



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 use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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



6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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



5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/8/2023

Cut-off Date: 31/8/2023



Index

- Worksheet A: HTT General
- Worksheet B1: HTT Mortgage Assets
- Worksheet B2: HTT Public Sector Assets
- Worksheet B3: HTT Shipping Assets
- Worksheet C: HTT Harmonised Glossary
- Covered Bond Label Disclaimer
- Worksheet D & Onwards (If Any): National Transparency Template
- Worksheet E: Optional ECB-ECAIs data
- Worksheet F1: Sustainable M data
- Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	EUR
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. Compliance Art 14 CBD Check Table	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds			
G.1.1.4	Cut-off date	31/08/2023			
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	3,086.08			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,735.38			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,143.13			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	32.2%	5.0%	ND1
OG.3.2.1	Optional information e.a. Asset Coverage Test (ACT)		25.1%		
OG.3.2.2	Optional information e.a. OC (NPV basis)		27.6%		
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	2,953.86			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	119.22			3.9%
G.3.3.6	Total	3,086.1			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)	7.29	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1Y	62.05	ND1	2.10%	
G.3.4.3	1 - 2Y	132.60	ND1	4.49%	
G.3.4.4	2 - 3Y	159.75	ND1	5.41%	
G.3.4.5	3 - 4Y	204.27	ND1	6.92%	
G.3.4.6	4 - 5Y	211.37	ND1	7.16%	
G.3.4.7	5 - 10Y	1,540.25	ND1	52.14%	
G.3.4.8	10+Y	643.58	ND1	21.79%	
G.3.4.9	Total	2,953.9	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	1.45			
OG.3.4.2	a/w 0-0.5y	15.04			
OG.3.4.3	a/w 0.5-1 y	45.55			
OG.3.4.4	a/w 1-1.5y	63.24			
OG.3.4.5	a/w 1.5-2 y	69.36			
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)	2.26	3.26		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1Y	500.00	0.00	22.2%	0.0%
G.3.5.3	1 - 2Y	500.00	500.00	22.2%	22.2%
G.3.5.4	2 - 3Y	500.00	500.00	22.2%	22.2%
G.3.5.5	3 - 4Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5Y	750.00	0.00	33.3%	0.0%
G.3.5.7	5 - 10Y	0.00	750.00	0.0%	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 dav	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	500.00		22.2%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
OG.3.5.4	a/w 1-1.5y	500.00		22.2%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3,086.08		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	3,086.1	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		9.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	119.22		90.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	132.22		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

4. Compliance Art 14 CBD Check table		Row	Row
<i>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) 2019/2162. 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.</i>			
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	424 for Commercial 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	441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d) Hedaina Strategie:	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 triggers:	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	119.22
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 o.a. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

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 (mm)		% Total Mortgages
M.7.1.1	Residential	2,953.86		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	2,953.86		100.00%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets:</i>			0.0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>			0.0%
OM.7.1.3	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.4	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.5	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.6	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.7	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.8	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.9	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.10	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.11	<i>a/w (If relevant, please specify)</i>			0.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	44,383	0	44,383
OM.7.2.1	<i>Optional information ea, Number of borrowers</i>	23,466	0	23,466
OM.7.2.2	<i>Optional information ea, Number of guarantors</i>	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	% Total Mortgages
M.7.3.1	10 largest exposures	0.9%	0.0%	0.9%
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	% Total Mortgages
M.7.4.1	European Union	100.00%	0.0%	100.00%
M.7.4.2	Austria	0.00%	0.0%	0.00%
M.7.4.3	Belgium	100.00%	0.0%	100.00%
M.7.4.4	Bulgaria	0.00%	0.0%	0.00%
M.7.4.5	Croatia	0.00%	0.0%	0.00%
M.7.4.6	Cyprus	0.00%	0.0%	0.00%
M.7.4.7	Czechia	0.00%	0.0%	0.00%
M.7.4.8	Denmark	0.00%	0.0%	0.00%
M.7.4.9	Estonia	0.00%	0.0%	0.00%
M.7.4.10	Finland	0.00%	0.0%	0.00%
M.7.4.11	France	0.00%	0.0%	0.00%
M.7.4.12	Germany	0.00%	0.0%	0.00%
M.7.4.13	Greece	0.00%	0.0%	0.00%
M.7.4.14	Netherlands	0.00%	0.0%	0.00%
M.7.4.15	Hungary	0.00%	0.0%	0.00%
M.7.4.16	Ireland	0.00%	0.0%	0.00%
M.7.4.17	Italy	0.00%	0.0%	0.00%
M.7.4.18	Lithuania	0.00%	0.0%	0.00%
M.7.4.19	Lithuania	0.00%	0.0%	0.00%
M.7.4.20	Luxembourg	0.00%	0.0%	0.00%
M.7.4.21	Malta	0.00%	0.0%	0.00%
M.7.4.22	Poland	0.00%	0.0%	0.00%
M.7.4.23	Portugal	0.00%	0.0%	0.00%
M.7.4.24	Romania	0.00%	0.0%	0.00%
M.7.4.25	Slovakia	0.00%	0.0%	0.00%
M.7.4.26	Slovenia	0.00%	0.0%	0.00%
M.7.4.27	Spain	0.00%	0.0%	0.00%
M.7.4.28	Sweden	0.00%	0.0%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w (If relevant, please specify)</i>			
OM.7.4.2	<i>a/w (If relevant, please specify)</i>			
OM.7.4.3	<i>a/w (If relevant, please specify)</i>			
OM.7.4.4	<i>a/w (If relevant, please specify)</i>			
OM.7.4.5	<i>a/w (If relevant, please specify)</i>			
OM.7.4.6	<i>a/w (If relevant, please specify)</i>			
OM.7.4.7	<i>a/w (If relevant, please specify)</i>			
OM.7.4.8	<i>a/w (If relevant, please specify)</i>			
OM.7.4.9	<i>a/w (If relevant, please specify)</i>			
OM.7.4.10	<i>a/w (If relevant, please specify)</i>			
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.80%		16.80%
M.7.5.2	Vlaams-Brabant	13.50%		13.50%
M.7.5.3	Oost-Vlaanderen	15.15%		15.15%
M.7.5.4	Brussels	10.42%		10.42%
M.7.5.5	West-Vlaanderen	10.94%		10.94%
M.7.5.6	Limburg	6.84%		6.84%
M.7.5.7	Liège	7.72%		7.72%
M.7.5.8	Hainaut	6.06%		6.06%
M.7.5.9	Brabant Wallon	5.74%		5.74%
M.7.5.10	Namur	3.93%		3.93%
M.7.5.11	Luxembourg	2.80%		2.80%
M.7.5.12	Other	0.10%		0.10%
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	92.80%		92.80%
M.7.6.2	Floating rate	0.00%		0.00%
M.7.6.3	Other	7.20%		7.20%
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	3.05%		3.05%
M.7.7.2	Amortising	96.95%		96.95%
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	2.70%		2.70%	
M.7.8.2	≥ 12 - <24 months	10.61%		10.61%	
M.7.8.3	≥ 24 - <36 months	17.52%		17.52%	
M.7.8.4	≥ 36 - <60 months	12.77%		12.77%	
M.7.8.5	≥ 60 months	56.40%		56.40%	
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	0.02%		0.02%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
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)	66.55			
By buckets (mn):					
M.7A.10.2	<=100K	1,401.56	35,268.00	0.47	0.79
M.7A.10.3	>100K and <=200K	980.86	7,195.00	0.33	0.16
M.7A.10.4	>200K and <=300K	326.36	1,364.00	0.11	0.03
M.7A.10.5	>300K and <=400K	111.22	326.00	0.04	0.01
M.7A.10.6	>400K	133.86	230.00	0.05	0.01
M.7A.10.26	Total	2,953.9	44,383	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.59%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	781.89	20,569	26.47%	46.34%
M.7A.11.3	>40 - <=50 %	381.64	5,316	12.92%	11.98%
M.7A.11.4	>50 - <=60 %	413.30	5,124	13.99%	11.54%
M.7A.11.5	>60 - <=70 %	437.32	4,865	14.80%	10.96%
M.7A.11.6	>70 - <=80 %	480.61	4,773	16.61%	10.75%
M.7A.11.7	>80 - <=90 %	324.37	2,705	10.98%	6.09%
M.7A.11.8	>90 - <=100 %	82.41	646	2.79%	1.46%
M.7A.11.9	>100%	42.32	385	1.43%	0.87%
M.7A.11.10	Total	2,953.86	44,383	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	13.38			
OM.7A.11.2	a/w >110 - <=120 %	5.45			
OM.7A.11.3	a/w >120 - <=130 %	2.56			
OM.7A.11.4	a/w >130 - <=140 %	4.72			
OM.7A.11.5	a/w >140 - <=150 %	1.83			
OM.7A.11.6	a/w >150 %	14.39			
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 (%)	48.55%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,101.34	25,424	37.28%	57.28%
M.7A.12.3	>40 - <=50 %	445.56	5,472	15.08%	12.33%
M.7A.12.4	>50 - <=60 %	457.62	4,978	15.49%	11.22%
M.7A.12.5	>60 - <=70 %	386.42	3,820	13.08%	8.61%
M.7A.12.6	>70 - <=80 %	309.56	2,772	10.48%	6.25%
M.7A.12.7	>80 - <=90 %	172.98	1,304	5.86%	2.94%
M.7A.12.8	>90 - <=100 %	56.67	352	1.92%	0.88%
M.7A.12.9	>100%	23.71	221	0.80%	0.50%
M.7A.12.10	Total	2,953.86	44,383	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	4.72		0.16%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	3.55		0.12%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	2.28		0.08%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.33		0.08%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	1.24		0.04%	0.00%
OM.7A.12.6	a/w >150 %	9.59		0.32%	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	19.36%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [If relevant, please specify]				
OM.7A.13.6	a/w [If relevant, please specify]				
OM.7A.13.7	a/w [If relevant, please specify]				
OM.7A.13.8	a/w [If relevant, please specify]				
OM.7A.13.9	a/w [If relevant, please specify]				
OM.7A.13.10	a/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
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					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 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%
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	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				
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 (mn):				
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 (For completion)	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
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.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %				
M.7B.23.3	>40 - <=50 %				
M.7B.23.4	>50 - <=60 %				
M.7B.23.5	>60 - <=70 %				
M.7B.23.6	>70 - <=80 %				
M.7B.23.7	>80 - <=90 %				
M.7B.23.8	>90 - <=100 %				
M.7B.23.9	>100%				
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans		
M.7B.24.1	Retail			
M.7B.24.2	Office			
M.7B.24.3	Hotel/Tourism			
M.7B.24.4	Shopping malls			
M.7B.24.5	Industry			
M.7B.24.6	Agriculture			
M.7B.24.7	Other commercially used			
M.7B.24.8	Hospital			
M.7B.24.9	School			
M.7B.24.10	other RE with a social relevant purpose			
M.7B.24.11	Land			
M.7B.24.12	Property developers / Building under construction			
M.7B.24.13	Other			
OM.7B.24.1	<i>a/w Cultural purposes</i>			
OM.7B.24.2	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.3	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.4	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.5	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.6	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.7	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.8	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.9	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.10	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.11	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.12	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.13	<i>a/w [If relevant, please specify]</i>			
OM.7B.24.14	<i>a/w [If relevant, please specify]</i>			
25. EPC Information of the financed CRE - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]		
M.7B.25.18	no data	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%
OM.7B.25.1				
OM.7B.25.2				
OM.7B.25.3				
26. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]		
M.7B.26.18	no data	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%
OM.7B.26.1				
OM.7B.26.2				
OM.7B.26.3				
27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]		
M.7B.27.13	no data	[For completion]		
M.7B.27.14	Total	0.0	0	0.0%
OM.7B.27.1				
OM.7B.27.2				
OM.7B.27.3				
OM.7B.27.4				
OM.7B.27.5				
OM.7B.27.6				
OM.7B.27.7				
OM.7B.27.8				
OM.7B.27.9				
OM.7B.27.10				
28. New Commercial Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]		
M.7B.28.2	Existing Property	[For completion]		
M.7B.28.3	other	[For completion]		
M.7B.28.4	no data	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%
29. CO2 emission related to CRE - as per national availability	Ton CO2 (per year)	Ton CO2 (ITV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	[For completion]	[For completion]	
M.7B.29.2	Office	[For completion]	[For completion]	
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	
M.7B.29.4	Shopping malls	[For completion]	[For completion]	
M.7B.29.5	Industry	[For completion]	[For completion]	
M.7B.29.6	Agriculture	[For completion]	[For completion]	
M.7B.29.7	Other commercially used	[For completion]	[For completion]	
M.7B.29.8	Hospital	[For completion]	[For completion]	
M.7B.29.9	School	[For completion]	[For completion]	
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	
M.7B.29.11	Land	[For completion]	[For completion]	
M.7B.29.12	Property developers / Building under construction	[For completion]	[For completion]	
M.7B.29.13	Other	[For completion]	[For completion]	
M.7B.29.14	no data	[For completion]	[For completion]	
M.7B.29.15	Total	0.0	0	
M.7B.29.16	Weighted Average		[For completion]	
M.7B.29.17				
M.7B.29.18				
M.7B.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.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	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.1.4	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	Subsided 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		



