

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/7/2022

Cut-off Date: 31/7/2022



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Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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



5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency [Please insert currency]

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country		Belgium		
G.1.1.2	Issuer Name		BNP Paribas Fortis SA/NV		
G.1.1.3	Link to Issuer's Website		https://www.bnpparibasfortis.com/investors/coveredbonds		
G.1.1.4	Cut-off date		31/07/2022		
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)		Y		
G.2.1.2	CRR Compliance (Y/N)		Y		
G.2.1.3	LCR status		LEVEL 1		
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mn)	2,951.2		
G.3.1.2	Outstanding Covered Bonds		2,250.0		
OG.3.1.1	Cover Pool Size [NPV] (mn)		2,898.2		
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)		2,194.7		
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal	5.0%	Actual	31.2%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		0.0%		124.8%
G.3.2.2	Optional information e.g. OC (NPV basis)		0.0%		32.1%
OG.3.2.3				Minimum Committed	5.0%
OG.3.2.4					0.0%
OG.3.2.5					0.0%
OG.3.2.6					0.0%
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	2,951.2	% Cover Pool	99.6%
G.3.3.2	Public Sector		-		#VALUE!
G.3.3.3	Shipping		-		#VALUE!
G.3.3.4	Substitute Assets		13.0		0.4%
G.3.3.5	Other		0.0		0.0%
G.3.3.6	Total		2,964.2		#VALUE!
OG.3.3.1	a/w [if relevant, please specify]				0.0%
OG.3.3.2	a/w [if relevant, please specify]				0.0%
OG.3.3.3	a/w [if relevant, please specify]				0.0%
OG.3.3.4	a/w [if relevant, please specify]				0.0%
OG.3.3.5	a/w [if relevant, please specify]				0.0%
OG.3.3.6	a/w [if relevant, please specify]				0.0%
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual (mn)	7.3	Expected Upon Prepayments (mn)	ND1
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0-1 Y		42.3	ND1	1.43%
G.3.4.3	1-2 Y		158.8	ND1	4.70%
G.3.4.4	2-3 Y		179.0	ND1	6.07%
G.3.4.5	3-4 Y		210.5	ND1	7.13%
G.3.4.6	4-5 Y		249.1	ND1	8.44%
G.3.4.7	5-10 Y		1,465.9	ND1	49.67%
G.3.4.8	10+ Y		665.6	ND1	22.55%
G.3.4.9	Total		2,951.2	0.0	100.00%
OG.3.4.1	a/w 0-1 day				0.00%
OG.3.4.2	a/w 0-0.5y				0.00%
OG.3.4.3	a/w 0.5-1 y				0.00%
OG.3.4.4	a/w 1-1.5y				0.00%
OG.3.4.5	a/w 1.5-2 y				0.00%
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average Life (in years)	Initial Maturity	3.3	Extended Maturity	4.3
	Maturity (mn)				
	By buckets:				
G.3.5.2	0-1 Y		0.0	0.0	0.0%
G.3.5.3	1-2 Y		500.0	0.0	22.2%
G.3.5.4	2-3 Y		500.0	500.0	22.2%
G.3.5.5	3-4 Y		500.0	500.0	22.2%
G.3.5.6	4-5 Y		0.0	500.0	22.2%
G.3.5.7	5-10 Y		750.0	750.0	33.3%
G.3.5.8	10+ Y		0.0	0.0	0.0%
G.3.5.9	Total		2,250.0	2,250.0	100.0%
OG.3.5.1	a/w 0-1 day				0.0%
OG.3.5.2	a/w 0-0.5y				0.0%
OG.3.5.3	a/w 0.5-1 y				0.0%
OG.3.5.4	a/w 1-1.5y				0.0%
OG.3.5.5	a/w 1.5-2 y				0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,951.2	0.0	100.0%	
G.3.6.2	USD	0.0	0.0	0.0%	
G.3.6.3	GBP	0.0	0.0	0.0%	
G.3.6.4	NOK	0.0	0.0	0.0%	
G.3.6.5	CHF	0.0	0.0	0.0%	
G.3.6.6	AUD	0.0	0.0	0.0%	
G.3.6.7	CAD	0.0	0.0	0.0%	
G.3.6.8	BRL	0.0	0.0	0.0%	
G.3.6.9	CZK	0.0	0.0	0.0%	
G.3.6.10	DKK	0.0	0.0	0.0%	
G.3.6.11	HKD	0.0	0.0	0.0%	
G.3.6.12	KRW	0.0	0.0	0.0%	
G.3.6.13	SEK	0.0	0.0	0.0%	
G.3.6.14	SGD	0.0	0.0	0.0%	
G.3.6.15	Other	0.0	0.0	0.0%	
G.3.6.16	Total	2,951.2	0.0	100.0%	0.0%
OG.3.6.1	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.2	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.3	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.4	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.5	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.6	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.7	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.8	o/w [if relevant, please specify]		0.0	0.0	
OG.3.6.9	o/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	2,250.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.2	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.3	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.4	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.5	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.6	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.7	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.8	o/w [if relevant, please specify]		0.0	0.0	
OG.3.7.9	o/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	2,250.0	2,250.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	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					
9. Substitute Assets - Type		Nominal [before hedging] (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.0	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	13.0	100.0%		
OG.3.9.1	o/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	o/w EU central banks		0.0%		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	o/w CQS1 credit institutions		0.0%		
OG.3.9.8	o/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)	13.0	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	13.0	100.0%		
G.3.10.16	Total	13.0	100.0%		
OG.3.10.1	o/w [if relevant, please specify]		0.0%		
OG.3.10.2	o/w [if relevant, please specify]		0.0%		
OG.3.10.3	o/w [if relevant, please specify]		0.0%		
OG.3.10.4	o/w [if relevant, please specify]		0.0%		
OG.3.10.5	o/w [if relevant, please specify]		0.0%		
OG.3.10.6	o/w [if relevant, please specify]		0.0%		
OG.3.10.7	o/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	0.44%	0.58%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	0.0	0.00%	0.00%	
G.3.11.4	Total	13.0	0.44%	0.58%	
OG.3.11.1	o/w [if relevant, please specify]				
OG.3.11.2	o/w [if relevant, please specify]				
OG.3.11.3	o/w [if relevant, please specify]				
OG.3.11.4	o/w [if relevant, please specify]				
OG.3.11.5	o/w [if relevant, please specify]				
OG.3.11.6	o/w [if relevant, please specify]				
OG.3.11.7	o/w [if relevant, please specify]				
12. Bond List		https://www.coveredbondlabel.com/issuer/13			
G.3.12.1	Bond list	1/			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		

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

4. References to Capital Requirements Regulation (CRR) 129(7)			Row	Row
<small>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.</small>				
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:		38	
G.4.1.2	(i) Value of covered bonds:		39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency [Please insert currency]

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

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
1. Property Type Information				
M.7.1.1	Residential	2,951.2		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,951.2		100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>			0.0%
OM.7.1.3	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.4	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.5	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.6	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.7	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.8	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.9	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.10	<i>o/w [f relevant, please specify]</i>			0.0%
OM.7.1.11	<i>o/w [f relevant, please specify]</i>			0.0%
2. General Information				
M.7.2.1	Number of mortgage loans	42,987.0	0	42,987.00
OM.7.2.1	Number of borrowers	24,157.0	0	24,157.00
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0	0.00
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	0.80%	0.00%	0.80%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	100.00%	0.00%	0.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.00%	0.00%	100.00%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>o/w [f relevant, please specify]</i>			
OM.7.4.2	<i>o/w [f relevant, please specify]</i>			
OM.7.4.3	<i>o/w [f relevant, please specify]</i>			
OM.7.4.4	<i>o/w [f relevant, please specify]</i>			
OM.7.4.5	<i>o/w [f relevant, please specify]</i>			
OM.7.4.6	<i>o/w [f relevant, please specify]</i>			
OM.7.4.7	<i>o/w [f relevant, please specify]</i>			
OM.7.4.8	<i>o/w [f relevant, please specify]</i>			
OM.7.4.9	<i>o/w [f relevant, please specify]</i>			
OM.7.4.10	<i>o/w [f relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.59%	0.00%	16.6%	
M.7.5.2	Vlaams-Brabant	13.60%	0.00%	13.6%	
M.7.5.3	Oost-Vlaanderen	15.15%	0.00%	15.2%	
M.7.5.4	Brussels	10.42%	0.00%	10.4%	
M.7.5.5	West-Vlaanderen	11.05%	0.00%	11.1%	
M.7.5.6	Limburg	6.86%	0.00%	6.9%	
M.7.5.7	Liège	7.90%	0.00%	7.9%	
M.7.5.8	Hainaut	6.30%	0.00%	6.3%	
M.7.5.9	Brabant Wallon	5.50%	0.00%	5.5%	
M.7.5.10	Namur	3.83%	0.00%	3.8%	
M.7.5.11	Luxembourg	2.70%	0.00%	2.7%	
M.7.5.12	Other	0.10%	0.00%	0.1%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.34%	0.00%	93.3%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	6.66%	0.00%	6.7%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	3.26%	0.00%	3.3%	
M.7.7.2	Amortising	96.74%	0.00%	96.7%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	7.19%	0.00%	7.2%	
M.7.8.2	≥ 12 - < 24 months	15.04%	0.00%	15.0%	
M.7.8.3	≥ 24 - < 36 months	14.37%	0.00%	14.4%	
M.7.8.4	≥ 36 - < 60 months	10.17%	0.00%	10.2%	
M.7.8.5	≥ 60 months	53.24%	0.00%	53.2%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.10%	0.0%	0.10%	
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)	68.7			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	1,401.2	33,713.0	47.5%	78.4%
M.7A.10.4	>100K and <=200K	1,011.0	7,443.0	34.3%	17.3%
M.7A.10.5	>200K and <=300K	317.3	1,329.0	10.8%	3.1%
M.7A.10.6	>300K and <=400K	103.1	302.0	3.5%	0.7%
M.7A.10.7	>400K	118.6	200.0	4.0%	0.5%
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	2,951.2	42,987	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.0%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	816.6	20,001.0	27.7%	46.5%
M.7A.11.3	>40 - <=50 %	349.8	4,933.0	11.9%	11.5%
M.7A.11.4	>50 - <=60 %	394.8	4,854.0	13.4%	11.3%
M.7A.11.5	>60 - <=70 %	405.7	4,452.0	13.7%	10.4%
M.7A.11.6	>70 - <=80 %	457.4	4,381.0	15.5%	10.2%
M.7A.11.7	>80 - <=90 %	953.3	3,050.0	12.3%	7.1%
M.7A.11.8	>90 - <=100 %	120.8	898.0	4.1%	2.1%
M.7A.11.9	>100 %	42.8	418.0	1.5%	1.0%
M.7A.11.10	Total	2,951.2	42,987	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
M.7A.12.1	Weighted Average LTV (%)	52.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	978.7	22,764.0	33.2%	53.0%
M.7A.12.3	>40 - <=50 %	382.0	4,835.0	12.9%	11.2%
M.7A.12.4	>50 - <=60 %	393.0	4,500.0	13.3%	10.5%
M.7A.12.5	>60 - <=70 %	411.2	4,119.0	13.9%	9.6%
M.7A.12.6	>70 - <=80 %	375.3	3,401.0	12.7%	7.9%
M.7A.12.7	>80 - <=90 %	259.8	2,098.0	8.8%	4.9%
M.7A.12.8	>90 - <=100 %	106.6	731.0	3.6%	1.7%
M.7A.12.9	>100 %	44.5	539.0	1.5%	1.3%
M.7A.12.10	Total	2,951.2	42,987	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
	16. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100 %	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					

