



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

#### 6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

## Harmonised Transparency Template

**2023 Version**

**Belgium**

**BNP Paribas Fortis**

**Reporting Date: 31/10/2023**

**Cut-off Date: 31/10/2023**



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## A. Harmonised Transparency Template - General Information

HTT 2023

Reporting in Domestic Currency		EUR			
CONTENT OF TAB A					
1. Basic Facts					
3. General Cover Pool / Covered Bond Information					
1. General Information					
Nominal (mn)					
Total Cover Assets					
Outstanding Covered Bonds					
Cover Pool Size (NPV) (mn)					
Outstanding Covered Bonds (NPV) (mn)					
2. Over-collateralisation (OC)					
Statutory					
Voluntary					
Contractual					
Purpose					
3. Cover Pool Composition					
Nominal (mn)					
% Cover Pool					
Mortgages					
Public Sector					
Shipping					
Substitute Assets					
Other					
Total					
4. Cover Pool Amortisation Profile					
Contractual					
Expected Upon Prepayments					
% Total Contractual					
% Total Expected Upon Prepayments					
Weighted Average Life (in years)					
Residual Life (mn)					
By buckets:					
0 - 1 Y					
1 - 2 Y					
2 - 3 Y					
3 - 4 Y					
4 - 5 Y					
5 - 10 Y					
10+ Y					
Total					
5. Maturity of Covered Bonds					
Initial Maturity					
Extended Maturity					
% Total Initial Maturity					
% Total Extended Maturity					
Weighted Average life (in years)					
Maturity (mn)					
By buckets:					
0 - 1 Y					
1 - 2 Y					
2 - 3 Y					
3 - 4 Y					
4 - 5 Y					
5 - 10 Y					
10+ Y					
Total					
6. Cover Assets - Currency					
Nominal (before hedging) (mn)					
Nominal (after hedging) (mn)					
% Total (before)					
% Total (after)					
EUR					
AUD					
BRL					
CAD					
CHF					
CZK					
DKK					
GBP					
HKD					
ISK					
JPY					
KRW					
NOK					
PLN					
SEK					
SGD					
USD					
Other					
Total					

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%		
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	625.58	87.2%			
G.3.9.5	Other	0.00	0.0%			
G.3.9.6		Total	717.08	100.0%		
OG.3.9.1	a/w EU qvts or quasi qvts					
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) qvts or quasi qvts					
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) qvts or quasi qvts					
OG.3.9.4	a/w EU central banks					
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks					
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks					
OG.3.9.7	a/w CQS1 credit institutions					
OG.3.9.8	a/w CQS2 credit institutions					
OG.3.9.9						
OG.3.9.10						
OG.3.9.11						
OG.3.9.12						
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets			
G.3.10.1	Domestic (Country of Issuer)	91.50	100.00%			
G.3.10.2	Eurozone	0.00	0.00%			
G.3.10.3	Rest of European Union (EU)	0.00	0.00%			
G.3.10.4	European Economic Area (not member of EU)	0.00	0.00%			
G.3.10.5	Switzerland	0.00	0.00%			
G.3.10.6	Australia	0.00	0.00%			
G.3.10.7	Brazil	0.00	0.00%			
G.3.10.8	Canada	0.00	0.00%			
G.3.10.9	Japan	0.00	0.00%			
G.3.10.10	Korea	0.00	0.00%			
G.3.10.11	New Zealand	0.00	0.00%			
G.3.10.12	Singapore	0.00	0.00%			
G.3.10.13	US	0.00	0.00%			
G.3.10.14	Other	0.00	0.00%			
G.3.10.15	Total EU	91.50	100.00%			
G.3.10.16	Total	91.50	100.00%			
OG.3.10.1	a/w [if relevant, please specify]					
OG.3.10.2	a/w [if relevant, please specify]					
OG.3.10.3	a/w [if relevant, please specify]					
OG.3.10.4	a/w [if relevant, please specify]					
OG.3.10.5	a/w [if relevant, please specify]					
OG.3.10.6	a/w [if relevant, please specify]					
OG.3.10.7	a/w [if relevant, please specify]					
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds		
G.3.11.1	Substitute and other marketable assets	91.50	0.60%	0.80%		
G.3.11.2	Central bank eligible assets	0.00				
G.3.11.3	Other	0.00				
G.3.11.4	Total	91.50	0.60%	0.80%		
OG.3.11.1	a/w [if relevant, please specify]					
OG.3.11.2	a/w [if relevant, please specify]					
OG.3.11.3	a/w [if relevant, please specify]					
OG.3.11.4	a/w [if relevant, please specify]					
OG.3.11.5	a/w [if relevant, please specify]					
OG.3.11.6	a/w [if relevant, please specify]					
OG.3.11.7	a/w [if relevant, please specify]					
12. Bond List		https://www.coveredbondlabel.com/issuer/131/				
G.3.12.1	Bond list					
13. Derivatives & Swaps						
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)					
G.3.13.2	Type of interest rate swaps (intra-group, external or both)					
G.3.13.3	Type of currency rate swaps (intra-group, external or both)					
OG.3.13.1	NPV of Derivatives in the cover pool (mn)					
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)					
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)					
OG.3.13.4						
OG.3.13.5						
14. Sustainable or other special purpose strategy - optional						
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)					
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?					
G.3.14.3	specific criteria					
G.3.14.4	link to the committed objective criteria					
4. Compliance Art 14 CBD Check table		Row	Row			
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.						
G.4.1.1	(a) Value of the cover pool total assets:	38				
G.4.1.2	(a) Value of outstanding covered bonds:	39				
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]				
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets				
G.4.1.5	(c) Type of cover assets:	52				
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	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) Hedaina Strateav	18 for Harmonised Glossary				
G.4.1.16	(e) Maturity Structure - cover assets:	65				
G.4.1.17	(e) Maturity Structure - covered bond:	88				
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7				
G.4.1.19	(f) Levels of OC:	44				
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets				
OG.4.1.1						
OG.4.1.2						
OG.4.1.3						
5. References to Capital Requirements Regulation (CRR)						
129(1)						
G.5.1.1	Exposure to credit institute credit quality step 1	625.58				
G.5.1.2	Exposure to credit institute credit quality step 2					
G.5.1.3	Exposure to credit institute credit quality step 3					
OG.5.1.1						
OG.5.1.2						
OG.5.1.3						
OG.5.1.4						



6. Other relevant information	
1. Optional information e.g. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Service
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

## B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
7. Mortgage Assets			
7.A Residential Cover Pool			
7.B Commercial Cover Pool			
Field Number	7. Mortgage Assets		
1. Proactive Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,277.86	100.00%
M.7.1.2	Commercial	0.00	0.00%
M.7.1.3	Other	0.00	0.00%
M.7.1.4		15,277.86	100.00%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0.0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>		0.0%
OM.7.1.3	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.4	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.5	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.6	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.7	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.8	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.9	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.10	<i>a/w If relevant, please specify</i>		0.0%
OM.7.1.11	<i>a/w If relevant, please specify</i>		0.0%
2. General Information			
	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	230,120	230,120
OM.7.2.1	<i>Optional information ex. Number of borrowers</i>	106,291	0
OM.7.2.2	<i>Optional information ex. Number of guarantors</i>	0	106,291
OM.7.2.3		0	
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.5%	0.5%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.00%	100.00%
M.7.4.2	Austria	0.00%	0.00%
M.7.4.3	Belgium	100.00%	100.00%
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	Latvia	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	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.00%	0.00%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	<i>a/w If relevant, please specify</i>		
OM.7.4.2	<i>a/w If relevant, please specify</i>		
OM.7.4.3	<i>a/w If relevant, please specify</i>		
OM.7.4.4	<i>a/w If relevant, please specify</i>		
OM.7.4.5	<i>a/w If relevant, please specify</i>		
OM.7.4.6	<i>a/w If relevant, please specify</i>		
OM.7.4.7	<i>a/w If relevant, please specify</i>		
OM.7.4.8	<i>a/w If relevant, please specify</i>		
OM.7.4.9	<i>a/w If relevant, please specify</i>		
OM.7.4.10	<i>a/w If relevant, please specify</i>		
5. Breakdown by regions of main country of origin			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Antwerpen	15.75%	15.75%
M.7.5.2	Vlaams-Brabant	14.66%	14.66%
M.7.5.3	Oost-Vlaanderen	15.28%	15.28%
M.7.5.4	Brussels	8.35%	8.35%
M.7.5.5	West-Vlaanderen	10.77%	10.77%
M.7.5.6	Limbourg	8.12%	8.12%
M.7.5.7	Luxep	7.37%	7.37%
M.7.5.8	Hainaut	6.88%	6.88%
M.7.5.9	Brabant Wallon	3.30%	3.30%
M.7.5.10	Namur	4.37%	4.37%
M.7.5.11	Luxembourg	2.93%	2.93%
M.7.5.12	Other	0.23%	0.23%
6. Breakdown by Interest Rate			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	84.48%	84.48%
M.7.6.2	Floating rate	0.00%	0.00%
M.7.6.3	Other	15.52%	15.52%
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 Reamort Type			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / Interest only	4.71%	4.71%
M.7.7.2	Amortising	95.29%	95.29%
M.7.7.3	Other	0.00%	0.00%
8. Loan Securing			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	1.51%	1.51%
M.7.8.2	> 12 - <= 24 months	8.19%	8.19%
M.7.8.3	> 24 - <= 36 months	13.41%	13.41%
M.7.8.4	> 36 - <= 60 months	24.31%	24.31%
M.7.8.5	> 60 months	52.58%	52.58%
9. Non Performing Loans (NPLs)			
	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0.04%	0.04%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%	0.00%
OM.7.9.1			
OM.7.9.2			
OM.7.9.3			
7.A Residential Cover Pool			
10. Loan Size Information			
	Nominal	Number of Loans	% Residential Loans
M.7A.10.1	Average loan size (000s)	66.39	
By buckets (mn):			
M.7A.10.2	<=100K	7,149.08	182,326.00
M.7A.10.3	>100K and <=200K	5,211.42	84,121.00
M.7A.10.4	>200K and <=300K	1,643.06	6,847.00
M.7A.10.5	>300K and <=400K	382.35	1,710.00
M.7A.10.6	>400K	691.95	1,114.00
M.7A.10.7	Total	15,277.9	230,120
11. Loan to Value (LTV) Information - UNINDEXED			
	Nominal	Number of Loans	% Residential Loans
M.7A.11.1	Weighted Average LTV (%)	60.29%	
By LTV buckets (mn):			
M.7A.11.2	>0 - <=40 %	4,231.62	99,077
M.7A.11.3	>40 - <=60 %	1,717.10	27,893
M.7A.11.4	>60 - <=80 %	1,916.05	26,875
M.7A.11.5	>80 - <=90 %	2,190.58	27,014
M.7A.11.6	>90 - <=100 %	2,148.55	25,029
M.7A.11.7	>100 - <=120 %	1,955.46	16,748
M.7A.11.8	>120 - <=140 %	3,051	3,812
M.7A.11.9	>140 - <=160 %	534.68	4,813
M.7A.11.10	>160 - <=180 %	15,277.86	230,120
OM.7A.11.1	<i>a/w &gt;200 - &lt;=210 %</i>	95.12	100.00%
OM.7A.11.2	<i>a/w &gt;210 - &lt;=220 %</i>	81.33	
OM.7A.11.3	<i>a/w &gt;220 - &lt;=230 %</i>	45.85	
OM.7A.11.4	<i>a/w &gt;230 - &lt;=240 %</i>	36.06	
OM.7A.11.5	<i>a/w &gt;240 - &lt;=250 %</i>	36.80	
OM.7A.11.6	<i>a/w &gt;250 - &lt;=260 %</i>	298.42	
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 (%)	50.57%			
M.7A.12.2	Bv LTV buckets (mm):				
M.7A.12.3	<0 - <=40 %	5,850.11	127,609	38.29%	55.45%
M.7A.12.4	>40 - <=50 %	2,029.69	28,071	13.29%	12.20%
M.7A.12.5	>50 - <=60 %	2,062.28	28,090	13.50%	10.89%
M.7A.12.6	>60 - <=70 %	2,028.51	21,803	13.28%	9.47%
M.7A.12.7	>70 - <=80 %	1,836.56	16,458	12.02%	7.15%
M.7A.12.8	>80 - <=90 %	869.67	6,541	5.69%	2.84%
M.7A.12.9	>90 - <=100 %	247.69	1,826	1.62%	0.79%
M.7A.12.10	>100%	353.35	2,762	2.31%	1.20%
M.7A.12.11	Total	15,277.86	230,120	100.00%	100.00%
OMA.7A.12.1	a/w >100 - <=110 %	63.58		0.42%	0.00%
OMA.7A.12.2	a/w >110 - <=120 %	43.78		0.29%	0.00%
OMA.7A.12.3	a/w >120 - <=130 %	41.84		0.27%	0.00%
OMA.7A.12.4	a/w >130 - <=140 %	26.61		0.17%	0.00%
OMA.7A.12.5	a/w >140 - <=150 %	16.29		0.11%	0.00%
OMA.7A.12.6	a/w >150 %	162.04		1.06%	0.00%
OMA.7A.12.7					
OMA.7A.12.8					
OMA.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	80.37%			
M.7A.13.2	Second home/ holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Subsided housing	0.00%			
M.7A.13.5	Agricultural	0.00%			
M.7A.13.6	Other	19.01%			
OMA.7A.13.1	a/w Private rental				
OMA.7A.13.2	a/w Multi-family housing				
OMA.7A.13.3	a/w Business under construction				
OMA.7A.13.4	a/w Business land				
OMA.7A.13.5	a/w If relevant, please specify				
OMA.7A.13.6	a/w If relevant, please specify				
OMA.7A.13.7	a/w If relevant, please specify				
OMA.7A.13.8	a/w If relevant, please specify				
OMA.7A.13.9	a/w If relevant, please specify				
OMA.7A.13.10	a/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%			
OMA.7A.14.1					
OMA.7A.14.2					
OMA.7A.14.3					
OMA.7A.14.4					
OMA.7A.14.5					
OMA.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%
OMA.7A.15.1					
OMA.7A.15.2					
OMA.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%
OMA.7A.16.1					
OMA.7A.16.2					
OMA.7A.16.3					

