



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY**

WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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



5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency		[Please insert currency]			
CONTENT OF TAB A					
1. Basic Facts					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/10/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mn)			
G.3.1.2	Outstanding Covered Bonds	15,270.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,152.1			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,118.5			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal	Actual	Minimum Committed	Purpose
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	5.0%	32.8%	5.0%	ND1
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	126.3%	0.0%	0.0%
OG.3.2.3		0.0%	39.9%	0.0%	0.0%
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	% Cover Pool		
G.3.3.2	Public Sector	15,270.0	99.4%		
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	15,361.5	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					
G.3.4.1	Weighted Average Life (in years)	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
		7.7	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	327.9	ND1	2.15%	
G.3.4.3	1 - 2 Y	513.4	ND1	3.36%	
G.3.4.4	2 - 3 Y	653.6	ND1	4.28%	
G.3.4.5	3 - 4 Y	1,012.7	ND1	6.63%	
G.3.4.6	4 - 5 Y	945.3	ND1	6.19%	
G.3.4.7	5 - 10 Y	7,845.4	ND1	51.38%	
G.3.4.8	10+ Y	3,971.6	ND1	26.01%	
G.3.4.9	Total	15,270.0	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					
G.3.5.1	Weighted Average Life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		5.4	6.4		
	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	2,500.0	2,500.0	21.7%	21.7%
G.3.5.7	5 - 10 Y	6,500.0	9,000.0	56.5%	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	15,270.0	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	15,270.0	0.0	100.0%	0.0%
OG.3.6.1	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.2	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.3	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.4	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.5	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.6	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.7	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.8	a/w [If relevant, please specify]	0.0	0.0		
OG.3.6.9	a/w [If relevant, please specify]	0.0	0.0		
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.2	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.3	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.4	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.5	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.6	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.7	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.8	a/w [If relevant, please specify]	0.0	0.0		
OG.3.7.9	a/w [If relevant, please specify]	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal [before hedging] (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	91.5	100.0%		
G.3.10.16					
OG.3.10.1	a/w [If relevant, please specify]		0.0%		
OG.3.10.2	a/w [If relevant, please specify]		0.0%		
OG.3.10.3	a/w [If relevant, please specify]		0.0%		
OG.3.10.4	a/w [If relevant, please specify]		0.0%		
OG.3.10.5	a/w [If relevant, please specify]		0.0%		
OG.3.10.6	a/w [If relevant, please specify]		0.0%		
OG.3.10.7	a/w [If relevant, please specify]		0.0%		

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.5	0.60%	0.80%
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%
G.3.11.3	Other	0.0	0.00%	0.00%
G.3.11.4	Total	91.5	0.60%	0.80%
OG.3.11.1	a/w [If relevant, please specify]			
OG.3.11.2	a/w [If relevant, please specify]			
OG.3.11.3	a/w [If relevant, please specify]			
OG.3.11.4	a/w [If relevant, please specify]			
OG.3.11.5	a/w [If relevant, please specify]			
OG.3.11.6	a/w [If relevant, please specify]			
OG.3.11.7	a/w [If relevant, please specify]			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issue/r/131/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy?	N		
	(Y/N)			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria			
G.3.14.4	link to the committed objective criteria			
4. References to Capital Requirements Regulation (CRR) 129(7)				
		Row	Row	
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	129 for Public Sector Assets
G.4.1.7	(iii) Currency risk - cover pool:	111		
G.4.1.8	(iii) Interest rate risk - covered bond:	163		
G.4.1.9	(iii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				
5. References to Capital Requirements Regulation (CRR) 129(1)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0		
OG.5.1.1				
OG.5.1.2				
OG.5.1.3				
OG.5.1.4				
OG.5.1.5				
OG.5.1.6				
6. Other relevant information				
1. Optional information e.g. Rating triggers				
OG.6.1.1	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	Service			
OG.6.1.7	Interest Rate Swap Provider			
OG.6.1.8	Covered Bond Swap Provider			
OG.6.1.9	Paying Agent			

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/10/2022

Cut-off Date: 31/10/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

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	15,270.0		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	15,270.0		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 [If relevant, please specify]			0.0%
OM.7.1.4	a/w [If relevant, please specify]			0.0%
OM.7.1.5	a/w [If relevant, please specify]			0.0%
OM.7.1.6	a/w [If relevant, please specify]			0.0%
OM.7.1.7	a/w [If relevant, please specify]			0.0%
OM.7.1.8	a/w [If relevant, please specify]			0.0%
OM.7.1.9	a/w [If relevant, please specify]			0.0%
OM.7.1.10	a/w [If relevant, please specify]			0.0%
OM.7.1.11	a/w [If relevant, please specify]			0.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	227,943.0	0	227,943.00
OM.7.2.1	Number of borrowers	106,522.0	0	106,522.00
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.44%	0.00%	0.44%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.88%	0.00%	15.9%	
M.7.5.2	Vlaams-Brabant	14.60%	0.00%	14.6%	
M.7.5.3	Oost-Vlaanderen	15.41%	0.00%	15.4%	
M.7.5.4	Brussels	8.38%	0.00%	8.4%	
M.7.5.5	West-Vlaanderen	10.85%	0.00%	10.9%	
M.7.5.6	Limburg	8.05%	0.00%	8.0%	
M.7.5.7	Liège	7.36%	0.00%	7.4%	
M.7.5.8	Hainaut	6.93%	0.00%	6.9%	
M.7.5.9	Brabant Wallon	5.21%	0.00%	5.2%	
M.7.5.10	Namur	4.28%	0.00%	4.3%	
M.7.5.11	Luxembourg	2.80%	0.00%	2.8%	
M.7.5.12	Other	0.26%	0.00%	0.3%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.02%	0.00%	84.0%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	15.98%	0.00%	16.0%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.74%	0.00%	4.7%	
M.7.7.2	Amortising	95.26%	0.00%	95.3%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	3.81%	0.00%	3.8%	
M.7.8.2	≥ 12 - ≤ 24 months	11.17%	0.00%	11.2%	
M.7.8.3	≥ 24 - ≤ 36 months	25.28%	0.00%	25.3%	
M.7.8.4	≥ 36 - ≤ 60 months	18.93%	0.00%	18.9%	
M.7.8.5	≥ 60 months	40.81%	0.00%	40.8%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.08%	0.0%	0.08%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.0			
By buckets (mn):					
M.7A.10.2	≤100K	7,179.6	179,700.0	47.0%	78.8%
M.7A.10.3	>100K and ≤200K	5,314.8	38,921.0	34.8%	17.1%
M.7A.10.4	>200K and ≤300K	1,608.6	6,721.0	10.5%	2.9%
M.7A.10.5	>300K and ≤400K	539.9	1,578.0	3.5%	0.7%
M.7A.10.6	>400K	627.1	1,023.0	4.1%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	15,270.0	227,943	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	59.5%			
By LTV buckets (mn):					
M.7A.11.2	>0 - ≤40 %	4,270.9	97,520.0	28.0%	42.8%
M.7A.11.3	>40 - ≤50 %	1,628.3	25,824.0	10.7%	11.3%
M.7A.11.4	>50 - ≤60 %	1,848.0	26,099.0	12.1%	11.4%
M.7A.11.5	>60 - ≤70 %	2,021.5	25,394.0	13.2%	11.1%
M.7A.11.6	>70 - ≤80 %	2,222.0	24,369.0	14.6%	10.7%
M.7A.11.7	>80 - ≤90 %	2,049.8	18,663.0	13.4%	8.2%
M.7A.11.8	>90 - ≤100 %	756.1	5,811.0	5.0%	2.5%
M.7A.11.9	>100%	473.5	4,263.0	3.1%	1.9%
M.7A.11.10	Total	15,270.0	227,943	100.0%	100.0%
OM.7A.11.1	a/w >100 - ≤110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - ≤120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - ≤130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - ≤140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - ≤150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.7%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,484.7	119,045.0	35.9%	52.2%
M.7A.12.3	>40 - <=50 %	1,848.7	25,833.0	12.1%	11.3%
M.7A.12.4	>50 - <=60 %	1,923.8	24,132.0	12.6%	10.6%
M.7A.12.5	>60 - <=70 %	1,964.6	21,936.0	12.9%	9.6%
M.7A.12.6	>70 - <=80 %	1,738.6	17,215.0	11.4%	7.6%
M.7A.12.7	>80 - <=90 %	1,498.9	11,924.0	9.8%	5.2%
M.7A.12.8	>90 - <=100 %	369.6	2,652.0	2.4%	1.2%
M.7A.12.9	>100%	441.0	5,206.0	2.9%	2.3%
M.7A.12.10	Total	15,270.0	227,943	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [If relevant, please specify]				
OM.7A.13.6	a/w [If relevant, please specify]				
OM.7A.13.7	a/w [If relevant, please specify]				
OM.7A.13.8	a/w [If relevant, please specify]				
OM.7A.13.9	a/w [If relevant, please specify]				
OM.7A.13.10	a/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
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 / Bulding under construction		[For completion]		
M.7B.24.13	Other		[For completion]		
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/10/2022

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

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

Asset Based Solutions (cover pool and management)

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

Website

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

Remark

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

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



BNP PARIBAS Retained Covered Bonds FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2023	3.32	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2023	6.33	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.55	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.56	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.11	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR): 11,500,000,000
Current Weighted Average 0.31 %
Weighted Average Rema 5.40

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrievens and Cover Assets

Outstanding Mortgage Pandbrievens	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,270,009,658 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	637,431,207 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.12%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,202,692,891 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrievens Issued (V) / (I)	106.11% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,221,836 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	637,431,207 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,202,692,891
Ratio Value All Cover Assets / Mortgage Pandbrievens Issued [V+VI+VII+VIIbis]/I	112.46% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,968,505,706 (VIII)
Total Interest Proceeds Residential Mortgage Loans	1,968,505,706
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,932,345,934 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,202,692,891
Total Principal Proceeds Public Finance Exposures	92,221,836
Total Principal Proceeds Financial Institution Exposures	637,431,207
Impact Derivatives	0
Interest Requirement Covered Bonds	214,900,000 (X)
Costs, Fees and expenses Covered Bonds	84,615,955 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,101,335,686
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,439,959,060 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,744,503 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,398,214,556
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	79,014,434 (XV)
Interest Payable on Mortgage Pandbrievens next 3 months	150,000 (XVI)
Excess Coverage Interest Mortgage Pandbrievens by Liquid Bonds (XV)-(XVI)	78,864,434 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/10/2022

(All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,270,009,658
Principal Redemptions between Cut-off Date and Maturity	15,270,009,658
Interest Payments between Cut-off Date and Maturity Date	1,968,505,706
Number of borrowers	106,522
Number of loans	227,943
Average Outstanding Balance per borrower	143,351
Average Outstanding Balance per loan	66,990
Weighted average Current Loan to Current Value	51.71%
Weighted average Current Loan to Original Value	59.53%
Weighted average seasoning (in Years)	4.20
Weighted average remaining maturity (in years, at 0% CPR)	14.70
Weighted average initial maturity (in years, at 0% CPR)	18.90
Percentage of Fixed Rate Loans	84.02%
Percentage of Variable Rate Loans	15.98%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.58%
Weighted Remaining average life (in years, at 0% CPR)	7.66
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.63

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 637,431,207

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 0 22/10/2027
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

