



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

### **2. USE OF MATERIALS**

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

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

### **3. LINKS FROM AND TO OUR SITE**

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

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

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

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

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

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

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

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

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

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

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose.

We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

#### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

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

#### 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

#### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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



#### **1. INFORMATION COLLECTION AND PROCESSING**

We may collect and process the following information about you:

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

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

#### **2. INFORMATION USE**

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

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

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

#### **3. TRANSFER AND STORAGE OF PERSONAL INFORMATION**

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

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

#### **4. SECURITY**

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

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

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

#### **5. YOUR RIGHTS**

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

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

#### **6. CHANGES TO OUR PRIVACY POLICY**

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

#### **7. CONTACT**

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

# Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/6/2023

Cut-off Date: 30/6/2023



## Index

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

## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
<b>CONTENT OF TAB A</b>					
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					
<b>1. Basic Facts</b>					
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	<a href="https://www.bnpparibasfortis.com/investor/s/coveredbonds">https://www.bnpparibasfortis.com/investor/s/coveredbonds</a>			
G.1.1.4	Cut-off date	30/06/2023			
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					
<b>2. Regulatory Summary</b>					
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					
<b>3. General Cover Pool / Covered Bond Information</b>					
<b>1. General Information</b>					
		<b>Nominal (mn)</b>			
G.3.1.1	Total Cover Assets	3,058.93			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,714.63			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,125.30			
OG.3.1.3					
OG.3.1.4					
<b>2. Over-collateralisation (OC)</b>					
		<b>Statutory</b>	<b>Voluntary</b>	<b>Contractual</b>	<b>Purpose</b>
G.3.2.1	OC (%)	5.0%	31.0%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	23.8%			
OG.3.2.2	Optional information e.g. OC (NPV basis)	27.7%			
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
<b>3. Cover Pool Composition</b>					
		<b>Nominal (mn)</b>			<b>% Cover Pool</b>
G.3.3.1	Mortgages	2,928.33			95.7%
G.3.3.2	Public Sector	-			-
G.3.3.3	Shipping	-			-
G.3.3.4	Substitute Assets	13.00			0.4%
G.3.3.5	Other	117.60			3.8%
G.3.3.6	Total	3,058.9			100.0%
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				
<b>4. Cover Pool Amortisation Profile</b>					
		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	7.26	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1Y	56.45	ND1	1.93%	
G.3.4.3	1 - 2Y	140.09	ND1	4.78%	
G.3.4.4	2 - 3Y	157.33	ND1	5.37%	
G.3.4.5	3 - 4Y	199.02	ND1	6.80%	
G.3.4.6	4 - 5Y	224.15	ND1	7.65%	
G.3.4.7	5 - 10Y	1,532.41	ND1	52.33%	
G.3.4.8	10+Y	618.88	ND1	21.13%	
G.3.4.9	Total	2,928.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	1.50			
OG.3.4.2	a/w 0-0.5y	15.74			
OG.3.4.3	a/w 0.5-1 y	39.20			
OG.3.4.4	a/w 1-1.5y	60.00			
OG.3.4.5	a/w 1.5-2 y	80.09			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
<b>5. Maturity of Covered Bonds</b>					
		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average Life (in years)	2.43	3.43		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1Y	500.00	0.00	22.2%	0.0%
G.3.5.3	1 - 2Y	500.00	500.00	22.2%	22.2%
G.3.5.4	2 - 3Y	500.00	500.00	22.2%	22.2%
G.3.5.5	3 - 4Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5Y	750.00	0.00	33.3%	0.0%
G.3.5.7	5 - 10Y	0.00	750.00	0.0%	33.3%
G.3.5.8	10+Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	500.00		22.2%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
OG.3.5.4	a/w 1-1.5y	500.00		22.2%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
<b>6. Cover Assets - Currency</b>					
		<b>Nominal [before hedge] (mn)</b>	<b>Nominal [after hedge] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>

G.3.6.1	EUR	3,058.93		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	3,058.9	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]				
<b>7. Covered Bonds - Currency</b>					
		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]				
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		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				
G.3.8.3	Other				
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					
<b>9. Substitute Assets - Type</b>					
		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		10.0%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	117.60		90.0%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	130.60		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					
<b>10. Substitute Assets - Country</b>					
		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]				
<b>11. Liquid Assets</b>					
		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]				
<b>12. Bond List</b>					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131">https://www.coveredbondlabel.com/issuer/131</a>			



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:	<a href="#">186 for Residential Mortgage Assets</a>	424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	<a href="#">link to Glossary HG 1.15</a>	
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) Hedging Strategy:	18 for Harmonised Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	65	
G.4.1.17	(e) Maturity Structure - covered bond:	88	
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
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	117.60
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information	
1. Optional information e.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	Service
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency EUR

CONTENT OF TAB B1  
7. Mortgage Assets  
7.A Residential Cover Pool  
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
<b>1. Property Type Information</b>				
M.7.1.1	Residential	2,928.33		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	2,928.33		100.00%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>			0.0%
OM.7.1.3	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.4	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.5	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.6	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.7	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.8	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.9	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.10	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.11	<i>a/w (if relevant, please specify)</i>			0.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	44,949	Commercial Loans	0
OM.7.2.1	Optional information eq. Number of borrowers	23,351		23,351
OM.7.2.2	Optional information eq. Number of guarantors	0		0
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	0.0%	Commercial Loans	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				
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	100.00%	Commercial Loans	0.0%
M.7.4.2	Austria	0.00%		0.00%
M.7.4.3	Belgium	100.00%		100.00%
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%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w (if relevant, please specify)</i>			
OM.7.4.2	<i>a/w (if relevant, please specify)</i>			
OM.7.4.3	<i>a/w (if relevant, please specify)</i>			
OM.7.4.4	<i>a/w (if relevant, please specify)</i>			
OM.7.4.5	<i>a/w (if relevant, please specify)</i>			
OM.7.4.6	<i>a/w (if relevant, please specify)</i>			
OM.7.4.7	<i>a/w (if relevant, please specify)</i>			
OM.7.4.8	<i>a/w (if relevant, please specify)</i>			
OM.7.4.9	<i>a/w (if relevant, please specify)</i>			
OM.7.4.10	<i>a/w (if relevant, please specify)</i>			
<b>5. Breakdown by regions of main country of origin</b>				
M.7.5.1	Antwerpen	16.77%		16.77%
M.7.5.2	Vlaams-Brabant	13.54%		13.54%
M.7.5.3	Oost-Vlaanderen	15.20%		15.20%
M.7.5.4	Brussels	10.48%		10.48%
M.7.5.5	West-Vlaanderen	10.91%		10.91%
M.7.5.6	Limburg	6.77%		6.77%
M.7.5.7	Liège	7.74%		7.74%
M.7.5.8	Hainaut	6.10%		6.10%
M.7.5.9	Brabant Wallon	5.71%		5.71%
M.7.5.10	Namur	3.90%		3.90%
M.7.5.11	Luxembourg	2.76%		2.76%
M.7.5.12	Other	0.12%		0.12%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.92%		92.92%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.08%		7.08%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Amortization Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.12%		3.12%	
M.7.7.2	Amortising	96.88%		96.88%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	2.55%		2.55%	
M.7.8.2	≥ 12 < 24 months	11.86%		11.86%	
M.7.8.3	≥ 24 < 36 months	15.66%		15.66%	
M.7.8.4	≥ 36 < 60 months	15.40%		15.40%	
M.7.8.5	≥ 60 months	54.54%		54.54%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	66.48			
By buckets (mn):					
M.7A.10.2	<=100K	1,398.25	35,023.00	0.48	0.80
M.7A.10.3	>100K and <=200K	973.58	7,153.00	0.33	0.16
M.7A.10.4	>200K and <=300K	318.96	1,335.00	0.11	0.03
M.7A.10.5	>300K and <=400K	106.54	313.00	0.04	0.01
M.7A.10.6	>400K	130.99	225.00	0.04	0.01
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26					
Total		2,928.3	44,049	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 (%)	56.80%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	769.82	20,267	26.29%	46.01%
M.7A.11.3	>40 - <=50 %	382.86	5,334	13.07%	12.11%
M.7A.11.4	>50 - <=60 %	408.15	5,129	13.94%	11.64%
M.7A.11.5	>60 - <=70 %	423.81	4,737	14.47%	10.75%
M.7A.11.6	>70 - <=80 %	492.16	4,787	16.81%	10.87%
M.7A.11.7	>80 - <=90 %	321.19	2,704	10.97%	6.14%
M.7A.11.8	>90 - <=100 %	85.13	672	2.91%	1.53%
M.7A.11.9	>100 %	45.19	419	1.54%	0.95%
M.7A.11.10	Total	2,928.33	44,049	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	15.18			
OM.7A.11.2	a/w >110 - <=120 %	4.24			
OM.7A.11.3	a/w >120 - <=130 %	3.74			
OM.7A.11.4	a/w >130 - <=140 %	5.06			
OM.7A.11.5	a/w >140 - <=150 %	1.79			
OM.7A.11.6	a/w >150 %	15.17			
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 (%)	48.46%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,100.87	25,307	37.59%	57.45%
M.7A.12.3	>40 - <=50 %	441.85	5,428	15.09%	12.32%
M.7A.12.4	>50 - <=60 %	453.09	4,942	15.47%	11.22%
M.7A.12.5	>60 - <=70 %	378.71	3,709	12.93%	8.42%
M.7A.12.6	>70 - <=80 %	307.30	2,785	10.49%	6.32%
M.7A.12.7	>80 - <=90 %	168.45	1,295	5.75%	2.94%
M.7A.12.8	>90 - <=100 %	53.20	368	1.82%	0.84%
M.7A.12.9	>100 %	24.86	215	0.85%	0.49%
M.7A.12.10	Total	2,928.33	44,049	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	4.99		0.17%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	4.40		0.15%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	2.13		0.07%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.14		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 %	9.94		0.34%	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	19.58%			
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 Rankine		% 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.78.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.78.22.2	>0 - <=40 %				
M.78.22.3	>40 - <=50 %				
M.78.22.4	>50 - <=60 %				
M.78.22.5	>60 - <=70 %				
M.78.22.6	>70 - <=80 %				
M.78.22.7	>80 - <=90 %				
M.78.22.8	>90 - <=100 %				
M.78.22.9	>100 %				
M.78.22.10	Total	0.0	0	0.0%	0.0%
OM.78.22.1	a/w >100 - <=110 %				
OM.78.22.2	a/w >110 - <=120 %				
OM.78.22.3	a/w >120 - <=130 %				
OM.78.22.4	a/w >130 - <=140 %				
OM.78.22.5	a/w >140 - <=150 %				
OM.78.22.6	a/w >150 %				
OM.78.22.7					
OM.78.22.8					
OM.78.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.78.23.2	>0 - <=40 %				
M.78.23.3	>40 - <=50 %				
M.78.23.4	>50 - <=60 %				
M.78.23.5	>60 - <=70 %				
M.78.23.6	>70 - <=80 %				
M.78.23.7	>80 - <=90 %				
M.78.23.8	>90 - <=100 %				
M.78.23.9	>100 %				
M.78.23.10	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w >100 - <=110 %				
OM.78.23.2	a/w >110 - <=120 %				
OM.78.23.3	a/w >120 - <=130 %				
OM.78.23.4	a/w >130 - <=140 %				
OM.78.23.5	a/w >140 - <=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	Real				
M.78.24.2	Office				
M.78.24.3	Hotel/Tourism				
M.78.24.4	Shopping malls				
M.78.24.5	Industry				
M.78.24.6	Agriculture				
M.78.24.7	Other commercially used				
M.78.24.8	Hospital				
M.78.24.9	School				
M.78.24.10	other RE with a social relevant purpose				
M.78.24.11	Land				
M.78.24.12	Property developers / Building under construction				
M.78.24.13	Other				
OM.78.24.1	a/w Cultural purposes				
OM.78.24.2	a/w If relevant, please specify				
OM.78.24.3	a/w If relevant, please specify				
OM.78.24.4	a/w If relevant, please specify				
OM.78.24.5	a/w If relevant, please specify				
OM.78.24.6	a/w If relevant, please specify				
OM.78.24.7	a/w If relevant, please specify				
OM.78.24.8	a/w If relevant, please specify				
OM.78.24.9	a/w If relevant, please specify				
OM.78.24.10	a/w If relevant, please specify				
OM.78.24.11	a/w If relevant, please specify				
OM.78.24.12	a/w If relevant, please specify				
OM.78.24.13	a/w If relevant, please specify				
OM.78.24.14	a/w If relevant, please specify				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
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 (ITV 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	Proceerty developers / Buldine 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	<b>OC Calculation: Statutory</b>	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	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	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	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]</b>	For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	<b>Maturity Extension Triggers</b>	Belgian allows for "Failure to pay" and "Default"
HG.1.8	<b>LTVs: Definition</b>	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.15	<b>Valuation Method</b>	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	<b>NPV assumptions (when stated)</b>	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		
<b>2. Glossary - ESG items (optional)</b>		<b>Definition</b>
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]
HG.2.3	<b>New Property and Existing Property</b>	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
<b>3. Reason for No Data</b>		<b>Value</b>
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the Issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
<b>4. Glossary - Extra national and/or Issuer Items</b>		<b>Definition</b>
HG.4.1	<b>Other definitions deemed relevant</b>	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/06/2023

