

Harmonised Transparency Template

2023 Version

[Insert Country]

[Insert Issuer]

Reporting Date: 28/2/2023

Cut-off Date: 28/2/2023



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Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO**

LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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



4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR	
CONTENT OF TAB A			
1. Basic Facts			
2. Regulatory Summary			
3. General Cover Pool / Covered Bond Information			
4. Compliance Art 14 CBD Check Table			
5. References to Capital Requirements Regulation (CRR) 129(1)			
6. Other relevant information			
Field Number	1. Basic Facts		
G.1.1.1	Country	Belgium	
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV	
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds	
G.1.1.4	Cut-off date	28/02/2023	
OG.1.1.1	Optional information e.g. Contact names		
OG.1.1.2	Optional information e.g. Parent name		
OG.1.1.3			
OG.1.1.4			
OG.1.1.5			
OG.1.1.6			
OG.1.1.7			
OG.1.1.8			
2. Regulatory Summary			
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y	
G.2.1.2	CBD Compliance	Y	
G.2.1.3	CRR Compliance (Y/N)	Y	
OG.2.1.1	LCR status	Y	
OG.2.1.2			
OG.2.1.3			
OG.2.1.4			
OG.2.1.5			
OG.2.1.6			
3. General Cover Pool / Covered Bond Information			
1. General Information			
G.3.1.1	Total Cover Assets	15,272.73	
G.3.1.2	Outstanding Covered Bonds	11,500.00	
OG.3.1.1	Cover Pool Size [NPV] (mn)	13,782.01	
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	9,952.08	
OG.3.1.3			
OG.3.1.4			
2. Over-collateralisation (OC)			
G.3.2.1	OC (%)	Statutory	Voluntary
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)	5.0%	27.8%
OG.3.2.2	Optional information e.g. OC (NPV basis)		27.4%
OG.3.2.3			38.5%
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	15,272.73	95.5%
G.3.3.3	Shipping	-	-
G.3.3.4	Substitute Assets	-	-
G.3.3.5	Other	91.50	0.6%
G.3.3.6	Total	627.51	3.9%
OG.3.3.1	a/w [If relevant, please specify]	15,991.7	100.0%
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
		7.64	ND1
	Residual Life (mn)		
	By buckets:		
G.3.4.2	0 - 1 Y	353.25	ND1
G.3.4.3	1 - 2 Y	509.39	ND1
G.3.4.4	2 - 3 Y	628.73	ND1
G.3.4.5	3 - 4 Y	970.30	ND1
G.3.4.6	4 - 5 Y	989.00	ND1
G.3.4.7	5 - 10 Y	7,843.56	ND1
G.3.4.8	10+ Y	3,978.50	ND1
G.3.4.9	Total	15,272.7	0.0
OG.3.4.1	a/w 0-1 day	38.12	
OG.3.4.2	a/w 0-0.5y	122.04	
OG.3.4.3	a/w 0.5-1 y	193.09	
OG.3.4.4	a/w 1-1.5y	206.97	
OG.3.4.5	a/w 1.5-2 y	302.41	
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
		5.07	6.07
	Maturity (mn)		
	By buckets:		
G.3.5.2	0 - 1 Y	0.00	0.00
G.3.5.3	1 - 2 Y	0.00	0.00
G.3.5.4	2 - 3 Y	2,500.00	0.00
G.3.5.5	3 - 4 Y	0.00	2,500.00
G.3.5.6	4 - 5 Y	4,000.00	0.00
G.3.5.7	5 - 10 Y	5,000.00	9,000.00
G.3.5.8	10+ Y	0.00	0.00
G.3.5.9	Total	11,500.0	11,500.0
OG.3.5.1	a/w 0-1 day	0.00	0.0%
OG.3.5.2	a/w 0-0.5y	0.00	0.0%
OG.3.5.3	a/w 0.5-1 y	0.00	0.0%
OG.3.5.4	a/w 1-1.5y	0.00	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00	0.0%
OG.3.5.6			
OG.3.5.7			
OG.3.5.8			
OG.3.5.9			
OG.3.5.10			

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,272.73		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	15,272.7	0.0	100.0%	
OG.3.6.1	o/w [If relevant, please specify]				
OG.3.6.2	o/w [If relevant, please specify]				
OG.3.6.3	o/w [If relevant, please specify]				
OG.3.6.4	o/w [If relevant, please specify]				
OG.3.6.5	o/w [If relevant, please specify]				
OG.3.6.6	o/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	o/w [If relevant, please specify]				
OG.3.7.2	o/w [If relevant, please specify]				
OG.3.7.3	o/w [If relevant, please specify]				
OG.3.7.4	o/w [If relevant, please specify]				
OG.3.7.5	o/w [If relevant, please specify]				
OG.3.7.6	o/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	12.7%		
G.3.9.3	Exposures to central banks	0.00	0.0%		
G.3.9.4	Exposures to credit institutions	627.51	87.3%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	719.01	100.0%		
OG.3.9.1	o/w EU gvts or quasi gvts				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	o/w EU central banks				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	o/w CQS1 credit institutions				
OG.3.9.8	o/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	o/w [If relevant, please specify]				
OG.3.10.2	o/w [If relevant, please specify]				
OG.3.10.3	o/w [If relevant, please specify]				
OG.3.10.4	o/w [If relevant, please specify]				
OG.3.10.5	o/w [If relevant, please specify]				
OG.3.10.6	o/w [If relevant, please specify]				
OG.3.10.7	o/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	o/w [If relevant, please specify]				
OG.3.11.2	o/w [If relevant, please specify]				
OG.3.11.3	o/w [If relevant, please specify]				
OG.3.11.4	o/w [If relevant, please specify]				
OG.3.11.5	o/w [If relevant, please specify]				
OG.3.11.6	o/w [If relevant, please specify]				
OG.3.11.7	o/w [If relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy?	
	(Y/N)	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. Compliance Art 14 CBD Check table		
	Row	Row
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] 43 for Mortgage Assets
G.4.1.4	(c) Geographical distribution:	
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) Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	627.51
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Property Type Information		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,272.73	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	15,272.73	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 [f relevant, please specify]		0.0%
OM.7.1.4	a/w [f relevant, please specify]		0.0%
OM.7.1.5	a/w [f relevant, please specify]		0.0%
OM.7.1.6	a/w [f relevant, please specify]		0.0%
OM.7.1.7	a/w [f relevant, please specify]		0.0%
OM.7.1.8	a/w [f relevant, please specify]		0.0%
OM.7.1.9	a/w [f relevant, please specify]		0.0%
OM.7.1.10	a/w [f relevant, please specify]		0.0%
OM.7.1.11	a/w [f relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	228,734	0
OM.7.2.1	Optional information eq. Number of borrowers	106,941	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	0.4%	0.0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.0%
M.7.4.2	Austria	0.00%	0.0%
M.7.4.3	Belgium	100.00%	0.0%
M.7.4.4	Bulgaria	0.00%	0.0%
M.7.4.5	Croatia	0.00%	0.0%
M.7.4.6	Cyprus	0.00%	0.0%
M.7.4.7	Czechia	0.00%	0.0%
M.7.4.8	Denmark	0.00%	0.0%
M.7.4.9	Estonia	0.00%	0.0%
M.7.4.10	Finland	0.00%	0.0%
M.7.4.11	France	0.00%	0.0%
M.7.4.12	Germany	0.00%	0.0%
M.7.4.13	Greece	0.00%	0.0%
M.7.4.14	Netherlands	0.00%	0.0%
M.7.4.15	Hungary	0.00%	0.0%
M.7.4.16	Ireland	0.00%	0.0%
M.7.4.17	Italy	0.00%	0.0%
M.7.4.18	Latvia	0.00%	0.0%
M.7.4.19	Lithuania	0.00%	0.0%
M.7.4.20	Luxembourg	0.00%	0.0%
M.7.4.21	Malta	0.00%	0.0%
M.7.4.22	Poland	0.00%	0.0%
M.7.4.23	Portugal	0.00%	0.0%
M.7.4.24	Romania	0.00%	0.0%
M.7.4.25	Slovakia	0.00%	0.0%
M.7.4.26	Slovenia	0.00%	0.0%
M.7.4.27	Spain	0.00%	0.0%
M.7.4.28	Sweden	0.00%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [f relevant, please specify]		
OM.7.4.2	a/w [f relevant, please specify]		
OM.7.4.3	a/w [f relevant, please specify]		
OM.7.4.4	a/w [f relevant, please specify]		
OM.7.4.5	a/w [f relevant, please specify]		
OM.7.4.6	a/w [f relevant, please specify]		
OM.7.4.7	a/w [f relevant, please specify]		
OM.7.4.8	a/w [f relevant, please specify]		
OM.7.4.9	a/w [f relevant, please specify]		
OM.7.4.10	a/w [f relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.86%	15.86%
M.7.5.2	Vlaams-Brabant	14.65%	14.65%
M.7.5.3	Oost-Vlaanderen	15.35%	15.35%
M.7.5.4	Brussels	8.42%	8.42%
M.7.5.5	West-Vlaanderen	10.81%	10.81%
M.7.5.6	Limburg	8.07%	8.07%
M.7.5.7	Lieke	7.33%	7.33%
M.7.5.8	Hainaut	6.91%	6.91%
M.7.5.9	Brabant Wallon	5.22%	5.22%
M.7.5.10	Namur	4.30%	4.30%
M.7.5.11	Luxembourg	2.83%	2.83%
M.7.5.12	Other	0.25%	0.25%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	84.17%	84.17%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.83%	15.83%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / Interest only	4.70%	4.70%
M.7.7.2	Amortising	95.30%	95.30%
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 12months	2.74%	2.74%
M.7.8.2	≥ 12 - ≤ 24 months	11.07%	11.07%
M.7.8.3	≥ 24 - ≤ 36 months	14.58%	14.58%
M.7.8.4	≥ 36 - ≤ 60 months	28.91%	28.91%
M.7.8.5	≥ 60 months	42.70%	42.70%
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	0.07%	0.07%
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)	66.77			
By buckets (mn):					
M.7A.10.2	<=100K	7,160.10	180,604.00	0.47	0.79
M.7A.10.3	>100K and <=200K	5,267.09	38,593.00	0.34	0.17
M.7A.10.4	>200K and <=300K	1,640.18	6,853.00	0.11	0.03
M.7A.10.5	>300K and <=400K	559.27	1,638.00	0.04	0.01
M.7A.10.6	>400K	646.09	1,046.00	0.04	0.00
M.7A.10.26	Total	15,272.7	228,734	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	59.44%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,278.64	98,011	28.01%	42.85%
M.7A.11.3	>40 - <=50 %	1,654.85	26,416	10.84%	11.55%
M.7A.11.4	>50 - <=60 %	1,865.24	26,197	12.21%	11.45%
M.7A.11.5	>60 - <=70 %	2,045.45	25,655	13.39%	11.22%
M.7A.11.6	>70 - <=80 %	2,290.70	24,975	15.00%	10.92%
M.7A.11.7	>80 - <=90 %	2,089.20	18,470	13.68%	8.07%
M.7A.11.8	>90 - <=100 %	564.70	4,336	3.70%	1.90%
M.7A.11.9	>100%	483.95	4,674	3.17%	2.04%
M.7A.11.10	Total	15,272.73	228,734	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	87.80			
OM.7A.11.2	a/w >110 - <=120 %	65.80			
OM.7A.11.3	a/w >120 - <=130 %	48.20			
OM.7A.11.4	a/w >130 - <=140 %	32.71			
OM.7A.11.5	a/w >140 - <=150 %	31.36			
OM.7A.11.6	a/w >150 %	218.08			
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	49.29%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,955.64	127,270	39.00%	55.64%
M.7A.12.3	>40 - <=50 %	2,001.72	27,347	13.11%	11.96%
M.7A.12.4	>50 - <=60 %	2,052.79	24,879	13.44%	10.88%
M.7A.12.5	>60 - <=70 %	1,991.87	21,345	13.04%	9.33%
M.7A.12.6	>70 - <=80 %	1,786.43	16,034	11.70%	7.01%
M.7A.12.7	>80 - <=90 %	934.05	6,997	6.12%	3.06%
M.7A.12.8	>90 - <=100 %	232.28	1,702	1.52%	0.74%
M.7A.12.9	>100%	317.95	3,160	2.08%	1.38%
M.7A.12.10	Total	15,272.73	228,734	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	56.09		0.37%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	34.53		0.23%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	28.83		0.19%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	20.29		0.00%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	13.93		0.09%	0.00%
OM.7A.12.6	a/w >150 %	164.28		1.08%	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	Subsided housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	19.23%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					

to adapt in agape
+ to discuss

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

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (ITV 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	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	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.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	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 Extension Triggers	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		
HG.1.8	LTVs: Definition	Belgium allows for "Failure to pay" and "Default"
HG.1.9	LTVs: Calculation of property/shipping value	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.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Property values are those used in the loan underwriting procedure
HG.1.11	LTVs: Frequency and time of last valuation	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Indexation is done on a yearly basis We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14		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		[For completion]
OHG.2.1	New Property and Existing Property	[For completion]
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 28/02/2023

