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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/10/2023

Cut-off Date: 31/10/2023



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Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency EUR

CONTENT OF TAB A

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/ico-veelbonds			
G.1.1.4	Cut-off date	31/10/2023			
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					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CRD 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					
G.3.1.1	3. General Cover Pool / Covered Bond Information				
G.3.1.1	1. General Information		Nominal (mn)		
G.3.1.2	Total Cover Assets	3,744.10			
OG.3.1.1	Outstanding Covered Bonds	2,750.00			
OG.3.1.2	Cover Pool Size (NPV) (mn)	3,273.21			
OG.3.1.3	Outstanding Covered Bonds (NPV) (mn)	2,679.66			
OG.3.1.4					
G.3.2.1	2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	5.0%	31.1%	18.3%	5.0%
OG.3.2.2	Optional information e.g. DC (NPV basis)			22.2%	
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
G.3.3.1	3. Cover Pool Composition		Nominal (mn)		% Cover Pool
G.3.3.2	Monies	3,604.23			96.3%
G.3.3.3	Public Sector	-			-
G.3.3.4	Shimane	20.00			0.5%
G.3.3.5	Substitute Assets	119.87			3.2%
G.3.3.6	Other	3,744.1			100.0%
OG.3.3.1	a/w // relevant, please specify				
OG.3.3.2	a/w // relevant, please specify				
OG.3.3.3	a/w // relevant, please specify				
OG.3.3.4	a/w // relevant, please specify				
OG.3.3.5	a/w // relevant, please specify				
OG.3.3.6	a/w // relevant, please specify				
G.3.4.1	4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual
OG.3.4.1	Weighted Average Life (in years)	7.82		ND1	
G.3.4.2	Residual Life (mn)				
G.3.4.3	By buckets:				
G.3.4.4	0-1Y	68.47		ND1	1.90%
G.3.4.5	1-2Y	132.71		ND1	3.68%
G.3.4.6	2-3Y	169.97		ND1	4.72%
G.3.4.7	3-4Y	210.95		ND1	5.85%
G.3.4.8	4-5Y	225.31		ND1	6.25%
G.3.4.9	5-10Y	1,777.17		ND1	49.31%
G.3.4.10	10+Y	1,016.64		ND1	28.29%
OG.3.4.1	Total	3,604.2		0.0	100.0%
OG.3.4.2	a/w // relevant, please specify				
OG.3.4.3	a/w // relevant, please specify				
OG.3.4.4	a/w // relevant, please specify				
OG.3.4.5	a/w // relevant, please specify				
OG.3.4.6	a/w // relevant, please specify				
OG.3.4.7	a/w // relevant, please specify				
OG.3.4.8	a/w // relevant, please specify				
OG.3.4.9	a/w // relevant, please specify				
OG.3.4.10	a/w // relevant, please specify				
G.3.5.1	5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity
OG.3.5.1	Weighted Average Life (in years)	3.53		4.53	
G.3.5.2	Maturity (mn)				
G.3.5.3	By buckets:				
G.3.5.4	0-1Y	500.00		0.00	18.2%
G.3.5.5	1-2Y	500.00		500.00	18.2%
G.3.5.6	2-3Y	0.00		500.00	0.0%
G.3.5.7	3-4Y	0.00		0.00	0.0%
G.3.5.8	4-5Y	1,750.00		0.00	63.6%
G.3.5.9	5-10Y	0.00		1,750.00	0.0%
G.3.5.10	10+Y	0.00		0.00	0.0%
OG.3.5.1	Total	2,750.00		2,750.00	100.0%
OG.3.5.2	a/w // relevant, please specify				
OG.3.5.3	a/w // relevant, please specify				
OG.3.5.4	a/w // relevant, please specify				
OG.3.5.5	a/w // relevant, please specify				
OG.3.5.6	a/w // relevant, please specify				
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
G.3.6.1	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]
G.3.6.2	EUR	3,744.10			100.0%
G.3.6.3	AUD				
G.3.6.4	BRL				
G.3.6.5	CAD				
G.3.6.6	CHF				
G.3.6.7	CZK				
G.3.6.8	DKK				
G.3.6.9	GBP				
G.3.6.10	HKD				
G.3.6.11	ISK				
G.3.6.12	JPY				
G.3.6.13	KRW				
G.3.6.14	NOK				
G.3.6.15	PLN				
G.3.6.16	SEK				
G.3.6.17	SGD				
G.3.6.18	USD				
G.3.6.19	Other				
OG.3.6.1	Total	3,744.1		0.0	100.0%
OG.3.6.2	a/w // relevant, please specify				
OG.3.6.3	a/w // relevant, please specify				
OG.3.6.4	a/w // relevant, please specify				
OG.3.6.5	a/w // relevant, please specify				
OG.3.6.6	a/w // relevant, please specify				
G.3.7.1	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]
G.3.7.2	EUR	2,750.00			100.0%
G.3.7.3	AUD				
G.3.7.4	BRL				
G.3.7.5	CAD				
G.3.7.6	CHF				
G.3.7.7	CZK				
G.3.7.8	DKK				
G.3.7.9	GBP				
G.3.7.10	HKD				
G.3.7.11	ISK				
G.3.7.12	JPY				
G.3.7.13	KRW				
G.3.7.14	NOK				
G.3.7.15	PLN				
G.3.7.16	SEK				
G.3.7.17	SGD				
G.3.7.18	USD				
G.3.7.19	Other				
OG.3.7.1	Total	2,750.0			100.0%
OG.3.7.2	a/w // relevant, please specify				
OG.3.7.3	a/w // relevant, please specify				
OG.3.7.4	a/w // relevant, please specify				
OG.3.7.5	a/w // relevant, please specify				
OG.3.7.6	a/w // relevant, please specify				

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					
OG.3.8.1	Total	2,750.0		100.0%	
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, Agency (SSA)	20.00		14.3%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	119.87		85.7%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	139.87		100.0%	
OG.3.9.1	a/w EU govts or quasi govts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CCS1) govts or quasi govts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CCS2) govts or quasi govts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CCS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CCS2) central banks				
OG.3.9.7	a/w CCS1 credit institutions				
OG.3.9.8	a/w CCS2 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 (non 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 IIF relevant, please specify				
OG.3.10.2	a/w IIF relevant, please specify				
OG.3.10.3	a/w IIF relevant, please specify				
OG.3.10.4	a/w IIF relevant, please specify				
OG.3.10.5	a/w IIF relevant, please specify				
OG.3.10.6	a/w IIF relevant, please specify				
OG.3.10.7	a/w IIF 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 IIF relevant, please specify				
OG.3.11.2	a/w IIF relevant, please specify				
OG.3.11.3	a/w IIF relevant, please specify				
OG.3.11.4	a/w IIF relevant, please specify				
OG.3.11.5	a/w IIF relevant, please specify				
OG.3.11.6	a/w IIF relevant, please specify				
OG.3.11.7	a/w IIF relevant, please specify				
12. Bond List		https://www.coveredbondlabel.com/issuer/131/			
G.3.12.1	Bond list				
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/social 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		
G.4.1.1	(a) Value of the cover pool total assets:	38			
G.4.1.2	(a) Value of outstanding covered bonds:	39			
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]			
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets			
G.4.1.5	(c) Type of cover assets:	52			
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets		
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15			
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets			
G.4.1.9	(d) Currency risk - cover pool:	111			
G.4.1.10	(e) Interest rate risk - covered bond:	103			
G.4.1.11	(e) Currency risk - covered bond:	137			
G.4.1.12	(f) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(f) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage		
G.4.1.14	(f) Market Risk:	230 Derivatives and Swaps			
G.4.1.15	(f) 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) Overween maturity extension triggers:	link to Glossary HG.1.7			
G.4.1.19	(f) Levels of DC:	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)					
G.5.1.1	Exposure to credit institute credit quality step 1	119.87			
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					
OG.6.1.1	NPV Test (passed/failed)				
OG.6.1.2	Interest Coverage Test (passed/failed)				
OG.6.1.3	Cash Manager				
OG.6.1.4	Account Bank				
OG.6.1.5	Stand-by-Account Bank				
OG.6.1.6	Servicer				
OG.6.1.7	Interest Rate Swap Provider				
OG.6.1.8	Covered Bond Swap Provider				
OG.6.1.9	Paying Agent				

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency EUR

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

Field Number	7. Mortgage Assets			
1. Property Type Information				
		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	3,604.23		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	3,604.23		100.00%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>			0.0%
OM.7.1.3	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.4	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.5	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.6	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.7	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.8	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.9	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.10	<i>a/w (If relevant, please specify)</i>			0.0%
OM.7.1.11	<i>a/w (If relevant, please specify)</i>			0.0%
2. General Information				
		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	49,944	0	49,944
OM.7.2.1	<i>Optional information eq, Number of borrowers</i>	26,608	0	26,608
OM.7.2.2	<i>Optional information eq, Number of guarantors</i>	0	0	
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.7%	0.0%	0.7%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.0%	100.00%
M.7.4.2	Austria	0.00%	0.0%	0.00%
M.7.4.3	Belgium	100.00%	0.0%	100.00%
M.7.4.4	Bulgaria	0.00%	0.0%	0.00%
M.7.4.5	Croatia	0.00%	0.0%	0.00%
M.7.4.6	Cyprus	0.00%	0.0%	0.00%
M.7.4.7	Czechia	0.00%	0.0%	0.00%
M.7.4.8	Denmark	0.00%	0.0%	0.00%
M.7.4.9	Estonia	0.00%	0.0%	0.00%
M.7.4.10	Finland	0.00%	0.0%	0.00%
M.7.4.11	France	0.00%	0.0%	0.00%
M.7.4.12	Germany	0.00%	0.0%	0.00%
M.7.4.13	Greece	0.00%	0.0%	0.00%
M.7.4.14	Netherlands	0.00%	0.0%	0.00%
M.7.4.15	Hungary	0.00%	0.0%	0.00%
M.7.4.16	Iceland	0.00%	0.0%	0.00%
M.7.4.17	Italy	0.00%	0.0%	0.00%
M.7.4.18	Latvia	0.00%	0.0%	0.00%
M.7.4.19	Lithuania	0.00%	0.0%	0.00%
M.7.4.20	Luxembourg	0.00%	0.0%	0.00%
M.7.4.21	Malta	0.00%	0.0%	0.00%
M.7.4.22	Poland	0.00%	0.0%	0.00%
M.7.4.23	Portugal	0.00%	0.0%	0.00%
M.7.4.24	Romania	0.00%	0.0%	0.00%
M.7.4.25	Slovakia	0.00%	0.0%	0.00%
M.7.4.26	Slovenia	0.00%	0.0%	0.00%
M.7.4.27	Spain	0.00%	0.0%	0.00%
M.7.4.28	Sweden	0.00%	0.0%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
5. Breakdown by regions of main country of origin				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	16.74%		16.74%
M.7.5.2	Vlaams-Brabant	13.57%		13.57%
M.7.5.3	Oost-Vlaanderen	14.96%		14.96%
M.7.5.4	Brussels	10.29%		10.29%
M.7.5.5	West-Vlaanderen	10.73%		10.73%
M.7.5.6	Limburg	6.87%		6.87%
M.7.5.7	Likée	7.76%		7.76%
M.7.5.8	Hainaut	6.20%		6.20%
M.7.5.9	Brabant Wallon	5.65%		5.65%
M.7.5.10	Namur	4.19%		4.19%
M.7.5.11	Luxembourg	2.94%		2.94%
M.7.5.12	Other	0.11%		0.11%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	91.98%		91.98%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	8.02%		8.02%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.84%		2.84%	
M.7.7.2	Amortising	97.16%		97.16%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	4.59%		4.59%	
M.7.8.2	≥ 12 - < 24 months	14.68%		14.68%	
M.7.8.3	≥ 24 - < 36 months	21.26%		21.26%	
M.7.8.4	≥ 36 - < 60 months	10.24%		10.24%	
M.7.8.5	≥ 60 months	49.23%		49.23%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.01%		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					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	72.17			
By buckets (mn):					
M.7A.10.2	<=100K	1,534.44	38,034.00	0.43	0.76
M.7A.10.3	>100K and <=200K	1,256.51	9,118.00	0.35	0.18
M.7A.10.4	>200K and <=300K	480.31	1,999.00	0.13	0.04
M.7A.10.5	>300K and <=400K	173.74	510.00	0.05	0.01
M.7A.10.16	>400K	159.22	280.00	0.04	0.01
M.7A.10.26	Total	3,604.2	49,941	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.55%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	846.60	21,593	23.49%	43.24%
M.7A.11.3	>40 - <=50 %	441.97	6,002	12.26%	12.02%
M.7A.11.4	>50 - <=60 %	489.76	5,871	13.59%	11.70%
M.7A.11.5	>60 - <=70 %	539.00	5,706	14.95%	11.43%
M.7A.11.6	>70 - <=80 %	621.93	5,706	17.26%	11.43%
M.7A.11.7	>80 - <=90 %	484.90	3,714	13.45%	7.44%
M.7A.11.8	>90 - <=100 %	136.87	941	3.80%	1.88%
M.7A.11.9	>100%	43.20	408	1.20%	0.82%
M.7A.11.10	Total	3,604.23	49,941	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	15.16			
OM.7A.11.2	a/w >110 - <=120 %	4.04			
OM.7A.11.3	a/w >120 - <=130 %	3.13			
OM.7A.11.4	a/w >130 - <=140 %	4.72			
OM.7A.11.5	a/w >140 - <=150 %	1.84			
OM.7A.11.6	a/w >150 %	14.31			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.74%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,178.79	26,671	32.71%	53.41%
M.7A.12.3	>40 - <=50 %	511.67	6,169	14.20%	12.35%
M.7A.12.4	>50 - <=60 %	530.97	5,648	14.73%	11.31%
M.7A.12.5	>60 - <=70 %	476.37	4,515	13.22%	9.04%
M.7A.12.6	>70 - <=80 %	451.14	3,813	12.52%	7.64%
M.7A.12.7	>80 - <=90 %	322.03	2,222	8.93%	4.45%
M.7A.12.8	>90 - <=100 %	110.43	682	3.06%	1.37%
M.7A.12.9	>100%	22.83	220	0.63%	0.44%
M.7A.12.10	Total	3,604.23	49,941	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	3.94		0.11%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	2.61		0.07%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	2.98		0.08%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	2.86		0.08%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	1.41		0.04%	0.00%
OM.7A.12.6	a/w >150 %	9.03		0.25%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	80.37%			
M.7A.13.2	Second home/Holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Subsidiary housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	18.53%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (if relevant, please specify)				
OM.7A.13.6	a/w (if relevant, please specify)				
OM.7A.13.7	a/w (if relevant, please specify)				
OM.7A.13.8	a/w (if relevant, please specify)				
OM.7A.13.9	a/w (if relevant, please specify)				
OM.7A.13.10	a/w (if relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RBE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing Property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>0 - <=40 %				
M.7B.22.4	>40 - <=50 %				
M.7B.22.5	>50 - <=60 %				
M.7B.22.6	>60 - <=70 %				
M.7B.22.7	>70 - <=80 %				
M.7B.22.8	>80 - <=90 %				
M.7B.22.9	>90 - <=100 %				
M.7B.22.10	>100%				
M.7B.22.11	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	>0 - <=40 %				
M.7B.23.4	>40 - <=50 %				
M.7B.23.5	>50 - <=60 %				
M.7B.23.6	>60 - <=70 %				
M.7B.23.7	>70 - <=80 %				
M.7B.23.8	>80 - <=90 %				
M.7B.23.9	>90 - <=100 %				
M.7B.23.10	>100%				
M.7B.23.11	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1					
OM.7B.24.2					
OM.7B.24.3					
OM.7B.24.4					
OM.7B.24.5					
OM.7B.24.6					
OM.7B.24.7					
OM.7B.24.8					
OM.7B.24.9					
OM.7B.24.10					
OM.7B.24.11					
OM.7B.24.12					
OM.7B.24.13					
OM.7B.24.14					
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.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 (TV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]	
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.7B.29.9	School	[For completion]	[For completion]	[For completion]	
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]	
M.7B.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.7B.29.13	Other	[For completion]	[For completion]	[For completion]	
M.7B.29.14	no data	[For completion]	[For completion]	[For completion]	
M.7B.29.15	Total	0.0	0		
M.7B.29.16	Weighted Average			[For completion]	
M.7B.29.17					
M.7B.29.18					
M.7B.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 es. in terms of prepayments? etc.)	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds (i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions is it relevant? For 1	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	Belgium 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 shioone where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	(For completion)
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	(For completion)
HG.2.3	New Property and Existing Property	(For completion)
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	(For completion)
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/10/2023

