

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



#### **4. SECURITY**

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

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

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

#### **5. YOUR RIGHTS**

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

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

#### **6. CHANGES TO OUR PRIVACY POLICY**

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

#### **7. CONTACT**

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

# Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/6/2023

Cut-off Date: 30/6/2023



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## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. Compliance Art 14 CBD Check Table					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds			
G.1.1.4	Cut-off date	30/06/2023			
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	15,997.19			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	14,209.72			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,132.91			
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)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
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	15,283.56		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	622.13		3.9%	
G.3.3.6	Total	15,997.2		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)	7.64	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	361.33	ND1	2.36%	
G.3.4.3	1 - 2 Y	500.67	ND1	3.28%	
G.3.4.4	2 - 3 Y	626.12	ND1	4.10%	
G.3.4.5	3 - 4 Y	928.90	ND1	6.08%	
G.3.4.6	4 - 5 Y	979.72	ND1	6.41%	
G.3.4.7	5 - 10 Y	7,820.93	ND1	51.17%	
G.3.4.8	10+ Y	4,065.88	ND1	26.60%	
G.3.4.9	Total	15,283.6	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	32.71			
OG.3.4.2	a/w 0-0.5y	127.51			
OG.3.4.3	a/w 0.5-1 y	201.12			
OG.3.4.4	a/w 1-1.5y	205.62			
OG.3.4.5	a/w 1.5-2 y	295.04			
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)	4.73	5.73		
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.3.5.5	2 - 3 Y	2,500.00	0.00	21.7%	0.0%
G.3.5.6	3 - 4 Y	2,500.00	2,500.00	21.7%	21.7%
G.3.5.7	4 - 5 Y	1,500.00	2,500.00	13.0%	21.7%
G.3.5.8	5 - 10 Y	5,000.00	6,500.00	43.5%	56.5%
G.3.5.9	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.10	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00			
OG.3.5.2	a/w 0-0.5y	0.00			
OG.3.5.3	a/w 0.5-1 y	0.00			
OG.3.5.4	a/w 1-1.5y	0.00			
OG.3.5.5	a/w 1.5-2 y	0.00			
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	15,997.19		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	15,997.2	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0.00	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50	12.8%		
G.3.9.3	Exposures to central banks	0.00	0.0%		
G.3.9.4	Exposures to credit institutions	622.13	87.2%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	713.63	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.50	100.00%		
G.3.10.2	Eurozone	0.00	0.00%		
G.3.10.3	Rest of European Union (EU)	0.00	0.00%		
G.3.10.4	European Economic Area (not member of EU)	0.00	0.00%		
G.3.10.5	Switzerland	0.00	0.00%		
G.3.10.6	Australia	0.00	0.00%		
G.3.10.7	Brazil	0.00	0.00%		
G.3.10.8	Canada	0.00	0.00%		
G.3.10.9	Japan	0.00	0.00%		
G.3.10.10	Korea	0.00	0.00%		
G.3.10.11	New Zealand	0.00	0.00%		
G.3.10.12	Singapore	0.00	0.00%		
G.3.10.13	US	0.00	0.00%		
G.3.10.14	Other	0.00	0.00%		
G.3.10.15	Total EU	91.50	100.00%		
G.3.10.16	Total	91.50	100.00%		
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.50	0.60%	0.80%	
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50	0.60%	0.80%	
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		https://www.coveredbondlabel.com/issuer/131			
G.3.12.1	Bond list				

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy?	(Y/N)
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
4. Compliance Art 14 CBD Check table		
	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	622.13
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Service	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

## 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	15,283.56	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	15,283.56	100.00%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%	
OM.7.1.2	a/w Forest & Agriculture		0.0%	
OM.7.1.3	a/w [if relevant, please specify]		0.0%	
OM.7.1.4	a/w [if relevant, please specify]		0.0%	
OM.7.1.5	a/w [if relevant, please specify]		0.0%	
OM.7.1.6	a/w [if relevant, please specify]		0.0%	
OM.7.1.7	a/w [if relevant, please specify]		0.0%	
OM.7.1.8	a/w [if relevant, please specify]		0.0%	
OM.7.1.9	a/w [if relevant, please specify]		0.0%	
OM.7.1.10	a/w [if relevant, please specify]		0.0%	
OM.7.1.11	a/w [if relevant, please specify]		0.0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	229,120	0	229,120
OM.7.2.1	Optional information eg. Number of borrowers	106,593	0	106,593
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	a/w [if relevant, please specify]			
OM.7.4.2	a/w [if relevant, please specify]			
OM.7.4.3	a/w [if relevant, please specify]			
OM.7.4.4	a/w [if relevant, please specify]			
OM.7.4.5	a/w [if relevant, please specify]			
OM.7.4.6	a/w [if relevant, please specify]			
OM.7.4.7	a/w [if relevant, please specify]			
OM.7.4.8	a/w [if relevant, please specify]			
OM.7.4.9	a/w [if relevant, please specify]			
OM.7.4.10	a/w [if relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.81%		15.81%	
M.7.5.2	Vlaams-Brabant	14.69%		14.69%	
M.7.5.3	Oost-Vlaanderen	15.29%		15.29%	
M.7.5.4	Brussels	8.38%		8.38%	
M.7.5.5	West-Vlaanderen	10.83%		10.83%	
M.7.5.6	Limburg	8.10%		8.10%	
M.7.5.7	Liège	7.36%		7.36%	
M.7.5.8	Hainaut	6.88%		6.88%	
M.7.5.9	Brabant Wallon	5.22%		5.22%	
M.7.5.10	Namur	4.33%		4.33%	
M.7.5.11	Luxembourg	2.88%		2.88%	
M.7.5.12	Other	0.23%		0.23%	
M.7.5.13	TBC at a country level				
M.7.5.14	TBC at a country level				
M.7.5.15	TBC at a country level				
M.7.5.16	TBC at a country level				
M.7.5.17	TBC at a country level				
M.7.5.18	TBC at a country level				
M.7.5.19	TBC at a country level				
M.7.5.20	TBC at a country level				
M.7.5.21	TBC at a country level				
M.7.5.22	TBC at a country level				
M.7.5.23	TBC at a country level				
M.7.5.24	TBC at a country level				
M.7.5.25	TBC at a country level				
M.7.5.26	TBC at a country level				
M.7.5.27	TBC at a country level				
M.7.5.28	TBC at a country level				
M.7.5.29	TBC at a country level				
M.7.5.30	TBC at a country level				
M.7.5.31	TBC at a country level				
M.7.5.32	TBC at a country level				
M.7.5.33	TBC at a country level				
M.7.5.34	TBC at a country level				
M.7.5.35	TBC at a country level				
M.7.5.36	TBC at a country level				
M.7.5.37	TBC at a country level				
M.7.5.38	TBC at a country level				
M.7.5.39	TBC at a country level				
M.7.5.40	TBC at a country level				
M.7.5.41	TBC at a country level				
M.7.5.42	TBC at a country level				
M.7.5.43	TBC at a country level				
M.7.5.44	TBC at a country level				
M.7.5.45	TBC at a country level				
M.7.5.46	TBC at a country level				
M.7.5.47	TBC at a country level				
M.7.5.48	TBC at a country level				
M.7.5.49	TBC at a country level				
M.7.5.50	TBC at a country level				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.29%		84.29%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.71%		15.71%	
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	4.66%		4.66%	
M.7.7.2	Amortising	95.34%		95.34%	
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	2.46%		2.46%	
M.7.8.2	≥ 12 - ≤ 24 months	9.82%		9.82%	
M.7.8.3	≥ 24 - ≤ 36 months	13.48%		13.48%	
M.7.8.4	≥ 36 - ≤ 60 months	29.30%		29.30%	
M.7.8.5	≥ 60 months	44.94%		44.94%	
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)	66.71			
By buckets (mn):					
M.7A.10.2	<=100K	7,144.49	181,025.00	0.47	0.79
M.7A.10.3	>100K and <=200K	5,250.53	38,430.00	0.34	0.17
M.7A.10.4	>200K and <=300K	1,653.85	6,903.00	0.11	0.03
M.7A.10.5	>300K and <=400K	572.50	1,681.00	0.04	0.01
M.7A.10.6	>400K	662.19	1,081.00	0.04	0.00
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	15,283.6	229,120	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	59.47%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,268.42	98,785	27.93%	43.11%
M.7A.11.3	>40 - <=50 %	1,688.48	26,752	11.05%	11.68%
M.7A.11.4	>50 - <=60 %	1,877.55	26,469	12.28%	11.55%
M.7A.11.5	>60 - <=70 %	2,106.59	26,097	13.78%	11.39%
M.7A.11.6	>70 - <=80 %	2,323.83	24,980	15.20%	10.90%
M.7A.11.7	>80 - <=90 %	2,033.88	17,585	13.31%	7.68%
M.7A.11.8	>90 - <=100 %	467.37	3,626	3.06%	1.58%
M.7A.11.9	>100%	517.42	4,826	3.39%	2.11%
M.7A.11.10	Total	15,283.56	229,120	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	97.88			
OM.7A.11.2	a/w >110 - <=120 %	76.43			
OM.7A.11.3	a/w >120 - <=130 %	56.23			
OM.7A.11.4	a/w >130 - <=140 %	31.72			
OM.7A.11.5	a/w >140 - <=150 %	31.45			
OM.7A.11.6	a/w >150 %	223.71			
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 (%)	49.69%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,930.96	128,032	38.81%	55.88%
M.7A.12.3	>40 - <=50 %	2,008.56	27,424	13.14%	11.97%
M.7A.12.4	>50 - <=60 %	2,055.98	24,915	13.45%	10.87%
M.7A.12.5	>60 - <=70 %	2,024.35	21,570	13.25%	9.41%
M.7A.12.6	>70 - <=80 %	1,785.35	15,961	11.68%	6.97%
M.7A.12.7	>80 - <=90 %	923.24	6,885	6.04%	3.00%
M.7A.12.8	>90 - <=100 %	248.83	1,812	1.63%	0.79%
M.7A.12.9	>100%	306.29	2,521	2.00%	1.10%
M.7A.12.10	Total	15,283.56	229,120	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	59.88		0.39%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	41.67		0.27%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	34.24		0.22%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	18.48		0.12%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	16.31		0.11%	0.00%
OM.7A.12.6	a/w >150 %	135.71		0.89%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	80.37%			
M.7A.13.2	Second home/Holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Subsidised housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	19.09%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.2					
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.78.24.1	Retail				
M.78.24.2	Office				
M.78.24.3	Hotel/Tourism				
M.78.24.4	Shopping malls				
M.78.24.5	Industry				
M.78.24.6	Agriculture				
M.78.24.7	Other commercially used				
M.78.24.8	Hospital				
M.78.24.9	School				
M.78.24.10	other RE with a social relevant purpose				
M.78.24.11	Land				
M.78.24.12	Property developers / Building under construction				
M.78.24.13	Other				
25. EPC. Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	[For completion]	[For completion]		
M.78.25.2	TBC at a country level	[For completion]	[For completion]		
M.78.25.3	TBC at a country level	[For completion]	[For completion]		
M.78.25.4	TBC at a country level	[For completion]	[For completion]		
M.78.25.5	TBC at a country level	[For completion]	[For completion]		
M.78.25.6	TBC at a country level	[For completion]	[For completion]		
M.78.25.7	TBC at a country level	[For completion]	[For completion]		
M.78.25.8	TBC at a country level	[For completion]	[For completion]		
M.78.25.9	TBC at a country level	[For completion]	[For completion]		
M.78.25.10	TBC at a country level	[For completion]	[For completion]		
M.78.25.11	TBC at a country level	[For completion]	[For completion]		
M.78.25.12	TBC at a country level	[For completion]	[For completion]		
M.78.25.13	TBC at a country level	[For completion]	[For completion]		
M.78.25.14	TBC at a country level	[For completion]	[For completion]		
M.78.25.15	TBC at a country level	[For completion]	[For completion]		
M.78.25.16	TBC at a country level	[For completion]	[For completion]		
M.78.25.17	TBC at a country level	[For completion]	[For completion]		
M.78.25.18	no data	[For completion]	[For completion]		
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

## C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework. Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents. Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
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		





## Retained Covered Bonds

### EUR 20 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 30/06/2023

#### Contact Details:

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##### Remark

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

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



# BNP PARIBAS FORTIS Retained Covered Bonds

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.66	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.66	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.89	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.89	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.45	10/12/2028
		<b>11,500,000,000</b>									

### Totals

Total Outstanding (in EUR): 11,500,000,000  
Current Weighted Average Fixed Coupon: 0.31 %  
Weighted Average Remaining Average Life\* 4.73

