



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose.

We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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



1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/7/2023

Cut-off Date: 31/7/2023



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- Covered Bond Label Disclaimer
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- Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency EUR

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 12911
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.4	Cut-off date	31/07/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,997.07			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,055.00			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,182.63			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	34.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		28.3%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		38.0%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,277.21			95.5%
G.3.3.2	Public Sector	-			-
G.3.3.3	Shipping	-			-
G.3.3.4	Substitute Assets	91.50			0.6%
G.3.3.5	Other	628.36			3.9%
G.3.3.6	Total	15,997.1			100.0%
OG.3.3.1	a/w (if relevant, please specify)				
OG.3.3.2	a/w (if relevant, please specify)				
OG.3.3.3	a/w (if relevant, please specify)				
OG.3.3.4	a/w (if relevant, please specify)				
OG.3.3.5	a/w (if relevant, please specify)				
OG.3.3.6	a/w (if relevant, please specify)				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.63	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0-1 Y	363.14	ND1	2.38%	
G.3.4.3	1-2 Y	494.36	ND1	3.24%	
G.3.4.4	2-3 Y	642.43	ND1	4.21%	
G.3.4.5	3-4 Y	916.39	ND1	6.00%	
G.3.4.6	4-5 Y	969.35	ND1	6.35%	
G.3.4.7	5-10 Y	7,812.61	ND1	51.14%	
G.3.4.8	10+ Y	4,078.93	ND1	26.70%	
G.3.4.9	Total	15,277.2	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	31.74			
OG.3.4.2	a/w 0-0.5y	124.52			
OG.3.4.3	a/w 0.5-1 y	206.87			
OG.3.4.4	a/w 1-1.5y	210.16			
OG.3.4.5	a/w 1.5-2 y	284.20			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4.65	5.65		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0-1 Y	0.00	0.00	0.0%	0.0%
G.3.5.3	1-2 Y	0.00	0.00	0.0%	0.0%
G.3.5.4	2-3 Y	2,500.00	0.00	21.7%	0.0%
G.3.5.5	3-4 Y	2,500.00	2,500.00	21.7%	21.7%
G.3.5.6	4-5 Y	1,500.00	2,500.00	13.0%	21.7%
G.3.5.7	5-10 Y	5,000.00	6,500.00	43.5%	56.5%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00	0.00	0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	0.00	0.00	0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y	0.00	0.00	0.0%	0.0%
OG.3.5.4	a/w 1-1.5y	0.00	0.00	0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00	0.00	0.0%	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	15,997.07		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	NGK				
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	15,997.1	0.0	100.0%	
OG.3.6.1	a/w (if relevant, please specify)				
OG.3.6.2	a/w (if relevant, please specify)				
OG.3.6.3	a/w (if relevant, please specify)				
OG.3.6.4	a/w (if relevant, please specify)				
OG.3.6.5	a/w (if relevant, please specify)				
OG.3.6.6	a/w (if relevant, please specify)				

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19		11,500.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4		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	628.36			87.3%
G.3.9.5	Other	0.00			0.0%
G.3.9.6		719.86			100.0%
OG.3.9.1	a/w EU eqvs or quasi eqvs				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) eqvs or quasi eqvs				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) eqvs or quasi eqvs				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	91.50			100.00%
G.3.10.2	Eurozone	0.00			0.00%
G.3.10.3	Rest of European Union (EU)	0.00			0.00%
G.3.10.4	European Economic Area (not member of EU)	0.00			0.00%
G.3.10.5	Switzerland	0.00			0.00%
G.3.10.6	Australia	0.00			0.00%
G.3.10.7	Brazil	0.00			0.00%
G.3.10.8	Canada	0.00			0.00%
G.3.10.9	Japan	0.00			0.00%
G.3.10.10	Korea	0.00			0.00%
G.3.10.11	New Zealand	0.00			0.00%
G.3.10.12	Singapore	0.00			0.00%
G.3.10.13	US	0.00			0.00%
G.3.10.14	Other	0.00			0.00%
G.3.10.15	Total EU	91.50			100.00%
G.3.10.16	Total	91.50			100.00%
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.60%	0.80%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50		0.60%	0.80%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)				
G.3.13.2	Type of interest rate swaps (intra-group, external or both)				
G.3.13.3	Type of currency rate swaps (intra-group, external or both)				
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)				
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
4. Compliance Art 14 CBD Check table		Row	Row		
G.4.1.1	(a) Value of the cover pool total assets:	38			
G.4.1.2	(a) Value of outstanding covered bonds:	39			
G.4.1.3	(b) List of ISIN of issued covered bonds:	[Insert here link to the cover pool on the covered bond label website]			
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets			
G.4.1.5	(c) Type of cover assets:	52			
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets		
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15			
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets			
G.4.1.9	(d) Currency risk - cover pool:	111			
G.4.1.10	(d) Interest rate risk - covered bond:	163			
G.4.1.11	(d) Currency risk - covered bond:	137			
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage		
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps			
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary			
G.4.1.16	(e) Maturity Structure - cover assets:	65			
G.4.1.17	(e) Maturity Structure - covered bond:	88			
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7			
G.4.1.19	(f) Levels of OC:	44			
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets			
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					

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 for 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.

**5. References to Capital Requirements Regulation
(CRR) 129(1)**

G.5.1.1	Exposure to credit institute credit quality step 1	628.36
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	15,277.21		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	15,277.21		100.00%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>			0.0%
OM.7.1.3	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.4	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.5	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.6	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.7	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.8	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.9	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.10	<i>a/w (if relevant, please specify)</i>			0.0%
OM.7.1.11	<i>a/w (if relevant, please specify)</i>			0.0%
2. General Information				
M.7.2.1	Number of mortgage loans	229,288	0	229,288
OM.7.2.1	Optional information eg. Number of borrowers	106,648	0	106,648
OM.7.2.2	Optional information eg. Number of guarantors	0	0	
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.4%	0.0%	0.4%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	0.0%	100.00%
M.7.4.2	Austria	0.00%	0.0%	0.00%
M.7.4.3	Belgium	100.00%	0.0%	100.00%
M.7.4.4	Bulgaria	0.00%	0.0%	0.00%
M.7.4.5	Croatia	0.00%	0.0%	0.00%
M.7.4.6	Cyprus	0.00%	0.0%	0.00%
M.7.4.7	Czechia	0.00%	0.0%	0.00%
M.7.4.8	Denmark	0.00%	0.0%	0.00%
M.7.4.9	Estonia	0.00%	0.0%	0.00%
M.7.4.10	Finland	0.00%	0.0%	0.00%
M.7.4.11	France	0.00%	0.0%	0.00%
M.7.4.12	Germany	0.00%	0.0%	0.00%
M.7.4.13	Greece	0.00%	0.0%	0.00%
M.7.4.14	Netherlands	0.00%	0.0%	0.00%
M.7.4.15	Hungary	0.00%	0.0%	0.00%
M.7.4.16	Ireland	0.00%	0.0%	0.00%
M.7.4.17	Italy	0.00%	0.0%	0.00%
M.7.4.18	Latvia	0.00%	0.0%	0.00%
M.7.4.19	Lithuania	0.00%	0.0%	0.00%
M.7.4.20	Luxembourg	0.00%	0.0%	0.00%
M.7.4.21	Malta	0.00%	0.0%	0.00%
M.7.4.22	Poland	0.00%	0.0%	0.00%
M.7.4.23	Portugal	0.00%	0.0%	0.00%
M.7.4.24	Romania	0.00%	0.0%	0.00%
M.7.4.25	Slovakia	0.00%	0.0%	0.00%
M.7.4.26	Slovenia	0.00%	0.0%	0.00%
M.7.4.27	Spain	0.00%	0.0%	0.00%
M.7.4.28	Sweden	0.00%	0.0%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w (if relevant, please specify)</i>			
OM.7.4.2	<i>a/w (if relevant, please specify)</i>			
OM.7.4.3	<i>a/w (if relevant, please specify)</i>			
OM.7.4.4	<i>a/w (if relevant, please specify)</i>			
OM.7.4.5	<i>a/w (if relevant, please specify)</i>			
OM.7.4.6	<i>a/w (if relevant, please specify)</i>			
OM.7.4.7	<i>a/w (if relevant, please specify)</i>			
OM.7.4.8	<i>a/w (if relevant, please specify)</i>			
OM.7.4.9	<i>a/w (if relevant, please specify)</i>			
OM.7.4.10	<i>a/w (if relevant, please specify)</i>			
5. Breakdown by regions of main country of origin				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15.78%		15.78%
M.7.5.2	Vlaams-Brabant	14.69%		14.69%
M.7.5.3	Oost-Vlaanderen	15.30%		15.30%
M.7.5.4	Brussels	8.36%		8.36%
M.7.5.5	West-Vlaanderen	10.82%		10.82%
M.7.5.6	Limburg	8.68%		8.68%
M.7.5.7	Liège	7.35%		7.35%
M.7.5.8	Hainaut	6.88%		6.88%
M.7.5.9	Brabant Wallon	5.27%		5.27%
M.7.5.10	Namur	4.33%		4.33%
M.7.5.11	Luxembourg	2.90%		2.90%
M.7.5.12	Other	0.23%		0.23%
6. Breakdown by Interest Rate				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	84.32%		84.32%
M.7.6.2	Floating rate	0.00%		0.00%
M.7.6.3	Other	15.68%		15.68%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	4.62%		4.62%
M.7.7.2	Amortising	95.38%		95.38%
M.7.7.3	Other	0.00%		0.00%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	2.07%		2.07%
M.7.8.2	≥ 12 - < 24 months	9.27%		9.27%
M.7.8.3	≥ 24 - < 36 months	13.47%		13.47%
M.7.8.4	≥ 36 - < 60 months	28.64%		28.64%
M.7.8.5	≥ 60 months	46.55%		46.55%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.00%		0.00%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
7.A Residential Cover Pool				
10. Loan Size Information				
	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	66.63		
By buckets (mn):				
M.7A.10.2	<=100K	7,141.66	181,232.00	0.47
M.7A.10.3	>100K and <=200K	5,240.66	38,363.00	0.34
M.7A.10.4	>200K and <=300K	1,657.16	6,916.00	0.11
M.7A.10.5	>300K and <=400K	574.59	1,689.00	0.04
M.7A.10.6	>400K	663.14	1,088.00	0.04
M.7A.10.26	Total	15,277.2	229,288	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 (%)	59.43%		
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40%	4,261.25	98,950	27.89%
M.7A.11.3	>40 - <=50%	1,700.98	26,894	11.13%
M.7A.11.4	>50 - <=60%	1,877.33	26,448	12.29%
M.7A.11.5	>60 - <=70%	2,135.63	26,479	13.98%
M.7A.11.6	>70 - <=80%	2,322.34	24,909	15.20%
M.7A.11.7	>80 - <=90%	2,015.69	17,313	13.19%
M.7A.11.8	>90 - <=100%	450.73	3,508	2.95%
M.7A.11.9	>100%	513.27	4,787	3.36%
M.7A.11.10	Total	15,277.21	229,288	100.00%
OM.7A.11.1	a/w >100 - <=110%	97.00		
OM.7A.11.2	a/w >110 - <=120%	77.64		
OM.7A.11.3	a/w >120 - <=130%	52.01		
OM.7A.11.4	a/w >130 - <=140%	29.79		
OM.7A.11.5	a/w >140 - <=150%	34.08		
OM.7A.11.6	a/w >150%	222.74		
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 (%)	49.77%		
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40%	5,914.11	127,982	38.71%
M.7A.12.3	>40 - <=50%	2,013.85	27,577	13.18%
M.7A.12.4	>50 - <=60%	2,053.56	24,853	13.44%
M.7A.12.5	>60 - <=70%	2,024.43	21,628	13.25%
M.7A.12.6	>70 - <=80%	1,794.95	16,035	11.75%
M.7A.12.7	>80 - <=90%	911.77	6,768	5.97%
M.7A.12.8	>90 - <=100%	253.45	1,834	1.66%
M.7A.12.9	>100%	311.07	2,611	2.04%
M.7A.12.10	Total	15,277.21	229,288	100.00%
OM.7A.12.1	a/w >100 - <=110%	59.12		0.39%
OM.7A.12.2	a/w >110 - <=120%	42.00		0.27%
OM.7A.12.3	a/w >120 - <=130%	33.71		0.22%
OM.7A.12.4	a/w >130 - <=140%	18.07		0.12%
OM.7A.12.5	a/w >140 - <=150%	17.48		0.11%
OM.7A.12.6	a/w >150%	140.69		0.92%
OM.7A.12.7				
OM.7A.12.8				
OM.7A.12.9				
13. Breakdown by type				
	% Residential Loans			
M.7A.13.1	Owner occupied	80.37%		
M.7A.13.2	Second home/Holiday houses	0.00%		
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%		
M.7A.13.4	Subsidised housing	0.00%		
M.7A.13.5	Agricultural	0.00%		
M.7A.13.6	Other	19.08%		
OM.7A.13.1	a/w Private rental			
OM.7A.13.2	a/w Multi-family housing			
OM.7A.13.3	a/w Buildings under construction			
OM.7A.13.4	a/w Business land			
OM.7A.13.5	a/w [if relevant, please specify]			
OM.7A.13.6	a/w [if relevant, please specify]			
OM.7A.13.7	a/w [if relevant, please specify]			
OM.7A.13.8	a/w [if relevant, please specify]			
OM.7A.13.9	a/w [if relevant, please specify]			
OM.7A.13.10	a/w [if relevant, please specify]			
14. Loan by ranking				
	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%		
M.7A.14.2	Guaranteed	0.00%		
M.7A.14.3	Other	0.00%		
OM.7A.14.1				
OM.7A.14.2				
OM.7A.14.3				
OM.7A.14.4				
OM.7A.14.5				
OM.7A.14.6				
15. EPC Information of the financed RRE - optional				
	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level			
M.7A.15.2	TBC at a country level			
M.7A.15.3	TBC at a country level			
M.7A.15.4	TBC at a country level			
M.7A.15.5	TBC at a country level			
M.7A.15.6	TBC at a country level			
M.7A.15.7	TBC at a country level			
M.7A.15.8	TBC at a country level			
M.7A.15.9	TBC at a country level			
M.7A.15.10	TBC at a country level			
M.7A.15.11	TBC at a country level			
M.7A.15.12	TBC at a country level			
M.7A.15.13	TBC at a country level			
M.7A.15.14	TBC at a country level			
M.7A.15.15	TBC at a country level			
M.7A.15.16	TBC at a country level			
M.7A.15.17	TBC at a country level			
M.7A.15.18	no data			
M.7A.15.19	Total	0.00	0	0.00%
OM.7A.15.1				
OM.7A.15.2				
OM.7A.15.3				
16. Average energy use intensity (kWh/m ² 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%
OM.7A.16.1				
OM.7A.16.2				
OM.7A.16.3				

