



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/08/2023

Cut-off Date: 31/8/2023



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Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR
<div> <div>CONTENT OF TAB A</div> <div> 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 </div> </div>		
Field Number	1. Basic Facts	
G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds
G.1.1.4	Cut-off date	31/08/2023
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	16,000.67
G.3.1.2	Outstanding Covered Bonds	11,500.00
OG.3.1.1	Cover Pool Size [NPV] (mn)	14,215.07
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,229.03
OG.3.1.3		
OG.3.1.4		
2. Over-collateralisation (OC)		Statutory
G.3.2.1	OC (%)	5.0%
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	34.1%
OG.3.2.2	Optional information e.g. OC (NPV basis)	28.3%
OG.3.2.3		39.0%
OG.3.2.4		
OG.3.2.5		
OG.3.2.6		
3. Cover Pool Composition		Nominal (mn)
G.3.3.1	Mortgages	15,287.03
G.3.3.2	Public Sector	-
G.3.3.3	Shipping	-
G.3.3.4	Substitute Assets	91.50
G.3.3.5	Other	622.14
G.3.3.6	Total	16,000.7
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
G.3.4.1	Weighted Average Life (in years)	7.62
Residual Life (mn)		Expected Upon Prepayments
By buckets:		% Total Contractual
G.3.4.2	0 - 1Y	ND1
G.3.4.3	1 - 2Y	ND1
G.3.4.4	2 - 3Y	ND1
G.3.4.5	3 - 4Y	ND1
G.3.4.6	4 - 5Y	ND1
G.3.4.7	5 - 10Y	ND1
G.3.4.8	10+Y	ND1
G.3.4.9	Total	0.0
OG.3.4.1	a/w 0-1 day	
OG.3.4.2	a/w 0-0.5y	
OG.3.4.3	a/w 0.5-1 y	
OG.3.4.4	a/w 1-1.5y	
OG.3.4.5	a/w 1.5-2 y	
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
G.3.5.1	Weighted Average life (in years)	4.56
Maturity (mn)		Extended Maturity
By buckets:		% Total Initial Maturity
G.3.5.2	0 - 1Y	0.0%
G.3.5.3	1 - 2Y	0.0%
G.3.5.4	2 - 3Y	21.7%
G.3.5.5	3 - 4Y	21.7%
G.3.5.6	4 - 5Y	13.0%
G.3.5.7	5 - 10Y	43.5%
G.3.5.8	10+Y	0.0%
G.3.5.9	Total	100.0%
OG.3.5.1	a/w 0-1 day	
OG.3.5.2	a/w 0-0.5y	
OG.3.5.3	a/w 0.5-1 y	
OG.3.5.4	a/w 1-1.5y	
OG.3.5.5	a/w 1.5-2 y	
OG.3.5.6		
OG.3.5.7		
OG.3.5.8		
OG.3.5.9		
OG.3.5.10		

G.3.6.1	EUR	16,000.67		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	16,000.7	0.0	100.0%	
OG.3.6.1	a/w [f relevant, please specify]				
OG.3.6.2	a/w [f relevant, please specify]				
OG.3.6.3	a/w [f relevant, please specify]				
OG.3.6.4	a/w [f relevant, please specify]				
OG.3.6.5	a/w [f relevant, please specify]				
OG.3.6.6	a/w [f relevant, please specify]				
7. Covered Bonds - Currency					
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 [f relevant, please specify]				
OG.3.7.2	a/w [f relevant, please specify]				
OG.3.7.3	a/w [f relevant, please specify]				
OG.3.7.4	a/w [f relevant, please specify]				
OG.3.7.5	a/w [f relevant, please specify]				
OG.3.7.6	a/w [f relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate					
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					
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	622.14		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	713.64		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					
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 [f relevant, please specify]				
OG.3.10.2	a/w [f relevant, please specify]				
OG.3.10.3	a/w [f relevant, please specify]				
OG.3.10.4	a/w [f relevant, please specify]				
OG.3.10.5	a/w [f relevant, please specify]				
OG.3.10.6	a/w [f relevant, please specify]				
OG.3.10.7	a/w [f relevant, please specify]				
11. Liquid Assets					
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 [f relevant, please specify]				
OG.3.11.2	a/w [f relevant, please specify]				
OG.3.11.3	a/w [f relevant, please specify]				
OG.3.11.4	a/w [f relevant, please specify]				
OG.3.11.5	a/w [f relevant, please specify]				
OG.3.11.6	a/w [f relevant, please specify]				
OG.3.11.7	a/w [f 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		
4. Compliance Art 14 CBD Check table		Row	Row
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.			
G.4.1.1	(a)	Value of the cover pool total assets:	38
G.4.1.2	(a)	Value of outstanding covered bonds:	39
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c)	Type of cover assets:	52
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets
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
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e)	Maturity Structure - cover assets:	65
G.4.1.17	(e)	Maturity Structure - covered bond:	88
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f)	Levels of OC:	44
G.4.1.20	(a)	Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
5. References to Capital Requirements Regulation (CRR) 129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1		622.14
G.5.1.2	Exposure to credit institute credit quality step 2		
G.5.1.3	Exposure to credit institute credit quality step 3		
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
6. Other relevant information			
1. Optional information e.a. Rating triggers			
OG.6.1.1	NPV Test (passed/failed)		
OG.6.1.2	Interest Coverage Test (passed/failed)		
OG.6.1.3	Cash Manager		
OG.6.1.4	Account Bank		
OG.6.1.5	Stand-by Account Bank		
OG.6.1.6	Servicer		
OG.6.1.7	Interest Rate Swap Provider		
OG.6.1.8	Covered Bond Swap Provider		
OG.6.1.9	Paying Agent		

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,287.03	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	15,287.03	100.00%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w (If relevant, please specify)		0.0%
OM.7.1.4	a/w (If relevant, please specify)		0.0%
OM.7.1.5	a/w (If relevant, please specify)		0.0%
OM.7.1.6	a/w (If relevant, please specify)		0.0%
OM.7.1.7	a/w (If relevant, please specify)		0.0%
OM.7.1.8	a/w (If relevant, please specify)		0.0%
OM.7.1.9	a/w (If relevant, please specify)		0.0%
OM.7.1.10	a/w (If relevant, please specify)		0.0%
OM.7.1.11	a/w (If relevant, please specify)		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	229,981	0
OM.7.2.1	Optional information eg. Number of borrowers	106,294	0
OM.7.2.2	Optional information eg. Number of guarantors	0	0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.4%	0.0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.0%
M.7.4.2	Austria	0.00%	0.0%
M.7.4.3	Belgium	100.00%	0.0%
M.7.4.4	Bulgaria	0.00%	0.0%
M.7.4.5	Croatia	0.00%	0.0%
M.7.4.6	Cyprus	0.00%	0.0%
M.7.4.7	Czechia	0.00%	0.0%
M.7.4.8	Denmark	0.00%	0.0%
M.7.4.9	Estonia	0.00%	0.0%
M.7.4.10	Finland	0.00%	0.0%
M.7.4.11	France	0.00%	0.0%
M.7.4.12	Germany	0.00%	0.0%
M.7.4.13	Greece	0.00%	0.0%
M.7.4.14	Netherlands	0.00%	0.0%
M.7.4.15	Hungary	0.00%	0.0%
M.7.4.16	Ireland	0.00%	0.0%
M.7.4.17	Italy	0.00%	0.0%
M.7.4.18	Latvia	0.00%	0.0%
M.7.4.19	Lithuania	0.00%	0.0%
M.7.4.20	Luxembourg	0.00%	0.0%
M.7.4.21	Malta	0.00%	0.0%
M.7.4.22	Poland	0.00%	0.0%
M.7.4.23	Portugal	0.00%	0.0%
M.7.4.24	Romania	0.00%	0.0%
M.7.4.25	Slovakia	0.00%	0.0%
M.7.4.26	Slovenia	0.00%	0.0%
M.7.4.27	Spain	0.00%	0.0%
M.7.4.28	Sweden	0.00%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	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	a/w (If relevant, please specify)		
OM.7.4.2	a/w (If relevant, please specify)		
OM.7.4.3	a/w (If relevant, please specify)		
OM.7.4.4	a/w (If relevant, please specify)		
OM.7.4.5	a/w (If relevant, please specify)		
OM.7.4.6	a/w (If relevant, please specify)		
OM.7.4.7	a/w (If relevant, please specify)		
OM.7.4.8	a/w (If relevant, please specify)		
OM.7.4.9	a/w (If relevant, please specify)		
OM.7.4.10	a/w (If relevant, please specify)		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.77%	15.77%
M.7.5.2	Vlaam-Brabant	14.68%	14.68%
M.7.5.3	Oost-Vlaanderen	15.29%	15.29%
M.7.5.4	Brussels	8.33%	8.33%
M.7.5.5	West-Vlaanderen	10.81%	10.81%
M.7.5.6	Limburg	8.11%	8.11%
M.7.5.7	Liège	7.35%	7.35%
M.7.5.8	Hainaut	6.87%	6.87%
M.7.5.9	Brabant Wallon	5.29%	5.29%
M.7.5.10	Namur	4.35%	4.35%
M.7.5.11	Luxembourg	2.91%	2.91%
M.7.5.12	Other	0.23%	0.23%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	84.40%	84.40%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.60%	15.60%
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
M.7.7.1	Bullet / interest only	4.67%	4.67%
M.7.7.2	Amortising	95.33%	95.33%
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
M.7.8.1	Up to 12 months	2.00%	2.00%
M.7.8.2	≥ 12 < 24 months	9.00%	9.00%
M.7.8.3	≥ 24 < 36 months	13.12%	13.12%
M.7.8.4	≥ 36 < 60 months	27.82%	27.82%
M.7.8.5	≥ 60 months	48.06%	48.06%
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
M.7.9.1	% NPLs	0.02%	0.02%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%	0.00%
OM.7.9.1			
OM.7.9.2			
OM.7.9.3			

