



## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

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

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

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

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

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

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



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

### **2. USE OF MATERIALS**

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

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

### **3. LINKS FROM AND TO OUR SITE**

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

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

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

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

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

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

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

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

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

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

### **2. PRODUCTS**

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

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2019 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 28/2/2021

Cut-off Date: 28/2/2021



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## A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency EUR

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4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	28/02/2021			
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 IV/N	Y			
G.2.1.2	CRR Compliance IV/N	Y			
G.2.1.3	LGR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2.898,5			
G.3.1.2	Outstanding Covered Bonds	2.250,0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3.299,6			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2.362,5			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	29%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2.898,5			99,55%
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	13,0			0,45%
G.3.3.5	Other	0,0			0,00%
G.3.3.6	Total	2.911,5			100%
OG.3.3.1	<i>a/w [if relevant, please specify]</i>				0,00%
OG.3.3.2	<i>a/w [if relevant, please specify]</i>				0,00%
OG.3.3.3	<i>a/w [if relevant, please specify]</i>				0,00%
OG.3.3.4	<i>a/w [if relevant, please specify]</i>				0,00%
OG.3.3.5	<i>a/w [if relevant, please specify]</i>				0,00%
OG.3.3.6	<i>a/w [if relevant, please specify]</i>				0,00%



4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.2	[Mark as ND1 if not relevant]		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	36,1	[Mark as ND1 if not relevant]	1,25%	
G.3.4.3	1 - 2 Y	70,2	[Mark as ND1 if not relevant]	2,42%	
G.3.4.4	2 - 3 Y	240,8	[Mark as ND1 if not relevant]	8,31%	
G.3.4.5	3 - 4 Y	221,5	[Mark as ND1 if not relevant]	7,64%	
G.3.4.6	4 - 5 Y	268,1	[Mark as ND1 if not relevant]	9,25%	
G.3.4.7	5 - 10 Y	1.421,8	[Mark as ND1 if not relevant]	49,05%	
G.3.4.8	10+ Y	639,9	[Mark as ND1 if not relevant]	22,08%	
G.3.4.9	Total	2898,5	0,0	100%	0%
OG.3.4.1	<i>a/w 0-1 day</i>			0,00%	
OG.3.4.2	<i>a/w 0-0.5y</i>			0,00%	
OG.3.4.3	<i>a/w 0.5-1 y</i>			0,00%	
OG.3.4.4	<i>a/w 1-1.5y</i>			0,00%	
OG.3.4.5	<i>a/w 1.5-2 y</i>			0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0,00%	
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,8	5,8		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0,0	0,0	0,00%	0,00%
G.3.5.4	1 - 2 Y	0,0	0,0	0,00%	0,00%
G.3.5.5	2 - 3 Y	500,0	0,0	22,22%	0,00%
G.3.5.6	3 - 4 Y	500,0	500,0	22,22%	22,22%
G.3.5.7	4 - 5 Y	500,0	500,0	22,22%	22,22%
G.3.5.8	5 - 10 Y	750,0	1250,0	33,33%	55,56%
G.3.5.9	10+ Y	0,0	0,0	0,00%	0,00%
G.3.5.10	Total	2.250	2.250	100%	100%
OG.3.5.1	<i>a/w 0-1 day</i>			0,00%	0,00%
OG.3.5.2	<i>a/w 0-0.5y</i>			0,00%	0,00%
OG.3.5.3	<i>a/w 0.5-1 y</i>			0,00%	0,00%
OG.3.5.4	<i>a/w 1-1.5y</i>			0,00%	0,00%
OG.3.5.5	<i>a/w 1.5-2 y</i>			0,00%	0,00%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2.898,5	2898,49	100,00%	100,00%
G.3.6.2	AUD	0,00	0,00	0,00%	0,00%
G.3.6.3	BRL	0,00	0,00	0,00%	0,00%
G.3.6.4	CAD	0,00	0,00	0,00%	0,00%
G.3.6.5	CHF	0,00	0,00	0,00%	0,00%
G.3.6.6	CZK	0,00	0,00	0,00%	0,00%
G.3.6.7	DKK	0,00	0,00	0,00%	0,00%
G.3.6.8	GBP	0,00	0,00	0,00%	0,00%
G.3.6.9	HKD	0,00	0,00	0,00%	0,00%
G.3.6.10	JPY	0,00	0,00	0,00%	0,00%
G.3.6.11	KRW	0,00	0,00	0,00%	0,00%
G.3.6.12	NOK	0,00	0,00	0,00%	0,00%
G.3.6.13	PLN	0,00	0,00	0,00%	0,00%
G.3.6.14	SEK	0,00	0,00	0,00%	0,00%
G.3.6.15	SGD	0,00	0,00	0,00%	0,00%
G.3.6.16	USD	0,00	0,00	0,00%	0,00%
G.3.6.17	Other	0,00	0,00	0,00%	0,00%
G.3.6.18	Total	2898,489147	2898,489147	100%	100%
OG.3.6.1	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.2	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.3	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.4	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.5	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.6	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.7	<i>a/w [if relevant, please specify]</i>			0,00%	0,00%





7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2250,00	2250,00	100,00%	100,00%
G.3.7.2	AUD	0,00	0,00	0,00%	0,00%
G.3.7.3	BRL	0,00	0,00	0,00%	0,00%
G.3.7.4	CAD	0,00	0,00	0,00%	0,00%
G.3.7.5	CHF	0,00	0,00	0,00%	0,00%
G.3.7.6	CZK	0,00	0,00	0,00%	0,00%
G.3.7.7	DKK	0,00	0,00	0,00%	0,00%
G.3.7.8	GBP	0,00	0,00	0,00%	0,00%
G.3.7.9	HKD	0,00	0,00	0,00%	0,00%
G.3.7.10	JPY	0,00	0,00	0,00%	0,00%
G.3.7.11	KRW	0,00	0,00	0,00%	0,00%
G.3.7.12	NOK	0,00	0,00	0,00%	0,00%
G.3.7.13	PLN	0,00	0,00	0,00%	0,00%
G.3.7.14	SEK	0,00	0,00	0,00%	0,00%
G.3.7.15	SGD	0,00	0,00	0,00%	0,00%
G.3.7.16	USD	0,00	0,00	0,00%	0,00%
G.3.7.17	Other	0,00	0,00	0,00%	0,00%
G.3.7.18	Total	2250	2250	100%	100%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>				
OG.3.7.2	<i>o/w [if relevant, please specify]</i>				
OG.3.7.3	<i>o/w [if relevant, please specify]</i>				
OG.3.7.4	<i>o/w [if relevant, please specify]</i>				
OG.3.7.5	<i>o/w [if relevant, please specify]</i>				
OG.3.7.6	<i>o/w [if relevant, please specify]</i>				
OG.3.7.7	<i>o/w [if relevant, please specify]</i>				
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	2250	2250	100,00%	100,00%
G.3.8.2	Floating coupon	0	0	0,00%	0,00%
G.3.8.3	Other	0	0	0,00%	0,00%
G.3.8.4	Total	2250	2250	100%	100%
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 (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13		100,00%	
G.3.9.3	Exposures to central banks	0		0,00%	
G.3.9.4	Exposures to credit institutions	0		0,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	13		100%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</i>			0,00%	
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>			0,00%	
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>			0,00%	
OG.3.9.4	<i>o/w EU central banks</i>			0,00%	
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0,00%	
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0,00%	
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0,00%	
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			0,00%	
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)	13		100,00%	
G.3.10.2	Eurozone	0		0,00%	
G.3.10.3	Rest of European Union (EU)	0		0,00%	
G.3.10.4	European Economic Area (not member of EU)	0		0,00%	
G.3.10.5	Switzerland	0		0,00%	
G.3.10.6	Australia	0		0,00%	
G.3.10.7	Brazil	0		0,00%	
G.3.10.8	Canada	0		0,00%	
G.3.10.9	Japan	0		0,00%	
G.3.10.10	Korea	0		0,00%	
G.3.10.11	New Zealand	0		0,00%	
G.3.10.12	Singapore	0		0,00%	
G.3.10.13	US	0		0,00%	
G.3.10.14	Other	0		0,00%	
G.3.10.15	Total EU	13		100%	
G.3.10.16	Total	13		100%	
OG.3.10.1	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.10.2	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.10.3	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.10.4	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.10.5	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.10.6	<i>o/w [if relevant, please specify]</i>			0,00%	
OG.3.10.7	<i>o/w [if relevant, please specify]</i>			0,00%	



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13	0,45%	0,58%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	13	0%	1%
OG.3.11.1	<i>o/w If relevant, please specify</i>			
OG.3.11.2	<i>o/w If relevant, please specify</i>			
OG.3.11.3	<i>o/w If relevant, please specify</i>			
OG.3.11.4	<i>o/w If relevant, please specify</i>			
OG.3.11.5	<i>o/w If relevant, please specify</i>			
OG.3.11.6	<i>o/w If relevant, please specify</i>			
OG.3.11.7	<i>o/w If relevant, please specify</i>			

#### 12. Bond List

G.3.12.1 Bond list <https://www.coveredbondlabel.com/issuer/131/>

#### 13. Derivatives & Swaps

G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	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		
OG.3.13.6		
OG.3.13.7		
OG.3.13.8		
OG.3.13.9		
OG.3.13.10		
OG.3.13.11		
OG.3.13.12		
OG.3.13.13		
OG.3.13.14		
OG.3.13.15		
OG.3.13.16		
OG.3.13.17		
OG.3.13.18		
OG.3.13.19		
OG.3.13.20		
OG.3.13.21		
OG.3.13.22		
OG.3.13.23		
OG.3.13.24		
OG.3.13.25		
OG.3.13.26		
OG.3.13.27		
OG.3.13.28		
OG.3.13.29		
OG.3.13.30		
OG.3.13.31		
OG.3.13.32		
OG.3.13.33		
OG.3.13.34		
OG.3.13.35		
OG.3.13.36		
OG.3.13.37		
OG.3.13.38		
OG.3.13.39		
OG.3.13.40		
OG.3.13.41		
OG.3.13.42		
OG.3.13.43		
OG.3.13.44		
OG.3.13.45		
OG.3.13.46		
OG.3.13.47		
OG.3.13.48		
OG.3.13.49		
OG.3.13.50		
OG.3.13.51		

#### 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) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage 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)

