



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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



5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable. Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/9/2023

Cut-off Date: 30/9/2023



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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 CBD Check Table	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	30/09/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3,086.04			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,681.14			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,136.17			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	32.2%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		25.3%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		25.5%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Monitozees	2,952.83		95.7%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	13.00		0.4%	
G.3.3.5	Other	120.21		3.9%	
G.3.3.6	Total	3,086.0		100.0%	
OG.3.3.1	a/w (if relevant, please specify)				
OG.3.3.2	a/w (if relevant, please specify)				
OG.3.3.3	a/w (if relevant, please specify)				
OG.3.3.4	a/w (if relevant, please specify)				
OG.3.3.5	a/w (if relevant, please specify)				
OG.3.3.6	a/w (if relevant, please specify)				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.30	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	64.71	ND1	2.19%	
G.3.4.3	1 - 2 Y	128.45	ND1	4.35%	
G.3.4.4	2 - 3 Y	161.86	ND1	5.48%	
G.3.4.5	3 - 4 Y	203.57	ND1	6.89%	
G.3.4.6	4 - 5 Y	207.10	ND1	7.01%	
G.3.4.7	5 - 10 Y	1,536.97	ND1	52.05%	
G.3.4.8	10+ Y	650.18	ND1	22.02%	
G.3.4.9	Total	2,952.8	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	2.05			
OG.3.4.2	a/w 0-0.5y	16.98			
OG.3.4.3	a/w 0.5-1 y	45.58			
OG.3.4.4	a/w 1-1.5y	61.89			
OG.3.4.5	a/w 1.5-2 y	66.56			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.17	3.17		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	1,000.00	0.00	44.4%	0.0%
G.3.5.3	1 - 2 Y	0.00	1,000.00	0.0%	44.4%
G.3.5.4	2 - 3 Y	500.00	0.00	22.2%	0.0%
G.3.5.5	3 - 4 Y	0.00	500.00	0.0%	22.2%
G.3.5.6	4 - 5 Y	750.00	0.00	33.3%	0.0%
G.3.5.7	5 - 10 Y	0.00	750.00	0.0%	33.3%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00			
OG.3.5.2	a/w 0-0.5y	500.00		22.2%	
OG.3.5.3	a/w 0.5-1 y	500.00		22.2%	
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3,086.04		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	3,086.0	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	2,250.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (ISA)	13.00		9.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	120.21		90.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	133.21		100.0%	
OG.3.9.1	a/w EU qvts or quasi qvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	13.00		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	13.00		100.00%	
G.3.10.16	Total	13.00		100.00%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	13.00		0.44%	0.58%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	13.00		0.44%	0.58%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131/		

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

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

4. Compliance Art 14 CBD Check table		Row	Row
<i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i>			
G.4.1.1	(a) Value of the cover pool total assets:	38	
G.4.1.2	(a) Value of outstanding covered bonds:	89	
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.1.13	
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d) Currency risk - cover pool:	111	
G.4.1.10	(d) Interest rate risk - covered bond:	163	
G.4.1.11	(d) Currency risk - covered bond:	137	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	65	
G.4.1.17	(e) Maturity Structure - covered bond:	88	
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG.1.7	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	120.21
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency EUR

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

Field Number	7. Mortgage Assets	Nominal (mm)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	2,952.83			100.00%
M.7.1.2	Commercial	0.00			0.00%
M.7.1.3	Other	0.00			0.00%
M.7.1.4	Total	2,952.83			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					
M.7.2.1	Number of mortgage loans	44,438			44,438
OM.7.2.1	Optional information eg. Number of borrowers	23,494			23,494
OM.7.2.2	Optional information eg. Number of guarantors	0			0
OM.7.2.3					
OM.7.2.4					
OM.7.2.5					
OM.7.2.6					
3. Concentration Risks					
M.7.3.1	10 largest exposures	0.9%		0.0%	0.9%
OM.7.3.1					
OM.7.3.2					
OM.7.3.3					
OM.7.3.4					
OM.7.3.5					
OM.7.3.6					
4. Breakdown by Geography					
M.7.4.1	European Union	100.00%		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	Ireland	0.00%		0.0%	0.00%
M.7.4.17	Italy	0.00%		0.0%	0.00%
M.7.4.18	Latvia	0.00%		0.0%	0.00%
M.7.4.19	Lithuania	0.00%		0.0%	0.00%
M.7.4.20	Luxembourg	0.00%		0.0%	0.00%
M.7.4.21	Malta	0.00%		0.0%	0.00%
M.7.4.22	Poland	0.00%		0.0%	0.00%
M.7.4.23	Portugal	0.00%		0.0%	0.00%
M.7.4.24	Romania	0.00%		0.0%	0.00%
M.7.4.25	Slovakia	0.00%		0.0%	0.00%
M.7.4.26	Slovenia	0.00%		0.0%	0.00%
M.7.4.27	Spain	0.00%		0.0%	0.00%
M.7.4.28	Sweden	0.00%		0.0%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%		0.0%	0.00%
M.7.4.30	Iceland				
M.7.4.31	Liechtenstein				
M.7.4.32	Norway				
M.7.4.33	Other	0.00%		0.00%	0.00%
M.7.4.34	Switzerland				
M.7.4.35	United Kingdom				
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				
OM.7.4.1	<i>a/w (if relevant, please specify)</i>				
OM.7.4.2	<i>a/w (if relevant, please specify)</i>				
OM.7.4.3	<i>a/w (if relevant, please specify)</i>				
OM.7.4.4	<i>a/w (if relevant, please specify)</i>				
OM.7.4.5	<i>a/w (if relevant, please specify)</i>				
OM.7.4.6	<i>a/w (if relevant, please specify)</i>				
OM.7.4.7	<i>a/w (if relevant, please specify)</i>				
OM.7.4.8	<i>a/w (if relevant, please specify)</i>				
OM.7.4.9	<i>a/w (if relevant, please specify)</i>				
OM.7.4.10	<i>a/w (if relevant, please specify)</i>				
5. Breakdown by regions of main country of origin					
M.7.5.1	Antwerpen	16.74%			16.74%
M.7.5.2	Vlaams-Brabant	13.58%			13.58%
M.7.5.3	Oost-Vlaanderen	15.16%			15.16%
M.7.5.4	Brussels	10.40%			10.40%
M.7.5.5	West-Vlaanderen	10.90%			10.90%
M.7.5.6	Limburg	6.81%			6.81%
M.7.5.7	Liège	7.74%			7.74%
M.7.5.8	Hainaut	6.06%			6.06%
M.7.5.9	Brabant Wallon	5.73%			5.73%
M.7.5.10	Namur	3.91%			3.91%
M.7.5.11	Luxembourg	2.86%			2.86%
M.7.5.12	Other	0.12%			0.12%
6. Breakdown by Interest Rate					
M.7.6.1	Fixed rate	92.75%			92.75%
M.7.6.2	Floating rate	0.00%			0.00%
M.7.6.3	Other	7.25%			7.25%
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type					
M.7.7.1	Bullet / interest only	3.01%			3.01%
M.7.7.2	Amortising	96.99%			96.99%
M.7.7.3	Other	0.00%			0.00%
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.37%		2.37%	
M.7.8.2	≥ 12 < 24 months	10.42%		10.42%	
M.7.8.3	≥ 24 < 36 months	17.64%		17.64%	
M.7.8.4	≥ 36 < 60 months	11.66%		11.66%	
M.7.8.5	≥ 60 months	57.91%		57.91%	
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)	66.45			
By buckets (mn):					
M.7A.10.2	<=100K	1,397.14	35,314.00	0.47	0.79
M.7A.10.3	>100K and <=200K	978.45	7,179.00	0.33	0.16
M.7A.10.4	>200K and <=300K	330.95	1,384.00	0.11	0.03
M.7A.10.5	>300K and <=400K	114.55	335.00	0.04	0.01
M.7A.10.6	>400K	131.73	226.00	0.04	0.01
M.7A.10.26	Total	2,952.8	44,438	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.46%			
By LTV buckets (mn):					
M.7A.11.2	>=0 <=40%	783.69	20,650	26.51%	46.47%
M.7A.11.3	>40 <=50%	383.62	5,369	12.99%	12.08%
M.7A.11.4	>50 <=60%	411.12	5,091	13.92%	11.46%
M.7A.11.5	>60 <=70%	442.85	4,881	15.00%	10.98%
M.7A.11.6	>70 <=80%	485.73	4,742	16.45%	10.67%
M.7A.11.7	>80 <=90%	325.92	2,716	11.04%	6.11%
M.7A.11.8	>90 <=100%	79.02	607	2.68%	1.37%
M.7A.11.9	>100%	41.88	382	1.42%	0.80%
M.7A.11.10	Total	2,952.83	44,438	100.00%	100.00%
OM.7A.11.1	a/w >100 <=110 %	13.06			
OM.7A.11.2	a/w >110 <=120 %	5.69			
OM.7A.11.3	a/w >120 <=130 %	2.25			
OM.7A.11.4	a/w >130 <=140 %	4.73			
OM.7A.11.5	a/w >140 <=150 %	1.82			
OM.7A.11.6	a/w >150 %	14.33			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48.53%			
By LTV buckets (mn):					
M.7A.12.2	>=0 <=40%	1,098.23	25,440	37.19%	57.27%
M.7A.12.3	>40 <=50%	444.95	5,495	15.07%	12.37%
M.7A.12.4	>50 <=60%	456.89	4,970	15.47%	11.18%
M.7A.12.5	>60 <=70%	386.66	3,819	13.09%	8.59%
M.7A.12.6	>70 <=80%	311.43	2,788	10.55%	6.27%
M.7A.12.7	>80 <=90%	174.71	1,317	5.92%	2.96%
M.7A.12.8	>90 <=100%	57.21	389	1.94%	0.88%
M.7A.12.9	>100%	22.76	211	0.77%	0.47%
M.7A.12.10	Total	2,952.83	44,438	100.00%	100.00%
OM.7A.12.1	a/w >100 <=110 %	3.81		0.13%	0.00%
OM.7A.12.2	a/w >110 <=120 %	3.54		0.12%	0.00%
OM.7A.12.3	a/w >120 <=130 %	2.03		0.07%	0.00%
OM.7A.12.4	a/w >130 <=140 %	2.56		0.09%	0.00%
OM.7A.12.5	a/w >140 <=150 %	1.24		0.04%	0.00%
OM.7A.12.6	a/w >150 %	9.58		0.32%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	80.37%			
M.7A.13.2	Second home/Holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Subsidised housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	19.29%			
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 Business land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40%				
M.7B.22.3	>40 - <=50%				
M.7B.22.4	>50 - <=60%				
M.7B.22.5	>60 - <=70%				
M.7B.22.6	>70 - <=80%				
M.7B.22.7	>80 - <=90%				
M.7B.22.8	>90 - <=100%				
M.7B.22.9	>100%				
M.7B.22.10	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 (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40%				
M.7B.23.3	>40 - <=50%				
M.7B.23.4	>50 - <=60%				
M.7B.23.5	>60 - <=70%				
M.7B.23.6	>70 - <=80%				
M.7B.23.7	>80 - <=90%				
M.7B.23.8	>90 - <=100%				
M.7B.23.9	>100%				
M.7B.23.10	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	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (TV adjusted) (per year)	kg CO2/m ² (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/09/2023

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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@135194	BE0002265347	500,000,000	24/10/2016	24/10/2023	EUR	Fixed	0.00 %	NACT	24/10/2023	0.07	24/10/2024
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.98	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.48	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2023	2.01	04/10/2026
		2,250,000,000									

