



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



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

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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

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

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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

#### 8. VARIATIONS

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



## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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



## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2022 Version

Belgium

BNP PARIBAS FORTIS

Reporting Date: 30/11/2021

Cut-off Date: 30/11/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency (Please insert currency)

**CONTENT OF TAB A**

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

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	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	11/30/2021			
OG.1.1.1	Optional information e.o. Contact names				
OG.1.1.2	Optional information e.o. 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					
<b>3.1. General Information</b>					
G.3.1.1	Total Cover Assets	Nominal (mn) 15,270.4			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	16,676.3			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	11,856.2			
OG.3.1.3					
OG.3.1.4					
<b>3.2. Over-collateralisation (OC)</b>					
G.3.2.1	OC (%)	Legal	Actual	Minimum Committed	Purpose
OG.3.2.1	Optional information e.o. Asset Coverage Text (ACT)	5.0%	32.8%	5.0%	ND1
OG.3.2.2	Optional information e.o. OC (NPV basis)	0.0%	152.6%	0.0%	0.0%
OG.3.2.3		0.0%	40.7%	0.0%	0.0%
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
<b>3.3. Cover Pool Composition</b>					
G.3.3.1	Mortgages	Nominal (mn) 15,270.4			% Cover Pool 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	15,361.9			100.0%
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				
<b>3.4. Cover Pool Amortisation Profile</b>					
G.3.4.1	Weighted Average Life (in years)	Contractual (mn) 7.75	Expected Upon Prepayments (mn) ND1	% Total Contractual	% Total Expected Upon Prepayments
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	320.31	ND1	2.16%	
G.3.4.3	1 - 2 Y	464.28	ND1	3.04%	
G.3.4.4	2 - 3 Y	618.25	ND1	4.05%	
G.3.4.5	3 - 4 Y	984.62	ND1	6.45%	
G.3.4.6	4 - 5 Y	1,066.55	ND1	6.98%	
G.3.4.7	5 - 10 Y	7,784.90	ND1	50.98%	
G.3.4.8	10+ Y	4,022.61	ND1	26.34%	
G.3.4.9	Total	15,270.41	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day	0.00%			
OG.3.4.2	a/w 0-0.5y	0.00%			
OG.3.4.3	a/w 0.5-1 y	0.00%			
OG.3.4.4	a/w 1-1.5 y	0.00%			
OG.3.4.5	a/w 1.5-2 y	0.00%			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
<b>3.5. Maturity of Covered Bonds</b>					
G.3.5.1	Weighted Average life (in years)	Initial Maturity 6.31	Extended Maturity 7.31	% Total Initial Maturity	% Total Extended Maturity
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	11,500.0	78.3%	100.0%
G.3.5.8	10+ Y	0.0	0.0	0.0%	0.0%
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%			
OG.3.5.2	a/w 0-0.5y	0.0%			
OG.3.5.3	a/w 0.5-1 y	0.0%			
OG.3.5.4	a/w 1-1.5 y	0.0%			
OG.3.5.5	a/w 1.5-2 y	0.0%			
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
<b>3.6. Cover Assets - Currency</b>					
G.3.6.1	EUR	Nominal [before hedging] (mn) 15,270.4			% Total [before] 100.0%
G.3.6.2	USD	0.0			0.0%
G.3.6.3	GBP	0.0			0.0%
G.3.6.4	NOK	0.0			0.0%
G.3.6.5	CHF	0.0			0.0%
G.3.6.6	AUD	0.0			0.0%
G.3.6.7	CAD	0.0			0.0%
G.3.6.8	BRL	0.0			0.0%
G.3.6.9	CZK	0.0			0.0%
G.3.6.10	DKK	0.0			0.0%
G.3.6.11	HKD	0.0			0.0%
G.3.6.12	KRW	0.0			0.0%
G.3.6.13	SEK	0.0			0.0%
G.3.6.14	SGD	0.0			0.0%
G.3.6.15	Other	0.0			0.0%
G.3.6.16	Total	15,270.4			100.0%
<b>3.7. Nominal [after hedging] (mn)</b>					
G.3.7.1	EUR	0.0			% Total [after] 0.0%
G.3.7.2	USD	0.0			0.0%
G.3.7.3	GBP	0.0			0.0%
G.3.7.4	NOK	0.0			0.0%
G.3.7.5	CHF	0.0			0.0%
G.3.7.6	AUD	0.0			0.0%
G.3.7.7	CAD	0.0			0.0%
G.3.7.8	BRL	0.0			0.0%
G.3.7.9	CZK	0.0			0.0%
G.3.7.10	DKK	0.0			0.0%
G.3.7.11	HKD	0.0			0.0%
G.3.7.12	KRW	0.0			0.0%
G.3.7.13	SEK	0.0			0.0%
G.3.7.14	SGD	0.0			0.0%
G.3.7.15	Other	0.0			0.0%
G.3.7.16	Total	0.0			0.0%

7. Covered Bonds - Currency		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% Total (Before)	% Total (After)
G.3.7.1	EUR	11,500.0	0.0	100.0%	
G.3.7.2	USD	0.0	0.0	0.0%	
G.3.7.3	GBP	0.0	0.0	0.0%	
G.3.7.4	NOK	0.0	0.0	0.0%	
G.3.7.5	CHF	0.0	0.0	0.0%	
G.3.7.6	AUD	0.0	0.0	0.0%	
G.3.7.7	CAD	0.0	0.0	0.0%	
G.3.7.8	BRL	0.0	0.0	0.0%	
G.3.7.9	CZK	0.0	0.0	0.0%	
G.3.7.10	DKK	0.0	0.0	0.0%	
G.3.7.11	HKD	0.0	0.0	0.0%	
G.3.7.12	KRW	0.0	0.0	0.0%	
G.3.7.13	SEK	0.0	0.0	0.0%	
G.3.7.14	SGD	0.0	0.0	0.0%	
G.3.7.15	Other	0.0	0.0	0.0%	
G.3.7.16	Total	11,500.0	0.0	100.0%	0.0%
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% Total (Before)	% Total (After)
G.3.8.1	Fixed coupon	11,500.0	11,500.0	100.0%	100.0%
G.3.8.2	Floating coupon	0.0	0.0	0.0%	0.0%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	11,500.0	11,500.0	100.0%	100.0%
9. Substitute Assets - Type		Nominal (before hedging) (mm)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.5	100.0%		
G.3.9.3	Exposures to central banks	0.0	0.0%		
G.3.9.4	Exposures to credit institutions	0.0	0.0%		
G.3.9.5	Other	0.0	0.0%		
G.3.9.6	Total	91.5	100.0%		
OG.3.9.1	a/w EU qvts or quasi qvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts		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			0.0%		
OG.3.9.10			0.0%		
OG.3.9.11			0.0%		
OG.3.9.12			0.0%		
10. Substitute Assets - Country		Nominal (mm)	% Substitute Assets		
G.3.10.1	Domestic (Country of issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
G.3.10.3	Rest of European Union (EU)	0.0	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.0	0.0%		
G.3.10.5	Switzerland	0.0	0.0%		
G.3.10.6	Australia	0.0	0.0%		
G.3.10.7	Brazil	0.0	0.0%		
G.3.10.8	Canada	0.0	0.0%		
G.3.10.9	Japan	0.0	0.0%		
G.3.10.10	Korea	0.0	0.0%		
G.3.10.11	New Zealand	0.0	0.0%		
G.3.10.12	Singapore	0.0	0.0%		
G.3.10.13	US	0.0	0.0%		
G.3.10.14	Other	0.0	0.0%		
G.3.10.15	Total EU	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 (mm)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.60%	0.60%	
G.3.11.2	Central bank eligible assets	0.0	0.00%	0.00%	
G.3.11.3	Other	0.0	0.00%	0.00%	
G.3.11.4	Total	91.5	0.60%	0.80%	
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		<a href="https://www.coveredbondlabel.com/issuer/13">https://www.coveredbondlabel.com/issuer/13</a>			
G.3.12.1	Bond list	1/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mm)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mm)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mm)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mm)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
4. References to Capital Requirements Regulation (CRR)		Row	Row		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.					
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38			
G.4.1.2	(i) Value of covered bonds:	39			
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.4	(ii) Type of cover assets:	52			
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	228	129 for Public Sector Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111			
G.4.1.8	(ii) Interest rate risk - covered bond:	163			
G.4.1.9	(ii) Currency risk - covered bond:	132			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary			
G.4.1.11	(iii) Maturity structure of cover assets:	65			
G.4.1.12	(iii) Maturity structure of covered bonds:	88			
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets		
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
OG.4.1.4					
OG.4.1.5					
OG.4.1.6					
OG.4.1.7					
OG.4.1.8					
OG.4.1.9					
OG.4.1.10					



5. References to Capital Requirements Regulation (CRR)

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6.5.1.1	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	Services
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

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

Field Number	7. Mortgage Assets	Nominal (mn)			% Total Mortgages
<b>1. Property Type Information</b>					
M.7.1.1	Residential	15,270.4			100.0%
M.7.1.2	Commercial	0.0			0.0%
M.7.1.3	Other	0.0			0.0%
M.7.1.4	Total	15,270.4			100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>				0.0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>				0.0%
OM.7.1.3	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.4	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.5	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.6	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.7	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.8	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.9	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.10	<i>a/w [f relevant, please specify]</i>				0.0%
OM.7.1.11	<i>a/w [f relevant, please specify]</i>				0.0%
<b>2. General Information</b>					
M.7.2.1	Number of mortgage loans	227,205.0	0		227,205.00
OM.7.2.1	Number of borrowers	108,193.0	0		108,193.00
OM.7.2.2	Optional information eg. Number of guarantors	0.0	0.0		0.00
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
<b>3. Concentration Risks</b>					
M.7.3.1	10 largest exposures	0.42%	0.00%		0.42%
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
<b>4. Breakdown by Geography</b>					
M.7.4.1	European Union	100.00%	0.00%		0.0%
M.7.4.2	Austria				
M.7.4.3	Belgium	100.00%	0.00%		100.00%
M.7.4.4	Bulgaria				
M.7.4.5	Croatia				
M.7.4.6	Cyprus				
M.7.4.7	Czechia				
M.7.4.8	Denmark				
M.7.4.9	Estonia				
M.7.4.10	Finland				
M.7.4.11	France				
M.7.4.12	Germany				
M.7.4.13	Greece				
M.7.4.14	Netherlands				
M.7.4.15	Hungary				
M.7.4.16	Ireland				
M.7.4.17	Italy				
M.7.4.18	Latvia				
M.7.4.19	Lithuania				
M.7.4.20	Luxembourg				
M.7.4.21	Malta				
M.7.4.22	Poland				
M.7.4.23	Portugal				
M.7.4.24	Romania				
M.7.4.25	Slovakia				
M.7.4.26	Slovenia				
M.7.4.27	Spain				
M.7.4.28	Sweden				
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%		0.00%
M.7.4.30	Iceland				
M.7.4.31	Liechtenstein				
M.7.4.32	Norway				
M.7.4.33	Other	0.00%	0.00%		0.00%
M.7.4.34	Switzerland				
M.7.4.35	United Kingdom				
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				
OM.7.4.1	<i>a/w [f relevant, please specify]</i>				
OM.7.4.2	<i>a/w [f relevant, please specify]</i>				
OM.7.4.3	<i>a/w [f relevant, please specify]</i>				
OM.7.4.4	<i>a/w [f relevant, please specify]</i>				
OM.7.4.5	<i>a/w [f relevant, please specify]</i>				
OM.7.4.6	<i>a/w [f relevant, please specify]</i>				
OM.7.4.7	<i>a/w [f relevant, please specify]</i>				
OM.7.4.8	<i>a/w [f relevant, please specify]</i>				
OM.7.4.9	<i>a/w [f relevant, please specify]</i>				
OM.7.4.10	<i>a/w [f relevant, please specify]</i>				
<b>5. Breakdown by regions of main country of origin</b>					
M.7.5.1	Antwerpen	15.58%	0.00%		15.6%
M.7.5.2	Vlaams-Brabant	14.33%	0.00%		14.3%
M.7.5.3	Oost-Vlaanderen	15.45%	0.00%		15.4%
M.7.5.4	Brussels	8.62%	0.00%		8.6%
M.7.5.5	West-Vlaanderen	11.04%	0.00%		11.0%
M.7.5.6	Limburg	8.12%	0.00%		8.1%
M.7.5.7	Liège	7.42%	0.00%		7.4%
M.7.5.8	Hainaut	6.92%	0.00%		6.9%
M.7.5.9	Brabant Wallon	5.16%	0.00%		5.2%
M.7.5.10	Namur	4.33%	0.00%		4.3%
M.7.5.11	Luxembourg	2.75%	0.00%		2.8%
M.7.5.12	Other	0.27%	0.00%		0.3%
<b>6. Breakdown by Interest Rate</b>					
M.7.6.1	Fixed rate	82.87%	0.00%		82.9%
M.7.6.2	Floating rate	0.00%	0.00%		0.0%
M.7.6.3	Other	17.13%	0.00%		17.1%
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.70%	0.00%	4.7%	
M.7.7.2	Amortising	95.30%	0.00%	95.3%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.92%	0.00%	4.9%	
M.7.8.2	≥ 12 - < 24 months	23.01%	0.00%	23.0%	
M.7.8.3	≥ 24 - < 36 months	23.37%	0.00%	23.4%	
M.7.8.4	≥ 36 - < 60 months	14.27%	0.00%	14.3%	
M.7.8.5	≥ 60 months	34.43%	0.00%	34.4%	
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	0.00%	0.0%	0.00%	
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)	67.2			
By buckets (mn):					
M.7A.10.2	<=100K	7,192.8	178,193.0	47.1%	78.4%
M.7A.10.3	>100K and <=200K	5,465.2	40,173.0	35.8%	17.7%
M.7A.10.4	>200K and <=300K	1,531.1	6,437.0	10.0%	2.8%
M.7A.10.5	>300K and <=400K	493.7	1,449.0	3.2%	0.6%
M.7A.10.6	>400K	587.6	953.0	3.8%	0.4%
M.7A.10.7	TBC at a country level				
M.7A.10.8	TBC at a country level				
M.7A.10.9	TBC at a country level				
M.7A.10.10	TBC at a country level				
M.7A.10.11	TBC at a country level				
M.7A.10.12	TBC at a country level				
M.7A.10.13	TBC at a country level				
M.7A.10.14	TBC at a country level				
M.7A.10.15	TBC at a country level				
M.7A.10.16	TBC at a country level				
M.7A.10.17	TBC at a country level				
M.7A.10.18	TBC at a country level				
M.7A.10.19	TBC at a country level				
M.7A.10.20	TBC at a country level				
M.7A.10.21	TBC at a country level				
M.7A.10.22	TBC at a country level				
M.7A.10.23	TBC at a country level				
M.7A.10.24	TBC at a country level				
M.7A.10.25	TBC at a country level				
M.7A.10.26	Total	15,270.4	227,205	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 (%)	58.5%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,581.1	99,538.0	30.0%	43.8%
M.7A.11.3	>40 - <=50 %	1,602.8	25,348.0	10.5%	11.2%
M.7A.11.4	>50 - <=60 %	1,723.9	24,476.0	11.3%	10.8%
M.7A.11.5	>60 - <=70 %	1,879.0	23,558.0	12.3%	10.4%
M.7A.11.6	>70 - <=80 %	2,049.5	22,929.0	13.4%	10.1%
M.7A.11.7	>80 - <=90 %	1,971.4	19,036.0	12.9%	8.4%
M.7A.11.8	>90 - <=100 %	1,070.2	8,467.0	7.0%	3.7%
M.7A.11.9	>100%	392.6	3,853.0	2.6%	1.7%
M.7A.11.10	Total	15,270.4	227,205	100.0%	100.0%
OM.7A.11.1	o/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	o/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	o/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	o/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	o/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	o/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 (%)	52.4%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,634.8	119,651.0	36.9%	52.7%
M.7A.12.3	>40 - <=50 %	1,700.1	24,232.0	11.1%	10.7%
M.7A.12.4	>50 - <=60 %	1,760.1	22,570.0	11.5%	9.9%
M.7A.12.5	>60 - <=70 %	1,789.1	20,546.0	11.7%	9.0%
M.7A.12.6	>70 - <=80 %	1,761.4	18,219.0	11.5%	8.0%
M.7A.12.7	>80 - <=90 %	1,418.9	12,591.0	9.3%	5.5%
M.7A.12.8	>90 - <=100 %	924.7	6,826.0	6.1%	3.0%
M.7A.12.9	>100%	281.3	2,570.0	1.8%	1.1%
M.7A.12.10	Total	15,270.4	227,205	100.0%	100.0%
OM.7A.12.1	o/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	o/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	o/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	o/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	o/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	o/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [if relevant, please specify]				
OM.7A.13.6	o/w [if relevant, please specify]				
OM.7A.13.7	o/w [if relevant, please specify]				
OM.7A.13.8	o/w [if relevant, please specify]				
OM.7A.13.9	o/w [if relevant, please specify]				
OM.7A.13.10	o/w [if relevant, please specify]				

