



## Disclaimer - Important notices

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

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

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

### TERMS OF USE

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

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

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

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

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

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



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

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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

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

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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



## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/8/2021

Cut-off Date: 31/8/2021



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Covered Bond Label Disclaimer

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Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

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| 2.               | Regulatory Summary   |
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| 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  | 31/08/2021  |                               |                          |                                   |
| 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                           |   | Nominal (mn)  |                               |                          |                                   |
| G.3.1.1  | Total Cover Assets                                  | 2,922.1   |                               |                          |                                   |
| G.3.1.2  | Outstanding Covered Bonds                           | 2,250.0   |                               |                          |                                   |
| OG.3.1.1   | Cover Pool Size (NPV) (mn)                          | 3,219.4   |                               |                          |                                   |
| OG.3.1.2   | Outstanding Covered Bonds (NPV) (mn)                | 2,359.1   |                               |                          |                                   |
| OG.3.1.3   |   |   |                               |                          |                                   |
| OG.3.1.4   |   |   |                               |                          |                                   |
| 2. Over-collateralisation (OC)                   |   | Legal / Regulatory                                      | Actual                        | Minimum Committed        | Purpose                           |
| G.3.2.1  | OC (%)  | 5%  | 29.9%                         | 5%                       | ND1                               |
| OG.3.2.1   | Optional information e.g. Asset Coverage Test (ACT) |   |                               |                          |                                   |
| OG.3.2.2   | Optional information e.g. OC (NPV basis)            |   |                               |                          |                                   |
| OG.3.2.3   |   |   |                               |                          |                                   |
| OG.3.2.4   |   |   |                               |                          |                                   |
| OG.3.2.5   |   |   |                               |                          |                                   |
| OG.3.2.6   |   |   |                               |                          |                                   |
| 3. Cover Pool Composition                        |   | Nominal (mn)  |                               | % Cover Pool             |                                   |
| G.3.3.1  | Mortgages   | 2,922.1   |                               | 99.6%                    |                                   |
| G.3.3.2  | Public Sector                                       | -   |                               |                          |                                   |
| G.3.3.3  | Shipping  | -   |                               |                          |                                   |
| G.3.3.4  | Substitute Assets                                   | 13.0  |                               | 0.4%                     |                                   |
| G.3.3.5  | Other   | 0.0   |                               | 0.0%                     |                                   |
| G.3.3.6  | Total   | 2,935.1   |                               | 100.0%                   |                                   |
| OG.3.3.1   | a/w [if relevant, please specify]                   |   |                               | 0.0%                     |                                   |
| OG.3.3.2   | a/w [if relevant, please specify]                   |   |                               | 0.0%                     |                                   |
| OG.3.3.3   | a/w [if relevant, please specify]                   |   |                               | 0.0%                     |                                   |
| OG.3.3.4   | a/w [if relevant, please specify]                   |   |                               | 0.0%                     |                                   |
| OG.3.3.5   | a/w [if relevant, please specify]                   |   |                               | 0.0%                     |                                   |
| OG.3.3.6   | a/w [if relevant, please specify]                   |   |                               | 0.0%                     |                                   |
| 4. Cover Pool Amortisation Profile               |   | Contractual   | Expected Upon Prepayments     | % Total Contractual      | % Total Expected Upon Prepayments |
| G.3.4.1  | Weighted Average Life (in years)                    | 7.2   | [Mark as ND1 if not relevant] |                          |                                   |
|  | Residual Life (mn)                                  |   |                               |                          |                                   |
|  | By buckets:   |   |                               |                          |                                   |
| G.3.4.2  | 0 - 1 Y   | 38.6  | [Mark as ND1 if not relevant] | 1.3%                     |                                   |
| G.3.4.3  | 1 - 2 Y   | 103.0   | [Mark as ND1 if not relevant] | 3.5%                     |                                   |
| G.3.4.4  | 2 - 3 Y   | 215.7   | [Mark as ND1 if not relevant] | 7.4%                     |                                   |
| G.3.4.5  | 3 - 4 Y   | 224.1   | [Mark as ND1 if not relevant] | 7.7%                     |                                   |
| G.3.4.6  | 4 - 5 Y   | 253.9   | [Mark as ND1 if not relevant] | 8.7%                     |                                   |
| G.3.4.7  | 5 - 10 Y  | 1,426.5   | [Mark as ND1 if not relevant] | 48.8%                    |                                   |
| G.3.4.8  | 10+ Y   | 660.3   | [Mark as ND1 if not relevant] | 22.6%                    |                                   |
| G.3.4.9  | Total   | 2,922.1   | 0.0                           | 100.0%                   | 0.0%                              |
| 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 1-1.5y  |   |                               | 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   |   |   |                               | 0.00%                    |                                   |
| OG.3.4.9   |   |   |                               | 0.00%                    |                                   |
| OG.3.4.10  |   |   |                               |                          |                                   |
| 5. Maturity of Covered Bonds                     |   | Initial Maturity  | Extended Maturity             | % Total Initial Maturity | % Total Extended Maturity         |
| G.3.5.1  | Weighted Average Life (in years)                    | 4.3   | 5.3                           |                          |                                   |
|  | Maturity (mn)                                       |   |                               |                          |                                   |
|  | By buckets:   |   |                               |                          |                                   |
| G.3.5.2  | 0 - 1 Y   | 0.0   | 0.0                           | 0.0%                     | 0.0%                              |
| G.3.5.3  | 1 - 2 Y   | 0.0   | 0.0                           | 0.0%                     | 0.0%                              |
| G.3.5.4  | 2 - 3 Y   | 500.0   | 0.0                           | 22.2%                    | 0.0%                              |
| 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%                     | 0.0%                              |
| OG.3.5.2   | a/w 0-0.5y  |   |                               | 0.0%                     | 0.0%                              |
| OG.3.5.3   | a/w 0.5-1 y   |   |                               | 0.0%                     | 0.0%                              |
| OG.3.5.4   | a/w 1-1.5y  |   |                               | 0.0%                     | 0.0%                              |
| OG.3.5.5   | a/w 1.5-2 y   |   |                               | 0.0%                     | 0.0%                              |
| OG.3.5.6   |   |   |                               |                          |                                   |
| OG.3.5.7   |   |   |                               |                          |                                   |
| OG.3.5.8   |   |   |                               |                          |                                   |
| OG.3.5.9   |   |   |                               |                          |                                   |
| OG.3.5.10  |   |   |                               |                          |                                   |

| 6. Cover Assets - Currency                    |   | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]    | % Total [after] |
|---|---|-------------------------------|------------------------------|---------------------|-----------------|
| G.3.6.1                                       | EUR   | 2,922.1                       | 2,922.12                     | 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   | 2,922.1                       | 2,922.1                      | 100.0%              | 100.0%          |
| OG.3.6.1                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.6.2                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.6.3                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.6.4                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.6.5                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.6.6                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.6.7                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| 7. Covered Bonds - Currency                   |   | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]    | % Total [after] |
| G.3.7.1                                       | EUR   | 2,250.00                      | 2,250.00                     | 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]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.7.2                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.7.3                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.7.4                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.7.5                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.7.6                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| OG.3.7.7                                      | a/w [if relevant, please specify]   |                               |                              | 0.0%                | 0.0%            |
| 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  | 2,250                         | 2,250                        | 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                                      |   |                               |                              |                     |                 |
| OG.3.8.2                                      |   |                               |                              |                     |                 |
| OG.3.8.3                                      |   |                               |                              |                     |                 |
| OG.3.8.4                                      |   |                               |                              |                     |                 |
| OG.3.8.5                                      |   |                               |                              |                     |                 |
| 9. Substitute Assets - Type                   |   | Nominal (mn)                  |                              | % Substitute Assets |                 |
| G.3.9.1                                       | Cash  | 0                             |                              | 0.0%                |                 |
| 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 gvts or quasi gvts   |                               |                              | 0.0%                |                 |
| OG.3.9.2                                      | a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts |                               |                              | 0.0%                |                 |
| OG.3.9.3                                      | a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts |                               |                              | 0.0%                |                 |
| OG.3.9.4                                      | a/w EU central banks  |                               |                              | 0.0%                |                 |
| OG.3.9.5                                      | a/w third-party countries Credit Quality Step 1 (CQS1) central banks      |                               |                              | 0.0%                |                 |
| OG.3.9.6                                      | a/w third-party countries Credit Quality Step 2 (CQS2) central banks      |                               |                              | 0.0%                |                 |
| OG.3.9.7                                      | a/w CQS1 credit institutions  |                               |                              | 0.0%                |                 |
| OG.3.9.8                                      | a/w CQS2 credit institutions  |                               |                              | 0.0%                |                 |
| OG.3.9.9                                      |   |                               |                              |                     |                 |
| OG.3.9.10                                     |   |                               |                              |                     |                 |
| OG.3.9.11                                     |   |                               |                              |                     |                 |
| OG.3.9.12                                     |   |                               |                              |                     |                 |
| 10. Substitute Assets - Country               |   | Nominal (mn)                  |                              | % Substitute Assets |                 |
| G.3.10.1                                      | Domestic (Country of Issuer)  | 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]   |                               |                              | 0.0%                |                 |
| OG.3.10.2                                     | a/w [if relevant, please specify]   |                               |                              | 0.0%                |                 |
| OG.3.10.3                                     | a/w [if relevant, please specify]   |                               |                              | 0.0%                |                 |
| OG.3.10.4                                     | a/w [if relevant, please specify]   |                               |                              | 0.0%                |                 |
| OG.3.10.5                                     | a/w [if relevant, please specify]   |                               |                              | 0.0%                |                 |
| OG.3.10.6                                     | a/w [if relevant, please specify]   |                               |                              | 0.0%                |                 |
| OG.3.10.7                                     | a/w [if relevant, please specify]   |                               |                              | 0.0%                |                 |
| 11. Liquid Assets                             |   | Nominal (mn)                  |                              | % Cover Pool        | % Covered Bonds |
| G.3.11.1                                      | Substitute and other marketable assets                                    | 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 | <a href="https://www.coveredbondlabel.com/issuer/13">https://www.coveredbondlabel.com/issuer/13</a> |
|               |           | 1/  |

| 13. Derivatives & Swaps |   |   |
|-------------------------|---|---|
| G.3.13.1                | Derivatives in the register / cover pool [notional] (mn)    | 0 |
| G.3.13.2                | Type of interest rate swaps (intra-group, external or both) | 0 |
| G.3.13.3                | Type of currency rate swaps (intra-group, external or both) | 0 |
| OG.3.13.1               | NPV of Derivatives in the cover pool (mn)                   |   |
| OG.3.13.2               | Derivatives outside the cover pool [notional] (mn)          |   |
| OG.3.13.3               | NPV of Derivatives outside the cover pool (mn)              |   |
| OG.3.13.4               |   |   |
| OG.3.13.5               |   |   |

| 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  |   |   |

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

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

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

|                                |                          |
|--------------------------------|--------------------------|
| Reporting in Domestic Currency | [Please insert currency] |
| <b>CONTENT OF TAB B1</b>       |                          |
| 7. Mortgage Assets             |                          |
| 7.A Residential Cover Pool     |                          |
| 7.B Commercial Cover Pool      |                          |

