



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;

- if you contact us, we may keep a record of that correspondence; and

- details of your visits to the Site and the resources that you access.

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

2. INFORMATION USE

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

- to ensure that content from the Site is presented in the most effective manner for your computer;

- to provide you with information, products or services that you request from us or which we feel may interest you; and

- to notify you about changes to our service.

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

- in the case of any legitimate interest; and

- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection in ensured for personal information in the country of reception.

- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/11/2023

Cut-off Date: 30/11/2023



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

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Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency	EUR
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	Country	Belgium			
G.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/cover			
G.1.4	Cut-off date	30/11/2023			
OG.1.1.1	Optional information e.g. Contact names	erebonds			
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
3.1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	16,002.01			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	14,359.73			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	10,391.49			
OG.3.1.3					
OG.3.1.4					
3.2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	34.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)		28.8%		
OG.3.2.2	Optional information e.g. OC (NPV basis)		38.2%		
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3.3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,286.78		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	623.72		3.9%	
G.3.3.6	Total	16,002.0		100.0%	
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				
3.4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.60	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0-1 Y	365.40	ND1	2.39%	
G.3.4.3	1-2 Y	495.59	ND1	3.24%	
G.3.4.4	2-3 Y	717.90	ND1	4.70%	
G.3.4.5	3-4 Y	866.93	ND1	5.67%	
G.3.4.6	4-5 Y	975.91	ND1	6.38%	
G.3.4.7	5-10 Y	7,737.25	ND1	50.61%	
G.3.4.8	10+ Y	4,127.81	ND1	27.00%	
G.3.4.9	Total	15,286.8	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	30.17			
OG.3.4.2	a/w 0-0.5y	137.98			
OG.3.4.3	a/w 0.5-1 y	197.26			
OG.3.4.4	a/w 1-1.5y	232.04			
OG.3.4.5	a/w 1.5-2 y	263.55			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
3.5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	4.31	5.31		
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	1,500.00	13.0%	13.0%
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			
OG.3.5.2	a/w 0-0.5y	0.00			
OG.3.5.3	a/w 0.5-1 y	0.00			
OG.3.5.4	a/w 1-1.5y	0.00			
OG.3.5.5	a/w 1.5-2 y	0.00			
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
3.6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	16,002.01		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	HRD				
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	16,002.0	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				