Totals

Total Outstanding (in EUR): 2,250,000,000
Current Weighted Average Fixed Coupon: 0.54 %
Weighted Average Remaining Average Life*: 2.17

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,952,828,085 (II)
Nominal Balance Public Finance Exposures	13,000,000 (III)
Nominal Balance Financial Institution Exposures	120,214,877 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	37.16%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,534,227 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.33%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	12,912,430 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	120,214,877 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,534,227	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.25%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	369,603,780 (VIII)
Total Interest Proceeds Residential Mortgage Loans	369,603,780
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,525,661,534 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,392,534,227
Total Principal Proceeds Public Finance Exposures	12,912,430
Total Principal Proceeds Financial Institution Exposures	120,214,877
Impact Derivatives	0
Interest Requirement Covered Bonds	44,687,500 (X)
Costs, Fees and expenses Covered Bonds	15,351,828 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	585,225,986
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	287,481,394 (XIII)
Cumulative Cash Outflow Next 180 Days	-13,220,990 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	274,260,404
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	10,514,821 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	3,125,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	7,389,821 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 30/09/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,952,828,085
Principal Redemptions between Cut-off Date and Maturity	2,952,828,085
Interest Payments between Cut-off Date and Maturity Date	369,603,780
Number of borrowers	23,494
Number of loans	44,438
Average Outstanding Balance per borrower	125,684
Average Outstanding Balance per loan	66,448
Weighted average Current Loan to Current Value	48.53%
Weighted average Current Loan to Original Value	56.46%
Weighted average seasoning (in Years)	4.80
Weighted average remaining maturity (in years, at 0% CPR)	13.98
Weighted average initial maturity (in years, at 0% CPR)	18.78
Percentage of Fixed Rate Loans	92.75%
Percentage of Variable Rate Loans	7.25%
Weighted average interest rate	1.71%
Weighted average interest rate Fixed Rate Loans	1.70%
Weighted average interest rate Variable Rate Loans	1.93%
Weighted Remaining average life (in years, at 0% CPR)	7.30
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.79
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 120,214,877

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

5. Prepayments Last Calendar Month

6,143,140 EUR



Stratification Tables

Portfolio Cut-off Date 30/09/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	494,278,753.39	16.74 %	7,190	16.18 %
Oost-Vlaanderen	447,630,948.89	15.16 %	7,066	15.90 %
Vlaams-Brabant	400,926,439.83	13.58 %	5,741	12.92 %
West-Vlaanderen	321,797,097.46	10.90 %	5,549	12.49 %
Brussels	307,042,822.86	10.40 %	3,428	7.71 %
Liège	228,577,131.73	7.74 %	3,671	8.26 %
Limburg	201,094,409.06	6.81 %	3,472	7.81 %
Hainaut	178,988,005.94	6.06 %	3,048	6.86 %
Brabant Wallon	169,110,424.37	5.73 %	2,166	4.87 %
Namur	115,375,176.48	3.91 %	1,797	4.04 %
Luxembourg	84,333,370.45	2.86 %	1,246	2.80 %
Other	3,673,504.74	0.12 %	64	0.14 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	69,884,335.03	2.37 %	629	1.42 %
>1 and <=2	307,945,967.67	10.43 %	2,942	6.62 %
>2 and <=3	520,885,178.35	17.64 %	5,217	11.74 %
>3 and <=4	335,841,641.40	11.37 %	3,866	8.70 %
>4 and <=5	361,453,291.01	12.24 %	4,838	10.89 %
>5 and <=6	287,656,910.85	9.74 %	4,211	9.48 %
>6 and <=7	381,266,559.57	12.91 %	6,503	14.63 %
>7 and <=8	383,956,937.68	13.00 %	8,572	19.29 %
>8 and <=9	267,590,166.85	9.06 %	6,409	14.42 %
>9 and <=10	9,877,291.31	0.33 %	300	0.68 %
>10 and <=11	3,415,272.22	0.12 %	110	0.25 %
>11 and <=12	1,401,124.43	0.05 %	66	0.15 %
>12 and <=13	3,890,865.21	0.13 %	201	0.45 %
>13 and <=14	9,491,627.05	0.32 %	261	0.59 %
>14 and <=15	3,505,103.76	0.12 %	108	0.24 %
>15 and <=16	804,686.05	0.03 %	13	0.03 %
>16 and <=17	188,955.90	0.01 %	12	0.03 %
>17 and <=18	1,366,634.67	0.05 %	47	0.11 %
>18 and <=19	1,711,298.34	0.06 %	99	0.22 %
>19 and <=20	281,193.13	0.01 %	25	0.06 %
>20 and <=21	393,530.58	0.01 %	6	0.01 %
>21 and <=22	1,261.10	0.00 %	1	0.00 %
>23 and <=24	18,253.04	0.00 %	2	0.00 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	611,000.00	0.02 %	169	0.38 %
<=1	16,981,910.45	0.58 %	825	1.86 %
>1 and <=2	45,707,785.41	1.55 %	2,918	6.57 %
>2 and <=3	69,580,626.74	2.36 %	3,234	7.28 %
>3 and <=4	64,112,055.95	2.17 %	2,278	5.13 %
>4 and <=5	75,125,921.07	2.54 %	2,259	5.08 %
>5 and <=6	94,286,273.60	3.19 %	2,271	5.11 %
>6 and <=7	100,855,412.87	3.42 %	2,239	5.04 %
>7 and <=8	112,353,331.40	3.80 %	2,119	4.77 %
>8 and <=9	108,914,830.97	3.69 %	1,832	4.12 %
>9 and <=10	106,271,361.83	3.60 %	1,709	3.85 %
>10 and <=11	126,907,154.75	4.30 %	1,852	4.17 %
>11 and <=12	163,220,957.54	5.53 %	2,329	5.24 %
>12 and <=13	155,041,460.42	5.25 %	1,998	4.50 %
>13 and <=14	167,572,590.13	5.67 %	1,962	4.42 %
>14 and <=15	146,052,674.71	4.95 %	1,599	3.60 %

>15 and <=16	134,415,721.63	4.55 %	1,549	3.49 %
>16 and <=17	188,231,046.90	6.37 %	2,065	4.65 %
>17 and <=18	237,725,409.60	8.05 %	2,352	5.29 %
>18 and <=19	195,967,461.45	6.64 %	1,857	4.18 %
>19 and <=20	93,826,625.41	3.18 %	857	1.93 %
>20 and <=21	103,666,355.36	3.51 %	953	2.14 %
>21 and <=22	123,321,692.20	4.18 %	1,021	2.30 %
>22 and <=23	195,051,264.47	6.61 %	1,356	3.05 %
>23 and <=24	91,759,604.36	3.11 %	598	1.35 %
>24 and <=25	24,166,186.19	0.82 %	165	0.37 %
>25 and <=26	1,039,569.64	0.04 %	11	0.02 %
>26 and <=27	772,926.88	0.03 %	6	0.01 %
>27 and <=28	6,435,174.26	0.22 %	40	0.09 %
>28 and <=29	2,853,699.01	0.10 %	15	0.03 %
2,952,828,085.20	100.00 %		44,438	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	611,000.00	0.02 %	2	0.00 %
>1 and <=2	4,541,480.80	0.15 %	34	0.08 %
>2 and <=3	3,497,810.80	0.12 %	56	0.13 %
>3 and <=4	2,556,476.99	0.09 %	54	0.12 %
>4 and <=5	29,661,588.50	1.00 %	253	0.57 %
>5 and <=6	2,831,244.52	0.10 %	112	0.25 %
>6 and <=7	5,579,942.55	0.19 %	214	0.48 %
>7 and <=8	6,595,119.40	0.22 %	501	1.13 %
>8 and <=9	15,261,023.13	0.52 %	798	1.80 %
>9 and <=10	241,816,651.91	8.19 %	8,776	19.75 %
>10 and <=11	31,218,447.61	1.06 %	1,578	3.55 %
>11 and <=12	45,842,840.96	1.55 %	1,117	2.51 %
>12 and <=13	155,252,241.64	5.26 %	3,420	7.70 %
>13 and <=14	22,455,925.57	0.76 %	441	0.99 %
>14 and <=15	378,505,524.80	12.82 %	6,163	13.87 %
>15 and <=16	29,584,783.74	1.00 %	430	0.97 %
>16 and <=17	45,597,962.29	1.54 %	611	1.37 %
>17 and <=18	188,295,284.34	6.38 %	2,476	5.57 %
>18 and <=19	26,878,071.17	0.91 %	406	0.91 %
>19 and <=20	775,958,718.20	26.28 %	8,496	19.12 %
>20 and <=21	40,426,088.70	1.37 %	522	1.17 %
>21 and <=22	20,335,667.21	0.69 %	241	0.54 %
>22 and <=23	25,162,217.44	0.85 %	300	0.68 %
>23 and <=24	15,360,107.89	0.52 %	191	0.43 %
>24 and <=25	754,663,764.54	25.56 %	6,437	14.49 %
>25 and <=26	57,795,392.91	1.96 %	538	1.21 %
>26 and <=27	2,986,604.77	0.10 %	22	0.05 %
>27 and <=28	585,134.04	0.02 %	6	0.01 %
>28 and <=29	3,761,363.34	0.13 %	29	0.07 %
>29 and <=30	17,616,399.67	0.60 %	193	0.43 %
>30 and <=31	1,266,713.42	0.04 %	14	0.03 %
>39 and <=40	216,530.33	0.01 %	4	0.01 %
>31 and <=32	109,962.02	0.00 %	3	0.01 %
2,952,828,085.20	100.00 %		44,438	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	18,253.04	0.00 %	2	0.00 %
2001	1,261.10	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	200,108.90	0.01 %	8	0.02 %
2004	540,448.51	0.02 %	31	0.07 %
2005	1,878,017.93	0.06 %	107	0.24 %
2006	995,091.51	0.03 %	34	0.08 %
2007	129,466.65	0.00 %	8	0.02 %
2008	1,128,553.73	0.04 %	26	0.06 %
2009	5,713,805.33	0.19 %	156	0.35 %
2010	8,145,234.35	0.28 %	267	0.60 %
2011	3,154,643.38	0.11 %	164	0.37 %
2012	1,441,557.73	0.05 %	51	0.11 %
2013	3,972,333.23	0.13 %	131	0.29 %
2014	28,617,333.01	0.97 %	920	2.07 %
2015	293,406,328.91	9.94 %	6,777	15.25 %
2016	494,242,283.69	16.74 %	10,285	23.14 %