\* At Reporting Date until Maturity Date



**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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**Test Summary**

(all amounts in EUR unless stated otherwise)

**1. Outstanding Mortgage Pandbrieven and Cover Assets**

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,283,556,127 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	622,131,873 (IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	39.11%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,294,877,938 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.91%
> > Cover Test Royal Decree Art 5 Paraf 1	Passed Limit 85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	92,121,264 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	622,131,873 (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)	12,294,877,938
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	113.12%
> > Cover Test Royal Decree Art 5 Paraf 2	Passed Limit 105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	2,050,123,474 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,050,123,474
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	13,009,131,075 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,294,877,938
Total Principal Proceeds Public Finance Exposures	92,121,264
Total Principal Proceeds Financial Institution Exposures	622,131,873
Impact Derivatives	0
Interest Requirement Covered Bonds	179,000,000 (X)
Costs, Fees and expenses Covered Bonds	74,265,906 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,305,988,643
> > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	1,444,546,660 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,999,245 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,436,547,416
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	77,873,268 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	77,873,268 (XVII)

## Cover Pool Summary

Portfolio Cut-off D 30/06/2023

(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	15,283,556,127
Principal Redemptions between Cut-off Date and Maturity	15,283,556,127
Interest Payments between Cut-off Date and Maturity Date	2,050,123,474
Number of borrowers	106,593
Number of loans	229,120
Average Outstanding Balance per borrower	143,382
Average Outstanding Balance per loan	66,705
Weighted average Current Loan to Current Value	49.69%
Weighted average Current Loan to Original Value	59.47%
Weighted average seasoning (in Years)	4.58
Weighted average remaining maturity (in years, at 0% CPR)	14.63
Weighted average initial maturity (in years, at 0% CPR)	19.21
Percentage of Fixed Rate Loans	84.29%
Percentage of Variable Rate Loans	15.71%
Weighted average interest rate	1.77%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	2.22%
Weighted Remaining average life (in years, at 0% CPR)	7.64
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	622,131,873
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### 3. Public Sector Exposure (Liquid Bond Positions)

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE0000351602	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.22/10/2027	BGB 0.22/10/2027
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standard & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

26,018,516	EUR
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## Stratification Tables

Portfolio Cut-off Date 30/06/2023

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,416,117,464.43	15.81 %	35,230	15.38 %
Oost-Vlaanderen	2,336,866,943.46	15.29 %	36,844	16.08 %
Vlaams-Brabant	2,245,689,431.85	14.69 %	31,730	13.85 %
West-Vlaanderen	1,654,588,033.64	10.83 %	28,200	12.31 %
Brussels	1,281,019,914.07	8.38 %	12,621	5.51 %
Limburg	1,237,242,622.85	8.10 %	21,438	9.36 %
Liège	1,124,851,784.32	7.36 %	17,779	7.76 %
Hainaut	1,051,743,046.95	6.88 %	17,552	7.66 %
Brabant Wallon	798,266,255.91	5.22 %	9,870	4.31 %
Namur	661,792,800.02	4.33 %	10,655	4.65 %
Luxembourg	440,321,645.25	2.88 %	6,558	2.86 %
Other	35,056,184.32	0.23 %	643	0.28 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	376,459,903.96	2.46 %	3,346	1.46 %
>1 and <=2	1,501,248,592.46	9.82 %	13,517	5.90 %
>2 and <=3	2,060,613,406.05	13.48 %	21,210	9.26 %
>3 and <=4	4,477,502,647.40	29.30 %	55,447	24.20 %
>4 and <=5	1,922,079,653.56	12.58 %	28,062	12.25 %
>5 and <=6	1,225,456,460.01	8.02 %	19,869	8.67 %
>6 and <=7	1,655,140,769.56	10.83 %	30,924	13.50 %
>7 and <=8	818,793,310.94	5.36 %	18,889	8.24 %
>8 and <=9	505,076,711.41	3.30 %	13,288	5.80 %
>9 and <=10	55,320,091.80	0.36 %	1,745	0.76 %
>10 and <=11	56,653,990.98	0.37 %	1,584	0.69 %
>11 and <=12	71,729,528.52	0.47 %	3,066	1.34 %
>12 and <=13	197,153,030.92	1.29 %	6,027	2.63 %
>13 and <=14	205,911,966.74	1.35 %	5,267	2.30 %
>14 and <=15	40,868,850.86	0.27 %	1,547	0.68 %
>15 and <=16	17,172,789.52	0.11 %	380	0.17 %
>16 and <=17	11,462,427.59	0.07 %	421	0.18 %
>17 and <=18	36,886,900.56	0.24 %	1,534	0.67 %
>18 and <=19	34,987,372.75	0.23 %	2,067	0.90 %
>19 and <=20	8,994,616.27	0.06 %	607	0.26 %
>20 and <=21	2,258,639.29	0.01 %	128	0.06 %
>21 and <=22	303,241.08	0.00 %	26	0.01 %
>22 and <=23	362,876.86	0.00 %	35	0.02 %
>23 and <=24	582,304.83	0.00 %	75	0.03 %
>24 and <=25	242,045.21	0.00 %	42	0.02 %
>27 and <=28	12,077.33	0.00 %	1	0.00 %
>30 and <=31	42,042.74	0.00 %	2	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	109,689.53	0.00 %	7	0.00 %
>26 and <=27	86,453.48	0.00 %	4	0.00 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	2,918,951.19	0.02 %	1,021	0.45 %
<=1	127,510,130.46	0.83 %	4,739	2.07 %
>1 and <=2	202,117,594.19	1.32 %	8,347	3.64 %
>2 and <=3	234,456,579.56	1.53 %	9,039	3.95 %
>3 and <=4	289,322,062.49	1.89 %	9,517	4.15 %
>4 and <=5	282,125,578.63	1.85 %	8,786	3.83 %
>5 and <=6	377,161,324.38	2.47 %	11,063	4.83 %
>6 and <=7	561,977,969.09	3.68 %	14,224	6.21 %
>7 and <=8	405,863,088.47	2.66 %	9,462	4.13 %
>8 and <=9	499,703,618.70	3.27 %	9,889	4.32 %
>9 and <=10	537,342,200.03	3.52 %	9,611	4.19 %
>10 and <=11	588,645,863.12	3.85 %	9,770	4.26 %
>11 and <=12	908,335,845.06	5.94 %	14,236	6.21 %
>12 and <=13	599,730,579.84	3.92 %	8,934	3.90 %
>13 and <=14	734,362,351.37	4.80 %	9,906	4.32 %
>14 and <=15	761,833,648.87	4.98 %	9,805	4.28 %
>15 and <=16	779,209,642.92	5.10 %	9,680	4.22 %
>16 and <=17	1,534,288,530.16	10.04 %	17,688	7.72 %
>17 and <=18	885,756,857.67	5.80 %	9,865	4.31 %
>18 and <=19	946,687,003.53	6.19 %	9,738	4.25 %
>19 and <=20	513,049,666.41	3.36 %	5,351	2.34 %
>20 and <=21	559,483,744.53	3.66 %	5,578	2.43 %
>21 and <=22	1,382,948,589.81	9.05 %	11,768	5.14 %
>22 and <=23	835,681,027.14	5.47 %	6,038	2.64 %
>23 and <=24	522,658,351.94	3.42 %	3,488	1.52 %
>24 and <=25	156,777,363.75	1.03 %	1,136	0.50 %
>25 and <=26	20,051,580.74	0.13 %	177	0.08 %
>26 and <=27	13,260,897.30	0.09 %	117	0.05 %
>27 and <=28	14,610,699.13	0.10 %	105	0.05 %
>28 and <=29	5,268,498.00	0.03 %	40	0.02 %
>29 and <=30	416,288.59	0.00 %	2	0.00 %
<b>15,283,556,127.07</b>	<b>100.00 %</b>		<b>229,120</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	1,000,000.00	0.01 %	7	0.00 %
>1 and <=2	22,979,305.26	0.15 %	132	0.06 %
>2 and <=3	28,916,653.54	0.19 %	229	0.10 %
>3 and <=4	15,581,968.17	0.10 %	269	0.12 %
>4 and <=5	311,611,341.47	2.04 %	2,256	0.98 %
>5 and <=6	20,732,043.12	0.14 %	629	0.27 %
>6 and <=7	42,266,424.89	0.28 %	1,237	0.54 %
>7 and <=8	58,563,525.17	0.38 %	2,185	0.95 %
>8 and <=9	76,611,046.33	0.50 %	2,913	1.27 %
>9 and <=10	1,025,303,887.37	6.71 %	32,409	14.14 %
>10 and <=11	111,302,682.11	0.73 %	4,839	2.11 %
>11 and <=12	202,720,589.48	1.33 %	4,795	2.09 %
>12 and <=13	628,699,007.35	4.11 %	13,731	5.99 %
>13 and <=14	124,809,567.69	0.82 %	2,635	1.15 %
>14 and <=15	1,704,429,335.70	11.15 %	31,070	13.56 %
>15 and <=16	175,818,980.93	1.15 %	3,136	1.37 %
>16 and <=17	243,131,308.40	1.59 %	3,778	1.65 %
>17 and <=18	868,780,233.60	5.68 %	12,824	5.60 %
>18 and <=19	189,624,488.42	1.24 %	3,838	1.68 %
>19 and <=20	3,780,819,672.21	24.74 %	48,192	21.03 %
>20 and <=21	291,295,103.71	1.91 %	4,251	1.86 %
>21 and <=22	163,286,005.56	1.07 %	2,421	1.06 %
>22 and <=23	178,466,230.64	1.17 %	2,445	1.07 %
>23 and <=24	131,696,522.30	0.86 %	1,910	0.83 %
>24 and <=25	4,096,491,631.60	26.80 %	38,065	16.61 %
>25 and <=26	417,062,693.08	2.73 %	4,251	1.86 %
>26 and <=27	39,238,016.46	0.26 %	423	0.18 %
>27 and <=28	19,890,579.00	0.13 %	232	0.10 %
>28 and <=29	38,248,331.70	0.25 %	389	0.17 %
>29 and <=30	243,753,132.50	1.59 %	3,232	1.41 %
>30 and <=31	25,832,712.86	0.17 %	334	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	333,847.53	0.00 %	5	0.00 %
>35 and <=36	101,229.50	0.00 %	2	0.00 %
>36 and <=37	109,160.57	0.00 %	1	0.00 %
>39 and <=40	340,408.19	0.00 %	5	0.00 %
>32 and <=33	271,232.08	0.00 %	2	0.00 %
>31 and <=32	3,321,135.08	0.02 %	42	0.02 %
>40 and <=41	87,232.25	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>15,283,556,127.07</b>	<b>100.00 %</b>		<b>229,120</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1993	42,042.74	0.00 %	2	0.00 %
1996	26,525.05	0.00 %	3	0.00 %
1997	116,787.34	0.00 %	4	0.00 %
1998	78,744.49	0.00 %	12	0.01 %
1999	607,197.34	0.00 %	89	0.04 %
2000	399,216.30	0.00 %	40	0.02 %
2001	265,354.60	0.00 %	24	0.01 %
2002	1,062,940.56	0.01 %	63	0.03 %
2003	5,611,316.80	0.04 %	350	0.15 %
2004	16,856,457.72	0.11 %	1,165	0.51 %
2005	49,472,167.05	0.32 %	2,374	1.04 %
2006	16,631,109.41	0.11 %	675	0.29 %
2007	14,953,346.53	0.10 %	304	0.13 %
2008	14,552,040.68	0.10 %	538	0.23 %
2009	127,687,325.50	0.84 %	3,502	1.53 %
2010	226,969,456.95	1.49 %	6,226	2.72 %
2011	134,548,238.17	0.88 %	5,311	2.32 %
2012	39,275,624.54	0.26 %	1,169	0.51 %
2013	64,646,029.90	0.42 %	1,882	0.82 %
2014	173,896,456.12	1.14 %	4,708	2.05 %
2015	707,292,824.48	4.63 %	17,287	7.54 %
2016	1,494,223,907.47	9.78 %	31,201	13.62 %
2017	1,098,266,117.26	7.19 %	18,560	8.10 %
2018	1,832,411,386.05	11.99 %	27,738	12.11 %
2019	3,897,329,238.55	25.50 %	50,281	21.95 %
2020	2,569,281,370.82	16.81 %	29,227	12.76 %
2021	1,885,335,349.57	12.34 %	18,163	7.93 %
2022	875,277,351.78	5.73 %	7,769	3.39 %
2023	36,396,468.44	0.24 %	450	0.20 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,222,504,337.44	14.54 %	47,300	44.37 %
>100 and <=200	4,913,176,573.32	32.15 %	33,613	31.53 %
>200 and <=300	4,027,593,744.77	26.35 %	16,616	15.59 %
>300 and <=400	1,855,367,573.87	12.14 %	5,457	5.12 %
>400	2,264,913,897.67	14.82 %	3,607	3.38 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>106,593</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	29,791,353.02	0.19 %	593	0.26 %
0.5 - 1%	688,992,252.89	4.51 %	7,405	3.23 %
1 - 1.5%	4,817,215,715.42	31.52 %	57,557	25.12 %
1.5 - 2%	6,927,745,496.12	45.33 %	102,373	44.68 %
2 - 2.5%	1,365,596,541.50	8.94 %	25,884	11.30 %
2.5 - 3%	728,133,188.79	4.76 %	15,362	6.70 %
3 - 3.5%	243,969,364.16	1.60 %	5,885	2.57 %
3.5 - 4%	144,477,510.08	0.95 %	4,163	1.82 %
4 - 4.5%	97,348,464.88	0.64 %	3,052	1.33 %
4.5 - 5%	102,787,599.19	0.67 %	2,997	1.31 %
5 - 5.5%	84,985,873.44	0.56 %	2,315	1.01 %
5.5 - 6%	34,193,634.97	0.22 %	1,048	0.46 %
6 - 6.5%	14,776,289.93	0.10 %	355	0.15 %
6.5 - 7%	3,358,711.20	0.02 %	86	0.04 %
8 - 8.5%	65,064.92	0.00 %	4	0.00 %
7.5 - 8%	30,277.11	0.00 %	2	0.00 %
7 - 7.5%	88,789.45	0.00 %	12	0.01 %
> 10%	0.00	0.00 %	27	0.01 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	12,882,802,828.75	84.29 %	192,224	83.90 %
Variable	30,618,089.00	0.20 %	1,969	0.86 %
Variable With Cap	2,370,135,209.32	15.51 %	34,927	15.24 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>



