



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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



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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2021 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 31/3/2021

Cut-off Date: 31/3/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Optional Sustainable M data

Temp. Optional COVID 19 impact

A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) (1247/1)
5. References to Capital Requirements Regulation (CRR) (1291/1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/03/2021			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
3.1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,462.1			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	17,602.7			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11,920.4			
OG.3.1.3					
OG.3.1.4					
3.2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5%	34.5%	5%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3.3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,462.1		99.4%	
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91.5		0.6%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	15,553.6		100.0%	
OG.3.3.1	a/w (If relevant, please specify)			0.0%	
OG.3.3.2	a/w (If relevant, please specify)			0.0%	
OG.3.3.3	a/w (If relevant, please specify)			0.0%	
OG.3.3.4	a/w (If relevant, please specify)			0.0%	
OG.3.3.5	a/w (If relevant, please specify)			0.0%	
OG.3.3.6	a/w (If relevant, please specify)			0.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	[Mark as ND1 if not relevant]		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	314.9	[Mark as ND1 if not relevant]	2.0%	
G.3.4.3	1 - 2 Y	424.5	[Mark as ND1 if not relevant]	2.7%	
G.3.4.4	2 - 3 Y	675.9	[Mark as ND1 if not relevant]	4.4%	
G.3.4.5	3 - 4 Y	823.1	[Mark as ND1 if not relevant]	5.3%	
G.3.4.6	4 - 5 Y	1,223.8	[Mark as ND1 if not relevant]	7.9%	
G.3.4.7	5 - 10 Y	7,955.0	[Mark as ND1 if not relevant]	51.4%	
G.3.4.8	10+ Y	4,044.9	[Mark as ND1 if not relevant]	26.2%	
G.3.4.9	Total	15,462.1	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day			0.0%	
OG.3.4.2	a/w 0-0.5y			0.0%	
OG.3.4.3	a/w 0.5-1 y			0.0%	
OG.3.4.4	a/w 1-1.5y			0.0%	
OG.3.4.5	a/w 1.5-2 y			0.0%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	7.0	8.0		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.0	0.0	0.0%	0.0%
G.3.5.4	2 - 3 Y	0.0	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	0.0	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	2,500.0	0.0	21.7%	0.0%
G.3.5.7	5 - 10 Y	9,000.0	9,000.0	78.3%	78.3%
G.3.5.8	10+ Y	0.0	2,500.0	0.0%	21.7%
G.3.5.9	Total	11,500.0	11,500.0	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	15,462.1	15,462.08	100.0%	100.0%
G.3.6.2	AUD	0.0	0.0	0.0%	0.0%
G.3.6.3	BRL	0.0	0.0	0.0%	0.0%
G.3.6.4	CAD	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	CZK	0.0	0.0	0.0%	0.0%
G.3.6.7	DKK	0.0	0.0	0.0%	0.0%
G.3.6.8	GBP	0.0	0.0	0.0%	0.0%
G.3.6.9	HKD	0.0	0.0	0.0%	0.0%
G.3.6.10	JPY	0.0	0.0	0.0%	0.0%
G.3.6.11	KRW	0.0	0.0	0.0%	0.0%
G.3.6.12	NOK	0.0	0.0	0.0%	0.0%
G.3.6.13	PLN	0.0	0.0	0.0%	0.0%
G.3.6.14	SEK	0.0	0.0	0.0%	0.0%
G.3.6.15	SGD	0.0	0.0	0.0%	0.0%
G.3.6.16	USD	0.0	0.0	0.0%	0.0%
G.3.6.17	Other	0.0	0.0	0.0%	0.0%
G.3.6.18	Total	15,462.1	15,462.1	100.0%	100.0%
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.3	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.4	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.5	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.6	a/w [if relevant, please specify]			0.0%	0.0%
OG.3.6.7	a/w [if relevant, please specify]			0.0%	0.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00	11,500.00	100.0%	100.0%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL	0.0	0.0	0.0%	0.0%
G.3.7.4	CAD	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	CZK	0.0	0.0	0.0%	0.0%
G.3.7.7	DKK	0.0	0.0	0.0%	0.0%
G.3.7.8	GBP	0.0	0.0	0.0%	0.0%
G.3.7.9	HKD	0.0	0.0	0.0%	0.0%
G.3.7.10	JPY	0.0	0.0	0.0%	0.0%
G.3.7.11	KRW	0.0	0.0	0.0%	0.0%
G.3.7.12	NOK	0.0	0.0	0.0%	0.0%
G.3.7.13	PLN	0.0	0.0	0.0%	0.0%
G.3.7.14	SEK	0.0	0.0	0.0%	0.0%
G.3.7.15	SGD	0.0	0.0	0.0%	0.0%
G.3.7.16	USD	0.0	0.0	0.0%	0.0%
G.3.7.17	Other	0.0	0.0	0.0%	0.0%
G.3.7.18	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
OG.3.7.7	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by Interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500	11,500	100.0%	100.0%
G.3.8.2	Floating coupon	0	0	0.0%	0.0%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5		100.0%	
G.3.9.3	Exposures to central banks	0		0.0%	
G.3.9.4	Exposures to credit institutions	0		0.0%	
G.3.9.5	Other	0		0.0%	
G.3.9.6	Total	91.5		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/w CQS2 credit institutions			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	91.5		100.0%	
G.3.10.2	Eurozone	0		0.0%	
G.3.10.3	Rest of European Union (EU)	0		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0		0.0%	
G.3.10.5	Switzerland	0		0.0%	
G.3.10.6	Australia	0		0.0%	
G.3.10.7	Brazil	0		0.0%	
G.3.10.8	Canada	0		0.0%	
G.3.10.9	Japan	0		0.0%	
G.3.10.10	Korea	0		0.0%	
G.3.10.11	New Zealand	0		0.0%	
G.3.10.12	Singapore	0		0.0%	
G.3.10.13	US	0		0.0%	
G.3.10.14	Other	0		0.0%	
G.3.10.15	Total EU	91.5		100.0%	
G.3.10.16	Total	91.5		100.0%	
OG.3.10.1	a/w [if relevant, please specify]			0.0%	
OG.3.10.2	a/w [if relevant, please specify]			0.0%	
OG.3.10.3	a/w [if relevant, please specify]			0.0%	
OG.3.10.4	a/w [if relevant, please specify]			0.0%	
OG.3.10.5	a/w [if relevant, please specify]			0.0%	
OG.3.10.6	a/w [if relevant, please specify]			0.0%	
OG.3.10.7	a/w [if relevant, please specify]			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.5		0.6%	0.6%
G.3.11.2	Central bank eligible assets	0		0.0%	0.0%
G.3.11.3	Other	0		0.0%	0.0%
G.3.11.4	Total	91.5		0.6%	0.6%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issue/13		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					

14. Sustainable or other special purpose strategy - optional

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

4. References to Capital Requirements Regulation (CRR)

129(7)

Row Row

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

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

5. References to Capital Requirements Regulation (CRR)

129(1)

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

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

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

Field Number	7. Mortgage Assets	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	15462.08			100.0%
M.7.1.2	Commercial	0.00			0.0%
M.7.1.3	Other	0.00			0.0%
M.7.1.4	Total	15,462.1			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					
M.7.2.1	Number of mortgage loans	225713		0	225713
OM.7.2.1	Optional information eg. Number of borrowers				
OM.7.2.2	Optional information eg. Number of guarantors				
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
3. Concentration Risks					
M.7.3.1	10 largest exposures	0.36%		0.00%	[For completion]
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
4. Breakdown by Geography					
M.7.4.1	European Union	0.0%		0.0%	0.0%
M.7.4.2	Austria	0		0.0%	[For completion]
M.7.4.3	Belgium	100.00%		0.00%	[For completion]
M.7.4.4	Bulgaria	0		0.0%	[For completion]
M.7.4.5	Croatia	0		0.0%	[For completion]
M.7.4.6	Cyprus	0		0.0%	[For completion]
M.7.4.7	Czechia	0		0.0%	[For completion]
M.7.4.8	Denmark	0		0.0%	[For completion]
M.7.4.9	Estonia	0		0.0%	[For completion]
M.7.4.10	Finland	0		0.0%	[For completion]
M.7.4.11	France	0		0.0%	[For completion]
M.7.4.12	Germany	0		0.0%	[For completion]
M.7.4.13	Greece	0		0.0%	[For completion]
M.7.4.14	Netherlands	0		0.0%	[For completion]
M.7.4.15	Hungary	0		0.0%	[For completion]
M.7.4.16	Ireland	0		0.0%	[For completion]
M.7.4.17	Italy	0		0.0%	[For completion]
M.7.4.18	Latvia	0		0.0%	[For completion]
M.7.4.19	Lithuania	0		0.0%	[For completion]
M.7.4.20	Luxembourg	0		0.0%	[For completion]
M.7.4.21	Malta	0		0.0%	[For completion]
M.7.4.22	Poland	0		0.0%	[For completion]
M.7.4.23	Portugal	0		0.0%	[For completion]
M.7.4.24	Romania	0		0.0%	[For completion]
M.7.4.25	Slovakia	0		0.0%	[For completion]
M.7.4.26	Slovenia	0		0.0%	[For completion]
M.7.4.27	Spain	0		0.0%	[For completion]
M.7.4.28	Sweden	0		0.0%	[For completion]
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%	0.0%
M.7.4.30	Iceland	0		0.0%	[For completion]
M.7.4.31	Liechtenstein	0		0.0%	[For completion]
M.7.4.32	Norway	0		0.0%	[For completion]
M.7.4.33	Other	0.0%		0.0%	0.0%
M.7.4.34	Switzerland	0		0.0%	[For completion]
M.7.4.35	United Kingdom	0		0.0%	[For completion]
M.7.4.36	Australia	[For completion]		[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]		[For completion]	[For completion]
M.7.4.38	Canada	[For completion]		[For completion]	[For completion]
M.7.4.39	Japan	[For completion]		[For completion]	[For completion]
M.7.4.40	Korea	[For completion]		[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]		[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]		[For completion]	[For completion]
M.7.4.43	US	[For completion]		[For completion]	[For completion]
M.7.4.44	Other	[For completion]		[For completion]	[For completion]
OM.7.4.1	a/w [if relevant, please specify]				
OM.7.4.2	a/w [if relevant, please specify]				
OM.7.4.3	a/w [if relevant, please specify]				
OM.7.4.4	a/w [if relevant, please specify]				
OM.7.4.5	a/w [if relevant, please specify]				
OM.7.4.6	a/w [if relevant, please specify]				
OM.7.4.7	a/w [if relevant, please specify]				
OM.7.4.8	a/w [if relevant, please specify]				
OM.7.4.9	a/w [if relevant, please specify]				
OM.7.4.10	a/w [if relevant, please specify]				
5. Breakdown by regions of main country of origin					
M.7.5.1	Ainwerpen	15.7%		0.0%	15.7%
M.7.5.2	Vlaams-Raband	14.3%		0.0%	14.3%
M.7.5.3	Oost-Vlaanderen	15.6%		0.0%	15.6%
M.7.5.4	Brussels	8.7%		0.0%	8.7%
M.7.5.5	West-Vlaanderen	11.1%		0.0%	11.1%
M.7.5.6	Lieburg	8.3%		0.0%	8.3%
M.7.5.7	Liege	7.4%		0.0%	7.4%
M.7.5.8	Hainaut	6.8%		0.0%	6.8%
M.7.5.9	Brabant Wallon	5.3%		0.0%	5.3%
M.7.5.10	Namur	4.3%		0.0%	4.3%
M.7.5.11	Luxembourg	2.7%		0.0%	2.7%
M.7.5.12	Other	0.3%		0.0%	0.3%
6. Breakdown by Interest Rate					
M.7.6.1	Fixed rate	81.4%		0.0%	81.4%
M.7.6.2	Floating rate	0.0%		0.0%	0.0%
M.7.6.3	Other	18.6%		0.0%	18.6%
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					
M.7.7.1	Bullet / interest only	4.8%		0.0%	4.8%
M.7.7.2	Amortising	95.2%		0.0%	95.2%
M.7.7.3	Other	0.0%		0.0%	0.0%
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	7.5%	0.0%	7.5%	
M.7.8.2	> 12 - <= 24 months	35.3%	0.0%	35.3%	
M.7.8.3	> 24 - <= 36 months	15.6%	0.0%	15.6%	
M.7.8.4	> 36 - <= 60 months	9.7%	0.0%	9.7%	
M.7.8.5	> 60 months	31.9%	0.0%	31.9%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%	0.0%	0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	68.50			
By buckets (mn):					
M.7A.10.2	TBC at a country level	7206.20	175488	46.6%	77.7%
M.7A.10.3	TBC at a country level	5622.23	41353	36.4%	18.3%
M.7A.10.4	TBC at a country level	1540.22	6506	10.0%	3.2%
M.7A.10.5	TBC at a country level	468.48	1372	3.0%	0.6%
M.7A.10.6	TBC at a country level	615.96	994	4.0%	0.4%
M.7A.10.26	Total	15,462.1	225,713	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0.56			
By LTV buckets (mn):					
M.7A.11.2	>=0 - <=40%	5374.93	107471	34.8%	47.6%
M.7A.11.3	>40 - <=50%	1514.80	23058	9.8%	10.2%
M.7A.11.4	>50 - <=60%	1540.59	21709	10.0%	9.6%
M.7A.11.5	>60 - <=70%	1720.09	21463	11.1%	9.5%
M.7A.11.6	>70 - <=80%	1845.10	20275	12.0%	9.2%
M.7A.11.7	>80 - <=90%	1845.91	18035	11.9%	8.0%
M.7A.11.8	>90 - <=100%	1251.40	9867	8.1%	4.4%
M.7A.11.9	>100%	366.25	3435	2.4%	1.5%
M.7A.11.10	Total	15,462.1	225,713	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110%			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120%			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130%			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140%			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150%			0.0%	0.0%
OM.7A.11.6	a/w >150%			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50%			
By LTV buckets (mn):					
M.7A.12.2	>=0 - <=40%	6358.34	125817	41.1%	55.7%
M.7A.12.3	>40 - <=50%	1532.24	21374	9.9%	9.5%
M.7A.12.4	>50 - <=60%	1591.46	20454	10.3%	9.1%
M.7A.12.5	>60 - <=70%	1636.89	18682	10.6%	8.3%
M.7A.12.6	>70 - <=80%	1621.17	16678	10.5%	7.4%
M.7A.12.7	>80 - <=90%	1332.18	12346	8.6%	5.4%
M.7A.12.8	>90 - <=100%	1119.91	8247	7.2%	3.7%
M.7A.12.9	>100%	269.89	2315	1.7%	1.0%
M.7A.12.10	Total	15,462.1	225,713	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110%			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120%			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130%			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140%			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150%			0.0%	0.0%
OM.7A.12.6	a/w >150%			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0%			
M.7A.13.2	Second home/holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
M.7A.13.6	Other	100%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [f] relevant, please specify				
OM.7A.13.6	a/w [f] relevant, please specify				
OM.7A.13.7	a/w [f] relevant, please specify				
OM.7A.13.8	a/w [f] relevant, please specify				
OM.7A.13.9	a/w [f] relevant, please specify				
OM.7A.13.10	a/w [f] relevant, please specify				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100%			
M.7A.14.2	Guaranteed	0%			
M.7A.14.3	Other	0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the Financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
OM.7A.16.1					

