



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

Please read the T&Cs carefully before you start to use the Site. By clicking "**Accept**" you indicate that you accept these T&Cs and that you agree to abide by them.

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve liquidity in covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation. The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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



SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/1/2022

Cut-off Date: 31/1/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	(Please insert currency)
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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	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	01/31/2022			
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	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	CRR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,942.4			
G.3.1.2	Outstanding Covered Bonds	2,250.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,137.3			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,308.5			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	30.8%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	147.8%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OCV (NPV basis)	0.0%	35.9%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,942.4		99.4%	
G.3.3.2	Public Sector	-		0.0%	
G.3.3.3	Shipping	-		0.0%	
G.3.3.4	Substitute Assets	18.0		0.6%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	2,960.4		100.0%	
OG.3.3.1	a/w (if relevant, please specify)			0.0%	
OG.3.3.2	a/w (if relevant, please specify)			0.0%	
OG.3.3.3	a/w (if relevant, please specify)			0.0%	
OG.3.3.4	a/w (if relevant, please specify)			0.0%	
OG.3.3.5	a/w (if relevant, please specify)			0.0%	
OG.3.3.6	a/w (if relevant, please specify)			0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.3	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	37.1	ND1	1.26%	
G.3.4.3	1 - 2 Y	118.1	ND1	4.01%	
G.3.4.4	2 - 3 Y	192.8	ND1	6.55%	
G.3.4.5	3 - 4 Y	222.8	ND1	7.57%	
G.3.4.6	4 - 5 Y	249.4	ND1	8.48%	
G.3.4.7	5 - 10 Y	1,415.4	ND1	48.15%	
G.3.4.8	10+ Y	703.8	ND1	23.92%	
G.3.4.9	Total	2,942.4	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.8	4.8		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	500.0	0.0	22.2%	0.0%
G.3.5.4	2 - 3 Y	500.0	500.0	22.2%	22.2%
G.3.5.5	3 - 4 Y	500.0	500.0	22.2%	22.2%
G.3.5.6	4 - 5 Y	0.0	500.0	0.0%	22.2%
G.3.5.7	5 - 10 Y	750.0	750.0	33.3%	33.3%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day			0.0%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,942.4	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	2,942.4	0.0	100.0%	0.0%
OG.3.6.1	a/w (if relevant, please specify)			0.0	
OG.3.6.2	a/w (if relevant, please specify)			0.0	
OG.3.6.3	a/w (if relevant, please specify)			0.0	
OG.3.6.4	a/w (if relevant, please specify)			0.0	
OG.3.6.5	a/w (if relevant, please specify)			0.0	
OG.3.6.6	a/w (if relevant, please specify)			0.0	
OG.3.6.7	a/w (if relevant, please specify)			0.0	
OG.3.6.8	a/w (if relevant, please specify)			0.0	
OG.3.6.9	a/w (if relevant, please specify)			0.0	

7. Covered Bonds - Currency		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% 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	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.2	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.3	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.4	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.5	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.6	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.7	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.8	a/w (if relevant, please specify)	0.0	0.0		
OG.3.7.9	a/w (if relevant, please specify)	0.0	0.0		

8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% 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) (mm)	% Substitute Assets
G.3.9.1	Cash	0.0	0.0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	18.0	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	18.0	100.0%
OG.3.9.1	a/w EU ops or quasi ops		0.0%
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) ops or quasi ops		0.0%
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) ops or quasi ops		0.0%
OG.3.9.4	a/w EU central banks		0.0%
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%
OG.3.9.7	a/w CQS1 credit institutions		0.0%
OG.3.9.8	a/w CQS2 credit institutions		0.0%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

10. Substitute Assets - Country		Nominal (mm)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	18.0	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	18.0	100.0%
G.3.10.16	Total	18.0	100.0%
OG.3.10.1	a/w (if relevant, please specify)		0.0%
OG.3.10.2	a/w (if relevant, please specify)		0.0%
OG.3.10.3	a/w (if relevant, please specify)		0.0%
OG.3.10.4	a/w (if relevant, please specify)		0.0%
OG.3.10.5	a/w (if relevant, please specify)		0.0%
OG.3.10.6	a/w (if relevant, please specify)		0.0%
OG.3.10.7	a/w (if relevant, please specify)		0.0%

11. Liquid Assets		Nominal (mm)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	18.0	0.61%	0.80%
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%
G.3.11.3	Other	0.0	0.00%	0.00%
G.3.11.4	Total	18.0	0.61%	0.80%
OG.3.11.1	a/w (if relevant, please specify)			
OG.3.11.2	a/w (if relevant, please specify)			
OG.3.11.3	a/w (if relevant, please specify)			
OG.3.11.4	a/w (if relevant, please specify)			
OG.3.11.5	a/w (if relevant, please specify)			
OG.3.11.6	a/w (if relevant, please specify)			
OG.3.11.7	a/w (if relevant, please specify)			

12. Bond List		
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/1

13. Derivatives & Swaps		Row	Row
G.3.13.1	Derivatives in the register / cover pool (notional) (mm)	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 (mm)		
OG.3.13.2	Derivatives outside the cover pool (notional) (mm)		
OG.3.13.3	NPV of Derivatives outside the cover pool (mm)		
OG.3.13.4			
OG.3.13.5			

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (i) or are already sustainable components present (j)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	

4. References to Capital Requirements Regulation (CRR)		Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(ii) Value of covered bonds:	39	
G.4.1.3	(iii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(iv) Type of cover assets:	52	
G.4.1.5	(v) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
G.4.1.6	(vi) Interest rate risk - cover pool:	130 for Mortgage Assets	228
G.4.1.7	(vii) Currency risk - cover pool:	111	18 for Public Sector Assets
G.4.1.8	(viii) Interest rate risk - covered bond:	163	129 for Public Sector Assets
G.4.1.9	(ix) 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	(x) Maturity structure of cover assets:	65	
G.4.1.12	(xi) Maturity structure of covered bonds:	88	
G.4.1.13	(xii) 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			

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.

5. References to Capital Requirements Regulation (CRR)

129(1)

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

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

Reporting in Domestic Currency	[Please insert currency]
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CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mm)	% Total Mortgages
M.7.1.1	Residential	2,942.4	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4		2,942.4	100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w If relevant, please specify		0.0%
OM.7.1.4	a/w If relevant, please specify		0.0%
OM.7.1.5	a/w If relevant, please specify		0.0%
OM.7.1.6	a/w If relevant, please specify		0.0%
OM.7.1.7	a/w If relevant, please specify		0.0%
OM.7.1.8	a/w If relevant, please specify		0.0%
OM.7.1.9	a/w If relevant, please specify		0.0%
OM.7.1.10	a/w If relevant, please specify		0.0%
OM.7.1.11	a/w If relevant, please specify		0.0%
	2. General information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	42,245.0	0
OM.7.2.1	Number of borrowers	23,010.0	0
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.80%	0.00%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.00%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.00%	0.00%
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%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.48%	0.00%
M.7.5.2	Vlaams-Brabant	13.62%	0.00%
M.7.5.3	Oost-Vlaanderen	15.12%	0.00%
M.7.5.4	Brussels	10.65%	0.00%
M.7.5.5	West-Vlaanderen	10.94%	0.00%
M.7.5.6	Limburg	6.81%	0.00%
M.7.5.7	Lige	8.05%	0.00%
M.7.5.8	Hainaut	6.40%	0.00%
M.7.5.9	Brabant Wallon	5.44%	0.00%
M.7.5.10	Namur	3.80%	0.00%
M.7.5.11	Luxembourg	2.59%	0.00%
M.7.5.12	Other	0.08%	0.00%
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	93.79%	0.00%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	6.21%	0.00%
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
M.7.7.1	Bullet / Interest only	2.98%	0.00%
M.7.7.2	Amortising	97.02%	0.00%
M.7.7.3	Other	0.00%	0.00%
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
M.7.8.1	Up to 12 months	12.34%	0.00%
M.7.8.2	> 12 - <= 24 months	9.21%	0.00%
M.7.8.3	> 24 - <= 36 months	16.60%	0.00%
M.7.8.4	> 36 - <= 60 months	10.46%	0.00%
M.7.8.5	> 60 months	51.38%	0.00%
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
M.7.9.1	% NPLs	0.05%	0.0%
OM.7.9.1			
OM.7.9.2			
OM.7.9.3			
OM.7.9.4			

7.A Residential Cover Pool					
10. Loan Size Information					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.10.1	Average loan size (000s)	69.7			
M.7A.10.2	By buckets (mm):				
M.7A.10.3	<=100K	1,397.1	32,838.0	47.5%	77.7%
M.7A.10.4	>100K and <=200K	1,039.2	7,665.0	35.3%	18.1%
M.7A.10.5	>200K and <=300K	305.8	1,284.0	10.4%	3.0%
M.7A.10.6	>300K and <=400K	97.3	284.0	3.3%	0.7%
M.7A.10.7	>400K	103.0	174.0	3.5%	0.4%
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	2,942.4	42,245	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 (%)	56.7%			
M.7A.11.2	By LTV buckets (mm):				
M.7A.11.3	>0 - <=40 %	828.9	19,446.0	28.2%	46.0%
M.7A.11.4	>40 - <=50 %	371.2	5,175.0	12.6%	12.2%
M.7A.11.5	>50 - <=60 %	388.2	4,739.0	11.2%	11.2%
M.7A.11.6	>60 - <=70 %	397.1	4,332.0	13.5%	10.3%
M.7A.11.7	>70 - <=80 %	428.7	4,152.0	14.6%	9.8%
M.7A.11.8	>80 - <=90 %	372.2	3,203.0	12.7%	7.6%
M.7A.11.9	>90 - <=100 %	131.6	964.0	4.5%	2.3%
M.7A.11.10	>100%	24.5	234.0	0.8%	0.6%
M.7A.11.11	Total	2,942.4	42,245	100.0%	100.0%
OM7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM7A.11.6	a/w >150 %			0.0%	0.0%
OM7A.11.7				0.0%	0.0%
OM7A.11.8				0.0%	0.0%
OM7A.11.9				0.0%	0.0%
12. Loan to Value (LTV) Information - INDEXED					
	Nominal	Number of Loans	% Residential Loans	% No. of Loans	
M.7A.12.1	Weighted Average LTV (%)	51.5%			
M.7A.12.2	By LTV buckets (mm):				
M.7A.12.3	>0 - <=40 %	1,031.5	22,855.0	35.1%	54.1%
M.7A.12.4	>40 - <=50 %	382.8	4,832.0	13.0%	11.4%
M.7A.12.5	>50 - <=60 %	380.4	4,287.0	12.9%	10.1%
M.7A.12.6	>60 - <=70 %	416.4	4,118.0	14.2%	9.7%
M.7A.12.7	>70 - <=80 %	362.9	3,283.0	12.3%	7.8%
M.7A.12.8	>80 - <=90 %	243.5	1,995.0	8.3%	4.7%
M.7A.12.9	>90 - <=100 %	108.8	740.0	3.7%	1.8%
M.7A.12.10	>100%	16.1	135.0	0.5%	0.3%
M.7A.12.11	Total	2,942.4	42,245	100.0%	100.0%
OM7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM7A.12.6	a/w >150 %			0.0%	0.0%
OM7A.12.7				0.0%	0.0%
OM7A.12.8				0.0%	0.0%
OM7A.12.9				0.0%	0.0%
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			100.0%	
M.7A.13.6	Other				
OM7A.13.1	a/w Private rental				
OM7A.13.2	a/w Multi-family housing				
OM7A.13.3	a/w Buildings under construction				
OM7A.13.4	a/w Buildings land				
OM7A.13.5	a/w [if relevant, please specify]				
OM7A.13.6	a/w [if relevant, please specify]				
OM7A.13.7	a/w [if relevant, please specify]				
OM7A.13.8	a/w [if relevant, please specify]				
OM7A.13.9	a/w [if relevant, please specify]				
OM7A.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%	
OM7A.14.1					
OM7A.14.2					
OM7A.14.3					
OM7A.14.4					
OM7A.14.5					
OM7A.14.6					
15. EPC Information of the financed RRE - optional					
	Nominal (mm)	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%
OM7A.15.1					
OM7A.15.2					
OM7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional					
	Nominal (mm)	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%
OM7A.16.1					
OM7A.16.2					
OM7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
Average loan size (000s)		[For completion]			
M.7B.21.1					
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
Weighted Average LTV (%)		[For completion]			
M.7B.22.1					
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
Weighted Average LTV (%)		[Mark as ND1 if not relevant]			
M.7B.23.1					
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]			

