



## 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: 31/5/2022

Cut-off Date: 31/5/2022



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	[Please insert currency]
<b>CONTENT OF TAB A</b>	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. References to Capital Requirements Regulation (CRR) 125(7)	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.4	Cut-off date	05/31/2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	LEVEL 1			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,263.0			
G.3.1.2	Outstanding Covered Bonds	11,500.0			
OG.3.1.1	Cover Pool Size (NPV) (mn)	15,348.3			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,793.9			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	32.7%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	0.0%	152.5%	0.0%	0.0%
OG.3.2.2	Optional information e.g. OC (NPV basis)	0.0%	42.2%	0.0%	0.0%
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,263.0		99.4%	
G.3.3.2	Public Sector	-		#VALUE!	
G.3.3.3	Shipping	-		#VALUE!	
G.3.3.4	Substitute Assets	91.5		0.6%	
G.3.3.5	Other	0.0		0.0%	
G.3.3.6	Total	15,354.5		#VALUE!	
OG.3.3.1	a/w [if relevant, please specify]			0.0%	
OG.3.3.2	a/w [if relevant, please specify]			0.0%	
OG.3.3.3	a/w [if relevant, please specify]			0.0%	
OG.3.3.4	a/w [if relevant, please specify]			0.0%	
OG.3.3.5	a/w [if relevant, please specify]			0.0%	
OG.3.3.6	a/w [if relevant, please specify]			0.0%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.8	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0-1 Y	311.4	ND1	2.04%	
G.3.4.3	1-2 Y	467.2	ND1	3.06%	
G.3.4.4	2-3 Y	614.2	ND1	4.02%	
G.3.4.5	3-4 Y	1,045.3	ND1	6.85%	
G.3.4.6	4-5 Y	943.2	ND1	6.18%	
G.3.4.7	5-10 Y	7,715.6	ND1	50.55%	
G.3.4.8	10+ Y	4,166.1	ND1	27.30%	
G.3.4.9	Total	15,263.0	0.0	100.00%	0.0%
OG.3.4.1	a/w 0-1 day			0.00%	
OG.3.4.2	a/w 0-0.5y			0.00%	
OG.3.4.3	a/w 0.5-1 y			0.00%	
OG.3.4.4	a/w 1-1.5y			0.00%	
OG.3.4.5	a/w 1.5-2 y			0.00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8				0.00%	
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	5.8	6.8		
Maturity (mn)					
By buckets:					
G.3.5.2	0-1 Y	0.0	0.0	0.0%	0.0%
G.3.5.3	1-2 Y	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	2,500.0	0.0	21.7%	0.0%
G.3.5.6	4-5 Y	2,500.0	2,500.0	21.7%	21.7%
G.3.5.7	5-10 Y	6,500.0	9,000.0	56.5%	78.3%
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%	0.0%
OG.3.5.2	a/w 0-0.5y			0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y			0.0%	0.0%
OG.3.5.4	a/w 1-1.5y			0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y			0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	15,263.0	0.0	100.0%	0.0%
G.3.6.2	USD	0.0	0.0	0.0%	0.0%
G.3.6.3	GBP	0.0	0.0	0.0%	0.0%
G.3.6.4	NOK	0.0	0.0	0.0%	0.0%
G.3.6.5	CHF	0.0	0.0	0.0%	0.0%
G.3.6.6	AUD	0.0	0.0	0.0%	0.0%
G.3.6.7	CAD	0.0	0.0	0.0%	0.0%
G.3.6.8	BRL	0.0	0.0	0.0%	0.0%
G.3.6.9	CZK	0.0	0.0	0.0%	0.0%
G.3.6.10	DKK	0.0	0.0	0.0%	0.0%
G.3.6.11	HKD	0.0	0.0	0.0%	0.0%
G.3.6.12	KRW	0.0	0.0	0.0%	0.0%
G.3.6.13	SEK	0.0	0.0	0.0%	0.0%
G.3.6.14	SGD	0.0	0.0	0.0%	0.0%
G.3.6.15	Other	0.0	0.0	0.0%	0.0%
G.3.6.16	Total	15,263.0	0.0	100.0%	0.0%
OG.3.6.1	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.2	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.3	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.4	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.5	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.6	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.7	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.8	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.6.9	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	11,500.0	0.0	100.0%	0.0%
G.3.7.2	USD	0.0	0.0	0.0%	0.0%
G.3.7.3	GBP	0.0	0.0	0.0%	0.0%
G.3.7.4	NOK	0.0	0.0	0.0%	0.0%
G.3.7.5	CHF	0.0	0.0	0.0%	0.0%
G.3.7.6	AUD	0.0	0.0	0.0%	0.0%
G.3.7.7	CAD	0.0	0.0	0.0%	0.0%
G.3.7.8	BRL	0.0	0.0	0.0%	0.0%
G.3.7.9	CZK	0.0	0.0	0.0%	0.0%
G.3.7.10	DKK	0.0	0.0	0.0%	0.0%
G.3.7.11	HKD	0.0	0.0	0.0%	0.0%
G.3.7.12	KRW	0.0	0.0	0.0%	0.0%
G.3.7.13	SEK	0.0	0.0	0.0%	0.0%
G.3.7.14	SGD	0.0	0.0	0.0%	0.0%
G.3.7.15	Other	0.0	0.0	0.0%	0.0%
G.3.7.16	Total	11,500.0	0.0	100.0%	0.0%
OG.3.7.1	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.2	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.3	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.4	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.5	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.6	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.7	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.8	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
OG.3.7.9	<i>a/w [if relevant, please specify]</i>	0.0	0.0		
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	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%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
9. Substitute Assets - Type		Nominal (before hedging) (mn)	% Substitute Assets		
G.3.9.1	Cash	0.0	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	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	<i>a/w EU gvts or quasi gvts</i>	0.0	0.0%		
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	0.0	0.0%		
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	0.0	0.0%		
OG.3.9.4	<i>a/w EU central banks</i>	0.0	0.0%		
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	0.0	0.0%		
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	0.0	0.0%		
OG.3.9.7	<i>a/w CQS1 credit institutions</i>	0.0	0.0%		
OG.3.9.8	<i>a/w CQS2 credit institutions</i>	0.0	0.0%		
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of issuer)	91.5	100.0%		
G.3.10.2	Eurozone	0.0	0.0%		
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	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
OG.3.10.2	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
OG.3.10.3	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
OG.3.10.4	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
OG.3.10.5	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
OG.3.10.6	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
OG.3.10.7	<i>a/w [if relevant, please specify]</i>	0.0	0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.5	0.60%	0.30%	
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%	0.30%	
OG.3.11.1	<i>a/w [if relevant, please specify]</i>				
OG.3.11.2	<i>a/w [if relevant, please specify]</i>				
OG.3.11.3	<i>a/w [if relevant, please specify]</i>				
OG.3.11.4	<i>a/w [if relevant, please specify]</i>				
OG.3.11.5	<i>a/w [if relevant, please specify]</i>				
OG.3.11.6	<i>a/w [if relevant, please specify]</i>				
OG.3.11.7	<i>a/w [if relevant, please specify]</i>				
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) (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.0			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.0			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					



**14. Sustainable or other special purpose strategy - optional**

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

**4. References to Capital Requirements Regulation (CRR)**

129(7)

Row

Row

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

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(ii) Value of covered bonds:	39	
G.4.1.3	(iii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(iv) Type of cover assets:	52	
G.4.1.5	(v) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
G.4.1.6	(vi) Interest rate risk - cover pool:	130 for Mortgage Assets	228
G.4.1.7	(vii) Currency risk - cover pool:	111	
G.4.1.8	(viii) Interest rate risk - covered bond:	163	
G.4.1.9	(ix) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(x) Maturity structure of cover assets:	65	
G.4.1.12	(xi) Maturity structure of covered bonds:	88	
G.4.1.13	(xii) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

**5. References to Capital Requirements Regulation (CRR)**

129(1)

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

**6. Other relevant information**

**1. Optional information e.g. Rating triggers**

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

**B1. Harmonised Transparency Template - Mortgage Assets**

**HTT 2022**

Reporting in Domestic Currency [Please insert currency]