| Field Number   | 7. Mortgage Assets                                    |                            |                           |                          |
|--|---|----------------------------|---------------------------|--------------------------|
| <b>1. Property Type Information</b>                      |   | <b>Nominal (mn)</b>        |                           | <b>% Total Mortgages</b> |
| M.7.1.1  | Residential   | 2922.12                    |                           | 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   | 2,922.1                    |                           | 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 &amp; 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%                     |
| <b>2. General Information</b>                            |   | <b>Residential Loans</b>   | <b>Commercial Loans</b>   | <b>Total Mortgages</b>   |
| M.7.2.1  | Number of mortgage loans                              | 42274                      | 0                         | 42274                    |
| OM.7.2.1   | <i>Optional information eq, Number of borrowers</i>   |                            |                           |                          |
| OM.7.2.2   | <i>Optional information eq, Number of guarantors</i>  |                            |                           |                          |
| OM.7.2.3   |   |                            |                           |                          |
| OM.7.2.4   |   |                            |                           |                          |
| OM.7.2.5   |   |                            |                           |                          |
| OM.7.2.6   |   |                            |                           |                          |
| <b>3. Concentration Risks</b>                            |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.3.1  | 10 largest exposures                                  | 1.06%                      | 0.00%                     | [For completion]         |
| OM.7.3.1   |   |                            |                           |                          |
| OM.7.3.2   |   |                            |                           |                          |
| OM.7.3.3   |   |                            |                           |                          |
| OM.7.3.4   |   |                            |                           |                          |
| OM.7.3.5   |   |                            |                           |                          |
| OM.7.3.6   |   |                            |                           |                          |
| <b>4. Breakdown by Geography</b>                         |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.4.1  | European Union  | 0.0%                       | 0.0%                      | 0.0%                     |
| M.7.4.2  | Austria   | 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%                     |
| <b>5. Breakdown by regions of main country of origin</b> |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.5.1  | Antwerpen   | 15.7%                      | 0.0%                      | 15.7%                    |
| M.7.5.2  | Vlaams-Brabant  | 13.8%                      | 0.0%                      | 13.8%                    |
| M.7.5.3  | Oost-Vlaanderen                                       | 15.0%                      | 0.0%                      | 15.0%                    |
| M.7.5.4  | Brussels  | 10.1%                      | 0.0%                      | 10.1%                    |
| M.7.5.5  | West-Vlaanderen                                       | 10.9%                      | 0.0%                      | 10.9%                    |
| M.7.5.6  | Limburg   | 6.7%                       | 0.0%                      | 6.7%                     |
| M.7.5.7  | Liège   | 8.1%                       | 0.0%                      | 8.1%                     |
| M.7.5.8  | Hainaut   | 6.3%                       | 0.0%                      | 6.3%                     |
| M.7.5.9  | Brabant Wallon  | 5.7%                       | 0.0%                      | 5.7%                     |
| M.7.5.10   | Namur   | 3.8%                       | 0.0%                      | 3.8%                     |
| M.7.5.11   | Luxembourg  | 2.6%                       | 0.0%                      | 2.6%                     |
| M.7.5.12   | Other   | 0.1%                       | 0.0%                      | 0.1%                     |
| <b>6. Breakdown by Interest Rate</b>                     |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.6.1  | Fixed rate  | 93.9%                      | 0.0%                      | 93.9%                    |
| M.7.6.2  | Floating rate   | 0.0%                       | 0.0%                      | 0.0%                     |
| M.7.6.3  | Other   | 6.1%                       | 0.0%                      | 6.1%                     |
| OM.7.6.1   |   |                            |                           |                          |
| OM.7.6.2   |   |                            |                           |                          |
| OM.7.6.3   |   |                            |                           |                          |
| OM.7.6.4   |   |                            |                           |                          |
| OM.7.6.5   |   |                            |                           |                          |
| OM.7.6.6   |   |                            |                           |                          |
| <b>7. Breakdown by Repayment Type</b>                    |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| 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   |   |                            |                           |                          |
| <b>8. Loan Seasoning</b>                                 |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.8.1  | Up to 12 months                                       | 7.8%                       | 0.0%                      | 7.8%                     |
| M.7.8.2  | ≥ 12 - < 24 months                                    | 13.4%                      | 0.0%                      | 13.4%                    |
| M.7.8.3  | ≥ 24 - < 36 months                                    | 12.7%                      | 0.0%                      | 12.7%                    |
| M.7.8.4  | ≥ 36 - < 60 months                                    | 13.7%                      | 0.0%                      | 13.7%                    |
| M.7.8.5  | ≥ 60 months   | 52.3%                      | 0.0%                      | 52.3%                    |
| OM.7.8.1   |   |                            |                           |                          |
| OM.7.8.2   |   |                            |                           |                          |
| OM.7.8.3   |   |                            |                           |                          |
| OM.7.8.4   |   |                            |                           |                          |
| <b>9. Non-Performing Loans (NPLs)</b>                    |   | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| 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)          | 69.12               |                     |                    |
| M.7A.10.2  | By buckets (mn):                  |                     |                     |                    |
| M.7A.10.2  | TBC at a country level            | 1414.59             | 48.4%               | 78.0%              |
| M.7A.10.3  | TBC at a country level            | 1037.60             | 35.5%               | 18.2%              |
| M.7A.10.4  | TBC at a country level            | 278.99              | 9.5%                | 2.8%               |
| M.7A.10.5  | TBC at a country level            | 88.43               | 3.0%                | 0.6%               |
| M.7A.10.6  | TBC at a country level            | 102.50              | 3.5%                | 0.4%               |
| M.7A.10.7  | TBC at a country level            |                     |                     |                    |
| M.7A.10.8  | TBC at a country level            |                     |                     |                    |
| M.7A.10.9  | TBC at a country level            |                     |                     |                    |
| M.7A.10.10   | TBC at a country level            |                     |                     |                    |
| M.7A.10.11   | TBC at a country level            |                     |                     |                    |
| M.7A.10.12   | TBC at a country level            |                     |                     |                    |
| M.7A.10.13   | TBC at a country level            |                     |                     |                    |
| M.7A.10.14   | TBC at a country level            |                     |                     |                    |
| M.7A.10.15   | TBC at a country level            |                     |                     |                    |
| M.7A.10.16   | TBC at a country level            |                     |                     |                    |
| M.7A.10.17   | TBC at a country level            |                     |                     |                    |
| M.7A.10.18   | TBC at a country level            |                     |                     |                    |
| M.7A.10.19   | TBC at a country level            |                     |                     |                    |
| M.7A.10.20   | TBC at a country level            |                     |                     |                    |
| M.7A.10.21   | TBC at a country level            |                     |                     |                    |
| M.7A.10.22   | TBC at a country level            |                     |                     |                    |
| M.7A.10.23   | TBC at a country level            |                     |                     |                    |
| M.7A.10.24   | TBC at a country level            |                     |                     |                    |
| M.7A.10.25   | TBC at a country level            |                     |                     |                    |
| M.7A.10.26   | Total                             | 2,922.1             | 42,274              | 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 (%)          | 0.56                |                     |                    |
| M.7A.11.2  | By LTV buckets (mn):              |                     |                     |                    |
| M.7A.11.2  | >0 - <=40 %                       | 837.50              | 19382               | 28.7%              |
| M.7A.11.3  | >40 - <=50 %                      | 378.23              | 5327                | 12.9%              |
| M.7A.11.4  | >50 - <=60 %                      | 385.69              | 4720                | 13.2%              |
| M.7A.11.5  | >60 - <=70 %                      | 394.90              | 4411                | 13.5%              |
| M.7A.11.6  | >70 - <=80 %                      | 404.98              | 3939                | 13.9%              |
| M.7A.11.7  | >80 - <=90 %                      | 356.96              | 3141                | 12.2%              |
| M.7A.11.8  | >90 - <=100 %                     | 135.45              | 1064                | 4.6%               |
| M.7A.11.9  | >100%                             | 28.40               | 290                 | 1.0%               |
| M.7A.11.10   | Total                             | 2,922.1             | 42,274              | 100.0%             |
| OM.7A.11.1   | a/w >100 - <=110 %                |                     |                     | 0.0%               |
| OM.7A.11.2   | a/w >110 - <=120 %                |                     |                     | 0.0%               |
| OM.7A.11.3   | a/w >120 - <=130 %                |                     |                     | 0.0%               |
| OM.7A.11.4   | a/w >130 - <=140 %                |                     |                     | 0.0%               |
| OM.7A.11.5   | a/w >140 - <=150 %                |                     |                     | 0.0%               |
| OM.7A.11.6   | a/w >150 %                        |                     |                     | 0.0%               |
| OM.7A.11.7   |                                   |                     |                     |                    |
| 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%                 |                     |                    |
| M.7A.12.2  | By LTV buckets (mn):              |                     |                     |                    |
| M.7A.12.2  | >0 - <=40 %                       | 1134.98             | 24011               | 38.8%              |
| M.7A.12.3  | >40 - <=50 %                      | 405.87              | 5038                | 13.9%              |
| M.7A.12.4  | >50 - <=60 %                      | 377.80              | 4152                | 12.9%              |
| M.7A.12.5  | >60 - <=70 %                      | 409.26              | 4007                | 14.0%              |
| M.7A.12.6  | >70 - <=80 %                      | 312.91              | 2803                | 10.7%              |
| M.7A.12.7  | >80 - <=90 %                      | 185.02              | 1553                | 6.3%               |
| M.7A.12.8  | >90 - <=100 %                     | 81.89               | 566                 | 2.8%               |
| M.7A.12.9  | >100%                             | 14.38               | 144                 | 0.3%               |
| M.7A.12.10   | Total                             | 2,922.1             | 42,274              | 100.0%             |
| OM.7A.12.1   | a/w >100 - <=110 %                |                     |                     | 0.0%               |
| OM.7A.12.2   | a/w >110 - <=120 %                |                     |                     | 0.0%               |
| OM.7A.12.3   | a/w >120 - <=130 %                |                     |                     | 0.0%               |
| OM.7A.12.4   | a/w >130 - <=140 %                |                     |                     | 0.0%               |
| OM.7A.12.5   | a/w >140 - <=150 %                |                     |                     | 0.0%               |
| OM.7A.12.6   | a/w >150 %                        |                     |                     | 0.0%               |
| OM.7A.12.7   |                                   |                     |                     |                    |
| OM.7A.12.8   |                                   |                     |                     |                    |
| OM.7A.12.9   |                                   |                     |                     |                    |
| 13. Breakdown by type                              |                                   |                     |                     |                    |
|  | % Residential Loans               |                     |                     |                    |
| M.7A.13.1  | Owner occupied                    | 0%                  |                     |                    |
| M.7A.13.2  | Second home/Holiday houses        | 0%                  |                     |                    |
| M.7A.13.3  | Buy-to-let/Non-owner occupied     | 0%                  |                     |                    |
| M.7A.13.4  | 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   | TBC at a country level            |                     |                     |                    |
| M.7A.15.18   | no data                           |                     |                     |                    |
| M.7A.15.19   | Total                             | 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]              |                               |                     |                    |
| M.7B.20.2  | By buckets (mn):                 |                               |                               |                     |                    |
| 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]              |                               |                     |                    |
| M.7B.21.2  | By LTV buckets (mn):             |                               |                               |                     |                    |
| M.7B.21.3  | >0 - <=40 %                      | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.4  | >40 - <=50 %                     | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.5  | >50 - <=60 %                     | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.6  | >60 - <=70 %                     | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.7  | >70 - <=80 %                     | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.8  | >80 - <=90 %                     | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.9  | >90 - <=100 %                    | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.10   | >100%                            | [For completion]              | [For completion]              |                     |                    |
| M.7B.21.11   | 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] |                               |                     |                    |
| M.7B.22.2  | By LTV buckets (mn):             |                               |                               |                     |                    |
| M.7B.22.3  | >0 - <=40 %                      | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.4  | >40 - <=50 %                     | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.5  | >50 - <=60 %                     | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.6  | >60 - <=70 %                     | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.7  | >70 - <=80 %                     | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.8  | >80 - <=90 %                     | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.9  | >90 - <=100 %                    | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.10   | >100%                            | [Mark as ND1 if not relevant] | [Mark as ND1 if not relevant] |                     |                    |
| M.7B.22.11   | 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   | <i>o/w Cultural purposes</i>                      |                    |                     |                     |              |
| OM.7B.23.2   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.3   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.4   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.5   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.6   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.7   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.8   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.9   | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.10  | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.11  | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.12  | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.13  | <i>o/w (if relevant, please specify)</i>          |                    |                     |                     |              |
| OM.7B.23.14  | <i>o/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   | <b>OC Calculation: Actual</b>  | The Actual OC is the ratio between G.3.1.1 and G.3.1.2   |
| HG.1.2   | <b>OC Calculation: Legal minimum</b>   | The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).   |
| HG.1.3   | <b>OC Calculation: Committed</b>   | BNP Paribas Fortis commits to the legally required OC  |
| HG.1.4   | <b>Interest Rate Types</b>   | Covered Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed   |
| HG.1.5   | <b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>   | For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account. |
| HG.1.6   | <b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b> | At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date   |
| HG.1.7   | <b>LTVs: Definition</b>  | As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)   |
| HG.1.8   | <b>LTVs: Calculation of property/shipping value</b>  | Property values are those used in the loan underwriting procedure  |
| HG.1.9   | <b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>   | Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).   |
| HG.1.10  | <b>LTVs: Frequency and time of last valuation</b>  | Indexation is done on a yearly basis   |
| HG.1.11  | <b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>   | We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.   |
| HG.1.12  | <b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>   | Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.                  |
| HG.1.13  | <b>Non-performing loans</b>  | Loans that are more than 90 days past due.   |
| HG.1.14  | <b>Sustainability - strategy pursued in the cover pool</b>   |  |
| HG.1.15  | <b>Subsidised Housing (definitions of affordable, social housing)</b>  |  |
| HG.1.16  | <b>New Property and Existing Property</b>  |  |
| HG.1.17  |  |  |
| OHG.1.1  | <b>NPV assumptions (when stated)</b>   |  |
| OHG.1.2  |  |  |
| OHG.1.3  |  |  |
| OHG.1.4  |  |  |
| OHG.1.5  |  |  |
| 2. Glossary - ESG items (optional)               |  | Definition   |
| HG.2.1   | <b>Sustainability - strategy pursued in the cover pool</b>   | [For completion]   |
| HG.2.2   | <b>Subsidised Housing (definitions of affordable, social housing)</b>  | [For completion]   |
| HG.2.3   | <b>New Property and Existing Property</b>  | [For completion]   |
| OHG.2.1  |  |  |
| OHG.2.2  |  |  |
| OHG.2.3  |  |  |
| OHG.2.4  |  |  |
| OHG.2.5  |  |  |
| OHG.2.6  |  |  |
| OHG.2.7  |  |  |
| OHG.2.8  |  |  |
| OHG.2.9  |  |  |
| OHG.2.10   |  |  |
| OHG.2.11   |  |  |
| OHG.2.12   |  |  |
| 3. Reason for No Data                            |  | Value  |
| HG.3.1   | <b>Not applicable for the jurisdiction</b>   | ND1  |
| HG.3.2   | <b>Not relevant for the issuer and/or CB programme at the present time</b>   | ND2  |
| HG.3.3   | <b>Not available at the present time</b>   | ND3  |
| OHG.3.1  |  |  |
| OHG.3.2  |  |  |
| OHG.3.3  |  |  |
| 4. Glossary - Extra national and/or Issuer Items |  | Definition   |
| HG.4.1   | <b>Other definitions deemed relevant</b>   |  |
| OHG.4.1  |  |  |
| 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 31/08/2021

### Contact Details:

#### Head of ALM Treasury

GOOSSE Philippe + 32 2 565 22 62 [philippe.goosse@bnpparibasfortis.com](mailto:philippe.goosse@bnpparibasfortis.com)

#### Asset Based Funding

VERRET Nancy + 32 2 565 55 63 [nancy.verret@bnpparibasfortis.com](mailto:nancy.verret@bnpparibasfortis.com)

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

MEESTER Oscar + 32 2 565 32 91 [oscar.meester@bnpparibasfortis.com](mailto:oscar.meester@bnpparibasfortis.com)

#### Website

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

#### Remark

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

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

## Residential Mortgage Pandbrieven Programme

### Covered Bond Emmission

#### Outstanding Series

| Series                    | ISIN         | Amount               | Issue Date | Maturity Date | Currency | Coupon Type | Coupon | Day Count | Next Interest Payment Date | Remaining Average Life * | Extended Maturity Date |
|---------------------------|--------------|----------------------|------------|---------------|----------|-------------|--------|-----------|----------------------------|--------------------------|------------------------|
| <a href="#">BD@135194</a> | BE0002265347 | 500,000,000          | 24/10/2016 | 24/10/2023    | EUR      | Fixed       | 0.00 % | NACT      | 24/10/2021                 | 2.15                     | 24/10/2024             |
| <a href="#">BD@138090</a> | BE0002274430 | 500,000,000          | 23/03/2017 | 23/09/2024    | EUR      | Fixed       | 0.50 % | NACT      | 23/09/2021                 | 3.07                     | 23/09/2025             |
| <a href="#">BD@150169</a> | BE0002586643 | 750,000,000          | 22/03/2018 | 22/03/2028    | EUR      | Fixed       | 0.88 % | NACT      | 22/03/2022                 | 6.56                     | 22/03/2029             |
| <a href="#">BD@153515</a> | BE0002614924 | 500,000,000          | 4/10/2018  | 4/10/2025     | EUR      | Fixed       | 0.63 % | NACT      | 04/10/2021                 | 4.10                     | 04/10/2026             |
|                           |              | <b>2,250,000,000</b> |            |               |          |             |        |           |                            |                          |                        |

#### Totals

Total Outstanding (in EUR): 2,250,000,000

Current Weighted Average Fixed Coupon: 0.54 %

Weighted Average Remaining Average Life\* 4.26

\* 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      | 2,922,116,561 (II) |
| Nominal Balance Public Finance Exposures        | 13,000,000 (III)   |
| Nominal Balance Financial Institution Exposures | 130,495,010 (IV)   |
| Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$      | 36.25 %            |

### 2. Residential Mortgage Loans Cover Test

|  |                   |
|--|-------------------|
| Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)    | 2,406,680,344 (V) |
| Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I) | 106.96 %          |

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit  
:  
85%

### 3. Total Asset Cover Test

|   |                   |
|---|-------------------|
| Value of Public Finance Exposures (definition Royal Decree)               | 13,117,976 (VI)   |
| Value of Financial Institution Exposures (definition Royal Decree)        | 130,495,010 (VII) |
| Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1) | 2,406,680,344     |
| Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$ | 113.35 %          |

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit  
:  
105

#### 4. Interest and Principal Coverage Test

|   |                     |
|---|---------------------|
| Interest Proceeds Cover Assets                                  | 377,074,208 (VIII)  |
| <i>Total Interest Proceeds Residential Mortgage Loans</i>       | 376,438,208         |
| <i>Total Interest Proceeds Public Finance Exposures</i>         | 636,000             |
| <i>Total Interest Proceeds Financial Institution Exposures</i>  | 0                   |
| <i>Impact Derivatives</i>                                       | 0                   |
| <br>  |                     |
| Principal Proceeds Cover Assets                                 | 3,065,641,037 (IX)  |
| <i>Total Principal Proceeds Residential Mortgage Loans</i>      | 2,922,116,561       |
| <i>Total Principal Proceeds Public Finance Exposures</i>        | 13,029,466          |
| <i>Total Principal Proceeds Financial Institution Exposures</i> | 130,495,010         |
| <i>Impact Derivatives</i>                                       | 0                   |
| Interest Requirement Covered Bonds                              | 71,562,500 (X)      |
| Costs, Fees and expenses Covered Bonds                          | 29,965,128 (XI)     |
| Principal Requirement Covered Bonds                             | 2,250,000,000 (XII) |
| Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)      | 1,091,187,616       |
| > > Cover Test Royal Decree Art 5 paraf 3                       | Passed              |