OM.7A.16.2
OM.7A.16.3

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1945 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached				
M.2A.18.2	Flat or Apartment				
M.2A.18.3	Bungalow				
M.2A.18.4	Terraced House				
M.2A.18.5	Multifamily House				
M.2A.18.6	Land Only				
M.2A.18.7	other				
M.2A.18.8	Total	0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property				
M.2A.19.2	Existing property				
M.2A.19.3	other				
M.2A.19.4	no data				
M.2A.19.5	Total	0	0	0.0%	0.0%
OM.2A.19.1					
7B Commercial Cover Pool		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (USD)	[For completion]			
M.7B.20.2	TBC at a country level	[For completion]	[For completion]		
M.7B.20.3	TBC at a country level	[For completion]	[For completion]		
M.7B.20.4	TBC at a country level	[For completion]	[For completion]		
M.7B.20.5	TBC at a country level	[For completion]	[For completion]		
M.7B.20.6	TBC at a country level	[For completion]	[For completion]		
M.7B.20.7	TBC at a country level	[For completion]	[For completion]		
M.7B.20.8	TBC at a country level	[For completion]	[For completion]		
M.7B.20.9	TBC at a country level	[For completion]	[For completion]		
M.7B.20.10	TBC at a country level	[For completion]	[For completion]		
M.7B.20.11	TBC at a country level	[For completion]	[For completion]		
M.7B.20.12	TBC at a country level	[For completion]	[For completion]		
M.7B.20.13	TBC at a country level	[For completion]	[For completion]		
M.7B.20.14	TBC at a country level	[For completion]	[For completion]		
M.7B.20.15	TBC at a country level	[For completion]	[For completion]		
M.7B.20.16	TBC at a country level	[For completion]	[For completion]		
M.7B.20.17	TBC at a country level	[For completion]	[For completion]		
M.7B.20.18	TBC at a country level	[For completion]	[For completion]		
M.7B.20.19	TBC at a country level	[For completion]	[For completion]		
M.7B.20.20	TBC at a country level	[For completion]	[For completion]		
M.7B.20.21	TBC at a country level	[For completion]	[For completion]		
M.7B.20.22	TBC at a country level	[For completion]	[For completion]		
M.7B.20.23	TBC at a country level	[For completion]	[For completion]		
M.7B.20.24	TBC at a country level	[For completion]	[For completion]		
M.7B.20.25	TBC at a country level	[For completion]	[For completion]		
M.7B.20.26	Total	0.0	0	0.0%	0.0%
OM.7B.20.1					
21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)	[For completion]			
M.7B.21.2	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	Total	0.0	0	0.0%	0.0%
OM.7B.21.1	a/w >100 - <=110%				
OM.7B.21.2	a/w >110 - <=120%				
OM.7B.21.3	a/w >120 - <=130%				
OM.7B.21.4	a/w >130 - <=140%				
OM.7B.21.5	a/w >140 - <=150%				
OM.7B.21.6	a/w >150%				
OM.7B.21.7					
OM.7B.21.8					
OM.7B.21.9					
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
M.7B.22.2	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.3	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.4	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.5	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.6	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.7	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.8	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.9	TBC at a country level	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110%				
OM.7B.22.2	a/w >110 - <=120%				
OM.7B.22.3	a/w >120 - <=130%				
OM.7B.22.4	a/w >130 - <=140%				
OM.7B.22.5	a/w >140 - <=150%				
OM.7B.22.6	a/w >150%				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail	[For completion]			
M.7B.23.2	Office	[For completion]			
M.7B.23.3	Hotels/Tourism	[For completion]			
M.7B.23.4	Shopping malls	[For completion]			
M.7B.23.5	Industry	[For completion]			
M.7B.23.6	Agriculture	[For completion]			
M.7B.23.7	Other commercially used	[For completion]			
M.7B.23.8	Hospital	[For completion]			
M.7B.23.9	School	[For completion]			
M.7B.23.10	other RE with a social relevant purpose	[For completion]			
M.7B.23.11	Land	[For completion]			
M.7B.23.12	Property developers / Building under construction	[For completion]			
M.7B.23.13	Other	[For completion]			
OM.7B.23.1	a/w Cultural purposes				
OM.7B.23.2	a/w [if relevant, please specify]				
OM.7B.23.3	a/w [if relevant, please specify]				
OM.7B.23.4	a/w [if relevant, please specify]				
OM.7B.23.5	a/w [if relevant, please specify]				
OM.7B.23.6	a/w [if relevant, please specify]				
OM.7B.23.7	a/w [if relevant, please specify]				
OM.7B.23.8	a/w [if relevant, please specify]				
OM.7B.23.9	a/w [if relevant, please specify]				
OM.7B.23.10	a/w [if relevant, please specify]				
OM.7B.23.11	a/w [if relevant, please specify]				
OM.7B.23.12	a/w [if relevant, please specify]				
OM.7B.23.13	a/w [if relevant, please specify]				
OM.7B.23.14	a/w [if relevant, please specify]				
24. EPC Information of the Financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.24.1	TBC at a country level	[For completion]	[For completion]		
M.2B.24.2	TBC at a country level	[For completion]	[For completion]		
M.2B.24.3	TBC at a country level	[For completion]	[For completion]		
M.2B.24.4	TBC at a country level	[For completion]	[For completion]		
M.2B.24.5	TBC at a country level	[For completion]	[For completion]		
M.2B.24.6	TBC at a country level	[For completion]	[For completion]		
M.2B.24.7	TBC at a country level	[For completion]	[For completion]		
M.2B.24.8	TBC at a country level	[For completion]	[For completion]		
M.2B.24.9	TBC at a country level	[For completion]	[For completion]		
M.2B.24.10	TBC at a country level	[For completion]	[For completion]		

M.28.24.11	TBC at a country level	[For completion]	[For completion]		
M.28.24.12	TBC at a country level	[For completion]	[For completion]		
M.28.24.13	TBC at a country level	[For completion]	[For completion]		
M.28.24.14	TBC at a country level	[For completion]	[For completion]		
M.28.24.15	TBC at a country level	[For completion]	[For completion]		
M.28.24.16	TBC at a country level	[For completion]	[For completion]		
M.28.24.17	TBC at a country level	[For completion]	[For completion]		
M.28.24.18	no data	[For completion]	[For completion]		
M.28.24.19	Total	0.0	0	0.0%	0.0%
OM.28.24.1					
OM.28.24.2					
OM.28.24.3					
25. Average energy use intensity (kWh/m2) - optional					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.25.1	TBC at a country level	[For completion]	[For completion]		
M.28.25.2	TBC at a country level	[For completion]	[For completion]		
M.28.25.3	TBC at a country level	[For completion]	[For completion]		
M.28.25.4	TBC at a country level	[For completion]	[For completion]		
M.28.25.5	TBC at a country level	[For completion]	[For completion]		
M.28.25.6	TBC at a country level	[For completion]	[For completion]		
M.28.25.7	TBC at a country level	[For completion]	[For completion]		
M.28.25.8	TBC at a country level	[For completion]	[For completion]		
M.28.25.9	TBC at a country level	[For completion]	[For completion]		
M.28.25.10	TBC at a country level	[For completion]	[For completion]		
M.28.25.11	TBC at a country level	[For completion]	[For completion]		
M.28.25.12	TBC at a country level	[For completion]	[For completion]		
M.28.25.13	TBC at a country level	[For completion]	[For completion]		
M.28.25.14	TBC at a country level	[For completion]	[For completion]		
M.28.25.15	TBC at a country level	[For completion]	[For completion]		
M.28.25.16	TBC at a country level	[For completion]	[For completion]		
M.28.25.17	TBC at a country level	[For completion]	[For completion]		
M.28.25.18	no data	[For completion]	[For completion]		
M.28.25.19	Total	0.0	0	0.0%	0.0%
OM.28.25.1					
OM.28.25.2					
OM.28.25.3					
26. CRE Age Structure - optional					
		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.28.26.1	older than 1919	[For completion]	[For completion]		
M.28.26.2	1919 - 1945	[For completion]	[For completion]		
M.28.26.3	1945 - 1960	[For completion]	[For completion]		
M.28.26.4	1961 - 1970	[For completion]	[For completion]		
M.28.26.5	1971 - 1980	[For completion]	[For completion]		
M.28.26.6	1981 - 1990	[For completion]	[For completion]		
M.28.26.7	1991 - 2000	[For completion]	[For completion]		
M.28.26.8	2001 - 2005	[For completion]	[For completion]		
M.28.26.9	2006 and later	[For completion]	[For completion]		
M.28.26.10	no data	[For completion]	[For completion]		
M.28.26.11	Total	0.0	0	0.0%	0.0%
OM.28.26.1					
27. New Commercial Property - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.28.27.1	New Property	[For completion]	[For completion]		
M.28.27.2	Existing Property	[For completion]	[For completion]		
M.28.27.3	other	[For completion]	[For completion]		
M.28.27.4	no data	[For completion]	[For completion]		
M.28.27.5	Total	0.0	0	0.0%	0.0%

C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

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

Retained Covered Bonds

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/03/2021

Contact Details:

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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

Website

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

Remark

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

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

Retained Covered Bonds

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@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.91	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.91	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2021	6.14	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2021	9.14	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	31/12/2021	6.70	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average Fixed Coupon:	0.31 %
Weighted Average Remaining Average Life*	6.98

* At Reporting Date until Maturity Date

Retained Covered Bonds

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

Retained Covered Bonds

Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,462,081,815 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	732,384,390 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	41.62 %

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,356,365,073 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	107.45 %

> > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:
85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,461,433 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	732,384,390 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,356,365,073
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII]/I$	114.62 %

> > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:
105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,131,277,394 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,128,757,394
<i>Total Interest Proceeds Public Finance Exposures</i>	2,520,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	16,285,294,041 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,462,081,815
<i>Total Principal Proceeds Public Finance Exposures</i>	90,827,836
<i>Total Principal Proceeds Financial Institution Exposures</i>	732,384,390
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	252,799,978 (X)
Costs, Fees and expenses Covered Bonds	110,424,681 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,553,346,777
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,494,981,472 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,911,729 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,485,069,743
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds minus ECB Haircut	90,827,836 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	88,827,836 (XVII)

Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off Date 31/03/2021

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,462,081,814.75
Principal Redemptions between Cut-off Date and Maturity Date	15,462,081,814.75
Interest Payments between Cut-off Date and Maturity Date	2,128,757,394.36
Number of borrowers	117,338.00
Number of loans	225,713.00
Average Outstanding Balance per borrower	131,774
Average Outstanding Balance per loan	68,503
Weighted average Current Loan to Current Value	50.04 %
Weighted average seasoning (in Years)	3.31
Weighted average remaining maturity (in years, at 0% CPR)	15.01
Weighted average initial maturity (in years, at 0% CPR)	18.32
Percentage of Fixed Rate Loans	81.43 %
Percentage of Variable Rate Loans	18.57 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.48 %
Weighted Remaining average life (in years, at 0% CPR)	7.82
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.60

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	732,384,390
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3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name(Liquid_Bonds_C Series(Liquid_Bonds_CB_UA TASO)IRCF)	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.8 22JUN2027 81	BGB 0.0 22OCT2027 91	BGB 0.0 22OCT2027 91
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	1/02/2019	24/01/2019	25/01/2019	7/04/2020	4/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating(Liquid	AA	AA	AA	AA	AA	AA
Fitch Rating(Liquid_Bonds_CB	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating(Liquid_Bonds	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

Retained Covered Bonds

Stratification Tables

Portfolio Cut-off Date 31/03/2021

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,424,758,588.33	15.68 %	34,876	15.45 %
Oost-Vlaanderen	2,413,243,598.94	15.61 %	36,882	16.34 %
Vlaams-Brabant	2,211,288,351.96	14.30 %	31,010	13.74 %
West-Vlaanderen	1,721,457,089.59	11.13 %	28,064	12.43 %
Brussels	1,347,812,002.59	8.72 %	12,897	5.71 %
Limburg	1,245,703,288.75	8.06 %	21,395	9.48 %
Liège	1,143,416,976.79	7.39 %	17,387	7.70 %
Hainaut	1,047,308,261.30	6.77 %	16,670	7.39 %
Brabant Wallon	784,008,013.89	5.07 %	9,426	4.18 %
Namur	666,925,802.07	4.31 %	10,365	4.59 %
Luxembourg	409,966,086.95	2.65 %	5,954	2.64 %
Other	46,193,753.59	0.30 %	787	0.35 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	1,161,016,049.83	7.51 %	11,196	4.96 %
>1 and <=2	5,461,325,453.60	35.32 %	62,930	27.88 %
>2 and <=3	2,413,050,885.87	15.61 %	31,300	13.87 %
>3 and <=4	1,488,383,191.27	9.63 %	20,532	9.10 %
>4 and <=5	2,568,680,942.90	16.61 %	41,250	18.28 %
>5 and <=6	886,895,890.05	5.74 %	16,911	7.49 %
>6 and <=7	396,094,885.79	2.56 %	7,855	3.48 %
>7 and <=8	84,945,490.15	0.55 %	1,660	0.74 %
>8 and <=9	65,385,012.20	0.42 %	1,588	0.70 %
>9 and <=10	163,632,797.08	1.06 %	8,971	3.97 %
>10 and <=11	297,244,954.49	1.92 %	7,483	3.32 %
>11 and <=12	238,470,674.22	1.54 %	5,106	2.26 %
>12 and <=13	42,176,496.42	0.27 %	1,192	0.53 %
>13 and <=14	14,121,579.22	0.09 %	320	0.14 %
>14 and <=15	18,054,263.54	0.12 %	511	0.23 %
>15 and <=16	74,724,229.72	0.48 %	2,170	0.96 %
>16 and <=17	56,894,262.78	0.37 %	2,428	1.08 %
>17 and <=18	21,159,308.94	0.14 %	1,582	0.70 %
>18 and <=19	4,955,398.03	0.03 %	337	0.15 %
>19 and <=20	1,338,992.40	0.01 %	128	0.06 %
>20 and <=21	653,494.25	0.00 %	44	0.02 %
>21 and <=22	1,945,288.91	0.01 %	125	0.06 %
>22 and <=23	262,752.36	0.00 %	23	0.01 %
>23 and <=24	363,293.40	0.00 %	25	0.01 %
>24 and <=25	163,991.06	0.00 %	29	0.01 %
>31 and <=32	15,121.51	0.00 %	1	0.00 %
>27 and <=28	42,042.74	0.00 %	2	0.00 %
>30 and <=31	67,972.40	0.00 %	6	0.00 %
>25 and <=26	4,434.39	0.00 %	4	0.00 %
>28 and <=29	12,665.23	0.00 %	4	0.00 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,261,606.04	0.01 %	2,404	1.07 %
<=1	118,962,099.54	0.77 %	6,758	2.99 %
>1 and <=2	121,371,441.82	0.78 %	3,320	1.47 %
>2 and <=3	161,580,703.21	1.05 %	4,783	2.12 %
>3 and <=4	269,690,278.52	1.74 %	7,331	3.25 %
>4 and <=5	289,521,017.04	1.87 %	8,418	3.73 %
>5 and <=6	398,374,239.88	2.58 %	11,631	5.15 %
>6 and <=7	355,250,301.27	2.30 %	8,510	3.77 %
>7 and <=8	541,348,360.07	3.50 %	11,970	5.30 %
>8 and <=9	804,116,199.62	5.20 %	16,071	7.12 %
>9 and <=10	457,207,025.01	2.96 %	8,567	3.80 %
>10 and <=11	623,098,288.95	4.03 %	10,747	4.76 %
>11 and <=12	673,434,562.81	4.36 %	9,974	4.42 %
>12 and <=13	656,726,942.25	4.25 %	9,205	4.08 %
>13 and <=14	1,087,022,069.65	7.03 %	14,494	6.42 %
>14 and <=15	570,114,304.75	3.69 %	7,409	3.28 %
>15 and <=16	841,848,568.48	5.44 %	9,929	4.40 %
>16 and <=17	791,545,597.13	5.12 %	9,012	3.99 %
>17 and <=18	879,497,399.10	5.69 %	9,776	4.33 %
>18 and <=19	1,591,174,735.52	10.29 %	16,706	7.40 %
>19 and <=20	675,914,712.38	4.37 %	7,243	3.21 %
>20 and <=21	663,255,401.31	4.29 %	6,804	3.01 %
>21 and <=22	461,174,425.17	2.98 %	4,614	2.04 %
>22 and <=23	607,136,285.88	3.93 %	5,733	2.54 %
>23 and <=24	1,328,623,936.84	8.59 %	10,781	4.78 %
>24 and <=25	454,034,181.14	2.94 %	3,174	1.41 %
>25 and <=26	12,817,705.02	0.08 %	130	0.06 %
>26 and <=27	9,122,274.76	0.06 %	90	0.04 %
>27 and <=28	8,673,073.66	0.06 %	70	0.03 %
>28 and <=29	6,038,448.82	0.04 %	50	0.02 %
>29 and <=30	1,145,629.11	0.01 %	9	0.00 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	656,440.00	0.00 %	29	0.01 %
>1 and <=2	37,667,296.30	0.24 %	534	0.24 %
>2 and <=3	44,858,306.92	0.29 %	567	0.25 %
>3 and <=4	18,128,850.11	0.12 %	467	0.21 %
>4 and <=5	317,709,397.10	2.05 %	3,017	1.34 %
>5 and <=6	33,450,641.03	0.22 %	1,349	0.60 %
>6 and <=7	67,371,245.71	0.44 %	1,838	0.81 %
>7 and <=8	90,885,913.12	0.59 %	2,518	1.12 %
>8 and <=9	114,421,698.04	0.74 %	2,944	1.30 %
>9 and <=10	1,427,085,759.62	9.23 %	34,880	15.45 %
>10 and <=11	182,201,309.91	1.18 %	9,976	4.42 %
>11 and <=12	241,466,971.52	1.56 %	4,490	1.99 %
>12 and <=13	791,030,250.16	5.12 %	13,752	6.09 %
>13 and <=14	144,337,052.80	0.93 %	2,682	1.19 %
>14 and <=15	1,951,287,577.91	12.62 %	30,065	13.32 %
>15 and <=16	187,801,130.90	1.21 %	2,859	1.27 %
>16 and <=17	238,386,465.55	1.54 %	3,423	1.52 %
>17 and <=18	914,866,679.93	5.92 %	11,816	5.23 %
>18 and <=19	239,178,464.53	1.55 %	5,485	2.43 %
>19 and <=20	3,510,153,696.49	22.70 %	42,490	18.82 %
>20 and <=21	343,955,116.30	2.22 %	4,410	1.95 %
>21 and <=22	147,557,554.39	0.95 %	2,076	0.92 %
>22 and <=23	204,234,898.64	1.32 %	2,651	1.17 %
>23 and <=24	135,645,839.32	0.88 %	1,656	0.73 %
>24 and <=25	3,273,084,323.15	21.17 %	31,188	13.82 %
>25 and <=26	506,773,532.09	3.28 %	4,770	2.11 %
>26 and <=27	14,574,855.24	0.09 %	172	0.08 %
>27 and <=28	12,288,811.71	0.08 %	139	0.06 %
>28 and <=29	10,097,122.90	0.07 %	111	0.05 %
>29 and <=30	222,996,843.85	1.44 %	2,904	1.29 %
>30 and <=31	34,203,902.47	0.22 %	401	0.18 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	668,510.04	0.00 %	7	0.00 %
>35 and <=36	14,873.61	0.00 %	1	0.00 %
>36 and <=37	116,016.22	0.00 %	1	0.00 %
>39 and <=40	306,501.89	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,220,485.64	0.01 %	32	0.01 %
>40 and <=41	91,245.00	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1991	0.00	0.00 %	1	0.00 %
1992	11,989.44	0.00 %	2	0.00 %
1993	42,718.53	0.00 %	4	0.00 %
1996	134,166.06	0.00 %	28	0.01 %
1997	322,917.61	0.00 %	24	0.01 %
1998	242,021.33	0.00 %	21	0.01 %
1999	1,818,445.69	0.01 %	120	0.05 %
2000	808,394.15	0.01 %	45	0.02 %
2001	972,453.58	0.01 %	118	0.05 %
2002	3,815,573.80	0.02 %	178	0.08 %
2003	18,660,412.39	0.12 %	1,471	0.65 %
2004	41,864,416.35	0.27 %	1,986	0.88 %
2005	84,870,794.25	0.55 %	2,648	1.17 %
2006	24,861,171.80	0.16 %	706	0.31 %
2007	13,093,157.59	0.08 %	296	0.13 %
2008	22,363,867.52	0.14 %	598	0.26 %
2009	189,324,026.00	1.22 %	4,271	1.89 %
2010	316,513,051.95	2.05 %	7,289	3.23 %
2011	202,493,775.62	1.31 %	10,393	4.60 %
2012	53,944,251.17	0.35 %	1,339	0.59 %
2013	96,345,954.71	0.62 %	1,927	0.85 %
2014	227,949,061.38	1.47 %	4,348	1.93 %
2015	919,935,341.08	5.95 %	17,685	7.84 %
2016	2,152,665,760.63	13.92 %	36,616	16.22 %
2017	1,566,982,379.17	10.13 %	21,646	9.59 %
2018	2,455,694,525.29	15.88 %	31,844	14.11 %
2019	4,920,317,696.68	31.82 %	57,866	25.64 %
2020	2,145,950,397.07	13.88 %	22,237	9.85 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,507,986,678.40	16.22 %	56,357	48.03 %
>100 and <=200	5,316,212,876.03	34.38 %	36,400	31.02 %
>200 and <=300	3,994,717,112.33	25.84 %	16,516	14.08 %
>300 and <=400	1,658,255,243.16	10.72 %	4,895	4.17 %
>400	1,984,909,904.83	12.84 %	3,170	2.70 %
	15,462,081,814.75	100.00 %	117,338	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	74,160,382.80	0.48 %	1,706	0.76 %
0.5 - 1%	615,548,277.55	3.98 %	10,227	4.53 %
1 - 1.5%	4,284,445,729.54	27.71 %	54,447	24.12 %
1.5 - 2%	8,599,517,434.66	55.62 %	117,957	52.26 %
2 - 2.5%	1,157,754,481.16	7.49 %	21,485	9.52 %
2.5 - 3%	527,515,869.59	3.41 %	12,844	5.69 %
3 - 3.5%	126,410,468.19	0.82 %	4,271	1.89 %
3.5 - 4%	48,498,870.44	0.31 %	1,573	0.70 %
4 - 4.5%	17,282,008.20	0.11 %	677	0.30 %
4.5 - 5%	7,618,777.91	0.05 %	336	0.15 %
5 - 5.5%	2,657,952.08	0.02 %	126	0.06 %
5.5 - 6%	369,643.30	0.00 %	35	0.02 %
6 - 6.5%	81,203.84	0.00 %	16	0.01 %
6.5 - 7%	135,145.28	0.00 %	7	0.00 %
8 - 8.5%	42,387.16	0.00 %	3	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
9 - 9.5%	0.00	0.00 %	1	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,590,162,973.03	81.43 %	182,201	80.72 %
Variable	35,516,999.81	0.23 %	1,280	0.57 %
Variable With Cap	2,836,401,841.91	18.34 %	42,232	18.71 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2021	880,202,982.76	5.69 %	17,841	7.90 %
2022	372,211,343.62	2.41 %	6,459	2.86 %
2023	369,630,502.08	2.39 %	4,072	1.80 %
2024	289,055,031.97	1.87 %	3,196	1.42 %
2025	133,345,857.45	0.86 %	1,747	0.77 %
2026	107,746,851.99	0.70 %	1,251	0.55 %
2027	90,351,436.75	0.58 %	985	0.44 %
2028	52,222,517.53	0.34 %	587	0.26 %
2029	98,632,521.12	0.64 %	940	0.42 %
2030	9,947,738.12	0.06 %	100	0.04 %
2033	93,673,929.14	0.61 %	1,187	0.53 %
2034	284,199,596.88	1.84 %	2,989	1.32 %
2035	18,982,328.69	0.12 %	165	0.07 %
Fixed To Maturity	12,661,879,176.65	81.89 %	184,194	81.61 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,461,944,012.87	100.00 %	225,701	99.99 %
Twice A Year	137,801.88	0.00 %	12	0.01 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

