

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: 31/12/2023

Cut-off Date: 31/12/2023



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Covered Bond Label Disclaimer

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

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Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
3. General Cover Pool / Covered Bond Information					
1. General Information					
Nominal (mn)					
G.3.1.1	Total Cover Assets	15,987.55			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,352.12			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,413.32			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OCI)					
G.3.2.1	OC (%)	Statutory	Voluntary	Contractual	Purpose
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	5.0%	34.0%	5.0%	ND1
OG.3.2.2	Optional information e.g. OC (NPV basis)		37.8%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)		% Cover Pool	
G.3.3.2	Public Sector	15,261.13		95.5%	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	91.50		0.6%	
G.3.3.5	Other	634.92		4.0%	
G.3.3.6	Total	15,987.5		100.0%	
OG.3.3.1	a/w (if relevant, please specify)				
OG.3.3.2	a/w (if relevant, please specify)				
OG.3.3.3	a/w (if relevant, please specify)				
OG.3.3.4	a/w (if relevant, please specify)				
OG.3.3.5	a/w (if relevant, please specify)				
OG.3.3.6	a/w (if relevant, please specify)				
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		7.60	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0-1 Y	370.06	ND1	2.42%	
G.3.4.3	1-2 Y	484.02	ND1	3.17%	
G.3.4.4	2-3 Y	736.67	ND1	4.83%	
G.3.4.5	3-4 Y	850.50	ND1	5.57%	
G.3.4.6	4-5 Y	977.15	ND1	6.40%	
G.3.4.7	5-10 Y	7,704.53	ND1	50.48%	
G.3.4.8	10+ Y	4,138.19	ND1	27.12%	
G.3.4.9	Total	15,261.1	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	28.35			
OG.3.4.2	a/w 0-0.5 y	143.62			
OG.3.4.3	a/w 0.5-1 y	198.09			
OG.3.4.4	a/w 1-1.5 y	227.01			
OG.3.4.5	a/w 1.5-2 y	257.01			
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					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		4.23	5.23		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0-1 Y	0.00	0.00	0.0%	0.0%
G.3.5.3	1-2 Y	0.00	0.00	0.0%	0.0%
G.3.5.4	2-3 Y	2,500.00	0.00	21.7%	0.0%
G.3.5.5	3-4 Y	4,000.00	2,500.00	34.8%	21.7%
G.3.5.6	4-5 Y	0.00	4,000.00	0.0%	34.8%
G.3.5.7	5-10 Y	5,000.00	5,000.00	43.5%	43.5%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5 y	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
OG.3.5.4	a/w 1-1.5 y	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.2	AUD	15,987.55		100.0%	
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	15,987.5	0.0	100.0%	
OG.3.6.1	a/w (if relevant, please specify)				
OG.3.6.2	a/w (if relevant, please specify)				
OG.3.6.3	a/w (if relevant, please specify)				
OG.3.6.4	a/w (if relevant, please specify)				
OG.3.6.5	a/w (if relevant, please specify)				
OG.3.6.6	a/w (if relevant, please specify)				

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.6%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	634.92		87.4%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	726.42		100.0%	
OG.3.9.1	a/w EU apts or quasi apts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvs or quasi gvs				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvs or quasi gvs				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	91.50		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	91.50		100.00%	
G.3.10.16	Total	91.50		100.00%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.60%	0.80%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50		0.60%	0.80%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		https://www.coveredbondlabel.com/issuer/131/			
G.3.12.1	Bond list				
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (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 strateav - 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	424 for Commercial Mortgage Assets	
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15		
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets		
G.4.1.9	(d)	Currency risk - cover pool:	111		
G.4.1.10	(d)	Interest rate risk - covered bond:	163		
G.4.1.11	(d)	Currency risk - covered bond:	137		
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps		
G.4.1.15	(d)	Hedaina Strateav	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	634.92
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Service	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Payable 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	15,261.13	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	15,261.13	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	230,595	0
OM.7.2.1	Optional information eq. Number of borrowers	106,553	0
OM.7.2.2	Optional information eq. 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	0.5%	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%	0.00%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0.00%	0.00%
M.7.4.5	Croatia	0.00%	0.00%
M.7.4.6	Cyprus	0.00%	0.00%
M.7.4.7	Czechia	0.00%	0.00%
M.7.4.8	Denmark	0.00%	0.00%
M.7.4.9	Estonia	0.00%	0.00%
M.7.4.10	Finland	0.00%	0.00%
M.7.4.11	France	0.00%	0.00%
M.7.4.12	Germany	0.00%	0.00%
M.7.4.13	Greece	0.00%	0.00%
M.7.4.14	Netherlands	0.00%	0.00%
M.7.4.15	Hungary	0.00%	0.00%
M.7.4.16	Ireland	0.00%	0.00%
M.7.4.17	Italy	0.00%	0.00%
M.7.4.18	Latvia	0.00%	0.00%
M.7.4.19	Lithuania	0.00%	0.00%
M.7.4.20	Luxembourg	0.00%	0.00%
M.7.4.21	Malta	0.00%	0.00%
M.7.4.22	Poland	0.00%	0.00%
M.7.4.23	Portugal	0.00%	0.00%
M.7.4.24	Romania	0.00%	0.00%
M.7.4.25	Slovakia	0.00%	0.00%
M.7.4.26	Slovenia	0.00%	0.00%
M.7.4.27	Spain	0.00%	0.00%
M.7.4.28	Sweden	0.00%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.71%	15.71%
M.7.5.2	Vlaams-Brabant	14.62%	14.62%
M.7.5.3	Oost-Vlaanderen	15.23%	15.23%
M.7.5.4	Brussels	8.37%	8.37%
M.7.5.5	West-Vlaanderen	10.76%	10.76%
M.7.5.6	Limburg	8.12%	8.12%
M.7.5.7	Lège	7.43%	7.43%
M.7.5.8	Hainaut	6.90%	6.90%
M.7.5.9	Brabant Wallon	5.30%	5.30%
M.7.5.10	Namur	4.40%	4.40%
M.7.5.11	Luxembourg	2.96%	2.96%
M.7.5.12	Other	0.22%	0.22%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	84.61%	84.61%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.39%	15.39%
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. Breakdowns by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / Interest only	4.60%	4.60%
M.7.7.2	Amortising	95.40%	95.40%
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	1.71%	1.71%
M.7.8.2	≥ 12 - < 24 months	7.30%	7.30%
M.7.8.3	≥ 24 - < 36 months	13.06%	13.06%
M.7.8.4	≥ 36 - < 60 months	16.75%	16.75%
M.7.8.5	≥ 60 months	61.18%	61.18%
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	0.00%	0.00%
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)	66.18			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,135.97	182,842.00	0.47	0.79
M.7A.10.3	>100K and <=200K	5,200.20	38,023.00	0.34	0.16
M.7A.10.4	>200K and <=300K	1,660.84	6,920.00	0.11	0.03
M.7A.10.5	>300K and <=400K	586.25	1,720.00	0.04	0.01
M.7A.10.6	>400K	677.88	1,090.00	0.04	0.00
M.7A.10.26	Total	15,261.1	230,595	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 (%)	60.23%			
M.7A.11.2	By LTV buckets (mn):				
M.7A.11.3	>0 - <=40 %	4,228.64	100,010	27.71%	43.37%
M.7A.11.3	>40 - <=50 %	1,731.61	27,553	11.35%	11.95%
M.7A.11.4	>50 - <=60 %	1,934.07	27,228	12.67%	11.81%
M.7A.11.5	>60 - <=70 %	2,202.15	26,983	14.43%	11.71%
M.7A.11.6	>70 - <=80 %	2,366.35	24,965	15.51%	10.83%
M.7A.11.7	>80 - <=90 %	1,907.30	16,180	12.50%	7.02%
M.7A.11.8	>90 - <=100 %	365.99	2,929	2.40%	1.27%
M.7A.11.9	>100%	525.01	4,737	3.44%	2.05%
M.7A.11.10	Total	15,261.13	230,595	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	102.49			
OM.7A.11.2	a/w >110 - <=120 %	70.49			
OM.7A.11.3	a/w >120 - <=130 %	42.97			
OM.7A.11.4	a/w >130 - <=140 %	36.46			
OM.7A.11.5	a/w >140 - <=150 %	36.19			
OM.7A.11.6	a/w >150 %	236.41			
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 (%)	50.70%			
M.7A.12.2	By LTV buckets (mn):				
M.7A.12.3	>0 - <=40 %	5,817.52	128,057	38.12%	55.53%
M.7A.12.3	>40 - <=50 %	2,037.27	28,161	13.35%	12.21%
M.7A.12.4	>50 - <=60 %	2,064.13	25,012	13.53%	10.85%
M.7A.12.5	>60 - <=70 %	2,021.59	21,717	13.25%	9.42%
M.7A.12.6	>70 - <=80 %	1,833.91	16,352	12.02%	7.09%
M.7A.12.7	>80 - <=90 %	880.22	6,626	5.77%	2.87%
M.7A.12.8	>90 - <=100 %	256.82	1,875	1.68%	0.81%
M.7A.12.9	>100%	349.66	2,795	2.29%	1.21%
M.7A.12.10	Total	15,261.13	230,595	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	65.71		0.43%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	41.98		0.28%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	35.38		0.23%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	29.38		0.19%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	18.00		0.12%	0.00%
OM.7A.12.6	a/w >150 %	159.19		1.04%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	80.37%			
M.7A.13.2	Second home/Holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Subsidiary housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	18.90%			
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 Building land				
OM.7A.13.5	a/w (If relevant, please specify)				
OM.7A.13.6	a/w (If relevant, please specify)				
OM.7A.13.7	a/w (If relevant, please specify)				
OM.7A.13.8	a/w (If relevant, please specify)				
OM.7A.13.9	a/w (If relevant, please specify)				
OM.7A.13.10	a/w (If relevant, please specify)				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					

18. Dwelling type - optional		Nominal (m ²)	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 (m ²)	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/m ² (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				
OM.7A.20.1					
OM.7A.20.2					
OM.7A.20.3					
OM.7A.20.4					
OM.7A.20.5					
OM.7A.20.6					
OM.7A.20.7					
OM.7A.20.8					
OM.7A.20.9					
OM.7A.20.10					
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	>0 - <=40 %				
M.7B.22.4	>40 - <=50 %				
M.7B.22.5	>50 - <=60 %				
M.7B.22.6	>60 - <=70 %				
M.7B.22.7	>70 - <=80 %				
M.7B.22.8	>80 - <=90 %				
M.7B.22.9	>90 - <=100 %				
M.7B.22.10	>100 %				
OM.7B.22.1	Total	0.0	0	0.0%	0.0%
OM.7B.22.2	a/w >100 - <=110 %				
OM.7B.22.3	a/w >110 - <=120 %				
OM.7B.22.4	a/w >120 - <=130 %				
OM.7B.22.5	a/w >130 - <=140 %				
OM.7B.22.6	a/w >140 - <=150 %				
OM.7B.22.7	a/w >150 %				
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	>0 - <=40 %				
M.7B.23.4	>40 - <=50 %				
M.7B.23.5	>50 - <=60 %				
M.7B.23.6	>60 - <=70 %				
M.7B.23.7	>70 - <=80 %				
M.7B.23.8	>80 - <=90 %				
M.7B.23.9	>90 - <=100 %				
M.7B.23.10	>100 %				
OM.7B.23.1	Total	0.0	0	0.0%	0.0%
OM.7B.23.2	a/w >100 - <=110 %				
OM.7B.23.3	a/w >110 - <=120 %				
OM.7B.23.4	a/w >120 - <=130 %				
OM.7B.23.5	a/w >130 - <=140 %				
OM.7B.23.6	a/w >140 - <=150 %				
OM.7B.23.7	a/w >150 %				
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Proectrv developers / Buidline under construction				
M.7B.24.13	Other				
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				
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data				
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					

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

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/12/2023

Contact Details:

Head of ALM Treasury

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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Remark

The investor report is provided in pdf and excel-format.

