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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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



3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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

4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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



4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2023 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/9/2023

Cut-off Date: 30/9/2023



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A. Harmonised Transparency Template - General Information

HTT 2023

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Link to Issuer's Website	https://www.bnpparibasfortis.com/investor/s/coveredbonds			
G.1.1.4	Cut-off date	30/09/2023			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					

2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	Y			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					

3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	15,997.33			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	13,927.77			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,139.31			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	34.1%	5.0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC [NPV basis]				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	15,281.36		95.5%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	-		-	
G.3.3.4	Substitute Assets	91.50		0.6%	
G.3.3.5	Other	624.47		3.9%	
G.3.3.6	Total	15,997.3		100.0%	
OG.3.3.1	a/w [if relevant, please specify]				
OG.3.3.2	a/w [if relevant, please specify]				
OG.3.3.3	a/w [if relevant, please specify]				
OG.3.3.4	a/w [if relevant, please specify]				
OG.3.3.5	a/w [if relevant, please specify]				
OG.3.3.6	a/w [if relevant, please specify]				
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.62	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	371.01	ND1	2.43%	
G.3.4.3	1 - 2 Y	485.70	ND1	3.18%	
G.3.4.4	2 - 3 Y	675.29	ND1	4.42%	
G.3.4.5	3 - 4 Y	904.15	ND1	5.92%	
G.3.4.6	4 - 5 Y	971.77	ND1	6.36%	
G.3.4.7	5 - 10 Y	7,775.15	ND1	50.88%	
G.3.4.8	10+ Y	4,098.29	ND1	26.82%	
G.3.4.9	Total	15,281.4	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	30.13			
OG.3.4.2	a/w 0-0.5y	122.44			
OG.3.4.3	a/w 0.5-1 y	218.45			
OG.3.4.4	a/w 1-1.5y	210.75			
OG.3.4.5	a/w 1.5-2 y	274.95			
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4.48	5.48		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.00	0.00	0.0%	0.0%
G.3.5.3	1 - 2 Y	0.00	0.00	0.0%	0.0%
G.3.5.5	2 - 3 Y	2,500.00	0.00	21.7%	0.0%
G.3.5.6	3 - 4 Y	2,500.00	2,500.00	21.7%	21.7%
G.3.5.7	4 - 5 Y	1,500.00	2,500.00	13.0%	21.7%
G.3.5.8	5 - 10 Y	5,000.00	6,500.00	43.5%	56.5%
G.3.5.9	10+ Y	0.00	0.00	0.0%	0.0%
G.3.5.10	Total	11,500.0	11,500.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	15,997.33		100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	15,997.3	0.0	100.0%	
OG.3.6.1	a/w [if relevant, please specify]				
OG.3.6.2	a/w [if relevant, please specify]				
OG.3.6.3	a/w [if relevant, please specify]				
OG.3.6.4	a/w [if relevant, please specify]				
OG.3.6.5	a/w [if relevant, please specify]				
OG.3.6.6	a/w [if relevant, please specify]				
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00		100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAL				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	11,500.0		100.0%	
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00		100.0%	
G.3.8.2	Floating coupon	0.00			
G.3.8.3	Other	0.00			
G.3.8.4	Total	11,500.0		100.0%	
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0.00	0.0%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50	12.8%		
G.3.9.3	Exposures to central banks	0.00	0.0%		
G.3.9.4	Exposures to credit institutions	624.47	87.2%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	715.97	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks				
OG.3.9.7	a/w CQS1 credit institutions				
OG.3.9.8	a/w CQS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	91.50	100.00%		
G.3.10.2	Eurozone	0.00	0.00%		
G.3.10.3	Rest of European Union (EU)	0.00	0.00%		
G.3.10.4	European Economic Area (not member of EU)	0.00	0.00%		
G.3.10.5	Switzerland	0.00	0.00%		
G.3.10.6	Australia	0.00	0.00%		
G.3.10.7	Brazil	0.00	0.00%		
G.3.10.8	Canada	0.00	0.00%		
G.3.10.9	Japan	0.00	0.00%		
G.3.10.10	Korea	0.00	0.00%		
G.3.10.11	New Zealand	0.00	0.00%		
G.3.10.12	Singapore	0.00	0.00%		
G.3.10.13	US	0.00	0.00%		
G.3.10.14	Other	0.00	0.00%		
G.3.10.15	Total EU	91.50	100.00%		
G.3.10.16	Total	91.50	100.00%		
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	91.50	0.60%	0.80%	
G.3.11.2	Central bank eligible assets	0.00			
G.3.11.3	Other	0.00			
G.3.11.4	Total	91.50	0.60%	0.80%	
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List		https://www.coveredbondlabel.com/issuer/131			
G.3.12.1	Bond list				

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)	
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)	
OG.3.13.4		
OG.3.13.5		
14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy?	
	(Y/N)	
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	
G.3.14.4	link to the committed objective criteria	
4. Compliance Art 14 CBD Check table		
	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.		
G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
G.4.1.3	(b) List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets 424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG 1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage 441 LTV Commercial Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(a) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	624.47
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
6. Other relevant information		
1. Optional information e.g. Rating triggers		
OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Service	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Other optional/relevant information	
OG.6.1.11	Other optional/relevant information	
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2023

Reporting in Domestic Currency		EUR		
CONTENT OF TAB B1				
7. Mortgage Assets				
7.A Residential Cover Pool				
7.B Commercial Cover Pool				
Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	15,281.36	100.00%	
M.7.1.2	Commercial	0.00	0.00%	
M.7.1.3	Other	0.00	0.00%	
M.7.1.4	Total	15,281.36	100.00%	
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets		0.0%	
OM.7.1.2	a/w Forest & Agriculture		0.0%	
OM.7.1.3	a/w [if relevant, please specify]		0.0%	
OM.7.1.4	a/w [if relevant, please specify]		0.0%	
OM.7.1.5	a/w [if relevant, please specify]		0.0%	
OM.7.1.6	a/w [if relevant, please specify]		0.0%	
OM.7.1.7	a/w [if relevant, please specify]		0.0%	
OM.7.1.8	a/w [if relevant, please specify]		0.0%	
OM.7.1.9	a/w [if relevant, please specify]		0.0%	
OM.7.1.10	a/w [if relevant, please specify]		0.0%	
OM.7.1.11	a/w [if relevant, please specify]		0.0%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	230,000	0	230,000
OM.7.2.1	Optional information eg. Number of borrowers	106,325	0	106,325
OM.7.2.2	Optional information eg. Number of guarantors	0	0	
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.5%	0.0%	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%	0.0%	100.00%
M.7.4.2	Austria	0.00%	0.0%	0.00%
M.7.4.3	Belgium	100.00%	0.0%	100.00%
M.7.4.4	Bulgaria	0.00%	0.0%	0.00%
M.7.4.5	Croatia	0.00%	0.0%	0.00%
M.7.4.6	Cyprus	0.00%	0.0%	0.00%
M.7.4.7	Czechia	0.00%	0.0%	0.00%
M.7.4.8	Denmark	0.00%	0.0%	0.00%
M.7.4.9	Estonia	0.00%	0.0%	0.00%
M.7.4.10	Finland	0.00%	0.0%	0.00%
M.7.4.11	France	0.00%	0.0%	0.00%
M.7.4.12	Germany	0.00%	0.0%	0.00%
M.7.4.13	Greece	0.00%	0.0%	0.00%
M.7.4.14	Netherlands	0.00%	0.0%	0.00%
M.7.4.15	Hungary	0.00%	0.0%	0.00%
M.7.4.16	Ireland	0.00%	0.0%	0.00%
M.7.4.17	Italy	0.00%	0.0%	0.00%
M.7.4.18	Latvia	0.00%	0.0%	0.00%
M.7.4.19	Lithuania	0.00%	0.0%	0.00%
M.7.4.20	Luxembourg	0.00%	0.0%	0.00%
M.7.4.21	Malta	0.00%	0.0%	0.00%
M.7.4.22	Poland	0.00%	0.0%	0.00%
M.7.4.23	Portugal	0.00%	0.0%	0.00%
M.7.4.24	Romania	0.00%	0.0%	0.00%
M.7.4.25	Slovakia	0.00%	0.0%	0.00%
M.7.4.26	Slovenia	0.00%	0.0%	0.00%
M.7.4.27	Spain	0.00%	0.0%	0.00%
M.7.4.28	Sweden	0.00%	0.0%	0.00%
M.7.4.29	European Economic Area (not member of EU)	0.00%	0.0%	0.00%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.00%	0.00%	0.00%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	a/w [if relevant, please specify]			
OM.7.4.2	a/w [if relevant, please specify]			
OM.7.4.3	a/w [if relevant, please specify]			
OM.7.4.4	a/w [if relevant, please specify]			
OM.7.4.5	a/w [if relevant, please specify]			
OM.7.4.6	a/w [if relevant, please specify]			
OM.7.4.7	a/w [if relevant, please specify]			
OM.7.4.8	a/w [if relevant, please specify]			
OM.7.4.9	a/w [if relevant, please specify]			
OM.7.4.10	a/w [if relevant, please specify]			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.75%		15.75%	
M.7.5.2	Vlaams-Brabant	14.67%		14.67%	
M.7.5.3	Oost-Vlaanderen	15.25%		15.25%	
M.7.5.4	Brussels	8.38%		8.38%	
M.7.5.5	West-Vlaanderen	10.78%		10.78%	
M.7.5.6	Limburg	8.12%		8.12%	
M.7.5.7	Liège	7.36%		7.36%	
M.7.5.8	Hainaut	6.87%		6.87%	
M.7.5.9	Brabant Wallon	5.30%		5.30%	
M.7.5.10	Namur	4.37%		4.37%	
M.7.5.11	Luxembourg	2.92%		2.92%	
M.7.5.12	Other	0.24%		0.24%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.43%		84.43%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.57%		15.57%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	4.65%		4.65%	
M.7.7.2	Amortising	95.35%		95.35%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	1.76%		1.76%	
M.7.8.2	≥ 12 - ≤ 24 months	8.62%		8.62%	
M.7.8.3	≥ 24 - ≤ 36 months	13.42%		13.42%	
M.7.8.4	≥ 36 - ≤ 60 months	26.37%		26.37%	
M.7.8.5	≥ 60 months	49.83%		49.83%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	66.44			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	7,151.11	182,168.00	0.47	0.79
M.7A.10.4	>100K and <=200K	5,215.64	38,152.00	0.34	0.17
M.7A.10.5	>200K and <=300K	1,648.38	6,870.00	0.11	0.03
M.7A.10.6	>300K and <=400K	582.84	1,709.00	0.04	0.01
M.7A.10.7	>400K	683.38	1,101.00	0.04	0.00
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	15,281.4	230,000	100.0%	100.0%
11. Loan to Value (LTV) information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	60.45%			
M.7A.11.2	By LTV buckets (mn):				
M.7A.11.3	>0 - <=40 %	4,199.43	98,776	27.48%	42.95%
M.7A.11.4	>40 - <=50 %	1,716.01	27,289	11.23%	11.86%
M.7A.11.5	>50 - <=60 %	1,903.42	26,820	12.46%	11.66%
M.7A.11.6	>60 - <=70 %	2,187.56	27,019	14.32%	11.75%
M.7A.11.7	>70 - <=80 %	2,348.07	25,103	15.37%	10.91%
M.7A.11.8	>80 - <=90 %	1,980.08	16,946	12.96%	7.37%
M.7A.11.9	>90 - <=100 %	406.09	3,222	2.66%	1.40%
M.7A.11.10	>100%	540.68	4,825	3.54%	2.10%
M.7A.11.11	Total	15,281.36	230,000	100.00%	100.00%
OM.7A.11.1	a/w >100 - <=110 %	100.14			
OM.7A.11.2	a/w >110 - <=120 %	76.94			
OM.7A.11.3	a/w >120 - <=130 %	54.48			
OM.7A.11.4	a/w >130 - <=140 %	34.34			
OM.7A.11.5	a/w >140 - <=150 %	35.28			
OM.7A.11.6	a/w >150 %	239.50			
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	By LTV buckets (mn):				
M.7A.12.3	>0 - <=40 %	5,840.52	127,561	38.22%	55.46%
M.7A.12.4	>40 - <=50 %	2,017.71	27,884	13.20%	12.12%
M.7A.12.5	>50 - <=60 %	2,075.44	25,044	13.58%	10.89%
M.7A.12.6	>60 - <=70 %	2,042.05	21,905	13.36%	9.52%
M.7A.12.7	>70 - <=80 %	1,828.33	16,407	11.96%	7.13%
M.7A.12.8	>80 - <=90 %	883.09	6,587	5.78%	2.86%
M.7A.12.9	>90 - <=100 %	252.90	1,863	1.65%	0.81%
M.7A.12.10	>100%	341.33	2,749	2.23%	1.20%
M.7A.12.11	Total	15,281.36	230,000	100.00%	100.00%
OM.7A.12.1	a/w >100 - <=110 %	64.64		0.42%	0.00%
OM.7A.12.2	a/w >110 - <=120 %	41.36		0.27%	0.00%
OM.7A.12.3	a/w >120 - <=130 %	36.90		0.24%	0.00%
OM.7A.12.4	a/w >130 - <=140 %	25.30		0.17%	0.00%
OM.7A.12.5	a/w >140 - <=150 %	14.91		0.10%	0.00%
OM.7A.12.6	a/w >150 %	158.21		1.04%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied		80.37%		
M.7A.13.2	Second home/Holiday houses		0.00%		
M.7A.13.3	Buy-to-let/Non-owner occupied		0.00%		
M.7A.13.4	Subsidised housing		0.00%		
M.7A.13.5	Agricultural		0.00%		
M.7A.13.6	Other		19.02%		
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks		100.00%		
M.7A.14.2	Guaranteed		0.00%		
M.7A.14.3	Other		0.00%		
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0.00	0	0.00%	0.00%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0.00	0	0.00%	0.00%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.00	0	0.00%	0.00%
OM.7A.17.1					
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 (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.00	0	0.00%	0.00%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.00	0	0.00%	0.00%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.00	0		
M.7A.20.10	Weighted Average				

