



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

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	Retained Pandbrief Programme			
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/co-veredbonds			
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			
3. General Cover Pool / Covered Bond information					
		3.1. General Information			
G.3.1.1	Total Cover Assets	Nominal (mn) 15,008.54			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
		3.2. Over-collateralisation (OC)			
G.3.2.1	OC (%)	5.00%			
		3.3. Cover Pool Composition			
G.3.3.1	Mortgages	Nominal (mn) 15,008.54			
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91.50			
G.3.3.5	Other	623.75			
G.3.3.6	Total	15,723.8			
		3.4. Cover Pool Amortisation Profile			
G.3.4.1	Weighted Average Life (in years)	Contractual 7.54			
		Residual Life (mn)			
		By buckets:			
G.3.4.2	0 - 1 Y	371.77			
G.3.4.3	1 - 2 Y	477.73			
G.3.4.4	2 - 3 Y	777.83			
G.3.4.5	3 - 4 Y	782.07			
G.3.4.6	4 - 5 Y	959.18			
G.3.4.7	5 - 10 Y	7,563.88			
G.3.4.8	10+ Y	4,076.07			
G.3.4.9	Total	15,008.5			
		3.5. Maturity of Covered Bonds			
G.3.5.1	Weighted Average Life (in years)	Initial Maturity 3.90			
		Extended Maturity			
G.3.5.2	Maturity (mn)	4.9			
		By buckets:			
G.3.5.3	0 - 1 Y	0.00			
G.3.5.4	1 - 2 Y	2,500.00			
G.3.5.5	2 - 3 Y	0.00			
G.3.5.6	3 - 4 Y	4,000.00			
G.3.5.7	4 - 5 Y	2,500.00			
G.3.5.8	5 - 10 Y	2,500.00			
G.3.5.9	10+ Y	0.00			
G.3.5.10	Total	11,500.0			
		3.6. Cover Assets - Currency			
G.3.6.1	EUR	Nominal [before hedging] (mn) 15,008.54			
G.3.6.2	AUD	Nominal [after hedging] (mn) 0.0			
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	11,500.00	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	11,500.0	0.0	100.0%	0.0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00	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	11,500.0	0.0	100.0%	0.0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	623.75		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	715.3		100.0%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	91.50		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	91.50			
G.3.10.16	Total	91.5		100.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50		0.6%	0.8%
G.3.11.2	Central bank eligible assets	0.00		0.0%	0.0%
G.3.11.3	Other	0.00		0.0%	0.0%
G.3.11.4	Total	91.5		0.6%	0.8%
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131			
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			

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:	38
G.4.1.2	(a) Value of outstanding covered bonds:	29
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnpparisfortis.com)
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	22
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:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	235 LTV Residential Mortgage

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credits quality step 1	623.75
---------	---	--------