27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	The Actual OC is the ratio between G.3.1.1 and G.3.1.2
HG.1.2	OC Calculation: Legal minimum	The legal minimum OC is 5%. However, this is not on a straight nominal basis, but takes into account a/o 80% of the property value. The calculation of the basis for the legal OC can be found in the Belgian Royal Decree on covered bonds (art.6).
HG.1.3	OC Calculation: Committed	BNP Paribas Fortis commits to the legally required OC
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	NPV assumptions (when stated)	
HG.1.15		
HG.1.16		
HG.1.17		
HG.1.18		
HG.1.19		
HG.1.20		
HG.1.21		
HG.1.22		
HG.1.23		
HG.1.24		
HG.1.25		
HG.1.26		
HG.1.27		
HG.1.28		
HG.1.29		
HG.1.30		
HG.1.31		
HG.1.32		
HG.2.1	2. Glossary - ESG items (optional)	Definition
HG.2.2	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.3	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.4	New Property and Existing Property	[For completion]
HG.2.5		
HG.2.6		
HG.2.7		
HG.2.8		
HG.2.9		
HG.2.10		
HG.2.11		
HG.2.12		
HG.3.1	3. Reason for No Data	Value
HG.3.2	Not applicable for the jurisdiction	ND1
HG.3.3	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.4	Not available at the present time	ND3
HG.3.5		
HG.3.6		
HG.3.7		
HG.3.8		
HG.3.9		
HG.3.10		
HG.4.1	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.2	Other definitions deemed relevant	[For completion]
HG.4.3		
HG.4.4		
HG.4.5		

EUR 10 Billion Mortgage Pandbrieven Programme**Reporting Date**

Reporting Date 31/07/2022

Contact Details:**Head of ALM Treasury**

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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

Website<https://www.bnpparibasfortis.com/>**Remark**

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

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



BNP PARIBAS Residential Mortgage Pandbrieven Programme FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2022	1.23	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.15	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.65	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.18	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*:	3.34

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Parisbas Fortis Mortgage Pandbrieven Ratings

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



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	2,951,181,409 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	121,449,007 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.14%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,416,944,573 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.42%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,903,832 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	121,449,007 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,416,944,573	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	113.39%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	361,034,778 (VIII)
Total Interest Proceeds Residential Mortgage Loans	361,034,778
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,551,297,413 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,416,944,573
Total Principal Proceeds Public Finance Exposures	12,903,832
Total Principal Proceeds Financial Institution Exposures	121,449,007
Impact Derivatives	0
Interest Requirement Covered Bonds	59,375,000 (X)
Costs, Fees and expenses Covered Bonds	23,590,367 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	579,366,824
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	286,715,073 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,157,913 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	277,557,159
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	11,771,312 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	5,625,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	6,146,312 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/07/2022 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,951,181,409
Principal Redemptions between Cut-off Date and Maturity	2,951,181,409
Interest Payments between Cut-off Date and Maturity Date	361,034,778
Number of borrowers	24,157
Number of loans	42,987
Average Outstanding Balance per borrower	122,167
Average Outstanding Balance per loan	68,653
Weighted average Current Loan to Current Value	52.22%
Weighted average Current Loan to Original Value	57.01%
Weighted average seasoning (in Years)	4.16
Weighted average remaining maturity (in years, at 0% CPR)	14.01
Weighted average initial maturity (in years, at 0% CPR)	18.17
Percentage of Fixed Rate Loans	93.34%
Percentage of Variable Rate Loans	6.66%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	1.39%
Weighted Remaining average life (in years, at 0% CPR)	7.30
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.87

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 121,449,007

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85	BGB 0 10/22/31 92
Currency	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