**Contact Details:**

**Head of ALM Treasury**

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

**Asset Based Funding**

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

**Asset Based Solutions (cover pool and managemer**

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

**Website**

<https://www.bnpparibasfortis.com/>

**Remark**

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





**Covered Bond Emmission**

**Outstanding Series**

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.32	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.24	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.73	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.27	04/10/2026
		<b>2,250,000,000</b>									

**Totals**

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average Life*	2.43

\* 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 Parisbas 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	2,928,327,599	(II)
Nominal Balance Public Finance Exposures	13,000,000	(III)
Nominal Balance Financial Institution Exposures	117,603,747	(IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	35.95%	

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,374,843,486	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.55%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	12,910,572	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	117,603,747	(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)	2,374,843,486	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	111.35%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	359,505,711	(VIII)
Total Interest Proceeds Residential Mortgage Loans	359,505,711	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	2,505,357,805	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,374,843,486	
Total Principal Proceeds Public Finance Exposures	12,910,572	
Total Principal Proceeds Financial Institution Exposures	117,603,747	
Impact Derivatives	0	
Interest Requirement Covered Bonds	47,187,500	(X)
Costs, Fees and expenses Covered Bonds	17,090,297	(XI)
Principal Requirement Covered Bonds	2,250,000,000	(XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	550,585,719	
> > Cover Test Royal Decree Art 5 paraf 3	Passed	

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	284,359,700	(XIII)
Cumulative Cash Outflow Next 180 Days	-9,149,915	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	275,209,786	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	10,624,106	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,500,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	8,124,106	(XVII)

## Cover Pool Summary

Portfolio Cut-off Date 30/06/2023 (All Amounts are in Euro)

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more det.

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,928,327,599
Principal Redemptions between Cut-off Date and Maturity	2,928,327,599
Interest Payments between Cut-off Date and Maturity Date	359,505,711
Number of borrowers	23,351
Number of loans	44,049
Average Outstanding Balance per borrower	125,405
Average Outstanding Balance per loan	66,479
Weighted average Current Loan to Current Value	48.46%
Weighted average Current Loan to Original Value	56.80%
Weighted average seasoning (in Years)	4.69
Weighted average remaining maturity (in years, at 0% CPR)	13.93
Weighted average initial maturity (in years, at 0% CPR)	18.61
Percentage of Fixed Rate Loans	92.92%
Percentage of Variable Rate Loans	7.08%
Weighted average interest rate	1.69%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.81%
Weighted Remaining average life (in years, at 0% CPR)	7.26
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.78
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 117,603,747

### 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

5,380,043 EUR



**Stratification Tables**

Portfolio Cut-c 30/06/2023

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	491,104,689.53	16.77 %	7,098	16.11 %
Oost-Vlaanderen	445,115,777.82	15.20 %	7,041	15.98 %
Vlaams-Brabant	396,554,633.12	13.54 %	5,690	12.92 %
West-Vlaanderer	319,519,324.15	10.91 %	5,506	12.50 %
Brussels	306,811,479.55	10.48 %	3,421	7.77 %
Liège	226,642,735.89	7.74 %	3,656	8.30 %
Limburg	198,258,044.10	6.77 %	3,432	7.79 %
Hainaut	178,561,895.92	6.10 %	3,031	6.88 %
Brabant Wallon	167,165,726.22	5.71 %	2,133	4.84 %
Namur	114,162,659.48	3.90 %	1,767	4.01 %
Luxembourg	80,849,322.45	2.76 %	1,213	2.75 %
Other	3,581,310.83	0.12 %	61	0.14 %
	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	74,722,630.96	2.55 %	720	1.63 %
>1 and <=2	347,221,614.45	11.86 %	3,303	7.50 %
>2 and <=3	458,460,844.70	15.66 %	4,673	10.61 %
>3 and <=4	450,878,605.03	15.40 %	5,393	12.24 %
>4 and <=5	244,369,344.51	8.35 %	3,340	7.58 %
>5 and <=6	295,461,834.04	10.09 %	4,341	9.85 %
>6 and <=7	541,486,654.08	18.49 %	9,756	22.15 %
>7 and <=8	341,988,458.10	11.68 %	7,475	16.97 %
>8 and <=9	141,242,143.28	4.82 %	3,889	8.83 %
>9 and <=10	6,314,350.52	0.22 %	198	0.45 %
>10 and <=11	2,654,080.47	0.09 %	98	0.22 %
>11 and <=12	1,664,466.64	0.06 %	90	0.20 %
>12 and <=13	4,846,324.34	0.17 %	236	0.54 %
>13 and <=14	10,438,830.11	0.36 %	255	0.58 %
>14 and <=15	1,376,504.22	0.05 %	57	0.13 %
>15 and <=16	863,246.67	0.03 %	16	0.04 %
>16 and <=17	240,038.46	0.01 %	15	0.03 %
>17 and <=18	2,102,339.77	0.07 %	77	0.17 %
>18 and <=19	1,337,008.33	0.05 %	91	0.21 %
>19 and <=20	353,188.92	0.01 %	19	0.04 %
>20 and <=21	283,143.06	0.01 %	4	0.01 %
>21 and <=22	1,356.94	0.00 %	1	0.00 %
>22 and <=23	20,591.46	0.00 %	2	0.00 %
	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	20,000.00	0.00 %	163	0.37 %
<=1	15,741,929.68	0.54 %	814	1.85 %
>1 and <=2	39,204,700.44	1.34 %	2,280	5.18 %
>2 and <=3	70,349,389.82	2.40 %	3,232	7.34 %
>3 and <=4	76,499,281.81	2.61 %	2,776	6.30 %
>4 and <=5	72,119,656.86	2.46 %	2,167	4.92 %
>5 and <=6	88,297,763.46	3.02 %	2,149	4.88 %
>6 and <=7	107,961,419.36	3.69 %	2,364	5.37 %
>7 and <=8	108,237,113.96	3.70 %	2,057	4.67 %
>8 and <=9	121,946,566.38	4.16 %	2,077	4.72 %
>9 and <=10	101,569,327.63	3.47 %	1,610	3.66 %
>10 and <=11	111,027,793.63	3.79 %	1,632	3.70 %
>11 and <=12	163,934,151.92	5.60 %	2,381	5.41 %
>12 and <=13	150,069,725.05	5.12 %	1,949	4.42 %
>13 and <=14	190,909,820.67	6.52 %	2,225	5.05 %
>14 and <=15	147,946,607.16	5.05 %	1,629	3.70 %
>15 and <=16	104,667,530.07	3.57 %	1,223	2.78 %
>16 and <=17	185,342,326.27	6.33 %	2,038	4.63 %
>17 and <=18	220,297,898.13	7.52 %	2,259	5.13 %
>18 and <=19	236,116,218.50	8.06 %	2,167	4.92 %
>19 and <=20	90,953,844.57	3.11 %	840	1.91 %
>20 and <=21	66,423,517.60	2.27 %	631	1.43 %
>21 and <=22	151,594,582.10	5.18 %	1,283	2.91 %
>22 and <=23	174,653,826.55	5.96 %	1,227	2.79 %
>23 and <=24	103,098,966.67	3.52 %	678	1.54 %
>24 and <=25	22,534,431.28	0.77 %	151	0.34 %
>25 and <=26	956,751.31	0.03 %	7	0.02 %
>26 and <=27	597,552.26	0.02 %	7	0.02 %
>27 and <=28	4,119,617.34	0.14 %	27	0.06 %
>28 and <=29	1,135,288.58	0.04 %	6	0.01 %
<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>	

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	611,000.00	0.02 %	2	0.00 %
>1 and <=2	3,366,884.93	0.11 %	28	0.06 %
>2 and <=3	3,918,244.34	0.13 %	49	0.11 %
>3 and <=4	2,221,982.32	0.08 %	54	0.12 %
>4 and <=5	33,092,951.76	1.13 %	274	0.62 %
>5 and <=6	3,059,888.96	0.10 %	121	0.27 %
>6 and <=7	6,098,134.61	0.21 %	287	0.65 %
>7 and <=8	7,415,298.21	0.25 %	559	1.27 %
>8 and <=9	16,741,618.73	0.57 %	826	1.88 %
>9 and <=10	253,381,851.04	8.65 %	8,784	19.94 %
>10 and <=11	33,507,256.30	1.14 %	1,606	3.65 %
>11 and <=12	47,045,707.74	1.61 %	1,115	2.53 %
>12 and <=13	158,732,164.86	5.42 %	3,419	7.76 %
>13 and <=14	22,738,523.80	0.78 %	441	1.00 %
>14 and <=15	382,110,317.99	13.05 %	6,136	13.93 %
>15 and <=16	29,525,567.77	1.01 %	420	0.95 %
>16 and <=17	45,449,002.93	1.55 %	597	1.36 %
>17 and <=18	186,614,031.07	6.37 %	2,426	5.51 %
>18 and <=19	27,025,535.54	0.92 %	423	0.96 %
>19 and <=20	761,940,856.77	26.02 %	8,307	18.86 %
>20 and <=21	40,722,642.21	1.39 %	516	1.17 %
>21 and <=22	20,342,648.03	0.69 %	228	0.52 %
>22 and <=23	23,874,239.03	0.82 %	285	0.65 %
>23 and <=24	14,912,147.51	0.51 %	187	0.42 %
>24 and <=25	725,210,865.74	24.77 %	6,198	14.07 %
>25 and <=26	56,492,262.37	1.93 %	521	1.18 %
>26 and <=27	2,995,807.37	0.10 %	22	0.05 %
>27 and <=28	1,779,568.98	0.06 %	14	0.03 %
>28 and <=29	2,808,762.26	0.10 %	22	0.05 %
>29 and <=30	12,939,928.71	0.44 %	160	0.36 %
>30 and <=31	1,278,984.98	0.04 %	14	0.03 %
>39 and <=40	262,960.18	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>	

