



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

[Insert Country]

[Insert Issuer]

Reporting Date: 31/3/2023

Cut-off Date: 31/3/2023



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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds			
G.1.1.4	Cut-off date	31/03/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,949.56			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,719.01			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,124.34			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	26.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		24.6%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		28.0%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,949.56			95.6%
G.3.3.2	Public Sector	-			-
G.3.3.3	Shipping	13.00			0.4%
G.3.3.4	Substitute Assets	121.75			3.9%
G.3.3.5	Other	3,084.3			100.0%
G.3.3.6	Total				
OG.3.3.1	<i>o/w [if relevant, please specify]</i>				
OG.3.3.2	<i>o/w [if relevant, please specify]</i>				
OG.3.3.3	<i>o/w [if relevant, please specify]</i>				
OG.3.3.4	<i>o/w [if relevant, please specify]</i>				
OG.3.3.5	<i>o/w [if relevant, please specify]</i>				
OG.3.3.6	<i>o/w [if relevant, please specify]</i>				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.28	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	50.66	ND1	1.72%	
G.3.4.3	1 - 2 Y	148.64	ND1	5.04%	
G.3.4.4	2 - 3 Y	153.88	ND1	5.22%	
G.3.4.5	3 - 4 Y	204.90	ND1	6.95%	
G.3.4.6	4 - 5 Y	230.60	ND1	7.82%	
G.3.4.7	5 - 10 Y	1,549.48	ND1	52.53%	
G.3.4.8	10+ Y	611.39	ND1	20.73%	
G.3.4.9	Total	2,949.6	0.0	100.0%	0.0%
OG.3.4.1	<i>o/w 0-1 day</i>	1.67			
OG.3.4.2	<i>o/w 0-0.5y</i>	17.48			
OG.3.4.3	<i>o/w 0.5-1 y</i>	31.52			
OG.3.4.4	<i>o/w 1-1.5y</i>	57.31			
OG.3.4.5	<i>o/w 1.5-2 y</i>	91.33			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	2.68	3.68		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	500.00	0.00	22.2%	0.0%
G.3.5.3	1 - 2 Y	500.00	500.00	22.2%	22.2%
G.3.5.4	2 - 3 Y	500.00	500.00	22.2%	22.2%
G.3.5.5	3 - 4 Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5 Y	750.00	0.00	33.3%	0.0%
G.3.5.7	5 - 10 Y	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	<i>o/w 0-1 day</i>	0.00		0.0%	
OG.3.5.2	<i>o/w 0-0.5y</i>	0.00		0.0%	
OG.3.5.3	<i>o/w 0.5-1 y</i>	500.00		22.2%	
OG.3.5.4	<i>o/w 1-1.5y</i>	500.00		22.2%	
OG.3.5.5	<i>o/w 1.5-2 y</i>	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,949.56		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	2,949.6	0.0	100.0%	
OG.3.6.1	o/w [if relevant, please specify]				
OG.3.6.2	o/w [if relevant, please specify]				
OG.3.6.3	o/w [if relevant, please specify]				
OG.3.6.4	o/w [if relevant, please specify]				
OG.3.6.5	o/w [if relevant, please specify]				
OG.3.6.6	o/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0		100.0%	
OG.3.7.1	o/w [if relevant, please specify]				
OG.3.7.2	o/w [if relevant, please specify]				
OG.3.7.3	o/w [if relevant, please specify]				
OG.3.7.4	o/w [if relevant, please specify]				
OG.3.7.5	o/w [if relevant, please specify]				
OG.3.7.6	o/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,250.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.00		9.6%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	121.75		90.4%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	134.75		100.0%	
OG.3.9.1	o/w EU gvts or quasi gvts				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	o/w EU central banks				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	o/w CQS1 credit institutions				
OG.3.9.8	o/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	13.00		100.00%	
G.3.10.16	Total	13.00		100.00%	
OG.3.10.1	o/w [if relevant, please specify]				
OG.3.10.2	o/w [if relevant, please specify]				
OG.3.10.3	o/w [if relevant, please specify]				
OG.3.10.4	o/w [if relevant, please specify]				
OG.3.10.5	o/w [if relevant, please specify]				
OG.3.10.6	o/w [if relevant, please specify]				
OG.3.10.7	o/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.00		0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	13.00		0.44%	0.58%
OG.3.11.1	o/w [if relevant, please specify]				
OG.3.11.2	o/w [if relevant, please specify]				
OG.3.11.3	o/w [if relevant, please specify]				
OG.3.11.4	o/w [if relevant, please specify]				
OG.3.11.5	o/w [if relevant, please specify]				
OG.3.11.6	o/w [if relevant, please specify]				
OG.3.11.7	o/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131/		

13. Derivatives & Swaps

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

14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?
G.3.14.3	specific criteria
G.3.14.4	link to the committed objective criteria
OG.3.14.1	
OG.3.14.2	
OG.3.14.3	
OG.3.14.4	
OG.3.14.5	
OG.3.14.6	
OG.3.14.7	
OG.3.14.8	
OG.3.14.9	
OG.3.14.10	
OG.3.14.11	
OG.3.14.12	
OG.3.14.13	
OG.3.14.14	
OG.3.14.15	
OG.3.14.16	
OG.3.14.17	
OG.3.14.18	
OG.3.14.19	
OG.3.14.20	
OG.3.14.21	
OG.3.14.22	
OG.3.14.23	
OG.3.14.24	
OG.3.14.25	
OG.3.14.26	
OG.3.14.27	
OG.3.14.28	
OG.3.14.29	
OG.3.14.30	
OG.3.14.31	
OG.3.14.32	
OG.3.14.33	
OG.3.14.34	
OG.3.14.35	
OG.3.14.36	
OG.3.14.37	
OG.3.14.38	
OG.3.14.39	
OG.3.14.40	
OG.3.14.41	

4. Compliance Art 14 CBD Check table

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a) Value of the cover pool total assets:	38	
G.4.1.2	(a) Value of outstanding covered bonds:	39	
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c) Type of cover assets:	52	
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15	
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d) Currency risk - cover pool:	111	
G.4.1.10	(d) Interest rate risk - covered bond:	163	
G.4.1.11	(d) Currency risk - covered bond:	137	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	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:	link to Glossary HG 1.7	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	121.75
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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