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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	0.90	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.39	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.93	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	5.00	30/10/2029
		2,750,000,000									

Totals

Total Outstanding (in EUR):	2,750,000,000
Current Weighted Average	1.81 %
Weighted Average Remaining Average Life*	3.53

* 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	3,604,227,948 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	119,870,685 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.15%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,916,884,051 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.07%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	18,657,780 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	119,870,685 (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)	2,916,884,051	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	111.11%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	499,797,929 (VIII)
Total Interest Proceeds Residential Mortgage Loans	499,797,929
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	3,055,412,516 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,916,884,051
Total Principal Proceeds Public Finance Exposures	18,657,780
Total Principal Proceeds Financial Institution Exposures	119,870,685
Impact Derivatives	0
Interest Requirement Covered Bonds	229,062,500 (X)
Costs, Fees and expenses Covered Bonds	26,551,067 (XI)
Principal Requirement Covered Bonds	2,750,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	549,596,878
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	314,843,118 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,323,980 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	304,519,138
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	15,998,519 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	15,998,519 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/10/2023

(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	3,604,227,948
Principal Redemptions between Cut-off Date and Maturity	3,604,227,948
Interest Payments between Cut-off Date and Maturity Date	499,797,929
Number of borrowers	26,608
Number of loans	49,941
Average Outstanding Balance per borrower	135,457
Average Outstanding Balance per loan	72,170
Weighted average Current Loan to Current Value	51.74%
Weighted average Current Loan to Original Value	58.55%
Weighted average seasoning (in Years)	4.33
Weighted average remaining maturity (in years, at 0% CPR)	14.92
Weighted average initial maturity (in years, at 0% CPR)	19.25
Percentage of Fixed Rate Loans	91.98%
Percentage of Variable Rate Loans	8.02%
Weighted average interest rate	1.75%
Weighted average interest rate Fixed Rate Loans	1.72%
Weighted average interest rate Variable Rate Loans	2.00%
Weighted Remaining average life (in years, at 0% CPR)	7.82
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.19
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 119,870,685

