	323	491,799	287,027	127,968	33,291
01/03/2049	324	456,188	265,835	118,247	30,645
01/04/2049	325	422,692	245,898	109,101	28,155
01/05/2049	326	389,327	226,116	100,077	25,720
01/06/2049	327	357,715	207,405	91,562	23,432
01/07/2049	328	326,939	189,249	83,341	21,241
01/08/2049	329	298,292	172,374	75,717	19,216
01/09/2049	330	272,787	157,368	68,950	17,424
01/10/2049	331	248,043	142,859	62,438	15,714
01/11/2049	332	223,878	128,722	56,117	14,063
01/12/2049	333	206,150	118,335	51,461	12,844
01/01/2050	334	195,556	112,063	48,610	12,081
01/02/2050	335	186,613	106,757	46,190	11,431
01/03/2050	336	178,559	101,993	44,028	10,854
01/04/2050	337	54,989	0	0	0
01/05/2050	338	47,570	27,081	11,632	2,844
01/06/2050	339	41,436	23,549	10,089	2,456
01/07/2050	340	35,292	20,025	8,558	2,075
01/08/2050	341	29,438	16,675	7,108	1,716
01/09/2050	342	25,121	14,206	6,040	1,452
01/10/2050	343	21,645	12,220	5,183	1,241
01/11/2050	344	18,163	10,236	4,331	1,032
01/12/2050	345	14,673	8,256	3,484	827
01/01/2051	346	11,906	6,687	2,815	666
01/02/2051	347	9,130	5,120	2,150	506
01/03/2051	348	7,116	3,984	1,669	391
01/04/2051	349	5,099	2,850	1,191	278
01/05/2051	350	3,077	1,717	716	166
01/06/2051	351	2,310	1,287	535	124
01/07/2051	352	1,541	857	355	82
01/08/2051	353	771	428	177	41
01/09/2051	354	0	0	0	0
01/10/2051	355	0	0	0	0
		1,425,511,740,201	1,270,290,943,187	1,084,215,486,735	860,932,998,609



Amortisation profiles (all amounts in EUR)



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

HTT 2022

Resortline 1 Domestic Currency		[Please insert currency]		Reason for No Data in Worksheet 6		Value
<div> <div>CONTENT OF TAB 8</div> <div> 1. Additional information on the guarantee  2. Additional information on the assets  3. Additional information on the asset distribution </div> </div>				Not available for the Luxembourg Not relevant for the Asset and/or CE programme at the present time Not available at the current time Confidential		NED NED NED NED
<p>* Local Entity Identifier (LEI) codes: <a href="http://www.lei-lookup.com/lookup">http://www.lei-lookup.com/lookup</a></p> <p>** Dislocated: Annuity Maturity / Beneficiary Term to Maturity</p>						
Field Number	1. Additional information on the programme					
	Programme Description	Name	Local Entity Identifier (LEI)			
CE.1.1	Summary of institution					
CE.1.2	Service	BNP Paribas Fortis	NGCP3P4VWVWU2G1547			
CE.1.3	Asset manager					
CE.1.4	Self-financing					
CE.1.5	Self-secured					
CE.1.6	Back-up cash resource					
CE.1.7	Recovery fund					
CE.1.8	Standby account bank					
CE.1.9	Account bank identifier					
CE.1.10	Trustee	Shifting BNP Paribas Fundwide Representation				
CE.1.11	Core Fund Monitor	David De Schacht & Lucret De Raemakers				
CE.1.12	where applicable - payment agent					
CE.1.13						
CE.1.14						
CE.1.15						
CE.1.16						
CE.1.17						
CE.1.18						
2. Asset distribution by the issuer						
	Guarantor (if applicable)	Asset Description	Local Entity Identifier (LEI)*	Type of Issue		
CE.2.1	Guarantor Asset	Guarantor Description	Guarantor Asset LEI	CE		
CE.2.2	Guarantee 1	How completed	How completed	How completed		
CE.2.3	Guarantee 2	How completed	How completed	How completed		
CE.2.4	Guarantee 3	How completed	How completed	How completed		
CE.2.5	Guarantee 4	How completed	How completed	How completed		
CE.2.6	Guarantee 5	How completed	How completed	How completed		
CE.2.7	Guarantee 6	How completed	How completed	How completed		
CE.2.8	Guarantee 7	How completed	How completed	How completed		
CE.2.9	Guarantee 8	How completed	How completed	How completed		
CE.2.10	Guarantee 9	How completed	How completed	How completed		
CE.2.11	Guarantee 10	How completed	How completed	How completed		
CE.2.12	Guarantee 11	How completed	How completed	How completed		
CE.2.13	Guarantee 12	How completed	How completed	How completed		
CE.2.14	Guarantee 13	How completed	How completed	How completed		
CE.2.15	Guarantee 14	How completed	How completed	How completed		
CE.2.16	Guarantee 15	How completed	How completed	How completed		
CE.2.17	Guarantee 16	How completed	How completed	How completed		
CE.2.18	Guarantee 17	How completed	How completed	How completed		
CE.2.19	Guarantee 18	How completed	How completed	How completed		
CE.2.20	Guarantee 19	How completed	How completed	How completed		
CE.2.21	Guarantee 20	How completed	How completed	How completed		
CE.2.22	Guarantee 21	How completed	How completed	How completed		
CE.2.23	Guarantee 22	How completed	How completed	How completed		
CE.2.24	Guarantee 23	How completed	How completed	How completed		
CE.2.25	Guarantee 24	How completed	How completed	How completed		
CE.2.26	Guarantee 25	How completed	How completed	How completed		
CE.2.1						
CE.2.2						
CE.2.3						
CE.2.4						
CE.2.5						
CE.2.6						
CE.2.7						
CE.2.8						
CE.2.9						
CE.2.10						
CE.2.11						
CE.2.12						
CE.2.13						
CE.2.14						
CE.2.15						
CE.2.16						
CE.2.17						
CE.2.18						
CE.2.19						
CE.2.20						
CE.2.21						
CE.2.22						
CE.2.23						
CE.2.24						
CE.2.25						