**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2023	579,901,412.90	3.79 %	10,173	4.44 %
2024	590,628,951.04	3.86 %	10,879	4.75 %
2025	107,309,581.33	0.70 %	1,593	0.70 %
2026	167,006,112.29	1.09 %	2,183	0.95 %
2027	186,081,195.99	1.22 %	2,215	0.97 %
2028	132,389,650.96	0.87 %	1,662	0.73 %
2029	88,276,672.32	0.58 %	840	0.37 %
2030	9,907,164.15	0.06 %	109	0.05 %
2031	82,505,644.52	0.54 %	529	0.23 %
2032	37,087,943.53	0.24 %	243	0.11 %
2033	73,396,828.66	0.48 %	1,008	0.44 %
2034	247,792,217.09	1.62 %	2,739	1.20 %
2035	23,752,534.13	0.16 %	209	0.09 %
2036	18,514,867.68	0.12 %	116	0.05 %
2037	1,842,867.48	0.01 %	16	0.01 %
2038	105,686.86	0.00 %	1	0.00 %
Fixed To Maturity	12,937,056,796.14	84.65 %	194,605	84.94 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15,283,470,349.47	100.00 %	229,088	99.99 %
Twice A Year	85,777.60	0.00 %	5	0.00 %
UNKNOWN	0.00	0.00 %	27	0.01 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,449,349,921.84	94.54 %	221,364	96.61 %
Interest only	711,581,615.18	4.66 %	4,484	1.96 %
Linear	122,624,590.05	0.80 %	3,272	1.43 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**12. Current Loan to Current Value (LTV)**

	In EUR	In %	In number of loans	In %
0-10%	1,165,459,620.31	7.63 %	37,312	16.28 %
11-20%	1,347,635,091.03	8.82 %	31,909	13.93 %
21-30%	1,590,366,228.76	10.41 %	29,823	13.02 %
31-40%	1,827,494,470.27	11.96 %	28,988	12.65 %
41-50%	2,008,564,402.39	13.14 %	27,424	11.97 %
51-60%	2,055,981,699.18	13.45 %	24,915	10.87 %
61-70%	2,024,349,079.23	13.25 %	21,570	9.41 %
71-80%	1,785,346,850.81	11.68 %	15,961	6.97 %
81-90%	923,236,876.30	6.04 %	6,885	3.00 %
91-100%	248,833,023.61	1.63 %	1,812	0.79 %
101-110%	59,879,754.78	0.39 %	562	0.25 %
111-120%	41,668,627.92	0.27 %	436	0.19 %
>120%	204,740,402.48	1.34 %	1,523	0.66 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**13. Current Loan to Original Value (LTOV)**

	In EUR	In %	In number of loans	In %
0-10%	806,103,969.40	5.27 %	23,325	10.18 %
11-20%	932,893,912.38	6.10 %	24,829	10.84 %
21-30%	1,128,332,013.78	7.38 %	24,799	10.82 %
31-40%	1,401,089,766.38	9.17 %	25,832	11.27 %
41-50%	1,688,480,490.91	11.05 %	26,752	11.68 %
51-60%	1,877,554,517.29	12.28 %	26,469	11.55 %
61-70%	2,106,590,984.74	13.78 %	26,097	11.39 %
71-80%	2,323,834,221.00	15.20 %	24,980	10.90 %
81-90%	2,033,883,070.60	13.31 %	17,585	7.68 %
91-100%	467,370,478.03	3.06 %	3,626	1.58 %
101-110%	97,877,565.49	0.64 %	1,043	0.46 %
111-120%	76,428,392.01	0.50 %	826	0.36 %
>120%	343,116,745.06	2.25 %	2,957	1.29 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**14. Loan to Mortgage Inscription Ratio (LTM)**

	In EUR	In %	In number of loans	In %
1-20%	112,607,597.03	0.74 %	11,716	5.11 %
21-40%	388,369,490.44	2.54 %	16,666	7.27 %
41-60%	820,673,078.42	5.37 %	21,227	9.26 %
61-80%	1,718,560,127.03	11.24 %	29,653	12.94 %
81-100%	2,306,567,402.35	15.09 %	29,882	13.04 %
101-120%	778,499,698.60	5.09 %	15,398	6.72 %
121-140%	762,450,754.95	4.99 %	13,349	5.83 %
141-160%	854,551,802.81	5.59 %	13,317	5.81 %
161-180%	923,611,727.61	6.04 %	12,820	5.60 %
181-200%	1,139,209,736.42	7.45 %	12,308	5.37 %
201-300%	2,626,433,500.73	17.18 %	29,683	12.96 %
301-400%	1,140,458,106.80	7.46 %	10,805	4.72 %
401-500%	473,114,930.67	3.10 %	4,216	1.84 %
>500%	1,238,448,173.21	8.10 %	8,080	3.53 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	361,331,586.37	2.36 %	14,724	6.43 %
>1 and <=2	500,665,516.34	3.28 %	17,744	7.74 %
>2 and <=3	626,124,340.69	4.10 %	19,074	8.32 %
>3 and <=4	928,904,033.47	6.08 %	22,963	10.02 %
>4 and <=5	979,716,188.33	6.41 %	18,850	8.23 %
>5 and <=6	1,365,050,152.10	8.93 %	22,164	9.67 %
>6 and <=7	1,317,899,782.81	8.62 %	19,229	8.39 %
>7 and <=8	1,382,117,727.40	9.04 %	17,701	7.73 %
>8 and <=9	2,225,230,050.62	14.56 %	25,699	11.22 %
>9 and <=10	1,530,636,826.54	10.01 %	16,506	7.20 %
>10 and <=11	1,026,440,000.19	6.72 %	10,586	4.62 %
>11 and <=12	2,260,941,498.09	14.79 %	18,290	7.98 %
>12 and <=13	611,234,322.45	4.00 %	4,250	1.85 %
>13 and <=14	120,850,883.08	0.79 %	939	0.41 %
>14 and <=15	30,654,310.02	0.20 %	280	0.12 %
>15 and <=16	15,342,619.98	0.10 %	119	0.05 %
>16 and <=17	207,257.04	0.00 %	1	0.00 %
>17 and <=18	209,031.55	0.00 %	1	0.00 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**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	12,937,056,796.14	84.65 %	194,605	84.94 %
>=0 and <=1	1,270,179,097.15	8.31 %	22,592	9.86 %
>1 and <=2	261,313,999.64	1.71 %	3,250	1.42 %
>2 and <=3	245,939,653.01	1.61 %	3,020	1.32 %
>3 and <=4	88,847,568.53	0.58 %	828	0.36 %
>4 and <=5	115,044,471.78	0.75 %	738	0.32 %
>5 and <=6	330,298,645.12	2.16 %	3,835	1.67 %
>7 and <=8	1,100,372.85	0.01 %	9	0.00 %
>6 and <=7	33,775,522.85	0.22 %	243	0.11 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

**17. Occupation Type (Based on Indexed Property Value)**

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,572,712,929.93	80.91 %	103,984	79.66 %
Other/No data	9,338,102,525.29	19.09 %	26,547	20.34 %
	<b>48,910,815,455.22</b>	<b>100.00 %</b>	<b>130,531</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

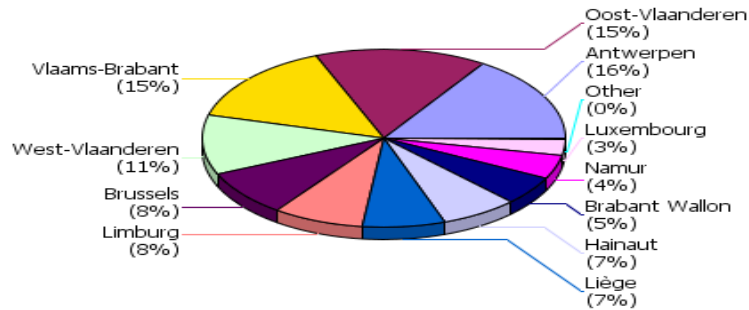
	In EUR	In %	In number of loans	In %
Phase 1	13,955,400,763.81	91.31 %	211,600	92.35 %
Phase 2	1,326,707,993.40	8.68 %	16,595	7.24 %
Phase 3	1,447,369.86	0.01 %	16	0.01 %
Other/No data	0.00	0.00 %	909	0.40 %
	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>



