



## 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: 30/11/2023

Cut-off Date: 30/11/2023



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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>			
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/investors/co">https://www.bnpparibasfortis.com/investors/co</a>	
G.1.1.4	Cut-off date	30/11/2023	
OG.1.1.1	Optional information e.g. Contact names		
OG.1.1.2	Optional information e.g. Parent name		
OG.1.1.3			
OG.1.1.4			
OG.1.1.5			
OG.1.1.6			
OG.1.1.7			
OG.1.1.8			
<b>2. Regulatory Summary</b>			
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y	
G.2.1.2	CBD Compliance	Y	
G.2.1.3	CRR Compliance (Y/N)	Y	
OG.2.1.1	LCR status	Y	
OG.2.1.2			
OG.2.1.3			
OG.2.1.4			
OG.2.1.5			
OG.2.1.6			
<b>3. General Cover Pool / Covered Bond Information</b>			
<b>1. General Information</b>		<b>Nominal (mn)</b>	
G.3.1.1	Total Cover Assets	3,779.18	
G.3.1.2	Outstanding Covered Bonds	2,750.00	
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,372.16	
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,711.98	
OG.3.1.3			
OG.3.1.4			
<b>2. Over-collateralisation (OC)</b>		<b>Statutory</b>	<b>Voluntary</b>
G.3.2.1	OC (%)	5.0%	32.4%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		19.8%
OG.3.2.2	Optional information e.g. OC (NPV basis)		24.3%
OG.3.2.3			
OG.3.2.4			
OG.3.2.5			
OG.3.2.6			
<b>3. Cover Pool Composition</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>
G.3.3.1	Mortgages	3,608.69	95.5%
G.3.3.2	Public Sector	-	-
G.3.3.3	Shipping	-	-
G.3.3.4	Substitute Assets	20.00	0.5%
G.3.3.5	Other	150.49	4.0%
G.3.3.6	Total	3,779.2	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>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	7.83	ND1
Residual Life (mn)			
By buckets:			
G.3.4.2	0 - 1 Y	71.82	ND1
G.3.4.3	1 - 2 Y	129.97	ND1
G.3.4.4	2 - 3 Y	169.61	ND1
G.3.4.5	3 - 4 Y	213.64	ND1
G.3.4.6	4 - 5 Y	219.07	ND1
G.3.4.7	5 - 10 Y	1,772.91	ND1
G.3.4.8	10+ Y	1,031.67	ND1
G.3.4.9	Total	3,608.7	0.0%
OG.3.4.1	a/w 0-1 day	1.65	0.0
OG.3.4.2	a/w 0-0.5 y	20.60	
OG.3.4.3	a/w 0.5-1 y	49.58	
OG.3.4.4	a/w 1-1.5 y	65.99	
OG.3.4.5	a/w 1.5-2 y	63.98	
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>
G.3.5.1	Weighted Average Life (in years)	3.45	4.45
Maturity (mn)			
By buckets:			
G.3.5.2	0 - 1 Y	500.00	0.00
G.3.5.3	1 - 2 Y	500.00	500.00
G.3.5.4	2 - 3 Y	0.00	500.00
G.3.5.5	3 - 4 Y	0.00	0.00
G.3.5.6	4 - 5 Y	1,750.00	0.00
G.3.5.7	5 - 10 Y	0.00	1,750.00
G.3.5.8	10+ Y	0.00	0.00
G.3.5.9	Total	2,750.00	2,750.00
OG.3.5.1	a/w 0-1 day	0.00	0.00
OG.3.5.2	a/w 0-0.5 y	0.00	0.00
OG.3.5.3	a/w 0.5-1 y	500.00	500.00
OG.3.5.4	a/w 1-1.5 y	0.00	0.00
OG.3.5.5	a/w 1.5-2 y	500.00	18.2%
OG.3.5.6			
OG.3.5.7			
OG.3.5.8			
OG.3.5.9			
OG.3.5.10			
<b>6. Cover Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>
G.3.6.1	EUR	3,779.18	100.0%
G.3.6.2	AUD		
G.3.6.3	BRL		
G.3.6.4	CAD		
G.3.6.5	CHF		
G.3.6.6	CZK		
G.3.6.7	DKK		
G.3.6.8	GBP		
G.3.6.9	HKD		
G.3.6.10	ISK		
G.3.6.11	JPY		
G.3.6.12	KRW		
G.3.6.13	NOK		
G.3.6.14	PLN		
G.3.6.15	SEK		
G.3.6.16	SGD		
G.3.6.17	USD		
G.3.6.18	Other		
G.3.6.19	Total	3,779.2	0.0
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>
G.3.7.1	EUR	2,750.00	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	2,750.0	100.0%

8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mm)	Nominal (after hedging) (mm)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	2,750.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,750.0		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 (mm)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/ guaranteed by Supranational, Sovereign, Aencv (ISSA)	20.00		11.7%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	150.49		88.3%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	170.49		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 (mm)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	20.00		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	20.00		100.00%	
G.3.10.16	Total	20.00		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 (mm)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.55%	0.73%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	20.00		0.55%	0.73%
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		<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) (mm)				
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 (mm)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mm)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mm)				
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 the 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	424 for Commercial Mortgage Assets		
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets		
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15			
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets			
G.4.1.9	(d) Currency risk - cover pool:	111			
G.4.1.10	(d) Interest rate risk - covered bond:	163			
G.4.1.11	(d) Currency risk - covered bond:	137			
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage		
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps			
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary			
G.4.1.16	(e) Maturity Structure - cover assets:	65			
G.4.1.17	(e) Maturity Structure - covered bond:	88			
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG.1.7			
G.4.1.19	(f) Levels of OC:	44			
G.4.1.20	(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	150.49			
G.5.1.2	Exposure to credit institute credit quality step 2				
G.5.1.3	Exposure to credit institute credit quality step 3				
OG.5.1.1					
OG.5.1.2					
OG.5.1.3					
OG.5.1.4					
6. Other relevant information					
1. Optional information e.a. Rating triggers					
OG.6.1.1	NPV Test (passed/failed)				
OG.6.1.2	Interest Coverage Test (passed/failed)				
OG.6.1.3	Cash Mismatch				
OG.6.1.4	Account Bank				
OG.6.1.5	Stand-by Account Bank				
OG.6.1.6	Service				
OG.6.1.7	Interest Rate Swap Provider				
OG.6.1.8	Covered Bond Swap Provider				
OG.6.1.9	Rating 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	Nominal (mil)	% Total Mortgages
<b>1. Property Type Information</b>			
M.7.1.1	Residential	3,608.69	100.00%
M.7.1.2	Commercial	0.00	0.00%
M.7.1.3	Other	0.00	0.00%
M.7.1.4	Total	3,608.69	100.00%
OM.7.1.1	a/w Housing Cooperatives / Multi-Family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w If relevant, please specify		0.0%
OM.7.1.4	a/w If relevant, please specify		0.0%
OM.7.1.5	a/w If relevant, please specify		0.0%
OM.7.1.6	a/w If relevant, please specify		0.0%
OM.7.1.7	a/w If relevant, please specify		0.0%
OM.7.1.8	a/w If relevant, please specify		0.0%
OM.7.1.9	a/w If relevant, please specify		0.0%
OM.7.1.10	a/w If relevant, please specify		0.0%
OM.7.1.11	a/w If relevant, please specify		0.0%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	50,029	0
OM.7.2.1	Optional information eg. Number of borrowers	26,642	0
OM.7.2.2	Optional information eg. Number of guarantors	0	0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
M.7.3.1	10 largest exposures	0.7%	0.0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
<b>4. Breakdown by Geography</b>			
M.7.4.1	European Union	100.00%	0.0%
M.7.4.2	Austria	0.00%	0.0%
M.7.4.3	Belgium	100.00%	0.0%
M.7.4.4	Bulgaria	0.00%	0.0%
M.7.4.5	Croatia	0.00%	0.0%
M.7.4.6	Cyprus	0.00%	0.0%
M.7.4.7	Czechia	0.00%	0.0%
M.7.4.8	Denmark	0.00%	0.0%
M.7.4.9	Estonia	0.00%	0.0%
M.7.4.10	Finland	0.00%	0.0%
M.7.4.11	France	0.00%	0.0%
M.7.4.12	Germany	0.00%	0.0%
M.7.4.13	Greece	0.00%	0.0%
M.7.4.14	Netherlands	0.00%	0.0%
M.7.4.15	Hungary	0.00%	0.0%
M.7.4.16	Ireland	0.00%	0.0%
M.7.4.17	Italy	0.00%	0.0%
M.7.4.18	Latvia	0.00%	0.0%
M.7.4.19	Lithuania	0.00%	0.0%
M.7.4.20	Luxembourg	0.00%	0.0%
M.7.4.21	Malta	0.00%	0.0%
M.7.4.22	Poland	0.00%	0.0%
M.7.4.23	Portugal	0.00%	0.0%
M.7.4.24	Romania	0.00%	0.0%
M.7.4.25	Slovakia	0.00%	0.0%
M.7.4.26	Slovenia	0.00%	0.0%
M.7.4.27	Spain	0.00%	0.0%
M.7.4.28	Sweden	0.00%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%
<b>5. Breakdown by region of main country of origin</b>			
M.7.5.1	Antwerpen	16.64%	16.64%
M.7.5.2	Vlaams-Brabant	13.65%	13.65%
M.7.5.3	Oost-Vlaanderen	14.93%	14.93%
M.7.5.4	Brussels	10.31%	10.31%
M.7.5.5	West-Vlaanderen	10.70%	10.70%
M.7.5.6	Limburg	6.84%	6.84%
M.7.5.7	Lieke	7.79%	7.79%
M.7.5.8	Hainaut	6.23%	6.23%
M.7.5.9	Brabant Wallon	5.63%	5.63%
M.7.5.10	Namur	4.21%	4.21%
M.7.5.11	Luxembourg	2.97%	2.97%
M.7.5.12	Other	0.11%	0.11%
<b>6. Breakdown by Interest Rate</b>			
M.7.6.1	Fixed rate	92.02%	92.02%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	7.98%	7.98%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
<b>7. Breakdown by Repayment Type</b>			
M.7.7.1	Bullet / Interest only	2.85%	2.85%
M.7.7.2	Amortising	97.15%	97.15%
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			
<b>8. Loan Seasoning</b>			
M.7.8.1	Up to 12months	4.56%	4.56%
M.7.8.2	> 12 - <= 24 months	14.14%	14.14%
M.7.8.3	> 24 - <= 36 months	21.43%	21.43%
M.7.8.4	> 36 - <= 60 months	10.54%	10.54%
M.7.8.5	> 60 months	49.33%	49.33%
OM.7.8.1			
OM.7.8.2			
OM.7.8.3			
OM.7.8.4			
<b>9. Non-Performing Loans (NPLs)</b>			
M.7.9.1	% NPLs	0.01%	0.01%
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			
<b>7.A Residential Cover Pool</b>			
<b>10. Loan Size Information</b>			
M.7A.10.1	Average loan size (000s)	72.13	
By buckets (mil):			
M.7A.10.2	<=100K	1,528.77	38,060.00
M.7A.10.3	>100K and <=200K	1,262.62	9,104.00
M.7A.10.4	>200K and <=300K	482.60	2,009.00
M.7A.10.5	>300K and <=400K	176.05	517.00
M.7A.10.6	>400K	158.66	279.00
M.7A.10.6	Total	3,608.7	50,029
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>			
M.7A.11.1	Weighted Average LTV (%)	58.53%	
By LTV buckets (mil):			
M.7A.11.2	>=0 - <=0%	847.66	21,697
M.7A.11.3	>0 - <=50%	439.46	5,967
M.7A.11.4	>50 - <=60%	494.69	5,925
M.7A.11.5	>60 - <=70%	542.03	5,720
M.7A.11.6	>70 - <=80%	623.71	5,704
M.7A.11.7	>80 - <=90%	483.50	3,682
M.7A.11.8	>90 - <=100%	134.53	984
M.7A.11.9	>100%	42.72	400
M.7A.11.10	Total	3,608.69	50,029
OM.7A.11.1	a/w >100 - <=10%	15.72	
OM.7A.11.2	a/w >110 - <=20%	3.33	
OM.7A.11.3	a/w >120 - <=30%	3.20	
OM.7A.11.4	a/w >130 - <=40%	4.43	
OM.7A.11.5	a/w >140 - <=50%	1.83	
OM.7A.11.6	a/w >150%	14.20	