Field Number	7. Mortgage Assets	Nominal (mn)			% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	2,949.56			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	2,949.56			100.00%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets				0.0%
OM.7.1.2	a/w Forest & Agriculture				0.0%
OM.7.1.3	a/w [if relevant, please specify]				0.0%
OM.7.1.4	a/w [if relevant, please specify]				0.0%
OM.7.1.5	a/w [if relevant, please specify]				0.0%
OM.7.1.6	a/w [if relevant, please specify]				0.0%
OM.7.1.7	a/w [if relevant, please specify]				0.0%
OM.7.1.8	a/w [if relevant, please specify]				0.0%
OM.7.1.9	a/w [if relevant, please specify]				0.0%
OM.7.1.10	a/w [if relevant, please specify]				0.0%
OM.7.1.11	a/w [if relevant, please specify]				0.0%
2. General Information					
M.7.2.1	Number of mortgage loans	44,018	Residential Loans	Commercial Loans	Total Mortgages
OM.7.2.1	Optional information ea, Number of borrowers	23,465		0	23,465
OM.7.2.2	Optional information ea, Number of guarantors	0		0	
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
3. Concentration Risks					
M.7.3.1	10 largest exposures	0.9%	% Residential Loans	% Commercial Loans	% Total Mortgages
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
4. Breakdown by Geography					
M.7.4.1	European Union	100.00%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.2	Austria	0.00%		0.0%	0.00%
M.7.4.3	Belgium	100.00%		0.0%	100.00%
M.7.4.4	Bulgaria	0.00%		0.0%	0.00%
M.7.4.5	Croatia	0.00%		0.0%	0.00%
M.7.4.6	Cyprus	0.00%		0.0%	0.00%
M.7.4.7	Czechia	0.00%		0.0%	0.00%
M.7.4.8	Denmark	0.00%		0.0%	0.00%
M.7.4.9	Estonia	0.00%		0.0%	0.00%
M.7.4.10	Finland	0.00%		0.0%	0.00%
M.7.4.11	France	0.00%		0.0%	0.00%
M.7.4.12	Germany	0.00%		0.0%	0.00%
M.7.4.13	Greece	0.00%		0.0%	0.00%
M.7.4.14	Netherlands	0.00%		0.0%	0.00%
M.7.4.15	Hungary	0.00%		0.0%	0.00%
M.7.4.16	Ireland	0.00%		0.0%	0.00%
M.7.4.17	Italy	0.00%		0.0%	0.00%
M.7.4.18	Latvia	0.00%		0.0%	0.00%
M.7.4.19	Lithuania	0.00%		0.0%	0.00%
M.7.4.20	Luxembourg	0.00%		0.0%	0.00%
M.7.4.21	Malta	0.00%		0.0%	0.00%
M.7.4.22	Poland	0.00%		0.0%	0.00%
M.7.4.23	Portugal	0.00%		0.0%	0.00%
M.7.4.24	Romania	0.00%		0.0%	0.00%
M.7.4.25	Slovakia	0.00%		0.0%	0.00%
M.7.4.26	Slovenia	0.00%		0.0%	0.00%
M.7.4.27	Spain	0.00%		0.0%	0.00%
M.7.4.28	Sweden	0.00%		0.0%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%		0.0%	0.00%
M.7.4.30	Iceland				
M.7.4.31	Liechtenstein				
M.7.4.32	Norway				
M.7.4.33	Other	0.00%		0.00%	0.00%
M.7.4.34	Switzerland				
M.7.4.35	United Kingdom				
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				
OM.7.4.1	a/w [if relevant, please specify]				
OM.7.4.2	a/w [if relevant, please specify]				
OM.7.4.3	a/w [if relevant, please specify]				
OM.7.4.4	a/w [if relevant, please specify]				
OM.7.4.5	a/w [if relevant, please specify]				
OM.7.4.6	a/w [if relevant, please specify]				
OM.7.4.7	a/w [if relevant, please specify]				
OM.7.4.8	a/w [if relevant, please specify]				
OM.7.4.9	a/w [if relevant, please specify]				
OM.7.4.10	a/w [if relevant, please specify]				
5. Breakdown by regions of main country of origin					
M.7.5.1	Antwerpen	16.80%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.2	Vlaams-Brabant	13.50%			13.50%
M.7.5.3	Oost-Vlaanderen	15.21%			15.21%
M.7.5.4	Brussels	10.42%			10.42%
M.7.5.5	West-Vlaanderen	10.92%			10.92%
M.7.5.6	Limburg	6.85%			6.85%
M.7.5.7	Liège	7.72%			7.72%
M.7.5.8	Hainaut	6.13%			6.13%
M.7.5.9	Brabant Wallon	5.67%			5.67%
M.7.5.10	Namur	3.89%			3.89%
M.7.5.11	Luxembourg	2.79%			2.79%
M.7.5.12	Other	0.10%			0.10%
6. Breakdown by Interest Rate					
M.7.6.1	Fixed rate	92.98%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.2	Floating rate	0.00%			0.00%
M.7.6.3	Other	7.02%			7.02%
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type					
M.7.7.1	Bullet / Interest only	3.12%	% Residential Loans	% Commercial Loans	% Total Mortgages
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					
M.7.8.1	Up to 12 months	3.23%	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.2	> 12 - < 24 months	16.62%			16.62%
M.7.8.3	> 24 - < 36 months	11.46%			11.46%
M.7.8.4	> 36 - < 60 months	15.69%			15.69%
M.7.8.5	> 60 months	52.99%			52.99%
OM.7.8.1	a/w [if relevant, please specify]				
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)					
M.7.9.1	% NPLs	0.01%	% Residential Loans	% Commercial Loans	% Total Mortgages
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)	67.01			
By buckets (mn):					
M.7A.10.2	<=100K	1,406.55	34,879.00	0.48	0.79
M.7A.10.3	>100K and <=200K	987.94	7,265.00	0.33	0.17
M.7A.10.4	>200K and <=300K	321.94	1,348.00	0.11	0.03
M.7A.10.5	>300K and <=400K	104.40	306.00	0.04	0.01
M.7A.10.6	>400K	128.73	220.00	0.04	0.00
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,949.6	44,018	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.23%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	770.54	20,047	26.12%	45.54%
M.7A.11.3	>40 - <=50 %	372.63	5,231	12.63%	11.88%
M.7A.11.4	>50 - <=60 %	406.14	5,098	13.77%	11.58%
M.7A.11.5	>60 - <=70 %	422.40	4,707	14.32%	10.69%
M.7A.11.6	>70 - <=80 %	501.55	4,909	17.00%	11.15%
M.7A.11.7	>80 - <=90 %	336.97	2,845	11.42%	6.46%
M.7A.11.8	>90 - <=100 %	90.05	733	3.05%	1.67%
M.7A.11.9	>100%	49.27	448	1.67%	1.02%
M.7A.11.10	Total	2,949.56	44,018	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	18.57			
OM.7A.11.2	a/w >110 - <=120 %	4.51			
OM.7A.11.3	a/w >120 - <=130 %	3.35			
OM.7A.11.4	a/w >130 - <=140 %	2.97			
OM.7A.11.5	a/w >140 - <=150 %	4.03			
OM.7A.11.6	a/w >150 %	15.84			
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 (%)	48.58%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,105.07	25,123	37.47%	57.07%
M.7A.12.3	>40 - <=50 %	442.53	5,461	15.00%	12.41%
M.7A.12.4	>50 - <=60 %	446.06	4,848	15.12%	11.01%
M.7A.12.5	>60 - <=70 %	396.20	3,822	13.43%	8.68%
M.7A.12.6	>70 - <=80 %	305.97	2,831	10.37%	6.43%
M.7A.12.7	>80 - <=90 %	177.21	1,359	6.01%	3.09%
M.7A.12.8	>90 - <=100 %	51.05	351	1.73%	0.80%
M.7A.12.9	>100%	25.46	223	0.86%	0.51%
M.7A.12.10	Total	2,949.56	44,018	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	5.52		0.19%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	3.82		0.13%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	1.67		0.06%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.37		0.08%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	0.86		0.03%	0.00%
OM.7A.12.6	a/w >150 %	11.22		0.38%	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 Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use Intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	ka 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)				
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>0 - <=40 %				
M.7B.22.4	>40 - <=50 %				
M.7B.22.5	>50 - <=60 %				
M.7B.22.6	>60 - <=70 %				
M.7B.22.7	>70 - <=80 %				
M.7B.22.8	>80 - <=90 %				
M.7B.22.9	>90 - <=100 %				
M.7B.22.10	>100%				
M.7B.22.11	Total	0.0	0	0.0%	0.0%
OM.7B.22.2	a/w >100 - <=110 %				
OM.7B.22.3	a/w >110 - <=120 %				
OM.7B.22.4	a/w >120 - <=130 %				
OM.7B.22.5	a/w >130 - <=140 %				
OM.7B.22.6	a/w >140 - <=150 %				
OM.7B.22.7	a/w >150 %				
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	>0 - <=40 %				
M.7B.23.4	>40 - <=50 %				
M.7B.23.5	>50 - <=60 %				
M.7B.23.6	>60 - <=70 %				
M.7B.23.7	>70 - <=80 %				
M.7B.23.8	>80 - <=90 %				
M.7B.23.9	>90 - <=100 %				
M.7B.23.10	>100%				
OM.7B.23.1	Total	0.0	0	0.0%	0.0%
OM.7B.23.2	a/w >100 - <=110 %				
OM.7B.23.3	a/w >110 - <=120 %				
OM.7B.23.4	a/w >120 - <=130 %				
OM.7B.23.5	a/w >130 - <=140 %				
OM.7B.23.6	a/w >140 - <=150 %				
OM.7B.23.7	a/w >150 %				
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				

25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotels/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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

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

Reporting Date 31/03/2023

Contact Details:**Head of ALM Treasury**

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Asset Based Solutions (cover pool and management)

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



BNP PARIBAS Residential Mortgage Pandbrieven Program
FORTIS

Covered Bond 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	0.57	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.48	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.98	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.52	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average	2.68

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,949,555,577 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	121,748,160 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.08%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,097,888 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.32% Limit
>>> Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,908,735 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	121,748,160 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,097,888
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.30% Limit
>>> Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	358,955,997 (VIII)
Total Interest Proceeds Residential Mortgage Loans	358,955,997
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,526,754,783 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,097,888
Total Principal Proceeds Public Finance Exposures	12,908,735
Total Principal Proceeds Financial Institution Exposures	121,748,160
Impact Derivatives	0
Interest Requirement Covered Bonds	47,187,500 (X)
Costs, Fees and expenses Covered Bonds	18,886,449 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	569,636,831
>>> Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	290,125,552 (XIII)
Cumulative Cash Outflow Next 180 Days	-6,032,344 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	284,093,207
>>> Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,677,999 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	10,677,999 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/03/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,949,555,577
Principal Redemptions between Cut-off Date and Maturity	2,949,555,577
Interest Payments between Cut-off Date and Maturity Date	358,955,997
Number of borrowers	23,465
Number of loans	44,018
Average Outstanding Balance per borrower	125,700
Average Outstanding Balance per loan	67,008
Weighted average Current Loan to Current Value	48.58%
Weighted average Current Loan to Original Value	57.23%
Weighted average seasoning (in Years)	4.53
Weighted average remaining maturity (in years, at 0% CPR)	13.96
Weighted average initial maturity (in years, at 0% CPR)	18.49
Percentage of Fixed Rate Loans	92.98%
Percentage of Variable Rate Loans	7.02%
Weighted average interest rate	1.68%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.66%
Weighted Remaining average life (in years, at 0% CPR)	7.28
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.81
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 121,748,160