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

6,143,140 EUR



Stratification Tables

Portfolio Cut-off Date 31/10/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	603,372,751.42	16.74 %	8,051	16.12 %
Oost-Vlaanderen	539,053,012.78	14.96 %	7,825	15.67 %
Vlaams-Brabant	489,055,963.27	13.57 %	6,421	12.86 %
West-Vlaanderen	386,682,125.37	10.73 %	6,180	12.37 %
Brussels	370,861,875.45	10.29 %	3,839	7.69 %
Liège	279,569,525.94	7.76 %	4,142	8.29 %
Limburg	247,556,727.18	6.87 %	3,920	7.85 %
Hainaut	223,405,020.22	6.20 %	3,471	6.95 %
Brabant Wallon	203,529,806.94	5.65 %	2,424	4.85 %
Namur	151,145,858.02	4.19 %	2,157	4.32 %
Luxembourg	106,018,796.68	2.94 %	1,444	2.89 %
Other	3,976,484.78	0.11 %	67	0.13 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	165,563,175.16	4.59 %	1,280	2.56 %
>1 and <=2	529,173,492.36	14.68 %	4,554	9.12 %
>2 and <=3	766,079,185.10	21.26 %	7,354	14.73 %
>3 and <=4	368,534,272.95	10.23 %	4,061	8.13 %
>4 and <=5	410,897,525.66	11.40 %	5,468	10.95 %
>5 and <=6	276,308,851.36	7.67 %	4,032	8.07 %
>6 and <=7	352,873,762.22	9.79 %	5,985	11.98 %
>7 and <=8	406,182,785.82	11.27 %	8,981	17.98 %
>8 and <=9	286,691,353.67	7.95 %	6,799	13.61 %
>9 and <=10	13,478,141.86	0.37 %	425	0.85 %
>10 and <=11	3,917,421.16	0.11 %	123	0.25 %
>11 and <=12	1,495,501.12	0.04 %	74	0.15 %
>12 and <=13	4,106,045.02	0.11 %	193	0.39 %
>13 and <=14	9,528,201.74	0.26 %	264	0.53 %
>14 and <=15	4,379,561.97	0.12 %	132	0.26 %
>15 and <=16	971,686.43	0.03 %	19	0.04 %
>16 and <=17	277,300.29	0.01 %	12	0.02 %
>17 and <=18	988,061.69	0.03 %	37	0.07 %
>18 and <=19	1,769,571.69	0.05 %	105	0.21 %
>19 and <=20	587,134.11	0.02 %	34	0.07 %
>20 and <=21	392,990.00	0.01 %	5	0.01 %
>21 and <=22	1,229.04	0.00 %	1	0.00 %
>23 and <=24	30,697.63	0.00 %	3	0.01 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	27,612.69	0.00 %	162	0.32 %
<=1	19,233,772.75	0.53 %	892	1.79 %
>1 and <=2	47,793,808.94	1.33 %	3,016	6.04 %
>2 and <=3	73,533,293.59	2.04 %	3,305	6.62 %
>3 and <=4	65,411,926.55	1.81 %	2,273	4.55 %
>4 and <=5	76,972,846.26	2.14 %	2,268	4.54 %
>5 and <=6	96,789,513.58	2.69 %	2,382	4.77 %
>6 and <=7	100,545,472.62	2.79 %	2,238	4.48 %
>7 and <=8	123,161,675.39	3.42 %	2,280	4.57 %
>8 and <=9	119,738,391.41	3.32 %	1,974	3.95 %
>9 and <=10	110,435,703.99	3.06 %	1,773	3.55 %
>10 and <=11	140,365,552.82	3.89 %	2,074	4.15 %
>11 and <=12	179,147,612.71	4.97 %	2,519	5.04 %
>12 and <=13	183,281,533.91	5.09 %	2,339	4.68 %
>13 and <=14	178,021,852.05	4.94 %	2,072	4.15 %
>14 and <=15	157,021,190.36	4.36 %	1,700	3.40 %
>15 and <=16	158,409,304.96	4.40 %	1,805	3.61 %
>16 and <=17	222,563,158.06	6.18 %	2,380	4.77 %
>17 and <=18	306,812,400.33	8.51 %	2,980	5.97 %
>18 and <=19	245,745,901.91	6.82 %	2,208	4.42 %
>19 and <=20	118,799,766.02	3.30 %	1,072	2.15 %
>20 and <=21	121,603,435.41	3.37 %	1,118	2.24 %
>21 and <=22	157,889,330.11	4.38 %	1,249	2.50 %
>22 and <=23	294,803,197.51	8.18 %	1,966	3.94 %
>23 and <=24	193,682,232.70	5.37 %	1,216	2.43 %
>24 and <=25	77,596,768.53	2.15 %	471	0.94 %
>25 and <=26	975,022.92	0.03 %	12	0.02 %
>26 and <=27	2,151,472.90	0.06 %	13	0.03 %
>27 and <=28	19,586,291.95	0.54 %	116	0.23 %
>28 and <=29	11,859,839.84	0.33 %	67	0.13 %
>29 and <=30	268,065.28	0.01 %	1	0.00 %
3,604,227,948.05	100.00 %	49,941	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	356,000.00	0.01 %	4	0.01 %
>1 and <=2	5,068,386.85	0.14 %	36	0.07 %
>2 and <=3	4,793,434.74	0.13 %	59	0.12 %
>3 and <=4	3,781,680.48	0.10 %	74	0.15 %
>4 and <=5	34,804,579.32	0.97 %	294	0.59 %
>5 and <=6	4,018,767.47	0.11 %	135	0.27 %
>6 and <=7	6,439,071.39	0.18 %	231	0.46 %
>7 and <=8	7,838,749.90	0.22 %	500	1.00 %
>8 and <=9	16,270,987.33	0.45 %	821	1.64 %
>9 and <=10	259,733,910.63	7.21 %	9,100	18.22 %
>10 and <=11	31,553,400.88	0.88 %	1,594	3.19 %
>11 and <=12	51,158,328.65	1.42 %	1,215	2.43 %
>12 and <=13	167,448,276.83	4.65 %	3,610	7.23 %
>13 and <=14	26,701,615.07	0.74 %	511	1.02 %
>14 and <=15	424,819,865.01	11.79 %	6,694	13.40 %
>15 and <=16	35,194,816.84	0.98 %	508	1.02 %
>16 and <=17	52,070,809.17	1.44 %	687	1.38 %
>17 and <=18	215,030,556.33	5.97 %	2,744	5.49 %
>18 and <=19	32,946,032.49	0.91 %	460	0.92 %
>19 and <=20	929,199,044.11	25.78 %	9,850	19.72 %
>20 and <=21	46,691,892.42	1.30 %	573	1.15 %
>21 and <=22	26,470,453.65	0.73 %	297	0.59 %
>22 and <=23	38,257,645.08	1.06 %	403	0.81 %
>23 and <=24	18,556,054.26	0.51 %	220	0.44 %
>24 and <=25	1,051,038,479.16	29.16 %	8,312	16.64 %
>25 and <=26	62,088,159.14	1.72 %	585	1.17 %
>26 and <=27	3,338,462.91	0.09 %	24	0.05 %
>27 and <=28	1,250,503.84	0.03 %	10	0.02 %
>28 and <=29	11,729,900.22	0.33 %	77	0.15 %
>29 and <=30	33,876,435.02	0.94 %	291	0.58 %
>30 and <=31	1,375,485.62	0.04 %	15	0.03 %
>39 and <=40	216,201.22	0.01 %	4	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
3,604,227,948.05	100.00 %	49,941	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	30,697.63	0.00 %	3	0.01 %
2001	1,229.04	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	198,261.53	0.01 %	7	0.01 %
2004	560,878.64	0.02 %	36	0.07 %
2005	1,885,168.84	0.05 %	105	0.21 %
2006	921,522.93	0.03 %	34	0.07 %
2007	263,255.02	0.01 %	11	0.02 %
2008	1,267,432.83	0.04 %	28	0.06 %
2009	6,068,476.01	0.17 %	163	0.33 %
2010	8,361,590.91	0.23 %	270	0.54 %
2011	3,534,400.86	0.10 %	174	0.35 %
2012	1,836,618.81	0.05 %	62	0.12 %
2013	4,118,184.93	0.11 %	134	0.27 %
2014	28,767,948.36	0.80 %	936	1.87 %
2015	292,505,756.05	8.12 %	6,814	13.64 %
2016	489,868,622.56	13.59 %	10,274	20.57 %
2017	290,837,497.00	8.07 %	4,847	9.71 %
2018	261,490,377.23	7.26 %	3,647	7.30 %
2019	461,045,471.25	12.79 %	6,021	12.06 %
2020	379,997,837.40	10.54 %	4,062	8.13 %
2021	782,424,073.32	21.71 %	7,423	14.86 %
2022	478,371,002.45	13.27 %	4,050	8.11 %
2023	109,621,644.45	3.04 %	837	1.68 %
3,604,227,948.05	100.00 %	49,941	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	559,449,300.97	15.52 %	13,057	49.07 %
>100 and <=200	1,090,545,210.39	30.26 %	7,477	28.10 %
>200 and <=300	912,846,879.01	25.33 %	3,755	14.11 %
>300 and <=400	471,514,945.40	13.08 %	1,382	5.19 %
>400	569,871,612.28	15.81 %	937	3.52 %
3,604,227,948.05	100.00 %	26,608	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,447,251.97	0.04 %	27	0.05 %
0.5 - 1%	178,630,466.20	4.96 %	1,745	3.49 %
1 - 1.5%	1,163,355,970.92	32.28 %	13,718	27.47 %
1.5 - 2%	1,630,368,909.43	45.23 %	26,088	52.24 %
2 - 2.5%	287,057,614.10	7.96 %	3,964	7.94 %
2.5 - 3%	165,030,781.72	4.58 %	2,106	4.22 %
3 - 3.5%	99,954,450.12	2.77 %	977	1.96 %
3.5 - 4%	47,210,650.36	1.31 %	572	1.15 %
4 - 4.5%	14,709,925.12	0.41 %	249	0.50 %
4.5 - 5%	7,303,795.59	0.20 %	184	0.37 %
5 - 5.5%	4,821,284.89	0.13 %	142	0.28 %
5.5 - 6%	2,834,291.65	0.08 %	102	0.20 %
6 - 6.5%	1,032,764.98	0.03 %	45	0.09 %
6.5 - 7%	391,631.71	0.01 %	18	0.04 %
7 - 7.5%	78,159.29	0.00 %	4	0.01 %
3,604,227,948.05	100.00 %	49,941	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	3,315,021,041.14	91.98 %	46,957	94.02 %
Variable	1,978,073.79	0.05 %	87	0.17 %
Variable With Cap	287,228,833.12	7.97 %	2,897	5.80 %
3,604,227,948.05	100.00 %	49,941	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	18,241,168.28	0.51 %	206	0.41 %
2024	92,309,710.15	2.56 %	1,111	2.22 %
2025	9,731,769.50	0.27 %	121	0.24 %
2026	16,323,369.38	0.45 %	173	0.35 %
2027	12,659,123.30	0.35 %	128	0.26 %
2028	18,601,646.80	0.52 %	196	0.39 %
2029	7,422,114.44	0.21 %	73	0.15 %
2030	148,876.70	0.00 %	5	0.01 %
2031	37,789,196.94	1.05 %	231	0.46 %
2032	24,031,468.48	0.67 %	136	0.27 %
2033	3,683,495.65	0.10 %	44	0.09 %
2034	23,789,345.35	0.66 %	259	0.52 %
2035	5,472,009.33	0.15 %	39	0.08 %
2036	7,275,490.41	0.20 %	54	0.11 %
2037	1,404,636.50	0.04 %	17	0.03 %
2038	69,331.50	0.00 %	1	0.00 %
Fixed To Maturity	3,325,275,195.34	92.26 %	47,147	94.41 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	3,604,227,948.05	100.00 %	49,941	100.00 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	3,464,966,351.30	96.14 %	48,340	96.79 %
Interest only	102,396,056.72	2.84 %	704	1.41 %
Linear	36,865,540.03	1.02 %	897	1.80 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	142,489,407.11	3.95 %	8,083	16.19 %
11-20%	256,745,114.94	7.12 %	6,427	12.87 %
21-30%	344,554,775.75	9.56 %	6,057	12.13 %
31-40%	434,999,637.86	12.07 %	6,104	12.22 %
41-50%	511,671,686.76	14.20 %	6,169	12.35 %
51-60%	530,969,109.63	14.73 %	5,648	11.31 %
61-70%	476,371,743.51	13.22 %	4,516	9.04 %
71-80%	451,136,987.79	12.52 %	3,813	7.64 %
81-90%	322,029,763.43	8.93 %	2,222	4.45 %
91-100%	110,428,538.32	3.06 %	682	1.37 %
101-110%	3,939,016.52	0.11 %	44	0.09 %
111-120%	2,605,980.29	0.07 %	21	0.04 %
>120%	16,286,186.14	0.45 %	155	0.31 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	70,878,685.98	1.97 %	5,111	10.23 %
11-20%	170,986,985.12	4.74 %	5,422	10.86 %
21-30%	252,021,367.02	6.99 %	5,382	10.78 %
31-40%	352,710,006.56	9.79 %	5,678	11.37 %
41-50%	441,968,041.54	12.26 %	6,002	12.02 %
51-60%	489,758,762.42	13.59 %	5,871	11.76 %
61-70%	538,999,184.62	14.95 %	5,706	11.43 %
71-80%	621,934,013.12	17.26 %	5,706	11.43 %
81-90%	484,902,346.57	13.45 %	3,714	7.44 %
91-100%	136,865,238.85	3.80 %	941	1.88 %
101-110%	15,157,278.02	0.42 %	155	0.31 %
111-120%	4,040,904.96	0.11 %	44	0.09 %
>120%	24,005,133.27	0.67 %	209	0.42 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	32,746,352.14	0.91 %	3,224	6.46 %
21-40%	103,039,729.47	2.86 %	4,536	9.08 %
41-60%	214,146,615.75	5.94 %	5,155	10.32 %
61-80%	422,483,403.29	11.72 %	6,048	12.11 %
81-100%	545,838,416.88	15.14 %	6,062	12.14 %
101-120%	127,773,314.84	3.55 %	2,250	4.51 %
121-140%	156,500,344.17	4.34 %	2,587	5.18 %
141-160%	189,874,790.23	5.27 %	2,711	5.43 %
161-180%	201,028,489.42	5.58 %	2,484	4.97 %
181-200%	366,096,429.11	10.16 %	3,351	6.71 %
201-300%	566,221,332.48	15.71 %	6,128	12.27 %
301-400%	268,642,819.47	7.45 %	2,392	4.79 %
401-500%	124,065,519.39	3.44 %	1,069	2.14 %
>500%	285,770,391.41	7.93 %	1,944	3.89 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	68,472,906.70	1.90 %	4,100	8.21 %
>1 and <=2	132,712,751.53	3.68 %	5,386	10.78 %
>2 and <=3	169,971,693.49	4.72 %	4,604	9.22 %
>3 and <=4	210,952,517.46	5.85 %	4,358	8.73 %
>4 and <=5	225,308,316.82	6.25 %	3,703	7.41 %
>5 and <=6	273,250,333.53	7.58 %	4,057	8.12 %
>6 and <=7	367,599,371.29	10.20 %	4,575	9.16 %
>7 and <=8	265,423,902.08	7.36 %	2,974	5.96 %
>8 and <=9	400,057,695.92	11.10 %	4,303	8.62 %
>9 and <=10	470,835,592.87	13.06 %	4,415	8.84 %
>10 and <=11	248,053,155.39	6.88 %	2,213	4.43 %
>11 and <=12	450,619,667.95	12.50 %	3,215	6.44 %
>12 and <=13	191,139,262.52	5.30 %	1,253	2.51 %
>13 and <=14	92,709,774.44	2.57 %	561	1.12 %
>14 and <=15	12,507,261.78	0.35 %	82	0.16 %
>15 and <=16	21,115,207.88	0.59 %	122	0.24 %
>16 and <=17	3,230,471.12	0.09 %	19	0.04 %
>17 and <=18	268,065.28	0.01 %	1	0.00 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	3,325,275,195.34	92.26 %	47,147	94.41 %
>=0 and <=1	120,452,094.46	3.34 %	1,448	2.90 %
>1 and <=2	26,726,713.50	0.74 %	264	0.53 %
>2 and <=3	25,533,992.51	0.71 %	273	0.55 %
>3 and <=4	25,900,859.88	0.72 %	170	0.34 %
>4 and <=5	39,109,585.46	1.09 %	227	0.45 %
>5 and <=6	30,976,936.38	0.86 %	332	0.66 %
>7 and <=8	1,147,167.78	0.03 %	11	0.02 %
>6 and <=7	9,105,402.74	0.25 %	69	0.14 %
	3,604,227,948.05	100.00 %	49,941	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,651,126,430.87	81.47 %	25,399	80.21 %
Other/No data	2,195,558,935.28	18.53 %	6,267	19.79 %
	11,846,685,366.15	100.00 %	31,666	100.00 %

18. IFRS9 Norms

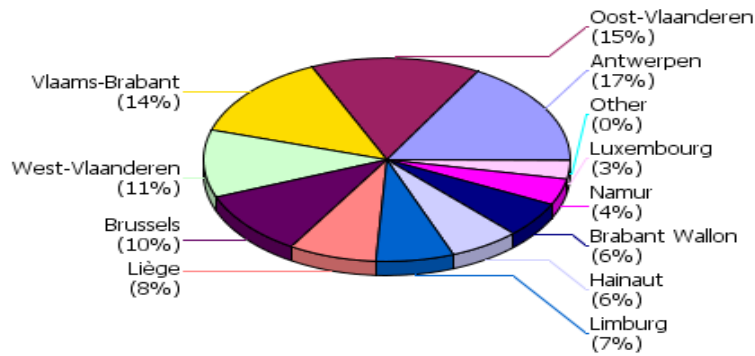
	In EUR	In %	In number of loans	In %
Phase 1	3,238,166,288.93	89.84 %	45,738	91.58 %
Phase 2	365,815,509.66	10.15 %	4,036	8.08 %
Phase 3	246,149.46	0.01 %	5	0.01 %
Other/No data	0.00	0.00 %	162	0.32 %
	3,604,227,948.05	100.00 %	49,941	100.00 %



