



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 levenssfeer ten opzichte van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (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: 30/4/2023

Cut-off Date: 30/4/2023



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- Worksheet B1: HTT Mortgage Assets
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- Covered Bond Label Disclaimer
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- Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. Compliance Art 14 CBD Check Table 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information					
1. Basic Facts					
Field Number					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds			
G.1.1.4	Cut-off date	30/04/2023			
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	15,278.01			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	14,110.48			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,196.79			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	27.9%	5.0%	ND1
OG.3.2.1	Optional information e.a. Asset Coverage Test (ACT)		27.8%		
OG.3.2.2	Optional information e.a. OC (NPV basis)		38.4%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	15,278.01	95.5%		
G.3.3.2	Public Sector	-	-		
G.3.3.3	Shipping	-	-		
G.3.3.4	Substitute Assets	91.50	0.6%		
G.3.3.5	Other	620.95	3.9%		
G.3.3.6	Total	15,990.5	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)	7.65	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1Y	347.81	ND1	2.28%	
G.3.4.3	1 - 2Y	501.92	ND1	3.29%	
G.3.4.4	2 - 3Y	615.00	ND1	4.03%	
G.3.4.5	3 - 4Y	952.40	ND1	6.23%	
G.3.4.6	4 - 5Y	987.89	ND1	6.47%	
G.3.4.7	5 - 10Y	7,835.72	ND1	51.29%	
G.3.4.8	10+Y	4,037.29	ND1	26.43%	
G.3.4.9	Total	15,278.0	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	33.51			
OG.3.4.2	a/w 0-0.5y	120.47			
OG.3.4.3	a/w 0.5-1 y	193.83			
OG.3.4.4	a/w 1-1.5y	204.35			
OG.3.4.5	a/w 1.5-2 y	297.57			
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)	4.90	5.90		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1Y	0.00	0.00	0.0%	0.0%
G.3.5.3	1 - 2Y	0.00	0.00	0.0%	0.0%
G.3.5.4	2 - 3Y	2,500.00	0.00	21.7%	0.0%
G.3.5.5	3 - 4Y	0.00	2,500.00	0.0%	21.7%
G.3.5.6	4 - 5Y	4,000.00	0.00	34.8%	0.0%
G.3.5.7	5 - 10Y	5,000.00	9,000.00	43.5%	78.3%
G.3.5.8	10+Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 dav	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
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	15,278.01		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	15,278.0	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	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
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	11,500.0		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	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	620.95		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	712.45		100.0%	
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	91.50		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	91.50		100.00%	
G.3.10.16	Total	91.50		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	91.50		0.60%	0.80%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50		0.60%	0.80%
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:	39	
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c) Type of cover assets:	52	424 for Commercial Mortgage Assets
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15	
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d) Currency risk - cover pool:	111	
G.4.1.10	(d) Interest rate risk - covered bond:	163	
G.4.1.11	(d) Currency risk - covered bond:	137	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	95	
G.4.1.17	(e) Maturity Structure - covered bond:	88	
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	620.95
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

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

Field Number	7. Mortgage Assets	Nominal (mn)	% Residential Loans	% Commercial Loans	% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	15,278.01			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	15,278.01			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	228,596			228,596
OM.7.2.1	<i>Optional information ea, Number of borrowers</i>	106,455		0	106,455
OM.7.2.2	<i>Optional information ea, Number of guarantors</i>	0		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	0.4%	0.0%		0.4%
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%			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	15.84%			15.84%
M.7.5.2	Vlaams-Brabant	14.69%			14.69%
M.7.5.3	Oost-Vlaanderen	15.35%			15.35%
M.7.5.4	Brussels	8.35%			8.35%
M.7.5.5	West-Vlaanderen	10.80%			10.80%
M.7.5.6	Limburg	8.11%			8.11%
M.7.5.7	Lige	7.24%			7.24%
M.7.5.8	Hainaut	6.89%			6.89%
M.7.5.9	Brabant Wallon	5.24%			5.24%
M.7.5.10	Namur	4.32%			4.32%
M.7.5.11	Luxembourg	2.84%			2.84%
M.7.5.12	Other	0.23%			0.23%
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.18%		84.18%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.82%		15.82%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.63%		4.63%	
M.7.7.2	Amortising	95.37%		95.37%	
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	2.80%		2.80%	
M.7.8.2	≥ 12 < 24 months	10.52%		10.52%	
M.7.8.3	≥ 24 < 36 months	14.17%		14.17%	
M.7.8.4	≥ 36 < 60 months	29.31%		29.31%	
M.7.8.5	≥ 60 months	43.20%		43.20%	
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	#VALUE!		#VALUE!	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	#VALUE!		#VALUE!	
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)	66.83			
By buckets (mn):					
M.7A.10.2	<=100K	7,144.05	180,439.00	0.47	0.79
M.7A.10.3	>100K and <=200K	5,259.04	38,521.00	0.34	0.17
M.7A.10.4	>200K and <=300K	1,652.29	6,898.00	0.11	0.03
M.7A.10.5	>300K and <=400K	567.96	1,667.00	0.04	0.01
M.7A.10.6	>400K	654.68	1,071.00	0.04	0.00
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26					
	Total	15,278.0	228,596	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 (%)	59.40%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,245.85	97,861	27.79%	42.81%
M.7A.11.3	>40 - <=50 %	1,689.17	26,775	11.06%	11.71%
M.7A.11.4	>50 - <=60 %	1,866.97	26,269	12.22%	11.49%
M.7A.11.5	>60 - <=70 %	2,068.44	25,760	13.54%	11.27%
M.7A.11.6	>70 - <=80 %	2,307.14	25,029	15.10%	10.95%
M.7A.11.7	>80 - <=90 %	2,066.47	18,040	13.53%	7.89%
M.7A.11.8	>90 - <=100 %	523.37	4,032	3.43%	1.76%
M.7A.11.9	>100%	510.59	4,830	3.34%	2.11%
M.7A.11.10	Total	15,278.01	228,596	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	95.29			
OM.7A.11.2	a/w >110 - <=120 %	75.09			
OM.7A.11.3	a/w >120 - <=130 %	58.10			
OM.7A.11.4	a/w >130 - <=140 %	33.78			
OM.7A.11.5	a/w >140 - <=150 %	31.73			
OM.7A.11.6	a/w >150 %	216.59			
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 (%)	49.48%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,932.40	127,488	38.83%	55.77%
M.7A.12.3	>40 - <=50 %	2,015.35	27,523	13.19%	12.04%
M.7A.12.4	>50 - <=60 %	2,065.10	24,941	13.52%	10.91%
M.7A.12.5	>60 - <=70 %	2,006.92	21,447	13.14%	9.38%
M.7A.12.6	>70 - <=80 %	1,783.12	15,972	11.66%	6.99%
M.7A.12.7	>80 - <=90 %	936.50	7,021	6.13%	3.07%
M.7A.12.8	>90 - <=100 %	237.08	1,687	1.55%	0.74%
M.7A.12.9	>100%	303.53	2,517	1.99%	1.10%
M.7A.12.10	Total	15,278.01	228,596	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	64.73		0.42%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	37.55		0.25%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	34.67		0.23%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	20.37		0.13%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	14.27		0.09%	0.00%
OM.7A.12.6	a/w >150 %	131.94		0.86%	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	19.13%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (if relevant, please specify)				
OM.7A.13.6	a/w (if relevant, please specify)				
OM.7A.13.7	a/w (if relevant, please specify)				
OM.7A.13.8	a/w (if relevant, please specify)				
OM.7A.13.9	a/w (if relevant, please specify)				
OM.7A.13.10	a/w (if relevant, please specify)				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
M.7B.21.1	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.78.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.78.22.2	>0 - <=40 %				
M.78.22.3	>40 - <=50 %				
M.78.22.4	>50 - <=60 %				
M.78.22.5	>60 - <=70 %				
M.78.22.6	>70 - <=80 %				
M.78.22.7	>80 - <=90 %				
M.78.22.8	>90 - <=100 %				
M.78.22.9	>100 %				
M.78.22.10	Total	0.0	0	0.0%	0.0%
OM.78.22.1	a/w >100 - <=110 %				
OM.78.22.2	a/w >110 - <=120 %				
OM.78.22.3	a/w >120 - <=130 %				
OM.78.22.4	a/w >130 - <=140 %				
OM.78.22.5	a/w >140 - <=150 %				
OM.78.22.6	a/w >150 %				
OM.78.22.7					
OM.78.22.8					
OM.78.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.78.23.2	>0 - <=40 %				
M.78.23.3	>40 - <=50 %				
M.78.23.4	>50 - <=60 %				
M.78.23.5	>60 - <=70 %				
M.78.23.6	>70 - <=80 %				
M.78.23.7	>80 - <=90 %				
M.78.23.8	>90 - <=100 %				
M.78.23.9	>100 %				
M.78.23.10	Total	0.0	0	0.0%	0.0%
OM.78.23.1	a/w >100 - <=110 %				
OM.78.23.2	a/w >110 - <=120 %				
OM.78.23.3	a/w >120 - <=130 %				
OM.78.23.4	a/w >130 - <=140 %				
OM.78.23.5	a/w >140 - <=150 %				
OM.78.23.6	a/w >150 %				
OM.78.23.7					
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	Real				
M.78.24.2	Office				
M.78.24.3	Hotel/Tourism				
M.78.24.4	Shopping malls				
M.78.24.5	Industry				
M.78.24.6	Agriculture				
M.78.24.7	Other commercially used				
M.78.24.8	Hospital				
M.78.24.9	School				
M.78.24.10	other RE with a social relevant purpose				
M.78.24.11	Land				
M.78.24.12	Property developers / Building under construction				
M.78.24.13	Other				
OM.78.24.1	a/w Cultural purposes				
OM.78.24.2	a/w If relevant, please specify				
OM.78.24.3	a/w If relevant, please specify				
OM.78.24.4	a/w If relevant, please specify				
OM.78.24.5	a/w If relevant, please specify				
OM.78.24.6	a/w If relevant, please specify				
OM.78.24.7	a/w If relevant, please specify				
OM.78.24.8	a/w If relevant, please specify				
OM.78.24.9	a/w If relevant, please specify				
OM.78.24.10	a/w If relevant, please specify				
OM.78.24.11	a/w If relevant, please specify				
OM.78.24.12	a/w If relevant, please specify				
OM.78.24.13	a/w If relevant, please specify				
OM.78.24.14	a/w If relevant, please specify				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					

28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	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	Subsided 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 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/04/2023

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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.



BNP PARIBAS Retained Covered Bonds
FORTIS

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@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.83	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.83	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.06	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.06	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.62	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Rema	4.90

* 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
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000	(I)
Nominal Balance Residential Mortgage Loans	15,278,010,926	(II)
Nominal Balance Public Finance Exposures	91,500,000	(III)
Nominal Balance Financial Institution Exposures	620,950,970	(IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	39.05%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,293,498,676	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.90%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

4. Interest and Principal Coverage Test

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,435,651,983	(XIII)
Cumulative Cash Outflow Next 180 Days	-9,847,304	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,425,804,679	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	78,512,129	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	76,512,129	(XVII)

Cover Pool Summary

Portfolio Cut-off D 30/04/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more c

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,278,010,926
Principal Redemptions between Cut-off Date and Maturity	15,278,010,926
Interest Payments between Cut-off Date and Maturity Date	2,020,588,120
Number of borrowers	106,455
Number of loans	228,596
Average Outstanding Balance per borrower	143,516
Average Outstanding Balance per loan	66,834
Weighted average Current Loan to Current Value	49.48%
Weighted average Current Loan to Original Value	59.40%
Weighted average seasoning (in Years)	4.48
Weighted average remaining maturity (in years, at 0% CPR)	14.67
Weighted average initial maturity (in years, at 0% CPR)	19.15
Percentage of Fixed Rate Loans	84.18%
Percentage of Variable Rate Loans	15.82%
Weighted average interest rate	1.74%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	2.03%
Weighted Remaining average life (in years, at 0% CPR)	7.65
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.60
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 620,950,970

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	ERROR 15	ERROR 15	ERROR 15	ERROR 15	ERROR 15	ERROR 15
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