7B Commercial Cover Pool					
21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %				
M.7B.22.3	>40 - <=50 %				
M.7B.22.4	>50 - <=60 %				
M.7B.22.5	>60 - <=70 %				
M.7B.22.6	>70 - <=80 %				
M.7B.22.7	>80 - <=90 %				
M.7B.22.8	>90 - <=100 %				
M.7B.22.9	>100%				
M.7B.22.10	Total	0.0	0	0.0%	0.0%
OM.7B.22.1	a/w >100 - <=110 %				
OM.7B.22.2	a/w >110 - <=120 %				
OM.7B.22.3	a/w >120 - <=130 %				
OM.7B.22.4	a/w >130 - <=140 %				
OM.7B.22.5	a/w >140 - <=150 %				
OM.7B.22.6	a/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %				
M.7B.23.3	>40 - <=50 %				
M.7B.23.4	>50 - <=60 %				
M.7B.23.5	>60 - <=70 %				
M.7B.23.6	>70 - <=80 %				
M.7B.23.7	>80 - <=90 %				
M.7B.23.8	>90 - <=100 %				
M.7B.23.9	>100%				
M.7B.23.10	Total	0.0	0	0.0%	0.0%
OM.7B.23.1	a/w >100 - <=110 %				
OM.7B.23.2	a/w >110 - <=120 %				
OM.7B.23.3	a/w >120 - <=130 %				
OM.7B.23.4	a/w >130 - <=140 %				
OM.7B.23.5	a/w >140 - <=150 %				
OM.7B.23.6	a/w >150 %				
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
OM.7B.24.1	a/w Cultural purposes				
OM.7B.24.2	a/w [if relevant, please specify]				
OM.7B.24.3	a/w [if relevant, please specify]				
OM.7B.24.4	a/w [if relevant, please specify]				
OM.7B.24.5	a/w [if relevant, please specify]				
OM.7B.24.6	a/w [if relevant, please specify]				
OM.7B.24.7	a/w [if relevant, please specify]				
OM.7B.24.8	a/w [if relevant, please specify]				
OM.7B.24.9	a/w [if relevant, please specify]				
OM.7B.24.10	a/w [if relevant, please specify]				
OM.7B.24.11	a/w [if relevant, please specify]				
OM.7B.24.12	a/w [if relevant, please specify]				
OM.7B.24.13	a/w [if relevant, please specify]				
OM.7B.24.14	a/w [if relevant, please specify]				
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0.0	0	0.0%	0.0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.26.1	TBC at a country level	[For completion]	[For completion]		
M.78.26.2	TBC at a country level	[For completion]	[For completion]		
M.78.26.3	TBC at a country level	[For completion]	[For completion]		
M.78.26.4	TBC at a country level	[For completion]	[For completion]		
M.78.26.5	TBC at a country level	[For completion]	[For completion]		
M.78.26.6	TBC at a country level	[For completion]	[For completion]		
M.78.26.7	TBC at a country level	[For completion]	[For completion]		
M.78.26.8	TBC at a country level	[For completion]	[For completion]		
M.78.26.9	TBC at a country level	[For completion]	[For completion]		
M.78.26.10	TBC at a country level	[For completion]	[For completion]		
M.78.26.11	TBC at a country level	[For completion]	[For completion]		
M.78.26.12	TBC at a country level	[For completion]	[For completion]		
M.78.26.13	TBC at a country level	[For completion]	[For completion]		
M.78.26.14	TBC at a country level	[For completion]	[For completion]		
M.78.26.15	TBC at a country level	[For completion]	[For completion]		
M.78.26.16	TBC at a country level	[For completion]	[For completion]		
M.78.26.17	TBC at a country level	[For completion]	[For completion]		
M.78.26.18	no data	[For completion]	[For completion]		
M.78.26.19	Total	0.0	0	0.0%	0.0%
OM.78.26.1					
OM.78.26.2					
OM.78.26.3					
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.78.27.1	older than 1919	[For completion]	[For completion]		
M.78.27.2	1919 - 1945	[For completion]	[For completion]		
M.78.27.3	1946 - 1960	[For completion]	[For completion]		
M.78.27.4	1961 - 1970	[For completion]	[For completion]		
M.78.27.5	1971 - 1980	[For completion]	[For completion]		
M.78.27.6	1981 - 1990	[For completion]	[For completion]		
M.78.27.7	1991 - 2000	[For completion]	[For completion]		
M.78.27.8	2001 - 2005	[For completion]	[For completion]		
M.78.27.9	2006 - 2010	[For completion]	[For completion]		
M.78.27.10	2011 - 2015	[For completion]	[For completion]		
M.78.27.11	2016 - 2020	[For completion]	[For completion]		
M.78.27.12	2021 and onwards	[For completion]	[For completion]		
M.78.27.13	no data	[For completion]	[For completion]		
M.78.27.14	Total	0.0	0	0.0%	0.0%
OM.78.27.1					
OM.78.27.2					
OM.78.27.3					
OM.78.27.4					
OM.78.27.5					
OM.78.27.6					
OM.78.27.7					
OM.78.27.8					
OM.78.27.9					
OM.78.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.78.28.1	New Property	[For completion]	[For completion]		
M.78.28.2	Existing Property	[For completion]	[For completion]		
M.78.28.3	other	[For completion]	[For completion]		
M.78.28.4	no data	[For completion]	[For completion]		
M.78.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.78.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.78.29.2	Office	[For completion]	[For completion]	[For completion]	
M.78.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.78.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.78.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.78.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.78.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.78.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.78.29.9	School	[For completion]	[For completion]	[For completion]	
M.78.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.78.29.11	Land	[For completion]	[For completion]	[For completion]	
M.78.29.12	Property developers / Bulding under construction	[For completion]	[For completion]	[For completion]	
M.78.29.13	Other	[For completion]	[For completion]	[For completion]	
M.78.29.14	no data	[For completion]	[For completion]	[For completion]	
M.78.29.15	Total	0.0	0		
M.78.29.16	Weighted Average			[For completion]	
M.78.29.17					
M.78.29.18					
M.78.29.19					

C. Harmonised Transparency Template - Glossary

HTT 2023

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.]	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
	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.]	For the buckets concerning "Residual Life" (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity 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	
HG.1.8	LTVs: Calculation of property/shipping value	Belgian allows for "Failure to pay" and "Default"
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	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.1.10	LTVs: Frequency and time of last valuation	Property values are those used in the loan underwriting procedure
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.12		Indexation is done on a yearly basis
HG.1.13	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 properties cover for all loans.
		Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
OHG.1.8		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

**EUR 20 Billion Mortgage Pandbrieven Programme****Reporting Date**

Reporting Date 30/09/2023

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Remark

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

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



BNP PARIBAS Retained Covered Bonds FORTIS

Covered Bond Emmission

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	2.41	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2024	5.41	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.64	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.64	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2023	4.20	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR): 11,500,000,000
Current Weighted Average Fixed Coupon: 0.31 %
Weighted Average Remaining Average Life* 4.48

* 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	15,281,357,080 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	624,472,662 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	39.11%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,259,212,160 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.60% Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,082,962 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	624,472,662 (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)	12,259,212,160
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.83% Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,100,138,453 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,100,138,453
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,975,767,784 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,259,212,160
Total Principal Proceeds Public Finance Exposures	92,082,962
Total Principal Proceeds Financial Institution Exposures	624,472,662
Impact Derivatives	0
Interest Requirement Covered Bonds	179,000,000 (X)
Costs, Fees and expenses Covered Bonds	70,304,838 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,326,601,400
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,449,614,743 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,748,475 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,407,866,268
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	77,860,582 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	150,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	77,710,582 (XVII)

Cover Pool Summary

Portfolio Cut-off D 30/09/2023

(All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more c

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,281,357,080
Principal Redemptions between Cut-off Date and Maturity	15,281,357,080
Interest Payments between Cut-off Date and Maturity Date	2,100,138,453
Number of borrowers	106,325
Number of loans	230,000
Average Outstanding Balance per borrower	143,723
Average Outstanding Balance per loan	66,441
Weighted average Current Loan to Current Value	50.57%
Weighted average Current Loan to Original Value	60.45%
Weighted average seasoning (in Years)	4.73
Weighted average remaining maturity (in years, at 0% CPR)	14.57
Weighted average initial maturity (in years, at 0% CPR)	19.31
Percentage of Fixed Rate Loans	84.43%
Percentage of Variable Rate Loans	15.57%
Weighted average interest rate	1.81%
Weighted average interest rate Fixed Rate Loans	1.70%
Weighted average interest rate Variable Rate Loans	2.43%
Weighted Remaining average life (in years, at 0% CPR)	7.62
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.57
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 624,472,662