14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financial CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 and later	[For completion]	[For completion]		
M.7B.27.10	no data	[For completion]	[For completion]		
M.7B.27.11	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		
M.7B.29.10	TBC at a country level	[For completion]	[For completion]		
M.7B.29.11	TBC at a country level	[For completion]	[For completion]		
M.7B.29.12	TBC at a country level	[For completion]	[For completion]		
M.7B.29.13	TBC at a country level	[For completion]	[For completion]		
M.7B.29.14	TBC at a country level	[For completion]	[For completion]		
M.7B.29.15	TBC at a country level	[For completion]	[For completion]		
M.7B.29.16	TBC at a country level	[For completion]	[For completion]		
M.7B.29.17	TBC at a country level	[For completion]	[For completion]		
M.7B.29.18	no data	[For completion]	[For completion]		
M.7B.29.19	Total	0.0	0		

## C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

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



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/11/2021

**Contact Details:**

**Head of ALM Treasury**

GOOSSE Philippe + 32 2 565 22 62 philippe.gosse@bnpparibasfortis.com

**Asset Based Funding**

VERRET Nancy + 32 2 565 55 63 nancy.verret@bnpparibasfortis.com

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

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

**Website**

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

**Remark**

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





**BNP PARIBAS** Retained Covered Bonds  
**FORTIS**

**Covered Bond Emission**

**Outstanding Series**

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2022	4.24	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2022	7.24	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2022	5.47	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2022	8.47	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2021	6.03	10/12/2028
		<b>11,500,000,000</b>									

**Totals**

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Rema	6.31

\* At Reporting Date until Maturity Date



## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	A+	stable
Moody's	A2	stable
Standard and Poor's	A+	stable



## 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	15,270,407,426 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	668,216,408 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.39 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,126,219,407 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.45 %

> > > Cover Test Royal Decree Art 5 Paraf 1

**Passed**

Limit:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,360,640 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	668,216,408 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,126,219,407
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	112.06 %

> > > Cover Test Royal Decree Art 5 Paraf 2

**Passed**

Limit:  
105%

#### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,052,653,011 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	2,050,493,011
<i>Total Interest Proceeds Public Finance Exposures</i>	2,160,000
<i>Total Interest Proceeds Financial Institution Exposures</i>	0
<i>Impact Derivatives</i>	0
Principal Proceeds Cover Assets	16,030,048,343 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,270,407,426
<i>Total Principal Proceeds Public Finance Exposures</i>	91,424,510
<i>Total Principal Proceeds Financial Institution Exposures</i>	668,216,408
<i>Impact Derivatives</i>	0
Interest Requirement Covered Bonds	250,799,978
Costs, Fees and expenses Covered Bonds	99,007,355
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,232,894,022

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

#### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,428,139,352
Cumulative Cash Outflow Next 180 Days	-43,753,250 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,384,386,102

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds minus ECB Haircut	91,424,510
Interest Payable on Mortgage Pandbrieven next 3 months	33,908,607
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	55,515,903

## Cover Pool Summary

Portfolio 30/11/2021

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,270,407,425.92
Principal Redemptions between Cut-off Date and Maturity Date	15,270,407,425.92
Interest Payments between Cut-off Date and Maturity Date	2,050,493,011.10
Number of borrowers	108,193
Number of loans	227,205
Average Outstanding Balance per borrower	141,140
Average Outstanding Balance per loan	67,210
Weighted average Current Loan to Current Value	52.35 %
Weighted average seasoning (in Years)	3.73
Weighted average remaining maturity (in years, at 0% CPR)	14.87
Weighted average initial maturity (in years, at 0% CPR)	18.61
Percentage of Fixed Rate Loans	82.87 %
Percentage of Variable Rate Loans	17.13 %
Weighted average interest rate	1.68 %
Weighted average interest rate Fixed Rate Loans	1.73 %
Weighted average interest rate Variable Rate Loans	1.45 %
Weighted Remaining average life (in years, at 0% CPR)	7.75
Weighted Remaining average life to interest reset (in years, at 0%)	6.65

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 668,216,408

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

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	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	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
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	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None



