



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 is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/7/2023

Cut-off Date: 31/7/2023



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

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR
CONTENT OF TAB A		
1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. Compliance Art 14 CBD Check Table 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information		
1. Basic Facts		
Field Number		
G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds
G.1.1.4	Cut-off date	31/07/2023
OG.1.1.1	Optional information e.g. Contact names	
OG.1.1.2	Optional information e.g. Parent name	
OG.1.1.3		
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		
2. Regulatory Summary		
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y
G.2.1.2	CBD Compliance	Y
G.2.1.3	CRR Compliance (Y/N)	Y
OG.2.1.1	LCR status	Y
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		
3. General Cover Pool / Covered Bond Information		
1. General Information		Nominal (mn)
G.3.1.1	Total Cover Assets	3,085.77
G.3.1.2	Outstanding Covered Bonds	2,250.00
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,723.65
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,119.03
OG.3.1.3		
OG.3.1.4		
2. Over-collateralisation (OC)		Statutory
G.3.2.1	OC (%)	5.0%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	32.1%
OG.3.2.2	Optional information e.g. OC (NPV basis)	28.5%
OG.3.2.3		
OG.3.2.4		
OG.3.2.5		
OG.3.2.6		
3. Cover Pool Composition		Nominal (mn)
G.3.3.1	Mortgages	2,953.74
G.3.3.2	Public Sector	-
G.3.3.3	Shipping	-
G.3.3.4	Substitute Assets	13.00
G.3.3.5	Other	119.02
G.3.3.6	Total	3,085.8
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
G.3.4.1	Weighted Average Life (in years)	7.28
	Residual Life (mn)	
	By buckets:	
G.3.4.2	0 - 1Y	60.33
G.3.4.3	1 - 2Y	137.76
G.3.4.4	2 - 3Y	157.45
G.3.4.5	3 - 4Y	201.32
G.3.4.6	4 - 5Y	219.52
G.3.4.7	5 - 10Y	1,539.32
G.3.4.8	10+Y	638.04
G.3.4.9	Total	2,953.7
OG.3.4.1	a/w 0-1 day	1.71
OG.3.4.2	a/w 0-0.5y	16.14
OG.3.4.3	a/w 0.5-1 y	42.48
OG.3.4.4	a/w 1-1.5y	62.81
OG.3.4.5	a/w 1.5-2 y	74.94
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
G.3.5.1	Weighted Average Life (in years)	2.59
	Maturity (mn)	
	By buckets:	
G.3.5.2	0 - 1Y	500.00
G.3.5.3	1 - 2Y	500.00
G.3.5.4	2 - 3Y	500.00
G.3.5.5	3 - 4Y	0.00
G.3.5.6	4 - 5Y	750.00
G.3.5.7	5 - 10Y	0.00
G.3.5.8	10+Y	0.00
G.3.5.9	Total	2,250.0
OG.3.5.1	a/w 0-1 day	0.00
OG.3.5.2	a/w 0-0.5y	500.00
OG.3.5.3	a/w 0.5-1 y	0.00
OG.3.5.4	a/w 1-1.5y	500.00
OG.3.5.5	a/w 1.5-2 y	0.00
OG.3.5.6		
OG.3.5.7		
OG.3.5.8		
OG.3.5.9		
OG.3.5.10		
	Expected Upon Prepayments	
G.3.4.1		ND1
G.3.4.2		ND1
G.3.4.3		ND1
G.3.4.4		ND1
G.3.4.5		ND1
G.3.4.6		ND1
G.3.4.7		ND1
G.3.4.8		0.0
G.3.4.9		
G.3.4.10		
	% Total Contractual	
G.3.4.1		ND1
G.3.4.2		2.04%
G.3.4.3		4.66%
G.3.4.4		5.33%
G.3.4.5		6.82%
G.3.4.6		7.43%
G.3.4.7		52.11%
G.3.4.8		21.60%
G.3.4.9		100.0%
G.3.4.10		0.0%
	% Total Expected Upon Prepayments	
G.3.4.1		ND1
G.3.4.2		2.04%
G.3.4.3		4.66%
G.3.4.4		5.33%
G.3.4.5		6.82%
G.3.4.6		7.43%
G.3.4.7		52.11%
G.3.4.8		21.60%
G.3.4.9		100.0%
G.3.4.10		0.0%
	% Total Initial Maturity	
G.3.5.1		2.59
G.3.5.2		0.00
G.3.5.3		500.00
G.3.5.4		500.00
G.3.5.5		500.00
G.3.5.6		0.00
G.3.5.7		750.00
G.3.5.8		0.00
G.3.5.9		0.00
G.3.5.10		0.00
OG.3.5.1		0.00
OG.3.5.2		22.2%
OG.3.5.3		22.2%
OG.3.5.4		22.2%
OG.3.5.5		0.0%
OG.3.5.6		33.3%
OG.3.5.7		0.0%
OG.3.5.8		0.0%
OG.3.5.9		0.0%
OG.3.5.10		0.0%

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3,085.77		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	3,085.8	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,250.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.00		9.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	119.02		90.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	132.02		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	13.00		100.00%	
G.3.10.16	Total	13.00		100.00%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.00		0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	13.00		0.44%	0.58%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131		

13. Derivatives & Swaps	
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)
G.3.13.2	Type of interest rate swaps (intra-group, external or both)
G.3.13.3	Type of currency rate swaps (intra-group, external or both)
OG.3.13.1	NPV of Derivatives in the cover pool (mn)
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)
OG.3.13.4	
OG.3.13.5	

14. Sustainable or other special purpose strategy - optional	
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?
G.3.14.3	specific criteria
G.3.14.4	link to the committed objective criteria

4. Compliance Art 14 CBD Check table		Row	Row
<i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i>			
G.4.1.1	(a) Value of the cover pool total assets:	38	
G.4.1.2	(a) Value of outstanding covered bonds:	39	
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c) Type of cover assets:	52	
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15	
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d) Currency risk - cover pool:	111	
G.4.1.10	(d) Interest rate risk - covered bond:	163	
G.4.1.11	(d) Currency risk - covered bond:	137	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d) Hedaina Strateav	18 for Harmonised Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	65	
G.4.1.17	(e) Maturity Structure - covered bond:	88	
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	119.02
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information	
1. Optional information o.a. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency	EUR
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	2,953.74	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	2,953.74	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	44,199	44,199
OM.7.2.1	Optional information eg, Number of borrowers	23,413	0
OM.7.2.2	Optional information eg, 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%
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%
M.7.4.2	Austria	0.00%	0.00%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0.00%	0.00%
M.7.4.5	Croatia	0.00%	0.00%
M.7.4.6	Cyprus	0.00%	0.00%
M.7.4.7	Czechia	0.00%	0.00%
M.7.4.8	Denmark	0.00%	0.00%
M.7.4.9	Estonia	0.00%	0.00%
M.7.4.10	Finland	0.00%	0.00%
M.7.4.11	France	0.00%	0.00%
M.7.4.12	Germany	0.00%	0.00%
M.7.4.13	Greece	0.00%	0.00%
M.7.4.14	Netherlands	0.00%	0.00%
M.7.4.15	Hungary	0.00%	0.00%
M.7.4.16	Ireland	0.00%	0.00%
M.7.4.17	Italy	0.00%	0.00%
M.7.4.18	Latvia	0.00%	0.00%
M.7.4.19	Lithuania	0.00%	0.00%
M.7.4.20	Luxembourg	0.00%	0.00%
M.7.4.21	Malta	0.00%	0.00%
M.7.4.22	Poland	0.00%	0.00%
M.7.4.23	Portugal	0.00%	0.00%
M.7.4.24	Romania	0.00%	0.00%
M.7.4.25	Slovakia	0.00%	0.00%
M.7.4.26	Slovenia	0.00%	0.00%
M.7.4.27	Spain	0.00%	0.00%
M.7.4.28	Sweden	0.00%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.82%		16.82%	
M.7.5.2	Vlaams-Brabant	13.57%		13.57%	
M.7.5.3	Oost-Vlaanderen	15.15%		15.15%	
M.7.5.4	Brussels	10.43%		10.43%	
M.7.5.5	West-Vlaanderen	10.95%		10.95%	
M.7.5.6	Limburg	6.84%		6.84%	
M.7.5.7	Liege	7.70%		7.70%	
M.7.5.8	Hainaut	6.06%		6.06%	
M.7.5.9	Brabant Wallon	5.73%		5.73%	
M.7.5.10	Namur	3.89%		3.89%	
M.7.5.11	Luxembourg	2.77%		2.77%	
M.7.5.12	Other	0.11%		0.11%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.84%		92.84%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.16%		7.16%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	3.11%		3.11%	
M.7.7.2	Amortising	96.89%		96.89%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.76%		2.76%	
M.7.8.2	≥ 12 - ≤ 24 months	10.32%		10.32%	
M.7.8.3	≥ 24 - ≤ 36 months	16.86%		16.86%	
M.7.8.4	≥ 36 - ≤ 60 months	14.44%		14.44%	
M.7.8.5	≥ 60 months	55.12%		55.12%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.01%		0.01%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
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			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	1,403.63	35,091.00	0.48	0.79
M.7A.10.4	>100K and <=200K	981.40	7,199.00	0.33	0.16
M.7A.10.5	>200K and <=300K	324.06	1,354.00	0.11	0.03
M.7A.10.6	>300K and <=400K	110.83	325.00	0.04	0.01
M.7A.10.7	>400K	133.82	230.00	0.05	0.01
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	2,953.7	44,199	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.63%			
M.7A.11.2	By LTV buckets (mn):				
M.7A.11.3	>0 - <=40 %	778.79	20,319	26.37%	45.97%
M.7A.11.4	>40 - <=50 %	384.00	5,358	13.00%	12.12%
M.7A.11.5	>50 - <=60 %	410.07	5,101	13.88%	11.54%
M.7A.11.6	>60 - <=70 %	437.61	4,854	14.82%	10.98%
M.7A.11.7	>70 - <=80 %	491.55	4,795	16.64%	10.85%
M.7A.11.8	>80 - <=90 %	326.30	2,734	11.05%	6.19%
M.7A.11.9	>90 - <=100 %	83.37	659	2.82%	1.49%
M.7A.11.10	>100%	42.05	379	1.42%	0.86%
M.7A.11.11	Total	2,953.74	44,199	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	13.62			
OM.7A.11.2	a/w >110 - <=120 %	4.69			
OM.7A.11.3	a/w >120 - <=130 %	3.27			
OM.7A.11.4	a/w >130 - <=140 %	4.54			
OM.7A.11.5	a/w >140 - <=150 %	1.48			
OM.7A.11.6	a/w >150 %	14.45			
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 (%)	48.48%			
M.7A.12.2	By LTV buckets (mn):				
M.7A.12.3	>0 - <=40 %	1,106.14	25,291	37.45%	57.22%
M.7A.12.4	>40 - <=50 %	445.29	5,465	15.08%	12.36%
M.7A.12.5	>50 - <=60 %	454.26	4,949	15.38%	11.20%
M.7A.12.6	>60 - <=70 %	384.92	3,780	13.03%	8.55%
M.7A.12.7	>70 - <=80 %	311.72	2,822	10.55%	6.38%
M.7A.12.8	>80 - <=90 %	171.82	1,298	5.82%	2.94%
M.7A.12.9	>90 - <=100 %	55.65	382	1.88%	0.86%
M.7A.12.10	>100%	23.95	212	0.81%	0.48%
M.7A.12.11	Total	2,953.74	44,199	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	4.95		0.17%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	3.39		0.11%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	2.03		0.07%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.13		0.07%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	1.25		0.04%	0.00%
OM.7A.12.6	a/w >150 %	10.20		0.35%	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			19.47%	
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.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (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	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the 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.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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