11. Repayment Type

Classification : Internal

	In EUR	In %	In number of loans	In %
Annuity	14,557,631,162.13	94.15 %	216,945	96.12 %
Interest only	737,213,851.77	4.77 %	4,943	2.19 %
Linear	167,236,800.85	1.08 %	3,825	1.69 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0	17,300,609.53	0.11 %	1,391	0.62 %
1-10%	1,427,372,312.47	9.23 %	30,859	13.67 %
11-20%	1,180,973,424.21	7.64 %	25,526	11.31 %
21-30%	1,314,082,301.74	8.50 %	25,172	11.15 %
31-40%	1,435,201,367.01	9.28 %	24,523	10.86 %
41-50%	1,514,799,412.21	9.80 %	23,058	10.22 %
51-60%	1,540,590,412.78	9.96 %	21,709	9.62 %
61-70%	1,720,092,274.12	11.12 %	21,463	9.51 %
71-80%	1,848,100,510.07	11.95 %	20,675	9.16 %
81-90%	1,845,914,446.33	11.94 %	18,035	7.99 %
91-100%	1,251,399,925.68	8.09 %	9,867	4.37 %
101-110%	73,943,965.76	0.48 %	838	0.37 %
111-120%	42,316,283.51	0.27 %	497	0.22 %
>120%	249,994,569.33	1.62 %	2,100	0.93 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

13. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	268,413,375.17	1.74 %	19,049	8.44 %
21-40%	420,257,097.79	2.72 %	14,978	6.64 %
41-60%	761,463,425.50	4.92 %	18,046	8.00 %
61-80%	1,478,040,762.05	9.56 %	24,430	10.82 %
81-100%	3,025,338,640.61	19.57 %	35,773	15.85 %
101-120%	737,285,576.62	4.77 %	14,243	6.31 %
121-140%	750,421,632.18	4.85 %	12,677	5.62 %
141-160%	820,201,769.65	5.30 %	12,479	5.53 %
161-180%	906,729,773.30	5.86 %	12,446	5.51 %
181-200%	892,697,538.11	5.77 %	10,739	4.76 %
201-300%	2,591,466,185.95	16.76 %	28,671	12.70 %
301-400%	1,131,313,258.45	7.32 %	10,430	4.62 %
401-500%	462,709,935.61	2.99 %	3,996	1.77 %
>500%	1,215,742,843.76	7.86 %	7,756	3.44 %
	15,462,081,814.75	100.00 %	225,713	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	314,912,291.08	2.04 %	14,240	6.31 %
>1 and <=2	424,477,355.33	2.75 %	11,779	5.22 %
>2 and <=3	675,899,132.44	4.37 %	19,656	8.71 %
>3 and <=4	823,093,563.27	5.32 %	18,873	8.36 %
>4 and <=5	1,223,816,047.81	7.91 %	23,943	10.61 %
>5 and <=6	1,148,354,101.02	7.43 %	18,990	8.41 %
>6 and <=7	1,512,584,750.37	9.78 %	20,998	9.30 %
>7 and <=8	1,337,769,695.88	8.65 %	17,071	7.56 %
>8 and <=9	1,534,259,414.05	9.92 %	17,418	7.72 %
>9 and <=10	2,422,007,308.04	15.66 %	25,605	11.34 %
>10 and <=11	1,028,696,497.54	6.65 %	11,131	4.93 %
>11 and <=12	1,050,157,561.73	6.79 %	10,140	4.49 %
>12 and <=13	1,893,745,545.58	12.25 %	15,282	6.77 %
>13 and <=14	46,159,282.31	0.30 %	359	0.16 %
>14 and <=15	18,573,785.57	0.12 %	153	0.07 %
>15 and <=16	7,423,019.23	0.05 %	73	0.03 %
>17 and <=18	152,463.50	0.00 %	2	0.00 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

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

In Years	In EUR	In %	In number of loans	Classification	In % Internal
Fixed To Maturity	12,661,879,176.65	81.89 %	184,194		81.61 %

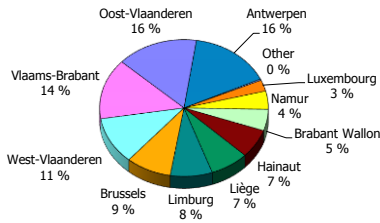
>=0 and <=1	1,319,937,828.28	8.54 %	25,185	11.16 %
>1 and <=2	651,822,914.65	4.22 %	7,243	3.21 %
>2 and <=3	216,654,900.97	1.40 %	2,515	1.11 %
>3 and <=4	110,272,339.53	0.71 %	1,248	0.55 %
>4 and <=5	104,658,799.96	0.68 %	993	0.44 %
>6 and <=7	316,605,290.34	2.05 %	3,645	1.61 %
>7 and <=8	80,250,564.37	0.52 %	690	0.31 %
	15,462,081,814.75	100.00 %	225,713	100.00 %

Retained Covered Bonds

Stratification Tables

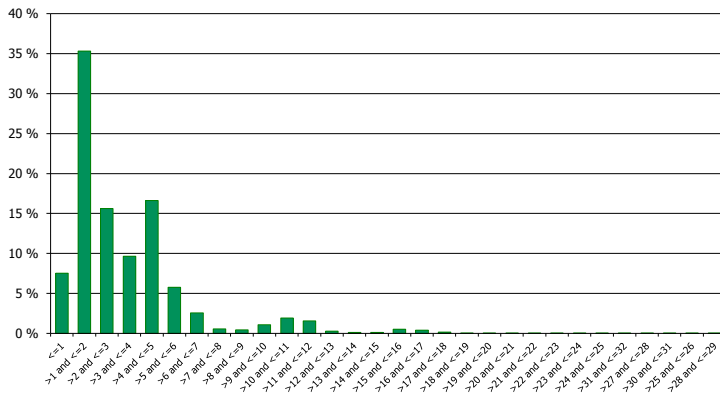
Portfolio Cut-off Date 31/03/2021

1. Geographic distribution



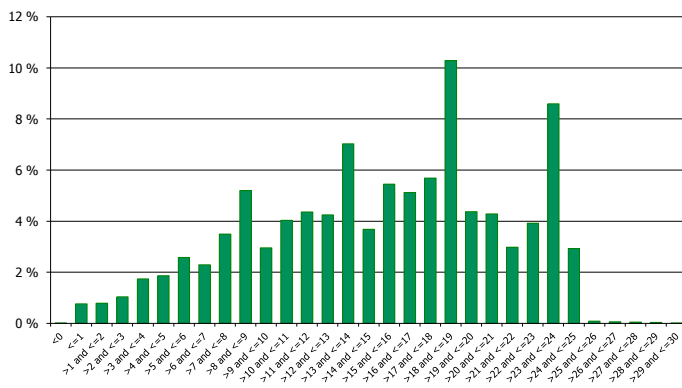
2. Seasoning

Distribution per Seasoning



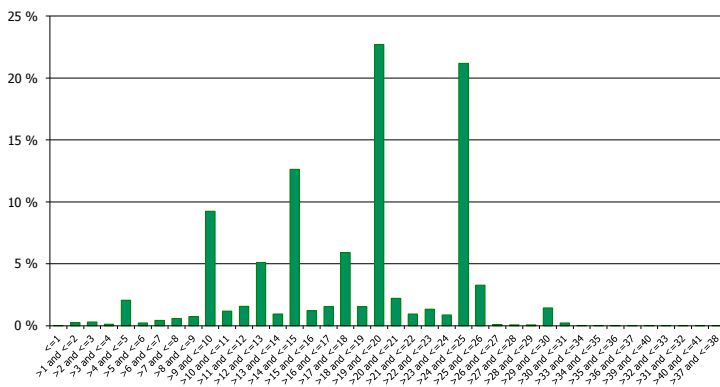
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



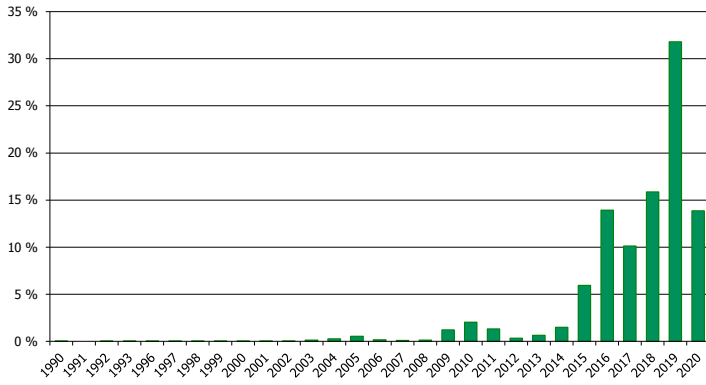
4. Original term to maturity

Distribution of Initial Term (in years)



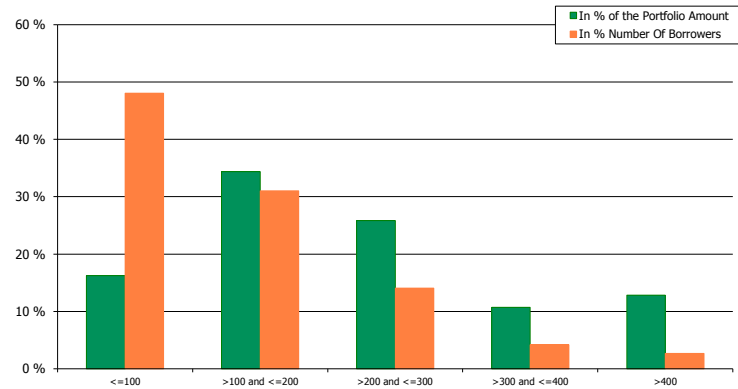
5. Origination Year

Distribution Origination Year



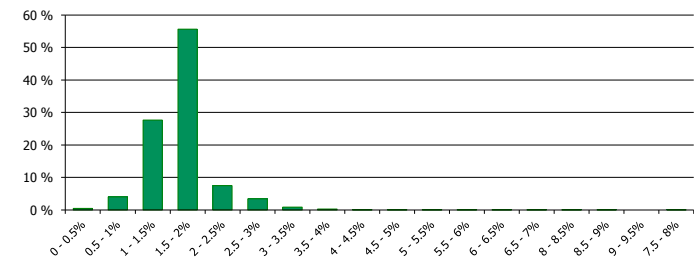
6. Outstanding Loan Balance by Borrower

Outstanding Loan Balance by Borrower



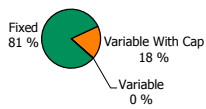
7. Interest Rate

Distribution per Interest Rate



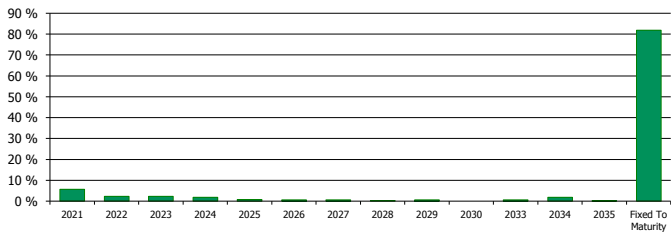
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