25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1990	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 and later	[For completion]	[For completion]		
M.78.27.10	no data	[For completion]	[For completion]		
M.78.27.11	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	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.78.29.1	TBC at a country level	[For completion]	[For completion]		
M.78.29.2	TBC at a country level	[For completion]	[For completion]		
M.78.29.3	TBC at a country level	[For completion]	[For completion]		
M.78.29.4	TBC at a country level	[For completion]	[For completion]		
M.78.29.5	TBC at a country level	[For completion]	[For completion]		
M.78.29.6	TBC at a country level	[For completion]	[For completion]		
M.78.29.7	TBC at a country level	[For completion]	[For completion]		
M.78.29.8	TBC at a country level	[For completion]	[For completion]		
M.78.29.9	TBC at a country level	[For completion]	[For completion]		
M.78.29.10	TBC at a country level	[For completion]	[For completion]		
M.78.29.11	TBC at a country level	[For completion]	[For completion]		
M.78.29.12	TBC at a country level	[For completion]	[For completion]		
M.78.29.13	TBC at a country level	[For completion]	[For completion]		
M.78.29.14	TBC at a country level	[For completion]	[For completion]		
M.78.29.15	TBC at a country level	[For completion]	[For completion]		
M.78.29.16	TBC at a country level	[For completion]	[For completion]		
M.78.29.17	TBC at a country level	[For completion]	[For completion]		
M.78.29.18	no data	[For completion]	[For completion]		
M.78.29.19	Total	0.0	0		

C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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

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

Reporting Date 31/01/2022

Contact Details:**Head of ALM Treasury**

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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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 Program
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	1.73	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2022	2.65	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2022	6.14	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2022	3.68	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average	0.54 %
Weighted Average Rema	3.84

* 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	2,942,446,657 (II)
Nominal Balance Public Finance Exposures	18,000,000 (III)
Nominal Balance Financial Institution Exposures	129,151,835 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.32 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,418,242,587 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.48 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	17,928,465 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	129,151,835 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,418,242,587
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	114.01 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	373,032,295 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	372,396,295
<i>Total Interest Proceeds Public Finance Exposures</i>	636,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	3,088,876,649 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	2,942,446,657
<i>Total Principal Proceeds Public Finance Exposures</i>	17,278,158
<i>Total Principal Proceeds Financial Institution Exposures</i>	129,151,835
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	65,937,500 (X)
Costs, Fees and expenses Covered Bonds	27,068,401 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	1,118,903,043

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	291,710,983 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,092,356 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	281,618,627

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	17,278,158 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,715,658 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/01/2022

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,942,446,656.83
Principal Redemptions between Cut-off Date and Maturity	2,942,446,656.83
Interest Payments between Cut-off Date and Maturity Date	372,396,294.86
Number of borrowers	23,910
Number of loans	42,245
Average Outstanding Balance per borrower	123,063
Average Outstanding Balance per loan	69,652
Weighted average Current Loan to Current Value	51.50%
Weighted average seasoning (in Years)	3.96
Weighted average remaining maturity (in years, at 0% CPR)	14.04
Weighted average initial maturity (in years, at 0% CPR)	17.99
Percentage of Fixed Rate Loans	93.79%
Percentage of Variable Rate Loans	6.21%
Weighted average interest rate	1.70%
Weighted average interest rate Fixed Rate Loans	1.72%
Weighted average interest rate Variable Rate Loans	1.40%
Weighted Remaining average life (in years, at 0% CPR)	7.33
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.92

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 129,151,835

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position
ISIN	BE0000308172	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 4 28MAR2022 48	BGB 1 22JUN2026 77	BGB 0,8 22JUN2028 85	BGB 0 10/22/31 92
Currency	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	2,000,000	6,000,000	5,000,000
Issue Date	05/10/2016	12/10/2018	21/03/2018	26/01/2022
Maturity Date	28/03/2022	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F	F
Coupon	4.00 %	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None



Stratification Tables

Portfolio Cut-off Date: 31/01/2022

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	485,004,021.22	16.48 %	6,828	16.16 %
Oost-Vlaanderen	444,994,563.11	15.12 %	6,707	15.88 %
Vlaams-Brabant	400,811,159.52	13.62 %	5,554	13.15 %
West-Vlaanderen	321,820,249.14	10.94 %	5,243	12.41 %
Brussels	313,491,680.10	10.65 %	3,334	7.89 %
Liège	236,900,346.96	8.05 %	3,575	8.46 %
Limburg	200,258,885.01	6.81 %	3,267	7.73 %
Hainaut	188,368,812.52	6.40 %	2,949	6.98 %
Brabant Wallon	160,124,298.73	5.44 %	1,977	4.68 %
Namur	111,941,616.40	3.80 %	1,668	3.95 %
Luxembourg	76,327,767.84	2.59 %	1,099	2.60 %
Other	2,403,256.28	0.08 %	44	0.10 %
Total	2,942,446,656.83	100.00 %	42,245	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	363,191,234.66	12.34 %	3,143	7.44 %
>1 and <=2	271,144,956.67	9.21 %	2,815	6.66 %
>2 and <=3	488,468,397.44	16.60 %	5,764	13.64 %
>3 and <=4	306,427,712.54	10.41 %	3,737	8.85 %
>4 and <=5	345,454,195.65	11.74 %	4,948	11.71 %
>5 and <=6	662,372,369.51	23.19 %	11,824	27.99 %
>6 and <=7	397,499,634.89	13.51 %	7,463	17.67 %
>7 and <=8	48,729,139.53	1.66 %	1,263	2.99 %
>8 and <=9	6,482,889.19	0.22 %	184	0.44 %
>9 and <=10	1,941,549.24	0.07 %	87	0.21 %
>10 and <=11	3,913,318.28	0.13 %	255	0.60 %
>11 and <=12	10,119,081.78	0.34 %	278	0.66 %
>12 and <=13	9,128,553.27	0.31 %	190	0.45 %
>13 and <=14	2,049,680.09	0.07 %	37	0.09 %
>14 and <=15	234,323.18	0.01 %	15	0.04 %
>15 and <=16	913,616.79	0.03 %	29	0.07 %
>16 and <=17	2,759,278.63	0.09 %	113	0.27 %
>17 and <=18	1,109,788.83	0.04 %	64	0.15 %
>18 and <=19	213,066.32	0.01 %	27	0.06 %
>19 and <=20	257,828.67	0.01 %	6	0.01 %
>21 and <=22	33,661.37	0.00 %	2	0.00 %
>22 and <=23	2,380.30	0.00 %	1	0.00 %
Total	2,942,446,656.83	100.00 %	42,245	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	137,593.32	0.00 %	298	0.71 %
<=1	13,416,764.23	0.46 %	511	1.21 %
>1 and <=2	20,563,131.22	0.70 %	821	1.94 %
>2 and <=3	37,991,177.70	1.29 %	1,323	3.13 %
>3 and <=4	86,132,899.45	2.93 %	3,145	7.44 %
>4 and <=5	111,542,491.20	3.79 %	3,547	8.40 %
>5 and <=6	82,012,739.06	2.79 %	2,067	4.89 %
>6 and <=7	107,457,551.14	3.65 %	2,235	5.29 %
>7 and <=8	125,637,225.59	4.27 %	2,479	5.87 %
>8 and <=9	117,101,131.27	3.98 %	2,015	4.77 %
>9 and <=10	149,369,593.78	5.08 %	2,305	5.46 %
>10 and <=11	99,498,602.19	3.38 %	1,448	3.43 %
>11 and <=12	113,378,271.73	3.85 %	1,512	3.58 %
>12 and <=13	165,157,731.35	5.61 %	2,155	5.10 %
>13 and <=14	163,490,984.81	5.56 %	1,972	4.67 %
>14 and <=15	204,000,191.26	6.93 %	2,226	5.27 %
>15 and <=16	131,761,510.16	4.48 %	1,356	3.21 %
>16 and <=17	130,790,418.62	4.44 %	1,297	3.07 %
>17 and <=18	171,442,958.35	5.83 %	1,837	4.35 %
>18 and <=19	170,181,616.91	5.78 %	1,716	4.06 %
>19 and <=20	237,693,150.87	8.08 %	2,080	4.92 %
>20 and <=21	78,032,166.12	2.65 %	710	1.68 %
>21 and <=22	69,698,687.20	2.37 %	613	1.45 %
>22 and <=23	138,379,196.64	4.70 %	1,146	2.71 %
>23 and <=24	91,406,659.53	3.11 %	648	1.53 %
>24 and <=25	123,147,044.00	4.19 %	755	1.79 %
>25 and <=26	511,147.66	0.02 %	6	0.01 %
>26 and <=27	528,792.32	0.02 %	3	0.01 %
>27 and <=28	484,954.61	0.02 %	5	0.01 %
>28 and <=29	474,300.69	0.02 %	5	0.01 %
>29 and <=30	1,025,973.85	0.03 %	7	0.02 %
Total	2,942,446,656.83	100.00 %	42,245	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	143,000.00	0.00 %	7	0.02 %
>1 and <=2	4,385,154.13	0.15 %	37	0.09 %
>2 and <=3	4,248,962.30	0.14 %	59	0.14 %
>3 and <=4	2,431,131.96	0.08 %	74	0.18 %
>4 and <=5	31,088,543.83	1.06 %	292	0.69 %
>5 and <=6	3,811,315.77	0.13 %	257	0.61 %
>6 and <=7	9,507,431.47	0.32 %	546	1.29 %
>7 and <=8	13,949,811.57	0.47 %	693	1.64 %
>8 and <=9	25,636,650.61	0.87 %	840	1.99 %
>9 and <=10	311,146,322.25	10.57 %	8,708	20.61 %
>10 and <=11	48,458,859.75	1.65 %	1,752	4.15 %
>11 and <=12	56,161,517.19	1.91 %	1,101	2.61 %
>12 and <=13	183,846,806.42	6.25 %	3,380	8.00 %
>13 and <=14	25,574,581.90	0.87 %	446	1.06 %
>14 and <=15	407,074,498.83	13.83 %	5,844	13.83 %
>15 and <=16	28,787,876.71	0.98 %	376	0.89 %
>16 and <=17	45,362,741.90	1.54 %	560	1.33 %
>17 and <=18	195,869,772.51	6.66 %	2,352	5.57 %
>18 and <=19	28,829,483.79	0.98 %	436	1.03 %
>19 and <=20	700,105,013.80	23.79 %	7,249	17.16 %
>20 and <=21	43,976,838.91	1.49 %	521	1.23 %
>21 and <=22	18,968,295.30	0.64 %	192	0.45 %
>22 and <=23	23,618,800.62	0.80 %	270	0.64 %
>23 and <=24	15,871,550.59	0.54 %	190	0.45 %
>24 and <=25	640,948,964.41	21.78 %	5,379	12.73 %
>25 and <=26	58,783,838.34	2.00 %	515	1.22 %
>26 and <=27	1,185,817.04	0.04 %	11	0.03 %
>27 and <=28	507,848.05	0.02 %	4	0.01 %
>28 and <=29	418,446.75	0.01 %	5	0.01 %
>29 and <=30	9,777,827.66	0.33 %	125	0.30 %
>30 and <=31	1,680,420.11	0.06 %	19	0.04 %
>31 and <=32	269,532.37	0.01 %	5	0.01 %
2,942,446,656.83	100.00 %	42,245	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1999	2,380.30	0.00 %	1	0.00 %
2000	33,661.37	0.00 %	2	0.00 %
2002	254,556.73	0.01 %	5	0.01 %
2003	216,338.26	0.01 %	28	0.07 %
2004	845,216.88	0.03 %	48	0.11 %
2005	2,659,481.94	0.09 %	123	0.29 %
2006	1,277,985.43	0.04 %	35	0.08 %
2007	234,323.18	0.01 %	15	0.04 %
2008	1,904,133.17	0.06 %	29	0.07 %
2009	7,203,430.12	0.24 %	173	0.41 %
2010	11,547,020.43	0.39 %	288	0.68 %
2011	4,450,974.29	0.15 %	266	0.63 %
2012	1,836,628.52	0.06 %	83	0.20 %
2013	6,262,458.09	0.21 %	175	0.41 %
2014	40,530,745.79	1.38 %	1,024	2.42 %
2015	397,536,211.00	13.51 %	7,513	17.78 %
2016	638,793,718.85	21.71 %	11,320	26.80 %
2017	372,110,606.30	12.65 %	5,301	12.55 %
2018	310,411,691.31	10.55 %	3,807	9.01 %
2019	490,812,777.78	16.68 %	5,817	13.77 %
2020	269,367,656.95	9.15 %	2,830	6.70 %
2021	384,154,660.14	13.06 %	3,362	7.96 %
2,942,446,656.83	100.00 %	42,245	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	594,500,112.51	20.20 %	12,697	53.10 %
>100 and <=200	996,766,319.71	33.88 %	6,889	28.81 %
>200 and <=300	690,194,702.12	23.46 %	2,868	11.99 %
>300 and <=400	285,381,648.02	9.70 %	840	3.51 %
>400	375,603,874.47	12.77 %	616	2.58 %
2,942,446,656.83	100.00 %	23,910	100.00 %	