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

7,973,285 EUR



Stratification Tables

Portfolio Cut-off Date 31/03/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	495,490,717.04	16.80 %	7,081	16.09 %
Oost-Vlaanderen	448,544,644.90	15.21 %	7,043	16.00 %
Vlaams-Brabant	398,276,764.03	13.50 %	5,696	12.94 %
West-Vlaanderen	322,016,675.32	10.92 %	5,487	12.47 %
Brussels	307,438,087.72	10.42 %	3,412	7.75 %
Liège	227,657,360.05	7.72 %	3,646	8.28 %
Limburg	202,113,486.48	6.85 %	3,457	7.85 %
Hainaut	180,762,098.95	6.13 %	3,040	6.91 %
Brabant Wallon	167,307,972.93	5.67 %	2,123	4.82 %
Namur	114,709,795.18	3.89 %	1,757	3.99 %
Luxembourg	82,314,751.95	2.79 %	1,222	2.78 %
Other	2,923,222.19	0.10 %	54	0.12 %
	2,949,555,576.74	100.00 %	44,018	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	95,358,779.07	3.23 %	949	2.16 %
>1 and <=2	490,235,615.51	16.62 %	4,633	10.53 %
>2 and <=3	337,988,667.68	11.46 %	3,601	8.18 %
>3 and <=4	462,866,545.20	15.69 %	5,679	12.90 %
>4 and <=5	247,887,739.29	8.40 %	3,296	7.49 %
>5 and <=6	276,475,468.73	9.37 %	4,327	9.83 %
>6 and <=7	630,849,273.10	21.39 %	11,787	26.78 %
>7 and <=8	315,453,619.83	10.69 %	6,755	15.35 %
>8 and <=9	61,475,359.40	2.08 %	1,865	4.24 %
>9 and <=10	4,954,325.74	0.17 %	186	0.42 %
>10 and <=11	1,842,665.31	0.06 %	62	0.14 %
>11 and <=12	2,357,080.49	0.08 %	141	0.32 %
>12 and <=13	6,315,895.52	0.21 %	249	0.57 %
>13 and <=14	9,192,266.49	0.31 %	213	0.48 %
>14 and <=15	1,209,743.04	0.04 %	46	0.10 %
>15 and <=16	515,472.66	0.02 %	11	0.02 %
>16 and <=17	588,568.70	0.02 %	20	0.05 %
>17 and <=18	2,221,165.49	0.08 %	101	0.23 %
>18 and <=19	1,232,405.81	0.04 %	77	0.17 %
>19 and <=20	225,805.49	0.01 %	12	0.03 %
>20 and <=21	284,741.70	0.01 %	5	0.01 %
>21 and <=22	1,452.25	0.00 %	1	0.00 %
>22 and <=23	22,920.24	0.00 %	2	0.00 %
	2,949,555,576.74	100.00 %	44,018	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	154	0.35 %
<=1	17,479,975.13	0.59 %	827	1.88 %
>1 and <=2	31,518,715.93	1.07 %	1,607	3.65 %
>2 and <=3	63,092,902.49	2.14 %	2,978	6.77 %
>3 and <=4	92,810,053.26	3.15 %	3,482	7.91 %
>4 and <=5	67,211,520.03	2.28 %	2,011	4.57 %
>5 and <=6	86,830,803.94	2.94 %	2,118	4.81 %
>6 and <=7	110,836,504.17	3.76 %	2,445	5.55 %
>7 and <=8	102,846,466.86	3.49 %	2,018	4.58 %
>8 and <=9	143,440,835.45	4.86 %	2,416	5.49 %
>9 and <=10	97,310,150.15	3.30 %	1,535	3.49 %
>10 and <=11	99,987,325.31	3.39 %	1,485	3.37 %
>11 and <=12	160,060,064.55	5.43 %	2,277	5.17 %
>12 and <=13	150,199,726.84	5.09 %	1,950	4.43 %
>13 and <=14	212,804,860.37	7.21 %	2,507	5.70 %
>14 and <=15	140,129,148.76	4.75 %	1,557	3.54 %
>15 and <=16	108,075,219.02	3.66 %	1,198	2.72 %
>16 and <=17	176,262,322.20	5.98 %	1,971	4.48 %
>17 and <=18	176,038,396.35	5.97 %	1,839	4.18 %
>18 and <=19	291,270,165.82	9.88 %	2,720	6.18 %
>19 and <=20	92,240,450.02	3.13 %	868	1.97 %
>20 and <=21	62,328,312.92	2.11 %	582	1.32 %
>21 and <=22	144,097,767.03	4.89 %	1,231	2.80 %
>22 and <=23	127,348,672.36	4.32 %	935	2.12 %
>23 and <=24	162,101,348.20	5.50 %	1,076	2.44 %
>24 and <=25	28,621,545.92	0.97 %	196	0.45 %
>25 and <=26	834,470.29	0.03 %	7	0.02 %
>26 and <=27	837,627.11	0.03 %	8	0.02 %
>27 and <=28	1,739,975.12	0.06 %	14	0.03 %
>28 and <=29	1,200,251.14	0.04 %	6	0.01 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	761,000.00	0.03 %	4	0.01 %
>1 and <=2	5,365,506.93	0.18 %	41	0.09 %
>2 and <=3	4,181,837.00	0.14 %	45	0.10 %
>3 and <=4	2,215,514.09	0.08 %	56	0.13 %
>4 and <=5	31,804,959.92	1.08 %	278	0.63 %
>5 and <=6	3,139,939.57	0.11 %	128	0.29 %
>6 and <=7	6,615,174.41	0.22 %	351	0.80 %
>7 and <=8	8,625,704.84	0.29 %	603	1.37 %
>8 and <=9	18,363,030.72	0.62 %	839	1.91 %
>9 and <=10	265,782,993.96	9.01 %	8,820	20.04 %
>10 and <=11	36,018,162.22	1.22 %	1,614	3.67 %
>11 and <=12	48,684,078.38	1.65 %	1,115	2.53 %
>12 and <=13	164,561,299.80	5.58 %	3,434	7.80 %
>13 and <=14	23,628,309.87	0.80 %	452	1.03 %
>14 and <=15	391,313,191.60	13.27 %	6,151	13.97 %
>15 and <=16	29,754,470.40	1.01 %	413	0.94 %
>16 and <=17	45,070,003.59	1.53 %	593	1.35 %
>17 and <=18	188,496,690.56	6.39 %	2,419	5.50 %
>18 and <=19	27,706,003.95	0.94 %	434	0.99 %
>19 and <=20	754,772,589.74	25.59 %	8,184	18.59 %
>20 and <=21	41,756,496.15	1.42 %	525	1.19 %
>21 and <=22	19,599,836.77	0.66 %	215	0.49 %
>22 and <=23	23,173,832.67	0.79 %	273	0.62 %
>23 and <=24	15,161,782.94	0.51 %	187	0.42 %
>24 and <=25	715,904,902.39	24.27 %	6,102	13.86 %
>25 and <=26	58,034,937.29	1.97 %	524	1.19 %
>26 and <=27	2,949,633.34	0.10 %	25	0.06 %
>27 and <=28	1,794,892.70	0.06 %	14	0.03 %
>28 and <=29	753,763.65	0.03 %	10	0.02 %
>29 and <=30	11,899,186.70	0.40 %	147	0.33 %
>30 and <=31	1,291,735.77	0.04 %	14	0.03 %
>39 and <=40	264,152.80	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	22,920.24	0.00 %	2	0.00 %
2001	1,452.25	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	215,273.86	0.01 %	11	0.02 %
2004	644,466.07	0.02 %	47	0.11 %
2005	2,121,840.80	0.07 %	115	0.26 %
2006	1,293,584.62	0.04 %	39	0.09 %
2007	185,083.79	0.01 %	9	0.02 %
2008	1,179,447.91	0.04 %	29	0.07 %
2009	6,329,190.20	0.21 %	165	0.37 %
2010	8,544,218.98	0.29 %	275	0.62 %
2011	3,232,518.00	0.11 %	177	0.40 %
2012	1,506,714.21	0.05 %	52	0.12 %
2013	4,231,728.80	0.14 %	160	0.36 %
2014	31,723,231.10	1.08 %	952	2.16 %
2015	319,730,943.27	10.84 %	6,961	15.81 %
2016	533,403,241.36	18.08 %	10,601	24.08 %
2017	310,315,950.86	10.52 %	4,942	11.23 %
2018	276,484,537.00	9.37 %	3,700	8.41 %
2019	467,269,563.50	15.84 %	5,910	13.43 %
2020	291,527,571.20	9.88 %	3,187	7.24 %
2021	520,348,211.52	17.64 %	5,024	11.41 %
2022	168,993,887.20	5.73 %	1,657	3.76 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	539,907,581.01	18.30 %	12,497	53.26 %
>100 and <=200	920,922,053.01	31.22 %	6,379	27.19 %
>200 and <=300	691,932,778.19	23.46 %	2,863	12.20 %
>300 and <=400	336,069,839.84	11.39 %	987	4.21 %
>400	460,723,324.69	15.62 %	739	3.15 %
2,949,555,576.74	100.00 %	23,465	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,665,241.21	0.06 %	33	0.07 %
0.5 - 1%	136,857,999.84	4.64 %	1,422	3.23 %
1 - 1.5%	902,965,083.48	30.61 %	11,523	26.18 %
1.5 - 2%	1,561,187,691.92	52.93 %	25,094	57.01 %
2 - 2.5%	211,587,912.87	7.17 %	3,378	7.67 %
2.5 - 3%	95,704,261.09	3.24 %	1,631	3.71 %
3 - 3.5%	23,250,009.62	0.79 %	433	0.98 %
3.5 - 4%	7,403,826.28	0.25 %	223	0.51 %
4 - 4.5%	4,127,660.54	0.14 %	124	0.28 %
4.5 - 5%	3,534,160.43	0.12 %	95	0.22 %
5 - 5.5%	948,267.92	0.03 %	38	0.09 %
5.5 - 6%	227,922.59	0.01 %	17	0.04 %
6 - 6.5%	90,229.17	0.00 %	6	0.01 %
6.5 - 7%	5,309.78	0.00 %	1	0.00 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,742,536,428.30	92.98 %	41,572	94.44 %
Variable	2,550,351.14	0.09 %	76	0.17 %
Variable With Cap	204,468,797.30	6.93 %	2,370	5.38 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	47,878,874.11	1.62 %	763	1.73 %
2024	35,034,736.51	1.19 %	453	1.03 %
2025	10,025,888.66	0.34 %	119	0.27 %
2026	14,527,397.87	0.49 %	159	0.36 %
2027	10,055,247.96	0.34 %	108	0.25 %
2028	5,600,507.54	0.19 %	61	0.14 %
2029	7,254,324.39	0.25 %	71	0.16 %
2030	150,641.34	0.01 %	5	0.01 %
2031	23,590,441.71	0.80 %	148	0.34 %
2032	8,675,269.29	0.29 %	47	0.11 %
2033	3,321,961.88	0.11 %	42	0.10 %
2034	21,816,594.94	0.74 %	234	0.53 %
2035	5,067,348.23	0.17 %	36	0.08 %
2036	5,019,810.80	0.17 %	40	0.09 %
2037	308,720.15	0.01 %	6	0.01 %
Fixed To Maturity	2,751,227,811.36	93.28 %	41,726	94.79 %
Total	2,949,555,576.74	100.00 %	44,018	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,949,555,576.74	100.00 %	44,018	100.00 %
Total	2,949,555,576.74	100.00 %	44,018	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,821,127,987.82	95.65 %	42,494	96.54 %
Interest only	91,969,337.78	3.12 %	630	1.43 %
Linear	36,458,251.14	1.24 %	894	2.03 %
Total	2,949,555,576.74	100.00 %	44,018	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	138,535,792.01	4.70 %	7,440	16.90 %
11-20%	261,047,447.85	8.85 %	6,453	14.66 %
21-30%	315,098,471.18	10.68 %	5,653	12.84 %
31-40%	390,391,605.44	13.24 %	5,577	12.67 %
41-50%	442,530,732.16	15.00 %	5,461	12.41 %
51-60%	446,062,309.35	15.12 %	4,848	11.01 %
61-70%	396,204,775.85	13.43 %	3,822	8.68 %
71-80%	305,966,075.64	10.37 %	2,831	6.43 %
81-90%	177,210,011.52	6.01 %	1,359	3.09 %
91-100%	51,050,848.03	1.73 %	351	0.80 %
101-110%	5,516,852.83	0.19 %	57	0.13 %
111-120%	3,822,819.23	0.13 %	31	0.07 %
>120%	16,117,835.65	0.55 %	135	0.31 %
Total	2,949,555,576.74	100.00 %	44,018	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	64,983,807.54	2.20 %	4,346	9.87 %
11-20%	162,555,896.61	5.51 %	5,366	12.19 %
21-30%	233,901,150.19	7.93 %	5,096	11.58 %
31-40%	309,103,100.18	10.48 %	5,239	11.90 %
41-50%	372,633,585.92	12.63 %	5,231	11.88 %
51-60%	406,142,075.54	13.77 %	5,098	11.58 %
61-70%	422,398,835.58	14.32 %	4,707	10.69 %
71-80%	501,553,886.72	17.00 %	4,909	11.15 %
81-90%	336,966,837.96	11.42 %	2,845	6.46 %
91-100%	90,048,219.69	3.05 %	733	1.67 %
101-110%	18,568,074.07	0.63 %	176	0.40 %
111-120%	4,509,313.88	0.15 %	56	0.13 %
>120%	26,190,792.86	0.89 %	216	0.49 %
Total	2,949,555,576.74	100.00 %	44,018	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
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1-20%	24,536,149.32	0.83 %	2,308	5.24 %
21-40%	104,283,673.04	3.54 %	4,568	10.38 %
41-60%	203,587,337.34	6.90 %	5,143	11.68 %
61-80%	423,130,710.34	14.35 %	6,158	13.99 %
81-100%	366,631,207.20	12.43 %	4,572	10.39 %
101-120%	110,122,224.18	3.73 %	2,000	4.54 %
121-140%	137,693,493.79	4.67 %	2,198	4.99 %
141-160%	166,194,613.33	5.63 %	2,507	5.70 %
161-180%	158,201,067.35	5.36 %	2,126	4.83 %
181-200%	219,080,378.96	7.43 %	2,280	5.18 %
201-300%	480,690,545.58	16.30 %	5,504	12.50 %
301-400%	209,998,244.75	7.12 %	2,026	4.60 %
401-500%	101,384,311.22	3.44 %	887	2.02 %
>500%	244,021,620.34	8.27 %	1,741	3.96 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	50,659,414.88	1.72 %	2,639	6.00 %
>1 and <=2	148,641,201.60	5.04 %	6,229	14.15 %
>2 and <=3	153,883,167.30	5.22 %	4,148	9.42 %
>3 and <=4	204,902,442.75	6.95 %	4,351	9.88 %
>4 and <=5	230,596,037.54	7.82 %	3,851	8.75 %
>5 and <=6	241,950,900.83	8.20 %	3,508	7.97 %
>6 and <=7	314,710,656.57	10.67 %	4,037	9.17 %
>7 and <=8	288,466,265.40	9.78 %	3,209	7.29 %
>8 and <=9	270,242,548.81	9.16 %	2,955	6.71 %
>9 and <=10	434,109,452.21	14.72 %	4,237	9.63 %
>10 and <=11	138,419,842.70	4.69 %	1,314	2.99 %
>11 and <=12	264,849,977.51	8.98 %	2,121	4.82 %
>12 and <=13	189,939,913.46	6.44 %	1,284	2.92 %
>13 and <=14	14,520,127.29	0.49 %	108	0.25 %
>14 and <=15	1,446,280.17	0.05 %	11	0.02 %
>15 and <=16	1,998,869.56	0.07 %	12	0.03 %
>16 and <=17	218,478.16	0.01 %	4	0.01 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,751,227,811.36	93.28 %	41,726	94.79 %
>=0 and <=1	86,173,068.81	2.92 %	1,272	2.89 %
>1 and <=2	22,690,724.01	0.77 %	239	0.54 %
>2 and <=3	14,308,859.83	0.49 %	153	0.35 %
>3 and <=4	7,354,965.73	0.25 %	75	0.17 %
>4 and <=5	32,265,711.00	1.09 %	195	0.44 %
>5 and <=6	24,693,943.14	0.84 %	271	0.62 %
>7 and <=8	481,411.73	0.02 %	8	0.02 %
>6 and <=7	10,359,081.13	0.35 %	79	0.18 %
2,949,555,576.74	100.00 %	44,018	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,490,609,993.23	80.42 %	22,033	79.16 %
Other/No data	2,067,324,046.43	19.58 %	5,802	20.84 %
10,557,934,039.66	100.00 %	27,835	100.00 %	