26,519,157 EUR



Stratification Tables

Portfolio Cut-off Date 30/04/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,420,723,654.39	15.84 %	35,160	15.38 %
Oost-Vlaanderen	2,344,956,370.47	15.35 %	36,837	16.11 %
Vlaams-Brabant	2,243,884,888.61	14.69 %	31,684	13.86 %
West-Vlaanderen	1,649,463,617.31	10.80 %	28,063	12.28 %
Brussels	1,276,325,916.39	8.35 %	12,574	5.50 %
Limburg	1,238,287,445.02	8.11 %	21,377	9.35 %
Liège	1,120,816,514.04	7.34 %	17,715	7.75 %
Hainaut	1,053,302,096.06	6.89 %	17,545	7.68 %
Brabant Wallon	800,577,408.16	5.24 %	9,852	4.31 %
Namur	660,391,897.57	4.32 %	10,625	4.65 %
Luxembourg	434,158,048.17	2.84 %	6,508	2.85 %
Other	35,123,070.06	0.23 %	656	0.29 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	427,377,552.48	2.80 %	3,698	1.62 %
>1 and <=2	1,607,133,136.00	10.52 %	14,799	6.47 %
>2 and <=3	2,165,147,706.31	14.17 %	22,613	9.89 %
>3 and <=4	4,468,257,678.84	29.25 %	56,018	24.51 %
>4 and <=5	1,856,843,876.54	12.15 %	27,179	11.89 %
>5 and <=6	1,117,512,055.75	7.31 %	18,407	8.05 %
>6 and <=7	1,821,516,185.51	11.92 %	34,621	15.15 %
>7 and <=8	696,906,123.25	4.56 %	16,524	7.23 %
>8 and <=9	368,087,250.04	2.41 %	9,759	4.27 %
>9 and <=10	56,712,580.34	0.37 %	1,785	0.78 %
>10 and <=11	50,830,960.75	0.33 %	1,519	0.66 %
>11 and <=12	98,741,675.91	0.65 %	3,940	1.72 %
>12 and <=13	215,528,654.20	1.41 %	6,148	2.69 %
>13 and <=14	180,363,821.07	1.18 %	4,691	2.05 %
>14 and <=15	32,764,741.61	0.21 %	1,207	0.53 %
>15 and <=16	15,753,825.15	0.10 %	342	0.15 %
>16 and <=17	13,049,225.95	0.09 %	490	0.21 %
>17 and <=18	43,660,945.33	0.29 %	1,854	0.81 %
>18 and <=19	31,148,769.69	0.20 %	2,161	0.95 %
>19 and <=20	6,983,742.08	0.05 %	548	0.24 %
>20 and <=21	1,920,619.76	0.01 %	104	0.05 %
>21 and <=22	266,580.01	0.00 %	25	0.01 %
>22 and <=23	349,281.10	0.00 %	31	0.01 %
>23 and <=24	688,711.81	0.00 %	90	0.04 %
>24 and <=25	189,327.92	0.00 %	27	0.01 %
>29 and <=30	42,042.74	0.00 %	2	0.00 %
>27 and <=28	12,773.17	0.00 %	1	0.00 %
>33 and <=34	43,734.86	0.00 %	4	0.00 %
>25 and <=26	160,829.41	0.00 %	7	0.00 %
>26 and <=27	16,518.67	0.00 %	2	0.00 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,042,530.83	0.01 %	966	0.42 %
<=1	120,527,274.62	0.79 %	4,890	2.14 %
>1 and <=2	194,853,063.03	1.28 %	7,590	3.32 %
>2 and <=3	227,258,588.46	1.49 %	8,571	3.75 %
>3 and <=4	296,408,061.62	1.94 %	10,306	4.51 %
>4 and <=5	278,053,271.73	1.82 %	8,352	3.65 %
>5 and <=6	357,678,882.14	2.34 %	10,617	4.64 %
>6 and <=7	582,748,529.28	3.81 %	14,702	6.43 %
>7 and <=8	405,203,256.30	2.65 %	9,358	4.09 %

>8 and <=9	529,051,587.78	3.46 %	10,682	4.67 %
>9 and <=10	519,526,733.69	3.40 %	9,240	4.04 %
>10 and <=11	564,707,423.96	3.70 %	9,370	4.10 %
>11 and <=12	913,845,361.38	5.98 %	14,262	6.24 %
>12 and <=13	593,166,736.60	3.88 %	8,808	3.85 %
>13 and <=14	783,479,813.09	5.13 %	10,488	4.59 %
>14 and <=15	709,302,899.92	4.64 %	9,241	4.04 %
>15 and <=16	783,176,327.58	5.13 %	9,695	4.24 %
>16 and <=17	1,471,385,804.29	9.63 %	16,932	7.41 %
>17 and <=18	909,300,025.46	5.95 %	10,332	4.52 %
>18 and <=19	994,991,015.78	6.51 %	10,141	4.44 %
>19 and <=20	526,961,882.97	3.45 %	5,472	2.39 %
>20 and <=21	535,880,561.85	3.51 %	5,432	2.38 %
>21 and <=22	1,296,039,109.34	8.48 %	11,191	4.90 %
>22 and <=23	912,390,140.35	5.97 %	6,716	2.94 %
>23 and <=24	558,467,666.10	3.66 %	3,712	1.62 %
>24 and <=25	172,339,228.64	1.13 %	1,203	0.53 %
>25 and <=26	19,719,146.05	0.13 %	170	0.07 %
>26 and <=27	11,054,268.65	0.07 %	90	0.04 %
>27 and <=28	4,357,662.24	0.03 %	37	0.02 %
>28 and <=29	3,676,335.97	0.02 %	28	0.01 %
>29 and <=30	417,736.55	0.00 %	2	0.00 %
15,278,010,926.25	100.00 %	228,596	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	164,633.97	0.00 %	7	0.00 %
>1 and <=2	20,932,121.39	0.14 %	138	0.06 %
>2 and <=3	30,934,371.75	0.20 %	243	0.11 %
>3 and <=4	15,612,001.71	0.10 %	249	0.11 %
>4 and <=5	312,531,186.51	2.05 %	2,259	0.99 %
>5 and <=6	20,134,581.35	0.13 %	660	0.29 %
>6 and <=7	43,662,311.69	0.29 %	1,305	0.57 %
>7 and <=8	60,713,423.91	0.40 %	2,242	0.98 %
>8 and <=9	79,440,166.63	0.52 %	2,932	1.28 %
>9 and <=10	1,047,300,690.10	6.85 %	32,447	14.19 %
>10 and <=11	115,731,579.81	0.76 %	4,931	2.16 %
>11 and <=12	206,384,495.95	1.35 %	4,795	2.10 %
>12 and <=13	637,857,621.15	4.18 %	13,714	6.00 %
>13 and <=14	126,384,419.64	0.83 %	2,662	1.16 %
>14 and <=15	1,721,122,387.81	11.27 %	31,046	13.58 %
>15 and <=16	177,478,131.92	1.16 %	3,125	1.37 %
>16 and <=17	245,920,493.76	1.61 %	3,831	1.68 %
>17 and <=18	872,447,904.17	5.71 %	12,767	5.58 %
>18 and <=19	195,480,599.19	1.28 %	4,254	1.86 %
>19 and <=20	3,764,895,049.29	24.64 %	47,827	20.92 %
>20 and <=21	303,799,505.13	1.99 %	4,426	1.94 %
>21 and <=22	152,191,294.30	1.00 %	2,218	0.97 %
>22 and <=23	173,328,603.21	1.13 %	2,338	1.02 %
>23 and <=24	134,209,341.54	0.88 %	1,932	0.85 %
>24 and <=25	4,048,255,389.90	26.50 %	37,541	16.42 %
>25 and <=26	425,181,494.57	2.78 %	4,291	1.88 %
>26 and <=27	44,226,342.34	0.29 %	472	0.21 %
>27 and <=28	19,366,960.70	0.13 %	227	0.10 %
>28 and <=29	26,760,314.11	0.18 %	292	0.13 %
>29 and <=30	224,509,718.10	1.47 %	3,023	1.32 %
>30 and <=31	26,543,838.92	0.17 %	339	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	335,617.30	0.00 %	5	0.00 %
>35 and <=36	101,627.66	0.00 %	2	0.00 %
>36 and <=37	109,683.88	0.00 %	1	0.00 %
>39 and <=40	341,656.67	0.00 %	5	0.00 %
>32 and <=33	271,232.08	0.00 %	3	0.00 %
>31 and <=32	3,233,727.85	0.02 %	41	0.02 %
>40 and <=41	87,545.04	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
15,278,010,926.25	100.00 %	228,596	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	4	0.00 %
1993	42,042.74	0.00 %	2	0.00 %

1996	29,291.84	0.00 %	3	0.00 %
1997	121,812.46	0.00 %	5	0.00 %
1998	87,769.20	0.00 %	13	0.01 %
1999	684,438.74	0.00 %	91	0.04 %
2000	428,766.80	0.00 %	40	0.02 %
2001	266,257.52	0.00 %	24	0.01 %
2002	1,109,131.87	0.01 %	65	0.03 %
2003	5,932,358.34	0.04 %	429	0.19 %
2004	17,933,520.96	0.12 %	1,475	0.65 %
2005	51,674,059.82	0.34 %	2,413	1.06 %
2006	17,372,998.80	0.11 %	685	0.30 %
2007	15,116,614.44	0.10 %	306	0.13 %
2008	15,087,833.59	0.10 %	570	0.25 %
2009	131,130,247.53	0.86 %	3,579	1.57 %
2010	232,485,382.78	1.52 %	6,284	2.75 %
2011	138,059,294.06	0.90 %	5,344	2.34 %
2012	40,285,167.53	0.26 %	1,192	0.52 %
2013	66,983,628.76	0.44 %	2,002	0.88 %
2014	178,433,505.36	1.17 %	4,742	2.07 %
2015	722,914,867.03	4.73 %	17,406	7.61 %
2016	1,526,750,944.25	9.99 %	31,392	13.73 %
2017	1,118,122,528.26	7.32 %	18,668	8.17 %
2018	1,866,273,878.16	12.22 %	27,904	12.21 %
2019	3,947,608,399.17	25.84 %	50,366	22.03 %
2020	2,577,150,961.83	16.87 %	29,062	12.71 %
2021	1,825,380,327.74	11.95 %	17,563	7.68 %
2022	775,674,915.92	5.08 %	6,923	3.03 %
2023	4,826,245.89	0.03 %	44	0.02 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,222,659,158.33	14.55 %	47,077	44.22 %
>100 and <=200	4,922,434,936.16	32.22 %	33,701	31.66 %
>200 and <=300	4,037,009,521.57	26.42 %	16,660	15.65 %
>300 and <=400	1,837,623,146.76	12.03 %	5,408	5.08 %
>400	2,258,284,163.43	14.78 %	3,609	3.39 %
	15,278,010,926.25	100.00 %	106,455	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	31,463,919.06	0.21 %	666	0.29 %
0.5 - 1%	692,394,036.83	4.53 %	7,951	3.48 %
1 - 1.5%	4,866,846,856.86	31.86 %	58,308	25.51 %
1.5 - 2%	7,039,570,630.01	46.08 %	103,604	45.32 %
2 - 2.5%	1,364,833,401.29	8.93 %	26,240	11.48 %
2.5 - 3%	699,190,347.56	4.58 %	15,221	6.66 %
3 - 3.5%	222,219,800.93	1.45 %	5,633	2.46 %
3.5 - 4%	116,533,438.48	0.76 %	3,658	1.60 %
4 - 4.5%	86,113,201.32	0.56 %	2,704	1.18 %
4.5 - 5%	78,145,414.10	0.51 %	2,311	1.01 %
5 - 5.5%	53,180,471.30	0.35 %	1,488	0.65 %
5.5 - 6%	19,069,330.11	0.12 %	581	0.25 %
6 - 6.5%	6,947,072.30	0.05 %	176	0.08 %
6.5 - 7%	1,404,583.33	0.01 %	46	0.02 %
8 - 8.5%	58,343.41	0.00 %	3	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	14,992.54	0.00 %	5	0.00 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,861,216,372.41	84.18 %	191,164	83.63 %
Variable	30,253,507.28	0.20 %	2,083	0.91 %
Variable With Cap	2,386,541,046.56	15.62 %	35,349	15.46 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	771,903,874.98	5.05 %	14,050	6.15 %

