

Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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

SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

[Insert Country]

[Insert Issuer]

Reporting Date: 31/3/2023

Cut-off Date: 31/3/2023



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
<div>CONTENT OF TAB A</div> <div>1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 4. Compliance Art 14 CBD Check Table 5. References to Capital Requirements Regulation (CRR) 129(1) 6. Other relevant information</div>					
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			
G.1.1.4	Cut-off date	s/coveredbonds 31/03/2023			
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	15,267.49			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	14,089.94			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,162.06			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	27.8%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		27.8%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		38.7%		
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	15,267.49		95.4%	
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	637.46		4.0%	
G.3.3.6	Total	15,996.5		100.0%	
OG.3.3.1	a/w [If relevant, please specify]				
OG.3.3.2	a/w [If relevant, please specify]				
OG.3.3.3	a/w [If relevant, please specify]				
OG.3.3.4	a/w [If relevant, please specify]				
OG.3.3.5	a/w [If relevant, please specify]				
OG.3.3.6	a/w [If relevant, please specify]				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.66	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	344.78	ND1	2.26%	
G.3.4.3	1 - 2 Y	496.40	ND1	3.25%	
G.3.4.4	2 - 3 Y	619.09	ND1	4.05%	
G.3.4.5	3 - 4 Y	959.83	ND1	6.29%	
G.3.4.6	4 - 5 Y	987.85	ND1	6.47%	
G.3.4.7	5 - 10 Y	7,844.43	ND1	51.38%	
G.3.4.8	10+ Y	4,015.12	ND1	26.30%	
G.3.4.9	Total	15,267.5	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	36.02			
OG.3.4.2	a/w 0-0.5y	116.71			
OG.3.4.3	a/w 0.5-1 y	192.04			
OG.3.4.4	a/w 1-1.5y	195.34			
OG.3.4.5	a/w 1.5-2 y	301.06			
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)	4.98	5.98		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.00	0.00	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.00	0.00	0.0%	0.0%
G.3.5.4	2 - 3 Y	2,500.00	0.00	21.7%	0.0%
G.3.5.5	3 - 4 Y	0.00	2,500.00	0.0%	21.7%
G.3.5.6	4 - 5 Y	4,000.00	0.00	34.8%	0.0%
G.3.5.7	5 - 10 Y	5,000.00	9,000.00	43.5%	78.3%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,267.49		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	15,267.5	0.0	100.0%	
OG.3.6.1	o/w [If relevant, please specify]				
OG.3.6.2	o/w [If relevant, please specify]				
OG.3.6.3	o/w [If relevant, please specify]				
OG.3.6.4	o/w [If relevant, please specify]				
OG.3.6.5	o/w [If relevant, please specify]				
OG.3.6.6	o/w [If relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0		100.0%	
OG.3.7.1	o/w [If relevant, please specify]				
OG.3.7.2	o/w [If relevant, please specify]				
OG.3.7.3	o/w [If relevant, please specify]				
OG.3.7.4	o/w [If relevant, please specify]				
OG.3.7.5	o/w [If relevant, please specify]				
OG.3.7.6	o/w [If relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.6%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	637.46		87.4%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	728.96		100.0%	
OG.3.9.1	o/w EU gvts or quasi gvts				
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	o/w EU central banks				
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	o/w CQS1 credit institutions				
OG.3.9.8	o/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	91.50		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	91.50		100.00%	
G.3.10.16	Total	91.50		100.00%	
OG.3.10.1	o/w [If relevant, please specify]				
OG.3.10.2	o/w [If relevant, please specify]				
OG.3.10.3	o/w [If relevant, please specify]				
OG.3.10.4	o/w [If relevant, please specify]				
OG.3.10.5	o/w [If relevant, please specify]				
OG.3.10.6	o/w [If relevant, please specify]				
OG.3.10.7	o/w [If relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.60%	0.80%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50		0.60%	0.80%
OG.3.11.1	o/w [If relevant, please specify]				
OG.3.11.2	o/w [If relevant, please specify]				
OG.3.11.3	o/w [If relevant, please specify]				
OG.3.11.4	o/w [If relevant, please specify]				
OG.3.11.5	o/w [If relevant, please specify]				
OG.3.11.6	o/w [If relevant, please specify]				
OG.3.11.7	o/w [If relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/			

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy?	
	(Y/N)	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		
4. Compliance Art 14 CBD Check table		
	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets 424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	637.46
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	

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	15,267.49	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	15,267.49	100.00%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%
OM.7.1.2	a/w Forest & Agriculture		0.0%
OM.7.1.3	a/w [if relevant, please specify]		0.0%
OM.7.1.4	a/w [if relevant, please specify]		0.0%
OM.7.1.5	a/w [if relevant, please specify]		0.0%
OM.7.1.6	a/w [if relevant, please specify]		0.0%
OM.7.1.7	a/w [if relevant, please specify]		0.0%
OM.7.1.8	a/w [if relevant, please specify]		0.0%
OM.7.1.9	a/w [if relevant, please specify]		0.0%
OM.7.1.10	a/w [if relevant, please specify]		0.0%
OM.7.1.11	a/w [if relevant, please specify]		0.0%
2. General Information		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	228,300	0
OM.7.2.1	Optional information eg. Number of borrowers	106,368	0
OM.7.2.2	Optional information eg. Number of guarantors	0	0
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.4%	0.0%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.00%	0.0%
M.7.4.2	Austria	0.00%	0.0%
M.7.4.3	Belgium	100.00%	0.0%
M.7.4.4	Bulgaria	0.00%	0.0%
M.7.4.5	Croatia	0.00%	0.0%
M.7.4.6	Cyprus	0.00%	0.0%
M.7.4.7	Czechia	0.00%	0.0%
M.7.4.8	Denmark	0.00%	0.0%
M.7.4.9	Estonia	0.00%	0.0%
M.7.4.10	Finland	0.00%	0.0%
M.7.4.11	France	0.00%	0.0%
M.7.4.12	Germany	0.00%	0.0%
M.7.4.13	Greece	0.00%	0.0%
M.7.4.14	Netherlands	0.00%	0.0%
M.7.4.15	Hungary	0.00%	0.0%
M.7.4.16	Ireland	0.00%	0.0%
M.7.4.17	Italy	0.00%	0.0%
M.7.4.18	Latvia	0.00%	0.0%
M.7.4.19	Lithuania	0.00%	0.0%
M.7.4.20	Luxembourg	0.00%	0.0%
M.7.4.21	Malta	0.00%	0.0%
M.7.4.22	Poland	0.00%	0.0%
M.7.4.23	Portugal	0.00%	0.0%
M.7.4.24	Romania	0.00%	0.0%
M.7.4.25	Slovakia	0.00%	0.0%
M.7.4.26	Slovenia	0.00%	0.0%
M.7.4.27	Spain	0.00%	0.0%
M.7.4.28	Sweden	0.00%	0.0%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	a/w [if relevant, please specify]		
OM.7.4.2	a/w [if relevant, please specify]		
OM.7.4.3	a/w [if relevant, please specify]		
OM.7.4.4	a/w [if relevant, please specify]		
OM.7.4.5	a/w [if relevant, please specify]		
OM.7.4.6	a/w [if relevant, please specify]		
OM.7.4.7	a/w [if relevant, please specify]		
OM.7.4.8	a/w [if relevant, please specify]		
OM.7.4.9	a/w [if relevant, please specify]		
OM.7.4.10	a/w [if relevant, please specify]		
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans
M.7.5.1	Antwerpen	15.85%	15.85%
M.7.5.2	Vlaams-Brabant	14.69%	14.69%
M.7.5.3	Oost-Vlaanderen	15.33%	15.33%
M.7.5.4	Brussels	8.37%	8.37%
M.7.5.5	West-Vlaanderen	10.82%	10.82%
M.7.5.6	Limburg	8.09%	8.09%
M.7.5.7	Liège	7.34%	7.34%
M.7.5.8	Hainaut	6.90%	6.90%
M.7.5.9	Brabant Wallon	5.23%	5.23%
M.7.5.10	Namur	4.31%	4.31%
M.7.5.11	Luxembourg	2.85%	2.85%
M.7.5.12	Other	0.23%	0.23%
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	84.18%	84.18%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.82%	15.82%
OM.7.6.1			
OM.7.6.2			
OM.7.6.3			
OM.7.6.4			
OM.7.6.5			
OM.7.6.6			
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / interest only	4.60%	4.60%
M.7.7.2	Amortising	95.40%	95.40%
M.7.7.3	Other	0.00%	0.00%
OM.7.7.1			
OM.7.7.2			
OM.7.7.3			
OM.7.7.4			
OM.7.7.5			
OM.7.7.6			
8. Loan Seasoning		% Residential Loans	% Commercial Loans
M.7.8.1	Up to 12 months	2.84%	2.84%
M.7.8.2	≥ 12 - < 24 months	10.83%	10.83%
M.7.8.3	≥ 24 - < 36 months	14.05%	14.05%
M.7.8.4	≥ 36 - < 60 months	29.39%	29.39%
M.7.8.5	≥ 60 months	42.89%	42.89%
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)	66.87			
By buckets (mn):					
M.7A.10.2	<=100K	7,148.09	180,170.00	0.47	0.79
M.7A.10.3	>100K and <=200K	5,260.66	38,536.00	0.34	0.17
M.7A.10.4	>200K and <=300K	1,644.87	6,872.00	0.11	0.03
M.7A.10.5	>300K and <=400K	568.97	1,669.00	0.04	0.01
M.7A.10.6	>400K	644.90	1,053.00	0.04	0.00
M.7A.10.26	Total	15,267.5	228,300	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 (%)	59.34%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,260.95	97,603	27.91%	42.75%
M.7A.11.3	>40 - <=50 %	1,669.35	26,590	10.93%	11.65%
M.7A.11.4	>50 - <=60 %	1,855.84	26,089	12.16%	11.43%
M.7A.11.5	>60 - <=70 %	2,052.98	25,749	13.45%	11.28%
M.7A.11.6	>70 - <=80 %	2,304.31	25,001	15.09%	10.95%
M.7A.11.7	>80 - <=90 %	2,090.01	18,337	13.69%	8.03%
M.7A.11.8	>90 - <=100 %	546.87	4,224	3.58%	1.85%
M.7A.11.9	>100%	487.18	4,707	3.19%	2.06%
M.7A.11.10	Total	15,267.49	228,300	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	95.27			
OM.7A.11.2	a/w >110 - <=120 %	68.14			
OM.7A.11.3	a/w >120 - <=130 %	44.08			
OM.7A.11.4	a/w >130 - <=140 %	32.32			
OM.7A.11.5	a/w >140 - <=150 %	31.53			
OM.7A.11.6	a/w >150 %	215.84			
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 (%)	49.37%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,950.80	127,358	38.98%	55.79%
M.7A.12.3	>40 - <=50 %	2,002.92	27,385	13.12%	12.00%
M.7A.12.4	>50 - <=60 %	2,052.48	24,906	13.44%	10.91%
M.7A.12.5	>60 - <=70 %	2,002.19	21,442	13.11%	9.39%
M.7A.12.6	>70 - <=80 %	1,783.56	15,992	11.68%	7.00%
M.7A.12.7	>80 - <=90 %	949.22	7,099	6.22%	3.11%
M.7A.12.8	>90 - <=100 %	236.38	1,705	1.55%	0.75%
M.7A.12.9	>100%	289.95	2,413	1.90%	1.06%
M.7A.12.10	Total	15,267.49	228,300	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	62.03		0.41%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	33.88		0.22%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	30.67		0.20%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	20.36		0.13%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	13.29		0.09%	0.00%
OM.7A.12.6	a/w >150 %	129.71		0.85%	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	19.16%			
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 [f relevant, please specify]				
OM.7A.13.6	a/w [f relevant, please specify]				
OM.7A.13.7	a/w [f relevant, please specify]				
OM.7A.13.8	a/w [f relevant, please specify]				
OM.7A.13.9	a/w [f relevant, please specify]				
OM.7A.13.10	a/w [f 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%
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %				
M.7B.22.3	>40 - <=50 %				
M.7B.22.4	>50 - <=60 %				
M.7B.22.5	>60 - <=70 %				
M.7B.22.6	>70 - <=80 %				
M.7B.22.7	>80 - <=90 %				
M.7B.22.8	>90 - <=100 %				
M.7B.22.9	>100%				
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %				
M.7B.23.3	>40 - <=50 %				
M.7B.23.4	>50 - <=60 %				
M.7B.23.5	>60 - <=70 %				
M.7B.23.6	>70 - <=80 %				
M.7B.23.7	>80 - <=90 %				
M.7B.23.8	>90 - <=100 %				
M.7B.23.9	>100%				
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0.0	0	0.0%	0.0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.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.7B.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]	
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.7B.29.9	School	[For completion]	[For completion]	[For completion]	
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]	
M.7B.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.7B.29.13	Other	[For completion]	[For completion]	[For completion]	
M.7B.29.14	no data	[For completion]	[For completion]	[For completion]	
M.7B.29.15	Total	0.0	0		
M.7B.29.16	Weighted Average			[For completion]	
M.7B.29.17					
M.7B.29.18					
M.7B.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. Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
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.]	For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/03/2023

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

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

Asset Based Solutions (cover pool and management)

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

Website

<https://www.bnpparibasfortis.com/>

Remark

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

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



BNP PARIBAS Retained Covered Bonds FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.91	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.91	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2023	4.14	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2023	7.14	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.70	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average	0.31 %
Weighted Average Rema	4.98

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
---------------	------------------	---------



