



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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



9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/5/2021

Cut-off Date: 31/5/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/05/2021			
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 (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	2,919.9			
G.3.1.2	Outstanding Covered Bonds	2,950.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,178.8			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,352.1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	5%	29.8%	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					
G.3.3.1	Mortgages	2,919.9		99.6%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	13.0		0.4%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,932.9		#VALUE!	
OG.3.3.1	a/w (if relevant, please specify)			0.0%	
OG.3.3.2	a/w (if relevant, please specify)			0.0%	
OG.3.3.3	a/w (if relevant, please specify)			0.0%	
OG.3.3.4	a/w (if relevant, please specify)			0.0%	
OG.3.3.5	a/w (if relevant, please specify)			0.0%	
OG.3.3.6	a/w (if relevant, please specify)			0.0%	
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	7.2		Expected Upon Prepayments (Mark as ND1 if not relevant)	% Total Expected Upon Prepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	36.4		[Mark as ND1 if not relevant]	1.2%
G.3.4.3	1 - 2 Y	85.4		[Mark as ND1 if not relevant]	2.9%
G.3.4.4	2 - 3 Y	235.8		[Mark as ND1 if not relevant]	8.1%
G.3.4.5	3 - 4 Y	215.8		[Mark as ND1 if not relevant]	7.4%
G.3.4.6	4 - 5 Y	269.4		[Mark as ND1 if not relevant]	9.2%
G.3.4.7	5 - 10 Y	1,422.2		[Mark as ND1 if not relevant]	48.7%
G.3.4.8	10+ Y	654.9		[Mark as ND1 if not relevant]	22.4%
G.3.4.9	Total	2,919.9		0.0	100.0%
OG.3.4.1	a/w 0-1 day				0.0%
OG.3.4.2	a/w 0-0.5y				0.0%
OG.3.4.3	a/w 0.5-1 y				0.0%
OG.3.4.4	a/w 1-1.5 y				0.0%
OG.3.4.5	a/w 1.5-2 y				0.0%
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					0.00%
OG.3.4.10					0.00%
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	4.5		Extended Maturity	% Total Extended Maturity
	Maturity (mn)			% Total Initial Maturity	
	By buckets:				
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	500.0	0.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	500.0	500.0	22.2%	22.2%
G.3.5.7	5 - 10 Y	750.0	1250.0	33.3%	55.6%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day				0.0%
OG.3.5.2	a/w 0-0.5y				0.0%
OG.3.5.3	a/w 0.5-1 y				0.0%
OG.3.5.4	a/w 1-1.5 y				0.0%
OG.3.5.5	a/w 1.5-2 y				0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,919.9	2,919.89	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	2,919.9	2,919.9	100.0%	100.0%
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
OG.3.6.7	a/w [if relevant, please specify]				
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	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
OG.3.7.7	a/w [if relevant, please specify]				
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	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.8.1	a/w [if relevant, please specify]				
OG.3.8.2	a/w [if relevant, please specify]				
OG.3.8.3	a/w [if relevant, please specify]				
OG.3.8.4	a/w [if relevant, please specify]				
OG.3.8.5	a/w [if relevant, please specify]				
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13		100.0%	
G.3.9.3	Exposures to central banks	0		0.0%	
G.3.9.4	Exposures to credit institutions	0		0.0%	
G.3.9.5	Other	0		0.0%	
G.3.9.6	Total	13.0		100.0%	
OG.3.9.1	a/w EU govts or quasi govts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9	a/w [if relevant, please specify]				
OG.3.9.10	a/w [if relevant, please specify]				
OG.3.9.11	a/w [if relevant, please specify]				
OG.3.9.12	a/w [if relevant, please specify]				
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	13		100.0%	
G.3.10.2	Eurozone	0		0.0%	
G.3.10.3	Rest of European Union (EU)	0		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0		0.0%	
G.3.10.5	Switzerland	0		0.0%	
G.3.10.6	Australia	0		0.0%	
G.3.10.7	Brazil	0		0.0%	
G.3.10.8	Canada	0		0.0%	
G.3.10.9	Japan	0		0.0%	
G.3.10.10	Korea	0		0.0%	
G.3.10.11	New Zealand	0		0.0%	
G.3.10.12	Singapore	0		0.0%	
G.3.10.13	US	0		0.0%	
G.3.10.14	Other	0		0.0%	
G.3.10.15	Total EU	13		100.0%	
G.3.10.16	Total	13.0		100.0%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13		0.4%	0.6%
G.3.11.2	Central bank eligible assets	0		0.0%	0.0%
G.3.11.3	Other	0		0.0%	0.0%
G.3.11.4	Total	13.0		0.4%	0.6%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondsibel.com/issuer/131/		

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool (notional) (mm)	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 (mm)	
OG.3.13.2	Derivatives outside the cover pool (notional) (mm)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mm)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible for preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

	Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(i) Geographical distribution:	#REF!
G.4.1.4	(ii) Type of cover assets:	52
G.4.1.5	(ii) Loan size:	#REF!
G.4.1.6	(ii) Interest rate risk - cover pool:	#REF!
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:	#REF!
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	#REF!
G.4.1.11	(ii) 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:	#REF!
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
OG.4.1.4		
OG.4.1.5		
OG.4.1.6		
OG.4.1.7		
OG.4.1.8		
OG.4.1.9		
OG.4.1.10		

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

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

6. Other relevant information

1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	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 2021

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets	Nominal (mn)			% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	2919.89			100.0%
M.7.1.2	Commercial	0.00			0.0%
M.7.1.3	Other	0.00			0.0%
M.7.1.4	Total	2,919.9			100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>				0.0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>				0.0%
OM.7.1.3	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.4	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.5	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.6	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.7	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.8	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.9	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.10	<i>a/w (If relevant, please specify)</i>				0.0%
OM.7.1.11	<i>a/w (If relevant, please specify)</i>				0.0%
2. General Information					
M.7.2.1	Number of mortgage loans	41894	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Optional information eq, Number of borrowers			0	41894
OM.7.2.2	Optional information eq, Number of guarantors				
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
3. Concentration Risks					
M.7.3.1	10 largest exposures	1.09%	% Residential Loans	% Commercial Loans	% Total Mortgages
OM.7.3.1				0.00%	[For completion]
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
4. Breakdown by Geography					
M.7.4.1	European Union	0.0%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.2	Austria	0		0.0%	[For completion]
M.7.4.3	Belgium	100.00%		0.00%	[For completion]
M.7.4.4	Bulgaria	0		0.0%	[For completion]
M.7.4.5	Croatia	0		0.0%	[For completion]
M.7.4.6	Cyprus	0		0.0%	[For completion]
M.7.4.7	Czechia	0		0.0%	[For completion]
M.7.4.8	Denmark	0		0.0%	[For completion]
M.7.4.9	Estonia	0		0.0%	[For completion]
M.7.4.10	Finland	0		0.0%	[For completion]
M.7.4.11	France	0		0.0%	[For completion]
M.7.4.12	Germany	0		0.0%	[For completion]
M.7.4.13	Greece	0		0.0%	[For completion]
M.7.4.14	Netherlands	0		0.0%	[For completion]
M.7.4.15	Hungary	0		0.0%	[For completion]
M.7.4.16	Ireland	0		0.0%	[For completion]
M.7.4.17	Italy	0		0.0%	[For completion]
M.7.4.18	Latvia	0		0.0%	[For completion]
M.7.4.19	Lithuania	0		0.0%	[For completion]
M.7.4.20	Luxembourg	0		0.0%	[For completion]
M.7.4.21	Malta	0		0.0%	[For completion]
M.7.4.22	Poland	0		0.0%	[For completion]
M.7.4.23	Portugal	0		0.0%	[For completion]
M.7.4.24	Romania	0		0.0%	[For completion]
M.7.4.25	Slovakia	0		0.0%	[For completion]
M.7.4.26	Slovenia	0		0.0%	[For completion]
M.7.4.27	Spain	0		0.0%	[For completion]
M.7.4.28	Sweden	0		0.0%	[For completion]
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%	0.0%
M.7.4.30	Iceland	0		0.0%	[For completion]
M.7.4.31	Liechtenstein	0		0.0%	[For completion]
M.7.4.32	Norway	0		0.0%	[For completion]
M.7.4.33	Other	0.0%		0.0%	0.0%
M.7.4.34	Switzerland	0		0.0%	[For completion]
M.7.4.35	United Kingdom	0		[For completion]	[For completion]
M.7.4.36	Australia	[For completion]		[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]		[For completion]	[For completion]
M.7.4.38	Canada	[For completion]		[For completion]	[For completion]
M.7.4.39	Japan	[For completion]		[For completion]	[For completion]
M.7.4.40	Korea	[For completion]		[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]		[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]		[For completion]	[For completion]
M.7.4.43	US	[For completion]		[For completion]	[For completion]
M.7.4.44	Other	[For completion]		[For completion]	[For completion]
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>				
5. Breakdown by regions of main country of origin					
M.7.5.1	Antwerpen	16.7%	% Residential Loans	% Commercial Loans	% Total Mortgages
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	10.3%		0.0%	10.3%
M.7.5.5	West-Vlaanderen	11.0%		0.0%	11.0%
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	2.5%		0.0%	2.5%
M.7.5.12	Other	0.1%		0.0%	0.1%
6. Breakdown by Interest Rate					
M.7.6.1	Fixed rate	93.8%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.2	Floating rate	0.0%		0.0%	0.0%
M.7.6.3	Other	6.2%		0.0%	6.2%
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					

7. Breakdown by Repayment Type				% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only		3.4%	0.0%	3.4%		
M.7.7.2	Amortising		96.6%	0.0%	96.6%		
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		6.4%	0.0%	6.4%		
M.7.8.2	≥ 12 - ≤ 24 months		17.3%	0.0%	17.3%		
M.7.8.3	≥ 24 - ≤ 36 months		9.9%	0.0%	9.9%		
M.7.8.4	≥ 36 - ≤ 60 months		13.8%	0.0%	13.8%		
M.7.8.5	≥ 60 months		52.6%	0.0%	52.6%		
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)			69.70			
By buckets (mn):							
M.7A.10.2	TBC at a country level		1410.81	32574	48.3%	77.8%	
M.7A.10.3	TBC at a country level		1039.34	7729	35.6%	18.4%	
M.7A.10.4	TBC at a country level		276.32	1164	9.5%	2.8%	
M.7A.10.5	TBC at a country level		84.31	246	2.9%	0.6%	
M.7A.10.6	TBC at a country level		109.11	181	3.7%	0.4%	
M.7A.10.26	Total		2,919.9	41,894	100.0%	100.0%	
11. Loan to Value (LTV) Information - UNINDEXED				Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)			0.57			
By LTV buckets (mn):							
M.7A.11.2	>0 - <=40 %		832.66	18966	28.5%	45.3%	
M.7A.11.3	>40 - <=50 %		374.00	5260	12.8%	12.6%	
M.7A.11.4	>50 - <=60 %		396.61	4762	13.2%	11.4%	
M.7A.11.5	>60 - <=70 %		385.94	4353	13.2%	10.4%	
M.7A.11.6	>70 - <=80 %		395.36	3836	13.5%	9.2%	
M.7A.11.7	>80 - <=90 %		369.50	3283	12.7%	7.8%	
M.7A.11.8	>90 - <=100 %		146.33	1132	5.0%	2.7%	
M.7A.11.9	>100%		29.29	302	1.0%	0.7%	
M.7A.11.10	Total		2,919.9	41,894	100.0%	100.0%	
OM.7A.11.1	a/w >100 - <=110 %				0.0%	0.0%	
OM.7A.11.2	a/w >110 - <=120 %				0.0%	0.0%	
OM.7A.11.3	a/w >120 - <=130 %				0.0%	0.0%	
OM.7A.11.4	a/w >130 - <=140 %				0.0%	0.0%	
OM.7A.11.5	a/w >140 - <=150 %				0.0%	0.0%	
OM.7A.11.6	a/w >150 %				0.0%	0.0%	
OM.7A.11.7							
OM.7A.11.8							
OM.7A.11.9							
12. Loan to Value (LTV) Information - INDEXED				Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)			49%			
By LTV buckets (mn):							
M.7A.12.2	>0 - <=40 %		1144.06	23735	39.2%	56.7%	
M.7A.12.3	>40 - <=50 %		394.50	4928	13.5%	11.8%	
M.7A.12.4	>50 - <=60 %		380.15	4149	13.0%	9.9%	
M.7A.12.5	>60 - <=70 %		405.86	4001	13.9%	9.6%	
M.7A.12.6	>70 - <=80 %		314.66	2799	10.8%	6.7%	
M.7A.12.7	>80 - <=90 %		180.47	1538	6.2%	3.7%	
M.7A.12.8	>90 - <=100 %		86.09	596	2.9%	1.4%	
M.7A.12.9	>100%		14.10	148	0.5%	0.4%	
M.7A.12.10	Total		2,919.9	41,894	100.0%	100.0%	
OM.7A.12.1	a/w >100 - <=110 %				0.0%	0.0%	
OM.7A.12.2	a/w >110 - <=120 %				0.0%	0.0%	
OM.7A.12.3	a/w >120 - <=130 %				0.0%	0.0%	
OM.7A.12.4	a/w >130 - <=140 %				0.0%	0.0%	
OM.7A.12.5	a/w >140 - <=150 %				0.0%	0.0%	
OM.7A.12.6	a/w >150 %				0.0%	0.0%	
OM.7A.12.7							
OM.7A.12.8							
OM.7A.12.9							
13. Breakdown by type				% Residential Loans			
M.7A.13.1	Owner occupied		0%	0%			
M.7A.13.2	Second home/Holiday houses		0%				
M.7A.13.3	Buy-to-let/Non-owner occupied		0%				
M.7A.13.4	Subsidised housing		0%				
M.7A.13.5	Agricultural		0%				
M.7A.13.6	Other		100%				
OM.7A.13.1	a/w Private rental						
OM.7A.13.2	a/w Multi-family housing						
OM.7A.13.3	a/w Buildings under construction						
OM.7A.13.4	a/w Buildings land						
OM.7A.13.5	a/w (if relevant, please specify)						
OM.7A.13.6	a/w (if relevant, please specify)						
OM.7A.13.7	a/w (if relevant, please specify)						
OM.7A.13.8	a/w (if relevant, please specify)						
OM.7A.13.9	a/w (if relevant, please specify)						
OM.7A.13.10	a/w (if relevant, please specify)						
14. Loan by Ranking				% Residential Loans			
M.7A.14.1	1st lien / No prior ranks		100%				
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							
15. EPC Information of the financed RRE - optional				Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level						
M.7A.15.2	TBC at a country level						
M.7A.15.3	TBC at a country level						
M.7A.15.4	TBC at a country level						
M.7A.15.5	TBC at a country level						
M.7A.15.6	TBC at a country level						
M.7A.15.7	TBC at a country level						
M.7A.15.8	TBC at a country level						
M.7A.15.9	TBC at a country level						
M.7A.15.10	TBC at a country level						
M.7A.15.11	TBC at a country level						
M.7A.15.12	TBC at a country level						
M.7A.15.13	TBC at a country level						
M.7A.15.14	TBC at a country level						
M.7A.15.15	TBC at a country level						
M.7A.15.16	TBC at a country level						
M.7A.15.17	no data						
M.7A.15.18	no data						
M.7A.15.19	Total		0	0	0.0%	0.0%	
OM.7A.15.1							
OM.7A.15.2							
OM.7A.15.3							