2024	449,470,109.00	2.94 %	7,890	3.45 %
2025	107,939,303.55	0.71 %	1,591	0.70 %
2026	169,427,229.37	1.11 %	2,191	0.96 %
2027	187,717,270.37	1.23 %	2,221	0.97 %
2028	95,928,765.42	0.63 %	1,215	0.53 %
2029	89,141,509.54	0.58 %	843	0.37 %
2030	9,964,960.94	0.07 %	109	0.05 %
2031	79,991,268.94	0.52 %	509	0.22 %
2032	33,576,828.46	0.22 %	217	0.09 %
2033	73,998,828.61	0.48 %	1,008	0.44 %
2034	250,785,831.63	1.64 %	2,742	1.20 %
2035	23,289,506.95	0.15 %	205	0.09 %
2036	18,257,274.21	0.12 %	114	0.05 %
2037	1,508,734.86	0.01 %	13	0.01 %
Fixed To Maturity	12,915,109,629.42	84.53 %	193,678	84.73 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,277,925,148.65	100.00 %	228,590	100.00 %
Twice A Year	85,777.60	0.00 %	6	0.00 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,445,710,950.05	94.55 %	220,808	96.59 %
Interest only	707,502,371.55	4.63 %	4,489	1.96 %
Linear	124,797,604.65	0.82 %	3,299	1.44 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,178,164,205.91	7.71 %	37,214	16.28 %
11-20%	1,344,014,264.32	8.80 %	31,764	13.90 %
21-30%	1,590,120,761.83	10.41 %	29,648	12.97 %
31-40%	1,820,101,119.60	11.91 %	28,862	12.63 %
41-50%	2,015,350,165.88	13.19 %	27,523	12.04 %
51-60%	2,065,100,930.92	13.52 %	24,941	10.91 %
61-70%	2,006,924,227.89	13.14 %	21,447	9.38 %
71-80%	1,781,122,279.57	11.66 %	15,972	6.99 %
81-90%	936,499,485.95	6.13 %	7,021	3.07 %
91-100%	237,080,430.72	1.55 %	1,687	0.74 %
101-110%	64,729,480.46	0.42 %	619	0.27 %
111-120%	37,549,503.46	0.25 %	393	0.17 %
>120%	201,254,069.74	1.32 %	1,505	0.66 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	813,834,506.09	5.33 %	22,993	10.06 %
11-20%	919,633,502.84	6.02 %	24,545	10.74 %
21-30%	1,120,380,794.32	7.33 %	24,683	10.80 %
31-40%	1,392,004,606.40	9.11 %	25,640	11.22 %
41-50%	1,689,174,181.73	11.06 %	26,775	11.71 %
51-60%	1,866,968,672.81	12.22 %	26,269	11.49 %
61-70%	2,068,436,601.78	13.54 %	25,760	11.27 %
71-80%	2,307,142,681.83	15.10 %	25,029	10.95 %
81-90%	2,066,469,843.86	13.53 %	18,040	7.89 %
91-100%	523,373,255.22	3.43 %	4,032	1.76 %
101-110%	95,293,141.21	0.62 %	1,020	0.45 %
111-120%	75,093,292.65	0.49 %	825	0.36 %
>120%	340,205,845.51	2.23 %	2,985	1.31 %
	15,278,010,926.25	100.00 %	228,596	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	109,911,328.13	0.72 %	11,405	4.99 %
21-40%	384,839,186.81	2.52 %	16,377	7.16 %
41-60%	809,270,307.68	5.30 %	21,004	9.19 %

61-80%	1,712,359,241.32	11.21 %	29,733	13.01 %
81-100%	2,350,629,765.46	15.39 %	30,271	13.24 %
101-120%	777,493,034.63	5.09 %	15,329	6.71 %
121-140%	762,756,258.04	4.99 %	13,489	5.90 %
141-160%	843,637,241.13	5.52 %	13,094	5.73 %
161-180%	922,641,012.03	6.04 %	12,855	5.62 %
181-200%	1,144,411,745.25	7.49 %	12,483	5.46 %
201-300%	2,612,097,783.87	17.10 %	29,508	12.91 %
301-400%	1,134,941,250.74	7.43 %	10,761	4.71 %
401-500%	484,718,185.20	3.17 %	4,282	1.87 %
>500%	1,228,304,585.96	8.04 %	8,005	3.50 %
15,278,010,926.25	100.00 %	228,596	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	347,805,769.55	2.28 %	14,123	6.18 %
>1 and <=2	501,918,435.60	3.29 %	18,206	7.96 %
>2 and <=3	614,998,890.39	4.03 %	18,300	8.01 %
>3 and <=4	952,397,272.74	6.23 %	23,376	10.23 %
>4 and <=5	987,885,325.19	6.47 %	19,210	8.40 %
>5 and <=6	1,331,893,023.80	8.72 %	21,473	9.39 %
>6 and <=7	1,314,685,186.89	8.61 %	19,290	8.44 %
>7 and <=8	1,384,508,556.99	9.06 %	17,708	7.75 %
>8 and <=9	2,230,621,436.04	14.60 %	25,644	11.22 %
>9 and <=10	1,574,006,957.13	10.30 %	17,000	7.44 %
>10 and <=11	997,796,028.37	6.53 %	10,371	4.54 %
>11 and <=12	2,216,602,054.70	14.51 %	18,123	7.93 %
>12 and <=13	681,446,487.65	4.46 %	4,687	2.05 %
>13 and <=14	111,427,939.33	0.73 %	813	0.36 %
>14 and <=15	23,237,828.57	0.15 %	216	0.09 %
>15 and <=16	6,215,348.43	0.04 %	52	0.02 %
>16 and <=17	354,693.23	0.00 %	3	0.00 %
>17 and <=18	209,691.65	0.00 %	1	0.00 %
15,278,010,926.25	100.00 %	228,596	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	12,915,109,629.42	84.53 %	193,678	84.73 %
>=0 and <=1	1,305,789,810.24	8.55 %	23,251	10.17 %
>1 and <=2	254,617,177.85	1.67 %	3,162	1.38 %
>2 and <=3	229,009,985.89	1.50 %	2,829	1.24 %
>3 and <=4	92,197,940.90	0.60 %	872	0.38 %
>4 and <=5	113,446,205.69	0.74 %	722	0.32 %
>5 and <=6	327,230,161.20	2.14 %	3,771	1.65 %
>7 and <=8	1,508,734.86	0.01 %	13	0.01 %
>6 and <=7	39,101,280.20	0.26 %	298	0.13 %
15,278,010,926.25	100.00 %	228,596	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,454,733,820.60	80.87 %	103,677	79.65 %
Other/No data	9,335,864,376.89	19.13 %	26,484	20.35 %
48,790,598,197.49	100.00 %	130,161	100.00 %	

18. IFRS9 Norms

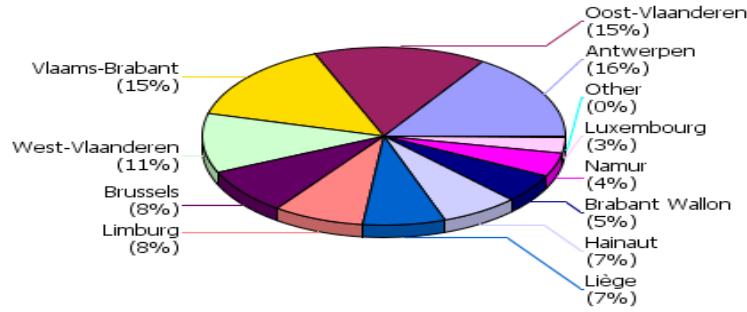
	In EUR	In %	In number of loans	In %
Phase 1	13,906,510,951.47	91.02 %	210,502	92.08 %
Phase 2	1,370,023,142.02	8.97 %	17,197	7.52 %
Phase 3	1,476,832.76	0.01 %	20	0.01 %
Other/No data	0.00	0.00 %	877	0.38 %
15,278,010,926.25	100.00 %	228,596	100.00 %	