Stratification Tables

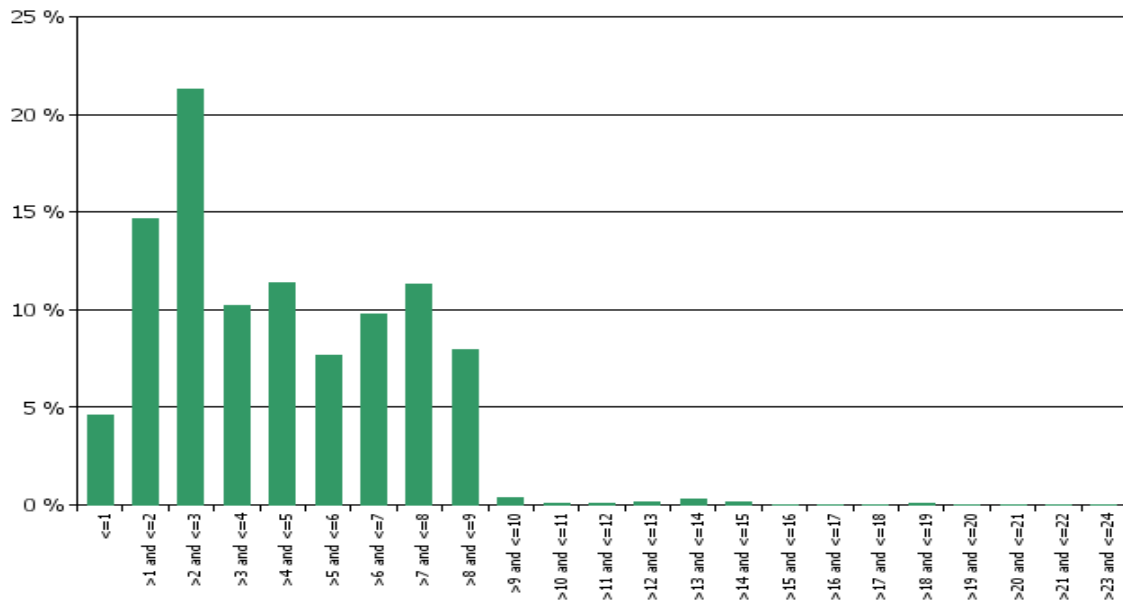
Portfolio Cut-off Date 31/10/2023

1. Geographic distribution

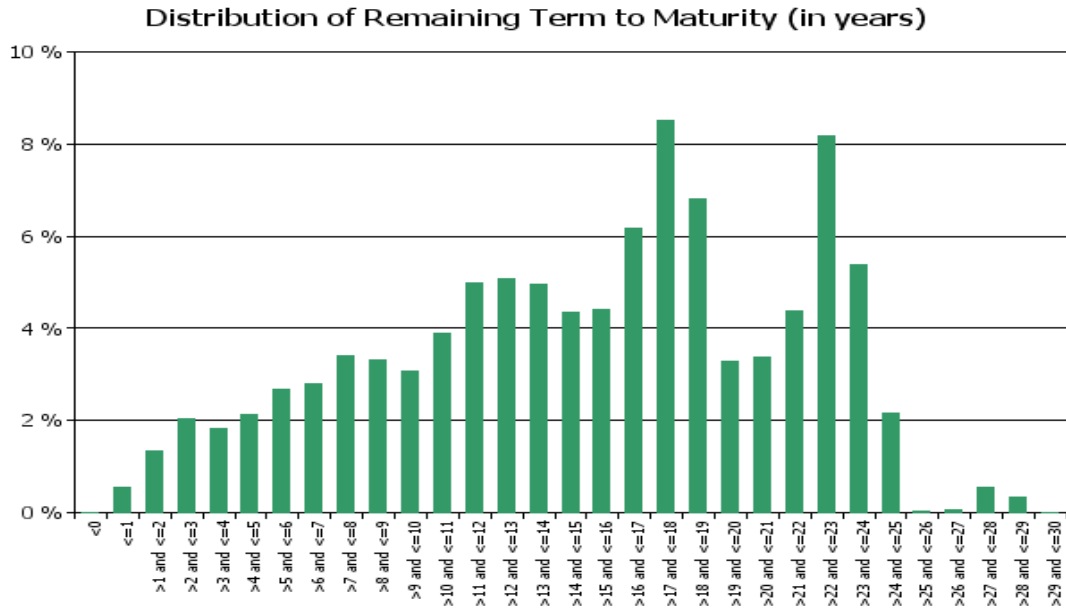


2. Seasoning

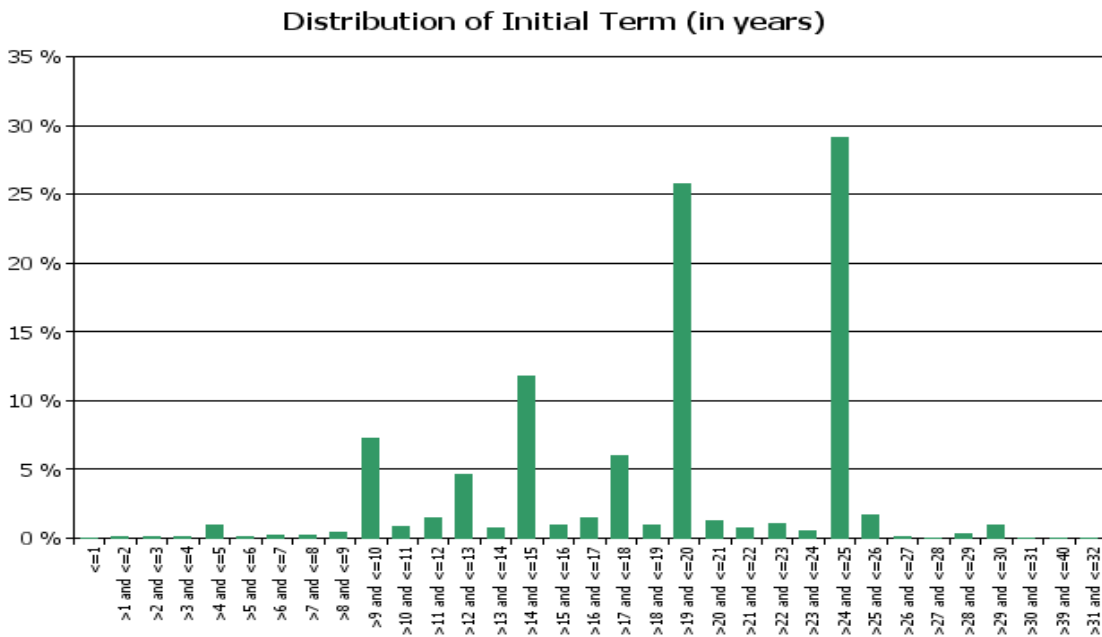
Distribution per Seasoning



3. Remaining term to maturity

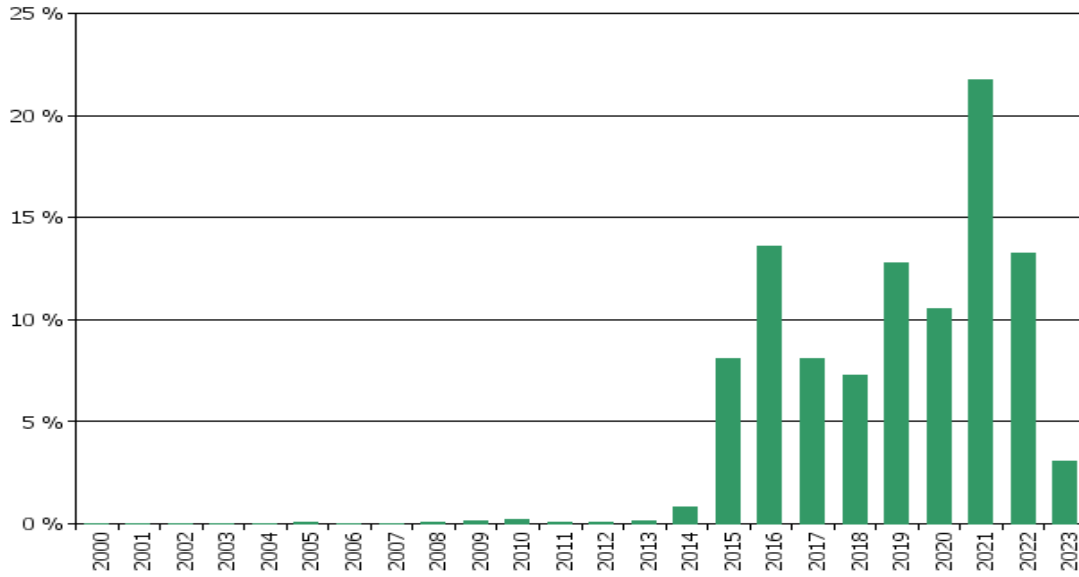


4. Original term to maturity



5. Origination Year

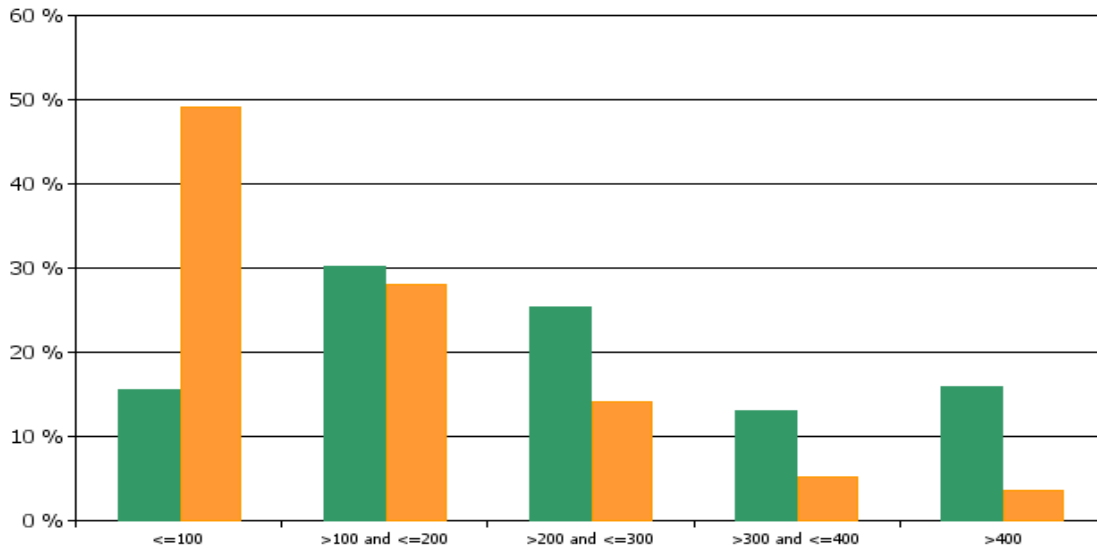
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

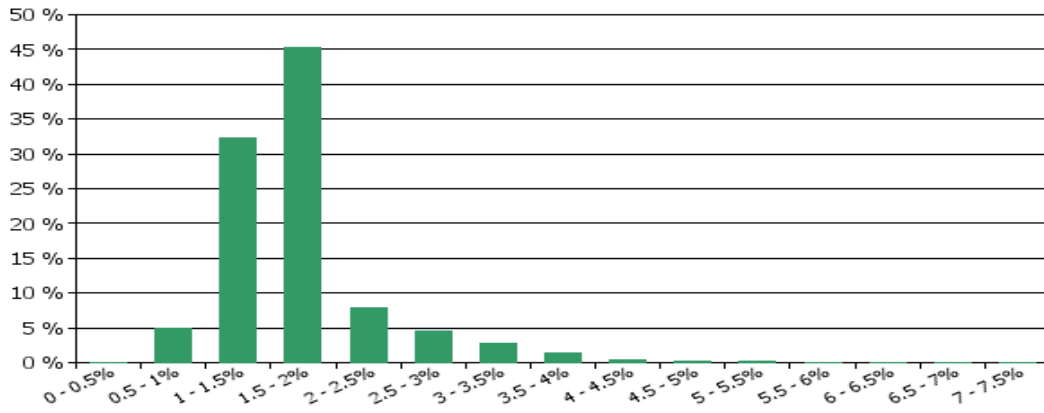
Outstanding Loan Balance by Borrower

■ In % of the Portfolio Amount ■ In % Number Of Borrowers



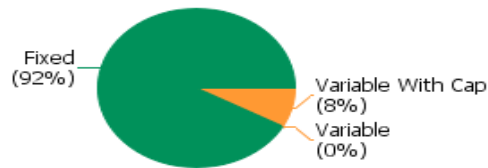
7. Interest Rate

Distribution per Interest Rate



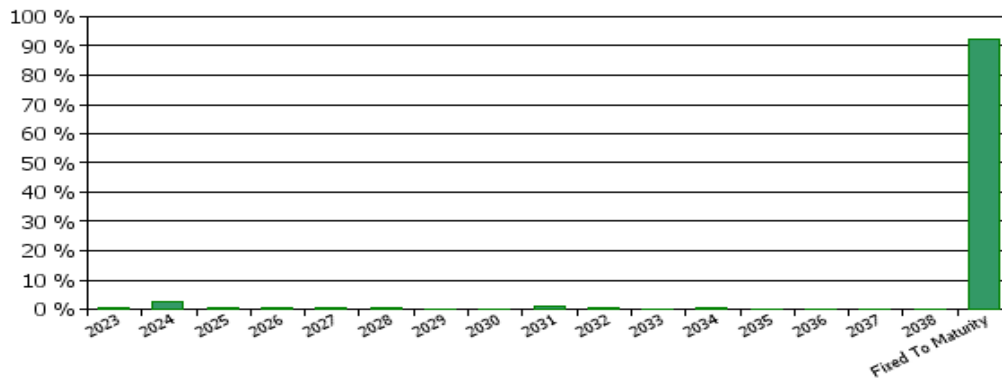
8. Interest Rate Type

Distribution per Interest Type



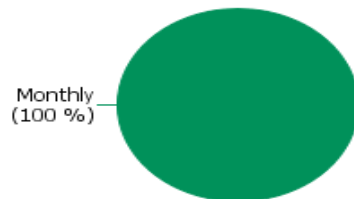
9. Next Reset Date

Next Reset Date



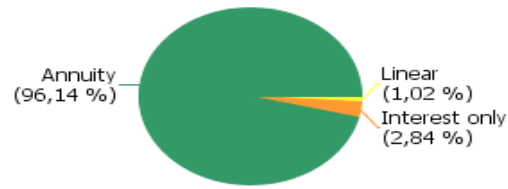
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