**CONTENT OF TAB B1**

- 7. Mortgage Assets
- 7.A Residential Cover Pool
- 7.B Commercial Cover Pool

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
<b>1. Property Type Information</b>				
M.7.1.1	Residential	15,263.0		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	15,263.0		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	224,202.0	0	224,202.00
OM.7.2.1	Number of borrowers	107,386.0	0	107,386.00
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	0.39%	0.00%	0.39%
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>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.71%	0.00%	15.7%	
M.7.5.2	Vlaams-Brabant	14.48%	0.00%	14.5%	
M.7.5.3	Oost-Vlaanderen	15.37%	0.00%	15.4%	
M.7.5.4	Brussels	8.59%	0.00%	8.6%	
M.7.5.5	West-Vlaanderen	10.89%	0.00%	10.9%	
M.7.5.6	Limburg	8.08%	0.00%	8.1%	
M.7.5.7	Liège	7.36%	0.00%	7.4%	
M.7.5.8	Hainaut	6.93%	0.00%	6.9%	
M.7.5.9	Brabant Wallon	5.22%	0.00%	5.2%	
M.7.5.10	Namur	4.34%	0.00%	4.3%	
M.7.5.11	Luxembourg	2.76%	0.00%	2.8%	
M.7.5.12	Other	0.27%	0.00%	0.3%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	83.57%	0.00%	83.6%	
M.7.6.2	Floating rate	0.00%	0.00%	0.0%	
M.7.6.3	Other	16.43%	0.00%	16.4%	
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	4.40%	0.00%	4.4%	
M.7.7.2	Amortising	95.60%	0.00%	95.6%	
M.7.7.3	Other	0.00%	0.00%	0.0%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	5.73%	0.00%	5.7%	
M.7.8.2	≥ 12 - < 24 months	12.62%	0.00%	12.6%	
M.7.8.3	≥ 24 - < 36 months	31.66%	0.00%	31.7%	
M.7.8.4	≥ 36 - < 60 months	13.53%	0.00%	13.5%	
M.7.8.5	≥ 60 months	36.46%	0.00%	36.5%	
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	0.03%	0.0%	0.03%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	68.1			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,119.2	175,236.0	46.6%	78.2%
M.7A.10.4	>100K and <=200K	5,401.5	39,654.0	35.4%	17.7%
M.7A.10.4	>200K and <=300K	1,612.6	6,765.0	10.6%	3.0%
M.7A.10.5	>300K and <=400K	533.7	1,564.0	3.5%	0.7%
M.7A.10.6	>400K	595.9	983.0	3.9%	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	15,263.0	224,202	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 (%)	58.6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,413.6	96,231.0	28.9%	42.9%
M.7A.11.3	>40 - <=50 %	1,566.3	25,053.0	10.3%	11.2%
M.7A.11.4	>50 - <=60 %	1,770.8	25,146.0	11.6%	11.2%
M.7A.11.5	>60 - <=70 %	1,937.1	24,208.0	12.7%	10.8%
M.7A.11.6	>70 - <=80 %	2,150.5	23,422.0	14.1%	10.4%
M.7A.11.7	>80 - <=90 %	2,073.3	19,145.0	13.6%	8.5%
M.7A.11.8	>90 - <=100 %	954.3	7,234.0	6.3%	3.2%
M.7A.11.9	>100%	397.0	3,763.0	2.6%	1.7%
M.7A.11.10	Total	15,263.0	224,202	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.11.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.11.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.11.6	a/w >150 %			0.0%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	53.1%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,276.1	112,433.0	34.6%	50.1%
M.7A.12.3	>40 - <=50 %	1,669.4	24,206.0	10.9%	10.8%
M.7A.12.4	>50 - <=60 %	1,800.0	23,081.0	11.8%	10.3%
M.7A.12.5	>60 - <=70 %	1,851.6	21,199.0	12.1%	9.5%
M.7A.12.6	>70 - <=80 %	1,830.7	18,642.0	12.0%	8.3%
M.7A.12.7	>80 - <=90 %	1,579.1	13,405.0	10.3%	6.0%
M.7A.12.8	>90 - <=100 %	846.9	6,099.0	5.5%	2.7%
M.7A.12.9	>100%	409.3	5,137.0	2.7%	2.3%
M.7A.12.10	Total	15,263.0	224,202	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %			0.0%	0.0%
OM.7A.12.2	a/w >110 - <=120 %			0.0%	0.0%
OM.7A.12.3	a/w >120 - <=130 %			0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %			0.0%	0.0%
OM.7A.12.5	a/w >140 - <=150 %			0.0%	0.0%
OM.7A.12.6	a/w >150 %			0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	0.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other	100.0%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.0%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level				
M.7A.20.2	TBC at a country level				
M.7A.20.3	TBC at a country level				
M.7A.20.4	TBC at a country level				
M.7A.20.5	TBC at a country level				
M.7A.20.6	TBC at a country level				
M.7A.20.7	TBC at a country level				
M.7A.20.8	TBC at a country level				
M.7A.20.9	TBC at a country level				
M.7A.20.10	TBC at a country level				
M.7A.20.11	TBC at a country level				
M.7A.20.12	TBC at a country level				
M.7A.20.13	TBC at a country level				
M.7A.20.14	TBC at a country level				
M.7A.20.15	TBC at a country level				
M.7A.20.16	TBC at a country level				
M.7A.20.17	TBC at a country level				
M.7A.20.18	no data				
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
M.7B.21.2	TBC at a country level	[For completion]	[For completion]		
M.7B.21.3	TBC at a country level	[For completion]	[For completion]		
M.7B.21.4	TBC at a country level	[For completion]	[For completion]		
M.7B.21.5	TBC at a country level	[For completion]	[For completion]		
M.7B.21.6	TBC at a country level	[For completion]	[For completion]		
M.7B.21.7	TBC at a country level	[For completion]	[For completion]		
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.22.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.22.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.22.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.22.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.22.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.22.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.22.9	>100%	[For completion]	[For completion]		
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	[For completion]			
M.7B.24.2	Office	[For completion]			
M.7B.24.3	Hotel/Tourism	[For completion]			
M.7B.24.4	Shopping malls	[For completion]			
M.7B.24.5	Industry	[For completion]			
M.7B.24.6	Agriculture	[For completion]			
M.7B.24.7	Other commercially used	[For completion]			
M.7B.24.8	Hospital	[For completion]			
M.7B.24.9	School	[For completion]			
M.7B.24.10	other RE with a social relevant purpose	[For completion]			
M.7B.24.11	Land	[For completion]			
M.7B.24.12	Property developers / Building under construction	[For completion]			
M.7B.24.13	Other	[For completion]			
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the 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 31/05/2022

**Contact Details:**

**Head of ALM Treasury**

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

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**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	25/02/2023	3.74	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2023	6.75	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.97	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.98	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2022	5.53	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	5.82

\* 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	15,262,966,358 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	659,186,871 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.25 %

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,249,981,978 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.52 %

> > > Cover Test Royal Decree Art 5 Paraf 1

Passed

Limit:  
85%

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,285,290 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	659,186,871 (VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,249,981,978
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII]/I	113.06 %

> > > Cover Test Royal Decree Art 5 Paraf 2

Passed

Limit:  
105%

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	1,994,882,450 (VIII)
<i>Total Interest Proceeds Residential Mortgage Loans</i>	1,992,722,450
<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	16,013,577,739 (IX)
<i>Total Principal Proceeds Residential Mortgage Loans</i>	15,262,966,358
<i>Total Principal Proceeds Public Finance Exposures</i>	91,424,510
<i>Total Principal Proceeds Financial Institution Exposures</i>	659,186,871
<i>Impact Derivatives</i>	0

Interest Requirement Covered Bonds	214,900,000
Costs, Fees and expenses Covered Bonds	91,159,282
Principal Requirement Covered Bonds	11,500,000,000 <i>(XII)</i>
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	6,202,400,906

> > > Cover Test Royal Decree Art 5 paraf 3

**Passed**

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,482,269,296
Cumulative Cash Outflow Next 180 Days	-7,842,038 <i>(XIV)</i>
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,474,427,258

> > > Liquidity Test Royal Decree Art 7 paraf 1

**Passed**

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MtM Liquid Bonds minus ECB Haircut	91,424,510
Interest Payable on Mortgage Pandbrieven next 3 months	0
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	91,424,510

## Cover Pool Summary

Portfolio Cut-off Date 31/05/2022

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,262,966,358.02
Principal Redemptions between Cut-off Date and Maturity Date	15,262,966,358.02
Interest Payments between Cut-off Date and Maturity Date	1,992,722,449.84
Number of borrowers	107,386
Number of loans	224,202
Average Outstanding Balance per borrower	142,132
Average Outstanding Balance per loan	68,077
Weighted average Current Loan to Current Value	53.14%
Weighted average seasoning (in Years)	3.95
Weighted average remaining maturity (in years, at 0% CPR)	14.91
Weighted average initial maturity (in years, at 0% CPR)	18.86
Percentage of Fixed Rate Loans	83.57%
Percentage of Variable Rate Loans	16.43%
Weighted average interest rate	1.66%
Weighted average interest rate Fixed Rate Loans	1.70%
Weighted average interest rate Variable Rate Loans	1.45%
Weighted Remaining average life (in years, at 0% CPR)	7.77
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.71

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 659,186,871

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

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE000035160	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	0.0 22OCT202	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 31/05/2022

