

## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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





## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria established by the Label Convention as detailed at [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)





### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

### 4. LINKING TO OUR SITE

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

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

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

### 5. SECURITY

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

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

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

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

### 6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

## SECTION C. GENERAL T&Cs

### 1. SITE ACCESS

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

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

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

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

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

### 2. INTELLECTUAL PROPERTY

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

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

### 3. SITE CHANGES

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

### 4. OUR LIABILITY

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

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

### 5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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



## 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

## 7. JURISDICTION AND APPLICABLE LAW

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

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

## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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



### 3. SUSPENSION AND TERMINATION

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

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

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

### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

### 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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





#### **4. SECURITY**

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

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

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

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

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

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

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

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

#### **7. CONTACT**

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



# Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/5/2023

Cut-off Date: 31/5/2023



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Worksheet F1: Sustainable M data
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## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
2. Regulatory Summary					
3. General Cover Pool / Covered Bond Information					
4. Compliance Art 14 CBD Check Table					
5. References to Capital Requirements Regulation (CRR) 129(1)					
6. Other relevant information					
Field Number					
1. Basic Facts					
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors			
G.1.1.4	Cut-off date	/coveredbonds			
OG.1.1.1	Optional information e.g. Contact names	31/05/2023			
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	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	15,151.29			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,171.77			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,235.14			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	26.8%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		27.1%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		38.5%		
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	15,151.29		95.5%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	91.50		0.6%	
G.3.3.5	Other	623.88		3.9%	
G.3.3.6	Total	15,866.7		100.0%	
OG.3.3.1	a/w (f relevant, please specify)				
OG.3.3.2	a/w (f relevant, please specify)				
OG.3.3.3	a/w (f relevant, please specify)				
OG.3.3.4	a/w (f relevant, please specify)				
OG.3.3.5	a/w (f relevant, please specify)				
OG.3.3.6	a/w (f relevant, please specify)				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.63	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	347.42	ND1	2.29%	
G.3.4.3	1 - 2 Y	494.64	ND1	3.26%	
G.3.4.4	2 - 3 Y	617.64	ND1	4.08%	
G.3.4.5	3 - 4 Y	943.60	ND1	6.23%	
G.3.4.6	4 - 5 Y	977.63	ND1	6.45%	
G.3.4.7	5 - 10 Y	7,785.38	ND1	51.38%	
G.3.4.8	10+ Y	3,984.98	ND1	26.30%	
G.3.4.9	Total	15,151.3	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	32.78			
OG.3.4.2	a/w 0-0.5y	119.17			
OG.3.4.3	a/w 0.5-1 y	195.48			
OG.3.4.4	a/w 1-1.5y	204.39			
OG.3.4.5	a/w 1.5-2 y	290.25			
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)	4.82	5.82		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.00	0.00	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.00	0.00	0.0%	0.0%
G.3.5.4	2 - 3 Y	2,500.00	0.00	21.7%	0.0%
G.3.5.5	3 - 4 Y	2,500.00	2,500.00	21.7%	21.7%
G.3.5.6	4 - 5 Y	1,500.00	2,500.00	13.0%	21.7%
G.3.5.7	5 - 10 Y	5,000.00	6,500.00	43.5%	56.5%
G.3.5.8	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
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	15,151.29		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	15,151.3	0.0	100.0%	
OG.3.6.1	a/w (f relevant, please specify)				
OG.3.6.2	a/w (f relevant, please specify)				
OG.3.6.3	a/w (f relevant, please specify)				
OG.3.6.4	a/w (f relevant, please specify)				
OG.3.6.5	a/w (f relevant, please specify)				
OG.3.6.6	a/w (f relevant, please specify)				



7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (Before)	% Total (After)
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0		100.0%	
OG.3.7.1	a/w (if relevant, please specify)				
OG.3.7.2	a/w (if relevant, please specify)				
OG.3.7.3	a/w (if relevant, please specify)				
OG.3.7.4	a/w (if relevant, please specify)				
OG.3.7.5	a/w (if relevant, please specify)				
OG.3.7.6	a/w (if relevant, please specify)				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (Before)	% Total (After)
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	623.88		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	715.38		100.0%	
OG.3.9.1	a/w EU qvts or quasi qvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	91.50		100.00%	
G.3.10.2	Eurozone	0.00		0.00%	
G.3.10.3	Rest of European Union (EU)	0.00		0.00%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.00%	
G.3.10.5	Switzerland	0.00		0.00%	
G.3.10.6	Australia	0.00		0.00%	
G.3.10.7	Brazil	0.00		0.00%	
G.3.10.8	Canada	0.00		0.00%	
G.3.10.9	Japan	0.00		0.00%	
G.3.10.10	Korea	0.00		0.00%	
G.3.10.11	New Zealand	0.00		0.00%	
G.3.10.12	Singapore	0.00		0.00%	
G.3.10.13	US	0.00		0.00%	
G.3.10.14	Other	0.00		0.00%	
G.3.10.15	Total EU	91.50		100.00%	
G.3.10.16	Total	91.50		100.00%	
OG.3.10.1	a/w (if relevant, please specify)				
OG.3.10.2	a/w (if relevant, please specify)				
OG.3.10.3	a/w (if relevant, please specify)				
OG.3.10.4	a/w (if relevant, please specify)				
OG.3.10.5	a/w (if relevant, please specify)				
OG.3.10.6	a/w (if relevant, please specify)				
OG.3.10.7	a/w (if relevant, please specify)				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.60%	0.80%
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50		0.60%	0.80%
OG.3.11.1	a/w (if relevant, please specify)				
OG.3.11.2	a/w (if relevant, please specify)				
OG.3.11.3	a/w (if relevant, please specify)				
OG.3.11.4	a/w (if relevant, please specify)				
OG.3.11.5	a/w (if relevant, please specify)				
OG.3.11.6	a/w (if relevant, please specify)				
OG.3.11.7	a/w (if relevant, please specify)				
12. Bond List					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)				
G.3.13.2	Type of interest rate swaps (intra-group, external or both)				
G.3.13.3	Type of currency rate swaps (intra-group, external or both)				
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy - optional					
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)				
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
4. Compliance Art 14 CBD Check table		Row	Row		



The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	38	
G.4.1.2	(a)	Value of outstanding covered bonds:	39	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[Insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c)	Type of cover assets:	52	
G.4.1.6	(c)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	424 for Commercial Mortgage Assets
G.4.1.7	(c)	Valuation Method:	<a href="#">link to Glossary HG 1.15</a>	
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.9	(d)	Currency risk - cover pool:	111	
G.4.1.10	(d)	Interest rate risk - covered bond:	163	
G.4.1.11	(d)	Currency risk - covered bond:	137	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d)	Hedging Strategy	18 for Harmonised Glossary	
G.4.1.16	(e)	Maturity Structure - cover assets:	65	
G.4.1.17	(e)	Maturity Structure - covered bond:	88	
G.4.1.18	(e)	Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
G.4.1.19	(f)	Levels of OC:	44	
G.4.1.20	(a)	Percentage of loans in default:	179 for Mortgage Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				



5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	623.88
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	



## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Provenance Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,151.29	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	15,151.29	100.00%
OM.7.1.1	a/w Housing Cooperatives / Multi-Family assets		
OM.7.1.2	a/w Forest & Agriculture		
OM.7.1.3	a/w If relevant, please specify		
OM.7.1.4	a/w If relevant, please specify		
OM.7.1.5	a/w If relevant, please specify		
OM.7.1.6	a/w If relevant, please specify		
OM.7.1.7	a/w If relevant, please specify		
OM.7.1.8	a/w If relevant, please specify		
OM.7.1.9	a/w If relevant, please specify		
OM.7.1.10	a/w If relevant, please specify		
OM.7.1.11	a/w If relevant, please specify		
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	227,719	0
OM.7.2.1	Optional information ex. Number of borrowers	106,190	0
OM.7.2.2	Optional information ex. 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%	0.00%
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	15.83%	15.83%
M.7.5.2	Vlaams-Brabant	14.70%	14.70%
M.7.5.3	Oost-Vlaanderen	15.35%	15.35%
M.7.5.4	Brussels	8.32%	8.32%
M.7.5.5	West-Vlaanderen	10.80%	10.80%
M.7.5.6	Limbure	8.11%	8.11%
M.7.5.7	Likee	7.34%	7.34%
M.7.5.8	Hainaut	6.90%	6.90%
M.7.5.9	Brabant Wallon	5.24%	5.24%
M.7.5.10	Namur	4.33%	4.33%
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	84.19%	84.19%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.81%	15.81%
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	4.59%	4.59%
M.7.7.2	Amortisation	95.41%	95.41%
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	2.38%	2.38%
M.7.8.2	> 12 - < 24 months	10.01%	10.01%
M.7.8.3	> 24 - < 36 months	13.67%	13.67%
M.7.8.4	> 36 - < 60 months	29.68%	29.68%
M.7.8.5	> 60 months	44.25%	44.25%
OM.7.8.1			
OM.7.8.2			
OM.7.8.3			
OM.7.8.4			
9. Non-Performing Loans (NPLs)			
		% Residential Loans	% Commercial Loans
M.7.9.1	% NPLs	0.03%	0.03%
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)	66.54			
Bv buckets (mm):					
M.7A.10.2	<=100K	7,113.35	180,087.00	0.47	0.79
M.7A.10.3	>100K and <=200K	5,205.78	38,138.00	0.34	0.17
M.7A.10.4	>200K and <=300K	1,628.30	6,799.00	0.11	0.03
M.7A.10.5	>300K and <=400K	558.26	1,693.00	0.04	0.01
M.7A.10.6	>400K	645.61	1,056.00	0.04	0.00
M.7A.10.26	Total	15,151.3	227,719	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 (%)	59.02%			
Bv LTV buckets (mm):					
M.7A.11.2	>0 - <=40 %	4,271.58	98,530	28.19%	43.27%
M.7A.11.3	>40 - <=50 %	1,688.34	26,693	11.14%	11.72%
M.7A.11.4	>50 - <=60 %	1,850.15	26,062	12.22%	11.44%
M.7A.11.5	>60 - <=70 %	2,063.67	25,746	13.62%	11.31%
M.7A.11.6	>70 - <=80 %	2,286.98	24,702	15.09%	10.85%
M.7A.11.7	>80 - <=90 %	2,013.67	17,580	13.29%	7.72%
M.7A.11.8	>90 - <=100 %	479.48	3,705	3.16%	1.63%
M.7A.11.9	>100%	496.83	4,701	3.28%	2.06%
M.7A.11.10	Total	15,151.29	227,719	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=120 %	95.28			
OM.7A.11.2	a/w >120 - <=130 %	72.50			
OM.7A.11.3	a/w >130 - <=140 %	13.86			
OM.7A.11.4	a/w >140 - <=150 %	32.25			
OM.7A.11.5	a/w >150 - <=160 %	30.56			
OM.7A.11.6	a/w >160 - <=170 %	212.39			
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 (%)	49.19%			
Bv LTV buckets (mm):					
M.7A.12.2	>0 - <=40 %	5,942.92	127,865	39.22%	56.13%
M.7A.12.3	>40 - <=50 %	2,002.97	27,307	13.22%	11.99%
M.7A.12.4	>50 - <=60 %	2,046.43	24,841	11.51%	10.91%
M.7A.12.5	>60 - <=70 %	1,983.41	21,205	11.09%	9.31%
M.7A.12.6	>70 - <=80 %	1,751.60	15,649	11.56%	6.87%
M.7A.12.7	>80 - <=90 %	903.79	6,756	5.97%	2.97%
M.7A.12.8	>90 - <=100 %	227.97	1,674	1.50%	0.74%
M.7A.12.9	>100%	291.21	2,422	1.92%	1.06%
M.7A.12.10	Total	15,151.29	227,719	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=120 %	57.49		0.38%	0.00%
OM.7A.12.2	a/w >120 - <=130 %	38.28		0.25%	0.00%
OM.7A.12.3	a/w >130 - <=140 %	31.17		0.21%	0.00%
OM.7A.12.4	a/w >140 - <=150 %	20.52		0.14%	0.00%
OM.7A.12.5	a/w >150 - <=160 %	14.59		0.10%	0.00%
OM.7A.12.6	a/w >160 - <=170 %	129.15		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	19.12%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w If relevant, please specify				
OM.7A.13.6	a/w If relevant, please specify				
OM.7A.13.7	a/w If relevant, please specify				
OM.7A.13.8	a/w If relevant, please specify				
OM.7A.13.9	a/w If relevant, please specify				
OM.7A.13.10	a/w If relevant, please specify				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st ten / 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 (mm)	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 (mm)	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 (mm)	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 (mm)	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	Multi-family 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 (mm)	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 set 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	Multi-family 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 (mm):				
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%
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 (mm):				
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 (mm):				
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 (mm)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data				
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (MMWh/m2 per year) - optional		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data				
M.7B.26.19	Total	0.0	0	0.0%	0.0%