7. Covered Bonds - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0		100.0%	
OG.3.7.1	a/w /If relevant, please specify/				
OG.3.7.2	a/w /If relevant, please specify/				
OG.3.7.3	a/w /If relevant, please specify/				
OG.3.7.4	a/w /If relevant, please specify/				
OG.3.7.5	a/w /If relevant, please specify/				
OG.3.7.6	a/w /If relevant, please specify/				
8. Covered Bonds - Breakdown by interest rate		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0.00	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50	12.8%		
G.3.9.3	Exposures to central banks	0.00	0.0%		
G.3.9.4	Exposures to credit institutions	623.72	87.2%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	715.22	100.0%		
OG.3.9.1	a/w EU avts or quasi avts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) avts or quasi govts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) avts or quasi govts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.50	100.00%		
G.3.10.2	Eurozone	0.00	0.00%		
G.3.10.3	Rest of European Union (EU)	0.00	0.00%		
G.3.10.4	European Economic Area (not member of EU)	0.00	0.00%		
G.3.10.5	Switzerland	0.00	0.00%		
G.3.10.6	Australia	0.00	0.00%		
G.3.10.7	Brazil	0.00	0.00%		
G.3.10.8	Canada	0.00	0.00%		
G.3.10.9	Japan	0.00	0.00%		
G.3.10.10	Korea	0.00	0.00%		
G.3.10.11	New Zealand	0.00	0.00%		
G.3.10.12	Singapore	0.00	0.00%		
G.3.10.13	US	0.00	0.00%		
G.3.10.14	Other	0.00	0.00%		
G.3.10.15	Total EU	91.50	100.00%		
G.3.10.16	Total	91.50	100.00%		
OG.3.10.1	a/w /If relevant, please specify/				
OG.3.10.2	a/w /If relevant, please specify/				
OG.3.10.3	a/w /If relevant, please specify/				
OG.3.10.4	a/w /If relevant, please specify/				
OG.3.10.5	a/w /If relevant, please specify/				
OG.3.10.6	a/w /If relevant, please specify/				
OG.3.10.7	a/w /If relevant, please specify/				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.50	0.60%	0.80%	
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50	0.60%	0.80%	
OG.3.11.1	a/w /If relevant, please specify/				
OG.3.11.2	a/w /If relevant, please specify/				
OG.3.11.3	a/w /If relevant, please specify/				
OG.3.11.4	a/w /If relevant, please specify/				
OG.3.11.5	a/w /If relevant, please specify/				
OG.3.11.6	a/w /If relevant, please specify/				
OG.3.11.7	a/w /If relevant, please specify/				
12. Bond List		https://www.coveredbondlabel.com/issuer/131/			
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 CRD Check table		Row	Row		
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.					
G.4.1.1	(a) Value of the cover pool total assets:	38			
G.4.1.2	(a) Value of outstanding covered bonds:	39			
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]			
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets			
G.4.1.5	(c) Type of cover assets:	52			
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets		
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15			
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets			
G.4.1.9	(d) Currency risk - cover pool:	111			
G.4.1.10	(d) Interest rate risk - covered bond:	163			
G.4.1.11	(d) Currency risk - covered bond:	137			
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage		
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps			
G.4.1.15	(d) Hedging Strategies:	18 for Harmonised Glossary			
G.4.1.16	(e) Maturity Structure - cover assets:	65			
G.4.1.17	(e) Maturity Structure - covered bond:	88			
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7			
G.4.1.19	(f) Levels of OC:	44			
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets			
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					
5. References to Capital Requirements Regulation (CRR)					
G.5.1.1	Exposure to credit institute credit quality step 1	623.72			
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.o. Retina traasers
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 Paving 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	Nominal (m)	% Total Mortgages
1. Property Type Information			
M.7.1.1	Residential	15,286.78	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	15,286.78	100.00%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.0%
OM.7.1.2	<i>o/w Forest & Agriculture</i>		0.0%
OM.7.1.3	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.4	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.5	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.6	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.7	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.8	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.9	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.10	<i>o/w III relevant, please specify</i>		0.0%
OM.7.1.11	<i>o/w III relevant, please specify</i>		0.0%
2. General Information			
M.7.2.1	Number of mortgage loans	230,313	0
OM.7.2.1	Optional information ex. Number of borrowers	106,422	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			
M.7.3.1	10 largest exposures	0.5%	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			
M.7.4.1	European Union	100.00%	0.0%
M.7.4.2	Austria	0.00%	0.00%
M.7.4.3	Belgium	100.00%	0.00%
M.7.4.4	Bulgaria	0.00%	0.00%
M.7.4.5	Croatia	0.00%	0.00%
M.7.4.6	Cyprus	0.00%	0.00%
M.7.4.7	Czechia	0.00%	0.00%
M.7.4.8	Denmark	0.00%	0.00%
M.7.4.9	Estonia	0.00%	0.00%
M.7.4.10	Finland	0.00%	0.00%
M.7.4.11	France	0.00%	0.00%
M.7.4.12	Germany	0.00%	0.00%
M.7.4.13	Greece	0.00%	0.00%
M.7.4.14	Netherlands	0.00%	0.00%
M.7.4.15	Hungary	0.00%	0.00%
M.7.4.16	Ireland	0.00%	0.00%
M.7.4.17	Italy	0.00%	0.00%
M.7.4.18	Lithuania	0.00%	0.00%
M.7.4.19	Lithuania	0.00%	0.00%
M.7.4.20	Luxembourg	0.00%	0.00%
M.7.4.21	Malta	0.00%	0.00%
M.7.4.22	Poland	0.00%	0.00%
M.7.4.23	Portugal	0.00%	0.00%
M.7.4.24	Romania	0.00%	0.00%
M.7.4.25	Slovakia	0.00%	0.00%
M.7.4.26	Slovenia	0.00%	0.00%
M.7.4.27	Spain	0.00%	0.00%
M.7.4.28	Sweden	0.00%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.00%
M.7.4.30	Iceland		
M.7.4.31	Lechthonates		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
5. Breakdown by region of main country of origin			
M.7.5.1	Antwerpen	15.72%	15.72%
M.7.5.2	Vlaam-Brabant	14.66%	14.66%
M.7.5.3	Oost-Vlaanderen	15.24%	15.24%
M.7.5.4	Brussels	8.36%	8.36%
M.7.5.5	West-Vlaanderen	10.77%	10.77%
M.7.5.6	Limbure	8.11%	8.11%
M.7.5.7	Lille	7.81%	7.81%
M.7.5.8	Hennaut	6.90%	6.90%
M.7.5.9	Brabant Wallon	5.29%	5.29%
M.7.5.10	Niameur	4.29%	4.29%
M.7.5.11	Luxembourg	2.94%	2.94%
M.7.5.12	Other	0.27%	0.27%
6. Breakdown by Interest Rate			
M.7.6.1	Fixed rate	84.55%	84.55%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.45%	15.45%
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 Reseement Type			
M.7.7.1	Bullet / interest only	4.65%	4.65%
M.7.7.2	Amortising	95.35%	95.35%
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			
M.7.8.1	0 to 12 months	14.07%	14.07%
M.7.8.2	> 12 - <= 24 months	7.92%	7.92%
M.7.8.3	> 24 - <= 36 months	13.28%	13.28%
M.7.8.4	> 36 - <= 60 months	21.53%	21.53%
M.7.8.5	> 60 months	55.60%	55.60%
OM.7.8.1			
OM.7.8.2			
OM.7.8.3			
OM.7.8.4			
9. Non-Performing Loans (NPL)			
M.7.9.1	% NPL	0.00%	0.00%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%	0.00%
OM.7.9.1			
OM.7.9.2			
OM.7.9.3			
7.A Residential Cover Pool			
10. Loan Size Information			
M.7A.10.1	Average loan size (100k)	66.27	
By buckets (m):			
M.7A.10.2	<=100k	7,144.71	182,466.00
M.7A.10.3	>100k and <=200k	5,211.85	38,128.00
M.7A.10.4	>200k and <=300k	1,656.26	6,902.00
M.7A.10.5	>300k and <=400k	584.76	1,717.00
M.7A.10.6	>400k	699.20	1,150.00
M.7A.10.26	Total	15,286.8	230,313
11. Loan to Value (LTV) Information - UNINDEXED			
M.7A.11.1	Weighted Average LTV (%)	62.26%	
By LTV buckets (m):			
M.7A.11.2	>0 - <=40 %	4,223.15	99,222
M.7A.11.3	>40 - <=50 %	1,723.47	27,503
M.7A.11.4	>50 - <=60 %	1,930.44	27,182
M.7A.11.5	>60 - <=70 %	2,203.99	27,116
M.7A.11.6	>70 - <=80 %	2,354.10	24,955
M.7A.11.7	>80 - <=90 %	1,944.90	16,542
M.7A.11.8	>90 - <=100 %	374.85	3,015
M.7A.11.9	>100%	531.79	4,778
M.7A.11.10	Total	15,286.78	230,313
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	102.95	
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	78.15	
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	42.40	
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	34.51	
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	36.32	
OM.7A.11.6	<i>o/w >150 %</i>	237.07	
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 (%)	50.68%			
By LTV buckets (mm):					
M.7A.12.2	>0 - <=40 %	5,831.71	127,618	38.15%	55.41%
M.7A.12.3	>40 - <=50 %	2,033.74	28,115	13.30%	12.21%
M.7A.12.4	>50 - <=60 %	2,061.92	25,061	13.49%	10.88%
M.7A.12.5	>60 - <=70 %	2,037.04	21,868	13.33%	9.49%
M.7A.12.6	>70 - <=80 %	1,836.80	16,393	12.02%	7.12%
M.7A.12.7	>80 - <=90 %	876.56	6,683	5.73%	2.87%
M.7A.12.8	>90 - <=100 %	258.33	1,887	1.66%	0.82%
M.7A.12.9	>100%	350.69	2,768	2.29%	1.20%
M.7A.12.10	Total	15,296.78	230,113	100.00%	100.00%
OM.7A.12.11	o/w >100 - <=110 %	65.69		0.43%	0.00%
OM.7A.12.2	o/w >110 - <=120 %	45.85		0.30%	0.00%
OM.7A.12.3	o/w >120 - <=130 %	35.81		0.23%	0.00%
OM.7A.12.4	o/w >130 - <=140 %	26.09		0.17%	0.00%
OM.7A.12.5	o/w >140 - <=150 %	17.17		0.11%	0.00%
OM.7A.12.6	o/w >150 %	160.07		1.05%	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	50.37%			
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	18.95%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w If relevant, please specify				
OM.7A.13.6	o/w If relevant, please specify				
OM.7A.13.7	o/w If relevant, please specify				
OM.7A.13.8	o/w If relevant, please specify				
OM.7A.13.9	o/w If relevant, please specify				
OM.7A.13.10	o/w If relevant, please specify				
14. Loan by Rankine		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed	0.00%			
M.7A.14.3	Other	0.00%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC information of the financed RRE - optional		Nominal (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%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
OM.7A.17.11					
OM.7A.17.12					
OM.7A.17.13					
OM.7A.17.14					
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%
OM.7A.19.1					
OM.7A.19.2					
OM.7A.19.3					
OM.7A.19.4					
OM.7A.19.5					
20. CO2 emission - By dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	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		
OM.7A.20.1	Weighted Average				
7B Commercial Cover Pool		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%	0.0%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.22.1	Weighted Average LTV (%)	(For completion)			
M.78.22.2	By LTV buckets (mm):				
M.78.22.3	>0 - <=40 %				
M.78.22.4	>40 - <=50 %				
M.78.22.5	>50 - <=60 %				
M.78.22.6	>60 - <=70 %				
M.78.22.7	>70 - <=80 %				
M.78.22.8	>80 - <=90 %				
M.78.22.9	>90 - <=100 %				
M.78.22.10	>100%				
OM.78.22.1	Total	0.0	0	0.0%	0.0%
OM.78.22.2	a/w >100 - <=110 %				
OM.78.22.3	a/w >110 - <=120 %				
OM.78.22.4	a/w >120 - <=130 %				
OM.78.22.5	a/w >130 - <=140 %				
OM.78.22.6	a/w >140 - <=150 %				
OM.78.22.7	a/w >150 %				
OM.78.22.8					
OM.78.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.78.23.1	Weighted Average LTV (%)				
M.78.23.2	By LTV buckets (mm):				
M.78.23.3	>0 - <=40 %				
M.78.23.4	>40 - <=50 %				
M.78.23.5	>50 - <=60 %				
M.78.23.6	>60 - <=70 %				
M.78.23.7	>70 - <=80 %				
M.78.23.8	>80 - <=90 %				
M.78.23.9	>90 - <=100 %				
M.78.23.10	>100%				
OM.78.23.1	Total	0.0	0	0.0%	0.0%
OM.78.23.2	a/w >100 - <=110 %				
OM.78.23.3	a/w >110 - <=120 %				
OM.78.23.4	a/w >120 - <=130 %				
OM.78.23.5	a/w >130 - <=140 %				
OM.78.23.6	a/w >140 - <=150 %				
OM.78.23.7	a/w >150 %				
OM.78.23.8					
OM.78.23.9					
24. Breakdown by Type		% Commercial loans			
M.78.24.1	Retail				
M.78.24.2	Office				
M.78.24.3	Hotel/Tourism				
M.78.24.4	Shopping malls				
M.78.24.5	Industry				
M.78.24.6	Agriculture				
M.78.24.7	Other commercially used				
M.78.24.8	Hospital				
M.78.24.9	School				
M.78.24.10	other RE with a social relevant purpose				
M.78.24.11	Land				
M.78.24.12	Property developers / Building under construction				
M.78.24.13	Other				
OM.78.24.1	a/w Cultural purposes				
OM.78.24.2	a/w IT relevant, please specify				
OM.78.24.3	a/w IT relevant, please specify				
OM.78.24.4	a/w IT relevant, please specify				
OM.78.24.5	a/w IT relevant, please specify				
OM.78.24.6	a/w IT relevant, please specify				
OM.78.24.7	a/w IT relevant, please specify				
OM.78.24.8	a/w IT relevant, please specify				
OM.78.24.9	a/w IT relevant, please specify				
OM.78.24.10	a/w IT relevant, please specify				
OM.78.24.11	a/w IT relevant, please specify				
OM.78.24.12	a/w IT relevant, please specify				
OM.78.24.13	a/w IT relevant, please specify				
OM.78.24.14	a/w IT relevant, please specify				
25. EPC information of the financed CRE - optional		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.25.1	TBC at a country level	(For completion)	(For completion)		
M.78.25.2	TBC at a country level	(For completion)	(For completion)		
M.78.25.3	TBC at a country level	(For completion)	(For completion)		
M.78.25.4	TBC at a country level	(For completion)	(For completion)		
M.78.25.5	TBC at a country level	(For completion)	(For completion)		
M.78.25.6	TBC at a country level	(For completion)	(For completion)		
M.78.25.7	TBC at a country level	(For completion)	(For completion)		
M.78.25.8	TBC at a country level	(For completion)	(For completion)		
M.78.25.9	TBC at a country level	(For completion)	(For completion)		
M.78.25.10	TBC at a country level	(For completion)	(For completion)		
M.78.25.11	TBC at a country level	(For completion)	(For completion)		
M.78.25.12	TBC at a country level	(For completion)	(For completion)		
M.78.25.13	TBC at a country level	(For completion)	(For completion)		
M.78.25.14	TBC at a country level	(For completion)	(For completion)		
M.78.25.15	TBC at a country level	(For completion)	(For completion)		
M.78.25.16	TBC at a country level	(For completion)	(For completion)		
M.78.25.17	TBC at a country level	(For completion)	(For completion)		
M.78.25.18	no data				
M.78.25.19	Total	0.0	0	0.0%	0.0%
OM.78.25.1					
OM.78.25.2					
OM.78.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mm)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	(For completion)	(For completion)		
M.78.26.2	TBC at a country level	(For completion)	(For completion)		
M.78.26.3	TBC at a country level	(For completion)	(For completion)		
M.78.26.4	TBC at a country level	(For completion)	(For completion)		
M.78.26.5	TBC at a country level	(For completion)	(For completion)		
M.78.26.6	TBC at a country level	(For completion)	(For completion)		
M.78.26.7	TBC at a country level	(For completion)	(For completion)		
M.78.26.8	TBC at a country level	(For completion)	(For completion)		
M.78.26.9	TBC at a country level	(For completion)	(For completion)		
M.78.26.10	TBC at a country level	(For completion)	(For completion)		
M.78.26.11	TBC at a country level	(For completion)	(For completion)		
M.78.26.12	TBC at a country level	(For completion)	(For completion)		
M.78.26.13	TBC at a country level	(For completion)	(For completion)		
M.78.26.14	TBC at a country level	(For completion)	(For completion)		
M.78.26.15	TBC at a country level	(For completion)	(For completion)		
M.78.26.16	TBC at a country level	(For completion)	(For completion)		
M.78.26.17	TBC at a country level	(For completion)	(For completion)		
M.78.26.18	no data				
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mm)	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				
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mm)	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				
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - see national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	(For completion)	(For completion)	(For completion)	
M.78.29.2	Office	(For completion)	(For completion)	(For completion)	
M.78.29.3	Hotel/Tourism	(For completion)	(For completion)	(For completion)	
M.78.29.4	Shopping malls	(For completion)	(For completion)	(For completion)	
M.78.29.5	Industry	(For completion)	(For completion)	(For completion)	
M.78.29.6	Agriculture	(For completion)	(For completion)	(For completion)	
M.78.29.7	Other commercially used	(For completion)	(For completion)	(For completion)	
M.78.29.8	Hospital	(For completion)	(For completion)	(For completion)	
M.78.29.9	School	(For completion)	(For completion)	(For completion)	
M.78.29.10	other RE with a social relevant purpose	(For completion)	(For completion)	(For completion)	
M.78.29.11	Land	(For completion)	(For completion)	(For completion)	
M.78.29.12	Property developers / Building under construction	(For completion)	(For completion)	(For completion)	
M.78.29.13	Other	(For completion)	(For completion)	(For completion)	
M.78.29.14	no data				
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average				
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