18. IFRS9 Norms

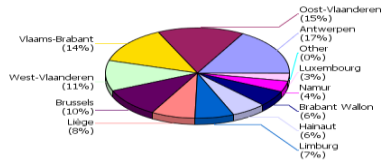
	In EUR	In %	In number of loans	In %
Phase 1	2,684,104,928.99	91.00 %	40,758	92.59 %
Phase 2	265,363,596.84	9.00 %	3,104	7.05 %
Phase 3	87,050.91	0.00 %	4	0.01 %
Other/No data	0.00	0.00 %	152	0.35 %
2,949,555,576.74	100.00 %	44,018	100.00 %	



Stratification Tables

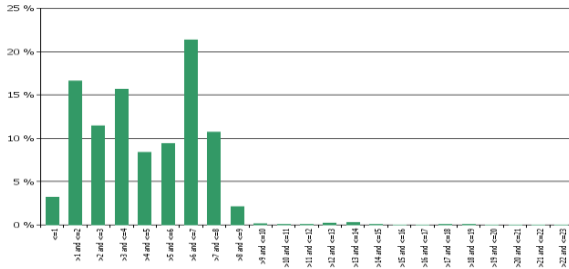
Portfolio Cut-off Date 31/03/2023

1. Geographic distribution



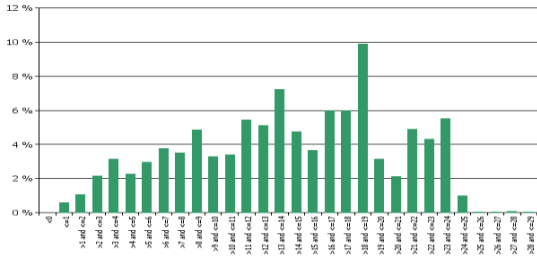
2. Seasoning

Distribution per Seasoning

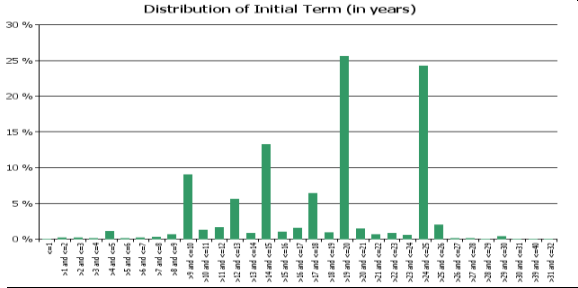


3. Remaining term to maturity

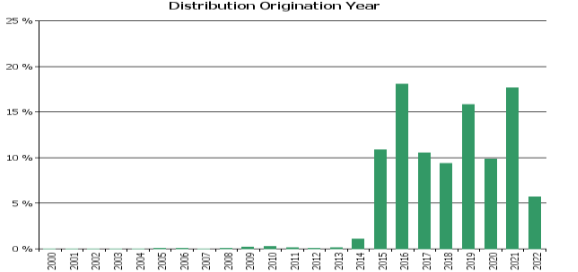
Distribution of Remaining Term to Maturity (in years)



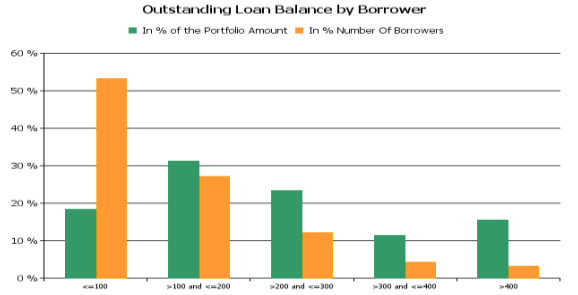
4. Original term to maturity



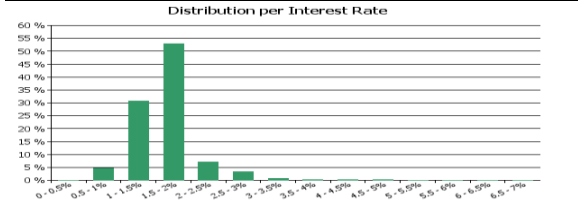
5. Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate



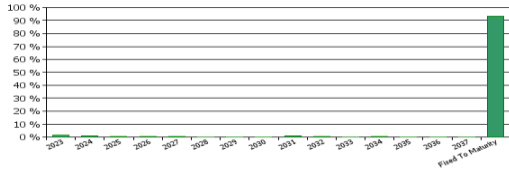
8. Interest Rate Type

Distribution per Interest Type



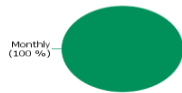
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



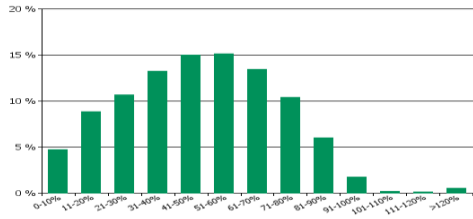
11. Repayment Type

Distribution per Repayment Type



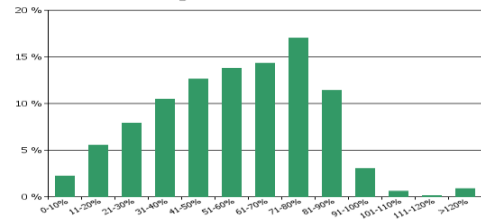
12. Current Loan to Current Value (LTV)

Current LTV Distribution



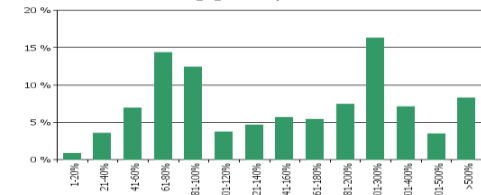
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



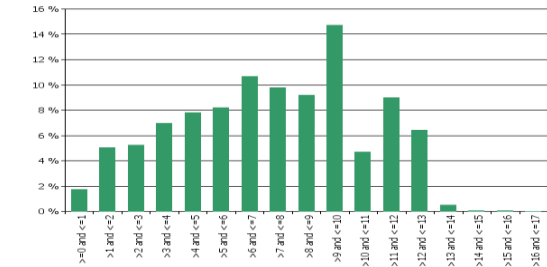
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



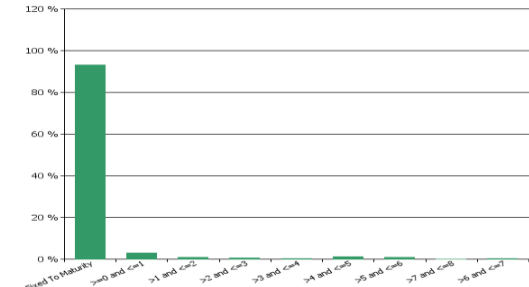
15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