Residential Mortgage Pandbrieven Programm

EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/08/2023

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

VERVAEKE Johan +32 2 565 66 74 johan.vervaeke@bnpparibasfortis.com

Asset Based Solutions (cover pool and man:

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

Website

<https://www.bnpparibasfortis>.

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	0.15	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.07	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.56	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.10	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life'	2.26

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating
Fitch	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	2,953,860,905	(II)
Nominal Balance Public Finance Exposures	13,000,000	(III)
Nominal Balance Financial Institution Exposures	119,223,395	(IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.16%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,501,649	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.33%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,911,824	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	119,223,395	(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)	2,392,501,649	
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	367,989,437	(VIII)
Total Interest Proceeds Residential Mortgage Loans	367,989,437	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	2,524,636,868	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,501,649	
Total Principal Proceeds Public Finance Exposures	12,911,824	
Total Principal Proceeds Financial Institution Exposures	119,223,395	
Impact Derivatives	0	
Interest Requirement Covered Bonds	47,187,500	(X)
Costs, Fees and expenses Covered Bonds	15,933,904	(XI)
Principal Requirement Covered Bonds	2,250,000,000	(XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	579,504,901	
> > Cover Test Royal Decree Art 5 paraf 3	Passed	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,842,633	(XIII)
Cumulative Cash Outflow Next 180 Days	-9,158,851	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	278,683,782	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	10,690,015	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	5,625,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	5,065,015	(XVII)

Cover Pool Summary

Portfolio Cut-off D 31/08/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,953,860,905
Principal Redemptions between Cut-off Date and Maturity	2,953,860,905
Interest Payments between Cut-off Date and Maturity Date	367,989,437
Number of borrowers	23,466
Number of loans	44,383
Average Outstanding Balance per borrower	125,878
Average Outstanding Balance per loan	66,554
Weighted average Current Loan to Current Value	48.55%
Weighted average Current Loan to Original Value	56.59%
Weighted average seasoning (in Years)	4.76
Weighted average remaining maturity (in years, at 0% CPR)	13.97
Weighted average initial maturity (in years, at 0% CPR)	18.73
Percentage of Fixed Rate Loans	92.80%
Percentage of Variable Rate Loans	7.20%
Weighted average interest rate	1.70%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	1.87%
Weighted Remaining average life (in years, at 0% CPR)	7.29
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.79
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans	119,223,395
---	-------------