2017	291,855,841.51	9.88 %	4,836	10.88 %
2018	260,083,709.76	8.81 %	3,611	8.13 %
2019	449,720,977.03	15.23 %	5,861	13.19 %
2020	297,717,564.55	10.08 %	3,301	7.43 %
2021	553,598,606.65	18.75 %	5,389	12.13 %
2022	226,131,913.62	7.66 %	2,188	4.92 %
2023	29,884,751.08	1.01 %	282	0.63 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	530,213,344.19	17.96 %	12,585	53.57 %
>100 and <=200	908,656,777.77	30.77 %	6,273	26.70 %
>200 and <=300	697,206,579.04	23.61 %	2,877	12.25 %
>300 and <=400	340,674,215.71	11.54 %	996	4.24 %
>400	476,077,168.49	16.12 %	763	3.25 %
	2,952,828,085.20	100.00 %	23,494	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,435,961.13	0.05 %	26	0.06 %
0.5 - 1%	140,589,110.22	4.76 %	1,427	3.21 %
1 - 1.5%	905,924,826.30	30.68 %	11,639	26.19 %
1.5 - 2%	1,489,821,182.48	50.45 %	24,655	55.48 %
2 - 2.5%	220,948,369.97	7.48 %	3,440	7.74 %
2.5 - 3%	110,395,364.14	3.74 %	1,703	3.83 %
3 - 3.5%	40,603,676.75	1.38 %	572	1.29 %
3.5 - 4%	22,237,699.48	0.75 %	377	0.85 %
4 - 4.5%	7,937,925.04	0.27 %	184	0.41 %
4.5 - 5%	5,810,488.10	0.20 %	156	0.35 %
5 - 5.5%	3,588,435.81	0.12 %	116	0.26 %
5.5 - 6%	2,156,224.62	0.07 %	82	0.18 %
6 - 6.5%	970,155.64	0.03 %	41	0.09 %
6.5 - 7%	336,356.40	0.01 %	17	0.04 %
7 - 7.5%	72,309.12	0.00 %	2	0.00 %
> 10%	0.00	0.00 %	1	0.00 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,738,807,020.23	92.75 %	41,956	94.41 %
Variable	2,403,815.21	0.08 %	86	0.19 %
Variable With Cap	211,617,249.76	7.17 %	2,396	5.39 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	17,807,077.89	0.60 %	241	0.54 %
2024	57,163,022.23	1.94 %	847	1.91 %
2025	9,213,679.15	0.31 %	117	0.26 %
2026	14,764,097.45	0.50 %	166	0.37 %
2027	10,555,093.93	0.36 %	113	0.25 %
2028	14,423,657.25	0.49 %	159	0.36 %
2029	7,449,622.72	0.25 %	73	0.16 %
2030	149,129.57	0.01 %	5	0.01 %
2031	26,295,436.28	0.89 %	167	0.38 %
2032	10,605,263.67	0.36 %	59	0.13 %
2033	3,699,453.86	0.13 %	44	0.10 %
2034	21,257,302.03	0.72 %	233	0.52 %
2035	4,968,282.04	0.17 %	36	0.08 %
2036	5,332,761.89	0.18 %	43	0.10 %
2037	819,815.60	0.03 %	10	0.02 %
Fixed To Maturity	2,748,324,389.64	93.07 %	42,125	94.79 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,952,828,085.20	100.00 %	44,437	100.00 %
UNKNOWN	0.00	0.00 %	1	0.00 %

2,952,828,085.20	100.00 %	44,438	100.00 %
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11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,829,334,954.12	95.82 %	42,962	96.68 %
Interest only	88,999,612.04	3.01 %	610	1.37 %
Linear	34,493,519.04	1.17 %	866	1.95 %
2,952,828,085.20	100.00 %	44,438	100.00 %	

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	140,532,270.39	4.76 %	7,960	17.91 %
11-20%	245,098,361.95	8.30 %	6,210	13.97 %
21-30%	321,242,762.99	10.88 %	5,718	12.87 %
31-40%	391,353,593.71	13.25 %	5,561	12.51 %
41-50%	444,952,489.41	15.07 %	5,495	12.37 %
51-60%	456,885,846.76	15.47 %	4,970	11.18 %
61-70%	386,657,570.09	13.09 %	3,819	8.59 %
71-80%	311,426,300.31	10.55 %	2,788	6.27 %
81-90%	174,714,718.92	5.92 %	1,317	2.96 %
91-100%	57,205,225.79	1.94 %	389	0.88 %
101-110%	3,809,740.33	0.13 %	46	0.10 %
111-120%	3,544,069.08	0.12 %	21	0.05 %
>120%	15,405,135.47	0.52 %	144	0.32 %
2,952,828,085.20	100.00 %	44,438	100.00 %	

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	69,930,639.39	2.37 %	4,994	11.24 %
11-20%	160,707,599.67	5.44 %	5,303	11.93 %
21-30%	231,476,499.77	7.84 %	5,051	11.37 %
31-40%	320,570,270.19	10.86 %	5,302	11.93 %
41-50%	383,616,798.88	12.99 %	5,369	12.08 %
51-60%	411,124,848.14	13.92 %	5,091	11.46 %
61-70%	442,854,677.24	15.00 %	4,881	10.98 %
71-80%	485,729,417.38	16.45 %	4,742	10.67 %
81-90%	325,923,308.38	11.04 %	2,716	6.11 %
91-100%	79,017,355.87	2.68 %	607	1.37 %
101-110%	13,058,294.87	0.44 %	124	0.28 %
111-120%	5,692,342.41	0.19 %	58	0.13 %
>120%	23,126,033.01	0.78 %	200	0.45 %
2,952,828,085.20	100.00 %	44,438	100.00 %	

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	31,276,307.16	1.06 %	3,073	6.92 %
21-40%	103,105,249.77	3.49 %	4,567	10.28 %
41-60%	206,279,075.23	6.99 %	5,053	11.37 %
61-80%	402,227,806.16	13.62 %	5,766	12.98 %
81-100%	356,923,083.89	12.09 %	4,525	10.18 %
101-120%	113,198,733.80	3.83 %	2,006	4.51 %
121-140%	139,165,984.27	4.71 %	2,347	5.28 %
141-160%	171,199,215.10	5.80 %	2,468	5.55 %
161-180%	160,489,579.15	5.44 %	2,100	4.73 %
181-200%	237,413,661.74	8.04 %	2,482	5.59 %
201-300%	470,430,821.03	15.93 %	5,374	12.09 %
301-400%	209,220,216.79	7.09 %	2,028	4.56 %
401-500%	108,673,520.84	3.68 %	963	2.17 %
>500%	243,224,830.27	8.24 %	1,686	3.79 %
2,952,828,085.20	100.00 %	44,438	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	64,705,833.00	2.19 %	3,939	8.86 %
>1 and <=2	128,449,323.84	4.35 %	5,339	12.01 %
>2 and <=3	161,855,322.79	5.48 %	4,431	9.97 %
>3 and <=4	203,574,332.95	6.89 %	4,212	9.48 %
>4 and <=5	207,096,842.44	7.01 %	3,462	7.79 %
>5 and <=6	246,941,286.75	8.36 %	3,678	8.28 %

>6 and <=7	340,179,536.87	11.52 %	4,271	9.61 %
>7 and <=8	233,937,751.95	7.92 %	2,646	5.95 %
>8 and <=9	330,801,270.77	11.20 %	3,657	8.23 %
>9 and <=10	385,109,055.68	13.04 %	3,699	8.32 %
>10 and <=11	182,676,510.94	6.19 %	1,671	3.76 %
>11 and <=12	328,812,914.12	11.14 %	2,483	5.59 %
>12 and <=13	101,670,291.11	3.44 %	700	1.58 %
>13 and <=14	26,084,829.33	0.88 %	176	0.40 %
>14 and <=15	5,941,733.38	0.20 %	38	0.09 %
>15 and <=16	4,774,338.79	0.16 %	32	0.07 %
>16 and <=17	216,910.49	0.01 %	4	0.01 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,748,324,389.64	93.07 %	42,125	94.79 %
>=0 and <=1	84,106,908.39	2.85 %	1,210	2.72 %
>1 and <=2	22,085,159.56	0.75 %	238	0.54 %
>2 and <=3	21,924,020.53	0.74 %	239	0.54 %
>3 and <=4	16,650,706.69	0.56 %	117	0.26 %
>4 and <=5	24,125,229.83	0.82 %	145	0.33 %
>5 and <=6	27,850,990.54	0.94 %	302	0.68 %
>7 and <=8	534,944.93	0.02 %	4	0.01 %
>6 and <=7	7,225,735.09	0.24 %	58	0.13 %
	2,952,828,085.20	100.00 %	44,438	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,555,725,573.50	80.71 %	22,200	79.38 %
Other/No data	2,045,449,545.16	19.29 %	5,768	20.62 %
	10,601,175,118.66	100.00 %	27,968	100.00 %

18. IFRS9 Norms

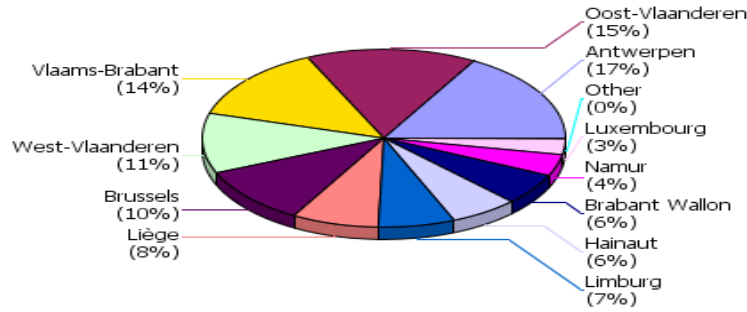
	In EUR	In %	In number of loans	In %
Phase 1	2,677,340,479.64	90.67 %	41,069	92.42 %
Phase 2	275,429,140.99	9.33 %	3,198	7.20 %
Phase 3	58,464.57	0.00 %	1	0.00 %
Other/No data	0.00	0.00 %	170	0.38 %
	2,952,828,085.20	100.00 %	44,438	100.00 %