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	20,591.46	0.00 %	2	0.00 %
2001	1,356.94	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	207,267.85	0.01 %	8	0.02 %
2004	585,739.51	0.02 %	42	0.10 %
2005	2,002,983.30	0.07 %	112	0.25 %
2006	1,238,490.58	0.04 %	39	0.09 %
2007	179,905.38	0.01 %	9	0.02 %
2008	1,153,270.39	0.04 %	29	0.07 %
2009	5,923,159.09	0.20 %	157	0.36 %
2010	8,292,046.77	0.28 %	272	0.62 %
2011	3,103,774.24	0.11 %	172	0.39 %
2012	1,478,245.30	0.05 %	52	0.12 %
2013	4,144,160.89	0.14 %	148	0.34 %
2014	30,011,830.48	1.02 %	931	2.11 %
2015	306,722,127.64	10.47 %	6,877	15.61 %
2016	513,216,957.68	17.53 %	10,448	23.72 %
2017	300,365,287.44	10.26 %	4,893	11.11 %
2018	268,820,459.26	9.18 %	3,651	8.29 %
2019	458,209,913.74	15.65 %	5,876	13.34 %
2020	291,420,156.41	9.95 %	3,213	7.29 %
2021	532,071,274.54	18.17 %	5,154	11.70 %
2022	187,659,942.40	6.41 %	1,863	4.23 %
2023	11,248,657.77	0.38 %	98	0.22 %
<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	531,995,928.05	18.17 %	12,499	53.53 %
>100 and <=200	908,837,610.25	31.04 %	6,289	26.93 %
>200 and <=300	686,114,962.95	23.43 %	2,838	12.15 %
>300 and <=400	332,250,494.22	11.35 %	975	4.18 %
>400	469,128,603.59	16.02 %	750	3.21 %
<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>23,351</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,484,973.33	0.05 %	26	0.06 %
0.5 - 1%	137,025,893.74	4.68 %	1,395	3.17 %
1 - 1.5%	898,117,616.39	30.67 %	11,515	26.14 %
1.5 - 2%	1,518,770,289.41	51.86 %	24,814	56.33 %
2 - 2.5%	211,662,599.90	7.23 %	3,381	7.68 %
2.5 - 3%	101,787,312.48	3.48 %	1,679	3.81 %
3 - 3.5%	32,637,818.89	1.11 %	520	1.18 %
3.5 - 4%	13,173,282.56	0.45 %	293	0.67 %
4 - 4.5%	5,451,329.17	0.19 %	153	0.35 %
4.5 - 5%	4,314,104.39	0.15 %	122	0.28 %
5 - 5.5%	2,542,880.24	0.09 %	89	0.20 %
5.5 - 6%	627,937.05	0.02 %	30	0.07 %
6 - 6.5%	501,473.76	0.02 %	16	0.04 %
6.5 - 7%	230,087.75	0.01 %	9	0.02 %
> 10%	0.00	0.00 %	7	0.02 %
<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,720,970,780.12	92.92 %	41,589	94.42 %
Variable	1,535,365.29	0.05 %	89	0.20 %
Variable With Cap	205,821,453.65	7.03 %	2,371	5.38 %
<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2023	31,798,813.80	1.09 %	500	1.14 %
2024	45,862,647.07	1.57 %	646	1.47 %
2025	9,877,800.29	0.34 %	120	0.27 %
2026	14,714,635.44	0.50 %	165	0.37 %
2027	10,090,116.27	0.34 %	110	0.25 %
2028	9,457,870.28	0.32 %	101	0.23 %
2029	7,531,955.69	0.26 %	73	0.17 %
2030	149,886.64	0.01 %	5	0.01 %
2031	25,007,957.58	0.85 %	159	0.36 %
2032	8,868,423.57	0.30 %	50	0.11 %
2033	3,747,188.23	0.13 %	44	0.10 %
2034	21,572,451.25	0.74 %	234	0.53 %
2035	5,017,901.76	0.17 %	36	0.08 %
2036	5,028,662.48	0.17 %	42	0.10 %
2037	364,968.56	0.01 %	7	0.02 %
Fixed To Maturity	2,729,236,320.15	93.20 %	41,757	94.80 %
<b>Total</b>	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,928,327,599.06	100.00 %	44,042	99.98 %
UNKNOWN	0.00	0.00 %	7	0.02 %
<b>Total</b>	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,800,593,629.04	95.64 %	42,532	96.56 %
Interest only	91,447,735.93	3.12 %	632	1.43 %
Linear	36,286,234.09	1.24 %	885	2.01 %
<b>Total</b>	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	139,631,609.89	4.77 %	7,703	17.49 %
11-20%	253,215,293.41	8.65 %	6,328	14.37 %
21-30%	315,402,300.13	10.77 %	5,677	12.89 %
31-40%	392,620,712.88	13.41 %	5,599	12.71 %
41-50%	441,854,307.60	15.09 %	5,428	12.32 %
51-60%	453,092,293.81	15.47 %	4,942	11.22 %
61-70%	378,708,917.66	12.93 %	3,709	8.42 %
71-80%	307,295,253.39	10.49 %	2,785	6.32 %
81-90%	168,448,629.08	5.75 %	1,295	2.94 %
91-100%	53,201,699.32	1.82 %	368	0.84 %
101-110%	4,986,121.15	0.17 %	52	0.12 %
111-120%	4,404,612.57	0.15 %	34	0.08 %
>120%	15,465,848.17	0.53 %	129	0.29 %
<b>Total</b>	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

**13. Current Loan to Original Value (LTOV)**

	In EUR	In %	In number of loans	In %
0-10%	66,969,664.73	2.29 %	4,639	10.53 %
11-20%	160,864,783.70	5.49 %	5,335	12.11 %
21-30%	231,618,846.68	7.91 %	5,081	11.53 %
31-40%	310,369,538.68	10.60 %	5,212	11.83 %
41-50%	382,861,322.94	13.07 %	5,334	12.11 %
51-60%	408,153,554.86	13.94 %	5,129	11.64 %
61-70%	423,814,102.58	14.47 %	4,737	10.75 %
71-80%	492,158,740.30	16.81 %	4,787	10.87 %
81-90%	321,193,459.59	10.97 %	2,704	6.14 %
91-100%	85,133,721.12	2.91 %	672	1.53 %
101-110%	15,183,436.55	0.52 %	159	0.36 %
111-120%	4,243,560.29	0.14 %	46	0.10 %
>120%	25,762,867.04	0.88 %	214	0.49 %
<b>Total</b>	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of loans	In %
1-20%	28,290,600.49	0.97 %	2,657	6.03 %
21-40%	102,455,286.07	3.50 %	4,594	10.43 %
41-60%	204,877,414.20	7.00 %	5,085	11.54 %
61-80%	413,308,987.19	14.11 %	5,962	13.53 %
81-100%	353,334,788.36	12.07 %	4,488	10.19 %
101-120%	108,567,279.15	3.71 %	1,936	4.40 %
121-140%	142,439,019.01	4.86 %	2,348	5.33 %
141-160%	170,793,273.24	5.83 %	2,472	5.61 %
161-180%	154,581,327.42	5.28 %	2,105	4.78 %
181-200%	227,393,985.35	7.77 %	2,371	5.38 %
201-300%	469,144,602.71	16.02 %	5,399	12.26 %
301-400%	204,557,295.20	6.99 %	1,973	4.48 %
401-500%	106,433,930.48	3.63 %	942	2.14 %
>500%	242,149,810.19	8.27 %	1,717	3.90 %
	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	56,451,603.45	1.93 %	3,297	7.48 %
>1 and <=2	140,089,104.18	4.78 %	5,820	13.21 %
>2 and <=3	157,325,141.67	5.37 %	4,246	9.64 %
>3 and <=4	199,016,544.23	6.80 %	4,192	9.52 %
>4 and <=5	224,153,144.83	7.65 %	3,749	8.51 %
>5 and <=6	240,661,283.17	8.22 %	3,553	8.07 %
>6 and <=7	334,718,709.70	11.43 %	4,242	9.63 %
>7 and <=8	251,745,621.15	8.60 %	2,807	6.37 %
>8 and <=9	299,589,687.93	10.23 %	3,334	7.57 %
>9 and <=10	405,697,940.07	13.85 %	3,908	8.87 %
>10 and <=11	147,059,318.46	5.02 %	1,394	3.16 %
>11 and <=12	313,362,127.96	10.70 %	2,409	5.47 %
>12 and <=13	134,255,158.74	4.58 %	927	2.10 %
>13 and <=14	18,177,810.49	0.62 %	131	0.30 %
>14 and <=15	3,251,217.05	0.11 %	21	0.05 %
>15 and <=16	2,568,445.36	0.09 %	16	0.04 %
>16 and <=17	204,740.62	0.01 %	3	0.01 %
	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Matur	2,729,236,320.15	93.20 %	41,757	94.80 %
>=0 and <=1	84,789,461.22	2.90 %	1,245	2.83 %
>1 and <=2	22,683,610.32	0.77 %	247	0.56 %
>2 and <=3	15,080,379.04	0.51 %	161	0.37 %
>3 and <=4	8,339,167.25	0.28 %	81	0.18 %
>4 and <=5	32,936,847.84	1.12 %	197	0.45 %
>5 and <=6	26,012,188.33	0.89 %	284	0.64 %
>7 and <=8	364,968.56	0.01 %	7	0.02 %
>6 and <=7	8,884,656.35	0.30 %	70	0.16 %
	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

**17. Occupation Type (Based on Indexed Property Value)**

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,480,397,368.90	80.42 %	21,976	79.13 %
Other/No data	2,064,838,149.16	19.58 %	5,795	20.87 %
	<b>10,545,235,518.06</b>	<b>100.00 %</b>	<b>27,771</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

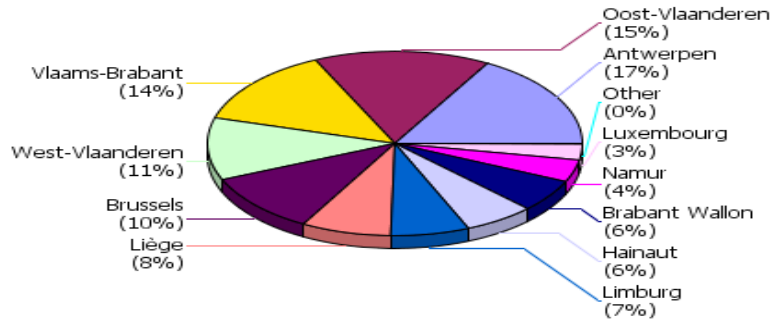
	In EUR	In %	In number of loans	In %
Phase 1	2,665,400,533.61	91.02 %	40,787	92.59 %
Phase 2	262,370,473.81	8.96 %	3,099	7.04 %
Phase 3	556,591.64	0.02 %	6	0.01 %
Other/No data	0.00	0.00 %	157	0.36 %
	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>



