



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection in 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

2023 Version

[Insert Country]

[Insert Issuer]

Reporting Date: 31/1/2023

Cut-off Date: 31/1/2023



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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds			
G.1.1.4	Cut-off date	31/01/2023			
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	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,953.31			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,760.08			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,125.15			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	26.3%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	24.0%			
OG.3.2.2	Optional information e.a. OC (NPV basis)	29.9%			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,953.31		95.7%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	13.00		0.4%	
G.3.3.5	Other	118.72		3.8%	
G.3.3.6	Total	3,085.0		100.0%	
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.26	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	50.33	ND1	1.70%	
G.3.4.3	1 - 2 Y	152.61	ND1	5.17%	
G.3.4.4	2 - 3 Y	159.91	ND1	5.41%	
G.3.4.5	3 - 4 Y	209.65	ND1	7.10%	
G.3.4.6	4 - 5 Y	231.77	ND1	7.85%	
G.3.4.7	5 - 10 Y	1,539.52	ND1	52.13%	
G.3.4.8	10+ Y	609.51	ND1	20.64%	
G.3.4.9	Total	2,953.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	2.18			
OG.3.4.2	a/w 0-0.5y	17.57			
OG.3.4.3	a/w 0.5-1 y	30.58			
OG.3.4.4	a/w 1-1.5y	60.75			
OG.3.4.5	a/w 1.5-2 y	91.87			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.84	3.84		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.00	22.2%	0.0%
G.3.5.3	1 - 2 Y	500.00	500.00	22.2%	22.2%
G.3.5.4	2 - 3 Y	500.00	500.00	22.2%	22.2%
G.3.5.5	3 - 4 Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5 Y	0.00	0.00	0.0%	0.0%
G.3.5.7	5 - 10 Y	750.00	750.00	33.3%	33.3%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 y	500.00		22.2%	
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 y	500.00		22.2%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,953.31		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	2,953.3	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,250.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.00		9.9%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	118.72		90.1%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	131.72		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	13.00		100.00%	
G.3.10.16	Total	13.00		100.00%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.00		0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	13.00		0.44%	0.58%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/			

13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		
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)		
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			
4. Compliance Art 14 CBD Check table		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 14(2) of the Covered Bond Directive (EU) 2015/2362. 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	(a)	Value of the cover pool total assets:	38
G.4.1.2	(a)	Value of outstanding covered bonds:	39
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c)	Type of cover assets:	52
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG 1.15
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d)	Currency risk - cover pool:	111
G.4.1.10	(d)	Interest rate risk - covered bond:	163
G.4.1.11	(d)	Currency risk - covered bond:	137
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e)	Maturity Structure - cover assets:	65
G.4.1.17	(e)	Maturity Structure - covered bond:	88
G.4.1.18	(e)	Overview maturity extension triaqaers:	link to Glossary HG 1.7
G.4.1.19	(f)	Levels of OC:	44
G.4.1.20	(a)	Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
5. References to Capital Requirements Regulation (CRR) 129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1		118.72
G.5.1.2	Exposure to credit institute credit quality step 2		
G.5.1.3	Exposure to credit institute credit quality step 3		
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
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 (passe/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 2023

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,953.31	100.00%
M.7.1.2	Commercial	0.00	0.00%
M.7.1.3	Other	0.00	0.00%
M.7.1.4	Total	2,953.31	100.00%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	44,028	0
OM.7.2.1	Optional information eq. Number of borrowers	23,741	0
OM.7.2.2	Optional information eq. Number of guarantors	0	0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.9%	0.0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.0%
M.7.4.2	Austria	0.00%	0.00%
M.7.4.3	Belgium	100.00%	0.0%
M.7.4.4	Bulgaria	0.00%	0.00%
M.7.4.5	Croatia	0.00%	0.00%
M.7.4.6	Cyprus	0.00%	0.00%
M.7.4.7	Czechia	0.00%	0.00%
M.7.4.8	Denmark	0.00%	0.00%
M.7.4.9	Estonia	0.00%	0.00%
M.7.4.10	Finland	0.00%	0.00%
M.7.4.11	France	0.00%	0.00%
M.7.4.12	Germany	0.00%	0.00%
M.7.4.13	Greece	0.00%	0.00%
M.7.4.14	Netherlands	0.00%	0.00%
M.7.4.15	Hungary	0.00%	0.00%
M.7.4.16	Ireland	0.00%	0.00%
M.7.4.17	Italy	0.00%	0.00%
M.7.4.18	Latvia	0.00%	0.00%
M.7.4.19	Lithuania	0.00%	0.00%
M.7.4.20	Luxembourg	0.00%	0.00%
M.7.4.21	Malta	0.00%	0.00%
M.7.4.22	Poland	0.00%	0.00%
M.7.4.23	Portugal	0.00%	0.00%
M.7.4.24	Romania	0.00%	0.00%
M.7.4.25	Slovakia	0.00%	0.00%
M.7.4.26	Slovenia	0.00%	0.00%
M.7.4.27	Spain	0.00%	0.00%
M.7.4.28	Sweden	0.00%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	16.76%	16.76%
M.7.5.2	Vlaams-Brabant	13.45%	13.45%
M.7.5.3	Oost-Vlaanderen	15.24%	15.24%
M.7.5.4	Brussels	10.44%	10.44%
M.7.5.5	West-Vlaanderen	10.92%	10.92%
M.7.5.6	Limburg	6.90%	6.90%
M.7.5.7	Lige	7.75%	7.75%
M.7.5.8	Hainaut	6.18%	6.18%
M.7.5.9	Brabant Wallon	5.62%	5.62%
M.7.5.10	Namur	3.84%	3.84%
M.7.5.11	Luxembourg	2.78%	2.78%
M.7.5.12	Other	0.12%	0.12%
M.7.5.13	TBC at a country level		
M.7.5.14	TBC at a country level		
M.7.5.15	TBC at a country level		
M.7.5.16	TBC at a country level		
M.7.5.17	TBC at a country level		
M.7.5.18	TBC at a country level		
M.7.5.19	TBC at a country level		
M.7.5.20	TBC at a country level		
M.7.5.21	TBC at a country level		
M.7.5.22	TBC at a country level		
M.7.5.23	TBC at a country level		
M.7.5.24	TBC at a country level		
M.7.5.25	TBC at a country level		
M.7.5.26	TBC at a country level		
M.7.5.27	TBC at a country level		
M.7.5.28	TBC at a country level		
M.7.5.29	TBC at a country level		
M.7.5.30	TBC at a country level		
M.7.5.31	TBC at a country level		
M.7.5.32	TBC at a country level		
M.7.5.33	TBC at a country level		
M.7.5.34	TBC at a country level		
M.7.5.35	TBC at a country level		
M.7.5.36	TBC at a country level		
M.7.5.37	TBC at a country level		
M.7.5.38	TBC at a country level		
M.7.5.39	TBC at a country level		
M.7.5.40	TBC at a country level		
M.7.5.41	TBC at a country level		
M.7.5.42	TBC at a country level		
M.7.5.43	TBC at a country level		
M.7.5.44	TBC at a country level		
M.7.5.45	TBC at a country level		
M.7.5.46	TBC at a country level		
M.7.5.47	TBC at a country level		
M.7.5.48	TBC at a country level		
M.7.5.49	TBC at a country level		
M.7.5.50	TBC at a country level		

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.14%		93.14%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	6.86%		6.86%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.18%		3.18%	
M.7.7.2	Amortising	96.82%		96.82%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	3.52%		3.52%	
M.7.8.2	≥ 12 - < 24 months	17.33%		17.33%	
M.7.8.3	≥ 24 - < 36 months	9.89%		9.89%	
M.7.8.4	≥ 36 - < 60 months	16.21%		16.21%	
M.7.8.5	≥ 60 months	53.04%		53.04%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.10%		0.10%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.01%		0.01%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	67.08			
	By buckets (mn):				
M.7A.10.2	<=100K	1,412.65	34,860.00	0.48	0.79
M.7A.10.3	>100K and <=200K	987.01	7,387.00	0.34	0.17
M.7A.10.4	>200K and <=300K	313.23	1,313.00	0.11	0.03
M.7A.10.5	>300K and <=400K	103.94	304.00	0.04	0.01
M.7A.10.6	>400K	126.47	214.00	0.04	0.00
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,953.3	44,028	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.46%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	783.29	20,210	26.52%	45.90%
M.7A.11.3	>40 - <=50 %	366.71	5,186	12.42%	11.78%
M.7A.11.4	>50 - <=60 %	405.51	5,011	13.73%	11.38%
M.7A.11.5	>60 - <=70 %	416.85	4,658	14.11%	10.58%
M.7A.11.6	>70 - <=80 %	487.11	4,804	16.50%	10.91%
M.7A.11.7	>80 - <=90 %	351.58	2,973	11.90%	6.75%
M.7A.11.8	>90 - <=100 %	91.64	716	3.10%	1.63%
M.7A.11.9	>100%	50.41	470	1.71%	1.07%
M.7A.11.10	Total	2,953.31	44,028	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	16.99			
OM.7A.11.2	a/w >110 - <=120 %	5.48			
OM.7A.11.3	a/w >120 - <=130 %	3.80			
OM.7A.11.4	a/w >130 - <=140 %	3.09			
OM.7A.11.5	a/w >140 - <=150 %	4.31			
OM.7A.11.6	a/w >150 %	16.75			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.82%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,023.39	23,972	34.65%	54.45%
M.7A.12.3	>40 - <=50 %	408.15	5,132	13.82%	11.66%
M.7A.12.4	>50 - <=60 %	415.86	4,748	14.08%	10.78%
M.7A.12.5	>60 - <=70 %	422.84	4,191	14.32%	9.52%
M.7A.12.6	>70 - <=80 %	323.36	3,040	10.95%	6.90%
M.7A.12.7	>80 - <=90 %	245.99	1,947	8.33%	4.42%
M.7A.12.8	>90 - <=100 %	65.57	469	2.22%	1.07%
M.7A.12.9	>100%	46.14	529	1.63%	1.20%
M.7A.12.10	Total	2,953.31	44,028	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	11.30		0.38%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	2.61		0.09%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	3.84		0.13%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.46		0.08%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	2.22		0.08%	0.00%
OM.7A.12.6	a/w >150 %	25.71		0.87%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	80.37%			
M.7A.13.2	Second home/Holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Subsidised housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	19.55%			
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. Loans by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
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	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