43,870,621 EUR



Stratification Tables

Portfolio Cut-off Date 31/10/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,424,487,120.25	15.88 %	35,064	15.38 %
Oost-Vlaanderen	2,353,053,245.84	15.41 %	36,863	16.17 %
Vlaams-Brabant	2,229,976,114.90	14.60 %	31,541	13.84 %
West-Vlaanderen	1,657,270,005.37	10.85 %	28,066	12.31 %
Brussels	1,279,121,999.28	8.38 %	12,554	5.51 %
Limburg	1,229,027,606.42	8.05 %	21,266	9.33 %
Liège	1,123,726,050.69	7.36 %	17,705	7.77 %
Hainaut	1,058,002,965.66	6.93 %	17,499	7.68 %
Brabant Wallon	795,041,653.51	5.21 %	9,759	4.28 %
Namur	653,239,594.99	4.28 %	10,524	4.62 %
Luxembourg	427,270,656.72	2.80 %	6,397	2.81 %
Other	39,792,644.31	0.26 %	705	0.31 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	581,775,683.15	3.81 %	5,231	2.29 %
>1 and <=2	1,705,243,324.19	11.17 %	16,698	7.33 %
>2 and <=3	3,860,990,771.52	25.28 %	43,031	18.88 %
>3 and <=4	2,879,254,694.69	18.86 %	38,534	16.91 %
>4 and <=5	1,854,465,904.87	12.14 %	27,035	11.86 %
>5 and <=6	1,337,980,282.39	8.76 %	21,958	9.63 %
>6 and <=7	1,335,446,889.19	8.75 %	27,643	12.13 %
>7 and <=8	817,627,757.72	5.35 %	18,868	8.28 %
>8 and <=9	99,741,660.08	0.65 %	2,764	1.21 %
>9 and <=10	76,412,155.64	0.50 %	2,312	1.01 %
>10 and <=11	52,527,670.24	0.34 %	2,176	0.95 %
>11 and <=12	169,236,487.45	1.11 %	5,451	2.39 %
>12 and <=13	261,079,648.46	1.71 %	6,442	2.83 %
>13 and <=14	98,153,968.92	0.64 %	2,913	1.28 %
>14 and <=15	16,638,800.52	0.11 %	478	0.21 %
>15 and <=16	13,244,513.56	0.09 %	362	0.16 %
>16 and <=17	27,279,855.47	0.18 %	988	0.43 %
>17 and <=18	55,056,601.56	0.36 %	2,506	1.10 %
>18 and <=19	18,955,404.97	0.12 %	1,724	0.76 %
>19 and <=20	5,882,259.24	0.04 %	571	0.25 %
>20 and <=21	919,411.32	0.01 %	63	0.03 %
>21 and <=22	403,940.76	0.00 %	30	0.01 %
>22 and <=23	539,668.02	0.00 %	46	0.02 %
>23 and <=24	779,945.22	0.01 %	84	0.04 %
>24 and <=25	99,194.75	0.00 %	15	0.01 %
>29 and <=30	43,983.92	0.00 %	5	0.00 %
>32 and <=33	49,876.17	0.00 %	4	0.00 %
>25 and <=26	141,784.11	0.00 %	8	0.00 %
>26 and <=27	37,519.84	0.00 %	3	0.00 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	784,093.22	0.01 %	1,147	0.50 %
<=1	121,697,601.22	0.80 %	5,044	2.21 %
>1 and <=2	157,589,267.79	1.03 %	5,175	2.27 %
>2 and <=3	254,242,179.95	1.66 %	9,396	4.12 %
>3 and <=4	292,745,386.36	1.92 %	10,381	4.55 %
>4 and <=5	291,968,449.06	1.91 %	8,396	3.68 %
>5 and <=6	374,620,420.91	2.45 %	10,722	4.70 %
>6 and <=7	507,331,164.19	3.32 %	12,723	5.58 %
>7 and <=8	532,038,179.98	3.48 %	12,040	5.28 %
>8 and <=9	496,938,662.43	3.25 %	10,338	4.54 %
>9 and <=10	528,591,809.71	3.46 %	9,544	4.19 %
>10 and <=11	619,451,265.13	4.06 %	10,277	4.51 %
>11 and <=12	713,092,209.80	4.67 %	11,006	4.83 %
>12 and <=13	814,917,969.58	5.34 %	11,808	5.18 %
>13 and <=14	683,284,556.17	4.47 %	9,502	4.17 %
>14 and <=15	690,700,881.98	4.52 %	8,792	3.86 %
>15 and <=16	872,506,864.22	5.71 %	10,622	4.66 %
>16 and <=17	995,728,424.29	6.52 %	11,604	5.09 %
>17 and <=18	1,392,495,446.91	9.12 %	15,415	6.76 %
>18 and <=19	859,858,324.87	5.63 %	8,965	3.93 %
>19 and <=20	638,731,354.13	4.18 %	6,656	2.92 %
>20 and <=21	523,437,674.80	3.43 %	5,274	2.31 %
>21 and <=22	747,046,539.36	4.89 %	6,868	3.01 %
>22 and <=23	1,352,575,668.74	8.86 %	10,715	4.70 %
>23 and <=24	604,191,232.68	3.96 %	4,098	1.80 %
>24 and <=25	175,934,931.61	1.15 %	1,198	0.53 %
>25 and <=26	10,461,786.68	0.07 %	102	0.04 %
>26 and <=27	6,397,221.53	0.04 %	51	0.02 %
>27 and <=28	6,774,848.08	0.04 %	51	0.02 %
>28 and <=29	2,924,746.73	0.02 %	24	0.01 %
>29 and <=30	950,495.83	0.01 %	9	0.00 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	750,367.25	0.00 %	14	0.01 %
>1 and <=2	25,001,549.50	0.16 %	197	0.09 %
>2 and <=3	31,107,898.53	0.20 %	329	0.14 %
>3 and <=4	16,839,199.94	0.11 %	333	0.15 %
>4 and <=5	330,767,852.22	2.17 %	2,458	1.08 %
>5 and <=6	22,048,708.44	0.14 %	723	0.32 %
>6 and <=7	48,710,567.02	0.32 %	1,588	0.70 %
>7 and <=8	66,217,923.22	0.43 %	2,449	1.07 %
>8 and <=9	89,705,203.00	0.59 %	3,002	1.32 %
>9 and <=10	1,125,814,270.01	7.37 %	33,004	14.48 %
>10 and <=11	130,579,715.20	0.86 %	5,283	2.32 %
>11 and <=12	218,649,317.59	1.43 %	4,824	2.12 %
>12 and <=13	673,668,370.81	4.41 %	13,853	6.08 %
>13 and <=14	132,814,504.65	0.87 %	2,740	1.20 %
>14 and <=15	1,774,591,255.18	11.62 %	31,108	13.65 %
>15 and <=16	178,401,834.56	1.17 %	3,057	1.34 %
>16 and <=17	248,800,290.67	1.63 %	3,803	1.67 %
>17 and <=18	885,596,304.41	5.80 %	12,710	5.58 %
>18 and <=19	215,213,299.52	1.41 %	4,921	2.16 %
>19 and <=20	3,689,795,213.80	24.16 %	46,650	20.47 %
>20 and <=21	313,786,372.57	2.05 %	4,436	1.95 %
>21 and <=22	161,779,108.79	1.06 %	2,358	1.03 %
>22 and <=23	187,362,128.59	1.23 %	2,512	1.10 %
>23 and <=24	126,727,300.55	0.83 %	1,675	0.73 %
>24 and <=25	3,838,651,441.94	25.14 %	35,694	15.66 %
>25 and <=26	437,041,926.33	2.86 %	4,320	1.90 %
>26 and <=27	32,915,448.60	0.22 %	345	0.15 %
>27 and <=28	15,336,481.02	0.10 %	173	0.08 %
>28 and <=29	19,402,471.35	0.13 %	200	0.09 %
>29 and <=30	199,534,309.49	1.31 %	2,772	1.22 %
>30 and <=31	28,666,661.21	0.19 %	356	0.16 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	341,688.39	0.00 %	5	0.00 %
>35 and <=36	102,973.29	0.00 %	2	0.00 %
>36 and <=37	111,238.72	0.00 %	1	0.00 %
>39 and <=40	475,333.95	0.00 %	6	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,306,424.90	0.02 %	32	0.01 %
>40 and <=41	88,468.09	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<0	0.00	0.00 %	1	0.00 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	49,876.17	0.00 %	4	0.00 %
1992	1,762.35	0.00 %	1	0.00 %
1993	42,221.57	0.00 %	4	0.00 %
1996	37,519.84	0.00 %	3	0.00 %
1997	145,981.19	0.00 %	9	0.00 %
1998	119,782.70	0.00 %	18	0.01 %
1999	907,429.51	0.01 %	95	0.04 %
2000	517,040.86	0.00 %	40	0.02 %
2001	308,663.56	0.00 %	25	0.01 %
2002	1,540,324.48	0.01 %	104	0.05 %
2003	7,892,166.19	0.05 %	811	0.36 %
2004	22,414,776.38	0.15 %	1,790	0.79 %
2005	58,352,839.17	0.38 %	2,509	1.10 %
2006	19,475,194.80	0.13 %	706	0.31 %
2007	16,074,238.18	0.11 %	357	0.16 %
2008	17,722,679.38	0.12 %	615	0.27 %
2009	142,283,095.18	0.93 %	3,776	1.66 %
2010	251,050,119.35	1.64 %	6,492	2.85 %
2011	150,472,252.92	0.99 %	5,492	2.41 %
2012	43,236,860.32	0.28 %	1,388	0.61 %
2013	73,538,280.69	0.48 %	2,204	0.97 %
2014	192,048,365.71	1.26 %	4,955	2.17 %
2015	777,547,521.53	5.09 %	17,886	7.85 %
2016	1,635,872,534.86	10.71 %	32,296	14.17 %
2017	1,200,311,401.59	7.86 %	19,196	8.42 %
2018	1,991,393,758.58	13.04 %	28,651	12.57 %
2019	4,101,670,730.00	26.86 %	50,975	22.36 %
2020	2,586,090,816.03	16.94 %	28,677	12.58 %
2021	1,599,381,407.66	10.47 %	15,401	6.76 %
2022	379,510,017.19	2.49 %	3,463	1.52 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,241,347,079.87	14.68 %	47,016	44.14 %
>100 and <=200	4,972,754,167.40	32.57 %	34,028	31.94 %
>200 and <=300	4,035,502,593.91	26.43 %	16,650	15.63 %
>300 and <=400	1,793,412,751.21	11.74 %	5,280	4.96 %
>400	2,226,993,065.55	14.58 %	3,548	3.33 %
	15,270,009,657.94	100.00 %	106,522	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	48,429,663.71	0.32 %	1,264	0.55 %
0.5 - 1%	751,704,710.33	4.92 %	10,135	4.45 %
1 - 1.5%	4,936,690,870.31	32.33 %	60,574	26.57 %
1.5 - 2%	7,319,111,027.06	47.93 %	106,160	46.57 %
2 - 2.5%	1,329,443,060.05	8.71 %	26,207	11.50 %
2.5 - 3%	623,026,101.16	4.08 %	14,397	6.32 %
3 - 3.5%	163,302,516.02	1.07 %	4,798	2.10 %
3.5 - 4%	60,854,876.61	0.40 %	2,287	1.00 %
4 - 4.5%	22,943,080.16	0.15 %	1,121	0.49 %
4.5 - 5%	9,072,484.41	0.06 %	568	0.25 %
5 - 5.5%	4,217,305.97	0.03 %	282	0.12 %
5.5 - 6%	965,378.68	0.01 %	104	0.05 %
6 - 6.5%	135,623.24	0.00 %	31	0.01 %
6.5 - 7%	43,219.54	0.00 %	11	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	2,611.13	0.00 %	1	0.00 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,829,256,571.38	84.02 %	189,485	83.13 %
Variable	30,087,015.44	0.20 %	2,081	0.91 %
Variable With Cap	2,410,666,071.12	15.79 %	36,377	15.96 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	169,425,402.29	1.11 %	3,468	1.52 %
2023	925,836,309.26	6.06 %	17,808	7.81 %
2024	244,287,506.41	1.60 %	2,837	1.24 %
2025	112,923,822.63	0.74 %	1,611	0.71 %
2026	174,122,237.16	1.14 %	2,205	0.97 %
2027	162,074,132.66	1.06 %	1,882	0.83 %
2028	41,194,687.74	0.27 %	496	0.22 %
2029	90,743,421.49	0.59 %	848	0.37 %
2030	9,754,554.05	0.06 %	106	0.05 %
2031	65,238,702.67	0.43 %	411	0.18 %
2032	16,868,294.68	0.11 %	116	0.05 %
2033	76,254,488.20	0.50 %	1,016	0.45 %
2034	254,504,436.46	1.67 %	2,735	1.20 %
2035	23,215,851.26	0.15 %	205	0.09 %
2036	15,747,956.93	0.10 %	98	0.04 %
2037	1,128,064.71	0.01 %	10	0.00 %
Fixed To Maturity	12,886,689,789.34	84.39 %	192,091	84.27 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,269,915,797.85	100.00 %	227,934	100.00 %
Twice A Year	93,860.09	0.00 %	9	0.00 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,413,659,038.29	94.39 %	219,828	96.44 %
Interest only	723,915,087.72	4.74 %	4,691	2.06 %
Linear	132,435,531.93	0.87 %	3,424	1.50 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,136,588,853.79	7.44 %	34,773	15.26 %
11-20%	1,237,375,132.08	8.10 %	29,706	13.03 %
21-30%	1,462,989,823.26	9.58 %	27,845	12.22 %
31-40%	1,647,791,127.08	10.79 %	26,721	11.72 %
41-50%	1,848,694,378.64	12.11 %	25,833	11.33 %
51-60%	1,923,819,017.45	12.60 %	24,132	10.59 %
61-70%	1,964,604,358.24	12.87 %	21,936	9.62 %
71-80%	1,738,617,602.03	11.39 %	17,215	7.55 %
81-90%	1,498,906,736.49	9.82 %	11,924	5.23 %
91-100%	369,597,487.84	2.42 %	2,652	1.16 %
101-110%	65,933,314.49	0.43 %	600	0.26 %
111-120%	47,614,562.60	0.31 %	450	0.20 %
>120%	327,477,263.95	2.14 %	4,156	1.82 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	945,165,662.49	6.19 %	24,876	10.91 %
11-20%	870,296,067.05	5.70 %	23,301	10.22 %
21-30%	1,089,482,186.19	7.13 %	24,024	10.54 %
31-40%	1,365,983,522.73	8.95 %	25,319	11.11 %
41-50%	1,628,266,331.53	10.66 %	25,824	11.33 %
51-60%	1,848,006,082.29	12.10 %	26,099	11.45 %
61-70%	2,021,504,746.89	13.24 %	25,394	11.14 %
71-80%	2,221,956,600.37	14.55 %	24,369	10.69 %
81-90%	2,049,781,647.74	13.42 %	18,663	8.19 %
91-100%	756,096,505.76	4.95 %	5,811	2.55 %
101-110%	76,658,048.73	0.50 %	810	0.36 %
111-120%	69,217,718.40	0.45 %	746	0.33 %
>120%	327,594,537.77	2.15 %	2,707	1.19 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	109,659,463.26	0.72 %	10,915	4.79 %
21-40%	382,285,476.04	2.50 %	15,831	6.95 %
41-60%	803,792,389.40	5.26 %	20,981	9.20 %
61-80%	1,686,375,178.07	11.04 %	29,715	13.04 %
81-100%	2,555,678,194.81	16.74 %	32,398	14.21 %
101-120%	759,868,327.17	4.98 %	14,893	6.53 %
121-140%	762,788,967.46	5.00 %	13,434	5.89 %
141-160%	824,381,381.58	5.40 %	12,889	5.65 %
161-180%	899,889,394.43	5.89 %	12,678	5.56 %
181-200%	1,058,274,739.43	6.93 %	11,946	5.24 %
201-300%	2,608,455,982.96	17.08 %	29,561	12.97 %
301-400%	1,132,314,709.87	7.42 %	10,580	4.64 %
401-500%	478,330,598.25	3.13 %	4,248	1.86 %
>500%	1,207,914,855.21	7.91 %	7,874	3.45 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	327,882,129.90	2.15 %	12,594	5.53 %
>1 and <=2	513,421,064.47	3.36 %	18,476	8.11 %
>2 and <=3	653,647,052.48	4.28 %	18,924	8.30 %
>3 and <=4	1,012,724,092.34	6.63 %	24,218	10.62 %
>4 and <=5	945,335,775.54	6.19 %	18,856	8.27 %
>5 and <=6	1,152,339,205.16	7.55 %	18,667	8.19 %
>6 and <=7	1,405,628,983.21	9.21 %	20,615	9.04 %
>7 and <=8	1,397,380,306.11	9.15 %	17,889	7.85 %
>8 and <=9	2,162,039,033.00	14.16 %	24,780	10.87 %
>9 and <=10	1,727,999,944.71	11.32 %	18,582	8.15 %
>10 and <=11	992,212,860.21	6.50 %	10,387	4.56 %
>11 and <=12	2,014,326,897.99	13.19 %	17,088	7.50 %
>12 and <=13	899,113,577.10	5.89 %	6,307	2.77 %
>13 and <=14	49,076,725.65	0.32 %	412	0.18 %
>14 and <=15	12,359,853.11	0.08 %	109	0.05 %
>15 and <=16	4,244,084.43	0.03 %	36	0.02 %
>16 and <=17	148,088.23	0.00 %	2	0.00 %
>17 and <=18	129,984.30	0.00 %	1	0.00 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
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Fixed To Maturity	12,886,689,789.34	84.39 %	192,091	84.27 %
>=0 and <=1	1,304,587,241.56	8.54 %	23,797	10.44 %
>1 and <=2	269,478,129.07	1.76 %	3,523	1.55 %
>2 and <=3	247,361,280.36	1.62 %	2,884	1.27 %
>3 and <=4	108,935,422.70	0.71 %	1,059	0.46 %
>4 and <=5	82,095,979.56	0.54 %	526	0.23 %
>5 and <=6	216,029,387.08	1.41 %	2,646	1.16 %
>7 and <=8	12,144,044.60	0.08 %	80	0.04 %
>6 and <=7	142,688,383.67	0.93 %	1,337	0.59 %
	15,270,009,657.94	100.00 %	227,943	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	37,152,600,921.92	80.80 %	104,322	79.55 %
Other/No data	8,828,625,608.05	19.20 %	26,814	20.45 %
	45,981,226,529.97	100.00 %	131,136	100.00 %