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40%				
M.7B.22.3	>40 - <=50%				
M.7B.22.4	>50 - <=60%				
M.7B.22.5	>60 - <=70%				
M.7B.22.6	>70 - <=80%				
M.7B.22.7	>80 - <=90%				
M.7B.22.8	>90 - <=100%				
M.7B.22.9	>100%				
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110%				
OM.7B.22.2	a/w >110 - <=120%				
OM.7B.22.3	a/w >120 - <=130%				
OM.7B.22.4	a/w >130 - <=140%				
OM.7B.22.5	a/w >140 - <=150%				
OM.7B.22.6	a/w >150%				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40%				
M.7B.23.3	>40 - <=50%				
M.7B.23.4	>50 - <=60%				
M.7B.23.5	>60 - <=70%				
M.7B.23.6	>70 - <=80%				
M.7B.23.7	>80 - <=90%				
M.7B.23.8	>90 - <=100%				
M.7B.23.9	>100%				
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110%				
OM.7B.23.2	a/w >110 - <=120%				
OM.7B.23.3	a/w >120 - <=130%				
OM.7B.23.4	a/w >130 - <=140%				
OM.7B.23.5	a/w >140 - <=150%				
OM.7B.23.6	a/w >150%				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotels/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m ² per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (TV adjusted) (per year)	Iq CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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

EUR 20 Billion Mortgage Pandbrieven Programme**Reporting Date**

Reporting Date 31/07/2023

Contact Details:**Head of ALM Treasury**

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Asset Based Funding

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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	2.58	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.58	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.81	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.81	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.36	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR): 11,500,000,000
Current Weighted Average Fixed Coupon: 0.31 %
Weighted Average Remaining Average Life* 4.65

* 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 Pandbrievan and Cover Assets

Outstanding Mortgage Pandbrievan	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,277,207,743 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	628,363,909 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.10%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,292,208,378 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrievan Issued (V) / (I)	106.89% Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,108,362 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	628,363,909 (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)	12,292,208,378
Ratio Value All Cover Assets / Mortgage Pandbrievan Issued [V+VI+VII+VIIbis]/I	113.15% Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,067,451,288 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,067,451,288
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	13,012,680,650 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,292,208,378
Total Principal Proceeds Public Finance Exposures	92,108,362
Total Principal Proceeds Financial Institution Exposures	628,363,909
Impact Derivatives	0
Interest Requirement Covered Bonds	179,000,000 (X)
Costs, Fees and expenses Covered Bonds	72,912,876 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,328,219,062
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,448,911,589 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,997,023 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,440,914,566
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	78,169,498 (XV)
Interest Payable on Mortgage Pandbrievan next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrievan by Liquid Bonds (XV)-(XVI)	78,169,498 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/07/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more c

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,277,207,743
Principal Redemptions between Cut-off Date and Maturity	15,277,207,743
Interest Payments between Cut-off Date and Maturity Date	2,067,451,288
Number of borrowers	106,648
Number of loans	229,288
Average Outstanding Balance per borrower	143,249
Average Outstanding Balance per loan	66,629
Weighted average Current Loan to Current Value	49.77%
Weighted average Current Loan to Original Value	59.43%
Weighted average seasoning (in Years)	4.64
Weighted average remaining maturity (in years, at 0% CPR)	14.62
Weighted average initial maturity (in years, at 0% CPR)	19.26
Percentage of Fixed Rate Loans	84.32%
Percentage of Variable Rate Loans	15.68%
Weighted average interest rate	1.78%
Weighted average interest rate Fixed Rate Loans	1.69%
Weighted average interest rate Variable Rate Loans	2.29%
Weighted Remaining average life (in years, at 0% CPR)	7.63
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.58
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 628,363,909

3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 0 22/10/2027
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