7. Interest Rate

In EUR	In %	In number of loans	In %	
0 - 0.5%	3,065,512.98	0.10 %	79	0.19 %
0.5 - 1%	101,582,478.52	3.45 %	1,143	2.71 %
1 - 1.5%	795,230,207.70	27.03 %	9,988	23.64 %
1.5 - 2%	1,714,743,092.86	58.28 %	25,529	60.43 %
2 - 2.5%	211,752,369.87	7.20 %	3,306	7.83 %
2.5 - 3%	90,474,002.82	3.07 %	1,516	3.59 %
3 - 3.5%	16,927,582.77	0.58 %	353	0.84 %
3.5 - 4%	5,379,908.47	0.18 %	173	0.41 %
4 - 4.5%	2,355,549.00	0.08 %	84	0.20 %
4.5 - 5%	674,120.52	0.02 %	47	0.11 %
5 - 5.5%	187,211.40	0.01 %	14	0.03 %
5.5 - 6%	71,830.03	0.00 %	12	0.03 %
6 - 6.5%	2,789.89	0.00 %	1	0.00 %
2,942,446,656.83	100.00 %	42,245	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,759,668,333.51	93.79 %	39,995	94.67 %
Variable	1,472,961.69	0.05 %	53	0.13 %
Variable With Cap	181,305,361.63	6.16 %	2,197	5.20 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2022	39,874,206.44	1.36 %	764	1.81 %
2023	23,610,064.68	0.80 %	264	0.62 %
2024	29,320,683.83	1.00 %	304	0.72 %
2025	10,777,332.02	0.37 %	118	0.28 %
2026	14,662,216.53	0.50 %	152	0.36 %
2027	2,914,197.51	0.10 %	31	0.07 %
2028	2,530,728.83	0.09 %	29	0.07 %
2029	6,139,186.55	0.21 %	63	0.15 %
2030	235,378.63	0.01 %	6	0.01 %
2031	13,652,110.63	0.46 %	81	0.19 %
2033	3,401,069.17	0.12 %	40	0.09 %
2034	21,168,352.63	0.72 %	222	0.53 %
2035	3,951,977.54	0.13 %	25	0.06 %
2036	3,200,959.90	0.11 %	21	0.05 %
Fixed To Maturity	2,767,008,191.94	94.04 %	40,125	94.98 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,942,446,656.83	100.00 %	42,245	100.00 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,815,146,394.97	95.67 %	40,719	96.39 %
Interest only	87,722,188.56	2.98 %	587	1.39 %
Linear	39,578,073.30	1.35 %	939	2.22 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	51,731.31	0.00 %	145	0.34 %
1-10%	57,415,321.18	1.95 %	3,165	7.49 %
11-20%	181,967,799.01	6.18 %	5,348	12.66 %
21-30%	273,927,041.25	9.31 %	5,629	13.32 %
31-40%	315,499,091.37	10.72 %	5,159	12.21 %
41-50%	371,176,029.68	12.61 %	5,175	12.25 %
51-60%	388,216,319.11	13.19 %	4,739	11.22 %
61-70%	397,142,471.20	13.50 %	4,332	10.25 %
71-80%	428,729,454.82	14.57 %	4,152	9.83 %
81-90%	372,228,240.78	12.65 %	3,203	7.58 %
91-100%	131,621,184.38	4.47 %	964	2.28 %
101-110%	6,691,582.51	0.23 %	59	0.14 %
111-120%	4,378,077.82	0.15 %	37	0.09 %
>120%	13,402,312.41	0.46 %	138	0.33 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	17,303,996.00	0.59 %	1,630	3.86 %
21-40%	94,573,104.21	3.21 %	3,717	8.80 %
41-60%	204,020,152.56	6.93 %	5,233	12.39 %
61-80%	434,693,028.10	14.77 %	6,730	15.93 %
81-100%	505,958,941.78	17.20 %	5,502	13.02 %
101-120%	88,805,708.33	3.02 %	1,761	4.17 %
121-140%	126,486,175.90	4.30 %	1,969	4.66 %
141-160%	156,334,189.49	5.31 %	2,240	5.30 %
161-180%	154,130,210.41	5.24 %	2,051	4.86 %
181-200%	180,204,245.30	6.12 %	1,960	4.64 %
201-300%	466,187,640.28	15.84 %	5,121	12.12 %
301-400%	203,731,615.47	6.92 %	1,938	4.59 %
401-500%	90,202,546.23	3.07 %	759	1.80 %
>500%	219,815,102.77	7.47 %	1,634	3.87 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	37,140,262.93	1.26 %	1,736	4.11 %
>1 and <=2	118,139,025.32	4.01 %	4,237	10.03 %
>2 and <=3	192,776,086.87	6.55 %	5,656	13.39 %
>3 and <=4	222,775,941.96	7.57 %	4,562	10.80 %
>4 and <=5	249,393,814.01	8.48 %	4,137	9.79 %
>5 and <=6	218,513,570.30	7.43 %	3,087	7.31 %
>6 and <=7	285,563,460.88	9.70 %	3,657	8.66 %
>7 and <=8	321,254,490.47	10.92 %	3,508	8.30 %
>8 and <=9	247,060,335.18	8.40 %	2,495	5.91 %
>9 and <=10	346,055,759.14	11.76 %	3,478	8.23 %
>10 and <=11	263,318,361.96	8.95 %	2,372	5.61 %
>11 and <=12	185,057,179.41	6.29 %	1,588	3.76 %
>12 and <=13	243,746,816.39	8.28 %	1,646	3.90 %
>13 and <=14	9,620,639.33	0.33 %	68	0.16 %
>14 and <=15	247,954.61	0.01 %	4	0.01 %
>15 and <=16	1,561,109.23	0.05 %	10	0.02 %
>16 and <=17	13,084.61	0.00 %	1	0.00 %
>17 and <=18	209,764.23	0.01 %	3	0.01 %
	2,942,446,656.83	100.00 %	42,245	100.00 %

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

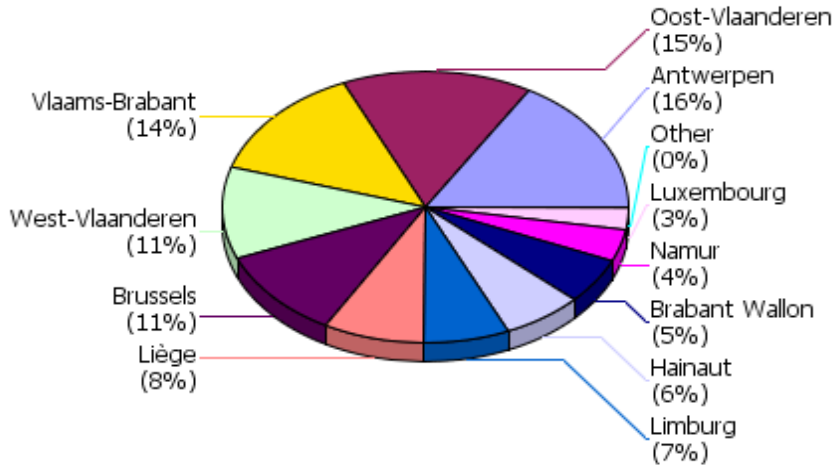
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,767,008,191.94	94.04 %	40,125	94.98 %
>=0 and <=1	67,795,133.90	2.30 %	1,075	2.54 %
>1 and <=2	36,287,306.53	1.23 %	387	0.92 %
>2 and <=3	17,076,260.58	0.58 %	171	0.40 %
>3 and <=4	8,519,268.89	0.29 %	90	0.21 %
>4 and <=5	14,038,135.75	0.48 %	89	0.21 %
>5 and <=6	154,666.86	0.01 %	5	0.01 %
>7 and <=8	4,207,222.39	0.14 %	25	0.06 %
>6 and <=7	27,360,469.99	0.93 %	278	0.66 %
	2,942,446,656.83	100.00 %	42,245	100.00 %