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.82%			
M.7A.12.2	By LTV buckets (mm):				
M.7A.12.3	>0 - <=40 %	1,174.32	26,715	33.54%	53.40%
M.7A.12.4	>40 - <=50 %	508.93	6,152	14.10%	12.30%
M.7A.12.5	>50 - <=60 %	533.31	5,667	14.78%	11.33%
M.7A.12.6	>60 - <=70 %	480.33	4,529	13.21%	9.07%
M.7A.12.7	>70 - <=80 %	454.47	3,832	12.59%	7.66%
M.7A.12.8	>80 - <=90 %	323.45	2,229	8.96%	4.46%
M.7A.12.9	>90 - <=100 %	110.55	680	3.96%	1.36%
M.7A.12.10	>100%	23.33	215	0.65%	0.43%
M.7A.12.11	Total	3,608.69	50,029	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	4.79		0.13%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	2.36		0.07%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	3.28		0.09%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.59		0.07%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	1.40		0.04%	0.00%
OM.7A.12.6	a/w >150 %	8.98		0.25%	0.00%
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	18.49%			
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 BRE - optional		Nominal (mm)	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 (mm)	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 (mm)	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					
OM.7A.17.11					
OM.7A.17.12					
OM.7A.17.13					
OM.7A.17.14					
18. Dwelling type - optional		Nominal (mm)	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	Multi-family House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	no data				
OM.7A.18.1	Total	0.00	0	0.00%	0.00%
OM.7A.18.2					
OM.7A.18.3					
OM.7A.18.4					
OM.7A.18.5					
OM.7A.18.6					
OM.7A.18.7					
OM.7A.18.8					
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mm)	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%
OM.7A.19.1					
OM.7A.19.2					
OM.7A.19.3					
OM.7A.19.4					
OM.7A.19.5					
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	Multi-family 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 (mm):				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.78.22.2	>0 -<=40 %				
M.78.22.3	>40 -<=50 %				
M.78.22.4	>50 -<=60 %				
M.78.22.5	>60 -<=70 %				
M.78.22.6	>70 -<=80 %				
M.78.22.7	>80 -<=90 %				
M.78.22.8	>90 -<=100 %				
M.78.22.9	>100 %				
M.78.22.10	Total	0.0	0	0.0%	0.0%
OM.78.22.1	a/w >100 -<=110 %				
OM.78.22.2	a/w >110 -<=120 %				
OM.78.22.3	a/w >120 -<=130 %				
OM.78.22.4	a/w >130 -<=140 %				
OM.78.22.5	a/w >140 -<=150 %				
OM.78.22.6	a/w >150 %				
OM.78.22.7					
OM.78.22.8					
OM.78.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.78.23.2	>0 -<=40 %				
M.78.23.3	>40 -<=50 %				
M.78.23.4	>50 -<=60 %				
M.78.23.5	>60 -<=70 %				
M.78.23.6	>70 -<=80 %				
M.78.23.7	>80 -<=90 %				
M.78.23.8	>90 -<=100 %				
M.78.23.9	>100 %				
M.78.23.10	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w >100 -<=110 %				
OM.78.23.2	a/w >110 -<=120 %				
OM.78.23.3	a/w >120 -<=130 %				
OM.78.23.4	a/w >130 -<=140 %				
OM.78.23.5	a/w >140 -<=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	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 / Buildings under construction				
M.78.24.13	Other				
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 / Buildings under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

## C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/11/2023

**Contact Details:**

**Head of ALM Treasury**

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**Asset Based Solutions (cover pool and management)**

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**Remark**

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

**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@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.82	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.31	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.85	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.92	30/10/2029
		<b>2,750,000,000</b>									

**Totals**

Total Outstanding (in EUR):	2,750,000,000
Current Weighted Average Fixed Coupon:	1.81 %
Weighted Average Remaining Average Life*	3.45

\* At Reporting Date until Maturity Date



## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



**Test Summary**

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	2,750,000,000	(I)
Nominal Balance Residential Mortgage Loans	3,608,689,441	(II)
Nominal Balance Public Finance Exposures	20,000,000	(III)
Nominal Balance Financial Institution Exposures	150,494,688	(IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	37.42%	

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,923,200,705	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.30%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,671,914	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	150,494,688	(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)	2,923,200,705	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.45%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	507,791,444	(VIII)
Total Interest Proceeds Residential Mortgage Loans	507,791,444	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	3,092,367,307	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,923,200,705	
Total Principal Proceeds Public Finance Exposures	18,671,914	
Total Principal Proceeds Financial Institution Exposures	150,494,688	
Impact Derivatives	0	
Interest Requirement Covered Bonds	229,062,500	(X)
Costs, Fees and expenses Covered Bonds	25,943,933	(XI)
Principal Requirement Covered Bonds	2,750,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	595,152,318	
> > Cover Test Royal Decree Art 5 paraf 3	Passed	

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	348,119,971	(XIII)
Cumulative Cash Outflow Next 180 Days	-10,325,541	(XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	337,794,430	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	16,336,980	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	16,336,980	(XVII)



**Cover Pool Summary**

Portfolio Cut-off D 30/11/2023

(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	3,608,689,441
Principal Redemptions between Cut-off Date and Maturity	3,608,689,441
Interest Payments between Cut-off Date and Maturity Date	507,791,444
Number of borrowers	26,642
Number of loans	50,029
Average Outstanding Balance per borrower	135,451
Average Outstanding Balance per loan	72,132
Weighted average Current Loan to Current Value	51.82%
Weighted average Current Loan to Original Value	58.53%
Weighted average seasoning (in Years)	4.37
Weighted average remaining maturity (in years, at 0% CPR)	14.93
Weighted average initial maturity (in years, at 0% CPR)	19.31
Percentage of Fixed Rate Loans	92.02%
Percentage of Variable Rate Loans	7.98%
Weighted average interest rate	1.76%
Weighted average interest rate Fixed Rate Loans	1.74%
Weighted average interest rate Variable Rate Loans	2.03%
Weighted Remaining average life (in years, at 0% CPR)	7.83
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.20
% Construction Loans	0.01%

**2. Registered Cash**

Registered Cash Proceeds under the Residential Mortgage Loans 150,494,688

**3. Public Sector Exposure (Liquid Bond Positions)**

	Position	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000349580	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0.1 22/06/2030	BGB 0 22/10/2031
Currency	EUR	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	7,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	13/10/2023	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/06/2030	22/10/2031
Coupon Type	F	F	F	F
Coupon	1.00 %	0.80 %	0.10 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