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

4,424,760 EUR



Stratification Tables

Portfolio Cut-off Date 31/08/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	496,234,355.26	16.80 %	7,174	16.16 %
Oost-Vlaanderen	447,505,927.84	15.15 %	7,067	15.92 %
Vlaams-Brabant	398,743,260.59	13.50 %	5,718	12.88 %
West-Vlaanderen	323,278,767.43	10.94 %	5,548	12.50 %
Brussels	307,895,807.70	10.42 %	3,427	7.72 %
Liège	227,932,682.38	7.72 %	3,664	8.26 %
Limburg	202,010,460.61	6.84 %	3,486	7.85 %
Hainaut	178,878,649.88	6.06 %	3,043	6.86 %
Brabant Wallon	169,594,077.07	5.74 %	2,171	4.89 %
Namur	116,113,427.66	3.93 %	1,800	4.06 %
Luxembourg	82,596,963.19	2.80 %	1,227	2.76 %
Other	3,076,525.75	0.10 %	58	0.13 %
	2,953,860,905.36	100.00 %	44,383	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	79,641,531.57	2.70 %	722	1.63 %
>1 and <=2	313,368,814.07	10.61 %	3,012	6.79 %
>2 and <=3	517,605,539.37	17.52 %	5,184	11.68 %
>3 and <=4	377,352,564.95	12.77 %	4,423	9.97 %
>4 and <=5	309,023,118.11	10.46 %	4,205	9.47 %
>5 and <=6	294,928,186.36	9.98 %	4,316	9.72 %
>6 and <=7	421,275,421.92	14.26 %	7,307	16.46 %
>7 and <=8	382,913,299.85	12.96 %	8,463	19.07 %
>8 and <=9	222,673,469.51	7.54 %	5,545	12.49 %
>9 and <=10	8,226,120.26	0.28 %	237	0.53 %
>10 and <=11	3,552,956.20	0.12 %	124	0.28 %
>11 and <=12	1,563,140.63	0.05 %	72	0.16 %
>12 and <=13	4,350,970.08	0.15 %	214	0.48 %
>13 and <=14	9,807,680.26	0.33 %	262	0.59 %
>14 and <=15	2,671,730.67	0.09 %	86	0.19 %
>15 and <=16	760,685.96	0.03 %	12	0.03 %
>16 and <=17	211,704.82	0.01 %	15	0.03 %
>17 and <=18	1,651,476.61	0.06 %	57	0.13 %
>18 and <=19	1,619,762.94	0.05 %	97	0.22 %
>19 and <=20	360,334.91	0.01 %	23	0.05 %
>20 and <=21	282,069.62	0.01 %	4	0.01 %
>21 and <=22	1,293.11	0.00 %	1	0.00 %
>23 and <=24	19,033.58	0.00 %	2	0.00 %
	2,953,860,905.36	100.00 %	44,383	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	146	0.33 %
<=1	15,043,543.41	0.51 %	791	1.78 %
>1 and <=2	45,550,505.24	1.54 %	2,752	6.20 %
>2 and <=3	69,100,808.04	2.34 %	3,232	7.28 %
>3 and <=4	67,969,539.40	2.30 %	2,420	5.45 %
>4 and <=5	74,387,536.72	2.52 %	2,241	5.05 %
>5 and <=6	91,247,019.38	3.09 %	2,207	4.97 %
>6 and <=7	104,292,557.32	3.53 %	2,304	5.19 %
>7 and <=8	111,732,413.06	3.78 %	2,110	4.75 %
>8 and <=9	112,480,552.64	3.81 %	1,890	4.26 %
>9 and <=10	106,243,871.12	3.60 %	1,700	3.83 %
>10 and <=11	119,617,890.16	4.05 %	1,739	3.92 %
>11 and <=12	164,594,020.70	5.57 %	2,376	5.35 %
>12 and <=13	156,660,087.62	5.30 %	2,018	4.55 %
>13 and <=14	171,052,477.24	5.79 %	2,009	4.53 %
>14 and <=15	150,887,720.69	5.11 %	1,643	3.70 %
>15 and <=16	118,305,552.55	4.01 %	1,396	3.15 %
>16 and <=17	189,530,171.38	6.42 %	2,075	4.68 %
>17 and <=18	240,127,748.88	8.13 %	2,397	5.40 %
>18 and <=19	206,458,577.26	6.99 %	1,932	4.35 %
>19 and <=20	93,642,073.16	3.17 %	854	1.92 %
>20 and <=21	90,861,382.22	3.08 %	832	1.87 %
>21 and <=22	131,402,526.70	4.45 %	1,113	2.51 %
>22 and <=23	190,895,872.52	6.46 %	1,324	2.98 %
>23 and <=24	97,293,891.58	3.29 %	647	1.46 %
>24 and <=25	26,433,522.72	0.89 %	179	0.40 %
>25 and <=26	1,042,325.54	0.04 %	11	0.02 %
>26 and <=27	774,650.10	0.03 %	6	0.01 %
>27 and <=28	5,248,855.23	0.18 %	34	0.08 %
>28 and <=29	983,212.78	0.03 %	5	0.01 %
2,953,860,905.36	100.00 %	44,383	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	611,000.00	0.02 %	2	0.00 %
>1 and <=2	4,737,884.93	0.16 %	33	0.07 %
>2 and <=3	3,851,049.36	0.13 %	53	0.12 %
>3 and <=4	2,247,301.26	0.08 %	55	0.12 %
>4 and <=5	29,949,761.92	1.01 %	262	0.59 %
>5 and <=6	2,884,187.47	0.10 %	104	0.23 %
>6 and <=7	5,964,930.59	0.20 %	234	0.53 %
>7 and <=8	6,884,257.37	0.23 %	523	1.18 %
>8 and <=9	15,548,800.33	0.53 %	798	1.80 %
>9 and <=10	246,856,039.22	8.36 %	8,797	19.82 %
>10 and <=11	32,043,095.52	1.08 %	1,586	3.57 %
>11 and <=12	46,234,107.97	1.57 %	1,119	2.52 %
>12 and <=13	156,177,796.42	5.29 %	3,417	7.70 %
>13 and <=14	22,562,161.18	0.76 %	445	1.00 %
>14 and <=15	380,893,342.45	12.89 %	6,165	13.89 %
>15 and <=16	29,549,844.77	1.00 %	426	0.96 %
>16 and <=17	45,859,411.05	1.55 %	611	1.38 %
>17 and <=18	187,520,760.45	6.35 %	2,461	5.54 %
>18 and <=19	27,092,573.90	0.92 %	415	0.94 %
>19 and <=20	776,121,181.53	26.27 %	8,467	19.08 %
>20 and <=21	40,004,004.37	1.35 %	510	1.15 %
>21 and <=22	20,866,927.56	0.71 %	239	0.54 %
>22 and <=23	25,005,968.51	0.85 %	301	0.68 %
>23 and <=24	15,231,634.54	0.52 %	191	0.43 %
>24 and <=25	748,294,302.26	25.33 %	6,386	14.39 %
>25 and <=26	57,450,020.08	1.94 %	531	1.20 %
>26 and <=27	2,989,678.47	0.10 %	22	0.05 %
>27 and <=28	1,036,581.38	0.04 %	8	0.02 %
>28 and <=29	3,408,400.12	0.12 %	26	0.06 %
>29 and <=30	14,386,264.70	0.49 %	175	0.39 %
>30 and <=31	1,270,815.51	0.04 %	14	0.03 %
>39 and <=40	216,858.15	0.01 %	4	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
2,953,860,905.36	100.00 %	44,383	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	19,033.58	0.00 %	2	0.00 %
2001	1,293.11	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	202,500.66	0.01 %	8	0.02 %
2004	555,168.30	0.02 %	31	0.07 %
2005	1,918,753.21	0.06 %	112	0.25 %
2006	1,119,732.06	0.04 %	36	0.08 %
2007	131,133.36	0.00 %	9	0.02 %
2008	1,136,605.18	0.04 %	26	0.06 %
2009	5,803,203.38	0.20 %	158	0.36 %
2010	8,192,218.10	0.28 %	270	0.61 %
2011	3,186,697.25	0.11 %	165	0.37 %
2012	1,451,082.05	0.05 %	52	0.12 %
2013	4,060,037.28	0.14 %	136	0.31 %
2014	29,091,131.45	0.98 %	926	2.09 %
2015	298,363,782.19	10.10 %	6,808	15.34 %
2016	500,057,473.70	16.93 %	10,331	23.28 %
2017	295,157,202.31	9.99 %	4,851	10.93 %
2018	262,918,992.72	8.90 %	3,624	8.17 %
2019	452,760,634.37	15.33 %	5,871	13.23 %
2020	295,431,472.23	10.00 %	3,268	7.36 %
2021	551,018,108.47	18.65 %	5,352	12.06 %
2022	216,505,297.65	7.33 %	2,113	4.76 %
2023	24,529,352.75	0.83 %	231	0.52 %
2,953,860,905.36	100.00 %	44,383	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	530,888,368.39	17.97 %	12,551	53.49 %
>100 and <=200	910,400,739.08	30.82 %	6,288	26.80 %
>200 and <=300	695,504,089.52	23.55 %	2,870	12.23 %
>300 and <=400	340,248,928.82	11.52 %	995	4.24 %
>400	476,818,779.55	16.14 %	762	3.25 %
2,953,860,905.36	100.00 %	23,466	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,452,298.53	0.05 %	26	0.06 %
0.5 - 1%	140,289,708.80	4.75 %	1,423	3.21 %
1 - 1.5%	908,580,487.65	30.76 %	11,663	26.28 %
1.5 - 2%	1,502,479,234.47	50.86 %	24,700	55.65 %
2 - 2.5%	218,199,655.98	7.39 %	3,423	7.71 %
2.5 - 3%	106,763,191.02	3.61 %	1,697	3.82 %
3 - 3.5%	38,429,431.54	1.30 %	561	1.26 %
3.5 - 4%	19,416,214.23	0.66 %	348	0.78 %
4 - 4.5%	7,266,284.95	0.25 %	178	0.40 %
4.5 - 5%	5,080,147.66	0.17 %	142	0.32 %
5 - 5.5%	3,250,407.92	0.11 %	109	0.25 %
5.5 - 6%	1,500,675.39	0.05 %	63	0.14 %
6 - 6.5%	790,774.26	0.03 %	34	0.08 %
6.5 - 7%	289,719.91	0.01 %	14	0.03 %
7 - 7.5%	72,673.05	0.00 %	2	0.00 %
2,953,860,905.36	100.00 %	44,383	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,741,165,360.26	92.80 %	41,901	94.41 %
Variable	2,131,813.80	0.07 %	88	0.20 %
Variable With Cap	210,563,731.30	7.13 %	2,394	5.39 %
2,953,860,905.36	100.00 %	44,383	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	24,996,013.93	0.85 %	348	0.78 %
2024	51,810,515.11	1.75 %	769	1.73 %
2025	9,774,161.60	0.33 %	120	0.27 %
2026	14,934,692.91	0.51 %	167	0.38 %
2027	10,593,299.85	0.36 %	113	0.25 %
2028	11,666,821.35	0.39 %	127	0.29 %
2029	7,477,099.08	0.25 %	73	0.16 %
2030	149,382.18	0.01 %	5	0.01 %
2031	25,888,824.24	0.88 %	165	0.37 %
2032	10,063,438.58	0.34 %	57	0.13 %
2033	3,715,388.69	0.13 %	44	0.10 %
2034	21,338,825.65	0.72 %	233	0.52 %
2035	4,984,841.22	0.17 %	36	0.08 %
2036	5,346,838.10	0.18 %	43	0.10 %
2037	822,024.98	0.03 %	10	0.02 %
Fixed To Maturity	2,750,298,737.89	93.11 %	42,073	94.80 %
Total	2,953,860,905.36	100.00 %	44,383	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,953,860,905.36	100.00 %	44,383	100.00 %
Total	2,953,860,905.36	100.00 %	44,383	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,828,460,523.35	95.75 %	42,887	96.63 %
Interest only	90,144,731.17	3.05 %	624	1.41 %
Linear	35,255,650.84	1.19 %	872	1.96 %
Total	2,953,860,905.36	100.00 %	44,383	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	138,905,971.01	4.70 %	7,832	17.65 %
11-20%	248,157,258.67	8.40 %	6,280	14.15 %
21-30%	320,454,624.44	10.85 %	5,691	12.82 %
31-40%	393,824,854.96	13.33 %	5,621	12.66 %
41-50%	445,560,891.95	15.08 %	5,472	12.33 %
51-60%	457,623,732.35	15.49 %	4,978	11.22 %
61-70%	386,416,169.42	13.08 %	3,820	8.61 %
71-80%	309,558,608.43	10.48 %	2,772	6.25 %
81-90%	172,976,125.04	5.86 %	1,304	2.94 %
91-100%	56,674,692.93	1.92 %	392	0.88 %
101-110%	4,718,529.01	0.16 %	53	0.12 %
111-120%	3,554,924.52	0.12 %	21	0.05 %
>120%	15,434,522.63	0.52 %	147	0.33 %
Total	2,953,860,905.36	100.00 %	44,383	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	68,790,021.03	2.33 %	4,867	10.97 %
11-20%	157,915,693.13	5.35 %	5,270	11.87 %
21-30%	234,311,912.50	7.93 %	5,098	11.49 %
31-40%	320,875,831.28	10.86 %	5,334	12.02 %
41-50%	381,635,936.55	12.92 %	5,316	11.98 %
51-60%	413,301,621.12	13.99 %	5,124	11.54 %
61-70%	437,317,416.51	14.80 %	4,865	10.96 %
71-80%	490,609,548.24	16.61 %	4,773	10.75 %
81-90%	324,368,019.27	10.98 %	2,705	6.09 %
91-100%	82,409,918.54	2.79 %	646	1.46 %
101-110%	13,376,912.90	0.45 %	127	0.29 %
111-120%	5,448,809.86	0.18 %	56	0.13 %
>120%	23,499,264.43	0.80 %	202	0.46 %
Total	2,953,860,905.36	100.00 %	44,383	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
--	--------	------	--------------------	------

1-20%	30,125,514.24	1.02 %	2,916	6.57 %
21-40%	103,842,778.58	3.52 %	4,594	10.35 %
41-60%	205,523,860.80	6.96 %	5,052	11.38 %
61-80%	404,378,001.48	13.69 %	5,819	13.11 %
81-100%	355,617,501.67	12.04 %	4,529	10.20 %
101-120%	110,319,549.94	3.73 %	1,966	4.43 %
121-140%	144,432,052.20	4.89 %	2,363	5.32 %
141-160%	165,787,984.54	5.61 %	2,426	5.47 %
161-180%	163,157,903.77	5.52 %	2,165	4.88 %
181-200%	239,936,567.58	8.12 %	2,481	5.59 %
201-300%	468,573,024.62	15.86 %	5,390	12.14 %
301-400%	207,040,266.89	7.01 %	1,999	4.50 %
401-500%	111,472,530.26	3.77 %	982	2.21 %
>500%	243,653,368.79	8.25 %	1,701	3.83 %
2,953,860,905.36	100.00 %	44,383	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	62,046,347.18	2.10 %	3,717	8.37 %
>1 and <=2	132,597,875.67	4.49 %	5,498	12.39 %
>2 and <=3	159,746,737.28	5.41 %	4,365	9.83 %
>3 and <=4	204,267,623.88	6.92 %	4,226	9.52 %
>4 and <=5	211,373,008.69	7.16 %	3,535	7.96 %
>5 and <=6	244,251,936.93	8.27 %	3,635	8.19 %
>6 and <=7	342,502,586.26	11.60 %	4,309	9.71 %
>7 and <=8	235,878,783.35	7.99 %	2,660	5.99 %
>8 and <=9	323,820,922.46	10.96 %	3,589	8.09 %
>9 and <=10	393,794,907.30	13.33 %	3,784	8.53 %
>10 and <=11	167,521,230.01	5.67 %	1,549	3.49 %
>11 and <=12	331,256,443.90	11.21 %	2,519	5.68 %
>12 and <=13	113,897,265.76	3.86 %	780	1.76 %
>13 and <=14	23,298,841.98	0.79 %	163	0.37 %
>14 and <=15	4,045,802.60	0.14 %	28	0.06 %
>15 and <=16	3,343,350.97	0.11 %	22	0.05 %
>16 and <=17	217,241.14	0.01 %	4	0.01 %
2,953,860,905.36	100.00 %	44,383	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	2,750,298,737.89	93.11 %	42,073	94.80 %
>=0 and <=1	85,943,775.73	2.91 %	1,235	2.78 %
>1 and <=2	22,419,708.12	0.76 %	244	0.55 %
>2 and <=3	18,502,381.15	0.63 %	196	0.44 %
>3 and <=4	15,925,759.79	0.54 %	122	0.27 %
>4 and <=5	25,029,709.44	0.85 %	149	0.34 %
>5 and <=6	27,445,333.72	0.93 %	299	0.67 %
>7 and <=8	536,262.21	0.02 %	4	0.01 %
>6 and <=7	7,759,237.31	0.26 %	61	0.14 %
2,953,860,905.36	100.00 %	44,383	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,542,779,016.28	80.64 %	22,166	79.28 %
Other/No data	2,051,349,729.73	19.36 %	5,792	20.72 %
10,594,128,746.01	100.00 %	27,958	100.00 %	