23,864,566 EUR



Stratification Tables

Portfolio Cut-off Date 31/07/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,410,557,849.08	15.78 %	35,258	15.38 %
Oost-Vlaanderen	2,336,850,399.42	15.30 %	36,833	16.06 %
Vlaams-Brabant	2,244,140,672.59	14.69 %	31,770	13.86 %
West-Vlaanderen	1,652,980,896.34	10.82 %	28,258	12.32 %
Brussels	1,276,504,144.85	8.36 %	12,609	5.50 %
Limburg	1,234,841,602.10	8.08 %	21,427	9.35 %
Liège	1,123,154,413.70	7.35 %	17,780	7.75 %
Hainaut	1,050,558,545.02	6.88 %	17,530	7.65 %
Brabant Wallon	804,391,441.72	5.27 %	9,895	4.32 %
Namur	664,853,273.46	4.35 %	10,702	4.67 %
Luxembourg	443,033,351.78	2.90 %	6,583	2.87 %
Other	35,341,153.36	0.23 %	643	0.28 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	316,168,993.22	2.07 %	2,906	1.27 %
>1 and <=2	1,416,135,297.19	9.27 %	12,678	5.53 %
>2 and <=3	2,058,512,031.73	13.47 %	20,937	9.13 %
>3 and <=4	4,360,812,338.19	28.54 %	53,344	23.27 %
>4 and <=5	2,069,694,682.47	13.55 %	30,117	13.14 %
>5 and <=6	1,322,166,761.40	8.65 %	21,296	9.29 %
>6 and <=7	1,475,337,220.71	9.66 %	27,267	11.89 %
>7 and <=8	938,594,085.46	6.14 %	21,173	9.23 %
>8 and <=9	576,895,387.14	3.78 %	15,091	6.58 %
>9 and <=10	61,863,189.84	0.40 %	1,859	0.81 %
>10 and <=11	57,833,606.62	0.38 %	1,612	0.70 %
>11 and <=12	62,978,757.20	0.41 %	2,717	1.18 %
>12 and <=13	181,811,818.27	1.19 %	5,815	2.54 %
>13 and <=14	218,523,846.29	1.43 %	5,572	2.43 %
>14 and <=15	47,911,308.07	0.31 %	1,748	0.76 %
>15 and <=16	15,936,816.45	0.10 %	376	0.16 %
>16 and <=17	11,689,518.42	0.08 %	391	0.17 %
>17 and <=18	34,398,081.95	0.23 %	1,383	0.60 %
>18 and <=19	35,848,661.41	0.23 %	2,014	0.88 %
>19 and <=20	9,861,755.07	0.06 %	648	0.28 %
>20 and <=21	2,512,904.32	0.02 %	148	0.06 %
>21 and <=22	326,527.78	0.00 %	29	0.01 %
>22 and <=23	362,186.58	0.00 %	36	0.02 %
>23 and <=24	511,278.60	0.00 %	66	0.03 %
>24 and <=25	273,680.45	0.00 %	51	0.02 %
>27 and <=28	11,728.81	0.00 %	1	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	90,406.63	0.00 %	5	0.00 %
>26 and <=27	101,158.29	0.00 %	5	0.00 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,351,182.46	0.02 %	1,005	0.44 %
<=1	124,559,949.87	0.82 %	4,675	2.04 %
>1 and <=2	207,857,787.33	1.36 %	8,705	3.80 %
>2 and <=3	232,877,619.19	1.52 %	9,108	3.97 %
>3 and <=4	283,297,678.86	1.85 %	9,119	3.98 %
>4 and <=5	288,120,795.28	1.89 %	9,129	3.98 %
>5 and <=6	385,946,448.19	2.53 %	11,256	4.91 %
>6 and <=7	548,620,454.65	3.59 %	13,938	6.08 %
>7 and <=8	409,380,491.81	2.68 %	9,505	4.15 %
>8 and <=9	484,966,023.31	3.17 %	9,606	4.19 %
>9 and <=10	553,754,473.95	3.62 %	9,889	4.31 %
>10 and <=11	599,409,733.29	3.92 %	9,996	4.36 %
>11 and <=12	893,810,248.97	5.85 %	13,978	6.10 %
>12 and <=13	613,378,644.59	4.01 %	9,085	3.96 %
>13 and <=14	714,601,868.84	4.68 %	9,654	4.21 %
>14 and <=15	779,998,135.15	5.11 %	10,092	4.40 %
>15 and <=16	797,664,394.27	5.22 %	9,863	4.30 %
>16 and <=17	1,528,418,964.37	10.00 %	17,688	7.71 %
>17 and <=18	903,688,717.63	5.92 %	9,905	4.32 %
>18 and <=19	890,496,913.93	5.83 %	9,262	4.04 %
>19 and <=20	525,831,768.91	3.44 %	5,483	2.39 %
>20 and <=21	587,007,335.51	3.84 %	5,809	2.53 %
>21 and <=22	1,392,483,255.96	9.11 %	11,739	5.12 %
>22 and <=23	833,249,326.15	5.45 %	5,954	2.60 %
>23 and <=24	490,107,170.59	3.21 %	3,293	1.44 %
>24 and <=25	141,737,109.65	0.93 %	1,046	0.46 %
>25 and <=26	19,348,180.89	0.13 %	166	0.07 %
>26 and <=27	13,541,917.84	0.09 %	118	0.05 %
>27 and <=28	23,051,557.56	0.15 %	165	0.07 %
>28 and <=29	7,254,032.55	0.05 %	55	0.02 %
>29 and <=30	415,561.87	0.00 %	2	0.00 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,000,000.00	0.01 %	12	0.01 %
>1 and <=2	19,832,519.71	0.13 %	133	0.06 %
>2 and <=3	28,863,594.21	0.19 %	223	0.10 %
>3 and <=4	15,497,129.34	0.10 %	258	0.11 %
>4 and <=5	309,430,007.95	2.03 %	2,234	0.97 %
>5 and <=6	20,412,069.84	0.13 %	639	0.28 %
>6 and <=7	40,957,384.22	0.27 %	1,169	0.51 %
>7 and <=8	57,604,050.22	0.38 %	2,155	0.94 %
>8 and <=9	74,341,637.41	0.49 %	2,899	1.26 %
>9 and <=10	1,014,544,999.72	6.64 %	32,398	14.13 %
>10 and <=11	109,349,576.96	0.72 %	4,776	2.08 %
>11 and <=12	200,615,696.45	1.31 %	4,793	2.09 %
>12 and <=13	622,733,153.92	4.08 %	13,694	5.97 %
>13 and <=14	123,992,422.27	0.81 %	2,620	1.14 %
>14 and <=15	1,694,925,370.80	11.09 %	31,091	13.56 %
>15 and <=16	174,820,361.99	1.14 %	3,137	1.37 %
>16 and <=17	242,070,044.93	1.58 %	3,754	1.64 %
>17 and <=18	868,233,784.07	5.68 %	12,873	5.61 %
>18 and <=19	187,327,984.93	1.23 %	3,675	1.60 %
>19 and <=20	3,782,215,286.47	24.76 %	48,323	21.08 %
>20 and <=21	287,473,934.69	1.88 %	4,182	1.82 %
>21 and <=22	166,204,985.30	1.09 %	2,459	1.07 %
>22 and <=23	185,510,670.34	1.21 %	2,549	1.11 %
>23 and <=24	129,215,972.94	0.85 %	1,886	0.82 %
>24 and <=25	4,117,795,345.20	26.95 %	38,280	16.70 %
>25 and <=26	419,550,741.60	2.75 %	4,310	1.88 %
>26 and <=27	37,615,120.55	0.25 %	408	0.18 %
>27 and <=28	17,099,842.84	0.11 %	210	0.09 %
>28 and <=29	44,668,397.66	0.29 %	432	0.19 %
>29 and <=30	252,905,995.48	1.66 %	3,321	1.45 %
>30 and <=31	25,857,969.50	0.17 %	334	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	332,958.76	0.00 %	5	0.00 %
>35 and <=36	101,029.47	0.00 %	2	0.00 %
>36 and <=37	108,897.96	0.00 %	1	0.00 %
>39 and <=40	339,780.65	0.00 %	5	0.00 %
>32 and <=33	250,000.00	0.00 %	1	0.00 %
>31 and <=32	3,293,088.93	0.02 %	41	0.02 %
>40 and <=41	87,074.89	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.88	0.00 %	3	0.00 %
1996	25,137.10	0.00 %	3	0.00 %
1997	114,422.06	0.00 %	4	0.00 %
1998	70,240.48	0.00 %	10	0.00 %
1999	573,379.77	0.00 %	89	0.04 %
2000	384,423.08	0.00 %	40	0.02 %
2001	245,976.74	0.00 %	24	0.01 %
2002	953,223.40	0.01 %	62	0.03 %
2003	5,251,911.76	0.03 %	308	0.13 %
2004	16,555,386.64	0.11 %	1,038	0.45 %
2005	48,540,144.96	0.32 %	2,357	1.03 %
2006	16,321,853.59	0.11 %	666	0.29 %
2007	14,781,555.85	0.10 %	301	0.13 %
2008	14,320,465.27	0.09 %	531	0.23 %
2009	126,545,807.12	0.83 %	3,471	1.51 %
2010	224,271,922.04	1.47 %	6,191	2.70 %
2011	132,722,131.76	0.87 %	5,283	2.30 %
2012	39,228,672.94	0.26 %	1,161	0.51 %
2013	63,560,258.57	0.42 %	1,821	0.79 %
2014	171,716,850.71	1.12 %	4,676	2.04 %
2015	699,116,333.46	4.58 %	17,233	7.52 %
2016	1,478,442,646.75	9.68 %	31,080	13.56 %
2017	1,088,360,244.12	7.12 %	18,513	8.07 %
2018	1,812,091,670.47	11.86 %	27,644	12.06 %
2019	3,873,435,688.88	25.35 %	50,232	21.91 %
2020	2,562,630,745.80	16.77 %	29,258	12.76 %
2021	1,909,667,153.39	12.50 %	18,419	8.03 %
2022	921,739,383.23	6.03 %	8,197	3.57 %
2023	55,496,378.62	0.36 %	673	0.29 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,221,303,138.19	14.54 %	47,387	44.43 %
>100 and <=200	4,905,176,400.43	32.11 %	33,569	31.48 %
>200 and <=300	4,024,372,730.13	26.34 %	16,606	15.57 %
>300 and <=400	1,862,638,034.02	12.19 %	5,477	5.14 %
>400	2,263,717,442.65	14.82 %	3,609	3.38 %
	15,277,207,743.42	100.00 %	106,648	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	29,393,336.71	0.19 %	585	0.26 %
0.5 - 1%	683,904,992.00	4.48 %	7,293	3.18 %
1 - 1.5%	4,792,853,695.61	31.37 %	57,347	25.01 %
1.5 - 2%	6,877,652,207.36	45.02 %	101,924	44.45 %
2 - 2.5%	1,367,041,012.14	8.95 %	25,626	11.18 %
2.5 - 3%	734,826,208.24	4.81 %	15,254	6.65 %
3 - 3.5%	253,135,691.29	1.66 %	5,906	2.58 %
3.5 - 4%	159,371,104.49	1.04 %	4,367	1.90 %
4 - 4.5%	103,084,598.07	0.67 %	3,192	1.39 %
4.5 - 5%	109,240,499.66	0.72 %	3,177	1.39 %
5 - 5.5%	98,026,375.63	0.64 %	2,640	1.15 %
5.5 - 6%	44,662,394.45	0.29 %	1,340	0.58 %
6 - 6.5%	18,923,579.70	0.12 %	476	0.21 %
6.5 - 7%	4,725,238.04	0.03 %	132	0.06 %
8 - 8.5%	28,157.90	0.00 %	3	0.00 %
7.5 - 8%	32,629.34	0.00 %	3	0.00 %
7 - 7.5%	306,022.79	0.00 %	23	0.01 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

8. Interest Rate Type				
	In EUR	In %	In number of loans	In %
Fixed	12,881,369,799.43	84.32 %	192,631	84.01 %
Variable	31,132,796.21	0.20 %	1,902	0.83 %
Variable With Cap	2,364,705,147.78	15.48 %	34,755	15.16 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

9. Next Reset Date				
	In EUR	In %	In number of loans	In %
2023	480,532,935.44	3.15 %	8,442	3.68 %
2024	657,152,466.99	4.30 %	12,149	5.30 %
2025	106,636,906.21	0.70 %	1,591	0.69 %
2026	166,069,331.89	1.09 %	2,178	0.95 %
2027	186,388,057.09	1.22 %	2,221	0.97 %
2028	156,764,910.72	1.03 %	1,937	0.84 %
2029	88,113,901.83	0.58 %	841	0.37 %
2030	9,877,708.76	0.06 %	109	0.05 %
2031	85,320,967.80	0.56 %	546	0.24 %
2032	39,132,321.85	0.26 %	257	0.11 %
2033	73,299,509.25	0.48 %	1,011	0.44 %
2034	247,745,926.98	1.62 %	2,744	1.20 %
2035	23,675,263.89	0.15 %	209	0.09 %
2036	18,720,106.03	0.12 %	118	0.05 %
2037	2,226,898.08	0.01 %	19	0.01 %
2038	105,686.86	0.00 %	1	0.00 %
Fixed To Maturity	12,935,444,843.75	84.67 %	194,915	85.01 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

10. Interest Payment Frequency				
	In EUR	In %	In number of loans	In %
Monthly	15,277,164,008.56	100.00 %	229,285	100.00 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

11. Repayment Type				
	In EUR	In %	In number of loans	In %
Annuity	14,450,476,772.36	94.59 %	221,590	96.64 %
Interest only	705,095,505.76	4.62 %	4,441	1.94 %
Linear	121,635,465.30	0.80 %	3,257	1.42 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

12. Current Loan to Current Value (LTV)				
	In EUR	In %	In number of loans	In %
0-10%	1,145,991,202.16	7.50 %	37,218	16.23 %
11-20%	1,353,280,006.30	8.86 %	31,945	13.93 %
21-30%	1,589,543,864.51	10.40 %	29,798	13.00 %
31-40%	1,825,296,691.36	11.95 %	29,021	12.66 %
41-50%	2,013,853,126.16	13.18 %	27,577	12.03 %
51-60%	2,053,564,708.03	13.44 %	24,853	10.84 %
61-70%	2,024,432,944.39	13.25 %	21,628	9.43 %
71-80%	1,794,954,518.52	11.75 %	16,035	6.99 %
81-90%	911,770,350.42	5.97 %	6,768	2.95 %
91-100%	253,454,405.45	1.66 %	1,834	0.80 %
101-110%	59,115,083.99	0.39 %	591	0.26 %
111-120%	41,999,989.96	0.27 %	444	0.19 %
>120%	209,950,852.17	1.37 %	1,576	0.69 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