Stratification Tables

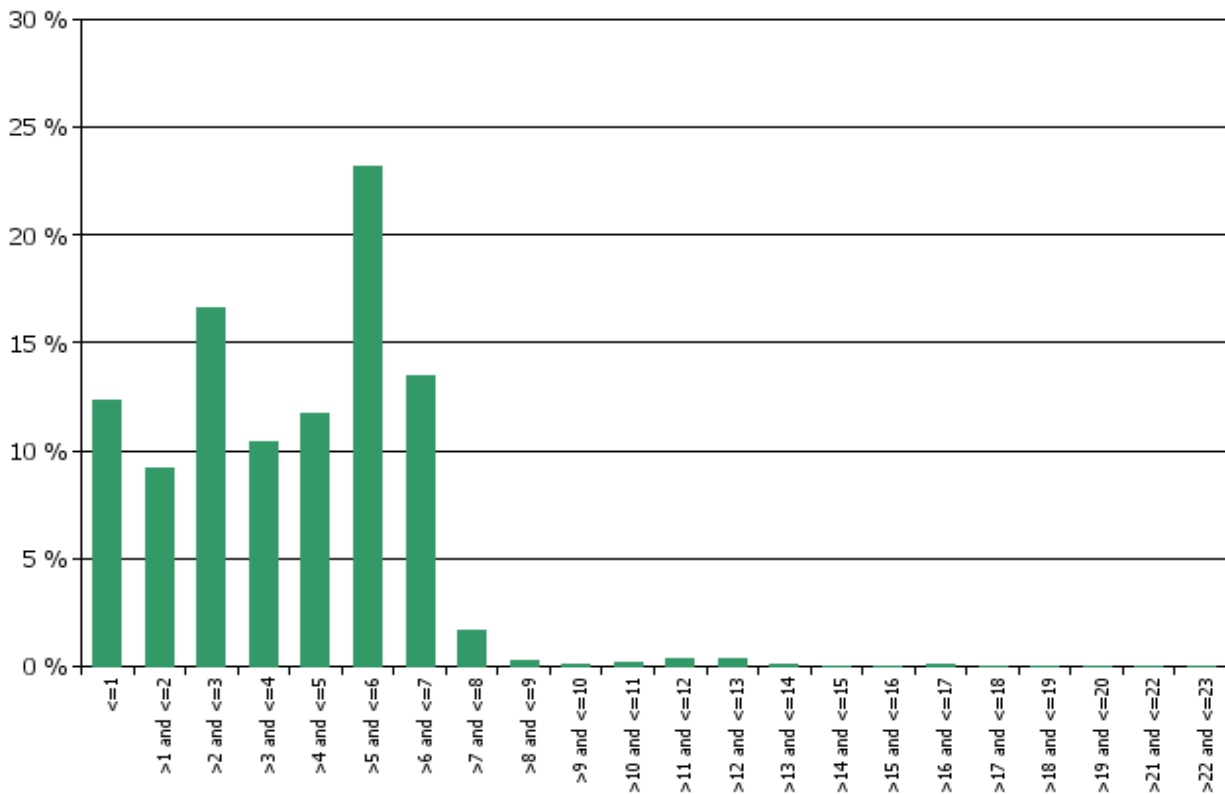
Portfolio Cut-off Date 31/01/2022

1. Geographic distribution



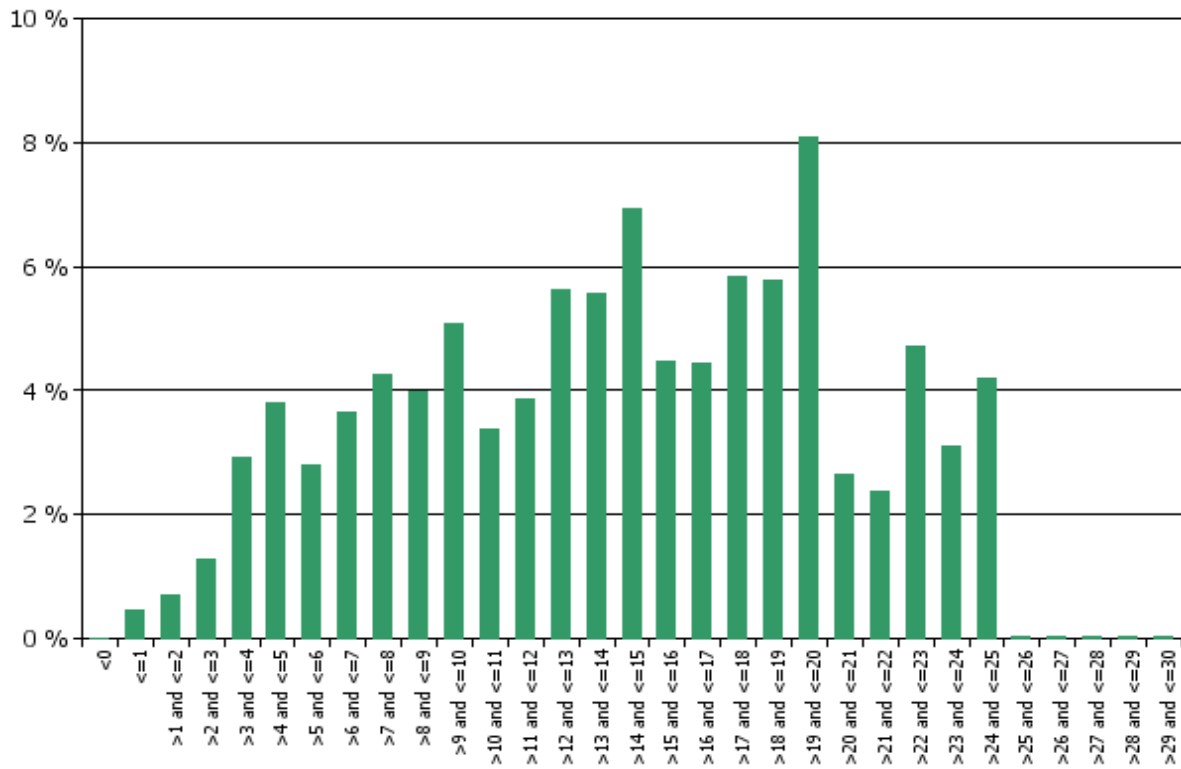
2. Seasoning

Distribution per Seasoning



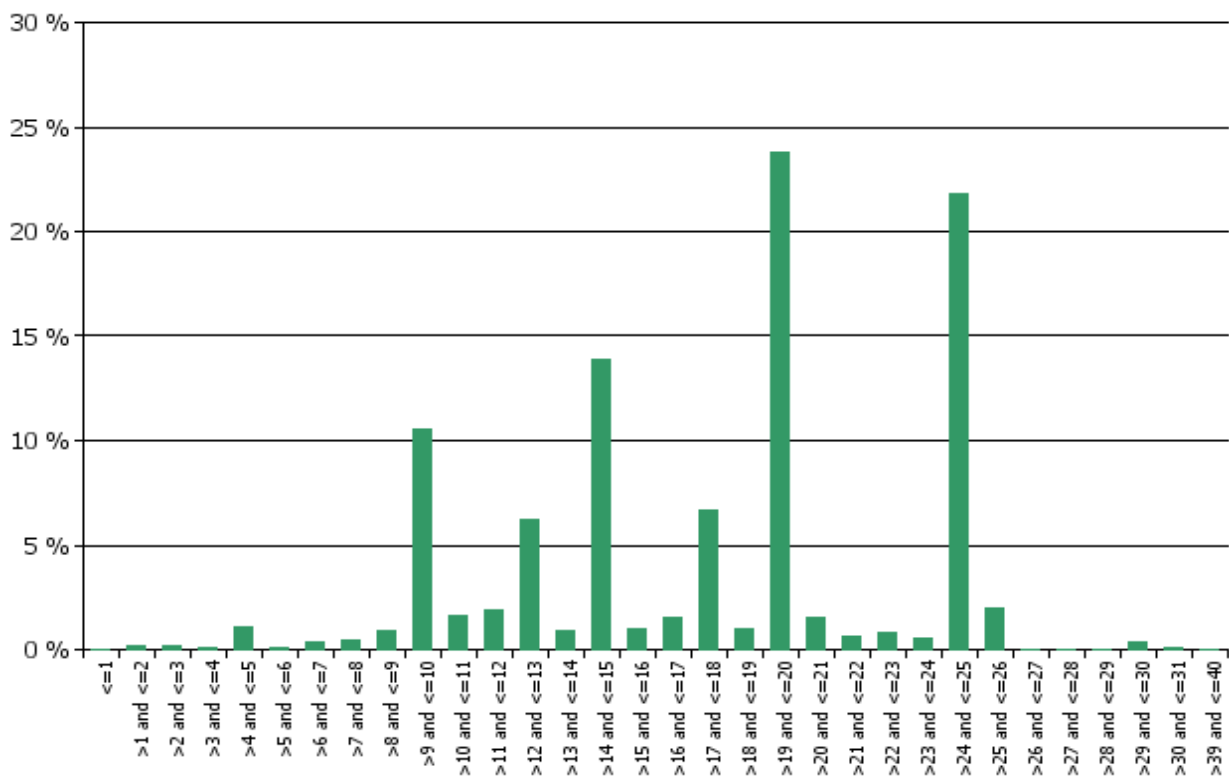
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



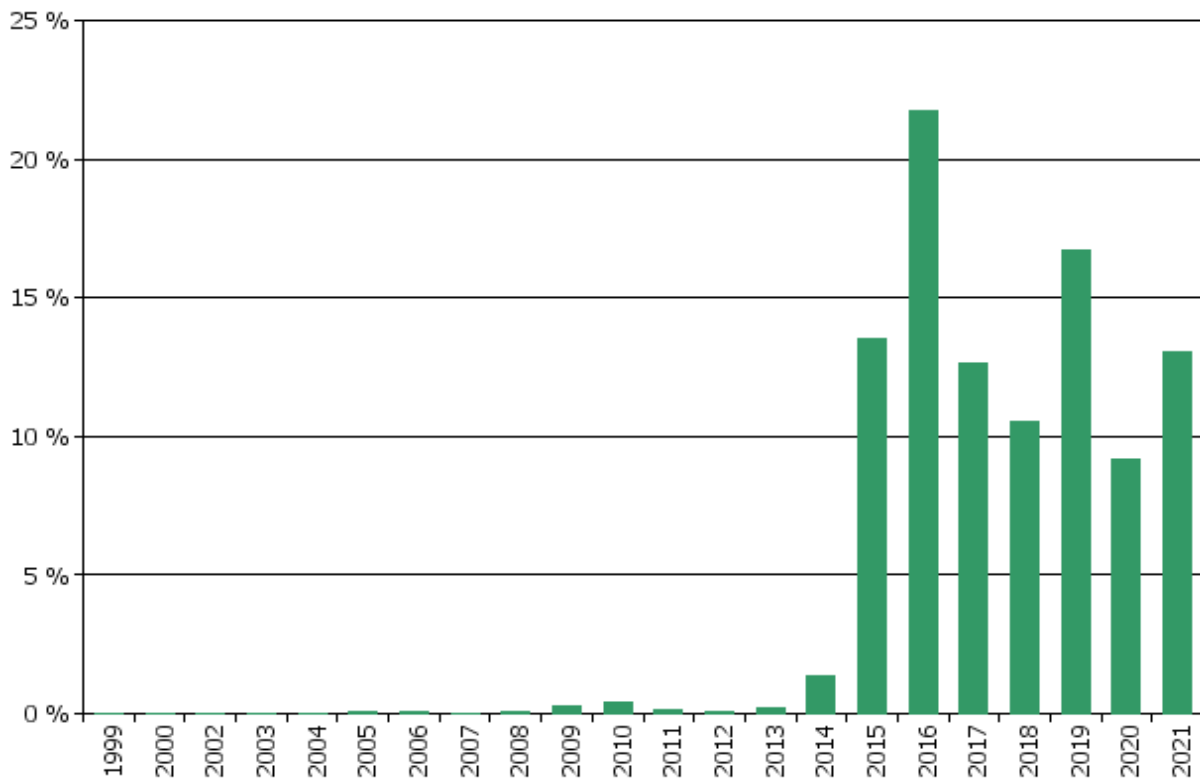
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

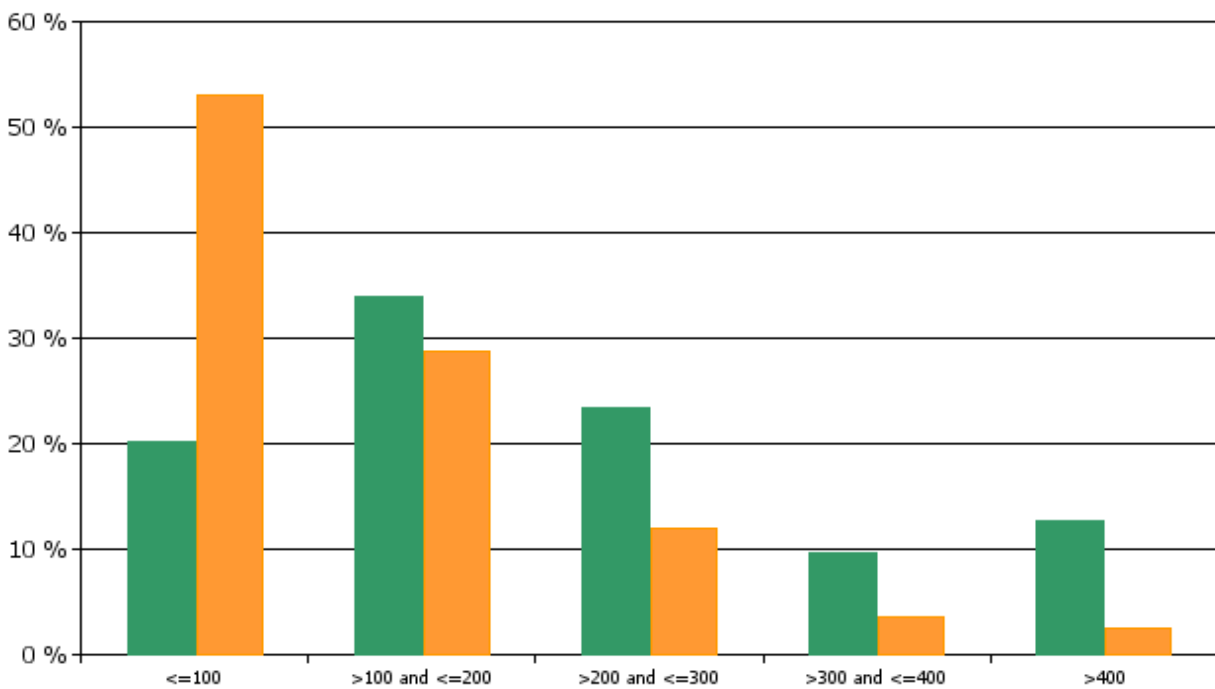
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

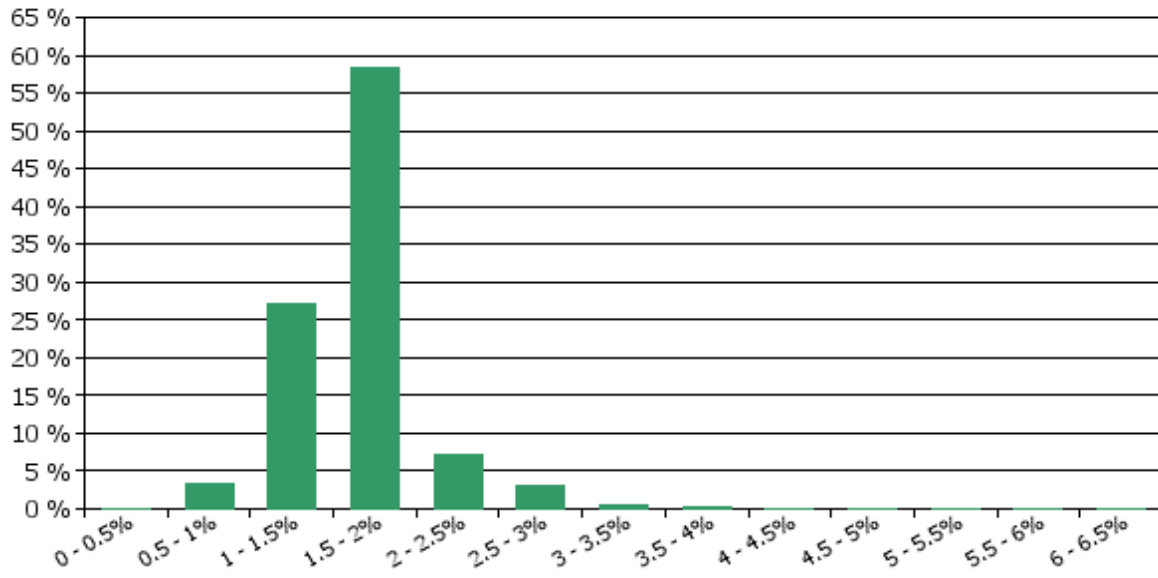
Outstanding Loan Balance by Borrower

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



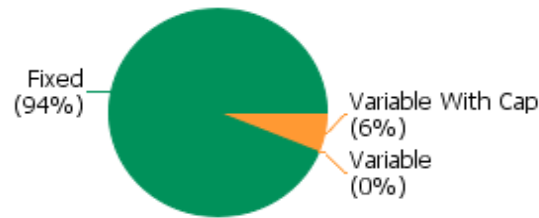
7. Interest Rate

Distribution per Interest Rate



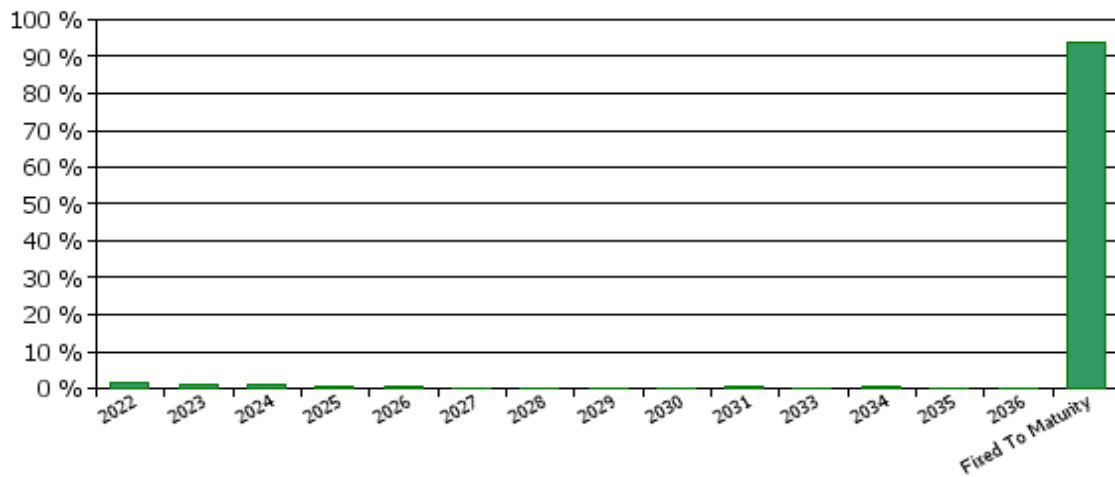
8. Interest Rate Type

Distribution per Interest Type



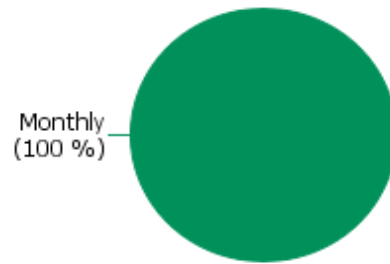
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



