



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY**

WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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



5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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



2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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



1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

[Insert Country]

[Insert Issuer]

Reporting Date: 28/2/2022

Cut-off Date: 28/2/2022



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A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
<div>CONTENT OF TAB A</div> <div>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</div>					
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	28/02/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,953.88			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,666.80			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,104.33			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	26.3%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,953.88		95.7%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	13.00		0.4%	
G.3.3.5	Other	118.13		3.8%	
G.3.3.6	Total	3,085.0		100.0%	
OG.3.3.1	a/w [If relevant, please specify]				
OG.3.3.2	a/w [If relevant, please specify]				
OG.3.3.3	a/w [If relevant, please specify]				
OG.3.3.4	a/w [If relevant, please specify]				
OG.3.3.5	a/w [If relevant, please specify]				
OG.3.3.6	a/w [If relevant, please specify]				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.25	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	51.48	ND1	1.74%	
G.3.4.3	1 - 2 Y	151.95	ND1	5.14%	
G.3.4.4	2 - 3 Y	157.10	ND1	5.32%	
G.3.4.5	3 - 4 Y	209.09	ND1	7.08%	
G.3.4.6	4 - 5 Y	232.48	ND1	7.87%	
G.3.4.7	5 - 10 Y	1,551.34	ND1	52.52%	
G.3.4.8	10+ Y	600.45	ND1	20.33%	
G.3.4.9	Total	2,953.9	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	1.78			
OG.3.4.2	a/w 0-0.5y	18.09			
OG.3.4.3	a/w 0.5-1 y	31.61			
OG.3.4.4	a/w 1-1.5y	60.01			
OG.3.4.5	a/w 1.5-2 y	91.93			
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)	2.76	3.76		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.00	22.2%	0.0%
G.3.5.3	1 - 2 Y	500.00	500.00	22.2%	22.2%
G.3.5.4	2 - 3 Y	500.00	500.00	22.2%	22.2%
G.3.5.5	3 - 4 Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5 Y	0.00	0.00	0.0%	0.0%
G.3.5.7	5 - 10 Y	750.00	750.00	33.3%	33.3%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 y	500.00		22.2%	
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 y	500.00		22.2%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,953.88		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	2,953.9	0.0	100.0%	
OG.3.6.1	o/w [if relevant, please specify]				
OG.3.6.2	o/w [if relevant, please specify]				
OG.3.6.3	o/w [if relevant, please specify]				
OG.3.6.4	o/w [if relevant, please specify]				
OG.3.6.5	o/w [if relevant, please specify]				
OG.3.6.6	o/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	o/w [if relevant, please specify]				
OG.3.7.2	o/w [if relevant, please specify]				
OG.3.7.3	o/w [if relevant, please specify]				
OG.3.7.4	o/w [if relevant, please specify]				
OG.3.7.5	o/w [if relevant, please specify]				
OG.3.7.6	o/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,250.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0.00	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.00	9.9%		
G.3.9.3	Exposures to central banks	0.00	0.0%		
G.3.9.4	Exposures to credit institutions	118.13	90.1%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	131.13	100.0%		
OG.3.9.1	o/w EU gvts or quasi gvts				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	o/w EU central banks				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	o/w CQS1 credit institutions				
OG.3.9.8	o/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	o/w [if relevant, please specify]				
OG.3.10.2	o/w [if relevant, please specify]				
OG.3.10.3	o/w [if relevant, please specify]				
OG.3.10.4	o/w [if relevant, please specify]				
OG.3.10.5	o/w [if relevant, please specify]				
OG.3.10.6	o/w [if relevant, please specify]				
OG.3.10.7	o/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	o/w [if relevant, please specify]				
OG.3.11.2	o/w [if relevant, please specify]				
OG.3.11.3	o/w [if relevant, please specify]				
OG.3.11.4	o/w [if relevant, please specify]				
OG.3.11.5	o/w [if relevant, please specify]				
OG.3.11.6	o/w [if relevant, please specify]				
OG.3.11.7	o/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
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.		
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
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	118.13
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (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 (mn)	% Total Mortgages	
M.7.1.1	Residential	2,953.88	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	2,953.88	100.00%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%	
OM.7.1.2	a/w Forest & Agriculture		0.0%	
OM.7.1.3	a/w [if relevant, please specify]		0.0%	
OM.7.1.4	a/w [if relevant, please specify]		0.0%	
OM.7.1.5	a/w [if relevant, please specify]		0.0%	
OM.7.1.6	a/w [if relevant, please specify]		0.0%	
OM.7.1.7	a/w [if relevant, please specify]		0.0%	
OM.7.1.8	a/w [if relevant, please specify]		0.0%	
OM.7.1.9	a/w [if relevant, please specify]		0.0%	
OM.7.1.10	a/w [if relevant, please specify]		0.0%	
OM.7.1.11	a/w [if relevant, please specify]		0.0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	44,202	0	44,202
OM.7.2.1	Optional information ea, Number of borrowers	23,699	0	23,699
OM.7.2.2	Optional information ea, Number of guarantors	0	0	
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% 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	Latvia	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	a/w [if relevant, please specify]			
OM.7.4.2	a/w [if relevant, please specify]			
OM.7.4.3	a/w [if relevant, please specify]			
OM.7.4.4	a/w [if relevant, please specify]			
OM.7.4.5	a/w [if relevant, please specify]			
OM.7.4.6	a/w [if relevant, please specify]			
OM.7.4.7	a/w [if relevant, please specify]			
OM.7.4.8	a/w [if relevant, please specify]			
OM.7.4.9	a/w [if relevant, please specify]			
OM.7.4.10	a/w [if relevant, please specify]			
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.74%		16.74%
M.7.5.2	Vlaams-Brabant	13.43%		13.43%
M.7.5.3	Oost-Vlaanderen	15.22%		15.22%
M.7.5.4	Brussels	10.44%		10.44%
M.7.5.5	West-Vlaanderen	10.96%		10.96%
M.7.5.6	Limburg	6.87%		6.87%
M.7.5.7	Liège	7.75%		7.75%
M.7.5.8	Hainaut	6.16%		6.16%
M.7.5.9	Brabant Wallon	5.64%		5.64%
M.7.5.10	Namur	3.87%		3.87%
M.7.5.11	Luxembourg	2.80%		2.80%
M.7.5.12	Other	0.12%		0.12%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	93.08%		93.08%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	6.92%		6.92%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.18%		3.18%	
M.7.7.2	Amortising	96.82%		96.82%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	3.40%		3.40%	
M.7.8.2	≥ 12 - < 24 months	17.17%		17.17%	
M.7.8.3	≥ 24 - < 36 months	10.31%		10.31%	
M.7.8.4	≥ 36 - < 60 months	15.88%		15.88%	
M.7.8.5	≥ 60 months	53.24%		53.24%	
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	0.06%		0.06%	
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)	66.83			
	By buckets (mn):				
M.7A.10.2	<=100K	1,414.08	35,055.00	0.48	0.79
M.7A.10.3	>100K and <=200K	991.21	7,295.00	0.34	0.17
M.7A.10.4	>200K and <=300K	317.91	1,333.00	0.11	0.03
M.7A.10.5	>300K and <=400K	103.96	304.00	0.04	0.01
M.7A.10.6	>400K	126.72	215.00	0.04	0.00
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,953.9	44,202	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.72%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	777.03	20,206	26.31%	45.71%
M.7A.11.3	>40 - <=50 %	370.15	5,239	12.53%	11.85%
M.7A.11.4	>50 - <=60 %	406.39	5,062	13.76%	11.45%
M.7A.11.5	>60 - <=70 %	418.09	4,697	14.15%	10.63%
M.7A.11.6	>70 - <=80 %	496.91	4,887	16.82%	11.06%
M.7A.11.7	>80 - <=90 %	340.94	2,906	11.54%	6.57%
M.7A.11.8	>90 - <=100 %	91.43	737	3.10%	1.67%
M.7A.11.9	>100%	52.96	468	1.79%	1.06%
M.7A.11.10	Total	2,953.88	44,202	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	18.36			
OM.7A.11.2	a/w >110 - <=120 %	5.74			
OM.7A.11.3	a/w >120 - <=130 %	2.90			
OM.7A.11.4	a/w >130 - <=140 %	3.58			
OM.7A.11.5	a/w >140 - <=150 %	4.05			
OM.7A.11.6	a/w >150 %	18.34			
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 (%)	48.73%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,112.17	25,222	37.65%	57.06%
M.7A.12.3	>40 - <=50 %	436.68	5,402	14.85%	12.22%
M.7A.12.4	>50 - <=60 %	453.69	4,935	15.36%	11.16%
M.7A.12.5	>60 - <=70 %	390.11	3,779	13.21%	8.55%
M.7A.12.6	>70 - <=80 %	304.41	2,801	10.31%	6.34%
M.7A.12.7	>80 - <=90 %	174.38	1,341	5.90%	3.03%
M.7A.12.8	>90 - <=100 %	49.15	342	1.66%	0.77%
M.7A.12.9	>100%	31.28	380	1.06%	0.86%
M.7A.12.10	Total	2,953.88	44,202	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	5.45		0.18%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	3.62		0.12%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	2.49		0.08%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.58		0.09%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	0.87		0.03%	0.00%
OM.7A.12.6	a/w >150 %	16.27		0.55%	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	19.65%			
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%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (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.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %				
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	o/w Cultural purposes				
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]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0.0	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]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]	
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.7B.29.9	School	[For completion]	[For completion]	[For completion]	
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]	
M.7B.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.7B.29.13	Other	[For completion]	[For completion]	[For completion]	
M.7B.29.14	no data	[For completion]	[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. Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents. Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	
HG.1.8	LTVs: Definition	
HG.1.9	LTVs: Calculation of property/shipping value	Belgian allows for "Failure to pay" and "Default"
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	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.1.11	LTVs: Frequency and time of last valuation	Property values are those used in the loan underwriting procedure
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	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel). Indexation is done on a yearly basis
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	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.1.14	Non-performing loans	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.1.15	Valuation Method	Loans that are more than 90 days past due.
OHG.1.1	NPV assumptions (when stated)	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.1.2		The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 28/02/2023

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Remark

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

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



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

Covered Bond Emmission

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	0.65	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.57	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2023	5.07	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.60	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* 2.76

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Residential Mortgage Pandbrieven Programme

Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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


Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,953,882,379 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	118,129,088 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.11%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,394,656,161 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.43% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,908,109 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	118,129,088 (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)	2,394,656,161
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.25% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	357,237,938 (VIII)
Total Interest Proceeds Residential Mortgage Loans	357,237,938
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,525,693,358 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,394,656,161
Total Principal Proceeds Public Finance Exposures	12,908,109
Total Principal Proceeds Financial Institution Exposures	118,129,088
Impact Derivatives	0
Interest Requirement Covered Bonds	53,750,000 (X)
Costs, Fees and expenses Covered Bonds	19,494,407 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	559,686,890
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	286,595,187 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,096,359 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	276,498,829
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,450,013 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	3,887,513 (XVII)

Cover Pool Summary

Portfolio Cut-off D 28/02/2023

(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	2,953,882,379
Principal Redemptions between Cut-off Date and Maturity	2,953,882,379
Interest Payments between Cut-off Date and Maturity Date	357,237,938
Number of borrowers	23,699
Number of loans	44,202
Average Outstanding Balance per borrower	124,642
Average Outstanding Balance per loan	66,827
Weighted average Current Loan to Current Value	48.73%
Weighted average Current Loan to Original Value	57.72%
Weighted average seasoning (in Years)	4.50
Weighted average remaining maturity (in years, at 0% CPR)	13.91
Weighted average initial maturity (in years, at 0% CPR)	18.41
Percentage of Fixed Rate Loans	93.08%
Percentage of Variable Rate Loans	6.92%
Weighted average interest rate	1.67%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.61%
Weighted Remaining average life (in years, at 0% CPR)	7.25
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 118,129,088

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

4,733,251 EUR



Stratification Tables

Portfolio Cut-off Date

28/02/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	494,447,928.39	16.74 %	7,117	16.10 %
Oost-Vlaanderen	449,502,738.69	15.22 %	7,074	16.00 %
Vlaams-Brabant	396,726,332.13	13.43 %	5,729	12.96 %
West-Vlaanderen	323,869,563.24	10.96 %	5,508	12.46 %
Brussels	308,433,140.16	10.44 %	3,411	7.72 %
Liège	228,787,095.13	7.75 %	3,666	8.29 %
Limburg	202,940,763.40	6.87 %	3,487	7.89 %
Hainaut	182,023,920.55	6.16 %	3,045	6.89 %
Brabant Wallon	166,480,711.57	5.64 %	2,128	4.81 %
Namur	114,255,176.16	3.87 %	1,753	3.97 %
Luxembourg	82,753,817.94	2.80 %	1,222	2.76 %
Other	3,661,191.77	0.12 %	62	0.14 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	100,472,579.44	3.40 %	1,058	2.39 %
>1 and <=2	507,062,494.31	17.17 %	4,790	10.84 %
>2 and <=3	304,657,670.74	10.31 %	3,266	7.39 %
>3 and <=4	466,494,588.61	15.79 %	5,793	13.11 %
>4 and <=5	273,794,753.14	9.27 %	3,621	8.19 %
>5 and <=6	279,184,938.42	9.45 %	4,420	10.00 %
>6 and <=7	617,914,537.04	20.92 %	11,675	26.41 %
>7 and <=8	324,896,759.69	11.00 %	6,929	15.68 %
>8 and <=9	48,222,394.22	1.63 %	1,470	3.33 %
>9 and <=10	4,931,263.92	0.17 %	195	0.44 %
>10 and <=11	1,690,278.37	0.06 %	58	0.13 %
>11 and <=12	2,765,627.09	0.09 %	169	0.38 %
>12 and <=13	7,486,598.90	0.25 %	276	0.62 %
>13 and <=14	8,220,384.30	0.28 %	200	0.45 %
>14 and <=15	1,374,241.76	0.05 %	42	0.10 %
>15 and <=16	194,804.92	0.01 %	10	0.02 %
>16 and <=17	878,824.21	0.03 %	33	0.07 %
>17 and <=18	2,326,649.92	0.08 %	106	0.24 %
>18 and <=19	882,286.64	0.03 %	71	0.16 %
>19 and <=20	155,525.23	0.01 %	15	0.03 %
>20 and <=21	250,000.00	0.01 %	2	0.00 %
>21 and <=22	1,483.91	0.00 %	1	0.00 %
>22 and <=23	23,694.35	0.00 %	2	0.00 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	122	0.28 %
<=1	18,093,730.82	0.61 %	826	1.87 %
>1 and <=2	31,609,112.10	1.07 %	1,475	3.34 %
>2 and <=3	63,683,367.32	2.16 %	3,040	6.88 %
>3 and <=4	94,565,757.31	3.20 %	3,587	8.12 %
>4 and <=5	67,167,073.93	2.27 %	2,021	4.57 %
>5 and <=6	90,444,915.32	3.06 %	2,219	5.02 %
>6 and <=7	112,026,251.17	3.79 %	2,500	5.66 %
>7 and <=8	103,487,130.71	3.50 %	2,012	4.55 %
>8 and <=9	142,678,760.30	4.83 %	2,432	5.50 %
>9 and <=10	100,266,171.00	3.39 %	1,568	3.55 %
>10 and <=11	102,623,524.17	3.47 %	1,515	3.43 %
>11 and <=12	157,985,321.67	5.35 %	2,244	5.08 %
>12 and <=13	150,741,897.68	5.10 %	1,959	4.43 %
>13 and <=14	212,735,047.00	7.20 %	2,504	5.66 %
>14 and <=15	136,630,974.59	4.63 %	1,527	3.45 %
>15 and <=16	117,954,540.30	3.99 %	1,288	2.91 %
>16 and <=17	171,761,805.82	5.81 %	1,927	4.36 %
>17 and <=18	170,730,666.53	5.78 %	1,794	4.06 %
>18 and <=19	292,190,619.32	9.89 %	2,696	6.10 %
>19 and <=20	94,146,445.01	3.19 %	926	2.09 %
>20 and <=21	67,629,666.30	2.29 %	623	1.41 %
>21 and <=22	143,000,430.74	4.84 %	1,231	2.78 %
>22 and <=23	114,560,452.73	3.88 %	845	1.91 %
>23 and <=24	167,163,199.16	5.66 %	1,111	2.51 %
>24 and <=25	25,279,227.54	0.86 %	177	0.40 %
>25 and <=26	1,046,322.64	0.04 %	8	0.02 %
>26 and <=27	839,685.37	0.03 %	8	0.02 %
>27 and <=28	1,182,695.00	0.04 %	8	0.02 %
>28 and <=29	1,253,478.36	0.04 %	8	0.02 %
>29 and <=30	404,109.22	0.01 %	1	0.00 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	761,000.00	0.03 %	4	0.01 %
>1 and <=2	5,317,506.93	0.18 %	35	0.08 %
>2 and <=3	4,065,905.51	0.14 %	42	0.10 %
>3 and <=4	2,275,496.30	0.08 %	58	0.13 %
>4 and <=5	34,132,616.80	1.16 %	277	0.63 %
>5 and <=6	3,052,362.31	0.10 %	114	0.26 %
>6 and <=7	6,925,025.19	0.23 %	369	0.83 %
>7 and <=8	9,047,255.31	0.31 %	617	1.40 %
>8 and <=9	19,154,704.59	0.65 %	855	1.93 %
>9 and <=10	273,296,605.93	9.25 %	8,981	20.32 %
>10 and <=11	37,743,282.72	1.28 %	1,665	3.77 %
>11 and <=12	49,797,340.78	1.69 %	1,130	2.56 %
>12 and <=13	166,550,461.98	5.64 %	3,453	7.81 %
>13 and <=14	24,022,432.65	0.81 %	464	1.05 %
>14 and <=15	393,867,133.55	13.33 %	6,176	13.97 %
>15 and <=16	29,809,009.50	1.01 %	409	0.93 %
>16 and <=17	45,275,750.55	1.53 %	592	1.34 %
>17 and <=18	188,965,180.56	6.40 %	2,420	5.47 %
>18 and <=19	27,522,642.83	0.93 %	436	0.99 %
>19 and <=20	750,161,185.96	25.40 %	8,145	18.43 %
>20 and <=21	42,372,944.03	1.43 %	535	1.21 %
>21 and <=22	19,903,984.32	0.67 %	218	0.49 %