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Remark

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

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



BNP PARIBAS Retained Covered Bonds FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.99	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	6.00	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.22	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.23	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.78	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR): 11,500,000,000
Current Weighted Average 0.31 %
Weighted Average Rema 5.07

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,272,732,523 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	627,505,687 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.06%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,268,293,476 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.68% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,171,997 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	627,505,687 (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)	12,268,293,476
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	1,991,112,255 (VIII)
Total Interest Proceeds Residential Mortgage Loans	1,991,112,255
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,987,971,160 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,268,293,476
Total Principal Proceeds Public Finance Exposures	92,171,997
Total Principal Proceeds Financial Institution Exposures	627,505,687
Impact Derivatives	0
Interest Requirement Covered Bonds	181,000,000 (X)
Costs, Fees and expenses Covered Bonds	79,471,104 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,218,612,312
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,439,830,209 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,845,456 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,429,984,753
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	77,002,987 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	75,002,987 (XVII)

Cover Pool Summary

Portfolio Cut-off D 28/02/2023

(All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,272,732,523
Principal Redemptions between Cut-off Date and Maturity	15,272,732,523
Interest Payments between Cut-off Date and Maturity Date	1,991,112,255
Number of borrowers	106,941
Number of loans	228,734
Average Outstanding Balance per borrower	142,815
Average Outstanding Balance per loan	66,771
Weighted average Current Loan to Current Value	49.29%
Weighted average Current Loan to Original Value	59.44%
Weighted average seasoning (in Years)	4.39
Weighted average remaining maturity (in years, at 0% CPR)	14.66
Weighted average initial maturity (in years, at 0% CPR)	19.05
Percentage of Fixed Rate Loans	84.17%
Percentage of Variable Rate Loans	15.83%
Weighted average interest rate	1.71%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.86%
Weighted Remaining average life (in years, at 0% CPR)	7.64
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.60
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 627,505,687

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	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE
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

30,679,608 EUR



Stratification Tables

Portfolio Cut-off Date 28/02/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,421,972,983.37	15.86 %	35,179	15.38 %
Oost-Vlaanderen	2,343,983,368.34	15.35 %	36,880	16.12 %
Vlaams-Brabant	2,236,784,293.61	14.65 %	31,702	13.86 %
West-Vlaanderen	1,650,369,161.23	10.81 %	28,093	12.28 %
Brussels	1,286,384,903.01	8.42 %	12,569	5.50 %
Limburg	1,233,076,274.69	8.07 %	21,374	9.34 %
Liège	1,119,772,253.81	7.33 %	17,748	7.76 %
Hainaut	1,055,498,310.77	6.91 %	17,565	7.68 %
Brabant Wallon	796,694,181.79	5.22 %	9,843	4.30 %
Namur	657,379,894.40	4.30 %	10,605	4.64 %
Luxembourg	432,246,713.71	2.83 %	6,473	2.83 %
Other	38,570,184.04	0.25 %	703	0.31 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	418,398,978.41	2.74 %	3,739	1.63 %
>1 and <=2	1,690,621,606.53	11.07 %	15,896	6.95 %
>2 and <=3	2,227,375,375.05	14.58 %	23,743	10.38 %
>3 and <=4	4,406,962,752.17	28.86 %	55,365	24.20 %
>4 and <=5	1,910,309,930.28	12.51 %	28,049	12.26 %
>5 and <=6	1,108,576,111.67	7.26 %	18,057	7.89 %
>6 and <=7	1,772,326,631.15	11.60 %	34,693	15.17 %
>7 and <=8	705,382,906.52	4.62 %	16,648	7.28 %
>8 and <=9	267,180,457.19	1.75 %	7,019	3.07 %
>9 and <=10	65,645,681.43	0.43 %	2,046	0.89 %
>10 and <=11	43,659,248.29	0.29 %	1,337	0.58 %
>11 and <=12	126,448,925.13	0.83 %	4,824	2.11 %
>12 and <=13	231,211,012.26	1.51 %	6,369	2.78 %
>13 and <=14	156,285,878.41	1.02 %	4,110	1.80 %
>14 and <=15	24,661,174.60	0.16 %	881	0.39 %
>15 and <=16	15,459,083.05	0.10 %	339	0.15 %
>16 and <=17	14,763,216.50	0.10 %	536	0.23 %
>17 and <=18	51,058,165.07	0.33 %	2,227	0.97 %
>18 and <=19	26,492,211.27	0.17 %	1,966	0.86 %
>19 and <=20	6,266,415.05	0.04 %	609	0.27 %
>20 and <=21	1,753,385.62	0.01 %	92	0.04 %
>21 and <=22	297,663.00	0.00 %	25	0.01 %
>22 and <=23	357,591.92	0.00 %	31	0.01 %
>23 and <=24	881,917.06	0.01 %	100	0.04 %
>24 and <=25	104,269.88	0.00 %	16	0.01 %
>29 and <=30	42,042.74	0.00 %	2	0.00 %
>32 and <=33	49,876.17	0.00 %	4	0.00 %
>25 and <=26	127,969.83	0.00 %	8	0.00 %
>26 and <=27	32,046.52	0.00 %	3	0.00 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,233,964.04	0.01 %	968	0.42 %
<=1	122,307,952.86	0.80 %	5,016	2.19 %
>1 and <=2	194,173,230.78	1.27 %	6,964	3.04 %
>2 and <=3	222,607,317.61	1.46 %	8,419	3.68 %
>3 and <=4	310,080,642.70	2.03 %	11,104	4.85 %
>4 and <=5	273,253,812.25	1.79 %	8,051	3.52 %
>5 and <=6	365,067,530.95	2.39 %	10,737	4.69 %
>6 and <=7	586,067,763.97	3.84 %	14,793	6.47 %
>7 and <=8	414,113,080.86	2.71 %	9,449	4.13 %
>8 and <=9	544,251,369.44	3.56 %	11,279	4.93 %
>9 and <=10	520,539,109.92	3.41 %	9,083	3.97 %
>10 and <=11	564,963,817.66	3.70 %	9,431	4.12 %
>11 and <=12	891,041,395.00	5.83 %	13,757	6.01 %
>12 and <=13	619,656,979.46	4.06 %	9,189	4.02 %
>13 and <=14	786,346,991.20	5.15 %	10,568	4.62 %
>14 and <=15	680,955,503.64	4.46 %	8,847	3.87 %
>15 and <=16	815,995,737.74	5.34 %	10,070	4.40 %
>16 and <=17	1,415,949,797.17	9.27 %	16,131	7.05 %
>17 and <=18	952,075,529.56	6.23 %	10,822	4.73 %
>18 and <=19	989,501,425.46	6.48 %	10,089	4.41 %
>19 and <=20	525,112,461.57	3.44 %	5,480	2.40 %
>20 and <=21	532,156,034.87	3.48 %	5,454	2.38 %
>21 and <=22	1,273,802,523.67	8.34 %	11,035	4.82 %
>22 and <=23	900,605,166.33	5.90 %	6,759	2.95 %
>23 and <=24	586,009,335.86	3.84 %	3,892	1.70 %
>24 and <=25	148,827,361.54	0.97 %	1,050	0.46 %
>25 and <=26	16,056,558.01	0.11 %	141	0.06 %
>26 and <=27	11,129,131.82	0.07 %	93	0.04 %
>27 and <=28	3,068,800.19	0.02 %	27	0.01 %
>28 and <=29	4,573,367.22	0.03 %	35	0.02 %
>29 and <=30	208,829.42	0.00 %	1	0.00 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	164,000.00	0.00 %	6	0.00 %
>1 and <=2	20,723,850.11	0.14 %	156	0.07 %
>2 and <=3	33,128,316.26	0.22 %	257	0.11 %
>3 and <=4	15,801,605.09	0.10 %	302	0.13 %
>4 and <=5	321,646,699.72	2.11 %	2,349	1.03 %
>5 and <=6	21,052,692.81	0.14 %	654	0.29 %
>6 and <=7	45,107,484.08	0.30 %	1,426	0.62 %
>7 and <=8	63,709,302.23	0.42 %	2,285	1.00 %
>8 and <=9	83,359,612.04	0.55 %	2,986	1.31 %
>9 and <=10	1,079,055,052.69	7.07 %	32,922	14.39 %
>10 and <=11	122,113,683.14	0.80 %	5,117	2.24 %
>11 and <=12	211,486,528.44	1.38 %	4,810	2.10 %
>12 and <=13	651,217,513.60	4.26 %	13,779	6.02 %
>13 and <=14	128,473,050.35	0.84 %	2,699	1.18 %
>14 and <=15	1,737,941,732.55	11.38 %	31,115	13.60 %
>15 and <=16	178,780,289.20	1.17 %	3,121	1.36 %
>16 and <=17	248,164,711.76	1.62 %	3,845	1.68 %
>17 and <=18	877,260,725.21	5.74 %	12,751	5.57 %
>18 and <=19	200,374,774.32	1.31 %	4,452	1.95 %
>19 and <=20	3,731,276,226.00	24.43 %	47,351	20.70 %
>20 and <=21	312,142,847.58	2.04 %	4,515	1.97 %
>21 and <=22	158,119,140.74	1.04 %	2,303	1.01 %
>22 and <=23	171,621,809.20	1.12 %	2,281	1.00 %
>23 and <=24	130,971,231.19	0.86 %	1,825	0.80 %
>24 and <=25	3,963,116,087.84	25.95 %	36,816	16.10 %
>25 and <=26	429,985,100.60	2.82 %	4,313	1.89 %
>26 and <=27	44,329,025.65	0.29 %	474	0.21 %
>27 and <=28	19,360,755.02	0.13 %	226	0.10 %
>28 and <=29	23,227,439.90	0.15 %	249	0.11 %
>29 and <=30	216,881,246.78	1.42 %	2,936	1.28 %
>30 and <=31	27,476,772.55	0.18 %	349	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	337,472.86	0.00 %	5	0.00 %
>35 and <=36	102,023.31	0.00 %	2	0.00 %
>36 and <=37	110,204.67	0.00 %	1	0.00 %
>39 and <=40	472,113.65	0.00 %	6	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	3,247,311.73	0.02 %	41	0.02 %
>40 and <=41	87,855.26	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	49,876.17	0.00 %	4	0.00 %
1993	42,042.74	0.00 %	2	0.00 %
1996	32,046.52	0.00 %	3	0.00 %
1997	127,969.83	0.00 %	6	0.00 %
1998	97,462.62	0.00 %	16	0.01 %
1999	773,691.00	0.01 %	92	0.04 %
2000	458,267.08	0.00 %	40	0.02 %
2001	280,270.34	0.00 %	24	0.01 %
2002	1,148,516.05	0.01 %	65	0.03 %
2003	6,551,819.78	0.04 %	548	0.24 %
2004	19,414,228.91	0.13 %	1,638	0.72 %
2005	53,930,005.52	0.35 %	2,446	1.07 %
2006	18,471,025.89	0.12 %	696	0.30 %
2007	15,485,374.46	0.10 %	325	0.14 %
2008	15,745,208.80	0.10 %	598	0.26 %
2009	134,691,137.88	0.88 %	3,658	1.60 %
2010	238,869,048.05	1.56 %	6,384	2.79 %
2011	143,070,154.16	0.94 %	5,428	2.37 %
2012	41,488,156.29	0.27 %	1,214	0.53 %
2013	69,632,681.06	0.46 %	2,157	0.94 %
2014	183,979,962.08	1.20 %	4,866	2.13 %
2015	743,302,432.19	4.87 %	17,627	7.71 %
2016	1,562,477,238.59	10.23 %	31,790	13.90 %
2017	1,149,227,374.09	7.52 %	18,892	8.26 %
2018	1,917,008,285.17	12.55 %	28,302	12.37 %
2019	4,002,022,734.46	26.20 %	50,660	22.15 %
2020	2,586,792,688.44	16.94 %	28,992	12.67 %
2021	1,749,877,244.37	11.46 %	16,787	7.34 %
2022	617,685,580.23	4.04 %	5,474	2.39 %
15,272,732,522.77	100.00 %		228,734	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,240,600,507.70	14.67 %	47,551	44.46 %
>100 and <=200	4,940,831,544.11	32.35 %	33,820	31.62 %
>200 and <=300	4,031,499,055.44	26.40 %	16,640	15.56 %
>300 and <=400	1,813,903,449.63	11.88 %	5,342	5.00 %
>400	2,245,897,965.89	14.71 %	3,588	3.36 %
15,272,732,522.77	100.00 %		106,941	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	35,701,273.86	0.23 %	827	0.36 %
0.5 - 1%	718,152,778.28	4.70 %	8,720	3.81 %
1 - 1.5%	4,901,034,114.81	32.09 %	59,295	25.92 %
1.5 - 2%	7,142,183,388.40	46.76 %	104,764	45.80 %
2 - 2.5%	1,355,352,279.92	8.87 %	26,331	11.51 %
2.5 - 3%	661,569,422.59	4.33 %	15,053	6.58 %
3 - 3.5%	195,993,981.33	1.28 %	5,396	2.36 %
3.5 - 4%	105,668,281.57	0.69 %	3,353	1.47 %
4 - 4.5%	77,097,603.39	0.50 %	2,424	1.06 %
4.5 - 5%	46,924,658.11	0.31 %	1,518	0.66 %
5 - 5.5%	22,837,092.26	0.15 %	706	0.31 %
5.5 - 6%	7,988,295.81	0.05 %	258	0.11 %
6 - 6.5%	2,036,991.36	0.01 %	68	0.03 %
6.5 - 7%	121,006.76	0.00 %	16	0.01 %
8 - 8.5%	42,042.74	0.00 %	2	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	4,224.76	0.00 %	2	0.00 %
15,272,732,522.77	100.00 %		228,734	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,854,790,303.21	84.17 %	190,899	83.46 %
Variable	28,693,319.85	0.19 %	2,148	0.94 %
Variable With Cap	2,389,248,899.71	15.64 %	35,687	15.60 %
15,272,732,522.77	100.00 %		228,734	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	924,193,648.71	6.05 %	17,659	7.72 %
2024	334,461,860.00	2.19 %	5,113	2.24 %
2025	110,037,426.67	0.72 %	1,601	0.70 %
2026	170,388,010.75	1.12 %	2,194	0.96 %
2027	189,514,506.90	1.24 %	2,229	0.97 %
2028	65,108,927.94	0.43 %	791	0.35 %
2029	89,716,937.54	0.59 %	846	0.37 %
2030	9,784,030.82	0.06 %	107	0.05 %
2031	74,958,157.49	0.49 %	478	0.21 %
2032	28,215,823.54	0.18 %	181	0.08 %
2033	75,274,817.42	0.49 %	1,017	0.44 %
2034	250,987,182.35	1.64 %	2,725	1.19 %
2035	23,166,502.02	0.15 %	203	0.09 %
2036	17,113,951.42	0.11 %	108	0.05 %
2037	1,272,706.20	0.01 %	12	0.01 %
Fixed To Maturity	12,908,538,033.00	84.52 %	193,470	84.58 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,272,640,603.86	100.00 %	228,728	100.00 %
Twice A Year	91,918.91	0.00 %	6	0.00 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,427,420,198.46	94.47 %	220,817	96.54 %
Interest only	717,592,652.92	4.70 %	4,574	2.00 %
Linear	127,719,671.39	0.84 %	3,343	1.46 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,216,011,223.40	7.96 %	37,336	16.32 %
11-20%	1,335,150,062.28	8.74 %	31,650	13.84 %
21-30%	1,589,037,168.11	10.40 %	29,652	12.96 %
31-40%	1,815,442,130.81	11.89 %	28,632	12.52 %
41-50%	2,001,716,676.02	13.11 %	27,347	11.96 %
51-60%	2,052,793,753.71	13.44 %	24,879	10.88 %
61-70%	1,991,872,156.71	13.04 %	21,345	9.33 %
71-80%	1,786,428,898.29	11.70 %	16,034	7.01 %
81-90%	934,047,163.03	6.12 %	6,997	3.06 %
91-100%	232,283,856.36	1.52 %	1,702	0.74 %
101-110%	56,087,821.30	0.37 %	556	0.24 %
111-120%	34,532,472.36	0.23 %	354	0.15 %
>120%	227,329,140.39	1.49 %	2,250	0.98 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	875,437,688.70	5.73 %	23,726	10.37 %
11-20%	904,293,278.53	5.92 %	24,184	10.57 %
21-30%	1,114,705,964.05	7.30 %	24,647	10.78 %
31-40%	1,384,207,686.36	9.06 %	25,454	11.13 %
41-50%	1,654,853,807.99	10.84 %	26,416	11.55 %
51-60%	1,865,235,504.43	12.21 %	26,197	11.45 %
61-70%	2,045,445,344.72	13.39 %	25,655	11.22 %
71-80%	2,290,700,659.21	15.00 %	24,975	10.92 %
81-90%	2,089,200,957.65	13.68 %	18,470	8.07 %
91-100%	564,701,195.63	3.70 %	4,336	1.90 %
101-110%	87,797,120.20	0.57 %	974	0.43 %
111-120%	65,801,488.15	0.43 %	731	0.32 %
>120%	330,351,827.15	2.16 %	2,969	1.30 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	143,671,680.48	0.94 %	11,981	5.24 %
21-40%	381,356,972.04	2.50 %	16,133	7.05 %
41-60%	809,997,717.24	5.30 %	21,036	9.20 %
61-80%	1,694,150,147.43	11.09 %	29,513	12.90 %
81-100%	2,404,616,734.38	15.74 %	30,792	13.46 %
101-120%	770,290,555.30	5.04 %	15,225	6.66 %
121-140%	764,248,858.94	5.00 %	13,516	5.91 %
141-160%	834,757,155.33	5.47 %	12,962	5.67 %
161-180%	912,123,855.54	5.97 %	12,804	5.60 %
181-200%	1,116,196,877.15	7.31 %	12,334	5.39 %
201-300%	2,604,821,841.01	17.06 %	29,388	12.85 %
301-400%	1,143,890,182.65	7.49 %	10,840	4.74 %
401-500%	480,201,232.36	3.14 %	4,274	1.87 %
>500%	1,212,408,712.92	7.94 %	7,936	3.47 %
	15,272,732,522.77	100.00 %	228,734	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	353,254,227.35	2.31 %	13,782	6.03 %
>1 and <=2	509,385,905.36	3.34 %	18,699	8.17 %
>2 and <=3	628,734,250.79	4.12 %	18,550	8.11 %
>3 and <=4	970,295,224.76	6.35 %	23,630	10.33 %
>4 and <=5	989,000,380.56	6.48 %	19,296	8.44 %
>5 and <=6	1,251,922,546.99	8.20 %	20,249	8.85 %
>6 and <=7	1,363,118,010.75	8.93 %	19,986	8.74 %
>7 and <=8	1,378,038,204.45	9.02 %	17,572	7.68 %
>8 and <=9	2,219,605,995.45	14.53 %	25,508	11.15 %
>9 and <=10	1,630,878,684.93	10.68 %	17,591	7.69 %
>10 and <=11	981,728,663.28	6.43 %	10,137	4.43 %
>11 and <=12	2,148,364,439.12	14.07 %	17,788	7.78 %
>12 and <=13	735,434,970.07	4.82 %	5,060	2.21 %
>13 and <=14	84,733,908.48	0.55 %	627	0.27 %
>14 and <=15	22,188,035.61	0.15 %	207	0.09 %
>15 and <=16	5,563,896.63	0.04 %	48	0.02 %
>16 and <=17	485,178.19	0.00 %	4	0.00 %
	15,272,732,522.77	100.00 %	228,734	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	12,908,538,033.00	84.52 %	193,470	84.58 %
>=0 and <=1	1,317,522,451.35	8.63 %	23,711	10.37 %
>1 and <=2	245,369,621.60	1.61 %	3,137	1.37 %
>2 and <=3	233,605,190.37	1.53 %	2,773	1.21 %
>3 and <=4	96,708,086.01	0.63 %	919	0.40 %
>4 and <=5	102,965,151.61	0.67 %	658	0.29 %
>5 and <=6	273,063,120.23	1.79 %	3,267	1.43 %
>6 and <=7	2,875,199.45	0.02 %	27	0.01 %
>7 and <=8	92,085,669.15	0.60 %	772	0.34 %
	15,272,732,522.77	100.00 %	228,734	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,373,756,340.15	80.77 %	103,402	79.58 %
Other/No data	9,374,196,183.92	19.23 %	26,525	20.42 %
	48,747,952,524.07	100.00 %	129,927	100.00 %