Stratification Tables

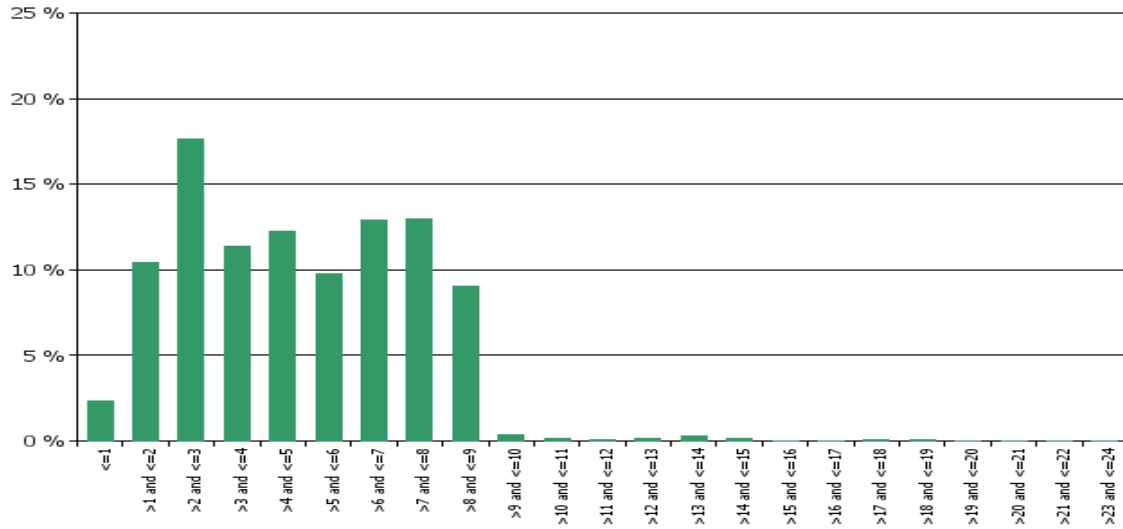
Portfolio Cut-off Date 30/09/2023

1. Geographic distribution



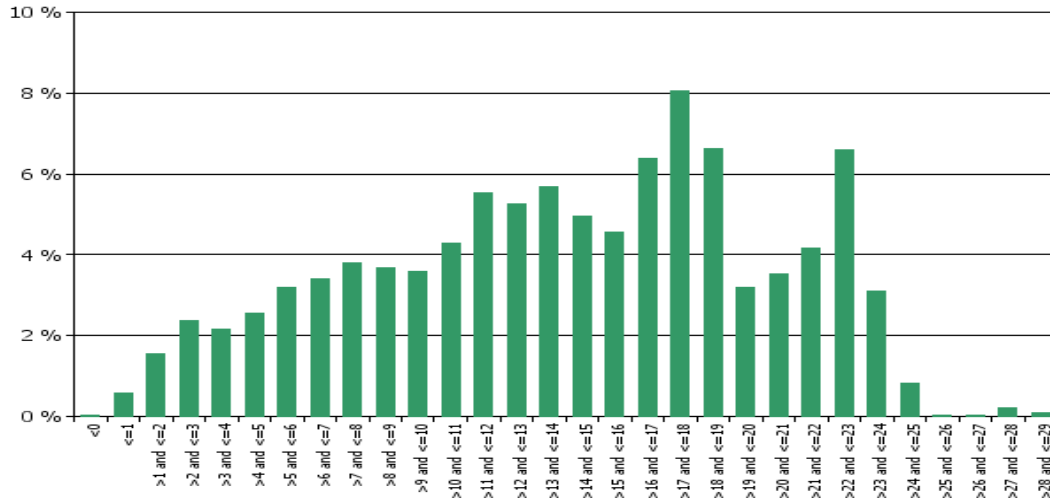
2. Seasoning

Distribution per Seasoning

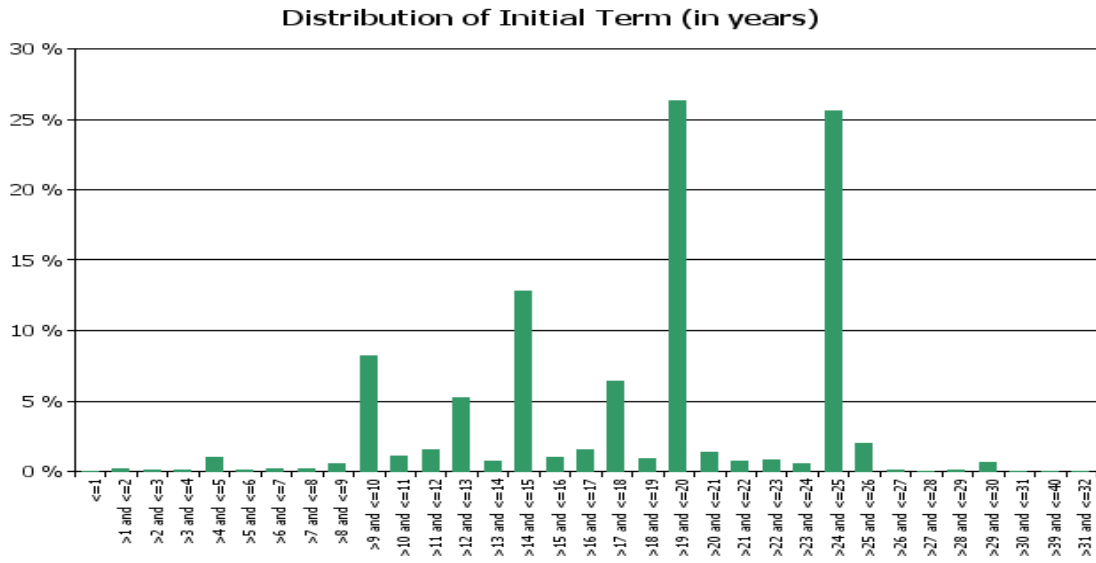


3. Remaining term to maturity

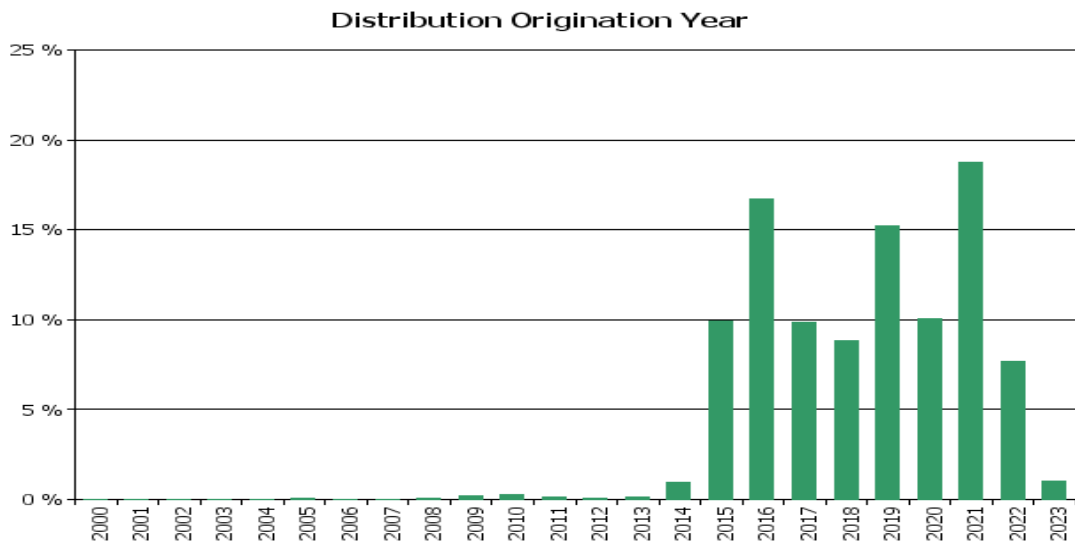
Distribution of Remaining Term to Maturity (in years)



4. Original term to maturity



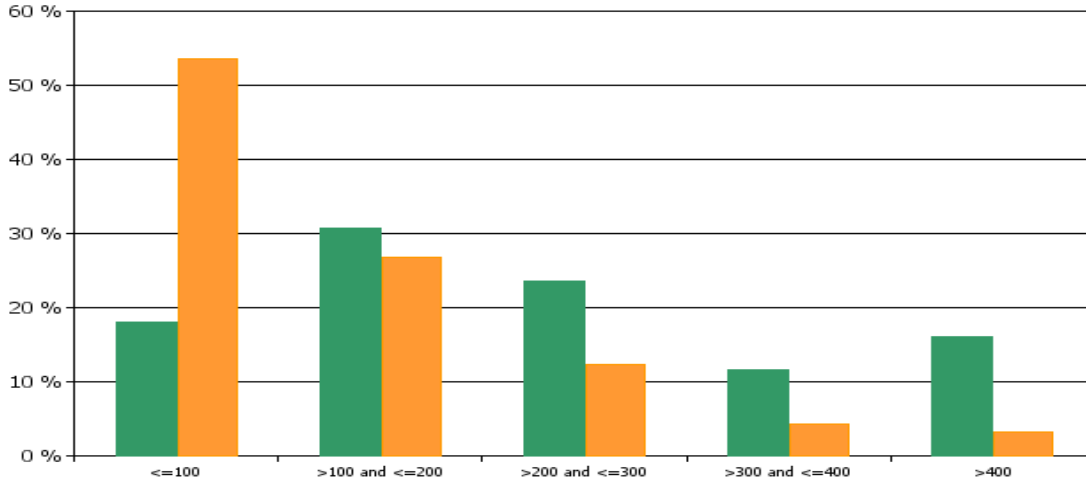
5. Origination Year



6. Outstanding Loan Balance by Borrower

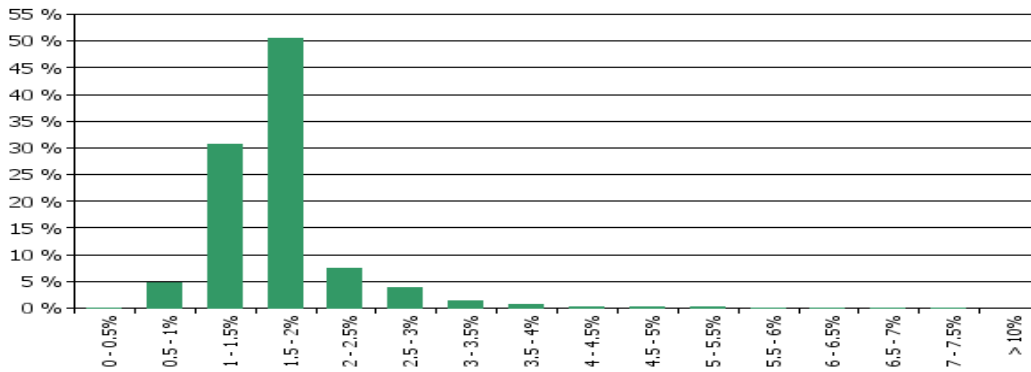
Outstanding Loan Balance by Borrower

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



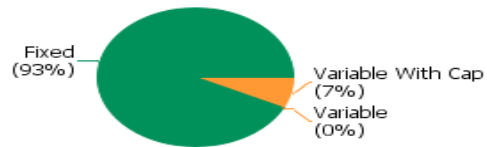
7. Interest Rate

Distribution per Interest Rate

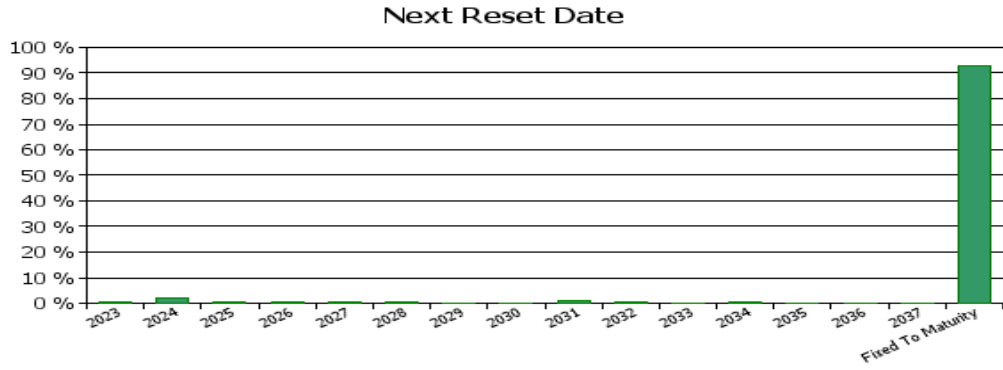


8. Interest Rate Type

Distribution per Interest Type

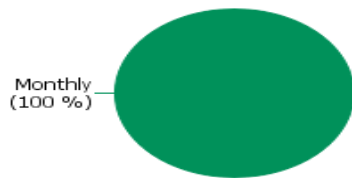


9. Next Reset Date



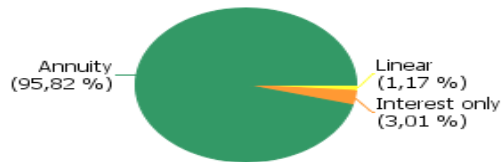
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