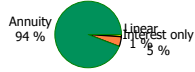
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



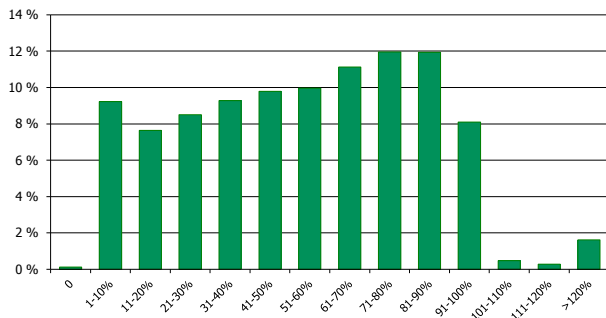
11. Repayment Type

Distribution per Repayment Type



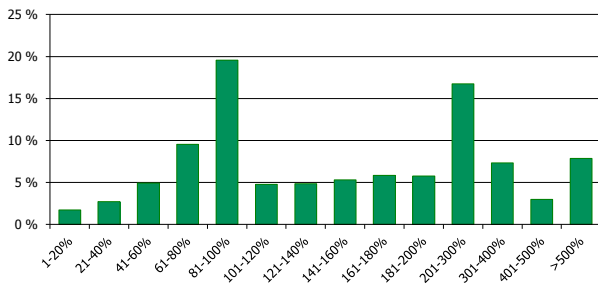
12. Current Loan to Current Value (LTV)

Current LTV Distribution



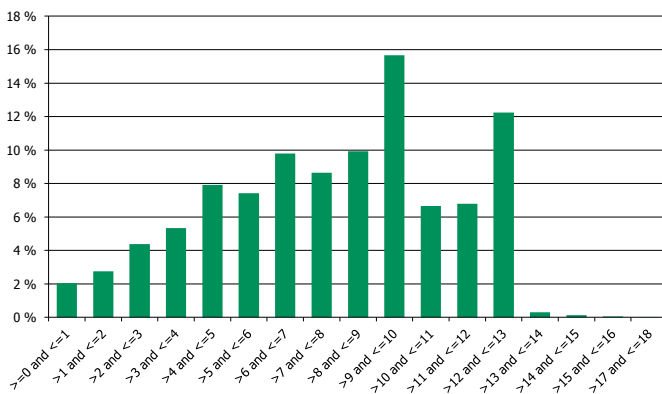
13. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



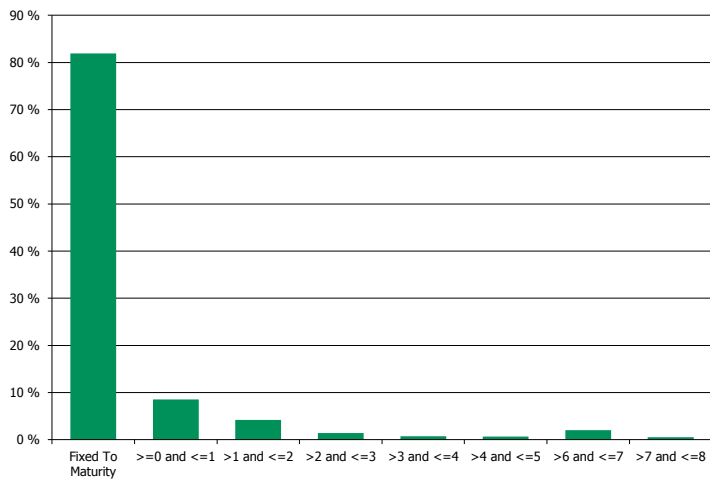
14. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



Retained Covered Bonds

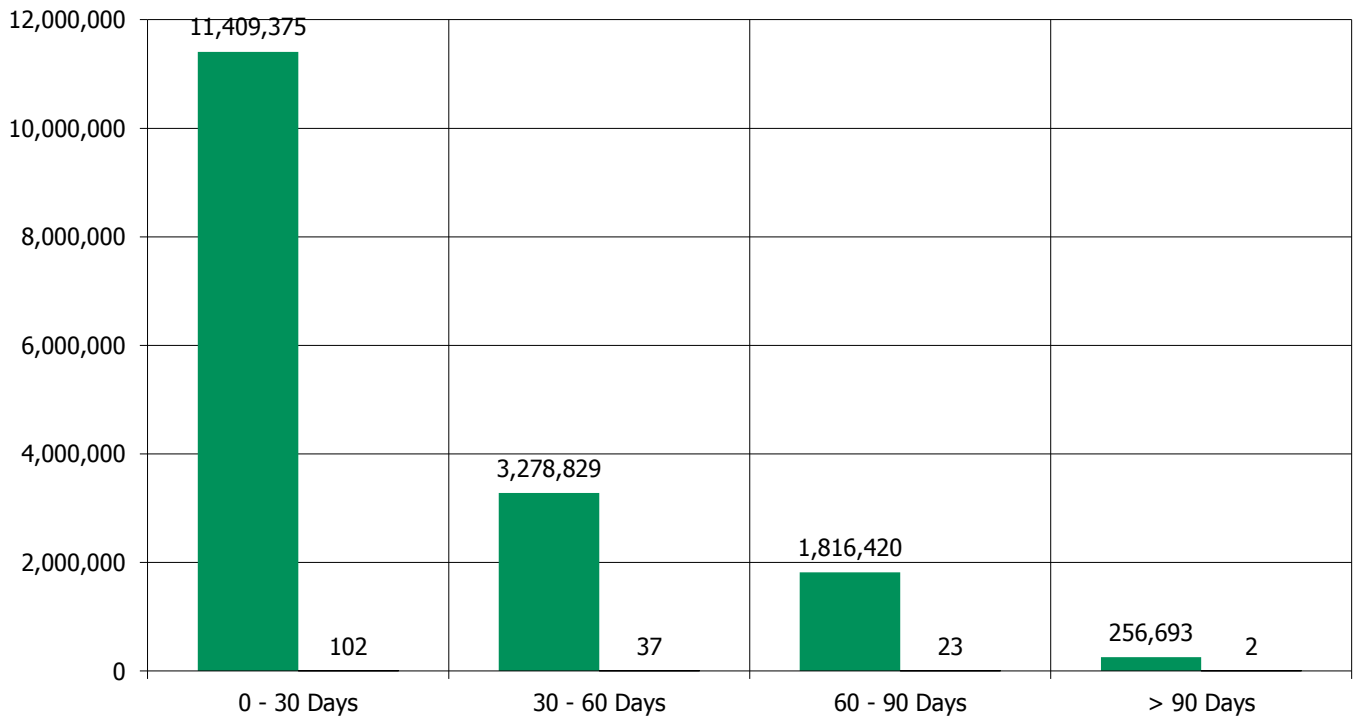
Cover Pool Performance

Portfolio Cut-off Date 31/03/2021

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,445,320,497.86	99.89 %	225,549	99.93 %
0 - 30 Days	11,409,374.53	0.07 %	102	0.05 %
30 - 60 Days	3,278,828.73	0.02 %	37	0.02 %
60 - 90 Days	1,816,420.37	0.01 %	23	0.01 %
> 90 Days	256,693.26	0.00 %	2	0.00 %
Total	15,462,081,814.75	100.00 %	225,713	100.00 %

Delinquency Outstanding in Euro



Retained Covered Bonds

Amortisation

Portfolio Cut-off Date Mar/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
1/04/2021	1	11,500,000,000	15,364,574,999	15,338,515,542	15,299,506,541	15,234,704,793
1/05/2021	2	11,500,000,000	15,268,535,632	15,217,619,693	15,141,558,770	15,015,620,709
1/06/2021	3	11,500,000,000	15,170,583,429	15,094,349,502	14,980,708,543	14,793,184,620
1/07/2021	4	11,500,000,000	15,071,843,522	14,971,491,064	14,822,203,644	14,576,665,298
1/08/2021	5	11,500,000,000	14,974,656,325	14,849,721,948	14,664,259,424	14,360,255,292
1/09/2021	6	11,500,000,000	14,878,259,201	14,729,104,976	14,508,157,565	14,147,213,536
1/10/2021	7	11,500,000,000	14,781,226,146	14,609,025,895	14,354,462,409	13,939,964,282
1/11/2021	8	11,500,000,000	14,682,186,042	14,486,527,635	14,197,898,449	13,729,521,888
1/12/2021	9	11,500,000,000	14,585,401,203	14,367,411,034	14,046,497,629	13,527,435,812
1/01/2022	10	11,500,000,000	14,490,343,890	14,249,565,049	13,895,853,753	13,325,677,115
1/02/2022	11	11,500,000,000	14,393,269,476	14,130,097,265	13,744,307,744	13,124,523,401
1/03/2022	12	11,500,000,000	14,296,152,102	14,013,253,485	13,599,339,428	12,936,401,784
1/04/2022	13	11,500,000,000	14,198,183,132	13,893,618,529	13,448,947,519	12,739,154,375
1/05/2022	14	11,500,000,000	14,104,108,209	13,778,907,624	13,305,079,819	12,551,217,900
1/06/2022	15	11,500,000,000	14,008,612,487	13,662,401,948	13,159,029,083	12,360,864,662
1/07/2022	16	11,500,000,000	13,912,241,720	13,546,141,614	13,014,939,912	12,175,400,489
1/08/2022	17	11,500,000,000	13,815,069,220	13,428,711,421	12,869,301,923	11,988,164,607
1/09/2022	18	11,500,000,000	13,718,291,315	13,312,023,510	12,725,030,080	11,803,563,611
1/10/2022	19	11,500,000,000	13,622,743,986	13,197,607,559	12,584,608,780	11,625,459,561
1/11/2022	20	11,500,000,000	13,526,812,960	13,082,443,843	12,443,068,188	11,446,020,287
1/12/2022	21	11,500,000,000	13,430,449,937	12,967,925,802	12,303,789,323	11,271,507,383
1/01/2023	22	11,500,000,000	13,335,421,022	12,854,330,601	12,164,994,793	11,097,155,219
1/02/2023	23	11,500,000,000	13,239,409,680	12,740,138,049	12,026,262,771	10,924,134,578
1/03/2023	24	11,500,000,000	13,142,441,921	12,627,451,299	11,892,505,838	10,761,299,968
1/04/2023	25	11,500,000,000	13,049,142,669	12,516,542,956	11,758,073,161	10,594,589,688
1/05/2023	26	11,500,000,000	12,950,465,243	12,401,503,661	11,621,331,163	10,428,454,346
1/06/2023	27	11,500,000,000	12,853,174,803	12,287,461,447	11,485,179,638	10,262,625,452
1/07/2023	28	11,500,000,000	12,756,200,948	12,174,739,196	11,351,808,551	10,101,871,231
1/08/2023	29	11,500,000,000	12,660,841,802	12,063,231,881	11,219,232,813	9,941,606,059
1/09/2023	30	11,500,000,000	12,563,007,089	11,949,713,075	11,085,391,989	9,781,401,009
1/10/2023	31	11,500,000,000	12,468,889,194	11,840,722,379	10,957,249,308	9,628,699,562
1/11/2023	32	11,500,000,000	12,371,489,968	11,728,304,135	10,825,616,968	9,472,734,587
1/12/2023	33	11,500,000,000	12,272,567,895	11,615,427,968	10,695,040,183	9,320,113,826
1/01/2024	34	11,500,000,000	12,177,174,887	11,505,595,325	10,566,968,006	9,169,503,231
1/02/2024	35	11,500,000,000	12,081,489,812	11,395,826,345	10,439,536,404	9,020,554,775
1/03/2024	36	11,500,000,000	11,985,874,715	11,287,698,642	10,315,878,973	8,878,381,869
1/04/2024	37	11,500,000,000	11,891,456,503	11,179,786,322	10,191,272,826	8,733,988,785
1/05/2024	38	11,500,000,000	11,795,542,231	11,071,409,683	10,067,638,524	8,592,665,373
1/06/2024	39	11,500,000,000	11,694,978,249	10,958,401,522	9,939,533,332	8,447,396,888
1/07/2024	40	11,500,000,000	11,595,085,443	10,846,966,639	9,814,244,132	8,306,725,234
1/08/2024	41	11,500,000,000	11,501,724,139	10,741,379,910	9,693,993,469	8,170,193,281
1/09/2024	42	11,500,000,000	11,404,105,539	10,632,151,028	9,571,012,323	8,032,377,350
1/10/2024	43	11,500,000,000	11,302,143,118	10,519,794,886	9,446,561,965	7,895,435,475
1/11/2024	44	11,500,000,000	11,202,736,171	10,409,583,590	9,323,821,605	7,759,842,132
1/12/2024	45	11,500,000,000	11,101,727,678	10,298,794,184	9,201,883,803	7,626,965,095
1/01/2025	46	11,500,000,000	11,004,336,301	10,191,132,366	9,082,531,256	7,496,154,597
1/02/2025	47	11,500,000,000	10,907,026,976	10,083,881,987	8,964,092,018	7,367,065,974
1/03/2025	48	11,500,000,000	10,812,962,511	9,981,600,584	8,852,783,740	7,247,748,580
1/04/2025	49	11,500,000,000	10,720,531,842	9,879,491,692	8,739,938,184	7,125,055,389
1/05/2025	50	11,500,000,000	10,625,213,670	9,775,579,275	8,626,726,508	7,003,933,230
1/06/2025	51	11,500,000,000	10,529,155,666	9,670,772,239	8,512,532,361	6,881,947,621
1/07/2025	52	11,500,000,000	10,435,197,189	9,568,741,652	8,401,991,102	6,764,736,547
1/08/2025	53	11,500,000,000	10,344,606,766	9,469,584,732	8,293,778,171	6,649,327,216
1/09/2025	54	11,500,000,000	10,251,119,487	9,368,089,319	8,184,018,392	6,533,539,276
1/10/2025	55	11,500,000,000	10,165,113,883	9,274,244,391	8,082,093,627	6,425,721,078
1/11/2025	56	11,500,000,000	10,079,284,194	9,180,339,818	7,979,913,639	6,317,609,875
1/12/2025	57	11,500,000,000	9,981,818,089	9,076,643,494	7,870,357,848	6,205,334,186
1/01/2026	58	11,500,000,000	9,895,012,277	8,982,448,655	7,768,873,280	6,099,276,250