## Stratification Tables

Portfolio Cut-off Date: 30/11/2021

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,379,868,139.48	15.58 %	34,755	15.30 %
Oost-Vlaanderen	2,358,575,474.84	15.45 %	36,798	16.20 %
Vlaams-Brabant	2,188,497,924.45	14.33 %	31,226	13.74 %
West-Vlaanderen	1,685,155,327.54	11.04 %	28,183	12.40 %
Brussels	1,316,306,689.64	8.62 %	12,653	5.57 %
Limburg	1,240,228,115.10	8.12 %	21,452	9.44 %
Liège	1,133,326,120.18	7.42 %	17,689	7.79 %
Hainaut	1,057,115,140.32	6.92 %	17,225	7.58 %
Brabant Wallon	788,495,078.76	5.16 %	9,690	4.26 %
Namur	661,004,215.41	4.33 %	10,549	4.64 %
Luxembourg	420,472,698.27	2.75 %	6,243	2.75 %
Other	41,362,501.93	0.27 %	742	0.33 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	750,945,251.50	4.92 %	7,493	3.30 %
>1 and <=2	3,513,916,116.57	23.01 %	37,045	16.30 %
>2 and <=3	3,568,951,110.41	23.37 %	44,121	19.42 %
>3 and <=4	2,172,319,378.68	14.23 %	29,492	12.98 %
>4 and <=5	1,521,102,423.49	9.96 %	22,486	9.90 %
>5 and <=6	1,691,257,415.29	11.08 %	31,553	13.89 %
>6 and <=7	946,682,906.77	6.20 %	19,808	8.72 %
>7 and <=8	146,161,544.11	0.96 %	3,550	1.56 %
>8 and <=9	92,711,607.57	0.61 %	2,387	1.05 %
>9 and <=10	57,433,978.52	0.38 %	3,493	1.54 %
>10 and <=11	189,789,603.41	1.24 %	7,442	3.28 %
>11 and <=12	295,552,094.57	1.94 %	6,815	3.00 %
>12 and <=13	141,429,096.47	0.93 %	3,660	1.61 %
>13 and <=14	19,781,476.89	0.13 %	516	0.23 %
>14 and <=15	13,985,525.43	0.09 %	436	0.19 %
>15 and <=16	27,906,949.88	0.18 %	878	0.39 %
>16 and <=17	72,085,113.50	0.47 %	2,669	1.17 %
>17 and <=18	30,544,822.58	0.20 %	1,883	0.83 %
>18 and <=19	12,191,244.48	0.08 %	1,066	0.47 %
>19 and <=20	2,527,329.13	0.02 %	163	0.07 %
>20 and <=21	435,320.01	0.00 %	38	0.02 %
>21 and <=22	748,032.42	0.00 %	49	0.02 %
>22 and <=23	1,353,511.41	0.01 %	102	0.04 %
>23 and <=24	179,762.34	0.00 %	19	0.01 %
>24 and <=25	215,180.19	0.00 %	20	0.01 %
>31 and <=32	83,093.91	0.00 %	6	0.00 %
>29 and <=30	1,762.35	0.00 %	1	0.00 %
>25 and <=26	68,045.54	0.00 %	9	0.00 %
>28 and <=29	47,728.50	0.00 %	5	0.00 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,037,000.00	0.01 %	2,020	0.89 %
<=1	111,596,998.47	0.73 %	5,221	2.30 %
>1 and <=2	143,774,974.19	0.94 %	5,211	2.29 %
>2 and <=3	195,096,946.26	1.28 %	5,680	2.50 %
>3 and <=4	296,279,566.10	1.94 %	9,522	4.19 %
>4 and <=5	341,061,519.07	2.23 %	10,938	4.81 %
>5 and <=6	294,397,919.42	1.93 %	8,326	3.66 %
>6 and <=7	451,833,193.09	2.96 %	11,208	4.93 %
>7 and <=8	617,184,266.12	4.04 %	13,593	5.98 %
>8 and <=9	557,755,212.78	3.65 %	11,387	5.01 %
>9 and <=10	546,867,840.78	3.58 %	10,603	4.67 %
>10 and <=11	564,438,511.48	3.70 %	9,309	4.10 %
>11 and <=12	679,439,225.76	4.45 %	10,265	4.52 %
>12 and <=13	808,036,137.13	5.29 %	11,585	5.10 %
>13 and <=14	798,949,743.57	5.23 %	10,866	4.78 %
>14 and <=15	701,432,420.19	4.59 %	9,168	4.04 %
>15 and <=16	696,805,424.07	4.56 %	8,451	3.72 %
>16 and <=17	928,913,854.15	6.08 %	10,805	4.76 %
>17 and <=18	1,135,526,507.49	7.44 %	12,588	5.54 %
>18 and <=19	1,288,155,225.74	8.44 %	13,623	6.00 %
>19 and <=20	652,488,236.07	4.27 %	6,942	3.06 %
>20 and <=21	528,718,504.27	3.46 %	5,506	2.42 %
>21 and <=22	591,410,755.19	3.87 %	5,734	2.52 %
>22 and <=23	899,538,983.06	5.89 %	7,835	3.45 %
>23 and <=24	1,192,300,295.65	7.81 %	9,048	3.98 %
>24 and <=25	216,573,451.39	1.42 %	1,494	0.66 %
>25 and <=26	10,987,756.21	0.07 %	107	0.05 %
>26 and <=27	9,725,079.30	0.06 %	87	0.04 %
>27 and <=28	5,594,619.34	0.04 %	47	0.02 %
>28 and <=29	3,691,259.96	0.02 %	29	0.01 %
>29 and <=30	567,999.62	0.00 %	5	0.00 %
>40 and <=41	228,000.00	0.00 %	2	0.00 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,546,816.89	0.02 %	18	0.01 %
>1 and <=2	24,346,411.37	0.16 %	277	0.12 %
>2 and <=3	42,654,217.90	0.28 %	453	0.20 %
>3 and <=4	19,072,628.88	0.12 %	353	0.16 %
>4 and <=5	311,753,828.50	2.04 %	2,462	1.08 %
>5 and <=6	27,537,679.75	0.18 %	1,120	0.49 %
>6 and <=7	57,487,467.40	0.38 %	1,873	0.82 %
>7 and <=8	77,477,145.86	0.51 %	2,514	1.11 %
>8 and <=9	105,141,296.04	0.69 %	3,022	1.33 %
>9 and <=10	1,256,647,028.55	8.23 %	33,393	14.70 %
>10 and <=11	157,192,852.84	1.03 %	8,283	3.65 %
>11 and <=12	234,419,473.90	1.54 %	4,713	2.07 %
>12 and <=13	732,960,035.04	4.80 %	13,809	6.08 %
>13 and <=14	140,513,203.04	0.92 %	2,767	1.22 %
>14 and <=15	1,851,033,303.63	12.12 %	30,723	13.52 %
>15 and <=16	183,953,151.91	1.20 %	2,947	1.30 %
>16 and <=17	249,180,784.67	1.63 %	3,755	1.65 %
>17 and <=18	898,946,643.00	5.89 %	12,306	5.42 %
>18 and <=19	229,976,088.26	1.51 %	5,301	2.33 %
>19 and <=20	3,571,385,888.35	23.39 %	44,605	19.63 %
>20 and <=21	323,638,352.82	2.12 %	4,349	1.91 %
>21 and <=22	161,355,957.57	1.06 %	2,277	1.00 %
>22 and <=23	207,074,524.43	1.36 %	2,701	1.19 %
>23 and <=24	128,239,736.26	0.84 %	1,612	0.71 %
>24 and <=25	3,518,019,180.30	23.04 %	33,294	14.65 %
>25 and <=26	465,674,646.00	3.05 %	4,495	1.98 %
>26 and <=27	23,560,039.01	0.15 %	253	0.11 %
>27 and <=28	12,688,215.56	0.08 %	148	0.07 %
>28 and <=29	8,745,952.19	0.06 %	102	0.04 %
>29 and <=30	211,833,288.69	1.39 %	2,844	1.25 %
>30 and <=31	31,524,085.00	0.21 %	380	0.17 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	354,099.25	0.00 %	5	0.00 %
>35 and <=36	106,018.07	0.00 %	2	0.00 %
>36 and <=37	114,031.35	0.00 %	1	0.00 %
>39 and <=40	302,567.51	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,326,449.28	0.02 %	33	0.01 %
>40 and <=41	90,102.21	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
>42 and <=43	228,000.00	0.00 %	2	0.00 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1990	83,093.91	0.00 %	6	0.00 %
1992	6,933.01	0.00 %	2	0.00 %
1993	42,557.84	0.00 %	4	0.00 %
1996	68,045.54	0.00 %	9	0.00 %
1997	228,540.27	0.00 %	21	0.01 %
1998	190,450.26	0.00 %	20	0.01 %
1999	1,449,946.02	0.01 %	109	0.05 %
2000	683,535.11	0.00 %	45	0.02 %
2001	413,651.61	0.00 %	46	0.02 %
2002	3,062,324.12	0.02 %	171	0.08 %
2003	13,444,827.11	0.09 %	1,212	0.53 %
2004	33,096,117.53	0.22 %	1,930	0.85 %
2005	73,375,886.53	0.48 %	2,648	1.17 %
2006	23,045,253.80	0.15 %	718	0.32 %
2007	17,199,031.99	0.11 %	433	0.19 %
2008	20,847,660.95	0.14 %	637	0.28 %
2009	167,777,094.83	1.10 %	4,120	1.81 %
2010	289,452,333.87	1.90 %	6,862	3.02 %
2011	179,225,879.91	1.17 %	8,703	3.83 %
2012	52,096,585.92	0.34 %	1,807	0.80 %
2013	87,809,123.52	0.58 %	2,286	1.01 %
2014	225,383,886.29	1.48 %	5,168	2.27 %
2015	905,708,659.92	5.93 %	18,978	8.35 %
2016	1,902,521,929.40	12.46 %	34,501	15.18 %
2017	1,410,090,947.31	9.23 %	20,557	9.05 %
2018	2,234,207,757.15	14.63 %	30,189	13.29 %
2019	4,443,399,750.05	29.10 %	52,359	23.04 %
2020	2,574,336,230.05	16.86 %	27,481	12.10 %
2021	611,159,392.10	4.00 %	6,183	2.72 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,266,653,544.93	14.84 %	47,780	44.16 %
>100 and <=200	5,169,030,998.24	33.85 %	35,403	32.72 %
>200 and <=300	4,022,841,657.31	26.34 %	16,601	15.34 %
>300 and <=400	1,728,103,870.36	11.32 %	5,096	4.71 %
>400	2,083,777,355.08	13.65 %	3,313	3.06 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>108,193</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	73,999,211.54	0.48 %	1,861	0.82 %
0.5 - 1%	648,985,591.55	4.25 %	10,494	4.62 %
1 - 1.5%	4,500,554,754.08	29.47 %	56,576	24.90 %
1.5 - 2%	7,850,936,389.11	51.41 %	108,858	47.91 %
2 - 2.5%	1,364,020,167.00	8.93 %	25,711	11.32 %
2.5 - 3%	600,825,016.00	3.93 %	14,640	6.44 %
3 - 3.5%	139,347,691.69	0.91 %	4,760	2.10 %
3.5 - 4%	53,823,113.76	0.35 %	2,202	0.97 %
4 - 4.5%	22,359,888.67	0.15 %	1,100	0.48 %
4.5 - 5%	9,489,245.16	0.06 %	604	0.27 %
5 - 5.5%	4,766,752.33	0.03 %	261	0.11 %
5.5 - 6%	996,924.63	0.01 %	92	0.04 %
6 - 6.5%	171,016.79	0.00 %	30	0.01 %
6.5 - 7%	43,216.21	0.00 %	10	0.00 %
8.5 - 9%	18,096.23	0.00 %	1	0.00 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7 - 7.5%	3,221.61	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	12,655,261,340.39	82.87 %	186,521	82.09 %
Variable	27,919,729.16	0.18 %	1,418	0.62 %
Variable With Cap	2,587,226,356.37	16.94 %	39,266	17.28 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	



**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2021	100,070,698.70	0.66 %	1,985	0.87 %
2022	936,211,803.82	6.13 %	19,548	8.60 %
2023	334,834,467.88	2.19 %	3,744	1.65 %
2024	264,528,203.97	1.73 %	2,972	1.31 %
2025	124,910,419.07	0.82 %	1,693	0.75 %
2026	178,721,843.79	1.17 %	2,167	0.95 %
2027	79,139,246.40	0.52 %	886	0.39 %
2028	46,706,557.89	0.31 %	545	0.24 %
2029	93,625,332.94	0.61 %	873	0.38 %
2030	10,490,740.17	0.07 %	109	0.05 %
2031	8,633,255.22	0.06 %	51	0.02 %
2033	84,538,334.16	0.55 %	1,087	0.48 %
2034	266,746,635.07	1.75 %	2,780	1.22 %
2035	21,633,840.52	0.14 %	192	0.08 %
2036	4,576,028.05	0.03 %	31	0.01 %
Fixed To Maturity	12,715,040,018.27	83.27 %	188,542	82.98 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15,270,274,841.16	100.00 %	227,193	99.99 %
Twice A Year	132,584.76	0.00 %	12	0.01 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,402,135,456.13	94.31 %	218,704	96.26 %
Interest only	717,668,286.85	4.70 %	4,788	2.11 %
Linear	150,603,682.94	0.99 %	3,713	1.63 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	19,486,753.22	0.13 %	1,470	0.65 %
1-10%	892,989,339.69	5.85 %	22,142	9.75 %
11-20%	949,188,310.10	6.22 %	23,856	10.50 %
21-30%	1,238,972,703.29	8.11 %	25,776	11.34 %
31-40%	1,480,494,462.18	9.70 %	26,294	11.57 %
41-50%	1,602,784,345.60	10.50 %	25,348	11.16 %
51-60%	1,723,932,120.98	11.29 %	24,476	10.77 %
61-70%	1,878,995,712.08	12.30 %	23,558	10.37 %
71-80%	2,049,456,801.59	13.42 %	22,929	10.09 %
81-90%	1,971,363,570.19	12.91 %	19,036	8.38 %
91-100%	1,070,155,625.82	7.01 %	8,467	3.73 %
101-110%	83,584,069.63	0.55 %	912	0.40 %
111-120%	40,380,739.10	0.26 %	419	0.18 %
>120%	268,622,872.45	1.76 %	2,522	1.11 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	239,515,468.33	1.57 %	14,163	6.23 %
21-40%	336,016,271.12	2.20 %	13,673	6.02 %
41-60%	725,126,802.87	4.75 %	18,674	8.22 %
61-80%	1,550,947,952.82	10.16 %	27,105	11.93 %
81-100%	2,870,385,454.03	18.80 %	35,398	15.58 %
101-120%	770,332,534.91	5.04 %	15,426	6.79 %
121-140%	740,172,233.12	4.85 %	12,903	5.68 %
141-160%	802,683,899.12	5.26 %	12,813	5.64 %
161-180%	881,963,350.24	5.78 %	12,595	5.54 %
181-200%	917,914,350.12	6.01 %	11,118	4.89 %
201-300%	2,594,715,796.03	16.99 %	29,832	13.13 %
301-400%	1,146,935,209.76	7.51 %	10,984	4.83 %
401-500%	474,007,288.00	3.10 %	4,269	1.88 %
>500%	1,219,690,815.45	7.99 %	8,252	3.63 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	329,206,424.21	2.16 %	14,408	6.34 %
>1 and <=2	464,275,145.50	3.04 %	14,098	6.20 %
>2 and <=3	618,247,697.07	4.05 %	18,869	8.30 %
>3 and <=4	984,619,704.57	6.45 %	23,033	10.14 %
>4 and <=5	1,066,547,326.85	6.98 %	21,494	9.46 %
>5 and <=6	1,145,952,551.59	7.50 %	18,703	8.23 %
>6 and <=7	1,541,162,825.34	10.09 %	21,592	9.50 %
>7 and <=8	1,247,294,387.39	8.17 %	16,129	7.10 %
>8 and <=9	1,521,178,939.09	9.96 %	17,831	7.85 %
>9 and <=10	2,329,311,428.81	15.25 %	25,010	11.01 %
>10 and <=11	986,309,641.28	6.46 %	10,459	4.60 %
>11 and <=12	1,159,361,358.79	7.59 %	11,035	4.86 %
>12 and <=13	1,827,450,030.37	11.97 %	14,090	6.20 %
>13 and <=14	29,464,666.88	0.19 %	272	0.12 %
>14 and <=15	16,424,090.40	0.11 %	148	0.07 %
>15 and <=16	3,010,104.42	0.02 %	29	0.01 %
>16 and <=17	363,103.36	0.00 %	3	0.00 %
>22 and <=23	228,000.00	0.00 %	2	0.00 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	

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

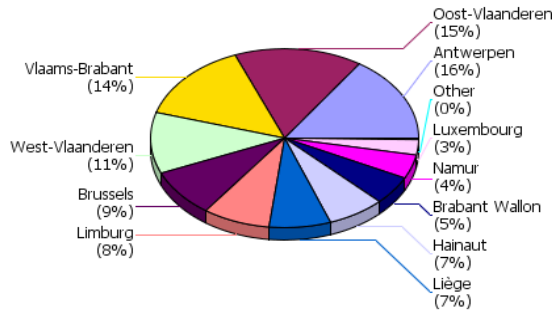
In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,715,040,018.27	83.27 %	188,542	82.98 %
>=0 and <=1	1,352,559,025.22	8.86 %	25,248	11.11 %
>1 and <=2	409,480,285.73	2.68 %	4,768	2.10 %
>2 and <=3	247,813,989.12	1.62 %	2,910	1.28 %
>3 and <=4	111,436,782.46	0.73 %	1,185	0.52 %
>4 and <=5	56,582,487.32	0.37 %	472	0.21 %
>5 and <=6	859,090.70	0.01 %	11	0.00 %
>7 and <=8	7,518,452.23	0.05 %	56	0.02 %
>6 and <=7	369,117,294.87	2.42 %	4,013	1.77 %
<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>	