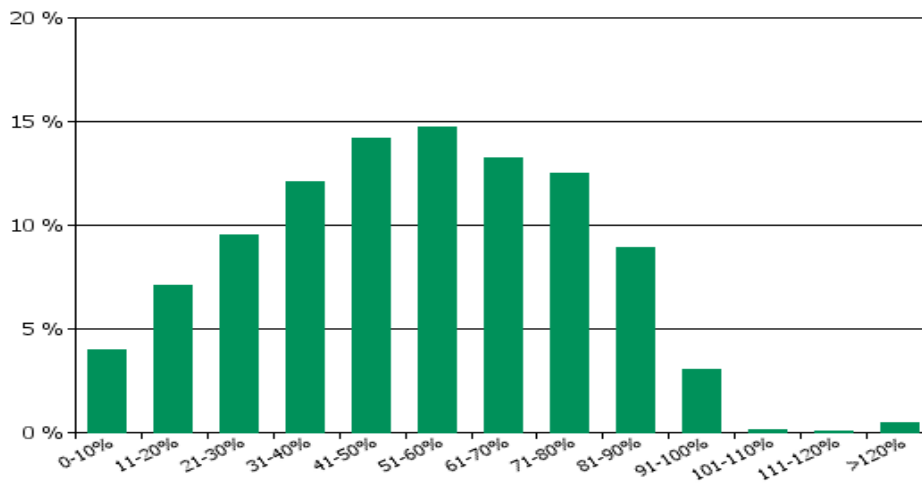
11. Repayment Type

Distribution per Repayment Type



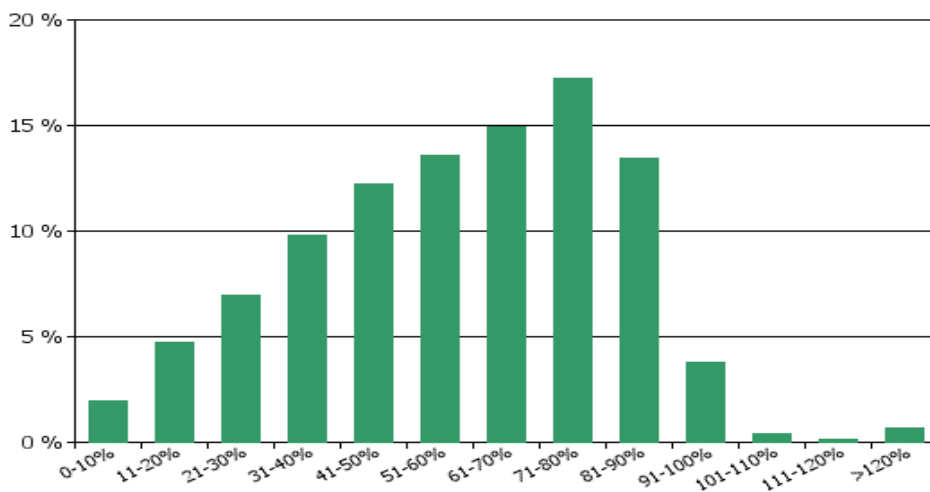
12. Current Loan to Current Value (LTV)

Current LTV Distribution



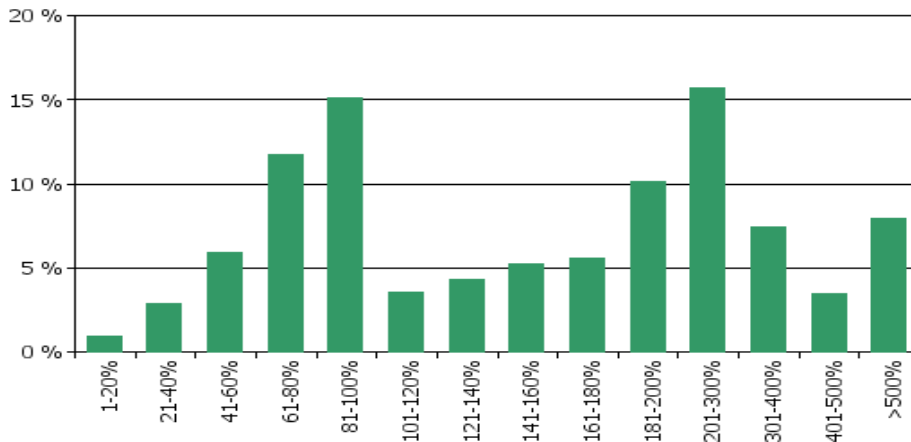
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



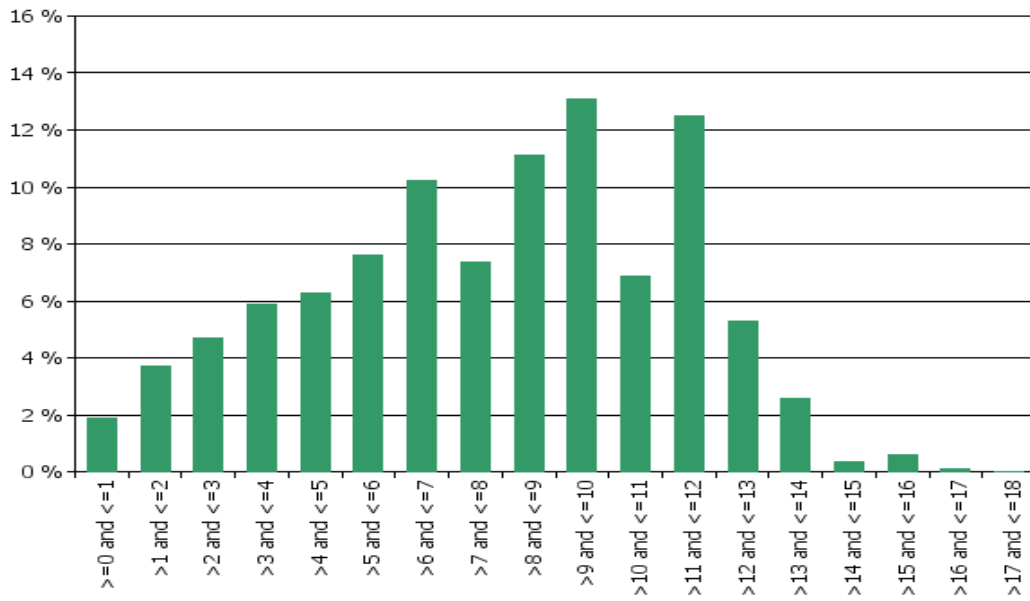
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

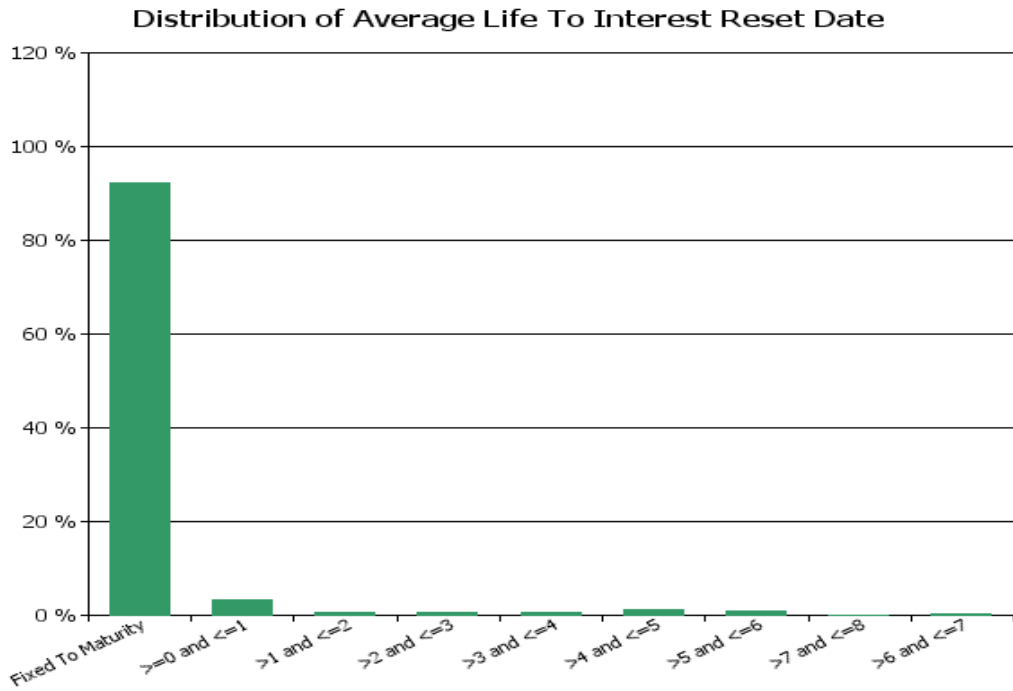


15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity

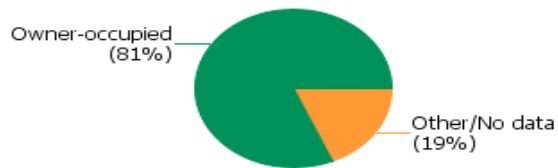


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





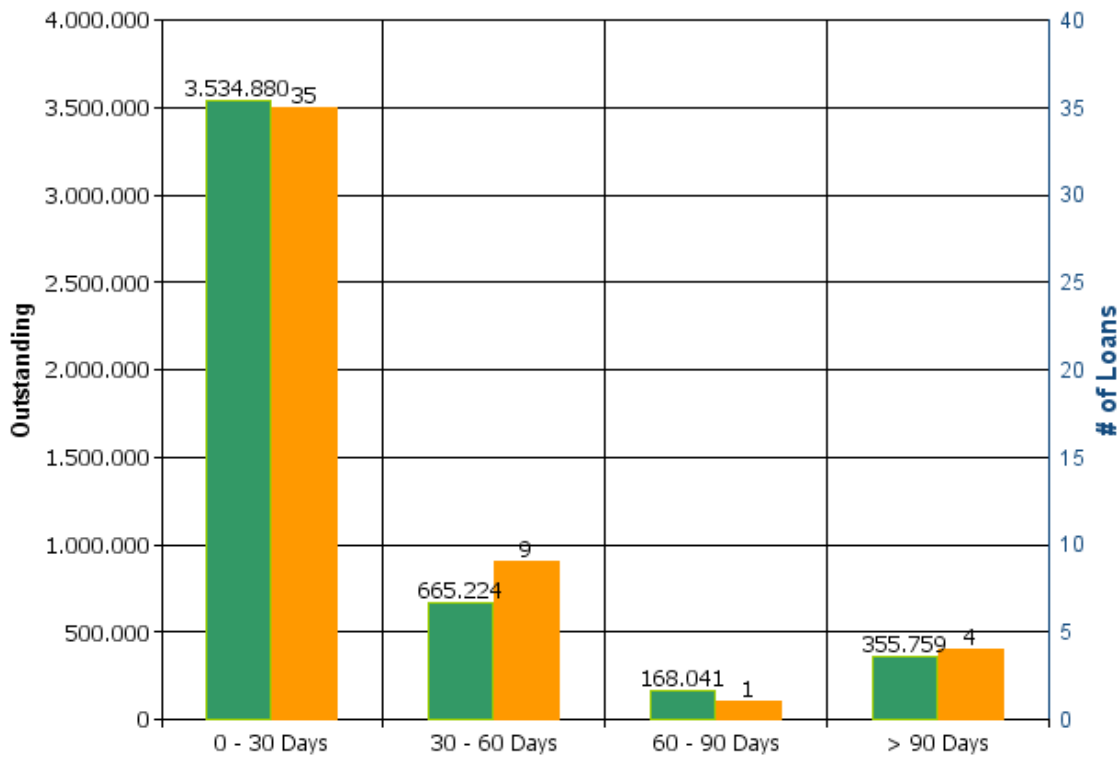
Cover Pool Performance

Portfolio Cut-off Date 31/10/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	3,599,504,044.18	99.87 %	49,892	99.90 %
0 - 30 Days	3,534,879.50	0.10 %	35	0.07 %
30 - 60 Days	665,224.37	0.02 %	9	0.02 %
60 - 90 Days	168,041.45	0.00 %	1	0.00 %
> 90 Days	355,758.55	0.01 %	4	0.01 %
Total	3,604,227,948.05	100.00 %	49,941	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off D: Oct/2023