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



BNP PARIBAS Retained Covered Bonds FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.16	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.16	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.39	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.39	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.95	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*	4.23

* 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	15,261,132,276 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	634,916,449 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.02%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,261,145,841 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.62% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,044,624 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	634,916,449 (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)	12,261,145,841
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.94% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,154,291,358 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,154,291,358
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,988,106,914 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,261,145,841
Total Principal Proceeds Public Finance Exposures	92,044,624
Total Principal Proceeds Financial Institution Exposures	634,916,449
Impact Derivatives	0
Interest Requirement Covered Bonds	178,850,000 (X)
Costs, Fees and expenses Covered Bonds	66,291,215 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,397,257,057
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,472,790,652 (XIII)
Cumulative Cash Outflow Next 180 Days	-43,591,396 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,429,199,256
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	85,652,153 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,750,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	51,902,153 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/12/2023 (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	15,261,132,276
Principal Redemptions between Cut-off Date and Maturity	15,261,132,276
Interest Payments between Cut-off Date and Maturity Date	2,154,291,358
Number of borrowers	106,553
Number of loans	230,595
Average Outstanding Balance per borrower	143,226
Average Outstanding Balance per loan	66,182
Weighted average Current Loan to Current Value	50.70%
Weighted average Current Loan to Original Value	60.23%
Weighted average seasoning (in Years)	4.88
Weighted average remaining maturity (in years, at 0% CPR)	14.53
Weighted average initial maturity (in years, at 0% CPR)	19.42
Percentage of Fixed Rate Loans	84.61%
Percentage of Variable Rate Loans	15.39%
Weighted average interest rate	1.85%
Weighted average interest rate Fixed Rate Loans	1.72%
Weighted average interest rate Variable Rate Loans	2.59%
Weighted Remaining average life (in years, at 0% CPR)	7.60
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.57
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 634,916,449

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 0.8 22/10/2027	BGB 0.8 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

23,296,923 EUR



Stratification Tables

Portfolio Cut-off Date

31/12/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,396,954,780.62	15.71 %	35,335	15.32 %
Oost-Vlaanderen	2,323,673,074.69	15.23 %	36,937	16.02 %
Vlaams-Brabant	2,231,859,954.62	14.62 %	31,848	13.81 %
West-Vlaanderen	1,641,675,967.10	10.76 %	28,415	12.32 %
Brussels	1,276,661,882.71	8.37 %	12,640	5.48 %
Limburg	1,238,893,263.44	8.12 %	21,570	9.35 %
Liège	1,133,374,390.11	7.43 %	18,035	7.82 %
Hainaut	1,053,309,755.79	6.90 %	17,698	7.67 %
Brabant Wallon	809,576,651.41	5.30 %	9,947	4.31 %
Namur	670,747,905.52	4.40 %	10,847	4.70 %
Luxembourg	451,226,489.82	2.96 %	6,708	2.91 %
Other	33,178,160.12	0.22 %	615	0.27 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	261,213,496.31	1.71 %	2,615	1.13 %
>1 and <=2	1,113,806,690.21	7.30 %	10,214	4.43 %
>2 and <=3	1,992,937,862.22	13.06 %	19,482	8.45 %
>3 and <=4	2,521,719,083.02	16.52 %	29,440	12.77 %
>4 and <=5	3,748,100,552.02	24.56 %	49,943	21.66 %
>5 and <=6	1,713,641,935.35	11.23 %	27,082	11.74 %
>6 and <=7	1,037,474,361.67	6.80 %	18,276	7.93 %
>7 and <=8	1,397,233,685.18	9.16 %	30,411	13.19 %
>8 and <=9	663,099,602.28	4.35 %	16,950	7.35 %
>9 and <=10	157,168,287.92	1.03 %	4,492	1.95 %
>10 and <=11	59,852,479.48	0.39 %	1,534	0.67 %
>11 and <=12	36,471,170.35	0.24 %	1,132	0.49 %
>12 and <=13	124,916,290.89	0.82 %	5,129	2.22 %
>13 and <=14	210,935,248.05	1.38 %	5,995	2.60 %
>14 and <=15	117,226,647.15	0.77 %	3,321	1.44 %
>15 and <=16	12,944,576.90	0.08 %	465	0.20 %
>16 and <=17	13,140,715.64	0.09 %	295	0.13 %
>17 and <=18	15,229,082.26	0.10 %	589	0.26 %
>18 and <=19	43,856,729.44	0.29 %	1,986	0.86 %
>19 and <=20	14,310,440.33	0.09 %	864	0.37 %
>20 and <=21	3,807,792.48	0.02 %	164	0.07 %
>21 and <=22	880,165.05	0.01 %	56	0.02 %
>22 and <=23	211,757.56	0.00 %	23	0.01 %
>23 and <=24	310,177.46	0.00 %	40	0.02 %
>24 and <=25	417,649.29	0.00 %	84	0.04 %
>27 and <=28	21,682.98	0.00 %	2	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	57,824.00	0.00 %	4	0.00 %
>26 and <=27	102,555.60	0.00 %	4	0.00 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	30,000.00	0.00 %	941	0.41 %
<=1	144,269,925.92	0.95 %	5,668	2.46 %
>1 and <=2	198,481,461.81	1.30 %	8,514	3.69 %
>2 and <=3	256,337,117.49	1.68 %	10,460	4.54 %
>3 and <=4	253,001,623.70	1.66 %	7,747	3.36 %
>4 and <=5	304,193,815.17	1.99 %	10,099	4.38 %
>5 and <=6	483,140,427.60	3.17 %	13,916	6.03 %
>6 and <=7	400,143,721.82	2.62 %	10,336	4.48 %
>7 and <=8	460,875,177.54	3.02 %	10,596	4.60 %
>8 and <=9	486,469,701.03	3.19 %	9,125	3.96 %
>9 and <=10	554,040,393.03	3.63 %	9,958	4.32 %
>10 and <=11	775,176,327.89	5.08 %	12,959	5.62 %
>11 and <=12	661,729,433.06	4.34 %	10,502	4.55 %
>12 and <=13	717,345,842.56	4.70 %	10,479	4.54 %
>13 and <=14	672,290,784.37	4.41 %	9,029	3.92 %
>14 and <=15	818,379,018.27	5.36 %	10,708	4.64 %
>15 and <=16	1,266,065,153.60	8.30 %	15,073	6.54 %
>16 and <=17	1,043,640,293.50	6.84 %	12,413	5.38 %
>17 and <=18	999,730,427.45	6.55 %	10,641	4.61 %
>18 and <=19	722,751,437.95	4.74 %	7,741	3.36 %
>19 and <=20	578,719,699.69	3.79 %	6,061	2.63 %
>20 and <=21	1,195,236,074.18	7.83 %	10,843	4.70 %
>21 and <=22	932,829,204.14	6.11 %	7,376	3.20 %
>22 and <=23	731,709,174.86	4.79 %	5,031	2.18 %
>23 and <=24	383,044,883.42	2.51 %	2,681	1.16 %
>24 and <=25	125,318,713.28	0.82 %	978	0.42 %
>25 and <=26	20,096,793.41	0.13 %	166	0.07 %
>26 and <=27	8,891,469.05	0.06 %	81	0.04 %
>27 and <=28	52,706,326.53	0.35 %	366	0.16 %
>28 and <=29	13,263,024.73	0.09 %	96	0.04 %
>29 and <=30	1,224,828.90	0.01 %	11	0.00 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	663,000.00	0.00 %	13	0.01 %
>1 and <=2	14,312,922.18	0.09 %	128	0.06 %
>2 and <=3	27,303,610.06	0.18 %	225	0.10 %
>3 and <=4	16,030,768.52	0.11 %	224	0.10 %
>4 and <=5	307,060,782.72	2.01 %	2,176	0.94 %
>5 and <=6	20,209,659.74	0.13 %	642	0.28 %
>6 and <=7	38,707,381.74	0.25 %	1,044	0.45 %
>7 and <=8	51,832,753.80	0.34 %	1,926	0.84 %
>8 and <=9	65,605,289.56	0.43 %	2,723	1.18 %
>9 and <=10	969,444,611.01	6.35 %	32,363	14.03 %
>10 and <=11	99,914,860.73	0.65 %	4,537	1.97 %
>11 and <=12	190,576,663.08	1.25 %	4,772	2.07 %
>12 and <=13	593,759,352.95	3.89 %	13,629	5.91 %
>13 and <=14	118,473,766.47	0.78 %	2,619	1.14 %
>14 and <=15	1,655,673,539.06	10.85 %	31,223	13.54 %
>15 and <=16	170,033,082.38	1.11 %	3,150	1.37 %
>16 and <=17	235,288,260.08	1.54 %	3,692	1.60 %
>17 and <=18	855,578,623.34	5.61 %	12,960	5.62 %
>18 and <=19	175,578,345.69	1.15 %	3,080	1.34 %
>19 and <=20	3,815,608,299.15	25.00 %	49,307	21.38 %
>20 and <=21	284,588,055.26	1.86 %	4,152	1.80 %
>21 and <=22	170,413,185.64	1.12 %	2,621	1.14 %
>22 and <=23	190,518,449.28	1.25 %	2,597	1.13 %
>23 and <=24	119,578,248.77	0.78 %	1,724	0.75 %
>24 and <=25	4,219,668,545.27	27.65 %	39,360	17.07 %
>25 and <=26	433,528,088.51	2.84 %	4,591	1.99 %
>26 and <=27	35,709,542.75	0.23 %	380	0.16 %
>27 and <=28	15,425,475.43	0.10 %	195	0.08 %
>28 and <=29	48,313,728.93	0.32 %	459	0.20 %
>29 and <=30	292,297,005.25	1.92 %	3,692	1.60 %
>30 and <=31	25,230,224.70	0.17 %	332	0.14 %
>31 and <=32	25,086.82	0.00 %	1	0.00 %
>32 and <=33	186,992.66	0.00 %	2	0.00 %
>33 and <=34	99,312.27	0.00 %	2	0.00 %
>34 and <=35	107,575.37	0.00 %	1	0.00 %
>35 and <=36	336,609.45	0.00 %	5	0.00 %
>36 and <=37	3,360,524.62	0.02 %	43	0.02 %
>37 and <=38	86,278.28	0.00 %	4	0.00 %
>38 and <=39	3,774.43	0.00 %	1	0.00 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1996	21,682.98	0.00 %	2	0.00 %
1997	102,555.60	0.00 %	4	0.00 %
1998	57,824.00	0.00 %	4	0.00 %
1999	417,649.29	0.00 %	84	0.04 %
2000	310,177.46	0.00 %	40	0.02 %
2001	211,757.56	0.00 %	23	0.01 %
2002	880,165.05	0.01 %	56	0.02 %
2003	3,807,792.48	0.02 %	164	0.07 %
2004	14,495,968.91	0.09 %	866	0.38 %
2005	43,671,200.86	0.29 %	1,984	0.86 %
2006	15,229,082.26	0.10 %	589	0.26 %
2007	13,140,715.64	0.09 %	295	0.13 %
2008	13,038,750.62	0.09 %	468	0.20 %
2009	117,603,846.17	0.77 %	3,336	1.45 %
2010	211,053,863.87	1.38 %	6,002	2.60 %
2011	124,326,302.33	0.81 %	5,104	2.21 %
2012	36,583,712.98	0.24 %	1,136	0.49 %
2013	59,863,765.89	0.39 %	1,532	0.66 %
2014	161,991,659.46	1.06 %	4,587	1.99 %
2015	658,152,401.70	4.31 %	16,853	7.31 %
2016	1,397,310,446.04	9.16 %	30,412	13.19 %
2017	1,037,397,600.81	6.80 %	18,275	7.93 %
2018	1,717,596,078.55	11.25 %	27,153	11.78 %
2019	3,744,146,408.82	24.53 %	49,872	21.63 %
2020	2,524,214,405.07	16.54 %	29,460	12.78 %
2021	1,992,320,321.09	13.05 %	19,478	8.45 %
2022	1,111,928,909.29	7.29 %	10,198	4.42 %
2023	261,213,496.31	1.71 %	2,615	1.13 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,208,328,244.67	14.47 %	47,638	44.71 %
>100 and <=200	4,869,300,345.29	31.91 %	33,319	31.27 %
>200 and <=300	3,984,794,001.70	26.11 %	16,437	15.43 %
>300 and <=400	1,850,957,109.73	12.13 %	5,445	5.11 %
>400	2,347,752,574.56	15.38 %	3,714	3.49 %
	15,261,132,275.95	100.00 %	106,553	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	28,315,118.70	0.19 %	573	0.25 %
0.5 - 1%	674,955,215.13	4.42 %	7,172	3.11 %
1 - 1.5%	4,627,571,961.05	30.32 %	56,256	24.40 %
1.5 - 2%	6,657,378,200.14	43.62 %	100,783	43.71 %
2 - 2.5%	1,396,834,677.16	9.15 %	25,335	10.99 %
2.5 - 3%	760,277,983.24	4.98 %	14,604	6.33 %
3 - 3.5%	355,363,603.89	2.33 %	6,124	2.66 %
3.5 - 4%	212,688,927.62	1.39 %	4,489	1.95 %
4 - 4.5%	120,920,500.31	0.79 %	3,439	1.49 %
4.5 - 5%	126,655,756.43	0.83 %	3,680	1.60 %
5 - 5.5%	133,220,964.90	0.87 %	3,591	1.56 %
5.5 - 6%	97,600,997.21	0.64 %	2,631	1.14 %
6 - 6.5%	51,156,091.11	0.34 %	1,380	0.60 %
6.5 - 7%	14,451,911.73	0.09 %	391	0.17 %
8 - 8.5%	142,743.12	0.00 %	9	0.00 %
7.5 - 8%	360,822.75	0.00 %	15	0.01 %
7 - 7.5%	3,233,442.23	0.02 %	120	0.05 %
8.5 - 9%	3,359.23	0.00 %	3	0.00 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,911,784,800.92	84.61 %	194,944	84.54 %
Variable	28,057,690.62	0.18 %	1,778	0.77 %
Variable With Cap	2,321,289,784.41	15.21 %	33,873	14.69 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	936,855,736.31	6.14 %	17,825	7.73 %
2025	103,800,442.86	0.68 %	1,578	0.68 %
2026	161,506,328.57	1.06 %	2,170	0.94 %
2027	179,943,518.19	1.18 %	2,189	0.95 %
2028	321,349,864.13	2.11 %	3,735	1.62 %
2029	86,526,572.91	0.57 %	840	0.36 %
2030	9,527,676.38	0.06 %	110	0.05 %
2031	93,746,674.65	0.61 %	605	0.26 %
2032	44,194,287.88	0.29 %	298	0.13 %
2033	71,617,483.90	0.47 %	1,008	0.44 %
2034	243,007,535.83	1.59 %	2,741	1.19 %
2035	23,615,444.18	0.15 %	211	0.09 %
2036	20,415,795.21	0.13 %	132	0.06 %
2037	3,925,502.52	0.03 %	33	0.01 %
2038	241,379.10	0.00 %	2	0.00 %
Fixed To Maturity	12,960,858,033.33	84.93 %	197,118	85.48 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,261,088,541.09	100.00 %	230,592	100.00 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,441,976,230.41	94.63 %	223,020	96.72 %
Interest only	701,706,295.60	4.60 %	4,379	1.90 %
Linear	117,449,749.94	0.77 %	3,196	1.39 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,071,968,772.85	7.02 %	37,019	16.05 %
11-20%	1,325,012,987.01	8.68 %	31,730	13.76 %
21-30%	1,599,518,231.56	10.48 %	30,282	13.13 %
31-40%	1,821,022,958.60	11.93 %	29,026	12.59 %
41-50%	2,037,273,437.78	13.35 %	28,161	12.21 %
51-60%	2,064,134,685.49	13.53 %	25,012	10.85 %
61-70%	2,021,590,820.26	13.25 %	21,717	9.42 %
71-80%	1,833,907,231.70	12.02 %	16,352	7.09 %
81-90%	880,220,514.36	5.77 %	6,626	2.87 %
91-100%	256,824,097.22	1.68 %	1,875	0.81 %
101-110%	65,733,136.82	0.43 %	646	0.28 %
111-120%	41,977,858.46	0.28 %	437	0.19 %
>120%	241,947,543.84	1.59 %	1,712	0.74 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	745,561,298.21	4.89 %	23,815	10.33 %
11-20%	908,569,766.42	5.95 %	24,850	10.78 %
21-30%	1,151,820,502.94	7.55 %	25,169	10.91 %
31-40%	1,422,685,192.01	9.32 %	26,176	11.35 %
41-50%	1,731,613,789.95	11.35 %	27,553	11.95 %
51-60%	1,934,073,731.51	12.67 %	27,228	11.81 %
61-70%	2,202,153,582.04	14.43 %	26,993	11.71 %
71-80%	2,366,349,352.16	15.51 %	24,965	10.83 %
81-90%	1,907,299,102.24	12.50 %	16,180	7.02 %
91-100%	365,994,625.08	2.40 %	2,929	1.27 %
101-110%	102,493,480.69	0.67 %	1,059	0.46 %
111-120%	70,490,496.14	0.46 %	781	0.34 %
>120%	352,027,356.56	2.31 %	2,897	1.26 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	121,839,932.75	0.80 %	12,895	5.59 %
21-40%	392,387,131.24	2.57 %	16,857	7.31 %
41-60%	845,080,072.57	5.54 %	21,844	9.47 %
61-80%	1,724,930,828.81	11.30 %	29,623	12.85 %
81-100%	2,230,900,025.51	14.62 %	29,231	12.68 %
101-120%	769,223,691.27	5.04 %	15,226	6.60 %
121-140%	784,813,267.64	5.14 %	13,648	5.92 %
141-160%	855,460,434.95	5.61 %	13,472	5.84 %
161-180%	1,015,483,220.18	6.65 %	13,385	5.80 %
181-200%	1,066,510,801.09	6.99 %	11,766	5.10 %
201-300%	2,592,816,708.87	16.99 %	29,559	12.82 %
301-400%	1,109,206,378.36	7.27 %	10,654	4.62 %
401-500%	476,342,692.29	3.12 %	4,249	1.84 %
>500%	1,276,137,090.42	8.36 %	8,186	3.55 %
	15,261,132,275.95	100.00 %	230,595	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	370,058,085.05	2.42 %	15,685	6.80 %
>1 and <=2	484,024,758.78	3.17 %	17,420	7.55 %
>2 and <=3	736,666,944.94	4.83 %	22,650	9.82 %
>3 and <=4	850,503,036.78	5.57 %	20,888	9.06 %
>4 and <=5	977,154,926.65	6.40 %	18,523	8.03 %
>5 and <=6	1,356,569,367.08	8.89 %	22,234	9.64 %
>6 and <=7	1,249,378,119.00	8.19 %	18,273	7.92 %
>7 and <=8	1,431,164,627.54	9.38 %	18,589	8.06 %
>8 and <=9	2,261,773,029.90	14.82 %	26,229	11.37 %
>9 and <=10	1,405,646,191.52	9.21 %	15,213	6.60 %
>10 and <=11	1,636,285,682.60	10.72 %	15,903	6.90 %
>11 and <=12	1,856,898,399.76	12.17 %	14,120	6.12 %
>12 and <=13	378,637,839.16	2.48 %	2,776	1.20 %
>13 and <=14	171,566,807.60	1.12 %	1,363	0.59 %
>14 and <=15	46,581,179.89	0.31 %	383	0.17 %
>15 and <=16	40,053,166.68	0.26 %	277	0.12 %
>16 and <=17	6,808,736.56	0.04 %	55	0.02 %
>17 and <=18	1,361,376.46	0.01 %	14	0.01 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,960,858,033.33	84.93 %	197,118	85.48 %
>=0 and <=1	1,063,145,965.43	6.97 %	19,771	8.57 %
>1 and <=2	299,713,029.82	1.96 %	3,764	1.63 %
>2 and <=3	410,549,874.41	2.69 %	4,673	2.03 %
>3 and <=4	111,981,130.05	0.73 %	788	0.34 %
>4 and <=5	65,321,568.90	0.43 %	565	0.25 %
>5 and <=6	323,889,707.79	2.12 %	3,739	1.62 %
>7 and <=8	569,972.50	0.00 %	6	0.00 %
>6 and <=7	25,102,993.72	0.16 %	171	0.07 %
	15,261,132,275.95	100.00 %	230,595	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,674,049,934.60	81.10 %	104,543	79.75 %
Other/No data	9,245,872,558.56	18.90 %	26,539	20.25 %
	48,919,922,493.16	100.00 %	131,082	100.00 %