18. IFRS9 Norms

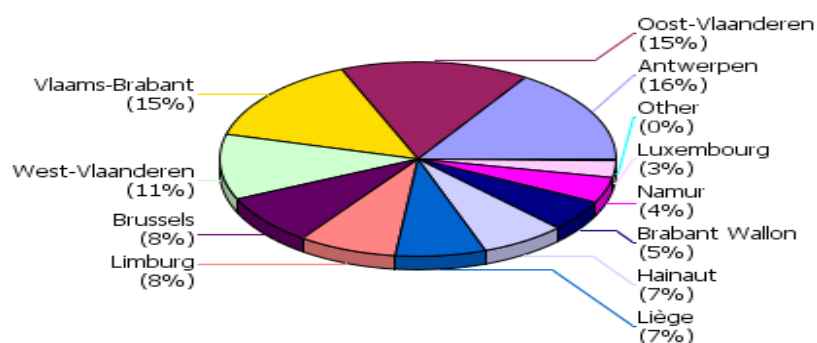
	In EUR	In %	In number of loans	In %
Phase 1	13,893,911,819.02	90.99 %	209,629	91.97 %
Phase 2	1,364,555,623.45	8.94 %	17,091	7.50 %
Phase 3	11,542,215.47	0.08 %	151	0.07 %
Other/No data	0.00	0.00 %	1,072	0.47 %
	15,270,009,657.94	100.00 %	227,943	100.00 %