**Stratification Tables**

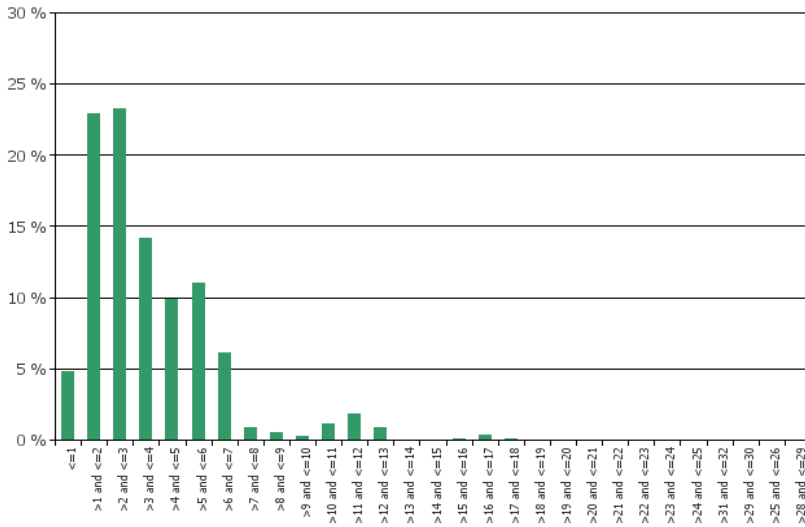
Portfolio Cut-off Date 30/11/2021

**1. Geographic distribution**



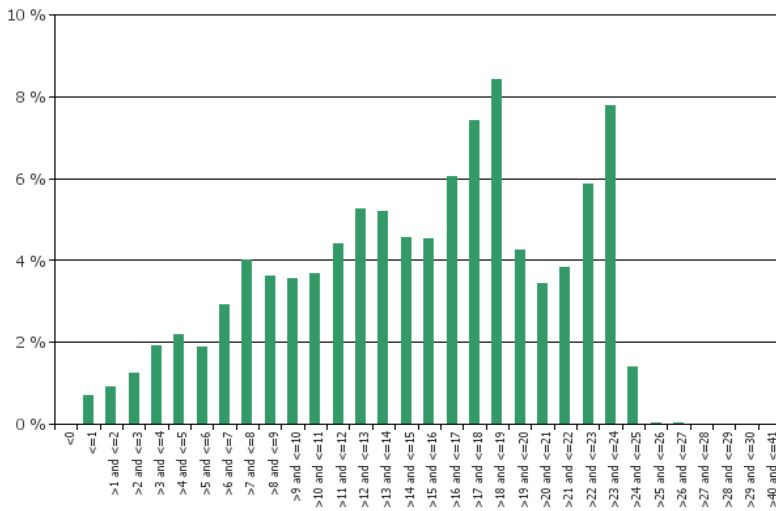
**2. Seasoning**

Distribution per Seasoning



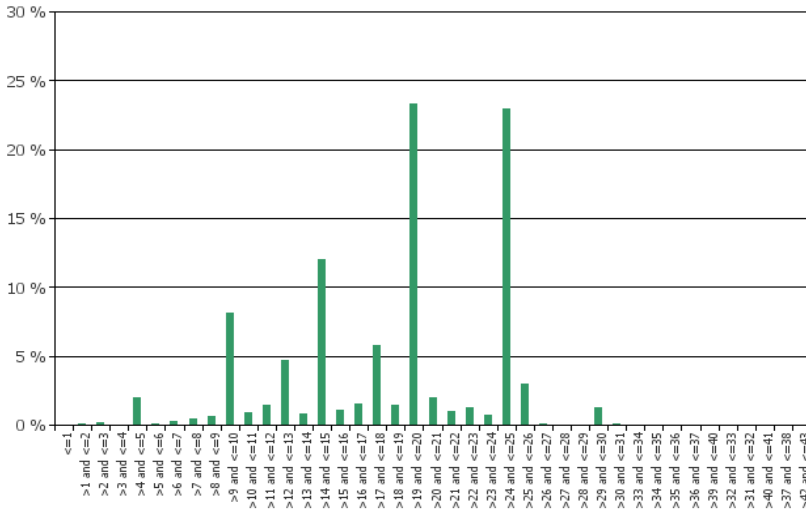
**3. Remaining term to maturity**

Distribution of Remaining Term to Maturity (in years)



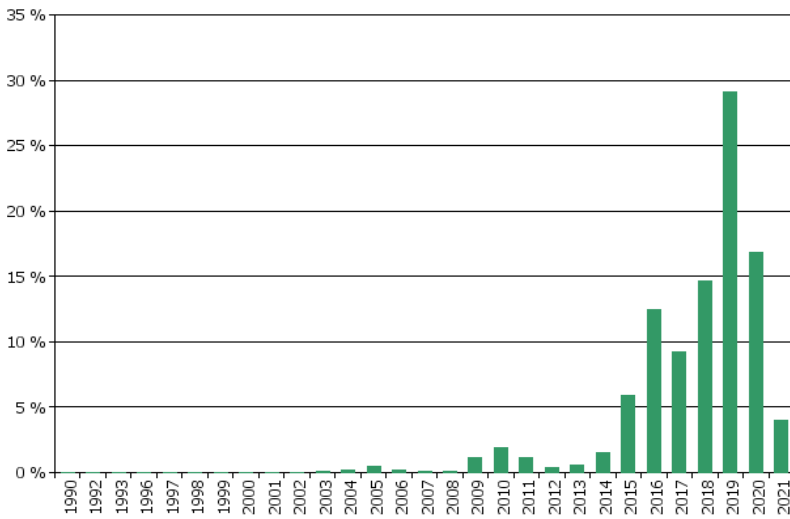
**4. Original term to maturity**

Distribution of Initial Term (in years)



**5. Origination Year**

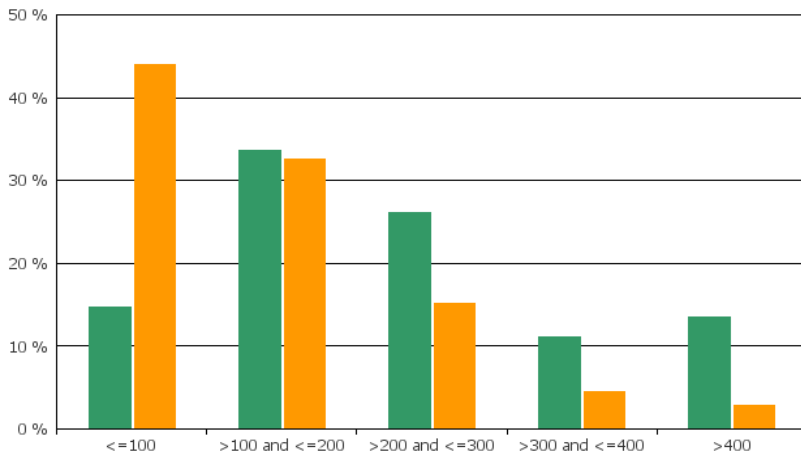
Distribution Origination Year



**6. Outstanding Loan Balance by Borrower**

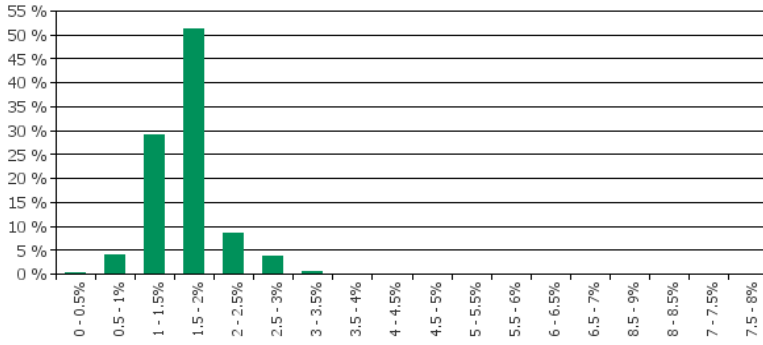
Outstanding Loan Balance by Borrower

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



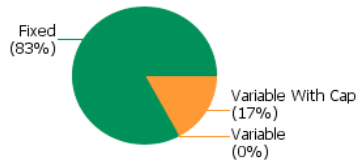
**7. Interest Rate**

Distribution per Interest Rate



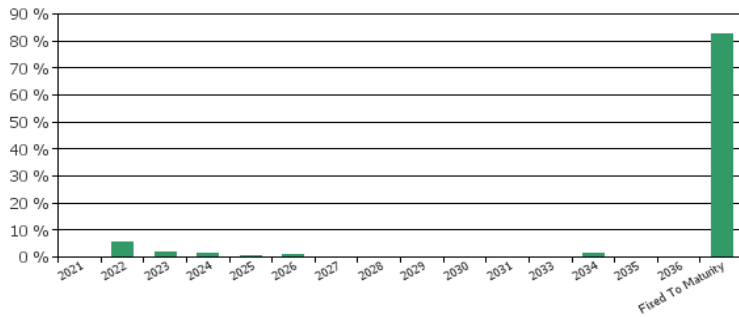
**8. Interest Rate Type**

Distribution per Interest Type



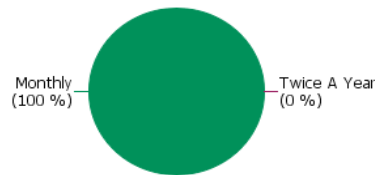
**9. Next Reset Date**

Next Reset Date



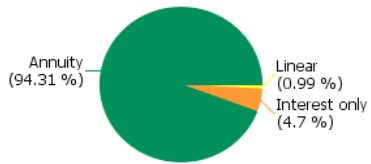
**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



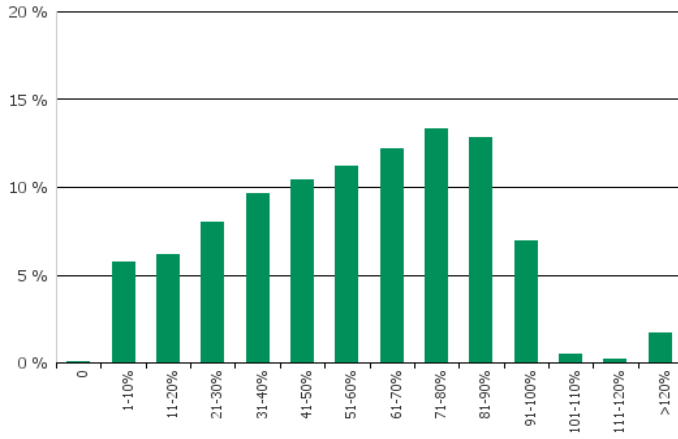
**11. Repayment Type**

Distribution per Repayment Type

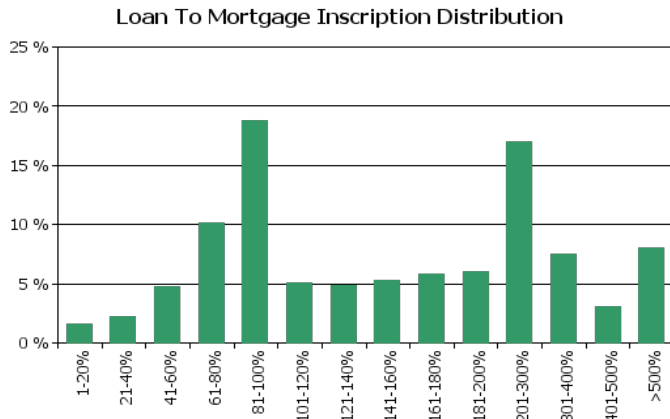


**12. Current Loan to Current Value (LTV)**

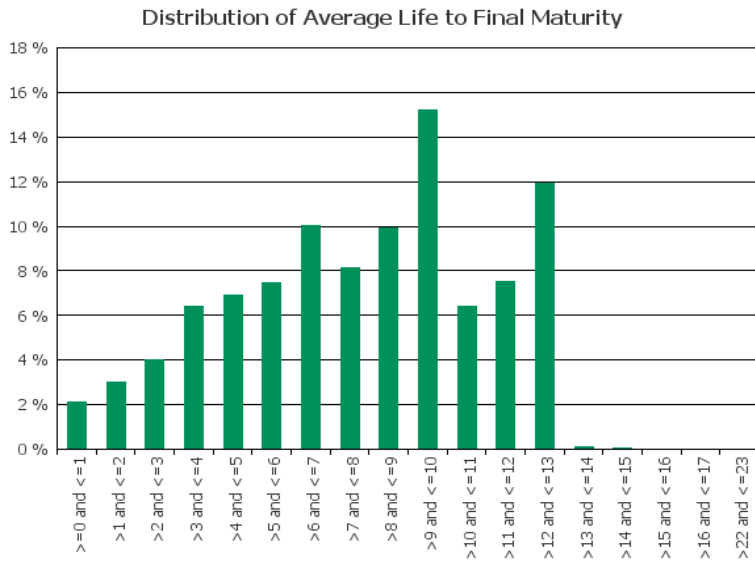
Current LTV Distribution



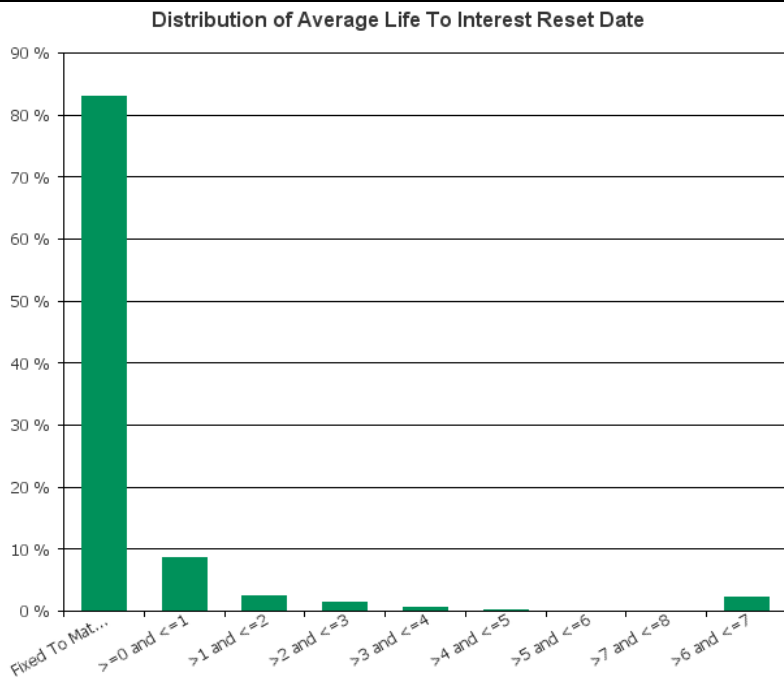
**13. Loan to Mortgage Inscription Ratio (LTM)**