16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)	[For completion]			
By buckets (mn):					
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.21.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.21.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.21.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.21.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.21.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.21.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.21.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.21.9	>100 %	[For completion]	[For completion]		
M.7B.21.10	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110 %				
OM.7B.21.2	a/w >110 - <=120 %				
OM.7B.21.3	a/w >120 - <=130 %				
OM.7B.21.4	a/w >130 - <=140 %				
OM.7B.21.5	a/w >140 - <=150 %				
OM.7B.21.6	a/w >150 %				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotel/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	Other	<i>a/w (if relevant, please specify)</i>			
OM.7B.23.2		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.3		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.4		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.5		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.6		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.7		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.8		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.9		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.10		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.11		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.12		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.13		<i>a/w (if relevant, please specify)</i>			
OM.7B.23.14		<i>a/w (if relevant, please specify)</i>			
24. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		
M.2B.24.11	TBC at a country level	[For completion]	[For completion]		
M.2B.24.12	TBC at a country level	[For completion]	[For completion]		
M.2B.24.13	TBC at a country level	[For completion]	[For completion]		
M.2B.24.14	TBC at a country level	[For completion]	[For completion]		
M.2B.24.15	TBC at a country level	[For completion]	[For completion]		
M.2B.24.16	TBC at a country level	[For completion]	[For completion]		
M.2B.24.17	TBC at a country level	[For completion]	[For completion]		
M.2B.24.18	no data	[For completion]	[For completion]		
M.2B.24.19	Total	0.0	0	0.0%	0.0%
OM.2B.24.1					
OM.2B.24.2					
OM.2B.24.3					
25. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	TBC at a country level	[For completion]	[For completion]		
M.2B.25.2	TBC at a country level	[For completion]	[For completion]		
M.2B.25.3	TBC at a country level	[For completion]	[For completion]		
M.2B.25.4	TBC at a country level	[For completion]	[For completion]		
M.2B.25.5	TBC at a country level	[For completion]	[For completion]		
M.2B.25.6	TBC at a country level	[For completion]	[For completion]		
M.2B.25.7	TBC at a country level	[For completion]	[For completion]		
M.2B.25.8	TBC at a country level	[For completion]	[For completion]		
M.2B.25.9	TBC at a country level	[For completion]	[For completion]		
M.2B.25.10	TBC at a country level	[For completion]	[For completion]		
M.2B.25.11	TBC at a country level	[For completion]	[For completion]		
M.2B.25.12	TBC at a country level	[For completion]	[For completion]		
M.2B.25.13	TBC at a country level	[For completion]	[For completion]		
M.2B.25.14	TBC at a country level	[For completion]	[For completion]		
M.2B.25.15	TBC at a country level	[For completion]	[For completion]		
M.2B.25.16	TBC at a country level	[For completion]	[For completion]		
M.2B.25.17	TBC at a country level	[For completion]	[For completion]		
M.2B.25.18	no data	[For completion]	[For completion]		
M.2B.25.19	Total	0.0	0	0.0%	0.0%
OM.2B.25.1					
OM.2B.25.2					
OM.2B.25.3					
26. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	older than 1919	[For completion]	[For completion]		
M.2B.26.2	1919 - 1945	[For completion]	[For completion]		
M.2B.26.3	1945 - 1960	[For completion]	[For completion]		
M.2B.26.4	1961 - 1970	[For completion]	[For completion]		
M.2B.26.5	1971 - 1980	[For completion]	[For completion]		
M.2B.26.6	1981 - 1990	[For completion]	[For completion]		
M.2B.26.7	1991 - 2000	[For completion]	[For completion]		
M.2B.26.8	2001 - 2005	[For completion]	[For completion]		
M.2B.26.9	2006 and later	[For completion]	[For completion]		
M.2B.26.10	no data	[For completion]	[For completion]		
M.2B.26.11	Total	0.0	0	0.0%	0.0%
OM.2B.26.1					
27. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.2B.27.1	New Property	[For completion]	[For completion]		
M.2B.27.2	Existing Property	[For completion]	[For completion]		
M.2B.27.3	other	[For completion]	[For completion]		
M.2B.27.4	no data	[For completion]	[For completion]		
M.2B.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

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

Residential Mortgage Pandbrieven Programme

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/05/2021

Contact Details:

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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Remark

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

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

Residential Mortgage Pandbrieven Programme

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2021	2.40	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2021	3.32	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.81	22/03/2029
BD@153515	BE0002614924	500,000,000	4/10/2018	4/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2021	4.35	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	4.51

* 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	2,919,885,431 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	133,025,815 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.26 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,395,138,936 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.45 %

>>> Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit
:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	13,166,157 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	133,025,815 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,395,138,936
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	112.95 %

>>> Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit
:
105

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	380,876,309 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	380,172,309
<i>Total Interest Proceeds Public Finance Exposures</i>	704,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,065,929,052 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,919,885,431
<i>Total Principal Proceeds Public Finance Exposures</i>	13,017,806
<i>Total Principal Proceeds Financial Institution Exposures</i>	133,025,815
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	71,562,500 (X)
Costs, Fees and expenses Covered Bonds	31,732,724 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,093,510,137

>>> Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	289,659,609 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,146,960 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	280,512,650

>>> Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	13,017,806 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	13,017,806 (XVI)

Residential Mortgage Pandbrieven Programme

Cover Pool Summary

Portfolio Cut-off Date 31/05/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,919,885,431.16
Principal Redemptions between Cut-off Date and Maturity Date	2,919,885,431.16
Interest Payments between Cut-off Date and Maturity Date	380,172,309.22
Number of borrowers	23,855.00
Number of loans	41,894.00
Average Outstanding Balance per borrower	122,401
Average Outstanding Balance per loan	69,697
Weighted average Current Loan to Current Value	48.72 %
Weighted average seasoning (in Years)	3.84
Weighted average remaining maturity (in years, at 0% CPR)	13.73
Weighted average initial maturity (in years, at 0% CPR)	17.58
Percentage of Fixed Rate Loans	93.75 %
Percentage of Variable Rate Loans	6.25 %
Weighted average interest rate	1.76 %
Weighted average interest rate Fixed Rate Loans	1.78 %
Weighted average interest rate Variable Rate Loans	1.42 %
Weighted Remaining average life (in years, at 0% CPR)	7.17
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.78

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 133,025,815

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547
Issuer Name(Liquid_Bonds_C Series(LIQUID_BONDS_CB_UA TASOIRCF))	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Currency	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85
Nominal Amount	EUR	EUR	EUR
Issue Date	5,000,000	2,000,000	6,000,000
Maturity Date	5/10/2016	12/10/2018	21/03/2018
Coupon Type	28/03/2022	22/06/2026	22/06/2028
Coupon	F	F	F
Standar & Poor's Rating(Liquid	4.00 %	1.00 %	0.80 %
Fitch Rating(Liquid_Bonds_CB	AA	AA	AA
Moody's Rating(Liquid_Bonds_	AA-	AA-	AA-
	Aa3	Aa3	Aa3