17. Property Age Structure - optional		Nominal (m)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (m)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (m)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				
7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
M.7B.21.2	By buckets (mn):				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	(For completion)			
M.7B.22.2	By LTV buckets (mn):				
M.7B.22.3	<40 -<=40 %				
M.7B.22.4	>40 -<=50 %				
M.7B.22.5	>50 -<=60 %				
M.7B.22.6	>60 -<=70 %				
M.7B.22.7	>70 -<=80 %				
M.7B.22.8	>80 -<=90 %				
M.7B.22.9	>90 -<=100 %				
M.7B.22.10	>100%				
M.7B.22.11	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 -<=110 %				
OM.7B.22.2	a/w >110 -<=120 %				
OM.7B.22.3	a/w >120 -<=130 %				
OM.7B.22.4	a/w >130 -<=140 %				
OM.7B.22.5	a/w >140 -<=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
M.7B.23.2	By LTV buckets (mn):				
M.7B.23.3	<40 -<=40 %				
M.7B.23.4	>40 -<=50 %				
M.7B.23.5	>50 -<=60 %				
M.7B.23.6	>60 -<=70 %				
M.7B.23.7	>70 -<=80 %				
M.7B.23.8	>80 -<=90 %				
M.7B.23.9	>90 -<=100 %				
M.7B.23.10	>100%				
M.7B.23.11	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 -<=110 %				
OM.7B.23.2	a/w >110 -<=120 %				
OM.7B.23.3	a/w >120 -<=130 %				
OM.7B.23.4	a/w >130 -<=140 %				
OM.7B.23.5	a/w >140 -<=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / building under construction				
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w If relevant, please specify				
OM.7B.24.3	a/w If relevant, please specify				
OM.7B.24.4	a/w If relevant, please specify				
OM.7B.24.5	a/w If relevant, please specify				
OM.7B.24.6	a/w If relevant, please specify				
OM.7B.24.7	a/w If relevant, please specify				
OM.7B.24.8	a/w If relevant, please specify				
OM.7B.24.9	a/w If relevant, please specify				
OM.7B.24.10	a/w If relevant, please specify				
OM.7B.24.11	a/w If relevant, please specify				
OM.7B.24.12	a/w If relevant, please specify				
OM.7B.24.13	a/w If relevant, please specify				
OM.7B.24.14	a/w If relevant, please specify				
25. EPC information of the financed CRE - optional		Nominal (m)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level		(For completion)		
M.7B.25.2	TBC at a country level		(For completion)		
M.7B.25.3	TBC at a country level		(For completion)		
M.7B.25.4	TBC at a country level		(For completion)		
M.7B.25.5	TBC at a country level		(For completion)		
M.7B.25.6	TBC at a country level		(For completion)		
M.7B.25.7	TBC at a country level		(For completion)		
M.7B.25.8	TBC at a country level		(For completion)		
M.7B.25.9	TBC at a country level		(For completion)		
M.7B.25.10	TBC at a country level		(For completion)		
M.7B.25.11	TBC at a country level		(For completion)		
M.7B.25.12	TBC at a country level		(For completion)		
M.7B.25.13	TBC at a country level		(For completion)		
M.7B.25.14	TBC at a country level		(For completion)		
M.7B.25.15	TBC at a country level		(For completion)		
M.7B.25.16	TBC at a country level		(For completion)		
M.7B.25.17	TBC at a country level		(For completion)		
M.7B.25.18	no data		(For completion)		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (m3)	Number of CRE	% Commercial Loans	% No. of CRE
M.76.26.1	TBC at a country level	(For completion)	(For completion)		
M.76.26.2	TBC at a country level	(For completion)	(For completion)		
M.76.26.3	TBC at a country level	(For completion)	(For completion)		
M.76.26.4	TBC at a country level	(For completion)	(For completion)		
M.76.26.5	TBC at a country level	(For completion)	(For completion)		
M.76.26.6	TBC at a country level	(For completion)	(For completion)		
M.76.26.7	TBC at a country level	(For completion)	(For completion)		
M.76.26.8	TBC at a country level	(For completion)	(For completion)		
M.76.26.9	TBC at a country level	(For completion)	(For completion)		
M.76.26.10	TBC at a country level	(For completion)	(For completion)		
M.76.26.11	TBC at a country level	(For completion)	(For completion)		
M.76.26.12	TBC at a country level	(For completion)	(For completion)		
M.76.26.13	TBC at a country level	(For completion)	(For completion)		
M.76.26.14	TBC at a country level	(For completion)	(For completion)		
M.76.26.15	TBC at a country level	(For completion)	(For completion)		
M.76.26.16	TBC at a country level	(For completion)	(For completion)		
M.76.26.17	TBC at a country level	(For completion)	(For completion)		
M.76.26.18	no data	(For completion)	(For completion)		
M.76.26.19	Total	0.0	0	0.0%	0.0%
OM.76.26.1					
OM.76.26.2					
OM.76.26.3					
27. CRE Age Structure - optional		Nominal (m3)	Number of CRE	% Commercial Loans	% No. of CRE
M.76.27.1	older than 1919	(For completion)	(For completion)		
M.76.27.2	1919 - 1945	(For completion)	(For completion)		
M.76.27.3	1946 - 1960	(For completion)	(For completion)		
M.76.27.4	1961 - 1970	(For completion)	(For completion)		
M.76.27.5	1971 - 1980	(For completion)	(For completion)		
M.76.27.6	1981 - 1990	(For completion)	(For completion)		
M.76.27.7	1991 - 2000	(For completion)	(For completion)		
M.76.27.8	2001 - 2005	(For completion)	(For completion)		
M.76.27.9	2006 - 2010	(For completion)	(For completion)		
M.76.27.10	2011 - 2015	(For completion)	(For completion)		
M.76.27.11	2016 - 2020	(For completion)	(For completion)		
M.76.27.12	2021 and onwards	(For completion)	(For completion)		
M.76.27.13	no data	(For completion)	(For completion)		
M.76.27.14	Total	0.0	0	0.0%	0.0%
OM.76.27.1					
OM.76.27.2					
OM.76.27.3					
OM.76.27.4					
OM.76.27.5					
OM.76.27.6					
OM.76.27.7					
OM.76.27.8					
OM.76.27.9					
OM.76.27.10					
28. New Commercial Property - optional		Nominal (m3)	Number of dwellings	% Residential Loans	% No. of CRE
M.76.28.1	New Property	(For completion)	(For completion)		
M.76.28.2	Existing Property	(For completion)	(For completion)		
M.76.28.3	other	(For completion)	(For completion)		
M.76.28.4	no data	(For completion)	(For completion)		
M.76.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.76.29.1	Retail	(For completion)	(For completion)	(For completion)	
M.76.29.2	Office	(For completion)	(For completion)	(For completion)	
M.76.29.3	Hotel/Tourism	(For completion)	(For completion)	(For completion)	
M.76.29.4	Shopping malls	(For completion)	(For completion)	(For completion)	
M.76.29.5	Industry	(For completion)	(For completion)	(For completion)	
M.76.29.6	Agriculture	(For completion)	(For completion)	(For completion)	
M.76.29.7	Other commercially used	(For completion)	(For completion)	(For completion)	
M.76.29.8	Hospital	(For completion)	(For completion)	(For completion)	
M.76.29.9	School	(For completion)	(For completion)	(For completion)	
M.76.29.10	other RE with a social relevant purpose	(For completion)	(For completion)	(For completion)	
M.76.29.11	Land	(For completion)	(For completion)	(For completion)	
M.76.29.12	Property developers / building under construction	(For completion)	(For completion)	(For completion)	
M.76.29.13	Other	(For completion)	(For completion)	(For completion)	
M.76.29.14	no data	(For completion)	(For completion)	(For completion)	
M.76.29.15	Total	0.0	0		
M.76.29.16	Weighted Average			(For completion)	
M.76.29.17					
M.76.29.18					
M.76.29.19					

## C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each issuer and included/disclosed in the national covered bond framework. Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents. Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions e.g. in terms of arrearsments? etc.] 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.]	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs 0.9 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 Extension Triggers	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	LTVs: Definition	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Calculation of property/shipping value	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: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Frequency and time of last valuation	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	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shiooine where relevant	Indevation is done on a yearly basis
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	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	Non-performing loans	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Valuation Method	Loans that are more than 90 days past due.
HG.1.15	NPV assumptions (when stated)	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		The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housine)	[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		



**BNP PARIBAS  
FORTIS**

## Retained Covered Bonds

### EUR 20 Billion Mortgage Pandbrieven Programme

#### Reporting Date

Reporting Date 31/10/2023

#### Contact Details:

##### Head of ALM Treasury

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

##### Asset Based Funding

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##### Asset Based Solutions (cover pool and management)

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##### Website

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

##### Remark

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

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

## 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	2.32	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.33	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.55	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.56	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.11	10/12/2028
		<b>11,500,000,000</b>									

### Totals

Total Outstanding (in EUR): 11,500,000,000  
 Current Weighted Average Fixed Coupon: 0.31 %  
 Weighted Average Remaining Average Life\* 4.40

\* At Reporting Date until Maturity Date





**BNP PARIBAS**  
**FORTIS**

Retained Covered Bonds

## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,277,856,751 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	625,579,098 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	39.09%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,249,504,676 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.52%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	92,070,048 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	625,579,098 (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)	12,249,504,676	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.76%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	2,113,745,709 (VIII)	
Total Interest Proceeds Residential Mortgage Loans	2,113,745,709	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	12,967,153,822 (IX)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,249,504,676	
Total Principal Proceeds Public Finance Exposures	92,070,048	
Total Principal Proceeds Financial Institution Exposures	625,579,098	
Impact Derivatives	0	
Interest Requirement Covered Bonds	179,000,000 (X)	
Costs, Fees and expenses Covered Bonds	68,961,817 (XI)	
Principal Requirement Covered Bonds	11,500,000,000 (XII)	
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	3,332,937,714	
> > > Cover Test Royal Decree Art 5 paraf 3	Passed	

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	1,455,928,578 (XIII)	
Cumulative Cash Outflow Next 180 Days	-41,747,250 (XIV)	
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	1,414,181,328	
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	78,417,518 (XV)	
Interest Payable on Mortgage Pandbrieven next 3 months	150,000 (XVI)	
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	78,267,518 (XVII)	

## Cover Pool Summary

Portfolio Cut-off D 31/10/2023 (All Amounts are in Euro)

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more details

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,277,856,751
Principal Redemptions between Cut-off Date and Maturity	15,277,856,751
Interest Payments between Cut-off Date and Maturity Date	2,113,745,709
Number of borrowers	106,291
Number of loans	230,120
Average Outstanding Balance per borrower	143,736
Average Outstanding Balance per loan	66,391
Weighted average Current Loan to Current Value	50.57%
Weighted average Current Loan to Original Value	60.29%
Weighted average seasoning (in Years)	4.79
Weighted average remaining maturity (in years, at 0% CPR)	14.54
Weighted average initial maturity (in years, at 0% CPR)	19.33
Percentage of Fixed Rate Loans	84.48%
Percentage of Variable Rate Loans	15.52%
Weighted average interest rate	1.82%
Weighted average interest rate Fixed Rate Loans	1.70%
Weighted average interest rate Variable Rate Loans	2.50%
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	0.08%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 625,579,098

### 3. Public Sector Exposure (Liquid Bond Positions)

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

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

26,018,820 EUR



## Stratification Tables

Portfolio Cut-off Date 31/10/2023

### 1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,405,586,719.36	15.75 %	35,266	15.33 %
Oost-Vlaanderen	2,334,420,157.63	15.28 %	36,957	16.06 %
Vlaams-Brabant	2,239,597,024.11	14.66 %	31,810	13.82 %
West-Vlaanderen	1,644,757,963.53	10.77 %	28,378	12.33 %
Brussels	1,276,358,293.20	8.35 %	12,612	5.48 %
Limburg	1,240,965,526.33	8.12 %	21,522	9.35 %
Liège	1,126,278,437.43	7.37 %	17,932	7.79 %
Hainaut	1,051,774,081.66	6.88 %	17,616	7.66 %
Brabant Wallon	809,247,477.35	5.30 %	9,929	4.31 %
Namur	667,281,836.69	4.37 %	10,797	4.69 %
Luxembourg	446,952,292.76	2.93 %	6,676	2.90 %
Other	34,636,941.38	0.23 %	625	0.27 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