Stratification Tables

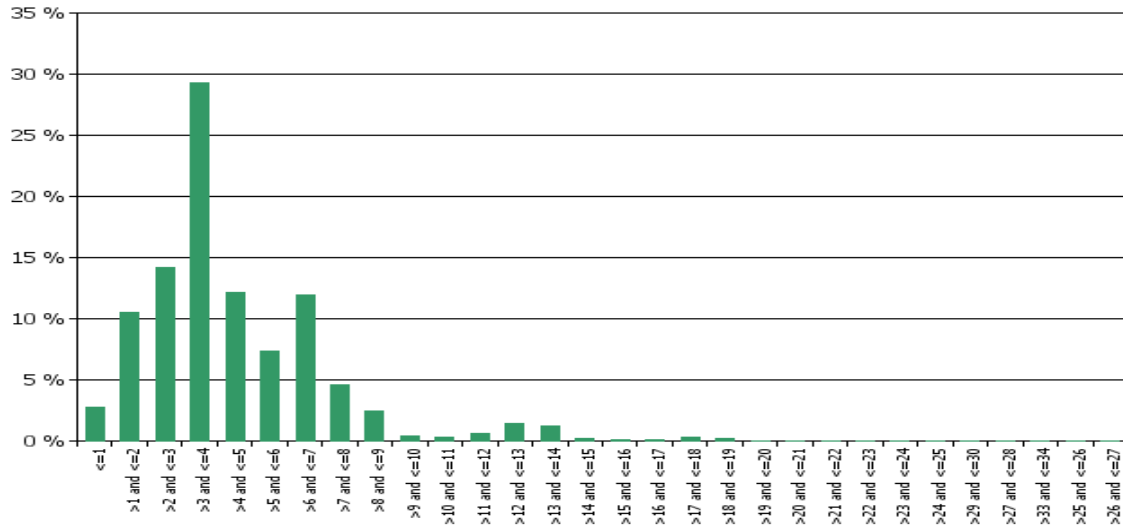
Portfolio Cut-off Date 30/04/2023

1. Geographic distribution



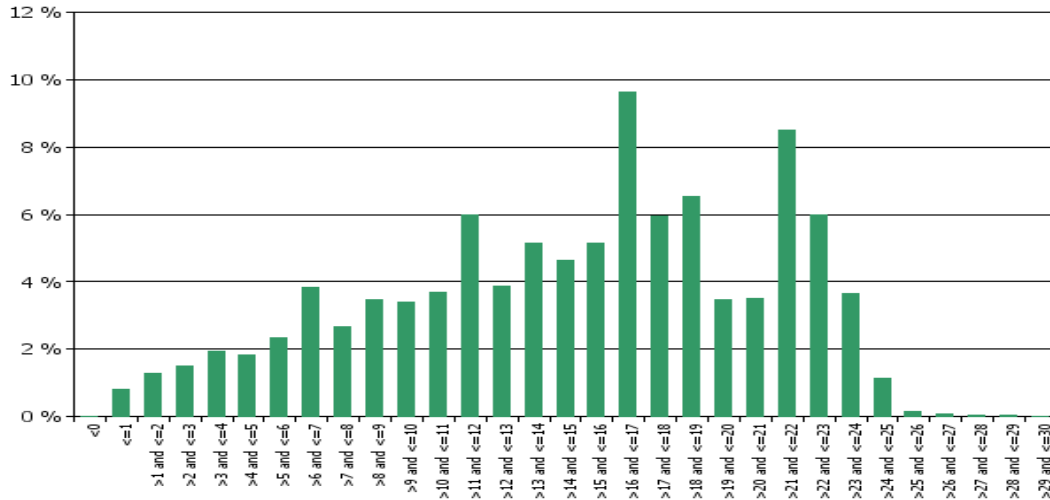
2. Seasoning

Distribution per Seasoning

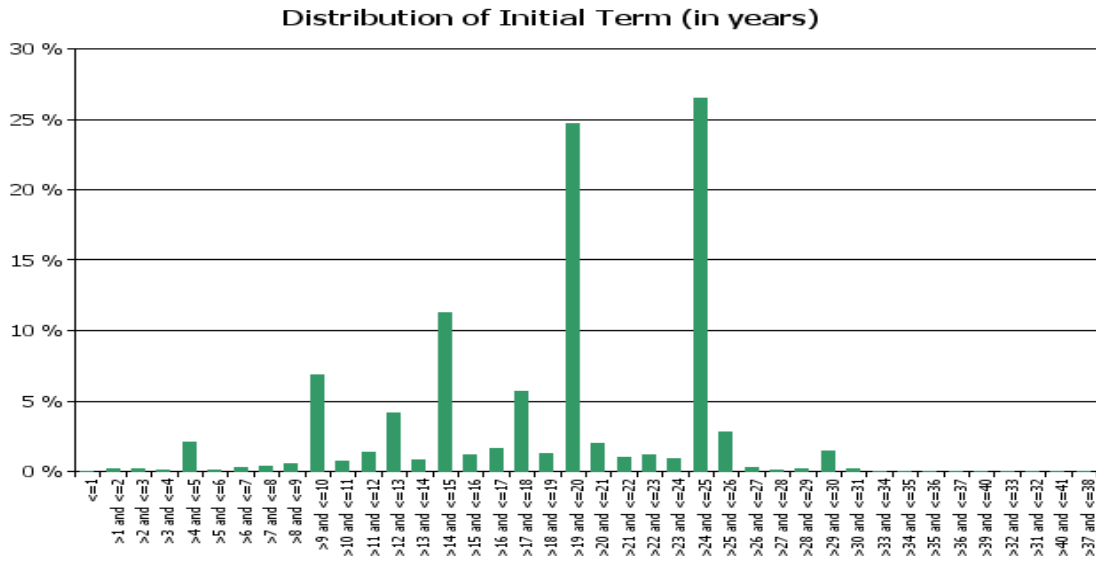


3. Remaining term to maturity

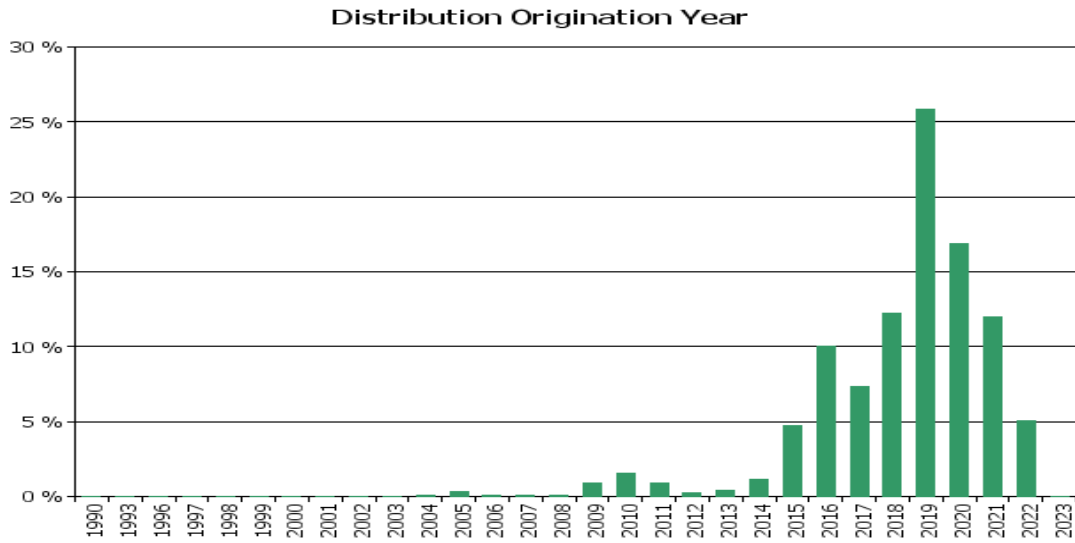
Distribution of Remaining Term to Maturity (in years)



4. Original term to maturity



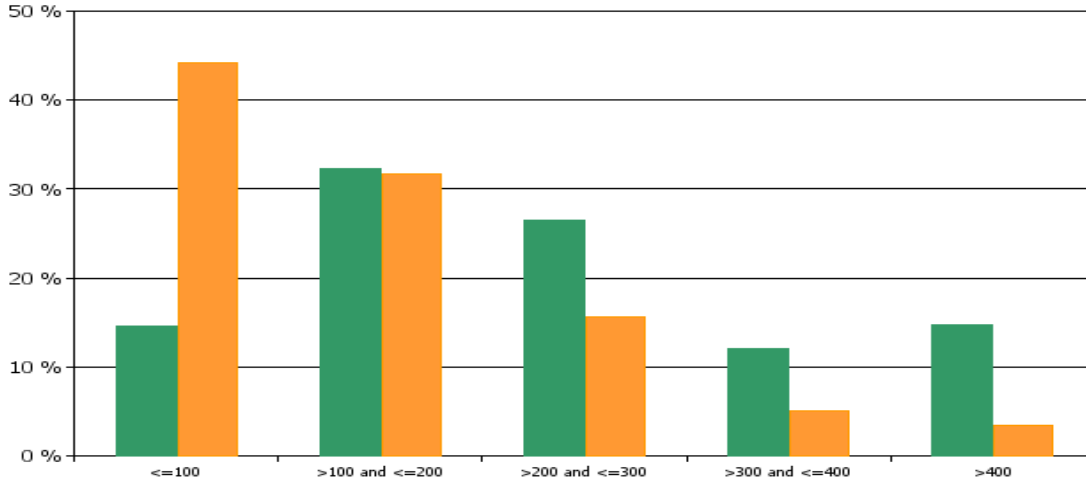
5. Origination Year



6. Outstanding Loan Balance by Borrower

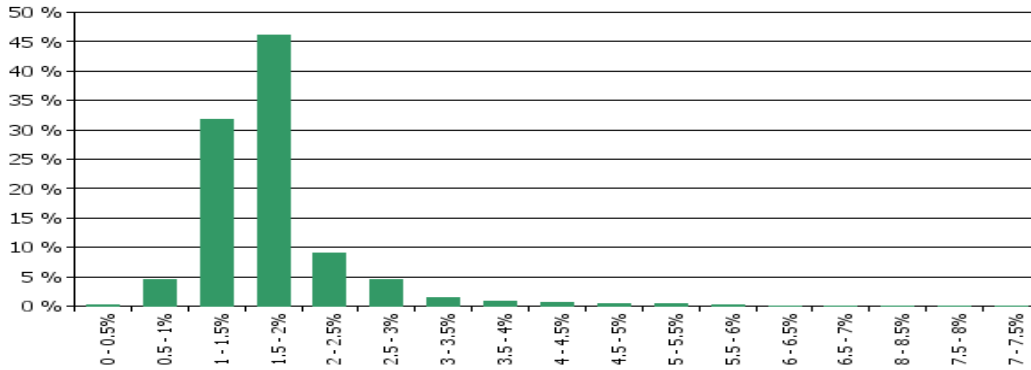
Outstanding Loan Balance by Borrower

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



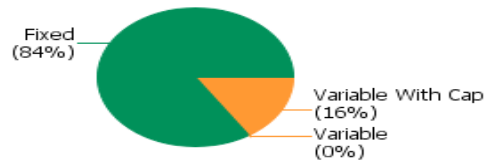
7. Interest Rate

Distribution per Interest Rate

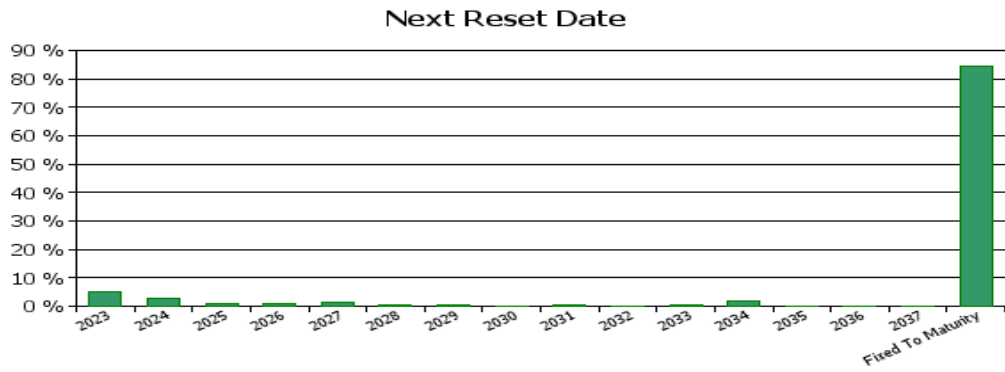


8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



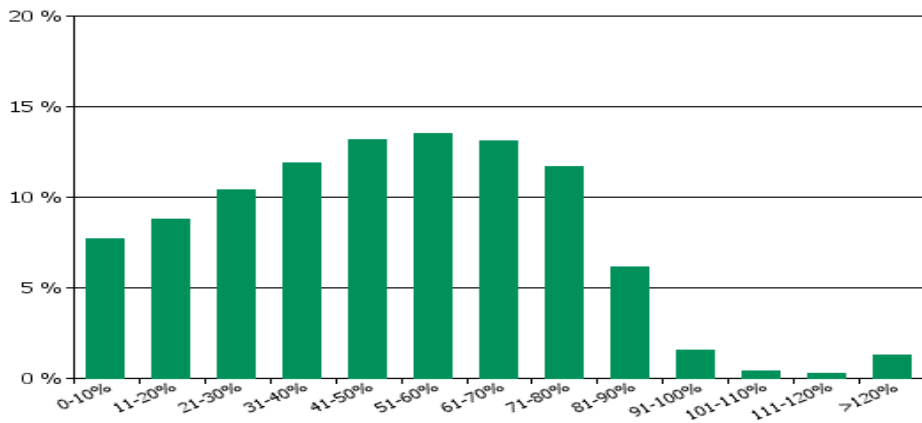
11. Repayment Type

Distribution per Repayment Type



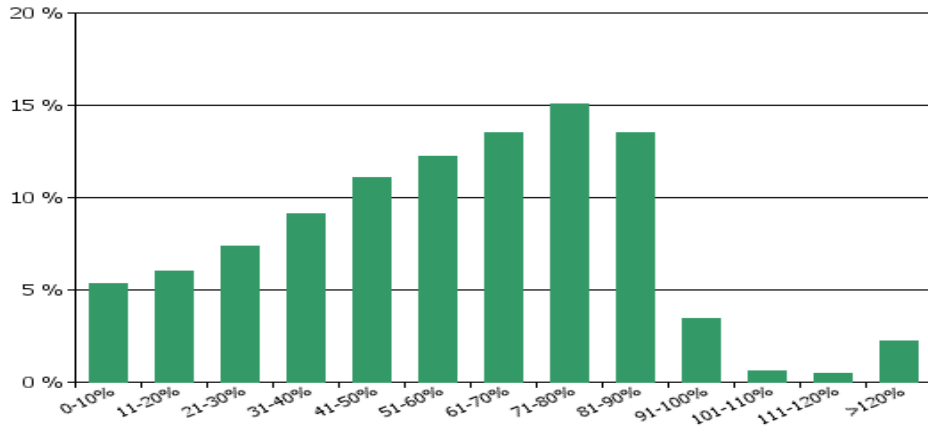
12. Current Loan to Current Value (LTV)