#### 5. Liquidity Tests

|  |                    |
|--|--------------------|
| Cumulative Cash Inflow Next 180 Days                                     | 287,948,687 (XIII) |
| Cumulative Cash Outflow Next 180 Days                                    | -9,147,741 (XIV)   |
| Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)                         | 278,800,946        |
| > > Liquidity Test Royal Decree Art 7 paraf 1                            | Passed             |
| <br>   |                    |
| MtM Liquid Bonds minus ECB Haircut                                       | 13,029,466 (XV)    |
| Interest Payable on Mortgage Pandbrieven next 3 months                   | 5,625,000 (XVI)    |
| Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI) | 7,404,466 (XVI)    |

# Residential Mortgage Pandbrieven Programme

## Cover Pool Summary

Portfolio Cut-off Date 31/08/2021

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

|   |                  |
|---|------------------|
| Outstanding Balance of Residential Mortgage Loans at the Cut-off Date   | 2,922,116,560.83 |
| Principal Redemptions between Cut-off Date and Maturity Date            | 2,922,116,560.83 |
| Interest Payments between Cut-off Date and Maturity Date                | 376,438,207.51   |
| Number of borrowers   | 23,928.00        |
| Number of loans   | 42,274.00        |
| Average Outstanding Balance per borrower                                | 122,121          |
| Average Outstanding Balance per loan                                    | 69,123           |
| Weighted average Current Loan to Current Value                          | 48.76 %          |
| Weighted average seasoning (in Years)                                   | 3.93             |
| Weighted average remaining maturity (in years, at 0% CPR)               | 13.77            |
| Weighted average initial maturity (in years, at 0% CPR)                 | 17.70            |
| Percentage of Fixed Rate Loans  | 93.91 %          |
| Percentage of Variable Rate Loans                                       | 6.09 %           |
| Weighted average interest rate  | 1.74 %           |
| Weighted average interest rate Fixed Rate Loans                         | 1.76 %           |
| Weighted average interest rate Variable Rate Loans                      | 1.41 %           |
| Weighted Remaining average life (in years, at 0% CPR)                   | 7.19             |
| Weighted Remaining average life to interest reset (in years, at 0% CPR) | 6.80             |

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 130,495,010

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

|   | Position           | Position           | Position             |
|---|--------------------|--------------------|----------------------|
| ISIN  | BE0000308172       | BE0000337460       | BE0000345547         |
| Issuer Name(Liquid_Bonds_C<br>Series(LIQUID_BONDS_CB_UA<br>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

# Residential Mortgage Pandbrieven Programme

## Stratification Tables

Portfolio Cut-off Date 31/08/2021

### 1. Geographic distribution

|                 | In EUR                  | In %            | In number of loans | In %            |
|-----------------|-------------------------|-----------------|--------------------|-----------------|
| Antwerpen       | 488,135,189.35          | 16.70 %         | 6,910              | 16.35 %         |
| Oost-Vlaanderen | 438,582,633.62          | 15.01 %         | 6,726              | 15.91 %         |
| Vlaams-Brabant  | 402,606,148.93          | 13.78 %         | 5,563              | 13.16 %         |
| West-Vlaanderen | 319,363,977.65          | 10.93 %         | 5,231              | 12.37 %         |
| Brussels        | 296,116,717.28          | 10.13 %         | 3,217              | 7.61 %          |
| Liège           | 236,598,494.18          | 8.10 %          | 3,570              | 8.44 %          |
| Limburg         | 196,189,221.93          | 6.71 %          | 3,280              | 7.76 %          |
| Hainaut         | 185,477,607.81          | 6.35 %          | 2,920              | 6.91 %          |
| Brabant Wallon  | 166,656,341.76          | 5.70 %          | 2,011              | 4.76 %          |
| Namur           | 111,299,109.36          | 3.81 %          | 1,683              | 3.98 %          |
| Luxembourg      | 76,833,811.38           | 2.63 %          | 1,108              | 2.62 %          |
| Other           | 4,257,307.58            | 0.15 %          | 55                 | 0.13 %          |
|                 | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

### 2. Seasoning

| In Years     | In EUR                  | In %            | In number of loans | In %            |
|--------------|-------------------------|-----------------|--------------------|-----------------|
| <=1          | 229,123,486.35          | 7.84 %          | 2,199              | 5.20 %          |
| >1 and <=2   | 392,665,358.86          | 13.44 %         | 4,268              | 10.10 %         |
| >2 and <=3   | 372,212,063.65          | 12.74 %         | 4,466              | 10.56 %         |
| >3 and <=4   | 399,920,407.94          | 13.69 %         | 4,926              | 11.65 %         |
| >4 and <=5   | 575,533,548.31          | 19.70 %         | 8,282              | 19.59 %         |
| >5 and <=6   | 558,986,680.97          | 19.13 %         | 9,924              | 23.48 %         |
| >6 and <=7   | 335,871,233.96          | 11.49 %         | 6,541              | 15.47 %         |
| >7 and <=8   | 11,958,132.25           | 0.41 %          | 275                | 0.65 %          |
| >8 and <=9   | 5,962,489.39            | 0.20 %          | 180                | 0.43 %          |
| >9 and <=10  | 2,461,758.34            | 0.08 %          | 223                | 0.53 %          |
| >10 and <=11 | 6,622,130.04            | 0.23 %          | 311                | 0.74 %          |
| >11 and <=12 | 14,893,195.26           | 0.51 %          | 296                | 0.70 %          |
| >12 and <=13 | 3,414,679.16            | 0.12 %          | 98                 | 0.23 %          |
| >13 and <=14 | 5,709,627.13            | 0.20 %          | 26                 | 0.06 %          |
| >14 and <=15 | 1,286,517.58            | 0.04 %          | 23                 | 0.05 %          |
| >15 and <=16 | 2,190,782.67            | 0.07 %          | 61                 | 0.14 %          |
| >16 and <=17 | 2,387,878.11            | 0.08 %          | 105                | 0.25 %          |
| >17 and <=18 | 459,986.90              | 0.02 %          | 40                 | 0.09 %          |
| >18 and <=19 | 409,580.68              | 0.01 %          | 24                 | 0.06 %          |
| >19 and <=20 | 4,815.16                | 0.00 %          | 3                  | 0.01 %          |
| >21 and <=22 | 37,447.52               | 0.00 %          | 2                  | 0.00 %          |
| >22 and <=23 | 4,760.60                | 0.00 %          | 1                  | 0.00 %          |
|              | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

### 3. Remaining term to maturity

| In Years                | In EUR          | In %          | In number of loans | In %   |
|-------------------------|-----------------|---------------|--------------------|--------|
| <0                      | 525,000.00      | 0.02 %        | 255                | 0.60 % |
| <=1                     | 13,980,783.57   | 0.48 %        | 575                | 1.36 % |
| >1 and <=2              | 21,141,077.43   | 0.72 %        | 710                | 1.68 % |
| >2 and <=3              | 26,374,180.27   | 0.90 %        | 841                | 1.99 % |
| >3 and <=4              | 85,972,306.14   | 2.94 %        | 3,014              | 7.13 % |
| >4 and <=5              | 112,797,901.16  | 3.86 %        | 3,452              | 8.17 % |
| >5 and <=6              | 101,213,670.54  | 3.46 %        | 2,607              | 6.17 % |
| >6 and <=7              | 111,863,036.47  | 3.83 %        | 2,430              | 5.75 % |
| >7 and <=8              | 127,622,448.61  | 4.37 %        | 2,367              | 5.60 % |
| >8 and <=9              | 141,539,124.27  | 4.84 %        | 2,451              | 5.80 % |
| >9 and <=10             | 133,602,639.02  | 4.57 %        | 2,083              | 4.93 % |
| >10 and <=11            | 123,522,416.15  | 4.23 %        | 1,740              | 4.12 % |
| >11 and <=12            | 123,927,382.52  | 4.24 %        | 1,681              | 3.98 % |
| >12 and <=13            | 137,976,233.65  | 4.72 %        | 1,712              | 4.05 % |
| >13 and <=14            | 183,736,177.98  | 6.29 %        | 2,268              | 5.36 % |
| >14 and <=15            | 166,237,630.75  | 5.69 %        | 1,864              | 4.41 % |
| >15 and <=16            | 166,640,686.12  | 5.70 %        | 1,725              | 4.08 % |
| >16 and <=17            | 166,822,309.24  | 5.71 %        | 1,610              | 3.81 % |
| >17 and <=18            | 122,621,434.22  | 4.20 %        | 1,314              | 3.11 % |
| >18 and <=19            | 192,785,864.73  | 6.60 %        | 1,962              | 4.64 % |
| >19 and <=20            | 168,079,118.79  | 5.75 %        | 1,600              | 3.78 % |
| >20 and <=21            | 128,451,567.60  | 4.40 %        | 1,140              | 2.70 % |
| >21 and <=22            | 79,662,322.80   | 2.73 %        | 686                | 1.62 % |
| >22 and <=23            | 92,922,738.04   | 3.18 %        | 786                | 1.86 % |
| >23 and <=24            | 118,420,982.78  | 4.05 %        | 923                | 2.18 % |
| >24 and <=25            | 70,763,195.70   | 2.42 %        | 449                | 1.06 % |
| >25 and <=26            | 966,893.34      | 0.03 %        | 11                 | 0.03 % |
| >26 and <=27            | 240,759.61      | 0.01 %        | 3                  | 0.01 % |
| >27 and <=28            | 786,832.68      | 0.03 %        | 7                  | 0.02 % |
| >28 and <=29            | 250,173.29      | 0.01 %        | 2                  | 0.00 % |
| >29 and <=30            | 669,673.36      | 0.02 %        | 6                  | 0.01 % |
| <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b> | <b>100.00 %</b>    |        |

### 4. Original term to maturity

| In Years                | In EUR          | In %          | In number of loans | In %    |
|-------------------------|-----------------|---------------|--------------------|---------|
| <=1                     | 0.00            | 0.00 %        | 1                  | 0.00 %  |
| >1 and <=2              | 4,957,250.00    | 0.17 %        | 48                 | 0.11 %  |
| >2 and <=3              | 4,312,947.40    | 0.15 %        | 52                 | 0.12 %  |
| >3 and <=4              | 2,134,052.42    | 0.07 %        | 54                 | 0.13 %  |
| >4 and <=5              | 34,583,775.92   | 1.18 %        | 346                | 0.82 %  |
| >5 and <=6              | 3,873,615.88    | 0.13 %        | 307                | 0.73 %  |
| >6 and <=7              | 10,192,804.66   | 0.35 %        | 563                | 1.33 %  |
| >7 and <=8              | 15,481,652.78   | 0.53 %        | 705                | 1.67 %  |
| >8 and <=9              | 28,805,756.36   | 0.99 %        | 858                | 2.03 %  |
| >9 and <=10             | 335,739,866.43  | 11.49 %       | 8,919              | 21.10 % |
| >10 and <=11            | 52,888,947.33   | 1.81 %        | 1,878              | 4.44 %  |
| >11 and <=12            | 59,080,772.46   | 2.02 %        | 1,121              | 2.65 %  |
| >12 and <=13            | 192,475,716.68  | 6.59 %        | 3,455              | 8.17 %  |
| >13 and <=14            | 25,465,327.01   | 0.87 %        | 427                | 1.01 %  |
| >14 and <=15            | 415,392,983.31  | 14.22 %       | 5,869              | 13.88 % |
| >15 and <=16            | 32,570,990.04   | 1.11 %        | 388                | 0.92 %  |
| >16 and <=17            | 43,705,335.63   | 1.50 %        | 561                | 1.33 %  |
| >17 and <=18            | 199,638,213.40  | 6.83 %        | 2,373              | 5.61 %  |
| >18 and <=19            | 28,150,937.09   | 0.96 %        | 412                | 0.97 %  |
| >19 and <=20            | 673,636,670.33  | 23.05 %       | 7,028              | 16.62 % |
| >20 and <=21            | 45,536,455.26   | 1.56 %        | 534                | 1.26 %  |
| >21 and <=22            | 16,659,951.67   | 0.57 %        | 173                | 0.41 %  |
| >22 and <=23            | 23,180,805.75   | 0.79 %        | 267                | 0.63 %  |
| >23 and <=24            | 15,967,643.64   | 0.55 %        | 192                | 0.45 %  |
| >24 and <=25            | 581,346,964.35  | 19.89 %       | 5,028              | 11.89 % |
| >25 and <=26            | 62,375,160.03   | 2.13 %        | 542                | 1.28 %  |
| >26 and <=27            | 1,201,232.77    | 0.04 %        | 11                 | 0.03 %  |
| >27 and <=28            | 515,760.81      | 0.02 %        | 4                  | 0.01 %  |
| >28 and <=29            | 554,561.89      | 0.02 %        | 6                  | 0.01 %  |
| >29 and <=30            | 9,708,111.02    | 0.33 %        | 128                | 0.30 %  |
| >30 and <=31            | 1,710,916.96    | 0.06 %        | 19                 | 0.04 %  |
| >39 and <=40            | 271,381.55      | 0.01 %        | 5                  | 0.01 %  |
| <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b> | <b>100.00 %</b>    |         |

## 5. Origination Year

| Year | In EUR                  | In %            | In number of loans | In %            |
|------|-------------------------|-----------------|--------------------|-----------------|
| 1999 | 4,760.60                | 0.00 %          | 1                  | 0.00 %          |
| 2000 | 37,447.52               | 0.00 %          | 2                  | 0.00 %          |
| 2001 | 0.00                    | 0.00 %          | 1                  | 0.00 %          |
| 2002 | 279,703.48              | 0.01 %          | 6                  | 0.01 %          |
| 2003 | 283,357.73              | 0.01 %          | 33                 | 0.08 %          |
| 2004 | 819,024.40              | 0.03 %          | 46                 | 0.11 %          |
| 2005 | 2,900,623.48            | 0.10 %          | 121                | 0.29 %          |
| 2006 | 1,458,447.28            | 0.05 %          | 38                 | 0.09 %          |
| 2007 | 4,646,621.51            | 0.16 %          | 19                 | 0.04 %          |
| 2008 | 2,452,619.89            | 0.08 %          | 32                 | 0.08 %          |
| 2009 | 7,484,231.55            | 0.26 %          | 173                | 0.41 %          |
| 2010 | 13,326,551.79           | 0.46 %          | 304                | 0.72 %          |
| 2011 | 5,102,646.44            | 0.17 %          | 392                | 0.93 %          |
| 2012 | 2,186,496.11            | 0.07 %          | 93                 | 0.22 %          |
| 2013 | 6,887,207.48            | 0.24 %          | 181                | 0.43 %          |
| 2014 | 44,601,994.45           | 1.53 %          | 1,082              | 2.56 %          |
| 2015 | 444,455,901.97          | 15.21 %         | 7,986              | 18.89 %         |
| 2016 | 707,681,791.57          | 24.22 %         | 11,913             | 28.18 %         |
| 2017 | 410,023,737.51          | 14.03 %         | 5,609              | 13.27 %         |
| 2018 | 340,104,555.00          | 11.64 %         | 4,032              | 9.54 %          |
| 2019 | 519,094,411.25          | 17.76 %         | 6,089              | 14.40 %         |
| 2020 | 275,067,941.65          | 9.41 %          | 2,875              | 6.80 %          |
| 2021 | 133,216,488.17          | 4.56 %          | 1,246              | 2.95 %          |
|      | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