8,730,814 EUR



Stratification Tables

Portfolio Cut-off Date 31/07/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	489,681,894.11	16.59 %	6,917	16.09 %
Oost-Vlaanderen	447,210,508.51	15.15 %	6,869	15.98 %
Vlaams-Brabant	401,246,922.79	13.60 %	5,607	13.04 %
West-Vlaanderen	326,113,233.00	11.05 %	5,372	12.50 %
Brussels	307,530,028.41	10.42 %	3,312	7.70 %
Liège	233,066,125.42	7.90 %	3,620	8.42 %
Limburg	202,342,765.09	6.86 %	3,354	7.80 %
Hainaut	185,837,585.14	6.30 %	2,995	6.97 %
Brabant Wallon	162,420,469.91	5.50 %	2,037	4.74 %
Namur	112,937,097.45	3.83 %	1,696	3.95 %
Luxembourg	79,699,015.09	2.70 %	1,158	2.69 %
Other	3,095,764.13	0.10 %	50	0.12 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	212,087,239.40	7.19 %	1,905	4.43 %
>1 and <=2	443,886,011.34	15.04 %	4,184	9.73 %
>2 and <=3	424,087,102.00	14.37 %	4,753	11.06 %
>3 and <=4	298,728,173.89	10.12 %	3,815	8.87 %
>4 and <=5	331,495,785.37	11.23 %	4,518	10.51 %
>5 and <=6	540,917,907.50	18.33 %	8,737	20.32 %
>6 and <=7	432,879,232.74	14.67 %	8,593	19.99 %
>7 and <=8	225,331,442.22	7.64 %	5,118	11.91 %
>8 and <=9	8,358,595.16	0.28 %	228	0.53 %
>9 and <=10	4,065,745.29	0.14 %	168	0.39 %
>10 and <=11	2,182,205.31	0.07 %	104	0.24 %
>11 and <=12	5,329,619.87	0.18 %	237	0.55 %
>12 and <=13	13,129,147.33	0.44 %	275	0.64 %
>13 and <=14	1,916,895.85	0.06 %	83	0.19 %
>14 and <=15	1,696,626.90	0.06 %	29	0.07 %
>15 and <=16	212,945.79	0.01 %	14	0.03 %
>16 and <=17	1,998,278.95	0.07 %	70	0.16 %
>17 and <=18	1,919,970.87	0.07 %	100	0.23 %
>18 and <=19	350,714.09	0.01 %	39	0.09 %
>19 and <=20	578,685.76	0.02 %	15	0.03 %
>21 and <=22	29,083.42	0.00 %	2	0.00 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	630,000.00	0.02 %	210	0.49 %
<=1	17,307,692.33	0.59 %	663	1.54 %
>1 and <=2	21,792,990.90	0.74 %	828	1.93 %
>2 and <=3	58,830,707.77	1.99 %	2,637	6.13 %
>3 and <=4	90,290,913.86	3.06 %	3,320	7.72 %
>4 and <=5	87,913,335.44	2.98 %	2,696	6.27 %
>5 and <=6	89,520,771.71	3.03 %	2,286	5.32 %
>6 and <=7	104,691,243.19	3.55 %	2,221	5.17 %
>7 and <=8	120,974,918.40	4.10 %	2,356	5.48 %
>8 and <=9	124,842,930.78	4.23 %	2,092	4.87 %
>9 and <=10	125,761,899.90	4.26 %	1,917	4.46 %
>10 and <=11	107,010,240.50	3.63 %	1,570	3.65 %
>11 and <=12	122,054,936.07	4.14 %	1,636	3.81 %
>12 and <=13	174,141,084.69	5.90 %	2,324	5.41 %
>13 and <=14	160,041,145.59	5.42 %	1,900	4.42 %
>14 and <=15	179,514,767.48	6.08 %	1,969	4.58 %
>15 and <=16	150,002,439.10	5.08 %	1,516	3.53 %
>16 and <=17	111,309,087.12	3.77 %	1,241	2.89 %
>17 and <=18	188,780,788.29	6.40 %	1,983	4.61 %
>18 and <=19	217,510,378.77	7.37 %	2,102	4.89 %
>19 and <=20	192,079,400.21	6.51 %	1,672	3.89 %
>20 and <=21	70,115,301.23	2.38 %	630	1.47 %
>21 and <=22	77,397,746.12	2.62 %	690	1.61 %
>22 and <=23	134,419,944.95	4.55 %	1,077	2.51 %
>23 and <=24	159,372,372.44	5.40 %	1,042	2.42 %
>24 and <=25	61,476,093.97	2.08 %	382	0.89 %
>25 and <=26	380,871.49	0.01 %	4	0.01 %
>26 and <=27	850,016.06	0.03 %	5	0.01 %
>27 and <=28	699,196.16	0.02 %	7	0.02 %
>28 and <=29	861,351.38	0.03 %	7	0.02 %
>29 and <=30	606,843.15	0.02 %	4	0.01 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	711,000.00	0.02 %	6	0.01 %
>1 and <=2	5,802,455.13	0.20 %	44	0.10 %
>2 and <=3	4,120,618.60	0.14 %	45	0.10 %
>3 and <=4	2,544,715.99	0.09 %	55	0.13 %
>4 and <=5	31,971,491.63	1.08 %	289	0.67 %
>5 and <=6	3,670,752.59	0.12 %	187	0.44 %
>6 and <=7	8,356,992.46	0.28 %	489	1.14 %
>7 and <=8	11,662,537.95	0.40 %	678	1.58 %
>8 and <=9	23,348,145.37	0.79 %	859	2.00 %
>9 and <=10	295,105,741.26	10.00 %	8,821	20.52 %
>10 and <=11	43,992,047.92	1.49 %	1,701	3.96 %
>11 and <=12	53,939,171.32	1.83 %	1,117	2.60 %
>12 and <=13	175,625,931.24	5.95 %	3,408	7.93 %
>13 and <=14	24,695,608.87	0.84 %	454	1.06 %
>14 and <=15	402,973,809.89	13.65 %	5,987	13.93 %
>15 and <=16	28,175,554.89	0.95 %	371	0.86 %
>16 and <=17	44,570,717.63	1.51 %	564	1.31 %
>17 and <=18	190,316,511.44	6.45 %	2,357	5.48 %
>18 and <=19	28,335,271.95	0.96 %	446	1.04 %
>19 and <=20	725,638,065.76	24.59 %	7,628	17.74 %
>20 and <=21	42,451,496.78	1.44 %	520	1.21 %
>21 and <=22	18,620,773.89	0.63 %	196	0.46 %
>22 and <=23	23,621,069.31	0.80 %	275	0.64 %
>23 and <=24	15,316,605.77	0.52 %	180	0.42 %
>24 and <=25	675,187,956.96	22.88 %	5,640	13.12 %
>25 and <=26	55,204,206.72	1.87 %	486	1.13 %
>26 and <=27	2,001,548.25	0.07 %	17	0.04 %
>27 and <=28	1,291,804.90	0.04 %	11	0.03 %
>28 and <=29	410,091.39	0.01 %	5	0.01 %
>29 and <=30	9,607,884.45	0.33 %	127	0.30 %
>30 and <=31	1,643,564.95	0.06 %	19	0.04 %
>39 and <=40	267,263.79	0.01 %	5	0.01 %
2,951,181,409.05	100.00 %	42,987	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	29,083.42	0.00 %	2	0.00 %
2002	251,905.60	0.01 %	5	0.01 %
2003	420,497.66	0.01 %	24	0.06 %
2004	706,827.65	0.02 %	47	0.11 %
2005	2,422,889.57	0.08 %	119	0.28 %
2006	1,223,996.31	0.04 %	39	0.09 %
2007	214,453.33	0.01 %	14	0.03 %
2008	1,876,350.95	0.06 %	33	0.08 %
2009	6,620,496.42	0.22 %	171	0.40 %
2010	10,543,399.29	0.36 %	285	0.66 %
2011	4,113,571.95	0.14 %	196	0.46 %
2012	1,760,856.09	0.06 %	84	0.20 %
2013	5,351,282.36	0.18 %	185	0.43 %
2014	37,474,418.07	1.27 %	1,016	2.36 %
2015	360,286,020.93	12.21 %	7,240	16.84 %
2016	587,587,811.94	19.91 %	10,994	25.58 %
2017	339,878,785.78	11.52 %	5,121	11.91 %
2018	292,247,968.45	9.90 %	3,714	8.64 %
2019	476,729,404.81	16.15 %	5,795	13.48 %
2020	270,183,520.08	9.16 %	2,888	6.72 %
2021	480,889,581.11	16.29 %	4,384	10.20 %
2022	70,368,287.28	2.38 %	631	1.47 %
2,951,181,409.05	100.00 %	42,987	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	587,937,759.22	19.92 %	13,031	53.94 %
>100 and <=200	971,393,175.13	32.92 %	6,721	27.82 %
>200 and <=300	689,498,607.64	23.36 %	2,862	11.85 %
>300 and <=400	297,662,876.71	10.09 %	878	3.63 %
>400	404,688,990.35	13.71 %	665	2.75 %
	2,951,181,409.05	100.00 %	24,157	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	2,569,242.51	0.09 %	63	0.15 %
0.5 - 1%	131,657,062.54	4.46 %	1,399	3.25 %
1 - 1.5%	871,662,777.27	29.54 %	10,870	25.29 %
1.5 - 2%	1,637,210,104.70	55.48 %	25,253	58.75 %
2 - 2.5%	198,743,926.04	6.73 %	3,237	7.53 %
2.5 - 3%	85,780,973.48	2.91 %	1,472	3.42 %
3 - 3.5%	15,720,175.67	0.53 %	360	0.84 %
3.5 - 4%	4,609,139.73	0.16 %	168	0.39 %
4 - 4.5%	2,342,373.59	0.08 %	84	0.20 %
4.5 - 5%	640,950.34	0.02 %	49	0.11 %
5 - 5.5%	180,505.88	0.01 %	18	0.04 %
5.5 - 6%	60,772.85	0.00 %	11	0.03 %
6 - 6.5%	3,404.45	0.00 %	3	0.01 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,754,616,811.54	93.34 %	40,665	94.60 %
Variable	2,484,464.46	0.08 %	69	0.16 %
Variable With Cap	194,080,133.05	6.58 %	2,253	5.24 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	18,500,883.51	0.63 %	327	0.76 %
2023	39,648,561.98	1.34 %	634	1.47 %
2024	29,556,514.83	1.00 %	311	0.72 %
2025	10,523,663.45	0.36 %	120	0.28 %
2026	14,511,718.23	0.49 %	149	0.35 %
2027	5,838,644.40	0.20 %	66	0.15 %
2028	2,096,651.07	0.07 %	23	0.05 %
2029	6,718,141.80	0.23 %	67	0.16 %
2030	152,642.42	0.01 %	5	0.01 %
2031	20,615,468.13	0.70 %	124	0.29 %
2032	5,411,166.69	0.18 %	24	0.06 %
2033	3,270,371.96	0.11 %	39	0.09 %
2034	21,516,436.03	0.73 %	222	0.52 %
2035	4,672,249.90	0.16 %	30	0.07 %
2036	4,434,554.05	0.15 %	29	0.07 %
2037	163,702.36	0.01 %	4	0.01 %
Fixed To Maturity	2,763,550,038.24	93.64 %	40,813	94.94 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,951,181,409.05	100.00 %	42,987	100.00 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,818,104,652.08	95.49 %	41,442	96.41 %
Interest only	96,141,431.69	3.26 %	625	1.45 %
Linear	36,935,325.28	1.25 %	920	2.14 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	119,828,691.34	4.06 %	6,281	14.61 %
11-20%	233,106,590.11	7.90 %	6,093	14.17 %
21-30%	299,404,238.54	10.15 %	5,455	12.69 %
31-40%	326,383,813.55	11.06 %	4,935	11.48 %
41-50%	381,997,144.69	12.94 %	4,835	11.25 %
51-60%	392,995,012.98	13.32 %	4,500	10.47 %
61-70%	411,236,655.73	13.93 %	4,119	9.58 %
71-80%	375,337,461.91	12.72 %	3,401	7.91 %
81-90%	259,795,618.28	8.80 %	2,098	4.88 %
91-100%	106,602,840.72	3.61 %	731	1.70 %
101-110%	9,836,459.81	0.33 %	100	0.23 %
111-120%	6,034,290.24	0.20 %	54	0.13 %
>120%	28,622,591.15	0.97 %	385	0.90 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	76,355,657.09	2.59 %	4,116	9.57 %
11-20%	174,491,682.13	5.91 %	5,443	12.66 %
21-30%	254,144,236.31	8.61 %	5,322	12.38 %
31-40%	311,572,222.58	10.56 %	5,120	11.91 %
41-50%	349,796,588.65	11.85 %	4,933	11.48 %
51-60%	394,810,395.62	13.38 %	4,854	11.29 %
61-70%	405,745,736.06	13.75 %	4,452	10.36 %
71-80%	457,370,398.42	15.50 %	4,381	10.19 %
81-90%	363,305,018.88	12.31 %	3,050	7.10 %
91-100%	120,774,665.93	4.09 %	898	2.09 %
101-110%	16,070,281.60	0.54 %	143	0.33 %
111-120%	5,937,293.25	0.20 %	74	0.17 %
>120%	20,807,232.53	0.71 %	201	0.47 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	22,058,924.89	0.75 %	1,987	4.62 %
21-40%	108,779,936.19	3.69 %	4,365	10.15 %
41-60%	216,078,989.21	7.32 %	5,457	12.69 %
61-80%	432,988,791.82	14.67 %	6,483	15.08 %
81-100%	448,631,804.27	15.20 %	5,085	11.83 %
101-120%	97,401,715.51	3.30 %	1,772	4.12 %
121-140%	134,054,228.26	4.54 %	2,101	4.89 %
141-160%	159,768,574.48	5.41 %	2,243	5.22 %
161-180%	157,265,999.47	5.33 %	2,125	4.94 %
181-200%	201,361,870.73	6.82 %	2,082	4.84 %
201-300%	458,361,395.74	15.53 %	5,055	11.76 %
301-400%	204,481,337.94	6.93 %	1,936	4.50 %
401-500%	92,224,355.88	3.12 %	756	1.76 %
>500%	217,723,484.66	7.38 %	1,540	3.58 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	42,276,886.41	1.43 %	1,798	4.18 %
>1 and <=2	138,821,631.41	4.70 %	5,603	13.03 %
>2 and <=3	179,017,679.00	6.07 %	5,107	11.88 %
>3 and <=4	210,526,683.12	7.13 %	4,312	10.03 %
>4 and <=5	249,074,725.50	8.44 %	4,087	9.51 %
>5 and <=6	198,202,488.21	6.72 %	2,835	6.60 %
>6 and <=7	301,028,533.66	10.20 %	3,892	9.05 %
>7 and <=8	316,700,135.68	10.73 %	3,518	8.18 %
>8 and <=9	285,781,440.67	9.68 %	2,977	6.93 %
>9 and <=10	364,172,030.04	12.34 %	3,561	8.28 %
>10 and <=11	214,727,970.38	7.28 %	1,943	4.52 %
>11 and <=12	198,126,253.34	6.71 %	1,673	3.89 %
>12 and <=13	245,621,660.39	8.32 %	1,611	3.75 %
>13 and <=14	4,559,855.39	0.15 %	49	0.11 %
>14 and <=15	808,006.73	0.03 %	7	0.02 %
>15 and <=16	1,514,424.11	0.05 %	10	0.02 %
>16 and <=17	221,005.01	0.01 %	4	0.01 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,763,550,038.24	93.64 %	40,813	94.94 %
>=0 and <=1	76,055,401.31	2.58 %	1,168	2.72 %
>1 and <=2	28,601,974.99	0.97 %	297	0.69 %
>2 and <=3	14,360,883.04	0.49 %	151	0.35 %
>3 and <=4	8,529,162.35	0.29 %	86	0.20 %
>4 and <=5	26,026,634.82	0.88 %	148	0.34 %
>5 and <=6	8,575,988.82	0.29 %	104	0.24 %
>7 and <=8	4,108,256.41	0.14 %	30	0.07 %
>6 and <=7	21,373,069.07	0.72 %	190	0.44 %
	2,951,181,409.05	100.00 %	42,987	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	7,728,562,772.68	80.36 %	22,599	79.14 %
Other/No data	1,888,302,982.33	19.64 %	5,955	20.86 %
	9,616,865,755.01	100.00 %	28,554	100.00 %