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



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	2898,49		100,00%
M.7.1.2	Commercial	0,00		0,00%
M.7.1.3	Other	0,00		0,00%
M.7.1.4	Total	2898,49		100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,00%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>			0,00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>			0,00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>			0,00%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	41064	0	41064
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>			
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	1,05%	0,00%	1,05%
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	0.0%	0.0%	0.0%
M.7.4.2	Austria	0	0.0%	0.0%
M.7.4.3	Belgium	100.00%	0.00%	0.0%
M.7.4.4	Bulgaria	0	0,0%	0,0%
M.7.4.5	Croatia	0	0,0%	0,0%
M.7.4.6	Cyprus	0	0,0%	0,0%
M.7.4.7	Czech Republic	0	0,0%	0,0%
M.7.4.8	Denmark	0	0,0%	0,0%
M.7.4.9	Estonia	0	0,0%	0,0%
M.7.4.10	Finland	0	0,0%	0,0%
M.7.4.11	France	0	0,0%	0,0%
M.7.4.12	Germany	0	0,0%	0,0%
M.7.4.13	Greece	0	0,0%	0,0%
M.7.4.14	Netherlands	0	0,0%	0,0%
M.7.4.15	Hungary	0	0,0%	0,0%
M.7.4.16	Ireland	0	0,0%	0,0%
M.7.4.17	Italy	0	0,0%	0,0%
M.7.4.18	Latvia	0	0,0%	0,0%
M.7.4.19	Lithuania	0	0,0%	0,0%
M.7.4.20	Luxembourg	0	0,0%	0,0%
M.7.4.21	Malta	0	0,0%	0,0%
M.7.4.22	Poland	0	0,0%	0,0%
M.7.4.23	Portugal	0	0,0%	0,0%
M.7.4.24	Romania	0	0,0%	0,0%
M.7.4.25	Slovakia	0	0,0%	0,0%
M.7.4.26	Slovenia	0	0,0%	0,0%
M.7.4.27	Spain	0	0,0%	0,0%
M.7.4.28	Sweden	0	0,0%	0,0%
M.7.4.29	United Kingdom	0	0,0%	0,0%
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland	0	0,0%	0,0%
M.7.4.32	Liechtenstein	0	0,0%	0,0%
M.7.4.33	Norway	0	0,0%	0,0%
M.7.4.34	Other	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0	0,0%	0,0%
M.7.4.36	Australia	0	0,0%	0,0%
M.7.4.37	Brazil	0	0,0%	0,0%
M.7.4.38	Canada	0	0,0%	0,0%
M.7.4.39	Japan	0	0,0%	0,0%
M.7.4.40	Korea	0	0,0%	0,0%
M.7.4.41	New Zealand	0	0,0%	0,0%
M.7.4.42	Singapore	0	0,0%	0,0%
M.7.4.43	US	0	0,0%	0,0%
M.7.4.44	Other	0	0,0%	0,0%
OM.7.4.1	<i>a/w [if relevant, please specify]</i>			
OM.7.4.2	<i>a/w [if relevant, please specify]</i>			
OM.7.4.3	<i>a/w [if relevant, please specify]</i>			
OM.7.4.4	<i>a/w [if relevant, please specify]</i>			
OM.7.4.5	<i>a/w [if relevant, please specify]</i>			
OM.7.4.6	<i>a/w [if relevant, please specify]</i>			
OM.7.4.7	<i>a/w [if relevant, please specify]</i>			
OM.7.4.8	<i>a/w [if relevant, please specify]</i>			
OM.7.4.9	<i>a/w [if relevant, please specify]</i>			
OM.7.4.10	<i>a/w [if relevant, please specify]</i>			



<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Antwerpen	16,6%	0,0%	16,6%
M.7.5.2	Vlaams-Brabant	13,9%	0,0%	13,9%
M.7.5.3	Oost-Vlaanderen	14,9%	0,0%	14,9%
M.7.5.4	Brussels	10,4%	0,0%	10,4%
M.7.5.5	West-Vlaanderen	10,9%	0,0%	10,9%
M.7.5.6	Limburg	6,7%	0,0%	6,7%
M.7.5.7	Liège	8,0%	0,0%	8,0%
M.7.5.8	Hainaut	6,4%	0,0%	6,4%
M.7.5.9	Brabant Wallon	5,7%	0,0%	5,7%
M.7.5.10	Namur	3,8%	0,0%	3,8%
M.7.5.11	Luxembourg	2,6%	0,0%	2,6%
M.7.5.12	Other	0,1%	0,0%	0,1%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	93,9%	0,0%	93,9%
M.7.6.2	Floating rate	0,0%	0,0%	0,0%
M.7.6.3	Other	6,1%	0,0%	6,1%
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	3,1%	0,0%	3,1%	
M.7.7.2	Amortising	96,9%	0,0%	96,9%	
M.7.7.3	Other	0,0%	0,0%	0,0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	5,0%	0,0%	5,0%	
M.7.8.2	≥ 12 - ≤ 24 months	17,1%	0,0%	17,1%	
M.7.8.3	≥ 24 - ≤ 36 months	11,7%	0,0%	11,7%	
M.7.8.4	≥ 36 - < 60 months	13,7%	0,0%	13,7%	
M.7.8.5	≥ 60 months	52,4%	0,0%	52,4%	
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	0,0%	0,0%	0,0%	
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)	70,58			
	By buckets (mn):				
M.7A.10.2	≤100K	1399,73	31735	48,29%	77,28%
M.7A.10.3	>100K and ≤200K	1044,39	7783	36,03%	18,95%
M.7A.10.4	>200K and ≤300K	269,64	1137	9,30%	2,77%
M.7A.10.5	>300K and ≤400K	80,30	234	2,77%	0,57%
M.7A.10.6	>400K	104,43	175	3,60%	0,43%
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	2898,5	41064	100%	100%



11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0,57			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	813,20	18351	28,06%	44,69%
M.7A.11.3	>40 - <=50 %	363,62	5173	12,55%	12,60%
M.7A.11.4	>50 - <=60 %	376,63	4610	12,99%	11,23%
M.7A.11.5	>60 - <=70 %	391,86	4372	13,52%	10,65%
M.7A.11.6	>70 - <=80 %	387,83	3764	13,38%	9,17%
M.7A.11.7	>80 - <=90 %	385,07	3351	13,29%	8,16%
M.7A.11.8	>90 - <=100 %	152,77	1179	5,27%	2,87%
M.7A.11.9	>100%	27,51	264	0,95%	0,64%
M.7A.11.10	Total	2898,49	41064	100%	100%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7A.11.6	<i>o/w &gt;150 %</i>			0,00%	0,00%
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%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1029,45	21970	35,52%	53,50%
M.7A.12.3	>40 - <=50 %	376,77	4769	13,00%	11,61%
M.7A.12.4	>50 - <=60 %	376,50	4223	12,99%	10,28%
M.7A.12.5	>60 - <=70 %	369,52	3733	12,75%	9,09%
M.7A.12.6	>70 - <=80 %	372,56	3348	12,85%	8,15%
M.7A.12.7	>80 - <=90 %	237,05	1985	8,18%	4,83%
M.7A.12.8	>90 - <=100 %	121,61	894	4,20%	2,18%
M.7A.12.9	>100%	15,03	142	0,52%	0,35%
M.7A.12.10	Total	2898,49	41064	100%	100%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7A.12.6	<i>o/w &gt;150 %</i>			0,00%	0,00%
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%
M.7A.13.2	Second home/Holiday houses	0%
M.7A.13.3	Buy-to-let/Non-owner occupied	0%
M.7A.13.4	Agricultural	0%
M.7A.13.5	Other	100%
OM.7A.13.1	<i>o/w Subsidised housing</i>	
OM.7A.13.2	<i>o/w Private rental</i>	
OM.7A.13.3	<i>o/w Multi-family housing</i>	
OM.7A.13.4	<i>o/w Buildings under construction</i>	
OM.7A.13.5	<i>o/w Buildings land</i>	
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>	
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>	

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





7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	a/w >100 - <=110 %				
OM.7B.16.2	a/w >110 - <=120 %				
OM.7B.16.3	a/w >120 - <=130 %				
OM.7B.16.4	a/w >130 - <=140 %				
OM.7B.16.5	a/w >140 - <=150 %				
OM.7B.16.6	a/w >150 %				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %				
M.7B.17.3	>40 - <=50 %				
M.7B.17.4	>50 - <=60 %				
M.7B.17.5	>60 - <=70 %				
M.7B.17.6	>70 - <=80 %				
M.7B.17.7	>80 - <=90 %				
M.7B.17.8	>90 - <=100 %				
M.7B.17.9	>100%				
M.7B.17.10	Total	0	0	0%	0%
OM.7B.17.1	a/w >100 - <=110 %				
OM.7B.17.2	a/w >110 - <=120 %				
OM.7B.17.3	a/w >120 - <=130 %				
OM.7B.17.4	a/w >130 - <=140 %				
OM.7B.17.5	a/w >140 - <=150 %				
OM.7B.17.6	a/w >150 %				
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					



18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	
M.7B.18.2	Office	
M.7B.18.3	Hotel/Tourism	
M.7B.18.4	Shopping malls	
M.7B.18.5	Industry	
M.7B.18.6	Agriculture	
M.7B.18.7	Other commercially used	
M.7B.18.8	Land	
M.7B.18.9	Property developers / Bulding under construction	
M.7B.18.10	Other	
OM.7B.18.1		<i>a/w Social &amp; Cultural purposes</i>
OM.7B.18.2		<i>a/w [If relevant, please specify]</i>
OM.7B.18.3		<i>a/w [If relevant, please specify]</i>
OM.7B.18.4		<i>a/w [If relevant, please specify]</i>
OM.7B.18.5		<i>a/w [If relevant, please specify]</i>
OM.7B.18.6		<i>a/w [If relevant, please specify]</i>
OM.7B.18.7		<i>a/w [If relevant, please specify]</i>
OM.7B.18.8		<i>a/w [If relevant, please specify]</i>
OM.7B.18.9		<i>a/w [If relevant, please specify]</i>
OM.7B.18.10		<i>a/w [If relevant, please specify]</i>
OM.7B.18.11		<i>a/w [If relevant, please specify]</i>
OM.7B.18.12		<i>a/w [If relevant, please specify]</i>
OM.7B.18.13		<i>a/w [If relevant, please specify]</i>
OM.7B.18.14		<i>a/w [If relevant, please specify]</i>
OM.7B.18.15		<i>a/w [If relevant, please specify]</i>
OM.7B.18.16		<i>a/w [If relevant, please specify]</i>
OM.7B.18.17		<i>a/w [If relevant, please specify]</i>

## C. Harmonised Transparency Template - Glossary

HTT 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Actual</b>	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	<b>OC Calculation: Legal minimum</b>	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	<b>OC Calculation: Committed</b>	BNP Paribas Fortis commits to the legally required OC
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>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.]</b>	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	<b>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.]</b>	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	<b>LTVs: Definition</b>	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	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	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	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
HG.3.1	<b>Other definitions deemed relevant</b>	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

# Residential Mortgage Pandbrieven Programme

## EUR 10 Billion Mortgage Pandbrieven Programme

### Reporting Date

Reporting Date 28/02/2021

### Contact Details:

#### Head of ALM Treasury

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#### 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.