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



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









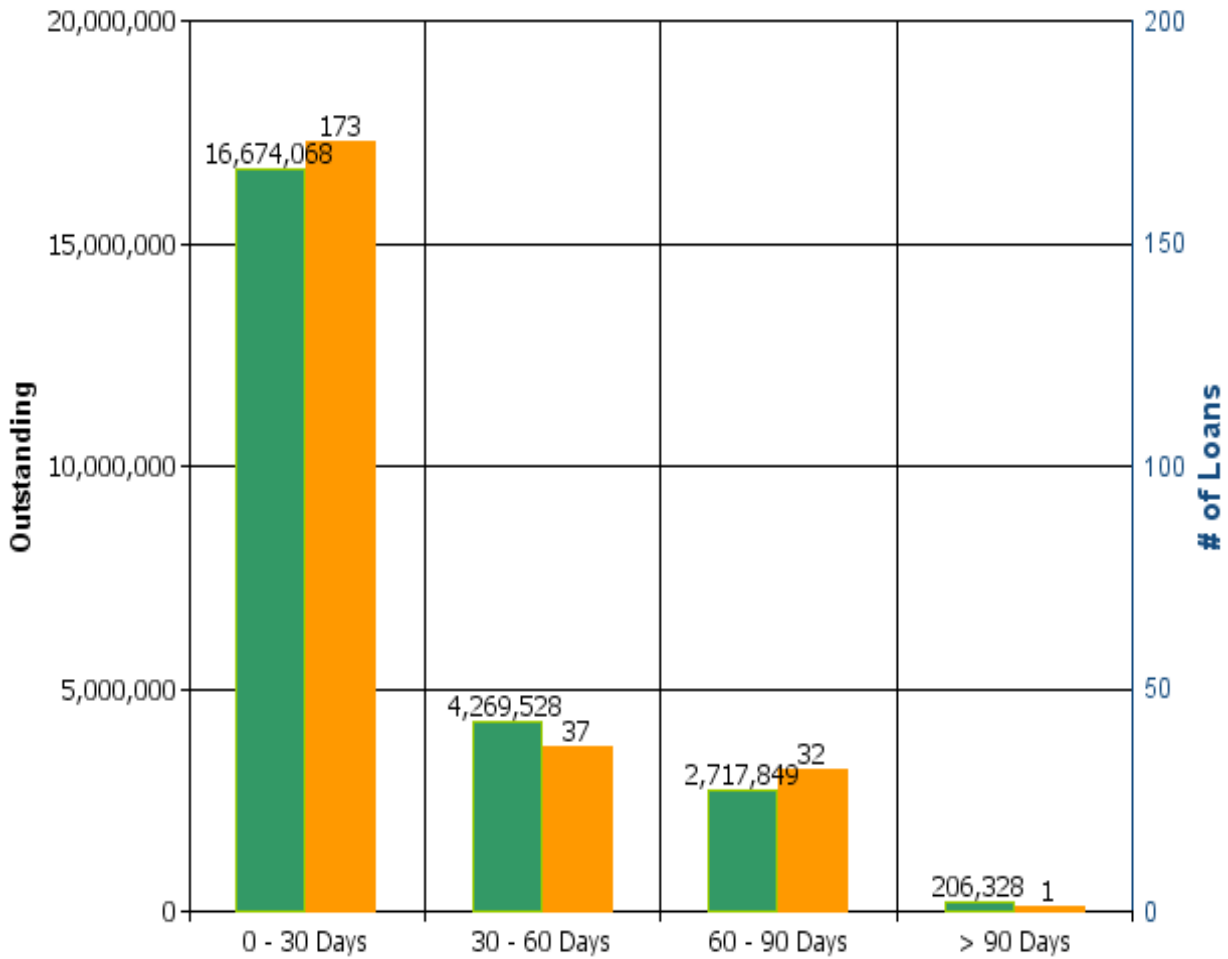
**Cover Pool Performance**

Portfolio Cut-off Date 30/11/2021

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

	In EUR	In %	In number of loans	In %
Performing	15,246,539,653.92	99.84 %	226,962	99.89 %
0 - 30 Days	16,674,067.64	0.11 %	173	0.08 %
30 - 60 Days	4,269,527.92	0.03 %	37	0.02 %
60 - 90 Days	2,717,848.50	0.02 %	32	0.01 %
> 90 Days	206,327.94	0.00 %	1	0.00 %
<b>Total</b>	<b>15,270,407,425.92</b>	<b>100.00 %</b>	<b>227,205</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off €

Nov/2021

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/12/2021	1	11,500,000,000	14,599,286,082	14,575,322,714	14,539,448,939	14,479,848,904
01/01/2022	2	11,500,000,000	14,505,703,516	14,457,331,391	14,385,070,551	14,265,424,488
01/02/2022	3	11,500,000,000	14,411,540,462	14,339,120,813	14,231,165,752	14,053,024,375
01/03/2022	4	11,500,000,000	14,314,988,787	14,221,233,057	14,081,740,048	13,852,260,710
01/04/2022	5	11,500,000,000	14,219,063,918	14,101,977,812	13,928,142,105	13,643,133,932
01/05/2022	6	11,500,000,000	14,126,663,177	13,987,341,275	13,780,916,481	13,443,586,241
01/06/2022	7	11,500,000,000	14,029,335,785	13,867,413,639	13,628,011,526	13,238,114,974
01/07/2022	8	11,500,000,000	13,934,443,287	13,751,008,251	13,480,355,091	13,041,005,322
01/08/2022	9	11,500,000,000	13,841,288,326	13,635,912,787	13,333,528,617	12,844,330,052
01/09/2022	10	11,500,000,000	13,745,553,286	13,518,630,700	13,185,229,078	12,647,673,874
01/10/2022	11	11,500,000,000	13,651,680,771	13,404,269,873	13,041,510,811	12,458,534,759
01/11/2022	12	11,500,000,000	13,557,239,024	13,288,962,348	12,896,441,916	12,267,768,967
01/12/2022	13	11,500,000,000	13,460,953,371	13,172,924,361	12,752,366,946	12,080,991,157
01/01/2023	14	11,500,000,000	13,368,283,926	13,060,049,354	12,610,941,581	11,896,409,331
01/02/2023	15	11,500,000,000	13,273,464,915	12,945,422,902	12,468,466,167	11,712,188,025
01/03/2023	16	11,500,000,000	13,178,381,140	12,832,997,902	12,331,787,375	11,539,474,821
01/04/2023	17	11,500,000,000	13,086,171,445	12,721,591,450	12,193,642,047	11,361,876,839
01/05/2023	18	11,500,000,000	12,989,154,718	12,606,551,103	12,053,635,479	11,185,380,761
01/06/2023	19	11,500,000,000	12,892,651,670	12,491,667,824	11,913,415,392	11,008,436,036
01/07/2023	20	11,500,000,000	12,798,190,615	12,379,790,989	11,777,657,959	10,838,379,649
01/08/2023	21	11,500,000,000	12,705,328,191	12,269,119,742	11,642,684,344	10,668,789,946
01/09/2023	22	11,500,000,000	12,609,256,556	12,155,694,523	11,505,714,370	10,498,620,796
01/10/2023	23	11,500,000,000	12,516,633,634	12,046,597,423	11,374,386,341	10,336,243,216
01/11/2023	24	11,500,000,000	12,421,274,795	11,934,543,328	11,239,926,636	10,170,793,590
01/12/2023	25	11,500,000,000	12,325,321,044	11,822,911,441	11,107,386,264	10,009,659,919
01/01/2024	26	11,500,000,000	12,233,228,183	11,714,669,802	10,977,705,684	9,850,894,097
01/02/2024	27	11,500,000,000	12,137,717,987	11,603,494,398	10,845,870,660	9,691,368,511
01/03/2024	28	11,500,000,000	12,044,015,043	11,495,646,096	10,719,498,086	9,540,490,097
01/04/2024	29	11,500,000,000	11,950,287,453	11,386,840,227	10,591,034,572	9,386,231,023
01/05/2024	30	11,500,000,000	11,856,619,821	11,279,045,015	10,464,952,369	9,236,473,596
01/06/2024	31	11,500,000,000	11,755,317,012	11,163,710,350	10,331,599,886	9,080,152,353
01/07/2024	32	11,500,000,000	11,658,815,119	11,053,891,317	10,204,787,756	8,931,936,289
01/08/2024	33	11,500,000,000	11,568,312,972	10,949,482,239	10,082,691,112	8,787,689,882
01/09/2024	34	11,500,000,000	11,473,606,458	10,841,422,821	9,957,796,679	8,642,077,044
01/10/2024	35	11,500,000,000	11,373,988,566	10,729,653,089	9,830,880,565	8,496,956,259
01/11/2024	36	11,500,000,000	11,276,273,822	10,619,431,934	9,705,146,999	8,352,754,174
01/12/2024	37	11,500,000,000	11,175,265,288	10,507,032,467	9,578,790,477	8,210,211,396
01/01/2025	38	11,500,000,000	11,079,869,943	10,399,672,772	9,456,803,536	8,071,321,600
01/02/2025	39	11,500,000,000	10,984,459,650	10,292,633,025	9,335,665,318	7,934,182,372
01/03/2025	40	11,500,000,000	10,892,775,174	10,191,085,700	9,222,323,560	7,807,864,561
01/04/2025	41	11,500,000,000	10,804,131,969	10,091,008,527	9,108,535,755	7,678,866,250
01/05/2025	42	11,500,000,000	10,710,064,944	9,986,731,128	8,992,224,048	7,549,735,528
01/06/2025	43	11,500,000,000	10,615,080,777	9,881,373,964	8,874,730,836	7,419,530,574
01/07/2025	44	11,500,000,000	10,522,255,435	9,778,887,121	8,761,068,073	7,294,480,656
01/08/2025	45	11,500,000,000	10,433,534,684	9,679,988,376	8,650,407,180	7,171,838,350
01/09/2025	46	11,500,000,000	10,336,655,517	9,573,840,631	8,533,790,979	7,045,187,610
01/10/2025	47	11,500,000,000	10,249,831,360	9,477,841,271	8,427,427,131	6,928,857,836