### 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	230,088,074.72	1.51 %	2,482	1.08 %
>1 and <=2	1,251,488,676.14	8.19 %	11,323	4.92 %
>2 and <=3	2,048,071,537.39	13.41 %	20,289	8.82 %
>3 and <=4	3,683,866,822.46	24.11 %	43,090	18.73 %
>4 and <=5	2,641,521,422.60	17.29 %	37,676	16.37 %
>5 and <=6	1,613,059,680.12	10.56 %	25,554	11.10 %
>6 and <=7	1,186,355,382.55	7.77 %	21,109	9.17 %
>7 and <=8	1,163,434,719.03	7.62 %	26,192	11.38 %
>8 and <=9	710,299,044.87	4.65 %	17,877	7.77 %
>9 and <=10	83,887,373.68	0.55 %	2,540	1.10 %
>10 and <=11	63,600,354.04	0.42 %	1,677	0.73 %
>11 and <=12	45,673,304.96	0.30 %	1,956	0.85 %
>12 and <=13	143,938,133.00	0.94 %	5,130	2.23 %
>13 and <=14	225,885,161.47	1.48 %	6,005	2.61 %
>14 and <=15	81,719,346.41	0.53 %	2,582	1.12 %
>15 and <=16	13,122,736.77	0.09 %	328	0.14 %
>16 and <=17	10,567,665.75	0.07 %	322	0.14 %
>17 and <=18	22,148,902.47	0.14 %	870	0.38 %
>18 and <=19	41,790,780.09	0.27 %	2,025	0.88 %
>19 and <=20	12,313,357.77	0.08 %	742	0.32 %
>20 and <=21	3,107,579.96	0.02 %	150	0.07 %
>21 and <=22	664,817.94	0.00 %	42	0.02 %
>22 and <=23	287,976.16	0.00 %	29	0.01 %
>23 and <=24	343,748.84	0.00 %	46	0.02 %
>24 and <=25	385,842.23	0.00 %	72	0.03 %
>25 and <=26	23,067.92	0.00 %	2	0.00 %
>26 and <=27	43,734.86	0.00 %	3	0.00 %
>27 and <=28	60,197.02	0.00 %	3	0.00 %
>28 and <=29	107,310.21	0.00 %	4	0.00 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	401,250.00	0.00 %	961	0.42 %
<=1	133,910,632.47	0.88 %	4,775	2.08 %
>1 and <=2	208,823,828.00	1.37 %	8,986	3.90 %
>2 and <=3	251,177,363.39	1.64 %	9,930	4.32 %
>3 and <=4	267,090,145.89	1.75 %	8,139	3.54 %
>4 and <=5	304,966,927.03	2.00 %	9,884	4.30 %
>5 and <=6	428,938,001.29	2.81 %	12,427	5.40 %
>6 and <=7	476,884,772.25	3.12 %	12,210	5.31 %
>7 and <=8	434,978,664.46	2.85 %	9,970	4.33 %
>8 and <=9	481,077,846.52	3.15 %	9,235	4.01 %
>9 and <=10	568,609,807.92	3.72 %	10,308	4.48 %
>10 and <=11	679,515,102.13	4.45 %	11,439	4.97 %
>11 and <=12	790,881,545.01	5.18 %	12,331	5.36 %
>12 and <=13	654,813,679.37	4.29 %	9,685	4.21 %
>13 and <=14	682,312,963.10	4.47 %	9,205	4.00 %
>14 and <=15	832,413,746.60	5.45 %	10,776	4.68 %
>15 and <=16	947,780,753.35	6.20 %	11,631	5.05 %
>16 and <=17	1,370,666,281.66	8.97 %	15,934	6.92 %
>17 and <=18	945,872,164.32	6.19 %	10,161	4.42 %
>18 and <=19	802,611,678.35	5.25 %	8,467	3.68 %
>19 and <=20	569,876,958.00	3.73 %	5,969	2.59 %
>20 and <=21	715,557,726.04	4.68 %	6,857	2.98 %
>21 and <=22	1,351,875,867.14	8.85 %	11,113	4.83 %
>22 and <=23	784,453,072.17	5.13 %	5,413	2.35 %
>23 and <=24	415,184,461.37	2.72 %	2,882	1.25 %
>24 and <=25	86,199,771.69	0.56 %	748	0.33 %
>25 and <=26	20,082,388.83	0.13 %	167	0.07 %
>26 and <=27	12,748,435.95	0.08 %	111	0.05 %
>27 and <=28	43,663,063.99	0.29 %	311	0.14 %
>28 and <=29	13,749,998.83	0.09 %	88	0.04 %
>29 and <=30	737,854.31	0.00 %	7	0.00 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	1,393,000.00	0.01 %	14	0.01 %
>1 and <=2	19,274,351.56	0.13 %	119	0.05 %
>2 and <=3	27,924,254.02	0.18 %	208	0.09 %
>3 and <=4	15,987,170.37	0.10 %	247	0.11 %
>4 and <=5	319,227,588.68	2.09 %	2,227	0.97 %
>5 and <=6	20,350,342.99	0.13 %	645	0.28 %
>6 and <=7	39,745,412.63	0.26 %	1,087	0.47 %
>7 and <=8	54,051,560.10	0.35 %	2,009	0.87 %
>8 and <=9	69,479,839.70	0.45 %	2,788	1.21 %
>9 and <=10	993,146,640.17	6.50 %	32,463	14.11 %
>10 and <=11	103,766,204.58	0.68 %	4,633	2.01 %
>11 and <=12	194,296,765.32	1.27 %	4,770	2.07 %
>12 and <=13	605,946,753.26	3.97 %	13,669	5.94 %
>13 and <=14	120,093,288.05	0.79 %	2,606	1.13 %
>14 and <=15	1,674,577,695.66	10.96 %	31,224	13.57 %
>15 and <=16	171,247,182.16	1.12 %	3,137	1.36 %
>16 and <=17	236,440,893.58	1.55 %	3,679	1.60 %
>17 and <=18	862,449,319.82	5.65 %	12,976	5.64 %
>18 and <=19	178,631,432.98	1.17 %	3,253	1.41 %
>19 and <=20	3,812,265,429.09	24.95 %	48,979	21.28 %
>20 and <=21	281,412,982.62	1.84 %	4,118	1.79 %
>21 and <=22	169,971,475.95	1.11 %	2,603	1.13 %
>22 and <=23	190,040,883.26	1.24 %	2,583	1.12 %
>23 and <=24	125,153,529.31	0.82 %	1,830	0.80 %
>24 and <=25	4,155,124,823.98	27.20 %	38,796	16.86 %
>25 and <=26	423,122,845.89	2.77 %	4,425	1.92 %
>26 and <=27	38,132,009.87	0.25 %	418	0.18 %
>27 and <=28	16,602,535.70	0.11 %	208	0.09 %
>28 and <=29	46,186,589.48	0.30 %	441	0.19 %
>29 and <=30	281,891,123.39	1.85 %	3,572	1.55 %
>30 and <=31	25,572,135.82	0.17 %	333	0.14 %
>31 and <=32	25,086.82	0.00 %	1	0.00 %
>32 and <=33	187,903.87	0.00 %	2	0.00 %
>33 and <=34	100,425.58	0.00 %	2	0.00 %
>34 and <=35	108,106.32	0.00 %	1	0.00 %
>35 and <=36	337,884.66	0.00 %	5	0.00 %
>36 and <=37	121,000.00	0.00 %	1	0.00 %
>37 and <=38	3,379,910.87	0.02 %	43	0.02 %
>38 and <=39	86,598.89	0.00 %	4	0.00 %
>39 and <=40	3,774.43	0.00 %	1	0.00 %
	15,277,856,751.43	100.00 %	230,120	100.00 %

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1996	23,067.92	0.00 %	2	0.00 %
1997	107,310.21	0.00 %	4	0.00 %
1998	61,942.23	0.00 %	6	0.00 %
1999	476,574.96	0.00 %	84	0.04 %
2000	339,941.91	0.00 %	40	0.02 %
2001	225,634.39	0.00 %	23	0.01 %
2002	909,167.84	0.01 %	58	0.03 %
2003	4,457,502.82	0.03 %	202	0.09 %
2004	15,052,195.41	0.10 %	880	0.38 %
2005	45,226,210.91	0.30 %	2,142	0.93 %
2006	15,636,895.83	0.10 %	609	0.26 %
2007	13,298,675.47	0.09 %	296	0.13 %
2008	13,447,445.77	0.09 %	485	0.21 %
2009	121,069,310.54	0.79 %	3,384	1.47 %
2010	216,619,654.28	1.42 %	6,059	2.63 %
2011	127,611,811.04	0.84 %	5,156	2.24 %
2012	37,222,229.65	0.24 %	1,141	0.50 %
2013	61,361,519.02	0.40 %	1,649	0.72 %
2014	165,566,916.21	1.08 %	4,618	2.01 %
2015	674,931,921.79	4.42 %	16,975	7.38 %
2016	1,430,138,843.30	9.36 %	30,682	13.33 %
2017	1,057,597,044.42	6.92 %	18,370	7.98 %
2018	1,757,541,829.20	11.50 %	27,354	11.89 %
2019	3,794,740,193.14	24.84 %	49,987	21.72 %
2020	2,544,161,212.60	16.65 %	29,414	12.78 %
2021	1,963,990,653.13	12.86 %	19,097	8.30 %
2022	1,069,503,977.88	7.00 %	9,761	4.24 %
2023	146,493,334.70	0.96 %	1,639	0.71 %
	15,277,856,751.43	100.00 %	230,120	100.00 %

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,206,403,077.95	14.44 %	47,346	44.54 %
>100 and <=200	4,867,280,201.87	31.86 %	33,306	31.33 %
>200 and <=300	3,977,485,598.76	26.03 %	16,417	15.45 %
>300 and <=400	1,871,535,585.11	12.25 %	5,509	5.18 %
>400	2,355,152,287.74	15.42 %	3,713	3.49 %
	15,277,856,751.43	100.00 %	106,291	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	28,670,410.04	0.19 %	573	0.25 %
0.5 - 1%	683,904,406.37	4.48 %	7,166	3.11 %
1 - 1.5%	4,691,108,854.84	30.71 %	56,526	24.56 %
1.5 - 2%	6,748,142,265.35	44.17 %	101,204	43.98 %
2 - 2.5%	1,385,911,393.86	9.07 %	25,293	10.99 %
2.5 - 3%	748,134,608.15	4.90 %	14,663	6.37 %
3 - 3.5%	291,038,909.68	1.90 %	5,828	2.53 %
3.5 - 4%	197,690,771.88	1.29 %	4,702	2.04 %
4 - 4.5%	128,607,604.36	0.84 %	3,720	1.62 %
4.5 - 5%	127,696,260.19	0.84 %	3,669	1.59 %
5 - 5.5%	120,703,590.99	0.79 %	3,235	1.41 %
5.5 - 6%	76,494,981.18	0.50 %	2,137	0.93 %
6 - 6.5%	37,400,796.96	0.24 %	1,011	0.44 %
6.5 - 7%	9,653,413.67	0.06 %	288	0.13 %
8 - 8.5%	49,757.34	0.00 %	5	0.00 %
7.5 - 8%	264,599.26	0.00 %	11	0.00 %
7 - 7.5%	2,380,431.13	0.02 %	86	0.04 %
8.5 - 9%	3,696.18	0.00 %	3	0.00 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,906,038,099.31	84.48 %	194,134	84.36 %
Variable	28,075,095.55	0.18 %	1,752	0.76 %
Variable With Cap	2,343,743,556.57	15.34 %	34,234	14.88 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

## 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	184,816,058.18	1.21 %	3,307	1.44 %
2024	829,452,218.35	5.43 %	15,558	6.76 %
2025	105,050,156.49	0.69 %	1,578	0.69 %
2026	163,070,094.25	1.07 %	2,170	0.94 %
2027	182,251,102.21	1.19 %	2,198	0.96 %
2028	261,425,347.14	1.71 %	3,088	1.34 %
2029	87,220,274.17	0.57 %	841	0.37 %
2030	9,585,069.88	0.06 %	110	0.05 %
2031	91,286,184.29	0.60 %	585	0.25 %
2032	43,049,915.75	0.28 %	287	0.12 %
2033	72,323,909.80	0.47 %	1,009	0.44 %
2034	244,928,350.42	1.60 %	2,741	1.19 %
2035	23,580,708.87	0.15 %	210	0.09 %
2036	20,096,038.32	0.13 %	129	0.06 %
2037	3,243,295.16	0.02 %	27	0.01 %
2038	242,720.14	0.00 %	2	0.00 %
Fixed To Maturity	12,956,235,308.01	84.80 %	196,280	85.29 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,277,813,016.57	100.00 %	230,117	100.00 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,437,890,849.64	94.50 %	222,431	96.66 %
Interest only	720,027,468.88	4.71 %	4,456	1.94 %
Linear	119,938,432.91	0.79 %	3,233	1.40 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	1,104,724,288.42	7.23 %	36,890	16.03 %
11-20%	1,328,695,961.72	8.70 %	31,626	13.74 %
21-30%	1,587,224,904.88	10.39 %	29,922	13.00 %
31-40%	1,829,464,175.93	11.97 %	29,171	12.68 %
41-50%	2,029,688,813.65	13.29 %	28,071	12.20 %
51-60%	2,062,282,320.06	13.50 %	25,050	10.89 %
61-70%	2,028,507,239.76	13.28 %	21,803	9.47 %
71-80%	1,836,559,581.34	12.02 %	16,458	7.15 %
81-90%	869,669,937.55	5.69 %	6,541	2.84 %
91-100%	247,694,027.17	1.62 %	1,826	0.79 %
101-110%	63,584,895.10	0.42 %	612	0.27 %
111-120%	43,777,970.89	0.29 %	428	0.19 %
>120%	245,982,634.96	1.61 %	1,722	0.75 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	771,209,228.57	5.05 %	23,515	10.22 %
11-20%	914,355,035.19	5.98 %	24,737	10.75 %
21-30%	1,130,320,784.39	7.40 %	24,741	10.75 %
31-40%	1,415,735,614.12	9.27 %	26,084	11.33 %
41-50%	1,717,101,283.81	11.24 %	27,393	11.90 %
51-60%	1,916,050,125.48	12.54 %	26,975	11.72 %
61-70%	2,190,576,656.44	14.34 %	27,034	11.75 %
71-80%	2,348,550,420.28	15.37 %	25,029	10.88 %
81-90%	1,955,660,507.17	12.80 %	16,748	7.28 %
91-100%	383,618,678.06	2.51 %	3,051	1.33 %
101-110%	95,117,560.13	0.62 %	1,012	0.44 %
111-120%	81,230,860.75	0.53 %	824	0.36 %
>120%	358,329,997.04	2.35 %	2,977	1.29 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	119,706,859.32	0.78 %	12,342	5.36 %
21-40%	389,036,792.88	2.55 %	16,714	7.26 %
41-60%	833,080,876.91	5.45 %	21,605	9.39 %
61-80%	1,716,656,668.64	11.24 %	29,471	12.81 %
81-100%	2,231,722,668.26	14.61 %	29,336	12.75 %
101-120%	777,025,792.61	5.09 %	15,447	6.71 %
121-140%	774,122,330.64	5.07 %	13,464	5.85 %
141-160%	856,784,076.56	5.61 %	13,510	5.87 %
161-180%	978,314,521.59	6.40 %	13,145	5.71 %
181-200%	1,094,909,697.41	7.17 %	11,975	5.20 %
201-300%	2,614,449,154.14	17.11 %	29,790	12.95 %
301-400%	1,119,002,313.49	7.32 %	10,713	4.66 %
401-500%	478,746,495.14	3.13 %	4,302	1.87 %
>500%	1,294,298,503.84	8.47 %	8,306	3.61 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	370,760,722.86	2.43 %	15,271	6.64 %
>1 and <=2	493,305,027.67	3.23 %	17,329	7.53 %
>2 and <=3	696,533,445.20	4.56 %	21,251	9.23 %
>3 and <=4	888,935,168.13	5.82 %	22,044	9.58 %
>4 and <=5	976,724,818.65	6.39 %	18,510	8.04 %
>5 and <=6	1,370,182,081.69	8.97 %	22,348	9.71 %
>6 and <=7	1,265,924,917.92	8.29 %	18,498	8.04 %
>7 and <=8	1,405,429,688.95	9.20 %	18,266	7.94 %
>8 and <=9	2,251,250,503.30	14.74 %	26,137	11.36 %
>9 and <=10	1,462,050,795.78	9.57 %	15,808	6.87 %
>10 and <=11	1,292,264,428.06	8.46 %	12,898	5.60 %
>11 and <=12	2,143,882,377.47	14.03 %	16,807	7.30 %
>12 and <=13	445,590,328.37	2.92 %	3,192	1.39 %
>13 and <=14	130,383,502.74	0.85 %	1,095	0.48 %
>14 and <=15	38,824,570.08	0.25 %	345	0.15 %
>15 and <=16	41,298,755.16	0.27 %	290	0.13 %
>16 and <=17	4,021,352.22	0.03 %	24	0.01 %
>17 and <=18	494,267.18	0.00 %	7	0.00 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,956,235,308.01	84.80 %	196,280	85.29 %
>=0 and <=1	1,132,290,843.11	7.41 %	20,676	8.98 %
>1 and <=2	285,580,914.98	1.87 %	3,569	1.55 %
>2 and <=3	356,304,237.43	2.33 %	4,162	1.81 %
>3 and <=4	111,052,616.90	0.73 %	842	0.37 %
>4 and <=5	73,957,806.70	0.48 %	498	0.22 %
>5 and <=6	334,241,260.63	2.19 %	3,900	1.69 %
>7 and <=8	1,695,173.58	0.01 %	14	0.01 %
>6 and <=7	26,498,590.09	0.17 %	179	0.08 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,547,891,998.26	80.99 %	104,056	79.68 %
Other/No data	9,280,708,088.91	19.01 %	26,541	20.32 %
	<b>48,828,600,087.17</b>	<b>100.00 %</b>	<b>130,597</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