EUR 10 Billion Mortgage Pandbrieven Programme**Reporting Date**

Reporting Date 31/07/2023

Contact Details:**Head of ALM Treasury**

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Asset Based Funding

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



BNP PARIBAS Residential Mortgage Pandbrieven Program
FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.48	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.40	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.90	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.43	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'	2.59

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000	(I)
Nominal Balance Residential Mortgage Loans	2,953,744,650	(II)
Nominal Balance Public Finance Exposures	13,000,000	(III)
Nominal Balance Financial Institution Exposures	119,024,051	(IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.15%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,390,846,956	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.26%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,911,198	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	119,024,051	(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)	2,390,846,956	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.12%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	366,205,251	(VIII)
Total Interest Proceeds Residential Mortgage Loans	366,205,251	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	2,522,782,205	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,390,846,956	
Total Principal Proceeds Public Finance Exposures	12,911,198	
Total Principal Proceeds Financial Institution Exposures	119,024,051	
Impact Derivatives	0	
Interest Requirement Covered Bonds	47,187,500	(X)
Costs, Fees and expenses Covered Bonds	18,313,784	(XI)
Principal Requirement Covered Bonds	2,250,000,000	(XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	573,486,172	
> > Cover Test Royal Decree Art 5 paraf 3	Passed	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,140,205	(XIII)
Cumulative Cash Outflow Next 180 Days	-9,158,811	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	277,981,394	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	10,639,292	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,639,292	(XVII)

Cover Pool Summary

Portfolio Cut-off D 31/07/2023

(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	2,953,744,650
Principal Redemptions between Cut-off Date and Maturity	2,953,744,650
Interest Payments between Cut-off Date and Maturity Date	366,205,251
Number of borrowers	23,413
Number of loans	44,199
Average Outstanding Balance per borrower	126,158
Average Outstanding Balance per loan	66,828
Weighted average Current Loan to Current Value	48.48%
Weighted average Current Loan to Original Value	56.63%
Weighted average seasoning (in Years)	4.71
Weighted average remaining maturity (in years, at 0% CPR)	13.96
Weighted average initial maturity (in years, at 0% CPR)	18.67
Percentage of Fixed Rate Loans	92.84%
Percentage of Variable Rate Loans	7.16%
Weighted average interest rate	1.70%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	1.85%
Weighted Remaining average life (in years, at 0% CPR)	7.28
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.79
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 119,024,051

