



## Disclaimer - Important notices

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

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

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

### TERMS OF USE

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

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

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

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

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

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



## **SECTION A. INVESTOR T&Cs**

### **1. DIRECTORY SERVICES**

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy.

**PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

### **2. USE OF MATERIALS**

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

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

### **3. LINKS FROM AND TO OUR SITE**

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

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

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

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

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

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

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

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

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

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

### **2. PRODUCTS**

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

### **3. UPLOADING INFORMATION TO OUR SITE**

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/4/2024

Cut-off Date: 30/4/2024



## Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

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	Labelled Cover Pool Name	Residential Mortgage Pandbrievien Programme			
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/cov">https://www.bnpparibasfortis.com/investors/cov</a>			
G.1.1.5	Cut-off date	30/04/2024			
OG.1.1.2	Optional information e.a. Contact names				
OG.1.1.3	Optional information e.a. Parent name				
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	LEVEL 1			
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	3,577.34			
G.3.1.2	Outstanding Covered Bonds	2,750.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	3,369.50			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	2,728.45			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.08%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	827.3			
OG.3.2.1					
OG.3.2.2	Optional information e.a. Asset Coverage Test (ACT)	20.54%			
OG.3.2.3	Optional information e.a. OC (NPV basis)	23.50%			
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)			% Cover Pool
G.3.3.1	Mortgages	3,577.34			95.2%
G.3.3.2	Public Sector	-			-
G.3.3.3	Shipping	-			-
G.3.3.4	Substitute Assets	20.00			0.5%
G.3.3.5	Other	159.85			4.3%
G.3.3.6	Total	3,757.2			100.0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.84	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	70.83	ND1	2.0%	
G.3.4.3	1 - 2 Y	120.68	ND1	3.4%	
G.3.4.4	2 - 3 Y	164.41	ND1	4.6%	
G.3.4.5	3 - 4 Y	216.04	ND1	6.0%	
G.3.4.6	4 - 5 Y	198.24	ND1	5.5%	
G.3.4.7	5 - 10 Y	1,750.93	ND1	48.9%	
G.3.4.8	10+ Y	1,056.20	ND1	29.5%	
G.3.4.9	Total	3,577.3	0	100.0%	0.0%
OG.3.4.1	o/w 0-1 day	1.67		0.0%	
OG.3.4.2	o/w 0-0.5y	22.53		0.6%	
OG.3.4.3	o/w 0.5-1 y	46.63		1.3%	
OG.3.4.4	o/w 1-1.5y	64.83		1.8%	
OG.3.4.5	o/w 1.5-2 y	55.84		1.6%	
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)	3.03	4.03		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.0	18.2%	0.0%
G.3.5.3	1 - 2 Y	500.00	500.0	18.2%	18.2%
G.3.5.4	2 - 3 Y	0.00	500.0	0.0%	18.2%
G.3.5.5	3 - 4 Y	750.00	0.0	27.3%	0.0%
G.3.5.6	4 - 5 Y	1,000.00	750.0	36.4%	27.3%
G.3.5.7	5 - 10 Y	0.00	1,000.0	0.0%	36.4%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	2,750.0	2,750.0	100.0%	100.0%
OG.3.5.1	o/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	o/w 0-0.5y	500.00		18.2%	0.0%
OG.3.5.3	o/w 0.5-1 y	0.00		0.0%	0.0%
OG.3.5.4	o/w 1-1.5y	500.00		18.2%	0.0%
OG.3.5.5	o/w 1.5-2 y	0.00		0.0%	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	3,577.34	0.0	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				

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,750.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
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	2,750.0	0.0	100.0%	0.0%
OG.3.7.1	<i>a/w [if relevant, please specify]</i>				
OG.3.7.2	<i>a/w [if relevant, please specify]</i>				
OG.3.7.3	<i>a/w [if relevant, please specify]</i>				
OG.3.7.4	<i>a/w [if relevant, please specify]</i>				
OG.3.7.5	<i>a/w [if relevant, please specify]</i>				
OG.3.7.6	<i>a/w [if relevant, please specify]</i>				
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	2,750.00	0.0	100.0%	
G.3.8.2	Floating coupon	0.00	0.0	0.0%	
G.3.8.3	Other	0.00	0.0	0.0%	
G.3.8.4	Total	2,750.0	0.0	100.0%	0.0%
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)	20.00	11.1%		
G.3.9.3	Exposures to central banks	0.00	0.0%		
G.3.9.4	Exposures to credit institutions	159.85	88.9%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	179.8	100.0%		
OG.3.9.1	<i>a/w EU gvts or quasi gvts</i>		0.0%		
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		0.0%		
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>		0.0%		
OG.3.9.4	<i>a/w EU central banks</i>		0.0%		
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		0.0%		
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		0.0%		
OG.3.9.7	<i>a/w CQS1 credit institutions</i>		0.0%		
OG.3.9.8	<i>a/w CQS2 credit institutions</i>		0.0%		
OG.3.9.9			0.0%		
OG.3.9.10			0.0%		
OG.3.9.11			0.0%		
OG.3.9.12			0.0%		
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	20.00	100.0%		
G.3.10.2	Eurozone	0.00	0.0%		
G.3.10.3	Rest of European Union (EU)	0.00	0.0%		
G.3.10.4	European Economic Area (not member of EU)	0.00	0.0%		
G.3.10.5	Switzerland	0.00	0.0%		
G.3.10.6	Australia	0.00	0.0%		
G.3.10.7	Brazil	0.00	0.0%		
G.3.10.8	Canada	0.00	0.0%		
G.3.10.9	Japan	0.00	0.0%		
G.3.10.10	Korea	0.00	0.0%		
G.3.10.11	New Zealand	0.00	0.0%		
G.3.10.12	Singapore	0.00	0.0%		
G.3.10.13	US	0.00	0.0%		
G.3.10.14	Other	0.00	0.0%		
G.3.10.15	Total EU	20.00	100.0%		
G.3.10.16	Total	20.0	100.0%		
OG.3.10.1	<i>a/w [if relevant, please specify]</i>		0.0%		
OG.3.10.2	<i>a/w [if relevant, please specify]</i>		0.0%		
OG.3.10.3	<i>a/w [if relevant, please specify]</i>		0.0%		
OG.3.10.4	<i>a/w [if relevant, please specify]</i>		0.0%		
OG.3.10.5	<i>a/w [if relevant, please specify]</i>		0.0%		
OG.3.10.6	<i>a/w [if relevant, please specify]</i>		0.0%		
OG.3.10.7	<i>a/w [if relevant, please specify]</i>		0.0%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	20.00	0.56%	0.73%	
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%	
G.3.11.3	Other	0.00	0.00%	0.00%	
G.3.11.4	Total	20.0	0.56%	0.73%	
OG.3.11.1	<i>a/w [if relevant, please specify]</i>				
OG.3.11.2	<i>a/w [if relevant, please specify]</i>				
OG.3.11.3	<i>a/w [if relevant, please specify]</i>				
OG.3.11.4	<i>a/w [if relevant, please specify]</i>				
OG.3.11.5	<i>a/w [if relevant, please specify]</i>				
OG.3.11.6	<i>a/w [if relevant, please specify]</i>				
OG.3.11.7	<i>a/w [if relevant, please specify]</i>				
12. Bond List		<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>			
G.3.12.1	Bond list				
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>				
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>				
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>				
OG.3.13.4					
OG.3.13.5					



**14. Sustainable or other special purpose strategy**

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?
G.3.14.5	If yes. Further details are available in Tab F
G.3.14.6	Is sustainability based on other criteria?
G.3.14.7	If yes, please provide further details

**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:	<u>38</u>
G.4.1.2	(a) Value of outstanding covered bonds:	<u>39</u>
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnpparibasfortis.com)
G.4.1.4	(c) Geographical distribution:	<u>43 for Mortgage Assets</u>
G.4.1.5	(c) Type of cover assets:	<u>52</u>
G.4.1.6	(c) Loan size:	186 for Residential 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:	<u>149 for Mortgage Assets</u>
G.4.1.9	(d) Currency risk - cover pool:	<u>111</u>
G.4.1.10	(d) Interest rate risk - covered bond:	<u>163</u>
G.4.1.11	(d) Currency risk - covered bond:	<u>137</u>
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	<u>215 LTV Residential Mortgage</u>
G.4.1.14	(d) Market Risk:	<u>230 Derivatives and Swaps</u>
G.4.1.15	(d) Hedging Strategy	<u>18 for Harmonised Glossary</u>
G.4.1.16	(e) Maturity Structure - cover assets:	<u>65</u>
G.4.1.17	(e) Maturity Structure - covered bond:	<u>88</u>
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG 1.7
G.4.1.19	(f) Levels of OC:	<u>44</u>
G.4.1.20	(g) Percentage of loans in default:	<u>179 for Mortgage Assets</u>
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		

**5. References to Capital Requirements Regulation (CRR)**

G.5.1.1	Exposure to credit institute credit quality step 1	159.85
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
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	Services
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 2024

Reporting in Domestic Currency EUR

<b>CONTENT OF TAB B1</b>
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages
<b>1. Property Type Information</b>			
M.7.1.1	Residential	3,577.3	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	3,577.3	100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0.0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>		0.0%
OM.7.1.3			0.0%
OM.7.1.4			0.0%
OM.7.1.5			0.0%
OM.7.1.6			0.0%
OM.7.1.7			0.0%
OM.7.1.8			0.0%
OM.7.1.9			0.0%
OM.7.1.10			0.0%
OM.7.1.11			0.0%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	50,180.0	50,180
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>	26,568.0	26,568
OM.7.2.2	<i>Optional information eg. Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
<b>3. Concentration Risks</b>			
M.7.3.1	10 largest exposures	0.73%	0.73%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
<b>4. Breakdown by Geography</b>			
M.7.4.1	European Union	100.0%	0.0%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.0%	
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France		
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	<i>a/w [if relevant, please specify]</i>		
OM.7.4.2	<i>a/w [if relevant, please specify]</i>		
OM.7.4.3	<i>a/w [if relevant, please specify]</i>		
OM.7.4.4	<i>a/w [if relevant, please specify]</i>		
OM.7.4.5	<i>a/w [if relevant, please specify]</i>		
OM.7.4.6	<i>a/w [if relevant, please specify]</i>		
OM.7.4.7	<i>a/w [if relevant, please specify]</i>		
OM.7.4.8	<i>a/w [if relevant, please specify]</i>		
OM.7.4.9	<i>a/w [if relevant, please specify]</i>		
OM.7.4.10	<i>a/w [if relevant, please specify]</i>		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.75%		16.75%	
M.7.5.2	Vlaams-Brabant	13.54%		13.54%	
M.7.5.3	Oost-Vlaanderen	14.82%		14.82%	
M.7.5.4	Brussels	10.17%		10.17%	
M.7.5.5	West-Vlaanderen	10.72%		10.72%	
M.7.5.6	Limburg	6.90%		6.90%	
M.7.5.7	Llège	7.90%		7.90%	
M.7.5.8	Hainaut	6.28%		6.28%	
M.7.5.9	Brabant Wallon	5.49%		5.49%	
M.7.5.10	Namur	4.23%		4.23%	
M.7.5.11	Luxembourg	3.05%		3.05%	
M.7.5.12	Other	0.15%		0.15%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.04%		92.04%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.96%		7.96%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.65%		2.65%	
M.7.7.2	Amortising	97.35%		97.35%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.45%		4.45%	
M.7.8.2	> 12 - ≤ 24 months	10.33%		10.33%	
M.7.8.3	> 24 - ≤ 36 months	20.34%		20.34%	
M.7.8.4	> 36 - ≤ 60 months	14.38%		14.38%	
M.7.8.5	> 60 months	50.51%		50.51%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.02%		0.02%	
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)	71.29			
By buckets (mm):					
M.7A.10.2	≤100K	1,511.74	38,316	42.3%	76.4%
M.7A.10.3	>100K and ≤200K	1,247.88	9,047	34.9%	18.0%
M.7A.10.4	>200K and ≤300K	481.56	2,011	13.5%	4.0%
M.7A.10.5	>300K and ≤400K	181.90	535	5.1%	1.1%
M.7A.10.6	>400K	154.25	271	4.3%	0.5%
M.7A.10.26	Total	3,577.3	50,180	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 (%)	57.94%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	846.75	22,138	23.7%	44.1%
M.7A.11.3	>40 - <=50 %	454.78	6,128	12.7%	12.2%
M.7A.11.4	>50 - <=60 %	488.20	5,877	13.6%	11.7%
M.7A.11.5	>60 - <=70 %	554.47	5,841	15.5%	11.6%
M.7A.11.6	>70 - <=80 %	628.27	5,729	17.6%	11.4%
M.7A.11.7	>80 - <=90 %	466.48	3,295	12.5%	6.6%
M.7A.11.8	>90 - <=100 %	117.86	801	3.3%	1.6%
M.7A.11.9	>100 %	40.52	371	1.1%	0.7%
M.7A.11.10	Total	3,577.3	50,180	100.0%	100.0%
OM.7A.11.11	<i>a/w &gt;100 - &lt;=110 %</i>	14.61	0	0.4%	0.0%
OM.7A.11.12	<i>a/w &gt;110 - &lt;=120 %</i>	2.97	0	0.1%	0.0%
OM.7A.11.13	<i>a/w &gt;120 - &lt;=130 %</i>	4.25	0	0.1%	0.0%
OM.7A.11.14	<i>a/w &gt;130 - &lt;=140 %</i>	3.92	0	0.1%	0.0%
OM.7A.11.15	<i>a/w &gt;140 - &lt;=150 %</i>	1.05	0	0.0%	0.0%
OM.7A.11.16	<i>a/w &gt;150 %</i>	13.72	0	0.4%	0.0%
OM.7A.11.17					
OM.7A.11.18					
OM.7A.11.19					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.74%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,168.10	27,012	32.7%	53.8%
M.7A.12.3	>40 - <=50 %	513.11	6,275	14.3%	12.5%
M.7A.12.4	>50 - <=60 %	529.02	5,642	14.8%	11.2%
M.7A.12.5	>60 - <=70 %	469.04	4,472	13.1%	8.9%
M.7A.12.6	>70 - <=80 %	455.77	3,812	12.7%	7.6%
M.7A.12.7	>80 - <=90 %	316.00	2,126	8.8%	4.2%
M.7A.12.8	>90 - <=100 %	103.13	623	2.9%	1.2%
M.7A.12.9	>100 %	23.16	218	0.6%	0.4%
M.7A.12.10	Total	3,577.3	50,180	100.0%	100.0%
OM.7A.12.11	<i>a/w &gt;100 - &lt;=110 %</i>	4.06	0	0.1%	0.0%
OM.7A.12.12	<i>a/w &gt;110 - &lt;=120 %</i>	3.97	0	0.1%	0.0%
OM.7A.12.13	<i>a/w &gt;120 - &lt;=130 %</i>	3.65	0	0.1%	0.0%
OM.7A.12.14	<i>a/w &gt;130 - &lt;=140 %</i>	1.31	0	0.0%	0.0%
OM.7A.12.15	<i>a/w &gt;140 - &lt;=150 %</i>	1.10	0	0.0%	0.0%
OM.7A.12.16	<i>a/w &gt;150 %</i>	9.07	0	0.3%	0.0%
OM.7A.12.17					
OM.7A.12.18					
OM.7A.12.19					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.87%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural	18.13%			
M.7A.13.6	Other				
OM.7A.13.1	<i>a/w Private rental</i>				
OM.7A.13.2	<i>a/w Multi-family housing</i>				
OM.7A.13.3	<i>a/w Buildings under construction</i>				
OM.7A.13.4	<i>a/w Buildings land</i>				
OM.7A.13.5	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.6	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.7	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.8	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.9	<i>a/w [if relevant, please specify]</i>				
OM.7A.13.10	<i>a/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
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					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
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					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
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	0.0	0	0.0%	0.0%
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	0.0	0	0.0%	0.0%
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	0.0	0	0.0%	0.0%
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	0.0	0.0		
M.7A.20.10	Weighted Average				