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 Da

30/09/2023

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,406,260,066.99	15.75 %	35,298	15.35 %
Oost-Vlaanderen	2,330,995,036.55	15.25 %	36,913	16.05 %
Vlaams-Brabant	2,242,425,209.17	14.67 %	31,810	13.83 %
West-Vlaanderen	1,647,789,260.85	10.78 %	28,378	12.34 %
Brussels	1,280,407,971.12	8.38 %	12,631	5.49 %
Limburg	1,240,989,503.38	8.12 %	21,516	9.35 %
Liège	1,124,700,811.41	7.36 %	17,878	7.77 %
Hainaut	1,049,872,907.38	6.87 %	17,578	7.64 %
Brabant Wallon	809,315,215.97	5.30 %	9,928	4.32 %
Namur	667,057,295.02	4.37 %	10,799	4.70 %
Luxembourg	445,534,747.24	2.92 %	6,643	2.89 %
Other	36,009,054.53	0.24 %	628	0.27 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	269,323,516.23	1.76 %	2,706	1.18 %
>1 and <=2	1,316,819,002.79	8.62 %	11,919	5.18 %
>2 and <=3	2,050,463,986.77	13.42 %	20,450	8.89 %
>3 and <=4	4,012,003,633.82	26.25 %	47,889	20.82 %
>4 and <=5	2,337,787,467.70	15.30 %	33,870	14.73 %
>5 and <=6	1,517,066,517.81	9.93 %	23,998	10.43 %
>6 and <=7	1,260,968,790.77	8.25 %	22,608	9.83 %
>7 and <=8	1,081,057,636.62	7.07 %	24,609	10.70 %
>8 and <=9	697,164,265.81	4.56 %	17,562	7.64 %
>9 and <=10	70,068,711.13	0.46 %	2,149	0.93 %
>10 and <=11	60,582,007.68	0.40 %	1,596	0.69 %
>11 and <=12	51,434,118.60	0.34 %	2,258	0.98 %
>12 and <=13	157,729,479.78	1.03 %	5,437	2.36 %
>13 and <=14	225,928,750.96	1.48 %	5,944	2.58 %
>14 and <=15	66,068,984.49	0.43 %	2,180	0.95 %
>15 and <=16	14,050,885.69	0.09 %	336	0.15 %
>16 and <=17	10,772,217.11	0.07 %	331	0.14 %
>17 and <=18	25,766,362.96	0.17 %	1,035	0.45 %
>18 and <=19	41,330,821.45	0.27 %	2,110	0.92 %
>19 and <=20	10,284,661.68	0.07 %	654	0.28 %
>20 and <=21	2,932,414.67	0.02 %	161	0.07 %
>21 and <=22	452,166.03	0.00 %	36	0.02 %
>22 and <=23	329,931.31	0.00 %	33	0.01 %
>23 and <=24	328,960.00	0.00 %	44	0.02 %
>24 and <=25	403,231.53	0.00 %	73	0.03 %
>27 and <=28	23,758.74	0.00 %	2	0.00 %
>33 and <=34	43,734.86	0.00 %	3	0.00 %
>25 and <=26	61,379.12	0.00 %	3	0.00 %
>26 and <=27	109,683.50	0.00 %	4	0.00 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,136,523.25	0.01 %	1,144	0.50 %
<=1	122,513,743.19	0.80 %	4,611	2.00 %
>1 and <=2	219,431,196.95	1.44 %	9,068	3.94 %
>2 and <=3	236,946,923.19	1.55 %	9,611	4.18 %
>3 and <=4	268,804,944.74	1.76 %	8,349	3.63 %
>4 and <=5	303,550,243.08	1.99 %	9,656	4.20 %
>5 and <=6	408,976,238.42	2.68 %	11,883	5.17 %
>6 and <=7	509,054,913.14	3.33 %	13,003	5.65 %
>7 and <=8	419,686,577.26	2.75 %	9,738	4.23 %
>8 and <=9	478,648,401.85	3.13 %	9,292	4.04 %
>9 and <=10	575,021,563.34	3.76 %	10,380	4.51 %
>10 and <=11	641,540,600.43	4.20 %	10,729	4.66 %
>11 and <=12	839,177,507.97	5.49 %	13,144	5.71 %
>12 and <=13	637,431,935.39	4.17 %	9,416	4.09 %
>13 and <=14	688,544,755.03	4.51 %	9,317	4.05 %
>14 and <=15	820,341,563.28	5.37 %	10,549	4.59 %
>15 and <=16	864,887,940.83	5.66 %	10,672	4.64 %
>16 and <=17	1,463,188,339.92	9.57 %	16,996	7.39 %
>17 and <=18	933,697,582.49	6.11 %	10,075	4.38 %
>18 and <=19	824,753,233.97	5.40 %	8,689	3.78 %
>19 and <=20	556,920,972.34	3.64 %	5,797	2.52 %
>20 and <=21	646,662,876.92	4.23 %	6,248	2.72 %
>21 and <=22	1,385,897,357.13	9.07 %	11,529	5.01 %
>22 and <=23	808,371,676.61	5.29 %	5,644	2.45 %
>23 and <=24	445,069,495.94	2.91 %	3,025	1.32 %
>24 and <=25	95,875,612.34	0.63 %	784	0.34 %
>25 and <=26	19,429,930.36	0.13 %	164	0.07 %
>26 and <=27	13,636,472.60	0.09 %	119	0.05 %
>27 and <=28	36,894,413.47	0.24 %	263	0.11 %
>28 and <=29	14,524,828.51	0.10 %	98	0.04 %
>29 and <=30	738,715.67	0.00 %	7	0.00 %
15,281,357,079.61	100.00 %		230,000	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,393,000.00	0.01 %	7	0.00 %
>1 and <=2	18,697,231.74	0.12 %	126	0.05 %
>2 and <=3	28,576,790.75	0.19 %	233	0.10 %
>3 and <=4	14,948,922.61	0.10 %	236	0.10 %
>4 and <=5	313,167,135.86	2.05 %	2,253	0.98 %
>5 and <=6	20,040,375.69	0.13 %	639	0.28 %
>6 and <=7	40,219,397.95	0.26 %	1,094	0.48 %
>7 and <=8	55,501,747.37	0.36 %	2,081	0.90 %
>8 and <=9	70,771,296.62	0.46 %	2,819	1.23 %
>9 and <=10	1,002,047,126.06	6.56 %	32,488	14.13 %
>10 and <=11	105,578,373.49	0.69 %	4,695	2.04 %
>11 and <=12	196,457,409.92	1.29 %	4,827	2.10 %
>12 and <=13	612,116,947.76	4.01 %	13,732	5.97 %
>13 and <=14	121,701,200.55	0.80 %	2,615	1.14 %
>14 and <=15	1,682,170,141.73	11.01 %	31,170	13.55 %
>15 and <=16	173,258,995.28	1.13 %	3,139	1.36 %
>16 and <=17	237,989,373.79	1.56 %	3,693	1.61 %
>17 and <=18	865,987,822.69	5.67 %	12,962	5.64 %
>18 and <=19	180,667,263.36	1.18 %	3,424	1.49 %
>19 and <=20	3,806,777,421.77	24.91 %	48,754	21.20 %
>20 and <=21	282,944,287.31	1.85 %	4,124	1.79 %
>21 and <=22	168,769,433.50	1.10 %	2,562	1.11 %
>22 and <=23	191,567,545.09	1.25 %	2,602	1.13 %
>23 and <=24	125,911,758.58	0.82 %	1,836	0.80 %
>24 and <=25	4,137,017,298.42	27.07 %	38,547	16.76 %
>25 and <=26	421,500,938.27	2.76 %	4,388	1.91 %
>26 and <=27	37,775,369.34	0.25 %	412	0.18 %
>27 and <=28	16,385,154.48	0.11 %	204	0.09 %
>28 and <=29	48,663,987.59	0.32 %	456	0.20 %
>29 and <=30	272,835,546.60	1.79 %	3,490	1.52 %
>30 and <=31	25,556,802.81	0.17 %	332	0.14 %
>33 and <=34	25,086.82	0.00 %	1	0.00 %
>34 and <=35	188,357.25	0.00 %	2	0.00 %
>35 and <=36	100,627.52	0.00 %	2	0.00 %
>36 and <=37	108,370.84	0.00 %	1	0.00 %
>39 and <=40	338,518.90	0.00 %	5	0.00 %
>32 and <=33	121,000.00	0.00 %	1	0.00 %
>31 and <=32	3,388,488.66	0.02 %	43	0.02 %
>40 and <=41	86,758.21	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
15,281,357,079.61	100.00 %		230,000	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	43,734.86	0.00 %	3	0.00 %
1996	23,758.74	0.00 %	2	0.00 %
1997	109,683.50	0.00 %	4	0.00 %
1998	64,389.67	0.00 %	6	0.00 %
1999	511,506.65	0.00 %	88	0.04 %
2000	354,791.01	0.00 %	40	0.02 %
2001	232,422.02	0.00 %	23	0.01 %
2002	923,733.81	0.01 %	59	0.03 %
2003	4,520,767.25	0.03 %	237	0.10 %
2004	15,410,270.26	0.10 %	908	0.39 %
2005	46,086,720.57	0.30 %	2,265	0.98 %
2006	15,826,103.27	0.10 %	621	0.27 %
2007	14,267,755.53	0.09 %	297	0.13 %
2008	13,665,463.90	0.09 %	500	0.22 %
2009	123,153,327.64	0.81 %	3,410	1.48 %
2010	218,482,190.19	1.43 %	6,131	2.67 %
2011	129,261,400.13	0.85 %	5,251	2.28 %
2012	37,947,835.24	0.25 %	1,151	0.50 %
2013	61,998,539.65	0.41 %	1,698	0.74 %
2014	167,513,727.35	1.10 %	4,632	2.01 %
2015	682,319,302.85	4.47 %	17,062	7.42 %
2016	1,446,108,636.90	9.46 %	30,823	13.40 %
2017	1,068,500,255.91	6.99 %	18,402	8.00 %
2018	1,774,796,425.19	11.61 %	27,450	11.93 %
2019	3,820,605,252.94	25.00 %	50,083	21.78 %
2020	2,547,242,651.53	16.67 %	29,317	12.75 %
2021	1,935,858,814.14	12.67 %	18,776	8.16 %
2022	1,034,188,465.93	6.77 %	9,433	4.10 %
2023	121,339,152.98	0.79 %	1,328	0.58 %
15,281,357,079.61	100.00 %		230,000	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,206,763,466.91	14.44 %	47,318	44.50 %
>100 and <=200	4,867,270,794.65	31.85 %	33,316	31.33 %
>200 and <=300	3,997,053,708.86	26.16 %	16,497	15.52 %
>300 and <=400	1,867,035,064.05	12.22 %	5,494	5.17 %
>400	2,343,234,045.14	15.33 %	3,700	3.48 %
15,281,357,079.61	100.00 %		106,325	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	28,992,865.87	0.19 %	577	0.25 %
0.5 - 1%	679,706,401.02	4.45 %	7,153	3.11 %
1 - 1.5%	4,716,286,267.47	30.86 %	56,765	24.68 %
1.5 - 2%	6,792,311,463.02	44.45 %	101,477	44.12 %
2 - 2.5%	1,380,249,138.87	9.03 %	25,376	11.03 %
2.5 - 3%	758,933,327.40	4.97 %	15,004	6.52 %
3 - 3.5%	281,518,323.64	1.84 %	5,934	2.58 %
3.5 - 4%	185,273,225.38	1.21 %	4,616	2.01 %
4 - 4.5%	119,709,185.57	0.78 %	3,544	1.54 %
4.5 - 5%	121,604,185.35	0.80 %	3,503	1.52 %
5 - 5.5%	112,043,482.72	0.73 %	3,024	1.31 %
5.5 - 6%	63,698,603.33	0.42 %	1,848	0.80 %
6 - 6.5%	31,166,354.36	0.20 %	830	0.36 %
6.5 - 7%	8,236,450.87	0.05 %	245	0.11 %
8 - 8.5%	47,230.16	0.00 %	4	0.00 %
7.5 - 8%	140,678.95	0.00 %	8	0.00 %
7 - 7.5%	1,439,109.40	0.01 %	64	0.03 %
8.5 - 9%	786.23	0.00 %	2	0.00 %
> 10%	0.00	0.00 %	26	0.01 %
15,281,357,079.61	100.00 %		230,000	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,902,592,929.93	84.43 %	193,742	84.24 %
Variable	28,057,648.53	0.18 %	1,830	0.80 %
Variable With Cap	2,350,706,501.15	15.38 %	34,428	14.97 %
15,281,357,079.61	100.00 %		230,000	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2023	287,922,961.21	1.88 %	5,130	2.23 %
2024	770,575,720.35	5.04 %	14,339	6.23 %
2025	105,176,090.43	0.69 %	1,583	0.69 %
2026	164,292,476.36	1.08 %	2,175	0.95 %
2027	184,116,960.56	1.20 %	2,210	0.96 %
2028	223,616,478.49	1.46 %	2,651	1.15 %
2029	87,527,318.76	0.57 %	841	0.37 %
2030	9,626,109.34	0.06 %	107	0.05 %
2031	88,500,579.58	0.58 %	571	0.25 %
2032	42,542,880.97	0.28 %	280	0.12 %
2033	72,483,607.01	0.47 %	1,008	0.44 %
2034	245,550,687.13	1.61 %	2,737	1.19 %
2035	23,659,546.14	0.15 %	210	0.09 %
2036	19,224,940.35	0.13 %	123	0.05 %
2037	2,972,523.29	0.02 %	25	0.01 %
2038	243,388.04	0.00 %	2	0.00 %
Fixed To Maturity	12,953,324,811.60	84.77 %	196,008	85.22 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,281,313,344.75	100.00 %	229,971	99.99 %
Twice A Year	43,734.86	0.00 %	3	0.00 %
UNKNOWN	0.00	0.00 %	26	0.01 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,450,160,818.57	94.56 %	222,303	96.65 %
Interest only	710,273,492.76	4.65 %	4,455	1.94 %
Linear	120,922,768.28	0.79 %	3,242	1.41 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,102,864,095.41	7.22 %	36,865	16.03 %
11-20%	1,319,397,131.88	8.63 %	31,551	13.72 %
21-30%	1,585,895,170.92	10.38 %	29,949	13.02 %
31-40%	1,832,362,024.03	11.99 %	29,196	12.69 %
41-50%	2,017,708,604.04	13.20 %	27,884	12.12 %
51-60%	2,075,436,307.43	13.58 %	25,044	10.89 %
61-70%	2,042,048,002.14	13.36 %	21,905	9.52 %
71-80%	1,828,331,660.02	11.96 %	16,407	7.13 %
81-90%	883,088,161.99	5.78 %	6,587	2.86 %
91-100%	252,897,671.20	1.65 %	1,863	0.81 %
101-110%	64,643,595.06	0.42 %	618	0.27 %
111-120%	41,357,473.24	0.27 %	426	0.19 %
>120%	235,327,182.25	1.54 %	1,705	0.74 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	767,176,381.74	5.02 %	23,443	10.19 %
11-20%	900,092,225.77	5.89 %	24,591	10.69 %
21-30%	1,123,996,988.29	7.36 %	24,699	10.74 %
31-40%	1,408,165,885.32	9.21 %	26,043	11.32 %
41-50%	1,716,014,356.22	11.23 %	27,289	11.86 %
51-60%	1,903,423,306.06	12.46 %	26,820	11.66 %
61-70%	2,187,564,044.75	14.32 %	27,019	11.75 %
71-80%	2,348,074,854.48	15.37 %	25,103	10.91 %
81-90%	1,980,078,264.66	12.96 %	16,946	7.37 %
91-100%	406,088,740.55	2.66 %	3,222	1.40 %
101-110%	100,137,588.02	0.66 %	1,035	0.45 %
111-120%	76,940,418.25	0.50 %	819	0.36 %
>120%	363,604,025.50	2.38 %	2,971	1.29 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	118,033,491.50	0.77 %	12,253	5.33 %
21-40%	389,538,651.46	2.55 %	16,713	7.27 %
41-60%	825,952,848.50	5.40 %	21,460	9.33 %
61-80%	1,712,258,054.99	11.20 %	29,440	12.80 %
81-100%	2,249,572,749.69	14.72 %	29,458	12.81 %
101-120%	778,254,866.01	5.09 %	15,475	6.73 %
121-140%	762,809,612.35	4.99 %	13,363	5.81 %
141-160%	860,276,673.33	5.63 %	13,517	5.88 %
161-180%	961,143,070.79	6.29 %	13,038	5.67 %
181-200%	1,115,079,616.37	7.30 %	12,127	5.27 %
201-300%	2,620,908,026.17	17.15 %	29,806	12.96 %
301-400%	1,122,785,866.31	7.35 %	10,760	4.68 %
401-500%	480,702,851.04	3.15 %	4,307	1.87 %
>500%	1,284,040,701.10	8.40 %	8,283	3.60 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	371,013,344.28	2.43 %	15,386	6.69 %
>1 and <=2	485,697,406.71	3.18 %	17,318	7.53 %
>2 and <=3	675,294,177.38	4.42 %	20,641	8.97 %
>3 and <=4	904,146,073.71	5.92 %	22,362	9.72 %
>4 and <=5	971,771,341.65	6.36 %	18,514	8.05 %
>5 and <=6	1,374,494,073.41	8.99 %	22,422	9.75 %
>6 and <=7	1,288,411,035.73	8.43 %	18,727	8.14 %
>7 and <=8	1,387,027,354.38	9.08 %	18,041	7.84 %
>8 and <=9	2,242,168,923.39	14.67 %	25,998	11.30 %
>9 and <=10	1,483,048,208.51	9.70 %	15,973	6.94 %
>10 and <=11	1,181,213,359.55	7.73 %	11,936	5.19 %
>11 and <=12	2,223,167,879.65	14.55 %	17,564	7.64 %
>12 and <=13	483,912,729.95	3.17 %	3,420	1.49 %
>13 and <=14	131,314,906.46	0.86 %	1,062	0.46 %
>14 and <=15	36,566,472.88	0.24 %	334	0.15 %
>15 and <=16	39,516,436.72	0.26 %	283	0.12 %
>16 and <=17	2,268,742.49	0.01 %	14	0.01 %
>17 and <=18	324,612.76	0.00 %	5	0.00 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,953,324,811.60	84.77 %	196,008	85.22 %
>=0 and <=1	1,170,269,886.38	7.66 %	21,196	9.22 %
>1 and <=2	284,734,442.56	1.86 %	3,542	1.54 %
>2 and <=3	322,054,697.56	2.11 %	3,786	1.65 %
>3 and <=4	100,181,446.80	0.66 %	799	0.35 %
>4 and <=5	87,226,492.20	0.57 %	571	0.25 %
>5 and <=6	334,401,750.54	2.19 %	3,894	1.69 %
>7 and <=8	1,954,893.49	0.01 %	16	0.01 %
>6 and <=7	27,208,658.48	0.18 %	188	0.08 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,542,528,988.64	80.98 %	103,963	79.70 %
Other/No data	9,288,436,975.40	19.02 %	26,481	20.30 %
	48,830,965,964.04	100.00 %	130,444	100.00 %

