



## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

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

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

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

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

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

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



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

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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



### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

### 4. LINKING TO OUR SITE

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

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

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

### 5. SECURITY

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

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

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

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

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

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

## SECTION C. GENERAL T&Cs

### 1. SITE ACCESS

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

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

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

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

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

### 2. INTELLECTUAL PROPERTY

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

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

### 3. SITE CHANGES

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

### 4. OUR LIABILITY

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

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

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

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



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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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

#### 8. VARIATIONS

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

#### 9. CONTACTS

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

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

#### SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

##### 1. PROHIBITED USES

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

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

You also agree:

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

##### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel* / *wet tot bescherming van de persoonlijke levenssfeer 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](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

**Harmonised Transparency Template**

**2023 Version**

**Belgium**

**BNP Paribas Fortis**

**Reporting Date: 31/5/2023**

**Cut-off Date: 31/5/2023**



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## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
<b>CONTENT OF TAB A</b>					
1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. Compliance Art 14 CBD Check Table 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information					
<b>1. Basic Facts</b>					
Field Number					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investor/s/coveredbonds">https://www.bnpparibasfortis.com/investor/s/coveredbonds</a>			
G.1.1.4	Cut-off date	31/05/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
<b>2. Regulatory Summary</b>					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
<b>3. General Cover Pool / Covered Bond Information</b>					
<b>1. General Information</b>					
		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,922.99			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	2,727.09			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,135.87			
OG.3.1.3					
OG.3.1.4					
<b>2. Over-collateralisation (OC)</b>					
		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	24.9%	5.0%	ND1
OG.3.2.1	Optional information e.a. Asset Coverage Test (ACT)		23.7%		
OG.3.2.2	Optional information e.a. OC (NPV basis)		27.7%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
<b>3. Cover Pool Composition</b>					
		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	2,922.99	95.6%		
G.3.3.2	Public Sector	-	-		
G.3.3.3	Shipping	-	-		
G.3.3.4	Substitute Assets	13.00	0.4%		
G.3.3.5	Other	120.13	3.9%		
G.3.3.6	Total	3,056.2	100.0%		
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				
<b>4. Cover Pool Amortisation Profile</b>					
		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.26	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1Y	51.40	ND1	1.76%	
G.3.4.3	1 - 2Y	145.25	ND1	4.97%	
G.3.4.4	2 - 3Y	153.69	ND1	5.26%	
G.3.4.5	3 - 4Y	200.21	ND1	6.85%	
G.3.4.6	4 - 5Y	225.66	ND1	7.72%	
G.3.4.7	5 - 10Y	1,536.05	ND1	52.55%	
G.3.4.8	10+Y	610.72	ND1	20.89%	
G.3.4.9	Total	2,923.0	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	1.50			
OG.3.4.2	a/w 0-0.5y	14.57			
OG.3.4.3	a/w 0.5-1 y	35.33			
OG.3.4.4	a/w 1-1.5y	60.31			
OG.3.4.5	a/w 1.5-2 y	84.94			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
<b>5. Maturity of Covered Bonds</b>					
		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	2.51	3.51		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1Y	500.00	0.00	22.2%	0.0%
G.3.5.3	1 - 2Y	500.00	500.00	22.2%	22.2%
G.3.5.4	2 - 3Y	500.00	500.00	22.2%	22.2%
G.3.5.5	3 - 4Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5Y	750.00	0.00	33.3%	0.0%
G.3.5.7	5 - 10Y	0.00	750.00	0.0%	33.3%
G.3.5.8	10+Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	500.00		22.2%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
OG.3.5.4	a/w 1-1.5y	500.00		22.2%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,922.99		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	2,923.0	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,250.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	13.00		9.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	120.23		90.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	133.23		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	13.00		100.00%	
G.3.10.16	Total	13.00		100.00%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.00		0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	13.00		0.44%	0.58%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131">https://www.coveredbondlabel.com/issuer/131</a>			



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

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

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

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	120.23
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
M.7.1.1	Residential	Nominal (mn)		% Total Mortgages
M.7.1.2	Commercial	2,922.99		100.00%
M.7.1.3	Other	0.00		0.00%
M.7.1.4	Total	2,922.99		100.00%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>			0.0%
OM.7.1.3	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.4	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.5	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.6	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.7	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.8	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.9	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.10	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.11	<i>a/w (if relevant, please specify)</i>			0.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	Residential Loans	Commercial Loans	Total Mortgages
OM.7.2.1	Optional information ea, Number of borrowers	42,512	0	42,512
OM.7.2.2	Optional information ea, Number of guarantors	23,377	0	23,377
OM.7.2.3		0	0	0
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	% Residential Loans	% Commercial Loans	% Total Mortgages
OM.7.3.1		0.0%	0.0%	0.0%
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.2	Austria	100.00%	0.0%	100.00%
M.7.4.3	Belgium	0.00%	0.0%	0.00%
M.7.4.4	Bulgaria	100.00%	0.0%	100.00%
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	<i>a/w (if relevant, please specify)</i>			
OM.7.4.2	<i>a/w (if relevant, please specify)</i>			
OM.7.4.3	<i>a/w (if relevant, please specify)</i>			
OM.7.4.4	<i>a/w (if relevant, please specify)</i>			
OM.7.4.5	<i>a/w (if relevant, please specify)</i>			
OM.7.4.6	<i>a/w (if relevant, please specify)</i>			
OM.7.4.7	<i>a/w (if relevant, please specify)</i>			
OM.7.4.8	<i>a/w (if relevant, please specify)</i>			
OM.7.4.9	<i>a/w (if relevant, please specify)</i>			
OM.7.4.10	<i>a/w (if relevant, please specify)</i>			
<b>5. Breakdown by regions of main country of origin</b>				
M.7.5.1	Antwerpen	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.2	Vlaams-Brabant	16.80%	13.46%	16.80%
M.7.5.3	Oost-Vlaanderen	13.46%	15.18%	13.46%
M.7.5.4	Brussels	10.40%	10.40%	10.40%
M.7.5.5	West-Vlaanderen	10.98%	10.98%	10.98%
M.7.5.6	Limburg	6.80%	6.80%	6.80%
M.7.5.7	Lige	7.71%	7.71%	7.71%
M.7.5.8	Hainaut	6.14%	6.14%	6.14%
M.7.5.9	Brabant Wallon	5.74%	5.74%	5.74%
M.7.5.10	Namur	3.90%	3.90%	3.90%
M.7.5.11	Luxembourg	2.78%	2.78%	2.78%
M.7.5.12	Other	0.11%	0.11%	0.11%
M.7.5.13	TBC at a country level			
M.7.5.14	TBC at a country level			
M.7.5.15	TBC at a country level			
M.7.5.16	TBC at a country level			
M.7.5.17	TBC at a country level			
M.7.5.18	TBC at a country level			
M.7.5.19	TBC at a country level			
M.7.5.20	TBC at a country level			
M.7.5.21	TBC at a country level			
M.7.5.22	TBC at a country level			
M.7.5.23	TBC at a country level			
M.7.5.24	TBC at a country level			
M.7.5.25	TBC at a country level			
M.7.5.26	TBC at a country level			
M.7.5.27	TBC at a country level			
M.7.5.28	TBC at a country level			
M.7.5.29	TBC at a country level			
M.7.5.30	TBC at a country level			
M.7.5.31	TBC at a country level			
M.7.5.32	TBC at a country level			
M.7.5.33	TBC at a country level			
M.7.5.34	TBC at a country level			
M.7.5.35	TBC at a country level			
M.7.5.36	TBC at a country level			
M.7.5.37	TBC at a country level			
M.7.5.38	TBC at a country level			
M.7.5.39	TBC at a country level			
M.7.5.40	TBC at a country level			
M.7.5.41	TBC at a country level			
M.7.5.42	TBC at a country level			
M.7.5.43	TBC at a country level			
M.7.5.44	TBC at a country level			
M.7.5.45	TBC at a country level			
M.7.5.46	TBC at a country level			
M.7.5.47	TBC at a country level			
M.7.5.48	TBC at a country level			
M.7.5.49	TBC at a country level			
M.7.5.50	TBC at a country level			