13. Current Loan to Original Value (LTOV)				
	In EUR	In %	In number of loans	In %
0-10%	791,863,682.92	5.18 %	23,350	10.18 %
11-20%	937,091,742.38	6.13 %	24,957	10.88 %
21-30%	1,132,768,472.89	7.41 %	24,778	10.81 %
31-40%	1,399,528,919.62	9.16 %	25,865	11.28 %
41-50%	1,700,980,861.15	11.13 %	26,394	11.73 %
51-60%	1,877,327,259.90	12.29 %	26,448	11.53 %
61-70%	2,135,626,256.12	13.98 %	26,479	11.55 %
71-80%	2,322,337,953.45	15.20 %	24,909	10.86 %
81-90%	2,015,688,298.37	13.19 %	17,313	7.55 %
91-100%	450,726,559.90	2.95 %	3,508	1.53 %
101-110%	97,003,489.88	0.63 %	1,055	0.46 %
111-120%	77,643,289.46	0.51 %	849	0.37 %
>120%	338,620,957.38	2.22 %	2,883	1.26 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)				
	In EUR	In %	In number of loans	In %
1-20%	114,393,374.87	0.75 %	11,891	5.19 %
21-40%	391,894,575.53	2.57 %	16,789	7.32 %
41-60%	825,612,017.29	5.40 %	21,354	9.31 %
61-80%	1,716,502,886.86	11.24 %	29,508	12.87 %
81-100%	2,292,065,310.13	15.00 %	29,802	13.00 %
101-120%	779,640,551.84	5.10 %	15,451	6.74 %
121-140%	759,885,456.14	4.97 %	13,282	5.79 %
141-160%	854,332,649.91	5.59 %	13,350	5.82 %
161-180%	936,073,480.46	6.13 %	12,904	5.63 %
181-200%	1,136,887,873.67	7.44 %	12,240	5.34 %
201-300%	2,621,534,768.02	17.16 %	29,656	12.93 %
301-400%	1,144,908,411.34	7.49 %	10,830	4.72 %
401-500%	466,071,307.70	3.05 %	4,139	1.81 %
>500%	1,237,405,079.66	8.10 %	8,092	3.53 %
	15,277,207,743.42	100.00 %	229,288	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	363,139,312.28	2.38 %	14,973	6.53 %
>1 and <=2	494,356,553.65	3.24 %	17,645	7.70 %
>2 and <=3	642,425,542.20	4.21 %	19,514	8.51 %
>3 and <=4	916,394,030.74	6.00 %	22,676	9.89 %
>4 and <=5	969,350,636.42	6.35 %	18,656	8.14 %
>5 and <=6	1,377,671,521.34	9.02 %	22,289	9.72 %
>6 and <=7	1,317,638,950.67	8.62 %	19,173	8.36 %
>7 and <=8	1,376,356,012.14	9.01 %	17,802	7.76 %
>8 and <=9	2,231,882,703.62	14.61 %	25,779	11.24 %
>9 and <=10	1,509,058,035.34	9.88 %	16,272	7.10 %
>10 and <=11	1,061,624,155.43	6.95 %	10,913	4.76 %
>11 and <=12	2,261,504,959.21	14.80 %	18,140	7.91 %
>12 and <=13	574,316,984.61	3.76 %	4,000	1.74 %
>13 and <=14	124,106,524.07	0.81 %	977	0.43 %
>14 and <=15	33,735,059.75	0.22 %	304	0.13 %
>15 and <=16	23,167,062.34	0.15 %	171	0.07 %
>16 and <=17	479,699.61	0.00 %	4	0.00 %
	15,277,207,743.42	100.00 %	229,288	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	12,935,444,843.75	84.67 %	194,915	85.01 %
>=0 and <=1	1,241,374,329.77	8.13 %	22,212	9.69 %
>1 and <=2	278,372,923.97	1.82 %	3,425	1.49 %
>2 and <=3	255,154,062.79	1.67 %	3,108	1.36 %
>3 and <=4	87,366,553.67	0.57 %	799	0.35 %
>4 and <=5	113,952,024.68	0.75 %	729	0.32 %
>5 and <=6	331,824,855.11	2.17 %	3,865	1.69 %
>7 and <=8	1,487,089.10	0.01 %	12	0.01 %
>6 and <=7	32,231,060.58	0.21 %	223	0.10 %
	15,277,207,743.42	100.00 %	229,288	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,602,895,340.74	80.92 %	104,114	79.67 %
Other/No data	9,336,565,091.95	19.08 %	26,569	20.33 %
	48,939,460,432.69	100.00 %	130,683	100.00 %

18. IFRS9 Norms

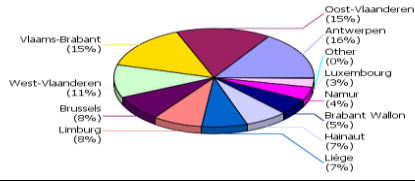
	In EUR	In %	In number of loans	In %
Phase 1	13,943,329,015.93	91.27 %	211,591	92.28 %
Phase 2	1,333,287,372.79	8.73 %	16,809	7.33 %
Phase 3	591,354.70	0.00 %	8	0.00 %
Other/No data	0.00	0.00 %	880	0.38 %
	15,277,207,743.42	100.00 %	229,288	100.00 %



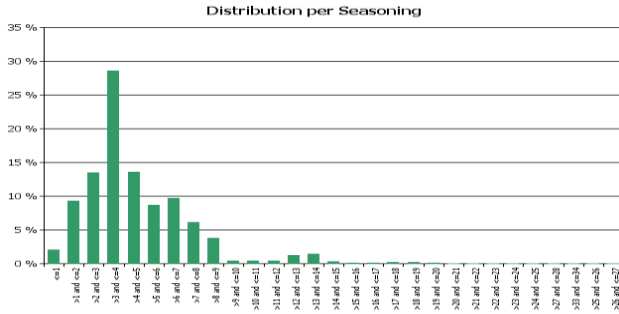
Stratification Tables

Portfolio Cut-off Date 31/07/2023

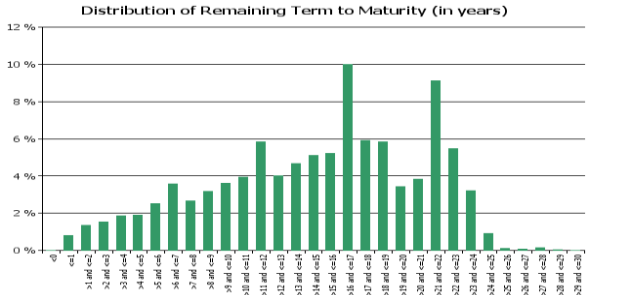
1. Geographic distribution



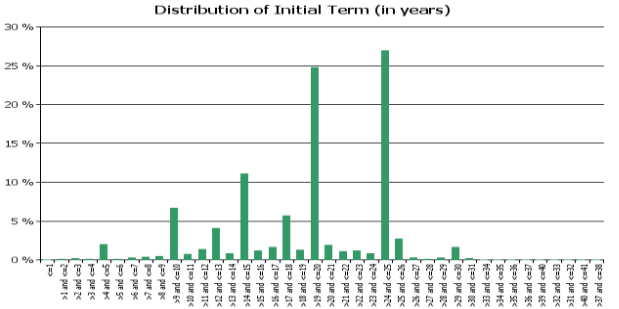
2. Seasoning



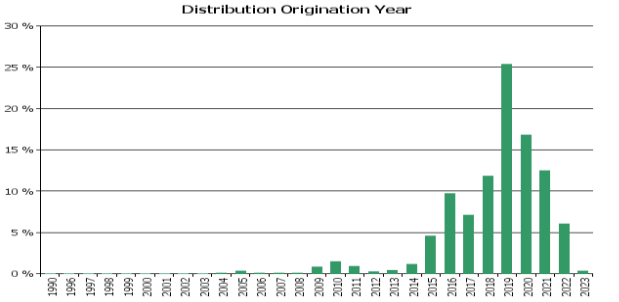
3. Remaining term to maturity



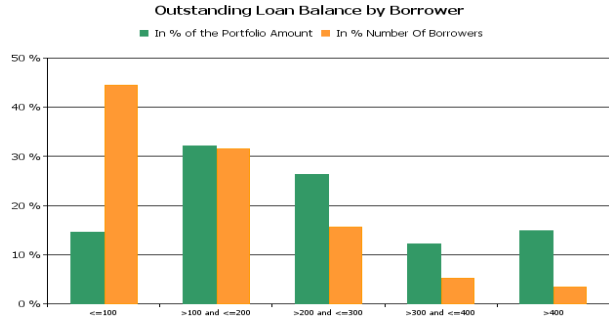
4. Original term to maturity



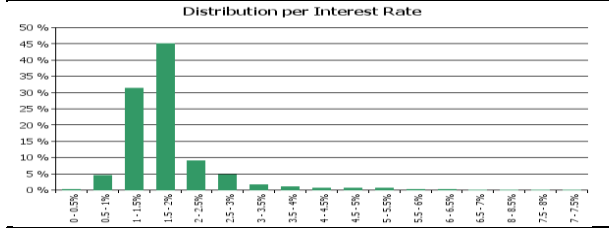
5. Origination Year



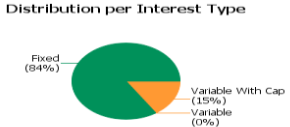
6. Outstanding Loan Balance by Borrower



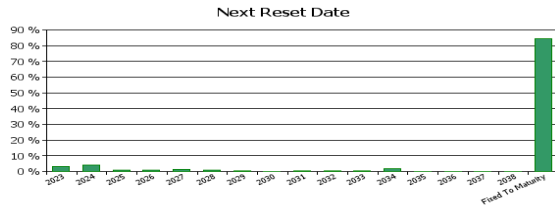
7. Interest Rate



8. Interest Rate Type



9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



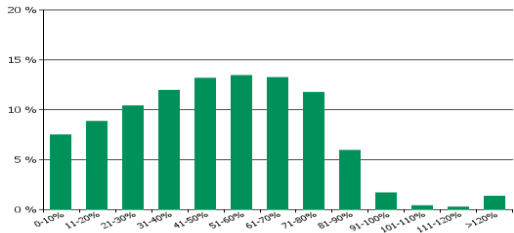
11. Repayment Type

Distribution per Repayment Type



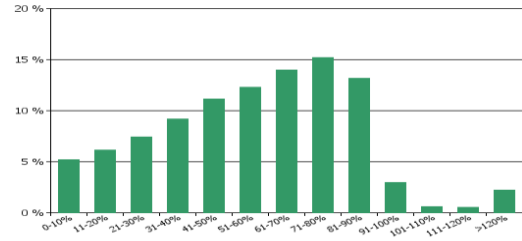
12. Current Loan to Current Value (LTV)