18. IFRS9 Norms

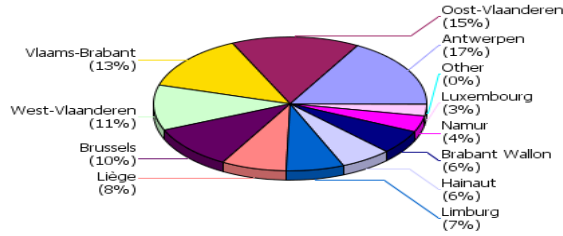
	In EUR	In %	In number of loans	In %
Phase 1	2,694,089,543.54	91.21 %	41,196	92.82 %
Phase 2	259,128,657.29	8.77 %	3,035	6.84 %
Phase 3	642,704.53	0.02 %	7	0.02 %
Other/No data	0.00	0.00 %	145	0.33 %
2,953,860,905.36	100.00 %	44,383	100.00 %	



Stratification Tables

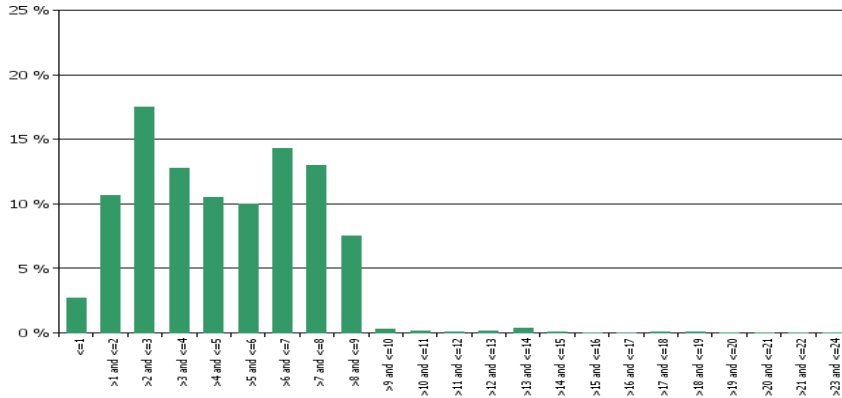
Portfolio Cut-off Date 31/08/2023

1. Geographic distribution



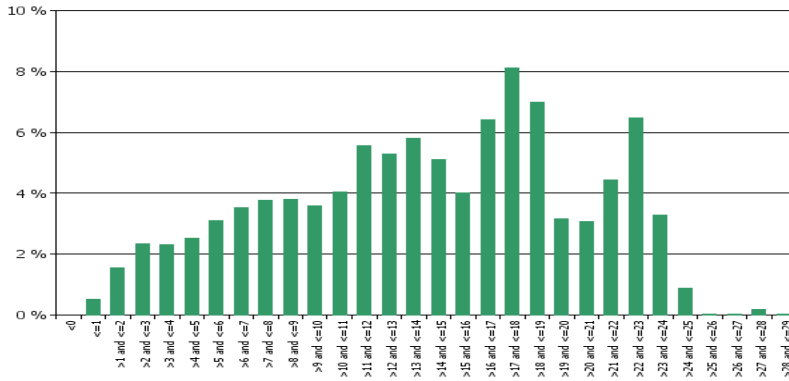
2. Seasoning

Distribution per Seasoning

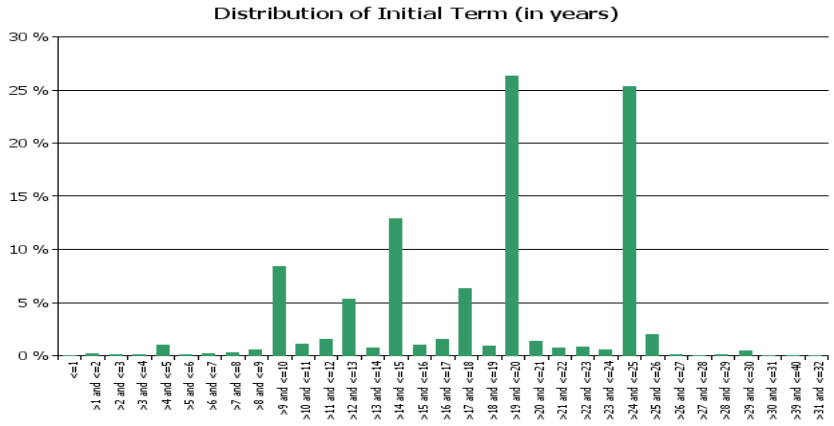


3. Remaining term to maturity

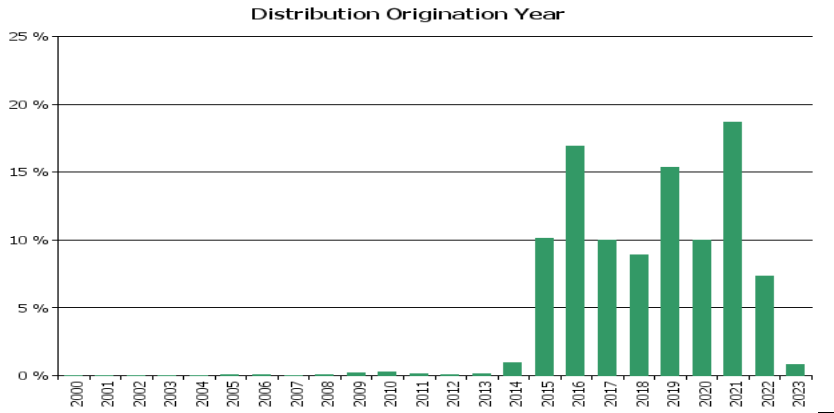
Distribution of Remaining Term to Maturity (in years)



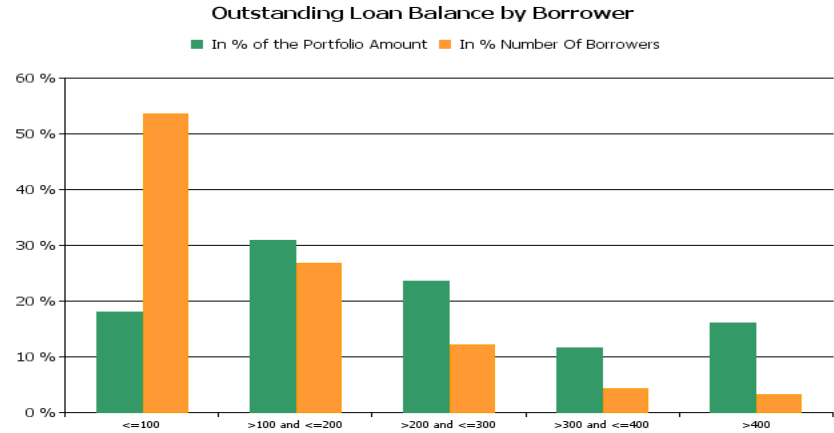
4. Original term to maturity



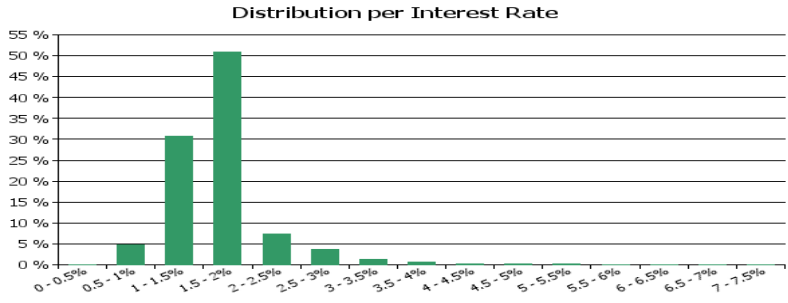
5. Origination Year



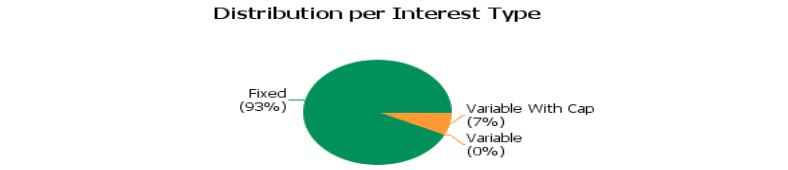
6. Outstanding Loan Balance by Borrower



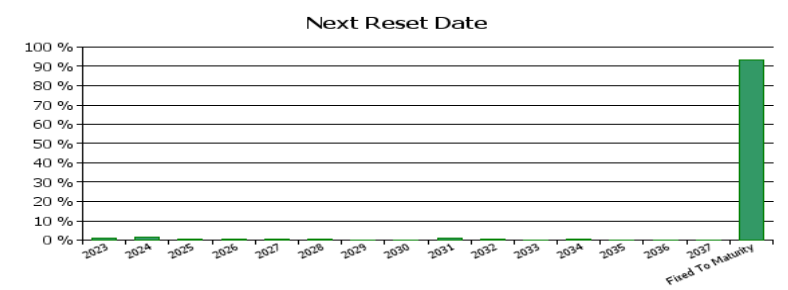
7. Interest Rate



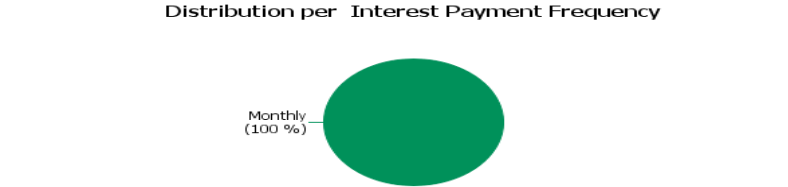
8. Interest Rate Type



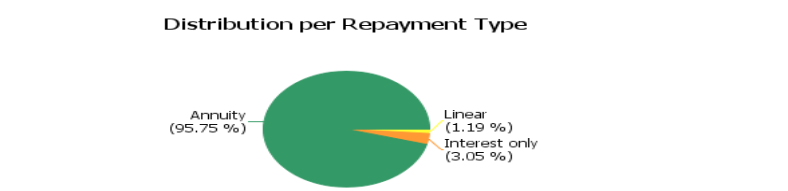
9. Next Reset Date



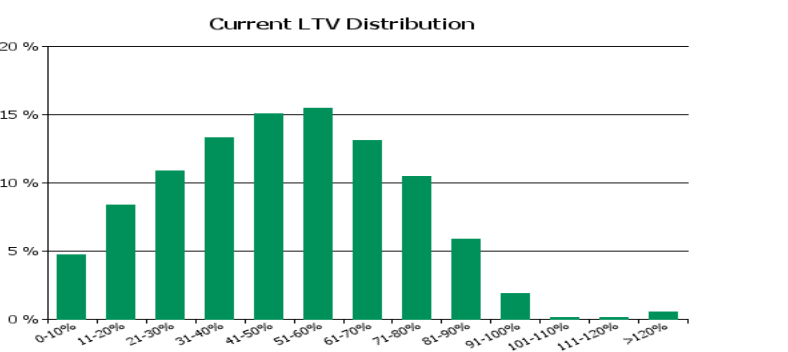
10. Interest Payment Frequency



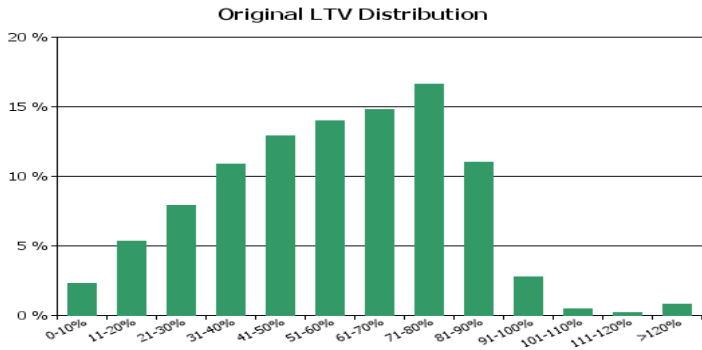
11. Repayment Type



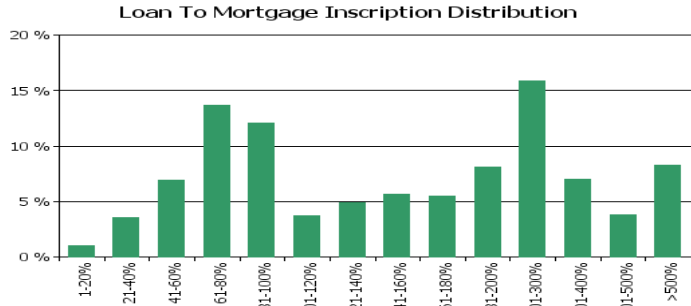
12. Current Loan to Current Value (LTV)