## 6. Outstanding Loan Balance by Borrower

| In EUR * 1000  | In EUR                  | In %            | In number of Borrowers | In %            |
|----------------|-------------------------|-----------------|------------------------|-----------------|
| <=100          | 612,650,098.59          | 20.97 %         | 12,777                 | 53.40 %         |
| >100 and <=200 | 1,011,106,122.81        | 34.60 %         | 7,010                  | 29.30 %         |
| >200 and <=300 | 668,141,511.09          | 22.86 %         | 2,782                  | 11.63 %         |
| >300 and <=400 | 262,521,817.72          | 8.98 %          | 774                    | 3.23 %          |
| >400           | 367,697,010.62          | 12.58 %         | 585                    | 2.44 %          |
|                | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>23,928</b>          | <b>100.00 %</b> |

## 7. Interest Rate

|          | In EUR                  | In %            | In number of loans | In %            |
|----------|-------------------------|-----------------|--------------------|-----------------|
| 0 - 0.5% | 2,979,529.35            | 0.10 %          | 72                 | 0.17 %          |
| 0.5 - 1% | 67,741,369.25           | 2.32 %          | 844                | 2.00 %          |
| 1 - 1.5% | 681,885,202.97          | 23.34 %         | 9,089              | 21.50 %         |
| 1.5 - 2% | 1,802,484,258.02        | 61.68 %         | 26,290             | 62.19 %         |
| 2 - 2.5% | 237,670,548.88          | 8.13 %          | 3,531              | 8.35 %          |
| 2.5 - 3% | 100,722,949.55          | 3.45 %          | 1,663              | 3.93 %          |
| 3 - 3.5% | 18,233,921.32           | 0.62 %          | 408                | 0.97 %          |
| 3.5 - 4% | 6,443,714.66            | 0.22 %          | 203                | 0.48 %          |
| 4 - 4.5% | 2,895,041.34            | 0.10 %          | 98                 | 0.23 %          |
| 4.5 - 5% | 788,072.24              | 0.03 %          | 50                 | 0.12 %          |
| 5 - 5.5% | 188,144.73              | 0.01 %          | 14                 | 0.03 %          |
| 5.5 - 6% | 80,887.45               | 0.00 %          | 11                 | 0.03 %          |
| 6 - 6.5% | 2,921.07                | 0.00 %          | 1                  | 0.00 %          |
|          | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

## 8. Interest Rate Type

|                   | In EUR                  | In %            | In number of loans | In %            |
|-------------------|-------------------------|-----------------|--------------------|-----------------|
| Fixed             | 2,744,260,539.81        | 93.91 %         | 40,065             | 94.77 %         |
| Variable          | 2,681,367.38            | 0.09 %          | 60                 | 0.14 %          |
| Variable With Cap | 175,174,653.64          | 5.99 %          | 2,149              | 5.08 %          |
|                   | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

**9. Next Reset Date**

|                   | In EUR                  | In %            | In number of loans | In %            |
|-------------------|-------------------------|-----------------|--------------------|-----------------|
| 2021              | 14,830,772.41           | 0.51 %          | 276                | 0.65 %          |
| 2022              | 36,259,907.21           | 1.24 %          | 603                | 1.43 %          |
| 2023              | 20,737,365.64           | 0.71 %          | 194                | 0.46 %          |
| 2024              | 30,760,770.14           | 1.05 %          | 305                | 0.72 %          |
| 2025              | 12,105,687.96           | 0.41 %          | 132                | 0.31 %          |
| 2026              | 11,165,016.51           | 0.38 %          | 116                | 0.27 %          |
| 2027              | 3,637,653.30            | 0.12 %          | 39                 | 0.09 %          |
| 2028              | 3,082,475.08            | 0.11 %          | 33                 | 0.08 %          |
| 2029              | 6,232,949.34            | 0.21 %          | 66                 | 0.16 %          |
| 2030              | 155,366.88              | 0.01 %          | 5                  | 0.01 %          |
| 2031              | 131,151.30              | 0.00 %          | 1                  | 0.00 %          |
| 2033              | 4,168,601.21            | 0.14 %          | 47                 | 0.11 %          |
| 2034              | 21,514,141.77           | 0.74 %          | 226                | 0.53 %          |
| 2035              | 3,562,774.81            | 0.12 %          | 23                 | 0.05 %          |
| 2036              | 690,882.78              | 0.02 %          | 5                  | 0.01 %          |
| Fixed To Maturity | 2,753,081,044.49        | 94.22 %         | 40,203             | 95.10 %         |
|                   | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

**10. Interest Payment Frequency**

|         | In EUR                  | In %            | In number of loans | In %            |
|---------|-------------------------|-----------------|--------------------|-----------------|
| Monthly | 2,922,116,560.83        | 100.00 %        | 42,274             | 100.00 %        |
|         | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

**11. Repayment Type**

|               | In EUR                  | In %            | In number of loans | In %            |
|---------------|-------------------------|-----------------|--------------------|-----------------|
| Annuity       | 2,779,907,849.11        | 95.13 %         | 40,654             | 96.17 %         |
| Interest only | 98,372,968.01           | 3.37 %          | 618                | 1.46 %          |
| Linear        | 43,835,743.71           | 1.50 %          | 1,002              | 2.37 %          |
|               | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

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

|          | In EUR                  | In %            | In number of loans | In %            |
|----------|-------------------------|-----------------|--------------------|-----------------|
| 0        | 504,120.59              | 0.02 %          | 138                | 0.33 %          |
| 1-10%    | 53,788,713.08           | 1.84 %          | 2,868              | 6.78 %          |
| 11-20%   | 184,081,307.36          | 6.30 %          | 5,376              | 12.72 %         |
| 21-30%   | 283,124,109.16          | 9.69 %          | 5,721              | 13.53 %         |
| 31-40%   | 316,003,276.06          | 10.81 %         | 5,279              | 12.49 %         |
| 41-50%   | 378,233,178.55          | 12.94 %         | 5,327              | 12.60 %         |
| 51-60%   | 385,690,088.75          | 13.20 %         | 4,720              | 11.17 %         |
| 61-70%   | 394,902,597.47          | 13.51 %         | 4,411              | 10.43 %         |
| 71-80%   | 404,977,281.60          | 13.86 %         | 3,939              | 9.32 %          |
| 81-90%   | 356,963,395.14          | 12.22 %         | 3,141              | 7.43 %          |
| 91-100%  | 135,450,792.31          | 4.64 %          | 1,064              | 2.52 %          |
| 101-110% | 9,660,163.87            | 0.33 %          | 81                 | 0.19 %          |
| 111-120% | 5,401,175.51            | 0.18 %          | 50                 | 0.12 %          |
| >120%    | 13,336,361.38           | 0.46 %          | 159                | 0.38 %          |
|          | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |



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

|          | In EUR                  | In %            | In number of loans | In %            |
|----------|-------------------------|-----------------|--------------------|-----------------|
| 1-20%    | 16,095,981.12           | 0.55 %          | 1,457              | 3.45 %          |
| 21-40%   | 84,683,975.71           | 2.90 %          | 3,249              | 7.69 %          |
| 41-60%   | 209,959,043.79          | 7.19 %          | 5,451              | 12.89 %         |
| 61-80%   | 440,923,773.13          | 15.09 %         | 6,988              | 16.53 %         |
| 81-100%  | 518,849,686.73          | 17.76 %         | 5,776              | 13.66 %         |
| 101-120% | 92,190,223.33           | 3.15 %          | 1,822              | 4.31 %          |
| 121-140% | 126,037,872.43          | 4.31 %          | 1,966              | 4.65 %          |
| 141-160% | 149,476,106.81          | 5.12 %          | 2,130              | 5.04 %          |
| 161-180% | 160,612,058.72          | 5.50 %          | 2,133              | 5.05 %          |
| 181-200% | 153,445,929.83          | 5.25 %          | 1,846              | 4.37 %          |
| 201-300% | 463,777,449.45          | 15.87 %         | 5,133              | 12.14 %         |
| 301-400% | 197,154,711.32          | 6.75 %          | 1,961              | 4.64 %          |
| 401-500% | 82,001,031.81           | 2.81 %          | 705                | 1.67 %          |
| >500%    | 226,908,716.65          | 7.77 %          | 1,657              | 3.92 %          |
|          | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

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

| In Years     | In EUR                  | In %            | In number of loans | In %            |
|--------------|-------------------------|-----------------|--------------------|-----------------|
| >=0 and <=1  | 38,577,924.75           | 1.32 %          | 1,668              | 3.95 %          |
| >1 and <=2   | 102,993,374.99          | 3.52 %          | 3,531              | 8.35 %          |
| >2 and <=3   | 215,720,763.94          | 7.38 %          | 6,170              | 14.60 %         |
| >3 and <=4   | 224,053,494.80          | 7.67 %          | 4,536              | 10.73 %         |
| >4 and <=5   | 253,949,891.27          | 8.69 %          | 4,290              | 10.15 %         |
| >5 and <=6   | 243,840,544.05          | 8.34 %          | 3,443              | 8.14 %          |
| >6 and <=7   | 277,511,024.49          | 9.50 %          | 3,514              | 8.31 %          |
| >7 and <=8   | 344,327,778.45          | 11.78 %         | 3,809              | 9.01 %          |
| >8 and <=9   | 266,975,209.23          | 9.14 %          | 2,665              | 6.30 %          |
| >9 and <=10  | 293,841,196.07          | 10.06 %         | 3,060              | 7.24 %          |
| >10 and <=11 | 277,067,151.93          | 9.48 %          | 2,547              | 6.02 %          |
| >11 and <=12 | 139,979,907.46          | 4.79 %          | 1,228              | 2.90 %          |
| >12 and <=13 | 236,762,845.29          | 8.10 %          | 1,754              | 4.15 %          |
| >13 and <=14 | 4,235,570.45            | 0.14 %          | 36                 | 0.09 %          |
| >14 and <=15 | 1,313,008.03            | 0.04 %          | 14                 | 0.03 %          |
| >15 and <=16 | 742,523.06              | 0.03 %          | 5                  | 0.01 %          |
| >17 and <=18 | 224,352.57              | 0.01 %          | 4                  | 0.01 %          |
|              | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

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

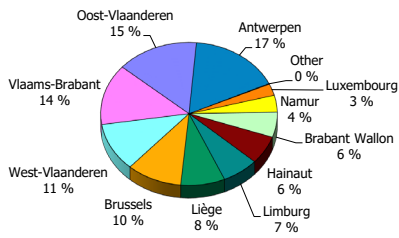
| In Years          | In EUR                  | In %            | In number of loans | In %            |
|-------------------|-------------------------|-----------------|--------------------|-----------------|
| Fixed To Maturity | 2,753,081,044.49        | 94.22 %         | 40,203             | 95.10 %         |
| >=0 and <=1       | 63,173,440.82           | 2.16 %          | 991                | 2.34 %          |
| >1 and <=2        | 49,934,393.35           | 1.71 %          | 505                | 1.19 %          |
| >2 and <=3        | 15,474,105.73           | 0.53 %          | 159                | 0.38 %          |
| >3 and <=4        | 5,304,178.76            | 0.18 %          | 61                 | 0.14 %          |
| >4 and <=5        | 5,212,997.11            | 0.18 %          | 54                 | 0.13 %          |
| >7 and <=8        | 2,861,976.21            | 0.10 %          | 15                 | 0.04 %          |
| >6 and <=7        | 27,074,424.36           | 0.93 %          | 286                | 0.68 %          |
|                   | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

Residential Mortgage Pandbrieven Programme

**Stratification Tables**

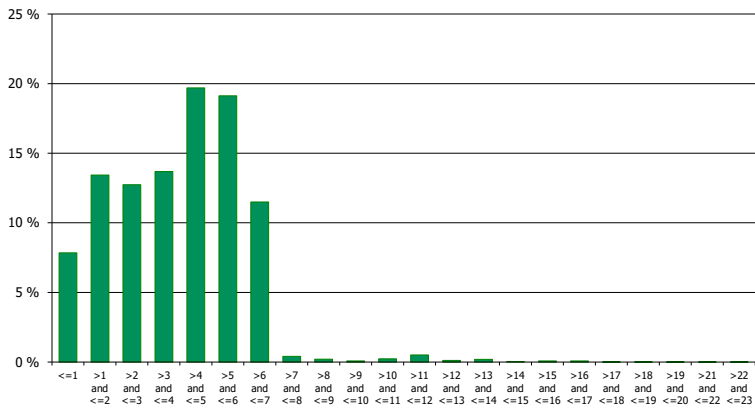
Portfolio Cut-off Date 31/08/2021

**1. Geographic distribution**



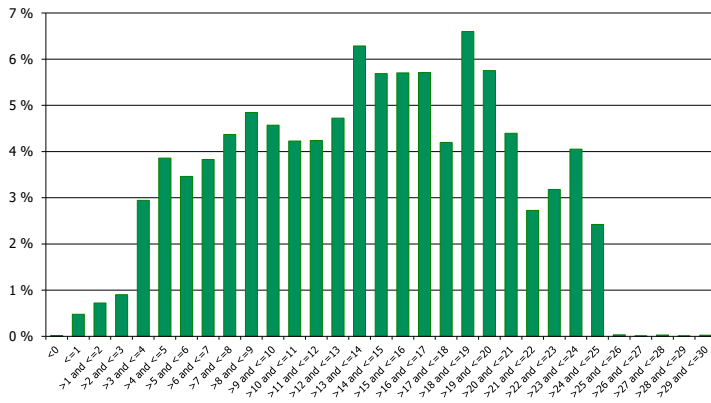
**2. Seasoning**

**Distribution per Seasoning**



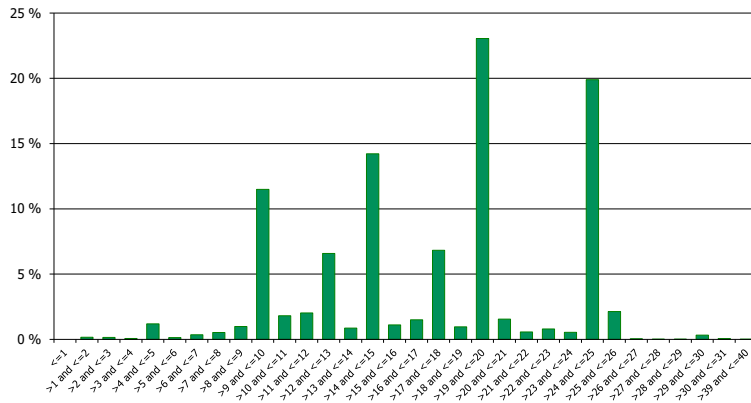
**3. Remaining term to maturity**

**Distribution of Remaining Term to Maturity (in years)**



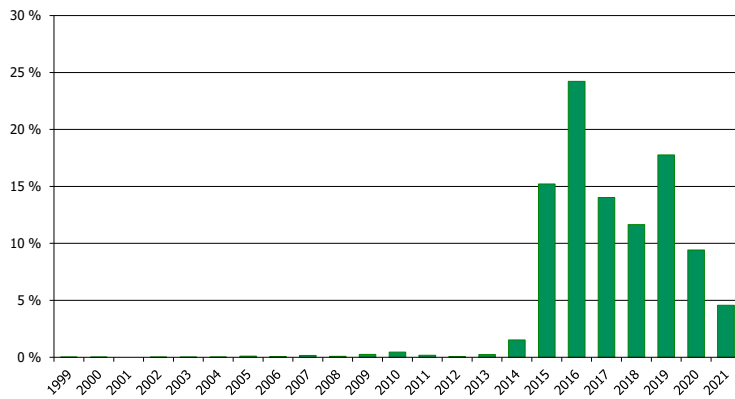
**4. Original term to maturity**

**Distribution of Initial Term (in years)**



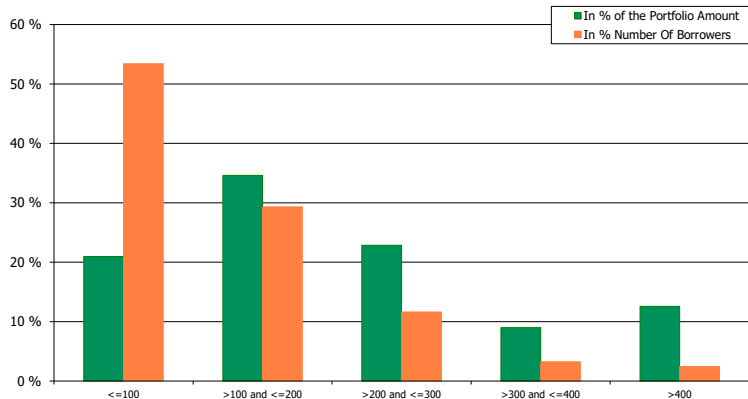
**5. Origination Year**

**Distribution Origination Year**



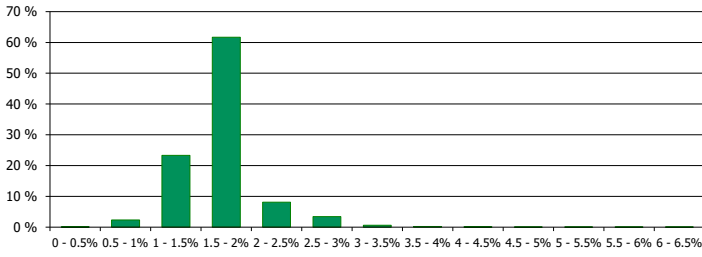
**6. Outstanding Loan Balance by Borrower**