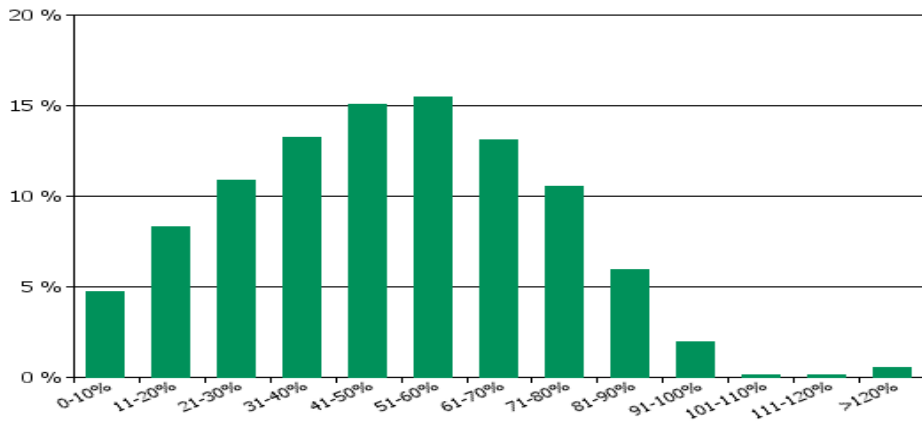
11. Repayment Type

Distribution per Repayment Type

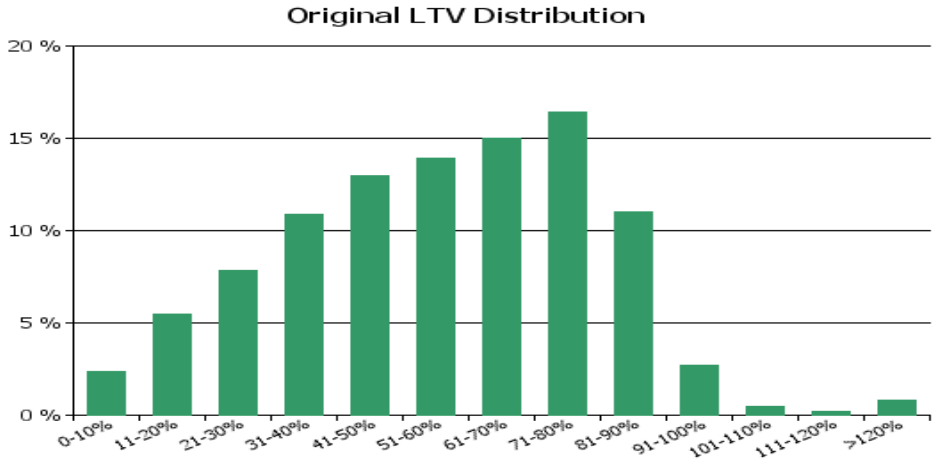


12. Current Loan to Current Value (LTV)

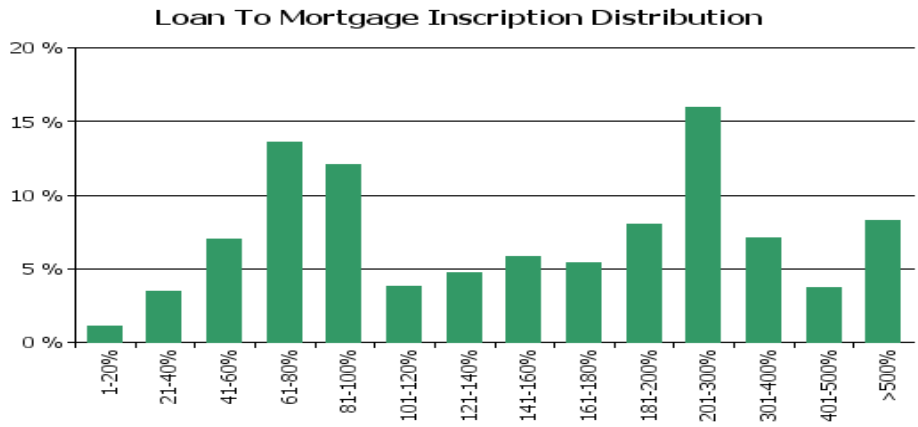
Current LTV Distribution



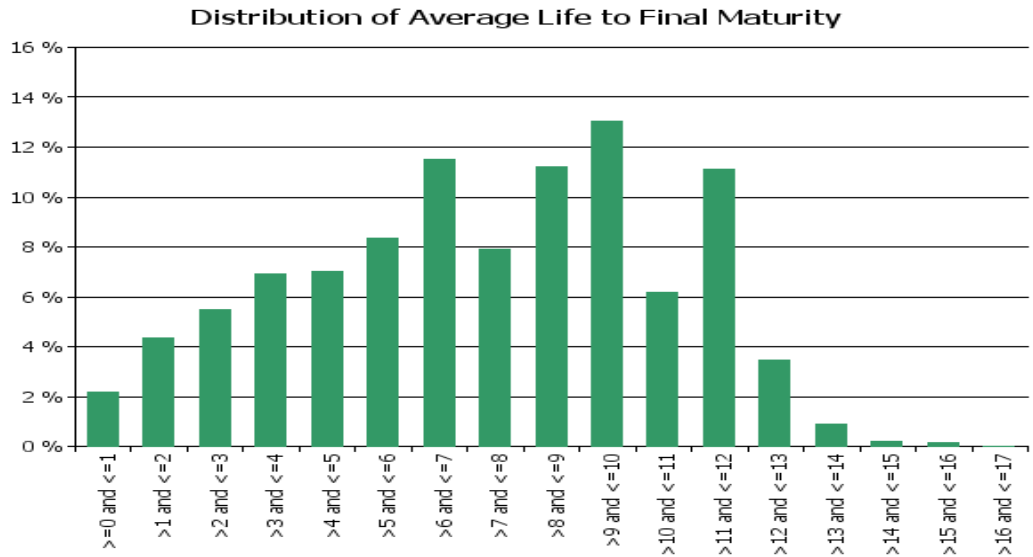
13. Current Loan to Original Value (LTOV)



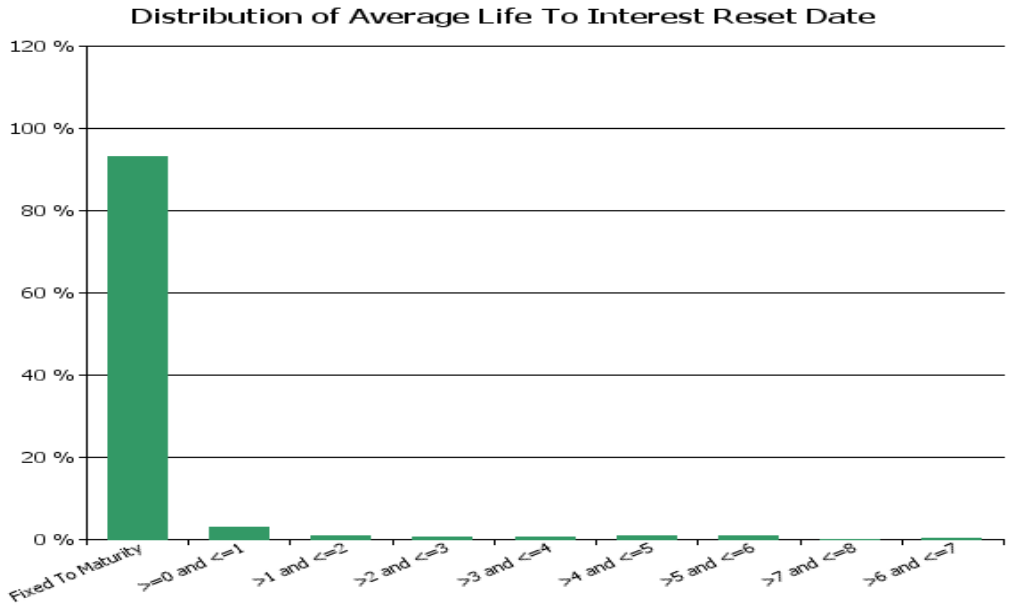
14. Loan to Mortgage Inscription Ratio (LTM)