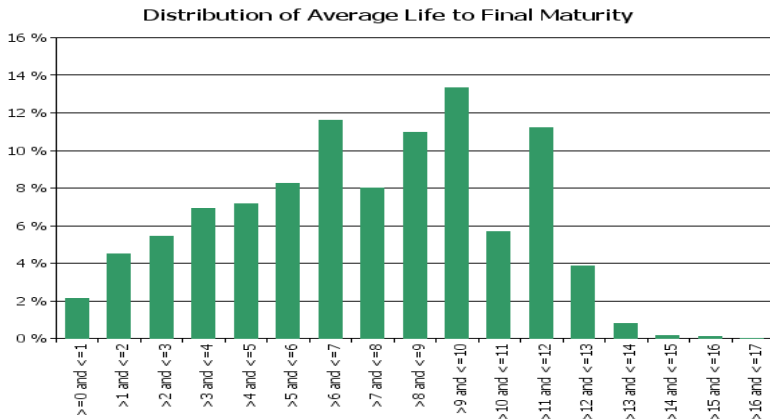
13. Current Loan to Original Value (LTOV)



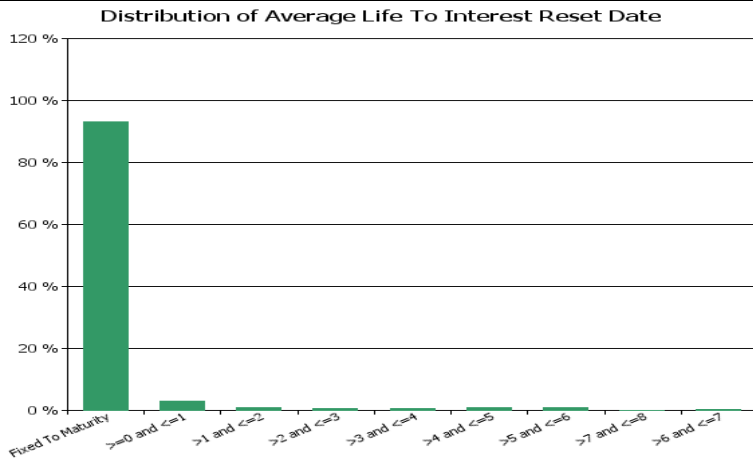
14. Loan to Mortgage Inscription Ratio (LTM)



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)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





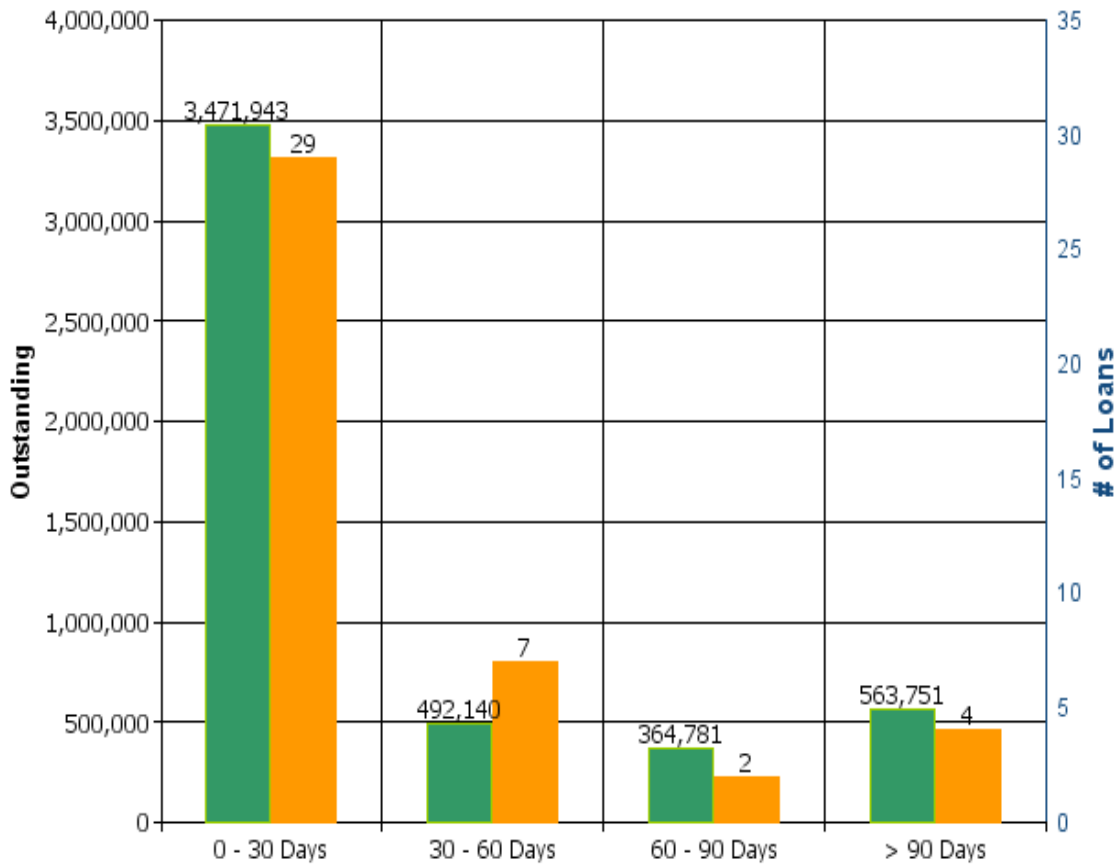
Cover Pool Performance

Portfolio Cut-off Date 31/08/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,948,968,289.40	99.83 %	44,341	99.91 %
0 - 30 Days	3,471,943.36	0.12 %	29	0.07 %
30 - 60 Days	492,140.45	0.02 %	7	0.02 %
60 - 90 Days	364,781.04	0.01 %	2	0.00 %
> 90 Days	563,751.11	0.02 %	4	0.01 %
Total	2,953,860,905.36	100.00 %	44,383	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Aug/2023