18. IFRS9 Norms

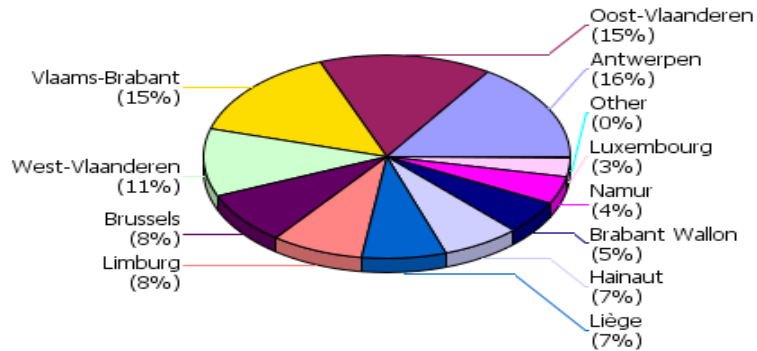
	In EUR	In %	In number of loans	In %
Phase 1	13,862,903,893.48	90.84 %	212,301	92.07 %
Phase 2	1,398,159,788.97	9.16 %	17,395	7.54 %
Phase 3	68,593.50	0.00 %	1	0.00 %
Other/No data	0.00	0.00 %	898	0.39 %
	15,261,132,275.95	100.00 %	230,595	100.00 %