>22 and <=23	23,001,223.57	0.78 %	271	0.61 %
>23 and <=24	14,911,078.86	0.50 %	184	0.42 %
>24 and <=25	704,312,237.29	23.84 %	6,014	13.61 %
>25 and <=26	58,173,854.15	1.97 %	521	1.18 %
>26 and <=27	3,164,343.10	0.11 %	26	0.06 %
>27 and <=28	2,023,530.41	0.07 %	16	0.04 %
>28 and <=29	649,441.95	0.02 %	7	0.02 %
>29 and <=30	11,956,164.46	0.40 %	146	0.33 %
>30 and <=31	1,296,167.86	0.04 %	14	0.03 %
>39 and <=40	264,547.16	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	23,694.35	0.00 %	2	0.00 %
2001	1,483.91	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	106,713.87	0.00 %	11	0.02 %
2004	668,288.66	0.02 %	50	0.11 %
2005	2,201,004.13	0.07 %	120	0.27 %
2006	1,239,556.72	0.04 %	43	0.10 %
2007	222,527.54	0.01 %	11	0.02 %
2008	1,176,208.37	0.04 %	32	0.07 %
2009	6,481,976.81	0.22 %	174	0.39 %
2010	8,764,871.92	0.30 %	287	0.65 %
2011	3,379,817.46	0.11 %	190	0.43 %
2012	1,549,210.17	0.05 %	55	0.12 %
2013	4,489,523.47	0.15 %	176	0.40 %
2014	32,885,846.29	1.11 %	979	2.21 %
2015	326,436,457.76	11.05 %	7,048	15.94 %
2016	542,880,753.00	18.38 %	10,735	24.29 %
2017	315,565,645.56	10.68 %	4,995	11.30 %
2018	282,522,317.23	9.56 %	3,748	8.48 %
2019	473,360,639.53	16.03 %	5,956	13.47 %
2020	289,918,406.30	9.81 %	3,178	7.19 %
2021	512,892,560.21	17.36 %	4,939	11.17 %
2022	146,864,875.87	4.97 %	1,470	3.33 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	547,885,891.93	18.55 %	12,706	53.61 %
>100 and <=200	929,916,262.79	31.48 %	6,442	27.18 %
>200 and <=300	689,329,082.65	23.34 %	2,852	12.03 %
>300 and <=400	324,351,819.44	10.98 %	953	4.02 %
>400	462,399,322.32	15.65 %	746	3.15 %
2,953,882,379.13	100.00 %	23,699	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,777,927.12	0.06 %	36	0.08 %
0.5 - 1%	134,725,813.03	4.56 %	1,424	3.22 %
1 - 1.5%	904,609,292.60	30.62 %	11,542	26.11 %
1.5 - 2%	1,578,297,815.55	53.43 %	25,295	57.23 %
2 - 2.5%	208,255,544.89	7.05 %	3,386	7.66 %
2.5 - 3%	91,467,702.28	3.10 %	1,606	3.63 %
3 - 3.5%	20,186,424.18	0.68 %	426	0.96 %
3.5 - 4%	7,283,047.50	0.25 %	231	0.52 %
4 - 4.5%	3,826,186.59	0.13 %	124	0.28 %
4.5 - 5%	2,779,806.75	0.09 %	85	0.19 %
5 - 5.5%	517,365.86	0.02 %	33	0.07 %
5.5 - 6%	144,195.17	0.00 %	12	0.03 %
6 - 6.5%	11,257.61	0.00 %	2	0.00 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,749,348,298.41	93.08 %	41,762	94.48 %
Variable	1,642,527.58	0.06 %	72	0.16 %
Variable With Cap	202,891,553.14	6.87 %	2,368	5.36 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	51,756,941.55	1.75 %	845	1.91 %
2024	33,021,148.36	1.12 %	400	0.90 %
2025	10,103,470.85	0.34 %	120	0.27 %
2026	14,467,221.55	0.49 %	157	0.36 %
2027	9,880,612.44	0.33 %	106	0.24 %
2028	3,787,848.89	0.13 %	43	0.10 %
2029	7,280,404.31	0.25 %	71	0.16 %
2030	150,892.38	0.01 %	5	0.01 %
2031	22,792,965.35	0.77 %	142	0.32 %
2032	8,374,047.93	0.28 %	45	0.10 %
2033	3,336,631.27	0.11 %	42	0.10 %
2034	21,735,394.35	0.74 %	232	0.52 %
2035	5,082,999.83	0.17 %	36	0.08 %
2036	5,010,190.60	0.17 %	39	0.09 %
2037	308,969.94	0.01 %	6	0.01 %
Fixed To Maturity	2,756,792,639.53	93.33 %	41,913	94.82 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,953,882,379.13	100.00 %	44,202	100.00 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,823,574,365.30	95.59 %	42,664	96.52 %
Interest only	93,949,887.78	3.18 %	632	1.43 %
Linear	36,358,126.05	1.23 %	906	2.05 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	139,695,939.85	4.73 %	7,413	16.77 %
11-20%	262,457,431.71	8.89 %	6,480	14.66 %
21-30%	320,219,616.92	10.84 %	5,728	12.96 %
31-40%	389,797,177.73	13.20 %	5,601	12.67 %
41-50%	438,683,032.42	14.85 %	5,402	12.22 %
51-60%	453,692,981.35	15.36 %	4,935	11.16 %
61-70%	390,110,916.16	13.21 %	3,779	8.55 %
71-80%	304,413,933.23	10.31 %	2,801	6.34 %
81-90%	174,378,765.93	5.90 %	1,341	3.03 %
91-100%	49,153,651.67	1.66 %	342	0.77 %
101-110%	5,447,504.81	0.18 %	56	0.13 %
111-120%	3,620,479.07	0.12 %	29	0.07 %
>120%	22,210,948.28	0.75 %	295	0.67 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	67,259,928.12	2.28 %	4,404	9.96 %
11-20%	163,449,662.51	5.53 %	5,413	12.25 %
21-30%	235,815,784.75	7.98 %	5,125	11.59 %
31-40%	310,501,792.64	10.51 %	5,264	11.91 %
41-50%	370,150,383.70	12.53 %	5,239	11.85 %
51-60%	406,386,236.46	13.76 %	5,062	11.45 %
61-70%	418,086,822.38	14.15 %	4,697	10.63 %
71-80%	496,908,043.94	16.82 %	4,887	11.06 %
81-90%	340,936,679.56	11.54 %	2,906	6.57 %
91-100%	91,427,839.76	3.10 %	737	1.67 %
101-110%	18,357,199.30	0.62 %	172	0.39 %
111-120%	5,736,883.84	0.19 %	72	0.16 %
>120%	28,865,122.17	0.98 %	224	0.51 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	27,368,315.99	0.93 %	2,365	5.35 %
21-40%	105,645,237.47	3.58 %	4,621	10.45 %
41-60%	206,164,660.83	6.98 %	5,197	11.76 %
61-80%	427,337,488.51	14.47 %	6,231	14.10 %
81-100%	372,237,532.57	12.60 %	4,606	10.42 %
101-120%	110,275,382.66	3.73 %	2,018	4.57 %
121-140%	137,115,236.19	4.64 %	2,183	4.94 %
141-160%	166,308,528.59	5.63 %	2,508	5.67 %
161-180%	160,452,191.84	5.43 %	2,159	4.88 %
181-200%	208,693,698.01	7.07 %	2,144	4.85 %
201-300%	481,310,795.75	16.29 %	5,562	12.58 %
301-400%	209,322,602.61	7.09 %	2,019	4.57 %
401-500%	97,968,574.47	3.32 %	855	1.93 %
>500%	243,682,133.64	8.25 %	1,734	3.92 %
	2,953,882,379.13	100.00 %	44,202	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	51,475,120.51	1.74 %	2,471	5.59 %
>1 and <=2	151,946,929.33	5.14 %	6,418	14.52 %
>2 and <=3	157,099,484.47	5.32 %	4,269	9.66 %
>3 and <=4	209,092,038.22	7.08 %	4,448	10.06 %
>4 and <=5	232,481,113.08	7.87 %	3,846	8.70 %
>5 and <=6	238,960,904.48	8.09 %	3,466	7.84 %
>6 and <=7	310,303,935.00	10.50 %	4,002	9.05 %
>7 and <=8	297,237,658.37	10.06 %	3,320	7.51 %
>8 and <=9	268,382,352.43	9.09 %	2,909	6.58 %
>9 and <=10	436,451,155.19	14.78 %	4,255	9.63 %
>10 and <=11	139,377,885.14	4.72 %	1,339	3.03 %
>11 and <=12	252,382,460.33	8.54 %	2,048	4.63 %
>12 and <=13	194,319,540.07	6.58 %	1,306	2.95 %
>13 and <=14	10,436,408.79	0.35 %	78	0.18 %
>14 and <=15	1,819,697.67	0.06 %	14	0.03 %
>15 and <=16	1,896,897.68	0.06 %	9	0.02 %
>16 and <=17	218,798.37	0.01 %	4	0.01 %
	2,953,882,379.13	100.00 %	44,202	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	2,756,792,639.53	93.33 %	41,913	94.82 %
>=0 and <=1	87,395,510.87	2.96 %	1,289	2.92 %
>1 and <=2	22,746,880.80	0.77 %	244	0.55 %
>2 and <=3	12,924,851.97	0.44 %	139	0.31 %
>3 and <=4	7,381,296.69	0.25 %	75	0.17 %
>4 and <=5	31,167,013.28	1.06 %	187	0.42 %
>5 and <=6	22,717,370.30	0.77 %	252	0.57 %
>7 and <=8	1,129,519.52	0.04 %	12	0.03 %
>6 and <=7	11,627,296.17	0.39 %	91	0.21 %
	2,953,882,379.13	100.00 %	44,202	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,524,653,206.70	80.35 %	22,099	79.10 %
Other/No data	2,084,320,520.15	19.65 %	5,839	20.90 %
	10,608,973,726.85	100.00 %	27,938	100.00 %