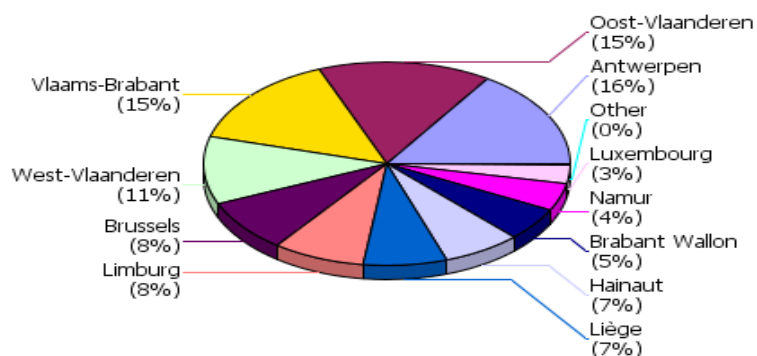
	In EUR	In %	In number of loans	In %
Phase 1	13,790,355,704.35	90.26 %	210,225	91.35 %
Phase 2	1,485,550,036.34	9.72 %	18,936	8.23 %
Phase 3	1,951,010.74	0.01 %	30	0.01 %
Other/No data	0.00	0.00 %	929	0.40 %
	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>



## Stratification Tables

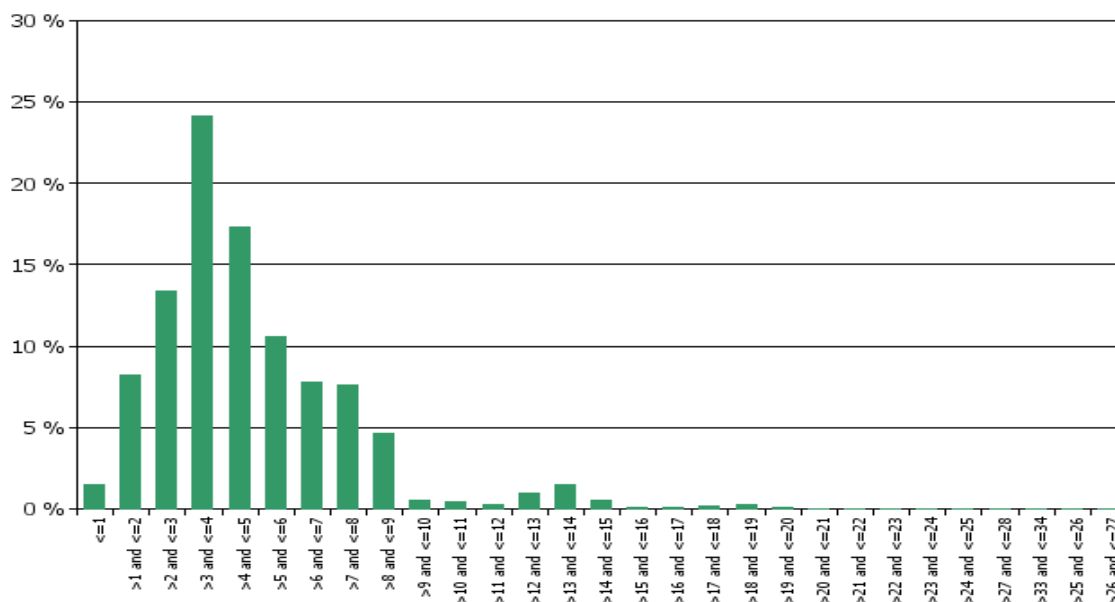
Portfolio Cut-off Date 31/10/2023

### 1. Geographic distribution



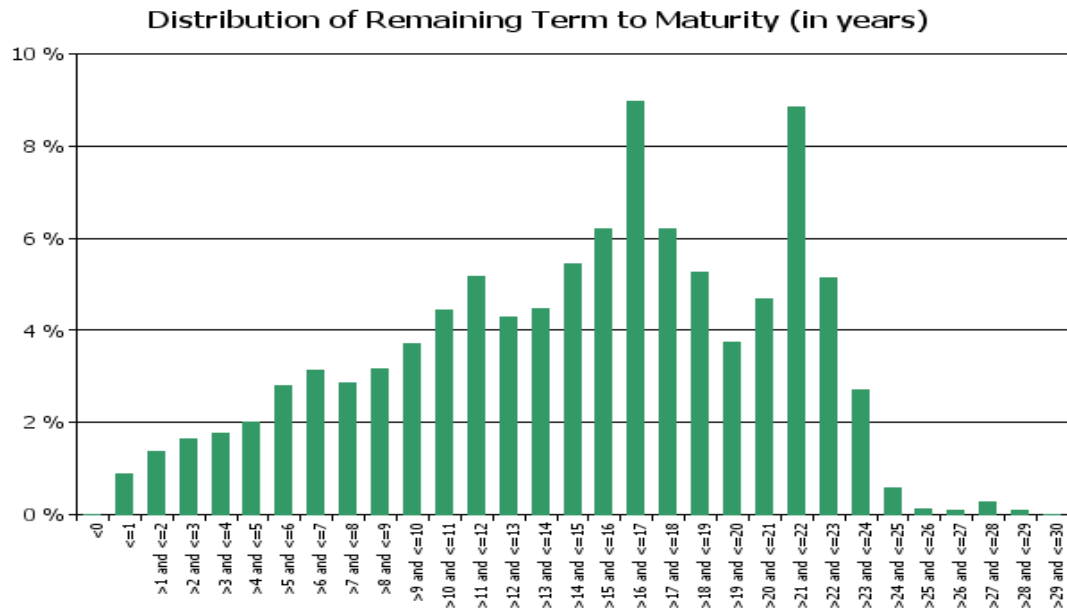
### 2. Seasoning

Distribution per Seasoning

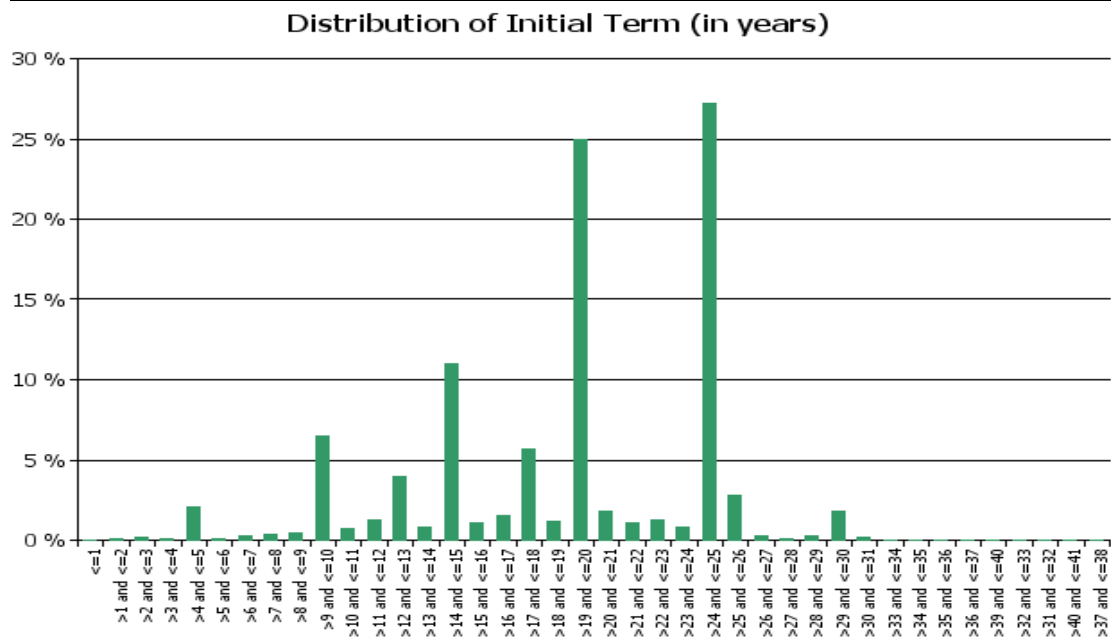




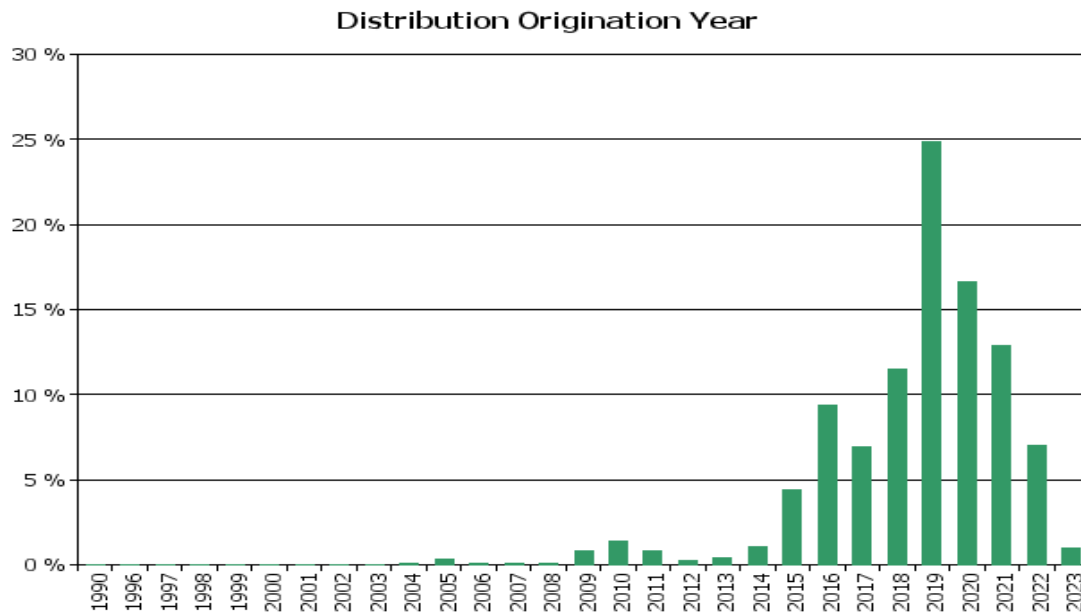
### 3. Remaining term to maturity



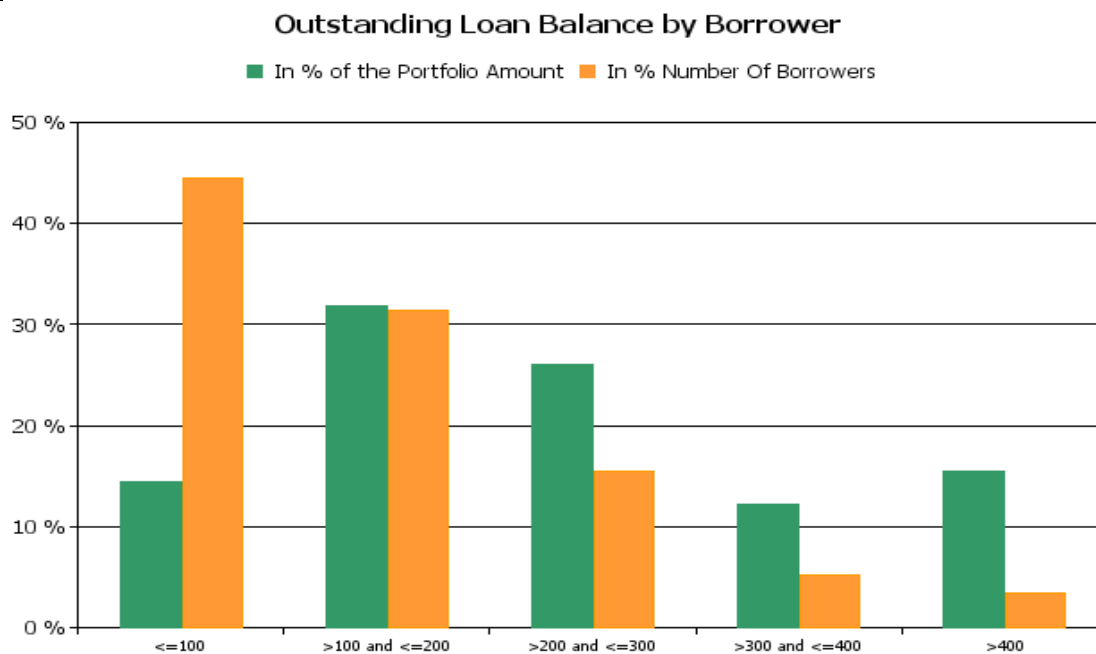
### 4. Original term to maturity



## 5. Origination Year

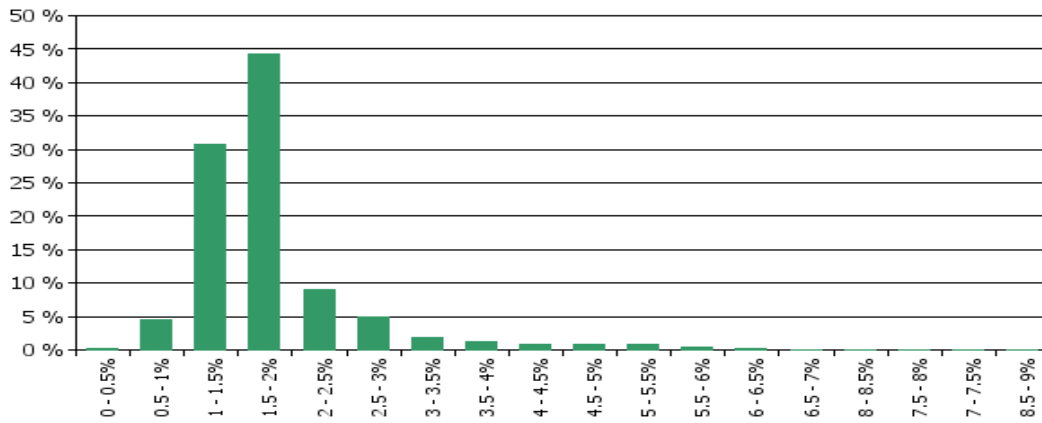


## 6. Outstanding Loan Balance by Borrower



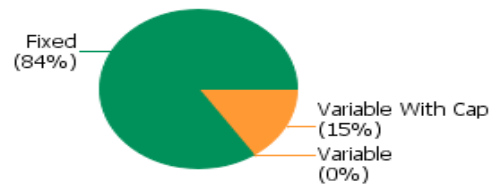
## 7. Interest Rate

Distribution per Interest Rate



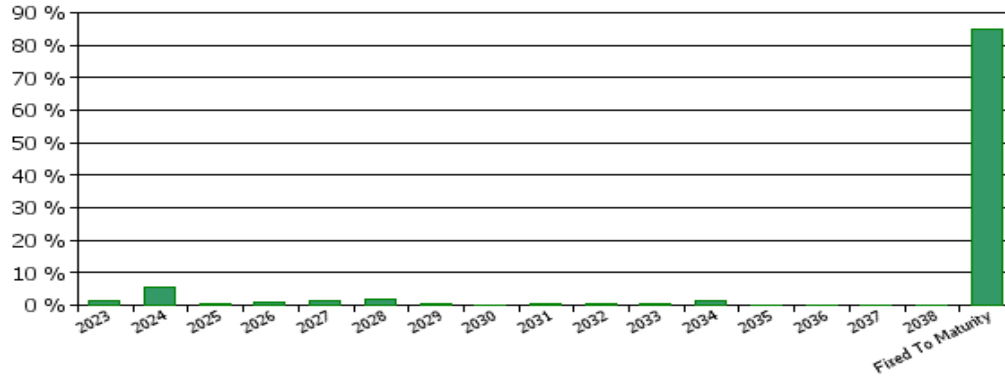
8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date

Next Reset Date



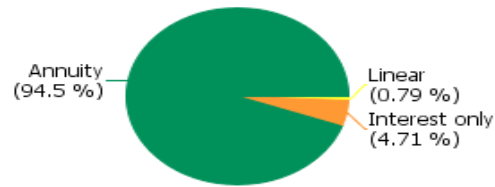
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