27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (lHV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industriv	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Building under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					



C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework. Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents. Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date  Belgian allows for "Failure to pay" and "Default" 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) Property values are those used in the loan underwriting procedure Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel). Indexation is done on a yearly basis
HG.1.7	Maturity Extension Triggers	
HG.1.8	LTVs: Definition	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	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.  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. Loans that are more than 90 days past due. 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. The current interest is used ; no parallel shift of the interest rate curve is assumed.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13		
HG.1.14	Non-performing loans	
HG.1.15	Valuation Method	
OHG.1.1	NPV assumptions (when stated)	
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]
	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 31/05/2023

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**Remark**

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

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





# BNP PARIBAS Retained Covered Bonds FORTIS

## Covered Bond Emission

### Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2024	2.74	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.75	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.97	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.98	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.53	10/12/2028
		<b>11,500,000,000</b>									

### Totals

Total Outstanding (in EUR): 11,500,000,000  
Current Weighted Average Fixed Coupon: 0.31 %  
Weighted Average Remaining Average Life\*: 4.82

\* At Reporting Date until Maturity Date





**BNP PARIBAS**  
**FORTIS**

## Retained Covered Bonds

### Ratings

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

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

#### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,151,294,194 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	623,883,881 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.97%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,212,795,157 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.20% <b>Limit</b>
> > Cover Test Royal Decree Art 5 Paraf 1	<b>Passed</b> <b>85%</b>

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	92,133,745 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	623,883,881 (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)	12,212,795,157
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.42% <b>Limit</b>
> > Cover Test Royal Decree Art 5 Paraf 2	<b>Passed</b> <b>105%</b>

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	2,011,921,733 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,011,921,733
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,928,812,783 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,212,795,157
Total Principal Proceeds Public Finance Exposures	92,133,745
Total Principal Proceeds Financial Institution Exposures	623,883,881
Impact Derivatives	0
Interest Requirement Covered Bonds	179,000,000 (X)
Costs, Fees and expenses Covered Bonds	75,109,716 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,186,624,800
> > Cover Test Royal Decree Art 5 paraf 3	<b>Passed</b>

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	1,436,781,927 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,802,953 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,428,978,974
> > Liquidity Test Royal Decree Art 7 paraf 1	<b>Passed</b>
MtM Liquid Bonds	78,780,447 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	78,780,447 (XVII)



Portfolio Cut-off Date 31/05/2023

(All Amounts are in Euro)

**1. Residential Mortgage Loans**

See Stratification Tables Mortgages for more detail:

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,151,294,194
Principal Redemptions between Cut-off Date and Maturity	15,151,294,194
Interest Payments between Cut-off Date and Maturity Date	2,011,921,733
Number of borrowers	106,190
Number of loans	227,719
Average Outstanding Balance per borrower	142,681
Average Outstanding Balance per loan	66,535
Weighted average Current Loan to Current Value	49.19%
Weighted average Current Loan to Original Value	59.02%
Weighted average seasoning (in Years)	4.56
Weighted average remaining maturity (in years, at 0% CPR)	14.62
Weighted average initial maturity (in years, at 0% CPR)	19.18
Percentage of Fixed Rate Loans	84.19%
Percentage of Variable Rate Loans	15.81%
Weighted average interest rate	1.75%
Weighted average interest rate Fixed Rate Loans	1.68%
Weighted average interest rate Variable Rate Loans	2.12%
Weighted Remaining average life (in years, at 0% CPR)	7.63
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.57
% Construction Loans	0.08%

**2. Registered Cash**

Registered Cash Proceeds under the Residential Mortgage Loans 623,883,881

**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	ERROR 15	ERROR 15	ERROR 15	ERROR 15	ERROR 15	ERROR 15
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Rating	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

**4. Derivatives**

None

**5. Prepayments Last Calendar Month**

26,018,516 EUR





## Stratification Tables

Portfolio Cut-off

31/05/2023

Date

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,398,787,160.10	15.83 %	35,029	15.38 %
Oost-Vlaanderen	2,325,431,068.60	15.35 %	36,697	16.12 %
Vlaams-Brabant	2,226,836,375.06	14.70 %	31,574	13.87 %
West-Vlaanderen	1,636,306,592.87	10.80 %	27,974	12.28 %
Brussels	1,260,717,898.30	8.32 %	12,499	5.49 %
Limburg	1,228,597,323.86	8.11 %	21,301	9.35 %
Liège	1,111,963,934.93	7.34 %	17,639	7.75 %
Hainaut	1,045,023,408.30	6.90 %	17,471	7.67 %
Brabant Wallon	794,533,113.25	5.24 %	9,804	4.31 %
Namur	655,926,208.21	4.33 %	10,595	4.65 %
Luxembourg	431,905,199.23	2.85 %	6,490	2.85 %
Other	35,265,911.48	0.23 %	646	0.28 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	361,051,650.24	2.38 %	3,117	1.37 %
>1 and <=2	1,516,878,627.92	10.01 %	13,862	6.09 %
>2 and <=3	2,071,036,345.24	13.67 %	21,488	9.44 %
>3 and <=4	4,497,583,540.79	29.68 %	56,103	24.64 %
>4 and <=5	1,879,086,865.83	12.40 %	27,595	12.12 %
>5 and <=6	1,167,731,240.17	7.71 %	19,002	8.34 %
>6 and <=7	1,761,475,330.35	11.63 %	33,423	14.68 %
>7 and <=8	735,350,349.04	4.85 %	17,264	7.58 %
>8 and <=9	416,948,664.38	2.75 %	11,093	4.87 %
>9 and <=10	55,092,349.73	0.36 %	1,757	0.77 %
>10 and <=11	53,477,665.00	0.35 %	1,546	0.68 %
>11 and <=12	84,283,703.42	0.56 %	3,441	1.51 %
>12 and <=13	209,919,422.83	1.39 %	6,226	2.73 %
>13 and <=14	190,583,677.56	1.26 %	4,884	2.14 %
>14 and <=15	37,223,260.85	0.25 %	1,377	0.60 %
>15 and <=16	16,802,300.30	0.11 %	368	0.16 %
>16 and <=17	11,281,624.23	0.07 %	465	0.20 %
>17 and <=18	40,798,904.65	0.27 %	1,697	0.75 %
>18 and <=19	33,501,251.12	0.22 %	2,167	0.95 %
>19 and <=20	7,408,543.87	0.05 %	545	0.24 %
>20 and <=21	2,006,236.09	0.01 %	107	0.05 %
>21 and <=22	273,110.93	0.00 %	25	0.01 %
>22 and <=23	399,517.23	0.00 %	36	0.02 %
>23 and <=24	622,447.23	0.00 %	85	0.04 %
>24 and <=25	180,900.96	0.00 %	31	0.01 %
>29 and <=30	42,042.74	0.00 %	2	0.00 %
>27 and <=28	12,425.45	0.00 %	1	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	145,742.98	0.00 %	5	0.00 %
>26 and <=27	52,718.20	0.00 %	4	0.00 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,356,268.26	0.02 %	1,024	0.45 %
<=1	119,216,916.27	0.79 %	4,745	2.08 %
>1 and <=2	196,439,594.44	1.30 %	7,893	3.47 %
>2 and <=3	230,089,322.54	1.52 %	8,883	3.90 %
>3 and <=4	297,104,820.07	1.96 %	9,876	4.34 %
>4 and <=5	272,746,325.84	1.80 %	8,560	3.76 %
>5 and <=6	365,048,672.33	2.41 %	10,807	4.75 %
>6 and <=7	570,171,096.24	3.76 %	14,393	6.32 %
>7 and <=8	405,136,128.78	2.67 %	9,462	4.16 %



>8 and <=9	508,867,505.92	3.36 %	10,217	4.49 %
>9 and <=10	523,668,608.44	3.46 %	9,378	4.12 %
>10 and <=11	576,511,471.75	3.81 %	9,577	4.21 %
>11 and <=12	908,147,849.04	5.99 %	14,185	6.23 %
>12 and <=13	592,656,564.52	3.91 %	8,848	3.89 %
>13 and <=14	760,175,615.70	5.02 %	10,218	4.49 %
>14 and <=15	723,859,204.79	4.78 %	9,415	4.13 %
>15 and <=16	779,699,009.06	5.15 %	9,629	4.23 %
>16 and <=17	1,500,939,213.19	9.91 %	17,292	7.59 %
>17 and <=18	875,538,753.93	5.78 %	9,932	4.36 %
>18 and <=19	968,189,161.94	6.39 %	9,960	4.37 %
>19 and <=20	511,037,793.22	3.37 %	5,254	2.31 %
>20 and <=21	537,861,072.55	3.55 %	5,419	2.38 %
>21 and <=22	1,332,925,392.87	8.80 %	11,484	5.04 %
>22 and <=23	866,100,001.95	5.72 %	6,284	2.76 %
>23 and <=24	523,923,002.66	3.46 %	3,511	1.54 %
>24 and <=25	159,188,567.56	1.05 %	1,107	0.49 %
>25 and <=26	20,304,651.29	0.13 %	179	0.08 %
>26 and <=27	12,181,078.65	0.08 %	103	0.05 %
>27 and <=28	7,974,654.41	0.05 %	60	0.03 %
>28 and <=29	2,818,862.50	0.02 %	22	0.01 %
>29 and <=30	417,013.48	0.00 %	2	0.00 %
	15,151,294,194.19	100.00 %	227,719	100.00 %

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	55,000.00	0.00 %	8	0.00 %
>1 and <=2	19,473,403.20	0.13 %	123	0.05 %
>2 and <=3	28,239,393.42	0.19 %	225	0.10 %
>3 and <=4	15,202,450.21	0.10 %	256	0.11 %
>4 and <=5	307,501,376.47	2.03 %	2,233	0.98 %
>5 and <=6	19,641,381.43	0.13 %	624	0.27 %
>6 and <=7	42,227,096.58	0.28 %	1,264	0.56 %
>7 and <=8	58,734,475.35	0.39 %	2,203	0.97 %
>8 and <=9	77,405,465.74	0.51 %	2,909	1.28 %
>9 and <=10	1,029,555,753.47	6.80 %	32,355	14.21 %
>10 and <=11	113,447,281.41	0.75 %	4,877	2.14 %
>11 and <=12	203,551,931.33	1.34 %	4,766	2.09 %
>12 and <=13	630,418,023.32	4.16 %	13,698	6.02 %
>13 and <=14	125,074,386.25	0.83 %	2,648	1.16 %
>14 and <=15	1,704,322,120.26	11.25 %	30,951	13.59 %
>15 and <=16	175,817,134.78	1.16 %	3,121	1.37 %
>16 and <=17	243,723,600.68	1.61 %	3,805	1.67 %
>17 and <=18	866,323,495.86	5.72 %	12,734	5.59 %
>18 and <=19	192,077,989.68	1.27 %	4,092	1.80 %
>19 and <=20	3,736,743,667.82	24.66 %	47,636	20.92 %
>20 and <=21	297,114,929.01	1.96 %	4,339	1.91 %
>21 and <=22	155,758,539.06	1.03 %	2,300	1.01 %
>22 and <=23	175,359,538.74	1.16 %	2,394	1.05 %
>23 and <=24	132,952,963.60	0.88 %	1,927	0.85 %
>24 and <=25	4,026,466,392.93	26.58 %	37,466	16.45 %
>25 and <=26	417,079,817.86	2.75 %	4,232	1.86 %
>26 and <=27	44,225,874.19	0.29 %	473	0.21 %
>27 and <=28	19,932,213.23	0.13 %	231	0.10 %
>28 and <=29	31,268,947.94	0.21 %	332	0.15 %
>29 and <=30	230,568,534.29	1.52 %	3,096	1.36 %
>30 and <=31	26,428,423.59	0.17 %	338	0.15 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	334,733.71	0.00 %	5	0.00 %
>35 and <=36	101,428.90	0.00 %	2	0.00 %
>36 and <=37	109,422.54	0.00 %	1	0.00 %
>39 and <=40	341,033.54	0.00 %	5	0.00 %
>32 and <=33	271,232.08	0.00 %	2	0.00 %
>31 and <=32	3,328,491.51	0.02 %	42	0.02 %
>40 and <=41	87,388.96	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,151,294,194.19	100.00 %	227,719	100.00 %