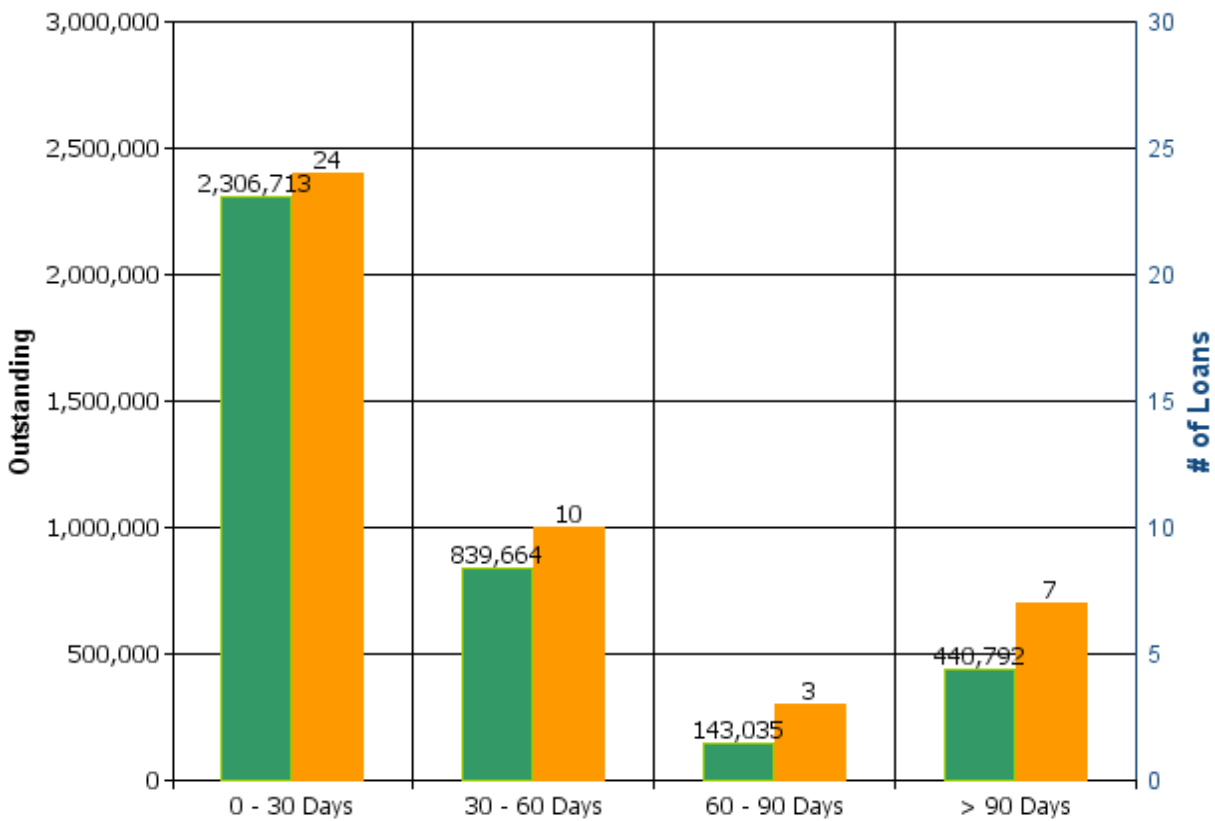
Cover Pool Performance

Portfolio Cut-off Date 31/03/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,945,825,372.93	99.87 %	43,974	99.90 %
0 - 30 Days	2,306,713.28	0.08 %	24	0.05 %
30 - 60 Days	839,664.07	0.03 %	10	0.02 %
60 - 90 Days	143,034.79	0.00 %	3	0.01 %
> 90 Days	440,791.67	0.01 %	7	0.02 %
Total	2,949,555,576.74	100.00 %	44,018	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date

Mar/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2023	1	2,250,000,000	2,901,555,743	2,896,634,490	2,889,267,752	2,877,030,129
01/05/2023	2	2,250,000,000	2,878,843,676	2,869,243,605	2,854,902,511	2,831,157,209
01/06/2023	3	2,250,000,000	2,856,602,491	2,842,247,735	2,820,849,280	2,785,538,753
01/07/2023	4	2,250,000,000	2,834,256,104	2,815,384,852	2,787,311,393	2,741,137,973
01/08/2023	5	2,250,000,000	2,812,112,936	2,788,651,324	2,753,823,041	2,696,733,654
01/09/2023	6	2,250,000,000	2,789,441,904	2,761,477,810	2,720,053,611	2,652,382,227
01/10/2023	7	1,750,000,000	2,767,394,694	2,735,154,739	2,687,494,442	2,609,890,601
01/11/2023	8	1,750,000,000	2,746,456,626	2,709,856,672	2,655,865,561	2,568,250,821
01/12/2023	9	1,750,000,000	2,724,557,372	2,683,836,742	2,623,890,021	2,526,929,116
01/01/2024	10	1,750,000,000	2,702,290,878	2,657,388,254	2,591,424,960	2,485,093,245
01/02/2024	11	1,750,000,000	2,680,216,075	2,631,209,948	2,559,370,865	2,443,958,869
01/03/2024	12	1,750,000,000	2,658,436,672	2,605,687,657	2,528,514,899	2,404,926,097
01/04/2024	13	1,750,000,000	2,636,997,104	2,580,289,698	2,497,501,297	2,365,367,145
01/05/2024	14	1,750,000,000	2,615,251,040	2,554,810,894	2,466,753,657	2,326,669,527
01/06/2024	15	1,750,000,000	2,593,365,714	2,529,134,466	2,435,751,811	2,287,697,381
01/07/2024	16	1,750,000,000	2,569,865,560	2,502,102,631	2,403,787,105	2,248,420,961
01/08/2024	17	1,750,000,000	2,548,449,622	2,477,043,009	2,373,660,057	2,210,837,210
01/09/2024	18	1,250,000,000	2,524,814,485	2,449,907,835	2,341,686,833	2,171,819,245
01/10/2024	19	1,250,000,000	2,502,546,869	2,424,315,029	2,311,521,240	2,135,053,860
01/11/2024	20	1,250,000,000	2,481,182,714	2,399,542,021	2,282,082,219	2,098,934,343
01/12/2024	21	1,250,000,000	2,460,128,763	2,375,275,625	2,253,443,672	2,064,098,207
01/01/2025	22	1,250,000,000	2,438,231,436	2,350,140,781	2,223,927,711	2,028,434,254
01/02/2025	23	1,250,000,000	2,417,070,536	2,325,792,983	2,195,290,188	1,993,833,209
01/03/2025	24	1,250,000,000	2,396,156,153	2,302,135,974	2,167,968,501	1,961,484,444
01/04/2025	25	1,250,000,000	2,375,113,440	2,278,048,630	2,139,829,056	1,927,824,965
01/05/2025	26	1,250,000,000	2,354,794,142	2,254,852,513	2,112,827,288	1,895,695,594
01/06/2025	27	1,250,000,000	2,333,141,780	2,230,329,885	2,084,534,338	1,862,388,479
01/07/2025	28	1,250,000,000	2,312,084,791	2,206,572,951	2,057,254,435	1,830,481,372
01/08/2025	29	1,250,000,000	2,290,762,966	2,182,516,149	2,029,650,573	1,798,271,252
01/09/2025	30	1,250,000,000	2,269,763,183	2,158,840,906	2,002,527,742	1,766,725,538
01/10/2025	31	750,000,000	2,249,788,076	2,136,329,622	1,976,769,049	1,736,850,993
01/11/2025	32	750,000,000	2,227,684,745	2,111,753,204	1,949,058,725	1,705,250,451
01/12/2025	33	750,000,000	2,207,989,466	2,089,647,291	1,923,908,966	1,676,346,726
01/01/2026	34	750,000,000	2,188,601,703	2,067,785,583	1,898,939,490	1,647,582,148
01/02/2026	35	750,000,000	2,168,826,784	2,045,626,859	1,873,812,507	1,618,895,084
01/03/2026	36	750,000,000	2,148,640,626	2,023,482,512	1,849,269,843	1,591,577,789
01/04/2026	37	750,000,000	2,128,606,803	2,001,215,681	1,824,268,765	1,563,410,499
01/05/2026	38	750,000,000	2,109,033,013	1,979,558,723	1,800,085,286	1,536,361,319
01/06/2026	39	750,000,000	2,088,080,365	1,956,568,244	1,774,654,381	1,508,240,829
01/07/2026	40	750,000,000	2,068,144,797	1,934,707,401	1,750,506,975	1,481,620,007
01/08/2026	41	750,000,000	2,049,365,642	1,913,888,272	1,727,266,009	1,455,756,824
01/09/2026	42	750,000,000	2,029,660,588	1,892,270,975	1,703,413,427	1,429,572,857
01/10/2026	43	750,000,000	2,010,231,124	1,871,080,456	1,680,192,215	1,404,304,473
01/11/2026	44	750,000,000	1,991,989,710	1,850,957,042	1,657,894,680	1,379,799,135
01/12/2026	45	750,000,000	1,971,305,812	1,828,730,935	1,633,955,322	1,354,300,975
01/01/2027	46	750,000,000	1,952,460,820	1,808,176,896	1,611,481,687	1,330,016,436
01/02/2027	47	750,000,000	1,933,559,155	1,787,634,924	1,589,122,520	1,306,007,392
01/03/2027	48	750,000,000	1,915,561,249	1,768,282,029	1,568,307,433	1,283,968,784
01/04/2027	49	750,000,000	1,897,864,173	1,748,974,174	1,547,238,122	1,261,354,152
01/05/2027	50	750,000,000	1,880,192,954	1,729,845,239	1,526,549,103	1,239,386,456
01/06/2027	51	750,000,000	1,860,768,772	1,709,070,656	1,504,380,303	1,216,214,636
01/07/2027	52	750,000,000	1,843,570,485	1,690,495,097	1,484,367,044	1,195,115,761
01/08/2027	53	750,000,000	1,826,532,725	1,672,031,310	1,464,420,793	1,174,062,391
01/09/2027	54	750,000,000	1,809,407,841	1,653,545,673	1,444,547,307	1,153,224,017
01/10/2027	55	750,000,000	1,792,164,912	1,635,099,771	1,424,917,102	1,132,889,605
01/11/2027	56	750,000,000	1,774,956,404	1,616,652,793	1,405,258,403	1,112,527,625
01/12/2027	57	750,000,000	1,757,522,893	1,598,146,609	1,385,752,973	1,092,588,223
01/01/2028	58	750,000,000	1,740,303,081	1,579,804,313	1,366,364,561	1,072,738,592
01/02/2028	59	750,000,000	1,723,744,964	1,562,119,291	1,347,632,831	1,053,550,889
01/03/2028	60	0	1,706,410,400	1,543,956,343	1,328,794,571	1,034,706,858
01/04/2028	61		1,689,507,877	1,526,070,252	1,310,060,790	1,015,798,461
01/05/2028	62		1,672,891,202	1,508,580,756	1,291,859,408	997,579,321