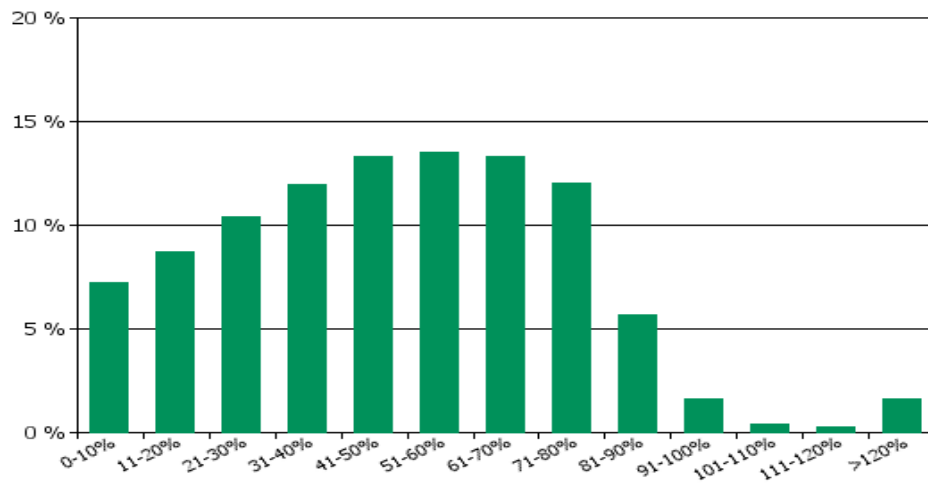
## 11. Repayment Type

Distribution per Repayment Type



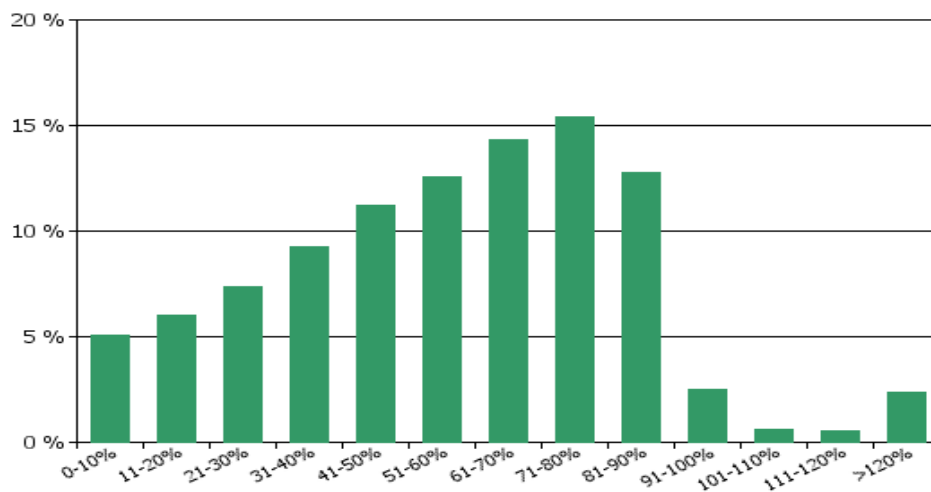
## 12. Current Loan to Current Value (LTV)

Current LTV Distribution

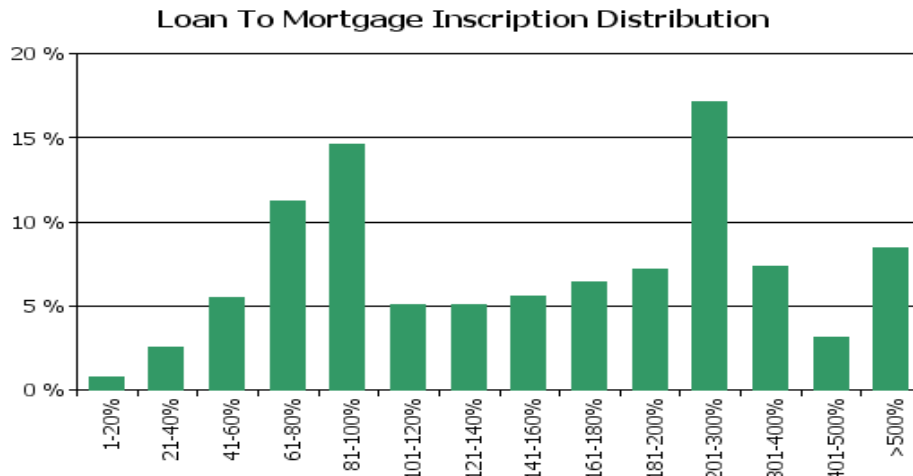


## 13. Current Loan to Original Value (LTOV)

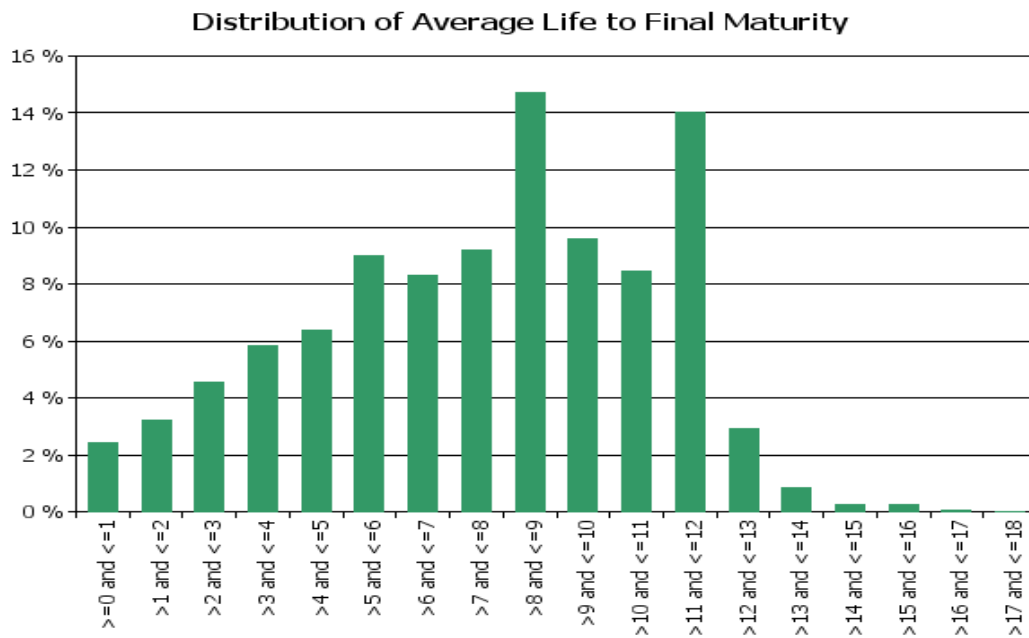
Original LTV Distribution



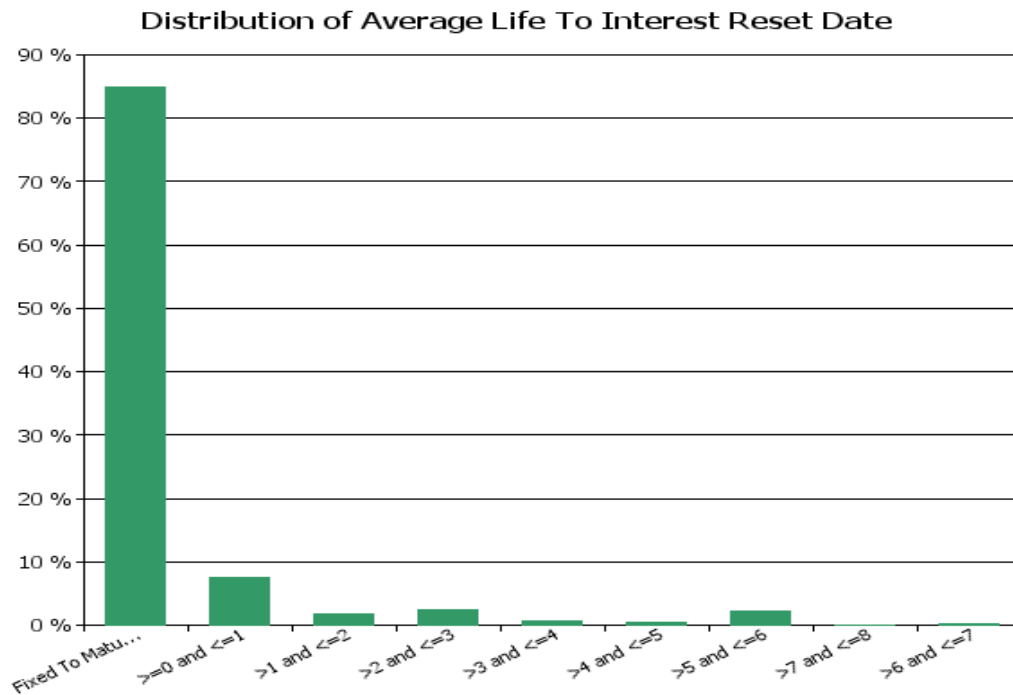
#### 14. Loan to Mortgage Inscription Ratio (LTM)



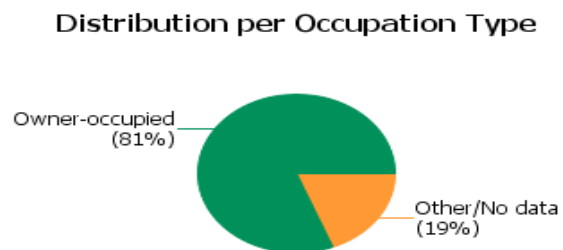
#### 15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



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



#### 18. IFRS9 Norms

Distribution per IFRS9 Norm





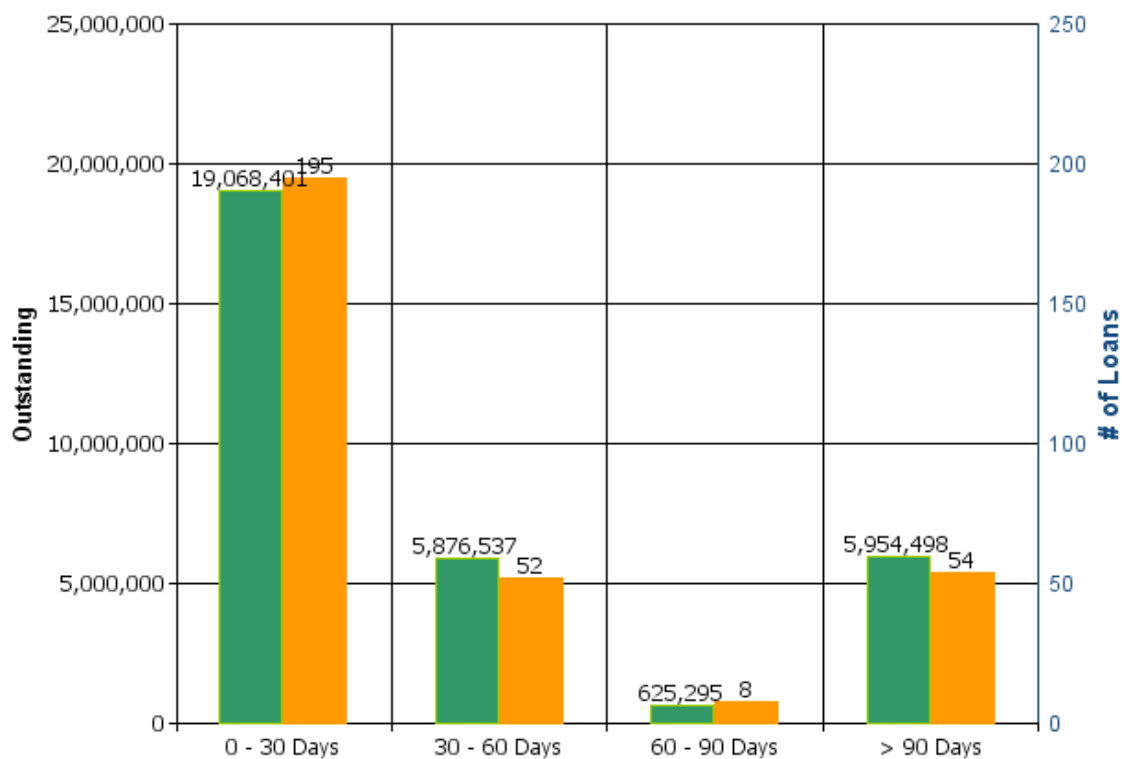
## Cover Pool Performance

Portfolio Cut-off Date 31/10/2023

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

	In EUR	In %	In number of loans	In %
Performing	15,246,332,020.52	99.79 %	229,811	99.87 %
0 - 30 Days	19,068,401.48	0.12 %	195	0.08 %
30 - 60 Days	5,876,536.91	0.04 %	52	0.02 %
60 - 90 Days	625,294.62	0.00 %	8	0.00 %
> 90 Days	5,954,497.90	0.04 %	54	0.02 %
<b>Total</b>	<b>15,277,856,751.43</b>	<b>100.00 %</b>	<b>230,120</b>	<b>100.00 %</b>