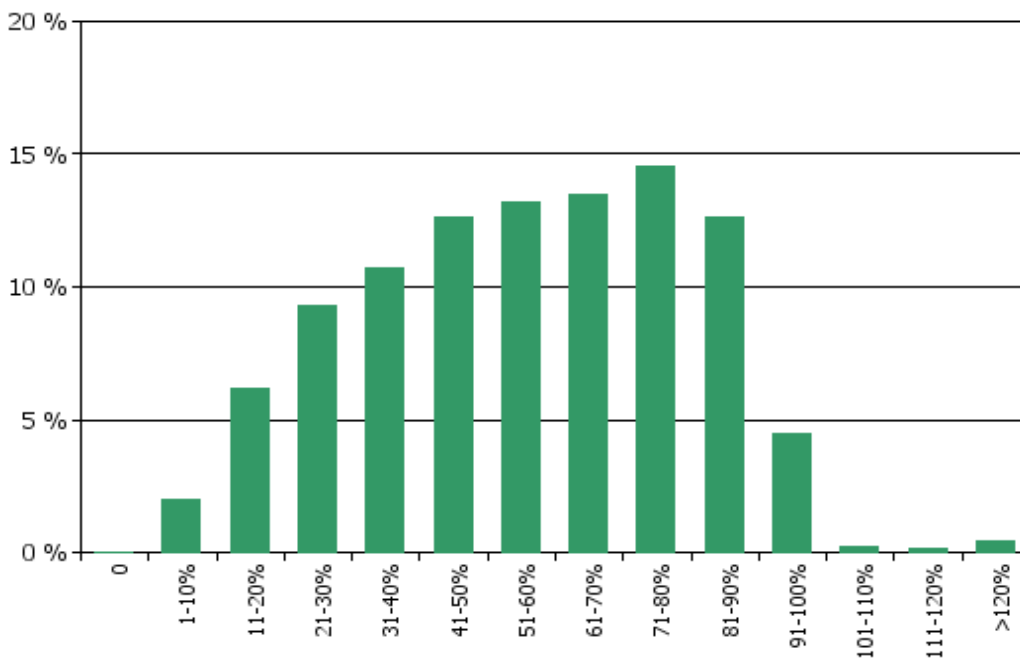
11. Repayment Type

Distribution per Repayment Type



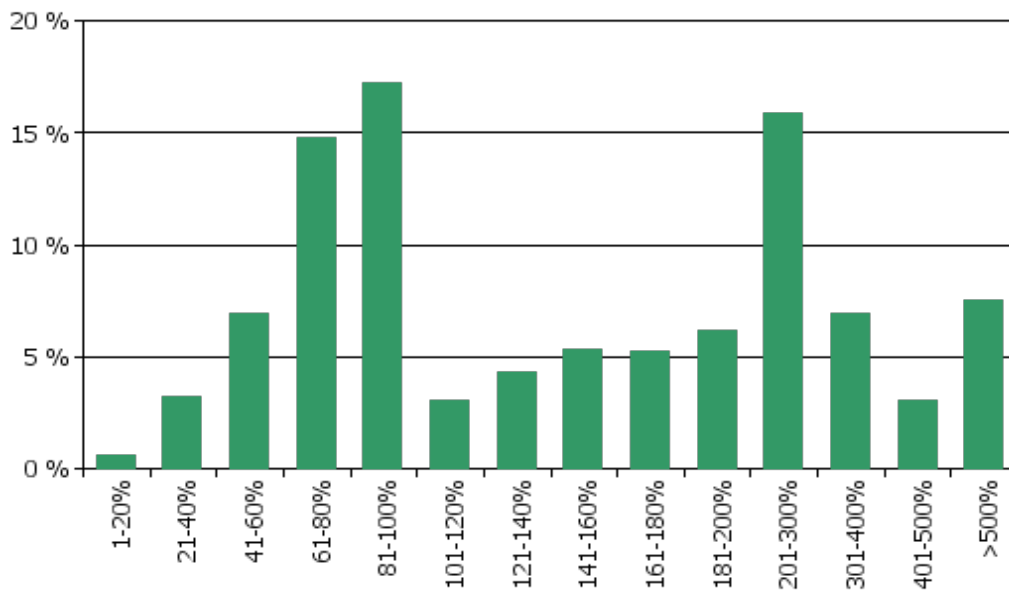
12. Current Loan to Current Value (LTV)

Current LTV Distribution



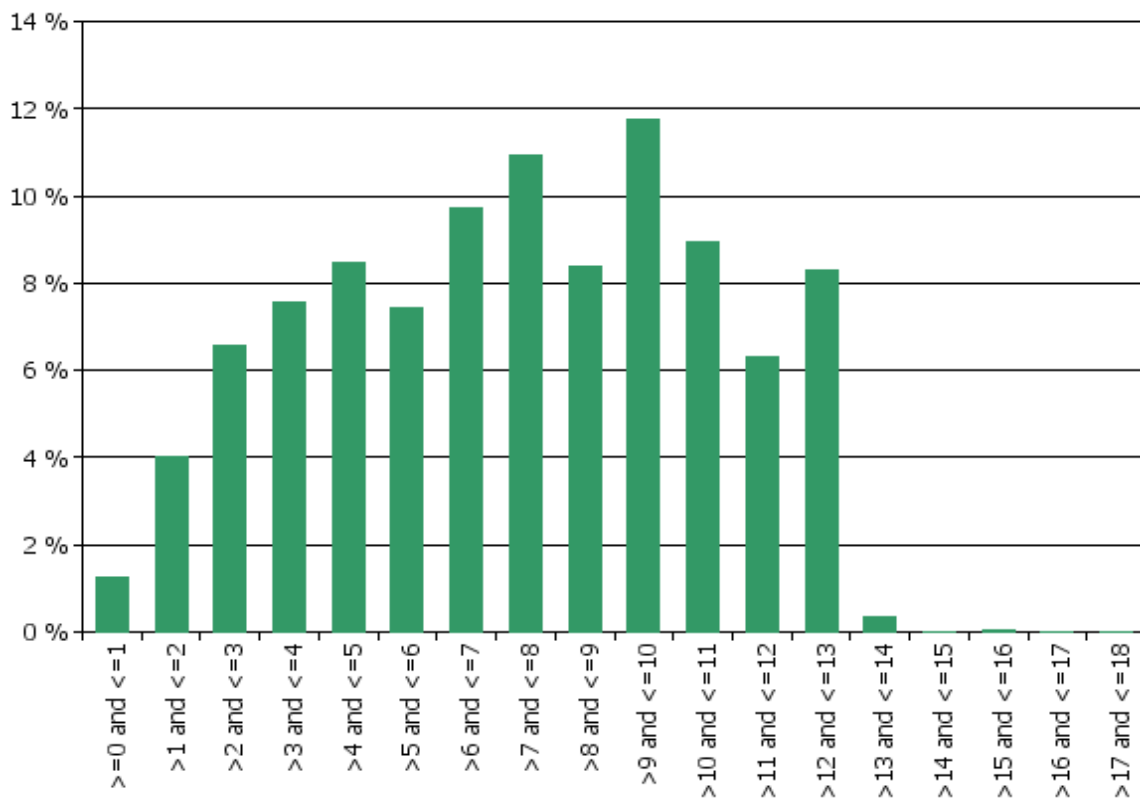
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



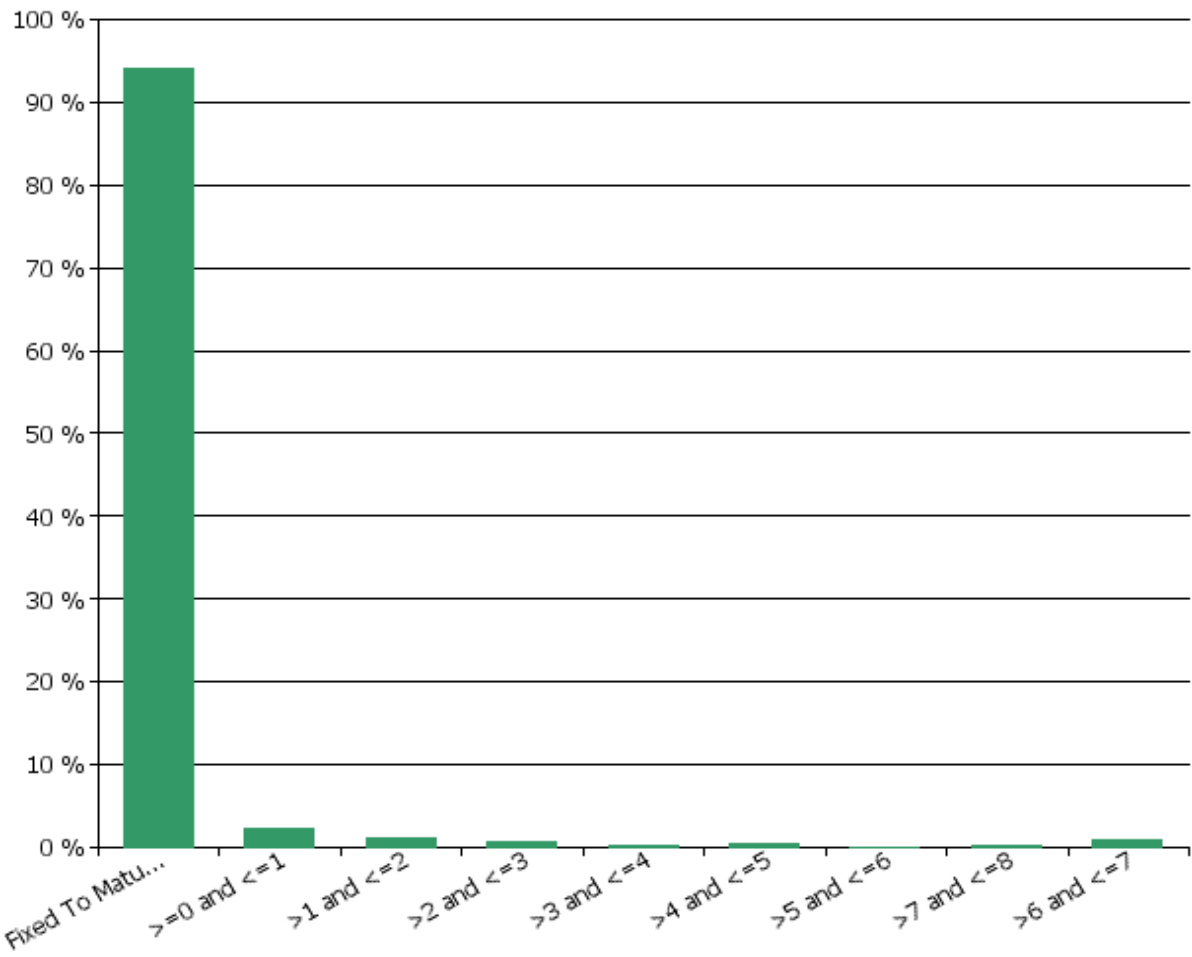
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date