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

4,410,782 EUR



Stratification Tables

Portfolio Cut-off Date 31/07/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	496,689,518.38	16.82 %	7,129	16.13 %
Oost-Vlaanderen	447,385,533.55	15.15 %	7,050	15.95 %
Vlaams-Brabant	400,751,027.17	13.57 %	5,706	12.91 %
West-Vlaanderen	323,342,040.36	10.95 %	5,529	12.51 %
Brussels	308,150,631.33	10.43 %	3,419	7.74 %
Liège	227,432,763.65	7.70 %	3,651	8.26 %
Limburg	201,998,241.54	6.84 %	3,465	7.84 %
Hainaut	179,043,604.21	6.06 %	3,039	6.88 %
Brabant Wallon	169,248,863.22	5.73 %	2,158	4.88 %
Namur	114,907,819.80	3.89 %	1,780	4.03 %
Luxembourg	81,684,626.02	2.77 %	1,216	2.75 %
Other	3,109,980.81	0.11 %	57	0.13 %
	2,953,744,650.04	100.00 %	44,199	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	81,619,758.33	2.76 %	754	1.71 %
>1 and <=2	319,626,001.43	10.82 %	3,070	6.95 %
>2 and <=3	498,044,378.91	16.86 %	4,974	11.25 %
>3 and <=4	423,180,225.15	14.33 %	4,998	11.31 %
>4 and <=5	276,574,452.64	9.36 %	3,788	8.57 %
>5 and <=6	292,759,514.95	9.91 %	4,311	9.75 %
>6 and <=7	474,510,217.10	16.06 %	8,334	18.86 %
>7 and <=8	367,638,368.13	12.45 %	8,049	18.21 %
>8 and <=9	185,969,110.53	6.30 %	4,765	10.78 %
>9 and <=10	6,850,198.09	0.23 %	200	0.45 %
>10 and <=11	3,336,458.71	0.11 %	113	0.26 %
>11 and <=12	1,635,328.86	0.06 %	79	0.18 %
>12 and <=13	4,511,237.79	0.15 %	215	0.49 %
>13 and <=14	10,861,142.76	0.37 %	266	0.60 %
>14 and <=15	1,594,877.51	0.05 %	72	0.16 %
>15 and <=16	858,886.73	0.03 %	16	0.04 %
>16 and <=17	237,062.85	0.01 %	13	0.03 %
>17 and <=18	1,695,401.40	0.06 %	62	0.14 %
>18 and <=19	1,578,032.25	0.05 %	93	0.21 %
>19 and <=20	360,250.70	0.01 %	20	0.05 %
>20 and <=21	282,607.10	0.01 %	4	0.01 %
>21 and <=22	1,325.06	0.00 %	1	0.00 %
>22 and <=23	19,813.06	0.00 %	2	0.00 %
	2,953,744,650.04	100.00 %	44,199	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	240,000.00	0.01 %	56	0.13 %
<=1	16,143,708.17	0.55 %	786	1.78 %
>1 and <=2	42,476,662.55	1.44 %	2,544	5.76 %
>2 and <=3	70,646,474.24	2.39 %	3,213	7.27 %
>3 and <=4	70,974,732.53	2.40 %	2,590	5.86 %
>4 and <=5	73,843,043.24	2.50 %	2,210	5.00 %
>5 and <=6	89,056,025.69	3.02 %	2,176	4.92 %
>6 and <=7	106,088,543.86	3.59 %	2,347	5.31 %
>7 and <=8	111,239,462.22	3.77 %	2,083	4.71 %
>8 and <=9	117,237,716.34	3.97 %	1,993	4.51 %
>9 and <=10	105,655,601.68	3.58 %	1,660	3.76 %
>10 and <=11	112,991,352.00	3.83 %	1,658	3.75 %
>11 and <=12	164,701,093.10	5.58 %	2,403	5.44 %
>12 and <=13	157,086,619.12	5.32 %	2,004	4.53 %
>13 and <=14	179,562,431.33	6.08 %	2,110	4.77 %
>14 and <=15	150,231,972.67	5.09 %	1,636	3.70 %
>15 and <=16	108,542,366.64	3.67 %	1,285	2.91 %
>16 and <=17	192,509,355.57	6.52 %	2,095	4.74 %
>17 and <=18	229,806,691.67	7.78 %	2,339	5.29 %
>18 and <=19	222,768,766.72	7.54 %	2,044	4.62 %
>19 and <=20	93,329,557.44	3.16 %	864	1.95 %
>20 and <=21	79,736,153.85	2.70 %	735	1.66 %
>21 and <=22	140,311,294.75	4.75 %	1,188	2.69 %
>22 and <=23	187,207,750.74	6.34 %	1,303	2.95 %
>23 and <=24	98,310,046.44	3.33 %	646	1.46 %
>24 and <=25	26,180,207.96	0.89 %	183	0.41 %
>25 and <=26	808,032.11	0.03 %	7	0.02 %
>26 and <=27	871,801.73	0.03 %	9	0.02 %
>27 and <=28	4,054,588.47	0.14 %	26	0.06 %
>28 and <=29	1,132,597.21	0.04 %	6	0.01 %
2,953,744,650.04	100.00 %	44,199	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	611,000.00	0.02 %	3	0.01 %
>1 and <=2	4,641,884.93	0.16 %	30	0.07 %
>2 and <=3	4,103,276.46	0.14 %	50	0.11 %
>3 and <=4	2,279,483.56	0.08 %	59	0.13 %
>4 and <=5	31,557,954.53	1.07 %	263	0.60 %
>5 and <=6	2,937,068.87	0.10 %	107	0.24 %
>6 and <=7	6,043,565.29	0.20 %	228	0.52 %
>7 and <=8	7,181,020.16	0.24 %	509	1.15 %
>8 and <=9	16,219,849.90	0.55 %	797	1.80 %
>9 and <=10	251,086,740.21	8.50 %	8,795	19.90 %
>10 and <=11	32,591,456.66	1.10 %	1,589	3.60 %
>11 and <=12	46,569,138.99	1.58 %	1,114	2.52 %
>12 and <=13	157,963,043.24	5.35 %	3,423	7.74 %
>13 and <=14	22,865,418.12	0.77 %	444	1.00 %
>14 and <=15	383,143,642.77	12.97 %	6,163	13.94 %
>15 and <=16	29,600,932.85	1.00 %	427	0.97 %
>16 and <=17	45,750,785.60	1.55 %	604	1.37 %
>17 and <=18	187,411,281.51	6.34 %	2,441	5.52 %
>18 and <=19	27,198,110.57	0.92 %	414	0.94 %
>19 and <=20	773,216,477.01	26.18 %	8,421	19.05 %
>20 and <=21	40,284,977.12	1.36 %	512	1.16 %
>21 and <=22	20,507,993.31	0.69 %	231	0.52 %
>22 and <=23	24,669,725.94	0.84 %	296	0.67 %
>23 and <=24	14,943,513.73	0.51 %	189	0.43 %
>24 and <=25	741,082,454.00	25.09 %	6,321	14.30 %
>25 and <=26	56,958,790.15	1.93 %	524	1.19 %
>26 and <=27	2,992,745.98	0.10 %	22	0.05 %
>27 and <=28	1,039,765.50	0.04 %	8	0.02 %
>28 and <=29	2,802,447.90	0.09 %	22	0.05 %
>29 and <=30	13,842,677.72	0.47 %	171	0.39 %
>30 and <=31	1,274,906.00	0.04 %	14	0.03 %
>39 and <=40	262,559.44	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
2,953,744,650.04	100.00 %	44,199	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	19,813.06	0.00 %	2	0.00 %
2001	1,325.06	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	204,886.97	0.01 %	8	0.02 %
2004	569,867.53	0.02 %	31	0.07 %
2005	1,961,179.27	0.07 %	112	0.25 %
2006	1,136,469.92	0.04 %	36	0.08 %
2007	178,170.92	0.01 %	9	0.02 %
2008	1,144,641.19	0.04 %	26	0.06 %
2009	5,868,927.54	0.20 %	158	0.36 %
2010	8,308,440.01	0.28 %	270	0.61 %
2011	3,245,575.16	0.11 %	166	0.38 %
2012	1,468,713.13	0.05 %	52	0.12 %
2013	4,100,869.08	0.14 %	136	0.31 %
2014	29,620,311.04	1.00 %	925	2.09 %
2015	302,615,362.13	10.25 %	6,815	15.42 %
2016	506,836,242.44	17.16 %	10,350	23.42 %
2017	297,971,391.90	10.09 %	4,862	11.00 %
2018	265,193,018.62	8.98 %	3,626	8.20 %
2019	455,200,154.50	15.41 %	5,877	13.30 %
2020	295,483,193.89	10.00 %	3,258	7.37 %
2021	544,856,655.18	18.45 %	5,271	11.93 %
2022	209,743,248.35	7.10 %	2,040	4.62 %
2023	17,766,193.15	0.60 %	166	0.38 %
2,953,744,650.04	100.00 %	44,199	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	532,775,662.68	18.04 %	12,490	53.35 %
>100 and <=200	911,603,637.44	30.86 %	6,299	26.90 %
>200 and <=300	694,834,191.92	23.52 %	2,871	12.26 %
>300 and <=400	341,474,416.66	11.56 %	999	4.27 %
>400	473,056,741.34	16.02 %	754	3.22 %
2,953,744,650.04	100.00 %	23,413	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,468,635.93	0.05 %	26	0.06 %
0.5 - 1%	140,490,720.52	4.76 %	1,418	3.21 %
1 - 1.5%	906,930,433.44	30.70 %	11,608	26.26 %
1.5 - 2%	1,512,199,865.33	51.20 %	24,685	55.85 %
2 - 2.5%	217,703,088.88	7.37 %	3,414	7.72 %
2.5 - 3%	105,561,547.26	3.57 %	1,688	3.82 %
3 - 3.5%	36,267,224.98	1.23 %	543	1.23 %
3.5 - 4%	17,053,131.07	0.58 %	327	0.74 %
4 - 4.5%	5,887,599.25	0.20 %	164	0.37 %
4.5 - 5%	5,013,084.52	0.17 %	135	0.31 %
5 - 5.5%	3,102,789.97	0.11 %	102	0.23 %
5.5 - 6%	1,125,480.49	0.04 %	56	0.13 %
6 - 6.5%	653,077.52	0.02 %	22	0.05 %
6.5 - 7%	238,797.37	0.01 %	10	0.02 %
7 - 7.5%	49,173.51	0.00 %	1	0.00 %
2,953,744,650.04	100.00 %	44,199	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,742,334,223.59	92.84 %	41,728	94.41 %
Variable	1,940,156.03	0.07 %	77	0.17 %
Variable With Cap	209,470,270.42	7.09 %	2,394	5.42 %
2,953,744,650.04	100.00 %	44,199	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	28,761,877.97	0.97 %	411	0.93 %
2024	48,109,621.24	1.63 %	716	1.62 %
2025	9,826,010.34	0.33 %	120	0.27 %
2026	14,653,318.81	0.50 %	165	0.37 %
2027	10,470,931.84	0.35 %	113	0.26 %
2028	11,125,220.12	0.38 %	121	0.27 %
2029	7,504,543.34	0.25 %	73	0.17 %
2030	149,634.55	0.01 %	5	0.01 %
2031	25,969,265.87	0.88 %	165	0.37 %
2032	9,534,466.31	0.32 %	54	0.12 %
2033	3,731,300.12	0.13 %	44	0.10 %
2034	21,420,241.38	0.73 %	233	0.53 %
2035	5,001,381.13	0.17 %	36	0.08 %
2036	5,014,504.47	0.17 %	42	0.10 %
2037	823,609.59	0.03 %	10	0.02 %
Fixed To Maturity	2,751,648,722.96	93.16 %	41,891	94.78 %
Total	2,953,744,650.04	100.00 %	44,199	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,953,744,650.04	100.00 %	44,199	100.00 %
Total	2,953,744,650.04	100.00 %	44,199	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,826,075,786.08	95.68 %	42,701	96.61 %
Interest only	91,913,540.93	3.11 %	628	1.42 %
Linear	35,755,323.03	1.21 %	870	1.97 %
Total	2,953,744,650.04	100.00 %	44,199	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	139,616,556.57	4.73 %	7,690	17.40 %
11-20%	252,404,560.60	8.55 %	6,304	14.26 %
21-30%	315,725,879.20	10.69 %	5,644	12.77 %
31-40%	398,390,796.90	13.49 %	5,653	12.79 %
41-50%	445,285,478.79	15.08 %	5,465	12.36 %
51-60%	454,256,984.58	15.38 %	4,949	11.20 %
61-70%	384,923,314.49	13.03 %	3,780	8.55 %
71-80%	311,723,443.37	10.55 %	2,822	6.38 %
81-90%	171,816,280.73	5.82 %	1,298	2.94 %
91-100%	55,653,946.38	1.88 %	382	0.86 %
101-110%	4,952,141.66	0.17 %	61	0.14 %
111-120%	3,390,201.45	0.11 %	20	0.05 %
>120%	15,605,065.32	0.53 %	131	0.30 %
Total	2,953,744,650.04	100.00 %	44,199	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	68,714,911.47	2.33 %	4,678	10.58 %
11-20%	160,806,895.00	5.44 %	5,284	11.96 %
21-30%	234,565,132.73	7.94 %	5,121	11.59 %
31-40%	314,706,004.09	10.65 %	5,236	11.85 %
41-50%	383,998,538.95	13.00 %	5,358	12.12 %
51-60%	410,072,608.48	13.88 %	5,101	11.54 %
61-70%	437,609,913.37	14.82 %	4,854	10.98 %
71-80%	491,547,801.19	16.64 %	4,795	10.85 %
81-90%	326,299,223.12	11.05 %	2,734	6.19 %
91-100%	83,373,447.33	2.82 %	659	1.49 %
101-110%	13,615,617.65	0.46 %	132	0.30 %
111-120%	4,693,887.06	0.16 %	50	0.11 %
>120%	23,740,669.60	0.80 %	197	0.45 %
Total	2,953,744,650.04	100.00 %	44,199	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
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1-20%	29,465,509.37	1.00 %	2,682	6.07 %
21-40%	102,949,272.20	3.49 %	4,602	10.41 %
41-60%	206,950,488.09	7.01 %	5,090	11.52 %
61-80%	409,604,680.46	13.87 %	5,884	13.31 %
81-100%	354,652,093.99	12.01 %	4,498	10.18 %
101-120%	112,007,865.53	3.79 %	1,992	4.51 %
121-140%	142,286,944.34	4.82 %	2,350	5.32 %
141-160%	168,024,848.49	5.69 %	2,450	5.54 %
161-180%	155,563,835.88	5.27 %	2,103	4.76 %
181-200%	238,194,629.78	8.06 %	2,448	5.54 %
201-300%	469,679,778.67	15.90 %	5,414	12.25 %
301-400%	208,233,945.46	7.05 %	1,991	4.50 %
401-500%	109,400,481.59	3.70 %	960	2.17 %
>500%	246,730,276.19	8.35 %	1,735	3.93 %
2,953,744,650.04	100.00 %	44,199	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	60,329,006.65	2.04 %	3,412	7.72 %
>1 and <=2	137,756,222.26	4.66 %	5,664	12.81 %
>2 and <=3	157,454,538.26	5.33 %	4,298	9.72 %
>3 and <=4	201,323,684.09	6.82 %	4,186	9.47 %
>4 and <=5	219,520,852.69	7.43 %	3,671	8.31 %
>5 and <=6	241,514,084.24	8.18 %	3,583	8.11 %
>6 and <=7	342,352,237.62	11.59 %	4,309	9.75 %
>7 and <=8	243,050,005.81	8.23 %	2,725	6.17 %
>8 and <=9	310,889,457.53	10.53 %	3,463	7.84 %
>9 and <=10	401,512,648.93	13.59 %	3,849	8.71 %
>10 and <=11	156,973,587.35	5.31 %	1,465	3.31 %
>11 and <=12	325,481,948.90	11.02 %	2,510	5.68 %
>12 and <=13	127,076,302.12	4.30 %	859	1.94 %
>13 and <=14	21,603,579.89	0.73 %	157	0.36 %
>14 and <=15	4,538,343.96	0.15 %	30	0.07 %
>15 and <=16	2,163,715.15	0.07 %	15	0.03 %
>16 and <=17	204,434.59	0.01 %	3	0.01 %
2,953,744,650.04	100.00 %	44,199	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	2,751,648,722.96	93.16 %	41,891	94.78 %
>=0 and <=1	85,918,361.46	2.91 %	1,243	2.81 %
>1 and <=2	21,540,730.71	0.73 %	239	0.54 %
>2 and <=3	17,203,864.81	0.58 %	186	0.42 %
>3 and <=4	12,765,516.39	0.43 %	104	0.24 %
>4 and <=5	29,144,640.48	0.99 %	173	0.39 %
>5 and <=6	26,423,084.57	0.89 %	291	0.66 %
>7 and <=8	605,654.44	0.02 %	5	0.01 %
>6 and <=7	8,494,074.22	0.29 %	67	0.15 %
2,953,744,650.04	100.00 %	44,199	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,515,815,745.54	80.53 %	22,092	79.22 %
Other/No data	2,059,146,880.34	19.47 %	5,794	20.78 %
10,574,962,625.88	100.00 %	27,886	100.00 %	