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,397,644,867.59	15.71 %	34,449	15.37 %
Oost-Vlaanderen	2,346,046,022.94	15.37 %	36,256	16.17 %
Vlaams-Brabant	2,210,016,671.11	14.48 %	30,955	13.81 %
West-Vlaanderen	1,661,987,537.66	10.89 %	27,582	12.30 %
Brussels	1,311,146,785.42	8.59 %	12,576	5.61 %
Limburg	1,233,103,811.68	8.08 %	20,900	9.32 %
Liège	1,123,037,513.95	7.36 %	17,346	7.74 %
Hainaut	1,057,736,450.40	6.93 %	17,207	7.67 %
Brabant Wallon	796,786,251.20	5.22 %	9,604	4.28 %
Namur	662,431,714.83	4.34 %	10,405	4.64 %
Luxembourg	421,492,894.12	2.76 %	6,205	2.77 %
Other	41,535,837.12	0.27 %	717	0.32 %
	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	874,514,296.65	5.73 %	7,374	3.29 %
>1 and <=2	1,926,773,054.82	12.62 %	19,187	8.56 %
>2 and <=3	4,832,051,143.53	31.66 %	56,961	25.41 %
>3 and <=4	2,055,225,052.45	13.47 %	28,378	12.66 %
>4 and <=5	1,362,565,905.59	8.93 %	20,132	8.98 %
>5 and <=6	2,004,683,772.10	13.13 %	35,010	15.62 %
>6 and <=7	841,222,767.99	5.51 %	17,912	7.99 %
>7 and <=8	475,526,104.29	3.12 %	11,387	5.08 %
>8 and <=9	65,597,020.19	0.43 %	1,784	0.80 %
>9 and <=10	63,909,605.54	0.42 %	2,055	0.92 %
>10 and <=11	98,460,304.40	0.65 %	3,731	1.66 %
>11 and <=12	239,977,742.07	1.57 %	6,420	2.86 %
>12 and <=13	225,013,040.59	1.47 %	5,251	2.34 %
>13 and <=14	46,619,793.90	0.31 %	1,560	0.70 %
>14 and <=15	19,768,758.38	0.13 %	478	0.21 %
>15 and <=16	13,595,818.81	0.09 %	472	0.21 %
>16 and <=17	50,552,346.07	0.33 %	1,774	0.79 %
>17 and <=18	46,852,321.65	0.31 %	2,382	1.06 %
>18 and <=19	13,563,645.57	0.09 %	1,466	0.65 %
>19 and <=20	3,768,492.55	0.02 %	249	0.11 %
>20 and <=21	353,591.44	0.00 %	38	0.02 %
>21 and <=22	556,057.02	0.00 %	36	0.02 %
>22 and <=23	1,051,664.11	0.01 %	95	0.04 %
>23 and <=24	341,833.58	0.00 %	33	0.01 %
>24 and <=25	209,317.58	0.00 %	20	0.01 %
>31 and <=32	18,096.23	0.00 %	1	0.00 %
>29 and <=30	3,834.97	0.00 %	3	0.00 %
>32 and <=33	49,876.17	0.00 %	4	0.00 %
>25 and <=26	82,485.21	0.00 %	6	0.00 %
>28 and <=29	42,042.74	0.00 %	2	0.00 %
>26 and <=27	16,571.83	0.00 %	1	0.00 %
	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	824,863.58	0.01 %	1,302	0.58 %
<=1	108,453,640.97	0.71 %	4,050	1.81 %
>1 and <=2	136,133,209.88	0.89 %	4,835	2.16 %
>2 and <=3	236,935,127.18	1.55 %	8,038	3.59 %
>3 and <=4	270,982,107.90	1.78 %	9,054	4.04 %
>4 and <=5	307,383,282.45	2.01 %	9,980	4.45 %
>5 and <=6	319,180,892.88	2.09 %	8,900	3.97 %
>6 and <=7	450,208,983.63	2.95 %	11,464	5.11 %
>7 and <=8	635,314,131.58	4.16 %	14,048	6.27 %
>8 and <=9	458,575,475.40	3.00 %	9,645	4.30 %
>9 and <=10	534,233,824.16	3.50 %	9,954	4.44 %
>10 and <=11	598,987,144.42	3.92 %	9,849	4.39 %
>11 and <=12	605,896,345.21	3.97 %	9,161	4.09 %
>12 and <=13	939,563,993.82	6.16 %	13,566	6.05 %
>13 and <=14	608,129,268.57	3.98 %	8,474	3.78 %
>14 and <=15	770,213,786.50	5.05 %	9,783	4.36 %
>15 and <=16	756,690,841.40	4.96 %	9,256	4.13 %
>16 and <=17	811,813,549.18	5.32 %	9,522	4.25 %
>17 and <=18	1,557,276,691.21	10.20 %	16,998	7.58 %
>18 and <=19	834,144,613.02	5.47 %	9,057	4.04 %
>19 and <=20	820,040,786.03	5.37 %	8,155	3.64 %
>20 and <=21	444,954,120.53	2.92 %	4,546	2.03 %
>21 and <=22	573,974,977.65	3.76 %	5,564	2.48 %
>22 and <=23	1,379,568,635.54	9.04 %	11,402	5.09 %
>23 and <=24	766,497,449.06	5.02 %	5,394	2.41 %
>24 and <=25	311,799,276.28	2.04 %	1,985	0.89 %
>25 and <=26	7,512,815.00	0.05 %	61	0.03 %
>26 and <=27	7,172,429.27	0.05 %	68	0.03 %
>27 and <=28	6,794,462.66	0.04 %	57	0.03 %
>28 and <=29	2,003,916.22	0.01 %	18	0.01 %
>29 and <=30	1,705,716.84	0.01 %	16	0.01 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,007,000.00	0.01 %	16	0.01 %
>1 and <=2	21,431,843.97	0.14 %	204	0.09 %
>2 and <=3	32,786,203.60	0.21 %	385	0.17 %
>3 and <=4	16,263,089.39	0.11 %	362	0.16 %
>4 and <=5	295,846,169.55	1.94 %	2,301	1.03 %
>5 and <=6	23,112,594.53	0.15 %	932	0.42 %
>6 and <=7	50,752,508.81	0.33 %	1,665	0.74 %
>7 and <=8	70,427,127.04	0.46 %	2,500	1.12 %
>8 and <=9	95,649,970.05	0.63 %	2,955	1.32 %
>9 and <=10	1,159,528,797.14	7.60 %	32,403	14.45 %
>10 and <=11	139,431,908.95	0.91 %	5,373	2.40 %
>11 and <=12	224,284,055.27	1.47 %	4,701	2.10 %
>12 and <=13	694,022,901.20	4.55 %	13,621	6.08 %
>13 and <=14	135,211,517.07	0.89 %	2,743	1.22 %
>14 and <=15	1,792,758,918.86	11.75 %	30,429	13.57 %
>15 and <=16	177,308,317.38	1.16 %	2,940	1.31 %
>16 and <=17	248,661,181.50	1.63 %	3,755	1.67 %
>17 and <=18	887,815,606.52	5.82 %	12,379	5.52 %
>18 and <=19	225,834,537.17	1.48 %	5,151	2.30 %
>19 and <=20	3,658,307,190.80	23.97 %	45,534	20.31 %
>20 and <=21	310,403,523.44	2.03 %	4,254	1.90 %
>21 and <=22	161,884,566.97	1.06 %	2,302	1.03 %
>22 and <=23	202,581,252.63	1.33 %	2,661	1.19 %
>23 and <=24	122,392,986.84	0.80 %	1,563	0.70 %
>24 and <=25	3,783,519,037.34	24.79 %	34,978	15.60 %
>25 and <=26	451,160,580.05	2.96 %	4,404	1.96 %
>26 and <=27	24,083,995.00	0.16 %	259	0.12 %
>27 and <=28	11,979,932.39	0.08 %	143	0.06 %
>28 and <=29	8,657,182.03	0.06 %	99	0.04 %
>29 and <=30	202,962,451.97	1.33 %	2,779	1.24 %
>30 and <=31	29,530,415.16	0.19 %	361	0.16 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	347,348.60	0.00 %	5	0.00 %
>35 and <=36	104,361.27	0.00 %	2	0.00 %
>36 and <=37	112,517.31	0.00 %	1	0.00 %
>39 and <=40	299,541.64	0.00 %	4	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	2,109,771.88	0.01 %	29	0.01 %
>40 and <=41	89,220.06	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	



**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1990	67,972.40	0.00 %	5	0.00 %
1992	3,485.46	0.00 %	1	0.00 %
1993	42,392.25	0.00 %	4	0.00 %
1996	44,294.46	0.00 %	3	0.00 %
1997	177,265.08	0.00 %	16	0.01 %
1998	148,037.13	0.00 %	18	0.01 %
1999	1,120,480.05	0.01 %	102	0.05 %
2000	590,085.30	0.00 %	40	0.02 %
2001	347,684.95	0.00 %	27	0.01 %
2002	2,388,418.09	0.02 %	143	0.06 %
2003	9,827,345.18	0.06 %	1,031	0.46 %
2004	26,701,871.78	0.17 %	1,823	0.81 %
2005	64,691,399.50	0.42 %	2,549	1.14 %
2006	21,000,073.11	0.14 %	687	0.31 %
2007	16,420,432.39	0.11 %	384	0.17 %
2008	18,960,093.47	0.12 %	597	0.27 %
2009	153,543,049.75	1.01 %	3,915	1.75 %
2010	265,199,094.96	1.74 %	6,542	2.92 %
2011	161,000,453.91	1.05 %	5,609	2.50 %
2012	45,803,997.01	0.30 %	1,570	0.70 %
2013	78,643,803.33	0.52 %	2,162	0.96 %
2014	200,396,159.23	1.31 %	4,817	2.15 %
2015	808,032,973.42	5.29 %	17,799	7.94 %
2016	1,731,923,913.97	11.35 %	32,816	14.64 %
2017	1,271,647,232.99	8.33 %	19,535	8.71 %
2018	2,072,928,730.71	13.58 %	28,994	12.93 %
2019	4,221,548,020.75	27.66 %	51,215	22.84 %
2020	2,620,447,359.45	17.17 %	28,355	12.65 %
2021	1,355,066,296.78	8.88 %	12,580	5.61 %
2022	114,253,941.16	0.75 %	863	0.38 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,273,435,609.11	14.90 %	47,189	43.94 %
>100 and <=200	5,093,056,054.18	33.37 %	34,866	32.47 %
>200 and <=300	4,071,718,831.19	26.68 %	16,800	15.64 %
>300 and <=400	1,778,672,584.65	11.65 %	5,243	4.88 %
>400	2,046,083,278.89	13.41 %	3,288	3.06 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>107,386</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	67,202,065.60	0.44 %	1,790	0.80 %
0.5 - 1%	734,695,609.17	4.81 %	10,915	4.87 %
1 - 1.5%	4,891,973,812.55	32.05 %	60,016	26.77 %
1.5 - 2%	7,545,808,635.45	49.44 %	106,772	47.62 %
2 - 2.5%	1,268,468,762.92	8.31 %	24,127	10.76 %
2.5 - 3%	549,422,258.89	3.60 %	12,640	5.64 %
3 - 3.5%	123,100,246.82	0.81 %	4,063	1.81 %
3.5 - 4%	46,975,578.92	0.31 %	1,916	0.85 %
4 - 4.5%	20,955,164.56	0.14 %	1,023	0.46 %
4.5 - 5%	8,742,679.17	0.06 %	557	0.25 %
5 - 5.5%	4,485,140.36	0.03 %	253	0.11 %
5.5 - 6%	868,684.48	0.01 %	85	0.04 %
6 - 6.5%	138,326.65	0.00 %	30	0.01 %
6.5 - 7%	41,304.18	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%	2,862.51	0.00 %	1	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	12,754,587,192.43	83.57 %	184,991	82.51 %
Variable	29,778,744.63	0.20 %	1,674	0.75 %
Variable With Cap	2,478,600,420.96	16.24 %	37,537	16.74 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2022	560,387,166.90	3.67 %	11,961	5.33 %
2023	637,999,524.30	4.18 %	10,944	4.88 %
2024	251,115,947.03	1.65 %	2,869	1.28 %
2025	116,736,619.13	0.76 %	1,637	0.73 %
2026	181,149,562.01	1.19 %	2,249	1.00 %
2027	123,928,675.25	0.81 %	1,420	0.63 %
2028	43,030,624.76	0.28 %	509	0.23 %
2029	90,295,942.22	0.59 %	853	0.38 %
2030	10,104,576.87	0.07 %	107	0.05 %
2031	57,936,422.86	0.38 %	351	0.16 %
2032	10,066,258.81	0.07 %	55	0.02 %
2033	77,761,667.79	0.51 %	1,022	0.46 %
2034	255,789,759.72	1.68 %	2,711	1.21 %
2035	22,469,912.36	0.15 %	198	0.09 %
2036	14,800,568.73	0.10 %	87	0.04 %
2037	115,607.38	0.00 %	2	0.00 %
Fixed To Maturity	12,809,277,521.90	83.92 %	187,227	83.51 %
<b>Total</b>	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15,262,852,507.91	100.00 %	224,192	100.00 %
Twice A Year	113,850.11	0.00 %	10	0.00 %
<b>Total</b>	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,452,133,737.69	94.69 %	216,317	96.48 %
Interest only	671,378,940.38	4.40 %	4,428	1.98 %
Linear	139,453,679.95	0.91 %	3,457	1.54 %
<b>Total</b>	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0	119,659,836.03	0.78 %	3,383	1.51 %
1-10%	892,129,989.11	5.85 %	21,358	9.53 %
11-20%	939,668,849.19	6.16 %	23,162	10.33 %
21-30%	1,112,527,417.76	7.29 %	23,744	10.59 %
31-40%	1,349,660,914.40	8.84 %	24,584	10.97 %
41-50%	1,566,305,348.83	10.26 %	25,053	11.17 %
51-60%	1,770,755,640.33	11.60 %	25,146	11.22 %
61-70%	1,937,148,570.41	12.69 %	24,208	10.80 %
71-80%	2,150,504,908.42	14.09 %	23,422	10.45 %
81-90%	2,073,324,043.55	13.58 %	19,145	8.54 %
91-100%	954,321,111.85	6.25 %	7,234	3.23 %
101-110%	76,557,760.16	0.50 %	790	0.35 %
111-120%	54,934,725.01	0.36 %	632	0.28 %
>120%	265,467,242.97	1.74 %	2,341	1.04 %
<b>Total</b>	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	109,097,090.91	0.71 %	10,890	4.86 %
21-40%	374,700,457.25	2.45 %	14,882	6.64 %
41-60%	801,755,729.23	5.25 %	20,523	9.15 %
61-80%	1,645,480,820.05	10.78 %	28,745	12.82 %
81-100%	2,735,953,642.83	17.93 %	33,722	15.04 %
101-120%	759,652,579.96	4.98 %	14,618	6.52 %
121-140%	763,574,681.83	5.00 %	13,108	5.85 %
141-160%	796,496,781.03	5.22 %	12,671	5.65 %
161-180%	887,459,253.85	5.81 %	12,396	5.53 %
181-200%	1,056,821,820.46	6.92 %	11,838	5.28 %
201-300%	2,591,315,452.02	16.98 %	28,963	12.92 %
301-400%	1,136,181,716.18	7.44 %	10,536	4.70 %
401-500%	461,961,062.46	3.03 %	3,999	1.78 %
>500%	1,142,515,269.96	7.49 %	7,311	3.26 %
<b>Total</b>	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</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	311,383,445.76	2.04 %	11,921	5.32 %
>1 and <=2	467,159,021.69	3.06 %	15,469	6.90 %
>2 and <=3	614,234,930.54	4.02 %	18,805	8.39 %
>3 and <=4	1,045,319,450.59	6.85 %	24,812	11.07 %
>4 and <=5	943,191,416.77	6.18 %	18,933	8.44 %
>5 and <=6	1,120,331,465.55	7.34 %	17,935	8.00 %
>6 and <=7	1,470,422,534.27	9.63 %	21,054	9.39 %
>7 and <=8	1,292,867,096.22	8.47 %	16,553	7.38 %
>8 and <=9	1,695,756,048.04	11.11 %	19,751	8.81 %
>9 and <=10	2,136,217,404.58	14.00 %	22,816	10.18 %
>10 and <=11	1,033,914,707.49	6.77 %	10,717	4.78 %
>11 and <=12	1,798,407,239.89	11.78 %	15,897	7.09 %
>12 and <=13	1,279,923,309.88	8.39 %	9,072	4.05 %
>13 and <=14	37,980,342.69	0.25 %	319	0.14 %
>14 and <=15	11,609,052.43	0.08 %	111	0.05 %
>15 and <=16	3,568,958.04	0.02 %	27	0.01 %
>16 and <=17	679,933.59	0.00 %	10	0.00 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	