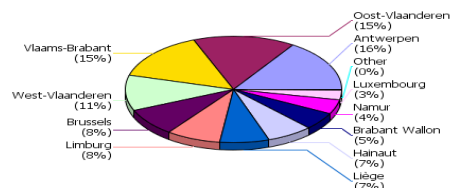
18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	13,914,329,922.34	91.05 %	211,664	92.03 %
Phase 2	1,364,418,116.32	8.93 %	17,185	7.47 %
Phase 3	2,609,040.95	0.02 %	33	0.01 %
Other/No data	0.00	0.00 %	1,118	0.49 %
	15,281,357,079.61	100.00 %	230,000	100.00 %

Stratification Tables

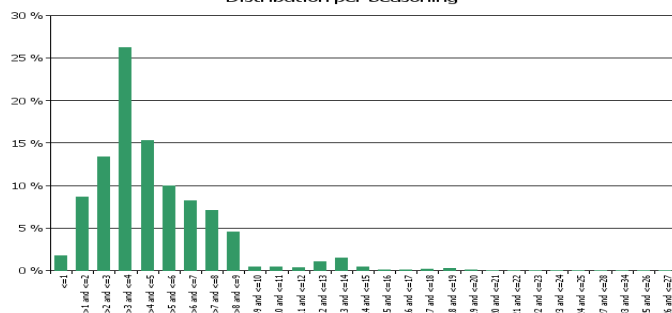
Portfolio Cut-off Date 30/09/2023

1. Geographic distribution



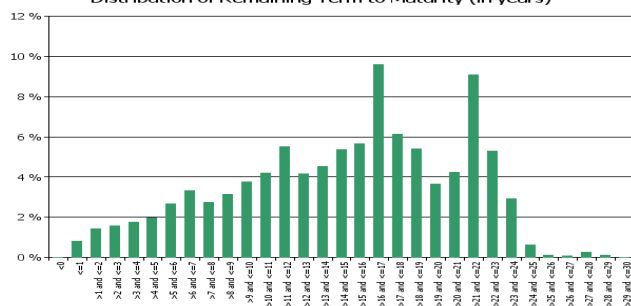
2. Seasoning

Distribution per Seasoning



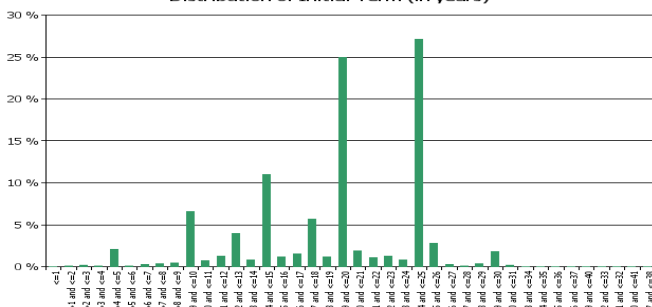
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



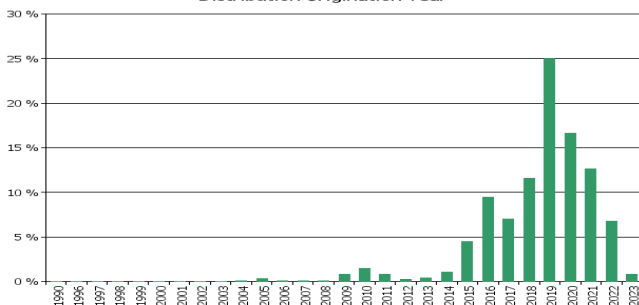
4. Original term to maturity

Distribution of Initial Term (in years)

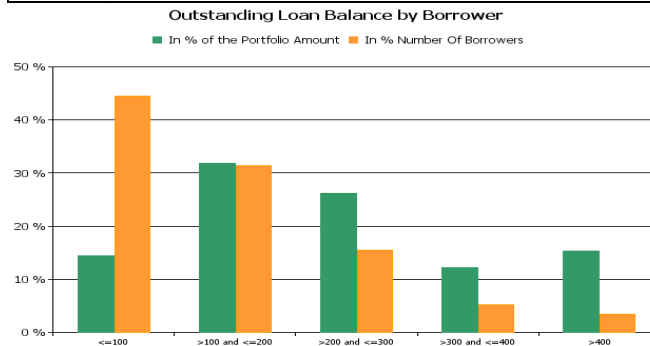


5. Origination Year

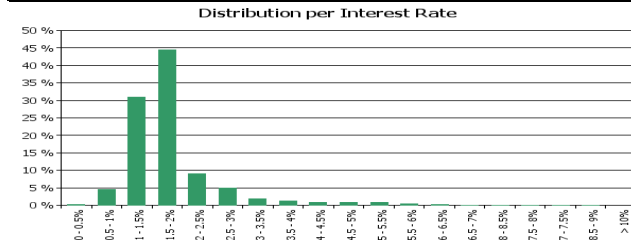
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