## Residential Mortgage Pandbrieven Programme

### Covered Bond Emmission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
<a href="#">BD@135194</a>	BE0002265347	500.000.000	24/10/2016	24/10/2023	EUR	Fixed	0,00 %	NACT	24/10/2021	2,65	24/10/2024
<a href="#">BD@138090</a>	BE0002274430	500.000.000	23/03/2017	23/09/2024	EUR	Fixed	0,50 %	NACT	23/09/2021	3,57	23/09/2025
<a href="#">BD@150169</a>	BE0002586643	750.000.000	22/03/2018	22/03/2028	EUR	Fixed	0,88 %	NACT	22/03/2021	7,07	22/03/2029
<a href="#">BD@153515</a>	BE0002614924	500.000.000	4/10/2018	4/10/2025	EUR	Fixed	0,63 %	NACT	04/10/2021	4,60	04/10/2026
		<b>2.250.000.000</b>									

#### Totals

Total Outstanding (in EUR): 2.250.000.000

Current Weighted Average Fixed Coupon: 0,54 %

Weighted Average Remaining Average Life\* 4,76

\* At Reporting Date until Maturity Date

# Residential Mortgage Pandbrieven Programme

## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	AAA	stable

# Residential Mortgage Pandbrieven Programme

## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2.250.000.000 (I)
Nominal Balance Residential Mortgage Loans	2.898.489.147 (II)
Nominal Balance Public Finance Exposures	13.000.000 (III)
Nominal Balance Financial Institution Exposures	131.934.491 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	35,26 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.393.470.672 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106,38 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit  
:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13.214.308 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	131.934.491 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2.393.470.672
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	112,83 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit  
:  
105

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	384.107.599 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	383.203.599
<i>Total Interest Proceeds Public Finance Exposures</i>	904.000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0

Principal Proceeds Cover Assets	3.043.534.767 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2.898.489.147
<i>Total Principal Proceeds Public Finance Exposures</i>	13.111.128
<i>Total Principal Proceeds Financial Institution Exposures</i>	131.934.491
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	78.125.000 (X)
Costs, Fees and expenses Covered Bonds	33.435.718 (XI)
Principal Requirement Covered Bonds	2.250.000.000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1.066.081.648

> > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287.507.717 (XIII)
Cumulative Cash Outflow Next 180 Days	-10.076.971 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	277.430.746

> > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13.111.128 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6.562.500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6.548.628 (XVI)



# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

Portfolio Cut-off Date 28/02/2021

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2.898.489.147,13
Principal Redemptions between Cut-off Date and Maturity Date	2.898.489.147,13
Interest Payments between Cut-off Date and Maturity Date	383.203.599,31
Number of borrowers	23.896,00
Number of loans	41.064,00
Average Outstanding Balance per borrower	121.296
Average Outstanding Balance per loan	70.585
Weighted average Current Loan to Current Value	51,32 %
Weighted average seasoning (in Years)	3,79
Weighted average remaining maturity (in years, at 0% CPR)	13,71
Weighted average initial maturity (in years, at 0% CPR)	17,49
Percentage of Fixed Rate Loans	93,89 %
Percentage of Variable Rate Loans	6,11 %
Weighted average interest rate	1,77 %
Weighted average interest rate Fixed Rate Loans	1,79 %
Weighted average interest rate Variable Rate Loans	1,44 %
Weighted Remaining average life (in years, at 0% CPR)	7,16
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6,77

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 131.934.491

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

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name(Liquid_Bonds_C Series(Liquid_Bonds_CB_D TASOIRCF))	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Currency	BGB 4 28MAR2022 48 EUR	BGB 1 22JUN2026 77 EUR	BGB 0,8 22JUN2028 85 EUR
Nominal Amount	5.000.000	2.000.000	6.000.000
Issue Date	5/10/2016	12/10/2018	21/03/2018
Maturity Date	28/03/2022	22/06/2026	22/06/2028
Coupon Type	F	F	F
Coupon	4,00 %	1,00 %	0,80 %
Standar & Poor's Rating(Liquid	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds_	Aa3	Aa3	Aa3

### 4. Derivatives

None

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

Portfolio Cut-off Date 28/02/2021

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	482.118.708,03	16,63 %	6.713	16,35 %
Oost-Vlaanderen	432.759.255,94	14,93 %	6.524	15,89 %
Vlaams-Brabant	403.275.125,01	13,91 %	5.426	13,21 %
West-Vlaanderen	315.575.206,99	10,89 %	5.076	12,36 %
Brussels	300.027.528,98	10,35 %	3.198	7,79 %
Liège	233.295.632,40	8,05 %	3.468	8,45 %
Limburg	194.816.926,31	6,72 %	3.195	7,78 %
Hainaut	184.154.663,14	6,35 %	2.811	6,85 %
Brabant Wallon	165.596.666,23	5,71 %	1.945	4,74 %
Namur	108.901.859,38	3,76 %	1.603	3,90 %
Luxembourg	74.050.920,22	2,55 %	1.060	2,58 %
Other	3.916.654,50	0,14 %	45	0,11 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	145.798.555,16	5,03 %	1.340	3,26 %
>1 and <=2	495.828.431,04	17,11 %	5.553	13,52 %
>2 and <=3	339.699.018,21	11,72 %	3.896	9,49 %
>3 and <=4	394.030.970,81	13,59 %	5.151	12,54 %
>4 and <=5	888.631.507,13	30,66 %	13.548	32,99 %
>5 and <=6	504.550.016,29	17,41 %	8.326	20,28 %
>6 and <=7	76.131.601,40	2,63 %	1.718	4,18 %
>7 and <=8	8.483.335,82	0,29 %	213	0,52 %
>8 and <=9	2.388.907,99	0,08 %	83	0,20 %
>9 and <=10	5.081.014,50	0,18 %	364	0,89 %
>10 and <=11	12.207.606,30	0,42 %	335	0,82 %
>11 and <=12	10.773.908,26	0,37 %	205	0,50 %
>12 and <=13	2.237.235,92	0,08 %	43	0,10 %
>13 and <=14	5.212.940,02	0,18 %	20	0,05 %
>14 and <=15	1.957.979,71	0,07 %	45	0,11 %
>15 and <=16	3.188.814,87	0,11 %	108	0,26 %
>16 and <=17	1.553.692,01	0,05 %	69	0,17 %
>17 and <=18	387.185,17	0,01 %	34	0,08 %
>18 and <=19	290.102,05	0,01 %	7	0,02 %
>19 and <=20	5.915,70	0,00 %	2	0,00 %
>20 and <=21	41.956,57	0,00 %	2	0,00 %
>21 and <=22	8.452,20	0,00 %	2	0,00 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	150.000,00	0,01 %	269	0,66 %
<=1	16.814.359,66	0,58 %	545	1,33 %
>1 and <=2	16.204.441,13	0,56 %	534	1,30 %
>2 and <=3	26.323.693,44	0,91 %	853	2,08 %
>3 and <=4	49.911.960,81	1,72 %	1.513	3,68 %
>4 and <=5	105.573.254,99	3,64 %	3.240	7,89 %
>5 and <=6	137.290.024,09	4,74 %	3.705	9,02 %
>6 and <=7	102.775.959,03	3,55 %	2.172	5,29 %
>7 and <=8	126.100.132,17	4,35 %	2.335	5,69 %
>8 and <=9	147.203.664,72	5,08 %	2.604	6,34 %
>9 and <=10	126.674.203,20	4,37 %	1.971	4,80 %
>10 and <=11	160.932.660,42	5,55 %	2.252	5,48 %
>11 and <=12	112.109.032,35	3,87 %	1.491	3,63 %
>12 and <=13	120.973.941,61	4,17 %	1.482	3,61 %
>13 and <=14	175.692.665,89	6,06 %	2.115	5,15 %
>14 and <=15	168.024.517,97	5,80 %	1.845	4,49 %
>15 and <=16	216.661.912,96	7,47 %	2.241	5,46 %
>16 and <=17	144.557.465,64	4,99 %	1.417	3,45 %
>17 and <=18	129.526.679,28	4,47 %	1.229	2,99 %
>18 and <=19	164.447.323,36	5,67 %	1.697	4,13 %
>19 and <=20	149.191.544,31	5,15 %	1.368	3,33 %
>20 and <=21	178.631.237,99	6,16 %	1.577	3,84 %
>21 and <=22	77.518.976,01	2,67 %	662	1,61 %
>22 and <=23	70.070.189,96	2,42 %	608	1,48 %
>23 and <=24	124.797.996,56	4,31 %	991	2,41 %
>24 and <=25	47.988.664,22	1,66 %	322	0,78 %
>25 and <=26	540.248,25	0,02 %	5	0,01 %
>26 and <=27	777.410,16	0,03 %	10	0,02 %
>27 and <=28	544.372,26	0,02 %	3	0,01 %
>28 and <=29	254.496,12	0,01 %	4	0,01 %
>29 and <=30	226.118,57	0,01 %	4	0,01 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0,00	0,00 %	2	0,00 %
>1 and <=2	1.883.813,27	0,06 %	42	0,10 %
>2 and <=3	5.399.231,24	0,19 %	61	0,15 %
>3 and <=4	2.225.102,37	0,08 %	58	0,14 %
>4 and <=5	32.538.917,09	1,12 %	376	0,92 %
>5 and <=6	4.613.684,51	0,16 %	350	0,85 %
>6 and <=7	11.194.173,36	0,39 %	523	1,27 %
>7 and <=8	17.484.612,96	0,60 %	705	1,72 %
>8 and <=9	31.024.578,47	1,07 %	844	2,06 %
>9 and <=10	352.813.317,16	12,17 %	8.785	21,39 %
>10 and <=11	58.015.776,50	2,00 %	1.924	4,69 %
>11 and <=12	61.172.770,89	2,11 %	1.102	2,68 %
>12 and <=13	202.786.458,08	7,00 %	3.439	8,37 %
>13 and <=14	25.757.773,17	0,89 %	411	1,00 %
>14 and <=15	422.551.468,79	14,58 %	5.698	13,88 %
>15 and <=16	29.120.191,30	1,00 %	357	0,87 %
>16 and <=17	40.477.268,65	1,40 %	512	1,25 %
>17 and <=18	198.945.797,26	6,86 %	2.290	5,58 %
>18 and <=19	24.974.864,25	0,86 %	369	0,90 %
>19 and <=20	659.254.633,90	22,74 %	6.664	16,23 %
>20 and <=21	46.865.093,98	1,62 %	532	1,30 %
>21 and <=22	12.842.290,06	0,44 %	139	0,34 %
>22 and <=23	21.470.007,58	0,74 %	252	0,61 %
>23 and <=24	16.548.875,35	0,57 %	193	0,47 %
>24 and <=25	539.794.654,09	18,62 %	4.718	11,49 %
>25 and <=26	65.626.282,14	2,26 %	550	1,34 %
>26 and <=27	90.874,51	0,00 %	1	0,00 %
>27 and <=28	638.367,71	0,02 %	6	0,01 %
>28 and <=29	564.761,69	0,02 %	6	0,01 %
>29 and <=30	9.526.233,89	0,33 %	128	0,31 %
>30 and <=31	2.013.720,77	0,07 %	22	0,05 %
>39 and <=40	273.552,14	0,01 %	5	0,01 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	8.452,20	0,00 %	2	0,00 %
2000	41.956,57	0,00 %	2	0,00 %
2001	2.965,82	0,00 %	1	0,00 %
2002	286.717,45	0,01 %	6	0,01 %
2003	355.520,68	0,01 %	33	0,08 %
2004	1.161.146,96	0,04 %	50	0,12 %
2005	3.127.832,41	0,11 %	121	0,29 %
2006	2.416.560,03	0,08 %	53	0,13 %
2007	4.720.886,18	0,16 %	19	0,05 %
2008	2.475.162,91	0,09 %	32	0,08 %
2009	8.185.580,16	0,28 %	179	0,44 %
2010	13.987.259,89	0,48 %	329	0,80 %
2011	5.970.972,08	0,21 %	397	0,97 %
2012	2.119.974,90	0,07 %	88	0,21 %
2013	7.859.229,34	0,27 %	188	0,46 %
2014	51.202.400,71	1,77 %	1.124	2,74 %
2015	508.034.849,64	17,53 %	8.492	20,68 %
2016	785.801.742,98	27,11 %	12.421	30,25 %
2017	443.915.902,15	15,32 %	5.814	14,16 %
2018	360.902.096,69	12,45 %	4.138	10,08 %
2019	520.117.082,20	17,94 %	5.905	14,38 %
2020	175.794.855,18	6,07 %	1.670	4,07 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	628.094.524,11	21,67 %	12.736	53,30 %
>100 and <=200	1.030.765.739,44	35,56 %	7.154	29,94 %
>200 and <=300	668.288.366,58	23,06 %	2.784	11,65 %
>300 and <=400	242.459.669,05	8,37 %	713	2,98 %
>400	328.880.847,95	11,35 %	509	2,13 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>23.896</b>	<b>100,00 %</b>