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1993	42,042.74	0.00 %	2	0.00 %



1996	27,909.96	0.00 %	3	0.00 %
1997	119,149.95	0.00 %	5	0.00 %
1998	83,248.10	0.00 %	12	0.01 %
1999	638,307.34	0.00 %	90	0.04 %
2000	414,001.61	0.00 %	40	0.02 %
2001	259,504.10	0.00 %	23	0.01 %
2002	1,079,695.16	0.01 %	64	0.03 %
2003	5,765,937.59	0.04 %	374	0.16 %
2004	17,174,206.52	0.11 %	1,354	0.59 %
2005	50,432,440.31	0.33 %	2,394	1.05 %
2006	17,130,330.44	0.11 %	683	0.30 %
2007	15,045,817.77	0.10 %	305	0.13 %
2008	14,825,809.56	0.10 %	553	0.24 %
2009	129,418,847.65	0.85 %	3,542	1.56 %
2010	229,640,744.30	1.52 %	6,256	2.75 %
2011	136,424,584.41	0.90 %	5,323	2.34 %
2012	39,910,788.59	0.26 %	1,175	0.52 %
2013	65,379,758.42	0.43 %	1,941	0.85 %
2014	175,939,801.46	1.16 %	4,719	2.07 %
2015	714,210,602.65	4.71 %	17,329	7.61 %
2016	1,509,358,442.01	9.96 %	31,298	13.74 %
2017	1,108,997,228.93	7.32 %	18,601	8.17 %
2018	1,847,908,999.34	12.20 %	27,818	12.22 %
2019	3,919,103,051.42	25.87 %	50,306	22.09 %
2020	2,560,159,442.41	16.90 %	29,011	12.74 %
2021	1,815,432,855.87	11.98 %	17,536	7.70 %
2022	771,505,908.64	5.09 %	6,915	3.04 %
2023	4,821,002.08	0.03 %	44	0.02 %
<b>15,151,294,194.19</b>		<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,224,710,423.27	14.68 %	47,257	44.50 %
>100 and <=200	4,900,641,829.04	32.34 %	33,549	31.59 %
>200 and <=300	3,995,609,777.79	26.37 %	16,497	15.54 %
>300 and <=400	1,822,797,121.71	12.03 %	5,364	5.05 %
>400	2,207,535,042.38	14.57 %	3,523	3.32 %
<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>106,190</b>	<b>100.00 %</b>	



**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	30,426,224.06	0.20 %	610	0.27 %
0.5 - 1%	677,435,353.50	4.47 %	7,565	3.32 %
1 - 1.5%	4,790,782,625.10	31.62 %	57,512	25.26 %
1.5 - 2%	6,959,983,026.90	45.94 %	102,826	45.15 %
2 - 2.5%	1,354,496,064.51	8.94 %	26,026	11.43 %
2.5 - 3%	699,397,391.52	4.62 %	15,170	6.66 %
3 - 3.5%	225,986,107.00	1.49 %	5,709	2.51 %
3.5 - 4%	123,962,862.20	0.82 %	3,817	1.68 %
4 - 4.5%	90,790,930.18	0.60 %	2,867	1.26 %
4.5 - 5%	94,240,288.05	0.62 %	2,713	1.19 %
5 - 5.5%	67,753,757.26	0.45 %	1,861	0.82 %
5.5 - 6%	24,018,107.95	0.16 %	738	0.32 %
6 - 6.5%	9,977,019.67	0.07 %	235	0.10 %
6.5 - 7%	1,944,599.13	0.01 %	60	0.03 %
8 - 8.5%	58,272.95	0.00 %	3	0.00 %
7.5 - 8%	25,086.82	0.00 %	1	0.00 %
7 - 7.5%	16,477.39	0.00 %	6	0.00 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	12,756,213,317.77	84.19 %	190,646	83.72 %
Variable	32,476,286.80	0.21 %	2,018	0.89 %
Variable With Cap	2,362,604,589.62	15.59 %	35,055	15.39 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2023	676,010,717.36	4.46 %	12,172	5.35 %
2024	513,527,533.16	3.39 %	9,292	4.08 %
2025	107,313,881.75	0.71 %	1,589	0.70 %
2026	168,223,682.32	1.11 %	2,190	0.96 %
2027	186,954,347.65	1.23 %	2,219	0.97 %
2028	110,599,543.09	0.73 %	1,400	0.61 %
2029	88,614,940.97	0.58 %	839	0.37 %
2030	9,935,423.08	0.07 %	109	0.05 %
2031	79,750,034.62	0.53 %	509	0.22 %
2032	33,479,247.45	0.22 %	217	0.10 %
2033	73,685,612.04	0.49 %	1,008	0.44 %
2034	248,611,353.60	1.64 %	2,738	1.20 %
2035	23,212,660.39	0.15 %	205	0.09 %
2036	18,202,029.59	0.12 %	114	0.05 %
2037	1,503,821.93	0.01 %	13	0.01 %
2038	105,686.86	0.00 %	1	0.00 %
Fixed To Maturity	12,811,563,678.33	84.56 %	193,104	84.80 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	15,151,208,416.59	100.00 %	227,714	100.00 %
Twice A Year	85,777.60	0.00 %	5	0.00 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,333,226,210.89	94.60 %	220,032	96.62 %
Interest only	695,124,413.20	4.59 %	4,421	1.94 %
Linear	122,943,570.10	0.81 %	3,266	1.43 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	1,171,468,635.60	7.73 %	37,353	16.40 %
11-20%	1,363,757,216.55	9.00 %	31,975	14.04 %
21-30%	1,592,247,229.09	10.51 %	29,688	13.04 %
31-40%	1,815,445,444.03	11.98 %	28,849	12.67 %



41-50%	2,003,970,809.92	13.23 %	27,307	11.99 %
51-60%	2,046,427,327.54	13.51 %	24,841	10.91 %
61-70%	1,983,408,030.03	13.09 %	21,205	9.31 %
71-80%	1,751,602,877.28	11.56 %	15,649	6.87 %
81-90%	903,794,061.49	5.97 %	6,756	2.97 %
91-100%	227,966,324.50	1.50 %	1,674	0.74 %
101-110%	57,491,822.56	0.38 %	547	0.24 %
111-120%	38,282,897.72	0.25 %	402	0.18 %
>120%	195,431,517.88	1.29 %	1,473	0.65 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of loans	In %
0-10%	814,663,097.29	5.38 %	23,237	10.20 %
11-20%	941,217,903.57	6.21 %	24,839	10.91 %
21-30%	1,124,581,645.05	7.42 %	24,750	10.87 %
31-40%	1,391,115,246.70	9.18 %	25,704	11.29 %
41-50%	1,688,344,495.17	11.14 %	26,693	11.72 %
51-60%	1,850,752,637.94	12.22 %	26,062	11.44 %
61-70%	2,063,673,387.30	13.62 %	25,746	11.31 %
71-80%	2,286,975,027.32	15.09 %	24,702	10.85 %
81-90%	2,013,665,399.92	13.29 %	17,580	7.72 %
91-100%	479,480,116.66	3.16 %	3,705	1.63 %
101-110%	95,282,556.53	0.63 %	1,008	0.44 %
111-120%	72,499,191.92	0.48 %	807	0.35 %
>120%	329,043,488.82	2.17 %	2,886	1.27 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	112,979,223.03	0.75 %	11,627	5.11 %
21-40%	387,493,277.57	2.56 %	16,524	7.26 %
41-60%	816,396,386.00	5.39 %	21,167	9.30 %
61-80%	1,720,971,742.53	11.36 %	29,786	13.08 %
81-100%	2,305,250,036.37	15.21 %	29,858	13.11 %
101-120%	772,092,357.54	5.10 %	15,235	6.69 %
121-140%	762,648,118.49	5.03 %	13,429	5.90 %
141-160%	845,474,379.50	5.58 %	13,127	5.76 %
161-180%	918,683,744.97	6.06 %	12,768	5.61 %
181-200%	1,119,024,769.14	7.39 %	12,228	5.37 %
201-300%	2,596,497,573.34	17.14 %	29,330	12.88 %
301-400%	1,118,539,447.56	7.38 %	10,589	4.65 %
401-500%	470,760,958.41	3.11 %	4,222	1.85 %
>500%	1,204,482,179.74	7.95 %	7,829	3.44 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	347,424,391.35	2.29 %	14,285	6.27 %
>1 and <=2	494,635,267.74	3.26 %	18,028	7.92 %
>2 and <=3	617,638,841.24	4.08 %	18,632	8.18 %
>3 and <=4	943,599,034.08	6.23 %	23,210	10.19 %
>4 and <=5	977,631,363.32	6.45 %	18,957	8.32 %
>5 and <=6	1,348,008,964.65	8.90 %	21,843	9.59 %
>6 and <=7	1,310,851,780.82	8.65 %	19,151	8.41 %
>7 and <=8	1,384,492,920.53	9.14 %	17,739	7.79 %
>8 and <=9	2,209,184,852.32	14.58 %	25,485	11.19 %
>9 and <=10	1,532,843,863.54	10.12 %	16,533	7.26 %
>10 and <=11	996,154,148.56	6.57 %	10,333	4.54 %
>11 and <=12	2,222,214,011.10	14.67 %	18,102	7.95 %
>12 and <=13	626,129,596.94	4.13 %	4,318	1.90 %
>13 and <=14	106,163,397.67	0.70 %	800	0.35 %
>14 and <=15	25,622,930.87	0.17 %	234	0.10 %
>15 and <=16	8,281,815.98	0.05 %	67	0.03 %
>16 and <=17	207,651.39	0.00 %	1	0.00 %
>17 and <=18	209,362.09	0.00 %	1	0.00 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,811,563,678.33	84.56 %	193,104	84.80 %
>=0 and <=1	1,281,172,788.10	8.46 %	22,886	10.05 %
>1 and <=2	256,822,006.55	1.70 %	3,191	1.40 %
>2 and <=3	234,899,072.06	1.55 %	2,895	1.27 %
>3 and <=4	88,638,952.43	0.59 %	847	0.37 %
>4 and <=5	112,876,532.31	0.74 %	718	0.32 %
>5 and <=6	328,662,996.94	2.17 %	3,806	1.67 %
>7 and <=8	1,455,458.59	0.01 %	10	0.00 %
>6 and <=7	35,202,708.88	0.23 %	262	0.12 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>



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

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,378,725,484.11	80.88 %	103,460	79.65 %
Other/No data	9,306,877,836.88	19.12 %	26,434	20.35 %
	<b>48,685,603,320.99</b>	<b>100.00 %</b>	<b>129,894</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

	In EUR	In %	In number of loans	In %
Phase 1	13,845,575,512.63	91.38 %	210,481	92.43 %
Phase 2	1,302,723,025.46	8.60 %	16,272	7.15 %
Phase 3	2,995,656.10	0.02 %	51	0.02 %
Other/No data	0.00	0.00 %	915	0.40 %
	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