18. IFRS9 Norms

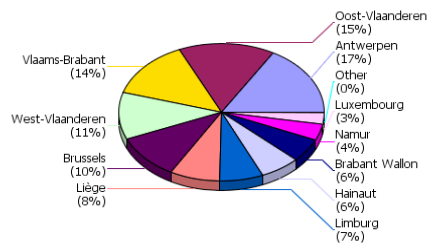
	In EUR	In %	In number of loans	In %
Phase 1	2,696,154,247.64	91.36 %	39,773	92.52 %
Phase 2	250,449,248.12	8.49 %	2,950	6.86 %
Phase 3	4,577,913.29	0.16 %	55	0.13 %
Other/No data	0.00	0.00 %	209	0.49 %
	2,951,181,409.05	100.00 %	42,987	100.00 %



Stratification Tables

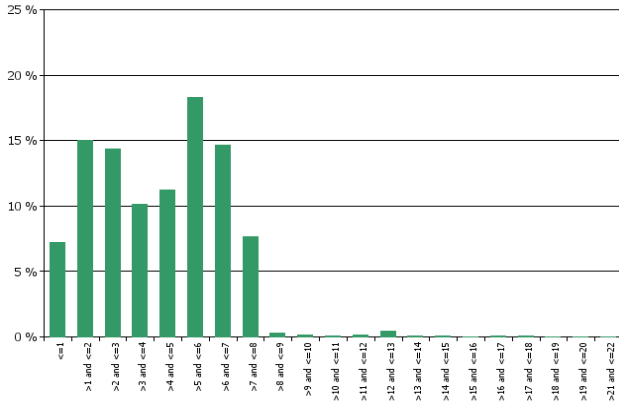
Portfolio Cut-off Date 31/07/2022

1. Geographic distribution



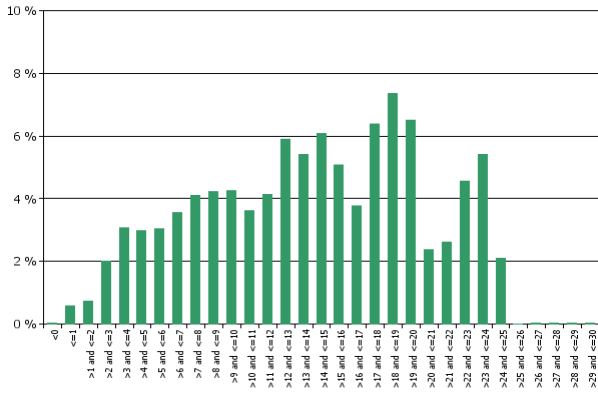
2. Seasoning

Distribution per Seasoning



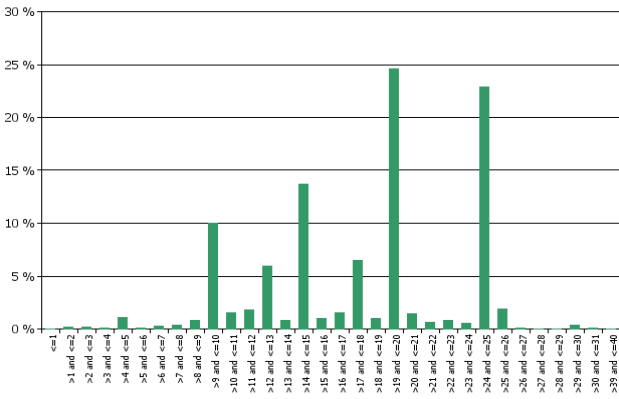
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



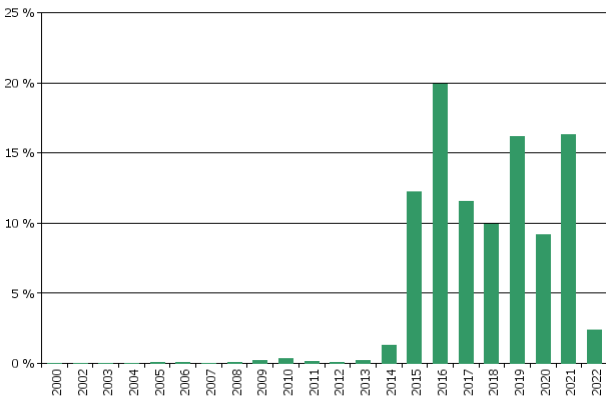
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

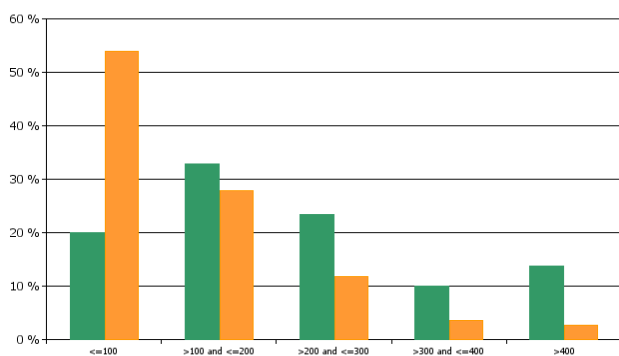
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

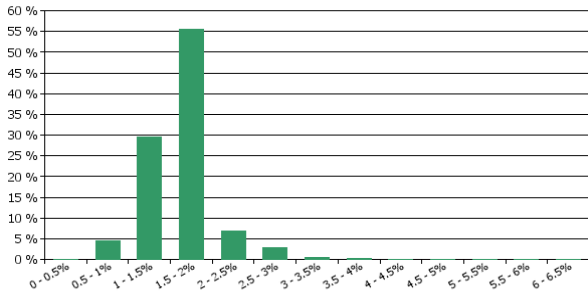
Outstanding Loan Balance by Borrower

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



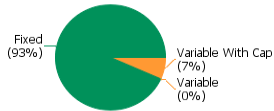
7. Interest Rate

Distribution per Interest Rate



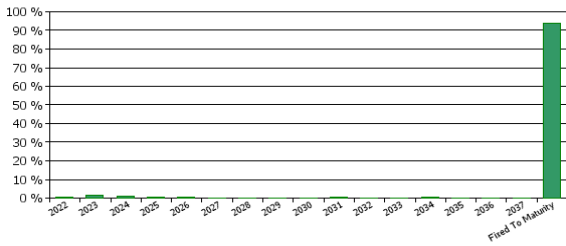
8. Interest Rate Type

Distribution per Interest Type



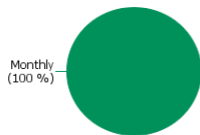
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



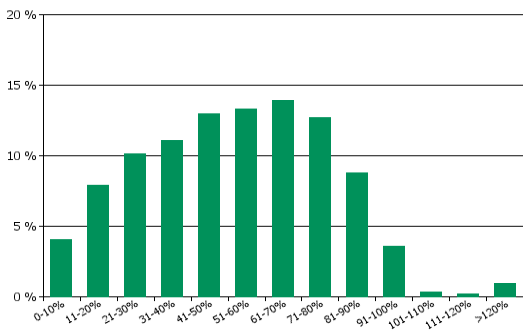
11. Repayment Type

Distribution per Repayment Type

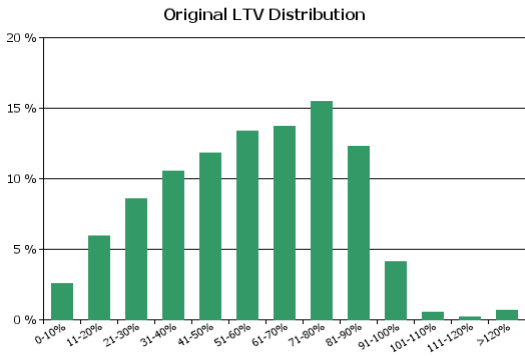


12. Current Loan to Current Value (LTV)

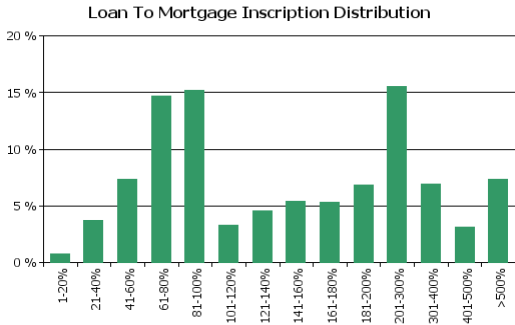
Current LTV Distribution



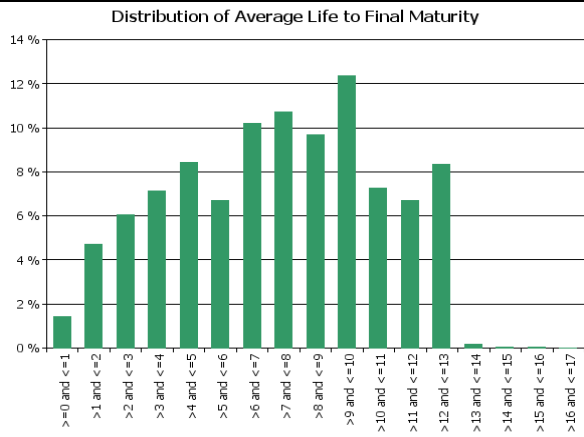
13. Current Loan to Original Value (LTOV)



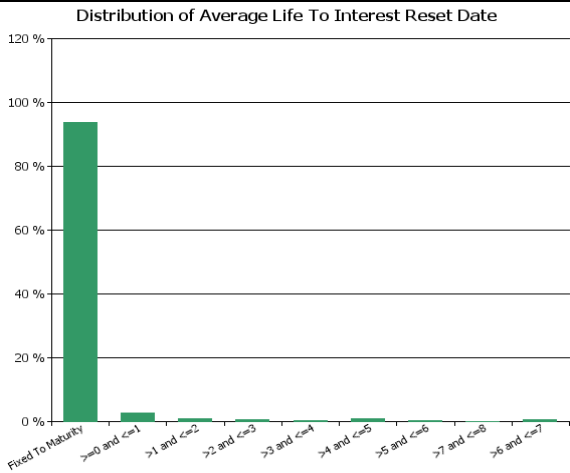
14. Loan to Mortgage Inscription Ratio (LTM)



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

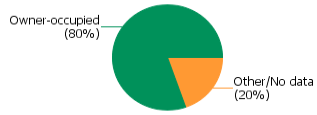


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



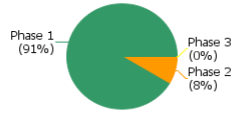
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