4. Derivatives

None

Classification : Internal

Residential Mortgage Pandbrieven Programme

Stratification Tables

Portfolio Cut-off Date 31/05/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	488,765,001.84	16.74 %	6,854	16.36 %
Oost-Vlaanderen	433,897,129.64	14.86 %	6,642	15.85 %
Vlaams-Brabant	405,287,284.41	13.88 %	5,522	13.18 %
West-Vlaanderen	319,850,204.40	10.95 %	5,207	12.43 %
Brussels	301,827,230.50	10.34 %	3,230	7.71 %
Liège	234,270,991.07	8.02 %	3,532	8.43 %
Limburg	195,449,984.13	6.69 %	3,256	7.77 %
Hainaut	186,294,699.52	6.38 %	2,886	6.89 %
Brabant Wallon	166,188,144.01	5.69 %	1,984	4.74 %
Namur	109,800,875.53	3.76 %	1,651	3.94 %
Luxembourg	74,028,858.27	2.54 %	1,077	2.57 %
Other	4,225,027.84	0.14 %	53	0.13 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	187,853,826.48	6.43 %	1,873	4.47 %
>1 and <=2	505,004,105.62	17.30 %	5,569	13.29 %
>2 and <=3	289,075,852.61	9.90 %	3,428	8.18 %
>3 and <=4	401,251,439.32	13.74 %	5,062	12.08 %
>4 and <=5	833,860,621.68	28.56 %	12,528	29.90 %
>5 and <=6	488,269,459.66	16.72 %	8,358	19.95 %
>6 and <=7	160,764,956.31	5.51 %	3,526	8.42 %
>7 and <=8	8,066,579.10	0.28 %	200	0.48 %
>8 and <=9	4,105,010.41	0.14 %	130	0.31 %
>9 and <=10	2,960,120.75	0.10 %	284	0.68 %
>10 and <=11	9,170,631.66	0.31 %	320	0.76 %
>11 and <=12	14,409,720.19	0.49 %	261	0.62 %
>12 and <=13	1,601,732.28	0.05 %	64	0.15 %
>13 and <=14	6,540,960.59	0.22 %	26	0.06 %
>14 and <=15	1,198,223.40	0.04 %	26	0.06 %
>15 and <=16	2,890,379.30	0.10 %	99	0.24 %
>16 and <=17	2,006,200.87	0.07 %	83	0.20 %
>17 and <=18	455,410.48	0.02 %	40	0.10 %
>18 and <=19	345,567.22	0.01 %	11	0.03 %
>19 and <=20	8,737.75	0.00 %	3	0.01 %
>20 and <=21	39,706.70	0.00 %	2	0.00 %
>21 and <=22	6,188.78	0.00 %	1	0.00 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	725,000.00	0.02 %	292	0.70 %
<=1	15,382,511.51	0.53 %	549	1.31 %
>1 and <=2	17,366,644.34	0.59 %	603	1.44 %
>2 and <=3	27,235,023.20	0.93 %	878	2.10 %
>3 and <=4	67,465,614.96	2.31 %	2,216	5.29 %
>4 and <=5	113,039,824.75	3.87 %	3,396	8.11 %
>5 and <=6	120,182,345.86	4.12 %	3,228	7.71 %
>6 and <=7	109,166,235.61	3.74 %	2,317	5.53 %
>7 and <=8	123,966,832.88	4.25 %	2,280	5.44 %
>8 and <=9	141,379,319.21	4.84 %	2,483	5.93 %
>9 and <=10	132,855,784.02	4.55 %	2,072	4.95 %
>10 and <=11	145,813,837.31	4.99 %	2,044	4.88 %
>11 and <=12	117,454,283.59	4.02 %	1,584	3.78 %
>12 and <=13	124,580,239.17	4.27 %	1,568	3.74 %
>13 and <=14	178,010,268.58	6.10 %	2,193	5.23 %
>14 and <=15	162,154,769.52	5.55 %	1,797	4.29 %
>15 and <=16	202,806,703.85	6.95 %	2,101	5.02 %
>16 and <=17	166,384,235.48	5.70 %	1,610	3.84 %
>17 and <=18	103,772,210.97	3.55 %	1,060	2.53 %
>18 and <=19	183,651,170.58	6.29 %	1,906	4.55 %
>19 and <=20	146,983,437.24	5.03 %	1,410	3.37 %
>20 and <=21	173,946,416.70	5.96 %	1,550	3.70 %
>21 and <=22	76,442,703.27	2.62 %	662	1.58 %
>22 and <=23	64,153,135.84	2.20 %	568	1.36 %
>23 and <=24	141,278,972.40	4.84 %	1,100	2.63 %
>24 and <=25	60,960,559.91	2.09 %	400	0.95 %
>25 and <=26	973,793.03	0.03 %	11	0.03 %
>26 and <=27	242,425.06	0.01 %	3	0.01 %
>27 and <=28	540,138.29	0.02 %	3	0.01 %
>28 and <=29	502,947.01	0.02 %	6	0.01 %
>29 and <=30	468,047.02	0.02 %	4	0.01 %
2,919,885,431.16	100.00 %	41,894	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	118,000.00	0.00 %	8	0.02 %
>1 and <=2	3,700,154.14	0.13 %	42	0.10 %
>2 and <=3	5,498,999.00	0.19 %	64	0.15 %
>3 and <=4	2,027,407.80	0.07 %	64	0.15 %
>4 and <=5	35,940,588.96	1.23 %	409	0.98 %
>5 and <=6	4,203,854.16	0.14 %	337	0.80 %
>6 and <=7	10,907,850.00	0.37 %	546	1.30 %
>7 and <=8	16,697,069.56	0.57 %	710	1.69 %
>8 and <=9	29,272,116.04	1.00 %	848	2.02 %
>9 and <=10	348,415,761.42	11.93 %	8,900	21.24 %
>10 and <=11	55,274,874.78	1.89 %	1,895	4.52 %
>11 and <=12	59,928,132.34	2.05 %	1,112	2.65 %
>12 and <=13	197,415,255.81	6.76 %	3,448	8.23 %
>13 and <=14	26,044,006.61	0.89 %	426	1.02 %
>14 and <=15	419,946,636.76	14.38 %	5,819	13.89 %
>15 and <=16	30,760,346.72	1.05 %	378	0.90 %
>16 and <=17	41,475,190.94	1.42 %	534	1.27 %
>17 and <=18	199,363,271.95	6.83 %	2,331	5.56 %
>18 and <=19	26,496,005.45	0.91 %	387	0.92 %
>19 and <=20	668,576,836.23	22.90 %	6,898	16.47 %
>20 and <=21	44,967,926.58	1.54 %	527	1.26 %
>21 and <=22	15,718,117.67	0.54 %	165	0.39 %
>22 and <=23	21,037,172.63	0.72 %	259	0.62 %
>23 and <=24	15,681,796.76	0.54 %	186	0.44 %
>24 and <=25	562,415,675.73	19.26 %	4,883	11.66 %
>25 and <=26	64,046,001.58	2.19 %	547	1.31 %
>26 and <=27	890,677.94	0.03 %	7	0.02 %
>27 and <=28	520,400.38	0.02 %	4	0.01 %
>28 and <=29	559,675.40	0.02 %	6	0.01 %
>29 and <=30	9,719,651.53	0.33 %	127	0.30 %
>30 and <=31	1,993,502.92	0.07 %	22	0.05 %
>39 and <=40	272,473.37	0.01 %	5	0.01 %
2,919,885,431.16	100.00 %	41,894	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	6,188.78	0.00 %	1	0.00 %
2000	39,706.70	0.00 %	2	0.00 %
2001	2,079.93	0.00 %	1	0.00 %
2002	283,213.54	0.01 %	6	0.01 %
2003	315,125.67	0.01 %	32	0.08 %
2004	1,085,385.34	0.04 %	50	0.12 %
2005	2,949,940.06	0.10 %	120	0.29 %
2006	2,230,190.84	0.08 %	50	0.12 %
2007	4,650,447.43	0.16 %	18	0.04 %
2008	2,450,684.49	0.08 %	31	0.07 %
2009	7,818,525.92	0.27 %	178	0.42 %
2010	13,593,019.86	0.47 %	316	0.75 %
2011	5,808,847.92	0.20 %	394	0.94 %
2012	2,055,232.21	0.07 %	88	0.21 %
2013	7,020,145.58	0.24 %	181	0.43 %
2014	47,600,795.85	1.63 %	1,095	2.61 %
2015	472,276,186.24	16.17 %	8,205	19.59 %
2016	744,235,282.99	25.49 %	12,151	29.00 %
2017	425,975,484.94	14.59 %	5,701	13.61 %
2018	350,460,938.67	12.00 %	4,072	9.72 %
2019	528,375,731.04	18.10 %	6,129	14.63 %
2020	269,816,554.41	9.24 %	2,785	6.65 %
2021	30,835,722.75	1.06 %	288	0.69 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	614,158,091.44	21.03 %	12,690	53.20 %
>100 and <=200	1,018,470,606.74	34.88 %	7,063	29.61 %
>200 and <=300	663,695,228.11	22.73 %	2,763	11.58 %
>300 and <=400	263,369,813.92	9.02 %	775	3.25 %
>400	360,191,690.95	12.34 %	564	2.36 %
	2,919,885,431.16	100.00 %	23,855	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,914,791.70	0.10 %	65	0.16 %
0.5 - 1%	62,025,578.75	2.12 %	772	1.84 %
1 - 1.5%	631,614,588.17	21.63 %	8,569	20.45 %
1.5 - 2%	1,846,449,097.96	63.24 %	26,430	63.09 %
2 - 2.5%	240,426,371.08	8.23 %	3,532	8.43 %
2.5 - 3%	106,714,235.36	3.65 %	1,723	4.11 %
3 - 3.5%	19,171,093.95	0.66 %	417	1.00 %
3.5 - 4%	6,616,987.75	0.23 %	215	0.51 %
4 - 4.5%	2,951,533.86	0.10 %	99	0.24 %
4.5 - 5%	727,742.90	0.02 %	46	0.11 %
5 - 5.5%	187,059.73	0.01 %	14	0.03 %
5.5 - 6%	83,351.78	0.00 %	11	0.03 %
6 - 6.5%	2,998.17	0.00 %	1	0.00 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,737,468,020.13	93.75 %	39,668	94.69 %
Variable	3,817,022.47	0.13 %	58	0.14 %
Variable With Cap	178,600,388.56	6.12 %	2,168	5.17 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	27,543,063.46	0.94 %	543	1.30 %
2022	27,657,245.95	0.95 %	384	0.92 %
2023	21,065,556.46	0.72 %	195	0.47 %
2024	31,394,003.53	1.08 %	307	0.73 %
2025	12,602,359.73	0.43 %	135	0.32 %
2026	9,028,442.12	0.31 %	85	0.20 %
2027	3,676,075.71	0.13 %	39	0.09 %
2028	3,203,825.75	0.11 %	34	0.08 %
2029	6,464,517.56	0.22 %	69	0.16 %
2030	156,104.51	0.01 %	5	0.01 %
2033	4,306,650.06	0.15 %	48	0.11 %
2034	21,915,400.99	0.75 %	227	0.54 %
2035	3,589,682.70	0.12 %	23	0.05 %
2036	303,509.95	0.01 %	3	0.01 %
Fixed To Maturity	2,746,978,992.68	94.08 %	39,797	94.99 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,919,885,431.16	100.00 %	41,894	100.00 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,774,829,099.99	95.03 %	40,274	96.13 %
Interest only	99,638,352.88	3.41 %	608	1.45 %
Linear	45,417,978.29	1.56 %	1,012	2.42 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	55,809.14	0.00 %	156	0.37 %
1-10%	51,125,988.83	1.75 %	2,666	6.36 %
11-20%	181,044,797.34	6.20 %	5,200	12.41 %
21-30%	284,435,568.96	9.74 %	5,685	13.57 %
31-40%	316,002,559.61	10.82 %	5,259	12.55 %
41-50%	373,995,914.06	12.81 %	5,260	12.56 %
51-60%	386,809,316.92	13.25 %	4,762	11.37 %
61-70%	385,936,172.87	13.22 %	4,353	10.39 %
71-80%	395,361,705.21	13.54 %	3,836	9.16 %
81-90%	369,503,146.52	12.65 %	3,283	7.84 %
91-100%	146,329,310.87	5.01 %	1,132	2.70 %
101-110%	9,402,747.69	0.32 %	91	0.22 %
111-120%	5,736,985.38	0.20 %	53	0.13 %
>120%	14,145,407.76	0.48 %	158	0.38 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	14,478,111.68	0.50 %	1,391	3.32 %
21-40%	77,855,150.55	2.67 %	2,924	6.98 %
41-60%	212,038,289.59	7.26 %	5,512	13.16 %
61-80%	427,874,113.72	14.65 %	6,892	16.45 %
81-100%	535,957,419.98	18.36 %	5,926	14.15 %
101-120%	86,275,500.91	2.95 %	1,721	4.11 %
121-140%	127,836,954.30	4.38 %	1,998	4.77 %
141-160%	140,694,887.88	4.82 %	2,032	4.85 %
161-180%	164,899,880.19	5.65 %	2,187	5.22 %
181-200%	150,218,535.32	5.14 %	1,816	4.33 %
201-300%	462,336,652.39	15.83 %	5,124	12.23 %
301-400%	202,861,926.40	6.95 %	1,975	4.71 %
401-500%	79,901,651.18	2.74 %	697	1.66 %
>500%	236,656,357.07	8.10 %	1,699	4.06 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	36,350,763.12	1.24 %	1,537	3.67 %
>1 and <=2	85,444,254.74	2.93 %	2,778	6.63 %
>2 and <=3	235,831,568.72	8.08 %	6,759	16.13 %
>3 and <=4	215,817,025.11	7.39 %	4,289	10.24 %
>4 and <=5	269,386,669.44	9.23 %	4,583	10.94 %
>5 and <=6	248,437,707.18	8.51 %	3,457	8.25 %
>6 and <=7	272,805,490.74	9.34 %	3,433	8.19 %
>7 and <=8	326,163,591.90	11.17 %	3,641	8.69 %
>8 and <=9	308,832,410.38	10.58 %	3,042	7.26 %
>9 and <=10	265,932,329.36	9.11 %	2,713	6.48 %
>10 and <=11	296,209,891.20	10.14 %	2,779	6.63 %
>11 and <=12	130,870,060.39	4.48 %	1,152	2.75 %
>12 and <=13	217,379,609.76	7.44 %	1,656	3.95 %
>13 and <=14	8,140,738.07	0.28 %	52	0.12 %
>14 and <=15	1,265,094.40	0.04 %	12	0.03 %
>15 and <=16	792,985.90	0.03 %	7	0.02 %
>17 and <=18	225,240.75	0.01 %	4	0.01 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

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

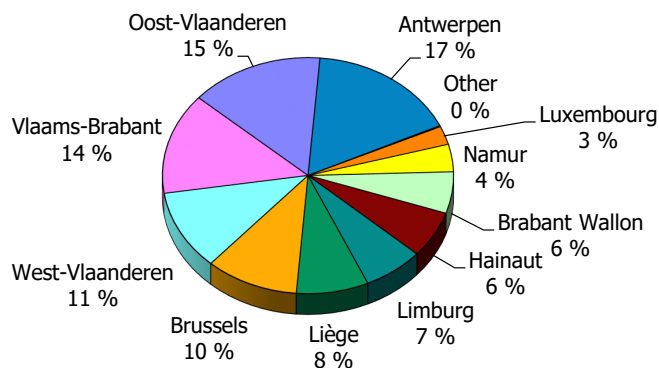
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,746,978,992.68	94.08 %	39,797	94.99 %
>=0 and <=1	62,077,145.40	2.13 %	990	2.36 %
>1 and <=2	51,790,027.22	1.77 %	507	1.21 %
>2 and <=3	17,228,000.53	0.59 %	172	0.41 %
>3 and <=4	5,426,060.86	0.19 %	59	0.14 %
>4 and <=5	6,269,960.77	0.21 %	68	0.16 %
>7 and <=8	3,928,792.65	0.13 %	27	0.06 %
>6 and <=7	26,186,451.05	0.90 %	274	0.65 %
	2,919,885,431.16	100.00 %	41,894	100.00 %