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



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



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





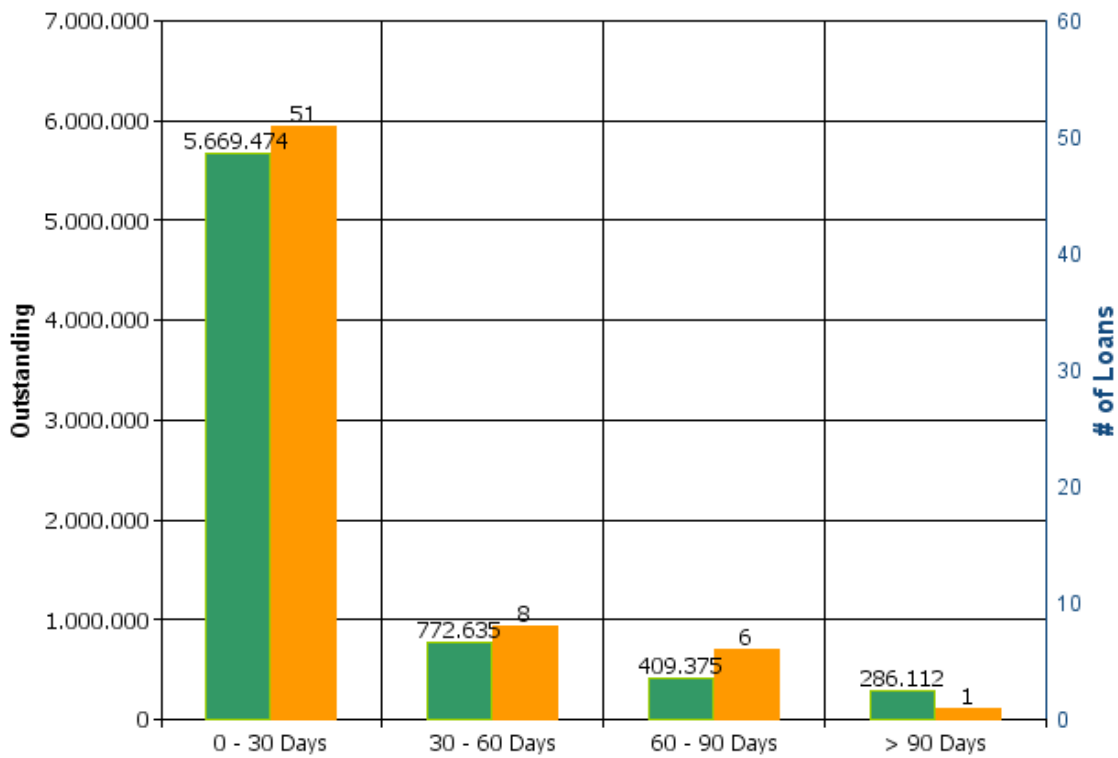
Cover Pool Performance

Portfolio Cut-off Date 30/09/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,945,690,489.93	99.76 %	44,372	99.85 %
0 - 30 Days	5,669,473.60	0.19 %	51	0.11 %
30 - 60 Days	772,634.57	0.03 %	8	0.02 %
60 - 90 Days	409,375.14	0.01 %	6	0.01 %
> 90 Days	286,111.96	0.01 %	1	0.00 %
Total	2,952,828,085.20	100.00 %	44,438	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Sep/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/10/2023	1	1,750,000,000	2,930,294,459	2,925,484,654	2,918,284,252	2,906,321,636
01/11/2023	2	1,750,000,000	2,909,086,229	2,899,385,308	2,884,893,559	2,860,898,811
01/12/2023	3	1,750,000,000	2,886,489,960	2,872,142,285	2,850,752,924	2,815,453,539
01/01/2024	4	1,750,000,000	2,863,932,747	2,844,863,899	2,816,496,491	2,769,839,604
01/02/2024	5	1,750,000,000	2,841,557,483	2,817,850,213	2,782,657,257	2,724,970,109
01/03/2024	6	1,750,000,000	2,820,261,855	2,792,294,578	2,750,859,998	2,683,156,850
01/04/2024	7	1,750,000,000	2,797,936,378	2,765,492,045	2,717,526,335	2,639,416,662
01/05/2024	8	1,750,000,000	2,775,287,328	2,738,603,076	2,684,480,211	2,596,632,466
01/06/2024	9	1,750,000,000	2,753,144,434	2,712,145,058	2,651,783,853	2,554,141,875
01/07/2024	10	1,750,000,000	2,730,538,613	2,685,460,698	2,619,230,843	2,512,446,110
01/08/2024	11	1,750,000,000	2,708,873,818	2,659,634,961	2,587,444,847	2,471,443,577
01/09/2024	12	1,250,000,000	2,684,939,500	2,631,664,613	2,553,722,494	2,428,901,595
01/10/2024	13	1,250,000,000	2,661,633,365	2,604,538,784	2,521,179,443	2,388,119,523
01/11/2024	14	1,250,000,000	2,639,866,657	2,578,857,629	2,489,971,567	2,348,568,919
01/12/2024	15	1,250,000,000	2,618,129,318	2,553,424,554	2,459,347,053	2,310,174,701
01/01/2025	16	1,250,000,000	2,595,960,672	2,527,509,661	2,428,195,812	2,271,252,038
01/02/2025	17	1,250,000,000	2,574,374,784	2,502,241,757	2,397,807,099	2,233,327,869
01/03/2025	18	1,250,000,000	2,553,327,220	2,477,981,688	2,369,104,312	2,198,150,573
01/04/2025	19	1,250,000,000	2,531,440,340	2,452,573,849	2,338,849,499	2,160,887,470
01/05/2025	20	1,250,000,000	2,510,703,661	2,428,490,522	2,310,182,893	2,125,652,763
01/06/2025	21	1,250,000,000	2,488,614,153	2,403,041,675	2,280,160,123	2,089,141,825
01/07/2025	22	1,250,000,000	2,467,150,882	2,378,406,081	2,251,229,740	2,054,179,915
01/08/2025	23	1,250,000,000	2,445,420,119	2,353,458,564	2,221,950,911	2,018,876,444
01/09/2025	24	1,250,000,000	2,423,953,847	2,328,842,944	2,193,119,001	1,984,239,532
01/10/2025	25	750,000,000	2,403,406,642	2,305,311,792	2,165,615,922	1,951,324,150
01/11/2025	26	750,000,000	2,380,851,963	2,279,804,395	2,136,207,539	1,916,673,095
01/12/2025	27	750,000,000	2,359,826,754	2,255,962,492	2,108,664,560	1,884,205,146
01/01/2026	28	750,000,000	2,339,932,738	2,233,150,059	2,082,033,073	1,852,528,637
01/02/2026	29	750,000,000	2,319,720,164	2,210,105,014	2,055,307,087	1,821,002,934
01/03/2026	30	750,000,000	2,299,093,880	2,187,097,483	2,029,238,376	1,791,026,468
01/04/2026	31	750,000,000	2,278,601,987	2,163,927,401	2,002,634,553	1,760,059,144
01/05/2026	32	750,000,000	2,258,572,678	2,141,385,438	1,976,895,129	1,730,315,393
01/06/2026	33	750,000,000	2,236,777,870	2,117,124,564	1,949,527,161	1,699,133,686
01/07/2026	34	750,000,000	2,216,370,290	2,094,365,302	1,923,822,858	1,669,857,547
01/08/2026	35	750,000,000	2,197,138,037	2,072,670,356	1,899,052,518	1,641,375,467
01/09/2026	36	750,000,000	2,176,917,937	2,050,112,672	1,873,607,267	1,612,523,842
01/10/2026	37	750,000,000	2,156,993,945	2,028,014,981	1,848,850,343	1,584,694,038
01/11/2026	38	750,000,000	2,138,220,873	2,006,954,730	1,824,997,479	1,557,623,727
01/12/2026	39	750,000,000	2,117,155,495	1,983,920,789	1,799,611,617	1,529,660,868
01/01/2027	40	750,000,000	2,097,675,782	1,962,333,036	1,775,502,417	1,502,776,020
01/02/2027	41	750,000,000	2,078,548,751	1,941,142,174	1,751,862,397	1,476,486,902
01/03/2027	42	750,000,000	2,060,024,303	1,920,894,872	1,729,606,699	1,452,151,668
01/04/2027	43	750,000,000	2,041,298,352	1,900,205,265	1,706,626,055	1,426,788,533
01/05/2027	44	750,000,000	2,023,183,347	1,880,251,026	1,684,548,254	1,402,557,834
01/06/2027	45	750,000,000	2,003,185,605	1,858,508,545	1,660,834,191	1,376,956,494
01/07/2027	46	750,000,000	1,985,453,429	1,839,033,485	1,639,385,610	1,353,602,488
01/08/2027	47	750,000,000	1,967,725,085	1,819,521,255	1,617,866,595	1,330,176,751
01/09/2027	48	750,000,000	1,949,949,385	1,800,026,209	1,596,461,672	1,307,018,578
01/10/2027	49	750,000,000	1,932,016,367	1,780,544,580	1,575,296,423	1,284,403,956
01/11/2027	50	750,000,000	1,913,936,299	1,760,890,331	1,553,945,691	1,261,629,409
01/12/2027	51	750,000,000	1,895,776,178	1,741,319,453	1,532,892,668	1,239,435,120
01/01/2028	52	750,000,000	1,877,754,809	1,721,841,028	1,511,890,855	1,217,276,143
01/02/2028	53	750,000,000	1,860,638,002	1,703,251,715	1,491,764,665	1,195,984,650
01/03/2028	54	0	1,842,740,329	1,684,191,342	1,471,561,284	1,175,111,809
01/04/2028	55		1,825,458,638	1,665,566,840	1,451,587,038	1,154,251,741
01/05/2028	56		1,808,272,046	1,647,177,487	1,432,026,915	1,134,030,463
01/06/2028	57		1,790,786,013	1,628,482,522	1,412,173,240	1,113,571,577
01/07/2028	58		1,773,467,975	1,610,086,909	1,392,784,619	1,093,780,573
01/08/2028	59		1,756,919,035	1,592,357,199	1,373,944,632	1,074,415,078
01/09/2028	60		1,740,192,294	1,574,522,125	1,355,100,784	1,055,191,002
01/10/2028	61		1,723,684,029	1,557,025,570	1,336,744,300	1,036,630,319
01/11/2028	62		1,705,806,988	1,538,263,571	1,317,278,017	1,017,207,678

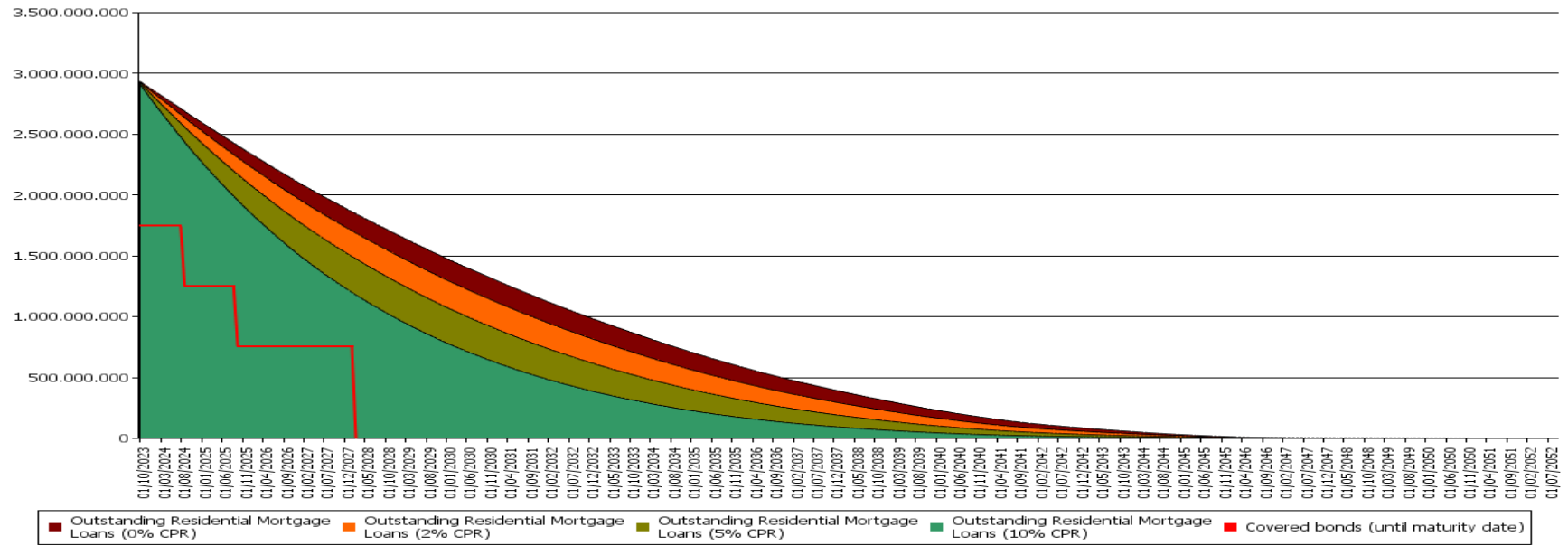
01/12/2028	63	1,689,299,357	1,520,876,829	1,299,183,510	999,122,568
01/01/2029	64	1,672,839,297	1,503,503,445	1,281,076,241	981,024,527
01/02/2029	65	1,656,267,970	1,486,084,785	1,263,014,190	963,096,353
01/03/2029	66	1,640,241,221	1,469,450,055	1,246,007,303	946,492,348
01/04/2029	67	1,622,890,789	1,451,440,316	1,227,606,087	928,564,705
01/05/2029	68	1,606,130,128	1,434,092,537	1,209,948,246	911,456,647
01/06/2029	69	1,590,018,639	1,417,298,872	1,192,738,266	894,686,728
01/07/2029	70	1,573,957,783	1,400,679,802	1,175,851,140	878,403,930
01/08/2029	71	1,558,427,034	1,384,506,627	1,159,318,084	862,384,923
01/09/2029	72	1,541,711,423	1,367,333,439	1,142,026,283	845,923,838
01/10/2029	73	1,526,372,811	1,351,507,706	1,126,029,992	830,655,999
01/11/2029	74	1,510,556,828	1,335,235,137	1,109,642,998	815,100,472
01/12/2029	75	1,494,508,380	1,318,880,961	1,093,354,234	799,843,172
01/01/2030	76	1,478,879,418	1,302,875,112	1,077,338,482	784,788,704
01/02/2030	77	1,463,553,541	1,287,186,326	1,061,658,631	770,091,066
01/03/2030	78	1,448,241,625	1,271,768,170	1,046,532,079	756,214,058
01/04/2030	79	1,433,305,717	1,256,517,489	1,031,352,735	742,089,088
01/05/2030	80	1,418,540,173	1,241,531,962	1,016,544,415	728,435,769
01/06/2030	81	1,403,457,112	1,226,247,654	1,001,476,439	714,598,764
01/07/2030	82	1,388,947,583	1,211,578,229	987,060,505	701,425,229
01/08/2030	83	1,374,520,487	1,196,959,899	972,671,090	688,272,210
01/09/2030	84	1,360,196,808	1,182,477,577	958,458,722	675,342,779
01/10/2030	85	1,345,588,120	1,167,857,534	944,278,571	662,623,851
01/11/2030	86	1,331,423,890	1,153,604,250	930,381,803	650,106,872
01/12/2030	87	1,315,872,900	1,138,258,770	915,746,216	637,257,222
01/01/2031	88	1,301,536,149	1,123,947,631	901,933,040	624,986,374
01/02/2031	89	1,286,884,009	1,109,409,868	888,002,805	612,727,271
01/03/2031	90	1,272,790,532	1,095,578,950	874,917,511	601,388,324
01/04/2031	91	1,258,761,961	1,081,665,885	861,609,849	589,732,630
01/05/2031	92	1,244,518,396	1,067,670,894	848,368,809	578,289,463
01/06/2031	93	1,230,367,730	1,053,740,795	835,170,558	566,881,628
01/07/2031	94	1,216,333,602	1,040,011,465	822,260,214	555,830,746
01/08/2031	95	1,202,693,076	1,026,604,141	809,595,815	544,951,890
01/09/2031	96	1,189,334,198	1,013,479,310	797,212,726	534,343,771
01/10/2031	97	1,174,911,574	999,545,856	784,317,356	523,545,508
01/11/2031	98	1,161,794,273	986,710,049	772,276,371	513,324,483
01/12/2031	99	1,148,545,434	973,856,707	760,340,323	503,319,015
01/01/2032	100	1,135,252,226	960,952,722	748,357,434	493,288,524
01/02/2032	101	1,121,495,040	947,697,632	736,157,844	483,191,736
01/03/2032	102	1,107,958,978	934,773,648	724,391,009	473,584,143
01/04/2032	103	1,095,279,391	922,508,710	713,068,347	464,207,208
01/05/2032	104	1,082,321,196	910,098,258	701,744,041	454,962,434
01/06/2032	105	1,069,736,187	897,990,177	690,646,999	445,871,336
01/07/2032	106	1,056,771,794	885,651,111	679,480,477	436,864,234
01/08/2032	107	1,044,267,221	873,687,020	668,596,790	428,045,972
01/09/2032	108	1,031,720,720	861,725,946	657,766,371	419,328,531
01/10/2032	109	1,019,051,209	849,746,894	647,026,174	410,790,773
01/11/2032	110	1,006,804,827	838,111,202	636,543,375	402,423,609
01/12/2032	111	994,209,584	826,267,864	626,003,824	394,138,191
01/01/2033	112	981,849,161	814,611,373	615,602,941	385,948,039
01/02/2033	113	969,754,054	803,211,797	605,444,570	377,971,593
01/03/2033	114	957,721,739	792,030,568	595,644,820	370,430,854
01/04/2033	115	945,770,262	780,820,184	585,720,669	362,716,200
01/05/2033	116	933,879,973	769,738,128	575,986,475	355,226,022
01/06/2033	117	922,059,168	758,705,980	566,287,384	347,765,097
01/07/2033	118	910,304,807	747,804,567	556,776,965	340,522,999
01/08/2033	119	898,635,813	736,966,553	547,312,059	333,316,510
01/09/2033	120	887,029,411	726,214,397	537,955,295	326,230,540
01/10/2033	121	875,440,343	715,549,943	528,750,816	319,334,296
01/11/2033	122	863,951,320	704,961,576	519,601,790	312,479,673
01/12/2033	123	851,741,505	693,857,913	510,158,944	305,543,269
01/01/2034	124	840,328,738	683,399,615	501,191,598	298,901,171
01/02/2034	125	828,951,289	673,003,471	492,312,031	292,361,986
01/03/2034	126	817,614,582	662,782,517	483,721,405	286,161,215
01/04/2034	127	806,334,550	652,529,971	475,027,572	279,827,829
01/05/2034	128	795,132,050	642,408,109	466,508,043	273,682,674
01/06/2034	129	783,613,717	632,028,357	457,803,152	267,438,278
01/07/2034	130	772,610,200	622,130,556	449,524,653	261,525,708
01/08/2034	131	761,706,664	612,310,390	441,303,837	255,655,532
01/09/2034	132	750,869,264	602,574,820	433,182,743	249,887,918
01/10/2034	133	740,222,200	593,055,474	425,290,081	244,329,242
01/11/2034	134	729,659,682	583,601,422	417,446,063	238,807,072
01/12/2034	135	719,039,716	574,163,303	409,684,211	233,406,058
01/01/2035	136	708,420,984	564,724,655	401,924,645	228,015,386