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+ to discuss

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mm)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mm)	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 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mm)	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	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mm)	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	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
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)				
	By buckets (mm):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
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 (mm):				
M.7B.22.2	>0 - <=40 %				
M.7B.22.3	>40 - <=50 %				
M.7B.22.4	>50 - <=60 %				
M.7B.22.5	>60 - <=70 %				
M.7B.22.6	>70 - <=80 %				
M.7B.22.7	>80 - <=90 %				
M.7B.22.8	>90 - <=100 %				
M.7B.22.9	>100%				
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.78.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.78.23.2	>0 - <=40 %				
M.78.23.3	>40 - <=50 %				
M.78.23.4	>50 - <=60 %				
M.78.23.5	>60 - <=70 %				
M.78.23.6	>70 - <=80 %				
M.78.23.7	>80 - <=90 %				
M.78.23.8	>90 - <=100 %				
M.78.23.9	>100%				
M.78.23.10	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w >100 - <=110 %				
OM.78.23.2	a/w >110 - <=120 %				
OM.78.23.3	a/w >120 - <=130 %				
OM.78.23.4	a/w >130 - <=140 %				
OM.78.23.5	a/w >140 - <=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	Retail				
M.78.24.2	Office				
M.78.24.3	Hotel/Tourism	[For completion]	[For completion]		
M.78.24.4	Shopping malls	[For completion]	[For completion]		
M.78.24.5	Industry	[For completion]	[For completion]		
M.78.24.6	Agriculture	[For completion]	[For completion]		
M.78.24.7	Other commercially used	[For completion]	[For completion]		
M.78.24.8	Hospital	[For completion]	[For completion]		
M.78.24.9	School	[For completion]	[For completion]		
M.78.24.10	other RE with a social relevant purpose	[For completion]	[For completion]		
M.78.24.11	Land	[For completion]	[For completion]		
M.78.24.12	Property developers / Building under construction	[For completion]	[For completion]		
M.78.24.13	Other	[For completion]	[For completion]		
OM.78.24.1	a/w Cultural purposes				
OM.78.24.2	a/w [If relevant, please specify]				
OM.78.24.3	a/w [If relevant, please specify]				
OM.78.24.4	a/w [If relevant, please specify]				
OM.78.24.5	a/w [If relevant, please specify]				
OM.78.24.6	a/w [If relevant, please specify]				
OM.78.24.7	a/w [If relevant, please specify]				
OM.78.24.8	a/w [If relevant, please specify]				
OM.78.24.9	a/w [If relevant, please specify]				
OM.78.24.10	a/w [If relevant, please specify]				
OM.78.24.11	a/w [If relevant, please specify]				
OM.78.24.12	a/w [If relevant, please specify]				
OM.78.24.13	a/w [If relevant, please specify]				
OM.78.24.14	a/w [If relevant, please specify]				
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each issuer and included/disclosed in the national covered bond framework. Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents. Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/01/2023

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Remark

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

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



BNP PARIBAS Residential Mortgage Pandbrieven Program FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.73	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.65	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.14	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.68	04/10/2026

2,250,000,000

Totals

Total Outstanding (in EUR): 2,250,000,000
Current Weighted Average 0.54 %
Weighted Average Rema 2.84

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,953,308,910 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	118,721,186 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.11%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,393,123,317 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.36% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,907,544 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	118,721,186 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,393,123,317
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.21% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	357,798,449 (VIII)
Total Interest Proceeds Residential Mortgage Loans	357,798,449
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,524,752,047 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,393,123,317
Total Principal Proceeds Public Finance Exposures	12,907,544
Total Principal Proceeds Financial Institution Exposures	118,721,186
Impact Derivatives	0
Interest Requirement Covered Bonds	53,750,000 (X)
Costs, Fees and expenses Covered Bonds	20,035,077 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	558,765,418
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	286,144,993 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,096,158 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	276,048,835
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,682,979 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	4,120,479 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/01/2023

(All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,953,308,910
Principal Redemptions between Cut-off Date and Maturity	2,953,308,910
Interest Payments between Cut-off Date and Maturity Date	357,798,449
Number of borrowers	23,741
Number of loans	44,028
Average Outstanding Balance per borrower	124,397
Average Outstanding Balance per loan	67,078
Weighted average Current Loan to Current Value	50.82%
Weighted average Current Loan to Original Value	57.46%
Weighted average seasoning (in Years)	4.47
Weighted average remaining maturity (in years, at 0% CPR)	13.92
Weighted average initial maturity (in years, at 0% CPR)	18.38
Percentage of Fixed Rate Loans	93.14%
Percentage of Variable Rate Loans	6.86%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.58%
Weighted Remaining average life (in years, at 0% CPR)	7.26
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.80

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 118,721,186

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0 22/10/2031
Currency	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