Current LTV Distribution

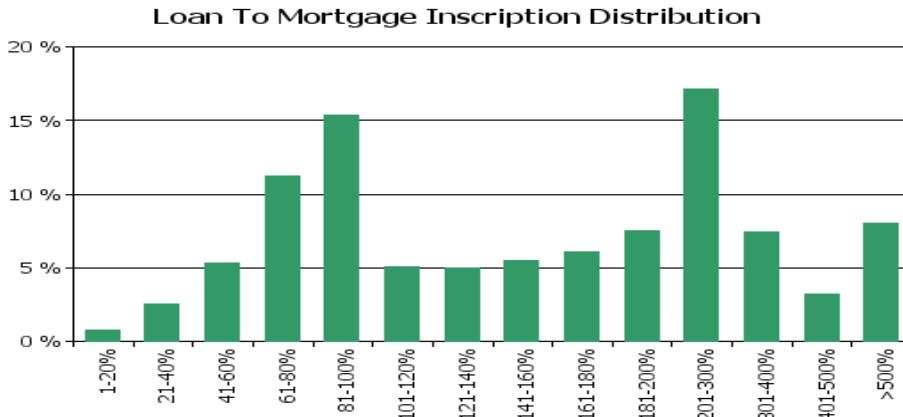


13. Current Loan to Original Value (LTOV)

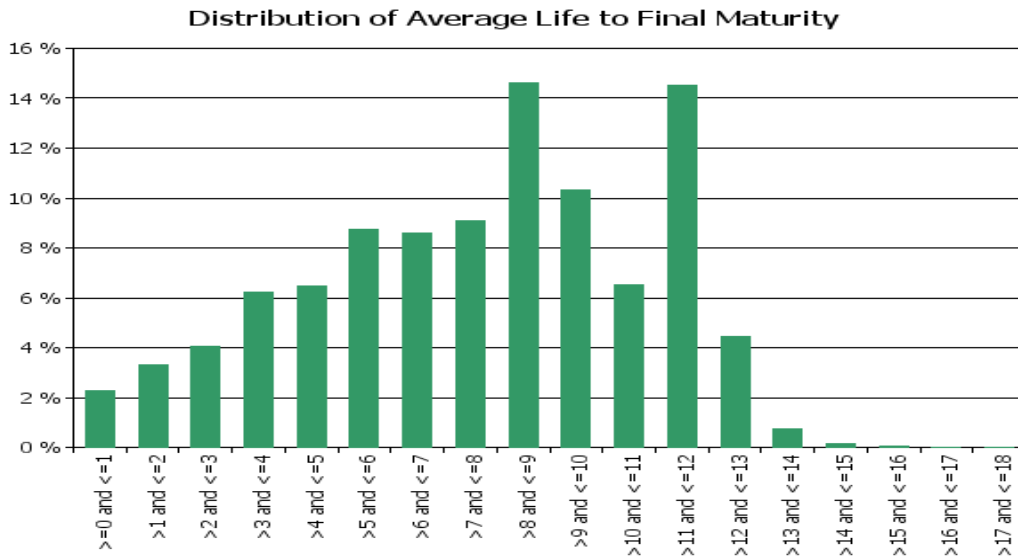
Original LTV Distribution



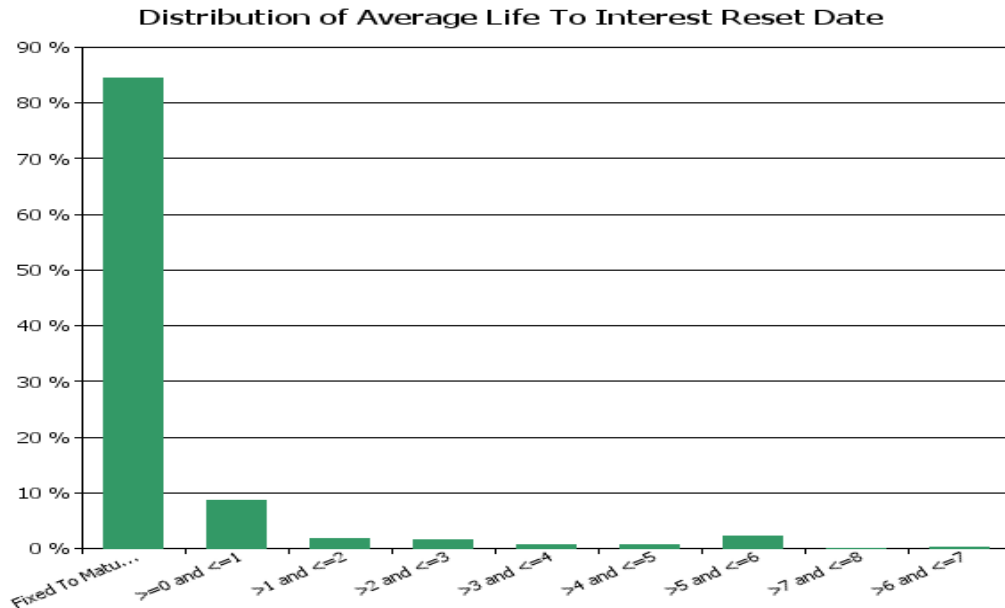
14. Loan to Mortgage Inscription Ratio (LTM)



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





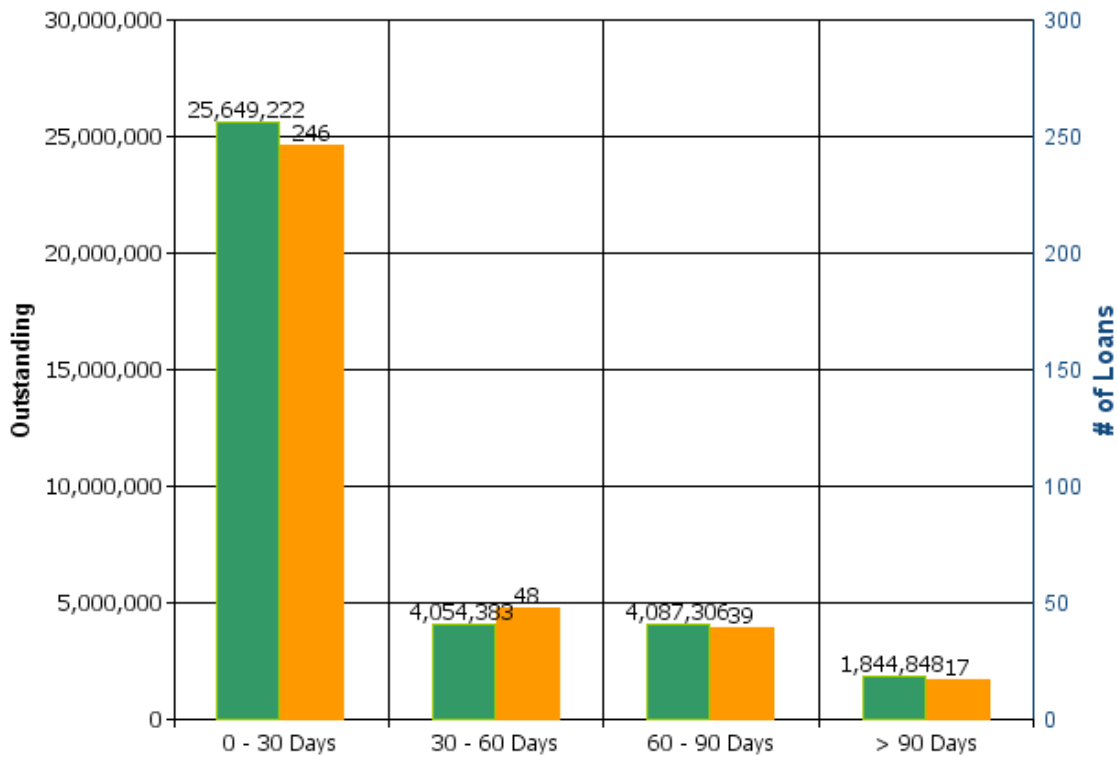
Cover Pool Performance

Portfolio Cut-off Date 30/04/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,242,375,167.99	99.77 %	228,246	99.85 %
0 - 30 Days	25,649,221.57	0.17 %	246	0.11 %
30 - 60 Days	4,054,382.62	0.03 %	48	0.02 %
60 - 90 Days	4,087,306.04	0.03 %	39	0.02 %
> 90 Days	1,844,848.03	0.01 %	17	0.01 %
Total	15,278,010,926.25	100.00 %	228,596	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Apr/2023

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/05/2023	1	11,500,000,000	15,055,593,445	15,030,881,091	14,993,886,065	14,932,423,203	
01/06/2023	2	11,500,000,000	14,953,346,549	14,903,481,670	14,828,990,876	14,705,652,560	
01/07/2023	3	11,500,000,000	14,850,946,614	14,777,128,050	14,667,080,114	14,485,465,319	
01/08/2023	4	11,500,000,000	14,750,990,502	14,652,774,371	14,506,665,018	14,266,353,751	
01/09/2023	5	11,500,000,000	14,650,303,775	14,528,075,489	14,346,630,101	14,049,210,729	
01/10/2023	6	11,500,000,000	14,551,101,866	14,406,016,216	14,191,081,031	13,839,920,293	
01/11/2023	7	11,500,000,000	14,449,871,642	14,281,531,648	14,032,674,777	13,627,468,559	
01/12/2023	8	11,500,000,000	14,346,901,489	14,156,486,333	13,875,572,621	13,419,666,617	
01/01/2024	9	11,500,000,000	14,249,116,975	14,036,152,836	13,722,638,480	13,215,544,268	
01/02/2024	10	11,500,000,000	14,147,331,260	13,912,252,090	13,566,913,780	13,010,234,253	
01/03/2024	11	11,500,000,000	14,048,050,251	13,792,700,617	13,418,327,201	12,816,751,866	
01/04/2024	12	11,500,000,000	13,947,738,799	13,670,986,116	13,266,091,956	12,617,671,649	
01/05/2024	13	11,500,000,000	13,847,002,991	13,549,971,537	13,116,299,092	12,424,062,085	
01/06/2024	14	11,500,000,000	13,743,073,244	13,425,461,919	12,962,723,527	12,226,585,228	
01/07/2024	15	11,500,000,000	13,641,965,354	13,304,816,177	12,814,618,079	12,037,344,000	
01/08/2024	16	11,500,000,000	13,543,592,113	13,186,470,916	12,668,332,767	11,849,528,966	
01/09/2024	17	11,500,000,000	13,443,366,643	13,066,688,496	12,521,331,461	11,662,422,103	
01/10/2024	18	11,500,000,000	13,335,716,150	12,940,778,325	12,370,154,944	11,474,386,296	
01/11/2024	19	11,500,000,000	13,230,833,715	12,817,226,090	12,220,891,256	11,287,917,497	
01/12/2024	20	11,500,000,000	13,123,357,361	12,692,242,158	12,071,936,751	11,104,627,161	
01/01/2025	21	11,500,000,000	13,021,588,675	12,572,456,628	11,927,593,806	10,925,378,475	
01/02/2025	22	11,500,000,000	12,917,597,818	12,450,899,031	11,782,230,070	10,746,517,947	
01/03/2025	23	11,500,000,000	12,818,830,618	12,336,770,464	11,647,410,666	10,582,899,425	
01/04/2025	24	11,500,000,000	12,722,142,616	12,222,952,223	11,510,603,939	10,414,298,250	
01/05/2025	25	11,500,000,000	12,622,131,325	12,106,960,047	11,373,309,906	10,247,899,481	
01/06/2025	26	11,500,000,000	12,519,656,273	11,988,299,916	11,233,199,092	10,078,782,179	
01/07/2025	27	11,500,000,000	12,418,414,284	11,871,836,266	11,096,691,757	9,915,490,644	
01/08/2025	28	11,500,000,000	12,323,237,364	11,760,867,225	10,965,010,807	9,756,327,501	
01/09/2025	29	11,500,000,000	12,220,113,374	11,642,668,914	10,827,204,942	9,592,908,084	
01/10/2025	30	11,500,000,000	12,125,917,706	11,533,961,283	10,699,711,466	9,441,088,653	
01/11/2025	31	11,500,000,000	12,031,533,781	11,424,774,756	10,571,468,416	9,288,422,151	
01/12/2025	32	11,500,000,000	11,925,567,652	11,305,565,034	10,435,414,640	9,131,296,025	
01/01/2026	33	11,500,000,000	11,830,911,804	11,196,807,405	10,308,743,608	8,982,248,588	
01/02/2026	34	9,000,000,000	11,736,580,152	11,088,692,475	10,183,239,602	8,835,312,480	
01/03/2026	35	9,000,000,000	11,637,506,239	10,978,242,508	10,058,646,819	8,693,817,556	
01/04/2026	36	9,000,000,000	11,544,376,944	10,871,918,074	9,935,895,227	8,551,348,098	
01/05/2026	37	9,000,000,000	11,448,193,693	10,763,640,927	9,812,728,906	8,410,725,643	
01/06/2026	38	9,000,000,000	11,351,488,641	10,654,616,701	9,688,633,393	8,269,186,907	
01/07/2026	39	9,000,000,000	11,257,313,884	10,548,879,895	9,568,873,369	8,133,494,477	
01/08/2026	40	9,000,000,000	11,162,282,030	10,442,087,847	9,447,913,209	7,996,664,644	
01/09/2026	41	9,000,000,000	11,066,588,116	10,335,009,415	9,327,247,952	7,861,096,543	
01/10/2026	42	9,000,000,000	10,971,679,102	10,229,556,079	9,209,354,701	7,729,918,084	
01/11/2026	43	9,000,000,000	10,876,773,417	10,123,869,799	9,091,029,285	7,598,281,299	
01/12/2026	44	9,000,000,000	10,780,498,058	10,017,788,437	8,973,629,377	7,469,413,857	
01/01/2027	45	9,000,000,000	10,685,536,063	9,912,703,666	8,856,915,254	7,341,038,525	
01/02/2027	46	9,000,000,000	10,594,839,240	9,811,896,524	8,744,549,051	7,217,205,172	
01/03/2027	47	9,000,000,000	10,501,965,279	9,710,985,133	8,634,732,027	7,099,299,673	
01/04/2027	48	9,000,000,000	10,409,389,710	9,609,056,750	8,522,370,800	6,977,240,457	
01/05/2027	49	6,500,000,000	10,307,289,142	9,499,188,584	8,404,191,595	6,852,283,022	