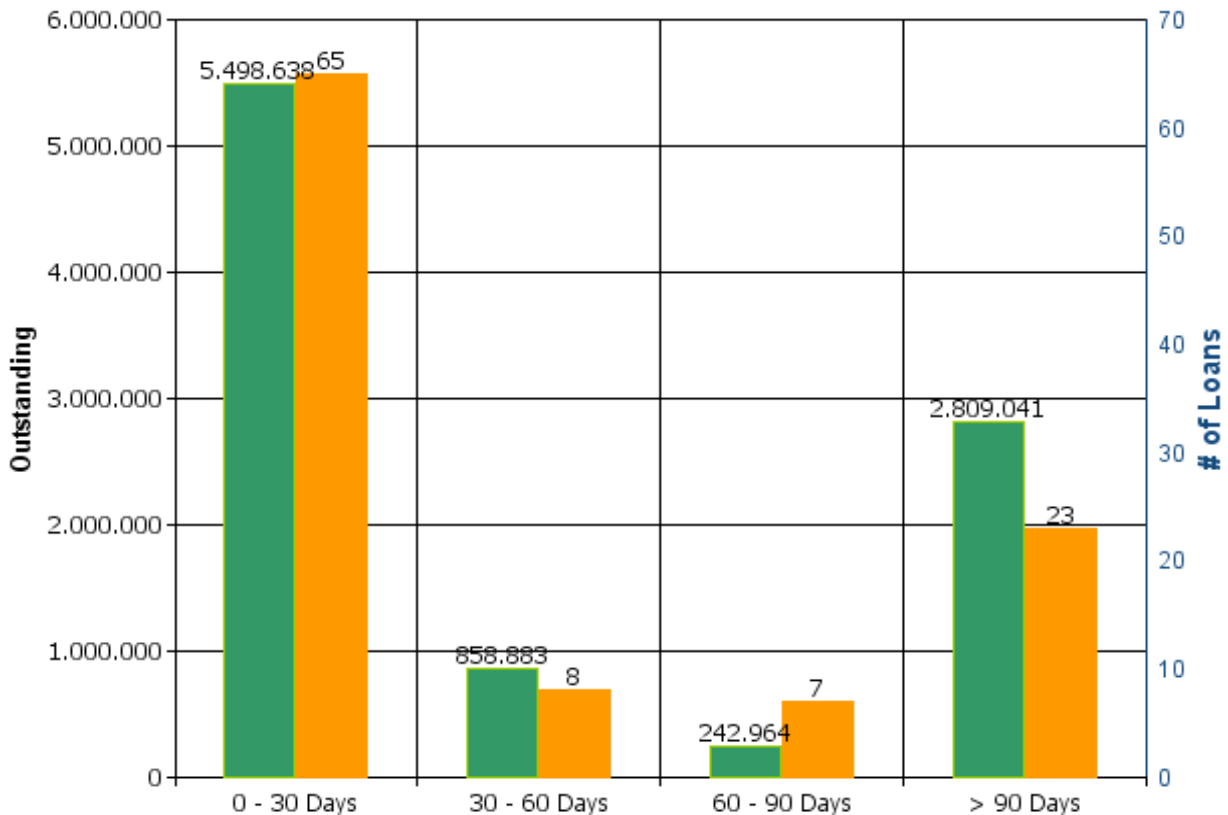
Cover Pool Performance

Portfolio Cut-off Date 31/07/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,941,771,883.37	99.68 %	42,884	99.76 %
0 - 30 Days	5,498,637.83	0.19 %	65	0.15 %
30 - 60 Days	858,882.62	0.03 %	8	0.02 %
60 - 90 Days	242,963.97	0.01 %	7	0.02 %
> 90 Days	2,809,041.26	0.10 %	23	0.05 %
Total	2,951,181,409.05	100.00 %	42,987	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Jul/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/08/2022	1	2,250,000,000	2,929,107,122	2,924,139,140	2,916,702,452	2,904,348,628
01/09/2022	2	2,250,000,000	2,907,881,612	2,898,026,012	2,883,304,203	2,858,931,200
01/10/2022	3	2,250,000,000	2,885,941,390	2,871,439,203	2,849,820,974	2,814,147,787
01/11/2022	4	2,250,000,000	2,864,287,398	2,845,060,393	2,816,459,663	2,769,424,168
01/12/2022	5	2,250,000,000	2,842,566,817	2,818,851,127	2,783,645,670	2,725,938,031
01/01/2023	6	2,250,000,000	2,821,256,234	2,792,973,202	2,751,076,549	2,682,633,354
01/02/2023	7	2,250,000,000	2,799,522,610	2,766,756,860	2,718,322,591	2,639,467,138
01/03/2023	8	2,250,000,000	2,778,128,196	2,741,406,393	2,687,228,126	2,599,290,457
01/04/2023	9	2,250,000,000	2,756,533,562	2,715,483,715	2,655,048,206	2,557,286,030
01/05/2023	10	2,250,000,000	2,734,859,285	2,689,710,041	2,623,375,387	2,516,421,683
01/06/2023	11	2,250,000,000	2,712,590,306	2,663,283,895	2,590,994,739	2,474,834,319
01/07/2023	12	2,250,000,000	2,690,767,182	2,637,521,084	2,559,615,760	2,434,840,167
01/08/2023	13	2,250,000,000	2,668,789,171	2,611,541,091	2,527,957,638	2,394,539,986
01/09/2023	14	2,250,000,000	2,647,017,841	2,585,843,544	2,496,716,698	2,354,931,001
01/10/2023	15	1,750,000,000	2,626,136,192	2,561,233,546	2,466,868,333	2,317,239,776
01/11/2023	16	1,750,000,000	2,605,710,950	2,537,002,840	2,437,315,975	2,279,782,729
01/12/2023	17	1,750,000,000	2,584,467,777	2,512,189,508	2,407,537,421	2,242,697,784
01/01/2024	18	1,750,000,000	2,562,896,022	2,486,995,743	2,377,331,711	2,205,180,334
01/02/2024	19	1,750,000,000	2,540,922,802	2,461,491,297	2,346,967,843	2,167,794,379
01/03/2024	20	1,750,000,000	2,519,620,210	2,436,981,649	2,318,069,939	2,132,617,798
01/04/2024	21	1,750,000,000	2,498,810,382	2,412,755,177	2,289,188,868	2,097,127,036
01/05/2024	22	1,750,000,000	2,477,546,079	2,388,296,573	2,260,405,691	2,062,270,309
01/06/2024	23	1,750,000,000	2,456,144,030	2,363,649,762	2,231,389,340	2,027,174,669
01/07/2024	24	1,750,000,000	2,433,130,212	2,337,659,248	2,201,421,494	1,991,751,270
01/08/2024	25	1,750,000,000	2,412,147,368	2,313,569,075	2,173,194,314	1,957,884,553
01/09/2024	26	1,250,000,000	2,389,482,187	2,287,943,049	2,143,657,473	1,923,094,083
01/10/2024	27	1,250,000,000	2,367,963,078	2,263,616,753	2,115,645,259	1,890,183,954
01/11/2024	28	1,250,000,000	2,347,242,107	2,240,003,203	2,088,250,923	1,857,806,698
01/12/2024	29	1,250,000,000	2,326,586,794	2,216,647,171	2,061,391,025	1,826,393,306
01/01/2025	30	1,250,000,000	2,305,188,984	2,192,535,464	2,033,782,610	1,794,300,074
01/02/2025	31	1,250,000,000	2,284,530,175	2,169,200,866	2,007,020,299	1,763,189,252
01/03/2025	32	1,250,000,000	2,264,121,049	2,146,528,384	1,981,480,248	1,734,091,158
01/04/2025	33	1,250,000,000	2,243,830,215	2,123,683,361	1,955,406,115	1,704,024,226
01/05/2025	34	1,250,000,000	2,224,127,867	2,101,580,763	1,930,292,203	1,675,243,477
01/06/2025	35	1,250,000,000	2,203,224,848	2,078,298,541	1,904,052,845	1,645,472,000
01/07/2025	36	1,250,000,000	2,182,795,317	2,055,647,695	1,878,665,750	1,616,877,435
01/08/2025	37	1,250,000,000	2,162,216,687	2,032,814,108	1,853,073,268	1,588,096,150
01/09/2025	38	1,250,000,000	2,141,749,118	2,010,156,299	1,827,758,638	1,559,766,780
01/10/2025	39	750,000,000	2,122,427,200	1,988,751,836	1,803,845,672	1,533,049,874
01/11/2025	40	750,000,000	2,101,038,683	1,965,371,338	1,778,105,381	1,504,773,106
01/12/2025	41	750,000,000	2,081,885,576	1,944,258,412	1,754,674,772	1,478,857,199
01/01/2026	42	750,000,000	2,063,041,974	1,923,392,744	1,731,429,097	1,453,084,730
01/02/2026	43	750,000,000	2,043,813,785	1,902,234,318	1,708,027,441	1,427,373,701
01/03/2026	44	750,000,000	2,024,252,532	1,881,141,665	1,685,207,759	1,402,914,837
01/04/2026	45	750,000,000	2,004,880,991	1,859,979,633	1,662,012,282	1,377,744,566
01/05/2026	46	750,000,000	1,986,183,072	1,839,608,581	1,639,763,573	1,353,729,196
01/06/2026	47	750,000,000	1,966,555,194	1,818,339,905	1,616,683,367	1,329,021,942