Current LTV Distribution



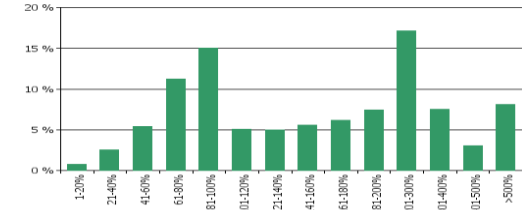
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



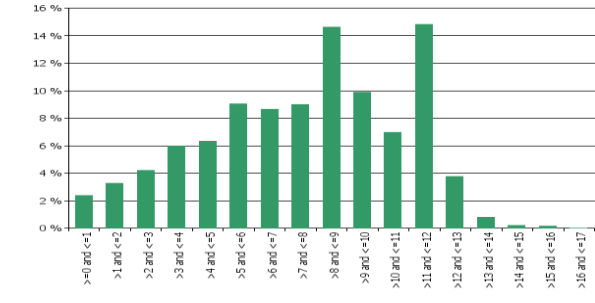
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

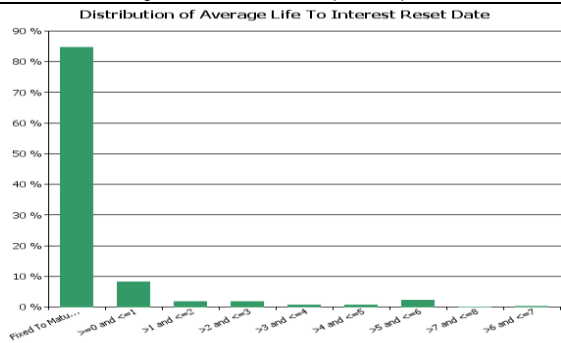


15. Distribution of Average Life to Final Maturity (at 0% CPR)

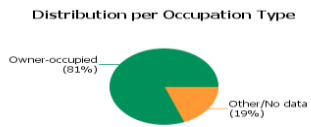
Distribution of Average Life to Final Maturity



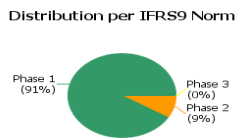
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms





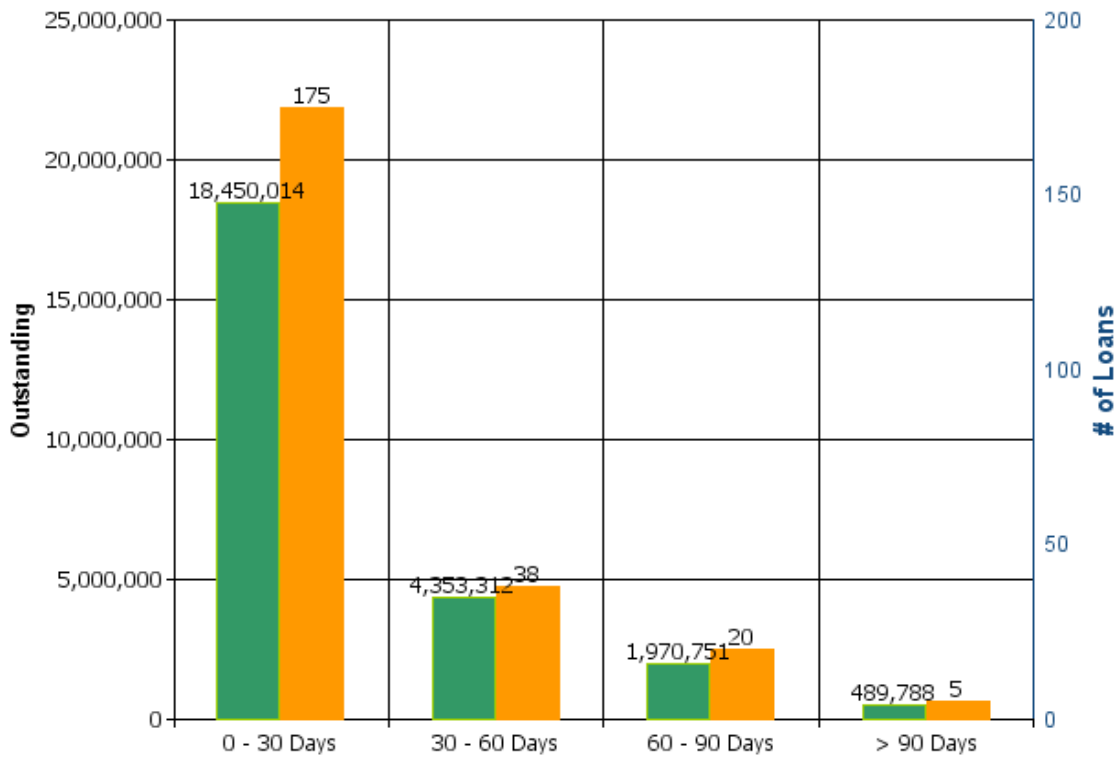
Cover Pool Performance

Portfolio Cut-off Date 31/07/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,251,943,878.94	99.83 %	229,050	99.90 %
0 - 30 Days	18,450,014.21	0.12 %	175	0.08 %
30 - 60 Days	4,353,311.81	0.03 %	38	0.02 %
60 - 90 Days	1,970,750.93	0.01 %	20	0.01 %
> 90 Days	489,787.53	0.00 %	5	0.00 %
Total	15,277,207,743.42	100.00 %	229,288	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D:

Jul/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/08/2023	1	11,500,000,000	15,058,347,671	15,032,807,599	14,994,576,075	14,931,065,874
01/09/2023	2	11,500,000,000	14,956,860,273	14,906,167,415	14,830,444,924	14,705,080,947
01/10/2023	3	11,500,000,000	14,858,346,234	14,783,681,335	14,672,379,307	14,488,714,954
01/11/2023	4	11,500,000,000	14,755,236,134	14,656,189,161	14,508,853,902	14,266,552,855
01/12/2023	5	11,500,000,000	14,651,019,530	14,528,785,272	14,347,331,020	14,049,897,117
01/01/2024	6	11,500,000,000	14,552,373,610	14,406,486,381	14,190,378,487	13,837,340,387
01/02/2024	7	11,500,000,000	14,448,171,569	14,279,069,459	14,029,103,046	13,622,134,686
01/03/2024	8	11,500,000,000	14,348,746,697	14,158,307,051	13,877,357,210	13,421,392,570
01/04/2024	9	11,500,000,000	14,248,428,032	14,035,474,190	13,721,974,993	13,214,905,298
01/05/2024	10	11,500,000,000	14,147,317,622	13,913,000,513	13,568,758,163	13,013,784,691
01/06/2024	11	11,500,000,000	14,042,160,764	13,786,163,253	13,410,865,621	12,807,871,023
01/07/2024	12	11,500,000,000	13,940,240,163	13,663,636,269	13,258,959,790	12,610,888,089
01/08/2024	13	11,500,000,000	13,841,738,492	13,544,078,293	13,109,517,559	12,415,938,345
01/09/2024	14	11,500,000,000	13,741,757,588	13,423,441,602	12,959,708,246	12,222,067,613
01/10/2024	15	11,500,000,000	13,633,702,742	13,296,029,678	12,805,103,409	12,026,759,620
01/11/2024	16	11,500,000,000	13,528,323,084	13,170,883,267	12,652,318,258	11,832,929,255
01/12/2024	17	11,500,000,000	13,419,349,828	13,043,344,623	12,498,961,878	11,641,586,978
01/01/2025	18	11,500,000,000	13,316,910,635	12,921,822,137	12,351,020,032	11,455,068,471
01/02/2025	19	11,500,000,000	13,212,149,481	12,798,425,100	12,201,962,651	11,268,890,899
01/03/2025	20	11,500,000,000	13,112,676,845	12,682,606,969	12,063,763,378	11,098,628,238
01/04/2025	21	11,500,000,000	13,015,511,783	12,567,277,483	11,923,659,718	10,923,270,468
01/05/2025	22	11,500,000,000	12,915,497,804	12,450,238,327	11,783,540,570	10,750,656,819
01/06/2025	23	11,500,000,000	12,812,406,774	12,329,913,007	11,639,980,206	10,574,700,075
01/07/2025	24	11,500,000,000	12,710,459,567	12,211,727,591	11,500,033,475	10,404,734,549
01/08/2025	25	11,500,000,000	12,614,775,667	12,099,242,054	11,365,125,995	10,239,123,340
01/09/2025	26	11,500,000,000	12,510,775,115	11,979,139,713	11,223,693,867	10,068,875,059
01/10/2025	27	11,500,000,000	12,415,469,918	11,868,371,579	11,092,542,073	9,910,425,644
01/11/2025	28	11,500,000,000	12,320,414,636	11,757,529,469	10,960,998,506	9,751,422,217