### Delinquency Outstanding in Euro




**Amortisation**

Portfolio Cut-off D:

Oct/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/11/2023	1	11,500,000,000	15,173,655,100	15,147,919,458	15,109,395,182	15,045,398,659
01/12/2023	2	11,500,000,000	15,069,148,387	15,018,897,344	14,943,829,677	14,819,536,204
01/01/2024	3	11,500,000,000	14,968,928,719	14,893,708,130	14,781,577,742	14,596,546,477
01/02/2024	4	11,500,000,000	14,864,557,971	14,764,777,157	14,616,350,288	14,372,254,028
01/03/2024	5	11,500,000,000	14,763,981,322	14,641,606,348	14,459,930,780	14,162,101,527
01/04/2024	6	11,500,000,000	14,661,573,729	14,515,386,590	14,298,819,618	13,944,992,871
01/05/2024	7	11,500,000,000	14,559,585,543	14,390,755,384	14,141,156,835	13,734,698,535
01/06/2024	8	11,500,000,000	14,454,352,056	14,262,510,793	13,979,493,188	13,520,172,694
01/07/2024	9	11,500,000,000	14,350,373,614	14,136,670,197	13,822,046,009	13,313,101,093
01/08/2024	10	11,500,000,000	14,250,760,260	14,014,729,867	13,667,970,479	13,108,939,141
01/09/2024	11	11,500,000,000	14,149,307,156	13,891,356,298	13,513,195,019	12,905,599,370
01/10/2024	12	11,500,000,000	14,040,421,097	13,761,829,401	13,354,244,732	12,701,515,691
01/11/2024	13	11,500,000,000	13,932,984,128	13,633,361,734	13,195,936,347	12,497,785,015
01/12/2024	14	11,500,000,000	13,822,827,184	13,503,372,694	13,037,948,934	12,297,538,670
01/01/2025	15	11,500,000,000	13,719,298,424	13,379,505,366	12,885,496,943	12,102,266,524
01/02/2025	16	11,500,000,000	13,614,052,544	13,254,347,618	12,732,496,445	11,907,914,945
01/03/2025	17	11,500,000,000	13,512,757,115	13,135,573,162	12,589,409,230	11,729,041,488
01/04/2025	18	11,500,000,000	13,413,414,649	13,016,888,545	12,443,931,230	11,544,400,727
01/05/2025	19	11,500,000,000	13,311,545,861	12,896,827,448	12,298,809,444	11,362,998,446
01/06/2025	20	11,500,000,000	13,207,152,526	12,773,984,034	12,150,681,730	11,178,592,876
01/07/2025	21	11,500,000,000	13,103,271,375	12,652,707,593	12,005,700,778	10,999,934,337
01/08/2025	22	11,500,000,000	13,006,782,124	12,538,234,280	11,866,824,428	10,826,640,448
01/09/2025	23	11,500,000,000	12,900,766,173	12,414,944,939	11,720,254,090	10,647,627,369
01/10/2025	24	11,500,000,000	12,804,309,975	12,301,895,505	11,584,946,442	10,481,560,141
01/11/2025	25	11,500,000,000	12,707,127,583	12,187,819,783	11,448,329,310	10,314,083,266
01/12/2025	26	11,500,000,000	12,598,888,714	12,064,169,592	11,304,290,004	10,142,567,198
01/01/2026	27	11,500,000,000	12,501,534,894	11,950,644,028	11,169,436,413	9,979,125,464
01/02/2026	28	9,000,000,000	12,404,025,475	11,837,320,364	11,035,383,850	9,817,598,934
01/03/2026	29	9,000,000,000	12,301,166,368	11,721,175,461	10,902,003,721	9,661,825,278
01/04/2026	30	9,000,000,000	12,202,506,880	11,607,447,157	10,768,766,664	9,503,321,898
01/05/2026	31	9,000,000,000	12,102,620,320	11,493,535,018	10,636,840,384	9,348,419,635
01/06/2026	32	9,000,000,000	12,004,099,500	11,380,637,231	10,505,571,717	9,193,944,294
01/07/2026	33	9,000,000,000	11,907,751,747	11,270,763,211	10,378,538,599	9,045,539,293
01/08/2026	34	9,000,000,000	11,810,729,997	11,159,971,209	10,250,381,898	8,896,003,097
01/09/2026	35	9,000,000,000	11,712,316,049	11,048,209,348	10,121,921,383	8,747,308,805
01/10/2026	36	9,000,000,000	11,614,356,522	10,937,821,348	9,996,124,528	8,603,184,567
01/11/2026	37	9,000,000,000	11,516,846,686	10,827,595,847	9,870,222,932	8,458,846,884
01/12/2026	38	9,000,000,000	11,415,668,292	10,714,856,340	9,743,411,504	8,315,939,676
01/01/2027	39	9,000,000,000	11,314,593,064	10,601,973,875	9,616,244,896	8,172,640,958
01/02/2027	40	9,000,000,000	11,220,880,379	10,496,330,632	9,496,211,541	8,036,443,671
01/03/2027	41	9,000,000,000	11,125,274,567	10,390,954,206	9,379,278,360	7,907,113,282
01/04/2027	42	9,000,000,000	11,030,300,189	10,284,775,207	9,259,827,385	7,773,346,844
01/05/2027	43	6,500,000,000	10,925,432,355	10,170,274,262	9,134,200,055	7,636,454,314
01/06/2027	44	6,500,000,000	10,832,369,739	10,066,541,461	9,018,041,592	7,507,409,269
01/07/2027	45	6,500,000,000	10,737,546,149	9,962,043,072	8,902,462,025	7,380,810,779
01/08/2027	46	6,500,000,000	10,647,464,125	9,861,712,475	8,790,390,002	7,257,026,435
01/09/2027	47	6,500,000,000	10,555,949,259	9,760,368,705	8,677,929,632	7,133,839,022
01/10/2027	48	6,500,000,000	10,461,455,688	9,657,119,600	8,564,998,234	7,012,139,414
01/11/2027	49	6,500,000,000	10,371,174,032	9,557,541,472	8,455,123,427	6,892,865,999
01/12/2027	50	5,000,000,000	10,278,451,458	9,456,545,550	8,345,186,498	6,775,354,356
01/01/2028	51	5,000,000,000	10,186,363,752	9,355,926,241	8,235,394,539	6,657,895,847
01/02/2028	52	5,000,000,000	10,097,111,379	9,258,220,811	8,128,665,423	6,543,776,455
01/03/2028	53	5,000,000,000	10,008,546,993	9,162,453,046	8,025,441,206	6,435,075,865
01/04/2028	54	5,000,000,000	9,919,201,596	9,065,259,181	7,920,114,745	6,323,723,129
01/05/2028	55	5,000,000,000	9,830,008,780	8,968,998,979	7,816,727,823	6,215,591,255
01/06/2028	56	5,000,000,000	9,742,958,308	8,874,495,878	7,714,695,703	6,108,476,071
01/07/2028	57	5,000,000,000	9,656,289,299	8,781,115,243	7,614,730,767	6,004,608,719
01/08/2028	58	5,000,000,000	9,570,296,823	8,688,155,693	7,514,958,101	5,900,833,261
01/09/2028	59	5,000,000,000	9,483,597,238	8,594,845,373	7,415,341,038	5,797,950,836
01/10/2028	60	5,000,000,000	9,398,615,172	8,503,846,150	7,318,772,090	5,698,987,518
01/11/2028	61	5,000,000,000	9,314,657,643	8,413,587,254	7,222,675,855	5,600,337,842
01/12/2028	62	5,000,000,000	9,231,073,048	8,324,402,171	7,128,526,080	5,504,678,110
01/01/2029	63	5,000,000,000	9,148,447,306	8,235,899,457	7,034,801,023	5,409,294,458
01/02/2029	64	2,500,000,000	9,063,406,176	8,145,502,242	6,939,892,486	5,313,713,894
01/03/2029	65	2,500,000,000	8,979,617,379	8,057,835,167	6,849,429,029	5,224,380,574