18. IFRS9 Norms

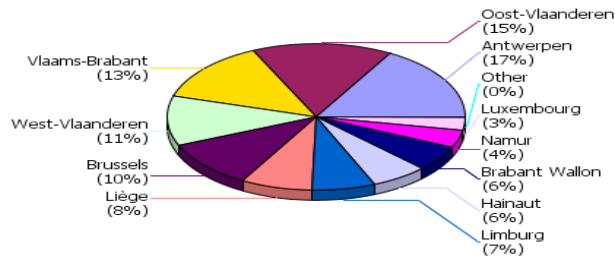
	In EUR	In %	In number of loans	In %
Phase 1	2,680,689,767.42	90.75 %	40,833	92.38 %
Phase 2	268,041,534.95	9.07 %	3,177	7.19 %
Phase 3	5,151,076.76	0.17 %	72	0.16 %
Other/No data	0.00	0.00 %	120	0.27 %
	2,953,882,379.13	100.00 %	44,202	100.00 %



Stratification Tables

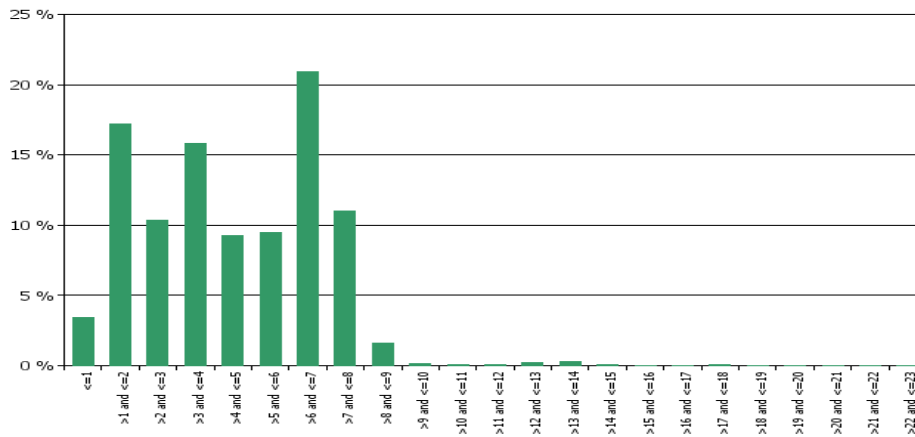
Portfolio Cut-off Date 28/02/2023

1. Geographic distribution



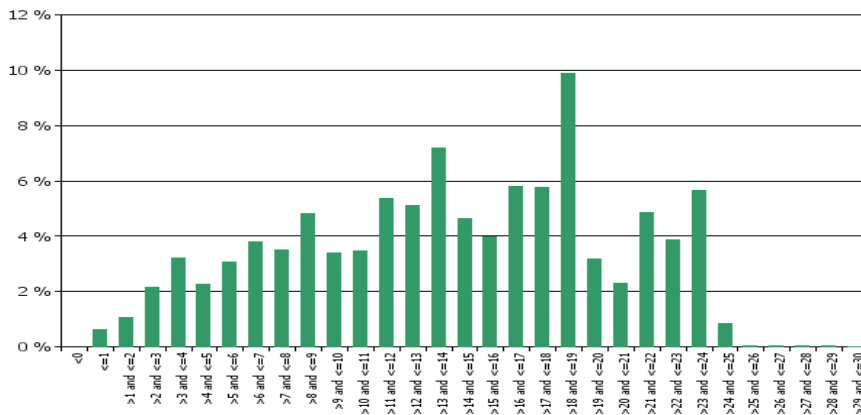
2. Seasoning

Distribution per Seasoning

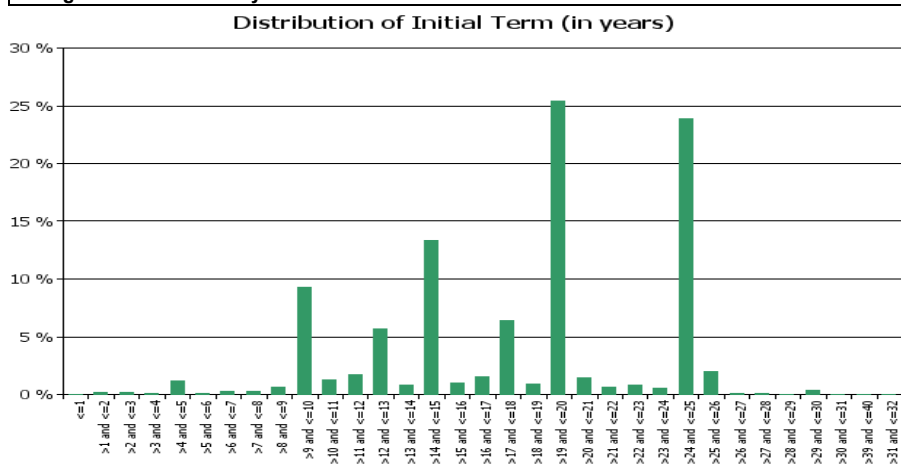


3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

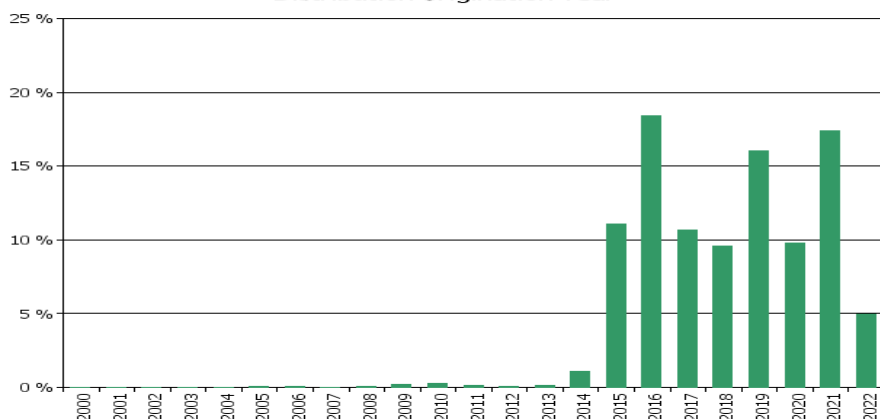


4. Original term to maturity



5. Origination Year

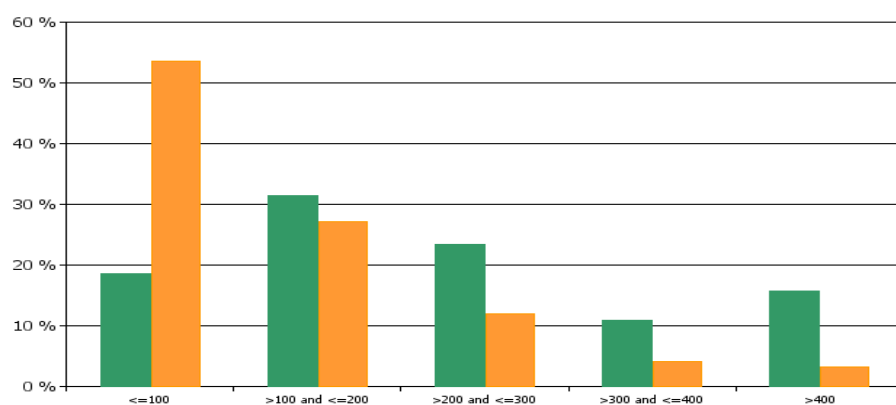
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

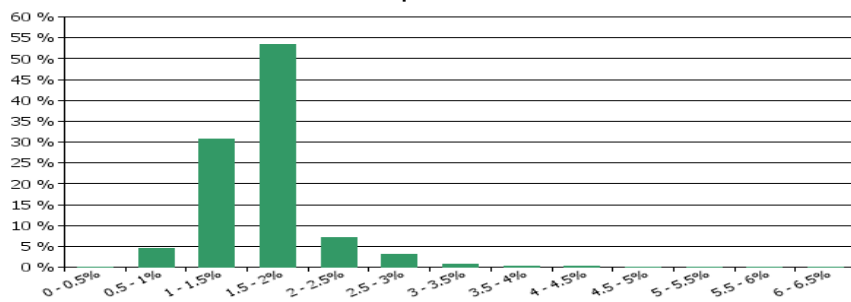
Outstanding Loan Balance by Borrower

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



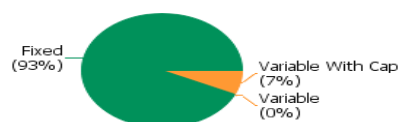
7. Interest Rate

Distribution per Interest Rate



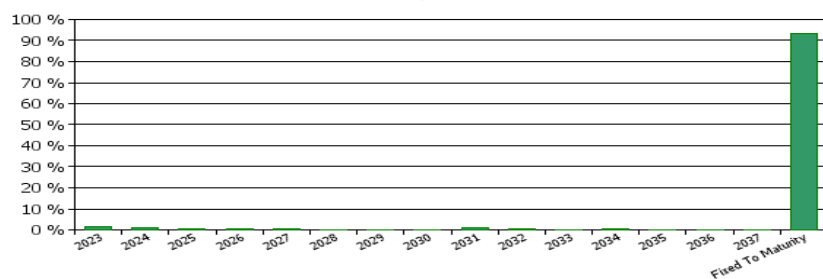
8. Interest Rate Type

Distribution per Interest Type



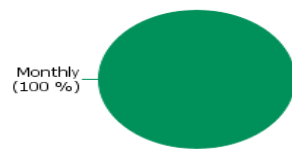
9. Next Reset Date

Next Reset Date



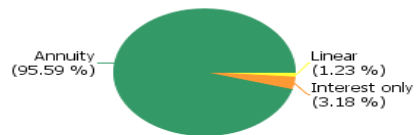
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



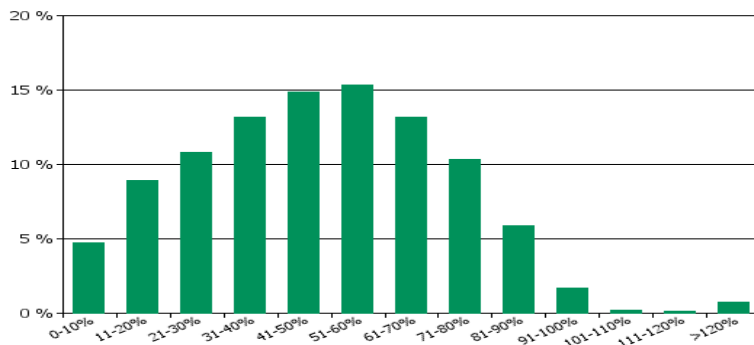
11. Repayment Type

Distribution per Repayment Type



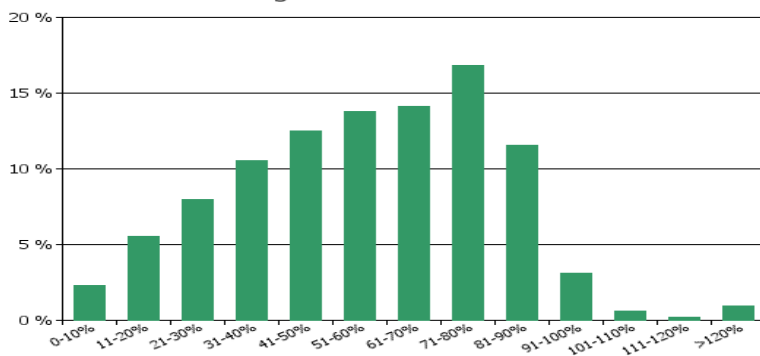
12. Current Loan to Current Value (LTV)

Current LTV Distribution



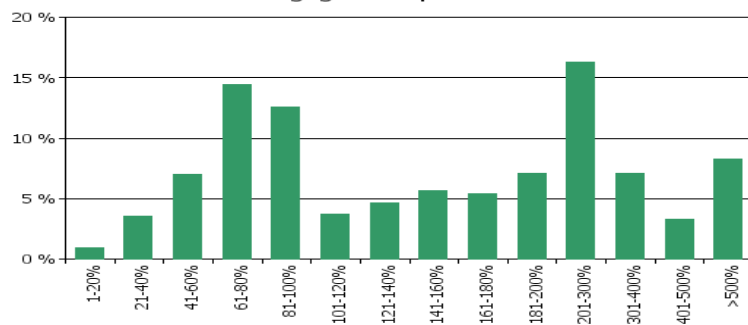
13. Current Loan to Original Value (LTOV)