01/12/2025	29	11,500,000,000	12,213,285,295	11,636,163,487	10,821,155,161	9,587,547,975
01/01/2026	30	11,500,000,000	12,118,007,153	11,525,805,749	10,691,267,568	9,432,346,452
01/02/2026	31	9,000,000,000	12,022,212,169	11,415,298,138	10,561,831,978	9,278,684,745
01/03/2026	32	9,000,000,000	11,922,495,395	11,303,271,436	10,434,154,633	9,131,443,680
01/04/2026	33	9,000,000,000	11,827,838,152	11,194,511,471	10,307,476,430	8,982,374,254
01/05/2026	34	9,000,000,000	11,730,541,824	11,084,201,320	10,180,787,606	8,835,604,270
01/06/2026	35	9,000,000,000	11,632,929,350	10,973,324,000	10,053,314,464	8,688,019,083
01/07/2026	36	9,000,000,000	11,537,966,234	10,865,880,787	9,930,377,723	8,546,599,447
01/08/2026	37	9,000,000,000	11,441,980,376	10,757,210,075	9,806,060,650	8,403,859,380
01/09/2026	38	9,000,000,000	11,345,308,771	10,648,233,119	9,682,033,220	8,262,422,327
01/10/2026	39	9,000,000,000	11,249,052,769	10,540,561,459	9,560,542,361	8,125,300,564
01/11/2026	40	9,000,000,000	11,152,844,614	10,432,688,042	9,438,632,991	7,987,716,158
01/12/2026	41	9,000,000,000	11,055,317,638	10,324,483,994	9,317,748,860	7,853,090,614
01/01/2027	42	9,000,000,000	10,958,498,024	10,216,707,100	9,197,031,654	7,718,517,776
01/02/2027	43	9,000,000,000	10,866,859,870	10,114,088,631	9,081,499,980	7,589,277,506
01/03/2027	44	9,000,000,000	10,772,527,831	10,010,930,264	8,968,222,685	7,465,935,639
01/04/2027	45	9,000,000,000	10,679,189,751	9,907,358,849	8,852,866,881	7,338,687,787
01/05/2027	46	6,500,000,000	10,575,727,109	9,795,269,440	8,731,164,975	7,208,132,405
01/06/2027	47	6,500,000,000	10,485,954,662	9,695,649,460	8,620,387,845	7,086,535,821
01/07/2027	48	6,500,000,000	10,394,716,018	9,595,511,255	8,510,357,162	6,967,404,925
01/08/2027	49	6,500,000,000	10,305,824,110	9,497,318,339	8,401,846,754	6,849,433,283
01/09/2027	50	6,500,000,000	10,215,899,718	9,398,481,035	8,293,264,618	6,732,277,769
01/10/2027	51	6,500,000,000	10,125,746,740	9,300,250,996	8,186,387,355	6,618,276,042
01/11/2027	52	6,500,000,000	10,036,745,361	9,202,870,136	8,080,067,844	6,504,654,203
01/12/2027	53	5,000,000,000	9,946,291,607	9,104,961,964	7,974,429,389	6,393,297,394
01/01/2028	54	5,000,000,000	9,855,797,647	9,006,820,454	7,868,411,768	6,281,581,354
01/02/2028	55	5,000,000,000	9,768,240,222	8,911,664,692	7,765,483,553	6,173,152,891
01/03/2028	56	5,000,000,000	9,681,640,759	8,818,644,019	7,666,143,075	6,070,032,226
01/04/2028	57	5,000,000,000	9,594,883,674	8,724,797,196	7,565,271,912	5,964,791,097
01/05/2028	58	5,000,000,000	9,508,449,515	8,632,009,155	7,466,393,262	5,862,699,580
01/06/2028	59	5,000,000,000	9,422,964,653	8,539,894,949	7,367,931,676	5,760,882,123
01/07/2028	60	5,000,000,000	9,337,804,722	8,448,824,991	7,271,418,538	5,662,114,214
01/08/2028	61	5,000,000,000	9,252,972,601	8,357,869,427	7,174,844,675	5,563,250,373
01/09/2028	62	5,000,000,000	9,167,603,537	8,266,713,916	7,078,543,788	5,465,333,203
01/10/2028	63	5,000,000,000	9,084,088,120	8,177,960,031	6,985,311,306	5,371,240,155
01/11/2028	64	5,000,000,000	9,001,545,703	8,089,906,740	6,892,525,633	5,277,446,199
01/12/2028	65	5,000,000,000	8,919,482,590	8,002,996,865	6,801,697,120	5,186,552,723
01/01/2029	66	5,000,000,000	8,838,131,368	7,916,554,688	6,711,119,178	5,095,808,265
01/02/2029	67	2,500,000,000	8,754,915,374	7,828,715,219	6,619,776,443	5,005,161,213

01/03/2029	68	2,500,000,000	8,672,611,379	7,743,236,995	6,532,456,040	4,920,239,626
01/04/2029	69	2,500,000,000	8,592,015,674	7,658,267,032	6,444,341,437	4,833,312,999
01/05/2029	70	2,500,000,000	8,507,815,880	7,570,770,616	6,355,034,200	4,746,793,659
01/06/2029	71	2,500,000,000	8,424,857,752	7,484,234,061	6,266,416,516	4,660,777,162
01/07/2029	72	2,500,000,000	8,343,723,426	7,399,991,902	6,180,632,324	4,578,129,502
01/08/2029	73	2,500,000,000	8,264,354,375	7,317,168,483	6,095,913,732	4,496,251,508
01/09/2029	74	2,500,000,000	8,181,347,176	7,231,389,014	6,009,129,664	4,413,467,968
01/10/2029	75	2,500,000,000	8,102,325,847	7,149,788,057	5,926,697,831	4,335,081,560
01/11/2029	76	2,500,000,000	8,020,442,908	7,065,527,546	5,841,956,303	4,254,998,496
01/12/2029	77	2,500,000,000	7,940,601,971	6,983,710,528	5,760,095,811	4,178,177,611
01/01/2030	78	2,500,000,000	7,863,827,354	6,904,457,359	5,680,245,710	4,102,805,529
01/02/2030	79	2,500,000,000	7,787,717,356	6,826,035,485	5,601,446,664	4,028,752,930
01/03/2030	80	2,500,000,000	7,710,419,321	6,747,928,634	5,524,630,801	3,958,299,951
01/04/2030	81	2,500,000,000	7,635,164,452	6,670,734,540	5,447,541,291	3,886,535,070
01/05/2030	82	0	7,557,336,518	6,591,899,603	5,369,912,683	3,815,446,494
01/06/2030	83		7,482,859,485	6,515,866,716	5,294,475,278	3,745,913,012
01/07/2030	84		7,407,593,234	6,439,739,340	5,219,739,012	3,677,897,616
01/08/2030	85		7,333,138,506	6,364,200,150	5,145,391,470	3,610,155,332
01/09/2030	86		7,259,613,858	6,289,704,492	5,072,229,870	3,543,749,484
01/10/2030	87		7,186,555,712	6,216,187,099	5,000,604,768	3,479,386,706
01/11/2030	88		7,114,519,301	6,143,440,012	4,929,514,720	3,415,395,143
01/12/2030	89		7,040,698,950	6,069,716,339	4,858,371,366	3,352,305,431
01/01/2031	90		6,967,638,985	5,996,544,210	4,787,595,454	3,289,477,633
01/02/2031	91		6,895,538,678	5,924,427,338	4,717,988,481	3,227,921,671
01/03/2031	92		6,822,918,024	5,853,052,975	4,650,440,262	3,169,532,377
01/04/2031	93		6,751,483,359	5,781,949,339	4,582,262,768	3,109,837,758
01/05/2031	94		6,677,381,944	5,709,102,751	4,513,394,909	3,050,543,064
01/06/2031	95		6,605,769,817	5,638,295,799	4,446,081,552	2,992,318,858
01/07/2031	96		6,534,242,098	5,568,089,427	4,379,913,536	2,935,702,656
01/08/2031	97		6,463,137,989	5,498,157,642	4,313,905,388	2,879,212,799
01/09/2031	98		6,392,042,828	5,428,454,658	4,248,383,719	2,823,472,119
01/10/2031	99		6,319,872,762	5,358,354,391	4,183,200,899	2,768,755,290
01/11/2031	100		6,251,232,837	5,291,168,025	4,120,243,989	2,715,535,004
01/12/2031	101		6,181,585,363	5,223,628,818	4,057,639,484	2,663,311,793
01/01/2032	102		6,109,511,178	5,153,967,564	3,993,345,832	2,610,009,550
01/02/2032	103		6,041,271,271	5,087,756,685	3,932,019,547	2,559,042,281
01/03/2032	104		5,971,982,039	5,021,423,272	3,871,520,892	2,509,683,457
01/04/2032	105		5,904,335,293	4,956,123,606	3,811,456,770	2,460,282,393
01/05/2032	106		5,836,325,197	4,890,994,338	3,752,112,025	2,412,047,412

01/06/2032	107	5,765,487,497	4,823,435,675	3,690,874,009	2,362,630,923
01/07/2032	108	5,698,950,288	4,759,944,463	3,633,326,129	2,316,259,048
01/08/2032	109	5,632,246,731	4,696,252,807	3,575,592,825	2,269,799,121
01/09/2032	110	5,565,301,497	4,632,562,337	3,518,130,576	2,223,862,544
01/10/2032	111	5,499,076,880	4,569,923,465	3,462,018,437	2,179,422,578
01/11/2032	112	5,434,386,168	4,508,503,494	3,406,802,467	2,135,579,002
01/12/2032	113	5,369,641,766	4,447,477,787	3,352,417,488	2,092,872,974
01/01/2033	114	5,305,782,098	4,387,131,619	3,298,519,582	2,050,503,234
01/02/2033	115	5,240,623,815	4,325,905,411	3,244,214,153	2,008,202,605
01/03/2033	116	5,176,881,804	4,266,742,222	3,192,493,467	1,968,625,199
01/04/2033	117	5,112,707,964	4,206,703,683	3,139,566,066	1,927,787,983
01/05/2033	118	5,050,012,574	4,148,298,074	3,088,356,500	1,888,570,287
01/06/2033	119	4,987,478,764	4,089,981,410	3,037,196,556	1,849,418,698
01/07/2033	120	4,925,038,631	4,032,148,109	2,986,880,230	1,811,324,399
01/08/2033	121	4,863,407,871	3,974,937,525	2,937,012,076	1,773,539,153
01/09/2033	122	4,802,027,685	3,918,113,861	2,887,663,413	1,736,353,866
01/10/2033	123	4,740,010,997	3,861,164,482	2,838,687,515	1,699,907,693
01/11/2033	124	4,679,233,096	3,805,190,576	2,790,421,378	1,663,926,588
01/12/2033	125	4,618,839,764	3,749,912,972	2,743,117,016	1,629,013,894
01/01/2034	126	4,558,904,858	3,694,975,819	2,696,055,566	1,594,284,827
01/02/2034	127	4,499,038,572	3,640,269,755	2,649,383,934	1,560,050,267
01/03/2034	128	4,439,085,404	3,586,257,540	2,604,077,599	1,527,504,951
01/04/2034	129	4,379,844,627	3,532,396,593	2,558,444,483	1,494,380,947
01/05/2034	130	4,320,742,748	3,479,010,367	2,513,576,054	1,462,155,083
01/06/2034	131	4,262,387,886	3,426,202,764	2,469,127,187	1,430,215,528
01/07/2034	132	4,204,573,286	3,374,182,583	2,425,653,411	1,399,274,301
01/08/2034	133	4,147,111,717	3,322,424,851	2,382,371,182	1,368,485,366
01/09/2034	134	4,090,005,159	3,271,116,913	2,339,615,123	1,338,233,107
01/10/2034	135	4,033,921,402	3,220,966,465	2,298,075,665	1,309,084,731
01/11/2034	136	3,978,015,357	3,170,939,862	2,256,629,281	1,280,030,365
01/12/2034	137	3,923,033,543	3,121,980,112	2,216,318,201	1,252,011,303
01/01/2035	138	3,868,126,591	3,073,063,740	2,176,043,847	1,224,053,495
01/02/2035	139	3,814,551,862	3,025,360,920	2,136,817,143	1,196,896,880
01/03/2035	140	3,761,370,950	2,978,612,157	2,098,965,211	1,171,196,127
01/04/2035	141	3,708,540,177	2,931,794,725	2,060,719,757	1,144,985,380
01/05/2035	142	3,656,252,363	2,885,714,059	2,023,338,001	1,119,606,802
01/06/2035	143	3,604,201,746	2,839,808,161	1,986,086,863	1,094,339,180
01/07/2035	144	3,552,452,079	2,794,439,418	1,949,546,965	1,069,802,220
01/08/2035	145	3,501,080,886	2,749,358,634	1,913,218,141	1,045,420,237