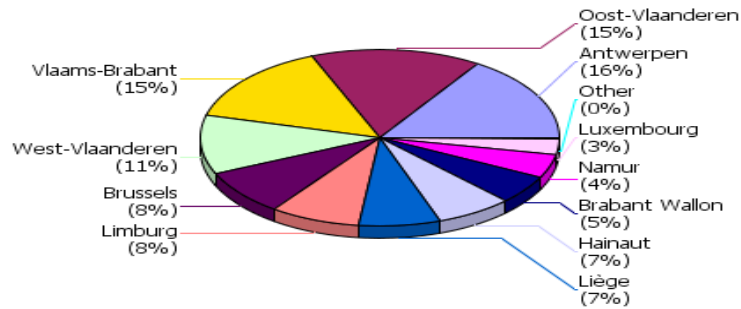




## Stratification Tables

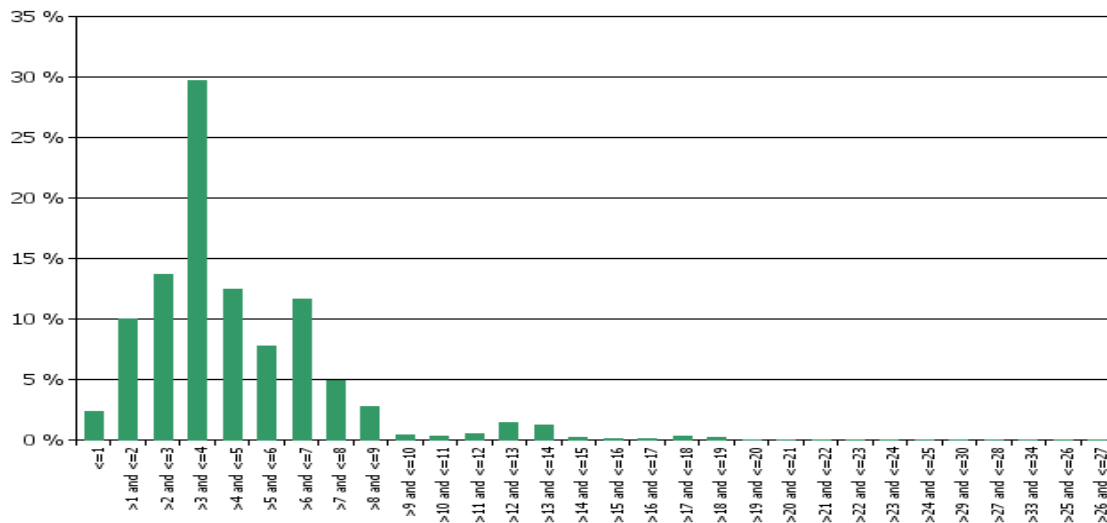
Portfolio Cut-off Date 31/05/2023

### 1. Geographic distribution



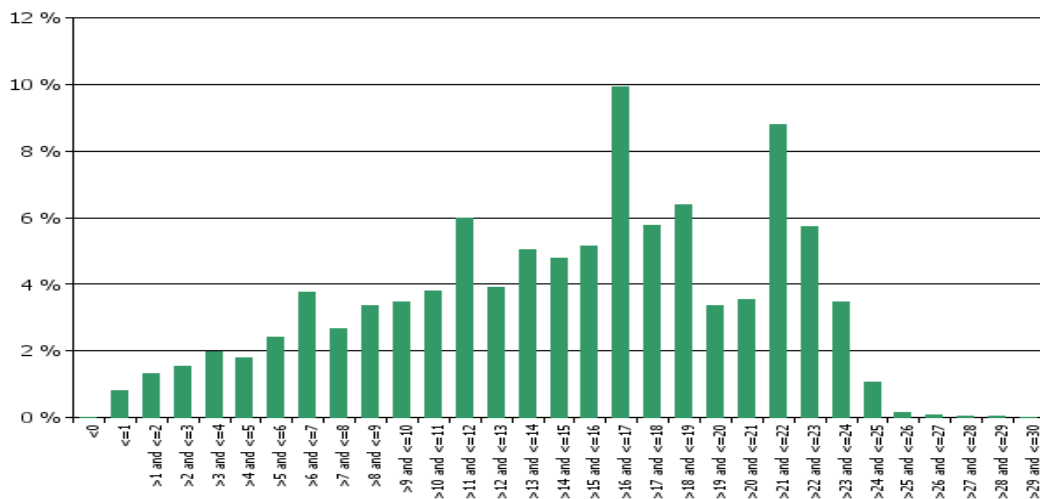
### 2. Seasoning

Distribution per Seasoning



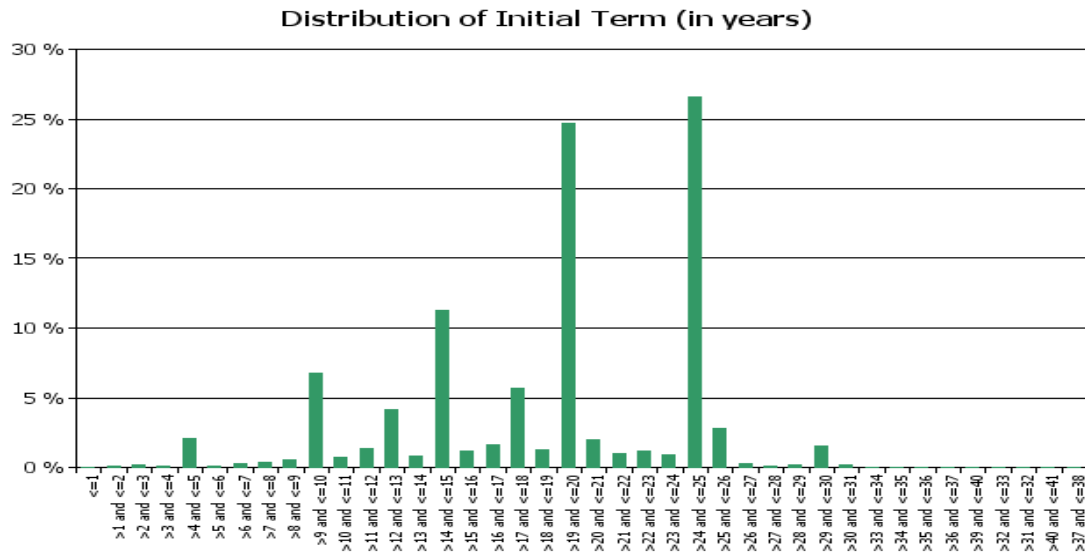
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

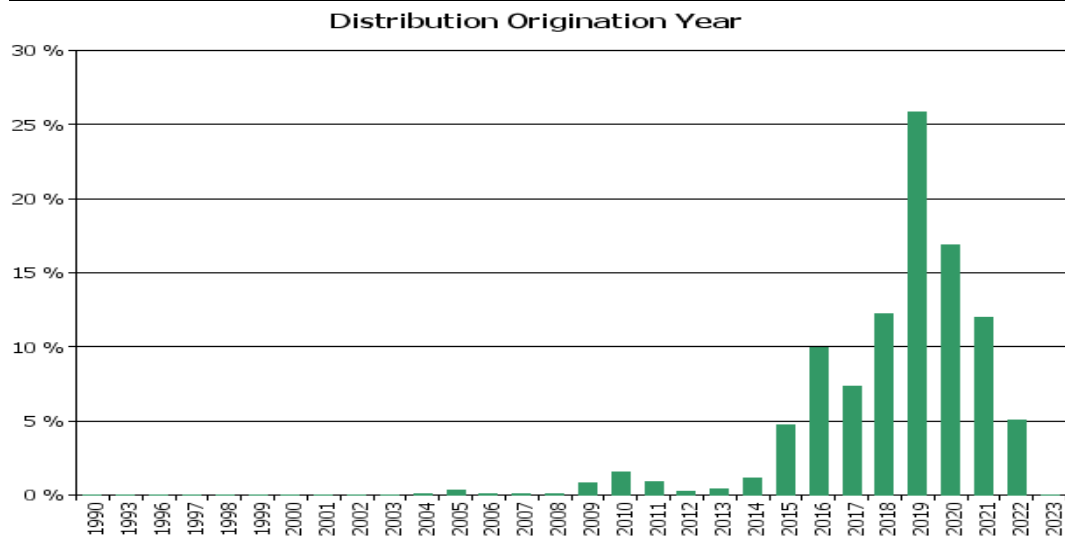




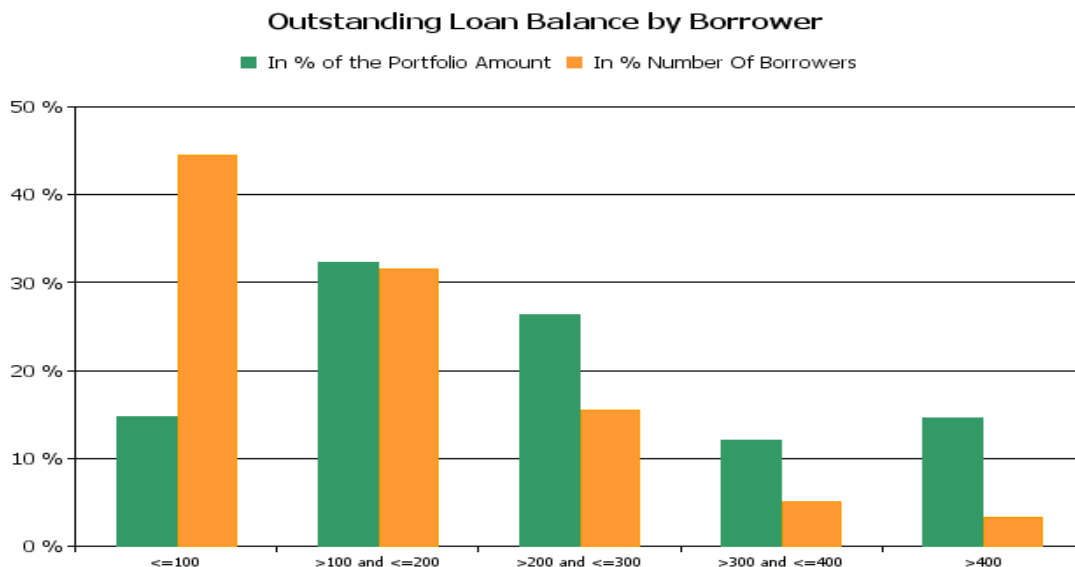
#### 4. Original term to maturity



#### 5. Origination Year



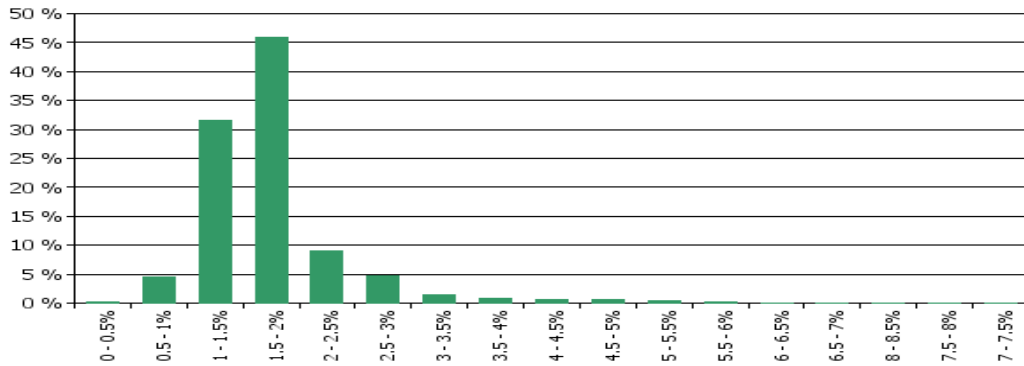
#### 6. Outstanding Loan Balance by Borrower