01/07/2026	48	750,000,000	1,947,273,771	1,797,556,311	1,594,271,094	1,305,225,158
01/08/2026	49	750,000,000	1,929,091,867	1,777,752,014	1,572,696,571	1,282,108,631
01/09/2026	50	750,000,000	1,909,712,382	1,756,907,967	1,550,303,994	1,258,500,433
01/10/2026	51	750,000,000	1,891,741,278	1,737,518,146	1,529,420,721	1,236,458,535
01/11/2026	52	750,000,000	1,874,170,593	1,718,460,314	1,508,798,420	1,214,619,998
01/12/2026	53	750,000,000	1,854,728,823	1,697,842,377	1,487,026,986	1,192,186,336
01/01/2027	54	750,000,000	1,836,291,222	1,678,113,322	1,466,009,751	1,170,358,109
01/02/2027	55	750,000,000	1,818,230,010	1,658,789,691	1,445,443,081	1,149,051,578
01/03/2027	56	750,000,000	1,801,013,854	1,640,565,910	1,426,278,927	1,129,478,598
01/04/2027	57	750,000,000	1,783,904,809	1,622,224,979	1,406,746,879	1,109,292,611
01/05/2027	58	750,000,000	1,767,061,763	1,604,270,871	1,387,753,532	1,089,829,563
01/06/2027	59	750,000,000	1,748,470,377	1,584,699,886	1,367,337,619	1,069,248,440
01/07/2027	60	750,000,000	1,731,873,908	1,567,081,477	1,348,807,837	1,050,434,621
01/08/2027	61	750,000,000	1,715,485,221	1,549,619,483	1,330,385,994	1,031,699,524
01/09/2027	62	750,000,000	1,698,900,085	1,532,035,060	1,311,944,289	1,013,088,951
01/10/2027	63	750,000,000	1,682,545,536	1,514,796,361	1,293,989,373	995,128,074
01/11/2027	64	750,000,000	1,665,949,437	1,497,311,023	1,275,799,921	976,984,018
01/12/2027	65	750,000,000	1,649,130,805	1,479,761,999	1,257,743,805	959,208,810
01/01/2028	66	750,000,000	1,632,531,430	1,462,382,887	1,239,811,058	941,527,690
01/02/2028	67	750,000,000	1,616,593,931	1,445,650,358	1,222,508,170	924,455,438
01/03/2028	68	0	1,599,842,962	1,428,400,590	1,205,046,942	907,640,201
01/04/2028	69		1,583,569,111	1,411,472,648	1,187,737,596	890,813,688
01/05/2028	70		1,567,642,979	1,394,983,808	1,170,973,242	874,640,196
01/06/2028	71		1,551,566,840	1,378,336,552	1,154,056,763	858,353,637
01/07/2028	72		1,535,564,773	1,361,882,016	1,137,473,138	842,551,224
01/08/2028	73		1,520,237,526	1,346,001,588	1,121,350,367	827,090,654
01/09/2028	74		1,504,736,404	1,330,017,424	1,105,216,044	811,737,453
01/10/2028	75		1,489,526,183	1,314,412,271	1,089,560,179	796,958,505
01/11/2028	76		1,472,899,951	1,297,536,220	1,072,835,659	781,401,619
01/12/2028	77		1,457,653,904	1,281,997,631	1,057,379,047	766,986,801
01/01/2029	78		1,442,549,244	1,266,561,344	1,041,990,596	752,623,213
01/02/2029	79		1,427,247,246	1,251,000,762	1,026,571,582	738,345,559
01/03/2029	80		1,412,493,009	1,236,171,682	1,012,072,374	725,131,899
01/04/2029	81		1,396,421,400	1,220,033,507	996,319,501	710,821,722
01/05/2029	82		1,380,939,339	1,204,526,682	981,235,076	697,190,094
01/06/2029	83		1,366,111,217	1,189,571,798	966,587,984	683,874,098
01/07/2029	84		1,351,446,446	1,174,870,511	952,292,805	670,998,192
01/08/2029	85		1,337,196,855	1,160,511,072	938,261,467	658,311,356
01/09/2029	86		1,321,773,034	1,145,179,613	923,511,470	645,217,858
01/10/2029	87		1,307,723,706	1,131,147,598	909,950,422	633,137,300
01/11/2029	88		1,293,195,560	1,116,683,926	896,030,537	620,811,280
01/12/2029	89		1,278,439,517	1,102,129,956	882,175,759	608,706,574
01/01/2030	90		1,264,441,399	1,088,213,492	868,821,405	596,952,814
01/02/2030	91		1,250,410,235	1,074,312,672	855,541,730	585,338,794
01/03/2030	92		1,236,396,453	1,060,645,007	842,716,829	574,358,152
01/04/2030	93		1,222,768,230	1,047,174,907	829,898,414	563,225,977
01/05/2030	94		1,209,125,004	1,033,791,229	817,275,196	552,385,340
01/06/2030	95		1,195,351,564	1,020,281,646	804,543,707	541,477,092
01/07/2030	96		1,182,155,466	1,007,362,025	792,400,809	531,118,512
01/08/2030	97		1,169,044,001	994,499,610	780,293,601	520,788,270
01/09/2030	98		1,156,043,868	981,772,477	768,348,724	510,643,893
01/10/2030	99		1,142,762,418	968,900,206	756,408,389	500,647,657
01/11/2030	100		1,129,920,658	956,387,358	744,740,905	490,837,436
01/12/2030	101		1,115,692,624	942,794,413	732,349,095	480,691,789
01/01/2031	102		1,101,260,861	929,020,766	719,814,620	470,463,394
01/02/2031	103		1,088,139,998	916,395,126	708,226,390	460,928,857
01/03/2031	104		1,075,369,115	904,252,418	697,236,524	452,040,070
01/04/2031	105		1,062,669,214	892,057,805	686,084,395	442,925,787
01/05/2031	106		1,049,958,850	879,941,372	675,099,907	434,047,797
01/06/2031	107		1,037,137,427	867,721,873	664,031,908	425,123,464
01/07/2031	108		1,024,777,664	855,973,756	653,429,324	416,620,687
01/08/2031	109		1,012,701,836	844,452,400	642,994,767	408,231,270
01/09/2031	110		1,000,693,091	833,023,508	632,679,284	399,980,726
01/10/2031	111		987,622,869	820,793,776	621,856,501	391,526,996
01/11/2031	112		975,857,503	809,640,271	611,846,272	383,592,821

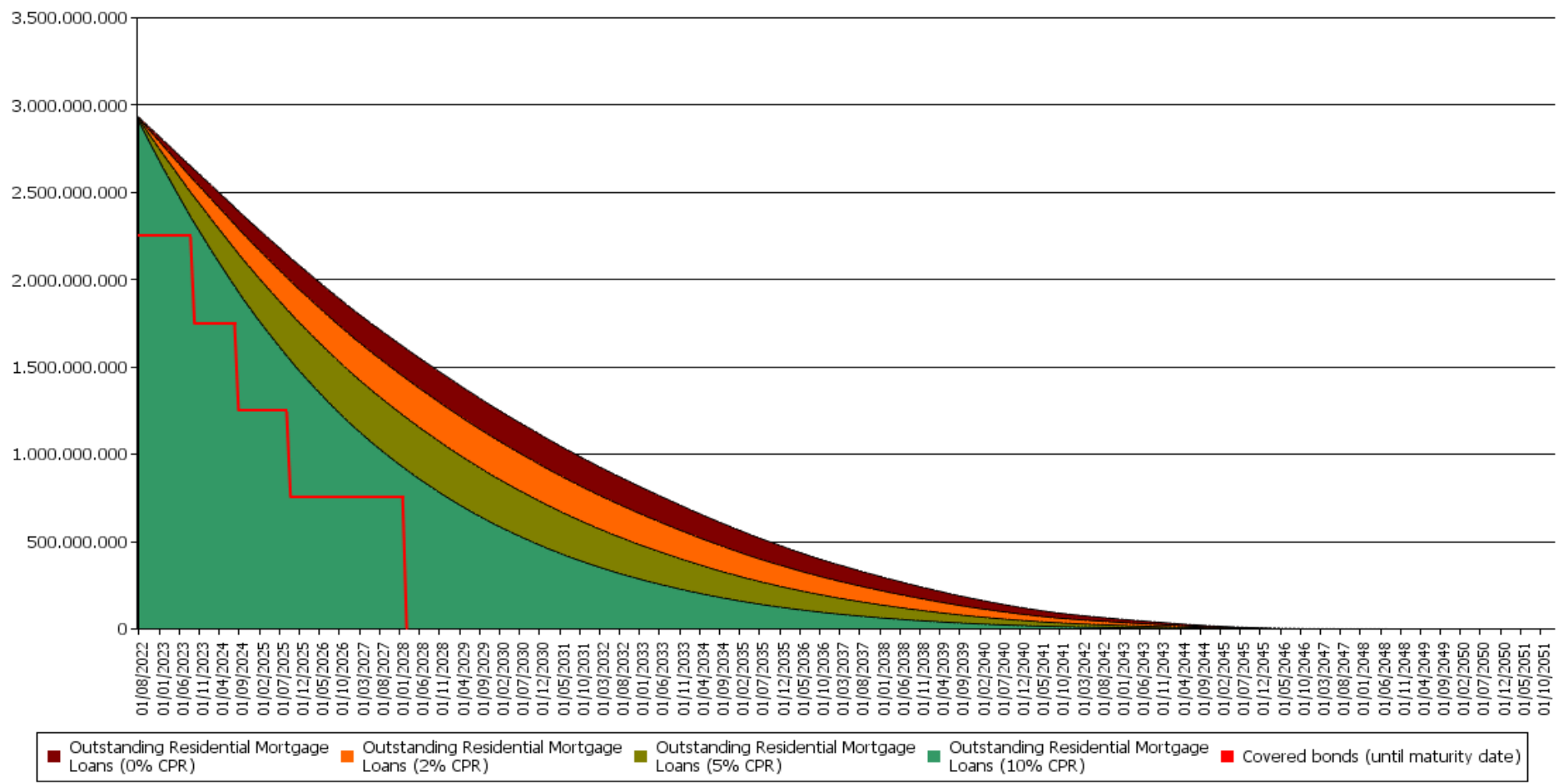
01/12/2031	113	963,965,168	798,460,796	601,912,804	375,818,209
01/01/2032	114	952,117,172	787,309,393	591,997,006	368,061,478
01/02/2032	115	939,717,107	775,737,788	581,812,593	360,197,416
01/03/2032	116	927,540,495	764,471,036	571,998,180	352,718,038
01/04/2032	117	916,216,536	753,857,154	562,622,071	345,466,872
01/05/2032	118	904,845,634	743,279,219	553,362,166	338,388,183
01/06/2032	119	893,608,615	732,803,646	544,175,752	331,361,107
01/07/2032	120	882,292,589	722,336,343	535,082,562	324,488,438
01/08/2032	121	871,180,172	712,028,859	526,105,717	317,693,310
01/09/2032	122	860,116,844	701,794,314	517,224,827	311,007,621
01/10/2032	123	848,983,935	691,573,631	508,437,659	304,470,670
01/11/2032	124	838,041,155	681,501,913	499,758,808	298,005,876
01/12/2032	125	826,744,232	671,211,620	491,001,266	291,583,581
01/01/2033	126	815,769,879	661,178,522	482,431,854	285,281,132
01/02/2033	127	804,971,483	651,319,898	474,029,836	279,125,408
01/03/2033	128	794,231,773	641,645,615	465,916,057	273,297,956
01/04/2033	129	783,571,284	631,959,526	457,715,695	267,350,579
01/05/2033	130	772,978,343	622,392,914	449,677,282	261,578,687
01/06/2033	131	762,447,373	612,872,260	441,672,505	255,834,077
01/07/2033	132	751,982,078	603,467,857	433,824,735	250,258,260
01/08/2033	133	741,606,068	594,131,675	426,026,846	244,719,005
01/09/2033	134	731,300,126	584,881,466	418,327,305	239,278,437
01/10/2033	135	721,008,832	575,704,144	410,749,909	233,981,171
01/11/2033	136	710,817,567	566,604,086	403,229,146	228,724,122
01/12/2033	137	699,903,934	556,988,906	395,410,799	223,369,907
01/01/2034	138	689,783,714	548,004,123	388,043,042	218,279,352
01/02/2034	139	679,701,191	539,078,113	380,751,713	213,270,723
01/03/2034	140	669,666,725	530,305,964	373,695,437	208,517,342
01/04/2034	141	659,642,132	521,481,561	366,542,496	203,659,812
01/05/2034	142	649,744,246	512,813,646	359,562,769	198,962,764
01/06/2034	143	639,659,125	503,997,648	352,482,651	194,218,884
01/07/2034	144	629,970,154	495,548,818	345,720,751	189,712,192
01/08/2034	145	620,379,174	487,176,644	339,015,501	185,244,776
01/09/2034	146	610,906,894	478,924,500	332,425,434	180,874,472
01/10/2034	147	601,575,987	470,835,371	326,006,334	176,654,682
01/11/2034	148	592,326,007	462,809,398	319,634,183	172,468,169
01/12/2034	149	583,135,488	454,880,585	313,385,008	168,403,082
01/01/2035	150	573,817,856	446,853,091	307,071,617	164,311,558
01/02/2035	151	564,783,915	439,072,064	300,957,249	160,357,718
01/03/2035	152	554,812,249	430,659,122	294,512,525	156,323,344
01/04/2035	153	545,920,572	423,038,456	288,565,269	152,517,876
01/05/2035	154	537,094,696	415,516,058	282,736,444	148,824,545
01/06/2035	155	528,361,175	408,066,202	276,961,050	145,167,062
01/07/2035	156	519,791,353	400,788,581	271,352,094	141,644,153
01/08/2035	157	511,325,761	393,592,434	265,802,262	138,159,505
01/09/2035	158	502,810,320	386,381,238	260,268,767	134,710,289
01/10/2035	159	494,568,661	379,424,176	254,953,391	131,418,223
01/11/2035	160	486,403,561	372,527,151	249,682,334	128,156,085
01/12/2035	161	478,275,119	365,700,484	244,503,560	124,983,502
01/01/2036	162	470,178,664	358,899,987	239,346,559	121,829,176
01/02/2036	163	462,113,138	352,145,076	234,244,530	118,727,192
01/03/2036	164	454,089,429	345,481,692	229,265,294	115,742,965
01/04/2036	165	446,143,019	338,860,172	224,299,290	112,756,297
01/05/2036	166	438,256,571	332,323,782	219,431,293	109,856,954
01/06/2036	167	430,468,646	325,864,679	214,619,175	106,992,696
01/07/2036	168	422,839,735	319,564,197	209,951,565	104,236,737
01/08/2036	169	415,342,540	313,365,744	205,355,629	101,523,113
01/09/2036	170	407,951,683	307,267,490	200,847,208	98,873,687
01/10/2036	171	400,663,338	301,282,598	196,450,438	96,312,802
01/11/2036	172	393,499,390	295,393,739	192,120,776	93,791,173
01/12/2036	173	386,448,373	289,624,479	187,904,889	91,356,993
01/01/2037	174	379,546,071	283,969,085	183,767,187	88,966,869
01/02/2037	175	372,125,292	277,944,784	179,411,190	86,490,117
01/03/2037	176	365,409,485	272,510,525	175,499,303	84,280,551
01/04/2037	177	358,770,984	267,105,946	171,581,225	82,049,956
01/05/2037	178	352,183,806	261,771,394	167,740,588	79,884,557
01/06/2037	179	345,574,918	256,423,483	163,895,815	77,722,928
01/07/2037	180	339,077,215	251,189,077	160,155,031	75,637,638