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	66.47			
	By buckets (mn):				
M.7A.10.2	<=100k	7,156.66	182,009.00	0.47	0.79
M.7A.10.3	>100k and <=200K	5,235.74	38,303.00	0.34	0.17
M.7A.10.4	>200K and <=300K	1,647.50	6,870.00	0.11	0.03
M.7A.10.5	>300K and <=400K	581.12	1,706.00	0.04	0.01
M.7A.10.6	>400K	666.01	1,093.00	0.04	0.00
M.7A.10.26	Total	15,287.0	229,981	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 (%)	59.89%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,172.84	98,147	27.30%	42.68%
M.7A.11.3	>40 - <=50 %	1,713.52	27,140	11.21%	11.80%
M.7A.11.4	>50 - <=60 %	1,904.30	26,852	12.46%	11.68%
M.7A.11.5	>60 - <=70 %	2,171.82	26,940	14.21%	11.71%
M.7A.11.6	>70 - <=80 %	2,360.98	25,341	15.44%	11.02%
M.7A.11.7	>80 - <=90 %	2,016.31	17,359	13.19%	7.55%
M.7A.11.8	>90 - <=100 %	415.76	3,335	2.75%	1.45%
M.7A.11.9	>100%	527.49	4,867	3.45%	2.12%
M.7A.11.10	Total	15,287.03	229,981	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	102.15			
OM.7A.11.2	a/w >110 - <=120 %	76.81			
OM.7A.11.3	a/w >120 - <=130 %	53.64			
OM.7A.11.4	a/w >130 - <=140 %	31.05			
OM.7A.11.5	a/w >140 - <=150 %	36.40			
OM.7A.11.6	a/w >150 %	227.45			
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 (%)	50.20%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,829.05	127,176	38.13%	55.30%
M.7A.12.3	>40 - <=50 %	2,023.12	27,872	13.23%	12.12%
M.7A.12.4	>50 - <=60 %	2,083.15	25,149	13.61%	10.94%
M.7A.12.5	>60 - <=70 %	2,054.57	22,025	13.44%	9.58%
M.7A.12.6	>70 - <=80 %	1,830.77	16,510	11.98%	7.18%
M.7A.12.7	>80 - <=90 %	895.92	6,714	5.86%	2.92%
M.7A.12.8	>90 - <=100 %	250.63	1,849	1.64%	0.80%
M.7A.12.9	>100%	321.82	2,686	2.11%	1.17%
M.7A.12.10	Total	15,287.03	229,981	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	61.86		0.40%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	40.06		0.26%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	37.36		0.24%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	20.98		0.14%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	15.23		0.10%	0.00%
OM.7A.12.6	a/w >150 %	146.33		0.96%	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	19.06%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (If relevant, please specify)				
OM.7A.13.6	a/w (If relevant, please specify)				
OM.7A.13.7	a/w (If relevant, please specify)				
OM.7A.13.8	a/w (If relevant, please specify)				
OM.7A.13.9	a/w (If relevant, please specify)				
OM.7A.13.10	a/w (If relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %				
M.7B.22.3	>40 - <=50 %				
M.7B.22.4	>50 - <=60 %				
M.7B.22.5	>60 - <=70 %				
M.7B.22.6	>70 - <=80 %				
M.7B.22.7	>80 - <=90 %				
M.7B.22.8	>90 - <=100 %				
M.7B.22.9	>100%				
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %				
M.7B.23.3	>40 - <=50 %				
M.7B.23.4	>50 - <=60 %				
M.7B.23.5	>60 - <=70 %				
M.7B.23.6	>70 - <=80 %				
M.7B.23.7	>80 - <=90 %				
M.7B.23.8	>90 - <=100 %				
M.7B.23.9	>100%				
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial Loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism	[For completion]	[For completion]		
M.7B.24.4	Shopping malls	[For completion]	[For completion]		
M.7B.24.5	Industry	[For completion]	[For completion]		
M.7B.24.6	Agriculture	[For completion]	[For completion]		
M.7B.24.7	Other commercially used	[For completion]	[For completion]		
M.7B.24.8	Hospital	[For completion]	[For completion]		
M.7B.24.9	School	[For completion]	[For completion]		
M.7B.24.10	other RE with a social relevant purpose	[For completion]	[For completion]		
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [If relevant, please specify]				
OM.7B.24.3	a/w [If relevant, please specify]				
OM.7B.24.4	a/w [If relevant, please specify]				
OM.7B.24.5	a/w [If relevant, please specify]				
OM.7B.24.6	a/w [If relevant, please specify]				
OM.7B.24.7	a/w [If relevant, please specify]				
OM.7B.24.8	a/w [If relevant, please specify]				
OM.7B.24.9	a/w [If relevant, please specify]				
OM.7B.24.10	a/w [If relevant, please specify]				
OM.7B.24.11	a/w [If relevant, please specify]				
OM.7B.24.12	a/w [If relevant, please specify]				
OM.7B.24.13	a/w [If relevant, please specify]				
OM.7B.24.14	a/w [If relevant, please specify]				
25. EPC information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
M.7B.25.20					
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.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. Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents. 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.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	
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.]	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed 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 Belgian allows for "Failure to pay" and "Default" 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) Property values are those used in the loan underwriting procedure Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel). Indexation is done on a yearly basis
HG.1.7	Maturity Extension Triggers	
HG.1.8	LTVs: Definition	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	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. 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. Loans that are more than 90 days past due. 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. The current interest is used ; no parallel shift of the interest rate curve is assumed.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13		
HG.1.14	Non-performing loans	
HG.1.15	Valuation Method	
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
	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 31/08/2023**Contact Details:****Head of ALM Treasury**

GOOSSE Philippe + 32 2 565 22 62 philippe.goosse@bnpparibasfortis.com

Asset Based Funding

VERVAEKE Johan +32 2 565 66 74 johan.vervaeke@bnpparibasfortis.com

Asset Based Solutions (cover pool and manage

MEESTER Oscar + 32 2 565 32 91 oscar.meester@bnpparibasfortis.com

Website<https://www.bnpparibasfortis.com>**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 FORTIS Retained Covered Bonds

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	2.49	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.49	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.72	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.72	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.28	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average Fixed Coupon:	0.31 %
Weighted Average Remaining Average Life*	4.56

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Retained Covered Bonds

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	15,287,031,190 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	622,137,387 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.14%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,270,077,782 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.70% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,095,456 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	622,137,387 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,270,077,782
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.91% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,085,893,277 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,085,893,277
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,984,310,626 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,270,077,782
Total Principal Proceeds Public Finance Exposures	92,095,456
Total Principal Proceeds Financial Institution Exposures	622,137,387
Impact Derivatives	0
Interest Requirement Covered Bonds	179,000,000 (X)
Costs, Fees and expenses Covered Bonds	71,612,229 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,319,591,673
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,449,500,702 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,750,461 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,407,750,241
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	78,557,007 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	78,557,007 (XVII)

Cover Pool Summary

Portfolio Cut-off Date 31/08/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,287,031,190
Principal Redemptions between Cut-off Date and Maturity	15,287,031,190
Interest Payments between Cut-off Date and Maturity Date	2,085,893,277
Number of borrowers	106,294
Number of loans	229,981
Average Outstanding Balance per borrower	143,818
Average Outstanding Balance per loan	66,471
Weighted average Current Loan to Current Value	50.20%
Weighted average Current Loan to Original Value	59.89%
Weighted average seasoning (in Years)	4.68
Weighted average remaining maturity (in years, at 0% CPR)	14.59
Weighted average initial maturity (in years, at 0% CPR)	19.27
Percentage of Fixed Rate Loans	84.40%
Percentage of Variable Rate Loans	15.60%
Weighted average interest rate	1.80%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	2.36%
Weighted Remaining average life (in years, at 0% CPR)	7.62
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.57
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 622,137,387

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	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 0 22/10/2027
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 %
Standard & 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