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	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	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	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	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>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.]</b>	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	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What Maturity Extension Triggers</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date Belgian allows for "Failure to pay" and "Default"
HG.1.7	<b>LTVs: Definition</b>	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.1.8	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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.1.13	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.14	<b>Valuation Method</b>	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.
HG.1.15	<b>NPV assumptions (when stated)</b>	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for</b>	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential information</b>	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 30/04/2024

**Contact Details:**

**Head of ALM Treasury**

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

**Asset Based Funding**

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

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

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

**Website**

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

**Remark**

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



**BNP PARIBAS** Residential Mortgage Pandbrieven Program  
**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@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.40	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.90	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.43	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.50	30/10/2029
		<b>2,750,000,000</b>									

**Totals**

Total Outstanding (in EUR):	2,750,000,000
Current Weighted Average Fixed Coupon:	1.81 %
Weighted Average Rema	3.03

\* At Reporting Date until Maturity Date





## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
Fitch	NR	
Moody's	Aaa	stable
Standard and Poor's	AAA	stable



**Test Summary**

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	2,750,000,000 (I)
Nominal Balance Residential Mortgage Loans	3,577,336,669 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	159,845,715 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.62%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,906,038,893 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.67%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,746,541 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	159,845,715 (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)	2,906,038,893	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.17%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	525,975,313 (VIII)
Total Interest Proceeds Residential Mortgage Loans	525,975,313
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	3,084,631,149 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,906,038,893
Total Principal Proceeds Public Finance Exposures	18,746,541
Total Principal Proceeds Financial Institution Exposures	159,845,715
Impact Derivatives	0
Interest Requirement Covered Bonds	222,500,000 (X)
Costs, Fees and expenses Covered Bonds	22,745,404 (XI)
Principal Requirement Covered Bonds	2,750,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	615,361,058
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	360,906,827 (XIII)
Cumulative Cash Outflow Next 180 Days	-46,877,068 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	314,029,759
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	17,376,540 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	17,376,540 (XVII)

## Cover Pool Summary

Portfolio Cut-off D 30/04/2024 (All Amounts are in Euro)

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	3,577,336,669
Principal Redemptions between Cut-off Date and Maturity	3,577,336,669
Interest Payments between Cut-off Date and Maturity Date	525,975,313
Number of borrowers	26,568
Number of loans	50,180
Average Outstanding Balance per borrower	134,648
Average Outstanding Balance per loan	71,290
Weighted average Current Loan to Current Value	51.74%
Weighted average Current Loan to Original Value	57.94%
Weighted average seasoning (in Years)	4.62
Weighted average remaining maturity (in years, at 0% CPR)	14.92
Weighted average initial maturity (in years, at 0% CPR)	19.54
Percentage of Fixed Rate Loans	92.04%
Percentage of Variable Rate Loans	7.96%
Weighted average interest rate	1.81%
Weighted average interest rate Fixed Rate Loans	1.79%
Weighted average interest rate Variable Rate Loans	2.13%
Weighted Remaining average life (in years, at 0% CPR)	7.84
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.20
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 159,845,715

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

	Position	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000349580	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	BGB 1 22/06/2026	BGB 0.8 22/06/2028	BGB 0.1 22/06/2030	BGB 0 22/10/2031
Currency	EUR	EUR	EUR	EUR
Nominal Amount	2,000,000	6,000,000	7,000,000	5,000,000
Issue Date	12/10/2018	21/03/2018	13/10/2023	26/01/2022
Maturity Date	22/06/2026	22/06/2028	22/06/2030	22/10/2031
Coupon Type	F	F	F	F
Coupon	1.00 %	0.80 %	0.10 %	0.00 %
Standar & Poor's Ratir	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

6,621,827 EUR



**Stratification Tables**

Portfolio Cut-off Date 30/04/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	599,116,112.21	16.75 %	8,070	16.08 %
Oost-Vlaanderen	530,140,475.30	14.82 %	7,846	15.64 %
Vlaams-Brabant	484,349,138.62	13.54 %	6,418	12.79 %
West-Vlaanderen	383,591,425.39	10.72 %	6,240	12.44 %
Brussels	363,865,835.21	10.17 %	3,801	7.57 %
Liège	282,583,725.51	7.90 %	4,193	8.36 %
Limburg	246,714,560.46	6.90 %	3,956	7.88 %
Hainaut	224,773,109.44	6.28 %	3,502	6.98 %
Brabant Wallon	196,255,248.49	5.49 %	2,406	4.79 %
Namur	151,483,618.16	4.23 %	2,187	4.36 %
Luxembourg	108,949,398.74	3.05 %	1,484	2.96 %
Other	5,514,021.12	0.15 %	77	0.15 %
	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	159,086,876.23	4.45 %	1,181	2.35 %
>1 and <=2	369,646,243.73	10.33 %	3,035	6.05 %
>2 and <=3	727,568,679.46	20.34 %	6,875	13.70 %
>3 and <=4	512,341,905.33	14.32 %	5,430	10.82 %
>4 and <=5	439,233,264.93	12.28 %	5,644	11.25 %
>5 and <=6	215,748,776.69	6.03 %	3,174	6.33 %
>6 and <=7	254,572,214.02	7.12 %	4,200	8.37 %
>7 and <=8	539,683,444.14	15.09 %	10,897	21.72 %
>8 and <=9	269,109,815.13	7.52 %	6,539	13.03 %
>9 and <=10	62,786,433.63	1.76 %	2,222	4.43 %
>10 and <=11	4,252,506.65	0.12 %	131	0.26 %
>11 and <=12	2,159,587.17	0.06 %	76	0.15 %
>12 and <=13	2,358,922.77	0.07 %	131	0.26 %
>13 and <=14	5,338,868.41	0.15 %	218	0.43 %
>14 and <=15	8,651,461.82	0.24 %	223	0.44 %
>15 and <=16	1,275,507.38	0.04 %	45	0.09 %
>16 and <=17	255,121.58	0.01 %	10	0.02 %
>17 and <=18	394,719.52	0.01 %	17	0.03 %
>18 and <=19	1,367,295.95	0.04 %	64	0.13 %
>19 and <=20	1,020,468.03	0.03 %	48	0.10 %
>20 and <=21	197,090.07	0.01 %	13	0.03 %
>21 and <=22	263,859.51	0.01 %	3	0.01 %
>22 and <=23	1,035.40	0.00 %	1	0.00 %
>23 and <=24	22,571.10	0.00 %	3	0.01 %
	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

### 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	280,000.00	0.01 %	129	0.26 %
<=1	22,529,698.72	0.63 %	1,756	3.50 %
>1 and <=2	46,669,608.83	1.30 %	2,969	5.92 %
>2 and <=3	68,607,178.13	1.92 %	3,174	6.33 %
>3 and <=4	57,742,146.15	1.61 %	2,089	4.16 %
>4 and <=5	72,289,682.02	2.02 %	2,086	4.16 %
>5 and <=6	93,132,813.07	2.60 %	2,376	4.73 %
>6 and <=7	94,903,939.79	2.65 %	2,103	4.19 %
>7 and <=8	130,503,127.56	3.65 %	2,443	4.87 %
>8 and <=9	104,767,495.22	2.93 %	1,783	3.55 %
>9 and <=10	103,699,035.60	2.90 %	1,687	3.36 %
>10 and <=11	157,695,095.54	4.41 %	2,457	4.90 %
>11 and <=12	161,247,724.26	4.51 %	2,199	4.38 %
>12 and <=13	222,476,668.56	6.22 %	2,802	5.58 %
>13 and <=14	154,401,541.16	4.32 %	1,771	3.53 %
>14 and <=15	123,397,760.81	3.45 %	1,461	2.91 %
>15 and <=16	195,380,064.82	5.46 %	2,225	4.43 %
>16 and <=17	224,231,871.17	6.27 %	2,417	4.82 %
>17 and <=18	350,983,641.11	9.81 %	3,368	6.71 %
>18 and <=19	163,833,591.00	4.58 %	1,462	2.91 %
>19 and <=20	108,945,366.79	3.05 %	996	1.98 %
>20 and <=21	158,270,302.48	4.42 %	1,389	2.77 %
>21 and <=22	217,012,530.43	6.07 %	1,567	3.12 %
>22 and <=23	274,278,068.89	7.67 %	1,839	3.66 %
>23 and <=24	138,488,712.20	3.87 %	873	1.74 %
>24 and <=25	86,026,131.65	2.40 %	482	0.96 %
>25 and <=26	1,280,145.14	0.04 %	11	0.02 %
>26 and <=27	7,352,129.08	0.21 %	51	0.10 %
>27 and <=28	26,740,350.02	0.75 %	159	0.32 %
>28 and <=29	8,800,149.86	0.25 %	50	0.10 %
>29 and <=30	1,370,098.59	0.04 %	6	0.01 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,605.07	0.00 %	2	0.00 %
>1 and <=2	3,740,473.00	0.10 %	32	0.06 %
>2 and <=3	4,514,347.91	0.13 %	53	0.11 %
>3 and <=4	3,462,960.52	0.10 %	53	0.11 %
>4 and <=5	29,839,829.68	0.83 %	259	0.52 %
>5 and <=6	3,408,912.69	0.10 %	113	0.23 %
>6 and <=7	5,819,135.21	0.16 %	187	0.37 %
>7 and <=8	6,424,315.72	0.18 %	347	0.69 %
>8 and <=9	13,432,278.64	0.38 %	751	1.50 %
>9 and <=10	231,316,826.03	6.47 %	8,995	17.93 %
>10 and <=11	26,313,942.14	0.74 %	1,552	3.09 %
>11 and <=12	48,019,525.69	1.34 %	1,212	2.42 %
>12 and <=13	156,721,429.84	4.38 %	3,611	7.20 %
>13 and <=14	25,121,280.76	0.70 %	506	1.01 %
>14 and <=15	409,907,021.19	11.46 %	6,730	13.41 %
>15 and <=16	34,500,475.35	0.96 %	514	1.02 %
>16 and <=17	50,265,277.79	1.41 %	694	1.38 %
>17 and <=18	208,378,437.59	5.82 %	2,760	5.50 %
>18 and <=19	32,040,740.28	0.90 %	434	0.86 %
>19 and <=20	923,556,138.31	25.82 %	10,047	20.02 %
>20 and <=21	57,779,847.29	1.62 %	658	1.31 %
>21 and <=22	26,732,250.65	0.75 %	301	0.60 %
>22 and <=23	37,698,505.36	1.05 %	403	0.80 %
>23 and <=24	18,710,862.47	0.52 %	226	0.45 %
>24 and <=25	1,095,327,770.15	30.62 %	8,657	17.25 %
>25 and <=26	61,317,487.49	1.71 %	579	1.15 %
>26 and <=27	3,903,145.89	0.11 %	34	0.07 %
>27 and <=28	1,120,955.27	0.03 %	8	0.02 %
>28 and <=29	12,573,717.32	0.35 %	80	0.16 %
>29 and <=30	43,714,323.46	1.22 %	360	0.72 %
>30 and <=31	1,351,455.97	0.04 %	15	0.03 %
>39 and <=40	214,199.19	0.01 %	4	0.01 %
>31 and <=32	107,194.73	0.00 %	3	0.01 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	22,571.10	0.00 %	3	0.01 %
2001	1,035.40	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	175,837.40	0.00 %	5	0.01 %
2004	437,945.42	0.01 %	34	0.07 %
2005	1,621,476.51	0.05 %	74	0.15 %
2006	748,093.80	0.02 %	28	0.06 %
2007	211,527.31	0.01 %	9	0.02 %
2008	858,404.19	0.02 %	25	0.05 %
2009	5,456,084.22	0.15 %	153	0.30 %
2010	7,722,979.41	0.22 %	263	0.52 %
2011	3,357,020.09	0.09 %	165	0.33 %
2012	1,763,542.05	0.05 %	62	0.12 %
2013	3,768,338.41	0.11 %	116	0.23 %
2014	25,775,946.71	0.72 %	889	1.77 %
2015	267,401,635.61	7.47 %	6,640	13.23 %
2016	452,397,957.47	12.65 %	9,975	19.88 %
2017	273,107,433.68	7.63 %	4,742	9.45 %
2018	248,546,476.35	6.95 %	3,593	7.16 %
2019	438,917,432.37	12.27 %	5,928	11.81 %
2020	369,023,926.32	10.32 %	4,056	8.08 %
2021	768,606,639.96	21.49 %	7,501	14.95 %
2022	484,157,389.39	13.53 %	4,202	8.37 %
2023	222,877,461.52	6.23 %	1,711	3.41 %
2024	129,513.96	0.00 %	3	0.01 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	542,471,209.81	15.16 %	13,089	49.27 %
>100 and <=200	1,079,458,087.41	30.17 %	7,400	27.85 %
>200 and <=300	908,442,655.66	25.39 %	3,736	14.06 %
>300 and <=400	479,006,538.76	13.39 %	1,403	5.28 %
>400	567,958,177.01	15.88 %	940	3.54 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>26,568</b>	<b>100.00 %</b>	