1/02/2026	59	9,000,000,000	9,808,746,140	8,889,036,301	7,668,529,046	5,995,094,069
1/03/2026	60	9,000,000,000	9,722,499,631	8,797,377,809	7,572,019,900	5,896,994,097
1/04/2026	61	9,000,000,000	9,637,175,097	8,705,382,074	7,473,782,121	5,795,834,810
1/05/2026	62	9,000,000,000	9,552,019,839	8,614,297,440	7,377,381,235	5,697,625,186
1/06/2026	63	9,000,000,000	9,466,148,662	8,522,377,102	7,280,097,630	5,598,677,769
1/07/2026	64	9,000,000,000	9,380,996,701	8,431,851,906	7,185,040,058	5,502,924,397
1/08/2026	65	9,000,000,000	9,295,801,622	8,341,105,475	7,089,635,862	5,406,857,224
1/09/2026	66	9,000,000,000	9,211,559,955	8,251,496,658	6,995,634,929	5,312,570,778
1/10/2026	67	9,000,000,000	9,127,506,224	8,162,782,847	6,903,390,171	5,221,028,873
1/11/2026	68	9,000,000,000	9,041,097,933	8,071,793,781	6,809,078,288	5,127,889,076
1/12/2026	69	9,000,000,000	8,955,493,457	7,982,243,387	6,716,963,721	5,037,782,120
1/01/2027	70	9,000,000,000	8,871,800,180	7,894,233,635	6,626,010,279	4,948,517,414
1/02/2027	71	9,000,000,000	8,788,881,476	7,807,187,519	6,536,282,787	4,860,830,201
1/03/2027	72	9,000,000,000	8,706,867,071	7,722,484,406	6,450,514,842	4,778,691,640
1/04/2027	73	9,000,000,000	8,624,896,515	7,636,806,698	6,362,726,119	4,693,690,809
1/05/2027	74	6,500,000,000	8,543,113,746	7,551,976,921	6,276,562,433	4,611,149,305
1/06/2027	75	6,500,000,000	8,461,884,370	7,467,484,518	6,190,555,518	4,528,700,225
1/07/2027	76	6,500,000,000	8,381,551,175	7,384,450,877	6,106,653,314	4,449,009,156
1/08/2027	77	6,500,000,000	8,300,655,006	7,300,774,723	6,022,101,899	4,368,826,058
1/09/2027	78	6,500,000,000	8,220,226,588	7,217,771,878	5,938,495,021	4,289,924,711
1/10/2027	79	6,500,000,000	8,139,250,025	7,134,939,794	5,855,895,595	4,212,914,857
1/11/2027	80	6,500,000,000	8,059,517,953	7,053,063,101	5,773,974,672	4,136,384,015
1/12/2027	81	5,000,000,000	7,979,425,325	6,971,510,366	5,693,164,726	4,061,774,512
1/01/2028	82	5,000,000,000	7,899,262,196	6,889,767,572	5,612,101,750	3,986,981,459
1/02/2028	83	5,000,000,000	7,819,398,541	6,808,542,766	5,531,835,129	3,913,312,473
1/03/2028	84	5,000,000,000	7,738,800,332	6,727,671,912	5,453,123,130	3,842,343,173
1/04/2028	85	5,000,000,000	7,658,598,780	6,646,656,880	5,373,754,881	3,770,381,699
1/05/2028	86	5,000,000,000	7,578,710,991	6,566,528,715	5,295,905,267	3,700,528,535
1/06/2028	87	5,000,000,000	7,498,602,094	6,486,099,247	5,217,735,294	3,630,464,646
1/07/2028	88	5,000,000,000	7,421,976,376	6,409,282,423	5,143,249,936	3,563,968,706
1/08/2028	89	5,000,000,000	7,344,102,558	6,331,277,563	5,067,732,313	3,496,765,743
1/09/2028	90	5,000,000,000	7,266,721,276	6,253,942,761	4,993,100,507	3,430,676,755
1/10/2028	91	5,000,000,000	7,191,284,805	6,178,861,333	4,921,014,245	3,367,287,494
1/11/2028	92	5,000,000,000	7,117,109,408	6,104,756,992	4,849,630,464	3,304,386,521
1/12/2028	93	5,000,000,000	7,042,144,685	6,030,540,562	4,778,881,663	3,242,832,782
1/01/2029	94	5,000,000,000	6,967,375,996	5,956,392,749	4,708,119,232	3,181,283,336
1/02/2029	95	2,500,000,000	6,891,948,839	5,881,917,141	4,637,427,377	3,120,244,591
1/03/2029	96	2,500,000,000	6,818,109,277	5,809,984,021	4,570,190,186	3,063,238,432
1/04/2029	97	2,500,000,000	6,745,892,677	5,738,695,575	4,502,633,677	3,005,174,974
1/05/2029	98	2,500,000,000	6,669,746,369	5,664,605,101	4,433,562,496	2,946,945,244
1/06/2029	99	2,500,000,000	6,595,395,906	5,591,958,880	4,365,573,030	2,889,462,809
1/07/2029	100	2,500,000,000	6,523,400,156	5,521,838,226	4,300,220,594	2,834,540,518
1/08/2029	101	2,500,000,000	6,452,531,327	5,452,586,450	4,235,490,468	2,780,047,798
1/09/2029	102	2,500,000,000	6,377,747,079	5,380,250,665	4,168,672,251	2,724,601,085
1/10/2029	103	2,500,000,000	6,308,255,106	5,312,892,463	4,106,350,674	2,672,866,647
1/11/2029	104	2,500,000,000	6,237,274,963	5,244,202,420	4,042,951,657	2,620,453,305
1/12/2029	105	2,500,000,000	6,167,078,667	5,176,671,487	3,981,066,888	2,569,765,148
1/01/2030	106	2,500,000,000	6,099,234,581	5,111,039,450	3,920,596,926	2,520,012,964
1/02/2030	107	2,500,000,000	6,032,279,146	5,046,358,565	3,861,136,547	2,471,282,308
1/03/2030	108	2,500,000,000	5,964,048,492	4,981,635,690	3,802,858,229	2,424,668,363
1/04/2030	109	2,500,000,000	5,898,239,453	4,918,310,887	3,744,969,120	2,377,645,326
1/05/2030	110	0	5,829,597,215	4,853,093,815	3,686,215,474	2,330,749,671
1/06/2030	111		5,764,978,085	4,791,158,931	3,629,917,056	2,285,431,636
1/07/2030	112		5,700,262,242	4,729,598,918	3,574,458,049	2,241,288,801
1/08/2030	113		5,635,399,091	4,667,850,452	3,518,818,916	2,197,056,140
1/09/2030	114		5,571,801,488	4,607,344,327	3,464,373,815	2,153,900,332
1/10/2030	115		5,508,090,501	4,547,185,411	3,410,723,451	2,111,851,841
1/11/2030	116		5,445,293,323	4,487,718,980	3,357,558,521	2,070,127,763
1/12/2030	117		5,382,339,907	4,428,555,135	3,305,139,242	2,029,454,892
1/01/2031	118		5,319,359,567	4,369,312,044	3,252,631,468	1,988,754,253
1/02/2031	119		5,257,091,984	4,310,841,639	3,200,943,139	1,948,860,894
1/03/2031	120		5,194,554,125	4,253,034,365	3,150,764,173	1,910,969,657
1/04/2031	121		5,132,624,749	4,195,202,308	3,100,016,521	1,872,227,071
1/05/2031	122		5,071,020,162	4,138,045,797	3,050,255,083	1,834,622,668
1/06/2031	123		5,009,828,269	4,081,178,345	3,000,685,870	1,797,164,158
1/07/2031	124		4,948,859,502	4,024,893,742	2,952,018,985	1,760,769,250
1/08/2031	125		4,889,025,118	3,969,486,621	2,903,976,933	1,724,777,510
1/09/2031	126		4,828,815,864	3,913,952,025	2,856,067,127	1,689,137,286
1/10/2031	127		4,768,576,391	3,858,781,233	2,808,877,748	1,654,418,810
1/11/2031	128		4,709,495,599	3,804,508,755	2,762,328,732	1,620,110,369
1/12/2031	129		4,651,005,922	3,751,091,391	2,716,840,768	1,586,899,816