Original LTV Distribution

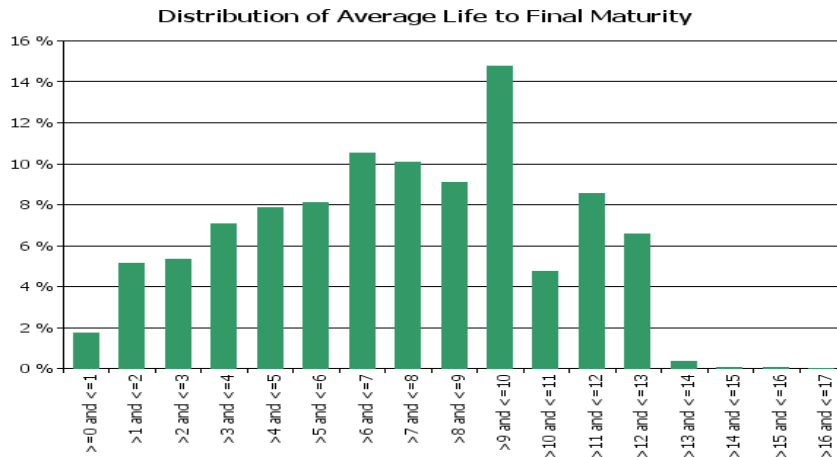


14. Loan to Mortgage Inscription Ratio (LTM)

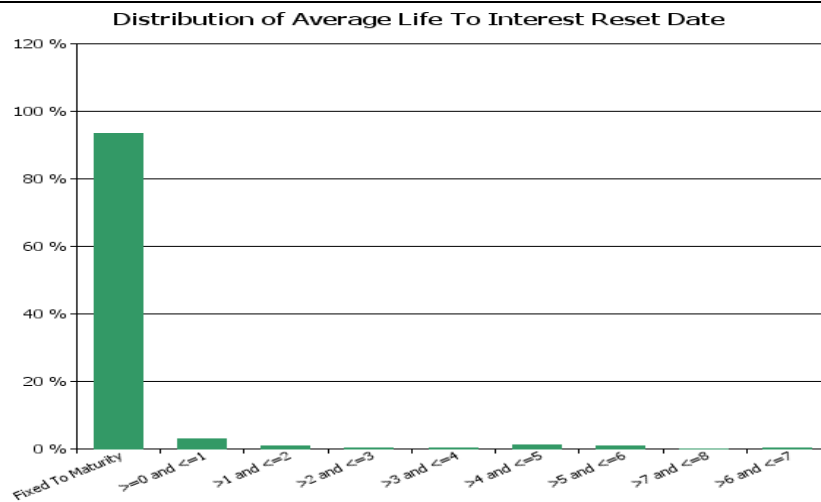
Loan To Mortgage Inscription Distribution



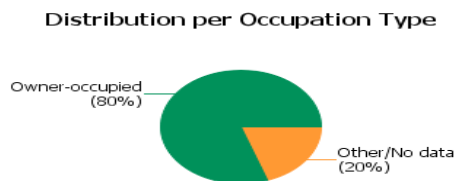
15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm





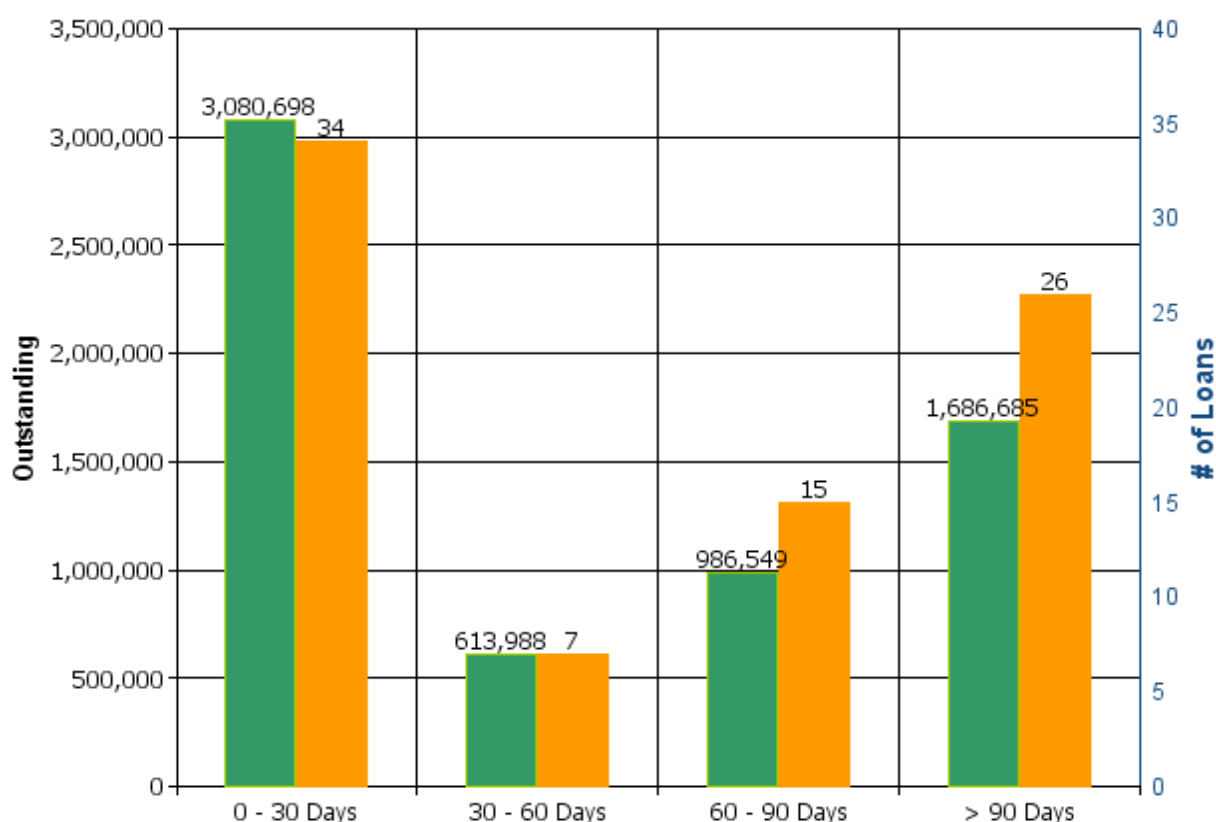
Cover Pool Performance

Portfolio Cut-off Date 28/02/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,947,514,458.50	99.78 %	44,120	99.81 %
0 - 30 Days	3,080,698.36	0.10 %	34	0.08 %
30 - 60 Days	613,988.25	0.02 %	7	0.02 %
60 - 90 Days	986,548.53	0.03 %	15	0.03 %
> 90 Days	1,686,685.49	0.06 %	26	0.06 %
Total	2,953,882,379.13	100.00 %	44,202	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off Date

Feb/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/03/2023	1	2,250,000,000	2,905,706,020	2,901,254,294	2,894,589,033	2,883,513,066
01/04/2023	2	2,250,000,000	2,883,678,446	2,874,377,028	2,860,480,177	2,837,465,392
01/05/2023	3	2,250,000,000	2,860,998,099	2,847,088,923	2,826,350,433	2,792,117,703
01/06/2023	4	2,250,000,000	2,838,938,744	2,820,345,172	2,792,681,015	2,747,170,830
01/07/2023	5	2,250,000,000	2,816,625,545	2,793,585,164	2,759,375,171	2,703,280,860
01/08/2023	6	2,250,000,000	2,794,717,086	2,767,154,647	2,726,317,056	2,659,582,076
01/09/2023	7	2,250,000,000	2,772,084,249	2,740,089,731	2,692,785,794	2,615,745,362
01/10/2023	8	1,750,000,000	2,750,078,767	2,713,876,330	2,660,460,668	2,573,751,322
01/11/2023	9	1,750,000,000	2,729,255,558	2,688,759,159	2,629,134,386	2,532,673,141
01/12/2023	10	1,750,000,000	2,707,399,288	2,662,849,185	2,597,390,333	2,491,837,187
01/01/2024	11	1,750,000,000	2,685,176,303	2,636,512,561	2,565,160,758	2,450,494,036
01/02/2024	12	1,750,000,000	2,663,145,068	2,610,445,569	2,533,339,983	2,409,845,276
01/03/2024	13	1,750,000,000	2,641,412,764	2,585,035,025	2,502,711,038	2,371,275,086
01/04/2024	14	1,750,000,000	2,620,020,812	2,559,750,755	2,471,929,326	2,332,189,839
01/05/2024	15	1,750,000,000	2,598,322,495	2,534,384,782	2,441,409,834	2,293,953,563
01/06/2024	16	1,750,000,000	2,576,188,047	2,508,533,118	2,410,360,875	2,255,187,321
01/07/2024	17	1,750,000,000	2,552,736,162	2,481,617,077	2,378,629,314	2,216,375,813
01/08/2024	18	1,750,000,000	2,531,368,771	2,456,671,205	2,348,730,168	2,179,246,620
01/09/2024	19	1,250,000,000	2,507,800,491	2,429,670,494	2,317,008,158	2,140,708,027
01/10/2024	20	1,250,000,000	2,485,789,498	2,404,392,175	2,287,258,533	2,104,559,529
01/11/2024	21	1,250,000,000	2,464,476,102	2,379,733,625	2,258,043,950	2,068,878,414
01/12/2024	22	1,250,000,000	2,443,473,310	2,355,580,204	2,229,624,392	2,034,465,679
01/01/2025	23	1,250,000,000	2,421,627,305	2,330,560,493	2,200,332,350	1,999,233,703