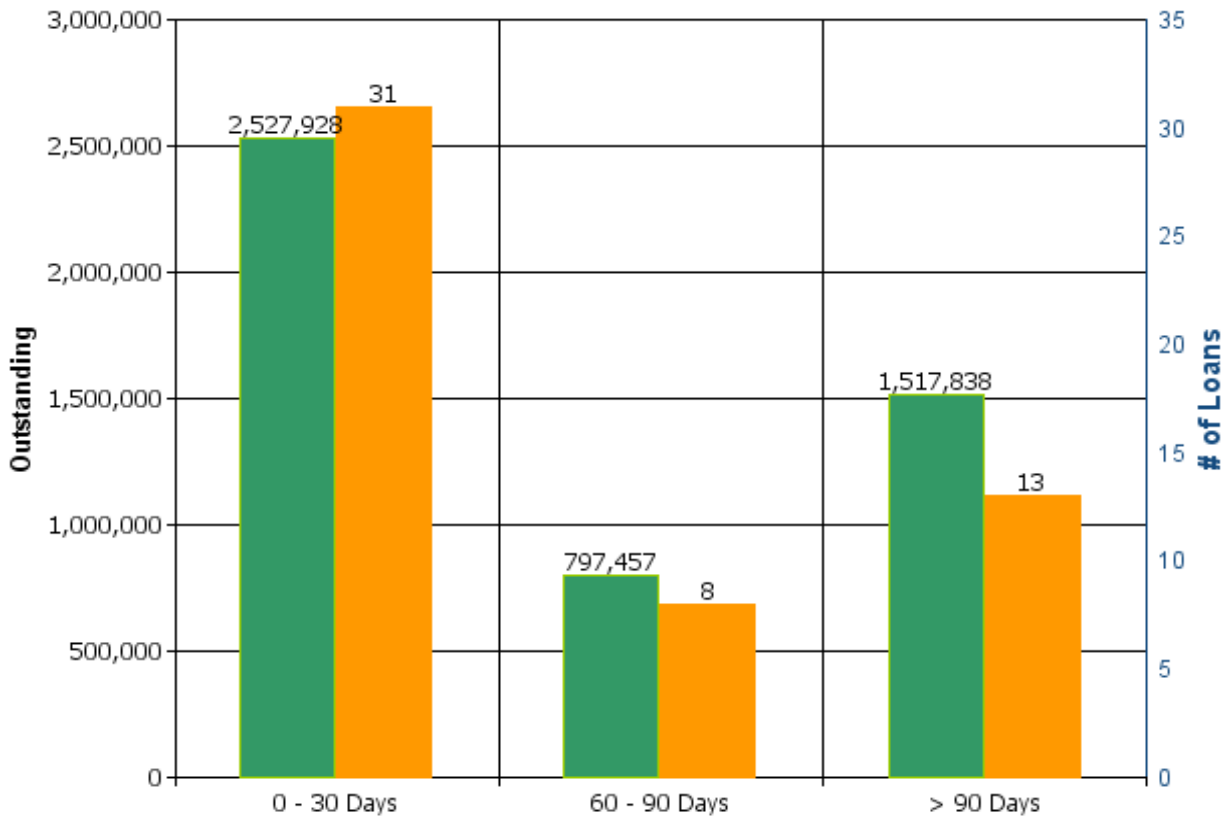
Cover Pool Performance

Portfolio Cut-off Date 31/01/2022

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,937,603,433.36	99.84 %	42,193	99.88 %
0 - 30 Days	2,527,927.93	0.09 %	31	0.07 %
30 - 60 Days				
60 - 90 Days	797,457.43	0.03 %	8	0.02 %
> 90 Days	1,517,838.11	0.05 %	13	0.03 %
Total	2,942,446,656.83	100.00 %	42,245	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Jan/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/02/2022	1	2,250,000,000	2,901,722,806	2,896,801,269	2,889,434,108	2,877,195,779
01/03/2022	2	2,250,000,000	2,881,567,799	2,872,273,190	2,858,386,510	2,835,388,570
01/04/2022	3	2,250,000,000	2,860,586,883	2,846,523,831	2,825,557,346	2,790,952,058
01/05/2022	4	2,250,000,000	2,839,683,491	2,821,085,042	2,793,413,627	2,747,891,503
01/06/2022	5	2,250,000,000	2,818,564,564	2,795,355,248	2,760,896,779	2,704,401,222
01/07/2022	6	2,250,000,000	2,797,966,343	2,770,371,858	2,729,486,787	2,662,674,219
01/08/2022	7	2,250,000,000	2,776,916,308	2,744,866,021	2,697,479,627	2,620,304,905
01/09/2022	8	2,250,000,000	2,756,340,411	2,719,906,603	2,666,153,235	2,578,905,228
01/10/2022	9	2,250,000,000	2,735,427,313	2,694,839,338	2,635,079,733	2,538,400,357
01/11/2022	10	2,250,000,000	2,714,507,439	2,669,694,179	2,603,853,164	2,497,695,371
01/12/2022	11	2,250,000,000	2,692,768,950	2,643,967,605	2,572,414,047	2,457,423,092
01/01/2023	12	2,250,000,000	2,671,535,680	2,618,670,144	2,541,321,627	2,417,437,832
01/02/2023	13	2,250,000,000	2,650,222,338	2,593,372,535	2,510,370,574	2,377,881,112
01/03/2023	14	2,250,000,000	2,629,155,756	2,568,816,222	2,480,887,551	2,340,962,154
01/04/2023	15	2,250,000,000	2,608,769,106	2,544,574,331	2,451,225,575	2,303,176,452
01/05/2023	16	2,250,000,000	2,587,625,873	2,519,808,544	2,421,393,928	2,265,820,307
01/06/2023	17	2,250,000,000	2,565,657,813	2,494,178,732	2,390,669,656	2,227,594,847
01/07/2023	18	2,250,000,000	2,544,169,063	2,469,228,984	2,360,930,110	2,190,866,173
01/08/2023	19	2,250,000,000	2,522,635,211	2,444,176,877	2,331,033,361	2,153,960,959
01/09/2023	20	2,250,000,000	2,501,590,785	2,419,676,047	2,301,797,829	2,117,937,471
01/10/2023	21	1,750,000,000	2,481,109,909	2,395,926,663	2,273,595,697	2,083,412,570
01/11/2023	22	1,750,000,000	2,461,129,029	2,372,600,837	2,245,734,910	2,049,166,047
01/12/2023	23	1,750,000,000	2,440,566,476	2,348,916,065	2,217,844,414	2,015,421,192
01/01/2024	24	1,750,000,000	2,419,647,706	2,324,833,068	2,189,522,666	1,981,256,979
01/02/2024	25	1,750,000,000	2,398,389,887	2,300,499,796	2,161,095,520	1,947,251,050
01/03/2024	26	1,750,000,000	2,377,783,926	2,277,115,940	2,134,038,986	1,915,251,804
01/04/2024	27	1,750,000,000	2,357,037,390	2,253,419,289	2,106,460,434	1,882,493,376
01/05/2024	28	1,750,000,000	2,336,186,268	2,229,818,749	2,079,268,761	1,850,575,732
01/06/2024	29	1,750,000,000	2,315,195,868	2,206,036,093	2,051,860,223	1,818,446,909
01/07/2024	30	1,750,000,000	2,292,573,166	2,180,894,414	2,023,483,028	1,785,946,740
01/08/2024	31	1,750,000,000	2,272,115,863	2,157,767,702	1,996,933,981	1,755,049,071
01/09/2024	32	1,250,000,000	2,249,868,691	2,133,016,258	1,969,007,079	1,723,175,272
01/10/2024	33	1,250,000,000	2,228,765,367	2,109,540,679	1,942,543,637	1,693,047,111
01/11/2024	34	1,250,000,000	2,208,502,481	2,086,816,320	1,916,731,130	1,663,474,224
01/12/2024	35	1,250,000,000	2,188,778,966	2,064,784,825	1,891,827,521	1,635,130,809
01/01/2025	36	1,250,000,000	2,168,033,494	2,041,745,747	1,865,960,697	1,605,942,806
01/02/2025	37	1,250,000,000	2,147,932,807	2,019,385,078	1,840,831,629	1,577,604,984
01/03/2025	38	1,250,000,000	2,128,025,760	1,997,604,259	1,816,793,203	1,551,046,112
01/04/2025	39	1,250,000,000	2,107,812,405	1,975,273,828	1,791,915,160	1,523,327,479
01/05/2025	40	1,250,000,000	2,088,553,433	1,954,013,251	1,768,265,224	1,497,060,398
01/06/2025	41	1,250,000,000	2,068,100,555	1,931,596,207	1,743,533,668	1,469,869,823
01/07/2025	42	1,250,000,000	2,048,105,767	1,909,781,287	1,719,599,837	1,443,750,057
01/08/2025	43	1,250,000,000	2,028,252,341	1,888,060,985	1,695,718,946	1,417,669,876
01/09/2025	44	1,250,000,000	2,008,326,163	1,866,341,260	1,671,948,918	1,391,877,014
01/10/2025	45	750,000,000	1,989,478,173	1,845,791,112	1,649,469,407	1,367,534,233
01/11/2025	46	750,000,000	1,968,738,398	1,823,451,273	1,625,361,506	1,341,839,374
01/12/2025	47	750,000,000	1,950,060,472	1,803,187,094	1,603,342,723	1,318,235,521

01/01/2026	48	750,000,000	1,931,692,430	1,783,172,952	1,581,514,346	1,294,781,245
01/02/2026	49	750,000,000	1,912,942,763	1,762,869,829	1,559,530,977	1,271,375,650
01/03/2026	50	750,000,000	1,894,163,336	1,742,889,358	1,538,312,946	1,249,279,433
01/04/2026	51	750,000,000	1,875,355,689	1,722,657,033	1,516,588,614	1,226,420,231
01/05/2026	52	750,000,000	1,857,428,941	1,703,389,397	1,495,934,839	1,204,759,265
01/06/2026	53	750,000,000	1,838,288,980	1,682,977,440	1,474,249,958	1,182,266,386
01/07/2026	54	750,000,000	1,819,476,075	1,663,019,802	1,453,182,026	1,160,593,994
01/08/2026	55	750,000,000	1,801,819,197	1,644,088,001	1,432,985,348	1,139,616,348
01/09/2026	56	750,000,000	1,783,177,854	1,624,318,875	1,412,154,043	1,118,293,020
01/10/2026	57	750,000,000	1,765,727,132	1,605,782,720	1,392,603,012	1,098,289,809
01/11/2026	58	750,000,000	1,748,921,996	1,587,802,234	1,373,507,552	1,078,641,921
01/12/2026	59	750,000,000	1,731,246,574	1,569,175,273	1,354,053,632	1,059,005,445
01/01/2027	60	750,000,000	1,713,417,421	1,550,381,175	1,334,433,664	1,039,240,196
01/02/2027	61	750,000,000	1,696,552,494	1,532,517,312	1,315,703,365	1,020,313,308
01/03/2027	62	750,000,000	1,680,078,812	1,515,311,311	1,297,942,871	1,002,688,778
01/04/2027	63	750,000,000	1,663,782,829	1,498,068,344	1,279,910,000	984,570,069
01/05/2027	64	750,000,000	1,647,455,917	1,480,932,799	1,262,155,675	966,932,604
01/06/2027	65	750,000,000	1,629,384,521	1,462,203,823	1,243,024,190	948,242,639
01/07/2027	66	750,000,000	1,613,310,448	1,445,402,612	1,225,717,165	931,207,041
01/08/2027	67	750,000,000	1,597,449,844	1,428,765,317	1,208,527,187	914,258,544
01/09/2027	68	750,000,000	1,581,393,461	1,412,005,492	1,191,313,338	897,418,931
01/10/2027	69	750,000,000	1,565,489,730	1,395,510,892	1,174,498,905	881,125,808
01/11/2027	70	750,000,000	1,549,426,651	1,378,849,317	1,157,524,753	864,713,446
01/12/2027	71	750,000,000	1,533,139,077	1,362,115,390	1,140,662,452	848,623,697
01/01/2028	72	750,000,000	1,517,075,236	1,345,557,450	1,123,930,829	832,634,137
01/02/2028	73	750,000,000	1,501,674,794	1,329,639,156	1,107,809,864	817,215,275
01/03/2028	74	0	1,485,460,019	1,313,194,981	1,091,505,900	801,997,257
01/04/2028	75		1,470,064,251	1,297,380,429	1,075,618,612	786,976,426
01/05/2028	76		1,454,682,165	1,281,697,981	1,060,001,388	772,370,952
01/06/2028	77		1,439,153,458	1,265,865,229	1,044,244,742	757,667,075
01/07/2028	78		1,423,699,050	1,250,216,197	1,028,797,060	743,398,903
01/08/2028	79		1,408,929,233	1,235,147,673	1,013,812,336	729,468,247
01/09/2028	80		1,393,981,983	1,219,971,385	998,808,947	715,628,889
01/10/2028	81		1,379,334,161	1,205,170,621	984,262,827	702,316,072
01/11/2028	82		1,363,272,257	1,189,116,540	968,681,620	688,270,575
01/12/2028	83		1,348,592,456	1,174,381,251	954,323,276	674,289,106
01/01/2029	84		1,334,092,542	1,159,784,015	940,064,426	662,381,913
01/02/2029	85		1,319,504,197	1,145,156,170	925,847,185	649,601,137
01/03/2029	86		1,305,317,666	1,131,108,537	912,388,892	637,708,883
01/04/2029	87		1,289,915,196	1,115,865,891	897,804,555	624,857,377
01/05/2029	88		1,275,003,096	1,101,155,477	883,788,228	612,580,817
01/06/2029	89		1,260,748,710	1,086,997,926	870,206,609	600,612,239
01/07/2029	90		1,246,657,667	1,073,084,584	856,953,753	589,040,653
01/08/2029	91		1,232,983,952	1,059,514,602	843,965,063	577,655,579
01/09/2029	92		1,218,136,808	1,044,980,937	830,271,218	566,875,779
01/10/2029	93		1,204,662,054	1,031,725,328	817,721,609	555,037,953
01/11/2029	94		1,190,622,203	1,017,971,497	804,768,730	543,932,387
01/12/2029	95		1,176,441,532	1,004,196,144	791,924,523	533,057,062
01/01/2030	96		1,163,021,748	991,057,418	779,575,446	522,522,120
01/02/2030	97		1,149,569,325	977,932,605	767,294,976	512,112,649
01/03/2030	98		1,136,132,527	965,021,249	755,425,117	502,261,142
01/04/2030	99		1,123,202,625	952,420,580	743,665,114	492,348,011
01/05/2030	100		1,110,330,817	939,960,526	732,129,692	482,723,990
01/06/2030	101		1,097,145,961	927,223,456	720,372,138	472,959,975
01/07/2030	102		1,084,542,016	915,067,104	709,177,924	463,701,791
01/08/2030	103		1,072,024,280	902,971,332	698,023,943	454,475,530
01/09/2030	104		1,059,624,307	891,012,982	687,028,071	445,421,614
01/10/2030	105		1,047,200,251	879,120,520	676,189,831	436,597,780
01/11/2030	106		1,034,960,582	867,371,740	665,456,358	427,847,587
01/12/2030	107		1,021,331,428	854,544,563	654,001,574	418,759,222
01/01/2031	108		1,009,194,643	842,957,608	643,493,117	410,285,450
01/02/2031	109		996,675,812	831,088,927	632,819,364	401,771,004
01/03/2031	110		984,508,372	819,685,239	622,702,335	393,835,024
01/04/2031	111		972,410,258	808,239,388	612,445,551	385,707,377