10,172,287 EUR



Stratification Tables

Portfolio Cut-off Date

31/01/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	494,923,524.95	16.76 %	7,106	16.14 %
Oost-Vlaanderen	449,987,735.97	15.24 %	7,043	16.00 %
Vlaams-Brabant	397,151,493.59	13.45 %	5,700	12.95 %
West-Vlaanderen	322,491,003.08	10.92 %	5,480	12.45 %
Brussels	308,420,442.92	10.44 %	3,395	7.71 %
Liège	228,911,725.02	7.75 %	3,646	8.28 %
Limburg	203,658,415.74	6.90 %	3,484	7.91 %
Hainaut	182,590,259.13	6.18 %	3,036	6.90 %
Brabant Wallon	165,846,070.83	5.62 %	2,113	4.80 %
Namur	113,542,753.81	3.84 %	1,748	3.97 %
Luxembourg	82,203,360.23	2.78 %	1,216	2.76 %
Other	3,582,124.66	0.12 %	61	0.14 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	104,069,880.08	3.52 %	1,053	2.39 %
>1 and <=2	511,953,672.76	17.33 %	4,832	10.97 %
>2 and <=3	292,227,537.71	9.89 %	3,164	7.19 %
>3 and <=4	477,051,374.24	16.15 %	5,956	13.53 %
>4 and <=5	282,650,787.19	9.57 %	3,699	8.40 %
>5 and <=6	294,008,553.74	9.96 %	4,662	10.59 %
>6 and <=7	588,652,776.18	19.93 %	11,253	25.56 %
>7 and <=8	330,706,220.40	11.20 %	7,028	15.96 %
>8 and <=9	40,007,576.99	1.35 %	1,202	2.73 %
>9 and <=10	5,026,735.82	0.17 %	189	0.43 %
>10 and <=11	1,717,901.55	0.06 %	62	0.14 %
>11 and <=12	3,161,177.02	0.11 %	177	0.40 %
>12 and <=13	7,955,694.65	0.27 %	279	0.63 %
>13 and <=14	8,004,723.24	0.27 %	190	0.43 %
>14 and <=15	1,304,705.90	0.04 %	40	0.09 %
>15 and <=16	224,825.50	0.01 %	11	0.02 %
>16 and <=17	955,137.19	0.03 %	36	0.08 %
>17 and <=18	2,332,440.84	0.08 %	109	0.25 %
>18 and <=19	910,532.78	0.03 %	68	0.15 %
>19 and <=20	110,673.24	0.00 %	12	0.03 %
>20 and <=21	250,000.00	0.01 %	3	0.01 %
>21 and <=22	1,515.50	0.00 %	1	0.00 %
>22 and <=23	24,467.41	0.00 %	2	0.00 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	294,208.04	0.01 %	117	0.27 %
<=1	17,574,844.06	0.60 %	813	1.85 %
>1 and <=2	30,577,235.32	1.04 %	1,348	3.06 %
>2 and <=3	65,008,549.77	2.20 %	3,084	7.00 %
>3 and <=4	93,994,763.96	3.18 %	3,543	8.05 %
>4 and <=5	68,677,976.26	2.33 %	2,056	4.67 %
>5 and <=6	90,696,172.41	3.07 %	2,221	5.04 %
>6 and <=7	112,267,395.65	3.80 %	2,508	5.70 %
>7 and <=8	103,975,862.41	3.52 %	2,029	4.61 %
>8 and <=9	142,478,048.38	4.82 %	2,417	5.49 %
>9 and <=10	98,832,741.34	3.35 %	1,551	3.52 %
>10 and <=11	105,099,606.37	3.56 %	1,541	3.50 %
>11 and <=12	155,406,829.62	5.26 %	2,201	5.00 %
>12 and <=13	153,173,707.87	5.19 %	2,002	4.55 %
>13 and <=14	204,226,293.76	6.92 %	2,399	5.45 %
>14 and <=15	136,512,731.84	4.62 %	1,520	3.45 %
>15 and <=16	124,600,101.79	4.22 %	1,336	3.03 %
>16 and <=17	171,166,475.21	5.80 %	1,915	4.35 %
>17 and <=18	172,104,903.07	5.83 %	1,823	4.14 %
>18 and <=19	281,131,572.91	9.52 %	2,569	5.83 %
>19 and <=20	105,154,376.90	3.56 %	1,026	2.33 %
>20 and <=21	68,062,656.45	2.30 %	628	1.43 %
>21 and <=22	144,760,806.15	4.90 %	1,241	2.82 %
>22 and <=23	106,758,599.99	3.61 %	805	1.83 %
>23 and <=24	170,003,489.68	5.76 %	1,123	2.55 %
>24 and <=25	26,280,470.39	0.89 %	179	0.41 %
>25 and <=26	1,205,223.60	0.04 %	9	0.02 %
>26 and <=27	841,740.54	0.03 %	8	0.02 %
>27 and <=28	1,185,120.19	0.04 %	8	0.02 %
>28 and <=29	1,256,406.00	0.04 %	8	0.02 %
2,953,308,909.93	100.00 %	44,028	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	761,000.00	0.03 %	3	0.01 %
>1 and <=2	5,255,006.93	0.18 %	32	0.07 %
>2 and <=3	4,088,247.64	0.14 %	41	0.09 %
>3 and <=4	2,215,001.89	0.08 %	59	0.13 %
>4 and <=5	33,945,426.81	1.15 %	284	0.65 %
>5 and <=6	3,109,830.96	0.11 %	122	0.28 %
>6 and <=7	7,047,424.88	0.24 %	382	0.87 %
>7 and <=8	8,980,151.08	0.30 %	622	1.41 %
>8 and <=9	19,728,802.44	0.67 %	851	1.93 %
>9 and <=10	274,904,106.25	9.31 %	8,952	20.33 %
>10 and <=11	38,749,679.95	1.31 %	1,666	3.78 %
>11 and <=12	50,347,347.80	1.70 %	1,126	2.56 %
>12 and <=13	168,322,372.34	5.70 %	3,447	7.83 %
>13 and <=14	24,113,328.31	0.82 %	461	1.05 %
>14 and <=15	394,400,637.38	13.35 %	6,145	13.96 %
>15 and <=16	29,950,204.98	1.01 %	407	0.92 %
>16 and <=17	45,574,866.45	1.54 %	593	1.35 %
>17 and <=18	189,686,949.46	6.42 %	2,417	5.49 %
>18 and <=19	27,870,851.31	0.94 %	442	1.00 %
>19 and <=20	747,087,737.55	25.30 %	8,070	18.33 %
>20 and <=21	42,522,980.43	1.44 %	532	1.21 %
>21 and <=22	19,701,023.91	0.67 %	214	0.49 %
>22 and <=23	23,037,199.26	0.78 %	269	0.61 %
>23 and <=24	15,215,827.90	0.52 %	187	0.42 %
>24 and <=25	700,290,924.17	23.71 %	5,974	13.57 %
>25 and <=26	58,287,660.76	1.97 %	519	1.18 %
>26 and <=27	2,436,187.95	0.08 %	23	0.05 %
>27 and <=28	2,028,607.59	0.07 %	16	0.04 %
>28 and <=29	651,416.85	0.02 %	7	0.02 %
>29 and <=30	11,124,442.59	0.38 %	141	0.32 %
>30 and <=31	1,498,762.15	0.05 %	16	0.04 %
>39 and <=40	264,939.94	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	24,467.41	0.00 %	2	0.00 %
2001	1,515.50	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	110,673.24	0.00 %	13	0.03 %
2004	691,651.35	0.02 %	50	0.11 %
2005	2,246,638.27	0.08 %	120	0.27 %
2006	1,259,821.19	0.04 %	43	0.10 %
2007	224,825.50	0.01 %	11	0.02 %
2008	1,185,969.88	0.04 %	32	0.07 %
2009	6,567,016.12	0.22 %	174	0.40 %
2010	8,939,191.20	0.30 %	288	0.65 %
2011	3,702,616.29	0.13 %	190	0.43 %
2012	1,562,757.31	0.05 %	56	0.13 %
2013	4,845,208.17	0.16 %	182	0.41 %
2014	33,664,949.03	1.14 %	983	2.23 %
2015	330,673,407.62	11.20 %	7,067	16.05 %
2016	549,624,431.60	18.61 %	10,774	24.47 %
2017	318,501,087.54	10.78 %	5,007	11.37 %
2018	284,483,301.96	9.63 %	3,756	8.53 %
2019	475,550,000.18	16.10 %	5,964	13.55 %
2020	289,972,557.08	9.82 %	3,162	7.18 %
2021	511,304,014.92	17.31 %	4,895	11.12 %
2022	127,922,808.57	4.33 %	1,256	2.85 %
2,953,308,909.93	100.00 %		44,028	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	553,744,571.45	18.75 %	12,743	53.68 %
>100 and <=200	931,428,173.48	31.54 %	6,453	27.18 %
>200 and <=300	692,292,592.15	23.44 %	2,868	12.08 %
>300 and <=400	320,502,616.86	10.85 %	942	3.97 %
>400	455,340,955.99	15.42 %	735	3.10 %
2,953,308,909.93	100.00 %		23,741	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,885,520.49	0.06 %	41	0.09 %
0.5 - 1%	135,027,639.01	4.57 %	1,428	3.24 %
1 - 1.5%	904,484,231.89	30.63 %	11,511	26.14 %
1.5 - 2%	1,587,299,612.30	53.75 %	25,288	57.44 %
2 - 2.5%	203,797,141.67	6.90 %	3,336	7.58 %
2.5 - 3%	87,506,675.70	2.96 %	1,543	3.50 %
3 - 3.5%	18,959,939.25	0.64 %	415	0.94 %
3.5 - 4%	7,217,004.82	0.24 %	224	0.51 %
4 - 4.5%	3,790,624.31	0.13 %	119	0.27 %
4.5 - 5%	2,683,086.13	0.09 %	81	0.18 %
5 - 5.5%	468,837.99	0.02 %	28	0.06 %
5.5 - 6%	186,135.37	0.01 %	13	0.03 %
6 - 6.5%	2,461.00	0.00 %	1	0.00 %
2,953,308,909.93	100.00 %		44,028	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,750,850,443.43	93.14 %	41,600	94.49 %
Variable	1,452,402.10	0.05 %	69	0.16 %
Variable With Cap	201,006,064.40	6.81 %	2,359	5.36 %
2,953,308,909.93	100.00 %		44,028	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	52,363,372.85	1.77 %	883	2.01 %
2024	31,972,342.10	1.08 %	369	0.84 %
2025	10,275,375.93	0.35 %	123	0.28 %
2026	14,556,578.17	0.49 %	157	0.36 %
2027	9,914,390.50	0.34 %	106	0.24 %
2028	3,407,804.40	0.12 %	37	0.08 %
2029	7,306,453.98	0.25 %	71	0.16 %
2030	151,143.18	0.01 %	5	0.01 %
2031	22,534,382.19	0.76 %	140	0.32 %
2032	7,796,416.07	0.26 %	43	0.10 %
2033	3,351,279.95	0.11 %	42	0.10 %
2034	21,815,331.21	0.74 %	232	0.53 %
2035	5,099,424.47	0.17 %	36	0.08 %
2036	4,915,267.88	0.17 %	37	0.08 %
2037	218,575.90	0.01 %	5	0.01 %
Fixed To Maturity	2,757,630,771.15	93.37 %	41,742	94.81 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,953,308,909.93	100.00 %	44,028	100.00 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,822,827,386.66	95.58 %	42,492	96.51 %
Interest only	93,964,887.60	3.18 %	629	1.43 %
Linear	36,516,635.67	1.24 %	907	2.06 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	130,005,525.70	4.40 %	7,068	16.05 %
11-20%	242,460,803.26	8.21 %	6,172	14.02 %
21-30%	290,823,039.01	9.85 %	5,404	12.27 %
31-40%	360,104,728.66	12.19 %	5,328	12.10 %
41-50%	408,149,617.40	13.82 %	5,132	11.66 %
51-60%	415,864,331.46	14.08 %	4,748	10.78 %
61-70%	422,840,208.71	14.32 %	4,191	9.52 %
71-80%	323,360,597.95	10.95 %	3,040	6.90 %
81-90%	245,992,409.06	8.33 %	1,947	4.42 %
91-100%	65,572,435.55	2.22 %	469	1.07 %
101-110%	11,302,311.10	0.38 %	90	0.20 %
111-120%	2,611,023.63	0.09 %	31	0.07 %
>120%	34,221,878.44	1.16 %	408	0.93 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	77,821,267.78	2.64 %	4,501	10.22 %
11-20%	163,313,461.37	5.53 %	5,405	12.28 %
21-30%	234,826,684.73	7.95 %	5,064	11.50 %
31-40%	307,330,977.77	10.41 %	5,240	11.90 %
41-50%	366,714,586.45	12.42 %	5,186	11.78 %
51-60%	405,507,439.26	13.73 %	5,011	11.38 %
61-70%	416,847,901.21	14.11 %	4,658	10.58 %
71-80%	487,314,361.16	16.50 %	4,804	10.91 %
81-90%	351,581,440.64	11.90 %	2,973	6.75 %
91-100%	91,644,563.05	3.10 %	716	1.63 %
101-110%	16,989,784.63	0.58 %	166	0.38 %
111-120%	5,478,966.34	0.19 %	72	0.16 %
>120%	27,937,475.54	0.95 %	232	0.53 %
	2,953,308,909.93	100.00 %	44,028	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
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1-20%	23,799,326.32	0.81 %	2,157	4.90 %
21-40%	109,213,663.53	3.70 %	4,713	10.70 %
41-60%	209,059,819.01	7.08 %	5,238	11.90 %
61-80%	434,751,039.80	14.72 %	6,389	14.51 %
81-100%	380,288,977.58	12.88 %	4,618	10.49 %
101-120%	109,489,992.00	3.71 %	2,009	4.56 %
121-140%	134,707,172.97	4.56 %	2,158	4.90 %
141-160%	162,382,310.07	5.50 %	2,405	5.46 %
161-180%	158,259,093.81	5.36 %	2,170	4.93 %
181-200%	212,235,965.83	7.19 %	2,181	4.95 %
201-300%	477,193,420.07	16.16 %	5,477	12.44 %
301-400%	209,466,175.96	7.09 %	2,016	4.58 %
401-500%	96,241,636.11	3.26 %	836	1.90 %
>500%	236,220,316.87	8.00 %	1,661	3.77 %
2,953,308,909.93	100.00 %	44,028	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	50,325,026.24	1.70 %	2,334	5.30 %
>1 and <=2	152,613,437.16	5.17 %	6,413	14.57 %
>2 and <=3	159,914,517.87	5.41 %	4,340	9.86 %
>3 and <=4	209,652,076.45	7.10 %	4,453	10.11 %
>4 and <=5	231,772,687.62	7.85 %	3,832	8.70 %
>5 and <=6	236,497,139.01	8.01 %	3,420	7.77 %
>6 and <=7	301,956,612.94	10.22 %	3,924	8.91 %
>7 and <=8	304,737,619.94	10.32 %	3,364	7.64 %
>8 and <=9	265,199,542.56	8.98 %	2,873	6.53 %
>9 and <=10	431,132,275.40	14.60 %	4,204	9.55 %
>10 and <=11	153,734,228.10	5.21 %	1,441	3.27 %
>11 and <=12	241,249,415.93	8.17 %	1,977	4.49 %
>12 and <=13	204,763,855.85	6.93 %	1,378	3.13 %
>13 and <=14	6,431,385.51	0.22 %	50	0.11 %
>14 and <=15	1,613,855.30	0.05 %	13	0.03 %
>15 and <=16	1,496,116.73	0.05 %	8	0.02 %
>16 and <=17	219,117.32	0.01 %	4	0.01 %
2,953,308,909.93	100.00 %	44,028	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,757,630,771.15	93.37 %	41,742	94.81 %
>=0 and <=1	85,688,543.92	2.90 %	1,282	2.91 %
>1 and <=2	23,617,259.03	0.80 %	252	0.57 %
>2 and <=3	13,184,061.00	0.45 %	141	0.32 %
>3 and <=4	7,457,597.16	0.25 %	76	0.17 %
>4 and <=5	30,330,798.26	1.03 %	183	0.42 %
>5 and <=6	21,911,467.49	0.74 %	245	0.56 %
>7 and <=8	1,820,090.31	0.06 %	14	0.03 %
>6 and <=7	11,668,321.61	0.40 %	93	0.21 %
2,953,308,909.93	100.00 %	44,028	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,121,876,443.10	80.45 %	22,367	79.12 %
Other/No data	1,973,179,692.69	19.55 %	5,903	20.88 %
10,095,056,135.79	100.00 %	28,270	100.00 %	