01/09/2035	146	3,449,679,219	2,704,398,841	1,877,145,471	1,021,364,978
01/10/2035	147	3,398,558,249	2,659,948,982	1,841,748,238	997,997,328
01/11/2035	148	3,347,426,839	2,615,486,375	1,806,356,687	974,673,697
01/12/2035	149	3,297,413,494	2,572,179,895	1,772,075,233	952,256,563
01/01/2036	150	3,247,361,654	2,528,840,077	1,737,785,923	929,875,302
01/02/2036	151	3,197,871,845	2,486,076,806	1,704,054,749	907,963,942
01/03/2036	152	3,147,957,975	2,443,389,786	1,670,810,508	886,722,652
01/04/2036	153	3,098,954,935	2,401,274,827	1,637,835,970	865,540,969
01/05/2036	154	3,049,191,989	2,358,837,035	1,604,930,542	844,674,824
01/06/2036	155	2,999,869,785	2,316,745,619	1,572,283,104	823,987,598
01/07/2036	156	2,951,726,404	2,275,823,656	1,540,709,540	804,130,959
01/08/2036	157	2,904,295,046	2,235,455,455	1,509,531,838	784,521,605
01/09/2036	158	2,856,892,074	2,195,239,453	1,478,605,269	765,193,901
01/10/2036	159	2,809,929,834	2,155,609,560	1,448,338,977	746,458,301
01/11/2036	160	2,763,663,735	2,116,521,109	1,418,459,089	727,962,098
01/12/2036	161	2,717,600,183	2,077,827,683	1,389,099,982	709,972,525
01/01/2037	162	2,672,314,566	2,039,737,700	1,360,167,499	692,240,572
01/02/2037	163	2,626,843,927	2,001,629,962	1,331,361,385	674,710,133
01/03/2037	164	2,582,016,610	1,964,457,683	1,303,634,836	658,130,843
01/04/2037	165	2,537,545,883	1,927,348,850	1,275,756,240	641,328,600
01/05/2037	166	2,493,579,213	1,890,845,980	1,248,513,648	625,060,830
01/06/2037	167	2,449,683,369	1,854,409,820	1,221,341,041	608,867,174
01/07/2037	168	2,406,220,647	1,818,518,711	1,194,754,772	593,171,760
01/08/2037	169	2,362,483,346	1,782,435,650	1,168,070,222	577,467,125
01/09/2037	170	2,319,613,457	1,747,123,087	1,142,017,314	562,195,831
01/10/2037	171	2,276,824,107	1,712,079,490	1,116,356,428	547,310,643
01/11/2037	172	2,234,173,709	1,677,158,700	1,090,805,214	532,518,672
01/12/2037	173	2,192,108,909	1,642,880,255	1,065,881,006	518,217,938
01/01/2038	174	2,149,725,008	1,608,382,987	1,040,845,758	503,902,734
01/02/2038	175	2,108,333,452	1,574,739,207	1,016,481,876	490,023,149
01/03/2038	176	2,067,574,649	1,541,930,015	993,017,215	476,879,602
01/04/2038	177	2,027,141,801	1,509,212,426	969,474,923	463,601,859
01/05/2038	178	1,986,920,712	1,476,839,639	946,344,616	450,685,917
01/06/2038	179	1,946,686,047	1,444,479,885	923,254,784	437,827,321
01/07/2038	180	1,907,075,775	1,412,765,537	900,761,733	425,409,616
01/08/2038	181	1,868,248,001	1,381,654,475	878,685,331	413,225,745
01/09/2038	182	1,829,402,760	1,350,631,987	856,771,580	401,213,619
01/10/2038	183	1,791,402,257	1,320,405,663	835,536,000	389,665,418
01/11/2038	184	1,753,814,028	1,290,507,640	814,540,084	378,264,669

01/12/2038	185	1,716,329,908	1,260,852,753	793,863,839	367,151,596
01/01/2039	186	1,678,962,345	1,231,309,800	773,291,217	356,122,241
01/02/2039	187	1,642,112,254	1,202,242,291	753,115,932	345,361,940
01/03/2039	188	1,605,486,580	1,173,626,647	733,501,341	335,080,044
01/04/2039	189	1,569,212,456	1,145,164,319	713,892,552	324,740,999
01/05/2039	190	1,532,704,116	1,116,685,675	694,425,653	314,590,867
01/06/2039	191	1,497,151,437	1,088,932,931	675,445,069	304,696,180
01/07/2039	192	1,461,273,263	1,061,092,876	656,556,446	294,961,360
01/08/2039	193	1,425,986,781	1,033,713,622	637,988,724	285,405,725
01/09/2039	194	1,390,855,073	1,006,536,198	619,635,447	276,021,271
01/10/2039	195	1,357,403,134	980,715,246	602,253,802	267,178,760
01/11/2039	196	1,324,937,065	955,635,133	585,359,707	258,584,104
01/12/2039	197	1,292,987,984	931,060,511	568,903,220	250,284,223
01/01/2040	198	1,262,928,637	907,872,809	553,324,099	242,399,259
01/02/2040	199	1,233,266,953	885,046,463	538,040,219	234,705,390
01/03/2040	200	1,203,929,431	862,621,641	523,159,916	227,309,889
01/04/2040	201	1,175,519,095	840,836,945	508,651,103	220,069,815
01/05/2040	202	1,147,405,442	819,380,385	494,451,314	213,049,298
01/06/2040	203	1,119,808,178	798,316,438	480,515,207	206,167,559
01/07/2040	204	1,092,927,463	777,874,145	467,058,380	199,572,383
01/08/2040	205	1,066,556,760	757,817,708	453,858,710	193,110,803
01/09/2040	206	1,040,383,608	737,967,195	440,846,172	186,779,664
01/10/2040	207	1,014,852,343	718,675,723	428,265,174	180,705,494
01/11/2040	208	989,726,129	699,693,647	415,893,189	174,741,889
01/12/2040	209	964,965,393	681,069,126	403,826,522	168,976,434
01/01/2041	210	940,572,544	662,726,797	391,951,445	163,312,787
01/02/2041	211	916,249,333	644,493,713	380,198,602	157,744,802
01/03/2041	212	892,043,917	626,506,198	368,738,360	152,404,528
01/04/2041	213	868,403,340	608,868,352	357,445,999	147,111,496
01/05/2041	214	844,991,925	591,481,321	346,384,015	141,974,418
01/06/2041	215	822,058,169	574,452,077	335,555,765	136,953,640
01/07/2041	216	799,712,545	557,919,735	325,096,573	132,140,927
01/08/2041	217	777,809,424	541,718,660	314,853,522	127,435,414
01/09/2041	218	756,421,057	525,928,836	304,898,886	122,883,630
01/10/2041	219	735,281,356	510,391,564	295,163,131	118,472,182
01/11/2041	220	714,510,154	495,132,140	285,610,278	114,152,317
01/12/2041	221	694,274,396	480,319,725	276,384,003	110,011,956
01/01/2042	222	674,661,695	465,959,430	267,438,963	106,000,590
01/02/2042	223	655,492,317	451,952,129	258,739,720	102,118,241

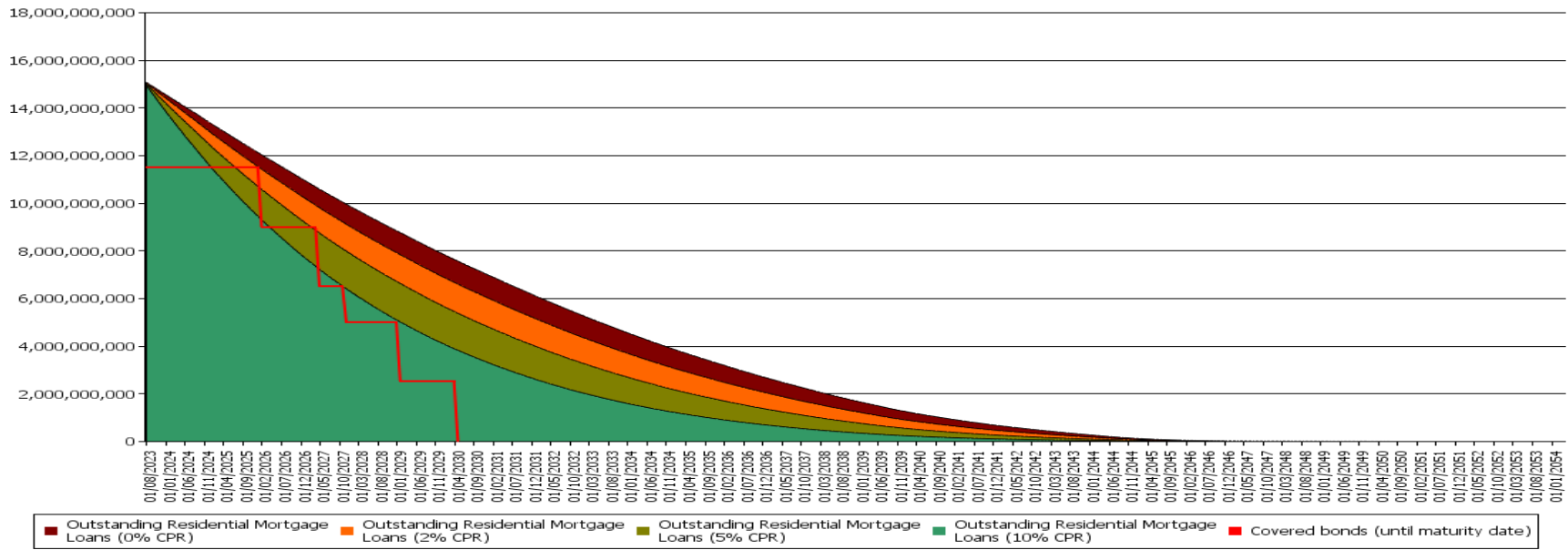
01/03/2042	224	636,642,701	438,283,094	250,337,840	98,424,164
01/04/2042	225	617,705,938	424,525,233	241,862,972	94,689,372
01/05/2042	226	599,016,041	411,004,660	233,583,622	91,073,143
01/06/2042	227	580,940,350	397,926,274	225,575,719	87,578,380
01/07/2042	228	563,199,969	385,141,445	217,790,914	84,209,366
01/08/2042	229	545,513,854	372,414,169	210,058,274	80,875,514
01/09/2042	230	528,252,314	360,018,319	202,550,019	77,654,418
01/10/2042	231	510,913,501	347,629,906	195,098,795	74,491,128
01/11/2042	232	494,115,280	335,630,032	187,885,110	71,433,009
01/12/2042	233	477,503,906	323,814,297	180,824,526	68,466,795
01/01/2043	234	461,013,389	312,101,179	173,840,442	65,543,572
01/02/2043	235	444,628,653	300,498,352	166,951,989	62,679,785
01/03/2043	236	428,577,260	289,206,398	160,309,225	59,955,555
01/04/2043	237	412,675,096	278,003,211	153,707,310	57,242,957
01/05/2043	238	396,951,399	266,971,836	147,244,787	54,611,430
01/06/2043	239	381,403,700	256,080,077	140,878,385	52,028,895
01/07/2043	240	366,069,763	245,381,213	134,660,322	49,528,591
01/08/2043	241	350,961,839	234,855,171	128,556,062	47,083,149
01/09/2043	242	336,093,780	224,524,369	122,588,579	44,707,416
01/10/2043	243	321,118,641	214,168,249	116,646,410	42,365,957
01/11/2043	244	306,623,288	204,153,808	110,909,276	40,111,614
01/12/2043	245	292,465,201	194,407,541	105,354,541	37,946,490
01/01/2044	246	278,490,107	184,804,039	99,895,449	35,827,844
01/02/2044	247	264,648,253	175,320,822	94,528,298	33,759,299
01/03/2044	248	250,960,581	165,989,386	89,284,095	31,760,054
01/04/2044	249	237,438,301	156,779,171	84,115,540	29,794,767
01/05/2044	250	224,090,109	147,722,563	79,061,395	27,889,730
01/06/2044	251	210,933,409	138,813,690	74,104,406	26,030,379
01/07/2044	252	198,085,341	130,144,502	69,305,440	24,244,870
01/08/2044	253	185,580,490	121,721,861	64,655,307	22,522,331
01/09/2044	254	173,444,999	113,569,269	60,171,455	20,871,626
01/10/2044	255	161,718,125	105,716,872	55,873,227	19,301,258
01/11/2044	256	150,567,173	98,260,435	51,800,294	17,818,482
01/12/2044	257	140,177,407	91,329,897	48,028,197	16,453,218
01/01/2045	258	131,630,082	85,615,595	44,908,679	15,319,390
01/02/2045	259	123,313,369	80,070,154	41,893,068	14,230,166
01/03/2045	260	115,271,390	74,733,644	39,011,152	13,200,537
01/04/2045	261	107,493,905	69,573,083	36,224,963	12,205,832
01/05/2045	262	99,877,945	64,537,712	33,520,465	11,248,265