Residential Mortgage Pandbrieven Programme

Stratification Tables

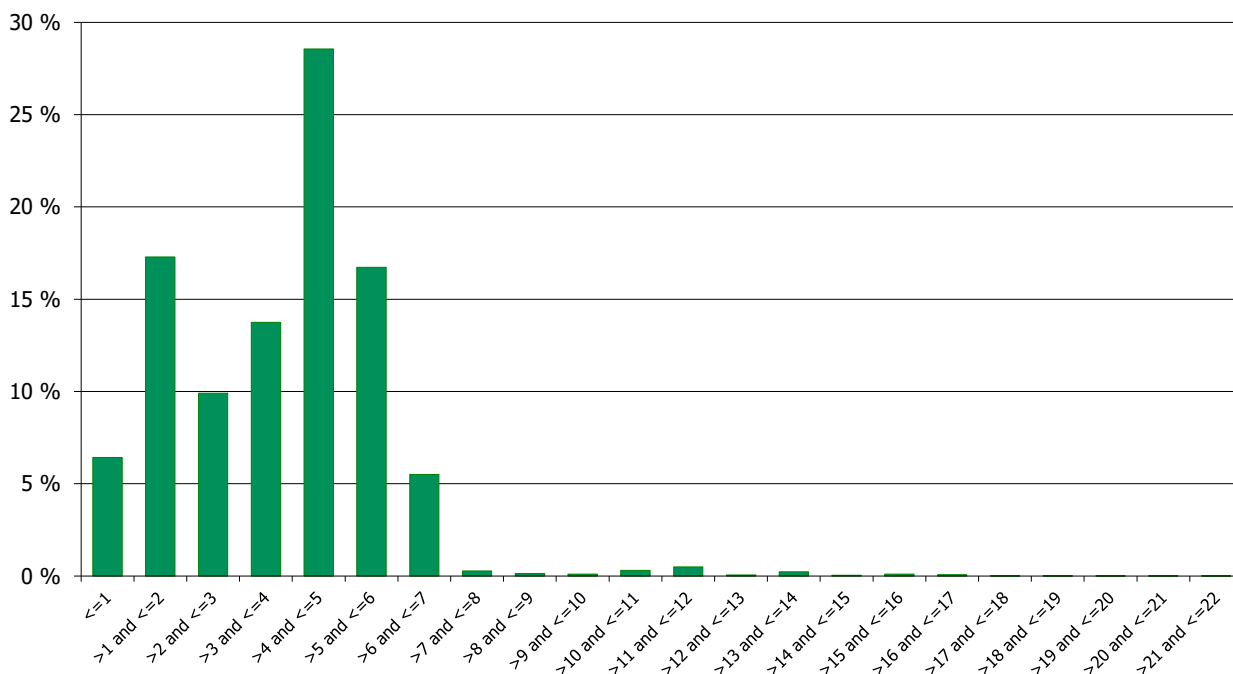
Portfolio Cut-off Date 31/05/2021

1. Geographic distribution



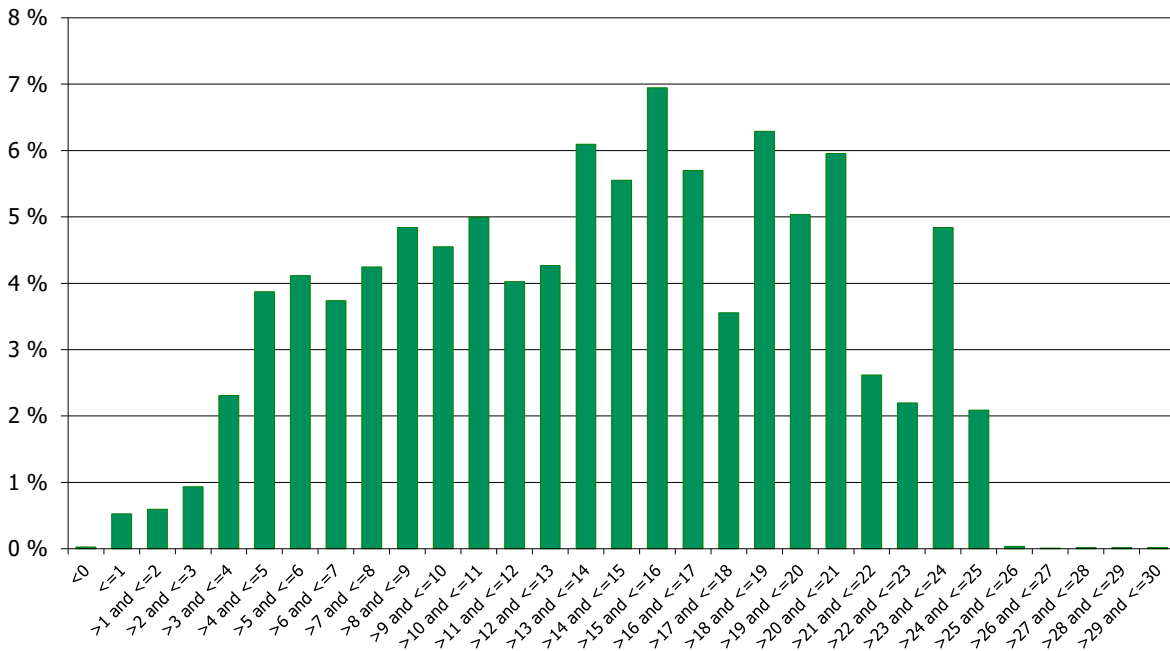
2. Seasoning

Distribution per Seasoning



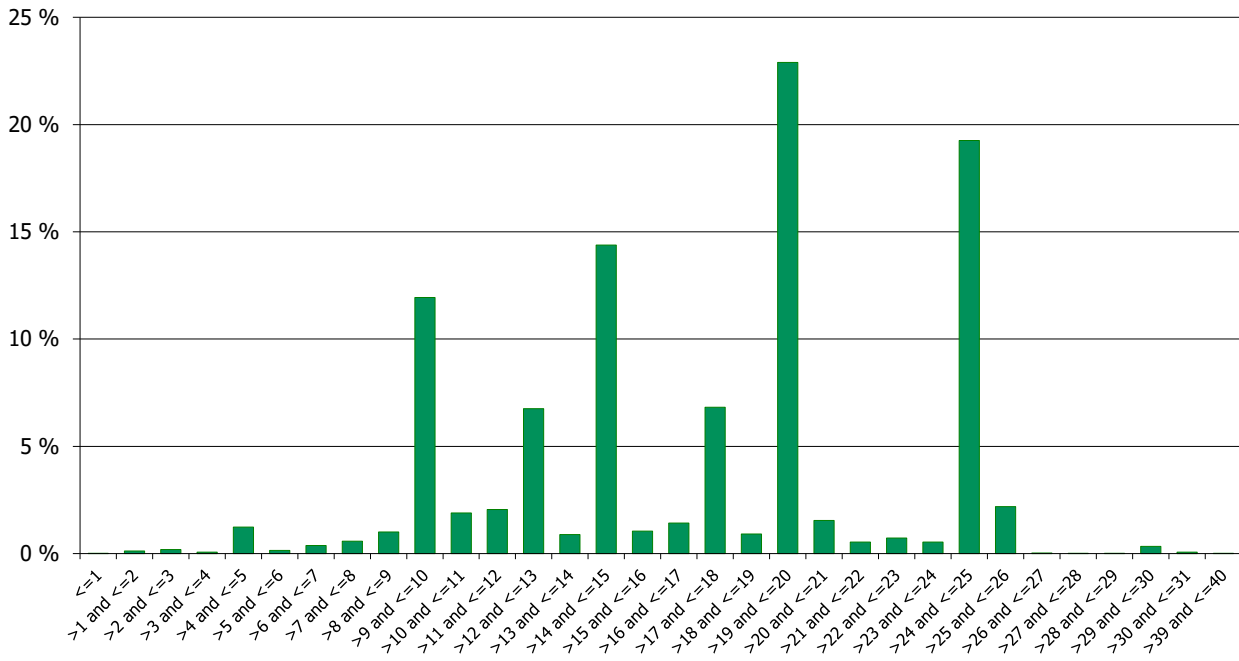
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



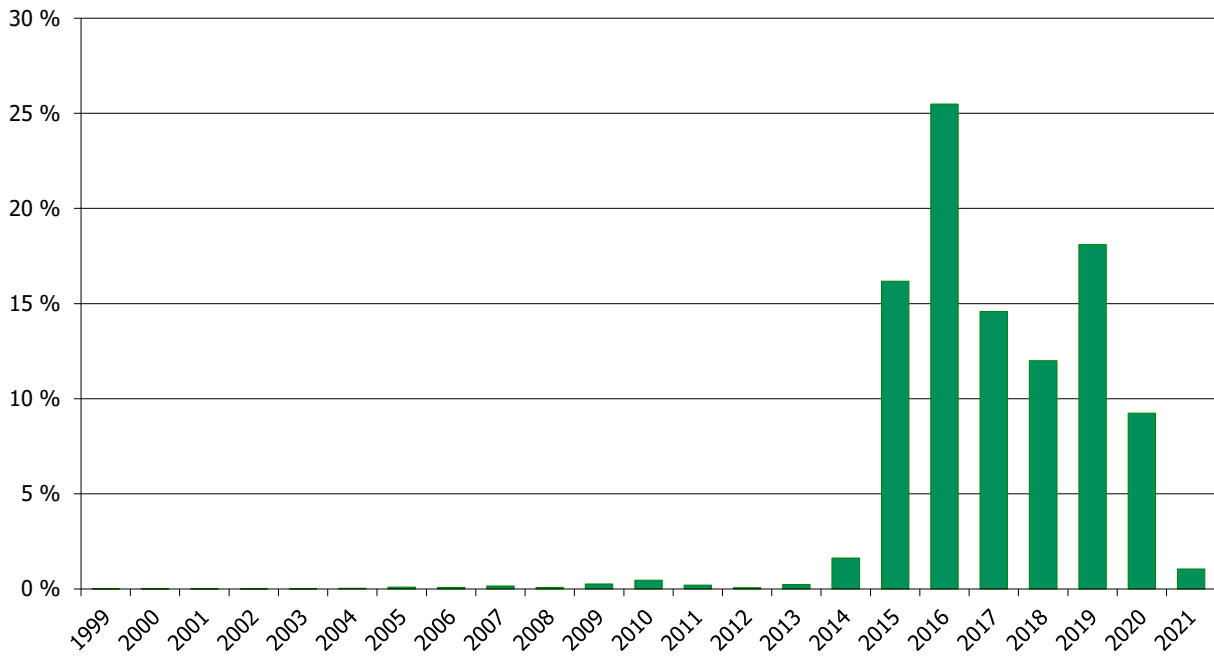
4. Original term to maturity

Distribution of Initial Term (in years)



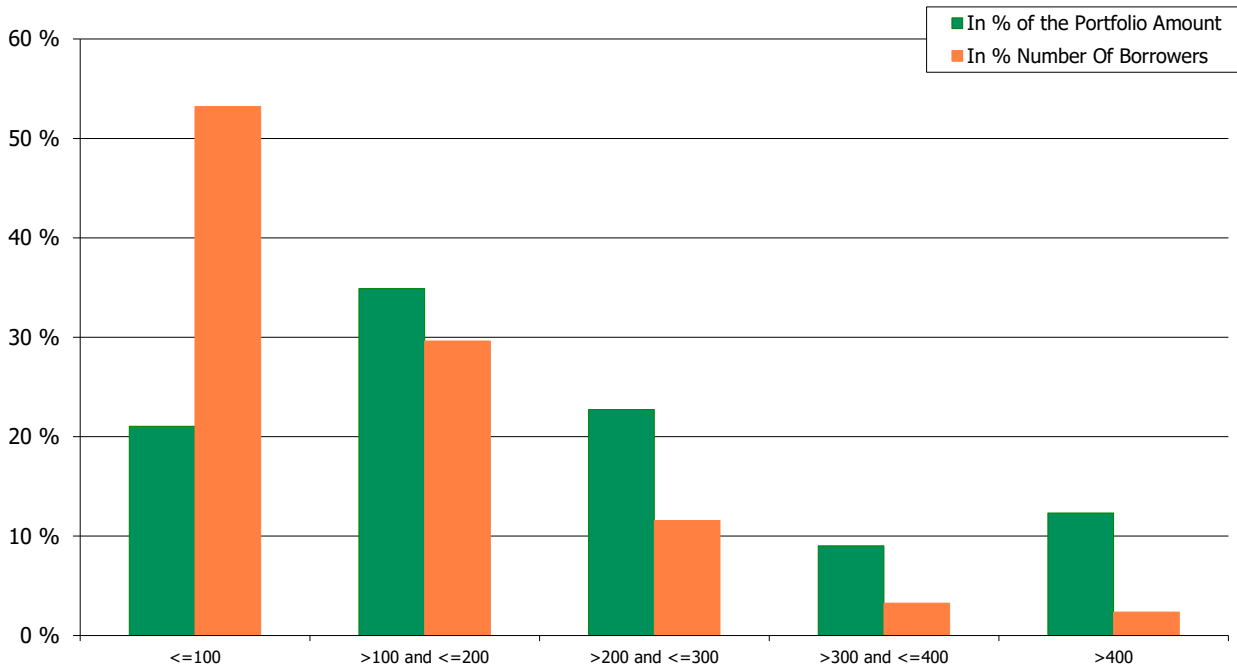
5. Origination Year

Distribution Origination Year



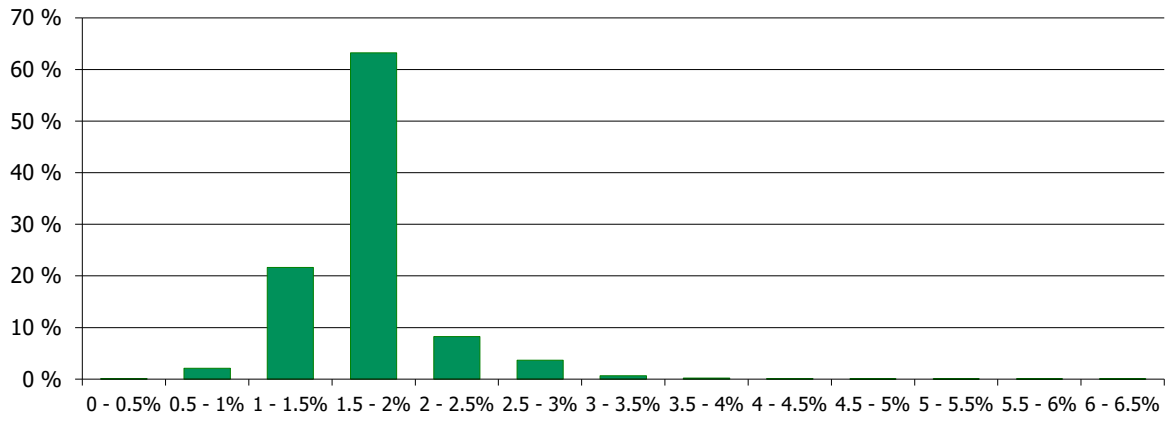
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