Stratification Tables

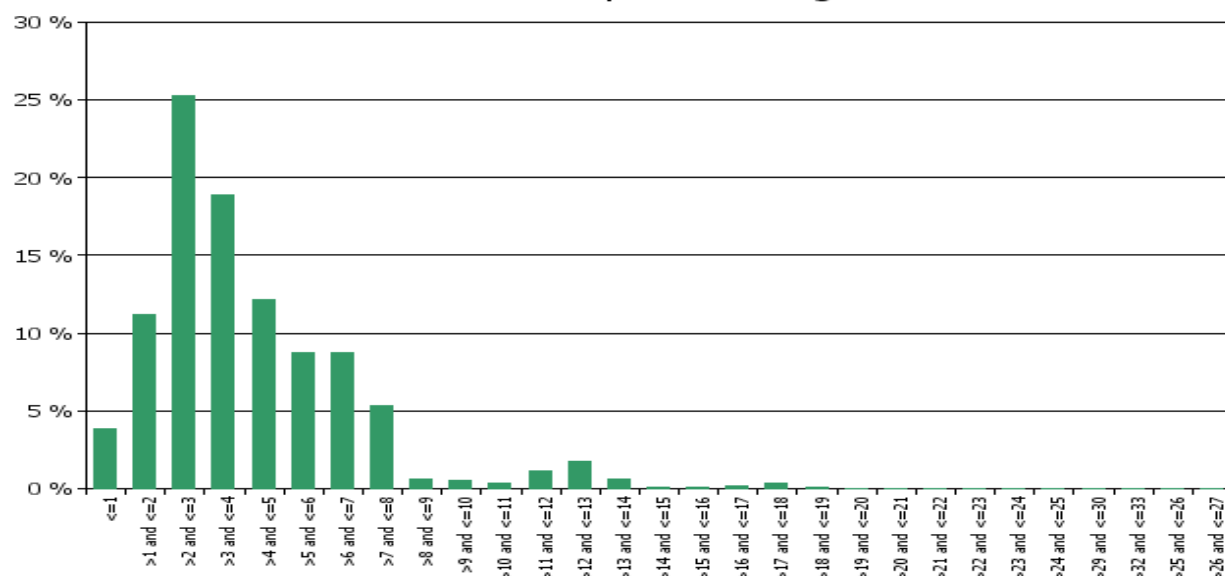
Portfolio Cut-off Date 31/10/2022

1. Geographic distribution



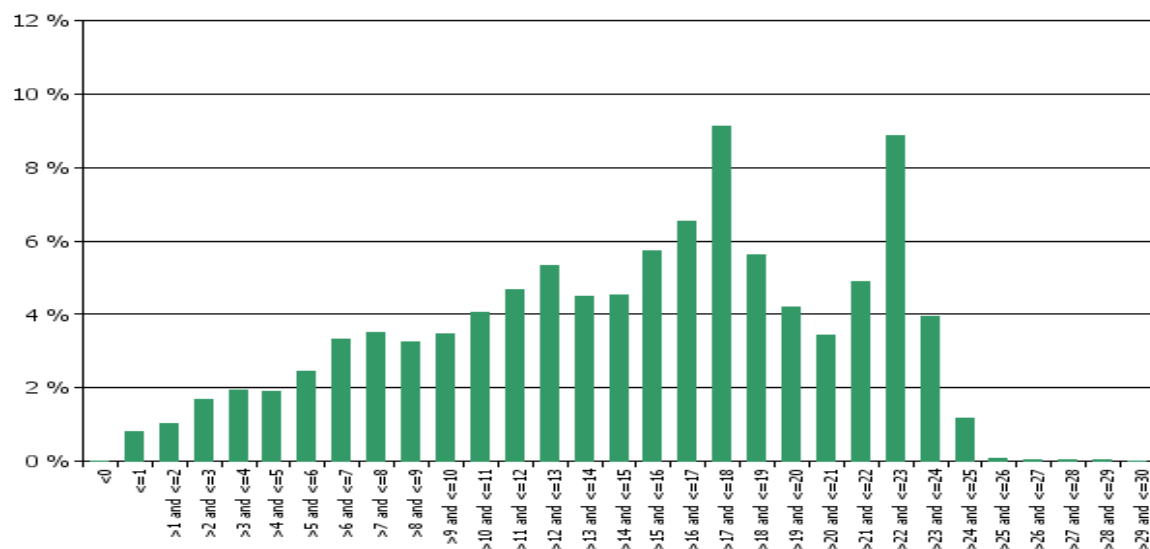
2. Seasoning

Distribution per Seasoning



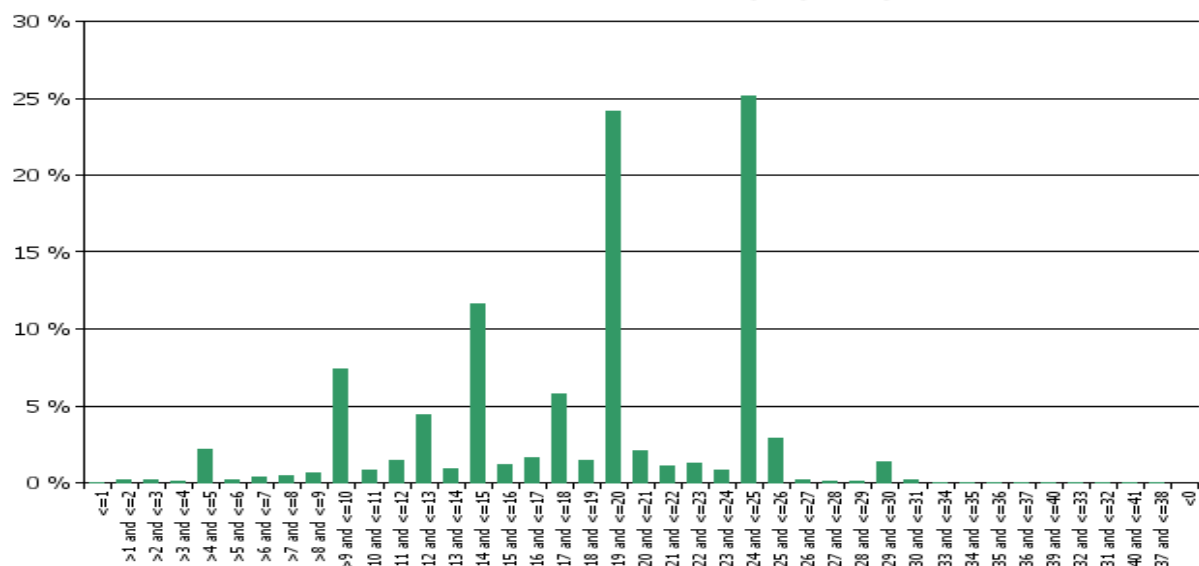
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



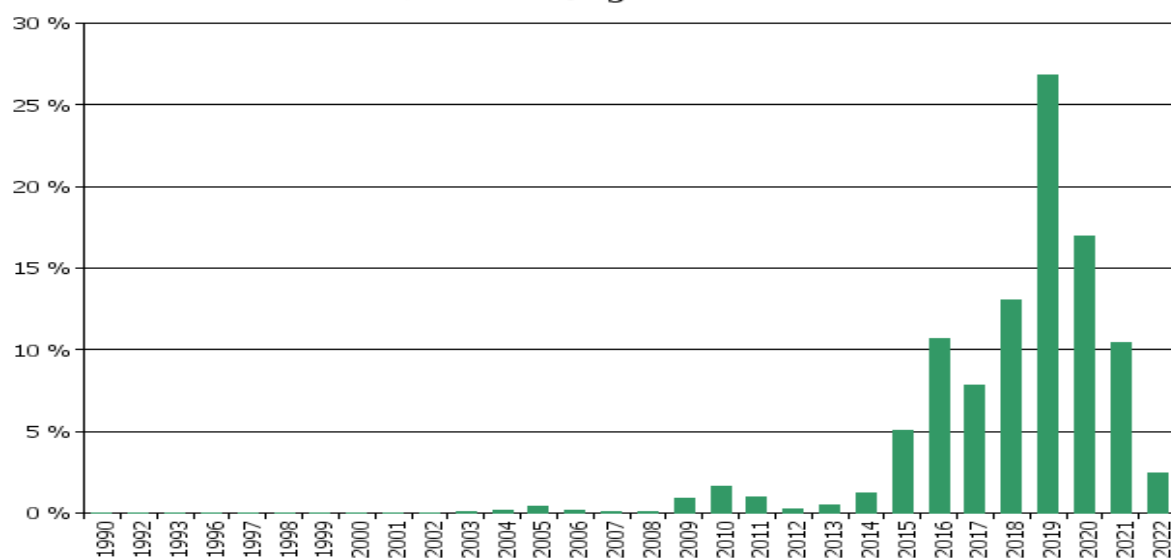
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

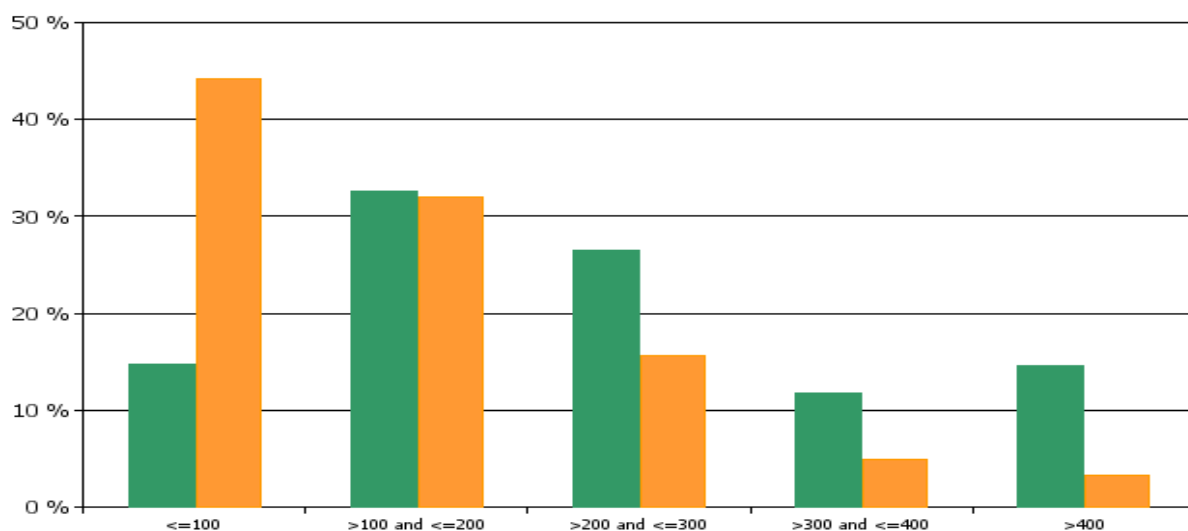
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

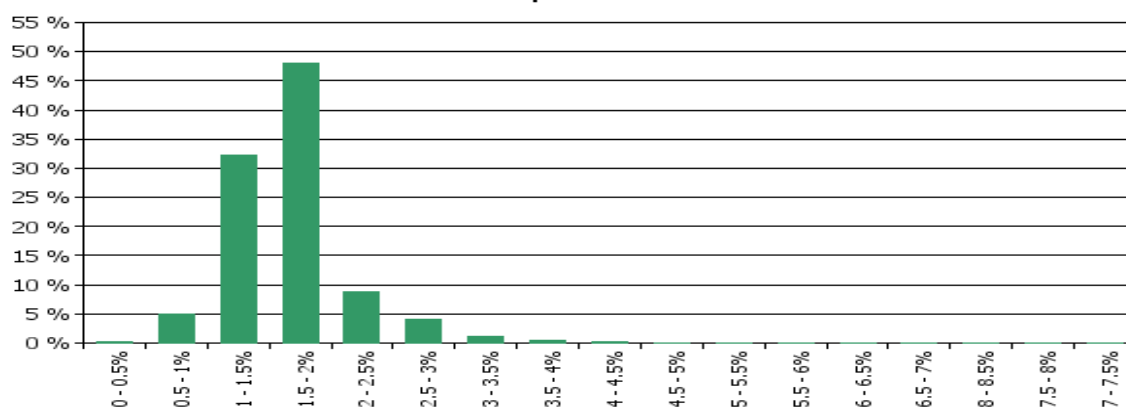
Outstanding Loan Balance by Borrower

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



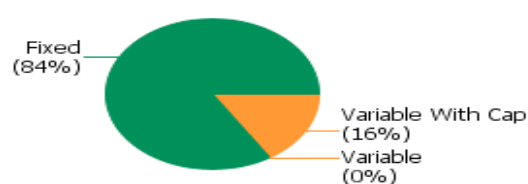
7. Interest Rate

Distribution per Interest Rate



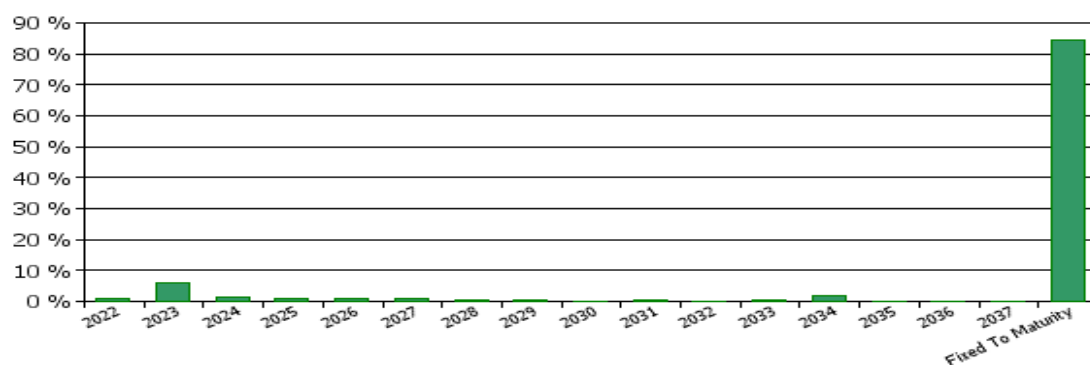
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



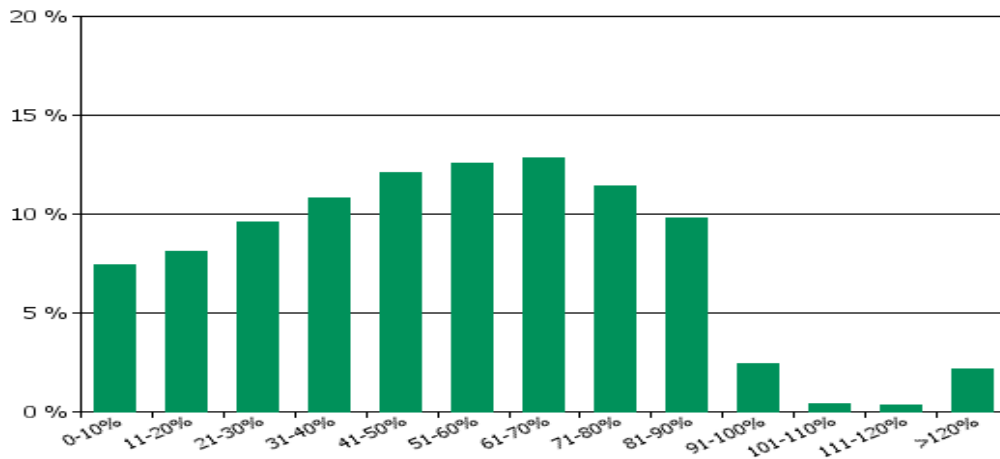
11. Repayment Type

Distribution per Repayment Type



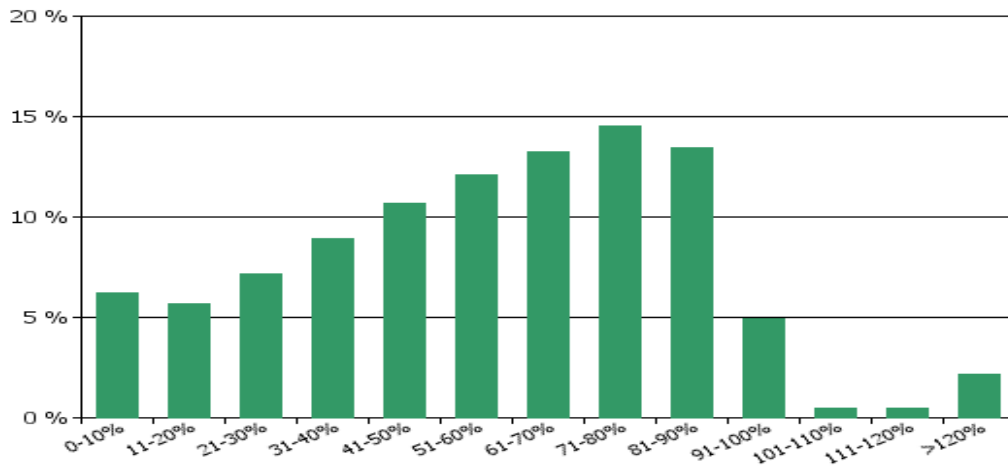
12. Current Loan to Current Value (LTV)