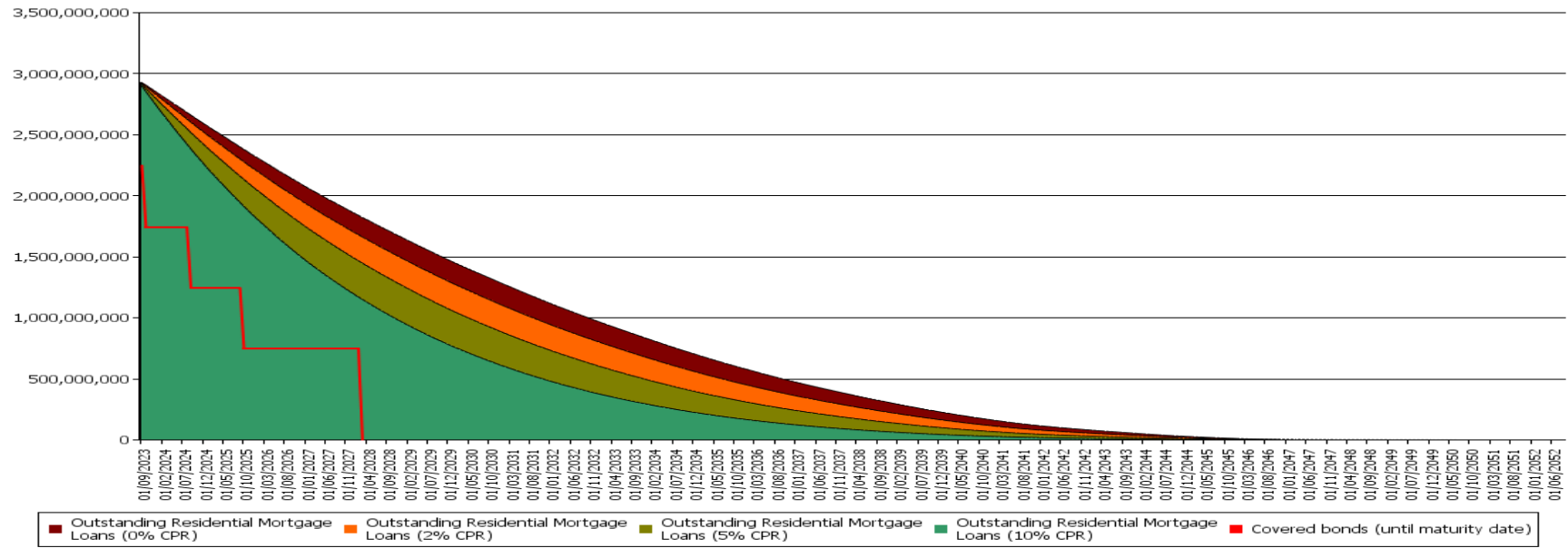
TIME	LIABILITIES	COVER LOAN ASSETS				
		CPR 0%	CPR 2%	CPR 5%	CPR 10%	
Maturity Month	Covered bonds					
01/09/2023	1	2,250,000,000	2,931,396,267	2,926,424,402	2,918,981,903	2,906,618,423
01/10/2023	2	1,750,000,000	2,909,545,540	2,899,843,087	2,885,349,050	2,861,350,513
01/11/2023	3	1,750,000,000	2,888,375,185	2,873,860,767	2,852,224,307	2,816,521,036
01/12/2023	4	1,750,000,000	2,865,539,077	2,846,459,534	2,818,076,216	2,771,393,159
01/01/2024	5	1,750,000,000	2,843,022,794	2,819,303,300	2,784,092,196	2,726,375,300
01/02/2024	6	1,750,000,000	2,820,690,094	2,792,412,737	2,750,524,492	2,682,095,032
01/03/2024	7	1,750,000,000	2,799,104,944	2,766,647,060	2,718,661,317	2,640,519,021
01/04/2024	8	1,750,000,000	2,776,825,095	2,739,970,477	2,685,599,974	2,597,359,929
01/05/2024	9	1,750,000,000	2,754,802,958	2,713,778,883	2,653,381,316	2,555,680,518
01/06/2024	10	1,750,000,000	2,732,708,030	2,687,447,136	2,620,952,988	2,513,753,835
01/07/2024	11	1,750,000,000	2,710,151,815	2,660,889,728	2,588,665,557	2,472,609,559
01/08/2024	12	1,750,000,000	2,688,536,786	2,635,190,522	2,557,143,975	2,432,155,841
01/09/2024	13	1,250,000,000	2,664,652,396	2,607,350,276	2,523,693,638	2,390,173,740
01/10/2024	14	1,250,000,000	2,641,396,289	2,580,351,910	2,491,414,345	2,349,929,763
01/11/2024	15	1,250,000,000	2,619,679,763	2,554,796,780	2,460,466,602	2,310,909,911
01/12/2024	16	1,250,000,000	2,597,869,229	2,529,367,892	2,429,981,028	2,272,921,868
01/01/2025	17	1,250,000,000	2,575,751,437	2,503,579,837	2,399,089,332	2,234,522,147
01/02/2025	18	1,250,000,000	2,554,217,104	2,478,438,132	2,368,956,847	2,197,111,074
01/03/2025	19	1,250,000,000	2,533,221,345	2,454,299,366	2,340,495,005	2,162,407,770
01/04/2025	20	1,250,000,000	2,511,385,532	2,429,017,051	2,310,493,972	2,125,647,929
01/05/2025	21	1,250,000,000	2,490,700,145	2,405,055,938	2,282,071,386	2,090,892,973
01/06/2025	22	1,250,000,000	2,468,662,964	2,379,733,458	2,252,301,122	2,054,876,144
01/07/2025	23	1,250,000,000	2,447,252,529	2,355,222,065	2,223,615,871	2,020,389,235
01/08/2025	24	1,250,000,000	2,425,575,433	2,330,400,902	2,194,586,162	1,985,566,956
01/09/2025	25	1,250,000,000	2,404,163,722	2,305,911,701	2,166,001,548	1,951,404,411
01/10/2025	26	750,000,000	2,383,699,075	2,282,530,670	2,138,762,095	1,918,965,124
01/11/2025	27	750,000,000	2,361,199,373	2,257,151,096	2,109,602,259	1,884,784,948
01/12/2025	28	750,000,000	2,340,229,287	2,233,433,075	2,082,296,938	1,852,763,416
01/01/2026	29	750,000,000	2,320,391,149	2,210,744,293	2,055,901,590	1,821,529,664
01/02/2026	30	750,000,000	2,300,234,706	2,187,823,300	2,029,411,635	1,790,443,791
01/03/2026	31	750,000,000	2,279,664,702	2,164,936,632	2,003,568,559	1,760,880,016
01/04/2026	32	750,000,000	2,259,231,196	2,141,892,498	1,977,200,818	1,730,346,017
01/05/2026	33	750,000,000	2,239,260,426	2,119,474,320	1,951,690,903	1,701,019,521
01/06/2026	34	750,000,000	2,217,866,337	2,095,664,237	1,924,857,901	1,670,527,208
01/07/2026	35	750,000,000	2,197,519,679	2,073,030,378	1,899,382,383	1,641,660,574
01/08/2026	36	750,000,000	2,178,349,822	2,051,461,150	1,874,839,648	1,613,584,492
01/09/2026	37	750,000,000	2,158,192,977	2,029,031,206	1,849,624,849	1,585,140,832
01/10/2026	38	750,000,000	2,138,332,401	2,007,059,412	1,825,092,670	1,557,704,972
01/11/2026	39	750,000,000	2,119,622,905	1,986,124,162	1,801,462,309	1,531,024,304
01/12/2026	40	750,000,000	2,098,621,265	1,963,217,516	1,776,302,687	1,503,453,364
01/01/2027	41	750,000,000	2,079,205,451	1,941,755,461	1,752,415,883	1,476,953,385
01/02/2027	42	750,000,000	2,060,050,744	1,920,603,993	1,728,918,677	1,450,977,885
01/03/2027	43	750,000,000	2,041,594,438	1,900,480,887	1,706,873,598	1,426,995,486
01/04/2027	44	750,000,000	2,022,934,910	1,879,917,196	1,684,110,827	1,402,001,654
01/05/2027	45	750,000,000	2,004,886,496	1,860,086,593	1,662,244,394	1,378,125,659
01/06/2027	46	750,000,000	1,984,955,514	1,838,471,614	1,638,750,119	1,352,892,526
01/07/2027	47	750,000,000	1,967,290,268	1,819,119,188	1,617,509,088	1,329,882,816
01/08/2027	48	750,000,000	1,949,629,023	1,799,730,478	1,596,199,385	1,306,803,845
01/09/2027	49	750,000,000	1,931,920,259	1,780,358,515	1,575,002,424	1,283,988,430
01/10/2027	50	750,000,000	1,914,054,348	1,760,998,941	1,554,041,537	1,261,707,225
01/11/2027	51	750,000,000	1,896,041,558	1,741,467,848	1,532,897,378	1,239,269,235
01/12/2027	52	750,000,000	1,877,948,887	1,722,018,991	1,512,047,118	1,217,401,956
01/01/2028	53	750,000,000	1,859,995,140	1,702,663,231	1,491,249,250	1,195,571,430
01/02/2028	54	750,000,000	1,842,946,127	1,684,194,975	1,471,322,719	1,174,599,606
01/03/2028	55	0	1,825,116,787	1,665,254,931	1,451,315,201	1,154,035,586
01/04/2028	56		1,807,715,887	1,646,580,708	1,431,390,502	1,133,371,291
01/05/2028	57		1,790,598,419	1,628,311,931	1,412,025,308	1,113,454,925
01/06/2028	58		1,773,183,145	1,609,740,170	1,392,370,298	1,093,305,493
01/07/2028	59		1,755,935,144	1,591,465,465	1,373,175,211	1,073,813,396
01/08/2028	60		1,739,456,419	1,573,856,308	1,354,527,753	1,054,744,794
01/09/2028	61		1,722,800,071	1,556,141,865	1,335,875,880	1,035,815,035
01/10/2028	62		1,706,363,172	1,538,765,128	1,317,707,520	1,017,539,343
01/11/2028	63		1,688,557,712	1,520,125,883	1,298,435,365	998,410,503
01/12/2028	64		1,672,120,607	1,502,857,506	1,280,525,861	980,603,056
01/01/2029	65		1,655,624,100	1,485,507,074	1,262,523,197	962,721,951
01/02/2029	66		1,639,124,660	1,468,208,547	1,244,647,820	945,071,378
01/03/2029	67		1,623,169,976	1,451,690,008	1,227,817,273	928,724,447
01/04/2029	68		1,605,891,787	1,433,801,211	1,209,603,088	911,071,886
01/05/2029	69		1,589,203,785	1,416,572,533	1,192,127,011	894,228,218
01/06/2029	70		1,573,165,568	1,399,898,144	1,175,098,419	877,721,433
01/07/2029	71		1,557,178,165	1,383,397,132	1,158,389,047	861,693,838
01/08/2029	72		1,541,721,049	1,367,341,976	1,142,033,414	845,929,120
01/09/2029	73		1,525,049,253	1,350,261,838	1,124,899,570	829,708,491
01/10/2029	74		1,509,784,226	1,334,552,207	1,109,075,451	814,683,574
01/11/2029	75		1,494,041,999	1,318,397,191	1,092,863,412	799,374,654
01/12/2029	76		1,478,067,044	1,302,159,421	1,076,746,682	784,357,607
01/01/2030	77		1,462,512,082	1,286,270,368	1,060,903,159	769,543,072
01/02/2030	78		1,447,260,664	1,270,697,981	1,045,393,776	755,081,309
01/03/2030	79		1,432,024,054	1,255,393,910	1,030,430,498	741,425,511