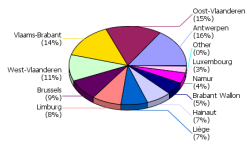
**15. Distribution of Average Life To Interest Reset Date (at 0% CPR)**

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,809,277,521.90	83.92 %	187,227	83.51 %
>=0 and <=1	1,334,618,143.22	8.74 %	24,555	10.95 %
>1 and <=2	279,169,832.10	1.83 %	3,528	1.57 %
>2 and <=3	270,156,686.37	1.77 %	3,151	1.41 %
>3 and <=4	127,638,069.10	0.84 %	1,286	0.57 %
>4 and <=5	71,168,589.35	0.47 %	436	0.19 %
>5 and <=6	90,897,998.48	0.60 %	1,165	0.52 %
>7 and <=8	14,757,951.33	0.10 %	87	0.04 %
>6 and <=7	265,281,566.17	1.74 %	2,767	1.23 %
<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>	

**Stratification Tables**

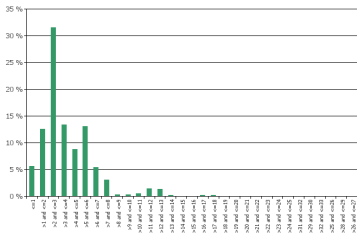
Portfolio Cut-off Date 31/05/2022

**1. Geographic distribution**

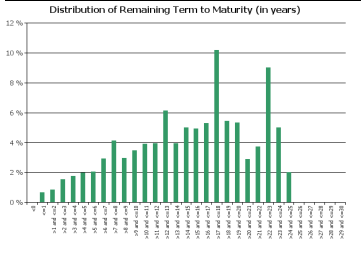


**2. Seasoning**

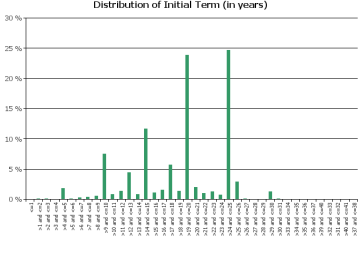
Distribution per Seasoning



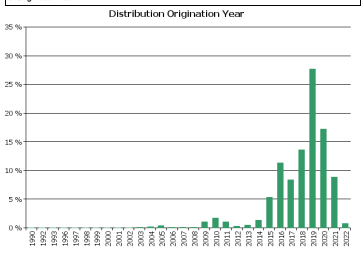
**3. Remaining term to maturity**



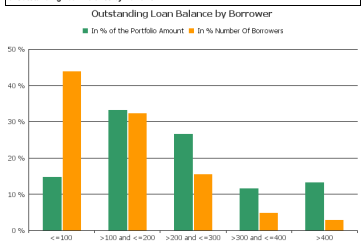
**4. Original term to maturity**



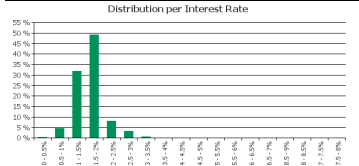
**5. Origination Year**



**6. Outstanding Loan Balance by Borrower**

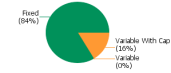


**7. Interest Rate**



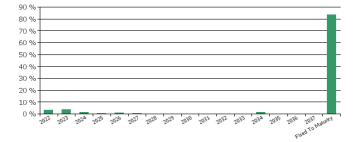
**8. Interest Rate Type**

Distribution per Interest Type



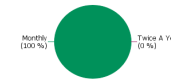
**9. Next Reset Date**

Next Reset Date



**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



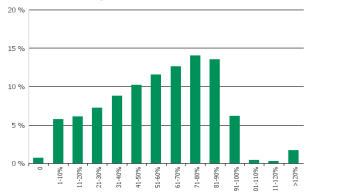
**11. Repayment Type**

Distribution per Repayment Type



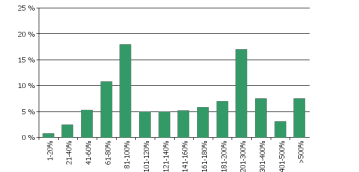
**12. Current Loan to Current Value (LTV)**

Current LTV Distribution



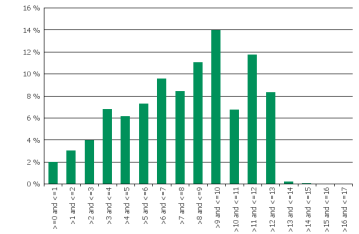
**13. Loan to Mortgage Inscription Ratio (LTM)**

Loan To Mortgage Inscription Distribution



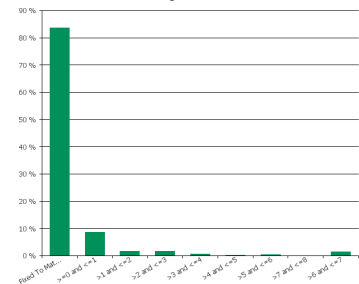
**14. Distribution of Average Life to Final Maturity (at 0% CPR)**