24,987,693 EUR



Stratification Tables

Portfolio Cut-c

31/08/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,410,929,404.49	15.77 %	35,320	15.36 %
Oost-Vlaanderen	2,337,825,446.71	15.29 %	36,949	16.07 %
Vlaams-Brabant	2,244,676,433.47	14.68 %	31,838	13.84 %
West-Vlaanderen	1,652,925,875.09	10.81 %	28,372	12.34 %
Brussels	1,274,070,478.52	8.33 %	12,626	5.49 %
Limburg	1,239,970,428.99	8.11 %	21,524	9.36 %
Liège	1,123,980,278.90	7.35 %	17,822	7.75 %
Hainaut	1,049,913,576.78	6.87 %	17,574	7.64 %
Brabant Wallon	807,961,085.95	5.29 %	9,935	4.32 %
Namur	665,567,209.24	4.35 %	10,755	4.68 %
Luxembourg	444,421,476.01	2.91 %	6,633	2.88 %
Other	34,789,496.34	0.23 %	633	0.28 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	306,036,073.82	2.00 %	3,106	1.35 %
>1 and <=2	1,375,428,384.16	9.00 %	12,454	5.42 %
>2 and <=3	2,005,464,514.78	13.12 %	20,259	8.81 %
>3 and <=4	4,252,801,783.89	27.82 %	51,347	22.33 %
>4 and <=5	2,185,929,410.49	14.30 %	31,774	13.82 %
>5 and <=6	1,413,406,118.71	9.25 %	22,568	9.81 %
>6 and <=7	1,353,597,925.41	8.85 %	24,678	10.73 %
>7 and <=8	1,022,929,806.33	6.69 %	23,073	10.03 %
>8 and <=9	634,249,276.56	4.15 %	16,341	7.11 %
>9 and <=10	63,149,669.50	0.41 %	1,944	0.85 %
>10 and <=11	59,258,883.04	0.39 %	1,597	0.69 %
>11 and <=12	57,163,198.36	0.37 %	2,504	1.09 %
>12 and <=13	170,290,017.40	1.11 %	5,615	2.44 %
>13 and <=14	224,584,331.63	1.47 %	5,812	2.53 %
>14 and <=15	53,450,456.53	0.35 %	1,909	0.83 %
>15 and <=16	14,299,831.42	0.09 %	355	0.15 %
>16 and <=17	11,449,040.08	0.07 %	363	0.16 %
>17 and <=18	31,170,331.60	0.20 %	1,235	0.54 %
>18 and <=19	37,896,826.89	0.25 %	2,069	0.90 %
>19 and <=20	9,946,612.29	0.07 %	639	0.28 %
>20 and <=21	2,785,381.55	0.02 %	145	0.06 %
>21 and <=22	406,890.73	0.00 %	32	0.01 %
>22 and <=23	330,122.40	0.00 %	33	0.01 %
>23 and <=24	456,895.12	0.00 %	57	0.02 %
>24 and <=25	306,612.05	0.00 %	58	0.03 %
>27 and <=28	11,379.89	0.00 %	1	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	62,558.31	0.00 %	5	0.00 %
>26 and <=27	125,122.69	0.00 %	5	0.00 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,249.65	0.00 %	966	0.42 %
<=1	124,609,053.68	0.82 %	4,649	2.02 %
>1 and <=2	211,791,839.13	1.39 %	8,910	3.87 %
>2 and <=3	239,015,711.30	1.56 %	9,373	4.08 %
>3 and <=4	277,539,292.29	1.82 %	8,768	3.81 %
>4 and <=5	298,684,364.19	1.95 %	9,409	4.09 %
>5 and <=6	392,149,662.89	2.57 %	11,485	4.99 %
>6 and <=7	537,455,795.10	3.52 %	13,591	5.91 %
>7 and <=8	413,567,763.52	2.71 %	9,656	4.20 %
>8 and <=9	478,650,687.09	3.13 %	9,382	4.08 %
>9 and <=10	566,442,999.94	3.71 %	10,209	4.44 %
>10 and <=11	616,582,810.65	4.03 %	10,278	4.47 %
>11 and <=12	875,556,398.40	5.73 %	13,704	5.96 %
>12 and <=13	626,541,415.34	4.10 %	9,260	4.03 %
>13 and <=14	696,189,151.33	4.55 %	9,445	4.11 %
>14 and <=15	805,738,721.38	5.27 %	10,388	4.52 %
>15 and <=16	814,407,956.59	5.33 %	10,118	4.40 %
>16 and <=17	1,511,571,305.03	9.89 %	17,572	7.64 %
>17 and <=18	923,092,582.48	6.04 %	9,998	4.35 %
>18 and <=19	853,539,509.24	5.58 %	8,956	3.89 %
>19 and <=20	541,676,988.40	3.54 %	5,733	2.49 %
>20 and <=21	614,692,303.83	4.02 %	5,972	2.60 %
>21 and <=22	1,400,047,951.81	9.16 %	11,750	5.11 %
>22 and <=23	815,113,998.97	5.33 %	5,775	2.51 %
>23 and <=24	463,105,558.45	3.03 %	3,135	1.36 %
>24 and <=25	114,443,108.96	0.75 %	917	0.40 %
>25 and <=26	19,524,665.05	0.13 %	165	0.07 %
>26 and <=27	13,031,506.27	0.09 %	113	0.05 %
>27 and <=28	31,836,754.22	0.21 %	225	0.10 %
>28 and <=29	9,689,510.54	0.06 %	72	0.03 %
>29 and <=30	739,574.77	0.00 %	7	0.00 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,365,000.00	0.01 %	5	0.00 %
>1 and <=2	18,962,888.79	0.12 %	125	0.05 %
>2 and <=3	30,492,892.77	0.20 %	233	0.10 %
>3 and <=4	15,716,123.51	0.10 %	245	0.11 %
>4 and <=5	315,720,001.07	2.07 %	2,259	0.98 %
>5 and <=6	20,441,210.82	0.13 %	642	0.28 %
>6 and <=7	40,694,876.76	0.27 %	1,126	0.49 %
>7 and <=8	56,669,307.73	0.37 %	2,110	0.92 %
>8 and <=9	72,238,089.97	0.47 %	2,839	1.23 %
>9 and <=10	1,011,148,026.08	6.61 %	32,503	14.13 %
>10 and <=11	107,699,506.99	0.70 %	4,750	2.07 %
>11 and <=12	199,148,992.71	1.30 %	4,813	2.09 %
>12 and <=13	618,137,238.49	4.04 %	13,728	5.97 %
>13 and <=14	122,995,066.73	0.80 %	2,632	1.14 %
>14 and <=15	1,689,793,412.53	11.05 %	31,208	13.57 %
>15 and <=16	173,386,843.34	1.13 %	3,145	1.37 %
>16 and <=17	239,858,851.56	1.57 %	3,733	1.62 %
>17 and <=18	868,409,459.35	5.68 %	12,925	5.62 %
>18 and <=19	184,357,776.12	1.21 %	3,566	1.55 %
>19 and <=20	3,797,544,426.59	24.84 %	48,655	21.16 %
>20 and <=21	283,936,479.40	1.86 %	4,139	1.80 %
>21 and <=22	167,677,850.92	1.10 %	2,515	1.09 %
>22 and <=23	191,410,173.55	1.25 %	2,612	1.14 %
>23 and <=24	127,637,146.76	0.83 %	1,864	0.81 %
>24 and <=25	4,116,825,638.86	26.93 %	38,402	16.70 %
>25 and <=26	421,099,617.68	2.75 %	4,349	1.89 %
>26 and <=27	37,409,678.59	0.24 %	409	0.18 %
>27 and <=28	17,115,838.66	0.11 %	211	0.09 %
>28 and <=29	47,003,683.94	0.31 %	441	0.19 %
>29 and <=30	262,101,574.33	1.71 %	3,405	1.48 %
>30 and <=31	25,664,303.08	0.17 %	332	0.14 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	188,809.18	0.00 %	2	0.00 %
>35 and <=36	100,828.81	0.00 %	2	0.00 %
>36 and <=37	108,634.72	0.00 %	1	0.00 %
>39 and <=40	339,150.89	0.00 %	5	0.00 %
>32 and <=33	121,000.00	0.00 %	1	0.00 %
>31 and <=32	3,395,011.08	0.02 %	43	0.02 %
>40 and <=41	86,916.88	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1996	24,448.47	0.00 %	2	0.00 %
1997	112,054.11	0.00 %	4	0.00 %
1998	66,833.23	0.00 %	8	0.00 %
1999	542,457.05	0.00 %	88	0.04 %
2000	369,618.03	0.00 %	40	0.02 %
2001	239,202.84	0.00 %	23	0.01 %
2002	938,362.78	0.01 %	59	0.03 %
2003	4,886,109.88	0.03 %	269	0.12 %
2004	15,963,023.87	0.10 %	956	0.42 %
2005	47,414,304.82	0.31 %	2,334	1.01 %
2006	16,035,392.33	0.10 %	647	0.28 %
2007	14,462,040.80	0.09 %	299	0.13 %
2008	13,907,399.07	0.09 %	515	0.22 %
2009	124,662,697.06	0.82 %	3,445	1.50 %
2010	221,080,899.35	1.45 %	6,166	2.68 %
2011	130,998,704.75	0.86 %	5,276	2.29 %
2012	38,756,249.51	0.25 %	1,157	0.50 %
2013	62,575,192.94	0.41 %	1,753	0.76 %
2014	169,454,107.22	1.11 %	4,649	2.02 %
2015	689,847,092.55	4.51 %	17,122	7.44 %
2016	1,461,633,769.75	9.56 %	30,921	13.45 %
2017	1,077,865,088.64	7.05 %	18,459	8.03 %
2018	1,793,826,832.77	11.73 %	27,533	11.97 %
2019	3,848,158,086.65	25.17 %	50,158	21.81 %
2020	2,554,532,082.12	16.71 %	29,285	12.73 %
2021	1,915,442,021.03	12.53 %	18,570	8.07 %
2022	993,946,624.90	6.50 %	9,134	3.97 %
2023	89,246,759.11	0.58 %	1,106	0.48 %
15,287,031,190.49	100.00 %		229,981	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,206,239,202.93	14.43 %	47,208	44.41 %
>100 and <=200	4,872,294,141.17	31.87 %	33,350	31.38 %
>200 and <=300	3,999,285,362.33	26.16 %	16,509	15.53 %
>300 and <=400	1,872,152,124.01	12.25 %	5,510	5.18 %
>400	2,337,060,360.05	15.29 %	3,717	3.50 %
15,287,031,190.49	100.00 %		106,294	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	29,031,030.12	0.19 %	581	0.25 %
0.5 - 1%	682,922,366.37	4.47 %	7,215	3.14 %
1 - 1.5%	4,749,649,182.27	31.07 %	57,085	24.82 %
1.5 - 2%	6,836,260,660.53	44.72 %	101,775	44.25 %
2 - 2.5%	1,381,239,974.75	9.04 %	25,567	11.12 %
2.5 - 3%	748,479,840.54	4.90 %	15,185	6.60 %
3 - 3.5%	269,597,646.38	1.76 %	5,975	2.60 %
3.5 - 4%	173,892,557.37	1.14 %	4,559	1.98 %
4 - 4.5%	112,094,997.26	0.73 %	3,397	1.48 %
4.5 - 5%	114,641,734.11	0.75 %	3,331	1.45 %
5 - 5.5%	104,338,566.71	0.68 %	2,828	1.23 %
5.5 - 6%	53,755,832.43	0.35 %	1,615	0.70 %
6 - 6.5%	23,712,830.20	0.16 %	635	0.28 %
6.5 - 7%	6,746,155.79	0.04 %	189	0.08 %
8 - 8.5%	28,052.83	0.00 %	3	0.00 %
7.5 - 8%	32,563.06	0.00 %	3	0.00 %
7 - 7.5%	606,929.92	0.00 %	37	0.02 %
8.5 - 9%	269.85	0.00 %	1	0.00 %
15,287,031,190.49	100.00 %		229,981	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,902,724,356.63	84.40 %	193,492	84.13 %
Variable	29,320,753.33	0.19 %	1,849	0.80 %
Variable With Cap	2,354,986,080.53	15.41 %	34,640	15.06 %
15,287,031,190.49	100.00 %		229,981	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	388,304,739.96	2.54 %	6,864	2.98 %
2024	712,385,565.85	4.66 %	13,223	5.75 %
2025	105,672,058.71	0.69 %	1,587	0.69 %
2026	165,149,781.94	1.08 %	2,176	0.95 %
2027	185,037,209.32	1.21 %	2,214	0.96 %
2028	186,342,083.16	1.22 %	2,269	0.99 %
2029	87,851,777.75	0.57 %	841	0.37 %
2030	9,654,419.82	0.06 %	107	0.05 %
2031	86,255,882.80	0.56 %	554	0.24 %
2032	40,717,012.56	0.27 %	266	0.12 %
2033	72,875,885.02	0.48 %	1,010	0.44 %
2034	246,651,752.37	1.61 %	2,742	1.19 %
2035	23,684,100.73	0.15 %	209	0.09 %
2036	18,760,641.33	0.12 %	119	0.05 %
2037	2,712,317.54	0.02 %	23	0.01 %
2038	105,686.86	0.00 %	1	0.00 %
Fixed To Maturity	12,954,870,274.77	84.74 %	195,776	85.13 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,286,987,455.63	100.00 %	229,978	100.00 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,451,278,779.60	94.53 %	222,254	96.64 %
Interest only	714,264,923.29	4.67 %	4,480	1.95 %
Linear	121,487,487.60	0.79 %	3,247	1.41 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,096,718,331.86	7.17 %	36,677	15.95 %
11-20%	1,309,784,808.93	8.57 %	31,425	13.66 %
21-30%	1,584,969,440.50	10.37 %	29,878	12.99 %
31-40%	1,837,579,813.75	12.02 %	29,196	12.69 %
41-50%	2,023,120,727.33	13.23 %	27,872	12.12 %
51-60%	2,081,151,610.80	13.61 %	25,149	10.94 %
61-70%	2,054,566,705.38	13.44 %	22,025	9.58 %
71-80%	1,830,770,311.56	11.98 %	16,510	7.18 %
81-90%	895,921,303.09	5.86 %	6,714	2.92 %
91-100%	250,631,476.60	1.64 %	1,849	0.80 %
101-110%	61,861,231.49	0.40 %	622	0.27 %
111-120%	40,056,649.77	0.26 %	421	0.18 %
>120%	219,898,779.43	1.44 %	1,643	0.71 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	752,567,169.28	4.92 %	23,032	10.01 %
11-20%	898,182,524.77	5.88 %	24,557	10.68 %
21-30%	1,112,072,050.66	7.27 %	24,541	10.67 %
31-40%	1,410,016,900.98	9.22 %	26,017	11.31 %
41-50%	1,713,520,024.08	11.21 %	27,140	11.80 %
51-60%	1,904,303,318.38	12.46 %	26,852	11.68 %
61-70%	2,171,818,805.84	14.21 %	26,940	11.71 %
71-80%	2,360,981,508.82	15.44 %	25,341	11.02 %
81-90%	2,016,314,427.96	13.19 %	17,359	7.55 %
91-100%	419,761,238.49	2.75 %	3,335	1.45 %
101-110%	102,146,149.18	0.67 %	1,081	0.47 %
111-120%	76,807,237.74	0.50 %	843	0.37 %
>120%	348,539,834.31	2.28 %	2,943	1.28 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	115,279,964.19	0.75 %	12,049	5.24 %
21-40%	389,195,391.44	2.55 %	16,677	7.25 %
41-60%	819,384,920.65	5.36 %	21,332	9.28 %
61-80%	1,714,083,348.69	11.21 %	29,428	12.80 %
81-100%	2,260,975,029.69	14.79 %	29,609	12.87 %
101-120%	780,556,541.49	5.11 %	15,483	6.73 %
121-140%	761,084,878.58	4.98 %	13,332	5.80 %
141-160%	862,134,773.74	5.64 %	13,519	5.88 %
161-180%	945,131,480.74	6.18 %	12,932	5.62 %
181-200%	1,122,360,702.80	7.34 %	12,167	5.29 %
201-300%	2,631,584,974.86	17.21 %	29,982	13.04 %
301-400%	1,137,428,717.41	7.44 %	10,881	4.73 %
401-500%	481,466,617.23	3.15 %	4,313	1.88 %
>500%	1,266,363,848.98	8.28 %	8,277	3.60 %
	15,287,031,190.49	100.00 %	229,981	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	364,387,340.90	2.38 %	15,131	6.58 %
>1 and <=2	498,196,514.03	3.26 %	17,472	7.60 %
>2 and <=3	665,321,612.11	4.35 %	20,215	8.79 %
>3 and <=4	908,465,011.24	5.94 %	22,523	9.79 %
>4 and <=5	966,651,184.34	6.32 %	18,523	8.05 %
>5 and <=6	1,378,798,991.91	9.02 %	22,465	9.77 %
>6 and <=7	1,299,860,132.19	8.50 %	18,861	8.20 %
>7 and <=8	1,386,355,092.76	9.07 %	18,049	7.85 %
>8 and <=9	2,239,262,450.80	14.65 %	25,936	11.28 %
>9 and <=10	1,495,123,280.89	9.78 %	16,139	7.02 %
>10 and <=11	1,110,476,413.64	7.26 %	11,387	4.95 %
>11 and <=12	2,251,927,743.48	14.73 %	17,966	7.81 %
>12 and <=13	527,040,532.46	3.45 %	3,709	1.61 %
>13 and <=14	126,584,902.31	0.83 %	1,039	0.45 %
>14 and <=15	33,604,975.29	0.22 %	311	0.14 %
>15 and <=16	33,967,486.23	0.22 %	242	0.11 %
>16 and <=17	682,784.45	0.00 %	8	0.00 %
>17 and <=18	324,741.46	0.00 %	5	0.00 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
<=0 To Matur	12,954,870,274.77	84.74 %	195,776	85.13 %
>=0 and <=1	1,208,896,380.50	7.91 %	21,774	9.47 %
>1 and <=2	278,254,261.71	1.82 %	3,439	1.50 %
>2 and <=3	285,332,880.99	1.87 %	3,439	1.50 %
>3 and <=4	95,461,177.96	0.62 %	809	0.35 %
>4 and <=5	99,911,293.65	0.65 %	646	0.28 %
>5 and <=6	333,074,397.27	2.18 %	3,878	1.69 %
>7 and <=8	1,798,775.43	0.01 %	14	0.01 %
>6 and <=7	29,431,748.21	0.19 %	206	0.09 %
	15,287,031,190.49	100.00 %	229,981	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupie	39,510,890,325.01	80.94 %	103,856	79.68 %
Other/No data	9,301,532,560.11	19.06 %	26,493	20.32 %
	48,812,422,885.12	100.00 %	130,349	100.00 %