18. IFRS9 Norms

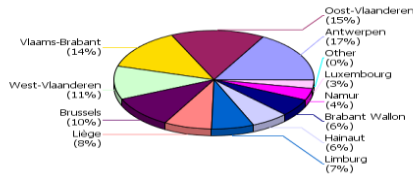
	In EUR	In %	In number of loans	In %
Phase 1	2,684,906,675.95	90.90 %	41,028	92.83 %
Phase 2	268,554,590.05	9.09 %	3,111	7.04 %
Phase 3	283,384.04	0.01 %	6	0.01 %
Other/No data	0.00	0.00 %	54	0.12 %
2,953,744,650.04	100.00 %	44,199	100.00 %	



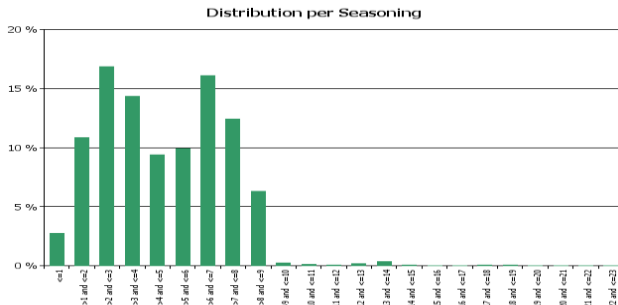
Stratification Tables

Portfolio Cut-off Date 31/07/2023

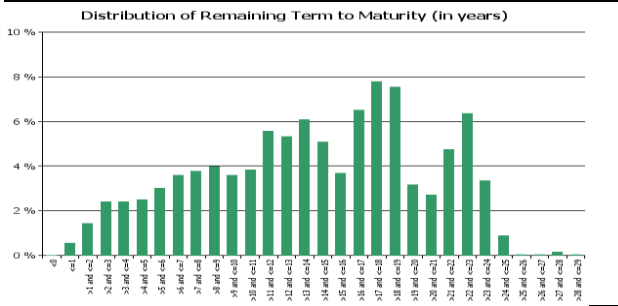
1. Geographic distribution



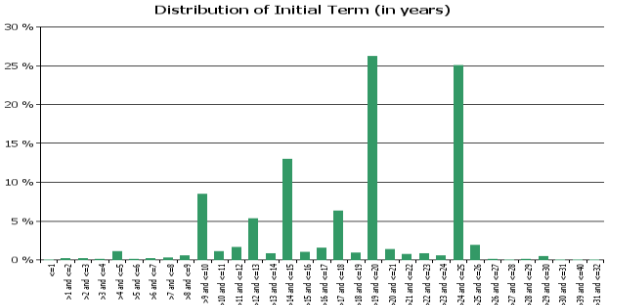
2. Seasoning



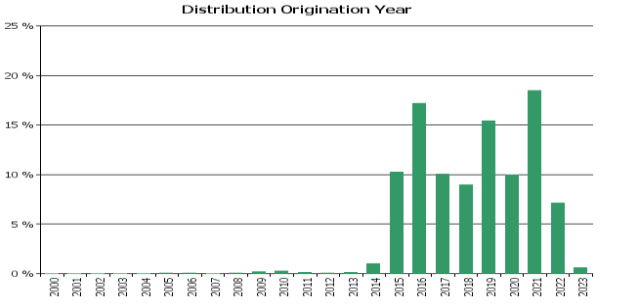
3. Remaining term to maturity



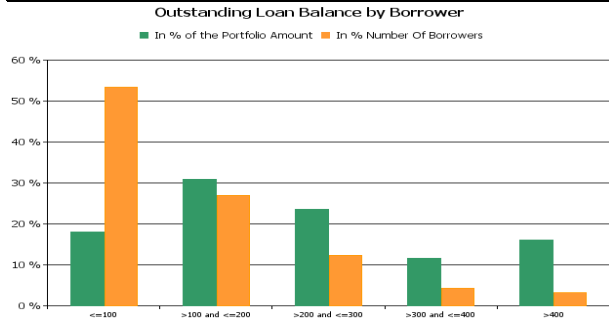
4. Original term to maturity



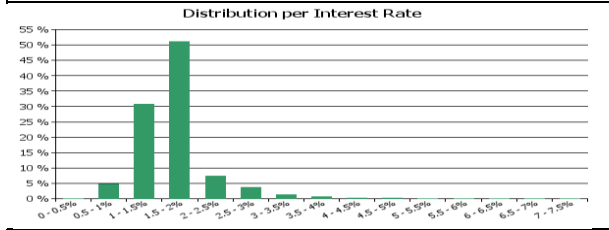
5. Origination Year



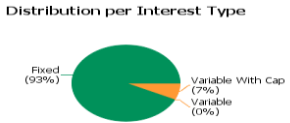
6. Outstanding Loan Balance by Borrower



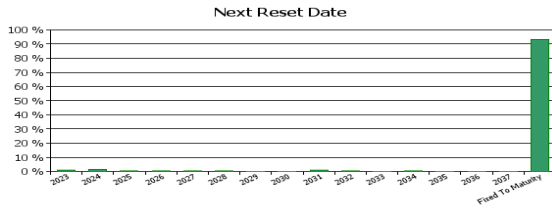
7. Interest Rate



8. Interest Rate Type

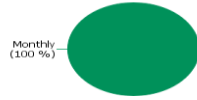


9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



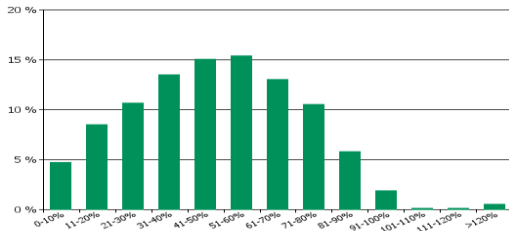
11. Repayment Type

Distribution per Repayment Type



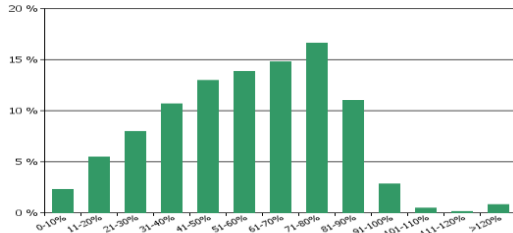
12. Current Loan to Current Value (LTV)

Current LTV Distribution



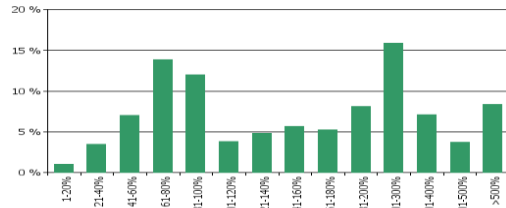
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



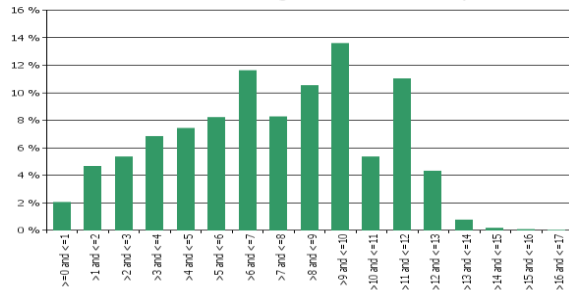
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

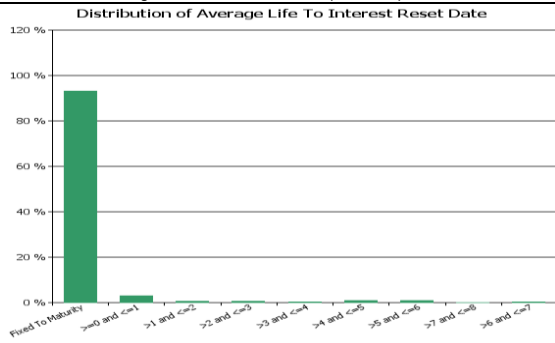


15. Distribution of Average Life to Final Maturity (at 0% CPR)

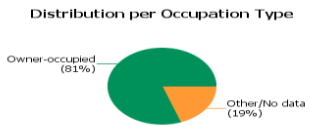
Distribution of Average Life to Final Maturity