01/11/2025	48	11,500,000,000	10,163,634,041	9,382,196,171	8,321,165,831	6,812,514,527
01/12/2025	49	11,500,000,000	10,065,475,955	9,276,333,764	8,207,025,849	6,691,525,681
01/01/2026	50	11,500,000,000	9,979,327,709	9,181,340,927	8,102,324,674	6,578,177,826
01/02/2026	51	9,000,000,000	9,893,908,363	9,087,313,111	7,998,952,413	6,466,744,465
01/03/2026	52	9,000,000,000	9,805,901,914	8,992,682,835	7,897,470,520	6,360,270,868
01/04/2026	53	9,000,000,000	9,720,502,401	8,899,246,216	7,795,537,274	6,251,586,867
01/05/2026	54	9,000,000,000	9,634,064,657	8,805,633,948	7,694,549,979	6,145,306,184
01/06/2026	55	9,000,000,000	9,546,912,783	8,711,176,339	7,592,652,004	6,038,240,628
01/07/2026	56	9,000,000,000	9,463,489,104	8,620,881,927	7,495,457,642	5,936,509,381
01/08/2026	57	9,000,000,000	9,380,443,625	8,530,737,282	7,398,217,884	5,834,675,955
01/09/2026	58	9,000,000,000	9,297,143,578	8,440,642,505	7,301,467,385	5,733,982,894
01/10/2026	59	9,000,000,000	9,214,812,561	8,352,164,409	7,207,148,076	5,636,711,041
01/11/2026	60	9,000,000,000	9,130,504,322	8,261,712,435	7,110,965,600	5,537,930,793
01/12/2026	61	9,000,000,000	9,048,535,244	8,174,103,845	7,018,243,326	5,443,314,798
01/01/2027	62	9,000,000,000	8,966,220,243	8,086,005,828	6,924,946,355	5,348,205,211
01/02/2027	63	9,000,000,000	8,884,802,072	7,998,990,555	6,833,003,455	5,254,844,987
01/03/2027	64	9,000,000,000	8,805,135,519	7,915,121,650	6,745,826,491	5,167,951,708
01/04/2027	65	9,000,000,000	8,724,710,999	7,829,524,343	6,655,903,919	5,077,465,064
01/05/2027	66	6,500,000,000	8,644,453,354	7,744,768,205	6,567,647,827	4,989,601,252
01/06/2027	67	6,500,000,000	8,564,695,651	7,660,296,907	6,479,494,542	4,901,779,048
01/07/2027	68	6,500,000,000	8,485,737,272	7,577,218,480	6,393,447,490	4,816,857,393
01/08/2027	69	6,500,000,000	8,406,612,409	7,493,833,368	6,307,008,520	4,731,607,631
01/09/2027	70	6,500,000,000	8,327,922,935	7,411,096,771	6,221,512,281	4,647,697,868
01/10/2027	71	6,500,000,000	8,248,245,436	7,328,142,778	6,136,732,153	4,565,571,800
01/11/2027	72	6,500,000,000	8,170,746,832	7,246,976,953	6,053,328,169	4,484,446,502
01/12/2027	73	5,000,000,000	8,090,062,783	7,163,637,122	5,968,987,706	4,403,838,625
01/01/2028	74	5,000,000,000	8,011,553,617	7,082,086,206	5,886,029,140	4,324,239,498
01/02/2028	75	5,000,000,000	7,933,369,476	7,001,078,147	5,803,903,958	4,245,845,318
01/03/2028	76	5,000,000,000	7,854,541,671	6,920,515,317	5,723,466,798	4,170,409,163
01/04/2028	77	5,000,000,000	7,776,053,122	6,839,739,855	5,642,277,091	4,093,836,826
01/05/2028	78	5,000,000,000	7,698,154,708	6,760,106,848	5,562,860,306	4,019,669,582
01/06/2028	79	5,000,000,000	7,621,710,042	6,681,625,455	5,484,295,081	3,946,114,066
01/07/2028	80	5,000,000,000	7,546,153,721	6,604,529,933	5,407,672,311	3,875,031,803
01/08/2028	81	5,000,000,000	7,470,493,950	6,527,221,676	5,330,781,836	3,803,754,098
01/09/2028	82	5,000,000,000	7,394,452,094	6,449,823,387	5,254,174,138	3,733,211,595
01/10/2028	83	5,000,000,000	7,320,104,472	6,374,493,209	5,180,027,553	3,665,441,536
01/11/2028	84	5,000,000,000	7,246,963,632	6,300,097,119	5,106,551,831	3,598,144,421
01/12/2028	85	5,000,000,000	7,173,069,031	6,225,621,786	5,033,765,738	3,532,319,107
01/01/2029	86	5,000,000,000	7,099,574,554	6,151,383,821	4,961,090,919	3,466,576,078
01/02/2029	87	2,500,000,000	7,026,585,665	6,077,817,095	4,889,293,173	3,401,936,857
01/03/2029	88	2,500,000,000	6,953,113,645	6,005,051,437	4,819,658,874	3,340,653,879
01/04/2029	89	2,500,000,000	6,882,193,081	5,933,719,818	4,750,296,279	3,278,630,674
01/05/2029	90	2,500,000,000	6,807,252,747	5,859,473,834	4,679,312,487	3,216,399,101
01/06/2029	91	2,500,000,000	6,734,058,540	5,786,639,269	4,609,395,061	3,154,920,609
01/07/2029	92	2,500,000,000	6,662,726,451	5,715,945,323	4,541,876,859	3,095,964,283
01/08/2029	93	2,500,000,000	6,592,790,348	5,646,354,316	4,475,169,710	3,037,572,942
01/09/2029	94	2,500,000,000	6,520,241,833	5,574,749,340	4,407,180,320	2,978,754,049
01/10/2029	95	2,500,000,000	6,451,115,271	5,506,593,318	4,342,584,181	2,923,062,861
01/11/2029	96	2,500,000,000	6,380,443,975	5,437,031,886	4,276,822,394	2,866,604,274
01/12/2029	97	2,500,000,000	6,311,530,967	5,369,480,359	4,213,290,080	2,812,444,578
01/01/2030	98	2,500,000,000	6,244,261,362	5,303,241,354	4,150,730,996	2,758,949,936
01/02/2030	99	2,500,000,000	6,177,469,983	5,237,617,062	4,088,942,761	2,706,368,204
01/03/2030	100	2,500,000,000	6,109,053,032	5,171,673,715	4,028,186,055	2,655,952,992
01/04/2030	101	2,500,000,000	6,043,676,638	5,107,651,069	3,968,201,511	2,605,320,761
01/05/2030	102	0	5,975,547,106	5,041,783,999	3,907,387,659	2,554,877,408
01/06/2030	103		5,910,847,287	4,978,735,784	3,848,712,205	2,505,853,182
01/07/2030	104		5,845,913,914	4,915,959,728	3,790,831,157	2,458,049,984
01/08/2030	105		5,780,600,602	4,852,791,626	3,732,603,521	2,410,042,768
01/09/2030	106		5,716,819,069	4,791,107,399	3,675,785,981	2,363,304,733

01/10/2030	107	5,653,497,492	4,730,262,293	3,620,172,801	2,318,007,796
01/11/2030	108	5,591,049,817	4,670,078,278	3,565,022,959	2,273,026,724
01/12/2030	109	5,528,014,874	4,609,847,531	3,510,382,977	2,229,013,988
01/01/2031	110	5,465,410,395	4,549,911,153	3,455,930,080	2,185,142,989
01/02/2031	111	5,403,226,804	4,490,514,618	3,402,140,450	2,142,021,234
01/03/2031	112	5,340,391,059	4,431,493,329	3,349,711,005	2,100,941,136
01/04/2031	113	5,278,687,857	4,372,862,287	3,296,986,232	2,059,113,556
01/05/2031	114	5,216,956,340	4,314,630,224	3,245,074,575	2,018,384,625
01/06/2031	115	5,156,494,238	4,257,392,542	3,193,882,158	1,978,129,663
01/07/2031	116	5,095,986,764	4,200,529,218	3,143,467,470	1,938,924,601
01/08/2031	117	5,036,653,689	4,144,580,585	3,093,710,289	1,900,151,426
01/09/2031	118	4,976,947,752	4,088,503,353	3,044,090,113	1,861,755,709
01/10/2031	119	4,917,695,794	4,033,197,572	2,995,521,291	1,824,541,239
01/11/2031	120	4,858,990,008	3,978,291,685	2,947,227,281	1,787,522,518
01/12/2031	121	4,800,751,344	3,924,157,128	2,899,967,712	1,751,649,215
01/01/2032	122	4,742,781,657	3,870,197,135	2,852,817,263	1,715,870,665
01/02/2032	123	4,685,035,894	3,816,591,310	2,806,148,285	1,680,652,137
01/03/2032	124	4,627,231,097	3,763,520,329	2,760,543,961	1,646,787,001
01/04/2032	125	4,570,153,142	3,710,791,973	2,714,945,417	1,612,725,619
01/05/2032	126	4,513,450,294	3,658,736,051	2,670,271,012	1,579,686,137
01/06/2032	127	4,456,346,929	3,606,319,402	2,625,321,787	1,546,516,750
01/07/2032	128	4,399,858,668	3,554,761,611	2,581,419,600	1,514,421,518
01/08/2032	129	4,343,630,945	3,503,381,664	2,537,637,989	1,482,430,889
01/09/2032	130	4,287,028,331	3,451,863,922	2,493,962,817	1,450,746,001
01/10/2032	131	4,231,318,967	3,401,415,124	2,451,465,090	1,420,179,386
01/11/2032	132	4,176,328,653	3,351,516,181	2,409,358,847	1,389,874,539
01/12/2032	133	4,121,606,495	3,302,172,367	2,368,043,488	1,360,441,489
01/01/2033	134	4,066,965,431	3,252,868,246	2,326,754,170	1,331,059,026
01/02/2033	135	4,012,041,284	3,203,495,841	2,285,610,830	1,301,984,214
01/03/2033	136	3,958,781,821	3,156,126,934	2,246,641,093	1,274,888,322
01/04/2033	137	3,904,237,411	3,107,362,297	2,206,303,336	1,246,695,196
01/05/2033	138	3,851,476,756	3,060,338,845	2,167,567,406	1,219,786,323
01/06/2033	139	3,799,014,908	3,013,533,408	2,128,987,935	1,193,001,439
01/07/2033	140	3,746,551,912	2,967,039,497	2,090,981,955	1,166,901,332
01/08/2033	141	3,695,140,965	2,921,361,913	2,053,555,350	1,141,160,901
01/09/2033	142	3,643,719,431	2,875,822,384	2,016,402,386	1,115,769,004
01/10/2033	143	3,591,956,164	2,830,314,651	1,979,609,958	1,090,919,747
01/11/2033	144	3,540,993,632	2,785,425,943	1,943,258,694	1,066,351,569
01/12/2033	145	3,490,763,904	2,741,406,938	1,907,841,441	1,042,625,048
01/01/2034	146	3,441,068,376	2,697,796,037	1,872,716,236	1,019,094,533
01/02/2034	147	3,391,104,052	2,654,114,806	1,837,708,656	995,808,380
01/03/2034	148	3,341,347,062	2,611,164,903	1,803,816,570	973,702,979
01/04/2034	149	3,291,986,618	2,568,227,856	1,769,643,224	951,210,124
01/05/2034	150	3,242,765,632	2,525,675,858	1,736,039,273	929,322,336
01/06/2034	151	3,194,288,527	2,483,699,055	1,702,844,526	907,691,873
01/07/2034	152	3,146,437,012	2,442,476,720	1,670,460,558	886,779,732
01/08/2034	153	3,098,787,796	2,401,408,297	1,638,196,118	865,968,401
01/09/2034	154	3,051,798,577	2,360,982,757	1,606,522,431	845,628,411
01/10/2034	155	3,005,492,835	2,321,342,413	1,575,661,604	825,984,329
01/11/2034	156	2,959,519,636	2,281,957,303	1,544,988,862	806,474,849
01/12/2034	157	2,914,291,704	2,243,395,626	1,515,142,481	787,653,185
01/01/2035	158	2,869,185,343	2,204,927,081	1,485,374,385	768,907,520
01/02/2035	159	2,825,292,382	2,167,513,471	1,456,456,765	750,744,907
01/03/2035	160	2,781,821,487	2,130,893,709	1,428,560,689	733,547,944
01/04/2035	161	2,738,822,654	2,094,398,029	1,400,522,922	716,104,907
01/05/2035	162	2,696,109,438	2,058,350,769	1,373,030,404	699,169,808
01/06/2035	163	2,653,621,009	2,022,476,785	1,345,669,491	682,334,826
01/07/2035	164	2,611,373,632	1,987,010,780	1,318,817,956	665,978,282
01/08/2035	165	2,569,584,107	1,951,896,679	1,292,217,286	649,781,558
01/09/2035	166	2,527,757,384	1,916,867,767	1,265,799,642	633,801,733
01/10/2035	167	2,486,203,911	1,882,261,991	1,239,888,563	618,282,838
01/11/2035	168	2,445,119,318	1,848,017,856	1,214,235,253	602,925,975
01/12/2035	169	2,404,458,091	1,814,303,250	1,189,149,123	588,049,061
01/01/2036	170	2,363,711,470	1,780,532,513	1,164,046,804	573,197,520
01/02/2036	171	2,323,691,633	1,747,417,654	1,139,492,173	558,729,788
01/03/2036	172	2,283,051,644	1,714,132,156	1,115,127,102	544,616,002
01/04/2036	173	2,243,099,658	1,681,279,489	1,090,973,186	530,562,710
01/05/2036	174	2,202,572,062	1,648,192,874	1,066,871,126	516,714,551

01/06/2036	175	2,163,347,097	1,616,095,013	1,043,433,828	503,222,744
01/07/2036	176	2,124,400,754	1,584,395,836	1,020,449,416	490,120,553
01/08/2036	177	2,086,267,000	1,553,316,348	997,887,989	477,254,298
01/09/2036	178	2,048,154,397	1,522,353,449	975,509,427	464,575,329
01/10/2036	179	2,010,410,356	1,491,846,283	953,607,853	452,283,323
01/11/2036	180	1,973,139,655	1,461,705,792	931,965,430	440,146,425
01/12/2036	181	1,936,045,720	1,431,872,381	910,697,019	428,338,759
01/01/2037	182	1,899,684,462	1,402,597,152	889,808,701	416,741,477
01/02/2037	183	1,863,704,490	1,373,698,149	869,258,811	405,392,583
01/03/2037	184	1,827,900,029	1,345,243,258	849,297,271	394,567,616
01/04/2037	185	1,792,265,312	1,316,780,732	829,213,684	383,605,468
01/05/2037	186	1,757,115,105	1,288,836,824	809,619,017	373,005,395
01/06/2037	187	1,722,012,281	1,260,946,752	790,084,615	362,463,798
01/07/2037	188	1,687,331,532	1,233,523,664	770,999,525	352,258,293
01/08/2037	189	1,652,339,085	1,205,893,678	751,812,836	342,037,301
01/09/2037	190	1,618,182,082	1,178,962,548	733,153,344	332,135,406
01/10/2037	191	1,584,174,524	1,152,291,097	714,803,688	322,495,176
01/11/2037	192	1,550,238,323	1,125,694,203	696,528,836	312,919,161
01/12/2037	193	1,516,882,519	1,099,665,164	678,748,536	303,681,298
01/01/2038	194	1,483,192,220	1,073,417,667	660,862,745	294,426,591
01/02/2038	195	1,450,807,628	1,048,199,407	643,695,590	285,563,643
01/03/2038	196	1,418,766,407	1,023,479,384	627,071,177	277,124,058
01/04/2038	197	1,387,132,788	998,962,116	610,493,229	268,654,960
01/05/2038	198	1,354,756,816	974,044,697	593,800,401	260,237,921
01/06/2038	199	1,323,575,601	950,011,961	577,676,587	252,099,207
01/07/2038	200	1,293,122,108	926,630,131	562,071,906	244,283,805
01/08/2038	201	1,263,098,471	903,580,541	546,696,663	236,595,151
01/09/2038	202	1,233,201,695	880,697,072	531,496,242	229,042,584
01/10/2038	203	1,203,995,091	858,427,685	516,781,704	221,788,615
01/11/2038	204	1,174,892,874	836,257,544	502,154,727	214,598,308
01/12/2038	205	1,146,173,478	814,476,755	487,872,083	207,639,890
01/01/2039	206	1,117,567,767	792,802,454	473,681,422	200,746,413
01/02/2039	207	1,089,541,881	771,609,961	459,846,923	194,057,909
01/03/2039	208	1,061,655,952	750,709,339	446,363,212	187,646,932
01/04/2039	209	1,034,102,243	729,985,577	432,937,244	181,231,899
01/05/2039	210	1,006,483,181	709,322,737	419,647,188	174,948,448
01/06/2039	211	979,614,504	689,215,991	406,714,704	168,838,805
01/07/2039	212	952,397,054	668,967,074	393,793,949	162,804,917
01/08/2039	213	926,233,026	649,485,920	381,353,845	156,994,063
01/09/2039	214	899,702,178	629,812,142	368,861,655	151,208,160
01/10/2039	215	874,832,492	611,397,590	357,195,494	145,825,600
01/11/2039	216	850,906,041	593,667,403	345,954,947	140,638,416
01/12/2039	217	827,593,706	576,454,901	335,097,699	135,666,290
01/01/2040	218	805,964,076	560,436,769	324,957,693	131,003,816
01/02/2040	219	784,961,566	544,906,650	315,149,341	126,511,541
01/03/2040	220	764,094,941	529,579,763	305,556,212	122,174,455
01/04/2040	221	744,054,665	514,815,578	296,282,165	117,964,524
01/05/2040	222	724,420,908	500,408,148	287,281,705	113,912,128
01/06/2040	223	705,127,598	486,254,785	278,446,381	109,941,129
01/07/2040	224	686,509,582	472,638,765	269,983,234	106,162,587
01/08/2040	225	668,153,520	459,221,038	261,651,558	102,450,632
01/09/2040	226	650,371,020	446,241,005	253,609,266	98,881,047
01/10/2040	227	632,899,358	433,540,335	245,784,742	95,437,475
01/11/2040	228	615,729,144	421,063,255	238,104,085	92,063,501
01/12/2040	229	598,828,078	408,833,381	230,619,284	88,803,962
01/01/2041	230	582,050,452	396,704,935	223,208,622	85,586,311
01/02/2041	231	565,383,578	384,691,811	215,898,884	82,432,858
01/03/2041	232	548,764,801	372,812,205	208,751,062	79,398,750
01/04/2041	233	532,647,481	361,248,898	201,761,917	76,415,382
01/05/2041	234	516,645,716	349,821,137	194,898,492	73,513,340
01/06/2041	235	501,011,431	338,659,784	188,200,231	70,686,170
01/07/2041	236	485,653,542	327,739,747	181,683,466	67,958,813
01/08/2041	237	470,686,869	317,100,856	175,338,707	65,307,762
01/09/2041	238	455,942,501	306,646,625	169,126,892	62,727,255
01/10/2041	239	441,165,543	296,221,282	162,974,817	60,197,742
01/11/2041	240	426,814,903	286,099,452	157,005,680	57,747,300
01/12/2041	241	412,587,032	276,108,378	151,149,840	55,365,611
01/01/2042	242	398,772,594	266,410,964	145,470,286	53,059,520