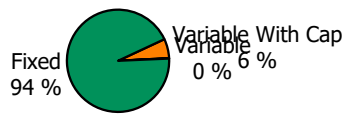
7. Interest Rate

Distribution per Interest Rate



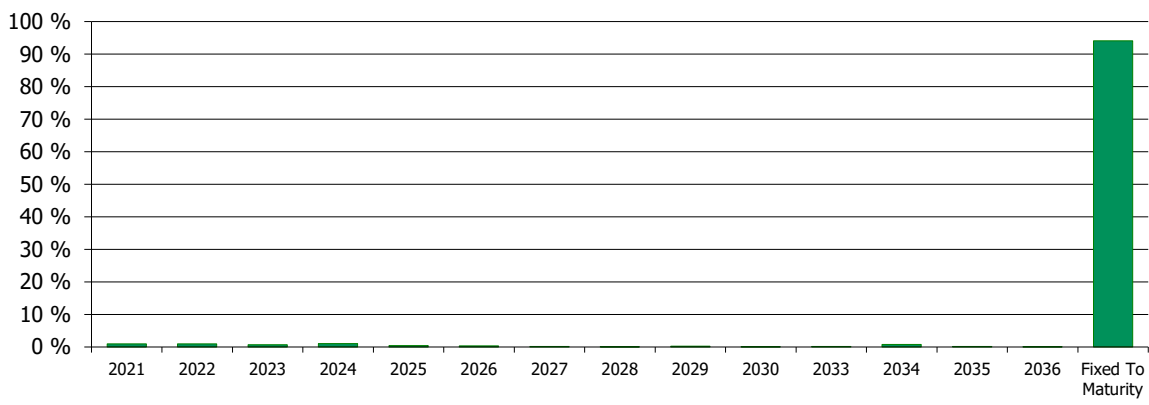
8. Interest Rate Type

Distribution per Interest Type



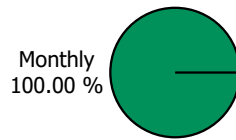
9. Next Reset Date

Next Reset Date



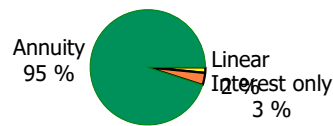
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



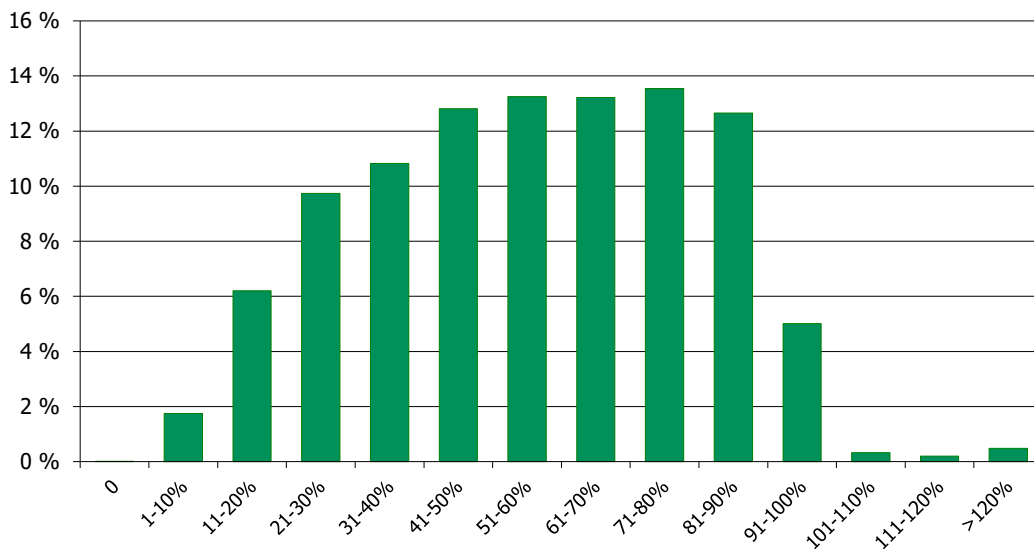
11. Repayment Type

Distribution per Repayment Type



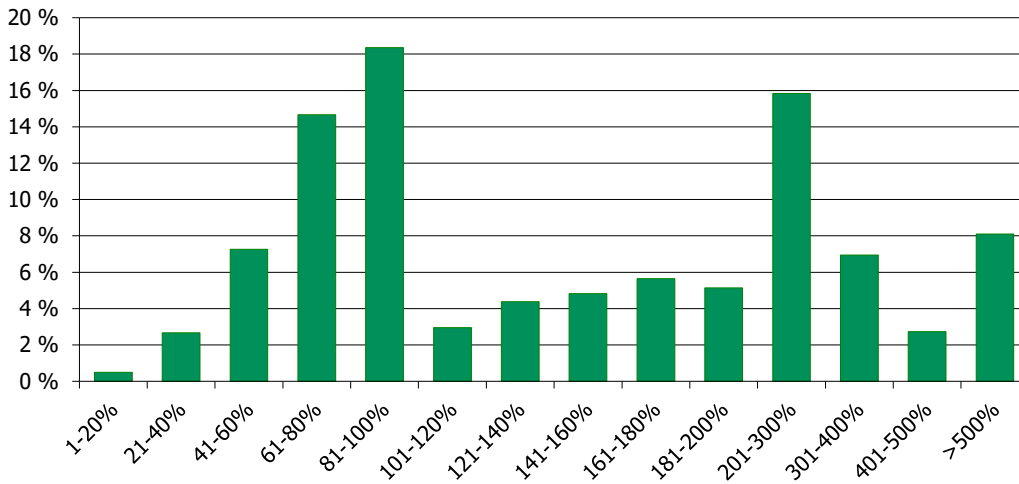
12. Current Loan to Current Value (LTV)

Current LTV Distribution



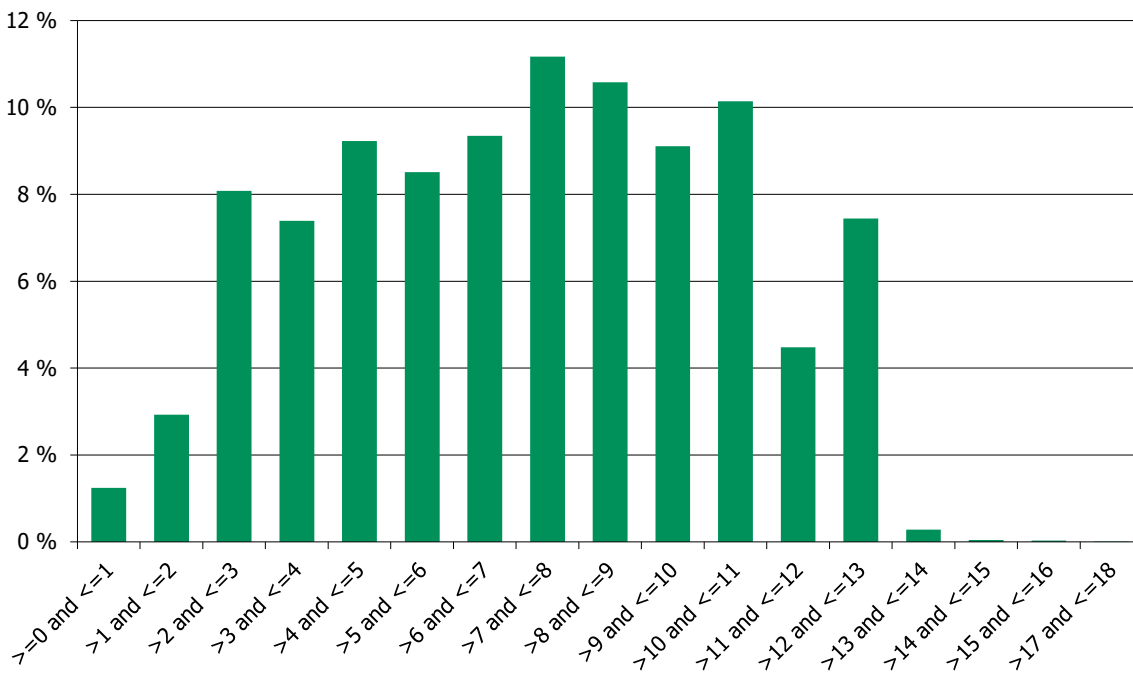
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



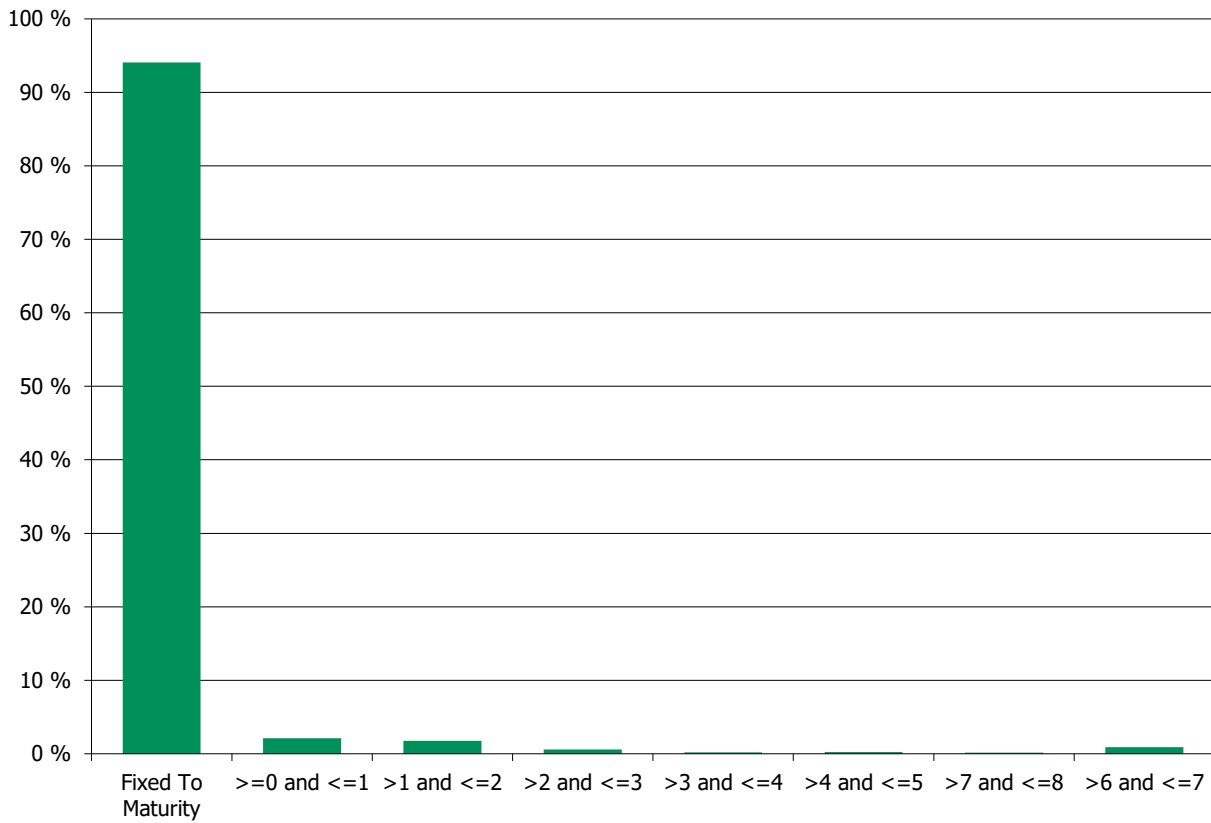
14. Distribution of Average Life to Final Maturity (at 0% CPR)