**4. Derivatives**

None

**5. Prepayments Last Calendar Month**

5,841,264 EUR



**Stratification Tables**

Portfolio Cut-off Date 30/11/2023

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	600,528,345.17	16.64 %	8,037	16.06 %
Oost-Vlaanderen	538,782,269.45	14.93 %	7,836	15.66 %
Vlaams-Brabant	492,437,267.78	13.65 %	6,434	12.86 %
West-Vlaanderen	386,009,800.55	10.70 %	6,194	12.38 %
Brussels	372,108,301.89	10.31 %	3,852	7.70 %
Liège	281,053,488.47	7.79 %	4,149	8.29 %
Limburg	246,939,636.95	6.84 %	3,921	7.84 %
Hainaut	224,998,216.58	6.23 %	3,490	6.98 %
Brabant Wallon	202,997,157.05	5.63 %	2,428	4.85 %
Namur	151,902,182.90	4.21 %	2,170	4.34 %
Luxembourg	107,007,259.99	2.97 %	1,451	2.90 %
Other	3,925,513.78	0.11 %	67	0.13 %
<b>Total</b>	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	164,516,766.57	4.56 %	1,251	2.50 %
>1 and <=2	510,331,981.64	14.14 %	4,389	8.77 %
>2 and <=3	773,322,568.51	21.43 %	7,401	14.79 %
>3 and <=4	380,167,667.14	10.53 %	4,148	8.29 %
>4 and <=5	420,156,402.32	11.64 %	5,602	11.20 %
>5 and <=6	269,265,744.38	7.46 %	3,871	7.74 %
>6 and <=7	328,126,520.03	9.09 %	5,568	11.13 %
>7 and <=8	427,140,664.99	11.84 %	9,365	18.72 %
>8 and <=9	289,558,537.41	8.02 %	6,875	13.74 %
>9 and <=10	17,631,656.79	0.49 %	560	1.12 %
>10 and <=11	3,871,772.48	0.11 %	126	0.25 %
>11 and <=12	1,743,167.15	0.05 %	68	0.14 %
>12 and <=13	3,752,980.59	0.10 %	188	0.38 %
>13 and <=14	8,777,380.79	0.24 %	264	0.53 %
>14 and <=15	5,264,872.12	0.15 %	147	0.29 %
>15 and <=16	1,076,882.31	0.03 %	20	0.04 %
>16 and <=17	197,523.74	0.01 %	10	0.02 %
>17 and <=18	930,948.22	0.03 %	34	0.07 %
>18 and <=19	1,851,324.25	0.05 %	97	0.19 %
>19 and <=20	557,069.18	0.02 %	34	0.07 %
>20 and <=21	166,465.37	0.00 %	5	0.01 %
>21 and <=22	250,000.00	0.01 %	2	0.00 %
>22 and <=23	1,196.91	0.00 %	1	0.00 %
>23 and <=24	29,347.67	0.00 %	3	0.01 %
<b>Total</b>	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</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 %	183	0.37 %
<=1	20,595,775.74	0.57 %	957	1.91 %
>1 and <=2	49,620,521.46	1.38 %	3,054	6.10 %
>2 and <=3	71,583,947.05	1.98 %	3,343	6.68 %
>3 and <=4	63,188,570.12	1.75 %	2,166	4.33 %
>4 and <=5	77,529,893.00	2.15 %	2,233	4.46 %
>5 and <=6	94,726,617.53	2.62 %	2,388	4.77 %
>6 and <=7	97,678,446.88	2.71 %	2,202	4.40 %
>7 and <=8	125,881,171.05	3.49 %	2,353	4.70 %
>8 and <=9	116,745,687.87	3.24 %	1,906	3.81 %
>9 and <=10	108,506,105.59	3.01 %	1,756	3.51 %
>10 and <=11	143,625,392.17	3.98 %	2,142	4.28 %
>11 and <=12	176,147,231.79	4.88 %	2,477	4.95 %
>12 and <=13	193,251,688.82	5.36 %	2,420	4.84 %
>13 and <=14	170,445,680.56	4.72 %	1,995	3.99 %
>14 and <=15	154,501,681.33	4.28 %	1,689	3.38 %
>15 and <=16	163,550,803.90	4.53 %	1,882	3.76 %
>16 and <=17	224,350,487.22	6.22 %	2,403	4.80 %
>17 and <=18	313,623,879.32	8.69 %	3,022	6.04 %
>18 and <=19	234,195,659.30	6.49 %	2,126	4.25 %
>19 and <=20	113,682,412.20	3.15 %	1,028	2.05 %
>20 and <=21	131,872,627.93	3.65 %	1,200	2.40 %
>21 and <=22	163,523,584.85	4.53 %	1,264	2.53 %
>22 and <=23	294,368,848.56	8.16 %	1,963	3.92 %
>23 and <=24	184,350,382.44	5.11 %	1,156	2.31 %
>24 and <=25	82,335,670.45	2.28 %	484	0.97 %
>25 and <=26	972,636.43	0.03 %	12	0.02 %
>26 and <=27	2,671,299.56	0.07 %	18	0.04 %
>27 and <=28	21,214,484.25	0.59 %	125	0.25 %
>28 and <=29	13,361,415.92	0.37 %	79	0.16 %
>29 and <=30	586,837.27	0.02 %	3	0.01 %
<b>Total</b>	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	356,000.00	0.01 %	3	0.01 %
>1 and <=2	5,290,886.85	0.15 %	46	0.09 %
>2 and <=3	4,996,173.16	0.14 %	60	0.12 %
>3 and <=4	3,744,858.64	0.10 %	61	0.12 %
>4 and <=5	34,433,044.61	0.95 %	297	0.59 %
>5 and <=6	3,929,519.02	0.11 %	122	0.24 %
>6 and <=7	6,254,461.50	0.17 %	221	0.44 %
>7 and <=8	7,573,317.41	0.21 %	493	0.99 %
>8 and <=9	15,780,755.08	0.44 %	806	1.61 %
>9 and <=10	254,535,843.84	7.05 %	9,075	18.14 %
>10 and <=11	30,603,757.74	0.85 %	1,584	3.17 %
>11 and <=12	50,459,409.69	1.40 %	1,208	2.41 %
>12 and <=13	165,893,262.12	4.60 %	3,615	7.23 %
>13 and <=14	26,517,995.52	0.73 %	517	1.03 %
>14 and <=15	423,629,826.90	11.74 %	6,709	13.41 %
>15 and <=16	35,450,129.80	0.98 %	513	1.03 %
>16 and <=17	51,728,085.22	1.43 %	687	1.37 %
>17 and <=18	214,488,988.89	5.94 %	2,756	5.51 %
>18 and <=19	32,569,083.24	0.90 %	444	0.89 %
>19 and <=20	928,723,942.05	25.74 %	9,891	19.77 %
>20 and <=21	47,513,358.98	1.32 %	574	1.15 %
>21 and <=22	26,955,111.10	0.75 %	301	0.60 %
>22 and <=23	38,693,498.88	1.07 %	406	0.81 %
>23 and <=24	18,548,824.38	0.51 %	222	0.44 %
>24 and <=25	1,062,379,092.56	29.44 %	8,385	16.76 %
>25 and <=26	61,749,871.11	1.71 %	579	1.16 %
>26 and <=27	3,212,077.89	0.09 %	24	0.05 %
>27 and <=28	1,137,709.69	0.03 %	8	0.02 %
>28 and <=29	11,796,791.58	0.33 %	78	0.16 %
>29 and <=30	38,046,931.42	1.05 %	322	0.64 %
>30 and <=31	1,370,998.86	0.04 %	15	0.03 %
>31 and <=32	215,870.81	0.01 %	4	0.01 %
	109,962.02	0.00 %	3	0.01 %
<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>	

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	29,347.67	0.00 %	3	0.01 %
2001	1,196.91	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	196,409.19	0.01 %	7	0.01 %
2004	545,575.40	0.02 %	36	0.07 %
2005	1,852,372.31	0.05 %	96	0.19 %
2006	911,450.12	0.03 %	31	0.06 %
2007	248,206.70	0.01 %	11	0.02 %
2008	1,258,598.15	0.03 %	27	0.05 %
2009	5,996,368.60	0.17 %	161	0.32 %
2010	8,238,407.31	0.23 %	270	0.54 %
2011	3,437,331.25	0.10 %	174	0.35 %
2012	2,044,557.91	0.06 %	65	0.13 %
2013	3,936,168.87	0.11 %	129	0.26 %
2014	28,327,675.91	0.78 %	932	1.86 %
2015	288,314,464.75	7.99 %	6,782	13.56 %
2016	483,778,043.84	13.41 %	10,227	20.44 %
2017	287,854,565.94	7.98 %	4,834	9.66 %
2018	259,461,604.80	7.19 %	3,631	7.26 %
2019	456,794,543.59	12.66 %	6,001	12.00 %
2020	380,002,429.27	10.53 %	4,067	8.13 %
2021	780,379,903.40	21.63 %	7,438	14.87 %
2022	480,441,337.46	13.31 %	4,098	8.19 %
2023	134,388,881.21	3.72 %	1,006	2.01 %
<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>	

#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	555,008,001.60	15.38 %	13,051	48.99 %
>100 and <=200	1,092,501,915.58	30.27 %	7,492	28.12 %
>200 and <=300	916,675,455.29	25.40 %	3,771	14.15 %
>300 and <=400	475,436,516.02	13.17 %	1,393	5.23 %
>400	569,067,552.07	15.77 %	935	3.51 %
<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>26,642</b>	<b>100.00 %</b>	

#### 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,651,061.68	0.05 %	30	0.06 %
0.5 - 1%	177,380,462.59	4.92 %	1,748	3.49 %
1 - 1.5%	1,156,965,642.64	32.06 %	13,702	27.39 %
1.5 - 2%	1,616,952,011.90	44.81 %	26,006	51.98 %
2 - 2.5%	286,254,476.96	7.93 %	3,969	7.93 %
2.5 - 3%	164,628,257.28	4.56 %	2,098	4.19 %
3 - 3.5%	114,923,860.82	3.18 %	1,067	2.13 %
3.5 - 4%	55,745,023.96	1.54 %	616	1.23 %
4 - 4.5%	16,377,819.70	0.45 %	267	0.53 %
4.5 - 5%	6,978,245.04	0.19 %	175	0.35 %
5 - 5.5%	5,287,886.65	0.15 %	153	0.31 %
5.5 - 6%	3,727,597.08	0.10 %	120	0.24 %
6 - 6.5%	1,336,774.28	0.04 %	54	0.11 %
6.5 - 7%	402,601.72	0.01 %	20	0.04 %
7 - 7.5%	77,718.26	0.00 %	4	0.01 %
<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>	