## Stratification Tables

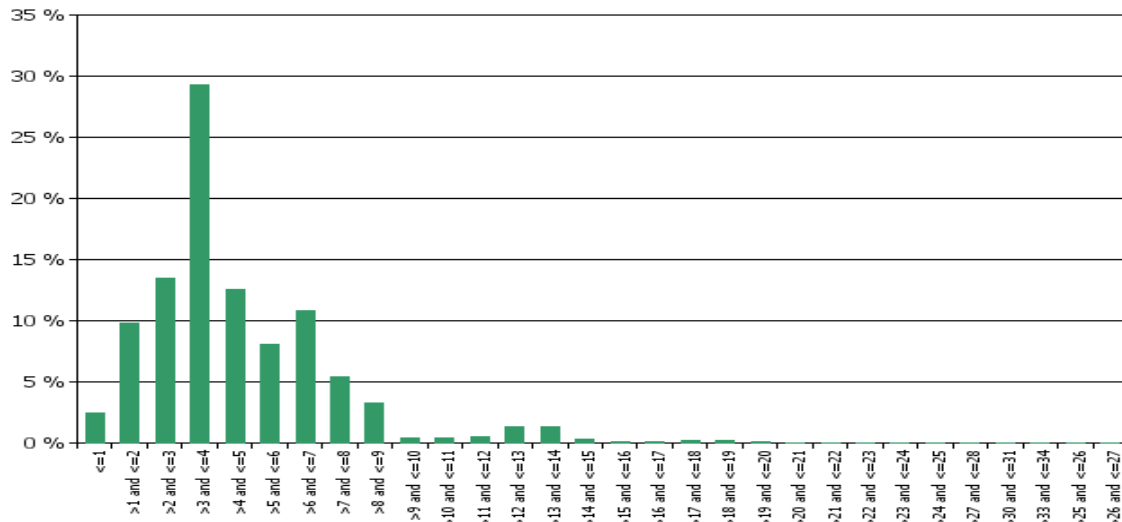
Portfolio Cut-off Date 30/06/2023

### 1. Geographic distribution



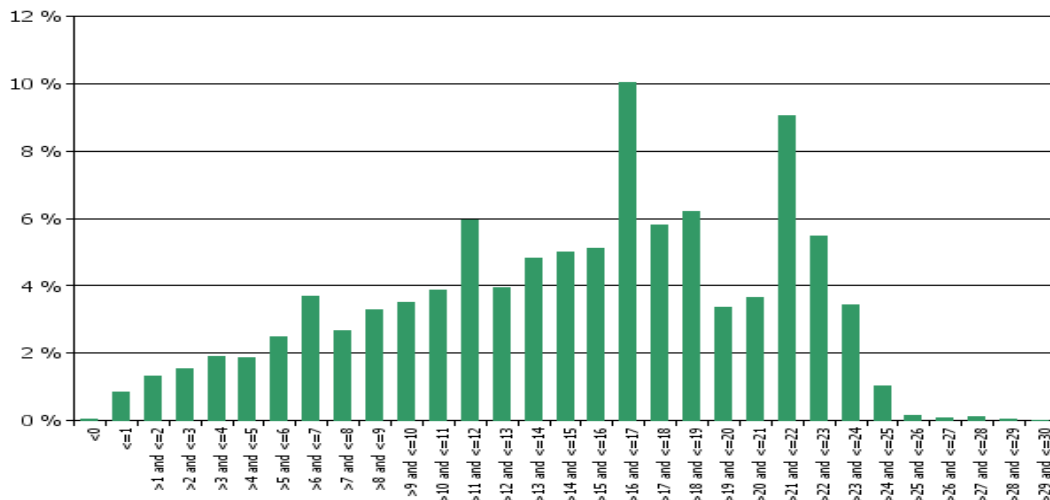
### 2. Seasoning

Distribution per Seasoning

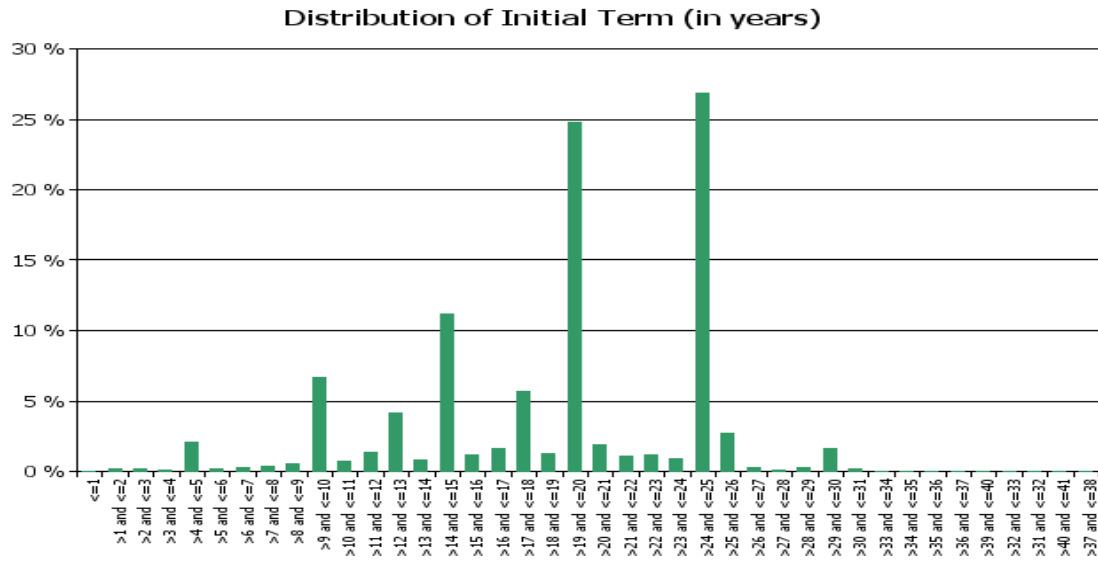


### 3. Remaining term to maturity

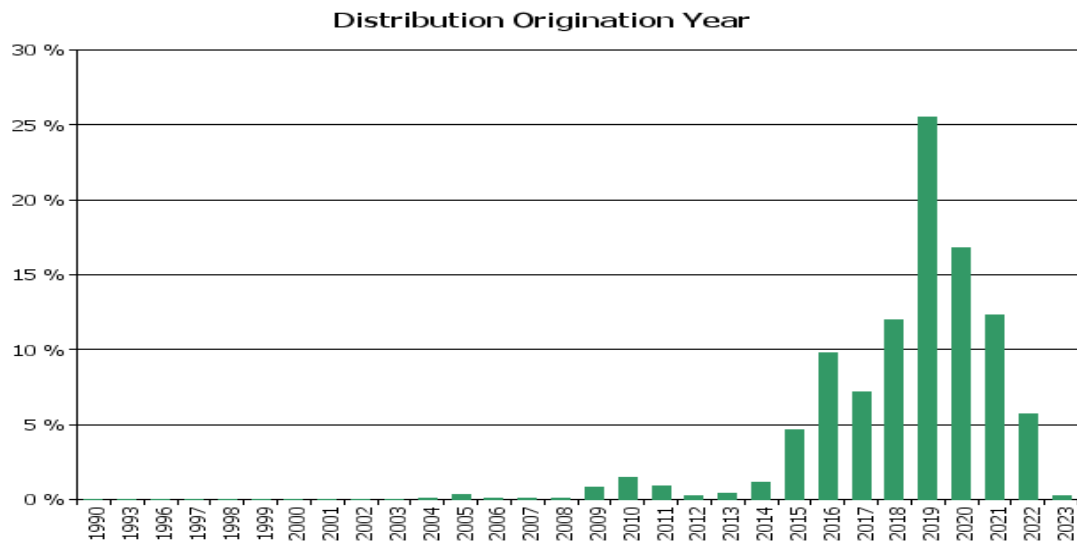
Distribution of Remaining Term to Maturity (in years)