01/02/2025	24	1,250,000,000	2,400,520,410	2,306,328,986	2,171,917,146	1,965,057,008
01/03/2025	25	1,250,000,000	2,379,661,087	2,282,785,401	2,144,806,906	1,933,103,516
01/04/2025	26	1,250,000,000	2,358,673,409	2,258,814,503	2,116,887,474	1,899,858,710
01/05/2025	27	1,250,000,000	2,338,406,866	2,235,730,206	2,090,096,641	1,868,125,213
01/06/2025	28	1,250,000,000	2,316,807,393	2,211,322,202	2,062,021,039	1,835,225,040
01/07/2025	29	1,250,000,000	2,295,804,330	2,187,678,642	2,034,952,892	1,803,709,853
01/08/2025	30	1,250,000,000	2,274,538,428	2,163,738,207	2,007,565,113	1,771,897,425
01/09/2025	31	1,250,000,000	2,253,594,644	2,140,178,596	1,980,655,915	1,740,742,737
01/10/2025	32	750,000,000	2,233,747,647	2,117,848,466	1,955,166,147	1,711,296,685
01/11/2025	33	750,000,000	2,211,703,750	2,093,391,749	1,927,673,101	1,680,086,518
01/12/2025	34	750,000,000	2,192,068,737	2,071,401,481	1,902,728,963	1,651,548,273
01/01/2026	35	750,000,000	2,172,741,390	2,049,655,776	1,877,965,762	1,623,149,913
01/02/2026	36	750,000,000	2,153,027,037	2,027,613,415	1,853,045,094	1,594,826,966
01/03/2026	37	750,000,000	2,132,903,263	2,005,584,451	1,828,701,842	1,567,853,558
01/04/2026	38	750,000,000	2,112,932,478	1,983,436,007	1,803,907,376	1,540,045,129
01/05/2026	39	750,000,000	2,093,422,392	1,961,896,083	1,779,925,433	1,513,342,069
01/06/2026	40	750,000,000	2,072,533,605	1,939,025,386	1,754,702,102	1,485,577,498
01/07/2026	41	750,000,000	2,052,662,873	1,917,282,469	1,730,755,698	1,459,297,269
01/08/2026	42	750,000,000	2,033,949,458	1,896,581,064	1,707,714,130	1,433,770,997
01/09/2026	43	750,000,000	2,014,311,191	1,875,083,438	1,684,063,458	1,407,925,552
01/10/2026	44	750,000,000	1,994,949,539	1,854,011,858	1,661,040,147	1,382,984,942
01/11/2026	45	750,000,000	1,976,777,192	1,834,007,441	1,638,939,069	1,358,803,790
01/12/2026	46	750,000,000	1,956,162,964	1,811,903,085	1,615,200,522	1,333,633,424
01/01/2027	47	750,000,000	1,937,218,862	1,791,312,680	1,592,784,332	1,309,554,628
01/02/2027	48	750,000,000	1,918,389,199	1,770,892,550	1,570,622,731	1,285,864,312
01/03/2027	49	750,000,000	1,900,465,265	1,751,658,938	1,549,995,129	1,264,120,892
01/04/2027	50	750,000,000	1,882,844,535	1,732,474,513	1,529,120,572	1,241,814,213
01/05/2027	51	750,000,000	1,865,249,650	1,713,467,691	1,508,622,442	1,220,145,275
01/06/2027	52	750,000,000	1,845,900,444	1,692,816,977	1,486,650,026	1,197,281,690
01/07/2027	53	750,000,000	1,828,778,589	1,674,362,237	1,466,823,722	1,176,472,030
01/08/2027	54	750,000,000	1,811,817,435	1,656,019,726	1,447,065,211	1,155,708,757
01/09/2027	55	750,000,000	1,794,769,755	1,637,655,667	1,427,378,932	1,135,157,710
01/10/2027	56	750,000,000	1,777,880,108	1,619,581,776	1,408,151,359	1,115,275,964
01/11/2027	57	750,000,000	1,760,747,308	1,601,253,982	1,388,675,498	1,095,192,338

01/12/2027	58	750,000,000	1,743,391,324	1,582,867,749	1,369,351,519	1,075,525,360
01/01/2028	59	750,000,000	1,726,249,208	1,564,645,737	1,350,145,060	1,055,948,551
01/02/2028	60	750,000,000	1,709,768,839	1,547,079,765	1,331,592,097	1,037,027,219
01/03/2028	61	0	1,692,512,595	1,529,035,466	1,312,929,794	1,018,441,288
01/04/2028	62		1,675,690,811	1,511,270,889	1,294,375,711	999,796,168
01/05/2028	63		1,659,155,337	1,493,901,756	1,276,350,177	981,831,677
01/06/2028	64		1,642,325,239	1,476,239,886	1,258,052,698	963,657,375
01/07/2028	65		1,625,670,334	1,458,870,724	1,240,190,712	946,081,117
01/08/2028	66		1,609,789,842	1,442,169,446	1,222,874,949	928,920,544
01/09/2028	67		1,593,735,272	1,425,364,937	1,205,551,929	911,882,878
01/10/2028	68		1,577,934,538	1,408,917,065	1,188,707,623	895,456,040
01/11/2028	69		1,560,740,581	1,391,201,216	1,170,775,593	878,212,273
01/12/2028	70		1,544,918,454	1,374,837,430	1,154,156,830	862,197,484
01/01/2029	71		1,529,239,495	1,358,576,417	1,137,605,395	846,233,450
01/02/2029	72		1,513,363,418	1,342,191,785	1,121,027,433	830,369,531
01/03/2029	73		1,498,036,193	1,326,562,676	1,105,428,238	815,681,721
01/04/2029	74		1,481,389,556	1,309,596,558	1,088,514,951	799,799,621
01/05/2029	75		1,465,335,773	1,293,278,206	1,072,305,664	784,659,936
01/06/2029	76		1,449,714,752	1,277,321,270	1,056,381,721	769,733,479
01/07/2029	77		1,434,486,498	1,261,829,311	1,041,000,917	755,416,896
01/08/2029	78		1,419,671,735	1,246,679,624	1,025,886,832	741,296,000
01/09/2029	79		1,403,650,991	1,230,520,466	1,010,014,312	726,735,456
01/10/2029	80		1,389,038,107	1,215,711,221	995,402,849	713,286,137
01/11/2029	81		1,373,946,715	1,200,463,429	980,418,462	699,572,944
01/12/2029	82		1,358,626,599	1,185,129,251	965,512,791	686,112,985
01/01/2030	83		1,344,066,442	1,170,439,908	951,120,469	673,022,766
01/02/2030	84		1,329,471,794	1,155,767,000	936,808,430	660,087,695
01/03/2030	85		1,314,892,624	1,141,341,410	922,990,414	647,862,807
01/04/2030	86		1,300,693,749	1,127,101,733	909,156,873	635,449,883
01/05/2030	87		1,286,666,520	1,113,116,513	895,666,027	623,454,354
01/06/2030	88		1,272,319,401	1,098,837,706	881,927,983	611,291,424
01/07/2030	89		1,258,550,962	1,085,162,482	868,808,591	599,729,443
01/08/2030	90		1,244,866,809	1,071,543,069	855,722,715	588,194,479
01/09/2030	91		1,231,290,431	1,058,059,343	842,805,864	576,862,160

01/10/2030	92	1,217,433,941	1,044,435,171	829,905,758	565,704,149
01/11/2030	93	1,204,019,987	1,031,175,434	817,285,776	554,742,126
01/12/2030	94	1,189,220,166	1,016,828,446	803,931,113	543,440,657
01/01/2031	95	1,175,729,441	1,003,588,311	791,445,177	532,734,406
01/02/2031	96	1,162,033,995	990,215,714	778,913,354	522,078,343
01/03/2031	97	1,148,699,230	977,352,962	767,029,178	512,145,575
01/04/2031	98	1,135,435,681	964,429,353	754,961,777	501,953,081
01/05/2031	99	1,121,957,238	951,416,650	742,942,254	491,936,789
01/06/2031	100	1,108,573,819	938,473,124	730,971,163	481,960,123
01/07/2031	101	1,095,649,100	926,009,129	719,487,810	472,444,053
01/08/2031	102	1,082,787,684	913,586,910	708,030,772	462,951,717
01/09/2031	103	1,070,209,055	901,442,358	696,842,001	453,705,981
01/10/2031	104	1,056,569,142	888,492,617	685,140,986	444,258,982
01/11/2031	105	1,044,239,807	876,635,239	674,278,237	435,363,515
01/12/2031	106	1,031,779,209	864,752,871	663,501,635	426,649,233
01/01/2032	107	1,019,366,428	852,900,454	652,743,301	417,953,547
01/02/2032	108	1,006,401,915	840,624,905	641,712,389	409,150,074
01/03/2032	109	993,663,125	828,667,513	631,079,287	400,775,979
01/04/2032	110	981,781,588	817,370,204	620,892,634	392,636,695
01/05/2032	111	969,618,046	805,918,581	610,686,953	384,599,843
01/06/2032	112	957,832,698	794,772,656	600,709,476	376,713,829
01/07/2032	113	945,971,236	783,642,082	590,838,903	369,004,997
01/08/2032	114	934,316,234	772,674,345	581,088,016	361,377,994
01/09/2032	115	922,715,005	761,785,953	571,442,423	353,874,185
01/10/2032	116	911,048,303	750,919,428	561,904,651	346,541,390
01/11/2032	117	899,571,796	740,202,499	552,476,648	339,283,729
01/12/2032	118	887,741,641	729,269,194	542,976,476	332,082,664
01/01/2033	119	876,232,404	718,593,634	533,667,315	325,006,775
01/02/2033	120	864,899,546	708,096,592	524,534,232	318,091,647
01/03/2033	121	853,627,552	697,797,456	515,717,454	311,548,217
01/04/2033	122	842,431,822	687,477,518	506,798,174	304,863,268
01/05/2033	123	831,302,330	677,281,628	498,053,050	298,374,529
01/06/2033	124	820,241,099	667,136,347	489,344,830	291,915,911
01/07/2033	125	809,244,789	657,112,227	480,805,821	285,646,274

01/08/2033	126	798,334,962	647,153,888	472,315,096	279,413,440
01/09/2033	127	787,492,128	637,281,653	463,927,130	273,288,814
01/10/2033	128	776,667,010	627,489,717	455,674,510	267,327,049
01/11/2033	129	765,941,956	617,775,091	447,478,948	261,407,110
01/12/2033	130	754,495,148	607,543,734	438,984,845	255,393,829
01/01/2034	131	743,845,992	597,952,796	430,956,044	249,660,863
01/02/2034	132	733,234,492	588,422,863	423,009,096	244,019,098
01/03/2034	133	722,665,792	579,052,943	415,316,855	238,664,969
01/04/2034	134	712,105,059	569,623,143	407,514,440	233,189,367
01/05/2034	135	701,672,235	560,356,491	399,898,294	227,893,205
01/06/2034	136	690,928,076	550,840,336	392,107,339	222,506,866
01/07/2034	137	680,701,375	541,796,360	384,720,286	217,420,062
01/08/2034	138	670,574,489	532,830,726	377,391,712	212,375,056
01/09/2034	139	660,515,843	523,948,078	370,156,552	207,421,232
01/10/2034	140	650,645,773	515,271,575	363,130,847	202,650,180
01/11/2034	141	640,860,009	506,661,056	356,154,613	197,915,152
01/12/2034	142	631,140,441	498,157,785	349,315,405	193,318,890
01/01/2035	143	621,302,497	489,560,974	342,414,148	188,696,947
01/02/2035	144	611,744,411	481,212,035	335,718,662	184,223,605
01/03/2035	145	602,251,740	473,019,078	329,244,688	179,979,724
01/04/2035	146	592,839,395	464,836,720	322,726,509	175,669,378
01/05/2035	147	583,367,583	456,659,215	316,268,694	171,448,509
01/06/2035	148	574,116,960	448,655,596	309,935,384	167,303,601
01/07/2035	149	565,030,180	440,829,773	303,779,706	163,308,567
01/08/2035	150	556,049,039	433,086,998	297,685,087	159,354,344
01/09/2035	151	547,024,071	425,335,143	291,613,277	155,442,847
01/10/2035	152	538,277,545	417,847,352	285,774,482	151,706,078
01/11/2035	153	529,607,212	410,419,570	279,980,604	148,000,812
01/12/2035	154	520,972,779	403,065,626	274,287,121	144,396,827
01/01/2036	155	512,372,529	395,739,450	268,616,751	140,812,739
01/02/2036	156	503,803,388	388,460,954	263,005,730	137,287,402
01/03/2036	157	495,280,612	381,283,452	257,532,022	133,897,436
01/04/2036	158	486,834,942	374,146,038	252,068,469	130,501,699
01/05/2036	159	478,448,050	367,096,935	246,710,651	127,204,251