01/06/2027	50	6,500,000,000	10,218,677,828	9,401,551,658	8,296,655,638	6,735,952,747
01/07/2027	51	6,500,000,000	10,128,778,068	9,303,544,631	8,189,959,244	6,622,070,368
01/08/2027	52	6,500,000,000	10,040,792,011	9,207,084,734	8,084,432,292	6,509,058,856
01/09/2027	53	6,500,000,000	9,951,924,844	9,110,118,702	7,978,945,831	6,396,918,338
01/10/2027	54	6,500,000,000	9,862,556,290	9,013,490,460	7,874,885,568	6,287,610,421
01/11/2027	55	6,500,000,000	9,775,009,277	8,918,328,511	7,771,928,686	6,179,122,426
01/12/2027	56	5,000,000,000	9,686,807,640	8,823,350,337	7,670,234,328	6,073,271,670
01/01/2028	57	5,000,000,000	9,599,561,251	8,729,050,599	7,568,960,038	5,967,698,977
01/02/2028	58	5,000,000,000	9,513,886,619	8,636,472,161	7,469,640,003	5,864,445,940
01/03/2028	59	5,000,000,000	9,428,340,522	8,545,234,932	7,373,144,462	5,765,747,323
01/04/2028	60	5,000,000,000	9,342,597,336	8,453,161,336	7,275,150,582	5,665,020,285
01/05/2028	61	5,000,000,000	9,256,732,867	8,361,723,799	7,178,743,138	5,567,035,364
01/06/2028	62	5,000,000,000	9,172,103,880	8,271,224,922	7,082,988,227	5,469,513,586
01/07/2028	63	5,000,000,000	9,088,209,541	8,182,118,373	6,989,437,321	5,375,148,704
01/08/2028	64	5,000,000,000	9,003,977,066	8,092,534,988	6,895,331,259	5,280,317,336
01/09/2028	65	5,000,000,000	8,919,522,796	8,003,032,940	6,801,727,779	5,186,576,102
01/10/2028	66	5,000,000,000	8,836,937,299	7,915,918,580	6,711,131,181	5,096,515,150
01/11/2028	67	5,000,000,000	8,755,362,643	7,829,543,893	6,621,021,001	5,006,787,699
01/12/2028	68	5,000,000,000	8,674,283,701	7,744,306,029	6,532,821,263	4,919,841,037
01/01/2029	69	5,000,000,000	8,593,938,419	7,659,561,382	6,444,901,189	4,833,071,026
01/02/2029	70	2,500,000,000	8,511,952,196	7,573,621,875	6,356,383,239	4,746,501,337
01/03/2029	71	2,500,000,000	8,430,446,910	7,489,609,305	6,271,432,248	4,665,146,428
01/04/2029	72	2,500,000,000	8,351,338,464	7,406,745,628	6,186,273,181	4,582,307,808
01/05/2029	73	2,500,000,000	8,267,989,785	7,320,788,100	6,099,430,233	4,499,461,251
01/06/2029	74	2,500,000,000	8,186,076,723	7,235,965,620	6,013,426,669	4,417,228,717
01/07/2029	75	2,500,000,000	8,106,168,625	7,153,570,772	5,930,320,566	4,338,325,375
01/08/2029	76	2,500,000,000	8,027,908,844	7,072,491,855	5,848,194,940	4,260,125,677
01/09/2029	77	2,500,000,000	7,945,497,154	6,988,015,811	5,763,646,766	4,180,753,353
01/10/2029	78	2,500,000,000	7,867,545,302	6,908,099,992	5,683,709,337	4,105,869,424
01/11/2029	79	2,500,000,000	7,786,511,747	6,825,352,490	5,601,346,292	4,029,232,386
01/12/2029	80	2,500,000,000	7,708,291,074	6,745,696,661	5,522,349,808	3,956,123,948
01/01/2030	81	2,500,000,000	7,632,628,827	6,668,154,052	5,444,986,692	3,884,180,636
01/02/2030	82	2,500,000,000	7,557,516,310	6,591,334,524	5,368,570,299	3,813,448,276
01/03/2030	83	2,500,000,000	7,481,215,378	6,514,791,804	5,294,036,709	3,746,115,603
01/04/2030	84	2,500,000,000	7,407,345,735	6,439,524,178	5,219,564,613	3,677,774,732
01/05/2030	85	0	7,330,526,910	6,362,282,007	5,144,263,221	3,609,857,950
01/06/2030	86		7,256,866,161	6,287,668,192	5,071,004,261	3,543,378,332
01/07/2030	87		7,183,073,764	6,213,515,536	4,998,866,239	3,478,653,317
01/08/2030	88		7,109,677,060	6,139,594,887	4,926,834,071	3,414,005,282
01/09/2030	89		7,037,261,968	6,066,753,351	4,855,999,707	3,350,668,972
01/10/2030	90		6,965,261,146	5,994,826,034	4,786,616,848	3,289,255,585
01/11/2030	91		6,894,286,998	5,923,676,298	4,717,777,899	3,228,219,577
01/12/2030	92		6,821,536,250	5,851,547,187	4,648,861,975	3,168,022,890
01/01/2031	93		6,749,549,551	5,779,976,721	4,580,323,187	3,108,095,833
01/02/2031	94		6,678,531,108	5,709,459,959	4,512,935,827	3,049,397,612
01/03/2031	95		6,607,011,831	5,639,664,720	4,447,526,335	2,993,701,103
01/04/2031	96		6,536,730,695	5,570,210,060	4,381,581,647	2,936,820,733
01/05/2031	97		6,463,768,842	5,498,995,414	4,314,917,140	2,880,282,411
01/06/2031	98		6,393,304,317	5,429,823,301	4,249,803,917	2,824,802,729
01/07/2031	99		6,323,215,304	5,361,481,970	4,185,986,398	2,770,978,320
01/08/2031	100		6,253,307,595	5,293,213,982	4,122,175,776	2,717,180,202
01/09/2031	101		6,184,470,750	5,226,067,058	4,059,533,473	2,664,554,951
01/10/2031	102		6,113,845,205	5,157,906,169	3,996,725,794	2,612,576,350
01/11/2031	103		6,046,608,138	5,092,530,069	3,936,031,912	2,562,004,381
01/12/2031	104		5,978,285,398	5,026,723,327	3,875,607,238	2,512,332,399
01/01/2032	105		5,907,523,557	4,958,799,848	3,813,514,906	2,461,610,913
01/02/2032	106		5,840,826,071	4,894,498,166	3,754,491,557	2,413,246,650
01/03/2032	107		5,772,859,591	4,829,867,675	3,696,099,348	2,366,299,780
01/04/2032	108		5,706,551,629	4,766,293,345	3,638,172,312	2,319,348,508
01/05/2032	109		5,639,886,365	4,702,880,365	3,580,932,996	2,273,500,349
01/06/2032	110		5,572,735,130	4,639,004,119	3,523,312,096	2,227,442,822
01/07/2032	111		5,507,635,987	4,577,287,019	3,467,881,667	2,183,412,554
01/08/2032	112		5,442,745,402	4,515,685,791	3,412,509,997	2,139,449,724
01/09/2032	113		5,377,423,289	4,453,922,937	3,357,275,710	2,095,905,903
01/10/2032	114		5,312,563,614	4,392,979,520	3,303,187,723	2,053,686,327
01/11/2032	115		5,249,234,516	4,333,250,443	3,249,989,517	2,012,053,089
01/12/2032	116		5,186,092,825	4,274,099,818	3,197,735,938	1,971,587,957
01/01/2033	117		5,123,562,665	4,215,404,026	3,145,800,928	1,931,351,916
01/02/2033	118		5,059,877,251	4,155,946,173	3,093,542,146	1,891,223,411
01/03/2033	119		4,997,771,868	4,098,646,697	3,043,881,373	1,853,743,035
01/04/2033	120		4,934,921,232	4,040,239,032	2,992,873,715	1,814,959,009
01/05/2033	121		4,873,553,329	3,983,447,685	2,943,541,867	1,777,725,613
01/06/2033	122		4,812,341,072	3,926,743,870	2,894,261,494	1,740,559,599
01/07/2033	123		4,751,224,610	3,870,510,914	2,845,792,667	1,704,395,863
01/08/2033	124		4,690,919,661	3,814,903,078	2,797,773,557	1,668,539,130
01/09/2033	125		4,630,852,754	3,759,665,999	2,750,251,499	1,633,250,744
01/10/2033	126		4,570,161,604	3,704,302,207	2,703,082,638	1,598,659,088
01/11/2033	127		4,510,714,172	3,649,916,595	2,656,623,108	1,564,527,148
01/12/2033	128		4,451,639,504	3,596,202,844	2,611,084,658	1,531,405,470
01/01/2034	129		4,393,025,054	3,542,832,758	2,565,792,418	1,498,467,672
01/02/2034	130		4,334,459,155	3,489,672,455	2,520,865,206	1,465,993,701
01/03/2034	131		4,275,796,251	3,437,168,917	2,477,233,535	1,435,107,526
01/04/2034	132		4,217,846,939	3,384,834,729	2,433,311,093	1,403,691,748
01/05/2034	133		4,160,035,561	3,332,961,187	2,390,122,670	1,373,125,984
01/06/2034	134		4,102,966,002	3,281,662,470	2,347,350,479	1,342,841,493
01/07/2034	135		4,046,433,736	3,231,134,120	2,305,519,397	1,313,504,891
01/08/2034	136		3,990,250,579	3,180,866,929	2,263,879,927	1,284,318,995
01/09/2034	137		3,934,420,195	3,131,041,696	2,222,751,091	1,255,645,280
01/10/2034	138		3,879,607,067	3,082,353,276	2,182,801,085	1,228,022,661
01/11/2034	139		3,824,964,185	3,033,785,163	2,142,943,221	1,200,492,645
01/12/2034	140		3,771,245,958	2,986,268,602	2,104,187,695	1,173,949,458
01/01/2035	141		3,717,600,665	2,938,796,586	2,065,471,600	1,147,468,495
01/02/2035	142		3,665,288,226	2,892,528,857	2,027,783,078	1,121,759,243
01/03/2035	143		3,613,369,573	2,847,187,542	1,991,411,382	1,097,423,254
01/04/2035	144		3,561,970,441	2,801,926,777	1,954,770,538	1,072,668,625