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.97%		92.97%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.03%		7.03%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	3.06%		3.06%	
M.7.7.2	Amortising	96.94%		96.94%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.44%		2.44%	
M.7.8.2	≥ 12 < 24 months	14.87%		14.87%	
M.7.8.3	≥ 24 < 36 months	12.94%		12.94%	
M.7.8.4	≥ 36 < 60 months	15.81%		15.81%	
M.7.8.5	≥ 60 months	53.94%		53.94%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.02%		0.02%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	66.55			
By buckets (mn):					
M.7A.10.2	<=100K	1,397.93	34,903.00	0.48	0.79
M.7A.10.3	>100K and <=200K	973.94	7,158.00	0.33	0.16
M.7A.10.4	>200K and <=300K	317.98	1,332.00	0.11	0.03
M.7A.10.5	>300K and <=400K	105.99	311.00	0.04	0.01
M.7A.10.6	>400K	127.14	218.00	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		2,923.0	43,922	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.94%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	765.86	20,134	26.20%	45.84%
M.7A.11.3	>40 - <=50 %	379.51	5,334	12.98%	12.14%
M.7A.11.4	>50 - <=60 %	408.51	5,099	13.98%	11.61%
M.7A.11.5	>60 - <=70 %	418.32	4,706	14.31%	10.71%
M.7A.11.6	>70 - <=80 %	490.48	4,771	16.78%	10.86%
M.7A.11.7	>80 - <=90 %	327.89	2,757	11.22%	6.28%
M.7A.11.8	>90 - <=100 %	86.20	695	2.93%	1.58%
M.7A.11.9	>100%	46.22	426	1.58%	0.97%
M.7A.11.10	Total	2,922.99	43,922	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	16.04			
OM.7A.11.2	a/w >110 - <=120 %	3.28			
OM.7A.11.3	a/w >120 - <=130 %	4.68			
OM.7A.11.4	a/w >130 - <=140 %	2.74			
OM.7A.11.5	a/w >140 - <=150 %	4.14			
OM.7A.11.6	a/w >150 %	15.34			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48.46%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,100.79	25,237	37.66%	57.46%
M.7A.12.3	>40 - <=50 %	438.17	5,393	14.99%	12.28%
M.7A.12.4	>50 - <=60 %	452.83	4,910	15.49%	11.18%
M.7A.12.5	>60 - <=70 %	381.61	3,741	13.06%	8.52%
M.7A.12.6	>70 - <=80 %	300.61	2,750	10.28%	6.20%
M.7A.12.7	>80 - <=90 %	171.22	1,310	5.86%	2.98%
M.7A.12.8	>90 - <=100 %	52.06	361	1.78%	0.82%
M.7A.12.9	>100%	25.70	220	0.88%	0.50%
M.7A.12.10	Total	2,922.99	43,922	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	5.26		0.18%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	3.64		0.12%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	3.04		0.10%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.15		0.07%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	1.10		0.04%	0.00%
OM.7A.12.6	a/w >150 %	10.51		0.36%	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	19.62%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (if relevant, please specify)				
OM.7A.13.6	a/w (if relevant, please specify)				
OM.7A.13.7	a/w (if relevant, please specify)				
OM.7A.13.8	a/w (if relevant, please specify)				
OM.7A.13.9	a/w (if relevant, please specify)				
OM.7A.13.10	a/w (if relevant, please specify)				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
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.22.1	q/w >100 - <=110 %				
OM.7B.22.2	q/w >110 - <=120 %				
OM.7B.22.3	q/w >120 - <=130 %				
OM.7B.22.4	q/w >130 - <=140 %				
OM.7B.22.5	q/w >140 - <=150 %				
OM.7B.22.6	q/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.78.23.2	>0 - <=40 %				
M.78.23.3	>40 - <=50 %				
M.78.23.4	>50 - <=60 %				
M.78.23.5	>60 - <=70 %				
M.78.23.6	>70 - <=80 %				
M.78.23.7	>80 - <=90 %				
M.78.23.8	>90 - <=100 %				
M.78.23.9	>100 %				
M.78.23.10	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w >100 - <=110 %				
OM.78.23.2	a/w >110 - <=120 %				
OM.78.23.3	a/w >120 - <=130 %				
OM.78.23.4	a/w >130 - <=140 %				
OM.78.23.5	a/w >140 - <=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	Retail				
M.78.24.2	Office				
M.78.24.3	Hotel/Tourism				
M.78.24.4	Shopping malls				
M.78.24.5	Industry				
M.78.24.6	Agriculture				
M.78.24.7	Other commercially used				
M.78.24.8	Hospital				
M.78.24.9	School				
M.78.24.10	other RE with a social relevant purpose				
M.78.24.11	Land				
M.78.24.12	Property developers / Building under construction				
M.78.24.13	Other				
OM.78.24.1	a/w Cultural purposes				
OM.78.24.2	a/w If relevant, please specify				
OM.78.24.3	a/w If relevant, please specify				
OM.78.24.4	a/w If relevant, please specify				
OM.78.24.5	a/w If relevant, please specify				
OM.78.24.6	a/w If relevant, please specify				
OM.78.24.7	a/w If relevant, please specify				
OM.78.24.8	a/w If relevant, please specify				
OM.78.24.9	a/w If relevant, please specify				
OM.78.24.10	a/w If relevant, please specify				
OM.78.24.11	a/w If relevant, please specify				
OM.78.24.12	a/w If relevant, please specify				
OM.78.24.13	a/w If relevant, please specify				
OM.78.24.14	a/w If relevant, please specify				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

## C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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

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

Reporting Date 31/05/2023

**Contact Details:****Head of ALM Treasury**

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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 FORTIS Residential Mortgage Pandbrieven Program

### Covered Bond Emission

#### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.40	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2023	1.32	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.81	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.35	04/10/2026
		<b>2,250,000,000</b>									

#### Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	0.54 %
Weighted Average Remaining Average:	2.51

\* At Reporting Date until Maturity Date





## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Parisbas Fortis Mortgage Pandbrieven Ratings

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



**Test Summary**

(all amounts in EUR unless stated otherwise)

**1. Outstanding Mortgage Pandbrieven and Cover Assets**

Outstanding Mortgage Pandbrieven	2,250,000,000	(I)
Nominal Balance Residential Mortgage Loans	2,922,989,434	(II)
Nominal Balance Public Finance Exposures	13,000,000	(III)
Nominal Balance Financial Institution Exposures	120,225,404	(IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	35.83%	

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,373,071,264	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.47%	Limit
>>> Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	12,909,966	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	120,225,404	(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)	2,373,071,264	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	111.39%	Limit
>>> Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	356,515,758	(VIII)
Total Interest Proceeds Residential Mortgage Loans	356,515,758	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	2,506,206,635	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,373,071,264	
Total Principal Proceeds Public Finance Exposures	12,909,966	
Total Principal Proceeds Financial Institution Exposures	120,225,404	
Impact Derivatives	0	
Interest Requirement Covered Bonds	47,187,500	(X)
Costs, Fees and expenses Covered Bonds	17,659,973	(XI)
Principal Requirement Covered Bonds	2,250,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	547,874,919	
>>> Cover Test Royal Decree Art 5 paraf 3	Passed	

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	285,497,290	(XIII)
Cumulative Cash Outflow Next 180 Days	-9,148,046	(XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	276,349,243	
>>> Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	10,731,288	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	10,731,288	(XVII)

## Cover Pool Summary

Portfolio Cut-off D 31/05/2023 (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	2,922,989,434
Principal Redemptions between Cut-off Date and Maturity	2,922,989,434
Interest Payments between Cut-off Date and Maturity Date	356,515,758
Number of borrowers	23,377
Number of loans	43,922
Average Outstanding Balance per borrower	125,037
Average Outstanding Balance per loan	66,550
Weighted average Current Loan to Current Value	48.46%
Weighted average Current Loan to Original Value	56.94%
Weighted average seasoning (in Years)	4.65
Weighted average remaining maturity (in years, at 0% CPR)	13.93
Weighted average initial maturity (in years, at 0% CPR)	18.58
Percentage of Fixed Rate Loans	92.97%
Percentage of Variable Rate Loans	7.03%
Weighted average interest rate	1.68%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.74%
Weighted Remaining average life (in years, at 0% CPR)	7.26
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.78
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 120,225,404

### 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	ERROR 15	ERROR 15	ERROR 15
Currency	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/10/2031
Coupon Type	F	F	F
Coupon	1.00 %	0.80 %	0.00 %
Standar & Poor's Rating	AA	AA	AA
Fitch Rating	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

5,380,043 EUR



**Stratification Tables**

Portfolio Cut-off Date 31/05/2023

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	491,102,632.72	16.80 %	7,078	16.11 %
Oost-Vlaanderen	443,590,666.66	15.18 %	7,020	15.98 %
Vlaams-Brabant	393,400,378.13	13.46 %	5,660	12.89 %
West-Vlaanderen	320,946,189.42	10.98 %	5,495	12.51 %
Brussels	303,906,593.69	10.40 %	3,405	7.75 %
Liège	225,505,369.52	7.71 %	3,640	8.29 %
Limburg	198,820,897.13	6.80 %	3,425	7.80 %
Hainaut	179,473,696.44	6.14 %	3,032	6.90 %
Brabant Wallon	167,826,523.30	5.74 %	2,138	4.87 %
Namur	114,028,614.25	3.90 %	1,757	4.00 %
Luxembourg	81,274,382.41	2.78 %	1,214	2.76 %
Other	3,113,490.23	0.11 %	58	0.13 %
	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	71,272,137.85	2.44 %	682	1.55 %
>1 and <=2	434,746,431.19	14.87 %	4,136	9.42 %
>2 and <=3	378,199,465.10	12.94 %	3,953	9.00 %
>3 and <=4	461,912,395.09	15.80 %	5,579	12.70 %
>4 and <=5	237,005,547.70	8.11 %	3,196	7.28 %
>5 and <=6	290,325,900.12	9.93 %	4,386	9.99 %
>6 and <=7	594,547,973.69	20.34 %	10,861	24.73 %
>7 and <=8	322,448,687.21	11.03 %	7,066	16.09 %
>8 and <=9	101,094,234.49	3.46 %	2,929	6.67 %
>9 and <=10	4,942,422.96	0.17 %	175	0.40 %
>10 and <=11	2,706,472.04	0.09 %	93	0.21 %
>11 and <=12	1,871,181.11	0.06 %	112	0.25 %
>12 and <=13	5,833,776.16	0.20 %	242	0.55 %
>13 and <=14	9,637,614.68	0.33 %	232	0.53 %
>14 and <=15	1,261,858.58	0.04 %	53	0.12 %
>15 and <=16	762,296.02	0.03 %	13	0.03 %
>16 and <=17	308,059.22	0.01 %	17	0.04 %
>17 and <=18	2,241,238.54	0.08 %	89	0.20 %
>18 and <=19	1,310,728.26	0.04 %	86	0.20 %
>19 and <=20	254,578.87	0.01 %	14	0.03 %
>20 and <=21	283,677.46	0.01 %	5	0.01 %
>21 and <=22	1,388.77	0.00 %	1	0.00 %
>22 and <=23	21,368.79	0.00 %	2	0.00 %
	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	150	0.34 %
<=1	14,572,667.53	0.50 %	818	1.86 %
>1 and <=2	35,328,342.64	1.21 %	2,021	4.60 %
>2 and <=3	68,120,081.30	2.33 %	3,167	7.21 %
>3 and <=4	81,491,029.98	2.79 %	3,010	6.85 %
>4 and <=5	71,694,691.51	2.45 %	2,136	4.86 %
>5 and <=6	87,923,782.42	3.01 %	2,119	4.82 %
>6 and <=7	105,508,757.08	3.61 %	2,338	5.32 %
>7 and <=8	107,634,371.06	3.68 %	2,061	4.69 %
>8 and <=9	129,341,442.85	4.42 %	2,207	5.02 %
>9 and <=10	100,774,721.13	3.45 %	1,588	3.62 %
>10 and <=11	104,938,224.96	3.59 %	1,568	3.57 %
>11 and <=12	158,292,412.33	5.42 %	2,288	5.21 %
>12 and <=13	149,002,370.37	5.10 %	1,923	4.38 %
>13 and <=14	204,201,650.24	6.99 %	2,408	5.48 %
>14 and <=15	147,794,631.58	5.06 %	1,617	3.68 %
>15 and <=16	98,701,548.83	3.38 %	1,144	2.60 %
>16 and <=17	184,873,233.90	6.32 %	2,029	4.62 %
>17 and <=18	189,274,940.95	6.48 %	1,969	4.48 %
>18 and <=19	270,807,585.89	9.26 %	2,529	5.76 %
>19 and <=20	88,590,808.05	3.03 %	821	1.87 %
>20 and <=21	65,078,705.81	2.23 %	608	1.38 %
>21 and <=22	151,382,431.39	5.18 %	1,280	2.91 %
>22 and <=23	142,782,011.62	4.88 %	1,022	2.33 %
>23 and <=24	137,111,628.93	4.69 %	909	2.07 %
>24 and <=25	21,835,724.30	0.75 %	149	0.34 %
>25 and <=26	1,137,237.36	0.04 %	9	0.02 %
>26 and <=27	745,251.33	0.03 %	9	0.02 %
>27 and <=28	2,854,711.61	0.10 %	19	0.04 %
>28 and <=29	1,194,436.95	0.04 %	6	0.01 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>	