01/06/2036	160	470,159,474	360,125,555	241,409,955	123,944,003
01/07/2036	161	462,030,437	353,318,108	236,263,643	120,804,559
01/08/2036	162	454,036,648	346,616,312	231,192,686	117,711,024
01/09/2036	163	446,153,839	340,020,813	226,216,713	114,689,684
01/10/2036	164	438,376,743	333,545,383	221,362,416	111,768,555
01/11/2036	165	430,720,211	327,163,961	216,575,091	108,888,214
01/12/2036	166	423,178,012	320,907,495	211,910,597	106,106,290
01/01/2037	167	415,790,822	314,770,805	207,329,620	103,372,835
01/02/2037	168	407,887,651	308,264,051	202,527,444	100,550,810
01/03/2037	169	400,688,632	302,359,396	198,191,756	98,021,713
01/04/2037	170	393,568,580	296,482,898	193,845,559	95,466,100
01/05/2037	171	386,513,697	290,690,391	189,590,535	92,987,819
01/06/2037	172	379,446,252	284,891,069	185,335,623	90,515,912
01/07/2037	173	372,500,691	279,217,227	181,197,435	88,132,108
01/08/2037	174	365,603,823	273,582,702	177,089,399	85,769,187
01/09/2037	175	358,751,407	267,999,694	173,034,348	83,450,255
01/10/2037	176	351,969,512	262,501,804	169,067,481	81,202,895
01/11/2037	177	345,246,762	257,051,201	165,135,909	78,978,626
01/12/2037	178	338,511,993	251,623,179	161,250,955	76,804,458
01/01/2038	179	331,858,570	246,259,164	157,412,111	74,658,438
01/02/2038	180	325,321,813	240,999,048	153,657,995	72,569,234
01/03/2038	181	318,876,476	235,862,419	150,037,458	70,588,196
01/04/2038	182	312,107,263	230,463,907	146,230,500	68,505,741
01/05/2038	183	305,758,758	225,405,501	142,668,903	66,563,234
01/06/2038	184	299,569,423	220,468,155	139,188,954	64,664,583
01/07/2038	185	293,378,434	215,557,497	135,753,740	62,810,116
01/08/2038	186	286,802,931	210,368,790	132,149,059	60,883,342
01/09/2038	187	280,625,557	205,488,595	128,755,141	59,068,455
01/10/2038	188	274,642,406	200,777,322	125,493,515	57,336,133
01/11/2038	189	268,683,071	196,087,607	122,250,562	55,617,901
01/12/2038	190	262,748,129	191,441,477	119,060,176	53,944,396
01/01/2039	191	256,840,738	186,819,881	115,890,455	52,285,842
01/02/2039	192	250,964,743	182,236,210	112,759,553	50,657,809
01/03/2039	193	245,138,036	177,732,474	109,720,195	49,103,748

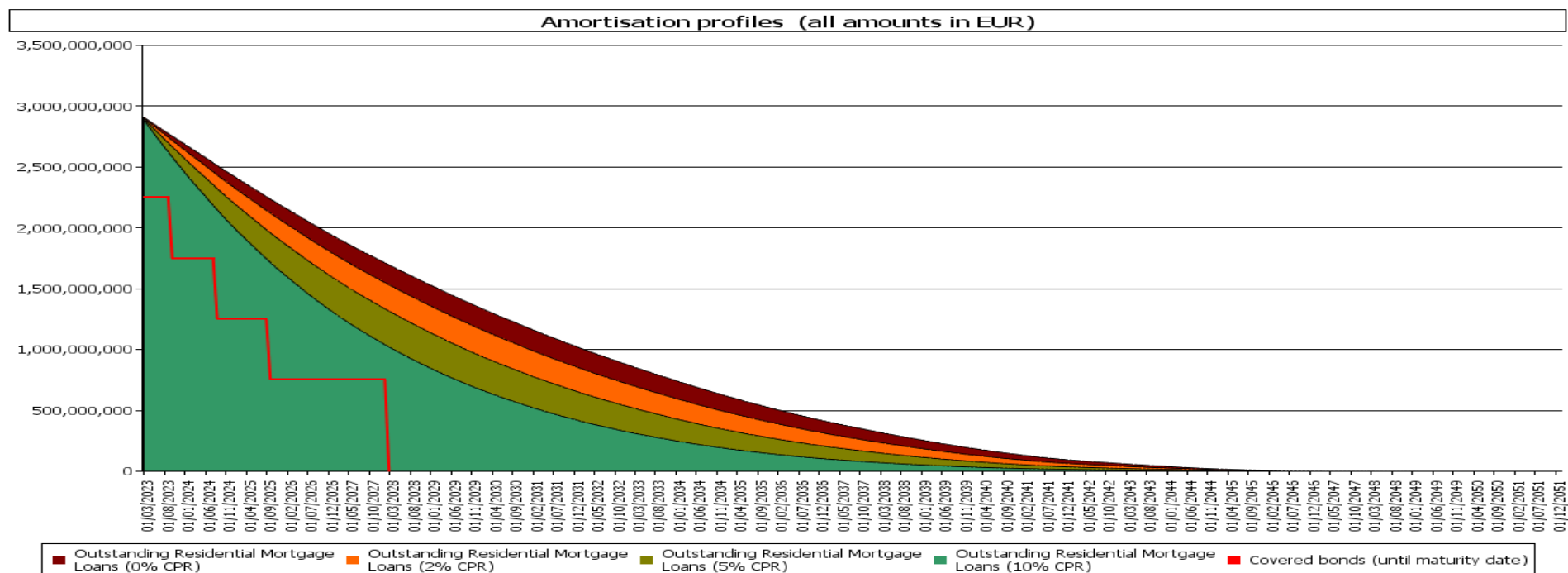
01/04/2039	194	239,345,589	173,238,451	106,673,899	47,538,214
01/05/2039	195	233,457,625	168,699,380	103,623,232	45,989,417
01/06/2039	196	227,759,521	164,302,716	100,665,924	44,487,692
01/07/2039	197	222,160,088	160,000,302	97,788,618	43,038,961
01/08/2039	198	216,634,596	155,756,204	94,952,621	41,613,769
01/09/2039	199	211,210,719	151,598,979	92,183,240	40,228,949
01/10/2039	200	205,927,214	147,564,070	89,508,872	38,901,727
01/11/2039	201	200,729,738	143,595,681	86,880,224	37,599,351
01/12/2039	202	195,590,832	139,689,806	84,309,019	36,337,039
01/01/2040	203	190,566,001	135,870,264	81,795,203	35,104,271
01/02/2040	204	185,579,609	132,090,637	79,317,596	33,896,767
01/03/2040	205	180,646,237	128,375,172	76,903,125	32,734,693
01/04/2040	206	175,773,645	124,700,633	74,511,911	31,582,507
01/05/2040	207	170,959,374	121,086,124	72,174,068	30,466,192
01/06/2040	208	166,233,169	117,538,981	69,881,597	29,373,550
01/07/2040	209	161,605,331	114,079,204	67,657,688	28,322,191
01/08/2040	210	157,089,560	110,703,385	65,488,594	27,298,072
01/09/2040	211	152,652,064	107,393,758	63,369,152	26,302,730
01/10/2040	212	148,332,014	104,183,228	61,323,429	25,349,269
01/11/2040	213	144,096,438	101,036,651	59,320,070	24,417,280
01/12/2040	214	139,912,167	97,941,723	57,361,463	23,514,294
01/01/2041	215	135,773,100	94,883,080	55,428,783	22,625,786
01/02/2041	216	131,666,810	91,857,396	53,524,768	21,756,035
01/03/2041	217	127,603,534	88,886,261	51,674,517	20,923,599
01/04/2041	218	123,628,606	85,971,338	49,852,801	20,100,467
01/05/2041	219	119,718,692	83,115,734	48,078,276	19,305,522
01/06/2041	220	115,939,528	80,355,496	46,363,405	18,538,074
01/07/2041	221	112,408,691	77,780,460	44,767,208	17,826,471
01/08/2041	222	109,015,470	75,304,604	43,231,980	17,142,222
01/09/2041	223	105,742,208	72,919,646	41,756,322	16,486,970
01/10/2041	224	102,566,725	70,613,741	40,336,358	15,861,030
01/11/2041	225	99,509,399	68,392,679	38,968,274	15,258,171
01/12/2041	226	96,546,735	66,247,526	37,653,121	14,682,783
01/01/2042	227	93,730,733	64,206,185	36,400,075	14,134,039

01/02/2042	228	91,018,294	62,242,399	35,197,015	13,609,008
01/03/2042	229	88,404,527	60,362,367	34,055,470	13,117,242
01/04/2042	230	85,871,861	58,533,624	32,939,737	12,633,753
01/05/2042	231	83,381,897	56,743,075	31,853,514	12,167,061
01/06/2042	232	80,939,555	54,987,590	30,789,544	11,710,845
01/07/2042	233	78,554,951	53,279,973	29,759,959	11,272,841
01/08/2042	234	76,201,380	51,596,002	28,746,070	10,842,668
01/09/2042	235	73,871,726	49,933,756	27,749,219	10,422,336
01/10/2042	236	71,574,747	48,301,695	26,776,183	10,015,648
01/11/2042	237	69,303,336	46,689,527	25,816,648	9,615,832
01/12/2042	238	67,046,242	45,094,786	24,873,476	9,226,555
01/01/2043	239	64,815,501	43,520,468	23,944,061	8,844,179
01/02/2043	240	62,605,173	41,965,043	23,029,580	8,470,369
01/03/2043	241	60,417,336	40,436,462	22,139,744	8,111,925
01/04/2043	242	58,270,755	38,933,639	21,262,707	7,757,584
01/05/2043	243	56,065,265	37,398,552	20,374,085	7,402,904
01/06/2043	244	53,972,064	35,941,212	19,530,355	7,066,279
01/07/2043	245	51,919,680	34,517,732	18,710,674	6,741,960
01/08/2043	246	49,891,565	33,113,124	17,903,644	6,423,841
01/09/2043	247	47,882,616	31,725,880	17,109,962	6,113,065
01/10/2043	248	45,904,177	30,365,091	16,335,774	5,812,538
01/11/2043	249	43,942,595	29,018,226	15,571,486	5,517,124
01/12/2043	250	41,988,787	27,682,483	14,818,151	5,228,689
01/01/2044	251	39,823,630	26,210,501	13,994,533	4,917,154
01/02/2044	252	37,909,601	24,908,437	13,265,501	4,641,257
01/03/2044	253	36,018,239	23,628,170	12,553,728	4,374,821
01/04/2044	254	34,141,792	22,359,223	11,849,319	4,111,853
01/05/2044	255	32,216,279	21,063,587	11,135,220	3,848,213
01/06/2044	256	30,404,277	19,845,151	10,464,415	3,601,072
01/07/2044	257	28,636,027	18,660,319	9,815,431	3,363,894
01/08/2044	258	26,952,378	17,533,400	9,199,211	3,139,353
01/09/2044	259	25,340,735	16,457,014	8,612,507	2,926,684
01/10/2044	260	23,821,653	15,445,085	8,063,036	2,728,732
01/11/2044	261	22,361,007	14,473,466	7,536,591	2,539,767