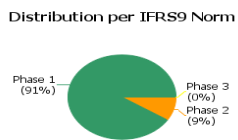
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms





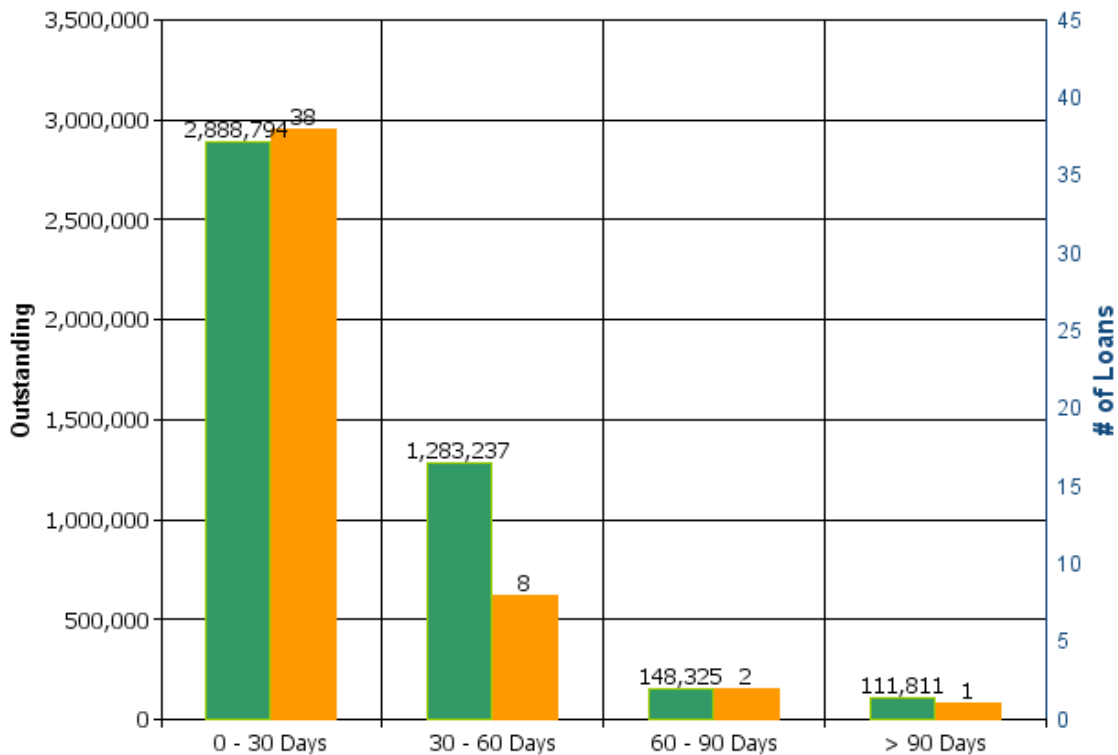
Cover Pool Performance

Portfolio Cut-off Date 31/07/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,949,312,483.61	99.85 %	44,150	99.89 %
0 - 30 Days	2,888,794.14	0.10 %	38	0.09 %
30 - 60 Days	1,283,236.73	0.04 %	8	0.02 %
60 - 90 Days	148,324.98	0.01 %	2	0.00 %
> 90 Days	111,810.58	0.00 %	1	0.00 %
Total	2,953,744,650.04	100.00 %	44,199	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Apr/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/05/2023	1	2,250,000,000	2,928,341,265	2,923,534,665	2,916,339,063	2,904,384,421
01/06/2023	2	2,250,000,000	2,907,129,242	2,897,434,847	2,882,952,847	2,858,974,239
01/07/2023	3	2,250,000,000	2,884,520,169	2,870,182,286	2,848,807,521	2,813,532,225
01/08/2023	4	2,250,000,000	2,862,350,327	2,843,292,015	2,814,940,282	2,768,309,173
01/09/2023	5	2,250,000,000	2,839,732,815	2,816,040,769	2,780,870,411	2,723,220,306
01/10/2023	6	1,750,000,000	2,817,655,433	2,789,561,247	2,747,941,492	2,679,943,208
01/11/2023	7	1,750,000,000	2,796,684,620	2,764,103,439	2,715,938,708	2,637,513,513
01/12/2023	8	1,750,000,000	2,774,597,948	2,737,772,889	2,683,445,994	2,595,276,722
01/01/2024	9	1,750,000,000	2,752,291,001	2,711,155,871	2,650,598,943	2,552,651,061
01/02/2024	10	1,750,000,000	2,730,174,226	2,684,808,279	2,618,164,349	2,510,735,459
01/03/2024	11	1,750,000,000	2,708,351,422	2,659,122,060	2,586,945,868	2,470,966,968
01/04/2024	12	1,750,000,000	2,686,863,651	2,633,550,584	2,555,552,608	2,430,642,257
01/05/2024	13	1,750,000,000	2,665,070,145	2,607,901,842	2,524,434,865	2,391,203,134
01/06/2024	14	1,750,000,000	2,643,094,431	2,582,010,807	2,493,016,064	2,351,440,523
01/07/2024	15	1,750,000,000	2,620,771,784	2,556,001,714	2,461,829,261	2,312,506,350
01/08/2024	16	1,750,000,000	2,599,294,310	2,530,755,396	2,431,314,012	2,274,168,696
01/09/2024	17	1,250,000,000	2,575,596,605	2,503,429,343	2,398,945,119	2,234,387,826
01/10/2024	18	1,250,000,000	2,552,940,762	2,477,335,308	2,368,097,254	2,196,614,578
01/11/2024	19	1,250,000,000	2,531,512,412	2,452,375,083	2,338,275,770	2,159,765,882
01/12/2024	20	1,250,000,000	2,510,335,548	2,427,868,555	2,309,211,821	2,124,177,490
01/01/2025	21	1,250,000,000	2,488,368,051	2,402,540,902	2,279,310,466	2,087,791,545
01/02/2025	22	1,250,000,000	2,467,132,404	2,377,997,588	2,250,288,483	2,052,477,793
01/03/2025	23	1,250,000,000	2,446,242,842	2,354,250,348	2,222,698,452	2,019,555,663
01/04/2025	24	1,250,000,000	2,425,119,337	2,329,962,703	2,194,173,500	1,985,193,598
01/05/2025	25	1,250,000,000	2,404,718,885	2,306,570,476	2,166,798,333	1,952,389,559
01/06/2025	26	1,250,000,000	2,382,942,896	2,281,806,584	2,138,083,617	1,918,356,372
01/07/2025	27	1,250,000,000	2,361,795,829	2,257,844,901	2,110,424,061	1,885,777,355
01/08/2025	28	1,250,000,000	2,340,383,100	2,233,579,868	2,082,433,797	1,852,885,189
01/09/2025	29	1,250,000,000	2,319,289,275	2,209,694,487	2,054,925,313	1,820,664,683
01/10/2025	30	750,000,000	2,299,092,460	2,186,856,621	2,028,681,586	1,790,044,784
01/11/2025	31	750,000,000	2,276,888,551	2,162,063,400	2,000,580,794	1,757,772,736
01/12/2025	32	750,000,000	2,256,188,133	2,138,890,358	1,974,267,335	1,727,542,229
01/01/2026	33	750,000,000	2,236,620,498	2,116,743,778	1,948,856,322	1,698,083,938
01/02/2026	34	750,000,000	2,216,737,524	2,094,368,239	1,923,351,525	1,668,762,830
01/03/2026	35	750,000,000	2,196,442,264	2,072,013,998	1,898,451,140	1,640,855,689
01/04/2026	36	750,000,000	2,176,295,990	2,049,526,953	1,873,071,976	1,612,063,142
01/05/2026	37	750,000,000	2,156,603,222	2,027,647,621	1,848,515,438	1,584,406,982
01/06/2026	38	750,000,000	2,135,489,173	2,004,390,730	1,822,665,939	1,555,633,773
01/07/2026	39	750,000,000	2,115,427,967	1,982,301,975	1,798,143,193	1,528,412,716
01/08/2026	40	750,000,000	2,096,496,845	1,961,230,165	1,774,504,549	1,501,931,429
01/09/2026	41	750,000,000	2,076,634,657	1,939,354,614	1,750,249,142	1,475,127,234
01/10/2026	42	750,000,000	2,057,072,034	1,917,931,935	1,726,655,130	1,449,276,648
01/11/2026	43	750,000,000	2,038,696,346	1,897,575,280	1,703,984,029	1,424,189,668
01/12/2026	44	750,000,000	2,017,872,643	1,875,110,141	1,679,666,480	1,398,110,347
01/01/2027	45	750,000,000	1,998,853,073	1,854,285,837	1,656,788,407	1,373,226,137
01/02/2027	46	750,000,000	1,979,806,421	1,833,501,698	1,634,051,632	1,348,644,261
01/03/2027	47	750,000,000	1,961,660,476	1,813,913,416	1,612,880,264	1,326,077,092
01/04/2027	48	750,000,000	1,943,812,668	1,794,361,318	1,591,437,422	1,302,905,239
01/05/2027	49	750,000,000	1,926,078,691	1,775,072,423	1,570,455,056	1,280,456,591
01/06/2027	50	750,000,000	1,906,463,165	1,754,014,779	1,547,878,173	1,256,703,265
01/07/2027	51	750,000,000	1,889,111,204	1,735,197,502	1,527,503,482	1,235,077,641
01/08/2027	52	750,000,000	1,871,918,825	1,716,489,618	1,507,191,961	1,213,492,899
01/09/2027	53	750,000,000	1,854,526,542	1,697,657,207	1,486,864,808	1,192,056,314
01/10/2027	54	750,000,000	1,836,978,292	1,678,833,136	1,466,759,065	1,171,116,647
01/11/2027	55	750,000,000	1,819,310,019	1,659,865,884	1,446,499,673	1,150,048,969
01/12/2027	56	750,000,000	1,801,542,419	1,640,957,527	1,426,502,210	1,129,500,754
01/01/2028	57	750,000,000	1,784,162,120	1,622,370,129	1,406,757,188	1,109,148,864
01/02/2028	58	750,000,000	1,767,442,012	1,604,440,366	1,387,672,156	1,089,467,275
01/03/2028	59	0	1,749,944,405	1,586,035,848	1,368,490,337	1,070,149,858
01/04/2028	60		1,732,876,208	1,567,902,548	1,349,403,694	1,050,754,787
01/05/2028	61		1,716,092,863	1,550,168,374	1,330,857,230	1,032,064,962
01/06/2028	62		1,699,012,765	1,532,136,673	1,312,031,304	1,013,156,144