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	15,267,493,866 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	637,461,280 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.10%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,291,995,337 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.89% Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,159,112 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	637,461,280 (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)	12,291,995,337
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	113.23% Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,006,002,944 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,006,002,944
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	13,021,615,729 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,291,995,337
Total Principal Proceeds Public Finance Exposures	92,159,112
Total Principal Proceeds Financial Institution Exposures	637,461,280
Impact Derivatives	0
Interest Requirement Covered Bonds	181,000,000 (X)
Costs, Fees and expenses Covered Bonds	78,121,104 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,268,497,569
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,449,960,869 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,843,623 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,440,117,246
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	78,420,856 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	76,420,856 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/03/2023

(All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,267,493,866
Principal Redemptions between Cut-off Date and Maturity	15,267,493,866
Interest Payments between Cut-off Date and Maturity Date	2,006,002,944
Number of borrowers	106,368
Number of loans	228,300
Average Outstanding Balance per borrower	143,535
Average Outstanding Balance per loan	66,875
Weighted average Current Loan to Current Value	49.37%
Weighted average Current Loan to Original Value	59.34%
Weighted average seasoning (in Years)	4.43
Weighted average remaining maturity (in years, at 0% CPR)	14.68
Weighted average initial maturity (in years, at 0% CPR)	19.12
Percentage of Fixed Rate Loans	84.18%
Percentage of Variable Rate Loans	15.82%
Weighted average interest rate	1.72%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	1.94%
Weighted Remaining average life (in years, at 0% CPR)	7.66
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.61
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 637,461,280

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

5. Prepayments Last Calendar Month

40,018,889 EUR



Stratification Tables

Portfolio Cut-off Date 31/03/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,419,278,685.65	15.85 %	35,144	15.39 %
Oost-Vlaanderen	2,339,821,161.32	15.33 %	36,782	16.11 %
Vlaams-Brabant	2,242,856,414.94	14.69 %	31,653	13.86 %
West-Vlaanderen	1,652,473,410.05	10.82 %	28,054	12.29 %
Brussels	1,277,422,538.05	8.37 %	12,578	5.51 %
Limburg	1,235,834,694.09	8.09 %	21,305	9.33 %
Liège	1,120,042,498.91	7.34 %	17,689	7.75 %
Hainaut	1,053,656,106.50	6.90 %	17,516	7.67 %
Brabant Wallon	797,755,209.44	5.23 %	9,829	4.31 %
Namur	658,314,586.84	4.31 %	10,583	4.64 %
Luxembourg	435,032,456.15	2.85 %	6,509	2.85 %
Other	35,006,104.23	0.23 %	658	0.29 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	434,089,008.51	2.84 %	3,851	1.69 %
>1 and <=2	1,653,733,661.05	10.83 %	15,418	6.75 %
>2 and <=3	2,145,031,966.50	14.05 %	22,608	9.90 %
>3 and <=4	4,487,166,648.15	29.39 %	56,299	24.66 %
>4 and <=5	1,861,661,899.63	12.19 %	27,316	11.96 %
>5 and <=6	1,093,266,219.19	7.16 %	17,997	7.88 %
>6 and <=7	1,829,563,556.22	11.98 %	35,164	15.40 %
>7 and <=8	689,702,190.79	4.52 %	16,236	7.11 %
>8 and <=9	318,460,809.65	2.09 %	8,391	3.68 %
>9 and <=10	59,796,925.67	0.39 %	1,859	0.81 %
>10 and <=11	47,385,146.54	0.31 %	1,419	0.62 %
>11 and <=12	113,112,652.46	0.74 %	4,368	1.91 %
>12 and <=13	222,182,811.37	1.46 %	6,244	2.73 %
>13 and <=14	168,683,205.98	1.10 %	4,369	1.91 %
>14 and <=15	28,198,959.34	0.18 %	1,041	0.46 %
>15 and <=16	15,708,072.32	0.10 %	325	0.14 %
>16 and <=17	13,321,210.90	0.09 %	502	0.22 %
>17 and <=18	48,132,408.50	0.32 %	2,043	0.89 %
>18 and <=19	28,380,807.66	0.19 %	2,036	0.89 %
>19 and <=20	6,263,223.36	0.04 %	525	0.23 %
>20 and <=21	1,812,655.97	0.01 %	99	0.04 %
>21 and <=22	294,301.99	0.00 %	27	0.01 %
>22 and <=23	362,796.53	0.00 %	32	0.01 %
>23 and <=24	815,657.10	0.01 %	95	0.04 %
>24 and <=25	80,384.37	0.00 %	20	0.01 %
>29 and <=30	42,042.74	0.00 %	2	0.00 %
>32 and <=33	49,876.17	0.00 %	4	0.00 %
>25 and <=26	164,096.81	0.00 %	7	0.00 %
>26 and <=27	30,670.70	0.00 %	3	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,009,230.83	0.01 %	959	0.42 %
<=1	116,780,022.07	0.76 %	4,984	2.18 %
>1 and <=2	193,090,504.32	1.26 %	7,232	3.17 %
>2 and <=3	221,303,935.40	1.45 %	8,264	3.62 %
>3 and <=4	301,687,915.24	1.98 %	10,835	4.75 %
>4 and <=5	272,055,508.40	1.78 %	8,074	3.54 %
>5 and <=6	356,745,050.32	2.34 %	10,497	4.60 %
>6 and <=7	588,248,617.35	3.85 %	14,849	6.50 %
>7 and <=8	409,011,086.55	2.68 %	9,356	4.10 %
>8 and <=9	538,192,806.50	3.53 %	10,970	4.81 %
>9 and <=10	516,734,189.16	3.38 %	9,154	4.01 %
>10 and <=11	558,484,512.47	3.66 %	9,264	4.06 %
>11 and <=12	914,023,644.56	5.99 %	14,121	6.19 %
>12 and <=13	591,340,262.91	3.87 %	8,807	3.86 %
>13 and <=14	800,148,471.32	5.24 %	10,746	4.71 %
>14 and <=15	692,966,641.10	4.54 %	8,995	3.94 %
>15 and <=16	792,541,013.95	5.19 %	9,815	4.30 %
>16 and <=17	1,448,443,391.39	9.49 %	16,581	7.26 %
>17 and <=18	928,333,721.82	6.08 %	10,574	4.63 %
>18 and <=19	1,000,368,239.43	6.55 %	10,202	4.47 %
>19 and <=20	524,513,738.49	3.44 %	5,485	2.40 %
>20 and <=21	528,171,896.90	3.46 %	5,376	2.35 %
>21 and <=22	1,288,493,087.91	8.44 %	11,155	4.89 %
>22 and <=23	901,898,047.15	5.91 %	6,696	2.93 %
>23 and <=24	584,097,884.01	3.83 %	3,871	1.70 %
>24 and <=25	161,561,305.06	1.06 %	1,127	0.49 %
>25 and <=26	17,392,862.75	0.11 %	155	0.07 %
>26 and <=27	11,046,711.81	0.07 %	92	0.04 %
>27 and <=28	3,905,112.41	0.03 %	35	0.02 %
>28 and <=29	3,696,017.01	0.02 %	28	0.01 %
>29 and <=30	208,437.58	0.00 %	1	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	164,723.18	0.00 %	19	0.01 %
>1 and <=2	19,472,975.54	0.13 %	149	0.07 %
>2 and <=3	29,588,511.71	0.19 %	265	0.12 %
>3 and <=4	15,264,043.88	0.10 %	306	0.13 %
>4 and <=5	310,648,815.02	2.03 %	2,318	1.02 %
>5 and <=6	20,584,652.41	0.13 %	652	0.29 %
>6 and <=7	44,692,576.21	0.29 %	1,402	0.61 %
>7 and <=8	61,683,758.41	0.40 %	2,267	0.99 %
>8 and <=9	80,914,059.30	0.53 %	2,947	1.29 %
>9 and <=10	1,058,680,343.19	6.93 %	32,458	14.22 %
>10 and <=11	118,362,909.33	0.78 %	4,935	2.16 %
>11 and <=12	208,298,576.88	1.36 %	4,786	2.10 %
>12 and <=13	642,939,395.10	4.21 %	13,692	6.00 %
>13 and <=14	127,339,556.51	0.83 %	2,679	1.17 %
>14 and <=15	1,728,536,019.67	11.32 %	30,999	13.58 %
>15 and <=16	178,024,550.96	1.17 %	3,124	1.37 %
>16 and <=17	246,716,645.09	1.62 %	3,838	1.68 %
>17 and <=18	875,930,363.79	5.74 %	12,764	5.59 %
>18 and <=19	198,115,540.10	1.30 %	4,324	1.89 %
>19 and <=20	3,753,750,203.73	24.59 %	47,617	20.86 %
>20 and <=21	307,683,549.63	2.02 %	4,495	1.97 %
>21 and <=22	153,614,287.89	1.01 %	2,231	0.98 %
>22 and <=23	171,511,811.93	1.12 %	2,282	1.00 %
>23 and <=24	133,273,106.58	0.87 %	1,882	0.82 %
>24 and <=25	4,014,334,880.78	26.29 %	37,225	16.31 %
>25 and <=26	428,500,306.29	2.81 %	4,307	1.89 %
>26 and <=27	44,490,594.69	0.29 %	474	0.21 %
>27 and <=28	19,420,318.16	0.13 %	228	0.10 %
>28 and <=29	25,018,630.56	0.16 %	275	0.12 %
>29 and <=30	218,613,944.63	1.43 %	2,954	1.29 %
>30 and <=31	26,799,242.34	0.18 %	343	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	336,498.31	0.00 %	5	0.00 %
>35 and <=36	101,825.80	0.00 %	2	0.00 %
>36 and <=37	109,944.59	0.00 %	1	0.00 %
>39 and <=40	342,277.61	0.00 %	5	0.00 %
>32 and <=33	277,373.39	0.00 %	3	0.00 %
>31 and <=32	3,240,491.26	0.02 %	41	0.02 %
>40 and <=41	87,700.47	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	49,876.17	0.00 %	4	0.00 %
1993	42,042.74	0.00 %	2	0.00 %
1996	30,670.70	0.00 %	3	0.00 %
1997	124,472.08	0.00 %	6	0.00 %
1998	92,449.67	0.00 %	14	0.01 %
1999	722,986.69	0.00 %	91	0.04 %
2000	443,526.41	0.00 %	40	0.02 %
2001	273,230.66	0.00 %	24	0.01 %
2002	1,131,111.91	0.01 %	65	0.03 %
2003	6,242,392.98	0.04 %	464	0.20 %
2004	18,610,586.27	0.12 %	1,505	0.66 %
2005	52,727,811.36	0.35 %	2,427	1.06 %
2006	17,630,093.16	0.12 %	687	0.30 %
2007	15,169,490.62	0.10 %	307	0.13 %
2008	15,370,825.62	0.10 %	577	0.25 %
2009	132,767,184.05	0.87 %	3,612	1.58 %
2010	234,941,771.28	1.54 %	6,302	2.76 %
2011	140,214,327.42	0.92 %	5,356	2.35 %
2012	40,981,114.66	0.27 %	1,193	0.52 %
2013	68,034,357.24	0.45 %	2,045	0.90 %
2014	180,675,543.13	1.18 %	4,761	2.09 %
2015	731,365,964.58	4.79 %	17,460	7.65 %
2016	1,540,489,937.84	10.09 %	31,493	13.79 %
2017	1,130,155,758.76	7.40 %	18,728	8.20 %
2018	1,884,670,373.06	12.34 %	28,030	12.28 %
2019	3,969,267,263.88	26.00 %	50,450	22.10 %
2020	2,578,261,096.67	16.89 %	29,014	12.71 %
2021	1,795,696,040.30	11.76 %	17,289	7.57 %
2022	711,310,843.08	4.66 %	6,349	2.78 %
2023	723.18	0.00 %	2	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,222,841,158.59	14.56 %	46,972	44.16 %
>100 and <=200	4,928,289,491.19	32.28 %	33,742	31.72 %
>200 and <=300	4,042,962,589.85	26.48 %	16,682	15.68 %
>300 and <=400	1,826,986,318.60	11.97 %	5,376	5.05 %
>400	2,246,414,307.94	14.71 %	3,596	3.38 %
	15,267,493,866.17	100.00 %	106,368	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	34,013,165.22	0.22 %	754	0.33 %
0.5 - 1%	702,760,629.24	4.60 %	8,331	3.65 %
1 - 1.5%	4,890,830,197.83	32.03 %	58,791	25.75 %
1.5 - 2%	7,084,044,799.42	46.40 %	104,120	45.61 %
2 - 2.5%	1,360,349,815.46	8.91 %	26,249	11.50 %
2.5 - 3%	681,903,809.62	4.47 %	15,133	6.63 %
3 - 3.5%	208,049,220.75	1.36 %	5,483	2.40 %
3.5 - 4%	108,820,217.89	0.71 %	3,457	1.51 %
4 - 4.5%	81,005,474.20	0.53 %	2,520	1.10 %
4.5 - 5%	65,936,244.35	0.43 %	1,979	0.87 %
5 - 5.5%	34,024,248.38	0.22 %	1,004	0.44 %
5.5 - 6%	11,345,054.30	0.07 %	346	0.15 %
6 - 6.5%	4,192,217.72	0.03 %	110	0.05 %
6.5 - 7%	131,190.38	0.00 %	17	0.01 %
8 - 8.5%	58,413.41	0.00 %	3	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	4,081.18	0.00 %	2	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,851,957,811.31	84.18 %	190,786	83.57 %
Variable	28,789,941.93	0.19 %	2,025	0.89 %
Variable With Cap	2,386,746,112.93	15.63 %	35,489	15.54 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	847,415,319.92	5.55 %	15,862	6.95 %
2024	388,743,838.80	2.55 %	6,442	2.82 %
2025	108,685,663.11	0.71 %	1,595	0.70 %
2026	169,464,926.35	1.11 %	2,189	0.96 %
2027	188,624,783.37	1.24 %	2,222	0.97 %
2028	83,246,168.72	0.55 %	1,021	0.45 %
2029	89,613,595.03	0.59 %	848	0.37 %
2030	9,993,029.46	0.07 %	109	0.05 %
2031	79,151,595.65	0.52 %	501	0.22 %
2032	30,886,754.10	0.20 %	197	0.09 %
2033	74,311,319.59	0.49 %	1,008	0.44 %
2034	251,009,394.09	1.64 %	2,737	1.20 %
2035	23,090,343.99	0.15 %	203	0.09 %
2036	17,899,182.73	0.12 %	112	0.05 %
2037	1,268,719.20	0.01 %	12	0.01 %
Fixed To Maturity	12,904,089,232.06	84.52 %	193,242	84.64 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,267,401,947.26	100.00 %	228,294	100.00 %
Twice A Year	91,918.91	0.00 %	6	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,439,772,703.18	94.58 %	220,474	96.57 %
Interest only	701,952,332.04	4.60 %	4,516	1.98 %
Linear	125,768,830.95	0.82 %	3,310	1.45 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,206,098,517.50	7.90 %	37,225	16.31 %
11-20%	1,340,753,981.71	8.78 %	31,759	13.91 %
21-30%	1,586,285,940.21	10.39 %	29,640	12.98 %
31-40%	1,817,666,353.40	11.91 %	28,734	12.59 %
41-50%	2,002,919,012.16	13.12 %	27,385	12.00 %
51-60%	2,052,482,881.91	13.44 %	24,906	10.91 %
61-70%	2,002,186,320.76	13.11 %	21,442	9.39 %
71-80%	1,783,556,505.60	11.68 %	15,992	7.00 %
81-90%	949,218,537.57	6.22 %	7,099	3.11 %
91-100%	236,377,207.94	1.55 %	1,705	0.75 %
101-110%	62,031,218.87	0.41 %	596	0.26 %
111-120%	33,883,125.40	0.22 %	352	0.15 %
>120%	194,034,263.14	1.27 %	1,465	0.64 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	837,127,616.53	5.48 %	23,016	10.08 %
11-20%	914,480,105.61	5.99 %	24,329	10.66 %
21-30%	1,118,726,268.52	7.33 %	24,717	10.83 %
31-40%	1,390,618,654.54	9.11 %	25,541	11.19 %
41-50%	1,669,351,858.55	10.93 %	26,590	11.65 %
51-60%	1,855,843,655.40	12.16 %	26,089	11.43 %
61-70%	2,052,980,378.09	13.45 %	25,749	11.28 %
71-80%	2,304,309,620.90	15.09 %	25,001	10.95 %
81-90%	2,090,011,997.76	13.69 %	18,337	8.03 %
91-100%	546,868,381.37	3.58 %	4,224	1.85 %
101-110%	95,265,767.89	0.62 %	1,016	0.45 %
111-120%	68,136,034.00	0.45 %	762	0.33 %
>120%	323,773,527.01	2.12 %	2,929	1.28 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	108,754,676.53	0.71 %	11,277	4.94 %
21-40%	382,789,538.28	2.51 %	16,272	7.13 %
41-60%	808,611,669.90	5.30 %	20,958	9.18 %
61-80%	1,701,913,176.28	11.15 %	29,586	12.96 %
81-100%	2,371,610,058.35	15.53 %	30,481	13.35 %
101-120%	778,191,186.68	5.10 %	15,340	6.72 %
121-140%	764,169,604.04	5.01 %	13,443	5.89 %
141-160%	841,953,604.72	5.51 %	13,147	5.76 %
161-180%	916,189,475.27	6.00 %	12,793	5.60 %
181-200%	1,134,309,367.05	7.43 %	12,407	5.43 %
201-300%	2,620,069,039.90	17.16 %	29,576	12.95 %
301-400%	1,133,871,752.67	7.43 %	10,747	4.71 %
401-500%	484,364,002.87	3.17 %	4,297	1.88 %
>500%	1,220,696,713.63	8.00 %	7,976	3.49 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	344,776,517.87	2.26 %	13,943	6.11 %
>1 and <=2	496,396,013.07	3.25 %	18,210	7.98 %
>2 and <=3	619,087,324.84	4.05 %	18,323	8.03 %
>3 and <=4	959,830,906.84	6.29 %	23,421	10.26 %
>4 and <=5	987,846,672.04	6.47 %	19,282	8.45 %
>5 and <=6	1,303,569,815.79	8.54 %	20,940	9.17 %
>6 and <=7	1,322,547,214.68	8.66 %	19,455	8.52 %
>7 and <=8	1,383,231,827.55	9.06 %	17,656	7.73 %
>8 and <=9	2,226,527,343.73	14.58 %	25,613	11.22 %
>9 and <=10	1,608,557,188.95	10.54 %	17,340	7.60 %
>10 and <=11	987,113,233.49	6.47 %	10,253	4.49 %
>11 and <=12	2,185,104,514.61	14.31 %	17,979	7.88 %
>12 and <=13	715,858,415.43	4.69 %	4,908	2.15 %
>13 and <=14	98,053,136.82	0.64 %	710	0.31 %
>14 and <=15	22,432,815.57	0.15 %	213	0.09 %
>15 and <=16	6,205,597.00	0.04 %	51	0.02 %
>16 and <=17	355,327.89	0.00 %	3	0.00 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,904,089,232.06	84.52 %	193,242	84.64 %
>=0 and <=1	1,308,554,340.93	8.57 %	23,441	10.27 %
>1 and <=2	247,498,877.43	1.62 %	3,120	1.37 %
>2 and <=3	234,917,071.24	1.54 %	2,822	1.24 %
>3 and <=4	94,865,083.28	0.62 %	906	0.40 %
>4 and <=5	109,990,301.63	0.72 %	697	0.31 %
>5 and <=6	308,028,363.78	2.02 %	3,592	1.57 %
>7 and <=8	1,604,015.16	0.01 %	15	0.01 %
>6 and <=7	57,946,580.66	0.38 %	465	0.20 %
	15,267,493,866.17	100.00 %	228,300	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,396,230,308.87	80.84 %	103,546	79.64 %
Other/No data	9,337,103,836.69	19.16 %	26,477	20.36 %
	48,733,334,145.56	100.00 %	130,023	100.00 %