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



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/11/2023

Contact Details:

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Asset Based Funding

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Asset Based Solutions (cover pool and management)

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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.

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	2.24	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.24	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.47	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.47	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.03	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average Fixed Coupon:	0.31 %
Weighted Average Remaining Average Life*	4.31

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,286,784,667 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	623,724,540 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.15%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,268,010,295 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.68%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,057,547 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	623,724,540 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,268,010,295	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.90%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,140,897,093 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,140,897,093
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,983,792,382 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,268,010,295
Total Principal Proceeds Public Finance Exposures	92,057,547
Total Principal Proceeds Financial Institution Exposures	623,724,540
Impact Derivatives	0
Interest Requirement Covered Bonds	179,000,000 (X)
Costs, Fees and expenses Covered Bonds	67,699,688 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,377,989,787
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,455,630,643 (XIII)
Cumulative Cash Outflow Next 180 Days	-43,750,375 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,411,880,268
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	79,356,441 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	33,900,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	45,456,441 (XVII)

Cover Pool Summary

Portfolio Cut-off D 30/11/2023 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,286,784,667
Principal Redemptions between Cut-off Date and Maturity	15,286,784,667
Interest Payments between Cut-off Date and Maturity Date	2,140,897,093
Number of borrowers	106,422
Number of loans	230,313
Average Outstanding Balance per borrower	143,643
Average Outstanding Balance per loan	66,374
Weighted average Current Loan to Current Value	50.68%
Weighted average Current Loan to Original Value	60.26%
Weighted average seasoning (in Years)	4.83
Weighted average remaining maturity (in years, at 0% CPR)	14.54
Weighted average initial maturity (in years, at 0% CPR)	19.37
Percentage of Fixed Rate Loans	84.55%
Percentage of Variable Rate Loans	15.45%
Weighted average interest rate	1.84%
Weighted average interest rate Fixed Rate Loans	1.71%
Weighted average interest rate Variable Rate Loans	2.54%
Weighted Remaining average life (in years, at 0% CPR)	7.60
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.56
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 623,724,540

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

5. Prepayments Last Calendar Month

23,296,923 EUR



Stratification Tables

Portfolio Cut-off Date 30/11/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,403,446,539.00	15.72 %	35,289	15.32 %
Oost-Vlaanderen	2,329,914,973.85	15.24 %	36,943	16.04 %
Vlaams-Brabant	2,240,703,994.71	14.66 %	31,835	13.82 %
West-Vlaanderen	1,645,988,170.94	10.77 %	28,373	12.32 %
Brussels	1,277,498,776.80	8.36 %	12,618	5.48 %
Limburg	1,240,236,326.98	8.11 %	21,550	9.36 %
Liège	1,132,629,120.67	7.41 %	17,974	7.80 %
Hainaut	1,054,080,022.07	6.90 %	17,669	7.67 %
Brabant Wallon	808,384,786.34	5.29 %	9,924	4.31 %
Namur	670,458,987.56	4.39 %	10,827	4.70 %
Luxembourg	449,403,456.37	2.94 %	6,696	2.91 %
Other	34,039,512.07	0.22 %	615	0.27 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	255,917,408.14	1.67 %	2,616	1.14 %
>1 and <=2	1,210,301,918.06	7.92 %	11,042	4.79 %
>2 and <=3	2,029,483,479.21	13.28 %	19,954	8.66 %
>3 and <=4	3,290,552,295.08	21.53 %	37,964	16.48 %
>4 and <=5	2,983,077,244.35	19.51 %	41,804	18.15 %
>5 and <=6	1,674,664,122.64	10.95 %	26,519	11.51 %
>6 and <=7	1,127,596,712.29	7.38 %	19,978	8.67 %
>7 and <=8	1,251,540,371.52	8.19 %	27,876	12.10 %
>8 and <=9	700,073,726.51	4.58 %	17,663	7.67 %
>9 and <=10	103,404,218.84	0.68 %	3,143	1.36 %
>10 and <=11	63,908,283.61	0.42 %	1,623	0.70 %
>11 and <=12	41,181,123.14	0.27 %	1,658	0.72 %
>12 and <=13	135,918,396.79	0.89 %	5,080	2.21 %
>13 and <=14	216,075,396.88	1.41 %	5,930	2.57 %
>14 and <=15	98,817,959.31	0.65 %	2,942	1.28 %
>15 and <=16	13,895,553.20	0.09 %	371	0.16 %
>16 and <=17	10,127,092.48	0.07 %	301	0.13 %
>17 and <=18	18,628,090.57	0.12 %	754	0.33 %
>18 and <=19	42,884,398.14	0.28 %	1,942	0.84 %
>19 and <=20	12,999,127.96	0.09 %	791	0.34 %
>20 and <=21	3,722,452.52	0.02 %	149	0.06 %
>21 and <=22	809,475.13	0.01 %	52	0.02 %
>22 and <=23	231,763.04	0.00 %	25	0.01 %
>23 and <=24	351,432.35	0.00 %	46	0.02 %
>24 and <=25	392,568.53	0.00 %	76	0.03 %
>27 and <=28	22,376.00	0.00 %	2	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	59,011.97	0.00 %	5	0.00 %
>26 and <=27	104,934.24	0.00 %	4	0.00 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,573,011.47	0.01 %	706	0.31 %
<=1	138,598,868.63	0.91 %	5,127	2.23 %
>1 and <=2	197,669,773.01	1.29 %	8,819	3.83 %
>2 and <=3	256,104,034.78	1.68 %	10,157	4.41 %
>3 and <=4	261,241,307.03	1.71 %	8,018	3.48 %
>4 and <=5	304,901,744.39	1.99 %	9,964	4.33 %
>5 and <=6	450,939,976.22	2.95 %	13,030	5.66 %
>6 and <=7	440,057,816.35	2.88 %	11,353	4.93 %
>7 and <=8	446,906,685.48	2.92 %	10,226	4.44 %
>8 and <=9	486,359,541.84	3.18 %	9,289	4.03 %
>9 and <=10	566,218,025.39	3.70 %	10,205	4.43 %
>10 and <=11	711,978,363.18	4.66 %	11,992	5.21 %
>11 and <=12	737,981,345.16	4.83 %	11,596	5.03 %