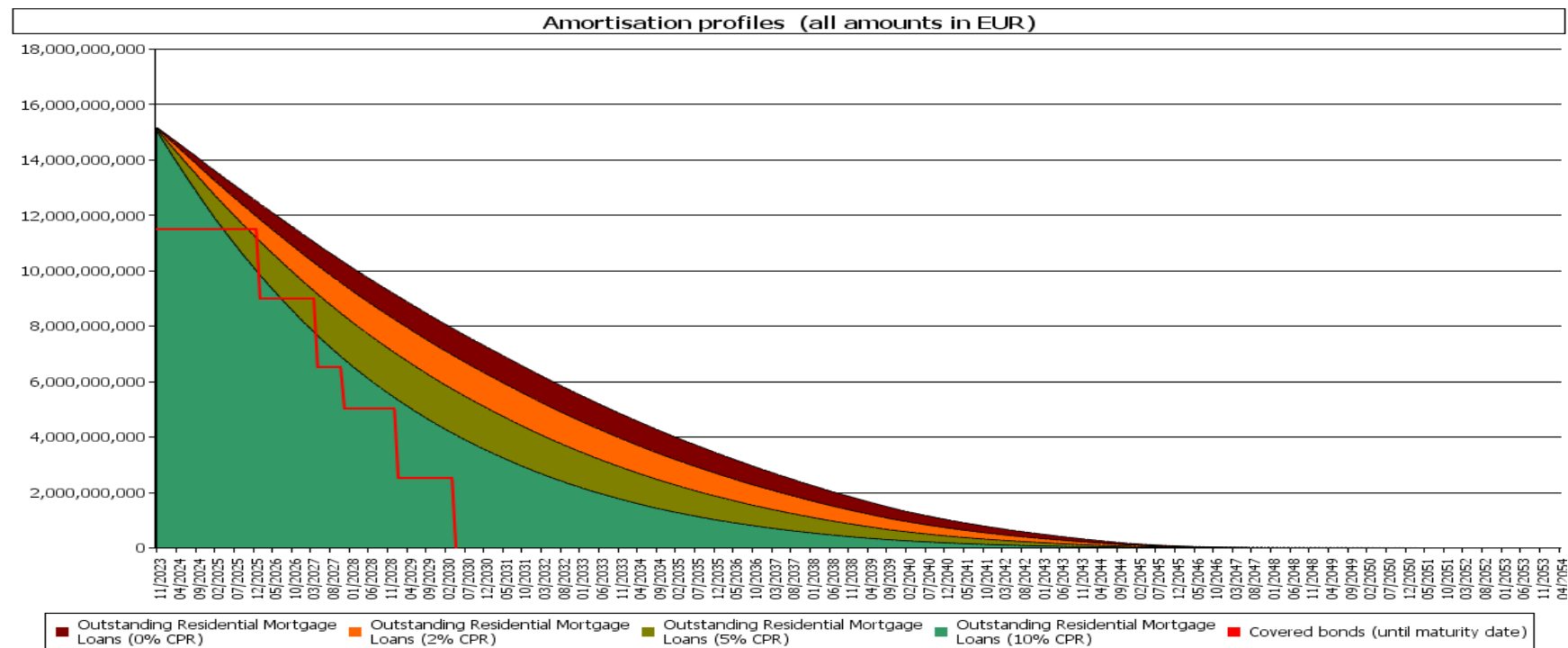


01/04/2029	66	2,500,000,000	8,897,744,753	7,970,824,912	6,758,235,998	5,132,989,888
01/05/2029	67	2,500,000,000	8,811,979,260	7,881,036,757	6,665,660,716	5,041,924,558
01/06/2029	68	2,500,000,000	8,727,311,040	7,792,074,931	6,573,657,370	4,951,272,428
01/07/2029	69	2,500,000,000	8,644,957,839	7,705,877,588	6,484,937,832	4,864,426,648
01/08/2029	70	2,500,000,000	8,564,096,291	7,620,852,339	6,397,073,653	4,778,194,373
01/09/2029	71	2,500,000,000	8,479,095,183	7,532,415,957	6,306,758,364	4,690,782,248
01/10/2029	72	2,500,000,000	8,398,551,579	7,448,618,620	6,221,246,404	4,608,213,239
01/11/2029	73	2,500,000,000	8,315,172,488	7,362,162,282	6,133,397,947	4,523,899,284
01/12/2029	74	2,500,000,000	8,233,793,969	7,278,144,599	6,048,479,377	4,442,977,069
01/01/2030	75	2,500,000,000	8,155,491,306	7,196,703,198	5,965,587,356	4,363,527,293
01/02/2030	76	2,500,000,000	8,077,852,366	7,116,101,823	5,883,772,391	4,285,455,312
01/03/2030	77	2,500,000,000	7,999,028,602	7,035,866,895	5,804,067,323	4,211,226,100
01/04/2030	78	2,500,000,000	7,922,247,653	6,956,512,322	5,724,011,243	4,135,549,425
01/05/2030	79	0	7,842,909,477	6,875,541,488	5,643,461,851	4,060,639,310
01/06/2030	80		7,766,620,959	6,797,114,629	5,564,900,116	3,987,152,200
01/07/2030	81		7,689,291,676	6,718,392,604	5,486,911,129	3,915,159,415
01/08/2030	82		7,613,206,371	6,640,632,177	5,409,611,357	3,843,653,314
01/09/2030	83		7,538,070,215	6,563,942,690	5,333,539,468	3,773,551,455
01/10/2030	84		7,463,489,603	6,488,332,457	5,259,126,226	3,705,650,371
01/11/2030	85		7,389,927,660	6,413,485,669	5,185,238,314	3,638,113,029
01/12/2030	86		7,314,775,654	6,337,843,524	5,111,470,666	3,571,654,345
01/01/2031	87		7,240,182,253	6,262,572,686	5,037,919,602	3,505,350,114
01/02/2031	88		7,166,771,325	6,188,560,021	4,965,719,151	3,440,479,243
01/03/2031	89		7,092,261,475	6,114,837,520	4,895,291,791	3,378,705,849
01/04/2031	90		7,019,288,257	6,041,656,641	4,824,405,398	3,315,676,981
01/05/2031	91		6,943,645,389	5,966,739,202	4,752,855,142	3,253,112,489
01/06/2031	92		6,870,471,891	5,893,847,149	4,682,852,555	3,191,623,149
01/07/2031	93		6,797,388,495	5,821,581,127	4,614,050,424	3,131,839,825
01/08/2031	94		6,724,418,784	5,749,318,835	4,545,188,183	3,072,031,712
01/09/2031	95		6,651,641,941	5,677,449,541	4,476,956,258	3,013,098,272
01/10/2031	96		6,577,424,849	5,604,887,179	4,408,859,007	2,955,103,792
01/11/2031	97		6,504,767,779	5,533,571,887	4,341,691,733	2,897,758,129
01/12/2031	98		6,433,471,424	5,463,937,161	4,276,504,090	2,842,550,070
01/01/2032	99		6,358,406,101	5,391,025,189	4,208,706,586	2,785,636,862
01/02/2032	100		6,288,492,842	5,322,705,636	4,144,802,395	2,731,720,747
01/03/2032	101		6,217,167,724	5,253,984,695	4,081,554,750	2,679,375,887
01/04/2032	102		6,147,831,063	5,186,578,120	4,018,942,934	2,627,099,231
01/05/2032	103		6,078,000,864	5,119,249,736	3,957,008,652	2,576,011,046
01/06/2032	104		6,005,298,045	5,049,436,378	3,893,119,016	2,523,684,274
01/07/2032	105		5,936,620,999	4,983,497,244	3,832,823,017	2,474,413,008
01/08/2032	106		5,868,166,198	4,917,677,936	3,772,582,270	2,425,206,721
01/09/2032	107		5,799,307,193	4,851,729,402	3,712,524,258	2,376,489,848
01/10/2032	108		5,731,250,170	4,786,922,351	3,653,918,695	2,329,386,886
01/11/2032	109		5,664,806,390	4,723,401,544	3,596,263,098	2,282,920,684
01/12/2032	110		5,598,157,266	4,660,166,687	3,539,385,015	2,237,604,144
01/01/2033	111		5,531,944,951	4,597,237,971	3,482,710,977	2,192,449,022
01/02/2033	112		5,465,204,535	4,534,071,188	3,426,122,422	2,147,689,857
01/03/2033	113		5,399,322,525	4,472,551,067	3,371,871,121	2,105,594,158
01/04/2033	114		5,333,299,212	4,410,367,366	3,316,534,486	2,062,266,738
01/05/2033	115		5,269,079,111	4,350,108,569	3,263,169,364	2,020,765,963
01/06/2033	116		5,203,814,380	4,288,939,823	3,209,102,321	1,978,866,914
01/07/2033	117		5,139,869,157	4,229,283,323	3,156,677,094	1,938,560,080
01/08/2033	118		5,076,729,869	4,170,244,812	3,104,695,575	1,898,561,844
01/09/2033	119		5,013,817,585	4,111,580,556	3,053,235,958	1,859,185,458
01/10/2033	120		4,950,245,481	4,052,785,054	3,002,167,387	1,820,594,942
01/11/2033	121		4,887,901,989	3,994,956,942	2,951,804,074	1,782,471,425
01/12/2033	122		4,825,935,707	3,937,836,734	2,902,437,645	1,745,476,596
01/01/2034	123		4,764,418,831	3,881,046,854	2,853,304,826	1,708,661,061
01/02/2034	124		4,702,959,747	3,824,485,282	2,804,570,567	1,672,363,741
01/03/2034	125		4,641,408,394	3,768,648,550	2,757,275,316	1,637,870,328
01/04/2034	126		4,580,563,018	3,712,936,286	2,709,605,617	1,602,736,346
01/05/2034	127		4,519,850,439	3,657,709,912	2,662,732,956	1,568,554,810
01/06/2034	128		4,459,717,097	3,602,925,516	2,616,180,662	1,534,604,389
01/07/2034	129		4,400,274,818	3,549,068,121	2,570,730,498	1,501,762,786
01/08/2034	130		4,341,235,346	3,495,510,762	2,525,497,547	1,469,089,852
01/09/2034	131		4,282,498,752	3,442,368,329	2,480,777,062	1,436,963,594
01/10/2034	132		4,224,785,723	3,390,403,124	2,437,314,135	1,406,000,963
01/11/2034	133		4,167,251,682	3,338,559,820	2,393,940,890	1,375,131,255
01/12/2034	134		4,110,638,310	3,287,798,988	2,351,739,888	1,345,352,528
01/01/2035	135		4,054,093,789	3,237,073,517	2,309,567,627	1,315,631,057
01/02/2035	136		3,998,880,548	3,187,571,841	2,268,465,586	1,286,744,286
01/03/2035	137		3,944,053,796	3,139,051,951	2,228,803,766	1,259,409,304
01/04/2035	138		3,889,565,681	3,090,434,631	2,188,703,763	1,231,512,058
01/05/2035	139		3,835,616,701	3,042,567,442	2,149,499,773	1,204,495,470
01/06/2035	140		3,781,905,415	2,994,873,305	2,110,424,099	1,177,590,042
01/07/2035	141		3,728,500,063	2,947,735,467	2,072,094,495	1,151,463,106
01/08/2035	142		3,675,479,005	2,900,888,774	2,033,977,856	1,125,494,327

01/09/2035	143	3,622,450,737	2,854,186,833	1,996,142,927	1,099,880,098
01/10/2035	144	3,569,718,378	2,808,021,480	1,959,022,522	1,075,001,875
01/11/2035	145	3,516,984,631	2,761,847,662	1,921,908,981	1,050,169,083
01/12/2035	146	3,465,363,422	2,716,843,342	1,885,938,213	1,026,289,667
01/01/2036	147	3,413,495,906	2,671,640,235	1,849,843,260	1,002,383,818
01/02/2036	148	3,362,410,071	2,627,193,409	1,814,442,020	979,036,380
01/03/2036	149	3,310,799,718	2,582,763,375	1,779,512,775	956,384,200
01/04/2036	150	3,260,202,637	2,538,978,850	1,744,896,481	933,807,954
01/05/2036	151	3,208,849,785	2,494,884,451	1,710,372,823	911,579,968
01/06/2036	152	3,157,914,936	2,451,118,206	1,676,095,267	889,527,348
01/07/2036	153	3,108,190,096	2,408,562,725	1,642,941,774	868,358,102
01/08/2036	154	3,059,173,732	2,366,558,852	1,610,184,394	847,439,926
01/09/2036	155	3,010,186,199	2,324,712,801	1,577,690,113	826,821,253
01/10/2036	156	2,961,578,007	2,283,419,384	1,545,851,771	806,814,805
01/11/2036	157	2,913,731,213	2,242,718,536	1,514,436,366	787,070,546
01/12/2036	158	2,866,076,291	2,202,417,215	1,483,561,716	767,864,044
01/01/2037	159	2,819,204,928	2,162,724,855	1,453,119,694	748,922,231
01/02/2037	160	2,772,147,924	2,123,018,632	1,422,813,626	730,196,873
01/03/2037	161	2,725,732,124	2,084,273,468	1,393,638,151	712,487,076
01/04/2037	162	2,679,675,344	2,045,580,085	1,364,287,519	694,527,570
01/05/2037	163	2,634,127,933	2,007,510,062	1,335,601,559	677,137,062
01/06/2037	164	2,588,657,531	1,969,510,248	1,306,987,772	659,823,549
01/07/2037	165	2,543,628,109	1,932,074,293	1,278,989,175	643,041,852
01/08/2037	166	2,498,327,025	1,894,446,179	1,250,890,837	626,250,955
01/09/2037	167	2,453,905,019	1,857,605,608	1,223,445,833	609,916,462
01/10/2037	168	2,409,575,450	1,821,054,128	1,196,420,524	593,998,773
01/11/2037	169	2,365,404,321	1,784,639,454	1,169,514,424	578,181,106
01/12/2037	170	2,321,646,542	1,748,750,154	1,143,174,756	562,842,680
01/01/2038	171	2,277,739,970	1,712,768,181	1,116,805,487	547,530,801
01/02/2038	172	2,234,828,772	1,677,650,446	1,091,125,040	532,674,808
01/03/2038	173	2,192,548,617	1,643,389,764	1,066,386,748	518,605,820
01/04/2038	174	2,150,608,989	1,609,220,592	1,041,558,905	504,386,091
01/05/2038	175	2,108,884,581	1,575,409,632	1,017,165,259	490,554,053
01/06/2038	176	2,067,180,506	1,541,636,076	992,827,916	476,788,695
01/07/2038	177	2,025,736,612	1,508,248,846	968,935,536	463,407,370
01/08/2038	178	1,985,444,506	1,475,742,404	945,641,518	450,351,075
01/09/2038	179	1,945,136,829	1,443,330,335	922,520,036	437,478,888
01/10/2038	180	1,905,673,231	1,411,726,530	900,099,275	425,096,752
01/11/2038	181	1,866,628,637	1,380,456,882	877,923,703	412,867,568
01/12/2038	182	1,827,683,657	1,349,436,680	856,083,657	400,946,369
01/01/2039	183	1,788,845,150	1,318,520,873	834,343,328	389,109,197
01/02/2039	184	1,750,519,355	1,288,083,323	813,009,909	377,554,070
01/03/2039	185	1,712,411,914	1,258,112,288	792,268,523	366,514,137
01/04/2039	186	1,674,655,161	1,228,285,528	771,518,644	355,403,232
01/05/2039	187	1,636,658,213	1,198,446,074	750,922,910	344,497,747
01/06/2039	188	1,599,616,297	1,169,335,412	730,819,375	333,854,861
01/07/2039	189	1,562,252,723	1,140,147,745	710,823,620	323,389,254
01/08/2039	190	1,525,488,438	1,111,428,533	691,156,430	313,109,833
01/09/2039	191	1,488,876,906	1,082,914,563	671,711,985	303,012,170
01/10/2039	192	1,453,943,604	1,055,770,498	653,263,199	293,481,852
01/11/2039	193	1,419,999,714	1,029,373,531	635,310,101	284,207,436
01/12/2039	194	1,386,571,146	1,003,490,947	617,811,502	275,246,465
01/01/2040	195	1,354,847,765	978,869,008	601,120,034	266,675,785
01/02/2040	196	1,323,708,905	954,749,300	584,817,104	258,344,408
01/03/2040	197	1,292,891,568	931,042,065	568,938,681	250,334,098
01/04/2040	198	1,263,006,322	907,978,372	553,433,896	242,480,557
01/05/2040	199	1,233,421,836	885,254,559	538,255,146	234,863,452
01/06/2040	200	1,204,353,402	862,925,419	523,344,150	227,389,938
01/07/2040	201	1,175,997,844	841,225,452	508,927,927	220,219,735
01/08/2040	202	1,148,153,320	819,914,457	494,773,597	213,188,163
01/09/2040	203	1,120,435,127	798,763,393	480,784,234	206,282,986
01/10/2040	204	1,093,454,174	778,249,023	467,283,468	199,668,563
01/11/2040	205	1,066,892,461	758,056,232	454,001,562	193,171,585
01/12/2040	206	1,040,708,406	738,238,005	441,044,176	186,889,142
01/01/2041	207	1,014,909,329	718,716,078	428,289,222	180,715,641
01/02/2041	208	989,187,493	699,312,854	415,666,849	174,646,790
01/03/2041	209	963,593,740	680,175,505	403,362,929	168,828,674
01/04/2041	210	938,572,894	661,390,274	391,225,263	163,054,857
01/05/2041	211	913,790,456	642,869,727	379,334,051	157,450,760
01/06/2041	212	889,498,934	624,718,790	367,686,357	151,969,721
01/07/2041	213	865,824,747	607,093,651	356,433,410	146,714,839
01/08/2041	214	842,602,159	589,808,522	345,404,388	141,572,893
01/09/2041	215	819,911,076	572,951,694	334,679,343	136,595,937
01/10/2041	216	797,485,132	556,365,780	324,191,092	131,772,879
01/11/2041	217	775,369,314	540,019,203	313,865,777	127,035,629
01/12/2041	218	753,851,177	524,170,737	303,904,618	122,499,682
01/01/2042	219	732,963,544	508,782,667	294,232,694	118,098,725