Distribution of Average Life to Final Maturity



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

Distribution of Average Life to Interest Reset Date





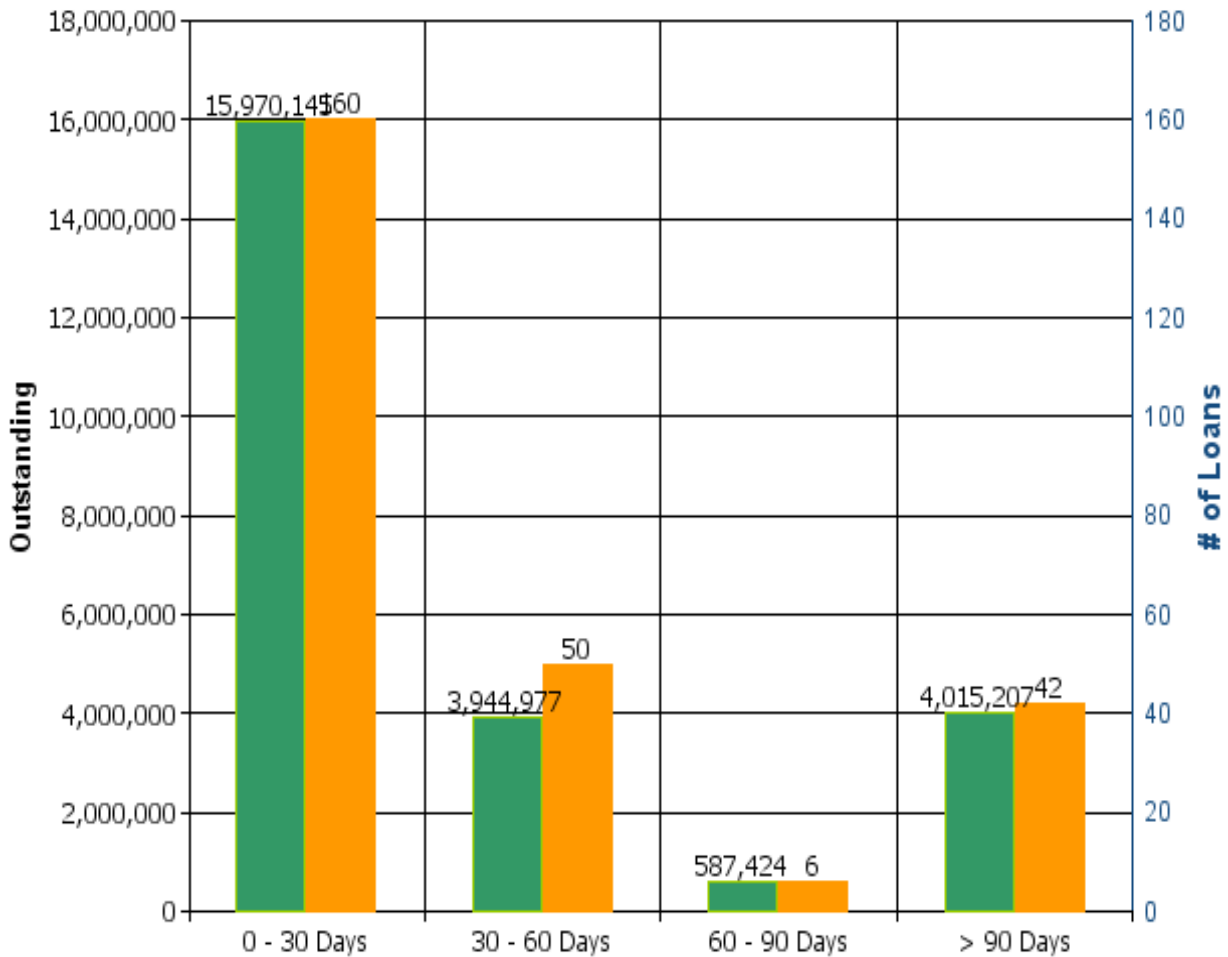
## Cover Pool Performance

Portfolio Cut-off Date 31/05/2022

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

	In EUR	In %	In number of loans	In %
Performing	15,238,448,605.83	99.84 %	223,944	99.88 %
0 - 30 Days	15,970,144.93	0.10 %	160	0.07 %
30 - 60 Days	3,944,976.63	0.03 %	50	0.02 %
60 - 90 Days	587,423.88	0.00 %	6	0.00 %
> 90 Days	4,015,206.75	0.03 %	42	0.02 %
<b>Total</b>	<b>15,262,966,358.02</b>	<b>100.00 %</b>	<b>224,202</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro





**Amortisation**

Portfolio Cut-off €

May/2022

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/06/2022	1	11,500,000,000	15,161,390,294	15,135,675,454	15,097,182,316	15,033,237,522
01/07/2022	2	11,500,000,000	15,064,745,268	15,014,508,908	14,939,463,176	14,815,206,020
01/08/2022	3	11,500,000,000	14,968,667,082	14,893,447,808	14,781,319,380	14,596,291,349
01/09/2022	4	11,500,000,000	14,869,102,181	14,769,290,864	14,620,818,619	14,376,647,738
01/10/2022	5	11,500,000,000	14,772,459,831	14,649,212,390	14,466,254,089	14,166,354,797
01/11/2022	6	11,500,000,000	14,676,040,446	14,528,913,459	14,310,969,069	13,954,930,833
01/12/2022	7	11,500,000,000	14,575,605,916	14,405,801,126	14,154,778,849	13,746,046,765
01/01/2023	8	11,500,000,000	14,478,364,758	14,285,422,523	14,000,800,150	13,538,925,693
01/02/2023	9	11,500,000,000	14,378,958,595	14,163,278,290	13,845,787,048	13,332,316,518
01/03/2023	10	11,500,000,000	14,279,316,918	14,043,582,535	13,697,234,351	13,138,804,947
01/04/2023	11	11,500,000,000	14,184,626,193	13,926,794,036	13,548,780,941	12,941,357,055
01/05/2023	12	11,500,000,000	14,083,244,914	13,804,559,400	13,396,809,608	12,743,744,844
01/06/2023	13	11,500,000,000	13,984,028,636	13,684,057,851	13,246,093,918	12,547,006,749
01/07/2023	14	11,500,000,000	13,883,674,067	13,563,556,066	13,097,133,751	12,355,053,995
01/08/2023	15	11,500,000,000	13,786,243,383	13,445,528,501	12,950,146,046	12,164,651,482
01/09/2023	16	11,500,000,000	13,687,199,155	13,326,291,287	12,802,659,153	11,975,173,314
01/10/2023	17	11,500,000,000	13,590,660,327	13,210,578,437	12,660,255,862	11,793,431,544
01/11/2023	18	11,500,000,000	13,491,447,463	13,091,897,648	12,514,610,664	11,608,381,443
01/12/2023	19	11,500,000,000	13,390,712,713	12,972,817,481	12,370,259,689	11,427,447,312
01/01/2024	20	11,500,000,000	13,294,919,627	12,858,168,434	12,229,753,746	11,249,798,472
01/02/2024	21	11,500,000,000	13,196,323,490	12,741,164,605	12,087,648,462	11,071,984,548
01/03/2024	22	11,500,000,000	13,099,052,424	12,627,180,694	11,951,007,851	10,903,444,791
01/04/2024	23	11,500,000,000	13,001,937,220	12,512,306,053	11,812,167,265	10,731,128,735
01/05/2024	24	11,500,000,000	12,904,855,772	12,398,496,095	11,675,917,192	10,563,866,554
01/06/2024	25	11,500,000,000	12,800,102,945	12,276,995,480	11,532,094,312	10,389,549,230
01/07/2024	26	11,500,000,000	12,700,166,112	12,161,148,599	11,395,160,644	10,224,099,216
01/08/2024	27	11,500,000,000	12,604,736,729	12,049,298,186	11,261,641,598	10,061,504,473
01/09/2024	28	11,500,000,000	12,506,981,227	11,935,572,356	11,126,979,618	9,899,086,858
01/10/2024	29	11,500,000,000	12,403,330,947	11,817,228,796	10,989,538,479	9,736,735,665
01/11/2024	30	11,500,000,000	12,301,069,835	11,699,922,243	10,852,776,973	9,574,837,756
01/12/2024	31	11,500,000,000	12,196,223,261	11,581,158,825	10,716,172,297	9,415,563,498
01/01/2025	32	11,500,000,000	12,097,252,869	11,467,696,475	10,584,197,925	9,260,217,792
01/02/2025	33	11,500,000,000	11,997,541,679	11,353,884,637	10,452,503,775	9,106,263,251
01/03/2025	34	11,500,000,000	11,901,602,493	11,245,836,726	10,329,248,978	8,964,449,501
01/04/2025	35	11,500,000,000	11,808,921,330	11,139,336,959	10,205,408,804	8,819,458,175
01/05/2025	36	11,500,000,000	11,711,567,245	11,029,369,556	10,079,790,851	8,675,192,154
01/06/2025	37	11,500,000,000	11,612,515,951	10,917,539,576	9,952,213,863	8,529,113,658
01/07/2025	38	11,500,000,000	11,514,000,760	10,807,152,143	9,827,339,460	8,387,571,651
01/08/2025	39	11,500,000,000	11,421,258,150	10,701,920,947	9,706,899,291	8,249,686,190
01/09/2025	40	11,500,000,000	11,318,990,454	10,588,105,586	9,579,241,927	8,106,710,536
01/10/2025	41	11,500,000,000	11,227,989,591	10,485,741,126	9,463,281,891	7,975,747,288
01/11/2025	42	11,500,000,000	11,136,950,448	10,383,079,914	9,346,799,678	7,844,209,108
01/12/2025	43	11,500,000,000	11,034,188,646	10,270,388,552	9,222,600,147	7,708,248,211
01/01/2026	44	11,500,000,000	10,942,839,513	10,168,087,589	9,107,514,621	7,579,818,519
01/02/2026	45	9,000,000,000	10,852,328,002	10,066,881,100	8,993,932,639	7,453,584,522
01/03/2026	46	9,000,000,000	10,759,774,412	9,965,734,591	8,883,111,725	7,333,574,118
01/04/2026	47	9,000,000,000	10,670,054,399	9,865,873,971	8,771,734,211	7,210,952,664