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	611,000.00	0.02 %	5	0.01 %
>1 and <=2	3,105,506.93	0.11 %	30	0.07 %
>2 and <=3	3,590,669.45	0.12 %	46	0.10 %
>3 and <=4	2,037,368.49	0.07 %	56	0.13 %
>4 and <=5	32,392,776.97	1.11 %	273	0.62 %
>5 and <=6	3,025,911.08	0.10 %	120	0.27 %
>6 and <=7	5,917,755.27	0.20 %	301	0.69 %
>7 and <=8	7,773,735.40	0.27 %	581	1.32 %
>8 and <=9	17,193,114.11	0.59 %	827	1.88 %
>9 and <=10	256,526,942.56	8.78 %	8,778	19.99 %
>10 and <=11	34,338,165.38	1.17 %	1,612	3.67 %
>11 and <=12	47,452,368.51	1.62 %	1,110	2.53 %
>12 and <=13	160,763,312.57	5.50 %	3,424	7.80 %
>13 and <=14	23,028,997.11	0.79 %	443	1.01 %
>14 and <=15	384,180,704.86	13.14 %	6,121	13.94 %
>15 and <=16	29,570,677.76	1.01 %	416	0.95 %
>16 and <=17	45,804,364.95	1.57 %	599	1.36 %
>17 and <=18	186,096,826.09	6.37 %	2,412	5.49 %
>18 and <=19	27,314,226.28	0.93 %	428	0.97 %
>19 and <=20	756,378,246.06	25.88 %	8,239	18.76 %
>20 and <=21	41,038,366.51	1.40 %	517	1.18 %
>21 and <=22	19,910,687.85	0.68 %	219	0.50 %
>22 and <=23	24,047,748.62	0.82 %	289	0.66 %
>23 and <=24	15,220,311.01	0.52 %	191	0.43 %
>24 and <=25	717,858,409.94	24.56 %	6,134	13.97 %
>25 and <=26	56,991,395.46	1.95 %	523	1.19 %
>26 and <=27	3,141,194.73	0.11 %	23	0.05 %
>27 and <=28	1,784,687.18	0.06 %	14	0.03 %
>28 and <=29	1,884,247.98	0.06 %	16	0.04 %
>29 and <=30	12,353,340.99	0.42 %	153	0.35 %
>30 and <=31	1,283,052.46	0.04 %	14	0.03 %
>39 and <=40	263,359.32	0.01 %	5	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>	

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	21,368.79	0.00 %	2	0.00 %
2001	1,388.77	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	209,643.32	0.01 %	9	0.02 %
2004	603,851.34	0.02 %	44	0.10 %
2005	2,046,762.69	0.07 %	114	0.26 %
2006	1,256,502.07	0.04 %	39	0.09 %
2007	181,635.68	0.01 %	9	0.02 %
2008	1,161,879.81	0.04 %	29	0.07 %
2009	6,108,328.20	0.21 %	157	0.36 %
2010	8,389,806.01	0.29 %	274	0.62 %
2011	3,136,600.28	0.11 %	173	0.39 %
2012	1,487,762.41	0.05 %	52	0.12 %
2013	4,176,116.82	0.14 %	151	0.34 %
2014	30,548,583.73	1.05 %	935	2.13 %
2015	310,950,660.61	10.64 %	6,905	15.72 %
2016	519,862,528.68	17.79 %	10,492	23.89 %
2017	303,466,554.44	10.38 %	4,908	11.17 %
2018	271,592,828.59	9.29 %	3,668	8.35 %
2019	461,279,316.68	15.78 %	5,889	13.41 %
2020	290,473,649.06	9.94 %	3,201	7.29 %
2021	525,225,191.79	17.97 %	5,077	11.56 %
2022	180,138,164.72	6.16 %	1,786	4.07 %
2023	420,309.41	0.01 %	5	0.01 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>	

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	534,280,913.69	18.28 %	12,499	53.47 %
>100 and <=200	914,960,786.86	31.30 %	6,336	27.10 %
>200 and <=300	683,557,742.03	23.39 %	2,827	12.09 %
>300 and <=400	333,818,608.15	11.42 %	980	4.19 %
>400	456,371,383.17	15.61 %	735	3.14 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>23,377</b>	<b>100.00 %</b>	

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,501,310.73	0.05 %	27	0.06 %
0.5 - 1%	136,046,636.05	4.65 %	1,397	3.18 %
1 - 1.5%	897,839,878.06	30.72 %	11,486	26.15 %
1.5 - 2%	1,531,610,102.43	52.40 %	24,908	56.71 %
2 - 2.5%	209,429,850.39	7.16 %	3,371	7.67 %
2.5 - 3%	99,358,199.53	3.40 %	1,661	3.78 %
3 - 3.5%	26,678,064.67	0.91 %	472	1.07 %
3.5 - 4%	8,935,873.80	0.31 %	248	0.56 %
4 - 4.5%	4,896,149.93	0.17 %	138	0.31 %
4.5 - 5%	3,921,659.81	0.13 %	107	0.24 %
5 - 5.5%	2,223,455.28	0.08 %	74	0.17 %
5.5 - 6%	382,078.03	0.01 %	22	0.05 %
6 - 6.5%	89,220.12	0.00 %	6	0.01 %
6.5 - 7%	76,955.07	0.00 %	5	0.01 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,717,567,880.33	92.97 %	41,483	94.45 %
Variable	1,549,233.06	0.05 %	77	0.18 %
Variable With Cap	203,872,320.51	6.97 %	2,362	5.38 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2023	38,463,787.67	1.32 %	607	1.38 %
2024	41,396,903.46	1.42 %	569	1.30 %
2025	9,929,531.57	0.34 %	120	0.27 %
2026	14,408,847.86	0.49 %	159	0.36 %
2027	9,983,935.92	0.34 %	108	0.25 %
2028	7,288,476.70	0.25 %	82	0.19 %
2029	7,559,336.20	0.26 %	73	0.17 %
2030	150,138.46	0.01 %	5	0.01 %
2031	24,575,223.72	0.84 %	156	0.36 %
2032	8,894,394.19	0.30 %	50	0.11 %
2033	3,292,560.83	0.11 %	42	0.10 %
2034	21,653,940.31	0.74 %	234	0.53 %
2035	5,034,403.14	0.17 %	36	0.08 %
2036	5,017,944.37	0.17 %	41	0.09 %
2037	308,219.45	0.01 %	6	0.01 %
Fixed To Maturity	2,725,031,790.05	93.23 %	41,634	94.79 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>		<b>43,922</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,922,989,433.90	100.00 %	43,922	100.00 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>		<b>43,922</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,797,381,520.40	95.70 %	42,406	96.55 %
Interest only	89,365,207.98	3.06 %	629	1.43 %
Linear	36,242,705.52	1.24 %	887	2.02 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>		<b>43,922</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	139,432,295.64	4.77 %	7,645	17.41 %
11-20%	255,264,610.27	8.73 %	6,346	14.45 %
21-30%	313,107,036.60	10.71 %	5,632	12.82 %
31-40%	392,983,414.61	13.44 %	5,614	12.78 %
41-50%	438,174,796.08	14.99 %	5,393	12.28 %
51-60%	452,834,947.12	15.49 %	4,910	11.18 %
61-70%	381,610,157.66	13.06 %	3,741	8.52 %
71-80%	300,608,019.10	10.28 %	2,750	6.26 %
81-90%	171,215,173.25	5.86 %	1,310	2.98 %
91-100%	52,058,521.76	1.78 %	361	0.82 %
101-110%	5,257,213.35	0.18 %	54	0.12 %
111-120%	3,642,741.27	0.12 %	30	0.07 %
>120%	16,800,507.19	0.57 %	136	0.31 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>		<b>43,922</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	66,207,319.69	2.27 %	4,545	10.35 %
11-20%	160,499,386.74	5.49 %	5,358	12.20 %
21-30%	233,444,865.69	7.99 %	5,069	11.54 %
31-40%	305,708,790.19	10.46 %	5,162	11.75 %
41-50%	379,513,026.28	12.98 %	5,334	12.14 %
51-60%	408,513,901.29	13.98 %	5,099	11.61 %
61-70%	418,317,974.93	14.31 %	4,706	10.71 %
71-80%	490,475,509.17	16.78 %	4,771	10.86 %
81-90%	327,885,974.08	11.22 %	2,757	6.28 %
91-100%	86,199,879.48	2.95 %	695	1.58 %
101-110%	16,043,846.37	0.55 %	166	0.38 %
111-120%	3,276,058.76	0.11 %	40	0.09 %
>120%	26,902,901.23	0.92 %	220	0.50 %
<b>2,922,989,433.90</b>	<b>100.00 %</b>		<b>43,922</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	26,403,092.51	0.90 %	2,525	5.75 %
21-40%	104,195,245.97	3.56 %	4,620	10.52 %
41-60%	204,742,441.64	7.00 %	5,106	11.63 %
61-80%	416,292,594.37	14.24 %	6,013	13.69 %
81-100%	358,045,217.38	12.25 %	4,531	10.32 %
101-120%	108,745,608.92	3.72 %	1,958	4.46 %
121-140%	141,324,833.19	4.83 %	2,289	5.21 %
141-160%	166,697,342.58	5.70 %	2,469	5.62 %
161-180%	150,079,685.24	5.13 %	2,047	4.66 %
181-200%	224,524,470.14	7.68 %	2,314	5.27 %
201-300%	472,471,521.72	16.16 %	5,442	12.39 %
301-400%	206,679,399.01	7.07 %	1,985	4.52 %
401-500%	104,472,900.51	3.57 %	936	2.13 %
>500%	238,315,080.72	8.15 %	1,687	3.84 %
	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	51,402,320.90	1.76 %	3,024	6.88 %
>1 and <=2	145,248,592.69	4.97 %	6,021	13.71 %
>2 and <=3	153,692,052.20	5.26 %	4,174	9.50 %
>3 and <=4	200,213,921.07	6.85 %	4,236	9.64 %
>4 and <=5	225,659,258.06	7.72 %	3,762	8.57 %
>5 and <=6	242,376,392.44	8.29 %	3,564	8.11 %
>6 and <=7	326,098,030.27	11.16 %	4,147	9.44 %
>7 and <=8	267,488,466.96	9.15 %	2,966	6.75 %
>8 and <=9	287,171,748.97	9.82 %	3,189	7.26 %
>9 and <=10	412,914,631.58	14.13 %	4,002	9.11 %
>10 and <=11	141,771,354.78	4.85 %	1,335	3.04 %
>11 and <=12	295,398,573.06	10.11 %	2,296	5.23 %
>12 and <=13	153,413,472.59	5.25 %	1,058	2.41 %
>13 and <=14	15,320,382.64	0.52 %	116	0.26 %
>14 and <=15	2,068,316.20	0.07 %	14	0.03 %
>15 and <=16	2,546,874.02	0.09 %	15	0.03 %
>16 and <=17	205,045.47	0.01 %	3	0.01 %
	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,725,031,790.05	93.23 %	41,634	94.79 %
>=0 and <=1	85,918,616.95	2.94 %	1,261	2.87 %
>1 and <=2	21,683,279.56	0.74 %	235	0.54 %
>2 and <=3	14,476,998.05	0.50 %	156	0.36 %
>3 and <=4	7,442,791.76	0.25 %	73	0.17 %
>4 and <=5	33,128,889.43	1.13 %	204	0.46 %
>5 and <=6	26,112,520.02	0.89 %	284	0.65 %
>6 and <=7	308,219.45	0.01 %	6	0.01 %
>7 and <=8	8,886,328.63	0.30 %	69	0.16 %
	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,480,525,382.02	80.38 %	21,974	79.09 %
Other/No data	2,070,531,751.22	19.62 %	5,811	20.91 %
	<b>10,551,057,133.24</b>	<b>100.00 %</b>	<b>27,785</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