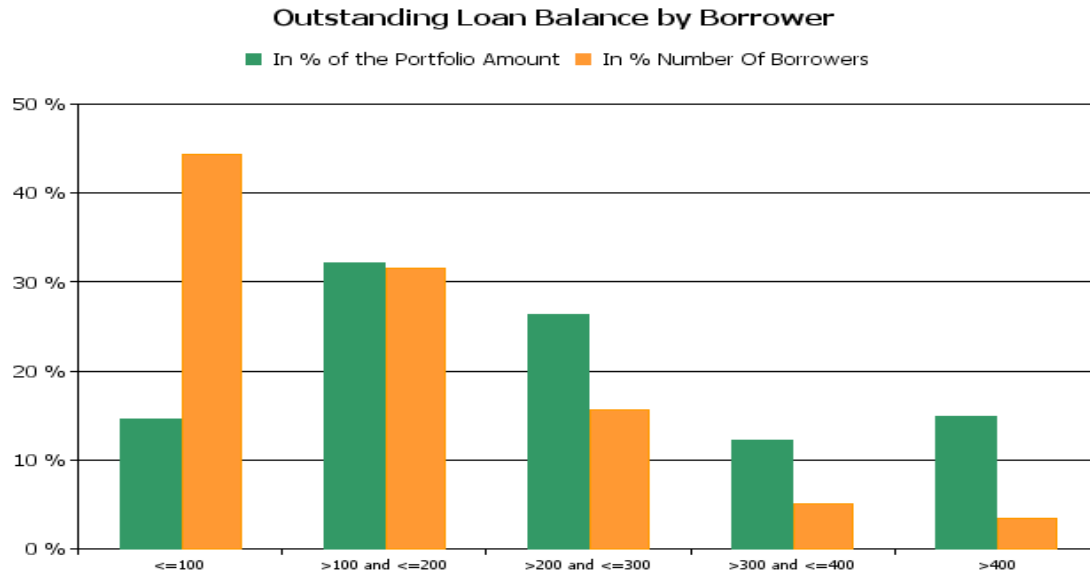
#### 4. Original term to maturity



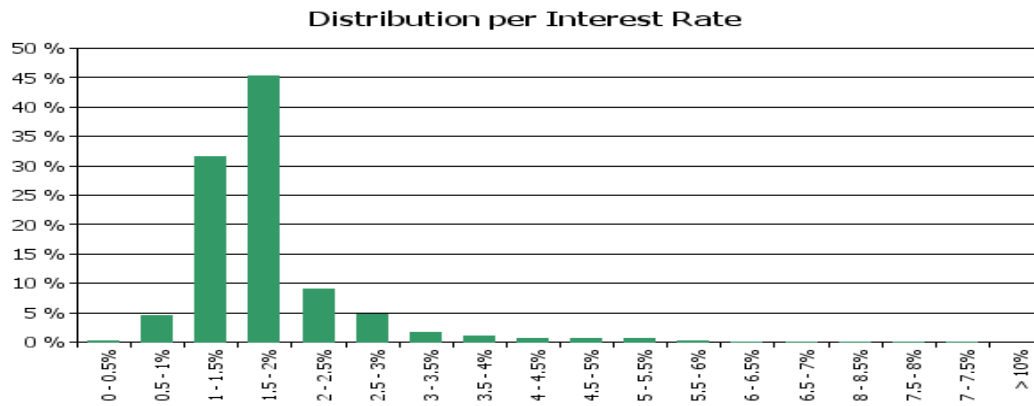
#### 5. Origination Year



## 6. Outstanding Loan Balance by Borrower

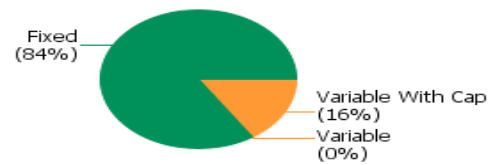


## 7. Interest Rate



## 8. Interest Rate Type

Distribution per Interest Type



## 9. Next Reset Date



## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



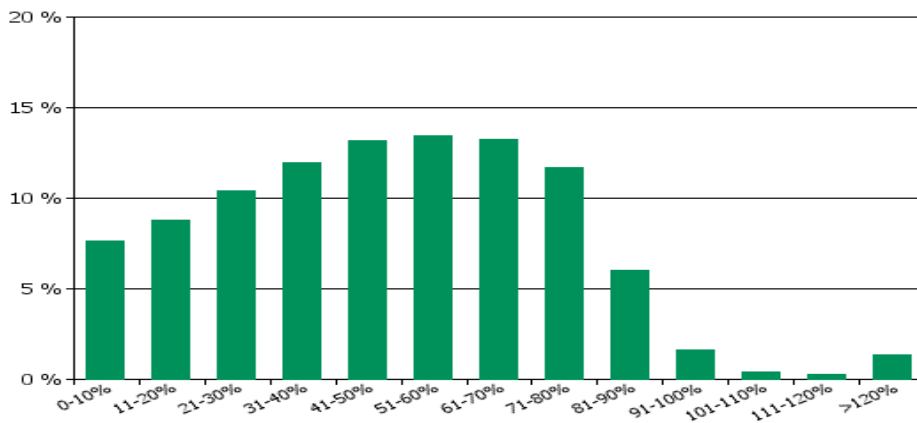
## 11. Repayment Type

Distribution per Repayment Type

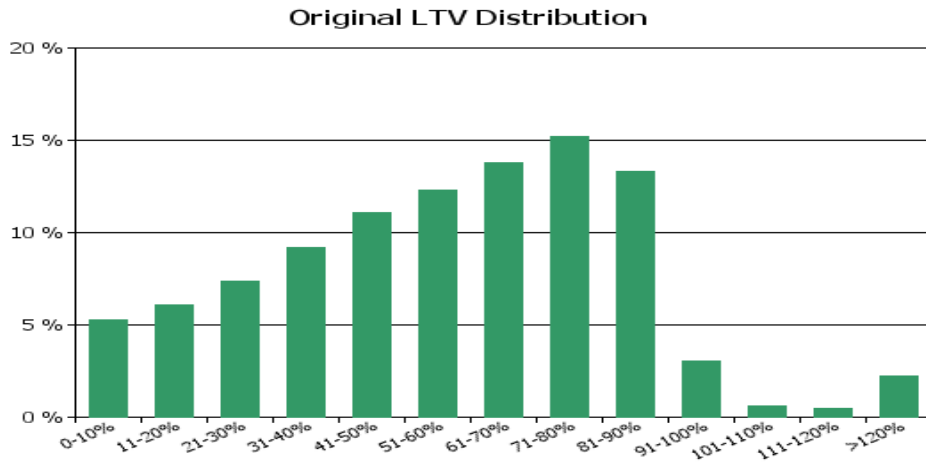


## 12. Current Loan to Current Value (LTV)

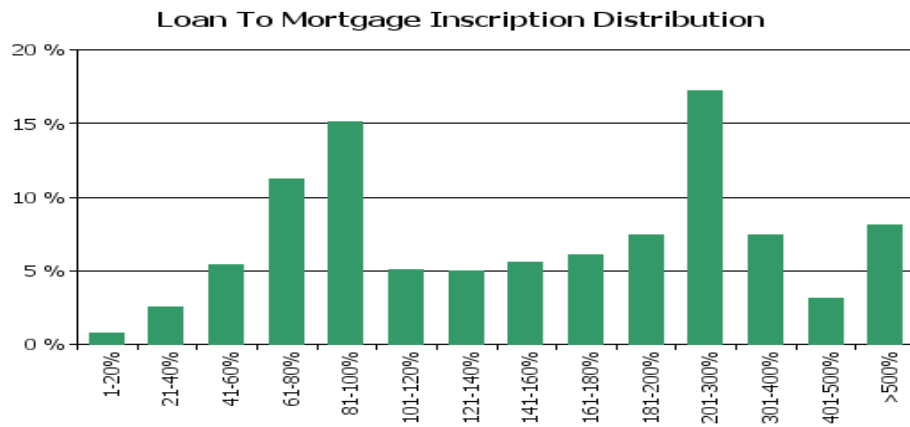
Current LTV Distribution



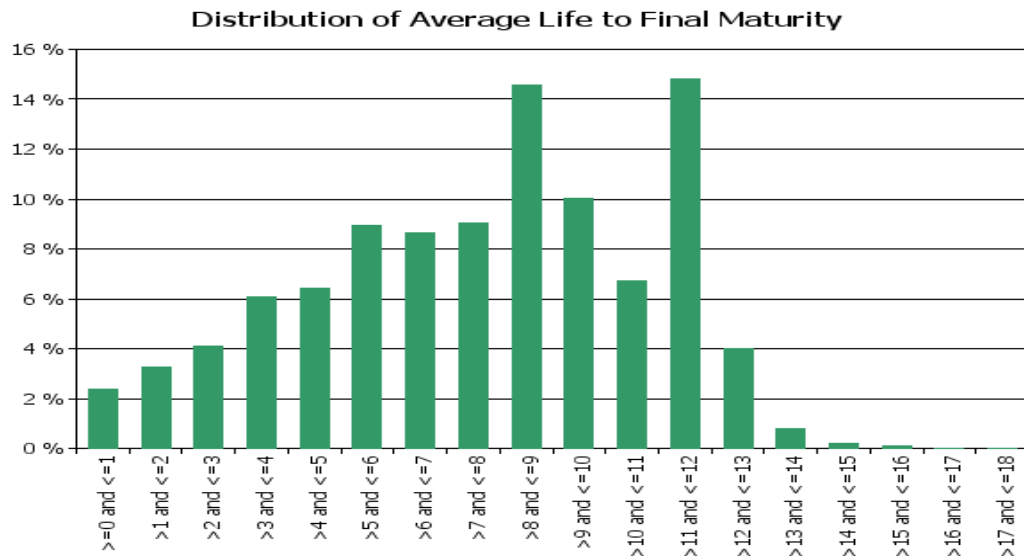
### 13. Current Loan to Original Value (LTOV)



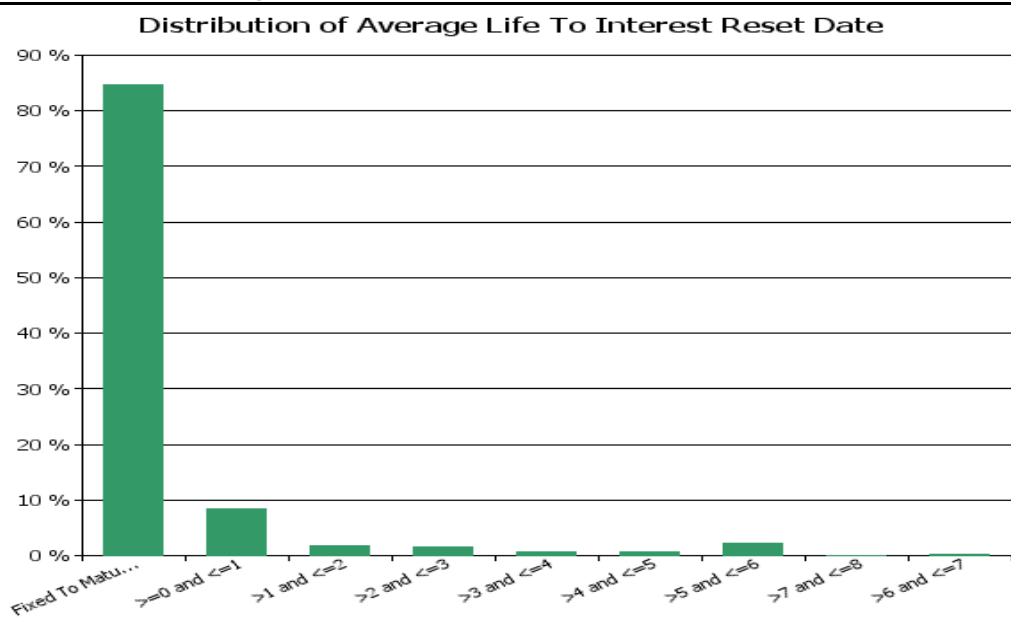
### 14. Loan to Mortgage Inscription Ratio (LTM)



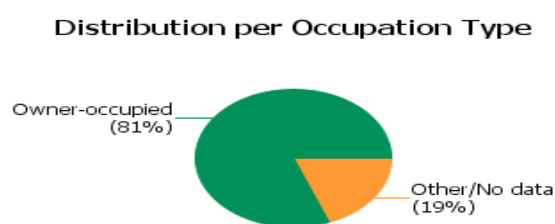
### 15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



#### 17. Occupation Type (Based on Indexed Property Value)



#### 18. IFRS9 Norms

Distribution per IFRS9 Norm







# BNP PARIBAS FORTIS Retained Covered Bonds

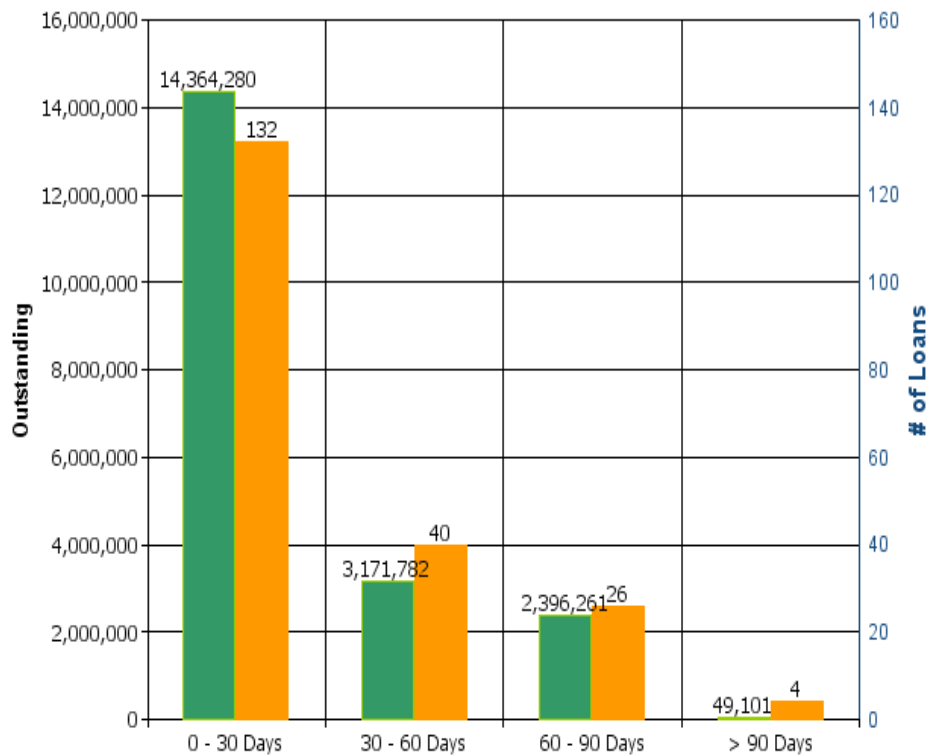
## Cover Pool Performance

Portfolio Cut-off Date 30/06/2023

### 1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,263,574,703.64	99.87 %	228,918	99.91 %
0 - 30 Days	14,364,280.13	0.09 %	132	0.06 %
30 - 60 Days	3,171,781.51	0.02 %	40	0.02 %
60 - 90 Days	2,396,261.15	0.02 %	26	0.01 %
> 90 Days	49,100.64	0.00 %	4	0.00 %
<b>Total</b>	<b>15,283,556,127.07</b>	<b>100.00 %</b>	<b>229,120</b>	<b>100.00 %</b>