01/05/2026	48	9,000,000,000	10,576,956,247	9,763,739,821	8,659,560,799	7,089,557,514
01/06/2026	49	9,000,000,000	10,483,308,405	9,660,878,752	8,546,541,232	6,967,392,490
01/07/2026	50	9,000,000,000	10,392,277,358	9,561,269,477	8,437,602,983	6,850,386,165
01/08/2026	51	9,000,000,000	10,302,261,296	9,462,375,304	8,329,094,512	6,733,647,489
01/09/2026	52	9,000,000,000	10,212,748,800	9,364,250,817	8,221,759,167	6,618,719,219
01/10/2026	53	9,000,000,000	10,124,633,787	9,268,218,666	8,117,415,054	6,507,932,541
01/11/2026	54	9,000,000,000	10,034,791,374	9,170,395,684	8,011,312,059	6,395,662,801
01/12/2026	55	9,000,000,000	9,945,036,828	9,073,454,865	7,907,114,440	6,286,602,738
01/01/2027	56	9,000,000,000	9,855,284,559	8,976,318,111	7,802,569,920	6,177,208,803
01/02/2027	57	9,000,000,000	9,769,653,378	8,883,231,929	7,702,017,978	6,071,776,265
01/03/2027	58	9,000,000,000	9,685,540,221	8,793,258,036	7,606,492,838	5,973,525,253
01/04/2027	59	9,000,000,000	9,600,520,309	8,701,287,498	7,507,792,382	5,871,041,054
01/05/2027	60	6,500,000,000	9,516,117,134	8,610,633,157	7,411,286,299	5,771,816,785
01/06/2027	61	6,500,000,000	9,432,389,849	8,520,396,971	7,314,967,914	5,672,676,160
01/07/2027	62	6,500,000,000	9,348,719,024	8,430,954,679	7,220,364,432	5,576,359,542
01/08/2027	63	6,500,000,000	9,264,966,746	8,341,252,949	7,125,375,362	5,479,690,336
01/09/2027	64	6,500,000,000	9,181,691,452	8,252,259,949	7,031,426,625	5,384,536,654
01/10/2027	65	6,500,000,000	9,097,607,816	8,163,266,543	6,938,479,246	5,291,578,773
01/11/2027	66	6,500,000,000	9,015,934,300	8,076,259,843	6,847,068,816	5,199,747,853
01/12/2027	67	5,000,000,000	8,930,718,056	7,986,794,023	6,754,553,734	5,108,463,986
01/01/2028	68	5,000,000,000	8,846,329,305	7,897,906,471	6,662,393,135	5,017,421,086
01/02/2028	69	5,000,000,000	8,763,811,496	7,810,964,988	6,572,295,074	4,928,604,483
01/03/2028	70	5,000,000,000	8,680,134,400	7,724,110,087	6,483,749,971	4,842,935,897
01/04/2028	71	5,000,000,000	8,598,041,482	7,638,082,067	6,395,230,724	4,756,585,400
01/05/2028	72	5,000,000,000	8,515,535,813	7,552,371,146	6,307,902,744	4,672,401,485
01/06/2028	73	5,000,000,000	8,434,453,998	7,467,772,819	6,221,381,806	4,588,794,815
01/07/2028	74	5,000,000,000	8,354,183,725	7,384,561,404	6,136,916,731	4,507,939,701
01/08/2028	75	5,000,000,000	8,273,105,934	7,300,490,640	6,051,620,228	4,426,456,015
01/09/2028	76	5,000,000,000	8,192,491,098	7,217,091,648	5,967,273,324	4,346,273,354
01/10/2028	77	5,000,000,000	8,113,736,112	7,135,980,938	5,885,686,949	4,269,277,151
01/11/2028	78	5,000,000,000	8,035,724,238	7,055,383,193	5,804,411,271	4,192,489,528
01/12/2028	79	5,000,000,000	7,957,692,881	6,975,403,195	5,724,488,058	4,117,812,304
01/01/2029	80	5,000,000,000	7,880,381,863	6,895,919,511	5,644,865,708	4,043,338,743
01/02/2029	81	2,500,000,000	7,802,478,744	6,816,168,128	5,565,392,749	3,969,528,735
01/03/2029	82	2,500,000,000	7,724,274,727	6,737,511,739	5,488,531,671	3,899,728,013
01/04/2029	83	2,500,000,000	7,648,672,761	6,660,252,323	5,411,795,975	3,828,918,995
01/05/2029	84	2,500,000,000	7,570,769,886	6,581,595,820	5,334,720,965	3,758,915,431
01/06/2029	85	2,500,000,000	7,492,870,629	6,502,826,633	5,257,469,580	3,688,792,572
01/07/2029	86	2,500,000,000	7,416,580,412	6,426,051,647	5,182,610,515	3,621,363,512
01/08/2029	87	2,500,000,000	7,341,936,122	6,350,587,184	5,108,722,766	3,554,614,472
01/09/2029	88	2,500,000,000	7,264,078,650	6,272,585,616	5,033,141,540	3,487,192,584
01/10/2029	89	2,500,000,000	7,190,058,451	6,198,477,675	4,961,435,554	3,423,420,340
01/11/2029	90	2,500,000,000	7,114,746,524	6,123,149,056	4,888,675,804	3,358,928,269
01/12/2029	91	2,500,000,000	7,040,826,668	6,049,585,412	4,818,055,364	3,296,836,133
01/01/2030	92	2,500,000,000	6,968,731,990	5,977,485,086	4,748,525,423	3,235,496,708
01/02/2030	93	2,500,000,000	6,897,248,094	5,906,134,947	4,679,912,411	3,175,239,871
01/03/2030	94	2,500,000,000	6,823,670,849	5,834,178,476	4,612,274,919	3,117,374,737
01/04/2030	95	2,500,000,000	6,753,541,258	5,764,424,792	4,545,540,645	3,059,257,199
01/05/2030	96	0	6,680,451,147	5,692,680,014	4,477,917,709	3,001,391,421
01/06/2030	97		6,610,786,598	5,623,761,541	4,412,455,370	2,944,987,623
01/07/2030	98		6,540,655,966	5,554,968,824	4,347,752,581	2,889,908,239
01/08/2030	99		6,471,550,924	5,486,955,927	4,283,598,524	2,835,205,949
01/09/2030	100		6,402,789,269	5,419,448,409	4,220,136,202	2,781,371,105
01/10/2030	101		6,334,515,404	5,352,859,383	4,158,023,922	2,729,201,101
01/11/2030	102		6,267,297,737	5,287,075,890	4,096,479,500	2,677,416,649
01/12/2030	103		6,199,345,022	5,221,167,009	4,035,455,792	2,626,720,427
01/01/2031	104		6,131,847,613	5,155,560,767	3,974,614,493	2,576,160,333
01/02/2031	105		6,064,909,912	5,090,631,846	3,914,577,402	2,526,500,457
01/03/2031	106		5,997,495,903	5,026,334,864	3,856,254,868	2,479,335,148
01/04/2031	107		5,931,056,693	4,962,223,409	3,797,385,755	2,431,144,899