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

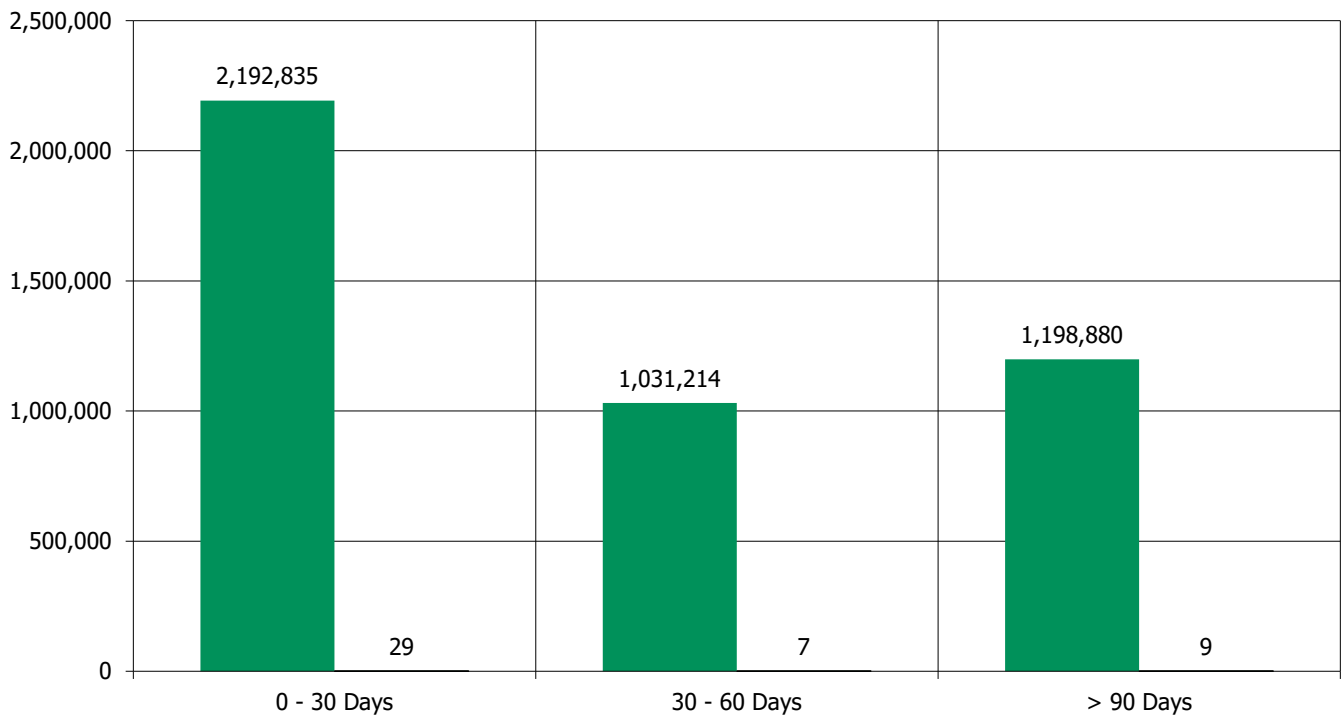
Cover Pool Performance

Portfolio Cut-off Date 31/05/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,915,462,502.55	99.85 %	41,849	99.89 %
0 - 30 Days	2,192,834.50	0.08 %	29	0.07 %
30 - 60 Days	1,031,214.16	0.04 %	7	0.02 %
60 - 90 Days				
> 90 Days	1,198,879.95	0.04 %	9	0.02 %
Total	2,919,885,431.16	100.00 %	41,894	100.00 %

Delinquency Outstanding in Euro



Residential Mortgage Pandbrieven Programme

Amortisation

Portfolio Cut-off Date May/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/06/2021	1	2,250,000,000	2,795,326,811	2,790,585,730	2,783,488,696	2,771,699,105
1/07/2021	2	2,250,000,000	2,774,528,236	2,765,276,025	2,751,454,583	2,728,569,697
1/08/2021	3	2,250,000,000	2,753,866,267	2,740,027,772	2,719,398,901	2,685,358,298
1/09/2021	4	2,250,000,000	2,733,153,470	2,714,806,723	2,687,515,403	2,642,633,305
1/10/2021	5	2,250,000,000	2,713,374,314	2,690,736,484	2,657,131,088	2,602,046,218
1/11/2021	6	2,250,000,000	2,693,559,179	2,666,556,307	2,626,556,001	2,561,210,715
1/12/2021	7	2,250,000,000	2,674,000,666	2,642,848,745	2,596,796,887	2,521,812,020
1/01/2022	8	2,250,000,000	2,653,223,988	2,617,866,476	2,565,708,175	2,481,067,650
1/02/2022	9	2,250,000,000	2,632,813,964	2,593,322,501	2,535,189,266	2,441,171,860
1/03/2022	10	2,250,000,000	2,612,114,859	2,568,991,978	2,505,634,519	2,403,481,051
1/04/2022	11	2,250,000,000	2,592,198,494	2,545,080,430	2,475,999,654	2,364,994,735
1/05/2022	12	2,250,000,000	2,571,832,267	2,520,939,706	2,446,477,884	2,327,217,512
1/06/2022	13	2,250,000,000	2,551,207,622	2,496,481,779	2,416,580,847	2,289,041,312
1/07/2022	14	2,250,000,000	2,531,507,285	2,473,137,933	2,388,091,894	2,252,783,308
1/08/2022	15	2,250,000,000	2,511,045,926	2,448,987,634	2,358,757,971	2,215,686,877
1/09/2022	16	2,250,000,000	2,491,530,964	2,425,833,584	2,330,514,910	2,179,884,634
1/10/2022	17	2,250,000,000	2,471,416,332	2,402,299,706	2,302,225,378	2,144,596,261
1/11/2022	18	2,250,000,000	2,451,332,740	2,378,736,412	2,273,846,074	2,109,188,474
1/12/2022	19	2,250,000,000	2,430,398,597	2,354,551,104	2,245,187,574	2,074,068,237
1/01/2023	20	2,250,000,000	2,409,882,105	2,330,715,106	2,216,806,534	2,039,176,526
1/02/2023	21	2,250,000,000	2,389,172,209	2,306,766,457	2,188,448,457	2,004,564,211
1/03/2023	22	2,250,000,000	2,369,340,979	2,284,114,455	2,161,980,005	1,972,742,197
1/04/2023	23	2,250,000,000	2,349,832,232	2,261,465,319	2,135,098,108	1,939,961,523
1/05/2023	24	2,250,000,000	2,329,205,561	2,237,934,926	2,107,682,187	1,907,201,103
1/06/2023	25	2,250,000,000	2,308,608,217	2,214,382,557	2,080,196,761	1,874,357,375
1/07/2023	26	2,250,000,000	2,288,061,050	2,191,071,668	2,053,232,427	1,842,477,452
1/08/2023	27	2,250,000,000	2,267,308,250	2,167,516,052	2,025,993,029	1,810,333,689
1/09/2023	28	2,250,000,000	2,247,224,692	2,144,672,739	1,999,543,002	1,779,131,523
1/10/2023	29	1,750,000,000	2,226,511,323	2,121,416,790	1,972,992,735	1,748,311,748
1/11/2023	30	1,750,000,000	2,207,357,211	2,099,599,653	1,947,735,902	1,718,620,860
1/12/2023	31	1,750,000,000	2,187,641,781	2,077,431,165	1,922,427,573	1,689,336,166
1/01/2024	32	1,750,000,000	2,167,440,301	2,054,756,469	1,896,608,942	1,659,588,842
1/02/2024	33	1,750,000,000	2,147,382,673	2,032,288,856	1,871,099,859	1,630,332,920
1/03/2024	34	1,750,000,000	2,127,629,672	2,010,399,517	1,846,542,651	1,602,559,720
1/04/2024	35	1,750,000,000	2,107,673,432	1,988,165,041	1,821,476,187	1,574,109,706
1/05/2024	36	1,750,000,000	2,087,889,966	1,966,270,573	1,796,983,592	1,546,577,523
1/06/2024	37	1,750,000,000	2,067,932,133	1,944,172,219	1,772,269,070	1,518,846,413
1/07/2024	38	1,750,000,000	2,046,274,164	1,920,652,663	1,746,519,846	1,490,643,568
1/08/2024	39	1,750,000,000	2,026,929,290	1,899,268,605	1,722,682,233	1,464,070,802
1/09/2024	40	1,250,000,000	2,005,643,362	1,876,135,842	1,697,372,487	1,436,450,560
1/10/2024	41	1,250,000,000	1,985,414,998	1,854,165,212	1,673,366,514	1,410,329,798
1/11/2024	42	1,250,000,000	1,966,030,369	1,832,947,944	1,650,011,114	1,384,755,494
1/12/2024	43	1,250,000,000	1,947,157,765	1,812,373,113	1,627,474,214	1,360,242,773
1/01/2025	44	1,250,000,000	1,927,290,840	1,790,838,844	1,604,047,056	1,334,983,921
1/02/2025	45	1,250,000,000	1,908,047,949	1,769,951,280	1,581,306,308	1,310,483,489
1/03/2025	46	1,250,000,000	1,889,037,470	1,749,632,041	1,559,561,591	1,287,517,356
1/04/2025	47	1,250,000,000	1,869,729,751	1,728,812,000	1,537,084,237	1,263,586,129
1/05/2025	48	1,250,000,000	1,851,227,262	1,708,894,404	1,515,635,941	1,240,846,784
1/06/2025	49	1,250,000,000	1,831,886,010	1,688,172,088	1,493,449,273	1,217,503,897
1/07/2025	50	1,250,000,000	1,813,062,984	1,668,083,248	1,472,045,551	1,195,135,691
1/08/2025	51	1,250,000,000	1,794,152,328	1,647,885,080	1,450,522,742	1,172,673,549
1/09/2025	52	1,250,000,000	1,775,054,175	1,627,578,709	1,429,004,886	1,150,384,232
1/10/2025	53	750,000,000	1,757,165,259	1,608,531,449	1,408,805,496	1,129,474,232
1/11/2025	54	750,000,000	1,737,238,627	1,587,593,106	1,386,930,753	1,107,227,051
1/12/2025	55	750,000,000	1,719,807,200	1,569,083,481	1,367,386,826	1,087,149,785
1/01/2026	56	750,000,000	1,702,595,040	1,550,745,146	1,347,968,875	1,067,172,135
1/02/2026	57	750,000,000	1,685,592,959	1,532,655,521	1,328,856,487	1,047,585,101
1/03/2026	58	750,000,000	1,667,774,217	1,514,130,209	1,309,778,530	1,028,594,294
1/04/2026	59	750,000,000	1,650,055,969	1,495,503,464	1,290,375,650	1,009,064,720