18. IFRS9 Norms

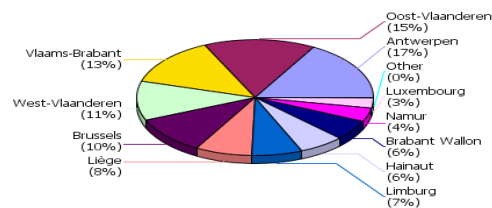
	In EUR	In %	In number of loans	In %
Phase 1	2,661,447,422.48	90.12 %	40,464	91.91 %
Phase 2	285,220,198.20	9.66 %	3,366	7.65 %
Phase 3	6,641,289.25	0.22 %	86	0.20 %
Other/No data	0.00	0.00 %	112	0.25 %
2,953,308,909.93	100.00 %	44,028	100.00 %	



Stratification Tables

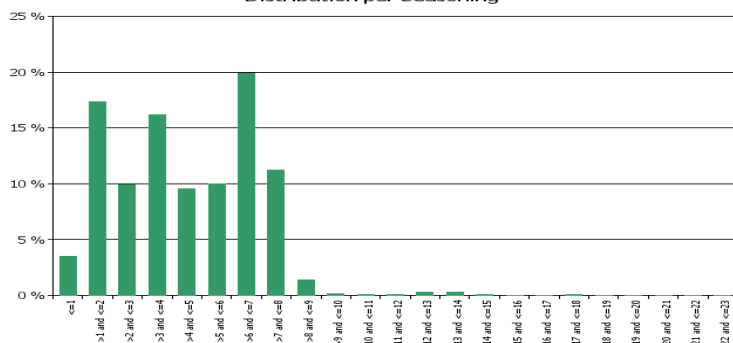
Portfolio Cut-off Date 31/01/2023

1. Geographic distribution



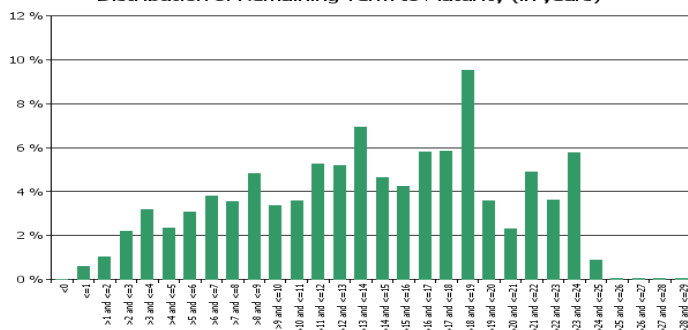
2. Seasoning

Distribution per Seasoning



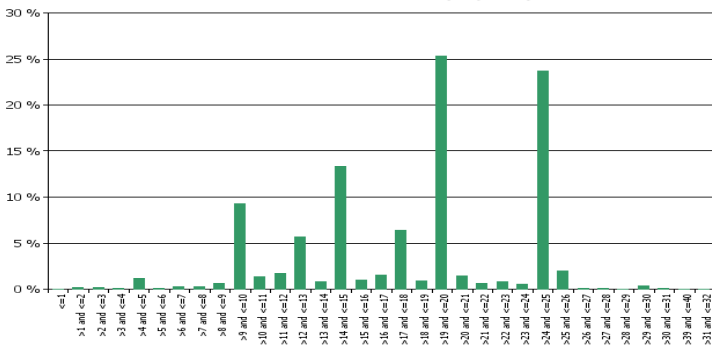
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



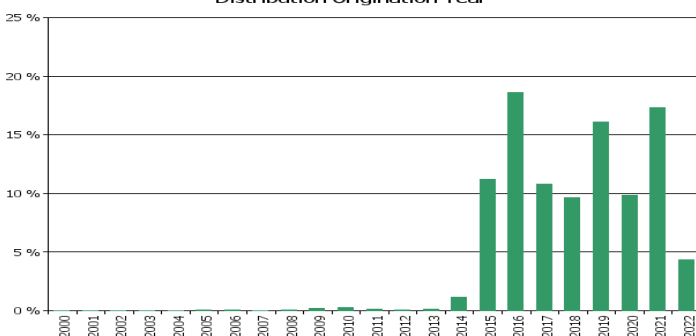
4. Original term to maturity

Distribution of Initial Term (in years)

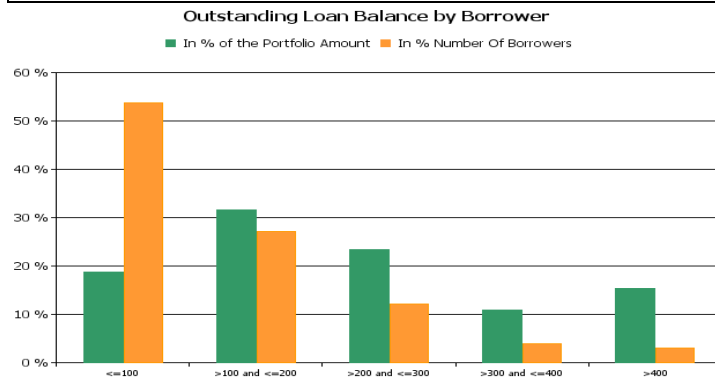


5. Origination Year

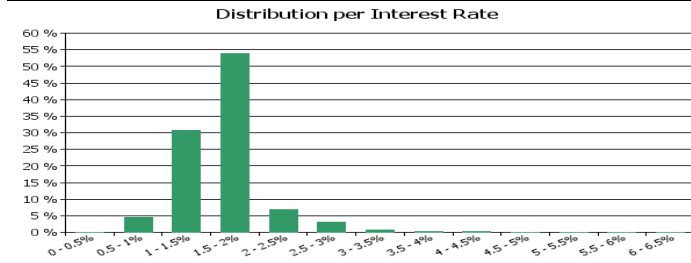
Distribution Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate

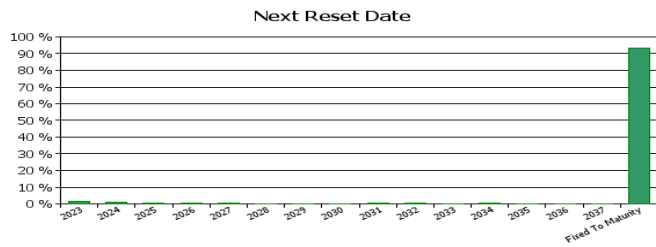


8. Interest Rate Type

Distribution per Interest Type

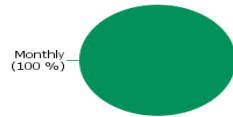


9. Next Reset Date



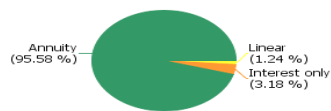
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



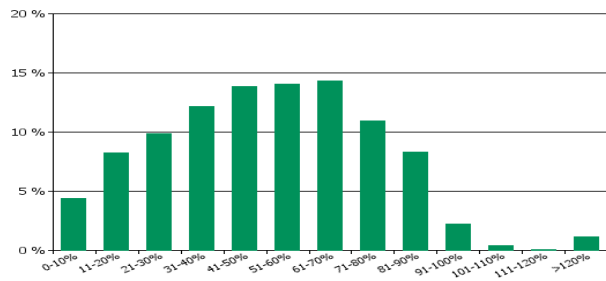
11. Repayment Type

Distribution per Repayment Type

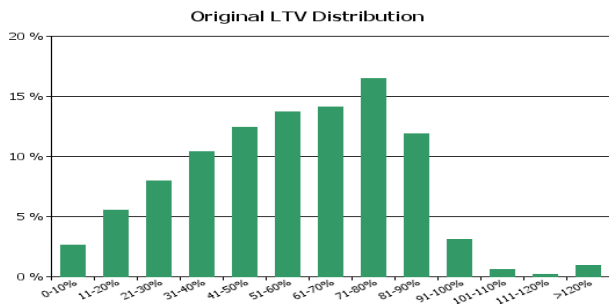


12. Current Loan to Current Value (LTV)

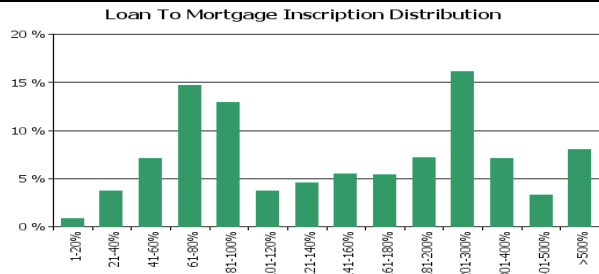
Current LTV Distribution



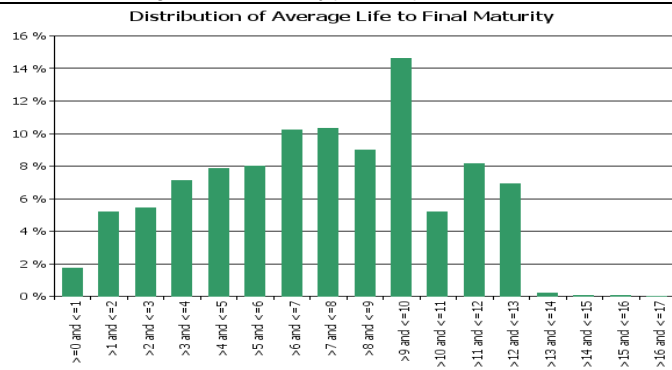
13. Current Loan to Original Value (LTOV)