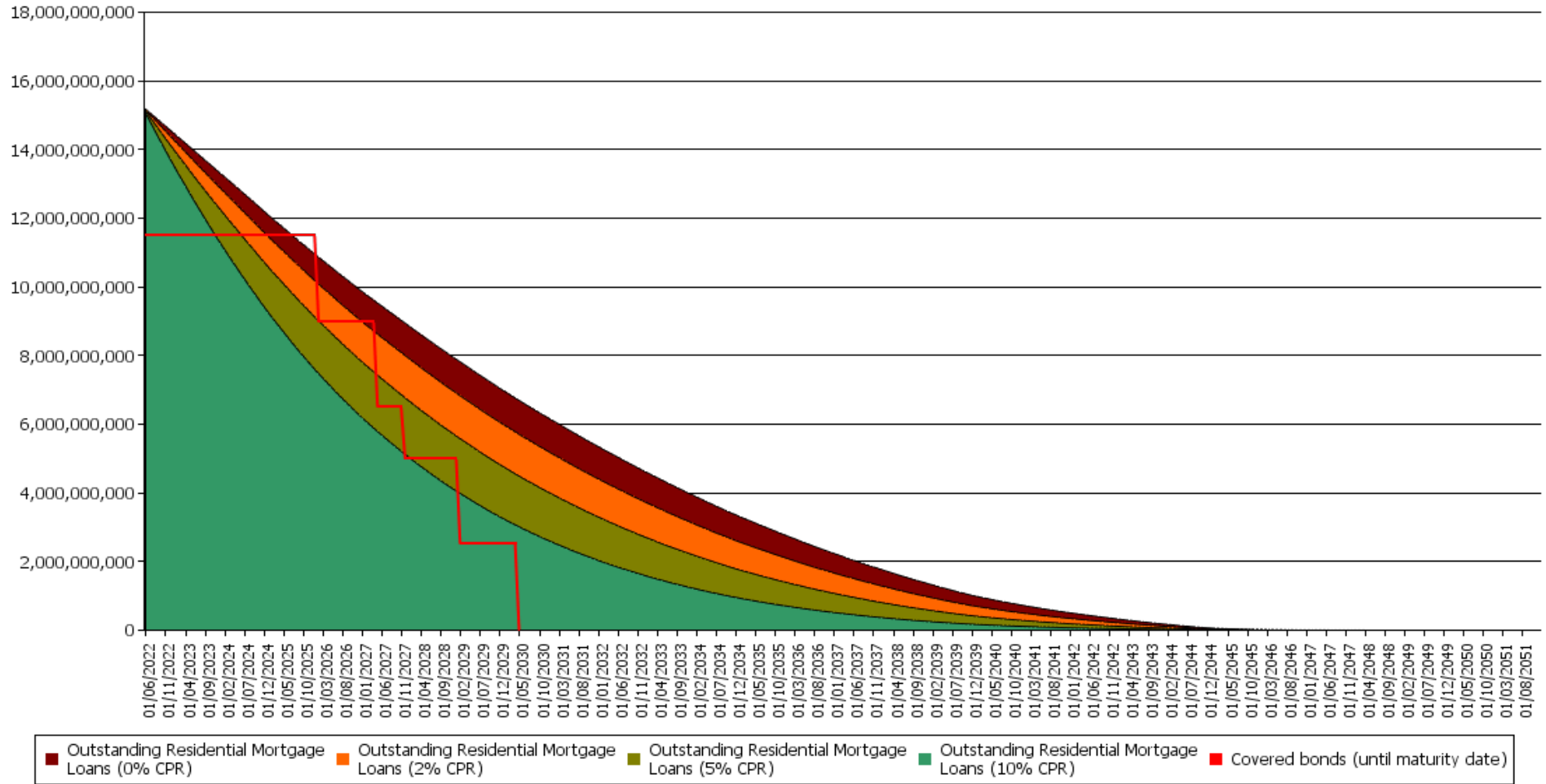
01/05/2031	108	5,862,414,594	4,896,743,179	3,738,053,373	2,383,349,367
01/06/2031	109	5,796,114,105	4,833,152,559	3,680,126,674	2,336,477,472
01/07/2031	110	5,730,097,481	4,770,261,069	3,623,299,042	2,290,968,368
01/08/2031	111	5,665,034,916	4,708,098,146	3,566,987,864	2,245,810,795
01/09/2031	112	5,600,813,754	4,646,830,454	3,511,616,200	2,201,583,678
01/10/2031	113	5,535,239,238	4,584,887,168	3,456,277,758	2,158,007,119
01/11/2031	114	5,471,759,384	4,524,619,122	3,402,170,729	2,115,226,894
01/12/2031	115	5,408,293,841	4,464,798,617	3,348,927,297	2,073,588,897
01/01/2032	116	5,343,392,260	4,403,737,583	3,294,726,500	2,031,388,212
01/02/2032	117	5,281,098,272	4,345,016,227	3,242,525,744	1,990,735,730
01/03/2032	118	5,218,733,511	4,286,892,727	3,191,538,501	1,951,667,427
01/04/2032	119	5,157,105,573	4,229,083,855	3,140,493,228	1,912,318,413
01/05/2032	120	5,095,852,148	4,171,993,793	3,090,473,228	1,874,145,975
01/06/2032	121	5,034,102,581	4,114,448,919	3,040,094,613	1,835,786,400
01/07/2032	122	4,973,056,015	4,057,883,040	2,990,919,454	1,798,688,050
01/08/2032	123	4,912,312,811	4,001,519,778	2,941,875,252	1,761,700,203
01/09/2032	124	4,851,041,741	3,944,906,769	2,892,878,021	1,725,021,423
01/10/2032	125	4,790,746,705	3,889,479,639	2,845,212,104	1,689,643,579
01/11/2032	126	4,731,177,483	3,834,602,155	2,797,934,544	1,654,529,917
01/12/2032	127	4,671,874,068	3,780,321,705	2,751,539,587	1,620,424,955
01/01/2033	128	4,613,253,057	3,726,556,322	2,705,507,784	1,586,567,541
01/02/2033	129	4,553,792,488	3,672,285,405	2,659,326,234	1,552,880,422
01/03/2033	130	4,495,848,984	3,620,003,814	2,615,443,457	1,521,411,671
01/04/2033	131	4,437,177,840	3,566,702,841	2,570,379,969	1,488,865,119
01/05/2033	132	4,379,826,436	3,514,823,758	2,526,758,416	1,457,598,229
01/06/2033	133	4,322,757,416	3,463,141,975	2,483,273,516	1,426,445,842
01/07/2033	134	4,265,687,752	3,411,811,699	2,440,445,323	1,396,097,971
01/08/2033	135	4,209,674,873	3,361,300,393	2,398,200,267	1,366,120,098
01/09/2033	136	4,153,656,243	3,310,946,030	2,356,265,993	1,336,547,409
01/10/2033	137	4,097,295,146	3,260,658,829	2,314,767,311	1,307,625,789
01/11/2033	138	4,041,813,791	3,211,050,909	2,273,752,894	1,279,016,128
01/12/2033	139	3,986,987,247	3,162,294,382	2,233,716,939	1,251,344,754
01/01/2034	140	3,932,401,941	3,113,709,781	2,193,805,216	1,223,780,486
01/02/2034	141	3,877,849,957	3,065,307,229	2,154,209,993	1,196,603,076
01/03/2034	142	3,823,200,138	3,017,478,361	2,115,725,436	1,170,729,056
01/04/2034	143	3,769,251,457	2,969,853,466	2,077,037,116	1,144,453,013
01/05/2034	144	3,715,442,371	2,922,651,280	2,038,994,260	1,118,885,888
01/06/2034	145	3,662,374,677	2,876,020,797	2,001,359,551	1,093,582,447
01/07/2034	146	3,609,931,278	2,830,184,475	1,964,615,688	1,069,104,367
01/08/2034	147	3,557,712,524	2,784,514,230	1,927,997,196	1,044,733,482
01/09/2034	148	3,506,165,951	2,739,515,967	1,892,016,350	1,020,893,927
01/10/2034	149	3,455,308,491	2,695,347,444	1,856,930,170	997,854,892
01/11/2034	150	3,404,698,009	2,651,363,689	1,821,982,551	974,928,243
01/12/2034	151	3,354,906,453	2,608,300,850	1,787,978,777	952,811,261
01/01/2035	152	3,305,162,012	2,565,268,330	1,754,007,997	930,749,283
01/02/2035	153	3,256,734,769	2,523,394,875	1,720,988,939	909,359,985
01/03/2035	154	3,208,728,445	2,482,389,430	1,689,133,176	889,112,393
01/04/2035	155	3,161,198,677	2,441,470,716	1,657,065,178	868,538,316
01/05/2035	156	3,113,954,940	2,401,035,671	1,625,610,332	848,558,769
01/06/2035	157	3,066,932,157	2,360,767,603	1,594,282,094	828,680,774
01/07/2035	158	3,020,088,175	2,320,893,706	1,563,496,631	809,347,683
01/08/2035	159	2,973,666,819	2,281,343,669	1,532,944,761	790,171,394
01/09/2035	160	2,927,324,828	2,241,981,900	1,502,664,363	771,282,369
01/10/2035	161	2,881,370,180	2,203,163,883	1,473,012,579	752,963,555
01/11/2035	162	2,835,157,428	2,164,151,721	1,443,249,612	734,624,773
01/12/2035	163	2,790,033,750	2,126,211,890	1,414,457,995	717,018,330
01/01/2036	164	2,744,849,557	2,088,230,386	1,385,657,881	699,443,823
01/02/2036	165	2,700,417,797	2,050,943,070	1,357,454,568	682,305,302
01/03/2036	166	2,655,373,984	2,013,532,675	1,329,522,897	665,617,622
01/04/2036	167	2,611,033,417	1,976,551,773	1,301,785,492	648,970,621
01/05/2036	168	2,566,127,156	1,939,369,215	1,274,152,754	632,591,265
01/06/2036	169	2,522,005,631	1,902,791,295	1,246,941,987	616,459,517
01/07/2036	170	2,478,740,196	1,867,078,913	1,220,527,401	600,927,294
01/08/2036	171	2,436,351,537	1,832,037,655	1,194,574,799	585,658,383
01/09/2036	172	2,394,036,538	1,797,165,185	1,168,856,086	570,622,219
01/10/2036	173	2,351,941,060	1,762,666,769	1,143,597,060	556,002,506
01/11/2036	174	2,310,539,688	1,728,701,444	1,118,708,404	541,598,233
01/12/2036	175	2,269,337,274	1,695,087,686	1,094,255,762	527,588,431

01/01/2037	176	2,228,890,994	1,662,052,473	1,070,201,356	513,805,251
01/02/2037	177	2,188,836,810	1,629,416,329	1,046,518,532	500,307,006
01/03/2037	178	2,148,815,574	1,597,172,950	1,023,453,043	487,407,933
01/04/2037	179	2,109,124,347	1,565,012,345	1,000,294,396	474,361,165
01/05/2037	180	2,069,917,132	1,533,398,740	977,675,962	461,734,486
01/06/2037	181	2,030,755,676	1,501,836,302	955,116,892	449,169,771
01/07/2037	182	1,992,010,943	1,470,764,715	933,054,255	436,995,511
01/08/2037	183	1,952,957,200	1,439,484,480	910,887,569	424,806,813
01/09/2037	184	1,914,754,541	1,408,932,374	889,287,176	412,976,507
01/10/2037	185	1,876,618,938	1,378,604,512	868,003,236	401,440,093
01/11/2037	186	1,838,630,762	1,348,406,700	846,830,796	389,989,275
01/12/2037	187	1,801,225,515	1,318,806,353	826,202,566	378,929,698
01/01/2038	188	1,763,487,859	1,288,985,979	805,467,080	367,854,877
01/02/2038	189	1,726,939,404	1,260,130,715	785,433,267	357,186,170
01/03/2038	190	1,690,830,720	1,231,892,330	766,068,424	347,046,698
01/04/2038	191	1,655,141,878	1,203,845,151	746,723,005	336,849,964
01/05/2038	192	1,618,718,889	1,175,420,864	727,297,452	326,742,121
01/06/2038	193	1,583,280,797	1,147,737,798	708,362,314	316,887,512
01/07/2038	194	1,548,477,336	1,120,665,890	689,951,693	307,386,256
01/08/2038	195	1,514,396,947	1,094,142,291	671,908,954	298,079,980
01/09/2038	196	1,480,305,078	1,067,697,159	654,001,590	288,906,826
01/10/2038	197	1,447,064,767	1,042,008,804	636,695,635	280,108,930
01/11/2038	198	1,414,232,210	1,016,639,366	619,614,395	271,439,597
01/12/2038	199	1,381,506,934	991,484,267	602,795,736	262,989,226
01/01/2039	200	1,348,901,814	966,442,179	586,076,507	254,611,912
01/02/2039	201	1,316,888,011	941,905,125	569,743,908	246,468,099
01/03/2039	202	1,285,022,966	917,705,488	553,830,635	238,667,350
01/04/2039	203	1,253,501,119	893,675,690	537,957,149	230,844,929
01/05/2039	204	1,221,743,568	869,604,623	522,178,933	223,155,752
01/06/2039	205	1,190,933,415	846,237,056	506,854,887	215,689,497
01/07/2039	206	1,159,798,043	822,760,607	491,580,737	208,332,151
01/08/2039	207	1,129,747,334	800,083,331	476,815,848	201,218,888
01/09/2039	208	1,099,357,779	777,241,050	462,024,794	194,151,148
01/10/2039	209	1,070,656,080	755,706,615	448,118,160	187,535,421
01/11/2039	210	1,042,935,110	734,891,634	434,667,047	181,135,720
01/12/2039	211	1,015,842,622	714,626,319	421,640,371	174,986,947
01/01/2040	212	990,492,214	695,610,968	409,377,240	169,177,959
01/02/2040	213	965,792,923	677,114,560	397,478,387	163,564,943
01/03/2040	214	941,290,811	658,889,057	385,859,415	158,154,428
01/04/2040	215	917,573,100	641,197,659	374,543,986	152,866,282
01/05/2040	216	894,260,471	623,881,129	363,531,892	147,763,604
01/06/2040	217	871,318,743	606,844,822	352,705,645	142,755,874
01/07/2040	218	849,068,049	590,377,303	342,289,976	137,972,280
01/08/2040	219	827,287,420	574,257,074	332,097,017	133,296,656
01/09/2040	220	805,670,172	558,303,047	322,049,561	128,716,319
01/10/2040	221	784,650,657	542,844,717	312,361,929	124,332,618
01/11/2040	222	763,983,716	527,650,257	302,846,618	120,034,567
01/12/2040	223	743,642,587	512,758,497	293,575,093	115,882,777
01/01/2041	224	723,621,534	498,107,262	284,461,377	111,809,734
01/02/2041	225	703,622,883	483,519,647	275,428,358	107,800,699
01/03/2041	226	683,705,536	469,112,915	266,607,911	103,949,156
01/04/2041	227	664,339,242	455,051,950	257,959,018	100,150,996
01/05/2041	228	645,128,425	441,167,804	249,472,864	96,459,266
01/06/2041	229	626,348,448	427,598,741	241,184,844	92,859,699
01/07/2041	230	608,063,496	414,434,503	233,184,279	89,411,341
01/08/2041	231	590,258,973	401,617,242	225,397,869	86,059,688
01/09/2041	232	572,844,366	389,107,119	217,821,491	82,814,676
01/10/2041	233	555,542,271	376,735,200	210,376,641	79,656,310
01/11/2041	234	538,757,960	364,733,429	203,156,620	76,596,736
01/12/2041	235	522,178,318	352,928,935	196,097,674	73,632,206
01/01/2042	236	506,123,297	341,497,507	189,263,474	70,765,046
01/02/2042	237	490,418,765	330,339,927	182,614,152	67,989,686
01/03/2042	238	474,961,046	319,437,651	176,181,613	65,343,772
01/04/2042	239	459,335,215	308,404,447	169,663,805	62,659,863
01/05/2042	240	443,996,109	297,616,233	163,325,860	60,071,887
01/06/2042	241	429,059,124	287,115,984	157,162,816	57,560,260
01/07/2042	242	414,334,129	276,807,274	151,147,058	55,130,093
01/08/2042	243	399,566,032	266,488,290	145,142,441	52,715,711