18. IFRS9 Norms

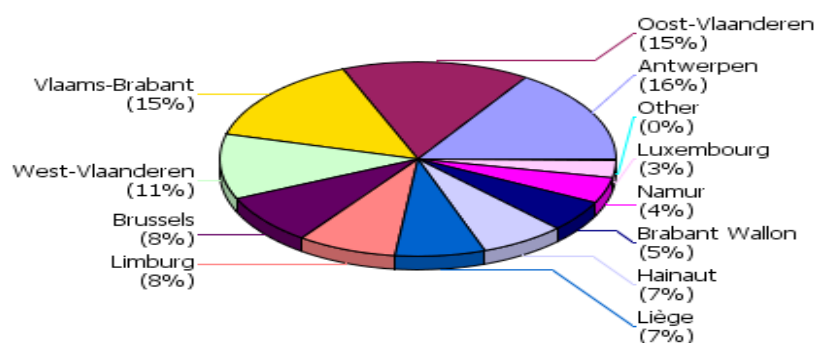
	In EUR	In %	In number of loans	In %
Phase 1	13,964,036,107.18	91.46 %	211,078	92.46 %
Phase 2	1,301,587,423.83	8.53 %	16,338	7.16 %
Phase 3	1,870,335.16	0.01 %	28	0.01 %
Other/No data	0.00	0.00 %	856	0.37 %
	15,267,493,866.17	100.00 %	228,300	100.00 %



Stratification Tables

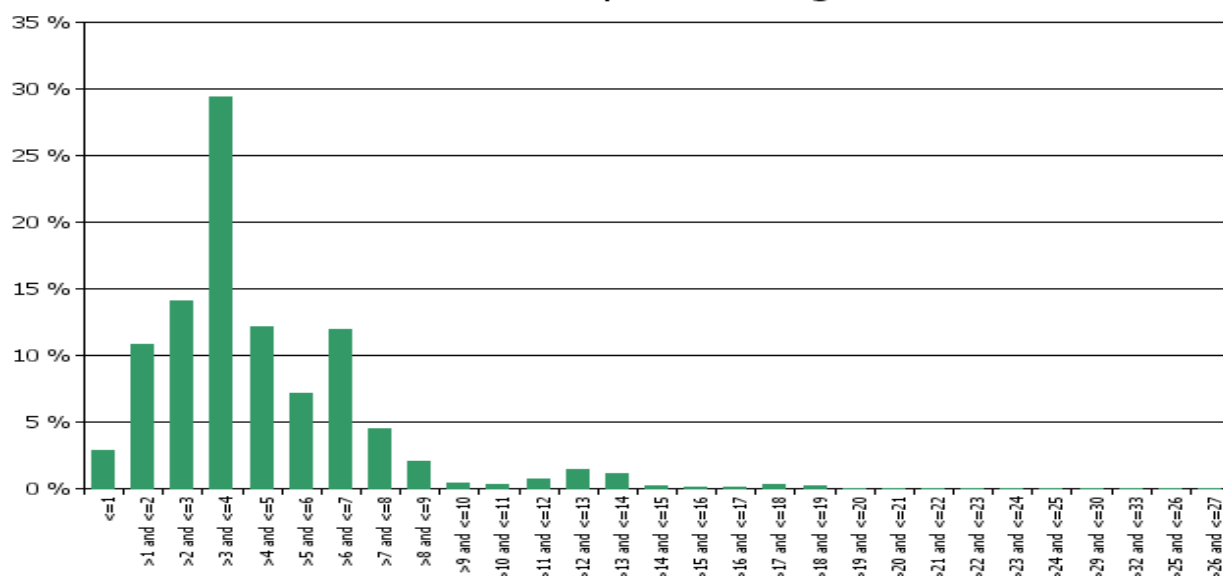
Portfolio Cut-off Date 31/03/2023

1. Geographic distribution



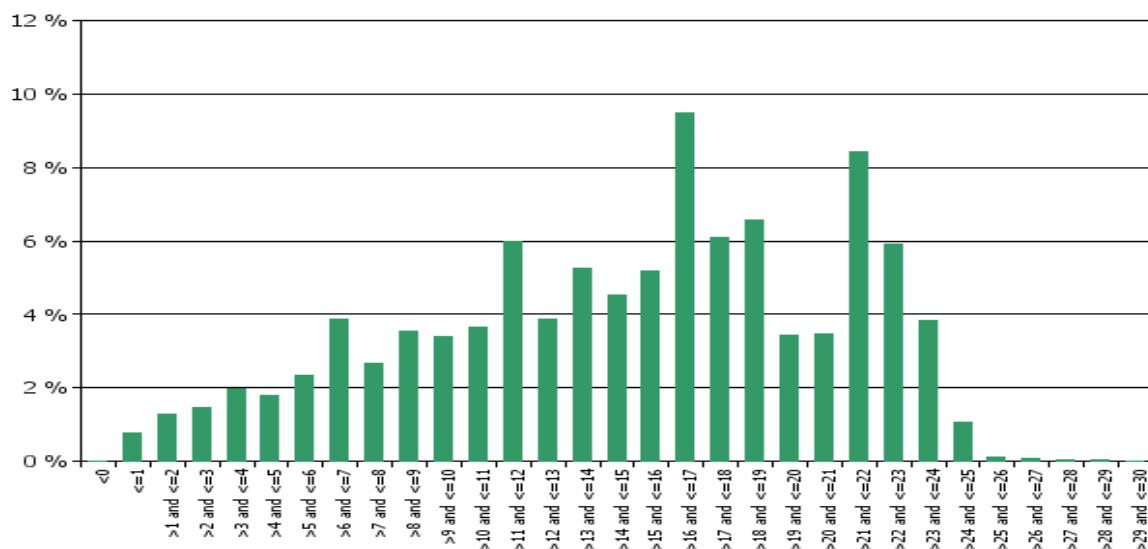
2. Seasoning

Distribution per Seasoning



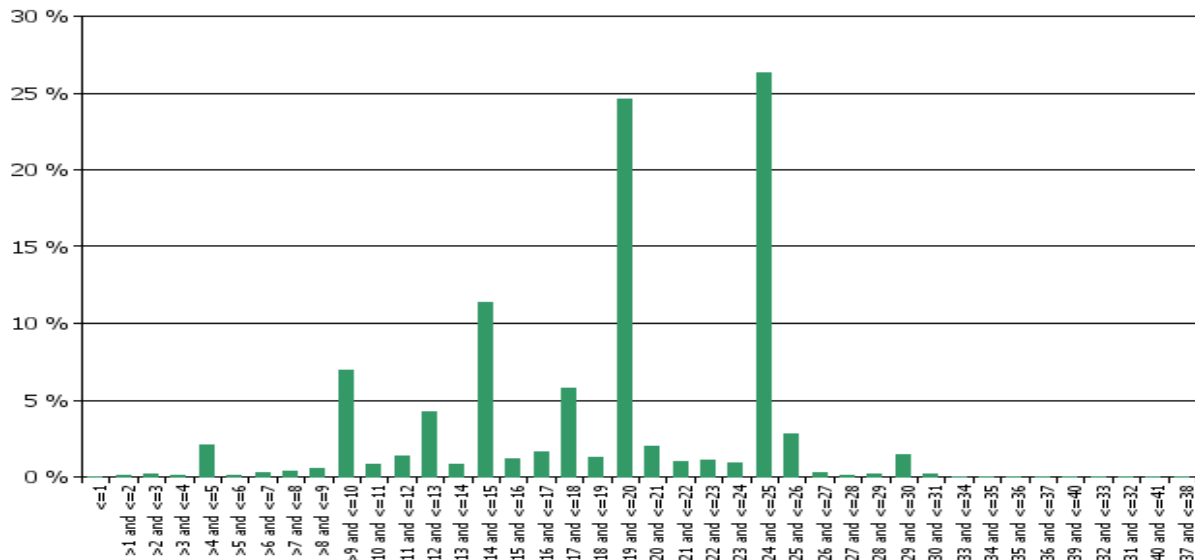
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