Current LTV Distribution

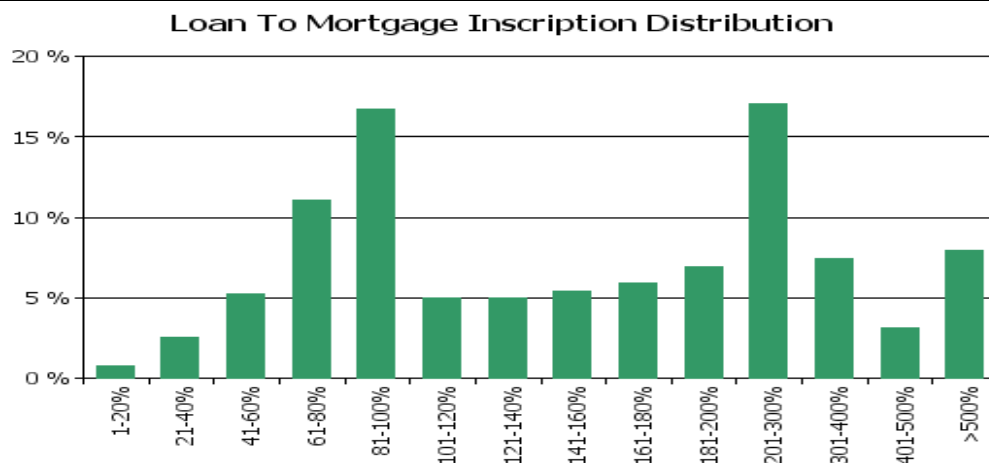


13. Current Loan to Original Value (LTOV)

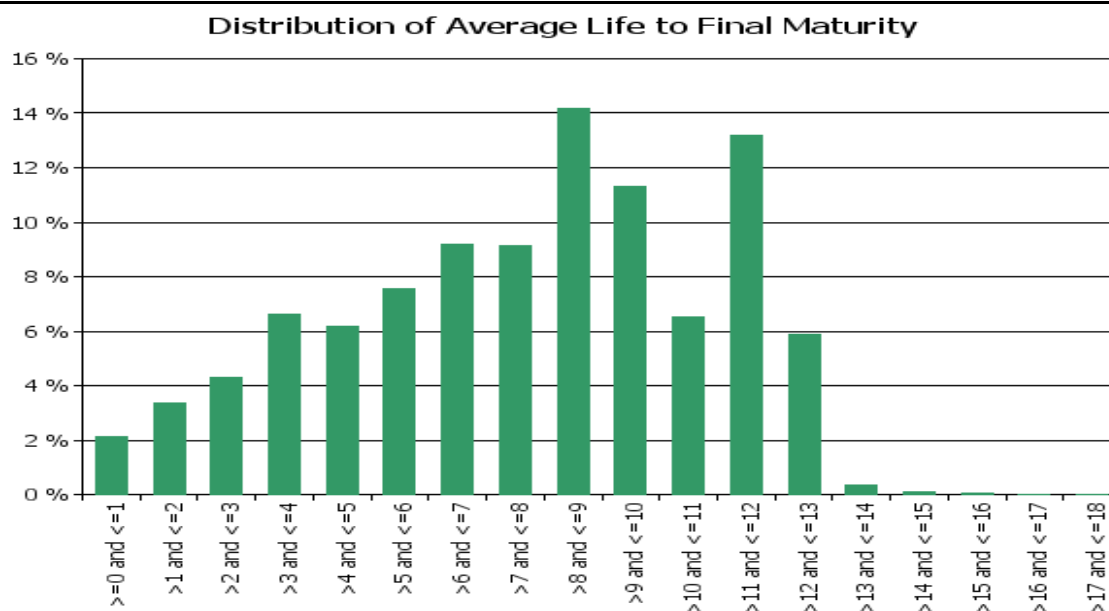
Original LTV Distribution



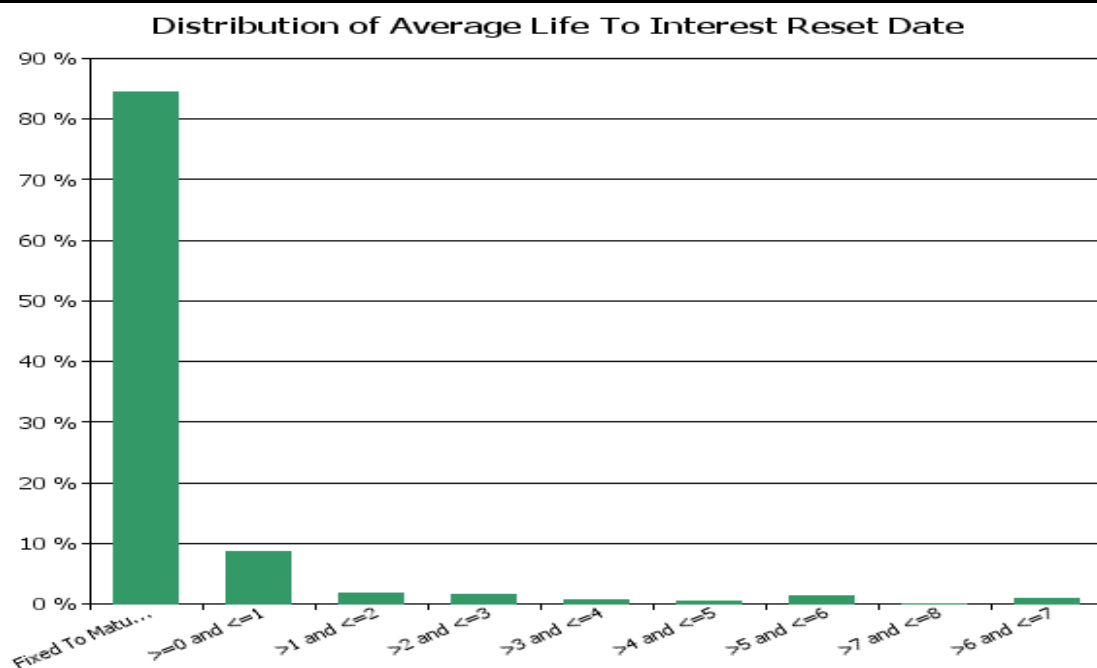
14. Loan to Mortgage Inscription Ratio (LTM)



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

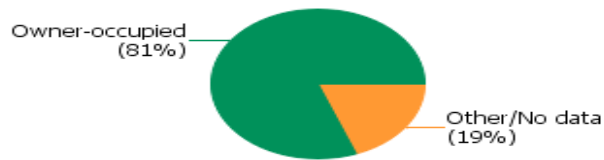


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





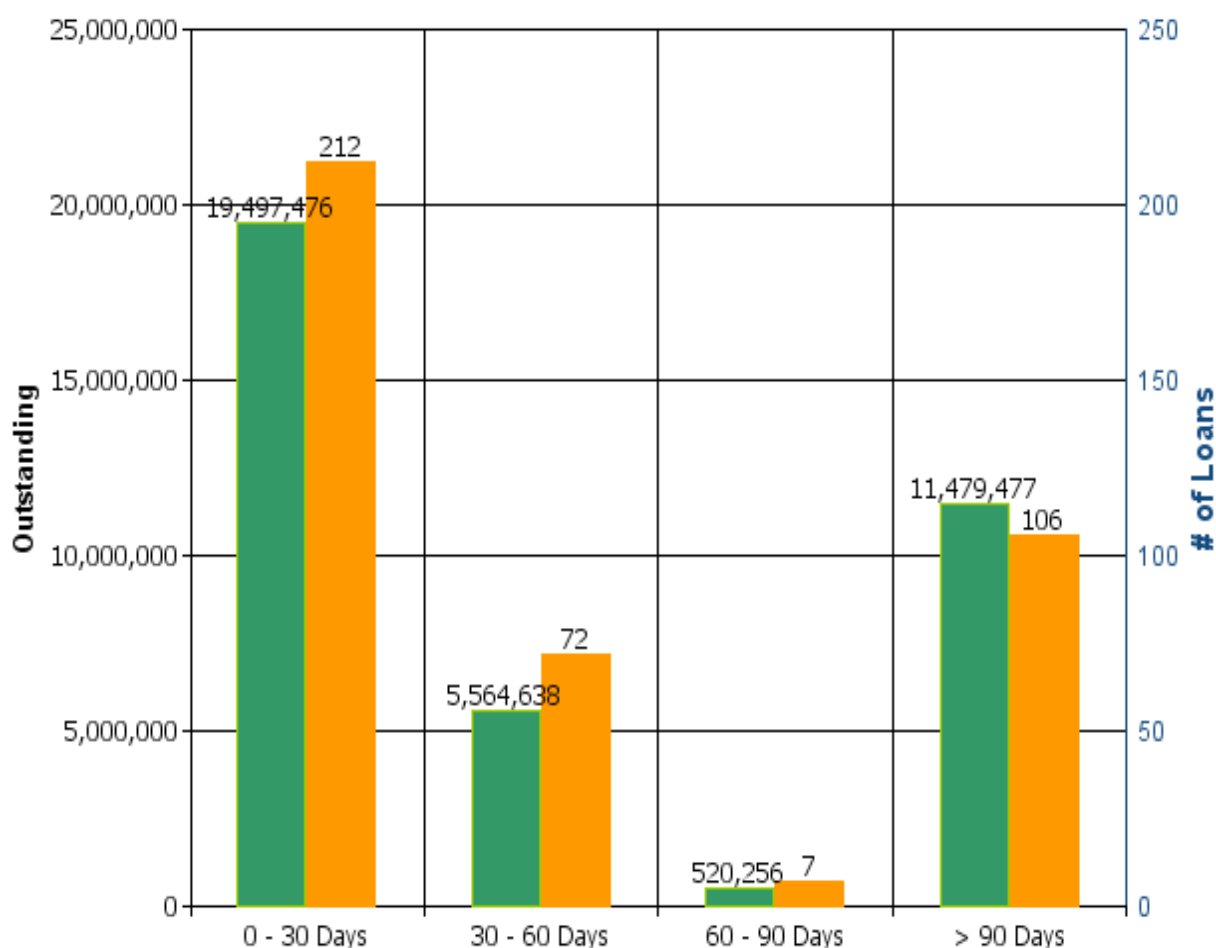
Cover Pool Performance

Portfolio Cut-off Date 31/10/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,232,947,811.41	99.76 %	227,546	99.83 %
0 - 30 Days	19,497,476.48	0.13 %	212	0.09 %
30 - 60 Days	5,564,637.84	0.04 %	72	0.03 %
60 - 90 Days	520,255.50	0.00 %	7	0.00 %
> 90 Days	11,479,476.71	0.08 %	106	0.05 %
Total	15,270,009,657.94	100.00 %	227,943	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date:

Oct/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/11/2022	1	11,500,000,000	15,171,683,357	15,145,951,059	15,107,431,789	15,043,443,582
01/12/2022	2	11,500,000,000	15,069,588,210	15,019,335,700	14,944,265,843	14,819,968,742
01/01/2023	3	11,500,000,000	14,969,666,626	14,894,442,329	14,782,306,413	14,597,266,027
01/02/2023	4	11,500,000,000	14,868,826,859	14,769,017,390	14,620,547,894	14,376,381,534
01/03/2023	5	11,500,000,000	14,767,612,421	14,646,009,322	14,465,467,315	14,169,463,987
01/04/2023	6	11,500,000,000	14,670,127,507	14,524,650,407	14,309,120,571	13,956,949,789
01/05/2023	7	11,500,000,000	14,567,910,925	14,399,772,716	14,151,180,145	13,746,315,771
01/06/2023	8	11,500,000,000	14,464,695,778	14,273,498,805	13,991,412,415	13,533,553,190
01/07/2023	9	11,500,000,000	14,361,991,960	14,148,890,276	13,835,130,537	13,327,528,521
01/08/2023	10	11,500,000,000	14,263,023,945	14,027,558,539	13,681,605,545	13,123,813,320
01/09/2023	11	11,500,000,000	14,161,654,541	13,904,239,937	13,526,839,024	12,920,398,847
01/10/2023	12	11,500,000,000	14,063,173,058	13,784,884,734	13,377,716,080	12,725,582,082
01/11/2023	13	11,500,000,000	13,961,433,956	13,661,947,849	13,224,691,555	12,526,733,935
01/12/2023	14	11,500,000,000	13,858,186,562	13,538,656,231	13,073,090,169	12,332,372,715
01/01/2024	15	11,500,000,000	13,760,568,904	13,420,488,544	12,926,028,653	12,141,996,936
01/02/2024	16	11,500,000,000	13,658,834,655	13,298,674,710	12,776,127,719	11,950,356,710
01/03/2024	17	11,500,000,000	13,559,818,260	13,181,320,682	12,633,254,614	11,769,890,452
01/04/2024	18	11,500,000,000	13,460,062,463	13,062,157,361	12,487,207,474	11,584,548,675
01/05/2024	19	11,500,000,000	13,360,243,057	12,944,007,493	12,343,801,779	11,404,567,333
01/06/2024	20	11,500,000,000	13,256,092,196	12,821,318,580	12,195,706,602	11,220,015,631
01/07/2024	21	11,500,000,000	13,154,366,425	12,702,045,709	12,052,515,948	11,042,827,610
01/08/2024	22	11,500,000,000	13,057,376,075	12,587,005,668	11,912,984,157	10,868,754,056
01/09/2024	23	11,500,000,000	12,958,754,712	12,470,749,727	11,772,936,265	10,695,488,119
01/10/2024	24	11,500,000,000	12,851,719,412	12,347,444,695	11,627,841,045	10,520,369,329
01/11/2024	25	11,500,000,000	12,747,404,847	12,226,451,019	11,484,616,613	10,346,775,396
01/12/2024	26	11,500,000,000	12,640,281,260	12,103,805,366	11,341,429,260	10,175,889,716
01/01/2025	27	11,500,000,000	12,538,842,022	11,986,307,186	11,202,768,288	10,008,905,208
01/02/2025	28	11,500,000,000	12,436,796,868	11,868,594,524	11,064,539,296	9,843,536,997
01/03/2025	29	11,500,000,000	12,338,768,560	11,757,004,736	10,935,328,954	9,691,359,534
01/04/2025	30	11,500,000,000	12,242,739,016	11,645,717,358	10,804,271,704	9,534,654,718
01/05/2025	31	11,500,000,000	12,144,161,296	11,532,985,372	10,673,350,223	9,380,507,105
01/06/2025	32	11,500,000,000	12,041,618,208	11,416,207,313	10,538,406,789	9,222,679,886
01/07/2025	33	11,500,000,000	11,941,202,581	11,302,424,639	10,407,693,621	9,070,949,701
01/08/2025	34	11,500,000,000	11,846,270,449	11,193,553,419	10,281,227,003	8,922,772,650
01/09/2025	35	11,500,000,000	11,744,377,231	11,078,452,611	10,149,629,034	8,771,253,605

01/10/2025	36	11,500,000,000	11,651,898,006	10,973,176,044	10,028,435,345	8,630,992,936
01/11/2025	37	11,500,000,000	11,558,392,011	10,866,654,801	9,905,828,305	8,489,360,926
01/12/2025	38	11,500,000,000	11,453,289,588	10,750,168,052	9,775,521,737	8,343,345,555
01/01/2026	39	11,500,000,000	11,359,658,571	10,644,201,052	9,654,545,960	8,205,192,213
01/02/2026	40	9,000,000,000	11,266,699,232	10,539,190,890	9,534,987,956	8,069,259,334
01/03/2026	41	9,000,000,000	11,170,036,153	10,432,761,317	9,417,015,081	7,938,926,873
01/04/2026	42	9,000,000,000	11,078,221,726	10,329,457,783	9,300,057,039	7,807,118,430
01/05/2026	43	9,000,000,000	10,983,105,040	10,223,960,652	9,182,417,263	7,676,765,288
01/06/2026	44	9,000,000,000	10,888,070,600	10,118,304,376	9,064,413,041	7,546,012,933
01/07/2026	45	9,000,000,000	10,794,327,873	10,014,723,821	8,949,539,554	7,419,841,592
01/08/2026	46	9,000,000,000	10,700,531,890	9,910,863,994	8,834,201,968	7,293,196,002
01/09/2026	47	9,000,000,000	10,605,649,018	9,806,322,694	8,718,787,257	7,167,426,724
01/10/2026	48	9,000,000,000	10,514,027,901	9,705,649,763	8,608,040,132	7,047,377,692
01/11/2026	49	9,000,000,000	10,419,478,899	9,602,056,757	8,494,504,081	6,924,970,269
01/12/2026	50	9,000,000,000	10,323,416,036	9,497,914,581	8,381,693,727	6,804,994,127
01/01/2027	51	9,000,000,000	10,229,216,424	9,395,285,373	8,270,039,744	6,685,904,726
01/02/2027	52	9,000,000,000	10,138,857,398	9,296,498,477	8,162,272,997	6,570,831,382
01/03/2027	53	9,000,000,000	10,047,687,803	9,198,788,702	8,057,929,678	6,462,010,966
01/04/2027	54	9,000,000,000	9,956,935,594	9,100,242,968	7,951,332,422	6,349,517,839
01/05/2027	55	6,500,000,000	9,856,716,652	8,993,859,987	7,839,038,770	6,234,185,678
01/06/2027	56	6,500,000,000	9,770,082,097	8,899,689,242	7,737,232,104	6,127,159,212
01/07/2027	57	6,500,000,000	9,684,144,924	8,806,928,483	7,637,742,631	6,023,579,459
01/08/2027	58	6,500,000,000	9,598,389,615	8,714,136,195	7,538,049,524	5,919,775,401
01/09/2027	59	6,500,000,000	9,513,446,886	8,622,369,808	7,439,699,284	5,817,792,727
01/10/2027	60	6,500,000,000	9,427,213,025	8,530,188,512	7,342,046,524	5,717,893,717
01/11/2027	61	6,500,000,000	9,343,143,247	8,439,779,388	7,245,755,758	5,619,002,904
01/12/2027	62	5,000,000,000	9,256,325,743	8,347,631,652	7,149,005,654	5,521,248,445
01/01/2028	63	5,000,000,000	9,170,210,144	8,255,943,546	7,052,501,236	5,423,647,304
01/02/2028	64	5,000,000,000	9,086,002,570	8,166,257,328	6,958,147,169	5,328,420,600
01/03/2028	65	5,000,000,000	9,000,929,949	8,076,959,943	6,865,685,727	5,236,780,320
01/04/2028	66	5,000,000,000	8,916,784,127	7,987,880,865	6,772,697,256	5,143,973,448
01/05/2028	67	5,000,000,000	8,832,491,265	7,899,381,768	6,681,176,647	5,053,660,852
01/06/2028	68	5,000,000,000	8,749,252,490	7,811,665,091	6,590,184,291	4,963,720,489
01/07/2028	69	5,000,000,000	8,666,951,932	7,725,482,517	6,501,436,504	4,876,802,493
01/08/2028	70	5,000,000,000	8,584,280,319	7,638,813,311	6,412,150,401	4,789,455,714
01/09/2028	71	5,000,000,000	8,501,919,984	7,552,692,401	6,323,735,470	4,703,409,323
01/10/2028	72	5,000,000,000	8,421,471,973	7,468,946,563	6,238,224,739	4,620,789,463
01/11/2028	73	5,000,000,000	8,341,482,314	7,385,456,712	6,152,804,475	4,538,213,238
01/12/2028	74	5,000,000,000	8,261,713,920	7,302,824,040	6,068,989,150	4,458,042,749
01/01/2029	75	5,000,000,000	8,183,105,837	7,221,071,269	5,985,786,862	4,378,302,217
01/02/2029	76	2,500,000,000	8,102,924,441	7,138,188,813	5,902,034,471	4,298,756,528
01/03/2029	77	2,500,000,000	8,022,821,094	7,056,794,537	5,821,331,073	4,223,752,066
01/04/2029	78	2,500,000,000	7,945,362,403	6,976,809,346	5,740,712,196	4,147,615,722
01/05/2029	79	2,500,000,000	7,865,604,825	6,895,437,524	5,659,792,568	4,072,389,748
01/06/2029	80	2,500,000,000	7,785,473,261	6,813,613,600	5,578,408,072	3,996,830,411
01/07/2029	81	2,500,000,000	7,707,251,898	6,734,085,054	5,499,727,153	3,924,304,227

01/08/2029	82	2,500,000,000	7,630,834,284	6,656,008,154	5,422,136,981	3,852,553,058
01/09/2029	83	2,500,000,000	7,550,446,773	6,574,719,854	5,342,296,465	3,779,747,150
01/10/2029	84	2,500,000,000	7,474,408,266	6,497,824,520	5,266,820,030	3,711,071,528
01/11/2029	85	2,500,000,000	7,397,363,906	6,419,939,353	5,190,456,053	3,641,773,945
01/12/2029	86	2,500,000,000	7,321,045,770	6,343,276,229	5,115,852,142	3,574,715,913
01/01/2030	87	2,500,000,000	7,247,110,383	6,268,565,342	5,042,740,387	3,508,704,383
01/02/2030	88	2,500,000,000	7,173,787,813	6,194,618,810	4,970,580,741	3,443,847,577
01/03/2030	89	2,500,000,000	7,098,375,326	6,120,108,787	4,899,511,755	3,381,618,447
01/04/2030	90	2,500,000,000	7,026,378,305	6,047,759,201	4,829,278,437	3,319,026,083
01/05/2030	91	0	6,951,434,200	5,973,432,200	4,758,186,505	3,256,761,564
01/06/2030	92		6,879,566,825	5,901,649,255	4,689,051,581	3,195,848,128
01/07/2030	93		6,807,580,754	5,830,310,224	4,620,968,905	3,136,535,823
01/08/2030	94		6,736,430,376	5,759,588,640	4,553,307,092	3,077,519,173
01/09/2030	95		6,665,835,202	5,689,564,072	4,486,509,179	3,019,527,615
01/10/2030	96		6,595,736,302	5,620,491,101	4,421,133,205	2,963,330,757
01/11/2030	97		6,526,695,009	5,552,225,266	4,356,327,347	2,907,526,319
01/12/2030	98		6,455,762,885	5,482,869,264	4,291,321,832	2,852,399,278
01/01/2031	99		6,386,315,901	5,414,688,735	4,227,180,423	2,797,864,229
01/02/2031	100		6,317,391,210	5,347,165,790	4,163,849,570	2,744,274,195
01/03/2031	101		6,247,947,013	5,280,284,693	4,102,322,852	2,693,378,061
01/04/2031	102		6,179,498,784	5,213,579,869	4,040,197,741	2,641,354,687
01/05/2031	103		6,108,304,435	5,145,054,913	3,977,281,884	2,589,563,453
01/06/2031	104		6,040,043,774	5,078,929,746	3,916,180,099	2,538,981,057
01/07/2031	105		5,971,957,536	5,013,435,024	3,856,165,001	2,489,823,128
01/08/2031	106		5,904,109,458	4,948,070,277	3,796,209,486	2,440,729,654
01/09/2031	107		5,837,649,779	4,884,074,439	3,737,581,557	2,392,857,330
01/10/2031	108		5,768,907,210	4,818,638,562	3,678,430,228	2,345,334,184
01/11/2031	109		5,703,572,690	4,755,985,897	3,621,369,354	2,299,173,008
01/12/2031	110		5,637,174,690	4,692,903,576	3,564,541,392	2,253,816,614
01/01/2032	111		5,568,477,787	4,627,851,432	3,506,190,691	2,207,532,294
01/02/2032	112		5,503,935,878	4,566,453,729	3,450,875,398	2,163,502,648
01/03/2032	113		5,439,048,981	4,505,458,641	3,396,680,249	2,121,086,433
01/04/2032	114		5,375,156,229	4,444,980,992	3,342,563,447	2,078,451,905
01/05/2032	115		5,311,827,927	4,385,401,641	3,289,643,938	2,037,160,735
01/06/2032	116		5,247,305,196	4,324,784,586	3,235,922,354	1,995,405,271
01/07/2032	117		5,184,542,686	4,266,042,432	3,184,113,572	1,955,409,209
01/08/2032	118		5,122,405,945	4,207,765,110	3,132,628,972	1,915,643,481
01/09/2032	119		5,059,543,047	4,149,077,717	3,081,081,132	1,876,141,024
01/10/2032	120		4,997,582,853	4,091,540,342	3,030,876,007	1,838,004,620
01/11/2032	121		4,936,324,997	4,034,533,806	2,981,046,729	1,800,129,845
01/12/2032	122		4,875,276,190	3,978,097,272	2,932,112,238	1,763,322,392
01/01/2033	123		4,814,871,022	3,922,144,693	2,883,519,525	1,726,754,704
01/02/2033	124		4,753,271,108	3,865,398,892	2,834,573,325	1,690,254,368
01/03/2033	125		4,693,563,912	3,810,996,864	2,788,258,826	1,656,275,081
01/04/2033	126		4,633,117,717	3,755,536,344	2,740,694,046	1,621,125,205
01/05/2033	127		4,574,003,154	3,701,533,247	2,694,635,387	1,587,347,799