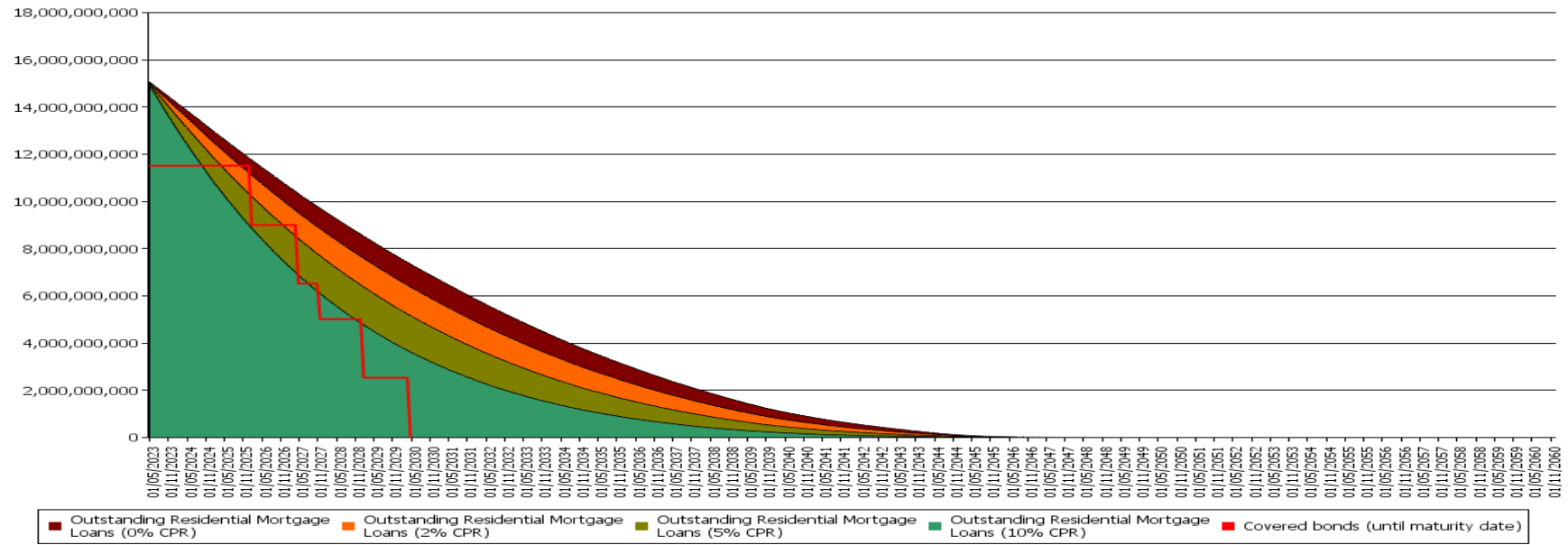
01/05/2035	145	3,510,929,811	2,757,243,860	1,918,862,911	1,048,648,223
01/06/2035	146	3,460,117,316	2,712,730,397	1,883,083,150	1,024,735,999
01/07/2035	147	3,409,492,675	2,668,653,154	1,847,926,795	1,001,482,448
01/08/2035	148	3,359,342,383	2,624,940,228	1,813,034,808	978,411,033
01/09/2035	149	3,309,257,477	2,581,418,911	1,778,440,352	955,676,974
01/10/2035	150	3,259,546,872	2,538,468,154	1,744,545,509	933,620,126
01/11/2035	151	3,209,620,498	2,495,347,036	1,710,549,434	911,549,277
01/12/2035	152	3,160,803,798	2,453,360,489	1,677,628,559	890,341,088
01/01/2036	153	3,111,942,447	2,411,338,408	1,644,700,031	869,168,393
01/02/2036	154	3,063,641,124	2,369,885,026	1,612,315,045	848,445,110
01/03/2036	155	3,014,911,585	2,328,489,633	1,580,383,112	828,345,985
01/04/2036	156	2,966,890,932	2,287,515,726	1,548,624,952	808,262,191
01/05/2036	157	2,918,308,752	2,246,364,903	1,517,023,249	788,522,938
01/06/2036	158	2,870,170,669	2,205,563,512	1,485,681,081	768,960,988
01/07/2036	159	2,823,213,002	2,165,918,209	1,455,384,831	750,192,368
01/08/2036	160	2,776,972,707	2,126,830,096	1,425,485,099	731,668,064
01/09/2036	161	2,730,758,419	2,087,888,231	1,395,825,808	713,410,112
01/10/2036	162	2,684,986,916	2,049,522,541	1,366,804,638	695,713,714
01/11/2036	163	2,639,910,511	2,011,696,729	1,338,167,098	678,252,006
01/12/2036	164	2,595,033,312	1,974,252,979	1,310,027,484	661,267,579
01/01/2037	165	2,550,941,706	1,937,417,321	1,282,315,454	644,537,691
01/02/2037	166	2,506,669,423	1,900,563,946	1,254,724,208	627,998,114
01/03/2037	167	2,463,045,182	1,864,626,811	1,228,170,980	612,355,898
01/04/2037	168	2,419,783,132	1,828,768,658	1,201,488,919	596,515,129
01/05/2037	169	2,377,030,003	1,793,508,952	1,175,423,356	581,181,916
01/06/2037	170	2,334,352,360	1,758,320,647	1,149,431,079	565,922,983
01/07/2037	171	2,292,110,794	1,723,668,842	1,124,005,557	551,136,201
01/08/2037	172	2,249,590,480	1,688,824,300	1,098,482,619	536,340,125
01/09/2037	173	2,207,934,150	1,654,740,512	1,073,575,799	521,959,049
01/10/2037	174	2,166,357,422	1,620,915,796	1,049,042,384	507,940,494
01/11/2037	175	2,124,921,607	1,587,216,008	1,024,619,715	494,013,856
01/12/2037	176	2,084,075,100	1,554,150,411	1,000,805,050	480,553,775
01/01/2038	177	2,042,895,993	1,520,858,181	976,875,577	467,076,886
01/02/2038	178	2,002,704,694	1,488,408,552	953,601,187	454,017,431
01/03/2038	179	1,963,141,178	1,456,769,689	931,186,431	441,649,146
01/04/2038	180	1,923,908,589	1,425,235,320	908,712,311	429,164,497
01/05/2038	181	1,884,889,906	1,394,038,255	886,633,823	417,020,835
01/06/2038	182	1,845,860,792	1,362,857,434	864,597,794	404,933,960
01/07/2038	183	1,807,463,709	1,332,317,182	843,142,715	393,266,772
01/08/2038	184	1,769,848,569	1,302,377,638	822,099,694	381,827,556
01/09/2038	185	1,732,218,498	1,272,524,852	801,212,879	370,550,431
01/10/2038	186	1,695,432,166	1,243,456,451	780,983,746	359,714,115
01/11/2038	187	1,659,055,474	1,214,713,472	760,990,713	349,020,921
01/12/2038	188	1,622,781,729	1,186,204,617	741,301,512	338,596,975
01/01/2039	189	1,586,627,457	1,157,809,864	721,716,466	328,255,054
01/02/2039	190	1,550,995,156	1,129,888,270	702,520,436	318,170,850
01/03/2039	191	1,515,585,494	1,102,401,058	683,855,272	308,532,300
01/04/2039	192	1,480,530,808	1,075,076,601	665,208,945	298,848,540
01/05/2039	193	1,445,245,498	1,047,731,850	646,693,632	289,339,499
01/06/2039	194	1,410,914,284	1,021,108,592	628,658,022	280,078,790
01/07/2039	195	1,376,260,278	994,393,864	610,703,958	270,964,614
01/08/2039	196	1,342,201,773	968,140,632	593,068,474	262,025,345
01/09/2039	197	1,308,300,339	942,086,700	575,640,520	253,248,242
01/10/2039	198	1,276,081,818	917,378,378	559,163,418	244,990,880
01/11/2039	199	1,244,854,405	893,411,048	543,169,859	236,975,500
01/12/2039	200	1,214,150,510	869,945,097	527,601,421	229,239,697
01/01/2040	201	1,185,340,016	847,861,750	512,900,648	221,908,397
01/02/2040	202	1,156,921,216	826,130,511	498,483,697	214,757,366
01/03/2040	203	1,128,832,640	804,794,087	484,453,966	207,885,966
01/04/2040	204	1,101,671,327	784,097,454	470,795,036	201,169,043
01/05/2040	205	1,074,797,210	763,714,591	457,427,939	194,656,113
01/06/2040	206	1,048,435,003	743,718,952	444,318,648	188,276,675
01/07/2040	207	1,022,771,484	724,323,387	431,666,124	182,165,458
01/08/2040	208	997,607,523	705,304,073	419,262,427	176,181,631
01/09/2040	209	972,640,441	686,486,147	407,038,438	170,320,422
01/10/2040	210	948,307,192	668,213,214	395,228,699	164,700,856
01/11/2040	211	924,370,815	650,242,003	383,621,134	159,186,608
01/12/2040	212	900,783,744	632,609,770	372,300,113	153,855,581
01/01/2041	213	877,552,534	615,249,484	361,162,478	148,620,710
01/02/2041	214	854,376,445	597,984,848	350,135,091	143,472,599
01/03/2041	215	831,311,451	580,950,057	339,379,319	138,533,151
01/04/2041	216	808,798,264	564,258,390	328,790,070	133,642,210
01/05/2041	217	786,500,944	547,802,013	318,415,396	128,894,712
01/06/2041	218	764,663,873	531,689,063	308,263,606	124,256,728
01/07/2041	219	743,390,571	516,048,789	298,459,260	119,811,582
01/08/2041	220	722,547,961	500,729,495	288,862,763	115,468,075
01/09/2041	221	702,212,527	485,811,561	279,544,098	111,269,801
01/10/2041	222	682,107,982	471,128,053	270,427,724	107,199,875
01/11/2041	223	662,348,164	456,704,141	261,481,694	103,214,563
01/12/2041	224	643,100,492	442,704,580	252,842,528	99,395,310
01/01/2042	225	624,453,458	429,139,041	244,471,495	95,697,505
01/02/2042	226	606,227,435	415,907,084	236,330,956	92,119,086
01/03/2042	227	588,310,453	402,996,634	228,468,762	88,713,732
01/04/2042	228	570,290,096	389,989,992	220,532,685	85,269,478
01/05/2042	229	552,507,577	377,209,335	212,780,440	81,934,805
01/06/2042	230	535,322,418	364,856,765	205,289,041	78,715,292
01/07/2042	231	518,463,796	352,786,509	198,009,077	75,612,661
01/08/2042	232	501,656,845	340,771,334	190,778,873	72,543,136
01/09/2042	233	485,256,704	329,071,776	183,760,410	69,578,429
01/10/2042	234	468,888,930	317,450,219	176,834,384	66,681,516
01/11/2042	235	452,907,899	306,110,569	170,084,016	63,864,405
01/12/2042	236	437,095,277	294,938,254	163,473,006	61,130,437
01/01/2043	237	421,363,933	283,841,000	156,922,120	58,432,200
01/02/2043	238	405,708,282	272,831,444	150,451,857	55,785,617
01/03/2043	239	390,369,320	262,114,080	144,209,741	53,266,517
01/04/2043	240	375,164,571	251,477,578	138,005,886	50,759,102
01/05/2043	241	360,135,455	241,007,130	131,934,385	48,327,063
01/06/2043	242	345,281,027	230,674,456	125,956,825	45,942,088
01/07/2043	243	330,646,186	220,534,667	120,123,737	43,634,896
01/08/2043	244	316,228,867	210,560,858	114,399,388	41,379,518
01/09/2043	245	302,050,636	200,779,174	108,807,496	39,190,171