Delinquency Outstanding in Euro




**Amortisation**

Portfolio Cut-off Date

Jun/2023

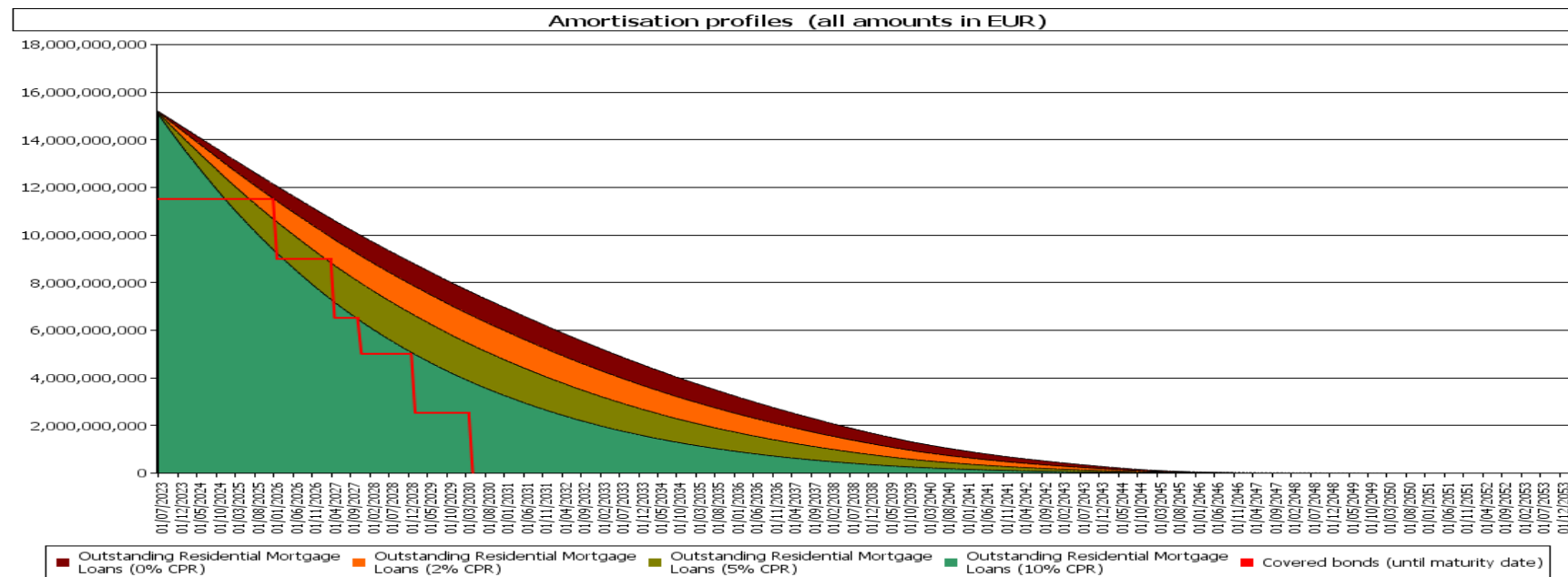
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/07/2023	1	11,500,000,000	15,178,454,275	15,153,540,256	15,116,243,333	15,054,278,905
01/08/2023	2	11,500,000,000	15,078,167,926	15,027,886,806	14,952,774,208	14,828,406,340
01/09/2023	3	11,500,000,000	14,976,438,411	14,901,180,085	14,788,993,443	14,603,869,350
01/10/2023	4	11,500,000,000	14,877,538,444	14,778,479,722	14,631,116,905	14,388,744,021
01/11/2023	5	11,500,000,000	14,774,137,053	14,650,875,619	14,467,896,545	14,167,963,203
01/12/2023	6	11,500,000,000	14,669,085,653	14,522,823,614	14,306,145,683	13,952,137,651
01/01/2024	7	11,500,000,000	14,568,038,073	14,398,321,448	14,147,429,505	13,738,909,640
01/02/2024	8	11,500,000,000	14,463,617,492	14,270,871,783	13,986,539,319	13,525,135,315
01/03/2024	9	11,500,000,000	14,363,974,481	14,150,068,523	13,835,146,143	13,325,718,863
01/04/2024	10	11,500,000,000	14,263,438,398	14,027,198,021	13,680,130,139	13,120,601,462
01/05/2024	11	11,500,000,000	14,162,112,337	13,904,689,412	13,527,276,299	12,920,816,518
01/06/2024	12	11,500,000,000	14,056,597,517	13,777,684,847	13,369,630,586	12,716,149,516
01/07/2024	13	11,500,000,000	13,954,465,149	13,655,128,529	13,218,090,491	12,520,481,254
01/08/2024	14	11,500,000,000	13,855,753,364	13,535,537,929	13,069,005,522	12,326,831,590
01/09/2024	15	11,500,000,000	13,755,565,191	13,414,873,895	12,919,559,568	12,134,258,691
01/10/2024	16	11,500,000,000	13,647,104,141	13,287,253,510	12,765,155,294	11,940,093,476
01/11/2024	17	11,500,000,000	13,541,521,740	13,162,093,324	12,612,754,431	11,747,573,852
01/12/2024	18	11,500,000,000	13,432,348,905	13,034,549,297	12,459,791,087	11,557,531,554
01/01/2025	19	11,500,000,000	13,329,610,576	12,912,915,099	12,312,128,234	11,372,189,213
01/02/2025	20	11,500,000,000	13,224,659,873	12,789,516,428	12,163,457,766	11,187,282,834
01/03/2025	21	11,500,000,000	13,124,992,220	12,673,681,554	12,025,602,218	11,018,168,553
01/04/2025	22	11,500,000,000	13,027,631,557	12,558,332,646	11,885,846,547	10,843,995,187
01/05/2025	23	11,500,000,000	12,927,425,057	12,441,281,141	11,746,081,447	10,672,552,223
01/06/2025	24	11,500,000,000	12,824,142,168	12,320,949,524	11,602,890,001	10,497,794,700
01/07/2025	25	11,500,000,000	12,722,003,483	12,202,755,930	11,463,300,809	10,328,985,615
01/08/2025	26	11,500,000,000	12,626,127,652	12,090,252,462	11,328,730,005	10,164,495,542
01/09/2025	27	11,500,000,000	12,521,454,823	11,969,686,168	11,187,233,778	9,995,026,188
01/10/2025	28	11,500,000,000	12,425,959,314	11,858,901,466	11,056,411,082	9,837,652,639
01/11/2025	29	11,500,000,000	12,330,714,464	11,748,043,704	10,925,199,178	9,679,731,018
01/12/2025	30	11,500,000,000	12,223,396,963	11,626,681,850	10,785,725,568	9,516,984,790
01/01/2026	31	11,500,000,000	12,127,931,296	11,516,310,874	10,656,167,783	9,362,841,658
01/02/2026	32	9,000,000,000	12,031,949,523	11,405,791,599	10,527,062,347	9,210,229,319
01/03/2026	33	9,000,000,000	11,932,047,092	11,293,758,910	10,399,713,895	9,063,994,876
01/04/2026	34	9,000,000,000	11,837,205,779	11,184,988,203	10,273,359,892	8,915,945,018
01/05/2026	35	9,000,000,000	11,739,727,079	11,074,672,547	10,146,999,367	8,770,181,797
01/06/2026	36	9,000,000,000	11,641,935,017	10,963,793,399	10,019,860,503	8,623,612,981
01/07/2026	37	9,000,000,000	11,546,790,731	10,856,342,286	9,897,240,579	8,483,162,628
01/08/2026	38	9,000,000,000	11,450,599,535	10,747,643,142	9,773,225,744	8,341,385,940
01/09/2026	39	9,000,000,000	11,353,752,693	10,638,667,140	9,649,526,569	8,200,926,340
01/10/2026	40	9,000,000,000	11,257,323,703	10,530,997,399	9,528,357,823	8,064,752,547
01/11/2026	41	9,000,000,000	11,160,946,300	10,423,129,864	9,406,775,822	7,928,123,416
01/12/2026	42	9,000,000,000	11,063,204,112	10,314,890,349	9,286,178,519	7,794,400,542
01/01/2027	43	9,000,000,000	10,966,215,292	10,207,120,397	9,165,786,630	7,660,763,480
01/02/2027	44	9,000,000,000	10,874,409,307	10,104,502,235	9,050,561,479	7,532,418,707
01/03/2027	45	9,000,000,000	10,779,920,317	10,001,356,829	8,937,594,299	7,409,938,077
01/04/2027	46	9,000,000,000	10,686,435,028	9,897,807,439	8,822,563,806	7,283,587,958
01/05/2027	47	6,500,000,000	10,582,825,154	9,785,754,857	8,701,215,141	7,153,960,726
01/06/2027	48	6,500,000,000	10,492,891,857	9,686,138,778	8,590,735,640	7,033,210,554
01/07/2027	49	6,500,000,000	10,401,336,750	9,585,862,777	8,480,874,621	6,914,805,847
01/08/2027	50	6,500,000,000	10,312,280,581	9,487,669,562	8,372,652,730	6,797,653,853
01/09/2027	51	6,500,000,000	10,222,196,759	9,388,837,982	8,264,364,539	6,681,316,612
01/10/2027	52	6,500,000,000	10,131,886,639	9,290,615,591	8,157,777,936	6,568,111,996
01/11/2027	53	6,500,000,000	10,042,729,327	9,193,242,281	8,051,748,235	6,455,285,827
01/12/2027	54	5,000,000,000	9,952,120,316	9,095,343,934	7,946,399,123	6,344,709,583
01/01/2028	55	5,000,000,000	9,861,472,830	8,997,214,407	7,840,674,254	6,233,779,037
01/02/2028	56	5,000,000,000	9,773,762,937	8,902,067,183	7,738,028,084	6,126,111,741
01/03/2028	57	5,000,000,000	9,687,015,908	8,809,057,021	7,638,961,073	6,023,715,568
01/04/2028	58	5,000,000,000	9,600,111,510	8,715,222,215	7,538,369,719	5,919,216,338
01/05/2028	59	5,000,000,000	9,513,272,431	8,622,211,693	7,439,562,856	5,817,686,042
01/06/2028	60	5,000,000,000	9,427,644,687	8,530,111,992	7,341,377,592	5,716,589,988
01/07/2028	61	5,000,000,000	9,342,347,245	8,439,060,349	7,245,138,446	5,618,524,186
01/08/2028	62	5,000,000,000	9,257,381,334	8,348,126,472	7,148,842,169	5,520,366,280
01/09/2028	63	5,000,000,000	9,171,879,448	8,256,994,267	7,052,819,430	5,423,149,416
01/10/2028	64	5,000,000,000	9,088,235,323	8,168,264,067	6,959,857,033	5,329,729,982
01/11/2028	65	5,000,000,000	9,005,565,900	8,080,235,029	6,867,341,354	5,236,608,948
01/12/2028	66	5,000,000,000	8,923,374,592	7,993,347,054	6,776,775,192	5,146,366,015
01/01/2029	67	5,000,000,000	8,841,890,304	7,906,921,855	6,686,455,351	5,056,268,873
01/02/2029	68	2,500,000,000	8,758,543,394	7,819,103,991	6,595,376,376	4,966,271,006
01/03/2029	69	2,500,000,000	8,676,110,634	7,733,646,333	6,508,306,822	4,881,955,998
01/04/2029	70	2,500,000,000	8,595,386,995	7,648,696,705	6,420,446,690	4,795,652,499
01/05/2029	71	2,500,000,000	8,511,065,433	7,561,230,804	6,331,404,586	4,709,758,205
01/06/2029	72	2,500,000,000	8,427,995,847	7,474,732,542	6,243,057,313	4,624,369,056
01/07/2029	73	2,500,000,000	8,346,759,388	7,390,533,660	6,157,539,847	4,542,327,871
01/08/2029	74	2,500,000,000	8,267,291,039	7,307,753,855	6,073,086,058	4,461,052,177
01/09/2029	75	2,500,000,000	8,184,185,475	7,222,023,980	5,986,576,597	4,378,879,868
01/10/2029	76	2,500,000,000	8,105,066,393	7,140,466,734	5,904,402,901	4,301,070,443
01/11/2029	77	2,500,000,000	8,023,086,658	7,056,255,302	5,819,930,028	4,221,579,317

01/12/2029	78	2,500,000,000	7,943,147,530	6,974,482,546	5,738,326,257	4,145,324,282
01/01/2030	79	2,500,000,000	7,866,270,226	6,895,265,662	5,658,721,774	4,070,504,455
01/02/2030	80	2,500,000,000	7,790,050,992	6,816,873,290	5,580,160,007	3,996,990,950
01/03/2030	81	2,500,000,000	7,712,636,021	6,738,789,344	5,503,569,146	3,927,045,663
01/04/2030	82	2,500,000,000	7,637,262,619	6,661,615,280	5,426,704,674	3,855,798,509
01/05/2030	83	0	7,559,316,975	6,582,804,235	5,349,304,831	3,785,223,903
01/06/2030	84		7,484,524,841	6,506,619,294	5,273,948,645	3,716,094,445
01/07/2030	85		7,409,147,535	6,430,518,110	5,199,435,952	3,648,574,033
01/08/2030	86		7,334,587,302	6,355,009,208	5,125,314,789	3,581,327,964
01/09/2030	87		7,260,965,301	6,280,549,492	5,052,381,024	3,515,412,272
01/10/2030	88		7,187,813,087	6,207,069,619	4,980,980,445	3,451,525,525
01/11/2030	89		7,115,683,827	6,134,360,053	4,910,114,010	3,388,008,166
01/12/2030	90		7,041,771,206	6,060,676,329	4,839,195,544	3,325,386,484
01/01/2031	91		6,968,620,149	5,987,544,472	4,768,644,261	3,263,025,748
01/02/2031	92		6,896,431,017	5,915,468,354	4,699,259,213	3,201,928,254
01/03/2031	93		6,823,725,502	5,844,137,293	4,631,927,919	3,143,974,381
01/04/2031	94		6,752,208,330	5,773,078,652	4,563,971,771	3,084,727,287
01/05/2031	95		6,678,026,798	5,700,282,230	4,495,330,236	3,025,878,674
01/06/2031	96		6,606,328,364	5,629,517,022	4,428,233,082	2,968,089,556
01/07/2031	97		6,534,722,828	5,559,358,904	4,362,282,783	2,911,899,804
01/08/2031	98		6,463,246,056	5,489,224,709	4,296,296,100	2,855,705,625
01/09/2031	99		6,392,075,669	5,419,572,200	4,230,992,884	2,800,387,601
01/10/2031	100		6,319,681,234	5,349,397,029	4,165,929,230	2,746,020,801
01/11/2031	101		6,250,966,746	5,282,258,210	4,103,181,949	2,693,204,490
01/12/2031	102		6,181,246,384	5,214,768,741	4,040,787,105	2,641,378,310
01/01/2032	103		6,109,102,032	5,145,163,219	3,976,712,233	2,588,483,628
01/02/2032	104		6,040,803,664	5,079,012,451	3,915,600,536	2,537,910,229
01/03/2032	105		5,971,464,383	5,012,746,527	3,855,318,730	2,488,935,903
01/04/2032	106		5,903,766,878	4,947,512,244	3,795,469,571	2,439,919,836
01/05/2032	107		5,835,705,769	4,882,447,981	3,736,336,896	2,392,060,479
01/06/2032	108		5,764,815,978	4,814,957,581	3,675,318,342	2,343,029,242
01/07/2032	109		5,698,228,124	4,751,529,273	3,617,975,928	2,297,018,554
01/08/2032	110		5,631,473,658	4,687,900,803	3,560,449,007	2,250,920,829
01/09/2032	111		5,564,479,535	4,624,275,338	3,503,193,566	2,205,343,297
01/10/2032	112		5,498,209,040	4,561,702,340	3,447,284,766	2,161,251,527
01/11/2032	113		5,433,470,890	4,500,345,115	3,392,267,795	2,117,751,031
01/12/2032	114		5,368,677,340	4,439,380,179	3,338,077,502	2,075,378,301
01/01/2033	115		5,304,766,473	4,379,092,151	3,284,371,345	2,033,338,715
01/02/2033	116		5,239,553,510	4,317,922,800	3,230,257,446	1,991,366,657
01/03/2033	117		5,175,756,283	4,258,812,640	3,178,717,357	1,952,095,317
01/04/2033	118		5,111,528,836	4,198,830,184	3,125,977,030	1,911,575,731
01/05/2033	119		5,048,779,983	4,140,478,187	3,074,947,748	1,872,662,654
01/06/2033	120		4,986,193,301	4,082,215,672	3,023,968,604	1,833,815,785
01/07/2033	121		4,923,703,820	4,024,438,691	2,973,831,895	1,796,019,003
01/08/2033	122		4,862,026,382	3,967,285,777	2,924,143,474	1,758,530,113
01/09/2033	123		4,800,591,468	3,910,512,714	2,874,967,816	1,721,633,635
01/10/2033	124		4,738,522,842	3,853,616,494	2,826,165,201	1,685,471,369
01/11/2033	125		4,677,695,452	3,797,696,337	2,778,071,257	1,649,771,647
01/12/2033	126		4,617,242,239	3,742,462,980	2,730,929,103	1,615,128,065
01/01/2034	127		4,557,262,206	3,687,581,682	2,684,037,965	1,580,672,188
01/02/2034	128		4,497,353,093	3,632,933,072	2,637,536,604	1,546,707,789
01/03/2034	129		4,437,357,652	3,578,977,504	2,592,395,048	1,514,418,727
01/04/2034	130		4,378,074,760	3,525,173,418	2,546,928,740	1,481,556,444
01/05/2034	131		4,318,931,969	3,471,844,272	2,502,224,728	1,449,585,389
01/06/2034	132		4,260,534,833	3,419,091,891	2,457,938,095	1,417,898,201
01/07/2034	133		4,202,677,861	3,367,125,589	2,414,622,539	1,387,201,164
01/08/2034	134		4,145,172,239	3,315,420,153	2,371,497,116	1,356,654,985
01/09/2034	135		4,088,022,388	3,264,164,496	2,328,896,335	1,326,641,537
01/10/2034	136		4,031,896,983	3,214,065,763	2,287,508,132	1,297,723,483
01/11/2034	137		3,975,954,908	3,164,095,339	2,246,216,131	1,268,900,821
01/12/2034	138		3,920,938,378	3,115,191,060	2,206,055,509	1,241,105,374
01/01/2035	139		3,865,999,883	3,066,332,785	2,165,933,546	1,213,371,995
01/02/2035	140		3,812,393,994	3,018,686,453	2,126,855,280	1,186,433,494
01/03/2035	141		3,759,183,334	2,971,993,524	2,089,146,563	1,160,938,942
01/04/2035	142		3,706,323,288	2,925,232,767	2,051,046,812	1,134,939,372
01/05/2035	143		3,654,007,070	2,879,208,229	2,013,807,645	1,109,765,344
01/06/2035	144		3,601,928,594	2,833,358,767	1,976,699,137	1,084,701,812
01/07/2035	145		3,550,151,633	2,788,045,993	1,940,299,199	1,060,363,038
01/08/2035	146		3,498,748,003	2,743,016,839	1,904,106,945	1,036,176,725
01/09/2035	147		3,447,315,967	2,698,110,176	1,868,171,043	1,012,315,186
01/10/2035	148		3,396,165,146	2,653,712,988	1,832,908,029	989,135,690
01/11/2035	149		3,345,002,291	2,609,302,005	1,797,650,105	965,999,681
01/12/2035	150		3,294,955,746	2,566,043,858	1,763,496,730	943,762,161
01/01/2036	151		3,244,869,391	2,522,751,590	1,729,335,135	921,560,150
01/02/2036	152		3,195,344,153	2,480,034,301	1,695,729,037	899,824,053
01/03/2036	153		3,145,392,300	2,437,391,027	1,662,606,290	878,751,557
01/04/2036	154		3,096,349,706	2,395,317,968	1,629,751,826	857,738,264
01/05/2036	155		3,046,548,128	2,352,923,305	1,596,966,636	837,038,115
01/06/2036	156		2,997,186,345	2,310,873,926	1,564,438,217	816,515,489
01/07/2036	157		2,949,003,505	2,269,992,154	1,532,979,290	796,816,617
01/08/2036	158		2,901,531,925	2,229,662,861	1,501,914,549	777,363,130
01/09/2036	159		2,854,087,801	2,189,484,903	1,471,099,583	758,188,872
01/10/2036	160		2,807,085,150	2,149,892,639	1,440,942,522	739,601,996
01/11/2036	161		2,760,779,026	2,110,841,442	1,411,170,826	721,252,989
01/12/2036	162		2,714,677,137	2,072,185,883	1,381,918,578	703,406,822
01/01/2037	163		2,669,355,200	2,034,134,528	1,353,092,571	685,817,005
01/02/2037	164		2,623,850,028	1,996,066,895	1,324,393,445	668,427,612
01/03/2037	165		2,578,989,173	1,958,933,645	1,296,769,454	651,981,305
01/04/2037	166		2,534,485,649	1,921,864,754	1,268,995,148	635,314,770