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,394,415.88	0.04 %	28	0.06 %
0.5 - 1%	172,289,924.39	4.82 %	1,757	3.50 %
1 - 1.5%	1,114,828,348.35	31.16 %	13,550	27.00 %
1.5 - 2%	1,544,753,857.78	43.18 %	25,567	50.95 %
2 - 2.5%	283,374,991.52	7.92 %	3,973	7.92 %
2.5 - 3%	164,126,940.20	4.59 %	2,121	4.23 %
3 - 3.5%	162,617,941.33	4.55 %	1,376	2.74 %
3.5 - 4%	89,939,842.41	2.51 %	916	1.83 %
4 - 4.5%	25,136,664.98	0.70 %	350	0.70 %
4.5 - 5%	5,441,307.25	0.15 %	146	0.29 %
5 - 5.5%	5,726,815.58	0.16 %	147	0.29 %
5.5 - 6%	4,032,556.56	0.11 %	132	0.26 %
6 - 6.5%	2,913,809.65	0.08 %	83	0.17 %
6.5 - 7%	591,519.86	0.02 %	27	0.05 %
7 - 7.5%	167,732.91	0.00 %	7	0.01 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

## 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	3,292,613,832.93	92.04 %	47,251	94.16 %
Variable	1,573,313.94	0.04 %	75	0.15 %
Variable With Cap	283,149,521.78	7.92 %	2,854	5.69 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2024	83,947,296.56	2.35 %	923	1.84 %
2025	20,801,434.47	0.58 %	325	0.65 %
2026	15,911,492.43	0.44 %	173	0.34 %
2027	12,281,899.91	0.34 %	126	0.25 %
2028	25,004,441.56	0.70 %	250	0.50 %
2029	15,624,207.16	0.44 %	177	0.35 %
2030	147,353.88	0.00 %	5	0.01 %
2031	37,648,723.48	1.05 %	238	0.47 %
2032	24,392,314.76	0.68 %	143	0.28 %
2033	3,678,945.80	0.10 %	45	0.09 %
2034	23,155,981.26	0.65 %	259	0.52 %
2035	5,477,422.89	0.15 %	40	0.08 %
2036	7,016,326.60	0.20 %	53	0.11 %
2037	1,167,870.18	0.03 %	12	0.02 %
2038	66,994.50	0.00 %	1	0.00 %
Fixed To Maturity	3,301,013,963.21	92.28 %	47,410	94.48 %
<b>Total</b>	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	3,577,336,668.65	100.00 %	50,180	100.00 %
<b>Total</b>	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	3,448,342,103.67	96.39 %	48,657	96.96 %
Interest only	94,907,821.34	2.65 %	656	1.31 %
Linear	34,086,743.64	0.95 %	867	1.73 %
<b>Total</b>	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	137,793,152.62	3.85 %	8,463	16.87 %
11-20%	246,199,521.76	6.88 %	6,262	12.48 %
21-30%	350,024,581.32	9.78 %	6,173	12.30 %
31-40%	434,084,434.46	12.13 %	6,114	12.18 %
41-50%	513,106,797.77	14.34 %	6,275	12.50 %
51-60%	529,016,164.44	14.79 %	5,642	11.24 %
61-70%	469,040,802.72	13.11 %	4,472	8.91 %
71-80%	455,770,767.19	12.74 %	3,812	7.60 %
81-90%	316,003,418.73	8.83 %	2,126	4.24 %
91-100%	103,132,084.40	2.88 %	623	1.24 %
101-110%	4,061,106.64	0.11 %	47	0.09 %
111-120%	3,968,787.71	0.11 %	31	0.06 %
>120%	15,135,048.89	0.42 %	140	0.28 %
<b>Total</b>	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	73,917,302.93	2.07 %	5,818	11.59 %
11-20%	167,001,476.23	4.67 %	5,244	10.45 %
21-30%	253,859,283.07	7.10 %	5,371	10.70 %
31-40%	351,969,802.83	9.84 %	5,705	11.37 %
41-50%	454,784,850.73	12.71 %	6,128	12.21 %
51-60%	488,201,517.99	13.65 %	5,877	11.71 %
61-70%	554,468,785.29	15.50 %	5,841	11.64 %
71-80%	628,273,357.36	17.56 %	5,729	11.42 %
81-90%	446,483,767.48	12.48 %	3,295	6.57 %
91-100%	117,857,677.68	3.29 %	801	1.60 %
101-110%	14,608,785.06	0.41 %	141	0.28 %
111-120%	2,973,345.20	0.08 %	29	0.06 %
>120%	22,936,716.80	0.64 %	201	0.40 %
<b>Total</b>	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	35,060,765.39	0.98 %	3,911	7.79 %
21-40%	101,503,849.43	2.84 %	4,427	8.82 %
41-60%	206,324,060.07	5.77 %	4,890	9.74 %
61-80%	419,466,497.15	11.73 %	6,111	12.18 %
81-100%	534,471,479.98	14.94 %	5,824	11.61 %
101-120%	138,183,080.49	3.86 %	2,479	4.94 %
121-140%	160,057,082.84	4.47 %	2,657	5.29 %
141-160%	181,383,341.52	5.07 %	2,564	5.11 %
161-180%	250,864,097.19	7.01 %	2,856	5.69 %
181-200%	334,080,839.56	9.34 %	3,131	6.24 %
201-300%	561,874,278.46	15.71 %	6,093	12.14 %
301-400%	254,595,372.21	7.12 %	2,275	4.53 %
401-500%	119,837,744.86	3.35 %	1,053	2.10 %
>500%	279,634,179.50	7.82 %	1,909	3.80 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	70,833,522.53	1.98 %	4,888	9.74 %
>1 and <=2	120,675,435.95	3.37 %	5,057	10.08 %
>2 and <=3	164,412,250.94	4.60 %	4,518	9.00 %
>3 and <=4	216,044,298.80	6.04 %	4,417	8.80 %
>4 and <=5	198,235,305.33	5.54 %	3,306	6.59 %
>5 and <=6	301,186,278.34	8.42 %	4,484	8.94 %
>6 and <=7	336,144,042.49	9.40 %	4,228	8.43 %
>7 and <=8	304,970,637.82	8.53 %	3,449	6.87 %
>8 and <=9	465,483,397.85	13.01 %	4,900	9.76 %
>9 and <=10	343,148,964.27	9.59 %	3,255	6.49 %
>10 and <=11	288,845,663.97	8.07 %	2,576	5.13 %
>11 and <=12	468,306,861.55	13.09 %	3,241	6.46 %
>12 and <=13	129,488,637.02	3.62 %	862	1.72 %
>13 and <=14	124,432,644.59	3.48 %	724	1.44 %
>14 and <=15	16,929,676.05	0.47 %	102	0.20 %
>15 and <=16	18,749,770.20	0.52 %	120	0.24 %
>16 and <=17	8,979,793.31	0.25 %	51	0.10 %
>17 and <=18	469,487.64	0.01 %	2	0.00 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	3,301,013,963.21	92.28 %	47,410	94.48 %
>=0 and <=1	107,094,774.12	2.99 %	1,286	2.56 %
>1 and <=2	30,259,806.26	0.85 %	306	0.61 %
>2 and <=3	36,363,545.59	1.02 %	387	0.77 %
>3 and <=4	49,336,384.40	1.38 %	299	0.60 %
>4 and <=5	17,855,639.57	0.50 %	147	0.29 %
>5 and <=6	27,433,703.16	0.77 %	282	0.56 %
>7 and <=8	449,753.24	0.01 %	3	0.01 %
>6 and <=7	7,529,099.10	0.21 %	60	0.12 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,692,345,878.84	81.87 %	25,556	80.54 %
Other/No data	2,146,703,998.50	18.13 %	6,175	19.46 %
<b>11,839,049,877.34</b>	<b>100.00 %</b>	<b>31,731</b>	<b>100.00 %</b>	

**18. IFRS9 Norms**

	In EUR	In %	In number of loans	In %
Phase 1	3,232,439,942.41	90.36 %	46,227	92.12 %
Phase 2	344,864,655.81	9.64 %	3,821	7.61 %
Phase 3	32,070.43	0.00 %	2	0.00 %
Other/No data	0.00	0.00 %	130	0.26 %
<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>	