18. IFRS9 Norms

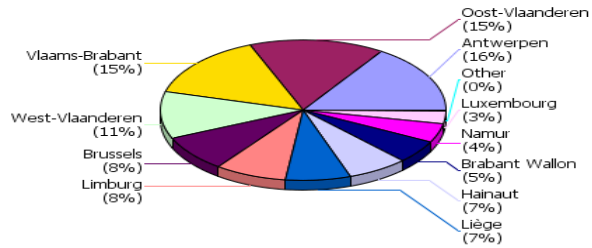
	In EUR	In %	In number of loans	In %
Phase 1	13,958,372,062.39	91.31 %	212,557	92.42 %
Phase 2	1,327,203,645.63	8.68 %	16,566	7.20 %
Phase 3	1,455,482.47	0.01 %	23	0.01 %
Other/No data	0.00	0.00 %	835	0.36 %
	15,287,031,190.49	100.00 %	229,981	100.00 %



Stratification Tables

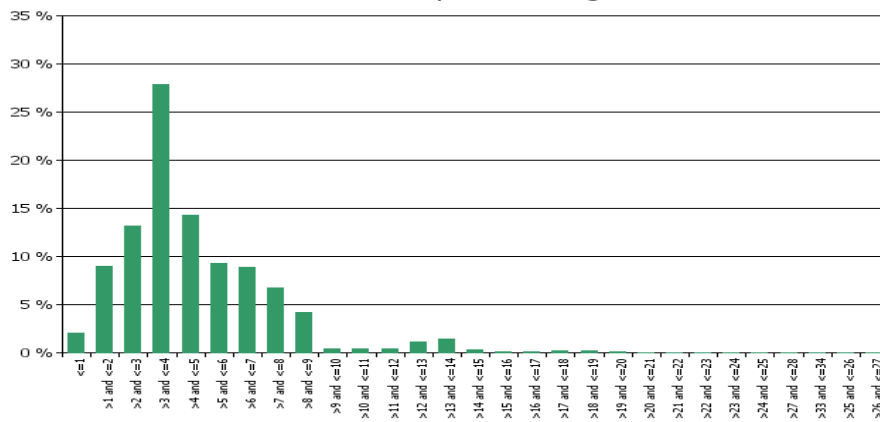
Portfolio Cut-off Date 31/08/2023

1. Geographic distribution



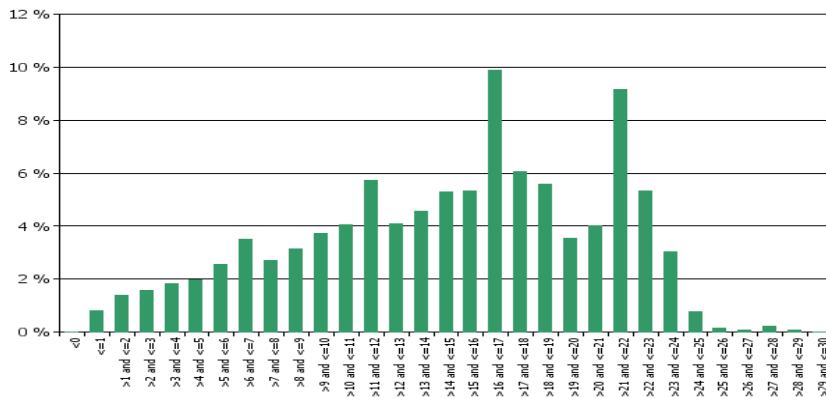
2. Seasoning

Distribution per Seasoning

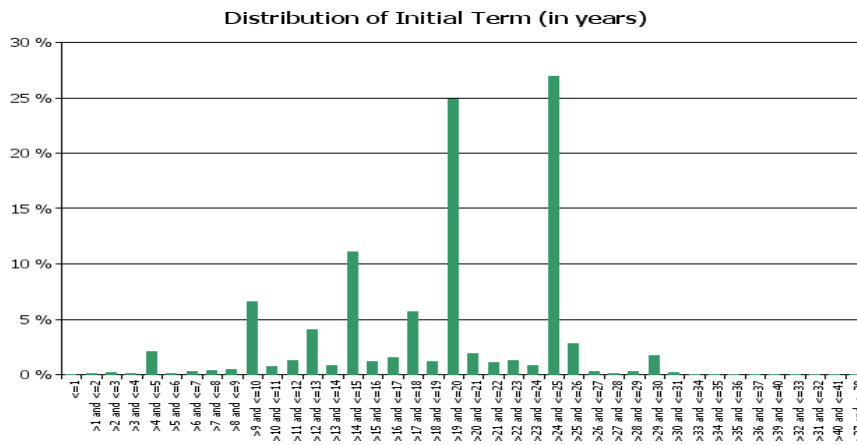


3. Remaining term to maturity

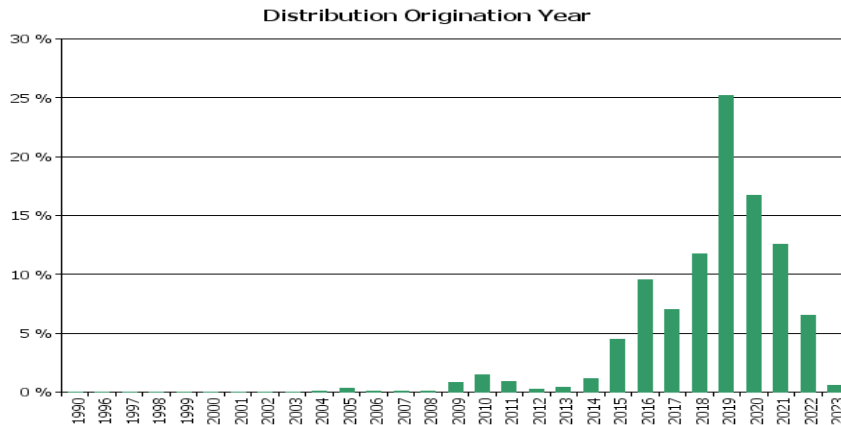
Distribution of Remaining Term to Maturity (in years)