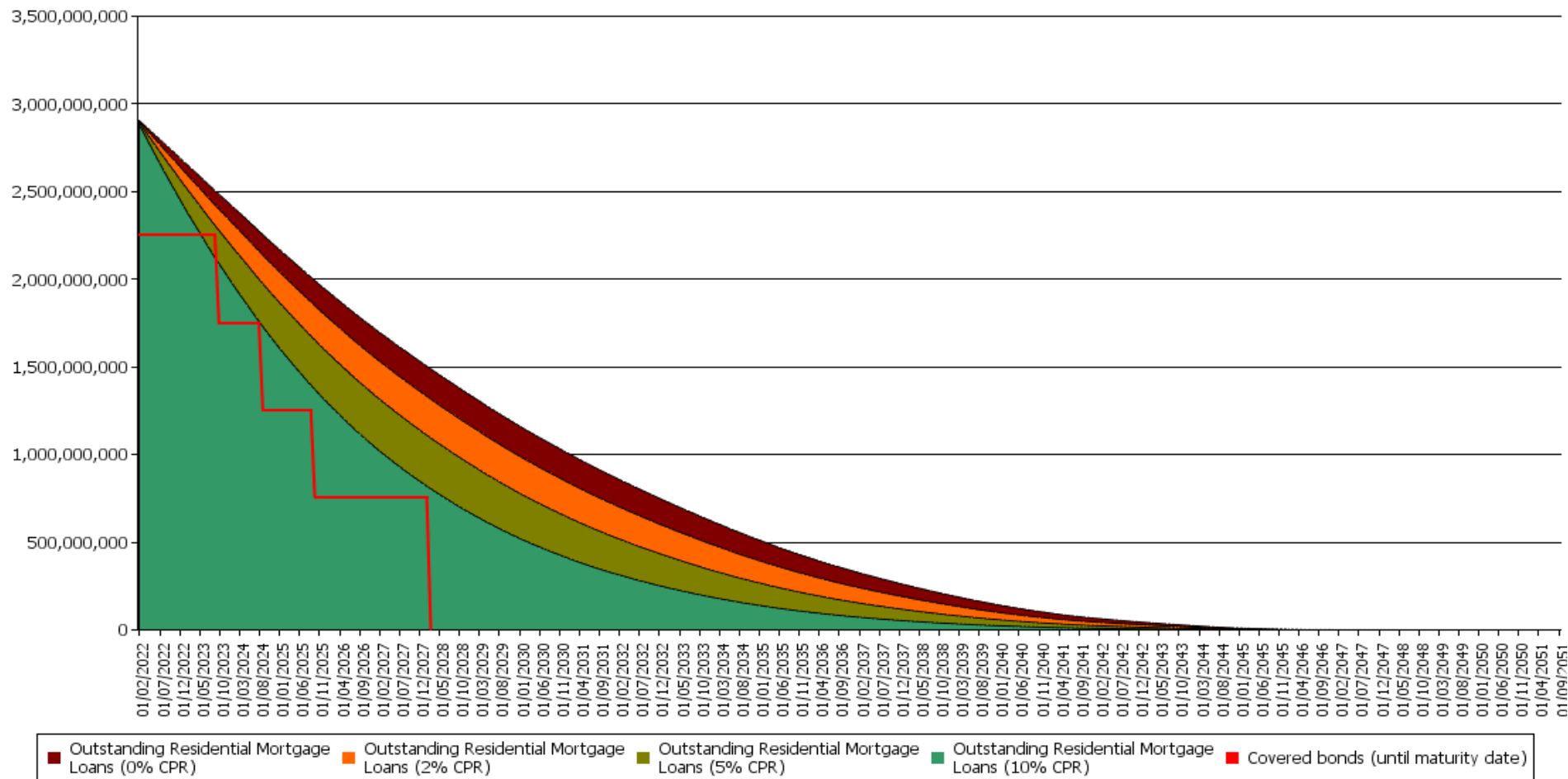
01/05/2031	112	960,303,164	796,866,188	602,341,297	377,788,892
01/06/2031	113	948,085,564	785,393,590	592,159,479	369,829,755
01/07/2031	114	936,423,867	774,459,753	582,478,573	362,292,381
01/08/2031	115	924,953,971	763,676,242	572,907,454	354,830,007
01/09/2031	116	913,554,717	752,985,307	563,450,525	347,494,772
01/10/2031	117	901,988,468	742,231,673	554,036,703	340,288,370
01/11/2031	118	890,816,990	731,795,557	544,857,476	333,233,078
01/12/2031	119	879,713,197	721,487,721	535,860,639	326,387,209
01/01/2032	120	868,609,574	711,172,948	526,856,369	319,543,603
01/02/2032	121	857,696,942	701,047,197	518,034,109	312,862,037
01/03/2032	122	846,651,991	690,921,443	509,336,984	306,390,483
01/04/2032	123	835,871,974	680,967,335	500,722,278	299,932,545
01/05/2032	124	825,045,069	671,043,617	492,210,814	293,625,597
01/06/2032	125	814,351,766	661,222,918	483,773,853	287,370,229
01/07/2032	126	803,575,470	651,401,999	475,415,513	281,247,593
01/08/2032	127	793,003,974	641,742,141	467,174,267	275,201,628
01/09/2032	128	782,487,843	632,157,904	459,026,776	269,256,828
01/10/2032	129	771,903,724	622,583,592	450,961,935	263,441,793
01/11/2032	130	761,510,735	613,159,333	443,006,043	257,698,006
01/12/2032	131	750,766,037	603,515,587	434,965,254	251,983,473
01/01/2033	132	740,346,493	594,130,265	427,112,069	246,385,959
01/02/2033	133	730,101,961	584,915,253	419,418,137	240,922,820
01/03/2033	134	719,920,203	575,874,590	411,986,792	235,748,552
01/04/2033	135	709,816,122	566,829,171	404,484,294	230,475,106
01/05/2033	136	699,777,652	557,895,635	397,129,547	225,356,788
01/06/2033	137	689,806,789	549,013,644	389,813,133	220,268,062
01/07/2033	138	679,909,941	540,248,568	382,645,598	215,331,651
01/08/2033	139	670,108,118	531,557,061	375,532,114	210,433,486
01/09/2033	140	660,378,120	522,950,361	368,512,098	205,625,105
01/10/2033	141	650,721,601	514,457,586	361,635,141	200,960,682
01/11/2033	142	641,104,261	505,994,498	354,781,477	196,317,053
01/12/2033	143	630,761,645	497,014,396	347,627,303	191,569,803
01/01/2034	144	621,213,992	488,661,023	340,915,465	187,075,319
01/02/2034	145	611,706,550	480,366,133	334,276,216	182,655,136
01/03/2034	146	602,247,692	472,213,629	327,848,144	178,457,232
01/04/2034	147	592,823,060	464,035,536	321,350,919	174,179,720
01/05/2034	148	583,507,863	455,994,311	315,005,036	170,040,206
01/06/2034	149	574,009,137	447,810,525	308,564,857	165,858,299
01/07/2034	150	564,910,506	439,988,882	302,429,141	161,893,893
01/08/2034	151	555,912,838	432,246,549	296,351,793	157,968,687
01/09/2034	152	547,028,665	424,617,309	290,380,743	154,130,250
01/10/2034	153	538,285,134	417,144,532	284,568,249	150,425,891
01/11/2034	154	529,619,403	409,732,899	278,801,313	146,753,202
01/12/2034	155	521,012,123	402,412,384	273,146,150	143,187,115
01/01/2035	156	512,239,460	394,965,644	267,409,701	139,586,248
01/02/2035	157	503,784,660	387,787,679	261,882,175	136,121,910
01/03/2035	158	494,386,973	379,970,788	256,013,730	132,562,401
01/04/2035	159	486,069,931	372,944,945	250,640,857	129,230,669
01/05/2035	160	477,819,599	366,012,982	245,376,743	125,997,871
01/06/2035	161	469,664,185	359,155,691	240,167,233	122,800,513
01/07/2035	162	461,671,977	352,464,502	235,112,734	119,723,296
01/08/2035	163	453,789,453	345,858,972	230,119,757	116,684,465
01/09/2035	164	445,862,625	339,241,126	225,142,482	113,677,156
01/10/2035	165	438,217,156	332,876,674	220,374,878	110,813,818
01/11/2035	166	430,650,367	326,573,987	215,652,453	107,979,884
01/12/2035	167	423,119,624	320,336,551	211,012,934	105,223,711
01/01/2036	168	415,624,575	314,128,489	206,397,294	102,486,145
01/02/2036	169	408,161,057	307,964,354	201,832,555	99,795,049
01/03/2036	170	400,739,527	301,884,912	197,377,488	97,205,523
01/04/2036	171	393,396,024	295,850,272	192,940,000	94,617,663
01/05/2036	172	386,112,609	289,896,219	188,591,719	92,106,154
01/06/2036	173	378,932,007	284,022,428	184,300,621	89,629,184
01/07/2036	174	371,913,013	278,303,892	180,145,413	87,249,298
01/08/2036	175	365,034,061	272,693,053	176,064,621	84,911,682
01/09/2036	176	358,265,300	267,182,624	172,068,085	82,632,767
01/10/2036	177	351,586,461	261,771,383	168,168,267	80,428,895
01/11/2036	178	345,012,531	256,441,124	164,325,002	78,257,923
01/12/2036	179	338,530,635	251,210,241	160,576,905	76,159,457

01/01/2037	180	332,181,146	246,080,455	156,897,837	74,099,339
01/02/2037	181	325,308,515	240,580,461	153,001,004	71,952,896
01/03/2037	182	319,126,085	235,646,693	149,519,004	70,046,332
01/04/2037	183	313,008,059	230,737,054	146,031,478	68,122,740
01/05/2037	184	306,934,250	225,888,300	142,610,874	66,254,343
01/06/2037	185	300,838,908	221,026,918	139,186,837	64,389,714
01/07/2037	186	294,856,538	216,276,079	135,859,888	62,592,985
01/08/2037	187	288,921,700	211,563,462	132,561,534	60,814,698
01/09/2037	188	283,032,618	206,899,657	129,309,586	59,071,551
01/10/2037	189	277,207,020	202,308,471	126,128,951	57,382,375
01/11/2037	190	271,442,006	197,765,111	122,982,831	55,714,064
01/12/2037	191	265,663,608	193,237,428	119,871,469	54,081,940
01/01/2038	192	259,974,351	188,778,471	116,807,609	52,476,419
01/02/2038	193	254,401,772	184,418,664	113,819,752	50,917,528
01/03/2038	194	248,921,788	180,169,708	110,941,914	49,440,214
01/04/2038	195	243,114,430	175,667,888	107,894,760	47,878,624
01/05/2038	196	237,802,817	171,547,818	105,104,894	46,449,424
01/06/2038	197	232,576,819	167,493,288	102,359,756	45,044,654
01/07/2038	198	227,358,157	163,466,244	99,652,841	43,673,679
01/08/2038	199	221,755,257	159,167,445	96,785,420	42,237,349
01/09/2038	200	216,549,613	155,167,410	94,113,147	40,897,205
01/10/2038	201	211,541,539	151,330,100	91,559,808	39,624,545
01/11/2038	202	206,556,003	147,512,988	89,023,345	38,363,652
01/12/2038	203	201,595,286	143,733,954	86,529,219	37,135,981
01/01/2039	204	196,660,669	139,977,841	84,053,693	35,920,762
01/02/2039	205	191,762,697	136,260,095	81,613,177	34,730,069
01/03/2039	206	186,915,543	132,612,389	79,245,902	33,593,649
01/04/2039	207	182,103,309	128,979,087	76,878,713	32,452,122
01/05/2039	208	177,204,081	125,303,078	74,503,781	31,320,695
01/06/2039	209	172,498,378	121,768,740	72,218,171	30,231,255
01/07/2039	210	167,890,691	118,321,585	70,001,027	29,183,017
01/08/2039	211	163,352,607	114,928,095	67,820,461	28,154,196
01/09/2039	212	158,922,156	111,621,374	65,701,606	27,159,077
01/10/2039	213	154,626,477	108,425,975	63,663,678	26,208,781
01/11/2039	214	150,406,430	105,287,948	61,663,922	25,278,009
01/12/2039	215	146,231,660	102,197,489	59,706,618	24,375,317
01/01/2040	216	142,156,621	99,181,047	57,796,965	23,495,758
01/02/2040	217	138,118,395	96,200,183	55,917,318	22,635,358
01/03/2040	218	134,125,586	93,270,939	54,085,671	21,807,145
01/04/2040	219	130,188,921	90,379,831	52,275,897	20,988,176
01/05/2040	220	126,305,915	87,540,242	50,508,850	20,195,601
01/06/2040	221	122,510,975	84,766,027	48,783,804	19,423,235
01/07/2040	222	118,811,848	82,071,647	47,116,904	18,682,661
01/08/2040	223	115,224,258	79,458,451	45,500,669	17,965,380
01/09/2040	224	111,718,203	76,910,015	43,929,340	17,271,494
01/10/2040	225	108,324,755	74,451,462	42,420,402	16,609,865
01/11/2040	226	105,015,923	72,054,888	40,950,489	15,966,401
01/12/2040	227	101,752,833	69,701,378	39,515,436	15,343,725
01/01/2041	228	98,526,842	67,377,082	38,100,590	14,731,682
01/02/2041	229	95,329,834	65,080,255	36,708,179	14,133,187
01/03/2041	230	92,167,289	62,824,834	35,354,611	13,559,958
01/04/2041	231	89,088,358	60,623,118	34,028,834	12,996,187
01/05/2041	232	86,069,362	58,472,607	32,740,932	12,453,058
01/06/2041	233	83,164,529	56,403,336	31,501,951	11,931,060
01/07/2041	234	80,492,645	54,501,620	30,364,899	11,453,271
01/08/2041	235	77,951,639	52,691,582	29,281,800	10,997,958
01/09/2041	236	75,520,451	50,961,635	28,248,407	10,564,888
01/10/2041	237	73,148,331	49,279,893	27,248,973	10,149,324
01/11/2041	238	70,834,016	47,639,805	26,275,105	9,745,140
01/12/2041	239	68,569,065	46,040,804	25,330,697	9,356,358
01/01/2042	240	66,407,530	44,513,811	24,428,293	8,984,821
01/02/2042	241	64,320,147	43,041,486	23,560,239	8,628,844
01/03/2042	242	62,302,348	41,627,350	22,733,815	8,294,310
01/04/2042	243	60,329,142	40,240,585	21,920,574	7,963,729
01/05/2042	244	58,379,241	38,876,051	21,125,138	7,643,288
01/06/2042	245	56,449,923	37,527,516	20,340,486	7,328,222
01/07/2042	246	54,560,270	36,211,752	19,579,014	7,024,965
01/08/2042	247	52,694,576	34,914,170	18,829,426	6,727,397