**Stratification Tables**

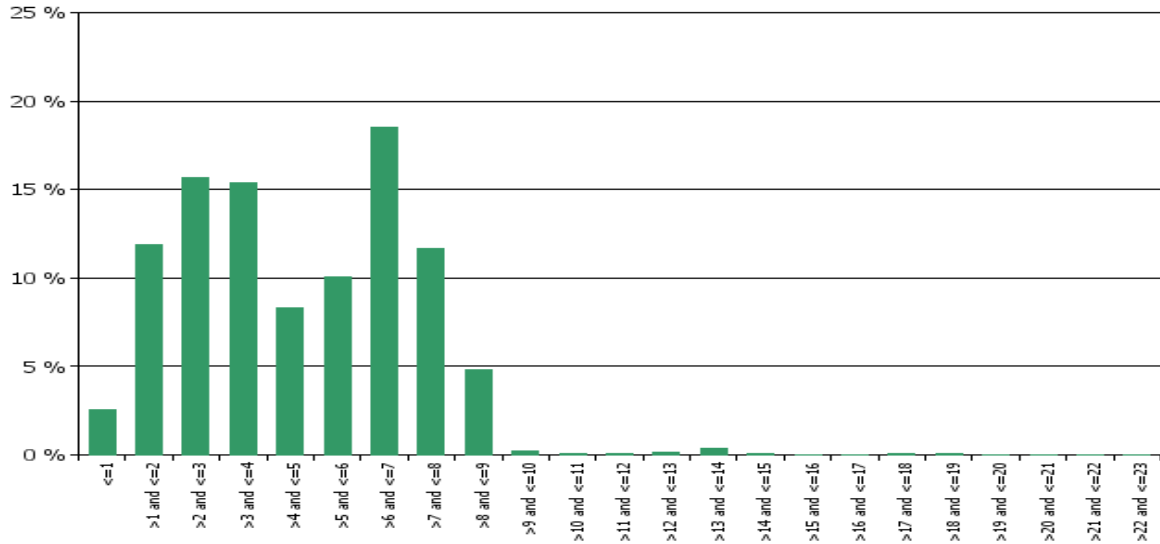
Portfolio Cut-off Date 30/06/2023

**1. Geographic distribution**

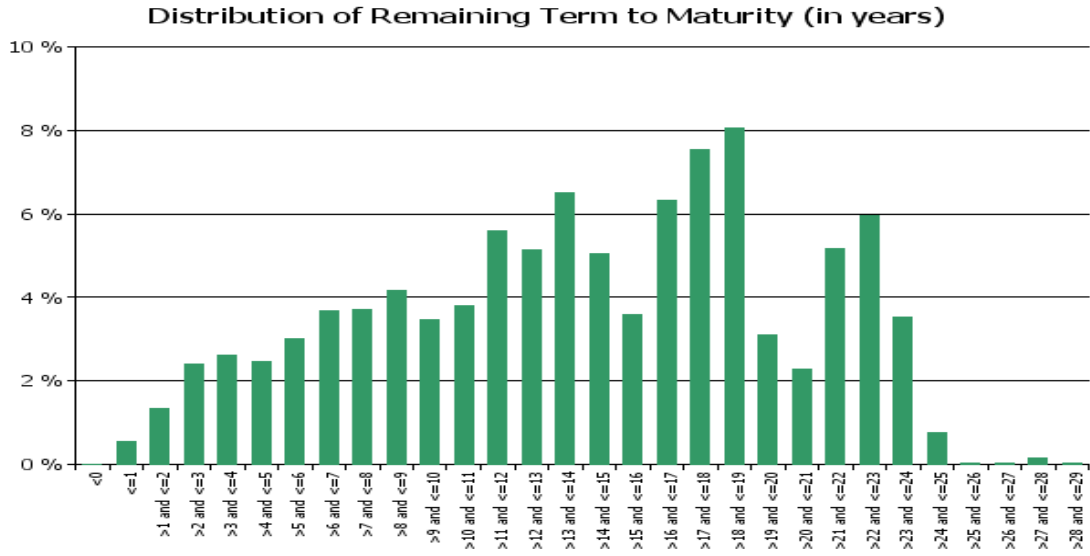


**2. Seasoning**

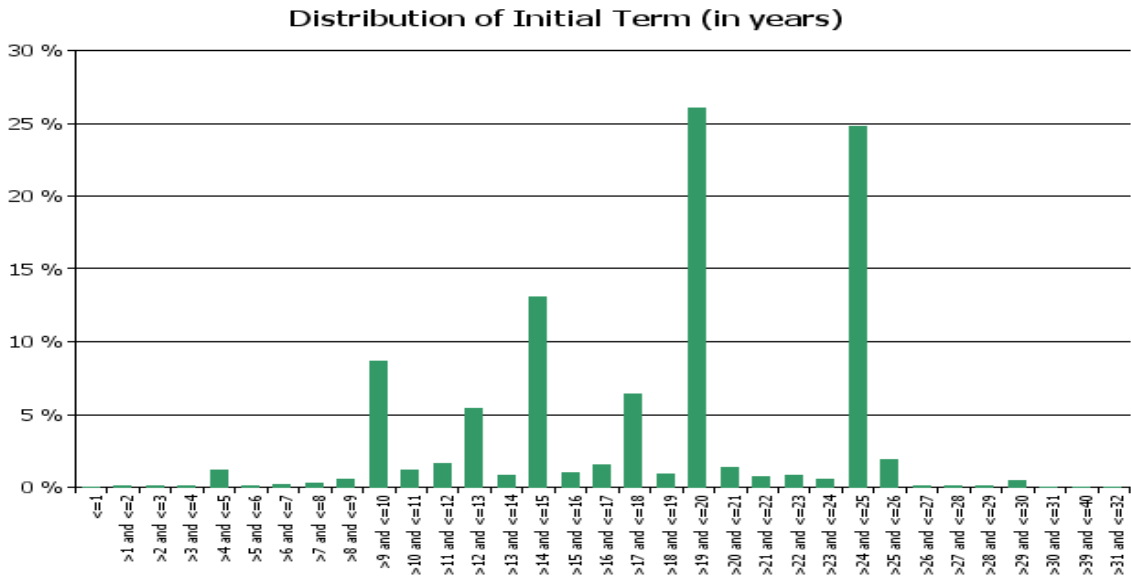
Distribution per Seasoning



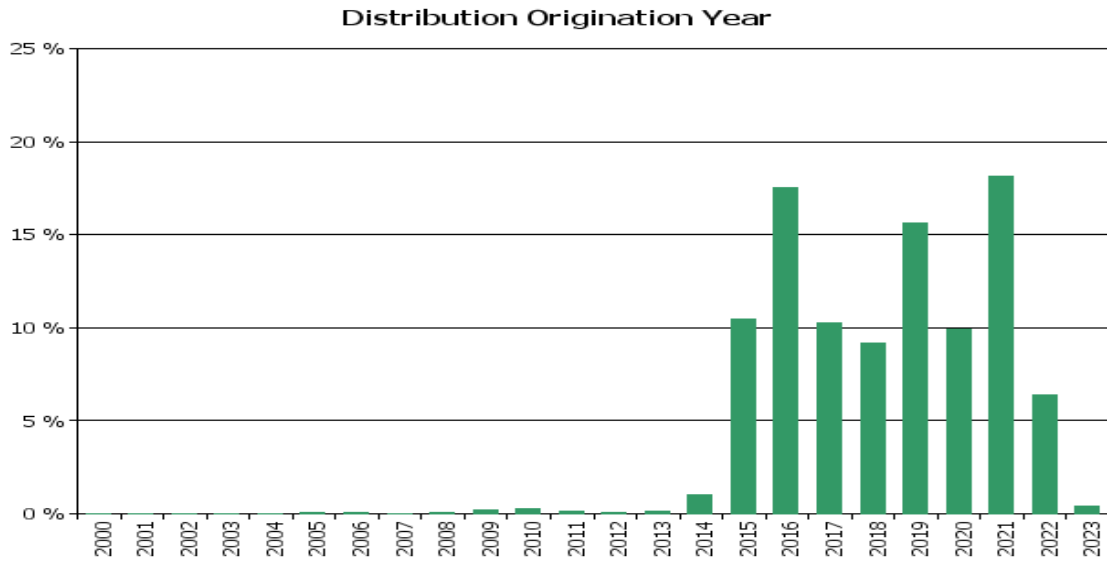
### 3. Remaining term to maturity



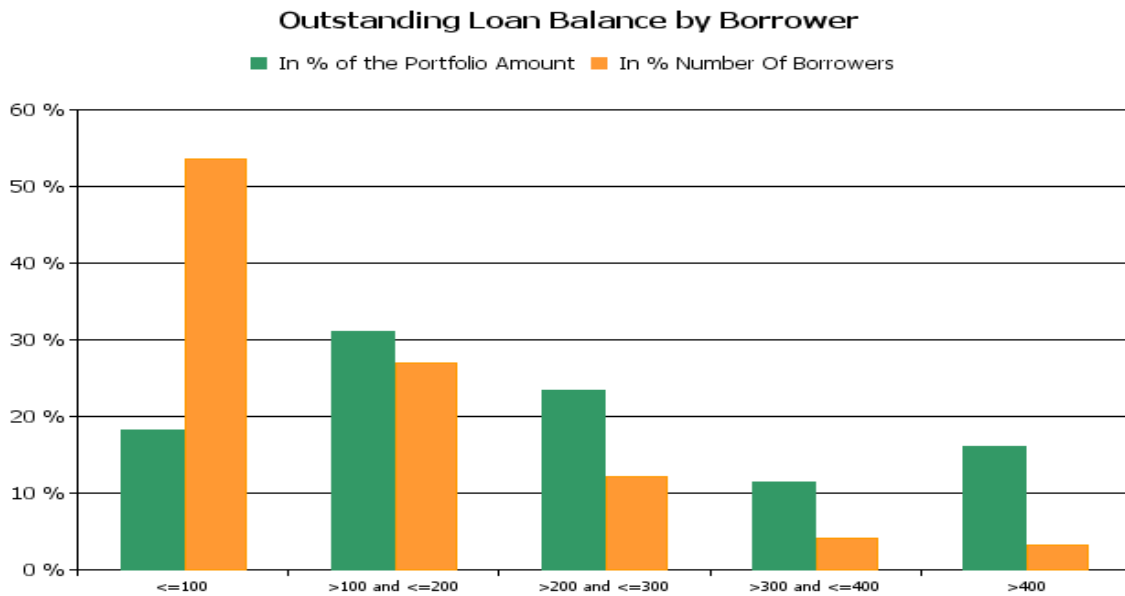
### 4. Original term to maturity



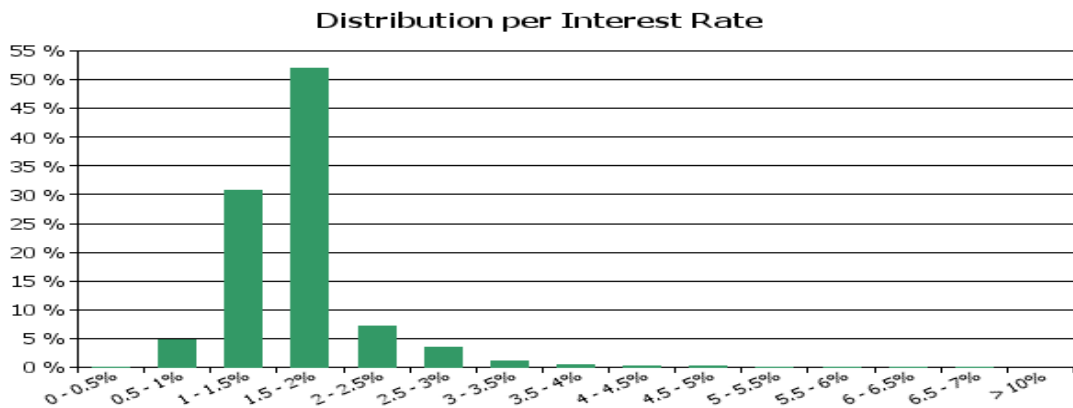
**5. Origination Year**



**6. Outstanding Loan Balance by Borrower**

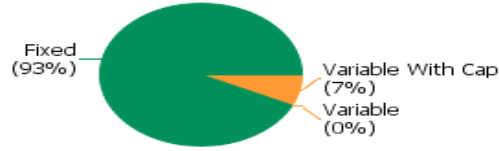


**7. Interest Rate**



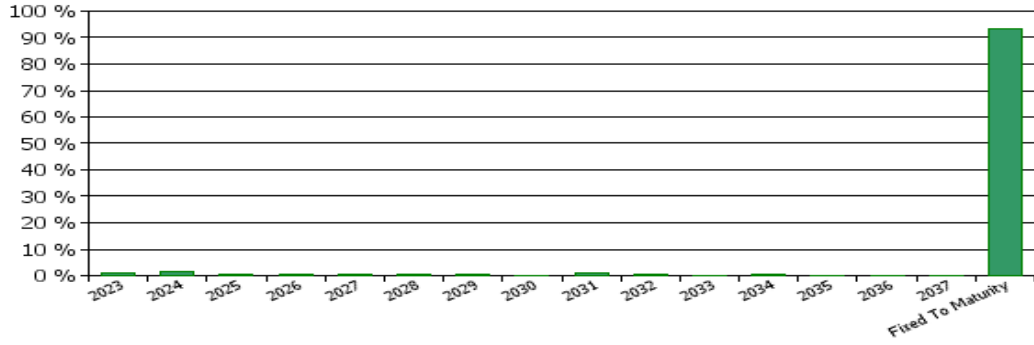
**8. Interest Rate Type**

Distribution per Interest Type



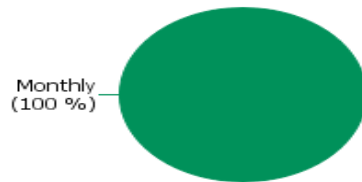
**9. Next Reset Date**

Next Reset Date



**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency

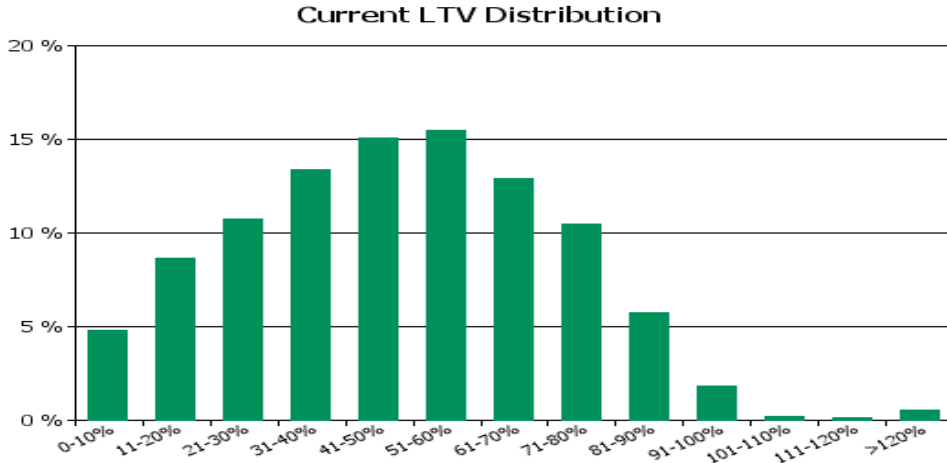


**11. Repayment Type**

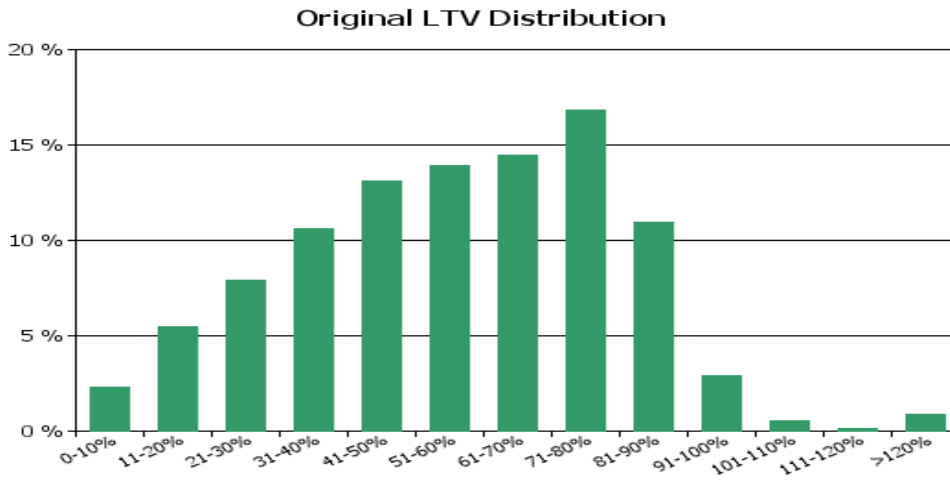
Distribution per Repayment Type



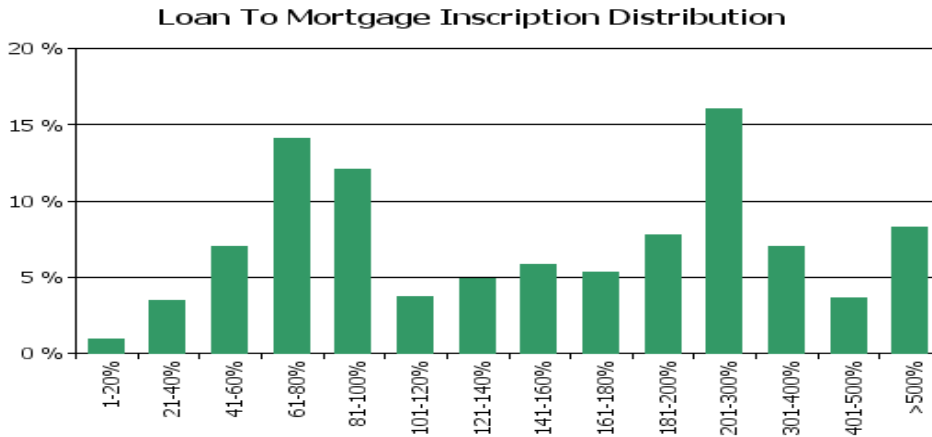