01/10/2043	246	287,769,368	190,972.148	103,238.088	37,031.763
01/11/2043	247	274,068,016	181,571.050	97,906.295	34,970.486
01/12/2043	248	260,603,781	172,367.555	92,714.850	32,980.439
01/01/2044	249	247,320,472	163,304.313	87,616.424	31,034.823
01/02/2044	250	234,174,232	154,361.671	82,607.872	29,136.797
01/03/2044	251	221,177,260	145,563.062	77,713.879	27,302.003
01/04/2044	252	208,342,087	136,883.310	72,894.036	25,500.256
01/05/2044	253	195,684,354	128,355.993	68,184.776	23,755.055
01/06/2044	254	183,224,850	119,979.542	63,572.979	22,054.530
01/07/2044	255	171,072,174	111,837.838	59,113.121	20,423.267
01/08/2044	256	159,263,903	103,941.630	54,799.771	18,852.836
01/09/2044	257	147,826,215	96,313.331	50,648.865	17,350.991
01/10/2044	258	136,802,334	88,984.633	46,679.704	15,925.708
01/11/2044	259	126,344,915	82,043.098	42,928.847	14,583.995
01/12/2044	260	116,641,843	75,618.005	39,469.548	13,353.820
01/01/2045	261	108,770,814	70,395.679	36,650.258	12,347.442
01/02/2045	262	101,128,759	65,338.789	33,930.965	11,382.897
01/03/2045	263	93,761,348	60,485.931	31,338.674	10,473.027
01/04/2045	264	86,657,453	55,808.355	28,841.614	9,597.714
01/05/2045	265	79,719,308	51,255.843	26,423.691	8,757.049
01/06/2045	266	73,229,468	47,003.319	24,169.781	7,976.156
01/07/2045	267	67,265,202	43,104.207	22,110.248	7,266.589
01/08/2045	268	61,673,819	39,454.162	20,186.493	6,606.242
01/09/2045	269	56,458,010	36,056.231	18,401.045	5,996.429
01/10/2045	270	51,572,843	32,882.316	16,739.956	5,432.762
01/11/2045	271	47,062,560	29,955.712	15,211.276	4,915.737
01/12/2045	272	42,816,105	27,208.075	13,782.043	4,435.603
01/01/2046	273	38,841,632	24,640.579	12,449.754	3,989.849
01/02/2046	274	35,171,840	22,274.672	11,225.748	3,582.346
01/03/2046	275	31,704,032	20,047.713	10,080.218	3,204.477
01/04/2046	276	28,462,823	17,967.642	9,011.358	2,852.556
01/05/2046	277	25,442,268	16,034.503	8,022.033	2,528.974
01/06/2046	278	22,613,569	14,227.598	7,099.939	2,228.801
01/07/2046	279	20,045,065	12,590.892	6,267.716	1,959.485
01/08/2046	280	17,712,566	11,106.911	5,514.932	1,716.839
01/09/2046	281	15,704,689	9,831.141	4,869.058	1,509.353
01/10/2046	282	13,918,391	8,698.616	4,297.550	1,326.731
01/11/2046	283	12,343,107	7,701.023	3,795.013	1,166.627
01/12/2046	284	10,904,685	6,792.406	3,339.014	1,022.240
01/01/2047	285	9,605,118	5,972.773	2,928.631	892.804
01/02/2047	286	8,549,062	5,307.066	2,595.597	787.926
01/03/2047	287	7,615,107	4,720.045	2,303.192	696.487
01/04/2047	288	6,771,668	4,190.141	2,039.420	614.110
01/05/2047	289	5,975,859	3,691.644	1,792.370	537.506
01/06/2047	290	5,244,842	3,234.556	1,566.450	467.766
01/07/2047	291	4,645,857	2,860.452	1,381.867	410.955
01/08/2047	292	4,164,280	2,559.597	1,233.381	365.243
01/09/2047	293	3,810,434	2,338.131	1,123.799	331.383
01/10/2047	294	3,537,212	2,166.916	1,038.943	305.105
01/11/2047	295	3,309,621	2,024.054	967.979	283.061
01/12/2047	296	3,110,937	1,899.422	906.139	263.891
01/01/2048	297	2,933,587	1,788.101	850.863	246.744
01/02/2048	298	2,765,777	1,682.957	798.794	230.663
01/03/2048	299	2,614,852	1,588.595	752.212	216.351
01/04/2048	300	2,468,368	1,497.059	707.066	202.505
01/05/2048	301	2,322,731	1,406.418	662.621	188.998
01/06/2048	302	2,182,667	1,319.368	620.027	176.100
01/07/2048	303	2,050,996	1,237.741	580.236	164.123
01/08/2048	304	1,923,881	1,159.060	541.969	152.650
01/09/2048	305	1,797,589	1,081.137	504.248	141.424
01/10/2048	306	1,674,439	1,005.417	467.777	130.657
01/11/2048	307	1,553,527	931.233	432.161	120.198
01/12/2048	308	1,443,583	863.909	399.931	110.777
01/01/2049	309	1,344,000	802.950	370.765	102.264
01/02/2049	310	1,249,909	745.470	343.349	94.301
01/03/2049	311	1,166,927	694.912	319.327	87.368
01/04/2049	312	1,095,448	651.239	298.497	81.323
01/05/2049	313	1,025,822	608.846	278.380	75.531
01/06/2049	314	958,333	567.825	258.963	69.965
01/07/2049	315	892,063	527.692	240.068	64.594
01/08/2049	316	827,855	488.879	221.845	59.438
01/09/2049	317	766,719	452.009	204.592	54.584
01/10/2049	318	706,160	415.623	187.660	49.861
01/11/2049	319	649,420	381.580	171.851	45.467
01/12/2049	320	599,562	351.706	158.007	41.633
01/01/2050	321	559,653	327.739	146.865	38.533
01/02/2050	322	523,563	306.084	136.812	35.744
01/03/2050	323	490,809	286.496	127.762	33.252
01/04/2050	324	346,160	201.719	89.727	23.254
01/05/2050	325	317,712	184.837	82.016	21.168
01/06/2050	326	290,542	168.744	74.684	19.194
01/07/2050	327	263,423	152.742	67.436	17.260
01/08/2050	328	237,045	137.214	60.426	15.401
01/09/2050	329	213,054	123.117	54.080	13.725
01/10/2050	330	190,554	109.935	48.171	12.175
01/11/2050	331	168,489	97.040	42.413	10.674
01/12/2050	332	147,671	84.910	37.020	9.279
01/01/2051	333	128,980	74.037	32.197	8.036
01/02/2051	334	110,363	63.243	27.433	6.818
01/03/2051	335	93,966	53.765	23.268	5.761
01/04/2051	336	79,632	45.486	19.635	4.841
01/05/2051	337	65,603	37.411	16.110	3.955
01/06/2051	338	54,435	30.989	13.311	3.254
01/07/2051	339	44,513	25.300	10.840	2.639
01/08/2051	340	34,577	19.619	8.385	2.033
01/09/2051	341	26,174	14.826	6.320	1.526
01/10/2051	342	18,531	10.479	4.456	1.071
01/11/2051	343	12,734	7.189	3.049	730
01/12/2051	344	9,941	5.603	2.371	565
01/01/2052	345	8,249	4.642	1.959	465
01/02/2052	346	7,432	4.175	1.757	415

01/03/2052	347	6,613	3,709	1,558	367
01/04/2052	348	5,793	3,243	1,359	319
01/05/2052	349	4,970	2,778	1,161	271
01/06/2052	350	4,146	2,314	964	224
01/07/2052	351	3,321	1,850	769	178
01/08/2052	352	2,493	1,387	575	133
01/09/2052	353	1,664	924	382	88
01/10/2052	354	833	462	190	44
01/11/2052	355	0	0	0	0
01/12/2052	356	0	0	0	0
01/01/2053	357	0	0	0	0
01/02/2053	358	0	0	0	0
01/03/2053	359	0	0	0	0
01/04/2053	360	0	0	0	0
01/05/2053	361	0	0	0	0
01/06/2053	362	0	0	0	0
01/07/2053	363	0	0	0	0
01/08/2053	364	0	0	0	0
01/09/2053	365	0	0	0	0
01/10/2053	366	0	0	0	0
01/11/2053	367	0	0	0	0
01/12/2053	368	0	0	0	0
01/01/2054	369	0	0	0	0
01/02/2054	370	0	0	0	0
01/03/2054	371	0	0	0	0
01/04/2054	372	0	0	0	0
01/05/2054	373	0	0	0	0
01/06/2054	374	0	0	0	0
01/07/2054	375	0	0	0	0
01/08/2054	376	0	0	0	0
01/09/2054	377	0	0	0	0
01/10/2054	378	0	0	0	0
01/11/2054	379	0	0	0	0
01/12/2054	380	0	0	0	0
01/01/2055	381	0	0	0	0
01/02/2055	382	0	0	0	0
01/03/2055	383	0	0	0	0
01/04/2055	384	0	0	0	0
01/05/2055	385	0	0	0	0
01/06/2055	386	0	0	0	0
01/07/2055	387	0	0	0	0
01/08/2055	388	0	0	0	0
01/09/2055	389	0	0	0	0
01/10/2055	390	0	0	0	0
01/11/2055	391	0	0	0	0
01/12/2055	392	0	0	0	0
01/01/2056	393	0	0	0	0
01/02/2056	394	0	0	0	0
01/03/2056	395	0	0	0	0
01/04/2056	396	0	0	0	0
01/05/2056	397	0	0	0	0
01/06/2056	398	0	0	0	0
01/07/2056	399	0	0	0	0
01/08/2056	400	0	0	0	0
01/09/2056	401	0	0	0	0
01/10/2056	402	0	0	0	0
01/11/2056	403	0	0	0	0
01/12/2056	404	0	0	0	0
01/01/2057	405	0	0	0	0
01/02/2057	406	0	0	0	0
01/03/2057	407	0	0	0	0
01/04/2057	408	0	0	0	0
01/05/2057	409	0	0	0	0
01/06/2057	410	0	0	0	0
01/07/2057	411	0	0	0	0
01/08/2057	412	0	0	0	0
01/09/2057	413	0	0	0	0
01/10/2057	414	0	0	0	0
01/11/2057	415	0	0	0	0
01/12/2057	416	0	0	0	0
01/01/2058	417	0	0	0	0
01/02/2058	418	0	0	0	0
01/03/2058	419	0	0	0	0
01/04/2058	420	0	0	0	0
01/05/2058	421	0	0	0	0
01/06/2058	422	0	0	0	0
01/07/2058	423	0	0	0	0
01/08/2058	424	0	0	0	0
01/09/2058	425	0	0	0	0
01/10/2058	426	0	0	0	0
01/11/2058	427	0	0	0	0
01/12/2058	428	0	0	0	0
01/01/2059	429	0	0	0	0
01/02/2059	430	0	0	0	0
01/03/2059	431	0	0	0	0
01/04/2059	432	0	0	0	0
01/05/2059	433	0	0	0	0
01/06/2059	434	0	0	0	0
01/07/2059	435	0	0	0	0
01/08/2059	436	0	0	0	0
01/09/2059	437	0	0	0	0
01/10/2059	438	0	0	0	0
01/11/2059	439	0	0	0	0
01/12/2059	440	0	0	0	0
01/01/2060	441	0	0	0	0
01/02/2060	442	0	0	0	0
01/03/2060	443	0	0	0	0
01/04/2060	444	0	0	0	0
01/05/2060	445	0	0	0	0
01/06/2060	446	0	0	0	0
01/07/2060	447	0	0	0	0

01/08/2060	448	0	0	0	0
01/09/2060	449	0	0	0	0
01/10/2060	450	0	0	0	0
01/11/2060	451	0	0	0	0
01/12/2060	452	0	0	0	0
		1,409,904,047,658	1,258,377,282,616	1,076,148,320,110	856,562,343,302

Amortisation profiles (all amounts in EUR)



E. Harmonised Transparency Template - Optional ECB - ECA's Data Disclosure

HTT 2023

Reported in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the assets						
3. Additional information on the asset distribution						
Field Number	1. Additional information on the programme	Name	Local Entity Identifier (LEI)**			
E.1.1.1	Principal Obligor(s)					
E.1.1.2	Spawner (if applicable)	BNP Paribas Fortis	000000000000000000000000			
E.1.1.3	Bank as servicer					
E.1.1.4	BSU/BSUholder					
E.1.1.5	Collateraliser					
E.1.1.6	Bank as loan servicer					
E.1.1.7	Account bank					
E.1.1.8	Special account bank					
E.1.1.9	Account bank servicer					
E.1.1.10	Trustee	Stichting BNP Paribas Financieringsbeheerder				
E.1.1.11	Clear Pool Monitor	David De Schacht & Jurem De Raedemaeker				
OE.1.1.1	where applicable - active asset					
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	Sequence of assets/ISS	Local Entity Identifier (LEI)**	Trust of Issues		
E.2.1.1	Issuance date					
E.2.1.2	Coupons 2					
E.2.1.3	Coupons 3					
E.2.1.4	Coupons 4					
E.2.1.5	Coupons 5					
E.2.1.6	Coupons 6					
E.2.1.7	Coupons 7					
E.2.1.8	Coupons 8					
E.2.1.9	Coupons 9					
E.2.1.10	Coupons 10					
E.2.1.11	Coupons 11					
E.2.1.12	Coupons 12					
E.2.1.13	Coupons 13					
E.2.1.14	Coupons 14					
E.2.1.15	Coupons 15					
E.2.1.16	Coupons 16					
E.2.1.17	Coupons 17					
E.2.1.18	Coupons 18					
E.2.1.19	Coupons 19					
E.2.1.20	Coupons 20					
E.2.1.21	Coupons 21					
E.2.1.22	Coupons 22					
E.2.1.23	Coupons 23					
E.2.1.24	Coupons 24					
E.2.1.25	Coupons 25					
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
Field Number	3. Additional information on the asset distribution	Total Assets				
E.3.1.1	Weighted Average Maturity (months)	53.77				
E.3.1.2	Weighted Average Maturity (months)**	175.99				
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	% Shareable Loans	% Total Loans
E.3.2.1	1-90 days	0.17%				0.17%
E.3.2.2	90-180 days	0.00%				0.00%
E.3.2.3	180-360 days	0.00%				0.00%
E.3.2.4	> 360 days	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 transaction	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/lookup.com/#search>
 ** Weighted Average Maturity - Alternative Term to Maturity