	In EUR	In %	In number of loans	In %
Phase 1	2,660,374,410.81	91.02 %	40,693	92.65 %
Phase 2	262,326,627.08	8.97 %	3,083	7.02 %
Phase 3	288,396.01	0.01 %	2	0.00 %
Other/No data	0.00	0.00 %	144	0.33 %
	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

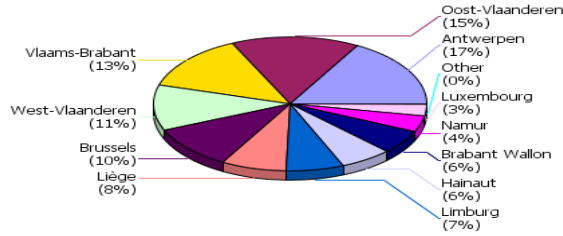




**Stratification Tables**

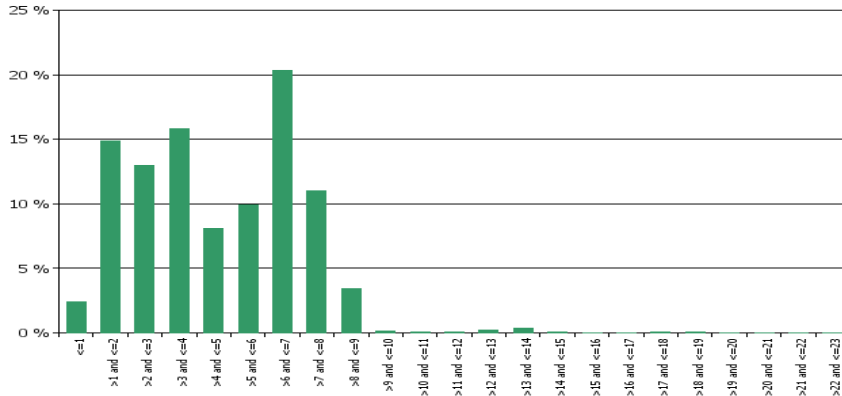
Portfolio Cut-off Date 31/05/2023

**1. Geographic distribution**



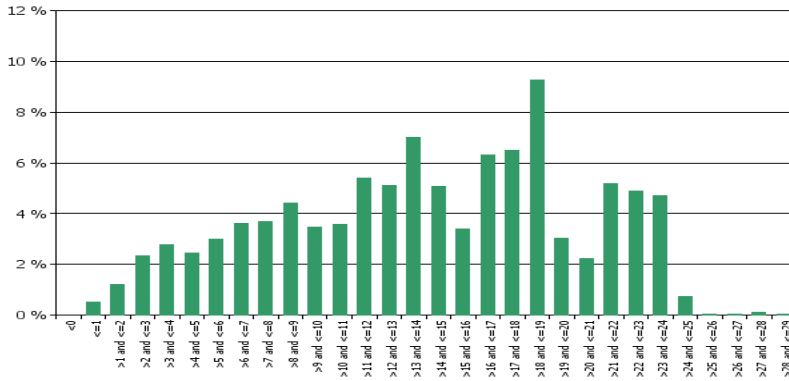
**2. Seasoning**

Distribution per Seasoning

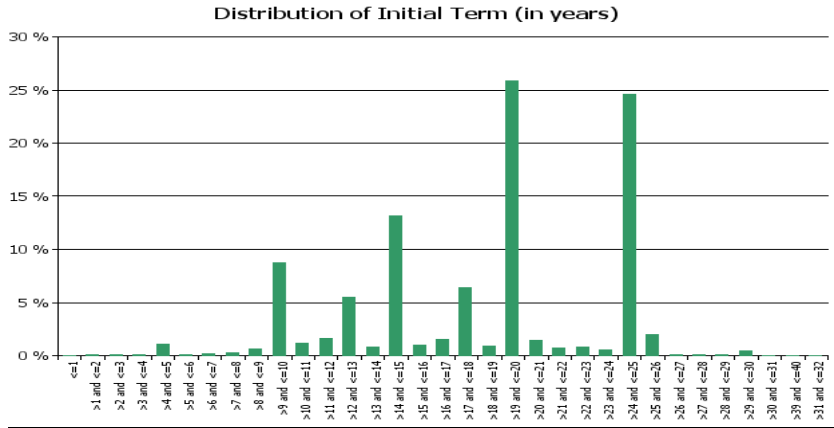


**3. Remaining term to maturity**

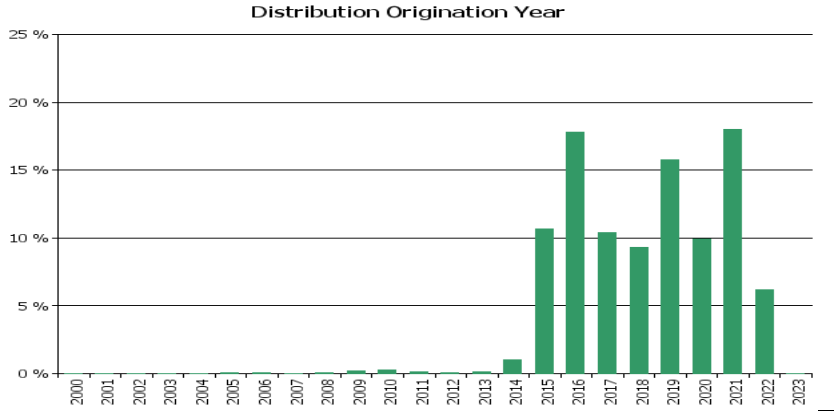
Distribution of Remaining Term to Maturity (in years)



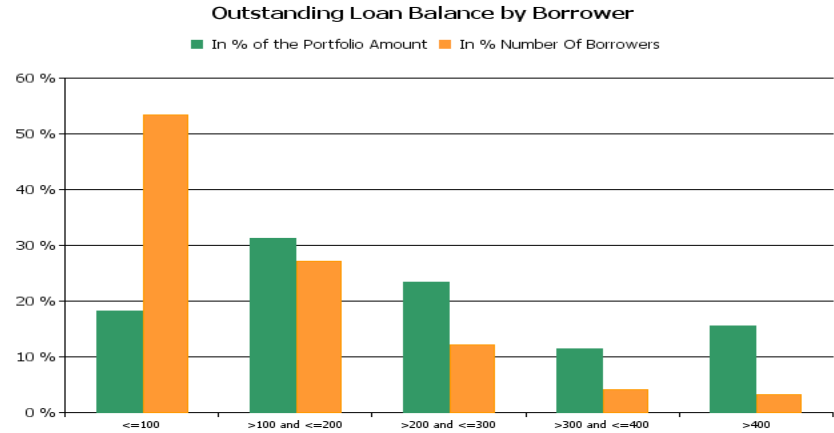
**4. Original term to maturity**



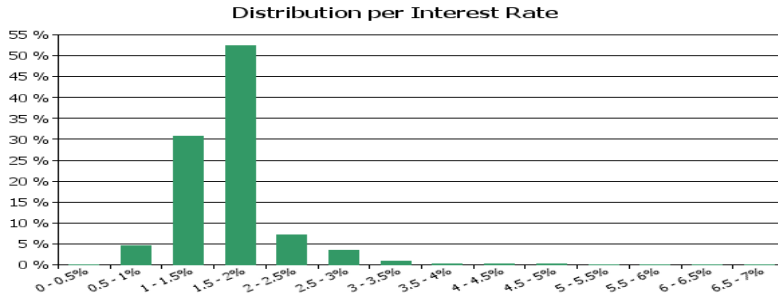
**5. Origination Year**



**6. Outstanding Loan Balance by Borrower**

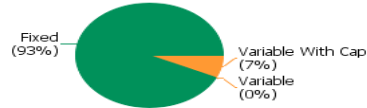


**7. Interest Rate**



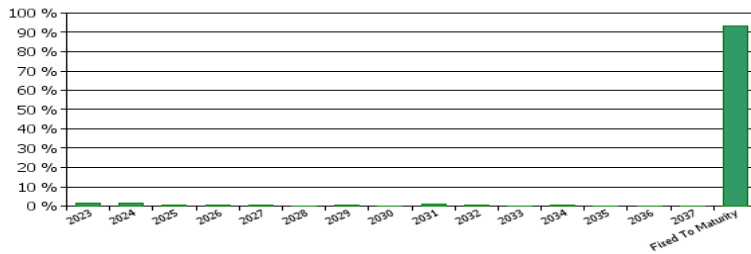
**8. Interest Rate Type**

Distribution per Interest Type



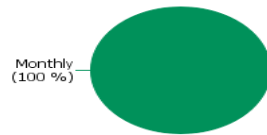
**9. Next Reset Date**

Next Reset Date



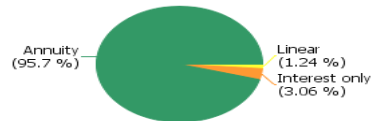
**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