01/02/2042	220	712,535,382	493,763,687	284,820,904	113,836,821
01/03/2042	221	692,433,895	479,098,878	275,726,802	109,780,422
01/04/2042	222	672,269,242	464,357,919	266,563,560	105,682,556
01/05/2042	223	652,497,110	449,960,890	257,663,236	101,735,160
01/06/2042	224	633,223,291	435,929,074	248,993,275	97,895,527
01/07/2042	225	614,323,558	422,223,775	240,571,532	94,196,670
01/08/2042	226	595,499,784	408,592,040	232,212,474	90,538,539
01/09/2042	227	577,121,092	395,310,199	224,092,724	87,002,616
01/10/2042	228	558,700,296	382,064,366	216,050,879	83,536,577
01/11/2042	229	540,842,749	369,225,276	208,259,595	80,182,996
01/12/2042	230	523,189,784	356,587,592	200,636,337	76,931,276
01/01/2043	231	505,679,680	344,068,769	193,100,194	73,728,037
01/02/2043	232	488,303,120	331,682,096	185,675,062	70,592,760
01/03/2043	233	471,280,563	319,629,004	178,516,699	67,611,480
01/04/2043	234	454,431,248	307,678,833	171,405,352	64,643,162
01/05/2043	235	437,800,526	295,932,234	164,455,650	61,767,937
01/06/2043	236	421,379,185	284,349,095	157,616,787	58,948,585
01/07/2043	237	405,240,443	273,009,723	150,958,822	56,227,076
01/08/2043	238	389,340,072	261,852,796	144,421,448	53,564,285
01/09/2043	239	373,690,717	250,901,467	138,029,455	50,976,734
01/10/2043	240	357,946,756	239,936,258	131,672,239	48,429,562
01/11/2043	241	342,692,490	229,321,523	125,527,028	45,973,777
01/12/2043	242	327,771,265	218,976,579	119,569,349	43,612,290
01/01/2044	243	313,031,595	208,774,640	113,708,789	41,299,014
01/02/2044	244	298,423,204	198,694,084	107,943,208	39,038,901
01/03/2044	245	283,968,506	188,769,952	102,307,787	36,854,159
01/04/2044	246	269,686,692	178,971,956	96,750,876	34,704,783
01/05/2044	247	255,581,672	169,333,052	91,314,853	32,620,599
01/06/2044	248	241,668,383	159,843,377	85,978,215	30,584,090
01/07/2044	249	228,063,808	150,597,493	80,805,568	28,626,253
01/08/2044	250	214,803,531	141,600,753	75,784,991	26,733,944
01/09/2044	251	201,915,002	132,878,744	70,936,090	24,917,456
01/10/2044	252	189,437,676	124,462,879	66,279,824	23,186,430
01/11/2044	253	177,541,464	116,449,081	61,854,551	21,546,703
01/12/2044	254	166,415,689	108,972,545	57,740,755	20,031,234
01/01/2045	255	157,135,036	102,720,857	54,289,781	18,754,261
01/02/2045	256	148,089,459	96,643,474	50,947,875	17,525,264
01/03/2045	257	139,321,122	90,781,942	47,747,884	16,361,670
01/04/2045	258	130,819,305	85,097,563	44,644,286	15,233,370
01/05/2045	259	122,483,263	79,544,214	41,628,150	14,145,989
01/06/2045	260	114,599,138	74,297,804	38,783,642	13,123,552
01/07/2045	261	107,242,986	69,414,481	36,145,353	12,180,675
01/08/2045	262	100,258,988	64,783,929	33,648,349	11,291,179
01/09/2045	263	93,647,915	60,409,447	31,296,475	10,457,493
01/10/2045	264	87,392,343	56,281,633	29,086,203	9,679,106
01/11/2045	265	81,546,040	52,427,477	27,025,478	8,955,261
01/12/2045	266	75,990,071	48,775,249	25,080,933	8,276,841
01/01/2046	267	70,731,184	45,322,761	23,246,343	7,638,924
01/02/2046	268	65,799,435	42,091,109	21,533,903	7,046,232
01/03/2046	269	61,083,936	39,014,796	19,914,199	6,491,305
01/04/2046	270	56,633,081	36,110,649	18,384,968	5,967,449
01/05/2046	271	52,438,190	33,381,001	16,953,396	5,480,228
01/06/2046	272	48,464,784	30,799,291	15,602,428	5,022,161
01/07/2046	273	44,791,153	28,417,983	14,360,662	4,603,509
01/08/2046	274	41,375,338	26,206,278	13,209,326	4,216,498
01/09/2046	275	38,319,022	24,229,307	12,181,770	3,872,025
01/10/2046	276	35,532,702	22,430,624	11,249,689	3,561,102
01/11/2046	277	32,988,031	20,788,937	10,399,814	3,278,129
01/12/2046	278	30,593,942	19,248,545	9,605,521	3,015,349
01/01/2047	279	28,381,251	17,826,118	8,873,070	2,773,621
01/02/2047	280	26,473,404	16,599,607	8,241,552	2,565,304
01/03/2047	281	24,722,495	15,477,986	7,667,023	2,377,342
01/04/2047	282	23,096,149	14,435,256	7,132,322	2,202,178
01/05/2047	283	21,559,384	13,452,650	6,630,466	2,038,833
01/06/2047	284	20,119,856	12,533,118	6,161,542	1,886,616
01/07/2047	285	18,839,966	11,716,582	5,745,939	1,752,150
01/08/2047	286	17,687,710	10,981,337	5,371,670	1,631,084
01/09/2047	287	16,689,516	10,344,038	5,047,059	1,526,026
01/10/2047	288	15,817,528	9,787,495	4,763,756	1,434,462
01/11/2047	289	15,040,545	9,290,932	4,510,570	1,352,470
01/12/2047	290	14,324,746	8,834,240	4,278,298	1,277,566
01/01/2048	291	13,679,793	8,422,181	4,068,371	1,209,733
01/02/2048	292	13,067,566	8,031,609	3,869,836	1,145,825
01/03/2048	293	12,501,632	7,671,581	3,687,571	1,087,531
01/04/2048	294	11,967,171	7,331,156	3,514,973	1,032,238
01/05/2048	295	11,461,947	7,010,127	3,352,781	980,571
01/06/2048	296	10,995,983	6,713,737	3,202,859	932,756

01/07/2048	297	10,578,583	6,448,287	3,068,652	890,008
01/08/2048	298	10,182,922	6,196,580	2,941,368	849,479
01/09/2048	299	9,796,723	5,951,456	2,817,829	810,353
01/10/2048	300	9,419,126	5,712,676	2,698,117	772,746
01/11/2048	301	9,052,759	5,481,163	2,582,189	736,411
01/12/2048	302	8,695,739	5,256,356	2,470,187	701,582
01/01/2049	303	8,349,580	5,038,552	2,361,809	667,959
01/02/2049	304	8,010,735	4,825,877	2,256,366	635,435
01/03/2049	305	7,682,340	4,620,952	2,155,588	604,731
01/04/2049	306	7,362,861	4,421,274	2,057,197	574,684
01/05/2049	307	7,047,837	4,225,160	1,961,107	545,596
01/06/2049	308	6,740,628	4,034,135	1,867,681	517,403
01/07/2049	309	6,438,017	3,846,704	1,776,523	490,132
01/08/2049	310	6,141,870	3,663,533	1,687,626	463,634
01/09/2049	311	5,852,925	3,485,260	1,601,421	438,087
01/10/2049	312	5,566,297	3,309,140	1,516,754	413,225
01/11/2049	313	5,286,031	3,137,193	1,434,285	389,102
01/12/2049	314	5,012,447	2,969,942	1,354,477	365,945
01/01/2050	315	4,748,661	2,808,873	1,277,762	343,756
01/02/2050	316	4,488,583	2,650,531	1,202,666	322,183
01/03/2050	317	4,231,846	2,495,098	1,129,538	301,435
01/04/2050	318	3,863,205	2,273,884	1,026,776	272,850
01/05/2050	319	3,613,406	2,123,361	956,447	253,120
01/06/2050	320	3,365,795	1,974,502	887,133	233,782
01/07/2050	321	3,121,651	1,828,272	819,411	215,050
01/08/2050	322	2,879,132	1,683,375	752,551	196,666
01/09/2050	323	2,638,558	1,540,099	686,748	178,710
01/10/2050	324	2,400,369	1,398,771	622,193	161,247
01/11/2050	325	2,163,619	1,258,671	558,451	144,115
01/12/2050	326	1,928,878	1,120,270	495,822	127,428
01/01/2051	327	1,697,786	984,382	434,571	111,213
01/02/2051	328	1,469,533	850,595	374,553	95,448
01/03/2051	329	1,248,159	721,352	316,913	80,450
01/04/2051	330	1,037,263	598,452	262,250	66,292
01/05/2051	331	838,975	483,255	211,248	53,181
01/06/2051	332	669,105	384,755	167,762	42,054
01/07/2051	333	521,015	299,107	130,097	32,479
01/08/2051	334	399,082	228,719	99,228	24,668
01/09/2051	335	300,920	172,168	74,504	18,443
01/10/2051	336	225,011	128,526	55,482	13,678
01/11/2051	337	166,991	95,223	41,001	10,065
01/12/2051	338	123,803	70,481	30,273	7,401
01/01/2052	339	89,684	50,970	21,837	5,316
01/02/2052	340	69,109	39,210	16,756	4,062
01/03/2052	341	54,886	31,091	13,255	3,200
01/04/2052	342	45,217	25,571	10,874	2,614
01/05/2052	343	38,487	21,729	9,217	2,207
01/06/2052	344	32,049	18,063	7,643	1,822
01/07/2052	345	26,749	15,051	6,353	1,508
01/08/2052	346	21,780	12,235	5,151	1,218
01/09/2052	347	17,298	9,701	4,073	959
01/10/2052	348	13,151	7,363	3,084	723
01/11/2052	349	9,872	5,517	2,305	538
01/12/2052	350	7,418	4,139	1,725	401
01/01/2053	351	5,917	3,296	1,370	317
01/02/2053	352	4,411	2,453	1,017	235
01/03/2053	353	2,901	1,611	667	153
01/04/2053	354	1,387	0	0	0
01/05/2053	355	0	0	0	0
01/06/2053	356	0	0	0	0
01/07/2053	357	0	0	0	0
01/08/2053	358	0	0	0	0
01/09/2053	359	0	0	0	0
01/10/2053	360	0	0	0	0
01/11/2053	361	0	0	0	0
01/12/2053	362	0	0	0	0
01/01/2054	363	0	0	0	0
01/02/2054	364	0	0	0	0
01/03/2054	365	0	0	0	0
01/04/2054	366	0	0	0	0
		1,416,198,996,590	1,264,392,058,104	1,081,731,649,250	861,453,847,333



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

HTT 2023

Reserve in Domestic Currency		Unit
CONTINUT OF TABLE		
1. Additional information on the assets		
a. Additional information on the assets		
b. Additional information on asset distribution		
Field	1. Additional information on the programs	
	Reserve Components	Asset
E.1.1.1	Reserve of cash	
E.1.1.2	Bank of America	BMP Paribas Fortis
E.1.1.3	BNP Paribas Fortis	REGULATIONS/REG
E.1.1.4	Bank of America	
E.1.1.5	Bank of America	
E.1.1.6	Bank of America	
E.1.1.7	Bank of America	
E.1.1.8	Bank of America	
E.1.1.9	Bank of America	
E.1.1.10	Bank of America	
E.1.1.11	Bank of America	
E.1.1.12	Bank of America	
E.1.1.13	Bank of America	
E.1.1.14	Bank of America	
E.1.1.15	Bank of America	
E.1.1.16	Bank of America	
E.1.1.17	Bank of America	
E.1.1.18	Bank of America	
E.1.1.19	Bank of America	
E.1.1.20	Bank of America	
E.1.1.21	Bank of America	
E.1.1.22	Bank of America	
E.1.1.23	Bank of America	
E.1.1.24	Bank of America	
E.1.1.25	Bank of America	
E.1.1.26	Bank of America	
E.1.1.27	Bank of America	
E.1.1.28	Bank of America	
E.1.1.29	Bank of America	
E.1.1.30	Bank of America	
E.1.1.31	Bank of America	
E.1.1.32	Bank of America	
E.1.1.33	Bank of America	
E.1.1.34	Bank of America	
E.1.1.35	Bank of America	
E.1.1.36	Bank of America	
E.1.1.37	Bank of America	
E.1.1.38	Bank of America	
E.1.1.39	Bank of America	
E.1.1.40	Bank of America	
E.1.1.41	Bank of America	
E.1.1.42	Bank of America	
E.1.1.43	Bank of America	
E.1.1.44	Bank of America	
E.1.1.45	Bank of America	
E.1.1.46	Bank of America	
E.1.1.47	Bank of America	
E.1.1.48	Bank of America	
E.1.1.49	Bank of America	
E.1.1.50	Bank of America	
E.1.1.51	Bank of America	
E.1.1.52	Bank of America	
E.1.1.53	Bank of America	
E.1.1.54	Bank of America	
E.1.1.55	Bank of America	
E.1.1.56	Bank of America	
E.1.1.57	Bank of America	
E.1.1.58	Bank of America	
E.1.1.59	Bank of America	
E.1.1.60	Bank of America	
E.1.1.61	Bank of America	
E.1.1.62	Bank of America	
E.1.1.63	Bank of America	
E.1.1.64	Bank of America	
E.1.1.65	Bank of America	
E.1.1.66	Bank of America	
E.1.1.67	Bank of America	
E.1.1.68	Bank of America	
E.1.1.69	Bank of America	
E.1.1.70	Bank of America	
E.1.1.71	Bank of America	
E.1.1.72	Bank of America	
E.1.1.73	Bank of America	
E.1.1.74	Bank of America	
E.1.1.75	Bank of America	
E.1.1.76	Bank of America	
E.1.1.77	Bank of America	
E.1.1.78	Bank of America	
E.1.1.79	Bank of America	
E.1.1.80	Bank of America	
E.1.1.81	Bank of America	
E.1.1.82	Bank of America	
E.1.1.83	Bank of America	
E.1.1.84	Bank of America	
E.1.1.85	Bank of America	
E.1.1.86	Bank of America	
E.1.1.87	Bank of America	
E.1.1.88	Bank of America	
E.1.1.89	Bank of America	
E.1.1.90	Bank of America	
E.1.1.91	Bank of America	
E.1.1.92	Bank of America	
E.1.1.93	Bank of America	
E.1.1.94	Bank of America	
E.1.1.95	Bank of America	
E.1.1.96	Bank of America	
E.1.1.97	Bank of America	
E.1.1.98	Bank of America	
E.1.1.99	Bank of America	
E.1.1.100	Bank of America	
E.1.1.101	Bank of America	
E.1.1.102	Bank of America	
E.1.1.103	Bank of America	
E.1.1.104	Bank of America	
E.1.1.105	Bank of America	
E.1.1.106	Bank of America	
E.1.1.107	Bank of America	
E.1.1.108	Bank of America	
E.1.1.109	Bank of America	
E.1.1.110	Bank of America	
E.1.1.111	Bank of America	
E.1.1.112	Bank of America	
E.1.1.113	Bank of America	
E.1.1.114	Bank of America	
E.1.1.115	Bank of America	
E.1.1.116	Bank of America	
E.1.1.117	Bank of America	
E.1.1.118	Bank of America	
E.1.1.119	Bank of America	
E.1.1.120	Bank of America	
E.1.1.121	Bank of America	
E.1.1.122	Bank of America	
E.1.1.123	Bank of America	
E.1.1.124	Bank of America	
E.1.1.125	Bank of America	
E.1.1.126	Bank of	

Reason for No Data in Worksheet C.	Value
Not applicable for the jurisdiction	N/A
Not relevant for the issuer and/or CII programme at the present time	N/A
Not suitable at the present time	N/A
Confidential	N/A

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