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/11/2023	1	2,750,000,000	3,580,404,841	3,574,332,210	3,565,241,947	3,550,141,205	
01/12/2023	2	2,750,000,000	3,555,241,638	3,543,385,985	3,525,675,382	3,496,351,009	
01/01/2024	3	2,750,000,000	3,530,337,665	3,512,597,312	3,486,151,991	3,442,513,407	
01/02/2024	4	2,750,000,000	3,505,025,634	3,481,497,568	3,446,498,883	3,388,941,595	
01/03/2024	5	2,750,000,000	3,481,142,677	3,452,288,350	3,409,451,763	3,339,227,743	
01/04/2024	6	2,750,000,000	3,456,285,389	3,421,823,572	3,370,770,576	3,287,360,279	
01/05/2024	7	2,750,000,000	3,430,851,403	3,391,067,908	3,332,251,981	3,236,473,291	
01/06/2024	8	2,750,000,000	3,406,091,533	3,360,885,155	3,294,193,555	3,185,957,113	
01/07/2024	9	2,750,000,000	3,380,761,567	3,330,415,819	3,256,294,448	3,136,393,639	
01/08/2024	10	2,750,000,000	3,356,302,716	3,300,713,439	3,219,045,552	3,087,383,917	
01/09/2024	11	2,250,000,000	3,329,719,129	3,269,016,234	3,180,024,538	3,037,040,656	
01/10/2024	12	2,250,000,000	3,303,765,884	3,238,212,171	3,142,305,908	2,988,716,217	
01/11/2024	13	2,250,000,000	3,279,316,512	3,208,796,324	3,105,842,335	2,941,522,964	
01/12/2024	14	2,250,000,000	3,254,294,027	3,179,085,184	3,069,510,945	2,895,196,916	
01/01/2025	15	2,250,000,000	3,229,213,428	3,149,233,806	3,032,955,365	2,848,600,589	
01/02/2025	16	2,250,000,000	3,205,032,929	3,120,350,860	2,997,496,171	2,803,372,426	
01/03/2025	17	2,250,000,000	3,181,039,907	3,092,246,983	2,963,674,461	2,761,135,179	
01/04/2025	18	2,250,000,000	3,156,137,638	3,062,836,193	2,928,020,996	2,716,364,072	
01/05/2025	19	2,250,000,000	3,132,718,126	3,035,118,951	2,894,382,341	2,674,150,062	
01/06/2025	20	2,250,000,000	3,107,557,094	3,005,635,365	2,858,976,387	2,630,250,201	
01/07/2025	21	2,250,000,000	3,083,117,788	2,977,102,948	2,824,866,292	2,588,215,740	
01/08/2025	22	2,250,000,000	3,058,578,959	2,948,398,703	2,790,514,914	2,545,912,921	
01/09/2025	23	2,250,000,000	3,034,271,789	2,920,006,198	2,756,614,287	2,504,331,519	
01/10/2025	24	1,750,000,000	3,010,340,982	2,892,221,468	2,723,664,072	2,464,253,842	
01/11/2025	25	1,750,000,000	2,985,004,942	2,863,015,425	2,689,303,255	2,422,859,873	
01/12/2025	26	1,750,000,000	2,961,269,504	2,835,587,989	2,656,984,280	2,383,930,489	
01/01/2026	27	1,750,000,000	2,937,768,255	2,808,312,976	2,624,734,963	2,345,020,692	
01/02/2026	28	1,750,000,000	2,914,787,508	2,781,619,047	2,593,174,212	2,307,010,316	
01/03/2026	29	1,750,000,000	2,891,188,981	2,754,871,556	2,562,338,569	2,270,854,807	
01/04/2026	30	1,750,000,000	2,867,970,304	2,728,112,680	2,530,996,565	2,233,577,515	
01/05/2026	31	1,750,000,000	2,844,745,934	2,701,579,174	2,500,211,328	2,197,365,367	
01/06/2026	32	1,750,000,000	2,820,215,251	2,673,740,474	2,468,154,615	2,160,003,915	
01/07/2026	33	1,750,000,000	2,796,931,802	2,647,313,845	2,437,745,200	2,124,645,950	
01/08/2026	34	1,750,000,000	2,774,697,028	2,621,814,143	2,408,124,155	2,089,939,687	
01/09/2026	35	1,750,000,000	2,751,458,127	2,595,446,133	2,377,842,498	2,054,918,412	
01/10/2026	36	1,750,000,000	2,728,634,652	2,569,691,940	2,348,453,116	2,021,200,871	
01/11/2026	37	1,750,000,000	2,706,642,358	2,544,657,436	2,319,659,556	1,987,963,711	
01/12/2026	38	1,750,000,000	2,682,804,297	2,518,105,983	2,289,806,044	1,954,334,877	
01/01/2027	39	1,750,000,000	2,660,525,373	2,492,959,344	2,261,173,990	1,921,723,434	
01/02/2027	40	1,750,000,000	2,638,606,843	2,468,227,884	2,233,048,380	1,889,781,777	
01/03/2027	41	1,750,000,000	2,617,309,075	2,444,554,386	2,206,549,620	1,860,211,110	
01/04/2027	42	1,750,000,000	2,595,832,671	2,420,383,402	2,179,175,729	1,829,352,543	
01/05/2027	43	1,750,000,000	2,574,513,107	2,396,564,597	2,152,419,877	1,799,485,007	
01/06/2027	44	1,750,000,000	2,551,688,376	2,371,288,781	2,124,302,665	1,768,455,973	
01/07/2027	45	1,750,000,000	2,530,973,976	2,348,178,198	2,098,421,687	1,739,749,450	
01/08/2027	46	1,750,000,000	2,510,386,857	2,325,127,664	2,072,538,519	1,711,012,460	
01/09/2027	47	1,750,000,000	2,489,805,256	2,302,153,668	2,046,841,480	1,682,640,704	
01/10/2027	48	1,750,000,000	2,468,827,166	2,279,009,721	2,021,277,052	1,654,813,708	
01/11/2027	49	1,750,000,000	2,447,703,332	2,255,677,712	1,995,495,758	1,626,786,998	
01/12/2027	50	1,750,000,000	2,426,779,551	2,232,724,595	1,970,328,704	1,599,685,660	
01/01/2028	51	1,750,000,000	2,405,945,453	2,209,802,118	1,945,140,634	1,572,546,851	
01/02/2028	52	1,750,000,000	2,385,627,926	2,187,424,629	1,920,546,432	1,546,087,318	
01/03/2028	53	1,000,000,000	2,364,962,966	2,165,035,759	1,896,366,301	1,520,571,979	
01/04/2028	54	1,000,000,000	2,344,911,072	2,143,038,068	1,872,324,559	1,494,935,680	
01/05/2028	55	1,000,000,000	2,324,801,037	2,121,171,872	1,848,659,279	1,469,989,836	
01/06/2028	56	1,000,000,000	2,304,174,625	2,098,786,381	1,824,497,808	1,444,632,637	
01/07/2028	57	1,000,000,000	2,284,079,226	2,077,067,317	1,801,173,082	1,420,318,055	
01/08/2028	58	1,000,000,000	2,264,570,680	2,055,834,110	1,778,226,328	1,396,284,174	
01/09/2028	59	1,000,000,000	2,245,061,598	2,034,666,467	1,755,441,209	1,372,554,785	
01/10/2028	60	0	2,225,766,908	2,013,868,959	1,733,221,376	1,349,626,258	
01/11/2028	61		2,205,099,757	1,991,785,411	1,709,855,733	1,325,792,540	
01/12/2028	62		2,185,799,720	1,971,111,683	1,687,943,561	1,303,437,185	
01/01/2029	63		2,166,543,869	1,950,433,432	1,665,988,174	1,281,034,186	
01/02/2029	64		2,147,124,673	1,929,672,851	1,644,063,401	1,258,821,020	
01/03/2029	65		2,128,221,874	1,909,754,095	1,623,354,768	1,238,208,773	