01/08/2037	181	332,627,871	245,993,459	156,443,487	73,571,817
01/09/2037	182	326,222,227	240,847,004	152,780,973	71,545,098
01/10/2037	183	319,880,341	235,777,203	149,196,832	69,580,300
01/11/2037	184	313,597,281	230,754,048	145,646,888	67,637,030
01/12/2037	185	307,302,352	225,750,897	142,138,305	65,737,099
01/01/2038	186	301,088,839	220,811,169	138,674,554	63,863,512
01/02/2038	187	294,992,330	215,973,210	135,291,253	62,041,510
01/03/2038	188	288,986,706	211,252,155	132,029,840	60,314,225
01/04/2038	189	282,658,099	206,275,427	128,591,582	58,494,739
01/05/2038	190	276,822,793	201,685,403	125,420,717	56,818,483
01/06/2038	191	271,070,502	197,159,479	122,294,398	55,167,530
01/07/2038	192	265,320,299	192,660,392	119,209,567	53,555,511
01/08/2038	193	259,184,907	187,886,012	115,959,734	51,874,854
01/09/2038	194	253,445,670	183,413,963	112,911,779	50,297,401
01/10/2038	195	247,902,683	179,108,133	109,989,678	48,794,886
01/11/2038	196	242,379,154	174,820,405	107,083,570	47,304,433
01/12/2038	197	236,879,272	170,573,075	104,224,774	45,852,819
01/01/2039	198	231,405,537	166,348,904	101,385,190	44,414,648
01/02/2039	199	225,963,908	162,161,612	98,581,795	43,003,623
01/03/2039	200	220,571,369	158,049,177	95,861,015	41,656,748
01/04/2039	201	215,212,193	153,947,540	93,135,796	40,301,071
01/05/2039	202	209,762,192	149,802,704	90,405,177	38,959,138
01/06/2039	203	204,504,910	145,800,481	87,766,079	37,661,651
01/07/2039	204	199,347,639	141,890,355	85,202,116	36,411,546
01/08/2039	205	194,260,119	138,034,679	82,676,067	35,182,376
01/09/2039	206	189,275,340	134,264,553	80,213,426	33,989,834
01/10/2039	207	184,431,030	130,613,446	77,840,093	32,848,944
01/11/2039	208	179,664,488	127,021,993	75,507,219	31,729,495
01/12/2039	209	174,950,511	123,486,207	73,224,729	30,644,217
01/01/2040	210	170,340,961	120,028,701	70,993,489	29,584,614
01/02/2040	211	165,771,198	116,610,557	68,796,347	28,547,585
01/03/2040	212	161,251,254	113,251,050	66,655,376	27,549,564
01/04/2040	213	156,786,546	109,928,603	64,535,362	26,560,358
01/05/2040	214	152,372,669	106,658,520	62,461,493	25,601,453
01/06/2040	215	148,044,774	103,453,297	60,430,368	24,664,034
01/07/2040	216	143,808,568	100,328,098	58,460,597	23,762,285
01/08/2040	217	139,682,879	97,284,527	56,542,959	22,885,484
01/09/2040	218	135,634,487	94,304,736	54,671,672	22,034,366
01/10/2040	219	131,698,130	91,417,542	52,867,425	21,219,856
01/11/2040	220	127,846,648	88,593,540	51,103,985	20,425,170
01/12/2040	221	124,042,440	85,816,258	49,380,110	19,655,271
01/01/2041	222	120,279,200	83,071,602	47,679,222	18,897,866
01/02/2041	223	116,545,452	80,356,343	46,003,495	18,156,455
01/03/2041	224	112,853,383	77,691,505	44,375,710	17,446,992
01/04/2041	225	109,246,516	75,080,876	42,775,511	16,746,616
01/05/2041	226	105,699,524	72,523,929	41,217,056	16,070,334
01/06/2041	227	102,274,866	70,055,138	39,712,729	15,418,222
01/07/2041	228	99,088,740	67,761,332	38,317,877	14,815,697
01/08/2041	229	96,031,725	65,559,426	36,978,453	14,237,246
01/09/2041	230	93,094,226	63,446,247	35,695,513	13,685,085
01/10/2041	231	90,245,829	61,404,032	34,461,513	13,157,831
01/11/2041	232	87,504,047	59,437,519	33,273,020	12,650,241
01/12/2041	233	84,855,380	57,543,791	32,133,630	12,166,970
01/01/2042	234	82,350,725	55,750,568	31,053,082	11,708,034
01/02/2042	235	79,950,135	54,033,594	30,020,184	11,270,658
01/03/2042	236	77,642,956	52,393,913	29,042,330	10,861,814
01/04/2042	237	75,411,095	50,801,530	28,088,045	10,460,418
01/05/2042	238	73,203,982	49,233,739	27,154,218	10,071,193
01/06/2042	239	71,017,909	47,682,473	26,231,755	9,687,854
01/07/2042	240	68,868,161	46,163,203	25,333,446	9,317,740
01/08/2042	241	66,739,225	44,660,274	24,446,338	8,953,375
01/09/2042	242	64,629,020	43,174,825	23,573,122	8,596,995
01/10/2042	243	62,548,134	41,716,122	22,720,622	8,252,126
01/11/2042	244	60,491,117	40,275,779	21,880,354	7,913,281
01/12/2042	245	58,448,707	38,852,039	21,054,938	7,583,546
01/01/2043	246	56,432,140	37,447,963	20,242,421	7,260,013
01/02/2043	247	54,434,638	36,061,169	19,443,218	6,943,840
01/03/2043	248	52,461,614	34,700,860	18,666,792	6,641,043