>12 and <=13	680,155,605.59	4.45 %	10,010	4.35 %
>13 and <=14	679,227,060.33	4.44 %	9,154	3.97 %
>14 and <=15	830,665,658.00	5.43 %	10,805	4.69 %
>15 and <=16	1,054,067,957.54	6.90 %	12,877	5.59 %
>16 and <=17	1,259,707,072.23	8.24 %	14,630	6.35 %
>17 and <=18	964,697,086.98	6.31 %	10,311	4.48 %
>18 and <=19	773,961,241.20	5.06 %	8,237	3.58 %
>19 and <=20	583,718,349.85	3.82 %	6,112	2.65 %
>20 and <=21	839,901,156.21	5.49 %	7,880	3.42 %
>21 and <=22	1,249,663,154.82	8.17 %	10,146	4.41 %
>22 and <=23	765,583,117.72	5.01 %	5,280	2.29 %
>23 and <=24	402,379,489.77	2.63 %	2,811	1.22 %
>24 and <=25	109,290,927.05	0.71 %	870	0.38 %
>25 and <=26	20,009,425.98	0.13 %	167	0.07 %
>26 and <=27	10,418,257.23	0.07 %	95	0.04 %
>27 and <=28	48,932,217.69	0.32 %	351	0.15 %
>28 and <=29	12,745,297.83	0.08 %	85	0.04 %
>29 and <=30	1,131,098.41	0.01 %	10	0.00 %
15,286,784,667.36	100.00 %	230,313	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	893,000.00	0.01 %	9	0.00 %
>1 and <=2	17,211,991.21	0.11 %	120	0.05 %
>2 and <=3	27,573,938.79	0.18 %	195	0.08 %
>3 and <=4	16,051,420.75	0.11 %	193	0.08 %
>4 and <=5	313,497,325.65	2.05 %	2,175	0.94 %
>5 and <=6	20,230,341.06	0.13 %	641	0.28 %
>6 and <=7	39,344,627.68	0.26 %	1,056	0.46 %
>7 and <=8	52,907,324.12	0.35 %	1,966	0.85 %
>8 and <=9	67,523,655.99	0.44 %	2,731	1.19 %
>9 and <=10	982,425,476.09	6.43 %	32,419	14.08 %
>10 and <=11	102,275,716.28	0.67 %	4,594	1.99 %
>11 and <=12	192,448,639.26	1.26 %	4,770	2.07 %
>12 and <=13	600,208,615.02	3.93 %	13,658	5.93 %
>13 and <=14	118,844,328.54	0.78 %	2,609	1.13 %
>14 and <=15	1,667,490,814.41	10.91 %	31,238	13.56 %
>15 and <=16	170,731,207.64	1.12 %	3,147	1.37 %
>16 and <=17	235,982,893.40	1.54 %	3,687	1.60 %
>17 and <=18	860,026,589.62	5.63 %	12,976	5.63 %
>18 and <=19	176,842,652.75	1.16 %	3,092	1.34 %
>19 and <=20	3,815,543,845.99	24.96 %	49,187	21.36 %
>20 and <=21	285,071,103.01	1.86 %	4,151	1.80 %
>21 and <=22	170,637,098.64	1.12 %	2,618	1.14 %
>22 and <=23	191,584,935.65	1.25 %	2,599	1.13 %
>23 and <=24	122,475,341.96	0.80 %	1,782	0.77 %
>24 and <=25	4,193,947,673.09	27.44 %	39,129	16.99 %
>25 and <=26	428,453,009.90	2.80 %	4,495	1.95 %
>26 and <=27	36,751,147.03	0.24 %	396	0.17 %
>27 and <=28	15,774,848.38	0.10 %	199	0.09 %
>28 and <=29	47,240,473.35	0.31 %	457	0.20 %
>29 and <=30	287,279,171.48	1.88 %	3,634	1.58 %
>30 and <=31	25,297,682.33	0.17 %	331	0.14 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	187,449.00	0.00 %	2	0.00 %
>35 and <=36	99,515.49	0.00 %	2	0.00 %
>36 and <=37	107,841.17	0.00 %	1	0.00 %
>39 and <=40	337,248.17	0.00 %	5	0.00 %
>31 and <=32	3,370,424.29	0.02 %	43	0.02 %
>40 and <=41	86,438.92	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
15,286,784,667.36	100.00 %	230,313	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1996	22,376.00	0.00 %	2	0.00 %
1997	104,934.24	0.00 %	4	0.00 %
1998	59,490.86	0.00 %	6	0.00 %
1999	447,125.13	0.00 %	84	0.04 %
2000	325,070.76	0.00 %	40	0.02 %
2001	218,839.86	0.00 %	23	0.01 %
2002	894,633.10	0.01 %	58	0.03 %
2003	4,026,951.56	0.03 %	183	0.08 %
2004	14,808,606.64	0.10 %	876	0.38 %

2005	44,446,149.93	0.29 %	2,002	0.87 %
2006	15,397,213.42	0.10 %	596	0.26 %
2007	13,256,572.67	0.09 %	295	0.13 %
2008	13,302,306.70	0.09 %	478	0.21 %
2009	119,133,490.18	0.78 %	3,352	1.46 %
2010	213,678,131.66	1.40 %	6,031	2.62 %
2011	125,760,069.57	0.82 %	5,121	2.22 %
2012	37,008,637.72	0.24 %	1,140	0.49 %
2013	60,562,089.13	0.40 %	1,587	0.69 %
2014	163,679,839.39	1.07 %	4,595	2.00 %
2015	667,059,697.52	4.36 %	16,899	7.34 %
2016	1,413,414,515.49	9.25 %	30,543	13.26 %
2017	1,047,565,423.00	6.85 %	18,307	7.95 %
2018	1,738,004,047.29	11.37 %	27,252	11.83 %
2019	3,771,721,497.17	24.67 %	49,921	21.68 %
2020	2,538,312,507.31	16.60 %	29,444	12.78 %
2021	1,979,702,137.28	12.95 %	19,286	8.37 %
2022	1,095,147,045.26	7.16 %	10,026	4.35 %
2023	208,681,533.66	1.37 %	2,159	0.94 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,209,232,732.04	14.45 %	47,457	44.59 %
>100 and <=200	4,870,636,469.07	31.86 %	33,322	31.31 %
>200 and <=300	3,985,682,347.10	26.07 %	16,441	15.45 %
>300 and <=400	1,859,365,965.56	12.16 %	5,473	5.14 %
>400	2,361,867,153.59	15.45 %	3,729	3.50 %
	15,286,784,667.36	100.00 %	106,422	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	28,592,347.33	0.19 %	574	0.25 %
0.5 - 1%	681,080,982.23	4.46 %	7,167	3.11 %
1 - 1.5%	4,667,594,035.74	30.53 %	56,393	24.49 %
1.5 - 2%	6,703,145,201.02	43.85 %	100,981	43.85 %
2 - 2.5%	1,392,762,241.75	9.11 %	25,306	10.99 %
2.5 - 3%	756,193,844.93	4.95 %	14,631	6.35 %
3 - 3.5%	325,897,041.96	2.13 %	5,979	2.60 %
3.5 - 4%	199,664,227.43	1.31 %	4,474	1.94 %
4 - 4.5%	131,066,434.22	0.86 %	3,680	1.60 %
4.5 - 5%	129,123,831.67	0.84 %	3,717	1.61 %
5 - 5.5%	125,257,440.14	0.82 %	3,382	1.47 %
5.5 - 6%	87,605,034.30	0.57 %	2,394	1.04 %
6 - 6.5%	43,485,053.74	0.28 %	1,170	0.51 %
6.5 - 7%	12,068,053.85	0.08 %	335	0.15 %
8 - 8.5%	133,292.63	0.00 %	7	0.00 %
7.5 - 8%	334,435.16	0.00 %	14	0.01 %
7 - 7.5%	2,777,648.86	0.02 %	106	0.05 %
8.5 - 9%	3,520.40	0.00 %	3	0.00 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,925,709,134.90	84.55 %	194,535	84.47 %
Variable	25,940,148.99	0.17 %	1,681	0.73 %
Variable With Cap	2,335,135,383.47	15.28 %	34,097	14.80 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	98,545,188.86	0.64 %	1,776	0.77 %
2024	878,484,281.33	5.75 %	16,599	7.21 %
2025	104,480,645.98	0.68 %	1,580	0.69 %
2026	162,699,687.86	1.06 %	2,175	0.94 %
2027	180,713,628.56	1.18 %	2,193	0.95 %
2028	291,821,272.71	1.91 %	3,421	1.49 %
2029	86,828,651.48	0.57 %	840	0.36 %
2030	9,285,375.60	0.06 %	108	0.05 %
2031	93,313,394.90	0.61 %	599	0.26 %
2032	43,738,050.43	0.29 %	294	0.13 %
2033	71,989,493.74	0.47 %	1,008	0.44 %
2034	243,900,640.39	1.60 %	2,740	1.19 %
2035	23,500,451.82	0.15 %	210	0.09 %