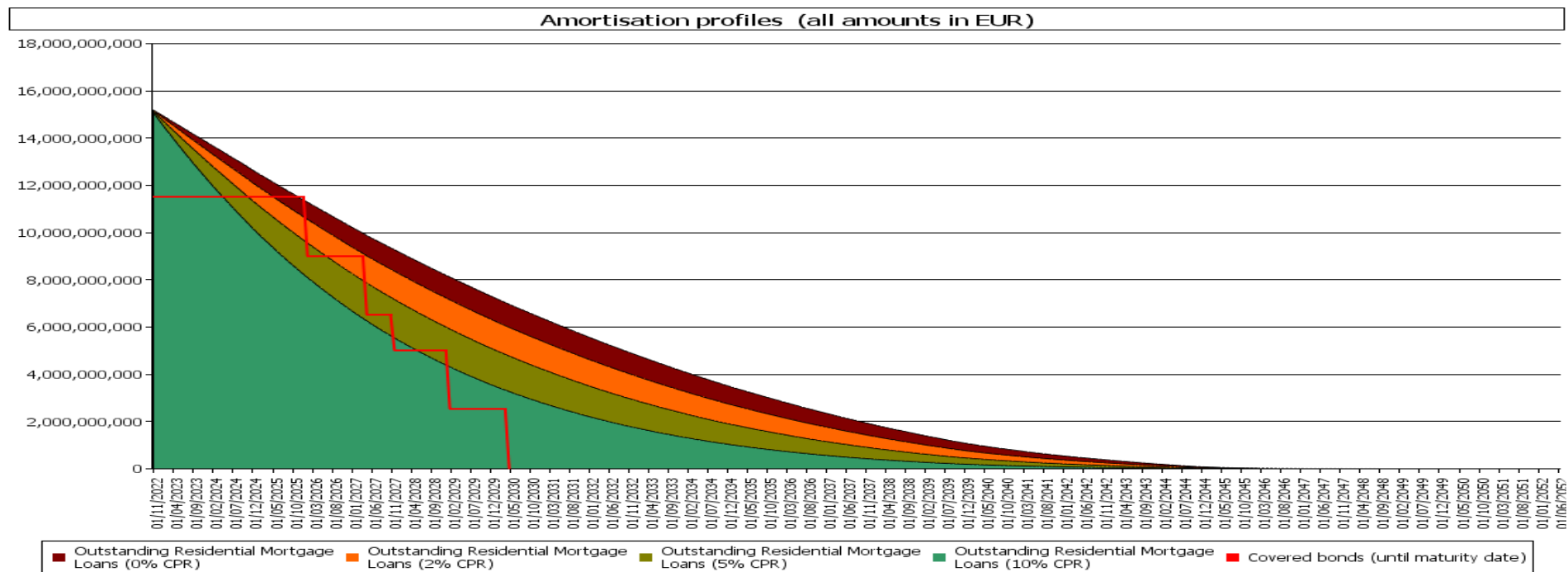
01/06/2033	128	4,515,046,407	3,647,625,073	2,648,638,207	1,553,643,400
01/07/2033	129	4,456,200,153	3,594,175,036	2,603,403,222	1,520,849,454
01/08/2033	130	4,398,327,909	3,541,481,011	2,558,710,934	1,488,410,184
01/09/2033	131	4,340,545,699	3,489,027,764	2,514,402,650	1,456,440,855
01/10/2033	132	4,282,147,914	3,436,436,453	2,470,406,862	1,425,090,995
01/11/2033	133	4,224,996,202	3,384,821,373	2,427,113,105	1,394,186,091
01/12/2033	134	4,168,434,978	3,334,026,317	2,384,805,976	1,364,268,543
01/01/2034	135	4,112,118,520	3,283,404,542	2,342,623,606	1,334,461,193
01/02/2034	136	4,055,849,250	3,232,982,507	2,300,782,515	1,305,075,454
01/03/2034	137	3,999,488,659	3,183,172,270	2,260,130,274	1,277,110,680
01/04/2034	138	3,943,834,611	3,133,553,734	2,219,241,520	1,248,694,655
01/05/2034	139	3,888,315,389	3,084,370,188	2,179,032,394	1,221,044,394
01/06/2034	140	3,833,534,092	3,035,757,814	2,139,234,551	1,193,665,911
01/07/2034	141	3,779,322,406	2,987,915,384	2,100,338,747	1,167,158,440
01/08/2034	142	3,725,386,628	2,940,278,596	2,061,596,297	1,140,776,892
01/09/2034	143	3,672,123,885	2,893,325,100	2,023,515,197	1,114,962,292
01/10/2034	144	3,619,545,486	2,847,216,614	1,986,367,095	1,090,007,046
01/11/2034	145	3,567,121,707	2,801,219,733	1,949,307,138	1,065,139,978
01/12/2034	146	3,515,617,160	2,756,242,250	1,913,287,565	1,041,172,635
01/01/2035	147	3,464,172,385	2,711,303,186	1,877,305,881	1,017,265,126
01/02/2035	148	3,414,045,817	2,667,538,604	1,842,305,982	994,071,213
01/03/2035	149	3,364,294,058	2,624,638,165	1,808,512,875	972,103,152
01/04/2035	150	3,315,037,194	2,581,824,250	1,774,487,457	949,774,050
01/05/2035	151	3,266,131,310	2,539,559,962	1,741,143,224	928,106,782
01/06/2035	152	3,217,449,919	2,497,464,969	1,707,927,863	906,545,471
01/07/2035	153	3,168,952,617	2,455,782,586	1,675,289,248	885,576,235
01/08/2035	154	3,121,013,592	2,414,530,018	1,642,958,477	864,807,325
01/09/2035	155	3,073,026,503	2,373,373,199	1,610,846,305	844,313,040
01/10/2035	156	3,025,402,712	2,332,756,887	1,579,382,491	824,428,115
01/11/2035	157	2,977,556,419	2,291,970,728	1,547,821,940	804,531,574
01/12/2035	158	2,930,810,526	2,252,285,135	1,517,277,681	785,422,336
01/01/2036	159	2,884,012,339	2,212,562,366	1,486,727,288	766,348,145
01/02/2036	160	2,837,963,101	2,173,541,469	1,456,792,896	747,737,622
01/03/2036	161	2,791,309,431	2,134,418,176	1,427,167,137	729,628,520
01/04/2036	162	2,745,365,398	2,095,725,811	1,397,731,914	711,553,347
01/05/2036	163	2,698,864,063	2,056,846,479	1,368,425,203	693,778,332
01/06/2036	164	2,652,924,170	2,018,405,786	1,339,435,367	676,204,488
01/07/2036	165	2,608,066,490	1,981,020,025	1,311,390,135	659,332,195
01/08/2036	166	2,564,081,325	1,944,306,738	1,283,813,449	642,733,462
01/09/2036	167	2,519,975,304	1,907,620,800	1,256,386,560	626,338,188
01/10/2036	168	2,476,308,785	1,871,488,330	1,229,555,461	610,449,604
01/11/2036	169	2,433,347,446	1,835,900,872	1,203,107,186	594,788,597
01/12/2036	170	2,390,592,604	1,800,682,882	1,177,123,679	579,557,449
01/01/2037	171	2,348,627,032	1,766,072,380	1,151,562,335	564,570,871
01/02/2037	172	2,307,064,161	1,731,876,404	1,126,392,995	549,892,221
01/03/2037	173	2,265,561,338	1,698,115,282	1,101,897,841	535,875,595

01/04/2037	174	2,224,417,381	1,664,448,662	1,077,304,959	521,696,503
01/05/2037	175	2,183,784,146	1,631,362,195	1,053,291,103	507,976,668
01/06/2037	176	2,143,220,188	1,598,344,001	1,029,348,345	494,327,008
01/07/2037	177	2,103,086,072	1,565,838,877	1,005,932,764	481,101,827
01/08/2037	178	2,062,646,137	1,533,124,879	982,411,656	467,862,437
01/09/2037	179	2,023,058,159	1,501,149,516	959,475,785	455,004,100
01/10/2037	180	1,983,534,621	1,469,406,403	936,875,244	442,465,220
01/11/2037	181	1,944,153,386	1,437,789,964	914,385,596	430,014,768
01/12/2037	182	1,905,350,633	1,406,780,666	892,462,725	417,984,488
01/01/2038	183	1,866,222,545	1,375,554,155	870,433,268	405,940,310
01/02/2038	184	1,828,283,443	1,345,304,413	849,126,604	394,326,320
01/03/2038	185	1,790,784,107	1,315,692,487	828,528,386	383,288,440
01/04/2038	186	1,753,642,942	1,286,219,573	807,908,551	372,166,392
01/05/2038	187	1,716,721,965	1,257,072,908	787,657,340	361,350,247
01/06/2038	188	1,679,878,125	1,228,007,606	767,488,731	350,606,254
01/07/2038	189	1,643,597,440	1,199,513,937	747,835,394	340,227,764
01/08/2038	190	1,608,111,005	1,171,625,041	728,590,419	330,068,295
01/09/2038	191	1,572,619,427	1,143,823,558	709,492,715	320,055,220
01/10/2038	192	1,537,980,198	1,116,793,055	691,021,206	310,444,831
01/11/2038	193	1,503,753,816	1,090,087,808	672,781,818	300,970,495
01/12/2038	194	1,469,631,360	1,063,603,385	654,820,462	291,734,642
01/01/2039	195	1,435,631,588	1,037,234,813	636,962,271	282,576,531
01/02/2039	196	1,402,150,347	1,011,326,628	619,472,681	273,653,595
01/03/2039	197	1,368,896,655	985,829,123	602,467,296	265,123,050
01/04/2039	198	1,335,992,418	960,500,851	585,495,659	256,563,168
01/05/2039	199	1,302,855,622	935,139,953	568,633,321	248,152,708
01/06/2039	200	1,270,675,351	910,495,294	552,239,531	239,977,666
01/07/2039	201	1,238,176,136	885,751,894	535,909,731	231,926,866
01/08/2039	202	1,206,271,302	861,464,599	519,889,542	224,040,801
01/09/2039	203	1,174,533,781	837,376,426	504,067,236	216,302,294
01/10/2039	204	1,144,483,944	814,613,275	489,157,807	209,044,010
01/11/2039	205	1,115,433,611	792,589,445	474,722,574	202,015,756
01/12/2039	206	1,087,017,274	771,129,937	460,732,587	195,258,691
01/01/2040	207	1,060,340,559	750,929,682	447,522,351	188,856,872
01/02/2040	208	1,034,057,822	731,074,271	434,581,318	182,618,905
01/03/2040	209	1,008,097,996	711,589,890	421,992,530	176,626,146
01/04/2040	210	983,055,954	692,736,442	409,767,133	170,782,737
01/05/2040	211	958,418,996	674,266,791	397,860,317	165,140,485
01/06/2040	212	934,169,358	656,092,018	386,151,478	159,601,604
01/07/2040	213	910,615,026	638,499,423	374,872,190	154,304,595
01/08/2040	214	887,538,795	621,263,475	363,825,076	149,123,086
01/09/2040	215	864,641,701	604,209,337	352,937,928	144,047,991
01/10/2040	216	842,361,629	587,673,884	342,434,142	139,188,071
01/11/2040	217	820,443,011	571,411,549	332,111,393	134,420,452
01/12/2040	218	798,858,210	555,465,203	322,048,578	129,813,257
01/01/2041	219	777,607,198	539,771,818	312,153,944	125,291,932