01/09/2042	248	50,849,724	33,634,672	18,093,253	6,436,996
01/10/2042	249	49,034,667	32,380,860	17,375,912	6,156,449
01/11/2042	250	47,244,858	31,146,014	16,670,775	5,881,595
01/12/2042	251	45,469,948	29,926,708	15,978,722	5,614,323
01/01/2043	252	43,721,985	28,727,454	15,299,397	5,352,865
01/02/2043	253	41,994,662	27,545,721	14,632,732	5,097,932
01/03/2043	254	40,296,302	26,391,214	13,987,231	4,854,398
01/04/2043	255	38,638,965	25,262,855	13,355,154	4,615,398
01/05/2043	256	37,009,406	24,157,702	12,739,485	4,384,582
01/06/2043	257	35,414,023	23,077,117	12,138,692	4,160,110
01/07/2043	258	33,860,519	22,028,578	11,558,636	3,945,078
01/08/2043	259	32,327,731	20,995,724	10,988,668	3,734,657
01/09/2043	260	30,813,277	19,978,197	10,429,526	3,529,611
01/10/2043	261	29,330,242	18,985,438	9,886,866	3,332,246
01/11/2043	262	27,864,287	18,005,935	9,352,933	3,138,939
01/12/2043	263	26,410,680	17,038,599	8,828,681	2,950,848
01/01/2044	264	24,743,644	15,936,052	8,236,387	2,741,223
01/02/2044	265	23,324,188	14,996,379	7,731,015	2,562,128
01/03/2044	266	21,925,443	14,074,682	7,238,592	2,389,428
01/04/2044	267	20,543,363	13,165,111	6,753,582	2,219,886
01/05/2044	268	19,108,735	12,225,637	6,256,204	2,047,969
01/06/2044	269	17,790,446	11,362,899	5,799,929	1,890,566
01/07/2044	270	16,514,612	10,530,700	5,361,922	1,740,627
01/08/2044	271	15,318,109	9,751,172	4,952,382	1,600,870
01/09/2044	272	14,192,576	9,019,359	4,569,063	1,470,705
01/10/2044	273	13,158,874	8,348,717	4,218,917	1,352,432
01/11/2044	274	12,181,826	7,715,715	3,889,121	1,241,431
01/12/2044	275	11,249,746	7,113,660	3,576,829	1,137,065
01/01/2045	276	10,396,401	6,562,906	3,291,511	1,041,932
01/02/2045	277	9,562,669	6,026,359	3,014,729	950,274
01/03/2045	278	8,744,775	5,502,483	2,746,332	862,360
01/04/2045	279	7,943,296	4,989,690	2,484,060	776,702
01/05/2045	280	7,173,744	4,498,889	2,234,207	695,716
01/06/2045	281	6,466,967	4,048,767	2,005,557	621,870
01/07/2045	282	5,798,534	3,624,323	1,790,890	553,032
01/08/2045	283	5,157,245	3,218,024	1,586,081	487,711
01/09/2045	284	4,530,232	2,821,985	1,387,347	424,795
01/10/2045	285	3,944,318	2,452,973	1,202,965	366,829
01/11/2045	286	3,390,727	2,105,118	1,029,747	312,678
01/12/2045	287	2,862,693	1,774,373	865,823	261,825
01/01/2046	288	2,372,875	1,468,276	714,637	215,192
01/02/2046	289	1,912,668	1,181,504	573,598	171,990
01/03/2046	290	1,490,273	919,170	445,214	132,984
01/04/2046	291	1,129,250	695,317	335,931	99,917
01/05/2046	292	801,994	493,004	237,601	70,380
01/06/2046	293	570,853	350,321	168,406	49,673
01/07/2046	294	491,650	301,221	144,446	42,431
01/08/2046	295	459,659	281,143	134,475	39,335
01/09/2046	296	439,034	268,073	127,897	37,252
01/10/2046	297	425,102	259,140	123,331	35,775
01/11/2046	298	411,146	250,207	118,777	34,308
01/12/2046	299	399,038	242,440	114,807	33,025
01/01/2047	300	386,911	234,674	110,846	31,751
01/02/2047	301	375,812	227,555	107,210	30,579
01/03/2047	302	364,694	220,485	103,641	29,448
01/04/2047	303	354,306	213,841	100,262	28,367
01/05/2047	304	344,406	207,524	97,061	27,349
01/06/2047	305	334,489	201,207	93,867	26,337
01/07/2047	306	324,556	194,912	90,706	25,346
01/08/2047	307	314,608	188,617	87,554	24,361
01/09/2047	308	304,640	182,331	84,421	23,390
01/10/2047	309	295,432	176,530	81,533	22,498
01/11/2047	310	286,210	170,729	78,654	21,611
01/12/2047	311	276,971	164,947	75,803	20,742
01/01/2048	312	267,996	159,331	73,036	19,901
01/02/2048	313	259,007	153,726	70,287	19,071
01/03/2048	314	250,004	148,147	67,575	18,262
01/04/2048	315	240,987	142,561	64,862	17,455

01/05/2048	316	231,956	136,994	62,176	16,663
01/06/2048	317	222,911	131,429	59,498	15,878
01/07/2048	318	213,852	125,881	56,846	15,108
01/08/2048	319	204,779	120,335	54,204	14,345
01/09/2048	320	195,693	114,801	51,579	13,592
01/10/2048	321	186,592	109,282	48,979	12,854
01/11/2048	322	179,372	104,875	46,884	12,252
01/12/2048	323	172,139	100,481	44,809	11,662
01/01/2049	324	164,893	96,088	42,742	11,077
01/02/2049	325	157,635	91,703	40,687	10,500
01/03/2049	326	150,364	87,339	38,662	9,939
01/04/2049	327	143,081	82,968	36,634	9,378
01/05/2049	328	135,785	78,608	34,623	8,827
01/06/2049	329	128,477	74,251	32,621	8,281
01/07/2049	330	121,156	69,905	30,636	7,745
01/08/2049	331	113,822	65,562	28,660	7,215
01/09/2049	332	107,399	61,757	26,928	6,750
01/10/2049	333	100,964	57,962	25,210	6,294
01/11/2049	334	94,517	54,169	23,501	5,842
01/12/2049	335	88,059	50,385	21,805	5,398
01/01/2050	336	81,590	46,604	20,118	4,960
01/02/2050	337	76,044	43,363	18,671	4,583
01/03/2050	338	70,489	40,133	17,241	4,216
01/04/2050	339	64,923	36,902	15,812	3,850
01/05/2050	340	59,347	33,677	14,395	3,491
01/06/2050	341	53,831	30,495	13,002	3,140
01/07/2050	342	48,306	27,321	11,620	2,794
01/08/2050	343	42,772	24,149	10,245	2,453
01/09/2050	344	37,227	20,983	8,879	2,117
01/10/2050	345	31,672	17,823	7,523	1,787
01/11/2050	346	27,015	15,176	6,390	1,511
01/12/2050	347	23,458	13,156	5,526	1,301
01/01/2051	348	19,897	11,140	4,667	1,094
01/02/2051	349	16,331	9,128	3,814	891
01/03/2051	350	12,762	7,122	2,969	691
01/04/2051	351	9,940	5,538	2,303	533
01/05/2051	352	7,114	3,957	1,641	379
01/06/2051	353	4,285	2,380	985	226
01/07/2051	354	2,144	1,189	491	112
01/08/2051	355	0	0	0	0
01/09/2051	356	0	0	0	0
		258,988,209,580	231,780,675,795	198,994,661,875	159,338,745,113

Amortisation profiles (all amounts in EUR)



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

HTT 2022

Reporting in Domestic Currency		Please insert currency	
CONTENT OF TABLE			
1. Additional information on the programme			
2. Additional information on the assets			
3. Additional information on the asset distribution			
Field Number	1. Additional information on the programme		
	Reporting institution	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Reporting institution		
E.1.1.2	Service of application		
E.1.1.3	Business model	BNP Paribas Fortis	80220LW0002021047
E.1.1.4	Business model		
E.1.1.5	Cash manager		
E.1.1.6	Banking cash manager		
E.1.1.7	Account bank		
E.1.1.8	Specialised account bank		
E.1.1.9	Account bank executor		
E.1.1.10	Taxation	Stichting BNP Paribas Foundation Representative	
E.1.1.11	Cover Pool Monitor	David De Schacht & Jansen De Raedemaeker	
OE.1.1.1	when available - asset count		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			
2. Additional information on the assets			
	Asset Description	Guarantor (if applicable)	Legal Entity Identifier (LEI)**
E.2.1.1	Asset Description	Asset Description	Asset Description
E.2.1.2	Counterparty 2	For completion	For completion
E.2.1.3	Counterparty 3	For completion	For completion
E.2.1.4	Counterparty 4	For completion	For completion
E.2.1.5	Counterparty 5	For completion	For completion
E.2.1.6	Counterparty 6	For completion	For completion
E.2.1.7	Counterparty 7	For completion	For completion
E.2.1.8	Counterparty 8	For completion	For completion
E.2.1.9	Counterparty 9	For completion	For completion
E.2.1.10	Counterparty 10	For completion	For completion
E.2.1.11	Counterparty 11	For completion	For completion
E.2.1.12	Counterparty 12	For completion	For completion
E.2.1.13	Counterparty 13	For completion	For completion
E.2.1.14	Counterparty 14	For completion	For completion
E.2.1.15	Counterparty 15	For completion	For completion
E.2.1.16	Counterparty 16	For completion	For completion
E.2.1.17	Counterparty 17	For completion	For completion
E.2.1.18	Counterparty 18	For completion	For completion
E.2.1.19	Counterparty 19	For completion	For completion
E.2.1.20	Counterparty 20	For completion	For completion
E.2.1.21	Counterparty 21	For completion	For completion
E.2.1.22	Counterparty 22	For completion	For completion
E.2.1.23	Counterparty 23	For completion	For completion
E.2.1.24	Counterparty 24	For completion	For completion
E.2.1.25	Counterparty 25	For completion	For completion
OE.2.1.1			
OE.2.1.2			
OE.2.1.3			
OE.2.1.4			
OE.2.1.5			
OE.2.1.6			
OE.2.1.7			
OE.2.1.8			
OE.2.1.9			
OE.2.1.10			
OE.2.1.11			
OE.2.1.12			
OE.2.1.13			
3. Additional information on the asset distribution			
	3. General Information		Total Assets
E.3.1.1	Weighted Average Maturity (months)		37.08
E.3.1.2	Weighted Average Maturity (months)**		168.45
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
E.3.2.1	% Assets	% Residential Loans	% Total Loans
E.3.2.2	0.0%	0.0%	0.0%
E.3.2.3	0.0%	0.0%	0.0%
E.3.2.4	0.0%	0.0%	0.0%
E.3.2.5	0.0%	0.0%	0.0%
OE.3.2.1			
OE.3.2.2			
OE.3.2.3			
OE.3.2.4			

Reason for No Data in Worksheet E		Code
Not available for the jurisdiction		N01
Not available for the issuer and/or CE programme at the present time		N02
Not available at the present time		N03
Confidential		N04

* Legal Entity Identifier (LEI) Refers to: <http://www.lei.com/>
 ** Maturity of Assets Maturity - 1. Maturity of Assets Maturity