2036	20,265,596.89	0.13 %	131	0.06 %
2037	3,515,365.84	0.02 %	31	0.01 %
2038	242,050.49	0.00 %	2	0.00 %
Fixed To Maturity	12,973,460,890.48	84.87 %	196,606	85.36 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,286,740,932.50	100.00 %	230,310	100.00 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,456,296,986.86	94.57 %	222,682	96.69 %
Interest only	711,370,933.76	4.65 %	4,418	1.92 %
Linear	119,116,746.74	0.78 %	3,213	1.40 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,085,627,552.76	7.10 %	36,733	15.95 %
11-20%	1,320,154,321.37	8.64 %	31,670	13.75 %
21-30%	1,592,832,342.03	10.42 %	29,993	13.02 %
31-40%	1,833,100,441.62	11.99 %	29,222	12.69 %
41-50%	2,033,743,098.63	13.30 %	28,115	12.21 %
51-60%	2,061,916,001.69	13.49 %	25,061	10.88 %
61-70%	2,037,035,740.75	13.33 %	21,868	9.49 %
71-80%	1,836,803,680.01	12.02 %	16,393	7.12 %
81-90%	876,555,523.95	5.73 %	6,603	2.87 %
91-100%	258,328,716.48	1.69 %	1,887	0.82 %
101-110%	65,693,630.20	0.43 %	635	0.28 %
111-120%	45,853,743.78	0.30 %	454	0.20 %
>120%	239,139,874.09	1.56 %	1,679	0.73 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	755,021,372.28	4.94 %	23,466	10.19 %
11-20%	905,468,861.29	5.92 %	24,714	10.73 %
21-30%	1,142,637,980.04	7.47 %	24,960	10.84 %
31-40%	1,420,024,037.10	9.29 %	26,082	11.32 %
41-50%	1,723,470,654.23	11.27 %	27,503	11.94 %
51-60%	1,930,437,568.76	12.63 %	27,182	11.80 %
61-70%	2,203,994,615.95	14.42 %	27,116	11.77 %
71-80%	2,354,187,630.45	15.40 %	24,955	10.84 %
81-90%	1,944,899,865.53	12.72 %	16,542	7.18 %
91-100%	374,849,082.40	2.45 %	3,015	1.31 %
101-110%	102,951,528.61	0.67 %	1,061	0.46 %
111-120%	78,152,490.94	0.51 %	806	0.35 %
>120%	350,688,979.78	2.29 %	2,911	1.26 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	120,484,182.83	0.79 %	12,461	5.41 %
21-40%	390,171,001.52	2.55 %	16,723	7.26 %
41-60%	838,449,499.41	5.48 %	21,753	9.44 %
61-80%	1,721,927,127.38	11.26 %	29,602	12.85 %
81-100%	2,238,920,451.84	14.65 %	29,322	12.73 %
101-120%	771,865,785.80	5.05 %	15,281	6.63 %
121-140%	776,561,360.19	5.08 %	13,533	5.88 %
141-160%	855,950,914.11	5.60 %	13,464	5.85 %
161-180%	999,200,665.62	6.54 %	13,349	5.80 %
181-200%	1,077,992,577.81	7.05 %	11,806	5.13 %
201-300%	2,610,431,158.25	17.08 %	29,750	12.92 %
301-400%	1,115,183,086.70	7.30 %	10,718	4.65 %
401-500%	481,398,759.23	3.15 %	4,305	1.87 %
>500%	1,288,248,096.67	8.43 %	8,246	3.58 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	365,402,136.94	2.39 %	15,228	6.61 %
>1 and <=2	495,593,901.32	3.24 %	17,421	7.56 %
>2 and <=3	717,899,898.58	4.70 %	22,030	9.57 %
>3 and <=4	866,930,304.06	5.67 %	21,398	9.29 %
>4 and <=5	975,905,977.22	6.38 %	18,535	8.05 %
>5 and <=6	1,366,281,830.31	8.94 %	22,299	9.68 %
>6 and <=7	1,254,060,589.25	8.20 %	18,383	7.98 %
>7 and <=8	1,427,879,115.20	9.34 %	18,466	8.02 %
>8 and <=9	2,251,392,819.28	14.73 %	26,187	11.37 %
>9 and <=10	1,437,631,380.87	9.40 %	15,511	6.73 %
>10 and <=11	1,463,229,578.75	9.57 %	14,403	6.25 %
>11 and <=12	2,006,214,212.50	13.12 %	15,509	6.73 %
>12 and <=13	415,018,812.29	2.71 %	3,001	1.30 %
>13 and <=14	154,423,281.65	1.01 %	1,245	0.54 %
>14 and <=15	42,471,952.65	0.28 %	361	0.16 %
>15 and <=16	39,725,422.13	0.26 %	283	0.12 %
>16 and <=17	5,610,590.27	0.04 %	42	0.02 %
>17 and <=18	1,112,864.09	0.01 %	11	0.00 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,973,460,890.48	84.87 %	196,606	85.36 %
>=0 and <=1	1,098,487,588.99	7.19 %	20,250	8.79 %
>1 and <=2	291,579,745.81	1.91 %	3,657	1.59 %
>2 and <=3	382,979,115.27	2.51 %	4,430	1.92 %
>3 and <=4	116,121,498.18	0.76 %	843	0.37 %
>4 and <=5	66,868,178.40	0.44 %	505	0.22 %
>5 and <=6	330,609,623.37	2.16 %	3,836	1.67 %
>7 and <=8	1,348,532.58	0.01 %	11	0.00 %
>6 and <=7	25,329,494.28	0.17 %	175	0.08 %
	15,286,784,667.36	100.00 %	230,313	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,603,532,841.92	81.05 %	104,305	79.72 %
Other/No data	9,256,873,828.44	18.95 %	26,529	20.28 %
	48,860,406,670.36	100.00 %	130,834	100.00 %

18. IFRS9 Norms

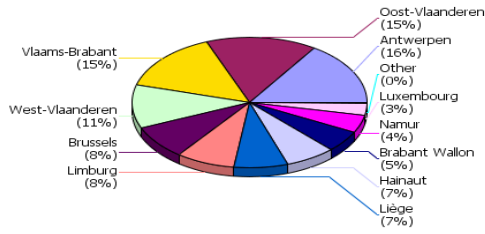
	In EUR	In %	In number of loans	In %
Phase 1	13,920,710,554.64	91.06 %	212,479	92.26 %
Phase 2	1,364,808,297.37	8.93 %	17,154	7.45 %
Phase 3	1,265,815.35	0.01 %	14	0.01 %
Other/No data	0.00	0.00 %	666	0.29 %
	15,286,784,667.36	100.00 %	230,313	100.00 %