01/06/2028	63	1,655,979,455	1,490,797,273	1,273,383,950	979,147,629
01/07/2028	64	1,639,241,384	1,473,306,535	1,255,346,640	961,321,273
01/08/2028	65	1,623,275,221	1,456,482,074	1,237,855,030	943,911,536
01/09/2028	66	1,607,133,674	1,439,553,350	1,220,355,884	926,626,310
01/10/2028	67	1,591,245,607	1,422,982,443	1,203,339,143	909,959,902
01/11/2028	68	1,573,963,441	1,405,140,475	1,185,229,190	892,469,061
01/12/2028	69	1,558,052,995	1,388,653,486	1,168,439,557	876,220,007
01/01/2029	70	1,542,285,699	1,372,269,068	1,151,716,873	860,021,410
01/02/2029	71	1,526,320,658	1,355,760,585	1,134,967,831	843,924,715
01/03/2029	72	1,510,904,393	1,340,010,893	1,119,205,905	829,020,286
01/04/2029	73	1,494,168,553	1,322,920,406	1,102,121,495	812,907,737
01/05/2029	74	1,478,025,756	1,306,479,760	1,085,745,931	797,546,619
01/06/2029	75	1,462,315,515	1,290,400,584	1,069,656,090	782,399,664
01/07/2029	76	1,446,998,132	1,274,788,080	1,054,113,508	767,870,440
01/08/2029	77	1,432,095,865	1,259,519,493	1,038,839,300	753,538,699
01/09/2029	78	1,415,987,253	1,243,239,859	1,022,804,184	738,764,989
01/10/2029	79	1,401,286,967	1,228,313,499	1,008,037,207	725,114,276
01/11/2029	80	1,386,109,643	1,212,948,903	992,896,401	711,197,873
01/12/2029	81	1,370,703,417	1,197,498,496	977,836,343	697,539,444
01/01/2030	82	1,356,055,736	1,182,692,385	963,290,088	684,252,365
01/02/2030	83	1,341,376,527	1,167,905,602	948,827,199	671,124,295
01/03/2030	84	1,326,713,094	1,153,368,744	934,864,520	658,717,990
01/04/2030	85	1,312,429,209	1,139,016,011	920,882,928	646,118,071
01/05/2030	86	1,298,316,292	1,124,918,370	907,246,641	633,941,114
01/06/2030	87	1,283,883,343	1,110,526,293	893,361,636	621,594,936
01/07/2030	88	1,270,028,486	1,096,739,041	880,098,992	609,856,667
01/08/2030	89	1,256,259,221	1,083,008,544	866,870,444	598,145,815
01/09/2030	90	1,242,597,570	1,069,414,084	853,812,100	586,640,169
01/10/2030	91	1,228,655,648	1,055,679,629	840,772,144	575,312,605
01/11/2030	92	1,215,156,648	1,042,310,244	828,013,223	564,182,313
01/12/2030	93	1,200,271,622	1,027,852,597	814,518,347	552,712,325
01/01/2031	94	1,186,695,799	1,014,503,345	801,895,192	541,841,803
01/02/2031	95	1,172,715,096	1,000,850,875	789,091,913	530,932,254
01/03/2031	96	1,159,295,097	987,881,788	777,077,465	520,847,811
01/04/2031	97	1,145,945,806	974,850,096	764,876,411	510,498,435
01/05/2031	98	1,132,381,549	961,729,868	752,724,930	500,328,833
01/06/2031	99	1,118,913,108	948,679,378	740,622,239	490,199,202
01/07/2031	100	1,105,903,205	936,109,766	729,010,581	480,535,820
01/08/2031	101	1,092,955,903	923,581,187	717,424,538	470,895,761
01/09/2031	102	1,080,291,220	911,330,833	706,108,282	461,505,073
01/10/2031	103	1,066,564,667	898,274,291	694,278,920	451,913,418
01/11/2031	104	1,054,148,699	886,311,601	683,290,741	442,877,292
01/12/2031	105	1,041,601,169	874,324,354	672,390,308	434,025,659
01/01/2032	106	1,029,100,218	862,365,883	661,507,128	425,192,023
01/02/2032	107	1,016,045,535	849,982,231	650,349,636	416,249,861
01/03/2032	108	1,003,217,108	837,918,823	639,594,091	407,743,635
01/04/2032	109	991,245,762	826,515,761	629,285,506	399,472,691
01/05/2032	110	978,995,296	814,961,254	618,961,047	391,308,037
01/06/2032	111	967,121,654	803,711,611	608,864,555	383,294,654
01/07/2032	112	955,169,872	792,476,352	598,875,475	375,460,869
01/08/2032	113	943,426,293	781,405,477	589,007,413	367,710,078
01/09/2032	114	931,739,381	770,416,731	579,247,421	360,085,390
01/10/2032	115	919,988,917	759,452,139	569,598,163	352,635,520
01/11/2032	116	908,447,609	748,652,845	560,070,557	345,268,404
01/12/2032	117	896,553,932	737,638,495	550,472,469	337,960,374
01/01/2033	118	884,981,418	726,882,285	541,065,955	330,778,296
01/02/2033	119	873,585,153	716,304,956	531,836,540	323,758,806
01/03/2033	120	862,249,621	705,927,088	522,927,136	317,117,061
01/04/2033	121	850,990,137	695,527,235	513,912,954	310,330,609
01/05/2033	122	839,796,356	685,251,760	505,074,395	303,743,144
01/06/2033	123	828,670,707	675,026,683	496,272,517	297,185,747
01/07/2033	124	817,609,851	664,923,418	487,641,526	290,820,165
01/08/2033	125	806,635,349	654,885,754	479,058,652	284,491,400
01/09/2033	126	795,727,712	644,934,419	470,579,272	278,272,229
01/10/2033	127	784,837,661	635,063,960	462,236,752	272,218,496
01/11/2033	128	774,047,824	625,270,883	453,951,341	266,206,761
01/12/2033	129	762,537,076	614,961,513	445,367,787	260,102,582
01/01/2034	130	751,823,856	605,293,281	437,251,000	254,280,637
01/02/2034	131	741,147,083	595,685,369	429,216,081	248,550,754
01/03/2034	132	730,512,984	586,238,845	421,439,036	243,113,385
01/04/2034	133	719,886,724	576,731,399	413,549,840	237,551,943
01/05/2034	134	709,388,363	567,387,876	405,848,626	232,172,562
01/06/2034	135	698,578,537	557,794,220	397,971,645	226,702,111
01/07/2034	136	688,286,043	548,673,891	390,501,029	221,534,669

01/08/2034	137	678,094,854	539,633,073	383,089,757	216,409,677
01/09/2034	138	667,971,778	530,675,458	375,772,572	211,377,050
01/10/2034	139	658,037,008	521,924,602	368,666,444	206,529,669
01/11/2034	140	648,188,330	513,241,111	361,610,782	201,719,011
01/12/2034	141	638,405,951	504,665,616	354,693,653	197,049,329
01/01/2035	142	628,505,072	495,996,207	347,713,978	192,353,597
01/02/2035	143	618,884,392	487,575,503	340,941,419	187,808,198
01/03/2035	144	609,329,005	479,312,023	334,393,114	183,496,218
01/04/2035	145	599,853,607	471,058,153	327,798,997	179,115,856
01/05/2035	146	590,319,452	462,810,181	321,266,741	174,826,903
01/06/2035	147	581,007,652	454,737,156	314,859,932	170,614,726
01/07/2035	148	571,858,951	446,842,088	308,631,888	166,554,356
01/08/2035	149	562,816,030	439,030,191	302,465,053	162,535,047
01/09/2035	150	553,729,649	431,209,665	296,321,658	158,559,341
01/10/2035	151	544,921,779	423,654,119	290,413,038	154,760,681
01/11/2035	152	536,190,545	416,158,911	284,549,592	150,993,798
01/12/2035	153	527,495,099	408,738,019	278,787,677	147,329,867
01/01/2036	154	518,832,164	401,343,541	273,047,942	143,685,437
01/02/2036	155	510,200,703	393,997,275	267,368,316	140,100,732
01/03/2036	156	501,615,983	386,753,162	261,827,969	136,653,906
01/04/2036	157	493,107,722	379,548,334	256,296,896	133,200,537
01/05/2036	158	484,658,124	372,432,303	250,872,679	129,847,048
01/06/2036	159	476,305,620	365,393,091	245,505,061	126,530,663
01/07/2036	160	468,111,666	358,517,740	240,292,676	123,336,594
01/08/2036	161	460,052,660	351,747,898	235,155,688	120,188,669
01/09/2036	162	452,104,940	345,084,932	230,114,543	117,113,976
01/10/2036	163	444,263,066	338,542,747	225,196,352	114,141,110
01/11/2036	164	436,541,639	332,094,558	220,345,248	111,209,285
01/12/2036	165	428,933,775	325,771,351	215,617,788	108,377,226
01/01/2037	166	421,481,110	319,568,186	210,974,190	105,594,036
01/02/2037	167	413,512,344	312,994,481	206,108,814	102,721,948
01/03/2037	168	406,247,702	307,024,648	201,713,164	100,146,537
01/04/2037	169	399,062,041	301,082,507	197,306,147	97,543,633
01/05/2037	170	391,941,431	295,224,801	192,991,285	95,019,359
01/06/2037	171	384,810,998	289,362,281	188,677,830	92,502,163
01/07/2037	172	377,803,231	283,626,412	184,482,592	90,074,631
01/08/2037	173	370,845,165	277,930,625	180,318,056	87,668,371
01/09/2037	174	363,931,352	272,286,452	176,206,911	85,306,727
01/10/2037	175	357,092,201	266,730,996	172,186,921	83,018,825
01/11/2037	176	350,317,129	261,226,526	168,204,667	80,755,309
01/12/2037	177	343,531,764	255,746,301	164,270,620	78,543,278
01/01/2038	178	336,827,654	250,330,047	160,382,732	76,359,549
01/02/2038	179	330,240,025	245,017,852	156,580,057	74,233,308
01/03/2038	180	323,742,435	239,829,041	152,912,013	72,216,923
01/04/2038	181	316,920,928	234,377,459	149,056,105	70,097,699
01/05/2038	182	310,520,038	229,266,770	145,447,013	68,120,039
01/06/2038	183	304,278,223	224,277,204	141,919,777	66,186,531
01/07/2038	184	298,009,663	219,296,231	138,426,336	64,292,676
01/08/2038	185	291,380,788	214,054,575	134,774,014	62,331,211
01/09/2038	186	285,150,705	209,122,533	131,333,819	60,482,898
01/10/2038	187	279,114,752	204,359,923	128,026,903	58,718,282
01/11/2038	188	273,103,145	199,619,250	124,738,932	56,967,970
01/12/2038	189	267,115,837	194,922,475	121,504,199	55,263,208
01/01/2039	190	261,155,985	190,250,165	118,290,129	53,573,489
01/02/2039	191	255,226,551	185,615,265	115,114,821	51,914,573
01/03/2039	192	249,346,308	181,060,995	112,032,383	50,331,124
01/04/2039	193	243,500,241	176,516,023	108,942,390	48,735,629
01/05/2039	194	237,558,560	171,926,168	105,848,453	47,157,446
01/06/2039	195	231,806,642	167,478,844	102,848,172	45,626,689
01/07/2039	196	226,153,329	163,126,164	99,928,649	44,149,773
01/08/2039	197	220,573,615	158,831,625	97,050,430	42,696,527
01/09/2039	198	215,094,704	154,623,648	94,238,962	41,284,040
01/10/2039	199	209,757,272	150,539,263	91,523,818	39,930,240
01/11/2039	200	204,507,535	146,522,679	88,855,290	38,601,812
01/12/2039	201	199,315,325	142,568,240	86,244,418	37,313,972
01/01/2040	202	194,237,094	138,700,188	83,691,114	36,055,909
01/02/2040	203	189,197,207	134,872,180	81,174,340	34,823,506
01/03/2040	204	184,211,210	131,109,467	78,721,957	33,637,612
01/04/2040	205	179,286,273	127,387,793	76,292,833	32,461,579
01/05/2040	206	174,418,615	123,725,771	73,917,260	31,321,881
01/06/2040	207	169,638,447	120,130,810	71,587,004	30,205,970
01/07/2040	208	164,955,893	116,623,081	69,325,668	29,131,896
01/08/2040	209	160,385,933	113,199,818	67,119,602	28,085,404
01/09/2040	210	155,894,475	109,843,145	64,963,692	27,068,153