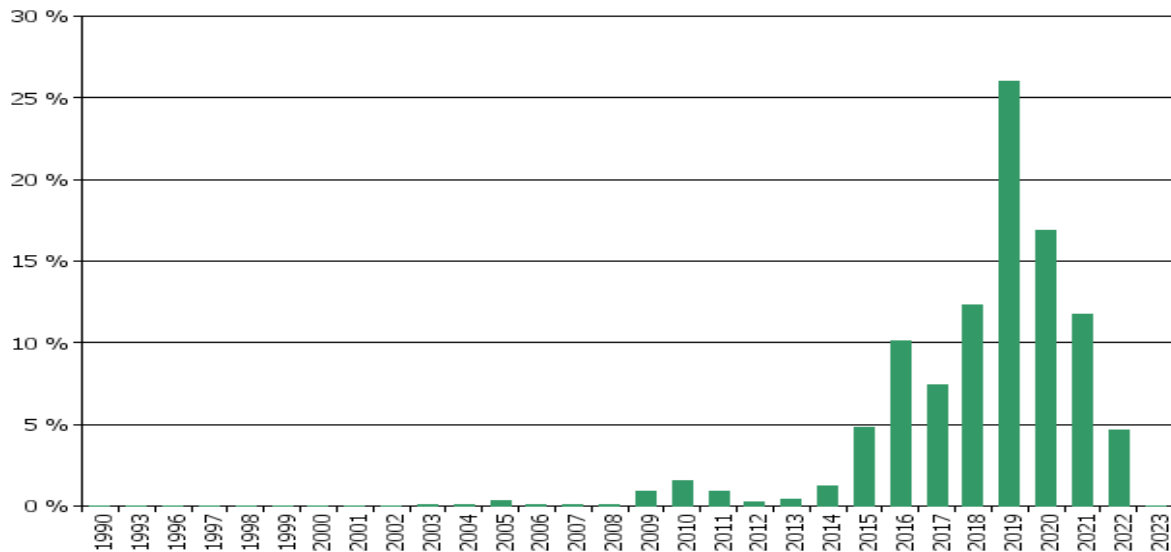
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

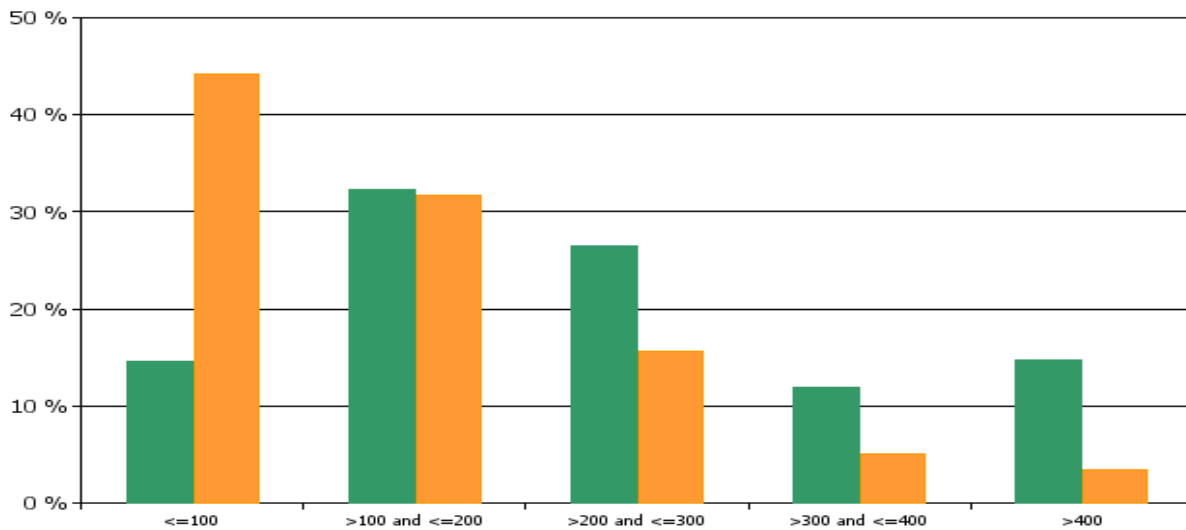
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

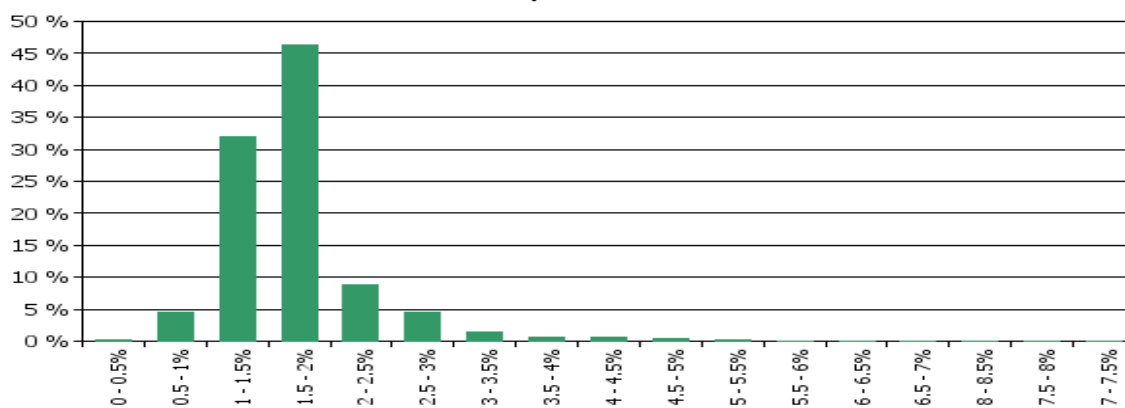
Outstanding Loan Balance by Borrower

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



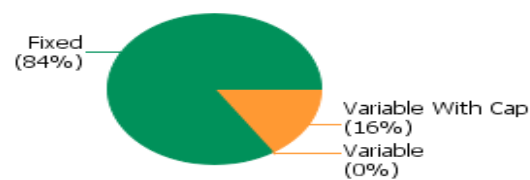
7. Interest Rate

Distribution per Interest Rate

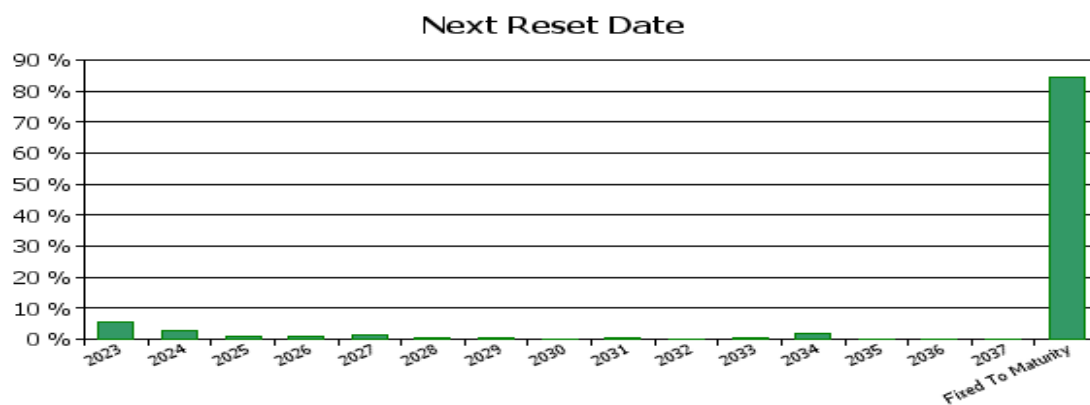


8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



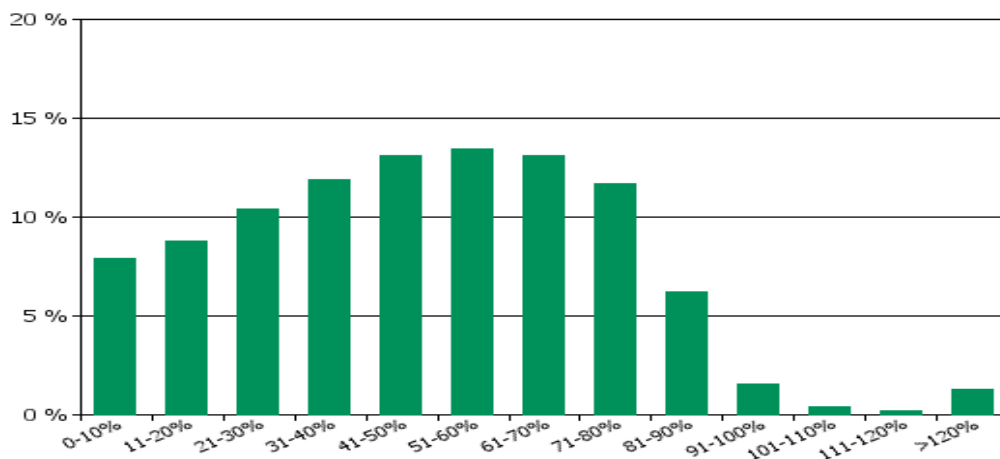
11. Repayment Type

Distribution per Repayment Type

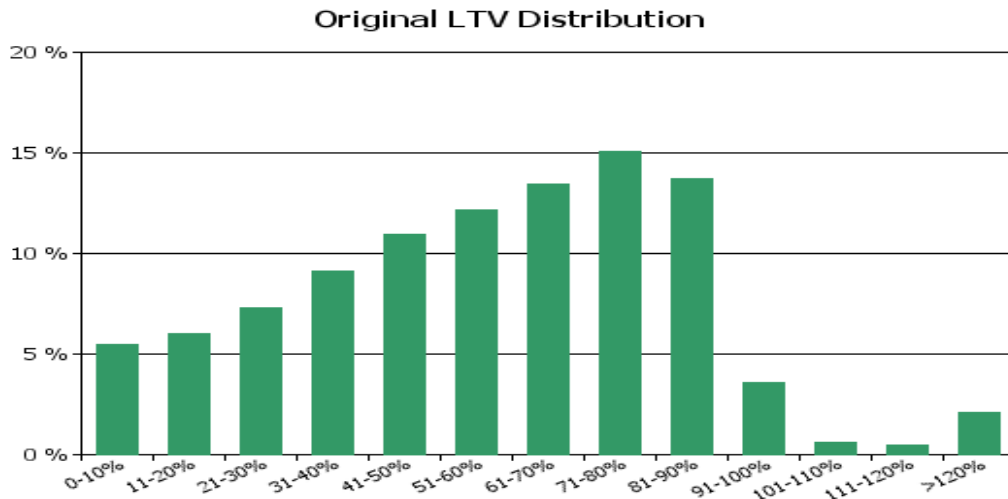


12. Current Loan to Current Value (LTV)

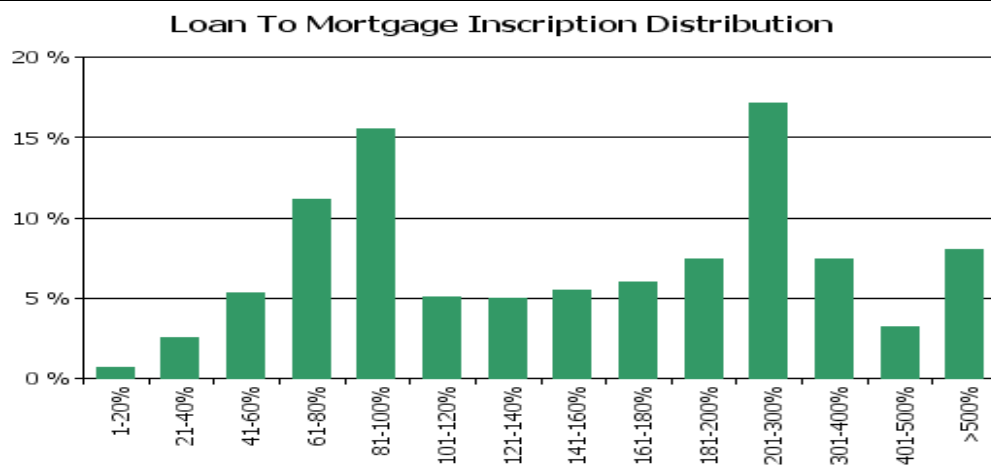
Current LTV Distribution



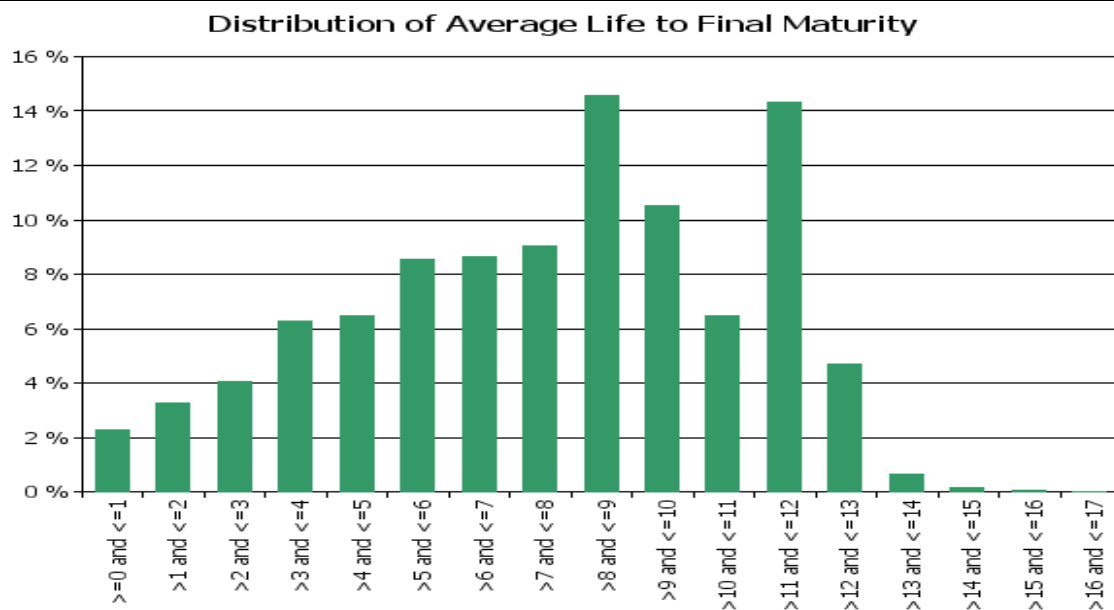
13. Current Loan to Original Value (LTOV)