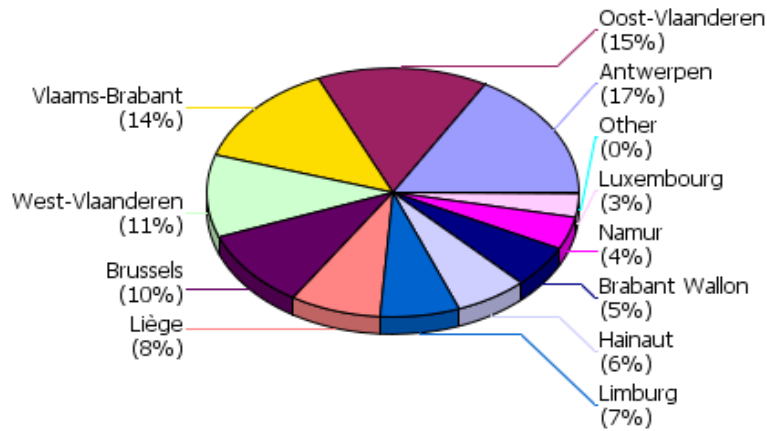




**Stratification Tables**

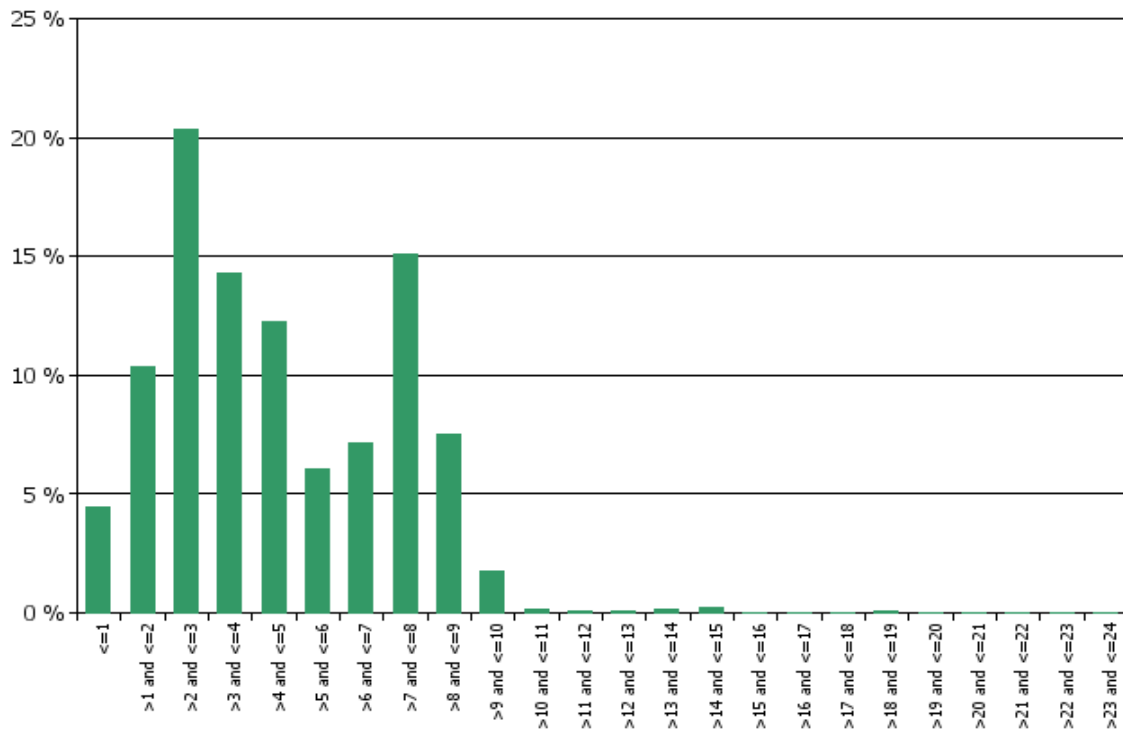
Portfolio Cut-off Date 30/04/2024

**1. Geographic distribution**



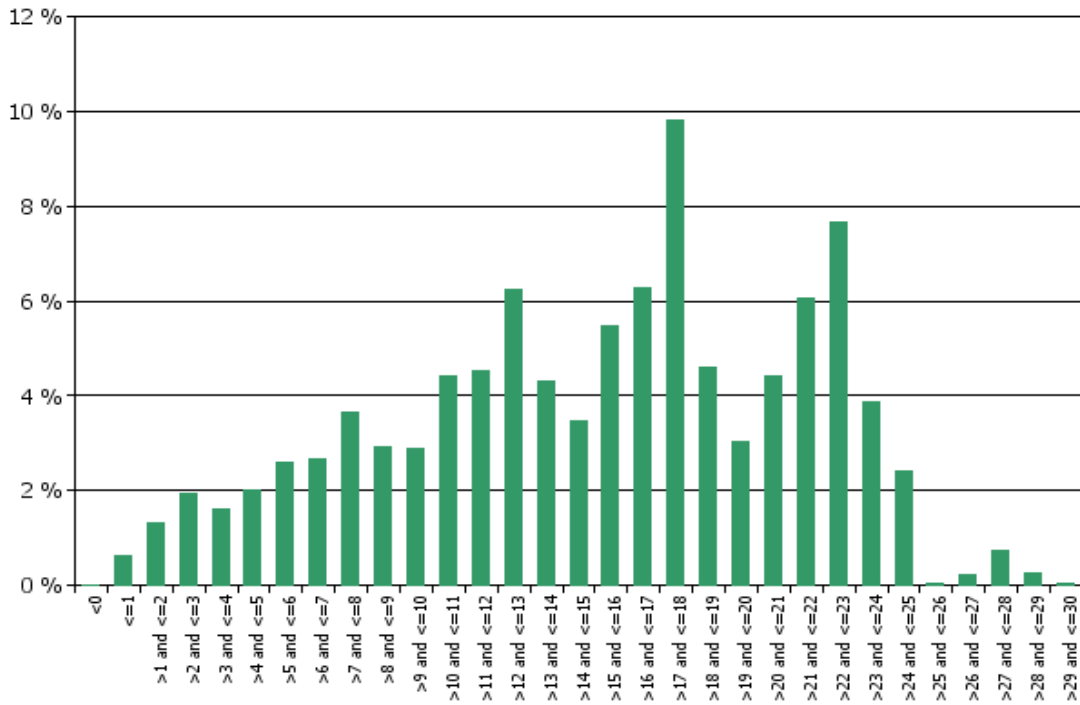
**2. Seasoning**

Distribution per Seasoning



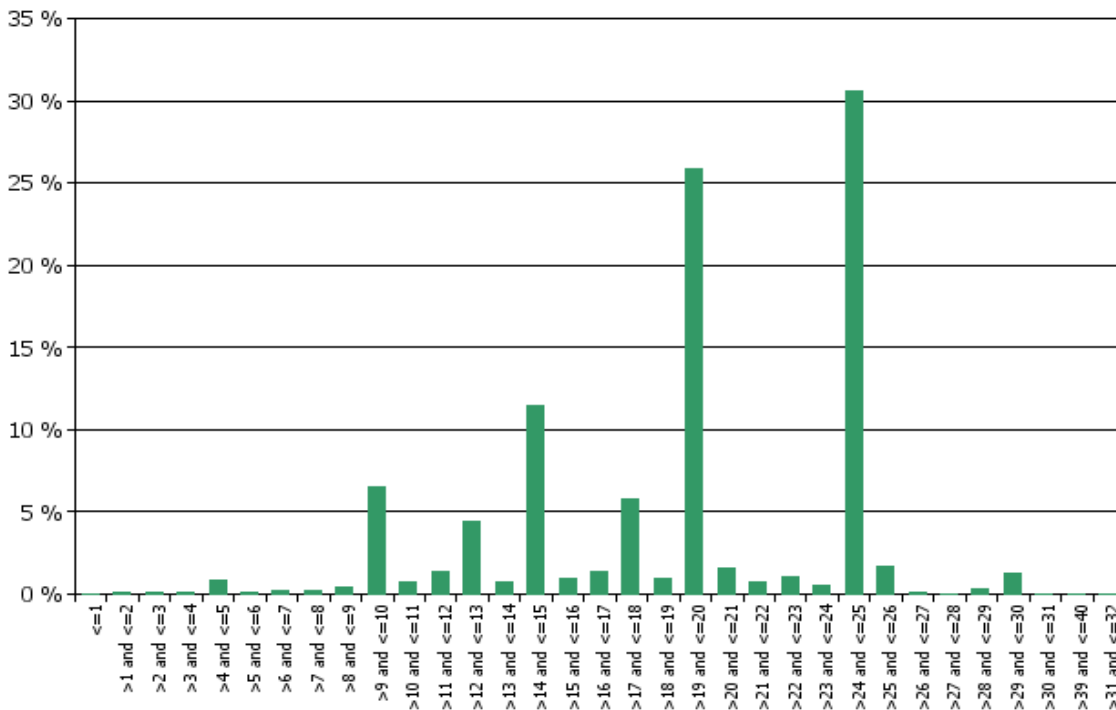
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



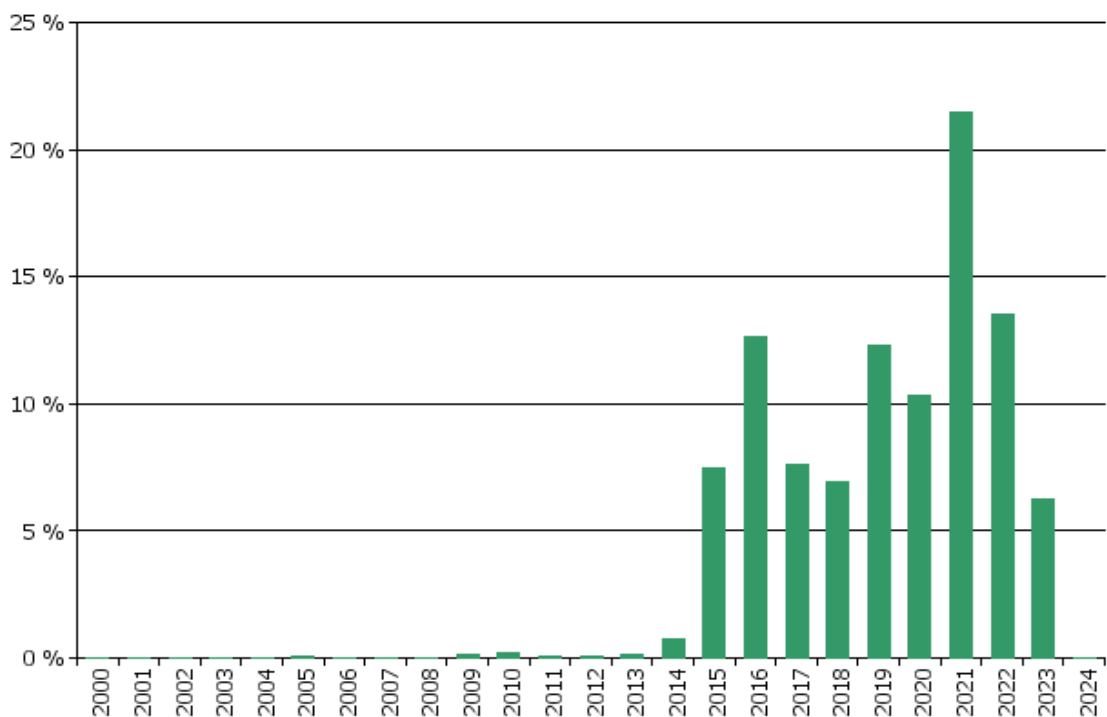
### 4. Original term to maturity

Distribution of Initial Term (in years)