01/02/2041	220	756,388,410	524,152,400	302,350,222	120,842,915
01/03/2041	221	735,266,028	508,734,670	292,782,534	116,571,149
01/04/2041	222	714,676,667	493,650,087	283,378,659	112,349,119
01/05/2041	223	694,293,703	478,783,749	274,168,207	108,251,944
01/06/2041	224	674,347,931	464,240,455	265,164,125	104,253,345
01/07/2041	225	654,922,212	450,127,177	256,470,126	100,421,823
01/08/2041	226	635,908,217	436,317,598	247,969,561	96,682,152
01/09/2041	227	617,350,796	422,866,309	239,713,681	93,067,356
01/10/2041	228	598,999,609	409,622,847	231,634,730	89,562,110
01/11/2041	229	580,980,682	396,626,844	223,715,307	86,133,671
01/12/2041	230	563,449,451	384,027,153	216,075,385	82,851,169
01/01/2042	231	546,492,309	371,838,030	208,685,014	79,678,514
01/02/2042	232	529,928,790	359,956,520	201,503,036	76,610,479
01/03/2042	233	513,648,538	348,363,552	194,565,294	73,689,731
01/04/2042	234	497,247,991	336,668,489	187,555,251	70,733,873
01/05/2042	235	481,067,296	325,178,503	180,708,405	67,872,313
01/06/2042	236	465,455,792	314,092,243	174,103,631	65,114,655
01/07/2042	237	450,101,366	303,232,442	167,670,264	62,451,525
01/08/2042	238	434,708,480	292,365,568	161,250,364	59,805,940
01/09/2042	239	419,635,982	281,749,797	155,000,173	57,244,323
01/10/2042	240	404,544,868	271,171,565	148,813,553	54,734,204
01/11/2042	241	389,788,705	260,837,170	142,778,203	52,291,952
01/12/2042	242	375,174,479	250,645,596	136,861,809	49,919,624
01/01/2043	243	360,640,719	240,527,274	131,002,813	47,580,200
01/02/2043	244	346,179,048	230,490,552	125,217,063	45,286,189
01/03/2043	245	332,032,336	220,732,790	119,640,537	43,103,807
01/04/2043	246	318,013,819	211,054,805	114,103,991	40,934,994
01/05/2043	247	304,174,839	201,539,000	108,691,219	38,833,312
01/06/2043	248	290,509,889	192,158,460	103,368,679	36,775,244
01/07/2043	249	277,062,465	182,962,820	98,179,782	34,786,020
01/08/2043	250	263,844,137	173,938,363	93,099,788	32,846,416
01/09/2043	251	250,879,270	165,110,802	88,150,117	30,968,403
01/10/2043	252	237,810,111	156,252,719	83,215,602	29,114,998
01/11/2043	253	225,329,631	147,801,334	78,514,455	27,353,836
01/12/2043	254	213,092,909	139,545,426	73,946,333	25,656,733
01/01/2044	255	201,034,964	131,425,907	69,466,611	24,000,342
01/02/2044	256	189,115,910	123,424,175	65,071,296	22,386,562
01/03/2044	257	177,348,250	115,560,501	60,780,473	20,827,521
01/04/2044	258	165,741,929	107,814,625	56,562,218	19,299,966
01/05/2044	259	154,315,128	100,216,759	52,446,785	17,822,354
01/06/2044	260	143,090,329	92,769,435	48,425,880	16,386,279
01/07/2044	261	132,179,012	85,554,664	44,549,832	15,012,913
01/08/2044	262	121,620,431	78,586,962	40,817,554	13,696,907
01/09/2044	263	111,436,263	71,884,174	37,241,216	12,443,885
01/10/2044	264	101,675,616	65,480,218	33,840,008	11,261,045
01/11/2044	265	92,490,820	59,464,081	30,652,729	10,157,200

01/12/2044	266	84,071,809	53,962,621	27,748,354	9,157,104
01/01/2045	267	77,488,525	49,652,694	25,467,195	8,368,713
01/02/2045	268	71,132,396	45,502,540	23,279,199	7,617,320
01/03/2045	269	65,046,384	41,545,643	21,206,011	6,912,389
01/04/2045	270	59,226,453	37,764,247	19,226,862	6,240,713
01/05/2045	271	53,574,059	34,104,070	17,320,625	5,598,935
01/06/2045	272	48,372,000	30,740,327	15,572,557	5,012,547
01/07/2045	273	43,685,164	27,716,282	14,006,067	4,489,839
01/08/2045	274	39,377,336	24,940,785	12,571,451	4,012,884
01/09/2045	275	35,432,066	22,403,870	11,263,995	3,580,307
01/10/2045	276	31,785,000	20,064,824	10,063,163	3,185,506
01/11/2045	277	28,480,370	17,948,226	8,978,728	2,830,188
01/12/2045	278	25,417,329	15,991,617	7,980,230	2,505,140
01/01/2046	279	22,578,260	14,181,289	7,058,832	2,206,511
01/02/2046	280	20,010,874	12,547,409	6,229,674	1,939,077
01/03/2046	281	17,611,006	11,025,704	5,461,584	1,693,493
01/04/2046	282	15,406,695	9,629,293	4,757,741	1,469,002
01/05/2046	283	13,392,759	8,356,829	4,118,867	1,266,529
01/06/2046	284	11,541,421	7,189,415	3,534,466	1,082,226
01/07/2046	285	9,903,129	6,158,760	3,020,322	921,008
01/08/2046	286	8,447,716	5,244,727	2,565,530	779,012
01/09/2046	287	7,271,283	4,506,688	2,198,901	664,858
01/10/2046	288	6,286,895	3,890,175	1,893,421	570,147
01/11/2046	289	5,466,006	3,376,493	1,639,223	491,512
01/12/2046	290	4,753,080	2,931,280	1,419,578	423,908
01/01/2047	291	4,141,320	2,549,669	1,231,629	366,226
01/02/2047	292	3,720,294	2,286,573	1,101,730	326,213
01/03/2047	293	3,386,047	2,077,949	998,909	294,637
01/04/2047	294	3,105,421	1,902,502	912,243	267,934
01/05/2047	295	2,846,208	1,740,836	832,670	243,560
01/06/2047	296	2,625,095	1,602,873	764,730	222,740
01/07/2047	297	2,478,537	1,510,901	719,076	208,584
01/08/2047	298	2,358,736	1,435,432	681,421	196,824
01/09/2047	299	2,243,939	1,363,256	645,512	185,662
01/10/2047	300	2,133,085	1,293,782	611,108	175,046
01/11/2047	301	2,027,449	1,227,624	578,384	164,971
01/12/2047	302	1,925,760	1,164,138	547,123	155,415
01/01/2048	303	1,828,757	1,103,623	517,363	146,339
01/02/2048	304	1,736,438	1,046,133	489,166	137,777
01/03/2048	305	1,648,809	991,764	462,639	129,789
01/04/2048	306	1,564,328	939,353	437,076	122,099
01/05/2048	307	1,480,869	887,777	412,062	114,639
01/06/2048	308	1,402,683	839,479	388,653	107,668
01/07/2048	309	1,330,082	794,721	367,026	101,260
01/08/2048	310	1,261,472	752,449	346,620	95,225
01/09/2048	311	1,194,512	711,300	326,831	89,408

01/10/2048	312	1,130,229	671,916	307,975	83,905
01/11/2048	313	1,066,353	632,867	289,339	78,494
01/12/2048	314	1,007,785	597,126	272,326	73,576
01/01/2049	315	951,060	562,560	255,910	68,847
01/02/2049	316	894,249	528,058	239,604	64,188
01/03/2049	317	839,195	494,790	223,993	59,776
01/04/2049	318	789,520	464,712	209,841	55,762
01/05/2049	319	741,745	435,875	196,335	51,959
01/06/2049	320	695,700	408,124	183,368	48,322
01/07/2049	321	650,297	380,862	170,698	44,799
01/08/2049	322	607,000	354,901	158,658	41,463
01/09/2049	323	566,821	330,847	147,529	38,391
01/10/2049	324	527,064	307,137	136,619	35,406
01/11/2049	325	488,077	283,936	125,977	32,510
01/12/2049	326	453,623	263,459	116,605	29,968
01/01/2050	327	427,437	247,830	109,408	27,999
01/02/2050	328	402,954	233,238	102,705	26,172
01/03/2050	329	380,713	220,027	96,665	24,539
01/04/2050	330	242,934	140,162	61,421	15,526
01/05/2050	331	221,369	127,510	55,739	14,032
01/06/2050	332	201,096	115,636	50,420	12,639
01/07/2050	333	180,886	103,844	45,167	11,276
01/08/2050	334	161,429	92,517	40,138	9,978
01/09/2050	335	145,921	83,487	36,128	8,943
01/10/2050	336	131,631	75,187	32,457	8,001
01/11/2050	337	117,318	66,898	28,805	7,071
01/12/2050	338	102,982	58,627	25,181	6,156
01/01/2051	339	89,353	50,782	21,756	5,296
01/02/2051	340	75,700	42,950	18,354	4,449
01/03/2051	341	62,793	35,572	15,166	3,662
01/04/2051	342	51,493	29,121	12,384	2,978
01/05/2051	343	40,503	22,868	9,701	2,323
01/06/2051	344	31,993	18,033	7,631	1,820
01/07/2051	345	24,732	13,917	5,875	1,395
01/08/2051	346	17,459	9,808	4,129	977
01/09/2051	347	10,174	5,706	2,396	564
01/10/2051	348	3,650	0	0	0
01/11/2051	349	0	0	0	0
01/12/2051	350	0	0	0	0
01/01/2052	351	0	0	0	0
01/02/2052	352	0	0	0	0
01/03/2052	353	0	0	0	0
01/04/2052	354	0	0	0	0
01/05/2052	355	0	0	0	0
01/06/2052	356	0	0	0	0
		1,427,504,232,077	1,273,364,316,927	1,088,237,895,267	865,541,123,735



This information is optional

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

HTT 2022

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TAB E			
1. Additional information on this programme			
2. Additional information on the assets			
3. Additional information on the asset distribution			
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Reasons for No Data in Worksheet E	Notes
Not applicable for the jurisdiction	N01
Not relevant for the issuer and/or CB programme at the present time	N02
Not available at the present time	N03
Confidential	N04

* Lead Entity Identifier (LEI) Finder: <http://www.lei.com/lookup>

** Weighted Average Maturity - Remittance Terms to Maturity