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	3,320,662,224.35	92.02 %	47,052	94.05 %
Variable	1,892,268.89	0.05 %	78	0.16 %
Variable With Cap	286,134,947.32	7.93 %	2,899	5.79 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2023	10,031,912.28	0.28 %	100	0.20 %
2024	98,947,682.54	2.74 %	1,197	2.39 %
2025	9,680,544.35	0.27 %	121	0.24 %
2026	16,254,920.12	0.45 %	173	0.35 %
2027	12,835,822.08	0.36 %	130	0.26 %
2028	19,981,055.96	0.55 %	213	0.43 %
2029	7,394,574.09	0.20 %	73	0.15 %
2030	148,623.54	0.00 %	5	0.01 %
2031	37,779,668.57	1.05 %	233	0.47 %
2032	23,539,954.93	0.65 %	135	0.27 %
2033	3,667,514.00	0.10 %	44	0.09 %
2034	23,697,695.63	0.66 %	259	0.52 %
2035	5,570,098.05	0.15 %	40	0.08 %
2036	7,123,721.51	0.20 %	53	0.11 %
2037	1,184,596.74	0.03 %	12	0.02 %
2038	68,942.00	0.00 %	1	0.00 %
Fixed To Maturity	3,330,782,114.17	92.30 %	47,240	94.43 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	3,608,689,440.56	100.00 %	50,029	100.00 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	3,469,686,482.99	96.15 %	48,438	96.82 %
Interest only	102,669,893.72	2.85 %	701	1.40 %
Linear	36,333,063.85	1.01 %	890	1.78 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	142,025,036.87	3.94 %	8,180	16.35 %
11-20%	253,660,169.31	7.03 %	6,380	12.75 %
21-30%	344,592,249.48	9.55 %	6,049	12.09 %
31-40%	434,038,688.82	12.03 %	6,106	12.20 %
41-50%	508,928,180.07	14.10 %	6,152	12.30 %
51-60%	533,307,309.36	14.78 %	5,667	11.33 %
61-70%	480,332,065.82	13.31 %	4,539	9.07 %
71-80%	454,471,962.24	12.59 %	3,832	7.66 %
81-90%	323,454,092.06	8.96 %	2,229	4.46 %
91-100%	110,553,656.02	3.06 %	680	1.36 %
101-110%	4,703,683.78	0.13 %	50	0.10 %
111-120%	2,359,793.55	0.07 %	15	0.03 %
>120%	16,262,553.18	0.45 %	150	0.30 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	71,246,538.66	1.97 %	5,243	10.48 %
11-20%	169,909,421.95	4.71 %	5,359	10.71 %
21-30%	250,370,770.82	6.94 %	5,366	10.73 %
31-40%	356,129,276.13	9.87 %	5,729	11.45 %
41-50%	439,460,210.33	12.18 %	5,967	11.93 %
51-60%	494,687,107.95	13.71 %	5,925	11.84 %
61-70%	542,025,641.19	15.02 %	5,720	11.43 %
71-80%	623,706,908.39	17.28 %	5,704	11.40 %
81-90%	483,904,209.61	13.41 %	3,682	7.36 %
91-100%	134,528,225.48	3.73 %	934	1.87 %
101-110%	15,717,771.51	0.44 %	153	0.31 %
111-120%	3,334,209.89	0.09 %	37	0.07 %
>120%	23,669,148.65	0.66 %	210	0.42 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	33,978,177.59	0.94 %	3,393	6.78 %
21-40%	101,804,231.16	2.82 %	4,514	9.02 %
41-60%	211,282,753.89	5.85 %	5,060	10.11 %
61-80%	423,143,272.60	11.73 %	6,087	12.17 %
81-100%	549,544,063.30	15.23 %	6,035	12.06 %
101-120%	131,932,241.08	3.66 %	2,325	4.65 %
121-140%	156,362,641.71	4.33 %	2,555	5.11 %
141-160%	189,406,236.03	5.25 %	2,688	5.37 %
161-180%	208,993,656.39	5.79 %	2,551	5.10 %
181-200%	360,674,423.25	9.99 %	3,309	6.61 %
201-300%	566,732,465.10	15.70 %	6,137	12.27 %
301-400%	265,682,656.16	7.36 %	2,364	4.73 %
401-500%	123,355,310.44	3.42 %	1,077	2.15 %
>500%	285,797,311.86	7.92 %	1,934	3.87 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</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	71,824,875.30	1.99 %	4,233	8.46 %
>1 and <=2	129,968,542.11	3.60 %	5,355	10.70 %
>2 and <=3	169,610,416.10	4.70 %	4,615	9.22 %
>3 and <=4	213,642,298.52	5.92 %	4,373	8.74 %
>4 and <=5	219,066,780.27	6.07 %	3,624	7.24 %
>5 and <=6	278,416,422.50	7.72 %	4,130	8.26 %
>6 and <=7	357,875,268.46	9.92 %	4,443	8.88 %
>7 and <=8	269,917,694.49	7.48 %	3,043	6.08 %
>8 and <=9	418,777,667.12	11.60 %	4,465	8.92 %
>9 and <=10	447,924,275.88	12.41 %	4,220	8.44 %
>10 and <=11	265,974,198.35	7.37 %	2,394	4.79 %
>11 and <=12	443,376,005.36	12.29 %	3,108	6.21 %
>12 and <=13	181,200,342.18	5.02 %	1,179	2.36 %
>13 and <=14	99,852,978.91	2.77 %	594	1.19 %
>14 and <=15	13,915,942.30	0.39 %	92	0.18 %
>15 and <=16	21,436,611.69	0.59 %	126	0.25 %
>16 and <=17	5,391,831.24	0.15 %	33	0.07 %
>17 and <=18	517,289.78	0.01 %	2	0.00 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</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	3,330,782,114.17	92.30 %	47,240	94.43 %
>=0 and <=1	119,417,678.88	3.31 %	1,434	2.87 %
>1 and <=2	27,141,545.07	0.75 %	273	0.55 %
>2 and <=3	27,781,838.39	0.77 %	292	0.58 %
>3 and <=4	31,241,967.99	0.87 %	206	0.41 %
>4 and <=5	31,475,384.45	0.87 %	177	0.35 %
>5 and <=6	31,109,167.00	0.86 %	334	0.67 %
>7 and <=8	939,294.03	0.03 %	8	0.02 %
>6 and <=7	8,800,450.58	0.24 %	65	0.13 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,672,859,698.85	81.51 %	25,468	80.25 %
Other/No data	2,194,292,979.72	18.49 %	6,268	19.75 %
	<b>11,867,152,678.57</b>	<b>100.00 %</b>	<b>31,736</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

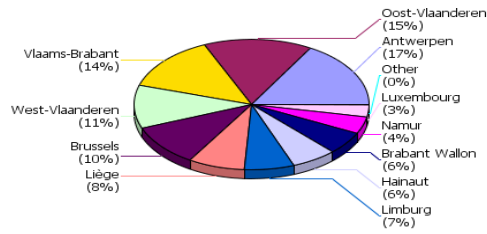
	In EUR	In %	In number of loans	In %
Phase 1	3,262,103,944.58	90.40 %	46,047	92.04 %
Phase 2	345,860,537.38	9.58 %	3,794	7.58 %
Phase 3	724,958.60	0.02 %	5	0.01 %
Other/No data	0.00	0.00 %	183	0.37 %
	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>