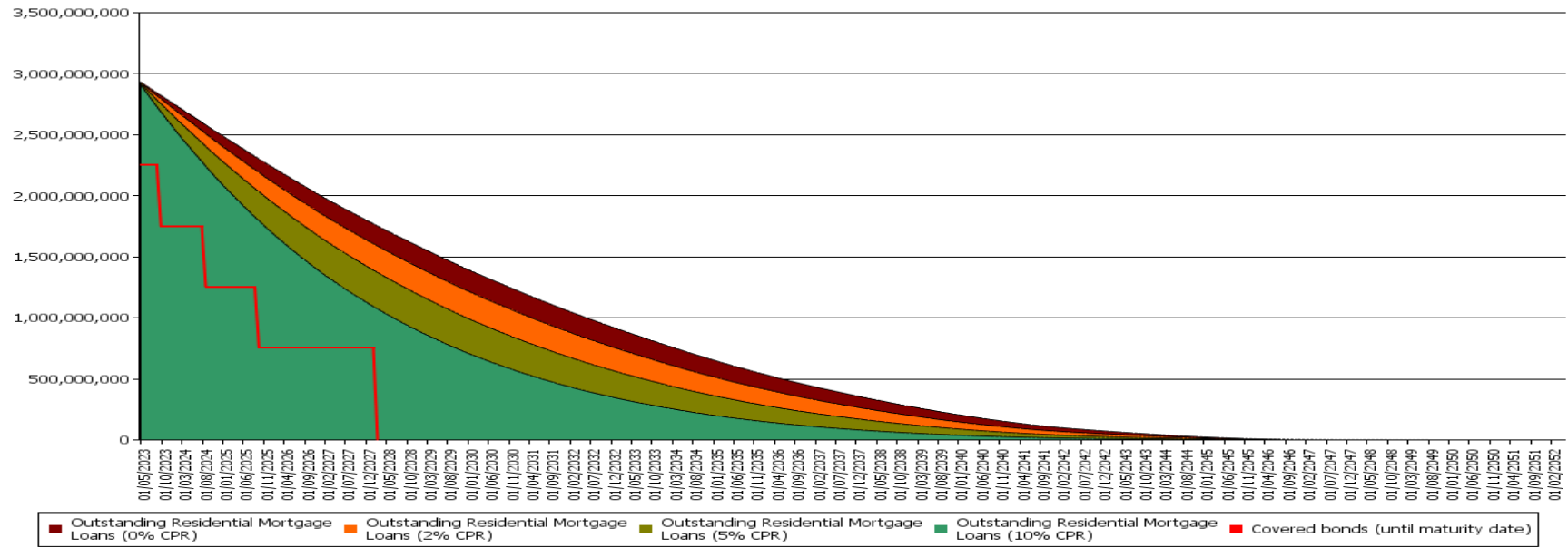
01/07/2028	63	1,682,102,797	1,514,397,763	1,293,648,877	994,866,220
01/08/2028	64	1,665,962,513	1,497,322,775	1,275,809,935	976,991,687
01/09/2028	65	1,649,645,707	1,480,142,966	1,257,964,275	959,245,600
01/10/2028	66	1,633,550,811	1,463,296,025	1,240,585,218	942,115,597
01/11/2028	67	1,616,092,064	1,445,201,560	1,222,128,647	924,168,444
01/12/2028	68	1,600,002,568	1,428,464,869	1,205,002,183	907,482,227
01/01/2029	69	1,583,946,847	1,411,732,027	1,187,858,281	890,782,228
01/02/2029	70	1,567,799,170	1,394,970,016	1,170,769,306	874,248,432
01/03/2029	71	1,552,198,853	1,378,973,511	1,154,684,923	858,938,442
01/04/2029	72	1,535,277,000	1,361,626,793	1,137,259,970	842,393,326
01/05/2029	73	1,518,947,966	1,344,933,471	1,120,552,563	826,615,380
01/06/2029	74	1,503,271,095	1,328,795,018	1,104,290,957	811,169,071
01/07/2029	75	1,487,646,792	1,312,825,714	1,088,334,425	796,170,932
01/08/2029	76	1,472,554,775	1,297,303,177	1,072,731,087	781,432,441
01/09/2029	77	1,456,251,759	1,280,764,453	1,056,361,934	766,249,022
01/10/2029	78	1,441,355,708	1,265,582,717	1,041,271,017	752,206,451
01/11/2029	79	1,425,981,824	1,249,960,047	1,025,801,830	737,892,953
01/12/2029	80	1,410,374,218	1,234,249,792	1,010,415,891	723,845,943
01/01/2030	81	1,395,524,181	1,219,182,857	995,543,052	710,170,522
01/02/2030	82	1,380,642,326	1,204,135,731	980,755,460	696,658,516
01/03/2030	83	1,365,775,945	1,189,344,977	966,483,068	683,893,501
01/04/2030	84	1,351,288,443	1,174,733,152	952,181,469	670,919,742
01/05/2030	85	1,336,971,422	1,160,378,965	938,231,726	658,380,629
01/06/2030	86	1,322,338,050	1,145,731,878	924,032,735	645,670,444
01/07/2030	87	1,308,281,505	1,131,692,048	910,463,189	633,580,824
01/08/2030	88	1,294,310,785	1,117,708,134	896,926,037	621,516,817
01/09/2030	89	1,280,446,013	1,103,859,736	883,560,324	609,661,932
01/10/2030	90	1,266,299,221	1,089,872,063	870,217,076	597,993,628
01/11/2030	91	1,252,597,124	1,076,250,509	857,155,356	586,523,096
01/12/2030	92	1,237,507,461	1,061,539,958	843,358,618	574,716,870
01/01/2031	93	1,223,725,461	1,047,937,292	830,434,396	563,512,569
01/02/2031	94	1,209,537,930	1,034,031,027	817,330,483	552,271,452
01/03/2031	95	1,195,910,525	1,020,814,639	805,030,124	541,878,651
01/04/2031	96	1,182,352,769	1,007,530,155	792,533,062	531,207,157
01/05/2031	97	1,168,580,005	994,159,328	780,090,689	520,724,134
01/06/2031	98	1,154,901,818	980,856,297	767,694,767	510,279,136
01/07/2031	99	1,141,679,949	968,035,433	755,795,352	500,310,401
01/08/2031	100	1,128,519,181	955,253,426	743,919,016	490,362,889
01/09/2031	101	1,115,640,701	942,750,536	732,315,012	480,669,417
01/10/2031	102	1,101,698,181	929,440,582	720,199,055	470,779,111
01/11/2031	103	1,089,063,712	917,223,272	708,924,644	461,446,474
01/12/2031	104	1,076,296,836	904,982,960	697,742,501	452,306,177
01/01/2032	105	1,063,576,384	892,770,441	686,576,085	443,182,530
01/02/2032	106	1,050,303,468	880,133,792	675,136,608	433,952,543
01/03/2032	107	1,037,256,609	867,821,586	664,108,215	425,172,317
01/04/2032	108	1,025,066,713	856,168,308	653,524,155	416,624,102
01/05/2032	109	1,012,596,584	844,364,635	642,927,940	408,188,843
01/06/2032	110	1,000,500,812	832,863,446	632,557,717	399,903,871
01/07/2032	111	988,025,169	821,128,120	622,109,809	391,686,481
01/08/2032	112	976,008,065	809,765,187	611,940,672	383,652,005
01/09/2032	113	964,098,350	798,527,385	601,913,556	375,767,224
01/10/2032	114	952,127,890	787,318,256	592,003,670	368,065,622
01/11/2032	115	940,364,483	776,272,198	582,213,407	360,445,558
01/12/2032	116	928,248,985	765,013,074	572,356,731	352,890,814
01/01/2033	117	916,459,815	754,016,033	562,694,423	345,463,994
01/02/2033	118	904,846,562	743,198,584	553,211,241	338,203,264
01/03/2033	119	893,296,279	732,587,630	544,060,029	331,336,003
01/04/2033	120	881,821,172	721,950,392	534,796,663	324,315,061
01/05/2033	121	870,408,726	711,437,300	525,711,807	317,498,913
01/06/2033	122	859,063,825	700,973,509	516,662,330	310,711,931
01/07/2033	123	847,783,747	690,633,787	507,788,406	304,123,511
01/08/2033	124	836,589,507	680,358,675	498,961,434	297,571,144
01/09/2033	125	825,458,719	670,167,946	490,237,803	291,130,195
01/10/2033	126	814,345,702	660,060,375	481,655,556	284,861,077
01/11/2033	127	803,332,557	650,029,401	473,129,476	278,633,393
01/12/2033	128	791,598,159	639,482,947	464,307,545	272,317,143
01/01/2034	129	780,660,798	629,577,709	455,953,137	266,284,611
01/02/2034	130	769,759,926	619,733,608	447,682,385	260,346,946
01/03/2034	131	758,900,015	610,054,219	439,677,771	254,713,522
01/04/2034	132	748,096,794	600,349,905	431,583,282	248,965,245
01/05/2034	133	737,371,260	590,771,342	423,652,091	243,388,217
01/06/2034	134	726,332,891	580,940,565	415,542,770	237,718,261
01/07/2034	135	715,811,135	571,585,236	407,844,676	232,358,035
01/08/2034	136	705,390,336	562,308,744	400,205,198	227,039,929