Stratification Tables

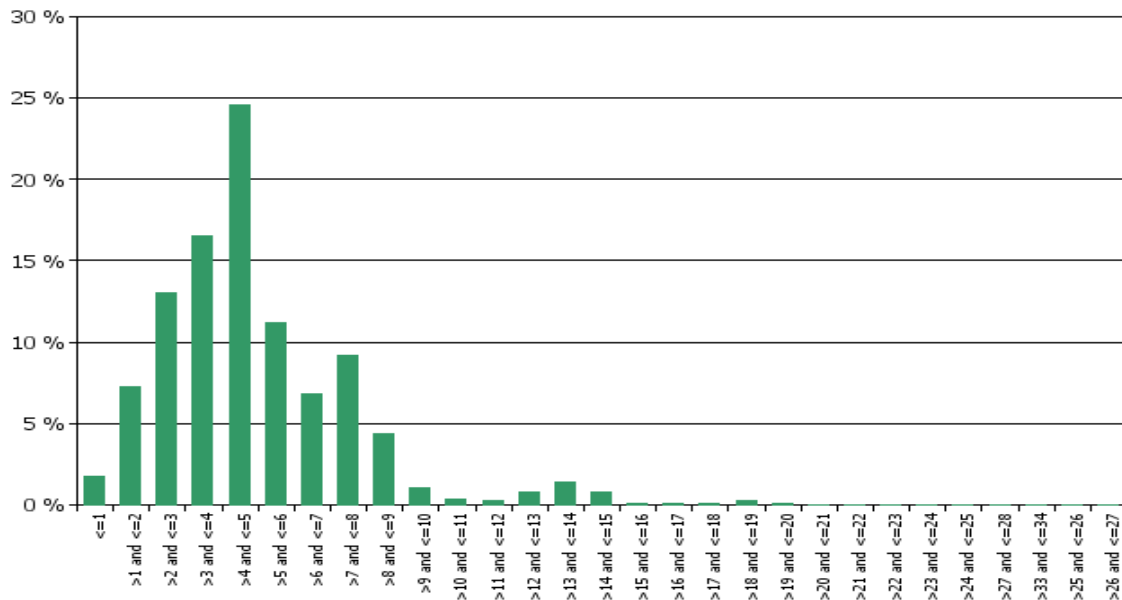
Portfolio Cut-off Date 31/12/2023

1. Geographic distribution

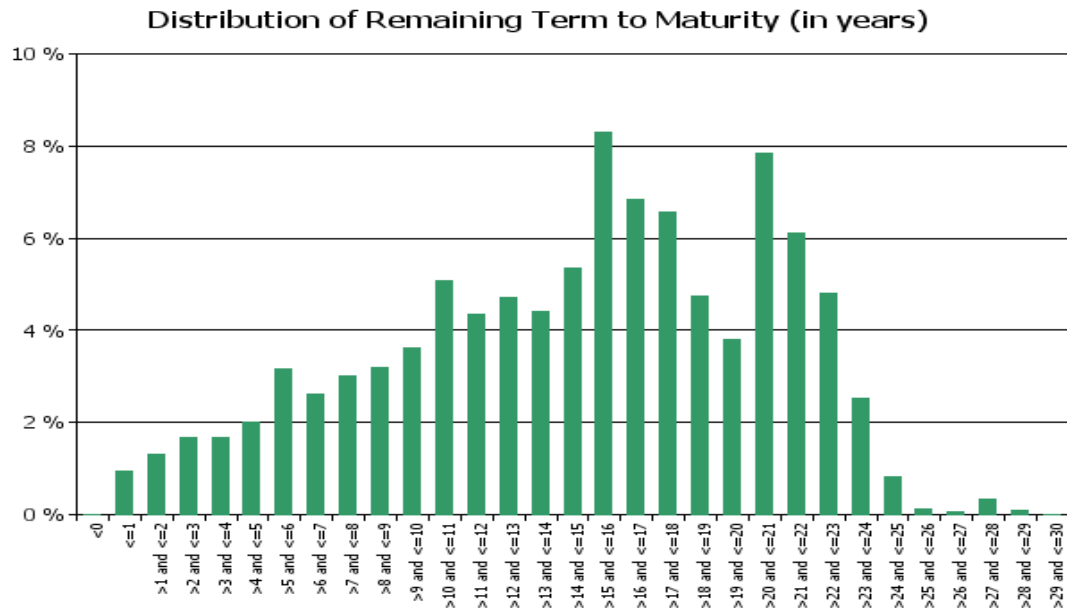


2. Seasoning

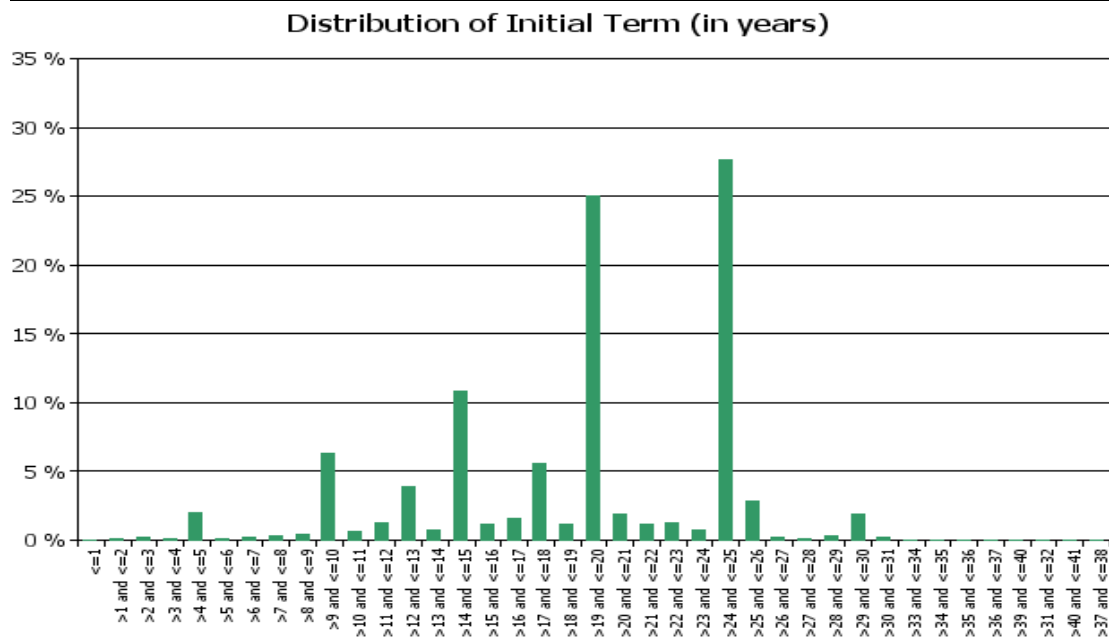
Distribution per Seasoning



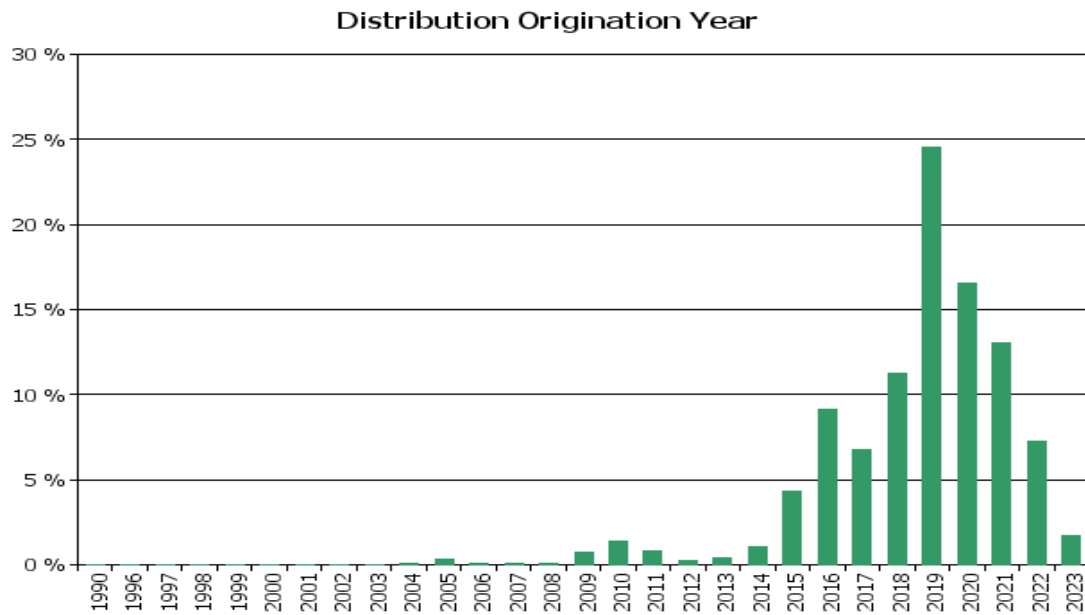
3. Remaining term to maturity



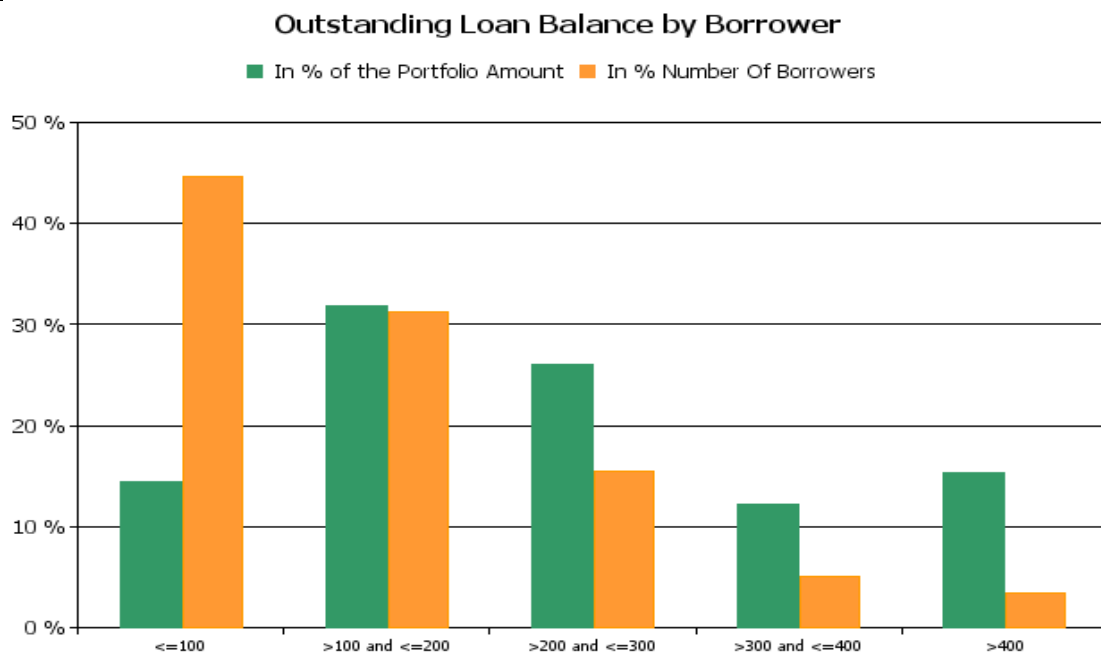
4. Original term to maturity



5. Origination Year

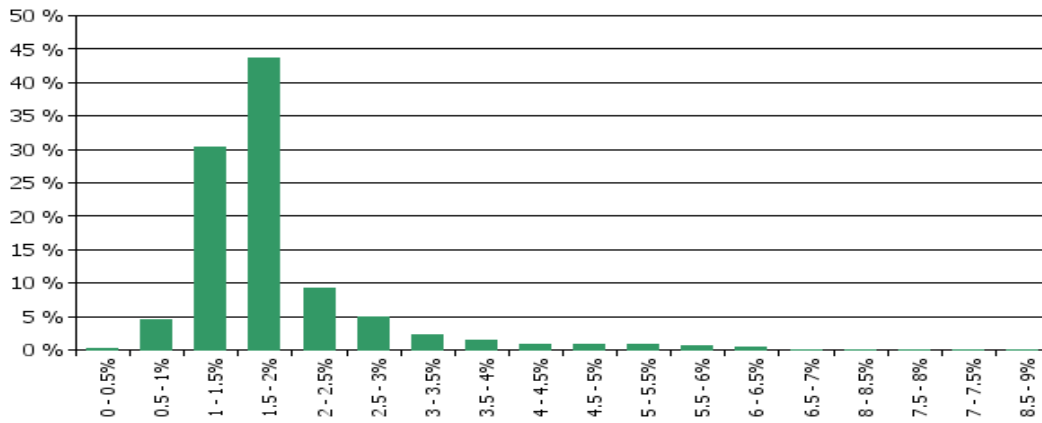


6. Outstanding Loan Balance by Borrower



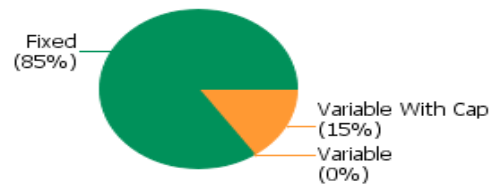
7. Interest Rate

Distribution per Interest Rate



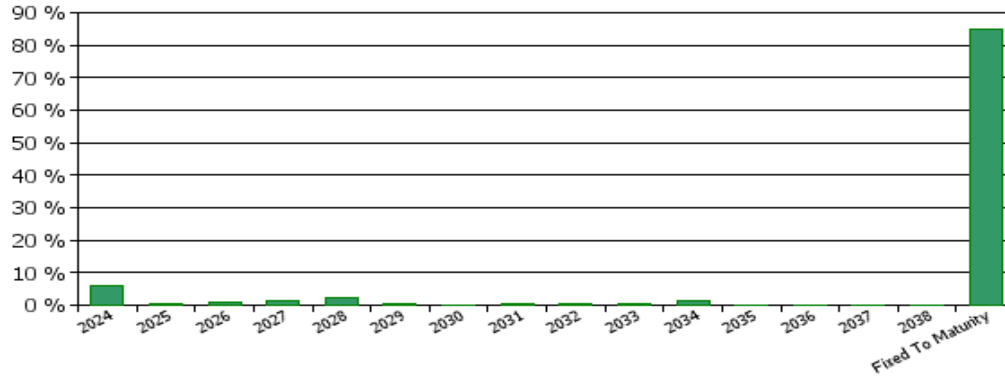
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