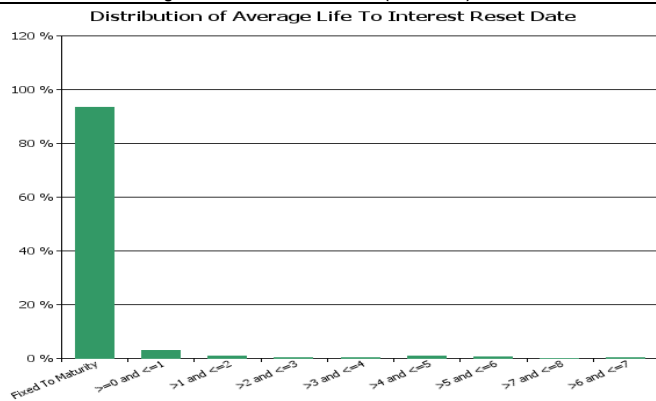
14. Loan to Mortgage Inscription Ratio (LTM)



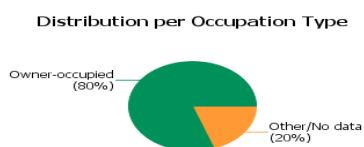
15. Distribution of Average Life to Final Maturity (at 0% CPR)



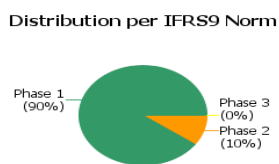
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

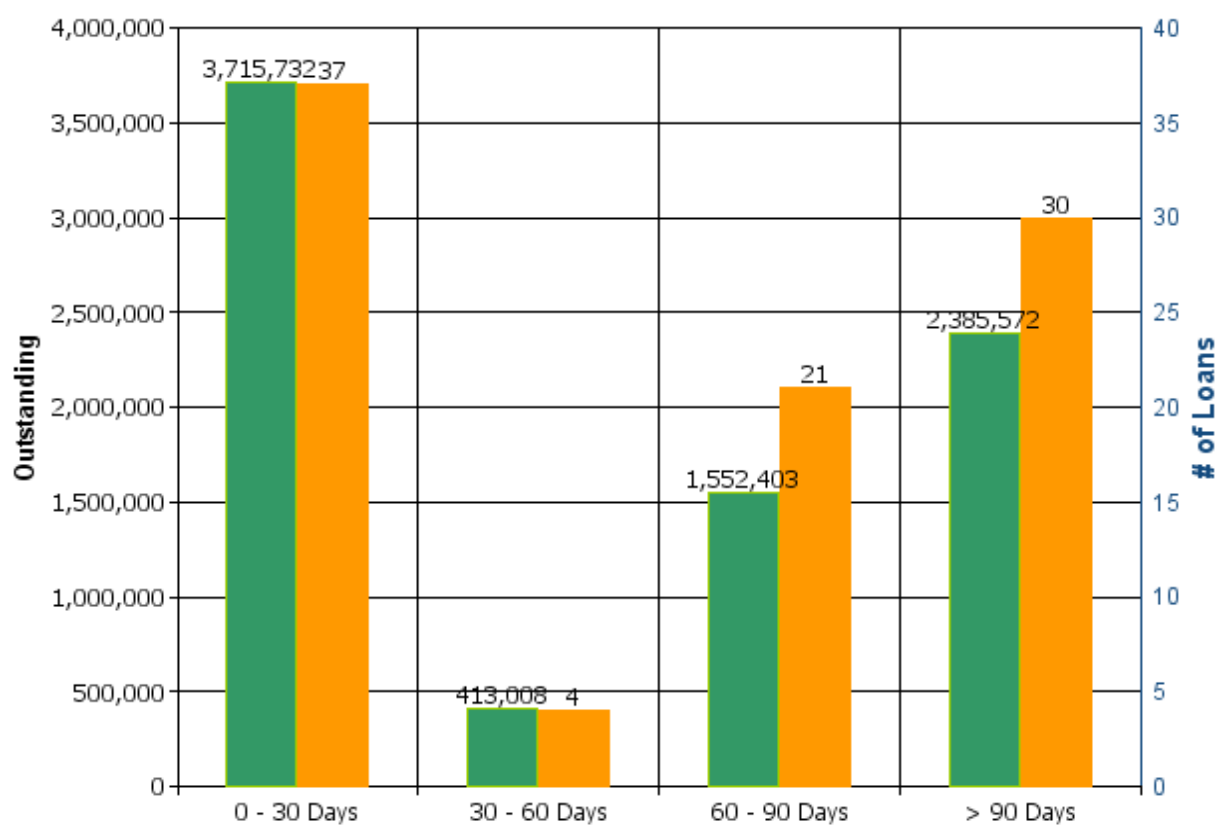


**Cover Pool Performance**

Portfolio Cut-off Date 31/01/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,945,242,195.23	99.73 %	43,936	99.79 %
0 - 30 Days	3,715,731.92	0.13 %	37	0.08 %
30 - 60 Days	413,007.84	0.01 %	4	0.01 %
60 - 90 Days	1,552,402.99	0.05 %	21	0.05 %
> 90 Days	2,385,571.95	0.08 %	30	0.07 %
Total	2,953,308,909.93	100.00 %	44,028	100.00 %

Delinquency Outstanding in Euro


Amortisation

Portfolio Cut-off Date:

Jan/2023

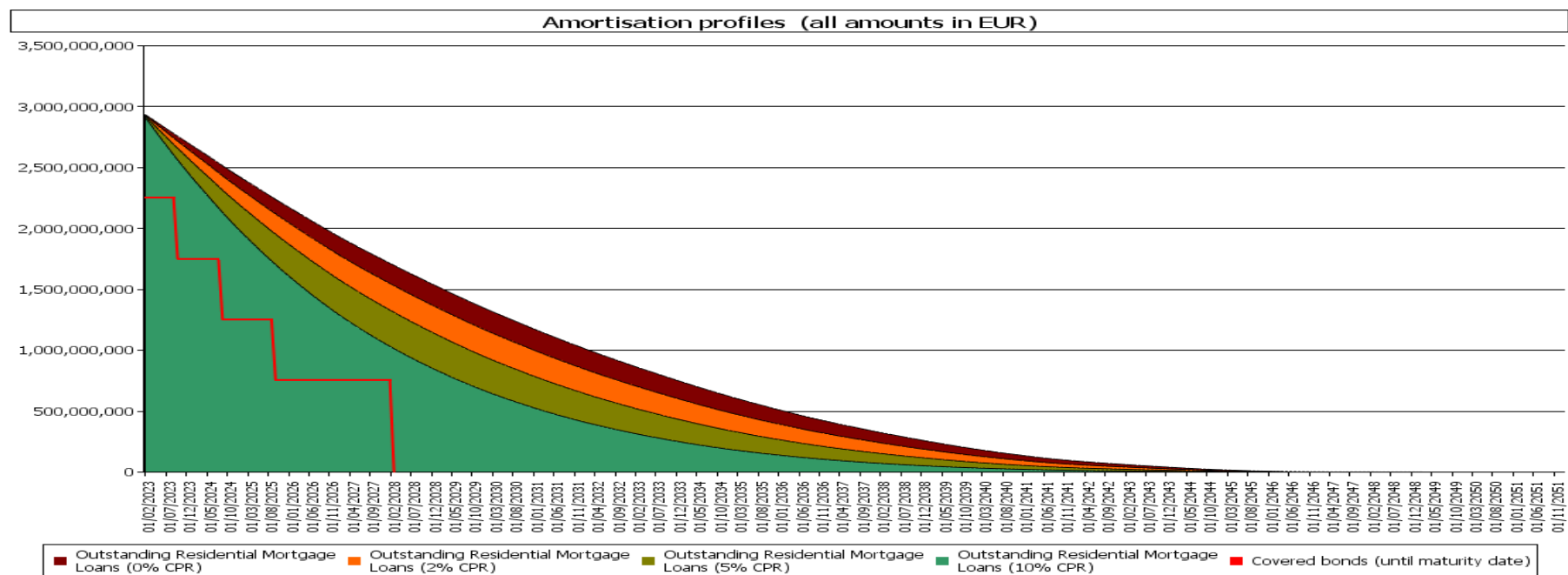
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/02/2023	1	2,250,000,000	2,931,586,904	2,926,614,716	2,919,171,732	2,906,807,449
01/03/2023	2	2,250,000,000	2,909,933,468	2,900,547,363	2,886,523,985	2,863,299,658
01/04/2023	3	2,250,000,000	2,887,858,501	2,873,661,378	2,852,495,008	2,817,559,807
01/05/2023	4	2,250,000,000	2,865,129,950	2,846,364,839	2,818,445,460	2,772,515,412
01/06/2023	5	2,250,000,000	2,842,837,347	2,819,428,158	2,784,672,942	2,727,690,859
01/07/2023	6	2,250,000,000	2,820,476,464	2,792,659,977	2,751,445,979	2,684,095,891
01/08/2023	7	2,250,000,000	2,798,204,140	2,765,908,155	2,718,158,497	2,640,392,153
01/09/2023	8	2,250,000,000	2,775,528,323	2,738,840,886	2,684,713,321	2,596,857,948
01/10/2023	9	1,750,000,000	2,753,479,778	2,712,623,943	2,652,469,954	2,555,152,542
01/11/2023	10	1,750,000,000	2,732,613,469	2,687,501,301	2,621,221,120	2,514,355,244
01/12/2023	11	1,750,000,000	2,710,714,063	2,661,587,497	2,589,557,092	2,473,799,816
01/01/2024	12	1,750,000,000	2,688,448,565	2,635,248,349	2,557,410,156	2,432,742,081
01/02/2024	13	1,750,000,000	2,666,376,916	2,609,180,582	2,525,672,678	2,392,375,619
01/03/2024	14	1,750,000,000	2,644,607,928	2,583,772,278	2,495,126,705	2,354,075,857
01/04/2024	15	1,750,000,000	2,623,179,258	2,558,489,785	2,464,428,090	2,315,264,532
01/05/2024	16	1,750,000,000	2,601,444,189	2,533,125,991	2,433,991,299	2,277,296,472
01/06/2024	17	1,750,000,000	2,579,273,077	2,507,277,376	2,403,027,303	2,238,802,982
01/07/2024	18	1,750,000,000	2,555,784,371	2,480,366,331	2,371,384,179	2,200,265,925
01/08/2024	19	1,750,000,000	2,534,380,124	2,455,422,044	2,341,565,625	2,163,396,927
01/09/2024	20	1,250,000,000	2,510,758,628	2,428,410,709	2,309,917,216	2,125,117,315
01/10/2024	21	1,250,000,000	2,488,710,682	2,403,134,884	2,280,248,566	2,089,222,859
01/11/2024	22	1,250,000,000	2,467,361,016	2,378,478,411	2,251,113,281	2,053,792,423
01/12/2024	23	1,250,000,000	2,446,321,919	2,354,326,451	2,222,770,302	2,019,620,947
01/01/2025	24	1,250,000,000	2,424,439,832	2,329,309,860	2,193,558,705	1,984,637,357
01/02/2025	25	1,250,000,000	2,403,297,118	2,305,080,512	2,165,220,791	1,950,701,008
01/03/2025	26	1,250,000,000	2,382,401,800	2,281,538,308	2,138,183,485	1,918,971,398
01/04/2025	27	1,250,000,000	2,361,378,560	2,257,569,615	2,110,340,093	1,885,960,534
01/05/2025	28	1,250,000,000	2,341,076,413	2,234,486,243	2,083,621,121	1,854,449,389
01/06/2025	29	1,250,000,000	2,319,442,107	2,210,082,125	2,055,623,485	1,821,782,074
01/07/2025	30	1,250,000,000	2,298,407,237	2,186,444,288	2,028,632,327	1,790,491,563
01/08/2025	31	1,250,000,000	2,277,109,499	2,162,510,024	2,001,322,824	1,758,906,302
01/09/2025	32	1,250,000,000	2,256,133,849	2,138,956,019	1,974,490,128	1,727,973,758
01/10/2025	33	750,000,000	2,236,254,957	2,116,629,623	1,949,071,401	1,698,736,463
01/11/2025	34	750,000,000	2,214,179,135	2,092,180,196	1,921,657,826	1,667,749,957
01/12/2025	35	750,000,000	2,194,512,177	2,070,193,250	1,896,782,908	1,639,413,814
01/01/2026	36	750,000,000	2,175,153,091	2,048,450,628	1,872,088,318	1,611,216,555
01/02/2026	37	750,000,000	2,155,407,320	2,026,412,262	1,847,237,472	1,583,094,834
01/03/2026	38	750,000,000	2,135,252,016	2,004,387,635	1,822,962,589	1,556,313,086
01/04/2026	39	750,000,000	2,115,249,667	1,982,243,438	1,798,237,801	1,528,202,429
01/05/2026	40	750,000,000	2,095,707,983	1,960,706,920	1,774,322,595	1,502,188,729
01/06/2026	41	750,000,000	2,074,787,564	1,937,841,843	1,749,171,222	1,474,622,510
01/07/2026	42	750,000,000	2,054,885,167	1,916,102,822	1,725,291,855	1,448,528,989
01/08/2026	43	750,000,000	2,036,140,252	1,895,403,690	1,702,313,629	1,423,183,221
01/09/2026	44	750,000,000	2,016,470,450	1,873,909,761	1,678,729,108	1,397,521,439
01/10/2026	45	750,000,000	1,997,077,693	1,852,841,769	1,655,770,143	1,372,758,017
01/11/2026	46	750,000,000	1,978,875,951	1,832,840,705	1,633,730,921	1,348,748,858
01/12/2026	47	750,000,000	1,958,233,169	1,810,744,245	1,610,062,327	1,323,760,241
01/01/2027	48	750,000,000	1,939,260,483	1,790,159,131	1,587,710,459	1,299,853,985
01/02/2027	49	750,000,000	1,920,403,159	1,769,744,947	1,565,613,082	1,276,333,962
01/03/2027	50	750,000,000	1,902,451,806	1,750,515,885	1,545,044,288	1,254,746,023
01/04/2027	51	750,000,000	1,884,803,885	1,731,335,921	1,524,229,313	1,232,599,037
01/05/2027	52	750,000,000	1,867,181,246	1,712,332,928	1,503,789,144	1,211,084,772
01/06/2027	53	750,000,000	1,847,804,257	1,691,688,800	1,481,880,912	1,188,385,986
01/07/2027	54	750,000,000	1,830,654,593	1,673,237,082	1,462,110,102	1,167,724,464
01/08/2027	55	750,000,000	1,813,665,292	1,654,897,090	1,442,406,538	1,147,108,778
01/09/2027	56	750,000,000	1,796,589,002	1,636,535,257	1,422,774,749	1,126,703,619
01/10/2027	57	750,000,000	1,779,671,218	1,618,463,712	1,403,600,508	1,106,963,090
01/11/2027	58	750,000,000	1,762,510,662	1,600,139,041	1,384,179,346	1,087,022,686
01/12/2027	59	750,000,000	1,745,128,192	1,581,757,358	1,364,910,811	1,067,496,846
01/01/2028	60	750,000,000	1,727,960,492	1,563,540,433	1,345,760,013	1,048,061,014
01/02/2028	61	750,000,000	1,711,454,121	1,545,978,140	1,327,259,813	1,029,275,205
01/03/2028	62	0	1,694,171,399	1,527,938,150	1,308,650,913	1,010,822,559

01/04/2028	63	1,677,323,107	1,510,177,300	1,290,149,590	992,310,990
01/05/2028	64	1,660,761,095	1,492,811,358	1,272,174,918	974,474,873
01/06/2028	65	1,643,904,428	1,475,153,155	1,253,929,453	956,430,769
01/07/2028	66	1,627,222,923	1,457,787,296	1,236,117,968	938,980,209
01/08/2028	67	1,611,315,985	1,441,088,333	1,218,850,538	921,941,983
01/09/2028	68	1,595,235,518	1,424,286,889	1,201,576,485	905,026,256
01/10/2028	69	1,579,409,864	1,407,842,502	1,184,780,188	888,717,282
01/11/2028	70	1,562,190,933	1,390,132,247	1,166,900,759	871,598,318
01/12/2028	71	1,546,343,804	1,373,771,885	1,150,329,336	855,698,441
01/01/2029	72	1,530,639,816	1,357,514,105	1,133,824,965	839,848,942
01/02/2029	73	1,514,738,679	1,341,132,970	1,117,294,334	824,098,987
01/03/2029	74	1,499,386,253	1,325,506,224	1,101,738,801	809,516,006
01/04/2029	75	1,482,715,836	1,308,545,872	1,084,875,541	793,749,259
01/05/2029	76	1,466,640,356	1,292,234,159	1,068,715,112	778,720,215
01/06/2029	77	1,450,998,429	1,276,283,949	1,052,839,412	763,903,064
01/07/2029	78	1,435,749,236	1,260,798,023	1,037,504,796	749,691,030
01/08/2029	79	1,420,913,509	1,245,653,773	1,022,435,769	735,673,064
01/09/2029	80	1,404,871,771	1,229,501,802	1,006,611,643	721,219,383
01/10/2029	81	1,390,237,869	1,214,697,558	992,043,475	707,867,917
01/11/2029	82	1,375,125,435	1,199,455,494	977,103,970	694,254,848
01/12/2029	83	1,359,784,251	1,184,127,290	962,243,082	680,893,243
01/01/2030	84	1,345,203,000	1,169,442,815	947,893,379	667,898,297
01/02/2030	85	1,330,588,284	1,154,775,701	933,624,478	655,057,911
01/03/2030	86	1,315,990,290	1,140,356,781	919,848,826	642,922,960
01/04/2030	87	1,301,772,570	1,126,123,340	906,057,504	630,601,296
01/05/2030	88	1,287,726,967	1,112,144,439	892,607,977	618,694,057
01/06/2030	89	1,273,361,454	1,097,872,437	878,912,304	606,620,865
01/07/2030	90	1,259,574,601	1,084,203,083	865,832,866	595,143,851
01/08/2030	91	1,245,872,812	1,070,590,120	852,787,357	583,694,036
01/09/2030	92	1,232,278,778	1,057,112,652	839,910,259	572,445,319
01/10/2030	93	1,218,404,616	1,043,495,060	827,050,026	561,369,723
01/11/2030	94	1,204,973,367	1,030,241,616	814,469,010	550,488,676
01/12/2030	95	1,190,156,330	1,015,902,928	801,156,674	539,271,370
01/01/2031	96	1,176,648,371	1,002,669,209	788,709,394	528,644,286
01/02/2031	97	1,162,935,674	989,303,288	776,216,519	518,067,119
01/03/2031	98	1,149,584,493	976,447,233	764,369,455	508,207,983
01/04/2031	99	1,136,304,628	963,530,434	752,339,864	498,091,182
01/05/2031	100	1,122,811,306	950,525,996	740,359,074	488,149,969
01/06/2031	101	1,109,412,994	937,590,610	728,426,516	478,248,073
01/07/2031	102	1,096,473,365	925,134,012	716,979,787	468,803,103
01/08/2031	103	1,083,597,881	912,719,833	705,559,827	459,382,059
01/09/2031	104	1,071,005,170	900,582,880	694,407,076	450,205,651
01/10/2031	105	1,057,351,042	887,642,070	682,744,319	440,829,839
01/11/2031	106	1,045,007,520	875,791,800	671,916,314	432,000,941
01/12/2031	107	1,032,533,370	863,917,190	661,174,650	423,352,165
01/01/2032	108	1,020,107,023	852,072,474	650,451,181	414,721,850
01/02/2032	109	1,007,128,930	839,805,372	639,456,362	405,984,771
01/03/2032	110	994,376,706	827,856,115	628,857,966	397,673,768
01/04/2032	111	982,481,723	816,565,784	618,704,075	389,595,537
01/05/2032	112	970,304,720	805,121,459	608,531,366	381,619,052
01/06/2032	113	958,505,898	793,982,311	598,585,904	373,792,158
01/07/2032	114	946,630,948	782,858,546	588,747,021	366,141,121
01/08/2032	115	934,962,445	771,897,339	579,027,330	358,571,250
01/09/2032	116	923,348,746	761,016,231	569,413,201	351,124,031
01/10/2032	117	911,669,650	750,157,082	559,906,607	343,846,572
01/11/2032	118	900,180,737	739,447,272	550,509,329	336,643,636
01/12/2032	119	888,338,166	728,521,507	541,040,301	329,496,970
01/01/2033	120	876,816,501	717,853,048	531,761,488	322,474,449
01/02/2033	121	865,472,471	707,363,867	522,658,836	315,611,882
01/03/2033	122	854,188,222	697,071,483	513,870,702	309,117,731
01/04/2033	123	842,981,051	686,758,950	504,980,912	302,483,467
01/05/2033	124	831,840,106	676,570,304	496,264,642	296,043,886
01/06/2033	125	820,767,411	666,432,180	487,585,132	289,634,196
01/07/2033	126	809,759,626	656,415,058	479,074,215	283,412,018
01/08/2033	127	798,838,780	646,463,984	470,611,666	277,226,521
01/09/2033	128	787,984,896	636,598,875	462,251,484	271,148,383
01/10/2033	129	777,148,717	626,813,972	454,026,167	265,231,848
01/11/2033	130	766,412,593	617,106,251	445,857,681	259,356,813
01/12/2033	131	754,954,705	606,882,717	437,392,009	253,389,337
01/01/2034	132	744,295,021	597,298,971	429,390,008	247,700,022
01/02/2034	133	733,673,898	587,776,881	421,470,091	242,101,506
01/03/2034	134	723,095,569	578,414,611	413,803,950	236,788,373
01/04/2034	135	712,525,293	568,992,602	406,028,098	231,354,766
01/05/2034	136	702,083,554	559,734,008	398,438,165	226,099,382