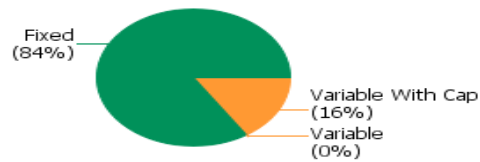
## 7. Interest Rate

Distribution per Interest Rate



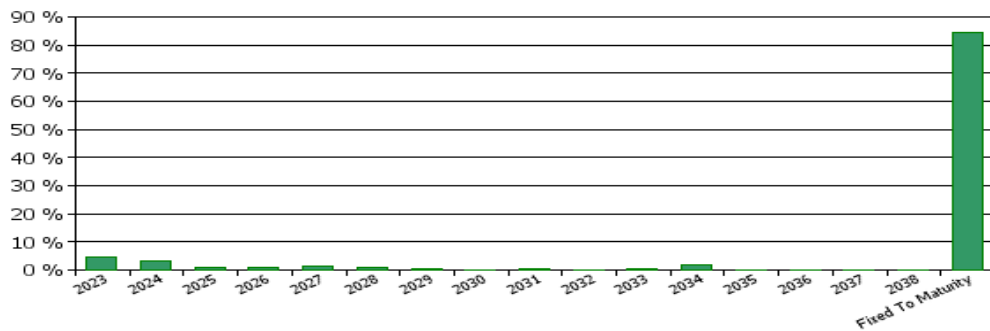
## 8. Interest Rate Type

Distribution per Interest Type



## 9. Next Reset Date

Next Reset Date



## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency





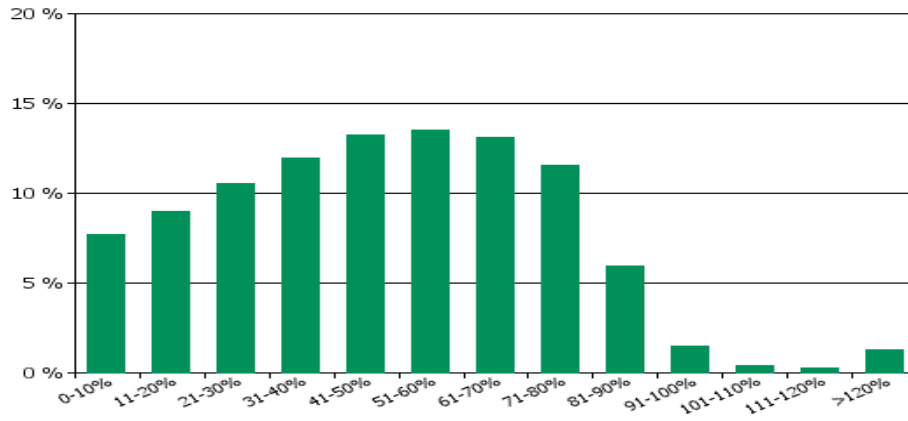
## 11. Repayment Type

Distribution per Repayment Type



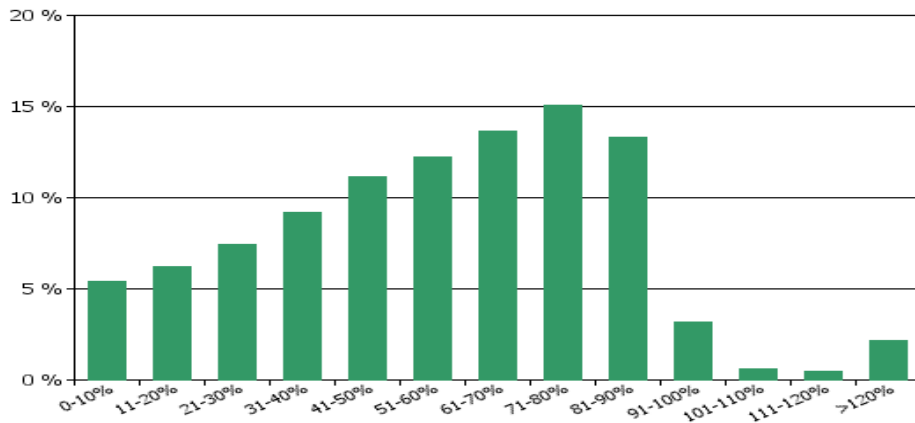
## 12. Current Loan to Current Value (LTV)

Current LTV Distribution



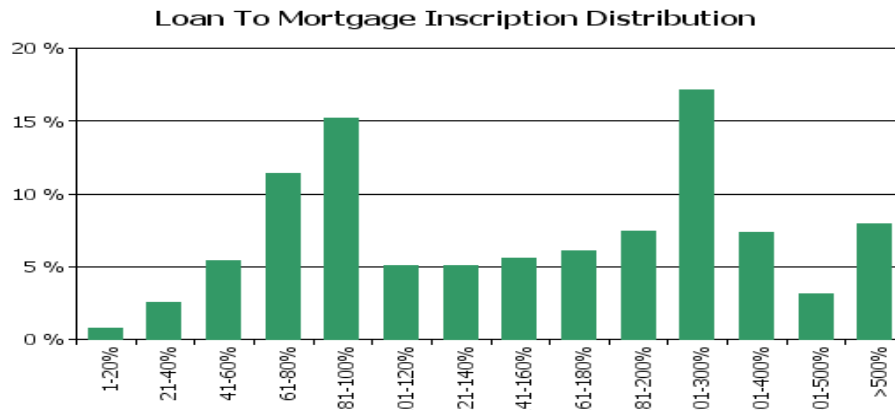
## 13. Current Loan to Original Value (LTOV)

Original LTV Distribution

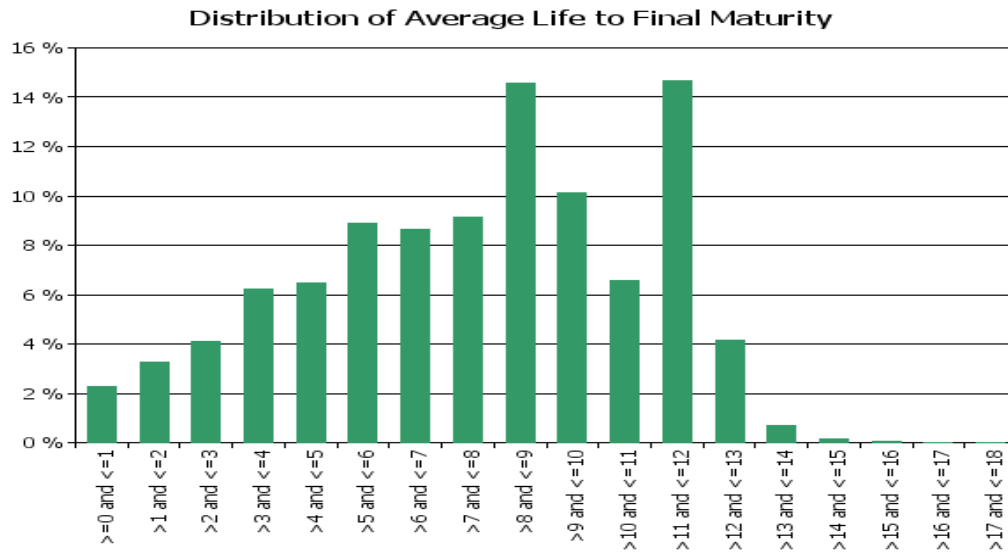




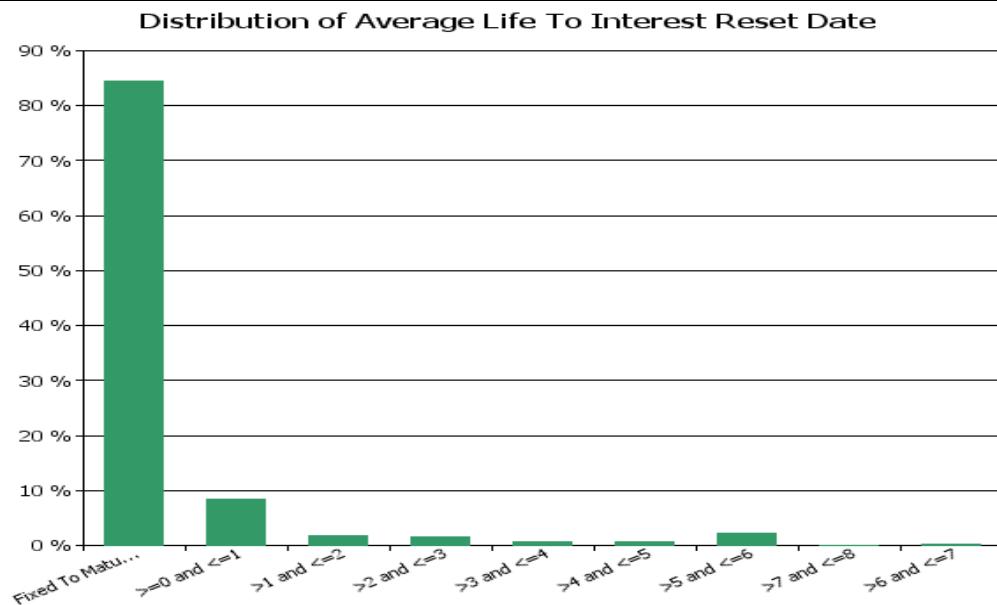
#### 14. Loan to Mortgage Inscription Ratio (LTM)



#### 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)

Distribution per Occupation Type



## 18. IFRS9 Norms

Distribution per IFRS9 Norm







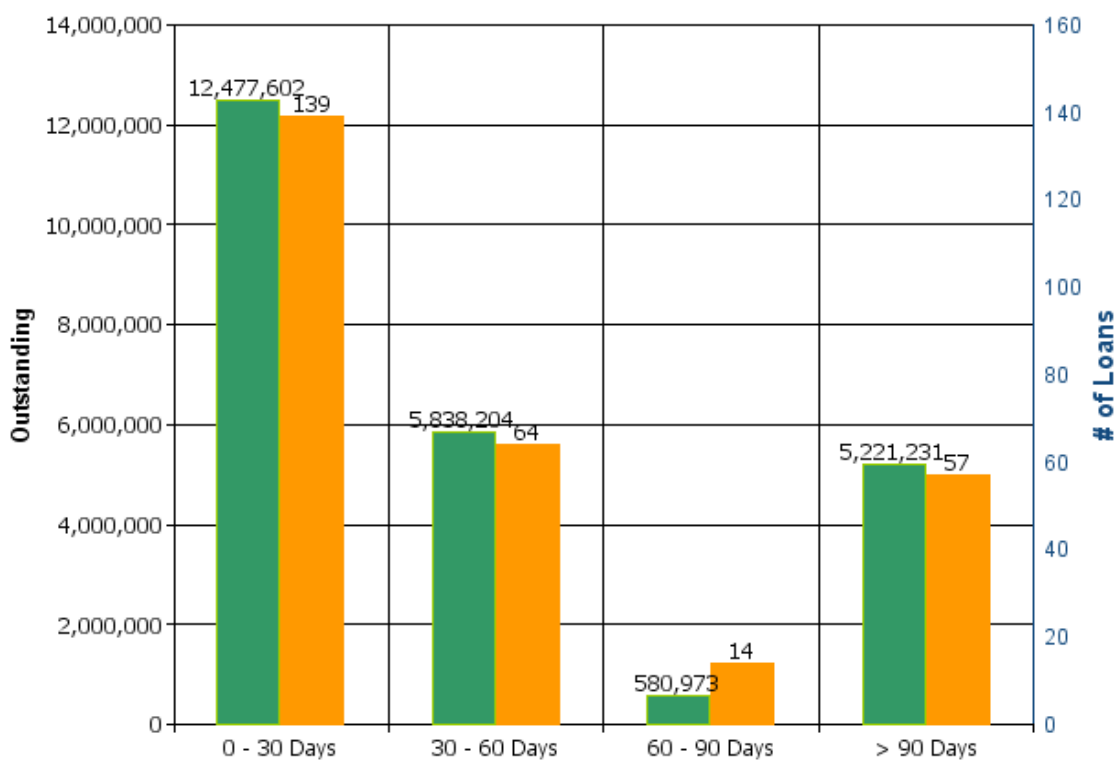
## Cover Pool Performance

Portfolio Cut-off Date 31/05/2023

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

	In EUR	In %	In number of loans	In %
Performing	15,127,176,183.47	99.84 %	227,445	99.88 %
0 - 30 Days	12,477,602.46	0.08 %	139	0.06 %
30 - 60 Days	5,838,204.41	0.04 %	64	0.03 %
60 - 90 Days	580,972.53	0.00 %	14	0.01 %
> 90 Days	5,221,231.32	0.03 %	57	0.03 %
<b>Total</b>	<b>15,151,294,194.19</b>	<b>100.00 %</b>	<b>227,719</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro






**Amortisation**

Portfolio Cut-off Date

May/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/06/2023	1	11,500,000,000	15,046,953,524	15,021,432,777	14,983,230,182	14,919,768,037
01/07/2023	2	11,500,000,000	14,944,928,879	14,895,092,071	14,820,643,209	14,697,374,324
01/08/2023	3	11,500,000,000	14,845,051,265	14,770,453,175	14,659,250,738	14,475,750,725
01/09/2023	4	11,500,000,000	14,744,249,704	14,645,276,479	14,498,050,922	14,255,930,288
01/10/2023	5	11,500,000,000	14,645,909,359	14,523,717,736	14,342,326,774	14,044,996,613
01/11/2023	6	11,500,000,000	14,545,138,026	14,399,323,334	14,183,322,890	13,830,460,324
01/12/2023	7	11,500,000,000	14,441,619,203	14,273,375,349	14,024,660,602	13,619,685,801
01/01/2024	8	11,500,000,000	14,341,311,698	14,150,195,866	13,868,267,745	13,410,765,419
01/02/2024	9	11,500,000,000	14,239,712,022	14,026,120,376	13,711,703,736	13,203,205,681
01/03/2024	10	11,500,000,000	14,140,694,908	13,906,487,488	13,562,406,287	13,007,692,612
01/04/2024	11	11,500,000,000	14,040,631,784	13,784,662,147	13,409,405,379	12,806,476,438
01/05/2024	12	11,500,000,000	13,940,140,738	13,663,538,817	13,258,865,224	12,610,798,145
01/06/2024	13	11,500,000,000	13,836,117,827	13,538,578,497	13,104,194,224	12,410,896,650
01/07/2024	14	11,500,000,000	13,735,052,775	13,417,626,809	12,955,158,471	12,219,449,783
01/08/2024	15	11,500,000,000	13,636,988,045	13,299,233,611	12,808,189,044	12,029,657,698
01/09/2024	16	11,500,000,000	13,536,885,550	13,179,219,499	12,660,326,276	11,840,418,657
01/10/2024	17	11,500,000,000	13,429,491,048	13,053,201,690	12,508,407,546	11,650,384,714
01/11/2024	18	11,500,000,000	13,324,594,928	12,929,278,451	12,358,146,976	11,461,678,421
01/12/2024	19	11,500,000,000	13,216,213,536	12,803,062,951	12,207,387,072	11,275,444,256
01/01/2025	20	11,500,000,000	13,114,392,892	12,682,877,665	12,062,039,070	11,094,003,466
01/02/2025	21	11,500,000,000	13,010,379,383	12,560,946,121	11,915,694,857	10,912,985,019
01/03/2025	22	11,500,000,000	12,911,582,536	12,446,464,099	11,779,968,448	10,747,397,811
01/04/2025	23	11,500,000,000	12,814,946,349	12,332,356,945	11,642,287,392	10,576,796,109
01/05/2025	24	11,500,000,000	12,715,265,938	12,216,345,371	11,504,382,132	10,408,669,026
01/06/2025	25	11,500,000,000	12,612,678,720	12,097,230,804	11,363,236,776	10,237,421,296
01/07/2025	26	11,500,000,000	12,511,732,373	11,980,712,321	11,226,089,412	10,072,403,150
01/08/2025	27	11,500,000,000	12,416,538,536	11,869,393,108	11,093,496,825	9,911,278,649
01/09/2025	28	11,500,000,000	12,312,466,260	11,749,944,233	10,953,927,142	9,745,131,198
01/10/2025	29	11,500,000,000	12,218,255,934	11,640,899,245	10,825,559,223	9,591,449,976
01/11/2025	30	11,500,000,000	12,123,814,658	11,531,329,444	10,696,391,314	9,436,866,865
01/12/2025	31	11,500,000,000	12,017,570,089	11,411,515,263	10,559,199,263	9,277,642,090
01/01/2026	32	11,500,000,000	11,922,848,436	11,302,368,271	10,431,606,997	9,126,714,504
01/02/2026	33	9,000,000,000	11,827,893,390	11,193,337,822	10,304,702,714	8,977,498,373
01/03/2026	34	9,000,000,000	11,728,690,358	11,082,451,867	10,179,180,741	8,834,209,720
01/04/2026	35	9,000,000,000	11,635,472,605	10,975,723,049	10,055,512,374	8,689,918,505
01/05/2026	36	9,000,000,000	11,539,029,390	10,866,882,015	9,931,292,750	8,547,386,967
01/06/2026	37	9,000,000,000	11,442,152,236	10,757,371,650	9,806,207,938	8,403,985,607
01/07/2026	38	9,000,000,000	11,347,884,746	10,651,234,051	9,685,557,425	8,266,561,587
01/08/2026	39	9,000,000,000	11,252,860,110	10,544,129,005	9,563,778,210	8,128,050,643
01/09/2026	40	9,000,000,000	11,156,764,234	10,436,354,566	9,441,950,159	7,990,523,407
01/10/2026	41	9,000,000,000	11,061,497,013	10,330,254,869	9,322,957,019	7,857,480,103
01/11/2026	42	9,000,000,000	10,966,091,689	10,223,786,743	9,203,404,715	7,723,866,304
01/12/2026	43	9,000,000,000	10,869,247,970	10,116,865,272	9,084,739,363	7,593,024,182
01/01/2027	44	9,000,000,000	10,774,092,191	10,011,287,561	8,967,069,475	7,462,931,667
01/02/2027	45	9,000,000,000	10,683,271,752	9,910,060,447	8,853,826,247	7,337,473,486
01/03/2027	46	9,000,000,000	10,589,978,879	9,808,469,471	8,742,931,026	7,217,846,030
01/04/2027	47	9,000,000,000	10,497,028,547	9,705,888,729	8,629,491,564	7,094,019,687
01/05/2027	48	6,500,000,000	10,394,316,183	9,595,142,161	8,510,029,809	6,967,136,922
01/06/2027	49	6,500,000,000	10,305,574,903	9,497,088,682	8,401,643,587	6,849,267,656
01/07/2027	50	6,500,000,000	10,215,542,242	9,398,666,805	8,294,109,821	6,733,885,830
01/08/2027	51	6,500,000,000	10,127,239,774	9,301,622,311	8,187,594,432	6,619,251,902
01/09/2027	52	6,500,000,000	10,037,872,856	9,203,903,957	8,080,975,532	6,505,384,915
01/10/2027	53	6,500,000,000	9,948,362,894	9,106,858,047	7,976,090,042	6,394,628,781



01/11/2027	54	6,500,000,000	9,860,664,701	9,011,268,260	7,872,297,398	6,284,683,365
01/12/2027	55	5,000,000,000	9,770,942,652	8,914,618,285	7,768,695,388	6,176,551,771
01/01/2028	56	5,000,000,000	9,682,727,653	8,819,151,093	7,665,954,146	6,069,051,597
01/02/2028	57	5,000,000,000	9,596,880,111	8,726,134,748	7,565,810,197	5,964,398,799
01/03/2028	58	5,000,000,000	9,511,147,742	8,634,458,673	7,468,512,012	5,864,363,247
01/04/2028	59	5,000,000,000	9,425,207,337	8,541,927,461	7,369,685,258	5,762,253,224
01/05/2028	60	5,000,000,000	9,339,136,778	8,450,030,232	7,272,455,820	5,662,921,925
01/06/2028	61	5,000,000,000	9,254,294,543	8,359,063,489	7,175,869,722	5,564,045,177
01/07/2028	62	5,000,000,000	9,170,174,032	8,269,484,623	7,081,497,937	5,468,362,778
01/08/2028	63	5,000,000,000	9,086,002,680	8,179,683,616	6,986,783,528	5,372,372,196
01/09/2028	64	5,000,000,000	9,001,302,154	8,089,687,857	6,892,339,146	5,277,303,410
01/10/2028	65	5,000,000,000	8,918,464,356	8,002,083,256	6,800,920,649	5,185,960,634
01/11/2028	66	5,000,000,000	8,836,605,338	7,915,187,781	6,709,960,407	5,094,928,401
01/12/2028	67	5,000,000,000	8,755,215,844	7,829,412,616	6,620,909,988	5,006,703,751
01/01/2029	68	5,000,000,000	8,674,538,373	7,744,109,330	6,532,118,742	4,918,638,462
01/02/2029	69	2,500,000,000	8,592,192,577	7,657,586,028	6,442,709,841	4,830,766,243
01/03/2029	70	2,500,000,000	8,510,461,796	7,573,125,112	6,357,010,604	4,748,269,904
01/04/2029	71	2,500,000,000	8,430,875,803	7,489,580,204	6,270,892,747	4,664,106,452
01/05/2029	72	2,500,000,000	8,347,153,810	7,403,034,287	6,183,173,389	4,580,011,724
01/06/2029	73	2,500,000,000	8,264,872,738	7,317,627,436	6,096,296,085	4,496,533,525
01/07/2029	74	2,500,000,000	8,184,623,222	7,234,680,819	6,012,358,939	4,416,444,404
01/08/2029	75	2,500,000,000	8,106,019,796	7,153,047,732	5,929,399,884	4,337,057,976
01/09/2029	76	2,500,000,000	8,023,286,265	7,068,032,372	5,844,027,357	4,256,506,951
01/10/2029	77	2,500,000,000	7,945,037,247	6,987,611,326	5,763,313,151	4,180,511,360
01/11/2029	78	2,500,000,000	7,863,725,090	6,904,367,571	5,680,171,842	4,102,752,174
01/12/2029	79	2,500,000,000	7,785,239,220	6,824,237,042	5,600,430,880	4,028,573,901
01/01/2030	80	2,500,000,000	7,709,306,729	6,746,216,061	5,522,321,373	3,955,561,942
01/02/2030	81	2,500,000,000	7,633,921,008	6,668,917,761	5,445,163,008	3,883,774,606
01/03/2030	82	2,500,000,000	7,557,340,254	6,591,902,862	5,369,915,338	3,815,448,380
01/04/2030	83	2,500,000,000	7,483,180,133	6,516,145,928	5,294,702,152	3,746,073,528
01/05/2030	84	0	7,406,076,021	6,438,420,361	5,218,669,912	3,677,144,314
01/06/2030	85		7,332,132,038	6,363,326,668	5,144,685,269	3,609,659,840
01/07/2030	86		7,258,084,664	6,288,723,956	5,071,855,735	3,543,973,302
01/08/2030	87		7,184,397,574	6,214,320,364	4,999,103,076	3,478,341,839
01/09/2030	88		7,111,690,412	6,140,997,245	4,927,554,636	3,414,037,107
01/10/2030	89		7,039,394,159	6,068,591,492	4,857,471,007	3,351,684,178
01/11/2030	90		6,968,124,196	5,996,961,796	4,787,928,852	3,289,706,705
01/12/2030	91		6,895,073,656	5,924,352,206	4,718,316,211	3,228,587,926
01/01/2031	92		6,822,785,798	5,852,298,583	4,649,077,028	3,167,735,683
01/02/2031	93		6,751,460,562	5,781,296,631	4,580,992,831	3,108,124,642
01/03/2031	94		6,679,625,571	5,711,021,032	4,514,911,427	3,051,568,059
01/04/2031	95		6,609,017,988	5,641,068,247	4,448,267,767	2,993,790,233
01/05/2031	96		6,535,715,224	5,569,344,736	4,380,900,974	2,936,364,502
01/06/2031	97		6,464,905,130	5,499,660,939	4,315,084,889	2,880,000,029
01/07/2031	98		6,394,463,740	5,430,807,997	4,250,574,617	2,825,315,006
01/08/2031	99		6,324,195,733	5,362,019,656	4,186,062,325	2,770,649,196
01/09/2031	100		6,253,987,296	5,293,499,454	4,122,059,478	2,716,731,540
01/10/2031	101		6,182,983,071	5,224,809,924	4,058,556,950	2,663,913,990
01/11/2031	102		6,115,363,791	5,158,904,814	3,997,171,262	2,612,509,812
01/12/2031	103		6,046,655,770	5,092,570,185	3,936,062,918	2,562,024,564
01/01/2032	104		5,975,502,652	5,024,108,389	3,873,272,942	2,510,475,451
01/02/2032	105		5,908,392,689	4,959,257,832	3,813,553,843	2,461,299,021
01/03/2032	106		5,839,993,264	4,894,068,274	3,754,470,187	2,413,563,358
01/04/2032	107		5,773,237,729	4,829,919,558	3,695,835,451	2,365,806,879
01/05/2032	108		5,706,119,986	4,765,932,822	3,637,897,120	2,319,173,072
01/06/2032	109		5,638,594,896	4,701,546,003	3,579,622,913	2,272,357,435
01/07/2032	110		5,573,020,533	4,639,241,701	3,523,492,539	2,227,556,899
01/08/2032	111		5,507,637,417	4,577,037,569	3,467,407,840	2,182,815,335
01/09/2032	112		5,441,773,843	4,514,632,495	3,411,433,782	2,138,482,175
01/10/2032	113		5,376,436,998	4,453,106,029	3,356,659,941	2,095,521,486
01/11/2032	114		5,312,633,277	4,392,796,575	3,302,778,850	2,053,150,980
01/12/2032	115		5,248,762,651	4,332,860,918	3,249,697,368	2,011,872,221
01/01/2033	116		5,185,754,681	4,273,587,116	3,197,089,721	1,970,919,649
01/02/2033	117		5,121,585,814	4,213,546,841	3,144,156,697	1,930,078,161
01/03/2033	118		5,058,989,391	4,155,672,018	3,093,846,310	1,891,927,377
01/04/2033	119		4,995,644,902	4,096,678,050	3,042,169,443	1,852,446,803
01/05/2033	120		4,933,786,415	4,039,309,953	2,992,185,484	1,814,541,647
01/06/2033	121		4,872,091,312	3,982,034,635	2,942,256,006	1,776,705,744
01/07/2033	122		4,810,489,414	3,925,232,965	2,893,147,861	1,739,889,878
01/08/2033	123		4,749,696,515	3,869,054,206	2,844,487,957	1,703,381,205
01/09/2033	124		4,689,141,319	3,813,248,023	2,796,330,063	1,667,449,934
01/10/2033	125		4,627,955,728	3,757,313,980	2,748,530,963	1,632,228,994
01/11/2033	126		4,568,013,963	3,702,358,716	2,701,442,529	1,597,470,353
01/12/2033	127		4,508,444,349	3,648,079,931	2,655,286,277	1,563,739,867
01/01/2034	128		4,449,351,174	3,594,157,429	2,609,385,197	1,530,199,203
01/02/2034	129		4,390,328,105	3,540,463,881	2,563,866,214	1,497,137,733
01/03/2034	130		4,331,218,007	3,487,444,920	2,519,669,997	1,465,699,948
01/04/2034	131		4,272,823,112	3,434,590,833	2,475,172,133	1,433,716,998
01/05/2034	132		4,214,567,762	3,382,203,180	2,431,419,308	1,402,600,444
01/06/2034	133		4,157,054,284	3,330,390,258	2,388,082,840	1,371,766,265
01/07/2034	134		4,100,076,015	3,279,350,982	2,345,697,087	1,341,895,642
01/08/2034	135		4,043,446,678	3,228,572,115	2,303,502,098	1,312,175,866
01/09/2034	136		3,987,173,092	3,178,239,639	2,261,824,237	1,282,977,106
01/10/2034	137		3,931,926,279	3,129,057,019	2,221,342,153	1,254,849,363
01/11/2034	138		3,876,864,037	3,080,005,273	2,180,959,163	1,226,818,425
01/12/2034	139		3,822,728,828	3,032,012,180	2,141,690,857	1,199,791,062
01/01/2035	140		3,768,669,329	2,984,064,886	2,102,462,199	1,172,826,190
01/02/2035	141		3,715,945,177	2,937,327,059	2,064,269,201	1,146,643,495
01/03/2035	142		3,663,616,868	2,891,526,528	2,027,413,453	1,121,861,939
01/04/2035	143		3,611,635,336	2,845,665,205	1,990,183,125	1,096,596,231
01/05/2035	144		3,560,196,931	2,800,531,695	1,953,797,256	1,072,134,542
01/06/2035	145		3,508,995,765	2,755,574,097	1,917,543,345	1,047,783,614
01/07/2035	146		3,458,088,762	2,711,140,012	1,881,979,159	1,024,135,229
01/08/2035	147		3,407,554,449	2,666,990,036	1,846,623,463	1,000,639,091
01/09/2035	148		3,356,987,337	2,622,956,397	1,811,515,775	977,457,437
01/10/2035	149		3,306,894,463	2,579,575,618	1,777,170,435	954,994,561
01/11/2035	150		3,256,585,478	2,536,023,008	1,742,721,940	932,516,525
01/12/2035	151		3,207,387,561	2,493,611,019	1,709,359,402	910,915,111
01/01/2036	152		3,158,145,061	2,451,162,598	1,675,987,946	889,348,613