01/02/2035	137	698,084,345	555,540,863	394,382,822	222,789,196
01/03/2035	138	687,811,712	546,527,224	387,092,625	217,834,190
01/04/2035	139	677,618,604	537,514,685	379,741,030	212,791,997
01/05/2035	140	667,367,491	528,514,151	372,463,378	207,858,327
01/06/2035	141	657,337,307	519,687,934	365,311,786	203,003,794
01/07/2035	142	647,465,516	511,043,131	358,350,795	198,319,275
01/08/2035	143	637,698,235	502,480,146	351,450,218	193,676,528
01/09/2035	144	627,894,914	493,916,387	344,581,882	189,087,244
01/10/2035	145	618,370,789	485,626,074	337,964,254	184,695,640
01/11/2035	146	608,927,691	477,399,032	331,393,814	180,337,852
01/12/2035	147	599,520,058	469,251,953	324,936,665	176,099,166
01/01/2036	148	590,150,833	461,135,093	318,504,005	171,881,880
01/02/2036	149	580,814,353	453,069,961	312,137,599	167,732,764
01/03/2036	150	571,524,210	445,115,689	305,927,952	163,744,426
01/04/2036	151	562,309,770	437,196,502	299,720,901	159,742,698
01/05/2036	152	553,156,910	429,374,206	293,633,817	155,856,938
01/06/2036	153	544,098,198	421,626,284	287,601,991	152,008,746
01/07/2036	154	535,202,096	414,051,874	281,740,145	148,300,121
01/08/2036	155	526,442,028	406,583,997	275,955,054	144,639,777
01/09/2036	156	517,793,310	399,226,115	270,272,032	141,061,052
01/10/2036	157	509,251,034	391,995,414	264,723,757	137,598,916
01/11/2036	158	500,828,861	384,858,598	259,243,107	134,179,427
01/12/2036	159	492,520,762	377,853,065	253,897,685	130,874,049
01/01/2037	160	484,366,224	370,966,794	248,636,522	127,619,294
01/02/2037	161	475,696,704	363,709,050	243,152,134	124,275,672
01/03/2037	162	467,732,257	357,071,682	238,166,406	121,261,672
01/04/2037	163	459,848,959	350,458,078	233,160,652	118,210,194
01/05/2037	164	452,033,728	343,936,501	228,258,638	115,250,541
01/06/2037	165	444,208,193	337,409,084	223,357,128	112,298,043
01/07/2037	166	436,507,306	331,015,465	218,585,373	109,448,434
01/08/2037	167	428,856,585	324,662,126	213,844,722	106,621,211
01/09/2037	168	421,255,690	318,367,044	209,165,043	103,846,245
01/10/2037	169	413,733,910	312,169,165	204,588,289	101,157,607
01/11/2037	170	406,280,666	306,025,644	200,051,900	98,495,656
01/12/2037	171	398,823,295	299,915,383	195,575,014	95,896,741
01/01/2038	172	391,448,676	293,870,392	191,145,709	93,327,934
01/02/2038	173	384,191,018	287,932,701	186,807,283	90,823,351
01/03/2038	174	377,023,821	282,128,329	182,620,962	88,448,273
01/04/2038	175	369,534,756	276,055,228	178,235,414	85,958,603
01/05/2038	176	362,467,565	270,331,339	174,110,188	83,624,901
01/06/2038	177	355,560,534	264,730,253	170,069,117	81,338,004
01/07/2038	178	348,628,209	259,142,778	166,069,837	79,099,711
01/08/2038	179	341,339,924	253,294,903	161,909,448	76,791,464
01/09/2038	180	334,448,267	247,759,943	157,968,658	74,605,063
01/10/2038	181	327,751,248	242,400,246	154,170,989	72,513,041
01/11/2038	182	321,085,326	237,067,457	150,395,775	70,437,789
01/12/2038	183	314,443,962	231,782,852	146,681,305	68,416,512
01/01/2039	184	307,826,667	226,520,265	142,986,362	66,410,599
01/02/2039	185	301,237,675	221,295,656	139,333,176	64,439,763
01/03/2039	186	294,698,162	216,159,910	135,786,913	62,559,364
01/04/2039	187	288,195,114	211,031,418	132,228,166	60,661,760
01/05/2039	188	281,595,120	205,860,104	128,670,448	58,787,627
01/06/2039	189	275,183,563	200,831,731	125,208,280	56,963,516
01/07/2039	190	268,868,146	195,900,595	121,833,365	55,200,887
01/08/2039	191	262,626,955	191,028,639	118,501,285	53,463,760
01/09/2039	192	256,489,527	186,247,992	115,241,863	51,772,999
01/10/2039	193	250,494,512	181,596,192	112,086,982	50,149,235
01/11/2039	194	244,588,215	177,013,678	108,980,641	48,552,894
01/12/2039	195	238,741,639	172,498,782	105,939,600	47,004,580
01/01/2040	196	233,007,147	168,069,877	102,957,093	45,487,779
01/02/2040	197	227,313,911	163,685,207	100,016,100	44,001,249
01/03/2040	198	221,675,398	159,371,719	97,148,743	42,570,408
01/04/2040	199	216,103,940	155,102,652	94,305,982	41,149,683
01/05/2040	200	210,592,392	150,898,797	91,524,121	39,772,134
01/06/2040	201	205,173,171	146,766,335	88,791,282	38,421,143
01/07/2040	202	199,853,749	142,726,540	86,134,747	37,118,842
01/08/2040	203	194,646,685	138,772,122	83,535,287	35,846,159
01/09/2040	204	189,520,038	134,887,943	80,990,665	34,607,023
01/10/2040	205	184,523,157	131,115,922	78,532,068	33,418,919
01/11/2040	206	179,618,439	127,414,324	76,120,906	32,255,659
01/12/2040	207	174,766,345	123,768,949	73,761,062	31,127,570
01/01/2041	208	169,967,404	120,166,197	71,431,845	30,016,949
01/02/2041	209	165,200,629	116,598,014	69,134,496	28,928,512
01/03/2041	210	160,479,652	113,092,434	66,901,879	27,887,182