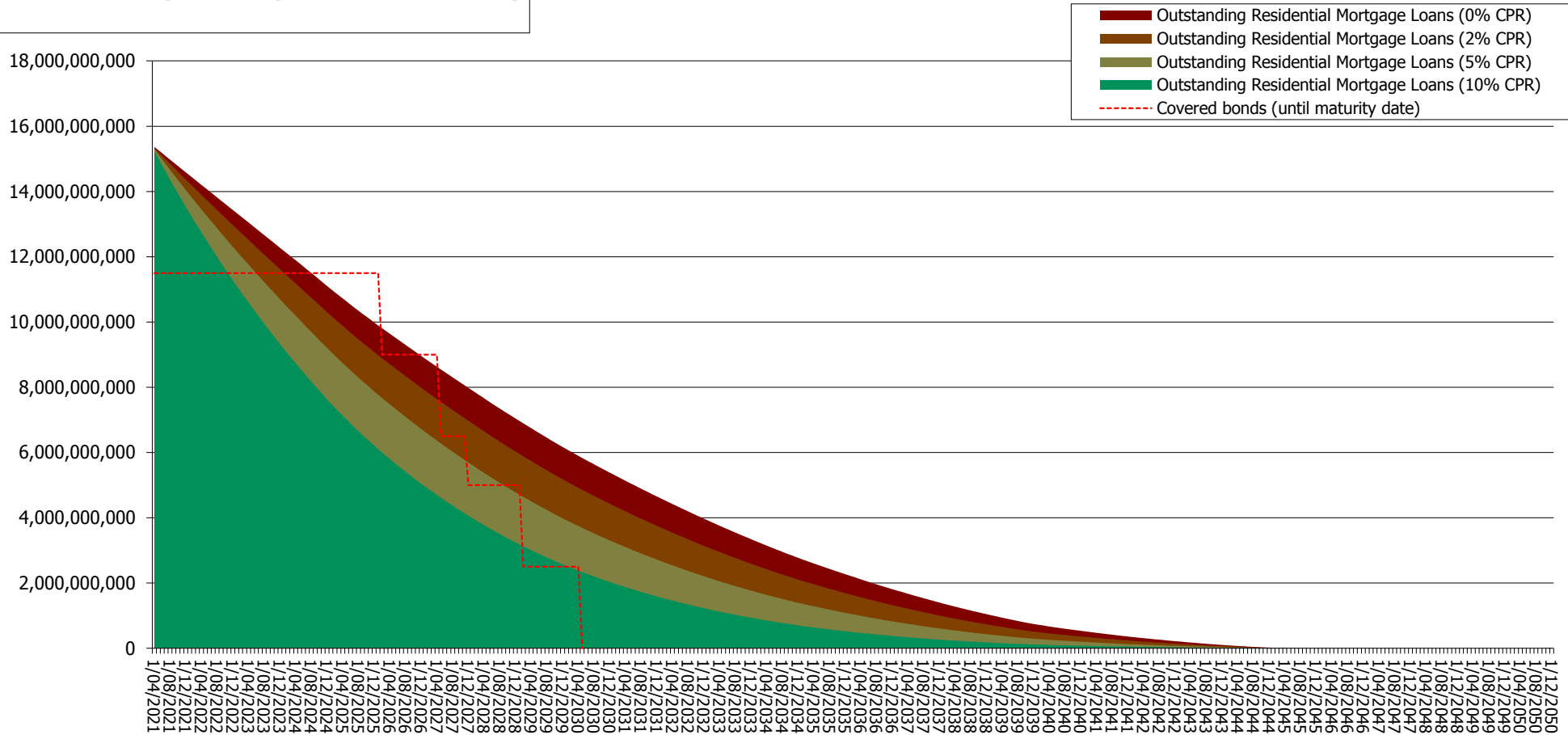
1/01/2032	130	4,592,996,687	3,698,023,478	2,671,593,001	1,553,861,267
1/02/2032	131	4,534,704,206	3,644,897,122	2,626,515,697	1,521,172,846
1/03/2032	132	4,476,230,840	3,592,188,579	2,582,374,921	1,489,681,438
1/04/2032	133	4,419,022,710	3,540,264,133	2,538,574,573	1,458,211,961
1/05/2032	134	4,362,071,276	3,488,901,832	2,495,587,361	1,427,642,905
1/06/2032	135	4,305,221,807	3,437,591,783	2,452,632,186	1,397,126,907
1/07/2032	136	4,248,725,435	3,386,912,666	2,410,526,366	1,367,512,810
1/08/2032	137	4,191,952,157	3,335,987,602	2,368,243,799	1,337,834,975
1/09/2032	138	4,135,271,439	3,285,299,076	2,326,328,200	1,308,590,435
1/10/2032	139	4,079,598,111	3,235,749,048	2,285,602,346	1,280,411,343
1/11/2032	140	4,024,640,917	3,186,745,398	2,245,263,422	1,252,485,655
1/12/2032	141	3,970,020,600	3,138,336,802	2,205,714,260	1,225,380,016
1/01/2033	142	3,915,436,278	3,089,937,741	2,166,174,919	1,198,316,903
1/02/2033	143	3,861,134,638	3,041,916,533	2,127,086,643	1,171,709,530
1/03/2033	144	3,807,847,781	2,995,339,472	2,089,705,341	1,146,713,290
1/04/2033	145	3,753,430,011	2,947,525,505	2,051,118,103	1,120,771,504
1/05/2033	146	3,700,840,194	2,901,457,024	2,014,090,614	1,096,027,628
1/06/2033	147	3,648,552,321	2,855,611,798	1,977,225,140	1,071,408,875
1/07/2033	148	3,595,935,587	2,809,810,643	1,940,724,000	1,047,318,984
1/08/2033	149	3,544,670,040	2,765,054,801	1,904,954,291	1,023,661,520
1/09/2033	150	3,493,552,198	2,720,557,717	1,869,531,785	1,000,371,456
1/10/2033	151	3,442,001,299	2,676,013,486	1,834,395,492	977,546,660
1/11/2033	152	3,391,653,558	2,632,397,876	1,799,907,975	955,105,712
1/12/2033	153	3,341,604,777	2,589,295,940	1,766,079,409	933,313,294
1/01/2034	154	3,292,248,499	2,546,724,666	1,732,625,191	911,755,661
1/02/2034	155	3,242,289,443	2,503,824,863	1,699,106,769	890,330,260
1/03/2034	156	3,192,942,670	2,461,939,686	1,666,845,120	870,083,079
1/04/2034	157	3,143,958,574	2,420,058,601	1,634,322,704	849,493,204
1/05/2034	158	3,094,903,507	2,378,388,197	1,602,228,453	829,397,301
1/06/2034	159	3,046,575,780	2,337,278,112	1,570,529,809	809,544,975
1/07/2034	160	2,999,078,429	2,297,062,387	1,539,707,941	790,404,184
1/08/2034	161	2,951,786,205	2,257,005,644	1,509,010,623	771,364,766
1/09/2034	162	2,905,284,022	2,217,681,231	1,478,947,869	752,795,451
1/10/2034	163	2,859,590,869	2,179,219,555	1,449,721,232	734,894,003
1/11/2034	164	2,813,959,581	2,140,808,004	1,420,546,076	717,054,471
1/12/2034	165	2,769,433,290	2,103,474,897	1,392,338,095	699,934,842
1/01/2035	166	2,724,864,941	2,066,113,547	1,364,129,656	682,849,785
1/02/2035	167	2,681,624,740	2,029,878,235	1,336,797,255	666,333,566
1/03/2035	168	2,639,066,305	1,994,602,725	1,310,548,453	650,750,094
1/04/2035	169	2,596,605,417	1,959,182,280	1,284,001,737	634,867,928
1/05/2035	170	2,554,678,299	1,924,383,677	1,258,091,416	619,506,773
1/06/2035	171	2,512,994,650	1,889,773,649	1,232,322,608	604,247,547
1/07/2035	172	2,471,450,096	1,855,481,509	1,206,982,644	589,396,549
1/08/2035	173	2,430,229,402	1,821,439,855	1,181,825,408	574,667,326
1/09/2035	174	2,389,195,702	1,787,648,250	1,156,950,155	560,188,838
1/10/2035	175	2,348,698,961	1,754,463,184	1,132,678,369	546,188,426
1/11/2035	176	2,308,288,492	1,721,352,320	1,108,475,784	532,253,732
1/12/2035	177	2,268,368,207	1,688,806,123	1,084,840,781	518,769,687
1/01/2036	178	2,228,740,856	1,656,489,154	1,061,375,106	505,398,683
1/02/2036	179	2,189,319,879	1,624,430,076	1,038,186,591	492,263,056
1/03/2036	180	2,149,249,210	1,592,168,101	1,015,146,576	479,431,019
1/04/2036	181	2,109,983,847	1,560,429,142	992,379,949	466,693,740
1/05/2036	182	2,069,913,637	1,528,282,739	969,543,733	454,085,341
1/06/2036	183	2,031,365,559	1,497,277,665	947,458,365	441,862,182
1/07/2036	184	1,992,944,120	1,466,546,857	925,728,212	429,958,244
1/08/2036	185	1,955,363,976	1,436,452,305	904,425,626	418,284,970
1/09/2036	186	1,918,145,945	1,406,721,185	883,453,650	406,855,124
1/10/2036	187	1,881,024,629	1,377,233,006	862,805,552	395,717,298
1/11/2036	188	1,844,384,938	1,348,116,071	842,416,545	384,729,609
1/12/2036	189	1,808,016,304	1,319,363,977	822,420,621	374,057,871
1/01/2037	190	1,772,384,902	1,291,169,030	802,798,518	363,586,700
1/02/2037	191	1,737,149,138	1,263,353,660	783,506,309	353,346,297
1/03/2037	192	1,702,112,382	1,235,976,438	764,766,512	343,575,289
1/04/2037	193	1,667,273,634	1,208,625,136	745,940,841	333,698,353
1/05/2037	194	1,632,932,967	1,181,788,222	727,582,406	324,151,435
1/06/2037	195	1,598,691,527	1,155,044,596	709,308,847	314,671,751
1/07/2037	196	1,564,803,051	1,128,704,675	691,427,606	305,481,686
1/08/2037	197	1,530,750,498	1,102,269,595	673,516,613	296,308,012
1/09/2037	198	1,497,509,572	1,076,504,389	656,100,520	287,423,375
1/10/2037	199	1,464,357,456	1,050,944,692	638,946,073	278,760,985
1/11/2037	200	1,431,718,255	1,025,777,336	622,058,941	270,243,928

1/12/2037	201	1,399,268,957	1,000,882,963	605,468,427	261,958,196
1/01/2038	202	1,366,695,061	975,925,131	588,869,145	253,697,336
1/02/2038	203	1,335,374,851	951,942,789	572,937,487	245,788,165
1/03/2038	204	1,304,415,810	928,448,529	557,513,437	238,256,127
1/04/2038	205	1,273,897,680	905,188,660	542,164,034	230,715,123
1/05/2038	206	1,242,745,698	881,603,664	526,738,124	223,231,869
1/06/2038	207	1,212,737,570	858,856,742	511,842,317	216,000,248
1/07/2038	208	1,183,474,802	836,757,229	497,444,576	209,063,803
1/08/2038	209	1,154,660,634	814,999,976	483,277,878	202,249,604
1/09/2038	210	1,125,999,385	793,421,873	469,285,982	195,562,223
1/10/2038	211	1,098,040,432	772,450,943	455,757,776	189,146,172
1/11/2038	212	1,070,202,845	751,590,801	442,322,192	182,792,687
1/12/2038	213	1,042,763,406	731,118,372	429,214,848	176,648,888
1/01/2039	214	1,015,434,269	710,749,414	416,195,752	170,565,202
1/02/2039	215	988,695,417	690,859,915	403,520,145	164,670,055
1/03/2039	216	962,188,895	671,308,176	391,199,489	159,031,333
1/04/2039	217	935,938,384	651,885,970	378,915,237	153,385,077
1/05/2039	218	909,644,036	632,531,870	366,760,549	147,856,268
1/06/2039	219	884,133,186	613,749,862	354,965,138	142,494,941
1/07/2039	220	858,292,405	594,833,672	343,178,133	137,198,523
1/08/2039	221	833,559,652	576,712,997	331,877,564	132,118,715
1/09/2039	222	808,532,725	558,448,895	320,549,928	127,068,748
1/10/2039	223	785,225,801	541,460,718	310,033,748	122,396,252
1/11/2039	224	762,956,299	525,212,237	299,965,249	117,919,795
1/12/2039	225	741,343,872	509,496,770	290,273,447	113,642,077
1/01/2040	226	721,608,714	495,092,425	281,349,566	109,681,839
1/02/2040	227	702,339,875	481,054,872	272,677,108	105,850,709
1/03/2040	228	683,222,762	467,218,424	264,204,045	102,155,112
1/04/2040	229	664,951,513	453,952,477	256,049,532	98,582,822
1/05/2040	230	647,096,552	441,038,049	248,152,938	95,150,870
1/06/2040	231	629,588,316	428,377,262	240,416,277	91,793,902
1/07/2040	232	612,582,455	416,122,181	232,963,611	88,583,765
1/08/2040	233	596,012,703	404,179,802	225,702,268	85,459,154
1/09/2040	234	580,094,501	392,717,829	218,743,939	82,473,668
1/10/2040	235	564,260,694	381,371,495	211,901,195	79,566,229
1/11/2040	236	548,599,078	370,157,269	205,147,180	76,703,917
1/12/2040	237	533,098,753	359,108,294	198,533,808	73,926,908
1/01/2041	238	517,727,388	348,162,257	191,992,745	71,188,445
1/02/2041	239	502,406,462	337,286,178	185,522,149	68,497,872
1/03/2041	240	486,979,325	326,428,429	179,137,419	65,887,440
1/04/2041	241	471,844,661	315,747,031	172,835,005	63,300,137
1/05/2041	242	456,722,362	305,125,895	166,610,077	60,770,147
1/06/2041	243	441,905,191	294,726,151	160,522,148	58,301,618
1/07/2041	244	427,285,611	284,507,945	154,575,428	55,911,634
1/08/2041	245	413,081,746	274,583,801	148,804,157	53,596,128
1/09/2041	246	399,016,892	264,784,750	143,128,861	51,333,654
1/10/2041	247	385,049,775	255,096,865	137,552,705	49,131,518
1/11/2041	248	371,516,099	245,713,301	132,155,965	47,003,959
1/12/2041	249	358,133,083	236,473,255	126,873,202	44,940,061
1/01/2042	250	345,003,660	227,417,598	121,704,331	42,926,592
1/02/2042	251	332,352,077	218,706,426	116,744,815	41,002,902
1/03/2042	252	319,968,766	210,234,920	111,964,934	39,173,649
1/04/2042	253	307,431,968	201,655,037	107,122,411	37,320,630
1/05/2042	254	295,195,433	193,310,855	102,437,100	35,542,010
1/06/2042	255	283,276,628	185,191,108	97,884,800	33,818,675
1/07/2042	256	271,649,862	177,298,653	93,482,503	32,165,310
1/08/2042	257	259,969,702	169,387,541	89,084,152	30,522,105
1/09/2042	258	248,613,572	161,713,523	84,831,944	28,942,102
1/10/2042	259	237,241,882	154,063,382	80,619,903	27,392,332
1/11/2042	260	226,222,947	146,658,589	76,549,867	25,899,286
1/12/2042	261	215,378,049	139,398,739	72,581,435	24,455,975
1/01/2043	262	204,636,825	132,222,077	68,669,641	23,039,913
1/02/2043	263	193,975,329	125,120,785	64,816,318	21,654,942
1/03/2043	264	183,636,877	118,270,650	61,126,988	20,344,203
1/04/2043	265	173,490,399	111,546,337	57,504,974	19,057,666
1/05/2043	266	163,499,558	104,950,137	53,971,300	17,813,254
1/06/2043	267	153,696,146	98,490,011	50,520,326	16,603,634
1/07/2043	268	144,114,918	92,198,680	47,176,795	15,441,217
1/08/2043	269	134,767,107	86,072,110	43,929,906	14,317,592
1/09/2043	270	125,686,974	80,136,726	40,796,557	13,240,057
1/10/2043	271	116,558,045	74,194,231	37,678,345	12,177,951