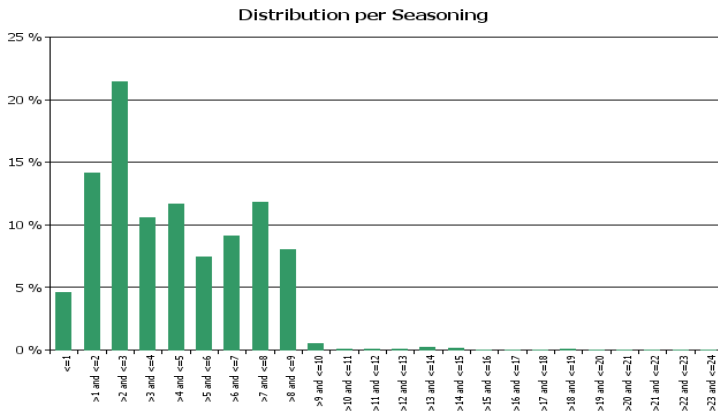
### Stratification Tables

Portfolio Cut-off Date 30/11/2023

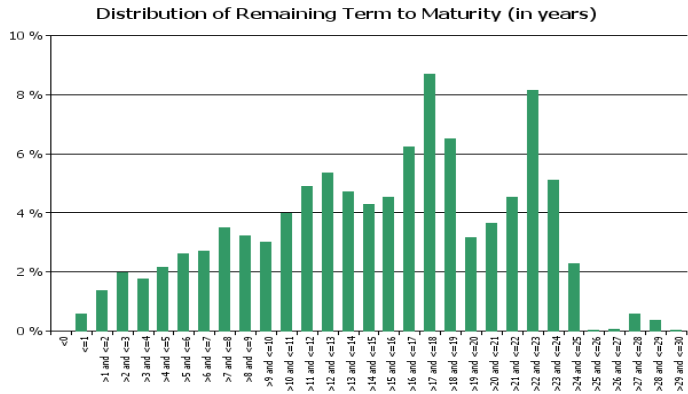
#### 1. Geographic distribution



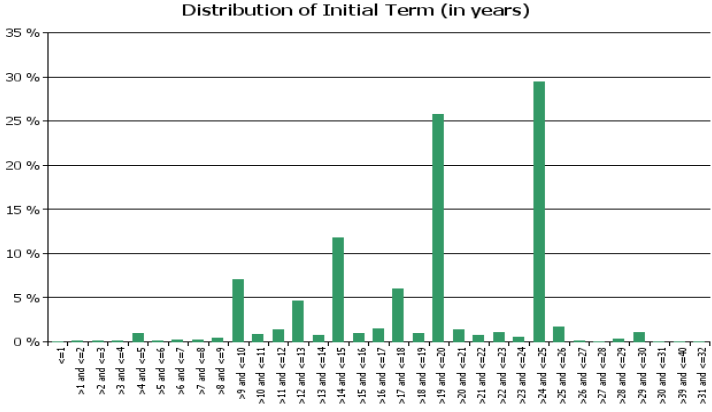
#### 2. Seasoning



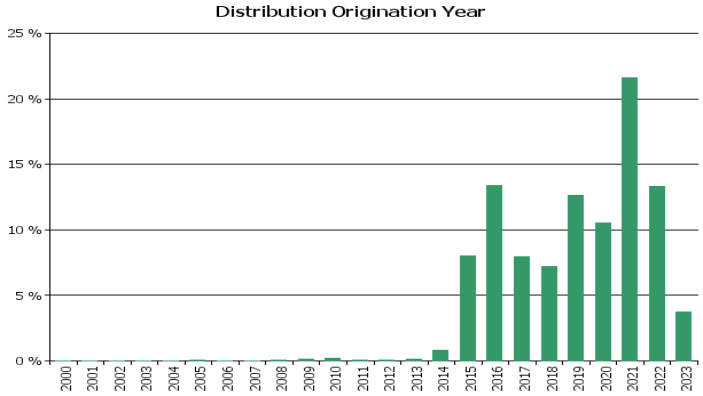
**3. Remaining term to maturity**



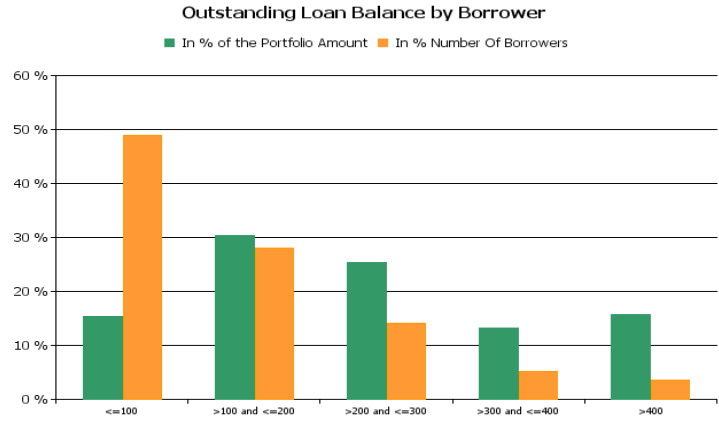
**4. Original term to maturity**



**5. Origination Year**

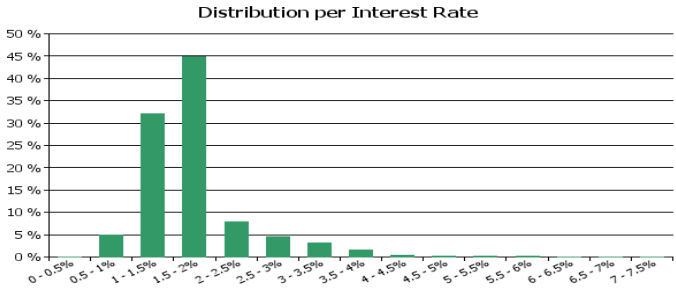


**6. Outstanding Loan Balance by Borrower**



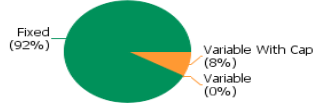


**7. Interest Rate**

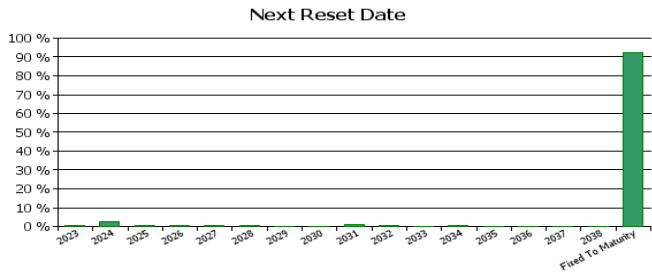


**8. Interest Rate Type**

Distribution per Interest Type

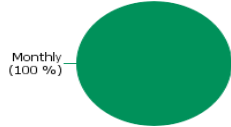


**9. Next Reset Date**



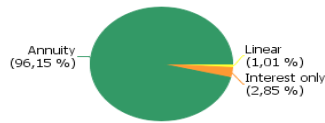
**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



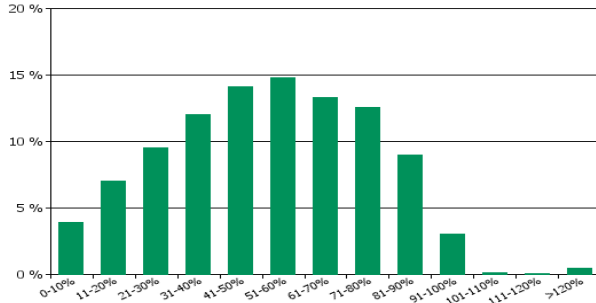
**11. Repayment Type**

Distribution per Repayment Type



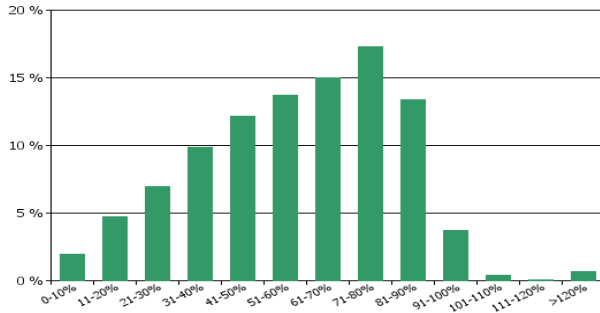
**12. Current Loan to Current Value (LTV)**

Current LTV Distribution



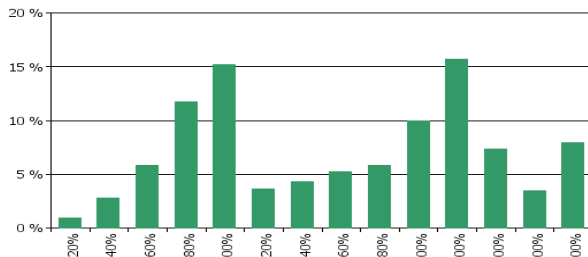
**13. Current Loan to Original Value (LTOV)**

Original LTV Distribution



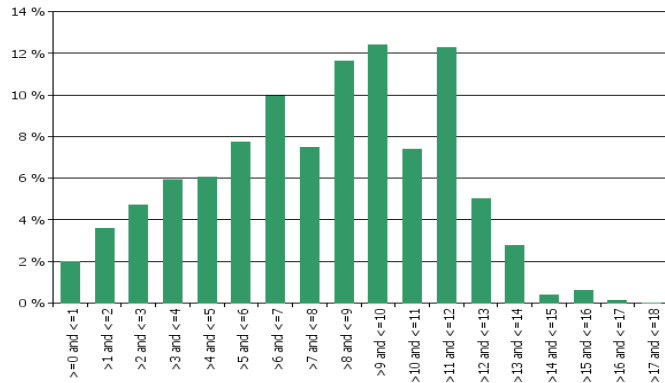
**14. Loan to Mortgage Inscription Ratio (LTM)**

Loan To Mortgage Inscription Distribution

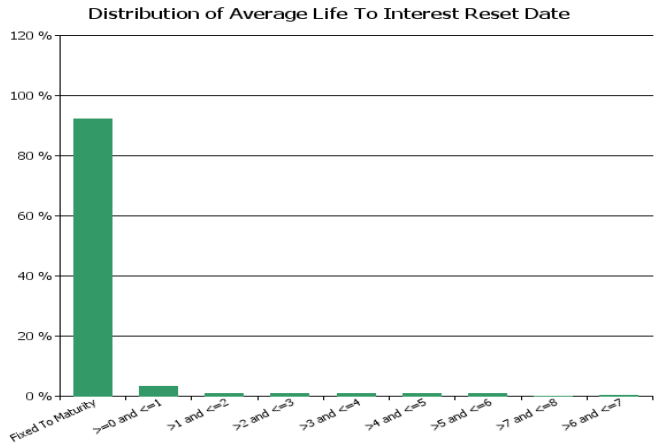


**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

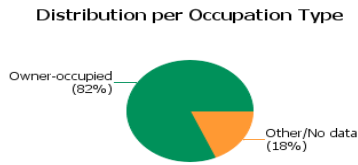
Distribution of Average Life to Final Maturity



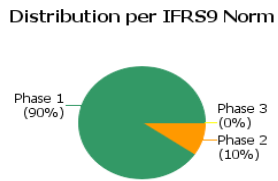
**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**



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



**18. IFRS9 Norms**





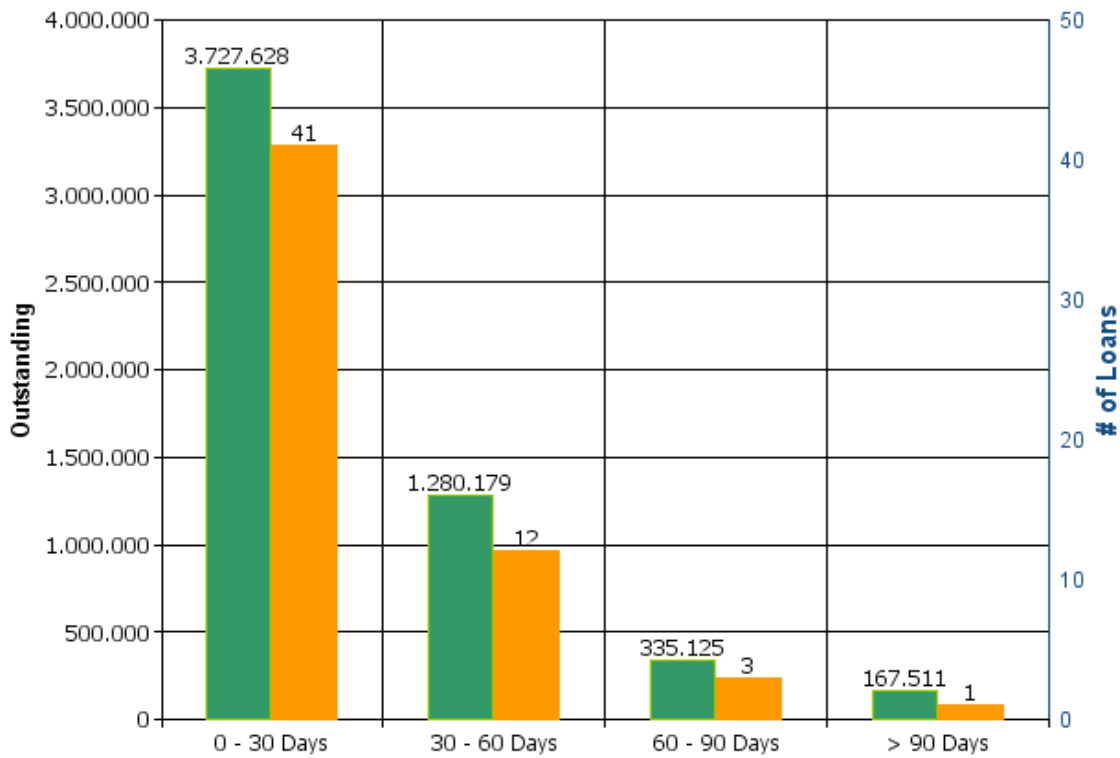
**Cover Pool Performance**

Portfolio Cut-off Date 30/11/2023

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

	In EUR	In %	In number of loans	In %
Performing	3,603,178,997.04	99.85 %	49,972	99.89 %
0 - 30 Days	3,727,628.38	0.10 %	41	0.08 %
30 - 60 Days	1,280,179.27	0.04 %	12	0.02 %
60 - 90 Days	335,125.27	0.01 %	3	0.01 %
> 90 Days	167,510.60	0.00 %	1	0.00 %
<b>Total</b>	<b>3,608,689,440.56</b>	<b>100.00 %</b>	<b>50,029</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off D: Nov/2023