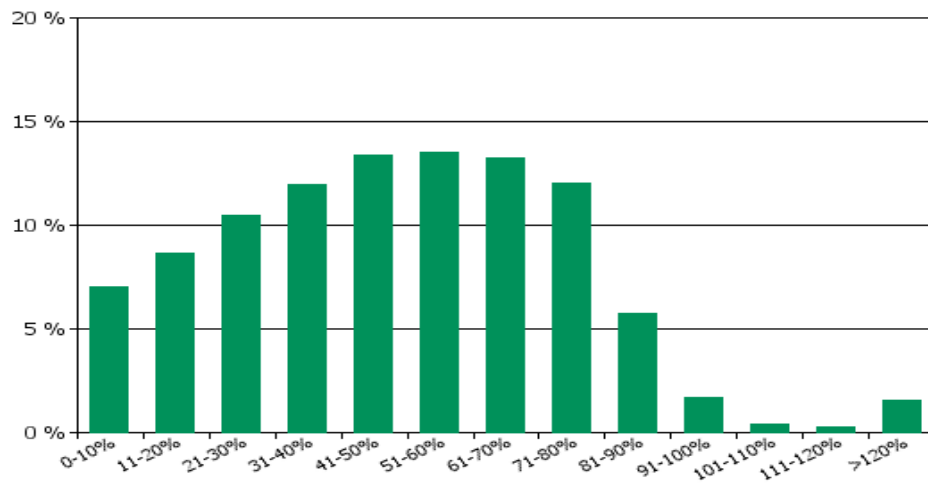
11. Repayment Type

Distribution per Repayment Type



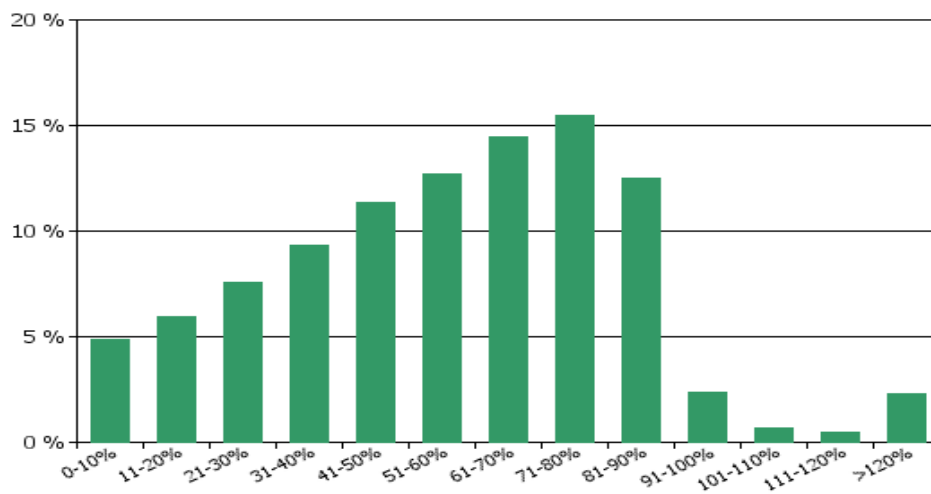
12. Current Loan to Current Value (LTV)

Current LTV Distribution



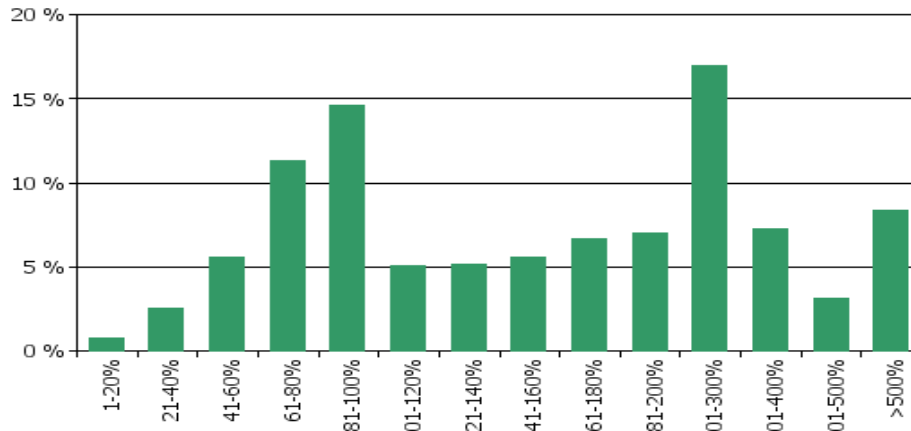
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



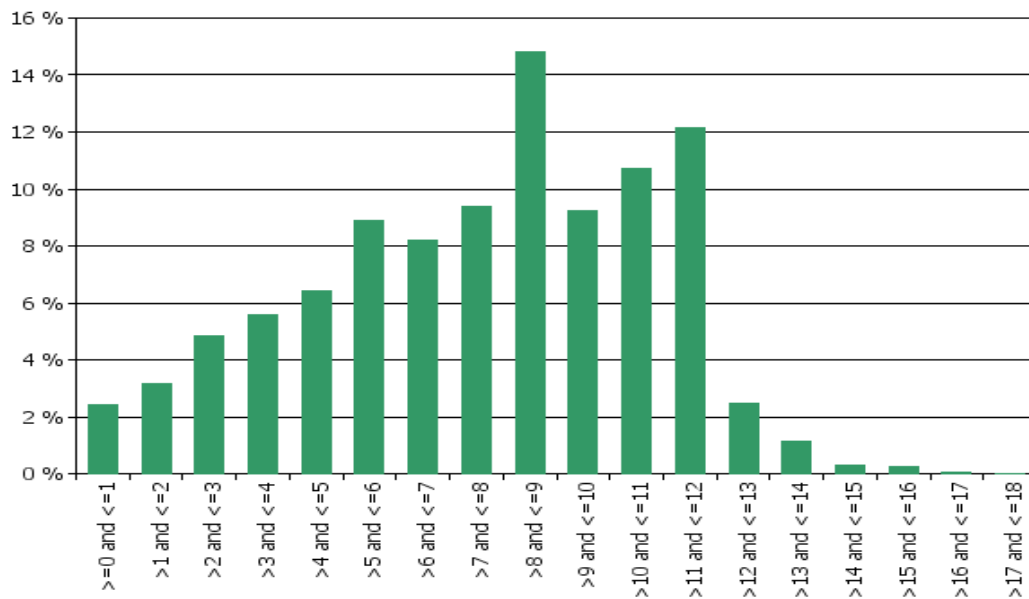
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

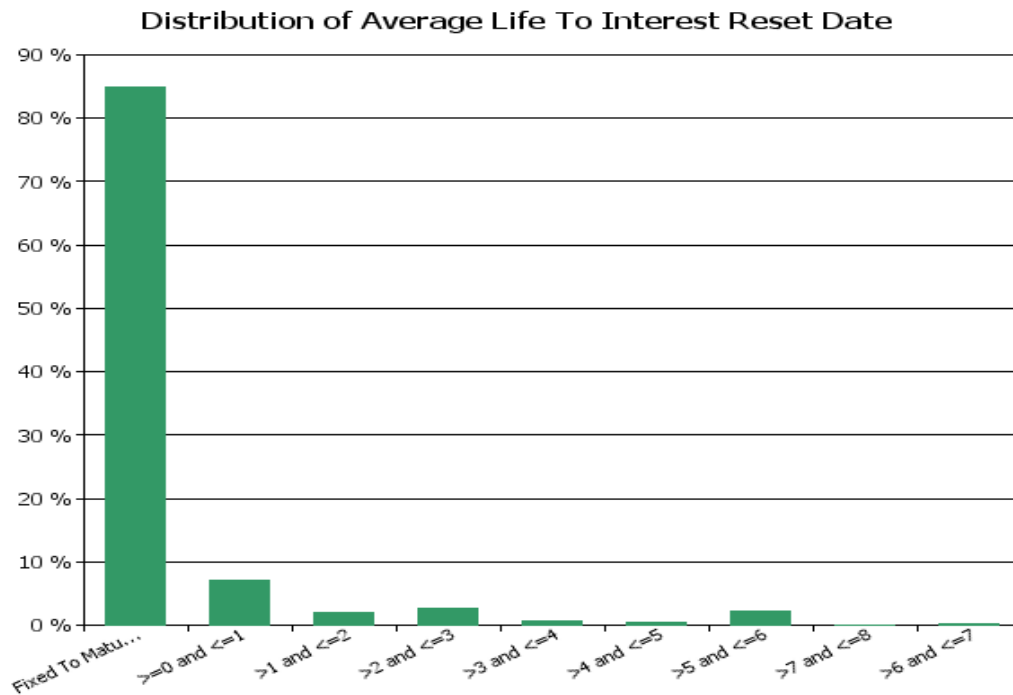


15. Distribution of Average Life to Final Maturity (at 0% CPR)

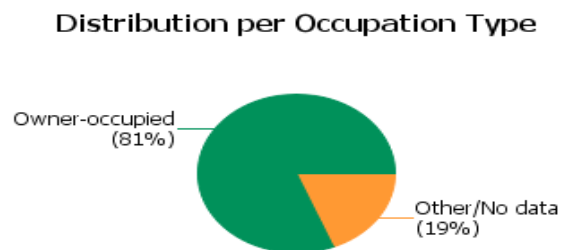
Distribution of Average Life to Final Maturity



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm





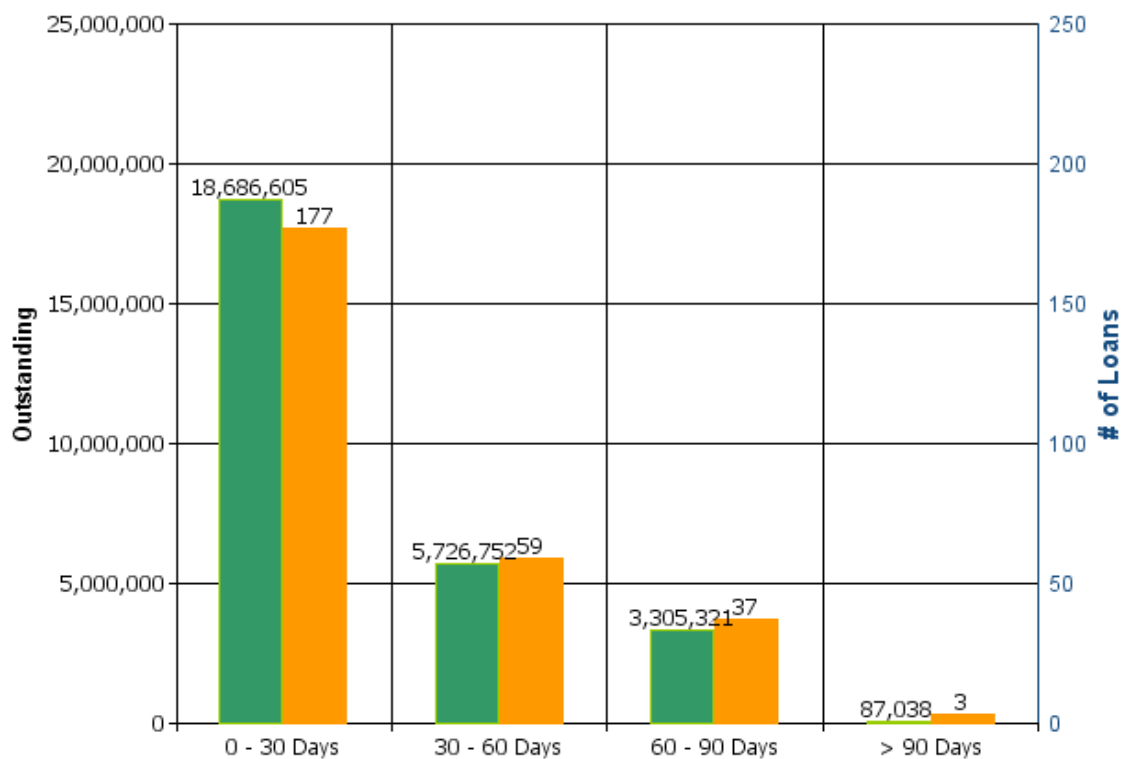
Cover Pool Performance

Portfolio Cut-off Date 31/12/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,233,326,560.47	99.82 %	230,319	99.88 %
0 - 30 Days	18,686,605.06	0.12 %	177	0.08 %
30 - 60 Days	5,726,751.57	0.04 %	59	0.03 %
60 - 90 Days	3,305,320.98	0.02 %	37	0.02 %
> 90 Days	87,037.87	0.00 %	3	0.00 %
Total	15,261,132,275.95	100.00 %	230,595	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off D: Dec/2023