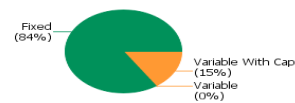


7. Interest Rate

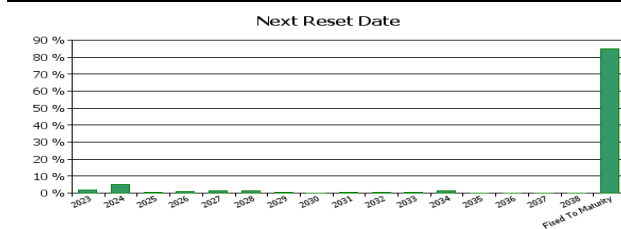


8. Interest Rate Type

Distribution per Interest Type



9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency

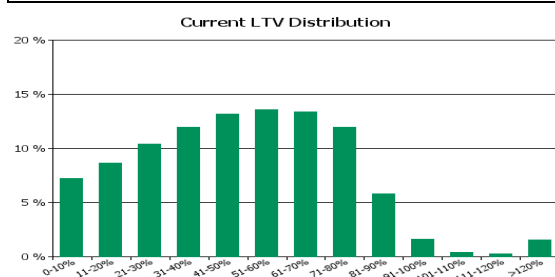


11. Repayment Type

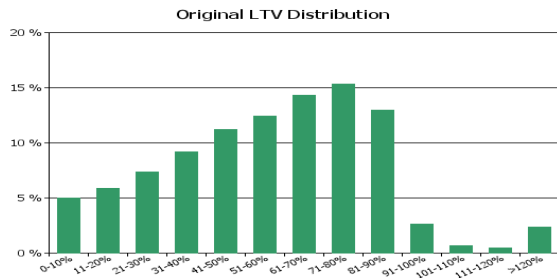
Distribution per Repayment Type



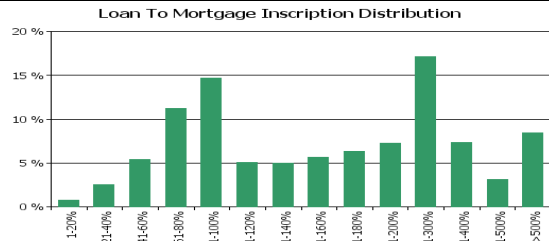
12. Current Loan to Current Value (LTV)



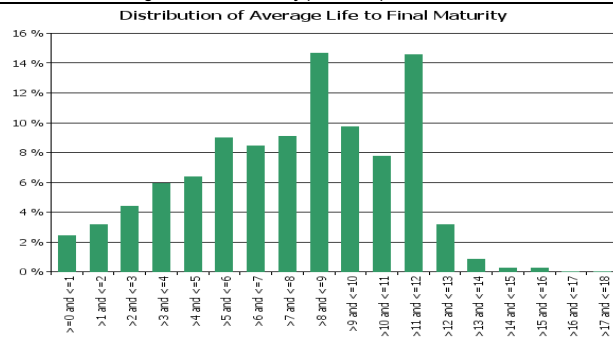
13. Current Loan to Original Value (LTOV)



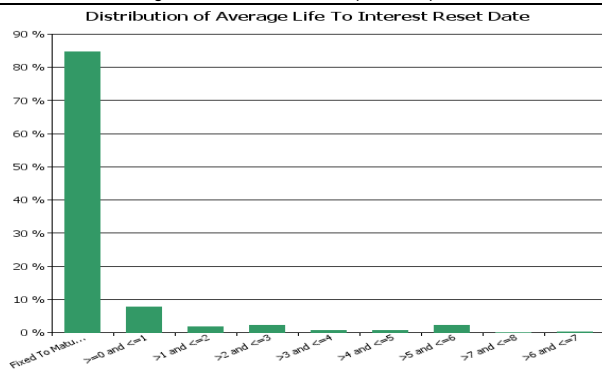
14. Loan to Mortgage Inscription Ratio (LTM)



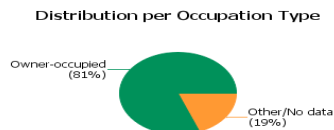
15. Distribution of Average Life to Final Maturity (at 0% CPR)



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



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms

Distribution per IFRS9 Norm





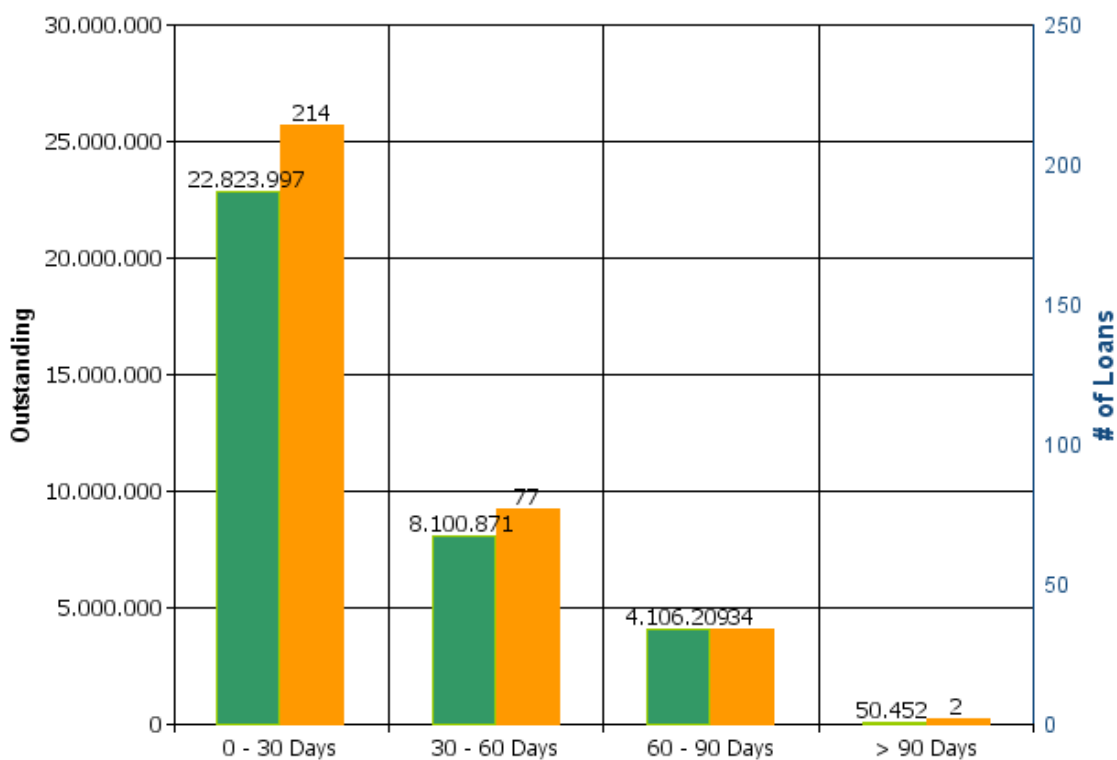
Cover Pool Performance

Portfolio Cut-off Date 30/09/2023

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,246,275,551.38	99.77 %	229,673	99.86 %
0 - 30 Days	22,823,996.86	0.15 %	214	0.09 %
30 - 60 Days	8,100,870.57	0.05 %	77	0.03 %
60 - 90 Days	4,106,209.11	0.03 %	34	0.01 %
> 90 Days	50,451.69	0.00 %	2	0.00 %
Total	15,281,357,079.61	100.00 %	230,000	100.00 %

Delinquency Outstanding in Euro




Amortisation

Portfolio Cut-off D:

Sep/2023

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/10/2023	1	11,500,000,000	15,181,393,825	15,156,474,981	15,119,170,834	15,057,194,406
01/11/2023	2	11,500,000,000	15,077,468,362	15,027,189,575	14,952,080,462	14,827,718,363
01/12/2023	3	11,500,000,000	14,972,855,577	14,898,431,049	14,787,479,747	14,604,374,106
01/01/2024	4	11,500,000,000	14,872,967,654	14,773,939,366	14,626,621,822	14,384,323,402
01/02/2024	5	11,500,000,000	14,768,569,200	14,645,354,219	14,462,444,104	14,162,623,796
01/03/2024	6	11,500,000,000	14,668,443,813	14,522,983,409	14,307,478,311	13,955,347,947
01/04/2024	7	11,500,000,000	14,566,088,552	14,397,182,986	14,147,472,954	13,740,833,110
01/05/2024	8	11,500,000,000	14,464,317,190	14,273,125,221	13,991,046,214	13,533,198,973
01/06/2024	9	11,500,000,000	14,359,047,210	14,145,214,627	13,830,400,275	13,321,147,744
01/07/2024	10	11,500,000,000	14,255,756,741	14,020,411,308	13,674,634,582	13,117,126,560
01/08/2024	11	11,500,000,000	14,156,436,086	13,899,116,337	13,521,854,493	12,915,637,784
01/09/2024	12	11,500,000,000	14,055,319,985	13,776,432,664	13,368,415,489	12,714,993,810
01/10/2024	13	11,500,000,000	13,946,390,382	13,647,226,974	13,210,441,828	12,513,236,264
01/11/2024	14	11,500,000,000	13,838,876,752	13,519,051,346	13,053,087,186	12,311,817,238
01/12/2024	15	11,500,000,000	13,728,682,562	13,389,390,245	12,896,076,129	12,113,861,190
01/01/2025	16	11,500,000,000	13,625,423,934	13,266,144,973	12,744,876,178	11,921,125,078
01/02/2025	17	11,500,000,000	13,520,353,493	13,141,518,203	12,593,038,042	11,729,209,923
01/03/2025	18	11,500,000,000	13,419,388,943	13,023,399,350	12,451,178,193	11,552,705,527
01/04/2025	19	11,500,000,000	13,320,522,628	12,905,524,546	12,307,103,263	11,370,661,191
01/05/2025	20	11,500,000,000	13,218,810,001	12,785,959,288	12,163,071,731	11,191,523,887
01/06/2025	21	11,500,000,000	13,114,958,070	12,663,992,434	12,016,408,560	11,009,745,085
01/07/2025	22	11,500,000,000	13,012,151,028	12,544,096,655	11,873,348,156	10,834,075,647
01/08/2025	23	11,500,000,000	12,915,602,224	12,429,902,913	11,735,339,017	10,662,791,593
01/09/2025	24	11,500,000,000	12,809,773,965	12,307,145,099	11,589,890,092	10,486,032,943
01/10/2025	25	11,500,000,000	12,713,507,815	12,194,607,012	11,455,645,694	10,322,087,988
01/11/2025	26	11,500,000,000	12,616,718,038	12,081,242,209	11,320,287,276	10,156,920,458
01/12/2025	27	11,500,000,000	12,508,333,891	11,957,798,194	11,177,040,997	9,987,287,010
01/01/2026	28	11,500,000,000	12,411,825,888	11,845,413,017	11,043,835,396	9,826,463,182
01/02/2026	29	9,000,000,000	12,314,603,543	11,732,694,082	10,910,924,659	9,667,083,787
01/03/2026	30	9,000,000,000	12,213,512,466	11,618,552,249	10,779,954,839	9,514,497,986
01/04/2026	31	9,000,000,000	12,117,554,938	11,507,718,025	10,649,966,231	9,359,955,573
01/05/2026	32	9,000,000,000	12,018,939,330	11,395,330,293	10,519,999,131	9,207,831,092
01/06/2026	33	9,000,000,000	11,920,406,127	11,282,740,663	10,389,567,883	9,055,151,997
01/07/2026	34	9,000,000,000	11,824,493,246	11,173,587,950	10,263,731,875	8,908,808,863
01/08/2026	35	9,000,000,000	11,727,847,676	11,063,466,111	10,136,731,642	8,761,307,271
01/09/2026	36	9,000,000,000	11,629,644,824	10,952,219,108	10,009,282,706	8,614,509,179
01/10/2026	37	9,000,000,000	11,531,898,375	10,842,340,429	9,884,475,713	8,472,221,555
01/11/2026	38	9,000,000,000	11,434,573,327	10,732,600,789	9,759,547,182	8,329,711,374
01/12/2026	39	9,000,000,000	11,334,773,791	10,621,465,173	9,634,715,368	8,189,459,846
01/01/2027	40	9,000,000,000	11,234,687,539	10,509,821,729	9,509,198,255	8,048,535,988
01/02/2027	41	9,000,000,000	11,141,649,138	10,405,108,379	9,390,511,602	7,914,415,771
01/03/2027	42	9,000,000,000	11,046,793,414	10,300,717,711	9,274,942,954	7,787,102,052
01/04/2027	43	9,000,000,000	10,952,233,796	10,195,223,207	9,156,607,381	7,655,187,484
01/05/2027	44	6,500,000,000	10,847,942,502	10,081,565,296	9,032,242,498	7,520,260,959
01/06/2027	45	6,500,000,000	10,755,459,741	9,978,662,882	8,917,314,121	7,393,124,284
01/07/2027	46	6,500,000,000	10,660,604,583	9,874,423,899	8,802,443,559	7,267,972,481
01/08/2027	47	6,500,000,000	10,570,646,868	9,774,493,807	8,691,202,135	7,145,728,238
01/09/2027	48	6,500,000,000	10,479,059,782	9,673,370,192	8,579,411,050	7,023,939,145
01/10/2027	49	6,500,000,000	10,385,415,164	9,571,189,458	8,467,892,734	6,904,221,180
01/11/2027	50	6,500,000,000	10,295,367,401	9,472,108,827	8,358,920,736	6,786,505,015
01/12/2027	51	5,000,000,000	10,203,083,036	9,371,795,666	8,250,040,989	6,670,650,041
01/01/2028	52	5,000,000,000	10,111,403,122	9,271,832,862	8,141,285,451	6,554,833,320
01/02/2028	53	5,000,000,000	10,022,598,277	9,174,814,061	8,035,608,186	6,442,345,950
01/03/2028	54	5,000,000,000	9,933,734,128	9,079,037,750	7,932,804,375	6,334,722,311
01/04/2028	55	5,000,000,000	9,844,896,288	8,982,582,492	7,828,566,225	6,225,004,743
01/05/2028	56	5,000,000,000	9,756,410,641	8,887,235,743	7,726,405,253	6,118,585,366
01/06/2028	57	5,000,000,000	9,669,766,772	8,793,371,218	7,625,358,796	6,012,989,469
01/07/2028	58	5,000,000,000	9,583,516,832	8,700,633,570	7,526,369,255	5,910,602,661
01/08/2028	59	5,000,000,000	9,497,646,439	8,608,049,310	7,427,343,029	5,808,130,222
01/09/2028	60	5,000,000,000	9,411,222,028	8,515,252,806	7,328,589,144	5,706,631,869
01/10/2028	61	5,000,000,000	9,326,576,570	8,424,814,499	7,232,908,038	5,609,039,640
01/11/2028	62	5,000,000,000	9,242,901,777	8,335,069,089	7,137,660,599	5,511,731,824