01/05/2037	167	2,490,488,545	1,885,402,569	1,241,855,318	619,178,796
01/06/2037	168	2,446,565,297	1,849,009,473	1,214,787,001	603,117,360
01/07/2037	169	2,403,075,677	1,813,160,850	1,188,302,745	587,550,063
01/08/2037	170	2,359,318,626	1,777,126,163	1,161,724,426	571,975,619
01/09/2037	171	2,316,430,469	1,741,861,869	1,135,775,942	556,831,353
01/10/2037	172	2,273,623,523	1,706,866,511	1,110,218,035	542,070,005
01/11/2037	173	2,230,955,517	1,671,993,920	1,084,769,602	527,401,336
01/12/2037	174	2,188,872,842	1,637,762,324	1,059,945,307	513,219,629
01/01/2038	175	2,146,472,175	1,603,313,264	1,035,011,222	499,024,054
01/02/2038	176	2,105,064,047	1,569,716,471	1,010,745,884	485,260,591
01/03/2038	177	2,064,293,506	1,536,956,127	987,377,788	472,227,643
01/04/2038	178	2,023,852,193	1,504,290,093	963,934,602	459,062,949
01/05/2038	179	1,983,622,913	1,471,968,377	940,901,634	446,256,935
01/06/2038	180	1,943,383,482	1,439,662,359	917,910,812	433,508,743
01/07/2038	181	1,903,771,391	1,408,002,738	895,515,489	421,198,253
01/08/2038	182	1,864,940,354	1,376,944,478	873,534,625	409,119,521
01/09/2038	183	1,826,091,708	1,345,974,542	851,715,663	397,211,059
01/10/2038	184	1,788,085,727	1,315,797,807	830,570,905	385,762,045
01/11/2038	185	1,750,492,200	1,285,949,106	809,665,118	374,459,480
01/12/2038	186	1,713,003,227	1,256,343,341	789,077,679	363,442,108
01/01/2039	187	1,675,633,490	1,226,851,426	768,594,869	352,508,493
01/02/2039	188	1,638,780,206	1,197,833,428	748,507,283	341,841,475
01/03/2039	189	1,602,151,682	1,169,266,406	728,977,611	331,648,414
01/04/2039	190	1,565,874,496	1,140,852,693	709,454,230	321,399,160
01/05/2039	191	1,529,363,990	1,112,423,211	690,072,340	311,337,230
01/06/2039	192	1,493,809,488	1,084,718,817	671,175,114	301,528,872
01/07/2039	193	1,457,931,067	1,056,928,264	652,369,953	291,879,162
01/08/2039	194	1,422,643,208	1,029,597,063	633,884,053	282,407,084
01/09/2039	195	1,387,510,968	1,002,467,967	615,612,073	273,104,910
01/10/2039	196	1,354,061,103	976,694,860	598,308,666	264,340,530
01/11/2039	197	1,321,596,677	951,661,186	581,490,790	255,822,020
01/12/2039	198	1,289,651,781	927,133,858	565,109,610	247,596,134
01/01/2040	199	1,259,418,738	903,863,624	549,524,744	239,748,025
01/02/2040	200	1,229,762,358	881,082,819	534,312,298	232,123,749
01/03/2040	201	1,200,432,061	858,703,958	519,502,143	224,795,336
01/04/2040	202	1,172,026,273	836,962,510	505,061,166	217,620,874
01/05/2040	203	1,143,917,484	815,548,731	490,927,833	210,663,993
01/06/2040	204	1,116,324,793	794,526,830	477,057,139	203,844,818
01/07/2040	205	1,089,447,769	774,124,784	463,663,139	197,309,470
01/08/2040	206	1,063,073,428	754,102,880	450,522,299	190,905,425
01/09/2040	207	1,036,898,264	734,287,716	437,568,498	184,631,010
01/10/2040	208	1,011,365,777	715,031,097	425,044,580	178,611,396
01/11/2040	209	986,238,539	696,083,637	412,729,080	172,701,604
01/12/2040	210	961,477,191	677,493,295	400,717,597	166,988,206
01/01/2041	211	937,086,365	659,186,665	388,898,187	161,376,363
01/02/2041	212	912,764,434	640,988,567	377,200,172	155,859,222
01/03/2041	213	888,560,494	623,035,362	365,793,018	150,567,433
01/04/2041	214	864,922,327	605,432,296	354,554,002	145,323,097
01/05/2041	215	841,513,507	588,079,618	343,544,264	140,233,263
01/06/2041	216	818,583,380	571,084,980	332,767,884	135,259,059
01/07/2041	217	796,241,560	554,586,403	322,358,890	130,491,040
01/08/2041	218	774,342,260	538,418,677	312,165,313	125,829,452
01/09/2041	219	752,961,682	522,664,267	302,260,523	121,320,924
01/10/2041	220	731,831,159	507,162,800	292,574,033	116,951,593
01/11/2041	221	711,069,206	491,938,876	283,069,857	112,673,195
01/12/2041	222	690,842,202	477,160,729	273,890,483	108,572,542
01/01/2042	223	671,243,441	462,837,637	264,993,370	104,600,725
01/02/2042	224	652,088,963	448,867,582	256,341,355	100,756,943
01/03/2042	225	633,252,292	435,233,469	247,984,099	97,099,088
01/04/2042	226	614,328,676	421,511,164	239,554,716	93,401,244
01/05/2042	227	595,652,806	408,026,195	231,320,145	89,820,915
01/06/2042	228	577,590,364	394,982,244	223,355,718	86,361,010
01/07/2042	229	559,862,152	382,230,468	215,612,817	83,025,461
01/08/2042	230	542,203,405	369,546,602	207,927,809	79,727,091
01/09/2042	231	524,969,485	357,193,717	200,466,250	76,540,488
01/10/2042	232	507,660,052	344,849,263	193,061,878	73,411,242
01/11/2042	233	490,891,001	332,892,616	185,894,045	70,386,301
01/12/2042	234	474,309,234	321,119,908	178,878,570	67,452,347
01/01/2043	235	457,848,455	309,449,783	171,939,381	64,561,071
01/02/2043	236	441,493,635	297,889,816	165,095,382	61,728,669
01/03/2043	237	425,473,508	286,640,701	158,495,977	59,034,412
01/04/2043	238	409,603,101	275,480,808	151,937,797	56,352,014
01/05/2043	239	393,911,376	264,492,399	145,518,242	53,749,836
01/06/2043	240	378,396,539	253,644,008	139,194,779	51,196,382
01/07/2043	241	363,095,145	242,987,791	133,018,657	48,724,228
01/08/2043	242	348,011,433	232,498,578	126,952,863	46,305,388
01/09/2043	243	333,168,592	222,204,895	121,023,557	43,955,736
01/10/2043	244	318,219,616	211,886,398	115,119,564	41,640,014
01/11/2043	245	303,750,565	201,909,151	109,419,860	39,410,732
01/12/2043	246	289,619,870	192,200,195	103,901,960	37,269,895
01/01/2044	247	275,671,740	182,633,522	98,479,199	35,175,118
01/02/2044	248	261,855,646	173,186,075	93,147,472	33,129,795
01/03/2044	249	248,191,569	163,888,467	87,937,060	31,152,662
01/04/2044	250	234,690,568	154,710,498	82,801,351	29,209,038
01/05/2044	251	221,362,859	145,685,210	77,779,092	27,324,913
01/06/2044	252	208,227,415	136,807,969	72,853,915	25,486,220
01/07/2044	253	195,400,377	128,169,723	68,085,826	23,720,582
01/08/2044	254	182,913,782	119,775,848	63,465,048	22,017,087
01/09/2044	255	170,797,413	111,652,100	59,010,100	20,384,882