01/02/2042	243	385,212,383	256,915,206	139,928,475	50,821,999
01/03/2042	244	371,885,283	247,646,779	134,570,570	48,688,988
01/04/2042	245	358,389,140	238,254,610	129,137,630	46,525,397
01/05/2042	246	345,177,546	229,094,978	123,867,347	44,443,699
01/06/2042	247	332,361,107	220,214,549	118,763,057	42,431,789
01/07/2042	248	319,745,515	211,508,016	113,786,820	40,487,226
01/08/2042	249	307,085,916	202,789,306	108,818,884	38,555,554
01/09/2042	250	294,756,035	194,316,928	104,007,330	36,694,692
01/10/2042	251	282,404,730	185,868,784	99,240,636	34,869,436
01/11/2042	252	270,393,412	177,661,521	94,617,300	33,104,159
01/12/2042	253	258,539,287	169,593,958	90,098,449	31,393,910
01/01/2043	254	246,772,402	161,600,685	85,633,606	29,711,798
01/02/2043	255	235,083,115	153,684,767	81,231,777	28,065,144
01/03/2043	256	223,714,311	146,028,383	77,007,588	26,503,904
01/04/2043	257	212,521,102	138,486,790	72,844,822	24,965,004
01/05/2043	258	201,472,886	131,071,858	68,774,835	23,473,541
01/06/2043	259	190,616,972	123,799,016	64,793,493	22,021,001
01/07/2043	260	179,988,264	116,704,171	60,929,883	20,623,012
01/08/2043	261	169,584,014	109,771,571	57,164,701	19,266,654
01/09/2043	262	159,429,961	103,023,829	53,514,298	17,959,937
01/10/2043	263	149,289,559	96,312,741	49,905,184	16,680,026
01/11/2043	264	139,688,971	89,966,164	46,498,101	15,475,436
01/12/2043	265	130,296,975	83,779,542	43,194,033	14,316,852
01/01/2044	266	121,082,351	77,722,591	39,969,355	13,191,905
01/02/2044	267	112,001,435	71,771,627	36,815,165	12,099,398
01/03/2044	268	103,059,619	65,936,832	33,741,741	11,045,364
01/04/2044	269	94,283,713	60,219,758	30,737,780	10,019,399
01/05/2044	270	85,694,446	54,643,884	27,823,056	9,032,128
01/06/2044	271	77,300,308	49,207,680	24,991,381	8,078,526
01/07/2044	272	69,207,965	43,983,958	22,283,399	7,173,637
01/08/2044	273	61,459,502	38,993,305	19,704,765	6,316,636
01/09/2044	274	54,064,606	34,243,396	17,260,451	5,509,641
01/10/2044	275	47,081,715	29,771,630	14,969,514	4,758,773
01/11/2044	276	40,656,742	25,665,262	12,871,966	4,074,636
01/12/2044	277	34,952,490	22,028,139	11,020,638	3,474,295
01/01/2045	278	30,978,249	19,490,336	9,726,181	3,053,226
01/02/2045	279	27,217,003	17,094,860	8,509,081	2,659,842
01/03/2045	280	23,717,748	14,874,173	7,386,710	2,300,167
01/04/2045	281	20,476,256	12,819,548	6,350,165	1,969,019
01/05/2045	282	17,388,152	10,868,313	5,370,370	1,658,384
01/06/2045	283	14,730,389	9,191,485	4,530,247	1,393,027
01/07/2045	284	12,551,636	7,819,129	3,844,363	1,177,275
01/08/2045	285	10,723,694	6,669,070	3,270,584	997,322
01/09/2045	286	9,233,490	5,732,571	2,804,165	851,472
01/10/2045	287	7,938,169	4,920,288	2,400,902	726,035
01/11/2045	288	6,859,869	4,244,717	2,065,983	622,109
01/12/2045	289	5,947,930	3,674,391	1,783,993	534,994
01/01/2046	290	5,159,258	3,181,775	1,540,889	460,133
01/02/2046	291	4,554,478	2,804,036	1,354,502	402,762
01/03/2046	292	4,047,443	2,488,055	1,199,105	355,190
01/04/2046	293	3,637,020	2,231,966	1,072,948	316,475
01/05/2046	294	3,332,940	2,042,001	979,212	287,643
01/06/2046	295	3,100,234	1,896,207	906,986	265,298
01/07/2046	296	2,950,378	1,801,588	859,608	250,409
01/08/2046	297	2,756,618	1,680,417	799,753	231,986
01/09/2046	298	2,632,141	1,601,816	760,406	219,638
01/10/2046	299	2,510,254	1,525,133	722,222	207,754
01/11/2046	300	2,391,507	1,450,522	685,143	196,253
01/12/2046	301	2,276,464	1,378,479	649,511	185,284
01/01/2047	302	2,167,165	1,310,069	615,708	174,897
01/02/2047	303	2,063,437	1,245,249	583,755	165,118
01/03/2047	304	1,961,073	1,181,661	552,674	155,729
01/04/2047	305	1,865,751	1,122,317	523,583	146,907
01/05/2047	306	1,772,258	1,064,327	495,308	138,404
01/06/2047	307	1,681,785	1,008,281	468,032	130,228
01/07/2047	308	1,600,504	957,976	443,586	122,920
01/08/2047	309	1,520,153	908,338	419,532	115,762
01/09/2047	310	1,441,315	859,770	396,090	108,831



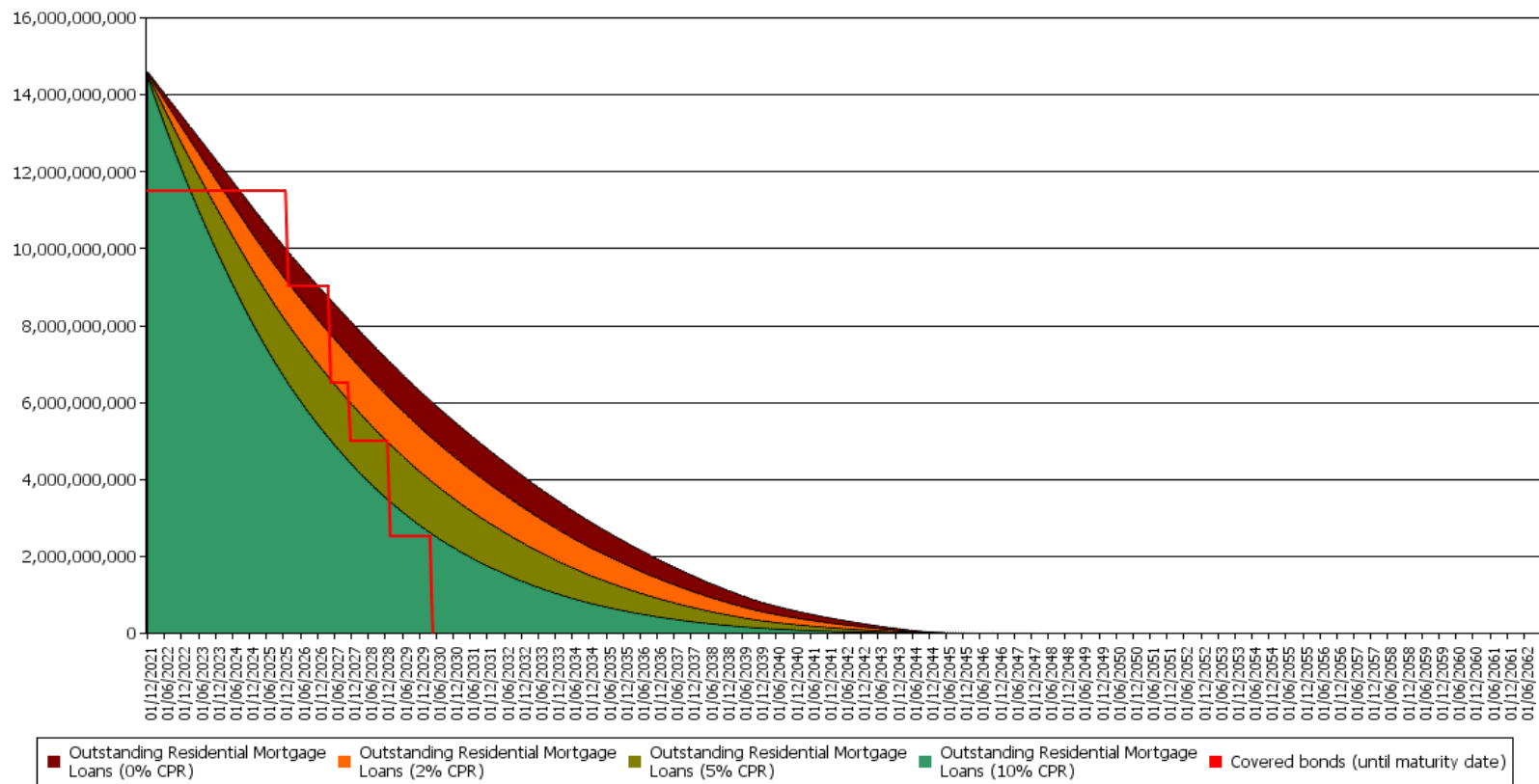
01/10/2047	311	1,365,419	813,160	373,695	102,257
01/11/2047	312	1,290,671	767,341	351,742	95,842
01/12/2047	313	1,217,958	722,922	330,565	89,702
01/01/2048	314	1,148,551	680,569	310,407	83,876
01/02/2048	315	1,081,034	639,476	290,923	78,278
01/03/2048	316	1,015,350	599,668	272,164	72,940
01/04/2048	317	952,519	561,606	254,240	67,848
01/05/2048	318	890,826	524,369	236,799	62,934
01/06/2048	319	834,065	490,125	220,772	58,426
01/07/2048	320	783,970	459,932	206,662	54,468
01/08/2048	321	737,905	432,172	193,695	50,834
01/09/2048	322	692,967	405,165	181,129	47,335
01/10/2048	323	652,196	380,701	169,773	44,185
01/11/2048	324	612,185	356,739	158,683	41,124
01/12/2048	325	576,469	335,375	148,813	38,408
01/01/2049	326	542,392	315,015	139,423	35,832
01/02/2049	327	508,268	294,695	130,098	33,294
01/03/2049	328	475,515	275,283	121,249	30,911
01/04/2049	329	444,881	257,111	112,957	28,675
01/05/2049	330	414,383	239,093	104,782	26,491
01/06/2049	331	385,644	222,133	97,102	24,445
01/07/2049	332	357,390	205,521	89,619	22,469
01/08/2049	333	331,269	190,177	82,717	20,651
01/09/2049	334	308,295	176,688	76,655	19,056
01/10/2049	335	286,087	163,691	70,841	17,539
01/11/2049	336	264,461	151,060	65,209	16,076
01/12/2049	337	248,945	141,964	61,132	15,009
01/01/2050	338	240,065	136,668	58,701	14,351
01/02/2050	339	232,840	132,330	56,694	13,802
01/03/2050	340	226,507	128,534	54,941	13,324
01/04/2050	341	104,664	0	0	0
01/05/2050	342	98,311	55,602	23,648	5,687
01/06/2050	343	93,246	52,647	22,334	5,348
01/07/2050	344	88,172	49,701	21,032	5,016
01/08/2050	345	83,090	46,757	19,736	4,687
01/09/2050	346	79,546	44,687	18,814	4,449
01/10/2050	347	76,845	43,098	18,101	4,263
01/11/2050	348	74,138	41,509	17,389	4,078
01/12/2050	349	71,425	39,925	16,684	3,897
01/01/2051	350	69,436	38,747	16,151	3,756
01/02/2051	351	67,440	37,570	15,620	3,617
01/03/2051	352	66,207	36,826	15,276	3,524
01/04/2051	353	64,972	36,078	14,928	3,429
01/05/2051	354	63,735	35,333	14,584	3,336
01/06/2051	355	63,311	35,039	14,425	3,286
01/07/2051	356	62,886	34,746	14,270	3,237
01/08/2051	357	62,461	34,453	14,113	3,188
01/09/2051	358	62,035	34,160	13,957	3,140
01/10/2051	359	61,608	33,869	13,805	3,093
01/11/2051	360	61,182	33,578	13,651	3,045
01/12/2051	361	60,754	33,288	13,500	2,999
01/01/2052	362	60,326	32,998	13,348	2,953
01/02/2052	363	59,898	32,708	13,197	2,907
01/03/2052	364	59,469	32,422	13,051	2,863
01/04/2052	365	59,039	32,133	12,902	2,819
01/05/2052	366	58,609	31,847	12,755	2,775
01/06/2052	367	58,178	31,559	12,608	2,732
01/07/2052	368	57,747	31,274	12,463	2,689
01/08/2052	369	57,316	30,987	12,318	2,647
01/09/2052	370	56,884	30,702	12,173	2,604
01/10/2052	371	56,451	30,418	12,031	2,563
01/11/2052	372	56,018	30,133	11,888	2,522
01/12/2052	373	55,584	29,851	11,748	2,482
01/01/2053	374	55,150	29,568	11,606	2,442
01/02/2053	375	54,715	29,285	11,466	2,402
01/03/2053	376	54,279	29,007	11,331	2,365
01/04/2053	377	53,844	28,725	11,193	2,326
01/05/2053	378	53,407	28,446	11,057	2,288