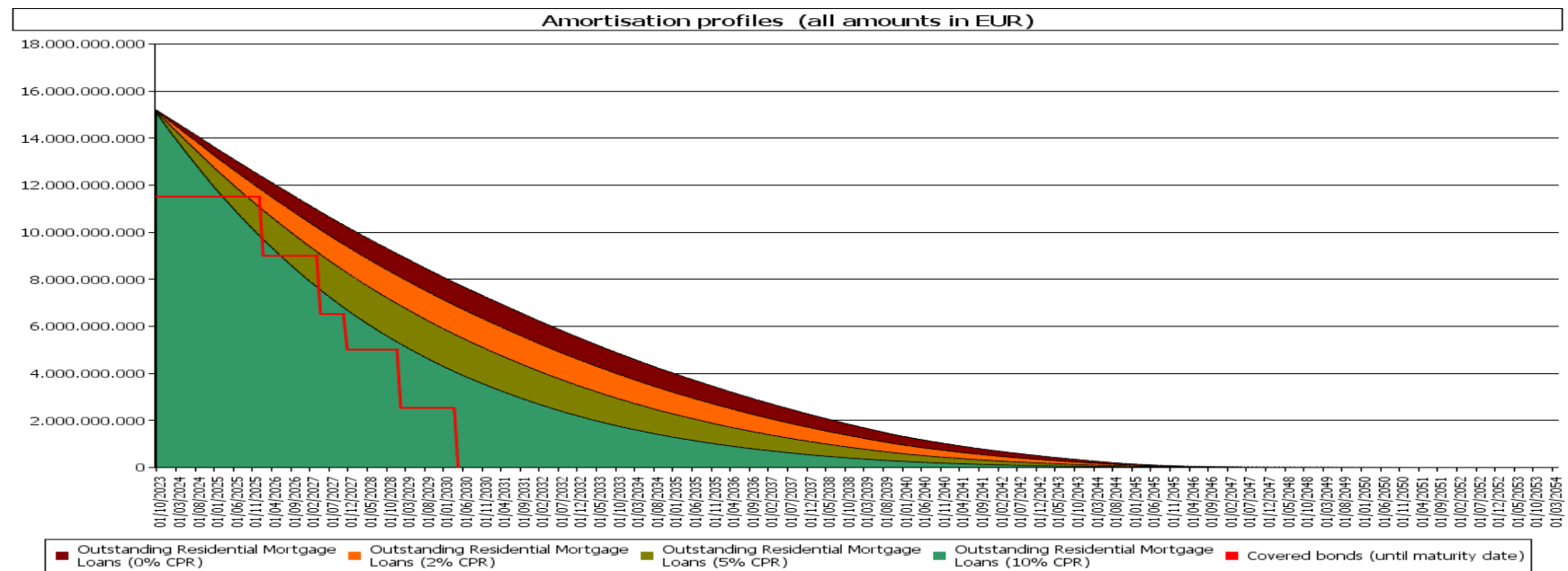
01/12/2028	63	5,000,000,000	9,159,707,962	8,246,488,428	7,044,424,360	5,417,435,872
01/01/2029	64	5,000,000,000	9,077,361,391	8,158,490,866	6,951,529,672	5,323,353,043
01/02/2029	65	2,500,000,000	8,992,598,364	8,068,599,921	6,857,452,748	5,229,068,509
01/03/2029	66	2,500,000,000	8,909,082,635	7,981,418,712	6,767,774,085	5,140,938,073
01/04/2029	67	2,500,000,000	8,827,485,443	7,894,904,787	6,677,390,084	5,050,796,685
01/05/2029	68	2,500,000,000	8,742,115,707	7,805,720,518	6,585,710,199	4,961,029,828
01/06/2029	69	2,500,000,000	8,657,995,223	7,717,498,754	6,494,717,709	4,871,762,647
01/07/2029	70	2,500,000,000	8,575,686,178	7,631,583,606	6,406,607,901	4,785,971,084
01/08/2029	71	2,500,000,000	8,495,127,212	7,547,071,288	6,319,548,100	4,700,938,491
01/09/2029	72	2,500,000,000	8,410,432,394	7,459,155,635	6,230,047,145	4,614,732,140
01/10/2029	73	2,500,000,000	8,330,197,261	7,375,868,931	6,145,321,697	4,533,314,719
01/11/2029	74	2,500,000,000	8,247,124,314	7,289,927,767	6,058,271,743	4,450,170,159
01/12/2029	75	2,500,000,000	8,166,051,953	7,206,416,901	5,974,130,083	4,370,374,222
01/01/2030	76	2,500,000,000	8,088,052,181	7,125,477,417	5,892,008,338	4,292,041,607
01/02/2030	77	2,500,000,000	8,010,713,737	7,045,373,394	5,810,954,737	4,215,068,946
01/03/2030	78	2,500,000,000	7,932,189,543	6,965,623,696	5,731,979,159	4,141,873,246
01/04/2030	79	2,500,000,000	7,855,711,003	6,886,764,035	5,652,673,347	4,067,267,256
01/05/2030	80	0	7,776,671,695	6,806,283,425	5,572,864,502	3,993,405,284
01/06/2030	81		7,700,682,915	6,728,345,513	5,495,039,670	3,920,959,496
01/07/2030	82		7,624,202,410	6,650,587,657	5,418,166,367	3,850,258,990
01/08/2030	83		7,548,418,055	6,573,313,238	5,341,592,276	3,779,766,419
01/09/2030	84		7,473,735,166	6,497,239,365	5,266,345,732	3,710,737,331
01/10/2030	85		7,399,458,721	6,422,109,032	5,192,636,740	3,643,802,856
01/11/2030	86		7,326,197,407	6,347,739,834	5,119,452,039	3,577,231,351
01/12/2030	87		7,251,346,459	6,272,572,907	5,046,378,778	3,511,716,744
01/01/2031	88		7,177,053,899	6,197,778,472	4,973,524,589	3,446,359,056
01/02/2031	89		7,103,719,075	6,124,045,360	4,901,857,839	3,382,311,359
01/03/2031	90		7,029,511,761	6,050,787,560	4,832,093,560	3,321,415,577
01/04/2031	91		6,956,841,221	5,978,078,503	4,761,887,556	3,259,294,765
01/05/2031	92		6,881,505,088	5,903,635,263	4,691,014,849	3,197,623,994
01/06/2031	93		6,808,639,422	5,831,216,914	4,621,687,526	3,137,023,596
01/07/2031	94		6,735,865,608	5,759,421,137	4,553,548,699	3,078,103,899
01/08/2031	95		6,663,208,325	5,687,633,362	4,485,355,144	3,019,164,280
01/09/2031	96		6,590,844,834	5,616,322,885	4,417,854,445	2,961,133,119
01/10/2031	97		6,517,390,469	5,544,613,549	4,350,712,491	2,904,176,432
01/11/2031	98		6,445,152,818	5,473,858,151	4,284,269,031	2,847,711,351
01/12/2031	99		6,374,191,388	5,404,704,815	4,219,732,710	2,793,317,212
01/01/2032	100		6,300,790,795	5,333,406,909	4,153,476,666	2,737,812,548
01/02/2032	101		6,231,220,594	5,265,572,108	4,090,220,425	2,684,696,938
01/03/2032	102		6,160,597,264	5,197,632,851	4,027,839,801	2,633,275,453
01/04/2032	103		6,091,612,924	5,130,714,613	3,965,870,618	2,581,780,183
01/05/2032	104		6,022,135,593	5,063,871,180	3,904,568,981	2,531,453,209
01/06/2032	105		5,949,789,391	4,994,551,452	3,841,324,842	2,479,901,659
01/07/2032	106		5,881,461,056	4,929,089,280	3,781,647,073	2,431,366,917
01/08/2032	107		5,813,355,481	4,863,748,595	3,722,027,024	2,382,899,078
01/09/2032	108		5,744,971,598	4,798,382,924	3,662,666,696	2,334,963,770
01/10/2032	109		5,677,264,689	4,734,048,685	3,604,665,615	2,288,567,963
01/11/2032	110		5,611,175,662	4,671,003,806	3,547,615,779	2,242,807,645
01/12/2032	111		5,544,881,131	4,608,240,719	3,491,333,062	2,198,177,785
01/01/2033	112		5,479,385,552	4,546,085,045	3,435,482,755	2,153,852,337
01/02/2033	113		5,413,001,697	4,483,391,231	3,379,488,305	2,109,772,952
01/03/2033	114		5,347,467,850	4,422,326,263	3,325,800,590	2,068,311,705
01/04/2033	115		5,281,792,815	4,360,604,899	3,271,043,030	2,025,641,847
01/05/2033	116		5,217,925,019	4,300,805,192	3,218,244,661	1,984,776,203
01/06/2033	117		5,153,490,856	4,240,491,784	3,165,042,931	1,943,697,658
01/07/2033	118		5,089,884,863	4,181,279,846	3,113,166,736	1,904,002,749
01/08/2033	119		5,027,084,829	4,122,686,105	3,061,734,365	1,864,615,620
01/09/2033	120		4,964,524,514	4,064,475,353	3,010,827,169	1,825,846,466
01/10/2033	121		4,901,314,976	4,006,138,945	2,960,309,421	1,787,852,226
01/11/2033	122		4,839,334,701	3,948,769,961	2,910,496,133	1,750,322,834
01/12/2033	123		4,777,731,147	3,892,104,050	2,861,669,018	1,713,904,492
01/01/2034	124		4,716,580,142	3,835,771,534	2,813,078,065	1,677,666,449
01/02/2034	125		4,655,488,444	3,779,667,060	2,764,882,572	1,641,939,480
01/03/2034	126		4,594,307,113	3,724,280,976	2,718,107,946	1,607,985,639
01/04/2034	127		4,533,828,865	3,669,022,017	2,670,967,922	1,573,405,839
01/05/2034	128		4,473,487,809	3,614,248,532	2,624,618,194	1,539,764,504
01/06/2034	129		4,413,727,816	3,559,918,718	2,578,590,015	1,506,354,138
01/07/2034	130		4,354,661,809	3,506,513,596	2,533,655,181	1,474,036,986
01/08/2034	131		4,295,998,493	3,453,408,821	2,488,937,944	1,441,888,108
01/09/2034	132		4,237,641,525	3,400,719,943	2,444,730,754	1,410,279,350
01/10/2034	133		4,180,310,377	3,349,205,080	2,401,771,440	1,379,818,205
01/11/2034	134		4,123,155,596	3,297,810,650	2,358,901,161	1,349,449,255
01/12/2034	135		4,066,923,841	3,247,495,756	2,317,193,957	1,320,156,094
01/01/2035	136		4,010,763,420	3,197,218,939	2,275,517,946	1,290,921,345