18. IFRS9 Norms

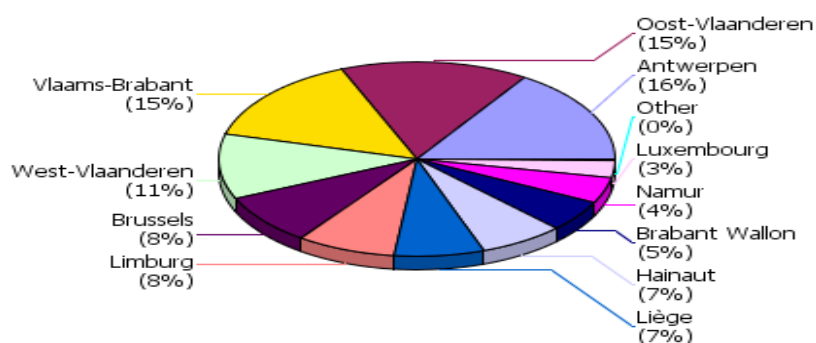
	In EUR	In %	In number of loans	In %
Phase 1	13,895,029,330.28	90.98 %	210,538	92.04 %
Phase 2	1,360,673,229.11	8.91 %	17,118	7.48 %
Phase 3	17,029,963.38	0.11 %	216	0.09 %
Other/No data	0.00	0.00 %	862	0.38 %
	15,272,732,522.77	100.00 %	228,734	100.00 %