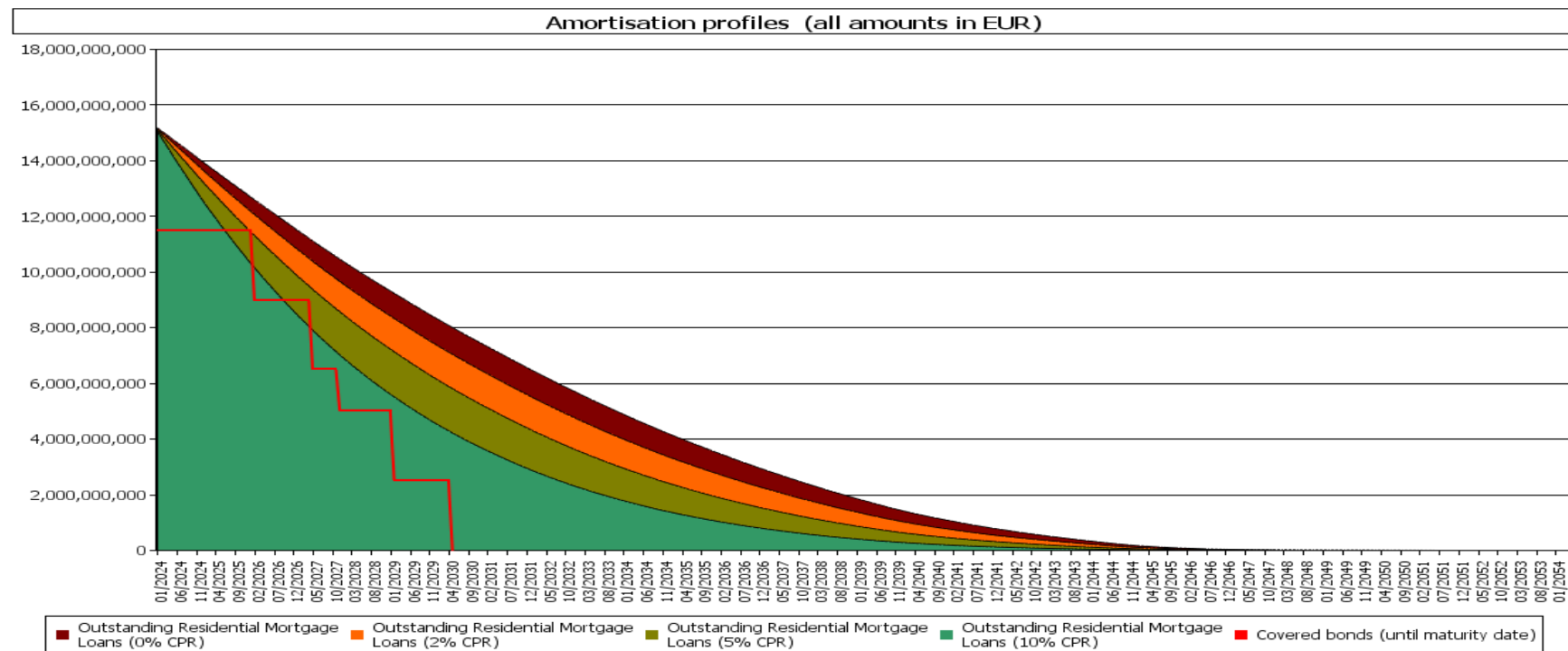
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/01/2024	1	11,500,000,000	15,160,608,034	15,134,894,521	15,096,403,369	15,032,461,874
01/02/2024	2	11,500,000,000	15,058,022,837	15,006,987,112	14,930,752,462	14,804,540,571
01/03/2024	3	11,500,000,000	14,957,264,515	14,882,917,484	14,772,081,715	14,589,166,739
01/04/2024	4	11,500,000,000	14,854,837,165	14,755,929,594	14,608,791,634	14,366,788,581
01/05/2024	5	11,500,000,000	14,752,567,397	14,630,287,031	14,448,751,914	14,151,152,911
01/06/2024	6	11,500,000,000	14,646,667,869	14,500,629,353	14,284,282,556	13,930,815,531
01/07/2024	7	11,500,000,000	14,542,652,219	14,374,018,416	14,124,710,159	13,718,724,584
01/08/2024	8	11,500,000,000	14,442,445,904	14,250,762,662	13,967,978,181	13,509,036,033
01/09/2024	9	11,500,000,000	14,340,325,032	14,125,997,718	13,810,476,569	13,300,136,466
01/10/2024	10	11,500,000,000	14,231,084,219	13,995,379,713	13,649,099,096	13,090,839,613
01/11/2024	11	11,500,000,000	14,123,512,059	13,866,031,462	13,488,559,595	12,882,071,633
01/12/2024	12	11,500,000,000	14,014,062,065	13,735,993,388	13,329,173,905	12,677,670,277
01/01/2025	13	11,500,000,000	13,910,134,095	13,611,003,080	13,174,295,069	12,477,288,702
01/02/2025	14	11,500,000,000	13,804,878,286	13,485,100,162	13,019,236,717	12,278,207,843
01/03/2025	15	11,500,000,000	13,703,443,868	13,365,507,159	12,874,130,464	12,094,902,574
01/04/2025	16	11,500,000,000	13,603,691,015	13,245,710,409	12,726,289,890	11,905,370,074
01/05/2025	17	11,500,000,000	13,501,405,561	13,124,538,467	12,578,833,346	11,719,188,366
01/06/2025	18	11,500,000,000	13,396,721,074	13,000,688,464	12,428,444,220	11,530,033,221
01/07/2025	19	11,500,000,000	13,291,952,871	12,877,844,874	12,280,707,080	11,346,273,482
01/08/2025	20	11,500,000,000	13,193,810,980	12,761,080,065	12,138,407,406	11,167,300,532
01/09/2025	21	11,500,000,000	13,087,449,449	12,636,737,726	11,989,562,640	10,983,644,166
01/10/2025	22	11,500,000,000	12,989,776,740	12,521,841,486	11,851,309,452	10,812,485,434
01/11/2025	23	11,500,000,000	12,892,322,790	12,406,819,519	11,712,583,337	10,640,658,635
01/12/2025	24	11,500,000,000	12,783,639,754	12,282,036,340	11,566,244,661	10,464,639,576
01/01/2026	25	11,500,000,000	12,685,838,348	12,167,400,586	11,429,149,038	10,296,803,284
01/02/2026	26	9,000,000,000	12,588,078,060	12,053,157,731	11,293,044,053	10,131,089,725
01/03/2026	27	9,000,000,000	12,485,401,225	11,936,528,485	11,158,076,570	9,971,706,514
01/04/2026	28	9,000,000,000	12,386,283,835	11,821,683,895	11,022,617,418	9,808,927,035
01/05/2026	29	9,000,000,000	12,286,258,105	11,706,970,110	10,888,791,157	9,650,115,734
01/06/2026	30	9,000,000,000	12,187,348,093	11,593,027,594	10,755,388,968	9,491,516,224
01/07/2026	31	9,000,000,000	12,089,815,620	11,481,374,736	10,625,586,494	9,338,528,908
01/08/2026	32	9,000,000,000	11,992,226,121	11,369,380,526	10,495,180,547	9,184,850,469
01/09/2026	33	9,000,000,000	11,892,032,653	11,255,268,649	10,363,419,307	9,031,125,262
01/10/2026	34	9,000,000,000	11,793,584,323	11,143,770,243	10,235,501,386	8,883,088,741
01/11/2026	35	9,000,000,000	11,695,673,535	11,032,510,492	10,107,538,727	8,734,879,393
01/12/2026	36	9,000,000,000	11,594,405,839	10,919,032,790	9,978,953,580	8,588,406,356
01/01/2027	37	9,000,000,000	11,493,129,700	10,805,298,256	9,849,896,888	8,441,427,328
01/02/2027	38	9,000,000,000	11,398,704,128	10,698,347,771	9,727,600,567	8,301,308,443
01/03/2027	39	9,000,000,000	11,302,536,138	10,591,836,244	9,608,628,263	8,168,404,284
01/04/2027	40	9,000,000,000	11,206,798,113	10,484,305,826	9,486,890,935	8,030,754,689
01/05/2027	41	6,500,000,000	11,101,591,589	10,368,834,416	9,359,312,179	7,890,280,979
01/06/2027	42	6,500,000,000	11,008,003,922	10,263,985,919	9,241,109,891	7,757,634,070
01/07/2027	43	6,500,000,000	10,912,370,552	10,158,115,282	9,123,279,744	7,627,324,619
01/08/2027	44	6,500,000,000	10,821,674,458	10,056,602,316	9,009,137,677	7,499,996,869
01/09/2027	45	6,500,000,000	10,729,370,042	9,953,912,396	8,894,465,490	7,373,171,441
01/10/2027	46	6,500,000,000	10,633,463,207	9,848,744,783	8,778,831,049	7,247,483,784
01/11/2027	47	6,500,000,000	10,542,673,582	9,748,093,589	8,667,015,844	7,124,867,158
01/12/2027	48	5,000,000,000	10,449,115,694	9,645,728,375	8,554,895,239	7,003,868,121
01/01/2028	49	5,000,000,000	10,356,310,743	9,543,844,228	8,443,006,097	6,882,987,594
01/02/2028	50	5,000,000,000	10,266,509,456	9,445,041,268	8,334,349,590	6,765,629,586
01/03/2028	51	5,000,000,000	10,177,374,742	9,348,181,933	8,229,253,696	6,653,842,275
01/04/2028	52	5,000,000,000	10,087,216,704	9,249,654,691	8,121,811,544	6,539,154,197
01/05/2028	53	5,000,000,000	9,997,463,817	9,152,306,810	8,016,554,064	6,427,949,848
01/06/2028	54	5,000,000,000	9,909,654,854	9,056,534,316	7,912,492,025	6,317,636,858
01/07/2028	55	5,000,000,000	9,822,173,264	8,961,849,775	7,810,497,096	6,210,636,797
01/08/2028	56	5,000,000,000	9,734,839,875	8,867,101,102	7,708,267,343	6,103,386,112
01/09/2028	57	5,000,000,000	9,647,122,906	8,772,299,252	7,606,460,946	5,997,266,332
01/10/2028	58	5,000,000,000	9,561,561,006	8,680,225,100	7,508,098,409	5,895,446,950
01/11/2028	59	5,000,000,000	9,477,014,299	8,588,879,353	7,410,193,758	5,793,926,250
01/12/2028	60	5,000,000,000	9,392,788,759	8,498,574,425	7,314,235,019	5,695,454,587
01/01/2029	61	5,000,000,000	9,309,556,215	8,408,979,322	7,218,720,158	5,597,270,663
01/02/2029	62	2,500,000,000	9,223,899,430	8,317,477,677	7,122,011,302	5,498,894,407
01/03/2029	63	2,500,000,000	9,139,489,764	8,228,736,558	7,029,837,554	5,406,958,326
01/04/2029	64	2,500,000,000	9,056,999,496	8,140,635,894	6,936,885,947	5,312,866,540
01/05/2029	65	2,500,000,000	8,970,471,001	8,049,627,690	6,842,452,399	5,219,059,171