6. Other relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency EUR

CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	15,008.5	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	15,008.5	100.0%
2. General Information			
M.7.2.1	Number of mortgage loans	229,248.0	Total Mortgages 229,248
3. Concentration Risks			
M.7.3.1	10 largest exposures	0.48%	% Residential Loans 0.48%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans % Total Mortgages
M.7.4.1	European Union	100.0%	0.0% 100.0%
M.7.4.2	Austria		
M.7.4.3	Belgium	100.0%	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% 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% 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		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.68%		15.68%	
M.7.5.2	Vlaams-Brabant	14.67%		14.67%	
M.7.5.3	Oost-Vlaanderen	15.21%		15.21%	
M.7.5.4	Brussels	8.38%		8.38%	
M.7.5.5	West-Vlaanderen	10.71%		10.71%	
M.7.5.6	Limburg	8.09%		8.09%	
M.7.5.7	Lège	7.47%		7.47%	
M.7.5.8	Hainaut	6.93%		6.93%	
M.7.5.9	Brabant Wallon	5.26%		5.26%	
M.7.5.10	Namur	4.39%		4.39%	
M.7.5.11	Luxembourg	3.00%		3.00%	
M.7.5.12	Other	0.22%		0.22%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.77%		84.77%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.23%		15.23%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.47%		4.47%	
M.7.7.2	Amortising	95.53%		95.53%	
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	1.69%		1.69%	
M.7.8.2	> 12 - ≤ 24 months	5.35%		5.35%	
M.7.8.3	> 24 - ≤ 36 months	12.34%		12.34%	
M.7.8.4	> 36 - ≤ 60 months	14.52%		14.52%	
M.7.8.5	> 60 months	66.09%		66.09%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.03%		0.03%	
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)	65.47			
By buckets (mn):					
M.7A.10.2	<=100K	7,045.36	182,397.00	46.9%	79.6%
M.7A.10.3	>100K and <=200K	5,092.59	37,295.00	33.9%	16.3%
M.7A.10.4	>200K and <=300K	1,635.77	6,818.00	10.9%	3.0%
M.7A.10.5	>300K and <=400K	572.76	1,681.00	3.8%	0.7%
M.7A.10.6	>400K	662.06	1,057.00	4.4%	0.5%
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	15,008.5	229,248	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	59.17%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,320.68	102,566.00	28.8%	44.7%
M.7A.11.3	>40 - <=50 %	1,714.52	27,486.00	11.4%	12.0%
M.7A.11.4	>50 - <=60 %	1,919.24	26,892.00	12.8%	11.7%
M.7A.11.5	>60 - <=70 %	2,194.74	26,763.00	14.6%	11.7%
M.7A.11.6	>70 - <=80 %	2,335.83	24,210.00	15.6%	10.6%
M.7A.11.7	>80 - <=90 %	1,692.85	14,181.00	11.3%	6.2%
M.7A.11.8	>90 - <=100 %	320.02	2,614.00	2.1%	1.3%
M.7A.11.9	>100 %	510.66	4,536.00	3.4%	2.0%
M.7A.11.10	Total	15,008.5	229,248	100.0%	100.0%
12. Loan to Value (LTV) information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.31%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,840.52	[Mark as ND1 if not relevant]	38.9%	
M.7A.12.3	>40 - <=50 %	1,999.00	[Mark as ND1 if not relevant]	13.3%	
M.7A.12.4	>50 - <=60 %	2,039.49	[Mark as ND1 if not relevant]	13.6%	
M.7A.12.5	>60 - <=70 %	1,984.46	[Mark as ND1 if not relevant]	13.2%	
M.7A.12.6	>70 - <=80 %	1,753.74	[Mark as ND1 if not relevant]	11.7%	
M.7A.12.7	>80 - <=90 %	807.58	[Mark as ND1 if not relevant]	5.4%	
M.7A.12.8	>90 - <=100 %	236.65	[Mark as ND1 if not relevant]	1.6%	
M.7A.12.9	>100 %	347.09	[Mark as ND1 if not relevant]	2.3%	
M.7A.12.10	Total	15,008.5	0	100.0%	0.0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.31%			
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				
M.7A.13.6	Other	18.69%			
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				
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	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	Residual Life Buckets of Cover assets (i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.)	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	Maturity Buckets of Covered Bonds (i.e. how is the contractual and/or expected maturity defined? What assumptions eg. in terms of prepayments? etc.)	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parrallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing: (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or issuer Items		Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/04/2024

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 Retained Covered Bonds
FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.82	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.83	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.05	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.06	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.61	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average Fixed Coupon:	0.31 %
Weighted Average Remaining Average Life*	3.90

* 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
---------------	------------------	---------



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,008,540,752 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	623,751,686 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.73%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,117,161,049 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.37%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	91,994,145 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	623,751,686 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,117,161,049	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	111.59%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,135,861,457 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,135,861,457
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,832,906,880 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,117,161,049
Total Principal Proceeds Public Finance Exposures	91,994,145
Total Principal Proceeds Financial Institution Exposures	623,751,686
Impact Derivatives	0
Interest Requirement Covered Bonds	145,100,000 (X)
Costs, Fees and expenses Covered Bonds	60,407,001 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	3,263,261,336
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,464,341,573 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,752,989 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,454,588,583
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	84,177,210 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	82,177,210 (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 c

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	15,008,540,752
Principal Redemptions between Cut-off Date and Maturity	15,008,540,752
Interest Payments between Cut-off Date and Maturity Date	2,135,861,457
Number of borrowers	106,220
Number of loans	229,248
Average Outstanding Balance per borrower	141,297
Average Outstanding Balance per loan	65,469
Weighted average Current Loan to Current Value	50.31%
Weighted average Current Loan to Original Value	59.17%
Weighted average seasoning (in Years)	5.13
Weighted average remaining maturity (in years, at 0% CPR)	14.41
Weighted average initial maturity (in years, at 0% CPR)	19.54
Percentage of Fixed Rate Loans	84.77%
Percentage of Variable Rate Loans	15.23%
Weighted average interest rate	1.87%
Weighted average interest rate Fixed Rate Loans	1.73%
Weighted average interest rate Variable Rate Loans	2.65%
Weighted Remaining average life (in years, at 0% CPR)	7.54
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.52
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 623,751,686