01/10/2040	211	151,520,367	106,585,913	62,882,140	26,093,439
01/11/2040	212	147,231,240	103,393,097	60,843,353	25,140,492
01/12/2040	213	142,992,790	100,251,822	58,849,617	24,217,000
01/01/2041	214	138,800,847	97,147,813	56,882,475	23,308,365
01/02/2041	215	134,641,607	94,076,896	54,944,286	22,418,806
01/03/2041	216	130,525,287	91,061,012	53,060,720	21,567,415
01/04/2041	217	126,498,384	88,101,960	51,205,939	20,725,352
01/05/2041	218	122,536,564	85,202,601	49,398,912	19,912,007
01/06/2041	219	118,705,392	82,398,704	47,651,766	19,126,402
01/07/2041	220	115,123,599	79,781,253	46,024,517	18,397,534
01/08/2041	221	111,679,316	77,263,080	44,458,469	17,696,260
01/09/2041	222	108,355,177	74,836,198	42,952,485	17,024,403
01/10/2041	223	105,127,795	72,488,008	41,502,333	16,382,199
01/11/2041	224	102,018,994	70,225,110	40,104,477	15,763,374
01/12/2041	225	99,005,007	68,038,559	38,760,138	15,172,519
01/01/2042	226	96,137,585	65,955,944	37,478,158	14,608,554
01/02/2042	227	93,375,130	63,952,088	36,247,088	14,068,855
01/03/2042	228	90,712,279	62,033,132	35,078,678	13,563,253
01/04/2042	229	88,130,437	60,165,334	33,935,944	13,065,836
01/05/2042	230	85,590,931	58,335,741	32,822,986	12,585,528
01/06/2042	231	83,101,117	56,542,709	31,733,215	12,116,133
01/07/2042	232	80,669,652	54,798,225	30,678,472	11,665,403
01/08/2042	233	78,271,228	53,078,818	29,640,297	11,222,903
01/09/2042	234	75,899,374	51,383,072	28,620,385	10,790,828
01/10/2042	235	73,560,086	49,717,658	27,624,590	10,372,685
01/11/2042	236	71,255,980	48,078,679	26,645,986	9,962,854
01/12/2042	237	68,967,345	46,458,082	25,684,453	9,563,974
01/01/2043	238	66,705,001	44,857,901	24,736,718	9,172,057
01/02/2043	239	64,464,028	43,277,361	23,804,441	8,788,997
01/03/2043	240	62,242,564	41,721,981	22,896,192	8,421,309
01/04/2043	241	60,062,144	40,192,134	22,000,548	8,057,614
01/05/2043	242	57,822,757	38,630,078	21,093,458	7,693,728
01/06/2043	243	55,695,601	37,145,864	20,231,438	7,348,055
01/07/2043	244	53,609,203	35,695,666	19,393,739	7,014,929
01/08/2043	245	51,547,016	34,264,345	18,568,747	6,688,072
01/09/2043	246	49,503,497	32,850,166	17,757,091	6,368,641
01/10/2043	247	47,490,385	31,462,552	16,965,160	6,059,670
01/11/2043	248	45,494,072	30,088,867	16,183,183	5,755,878
01/12/2043	249	43,505,474	28,726,419	15,412,368	5,459,252
01/01/2044	250	41,305,470	27,227,511	14,571,018	5,139,375
01/02/2044	251	39,356,537	25,898,822	13,824,712	4,855,490
01/03/2044	252	37,430,211	24,592,108	13,095,958	4,581,311
01/04/2044	253	35,519,085	23,296,895	12,374,670	4,310,650
01/05/2044	254	33,558,836	21,975,042	11,643,809	4,039,432
01/06/2044	255	31,712,041	20,730,501	10,956,435	3,784,871
01/07/2044	256	29,908,941	19,519,703	10,291,115	3,540,466
01/08/2044	257	28,190,834	18,367,197	9,658,867	3,308,878
01/09/2044	258	26,544,678	17,265,342	9,056,337	3,089,326
01/10/2044	259	24,991,026	16,228,126	8,491,326	2,884,714
01/11/2044	260	23,495,753	15,231,281	7,949,461	2,689,191
01/12/2044	261	22,052,166	14,272,002	7,430,464	2,503,317
01/01/2045	262	20,715,768	13,384,355	6,950,604	2,331,735
01/02/2045	263	19,400,982	12,513,618	6,481,897	2,165,286
01/03/2045	264	18,105,262	11,659,989	6,025,852	2,005,242
01/04/2045	265	16,831,212	10,821,101	5,578,095	1,848,378
01/05/2045	266	15,592,384	10,008,181	5,146,350	1,698,323
01/06/2045	267	14,420,149	9,240,068	4,739,292	1,557,367
01/07/2045	268	13,293,600	8,504,222	4,351,136	1,423,955
01/08/2045	269	12,196,005	7,788,832	3,974,976	1,295,343
01/09/2045	270	11,117,211	7,087,832	3,608,026	1,170,783
01/10/2045	271	10,090,377	6,422,609	3,261,351	1,053,951
01/11/2045	272	9,110,467	5,789,053	2,932,160	943,555
01/12/2045	273	8,168,987	5,182,289	2,618,373	839,126
01/01/2046	274	7,273,866	4,606,611	2,321,590	740,863
01/02/2046	275	6,418,015	4,057,698	2,039,754	648,167
01/03/2046	276	5,606,654	3,539,296	1,775,072	561,901
01/04/2046	277	4,861,588	3,063,755	1,532,665	483,112
01/05/2046	278	4,154,952	2,614,138	1,304,522	409,513
01/06/2046	279	3,556,870	2,234,052	1,112,014	347,603
01/07/2046	280	3,115,605	1,953,683	970,066	301,988
01/08/2046	281	2,726,832	1,706,998	845,423	262,072
01/09/2046	282	2,357,035	1,473,002	727,677	224,616
01/10/2046	283	2,034,181	1,269,152	625,430	192,264
01/11/2046	284	1,762,505	1,097,784	539,605	165,178

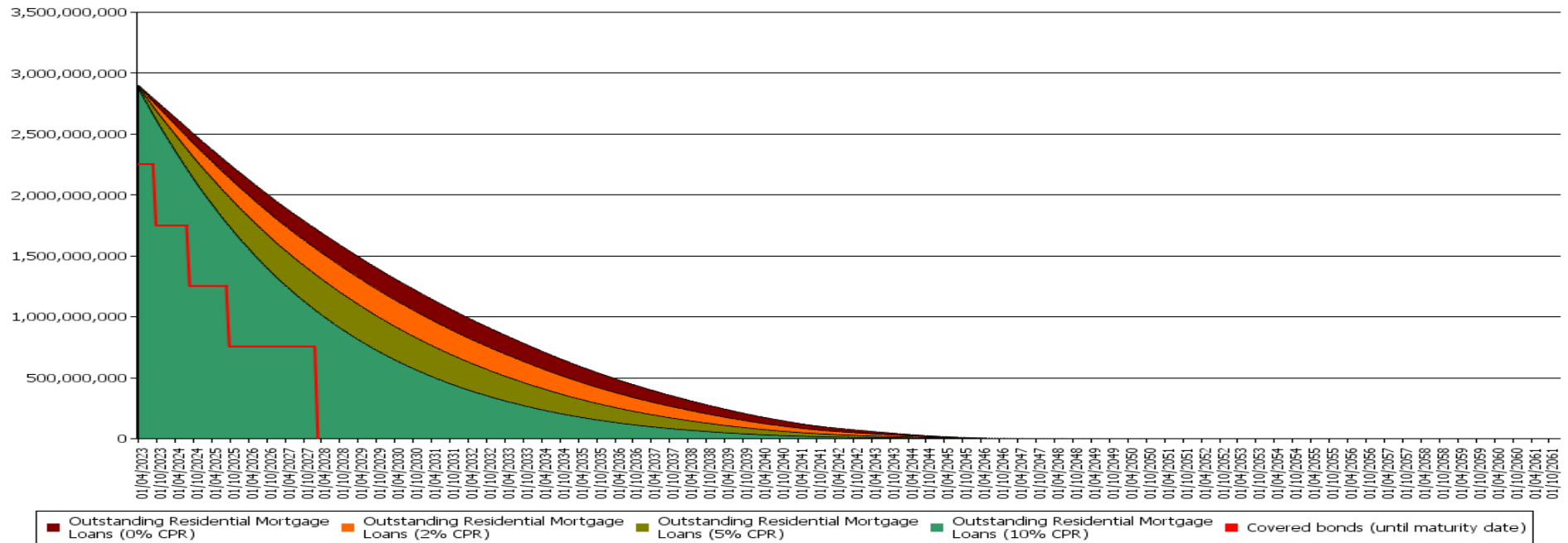
01/12/2046	285	1,524,316	947,869	464,769	141,686
01/01/2047	286	1,328,482	824,692	403,343	122,440
01/02/2047	287	1,174,359	727,779	355,040	107,320
01/03/2047	288	1,048,502	648,787	315,777	95,087
01/04/2047	289	936,843	578,712	280,954	84,242
01/05/2047	290	844,556	520,847	252,239	75,322
01/06/2047	291	771,872	475,215	229,555	68,258
01/07/2047	292	710,793	436,893	210,524	62,343
01/08/2047	293	660,006	404,988	194,653	57,399
01/09/2047	294	616,731	377,792	181,120	53,182
01/10/2047	295	582,256	356,089	170,295	49,798
01/11/2047	296	557,164	340,165	162,266	47,250
01/12/2047	297	533,506	325,187	154,739	44,873
01/01/2048	298	512,652	311,945	148,061	42,755
01/02/2048	299	491,769	298,731	141,428	40,666
01/03/2048	300	473,788	287,351	135,717	38,870
01/04/2048	301	456,593	276,453	130,238	37,142
01/05/2048	302	439,371	265,589	124,812	35,449
01/06/2048	303	422,123	254,730	119,404	33,769
01/07/2048	304	406,152	244,690	114,416	32,226
01/08/2048	305	390,156	234,654	109,444	30,695
01/09/2048	306	374,134	224,637	104,505	29,186
01/10/2048	307	358,088	214,649	99,613	27,706
01/11/2048	308	343,910	205,801	95,264	26,384
01/12/2048	309	329,708	196,978	90,956	25,087
01/01/2049	310	315,482	188,160	86,662	23,802
01/02/2049	311	301,232	179,356	82,398	22,535
01/03/2049	312	286,958	170,595	78,193	21,303
01/04/2049	313	273,134	162,102	74,111	20,105
01/05/2049	314	259,706	153,879	70,178	18,960
01/06/2049	315	246,255	145,662	66,262	17,826
01/07/2049	316	233,365	137,811	62,536	16,755
01/08/2049	317	220,453	129,965	58,826	15,694
01/09/2049	318	208,442	122,676	55,385	14,714
01/10/2049	319	196,411	115,405	51,975	13,751
01/11/2049	320	184,358	108,140	48,579	12,798
01/12/2049	321	172,284	100,892	45,211	11,862
01/01/2050	322	160,191	93,650	41,859	10,936
01/02/2050	323	149,008	86,965	38,772	10,087
01/03/2050	324	137,807	80,304	35,720	9,257
01/04/2050	325	126,585	73,640	32,673	8,432
01/05/2050	326	115,344	66,991	29,649	7,620
01/06/2050	327	104,155	60,389	26,660	6,823
01/07/2050	328	92,946	53,802	23,693	6,039
01/08/2050	329	82,851	47,877	21,030	5,337
01/09/2050	330	72,738	41,962	18,385	4,646
01/10/2050	331	62,609	36,059	15,760	3,966
01/11/2050	332	53,834	30,953	13,494	3,382
01/12/2050	333	47,546	27,292	11,869	2,962
01/01/2051	334	41,250	23,638	10,254	2,548
01/02/2051	335	34,946	19,992	8,650	2,141
01/03/2051	336	28,737	16,415	7,086	1,747
01/04/2051	337	24,590	14,022	6,037	1,482
01/05/2051	338	20,438	11,635	4,998	1,222
01/06/2051	339	16,282	9,253	3,964	965
01/07/2051	340	12,812	7,270	3,107	753
01/08/2051	341	9,339	5,290	2,255	544
01/09/2051	342	8,008	4,528	1,925	463
01/10/2051	343	6,676	3,769	1,599	383
01/11/2051	344	5,343	3,011	1,274	304
01/12/2051	345	4,009	2,256	952	226
01/01/2052	346	2,674	1,502	632	149
01/02/2052	347	1,337	750	315	74
01/03/2052	348	0	0	0	0
01/04/2052	349	0	0	0	0
01/05/2052	350	0	0	0	0
01/06/2052	351	0	0	0	0
01/07/2052	352	0	0	0	0
01/08/2052	353	0	0	0	0
01/09/2052	354	0	0	0	0
01/10/2052	355	0	0	0	0
01/11/2052	356	0	0	0	0
01/12/2052	357	0	0	0	0
01/01/2053	358	0	0	0	0