**12. Current Loan to Current Value (LTV)**



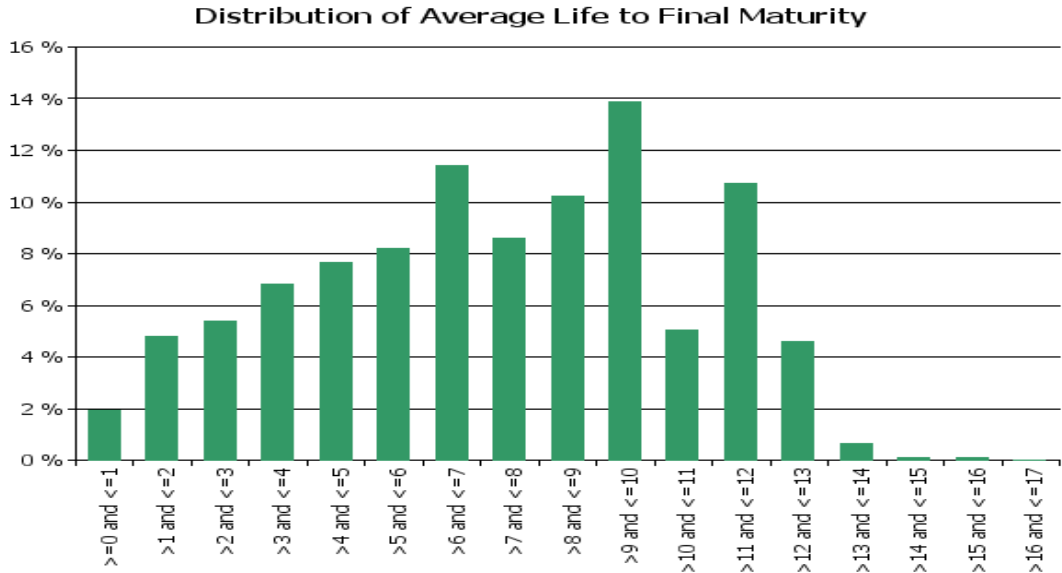
**13. Current Loan to Original Value (LTOV)**



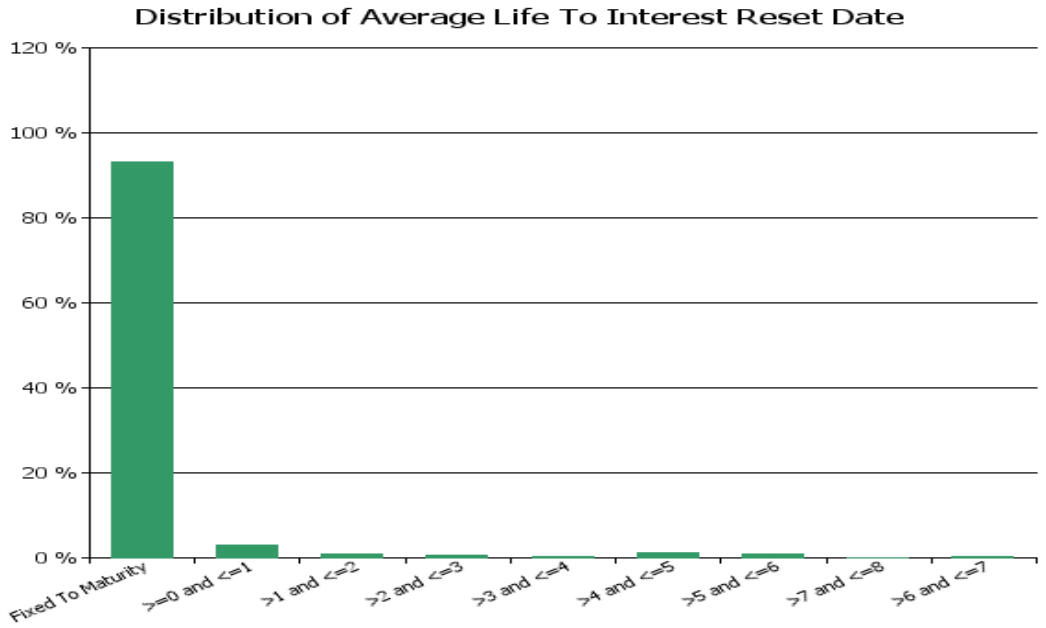
**14. Loan to Mortgage Inscription Ratio (LTM)**



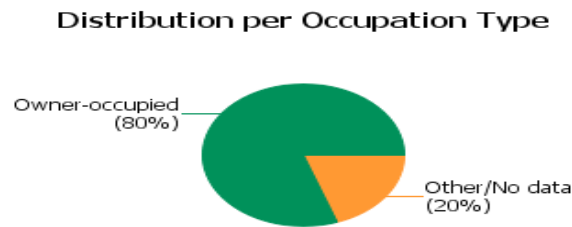
**15. Distribution of Average Life to Final Maturity (at 0% CPR)**



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



**17. Occupation Type (Based on Indexed Property Value)**



## 18. IFRS9 Norms

### Distribution per IFRS9 Norm







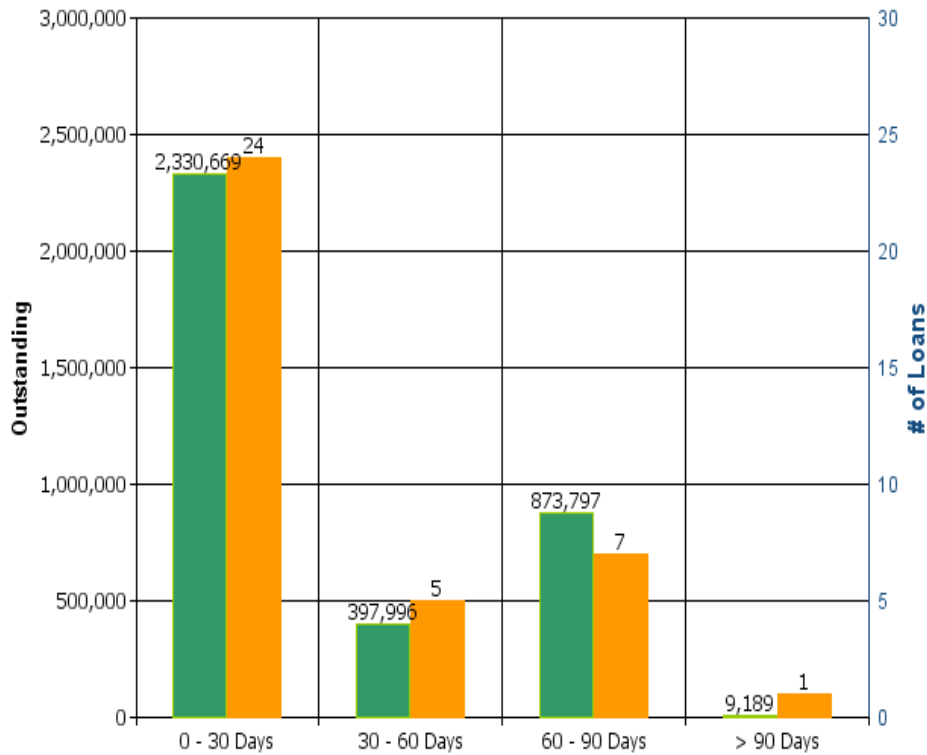
**Cover Pool Performance**

Portfolio Cut-off Date 30/06/2023

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

	In EUR	In %	In number of loans	In %
Performing	2,924,715,947.14	99.88 %	44,012	99.92 %
0 - 30 Days	2,330,669.26	0.08 %	24	0.05 %
30 - 60 Days	397,996.24	0.01 %	5	0.01 %
60 - 90 Days	873,797.38	0.03 %	7	0.02 %
> 90 Days	9,189.04	0.00 %	1	0.00 %
<b>Total</b>	<b>2,928,327,599.06</b>	<b>100.00 %</b>	<b>44,049</b>	<b>100.00 %</b>