01/02/2035	137	3,955,934,027	3,148,162,568	2,234,905,332	1,262,511,284
01/03/2035	138	3,901,494,424	3,100,082,305	2,195,716,782	1,235,627,226
01/04/2035	139	3,847,396,359	3,051,911,547	2,156,101,155	1,208,194,626
01/05/2035	140	3,793,837,397	3,004,486,702	2,117,372,379	1,181,628,872
01/06/2035	141	3,740,517,133	2,957,236,108	2,078,772,919	1,155,174,307
01/07/2035	142	3,687,498,440	2,910,534,541	2,040,908,691	1,129,484,119
01/08/2035	143	3,634,859,825	2,864,120,982	2,003,255,156	1,103,950,099
01/09/2035	144	3,582,199,219	2,817,839,193	1,965,871,871	1,078,760,415
01/10/2035	145	3,529,828,987	2,772,085,978	1,929,192,063	1,054,293,048
01/11/2035	146	3,477,455,388	2,726,323,438	1,892,518,966	1,029,870,780
01/12/2035	147	3,426,193,396	2,681,725,021	1,856,978,496	1,006,388,010
01/01/2036	148	3,374,682,704	2,636,926,927	1,821,313,969	982,878,913
01/02/2036	149	3,323,952,340	2,592,881,784	1,786,337,573	959,920,688
01/03/2036	150	3,272,797,456	2,548,927,008	1,751,877,187	937,672,163
01/04/2036	151	3,222,555,605	2,505,540,742	1,717,678,264	915,473,559
01/05/2036	152	3,171,557,931	2,461,842,462	1,683,566,892	893,614,990
01/06/2036	153	3,120,976,666	2,418,471,146	1,649,700,559	871,930,381
01/07/2036	154	3,071,604,232	2,376,305,134	1,616,948,489	851,116,396
01/08/2036	155	3,022,942,403	2,334,692,029	1,584,592,777	830,552,450
01/09/2036	156	2,974,310,939	2,293,236,658	1,552,497,965	810,283,603
01/10/2036	157	2,926,117,281	2,252,375,509	1,521,082,354	790,632,791
01/11/2036	158	2,878,624,051	2,212,059,457	1,490,056,789	771,225,773
01/12/2036	159	2,831,324,579	2,172,141,264	1,459,566,402	752,347,800
01/01/2037	160	2,784,808,452	2,132,831,343	1,429,507,371	733,732,601
01/02/2037	161	2,738,105,654	2,093,505,794	1,399,581,343	715,329,575
01/03/2037	162	2,692,046,354	2,055,136,259	1,370,773,548	697,925,013
01/04/2037	163	2,646,344,094	2,016,820,190	1,341,795,611	680,277,386
01/05/2037	164	2,601,150,827	1,979,123,807	1,313,475,320	663,189,540
01/06/2037	165	2,556,036,262	1,941,499,206	1,285,228,253	646,178,695
01/07/2037	166	2,511,362,786	1,904,435,293	1,257,589,884	629,691,005
01/08/2037	167	2,466,420,357	1,867,181,958	1,229,853,975	613,195,025
01/09/2037	168	2,422,350,403	1,830,708,891	1,202,763,640	597,148,002
01/10/2037	169	2,378,370,405	1,794,520,308	1,176,086,175	581,509,644
01/11/2037	170	2,334,546,074	1,758,466,560	1,149,526,464	565,969,946
01/12/2037	171	2,291,304,700	1,723,062,658	1,123,610,265	550,942,376
01/01/2038	172	2,247,745,828	1,687,439,473	1,097,581,869	535,900,329
01/02/2038	173	2,205,183,453	1,652,678,997	1,072,238,312	521,308,780
01/03/2038	174	2,163,253,707	1,618,770,803	1,047,826,293	507,490,623
01/04/2038	175	2,121,662,071	1,584,954,858	1,023,328,147	493,526,264
01/05/2038	176	2,080,287,096	1,551,495,501	999,259,556	479,943,090
01/06/2038	177	2,038,931,470	1,518,072,991	975,246,804	466,425,825
01/07/2038	178	1,997,822,614	1,485,024,127	951,667,327	453,282,858
01/08/2038	179	1,957,867,638	1,452,856,403	928,685,007	440,462,754
01/09/2038	180	1,917,899,288	1,420,783,617	905,873,961	427,824,007
01/10/2038	181	1,878,776,499	1,389,516,865	883,758,136	415,668,279
01/11/2038	182	1,840,066,472	1,358,579,304	861,883,745	403,662,837
01/12/2038	183	1,801,457,159	1,327,889,635	840,340,789	391,959,871
01/01/2039	184	1,762,961,646	1,297,309,762	818,900,699	380,341,770
01/02/2039	185	1,724,979,541	1,267,206,959	797,864,603	369,001,897
01/03/2039	186	1,687,216,730	1,237,566,648	777,412,218	358,167,169
01/04/2039	187	1,649,803,459	1,208,071,705	756,954,143	347,264,671
01/05/2039	188	1,612,148,879	1,178,561,389	736,645,998	336,562,674
01/06/2039	189	1,575,448,192	1,149,777,931	716,827,547	326,120,741
01/07/2039	190	1,538,425,942	1,120,915,817	697,113,483	315,851,760
01/08/2039	191	1,502,004,113	1,092,522,283	677,727,146	305,767,498
01/09/2039	192	1,465,735,392	1,064,333,019	658,561,300	295,862,051
01/10/2039	193	1,431,148,002	1,037,511,859	640,385,526	286,517,167
01/11/2039	194	1,397,548,185	1,011,435,263	622,702,518	277,425,503
01/12/2039	195	1,364,465,489	985,871,736	605,470,119	268,642,400
01/01/2040	196	1,333,088,522	961,567,174	589,041,672	260,246,252
01/02/2040	197	1,302,296,140	937,763,170	572,998,726	252,086,007
01/03/2040	198	1,271,826,891	914,369,569	557,375,262	244,240,860
01/04/2040	199	1,242,286,760	891,617,114	542,123,726	236,551,477
01/05/2040	200	1,213,043,904	869,199,804	527,192,721	229,093,485
01/06/2040	201	1,184,316,730	847,176,193	512,528,030	221,777,547
01/07/2040	202	1,156,305,108	825,780,994	498,354,667	214,760,579
01/08/2040	203	1,128,804,554	804,774,063	484,441,913	207,880,794
01/09/2040	204	1,101,433,710	783,928,333	470,693,492	201,125,654
01/10/2040	205	1,074,800,220	763,716,730	457,429,220	194,656,658
01/11/2040	206	1,048,582,079	743,823,282	444,380,977	188,303,086
01/12/2040	207	1,022,737,010	724,298,973	431,651,574	182,159,318
01/01/2041	208	997,271,496	705,066,503	419,121,206	176,122,287
01/02/2041	209	971,877,644	685,947,768	406,719,217	170,186,848
01/03/2041	210	946,609,066	667,089,704	394,629,002	164,495,988