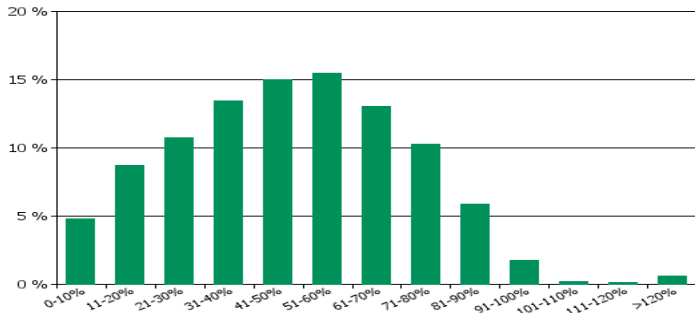
**11. Repayment Type**

Distribution per Repayment Type

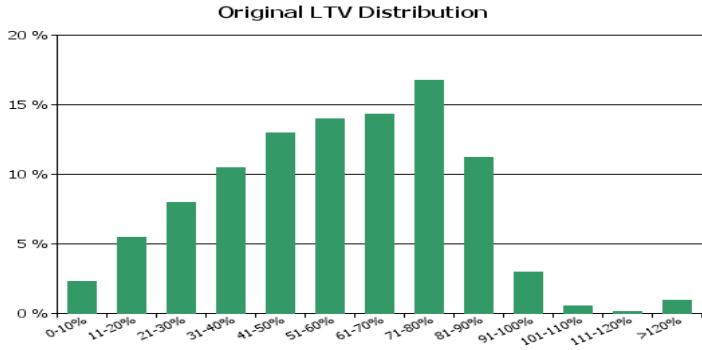


**12. Current Loan to Current Value (LTV)**

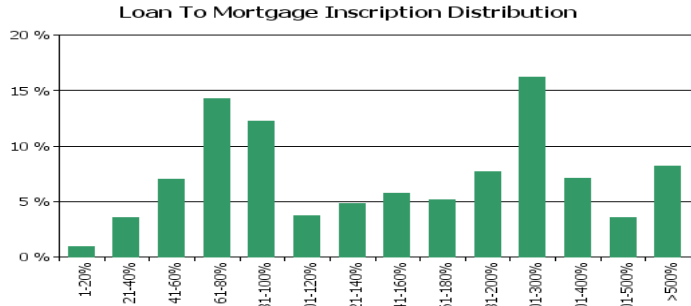
Current LTV Distribution



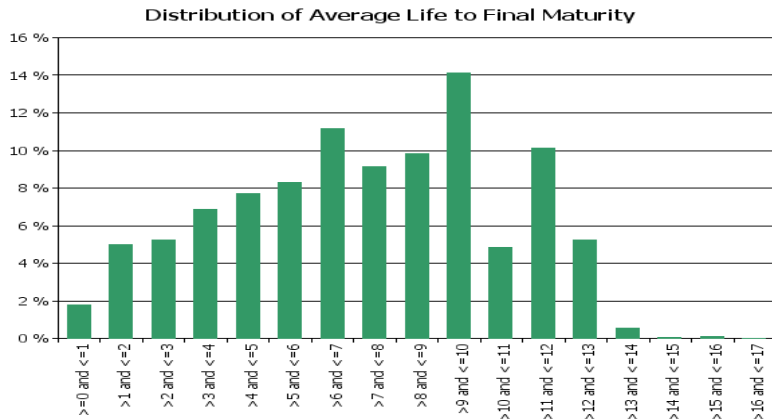
**13. Current Loan to Original Value (LTOV)**



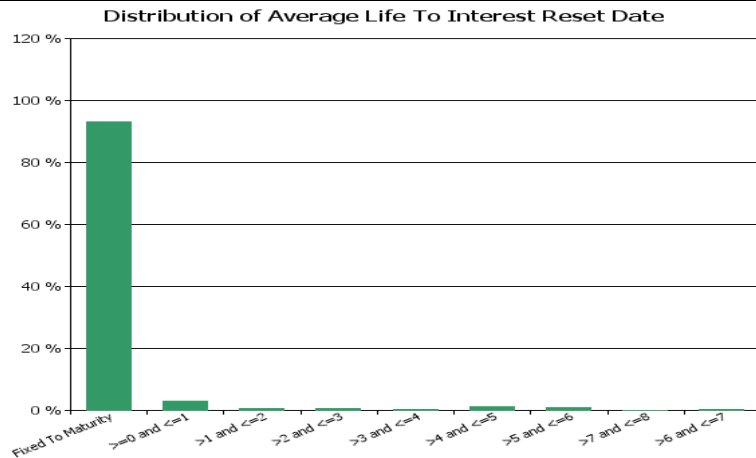
**14. Loan to Mortgage Inscription Ratio (LTM)**



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



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



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

Distribution per Occupation Type



**18. IFRS9 Norms**

Distribution per IFRS9 Norm





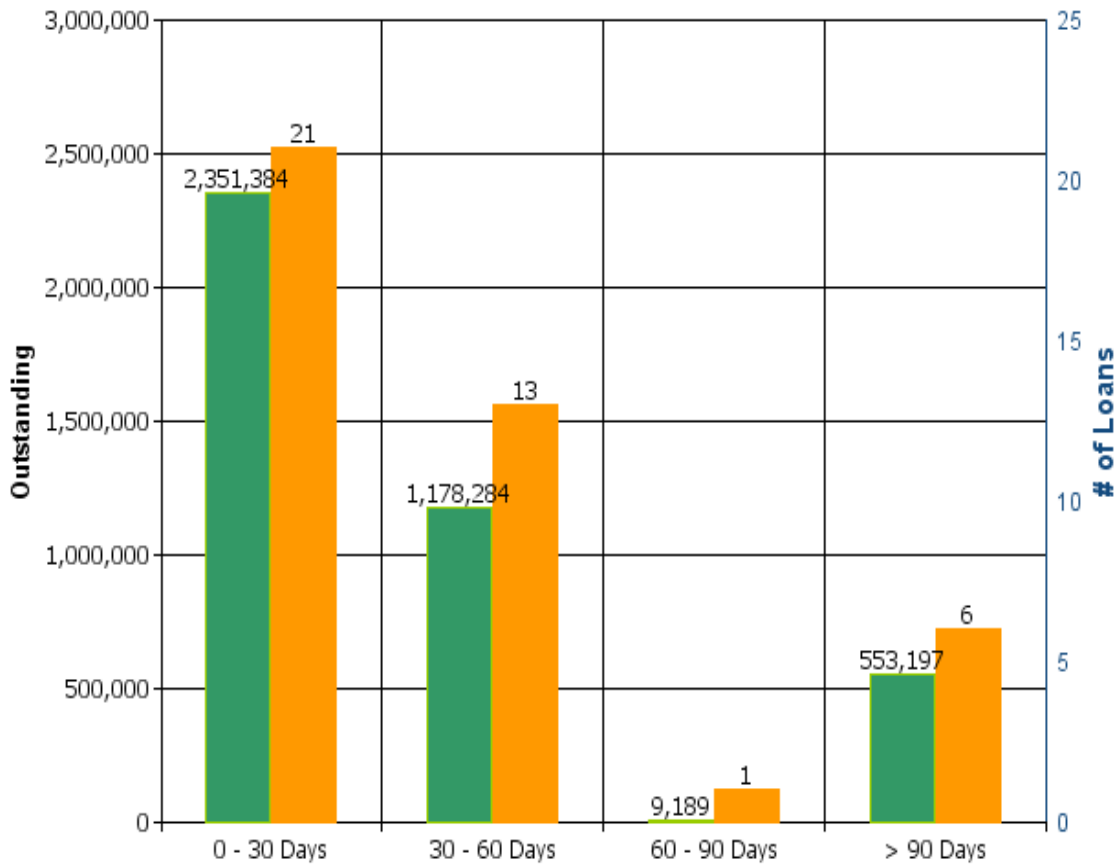
**Cover Pool Performance**

Portfolio Cut-off Date 31/05/2023

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

	In EUR	In %	In number of loans	In %
Performing	2,918,897,379.94	99.86 %	43,881	99.91 %
0 - 30 Days	2,351,384.06	0.08 %	21	0.05 %
30 - 60 Days	1,178,284.13	0.04 %	13	0.03 %
60 - 90 Days	9,189.04	0.00 %	1	0.00 %
> 90 Days	553,196.73	0.02 %	6	0.01 %
<b>Total</b>	<b>2,922,989,433.90</b>	<b>100.00 %</b>	<b>43,922</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off Date