01/09/2034	137	695,035,244	553,114,365	392,660,232	221,816,095
01/10/2034	138	684,869,593	544,129,856	385,331,314	216,783,650
01/11/2034	139	674,790,636	535,212,807	378,052,695	211,787,916
01/12/2034	140	664,656,009	526,309,181	370,848,523	206,900,470
01/01/2035	141	654,522,090	517,405,568	363,647,661	202,023,710
01/02/2035	142	644,666,879	508,750,591	356,655,332	197,299,908
01/03/2035	143	634,876,610	500,256,821	349,895,155	192,819,567
01/04/2035	144	625,166,940	491,770,501	343,084,800	188,265,729
01/05/2035	145	615,398,123	483,291,546	336,339,573	183,807,761
01/06/2035	146	605,851,310	474,987,151	329,719,570	179,426,762
01/07/2035	147	596,467,447	466,862,635	323,282,166	175,202,511
01/08/2035	148	587,190,267	458,821,751	316,906,189	171,019,613
01/09/2035	149	577,871,143	450,774,080	310,555,877	166,882,797
01/10/2035	150	568,829,666	442,992,861	304,443,924	162,927,807
01/11/2035	151	559,865,577	435,272,304	298,377,252	159,004,799
01/12/2035	152	550,936,350	427,627,136	292,415,036	155,188,775
01/01/2036	153	542,040,245	420,008,558	286,474,966	151,392,340
01/02/2036	154	533,175,265	412,438,672	280,596,345	147,657,616
01/03/2036	155	524,357,373	404,973,967	274,862,301	144,067,019
01/04/2036	156	515,618,036	397,548,947	269,136,606	140,468,448
01/05/2036	157	506,937,321	390,214,437	263,521,021	136,973,754
01/06/2036	158	498,352,155	382,955,390	257,961,095	133,515,881
01/07/2036	159	489,928,170	375,864,075	252,561,187	130,185,138
01/08/2036	160	481,637,858	368,877,191	247,235,988	126,900,433
01/09/2036	161	473,459,160	361,998,264	242,008,414	123,691,114
01/10/2036	162	465,386,372	355,241,902	236,907,021	120,587,434
01/11/2036	163	457,433,112	348,578,745	231,872,231	117,524,789
01/12/2036	164	449,595,439	342,043,831	226,965,249	114,566,116
01/01/2037	165	441,911,521	335,627,832	222,141,482	111,656,268
01/02/2037	166	433,712,775	328,842,270	217,096,803	108,658,446
01/03/2037	167	426,219,323	322,665,611	212,529,680	105,965,541
01/04/2037	168	418,805,974	316,515,653	207,948,692	103,242,351
01/05/2037	169	411,456,961	310,451,169	203,462,355	100,600,895
01/06/2037	170	404,098,602	304,382,032	198,977,455	97,966,652
01/07/2037	171	396,861,186	298,439,876	194,612,834	95,424,954
01/08/2037	172	389,673,118	292,537,436	190,278,698	92,904,611
01/09/2037	173	382,529,982	286,687,834	185,999,628	90,430,680
01/10/2037	174	375,461,983	280,928,831	181,814,658	88,033,647
01/11/2037	175	368,458,201	275,220,862	177,667,513	85,661,257
01/12/2037	176	361,276,488	269,413,517	173,490,549	83,304,474
01/01/2038	177	354,349,820	263,799,931	169,443,616	81,016,660
01/02/2038	178	347,537,976	258,289,950	165,482,523	78,787,601
01/03/2038	179	340,815,831	252,905,994	161,660,853	76,673,559
01/04/2038	180	333,769,429	247,257,058	157,648,025	74,453,635
01/05/2038	181	327,143,303	241,950,619	153,885,018	72,378,537
01/06/2038	182	320,675,569	236,764,920	150,203,846	70,347,899
01/07/2038	183	314,181,523	231,589,403	146,558,883	68,359,410
01/08/2038	184	307,331,980	226,156,240	142,756,579	66,303,875
01/09/2038	185	300,880,112	221,032,982	139,167,790	64,363,275
01/10/2038	186	294,622,034	216,080,405	135,714,672	62,508,962
01/11/2038	187	288,392,914	211,153,131	132,282,695	60,670,160
01/12/2038	188	282,189,177	206,271,798	128,906,593	58,879,392
01/01/2039	189	276,010,829	201,413,418	125,550,304	57,103,480
01/02/2039	190	269,862,561	196,592,840	122,233,756	55,359,554
01/03/2039	191	263,764,112	191,855,779	119,014,387	53,695,254
01/04/2039	192	257,699,508	187,126,610	115,785,512	52,017,237
01/05/2039	193	251,539,090	182,353,459	112,554,391	50,358,361
01/06/2039	194	245,568,098	177,722,841	109,417,246	48,747,409
01/07/2039	195	239,695,455	173,187,945	106,362,848	47,192,371
01/08/2039	196	233,896,477	168,711,357	103,350,055	45,661,395
01/09/2039	197	228,200,917	164,323,926	100,406,375	44,172,947
01/10/2039	198	222,649,729	160,063,441	97,562,383	42,745,812
01/11/2039	199	217,186,137	155,870,834	94,765,270	41,344,428
01/12/2039	200	211,780,797	151,742,033	92,028,005	39,985,624
01/01/2040	201	206,490,406	147,700,504	89,349,100	38,657,225
01/02/2040	202	201,238,028	143,699,392	86,707,612	37,355,481
01/03/2040	203	196,040,189	139,765,612	84,133,328	36,102,787
01/04/2040	204	190,904,044	135,872,988	81,582,115	34,859,747
01/05/2040	205	185,824,894	132,040,893	79,086,080	33,654,676
01/06/2040	206	180,833,537	128,276,268	76,635,855	32,473,865
01/07/2040	207	175,938,250	124,598,887	74,255,670	31,336,298
01/08/2040	208	171,156,904	121,007,169	71,931,754	30,227,020
01/09/2040	209	166,454,513	117,483,000	69,659,231	29,148,082
01/10/2040	210	161,869,140	114,059,135	67,462,664	28,113,238

01/11/2040	211	157,375,171	110,704,432	65,311,930	27,101,699
01/12/2040	212	152,932,590	107,402,749	63,208,091	26,121,178
01/01/2041	213	148,540,185	104,141,084	61,132,684	25,156,497
01/02/2041	214	144,180,168	100,912,843	59,086,994	24,211,697
01/03/2041	215	139,863,564	97,741,641	57,098,697	23,307,438
01/04/2041	216	135,637,833	94,627,781	55,139,056	22,412,189
01/05/2041	217	131,477,565	91,574,811	53,228,774	21,547,034
01/06/2041	218	127,452,032	88,620,443	51,380,514	20,710,763
01/07/2041	219	123,675,409	85,853,315	49,653,671	19,932,653
01/08/2041	220	120,035,246	83,185,050	47,988,113	19,182,448
01/09/2041	221	116,517,165	80,610,049	46,384,370	18,462,846
01/10/2041	222	113,097,067	78,115,492	44,838,329	17,774,299
01/11/2041	223	109,798,736	75,708,728	43,346,326	17,110,078
01/12/2041	224	106,595,499	73,379,380	41,909,275	16,475,019
01/01/2042	225	103,540,838	71,155,689	40,535,901	15,867,636
01/02/2042	226	100,592,588	69,012,334	39,214,891	15,285,513
01/03/2042	227	97,747,873	66,957,953	37,960,120	14,739,800
01/04/2042	228	94,986,500	64,956,037	36,731,530	14,202,332
01/05/2042	229	92,270,558	62,995,183	35,535,024	13,683,378
01/06/2042	230	89,606,630	61,072,699	34,362,953	13,176,007
01/07/2042	231	87,001,009	59,199,470	33,226,986	12,688,211
01/08/2042	232	84,440,135	57,359,483	32,112,377	12,210,642
01/09/2042	233	81,906,520	55,544,053	31,016,935	11,744,149
01/10/2042	234	79,411,455	53,763,658	29,948,832	11,293,242
01/11/2042	235	76,958,014	52,014,243	28,900,640	10,851,826
01/12/2042	236	74,535,976	50,294,551	27,876,348	10,424,310
01/01/2043	237	72,156,736	48,606,533	26,872,229	10,006,259
01/02/2043	238	69,800,415	46,939,510	25,884,613	9,597,682
01/03/2043	239	67,465,321	45,299,693	24,922,953	9,205,751
01/04/2043	240	65,171,297	43,685,148	23,973,539	8,817,561
01/05/2043	241	62,818,560	42,038,962	23,013,363	8,429,707
01/06/2043	242	60,577,887	40,470,718	22,098,516	8,060,317
01/07/2043	243	58,377,803	38,936,875	21,208,652	7,704,034
01/08/2043	244	56,201,761	37,421,919	20,331,626	7,354,173
01/09/2043	245	54,044,221	35,924,288	19,468,313	7,012,077
01/10/2043	246	51,917,338	34,453,860	18,625,494	6,681,012
01/11/2043	247	49,808,310	32,998,185	17,793,200	6,355,433
01/12/2043	248	47,706,831	31,554,070	16,972,631	6,037,488
01/01/2044	249	45,393,779	29,973,256	16,081,324	5,696,204
01/02/2044	250	43,331,630	28,563,103	15,285,771	5,391,477
01/03/2044	251	41,291,613	27,175,188	14,508,415	5,097,015
01/04/2044	252	39,266,516	25,798,583	13,738,438	4,806,068
01/05/2044	253	37,192,125	24,395,574	12,959,323	4,514,929
01/06/2044	254	35,233,203	23,071,454	12,224,759	4,240,974
01/07/2044	255	33,319,593	21,782,568	11,513,416	3,977,824
01/08/2044	256	31,489,716	20,551,376	10,835,030	3,727,589
01/09/2044	257	29,730,313	19,370,214	10,186,330	3,489,573
01/10/2044	258	28,064,632	18,254,959	9,576,216	3,267,116
01/11/2044	259	26,457,164	17,180,174	8,989,484	3,053,951
01/12/2044	260	24,901,030	16,143,145	8,426,071	2,850,811
01/01/2045	261	23,451,199	15,177,445	7,901,867	2,662,133
01/02/2045	262	22,023,906	14,229,537	7,389,514	2,478,977
01/03/2045	263	20,615,760	13,299,333	6,890,585	2,302,755
01/04/2045	264	19,229,115	12,383,762	6,399,896	2,129,713
01/05/2045	265	17,877,583	11,494,462	5,925,688	1,963,826
01/06/2045	266	16,593,091	10,650,499	5,476,639	1,807,320
01/07/2045	267	15,354,118	9,839,071	5,046,939	1,658,689
01/08/2045	268	14,143,933	9,048,199	4,629,459	1,515,039
01/09/2045	269	12,954,049	8,272,948	4,222,041	1,375,855
01/10/2045	270	11,816,230	7,533,907	3,835,413	1,244,740
01/11/2045	271	10,728,495	6,828,777	3,467,599	1,120,603
01/12/2045	272	9,678,878	6,150,575	3,115,527	1,002,699
01/01/2046	273	8,676,606	5,504,316	2,781,078	891,269
01/02/2046	274	7,716,261	4,886,784	2,462,788	785,922
01/03/2046	275	6,807,299	4,304,525	2,164,364	688,046
01/04/2046	276	5,966,717	3,766,592	1,889,068	597,987
01/05/2046	277	5,166,294	3,255,958	1,628,950	513,532
01/06/2046	278	4,482,158	2,820,004	1,407,255	441,763
01/07/2046	279	3,963,631	2,489,673	1,239,353	387,461
01/08/2046	280	3,498,512	2,193,790	1,089,286	339,103
01/09/2046	281	3,054,361	1,912,031	946,969	293,550
01/10/2046	282	2,659,759	1,662,277	821,248	253,534
01/11/2046	283	2,324,887	1,450,527	714,810	219,740
01/12/2046	284	2,024,009	1,260,733	619,751	189,737