**Outstanding Loan Balance by Borrower**



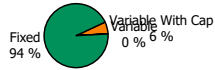
7. Interest Rate

Distribution per Interest Rate



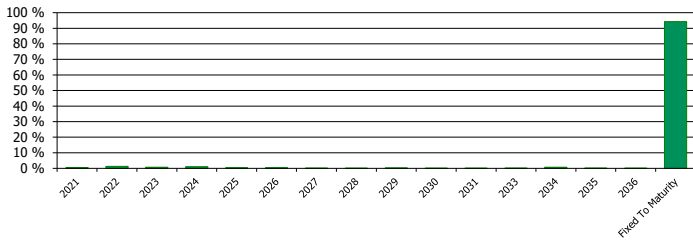
8. Interest Rate Type

Distribution per Interest Type



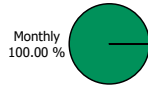
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



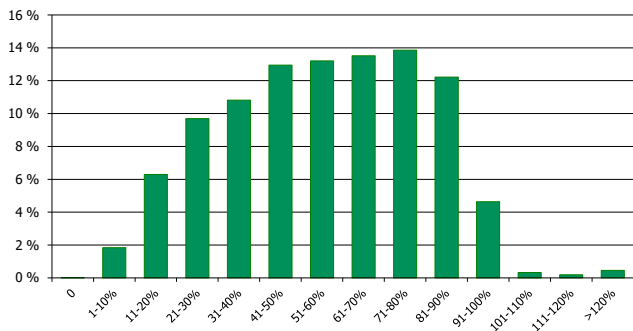
11. Repayment Type

Distribution per Repayment Type



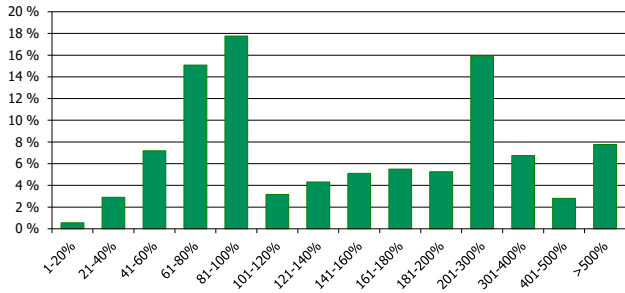
12. Current Loan to Current Value (LTV)

Current LTV Distribution



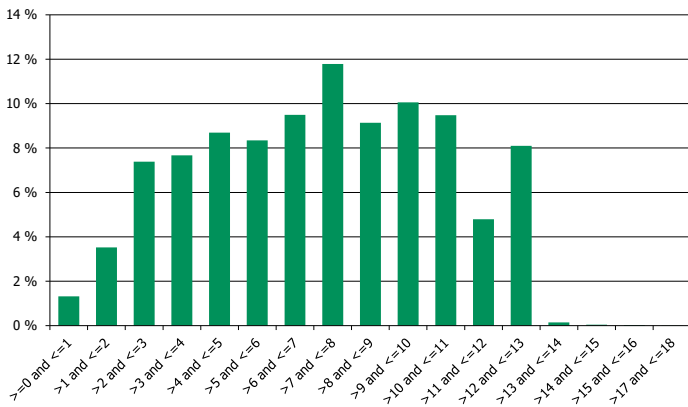
**13. Loan to Mortgage Inscription Ratio (LTM)**

**Loan To Mortgage Inscription Distribution**



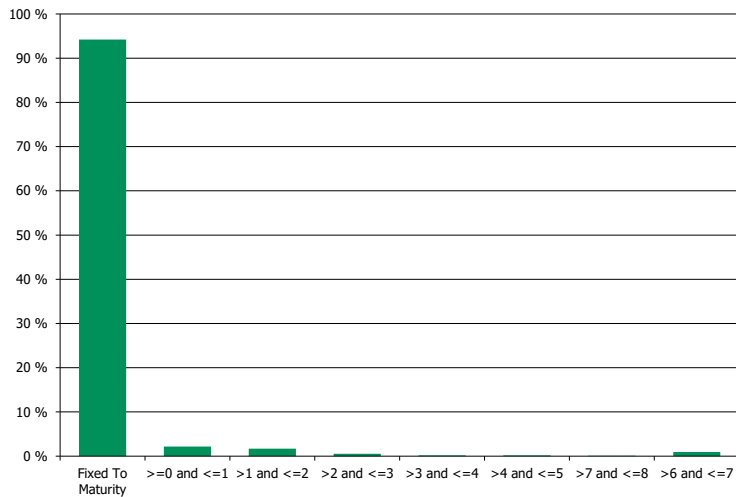
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

**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

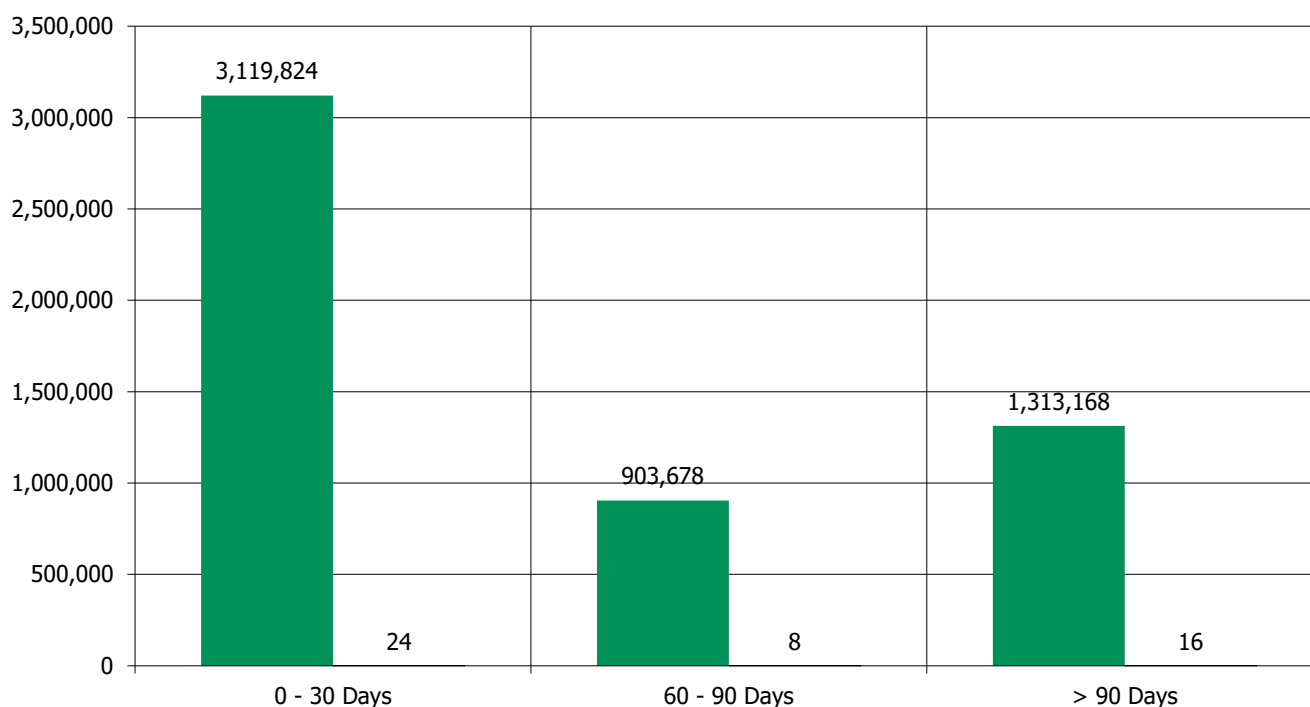
## Cover Pool Performance

Portfolio Cut-off Date 31/08/2021

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

|              | In EUR                  | In %            | In number of loans | In %            |
|--------------|-------------------------|-----------------|--------------------|-----------------|
| Performing   | 2,916,779,890.29        | 99.82 %         | 42,226             | 99.89 %         |
| 0 - 30 Days  | 3,119,823.79            | 0.11 %          | 24                 | 0.06 %          |
| 30 - 60 Days |                         |                 |                    |                 |
| 60 - 90 Days | 903,678.27              | 0.03 %          | 8                  | 0.02 %          |
| > 90 Days    | 1,313,168.48            | 0.04 %          | 16                 | 0.04 %          |
| <b>Total</b> | <b>2,922,116,560.83</b> | <b>100.00 %</b> | <b>42,274</b>      | <b>100.00 %</b> |

### Delinquency Outstanding in Euro



# Residential Mortgage Pandbrieven Programme

## Amortisation

Portfolio Cut-off Date                      Aug/2021

| TIME      |       | LIABILITIES   | COVER LOAN ASSETS |               |               |               |
|-----------|-------|---------------|-------------------|---------------|---------------|---------------|
| Maturity  | Month | Covered bonds | CPR 0%            | CPR 2%        | CPR 5%        | CPR 10%       |
| 1/09/2021 | 1     | 2,250,000,000 | 2,805,078,136     | 2,800,320,516 | 2,793,198,724 | 2,781,368,006 |
| 1/10/2021 | 2     | 2,250,000,000 | 2,785,172,684     | 2,775,884,977 | 2,762,010,509 | 2,739,037,825 |
| 1/11/2021 | 3     | 2,250,000,000 | 2,765,274,738     | 2,751,378,914 | 2,730,664,584 | 2,696,482,960 |
| 1/12/2021 | 4     | 2,250,000,000 | 2,745,584,226     | 2,727,303,375 | 2,700,108,216 | 2,655,379,367 |
| 1/01/2022 | 5     | 2,250,000,000 | 2,724,669,975     | 2,701,937,904 | 2,668,192,611 | 2,612,878,424 |
| 1/02/2022 | 6     | 2,250,000,000 | 2,704,114,485     | 2,677,005,796 | 2,636,848,739 | 2,571,247,384 |
| 1/03/2022 | 7     | 2,250,000,000 | 2,683,335,890     | 2,652,365,678 | 2,606,576,178 | 2,532,002,197 |
| 1/04/2022 | 8     | 2,250,000,000 | 2,662,942,646     | 2,627,743,387 | 2,575,811,436 | 2,491,519,801 |
| 1/05/2022 | 9     | 2,250,000,000 | 2,642,419,180     | 2,603,211,250 | 2,545,483,550 | 2,452,091,401 |
| 1/06/2022 | 10    | 2,250,000,000 | 2,622,024,340     | 2,578,737,865 | 2,515,140,049 | 2,412,599,046 |
| 1/07/2022 | 11    | 2,250,000,000 | 2,602,163,508     | 2,555,004,215 | 2,485,858,269 | 2,374,736,493 |
| 1/08/2022 | 12    | 2,250,000,000 | 2,581,540,307     | 2,530,455,640 | 2,455,712,743 | 2,336,002,191 |
| 1/09/2022 | 13    | 2,250,000,000 | 2,561,964,763     | 2,507,008,170 | 2,426,770,336 | 2,298,693,031 |
| 1/10/2022 | 14    | 2,250,000,000 | 2,541,688,191     | 2,483,084,097 | 2,397,696,030 | 2,261,843,276 |
| 1/11/2022 | 15    | 2,250,000,000 | 2,521,414,186     | 2,459,099,651 | 2,368,497,425 | 2,224,835,581 |
| 1/12/2022 | 16    | 2,250,000,000 | 2,500,318,712     | 2,434,522,921 | 2,339,054,945 | 2,188,172,279 |
| 1/01/2023 | 17    | 2,250,000,000 | 2,479,089,039     | 2,409,757,835 | 2,309,372,818 | 2,151,254,330 |
| 1/02/2023 | 18    | 2,250,000,000 | 2,458,425,512     | 2,385,619,132 | 2,280,425,300 | 2,115,291,274 |
| 1/03/2023 | 19    | 2,250,000,000 | 2,438,218,016     | 2,362,385,203 | 2,253,027,909 | 2,081,881,040 |
| 1/04/2023 | 20    | 2,250,000,000 | 2,418,541,751     | 2,339,346,458 | 2,225,381,619 | 2,047,625,147 |
| 1/05/2023 | 21    | 2,250,000,000 | 2,397,747,365     | 2,315,426,181 | 2,197,205,400 | 2,013,412,216 |
| 1/06/2023 | 22    | 2,250,000,000 | 2,376,982,232     | 2,291,480,848 | 2,168,952,508 | 1,979,104,397 |
| 1/07/2023 | 23    | 2,250,000,000 | 2,356,233,145     | 2,267,749,697 | 2,141,207,204 | 1,945,778,679 |
| 1/08/2023 | 24    | 2,250,000,000 | 2,335,310,303     | 2,243,800,452 | 2,113,206,326 | 1,912,199,791 |
| 1/09/2023 | 25    | 2,250,000,000 | 2,315,056,315     | 2,220,567,477 | 2,086,006,891 | 1,879,592,582 |
| 1/10/2023 | 26    | 1,750,000,000 | 2,294,272,549     | 2,197,019,866 | 2,058,806,427 | 1,847,479,306 |
| 1/11/2023 | 27    | 1,750,000,000 | 2,274,946,180     | 2,174,817,810 | 2,032,818,035 | 1,816,432,199 |
| 1/12/2023 | 28    | 1,750,000,000 | 2,255,059,956     | 2,152,268,292 | 2,006,789,403 | 1,785,823,646 |
| 1/01/2024 | 29    | 1,750,000,000 | 2,234,689,225     | 2,129,208,684 | 1,980,239,472 | 1,754,733,239 |
| 1/02/2024 | 30    | 1,750,000,000 | 2,214,004,951     | 2,105,922,867 | 1,953,601,759 | 1,723,796,707 |
| 1/03/2024 | 31    | 1,750,000,000 | 2,194,077,505     | 2,083,656,759 | 1,928,347,051 | 1,694,769,949 |
| 1/04/2024 | 32    | 1,750,000,000 | 2,173,945,214     | 2,061,036,052 | 1,902,561,484 | 1,665,025,452 |
| 1/05/2024 | 33    | 1,750,000,000 | 2,153,985,339     | 2,038,760,904 | 1,877,366,984 | 1,636,241,621 |
| 1/06/2024 | 34    | 1,750,000,000 | 2,133,851,237     | 2,016,278,281 | 1,851,942,268 | 1,607,245,887 |
| 1/07/2024 | 35    | 1,750,000,000 | 2,112,066,969     | 1,992,418,557 | 1,825,523,034 | 1,577,822,991 |
| 1/08/2024 | 36    | 1,750,000,000 | 2,092,548,605     | 1,970,657,846 | 1,800,993,141 | 1,550,028,349 |
| 1/09/2024 | 37    | 1,250,000,000 | 2,071,087,177     | 1,947,138,442 | 1,774,973,021 | 1,521,163,717 |
| 1/10/2024 | 38    | 1,250,000,000 | 2,050,678,049     | 1,924,786,191 | 1,750,278,615 | 1,493,851,653 |
| 1/11/2024 | 39    | 1,250,000,000 | 2,031,111,929     | 1,903,187,811 | 1,726,237,047 | 1,467,091,962 |
| 1/12/2024 | 40    | 1,250,000,000 | 2,012,086,717     | 1,882,266,207 | 1,703,058,624 | 1,441,459,969 |
| 1/01/2025 | 41    | 1,250,000,000 | 1,992,040,878     | 1,860,353,075 | 1,678,951,002 | 1,415,036,459 |
| 1/02/2025 | 42    | 1,250,000,000 | 1,972,590,117     | 1,839,063,657 | 1,655,516,450 | 1,389,375,793 |
| 1/03/2025 | 43    | 1,250,000,000 | 1,953,397,874     | 1,818,380,406 | 1,633,136,922 | 1,365,349,502 |
| 1/04/2025 | 44    | 1,250,000,000 | 1,933,902,837     | 1,797,179,524 | 1,609,990,855 | 1,340,297,685 |
| 1/05/2025 | 45    | 1,250,000,000 | 1,915,211,549     | 1,776,888,283 | 1,587,895,209 | 1,316,484,591 |
| 1/06/2025 | 46    | 1,250,000,000 | 1,895,678,403     | 1,755,782,892 | 1,565,044,247 | 1,292,043,638 |
| 1/07/2025 | 47    | 1,250,000,000 | 1,876,433,718     | 1,735,105,711 | 1,542,806,693 | 1,268,464,038 |
| 1/08/2025 | 48    | 1,250,000,000 | 1,857,325,897     | 1,714,524,141 | 1,520,629,012 | 1,244,934,598 |
| 1/09/2025 | 49    | 1,250,000,000 | 1,838,027,126     | 1,693,831,424 | 1,498,455,832 | 1,221,585,391 |
| 1/10/2025 | 50    | 750,000,000   | 1,819,925,784     | 1,674,397,271 | 1,477,617,532 | 1,199,659,514 |
| 1/11/2025 | 51    | 750,000,000   | 1,799,795,748     | 1,653,068,423 | 1,455,085,292 | 1,176,362,138 |
| 1/12/2025 | 52    | 750,000,000   | 1,782,095,366     | 1,634,124,382 | 1,434,869,810 | 1,155,263,809 |
| 1/01/2026 | 53    | 750,000,000   | 1,764,485,923     | 1,615,232,878 | 1,414,674,832 | 1,134,179,823 |
| 1/02/2026 | 54    | 750,000,000   | 1,746,607,795     | 1,596,155,215 | 1,394,410,662 | 1,113,198,479 |
| 1/03/2026 | 55    | 750,000,000   | 1,728,591,358     | 1,577,270,525 | 1,374,747,307 | 1,093,301,133 |
| 1/04/2026 | 56    | 750,000,000   | 1,710,676,850     | 1,558,276,810 | 1,354,738,242 | 1,072,825,112 |
| 1/05/2026 | 57    | 750,000,000   | 1,693,148,207     | 1,539,778,193 | 1,335,361,082 | 1,053,145,408 |
| 1/06/2026 | 58    | 750,000,000   | 1,675,466,176     | 1,521,113,544 | 1,315,819,373 | 1,033,338,284 |
| 1/07/2026 | 59    | 750,000,000   | 1,658,218,185     | 1,502,983,464 | 1,296,936,201 | 1,014,333,899 |
| 1/08/2026 | 60    | 750,000,000   | 1,641,132,190     | 1,484,974,076 | 1,278,136,906 | 998,396,987   |