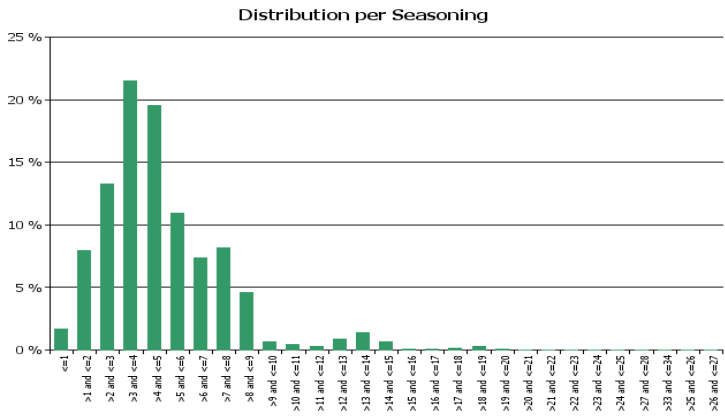
Stratification Tables

Portfolio Cut-off Date 30/11/2023

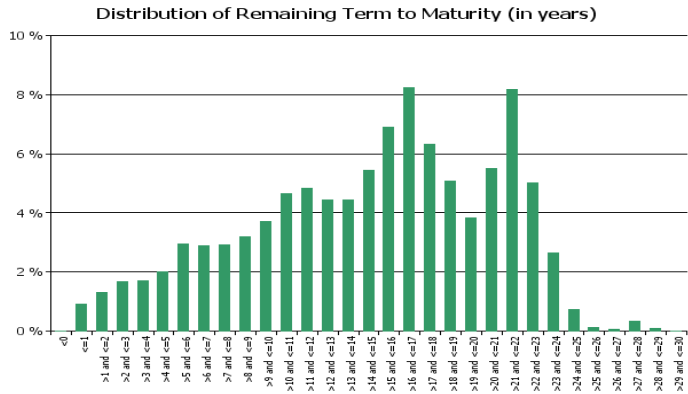
1. Geographic distribution



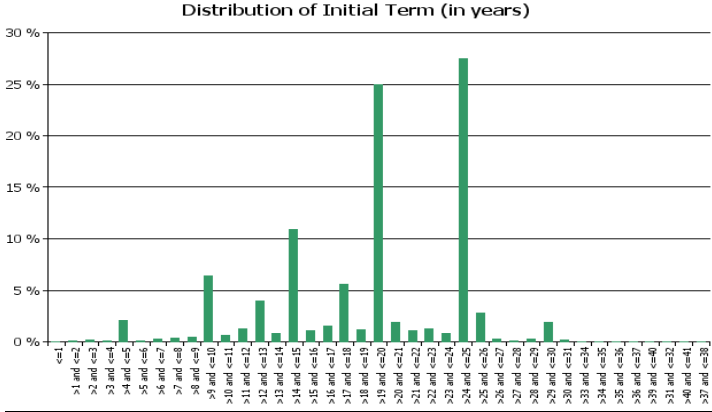
2. Seasoning



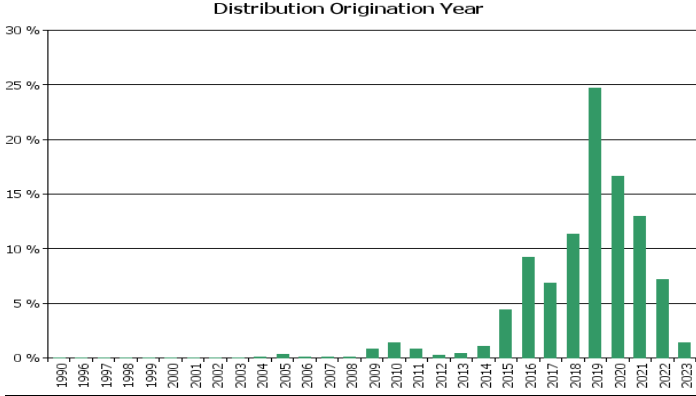
3. Remaining term to maturity



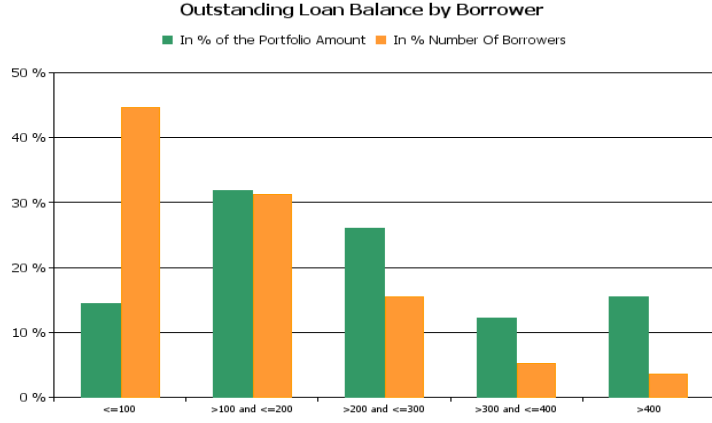
4. Original term to maturity



5. Origination Year

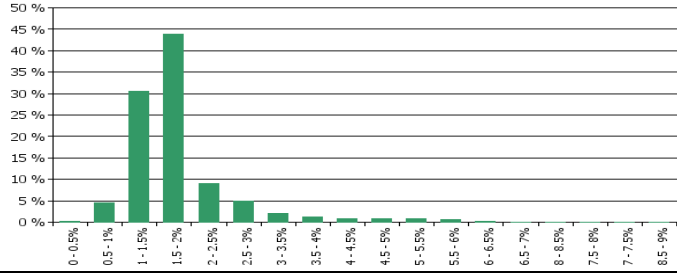


6. Outstanding Loan Balance by Borrower



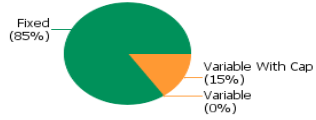
7. Interest Rate

Distribution per Interest Rate



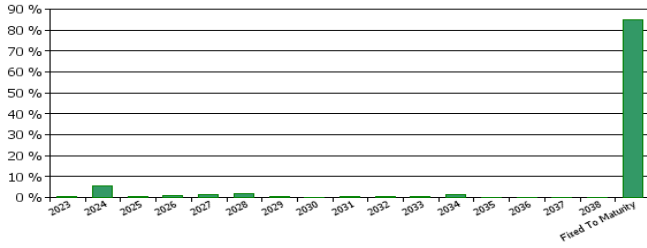
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



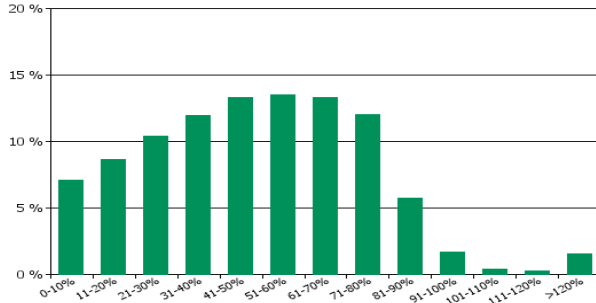
11. Repayment Type

Distribution per Repayment Type



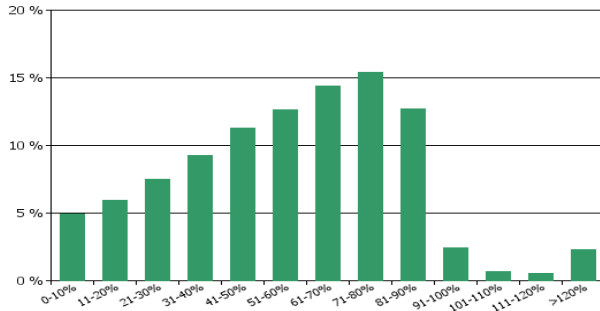
12. Current Loan to Current Value (LTV)

Current LTV Distribution



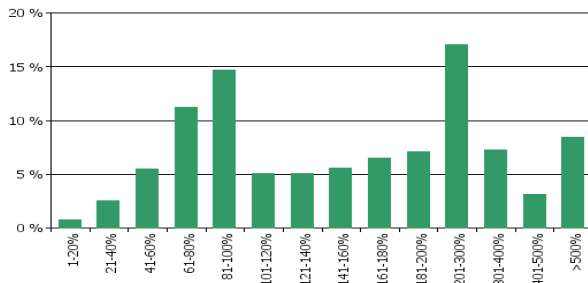
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



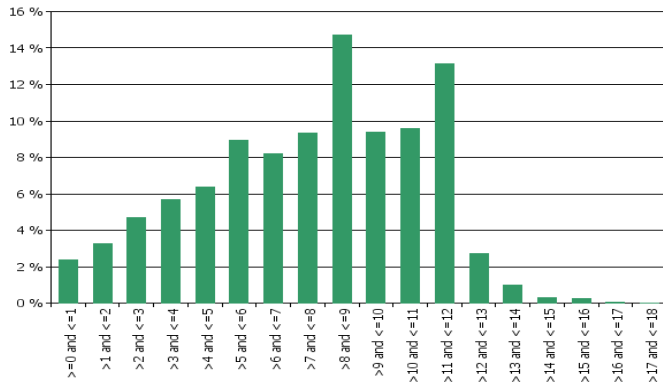
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

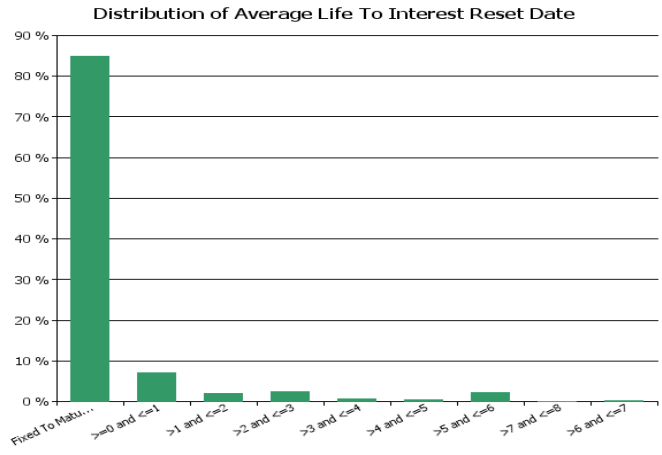


15. Distribution of Average Life to Final Maturity (at 0% CPR)

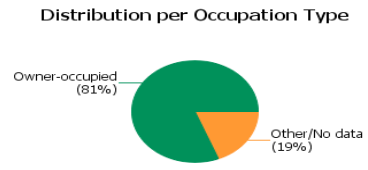
Distribution of Average Life to Final Maturity