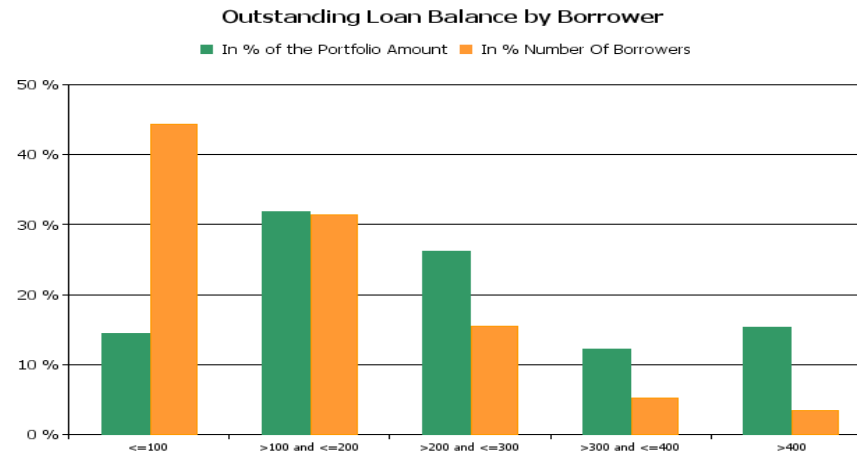
4. Original term to maturity



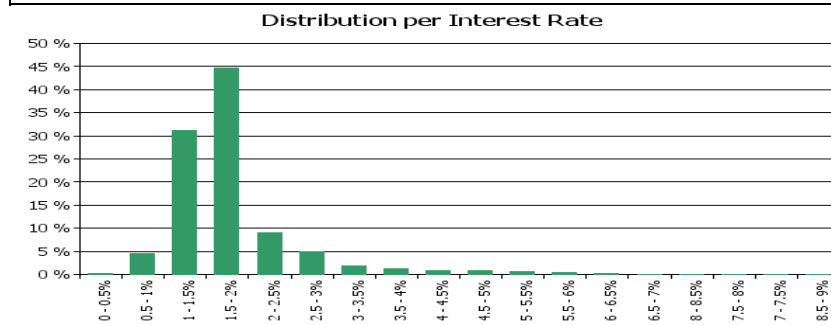
5. Origination Year



6. Outstanding Loan Balance by Borrower

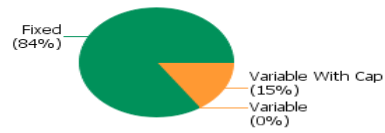


7. Interest Rate



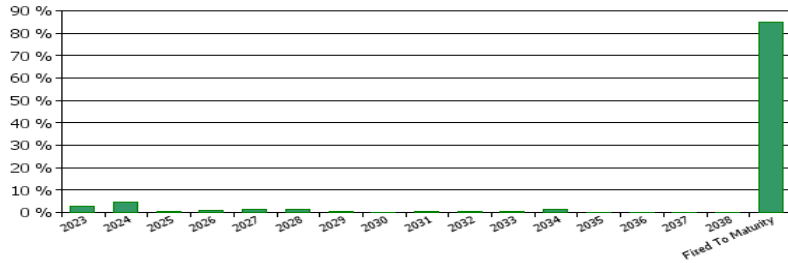
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



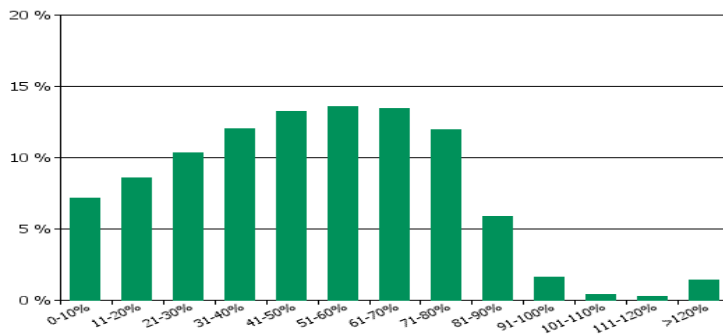
11. Repayment Type

Distribution per Repayment Type

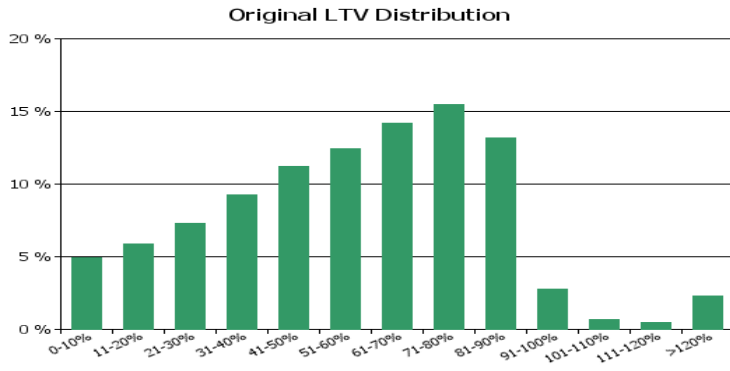


12. Current Loan to Current Value (LTV)

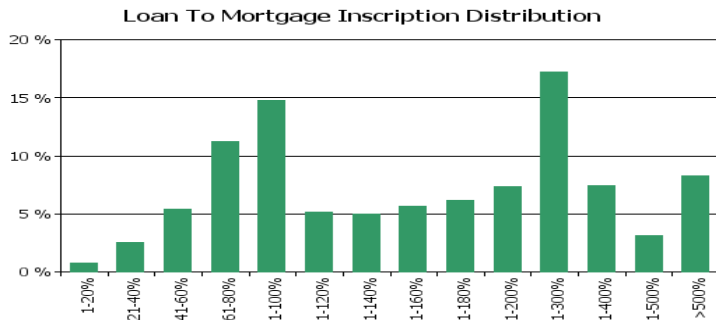
Current LTV Distribution



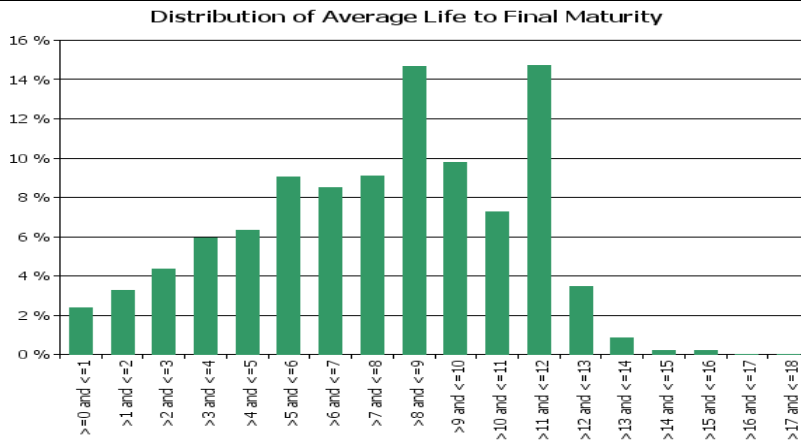
13. Current Loan to Original Value (LTOV)



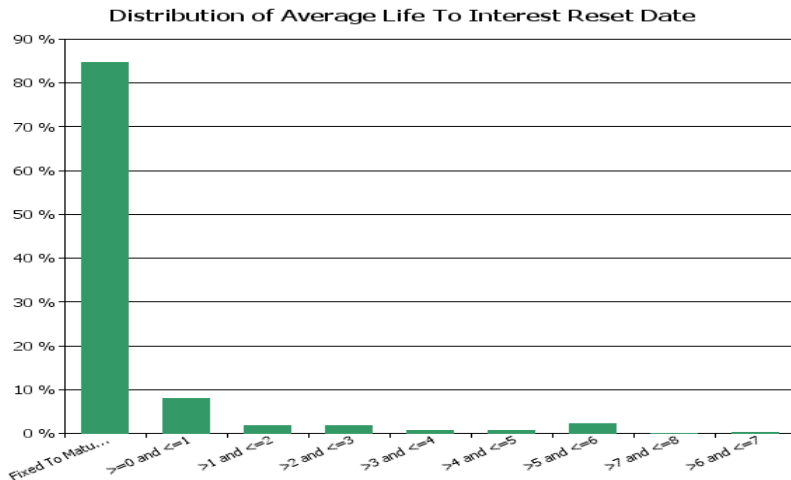
14. Loan to Mortgage Inscription Ratio (LTM)



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

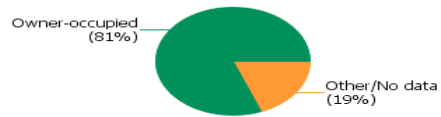


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





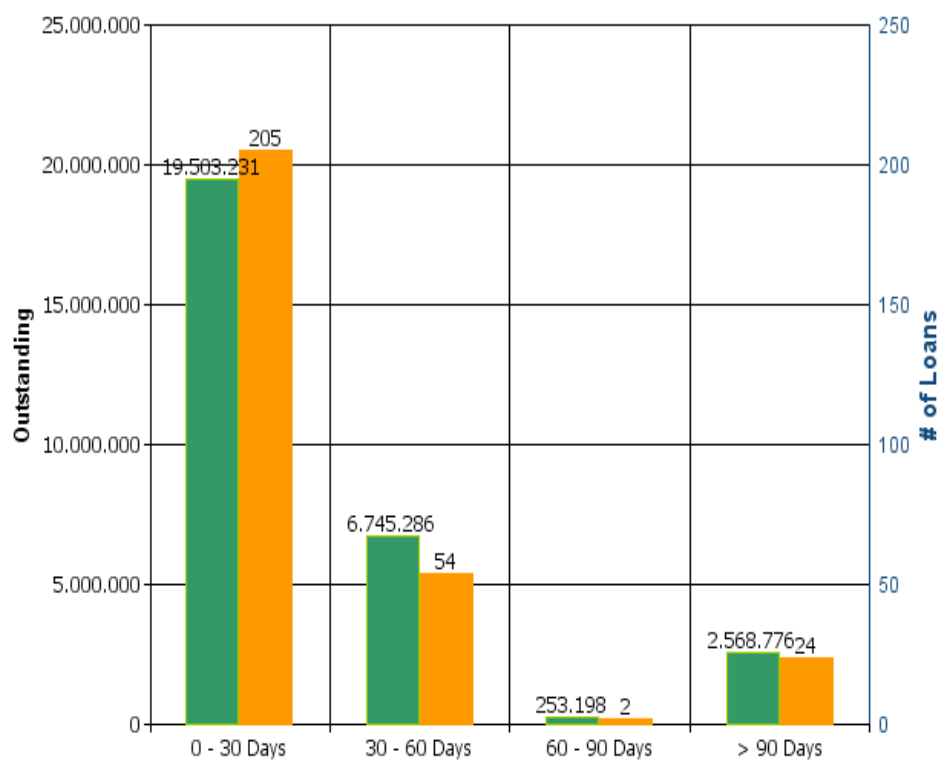
Cover Pool Performance

Portfolio Cut-off Date 31/08/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,257,960,700.14	99.81 %	229,696	99.88 %
0 - 30 Days	19,503,231.02	0.13 %	205	0.09 %
30 - 60 Days	6,745,285.97	0.04 %	54	0.02 %
60 - 90 Days	253,197.70	0.00 %	2	0.00 %
> 90 Days	2,568,775.66	0.02 %	24	0.01 %
Total	15,287,031,190.49	100.00 %	229,981	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D:

Aug/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/09/2023	1	11,500,000,000	15,185,150,580	15,159,395,441	15,120,841,978	15,056,796,972
01/10/2023	2	11,500,000,000	15,086,140,196	15,035,832,491	14,960,680,179	14,836,246,554
01/11/2023	3	11,500,000,000	14,982,177,166	14,906,890,002	14,794,660,372	14,609,465,342
01/12/2023	4	11,500,000,000	14,877,434,948	14,778,376,915	14,631,015,122	14,388,643,924
01/01/2024	5	11,500,000,000	14,777,585,502	14,654,295,298	14,471,273,515	14,171,270,165
01/02/2024	6	11,500,000,000	14,673,061,023	14,525,963,905	14,308,063,760	13,952,097,804
01/03/2024	7	11,500,000,000	14,573,055,509	14,404,069,156	14,154,239,688	13,747,405,348
01/04/2024	8	11,500,000,000	14,470,848,451	14,278,788,244	13,995,447,639	13,535,602,934
01/05/2024	9	11,500,000,000	14,369,222,618	14,155,238,506	13,840,201,063	13,330,587,655
01/06/2024	10	11,500,000,000	14,264,130,992	14,027,879,144	13,680,794,410	13,121,238,563
01/07/2024	11	11,500,000,000	14,161,344,647	13,903,935,676	13,526,543,022	12,920,116,115
01/08/2024	12	11,500,000,000	14,061,656,923	13,782,643,863	13,374,442,731	12,720,726,452
01/09/2024	13	11,500,000,000	13,960,701,613	13,660,483,166	13,222,187,591	12,522,647,396
01/10/2024	14	11,500,000,000	13,851,830,484	13,531,705,710	13,065,305,389	12,323,341,583
01/11/2024	15	11,500,000,000	13,744,489,889	13,404,072,901	12,909,157,376	12,124,488,784
01/12/2024	16	11,500,000,000	13,634,741,099	13,275,216,460	12,753,591,217	11,929,276,831
01/01/2025	17	11,500,000,000	13,531,664,412	13,152,512,195	12,603,573,184	11,739,022,399
01/02/2025	18	11,500,000,000	13,426,192,405	13,027,861,716	12,452,375,472	11,549,071,517
01/03/2025	19	11,500,000,000	13,325,461,652	12,910,309,695	12,311,666,528	11,374,877,239
01/04/2025	20	11,500,000,000	13,226,335,987	12,792,538,315	12,168,330,661	11,194,829,843
01/05/2025	21	11,500,000,000	13,125,384,516	12,674,060,360	12,025,961,654	11,018,497,877
01/06/2025	22	11,500,000,000	13,021,720,275	12,552,634,309	11,880,453,350	10,839,074,729
01/07/2025	23	11,500,000,000	12,919,109,799	12,433,278,583	11,738,526,060	10,665,687,357
01/08/2025	24	11,500,000,000	12,822,798,914	12,319,658,977	11,601,674,666	10,496,695,118
01/09/2025	25	11,500,000,000	12,717,176,206	12,197,457,745	11,457,382,493	10,322,239,502
01/10/2025	26	11,500,000,000	12,621,120,494	12,085,457,816	11,324,237,357	10,160,464,596
01/11/2025	27	11,500,000,000	12,524,628,983	11,972,720,457	11,190,069,716	9,997,559,905
01/12/2025	28	11,500,000,000	12,416,379,351	11,849,758,684	11,047,886,991	9,830,068,167
01/01/2026	29	11,500,000,000	12,320,285,442	11,738,107,491	10,915,958,907	9,671,544,134
01/02/2026	30	9,000,000,000	12,223,286,273	11,625,939,927	10,784,151,425	9,514,293,023
01/03/2026	31	9,000,000,000	12,122,422,655	11,512,340,766	10,654,244,406	9,363,715,541
01/04/2026	32	9,000,000,000	12,026,699,262	11,402,063,219	10,525,350,245	9,211,253,460
01/05/2026	33	9,000,000,000	11,928,473,440	11,290,376,426	10,396,599,178	9,061,280,206
01/06/2026	34	9,000,000,000	11,830,181,087	11,178,350,564	10,267,263,251	8,910,653,923
01/07/2026	35	9,000,000,000	11,734,509,677	11,069,750,710	10,142,489,809	8,766,284,129
01/08/2026	36	9,000,000,000	11,637,934,470	10,960,025,884	10,016,417,354	8,620,649,628
01/09/2026	37	9,000,000,000	11,540,063,707	10,849,423,395	9,890,120,495	8,475,899,228
01/10/2026	38	9,000,000,000	11,442,560,238	10,740,097,380	9,766,364,107	8,335,529,576
01/11/2026	39	9,000,000,000	11,345,545,474	10,630,976,830	9,642,551,274	8,194,998,185
01/12/2026	40	9,000,000,000	11,245,995,615	10,520,400,203	9,518,769,569	8,056,637,099
01/01/2027	41	9,000,000,000	11,148,215,431	10,411,240,595	9,396,045,869	7,919,080,106
01/02/2027	42	9,000,000,000	11,055,434,553	10,307,081,906	9,278,386,628	7,786,794,133
01/03/2027	43	9,000,000,000	10,960,178,567	10,202,618,840	9,163,249,601	7,660,740,571
01/04/2027	44	9,000,000,000	10,866,091,370	10,097,879,036	9,046,115,141	7,530,780,156
01/05/2027	45	6,500,000,000	10,762,098,161	9,984,821,852	8,922,818,012	7,397,687,424
01/06/2027	46	6,500,000,000	10,670,724,027	9,883,255,864	8,809,593,035	7,272,879,761
01/07/2027	47	6,500,000,000	10,575,891,208	9,779,343,158	8,695,514,040	7,149,273,398
01/08/2027	48	6,500,000,000	10,485,947,045	9,679,727,923	8,585,049,787	7,028,555,563
01/09/2027	49	6,500,000,000	10,394,560,188	9,579,092,952	8,474,189,044	6,908,408,853
01/10/2027	50	6,500,000,000	10,301,037,331	9,477,325,367	8,363,524,214	6,790,242,522
01/11/2027	51	6,500,000,000	10,211,263,182	9,378,795,759	8,255,525,043	6,674,170,332
01/12/2027	52	5,000,000,000	10,119,254,793	9,279,032,593	8,147,607,294	6,559,923,256
01/01/2028	53	5,000,000,000	10,027,853,018	9,179,624,318	8,039,821,169	6,445,723,603
01/02/2028	54	5,000,000,000	9,939,326,437	9,083,154,084	7,935,097,280	6,334,818,332
01/03/2028	55	5,000,000,000	9,850,671,091	8,987,851,479	7,833,158,292	6,228,656,196
01/04/2028	56	5,000,000,000	9,762,336,827	8,892,147,045	7,730,040,054	6,120,625,688
01/05/2028	57	5,000,000,000	9,674,732,860	8,797,887,217	7,629,274,941	6,016,077,552
01/06/2028	58	5,000,000,000	9,588,457,814	8,704,642,697	7,529,218,797	5,912,030,927
01/07/2028	59	5,000,000,000	9,502,505,125	8,612,452,907	7,431,142,615	5,811,101,472
01/08/2028	60	5,000,000,000	9,416,942,713	8,520,428,869	7,333,043,884	5,710,100,690
01/09/2028	61	5,000,000,000	9,330,849,792	8,428,213,026	7,235,231,405	5,610,073,198
01/10/2028	62	5,000,000,000	9,246,519,723	8,338,331,683	7,140,454,491	5,513,889,279

01/11/2028	63	5,000,000,000	9,163,160,693	8,249,145,200	7,046,115,047	5,417,994,190
01/12/2028	64	5,000,000,000	9,080,278,921	8,161,113,065	6,953,763,945	5,325,064,008
01/01/2029	65	5,000,000,000	8,998,107,643	8,073,543,115	6,861,653,938	5,232,272,077
01/02/2029	66	2,500,000,000	8,913,790,775	7,984,324,876	6,768,570,156	5,139,431,268
01/03/2029	67	2,500,000,000	8,830,668,579	7,897,751,640	6,679,797,909	5,052,617,971
01/04/2029	68	2,500,000,000	8,749,251,419	7,811,664,135	6,590,183,484	4,963,719,881
01/05/2029	69	2,500,000,000	8,664,228,324	7,723,054,768	6,499,393,414	4,875,269,947
01/06/2029	70	2,500,000,000	8,580,440,485	7,635,396,394	6,409,282,182	4,787,313,343
01/07/2029	71	2,500,000,000	8,498,468,881	7,550,040,027	6,322,033,977	4,702,787,666
01/08/2029	72	2,500,000,000	8,418,249,756	7,466,088,801	6,235,837,874	4,619,021,460
01/09/2029	73	2,500,000,000	8,333,901,806	7,378,745,014	6,147,212,978	4,534,089,036
01/10/2029	74	2,500,000,000	8,254,016,096	7,296,019,658	6,063,334,390	4,453,888,982
01/11/2029	75	2,500,000,000	8,171,262,343	7,210,620,137	5,977,123,571	4,371,965,454
01/12/2029	76	2,500,000,000	8,090,543,296	7,127,672,059	5,893,823,072	4,293,363,553
01/01/2030	77	2,500,000,000	8,012,888,135	7,047,285,764	5,812,532,041	4,216,213,068
01/02/2030	78	2,500,000,000	7,935,890,054	6,967,728,565	5,732,298,460	4,140,402,901
01/03/2030	79	2,500,000,000	7,857,705,436	6,888,512,469	5,654,108,465	4,068,299,867
01/04/2030	80	2,500,000,000	7,781,568,604	6,810,196,361	5,575,610,327	3,994,825,876
01/05/2030	81	0	7,702,869,727	6,730,256,204	5,496,600,131	3,922,072,956
01/06/2030	82		7,627,223,537	6,652,858,674	5,419,571,342	3,850,730,113
01/07/2030	83		7,551,088,275	6,575,638,519	5,343,481,841	3,781,103,495
01/08/2030	84		7,475,585,801	6,498,848,201	5,267,649,776	3,711,656,178
01/09/2030	85		7,401,249,890	6,423,311,876	5,193,182,704	3,643,687,042
01/10/2030	86		7,327,314,982	6,348,708,150	5,120,232,986	3,577,777,040
01/11/2030	87		7,254,397,630	6,274,868,625	5,047,811,056	3,512,232,520
01/12/2030	88		7,179,694,242	6,200,058,552	4,975,354,282	3,447,626,925
01/01/2031	89		7,105,750,305	6,125,796,464	4,903,259,472	3,383,278,494
01/02/2031	90		7,032,762,868	6,052,591,638	4,832,343,296	3,320,223,135
01/03/2031	91		6,958,903,733	5,979,850,839	4,763,299,324	3,260,261,056
01/04/2031	92		6,886,580,627	5,907,666,058	4,693,832,126	3,199,106,334
01/05/2031	93		6,811,594,335	5,833,747,631	4,623,693,314	3,138,385,047
01/06/2031	94		6,739,080,178	5,761,854,197	4,555,098,153	3,078,729,728
01/07/2031	95		6,666,659,598	5,690,579,326	4,487,678,377	3,020,728,085
01/08/2031	96		6,594,363,659	5,619,321,417	4,420,213,120	2,962,714,056
01/09/2031	97		6,522,366,623	5,548,543,131	4,353,438,310	2,905,598,100
01/10/2031	98		6,449,284,752	5,477,367,397	4,287,015,641	2,849,536,995
01/11/2031	99		6,379,725,265	5,409,100,811	4,222,818,000	2,794,976,852
01/12/2031	100		6,309,152,301	5,340,484,643	4,158,988,566	2,741,445,781
01/01/2032	101		6,236,147,519	5,269,735,510	4,093,454,497	2,686,819,684
01/02/2032	102		6,166,974,358	5,202,443,352	4,030,905,359	2,634,558,069
01/03/2032	103		6,096,750,182	5,135,041,514	3,969,215,168	2,583,957,483
01/04/2032	104		6,028,166,646	5,068,664,990	3,907,944,290	2,533,294,643
01/05/2032	105		5,959,092,632	5,002,361,059	3,847,331,235	2,483,779,296
01/06/2032	106		5,887,205,078	4,933,633,019	3,784,822,165	2,433,075,145
01/07/2032	107		5,819,279,663	4,868,705,067	3,725,820,008	2,385,327,405
01/08/2032	108		5,751,577,205	4,803,900,137	3,666,878,054	2,337,648,527
01/09/2032	109		5,683,594,029	4,739,066,963	3,608,190,301	2,290,492,116
01/10/2032	110		5,616,404,154	4,675,356,246	3,550,921,447	2,244,897,492
01/11/2032	111		5,550,702,790	4,612,826,386	3,494,520,229	2,199,883,226
01/12/2032	112		5,484,794,557	4,550,572,739	3,438,874,111	2,155,978,524
01/01/2033	113		5,419,683,870	4,488,925,830	3,383,660,172	2,112,377,398
01/02/2033	114		5,353,678,482	4,426,735,156	3,328,295,995	2,069,013,548
01/03/2033	115		5,288,521,492	4,366,160,039	3,275,210,136	2,028,222,389
01/04/2033	116		5,223,323,415	4,305,019,005	3,221,133,205	1,986,285,662
01/05/2033	117		5,159,825,093	4,245,703,840	3,168,933,135	1,946,086,688
01/06/2033	118		5,096,488,391	4,186,475,314	3,116,778,982	1,905,951,005
01/07/2033	119		5,033,241,079	4,127,734,813	3,065,483,814	1,866,899,058
01/08/2033	120		4,970,802,692	4,069,615,321	3,014,634,686	1,828,155,446
01/09/2033	121		4,908,611,591	4,011,883,216	2,964,310,603	1,790,023,596
01/10/2033	122		4,845,775,531	3,954,025,510	2,914,369,808	1,752,652,397
01/11/2033	123		4,784,174,210	3,897,139,384	2,865,135,885	1,715,745,923
01/12/2033	124		4,722,952,854	3,840,954,159	2,816,878,899	1,679,933,194
01/01/2034	125		4,662,186,057	3,785,104,673	2,768,860,267	1,644,301,654
01/02/2034	126		4,601,481,810	3,729,484,283	2,721,234,821	1,609,174,321
01/03/2034	127		4,540,689,109	3,674,573,701	2,675,009,427	1,575,786,597
01/04/2034	128		4,480,605,211	3,619,800,648	2,628,434,148	1,541,792,063
01/05/2034	129		4,420,659,017	3,565,509,119	2,582,639,364	1,508,719,677
01/06/2034	130		4,361,296,175	3,511,663,502	2,537,167,860	1,475,878,510
01/07/2034	131		4,302,629,560	3,458,739,313	2,492,779,732	1,444,113,727
01/08/2034	132		4,244,365,953	3,406,116,317	2,448,610,133	1,412,517,227
01/09/2034	133		4,186,412,146	3,353,910,070	2,404,947,909	1,381,453,924
01/10/2034	134		4,129,482,678	3,302,871,220	2,362,520,951	1,351,520,018
01/11/2034	135		4,072,731,827	3,251,955,437	2,320,185,489	1,321,679,457
01/12/2034	136		4,016,906,610	3,202,116,043	2,279,003,302	1,292,898,618