**5. Origination Year**

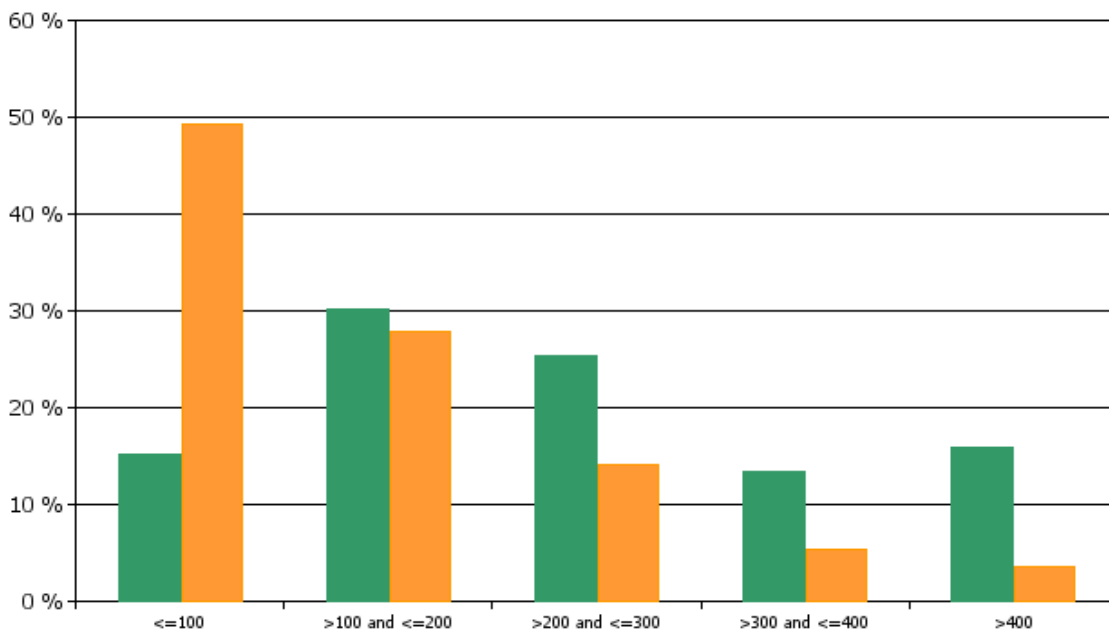
Distribution Origination Year



**6. Outstanding Loan Balance by Borrower**

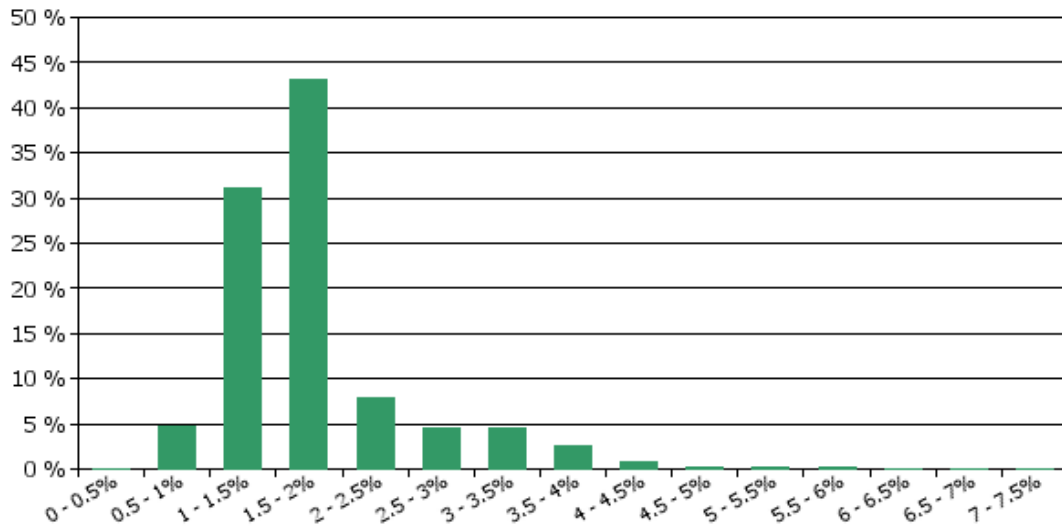
Outstanding Loan Balance by Borrower

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



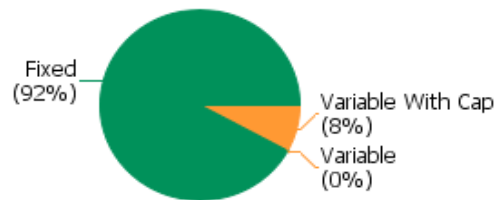
## 7. Interest Rate

### Distribution per Interest Rate



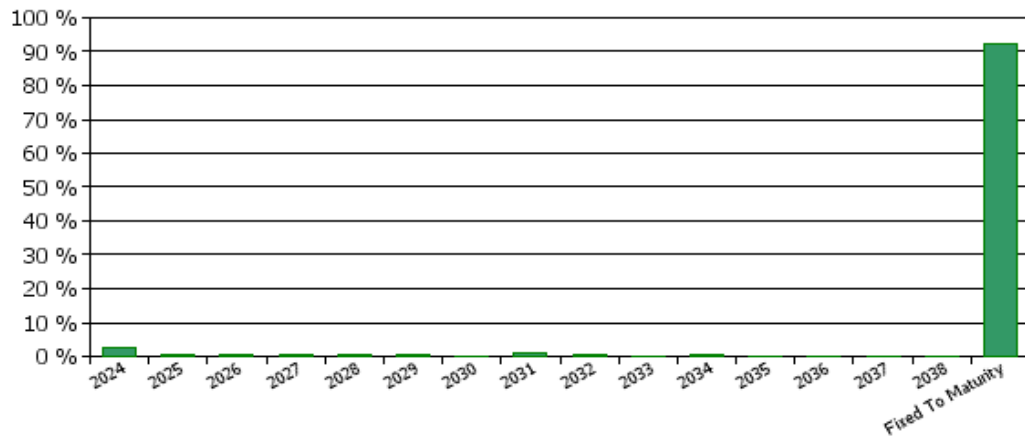
## 8. Interest Rate Type

### Distribution per Interest Type



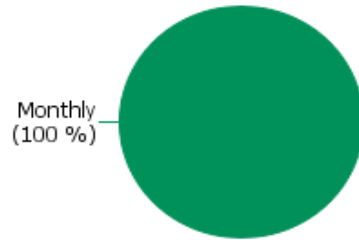
## 9. Next Reset Date

### Next Reset Date



## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



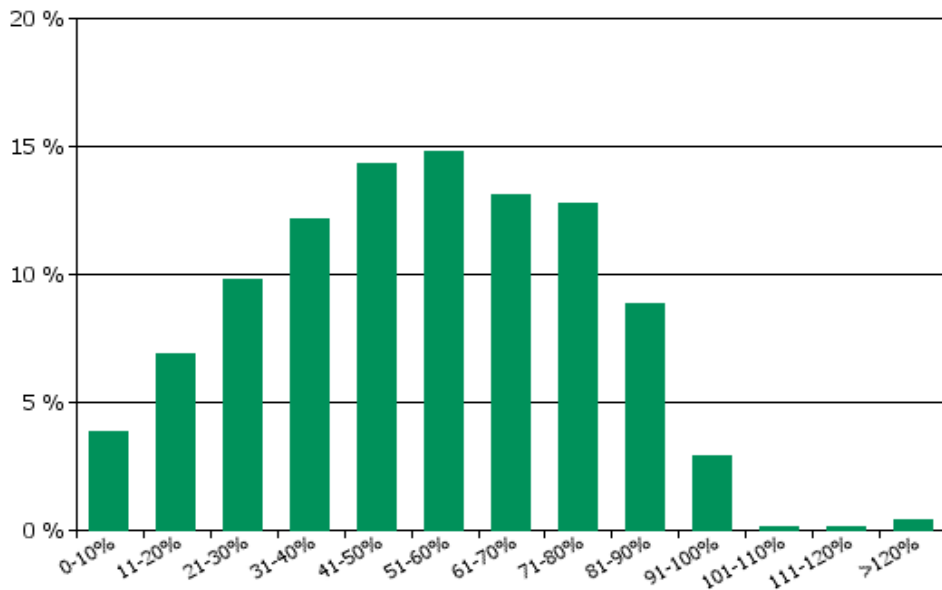
## 11. Repayment Type

Distribution per Repayment Type



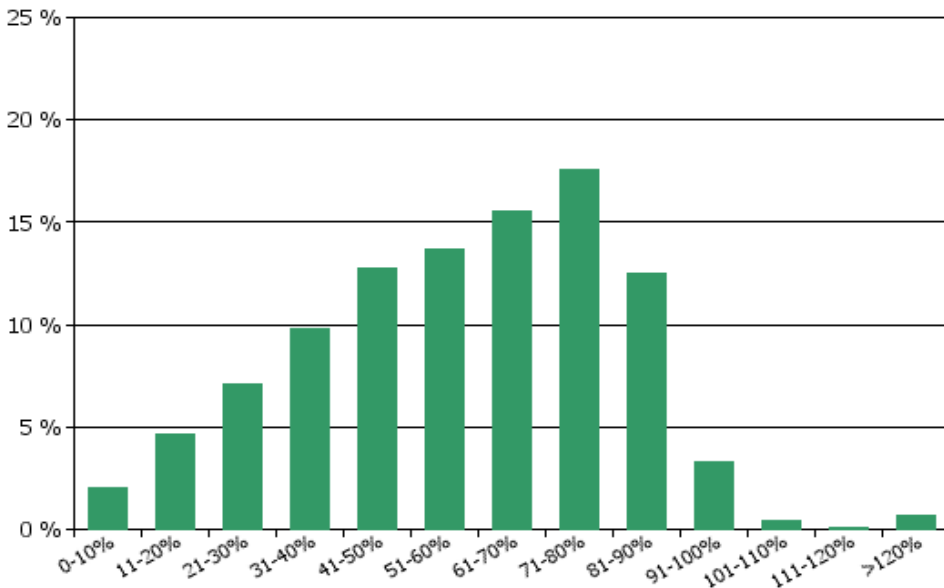
## 12. Current Loan to Current Value (LTV)

Current LTV Distribution



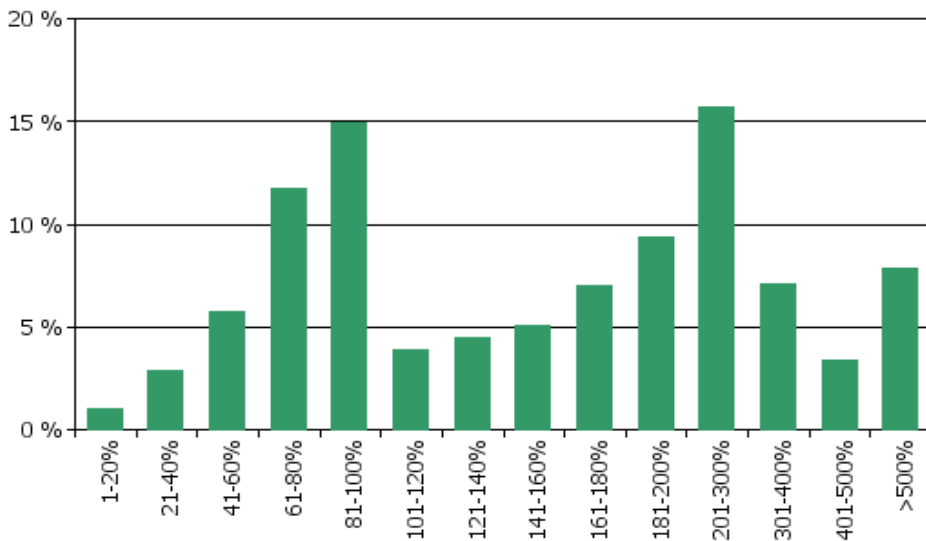
**13. Current Loan to Original Value (LTOV)**

**Original LTV Distribution**



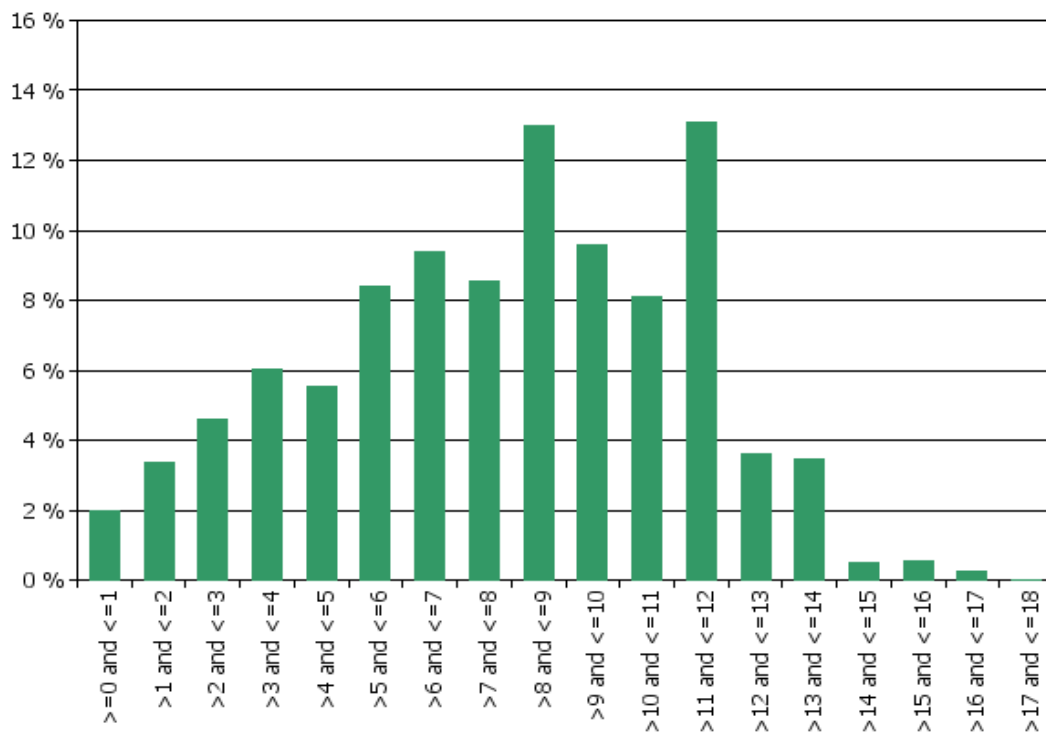
**14. Loan to Mortgage Inscription Ratio (LTM)**

**Loan To Mortgage Inscription Distribution**



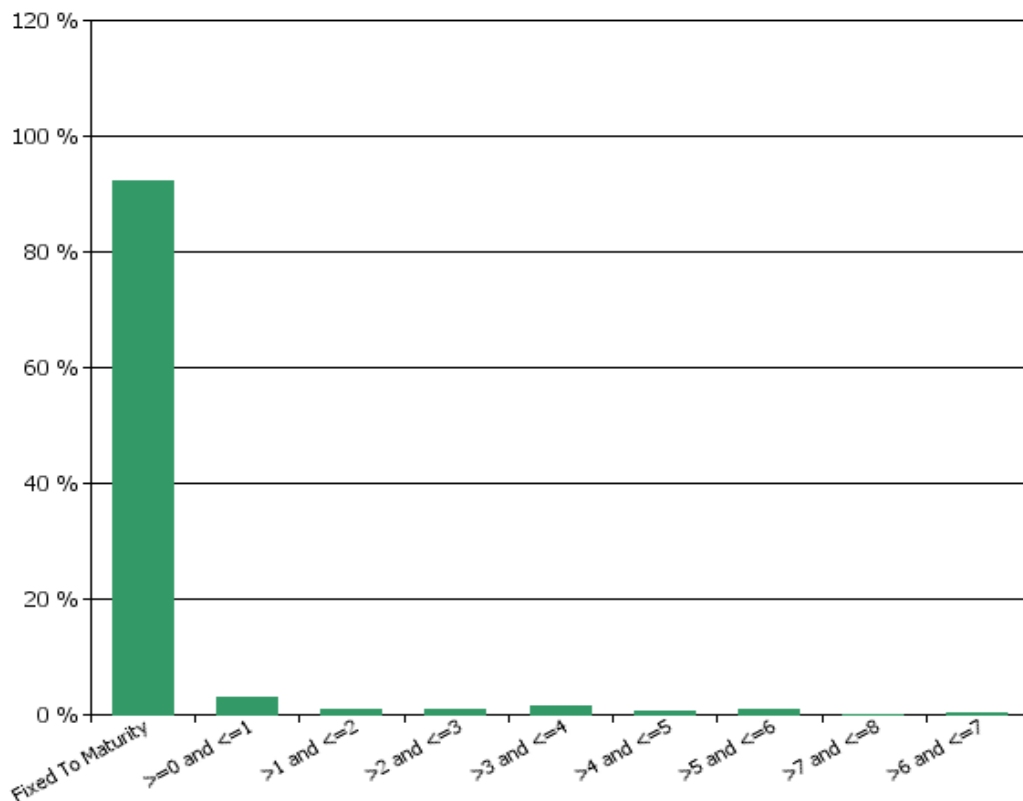
15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



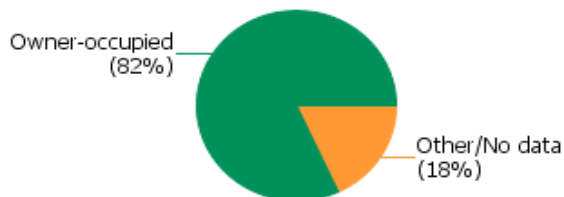
**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**