|           |     |             |               |               |               |             |
|-----------|-----|-------------|---------------|---------------|---------------|-------------|
| 1/09/2026 | 61  | 750,000,000 | 1,623,462,673 | 1,466,494,353 | 1,259,021,049 | 976,356,804 |
| 1/10/2026 | 62  | 750,000,000 | 1,606,777,177 | 1,449,039,758 | 1,240,973,950 | 958,416,572 |
| 1/11/2026 | 63  | 750,000,000 | 1,590,743,982 | 1,432,147,389 | 1,223,387,875 | 940,832,781 |
| 1/12/2026 | 64  | 750,000,000 | 1,573,846,110 | 1,414,608,462 | 1,205,431,331 | 923,223,452 |
| 1/01/2027 | 65  | 750,000,000 | 1,557,046,839 | 1,397,135,227 | 1,187,514,058 | 905,648,624 |
| 1/02/2027 | 66  | 750,000,000 | 1,540,969,553 | 1,380,363,932 | 1,170,275,229 | 888,721,330 |
| 1/03/2027 | 67  | 750,000,000 | 1,525,285,504 | 1,364,221,253 | 1,153,932,317 | 872,957,176 |
| 1/04/2027 | 68  | 750,000,000 | 1,509,785,811 | 1,348,067,960 | 1,137,369,048 | 856,782,579 |
| 1/05/2027 | 69  | 750,000,000 | 1,494,256,324 | 1,332,011,916 | 1,121,056,486 | 841,032,544 |
| 1/06/2027 | 70  | 750,000,000 | 1,477,038,951 | 1,314,430,824 | 1,103,446,327 | 824,314,879 |
| 1/07/2027 | 71  | 750,000,000 | 1,461,010,577 | 1,298,032,920 | 1,086,998,520 | 808,699,103 |
| 1/08/2027 | 72  | 750,000,000 | 1,445,949,670 | 1,282,473,212 | 1,071,237,189 | 793,597,461 |
| 1/09/2027 | 73  | 750,000,000 | 1,430,722,898 | 1,266,815,687 | 1,055,467,498 | 778,603,071 |
| 1/10/2027 | 74  | 750,000,000 | 1,415,626,950 | 1,251,391,749 | 1,040,050,642 | 764,085,253 |
| 1/11/2027 | 75  | 750,000,000 | 1,400,376,513 | 1,235,811,018 | 1,024,489,130 | 749,464,913 |
| 1/12/2027 | 76  | 750,000,000 | 1,382,314,244 | 1,217,869,034 | 1,007,130,265 | 733,745,890 |
| 1/01/2028 | 77  | 750,000,000 | 1,367,346,446 | 1,202,638,631 | 992,006,007   | 719,665,952 |
| 1/02/2028 | 78  | 750,000,000 | 1,352,764,341 | 1,187,795,046 | 977,270,422   | 705,972,897 |
| 1/03/2028 | 79  | 0           | 1,337,611,580 | 1,172,626,554 | 962,494,843   | 692,543,778 |
| 1/04/2028 | 80  |             | 1,323,039,193 | 1,157,884,375 | 947,977,376   | 679,208,971 |
| 1/05/2028 | 81  |             | 1,308,480,040 | 1,143,262,994 | 933,702,868   | 666,239,254 |
| 1/06/2028 | 82  |             | 1,293,826,734 | 1,128,542,564 | 919,336,670   | 653,209,853 |
| 1/07/2028 | 83  |             | 1,279,198,374 | 1,113,951,499 | 905,216,974   | 640,540,975 |
| 1/08/2028 | 84  |             | 1,265,251,091 | 1,099,937,182 | 891,555,499   | 628,201,877 |
| 1/09/2028 | 85  |             | 1,251,128,392 | 1,085,814,961 | 877,870,417   | 615,939,251 |
| 1/10/2028 | 86  |             | 1,237,281,460 | 1,072,035,105 | 864,596,289   | 604,139,062 |
| 1/11/2028 | 87  |             | 1,222,046,140 | 1,057,038,692 | 850,333,595   | 591,656,318 |
| 1/12/2028 | 88  |             | 1,208,190,949 | 1,043,338,946 | 837,247,076   | 580,162,818 |
| 1/01/2029 | 89  |             | 1,194,516,248 | 1,029,780,543 | 824,265,258   | 568,747,980 |
| 1/02/2029 | 90  |             | 1,180,404,681 | 1,015,889,152 | 811,078,200   | 557,278,413 |
| 1/03/2029 | 91  |             | 1,166,717,880 | 1,002,571,549 | 798,606,606   | 546,609,784 |
| 1/04/2029 | 92  |             | 1,152,151,750 | 988,375,532   | 785,296,389   | 535,222,945 |
| 1/05/2029 | 93  |             | 1,138,080,155 | 974,701,675   | 772,525,982   | 524,360,901 |
| 1/06/2029 | 94  |             | 1,124,501,094 | 961,438,532   | 760,075,963   | 513,725,146 |
| 1/07/2029 | 95  |             | 1,111,253,179 | 948,552,161   | 748,042,823   | 503,519,587 |
| 1/08/2029 | 96  |             | 1,098,419,569 | 936,007,313   | 736,272,496   | 493,497,669 |
| 1/09/2029 | 97  |             | 1,084,407,779 | 922,500,019   | 723,802,056   | 483,084,341 |
| 1/10/2029 | 98  |             | 1,071,845,391 | 910,316,605   | 712,484,893   | 473,581,678 |
| 1/11/2029 | 99  |             | 1,058,463,780 | 897,426,935   | 700,610,092   | 463,716,170 |
| 1/12/2029 | 100 |             | 1,045,143,012 | 884,678,311   | 688,957,506   | 454,134,369 |
| 1/01/2030 | 101 |             | 1,032,579,749 | 872,561,490   | 677,793,173   | 444,882,932 |
| 1/02/2030 | 102 |             | 1,019,983,754 | 860,455,613   | 666,689,651   | 435,741,463 |
| 1/03/2030 | 103 |             | 1,007,156,369 | 848,332,771   | 655,786,696   | 426,975,334 |
| 1/04/2030 | 104 |             | 995,086,457   | 836,744,632   | 645,183,698   | 418,292,608 |
| 1/05/2030 | 105 |             | 983,074,696   | 825,287,368   | 634,783,187   | 409,862,612 |
| 1/06/2030 | 106 |             | 970,308,112   | 813,188,299   | 623,886,275   | 401,120,575 |
| 1/07/2030 | 107 |             | 958,568,458   | 802,030,997   | 613,811,798   | 393,025,585 |
| 1/08/2030 | 108 |             | 946,919,535   | 790,940,610   | 603,784,619   | 384,967,668 |
| 1/09/2030 | 109 |             | 935,392,755   | 779,987,385   | 593,908,913   | 377,067,128 |
| 1/10/2030 | 110 |             | 923,848,288   | 769,096,431   | 584,174,812   | 369,366,701 |
| 1/11/2030 | 111 |             | 912,496,591   | 758,357,816   | 574,553,258   | 361,744,407 |
| 1/12/2030 | 112 |             | 899,754,731   | 746,540,917   | 564,208,347   | 353,774,987 |
| 1/01/2031 | 113 |             | 888,503,381   | 735,955,136   | 554,793,450   | 346,398,148 |
| 1/02/2031 | 114 |             | 876,586,543   | 724,852,822   | 545,034,397   | 338,863,481 |
| 1/03/2031 | 115 |             | 865,305,058   | 714,427,891   | 535,961,500   | 331,947,545 |
| 1/04/2031 | 116 |             | 854,145,570   | 704,018,108   | 526,808,915   | 324,896,926 |
| 1/05/2031 | 117 |             | 842,916,780   | 693,622,539   | 517,752,555   | 318,002,710 |
| 1/06/2031 | 118 |             | 832,034,024   | 683,506,049   | 508,903,583   | 311,243,793 |
| 1/07/2031 | 119 |             | 821,204,858   | 673,502,709   | 500,221,392   | 304,679,710 |
| 1/08/2031 | 120 |             | 810,565,801   | 663,649,685   | 491,649,836   | 298,190,492 |
| 1/09/2031 | 121 |             | 800,032,184   | 653,914,328   | 483,205,594   | 291,827,668 |
| 1/10/2031 | 122 |             | 789,106,024   | 643,925,041   | 474,652,946   | 285,487,289 |
| 1/11/2031 | 123 |             | 778,762,047   | 634,406,337   | 466,447,180   | 279,363,516 |
| 1/12/2031 | 124 |             | 768,484,749   | 625,006,520   | 458,404,925   | 273,421,445 |
| 1/01/2032 | 125 |             | 758,208,174   | 615,602,728   | 450,359,528   | 267,484,902 |
| 1/02/2032 | 126 |             | 748,126,288   | 606,386,842   | 442,489,206   | 261,697,286 |
| 1/03/2032 | 127 |             | 738,106,138   | 597,315,812   | 434,832,870   | 256,150,054 |
| 1/04/2032 | 128 |             | 728,160,947   | 588,268,179   | 427,157,272   | 250,562,751 |
| 1/05/2032 | 129 |             | 718,171,956   | 579,245,911   | 419,570,738   | 245,103,763 |
| 1/06/2032 | 130 |             | 708,321,287   | 570,331,826   | 412,063,280   | 239,698,503 |
| 1/07/2032 | 131 |             | 698,386,673   | 561,409,577   | 404,618,645   | 234,403,117 |
| 1/08/2032 | 132 |             | 688,657,037   | 552,649,323   | 397,291,991   | 229,198,802 |