01/06/2029	66	2,500,000,000	8,885,192,498	7,959,580,284	6,748,701,997	5,125,748,660
01/07/2029	67	2,500,000,000	8,802,222,407	7,872,310,667	6,658,280,322	5,036,342,008
01/08/2029	68	2,500,000,000	8,720,740,367	7,786,208,384	6,568,708,153	4,947,544,683
01/09/2029	69	2,500,000,000	8,634,914,487	7,696,503,759	6,476,517,192	4,857,445,100
01/10/2029	70	2,500,000,000	8,553,737,803	7,611,634,728	6,389,336,234	4,772,415,028
01/11/2029	71	2,500,000,000	8,469,732,809	7,524,098,880	6,299,794,622	4,685,602,821
01/12/2029	72	2,500,000,000	8,387,706,716	7,439,000,384	6,213,213,047	4,602,262,755
01/01/2030	73	2,500,000,000	8,308,953,514	7,356,656,070	6,128,810,737	4,520,515,828
01/02/2030	74	2,500,000,000	8,230,521,360	7,274,853,451	6,045,247,682	4,439,995,223
01/03/2030	75	2,500,000,000	8,151,036,017	7,193,559,463	5,963,961,129	4,363,532,541
01/04/2030	76	2,500,000,000	8,073,594,667	7,113,130,013	5,882,281,525	4,285,542,836
01/05/2030	77	0	7,993,602,204	7,031,093,888	5,800,129,948	4,208,369,279
01/06/2030	78		7,916,664,482	6,951,609,749	5,719,977,269	4,132,634,914
01/07/2030	79		7,838,682,351	6,871,835,748	5,640,420,171	4,058,450,730
01/08/2030	80		7,761,943,754	6,793,021,279	5,561,548,829	3,984,751,062
01/09/2030	81		7,686,149,811	6,715,279,723	5,483,918,353	3,912,488,196
01/10/2030	82		7,611,203,724	6,638,885,365	5,408,188,363	3,842,642,245
01/11/2030	83		7,536,665,407	6,562,719,423	5,332,545,500	3,772,848,210
01/12/2030	84		7,460,845,543	6,486,033,862	5,257,263,097	3,704,337,586
01/01/2031	85		7,385,584,303	6,409,716,207	5,182,190,742	3,635,974,764
01/02/2031	86		7,311,503,275	6,334,661,305	5,108,484,560	3,569,079,081
01/03/2031	87		7,236,320,003	6,259,917,470	5,036,610,997	3,505,399,386
01/04/2031	88		7,162,673,823	6,185,699,200	4,964,239,111	3,440,395,797
01/05/2031	89		7,086,354,830	6,109,744,902	4,891,214,847	3,375,891,963
01/06/2031	90		7,012,374,690	6,035,705,980	4,819,653,655	3,312,411,243
01/07/2031	91		6,938,602,564	5,962,405,856	4,749,403,380	3,250,749,916
01/08/2031	92		6,864,942,145	5,889,103,446	4,679,083,529	3,189,054,349
01/09/2031	93		6,791,470,791	5,816,194,452	4,609,402,423	3,128,256,588
01/10/2031	94		6,716,556,972	5,742,597,055	4,539,874,204	3,068,440,065
01/11/2031	95		6,643,200,230	5,670,244,193	4,471,274,477	3,009,274,298
01/12/2031	96		6,570,954,039	5,599,373,143	4,404,521,612	2,952,196,588
01/01/2032	97		6,495,183,666	5,525,418,732	4,335,294,692	2,893,488,577
01/02/2032	98		6,424,564,344	5,456,073,617	4,269,998,699	2,837,837,416
01/03/2032	99		6,352,530,448	5,386,338,409	4,205,393,106	2,783,824,890
01/04/2032	100		6,282,483,747	5,317,910,611	4,141,408,674	2,729,857,791
01/05/2032	101		6,211,788,943	5,249,439,211	4,078,023,593	2,677,057,825
01/06/2032	102		6,138,367,684	5,178,594,401	4,012,756,561	2,623,055,328
01/07/2032	103		6,068,967,838	5,111,641,590	3,951,127,810	2,572,182,621
01/08/2032	104		5,999,782,310	5,044,798,581	3,889,543,272	2,521,366,325
01/09/2032	105		5,930,191,984	4,977,827,820	3,828,148,176	2,471,056,639
01/10/2032	106		5,861,401,695	4,912,009,104	3,768,233,441	2,422,411,074
01/11/2032	107		5,794,122,622	4,847,391,964	3,709,205,267	2,374,365,270
01/12/2032	108		5,725,741,883	4,782,321,655	3,650,406,924	2,327,148,120
01/01/2033	109		5,658,728,105	4,718,333,378	3,592,404,341	2,280,471,132
01/02/2033	110		5,591,245,878	4,654,158,465	3,534,531,434	2,234,229,770
01/03/2033	111		5,524,620,741	4,591,654,136	3,479,052,369	2,190,745,676
01/04/2033	112		5,457,852,574	4,528,467,733	3,422,450,448	2,145,975,630
01/05/2033	113		5,392,882,900	4,467,216,777	3,367,849,581	2,103,082,873
01/06/2033	114		5,326,864,748	4,405,046,391	3,312,533,187	2,059,778,676
01/07/2033	115		5,262,165,101	4,344,400,419	3,258,887,480	2,018,114,343
01/08/2033	116		5,198,162,769	4,284,281,813	3,205,617,070	1,976,717,763
01/09/2033	117		5,134,513,418	4,224,645,072	3,152,956,164	1,936,009,906
01/10/2033	118		5,070,213,804	4,164,892,235	3,100,710,648	1,896,125,009
01/11/2033	119		5,007,143,566	4,106,107,528	3,049,171,718	1,856,710,649
01/12/2033	120		4,944,449,750	4,048,040,067	2,998,652,460	1,818,463,395
01/01/2034	121		4,882,201,031	3,990,297,462	2,948,361,265	1,780,392,456
01/02/2034	122		4,820,047,669	3,932,816,889	2,898,499,596	1,742,869,669
01/03/2034	123		4,757,755,793	3,876,043,681	2,850,094,740	1,707,206,187
01/04/2034	124		4,696,168,413	3,819,380,778	2,801,287,510	1,670,863,545
01/05/2034	125		4,634,710,800	3,763,210,357	2,753,296,543	1,635,506,866
01/06/2034	126		4,573,826,167	3,707,475,495	2,705,620,472	1,600,379,126
01/07/2034	127		4,513,622,316	3,652,669,774	2,659,063,846	1,566,393,421
01/08/2034	128		4,453,798,429	3,598,143,929	2,612,708,624	1,532,567,754
01/09/2034	129		4,394,277,650	3,544,036,998	2,566,875,396	1,499,305,422
01/10/2034	130		4,335,773,434	3,491,112,896	2,522,320,100	1,467,241,521
01/11/2034	131		4,277,440,967	3,438,302,768	2,477,847,175	1,435,266,488
01/12/2034	132		4,220,030,672	3,386,587,182	2,434,570,907	1,404,418,491
01/01/2035	133		4,162,679,911	3,334,897,182	2,391,314,567	1,373,622,639
01/02/2035	134		4,106,651,452	3,284,430,337	2,349,137,341	1,343,679,707
01/03/2035	135		4,051,003,629	3,234,960,380	2,308,439,174	1,315,348,388
01/04/2035	136		3,995,681,900	3,185,370,981	2,267,271,775	1,286,419,346
01/05/2035	137		3,940,895,348	3,136,538,158	2,227,018,912	1,258,400,753
01/06/2035	138		3,886,344,780	3,087,875,481	2,186,891,324	1,230,492,258
01/07/2035	139		3,832,094,697	3,039,773,645	2,147,526,023	1,203,389,458
01/08/2035	140		3,778,227,523	2,991,960,799	2,108,371,718	1,176,444,839
01/09/2035	141		3,724,346,935	2,944,290,793	2,069,503,077	1,149,865,604
01/10/2035	142		3,670,764,397	2,897,167,748	2,031,368,833	1,124,050,634
01/11/2035	143		3,617,182,814	2,850,036,152	1,993,240,050	1,098,280,605
01/12/2035	144		3,564,723,924	2,804,092,730	1,956,281,620	1,073,497,822
01/01/2036	145		3,512,031,143	2,757,957,745	1,919,202,073	1,048,689,976
01/02/2036	146		3,460,121,728	2,712,585,315	1,882,827,771	1,024,456,748
01/03/2036	147		3,407,693,045	2,667,244,562	1,846,951,405	1,000,953,836
01/04/2036	148		3,356,289,461	2,622,554,720	1,811,387,148	977,521,867
01/05/2036	149		3,304,136,637	2,577,565,489	1,775,931,454	954,459,449
01/06/2036	150		3,252,402,378	2,532,904,169	1,740,721,697	931,573,754
01/07/2036	151		3,201,886,908	2,489,470,806	1,706,661,489	909,601,932

01/08/2036	152	3,152,087,854	2,446,595,326	1,673,002,484	887,885,964
01/09/2036	153	3,102,322,423	2,403,884,179	1,639,615,729	866,481,512
01/10/2036	154	3,052,934,272	2,361,732,043	1,606,900,279	845,711,496
01/11/2036	155	3,004,308,692	2,320,173,707	1,574,609,611	825,206,852
01/12/2036	156	2,955,875,796	2,279,022,896	1,542,875,393	805,261,367
01/01/2037	157	2,908,228,329	2,238,482,929	1,511,576,196	785,584,082
01/02/2037	158	2,860,396,672	2,197,932,391	1,480,419,099	766,132,577
01/03/2037	159	2,813,204,793	2,158,358,276	1,450,424,086	747,737,677
01/04/2037	160	2,766,368,570	2,118,824,612	1,420,236,167	729,073,729
01/05/2037	161	2,720,040,492	2,079,921,274	1,390,728,079	710,999,324
01/06/2037	162	2,673,792,048	2,041,088,962	1,361,292,191	693,002,717
01/07/2037	163	2,627,985,781	2,002,829,032	1,332,487,258	675,558,142
01/08/2037	164	2,581,902,935	1,964,371,196	1,303,577,443	658,101,869
01/09/2037	165	2,536,698,982	1,926,705,601	1,275,330,459	641,114,558
01/10/2037	166	2,491,583,866	1,889,332,936	1,247,514,595	624,560,660
01/11/2037	167	2,446,668,705	1,852,127,720	1,219,838,017	608,117,881
01/12/2037	168	2,402,126,105	1,815,424,232	1,192,721,719	592,162,391
01/01/2038	169	2,357,431,993	1,778,624,528	1,165,572,708	576,232,412
01/02/2038	170	2,313,735,051	1,742,695,496	1,139,123,193	560,771,104
01/03/2038	171	2,270,666,752	1,707,636,413	1,113,642,275	546,129,520
01/04/2038	172	2,227,940,584	1,672,662,767	1,088,059,849	531,323,895
01/05/2038	173	2,185,428,844	1,638,053,252	1,062,923,915	516,921,773
01/06/2038	174	2,142,788,234	1,603,368,612	1,037,771,244	502,551,876
01/07/2038	175	2,100,553,674	1,569,186,157	1,013,147,064	488,616,175
01/08/2038	176	2,059,487,272	1,535,898,713	989,133,000	475,014,274
01/09/2038	177	2,018,425,442	1,502,723,074	965,306,349	461,608,451
01/10/2038	178	1,978,214,876	1,470,368,760	942,198,139	448,711,205
01/11/2038	179	1,938,422,739	1,438,348,346	919,335,745	435,968,828
01/12/2038	180	1,898,728,902	1,406,582,157	896,819,287	423,547,687
01/01/2039	181	1,859,143,669	1,374,921,408	874,403,329	411,212,016
01/02/2039	182	1,820,068,255	1,343,740,404	852,399,914	399,166,431
01/03/2039	183	1,781,211,036	1,313,037,717	831,010,170	387,660,868
01/04/2039	184	1,742,698,272	1,282,468,786	809,599,132	376,073,108
01/05/2039	185	1,703,943,286	1,251,890,371	788,350,408	364,701,564
01/06/2039	186	1,666,139,680	1,222,039,799	767,595,536	353,596,037
01/07/2039	187	1,628,012,686	1,192,115,371	746,956,215	342,677,963
01/08/2039	188	1,590,483,242	1,162,659,058	726,646,741	331,948,707
01/09/2039	189	1,553,105,255	1,133,409,765	706,564,793	321,407,691
01/10/2039	190	1,517,405,058	1,105,539,206	687,494,075	311,450,702
01/11/2039	191	1,482,691,262	1,078,415,518	668,921,311	301,753,285
01/12/2039	192	1,448,488,838	1,051,809,560	650,812,348	292,380,794
01/01/2040	193	1,415,907,986	1,026,407,392	633,479,456	283,388,493
01/02/2040	194	1,383,993,299	1,001,570,458	616,578,480	274,659,522
01/03/2040	195	1,352,397,307	977,152,073	600,114,964	266,266,359
01/04/2040	196	1,321,737,144	953,379,336	584,025,925	258,030,230
01/05/2040	197	1,291,377,876	929,952,019	568,272,579	250,041,011
01/06/2040	198	1,261,535,729	906,921,158	552,789,500	242,198,223
01/07/2040	199	1,232,394,763	884,517,406	537,806,940	234,667,881
01/08/2040	200	1,203,756,273	862,497,573	523,084,671	227,277,196
01/09/2040	201	1,175,245,089	840,640,951	508,532,539	220,018,519
01/10/2040	202	1,147,470,064	819,426,533	494,479,161	213,061,297
01/11/2040	203	1,120,112,231	798,533,198	480,645,678	206,223,538
01/12/2040	204	1,093,136,186	778,022,700	467,147,576	199,610,497
01/01/2041	205	1,066,554,401	757,816,031	453,857,706	193,110,375
01/02/2041	206	1,040,052,082	737,732,036	440,705,693	186,720,145
01/03/2041	207	1,013,688,720	717,930,316	427,891,270	180,597,175
01/04/2041	208	987,899,329	698,478,670	415,239,228	174,514,903
01/05/2041	209	962,350,098	679,297,651	402,842,337	168,610,779
01/06/2041	210	937,291,875	660,487,571	390,691,296	162,832,310
01/07/2041	211	912,850,271	642,208,288	378,943,760	157,288,761
01/08/2041	212	888,871,255	624,277,954	367,426,897	151,862,483
01/09/2041	213	865,432,790	606,785,594	356,223,283	146,608,271
01/10/2041	214	842,272,321	589,577,640	345,269,179	141,517,473
01/11/2041	215	819,393,969	572,590,341	334,468,266	136,509,788
01/12/2041	216	797,166,228	556,143,296	324,061,453	131,720,185
01/01/2042	217	775,572,095	540,160,433	313,947,862	127,068,852
01/02/2042	218	754,443,155	524,553,629	304,101,631	122,562,312
01/03/2042	219	733,643,098	509,310,152	294,586,135	118,272,972
01/04/2042	220	712,780,641	493,987,741	284,996,964	113,938,386
01/05/2042	221	692,437,291	479,101,228	275,728,154	109,780,960
01/06/2042	222	672,424,587	464,465,221	266,625,156	105,706,977
01/07/2042	223	652,837,447	450,195,587	257,797,631	101,788,224
01/08/2042	224	633,330,647	436,002,981	249,035,489	97,912,125
01/09/2042	225	614,275,362	422,167,532	240,519,729	94,163,493
01/10/2042	226	595,180,291	408,372,826	232,087,889	90,489,964
01/11/2042	227	576,648,208	394,986,288	223,909,105	86,931,327
01/12/2042	228	558,323,096	381,806,420	215,905,015	83,480,179
01/01/2043	229	540,143,100	368,747,636	207,990,185	80,079,269
01/02/2043	230	522,098,555	355,824,364	200,190,457	76,749,800
01/03/2043	231	504,405,475	343,239,378	192,666,368	73,582,544
01/04/2043	232	486,879,512	330,751,325	185,184,439	70,425,510
01/05/2043	233	469,574,924	318,472,217	177,870,619	67,366,783
01/06/2043	234	452,477,057	306,355,722	170,668,257	64,365,177
01/07/2043	235	435,669,687	294,491,888	163,655,220	61,467,303
01/08/2043	236	419,126,928	282,829,259	156,774,330	58,633,507
01/09/2043	237	402,894,810	271,414,611	150,064,489	55,886,314
01/10/2043	238	386,598,364	260,008,846	143,404,441	53,187,089
01/11/2043	239	370,792,054	248,955,261	136,958,780	50,581,315