Distribution of Average Life To Interest Reset Date



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

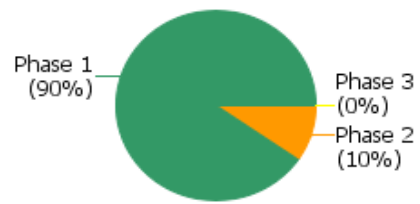
Distribution per Occupation Type





## 18. IFRS9 Norms

### Distribution per IFRS9 Norm





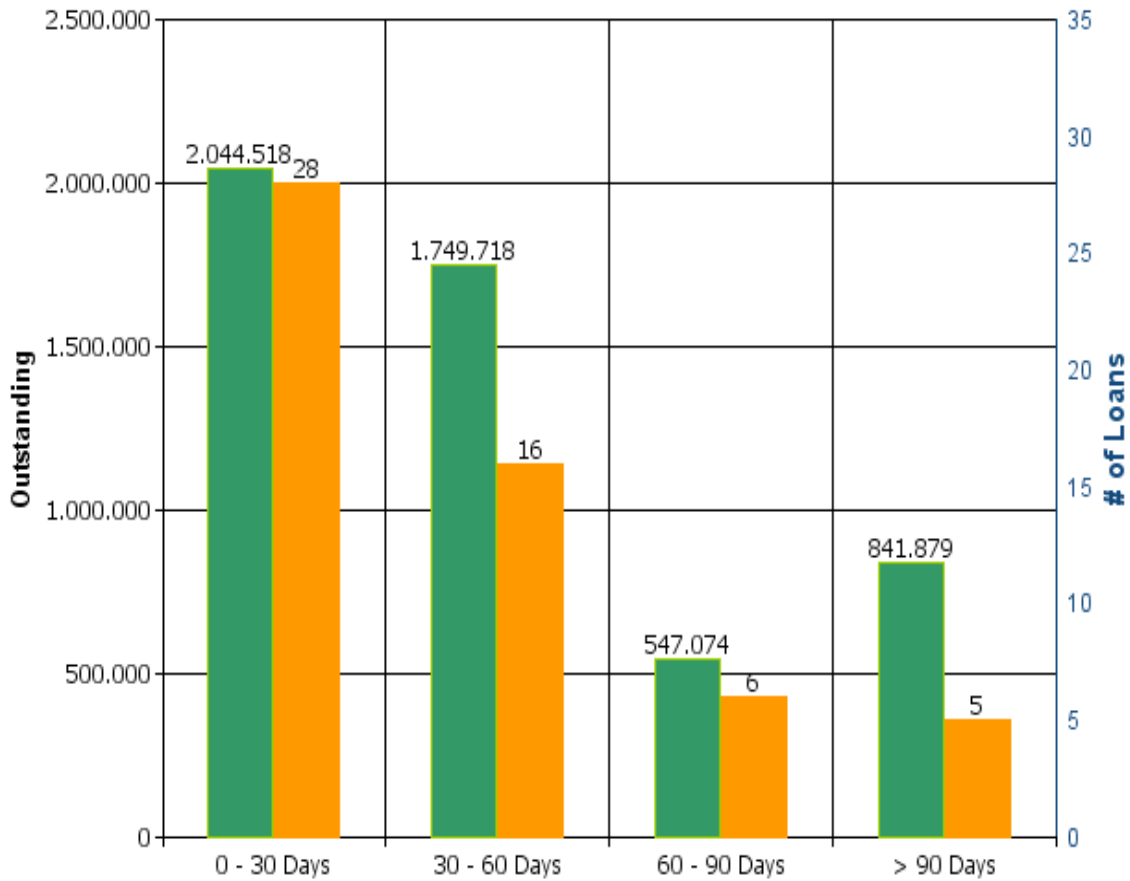
**Cover Pool Performance**

Portfolio Cut-off Date 30/04/2024

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

	In EUR	In %	In number of loans	In %
Performing	3,572,153,479.29	99.86 %	50,125	99.89 %
0 - 30 Days	2,044,518.38	0.06 %	28	0.06 %
30 - 60 Days	1,749,717.54	0.05 %	16	0.03 %
60 - 90 Days	547,074.41	0.02 %	6	0.01 %
> 90 Days	841,879.03	0.02 %	5	0.01 %
<b>Total</b>	<b>3,577,336,668.65</b>	<b>100.00 %</b>	<b>50,180</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off Date: Apr/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/05/2024	1	2,750,000,000	3,552,069,690	3,546,239,298	3,537,511,053	3,523,010,106
01/06/2024	2	2,750,000,000	3,527,189,424	3,515,427,317	3,497,856,458	3,468,763,465
01/07/2024	3	2,750,000,000	3,501,824,973	3,484,418,696	3,458,469,602	3,415,645,179
01/08/2024	4	2,750,000,000	3,477,209,248	3,454,057,038	3,419,615,093	3,362,967,198
01/09/2024	5	2,250,000,000	3,450,862,114	3,422,071,383	3,379,332,132	3,309,275,343
01/10/2024	6	2,250,000,000	3,425,076,090	3,390,925,453	3,340,333,452	3,257,676,327
01/11/2024	7	2,250,000,000	3,400,465,836	3,360,850,647	3,302,287,546	3,206,930,997
01/12/2024	8	2,250,000,000	3,375,629,228	3,330,827,152	3,264,732,007	3,157,463,574
01/01/2025	9	2,250,000,000	3,350,393,664	3,300,319,424	3,226,602,820	3,107,369,801
01/02/2025	10	2,250,000,000	3,326,037,075	3,270,769,970	3,189,580,946	3,058,705,609
01/03/2025	11	2,250,000,000	3,302,131,235	3,242,286,351	3,154,540,523	3,013,527,598
01/04/2025	12	2,250,000,000	3,277,043,186	3,212,195,598	3,117,315,925	2,965,353,685
01/05/2025	13	2,250,000,000	3,253,456,132	3,183,840,725	3,082,193,757	2,919,925,036
01/06/2025	14	2,250,000,000	3,228,755,342	3,154,309,436	3,045,839,334	2,873,262,971
01/07/2025	15	2,250,000,000	3,204,153,903	3,125,137,180	3,010,242,956	2,828,043,057
01/08/2025	16	2,250,000,000	3,179,413,149	3,095,747,015	2,974,349,636	2,782,486,762
01/09/2025	17	2,250,000,000	3,154,891,729	3,066,660,754	2,938,910,659	2,737,688,879
01/10/2025	18	1,750,000,000	3,130,452,861	3,037,910,708	2,904,192,642	2,694,258,191
01/11/2025	19	1,750,000,000	3,105,191,705	3,008,285,377	2,868,557,380	2,649,927,257
01/12/2025	20	1,750,000,000	3,081,922,240	2,980,841,283	2,835,392,124	2,608,552,746
01/01/2026	21	1,750,000,000	3,058,153,471	2,952,835,347	2,801,609,492	2,566,555,818
01/02/2026	22	1,750,000,000	3,034,937,687	2,925,448,872	2,768,566,595	2,525,542,654
01/03/2026	23	1,750,000,000	3,011,232,401	2,898,151,815	2,736,432,311	2,486,677,440
01/04/2026	24	1,750,000,000	2,987,697,123	2,870,623,294	2,703,546,699	2,446,387,448
01/05/2026	25	1,750,000,000	2,964,228,618	2,843,399,560	2,671,316,399	2,407,314,201
01/06/2026	26	1,750,000,000	2,939,451,750	2,814,850,352	2,637,769,500	2,367,014,451
01/07/2026	27	1,750,000,000	2,915,920,291	2,787,733,048	2,605,928,419	2,328,855,984
01/08/2026	28	1,750,000,000	2,893,429,014	2,761,538,782	2,574,877,298	2,291,359,899
01/09/2026	29	1,750,000,000	2,869,931,735	2,734,466,834	2,543,150,984	2,253,541,366
01/10/2026	30	1,750,000,000	2,846,458,502	2,707,649,910	2,512,012,305	2,216,824,107
01/11/2026	31	1,750,000,000	2,824,335,834	2,682,049,378	2,481,933,344	2,181,002,716
01/12/2026	32	1,750,000,000	2,800,082,269	2,654,653,148	2,450,534,927	2,144,584,057
01/01/2027	33	1,750,000,000	2,777,527,523	2,628,803,617	2,420,501,457	2,109,328,128
01/02/2027	34	1,750,000,000	2,755,330,979	2,603,372,582	2,390,989,254	2,074,784,714
01/03/2027	35	1,750,000,000	2,733,745,029	2,579,019,827	2,363,181,590	2,042,807,865
01/04/2027	36	1,750,000,000	2,711,976,050	2,554,143,558	2,334,435,130	2,009,411,375
01/05/2027	37	1,750,000,000	2,690,361,075	2,529,627,564	2,306,337,491	1,977,087,947
01/06/2027	38	1,750,000,000	2,667,309,600	2,503,699,607	2,276,892,822	1,943,579,623
01/07/2027	39	1,750,000,000	2,646,293,528	2,479,895,429	2,249,694,270	1,912,490,713
01/08/2027	40	1,750,000,000	2,625,402,747	2,456,145,371	2,222,482,217	1,881,354,978
01/09/2027	41	1,750,000,000	2,604,315,373	2,432,285,138	2,195,294,584	1,850,469,272
01/10/2027	42	1,750,000,000	2,583,026,876	2,408,443,136	2,168,425,391	1,820,327,958
01/11/2027	43	1,750,000,000	2,561,587,414	2,384,401,749	2,141,320,190	1,789,960,250
01/12/2027	44	1,750,000,000	2,540,346,016	2,360,748,305	2,114,860,052	1,760,595,114
01/01/2028	45	1,750,000,000	2,519,389,525	2,337,302,425	2,088,531,116	1,731,312,353
01/02/2028	46	1,750,000,000	2,498,749,331	2,314,222,226	2,062,648,348	1,702,614,355
01/03/2028	47	1,000,000,000	2,477,757,674	2,291,139,544	2,037,216,176	1,674,957,380

01/04/2028	48	1,000,000,000	2,457,374,520	2,268,437,620	2,011,900,548	1,647,137,190
01/05/2028	49	1,000,000,000	2,436,929,741	2,245,872,301	1,986,984,566	1,620,070,230
01/06/2028	50	1,000,000,000	2,416,216,500	2,223,006,207	1,961,752,448	1,592,722,703
01/07/2028	51	1,000,000,000	2,395,779,410	2,200,585,353	1,937,186,854	1,566,331,075
01/08/2028	52	1,000,000,000	2,375,927,621	2,178,649,543	1,912,999,090	1,540,222,395
01/09/2028	53	1,000,000,000	2,355,963,291	2,156,678,790	1,888,891,222	1,514,370,839
01/10/2028	54	0	2,336,322,196	2,135,188,607	1,865,466,660	1,489,460,070
01/11/2028	55		2,315,306,328	2,112,393,129	1,840,857,145	1,463,585,440
01/12/2028	56		2,295,651,450	2,091,022,940	1,817,748,964	1,439,288,921
01/01/2029	57		2,276,039,616	2,069,643,024	1,794,587,529	1,414,931,259
01/02/2029	58		2,256,261,182	2,048,178,380	1,771,458,864	1,390,779,842
01/03/2029	59		2,236,994,267	2,027,577,205	1,749,612,249	1,368,371,869
01/04/2029	60		2,216,467,739	2,005,564,911	1,726,216,350	1,344,355,636
01/05/2029	61		2,196,514,704	1,984,248,146	1,703,665,206	1,321,354,304
01/06/2029	62		2,177,206,642	1,963,470,127	1,681,537,905	1,298,668,513
01/07/2029	63		2,157,956,568	1,942,915,476	1,659,839,281	1,276,655,648
01/08/2029	64		2,139,065,945	1,922,640,828	1,638,341,319	1,254,783,319
01/09/2029	65		2,119,152,304	1,901,511,414	1,616,215,447	1,232,594,499
01/10/2029	66		2,100,611,250	1,881,780,715	1,595,508,408	1,211,814,522
01/11/2029	67		2,081,595,119	1,861,582,836	1,574,369,048	1,190,694,144
01/12/2029	68		2,062,346,501	1,841,341,324	1,553,417,681	1,170,032,708
01/01/2030	69		2,043,510,898	1,821,429,654	1,532,711,584	1,149,547,226
01/02/2030	70		2,024,925,088	1,801,802,499	1,512,339,567	1,129,463,790
01/03/2030	71		2,006,400,860	1,782,584,198	1,492,771,374	1,110,583,731
01/04/2030	72		1,988,249,316	1,763,461,440	1,473,001,898	1,091,234,115
01/05/2030	73		1,970,266,612	1,744,643,449	1,453,696,652	1,072,517,784
01/06/2030	74		1,951,959,234	1,725,500,974	1,434,090,001	1,053,570,833
01/07/2030	75		1,934,219,217	1,707,012,572	1,415,232,150	1,035,454,693
01/08/2030	76		1,916,557,286	1,688,556,550	1,396,370,512	1,017,327,310
01/09/2030	77		1,898,993,021	1,670,244,124	1,377,714,105	999,483,799
01/10/2030	78		1,881,140,458	1,651,826,268	1,359,168,459	981,987,648
01/11/2030	79		1,863,729,520	1,633,762,064	1,340,885,886	964,675,340
01/12/2030	80		1,844,930,350	1,614,627,923	1,321,920,198	947,132,368
01/01/2031	81		1,826,929,531	1,596,162,336	1,303,478,677	929,963,688
01/02/2031	82		1,808,917,716	1,577,745,150	1,285,161,833	913,012,028
01/03/2031	83		1,790,858,441	1,559,600,705	1,267,463,625	896,993,292
01/04/2031	84		1,773,584,660	1,541,937,845	1,249,922,374	880,832,545
01/05/2031	85		1,756,089,300	1,524,221,562	1,232,520,191	865,008,622
01/06/2031	86		1,738,673,650	1,506,545,857	1,215,129,012	849,191,041
01/07/2031	87		1,721,376,328	1,489,109,622	1,198,109,390	833,864,661
01/08/2031	88		1,704,469,473	1,471,983,189	1,181,317,792	818,695,609
01/09/2031	89		1,687,842,890	1,455,152,200	1,164,840,354	803,856,900
01/10/2031	90		1,670,051,348	1,437,450,130	1,147,837,850	788,876,395
01/11/2031	91		1,653,666,845	1,420,933,523	1,131,763,303	774,534,286
01/12/2031	92		1,636,357,103	1,403,751,998	1,115,326,453	760,156,696
01/01/2032	93		1,619,798,931	1,387,190,764	1,099,364,975	746,104,464
01/02/2032	94		1,602,658,606	1,370,183,962	1,083,125,251	731,969,596
01/03/2032	95		1,585,862,817	1,353,673,159	1,067,527,473	718,569,814
01/04/2032	96		1,569,920,054	1,337,791,762	1,052,320,069	705,333,289
01/05/2032	97		1,553,724,503	1,321,817,678	1,037,195,583	692,346,132
01/06/2032	98		1,537,888,911	1,306,126,633	1,022,276,743	679,497,264
01/07/2032	99		1,521,681,119	1,290,240,090	1,007,357,200	666,835,650
01/08/2032	100		1,505,396,101	1,274,267,029	992,356,005	654,123,025
01/09/2032	101		1,489,619,413	1,258,773,994	977,797,473	641,796,678
01/10/2032	102		1,473,326,337	1,242,962,285	963,138,774	629,583,742
01/11/2032	103		1,457,865,998	1,227,833,235	948,996,026	617,711,449
01/12/2032	104		1,442,062,035	1,212,529,411	934,861,033	606,016,430
01/01/2033	105		1,426,391,128	1,197,318,646	920,785,804	594,364,108
01/02/2033	106		1,410,997,324	1,182,388,198	906,991,147	582,979,963
01/03/2033	107		1,395,754,919	1,167,823,436	893,760,721	572,277,743
01/04/2033	108		1,380,596,346	1,153,181,106	880,310,109	561,277,845
01/05/2033	109		1,365,384,226	1,138,602,780	867,042,085	550,552,162
01/06/2033	110		1,350,357,256	1,124,161,791	853,868,223	539,890,599
01/07/2033	111		1,335,401,392	1,109,886,382	840,950,283	529,543,106
01/08/2033	112		1,320,535,747	1,095,669,669	828,067,101	519,222,074
01/09/2033	113		1,305,746,347	1,081,561,142	815,325,565	509,067,412
01/10/2033	114		1,290,980,432	1,067,575,199	802,801,597	499,193,070