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/12/2023	1	2,750,000,000	3,583,469,594	3,577,587,663	3,568,782,261	3,554,153,127	
01/01/2024	2	2,750,000,000	3,558,301,160	3,546,435,304	3,528,709,461	3,499,359,852	
01/02/2024	3	2,750,000,000	3,532,961,292	3,515,207,755	3,488,742,781	3,445,071,766	
01/03/2024	4	2,750,000,000	3,509,048,013	3,485,874,687	3,451,398,973	3,394,689,331	
01/04/2024	5	2,750,000,000	3,484,150,842	3,455,271,581	3,412,397,977	3,342,113,274	
01/05/2024	6	2,750,000,000	3,458,682,829	3,424,384,617	3,373,570,516	3,290,541,446	
01/06/2024	7	2,750,000,000	3,433,887,618	3,394,068,917	3,335,200,938	3,239,337,487	
01/07/2024	8	2,750,000,000	3,408,522,150	3,363,467,686	3,296,995,655	3,189,103,769	
01/08/2024	9	2,750,000,000	3,383,925,721	3,333,532,852	3,259,342,109	3,139,329,081	
01/09/2024	10	2,250,000,000	3,357,303,443	3,301,697,591	3,220,005,354	3,088,304,462	
01/10/2024	11	2,250,000,000	3,331,310,368	3,270,757,561	3,181,979,829	3,039,324,149	
01/11/2024	12	2,250,000,000	3,306,820,592	3,241,206,266	3,145,211,327	2,991,479,625	
01/12/2024	13	2,250,000,000	3,281,757,530	3,211,360,693	3,108,579,766	2,944,518,704	
01/01/2025	14	2,250,000,000	3,256,651,182	3,181,387,864	3,071,734,258	2,897,293,970	
01/02/2025	15	2,250,000,000	3,232,429,060	3,152,369,794	3,035,975,564	2,851,437,208	
01/03/2025	16	2,250,000,000	3,208,393,597	3,124,135,911	3,001,871,857	2,808,618,171	
01/04/2025	17	2,250,000,000	3,183,449,204	3,094,589,030	2,965,919,128	2,763,226,444	
01/05/2025	18	2,250,000,000	3,159,986,869	3,066,739,560	2,931,993,384	2,720,421,766	
01/06/2025	19	2,250,000,000	3,134,782,839	3,037,119,339	2,896,289,972	2,675,912,543	
01/07/2025	20	2,250,000,000	3,110,298,736	3,008,451,821	2,861,890,490	2,633,291,696	
01/08/2025	21	2,250,000,000	3,085,712,929	2,979,608,855	2,827,244,057	2,590,394,310	
01/09/2025	22	2,250,000,000	3,061,358,513	2,951,078,129	2,793,050,859	2,548,226,578	
01/10/2025	23	1,750,000,000	3,037,255,800	2,923,037,893	2,759,703,022	2,507,480,878	
01/11/2025	24	1,750,000,000	3,012,168,168	2,893,976,959	2,725,317,254	2,465,749,569	
01/12/2025	25	1,750,000,000	2,988,380,956	2,866,410,427	2,692,713,445	2,426,264,381	
01/01/2026	26	1,750,000,000	2,964,845,577	2,839,012,287	2,660,192,893	2,386,809,359	
01/02/2026	27	1,750,000,000	2,941,811,923	2,812,178,456	2,628,347,758	2,348,248,477	
01/03/2026	28	1,750,000,000	2,918,159,033	2,785,294,055	2,597,240,211	2,311,576,933	
01/04/2026	29	1,750,000,000	2,894,785,798	2,758,298,785	2,565,526,275	2,273,679,890	
01/05/2026	30	1,750,000,000	2,871,504,395	2,731,624,006	2,534,462,366	2,236,942,310	
01/06/2026	31	1,750,000,000	2,846,915,841	2,703,639,877	2,502,118,433	2,199,041,468	
01/07/2026	32	1,750,000,000	2,823,573,500	2,677,070,892	2,471,431,958	2,163,168,242	
01/08/2026	33	1,750,000,000	2,801,275,891	2,651,425,553	2,441,531,414	2,127,945,869	
01/09/2026	34	1,750,000,000	2,777,973,946	2,624,910,506	2,410,968,150	2,092,407,906	
01/10/2026	35	1,750,000,000	2,755,155,250	2,599,075,941	2,381,363,586	2,058,243,114	
01/11/2026	36	1,750,000,000	2,733,097,983	2,573,895,283	2,352,294,571	2,024,507,027	
01/12/2026	37	1,750,000,000	2,709,194,122	2,547,195,960	2,322,164,368	1,990,382,857	
01/01/2027	38	1,750,000,000	2,686,847,869	2,521,901,319	2,293,257,282	1,957,280,487	
01/02/2027	39	1,750,000,000	2,664,861,346	2,497,022,227	2,264,859,123	1,924,855,349	
01/03/2027	40	1,750,000,000	2,643,495,371	2,473,207,005	2,238,104,546	1,894,838,872	
01/04/2027	41	1,750,000,000	2,621,949,870	2,448,888,867	2,210,462,091	1,863,509,482	
01/05/2027	42	1,750,000,000	2,600,560,993	2,424,924,924	2,183,444,006	1,833,186,617	
01/06/2027	43	1,750,000,000	2,577,666,002	2,399,499,567	2,155,055,853	1,801,688,759	
01/07/2027	44	1,750,000,000	2,556,878,828	2,376,242,394	2,128,915,194	1,772,538,527	
01/08/2027	45	1,750,000,000	2,536,218,712	2,353,044,141	2,102,770,080	1,743,354,594	
01/09/2027	46	1,750,000,000	2,515,563,906	2,329,922,661	2,076,812,614	1,714,540,997	
01/10/2027	47	1,750,000,000	2,494,512,387	2,306,632,336	2,050,991,926	1,686,283,519	
01/11/2027	48	1,750,000,000	2,473,314,898	2,283,152,411	2,024,951,246	1,657,821,760	
01/12/2027	49	1,750,000,000	2,452,315,786	2,260,052,066	1,999,529,793	1,630,298,869	
01/01/2028	50	1,750,000,000	2,431,404,829	2,236,980,017	1,974,084,018	1,602,734,553	
01/02/2028	51	1,750,000,000	2,411,010,212	2,214,453,975	1,949,235,352	1,575,857,221	
01/03/2028	52	1,000,000,000	2,390,268,833	2,191,919,999	1,924,809,536	1,549,943,603	
01/04/2028	53	1,000,000,000	2,370,137,881	2,169,773,201	1,900,515,852	1,523,899,232	
01/05/2028	54	1,000,000,000	2,349,948,545	2,147,759,470	1,876,603,688	1,498,557,469	
01/06/2028	55	1,000,000,000	2,329,238,340	2,125,220,512	1,852,187,780	1,472,795,577	
01/07/2028	56	1,000,000,000	2,309,058,897	2,103,350,455	1,828,615,609	1,448,091,362	
01/08/2028	57	1,000,000,000	2,289,465,653	2,081,965,559	1,805,420,696	1,423,667,518	
01/09/2028	58	1,000,000,000	2,269,871,620	2,060,646,436	1,782,388,826	1,399,552,616	
01/10/2028	59	0	2,250,491,725	2,039,699,400	1,759,928,013	1,376,251,379	
01/11/2028	60		2,229,739,842	2,017,463,661	1,736,315,130	1,352,035,304	
01/12/2028	61		2,210,354,838	1,996,641,463	1,714,165,231	1,329,316,048	
01/01/2029	62		2,191,013,783	1,975,813,624	1,691,970,025	1,306,546,438	
01/02/2029	63		2,171,509,127	1,954,903,411	1,669,806,265	1,283,970,044	
01/03/2029	64		2,152,518,946	1,934,838,635	1,648,870,883	1,263,020,691	
01/04/2029	65		2,132,276,342	1,913,392,360	1,626,447,415	1,240,567,680	