01/04/2043	249	50,529,753	33,366,338	17,903,259	6,342,425
01/05/2043	250	48,537,622	31,998,265	17,126,938	6,042,533
01/06/2043	251	46,659,239	30,707,776	16,394,409	5,759,592
01/07/2043	252	44,820,250	29,449,067	15,683,707	5,487,325
01/08/2043	253	43,003,557	28,207,489	14,984,274	5,220,407
01/09/2043	254	41,204,070	26,981,305	14,296,453	4,959,679
01/10/2043	255	39,433,280	25,779,370	13,625,970	4,707,700
01/11/2043	256	37,677,088	24,589,488	12,963,991	4,460,018
01/12/2043	257	35,928,275	23,409,659	12,311,588	4,218,209
01/01/2044	258	33,965,671	22,093,356	11,589,769	3,954,080
01/02/2044	259	32,252,360	20,943,333	10,958,547	3,722,890
01/03/2044	260	30,559,774	19,812,750	10,342,306	3,499,614
01/04/2044	261	28,883,841	18,694,436	9,733,725	3,279,733
01/05/2044	262	27,155,678	17,547,070	9,113,834	3,058,276
01/06/2044	263	25,544,279	16,477,844	8,536,718	2,852,483
01/07/2044	264	23,974,857	15,440,072	7,979,389	2,655,326
01/08/2044	265	22,487,144	14,457,406	7,452,548	2,469,504
01/09/2044	266	21,071,572	13,524,331	6,953,834	2,294,488
01/10/2044	267	19,747,272	12,653,554	6,490,092	2,132,693
01/11/2044	268	18,480,940	11,822,036	6,048,179	1,979,059
01/12/2044	269	17,263,938	11,025,407	5,626,739	1,833,610
01/01/2045	270	16,134,862	10,286,859	5,236,475	1,699,206
01/02/2045	271	15,026,901	9,564,224	4,856,239	1,569,147
01/03/2045	272	13,936,048	8,856,336	4,486,478	1,444,122
01/04/2045	273	12,862,302	8,160,108	4,123,267	1,321,589
01/05/2045	274	11,821,246	7,487,331	3,774,004	1,204,685
01/06/2045	275	10,841,771	6,855,305	3,446,642	1,095,529
01/07/2045	276	9,904,638	6,252,471	3,135,818	992,647
01/08/2045	277	8,995,897	5,669,181	2,836,048	893,952
01/09/2045	278	8,103,124	5,097,898	2,543,774	798,428
01/10/2045	279	7,255,326	4,557,033	2,268,294	709,043
01/11/2045	280	6,442,797	4,039,824	2,005,736	624,315
01/12/2045	281	5,658,331	3,542,117	1,754,300	543,813
01/01/2046	282	4,916,785	3,072,689	1,517,937	468,550
01/02/2046	283	4,209,267	2,626,072	1,294,005	397,736
01/03/2046	284	3,542,497	2,206,702	1,084,861	332,176
01/04/2046	285	2,941,395	1,829,154	896,963	273,480
01/05/2046	286	2,376,649	1,475,532	721,777	219,164
01/06/2046	287	1,911,820	1,184,932	578,152	174,810
01/07/2046	288	1,603,074	991,943	482,797	145,380
01/08/2046	289	1,344,623	830,608	403,244	120,911
01/09/2046	290	1,098,392	677,354	328,006	97,934
01/10/2046	291	893,185	549,904	265,633	78,986
01/11/2046	292	738,015	453,600	218,556	64,713
01/12/2046	293	611,673	375,330	180,399	53,196
01/01/2047	294	518,709	317,747	152,333	44,729
01/02/2047	295	464,914	284,310	135,957	39,752
01/03/2047	296	436,492	266,521	127,157	37,036
01/04/2047	297	420,597	256,379	122,007	35,386
01/05/2047	298	408,100	248,353	117,897	34,054
01/06/2047	299	395,582	240,327	113,797	32,730
01/07/2047	300	383,045	232,329	109,739	31,434
01/08/2047	301	370,488	224,331	105,692	30,146
01/09/2047	302	357,907	216,346	101,670	28,876
01/10/2047	303	346,081	208,854	97,908	27,694
01/11/2047	304	334,236	201,364	94,156	26,520
01/12/2047	305	322,814	194,163	90,566	25,404
01/01/2048	306	311,788	187,213	87,102	24,329
01/02/2048	307	300,745	180,276	83,661	23,269
01/03/2048	308	289,684	173,370	80,265	22,236
01/04/2048	309	278,607	166,458	76,869	21,205
01/05/2048	310	267,511	159,566	73,505	20,194
01/06/2048	311	256,399	152,679	70,153	19,191
01/07/2048	312	245,269	145,811	66,833	18,208
01/08/2048	313	234,122	138,948	63,525	17,234
01/09/2048	314	222,957	132,098	60,240	16,273
01/10/2048	315	211,775	125,267	56,984	15,330
01/11/2048	316	202,470	119,559	54,249	14,533

01/12/2048	317	193,148	113,868	51,540	13,750
01/01/2049	318	183,811	108,179	48,841	12,975
01/02/2049	319	174,458	102,501	46,159	12,211
01/03/2049	320	165,089	96,847	43,513	11,467
01/04/2049	321	156,178	91,464	40,990	10,756
01/05/2049	322	147,670	86,340	38,598	10,087
01/06/2049	323	139,148	81,219	36,217	9,425
01/07/2049	324	131,016	76,347	33,960	8,801
01/08/2049	325	122,870	71,479	31,714	8,184
01/09/2049	326	115,632	67,154	29,719	7,637
01/10/2049	327	108,382	62,840	27,742	7,100
01/11/2049	328	101,118	58,529	25,773	6,568
01/12/2049	329	93,842	54,228	23,820	6,045
01/01/2050	330	86,553	49,931	21,877	5,529
01/02/2050	331	80,183	46,179	20,181	5,078
01/03/2050	332	73,802	42,439	18,504	4,639
01/04/2050	333	67,410	38,697	16,830	4,201
01/05/2050	334	61,006	34,963	15,169	3,771
01/06/2050	335	54,661	31,274	13,533	3,350
01/07/2050	336	48,305	27,592	11,911	2,936
01/08/2050	337	42,770	24,389	10,501	2,578
01/09/2050	338	37,225	21,191	9,101	2,225
01/10/2050	339	31,671	17,999	7,711	1,877
01/11/2050	340	27,014	15,327	6,550	1,588
01/12/2050	341	23,457	13,287	5,664	1,367
01/01/2051	342	19,896	11,251	4,784	1,150
01/02/2051	343	16,331	9,219	3,910	936
01/03/2051	344	12,762	7,193	3,044	726
01/04/2051	345	9,940	5,593	2,361	561
01/05/2051	346	7,114	3,996	1,683	398
01/06/2051	347	4,285	2,403	1,009	238
01/07/2051	348	2,144	1,200	503	118
01/08/2051	349	0	0	0	0
01/09/2051	350	0	0	0	0
01/10/2051	351	0	0	0	0
01/11/2051	352	0	0	0	0
01/12/2051	353	0	0	0	0
01/01/2052	354	0	0	0	0
		261,800,603,430	234,208,136,457	200,969,064,856	160,787,493,468

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Item Number	Responsible Organisation	Item	Lead Entity Identifier (LEI)*	
1. Additional information on the programme				
E.1.1.1	Senior IT specialist	None		
E.1.1.2	Senior	BNP Paribas Fortis	622100V000202187	
E.1.1.3	Back up senior			
E.1.1.4	IT Specialist			
E.1.1.5	Cash manager			
E.1.1.6	Banking operations			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank executor			
E.1.1.10	Taxation	Deloitte/BNP Fortis/Freebirds/Agromaster		
E.1.1.11	Cover Pool Monitor	David De Schacht & Jansen De Raedemaker		
OE.1.1.2	where available - source name			
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the loans				
Item Number	Loan Facility Identifier	Contract Reference	Lead Entity Identifier (LEI)*	Type of Loan
E.2.1.1	Contract 001	Contract 001	Contract 001	DF
E.2.1.2	Counterparty 2	For completion	For completion	For completion
E.2.1.3	Counterparty 3	For completion	For completion	For completion
E.2.1.4	Counterparty 4	For completion	For completion	For completion
E.2.1.5	Counterparty 5	For completion	For completion	For completion
E.2.1.6	Counterparty 6	For completion	For completion	For completion
E.2.1.7	Counterparty 7	For completion	For completion	For completion
E.2.1.8	Counterparty 8	For completion	For completion	For completion
E.2.1.9	Counterparty 9	For completion	For completion	For completion
E.2.1.10	Counterparty 10	For completion	For completion	For completion
E.2.1.11	Counterparty 11	For completion	For completion	For completion
E.2.1.12	Counterparty 12	For completion	For completion	For completion
E.2.1.13	Counterparty 13	For completion	For completion	For completion
E.2.1.14	Counterparty 14	For completion	For completion	For completion
E.2.1.15	Counterparty 15	For completion	For completion	For completion
E.2.1.16	Counterparty 16	For completion	For completion	For completion
E.2.1.17	Counterparty 17	For completion	For completion	For completion
E.2.1.18	Counterparty 18	For completion	For completion	For completion
E.2.1.19	Counterparty 19	For completion	For completion	For completion
E.2.1.20	Counterparty 20	For completion	For completion	For completion
E.2.1.21	Counterparty 21	For completion	For completion	For completion
E.2.1.22	Counterparty 22	For completion	For completion	For completion
E.2.1.23	Counterparty 23	For completion	For completion	For completion
E.2.1.24	Counterparty 24	For completion	For completion	For completion
E.2.1.25	Counterparty 25	For completion	For completion	For completion
E.2.1.26	Counterparty 26	For completion	For completion	For completion
E.2.1.27	Counterparty 27	For completion	For completion	For completion
E.2.1.28	Counterparty 28	For completion	For completion	For completion
E.2.1.29	Counterparty 29	For completion	For completion	For completion
E.2.1.30	Counterparty 30	For completion	For completion	For completion
E.2.1.31	Counterparty 31	For completion	For completion	For completion
E.2.1.32	Counterparty 32	For completion	For completion	For completion
E.2.1.33	Counterparty 33	For completion	For completion	For completion
E.2.1.34	Counterparty 34	For completion	For completion	For completion
E.2.1.35	Counterparty 35	For completion	For completion	For completion
E.2.1.36	Counterparty 36	For completion	For completion	For completion
E.2.1.37	Counterparty 37	For completion	For completion	For completion
E.2.1.38	Counterparty 38	For completion	For completion	For completion
E.2.1.39	Counterparty 39	For completion	For completion	For completion
E.2.1.40	Counterparty 40	For completion	For completion	For completion
E.2.1.41	Counterparty 41	For completion	For completion	For completion
E.2.1.42	Counterparty 42	For completion	For completion	For completion
E.2.1.43	Counterparty 43	For completion	For completion	For completion
E.2.1.44	Counterparty 44	For completion	For completion	For completion
E.2.1.45	Counterparty 45	For completion	For completion	For completion
OE.2.1.1				
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Reason for No Data in Worksheet E	Code
Not available for the reference	N01
Not relevant for the issuer and/or CE instrument at the present time	N02
Not available at the present time	N03
Confidential	N04

* Lead Entity Identifier (LEI) Ref: <http://www.lei.com/leisearch>
 ** Worksheet Avenue Monitor - Revaluation Term to Maturity