Delinquency Outstanding in Euro





**Amortisation**

Portfolio Cut-off Date

Jun/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/07/2023	1	2,250,000,000	2,905,681,087	2,900,911,682	2,893,771,761	2,881,909,626
01/08/2023	2	2,250,000,000	2,883,269,147	2,873,654,318	2,859,291,178	2,835,509,374
01/09/2023	3	2,250,000,000	2,861,016,605	2,846,639,667	2,825,208,147	2,789,843,056
01/10/2023	4	1,750,000,000	2,839,619,108	2,820,712,147	2,792,585,567	2,746,324,778
01/11/2023	5	1,750,000,000	2,818,645,082	2,795,128,972	2,760,219,788	2,702,997,790
01/12/2023	6	1,750,000,000	2,796,550,728	2,768,666,972	2,727,358,956	2,659,869,990
01/01/2024	7	1,750,000,000	2,774,235,073	2,741,915,428	2,694,137,325	2,616,341,665
01/02/2024	8	1,750,000,000	2,752,108,586	2,715,433,313	2,661,331,092	2,573,536,049
01/03/2024	9	1,750,000,000	2,730,272,995	2,689,614,217	2,629,754,456	2,532,923,628
01/04/2024	10	1,750,000,000	2,708,484,156	2,663,624,473	2,597,719,757	2,491,470,863
01/05/2024	11	1,750,000,000	2,686,676,587	2,637,841,207	2,566,242,638	2,451,191,913
01/06/2024	12	1,750,000,000	2,664,796,640	2,611,921,430	2,534,564,045	2,410,679,573
01/07/2024	13	1,750,000,000	2,642,459,746	2,585,776,458	2,503,017,612	2,370,916,217
01/08/2024	14	1,750,000,000	2,620,967,035	2,560,394,789	2,472,145,091	2,331,754,788
01/09/2024	15	1,250,000,000	2,597,305,352	2,532,976,529	2,439,452,014	2,291,172,671
01/10/2024	16	1,250,000,000	2,574,632,375	2,506,743,753	2,408,245,863	2,252,591,532
01/11/2024	17	1,250,000,000	2,553,139,402	2,481,601,383	2,378,028,181	2,214,905,699
01/12/2024	18	1,250,000,000	2,531,941,674	2,456,958,109	2,348,618,587	2,178,546,433
01/01/2025	19	1,250,000,000	2,509,949,401	2,431,486,151	2,318,358,718	2,141,369,348
01/02/2025	20	1,250,000,000	2,488,611,880	2,406,726,738	2,288,915,238	2,105,218,979
01/03/2025	21	1,250,000,000	2,467,777,515	2,382,921,517	2,261,068,826	2,071,649,884
01/04/2025	22	1,250,000,000	2,446,572,003	2,358,438,288	2,232,146,286	2,036,487,977
01/05/2025	23	1,250,000,000	2,426,143,818	2,334,907,160	2,204,436,132	2,002,962,421
01/06/2025	24	1,250,000,000	2,404,339,749	2,309,998,462	2,175,372,767	1,968,183,504
01/07/2025	25	1,250,000,000	2,383,164,486	2,285,895,818	2,147,376,505	1,934,889,558
01/08/2025	26	1,250,000,000	2,361,723,040	2,261,487,337	2,119,044,207	1,901,273,611
01/09/2025	27	1,250,000,000	2,340,599,082	2,237,458,575	2,091,197,028	1,868,341,136
01/10/2025	28	750,000,000	2,320,371,329	2,214,481,334	2,064,627,658	1,837,041,838
01/11/2025	29	750,000,000	2,298,109,362	2,189,515,400	2,036,159,590	1,804,038,244
01/12/2025	30	750,000,000	2,277,377,446	2,166,201,679	2,009,520,613	1,773,137,744
01/01/2026	31	750,000,000	2,257,777,917	2,143,916,529	1,983,789,297	1,743,019,202
01/02/2026	32	750,000,000	2,237,861,876	2,121,400,704	1,957,962,959	1,713,040,852
01/03/2026	33	750,000,000	2,217,532,941	2,098,909,116	1,932,753,698	1,684,514,573
01/04/2026	34	750,000,000	2,197,259,469	2,076,192,785	1,906,973,463	1,655,005,833
01/05/2026	35	750,000,000	2,177,530,299	2,054,173,394	1,882,104,960	1,626,727,475
01/06/2026	36	750,000,000	2,156,379,112	2,030,770,232	1,855,930,124	1,597,309,973
01/07/2026	37	750,000,000	2,136,280,384	2,008,540,001	1,831,095,878	1,569,476,259
01/08/2026	38	750,000,000	2,117,359,181	1,987,373,745	1,807,191,771	1,542,426,669
01/09/2026	39	750,000,000	2,097,456,233	1,965,353,598	1,782,622,909	1,515,013,101
01/10/2026	40	750,000,000	2,077,850,467	1,943,786,857	1,758,721,991	1,488,573,154
01/11/2026	41	750,000,000	2,059,396,688	1,923,256,196	1,735,720,472	1,462,882,328
01/12/2026	42	750,000,000	2,038,651,229	1,900,757,111	1,711,193,164	1,436,298,570
01/01/2027	43	750,000,000	2,019,492,061	1,879,700,339	1,687,932,695	1,410,773,965
01/02/2027	44	750,000,000	2,000,395,611	1,858,767,805	1,664,890,749	1,385,621,683
01/03/2027	45	750,000,000	1,982,198,696	1,839,037,384	1,643,434,018	1,362,530,442
01/04/2027	46	750,000,000	1,963,799,846	1,818,877,172	1,621,284,310	1,338,473,389
01/05/2027	47	750,000,000	1,946,014,627	1,799,445,971	1,600,016,224	1,315,500,541
01/06/2027	48	750,000,000	1,926,346,764	1,778,238,292	1,577,137,745	1,291,198,135
01/07/2027	49	750,000,000	1,908,942,264	1,759,279,508	1,556,482,632	1,269,064,299
01/08/2027	50	750,000,000	1,891,542,532	1,740,287,259	1,535,763,949	1,246,867,875
01/09/2027	51	750,000,000	1,874,095,982	1,721,311,373	1,515,154,985	1,224,925,416
01/10/2027	52	750,000,000	1,856,493,259	1,702,344,867	1,494,771,930	1,203,493,098
01/11/2027	53	750,000,000	1,838,747,061	1,683,212,469	1,474,213,625	1,181,913,547
01/12/2027	54	750,000,000	1,820,922,545	1,664,159,626	1,453,939,146	1,160,880,733
01/01/2028	55	750,000,000	1,803,236,982	1,645,201,486	1,433,720,300	1,139,888,645
01/02/2028	56	750,000,000	1,786,455,675	1,627,126,476	1,414,362,541	1,119,735,271
01/03/2028	57	0	1,768,895,333	1,608,575,850	1,394,910,746	1,099,959,209
01/04/2028	58		1,751,762,954	1,590,294,383	1,375,550,356	1,080,989,276
01/05/2028	59		1,734,916,215	1,572,415,274	1,356,738,002	1,060,959,614
01/06/2028	60		1,717,772,155	1,554,236,434	1,337,642,054	1,041,596,224
01/07/2028	61		1,700,797,595	1,536,351,965	1,318,995,507	1,022,866,328
01/08/2028	62		1,684,592,906	1,519,133,125	1,300,895,834	1,004,557,287