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	3.013.204,32	0,10 %	65	0,16 %
0.5 - 1%	59.432.298,99	2,05 %	751	1,83 %
1 - 1.5%	566.994.378,88	19,56 %	7.844	19,10 %
1.5 - 2%	1.909.726.400,08	65,89 %	26.747	65,13 %
2 - 2.5%	227.450.961,65	7,85 %	3.266	7,95 %
2.5 - 3%	101.179.008,37	3,49 %	1.604	3,91 %
3 - 3.5%	19.180.524,42	0,66 %	403	0,98 %
3.5 - 4%	8.110.069,12	0,28 %	235	0,57 %
4 - 4.5%	2.393.408,68	0,08 %	83	0,20 %
4.5 - 5%	748.124,10	0,03 %	44	0,11 %
5 - 5.5%	222.909,70	0,01 %	14	0,03 %
5.5 - 6%	34.784,72	0,00 %	7	0,02 %
6 - 6.5%	3.074,10	0,00 %	1	0,00 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2.721.491.072,91	93,89 %	38.903	94,74 %
Variable	2.810.308,40	0,10 %	52	0,13 %
Variable With Cap	174.187.765,82	6,01 %	2.109	5,14 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2021	39.549.224,16	1,36 %	765	1,86 %
2022	17.034.659,95	0,59 %	182	0,44 %
2023	20.483.647,68	0,71 %	188	0,46 %
2024	31.200.450,30	1,08 %	299	0,73 %
2025	13.219.796,49	0,46 %	138	0,34 %
2026	7.777.339,40	0,27 %	68	0,17 %
2027	4.130.487,01	0,14 %	41	0,10 %
2028	3.278.609,06	0,11 %	38	0,09 %
2029	5.990.654,17	0,21 %	61	0,15 %
2030	13.479,51	0,00 %	1	0,00 %
2033	4.153.200,59	0,14 %	47	0,11 %
2034	19.710.921,40	0,68 %	206	0,50 %
2035	2.861.144,23	0,10 %	17	0,04 %
Fixed To Maturity	2.729.085.533,18	94,16 %	39.013	95,01 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2.898.489.147,13	100,00 %	41.064	100,00 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2.761.010.095,00	95,26 %	39.516	96,23 %
Interest only	88.914.955,29	3,07 %	521	1,27 %
Linear	48.564.096,84	1,68 %	1.027	2,50 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

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

	In EUR	In %	In number of loans	In %
0	148.630,28	0,01 %	127	0,31 %
1-10%	49.462.403,52	1,71 %	2.495	6,08 %
11-20%	173.113.309,55	5,97 %	4.950	12,05 %
21-30%	273.927.870,71	9,45 %	5.504	13,40 %
31-40%	316.548.053,02	10,92 %	5.275	12,85 %
41-50%	363.619.573,61	12,55 %	5.173	12,60 %
51-60%	376.630.942,92	12,99 %	4.610	11,23 %
61-70%	391.864.365,48	13,52 %	4.372	10,65 %
71-80%	387.831.061,07	13,38 %	3.764	9,17 %
81-90%	385.066.594,76	13,29 %	3.351	8,16 %
91-100%	152.765.106,17	5,27 %	1.179	2,87 %
101-110%	9.668.681,69	0,33 %	82	0,20 %
111-120%	3.287.376,92	0,11 %	54	0,13 %
>120%	14.555.177,43	0,50 %	128	0,31 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	14.606.174,80	0,50 %	1.293	3,15 %
21-40%	73.680.735,40	2,54 %	2.694	6,56 %
41-60%	210.366.487,61	7,26 %	5.448	13,27 %
61-80%	431.119.967,48	14,87 %	7.017	17,09 %
81-100%	560.480.716,13	19,34 %	6.151	14,98 %
101-120%	75.613.079,13	2,61 %	1.512	3,68 %
121-140%	118.550.453,19	4,09 %	1.835	4,47 %
141-160%	145.484.398,35	5,02 %	2.163	5,27 %
161-180%	169.533.541,17	5,85 %	2.181	5,31 %
181-200%	143.852.111,81	4,96 %	1.760	4,29 %
201-300%	460.213.032,35	15,88 %	4.943	12,04 %
301-400%	199.694.879,16	6,89 %	1.889	4,60 %
401-500%	78.386.089,12	2,70 %	680	1,66 %
>500%	216.907.481,43	7,48 %	1.498	3,65 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	36.146.049,04	1,25 %	1.425	3,47 %
>1 and <=2	70.233.004,02	2,42 %	2.161	5,26 %
>2 and <=3	240.828.498,64	8,31 %	6.932	16,88 %
>3 and <=4	221.458.691,35	7,64 %	4.416	10,75 %
>4 and <=5	268.093.574,50	9,25 %	4.534	11,04 %
>5 and <=6	257.267.038,39	8,88 %	3.539	8,62 %
>6 and <=7	263.496.930,61	9,09 %	3.250	7,91 %
>7 and <=8	307.782.256,17	10,62 %	3.458	8,42 %
>8 and <=9	334.804.171,31	11,55 %	3.291	8,01 %
>9 and <=10	258.471.485,65	8,92 %	2.538	6,18 %
>10 and <=11	272.542.841,88	9,40 %	2.529	6,16 %
>11 and <=12	175.641.733,11	6,06 %	1.489	3,63 %
>12 and <=13	185.165.844,45	6,39 %	1.446	3,52 %
>13 and <=14	4.754.630,90	0,16 %	35	0,09 %
>14 and <=15	1.274.348,85	0,04 %	12	0,03 %
>15 and <=16	254.496,12	0,01 %	4	0,01 %
>16 and <=17	47.433,57	0,00 %	1	0,00 %
>17 and <=18	226.118,57	0,01 %	4	0,01 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

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

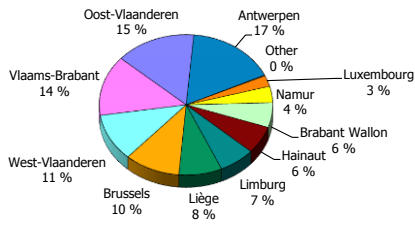
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2.729.085.533,18	94,16 %	39.013	95,01 %
>=0 and <=1	59.582.714,17	2,06 %	971	2,36 %
>1 and <=2	49.934.119,55	1,72 %	482	1,17 %
>2 and <=3	20.054.735,33	0,69 %	192	0,47 %
>3 and <=4	7.102.645,00	0,25 %	74	0,18 %
>4 and <=5	6.004.133,68	0,21 %	62	0,15 %
>7 and <=8	4.838.861,35	0,17 %	36	0,09 %
>6 and <=7	21.886.404,87	0,76 %	234	0,57 %
	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

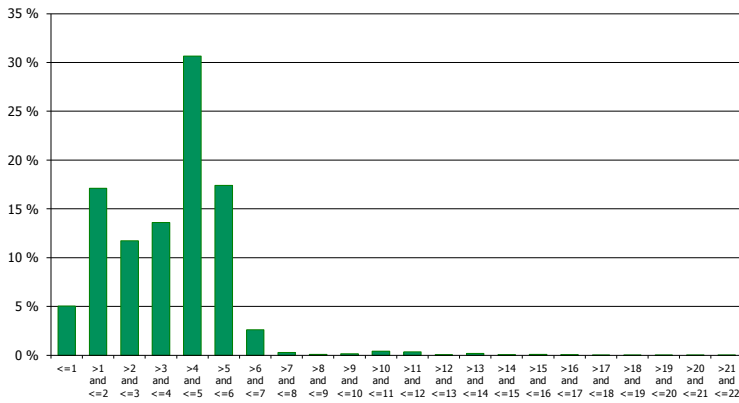
Portfolio Cut-off Date 28/02/2021

### 1. Geographic distribution



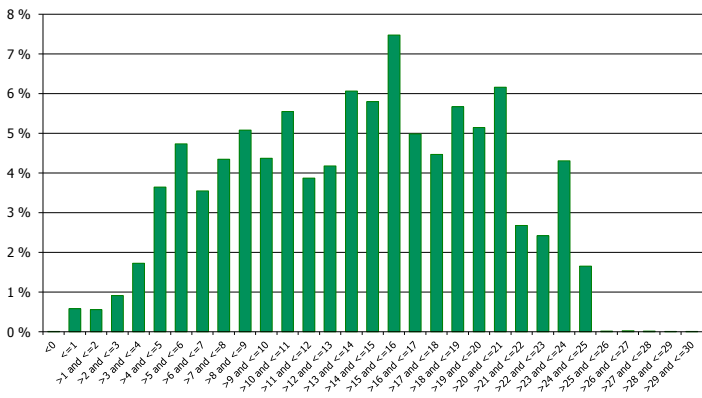
### 2. Seasoning

Distribution per Seasoning



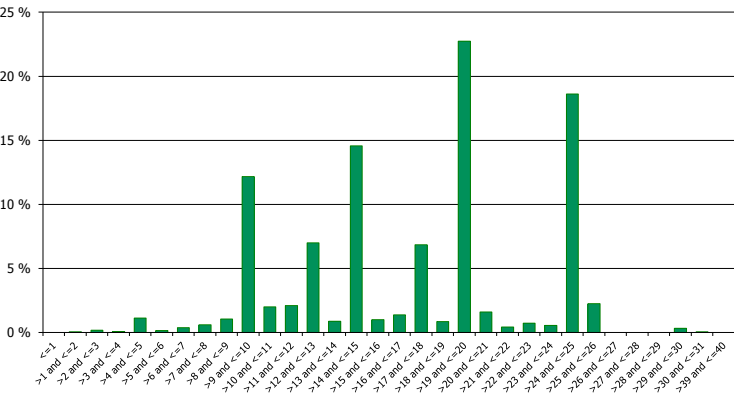
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



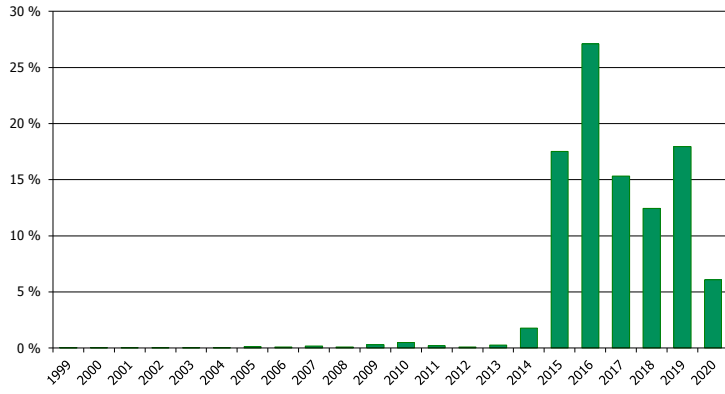
### 4. Original term to maturity

Distribution of Initial Term (in years)