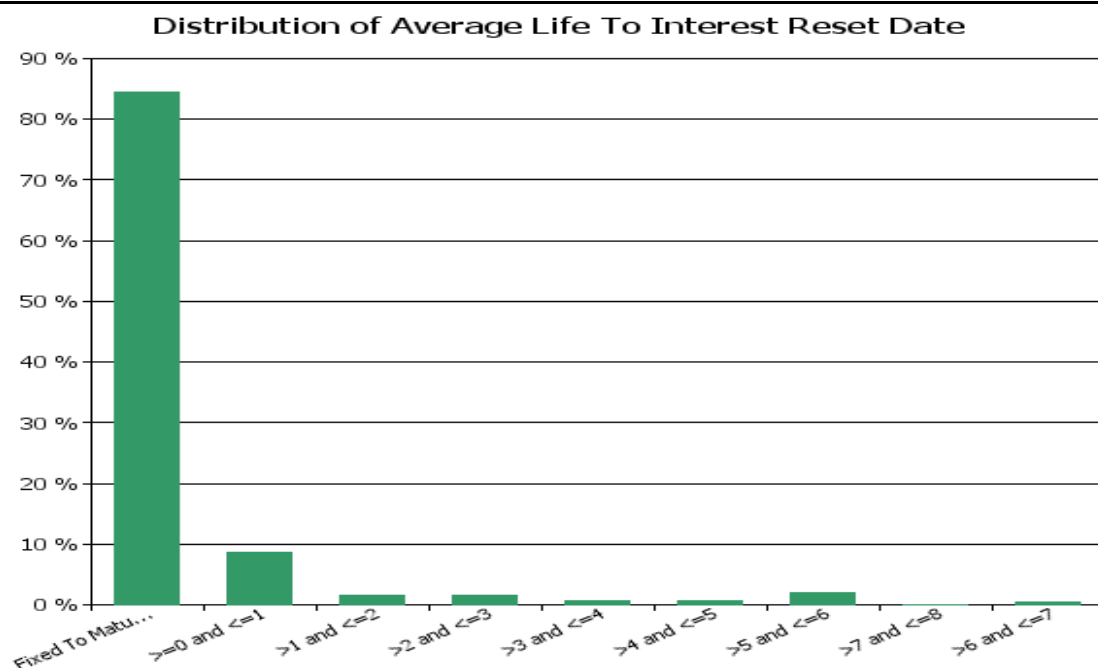
14. Loan to Mortgage Inscription Ratio (LTM)



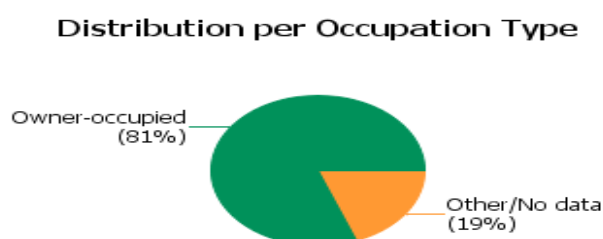
15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm





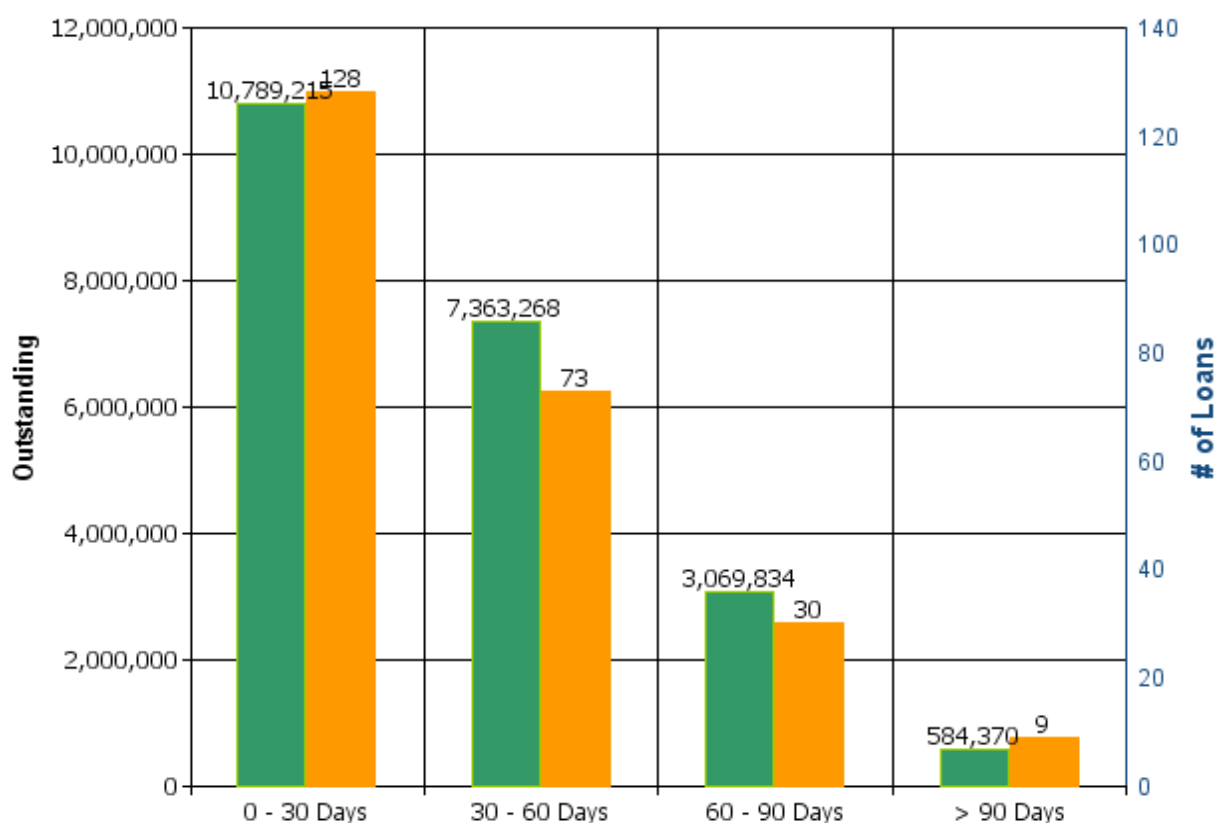
Cover Pool Performance

Portfolio Cut-off Date 31/03/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,245,687,179.06	99.86 %	228,060	99.89 %
0 - 30 Days	10,789,214.63	0.07 %	128	0.06 %
30 - 60 Days	7,363,268.30	0.05 %	73	0.03 %
60 - 90 Days	3,069,834.30	0.02 %	30	0.01 %
> 90 Days	584,369.88	0.00 %	9	0.00 %
Total	15,267,493,866.17	100.00 %	228,300	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off D:

Mar/2023

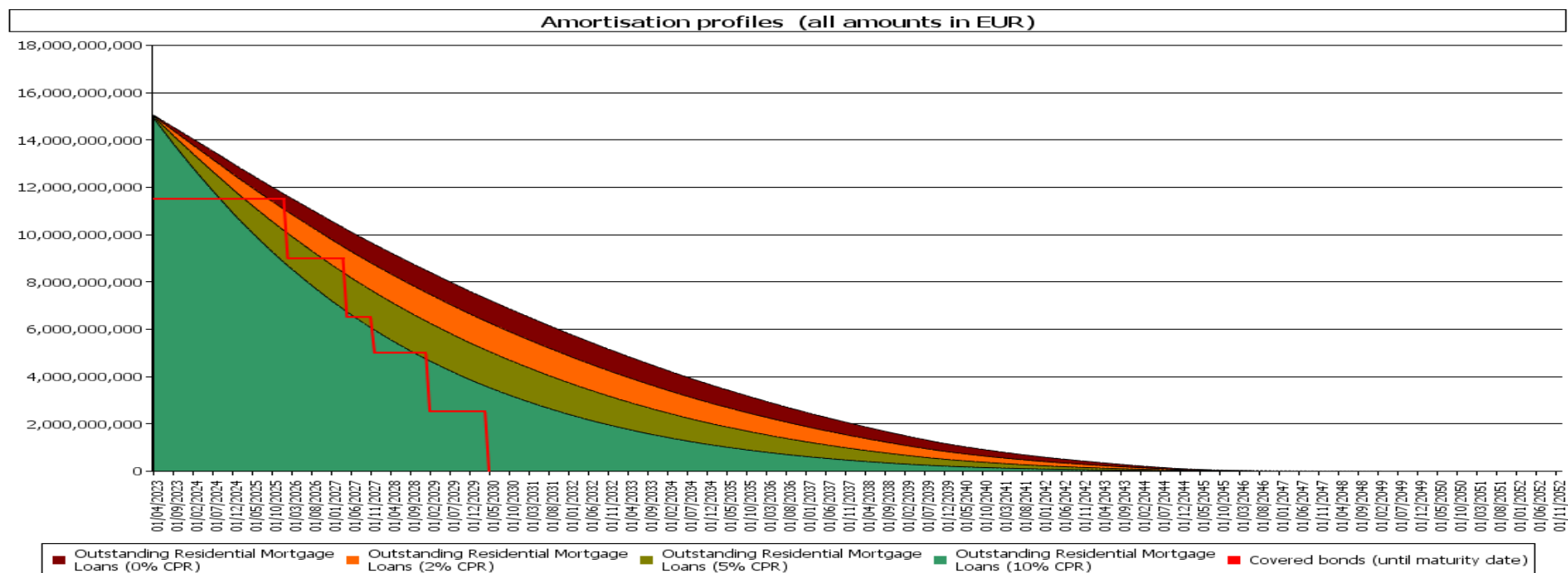
TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2023	1	11,500,000,000	15,033,861,683	15,008,363,141	14,970,193,784	14,906,786,855
01/05/2023	2	11,500,000,000	14,933,098,535	14,883,301,178	14,808,911,250	14,685,739,944
01/06/2023	3	11,500,000,000	14,831,328,372	14,756,799,240	14,645,699,600	14,462,369,215
01/07/2023	4	11,500,000,000	14,728,325,340	14,630,260,119	14,484,375,266	14,244,433,241
01/08/2023	5	11,500,000,000	14,628,506,837	14,506,460,404	14,325,284,974	14,028,308,106
01/09/2023	6	11,500,000,000	14,527,435,477	14,381,798,252	14,166,060,697	13,813,627,592
01/10/2023	7	11,500,000,000	14,428,691,858	14,260,598,607	14,012,106,496	13,607,494,206
01/11/2023	8	11,500,000,000	14,327,250,063	14,136,321,620	13,854,669,929	13,397,616,184
01/12/2023	9	11,500,000,000	14,224,442,301	14,011,846,944	13,698,875,490	13,192,659,394
01/01/2024	10	11,500,000,000	14,126,413,584	13,891,681,992	13,546,854,285	12,990,997,843
01/02/2024	11	11,500,000,000	14,024,181,937	13,767,758,268	13,391,861,572	12,787,970,399
01/03/2024	12	11,500,000,000	13,924,955,211	13,648,654,603	13,244,421,836	12,597,060,721
01/04/2024	13	11,500,000,000	13,824,369,616	13,527,082,927	13,093,067,488	12,400,358,591
01/05/2024	14	11,500,000,000	13,723,540,939	13,406,381,019	12,944,300,292	12,209,208,228
01/06/2024	15	11,500,000,000	13,616,417,433	13,279,172,483	12,788,868,628	12,011,511,652
01/07/2024	16	11,500,000,000	13,515,579,602	13,159,197,047	12,642,130,574	11,825,020,324
01/08/2024	17	11,500,000,000	13,417,242,332	13,041,296,179	12,496,998,928	11,639,758,678
01/09/2024	18	11,500,000,000	13,317,022,048	12,921,930,244	12,351,123,364	11,455,164,307
01/10/2024	19	11,500,000,000	13,209,460,434	12,796,520,957	12,201,149,451	11,269,682,831
01/11/2024	20	11,500,000,000	13,104,537,671	12,673,346,720	12,052,974,673	11,085,666,530
01/12/2024	21	11,500,000,000	12,997,290,997	12,548,997,010	11,905,337,472	10,904,992,228
01/01/2025	22	11,500,000,000	12,895,675,904	12,429,769,132	11,762,234,941	10,728,280,482
01/02/2025	23	11,500,000,000	12,792,430,928	12,309,341,261	11,618,650,626	10,552,432,470
01/03/2025	24	11,500,000,000	12,693,764,421	12,195,687,528	11,484,928,219	10,391,067,965
01/04/2025	25	11,500,000,000	12,597,102,368	12,082,291,018	11,349,203,455	10,224,778,330
01/05/2025	26	11,500,000,000	12,497,982,873	11,967,546,374	11,213,752,742	10,061,334,298
01/06/2025	27	11,500,000,000	12,395,677,720	11,849,451,541	11,074,858,828	9,894,626,877
01/07/2025	28	11,500,000,000	12,294,503,437	11,733,444,569	10,939,443,839	9,733,578,803
01/08/2025	29	11,500,000,000	12,199,018,389	11,622,570,744	10,808,514,468	9,576,348,316
01/09/2025	30	11,500,000,000	12,093,620,486	11,502,610,847	10,669,752,118	9,413,364,495
01/10/2025	31	11,500,000,000	11,999,809,055	11,394,649,931	10,543,593,588	9,263,930,456
01/11/2025	32	11,500,000,000	11,905,611,041	11,286,027,931	10,416,525,557	9,113,519,605
01/12/2025	33	11,500,000,000	11,799,736,062	11,167,302,597	10,281,578,946	8,958,579,384
01/01/2026	34	11,500,000,000	11,705,617,017	11,059,438,580	10,156,374,449	8,812,003,393
01/02/2026	35	9,000,000,000	11,612,043,285	10,952,422,666	10,032,517,163	8,667,672,278
01/03/2026	36	9,000,000,000	11,514,169,308	10,843,470,030	9,909,896,431	8,528,972,182
01/04/2026	37	9,000,000,000	11,421,548,149	10,738,000,659	9,788,549,725	8,388,852,401
01/05/2026	38	9,000,000,000	11,325,760,924	10,630,468,418	9,666,674,474	8,250,445,109
01/06/2026	39	9,000,000,000	11,230,099,117	10,522,801,552	9,544,433,699	8,111,610,156
01/07/2026	40	9,000,000,000	11,135,929,265	10,417,435,371	9,425,607,856	7,977,785,509
01/08/2026	41	9,000,000,000	11,041,418,267	10,311,503,468	9,306,034,058	7,843,217,264
01/09/2026	42	9,000,000,000	10,946,066,333	10,205,116,923	9,186,598,231	7,709,761,629
01/10/2026	43	9,000,000,000	10,851,844,883	10,100,666,848	9,070,193,507	7,580,866,758
01/11/2026	44	9,000,000,000	10,756,732,803	9,995,157,215	8,952,621,590	7,450,907,273
01/12/2026	45	9,000,000,000	10,660,324,516	9,889,315,547	8,836,018,172	7,323,718,015
01/01/2027	46	9,000,000,000	10,565,292,866	9,784,533,582	8,720,162,676	7,197,078,181
01/02/2027	47	9,000,000,000	10,474,623,023	9,684,111,230	8,608,714,808	7,075,002,110
01/03/2027	48	9,000,000,000	10,382,444,234	9,584,182,995	8,500,310,012	6,959,179,353
01/04/2027	49	9,000,000,000	10,289,745,846	9,482,501,437	8,388,738,912	6,838,747,384
01/05/2027	50	6,500,000,000	10,188,778,738	9,374,043,418	8,272,380,241	6,716,243,851
01/06/2027	51	6,500,000,000	10,101,001,061	9,277,522,695	8,166,381,155	6,602,102,051
01/07/2027	52	6,500,000,000	10,010,720,623	9,179,510,235	8,060,220,049	6,489,564,733
01/08/2027	53	6,500,000,000	9,922,490,060	9,083,173,725	7,955,346,522	6,377,998,188
01/09/2027	54	6,500,000,000	9,834,335,730	8,987,207,263	7,851,277,569	6,267,902,626
01/10/2027	55	6,500,000,000	9,745,158,097	8,891,093,486	7,748,194,566	6,160,252,460
01/11/2027	56	6,500,000,000	9,660,101,728	8,798,543,113	7,648,040,877	6,054,869,859
01/12/2027	57	5,000,000,000	9,572,299,840	8,704,261,317	7,547,465,250	5,950,751,547
01/01/2028	58	5,000,000,000	9,485,157,987	8,610,393,016	7,447,084,286	5,846,737,351
01/02/2028	59	5,000,000,000	9,399,893,306	8,518,519,251	7,348,885,761	5,745,203,699
01/03/2028	60	5,000,000,000	9,314,758,526	8,427,972,843	7,253,472,292	5,648,139,816
01/04/2028	61	5,000,000,000	9,229,430,278	8,336,604,514	7,156,589,730	5,549,095,805
01/05/2028	62	5,000,000,000	9,144,119,164	8,245,988,850	7,061,377,546	5,452,825,726