01/01/2035	137	3,961,154,340	3,152,316,933	2,237,854,549	1,264,177,313
01/02/2035	138	3,906,732,440	3,103,734,462	2,197,761,859	1,236,270,164
01/03/2035	139	3,852,702,336	3,056,120,464	2,159,074,652	1,209,860,857
01/04/2035	140	3,799,019,134	3,008,425,579	2,119,974,101	1,182,918,822
01/05/2035	141	3,745,876,741	2,961,473,391	2,081,751,494	1,156,829,501
01/06/2035	142	3,692,973,654	2,914,696,507	2,043,659,241	1,130,851,487
01/07/2035	143	3,640,373,960	2,868,465,895	2,006,294,123	1,105,624,807
01/08/2035	144	3,588,155,424	2,822,524,480	1,969,140,572	1,080,554,095
01/09/2035	145	3,535,916,222	2,776,714,424	1,932,254,433	1,055,822,043
01/10/2035	146	3,483,954,313	2,731,418,592	1,896,055,845	1,031,795,479
01/11/2035	147	3,431,983,535	2,686,109,944	1,859,862,084	1,007,812,769
01/12/2035	148	3,381,124,373	2,641,960,352	1,824,790,534	984,755,054
01/01/2036	149	3,330,005,108	2,597,603,305	1,789,590,413	961,668,660
01/02/2036	150	3,279,670,743	2,554,000,354	1,755,075,737	939,126,943
01/03/2036	151	3,228,910,492	2,510,481,674	1,721,065,530	917,278,875
01/04/2036	152	3,179,061,224	2,467,531,583	1,687,318,872	895,483,873
01/05/2036	153	3,128,457,446	2,424,268,065	1,653,654,785	874,020,341
01/06/2036	154	3,078,267,207	2,381,329,453	1,620,234,172	852,729,123
01/07/2036	155	3,029,286,145	2,339,591,456	1,587,918,096	832,295,391
01/08/2036	156	2,981,017,554	2,298,407,555	1,555,998,610	812,110,669
01/09/2036	157	2,932,778,129	2,257,379,076	1,524,336,161	792,215,587
01/10/2036	158	2,884,979,829	2,216,943,513	1,493,346,719	772,928,580
01/11/2036	159	2,837,881,459	2,177,052,369	1,462,746,251	753,883,655
01/12/2036	160	2,790,982,701	2,137,560,082	1,432,676,757	735,359,373
01/01/2037	161	2,744,864,768	2,098,673,689	1,403,036,261	717,095,393
01/02/2037	162	2,698,559,945	2,059,770,405	1,373,525,998	699,039,216
01/03/2037	163	2,652,899,109	2,021,815,869	1,345,119,249	681,962,439
01/04/2037	164	2,607,598,008	1,983,920,599	1,316,550,633	664,651,292
01/05/2037	165	2,562,804,221	1,946,639,973	1,288,631,324	647,889,668
01/06/2037	166	2,518,083,174	1,909,426,988	1,260,782,570	631,203,192
01/07/2037	167	2,473,806,477	1,872,773,555	1,233,536,984	615,031,343
01/08/2037	168	2,429,261,679	1,835,932,138	1,206,195,279	598,851,742
01/09/2037	169	2,385,586,008	1,799,866,041	1,179,492,750	583,114,161
01/10/2037	170	2,341,998,747	1,764,080,189	1,153,196,147	567,776,717
01/11/2037	171	2,298,562,426	1,728,425,825	1,127,015,008	552,536,173
01/12/2037	172	2,255,710,035	1,693,418,404	1,101,470,818	537,799,129
01/01/2038	173	2,212,539,627	1,658,192,095	1,075,815,144	523,047,791
01/02/2038	174	2,170,367,339	1,623,827,183	1,050,840,284	508,741,366
01/03/2038	175	2,128,828,440	1,590,308,384	1,026,784,657	495,193,255
01/04/2038	176	2,087,630,296	1,556,886,866	1,002,649,565	481,505,375
01/05/2038	177	2,046,651,552	1,523,820,927	978,939,417	468,191,870
01/06/2038	178	2,005,662,205	1,490,769,827	955,270,946	454,936,981
01/07/2038	179	1,964,920,428	1,458,090,001	932,030,392	442,049,425
01/08/2038	180	1,925,334,863	1,426,291,906	909,385,977	429,482,654
01/09/2038	181	1,885,735,932	1,394,587,597	886,910,358	417,093,788
01/10/2038	182	1,846,980,182	1,363,683,915	865,122,114	405,179,526
01/11/2038	183	1,808,639,997	1,333,111,246	843,575,932	393,414,967
01/12/2038	184	1,770,402,618	1,302,785,346	822,357,051	381,947,087
01/01/2039	185	1,732,279,921	1,272,569,975	801,241,289	370,563,570
01/02/2039	186	1,694,671,908	1,242,830,808	780,526,678	359,454,373
01/03/2039	187	1,657,285,351	1,213,550,335	760,386,945	348,839,523
01/04/2039	188	1,620,248,998	1,184,418,122	740,245,872	338,161,098
01/05/2039	189	1,582,976,175	1,155,271,929	720,252,772	327,679,048
01/06/2039	190	1,546,656,319	1,126,850,863	700,747,008	317,454,587
01/07/2039	191	1,510,011,092	1,098,346,370	681,340,017	307,397,503
01/08/2039	192	1,473,967,339	1,070,310,586	662,259,950	297,523,688
01/09/2039	193	1,438,078,687	1,042,479,179	643,398,662	287,825,873
01/10/2039	194	1,403,867,037	1,016,008,350	625,517,995	278,679,850
01/11/2039	195	1,370,643,492	990,281,321	608,128,296	269,784,871
01/12/2039	196	1,337,939,604	965,066,297	591,185,182	261,193,283
01/01/2040	197	1,306,943,486	941,109,651	575,043,517	252,985,596
01/02/2040	198	1,276,528,799	917,649,463	559,282,708	245,009,596
01/03/2040	199	1,246,436,703	894,595,622	543,934,727	237,341,693
01/04/2040	200	1,217,274,719	872,183,609	528,959,026	229,829,569
01/05/2040	201	1,188,411,357	850,105,199	514,300,032	222,544,315
01/06/2040	202	1,160,064,462	828,420,391	499,906,464	215,399,814
01/07/2040	203	1,132,432,978	807,360,925	485,999,100	208,549,005
01/08/2040	204	1,105,314,550	786,690,462	472,351,954	201,834,309
01/09/2040	205	1,078,324,003	766,178,655	458,866,100	195,241,380
01/10/2040	206	1,052,063,500	746,292,866	445,856,377	188,928,276
01/11/2040	207	1,026,214,201	726,721,713	433,059,850	182,728,597
01/12/2040	208	1,000,736,118	707,515,975	420,577,275	176,734,154
01/01/2041	209	975,634,234	688,599,156	408,291,305	170,844,669
01/02/2041	210	950,606,118	669,796,447	396,132,594	165,054,929