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

5. Prepayments Last Calendar Month

23,975,719 EUR



Stratification Tables

Portfolio Cut-off Date 30/04/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,353,055,734.06	15.68 %	35,111	15.32 %
Oost-Vlaanderen	2,283,126,958.38	15.21 %	36,686	16.00 %
Vlaams-Brabant	2,201,973,154.75	14.67 %	31,733	13.84 %
West-Vlaanderen	1,606,943,880.53	10.71 %	28,210	12.31 %
Brussels	1,257,196,289.56	8.38 %	12,510	5.46 %
Limburg	1,214,041,939.90	8.09 %	21,433	9.35 %
Liège	1,121,374,009.09	7.47 %	17,963	7.84 %
Hainaut	1,040,264,104.13	6.93 %	17,582	7.67 %
Brabant Wallon	789,013,216.79	5.26 %	9,901	4.32 %
Namur	658,971,552.98	4.39 %	10,755	4.69 %
Luxembourg	449,988,468.35	3.00 %	6,745	2.94 %
Other	32,591,443.66	0.22 %	619	0.27 %
	15,008,540,752.18	100.00 %	229,248	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	254,210,810.41	1.69 %	2,135	0.93 %
>1 and <=2	803,119,556.39	5.35 %	7,671	3.35 %
>2 and <=3	1,852,195,544.38	12.34 %	17,423	7.60 %
>3 and <=4	2,168,961,858.77	14.45 %	23,677	10.33 %
>4 and <=5	4,137,103,111.38	27.56 %	55,297	24.12 %
>5 and <=6	1,634,756,152.67	10.89 %	26,009	11.35 %
>6 and <=7	1,008,069,555.11	6.72 %	17,903	7.81 %
>7 and <=8	1,605,095,791.75	10.69 %	33,105	14.44 %
>8 and <=9	601,390,332.67	4.01 %	15,725	6.86 %
>9 and <=10	314,435,912.82	2.10 %	9,210	4.02 %
>10 and <=11	47,865,871.99	0.32 %	1,253	0.55 %
>11 and <=12	43,602,160.41	0.29 %	1,345	0.59 %
>12 and <=13	84,717,950.61	0.56 %	3,673	1.60 %
>13 and <=14	184,147,400.11	1.23 %	5,664	2.47 %
>14 and <=15	155,296,388.94	1.03 %	4,286	1.87 %
>15 and <=16	26,396,499.85	0.18 %	1,041	0.45 %
>16 and <=17	13,268,615.94	0.09 %	310	0.14 %
>17 and <=18	10,447,743.44	0.07 %	403	0.18 %
>18 and <=19	33,579,612.64	0.22 %	1,421	0.62 %
>19 and <=20	23,211,459.39	0.15 %	1,266	0.55 %
>20 and <=21	4,338,225.92	0.03 %	207	0.09 %
>21 and <=22	1,365,909.73	0.01 %	73	0.03 %
>22 and <=23	179,364.45	0.00 %	22	0.01 %
>23 and <=24	212,525.02	0.00 %	31	0.01 %
>24 and <=25	314,084.55	0.00 %	80	0.03 %
>27 and <=28	10,325.84	0.00 %	1	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	96,160.34	0.00 %	9	0.00 %
>28 and <=29	8,574.03	0.00 %	1	0.00 %
>26 and <=27	124,604.59	0.00 %	5	0.00 %
	15,008,540,752.18	100.00 %	229,248	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	2,475,792.33	0.02 %	767	0.33 %
<=1	153,712,153.82	1.02 %	7,232	3.15 %
>1 and <=2	189,447,638.68	1.26 %	8,247	3.60 %
>2 and <=3	253,717,313.64	1.69 %	10,015	4.37 %
>3 and <=4	248,831,430.58	1.66 %	8,198	3.58 %
>4 and <=5	293,028,690.82	1.95 %	10,087	4.40 %
>5 and <=6	498,678,626.59	3.32 %	14,589	6.36 %
>6 and <=7	351,701,314.95	2.34 %	9,173	4.00 %
>7 and <=8	458,093,523.76	3.05 %	10,184	4.44 %
>8 and <=9	504,379,318.52	3.36 %	9,716	4.24 %