Stratification Tables

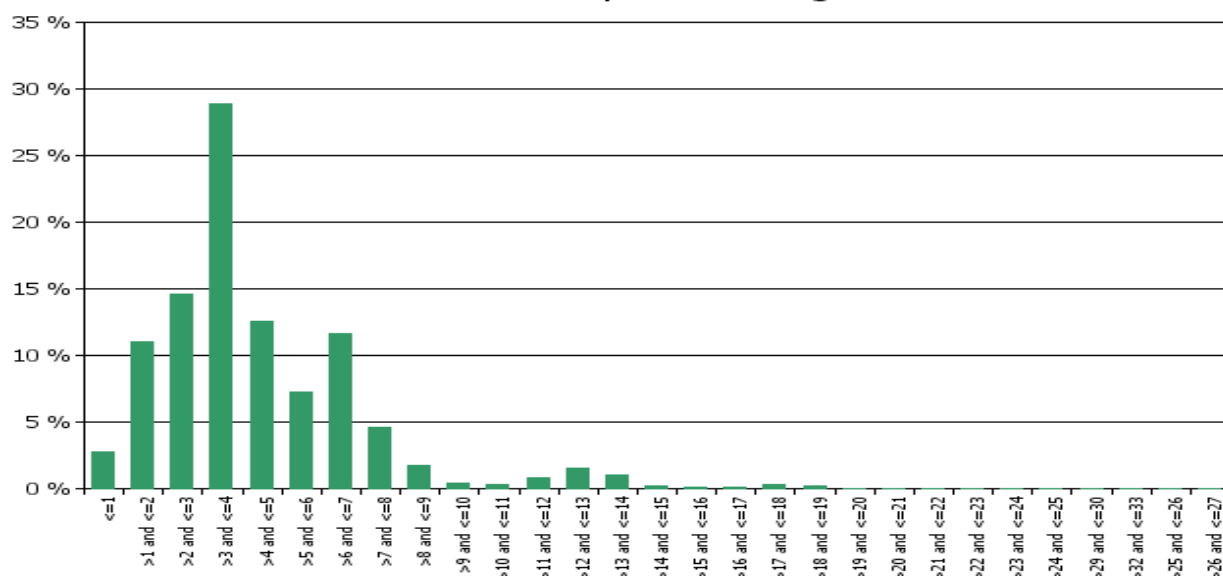
Portfolio Cut-off Date 28/02/2023

1. Geographic distribution



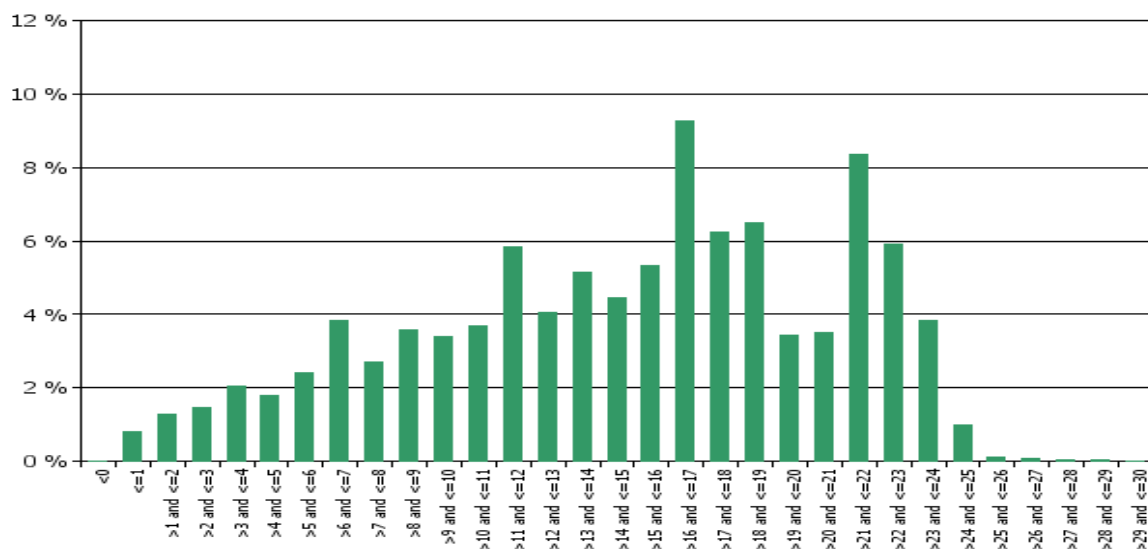
2. Seasoning

Distribution per Seasoning



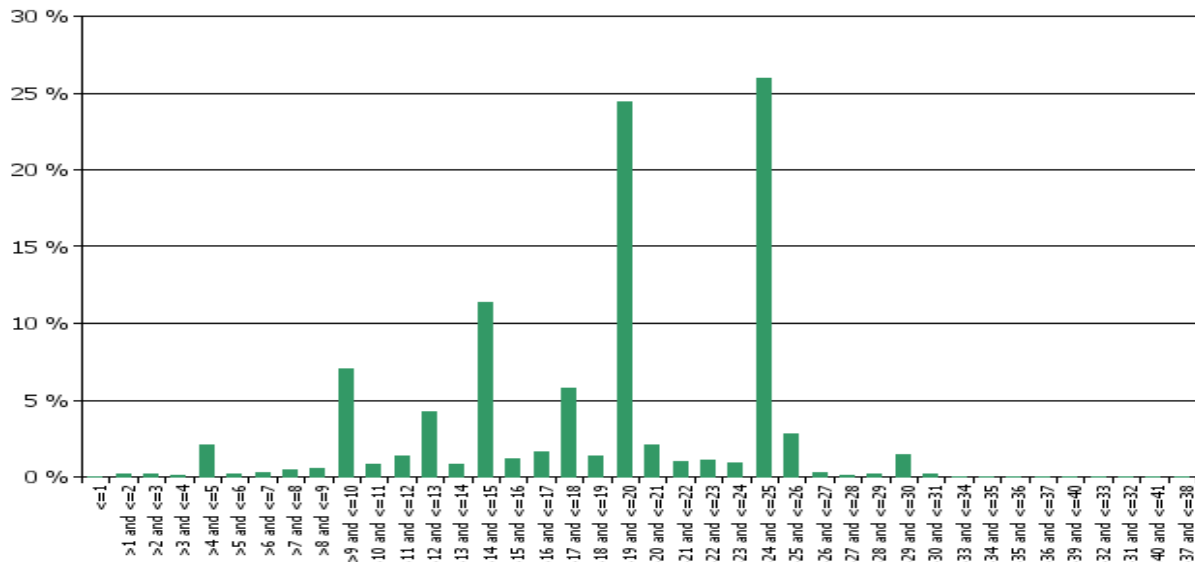
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



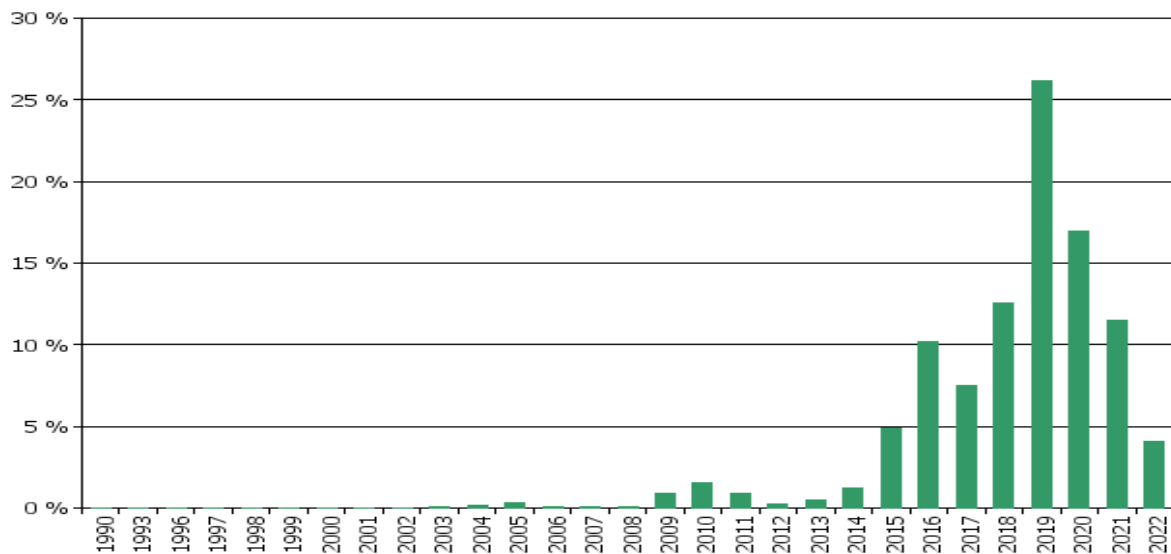
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

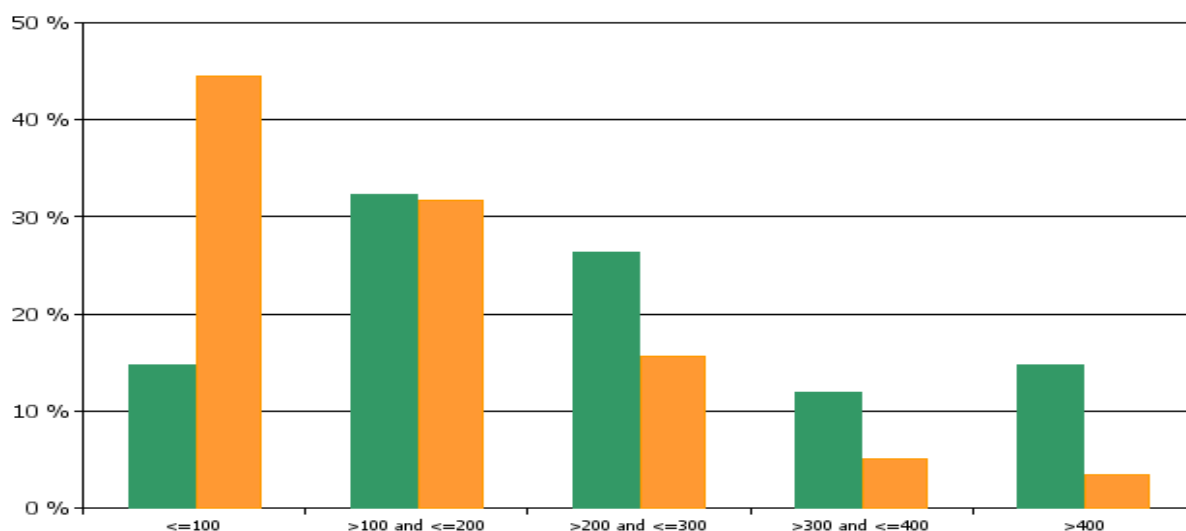
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