May/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/06/2023	1	2,250,000,000	2,901,800,401	2,896,878,733	2,889,511,374	2,877,272,719
01/07/2023	2	2,250,000,000	2,879,242,942	2,869,641,540	2,855,298,457	2,831,549,861
01/08/2023	3	2,250,000,000	2,857,124,715	2,842,767,335	2,821,364,968	2,786,047,985
01/09/2023	4	2,250,000,000	2,834,920,363	2,815,890,490	2,787,582,998	2,741,029,749
01/10/2023	5	1,750,000,000	2,813,572,238	2,790,098,450	2,755,252,094	2,698,133,081
01/11/2023	6	1,750,000,000	2,792,646,902	2,764,650,677	2,723,178,883	2,655,429,746
01/12/2023	7	1,750,000,000	2,770,605,703	2,738,328,340	2,690,612,742	2,612,918,858
01/01/2024	8	1,750,000,000	2,748,343,789	2,711,718,687	2,657,690,477	2,570,015,535
01/02/2024	9	1,750,000,000	2,726,271,621	2,685,378,319	2,625,181,514	2,527,826,749
01/03/2024	10	1,750,000,000	2,704,493,415	2,659,699,829	2,593,892,219	2,487,799,874
01/04/2024	11	1,750,000,000	2,683,050,249	2,634,136,538	2,562,428,030	2,447,213,225
01/05/2024	12	1,750,000,000	2,661,300,519	2,608,494,679	2,531,238,785	2,407,516,845
01/06/2024	13	1,750,000,000	2,639,478,577	2,582,717,808	2,499,851,501	2,367,593,008
01/07/2024	14	1,750,000,000	2,617,199,695	2,556,714,515	2,468,591,665	2,328,403,157
01/08/2024	15	1,750,000,000	2,595,765,264	2,531,474,585	2,438,005,527	2,289,814,107
01/09/2024	16	1,250,000,000	2,572,162,030	2,504,201,417	2,405,605,811	2,249,814,049
01/10/2024	17	1,250,000,000	2,549,547,670	2,478,110,290	2,374,682,793	2,211,789,791
01/11/2024	18	1,250,000,000	2,528,159,585	2,453,153,692	2,344,789,309	2,174,696,666
01/12/2024	19	1,250,000,000	2,507,023,143	2,428,651,370	2,315,655,828	2,138,872,803
01/01/2025	20	1,250,000,000	2,485,095,156	2,403,325,729	2,285,680,711	2,102,244,039
01/02/2025	21	1,250,000,000	2,463,898,574	2,378,785,147	2,256,587,814	2,066,695,170
01/03/2025	22	1,250,000,000	2,443,128,510	2,355,118,840	2,229,004,592	2,033,621,667
01/04/2025	23	1,250,000,000	2,422,044,499	2,330,834,362	2,200,410,159	1,999,030,674
01/05/2025	24	1,250,000,000	2,401,683,535	2,307,446,473	2,172,969,506	1,966,009,138
01/06/2025	25	1,250,000,000	2,379,947,150	2,282,684,798	2,144,183,926	1,931,748,376
01/07/2025	26	1,250,000,000	2,358,839,692	2,258,726,363	2,116,457,138	1,898,952,410
01/08/2025	27	1,250,000,000	2,337,466,576	2,234,464,105	2,088,398,305	1,865,840,669
01/09/2025	28	1,250,000,000	2,316,411,885	2,210,581,528	2,060,822,461	1,833,405,043
01/10/2025	29	750,000,000	2,296,253,570	2,187,747,302	2,034,515,331	1,802,581,430
01/11/2025	30	750,000,000	2,274,088,164	2,162,954,527	2,006,343,512	1,770,091,992
01/12/2025	31	750,000,000	2,253,426,252	2,139,784,322	1,979,965,720	1,739,659,689
01/01/2026	32	750,000,000	2,233,897,126	2,117,642,284	1,954,494,097	1,710,005,911
01/02/2026	33	750,000,000	2,214,051,981	2,095,270,135	1,928,927,384	1,680,489,281
01/03/2026	34	750,000,000	2,193,793,822	2,072,918,092	1,903,965,673	1,652,395,461
01/04/2026	35	750,000,000	2,173,684,647	2,050,433,317	1,878,523,857	1,623,409,988
01/05/2026	36	750,000,000	2,154,028,429	2,028,556,476	1,853,906,962	1,595,568,735
01/06/2026	37	750,000,000	2,132,950,929	2,005,299,823	1,827,991,789	1,566,601,155
01/07/2026	38	750,000,000	2,112,926,199	1,983,212,905	1,803,408,168	1,539,197,387
01/08/2026	39	750,000,000	2,094,029,614	1,962,142,795	1,779,710,634	1,512,538,020
01/09/2026	40	750,000,000	2,074,201,956	1,940,267,500	1,755,393,506	1,485,552,525
01/10/2026	41	750,000,000	2,054,672,881	1,918,844,665	1,731,739,107	1,459,526,794
01/11/2026	42	750,000,000	2,036,330,735	1,898,489,614	1,709,011,417	1,434,270,914
01/12/2026	43	750,000,000	2,015,539,360	1,876,021,249	1,684,628,946	1,408,012,692
01/01/2027	44	750,000,000	1,996,551,099	1,855,195,484	1,661,691,036	1,382,958,690
01/02/2027	45	750,000,000	1,977,535,747	1,834,409,836	1,638,894,742	1,358,209,025
01/03/2027	46	750,000,000	1,959,421,202	1,814,821,659	1,617,669,366	1,335,489,023
01/04/2027	47	750,000,000	1,941,605,824	1,795,270,918	1,596,172,765	1,312,160,854
01/05/2027	48	750,000,000	1,923,904,270	1,775,983,590	1,575,138,027	1,289,560,971
01/06/2027	49	750,000,000	1,904,320,264	1,754,923,777	1,552,501,465	1,265,644,985
01/07/2027	50	750,000,000	1,886,999,816	1,736,107,797	1,532,075,668	1,243,873,406
01/08/2027	51	750,000,000	1,869,838,330	1,717,400,823	1,511,712,790	1,222,142,578
01/09/2027	52	750,000,000	1,852,476,221	1,698,568,358	1,491,333,396	1,200,560,222
01/10/2027	53	750,000,000	1,834,958,134	1,679,744,037	1,471,175,856	1,179,478,093
01/11/2027	54	750,000,000	1,817,320,016	1,660,776,294	1,450,864,020	1,158,266,833
01/12/2027	55	750,000,000	1,799,581,576	1,641,866,439	1,430,813,954	1,137,577,935
01/01/2028	56	750,000,000	1,782,227,395	1,623,275,304	1,411,014,951	1,117,085,020
01/02/2028	57	750,000,000	1,765,533,388	1,605,342,786	1,391,878,439	1,097,267,560
01/03/2028	58	0	1,748,060,547	1,586,933,245	1,372,643,087	1,077,815,455
01/04/2028	59		1,731,016,542	1,568,794,957	1,353,503,073	1,058,285,011
01/05/2028	60		1,714,259,427	1,551,058,125	1,334,906,666	1,039,466,230
01/06/2028	61		1,697,205,852	1,533,023,550	1,316,029,875	1,020,426,786
01/07/2028	62		1,680,322,401	1,515,282,067	1,297,598,015	1,002,010,697

01/08/2028	63	1,664,208,628	1,498,205,594	1,279,711,864	984,013,375
01/09/2028	64	1,647,918,667	1,481,024,345	1,261,819,028	966,145,414
01/10/2028	65	1,631,850,963	1,464,176,650	1,244,394,603	948,898,209
01/11/2028	66	1,614,418,865	1,446,078,894	1,225,887,799	930,826,739
01/12/2028	67	1,598,355,598	1,429,340,602	1,208,715,894	914,025,778
01/01/2029	68	1,582,325,477	1,412,605,601	1,191,525,988	897,210,505
01/02/2029	69	1,566,203,393	1,395,841,296	1,174,391,044	880,562,489
01/03/2029	70	1,550,627,623	1,379,842,513	1,158,263,380	865,146,763
01/04/2029	71	1,533,729,526	1,362,490,750	1,140,789,354	848,485,726
01/05/2029	72	1,517,424,195	1,345,793,261	1,124,035,463	832,597,645
01/06/2029	73	1,501,771,170	1,329,651,679	1,107,729,301	817,043,967
01/07/2029	74	1,486,171,276	1,313,679,876	1,091,729,565	801,941,963
01/08/2029	75	1,471,103,662	1,298,155,565	1,076,084,453	787,101,689
01/09/2029	76	1,454,825,044	1,281,613,315	1,059,670,199	771,812,535
01/10/2029	77	1,439,953,385	1,266,430,133	1,044,539,128	757,673,161
01/11/2029	78	1,424,603,851	1,250,805,250	1,029,028,175	743,260,539
01/12/2029	79	1,409,021,010	1,235,092,859	1,013,600,809	729,116,358
01/01/2030	80	1,394,195,596	1,220,024,712	998,688,521	715,346,688
01/02/2030	81	1,379,337,794	1,204,975,831	983,861,258	701,741,227
01/03/2030	82	1,364,495,462	1,190,183,482	969,550,776	688,888,130
01/04/2030	83	1,350,031,635	1,175,570,144	955,210,923	675,824,674
01/05/2030	84	1,335,737,518	1,161,214,064	941,223,555	663,198,650
01/06/2030	85	1,321,128,010	1,146,565,426	926,986,554	650,400,551
01/07/2030	86	1,307,094,646	1,132,524,322	913,380,841	638,227,403
01/08/2030	87	1,293,145,199	1,118,537,562	899,806,292	626,079,084
01/09/2030	88	1,279,301,691	1,104,686,468	886,403,740	614,141,391
01/10/2030	89	1,265,174,756	1,090,694,538	873,022,530	602,390,790
01/11/2030	90	1,251,492,504	1,077,069,312	859,923,976	590,839,538
01/12/2030	91	1,236,424,125	1,062,354,422	846,088,132	578,950,161
01/01/2031	92	1,222,663,397	1,048,749,218	833,128,356	567,667,605
01/02/2031	93	1,208,497,128	1,034,839,841	819,988,006	556,347,722
01/03/2031	94	1,194,889,218	1,021,619,757	807,652,903	545,881,761
01/04/2031	95	1,181,350,943	1,008,331,541	795,120,445	535,135,011
01/05/2031	96	1,167,597,647	994,956,724	782,642,678	524,577,979
01/06/2031	97	1,153,938,471	981,649,415	770,211,219	514,059,026
01/07/2031	98	1,140,734,542	968,824,052	758,277,392	504,019,500
01/08/2031	99	1,127,592,641	956,038,390	746,367,329	494,001,732
01/09/2031	100	1,114,732,834	943,532,081	734,730,473	484,239,847
01/10/2031	101	1,100,808,974	930,217,273	722,579,353	474,279,226
01/11/2031	102	1,088,193,147	917,996,877	711,273,200	464,880,810
01/12/2031	103	1,075,444,455	905,752,961	700,059,207	455,675,867
01/01/2032	104	1,062,742,171	893,536,857	688,860,961	446,487,649
01/02/2032	105	1,049,486,887	880,895,421	677,388,075	437,191,836
01/03/2032	106	1,036,453,907	868,575,691	666,325,305	428,347,613
01/04/2032	107	1,024,276,661	856,914,977	655,707,971	419,736,876
01/05/2032	108	1,011,819,159	845,103,529	645,078,269	411,239,818
01/06/2032	109	999,735,552	833,594,677	634,675,191	402,894,082
01/07/2032	110	987,270,084	821,849,573	624,192,707	394,615,500
01/08/2032	111	975,262,746	810,477,141	613,989,890	386,521,173
01/09/2032	112	963,362,767	799,229,990	603,929,598	378,577,678
01/10/2032	113	951,401,736	788,011,244	593,986,705	370,818,589
01/11/2032	114	939,647,504	776,955,630	584,163,773	363,141,608
01/12/2032	115	927,541,147	765,686,516	574,274,020	355,530,321
01/01/2033	116	915,761,089	754,679,894	564,579,419	348,047,996
01/02/2033	117	904,155,309	743,851,785	555,063,622	340,732,437
01/03/2033	118	892,612,467	733,230,368	545,880,921	333,813,304
01/04/2033	119	881,144,764	722,582,666	536,585,712	326,739,356
01/05/2033	120	869,739,688	712,059,234	527,469,625	319,871,748
01/06/2033	121	858,402,671	701,585,612	518,389,384	313,033,738
01/07/2033	122	847,130,453	691,236,191	509,485,303	306,395,789
01/08/2033	123	835,944,047	680,951,471	500,628,360	299,794,181
01/09/2033	124	824,820,533	670,750,795	491,874,801	293,304,648
01/10/2033	125	813,714,764	660,633,342	483,263,099	286,988,232
01/11/2033	126	802,708,842	650,592,599	474,707,788	280,713,585
01/12/2033	127	790,981,640	640,035,459	465,855,300	274,349,516
01/01/2034	128	780,052,318	630,121,275	457,472,762	268,271,797
01/02/2034	129	769,160,188	620,268,872	449,174,588	262,289,904
01/03/2034	130	758,309,534	610,581,764	441,143,756	256,614,708
01/04/2034	131	747,516,725	600,870,671	433,023,441	250,824,199
01/05/2034	132	736,803,196	591,286,759	425,067,911	245,206,756
01/06/2034	133	725,777,007	581,450,351	416,933,602	239,495,649
01/07/2034	134	715,267,428	572,090,111	409,212,101	234,096,695
01/08/2034	135	704,858,801	562,808,824	401,549,434	228,740,177
01/09/2034	136	694,515,877	553,609,748	393,981,602	223,478,627