01/11/2033	115	1,276,319,889	1,053,661,551	790,323,648	489,352,618
01/12/2033	116	1,260,941,233	1,039,257,105	777,600,648	479,501,132
01/01/2034	117	1,246,254,666	1,025,410,434	765,288,940	469,910,424
01/02/2034	118	1,231,708,618	1,011,723,165	753,153,488	460,500,126
01/03/2034	119	1,217,203,497	998,276,916	741,436,466	451,601,333
01/04/2034	120	1,202,752,458	984,751,995	729,531,210	442,467,900
01/05/2034	121	1,188,074,853	971,138,071	717,674,894	433,492,642
01/06/2034	122	1,173,382,596	957,501,798	705,798,067	424,513,065
01/07/2034	123	1,159,214,268	944,387,508	694,417,837	415,956,147
01/08/2034	124	1,145,060,283	931,274,360	683,034,079	407,404,359
01/09/2034	125	1,130,900,140	918,197,978	671,730,630	398,965,250
01/10/2034	126	1,117,084,940	905,492,445	660,805,149	390,867,373
01/11/2034	127	1,103,352,381	892,844,135	649,917,648	382,799,138
01/12/2034	128	1,089,566,599	880,241,328	639,166,791	374,923,711
01/01/2035	129	1,075,703,961	867,567,991	628,362,213	367,024,778
01/02/2035	130	1,062,209,835	855,231,818	617,852,037	359,357,263
01/03/2035	131	1,048,783,536	843,128,007	607,708,436	352,105,023
01/04/2035	132	1,035,441,708	830,990,557	597,436,746	344,687,477
01/05/2035	133	1,021,981,454	818,841,809	587,253,506	337,423,462
01/06/2035	134	1,008,300,156	806,509,723	576,938,219	330,092,447
01/07/2035	135	995,295,824	794,801,203	567,163,123	323,169,485
01/08/2035	136	982,398,383	783,171,278	557,442,805	316,285,509
01/09/2035	137	968,974,271	771,159,366	547,497,062	309,326,689
01/10/2035	138	956,338,724	759,854,070	538,142,902	302,799,419
01/11/2035	139	943,791,821	748,613,131	528,833,497	296,297,004
01/12/2035	140	931,292,645	737,486,313	519,691,062	289,981,061
01/01/2036	141	918,840,882	726,391,713	510,571,133	283,685,581
01/02/2036	142	906,427,727	715,363,095	501,540,490	277,487,629
01/03/2036	143	894,060,573	704,483,190	492,737,420	271,536,814
01/04/2036	144	881,781,092	693,629,016	483,911,848	265,543,728
01/05/2036	145	869,571,526	682,901,932	475,255,456	259,724,541
01/06/2036	146	857,465,803	672,252,799	466,654,526	253,944,013
01/07/2036	147	845,537,452	661,812,886	458,276,777	248,362,732
01/08/2036	148	833,765,382	651,491,882	449,982,612	242,834,804
01/09/2036	149	822,105,079	641,291,170	441,810,544	237,414,858
01/10/2036	150	810,562,993	631,249,810	433,822,272	232,166,603
01/11/2036	151	799,147,021	621,303,719	425,900,970	226,962,001
01/12/2036	152	787,849,210	611,514,743	418,158,930	221,922,829
01/01/2037	153	776,643,500	601,794,645	410,465,685	216,917,245
01/02/2037	154	765,000,331	591,767,363	402,599,878	211,859,276
01/03/2037	155	754,059,987	582,410,781	395,323,973	207,234,476
01/04/2037	156	743,204,418	573,052,711	387,982,744	202,524,648
01/05/2037	157	732,423,057	563,812,703	380,787,306	197,953,881
01/06/2037	158	721,638,380	554,568,568	373,591,468	193,390,496
01/07/2037	159	710,977,383	545,478,922	366,563,687	188,974,716
01/08/2037	160	700,369,817	536,429,174	359,565,445	184,581,780
01/09/2037	161	689,822,491	527,454,615	352,650,699	180,265,347
01/10/2037	162	679,360,868	518,602,772	345,879,047	176,079,111
01/11/2037	163	668,971,769	509,805,923	339,147,319	171,920,867
01/12/2037	164	658,592,710	501,072,496	332,516,993	167,868,856
01/01/2038	165	648,300,384	492,405,283	325,934,308	163,848,694
01/02/2038	166	638,120,194	483,851,055	319,457,551	159,912,600
01/03/2038	167	628,031,496	475,471,786	313,204,024	156,182,320
01/04/2038	168	617,633,356	466,806,450	306,713,946	152,298,168
01/05/2038	169	607,656,505	458,512,118	300,522,684	148,612,213
01/06/2038	170	597,842,673	450,341,901	294,417,005	144,976,213
01/07/2038	171	587,919,190	442,139,833	288,343,353	141,403,412
01/08/2038	172	577,740,927	433,748,433	282,151,468	137,780,855
01/09/2038	173	567,987,206	425,702,419	276,213,312	134,309,826
01/10/2038	174	558,442,276	417,861,552	270,458,521	130,972,445
01/11/2038	175	548,945,655	410,058,913	264,733,318	127,656,957
01/12/2038	176	539,481,103	402,327,484	259,102,627	124,429,623
01/01/2039	177	530,052,780	394,625,695	253,496,267	121,221,640
01/02/2039	178	520,652,450	386,969,680	247,946,076	118,065,347
01/03/2039	179	511,302,075	379,437,893	242,561,638	115,059,461
01/04/2039	180	501,985,078	371,891,911	237,133,134	112,008,010
01/05/2039	181	492,576,093	364,322,350	231,734,712	109,009,416
01/06/2039	182	483,363,131	356,901,838	226,437,397	106,066,368

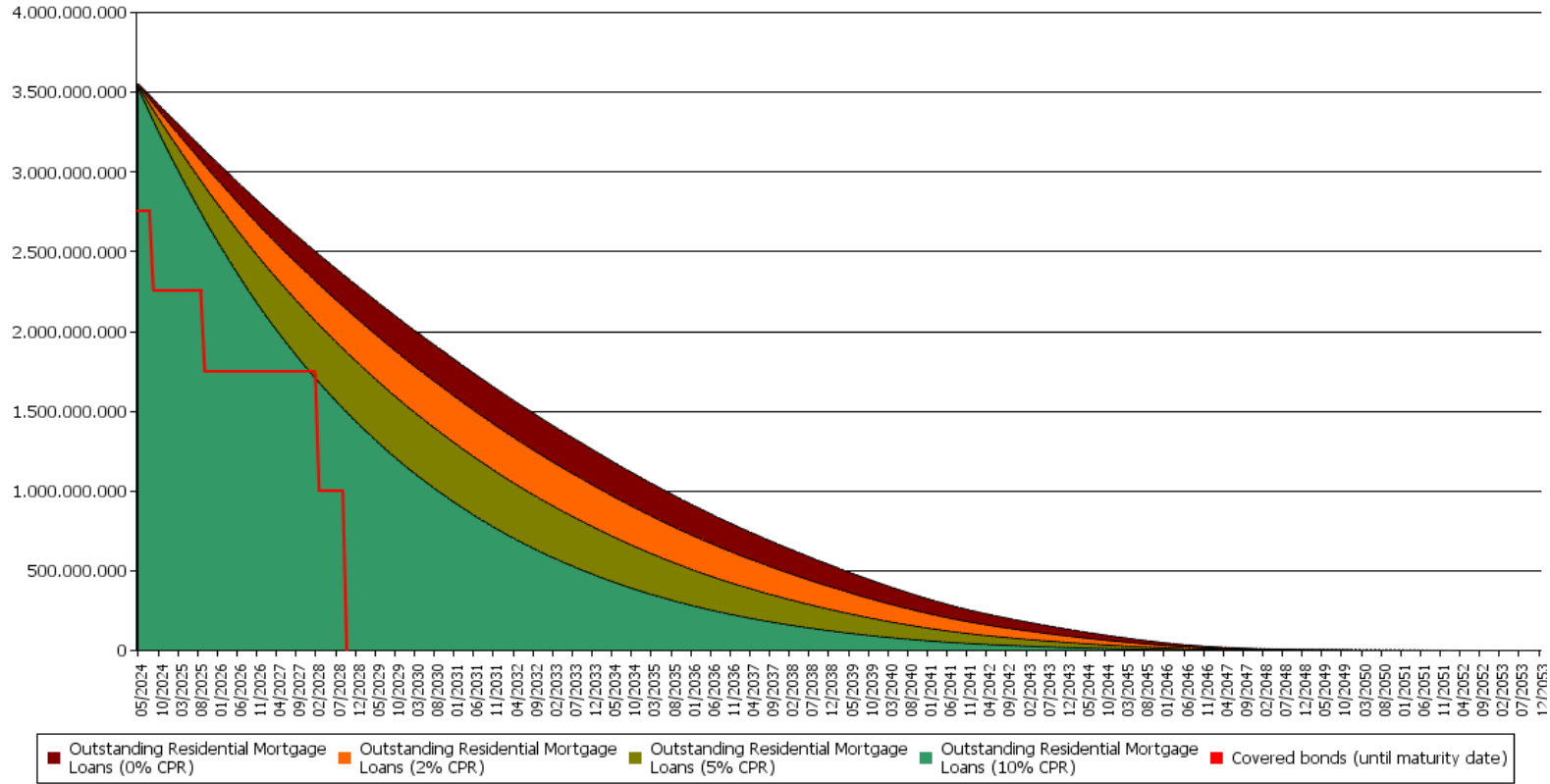
01/07/2039	183	474,256,350	349,602,862	221,260,615	103,216,646
01/08/2039	184	465,222,584	342,361,872	216,126,800	100,394,719
01/09/2039	185	456,293,251	335,221,162	211,080,809	97,635,469
01/10/2039	186	447,508,475	328,227,683	206,168,493	94,972,363
01/11/2039	187	438,810,673	321,302,351	201,305,243	92,339,316
01/12/2039	188	429,588,600	314,033,536	196,266,862	89,659,153
01/01/2040	189	421,084,355	307,294,769	191,566,785	87,141,390
01/02/2040	190	412,631,985	300,615,749	186,926,496	84,670,428
01/03/2040	191	404,245,515	294,038,631	182,401,737	82,293,476
01/04/2040	192	395,934,434	287,504,889	177,895,067	79,920,274
01/05/2040	193	387,691,104	281,056,968	173,477,356	77,616,121
01/06/2040	194	379,548,586	274,687,361	169,114,641	75,343,704
01/07/2040	195	371,412,797	268,358,109	164,811,314	73,125,503
01/08/2040	196	363,490,093	262,188,246	160,612,599	70,960,730
01/09/2040	197	355,655,832	256,102,226	156,485,405	68,844,448
01/10/2040	198	347,968,265	250,155,247	152,475,431	66,805,318
01/11/2040	199	340,400,960	244,300,038	148,527,844	64,800,098
01/12/2040	200	332,910,314	238,531,955	144,664,070	62,855,683
01/01/2041	201	325,495,176	232,823,415	140,842,868	60,936,197
01/02/2041	202	318,135,986	227,173,503	137,075,542	59,055,055
01/03/2041	203	310,847,825	221,629,125	133,422,860	57,261,453
01/04/2041	204	303,675,748	216,148,332	129,792,439	55,467,441
01/05/2041	205	296,589,259	210,757,849	126,244,083	53,729,878
01/06/2041	206	289,656,116	205,482,017	122,770,829	52,030,336
01/07/2041	207	283,010,764	200,438,264	119,462,546	50,420,749
01/08/2041	208	276,550,409	195,530,614	116,241,175	48,853,326
01/09/2041	209	270,249,506	190,751,581	113,111,683	47,336,727
01/10/2041	210	264,078,999	186,090,268	110,076,028	45,877,485
01/11/2041	211	257,969,794	181,476,934	107,074,144	44,437,343
01/12/2041	212	252,055,062	177,024,983	104,190,353	43,063,275
01/01/2042	213	246,309,367	172,696,225	101,384,108	41,725,933
01/02/2042	214	240,694,559	168,473,256	98,653,410	40,430,107
01/03/2042	215	235,201,584	164,376,246	96,033,180	39,205,691
01/04/2042	216	229,835,572	160,353,647	93,444,810	37,987,403
01/05/2042	217	224,534,616	156,398,096	90,915,424	36,807,649
01/06/2042	218	219,309,121	152,499,223	88,423,527	35,647,162
01/07/2042	219	214,175,169	148,684,814	85,999,630	34,527,870
01/08/2042	220	209,115,489	144,926,057	83,612,371	33,427,228
01/09/2042	221	204,118,318	141,222,870	81,268,677	32,352,633
01/10/2042	222	199,225,504	137,611,443	78,995,522	31,318,792
01/11/2042	223	194,404,370	134,053,580	76,757,431	30,302,578
01/12/2042	224	189,641,230	130,554,461	74,569,889	29,318,297
01/01/2043	225	184,934,354	127,098,179	72,411,110	28,348,955
01/02/2043	226	180,263,498	123,677,958	70,283,321	27,399,381
01/03/2043	227	175,650,764	120,328,549	68,222,835	26,494,349
01/04/2043	228	171,110,465	117,019,432	66,177,928	25,591,354
01/05/2043	229	166,530,129	113,700,086	64,142,479	24,702,558
01/06/2043	230	162,079,127	110,473,431	62,163,703	23,839,091
01/07/2043	231	157,692,134	107,306,825	60,233,230	23,004,089
01/08/2043	232	153,357,912	104,180,462	58,329,624	22,182,714
01/09/2043	233	149,071,542	101,096,848	56,459,185	21,380,445
01/10/2043	234	144,854,446	98,075,665	54,637,148	20,605,646
01/11/2043	235	140,695,063	95,097,931	52,843,542	19,844,801
01/12/2043	236	136,571,307	92,159,103	51,084,466	19,105,560
01/01/2044	237	132,264,019	89,101,141	49,263,808	18,346,597
01/02/2044	238	128,219,327	86,229,888	47,555,048	17,635,216
01/03/2044	239	124,196,898	83,392,198	45,880,661	16,946,865
01/04/2044	240	120,186,790	80,562,732	44,211,223	16,261,060
01/05/2044	241	116,127,850	77,714,203	42,543,038	15,583,353
01/06/2044	242	112,184,939	74,948,224	40,924,515	14,927,001
01/07/2044	243	108,287,852	72,225,921	39,340,969	14,290,590
01/08/2044	244	104,474,875	69,564,552	37,794,974	13,670,858
01/09/2044	245	100,730,809	66,957,808	36,286,191	13,069,523
01/10/2044	246	97,082,669	64,426,892	34,828,687	12,493,138
01/11/2044	247	93,501,432	61,945,036	33,401,850	11,930,580
01/12/2044	248	89,979,159	59,513,671	32,011,831	11,387,218
01/01/2045	249	86,579,930	57,168,239	30,672,042	10,864,417
01/02/2045	250	83,210,102	54,849,973	29,353,398	10,353,299