01/04/2030	80	1,417,163.627	1,240,259.268	1,015,418.942	727,529.656
01/05/2030	81	1,402,473.101	1,225,387.891	1,000,774.270	714,097.734
01/06/2030	82	1,387,464.809	1,210,218.534	985,871.789	700,484.586
01/07/2030	83	1,373,032.143	1,195,663.819	971,617.872	687,526.942
01/08/2030	84	1,358,682.087	1,181,160.764	957,391.378	674,590.714
01/09/2030	85	1,344,436.200	1,166,793.872	943,341.047	661,875.337
01/10/2030	86	1,329,905.725	1,152,288.844	929,320.928	649,365.583
01/11/2030	87	1,315,819.777	1,138,150.492	915,583.892	637,057.030
01/12/2030	88	1,300,347.247	1,122,920.948	901,109.159	624,415.474
01/01/2031	89	1,286,090.076	1,108,725.427	887,454.959	612,349.254
01/02/2031	90	1,271,517.248	1,094,303.165	873,683.354	600,293.379
01/03/2031	91	1,257,501.994	1,080,583.185	860,747.415	589,142.333
01/04/2031	92	1,243,554.406	1,066,785.470	847,595.626	577,683.322
01/05/2031	93	1,229,392.004	1,052,905.141	834,508.238	566,432.071
01/06/2031	94	1,215,323.856	1,039,091.193	821,465.141	555,217.268
01/07/2031	95	1,201,371.870	1,025,476.376	808,706.442	544,353.239
01/08/2031	96	1,187,813.962	1,012,183.856	796,193.709	533,660.760
01/09/2031	97	1,174,537.888	999,173.230	783,960.567	523,235.698
01/10/2031	98	1,160,198.252	985,354.551	771,215.452	512,619.301
01/11/2031	99	1,147,164.125	972,632.228	759,321.932	502,576.058
01/12/2031	100	1,133,997.679	959,890.790	747,530.437	492,743.399
01/01/2032	101	1,120,787.049	947,099.358	735,693.114	482,886.701
01/02/2032	102	1,107,112.628	933,957.302	723,639.498	472,963.294
01/03/2032	103	1,093,659.517	921,144.356	712,013.747	463,520.664
01/04/2032	104	1,081,063.538	908,990.947	700,832.662	454,309.350
01/05/2032	105	1,068,189.288	896,691.632	689,648.285	445,226.581
01/06/2032	106	1,055,688.065	884,694.422	678,690.743	436,296.741
01/07/2032	107	1,042,807.646	872,465.866	667,662.291	427,447.691
01/08/2032	108	1,030,386.347	860,611.436	656,915.651	418,786.194
01/09/2032	109	1,017,923.310	848,759.905	646,221.562	410,223.760
01/10/2032	110	1,005,338.551	836,890.606	635,616.335	401,837.533
01/11/2032	111	993,177,112	825,364.600	625,268.122	393,621,088
01/12/2032	112	980,667,002	813,630.571	614,861.748	385,483,353
01/01/2033	113	968,393,478	802,084.882	604,595.124	377,441,294
01/02/2033	114	956,388,490	790,798,059	594,571,376	369,611,427
01/03/2033	115	944,446,489	779,727,288	584,900,850	362,208,515
01/04/2033	116	932,585,523	768,629,105	575,109,362	354,636,523
01/05/2033	117	920,786,257	757,658,579	565,505,618	347,285,004
01/06/2033	118	909,055,793	746,737,625	555,936,906	339,962,670
01/07/2033	119	897,390,210	735,945,041	546,553,428	332,854,499
01/08/2033	120	885,809,716	725,215,829	537,215,589	325,781,963
01/09/2033	121	874,293,200	714,573,184	527,985,675	318,828,538
01/10/2033	122	862,795,762	704,018,671	518,906,809	312,061,723
01/11/2033	123	851,397,443	693,539,650	509,883,056	305,336,225
01/12/2033	124	839,278,531	682,545,531	500,565,231	298,527,618
01/01/2034	125	827,956,865	672,196,124	491,721,445	292,011,264
01/02/2034	126	816,670,715	661,908,647	482,964,593	285,596,162
01/03/2034	127	805,425,506	651,794,323	474,492,037	279,512,358
01/04/2034	128	794,237,172	641,649,977	465,919,225	273,299,813
01/05/2034	129	783,126,571	631,635,446	457,518,551	267,272,020
01/06/2034	130	771,701,390	621,364,727	448,934,419	261,146,561
01/07/2034	131	760,791,227	611,574,501	440,773,468	255,348,279
01/08/2034	132	749,981,249	601,862,185	432,670,440	249,592,388
01/09/2034	133	739,237,609	592,234,203	424,666,249	243,937,448
01/10/2034	134	728,684,295	582,821,282	416,888,034	238,487,842
01/11/2034	135	718,216,752	573,474,751	409,159,295	233,075,087
01/12/2034	136	707,691,960	564,143,506	401,511,031	227,780,739
01/01/2035	137	697,168,604	554,812,109	393,865,474	222,496,943
01/02/2035	138	686,925,016	545,733,007	386,434,859	217,374,728
01/03/2035	139	676,745,634	536,822,210	379,251,813	212,517,859
01/04/2035	140	666,645,864	527,913,759	372,009,700	207,576,723
01/05/2035	141	656,487,400	519,016,001	364,839,454	202,741,319
01/06/2035	142	646,551,021	510,293,378	357,795,666	197,984,944
01/07/2035	143	636,773,915	501,751,819	350,940,804	193,395,801
01/08/2035	144	627,103,534	493,293,870	344,147,581	188,848,924
01/09/2035	145	617,397,314	484,835,024	337,386,018	184,354,394
01/10/2035	146	607,969,686	476,647,956	330,872,443	180,054,133
01/11/2035	147	598,622,645	468,523,879	324,405,857	175,787,424
01/12/2035	148	589,310,814	460,478,715	318,050,647	171,637,224
01/01/2036	149	580,034,123	452,461,335	311,718,292	167,507,442
01/02/2036	150	570,790,364	444,495,471	305,451,491	163,444,642
01/03/2036	151	561,593,127	436,639,311	299,338,918	159,539,112
01/04/2036	152	552,472,352	428,819,353	293,230,284	155,621,439
01/05/2036	153	543,411,951	421,094,505	287,239,251	151,817,024
01/06/2036	154	534,445,820	413,444,151	281,303,513	148,050,018
01/07/2036	155	525,642,944	405,966,845	275,536,183	144,420,229
01/08/2036	156	516,972,369	398,593,158	269,843,526	140,837,405
01/09/2036	157	508,413,331	391,329,164	264,252,115	137,334,959
01/10/2036	158	499,960,918	384,191,634	258,793,836	133,946,892
01/11/2036	159	491,628,253	377,147,696	253,402,897	130,601,123
01/12/2036	160	483,410,267	370,234,645	248,145,807	127,367,422
01/01/2037	161	475,346,055	363,440,950	242,972,900	124,184,065
01/02/2037	162	466,768,288	356,277,246	237,577,964	120,912,392
01/03/2037	163	458,895,782	349,731,647	232,677,356	117,965,167
01/04/2037	164	451,104,324	343,210,555	227,758,144	114,982,091
01/05/2037	165	443,378,681	336,779,008	222,940,033	112,088,338
01/06/2037	166	435,643,705	330,342,483	218,123,053	109,201,991
01/07/2037	167	428,030,487	324,036,736	213,432,797	106,415,828
01/08/2037	168	420,466,657	317,770,726	208,773,267	103,651,736
01/09/2037	169	412,952,157	311,562,258	204,173,764	100,938,826
01/10/2037	170	405,515,686	305,449,433	199,675,225	98,310,200
01/11/2037	171	398,147,931	299,391,114	195,217,101	95,708,140
01/12/2037	172	390,604,257	293,236,465	190,733,376	93,126,610
01/01/2038	173	383,313,392	287,274,962	186,380,550	90,615,879
01/02/2038	174	376,139,946	281,420,688	182,118,022	88,168,462
01/03/2038	175	369,057,139	275,698,432	178,005,048	85,847,503
01/04/2038	176	361,653,270	269,709,262	173,695,263	83,414,191
01/05/2038	177	354,671,042	264,067,988	169,643,662	81,134,524
01/06/2038	178	347,847,619	258,548,390	165,675,318	78,900,996
01/07/2038	179	340,999,074	253,041,972	161,747,771	76,714,783
01/08/2038	180	333,794,740	247,275,809	157,659,980	74,459,282

01/09/2038	181	326,986,919	241,821,717	153,790,401	72,324,131
01/10/2038	182	320,373,475	236,541,875	150,062,345	70,281,627
01/11/2038	183	313,791,299	231,289,096	146,356,814	68,255,813
01/12/2038	184	307,233,850	226,084,029	142,710,997	66,282,705
01/01/2039	185	300,700,640	220,901,138	139,084,778	64,324,883
01/02/2039	186	294,197,097	215,756,934	135,500,377	62,401,715
01/03/2039	187	287,743,047	210,700,391	132,020,751	60,566,605
01/04/2039	188	281,323,795	205,650,490	128,528,873	58,714,903
01/05/2039	189	274,808,249	200,557,823	125,037,513	56,885,825
01/06/2039	190	268,481,418	195,608,109	121,641,471	55,106,397
01/07/2039	191	262,251,649	190,755,649	118,331,941	53,387,357
01/08/2039	192	256,096,280	185,962,438	115,065,175	51,693,622
01/09/2039	193	250,045,494	181,260,750	111,870,746	50,045,636
01/10/2039	194	244,137,888	176,687,768	108,779,990	48,463,500
01/11/2039	195	238,317,096	172,182,607	105,736,736	46,908,147
01/12/2039	196	232,560,160	167,747,462	102,759,587	45,400,518
01/01/2040	197	226,915,779	163,398,519	99,840,926	43,924,182
01/02/2040	198	221,311,603	159,092,747	96,962,758	42,477,276
01/03/2040	199	215,761,592	154,856,941	94,156,584	41,084,494
01/04/2040	200	210,274,876	150,663,032	91,373,617	39,701,296
01/05/2040	201	204,847,452	146,533,339	88,650,323	38,360,148
01/06/2040	202	199,508,289	142,472,026	85,974,087	37,044,535
01/07/2040	203	194,268,987	138,502,845	83,373,193	35,776,602
01/08/2040	204	189,142,209	134,619,029	80,829,201	34,538,030
01/09/2040	205	184,096,013	130,805,246	78,339,552	33,332,430
01/10/2040	206	179,175,037	127,099,792	75,932,995	32,176,034
01/11/2040	207	174,347,091	123,465,273	73,574,041	31,044,395
01/12/2040	208	169,571,503	119,886,297	71,265,461	29,947,031
01/01/2041	209	164,847,614	116,348,857	68,986,763	28,866,695
01/02/2041	210	160,155,953	112,845,780	66,739,517	27,808,078
01/03/2041	211	155,510,249	109,404,547	64,555,645	26,795,210
01/04/2041	212	150,957,709	106,021,619	62,400,401	25,790,926
01/05/2041	213	146,475,160	102,704,549	60,299,317	24,820,357
01/06/2041	214	142,128,479	99,487,744	58,262,135	23,880,238
01/07/2041	215	138,036,373	96,464,735	56,352,755	23,002,947
01/08/2041	216	134,092,679	93,549,804	54,510,925	22,156,875
01/09/2041	217	130,272,145	90,730,261	52,733,539	21,343,640
01/10/2041	218	126,557,954	87,998,770	51,020,079	20,565,477
01/11/2041	219	122,964,724	85,355,296	49,361,584	19,812,687
01/12/2041	220	119,466,649	82,791,009	47,760,797	19,091,582
01/01/2042	221	116,120,883	80,335,889	46,226,614	18,400,053
01/02/2042	222	112,885,303	77,964,959	44,748,247	17,736,161
01/03/2042	223	109,752,851	75,685,378	43,340,077	17,112,296
01/04/2042	224	106,714,390	73,465,247	41,961,763	16,497,911
01/05/2042	225	103,722,976	71,288,665	40,618,327	15,904,256
01/06/2042	226	100,785,197	69,152,047	39,300,736	15,323,170
01/07/2042	227	97,910,685	67,069,481	38,023,348	14,764,351
01/08/2042	228	95,086,113	65,024,156	36,770,051	14,217,226
01/09/2042	229	92,293,278	63,007,244	35,538,908	13,683,000
01/10/2042	230	89,544,100	61,030,081	34,338,974	13,166,813
01/11/2042	231	86,848,776	59,092,649	33,164,306	12,662,541
01/12/2042	232	84,187,376	57,187,786	32,016,253	12,174,091
01/01/2043	233	81,572,266	55,317,382	30,890,357	11,696,222
01/02/2043	234	78,985,180	53,472,130	29,783,991	11,229,545
01/03/2043	235	76,437,645	51,668,195	28,713,082	10,784,353
01/04/2043	236	73,946,812	49,899,734	27,659,788	10,344,744
01/05/2043	237	71,409,798	48,108,646	26,601,340	9,908,103
01/06/2043	238	68,987,491	46,397,914	25,590,156	9,491,100
01/07/2043	239	66,606,510	44,723,044	24,605,693	9,088,565
01/08/2043	240	64,249,416	43,067,200	23,634,422	8,692,832
01/09/2043	241	61,911,253	41,429,512	22,677,870	8,305,680
01/10/2043	242	59,605,405	39,821,025	21,743,759	7,930,922
01/11/2043	243	57,318,043	38,227,942	20,820,790	7,562,108
01/12/2043	244	55,039,304	36,647,898	19,911,094	7,202,062
01/01/2044	245	52,548,560	34,930,092	18,929,532	6,818,019
01/02/2044	246	50,308,443	33,384,322	18,045,828	6,472,198
01/03/2044	247	48,090,875	31,862,123	17,182,027	6,137,972
01/04/2044	248	45,886,933	30,350,359	16,325,166	5,807,173
01/05/2044	249	43,633,893	28,812,791	15,459,978	5,476,866
01/06/2044	250	41,494,980	27,353,928	14,639,874	5,164,368
01/07/2044	251	39,401,381	25,931,172	13,844,254	4,863,685
01/08/2044	252	37,392,261	24,567,175	13,082,680	4,576,666
01/09/2044	253	35,453,787	23,254,066	12,351,921	4,302,726
01/10/2044	254	33,610,624	22,008,954	11,661,778	4,045,666
01/11/2044	255	31,826,825	20,805,537	10,996,092	3,798,571
01/12/2044	256	30,095,885	19,641,709	10,355,439	3,562,595
01/01/2045	257	28,472,416	18,550,656	9,755,344	3,341,928
01/02/2045	258	26,871,004	17,477,593	9,167,671	3,127,305
01/03/2045	259	25,287,559	16,422,480	8,594,434	2,920,542
01/04/2045	260	23,725,312	15,381,779	8,029,328	2,716,952
01/05/2045	261	22,195,680	14,366,456	7,480,868	2,520,989
01/06/2045	262	20,734,329	13,397,814	6,958,737	2,335,102
01/07/2045	263	19,319,545	12,463,139	6,457,340	2,157,969
01/08/2045	264	17,934,739	11,550,169	5,969,098	1,986,355
01/09/2045	265	16,574,390	10,655,986	5,492,981	1,820,174
01/10/2045	266	15,269,020	9,800,626	5,039,622	1,663,102
01/11/2045	267	14,019,897	8,983,597	4,607,746	1,514,140
01/12/2045	268	12,816,510	8,199,017	4,194,979	1,372,851
01/01/2046	269	11,661,092	7,447,216	3,800,635	1,238,530
01/02/2046	270	10,550,768	6,726,693	3,424,190	1,111,130
01/03/2046	271	9,496,429	6,045,218	3,070,219	992,456
01/04/2046	272	8,514,334	5,410,845	2,741,048	882,298
01/05/2046	273	7,578,216	4,808,039	2,429,681	778,868
01/06/2046	274	6,763,418	4,283,808	2,159,262	689,250
01/07/2046	275	6,119,076	3,869,334	1,945,545	618,484
01/08/2046	276	5,538,716	3,496,409	1,753,563	555,092
01/09/2046	277	4,982,214	3,139,773	1,570,694	495,099
01/10/2046	278	4,478,948	2,817,984	1,406,247	441,447
01/11/2046	279	4,038,571	2,536,606	1,262,613	394,678
01/12/2046	280	3,638,292	2,281,441	1,132,808	352,651
01/01/2047	281	3,285,941	2,057,000	1,018,768	315,807