01/05/2029	66	2,112,619,808	1,892,641,920	1,604,849,138	1,219,075,863
01/06/2029	67	2,093,509,572	1,872,340,526	1,583,597,067	1,197,837,286
01/07/2029	68	2,074,545,467	1,852,334,453	1,562,820,226	1,177,275,878
01/08/2029	69	2,055,942,659	1,832,610,726	1,542,247,004	1,156,857,262
01/09/2029	70	2,036,317,980	1,812,039,253	1,521,056,707	1,136,129,579
01/10/2029	71	2,018,068,190	1,792,851,844	1,501,246,382	1,116,736,006
01/11/2029	72	1,999,343,735	1,773,204,443	1,481,018,471	1,097,022,764
01/12/2029	73	1,980,387,737	1,753,509,541	1,460,964,170	1,077,732,087
01/01/2030	74	1,961,850,150	1,734,149,424	1,441,159,472	1,058,619,545
01/02/2030	75	1,943,494,588	1,715,010,561	1,421,629,465	1,039,850,496
01/03/2030	76	1,925,273,285	1,696,328,547	1,402,912,886	1,022,233,720
01/04/2030	77	1,907,425,686	1,677,752,876	1,384,021,442	1,004,197,039
01/05/2030	78	1,889,747,731	1,659,475,168	1,365,574,354	986,750,950
01/06/2030	79	1,871,746,841	1,640,879,969	1,346,838,431	969,090,466
01/07/2030	80	1,854,317,600	1,622,932,232	1,328,828,210	952,212,205
01/08/2030	81	1,836,968,038	1,605,020,723	1,310,820,398	935,329,678
01/09/2030	82	1,819,717,122	1,587,251,347	1,293,011,371	918,714,324
01/10/2030	83	1,802,182,313	1,569,376,360	1,275,303,388	902,417,982
01/11/2030	84	1,785,091,450	1,551,856,760	1,257,859,494	886,304,550
01/12/2030	85	1,766,616,530	1,533,274,852	1,239,739,046	869,955,844
01/01/2031	86	1,748,941,286	1,515,359,695	1,222,137,561	853,972,020
01/02/2031	87	1,731,256,443	1,497,492,595	1,204,656,246	838,191,603
01/03/2031	88	1,713,526,612	1,479,885,986	1,187,757,624	823,271,359
01/04/2031	89	1,696,588,459	1,462,772,178	1,171,036,289	808,243,375
01/05/2031	90	1,679,433,204	1,445,604,458	1,154,444,099	793,525,325
01/06/2031	91	1,662,370,213	1,428,490,218	1,137,875,622	778,823,946
01/07/2031	92	1,645,429,716	1,411,612,252	1,121,663,812	764,580,636
01/08/2031	93	1,628,883,976	1,395,047,557	1,105,682,396	750,494,651
01/09/2031	94	1,612,619,697	1,378,775,638	1,090,006,472	736,720,750
01/10/2031	95	1,595,291,451	1,361,721,327	1,073,874,381	722,842,020
01/11/2031	96	1,579,269,169	1,345,758,518	1,058,586,797	709,533,658
01/12/2031	97	1,562,323,341	1,329,133,064	1,042,935,774	696,177,811
01/01/2032	98	1,546,129,219	1,313,125,114	1,027,754,302	683,138,143
01/02/2032	99	1,529,352,047	1,296,673,298	1,012,296,782	670,013,738
01/03/2032	100	1,512,920,455	1,280,706,268	997,452,597	657,572,532
01/04/2032	101	1,497,346,597	1,265,372,988	983,004,221	645,302,579
01/05/2032	102	1,481,499,391	1,249,925,871	968,614,236	633,249,637
01/06/2032	103	1,466,033,229	1,234,779,393	954,443,130	621,342,095
01/07/2032	104	1,450,192,796	1,219,432,773	940,260,763	609,600,224
01/08/2032	105	1,434,497,264	1,204,188,909	926,145,384	597,905,558
01/09/2032	106	1,419,091,143	1,189,235,780	912,318,756	586,484,646
01/10/2032	107	1,403,568,469	1,174,296,702	898,641,033	575,323,842
01/11/2032	108	1,388,477,794	1,159,700,796	885,214,363	564,327,480
01/12/2032	109	1,373,044,997	1,144,928,451	871,787,447	553,489,570
01/01/2033	110	1,357,848,377	1,130,336,193	858,487,529	542,737,013
01/02/2033	111	1,342,833,157	1,115,940,891	845,398,828	532,198,579
01/03/2033	112	1,327,971,150	1,101,899,278	832,843,622	522,288,598
01/04/2033	113	1,313,193,159	1,087,788,966	820,087,718	512,110,886
01/05/2033	114	1,298,363,410	1,073,739,341	807,503,274	502,185,392
01/06/2033	115	1,283,719,014	1,059,827,907	795,014,171	492,324,301
01/07/2033	116	1,269,147,642	1,046,078,038	782,768,554	482,753,974
01/08/2033	117	1,254,671,706	1,032,392,452	770,563,085	473,213,696
01/09/2033	118	1,240,259,935	1,018,802,988	758,486,197	463,824,204
01/10/2033	119	1,225,862,672	1,005,323,598	746,608,820	454,689,500
01/11/2033	120	1,211,564,002	991,912,118	734,775,265	445,587,457
01/12/2033	121	1,196,543,544	978,006,865	722,691,593	436,463,082
01/01/2034	122	1,182,212,055	964,653,974	711,011,704	427,590,337
01/02/2034	123	1,168,024,814	951,461,068	699,504,170	418,888,135
01/03/2034	124	1,153,880,475	938,499,187	688,389,603	410,654,953
01/04/2034	125	1,139,792,294	925,468,352	677,105,070	402,212,393
01/05/2034	126	1,125,780,284	912,590,733	666,040,006	394,017,745
01/06/2034	127	1,111,456,721	899,451,502	654,781,055	385,716,476
01/07/2034	128	1,097,658,818	886,827,447	644,002,046	377,811,711
01/08/2034	129	1,083,959,130	874,273,756	633,271,082	369,942,685
01/09/2034	130	1,070,170,019	861,688,095	622,567,436	362,149,432
01/10/2034	131	1,056,728,199	849,468,288	612,228,081	354,675,130
01/11/2034	132	1,043,370,845	837,308,210	601,929,346	347,231,909
01/12/2034	133	1,029,958,371	825,187,964	591,756,204	339,964,065
01/01/2035	134	1,016,468,384	812,998,730	581,532,371	332,675,416
01/02/2035	135	1,003,348,028	801,143,609	571,595,095	325,605,646
01/03/2035	136	990,297,992	789,512,104	562,002,218	318,916,122
01/04/2035	137	977,334,738	777,855,647	552,296,560	312,081,053
01/05/2035	138	964,254,453	766,185,426	542,671,462	305,385,302
01/06/2035	139	950,953,262	754,334,872	532,919,210	298,627,049
01/07/2035	140	938,331,438	743,100,991	523,690,623	292,252,778
01/08/2035	141	925,820,567	731,949,597	514,519,959	285,918,790
01/09/2035	142	912,778,703	720,414,805	505,123,731	279,508,399

01/10/2035	143	900,528,156	709,579,382	496,301,855	273,501,096
01/11/2035	144	888,366,011	698,808,863	487,525,580	267,526,742
01/12/2035	145	876,247,488	688,144,775	478,904,136	261,718,525
01/01/2036	146	864,177,839	677,515,031	470,307,385	255,931,825
01/02/2036	147	852,148,095	666,950,598	461,796,485	250,235,971
01/03/2036	148	840,167,672	656,530,486	453,500,004	244,766,489
01/04/2036	149	828,274,708	646,139,230	445,187,130	239,262,085
01/05/2036	150	816,452,269	635,871,076	437,034,104	233,917,490
01/06/2036	151	804,735,791	625,683,016	428,938,192	228,611,831
01/07/2036	152	793,197,065	615,699,368	421,054,997	223,490,412
01/08/2036	153	781,816,501	605,836,202	413,256,252	218,421,870
01/09/2036	154	770,547,610	596,091,110	405,574,788	213,453,980
01/10/2036	155	759,396,667	586,500,538	398,067,285	208,643,989
01/11/2036	156	748,371,152	577,004,958	390,626,506	203,876,759
01/12/2036	157	737,462,742	567,661,122	383,354,957	199,261,400
01/01/2037	158	726,649,850	558,389,232	376,134,404	194,680,195
01/02/2037	159	715,403,172	548,814,386	368,744,545	190,046,965
01/03/2037	160	704,860,050	539,897,909	361,920,246	185,816,050
01/04/2037	161	694,403,054	530,986,097	355,040,974	181,512,041
01/05/2037	162	684,020,847	522,188,647	348,299,234	177,335,452
01/06/2037	163	673,635,117	513,387,850	341,558,244	173,166,724
01/07/2037	164	663,379,568	504,742,087	334,979,687	169,135,287
01/08/2037	165	653,179,650	496,138,412	328,432,328	165,127,068
01/09/2037	166	643,041,170	487,609,058	321,965,179	161,189,926
01/10/2037	167	632,989,875	479,199,449	315,633,591	157,372,299
01/11/2037	168	623,011,355	470,845,351	309,342,283	153,582,234
01/12/2037	169	613,044,027	462,551,987	303,145,634	149,888,770
01/01/2038	170	603,162,643	454,324,440	296,996,246	146,226,255
01/02/2038	171	593,394,425	446,208,568	290,948,993	142,642,149
01/03/2038	172	583,719,200	438,260,717	285,110,108	139,244,689
01/04/2038	173	573,737,948	430,036,106	279,048,108	135,706,837
01/05/2038	174	564,178,655	422,176,988	273,274,108	132,354,044
01/06/2038	175	554,784,185	414,442,951	267,585,625	129,050,036
01/07/2038	176	545,282,616	406,676,332	261,924,840	125,802,166
01/08/2038	177	535,529,276	398,724,794	256,150,451	122,507,641
01/09/2038	178	526,186,345	391,104,107	250,615,745	119,352,913
01/10/2038	179	517,046,339	383,679,708	245,253,138	116,320,251
01/11/2038	180	507,943,002	376,285,189	239,914,756	113,306,372
01/12/2038	181	498,870,293	368,957,503	234,663,719	110,372,126
01/01/2039	182	489,822,822	361,651,689	229,432,107	107,454,417
01/02/2039	183	480,804,199	354,390,860	224,254,053	104,584,422
01/03/2039	184	471,836,230	347,247,933	219,229,288	101,849,824
01/04/2039	185	462,901,961	340,094,951	214,167,310	99,076,695
01/05/2039	186	453,875,539	332,915,872	209,130,447	96,349,991
01/06/2039	187	445,046,190	325,885,915	204,193,751	93,677,109
01/07/2039	188	436,323,611	318,974,362	199,371,191	91,089,752
01/08/2039	189	427,676,374	312,122,518	194,592,375	88,529,814
01/09/2039	190	419,136,083	305,370,916	189,898,914	86,028,596
01/10/2039	191	410,742,993	298,764,743	185,333,498	83,616,187
01/11/2039	192	402,439,839	292,228,741	180,817,974	81,233,405
01/12/2039	193	393,611,907	285,349,258	176,126,695	78,801,471
01/01/2040	194	385,504,321	278,997,653	171,768,325	76,525,970
01/02/2040	195	377,449,882	272,705,171	167,467,292	74,293,767
01/03/2040	196	369,461,077	266,509,757	163,273,303	72,146,141
01/04/2040	197	361,548,205	260,359,489	159,099,776	70,004,203
01/05/2040	198	353,701,646	254,290,913	155,008,947	67,924,648
01/06/2040	199	345,959,734	248,303,072	150,973,983	65,876,325
01/07/2040	200	338,226,239	242,354,114	146,994,194	63,876,853
01/08/2040	201	330,707,387	236,564,610	143,117,801	61,928,934
01/09/2040	202	323,278,937	230,858,605	139,310,560	60,026,167
01/10/2040	203	316,000,665	225,290,674	135,616,007	58,194,724
01/11/2040	204	308,844,899	219,815,559	131,983,689	56,396,160
01/12/2040	205	301,766,667	214,425,200	128,430,278	54,652,846
01/01/2041	206	294,761,903	209,092,612	124,917,815	52,932,982
01/02/2041	207	287,813,452	203,817,375	121,456,563	51,248,315
01/03/2041	208	280,935,361	198,641,801	118,100,448	49,641,530
01/04/2041	209	274,171,790	193,530,663	114,769,048	48,036,904
01/05/2041	210	267,495,207	188,507,912	111,515,271	46,483,696
01/06/2041	211	260,975,933	183,601,750	108,336,717	44,967,485
01/07/2041	212	254,745,323	178,924,222	105,316,825	43,534,822
01/08/2041	213	248,699,927	174,381,880	102,382,109	42,142,443
01/09/2041	214	242,811,449	169,964,271	99,534,684	40,796,856
01/10/2041	215	237,051,811	165,660,250	96,775,381	39,503,286
01/11/2041	216	231,349,399	161,400,989	94,047,414	38,227,141
01/12/2041	217	225,843,251	157,301,003	91,432,781	37,012,035
01/01/2042	218	220,508,156	153,324,590	88,894,797	35,832,244
01/02/2042	219	215,303,803	149,451,966	86,429,152	34,690,818