01/02/2036	153	3,109,464,262	2,409,286,214	1,643,165,311	868,238,458
01/03/2036	154	3,060,356,705	2,367,473,993	1,610,807,048	847,767,628
01/04/2036	155	3,012,152,029	2,326,230,976	1,578,720,438	827,361,217
01/05/2036	156	2,963,189,725	2,284,662,042	1,546,693,037	807,253,881
01/06/2036	157	2,914,664,449	2,243,436,854	1,514,921,423	787,322,636
01/07/2036	158	2,867,320,291	2,203,373,159	1,484,205,645	768,197,330
01/08/2036	159	2,820,685,155	2,163,860,397	1,453,882,656	749,315,454
01/09/2036	160	2,774,073,871	2,124,493,596	1,423,802,124	730,704,177
01/10/2036	161	2,727,901,882	2,085,704,175	1,394,365,690	712,663,842
01/11/2036	162	2,682,429,206	2,047,458,053	1,365,315,697	694,860,684
01/12/2036	163	2,637,158,743	2,009,599,793	1,336,772,230	677,545,016
01/01/2037	164	2,592,669,008	1,972,346,255	1,308,654,764	660,484,226
01/02/2037	165	2,547,997,024	1,935,074,897	1,280,659,875	643,617,407
01/03/2037	166	2,503,968,943	1,898,724,366	1,253,715,696	627,665,204
01/04/2037	167	2,460,298,163	1,862,445,217	1,226,633,269	611,505,474
01/05/2037	168	2,417,135,244	1,826,767,497	1,200,174,170	595,862,383
01/06/2037	169	2,374,046,449	1,791,159,727	1,173,787,306	580,293,520
01/07/2037	170	2,331,394,328	1,756,092,548	1,147,974,549	565,205,860
01/08/2037	171	2,288,460,367	1,720,829,485	1,122,061,837	550,107,806
01/09/2037	172	2,246,392,795	1,686,331,374	1,096,771,018	535,431,110
01/10/2037	173	2,204,405,035	1,652,095,610	1,071,859,818	521,124,761
01/11/2037	174	2,162,556,529	1,617,983,285	1,047,058,476	506,910,486
01/12/2037	175	2,121,296,299	1,584,508,074	1,022,871,622	493,171,024
01/01/2038	176	2,079,712,185	1,550,811,946	998,573,195	479,416,465
01/02/2038	177	2,039,112,625	1,517,958,485	974,932,960	466,084,236
01/03/2038	178	1,999,137,861	1,485,920,409	952,163,486	453,457,088
01/04/2038	179	1,959,494,433	1,453,983,963	929,329,417	440,708,043
01/05/2038	180	1,920,065,027	1,422,388,001	906,896,896	428,307,117
01/06/2038	181	1,880,628,119	1,390,810,136	884,508,021	415,964,023
01/07/2038	182	1,841,820,308	1,359,874,216	862,705,238	404,047,583
01/08/2038	183	1,803,795,538	1,329,540,495	841,316,406	392,361,202
01/09/2038	184	1,765,754,326	1,299,293,660	820,085,627	380,839,966
01/10/2038	185	1,728,558,603	1,269,836,215	799,520,046	369,767,518
01/11/2038	186	1,691,772,387	1,240,704,370	779,191,226	358,839,360
01/12/2038	187	1,655,087,620	1,211,808,321	759,170,702	348,186,191
01/01/2039	188	1,618,520,076	1,183,024,694	739,253,538	337,615,312
01/02/2039	189	1,582,471,645	1,154,714,011	719,727,555	327,305,628
01/03/2039	190	1,546,643,686	1,126,841,659	700,741,285	317,451,994
01/04/2039	191	1,511,169,315	1,099,128,646	681,769,283	307,549,060
01/05/2039	192	1,475,463,995	1,071,397,372	662,932,404	297,825,792
01/06/2039	193	1,440,713,780	1,044,389,387	644,577,607	288,353,277
01/07/2039	194	1,405,639,365	1,017,291,021	626,307,687	279,031,673
01/08/2039	195	1,371,157,435	990,652,642	608,356,323	269,886,031
01/09/2039	196	1,336,828,269	964,211,882	590,613,264	260,904,876
01/10/2039	197	1,304,180,101	939,119,781	573,827,652	252,450,686
01/11/2039	198	1,272,521,234	914,768,573	557,526,883	244,240,407
01/12/2039	199	1,241,386,623	890,922,279	541,656,755	236,315,359
01/01/2040	200	1,212,143,255	868,459,333	526,657,076	228,798,056
01/02/2040	201	1,183,292,652	846,350,945	511,944,656	221,464,459
01/03/2040	202	1,154,768,969	824,638,796	497,624,477	214,416,552
01/04/2040	203	1,127,171,508	803,565,790	483,674,848	207,523,219
01/05/2040	204	1,099,873,153	782,817,631	470,026,594	200,840,691
01/06/2040	205	1,073,092,595	762,461,597	456,639,945	194,294,181
01/07/2040	206	1,047,011,465	742,709,149	443,715,363	188,021,037
01/08/2040	207	1,021,429,194	723,333,172	431,040,589	181,876,574
01/09/2040	208	996,043,182	704,159,531	418,547,681	175,857,201
01/10/2040	209	971,293,665	685,535,598	406,474,829	170,084,586
01/11/2040	210	946,940,287	667,213,505	394,604,984	164,418,426
01/12/2040	211	922,940,616	649,235,940	383,027,591	158,940,313
01/01/2041	212	899,304,121	631,536,065	371,637,693	153,560,805
01/02/2041	213	875,724,578	613,934,291	360,360,833	148,270,525
01/03/2041	214	852,258,364	596,567,717	349,362,716	143,195,315
01/04/2041	215	829,350,910	579,548,225	338,532,587	138,168,599
01/05/2041	216	806,665,665	562,770,582	327,923,133	133,289,829
01/06/2041	217	784,447,754	546,342,038	317,540,686	128,523,030
01/07/2041	218	762,796,777	530,390,827	307,510,912	123,953,328
01/08/2041	219	741,580,135	514,763,827	297,691,642	119,487,073
01/09/2041	220	720,872,987	499,541,374	288,153,685	115,168,863
01/10/2041	221	700,403,070	484,559,725	278,823,770	110,983,081
01/11/2041	222	680,284,852	469,843,099	269,668,008	106,884,081
01/12/2041	223	660,683,019	455,555,986	260,824,329	102,955,081
01/01/2042	224	641,697,960	441,714,901	252,256,569	99,151,386
01/02/2042	225	623,142,665	428,214,785	243,924,927	95,470,481
01/03/2042	226	604,899,685	415,041,623	235,877,923	91,967,680
01/04/2042	227	586,559,762	401,775,398	227,757,704	88,425,522
01/05/2042	228	568,456,685	388,736,223	219,823,700	84,995,347
01/06/2042	229	550,957,090	376,130,185	212,154,273	81,682,504
01/07/2042	230	533,792,451	363,813,994	204,702,320	78,490,321
01/08/2042	231	516,689,531	351,559,966	197,304,445	75,333,272
01/09/2042	232	500,001,604	339,628,345	190,123,359	72,283,980
01/10/2042	233	483,350,947	327,779,406	183,038,724	69,305,172
01/11/2042	234	467,095,085	316,218,422	176,133,748	66,408,223
01/12/2042	235	451,011,855	304,829,075	169,371,980	63,597,044
01/01/2043	236	435,044,972	293,538,698	162,683,921	60,827,031
01/02/2043	237	419,156,064	282,338,265	156,078,508	58,110,112
01/03/2043	238	403,581,265	271,430,789	149,704,063	55,523,547
01/04/2043	239	388,140,593	260,603,327	143,366,779	52,947,903
01/05/2043	240	372,877,660	249,944,633	137,164,636	50,449,687
01/06/2043	241	357,794,095	239,427,151	131,058,692	47,999,727
01/07/2043	242	342,926,744	229,101,613	125,097,994	45,628,834
01/08/2043	243	328,275,849	218,941,708	119,246,267	43,310,225
01/09/2043	244	313,864,447	208,975,066	113,528,489	41,058,882
01/10/2043	245	299,346,599	198,981,746	107,833,422	38,839,331
01/11/2043	246	285,409,164	189,395,476	102,377,341	36,717,983
01/12/2043	247	271,710,446	180,009,151	97,064,092	34,669,665
01/01/2044	248	258,191,849	170,762,913	91,844,184	32,666,254
01/02/2044	249	244,807,867	161,636,403	86,714,430	30,711,121
01/03/2044	250	231,572,614	152,655,110	81,701,303	28,820,985
01/04/2044	251	218,495,241	143,790,075	76,761,003	26,963,552
01/05/2044	252	205,594,267	135,077,959	71,932,638	25,163,933
01/06/2044	253	192,890,002	126,516,155	67,201,904	23,409,424
01/07/2044	254	180,489,795	118,188,570	62,624,005	21,725,315
01/08/2044	255	168,432,739	110,106,287	58,193,110	20,102,656
01/09/2044	256	156,744,367	102,291,684	53,925,462	18,549,506
01/10/2044	257	145,463,776	94,774,129	49,839,435	17,073,701