01/02/2047	282	2,986,407	1,866,321	921,980	284,593
01/03/2047	283	2,720,514	1,697,550	836,679	257,274
01/04/2047	284	2,472,202	1,539,991	757,092	231,816
01/05/2047	285	2,251,084	1,399,950	686,551	209,355
01/06/2047	286	2,056,438	1,276,730	624,530	189,636
01/07/2047	287	1,876,347	1,163,010	567,502	171,613
01/08/2047	288	1,713,444	1,060,237	516,037	155,389
01/09/2047	289	1,558,603	962,789	467,416	140,152
01/10/2047	290	1,429,364	881,506	426,901	127,479
01/11/2047	291	1,323,547	814,862	393,623	117,044
01/12/2047	292	1,237,528	760,653	366,532	108,542
01/01/2048	293	1,165,559	715,202	343,755	101,365
01/02/2048	294	1,100,058	673,865	323,062	94,860
01/03/2048	295	1,054,098	644,687	308,339	90,178
01/04/2048	296	1,012,511	618,201	294,919	85,888
01/05/2048	297	976,884	595,470	283,376	82,188
01/06/2048	298	942,602	573,598	272,273	78,634
01/07/2048	299	909,775	552,713	261,714	75,274
01/08/2048	300	879,025	533,127	251,798	72,115
01/09/2048	301	848,221	513,571	241,945	69,000
01/10/2048	302	817,362	494,075	232,187	65,946
01/11/2048	303	788,342	475,725	222,995	63,067
01/12/2048	304	759,268	457,428	213,890	60,244
01/01/2049	305	730,140	439,133	204,814	57,443
01/02/2049	306	700,958	420,867	195,795	54,681
01/03/2049	307	671,722	402,696	186,911	52,000
01/04/2049	308	642,443	384,489	178,007	49,313
01/05/2049	309	613,519	366,577	169,296	46,708
01/06/2049	310	584,543	348,671	160,617	44,126
01/07/2049	311	555,087	331,153	152,172	41,634
01/08/2049	312	527,939	313,857	143,857	39,193
01/09/2049	313	500,662	297,136	135,847	36,853
01/10/2049	314	473,334	280,457	127,906	34,557
01/11/2049	315	445,955	263,786	119,997	32,283
01/12/2049	316	418,526	247,155	112,155	30,049
01/01/2050	317	391,047	230,536	104,347	27,839
01/02/2050	318	364,449	214,491	96,838	25,726
01/03/2050	319	337,802	198,504	89,414	23,663
01/04/2050	320	311,105	182,506	81,999	21,609
01/05/2050	321	284,376	166,552	74,647	19,591
01/06/2050	322	258,217	150,974	67,493	17,638
01/07/2050	323	232,010	135,429	60,394	15,718
01/08/2050	324	207,207	120,746	53,710	13,919
01/09/2050	325	182,620	106,238	47,136	12,164
01/10/2050	326	158,487	92,048	40,739	10,470
01/11/2050	327	136,885	79,366	35,037	8,967
01/12/2050	328	117,743	68,156	30,014	7,650
01/01/2051	329	98,569	56,960	25,020	6,350
01/02/2051	330	79,597	45,919	20,119	5,084
01/03/2051	331	62,467	35,982	15,729	3,960
01/04/2051	332	48,473	27,873	12,153	3,047
01/05/2051	333	36,514	20,962	9,117	2,276
01/06/2051	334	26,959	15,451	6,703	1,666
01/07/2051	335	18,459	10,561	4,571	1,132
01/08/2051	336	11,301	6,455	2,786	687
01/09/2051	337	8,470	4,830	2,080	510
01/10/2051	338	6,943	3,952	1,698	415
01/11/2051	339	5,550	3,154	1,351	329
01/12/2051	340	4,155	2,358	1,008	244
01/01/2052	341	2,760	1,563	666	161
01/02/2052	342	1,363	0	0	0
01/03/2052	343	0	0	0	0
01/04/2052	344	0	0	0	0
01/05/2052	345	0	0	0	0
01/06/2052	346	0	0	0	0
01/07/2052	347	0	0	0	0
01/08/2052	348	0	0	0	0
01/09/2052	349	0	0	0	0
		261,202,903,459	233,814,743,757	200,760,501,512	160,713,376,223

Amortisation profiles (all amounts in EUR)



This information is optional

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

HTT 2023

Reported in Domestic Currency		EUR	
CONTENT OF TAB E			
1. Additional information on the programme			
2. Additional information on the issues			
3. Additional information on the asset distribution			
4. General information			

Field Number	1. Additional information on the programme	Name	Local Entity Identifier (LEI)**
E.1.1.1	Principal Obligor		
E.1.1.2	Spawner of securities	BNP Paribas Fortis	000000000000000000000000
E.1.1.3	Back-up issuer		
E.1.1.4	Co-issuer		
E.1.1.5	Bank account issuer		
E.1.1.6	Account bank		
E.1.1.7	Securities account bank		
E.1.1.8	Account bank issuer		
E.1.1.9	Trustee	Stichting BNP Paribas Fondsbeheer Representative	
E.1.1.10	Clearing Pool Monitor	David De Schacht & Joren De Raedemaeker	
OE.1.1.1	where applicable - issuer agent		
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			
OE.1.1.9			
OE.1.1.10			
OE.1.1.11			
E.2.1.1	Issue Description	Quantity of securities	Local Entity Identifier (LEI)**
E.2.1.2	Series 1		
E.2.1.3	Series 2		
E.2.1.4	Series 3		
E.2.1.5	Series 4		
E.2.1.6	Series 5		
E.2.1.7	Series 6		
E.2.1.8	Series 7		
E.2.1.9	Series 8		
E.2.1.10	Series 9		
E.2.1.11	Series 10		
E.2.1.12	Series 11		
E.2.1.13	Series 12		
E.2.1.14	Series 13		
E.2.1.15	Series 14		
E.2.1.16	Series 15		
E.2.1.17	Series 16		
E.2.1.18	Series 17		
E.2.1.19	Series 18		
E.2.1.20	Series 19		
E.2.1.21	Series 20		
E.2.1.22	Series 21		
E.2.1.23	Series 22		
E.2.1.24	Series 23		
E.2.1.25	Series 24		
E.2.1.26	Series 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			
OE.2.1.14			
OE.2.1.15			
OE.2.1.16			
OE.2.1.17			
OE.2.1.18			
OE.2.1.19			
OE.2.1.20			
OE.2.1.21			
OE.2.1.22			
OE.2.1.23			
OE.2.1.24			
OE.2.1.25			
OE.2.1.26			
OE.2.1.27			
OE.2.1.28			
OE.2.1.29			
OE.2.1.30			
OE.2.1.31			
OE.2.1.32			
OE.2.1.33			
OE.2.1.34			
OE.2.1.35			
OE.2.1.36			
OE.2.1.37			
OE.2.1.38			
OE.2.1.39			
OE.2.1.40			
OE.2.1.41			
OE.2.1.42			
OE.2.1.43			
OE.2.1.44			
OE.2.1.45			
OE.2.1.46			
OE.2.1.47			
OE.2.1.48			
OE.2.1.49			
OE.2.1.50			
OE.2.1.51			
OE.2.1.52			
OE.2.1.53			
OE.2.1.54			
OE.2.1.55			
OE.2.1.56			
OE.2.1.57			
OE.2.1.58			
OE.2.1.59			
OE.2.1.60			
OE.2.1.61			
OE.2.1.62			
OE.2.1.63			
OE.2.1.64			
OE.2.1.65			
OE.2.1.66			
OE.2.1.67			
OE.2.1.68			
OE.2.1.69			
OE.2.1.70			
OE.2.1.71			
OE.2.1.72			
OE.2.1.73			
OE.2.1.74			
OE.2.1.75			
OE.2.1.76			
OE.2.1.77			
OE.2.1.78			
OE.2.1.79			
OE.2.1.80			
OE.2.1.81			
OE.2.1.82			
OE.2.1.83			
OE.2.1.84			
OE.2.1.85			
OE.2.1.86			
OE.2.1.87			
OE.2.1.88			
OE.2.1.89			
OE.2.1.90			
OE.2.1.91			
OE.2.1.92			
OE.2.1.93			
OE.2.1.94			
OE.2.1.95			
OE.2.1.96			
OE.2.1.97			
OE.2.1.98			
OE.2.1.99			
OE.2.1.100			

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

* Local Entity Identifier (LEI) Finder: <http://www.br-ls.com/leifinder>
 ** Issued Average Maturity - Issuance Term to Maturity