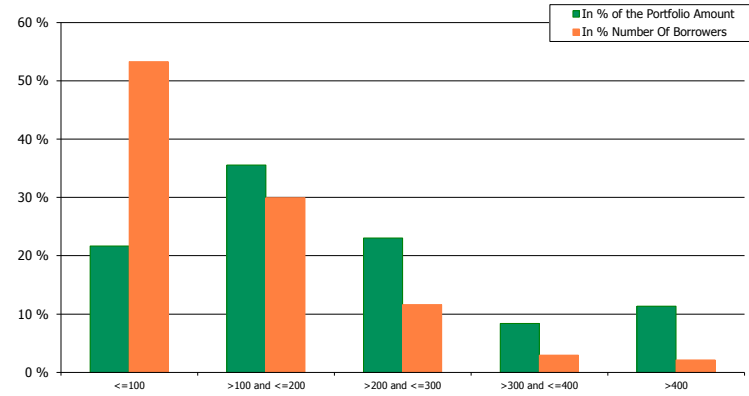
5. Origination Year

Distribution Origination Year



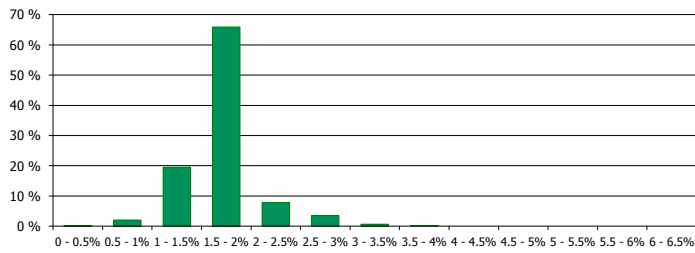
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



7. Interest Rate

Distribution per Interest Rate



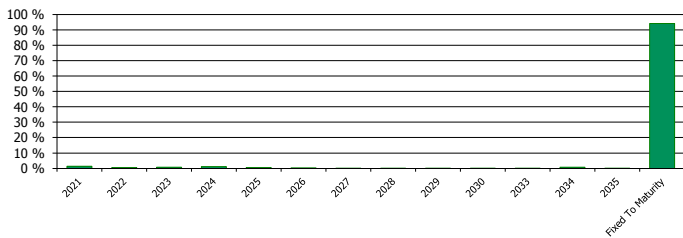
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

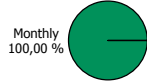
Next Reset Date





10. Interest Payment Frequency

Distribution per Interest Payment Frequency



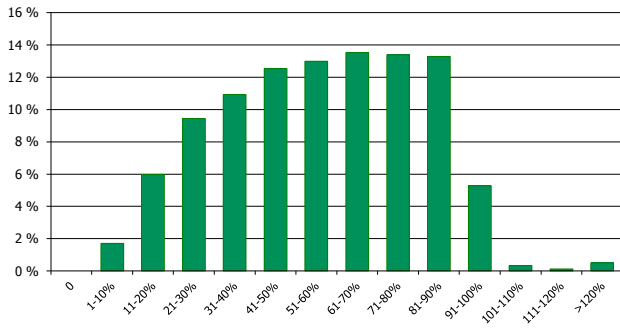
11. Repayment Type

Distribution per Repayment Type



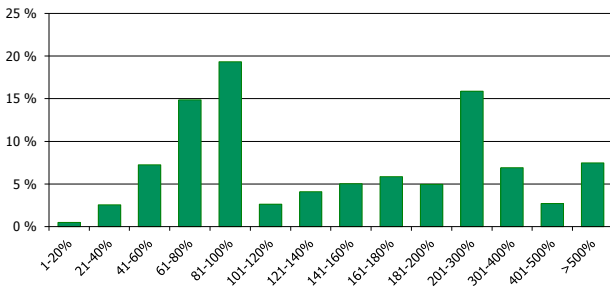
12. Current Loan to Current Value (LTV)

Current LTV Distribution



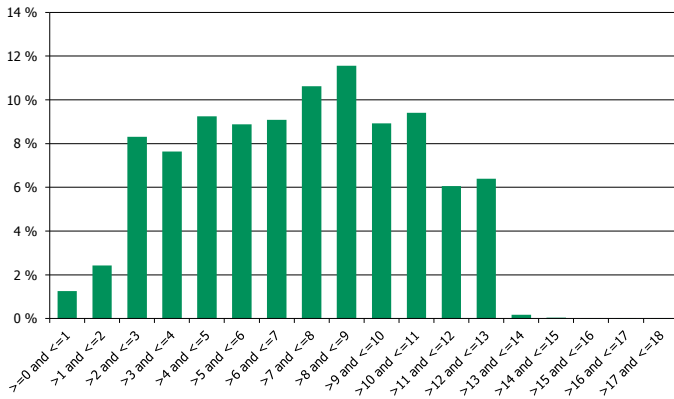
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



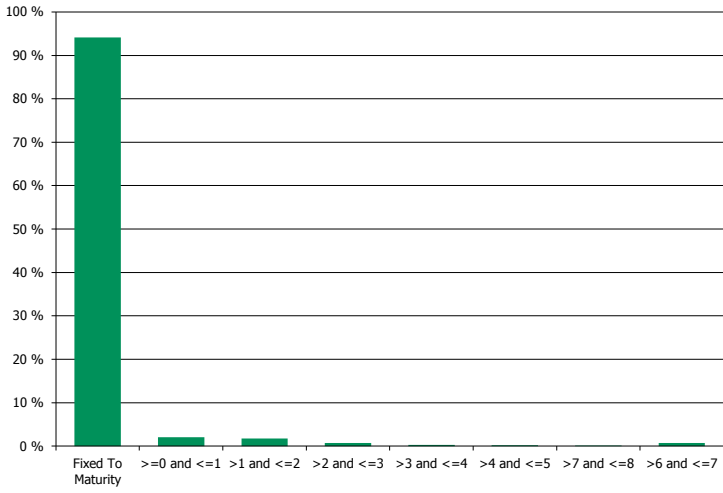
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



# Residential Mortgage Pandbrieven Programme

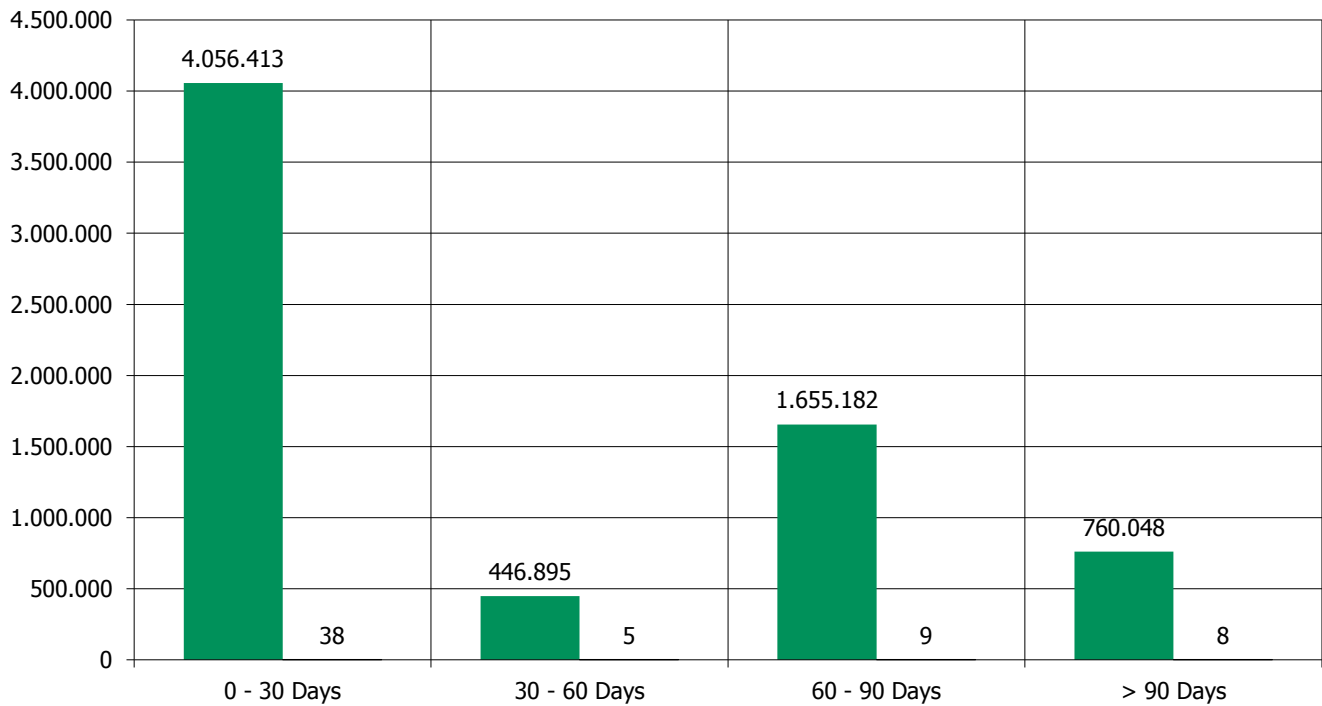
## Cover Pool Performance

Portfolio Cut-off Date 28/02/2021

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

	In EUR	In %	In number of loans	In %
Performing	2.891.570.609,62	99,76 %	41.004	99,85 %
0 - 30 Days	4.056.412,75	0,14 %	38	0,09 %
30 - 60 Days	446.894,83	0,02 %	5	0,01 %
60 - 90 Days	1.655.181,70	0,06 %	9	0,02 %
> 90 Days	760.048,23	0,03 %	8	0,02 %
<b>Total</b>	<b>2.898.489.147,13</b>	<b>100,00 %</b>	<b>41.064</b>	<b>100,00 %</b>