01/06/2028	63	5,000,000,000	9,059,820,439	8,156,113,026	6,966,650,401	5,356,891,159
01/07/2028	64	5,000,000,000	8,976,216,147	8,067,584,213	6,874,071,683	5,264,037,145
01/08/2028	65	5,000,000,000	8,892,425,129	7,978,719,585	6,781,064,011	5,170,819,193
01/09/2028	66	5,000,000,000	8,808,415,647	7,889,937,508	6,688,554,935	5,078,675,049
01/10/2028	67	5,000,000,000	8,726,430,488	7,803,671,113	6,599,141,793	4,990,242,735
01/11/2028	68	5,000,000,000	8,644,989,118	7,717,729,522	6,509,867,501	4,901,883,438
01/12/2028	69	5,000,000,000	8,563,977,286	7,632,857,777	6,422,432,267	4,816,221,442
01/01/2029	70	5,000,000,000	8,484,090,779	7,548,831,811	6,335,577,454	4,730,965,036
01/02/2029	71	2,500,000,000	8,402,416,656	7,463,481,059	6,248,013,845	4,645,817,403
01/03/2029	72	2,500,000,000	8,321,378,139	7,380,174,018	6,164,080,001	4,565,868,834
01/04/2029	73	2,500,000,000	8,242,739,867	7,298,031,235	6,079,970,542	4,484,492,057
01/05/2029	74	2,500,000,000	8,159,865,636	7,212,796,704	5,994,172,214	4,403,085,145
01/06/2029	75	2,500,000,000	8,078,477,928	7,128,743,782	5,909,253,529	4,322,321,930
01/07/2029	76	2,500,000,000	7,999,001,135	7,047,024,508	5,827,136,166	4,244,785,384
01/08/2029	77	2,500,000,000	7,921,227,050	6,966,670,405	5,746,041,285	4,167,982,935
01/09/2029	78	2,500,000,000	7,839,431,809	6,883,038,018	5,662,624,177	4,090,077,607
01/10/2029	79	2,500,000,000	7,762,228,955	6,804,067,141	5,583,878,094	4,016,666,938
01/11/2029	80	2,500,000,000	7,681,730,860	6,722,085,127	5,502,568,259	3,941,413,061
01/12/2029	81	2,500,000,000	7,604,020,254	6,643,160,518	5,424,577,826	3,869,621,974
01/01/2030	82	2,500,000,000	7,528,820,161	6,566,307,000	5,348,185,654	3,798,968,482
01/02/2030	83	2,500,000,000	7,454,235,578	6,490,230,982	5,272,778,612	3,729,540,884
01/03/2030	84	2,500,000,000	7,378,464,176	6,414,416,196	5,199,213,306	3,663,434,930
01/04/2030	85	2,500,000,000	7,305,211,156	6,339,962,882	5,125,795,884	3,596,406,502
01/05/2030	86	0	7,229,015,293	6,263,536,974	5,051,542,434	3,529,779,326
01/06/2030	87		7,155,890,406	6,189,662,393	4,979,266,998	3,464,540,031
01/07/2030	88		7,082,637,009	6,116,244,325	4,908,095,970	3,401,020,884
01/08/2030	89		7,010,034,153	6,043,280,523	4,837,211,396	3,337,704,925
01/09/2030	90		6,938,162,925	5,971,176,291	4,767,341,900	3,275,561,751
01/10/2030	91		6,866,786,604	5,900,047,541	4,698,959,311	3,215,342,638
01/11/2030	92		6,796,360,849	5,829,632,374	4,631,070,949	3,155,466,903
01/12/2030	93		6,724,159,486	5,758,233,938	4,563,093,192	3,096,403,978
01/01/2031	94		6,652,719,997	5,687,394,103	4,495,494,284	3,037,612,334
01/02/2031	95		6,582,476,492	5,617,798,712	4,429,190,844	2,980,134,814
01/03/2031	96		6,511,756,749	5,548,928,760	4,364,841,568	2,925,600,444
01/04/2031	97		6,442,028,249	5,480,199,697	4,299,815,419	2,869,808,786
01/05/2031	98		6,369,620,330	5,409,708,528	4,234,060,524	2,814,338,251
01/06/2031	99		6,299,762,983	5,341,304,154	4,169,889,990	2,759,945,135
01/07/2031	100		6,230,367,679	5,273,796,117	4,107,053,800	2,707,212,375
01/08/2031	101		6,161,014,348	5,206,245,681	4,044,136,514	2,654,448,852
01/09/2031	102		6,092,733,762	5,139,814,180	3,982,379,648	2,602,842,166
01/10/2031	103		6,022,667,359	5,072,366,841	3,920,447,692	2,551,860,450
01/11/2031	104		5,955,990,045	5,007,702,497	3,860,625,027	2,502,277,660
01/12/2031	105		5,888,229,727	4,942,604,527	3,801,060,059	2,453,571,351
01/01/2032	106		5,818,033,043	4,875,398,054	3,739,840,165	2,403,829,283
01/02/2032	107		5,751,945,091	4,811,842,534	3,681,700,543	2,356,436,066
01/03/2032	108		5,685,650,465	4,748,836,028	3,624,846,919	2,310,853,520
01/04/2032	109		5,620,152,511	4,686,168,462	3,567,914,893	2,264,925,142
01/05/2032	110		5,554,140,139	4,623,524,782	3,511,555,579	2,220,010,336
01/06/2032	111		5,487,549,406	4,560,343,735	3,454,761,160	2,174,853,950
01/07/2032	112		5,423,107,857	4,499,393,097	3,400,197,586	2,131,730,542
01/08/2032	113		5,358,773,475	4,438,475,979	3,345,632,110	2,088,636,946
01/09/2032	114		5,294,003,972	4,377,392,774	3,291,197,310	2,045,951,392
01/10/2032	115		5,229,737,688	4,317,155,784	3,237,918,330	2,004,579,875
01/11/2032	116		5,166,962,725	4,258,100,641	3,185,504,220	1,963,777,500
01/12/2032	117		5,104,367,801	4,199,611,479	3,134,015,531	1,924,116,318
01/01/2033	118		5,042,385,083	4,141,578,926	3,082,847,665	1,884,685,387
01/02/2033	119		4,979,250,798	4,082,786,908	3,031,355,908	1,845,356,789
01/03/2033	120		4,917,897,858	4,026,301,930	2,982,549,577	1,808,698,174
01/04/2033	121		4,855,773,892	3,968,698,158	2,932,401,916	1,770,755,270
01/05/2033	122		4,794,965,453	3,912,565,821	2,883,811,365	1,734,275,069
01/06/2033	123		4,734,315,393	3,856,524,901	2,835,276,544	1,697,865,081
01/07/2033	124		4,673,765,730	3,800,952,598	2,787,542,554	1,662,437,554
01/08/2033	125		4,614,029,591	3,746,007,721	2,740,260,266	1,627,317,399
01/09/2033	126		4,554,531,255	3,691,431,029	2,693,469,094	1,592,755,343
01/10/2033	127		4,494,410,080	3,636,723,878	2,647,020,676	1,558,872,124
01/11/2033	128		4,435,536,959	3,582,998,394	2,601,283,654	1,525,448,285
01/12/2033	129		4,377,252,428	3,530,112,645	2,556,580,250	1,493,087,605
01/01/2034	130		4,319,215,952	3,477,400,154	2,511,999,957	1,460,838,169
01/02/2034	131		4,261,227,645	3,424,895,032	2,467,779,300	1,429,043,394
01/03/2034	132		4,203,144,613	3,373,036,069	2,424,829,198	1,398,798,841
01/04/2034	133		4,145,777,514	3,321,355,965	2,381,604,729	1,368,045,098
01/05/2034	134		4,088,553,260	3,270,134,772	2,339,104,796	1,338,124,411
01/06/2034	135		4,032,070,848	3,219,488,853	2,297,021,427	1,308,484,191
01/07/2034	136		3,976,174,089	3,169,645,718	2,255,893,591	1,279,788,276