1/11/2043	272	108,092,999	68,689,164	34,793,972	11,198,066
1/12/2043	273	99,843,787	63,342,948	32,006,915	10,258,856
1/01/2044	274	91,785,760	58,132,006	29,299,145	9,351,186
1/02/2044	275	83,876,768	53,032,789	26,661,108	8,473,182
1/03/2044	276	76,122,725	48,053,769	24,100,532	7,629,051
1/04/2044	277	68,540,207	43,193,790	21,608,000	6,811,066
1/05/2044	278	61,073,109	38,424,878	19,175,007	6,019,385
1/06/2044	279	53,886,585	33,845,887	16,847,018	5,266,187
1/07/2044	280	47,010,703	29,478,715	14,637,113	4,556,640
1/08/2044	281	40,498,008	25,351,768	12,555,940	3,892,200
1/09/2044	282	34,355,916	21,470,338	10,606,546	3,273,984
1/10/2044	283	28,639,692	17,868,672	8,805,563	2,706,922
1/11/2044	284	23,493,079	14,632,773	7,192,595	2,201,714
1/12/2044	285	19,090,412	11,871,035	5,820,728	1,774,470
1/01/2045	286	16,342,461	10,145,034	4,961,766	1,506,206
1/02/2045	287	13,809,426	8,558,043	4,174,951	1,261,990
1/03/2045	288	11,536,871	7,138,730	3,474,553	1,046,257
1/04/2045	289	9,524,458	5,883,503	2,856,328	856,454
1/05/2045	290	7,682,864	4,738,113	2,294,601	685,203
1/06/2045	291	6,105,857	3,759,167	1,815,882	539,954
1/07/2045	292	5,175,927	3,181,411	1,533,012	453,973
1/08/2045	293	4,583,430	2,812,451	1,351,776	398,608
1/09/2045	294	4,277,625	2,620,354	1,256,244	368,869
1/10/2045	295	4,042,630	2,472,337	1,182,364	345,753
1/11/2045	296	3,850,938	2,351,111	1,121,530	326,574
1/12/2045	297	3,674,834	2,239,911	1,065,856	309,090
1/01/2046	298	3,456,385	2,103,188	998,251	288,259
1/02/2046	299	3,303,548	2,006,778	950,069	273,184
1/03/2046	300	3,155,069	1,913,646	903,896	258,913
1/04/2046	301	3,009,331	1,822,156	858,492	244,866
1/05/2046	302	2,866,937	1,733,086	814,518	231,371
1/06/2046	303	2,727,942	1,646,266	771,747	218,293
1/07/2046	304	2,595,598	1,563,828	731,297	206,003
1/08/2046	305	2,402,468	1,445,013	674,016	189,064
1/09/2046	306	2,279,015	1,368,435	636,674	177,832
1/10/2046	307	2,157,947	1,293,613	600,381	167,008
1/11/2046	308	2,039,709	1,220,659	565,081	156,523
1/12/2046	309	1,925,581	1,150,468	531,277	146,556
1/01/2047	310	1,817,126	1,083,829	499,230	137,133
1/02/2047	311	1,714,240	1,020,728	468,970	128,275
1/03/2047	312	1,612,826	958,871	439,537	119,764
1/04/2047	313	1,518,462	901,238	412,068	111,804
1/05/2047	314	1,425,645	844,760	385,295	104,111
1/06/2047	315	1,335,848	790,209	359,497	96,729
1/07/2047	316	1,255,142	741,249	336,394	90,141
1/08/2047	317	1,175,365	692,958	313,678	83,698
1/09/2047	318	1,098,636	646,622	291,959	77,573
1/10/2047	319	1,026,110	602,944	271,568	71,860
1/11/2047	320	955,036	560,229	251,687	66,317
1/12/2047	321	887,226	519,597	232,858	61,104
1/01/2048	322	822,730	481,008	215,017	56,183
1/02/2048	323	760,131	443,656	197,815	51,470
1/03/2048	324	699,374	407,548	181,283	46,981
1/04/2048	325	640,991	372,892	165,446	42,695
1/05/2048	326	583,751	339,036	150,054	38,565
1/06/2048	327	532,698	308,860	136,351	34,894
1/07/2048	328	488,062	282,516	124,414	31,709
1/08/2048	329	447,462	258,575	113,581	28,825
1/09/2048	330	407,833	235,275	103,084	26,051
1/10/2048	331	372,377	214,468	93,736	23,591
1/11/2048	332	337,688	194,159	84,644	21,213
1/12/2048	333	307,303	176,399	76,712	19,146
1/01/2049	334	278,564	159,630	69,243	17,209
1/02/2049	335	250,752	143,449	62,066	15,360
1/03/2049	336	223,374	127,592	55,078	13,578
1/04/2049	337	197,580	112,666	48,512	11,909
1/05/2049	338	171,929	97,878	42,041	10,278
1/06/2049	339	148,042	84,137	36,046	8,775
1/07/2049	340	124,906	70,871	30,288	7,343
1/08/2049	341	103,501	58,627	24,992	6,033
1/09/2049	342	84,709	47,901	20,367	4,896

1/10/2049	343	65,892	37,199	15,778	3,777
1/11/2049	344	47,662	26,862	11,365	2,709
1/12/2049	345	35,545	20,000	8,441	2,004
1/01/2050	346	29,896	16,793	7,069	1,671
1/02/2050	347	24,745	13,876	5,826	1,372
1/03/2050	348	20,489	11,472	4,806	1,127
1/04/2050	349	16,226	9,070	3,790	885
1/05/2050	350	11,955	6,671	2,781	647
1/06/2050	351	8,942	4,981	2,071	480
1/07/2050	352	5,923	3,294	1,366	315
1/08/2050	353	2,895	0	0	0
1/09/2050	354	2,175	1,205	497	114
1/10/2050	355	1,452	804	331	75
1/11/2050	356	727	402	165	37
1/12/2050	357	0	0	0	0
		1,480,446,415,458	1,317,744,968,472	1,123,168,627,888	890,384,898,562

Amortisation profiles (all amounts in EUR)



Over-Collateralisation Test : (CB Value Loans + OLO) / CB

VARIABLE	AMOUNT
Value CB Loans	12,356,365,073
Book Value OLO	92,461,433
Cash Account	732,384,390
CB	11,500,000,000
Over-Collateralisation Test : (CB Value Loans + OLO) / CB	114.62 %

85% Asset Coverage Test : CB Value Loans / CB

VARIABLE	AMOUNT
Value CB Loans	12,356,365,073
CB	11,500,000,000
85% Asset Coverage Test : CB Value Loans / CB	107.45 %

Cover Asset Adequacy Test

VARIABLE	Cash_Account_CB_I
Outstanding Principal Loans (1)	15,462,081,815
Interest Loans (2)	2,128,757,394
MTM OLO's (7)	90,827,836
Cash Account (8)	732,384,390
Interest Proceeds OLO's (9)	2,520,000
CB Principal (3)	11,500,000,000
CB Interest (4)	252,799,978
Cost & Fees (5)	110,424,681
Cover Asset Adequacy Test: ((1) + (2)+(7) + (8) + (9)) / ((3) + (4) + (5))	155.24 %

Liquidity Test (Cash Inflow next 180 Days / Cash Outflow next 180 Days)

Index of the	[C2 Liq] Interest cashflows_DC(Covered Bonds)	[C1 Liq] Principal cashflows_DC(CF_Profile_Loans)	[C2 Liq] Interest cashflows_DC(Securities)	[C4 Liq] Client Interest_DC(CF_Profile_Loans)
1.00	0.00	95,134,245.44	0.00	21,238,512.05
2.00	2,000,000.00	96,039,366.67	0.00	21,814,774.05
3.00	0.00	97,952,203.45	360,000.00	20,979,526.62
4.00	0.00	98,739,906.28	0.00	21,544,127.70
5.00	0.00	97,187,196.88	0.00	21,409,306.37
6.00	0.00	96,397,124.42	0.00	20,589,831.24
Loans 6 Months Capital (1)			540,860,166	581,450,043
Loans 6 Months Interest (2)			130,909,080	127,576,078
MTM OLO's (3)			90,827,836	<i>Above contains Loans CF view</i>
Cash Account (7)			732,384,390	
CB 6 Months Interest (4)			2,000,000	
CB 6 Months Principal (5)			0	
Cost & Fees (6)			7,911,729	
Liquidity Test (Cash Inflow next 180 Days / Cash Outflow next 180 Days) ((1) + (2) + (3)+(7)) / ((4) + (5)+(6))			15082.95 %	

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

HTT 2021

Reporting in Domestic Currency		Please insert currency				
CONTENT OF TABLE						
1. Additional information on the programme						
2. Additional information on the assets						
3. Additional information on the asset distribution						
Field Number	1. Additional information on the programme					
Field Number	Reporting Institution	Name	Asset Family Identifier (AFI)			
E.1.1.1	Seniority of asset class					
E.1.1.2	Senior					
E.1.1.3	Back-up senior	BNP Paribas Fortis	MS23PCHVND021047			
E.1.1.4	Subordinated					
E.1.1.5	Cash manager					
E.1.1.6	Bankrupt manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank executor					
E.1.1.10	Taxable	Schilling BNP Fortis Mandatarie				
E.1.1.11	Cover Pool Monitor	Reamanager				
E.1.1.12		David De Schacht & Lucien De Raedemaeker				
E.1.1.13						
E.1.1.14						
E.1.1.15						
E.1.1.16						
E.1.1.17						
E.1.1.18						
2. Additional information on the assets						
Field Number	Name/Portfolio	Asset class (if available)	Asset Family Identifier (AFI)	Total of Assets		
E.2.1.1	General bank	General Guarantee	General bank/GGT	0%		
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
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E.2.1.48						
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E.2.1.50						
E.2.1.51						
E.2.1.52						
3. Additional information on the asset distribution						
Field Number	General Information			Total Assets		
E.3.1.1	Weighted Average Maturity (months)			30.76		
E.3.1.2	Weighted Average Maturity (months)**			180.00		
E.3.1.3						
E.3.1.4						
E.3.1.5						
E.3.1.6						
Field Number	Z-Score	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Wholent Loans	% Total Loans
E.3.2.1	< -0.50	0.00%				0.00%
E.3.2.2	-0.50 to -0.25	0.00%				0.00%
E.3.2.3	-0.25 to -0.00	0.00%				0.00%
E.3.2.4	0.00 to 0.25	0.00%				0.00%
E.3.2.5	> 0.25	0.00%				0.00%
E.3.2.6						
E.3.2.7						
E.3.2.8						
E.3.2.9						
E.3.2.10						
E.3.2.11						
E.3.2.12						
E.3.2.13						
E.3.2.14						

Reason for No Data in Worksheet E		Value
Not applicable for the jurisdiction		N/A
Not relevant for the issuer and/or CR measures at the assessment time		N/A
Not available at the assessment time		N/A
Confidential		N/A

* Asset Family Identifier (AFI) Finder: <http://www.ecb.europa.eu/httsuch>
 ** Weighted Average Maturity - Formulae Term to Maturity