### Delinquency Outstanding in Euro



# Residential Mortgage Pandbrieven Programme

## Amortisation

Portfolio Cut-off Date                      févr/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/03/2021	1	2.250.000.000	2.880.982.205	2.876.568.357	2.869.959.809	2.858.978.083
1/04/2021	2	2.250.000.000	2.859.902.387	2.850.677.660	2.836.895.389	2.814.070.362
1/05/2021	3	2.250.000.000	2.839.964.700	2.826.157.781	2.805.571.755	2.771.590.697
1/06/2021	4	2.250.000.000	2.818.732.548	2.800.271.316	2.772.804.059	2.727.617.794
1/07/2021	5	2.250.000.000	2.797.628.519	2.774.743.536	2.740.764.276	2.685.048.299
1/08/2021	6	2.250.000.000	2.776.543.384	2.749.160.179	2.708.588.150	2.642.287.139
1/09/2021	7	2.250.000.000	2.755.446.633	2.723.644.142	2.676.624.115	2.600.046.067
1/10/2021	8	2.250.000.000	2.735.115.106	2.699.109.653	2.645.984.635	2.559.747.090
1/11/2021	9	2.250.000.000	2.715.179.453	2.674.891.914	2.615.574.655	2.519.610.908
1/12/2021	10	2.250.000.000	2.695.225.973	2.650.876.181	2.585.711.653	2.480.633.107
1/01/2022	11	2.250.000.000	2.674.057.905	2.625.595.663	2.554.539.303	2.440.347.377
1/02/2022	12	2.250.000.000	2.653.158.078	2.600.656.206	2.523.839.772	2.400.808.179
1/03/2022	13	2.250.000.000	2.632.096.517	2.576.058.679	2.494.225.432	2.363.558.720
1/04/2022	14	2.250.000.000	2.612.238.967	2.552.287.677	2.464.924.765	2.325.899.691
1/05/2022	15	2.250.000.000	2.591.477.899	2.527.847.031	2.435.311.959	2.288.537.314
1/06/2022	16	2.250.000.000	2.570.888.423	2.503.509.755	2.405.731.711	2.251.164.382
1/07/2022	17	2.250.000.000	2.550.796.566	2.479.867.308	2.377.147.420	2.215.298.303
1/08/2022	18	2.250.000.000	2.530.054.384	2.455.530.061	2.347.832.014	2.178.711.567
1/09/2022	19	2.250.000.000	2.510.014.266	2.431.948.466	2.319.371.015	2.143.184.522
1/10/2022	20	2.250.000.000	2.489.534.203	2.408.146.121	2.291.017.785	2.108.307.154
1/11/2022	21	2.250.000.000	2.469.241.497	2.384.465.725	2.262.719.931	2.073.446.547
1/12/2022	22	2.250.000.000	2.448.436.287	2.360.493.914	2.234.458.898	2.039.156.205
1/01/2023	23	2.250.000.000	2.427.528.004	2.336.367.226	2.205.995.812	2.004.654.015
1/02/2023	24	2.250.000.000	2.406.796.375	2.312.485.320	2.177.893.584	1.970.734.047
1/03/2023	25	2.250.000.000	2.386.571.883	2.289.540.228	2.151.330.160	1.939.248.397
1/04/2023	26	2.250.000.000	2.366.884.138	2.266.801.738	2.124.547.361	1.906.994.375
1/05/2023	27	2.250.000.000	2.346.175.811	2.243.280.861	2.097.327.728	1.874.845.034
1/06/2023	28	2.250.000.000	2.325.239.640	2.219.492.058	2.069.809.308	1.842.408.945
1/07/2023	29	2.250.000.000	2.304.327.302	2.195.920.449	2.042.787.119	1.810.901.765
1/08/2023	30	2.250.000.000	2.283.203.582	2.172.100.191	2.015.489.103	1.779.134.803
1/09/2023	31	2.250.000.000	2.262.728.357	2.148.970.310	1.988.955.693	1.748.276.537
1/10/2023	32	1.750.000.000	2.241.554.270	2.125.366.417	1.962.267.788	1.717.747.712
1/11/2023	33	1.750.000.000	2.222.008.033	2.103.259.987	1.936.919.241	1.688.376.260
1/12/2023	34	1.750.000.000	2.201.900.903	2.080.806.353	1.911.525.016	1.659.410.344
1/01/2024	35	1.750.000.000	2.181.058.046	2.057.613.963	1.885.412.196	1.629.809.101
1/02/2024	36	1.750.000.000	2.160.612.197	2.034.868.163	1.859.828.008	1.600.883.873
1/03/2024	37	1.750.000.000	2.140.393.044	2.012.627.147	1.835.123.407	1.573.359.142
1/04/2024	38	1.750.000.000	2.120.313.551	1.990.364.712	1.810.208.936	1.545.424.943
1/05/2024	39	1.750.000.000	2.100.143.572	1.968.194.982	1.785.640.094	1.518.200.833
1/06/2024	40	1.750.000.000	2.079.953.646	1.945.967.444	1.760.984.250	1.490.896.131
1/07/2024	41	1.750.000.000	2.057.909.789	1.922.183.333	1.735.179.771	1.463.027.453
1/08/2024	42	1.750.000.000	2.038.178.165	1.900.524.174	1.711.264.573	1.436.751.895
1/09/2024	43	1.250.000.000	2.016.505.974	1.877.126.519	1.685.898.405	1.409.459.621
1/10/2024	44	1.250.000.000	1.996.105.612	1.855.086.258	1.662.002.720	1.383.786.382
1/11/2024	45	1.250.000.000	1.976.767.407	1.833.998.362	1.638.930.956	1.358.797.064
1/12/2024	46	1.250.000.000	1.957.510.482	1.813.151.228	1.616.313.165	1.334.552.108
1/01/2025	47	1.250.000.000	1.937.415.563	1.791.494.566	1.592.946.060	1.309.687.597
1/02/2025	48	1.250.000.000	1.918.009.200	1.770.541.767	1.570.311.618	1.285.609.604
1/03/2025	49	1.250.000.000	1.898.947.332	1.750.259.859	1.548.757.122	1.263.111.218
1/04/2025	50	1.250.000.000	1.879.665.675	1.729.549.527	1.526.538.914	1.239.717.623
1/05/2025	51	1.250.000.000	1.860.893.768	1.709.466.263	1.505.099.385	1.217.295.893
1/06/2025	52	1.250.000.000	1.841.259.485	1.688.560.901	1.482.912.294	1.194.271.488
1/07/2025	53	1.250.000.000	1.822.079.608	1.668.228.897	1.461.450.614	1.172.162.507
1/08/2025	54	1.250.000.000	1.803.554.274	1.648.467.112	1.440.465.577	1.150.437.913
1/09/2025	55	1.250.000.000	1.784.690.134	1.628.458.416	1.419.362.618	1.128.782.542
1/10/2025	56	750.000.000	1.766.612.007	1.609.316.961	1.399.226.577	1.108.207.410
1/11/2025	57	750.000.000	1.747.811.898	1.589.490.297	1.378.473.531	1.087.146.458
1/12/2025	58	750.000.000	1.730.041.020	1.570.746.680	1.358.865.486	1.067.289.349
1/01/2026	59	750.000.000	1.712.496.705	1.552.180.680	1.339.388.864	1.047.536.129
1/02/2026	60	750.000.000	1.695.163.461	1.533.864.128	1.320.217.223	1.028.168.609

1/03/2026	61	750.000.000	1.677.016.820	1.515.119.367	1.301.087.393	1.009.393.320
1/04/2026	62	750.000.000	1.658.975.766	1.496.277.868	1.281.639.738	990.094.258
1/05/2026	63	750.000.000	1.641.326.765	1.477.929.855	1.262.807.934	971.547.330
1/06/2026	64	750.000.000	1.623.537.146	1.459.431.713	1.243.830.929	952.894.087
1/07/2026	65	750.000.000	1.606.190.091	1.441.468.155	1.225.497.394	935.000.312
1/08/2026	66	750.000.000	1.589.096.820	1.423.709.056	1.207.320.792	917.230.871
1/09/2026	67	750.000.000	1.571.518.781	1.405.572.474	1.188.909.423	899.417.580
1/10/2026	68	750.000.000	1.554.885.461	1.388.412.871	1.171.504.400	882.617.655
1/11/2026	69	750.000.000	1.538.772.560	1.371.694.637	1.154.454.514	866.088.221
1/12/2026	70	750.000.000	1.521.801.223	1.354.339.349	1.137.042.373	849.528.668
1/01/2027	71	750.000.000	1.505.067.118	1.337.174.895	1.119.776.787	833.085.296
1/02/2027	72	750.000.000	1.489.255.242	1.320.882.734	1.103.320.283	817.365.364
1/03/2027	73	750.000.000	1.473.516.417	1.304.921.022	1.087.483.516	802.550.412
1/04/2027	74	750.000.000	1.457.968.069	1.288.961.782	1.071.451.675	787.369.971
1/05/2027	75	750.000.000	1.442.392.718	1.273.098.802	1.055.660.872	772.585.881
1/06/2027	76	750.000.000	1.424.954.571	1.255.574.209	1.038.481.572	756.794.133
1/07/2027	77	750.000.000	1.408.784.456	1.239.288.670	1.022.489.023	742.085.080
1/08/2027	78	750.000.000	1.393.682.600	1.223.924.377	1.007.244.380	727.924.804
1/09/2027	79	750.000.000	1.378.419.302	1.208.467.101	991.994.337	713.867.282
1/10/2027	80	750.000.000	1.363.284.751	1.193.236.757	977.081.413	700.253.229
1/11/2027	81	750.000.000	1.347.996.951	1.177.854.744	962.032.971	686.548.060
1/12/2027	82	750.000.000	1.329.910.700	1.160.143.913	945.235.131	671.795.245
1/01/2028	83	750.000.000	1.314.920.560	1.145.121.796	930.622.958	658.608.685
1/02/2028	84	750.000.000	1.300.321.614	1.130.487.398	916.393.288	645.791.330
1/03/2028	85	0	1.285.053.137	1.115.440.404	902.044.551	633.160.547
1/04/2028	86		1.270.471.311	1.100.912.815	888.032.041	620.684.805
1/05/2028	87		1.255.908.496	1.086.507.237	874.254.950	608.550.552
1/06/2028	88		1.241.264.082	1.072.016.803	860.401.506	596.370.760
1/07/2028	89		1.226.648.129	1.057.654.850	846.785.283	584.526.985
1/08/2028	90		1.212.719.148	1.043.871.351	833.624.381	573.004.841
1/09/2028	91		1.198.632.660	1.029.996.217	820.451.951	561.561.926
1/10/2028	92		1.184.815.361	1.016.451.729	807.670.180	550.547.297
1/11/2028	93		1.171.190.935	1.003.059.196	795.001.497	539.616.415
1/12/2028	94		1.157.472.441	989.682.934	782.469.163	528.932.826
1/01/2029	95		1.143.835.355	976.363.909	769.975.595	518.282.887
1/02/2029	96		1.129.763.635	962.716.847	757.282.476	507.579.923
1/03/2029	97		1.116.117.033	949.630.903	745.272.833	497.618.858
1/04/2029	98		1.101.593.001	935.683.671	732.459.464	486.991.918
1/05/2029	99		1.087.566.038	922.253.007	720.168.948	476.857.519
1/06/2029	100		1.074.035.279	909.234.212	708.197.148	466.944.254
1/07/2029	101		1.060.844.965	896.593.739	696.632.728	457.436.505
1/08/2029	102		1.048.079.856	884.302.668	685.335.455	448.112.198
1/09/2029	103		1.033.988.383	870.933.508	673.257.744	438.350.537
1/10/2029	104		1.021.509.665	859.010.319	662.406.378	429.517.412
1/11/2029	105		1.008.762.107	846.851.849	651.369.858	420.572.184
1/12/2029	106		995.526.151	834.368.526	640.188.544	411.658.294
1/01/2030	107		983.205.677	822.644.875	629.588.048	403.127.166
1/02/2030	108		970.700.121	810.803.999	618.947.842	394.635.603
1/03/2030	109		958.124.288	799.073.578	608.591.746	386.547.866
1/04/2030	110		946.146.497	787.745.781	598.438.418	378.489.040
1/05/2030	111		934.231.211	776.548.585	588.480.098	370.665.107
1/06/2030	112		922.137.509	765.196.064	578.402.242	362.774.299
1/07/2030	113		910.498.983	754.298.189	568.761.345	355.265.226
1/08/2030	114		898.951.597	743.468.696	559.169.903	347.794.761
1/09/2030	115		887.528.861	732.776.685	549.726.707	340.473.020
1/10/2030	116		876.110.499	722.161.952	540.430.143	333.343.134
1/11/2030	117		864.877.709	711.693.832	531.241.819	326.287.792
1/12/2030	118		853.672.039	701.319.824	522.209.701	319.425.504
1/01/2031	119		842.517.358	690.981.936	513.203.498	312.586.977
1/02/2031	120		831.169.309	680.518.780	504.146.923	305.770.099
1/03/2031	121		819.983.981	670.332.240	495.459.580	299.351.290
1/04/2031	122		808.902.248	660.151.418	486.693.758	292.809.592
1/05/2031	123		797.746.934	649.978.846	478.014.648	286.409.100
1/06/2031	124		786.957.020	640.100.066	469.552.273	280.147.128
1/07/2031	125		776.304.702	630.399.173	461.297.900	274.094.163
1/08/2031	126		765.770.999	620.790.571	453.111.461	268.089.607
1/09/2031	127		755.345.267	611.300.130	445.049.705	262.204.455
1/10/2031	128		744.531.298	601.559.369	436.880.129	256.336.190
1/11/2031	129		734.307.701	592.292.725	429.056.304	250.679.338
1/12/2031	130		724.154.763	583.144.612	421.389.707	245.190.850
1/01/2032	131		714.111.579	574.081.736	413.785.701	239.746.588
1/02/2032	132		704.163.890	565.124.563	406.293.642	234.408.633