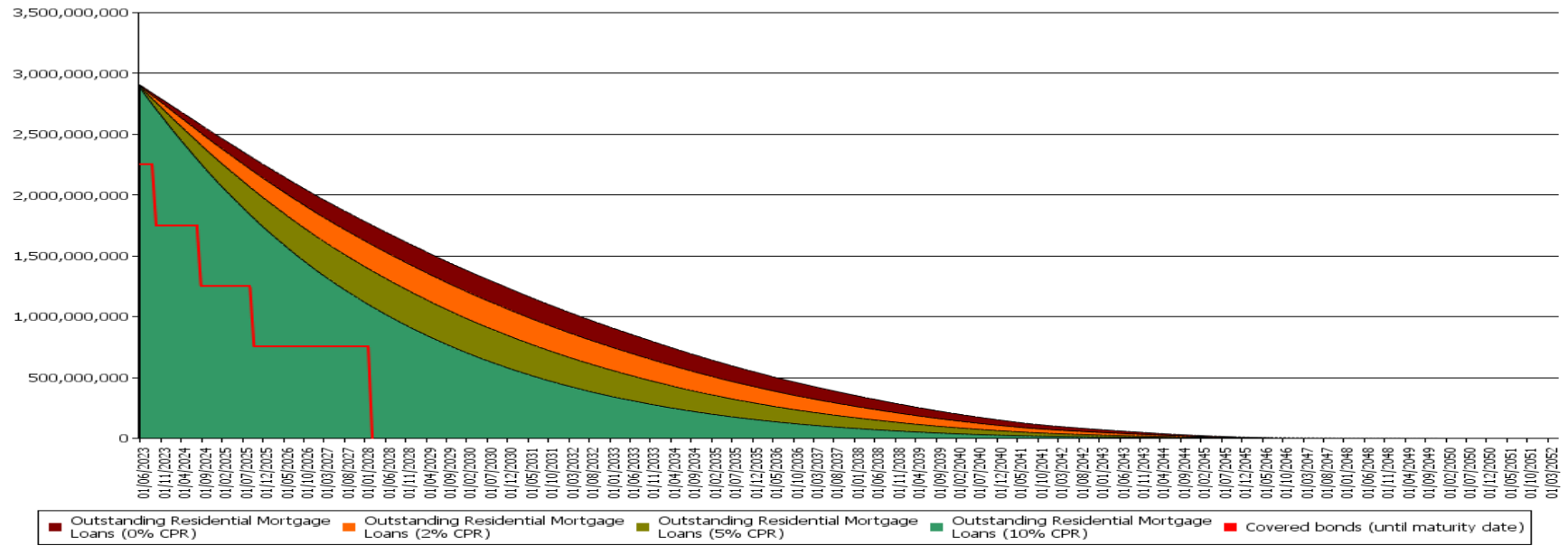


01/10/2034	137	684,362,390	544,620,827	386,630,602	218,409,921
01/11/2034	138	674,295,592	535,699,462	379,330,081	213,378,197
01/12/2034	139	664,173,121	526,791,484	372,104,212	208,455,533
01/01/2035	140	654,050,645	517,882,943	364,881,245	203,543,389
01/02/2035	141	644,206,873	509,223,411	357,867,606	198,785,392
01/03/2035	142	634,428,037	500,725,257	351,086,913	194,272,680
01/04/2035	143	624,729,795	492,234,590	344,255,878	189,685,911
01/05/2035	144	614,972,401	483,751,245	337,490,148	185,195,697
01/06/2035	145	605,437,199	475,442,883	330,850,235	180,783,113
01/07/2035	146	596,063,344	467,313,389	324,392,712	176,527,993
01/08/2035	147	586,796,167	459,267,652	317,996,847	172,314,542
01/09/2035	148	577,487,041	451,215,086	311,626,700	168,147,493
01/10/2035	149	568,455,559	443,429,362	305,495,813	164,163,681
01/11/2035	150	559,501,459	435,704,385	299,410,372	160,212,087
01/12/2035	151	550,582,218	428,054,876	293,429,738	156,368,276
01/01/2036	152	541,696,092	420,431,986	287,471,317	152,544,186
01/02/2036	153	532,841,087	412,857,836	281,574,547	148,782,261
01/03/2036	154	524,032,697	405,388,620	275,822,606	145,165,417
01/04/2036	155	515,302,857	397,959,152	270,079,048	141,540,531
01/05/2036	156	506,632,466	390,620,943	264,446,418	138,020,533
01/06/2036	157	498,057,619	383,358,303	258,869,647	134,537,627
01/07/2036	158	489,642,667	376,262,643	253,452,819	131,182,481
01/08/2036	159	481,361,382	369,271,568	248,110,982	127,873,727
01/09/2036	160	473,191,703	362,388,599	242,867,128	124,640,933
01/10/2036	161	465,127,929	355,628,357	237,749,910	121,514,582
01/11/2036	162	457,183,675	348,961,455	232,699,542	118,429,579
01/12/2036	163	449,355,003	342,422,966	227,777,448	115,449,342
01/01/2037	164	441,679,240	336,002,935	222,938,462	112,518,092
01/02/2037	165	433,488,642	329,212,704	217,877,613	109,498,101
01/03/2037	166	426,003,331	323,032,323	213,296,201	106,785,457
01/04/2037	167	418,598,113	316,878,687	208,700,872	104,042,283
01/05/2037	168	411,257,222	310,810,629	204,200,529	101,381,463
01/06/2037	169	403,905,599	304,736,853	199,700,922	98,727,555
01/07/2037	170	396,674,910	298,790,232	195,322,042	96,166,908
01/08/2037	171	389,493,559	292,883,377	190,973,750	93,627,773
01/09/2037	172	382,357,130	287,029,421	186,680,717	91,135,398
01/10/2037	173	375,295,827	281,266,182	182,482,126	88,720,514
01/11/2037	174	368,298,733	275,554,043	178,321,494	86,330,455
01/12/2037	175	361,123,697	269,742,334	174,130,876	83,956,090
01/01/2038	176	354,203,696	264,124,684	170,070,801	81,651,242
01/02/2038	177	347,398,509	258,610,784	166,096,886	79,405,603
01/03/2038	178	340,683,010	253,223,076	162,262,908	77,275,874
01/04/2038	179	333,643,245	247,569,944	158,236,980	75,039,387
01/05/2038	180	327,023,745	242,259,842	154,461,862	72,948,882
01/06/2038	181	320,563,006	237,070,941	150,769,069	70,903,267
01/07/2038	182	314,077,142	231,893,093	147,113,155	68,900,375
01/08/2038	183	307,235,967	226,457,296	143,299,312	66,829,899
01/09/2038	184	300,791,167	221,330,936	139,699,226	64,874,992
01/10/2038	185	294,540,154	216,375,513	136,235,334	63,007,052
01/11/2038	186	288,318,094	211,445,418	132,792,644	61,154,728
01/12/2038	187	282,121,412	206,561,315	129,406,025	59,350,803
01/01/2039	188	275,950,114	201,700,185	126,039,275	57,561,834
01/02/2039	189	269,808,891	196,876,897	122,712,400	55,805,088
01/03/2039	190	263,716,496	192,136,519	119,482,618	54,128,387
01/04/2039	191	257,657,940	187,404,032	116,243,274	52,437,842
01/05/2039	192	251,503,564	182,627,470	113,001,647	50,766,571
01/06/2039	193	245,538,607	177,993,658	109,854,358	49,143,600
01/07/2039	194	239,670,788	173,454,833	106,789,594	47,576,742
01/08/2039	195	233,875,982	168,973,930	103,766,299	46,033,999
01/09/2039	196	228,185,602	164,583,046	100,812,832	44,534,319
01/10/2039	197	222,639,587	160,319,299	97,959,439	43,096,438
01/11/2039	198	217,181,159	156,123,524	95,153,096	41,684,503
01/12/2039	199	211,780,976	151,991,641	92,406,825	40,315,480
01/01/2040	200	206,495,735	147,947,157	89,719,131	38,977,095
01/02/2040	201	201,248,499	143,943,138	87,068,988	37,665,568
01/03/2040	202	196,054,826	140,005,854	84,485,887	36,403,299
01/04/2040	203	190,922,838	136,109,776	81,925,931	35,150,748
01/05/2040	204	185,847,836	132,274,310	79,421,363	33,936,466
01/06/2040	205	180,861,618	128,507,120	76,963,200	32,746,811
01/07/2040	206	175,971,879	124,827,596	74,575,522	31,600,815
01/08/2040	207	171,196,077	121,233,857	72,244,320	30,483,323
01/09/2040	208	166,499,223	117,707,763	69,964,701	29,396,404
01/10/2040	209	161,919,544	114,282,236	67,761,400	28,353,957
01/11/2040	210	157,430,236	110,925,241	65,603,668	27,334,809