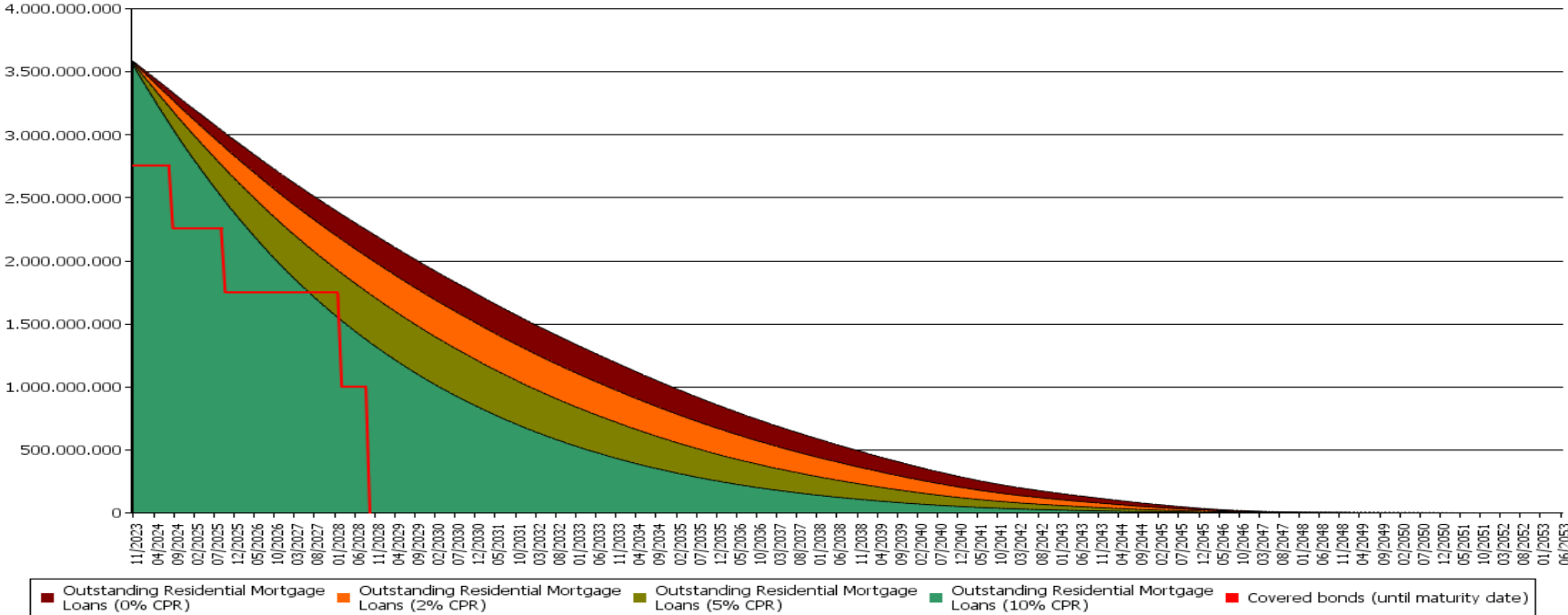
01/04/2029	66	2,108,068,164	1,888,460,807	1,601,172,269	1,216,116,316
01/05/2029	67	2,088,501,643	1,867,861,661	1,579,808,911	1,194,971,914
01/06/2029	68	2,069,481,683	1,847,711,886	1,558,792,102	1,174,080,716
01/07/2029	69	2,050,608,108	1,827,855,654	1,538,245,338	1,153,855,567
01/08/2029	70	2,032,095,602	1,808,281,925	1,517,902,742	1,133,773,774
01/09/2029	71	2,012,561,490	1,787,861,789	1,496,944,985	1,113,383,858
01/10/2029	72	1,994,402,758	1,768,822,324	1,477,358,432	1,094,311,693
01/11/2029	73	1,975,770,666	1,749,325,621	1,457,358,553	1,074,925,086
01/12/2029	74	1,956,907,662	1,729,780,583	1,437,528,760	1,055,952,566
01/01/2030	75	1,938,463,556	1,710,570,995	1,417,949,361	1,037,158,685
01/02/2030	76	1,920,201,694	1,691,582,138	1,398,642,758	1,018,703,757
01/03/2030	77	1,902,074,083	1,673,045,658	1,380,138,337	1,001,379,595
01/04/2030	78	1,884,320,087	1,654,618,295	1,361,465,815	983,647,469
01/05/2030	79	1,866,735,794	1,636,486,999	1,343,232,670	966,496,014
01/06/2030	80	1,848,828,934	1,618,039,848	1,324,713,592	949,133,786
01/07/2030	81	1,831,493,997	1,600,237,869	1,306,914,241	932,542,459
01/08/2030	82	1,814,239,011	1,582,473,056	1,289,118,865	915,948,609
01/09/2030	83	1,797,083,555	1,564,850,569	1,271,521,198	899,618,479
01/10/2030	84	1,779,644,482	1,547,121,477	1,254,021,305	883,600,110
01/11/2030	85	1,762,649,633	1,529,748,149	1,236,785,911	867,764,732
01/12/2030	86	1,744,271,004	1,511,313,158	1,218,874,029	851,691,618
01/01/2031	87	1,726,690,507	1,493,543,178	1,201,479,141	835,980,995
01/02/2031	88	1,709,101,126	1,475,821,457	1,184,203,570	820,470,848
01/03/2031	89	1,691,467,036	1,458,356,567	1,167,501,329	805,803,563
01/04/2031	90	1,674,624,904	1,441,386,691	1,150,981,286	791,036,789
01/05/2031	91	1,657,565,952	1,424,361,873	1,134,587,154	776,573,140
01/06/2031	92	1,640,599,546	1,407,391,386	1,118,218,064	762,127,489
01/07/2031	93	1,623,755,917	1,390,655,663	1,102,201,483	748,131,941
01/08/2031	94	1,607,307,329	1,374,233,610	1,086,415,721	734,293,809
01/09/2031	95	1,591,140,702	1,358,103,928	1,070,933,671	720,763,887
01/10/2031	96	1,573,910,393	1,341,192,090	1,054,994,800	707,126,068
01/11/2031	97	1,557,987,046	1,325,371,422	1,039,898,688	694,055,465
01/12/2031	98	1,541,140,442	1,308,888,154	1,024,438,125	680,933,913
01/01/2032	99	1,525,045,834	1,293,022,241	1,009,446,446	668,127,173
01/02/2032	100	1,508,368,465	1,276,713,122	994,179,270	655,235,131
01/03/2032	101	1,492,037,043	1,260,886,007	979,518,512	643,014,352
01/04/2032	102	1,476,563,958	1,245,693,682	965,255,262	630,967,247
01/05/2032	103	1,460,818,705	1,230,387,414	951,048,278	619,132,047
01/06/2032	104	1,445,454,017	1,215,381,491	937,059,989	607,441,886
01/07/2032	105	1,429,715,989	1,200,175,266	923,058,479	595,912,699
01/08/2032	106	1,414,122,931	1,185,072,287	909,124,744	584,431,374
01/09/2032	107	1,398,819,099	1,170,259,054	895,477,626	573,220,089
01/10/2032	108	1,383,400,694	1,155,460,241	881,977,493	562,263,963
01/11/2032	109	1,368,414,591	1,141,004,854	868,728,524	551,471,976
01/12/2032	110	1,353,086,348	1,126,372,059	855,476,779	540,833,613
01/01/2033	111	1,337,994,587	1,111,919,872	842,352,640	530,280,932
01/02/2033	112	1,323,084,533	1,097,664,217	829,438,231	519,939,412
01/03/2033	113	1,308,327,151	1,083,758,188	817,048,901	510,213,271
01/04/2033	114	1,293,654,092	1,069,786,179	804,464,223	500,226,914
01/05/2033	115	1,278,929,580	1,055,873,789	792,048,048	490,487,485
01/06/2033	116	1,264,390,728	1,042,100,150	779,727,893	480,812,880
01/07/2033	117	1,249,925,209	1,028,486,851	767,648,000	471,423,501
01/08/2033	118	1,235,552,692	1,014,936,255	755,607,462	462,063,820
01/09/2033	119	1,221,244,147	1,001,481,128	743,694,097	452,852,406
01/10/2033	120	1,206,950,412	988,134,954	731,977,268	443,890,676
01/11/2033	121	1,192,755,866	974,857,585	720,305,283	434,962,332
01/12/2033	122	1,177,840,169	961,086,630	708,382,344	426,009,084
01/01/2034	123	1,163,613,770	947,867,877	696,862,493	417,306,204
01/02/2034	124	1,149,532,148	934,808,932	685,513,847	408,771,494
01/03/2034	125	1,135,493,735	921,978,084	674,551,468	400,695,508
01/04/2034	126	1,121,512,464	909,081,331	663,424,225	392,416,561
01/05/2034	127	1,107,609,473	896,338,098	652,514,566	384,381,340
01/06/2034	128	1,093,395,246	883,334,423	641,412,770	376,241,162
01/07/2034	129	1,079,707,744	870,844,775	630,787,335	368,491,737
01/08/2034	130	1,066,119,053	858,426,307	620,210,802	360,778,571
01/09/2034	131	1,052,601,262	846,104,449	609,753,608	353,193,259
01/10/2034	132	1,039,271,086	834,018,142	599,564,161	345,867,517
01/11/2034	133	1,026,026,497	821,992,790	589,416,472	338,573,528
01/12/2034	134	1,012,726,850	810,006,150	579,391,800	331,450,866
01/01/2035	135	999,349,770	797,951,119	569,317,336	324,308,135
01/02/2035	136	986,342,096	786,229,109	559,527,366	317,381,337
01/03/2035	137	973,403,725	774,726,974	550,075,126	310,825,808
01/04/2035	138	960,553,204	763,202,663	540,514,439	304,129,805
01/05/2035	139	947,585,967	751,663,796	531,032,160	297,569,620
01/06/2035	140	934,398,781	739,946,048	521,424,385	290,948,233
01/07/2035	141	921,891,295	728,843,133	512,336,287	284,705,323
01/08/2035	142	909,492,387	717,821,065	503,305,113	278,502,073

01/09/2035	143	896,562,799	706,416,159	494,048,814	272,222,219
01/10/2035	144	884,425,142	695,708,886	485,362,874	266,339,970
01/11/2035	145	872,376,201	685,067,017	476,723,054	260,490,907
01/12/2035	146	860,371,105	674,530,554	468,235,665	254,804,437
01/01/2036	147	848,414,738	664,028,612	459,773,302	249,139,659
01/02/2036	148	836,498,591	653,591,781	451,395,922	243,564,151
01/03/2036	149	824,632,082	643,297,608	443,229,265	238,209,847
01/04/2036	150	812,852,833	633,033,091	435,047,820	232,822,473
01/05/2036	151	801,144,427	622,890,726	427,023,933	227,591,586
01/06/2036	152	789,542,300	612,828,890	419,057,555	222,399,742
01/07/2036	153	778,119,397	602,971,285	411,302,019	217,388,983
01/08/2036	154	766,853,277	593,233,196	403,630,290	212,430,591
01/09/2036	155	755,699,148	583,612,896	396,074,859	207,571,252
01/10/2036	156	744,663,288	574,146,141	388,691,116	202,866,635
01/11/2036	157	733,753,173	564,774,759	381,374,399	198,204,799
01/12/2036	158	722,960,342	555,554,054	374,224,611	193,691,722
01/01/2037	159	712,263,036	546,405,462	367,126,006	189,212,787
01/02/2037	160	701,130,780	536,953,204	359,857,574	184,681,163
01/03/2037	161	690,702,385	528,156,323	353,148,861	180,544,713
01/04/2037	162	680,360,410	519,365,791	346,387,938	176,338,176
01/05/2037	163	670,093,547	510,688,764	339,762,536	172,256,317
01/06/2037	164	659,823,761	502,009,109	333,138,539	168,182,639
01/07/2037	165	649,684,811	493,483,823	326,675,051	164,243,555
01/08/2037	166	639,601,095	485,000,497	320,242,763	160,327,608
01/09/2037	167	629,578,139	476,590,525	313,889,390	156,481,228
01/10/2037	168	619,641,405	468,298,487	307,669,010	152,751,457
01/11/2037	169	609,777,773	460,062,351	301,489,219	149,049,384
01/12/2037	170	599,923,695	451,884,745	295,401,394	145,441,028
01/01/2038	171	590,155,888	443,773,319	289,361,096	141,863,659
01/02/2038	172	580,502,342	435,773,883	283,422,448	138,363,609
01/03/2038	173	570,942,119	427,940,538	277,688,305	135,045,537
01/04/2038	174	561,076,256	419,832,461	271,734,180	131,590,197
01/05/2038	175	551,633,248	412,089,092	266,065,853	128,317,087
01/06/2038	176	542,355,395	404,471,037	260,483,095	125,092,569
01/07/2038	177	533,064,642	396,889,767	254,971,585	121,943,831
01/08/2038	178	523,420,943	389,048,638	249,298,620	118,725,647
01/09/2038	179	514,177,379	381,529,874	243,858,904	115,643,149
01/10/2038	180	505,137,029	374,206,519	238,589,422	112,680,447
01/11/2038	181	496,132,324	366,912,447	233,343,857	109,736,314
01/12/2038	182	487,158,280	359,684,374	228,184,041	106,869,886
01/01/2039	183	478,209,758	352,478,552	223,043,969	104,020,080
01/02/2039	184	469,289,745	345,317,115	217,956,581	101,216,963
01/03/2039	185	460,420,906	338,272,115	213,019,419	98,545,665
01/04/2039	186	451,586,510	331,218,741	208,047,256	95,837,823
01/05/2039	187	442,660,251	324,138,807	203,099,047	93,174,896
01/06/2039	188	433,931,107	317,207,952	198,250,831	90,565,475
01/07/2039	189	425,309,023	310,394,801	193,515,233	88,039,768
01/08/2039	190	416,763,869	303,642,587	188,824,130	85,541,694
01/09/2039	191	408,325,961	296,990,388	184,217,675	83,101,387
01/10/2039	192	400,035,547	290,482,882	179,737,715	80,748,093
01/11/2039	193	391,835,297	284,045,750	175,307,727	78,424,315
01/12/2039	194	383,109,960	277,264,803	170,701,475	76,050,668
01/01/2040	195	375,105,256	271,011,194	166,427,026	73,832,272
01/02/2040	196	367,153,988	264,816,541	162,209,328	71,656,373
01/03/2040	197	359,269,367	258,718,443	158,096,970	69,562,967
01/04/2040	198	351,461,082	252,666,242	154,005,940	67,475,893
01/05/2040	199	343,719,402	246,695,136	149,996,321	65,449,729
01/06/2040	200	336,080,940	240,803,725	146,041,846	63,454,318
01/07/2040	201	328,451,184	234,950,682	142,141,400	61,506,433
01/08/2040	202	321,036,363	229,257,147	138,344,168	59,609,768
01/09/2040	203	313,713,100	223,647,522	134,615,837	57,757,628
01/10/2040	204	306,540,310	218,175,304	130,998,831	55,975,334
01/11/2040	205	299,489,687	212,795,602	127,443,759	54,225,613
01/12/2040	206	292,517,356	207,500,418	123,966,594	52,529,909
01/01/2041	207	285,617,805	202,262,510	120,530,006	50,857,356
01/02/2041	208	278,774,735	197,081,703	117,144,037	49,219,297
01/03/2041	209	272,002,153	191,999,174	113,860,832	47,656,768
01/04/2041	210	265,343,316	186,981,203	110,603,033	46,097,130
01/05/2041	211	258,771,761	182,051,071	107,421,718	44,587,695
01/06/2041	212	252,356,696	177,236,828	104,315,037	43,114,809
01/07/2041	213	246,231,283	172,650,931	101,365,844	41,724,128
01/08/2041	214	240,289,636	168,199,041	98,500,928	40,373,145
01/09/2041	215	234,504,128	163,870,865	95,722,195	39,068,031
01/10/2041	216	228,847,930	159,655,838	93,030,525	37,813,809
01/11/2041	217	223,249,786	155,486,127	90,370,442	36,576,992
01/12/2041	218	217,847,490	151,474,566	87,822,186	35,399,889
01/01/2042	219	212,615,850	147,586,139	85,350,131	34,257,721