01/08/2034	137	3,920,581,075	3,120,028,419	2,214,932,679	1,251,228,613
01/09/2034	138	3,865,341,558	3,070,851,148	2,174,477,105	1,223,172,182
01/10/2034	139	3,811,115,530	3,022,801,048	2,135,184,486	1,196,146,145
01/11/2034	140	3,757,059,535	2,974,872,151	2,095,985,337	1,169,213,172
01/12/2034	141	3,703,923,686	2,927,984,811	2,057,872,771	1,143,246,981
01/01/2035	142	3,650,862,927	2,881,144,869	2,019,802,429	1,117,344,389
01/02/2035	143	3,599,136,098	2,835,506,303	1,982,752,490	1,092,202,800
01/03/2035	144	3,547,803,798	2,790,782,974	1,946,996,039	1,068,402,415
01/04/2035	145	3,496,989,478	2,746,145,698	1,910,982,330	1,044,198,545
01/05/2035	146	3,446,535,014	2,702,081,879	1,875,691,318	1,020,713,513
01/06/2035	147	3,396,307,484	2,658,187,376	1,840,528,503	997,336,384
01/07/2035	148	3,346,269,600	2,614,725,350	1,805,979,436	974,603,575
01/08/2035	149	3,296,708,206	2,571,629,728	1,771,696,201	952,052,883
01/09/2035	150	3,247,211,925	2,528,723,477	1,737,705,797	929,832,428
01/10/2035	151	3,198,090,050	2,486,382,590	1,704,404,345	908,274,569
01/11/2035	152	3,148,753,314	2,443,873,289	1,671,003,864	886,703,852
01/12/2035	153	3,100,525,859	2,402,492,083	1,638,666,223	865,979,730
01/01/2036	154	3,052,252,086	2,361,075,016	1,606,321,289	845,291,028
01/02/2036	155	3,004,536,527	2,320,222,605	1,574,513,455	825,043,486
01/03/2036	156	2,956,394,550	2,279,422,864	1,543,146,167	805,402,689
01/04/2036	157	2,908,958,710	2,239,045,108	1,511,955,817	785,781,375
01/05/2036	158	2,860,961,698	2,198,486,941	1,480,914,259	766,493,769
01/06/2036	159	2,813,616,655	2,158,437,868	1,450,239,297	747,437,706
01/07/2036	160	2,767,245,716	2,119,380,381	1,420,492,007	729,105,227
01/08/2036	161	2,721,592,103	2,080,879,833	1,391,140,450	711,015,413
01/09/2036	162	2,675,961,491	2,042,521,344	1,362,023,729	693,185,277
01/10/2036	163	2,630,775,463	2,004,735,528	1,333,536,554	675,905,008
01/11/2036	164	2,586,278,506	1,967,484,746	1,305,429,145	658,856,241
01/12/2036	165	2,541,979,719	1,930,610,772	1,277,810,413	642,273,296
01/01/2037	166	2,498,467,206	1,894,345,002	1,250,618,553	625,943,205
01/02/2037	167	2,455,354,951	1,858,499,657	1,223,833,590	609,942,718
01/03/2037	168	2,412,307,975	1,823,119,254	1,197,777,298	594,672,384
01/04/2037	169	2,369,623,603	1,787,822,798	1,171,600,541	579,212,434
01/05/2037	170	2,327,446,283	1,753,118,734	1,146,030,539	564,248,726
01/06/2037	171	2,285,342,985	1,718,485,341	1,120,533,345	549,358,439
01/07/2037	172	2,243,670,560	1,684,380,067	1,095,591,902	534,928,717
01/08/2037	173	2,201,715,261	1,650,079,754	1,070,551,955	520,488,894
01/09/2037	174	2,160,626,917	1,616,539,586	1,046,124,203	506,458,178
01/10/2037	175	2,119,609,676	1,583,248,247	1,022,058,346	492,778,908
01/11/2037	176	2,078,730,660	1,550,080,036	998,101,916	479,190,203
01/12/2037	177	2,038,426,318	1,517,530,679	974,738,260	466,054,964
01/01/2038	178	1,997,784,940	1,484,752,194	951,258,613	452,902,113
01/02/2038	179	1,958,132,616	1,452,814,351	928,429,306	440,160,640
01/03/2038	180	1,919,109,399	1,421,680,070	906,445,528	428,093,946
01/04/2038	181	1,880,434,722	1,390,667,111	884,417,061	415,921,247
01/05/2038	182	1,841,972,109	1,359,986,296	862,776,342	404,080,884
01/06/2038	183	1,803,577,612	1,329,379,867	841,214,763	392,313,798
01/07/2038	184	1,765,743,860	1,299,357,108	820,193,045	380,942,005
01/08/2038	185	1,728,699,735	1,269,939,893	799,585,325	369,797,708
01/09/2038	186	1,691,646,788	1,240,612,259	779,133,378	358,812,720
01/10/2038	187	1,655,440,836	1,212,066,936	759,332,718	348,260,498
01/11/2038	188	1,619,643,589	1,183,845,903	739,766,698	337,849,671
01/12/2038	189	1,583,948,038	1,155,854,611	720,497,667	327,700,713
01/01/2039	190	1,548,371,440	1,127,976,913	701,332,028	317,632,622
01/02/2039	191	1,513,316,472	1,100,569,814	682,551,070	307,817,423
01/03/2039	192	1,478,483,870	1,073,590,232	664,289,247	298,435,360
01/04/2039	193	1,444,005,499	1,046,775,590	646,050,327	289,012,101
01/05/2039	194	1,409,296,010	1,019,937,413	627,936,971	279,757,549
01/06/2039	195	1,375,540,670	993,819,502	610,301,080	270,748,786
01/07/2039	196	1,341,458,789	967,604,713	592,740,178	261,880,300
01/08/2039	197	1,307,972,802	941,850,845	575,496,406	253,184,841
01/09/2039	198	1,274,644,186	916,294,684	558,457,006	244,647,874
01/10/2039	199	1,242,998,747	892,079,273	542,360,176	236,622,250
01/11/2039	200	1,212,344,238	868,603,329	526,744,400	228,835,992
01/12/2039	201	1,182,342,966	845,717,991	511,603,815	221,347,317
01/01/2040	202	1,154,097,107	824,113,880	497,266,871	214,233,131
01/02/2040	203	1,126,241,236	802,858,630	483,209,507	207,295,177
01/03/2040	204	1,098,715,696	781,993,829	469,531,959	200,629,335
01/04/2040	205	1,072,114,431	761,766,585	456,223,701	194,117,075
01/05/2040	206	1,045,798,394	741,848,644	443,201,273	187,803,196
01/06/2040	207	1,019,994,634	722,317,277	430,435,208	181,621,135
01/07/2040	208	994,878,899	703,374,948	418,115,674	175,699,744
01/08/2040	209	970,262,291	684,807,658	406,043,211	169,903,981
01/09/2040	210	945,839,116	666,437,621	394,146,109	164,227,229

01/10/2040	211	922,049,004	648,608,742	382,657,565	158,786,767
01/11/2040	212	898,645,788	631,073,752	371,365,637	153,448,391
01/12/2040	213	875,584,786	613,869,903	360,352,639	148,287,456
01/01/2041	214	852,874,510	596,933,631	349,519,577	143,220,384
01/02/2041	215	830,213,718	580,087,620	338,792,001	138,236,616
01/03/2041	216	807,663,358	563,466,623	328,328,712	133,454,684
01/04/2041	217	785,657,460	547,184,558	318,030,369	128,721,227
01/05/2041	218	763,865,752	531,134,110	307,941,855	124,127,035
01/06/2041	219	742,527,857	515,421,684	298,072,085	119,639,775
01/07/2041	220	721,737,078	500,167,549	288,538,586	115,338,490
01/08/2041	221	701,375,057	485,232,174	279,210,709	111,137,098
01/09/2041	222	681,512,967	470,691,305	270,154,838	107,077,039
01/10/2041	223	661,875,240	456,378,049	261,294,993	103,140,866
01/11/2041	224	642,581,295	442,322,947	252,603,815	99,287,874
01/12/2041	225	623,788,408	428,682,004	244,211,130	95,595,587
01/01/2042	226	605,590,791	415,470,309	236,082,767	92,022,345
01/02/2042	227	587,807,876	402,586,225	228,179,854	88,565,163
01/03/2042	228	570,320,678	390,010,905	220,544,511	85,274,051
01/04/2042	229	552,726,006	377,337,798	212,835,421	81,944,756
01/05/2042	230	535,366,322	364,886,689	205,305,878	78,721,747
01/06/2042	231	518,599,688	352,859,653	198,033,863	75,611,773
01/07/2042	232	502,131,767	341,093,945	190,959,484	72,611,813
01/08/2042	233	485,701,439	329,373,368	183,928,825	69,642,197
01/09/2042	234	469,668,726	317,960,750	177,104,225	66,774,125
01/10/2042	235	453,646,895	306,610,041	170,361,537	63,968,611
01/11/2042	236	437,997,984	295,531,189	163,788,193	61,239,915
01/12/2042	237	422,493,047	284,601,599	157,342,618	58,588,779
01/01/2043	238	407,062,957	273,742,439	150,954,221	55,971,887
01/02/2043	239	391,705,961	262,968,367	144,644,103	53,405,015
01/03/2043	240	376,666,425	252,484,290	138,558,349	50,962,300
01/04/2043	241	361,759,634	242,080,795	132,511,255	48,531,723
01/05/2043	242	347,029,523	231,842,587	126,594,668	46,174,738
01/06/2043	243	332,474,259	221,741,814	120,771,341	43,864,131
01/07/2043	244	318,139,724	211,833,202	115,090,662	41,629,560
01/08/2043	245	304,026,184	202,092,361	109,519,146	39,446,493
01/09/2043	246	290,153,334	192,543,673	104,079,093	37,328,322
01/10/2043	247	276,174,212	182,966,412	98,658,699	35,239,232
01/11/2043	248	262,774,513	173,793,795	93,474,332	33,246,049
01/12/2043	249	249,612,693	164,817,854	88,428,473	31,322,461
01/01/2044	250	236,629,933	155,980,406	83,474,151	29,442,344
01/02/2044	251	223,783,611	147,262,247	78,608,133	27,608,606
01/03/2044	252	211,087,942	138,687,370	73,854,747	25,836,338
01/04/2044	253	198,557,493	130,233,450	69,176,429	24,097,240
01/05/2044	254	186,203,070	121,929,745	64,606,323	22,413,014
01/06/2044	255	174,044,900	113,775,016	60,132,098	20,772,474
01/07/2044	256	162,191,530	105,852,309	55,807,113	19,199,393
01/08/2044	257	150,684,772	98,175,769	51,628,276	17,686,512
01/09/2044	258	139,550,121	90,766,992	47,610,786	16,241,141
01/10/2044	259	128,832,494	83,658,428	43,774,064	14,871,136
01/11/2044	260	118,680,563	76,935,479	40,153,918	13,583,504
01/12/2044	261	109,283,838	70,727,705	36,823,121	12,405,680
01/01/2045	262	101,720,186	65,720,907	34,129,402	11,449,467
01/02/2045	263	94,385,097	60,878,313	31,534,201	10,534,042
01/03/2045	264	87,324,231	56,237,768	29,063,533	9,671,562
01/04/2045	265	80,524,568	51,770,754	26,686,948	8,843,084
01/05/2045	266	73,889,299	47,426,840	24,387,562	8,048,025
01/06/2045	267	67,702,978	43,382,362	22,251,100	7,311,880
01/07/2045	268	62,040,399	39,688,672	20,306,479	6,645,509
01/08/2045	269	56,751,415	36,243,611	18,496,672	6,027,592
01/09/2045	270	51,835,166	33,047,761	16,822,800	5,458,900
01/10/2045	271	47,245,356	30,072,064	15,270,359	4,934,830
01/11/2045	272	43,024,299	27,338,878	13,847,162	4,455,950
01/12/2045	273	39,059,044	24,778,503	12,519,441	4,012,182
01/01/2046	274	35,359,512	22,393,526	11,285,647	3,601,461
01/02/2046	275	31,953,402	20,202,080	10,155,333	3,227,030
01/03/2046	276	28,743,667	18,144,930	9,100,274	2,880,702
01/04/2046	277	25,752,926	16,229,401	8,118,873	2,559,153
01/05/2046	278	22,978,404	14,457,138	7,214,485	2,264,759
01/06/2046	279	20,389,469	12,806,521	6,374,532	1,992,606
01/07/2046	280	18,044,542	11,315,081	5,618,295	1,749,016
01/08/2046	281	15,924,408	9,968,685	4,937,179	1,530,470
01/09/2046	282	14,117,397	8,822,506	4,358,400	1,345,332
01/10/2046	283	12,524,992	7,814,503	3,850,935	1,183,818
01/11/2046	284	11,132,806	6,934,120	3,408,398	1,043,339