1/05/2026	60	750,000,000	1,632,723,516	1,477,365,510	1,271,588,113	990,296,868
1/06/2026	61	750,000,000	1,615,242,367	1,459,068,846	1,252,646,072	971,413,079
1/07/2026	62	750,000,000	1,598,197,710	1,441,302,539	1,234,347,708	953,299,059
1/08/2026	63	750,000,000	1,581,401,488	1,423,736,338	1,216,202,876	935,307,238
1/09/2026	64	750,000,000	1,563,935,273	1,405,623,406	1,197,676,504	917,158,548
1/10/2026	65	750,000,000	1,547,456,703	1,388,530,016	1,180,199,942	900,070,569
1/11/2026	66	750,000,000	1,531,628,373	1,371,996,325	1,163,181,155	883,334,004
1/12/2026	67	750,000,000	1,514,939,500	1,354,819,362	1,145,791,435	866,561,213
1/01/2027	68	750,000,000	1,498,352,906	1,337,713,158	1,128,447,265	849,829,031
1/02/2027	69	750,000,000	1,482,492,646	1,321,308,446	1,111,774,154	833,726,273
1/03/2027	70	750,000,000	1,467,025,971	1,305,520,178	1,095,965,965	818,726,774
1/04/2027	71	750,000,000	1,451,749,945	1,289,734,698	1,079,960,709	803,353,149
1/05/2027	72	750,000,000	1,436,444,722	1,274,042,876	1,064,195,413	788,380,749
1/06/2027	73	750,000,000	1,419,274,865	1,256,679,170	1,047,022,099	772,373,022
1/07/2027	74	750,000,000	1,403,468,477	1,240,643,852	1,031,117,902	757,522,712
1/08/2027	75	750,000,000	1,388,626,738	1,225,442,019	1,015,893,214	743,176,572
1/09/2027	76	750,000,000	1,373,618,357	1,210,141,375	1,000,657,591	728,930,404
1/10/2027	77	750,000,000	1,358,740,223	1,195,069,096	985,762,217	715,136,298
1/11/2027	78	750,000,000	1,343,707,950	1,179,843,080	970,727,861	701,246,599
1/12/2027	79	750,000,000	1,325,872,397	1,162,271,671	953,917,168	686,277,913
1/01/2028	80	750,000,000	1,311,130,282	1,147,399,220	939,315,861	672,911,007
1/02/2028	81	750,000,000	1,296,774,669	1,132,911,538	925,096,841	659,917,726
1/03/2028	82	0	1,281,750,360	1,118,008,927	910,755,727	647,112,896
1/04/2028	83		1,267,411,465	1,103,626,788	896,753,264	634,465,087
1/05/2028	84		1,253,088,215	1,089,363,470	882,984,963	622,162,963
1/06/2028	85		1,238,678,270	1,075,009,892	869,134,628	609,809,968
1/07/2028	86		1,224,292,160	1,060,780,604	855,519,534	597,796,654
1/08/2028	87		1,210,591,187	1,047,130,450	842,362,921	586,110,378
1/09/2028	88		1,196,733,174	1,033,387,943	829,193,590	574,503,561
1/10/2028	89		1,183,138,189	1,019,971,632	816,413,930	563,330,517
1/11/2028	90		1,168,159,258	1,005,350,399	802,664,140	551,497,251
1/12/2028	91		1,154,551,721	992,008,407	790,062,641	540,613,767
1/01/2029	92		1,141,124,730	978,808,780	777,567,540	529,810,203
1/02/2029	93		1,127,262,000	965,277,949	764,868,445	518,950,050
1/03/2029	94		1,113,824,378	952,310,033	752,859,327	508,847,518
1/04/2029	95		1,099,508,763	938,475,880	740,035,721	498,061,679
1/05/2029	96		1,085,688,403	925,158,577	727,738,774	487,777,814
1/06/2029	97		1,072,358,453	912,249,721	715,759,577	477,716,581
1/07/2029	98		1,059,365,009	899,717,036	704,188,842	468,067,375
1/08/2029	99		1,046,790,038	887,529,260	692,883,099	458,601,868
1/09/2029	100		1,033,618,896	874,875,628	681,267,545	449,003,959
1/10/2029	101		1,021,322,794	863,049,018	670,404,023	440,032,917
1/11/2029	102		1,008,301,457	850,600,457	659,053,777	430,750,735
1/12/2029	103		995,242,177	838,205,585	647,851,635	421,693,412
1/01/2030	104		982,943,290	826,443,216	637,135,965	412,961,912
1/02/2030	105		970,609,072	814,688,680	626,476,633	404,333,172
1/03/2030	106		958,042,511	802,908,839	615,999,770	396,050,036
1/04/2030	107		946,224,608	791,659,588	605,824,566	387,858,226
1/05/2030	108		934,466,216	780,538,632	595,844,005	379,904,803
1/06/2030	109		921,957,521	768,784,270	585,378,480	371,651,237
1/07/2030	110		910,480,532	757,967,879	575,722,010	364,022,097
1/08/2030	111		899,095,606	747,220,523	566,115,331	356,431,804
1/09/2030	112		887,835,993	736,611,413	556,658,263	348,993,078
1/10/2030	113		876,575,102	726,074,839	547,345,272	341,747,706
1/11/2030	114		865,506,287	715,690,516	538,145,037	334,580,168
1/12/2030	115		853,048,664	704,231,428	528,225,359	327,066,592
1/01/2031	116		842,068,005	693,987,329	519,217,687	320,127,540
1/02/2031	117		830,898,518	683,620,595	510,160,898	313,211,246
1/03/2031	118		819,890,419	673,530,222	501,476,094	306,701,164
1/04/2031	119		808,981,509	663,441,525	492,708,313	300,062,483
1/05/2031	120		797,998,745	653,360,424	484,027,270	293,567,330
1/06/2031	121		787,370,625	643,565,276	475,558,231	287,209,113
1/07/2031	122		776,802,668	633,885,276	467,252,389	281,036,111
1/08/2031	123		766,427,494	624,358,186	459,059,278	274,938,770
1/09/2031	124		756,155,930	614,945,852	450,988,979	268,961,280
1/10/2031	125		745,488,565	605,275,452	442,804,352	262,997,608
1/11/2031	126		735,407,519	596,077,761	434,966,522	257,248,215
1/12/2031	127		725,395,138	586,997,232	427,286,069	251,669,945
1/01/2032	128		715,391,888	577,920,638	419,609,176	246,101,476
1/02/2032	129		705,576,392	569,024,562	412,099,302	240,673,204
1/03/2032	130		695,825,727	560,270,550	404,794,033	235,469,960

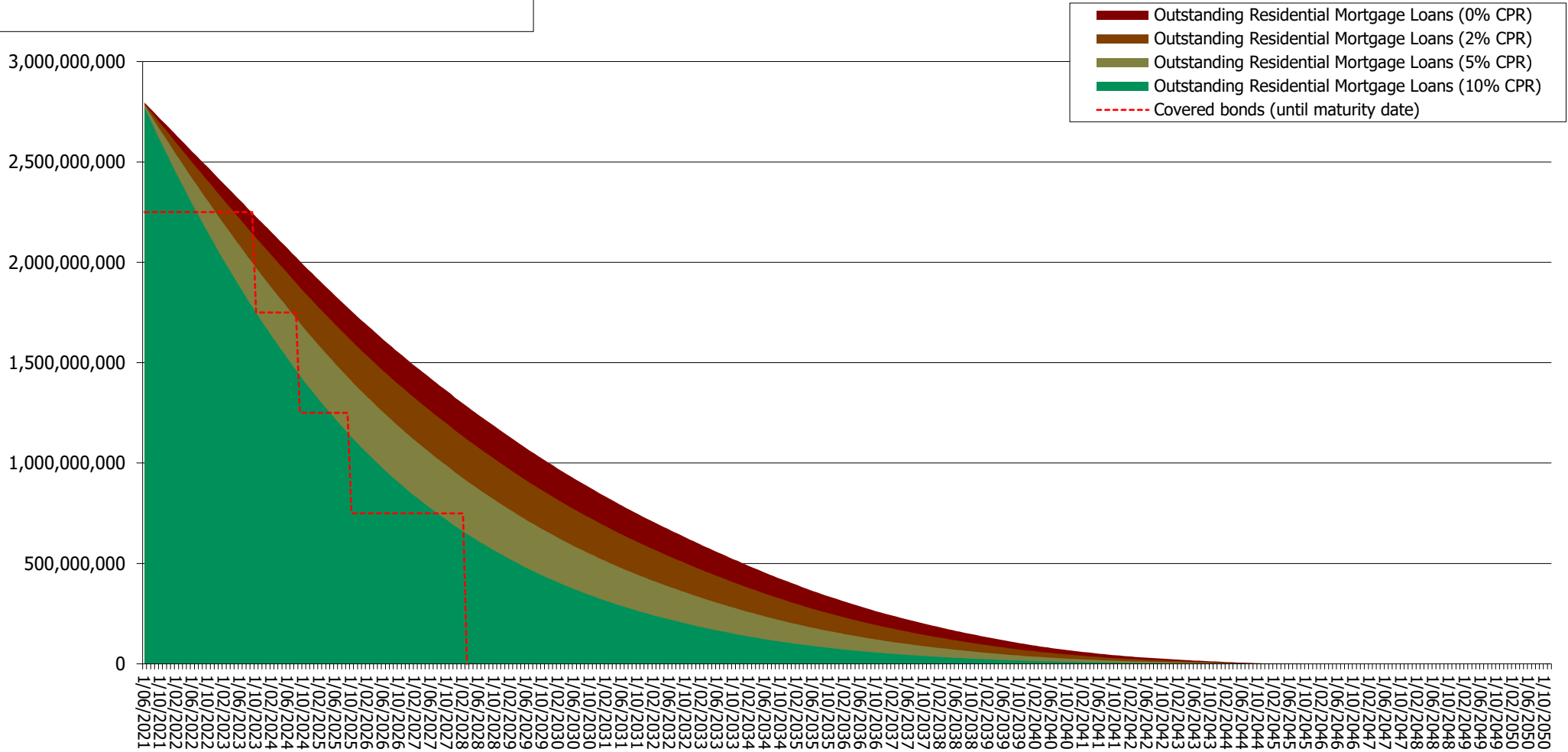
1/04/2032	131	686,149,560	551,542,370	397,474,509	230,232,860
1/05/2032	132	676,516,076	542,906,166	390,287,769	225,143,313
1/06/2032	133	666,924,114	534,300,834	383,124,665	220,075,067
1/07/2032	134	657,249,700	525,685,973	376,019,543	215,108,331
1/08/2032	135	647,781,984	517,234,680	369,033,470	210,217,657
1/09/2032	136	638,372,906	508,857,285	362,133,090	205,413,160
1/10/2032	137	628,947,871	500,521,528	355,324,164	200,724,729
1/11/2032	138	619,674,534	492,305,331	348,602,592	196,093,577
1/12/2032	139	610,047,784	483,861,763	341,780,393	191,467,905
1/01/2033	140	600,745,764	475,675,679	335,143,561	186,954,679
1/02/2033	141	591,434,001	467,508,268	328,551,400	182,501,064
1/03/2033	142	582,373,282	459,640,802	322,280,268	178,332,627
1/04/2033	143	573,391,673	451,784,463	315,966,127	174,098,182
1/05/2033	144	564,403,528	443,972,622	309,738,502	169,967,148
1/06/2033	145	555,555,692	436,271,508	303,591,737	165,888,530
1/07/2033	146	546,785,053	428,679,232	297,574,222	161,933,910
1/08/2033	147	538,101,043	421,155,448	291,607,963	158,015,065
1/09/2033	148	529,489,760	413,712,777	285,726,145	154,172,075
1/10/2033	149	520,960,026	406,380,003	279,971,062	150,447,496
1/11/2033	150	512,470,648	399,079,761	274,242,407	146,744,911
1/12/2033	151	503,257,245	391,261,669	268,208,156	142,927,732
1/01/2034	152	494,833,855	384,060,331	262,602,116	139,347,558
1/02/2034	153	486,451,943	376,914,433	257,060,667	135,829,278
1/03/2034	154	478,115,659	369,887,723	251,688,803	132,481,936
1/04/2034	155	469,811,225	362,846,650	246,269,818	129,080,483
1/05/2034	156	461,614,509	355,930,938	240,981,430	125,790,850
1/06/2034	157	453,229,293	348,872,742	235,601,998	122,461,920
1/07/2034	158	445,229,153	342,152,109	230,494,688	119,316,114
1/08/2034	159	437,325,285	335,508,089	225,444,055	116,207,346
1/09/2034	160	429,539,796	328,976,285	220,492,833	113,173,799
1/10/2034	161	421,900,685	322,595,256	215,683,851	110,251,658
1/11/2034	162	414,345,296	316,280,880	210,924,332	107,362,052
1/12/2034	163	406,857,405	310,055,408	206,263,709	104,559,386
1/01/2035	164	399,207,292	303,709,468	201,528,251	101,726,185
1/02/2035	165	391,870,365	297,622,023	196,986,636	99,012,541
1/03/2035	166	383,585,672	290,883,538	192,084,339	96,179,034
1/04/2035	167	376,380,334	284,935,440	187,678,004	93,574,701
1/05/2035	168	369,241,590	279,072,291	183,363,712	91,048,868
1/06/2035	169	362,201,064	273,286,769	179,105,686	88,557,868
1/07/2035	170	355,323,207	267,657,255	174,984,489	86,165,500
1/08/2035	171	348,552,087	262,111,401	170,923,013	83,809,069
1/09/2035	172	341,732,760	256,547,400	166,869,259	81,474,825
1/10/2035	173	335,205,764	251,234,364	163,011,232	79,264,863
1/11/2035	174	328,754,076	245,980,958	159,196,703	77,082,159
1/12/2035	175	322,334,100	240,781,522	155,448,130	74,958,587
1/01/2036	176	315,948,266	235,611,052	151,723,237	72,852,524
1/02/2036	177	309,592,124	230,479,533	148,041,303	70,783,498
1/03/2036	178	303,267,519	225,412,867	144,442,394	68,789,056
1/04/2036	179	296,992,022	220,374,006	140,854,405	66,796,195
1/05/2036	180	290,767,727	215,401,312	137,337,197	64,861,286
1/06/2036	181	284,635,082	210,500,605	133,871,237	62,956,601
1/07/2036	182	278,628,555	205,720,279	130,509,102	61,123,875
1/08/2036	183	272,756,406	201,043,122	127,217,545	59,329,912
1/09/2036	184	266,991,200	196,459,932	124,001,195	57,584,976
1/10/2036	185	261,328,377	191,977,430	120,873,701	55,902,499
1/11/2036	186	255,768,708	187,574,496	117,801,150	54,250,726
1/12/2036	187	250,307,632	183,268,165	114,813,390	52,658,034
1/01/2037	188	244,983,511	179,065,770	111,895,385	51,102,353
1/02/2037	189	239,741,260	174,936,841	109,037,272	49,586,142
1/03/2037	190	234,588,652	170,914,780	106,285,601	48,149,833
1/04/2037	191	229,495,580	166,920,519	103,537,728	46,706,315
1/05/2037	192	224,449,189	162,982,134	100,845,999	45,305,584
1/06/2037	193	219,438,270	159,073,234	98,177,027	43,919,719
1/07/2037	194	214,494,393	155,234,142	95,571,802	42,579,008
1/08/2037	195	209,599,575	151,434,378	92,995,322	41,255,654
1/09/2037	196	204,749,332	147,679,207	90,458,643	39,960,330
1/10/2037	197	199,969,317	143,994,791	87,984,722	38,708,144
1/11/2037	198	195,248,246	140,356,761	85,543,677	37,474,825
1/12/2037	199	190,575,530	136,772,849	83,154,209	36,278,726
1/01/2038	200	185,990,598	133,255,925	80,809,973	35,106,648
1/02/2038	201	181,478,860	129,802,889	78,515,769	33,965,492