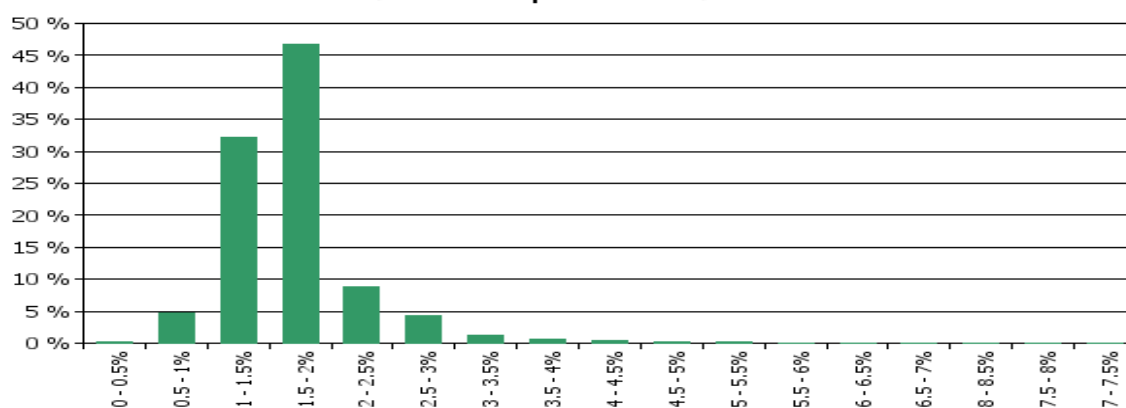
Outstanding Loan Balance by Borrower

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



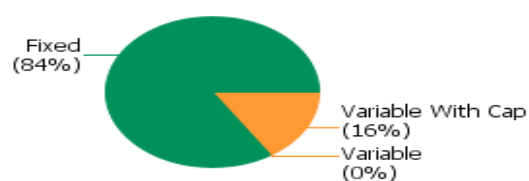
7. Interest Rate

Distribution per Interest Rate

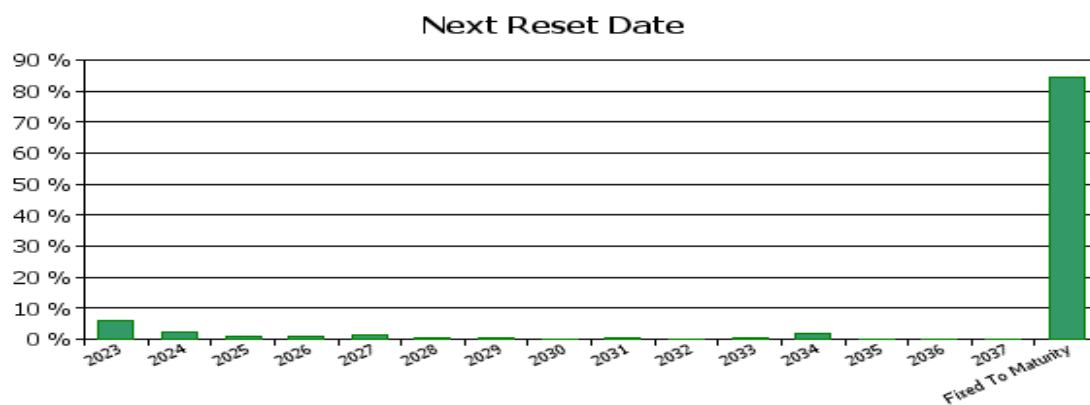


8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



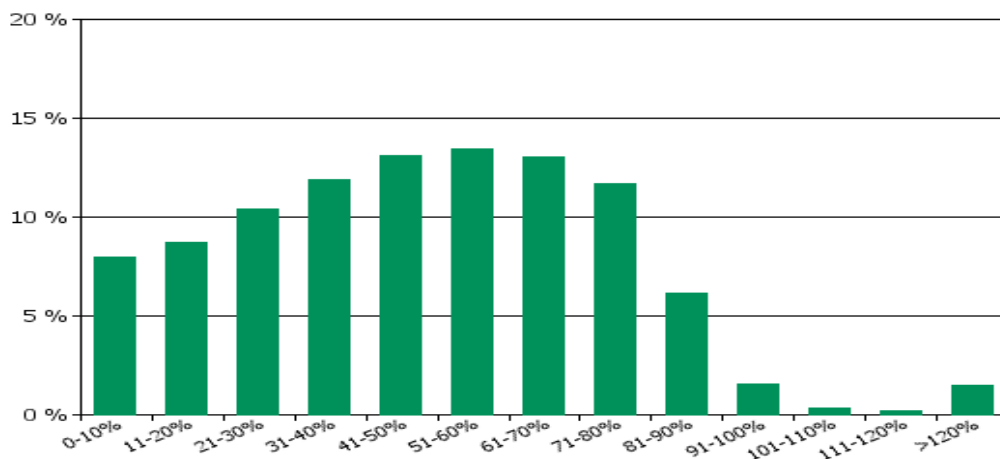
11. Repayment Type

Distribution per Repayment Type

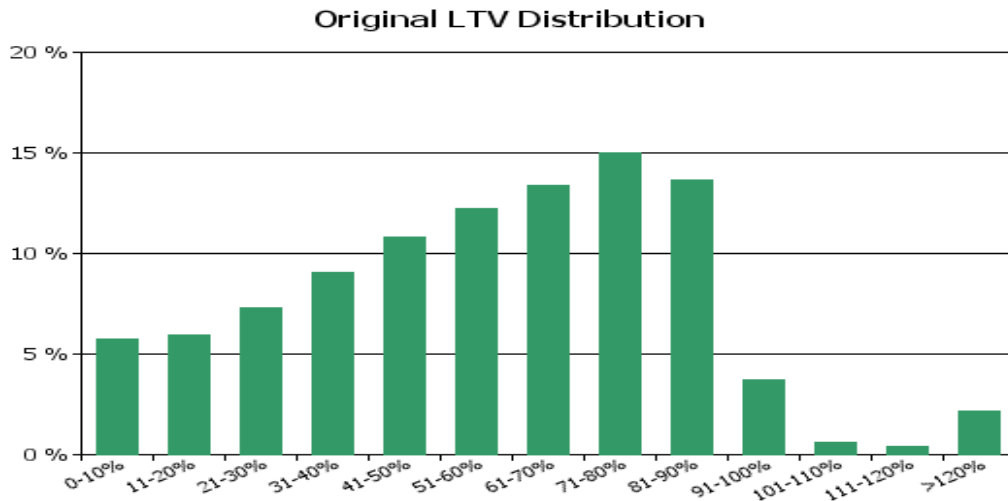


12. Current Loan to Current Value (LTV)

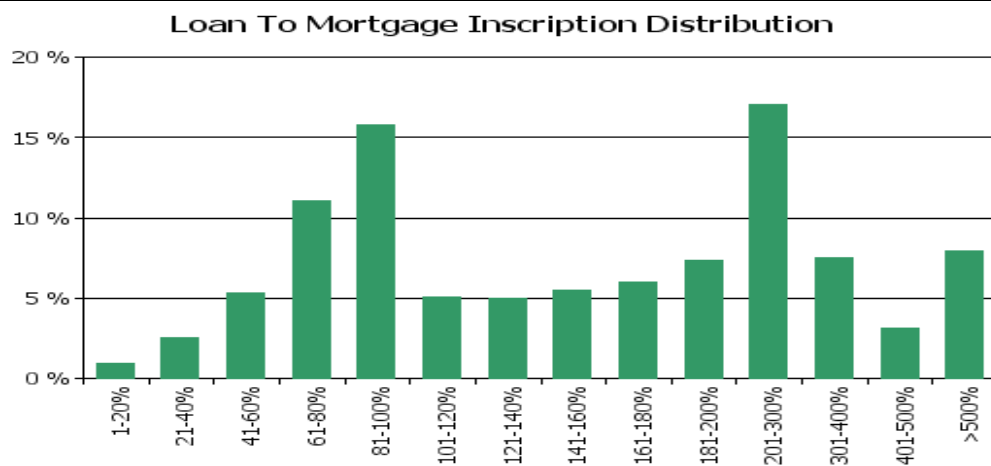
Current LTV Distribution



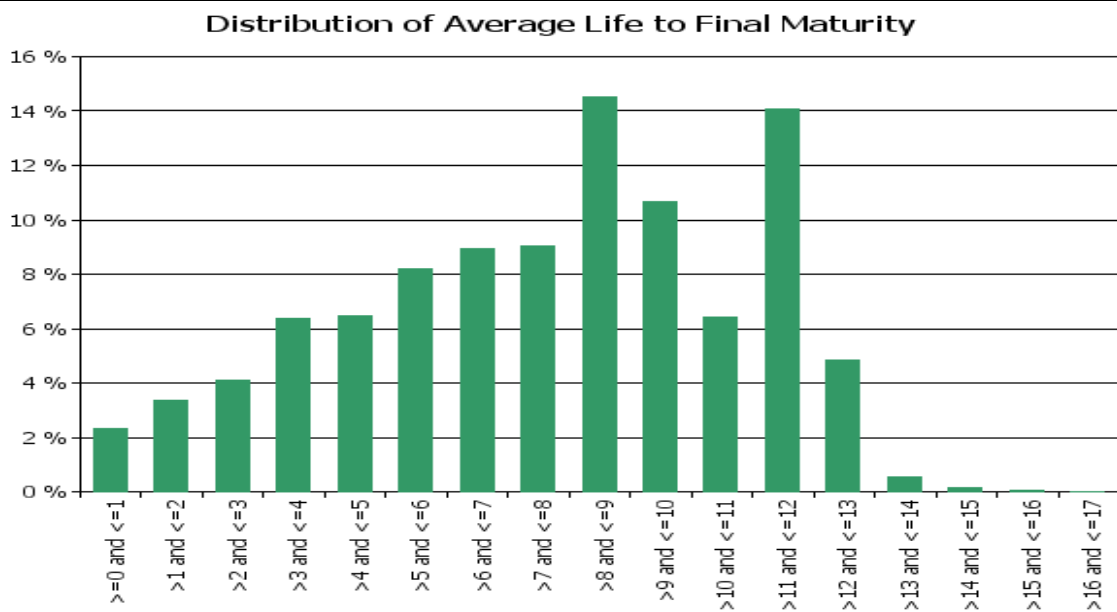
13. Current Loan to Original Value (LTOV)



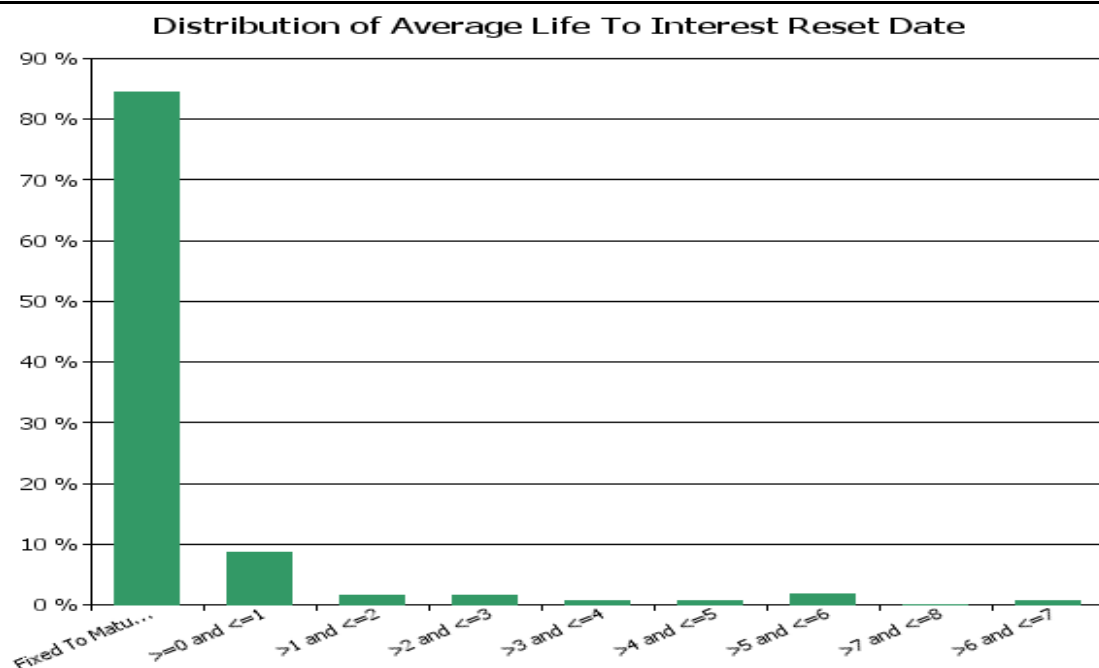
14. Loan to Mortgage Inscription Ratio (LTM)



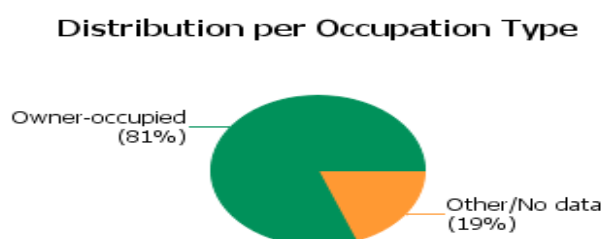
15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm

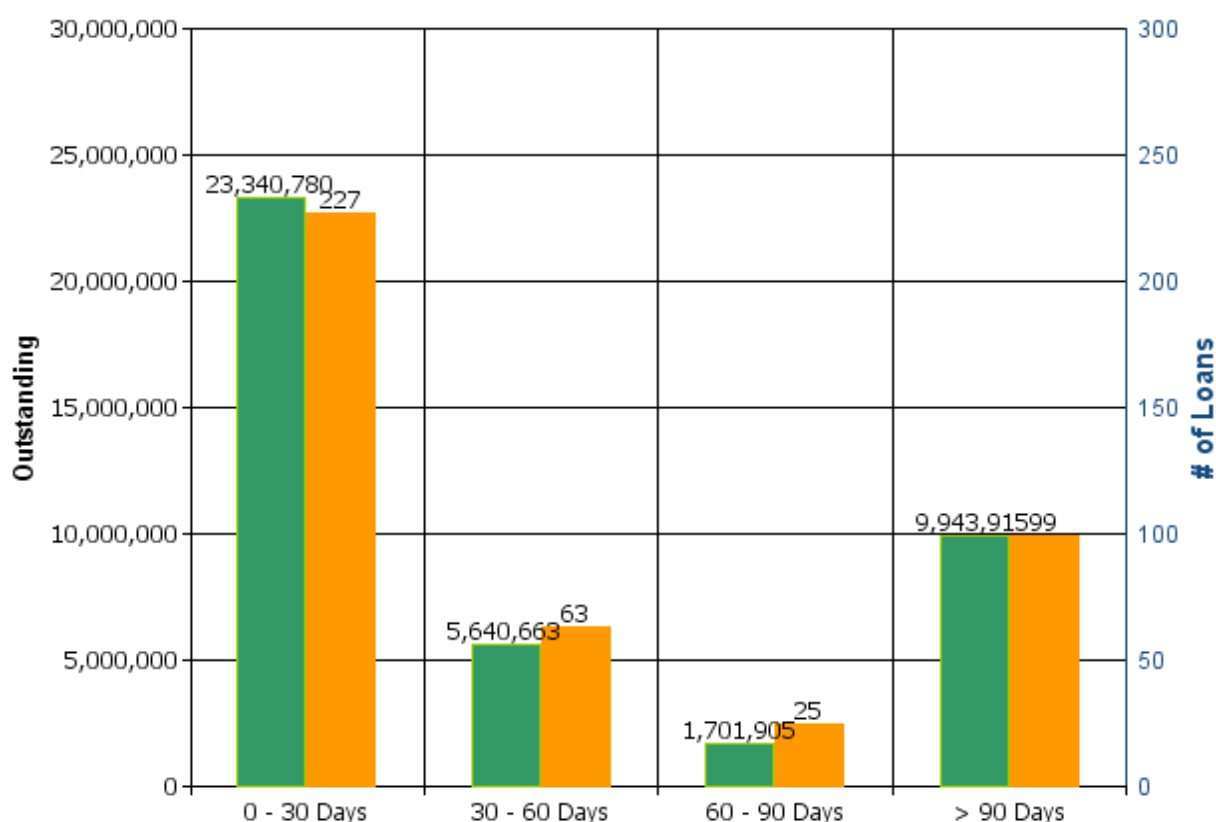



Cover Pool Performance

Portfolio Cut-off Date 28/02/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,232,105,260.43	99.73 %	228,320	99.82 %
0 - 30 Days	23,340,779.64	0.15 %	227	0.10 %
30 - 60 Days	5,640,662.64	0.04 %	63	0.03 %
60 - 90 Days	1,701,905.27	0.01 %	25	0.01 %
> 90 Days	9,943,914.79	0.07 %	99	0.04 %
Total	15,272,732,522.77	100.00 %	228,734	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off D:

Feb/2023

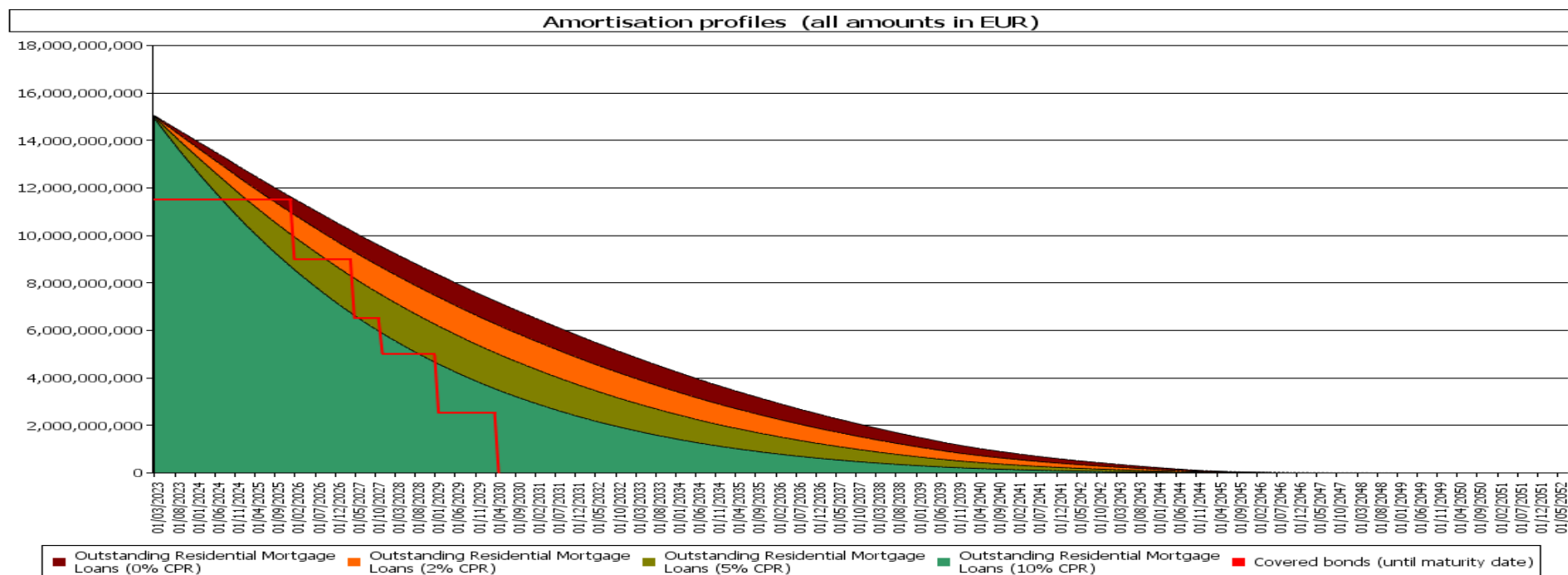
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/03/2023	1	11,500,000,000	15,033,509,063	15,010,476,771	14,975,992,121	14,918,687,404
01/04/2023	2	11,500,000,000	14,936,222,963	14,888,045,592	14,816,065,834	14,696,859,077
01/05/2023	3	11,500,000,000	14,834,954,012	14,762,831,634	14,655,297,640	14,477,792,816
01/06/2023	4	11,500,000,000	14,732,464,415	14,635,974,436	14,492,413,319	14,256,241,553
01/07/2023	5	11,500,000,000	14,629,878,704	14,510,204,302	14,332,513,642	14,041,153,304
01/08/2023	6	11,500,000,000	14,531,426,795	14,388,112,978	14,175,773,607	13,828,778,027
01/09/2023	7	11,500,000,000	14,430,385,500	14,263,834,566	14,017,588,783	13,616,546,449
01/10/2023	8	11,500,000,000	14,331,749,906	14,143,084,668	13,864,714,494	13,412,837,739
01/11/2023	9	11,500,000,000	14,230,399,960	14,019,250,824	13,708,365,914	13,205,414,810
01/12/2023	10	11,500,000,000	14,127,337,450	13,894,872,907	13,553,305,525	13,002,524,220
01/01/2024	11	11,500,000,000	14,029,610,860	13,775,350,694	13,402,549,090	12,803,434,059
01/02/2024	12	11,500,000,000	13,927,295,805	13,651,696,281	13,248,461,658	12,602,628,527
01/03/2024	13	11,500,000,000	13,828,001,034	13,532,859,187	13,101,886,720	12,413,809,302
01/04/2024	14	11,500,000,000	13,727,700,320	13,411,913,026	12,951,769,256	12,219,598,811
01/05/2024	15	11,500,000,000	13,626,758,446	13,291,440,653	12,803,838,687	12,030,512,435
01/06/2024	16	11,500,000,000	13,522,531,312	13,167,407,428	12,652,096,745	11,837,583,518
01/07/2024	17	11,500,000,000	13,421,841,895	13,047,910,140	12,506,418,426	11,653,317,795
01/08/2024	18	11,500,000,000	13,323,663,959	12,930,499,093	12,362,359,780	11,470,296,220
01/09/2024	19	11,500,000,000	13,224,451,655	12,812,446,643	12,218,341,326	11,288,653,111
01/10/2024	20	11,500,000,000	13,117,196,718	12,687,673,338	12,069,573,930	11,105,494,397
01/11/2024	21	11,500,000,000	13,012,452,216	12,565,011,305	11,922,488,913	10,923,693,470
01/12/2024	22	11,500,000,000	12,904,966,744	12,440,767,850	11,775,544,471	10,744,832,705
01/01/2025	23	11,500,000,000	12,803,513,345	12,322,029,206	11,633,493,127	10,570,253,875
01/02/2025	24	11,500,000,000	12,700,434,999	12,202,096,367	11,490,963,554	10,396,528,475
01/03/2025	25	11,500,000,000	12,601,943,174	12,088,919,743	11,358,228,651	10,237,113,505
01/04/2025	26	11,500,000,000	12,505,458,257	11,976,015,996	11,223,532,619	10,072,867,103
01/05/2025	27	11,500,000,000	12,406,308,970	11,861,562,720	11,088,910,611	9,911,251,511
01/06/2025	28	11,500,000,000	12,303,973,095	11,743,768,152	10,950,867,761	9,746,412,061
01/07/2025	29	11,500,000,000	12,202,562,020	11,627,856,941	10,816,095,499	9,587,002,279
01/08/2025	30	11,500,000,000	12,107,314,340	11,517,527,382	10,686,221,688	9,431,768,152
01/09/2025	31	11,500,000,000	12,004,766,568	11,400,605,925	10,550,837,955	9,272,834,521
01/10/2025	32	11,500,000,000	11,911,427,882	11,293,397,134	10,425,895,957	9,125,465,484
01/11/2025	33	11,500,000,000	11,817,634,295	11,185,466,466	10,299,994,179	8,977,082,966
01/12/2025	34	11,500,000,000	11,712,016,269	11,067,302,516	10,166,101,176	8,824,066,467
01/01/2026	35	11,500,000,000	11,617,989,694	10,959,831,574	10,041,778,082	8,679,237,690
01/02/2026	36	9,000,000,000	11,524,502,583	10,853,201,393	9,918,789,967	8,536,626,422
01/03/2026	37	9,000,000,000	11,426,800,565	10,744,703,680	9,797,074,064	8,399,607,347
01/04/2026	38	9,000,000,000	11,334,444,195	10,639,783,793	9,676,734,916	8,261,293,606
01/05/2026	39	9,000,000,000	11,239,009,414	10,532,880,810	9,555,930,407	8,124,717,603
01/06/2026	40	9,000,000,000	11,143,530,904	10,425,688,278	9,434,624,874	7,987,604,503
01/07/2026	41	9,000,000,000	11,049,547,128	10,320,790,269	9,316,710,944	7,855,441,903
01/08/2026	42	9,000,000,000	10,955,225,405	10,215,334,000	9,198,061,996	7,722,553,961
01/09/2026	43	9,000,000,000	10,859,499,397	10,108,898,543	9,079,076,851	7,590,369,728
01/10/2026	44	9,000,000,000	10,766,506,052	10,005,882,106	8,964,436,667	7,463,805,704
01/11/2026	45	9,000,000,000	10,671,594,342	9,900,854,535	8,847,781,612	7,335,476,602
01/12/2026	46	9,000,000,000	10,575,390,958	9,795,494,468	8,732,082,810	7,209,877,251
01/01/2027	47	9,000,000,000	10,480,669,953	9,691,293,714	8,617,222,977	7,084,904,091
01/02/2027	48	9,000,000,000	10,390,776,103	9,591,874,262	8,507,131,476	6,964,764,066
01/03/2027	49	9,000,000,000	10,298,811,909	9,492,415,499	8,399,579,088	6,850,397,920
01/04/2027	50	9,000,000,000	10,206,439,150	9,391,320,086	8,288,988,167	6,731,570,752
01/05/2027	51	6,500,000,000	10,105,633,009	9,283,301,920	8,173,482,164	6,610,557,662
01/06/2027	52	6,500,000,000	10,018,176,334	9,187,353,000	8,068,431,946	6,497,955,583
01/07/2027	53	6,500,000,000	9,928,593,318	9,090,253,909	7,963,509,791	6,387,165,949
01/08/2027	54	6,500,000,000	9,840,586,073	8,994,396,641	7,859,494,830	6,277,040,543
01/09/2027	55	6,500,000,000	9,752,659,929	8,898,912,386	7,756,282,542	6,168,371,781
01/10/2027	56	6,500,000,000	9,665,560,552	8,804,961,401	7,655,506,221	6,063,270,139
01/11/2027	57	6,500,000,000	9,580,914,532	8,713,048,983	7,556,326,339	5,959,369,715
01/12/2027	58	5,000,000,000	9,493,356,762	8,619,251,478	7,456,583,225	5,856,600,183
01/01/2028	59	5,000,000,000	9,406,461,850	8,525,872,377	7,357,042,042	5,753,943,123
01/02/2028	60	5,000,000,000	9,321,508,802	8,434,542,328	7,259,722,584	5,653,780,865
01/03/2028	61	5,000,000,000	9,236,623,888	8,344,472,916	7,165,109,872	5,557,984,715
01/04/2028	62	5,000,000,000	9,151,544,737	8,253,588,946	7,069,047,075	5,460,243,204