01/09/2042	244	385,130,598	256,425,005	139,306,300	50,381,724
01/10/2042	245	370,681,441	246,399,460	133,530,324	48,094,814
01/11/2042	246	356,565,854	236,614,545	127,901,513	45,872,314
01/12/2042	247	342,594,978	226,970,409	122,386,426	43,714,378
01/01/2043	248	328,708,378	217,401,132	116,928,373	41,587,956
01/02/2043	249	314,904,632	207,918,367	111,543,702	39,504,752
01/03/2043	250	301,420,319	198,710,335	106,358,883	37,524,341
01/04/2043	251	288,111,053	189,614,099	101,232,051	35,564,275
01/05/2043	252	274,945,109	180,652,205	96,210,050	33,661,421
01/06/2043	253	261,971,380	171,835,897	91,282,003	31,801,953
01/07/2043	254	249,219,798	163,203,380	86,482,888	30,006,469
01/08/2043	255	236,703,610	154,744,160	81,791,730	28,258,605
01/09/2043	256	224,443,208	146,480,102	77,226,767	26,568,424
01/10/2043	257	212,087,245	138,188,937	72,676,209	24,900,398
01/11/2043	258	200,330,354	130,307,155	68,356,740	23,321,259
01/12/2043	259	188,820,366	122,618,755	64,165,229	21,801,505
01/01/2044	260	177,494,094	115,068,050	60,060,880	20,320,531
01/02/2044	261	166,303,015	107,630,101	56,035,697	18,878,381
01/03/2044	262	155,260,263	100,323,871	52,107,563	17,485,428
01/04/2044	263	144,377,658	93,133,674	48,249,999	16,122,391
01/05/2044	264	133,672,298	86,086,434	44,489,247	14,804,825
01/06/2044	265	123,164,865	79,185,000	40,818,529	13,525,776
01/07/2044	266	112,967,609	72,509,779	37,285,569	12,304,436
01/08/2044	267	103,128,749	66,082,304	33,894,050	11,137,841
01/09/2044	268	93,665,239	59,916,529	30,653,427	10,030,283
01/10/2044	269	84,620,524	54,041,883	27,579,896	8,987,582
01/11/2044	270	76,147,802	48,548,399	24,713,324	8,019,329
01/12/2044	271	68,433,651	43,558,590	22,118,711	7,147,971
01/01/2045	272	62,519,271	39,726,544	20,121,525	6,475,010
01/02/2045	273	56,833,986	36,052,699	18,214,279	5,836,442
01/03/2045	274	51,416,144	32,565,915	16,414,914	5,239,741
01/04/2045	275	46,270,140	29,256,837	14,709,462	4,675,463
01/05/2045	276	41,292,329	26,066,487	13,073,193	4,138,334
01/06/2045	277	36,762,847	23,167,813	11,589,863	3,653,245
01/07/2045	278	32,751,223	20,605,824	10,282,838	3,227,971
01/08/2045	279	29,116,196	18,287,733	9,102,842	2,845,445
01/09/2045	280	25,840,531	16,202,777	8,044,530	2,503,978
01/10/2045	281	22,856,155	14,307,961	7,086,287	2,196,669
01/11/2045	282	20,196,079	12,621,310	6,235,044	1,924,607
01/12/2045	283	17,772,283	11,088,356	5,464,268	1,679,773
01/01/2046	284	15,555,515	9,688,825	4,762,446	1,457,825
01/02/2046	285	13,587,081	8,448,423	4,142,177	1,262,585
01/03/2046	286	11,766,025	7,304,885	3,573,284	1,085,012
01/04/2046	287	10,114,210	6,268,712	3,058,627	924,805
01/05/2046	288	8,627,140	5,338,261	2,598,231	782,379
01/06/2046	289	7,281,985	4,498,270	2,183,824	654,808
01/07/2046	290	6,116,637	3,772,202	1,826,824	545,518
01/08/2046	291	5,108,876	3,145,361	1,519,380	451,789
01/09/2046	292	4,363,971	2,682,191	1,292,349	382,653
01/10/2046	293	3,766,457	2,311,146	1,110,829	327,558
01/11/2046	294	3,302,146	2,022,802	969,767	284,751
01/12/2046	295	2,919,573	1,785,513	853,899	249,701
01/01/2047	296	2,596,320	1,585,130	756,141	220,178
01/02/2047	297	2,441,440	1,488,043	708,023	205,293
01/03/2047	298	2,333,240	1,419,917	674,056	194,697
01/04/2047	299	2,232,118	1,356,074	642,111	184,684
01/05/2047	300	2,133,409	1,293,978	611,200	175,073
01/06/2047	301	2,037,773	1,233,875	581,329	165,811
01/07/2047	302	1,951,322	1,179,590	554,385	157,478
01/08/2047	303	1,865,242	1,125,642	527,685	149,259
01/09/2047	304	1,781,052	1,073,011	501,733	141,317
01/10/2047	305	1,696,927	1,020,651	476,076	133,541
01/11/2047	306	1,613,938	969,089	450,875	125,936
01/12/2047	307	1,533,041	919,004	426,521	118,645
01/01/2048	308	1,454,854	870,654	403,053	111,642
01/02/2048	309	1,378,543	823,587	380,295	104,892
01/03/2048	310	1,304,052	777,847	358,320	98,439
01/04/2048	311	1,232,325	733,816	337,177	92,239

01/05/2048	312	1,161,722	690,639	316,556	86,243
01/06/2048	313	1,096,084	650,512	297,406	80,682
01/07/2048	314	1,037,100	614,496	280,248	75,716
01/08/2048	315	982,132	580,939	264,271	71,097
01/09/2048	316	928,838	548,484	248,872	66,670
01/10/2048	317	878,246	517,758	234,352	62,523
01/11/2048	318	828,085	487,358	220,031	58,454
01/12/2048	319	783,258	460,219	207,267	54,837
01/01/2049	320	740,054	434,096	195,005	51,375
01/02/2049	321	696,788	408,024	182,827	47,962
01/03/2049	322	654,880	382,896	171,173	44,733
01/04/2049	323	615,075	359,013	160,088	41,659
01/05/2049	324	575,214	335,195	149,100	38,641
01/06/2049	325	537,096	312,452	138,630	35,775
01/07/2049	326	499,811	290,285	128,477	33,019
01/08/2049	327	464,646	269,403	118,932	30,437
01/09/2049	328	432,613	250,405	110,264	28,099
01/10/2049	329	400,534	231,457	101,669	25,802
01/11/2049	330	369,022	212,885	93,274	23,571
01/12/2049	331	342,966	197,529	86,333	21,728
01/01/2050	332	324,978	186,851	81,458	20,414
01/02/2050	333	308,631	177,151	77,033	19,223
01/03/2050	334	293,161	168,014	72,892	18,120
01/04/2050	335	162,166	92,781	40,150	9,939
01/05/2050	336	147,309	84,143	36,322	8,954
01/06/2050	337	133,727	76,256	32,834	8,060
01/07/2050	338	120,124	68,386	29,373	7,181
01/08/2050	339	106,801	60,698	26,005	6,331
01/09/2050	340	96,474	54,736	23,391	5,670
01/10/2050	341	86,979	49,268	21,002	5,070
01/11/2050	342	77,468	43,806	18,626	4,478
01/12/2050	343	67,942	38,356	16,269	3,895
01/01/2051	344	59,129	33,325	14,099	3,361
01/02/2051	345	50,299	28,300	11,943	2,835
01/03/2051	346	42,223	23,719	9,987	2,362
01/04/2051	347	34,822	19,529	8,201	1,931
01/05/2051	348	27,408	15,346	6,429	1,508
01/06/2051	349	21,240	11,872	4,961	1,158
01/07/2051	350	16,326	9,110	3,798	883
01/08/2051	351	11,405	6,353	2,642	612
01/09/2051	352	6,476	3,602	1,494	344
01/10/2051	353	2,313	0	0	0
01/11/2051	354	0	0	0	0
01/12/2051	355	0	0	0	0
		<b>1,446,439,615,120</b>	<b>1,288,558,742,086</b>	<b>1,099,379,563,927</b>	<b>872,518,927,697</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	802901V0002021047		
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 & Lucien De Raedemaeker			
OE.1.1.1	when available - asset count				
OE.1.1.2					
OE.1.1.3					
OE.1.1.4					
OE.1.1.5					
OE.1.1.6					
OE.1.1.7					
OE.1.1.8					
2. Additional information on the assets					
	Asset Characteristics	Guarantor (if applicable)	Lead Entity Identifier (LEI)**	Type of Issue	
E.2.1.1	Asset Characteristics	Asset Guarantor	Asset Identifier	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)		67.77		
E.3.1.2	Weighted Average Maturity (months)**		178.96		
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		N01
Not available for the issuer and/or CE programme at the present time		N02
Not available at the present time		N03
Confidential		N04

\* Lead Entity Identifier (LEI) Refers to: <http://www.lei.com/>  
 \*\* Maturity of Assets Maturity - Business Days Term to Maturity