1/03/2032	133	694.281.463	556.309.333	399.004.349	229.290.865
1/04/2032	134	684.457.058	547.507.107	391.692.394	224.135.619
1/05/2032	135	674.572.864	538.714.893	384.453.772	219.091.713
1/06/2032	136	664.870.758	530.066.218	377.319.599	214.115.353
1/07/2032	137	655.240.130	521.530.777	370.330.044	209.287.589
1/08/2032	138	645.666.639	513.039.237	363.373.857	204.486.587
1/09/2032	139	636.154.249	504.623.469	356.504.187	199.770.981
1/10/2032	140	626.627.596	496.250.652	349.726.102	195.169.477
1/11/2032	141	617.252.384	487.996.973	343.034.798	190.624.470
1/12/2032	142	607.792.795	479.729.538	336.393.253	186.167.485
1/01/2033	143	598.388.595	471.505.756	329.785.767	181.737.723
1/02/2033	144	588.974.998	463.301.098	323.223.057	177.366.716
1/03/2033	145	579.810.734	455.393.518	316.976.426	173.273.349
1/04/2033	146	570.723.745	447.496.161	310.687.318	169.116.098
1/05/2033	147	561.631.519	439.644.258	304.484.637	165.060.400
1/06/2033	148	552.681.216	431.904.189	298.363.360	161.057.004
1/07/2033	149	543.808.544	424.272.907	292.370.223	157.174.957
1/08/2033	150	535.023.568	416.711.000	286.428.941	153.328.797
1/09/2033	151	526.316.857	409.234.378	280.574.460	149.558.667
1/10/2033	152	517.692.062	401.867.511	274.845.537	145.904.344
1/11/2033	153	509.104.623	394.531.070	269.141.765	142.271.283
1/12/2033	154	499.793.005	386.679.282	263.136.174	138.526.478
1/01/2034	155	491.272.025	379.442.125	257.554.587	135.013.795
1/02/2034	156	482.793.901	372.261.449	252.037.929	131.562.276
1/03/2034	157	474.363.460	365.200.733	246.689.460	128.277.675
1/04/2034	158	465.999.093	358.152.727	241.313.328	124.950.620
1/05/2034	159	457.710.467	351.204.923	236.049.677	121.724.108
1/06/2034	160	449.232.460	344.115.044	230.696.267	118.459.631
1/07/2034	161	441.146.842	337.366.740	225.615.504	115.375.828
1/08/2034	162	433.162.550	330.698.916	220.593.921	112.330.076
1/09/2034	163	425.299.657	324.145.264	215.672.385	109.358.784
1/10/2034	164	417.580.878	317.739.942	210.890.220	106.495.598
1/11/2034	165	409.948.337	311.403.233	206.158.781	103.665.363
1/12/2034	166	402.383.399	305.155.079	201.525.075	100.919.946
1/01/2035	167	394.684.087	298.808.498	196.831.918	98.152.206
1/02/2035	168	387.264.518	292.693.996	192.313.817	95.493.024
1/03/2035	169	378.899.031	285.932.634	187.439.672	92.716.640
1/04/2035	170	371.610.954	279.957.119	183.055.760	90.164.626
1/05/2035	171	364.389.538	274.066.194	178.762.788	87.689.176
1/06/2035	172	357.270.722	268.256.205	174.528.164	85.249.337
1/07/2035	173	350.327.388	262.611.052	170.434.892	82.908.696
1/08/2035	174	343.504.383	257.059.685	166.407.760	80.606.816
1/09/2035	175	336.632.945	251.490.209	162.388.316	78.326.657
1/10/2035	176	330.059.084	246.174.303	158.564.580	76.168.794
1/11/2035	177	323.556.954	240.915.390	154.782.587	74.037.137
1/12/2035	178	317.078.020	235.703.756	151.061.512	71.961.039
1/01/2036	179	310.629.588	230.518.596	147.362.637	69.901.678
1/02/2036	180	304.211.049	225.372.493	143.706.502	67.878.660
1/03/2036	181	297.828.940	220.294.250	140.134.192	65.929.002
1/04/2036	182	291.500.035	215.247.272	136.575.469	63.982.574
1/05/2036	183	285.223.058	210.266.574	133.086.820	62.092.642
1/06/2036	184	279.041.259	205.360.450	129.650.953	60.233.406
1/07/2036	185	272.991.789	200.578.569	126.320.315	58.445.489
1/08/2036	186	267.080.011	195.902.108	123.061.407	56.696.505
1/09/2036	187	261.277.543	191.320.975	119.877.988	54.995.920
1/10/2036	188	255.578.370	186.840.560	116.782.504	53.356.201
1/11/2036	189	249.989.911	182.445.150	113.745.190	51.748.382
1/12/2036	190	244.505.408	178.149.608	110.793.774	50.199.013
1/01/2037	191	239.165.930	173.963.643	107.915.313	48.687.728
1/02/2037	192	233.911.077	169.852.815	105.097.267	47.215.488
1/03/2037	193	228.752.945	165.852.789	102.386.469	45.821.641
1/04/2037	194	223.656.476	161.882.663	99.681.421	44.422.082
1/05/2037	195	218.606.666	157.967.893	97.031.439	43.063.889
1/06/2037	196	213.591.311	154.081.956	94.403.810	41.720.251
1/07/2037	197	208.645.604	150.267.133	91.839.923	40.420.807
1/08/2037	198	203.750.522	146.492.797	89.305.431	39.138.842
1/09/2037	199	198.904.497	142.766.043	86.812.171	37.885.003
1/10/2037	200	194.129.318	139.109.891	84.380.767	36.672.986
1/11/2037	201	189.411.262	135.498.803	81.981.340	35.479.250
1/12/2037	202	184.740.804	131.940.781	79.632.137	34.321.311
1/01/2038	203	180.156.327	128.448.347	77.327.137	33.186.699
1/02/2038	204	175.646.829	125.020.748	75.072.279	32.082.510

1/03/2038	205	171.242.170	121.698.892	72.909.689	31.039.091
1/04/2038	206	166.518.141	118.140.889	70.598.090	29.927.699
1/05/2038	207	162.253.507	114.926.276	68.508.083	28.922.663
1/06/2038	208	158.119.728	111.808.309	66.479.945	27.947.549
1/07/2038	209	154.061.862	108.760.132	64.508.370	27.007.552
1/08/2038	210	149.555.108	105.399.514	62.356.114	25.995.898
1/09/2038	211	145.452.121	102.334.058	60.388.567	25.069.006
1/10/2038	212	141.550.204	99.425.366	58.527.705	24.196.914
1/11/2038	213	137.668.341	96.534.723	56.681.580	23.334.422
1/12/2038	214	133.808.888	93.674.417	54.866.740	22.494.707
1/01/2039	215	129.973.415	90.835.027	53.068.352	21.665.235
1/02/2039	216	126.165.331	88.024.107	51.295.347	20.852.705
1/03/2039	217	122.403.034	85.268.358	49.575.301	20.076.352
1/04/2039	218	118.666.311	82.525.077	47.858.324	19.298.944
1/05/2039	219	114.975.913	79.827.389	46.179.927	18.545.792
1/06/2039	220	111.323.936	77.160.742	44.523.757	17.804.942
1/07/2039	221	107.753.821	74.563.636	42.919.263	17.092.953
1/08/2039	222	104.246.336	72.014.173	41.346.357	16.396.785
1/09/2039	223	100.847.553	69.548.108	39.828.934	15.728.118
1/10/2039	224	97.600.900	67.198.618	38.388.706	15.097.243
1/11/2039	225	94.427.293	64.903.308	36.983.164	14.482.877
1/12/2039	226	91.296.582	62.648.457	35.610.442	13.888.145
1/01/2040	227	88.257.638	60.460.389	34.279.306	13.312.374
1/02/2040	228	85.254.939	58.304.351	32.972.824	12.750.765
1/03/2040	229	82.293.922	56.190.063	31.701.524	12.210.566
1/04/2040	230	79.390.724	54.115.826	30.453.626	11.680.227
1/05/2040	231	76.539.801	52.086.889	29.239.699	11.168.665
1/06/2040	232	73.784.508	50.126.693	28.067.752	10.675.608
1/07/2040	233	71.136.201	48.248.198	26.949.421	10.208.231
1/08/2040	234	68.602.106	46.450.529	25.879.334	9.761.370
1/09/2040	235	66.153.191	44.716.396	24.849.824	9.333.351
1/10/2040	236	63.805.216	43.058.484	23.869.594	8.928.436
1/11/2040	237	61.513.979	41.441.852	22.914.983	8.535.059
1/12/2040	238	59.248.973	39.850.403	21.980.768	8.153.535
1/01/2041	239	56.999.172	38.272.182	21.056.562	7.777.628
1/02/2041	240	54.756.961	36.704.287	20.142.581	7.408.520
1/03/2041	241	52.524.977	35.154.218	19.247.614	7.052.259
1/04/2041	242	50.315.666	33.618.442	18.359.935	6.698.523
1/05/2041	243	48.135.764	32.109.148	17.492.509	6.355.886
1/06/2041	244	45.993.103	30.627.842	16.643.084	6.021.636
1/07/2041	245	43.975.869	29.236.453	15.847.905	5.710.427
1/08/2041	246	42.047.301	27.906.872	15.088.721	5.413.845
1/09/2041	247	40.205.543	26.639.234	14.366.703	5.132.951
1/10/2041	248	38.425.775	25.418.212	13.674.458	4.865.598
1/11/2041	249	36.707.890	24.240.667	13.007.798	4.608.785
1/12/2041	250	35.044.823	23.104.447	12.367.575	4.363.986
1/01/2042	251	33.502.090	22.049.888	11.773.063	4.136.613
1/02/2042	252	32.035.939	21.049.158	11.210.162	3.922.147
1/03/2042	253	30.647.917	20.106.309	10.683.428	3.723.554
1/04/2042	254	29.314.985	19.199.231	10.175.511	3.531.505
1/05/2042	255	28.009.085	18.313.850	9.682.373	3.346.582
1/06/2042	256	26.729.098	17.447.284	9.200.768	3.166.652
1/07/2042	257	25.490.132	16.611.244	8.738.324	2.995.164
1/08/2042	258	24.272.415	15.790.862	8.285.638	2.827.971
1/09/2042	259	23.075.811	14.986.927	7.843.805	2.665.830
1/10/2042	260	21.910.919	14.207.013	7.417.315	2.510.548
1/11/2042	261	20.777.101	13.448.998	7.003.707	2.360.513
1/12/2042	262	19.665.869	12.708.803	6.601.954	2.215.986
1/01/2043	263	18.578.924	11.986.016	6.210.646	2.075.811
1/02/2043	264	17.510.693	11.277.697	5.828.763	1.939.921
1/03/2043	265	16.473.434	10.593.399	5.462.513	1.811.070
1/04/2043	266	15.480.745	9.938.157	5.111.602	1.687.549
1/05/2043	267	14.514.676	9.302.676	4.772.972	1.569.294
1/06/2043	268	13.583.813	8.691.306	4.447.952	1.456.237
1/07/2043	269	12.688.181	8.104.930	4.137.653	1.349.094
1/08/2043	270	11.816.889	7.535.565	3.837.203	1.245.832
1/09/2043	271	10.968.059	6.982.408	3.546.486	1.146.567
1/10/2043	272	10.147.778	6.449.603	3.267.802	1.052.139
1/11/2043	273	9.344.885	5.929.236	2.996.509	960.704
1/12/2043	274	8.556.135	5.419.871	2.732.345	872.420
1/01/2044	275	7.780.803	4.920.379	2.474.226	786.658
1/02/2044	276	7.024.926	4.434.847	2.224.403	704.234