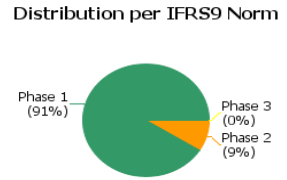
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms





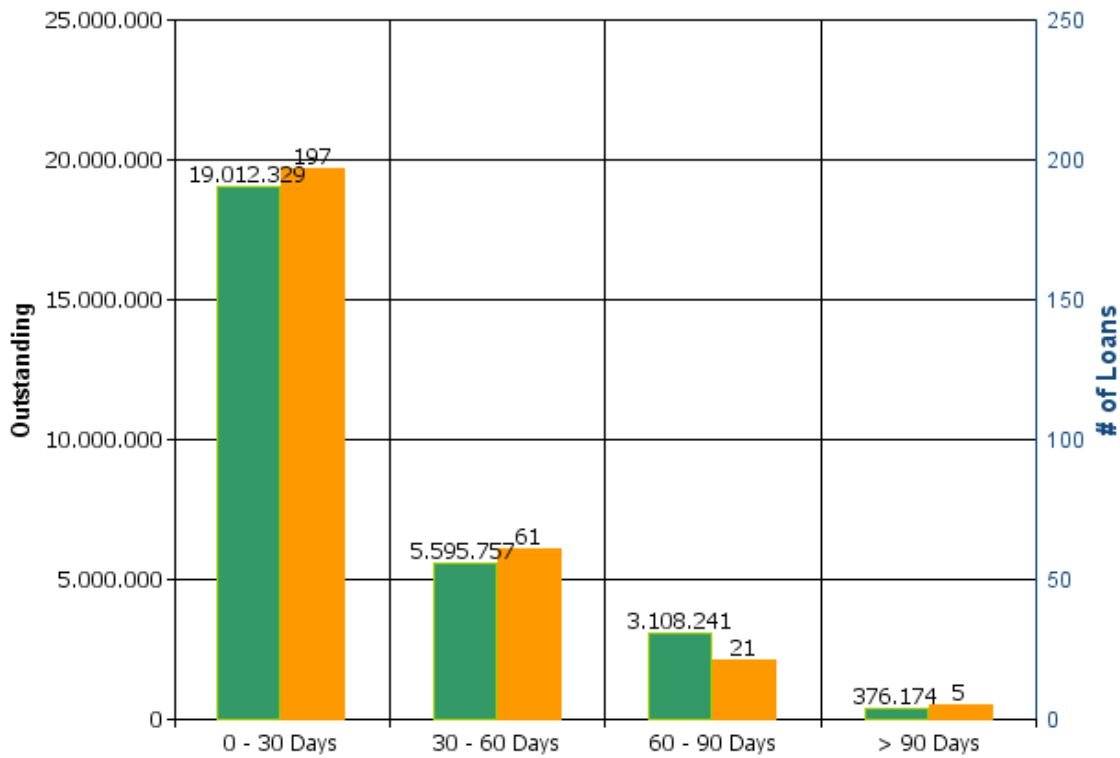
Cover Pool Performance

Portfolio Cut-off Date 30/11/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,258,692,165.71	99.82 %	230,029	99.88 %
0 - 30 Days	19,012,329.11	0.12 %	197	0.09 %
30 - 60 Days	5,595,757.30	0.04 %	61	0.03 %
60 - 90 Days	3,108,241.21	0.02 %	21	0.01 %
> 90 Days	376,174.03	0.00 %	5	0.00 %
Total	15,286,784,667.36	100.00 %	230,313	100.00 %