01/02/2042	220	207,515,247	143,801,271	82,949,818	33,153,267
01/03/2042	221	202,538,313	140,137,390	80,650,647	32,110,995
01/04/2042	222	197,688,637	136,549,879	78,386,134	31,077,192
01/05/2042	223	192,904,298	133,026,474	76,175,580	30,076,991
01/06/2042	224	188,194,010	129,558,154	74,000,820	29,094,558
01/07/2042	225	183,576,199	126,171,681	71,889,165	28,148,467
01/08/2042	226	179,035,009	122,841,824	69,813,900	27,220,107
01/09/2042	227	174,555,621	119,565,232	67,778,920	26,314,747
01/10/2042	228	170,178,361	116,375,610	65,808,422	25,444,980
01/11/2042	229	165,872,154	113,238,445	63,871,556	24,591,485
01/12/2042	230	161,621,979	110,155,806	61,979,884	23,765,344
01/01/2043	231	157,428,272	107,115,539	60,115,981	22,953,023
01/02/2043	232	153,272,069	104,110,744	58,281,014	22,158,159
01/03/2043	233	149,174,281	101,172,063	56,505,832	21,401,039
01/04/2043	234	145,149,401	98,275,368	54,748,401	20,647,603
01/05/2043	235	141,085,141	95,366,813	52,997,306	19,905,271
01/06/2043	236	137,150,242	92,549,771	51,301,016	19,186,550
01/07/2043	237	133,282,401	89,792,102	49,649,917	18,492,921
01/08/2043	238	129,454,271	87,065,179	48,019,648	17,809,946
01/09/2043	239	125,651,982	84,364,597	46,411,842	17,140,719
01/10/2043	240	121,888,316	81,703,287	44,837,136	16,491,273
01/11/2043	241	118,150,010	79,063,128	43,277,924	15,850,369
01/12/2043	242	114,421,899	76,442,687	41,740,548	15,224,645
01/01/2044	243	110,483,411	73,686,282	40,133,121	14,576,343
01/02/2044	244	106,797,020	71,106,857	38,629,747	13,970,892
01/03/2044	245	103,133,201	68,558,481	37,156,690	13,384,891
01/04/2044	246	99,483,066	66,019,865	35,689,836	12,802,034
01/05/2044	247	95,782,513	63,459,735	34,221,413	12,224,988
01/06/2044	248	92,198,618	60,981,657	32,801,447	11,668,100
01/07/2044	249	88,661,519	58,545,907	31,413,772	11,128,671
01/08/2044	250	85,208,987	56,170,663	30,062,645	10,604,911
01/09/2044	251	81,827,495	53,850,059	28,747,357	10,097,977
01/10/2044	252	78,541,885	51,602,983	27,479,973	9,613,219
01/11/2044	253	75,324,350	49,405,086	26,242,624	9,141,478
01/12/2044	254	72,166,164	47,255,945	25,039,278	8,686,545
01/01/2045	255	69,131,149	45,191,773	23,884,647	8,250,888
01/02/2045	256	66,126,427	43,154,237	22,749,769	7,825,561
01/03/2045	257	63,141,620	41,143,215	21,639,782	7,415,260
01/04/2045	258	60,179,684	39,146,703	20,537,328	7,007,677
01/05/2045	259	57,252,815	37,181,653	19,458,404	6,612,313
01/06/2045	260	54,396,909	35,267,027	18,409,478	6,229,372
01/07/2045	261	51,587,963	33,391,011	17,387,292	5,859,369
01/08/2045	262	48,810,209	31,539,488	16,381,404	5,497,011
01/09/2045	263	46,065,490	29,715,459	15,394,763	5,144,050
01/10/2045	264	43,408,517	27,955,564	14,447,363	4,807,694
01/11/2045	265	40,856,015	26,267,098	13,540,245	4,486,745
01/12/2045	266	38,379,918	24,634,666	12,667,499	4,180,342
01/01/2046	267	36,002,613	23,069,567	11,832,533	3,888,260
01/02/2046	268	33,701,991	21,558,759	11,029,508	3,609,028
01/03/2046	269	31,495,494	20,116,423	10,267,962	3,346,982
01/04/2046	270	29,395,315	18,743,177	9,542,690	3,097,395
01/05/2046	271	27,375,217	17,426,462	8,850,475	2,860,938
01/06/2046	272	25,501,165	16,205,949	8,209,674	2,642,557
01/07/2046	273	23,843,315	15,127,517	7,644,496	2,450,549
01/08/2046	274	22,281,408	14,112,580	7,113,474	2,270,664
01/09/2046	275	20,783,296	13,141,380	6,607,092	2,100,091
01/10/2046	276	19,367,484	12,226,055	6,131,765	1,941,017
01/11/2046	277	18,041,801	11,369,878	5,687,862	1,792,873
01/12/2046	278	16,788,079	10,562,421	5,270,921	1,654,638
01/01/2047	279	15,613,819	9,806,959	4,881,480	1,525,895
01/02/2047	280	14,537,467	9,115,422	4,525,723	1,408,698
01/03/2047	281	13,520,429	8,464,720	4,193,001	1,300,139
01/04/2047	282	12,556,669	7,848,007	3,877,625	1,197,257
01/05/2047	283	11,652,553	7,270,974	3,583,676	1,101,961
01/06/2047	284	10,811,971	6,735,024	3,311,078	1,013,826
01/07/2047	285	10,033,108	6,239,593	3,059,964	933,097
01/08/2047	286	9,322,143	5,787,611	2,831,089	859,647
01/09/2047	287	8,669,428	5,373,247	2,621,712	792,699
01/10/2047	288	8,092,204	5,007,256	2,437,125	733,867
01/11/2047	289	7,582,214	4,683,729	2,273,861	681,805
01/12/2047	290	7,125,165	4,394,173	2,128,036	635,465
01/01/2048	291	6,733,151	4,145,371	2,002,439	595,427
01/02/2048	292	6,373,086	3,917,036	1,887,329	558,822
01/03/2048	293	6,052,128	3,713,867	1,785,179	526,481
01/04/2048	294	5,755,249	3,525,698	1,690,420	496,424
01/05/2048	295	5,496,608	3,361,726	1,607,836	470,236
01/06/2048	296	5,264,902	3,214,553	1,533,536	446,606

01/07/2048	297	5,094,070	3,105,144	1,477,696	428,580
01/08/2048	298	4,956,976	3,016,452	1,431,838	413,520
01/09/2048	299	4,819,592	2,927,876	1,386,258	398,661
01/10/2048	300	4,681,921	2,839,573	1,341,140	384,105
01/11/2048	301	4,546,492	2,752,759	1,296,831	369,842
01/12/2048	302	4,410,777	2,666,204	1,252,964	355,866
01/01/2049	303	4,274,776	2,579,612	1,209,187	341,978
01/02/2049	304	4,138,486	2,493,133	1,165,678	328,277
01/03/2049	305	4,001,909	2,407,161	1,122,896	315,019
01/04/2049	306	3,865,059	2,320,902	1,079,904	301,675
01/05/2049	307	3,728,518	2,235,237	1,037,485	288,637
01/06/2049	308	3,591,689	2,149,557	995,179	275,694
01/07/2049	309	3,456,049	2,064,984	953,671	263,112
01/08/2049	310	3,320,482	1,980,617	912,382	250,654
01/09/2049	311	3,185,533	1,896,900	871,595	238,435
01/10/2049	312	3,051,043	1,813,832	831,375	226,500
01/11/2049	313	2,916,267	1,730,768	791,285	214,665
01/12/2049	314	2,781,204	1,647,900	751,545	203,048
01/01/2050	315	2,645,855	1,565,045	711,942	191,534
01/02/2050	316	2,511,150	1,482,847	672,835	180,246
01/03/2050	317	2,376,159	1,400,984	634,230	169,254
01/04/2050	318	2,241,149	1,319,141	595,660	158,288
01/05/2050	319	2,106,460	1,237,828	557,568	147,558
01/06/2050	320	1,973,419	1,157,682	520,140	137,070
01/07/2050	321	1,840,284	1,077,808	483,061	126,777
01/08/2050	322	1,708,317	998,821	446,522	116,691
01/09/2050	323	1,576,331	920,088	410,278	106,765
01/10/2050	324	1,445,209	842,169	374,609	97,083
01/11/2050	325	1,316,271	765,732	339,742	87,675
01/12/2050	326	1,189,066	690,596	305,651	78,554
01/01/2051	327	1,062,368	615,965	271,927	69,590
01/02/2051	328	937,867	542,856	239,043	60,916
01/03/2051	329	816,002	471,595	207,186	52,596
01/04/2051	330	701,017	404,454	177,237	44,802
01/05/2051	331	590,988	340,412	148,806	37,461
01/06/2051	332	493,091	283,542	123,631	30,992
01/07/2051	333	406,019	233,089	101,382	25,310
01/08/2051	334	323,300	185,287	80,386	19,983
01/09/2051	335	250,974	143,592	62,138	15,382
01/10/2051	336	189,593	108,295	46,748	11,525
01/11/2051	337	139,787	79,711	34,322	8,425
01/12/2051	338	103,837	59,114	25,391	6,207
01/01/2052	339	77,590	44,096	18,892	4,599
01/02/2052	340	59,094	33,528	14,328	3,473
01/03/2052	341	45,177	25,591	10,910	2,634
01/04/2052	342	34,543	19,534	8,307	1,997
01/05/2052	343	25,947	14,649	6,214	1,488
01/06/2052	344	19,394	10,931	4,625	1,103
01/07/2052	345	15,256	8,584	3,623	860
01/08/2052	346	12,946	7,272	3,062	724
01/09/2052	347	10,972	6,153	2,584	608
01/10/2052	348	8,975	5,025	2,105	494
01/11/2052	349	7,706	4,307	1,800	420
01/12/2052	350	6,433	3,589	1,496	348
01/01/2053	351	5,155	2,871	1,194	276
01/02/2053	352	3,873	2,154	893	206
01/03/2053	353	2,586	1,436	594	136
01/04/2053	354	1,295	718	296	68
01/05/2053	355	0	0	0	0
01/06/2053	356	0	0	0	0
		341,776,407,953	303,953,946,299	258,822,972,602	204,984,258,650

Amortisation profiles (all amounts in EUR)



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

Programme		EAI			
Country of origin					
1. Additional information on the programme					
Field	Transaction Description	Name	Local Entity Identifier (LEI)**		
E11.1	Category of asset class				
E11.2	Issuer	BNP Paribas Fortis	KGG2HUYWZVZVCT67		
E11.3	Bank or institution				
E11.4	ISIN				
E11.5	Cash instrument				
E11.6	Bank with no account				
E11.7	Medium term				
E11.8	Short term instrument				
E11.9	Account with no account				
E11.10	Future	Debtless MRP Entry (Multi-Entry Instrument)			
E11.11	Over-the-counter	Debtless MRP Entry (Multi-Entry Instrument)			
OE11.1	where available - asset asset				
OE11.2					
OE11.3					
OE11.4					
OE11.5					
OE11.6					
OE11.7					
2. Additional information on the assets					
Field	Instrument identifier	Issuer or issuer identifier	Local Entity Identifier (LEI)**	Type of issue	
E11.1	Instrument 1				
E11.2	Instrument 2				
E11.3	Instrument 3				
E11.4	Instrument 4				
E11.5	Instrument 5				
E11.6	Instrument 6				
E11.7	Instrument 7				
E11.8	Instrument 8				
E11.9	Instrument 9				
E11.10	Instrument 10				
E11.11	Instrument 11				
E11.12	Instrument 12				
E11.13	Instrument 13				
E11.14	Instrument 14				
E11.15	Instrument 15				
E11.16	Instrument 16				
E11.17	Instrument 17				
E11.18	Instrument 18				
E11.19	Instrument 19				
E11.20	Instrument 20				
E11.21	Instrument 21				
E11.22	Instrument 22				
E11.23	Instrument 23				
E11.24	Instrument 24				
E11.25	Instrument 25				
OE11.1					
OE11.2					
OE11.3					
OE11.4					
OE11.5					
OE11.6					
OE11.7					
OE11.8					
OE11.9					
OE11.10					
OE11.11					
OE11.12					
3. Additional information on the asset distribution					
Field	Instrument identifier	Instrument name	Value		
E11.1	Instrument 1	Weighted Average Maturity (years)	1.00		
E11.2	Instrument 2	Weighted Average Maturity (years)	1.00		
OE11.1					
OE11.2					
OE11.3					
OE11.4					
Field	% of assets	% of portfolio value	% of portfolio value	% of portfolio value	% of portfolio value
E11.1	1-30 days	0.00%			0.00%
E11.2	31-90 days	0.00%			0.00%
E11.3	91-180 days	0.00%			0.00%
E11.4	181-360 days	0.00%			0.00%
E11.5	> 360 days	0.00%			0.00%
OE11.1					
OE11.2					
OE11.3					
OE11.4					

Programme		EAI	
Country of origin			
Not available for the jurisdiction			
Not available for the issuer and/or the programme at the present time			
Not available in the account time			
Defaulted			

** Local Entity Identifier (LEI) Finder: <https://www.lei.lu/leis.com/leifinder>
 ** Issued under Access to Market - Issuance Terms for Issuance