01/12/2046	285	9,865,735	6,134,832	3,008,094	917,028
01/01/2047	286	8,730,806	5,419,889	2,650,777	804,676
01/02/2047	287	7,825,653	4,849,751	2,365,900	715,156
01/03/2047	288	7,033,580	4,352,205	2,118,300	637,862
01/04/2047	289	6,324,509	3,906,813	1,896,683	568,710
01/05/2047	290	5,650,743	3,484,880	1,687,679	503,967
01/06/2047	291	5,036,187	3,100,608	1,497,762	445,361
01/07/2047	292	4,538,168	2,789,409	1,344,120	398,037
01/08/2047	293	4,134,521	2,536,995	1,219,381	359,568
01/09/2047	294	3,837,261	2,350,599	1,126,918	330,895
01/10/2047	295	3,598,660	2,200,820	1,052,515	307,781
01/11/2047	296	3,386,770	2,067,722	986,348	287,211
01/12/2047	297	3,188,043	1,943,199	924,666	268,146
01/01/2048	298	3,008,492	1,830,648	868,893	250,905
01/02/2048	299	2,838,477	1,724,265	816,319	234,725
01/03/2048	300	2,685,342	1,628,653	769,219	220,306
01/04/2048	301	2,536,644	1,535,859	723,547	206,347
01/05/2048	302	2,388,789	1,443,963	678,580	192,730
01/06/2048	303	2,247,198	1,356,071	635,655	179,774
01/07/2048	304	2,113,996	1,273,596	595,526	167,734
01/08/2048	305	1,985,347	1,194,062	556,916	156,195
01/09/2048	306	1,857,517	1,115,286	518,852	144,903
01/10/2048	307	1,732,826	1,038,711	482,038	134,070
01/11/2048	308	1,610,370	963,670	446,076	123,542
01/12/2048	309	1,498,879	895,479	413,491	114,048
01/01/2049	310	1,397,745	833,643	383,959	105,454
01/02/2049	311	1,302,101	775,281	356,171	97,408
01/03/2049	312	1,217,561	723,835	331,772	90,388
01/04/2049	313	1,144,521	679,259	310,549	84,248
01/05/2049	314	1,073,331	635,963	290,039	78,361
01/06/2049	315	1,004,274	594,037	270,228	72,700
01/07/2049	316	936,434	552,999	250,941	67,234
01/08/2049	317	870,651	513,280	232,325	61,983
01/09/2049	318	807,938	475,501	214,678	57,032
01/10/2049	319	745,797	438,208	197,354	52,215
01/11/2049	320	687,473	403,253	181,150	47,724
01/12/2049	321	636,027	372,464	166,907	43,792
01/01/2050	322	594,527	347,571	155,356	40,588
01/02/2050	323	556,841	324,987	144,892	37,694
01/03/2050	324	522,490	304,471	135,433	35,099
01/04/2050	325	376,239	218,875	97,111	25,061
01/05/2050	326	346,185	201,060	88,987	22,870
01/06/2050	327	317,407	184,034	81,245	20,792
01/07/2050	328	288,676	167,100	73,588	18,755
01/08/2050	329	260,681	150,640	66,170	16,793
01/09/2050	330	235,071	135,610	59,417	15,015
01/10/2050	331	210,949	121,494	53,101	13,364
01/11/2050	332	187,257	107,667	46,937	11,763
01/12/2050	333	164,810	94,604	41,141	10,268
01/01/2051	334	144,485	82,797	35,915	8,926
01/02/2051	335	124,231	71,070	30,750	7,610
01/03/2051	336	106,194	60,658	26,185	6,455
01/04/2051	337	90,215	51,444	22,150	5,438
01/05/2051	338	74,539	42,434	18,226	4,456
01/06/2051	339	61,719	35,077	15,028	3,658
01/07/2051	340	50,143	28,451	12,159	2,948
01/08/2051	341	38,549	21,835	9,308	2,247
01/09/2051	342	28,483	16,106	6,848	1,646
01/10/2051	343	19,174	10,825	4,591	1,099
01/11/2051	344	12,734	7,177	3,036	724
01/12/2051	345	9,941	5,593	2,361	560
01/01/2052	346	8,249	4,634	1,951	461
01/02/2052	347	7,432	4,168	1,750	412
01/03/2052	348	6,613	3,703	1,551	364
01/04/2052	349	5,793	3,238	1,353	316
01/05/2052	350	4,970	2,774	1,156	269
01/06/2052	351	4,146	2,310	960	222
01/07/2052	352	3,321	1,847	766	177
01/08/2052	353	2,493	1,384	573	131
01/09/2052	354	1,664	922	381	87
01/10/2052	355	833	461	190	43
01/11/2052	356	0	0	0	0
01/12/2052	357	0	0	0	0
		1,406,213,346,046	1,255,074,776,379	1,073,326,263,881	854,334,212,828



This addendum is optional

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

HTT 2023

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

Field Number	1. Additional information on the programme			
	Transaction Counterparty	Name	Isent Entity Identifier (ISEI)*	
E.1.1.1	Monetary (if available)			
E.1.1.2	Service	BNP Paribas Fortis	EGCEPRLVVUNZG1G47	
E.1.1.3	Bank or institution			
E.1.1.4	Bank facilitator			
E.1.1.5	Cash manager			
E.1.1.6	Bank or cash manager			
E.1.1.7	Account bank			
E.1.1.8	Standby account bank			
E.1.1.9	Account bank (parent)			
E.1.1.10	Trustee	Stichting BNP Fortis Plandebatte		
E.1.1.11	Trust or Special Mandate	Representative		
OE.1.1.1	where available - asset or asset	Parent The Schreier & Sonnet The Representative		
OE.1.1.2				
OE.1.1.3				
OE.1.1.4				
OE.1.1.5				
OE.1.1.6				
OE.1.1.7				
OE.1.1.8				
OE.1.1.9				
OE.1.1.10				
OE.1.1.11				
OE.1.1.12				
OE.1.1.13				
OE.1.1.14				
OE.1.1.15				
OE.1.1.16				
OE.1.1.17				
OE.1.1.18				
OE.1.1.19				
OE.1.1.20				
OE.1.1.21				
OE.1.1.22				
OE.1.1.23				
OE.1.1.24				
OE.1.1.25				
OE.1.1.26				
OE.1.1.27				
OE.1.1.28				
OE.1.1.29				
OE.1.1.30				
OE.1.1.31				
OE.1.1.32				
OE.1.1.33				
OE.1.1.34				
OE.1.1.35				
OE.1.1.36				
OE.1.1.37				
OE.1.1.38				
OE.1.1.39				
OE.1.1.40				
OE.1.1.41				
OE.1.1.42				
OE.1.1.43				
OE.1.1.44				
OE.1.1.45				
OE.1.1.46				
OE.1.1.47				
OE.1.1.48				
OE.1.1.49				
OE.1.1.50				
OE.1.1.51				
OE.1.1.52				
OE.1.1.53				
OE.1.1.54				
OE.1.1.55				
OE.1.1.56				
OE.1.1.57				
OE.1.1.58				
OE.1.1.59				
OE.1.1.60				
OE.1.1.61				
OE.1.1.62				
OE.1.1.63				
OE.1.1.64				
OE.1.1.65				
OE.1.1.66				
OE.1.1.67				
OE.1.1.68				
OE.1.1.69				
OE.1.1.70				
OE.1.1.71				
OE.1.1.72				
OE.1.1.73				
OE.1.1.74				
OE.1.1.75				
OE.1.1.76				
OE.1.1.77				
OE.1.1.78				
OE.1.1.79				
OE.1.1.80				
OE.1.1.81				
OE.1.1.82				
OE.1.1.83				
OE.1.1.84				
OE.1.1.85				
OE.1.1.86				
OE.1.1.87				
OE.1.1.88				
OE.1.1.89				
OE.1.1.90				
OE.1.1.91				
OE.1.1.92				
OE.1.1.93				
OE.1.1.94				
OE.1.1.95				
OE.1.1.96				
OE.1.1.97				
OE.1.1.98				
OE.1.1.99				
OE.1.1.100				
OE.1.1.101				
OE.1.1.102				
OE.1.1.103				
OE.1.1.104				
OE.1.1.105				
OE.1.1.106				
OE.1.1.107				
OE.1.1.108				
OE.1.1.109				
OE.1.1.110				
OE.1.1.111				
OE.1.1.112				
OE.1.1.113				
OE.1.1.114				
OE.1.1.115				
OE.1.1.116				
OE.1.1.117				
OE.1.1.118				
OE.1.1.119				
OE.1.1.120				
OE.1.1.121				
OE.1.1.122				
OE.1.1.123				
OE.1.1.124				
OE.1.1.125				
OE.1.1.126				
OE.1.1.127				
OE.1.1.128				
OE.1.1.129				
OE.1.1.130				
OE.1.1.131				
OE.1.1.132				
OE.1.1.133				
OE.1.1.134				
OE.1.1.135				
OE.1.1.136				
OE.1.1.137				
OE.1.1.138				
OE.1.1.139				
OE.1.1.140				
OE.1.1.141				
OE.1.1.142				
OE.1.1.143				
OE.1.1.144				
OE.1.1.145				
OE.1.1.146				
OE.1.1.147				
OE.1.1.148				
OE.1.1.149				
OE.1.1.150				
OE.1.1.151				
OE.1.1.152				
OE.1.1.153				
OE.1.1.154				
OE.1.1.155				
OE.1.1.156				
OE.1.1.157				
OE.1.1.158				
OE.1.1.159				
OE.1.1.160				
OE.1.1.161				
OE.1.1.162				
OE.1.1.163				
OE.1.1.164				
OE.1.1.165				
OE.1.1.166				
OE.1.1.167				
OE.1.1.168				
OE.1.1.169				
OE.1.1.170				
OE.1.1.171				
OE.1.1.172				
OE.1.1.173				
OE.1.1.174				
OE.1.1.175				
OE.1.1.176				
OE.1.1.177				
OE.1.1.178				
OE.1.1.179				
OE.1.1.180				
OE.1.1.181				
OE.1.1.182				
OE.1.1.183				
OE.1.1.184				
OE.1.1.185				
OE.1.1.186				
OE.1.1.187				
OE.1.1.188				
OE.1.1.189				
OE.1.1.190				
OE.1.1.191				
OE.1.1.192				
OE.1.1.193				
OE.1.1.194				
OE.1.1.195				
OE.1.1.196				
OE.1.1.197				
OE.1.1.198				
OE.1.1.199				
OE.1.1.200				
OE.1.1.201				
OE.1.1.202				
OE.1.1.203				
OE.1.1.204				
OE.1.1.205				
OE.1.1.206				
OE.1.1.207				
OE.1.1.208				
OE.1.1.209				
OE.1.1.210				
OE.1.1.211				
OE.1.1.212				
OE.1.1.213				
OE.1.1.214				
OE.1.1.215				
OE.1.1.216				
OE.1.1.217				
OE.1.1.218				
OE.1.1.219				
OE.1.1.220				
OE.1.1.221				
OE.1.1.222				
OE.1.1.223				
OE.1.1.224				
OE.1.1.225				
OE.1.1.226				
OE.1.1.227				
OE.1.1.228				
OE.1.1.229				
OE.1.1.230				
OE.1.1.231				
OE.1.1.232				
OE.1.1.233				
OE.1.1.234				
OE.1.1.235				
OE.1.1.236				
OE.1.1.237				
OE.1.1.238				
OE.1.1.239				
OE.1.1.240				
OE.1.1.241				
OE.1.1.242				
OE.1.1.243				
OE.1.1.244				
OE.1.1.245				
OE.1.1.246				
OE.1.1.247				
OE.1.1.248				
OE.1.1.249				
OE.1.1.250				
OE.1.1.251				
OE.1.1.252				
OE.1.1.253				
OE.1.1.254				
OE.1.1.255				
OE.1.1.256				
OE.1.1.257				
OE.1.1.258				
OE.1.1.259				
OE.1.1.260				
OE.1.1.261				
OE.1.1.262				
OE.1.1.263				
OE.1.1.264				
OE.1.1.265				
OE.1.1.266				
OE.1.1.267				
OE.1.1.268				
OE.1.1.269				
OE.1.1.270				
OE.1.1.271				
OE.1.1.272				
OE.1.1.273				
OE.1.1.274				
OE.1.1.275				
OE.1.1.276				
OE.1.1.277				
OE.1.1.278				
OE.1.1.279				
OE.1.1.280				
OE.1.1.281				
OE.1.1.282				
OE.1.1.283				
OE.1.1.284				
OE.1.1.285				
OE.1.1.286				
OE.1.1.287				
OE.1.1.288				
OE.1.1.289				
OE.1.1.290				
OE.1.1.291				
OE.1.1.292				
OE.1.1.293				
OE.1.1.294				
OE.1.1.295				
OE.1.1.296				
OE.1.1.297				
OE.1.1.298				
OE.1.1.299				
OE.1.1.300				
OE.1.1.301				
OE.1.1.302				
OE.1.1.303				
OE.1.1.304				
OE.1.1.305				
OE.1.1.306				
OE.1.1.307				
OE.1.1.308				
OE.1.1.309				
OE.1.1.310				
OE.1.1.311				
OE.1.1.312				
OE.1.1.313				
OE.1.1.314				
OE.1.1.315				
OE.1.1.316				
OE.1.1.317				
OE.1.1.318				
OE.1.1.319				
OE.1.1.320				
OE.1.1.321				
OE.1.1.322				
OE.1.1.323				
OE.1.1.324				
OE.1.1.325				
OE.1.1.326				
OE.1.1.327				
OE.1.1.328				
OE.1.1.329				
OE.1.1.330				
OE.1.1.331				
OE.1.1.332				
OE.1.1.333				
OE.1.1.334				
OE.1.1.335				
OE.1.1.336				
OE.1.1.337				
OE.1.1.338				
OE.1.1.339				
OE.1.1.340				
OE.1.1.341				
OE.1.1.342				
OE.1.1.343				
OE.1.1.344				
OE.1.1.345				
OE.1.1.346				
OE.1.1.347				
OE.1.1.348				
OE.1.1.349				
OE.1.1.350				
OE.1.1.351				
OE.1.1.352				
OE.1.1.353				
OE.1.1.354				
OE.1.1.355				
OE.1.1.356				
OE.1.1.357				
OE.1.1.358				
OE.1.1.359				
OE.1.1.360				
OE.1.1.361				
OE.1.1.362				
OE.1.1.363				
OE.1.1.364				

Reason for No Data in Worksheet E	Value
Not available for the jurisdiction	NC1
Not relevant for the asset and/or CB programme at the present time	NC2
Not available at the present time	NC3
Confidential	NC4

* Isent Entity Identifier (ISEI) Index: <http://www.isi-lookup.com/lookup>
** Weighted Average Maturity - Representative Term to Maturity