01/04/2041	211	155,852,993	109,645,675	64,697,926	26,854,266
01/05/2041	212	151,296,213	106,265,178	62,548,888	25,855,838
01/06/2041	213	146,874,758	102,984,736	60,463,819	24,888,069
01/07/2041	214	142,703,937	99,896,026	58,506,039	23,983,492
01/08/2041	215	138,682,564	96,916,316	56,616,559	23,110,631
01/09/2041	216	134,785,801	94,033,361	54,792,690	22,271,403
01/10/2041	217	130,996,168	91,239,515	53,033,880	21,468,141
01/11/2041	218	127,329,302	88,535,106	51,331,037	20,690,820
01/12/2041	219	123,758,991	85,911,336	49,687,228	19,946,124
01/01/2042	220	120,340,834	83,396,824	48,110,282	19,231,283
01/02/2042	221	117,032,709	80,966,717	46,589,603	18,544,537
01/03/2042	222	113,827,558	78,628,649	45,140,297	17,898,903
01/04/2042	223	110,716,862	76,350,159	43,720,753	17,262,602
01/05/2042	224	107,653,058	74,115,511	42,336,657	16,647,586
01/06/2042	225	104,642,330	71,920,536	40,978,350	16,045,224
01/07/2042	226	101,696,717	69,781,292	39,661,609	15,465,990
01/08/2042	227	98,805,017	67,682,104	38,370,659	14,899,211
01/09/2042	228	95,946,056	65,612,224	37,102,593	14,345,804
01/10/2042	229	93,131,885	63,583,230	35,866,736	13,811,110
01/11/2042	230	90,371,530	61,594,028	34,656,282	13,288,480
01/12/2042	231	87,645,494	59,638,008	33,473,125	12,782,202
01/01/2043	232	84,966,453	57,717,007	32,312,535	12,286,751
01/02/2043	233	82,315,143	55,821,157	31,171,676	11,802,739
01/03/2043	234	79,703,245	53,967,117	30,067,107	11,340,947
01/04/2043	235	77,150,771	52,150,234	28,980,961	10,884,966
01/05/2043	236	74,552,161	50,310,981	27,890,036	10,432,285
01/06/2043	237	72,073,584	48,555,838	26,848,612	10,000,203
01/07/2043	238	69,637,983	46,837,971	25,834,986	9,583,217
01/08/2043	239	67,227,302	45,139,875	24,835,025	9,173,273
01/09/2043	240	64,834,999	43,459,723	23,849,830	8,772,060
01/10/2043	241	62,477,093	41,810,448	22,888,268	8,383,885
01/11/2043	242	60,137,576	40,176,556	21,937,893	8,001,731
01/12/2043	243	57,806,583	38,555,882	21,001,128	7,628,651
01/01/2044	244	55,263,485	36,797,168	19,992,194	7,231,397
01/02/2044	245	52,970,449	35,210,530	19,081,509	6,872,758
01/03/2044	246	50,698,704	33,646,982	18,190,796	6,525,978
01/04/2044	247	48,440,328	32,093,650	17,306,880	6,182,574
01/05/2044	248	46,132,751	30,514,618	16,414,868	5,839,881
01/06/2044	249	43,939,195	29,014,391	15,568,150	5,515,187
01/07/2044	250	41,790,849	27,550,477	14,746,279	5,202,616
01/08/2044	251	39,726,878	26,145,391	13,958,622	4,903,865
01/09/2044	252	37,733,437	24,791,332	13,202,049	4,618,425
01/10/2044	253	35,835,252	23,505,555	12,486,530	4,350,212
01/11/2044	254	33,996,329	22,261,522	11,795,605	4,092,093
01/12/2044	255	32,210,161	21,057,280	11,130,057	3,845,375
01/01/2045	256	30,531,361	19,925,917	10,505,278	3,614,144
01/02/2045	257	28,874,514	18,812,635	9,893,112	3,389,124
01/03/2045	258	27,236,359	17,718,140	9,296,138	3,172,431
01/04/2045	259	25,619,302	16,637,924	8,707,183	2,958,856
01/05/2045	260	24,033,571	15,582,485	8,134,765	2,753,007
01/06/2045	261	22,516,376	14,574,031	7,588,956	2,557,414
01/07/2045	262	21,044,486	13,598,972	7,063,797	2,370,682
01/08/2045	263	19,602,469	12,645,654	6,551,904	2,189,572
01/09/2045	264	18,186,593	11,712,367	6,052,921	2,014,249
01/10/2045	265	16,826,315	10,818,545	5,577,235	1,848,346
01/11/2045	266	15,525,293	9,965,118	5,124,207	1,691,015
01/12/2045	267	14,269,911	9,144,300	4,690,557	1,541,564
01/01/2046	268	13,066,120	8,358,698	4,276,679	1,399,588
01/02/2046	269	11,908,312	7,605,100	3,881,210	1,264,787
01/03/2046	270	10,808,764	6,892,312	3,509,362	1,139,235
01/04/2046	271	9,783,692	6,228,083	3,163,092	1,022,477
01/05/2046	272	8,806,098	5,596,567	2,835,364	912,781
01/06/2046	273	7,950,899	5,044,490	2,549,168	817,171
01/07/2046	274	7,268,537	4,603,992	2,320,842	740,928
01/08/2046	275	6,650,072	4,205,103	2,114,374	672,154
01/09/2046	276	6,056,442	3,823,232	1,917,476	606,979
01/10/2046	277	5,518,108	3,477,682	1,739,878	548,503
01/11/2046	278	5,043,371	3,173,097	1,583,457	497,076
01/12/2046	279	4,609,260	2,895,211	1,441,229	450,574
01/01/2047	280	4,223,002	2,648,092	1,314,861	409,326
01/02/2047	281	3,889,483	2,434,818	1,205,889	373,812
01/03/2047	282	3,591,295	2,244,708	1,109,180	342,518
01/04/2047	283	3,311,983	2,066,615	1,018,581	313,208
01/05/2047	284	3,062,211	1,907,626	937,906	287,219

01/06/2047	285	2,838,843	1,765,478	865,809	264,017
01/07/2047	286	2,632,325	1,634,357	799,534	242,808
01/08/2047	287	2,444,276	1,515,027	739,272	223,557
01/09/2047	288	2,265,337	1,401,734	682,250	205,439
01/10/2047	289	2,067,747	1,277,371	620,190	185,986
01/11/2047	290	1,938,502	1,195,497	578,963	172,887
01/12/2047	291	1,830,731	1,127,181	544,534	161,940
01/01/2048	292	1,738,219	1,068,405	514,828	152,457
01/02/2048	293	1,653,661	1,014,707	487,709	143,814
01/03/2048	294	1,589,588	973,844	466,954	137,149
01/04/2048	295	1,529,843	935,652	447,501	130,878
01/05/2048	296	1,477,529	902,174	430,427	125,369
01/06/2048	297	1,429,619	871,440	414,706	120,278
01/07/2048	298	1,385,181	842,966	400,169	115,586
01/08/2048	299	1,342,797	815,787	386,281	111,102
01/09/2048	300	1,300,334	788,649	372,482	106,679
01/10/2048	301	1,257,791	761,595	358,819	102,345
01/11/2048	302	1,217,064	735,684	345,730	98,194
01/12/2048	303	1,176,257	709,851	332,768	94,125
01/01/2049	304	1,135,373	684,016	319,842	90,086
01/02/2049	305	1,094,410	658,219	306,997	86,102
01/03/2049	306	1,053,369	632,565	294,353	82,240
01/04/2049	307	1,012,260	606,847	281,668	78,362
01/05/2049	308	971,482	581,445	269,213	74,590
01/06/2049	309	930,626	556,047	256,799	70,849
01/07/2049	310	890,266	531,059	244,655	67,222
01/08/2049	311	850,189	506,292	232,652	63,653
01/09/2049	312	810,958	482,111	220,977	60,203
01/10/2049	313	771,651	457,990	209,405	56,816
01/11/2049	314	732,269	433,879	197,876	53,461
01/12/2049	315	692,811	409,826	186,446	50,166
01/01/2050	316	653,278	385,785	175,063	46,904
01/02/2050	317	614,601	362,330	164,001	43,754
01/03/2050	318	575,850	338,964	153,072	40,682
01/04/2050	319	537,024	315,574	142,147	37,619
01/05/2050	320	498,140	292,244	131,314	34,609
01/06/2050	321	459,801	269,294	120,694	31,676
01/07/2050	322	421,388	246,391	110,158	28,792
01/08/2050	323	384,355	224,356	100,051	26,040
01/09/2050	324	347,511	202,506	90,077	23,344
01/10/2050	325	311,096	180,988	80,308	20,727
01/11/2050	326	277,186	160,986	71,251	18,312
01/12/2050	327	245,711	142,472	62,902	16,100
01/01/2051	328	214,178	123,977	54,597	13,915
01/02/2051	329	182,821	105,647	46,406	11,777
01/03/2051	330	153,280	88,440	38,759	9,799
01/04/2051	331	126,784	73,028	31,923	8,037
01/05/2051	332	103,294	59,400	25,902	6,494
01/06/2051	333	82,185	47,181	20,521	5,123
01/07/2051	334	62,105	35,595	15,444	3,840
01/08/2051	335	43,344	24,800	10,733	2,657
01/09/2051	336	28,834	16,470	7,110	1,753
01/10/2051	337	18,315	10,445	4,498	1,104
01/11/2051	338	10,221	5,819	2,499	611
01/12/2051	339	4,368	0	0	0
01/01/2052	340	2,760	1,566	669	162
01/02/2052	341	1,363	0	0	0
01/03/2052	342	0	0	0	0
01/04/2052	343	0	0	0	0
01/05/2052	344	0	0	0	0
01/06/2052	345	0	0	0	0
01/07/2052	346	0	0	0	0
01/08/2052	347	0	0	0	0
01/09/2052	348	0	0	0	0
		261,327,111,638	233,905,039,459	200,817,816,404	160,742,417,981

Amortisation profiles (all amounts in EUR)



This information is optional

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

HTT 2023

Responsible in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the instruments						
2. Additional information on the assets						
3. Additional information on the asset distribution						
Field Number	1. Additional information on the programs		Local Entity Identifier (LEI)**			
E.1.1.1	Program Description	Name				
E.1.1.2	Spawner of application	BNP Paribas Fortis	HGCEPHVWVWZD1547			
E.1.1.3	Bank as servicer					
E.1.1.4	Bookrunner					
E.1.1.5	Co-arranger					
E.1.1.6	Bank as collateral manager					
E.1.1.7	Account bank					
E.1.1.8	Securities account bank					
E.1.1.9	Account bank guarantee					
E.1.1.10	Trustee	Stichting BNP Paribas Financieringsbelegger				
E.1.1.11	Clearing Pool Monitor	David De Schacht & Joren De Raedemaeker				
OE.1.1.1	where applicable - issuer agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
OE.1.1.9						
OE.1.1.10						
OE.1.1.11						
Field Number	2. Additional information on the issues	Quantity of assets/units	Local Entity Identifier (LEI)**	Trust of Issues		
E.2.1.1	Instrument code					
E.2.1.2	Coupons/yr					
E.2.1.3	Coupons/mo					
E.2.1.4	Coupons/qtr					
E.2.1.5	Coupons/semi					
E.2.1.6	Coupons/ann					
E.2.1.7	Coupons/semi					
E.2.1.8	Coupons/ann					
E.2.1.9	Coupons/ann					
E.2.1.10	Coupons/ann					
E.2.1.11	Coupons/ann					
E.2.1.12	Coupons/ann					
E.2.1.13	Coupons/ann					
E.2.1.14	Coupons/ann					
E.2.1.15	Coupons/ann					
E.2.1.16	Coupons/ann					
E.2.1.17	Coupons/ann					
E.2.1.18	Coupons/ann					
E.2.1.19	Coupons/ann					
E.2.1.20	Coupons/ann					
E.2.1.21	Coupons/ann					
E.2.1.22	Coupons/ann					
E.2.1.23	Coupons/ann					
E.2.1.24	Coupons/ann					
E.2.1.25	Coupons/ann					
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
OE.2.1.14						
Field Number	3. Additional information on the asset distribution		Total Assets			
E.3.1.1	Weighted Average Maturity (years)		51.60			
E.3.1.2	Weighted Average Maturity (months)**		167.77			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
Field Number	2. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-90 days	0.10%	0.10%	0.00%	0.00%	0.20%
E.3.2.2	90-180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.3	180-360 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.4	> 360 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.5						
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

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

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