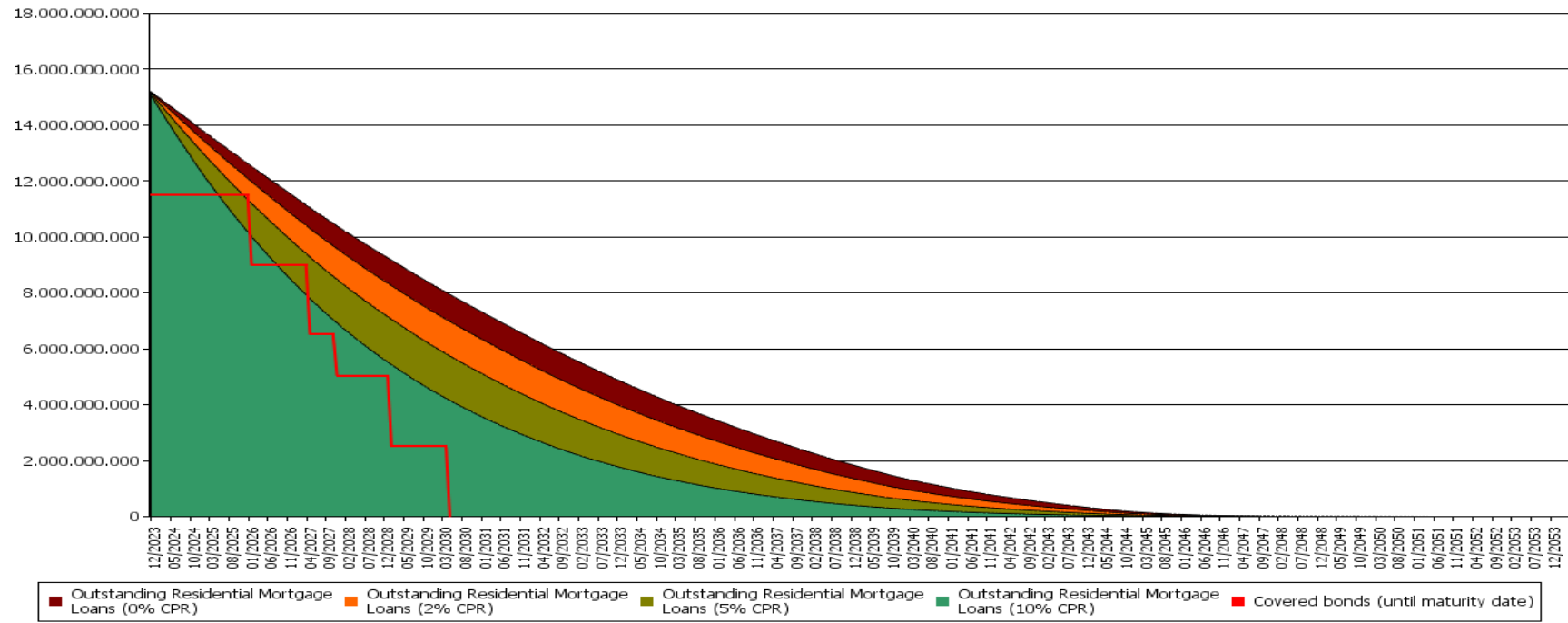
Delinquency Outstanding in Euro



01/11/2043	240	357,835,312	239,861,556	131,631,244	48,414,484
01/12/2043	241	342,614,674	229,282,005	125,515,707	45,975,926
01/01/2044	242	327,573,378	218,844,376	119,497,161	43,585,960
01/02/2044	243	312,663,708	208,529,280	113,575,154	41,250,477
01/03/2044	244	297,908,920	198,373,391	107,786,694	38,992,972
01/04/2044	245	283,326,335	188,343,065	102,076,427	36,770,816
01/05/2044	246	268,920,600	178,473,328	96,489,247	34,615,675
01/06/2044	247	254,708,446	168,754,505	91,002,864	32,509,147
01/07/2044	248	240,807,118	159,282,444	85,683,533	30,483,439
01/08/2044	249	227,249,743	150,059,940	80,517,135	28,524,073
01/09/2044	250	214,064,316	141,113,455	75,524,188	26,641,943
01/10/2044	251	201,289,489	132,474,353	70,726,019	24,847,067
01/11/2044	252	189,095,723	124,238,212	66,160,182	23,144,576
01/12/2044	253	177,675,864	116,543,615	61,909,850	21,568,919
01/01/2045	254	168,095,762	110,072,693	58,323,684	20,233,462
01/02/2045	255	158,752,306	103,778,084	54,848,544	18,947,284
01/03/2045	256	149,685,224	97,700,922	51,518,028	17,728,668
01/04/2045	257	140,882,581	91,799,393	48,283,025	16,545,045
01/05/2045	258	132,247,042	86,031,013	45,137,704	15,403,841
01/06/2045	259	124,063,045	80,570,171	42,165,068	14,328,443
01/07/2045	260	116,407,814	75,474,551	39,401,144	13,334,327
01/08/2045	261	109,125,380	70,632,886	36,779,798	12,394,478
01/09/2045	262	102,216,363	66,048,717	34,305,272	11,511,618
01/10/2045	263	95,668,175	61,716,035	31,976,009	10,686,017
01/11/2045	264	89,530,283	57,658,489	29,797,759	9,915,893
01/12/2045	265	83,687,011	53,806,894	27,738,823	9,192,896
01/01/2046	266	78,146,629	50,159,465	25,792,717	8,511,733
01/02/2046	267	72,934,452	46,734,559	23,970,464	7,876,875
01/03/2046	268	67,942,146	43,468,916	22,244,273	7,281,666
01/04/2046	269	63,215,135	40,376,010	20,608,999	6,717,785
01/05/2046	270	58,746,452	37,460,237	19,073,649	6,191,830
01/06/2046	271	54,504,247	34,696,208	17,621,358	5,696,148
01/07/2046	272	50,569,734	32,138,743	16,282,310	5,241,722
01/08/2046	273	46,899,310	29,755,514	15,036,566	4,820,180
01/09/2046	274	43,594,383	27,611,775	13,917,769	4,442,637
01/10/2046	275	40,564,708	25,650,669	12,897,448	4,100,068
01/11/2046	276	37,782,126	23,850,611	11,961,859	3,786,540
01/12/2046	277	35,156,027	22,156,414	11,084,814	3,494,527
01/01/2047	278	32,710,915	20,580,464	10,270,183	3,223,998
01/02/2047	279	30,578,216	19,206,021	9,559,926	2,988,324
01/03/2047	280	28,608,368	17,941,240	8,909,856	2,774,463
01/04/2047	281	26,770,590	16,760,235	8,302,185	2,574,289
01/05/2047	282	25,028,851	15,644,065	7,730,218	2,387,111
01/06/2047	283	23,389,663	14,594,709	7,193,357	2,211,919
01/07/2047	284	21,915,836	13,652,623	6,712,465	2,055,586
01/08/2047	285	20,569,678	12,792,291	6,273,478	1,913,016
01/09/2047	286	19,383,285	12,034,027	5,886,608	1,787,442
01/10/2047	287	18,326,190	11,359,059	5,542,762	1,676,136
01/11/2047	288	17,368,693	10,747,318	5,230,920	1,575,135
01/12/2047	289	16,466,111	10,172,098	4,938,764	1,481,065
01/01/2048	290	15,639,110	9,644,824	4,670,853	1,394,789
01/02/2048	291	14,846,940	9,140,754	4,415,480	1,312,946
01/03/2048	292	14,102,559	8,668,687	4,177,483	1,237,255
01/04/2048	293	13,394,666	8,219,588	3,950,987	1,165,217
01/05/2048	294	12,721,005	7,793,385	3,736,899	1,097,561
01/06/2048	295	12,088,527	7,393,344	3,536,065	1,034,175
01/07/2048	296	11,519,680	7,033,873	3,355,858	977,448
01/08/2048	297	11,063,145	6,743,657	3,209,214	930,776
01/09/2048	298	10,657,490	6,485,367	3,078,448	889,068
01/10/2048	299	10,260,385	6,233,470	2,951,596	848,938
01/11/2048	300	9,874,457	5,988,833	2,828,547	810,101
01/12/2048	301	9,498,153	5,751,150	2,709,603	772,854
01/01/2049	302	9,132,662	5,520,465	2,594,303	736,833
01/02/2049	303	8,774,434	5,294,930	2,481,986	701,947
01/03/2049	304	8,426,605	5,077,242	2,374,478	668,972
01/04/2049	305	8,087,643	4,864,744	2,269,313	636,636
01/05/2049	306	7,753,086	4,655,852	2,166,523	605,308
01/06/2049	307	7,426,293	4,452,044	2,066,415	574,893
01/07/2049	308	7,104,048	4,251,868	1,968,646	545,448
01/08/2049	309	6,788,215	4,055,947	1,873,158	516,793
01/09/2049	310	6,479,534	3,864,944	1,780,407	489,123
01/10/2049	311	6,173,119	3,676,128	1,689,260	462,180
01/11/2049	312	5,873,015	3,491,483	1,600,331	435,995
01/12/2049	313	5,579,541	3,311,569	1,514,131	410,820
01/01/2050	314	5,295,814	3,137,840	1,431,050	386,633
01/02/2050	315	5,015,743	2,966,854	1,349,628	363,091
01/03/2050	316	4,738,963	2,798,842	1,270,274	340,434
01/04/2050	317	4,450,225	2,634,895	1,196,135	319,867
01/05/2050	318	4,180,288	2,471,791	1,124,621	299,262
01/06/2050	319	3,912,493	2,310,352	1,059,144	279,666
01/07/2050	320	3,648,111	2,151,570	995,315	260,066
01/08/2050	321	3,388,303	1,994,119	933,315	241,513
01/09/2050	322	3,132,387	1,840,303	873,368	223,424
01/10/2050	323	2,880,516	1,689,291	814,315	206,588
01/11/2050	324	2,632,443	1,541,167	756,248	190,360
01/12/2050	325	2,388,326	1,396,066	700,135	174,640
01/01/2051	326	2,148,202	1,253,015	645,066	159,488
01/02/2051	327	1,912,078	1,113,015	590,066	144,448

01/03/2051	328	1,506,148	871,932	384,043	97,907
01/04/2051	329	1,274,343	736,485	323,561	82,138
01/05/2051	330	1,055,091	608,771	266,794	67,450
01/06/2051	331	865,108	498,307	217,828	54,837
01/07/2051	332	697,745	401,245	174,967	43,866
01/08/2051	333	556,787	319,643	139,029	34,709
01/09/2051	334	441,246	252,883	109,712	27,274
01/10/2051	335	350,675	200,646	86,835	21,498
01/11/2051	336	278,856	159,283	68,758	16,951
01/12/2051	337	222,424	126,840	54,619	13,410
01/01/2052	338	175,219	99,751	42,845	10,475
01/02/2052	339	142,827	81,173	34,776	8,466
01/03/2052	340	117,786	66,835	28,566	6,926
01/04/2052	341	98,681	55,899	23,831	5,754
01/05/2052	342	84,162	47,597	20,241	4,867
01/06/2052	343	72,184	40,753	17,287	4,139
01/07/2052	344	61,721	34,789	14,721	3,510
01/08/2052	345	52,710	29,660	12,518	2,972
01/09/2052	346	44,804	25,168	10,596	2,505
01/10/2052	347	37,707	21,147	8,881	2,091
01/11/2052	348	31,570	17,675	7,404	1,736
01/12/2052	349	26,392	14,752	6,164	1,439
01/01/2053	350	22,158	12,364	5,153	1,198
01/02/2053	351	17,912	9,978	4,148	960
01/03/2053	352	13,653	7,594	3,150	726
01/04/2053	353	9,380	5,208	2,155	495
01/05/2053	354	5,227	2,898	1,196	274
01/06/2053	355	2,452	0	0	0
01/07/2053	356	737	0	0	0
01/08/2053	357	0	0	0	0
01/09/2053	358	0	0	0	0
01/10/2053	359	0	0	0	0
01/11/2053	360	0	0	0	0
01/12/2053	361	0	0	0	0
01/01/2054	362	0	0	0	0
01/02/2054	363	0	0	0	0
01/03/2054	364	0	0	0	0
01/04/2054	365	0	0	0	0
		1,417,395,726,381	1,265,453,470,235	1,082,641,736,151	862,197,072,798

Amortisation profiles (all amounts in EUR)



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

Part 1 - ECAIs		Part 2 - ECAIs	
Field	Additional information on the programme	Field	Additional information on the assets
E1.1.1	1. Additional information on the programme	E1.1.1	1. Additional information on the asset distribution
E1.1.2	2. Additional information on the assets	E1.1.2	2. Additional information on the assets
E1.1.3	3. Additional information on the asset distribution	E1.1.3	3. Additional information on the asset distribution
E1.1.4		E1.1.4	
E1.1.5		E1.1.5	
E1.1.6		E1.1.6	
E1.1.7		E1.1.7	
E1.1.8		E1.1.8	
E1.1.9		E1.1.9	
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E1.1.11		E1.1.11	
E1.1.12		E1.1.12	
E1.1.13		E1.1.13	
E1.1.14		E1.1.14	
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E1.1.19		E1.1.19	
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E1.1.22		E1.1.22	
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E1.1.27		E1.1.27	
E1.1.28		E1.1.28	
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E1.1.48		E1.1.48	
E1.1.49		E1.1.49	
E1.1.50		E1.1.50	
E1.1.51		E1.1.51	
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E1.1.56		E1.1.56	
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E1.1.70		E1.1.70	
E1.1.71		E1.1.71	
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E1.1.84		E1.1.84	
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E1.1.98		E1.1.98	
E1.1.99		E1.1.99	
E1.1.100		E1.1.100	

Not available for the jurisdiction
 Not available for the asset and/or CB programme at the present date
 Not available in the asset class
 Confidential
 * Local Entity Identifier (LEI) Field: <https://www.lei.lu/leis.com/leisearch>
 ** Associated Assets Identifier - Associated Assets Identifier