01/03/2041	211	925,699,915	651,248,268	384,277,924	159,502,821
01/04/2041	212	901,363,742	633,051,760	372,590,835	153,996,808
01/05/2041	213	877,259,588	615,111,463	361,140,782	148,652,484
01/06/2041	214	853,636,912	597,532,679	349,927,818	143,426,937
01/07/2041	215	830,617,916	580,465,391	339,096,186	138,417,577
01/08/2041	216	808,042,843	563,731,370	328,482,979	133,517,388
01/09/2041	217	785,986,929	547,414,022	318,163,737	128,775,207
01/10/2041	218	764,185,472	531,356,420	308,070,746	124,178,989
01/11/2041	219	742,693,662	515,536,776	298,138,644	119,666,490
01/12/2041	220	721,797,759	500,209,601	288,562,845	115,348,188
01/01/2042	221	701,527,066	485,337,339	279,271,222	111,161,185
01/02/2042	222	681,706,623	470,825,055	270,231,604	107,107,465
01/03/2042	223	662,210,823	456,659,450	261,499,064	103,249,689
01/04/2042	224	642,638,113	442,410,507	252,695,330	99,351,047
01/05/2042	225	623,447,337	428,494,537	244,144,440	95,595,656
01/06/2042	226	604,748,453	414,937,857	235,818,951	91,944,687
01/07/2042	227	586,421,297	401,702,549	227,735,114	88,428,858
01/08/2042	228	568,166,641	388,537,878	219,711,539	84,951,980
01/09/2042	229	550,344,774	375,712,166	211,918,492	81,591,725
01/10/2042	230	532,471,991	362,914,015	204,195,940	78,296,157
01/11/2042	231	515,155,576	350,516,250	196,718,685	75,109,622
01/12/2042	232	498,036,891	338,312,329	189,402,213	72,019,665
01/01/2043	233	481,055,530	326,222,794	182,169,480	68,976,044
01/02/2043	234	464,206,467	314,262,859	175,044,499	65,997,540
01/03/2043	235	447,703,598	302,626,237	168,175,645	63,165,131
01/04/2043	236	431,374,158	291,093,761	161,355,404	60,346,826
01/05/2043	237	415,261,606	279,760,961	154,691,873	57,617,511
01/06/2043	238	399,338,668	268,577,407	148,130,318	54,939,863
01/07/2043	239	383,631,422	257,589,908	141,720,635	52,347,120
01/08/2043	240	368,150,142	246,775,717	135,425,598	49,810,062
01/09/2043	241	352,920,645	236,165,957	129,273,565	47,345,932
01/10/2043	242	337,583,407	225,531,850	123,148,771	44,917,865
01/11/2043	243	322,724,510	215,239,275	117,229,743	42,577,823
01/12/2043	244	308,202,214	205,216,315	111,495,655	40,329,206
01/01/2044	245	293,863,451	195,336,986	105,858,232	38,127,908
01/02/2044	246	279,657,243	185,578,543	100,314,106	35,977,996
01/03/2044	247	265,604,728	175,973,727	94,895,915	33,899,870
01/04/2044	248	251,719,728	166,491,499	89,554,176	31,856,127
01/05/2044	249	238,008,311	157,164,151	84,329,017	29,874,473
01/06/2044	250	224,486,921	147,984,146	79,201,395	27,939,116
01/07/2044	251	211,274,204	139,045,578	74,234,295	26,079,575
01/08/2044	252	198,404,793	130,354,386	69,417,209	24,283,970
01/09/2044	253	185,907,205	121,936,152	64,769,132	22,561,982
01/10/2044	254	173,819,124	113,820,473	60,309,502	20,922,375
01/11/2044	255	162,314,262	106,106,573	56,079,191	19,372,408
01/12/2044	256	151,583,244	98,928,942	52,156,998	17,943,639
01/01/2045	257	142,701,939	92,974,707	48,893,163	16,749,533
01/02/2045	258	134,053,292	87,191,713	45,735,414	15,601,408
01/03/2045	259	125,681,385	81,621,168	42,715,090	14,515,350
01/04/2045	260	117,575,953	76,227,756	39,791,082	13,464,448
01/05/2045	261	109,633,056	70,961,487	36,950,906	12,452,140
01/06/2045	262	102,142,745	66,001,148	34,280,565	11,503,327
01/07/2045	263	95,176,770	61,399,027	31,811,762	10,631,128
01/08/2045	264	88,585,987	57,050,353	29,483,475	9,811,308
01/09/2045	265	82,371,882	52,958,426	27,299,174	9,045,953
01/10/2045	266	76,507,656	49,107,468	25,251,765	8,333,216
01/11/2045	267	71,045,810	45,524,365	23,349,747	7,672,903
01/12/2045	268	65,868,497	42,137,595	21,559,456	7,055,559
01/01/2046	269	60,978,376	38,943,109	19,874,342	6,476,539
01/02/2046	270	56,407,219	35,962,695	18,306,633	5,940,395
01/03/2046	271	52,048,755	33,133,096	16,827,491	5,439,528
01/04/2046	272	47,945,620	30,469,364	15,435,292	4,968,363
01/05/2046	273	44,088,007	27,971,868	14,135,224	4,531,242
01/06/2046	274	40,447,790	25,618,788	12,913,200	4,121,973
01/07/2046	275	37,088,884	23,452,768	11,792,318	3,748,750
01/08/2046	276	33,980,081	21,450,506	10,758,128	3,405,498
01/09/2046	277	31,213,331	19,670,528	9,840,322	3,101,772
01/10/2046	278	28,697,363	18,055,290	9,010,056	2,828,421
01/11/2046	279	26,413,461	16,590,159	8,257,863	2,581,314
01/12/2046	280	24,278,416	15,224,118	7,559,256	2,353,252
01/01/2047	281	22,322,015	13,973,590	6,920,683	2,145,334
01/02/2047	282	20,651,340	12,905,820	6,375,594	1,967,992
01/03/2047	283	19,128,337	11,935,722	5,882,811	1,808,933
01/04/2047	284	17,722,912	11,040,007	5,427,498	1,661,858

01/05/2047	285	16,396,346	10,196,894	5,000,667	1,524,889
01/06/2047	286	15,155,897	9,409,472	4,602,771	1,397,611
01/07/2047	287	14,064,346	8,717,455	4,253,766	1,286,342
01/08/2047	288	13,087,034	8,097,933	3,941,415	1,186,839
01/09/2047	289	12,258,044	7,572,110	3,676,114	1,102,263
01/10/2047	290	11,574,509	7,138,137	3,456,899	1,032,284
01/11/2047	291	10,980,099	6,760,072	3,265,482	970,993
01/12/2047	292	10,439,465	6,416,672	3,091,972	915,631
01/01/2048	293	9,961,882	6,112,738	2,938,026	866,358
01/02/2048	294	9,511,697	5,826,600	2,793,374	820,214
01/03/2048	295	9,103,240	5,567,542	2,662,826	778,783
01/04/2048	296	8,721,068	5,324,759	2,540,232	739,782
01/05/2048	297	8,352,182	5,091,161	2,422,814	702,694
01/06/2048	298	8,002,339	4,869,637	2,311,500	667,570
01/07/2048	299	7,678,954	4,665,179	2,208,998	635,352
01/08/2048	300	7,369,671	4,469,687	2,111,049	604,608
01/09/2048	301	7,068,970	4,280,041	2,016,337	575,037
01/10/2048	302	6,771,457	4,093,176	1,923,559	546,329
01/11/2048	303	6,475,337	3,907,540	1,831,650	518,021
01/12/2048	304	6,188,739	3,728,463	1,743,407	491,043
01/01/2049	305	5,912,479	3,555,986	1,658,529	465,158
01/02/2049	306	5,643,699	3,388,575	1,576,428	440,259
01/03/2049	307	5,385,540	3,228,618	1,498,562	416,912
01/04/2049	308	5,136,888	3,074,328	1,423,320	394,302
01/05/2049	309	4,893,860	2,924,073	1,350,424	372,574
01/06/2049	310	4,658,818	2,778,914	1,280,122	351,682
01/07/2049	311	4,428,545	2,637,224	1,211,861	331,564
01/08/2049	312	4,204,907	2,499,799	1,145,790	312,160
01/09/2049	313	3,987,258	2,366,388	1,081,882	293,500
01/10/2049	314	3,771,488	2,234,657	1,019,142	275,346
01/11/2049	315	3,560,641	2,106,149	958,092	257,755
01/12/2049	316	3,356,640	1,982,222	899,497	241,000
01/01/2050	317	3,162,601	1,864,467	843,911	225,149
01/02/2050	318	2,972,436	1,749,386	789,808	209,822
01/03/2050	319	2,785,778	1,637,019	737,379	195,144
01/04/2050	320	2,487,380	1,459,191	655,607	172,769
01/05/2050	321	2,307,992	1,351,732	605,831	158,997
01/06/2050	322	2,130,958	1,245,932	556,992	145,561
01/07/2050	323	1,957,653	1,142,724	509,596	132,628
01/08/2050	324	1,786,635	1,041,129	463,109	120,019
01/09/2050	325	1,618,298	941,434	417,698	107,792
01/10/2050	326	1,453,416	844,127	373,603	96,017
01/11/2050	327	1,289,804	747,832	330,142	84,488
01/12/2050	328	1,128,373	653,160	287,638	73,309
01/01/2051	329	970,625	560,895	246,378	62,528
01/02/2051	330	813,997	469,587	205,746	51,994
01/03/2051	331	664,080	382,514	167,210	42,094
01/04/2051	332	523,132	300,816	131,163	32,880
01/05/2051	333	394,026	226,204	98,388	24,563
01/06/2051	334	290,381	166,421	72,201	17,949
01/07/2051	335	207,126	118,511	51,289	12,698
01/08/2051	336	148,029	84,554	36,500	8,998
01/09/2051	337	108,470	61,853	26,632	6,538
01/10/2051	338	80,554	45,859	19,697	4,816
01/11/2051	339	60,523	34,397	14,737	3,587
01/12/2051	340	51,098	28,993	12,391	3,004
01/01/2052	341	45,511	25,779	10,989	2,653
01/02/2052	342	41,218	23,308	9,911	2,382
01/03/2052	343	37,250	21,031	8,921	2,136
01/04/2052	344	33,439	18,847	7,974	1,901
01/05/2052	345	29,948	16,852	7,113	1,689
01/06/2052	346	26,447	14,856	6,254	1,479
01/07/2052	347	22,933	12,861	5,401	1,272
01/08/2052	348	19,681	11,019	4,616	1,082
01/09/2052	349	16,421	9,178	3,835	895
01/10/2052	350	13,151	7,338	3,059	711
01/11/2052	351	9,872	5,499	2,286	529
01/12/2052	352	7,418	4,125	1,711	394
01/01/2053	353	5,917	3,285	1,359	312
01/02/2053	354	4,411	2,445	1,009	231
01/03/2053	355	2,901	1,606	661	151
01/04/2053	356	1,387	0	0	0
01/05/2053	357	0	0	0	0
01/06/2053	358	0	0	0	0

01/07/2053	359	0	0	0	0
01/08/2053	360	0	0	0	0
01/09/2053	361	0	0	0	0
01/10/2053	362	0	0	0	0
01/11/2053	363	0	0	0	0
01/12/2053	364	0	0	0	0
01/01/2054	365	0	0	0	0
01/02/2054	366	0	0	0	0
01/03/2054	367	0	0	0	0
01/04/2054	368	0	0	0	0
		1,420,453,506,300	1,267,926,841,213	1,084,465,597,621	863,334,351,624