01/05/2028	63	5,000,000,000	9,066,486,491	8,163,455,092	6,974,640,273	5,365,238,223
01/06/2028	64	5,000,000,000	8,982,500,383	8,074,116,522	6,880,767,933	5,270,608,123
01/07/2028	65	5,000,000,000	8,899,220,665	7,986,128,691	6,789,033,781	5,179,023,354
01/08/2028	66	5,000,000,000	8,815,705,381	7,897,764,424	6,696,840,164	5,087,055,232
01/09/2028	67	5,000,000,000	8,731,976,295	7,809,485,713	6,605,143,934	4,996,149,494
01/10/2028	68	5,000,000,000	8,650,290,544	7,723,731,034	6,516,535,421	4,908,920,317
01/11/2028	69	5,000,000,000	8,569,389,484	7,638,518,035	6,428,250,905	4,821,905,131
01/12/2028	70	5,000,000,000	8,488,697,472	7,554,171,540	6,341,621,553	4,737,423,899
01/01/2029	71	5,000,000,000	8,409,133,849	7,470,674,782	6,255,577,405	4,653,352,445
01/02/2029	72	2,500,000,000	8,327,780,645	7,385,852,358	6,168,822,672	4,569,381,834
01/03/2029	73	2,500,000,000	8,247,064,740	7,303,060,046	6,085,659,536	4,490,532,333
01/04/2029	74	2,500,000,000	8,168,751,893	7,221,442,411	6,002,343,226	4,410,294,808
01/05/2029	75	2,500,000,000	8,086,196,033	7,136,726,814	5,917,328,959	4,330,006,938
01/06/2029	76	2,500,000,000	8,005,118,587	7,053,186,312	5,833,189,557	4,250,358,749
01/07/2029	77	2,500,000,000	7,925,946,238	6,971,966,131	5,751,826,397	4,173,893,383
01/08/2029	78	2,500,000,000	7,848,469,892	6,892,105,586	5,671,481,449	4,098,158,181
01/09/2029	79	2,500,000,000	7,766,969,884	6,808,968,512	5,588,818,584	4,021,321,848
01/10/2029	80	2,500,000,000	7,690,062,408	6,730,481,413	5,510,799,156	3,948,930,475
01/11/2029	81	2,500,000,000	7,612,061,989	6,650,914,430	5,431,801,706	3,875,836,347
01/12/2029	82	2,500,000,000	7,534,776,965	6,572,581,889	5,354,615,859	3,805,098,709
01/01/2030	83	2,500,000,000	7,459,877,668	6,496,210,500	5,278,937,208	3,735,431,039
01/02/2030	84	2,500,000,000	7,385,596,159	6,420,616,336	5,204,238,837	3,666,975,986
01/03/2030	85	2,500,000,000	7,310,129,502	6,345,273,647	5,131,353,949	3,601,785,374
01/04/2030	86	2,500,000,000	7,237,177,909	6,271,296,199	5,058,631,247	3,530,006,742
01/05/2030	87	0	7,161,284,328	6,195,345,657	4,985,067,213	3,470,000,833
01/06/2030	88		7,088,462,257	6,121,945,166	4,913,477,871	3,405,682,712
01/07/2030	89		7,015,514,035	6,048,998,296	4,842,981,372	3,343,059,163
01/08/2030	90		6,943,319,212	5,976,595,664	4,772,844,714	3,280,689,949
01/09/2030	91		6,871,755,814	5,904,963,820	4,703,647,454	3,219,432,072
01/10/2030	92		6,800,686,830	5,834,301,373	4,635,922,301	3,160,070,233
01/11/2030	93		6,730,568,107	5,764,353,221	4,568,692,911	3,101,052,891
01/12/2030	94		6,658,674,512	5,693,419,816	4,501,366,332	3,042,829,708
01/01/2031	95		6,588,268,052	5,623,665,259	4,434,908,915	2,985,208,116
01/02/2031	96		6,518,340,839	5,554,539,327	4,369,254,895	2,928,558,542
01/03/2031	97		6,447,942,253	5,486,131,872	4,305,530,740	2,874,803,958
01/04/2031	98		6,378,536,652	5,417,874,463	4,241,148,531	2,819,821,657
01/05/2031	99		6,306,778,251	5,348,130,601	4,176,248,339	2,765,289,208
01/06/2031	100		6,237,246,365	5,280,196,933	4,112,714,148	2,711,685,929
01/07/2031	101		6,168,180,846	5,213,157,915	4,050,503,881	2,659,720,487
01/08/2031	102		6,099,156,056	5,146,077,316	3,988,215,084	2,607,727,082
01/09/2031	103		6,031,203,338	5,080,112,279	3,927,079,279	2,556,877,102
01/10/2031	104		5,961,466,782	5,013,130,718	3,865,762,369	2,506,636,865
01/11/2031	105		5,895,128,474	4,948,937,327	3,806,555,550	2,457,791,625
01/12/2031	106		5,827,706,963	4,884,306,916	3,747,597,419	2,409,805,009
01/01/2032	107		5,757,973,441	4,817,676,968	3,687,073,156	2,360,844,299
01/02/2032	108		5,692,136,224	4,754,513,483	3,629,478,719	2,314,123,139
01/03/2032	109		5,626,196,873	4,691,979,057	3,573,219,354	2,269,224,353
01/04/2032	110		5,561,061,185	4,629,793,196	3,516,894,156	2,223,994,329
01/05/2032	111		5,495,414,499	4,567,630,188	3,461,133,951	2,179,760,953
01/06/2032	112		5,429,194,259	4,504,936,146	3,404,945,817	2,135,292,064
01/07/2032	113		5,365,147,416	4,444,485,342	3,350,987,527	2,092,839,750
01/08/2032	114		5,301,218,771	4,384,078,530	3,297,036,468	2,050,423,329
01/09/2032	115		5,236,860,791	4,323,509,388	3,243,216,383	2,008,409,784
01/10/2032	116		5,173,505,557	4,264,193,042	3,190,848,197	1,967,880,082
01/11/2032	117		5,111,136,935	4,205,641,338	3,139,031,052	1,927,723,395
01/12/2032	118		5,048,957,291	4,147,658,332	3,088,133,880	1,888,692,735
01/01/2033	119		4,987,397,091	4,090,138,397	3,037,562,640	1,849,894,886
01/02/2033	120		4,924,688,433	4,031,861,400	2,986,667,846	1,811,195,603
01/03/2033	121		4,863,763,091	3,975,880,938	2,938,433,176	1,775,126,301
01/04/2033	122		4,801,899,186	3,918,652,700	2,888,772,333	1,737,734,309
01/05/2033	123		4,741,522,161	3,863,030,010	2,840,758,994	1,701,847,079
01/06/2033	124		4,681,306,823	3,807,502,375	2,792,804,813	1,666,032,031
01/07/2033	125		4,621,197,297	3,752,443,375	2,745,644,569	1,631,184,786
01/08/2033	126		4,561,958,864	3,698,058,530	2,698,969,906	1,596,663,906
01/09/2033	127		4,502,907,545	3,643,998,795	2,652,751,563	1,562,675,000
01/10/2033	128		4,443,235,701	3,589,807,058	2,606,869,127	1,529,351,796
01/11/2033	129		4,384,807,304	3,536,592,705	2,561,694,060	1,496,483,903
01/12/2033	130		4,326,963,919	3,484,210,365	2,517,539,830	1,464,661,352
01/01/2034	131		4,269,366,445	3,432,000,213	2,473,508,350	1,432,949,457
01/02/2034	132		4,211,816,656	3,379,995,409	2,429,832,172	1,401,684,881
01/03/2034	133		4,154,170,340	3,328,626,577	2,387,406,435	1,371,941,149
01/04/2034	134		4,097,238,826	3,277,440,637	2,344,715,805	1,341,701,646
01/05/2034	135		4,040,453,601	3,226,712,259	2,302,742,535	1,312,282,110
01/06/2034	136		3,984,410,784	3,176,559,548	2,261,185,740	1,283,141,888

01/07/2034	137	3,928,942,309	3,127,196,032	2,220,568,171	1,254,927,507
01/08/2034	138	3,873,758,195	3,078,043,418	2,180,107,147	1,226,842,992
01/09/2034	139	3,818,922,745	3,029,325,116	2,140,144,392	1,199,253,081
01/10/2034	140	3,765,102,553	2,981,730,467	2,101,335,222	1,172,679,116
01/11/2034	141	3,711,448,991	2,934,254,965	2,062,618,451	1,146,197,267
01/12/2034	142	3,658,714,939	2,887,815,786	2,024,977,973	1,120,667,706
01/01/2035	143	3,606,055,368	2,841,424,247	1,987,380,354	1,095,201,843
01/02/2035	144	3,554,729,569	2,796,230,944	1,950,796,827	1,070,488,074
01/03/2035	145	3,503,795,250	2,751,942,233	1,915,487,986	1,047,090,542
01/04/2035	146	3,453,359,716	2,707,728,968	1,879,920,152	1,023,294,941
01/05/2035	147	3,403,284,447	2,664,085,643	1,845,067,086	1,000,206,491
01/06/2035	148	3,353,437,856	2,620,613,505	1,810,343,750	977,226,361
01/07/2035	149	3,303,781,302	2,577,570,563	1,776,226,737	954,879,596
01/08/2035	150	3,254,582,600	2,534,879,678	1,742,365,577	932,708,881
01/09/2035	151	3,205,447,175	2,492,375,392	1,708,793,094	910,862,724
01/10/2035	152	3,156,684,756	2,450,431,710	1,675,901,141	889,667,917
01/11/2035	153	3,107,707,460	2,408,320,599	1,642,911,562	868,461,036
01/12/2035	154	3,059,837,929	2,367,331,921	1,610,975,023	848,088,244
01/01/2036	155	3,011,925,000	2,326,310,402	1,579,033,735	827,752,048
01/02/2036	156	2,964,757,301	2,285,995,840	1,547,723,135	807,902,123
01/03/2036	157	2,916,979,854	2,245,587,901	1,516,747,683	788,595,624
01/04/2036	158	2,869,906,191	2,205,601,814	1,485,950,983	769,311,325
01/05/2036	159	2,822,273,339	2,165,434,455	1,455,298,840	750,353,493
01/06/2036	160	2,775,294,073	2,125,777,259	1,425,013,538	731,626,344
01/07/2036	161	2,729,289,385	2,087,107,867	1,395,647,995	713,612,296
01/08/2036	162	2,684,000,944	2,048,994,310	1,366,676,875	695,839,205
01/09/2036	163	2,638,737,802	2,011,023,315	1,337,938,935	678,322,089
01/10/2036	164	2,593,915,104	1,973,618,400	1,309,821,574	661,344,720
01/11/2036	165	2,549,785,731	1,936,751,464	1,282,085,356	644,598,529
01/12/2036	166	2,505,856,763	1,900,259,926	1,254,832,689	628,310,443
01/01/2037	167	2,462,716,297	1,864,377,831	1,228,006,985	612,274,131
01/02/2037	168	2,419,976,814	1,828,915,034	1,201,585,088	596,562,875
01/03/2037	169	2,377,302,791	1,793,911,228	1,175,880,164	581,567,018
01/04/2037	170	2,334,993,504	1,758,996,210	1,150,061,626	566,388,513
01/05/2037	171	2,293,191,326	1,724,670,273	1,124,843,373	551,698,066
01/06/2037	172	2,251,462,443	1,690,414,749	1,099,697,765	537,080,481
01/07/2037	173	2,210,164,387	1,656,684,098	1,075,101,678	522,915,663
01/08/2037	174	2,168,581,068	1,622,757,287	1,050,406,734	508,740,400
01/09/2037	175	2,127,865,273	1,589,588,865	1,026,320,099	494,969,209
01/10/2037	176	2,087,221,357	1,556,667,131	1,002,590,407	481,542,893
01/11/2037	177	2,046,713,815	1,523,867,285	978,969,199	468,206,114
01/12/2037	178	2,006,780,856	1,491,682,979	955,934,606	455,315,379
01/01/2038	179	1,966,509,880	1,459,269,470	932,784,324	442,407,005
01/02/2038	180	1,927,230,807	1,427,696,426	910,281,481	429,905,581
01/03/2038	181	1,888,582,685	1,396,922,362	888,614,143	418,066,730
01/04/2038	182	1,850,279,323	1,366,269,396	866,904,754	406,125,623
01/05/2038	183	1,812,190,548	1,335,947,729	845,579,174	394,511,227
01/06/2038	184	1,774,170,085	1,305,700,698	824,332,725	382,969,555
01/07/2038	185	1,736,711,893	1,276,035,401	803,621,218	371,816,953
01/08/2038	186	1,700,042,533	1,246,974,323	783,321,913	360,889,867
01/09/2038	187	1,663,365,268	1,218,002,365	763,176,501	350,119,275
01/10/2038	188	1,627,534,274	1,189,808,881	743,676,112	339,774,629
01/11/2038	189	1,592,114,194	1,161,940,947	724,410,563	329,570,635
01/12/2038	190	1,556,798,316	1,134,302,151	705,438,634	319,623,762
01/01/2039	191	1,521,602,084	1,106,777,384	686,570,049	309,757,116
01/02/2039	192	1,486,923,532	1,079,718,631	668,081,224	300,138,926
01/03/2039	193	1,452,470,336	1,053,084,827	650,104,455	290,945,209
01/04/2039	194	1,418,369,724	1,026,616,678	632,152,988	281,712,997
01/05/2039	195	1,384,036,825	1,000,122,202	614,322,916	272,644,968
01/06/2039	196	1,350,657,811	974,346,741	596,968,309	263,820,578
01/07/2039	197	1,316,952,844	948,473,032	579,685,576	255,132,608
01/08/2039	198	1,283,844,077	923,059,770	562,718,799	246,616,152
01/09/2039	199	1,250,897,114	897,846,122	545,955,951	238,256,259
01/10/2039	200	1,219,633,465	873,969,372	530,129,136	230,401,059
01/11/2039	201	1,189,363,265	850,832,716	514,782,452	222,783,566
01/12/2039	202	1,159,744,423	828,282,553	499,905,407	215,458,352
01/01/2040	203	1,131,883,640	807,013,467	485,829,851	208,504,924
01/02/2040	204	1,104,413,475	786,092,179	472,031,501	201,724,999
01/03/2040	205	1,077,271,751	765,556,753	458,606,642	195,211,153
01/04/2040	206	1,051,043,789	745,651,180	445,546,207	188,848,551
01/05/2040	207	1,025,100,649	726,052,405	432,767,637	182,680,321
01/06/2040	208	999,669,676	706,839,413	420,244,132	176,642,526
01/07/2040	209	974,929,465	688,214,780	408,163,968	170,861,556
01/08/2040	210	950,688,440	669,964,501	396,329,640	165,204,877