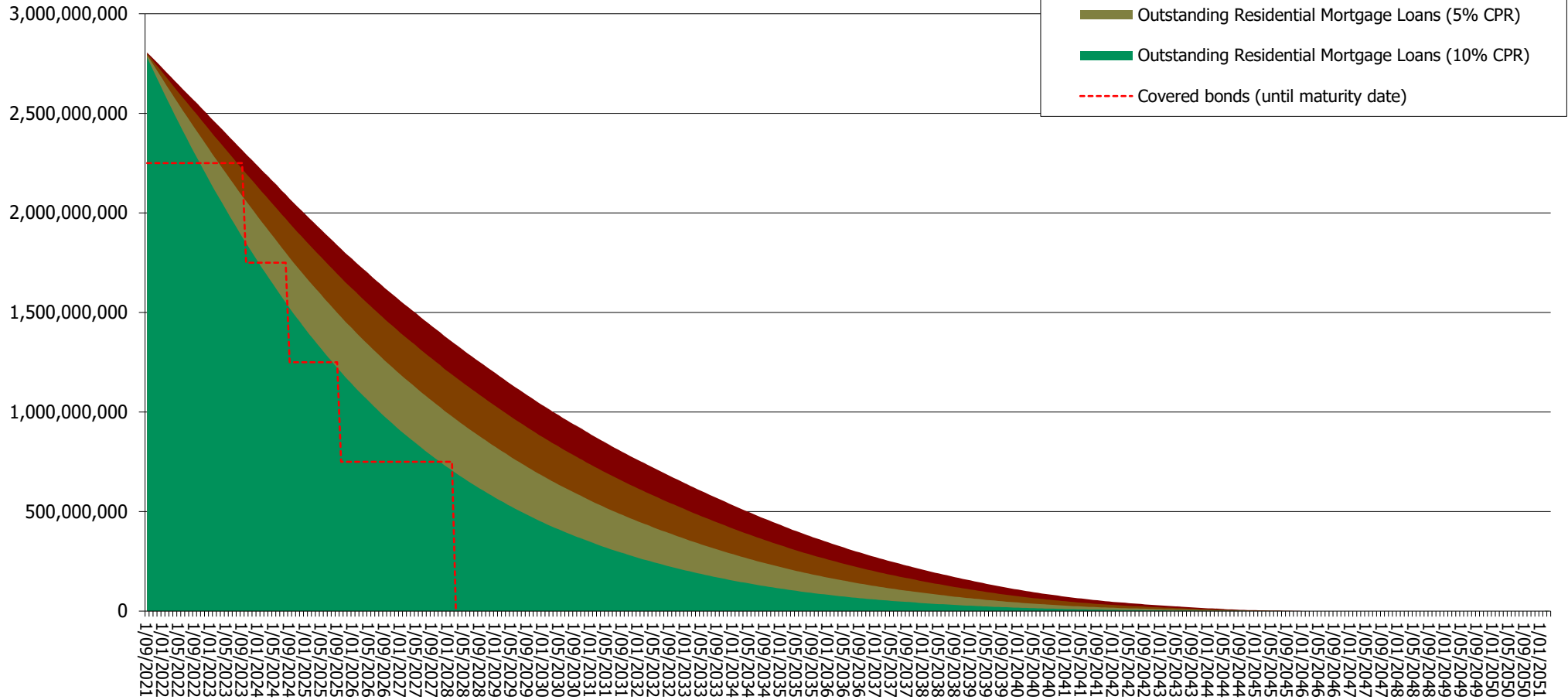
|           |     |             |             |             |             |
|-----------|-----|-------------|-------------|-------------|-------------|
| 1/09/2032 | 133 | 678,984,887 | 543,963,225 | 390,053,159 | 224,054,943 |
| 1/10/2032 | 134 | 669,296,702 | 535,321,489 | 382,911,760 | 219,051,141 |
| 1/11/2032 | 135 | 659,760,597 | 526,799,247 | 375,857,540 | 214,104,946 |
| 1/12/2032 | 136 | 649,870,021 | 518,050,187 | 368,705,591 | 209,169,925 |
| 1/01/2033 | 137 | 640,302,482 | 509,557,615 | 361,738,953 | 204,348,481 |
| 1/02/2033 | 138 | 630,723,536 | 501,083,298 | 354,818,292 | 199,589,990 |
| 1/03/2033 | 139 | 621,396,805 | 492,917,263 | 348,234,038 | 195,136,713 |
| 1/04/2033 | 140 | 612,150,545 | 484,759,168 | 341,599,569 | 190,608,253 |
| 1/05/2033 | 141 | 602,897,264 | 476,647,879 | 335,057,015 | 186,191,215 |
| 1/06/2033 | 142 | 593,783,898 | 468,646,683 | 328,594,803 | 181,826,752 |
| 1/07/2033 | 143 | 584,740,784 | 460,751,839 | 322,264,144 | 177,592,721 |
| 1/08/2033 | 144 | 575,788,181 | 452,928,049 | 315,986,276 | 173,395,576 |
| 1/09/2033 | 145 | 566,907,090 | 445,185,631 | 309,794,879 | 169,278,050 |
| 1/10/2033 | 146 | 558,102,431 | 437,552,051 | 303,733,425 | 165,285,625 |
| 1/11/2033 | 147 | 549,336,938 | 429,949,444 | 297,696,924 | 161,314,521 |
| 1/12/2033 | 148 | 539,844,561 | 421,826,520 | 291,353,744 | 157,230,140 |
| 1/01/2034 | 149 | 531,141,717 | 414,322,331 | 285,442,843 | 153,387,856 |
| 1/02/2034 | 150 | 522,479,838 | 406,874,286 | 279,598,703 | 149,611,023 |
| 1/03/2034 | 151 | 513,866,362 | 399,553,575 | 273,937,221 | 146,020,723 |
| 1/04/2034 | 152 | 505,288,775 | 392,217,765 | 268,223,842 | 142,369,660 |
| 1/05/2034 | 153 | 496,820,436 | 385,011,429 | 262,647,643 | 138,838,419 |
| 1/06/2034 | 154 | 488,160,062 | 377,658,440 | 256,976,360 | 135,265,158 |
| 1/07/2034 | 155 | 479,886,214 | 370,648,104 | 251,585,455 | 131,884,691 |
| 1/08/2034 | 156 | 471,709,172 | 363,714,495 | 246,251,252 | 128,541,666 |
| 1/09/2034 | 157 | 463,648,446 | 356,892,873 | 241,018,183 | 125,277,161 |
| 1/10/2034 | 158 | 455,726,311 | 350,219,022 | 235,929,056 | 122,129,227 |
| 1/11/2034 | 159 | 447,886,183 | 343,610,219 | 230,888,267 | 119,013,619 |
| 1/12/2034 | 160 | 440,108,028 | 337,088,750 | 225,948,685 | 115,990,040 |
| 1/01/2035 | 161 | 432,163,893 | 330,442,748 | 220,930,603 | 112,933,653 |
| 1/02/2035 | 162 | 424,533,568 | 324,057,861 | 216,110,718 | 110,001,961 |
| 1/03/2035 | 163 | 415,956,278 | 317,024,139 | 210,934,294 | 106,956,289 |
| 1/04/2035 | 164 | 408,458,256 | 310,781,463 | 206,254,798 | 104,140,537 |
| 1/05/2035 | 165 | 401,025,122 | 304,625,018 | 201,671,389 | 101,408,912 |
| 1/06/2035 | 166 | 393,686,333 | 298,543,146 | 197,142,346 | 98,711,641  |
| 1/07/2035 | 167 | 386,511,801 | 292,621,401 | 192,756,338 | 96,119,877  |
| 1/08/2035 | 168 | 379,442,907 | 286,782,433 | 188,429,640 | 93,564,344  |
| 1/09/2035 | 169 | 372,324,716 | 280,925,235 | 184,111,756 | 91,033,092  |
| 1/10/2035 | 170 | 365,492,103 | 275,317,263 | 179,992,321 | 88,631,447  |
| 1/11/2035 | 171 | 358,735,634 | 269,769,436 | 175,916,822 | 86,257,695  |
| 1/12/2035 | 172 | 352,013,626 | 264,279,977 | 171,912,975 | 83,948,940  |
| 1/01/2036 | 173 | 345,328,013 | 258,820,919 | 167,933,702 | 81,658,434  |
| 1/02/2036 | 174 | 338,676,928 | 253,405,452 | 164,001,770 | 79,408,746  |
| 1/03/2036 | 175 | 332,072,568 | 248,069,680 | 160,166,508 | 77,244,410  |
| 1/04/2036 | 176 | 325,535,418 | 242,773,741 | 156,348,538 | 75,083,722  |
| 1/05/2036 | 177 | 319,050,716 | 237,547,108 | 152,606,007 | 72,986,020  |
| 1/06/2036 | 178 | 312,652,227 | 232,388,338 | 148,912,208 | 70,917,755  |
| 1/07/2036 | 179 | 306,379,392 | 227,352,071 | 145,326,447 | 68,926,371  |
| 1/08/2036 | 180 | 300,229,880 | 222,410,894 | 141,806,419 | 66,972,000  |
| 1/09/2036 | 181 | 294,184,804 | 217,563,060 | 138,362,719 | 65,068,842  |
| 1/10/2036 | 182 | 288,237,106 | 212,814,577 | 135,009,730 | 63,231,742  |
| 1/11/2036 | 183 | 282,389,683 | 208,143,612 | 131,710,645 | 61,425,341  |
| 1/12/2036 | 184 | 276,636,554 | 203,568,411 | 128,498,466 | 59,681,637  |
| 1/01/2037 | 185 | 271,019,448 | 199,096,698 | 125,356,168 | 57,975,581  |
| 1/02/2037 | 186 | 264,879,243 | 194,255,939 | 121,997,252 | 56,183,148  |
| 1/03/2037 | 187 | 259,429,450 | 189,967,706 | 119,030,056 | 54,606,918  |
| 1/04/2037 | 188 | 254,043,387 | 185,708,241 | 116,065,227 | 53,021,227  |
| 1/05/2037 | 189 | 248,705,716 | 181,507,932 | 113,160,883 | 51,482,551  |
| 1/06/2037 | 190 | 243,401,480 | 177,335,562 | 110,278,448 | 49,958,685  |
| 1/07/2037 | 191 | 238,158,754 | 173,231,047 | 107,460,859 | 48,482,694  |
| 1/08/2037 | 192 | 232,961,373 | 169,163,194 | 104,670,560 | 47,023,787  |
| 1/09/2037 | 193 | 227,809,891 | 165,141,915 | 101,922,503 | 45,595,266  |
| 1/10/2037 | 194 | 222,728,380 | 161,193,252 | 99,240,602  | 44,213,526  |
| 1/11/2037 | 195 | 217,703,588 | 157,289,476 | 96,590,917  | 42,850,774  |
| 1/12/2037 | 196 | 212,723,999 | 153,439,484 | 93,994,733  | 41,528,093  |
| 1/01/2038 | 197 | 207,832,883 | 149,657,222 | 91,444,621  | 40,230,298  |
| 1/02/2038 | 198 | 203,008,436 | 145,935,276 | 88,943,632  | 38,964,272  |
| 1/03/2038 | 199 | 198,284,635 | 142,321,130 | 86,541,631  | 37,766,939  |
| 1/04/2038 | 200 | 193,234,551 | 138,461,133 | 83,980,348  | 36,493,961  |
| 1/05/2038 | 201 | 188,611,103 | 134,926,394 | 81,635,013  | 35,329,369  |
| 1/06/2038 | 202 | 184,147,916 | 131,510,142 | 79,365,708  | 34,201,797  |
| 1/07/2038 | 203 | 179,755,867 | 128,162,826 | 77,155,251  | 33,112,930  |
| 1/08/2038 | 204 | 174,913,249 | 124,498,605 | 74,758,743  | 31,948,519  |

|           |     |             |             |            |            |
|-----------|-----|-------------|-------------|------------|------------|
| 1/09/2038 | 205 | 170,466,359 | 121,127,637 | 72,549,570 | 30,873,097 |
| 1/10/2038 | 206 | 166,220,730 | 117,916,968 | 70,452,704 | 29,857,890 |
| 1/11/2038 | 207 | 161,998,955 | 114,727,125 | 68,372,517 | 28,853,575 |
| 1/12/2038 | 208 | 157,802,146 | 111,571,523 | 66,328,258 | 27,876,146 |
| 1/01/2039 | 209 | 153,629,858 | 108,437,343 | 64,301,068 | 26,909,706 |
| 1/02/2039 | 210 | 149,495,276 | 105,340,042 | 62,305,574 | 25,964,160 |
| 1/03/2039 | 211 | 145,408,463 | 102,303,342 | 60,370,442 | 25,061,482 |
| 1/04/2039 | 212 | 141,357,447 | 99,284,536  | 58,440,003 | 24,157,347 |
| 1/05/2039 | 213 | 137,211,500 | 96,214,381  | 56,493,487 | 23,256,988 |
| 1/06/2039 | 214 | 133,250,178 | 93,278,178  | 54,630,168 | 22,394,649 |
| 1/07/2039 | 215 | 129,366,312 | 90,410,738  | 52,820,470 | 21,564,037 |
| 1/08/2039 | 216 | 125,537,837 | 87,586,312  | 51,040,225 | 20,748,992 |
| 1/09/2039 | 217 | 121,805,627 | 84,838,255  | 49,313,084 | 19,961,961 |
| 1/10/2039 | 218 | 118,216,448 | 82,203,223  | 47,663,842 | 19,215,256 |
| 1/11/2039 | 219 | 114,701,682 | 79,623,910  | 46,050,865 | 18,486,366 |
| 1/12/2039 | 220 | 111,230,958 | 77,087,854  | 44,474,392 | 17,780,331 |
| 1/01/2040 | 221 | 107,854,549 | 74,621,079  | 42,941,744 | 17,094,883 |
| 1/02/2040 | 222 | 104,515,268 | 72,188,093  | 41,436,000 | 16,425,587 |
| 1/03/2040 | 223 | 101,219,795 | 69,800,998  | 39,970,476 | 15,781,851 |
| 1/04/2040 | 224 | 97,979,219  | 67,451,705  | 38,526,957 | 15,147,465 |
| 1/05/2040 | 225 | 94,792,393  | 65,150,687  | 37,121,075 | 14,534,894 |
| 1/06/2040 | 226 | 91,693,169  | 62,913,707  | 35,755,340 | 13,940,837 |
| 1/07/2040 | 227 | 88,691,761  | 60,754,455  | 34,443,204 | 13,374,192 |
| 1/08/2040 | 228 | 85,802,533  | 58,675,627  | 33,180,066 | 12,829,150 |
| 1/09/2040 | 229 | 82,997,411  | 56,661,094  | 31,959,395 | 12,304,835 |
| 1/10/2040 | 230 | 80,305,178  | 54,733,160  | 30,795,970 | 11,808,296 |
| 1/11/2040 | 231 | 77,689,352  | 52,860,498  | 29,666,664 | 11,327,098 |
| 1/12/2040 | 232 | 75,116,028  | 51,025,695  | 28,566,442 | 10,862,310 |
| 1/01/2041 | 233 | 72,578,223  | 49,218,165  | 27,484,430 | 10,406,613 |
| 1/02/2041 | 234 | 70,070,109  | 47,436,721  | 26,422,267 | 9,962,065  |
| 1/03/2041 | 235 | 67,591,368  | 45,688,535  | 25,390,062 | 9,536,259  |
| 1/04/2041 | 236 | 65,184,912  | 43,987,153  | 24,382,401 | 9,119,004  |
| 1/05/2041 | 237 | 62,827,134  | 42,326,522  | 23,404,155 | 8,717,259  |
| 1/06/2041 | 238 | 60,504,387  | 40,692,557  | 22,443,442 | 8,324,019  |
| 1/07/2041 | 239 | 58,289,725  | 39,138,726  | 21,533,317 | 7,953,726  |
| 1/08/2041 | 240 | 56,160,107  | 37,644,833  | 20,658,734 | 7,598,363  |
| 1/09/2041 | 241 | 54,111,390  | 36,210,033  | 19,820,808 | 7,259,292  |
| 1/10/2041 | 242 | 52,118,818  | 34,819,405  | 19,012,689 | 6,934,778  |
| 1/11/2041 | 243 | 50,185,997  | 33,471,265  | 18,230,073 | 6,621,160  |
| 1/12/2041 | 244 | 48,302,284  | 32,162,056  | 17,473,901 | 6,320,502  |
| 1/01/2042 | 245 | 46,525,395  | 30,926,372  | 16,759,812 | 6,036,532  |
| 1/02/2042 | 246 | 44,820,707  | 29,742,700  | 16,077,356 | 5,766,199  |
| 1/03/2042 | 247 | 43,186,153  | 28,614,116  | 15,431,768 | 5,513,478  |
| 1/04/2042 | 248 | 41,597,832  | 27,514,985  | 14,801,262 | 5,265,812  |
| 1/05/2042 | 249 | 40,032,366  | 26,436,041  | 14,185,859 | 5,026,183  |
| 1/06/2042 | 250 | 38,488,924  | 25,373,694  | 13,581,165 | 4,791,553  |
| 1/07/2042 | 251 | 36,982,356  | 24,340,476  | 12,996,073 | 4,566,332  |
| 1/08/2042 | 252 | 35,497,675  | 23,323,686  | 12,421,509 | 4,345,966  |
| 1/09/2042 | 253 | 34,030,914  | 22,322,029  | 11,857,822 | 4,131,175  |
| 1/10/2042 | 254 | 32,594,552  | 21,344,777  | 11,310,783 | 3,924,437  |
| 1/11/2042 | 255 | 31,185,646  | 20,387,507  | 10,776,041 | 3,723,065  |
| 1/12/2042 | 256 | 29,794,764  | 19,446,252  | 10,253,232 | 3,527,916  |
| 1/01/2043 | 257 | 28,428,642  | 18,523,150  | 9,741,679  | 3,337,704  |
| 1/02/2043 | 258 | 27,084,420  | 17,617,369  | 9,241,748  | 3,153,006  |
| 1/03/2043 | 259 | 25,769,692  | 16,736,508  | 8,759,495  | 2,977,040  |
| 1/04/2043 | 260 | 24,491,584  | 15,879,443  | 8,289,791  | 2,805,471  |
| 1/05/2043 | 261 | 23,242,306  | 15,044,723  | 7,834,698  | 2,640,588  |
| 1/06/2043 | 262 | 22,027,490  | 14,234,190  | 7,393,753  | 2,481,418  |
| 1/07/2043 | 263 | 20,847,698  | 13,449,694  | 6,969,062  | 2,329,300  |
| 1/08/2043 | 264 | 19,690,911  | 12,681,859  | 6,554,490  | 2,181,457  |
| 1/09/2043 | 265 | 18,554,513  | 11,929,697  | 6,150,062  | 2,038,186  |
| 1/10/2043 | 266 | 17,449,949  | 11,201,098  | 5,760,239  | 1,901,170  |
| 1/11/2043 | 267 | 16,361,973  | 10,484,914  | 5,378,223  | 1,767,567  |
| 1/12/2043 | 268 | 15,286,870  | 9,779,898   | 5,004,239  | 1,637,914  |
| 1/01/2044 | 269 | 14,225,525  | 9,085,459   | 4,637,081  | 1,511,313  |
| 1/02/2044 | 270 | 13,181,478  | 8,404,375   | 4,278,557  | 1,388,557  |
| 1/03/2044 | 271 | 12,157,208  | 7,739,012   | 3,930,455  | 1,270,529  |
| 1/04/2044 | 272 | 11,146,291  | 7,083,450   | 3,588,362  | 1,155,034  |
| 1/05/2044 | 273 | 10,157,829  | 6,444,688   | 3,256,740  | 1,043,993  |
| 1/06/2044 | 274 | 9,210,423   | 5,833,690   | 2,940,483  | 938,620    |
| 1/07/2044 | 275 | 8,302,006   | 5,249,687   | 2,639,602  | 839,123    |
| 1/08/2044 | 276 | 7,472,244   | 4,716,982   | 2,365,720  | 748,871    |