01/06/2053	379	52,970	28,165	10,920	2,251
01/07/2053	380	52,533	27,887	10,785	2,214
01/08/2053	381	52,095	27,607	10,650	2,177
01/09/2053	382	51,656	27,329	10,516	2,140
01/10/2053	383	51,217	27,052	10,383	2,105
01/11/2053	384	50,778	26,774	10,251	2,069
01/12/2053	385	50,337	26,498	10,120	2,034
01/01/2054	386	49,897	26,222	9,989	1,999
01/02/2054	387	49,456	25,946	9,859	1,965
01/03/2054	388	49,014	25,675	9,733	1,932
01/04/2054	389	48,571	25,400	9,605	1,899
01/05/2054	390	48,129	25,127	9,478	1,866
01/06/2054	391	47,685	24,853	9,351	1,833
01/07/2054	392	47,241	24,582	9,226	1,801
01/08/2054	393	46,797	24,309	9,101	1,769
01/09/2054	394	46,352	24,037	8,976	1,738
01/10/2054	395	45,906	23,767	8,853	1,707
01/11/2054	396	45,460	23,496	8,730	1,676
01/12/2054	397	45,014	23,227	8,609	1,646
01/01/2055	398	44,566	22,957	8,487	1,616
01/02/2055	399	44,119	22,688	8,366	1,586
01/03/2055	400	43,670	22,423	8,250	1,558
01/04/2055	401	43,222	22,155	8,130	1,529
01/05/2055	402	42,772	21,889	8,013	1,501
01/06/2055	403	42,322	21,622	7,895	1,472
01/07/2055	404	41,872	21,357	7,779	1,445
01/08/2055	405	41,421	21,091	7,662	1,417
01/09/2055	406	40,969	20,825	7,547	1,390
01/10/2055	407	40,517	20,562	7,433	1,363
01/11/2055	408	40,065	20,298	7,319	1,337
01/12/2055	409	39,611	20,035	7,206	1,311
01/01/2056	410	39,158	19,772	7,094	1,285
01/02/2056	411	38,703	19,509	6,982	1,259
01/03/2056	412	38,248	19,250	6,872	1,234
01/04/2056	413	37,793	18,988	6,762	1,209
01/05/2056	414	37,337	18,728	6,653	1,185
01/06/2056	415	36,880	18,468	6,544	1,161
01/07/2056	416	36,423	18,209	6,436	1,137
01/08/2056	417	35,966	17,950	6,328	1,113
01/09/2056	418	35,508	17,691	6,221	1,090
01/10/2056	419	35,049	17,434	6,116	1,067
01/11/2056	420	34,589	17,176	6,010	1,044
01/12/2056	421	34,130	16,920	5,906	1,022
01/01/2057	422	33,669	16,663	5,801	999
01/02/2057	423	33,208	16,407	5,698	977
01/03/2057	424	32,747	16,154	5,597	956
01/04/2057	425	32,284	15,899	5,495	935
01/05/2057	426	31,822	15,646	5,394	914
01/06/2057	427	31,358	15,392	5,293	893
01/07/2057	428	30,895	15,139	5,193	873
01/08/2057	429	30,430	14,886	5,093	852
01/09/2057	430	29,965	14,634	4,994	832
01/10/2057	431	29,500	14,383	4,896	813
01/11/2057	432	29,034	14,132	4,799	793
01/12/2057	433	28,567	13,882	4,702	774
01/01/2058	434	28,100	13,632	4,606	755
01/02/2058	435	27,632	13,382	4,510	736
01/03/2058	436	27,163	13,135	4,416	718
01/04/2058	437	26,695	12,886	4,322	700
01/05/2058	438	26,225	12,639	4,228	682
01/06/2058	439	25,755	12,391	4,135	664
01/07/2058	440	25,284	12,145	4,043	646
01/08/2058	441	24,813	11,898	3,951	629
01/09/2058	442	24,341	11,652	3,859	612
01/10/2058	443	23,869	11,407	3,769	595
01/11/2058	444	23,396	11,162	3,678	578
01/12/2058	445	22,922	10,919	3,589	562
01/01/2059	446	22,448	10,675	3,500	546



01/02/2059	447	21,973	10,431	3,411	530
01/03/2059	448	21,498	10,190	3,325	514
01/04/2059	449	21,022	9,947	3,238	498
01/05/2059	450	20,546	9,706	3,151	483
01/06/2059	451	20,069	9,465	3,065	468
01/07/2059	452	19,591	9,224	2,980	453
01/08/2059	453	19,113	8,984	2,895	438
01/09/2059	454	18,634	8,744	2,810	424
01/10/2059	455	18,155	8,505	2,727	409
01/11/2059	456	17,675	8,266	2,643	395
01/12/2059	457	17,194	8,028	2,561	381
01/01/2060	458	16,713	7,790	2,479	368
01/02/2060	459	16,232	7,553	2,397	354
01/03/2060	460	15,749	7,317	2,317	341
01/04/2060	461	15,266	7,080	2,236	327
01/05/2060	462	14,783	6,845	2,157	315
01/06/2060	463	14,299	6,610	2,077	302
01/07/2060	464	13,814	6,375	1,998	289
01/08/2060	465	13,329	6,141	1,920	277
01/09/2060	466	12,843	5,907	1,842	264
01/10/2060	467	12,357	5,674	1,765	252
01/11/2060	468	11,870	5,441	1,688	240
01/12/2060	469	11,382	5,209	1,612	228
01/01/2061	470	10,894	4,977	1,537	217
01/02/2061	471	10,405	4,746	1,462	205
01/03/2061	472	9,916	4,516	1,388	194
01/04/2061	473	9,426	4,285	1,313	183
01/05/2061	474	8,935	4,055	1,240	172
01/06/2061	475	8,444	3,826	1,167	161
01/07/2061	476	7,952	3,597	1,094	151
01/08/2061	477	7,460	3,369	1,022	140
01/09/2061	478	6,967	3,141	951	130
01/10/2061	479	6,473	2,913	880	120
01/11/2061	480	5,979	2,687	809	109
01/12/2061	481	5,484	2,460	739	100
01/01/2062	482	4,989	2,234	669	90
01/02/2062	483	4,493	2,009	600	80
01/03/2062	484	3,996	1,784	532	71
01/04/2062	485	3,499	1,559	464	61
01/05/2062	486	3,001	1,335	396	52
01/06/2062	487	2,503	1,112	329	43
01/07/2062	488	2,004	888	262	34
01/08/2062	489	1,504	666	196	26
01/09/2062	490	1,004	444	130	17
01/10/2062	491	503	222	65	8
01/11/2062	492	0	0	0	0
		<b>1,387,331,257,797</b>	<b>1,236,327,641,979</b>	<b>1,055,360,782,953</b>	<b>838,268,821,161</b>

### Amortisation profiles (all amounts in EUR)



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

HTT 2022

Reporting in Domestic Currency		Please insert currency			
<b>CONTENT OF TABLE</b>					
1. Additional information on the programme					
2. Additional information on the assets					
3. Additional information on the asset distribution					
Field Number	1. Additional information on the programme				
	Reporting institution	Name	Lead Entity Identifier (LEI)*		
E.1.1.1	Reporting institution				
E.1.1.2	Service of application				
E.1.1.3	Business model	BNP Paribas Fortis	80290LVE0002021047		
E.1.1.4	Business model				
E.1.1.5	Cash manager				
E.1.1.6	Bank/cash manager				
E.1.1.7	Account bank				
E.1.1.8	Specialised account bank				
E.1.1.9	Account bank executor				
E.1.1.10	Taxation	Stichting BNP Paribas Foundation Representative			
E.1.1.11	Cover Pool Monitor	David De Schacht & Jansen De Raedemaeker			
OE.1.1.1	where available - asset class				
OE.1.1.2					
OE.1.1.3					
OE.1.1.4					
OE.1.1.5					
OE.1.1.6					
OE.1.1.7					
OE.1.1.8					
2. Additional information on the assets					
	Asset Characteristics	Guarantor (if applicable)	Lead Entity Identifier (LEI)**	Type of Issue	
E.2.1.1	Asset class	Asset Guarantor	Reported asset LEI	CF	
E.2.1.2	Counterparty 2	For completion	For completion	For completion	
E.2.1.3	Counterparty 3	For completion	For completion	For completion	
E.2.1.4	Counterparty 4	For completion	For completion	For completion	
E.2.1.5	Counterparty 5	For completion	For completion	For completion	
E.2.1.6	Counterparty 6	For completion	For completion	For completion	
E.2.1.7	Counterparty 7	For completion	For completion	For completion	
E.2.1.8	Counterparty 8	For completion	For completion	For completion	
E.2.1.9	Counterparty 9	For completion	For completion	For completion	
E.2.1.10	Counterparty 10	For completion	For completion	For completion	
E.2.1.11	Counterparty 11	For completion	For completion	For completion	
E.2.1.12	Counterparty 12	For completion	For completion	For completion	
E.2.1.13	Counterparty 13	For completion	For completion	For completion	
E.2.1.14	Counterparty 14	For completion	For completion	For completion	
E.2.1.15	Counterparty 15	For completion	For completion	For completion	
E.2.1.16	Counterparty 16	For completion	For completion	For completion	
E.2.1.17	Counterparty 17	For completion	For completion	For completion	
E.2.1.18	Counterparty 18	For completion	For completion	For completion	
E.2.1.19	Counterparty 19	For completion	For completion	For completion	
E.2.1.20	Counterparty 20	For completion	For completion	For completion	
E.2.1.21	Counterparty 21	For completion	For completion	For completion	
E.2.1.22	Counterparty 22	For completion	For completion	For completion	
E.2.1.23	Counterparty 23	For completion	For completion	For completion	
E.2.1.24	Counterparty 24	For completion	For completion	For completion	
E.2.1.25	Counterparty 25	For completion	For completion	For completion	
OE.2.1.1					
OE.2.1.2					
OE.2.1.3					
OE.2.1.4					
OE.2.1.5					
OE.2.1.6					
OE.2.1.7					
OE.2.1.8					
OE.2.1.9					
OE.2.1.10					
OE.2.1.11					
OE.2.1.12					
OE.2.1.13					
3. Additional information on the asset distribution					
	3. General Information		Total Assets		
E.3.1.1	Weighted Average Maturity (months)		60		
E.3.1.2	Weighted Average Maturity (months)**		178.65		
OE.3.1.1					
OE.3.1.2					
OE.3.1.3					
OE.3.1.4					
E.3.2.1	% Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Other Assets
E.3.2.2	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.3	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.4	0.0%	0.0%	0.0%	0.0%	0.0%
E.3.2.5	0.0%	0.0%	0.0%	0.0%	0.0%
OE.3.2.1					
OE.3.2.2					
OE.3.2.3					
OE.3.2.4					

Reason for No Data in Worksheet E		Code
Not available for the jurisdiction		NC1
Not available for the issuer and/or CE programme at the present time		NC2
Not available at the present time		NC3
Confidential		NC4

\* Lead Entity Identifier (LEI) Refers to <http://www.lei.com/>  
 \*\* Maturity Weighted Average Maturity (MAM) Refers to <http://www.lei.com/>