01/03/2045	251	79,859,245	52,560,524	28,063,560	9,860,482
01/04/2045	252	76,531,813	50,285,094	26,780,362	9,369,760
01/05/2045	253	73,239,328	48,042,785	25,523,200	8,893,305
01/06/2045	254	70,015,007	45,849,832	24,296,224	8,429,921
01/07/2045	255	66,837,386	43,697,101	23,098,481	7,981,494
01/08/2045	256	63,694,543	41,571,737	21,919,118	7,541,895
01/09/2045	257	60,590,065	39,478,455	20,762,476	7,113,661
01/10/2045	258	57,572,624	37,450,818	19,647,625	6,704,095
01/11/2045	259	54,661,885	35,497,083	18,575,286	6,311,350
01/12/2045	260	51,828,853	33,602,085	17,540,374	5,935,286
01/01/2046	261	49,095,642	31,776,082	16,545,011	5,574,764
01/02/2046	262	46,440,624	30,006,700	15,584,003	5,228,716
01/03/2046	263	43,882,563	28,310,419	14,669,260	4,902,970
01/04/2046	264	41,430,145	26,682,932	13,790,803	4,589,837
01/05/2046	265	39,055,560	25,112,302	12,947,094	4,291,371
01/06/2046	266	36,827,241	23,639,355	12,156,694	4,012,323
01/07/2046	267	34,818,741	22,313,416	11,446,579	3,762,462
01/08/2046	268	32,911,862	21,055,629	10,773,875	3,526,347
01/09/2046	269	31,067,536	19,841,996	10,127,055	3,300,600
01/10/2046	270	29,307,672	18,687,294	9,514,238	3,088,160
01/11/2046	271	27,639,760	17,593,901	8,934,779	2,887,794
01/12/2046	272	26,044,398	16,551,173	8,384,559	2,698,850
01/01/2047	273	24,530,795	15,562,840	7,863,835	2,520,516
01/02/2047	274	23,112,368	14,638,091	7,377,752	2,354,701
01/03/2047	275	21,760,088	13,760,518	6,919,513	2,199,998
01/04/2047	276	20,463,593	12,918,699	6,479,681	2,051,431
01/05/2047	277	19,231,396	12,120,883	6,064,554	1,912,134
01/06/2047	278	18,067,923	11,368,272	5,673,528	1,781,268
01/07/2047	279	16,968,343	10,658,896	5,306,409	1,659,178
01/08/2047	280	15,938,743	9,995,158	4,963,319	1,545,329
01/09/2047	281	14,969,562	9,371,464	4,641,775	1,439,095
01/10/2047	282	14,075,346	8,797,191	4,346,608	1,342,060
01/11/2047	283	13,250,747	8,267,764	4,074,634	1,252,757
01/12/2047	284	12,462,769	7,763,344	3,816,622	1,168,620
01/01/2048	285	11,727,805	7,293,127	3,576,335	1,090,408
01/02/2048	286	11,020,869	6,841,883	3,346,525	1,016,018
01/03/2048	287	10,351,633	6,416,217	3,130,855	946,773
01/04/2048	288	9,704,506	6,004,908	2,922,701	880,084
01/05/2048	289	9,097,432	5,620,026	2,728,639	818,280
01/06/2048	290	8,518,398	5,253,397	2,544,146	759,721
01/07/2048	291	8,004,511	4,928,374	2,380,868	708,050
01/08/2048	292	7,581,048	4,659,731	2,245,363	664,923
01/09/2048	293	7,215,504	4,427,525	2,128,045	627,513
01/10/2048	294	6,924,766	4,242,150	2,033,928	597,301
01/11/2048	295	6,702,780	4,099,196	1,960,389	573,267
01/12/2048	296	6,501,631	3,969,654	1,893,765	551,514
01/01/2049	297	6,319,660	3,852,005	1,832,966	531,547
01/02/2049	298	6,137,269	3,734,487	1,772,526	511,842
01/03/2049	299	5,954,456	3,617,696	1,713,148	492,803
01/04/2049	300	5,771,238	3,500,433	1,653,402	473,602
01/05/2049	301	5,588,195	3,383,848	1,594,401	454,830
01/06/2049	302	5,404,729	3,267,202	1,535,524	436,179
01/07/2049	303	5,222,318	3,151,751	1,477,619	418,010
01/08/2049	304	5,039,844	3,036,467	1,419,950	399,994
01/09/2049	305	4,857,854	2,921,855	1,362,879	382,291
01/10/2049	306	4,676,186	2,807,970	1,306,535	364,984
01/11/2049	307	4,494,095	2,694,051	1,250,341	347,807
01/12/2049	308	4,311,582	2,580,398	1,194,645	330,952
01/01/2050	309	4,128,645	2,466,723	1,139,113	314,231
01/02/2050	310	3,946,216	2,353,729	1,084,169	297,808
01/03/2050	311	3,763,361	2,241,226	1,029,976	281,839
01/04/2050	312	3,580,350	2,128,620	975,739	265,867
01/05/2050	313	3,397,522	2,016,607	922,119	250,227
01/06/2050	314	3,216,201	1,905,747	869,210	234,870
01/07/2050	315	3,034,647	1,795,216	816,782	219,799
01/08/2050	316	2,854,122	1,685,558	764,940	204,976
01/09/2050	317	2,673,437	1,576,173	713,479	190,377
01/10/2050	318	2,494,588	1,468,315	663,020	176,188

01/11/2050	319	2,318,783	1,362,522	613,684	162,387
01/12/2050	320	2,144,573	1,258,087	565,252	148,958
01/01/2051	321	1,970,732	1,154,145	517,232	135,726
01/02/2051	322	1,798,729	1,051,626	470,089	122,833
01/03/2051	323	1,628,961	950,912	424,093	110,390
01/04/2051	324	1,467,259	855,065	380,376	98,592
01/05/2051	325	1,311,358	762,958	338,567	87,395
01/06/2051	326	1,167,453	678,080	300,137	77,147
01/07/2051	327	1,034,234	599,718	264,798	67,785
01/08/2051	328	905,048	523,917	230,741	58,816
01/09/2051	329	785,558	453,975	199,429	50,619
01/10/2051	330	677,648	390,971	171,329	43,309
01/11/2051	331	581,324	334,828	146,353	36,839
01/12/2051	332	498,873	286,866	125,080	31,355
01/01/2052	333	427,168	245,217	106,649	26,621
01/02/2052	334	366,734	210,168	91,173	22,662
01/03/2052	335	311,578	178,276	77,154	19,101
01/04/2052	336	261,488	149,362	64,476	15,895
01/05/2052	337	215,015	122,615	52,800	12,963
01/06/2052	338	174,617	99,409	42,698	10,439
01/07/2052	339	141,770	80,577	34,524	8,406
01/08/2052	340	118,074	66,995	28,632	6,942
01/09/2052	341	99,261	56,225	23,968	5,786
01/10/2052	342	83,256	47,082	20,021	4,814
01/11/2052	343	68,874	38,883	16,492	3,948
01/12/2052	344	55,629	31,354	13,266	3,163
01/01/2053	345	46,670	26,259	11,082	2,631
01/02/2053	346	39,126	21,977	9,252	2,187
01/03/2053	347	32,437	18,192	7,641	1,799
01/04/2053	348	26,185	14,661	6,142	1,440
01/05/2053	349	19,914	11,131	4,652	1,086
01/06/2053	350	14,923	8,327	3,471	807
01/07/2053	351	9,916	5,524	2,297	532
01/08/2053	352	6,361	3,538	1,467	338
01/09/2053	353	2,797	0	0	0
01/10/2053	354	916	0	0	0
01/11/2053	355	0	0	0	0
01/12/2053	356	0	0	0	0
		<b>340,071,604,913</b>	<b>302,398,938,503</b>	<b>257,450,898,176</b>	<b>203,837,597,551</b>



### Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the programme						
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGZP4HLVWV9ZVDTL547			
E.1.1.3	Back-up servicer					
E.1.1.4	Block facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor	Stichting BNP Paribas Fortis Pfandbriefe				
E.1.1.10	Trustee	Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker				
OE.1.1.1	where available - addwv 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 swaps						
Field Number	Swap Counterparty	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
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 Seasoning (years)	4.62				
E.3.1.2	Weighted Average Maturity (years)**	14.92				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
3. Arrows		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-30 days	0.06%				0.06%
E.3.2.2	30-90 days	0.01%				0.01%
E.3.2.3	90-180 days	0.06%				0.06%
E.3.2.4	180-360 days	0.02%				0.02%
E.3.2.5	> 360 days	0.00%				0.00%

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4
* Local Entity Identifier (LEI) Finder: <a href="https://www.lei-lookup.com/#/search">https://www.lei-lookup.com/#/search</a>	
** Weighted Average Maturity = Remaining Term to Maturity	