|           |     |           |           |           |         |
|-----------|-----|-----------|-----------|-----------|---------|
| 1/09/2044 | 277 | 6,714,459 | 4,231,427 | 2,116,802 | 667,238 |
| 1/10/2044 | 278 | 6,046,201 | 3,804,040 | 1,898,314 | 595,916 |
| 1/11/2044 | 279 | 5,433,329 | 3,412,646 | 1,698,667 | 530,984 |
| 1/12/2044 | 280 | 4,860,221 | 3,047,669 | 1,513,264 | 471,090 |
| 1/01/2045 | 281 | 4,360,843 | 2,729,889 | 1,352,029 | 419,114 |
| 1/02/2045 | 282 | 3,880,669 | 2,425,180 | 1,198,061 | 369,813 |
| 1/03/2045 | 283 | 3,416,224 | 2,131,659 | 1,050,640 | 323,066 |
| 1/04/2045 | 284 | 2,968,748 | 1,849,301 | 909,155   | 278,376 |
| 1/05/2045 | 285 | 2,551,238 | 1,586,616 | 778,094   | 237,270 |
| 1/06/2045 | 286 | 2,194,465 | 1,362,424 | 666,448   | 202,364 |
| 1/07/2045 | 287 | 1,874,823 | 1,162,065 | 567,041   | 171,474 |
| 1/08/2045 | 288 | 1,580,694 | 978,094   | 476,057   | 143,350 |
| 1/09/2045 | 289 | 1,303,511 | 805,212   | 390,915   | 117,214 |
| 1/10/2045 | 290 | 1,066,626 | 657,801   | 318,564   | 95,128  |
| 1/11/2045 | 291 | 859,524   | 529,180   | 255,622   | 76,010  |
| 1/12/2045 | 292 | 677,106   | 416,187   | 200,546   | 59,388  |
| 1/01/2046 | 293 | 527,575   | 323,727   | 155,596   | 45,882  |
| 1/02/2046 | 294 | 407,671   | 249,728   | 119,724   | 35,154  |
| 1/03/2046 | 295 | 320,544   | 196,055   | 93,776    | 27,430  |
| 1/04/2046 | 296 | 286,439   | 174,898   | 83,444    | 24,304  |
| 1/05/2046 | 297 | 275,477   | 167,929   | 79,922    | 23,183  |
| 1/06/2046 | 298 | 264,497   | 160,962   | 76,411    | 22,071  |
| 1/07/2046 | 299 | 253,499   | 154,016   | 72,934    | 20,980  |
| 1/08/2046 | 300 | 243,137   | 147,470   | 69,656    | 19,952  |
| 1/09/2046 | 301 | 232,758   | 140,935   | 66,400    | 18,939  |
| 1/10/2046 | 302 | 222,362   | 134,419   | 63,175    | 17,945  |
| 1/11/2046 | 303 | 211,946   | 127,906   | 59,961    | 16,960  |
| 1/12/2046 | 304 | 203,386   | 122,538   | 57,303    | 16,142  |
| 1/01/2047 | 305 | 194,811   | 117,173   | 54,655    | 15,331  |
| 1/02/2047 | 306 | 186,222   | 111,817   | 52,024    | 14,531  |
| 1/03/2047 | 307 | 177,619   | 106,488   | 49,431    | 13,754  |
| 1/04/2047 | 308 | 169,751   | 101,598   | 47,041    | 13,033  |
| 1/05/2047 | 309 | 162,375   | 97,024    | 44,812    | 12,365  |
| 1/06/2047 | 310 | 156,078   | 93,103    | 42,892    | 11,785  |
| 1/07/2047 | 311 | 149,772   | 89,195    | 40,990    | 11,217  |
| 1/08/2047 | 312 | 143,457   | 85,289    | 39,096    | 10,653  |
| 1/09/2047 | 313 | 137,129   | 81,389    | 37,213    | 10,097  |
| 1/10/2047 | 314 | 131,567   | 77,960    | 35,557    | 9,608   |
| 1/11/2047 | 315 | 125,997   | 74,533    | 33,908    | 9,123   |
| 1/12/2047 | 316 | 120,418   | 71,115    | 32,274    | 8,648   |
| 1/01/2048 | 317 | 115,109   | 67,864    | 30,720    | 8,197   |
| 1/02/2048 | 318 | 109,792   | 64,620    | 29,177    | 7,752   |
| 1/03/2048 | 319 | 104,469   | 61,389    | 27,652    | 7,318   |
| 1/04/2048 | 320 | 99,139    | 58,158    | 26,130    | 6,886   |
| 1/05/2048 | 321 | 93,801    | 54,937    | 24,622    | 6,462   |
| 1/06/2048 | 322 | 88,457    | 51,719    | 23,121    | 6,042   |
| 1/07/2048 | 323 | 83,106    | 48,511    | 21,633    | 5,630   |
| 1/08/2048 | 324 | 77,748    | 45,306    | 20,153    | 5,223   |
| 1/09/2048 | 325 | 72,383    | 42,108    | 18,683    | 4,821   |
| 1/10/2048 | 326 | 67,011    | 38,919    | 17,225    | 4,427   |
| 1/11/2048 | 327 | 63,527    | 36,833    | 16,260    | 4,161   |
| 1/12/2048 | 328 | 60,037    | 34,752    | 15,304    | 3,901   |
| 1/01/2049 | 329 | 56,541    | 32,674    | 14,352    | 3,642   |
| 1/02/2049 | 330 | 53,041    | 30,599    | 13,407    | 3,388   |
| 1/03/2049 | 331 | 49,535    | 28,532    | 12,472    | 3,140   |
| 1/04/2049 | 332 | 46,023    | 26,465    | 11,539    | 2,893   |
| 1/05/2049 | 333 | 42,506    | 24,402    | 10,614    | 2,650   |
| 1/06/2049 | 334 | 38,984    | 22,342    | 9,693     | 2,410   |
| 1/07/2049 | 335 | 35,457    | 20,287    | 8,780     | 2,174   |
| 1/08/2049 | 336 | 31,924    | 18,235    | 7,872     | 1,941   |
| 1/09/2049 | 337 | 29,309    | 16,713    | 7,196     | 1,767   |
| 1/10/2049 | 338 | 26,689    | 15,194    | 6,526     | 1,595   |
| 1/11/2049 | 339 | 24,065    | 13,677    | 5,860     | 1,426   |
| 1/12/2049 | 340 | 21,437    | 12,163    | 5,198     | 1,260   |
| 1/01/2050 | 341 | 18,806    | 10,652    | 4,541     | 1,096   |
| 1/02/2050 | 342 | 17,103    | 9,671     | 4,112     | 989     |
| 1/03/2050 | 343 | 15,397    | 8,694     | 3,688     | 883     |
| 1/04/2050 | 344 | 13,689    | 7,716     | 3,265     | 779     |
| 1/05/2050 | 345 | 11,979    | 6,741     | 2,845     | 676     |
| 1/06/2050 | 346 | 10,336    | 5,806     | 2,445     | 578     |
| 1/07/2050 | 347 | 8,691     | 4,874     | 2,047     | 482     |
| 1/08/2050 | 348 | 7,044     | 3,944     | 1,652     | 387     |

|           |     |                        |                        |                        |                        |
|-----------|-----|------------------------|------------------------|------------------------|------------------------|
| 1/09/2050 | 349 | 5,394                  | 3,015                  | 1,260                  | 294                    |
| 1/10/2050 | 350 | 3,743                  | 2,088                  | 871                    | 202                    |
| 1/11/2050 | 351 | 2,996                  | 1,669                  | 694                    | 161                    |
| 1/12/2050 | 352 | 2,248                  | 1,251                  | 519                    | 120                    |
| 1/01/2051 | 353 | 1,500                  | 833                    | 344                    | 79                     |
| 1/02/2051 | 354 | 750                    | 0                      | 0                      | 0                      |
| 1/03/2051 | 355 | 0                      | 0                      | 0                      | 0                      |
|           |     | <b>246,071,200,578</b> | <b>220,627,976,071</b> | <b>189,866,953,851</b> | <b>152,490,439,590</b> |

# Amortisation profiles (all amounts in EUR)



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

HTT 2021

| Recorded in Domestic Currency                       |  | Please insert currency                   |                                |                        |                |               |
|---|--|--|--------------------------------|------------------------|----------------|---------------|
| <b>CONTENT OF TABLE</b>                             |  |  |                                |                        |                |               |
| 1. Additional information on the programme          |  |  |                                |                        |                |               |
| 2. Additional information on the assets             |  |  |                                |                        |                |               |
| 3. Additional information on the asset distribution |  |  |                                |                        |                |               |
| Field Number  | 1. Additional information on the programme |  |                                |                        |                |               |
| Field Number  | Supervisor of asset holder                 | Name                                     | Local Entity Identifier (LEI)* |                        |                |               |
| E.1.1.1   | Supervisor of asset holder                 |  |                                |                        |                |               |
| E.1.1.2   | Supervisor                                 | BNP Paribas Fortis                       | K0239411160000019407           |                        |                |               |
| E.1.1.3   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.4   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.5   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.6   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.7   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.8   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.9   | Supervisor                                 |  |                                |                        |                |               |
| E.1.1.10  | Supervisor                                 | Schilling BNPP Fortis Pfandbriefe        |                                |                        |                |               |
| E.1.1.11  | Supervisor                                 | Reparaturstelle                          |                                |                        |                |               |
| OE.1.1.1  | Supervisor                                 | David De Schacht & Lucien De Raedemaeker |                                |                        |                |               |
| OE.1.1.2  | Supervisor                                 |  |                                |                        |                |               |
| OE.1.1.3  | Supervisor                                 |  |                                |                        |                |               |
| OE.1.1.4  | Supervisor                                 |  |                                |                        |                |               |
| OE.1.1.5  | Supervisor                                 |  |                                |                        |                |               |
| OE.1.1.6  | Supervisor                                 |  |                                |                        |                |               |
| OE.1.1.7  | Supervisor                                 |  |                                |                        |                |               |
| OE.1.1.8  | Supervisor                                 |  |                                |                        |                |               |
| 2. Additional information on the assets             |  |  |                                |                        |                |               |
| Field Number  | Asset Description                          | Supervisor of asset holder               | Local Entity Identifier (LEI)* | Type of Asset          |                |               |
| E.2.1.1   | Asset Description                          | Supervisor                               | Local Entity Identifier        | PE                     |                |               |
| E.2.1.2   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.3   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.4   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.5   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.6   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.7   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.8   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.9   | Asset Description                          |  |                                |                        |                |               |
| E.2.1.10  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.11  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.12  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.13  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.14  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.15  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.16  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.17  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.18  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.19  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.20  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.21  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.22  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.23  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.24  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.25  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.26  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.27  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.28  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.29  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.30  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.31  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.32  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.33  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.34  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.35  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.36  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.37  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.38  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.39  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.40  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.41  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.42  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.43  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.44  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.45  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.46  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.47  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.48  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.49  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.50  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.51  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.52  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.53  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.54  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.55  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.56  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.57  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.58  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.59  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.60  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.61  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.62  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.63  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.64  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.65  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.66  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.67  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.68  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.69  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.70  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.71  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.72  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.73  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.74  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.75  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.76  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.77  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.78  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.79  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.80  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.81  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.82  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.83  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.84  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.85  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.86  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.87  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.88  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.89  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.90  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.91  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.92  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.93  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.94  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.95  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.96  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.97  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.98  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.99  | Asset Description                          |  |                                |                        |                |               |
| E.2.1.100   | Asset Description                          |  |                                |                        |                |               |
| 3. Additional information on the asset distribution |  |  |                                |                        |                |               |
| Field Number  | Total Assets                               |  |                                |                        |                |               |
| E.3.1.1   | Weighted Average Maturity (months)         | 67.12                                    |                                |                        |                |               |
| E.3.1.2   | Weighted Average Maturity (months)**       | 165.22                                   |                                |                        |                |               |
| OE.3.1.1  |  |  |                                |                        |                |               |
| OE.3.1.2  |  |  |                                |                        |                |               |
| OE.3.1.3  |  |  |                                |                        |                |               |
| OE.3.1.4  |  |  |                                |                        |                |               |
| Field Number  | 2-yr term                                  | % Residential Loans                      | % Commercial Loans             | % Public Sector Assets | % Other Assets | % Total Loans |
| E.3.2.1   | 2-yr term                                  | 0.11%                                    |                                |                        |                | 0.21%         |
| E.3.2.2   | 3-yr term                                  | 0.00%                                    |                                |                        |                | 0.00%         |
| E.3.2.3   | 6-yr term                                  | 0.02%                                    |                                |                        |                | 0.02%         |
| E.3.2.4   | 12-yr term                                 | 0.00%                                    |                                |                        |                | 0.00%         |
| E.3.2.5   | >= 180 days                                | 0.00%                                    |                                |                        |                | 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                                    | Value |
|--|-------|
| Not applicable for the jurisdiction                                  | N/A   |
| Not available for the issuer and/or CP programme at the present time | N/A   |
| Not available at the present time                                    | N/A   |
| Confidential   | N/A   |

\* Local Entity Identifier (LEI) Finder: <http://www.lei.com/leifinder>  
 \*\* Weighted Average Maturity: 6 months term to maturity