01/12/2043	240	355,328,705	238,181,345	130,709,178	48,075,344
01/01/2044	241	340,054,578	227,556,296	124,560,771	45,619,890
01/02/2044	242	324,911,684	217,054,272	118,509,963	43,219,966
01/03/2044	243	309,921,579	206,711,751	112,594,488	40,899,899
01/04/2044	244	295,102,292	196,493,737	106,756,609	38,615,041
01/05/2044	245	280,461,876	186,438,897	101,044,424	36,399,059
01/06/2044	246	266,015,353	176,535,549	95,433,772	34,232,335
01/07/2044	247	251,881,267	166,881,386	89,992,763	32,148,306
01/08/2044	248	238,089,140	157,476,007	84,704,830	30,131,122
01/09/2044	249	224,669,025	148,347,690	79,591,861	28,192,424
01/10/2044	250	211,659,566	139,528,218	74,675,766	26,342,654
01/11/2044	251	199,231,725	131,112,900	69,993,410	24,586,325
01/12/2044	252	187,575,328	123,239,294	65,628,232	22,958,486
01/01/2045	253	177,754,957	116,589,110	61,928,930	21,572,612
01/02/2045	254	168,171,334	110,116,149	58,341,918	20,237,016
01/03/2045	255	158,863,548	103,862,178	54,902,008	18,970,947
01/04/2045	256	149,819,756	97,783,377	51,557,272	17,739,744
01/05/2045	257	140,941,984	91,838,100	48,303,383	16,552,022
01/06/2045	258	132,515,489	86,200,926	45,223,137	15,430,884
01/07/2045	259	124,617,617	80,930,326	42,353,549	14,392,492
01/08/2045	260	117,093,069	75,914,689	39,627,660	13,409,150
01/09/2045	261	109,941,270	71,157,086	37,049,714	12,483,728
01/10/2045	262	103,153,320	66,654,147	34,619,728	11,617,139
01/11/2045	263	96,777,650	62,428,344	32,342,410	10,806,984
01/12/2045	264	90,696,903	58,409,806	30,186,037	10,045,101
01/01/2046	265	84,922,928	54,598,542	28,144,625	9,326,105
01/02/2046	266	79,475,756	51,009,789	26,227,811	8,654,132
01/03/2046	267	74,251,138	47,583,469	24,409,885	8,023,470
01/04/2046	268	69,296,881	44,333,238	22,684,707	7,424,826
01/05/2046	269	64,605,729	41,264,193	21,062,351	6,865,561
01/06/2046	270	60,144,011	38,349,304	19,524,732	6,337,396
01/07/2046	271	55,993,684	35,644,351	18,102,896	5,851,806
01/08/2046	272	52,108,795	33,115,054	16,775,556	5,399,772
01/09/2046	273	48,589,480	30,826,163	15,576,326	4,992,524
01/10/2046	274	45,351,549	28,724,727	14,478,755	4,621,707
01/11/2046	275	42,362,036	26,785,724	13,467,060	4,280,560
01/12/2046	276	39,531,884	24,955,176	12,515,834	3,961,902
01/01/2047	277	36,885,513	23,245,117	11,628,535	3,665,435
01/02/2047	278	34,559,243	21,742,171	10,849,014	3,405,237
01/03/2047	279	32,403,396	20,354,636	10,133,321	3,168,429
01/04/2047	280	30,382,237	19,052,648	9,461,019	2,945,688
01/05/2047	281	28,460,389	17,818,165	8,826,232	2,736,782
01/06/2047	282	26,646,100	16,654,000	8,228,582	2,540,660
01/07/2047	283	25,002,658	15,601,187	7,689,425	2,364,457
01/08/2047	284	23,493,226	14,634,467	7,194,609	2,202,933
01/09/2047	285	22,146,977	13,772,459	6,753,608	2,059,144
01/10/2047	286	20,931,154	12,995,015	6,356,688	1,930,180
01/11/2047	287	19,818,009	12,283,055	5,993,143	1,812,083
01/12/2047	288	18,759,301	11,607,792	5,649,729	1,701,246
01/01/2048	289	17,765,929	10,974,472	5,327,896	1,597,541
01/02/2048	290	16,814,059	10,368,861	5,021,081	1,499,167
01/03/2048	291	15,911,735	9,796,848	4,732,798	1,407,493
01/04/2048	292	15,045,917	9,248,052	4,456,316	1,319,657
01/05/2048	293	14,217,214	8,724,342	4,193,611	1,236,771
01/06/2048	294	13,435,112	8,230,425	3,946,134	1,158,856
01/07/2048	295	12,718,884	7,778,870	3,720,453	1,088,102
01/08/2048	296	12,117,191	7,398,306	3,529,439	1,027,865
01/09/2048	297	11,650,000	7,100,992	3,378,987	979,881
01/10/2048	298	11,229,873	6,833,678	3,243,783	936,817
01/11/2048	299	10,820,859	6,573,613	3,112,401	895,066
01/12/2048	300	10,422,383	6,321,149	2,985,501	855,053
01/01/2049	301	10,034,641	6,075,662	2,862,259	816,284
01/02/2049	302	9,654,101	5,835,343	2,742,052	778,690
01/03/2049	303	9,283,897	5,602,979	2,626,815	743,111
01/04/2049	304	8,922,497	5,375,735	2,513,868	708,146
01/05/2049	305	8,565,439	5,152,140	2,403,377	674,247
01/06/2049	306	8,216,083	4,933,619	2,295,588	641,280
01/07/2049	307	7,871,361	4,718,861	2,190,259	609,347
01/08/2049	308	7,532,991	4,508,349	2,087,228	578,224
01/09/2049	309	7,201,710	4,302,774	1,986,986	548,122
01/10/2049	310	6,872,633	4,099,422	1,888,421	518,797
01/11/2049	311	6,549,804	3,900,233	1,792,094	490,248
01/12/2049	312	6,232,849	3,705,403	1,698,382	462,708
01/01/2050	313	5,925,926	3,516,963	1,607,911	436,204
01/02/2050	314	5,622,600	3,331,283	1,519,147	410,378
01/03/2050	315	5,322,503	3,148,650	1,432,563	385,508
01/04/2050	316	4,910,388	2,899,927	1,316,044	352,652
01/05/2050	317	4,617,014	2,722,193	1,232,345	328,870
01/06/2050	318	4,326,413	2,546,529	1,149,889	305,566
01/07/2050	319	4,039,167	2,373,553	1,069,143	282,944
01/08/2050	320	3,753,433	2,201,905	989,304	260,706
01/09/2050	321	3,469,529	2,031,904	910,602	238,950
01/10/2050	322	3,187,611	1,863,737	833,181	217,738
01/11/2050	323	2,906,545	1,696,520	756,499	196,861
01/12/2050	324	2,626,090	1,530,306	680,702	176,410
01/01/2051	325	2,349,165	1,366,611	606,342	156,474
01/02/2051	326	2,074,963	1,205,048	533,300	137,041
01/03/2051	327	1,807,533	1,048,129	462,789	118,467

01/04/2051	328	1,551,149	897,934	395,464	100,804
01/05/2051	329	1,307,502	755,649	331,980	84,275
01/06/2051	330	1,094,033	631,205	276,603	69,920
01/07/2051	331	903,470	520,404	227,487	57,269
01/08/2051	332	742,412	426,909	186,142	46,662
01/09/2051	333	609,058	349,632	152,060	37,957
01/10/2051	334	501,113	287,194	124,597	30,974
01/11/2051	335	413,324	236,479	102,334	25,332
01/12/2051	336	342,084	195,399	84,349	20,794
01/01/2052	337	281,942	160,772	69,225	16,993
01/02/2052	338	237,109	134,978	57,971	14,170
01/03/2052	339	199,921	113,627	48,685	11,853
01/04/2052	340	168,631	95,680	40,891	9,914
01/05/2052	341	141,887	80,374	34,265	8,273
01/06/2052	342	117,998	66,728	28,375	6,822
01/07/2052	343	97,535	55,066	23,358	5,593
01/08/2052	344	79,916	45,042	19,058	4,544
01/09/2052	345	66,921	37,654	15,891	3,773
01/10/2052	346	56,247	31,596	13,302	3,145
01/11/2052	347	46,717	26,198	11,001	2,590
01/12/2052	348	38,193	21,383	8,957	2,100
01/01/2053	349	32,581	18,210	7,609	1,776
01/02/2053	350	26,952	15,038	6,267	1,457
01/03/2053	351	21,305	11,870	4,935	1,143
01/04/2053	352	15,642	8,699	3,608	832
01/05/2053	353	10,093	5,604	2,319	533
01/06/2053	354	5,917	3,280	1,354	310
01/07/2053	355	2,798	0	0	0
01/08/2053	356	651	0	0	0
01/09/2053	357	0	0	0	0
01/10/2053	358	0	0	0	0
01/11/2053	359	0	0	0	0
01/12/2053	360	0	0	0	0
01/01/2054	361	0	0	0	0
01/02/2054	362	0	0	0	0
01/03/2054	363	0	0	0	0
01/04/2054	364	0	0	0	0
		1,414,567,224,183	1,262,938,957,334	1,080,500,953,409	860,496,126,065



Reason for No Data in Worksheet E	Y/N
Not applicable for the jurisdiction	N/A
Not relevant for the issuer and/or CB programme at the present time	N/A
Not suitable at the present time	N/A
Confidential	N/A

* Legal Entity Identifier (LEI) Finder: <http://www.lei-finder.com/#search>