01/06/2045	263	92,711,398	59,805,328	30,983,498	10,352,913
01/07/2045	264	86,064,255	55,426,330	28,644,184	9,532,014
01/08/2045	265	79,790,625	51,298,888	26,443,710	8,762,484
01/09/2045	266	73,890,677	47,425,127	24,384,678	8,045,971
01/10/2045	267	68,334,127	43,786,786	22,458,532	7,380,043
01/11/2045	268	63,178,625	40,414,608	20,676,201	6,765,578
01/12/2045	269	58,304,107	37,235,219	19,002,733	6,192,504
01/01/2046	270	53,715,718	34,246,715	17,433,122	5,656,946
01/02/2046	271	49,441,144	31,467,978	15,977,881	5,162,769
01/03/2046	272	45,375,622	28,836,134	14,607,923	4,702,047
01/04/2046	273	41,557,663	26,365,035	13,322,137	4,270,011
01/05/2046	274	37,978,823	24,054,996	12,124,968	3,870,364
01/06/2046	275	34,607,006	21,882,180	11,001,705	3,496,937
01/07/2046	276	31,509,617	19,890,983	9,975,977	3,157,907
01/08/2046	277	28,655,274	18,058,450	9,033,868	2,847,569
01/09/2046	278	26,131,103	16,439,796	8,203,209	2,574,785
01/10/2046	279	23,845,186	14,977,039	7,454,922	2,330,324
01/11/2046	280	21,786,850	13,660,999	6,782,561	2,111,172
01/12/2046	281	19,874,721	12,441,582	6,161,928	1,910,128
01/01/2047	282	18,130,513	11,330,458	5,597,351	1,727,767
01/02/2047	283	16,664,876	10,396,861	5,123,083	1,574,674
01/03/2047	284	15,335,730	9,552,977	4,696,442	1,438,014
01/04/2047	285	14,114,760	8,777,494	4,304,225	1,312,338
01/05/2047	286	12,960,027	8,046,175	3,935,896	1,195,117
01/06/2047	287	11,881,917	7,364,324	3,593,198	1,086,437
01/07/2047	288	10,939,953	6,769,372	3,294,780	992,124
01/08/2047	289	10,100,269	6,239,197	3,029,010	908,232
01/09/2047	290	9,422,471	5,810,631	2,813,776	840,122
01/10/2047	291	8,865,899	5,458,431	2,636,719	784,030
01/11/2047	292	8,382,417	5,152,015	2,482,374	735,009
01/12/2047	293	7,942,824	4,873,818	2,342,552	690,766
01/01/2048	294	7,557,674	4,629,620	2,219,521	651,715
01/02/2048	295	7,197,991	4,401,810	2,104,938	615,452
01/03/2048	296	6,872,186	4,195,901	2,001,699	582,947
01/04/2048	297	6,556,474	3,996,349	1,901,652	551,465
01/05/2048	298	6,247,254	3,801,621	1,804,538	521,158
01/06/2048	299	5,953,181	3,616,525	1,712,312	492,428
01/07/2048	300	5,685,072	3,447,982	1,628,494	466,404
01/08/2048	301	5,431,189	3,288,415	1,549,180	441,809

01/09/2048	302	5,178,816	3,130,293	1,470,938	417,718
01/10/2048	303	4,930,256	2,975,162	1,394,600	394,416
01/11/2048	304	4,684,111	2,821,831	1,319,363	371,557
01/12/2048	305	4,448,670	2,675,596	1,247,911	349,995
01/01/2049	306	4,223,676	2,535,968	1,179,779	329,485
01/02/2049	307	4,006,272	2,401,355	1,114,314	309,884
01/03/2049	308	3,799,601	2,273,987	1,052,787	291,653
01/04/2049	309	3,603,052	2,152,700	994,099	274,228
01/05/2049	310	3,412,730	2,035,642	937,729	257,618
01/06/2049	311	3,230,508	1,923,681	883,900	241,801
01/07/2049	312	3,053,169	1,815,096	831,955	226,658
01/08/2049	313	2,882,546	1,710,755	782,135	212,183
01/09/2049	314	2,716,220	1,609,308	733,884	198,250
01/10/2049	315	2,552,364	1,509,745	686,786	184,766
01/11/2049	316	2,393,757	1,413,526	641,381	171,820
01/12/2049	317	2,242,107	1,321,803	598,285	159,618
01/01/2050	318	2,100,533	1,236,239	558,134	148,275
01/02/2050	319	1,962,944	1,153,304	519,366	137,392
01/03/2050	320	1,828,975	1,072,945	482,069	127,037
01/04/2050	321	1,583,379	927,294	415,569	109,049
01/05/2050	322	1,456,906	851,826	380,808	99,518
01/06/2050	323	1,332,901	778,000	346,920	90,278
01/07/2050	324	1,212,737	706,700	314,351	81,467
01/08/2050	325	1,095,247	637,153	282,694	72,953
01/09/2050	326	980,253	569,289	251,941	64,741
01/10/2050	327	868,881	503,780	222,402	56,916
01/11/2050	328	758,894	439,263	193,426	49,291
01/12/2050	329	651,203	376,311	165,298	41,950
01/01/2051	330	547,309	315,737	138,338	34,960
01/02/2051	331	444,651	256,080	111,914	28,162
01/03/2051	332	348,819	200,581	87,458	21,924
01/04/2051	333	261,705	150,233	65,339	16,310
01/05/2051	334	183,876	105,381	45,719	11,365
01/06/2051	335	126,857	72,580	31,408	7,775
01/07/2051	336	86,939	49,660	21,437	5,285
01/08/2051	337	61,166	34,879	15,018	3,687
01/09/2051	338	46,895	26,695	11,465	2,803
01/10/2051	339	36,302	20,631	8,839	2,152
01/11/2051	340	28,742	16,307	6,969	1,689

01/12/2051	341	24,432	13,839	5,899	1,424
01/01/2052	342	21,221	12,000	5,102	1,227
01/02/2052	343	18,880	10,658	4,520	1,082
01/03/2052	344	16,534	9,319	3,943	940
01/04/2052	345	14,182	7,980	3,368	800
01/05/2052	346	12,155	6,828	2,875	680
01/06/2052	347	10,122	5,676	2,384	561
01/07/2052	348	8,081	4,524	1,895	444
01/08/2052	349	6,307	3,525	1,473	344
01/09/2052	350	4,529	2,527	1,053	245
01/10/2052	351	2,746	1,529	636	147
01/11/2052	352	958	0	0	0
01/12/2052	353	0	0	0	0
01/01/2053	354	0	0	0	0
01/02/2053	355	0	0	0	0
01/03/2053	356	0	0	0	0
01/04/2053	357	0	0	0	0
01/05/2053	358	0	0	0	0
01/06/2053	359	0	0	0	0
01/07/2053	360	0	0	0	0
01/08/2053	361	0	0	0	0
01/09/2053	362	0	0	0	0
01/10/2053	363	0	0	0	0
01/11/2053	364	0	0	0	0
01/12/2053	365	0	0	0	0
01/01/2054	366	0	0	0	0
01/02/2054	367	0	0	0	0
01/03/2054	368	0	0	0	0
01/04/2054	369	0	0	0	0
		1,407,900,522,164	1,256,758,544,743	1,074,942,680,302	855,765,585,857

Amortisation profiles (all amounts in EUR)



This addendum is optional

E. Harmonised Transparency Template

Reporting in Domestic Currency

CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme
	Transaction Counterparties
E.1.1.1	Sponsor (if applicable)
E.1.1.2	Servicer
E.1.1.3	Back-up servicer
E.1.1.4	BUS facilitator
E.1.1.5	Cash manager
E.1.1.6	Back-up 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
E.1.1.11	Cover Pool Monitor
OE.1.1.1	<i>where applicable - paying agent</i>
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 Counterparties
E.2.1.1	<i>Example Bank</i>
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

1. General Information

E.3.1.1	Weighted Average Seasoning (months)
E.3.1.2	Weighted Average Maturity (months)**
OE.3.1.1	
OE.3.1.2	
OE.3.1.3	
OE.3.1.4	

2. Arrears

E.3.2.1	1-<30 days
E.3.2.2	30-<60 days
E.3.2.3	60-<90 days
E.3.2.4	90-<180 days
E.3.2.5	>= 180 days
OE.3.2.1	
OE.3.2.2	
OE.3.2.3	
OE.3.2.4	

te - Optional ECB - ECAIs Data Disclosure

EUR

Name	Legal Entity Identifier (LEI)*

BNP Paribas Fortis

KGCEPHLVVVRZY01T647

Stichting BNPP Fortis Pfandbriefe Representative

David De Schacht & Jurgen De Raedemaeker

Guarantor (if applicable)	Legal Entity Identifier (LEI)*

Total Assets

55.65

175.43

% Residential Loans	% Commercial Loans
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0.12%

0.01%

0.02%

0.01%

0.00%

HTT 2023



Type of Swap



% Public Sector Assets **% Shipping Loans**





% Total Loans

- 0.12%
- 0.01%
- 0.02%
- 0.01%
- 0.00%

Reason for No Data in Worksheet E.

Not applicable for the jurisdiction

Not relevant for the issuer and/or CB programme at the present time

Not available at the present time

Confidential

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

** Weighted Average Maturity = Remaining Term to Maturity