01/12/2040	211	152,992,458	107,621,445	63,493,070	26,346,949
01/01/2041	212	148,604,856	104,357,718	61,411,000	25,375,044
01/02/2041	213	144,249,639	101,127,458	59,358,755	24,423,169
01/03/2041	214	139,937,835	97,954,327	57,364,133	23,512,169
01/04/2041	215	135,716,902	94,838,613	55,398,256	22,610,229
01/05/2041	216	131,562,464	91,784,599	53,482,350	21,738,794
01/06/2041	217	127,542,138	88,828,900	51,628,445	20,896,359
01/07/2041	218	123,770,883	86,060,853	49,896,510	20,112,582
01/08/2041	219	120,135,629	83,391,495	48,225,904	19,356,849
01/09/2041	220	116,622,456	80,815,543	46,617,353	18,631,959
01/10/2041	221	113,207,265	78,320,161	45,066,730	17,938,372
01/11/2041	222	109,913,730	75,912,623	43,570,302	17,269,278
01/12/2041	223	106,715,287	73,582,620	42,129,043	16,629,580
01/01/2042	224	103,665,420	71,358,433	40,751,701	16,017,770
01/02/2042	225	100,722,714	69,215,218	39,427,217	15,431,532
01/03/2042	226	97,881,990	67,160,061	38,168,644	14,881,773
01/04/2042	227	95,124,606	65,157,430	36,936,325	14,340,300
01/05/2042	228	92,412,650	63,195,922	35,736,215	13,817,491
01/06/2042	229	89,751,673	61,272,128	34,560,225	13,306,193
01/07/2042	230	87,149,001	59,397,667	33,420,485	12,814,631
01/08/2042	231	84,591,072	57,556,488	32,302,173	12,333,368
01/09/2042	232	82,060,721	55,740,115	31,203,220	11,863,313
01/10/2042	233	79,568,916	53,958,831	30,131,715	11,408,972
01/11/2042	234	77,118,732	52,208,564	29,080,184	10,964,187
01/12/2042	235	74,699,948	50,488,065	28,052,651	10,533,417
01/01/2043	236	72,323,100	48,798,699	27,045,033	10,112,057
01/02/2043	237	69,969,167	47,130,353	26,053,979	9,700,244
01/03/2043	238	67,636,457	45,489,269	25,089,005	9,305,229
01/04/2043	239	65,344,813	43,873,473	24,136,294	8,913,963
01/05/2043	240	62,994,452	42,225,981	23,172,777	8,523,038
01/06/2043	241	60,756,397	40,656,711	22,254,850	8,150,751
01/07/2043	242	58,558,944	39,121,908	21,362,016	7,791,683
01/08/2043	243	56,384,096	37,605,052	20,481,534	7,438,890
01/09/2043	244	54,227,744	36,105,544	19,614,818	7,093,924
01/10/2043	245	52,102,047	34,633,286	18,768,685	6,760,086
01/11/2043	246	49,994,200	33,175,793	17,933,108	6,431,770
01/12/2043	247	47,893,898	31,729,880	17,109,308	6,111,158
01/01/2044	248	45,582,019	30,147,034	16,214,467	5,767,005
01/02/2044	249	43,521,039	28,735,123	15,415,771	5,459,710
01/03/2044	250	41,482,187	27,345,495	14,635,361	5,162,776
01/04/2044	251	39,458,250	25,967,178	13,862,338	4,869,372
01/05/2044	252	37,384,982	24,562,392	13,080,133	4,575,775
01/06/2044	253	35,427,177	23,236,612	12,342,650	4,299,496
01/07/2044	254	33,514,656	21,946,112	11,628,480	4,034,114
01/08/2044	255	31,686,920	20,714,079	10,947,755	3,781,873
01/09/2044	256	29,929,655	19,532,152	10,296,832	3,541,947
01/10/2044	257	28,266,110	18,416,241	9,684,658	3,317,713
01/11/2044	258	26,660,774	17,340,854	9,095,946	3,102,838
01/12/2044	259	25,106,771	16,303,286	8,530,654	2,898,075
01/01/2045	260	23,659,068	15,337,151	8,004,717	2,707,883
01/02/2045	261	22,233,900	14,388,830	7,490,673	2,523,256
01/03/2045	262	20,827,876	13,458,261	6,990,133	2,345,638
01/04/2045	263	19,443,351	12,542,319	6,497,831	2,171,204
01/05/2045	264	18,091,739	11,651,280	6,021,351	2,003,744
01/06/2045	265	16,806,552	10,805,247	5,569,922	1,845,670
01/07/2045	266	15,566,441	9,991,530	5,137,788	1,695,497
01/08/2045	267	14,355,111	9,198,394	4,717,917	1,550,343
01/09/2045	268	13,164,077	8,420,902	4,308,152	1,409,695
01/10/2045	269	12,024,538	7,679,327	3,919,091	1,277,131
01/11/2045	270	10,937,100	6,973,001	3,549,572	1,151,815
01/12/2045	271	9,887,774	6,293,651	3,195,867	1,032,789
01/01/2046	272	8,884,949	5,645,753	2,859,578	920,198
01/02/2046	273	7,924,044	5,026,626	2,539,515	813,742
01/03/2046	274	7,014,516	4,442,848	2,239,426	714,839
01/04/2046	275	6,173,527	3,903,552	1,962,589	623,817
01/05/2046	276	5,372,693	3,391,604	1,701,000	538,454
01/06/2046	277	4,688,173	2,954,470	1,477,994	465,879
01/07/2046	278	4,168,543	2,622,689	1,308,789	410,853
01/08/2046	279	3,702,315	2,325,405	1,157,486	361,817
01/09/2046	280	3,257,048	2,042,266	1,013,966	315,612
01/10/2046	281	2,860,899	1,790,924	886,989	274,957
01/11/2046	282	2,524,471	1,577,640	779,369	240,572
01/12/2046	283	2,222,030	1,386,353	683,186	210,018
01/01/2047	284	1,966,354	1,224,753	602,015	184,282

01/02/2047	285	1,757,874	1,093,043	535,908	163,351
01/03/2047	286	1,580,809	981,438	480,084	145,775
01/04/2047	287	1,419,977	880,091	429,414	129,837
01/05/2047	288	1,280,428	792,297	385,626	116,120
01/06/2047	289	1,161,293	717,361	348,265	104,425
01/07/2047	290	1,057,803	652,360	315,929	94,341
01/08/2047	291	967,910	595,909	287,857	85,594
01/09/2047	292	887,701	545,600	262,884	77,838
01/10/2047	293	820,447	503,437	241,972	71,352
01/11/2047	294	767,699	470,271	225,456	66,200
01/12/2047	295	730,777	446,919	213,733	62,501
01/01/2048	296	703,409	429,452	204,858	59,652
01/02/2048	297	675,999	412,017	196,041	56,843
01/03/2048	298	651,476	396,441	188,181	54,347
01/04/2048	299	627,725	381,340	180,552	51,923
01/05/2048	300	603,942	366,290	173,000	49,547
01/06/2048	301	581,531	352,099	165,875	47,306
01/07/2048	302	560,388	338,741	159,189	45,213
01/08/2048	303	539,210	325,386	152,524	43,136
01/09/2048	304	517,996	312,054	145,903	41,089
01/10/2048	305	496,747	298,762	139,344	39,081
01/11/2048	306	477,356	286,613	133,338	37,238
01/12/2048	307	457,931	274,499	127,388	35,431
01/01/2049	308	438,473	262,389	121,458	33,638
01/02/2049	309	418,980	250,299	115,567	31,871
01/03/2049	310	399,453	238,268	109,759	30,154
01/04/2049	311	380,377	226,504	104,075	28,471
01/05/2049	312	362,096	215,264	98,667	26,881
01/06/2049	313	343,783	204,031	93,280	25,306
01/07/2049	314	326,023	193,173	88,099	23,802
01/08/2049	315	308,232	182,322	82,938	22,313
01/09/2049	316	291,332	172,033	78,059	20,911
01/10/2049	317	274,403	161,770	73,222	19,535
01/11/2049	318	257,443	151,515	68,405	18,173
01/12/2049	319	240,454	141,283	63,629	16,835
01/01/2050	320	223,435	131,061	58,875	15,511
01/02/2050	321	207,318	121,401	54,397	14,270
01/03/2050	322	191,173	111,775	49,969	13,059
01/04/2050	323	174,999	102,145	45,548	11,853
01/05/2050	324	158,813	92,545	41,165	10,668
01/06/2050	325	143,218	83,316	36,966	9,540
01/07/2050	326	127,597	74,107	32,799	8,429
01/08/2050	327	113,081	65,565	28,945	7,407
01/09/2050	328	98,541	57,038	25,116	6,400
01/10/2050	329	83,976	48,527	21,316	5,410
01/11/2050	330	70,758	40,820	17,885	4,520
01/12/2050	331	60,019	34,567	15,108	3,802
01/01/2051	332	49,264	28,325	12,348	3,095
01/02/2051	333	38,729	22,230	9,667	2,412
01/03/2051	334	30,053	17,224	7,472	1,858
01/04/2051	335	24,590	14,069	6,088	1,507
01/05/2051	336	20,438	11,674	5,039	1,242
01/06/2051	337	16,282	9,284	3,998	981
01/07/2051	338	12,812	7,294	3,133	766
01/08/2051	339	9,339	5,307	2,274	554
01/09/2051	340	8,008	4,543	1,942	471
01/10/2051	341	6,676	3,782	1,612	389
01/11/2051	342	5,343	3,021	1,285	309
01/12/2051	343	4,009	2,263	960	230
01/01/2052	344	2,674	1,507	638	152
01/02/2052	345	1,337	753	318	75
01/03/2052	346	0	0	0	0
01/04/2052	347	0	0	0	0
01/05/2052	348	0	0	0	0
		<b>257,494,762,514</b>	<b>230,555,123,220</b>	<b>198,031,936,982</b>	<b>158,608,909,157</b>

### Amortisation profiles (all amounts in EUR)



This information is optional

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

HTT 2023

Reported in Domestic Currency		EUR	
<b>CONTENT OF TAB E</b>			
1. Additional information on the programme			
2. Additional information on the issues			
3. Additional information on the asset distribution			
4. General information			
5. Asset distribution			
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Reason for No Data in Worksheet E	Value
Not applicable for the instrument	N/A
Not relevant for the issuer and/or CB programme at the present time	N/A
Not available at the present time	N/A
Confidential	N/A

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