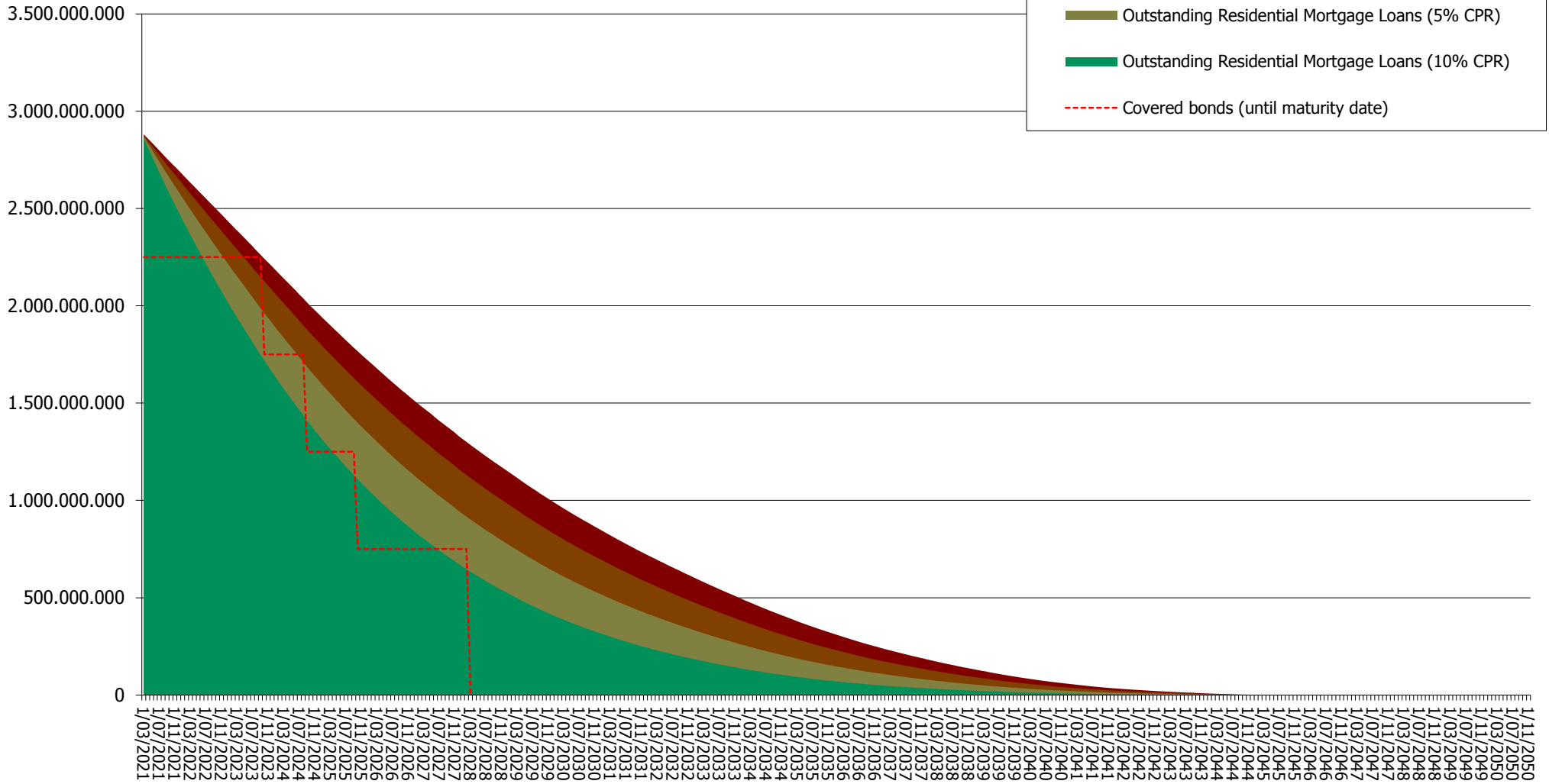
1/03/2044	277	6.290.162	3.964.688	1.983.852	625.588
1/04/2044	278	5.569.750	3.504.659	1.749.203	549.257
1/05/2044	279	4.872.230	3.060.725	1.523.872	476.541
1/06/2044	280	4.215.576	2.643.725	1.312.909	408.830
1/07/2044	281	3.599.023	2.253.360	1.116.294	346.181
1/08/2044	282	3.056.751	1.910.596	944.085	291.536
1/09/2044	283	2.584.633	1.612.762	794.889	244.424
1/10/2044	284	2.201.247	1.371.282	674.206	206.465
1/11/2044	285	1.868.368	1.161.938	569.827	173.761
1/12/2044	286	1.565.984	972.288	475.647	144.448
1/01/2045	287	1.325.048	821.300	400.761	121.191
1/02/2045	288	1.104.110	683.196	332.524	100.130
1/03/2045	289	896.528	553.899	268.974	80.683
1/04/2045	290	704.868	434.748	210.577	62.899
1/05/2045	291	539.013	331.907	160.368	47.705
1/06/2045	292	431.611	265.321	127.870	37.877
1/07/2045	293	361.777	222.027	106.741	31.489
1/08/2045	294	315.925	193.558	92.818	27.265
1/09/2045	295	282.530	172.805	82.655	24.177
1/10/2045	296	268.191	163.765	78.139	22.762
1/11/2045	297	256.801	156.544	74.504	21.611
1/12/2045	298	246.567	150.059	71.241	20.580
1/01/2046	299	236.916	143.941	68.163	19.608
1/02/2046	300	227.245	137.831	65.103	18.648
1/03/2046	301	218.018	132.032	62.221	17.754
1/04/2046	302	209.225	126.492	59.459	16.894
1/05/2046	303	200.415	120.967	56.721	16.051
1/06/2046	304	191.587	115.443	53.994	15.214
1/07/2046	305	182.743	109.933	51.290	14.393
1/08/2046	306	173.882	104.425	48.596	13.579
1/09/2046	307	165.004	98.925	45.920	12.777
1/10/2046	308	156.109	93.438	43.266	11.989
1/11/2046	309	147.194	87.953	40.623	11.209
1/12/2046	310	140.135	83.598	38.516	10.584
1/01/2047	311	133.062	79.244	36.417	9.965
1/02/2047	312	125.975	74.896	34.331	9.355
1/03/2047	313	118.874	70.565	32.272	8.760
1/04/2047	314	112.508	66.673	30.415	8.221
1/05/2047	315	106.633	63.088	28.708	7.728
1/06/2047	316	101.839	60.149	27.301	7.318
1/07/2047	317	97.035	57.218	25.907	6.916
1/08/2047	318	92.222	54.288	24.518	6.517
1/09/2047	319	87.397	51.360	23.137	6.124
1/10/2047	320	83.337	48.894	21.971	5.792
1/11/2047	321	79.269	46.429	20.810	5.462
1/12/2047	322	75.193	43.969	19.659	5.139
1/01/2048	323	71.386	41.672	18.585	4.838
1/02/2048	324	67.572	39.378	17.518	4.540
1/03/2048	325	63.751	37.093	16.462	4.250
1/04/2048	326	59.923	34.807	15.408	3.961
1/05/2048	327	56.089	32.526	14.363	3.677
1/06/2048	328	52.247	30.247	13.322	3.396
1/07/2048	329	48.399	27.973	12.290	3.120
1/08/2048	330	44.543	25.701	11.263	2.848
1/09/2048	331	40.680	23.432	10.243	2.579
1/10/2048	332	36.812	21.169	9.231	2.314
1/11/2048	333	34.829	19.995	8.697	2.171
1/12/2048	334	32.842	18.823	8.167	2.031
1/01/2049	335	30.849	17.651	7.639	1.891
1/02/2049	336	28.851	16.479	7.114	1.754
1/03/2049	337	26.847	15.311	6.594	1.619
1/04/2049	338	24.837	14.141	6.075	1.486
1/05/2049	339	22.823	12.973	5.559	1.354
1/06/2049	340	20.802	11.804	5.046	1.224
1/07/2049	341	18.776	10.637	4.536	1.095
1/08/2049	342	16.745	9.470	4.028	969
1/09/2049	343	15.631	8.825	3.744	897
1/10/2049	344	14.513	8.181	3.462	826
1/11/2049	345	13.390	7.535	3.181	755
1/12/2049	346	12.263	6.890	2.901	686
1/01/2050	347	11.132	6.243	2.622	618
1/02/2050	348	9.996	5.597	2.345	550



1/03/2050	349	8.856	4.951	2.069	483
1/04/2050	350	7.711	4.303	1.794	417
1/05/2050	351	6.561	3.656	1.520	352
1/06/2050	352	5.479	3.047	1.264	292
1/07/2050	353	4.391	2.439	1.009	232
1/08/2050	354	3.300	1.829	755	173
1/09/2050	355	2.204	1.220	502	114
1/10/2050	356	1.104	610	251	57
1/11/2050	357	0	0	0	0
		<b>252.765.094.636</b>	<b>226.760.647.541</b>	<b>195.280.866.182</b>	<b>156.968.268.807</b>

# Amortisation profiles (all amounts in EUR)

- █ Outstanding Residential Mortgage Loans (0% CPR)
- █ Outstanding Residential Mortgage Loans (2% CPR)
- █ Outstanding Residential Mortgage Loans (5% CPR)
- █ Outstanding Residential Mortgage Loans (10% CPR)
- - - Covered bonds (until maturity date)





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

HTT 2019

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB E
<a href="#">1. Additional information on the programme</a>
<a href="#">2. Additional information on the swaps</a>
<a href="#">3. Additional information on the asset distribution</a>

Field Number	1. Additional information on the programme			
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)			
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKKRZY01T647	
E.1.1.3	Back-up servicer			
E.1.1.4	BUS facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Back-up cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank guarantor			
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker		
OE.1.1.1				
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				
OE.2.1.5				
OE.2.1.6				
OE.2.1.7				
OE.2.1.8				
OE.2.1.9				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				



### 3. Additional information on the asset distribution

<b>1. General Information</b>		<b>Total Assets</b>				
E.3.1.1	Weighted Average Seasoning (months)	45,42				
E.3.1.2	Weighted Average Maturity (months)**	164,52				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
<b>2. Arrears</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Public Sector Assets</b>	<b>% Shipping Loans</b>	<b>% Total Loans</b>
E.3.2.1	<30 days	0,14%				0,14%
E.3.2.2	30-<60 days	0,02%				0,02%
E.3.2.3	60-<90 days	0,05%				0,05%
E.3.2.4	90-<180 days	0,02%				0,02%
E.3.2.5	>= 180 days	0,01%				0,01%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						