01/04/2041	211	921,911,818	648,583,266	382,705,403	158,850,112
01/05/2041	212	897,449,030	630,336,869	371,023,426	153,369,975
01/06/2041	213	873,469,936	612,454,258	359,580,699	148,010,323
01/07/2041	214	850,100,600	595,089,901	348,525,903	142,871,887
01/08/2041	215	827,179,804	578,062,715	337,692,592	137,844,636
01/09/2041	216	804,782,948	561,457,104	327,157,777	132,978,738
01/10/2041	217	782,643,328	545,115,163	316,853,638	128,262,511
01/11/2041	218	760,813,538	529,011,833	306,711,397	123,631,055
01/12/2041	219	739,581,273	513,404,440	296,929,889	119,197,641
01/01/2042	220	718,976,073	498,254,158	287,434,782	114,897,263
01/02/2042	221	698,826,937	483,469,309	278,196,327	110,733,334
01/03/2042	222	679,001,997	469,034,132	269,270,046	106,770,196
01/04/2042	223	659,103,242	454,516,468	260,271,918	102,765,166
01/05/2042	224	639,593,028	440,338,295	251,532,388	98,907,360
01/06/2042	225	620,577,659	426,522,210	243,020,663	95,155,636
01/07/2042	226	601,938,906	413,032,751	234,755,517	91,542,593
01/08/2042	227	583,373,547	399,614,820	226,551,528	87,969,276
01/09/2042	228	565,247,627	386,541,725	218,582,749	84,515,531
01/10/2042	229	547,073,734	373,499,528	210,687,771	81,128,987
01/11/2042	230	529,462,299	360,862,716	203,041,764	77,853,604
01/12/2042	231	512,050,907	348,422,885	195,559,899	74,677,407
01/01/2043	232	494,776,788	336,097,768	188,162,404	71,548,231
01/02/2043	233	477,635,226	323,903,350	180,874,255	68,485,625
01/03/2043	234	460,841,474	312,036,050	173,847,001	65,572,974
01/04/2043	235	444,220,093	300,271,554	166,867,100	62,673,654
01/05/2043	236	427,817,933	288,709,809	160,047,108	59,865,720
01/06/2043	237	411,624,052	277,310,348	153,336,823	57,112,801
01/07/2043	238	395,691,226	266,138,873	146,797,435	54,452,967
01/08/2043	239	379,985,277	255,141,698	140,373,681	51,849,598
01/09/2043	240	364,530,024	244,349,106	134,093,922	49,320,267
01/10/2043	241	348,979,173	233,541,207	127,847,319	46,829,986
01/11/2043	242	333,905,086	223,074,447	121,806,937	44,428,438
01/12/2043	243	319,166,555	212,877,973	115,953,188	42,119,946
01/01/2044	244	304,609,595	202,824,171	110,195,984	39,859,101
01/02/2044	245	290,184,282	192,891,368	104,532,887	37,650,547
01/03/2044	246	275,912,434	183,113,567	98,997,930	35,515,670
01/04/2044	247	261,811,147	173,460,328	93,540,535	33,415,685
01/05/2044	248	247,887,053	163,965,483	88,202,702	31,379,678
01/06/2044	249	234,152,087	154,617,769	82,962,714	29,390,445
01/07/2044	250	220,726,177	145,512,992	77,885,226	27,478,586
01/08/2044	251	207,645,314	136,657,302	72,959,231	25,631,627
01/09/2044	252	194,934,552	128,074,395	68,203,052	23,859,226
01/10/2044	253	182,636,453	119,797,433	63,638,331	22,171,108
01/11/2044	254	170,922,884	111,923,953	59,304,603	20,573,759
01/12/2044	255	159,981,636	104,587,437	55,280,842	19,099,235
01/01/2045	256	150,885,487	98,473,559	51,916,912	17,861,042
01/02/2045	257	142,023,142	92,532,450	48,660,590	16,669,860
01/03/2045	258	133,438,859	86,806,329	45,544,487	15,542,662
01/04/2045	259	125,120,914	81,257,182	42,524,604	14,450,620
01/05/2045	260	116,964,710	75,835,622	39,589,639	13,398,119
01/06/2045	261	109,259,960	70,719,995	36,825,157	12,409,764
01/07/2045	262	102,079,141	65,963,661	34,263,909	11,499,313
01/08/2045	263	95,272,840	61,461,002	31,843,873	10,641,859
01/09/2045	264	88,839,822	57,213,825	29,567,957	9,839,421
01/10/2045	265	82,756,806	53,208,815	27,430,498	9,090,714
01/11/2045	266	77,078,929	49,474,147	25,440,316	8,395,439
01/12/2045	267	71,686,133	45,937,183	23,563,420	7,744,178
01/01/2046	268	66,582,700	42,594,486	21,793,222	7,132,061
01/02/2046	269	61,803,732	39,470,212	20,143,346	6,564,201
01/03/2046	270	57,237,441	36,498,002	18,583,707	6,032,782
01/04/2046	271	52,936,573	33,698,261	17,114,525	5,532,313
01/05/2046	272	48,891,953	31,072,458	15,742,102	5,067,814
01/06/2046	273	45,067,129	28,593,077	14,449,144	4,631,874
01/07/2046	274	41,534,288	26,308,394	13,261,887	4,233,855
01/08/2046	275	38,253,814	24,189,399	12,162,705	3,866,495
01/09/2046	276	35,324,354	22,299,101	11,183,726	3,540,221
01/10/2046	277	32,652,874	20,578,850	10,295,562	3,245,712
01/11/2046	278	30,219,022	19,012,659	9,487,808	2,978,396
01/12/2046	279	27,935,782	17,547,282	8,734,995	2,730,834
01/01/2047	280	25,831,105	16,197,753	8,042,696	2,503,750
01/02/2047	281	24,024,569	15,039,388	7,448,540	2,308,964
01/03/2047	282	22,373,510	13,984,368	6,910,109	2,133,860
01/04/2047	283	20,841,719	13,004,840	6,409,752	1,970,964
01/05/2047	284	19,395,183	12,082,365	5,940,430	1,819,163

01/06/2047	285	18,039,176	11,218,570	5,501,708	1,677,675
01/07/2047	286	16,837,653	10,454,155	5,114,212	1,553,120
01/08/2047	287	15,762,910	9,770,270	4,767,498	1,441,695
01/09/2047	288	14,842,854	9,184,391	4,470,215	1,346,071
01/10/2047	289	14,048,892	8,678,838	4,213,756	1,263,645
01/11/2047	290	13,357,484	8,237,718	3,989,411	1,191,300
01/12/2047	291	12,726,184	7,835,506	3,785,286	1,125,711
01/01/2048	292	12,159,463	7,473,878	3,601,403	1,066,490
01/02/2048	293	11,620,174	7,130,287	3,427,101	1,010,575
01/03/2048	294	11,123,984	6,814,988	3,267,761	959,771
01/04/2048	295	10,658,050	6,518,464	3,117,630	911,798
01/05/2048	296	10,218,415	6,239,325	2,976,780	867,035
01/06/2048	297	9,814,289	5,982,404	2,846,944	825,706
01/07/2048	298	9,439,976	5,744,792	2,727,139	787,716
01/08/2048	299	9,079,644	5,516,137	2,611,933	751,244
01/09/2048	300	8,728,623	5,293,888	2,500,322	716,097
01/10/2048	301	8,386,356	5,077,955	2,392,433	682,388
01/11/2048	302	8,045,378	4,863,230	2,285,440	649,110
01/12/2048	303	7,713,811	4,655,152	2,182,271	617,267
01/01/2049	304	7,393,171	4,454,084	2,082,703	586,609
01/02/2049	305	7,079,909	4,258,122	1,986,009	557,005
01/03/2049	306	6,777,166	4,069,796	1,893,812	529,114
01/04/2049	307	6,484,013	3,887,149	1,804,220	501,948
01/05/2049	308	6,196,383	3,708,619	1,717,118	475,758
01/06/2049	309	5,916,639	3,535,182	1,632,653	450,439
01/07/2049	310	5,641,563	3,365,291	1,550,367	425,983
01/08/2049	311	5,373,020	3,199,665	1,470,315	402,277
01/09/2049	312	5,110,363	3,038,089	1,392,517	379,378
01/10/2049	313	4,850,085	2,878,622	1,316,177	357,110
01/11/2049	314	4,594,628	2,722,378	1,241,573	335,441
01/12/2049	315	4,345,916	2,570,787	1,169,552	314,688
01/01/2050	316	4,107,066	2,425,377	1,100,593	294,879
01/02/2050	317	3,871,989	2,282,676	1,033,204	275,651
01/03/2050	318	3,640,317	2,142,809	967,668	257,179
01/04/2050	319	3,296,804	1,937,315	872,644	230,942
01/05/2050	320	3,072,197	1,802,365	809,859	213,447
01/06/2050	321	2,849,844	1,669,082	748,064	196,325
01/07/2050	322	2,631,022	1,538,394	687,794	179,768
01/08/2050	323	2,413,890	1,409,040	628,359	163,538
01/09/2050	324	2,200,337	1,282,206	570,344	147,810
01/10/2050	325	1,991,507	1,158,610	514,098	132,687
01/11/2050	326	1,783,849	1,036,039	458,542	117,847
01/12/2050	327	1,578,272	915,137	404,035	103,413
01/01/2051	328	1,376,415	796,740	350,868	89,424
01/02/2051	329	1,177,470	680,424	298,882	75,852
01/03/2051	330	985,476	568,605	249,191	62,999
01/04/2051	331	802,073	461,999	201,956	50,841
01/05/2051	332	630,224	362,417	158,035	39,621
01/06/2051	333	484,198	277,971	120,903	30,184
01/07/2051	334	359,360	205,964	89,364	22,218
01/08/2051	335	260,732	149,183	64,563	15,984
01/09/2051	336	185,927	106,202	45,845	11,302
01/10/2051	337	132,888	75,781	32,632	8,012
01/11/2051	338	95,638	54,446	23,386	5,717
01/12/2051	339	72,268	41,074	17,599	4,285
01/01/2052	340	55,866	31,698	13,547	3,284
01/02/2052	341	44,669	25,302	10,786	2,604
01/03/2052	342	37,663	21,299	9,058	2,178
01/04/2052	343	33,439	18,879	8,008	1,918
01/05/2052	344	29,948	16,880	7,143	1,703
01/06/2052	345	26,447	14,882	6,281	1,491
01/07/2052	346	22,933	12,883	5,424	1,283
01/08/2052	347	19,681	11,038	4,635	1,092
01/09/2052	348	16,421	9,193	3,851	903
01/10/2052	349	13,151	7,351	3,072	717
01/11/2052	350	9,872	5,508	2,296	534
01/12/2052	351	7,418	4,132	1,718	398
01/01/2053	352	5,917	3,291	1,365	315
01/02/2053	353	4,411	2,449	1,013	233
01/03/2053	354	2,901	1,608	664	152
01/04/2053	355	1,387	0	0	0
01/05/2053	356	0	0	0	0
01/06/2053	357	0	0	0	0
01/07/2053	358	0	0	0	0

01/08/2053	359	0	0	0	0
01/09/2053	360	0	0	0	0
01/10/2053	361	0	0	0	0
01/11/2053	362	0	0	0	0
01/12/2053	363	0	0	0	0
01/01/2054	364	0	0	0	0
01/02/2054	365	0	0	0	0
01/03/2054	366	0	0	0	0
01/04/2054	367	0	0	0	0
		1,419,055,557,928	1,266,787,501,211	1,083,618,139,041	862,803,330,014



This information is optional

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

HTT 2023

Responsible in Domestic Currency		ECB				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the assets						
3. Additional information on the asset distribution						
Field Number	1. Additional information on the programme					
	Programme Description	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Specimen (if applicable)					
E.1.1.2	Specimen	BNP Paribas Fortis	802396VW0000101847			
E.1.1.3	Back-up issuer					
E.1.1.4	Back-up issuer					
E.1.1.5	Cash manager					
E.1.1.6	Bank account manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank identifier					
E.1.1.10	Trustee	Stichting BNP Paribas Fondservaris Representatie				
E.1.1.11	Cash Pool Monitor	David De Schacht & Lucien De Raedemaeker				
OE.1.1.1	where available - active agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the assets					
	Asset Description	Identifier (if available)	Local Entity Identifier (LEI)*	Trust of Issuer		
E.2.1.1	Asset 1					
E.2.1.2	Asset 2					
E.2.1.3	Asset 3					
E.2.1.4	Asset 4					
E.2.1.5	Asset 5					
E.2.1.6	Asset 6					
E.2.1.7	Asset 7					
E.2.1.8	Asset 8					
E.2.1.9	Asset 9					
E.2.1.10	Asset 10					
E.2.1.11	Asset 11					
E.2.1.12	Asset 12					
E.2.1.13	Asset 13					
E.2.1.14	Asset 14					
E.2.1.15	Asset 15					
E.2.1.16	Asset 16					
E.2.1.17	Asset 17					
E.2.1.18	Asset 18					
E.2.1.19	Asset 19					
E.2.1.20	Asset 20					
E.2.1.21	Asset 21					
E.2.1.22	Asset 22					
E.2.1.23	Asset 23					
E.2.1.24	Asset 24					
E.2.1.25	Asset 25					
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	3. General information		Total Assets			
E.3.1.1	Weighted Average Maturity (months)		62.76			
E.3.1.2	Weighted Average Maturity (months)**		174.80			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
E.3.2.1	2. Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Other Assets	% Total Assets
E.3.2.2	1-10 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.3	10-30 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.4	30-90 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.5	90-180 days	0.00%	0.00%	0.00%	0.00%	0.00%
E.3.2.6	> 180 days	0.00%	0.00%	0.00%	0.00%	0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

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

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

** Weighted Average Maturity - Reference: Terms to Maturity