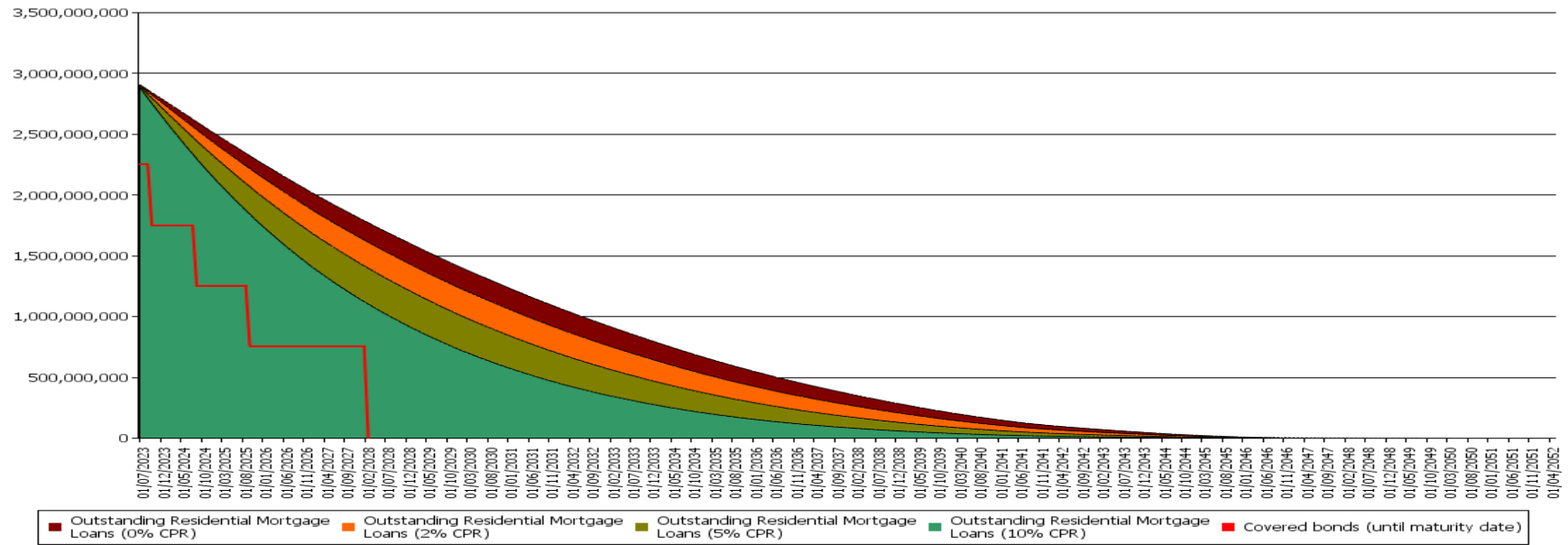
01/09/2028	63	1,668,211,543	1,501,809,223	1,282,789,950	986,380,218
01/10/2028	64	1,652,050,339	1,484,818,883	1,265,155,860	968,832,993
01/11/2028	65	1,634,522,666	1,466,573,834	1,246,431,954	950,451,767
01/12/2028	66	1,618,363,830	1,449,691,887	1,229,051,604	933,356,829
01/01/2029	67	1,602,149,462	1,432,733,291	1,211,584,907	916,195,313
01/02/2029	68	1,585,932,922	1,415,826,112	1,194,242,473	899,255,999
01/03/2029	69	1,570,261,460	1,399,687,866	1,177,917,595	883,569,571
01/04/2029	70	1,553,267,778	1,382,191,883	1,160,235,481	866,619,793
01/05/2029	71	1,536,866,289	1,365,352,061	1,143,278,988	850,453,880
01/06/2029	72	1,521,116,044	1,349,067,537	1,126,770,209	834,623,331
01/07/2029	73	1,505,417,462	1,332,953,054	1,110,570,890	819,252,044
01/08/2029	74	1,490,250,673	1,317,285,802	1,094,726,258	804,143,217
01/09/2029	75	1,473,872,506	1,300,598,895	1,078,109,811	788,583,136
01/10/2029	76	1,458,900,432	1,285,273,864	1,062,784,131	774,186,567
01/11/2029	77	1,443,450,667	1,269,505,971	1,047,076,049	759,513,357
01/12/2029	78	1,427,768,694	1,253,652,635	1,031,455,422	745,115,738
01/01/2030	79	1,412,507,384	1,238,148,879	1,016,108,786	730,920,428
01/02/2030	80	1,397,550,569	1,222,960,563	1,001,091,752	717,068,089
01/03/2030	81	1,382,609,016	1,208,031,972	986,599,692	703,983,531
01/04/2030	82	1,368,043,431	1,193,278,205	972,071,808	690,679,382
01/05/2030	83	1,353,647,342	1,178,783,147	957,900,335	677,820,270
01/06/2030	84	1,338,934,678	1,163,993,493	943,476,424	664,786,052
01/07/2030	85	1,324,797,408	1,149,812,942	929,688,502	652,385,635
01/08/2030	86	1,310,744,203	1,135,686,458	915,931,104	640,009,407
01/09/2030	87	1,296,796,722	1,121,696,036	902,347,123	627,846,977
01/10/2030	88	1,282,565,601	1,107,565,525	888,786,909	615,876,882
01/11/2030	89	1,268,778,947	1,093,801,675	875,509,569	604,106,863
01/12/2030	90	1,253,605,865	1,078,947,209	861,494,038	591,999,353
01/01/2031	91	1,239,649,486	1,065,125,702	848,295,255	580,460,422
01/02/2031	92	1,225,377,983	1,051,077,675	834,978,087	568,927,953
01/03/2031	93	1,211,664,501	1,037,722,531	822,474,854	558,264,272
01/04/2031	94	1,198,020,138	1,024,296,667	809,769,164	547,312,113
01/05/2031	95	1,184,162,165	1,010,786,382	797,121,686	536,555,355
01/06/2031	96	1,170,398,094	997,343,097	784,519,823	525,836,163
01/07/2031	97	1,157,088,205	984,382,779	772,419,288	515,603,340
01/08/2031	98	1,143,838,196	971,459,980	760,340,475	505,390,811
01/09/2031	99	1,130,869,973	958,817,101	748,536,634	495,437,541
01/10/2031	100	1,116,838,871	945,366,438	736,219,364	485,287,573
01/11/2031	101	1,104,114,708	933,010,720	724,749,263	475,703,489
01/12/2031	102	1,091,257,454	920,632,329	713,373,772	466,317,566
01/01/2032	103	1,078,356,380	908,205,421	701,954,720	456,909,677
01/02/2032	104	1,064,993,003	895,429,321	690,319,932	447,433,286
01/03/2032	105	1,051,852,054	882,977,339	679,100,580	438,417,141
01/04/2032	106	1,039,566,611	871,184,219	668,326,430	429,634,037
01/05/2032	107	1,027,000,930	859,241,164	657,541,970	420,968,505
01/06/2032	108	1,014,808,916	847,600,670	646,984,368	412,454,964
01/07/2032	109	1,002,235,835	835,725,212	636,349,589	404,012,310
01/08/2032	110	990,122,077	824,223,704	625,995,855	395,755,453
01/09/2032	111	978,116,093	812,848,371	615,786,253	387,652,027
01/10/2032	112	966,051,431	801,504,461	605,698,030	379,738,223
01/11/2032	113	954,192,946	790,323,101	595,729,335	371,906,491
01/12/2032	114	941,983,063	778,929,459	585,695,930	364,143,919
01/01/2033	115	930,009,302	767,723,981	575,802,143	356,476,374
01/02/2033	116	918,304,354	756,775,801	566,147,377	349,014,600
01/03/2033	117	906,665,630	746,039,580	556,833,363	341,959,249
01/04/2033	118	895,101,163	735,274,690	547,402,893	334,744,010
01/05/2033	119	883,598,032	724,634,147	538,153,333	327,738,789
01/06/2033	120	872,162,750	714,043,004	528,939,135	320,762,899
01/07/2033	121	860,792,055	703,577,018	519,903,504	313,991,041
01/08/2033	122	849,506,962	693,175,360	510,914,595	307,255,341
01/09/2033	123	838,284,548	682,858,019	502,030,034	300,633,554
01/10/2033	124	827,079,667	672,624,772	493,289,544	294,188,536
01/11/2033	125	815,974,411	662,467,889	484,605,097	287,785,184
01/12/2033	126	804,148,180	651,794,867	475,624,096	281,293,947
01/01/2034	127	793,119,616	641,765,436	467,114,479	275,091,066
01/02/2034	128	782,128,030	631,798,022	458,690,093	268,985,666
01/03/2034	129	771,177,707	621,998,018	450,537,781	263,194,012
01/04/2034	130	760,285,015	612,172,398	442,292,985	257,283,218
01/05/2034	131	749,471,386	602,474,861	434,215,183	251,548,943
01/06/2034	132	738,344,340	592,523,531	425,957,010	245,719,646
01/07/2034	133	727,733,935	583,050,055	418,115,026	240,207,172
01/08/2034	134	717,223,317	573,654,484	410,331,087	234,736,829
01/09/2034	135	706,779,407	564,342,371	402,643,580	229,363,450
01/10/2034	136	696,523,968	555,240,833	395,174,839	224,186,162

01/11/2034	137	686,354,927	546,206,503	387,756,286	219,045,827
01/12/2034	138	676,129,156	537,185,566	380,413,642	214,017,015
01/01/2035	139	665,903,822	528,164,196	373,073,841	208,998,726
01/02/2035	140	655,958,773	519,393,816	365,945,750	204,137,206
01/03/2035	141	646,078,451	510,786,733	359,054,735	199,526,750
01/04/2035	142	636,278,260	502,185,555	352,110,811	194,839,250
01/05/2035	143	626,418,700	493,592,333	345,233,806	190,250,799
01/06/2035	144	616,781,746	485,174,517	338,483,097	185,740,572
01/07/2035	145	607,304,401	476,935,291	331,916,032	181,390,320
01/08/2035	146	597,933,963	468,779,954	325,410,750	177,081,989
01/09/2035	147	588,521,571	460,618,073	318,931,878	172,821,212
01/10/2035	148	579,387,614	452,724,874	312,695,103	168,747,085
01/11/2035	149	570,330,332	444,891,796	306,503,342	164,705,095
01/12/2035	150	561,307,701	437,134,909	300,418,085	160,773,318
01/01/2036	151	552,317,981	429,404,360	294,354,803	156,861,242
01/02/2036	152	543,360,428	421,723,744	288,354,560	153,012,871
01/03/2036	153	534,449,286	414,149,260	282,501,723	149,313,058
01/04/2036	154	525,616,433	406,613,789	276,656,199	145,604,137
01/05/2036	155	516,842,824	399,170,299	270,923,258	142,002,399
01/06/2036	156	508,164,710	391,802,325	265,246,202	138,437,958
01/07/2036	157	499,646,064	384,602,000	259,730,810	135,003,667
01/08/2036	158	491,260,879	377,506,147	254,290,451	131,616,024
01/09/2036	159	482,987,983	370,519,399	248,949,391	128,305,833
01/10/2036	160	474,820,608	363,655,990	243,736,534	125,104,245
01/11/2036	161	466,772,546	356,885,801	238,590,555	121,944,238
01/12/2036	162	458,839,858	350,244,773	233,574,489	118,891,150
01/01/2037	163	451,059,460	343,721,818	228,641,435	115,887,255
01/02/2037	164	442,764,019	336,828,169	223,486,006	112,794,440
01/03/2037	165	435,173,655	330,546,682	218,814,375	110,014,067
01/04/2037	166	427,662,256	324,290,262	214,126,810	107,201,296
01/05/2037	167	420,216,196	318,120,995	209,536,285	104,473,059
01/06/2037	168	412,759,193	311,945,754	204,946,298	101,751,723
01/07/2037	169	405,422,911	305,898,377	200,478,563	99,125,574
01/08/2037	170	398,135,636	299,890,505	196,041,301	96,521,035
01/09/2037	171	390,894,163	293,936,574	191,660,484	93,964,455
01/10/2037	172	383,728,971	288,075,015	187,376,151	91,487,427
01/11/2037	173	376,627,777	282,264,415	183,129,767	89,035,389
01/12/2037	174	369,349,121	276,355,055	178,854,550	86,600,380
01/01/2038	175	362,324,981	270,639,636	174,710,125	84,235,372
01/02/2038	176	355,418,010	265,030,181	170,653,853	81,931,167
01/03/2038	177	348,602,678	259,549,827	166,741,086	79,746,325
01/04/2038	178	341,463,690	253,803,340	162,634,736	77,452,953
01/05/2038	179	334,744,505	248,400,703	158,781,011	75,307,689
01/06/2038	180	328,183,877	243,119,271	155,009,823	73,207,672
01/07/2038	181	321,598,160	237,849,509	151,276,637	71,151,706
01/08/2038	182	314,656,929	232,321,168	147,384,726	69,027,565
01/09/2038	183	308,111,206	227,102,417	143,707,536	67,020,281
01/10/2038	184	301,759,066	222,055,302	140,167,944	65,101,573
01/11/2038	185	295,435,674	217,033,381	136,649,543	63,198,619
01/12/2038	186	289,137,456	212,057,930	133,188,256	61,345,317
01/01/2039	187	282,863,925	207,104,961	129,746,608	59,507,008
01/02/2039	188	276,620,508	202,190,197	126,345,476	57,701,675
01/03/2039	189	270,427,416	197,360,647	123,044,237	55,978,984
01/04/2039	190	264,269,563	192,539,468	119,733,197	54,241,905
01/05/2039	191	258,015,685	187,674,510	116,420,609	52,525,030
01/06/2039	192	251,951,022	182,952,389	113,202,693	50,856,892
01/07/2039	193	245,983,354	178,325,824	110,068,406	49,246,097
01/08/2039	194	240,089,553	173,757,902	106,976,182	47,659,870
01/09/2039	195	234,299,973	169,280,260	103,954,416	46,117,454
01/10/2039	196	228,654,553	164,930,316	101,033,846	44,638,064
01/11/2039	197	223,095,528	160,647,616	98,160,049	43,184,694
01/12/2039	198	217,594,541	156,429,254	95,347,262	41,775,282
01/01/2040	199	212,208,287	152,298,315	92,593,274	40,396,825
01/02/2040	200	206,860,038	148,208,167	89,877,415	39,045,859
01/03/2040	201	201,565,070	144,185,355	87,229,831	37,745,483
01/04/2040	202	196,331,344	140,203,320	84,605,047	36,454,642
01/05/2040	203	191,155,339	136,282,989	82,036,928	35,203,192
01/06/2040	204	186,068,032	132,431,031	79,515,463	33,976,674
01/07/2040	205	181,079,671	128,669,097	77,066,539	32,795,270
01/08/2040	206	176,204,327	124,992,486	74,674,031	31,642,557
01/09/2040	207	171,408,093	121,383,999	72,333,791	30,521,075
01/10/2040	208	166,733,155	117,879,598	70,072,594	29,445,767
01/11/2040	209	162,147,714	114,443,277	67,856,887	28,393,912
01/12/2040	210	157,613,605	111,060,524	65,689,072	27,374,142