1/03/2038	202	177,064,840	126,451,729	76,312,981	32,886,258
1/04/2038	203	172,330,449	122,861,903	73,957,969	31,736,398
1/05/2038	204	168,022,663	119,594,069	71,813,674	30,689,929
1/06/2038	205	163,868,462	116,439,394	69,741,540	29,678,155
1/07/2038	206	159,787,554	113,353,274	67,726,001	28,702,312
1/08/2038	207	155,252,279	109,949,151	65,525,047	27,651,927
1/09/2038	208	151,115,545	106,838,017	63,509,014	26,687,633
1/10/2038	209	147,179,028	103,884,121	61,601,103	25,779,783
1/11/2038	210	143,265,378	100,950,219	59,709,121	24,882,159
1/12/2038	211	139,378,057	98,049,861	57,850,906	24,008,976
1/01/2039	212	135,513,933	95,169,833	56,008,840	23,146,038
1/02/2039	213	131,677,142	92,318,454	54,192,588	22,300,603
1/03/2039	214	127,881,808	89,520,196	52,429,233	21,492,415
1/04/2039	215	124,111,460	86,733,510	50,667,969	20,682,443
1/05/2039	216	120,243,206	83,892,308	48,887,574	19,873,891
1/06/2039	217	116,557,153	81,182,665	47,188,236	19,101,821
1/07/2039	218	112,950,037	78,541,161	45,540,471	18,359,238
1/08/2039	219	109,402,579	75,945,366	43,923,362	17,632,314
1/09/2039	220	105,953,507	73,426,331	42,358,465	16,932,091
1/10/2039	221	102,649,859	71,020,122	40,869,523	16,269,942
1/11/2039	222	99,423,281	68,671,088	39,417,237	15,625,332
1/12/2039	223	96,240,441	66,363,609	37,998,986	15,001,378
1/01/2040	224	93,150,410	64,123,902	36,623,180	14,396,994
1/02/2040	225	90,097,385	61,917,033	35,272,833	13,807,426
1/03/2040	226	87,089,263	59,754,815	33,960,068	13,240,869
1/04/2040	227	84,135,084	57,629,945	32,669,158	12,683,599
1/05/2040	228	81,231,298	55,549,612	31,412,357	12,145,661
1/06/2040	229	78,418,146	53,534,898	30,196,081	11,625,934
1/07/2040	230	75,706,798	51,599,067	29,032,552	11,132,137
1/08/2040	231	73,105,277	49,741,454	27,916,177	10,658,741
1/09/2040	232	70,589,745	47,948,403	26,841,433	10,204,983
1/10/2040	233	68,187,146	46,240,402	25,821,586	9,776,999
1/11/2040	234	65,861,503	44,587,540	24,835,272	9,363,715
1/12/2040	235	63,577,965	42,970,959	23,875,926	8,965,109
1/01/2041	236	61,322,430	41,376,197	22,931,361	8,573,967
1/02/2041	237	59,079,537	39,795,235	21,999,076	8,190,549
1/03/2041	238	56,845,860	38,231,994	21,086,351	7,820,690
1/04/2041	239	54,633,216	36,681,548	20,179,771	7,452,748
1/05/2041	240	52,446,852	35,155,791	19,292,798	7,095,966
1/06/2041	241	50,297,883	33,658,127	18,423,934	6,747,693
1/07/2041	242	48,259,296	32,240,946	17,604,754	6,421,241
1/08/2041	243	46,304,834	30,882,745	16,820,240	6,109,108
1/09/2041	244	44,432,005	29,583,412	16,071,582	5,812,472
1/10/2041	245	42,617,580	28,328,768	15,352,102	5,529,504
1/11/2041	246	40,863,454	27,116,695	14,657,875	5,257,097
1/12/2041	247	39,159,433	25,943,265	13,989,064	4,996,659
1/01/2042	248	37,566,737	24,845,887	13,363,266	4,752,918
1/02/2042	249	36,046,283	23,799,854	12,768,107	4,522,002
1/03/2042	250	34,599,110	22,809,347	12,208,609	4,307,303
1/04/2042	251	33,198,708	21,849,016	11,664,854	4,098,031
1/05/2042	252	31,824,021	20,909,917	11,136,007	3,896,202
1/06/2042	253	30,472,144	19,987,711	10,617,795	3,699,159
1/07/2042	254	29,158,506	19,094,658	10,118,425	3,510,732
1/08/2042	255	27,867,246	18,218,115	9,629,385	3,326,901
1/09/2042	256	26,594,315	17,356,453	9,150,613	3,148,097
1/10/2042	257	25,351,668	16,518,297	8,687,289	2,976,448
1/11/2042	258	24,138,703	15,701,294	8,236,610	2,810,083
1/12/2042	259	22,945,455	14,900,634	7,797,360	2,649,319
1/01/2043	260	21,773,258	14,115,435	7,367,687	2,492,726
1/02/2043	261	20,619,767	13,344,963	6,947,818	2,340,714
1/03/2043	262	19,497,217	12,599,124	6,544,440	2,196,380
1/04/2043	263	18,414,668	11,879,398	6,154,895	2,056,896
1/05/2043	264	17,357,281	11,178,893	5,777,697	1,922,926
1/06/2043	265	16,335,829	10,503,186	5,414,660	1,794,467
1/07/2043	266	15,350,627	9,853,546	5,067,251	1,672,449
1/08/2043	267	14,387,482	9,219,641	4,729,203	1,554,265
1/09/2043	268	13,444,557	8,600,793	4,400,546	1,440,125
1/10/2043	269	12,530,236	8,002,724	4,084,469	1,331,206
1/11/2043	270	11,631,967	7,416,423	3,775,604	1,225,329
1/12/2043	271	10,746,267	6,840,463	3,473,819	1,122,767
1/01/2044	272	9,874,428	6,274,840	3,178,472	1,022,957

1/02/2044	273	9,020,605	5,722,544	2,891,339	926,605
1/03/2044	274	8,184,744	5,184,046	2,613,029	834,095
1/04/2044	275	7,362,756	4,655,507	2,340,649	743,985
1/05/2044	276	6,561,917	4,142,322	2,077,509	657,638
1/06/2044	277	5,802,247	3,656,555	1,829,218	576,588
1/07/2044	278	5,081,301	3,196,962	1,595,366	500,815
1/08/2044	279	4,439,038	2,788,137	1,387,814	433,815
1/09/2044	280	3,869,449	2,426,259	1,204,615	374,954
1/10/2044	281	3,387,773	2,120,747	1,050,340	325,594
1/11/2044	282	2,959,760	1,849,668	913,753	282,053
1/12/2044	283	2,565,324	1,600,538	788,735	242,465
1/01/2045	284	2,236,958	1,393,300	684,863	209,642
1/02/2045	285	1,926,039	1,197,608	587,175	178,978
1/03/2045	286	1,628,079	1,010,786	494,440	150,134
1/04/2045	287	1,346,740	834,700	407,266	123,141
1/05/2045	288	1,093,894	676,875	329,447	99,203
1/06/2045	289	902,196	557,310	270,563	81,127
1/07/2045	290	748,551	461,640	223,566	66,760
1/08/2045	291	618,834	380,995	184,041	54,725
1/09/2045	292	505,779	310,863	149,782	44,349
1/10/2045	293	428,551	262,964	126,391	37,270
1/11/2045	294	374,919	229,665	110,105	32,330
1/12/2045	295	337,682	206,515	98,763	28,881
1/01/2046	296	321,991	196,585	93,775	27,306
1/02/2046	297	310,565	189,287	90,065	26,114
1/03/2046	298	299,582	182,314	86,547	24,999
1/04/2046	299	289,632	175,960	83,318	23,964
1/05/2046	300	279,664	169,625	80,121	22,950
1/06/2046	301	269,677	163,290	76,933	21,943
1/07/2046	302	259,672	156,974	73,775	20,956
1/08/2046	303	249,648	150,658	70,627	19,977
1/09/2046	304	239,606	144,353	67,498	19,011
1/10/2046	305	229,545	138,065	64,399	18,064
1/11/2046	306	219,464	131,777	61,310	17,125
1/12/2046	307	211,236	126,629	58,770	16,348
1/01/2047	308	202,993	121,481	56,237	15,577
1/02/2047	309	194,734	116,341	53,721	14,817
1/03/2047	310	186,460	111,227	51,241	14,079
1/04/2047	311	178,919	106,547	48,961	13,396
1/05/2047	312	171,869	102,181	46,839	12,762
1/06/2047	313	165,331	98,127	44,866	12,173
1/07/2047	314	158,782	94,086	42,912	11,595
1/08/2047	315	152,221	90,045	40,965	11,022
1/09/2047	316	145,645	86,009	39,029	10,457
1/10/2047	317	139,832	82,440	37,318	9,957
1/11/2047	318	134,008	78,873	35,612	9,462
1/12/2047	319	128,172	75,314	33,922	8,976
1/01/2048	320	122,604	71,920	32,311	8,513
1/02/2048	321	117,025	68,531	30,710	8,057
1/03/2048	322	111,438	65,155	29,128	7,612
1/04/2048	323	105,840	61,778	27,547	7,169
1/05/2048	324	100,233	58,409	25,981	6,733
1/06/2048	325	94,616	55,042	24,421	6,302
1/07/2048	326	88,990	51,684	22,875	5,879
1/08/2048	327	83,353	48,329	21,335	5,460
1/09/2048	328	77,707	44,979	19,806	5,047
1/10/2048	329	72,052	41,637	18,289	4,642
1/11/2048	330	68,281	39,391	17,259	4,361
1/12/2048	331	64,502	37,149	16,237	4,086
1/01/2049	332	60,715	34,909	15,219	3,814
1/02/2049	333	56,919	32,671	14,207	3,545
1/03/2049	334	53,115	30,441	13,207	3,283
1/04/2049	335	49,303	28,208	12,207	3,022
1/05/2049	336	45,483	25,980	11,215	2,765
1/06/2049	337	41,654	23,753	10,227	2,511
1/07/2049	338	37,817	21,529	9,247	2,261
1/08/2049	339	33,972	19,307	8,272	2,014
1/09/2049	340	31,042	17,612	7,526	1,824
1/10/2049	341	28,104	15,919	6,786	1,638
1/11/2049	342	25,159	14,227	6,049	1,454
1/12/2049	343	22,207	12,537	5,318	1,273

1/01/2050	344	19,249	10,848	4,590	1,094
1/02/2050	345	17,216	9,686	4,088	970
1/03/2050	346	15,177	8,526	3,590	849
1/04/2050	347	13,133	7,365	3,093	728
1/05/2050	348	11,083	6,205	2,599	610
1/06/2050	349	9,098	5,085	2,125	496
1/07/2050	350	7,108	3,966	1,653	384
1/08/2050	351	5,112	2,848	1,184	274
1/09/2050	352	3,111	1,730	717	165
1/10/2050	353	1,104	0	0	0
1/11/2050	354	0	0	0	0
		243,777,048,503	218,735,970,140	188,414,535,611	151,495,541,239

Amortisation profiles (all amounts in EUR)



The information is subject to

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

HTT 2021

Reporting in Domestic Currency		(Please insert currency)	
CONTENT OF TABLE			
1. Additional information on the programme			
2. Additional information on the swaps			
3. Additional information on the asset distribution			

Field Number	1. Additional information on the programme	Notes	Legal Entity Identifier (LEI)
E.1.1.1	Sponsor of application		
E.1.1.2	Guarantor		
E.1.1.3	BSF Parties (with)		402200VW8D2G2G1010
E.1.1.4	BSF Cash manager		
E.1.1.5	Cash manager		
E.1.1.6	BSF Cash manager		
E.1.1.7	Account bank		
E.1.1.8	Specialised account bank		
E.1.1.9	Account bank executor		
E.1.1.10	Counterparty	Stichting BNPFF Extra's Mandateurs	
E.1.1.11	Counterparty identifier	Agency identifier	
OE.1.1.1	Counterparty identifier	Product for Contracts & Interest Rate Derivatives	
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			

Field Number	2. Additional information on the swaps	Guarantor (if available)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	Swap Characteristics	Counterparty	Counterparty	IR
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				

Field Number	3. Additional information on the asset distribution	Total Assets
4. Overall Information		
E.3.1.1	Weighted Average Maturity (months)	66.11
E.3.1.2	Weighted Average Maturity (quarterly)**	166.79
OE.3.1.1		
OE.3.1.2		
OE.3.1.3		
OE.3.1.4		
5. Assets		
E.3.2.1	% Residential Loans	0.00%
E.3.2.2	% 1-30 days	0.00%
E.3.2.3	% 30-60 days	0.00%
E.3.2.4	% 60-90 days	0.00%
E.3.2.5	% > 90 days	0.00%
OE.3.2.1		
OE.3.2.2		
OE.3.2.3		
OE.3.2.4		
OE.3.2.5		

Reason for No Data in Worksheet E	Field
Not available for the jurisdiction	OE.1.1
Not relevant for the issuer and/or CP programme at the present time	OE.1.2
Not available at the present time	OE.1.3
Not available	OE.1.4

* Legal Entity Identifier (LEI) Finder: <http://www.lei.lu/lookup/lookup>
 ** Maturity of Assets Monthly - Description Term in Months