01/06/2034	137	691,330,473	550,226,336	390,674,175	220,754,603
01/07/2034	138	681,095,533	541,190,626	383,312,836	215,707,135
01/08/2034	139	670,959,832	532,232,676	376,009,419	210,700,949
01/09/2034	140	660,892,365	523,357,589	368,799,063	205,785,228
01/10/2034	141	651,015,084	514,689,613	361,798,243	201,051,318
01/11/2034	142	641,222,107	506,087,508	354,846,692	196,353,140
01/12/2034	143	631,494,771	497,592,070	348,031,346	191,792,462
01/01/2035	144	621,648,454	489,002,781	341,153,893	187,206,156
01/02/2035	145	612,081,986	480,660,958	334,481,378	182,767,241
01/03/2035	146	602,580,928	472,474,914	328,029,549	178,555,976
01/04/2035	147	593,160,187	464,299,425	321,533,665	174,278,773
01/05/2035	148	583,681,259	456,129,815	315,098,643	170,090,736
01/06/2035	149	574,423,513	448,133,799	308,787,609	165,978,032
01/07/2035	150	565,329,607	440,315,306	302,653,510	162,014,000
01/08/2035	151	556,341,334	432,579,723	296,580,220	158,090,449
01/09/2035	152	547,309,081	424,834,975	290,529,597	154,209,259
01/10/2035	153	538,555,263	417,353,870	284,711,055	150,501,380
01/11/2035	154	529,877,631	409,932,674	278,937,249	146,824,755
01/12/2035	155	521,235,891	402,585,216	273,263,463	143,248,612
01/01/2036	156	512,628,327	395,265,482	267,612,705	139,692,215
01/02/2036	157	504,051,865	387,993,360	262,021,076	136,194,108
01/03/2036	158	495,521,736	380,822,078	256,566,229	132,830,294
01/04/2036	159	487,068,705	373,690,807	251,121,491	129,460,757
01/05/2036	160	478,674,446	366,647,722	245,782,086	126,188,730
01/06/2036	161	470,378,494	359,682,232	240,499,574	122,953,608
01/07/2036	162	462,242,074	352,880,419	235,370,838	119,838,317
01/08/2036	163	454,240,893	346,184,083	230,317,152	116,768,567
01/09/2036	164	446,350,686	339,593,878	225,358,079	113,770,435
01/10/2036	165	438,566,184	333,123,559	220,520,209	110,871,715
01/11/2036	166	430,902,231	326,747,090	215,749,038	108,013,455
01/12/2036	167	423,352,596	320,495,380	211,100,217	105,252,823
01/01/2037	168	415,957,963	314,363,248	206,534,576	102,540,271
01/02/2037	169	408,047,341	307,861,695	201,748,702	99,739,930
01/03/2037	170	400,840,840	301,961,234	197,427,388	97,230,098
01/04/2037	171	393,713,475	296,089,008	193,095,693	94,694,015
01/05/2037	172	386,651,271	290,300,650	188,854,822	92,234,650
01/06/2037	173	379,576,499	284,505,497	184,614,081	89,781,627
01/07/2037	174	372,623,603	278,835,630	180,489,606	87,415,999
01/08/2037	175	365,719,393	273,205,020	176,395,173	85,071,100
01/09/2037	176	358,859,577	267,625,816	172,353,505	82,769,835
01/10/2037	177	352,070,274	262,131,602	168,399,681	80,539,572
01/11/2037	178	345,340,108	256,684,606	164,481,023	78,332,227
01/12/2037	179	338,597,917	251,260,168	160,608,819	76,174,593
01/01/2038	180	331,937,064	245,899,639	156,782,551	74,044,892
01/02/2038	181	325,394,064	240,643,728	153,041,240	71,971,818
01/03/2038	182	318,942,477	235,511,115	149,432,978	70,006,031
01/04/2038	183	312,167,010	230,117,066	145,639,093	67,939,695
01/05/2038	184	305,812,245	225,062,561	142,089,557	66,012,149
01/06/2038	185	299,616,645	220,128,918	138,621,341	64,128,108
01/07/2038	186	293,419,386	215,221,933	135,197,696	62,287,902
01/08/2038	187	286,838,110	210,037,749	131,605,553	60,376,126
01/09/2038	188	280,654,960	205,161,565	128,223,301	58,575,311
01/10/2038	189	274,666,029	200,454,029	124,972,802	56,856,385
01/11/2038	190	268,700,893	195,768,012	121,740,909	55,151,445
01/12/2038	191	262,760,146	191,125,518	118,561,382	53,490,874
01/01/2039	192	256,846,945	186,507,528	115,402,452	51,845,145
01/02/2039	193	250,964,848	181,927,200	112,282,067	50,229,641
01/03/2039	194	245,132,035	177,426,683	109,252,860	48,687,503
01/04/2039	195	239,334,281	172,936,455	106,217,121	47,134,166
01/05/2039	196	233,441,006	168,401,265	103,177,046	45,597,442
01/06/2039	197	227,737,587	164,008,250	100,229,953	44,107,408
01/07/2039	198	222,132,836	159,709,336	97,362,542	42,669,937
01/08/2039	199	216,601,117	155,468,000	94,535,888	41,255,649
01/09/2039	200	211,171,007	151,313,401	91,775,588	39,881,411
01/10/2039	201	205,882,570	147,281,854	89,110,483	38,564,545
01/11/2039	202	200,680,160	143,316,726	86,490,922	37,272,332
01/12/2039	203	195,536,318	139,414,014	83,928,574	36,019,856
01/01/2040	204	190,507,199	135,597,964	81,423,671	34,796,809
01/02/2040	205	185,517,291	131,822,320	78,955,166	33,598,966
01/03/2040	206	180,581,045	128,111,189	76,549,807	32,446,287
01/04/2040	207	175,705,581	124,440,927	74,167,625	31,303,428
01/05/2040	208	170,888,429	120,830,590	71,838,589	30,196,138
01/06/2040	209	166,159,343	117,287,515	69,554,747	29,112,333
01/07/2040	210	161,528,682	113,831,702	67,339,206	28,069,476