01/01/2047	285	1,769,904	1,100,584	539,649	164,514
01/02/2047	286	1,563,004	970,278	474,547	144,055
01/03/2047	287	1,387,526	860,025	419,658	126,905
01/04/2047	288	1,228,290	760,035	369,923	111,391
01/05/2047	289	1,090,356	673,578	327,036	98,073
01/06/2047	290	976,314	602,105	291,591	87,074
01/07/2047	291	877,929	540,541	261,132	77,658
01/08/2047	292	793,153	487,516	234,917	69,566
01/09/2047	293	718,071	440,617	211,778	62,449
01/10/2047	294	655,957	401,843	192,666	56,580
01/11/2047	295	608,359	372,052	177,929	52,031
01/12/2047	296	576,599	352,050	167,949	48,911
01/01/2048	297	554,405	337,925	160,801	46,631
01/02/2048	298	532,179	323,828	153,701	44,383
01/03/2048	299	512,853	311,572	147,532	42,433
01/04/2048	300	494,310	299,798	141,596	40,553
01/05/2048	301	475,738	288,060	135,717	38,710
01/06/2048	302	457,136	276,327	129,858	36,882
01/07/2048	303	439,809	265,417	124,424	35,194
01/08/2048	304	422,454	254,511	119,008	33,519
01/09/2048	305	405,070	243,624	113,628	31,868
01/10/2048	306	387,659	232,770	108,298	30,249
01/11/2048	307	372,114	223,057	103,515	28,791
01/12/2048	308	356,542	213,372	98,777	27,360
01/01/2049	309	340,943	203,691	94,055	25,942
01/02/2049	310	325,318	194,026	89,364	24,544
01/03/2049	311	309,666	184,408	84,739	23,185
01/04/2049	312	294,472	175,062	80,240	21,861
01/05/2049	313	280,080	166,233	76,006	20,622
01/06/2049	314	265,665	157,410	71,789	19,395
01/07/2049	315	251,809	148,955	67,766	18,233
01/08/2049	316	237,930	140,506	63,759	17,083
01/09/2049	317	224,950	132,616	60,026	16,014
01/10/2049	318	211,947	124,745	56,324	14,965
01/11/2049	319	198,922	116,881	52,639	13,927
01/12/2049	320	185,874	109,035	48,985	12,907
01/01/2050	321	172,805	101,196	45,348	11,898
01/02/2050	322	160,645	93,916	41,978	10,967
01/03/2050	323	148,464	86,662	38,647	10,058
01/04/2050	324	136,262	79,404	35,320	9,154
01/05/2050	325	124,039	72,163	32,020	8,264
01/06/2050	326	111,866	64,970	28,755	7,390
01/07/2050	327	99,671	57,793	25,516	6,531
01/08/2050	328	88,589	51,280	22,583	5,756
01/09/2050	329	77,488	44,778	19,669	4,992
01/10/2050	330	66,367	38,289	16,777	4,240
01/11/2050	331	56,601	32,599	14,248	3,586
01/12/2050	332	49,319	28,358	12,364	3,099
01/01/2051	333	42,027	24,125	10,491	2,618
01/02/2051	334	34,946	20,026	8,687	2,159
01/03/2051	335	28,737	16,442	7,116	1,762
01/04/2051	336	24,590	14,046	6,063	1,495
01/05/2051	337	20,438	11,655	5,019	1,232
01/06/2051	338	16,282	9,269	3,981	973
01/07/2051	339	12,812	7,282	3,120	760
01/08/2051	340	9,339	5,299	2,265	549
01/09/2051	341	8,008	4,536	1,934	467
01/10/2051	342	6,676	3,775	1,605	386
01/11/2051	343	5,343	3,016	1,279	306
01/12/2051	344	4,009	2,260	956	228
01/01/2052	345	2,674	1,504	635	151
01/02/2052	346	1,337	751	316	75
01/03/2052	347	0	0	0	0
01/04/2052	348	0	0	0	0
01/05/2052	349	0	0	0	0
		260,674,672,050	233,336,272,430	200,350,548,311	160,397,896,869

Amortisation profiles (all amounts in EUR)



This addendum is optional

E. Harmonised Transparency Template

Reporting in Domestic Currency

CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme
	Transaction Counterparties
E.1.1.1	Sponsor (if applicable)
E.1.1.2	Servicer
E.1.1.3	Back-up servicer
E.1.1.4	BUS facilitator
E.1.1.5	Cash manager
E.1.1.6	Back-up cash manager
E.1.1.7	Account bank
E.1.1.8	Standby account bank
E.1.1.9	Account bank guarantor
E.1.1.10	Trustee
E.1.1.11	Cover Pool Monitor
OE.1.1.1	<i>where applicable - paying agent</i>
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 Counterparties
E.2.1.1	<i>Example Bank</i>
E.2.1.2	Counterparty 2
E.2.1.3	Counterparty 3
E.2.1.4	Counterparty 4
E.2.1.5	Counterparty 5
E.2.1.6	Counterparty 6
E.2.1.7	Counterparty 7
E.2.1.8	Counterparty 8
E.2.1.9	Counterparty 9
E.2.1.10	Counterparty 10
E.2.1.11	Counterparty 11
E.2.1.12	Counterparty 12

E.2.1.13	Counterparty 13
E.2.1.14	Counterparty 14
E.2.1.15	Counterparty 15
E.2.1.16	Counterparty 16
E.2.1.17	Counterparty 17
E.2.1.18	Counterparty 18
E.2.1.19	Counterparty 19
E.2.1.20	Counterparty 20
E.2.1.21	Counterparty 21
E.2.1.22	Counterparty 22
E.2.1.23	Counterparty 23
E.2.1.24	Counterparty 24
E.2.1.25	Counterparty 25
OE.2.1.1	
OE.2.1.2	
OE.2.1.3	
OE.2.1.4	
OE.2.1.5	
OE.2.1.6	
OE.2.1.7	
OE.2.1.8	
OE.2.1.9	
OE.2.1.10	
OE.2.1.11	
OE.2.1.12	
OE.2.1.13	

3. Additional information on the asset distribution

1. General Information

E.3.1.1	Weighted Average Seasoning (months)
E.3.1.2	Weighted Average Maturity (months)**
OE.3.1.1	
OE.3.1.2	
OE.3.1.3	
OE.3.1.4	

2. Arrears

E.3.2.1	1-<30 days
E.3.2.2	30-<60 days
E.3.2.3	60-<90 days
E.3.2.4	90-<180 days
E.3.2.5	>= 180 days
OE.3.2.1	
OE.3.2.2	
OE.3.2.3	
OE.3.2.4	

te - Optional ECB - ECAIs Data Disclosure

EUR

Name	Legal Entity Identifier (LEI)*

BNP Paribas Fortis

KGCEPHLVVVRZY01T647

Stichting BNPP Fortis Pfandbriefe Representative

David De Schacht & Jurgen De Raedemaeker

Guarantor (if applicable)	Legal Entity Identifier (LEI)*

Total Assets

56.50

167.52

% Residential Loans	% Commercial Loans
----------------------------	---------------------------

0.10%

0.02%

0.02%

0.01%

0.00%

HTT 2023





% Public Sector Assets **% Shipping Loans**





% Total Loans

- 0.10%
- 0.02%
- 0.02%
- 0.01%
- 0.00%

Reason for No Data in Worksheet E.

Not applicable for the jurisdiction

Not relevant for the issuer and/or CB programme at the present time

Not available at the present time

Confidential

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#!search>

** Weighted Average Maturity = Remaining Term to Maturity

Value

ND1

ND2

ND3

ND4