01/09/2040	211	926,640,007	651,909,641	384,668,176	159,664,803
01/10/2040	212	903,217,497	634,388,439	373,408,226	154,355,780
01/11/2040	213	880,173,372	617,154,531	362,340,298	149,146,227
01/12/2040	214	857,471,358	600,249,600	351,547,781	144,110,651
01/01/2041	215	835,111,683	583,605,795	340,930,747	139,166,437
01/02/2041	216	812,796,210	567,047,559	330,415,303	134,302,813
01/03/2041	217	790,589,376	550,709,936	320,158,249	129,635,714
01/04/2041	218	768,921,629	534,708,139	310,064,946	125,017,054
01/05/2041	219	747,464,850	518,933,911	300,177,196	120,534,222
01/06/2041	220	726,451,324	503,489,684	290,502,794	116,155,453
01/07/2041	221	705,984,191	488,501,153	281,161,012	111,959,377
01/08/2041	222	685,942,788	473,828,621	272,022,537	107,861,606
01/09/2041	223	666,391,376	459,542,352	263,149,914	103,901,507
01/10/2041	224	647,059,553	445,478,746	254,468,744	100,061,992
01/11/2041	225	628,067,955	431,670,281	245,953,892	96,304,153
01/12/2041	226	609,576,603	418,273,513	237,734,210	92,704,130
01/01/2042	227	591,676,262	405,302,236	229,775,865	89,221,276
01/02/2042	228	574,179,717	392,649,890	222,036,812	85,851,052
01/03/2042	229	556,975,783	380,301,527	214,559,964	82,642,670
01/04/2042	230	539,659,720	367,853,200	207,009,011	79,396,530
01/05/2042	231	522,576,234	355,623,744	199,634,331	76,254,167
01/06/2042	232	506,075,943	343,810,841	192,512,148	73,222,257
01/07/2042	233	489,866,669	332,252,552	185,582,348	70,297,151
01/08/2042	234	473,687,456	320,734,072	178,692,996	67,400,824
01/09/2042	235	457,902,467	309,520,185	172,006,755	64,604,058
01/10/2042	236	442,121,415	298,362,409	165,398,055	61,867,245
01/11/2042	237	426,676,157	287,450,923	158,943,983	59,201,279
01/12/2042	238	411,374,331	276,687,209	152,615,708	56,611,194
01/01/2043	239	396,148,535	265,994,543	146,344,691	54,055,100
01/02/2043	240	380,994,766	255,385,632	140,150,548	51,547,917
01/03/2043	241	366,160,270	245,065,848	134,178,289	49,162,457
01/04/2043	242	351,454,419	234,824,476	128,243,957	46,789,118
01/05/2043	243	336,926,982	224,748,450	122,439,069	44,488,120
01/06/2043	244	322,574,841	214,809,847	116,727,072	42,233,031
01/07/2043	245	308,443,507	205,062,329	111,156,038	40,052,516
01/08/2043	246	294,535,121	195,483,506	105,694,256	37,923,180
01/09/2043	247	280,869,798	186,097,635	100,363,596	35,858,011
01/10/2043	248	267,098,288	176,682,476	95,051,419	33,820,861
01/11/2043	249	253,906,561	167,671,432	89,974,262	31,878,727
01/12/2043	250	240,954,697	158,857,274	85,034,683	30,005,085
01/01/2044	251	228,185,140	150,183,371	80,187,178	28,174,766
01/02/2044	252	215,552,522	141,628,409	75,427,124	26,390,010
01/03/2044	253	203,073,905	133,217,638	70,778,988	24,665,612
01/04/2044	254	190,761,363	124,928,293	66,206,025	22,974,268
01/05/2044	255	178,626,049	116,788,947	61,740,227	21,336,760
01/06/2044	256	166,689,152	108,799,542	57,370,368	19,742,607
01/07/2044	257	155,059,209	101,042,447	53,148,889	18,214,915
01/08/2044	258	143,777,175	93,531,740	49,073,094	16,746,846
01/09/2044	259	132,866,274	86,287,245	45,157,004	15,345,156
01/10/2044	260	122,373,498	79,342,482	41,420,379	14,017,687
01/11/2044	261	112,449,056	72,784,181	37,900,015	12,771,982
01/12/2044	262	103,280,004	66,739,661	34,666,991	11,634,591
01/01/2045	263	95,946,521	61,895,597	32,069,043	10,717,108
01/02/2045	264	88,842,816	57,215,753	29,568,954	9,839,753
01/03/2045	265	82,014,251	52,737,161	27,191,815	9,014,081
01/04/2045	266	75,450,015	48,433,911	24,909,504	8,222,520
01/05/2045	267	69,052,238	44,254,203	22,703,867	7,463,727
01/06/2045	268	63,106,096	40,374,844	20,660,949	6,763,365
01/07/2045	269	57,680,070	36,842,737	18,807,066	6,131,260
01/08/2045	270	52,630,001	33,560,024	17,087,776	5,547,161
01/09/2045	271	47,950,826	30,524,444	15,502,620	5,011,261
01/10/2045	272	43,591,878	27,704,085	14,035,598	4,518,444
01/11/2045	273	39,593,903	25,120,560	12,694,352	4,069,351
01/12/2045	274	35,845,838	22,705,251	11,445,566	3,653,995
01/01/2046	275	32,342,145	20,451,217	10,283,104	3,268,974
01/02/2046	276	29,130,623	18,389,202	9,222,785	2,919,483
01/03/2046	277	26,108,896	16,456,435	8,234,477	2,596,659
01/04/2046	278	23,299,261	14,660,615	7,317,228	2,297,641
01/05/2046	279	20,695,010	13,000,565	6,472,713	2,024,128
01/06/2046	280	18,271,783	11,458,830	5,690,606	1,772,012
01/07/2046	281	16,085,313	10,071,066	4,989,114	1,547,205
01/08/2046	282	14,115,453	8,822,741	4,359,590	1,346,253
01/09/2046	283	12,454,834	7,771,582	3,830,413	1,177,832
01/10/2046	284	11,003,746	6,854,860	3,370,269	1,032,092

01/11/2046	285	9,746,531	6,061,371	2,972,562	906,444
01/12/2046	286	8,607,645	5,344,311	2,614,457	793,977
01/01/2047	287	7,593,870	4,706,882	2,296,769	694,545
01/02/2047	288	6,802,958	4,209,502	2,048,843	616,948
01/03/2047	289	6,118,436	3,780,137	1,835,636	550,632
01/04/2047	290	5,511,277	3,399,242	1,646,476	491,798
01/05/2047	291	4,936,167	3,039,529	1,468,619	436,874
01/06/2047	292	4,409,737	2,710,765	1,306,439	386,984
01/07/2047	293	3,987,286	2,447,052	1,176,441	347,048
01/08/2047	294	3,652,880	2,238,020	1,073,210	315,255
01/09/2047	295	3,411,765	2,086,750	998,126	291,957
01/10/2047	296	3,211,357	1,960,949	935,645	272,559
01/11/2047	297	3,020,003	1,840,975	876,167	254,152
01/12/2047	298	2,840,701	1,728,832	820,770	237,106
01/01/2048	299	2,678,827	1,627,551	770,721	221,705
01/02/2048	300	2,526,532	1,532,419	723,826	207,334
01/03/2048	301	2,390,109	1,447,374	682,029	194,587
01/04/2048	302	2,256,713	1,364,276	641,237	182,174
01/05/2048	303	2,124,197	1,282,057	601,109	170,074
01/06/2048	304	1,997,983	1,203,835	562,999	158,616
01/07/2048	305	1,878,629	1,130,064	527,197	147,921
01/08/2048	306	1,763,864	1,059,228	492,894	137,710
01/09/2048	307	1,649,953	989,143	459,110	127,728
01/10/2048	308	1,539,122	921,185	426,516	118,174
01/11/2048	309	1,430,509	854,726	394,738	108,906
01/12/2048	310	1,332,676	794,965	366,235	100,628
01/01/2049	311	1,245,236	741,545	340,756	93,231
01/02/2049	312	1,163,036	691,420	316,914	86,340
01/03/2049	313	1,091,486	647,890	296,280	80,410
01/04/2049	314	1,025,280	607,559	277,130	74,894
01/05/2049	315	960,939	568,497	258,674	69,620
01/06/2049	316	898,747	530,802	240,908	64,564
01/07/2049	317	837,788	493,987	223,648	59,692
01/08/2049	318	778,902	458,487	207,048	55,027
01/09/2049	319	723,102	424,920	191,401	50,653
01/10/2049	320	667,891	391,831	176,062	46,403
01/11/2049	321	616,512	361,076	161,830	42,471
01/12/2049	322	572,028	334,472	149,538	39,085
01/01/2050	323	537,506	313,754	139,918	36,415
01/02/2050	324	506,476	295,139	131,282	34,023
01/03/2050	325	478,180	278,223	123,473	31,877
01/04/2050	326	334,336	194,200	85,965	22,099
01/05/2050	327	306,694	177,851	78,535	20,106
01/06/2050	328	280,334	162,289	71,481	18,223
01/07/2050	329	254,026	146,818	64,507	16,378
01/08/2050	330	228,460	131,818	57,769	14,605
01/09/2050	331	205,284	118,245	51,689	13,012
01/10/2050	332	183,601	105,582	46,040	11,543
01/11/2050	333	162,355	93,205	40,540	10,121
01/12/2050	334	142,358	81,591	35,401	8,802
01/01/2051	335	124,490	71,229	30,826	7,632
01/02/2051	336	106,649	60,918	26,297	6,483
01/03/2051	337	89,868	51,254	22,074	5,421
01/04/2051	338	74,690	42,525	18,268	4,467
01/05/2051	339	59,815	34,000	14,570	3,548
01/06/2051	340	47,799	27,124	11,594	2,812
01/07/2051	341	37,028	20,977	8,944	2,160
01/08/2051	342	26,240	14,840	6,312	1,518
01/09/2051	343	16,983	9,589	4,068	974
01/10/2051	344	8,484	0	0	0
01/11/2051	345	2,856	0	0	0
01/12/2051	346	876	0	0	0
01/01/2052	347	0	0	0	0
01/02/2052	348	0	0	0	0
01/03/2052	349	0	0	0	0
01/04/2052	350	0	0	0	0
01/05/2052	351	0	0	0	0
01/06/2052	352	0	0	0	0
01/07/2052	353	0	0	0	0
		1,407,971,150,239	1,256,680,365,364	1,074,776,793,950	855,642,177,696



This addendum is optional

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

HTT 2023

Reporting in Domestic Currency	EUR
CONTENT OF TAB E	
1. Additional information on the programme	
2. Additional information on the assets	
3. Additional information on the swaps	

Field Number	1. Additional information on the programme					
	Transaction Counterparty	Name	Isent Entity Identifier (ISEI)*			
E.1.1.1	Securities (if available)					
E.1.1.2	Service	BNP Paribas Fortis	EGCEPRLVVUNZG1G47			
E.1.1.3	Bank or institution					
E.1.1.4	Bank or institution					
E.1.1.5	Cash manager					
E.1.1.6	Bank or cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNPFF Fortis Plandisette				
E.1.1.11	Trustee	Representative				
E.1.1.12	where available - asset amount	Faculté De Schenken & Invenen De Reedsformulier				
OE.1.1.1						
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
	Swap Counterparty	Guarantor (if available)	Isent Entity Identifier (ISEI)*	Type of Swap		
E.2.1.1	Counterparty 1					
E.2.1.2	Counterparty 2					
E.2.1.3	Counterparty 3					
E.2.1.4	Counterparty 4					
E.2.1.5	Counterparty 5					
E.2.1.6	Counterparty 6					
E.2.1.7	Counterparty 7					
E.2.1.8	Counterparty 8					
E.2.1.9	Counterparty 9					
E.2.1.10	Counterparty 10					
E.2.1.11	Counterparty 11					
E.2.1.12	Counterparty 12					
E.2.1.13	Counterparty 13					
E.2.1.14	Counterparty 14					
E.2.1.15	Counterparty 15					
E.2.1.16	Counterparty 16					
E.2.1.17	Counterparty 17					
E.2.1.18	Counterparty 18					
E.2.1.19	Counterparty 19					
E.2.1.20	Counterparty 20					
E.2.1.21	Counterparty 21					
E.2.1.22	Counterparty 22					
E.2.1.23	Counterparty 23					
E.2.1.24	Counterparty 24					
E.2.1.25	Counterparty 25					
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
	General information		Total Assets			
E.3.1.1	Weighted Average Maturity (months)		12.76			
E.3.1.2	Weighted Average Maturity (months)**		175.90			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	2 - Arrows	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Secured Loans	% Total Loans
E.3.2.2	1-30 days	0.00%				0.15%
E.3.2.3	30-90 days	0.00%				0.00%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

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

* Isent Entity Identifier (ISEI) Index: <http://www.isi-lookup.com/lookup>

** Weighted Average Maturity - Representative Term to Maturity