01/10/2044	256	159,091,681	103,829,231	54,740,512	18,832,449
01/11/2044	257	147,954,373	96,396,830	50,692,775	17,366,033
01/12/2044	258	137,572,730	89,485,746	46,942,579	16,015,393
01/01/2045	259	129,033,450	83,788,920	43,842,344	14,894,332
01/02/2045	260	120,724,851	78,260,702	40,845,574	13,817,482
01/03/2045	261	112,691,058	72,940,820	37,981,580	12,799,468
01/04/2045	262	104,921,627	67,796,767	35,213,197	11,816,285
01/05/2045	263	97,312,913	62,777,064	32,525,744	10,869,732
01/06/2045	264	90,154,790	58,060,679	30,005,609	9,985,060
01/07/2045	265	83,520,824	53,700,044	27,683,739	9,174,640
01/08/2045	266	77,261,722	49,591,475	25,500,648	8,415,349
01/09/2045	267	71,377,459	45,736,877	23,458,746	7,708,721
01/10/2045	268	65,836,504	42,117,128	21,548,984	7,052,132
01/11/2045	269	60,698,799	38,764,560	19,783,221	6,446,845
01/12/2045	270	55,842,416	35,604,552	18,125,811	5,882,525
01/01/2046	271	51,273,216	32,635,830	16,572,219	5,355,544
01/02/2046	272	47,017,477	29,876,258	15,132,348	4,869,517
01/03/2046	273	42,969,760	27,262,391	13,776,698	4,416,312
01/04/2046	274	39,169,353	24,809,053	12,505,052	3,991,689
01/05/2046	275	35,606,133	22,515,166	11,320,881	3,598,881
01/06/2046	276	32,249,232	20,357,878	10,210,140	3,232,031
01/07/2046	277	29,168,281	18,382,751	9,196,857	2,899,342
01/08/2046	278	26,332,030	16,567,112	8,267,417	2,595,293
01/09/2046	279	23,826,530	14,965,321	7,449,089	2,328,501
01/10/2046	280	21,559,395	13,519,119	6,712,670	2,089,703
01/11/2046	281	19,521,316	12,220,351	6,052,359	1,876,163
01/12/2046	282	17,629,810	11,018,153	5,443,516	1,680,512
01/01/2047	283	15,904,289	9,922,890	4,889,934	1,503,217
01/02/2047	284	14,456,557	9,004,334	4,425,991	1,354,833
01/03/2047	285	13,148,462	8,177,033	4,010,106	1,222,830
01/04/2047	286	11,949,040	7,418,509	3,628,865	1,101,888
01/05/2047	287	10,816,632	6,704,435	3,271,494	989,302
01/06/2047	288	9,760,311	6,039,439	2,939,508	885,144
01/07/2047	289	8,840,143	5,461,083	2,651,469	795,137
01/08/2047	290	8,054,296	4,967,180	2,405,535	718,330
01/09/2047	291	7,428,732	4,573,617	2,209,305	656,938
01/10/2047	292	6,924,330	4,256,076	2,050,856	607,324
01/11/2047	293	6,492,135	3,983,657	1,914,704	564,603
01/12/2047	294	6,104,387	3,739,582	1,792,968	526,539
01/01/2048	295	5,771,969	3,529,943	1,688,151	493,657
01/02/2048	296	5,464,886	3,336,473	1,591,569	463,443
01/03/2048	297	5,192,151	3,164,931	1,506,147	436,831
01/04/2048	298	4,928,404	2,999,066	1,423,585	411,137
01/05/2048	299	4,671,269	2,837,926	1,343,780	386,498
01/06/2048	300	4,429,401	2,686,420	1,268,806	363,388
01/07/2048	301	4,213,559	2,551,318	1,202,031	342,853
01/08/2048	302	4,002,551	2,419,442	1,136,999	322,930
01/09/2048	303	3,792,950	2,288,855	1,072,895	303,433
01/10/2048	304	3,587,077	2,161,068	1,010,502	284,615
01/11/2048	305	3,383,709	2,035,089	949,175	266,210
01/12/2048	306	3,191,136	1,916,118	891,487	249,006
01/01/2049	307	3,009,101	1,803,751	837,073	232,817
01/02/2049	308	2,834,748	1,696,356	785,232	217,473
01/03/2049	309	2,672,003	1,596,517	737,319	203,422
01/04/2049	310	2,521,225	1,503,873	692,767	190,321
01/05/2049	311	2,376,892	1,415,453	650,431	177,957
01/06/2049	312	2,240,755	1,332,120	610,581	166,347
01/07/2049	313	2,109,557	1,252,064	572,475	155,326
01/08/2049	314	1,980,551	1,173,503	535,190	144,595
01/09/2049	315	1,855,926	1,097,796	499,390	134,351
01/10/2049	316	1,733,315	1,023,588	464,486	124,449
01/11/2049	317	1,615,698	952,512	431,134	115,023
01/12/2049	318	1,505,120	885,866	399,981	106,275
01/01/2050	319	1,404,701	825,360	371,714	98,346
01/02/2050	320	1,307,980	767,226	344,654	90,800
01/03/2050	321	1,214,475	711,287	318,791	83,665
01/04/2050	322	1,099,426	590,193	263,845	68,951
01/05/2050	323	923,581	539,114	240,417	62,571
01/06/2050	324	840,287	489,662	217,809	56,447
01/07/2050	325	760,927	442,689	196,430	50,698
01/08/2050	326	682,894	396,617	175,539	45,114
01/09/2050	327	607,436	352,193	155,481	39,790
01/10/2050	328	535,526	309,990	136,513	34,793
01/11/2050	329	464,288	268,298	117,852	29,909
01/12/2050	330	395,431	228,132	99,963	25,265
01/01/2051	331	330,109	190,124	83,096	20,913
01/02/2051	332	265,537	152,675	66,559	16,680
01/03/2051	333	207,234	118,970	51,746	12,918
01/04/2051	334	155,199	88,946	38,589	9,593
01/05/2051	335	111,425	63,754	27,591	6,831
01/06/2051	336	84,137	48,059	20,746	5,114
01/07/2051	337	65,707	37,470	16,135	3,961
01/08/2051	338	52,189	29,711	12,761	3,120
01/09/2051	339	42,543	24,179	10,359	2,522
01/10/2051	340	33,654	19,095	8,161	1,978
01/11/2051	341	26,609	15,072	6,425	1,551
01/12/2051	342	22,563	12,759	5,426	1,304
01/01/2052	343	19,616	11,074	4,697	1,125
01/02/2052	344	17,541	9,886	4,182	997

01/03/2052	345	15,461	8,700	3,672	872
01/04/2052	346	13,375	7,514	3,163	748
01/05/2052	347	11,615	6,514	2,736	644
01/06/2052	348	9,851	5,515	2,310	542
01/07/2052	349	8,081	4,517	1,887	441
01/08/2052	350	6,307	3,519	1,467	341
01/09/2052	351	4,529	2,523	1,049	243
01/10/2052	352	2,746	1,527	633	146
01/11/2052	353	958	0	0	0
01/12/2052	354	0	0	0	0
01/01/2053	355	0	0	0	0
01/02/2053	356	0	0	0	0
01/03/2053	357	0	0	0	0
01/04/2053	358	0	0	0	0
01/05/2053	359	0	0	0	0
01/06/2053	360	0	0	0	0
01/07/2053	361	0	0	0	0
01/08/2053	362	0	0	0	0
01/09/2053	363	0	0	0	0
01/10/2053	364	0	0	0	0
01/11/2053	365	0	0	0	0
01/12/2053	366	0	0	0	0
01/01/2054	367	0	0	0	0
01/02/2054	368	0	0	0	0
01/03/2054	369	0	0	0	0
01/04/2054	370	0	0	0	0
		1,423,256,686,675	1,270,150,047,873	1,086,056,991,801	864,279,936,811



This information is optional

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

HTT 2023

Responsible in Domestic Currency		ECB
CONTENT OF TAB E		
1. Additional information on the programme		
2. Additional information on the assets		
3. Additional information on the asset distribution		
Field Number	1. Additional information on the programme	
E.1.1.1	Programme description	Name
E.1.1.2	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.3	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.4	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.5	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.6	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.7	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.8	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.9	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.10	Specimen (if applicable)	Local Entity Identifier (LEI)*
E.1.1.11	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.1	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.2	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.3	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.4	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.5	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.6	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.7	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.8	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.9	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.10	Specimen (if applicable)	Local Entity Identifier (LEI)*
OE.1.1.11	Specimen (if applicable)	Local Entity Identifier (LEI)*
2. Additional information on the assets		
E.2.1.1	Asset description	Asset description
E.2.1.2	Asset description	Asset description
E.2.1.3	Asset description	Asset description
E.2.1.4	Asset description	Asset description
E.2.1.5	Asset description	Asset description
E.2.1.6	Asset description	Asset description
E.2.1.7	Asset description	Asset description
E.2.1.8	Asset description	Asset description
E.2.1.9	Asset description	Asset description
E.2.1.10	Asset description	Asset description
E.2.1.11	Asset description	Asset description
E.2.1.12	Asset description	Asset description
E.2.1.13	Asset description	Asset description
E.2.1.14	Asset description	Asset description
E.2.1.15	Asset description	Asset description
E.2.1.16	Asset description	Asset description
E.2.1.17	Asset description	Asset description
E.2.1.18	Asset description	Asset description
E.2.1.19	Asset description	Asset description
E.2.1.20	Asset description	Asset description
E.2.1.21	Asset description	Asset description
E.2.1.22	Asset description	Asset description
E.2.1.23	Asset description	Asset description
E.2.1.24	Asset description	Asset description
E.2.1.25	Asset description	Asset description
OE.2.1.1	Asset description	Asset description
OE.2.1.2	Asset description	Asset description
OE.2.1.3	Asset description	Asset description
OE.2.1.4	Asset description	Asset description
OE.2.1.5	Asset description	Asset description
OE.2.1.6	Asset description	Asset description
OE.2.1.7	Asset description	Asset description
OE.2.1.8	Asset description	Asset description
OE.2.1.9	Asset description	Asset description
OE.2.1.10	Asset description	Asset description
OE.2.1.11	Asset description	Asset description
OE.2.1.12	Asset description	Asset description
OE.2.1.13	Asset description	Asset description
OE.2.1.14	Asset description	Asset description
OE.2.1.15	Asset description	Asset description
OE.2.1.16	Asset description	Asset description
OE.2.1.17	Asset description	Asset description
OE.2.1.18	Asset description	Asset description
OE.2.1.19	Asset description	Asset description
OE.2.1.20	Asset description	Asset description
OE.2.1.21	Asset description	Asset description
OE.2.1.22	Asset description	Asset description
OE.2.1.23	Asset description	Asset description
OE.2.1.24	Asset description	Asset description
OE.2.1.25	Asset description	Asset description
3. Additional information on the asset distribution		
E.3.1.1	Asset description	Asset description
E.3.1.2	Asset description	Asset description
OE.3.1.1	Asset description	Asset description
OE.3.1.2	Asset description	Asset description
OE.3.1.3	Asset description	Asset description
OE.3.1.4	Asset description	Asset description
E.3.1.1	Asset description	Asset description
E.3.1.2	Asset description	Asset description
E.3.1.3	Asset description	Asset description
E.3.1.4	Asset description	Asset description
E.3.1.5	Asset description	Asset description
E.3.1.6	Asset description	Asset description
E.3.1.7	Asset description	Asset description
E.3.1.8	Asset description	Asset description
E.3.1.9	Asset description	Asset description
E.3.1.10	Asset description	Asset description
E.3.1.11	Asset description	Asset description
E.3.1.12	Asset description	Asset description
E.3.1.13	Asset description	Asset description
E.3.1.14	Asset description	Asset description
E.3.1.15	Asset description	Asset description
E.3.1.16	Asset description	Asset description
E.3.1.17	Asset description	Asset description
E.3.1.18	Asset description	Asset description
E.3.1.19	Asset description	Asset description
E.3.1.20	Asset description	Asset description
E.3.1.21	Asset description	Asset description
E.3.1.22	Asset description	Asset description
E.3.1.23	Asset description	Asset description
E.3.1.24	Asset description	Asset description
E.3.1.25	Asset description	Asset description
OE.3.1.1	Asset description	Asset description
OE.3.1.2	Asset description	Asset description
OE.3.1.3	Asset description	Asset description
OE.3.1.4	Asset description	Asset description
OE.3.1.5	Asset description	Asset description
OE.3.1.6	Asset description	Asset description
OE.3.1.7	Asset description	Asset description
OE.3.1.8	Asset description	Asset description
OE.3.1.9	Asset description	Asset description
OE.3.1.10	Asset description	Asset description
OE.3.1.11	Asset description	Asset description
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OE.3.1.18	Asset description	Asset description
OE.3.1.19	Asset description	Asset description
OE.3.1.20	Asset description	Asset description
OE.3.1.21	Asset description	Asset description
OE.3.1.22	Asset description	Asset description
OE.3.1.23	Asset description	Asset description
OE.3.1.24	Asset description	Asset description
OE.3.1.25	Asset description	Asset description

Reason for No Data in Worksheet E	Value
Not applicable for the instrument	N01
Not relevant for the issuer and/or CR programme at the present time	N02
Not available at the present time	N03
Confidential	N04

\* Local Entity Identifier (LEI) Node: <https://www.lei.lu/leis.com/leisearch>

\*\* Weighted Average Maturity - Reference Term to Maturity