01/08/2040	211	157,009,317	110,459,171	65,177,941	27,053,507
01/09/2040	212	152,568,225	107,152,728	63,066,129	26,066,080
01/10/2040	213	148,243,274	103,944,304	61,027,195	25,119,966
01/11/2040	214	144,002,831	100,799,762	59,030,480	24,195,164
01/12/2040	215	139,815,101	97,707,774	57,078,913	23,299,362
01/01/2041	216	135,672,518	94,651,979	55,153,156	22,417,920
01/02/2041	217	131,562,709	91,629,096	53,255,953	21,555,085
01/03/2041	218	127,496,434	88,661,026	51,412,489	20,729,328
01/04/2041	219	123,518,507	85,749,092	49,597,467	19,912,817
01/05/2041	220	119,606,409	82,896,941	47,829,765	19,124,388
01/06/2041	221	115,824,262	80,139,454	46,121,159	18,363,105
01/07/2041	222	112,290,443	77,566,857	44,530,727	17,657,198
01/08/2041	223	108,894,238	75,093,280	43,001,021	16,978,424
01/09/2041	224	105,618,327	72,710,685	41,530,773	16,328,461
01/10/2041	225	102,441,611	70,407,985	40,116,540	15,707,779
01/11/2041	226	99,383,055	68,189,991	38,753,977	15,109,991
01/12/2041	227	96,420,258	66,048,528	37,444,545	14,539,604
01/01/2042	228	93,604,128	64,010,708	36,196,963	13,995,640
01/02/2042	229	90,892,552	62,050,989	34,999,537	13,475,335
01/03/2042	230	88,279,174	60,174,542	33,863,162	12,987,925
01/04/2042	231	85,745,397	58,348,290	32,751,933	12,508,517
01/05/2042	232	83,254,325	56,560,166	31,670,087	12,045,761
01/06/2042	233	80,810,879	54,807,057	30,610,410	11,593,398
01/07/2042	234	78,425,710	53,102,097	29,585,172	11,159,167
01/08/2042	235	76,071,578	51,420,752	28,575,573	10,732,706
01/09/2042	236	73,741,368	49,761,099	27,582,942	10,316,004
01/10/2042	237	71,443,838	48,131,579	26,614,021	9,912,826
01/11/2042	238	69,172,679	46,522,464	25,658,850	9,516,578
01/12/2042	239	66,915,843	44,930,746	24,719,966	9,130,774
01/01/2043	240	64,684,833	43,359,066	23,794,592	8,751,743
01/02/2043	241	62,473,252	41,805,589	22,883,728	8,381,075
01/03/2043	242	60,284,073	40,278,839	21,997,356	8,025,617
01/04/2043	243	58,136,153	38,777,823	21,123,752	7,674,245
01/05/2043	244	55,929,326	37,244,597	20,238,610	7,322,533
01/06/2043	245	53,835,779	35,789,652	19,398,537	6,988,859
01/07/2043	246	51,783,270	34,368,652	18,582,484	6,667,410
01/08/2043	247	49,755,035	32,966,500	17,779,036	6,352,113
01/09/2043	248	47,745,808	31,581,579	16,988,823	6,044,076
01/10/2043	249	45,767,094	30,223,064	16,218,015	5,746,195
01/11/2043	250	43,805,239	28,878,457	15,457,074	5,453,391
01/12/2043	251	41,851,818	27,545,383	14,707,264	5,167,581
01/01/2044	252	39,687,379	26,076,523	13,887,589	4,858,910
01/02/2044	253	37,774,071	24,777,292	13,162,098	4,585,574
01/03/2044	254	35,883,435	23,499,813	12,453,778	4,321,607
01/04/2044	255	34,007,717	22,233,644	11,752,803	4,061,087
01/05/2044	256	32,082,938	20,940,828	11,042,170	3,799,892
01/06/2044	257	30,272,617	19,725,702	10,374,977	3,555,172
01/07/2044	258	28,506,054	18,544,118	9,729,502	3,320,322
01/08/2044	259	26,824,097	17,420,353	9,116,654	3,098,002
01/09/2044	260	25,214,152	16,347,035	8,533,194	2,887,450
01/10/2044	261	23,696,773	15,338,059	7,986,800	2,691,483
01/11/2044	262	22,240,288	14,370,913	7,464,158	2,504,704
01/12/2044	263	20,835,457	13,441,061	6,964,017	2,327,295
01/01/2045	264	19,538,222	12,582,831	6,502,774	2,163,948
01/02/2045	265	18,263,085	11,741,680	6,052,637	2,005,624
01/03/2045	266	17,006,426	10,916,999	5,614,600	1,853,355
01/04/2045	267	15,770,749	10,106,605	5,184,596	1,704,164
01/05/2045	268	14,570,359	9,322,015	4,770,339	1,561,571
01/06/2045	269	13,437,291	8,582,505	4,380,741	1,427,962
01/07/2045	270	12,349,975	7,875,080	4,009,759	1,301,678
01/08/2045	271	11,291,675	7,188,033	3,650,627	1,180,074
01/09/2045	272	10,252,244	6,515,284	3,300,539	1,062,388
01/10/2045	273	9,263,948	5,877,561	2,970,150	952,123
01/11/2045	274	8,319,982	5,269,703	2,656,204	847,877
01/12/2045	275	7,413,548	4,687,880	2,357,119	749,323
01/01/2046	276	6,550,895	4,135,364	2,074,020	656,533
01/02/2046	277	5,727,569	3,609,493	1,805,675	569,167
01/03/2046	278	4,949,575	3,114,425	1,554,434	488,099
01/04/2046	279	4,238,338	2,662,370	1,325,430	414,428
01/05/2046	280	3,565,589	2,236,097	1,110,475	345,794
01/06/2046	281	3,002,411	1,879,716	931,118	288,715
01/07/2046	282	2,596,910	1,623,176	802,062	247,679
01/08/2046	283	2,244,278	1,400,388	690,215	212,237
01/09/2046	284	1,909,755	1,189,630	584,847	179,076

01/10/2046	285	1,620,774	1,007,960	494,315	150,735
01/11/2046	286	1,381,733	857,843	419,626	127,417
01/12/2046	287	1,176,239	729,064	355,754	107,580
01/01/2047	288	1,010,268	625,129	304,262	91,619
01/02/2047	289	885,507	547,000	265,558	79,626
01/03/2047	290	789,718	487,082	235,926	70,470
01/04/2047	291	706,958	435,298	210,307	62,552
01/05/2047	292	643,598	395,634	190,674	56,480
01/06/2047	293	597,762	366,835	176,344	52,014
01/07/2047	294	560,828	343,604	164,771	48,401
01/08/2047	295	532,393	325,630	155,754	45,559
01/09/2047	296	506,201	309,084	147,464	42,951
01/10/2047	297	485,058	295,689	140,726	40,821
01/11/2047	298	463,888	282,304	134,014	38,709
01/12/2047	299	444,161	269,855	127,789	36,760
01/01/2048	300	427,243	259,136	122,401	35,061
01/02/2048	301	410,299	248,437	117,049	33,386
01/03/2048	302	395,077	238,840	112,260	31,893
01/04/2048	303	379,831	229,234	107,470	30,403
01/05/2048	304	364,559	219,656	102,727	28,942
01/06/2048	305	349,264	210,083	98,000	27,493
01/07/2048	306	334,989	201,166	93,609	26,154
01/08/2048	307	320,690	192,253	89,234	24,826
01/09/2048	308	306,368	183,355	84,888	23,516
01/10/2048	309	292,023	174,484	80,582	22,232
01/11/2048	310	279,549	166,747	76,813	21,102
01/12/2048	311	267,052	159,031	73,078	19,994
01/01/2049	312	254,534	151,319	69,358	18,896
01/02/2049	313	241,993	143,620	65,661	17,813
01/03/2049	314	229,430	135,956	62,014	16,759
01/04/2049	315	217,320	128,561	58,492	15,740
01/05/2049	316	205,607	121,432	55,113	14,770
01/06/2049	317	193,872	114,307	51,747	13,810
01/07/2049	318	182,701	107,544	48,566	12,907
01/08/2049	319	171,511	100,786	45,398	12,014
01/09/2049	320	161,223	94,579	42,494	11,198
01/10/2049	321	150,916	88,388	39,614	10,397
01/11/2049	322	140,590	82,200	36,748	9,603
01/12/2049	323	130,245	76,027	33,904	8,824
01/01/2050	324	119,882	69,859	31,074	8,053
01/02/2050	325	110,432	64,243	28,504	7,356
01/03/2050	326	100,965	58,646	25,960	6,674
01/04/2050	327	91,480	53,046	23,422	5,996
01/05/2050	328	81,977	47,458	20,903	5,329
01/06/2050	329	72,528	41,916	18,415	4,675
01/07/2050	330	63,062	36,386	15,946	4,031
01/08/2050	331	54,711	31,514	13,776	3,468
01/09/2050	332	46,345	26,650	11,620	2,913
01/10/2050	333	37,964	21,794	9,479	2,367
01/11/2050	334	30,939	17,732	7,693	1,912
01/12/2050	335	26,404	15,107	6,538	1,619
01/01/2051	336	21,862	12,487	5,391	1,329
01/02/2051	337	17,314	9,873	4,251	1,044
01/03/2051	338	12,762	7,266	3,121	763
01/04/2051	339	9,940	5,650	2,421	589
01/05/2051	340	7,114	4,037	1,726	418
01/06/2051	341	4,285	2,428	1,035	250
01/07/2051	342	2,144	1,213	516	124
01/08/2051	343	0	0	0	0
01/09/2051	344	0	0	0	0
01/10/2051	345	0	0	0	0
01/11/2051	346	0	0	0	0
01/12/2051	347	0	0	0	0
01/01/2052	348	0	0	0	0
		260,063,201,643	232,848,275,885	200,006,163,613	160,216,114,027



This addendum is optional

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

HTT 2023

Reporting in Domestic Currency	EUR
CONTENT OF TAB E	
1. Additional information on the programme	
2. Additional information on the assets	
3. Additional information on the swaps	

Field Number	1. Additional information on the programme					
	Transaction Counterparty	Name	Isent Entity Identifier (ISEI)*			
E.1.1.1	Monetary (if available)					
E.1.1.2	Service	BNP Paribas Fortis	EGCEPRLVVUNZG1G47			
E.1.1.3	Bank or institution					
E.1.1.4	Bank facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Bank or cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank (parent)					
E.1.1.10	Trustee	Stichting BNP Fortis Plandebatte				
F.1.1.11	From Broad Monitor	Representative				
OE.1.1.1	where available - asset amount	Faculté De Schenken & Invenen De Reedsformulier				
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 swaps						
	Swap Counterparty	Duration (if available)	Isent Entity Identifier (ISEI)*	Type of Swap		
E.2.1.1	Example Bank					
E.2.1.2	Counterparty 1					
E.2.1.3	Counterparty 2					
E.2.1.4	Counterparty 3					
E.2.1.5	Counterparty 4					
E.2.1.6	Counterparty 5					
E.2.1.7	Counterparty 6					
E.2.1.8	Counterparty 7					
E.2.1.9	Counterparty 8					
E.2.1.10	Counterparty 9					
E.2.1.11	Counterparty 10					
E.2.1.12	Counterparty 11					
E.2.1.13	Counterparty 12					
E.2.1.14	Counterparty 13					
F.2.1.15	Counterparty 14					
E.2.1.16	Counterparty 15					
E.2.1.17	Counterparty 16					
F.2.1.18	Counterparty 17					
E.2.1.19	Counterparty 18					
E.2.1.20	Counterparty 19					
F.2.1.21	Counterparty 20					
E.2.1.22	Counterparty 21					
E.2.1.23	Counterparty 22					
F.2.1.24	Counterparty 23					
E.2.1.25	Counterparty 24					
E.2.1.26	Counterparty 25					
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						
	General information		Total Assets			
E.3.1.1	Weighted Average Maturity (months)		11.18			
E.3.1.2	Weighted Average Maturity (months)**		107.00			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Discretionary Loans	% Total Loans
E.3.2.1	1-90 days	0.10%				0.10%
E.3.2.2	90-180 days	0.01%				0.01%
E.3.2.3	180-360 days	0.04%				0.04%
E.3.2.4	360-1080 days	0.04%				0.04%
E.3.2.5	> 1080 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

Reason for No Data in Worksheet E	Value
Not available for the jurisdiction	N01
Not relevant for the asset and/or CB programme at the present time	N02
Not available at the present time	N03
Confidential	N04

* Isent Entity Identifier (ISEI) Index: <http://www.isi-lookup.com/lookup>

** Weighted Average Maturity - Representative Term to Maturity