01/12/2044	262	20,952,951	13,539,822	7,033,072	2,360,370
01/01/2045	263	19,650,867	12,676,876	6,568,081	2,194,978
01/02/2045	264	18,370,872	11,831,044	6,114,253	2,034,659
01/03/2045	265	17,109,346	11,001,726	5,672,602	1,880,466
01/04/2045	266	15,868,792	10,186,713	5,239,015	1,729,376
01/05/2045	267	14,663,517	9,397,556	4,821,256	1,584,952
01/06/2045	268	13,525,554	8,653,556	4,428,269	1,449,595
01/07/2045	269	12,433,333	7,941,704	4,053,992	1,321,635
01/08/2045	270	11,370,119	7,250,266	3,691,622	1,198,402
01/09/2045	271	10,325,765	6,573,155	3,338,345	1,079,128
01/10/2045	272	9,332,537	5,931,137	3,004,866	967,349
01/11/2045	273	8,386,079	5,320,592	2,688,693	861,898
01/12/2045	274	7,477,149	4,736,130	2,387,452	762,193
01/01/2046	275	6,613,607	4,182,046	2,102,780	668,469
01/02/2046	276	5,789,389	3,654,650	1,832,926	580,215
01/03/2046	277	5,009,714	3,157,622	1,580,012	498,241
01/04/2046	278	4,296,793	2,703,675	1,349,425	423,725
01/05/2046	279	3,622,355	2,275,556	1,132,953	354,294
01/06/2046	280	3,057,483	1,917,447	952,230	296,517
01/07/2046	281	2,650,282	1,659,350	822,027	254,924
01/08/2046	282	2,295,336	1,434,680	708,920	218,916
01/09/2046	283	1,958,492	1,222,062	602,323	185,211
01/10/2046	284	1,667,186	1,038,585	510,632	156,373
01/11/2046	285	1,425,814	886,714	434,854	132,603
01/12/2046	286	1,217,982	756,220	369,946	112,348
01/01/2047	287	1,049,668	650,612	317,472	96,004
01/02/2047	288	922,558	570,856	277,846	83,665
01/03/2047	289	824,679	509,509	247,418	74,217
01/04/2047	290	739,822	456,307	221,019	66,018
01/05/2047	291	674,360	415,249	200,637	59,684
01/06/2047	292	626,417	385,073	185,584	54,972
01/07/2047	293	587,371	360,477	173,302	51,124
01/08/2047	294	556,817	341,147	163,592	48,055
01/09/2047	295	528,501	323,249	154,615	45,226

01/10/2047	296	505,229	308,508	147,201	42,881
01/11/2047	297	481,924	293,778	139,816	40,557
01/12/2047	298	460,057	279,987	132,925	38,400
01/01/2048	299	440,993	267,930	126,877	36,498
01/02/2048	300	421,903	255,897	120,871	34,622
01/03/2048	301	405,729	245,696	115,777	33,032
01/04/2048	302	389,527	235,485	110,683	31,445
01/05/2048	303	373,299	225,304	105,637	29,888
01/06/2048	304	357,043	215,128	100,609	28,345
01/07/2048	305	341,806	205,608	95,920	26,913
01/08/2048	306	326,542	196,094	91,249	25,494
01/09/2048	307	311,252	186,595	86,608	24,095
01/10/2048	308	295,937	177,122	82,009	22,722
01/11/2048	309	282,489	168,787	77,951	21,506
01/12/2048	310	269,017	160,473	73,929	20,313
01/01/2049	311	255,520	152,164	69,923	19,131
01/02/2049	312	241,993	143,864	65,940	17,965
01/03/2049	313	229,430	136,186	62,278	16,902
01/04/2049	314	217,320	128,779	58,741	15,875
01/05/2049	315	205,607	121,638	55,347	14,896
01/06/2049	316	193,872	114,501	51,967	13,927
01/07/2049	317	182,701	107,727	48,772	13,017
01/08/2049	318	171,511	100,957	45,591	12,117
01/09/2049	319	161,223	94,740	42,675	11,294
01/10/2049	320	150,916	88,538	39,783	10,485
01/11/2049	321	140,590	82,340	36,904	9,685
01/12/2049	322	130,245	76,156	34,048	8,899
01/01/2050	323	119,882	69,977	31,206	8,122
01/02/2050	324	110,432	64,352	28,625	7,418
01/03/2050	325	100,965	58,745	26,071	6,731
01/04/2050	326	91,480	53,136	23,521	6,047
01/05/2050	327	81,977	47,539	20,992	5,374
01/06/2050	328	72,528	41,988	18,494	4,715
01/07/2050	329	63,062	36,447	16,014	4,066

01/08/2050	330	54,711	31,567	13,834	3,498
01/09/2050	331	46,345	26,695	11,669	2,938
01/10/2050	332	37,964	21,831	9,520	2,387
01/11/2050	333	30,939	17,762	7,726	1,929
01/12/2050	334	26,404	15,133	6,566	1,632
01/01/2051	335	21,862	12,509	5,413	1,340
01/02/2051	336	17,314	9,890	4,269	1,052
01/03/2051	337	12,762	7,278	3,135	770
01/04/2051	338	9,940	5,659	2,431	595
01/05/2051	339	7,114	4,044	1,733	422
01/06/2051	340	4,285	2,432	1,039	252
01/07/2051	341	2,144	1,215	518	125
01/08/2051	342	0	0	0	0
01/09/2051	343	0	0	0	0
01/10/2051	344	0	0	0	0
01/11/2051	345	0	0	0	0
01/12/2051	346	0	0	0	0
01/01/2052	347	0	0	0	0
		256,902,140,089	230,098,470,646	197,732,431,612	158,486,484,585



This addendum is optional

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

HTT 2023

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

Field Number	1. Additional information on the programme			
	Transaction Counterparty	Name	Isent Entity Identifier (ISEI)*	
E.1.1.1	Monetary (if available)			
E.1.1.2	Service	BNP Paribas Fortis	EGCEPRLVVUNZG1G47	
E.1.1.3	Bank on service			
E.1.1.4	Bank facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Bank on cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank counterpart			
E.1.1.10	Trustee	Stichting BNP Fortis Plandisbelle		
E.1.1.11	Trustee (if available)	Representative		
OE.1.1.1	where available – issuing agent	Faculté De Schenken & Invenen De Reorganisator		
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
2. Additional information on the swaps				
	Swap Counterparty	Duration (if available)	Isent Entity Identifier (ISEI)*	Type of Swap
E.2.1.1	Example Bank			
E.2.1.2	Counterparty 1			
E.2.1.3	Counterparty 2			
E.2.1.4	Counterparty 3			
E.2.1.5	Counterparty 4			
E.2.1.6	Counterparty 5			
E.2.1.7	Counterparty 6			
E.2.1.8	Counterparty 7			
E.2.1.9	Counterparty 8			
E.2.1.10	Counterparty 9			
E.2.1.11	Counterparty 10			
E.2.1.12	Counterparty 11			
E.2.1.13	Counterparty 12			
E.2.1.14	Counterparty 13			
E.2.1.15	Counterparty 14			
E.2.1.16	Counterparty 15			
E.2.1.17	Counterparty 16			
E.2.1.18	Counterparty 17			
E.2.1.19	Counterparty 18			
E.2.1.20	Counterparty 19			
E.2.1.21	Counterparty 20			
E.2.1.22	Counterparty 21			
E.2.1.23	Counterparty 22			
E.2.1.24	Counterparty 23			
E.2.1.25	Counterparty 24			
E.2.1.26	Counterparty 25			
E.2.1.27	Counterparty 26			
E.2.1.28	Counterparty 27			
E.2.1.29	Counterparty 28			
E.2.1.30	Counterparty 29			
E.2.1.31	Counterparty 30			
E.2.1.32	Counterparty 31			
E.2.1.33	Counterparty 32			
E.2.1.34	Counterparty 33			
E.2.1.35	Counterparty 34			
E.2.1.36	Counterparty 35			
E.2.1.37	Counterparty 36			
E.2.1.38	Counterparty 37			
E.2.1.39	Counterparty 38			
E.2.1.40	Counterparty 39			
E.2.1.41	Counterparty 40			
E.2.1.42	Counterparty 41			
E.2.1.43	Counterparty 42			
E.2.1.44	Counterparty 43			
E.2.1.45	Counterparty 44			
E.2.1.46	Counterparty 45			
E.2.1.47	Counterparty 46			
E.2.1.48	Counterparty 47			
E.2.1.49	Counterparty 48			
E.2.1.50	Counterparty 49			
E.2.1.51	Counterparty 50			
E.2.1.52	Counterparty 51			
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E.2.1.62	Counterparty 61			
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E.2.1.64	Counterparty 63			
E.2.1.65	Counterparty 64			
E.2.1.66	Counterparty 65			
E.2.1.67	Counterparty 66			
E.2.1.68	Counterparty 67			
E.2.1.69	Counterparty 68			
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E.2.1.99	Counterparty 98			
E.2.1.100	Counterparty 99			
E.2.1.101	Counterparty 100			
E.2.1.102	Counterparty 101			
E.2.1.103	Counterparty 102			
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E.2.1.294	Counterparty 293			
E.2.1.295	Counterparty 294			
E.2.1.296	Counterparty 295			
E.2.1.2				

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

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

** Weighted Average Maturity - Representative Term to Maturity