01/03/2042	220	210,222,848	145,701,483	84,066,644	33,613,443
01/04/2042	221	205,268,090	142,026,138	81,737,642	32,543,782
01/05/2042	222	200,378,369	138,415,343	79,463,526	31,508,652
01/06/2042	223	195,562,397	134,859,495	77,225,231	30,491,433
01/07/2042	224	190,839,721	131,386,732	75,051,429	29,511,662
01/08/2042	225	186,193,487	127,970,540	72,914,105	28,549,787
01/09/2042	226	181,609,349	124,608,163	70,817,752	27,611,505
01/10/2042	227	177,127,043	121,333,221	68,786,805	26,709,709
01/11/2042	228	172,716,619	118,111,385	66,789,972	25,824,499
01/12/2042	229	168,362,556	114,944,899	64,839,398	24,967,537
01/01/2043	230	164,064,483	111,820,530	62,916,552	24,124,496
01/02/2043	231	159,803,615	108,731,743	61,023,035	23,299,348
01/03/2043	232	155,601,001	105,710,046	59,190,885	22,513,334
01/04/2043	233	151,470,994	102,729,726	57,375,805	21,730,533
01/05/2043	234	147,301,836	99,738,165	55,567,877	20,959,527
01/06/2043	235	143,261,737	96,838,088	53,814,924	20,212,360
01/07/2043	236	139,288,394	93,997,755	52,107,925	19,491,002
01/08/2043	237	135,365,645	91,195,580	50,425,960	18,781,971
01/09/2043	238	131,476,683	88,425,363	48,769,840	18,088,183
01/10/2043	239	127,627,645	85,695,778	47,148,043	17,414,996
01/11/2043	240	123,803,721	82,987,207	45,541,726	16,750,424
01/12/2043	241	119,990,168	80,298,914	43,957,985	16,101,643
01/01/2044	242	115,965,996	77,474,263	42,303,826	15,430,098
01/02/2044	243	112,193,678	74,826,935	40,754,376	14,801,983
01/03/2044	244	108,443,689	72,211,139	39,236,109	14,194,076
01/04/2044	245	104,707,140	69,604,768	37,723,746	13,589,160
01/05/2044	246	100,919,929	66,977,077	36,210,271	12,990,494
01/06/2044	247	97,249,131	64,431,428	34,745,410	12,412,177
01/07/2044	248	93,624,882	61,928,402	33,313,428	11,851,844
01/08/2044	249	90,084,953	59,485,844	31,918,111	11,307,338
01/09/2044	250	86,615,817	57,098,060	30,558,990	10,780,002
01/10/2044	251	83,242,914	54,784,536	29,248,621	10,275,461
01/11/2044	252	79,936,585	52,519,318	27,967,946	9,783,925
01/12/2044	253	76,689,442	50,303,201	26,721,873	9,309,696
01/01/2045	254	73,565,224	48,172,079	25,524,706	8,854,947
01/02/2045	255	70,471,052	46,067,682	24,347,581	8,410,807
01/03/2045	256	67,396,574	43,990,364	23,196,268	7,982,428
01/04/2045	257	64,345,141	41,927,432	22,052,251	7,556,600
01/05/2045	258	61,328,707	39,896,324	20,932,317	7,143,432
01/06/2045	259	58,383,310	37,915,830	19,842,623	6,742,878
01/07/2045	260	55,484,546	35,974,142	18,780,136	6,355,665
01/08/2045	261	52,620,612	34,059,407	17,735,338	5,976,657
01/09/2045	262	49,792,234	32,174,038	16,710,985	5,607,607
01/10/2045	263	47,051,366	30,353,080	15,726,389	5,255,580
01/11/2045	264	44,415,673	28,604,183	14,782,568	4,919,241
01/12/2045	265	41,856,911	26,912,066	13,873,855	4,597,920
01/01/2046	266	39,397,472	25,287,797	13,003,348	4,291,174
01/02/2046	267	37,014,482	23,717,947	12,165,092	3,997,541
01/03/2046	268	34,725,470	22,217,116	11,369,126	3,721,685
01/04/2046	269	32,542,327	20,785,043	10,609,244	3,458,228
01/05/2046	270	30,439,027	19,409,737	9,882,866	3,208,250
01/06/2046	271	28,481,534	18,130,719	9,208,150	2,976,557
01/07/2046	272	26,740,712	16,994,610	8,609,904	2,771,764
01/08/2046	273	25,097,030	15,922,943	8,046,454	2,579,403
01/09/2046	274	23,516,907	14,895,119	7,507,914	2,396,572
01/10/2046	275	22,019,350	13,923,706	7,000,998	2,225,600
01/11/2046	276	20,611,765	13,011,528	6,525,706	2,065,720
01/12/2046	277	19,277,233	12,149,107	6,078,177	1,916,167
01/01/2047	278	18,021,703	11,338,570	5,658,239	1,776,225
01/02/2047	279	16,860,824	10,590,197	5,271,342	1,647,762
01/03/2047	280	15,760,728	9,884,066	4,908,557	1,528,488
01/04/2047	281	14,714,309	9,212,171	4,563,251	1,414,944
01/05/2047	282	13,728,946	8,581,158	4,240,216	1,309,390
01/06/2047	283	12,809,264	7,992,740	3,939,416	1,211,349
01/07/2047	284	11,953,163	7,446,306	3,661,060	1,121,142
01/08/2047	285	11,163,997	6,942,894	3,404,870	1,038,271
01/09/2047	286	10,432,865	6,477,198	3,168,410	962,073
01/10/2047	287	9,777,762	6,060,516	2,957,287	894,286
01/11/2047	288	9,189,608	5,686,302	2,767,629	833,389
01/12/2047	289	8,637,872	5,336,128	2,590,801	776,944
01/01/2048	290	8,150,904	5,026,759	2,434,389	726,946
01/02/2048	291	7,695,704	4,737,982	2,288,703	680,547
01/03/2048	292	7,279,342	4,474,531	2,156,299	638,636
01/04/2048	293	6,886,786	4,226,052	2,031,376	599,089
01/05/2048	294	6,532,340	4,001,967	1,918,928	563,606
01/06/2048	295	6,204,555	3,794,706	1,814,920	530,800
01/07/2048	296	5,938,462	3,626,002	1,729,964	503,880



01/08/2048	297	5,760,784	3,511,547	1,671,097	484,672
01/09/2048	298	5,607,142	3,412,096	1,619,640	467,758
01/10/2048	299	5,453,166	3,312,950	1,568,707	451,192
01/11/2048	300	5,301,384	3,215,276	1,518,586	434,926
01/12/2048	301	5,149,269	3,117,892	1,468,967	418,990
01/01/2049	302	4,996,818	3,020,452	1,419,440	403,149
01/02/2049	303	4,844,033	2,923,130	1,370,211	387,518
01/03/2049	304	4,690,911	2,826,392	1,321,821	372,403
01/04/2049	305	4,537,469	2,729,302	1,273,169	357,176
01/05/2049	306	4,384,287	2,632,835	1,225,146	342,295
01/06/2049	307	4,230,769	2,536,335	1,177,240	327,517
01/07/2049	308	4,078,392	2,440,972	1,130,188	313,138
01/08/2049	309	3,926,038	2,345,801	1,083,361	298,893
01/09/2049	310	3,774,254	2,251,285	1,037,067	284,909
01/10/2049	311	3,622,879	2,157,445	991,393	271,244
01/11/2049	312	3,471,169	2,063,595	945,855	257,689
01/12/2049	313	3,319,123	1,969,966	900,717	244,386
01/01/2050	314	3,166,742	1,876,337	855,726	231,195
01/02/2050	315	3,014,955	1,783,371	811,259	218,253
01/03/2050	316	2,862,832	1,690,795	767,379	205,658
01/04/2050	317	2,710,640	1,598,195	723,507	193,079
01/05/2050	318	2,558,720	1,506,146	680,158	180,767
01/06/2050	319	2,408,397	1,415,257	637,488	168,709
01/07/2050	320	2,257,929	1,324,659	595,211	156,874
01/08/2050	321	2,108,580	1,234,942	553,487	145,260
01/09/2050	322	1,959,160	1,145,485	512,088	133,825
01/10/2050	323	1,810,554	1,056,860	471,305	122,663
01/11/2050	324	1,664,081	969,713	431,342	111,786
01/12/2050	325	1,519,290	883,885	392,197	101,225
01/01/2051	326	1,374,954	798,558	353,435	90,834
01/02/2051	327	1,232,765	714,761	315,542	80,752
01/03/2051	328	1,093,160	632,847	278,738	71,060
01/04/2051	329	960,382	555,037	243,845	61,902
01/05/2051	330	832,509	480,345	210,511	53,221
01/06/2051	331	716,716	412,833	180,464	45,431
01/07/2051	332	611,696	351,762	153,389	38,457
01/08/2051	333	510,977	293,344	127,590	31,853
01/09/2051	334	420,598	241,049	104,578	25,997
01/10/2051	335	341,111	195,174	84,467	20,912
01/11/2051	336	273,147	156,022	67,351	16,604
01/12/2051	337	218,986	124,879	53,775	13,203
01/01/2052	338	175,061	99,661	42,806	10,465
01/02/2052	339	140,919	80,089	34,312	8,353
01/03/2052	340	112,734	63,969	27,341	6,629
01/04/2052	341	87,812	49,742	21,206	5,120
01/05/2052	342	65,465	37,023	15,745	3,786
01/06/2052	343	47,598	26,873	11,399	2,729
01/07/2052	344	36,023	20,305	8,592	2,049
01/08/2052	345	29,266	16,468	6,951	1,650
01/09/2052	346	25,397	14,266	6,006	1,420
01/10/2052	347	21,977	12,325	5,176	1,219
01/11/2052	348	19,281	10,795	4,522	1,060
01/12/2052	349	16,576	9,265	3,872	904
01/01/2053	350	13,863	7,735	3,224	750
01/02/2053	351	11,140	6,206	2,580	597
01/03/2053	352	8,409	4,677	1,940	447
01/04/2053	353	5,670	3,148	1,302	299
01/05/2053	354	2,921	1,619	668	153
01/06/2053	355	1,464	810	333	76
01/07/2053	356	0	0	0	0
01/08/2053	357	0	0	0	0
		<b>342,732,007,744</b>	<b>304,746,168,296</b>	<b>259,439,424,626</b>	<b>205,419,803,824</b>

Amortisation profiles (all amounts in EUR)