01/01/2041	211	153,129,809	107,718,063	63,550,071	26,370,602
01/02/2041	212	148,679,588	104,410,198	61,441,883	25,387,804
01/03/2041	213	144,274,566	101,161,550	59,393,400	24,447,464
01/04/2041	214	139,960,850	97,970,437	57,373,567	23,516,036
01/05/2041	215	135,713,014	94,841,089	55,404,253	22,615,773
01/06/2041	216	131,599,525	91,810,455	53,497,416	21,744,917
01/07/2041	217	127,736,917	88,969,430	51,714,370	20,934,003
01/08/2041	218	124,013,947	86,229,860	49,994,498	20,152,080
01/09/2041	219	120,414,110	83,584,801	48,337,695	19,401,719
01/10/2041	220	116,913,304	81,021,528	46,740,012	18,683,541
01/11/2041	221	113,534,009	78,546,213	45,196,804	17,990,147
01/12/2041	222	110,251,497	76,150,074	43,710,178	17,327,091
01/01/2042	223	107,118,495	73,860,641	42,288,221	16,692,412
01/02/2042	224	104,092,466	71,652,391	40,919,576	16,083,754
01/03/2042	225	101,169,160	69,533,431	39,618,243	15,512,669
01/04/2042	226	98,331,579	67,468,539	38,343,959	14,950,127
01/05/2042	227	95,538,804	65,444,726	37,102,235	14,406,686
01/06/2042	228	92,797,942	63,459,402	35,885,209	13,875,100
01/07/2042	229	90,115,759	61,524,053	34,705,172	13,363,830
01/08/2042	230	87,481,013	59,623,954	33,547,807	12,863,451
01/09/2042	231	84,875,308	57,749,884	32,410,712	12,374,810
01/10/2042	232	82,308,468	55,911,459	31,301,709	11,902,388
01/11/2042	233	79,786,755	54,106,556	30,214,208	11,440,207
01/12/2042	234	77,296,621	52,331,859	29,151,254	10,992,488
01/01/2043	235	74,849,686	50,589,270	28,108,883	10,554,531
01/02/2043	236	72,430,381	48,871,084	27,085,150	10,127,057
01/03/2043	237	70,044,359	47,188,753	26,092,692	9,718,649
01/04/2043	238	67,704,936	45,535,325	25,114,407	9,314,650
01/05/2043	239	65,306,276	43,849,999	24,125,362	8,911,146
01/06/2043	240	63,019,819	42,242,985	23,182,109	8,526,470
01/07/2043	241	60,774,940	40,671,346	22,264,690	8,155,471
01/08/2043	242	58,552,573	39,117,652	21,359,691	7,790,835
01/09/2043	243	56,349,050	37,581,678	20,468,804	7,434,266
01/10/2043	244	54,176,090	36,073,127	19,598,817	7,089,108
01/11/2043	245	52,021,450	34,579,711	18,739,652	6,749,628
01/12/2043	246	49,874,266	33,098,018	17,892,536	6,418,098
01/01/2044	247	47,514,230	31,478,349	16,973,678	6,062,713
01/02/2044	248	45,405,002	30,029,958	16,151,499	5,744,609
01/03/2044	249	43,318,537	28,604,552	15,348,244	5,437,283
01/04/2044	250	41,247,945	27,191,081	14,552,718	5,133,623
01/05/2044	251	39,127,937	25,751,211	13,748,175	4,829,932
01/06/2044	252	37,123,306	24,390,468	12,988,579	4,543,747
01/07/2044	253	35,163,874	23,065,175	12,252,594	4,268,710
01/08/2044	254	33,289,139	21,798,439	11,550,233	4,006,969
01/09/2044	255	31,484,747	20,581,916	10,877,905	3,757,743
01/10/2044	256	29,774,958	19,432,260	10,245,014	3,524,605
01/11/2044	257	28,122,860	18,322,909	9,635,577	3,300,900
01/12/2044	258	26,522,009	17,251,542	9,049,842	3,087,533
01/01/2045	259	25,027,372	16,251,727	8,503,676	2,888,910
01/02/2045	260	23,555,183	15,269,807	7,969,569	2,695,993
01/03/2045	261	22,102,051	14,305,853	7,449,312	2,510,354
01/04/2045	262	20,670,332	13,356,461	6,937,259	2,327,895
01/05/2045	263	19,271,439	12,432,105	6,441,261	2,152,596
01/06/2045	264	17,940,292	11,553,746	5,970,946	1,986,970
01/07/2045	265	16,654,429	10,708,031	5,520,262	1,829,465
01/08/2045	266	15,397,264	9,882,941	5,081,950	1,677,070
01/09/2045	267	14,162,310	9,074,851	4,654,551	1,529,521
01/10/2045	268	12,980,658	8,304,026	4,248,707	1,390,434
01/11/2045	269	11,851,025	7,568,515	3,862,539	1,258,702
01/12/2045	270	10,760,447	6,860,751	3,492,718	1,133,522
01/01/2046	271	9,717,203	6,185,081	3,140,736	1,014,973
01/02/2046	272	8,718,129	5,539,750	2,805,888	902,921
01/03/2046	273	7,770,354	4,929,942	2,491,283	798,615
01/04/2046	274	6,892,073	4,365,295	2,200,336	702,361
01/05/2046	275	6,056,732	3,829,911	1,925,723	612,183
01/06/2046	276	5,338,604	3,370,085	1,690,208	535,037
01/07/2046	277	4,786,785	3,016,780	1,509,290	475,809
01/08/2046	278	4,293,242	2,701,145	1,347,941	423,143
01/09/2046	279	3,820,595	2,399,696	1,194,465	373,376
01/10/2046	280	3,397,661	2,130,550	1,057,886	329,328
01/11/2046	281	3,035,617	1,900,297	941,158	291,748
01/12/2046	282	2,707,495	1,692,111	835,987	258,084
01/01/2047	283	2,426,803	1,514,114	746,145	229,373
01/02/2047	284	2,194,299	1,366,729	671,802	205,644

01/03/2047	285	1,995,389	1,240,933	608,567	185,575
01/04/2047	286	1,812,652	1,125,377	550,494	167,155
01/05/2047	287	1,652,394	1,024,198	499,767	151,130
01/06/2047	288	1,512,475	935,882	455,511	137,164
01/07/2047	289	1,383,957	854,953	415,097	124,482
01/08/2047	290	1,268,975	782,592	378,998	113,175
01/09/2047	291	1,164,405	716,884	346,294	102,971
01/10/2047	292	1,073,914	660,087	318,073	94,192
01/11/2047	293	998,104	612,449	294,368	86,802
01/12/2047	294	940,965	576,440	276,378	81,164
01/01/2048	295	894,251	546,894	261,545	76,482
01/02/2048	296	851,381	519,793	247,952	72,200
01/03/2048	297	822,094	501,116	238,474	69,165
01/04/2048	298	793,569	482,908	229,225	66,201
01/05/2048	299	765,002	464,760	220,068	63,296
01/06/2048	300	737,797	447,472	211,343	60,529
01/07/2048	301	712,030	431,136	203,126	57,937
01/08/2048	302	686,219	414,802	194,933	55,365
01/09/2048	303	660,364	398,497	186,794	52,829
01/10/2048	304	634,466	382,240	178,733	50,341
01/11/2048	305	610,417	367,128	171,230	48,024
01/12/2048	306	586,326	352,060	163,798	45,751
01/01/2049	307	562,192	336,996	156,391	43,497
01/02/2049	308	538,015	321,956	149,031	41,275
01/03/2049	309	513,795	306,992	141,778	39,116
01/04/2049	310	490,018	292,288	134,644	36,990
01/05/2049	311	467,027	278,117	127,801	34,966
01/06/2049	312	443,995	263,953	120,984	32,961
01/07/2049	313	421,508	250,173	114,385	31,035
01/08/2049	314	398,980	236,401	107,814	29,128
01/09/2049	315	377,336	223,197	101,533	27,315
01/10/2049	316	355,653	210,026	95,306	25,535
01/11/2049	317	333,931	196,864	89,106	23,773
01/12/2049	318	312,170	183,733	82,958	22,042
01/01/2050	319	290,371	170,613	76,838	20,329
01/02/2050	320	269,465	158,061	71,004	18,706
01/03/2050	321	248,522	145,553	65,235	17,121
01/04/2050	322	227,542	133,039	59,475	15,543
01/05/2050	323	206,540	120,562	53,764	13,993
01/06/2050	324	186,121	108,458	48,244	12,503
01/07/2050	325	165,666	96,380	42,766	11,038
01/08/2050	326	146,627	85,159	37,691	9,687
01/09/2050	327	127,816	74,108	32,716	8,373
01/10/2050	328	109,400	63,326	27,888	7,108
01/11/2050	329	92,704	53,571	23,532	5,972
01/12/2050	330	78,481	45,277	19,839	5,014
01/01/2051	331	64,235	36,996	16,169	4,069
01/02/2051	332	50,202	28,864	12,583	3,154
01/03/2051	333	38,021	21,827	9,494	2,370
01/04/2051	334	28,987	16,613	7,207	1,792
01/05/2051	335	21,998	12,586	5,447	1,349
01/06/2051	336	17,091	9,763	4,214	1,039
01/07/2051	337	13,016	7,423	3,196	785
01/08/2051	338	9,339	5,316	2,283	558
01/09/2051	339	8,008	4,551	1,950	475
01/10/2051	340	6,676	3,788	1,619	392
01/11/2051	341	5,343	3,027	1,290	311
01/12/2051	342	4,009	2,267	964	232
01/01/2052	343	2,674	1,509	640	153
01/02/2052	344	1,337	754	319	76
01/03/2052	345	0	0	0	0
01/04/2052	346	0	0	0	0
01/05/2052	347	0	0	0	0
		<b>258,025,545,297</b>	<b>231,027,768,707</b>	<b>198,435,076,174</b>	<b>158,929,316,577</b>

Amortisation profiles (all amounts in EUR)



This information is optional

E. Harmonised Transparency Template - Optional ECB - ECA's Data Disclosure

HTT 2023

Reportable in Domestic Currency EUR

**CONTENT OF TABLE**

1. Additional information on the programme
2. Additional information on the assets
3. Additional information on the asset distribution

Reason for No Data in Worksheet E

Reason for No Data in Worksheet E	Value
Not applicable for the transaction	ND2
Not relevant for the issuer and/or CB programme at the present time	ND3
Not available at the current time	ND4
Confidential	ND4

\* Local Entity Identifier (LEI) Finder: <http://www.lei.lu/leisearch>  
 \*\* Wealthed Average Maturity - Alternative Term to Maturity

**1. Additional information on the programme**

Field Number	Programme Description	Name	Local Entity Identifier (LEI)*
E.1.1.1	Spender of application		
E.1.1.2	Service	BNP Paribas Fortis	KGCEPAAVWZDZT6AT
E.1.1.3	Back-up service		
E.1.1.4	Bill/Endorser		
E.1.1.5	Cash manager		
E.1.1.6	Bank account manager		
E.1.1.7	Account bank		
E.1.1.8	Securities account bank		
E.1.1.9	Account bank manager		
E.1.1.10	Trustee	Stichting BNP Fortis Wealthlife Representative	
E.1.1.11	Coar Pool Monitor	David De Schacht & Lucretia De Raedemaeker	
OE.1.1.1	where available - active asset		
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 issues**

Field Number	Issue Description	Guarantor (if available)	Local Entity Identifier (LEI)*	Type of Issue
E.2.1.1	Structure date			
E.2.1.2	Coupon rate			
E.2.1.3	Coupon rate 2			
E.2.1.4	Coupon rate 3			
E.2.1.5	Coupon rate 4			
E.2.1.6	Coupon rate 5			
E.2.1.7	Coupon rate 6			
E.2.1.8	Coupon rate 7			
E.2.1.9	Coupon rate 8			
E.2.1.10	Coupon rate 9			
E.2.1.11	Coupon rate 10			
E.2.1.12	Coupon rate 11			
E.2.1.13	Coupon rate 12			
E.2.1.14	Coupon rate 13			
E.2.1.15	Coupon rate 14			
E.2.1.16	Coupon rate 15			
E.2.1.17	Coupon rate 16			
E.2.1.18	Coupon rate 17			
E.2.1.19	Coupon rate 18			
E.2.1.20	Coupon rate 19			
E.2.1.21	Coupon rate 20			
E.2.1.22	Coupon rate 21			
E.2.1.23	Coupon rate 22			
E.2.1.24	Coupon rate 23			
E.2.1.25	Coupon rate 24			
E.2.1.26	Coupon rate 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**

Field Number	Asset Description	Total Assets				
E.3.1.1	Weighted Average Maturity (years)	26.76				
E.3.1.2	Weighted Average Maturity (months)**	127.12				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.1.1	2-Average	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Sovereign Loans	% Total Loans
E.3.1.2	1-180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.1.3	90-180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.1.4	90-180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.1.5	>180 days	0.00%	0.00%	0.00%	0.00%	0.00%
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						