01/02/2053	359	0	0	0	0
01/03/2053	360	0	0	0	0
01/04/2053	361	0	0	0	0
01/05/2053	362	0	0	0	0
01/06/2053	363	0	0	0	0
01/07/2053	364	0	0	0	0
01/08/2053	365	0	0	0	0
01/09/2053	366	0	0	0	0
01/10/2053	367	0	0	0	0
01/11/2053	368	0	0	0	0
01/12/2053	369	0	0	0	0
01/01/2054	370	0	0	0	0
01/02/2054	371	0	0	0	0
01/03/2054	372	0	0	0	0
01/04/2054	373	0	0	0	0
01/05/2054	374	0	0	0	0
01/06/2054	375	0	0	0	0
01/07/2054	376	0	0	0	0
01/08/2054	377	0	0	0	0
01/09/2054	378	0	0	0	0
01/10/2054	379	0	0	0	0
01/11/2054	380	0	0	0	0
01/12/2054	381	0	0	0	0
01/01/2055	382	0	0	0	0
01/02/2055	383	0	0	0	0
01/03/2055	384	0	0	0	0
01/04/2055	385	0	0	0	0
01/05/2055	386	0	0	0	0
01/06/2055	387	0	0	0	0
01/07/2055	388	0	0	0	0
01/08/2055	389	0	0	0	0
01/09/2055	390	0	0	0	0
01/10/2055	391	0	0	0	0
01/11/2055	392	0	0	0	0
01/12/2055	393	0	0	0	0
01/01/2056	394	0	0	0	0
01/02/2056	395	0	0	0	0
01/03/2056	396	0	0	0	0
01/04/2056	397	0	0	0	0
01/05/2056	398	0	0	0	0
01/06/2056	399	0	0	0	0
01/07/2056	400	0	0	0	0
01/08/2056	401	0	0	0	0
01/09/2056	402	0	0	0	0
01/10/2056	403	0	0	0	0
01/11/2056	404	0	0	0	0
01/12/2056	405	0	0	0	0
01/01/2057	406	0	0	0	0
01/02/2057	407	0	0	0	0
01/03/2057	408	0	0	0	0
01/04/2057	409	0	0	0	0
01/05/2057	410	0	0	0	0
01/06/2057	411	0	0	0	0
01/07/2057	412	0	0	0	0
01/08/2057	413	0	0	0	0
01/09/2057	414	0	0	0	0
01/10/2057	415	0	0	0	0
01/11/2057	416	0	0	0	0
01/12/2057	417	0	0	0	0
01/01/2058	418	0	0	0	0
01/02/2058	419	0	0	0	0
01/03/2058	420	0	0	0	0
01/04/2058	421	0	0	0	0
01/05/2058	422	0	0	0	0
01/06/2058	423	0	0	0	0
01/07/2058	424	0	0	0	0
01/08/2058	425	0	0	0	0
01/09/2058	426	0	0	0	0
01/10/2058	427	0	0	0	0
01/11/2058	428	0	0	0	0
01/12/2058	429	0	0	0	0
01/01/2059	430	0	0	0	0
01/02/2059	431	0	0	0	0
01/03/2059	432	0	0	0	0

01/04/2059	433	0	0	0	0
01/05/2059	434	0	0	0	0
01/06/2059	435	0	0	0	0
01/07/2059	436	0	0	0	0
01/08/2059	437	0	0	0	0
01/09/2059	438	0	0	0	0
01/10/2059	439	0	0	0	0
01/11/2059	440	0	0	0	0
01/12/2059	441	0	0	0	0
01/01/2060	442	0	0	0	0
01/02/2060	443	0	0	0	0
01/03/2060	444	0	0	0	0
01/04/2060	445	0	0	0	0
01/05/2060	446	0	0	0	0
01/06/2060	447	0	0	0	0
01/07/2060	448	0	0	0	0
01/08/2060	449	0	0	0	0
01/09/2060	450	0	0	0	0
01/10/2060	451	0	0	0	0
01/11/2060	452	0	0	0	0
01/12/2060	453	0	0	0	0
01/01/2061	454	0	0	0	0
01/02/2061	455	0	0	0	0
01/03/2061	456	0	0	0	0
01/04/2061	457	0	0	0	0
01/05/2061	458	0	0	0	0
01/06/2061	459	0	0	0	0
01/07/2061	460	0	0	0	0
01/08/2061	461	0	0	0	0
01/09/2061	462	0	0	0	0
01/10/2061	463	0	0	0	0
01/11/2061	464	0	0	0	0
01/12/2061	465	0	0	0	0
01/01/2062	466	0	0	0	0

256,274,545,405 229,525,526,054 197,221,957,496 158,045,640,668

Amortisation profiles (all amounts in EUR)



Reporting in Domestic Currency EUR

CONTENT OF TAB E	
1.	Additional information on the programme
2.	Additional information on the swaps
3.	Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Instrument Characteristics	Name	Lead Entity Identifier (LEI)**
E.1.1.1	Structure of asset class		
E.1.1.2	Security		
E.1.1.3	Bank or issuer	BNP Paribas Fortis	EGCEP6LVVWZ021547
E.1.1.4	BSU facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Bank on cash manager		
E.1.1.7	Account bank		
E.1.1.8	Standby account bank		
E.1.1.9	Account bank for auditor		
E.1.1.10	Trustee	Stichting BNP Paribas Fondstheef	
F.1.1.11	Primer Bond Monitor	Recombinant	
OE.1.1.1	where available - asset amount	Primer De Schrijver & Vanover Pe Beleggingsmaatschappij	
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			
2. Additional information on the swaps			
	Swap Characteristics	Duration (if available)	Lead Entity Identifier (LEI)**
E.2.1.1	Entity or bank		
E.2.1.2	Counterparty 1		
E.2.1.3	Counterparty 2		
E.2.1.4	Counterparty 3		
E.2.1.5	Counterparty 4		
E.2.1.6	Counterparty 5		
E.2.1.7	Counterparty 6		
E.2.1.8	Counterparty 7		
E.2.1.9	Counterparty 8		
E.2.1.10	Counterparty 9		
E.2.1.11	Counterparty 10		
E.2.1.12	Counterparty 11		
E.2.1.13	Counterparty 12		
F.2.1.14	Counterparty 14		
E.2.1.15	Counterparty 15		
E.2.1.16	Counterparty 16		
F.2.1.17	Counterparty 17		
E.2.1.18	Counterparty 18		
E.2.1.19	Counterparty 19		
F.2.1.20	Counterparty 20		
E.2.1.21	Counterparty 21		
E.2.1.22	Counterparty 22		
F.2.1.23	Counterparty 23		
E.2.1.24	Counterparty 24		
E.2.1.25	Counterparty 25		
OE.2.1.1			
OE.2.1.2			
OE.2.1.3			
OE.2.1.4			
OE.2.1.5			
OE.2.1.6			
OE.2.1.7			
OE.2.1.8			
OE.2.1.9			
OE.2.1.10			
OE.2.1.11			
OE.2.1.12			
OE.2.1.13			
3. Additional information on the asset distribution			
1. General information		Total Assets	
E.3.1.1	Weighted Average Maturity (months)	74.38	
E.3.1.2	Weighted Average Maturity (months)**	107.52	
OE.3.1.1			
OE.3.1.2			
OE.3.1.3			
OE.3.1.4			
2. Assets		% Residential Loans	% Commercial Loans
E.3.2.1	< 90 days	0.02%	0.02%
E.3.2.2	90-180 days	0.02%	0.02%
E.3.2.3	180-360 days	0.02%	0.02%
E.3.2.4	90-180 days	0.02%	0.02%
E.3.2.5	> 180 days	0.02%	0.02%
OE.3.2.1			
OE.3.2.2			
OE.3.2.3			
OE.3.2.4			

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

* Lead Entity Identifier (LEI) Finder: <http://www.lei.fitch.com/ftsearch>
 ** Weighted Average Maturity - Remaining Term to Maturity