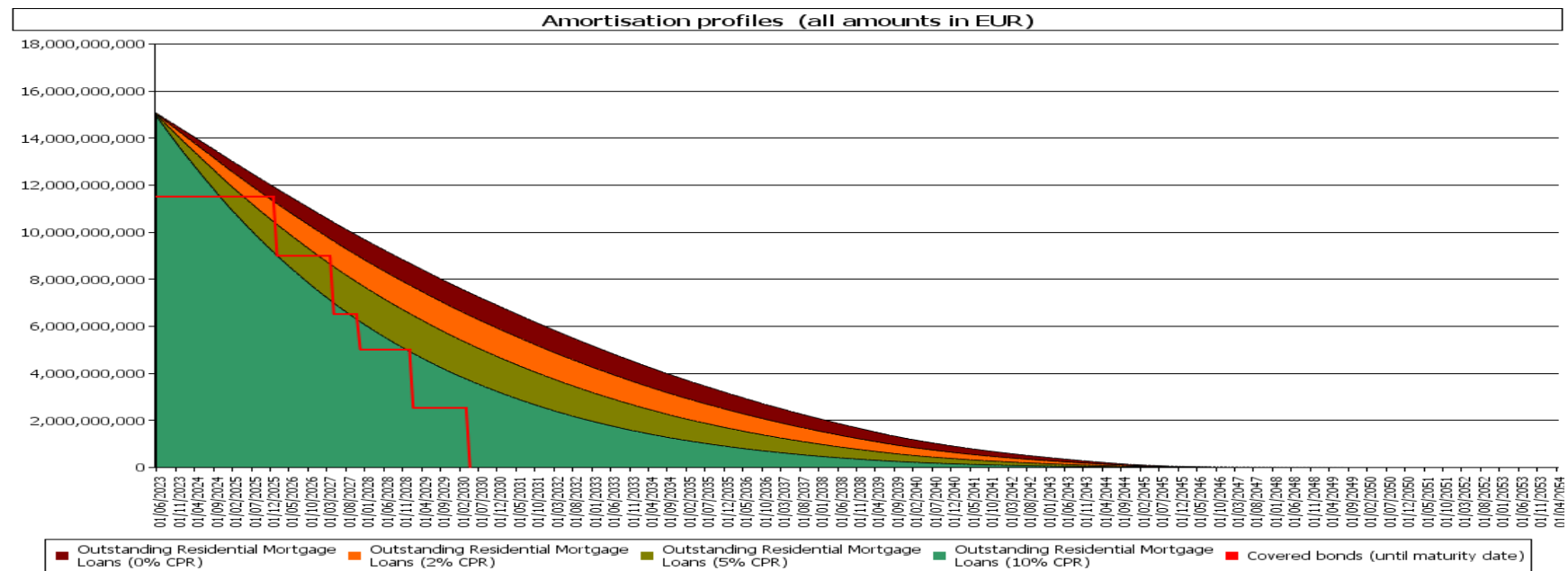


01/11/2044	258	134,751.972	87.646.152	45.973.785	15.682.722
01/12/2044	259	124,794.834	81.036.541	42.402.168	14.405.069
01/01/2045	260	116,672.930	75.634.017	39.474.663	13.353.722
01/02/2045	261	108,780.838	70.398.312	36.648.618	12.345.199
01/03/2045	262	101,162.512	65.367.755	33.951.584	11.392.934
01/04/2045	263	93,806.973	60.512.050	31.349.631	10.475.254
01/05/2045	264	86,615.508	55.781.342	28.827.654	9.593.068
01/06/2045	265	79,875.040	51.353.160	26.471.686	8.771.754
01/07/2045	266	73,659.068	47.279.063	24.311.573	8.022.948
01/08/2045	267	67,815.011	43.454.150	22.287.920	7.323.979
01/09/2045	268	62,344.484	39.881.018	20.403.216	6.676.253
01/10/2045	269	57,206.660	36.534.347	18.645.048	6.075.944
01/11/2045	270	52,452.254	33.441.188	17.023.072	5.523.887
01/12/2045	271	47,974.221	30.535.992	15.505.938	5.010.961
01/01/2046	272	43,774.521	27.815.590	14.088.618	4.533.650
01/02/2046	273	39,883.128	25.299.904	12.781.831	4.095.711
01/03/2046	274	36,193.566	22.924.251	11.555.014	3.688.431
01/04/2046	275	32,734.920	20.698.451	10.406.561	3.307.768
01/05/2046	276	29,502.633	18.624.040	9.340.563	2.956.766
01/06/2046	277	26,465.811	16.678.658	8.343.617	2.629.995
01/07/2046	278	23,696.858	14.909.162	7.440.057	2.335.570
01/08/2046	279	21,165.429	13.293.897	6.617.126	2.068.439
01/09/2046	280	18,959.896	11.888.415	5.902.489	1.837.236
01/10/2046	281	16,981.861	10,630.651	5,265.030	1,632.100
01/11/2046	282	15,221.472	9,512.486	4,699.256	1,450.546
01/12/2046	283	13,600.596	8,485.586	4,181.641	1,285.480
01/01/2047	284	12,125.581	7,552.475	3,712.344	1,136.380
01/02/2047	285	10,907.680	6,782.376	3,325.331	1,013.600
01/03/2047	286	9,815.369	6,093.829	2,980.879	905.131
01/04/2047	287	8,820.440	5,466.843	2,667.380	806.507
01/05/2047	288	7,878.962	4,875.307	2,372.903	714.529
01/06/2047	289	6,999.876	4,324.004	2,099.221	629.440
01/07/2047	290	6,262.848	3,862.372	1,870.493	558.558
01/08/2047	291	5,652.608	3,480.118	1,681.086	499.872
01/09/2047	292	5,182.559	3,185.313	1,534.766	454.431
01/10/2047	293	4,812.550	2,953.042	1,419.350	418.534
01/11/2047	294	4,498.325	2,755.548	1,321.058	387.900
01/12/2047	295	4,219.160	2,580.297	1,233.995	360.851
01/01/2048	296	3,984.580	2,432.703	1,160.451	337.907
01/02/2048	297	3,763.050	2,293.556	1,091.292	316.423
01/03/2048	298	3,558.228	2,165.277	1,027.805	296.834
01/04/2048	299	3,359.238	2,040.719	966.217	277.865
01/05/2048	300	3,167.007	1,920.782	907.192	259.821
01/06/2048	301	2,988.365	1,809.362	852.395	243.093
01/07/2048	302	2,819.259	1,704.172	800.863	227.461
01/08/2048	303	2,655.083	1,602.209	751.032	212.404
01/09/2048	304	2,492.409	1,501.493	702.031	197.705
01/10/2048	305	2,333.560	1,403.490	654.595	183.591
01/11/2048	306	2,177.312	1,307.296	608.178	169.850
01/12/2048	307	2,031.955	1,218.018	565.250	157.214
01/01/2049	308	1,896.929	1,135.151	525.454	145.526
01/02/2049	309	1,769.679	1,057.207	488.129	134.617
01/03/2049	310	1,653.766	986.447	454.412	124.839
01/04/2049	311	1,549.336	922.588	423.914	115.967
01/05/2049	312	1,450.939	862.577	395.365	107.713
01/06/2049	313	1,360.476	807.425	369.145	100.144
01/07/2049	314	1,271.189	753.197	343.504	92.806
01/08/2049	315	1,183.920	700.298	318.567	85.704
01/09/2049	316	1,099.949	649.526	294.719	78.952
01/10/2049	317	1,018.073	600.191	271.663	72.478
01/11/2049	318	941.270	553.972	250.106	66.444
01/12/2049	319	871.588	512.119	230.641	61.022
01/01/2050	320	811.816	476.189	213.914	56.356
01/02/2050	321	755.821	442.593	198.316	52.026
01/03/2050	322	703.124	411.104	183.783	48.029
01/04/2050	323	538.530	314.334	140.165	36.475
01/05/2050	324	492.956	287.261	127.778	33.115
01/06/2050	325	449.749	261.638	116.085	29.957
01/07/2050	326	406.562	236.126	104.507	26.859
01/08/2050	327	364.084	211.097	93.192	23.849
01/09/2050	328	323.937	187.501	82.565	21.040
01/10/2050	329	286.245	165.412	72.659	18.440
01/11/2050	330	248.959	143.622	62.927	15.902
01/12/2050	331	214.120	123.321	53.899	13.565
01/01/2051	332	182.356	104.849	45.709	11.455
01/02/2051	333	150.802	86.559	37.640	9.393
01/03/2051	334	123.508	70.784	30.709	7.634
01/04/2051	335	100.756	57.647	24.946	6.175
01/05/2051	336	83.318	47.591	20.544	5.065
01/06/2051	337	71.243	40.625	17.492	4.294
01/07/2051	338	60.411	34.392	14.772	3.611
01/08/2051	339	49.563	28.168	12.068	2.938
01/09/2051	340	40.244	22.833	9.757	2.365
01/10/2051	341	31.682	17.946	7.650	1.847
01/11/2051	342	24.965	14.117	6.002	1.443
01/12/2051	343	21.247	11.995	5.088	1.218
01/01/2052	344	18.629	10.499	4.442	1.059
01/02/2052	345	16.882	9.498	4.008	952
01/03/2052	346	15.131	8.500	3.578	846
01/04/2052	347	13.375	7.501	3.150	742
01/05/2052	348	11.615	6.503	2.724	639
01/06/2052	349	9.851	5.506	2.300	537
01/07/2052	350	8.081	4.509	1.879	437
01/08/2052	351	6.307	3.513	1.461	338
01/09/2052	352	4.529	2.518	1.044	241
01/10/2052	353	2.746	1.524	631	145
01/11/2052	354	958	0	0	0
01/12/2052	355	0	0	0	0
01/01/2053	356	0	0	0	0
01/02/2053	357	0	0	0	0
01/03/2053	358	0	0	0	0
01/04/2053	359	0	0	0	0
01/05/2053	360	0	0	0	0
01/06/2053	361	0	0	0	0
01/07/2053	362	0	0	0	0



01/08/2053	363	0	0	0	0
01/09/2053	364	0	0	0	0
01/10/2053	365	0	0	0	0
01/11/2053	366	0	0	0	0
01/12/2053	367	0	0	0	0
01/01/2054	368	0	0	0	0
01/02/2054	369	0	0	0	0
01/03/2054	370	0	0	0	0
01/04/2054	371	0	0	0	0
		1,409,195,452,667	1,257,735,728,684	1,075,579,815,862	856,068,795,021







This information is optional

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

HTT 2023

Responsible in Domestic Currency		ECB
CONTENT OF TAB E		
1. Additional information on the programme		
2. Additional information on the assets		
3. Additional information on the asset distribution		
Field Number	1. Additional information on the programme	
	Programme Description	Name
		Local Entity Identifier (LEI)*
E.1.1.1	Specimen (if applicable)	
E.1.1.2	Specimen	BNP Paribas Fortis
E.1.1.3	Back-up service	
E.1.1.4	Back-up provider	
E.1.1.5	Cash manager	
E.1.1.6	Bank account manager	
E.1.1.7	Account bank	
E.1.1.8	Standby account bank	
E.1.1.9	Account bank identifier	
E.1.1.10	Trustee	Stichting BNP Paribas Fondsenbeheer
E.1.1.11	Cash Pool Monitor	David De Schacht & Lucien De Raedemaeker
OE.1.1.2	where applicable - service agent	
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		
	2. Additional information on the assets	
	Asset Description	Identifier (if available)
		Local Entity Identifier (LEI)*
		Trust of Issuer
E.2.1.1	Asset 1	
E.2.1.2	Asset 2	
E.2.1.3	Asset 3	
E.2.1.4	Asset 4	
E.2.1.5	Asset 5	
E.2.1.6	Asset 6	
E.2.1.7	Asset 7	
E.2.1.8	Asset 8	
E.2.1.9	Asset 9	
E.2.1.10	Asset 10	
E.2.1.11	Asset 11	
E.2.1.12	Asset 12	
E.2.1.13	Asset 13	
E.2.1.14	Asset 14	
E.2.1.15	Asset 15	
E.2.1.16	Asset 16	
E.2.1.17	Asset 17	
E.2.1.18	Asset 18	
E.2.1.19	Asset 19	
E.2.1.20	Asset 20	
E.2.1.21	Asset 21	
E.2.1.22	Asset 22	
E.2.1.23	Asset 23	
E.2.1.24	Asset 24	
E.2.1.25	Asset 25	
OE.2.1.1		
OE.2.1.2		
OE.2.1.3		
OE.2.1.4		
OE.2.1.5		
OE.2.1.6		
OE.2.1.7		
OE.2.1.8		
OE.2.1.9		
OE.2.1.10		
OE.2.1.11		
OE.2.1.12		
OE.2.1.13		
	3. Additional information on the asset distribution	
	4. General information	
	Total Assets	
E.3.1.1	Weighted Average Maturity (weighted)	64.75
E.3.1.2	Weighted Average Maturity (unweighted)**	175.48
OE.3.1.1		
OE.3.1.2		
OE.3.1.3		
OE.3.1.4		
E.3.2.1	2. Assets	% Residential Loans
E.3.2.2	1-90 days	0.00%
E.3.2.3	90-180 days	0.00%
E.3.2.4	180-360 days	0.00%
E.3.2.5	> 360 days	0.00%
OE.3.2.1		
OE.3.2.2		
OE.3.2.3		
OE.3.2.4		

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

\* Local Entity Identifier (LEI) Finder: <https://www.lei.lu/lookup.com/#search>

\*\* Weighted Average Maturity - Reference: Terms to Maturity