>9 and <=10	516,905,964.76	3.44 %	9,375	4.09 %
>10 and <=11	829,834,467.56	5.53 %	14,077	6.14 %
>11 and <=12	576,928,967.00	3.84 %	9,279	4.05 %
>12 and <=13	748,427,350.23	4.99 %	10,686	4.66 %
>13 and <=14	691,719,705.24	4.61 %	9,599	4.19 %
>14 and <=15	758,099,550.19	5.05 %	9,861	4.30 %
>15 and <=16	1,393,606,664.84	9.29 %	16,914	7.38 %
>16 and <=17	913,616,484.62	6.09 %	10,829	4.72 %
>17 and <=18	1,049,868,000.30	7.00 %	11,032	4.81 %
>18 and <=19	606,543,554.37	4.04 %	6,582	2.87 %
>19 and <=20	581,470,704.23	3.87 %	5,954	2.60 %
>20 and <=21	1,259,172,802.62	8.39 %	11,331	4.94 %
>21 and <=22	952,482,880.54	6.35 %	7,226	3.15 %
>22 and <=23	684,997,774.37	4.56 %	4,686	2.04 %
>23 and <=24	255,199,052.38	1.70 %	1,909	0.83 %
>24 and <=25	139,940,007.67	0.93 %	987	0.43 %
>25 and <=26	16,750,346.57	0.11 %	135	0.06 %
>26 and <=27	12,078,152.14	0.08 %	103	0.04 %
>27 and <=28	57,320,751.20	0.38 %	395	0.17 %
>28 and <=29	7,509,124.24	0.05 %	66	0.03 %
>29 and <=30	2,002,643.42	0.01 %	14	0.01 %
15,008,540,752.18	100.00 %	229,248	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	608,000.00	0.00 %	10	0.00 %
>1 and <=2	11,124,492.61	0.07 %	91	0.04 %
>2 and <=3	24,507,653.73	0.16 %	167	0.07 %
>3 and <=4	15,333,471.91	0.10 %	177	0.08 %
>4 and <=5	290,581,998.14	1.94 %	2,001	0.87 %
>5 and <=6	18,588,909.11	0.12 %	594	0.26 %
>6 and <=7	35,661,279.95	0.24 %	965	0.42 %
>7 and <=8	47,571,966.05	0.32 %	1,697	0.74 %
>8 and <=9	59,335,195.30	0.40 %	2,569	1.12 %
>9 and <=10	905,361,492.28	6.03 %	31,991	13.95 %
>10 and <=11	91,890,293.38	0.61 %	4,426	1.93 %
>11 and <=12	180,679,302.99	1.20 %	4,728	2.06 %
>12 and <=13	568,171,384.87	3.79 %	13,498	5.89 %
>13 and <=14	114,229,249.75	0.76 %	2,612	1.14 %
>14 and <=15	1,603,823,048.89	10.69 %	31,051	13.54 %
>15 and <=16	164,213,530.04	1.09 %	3,109	1.36 %
>16 and <=17	228,313,969.54	1.52 %	3,685	1.61 %
>17 and <=18	840,182,195.55	5.60 %	12,944	5.65 %
>18 and <=19	170,325,216.22	1.13 %	2,861	1.25 %
>19 and <=20	3,774,887,930.13	25.15 %	49,379	21.54 %
>20 and <=21	291,747,734.79	1.94 %	4,223	1.84 %
>21 and <=22	167,866,042.74	1.12 %	2,613	1.14 %
>22 and <=23	187,666,144.60	1.25 %	2,611	1.14 %
>23 and <=24	116,650,625.62	0.78 %	1,671	0.73 %
>24 and <=25	4,243,573,143.82	28.27 %	39,753	17.34 %
>25 and <=26	437,270,058.36	2.91 %	4,722	2.06 %
>26 and <=27	36,092,547.65	0.24 %	385	0.17 %
>27 and <=28	12,911,336.96	0.09 %	162	0.07 %
>28 and <=29	46,784,523.04	0.31 %	436	0.19 %
>29 and <=30	293,949,235.47	1.96 %	3,731	1.63 %
>30 and <=31	24,583,047.89	0.16 %	329	0.14 %
>34 and <=35	185,339.46	0.00 %	2	0.00 %
>35 and <=36	98,585.00	0.00 %	2	0.00 %
>36 and <=37	106,505.72	0.00 %	1	0.00 %
>39 and <=40	334,031.84	0.00 %	5	0.00 %
>31 and <=32	3,241,865.27	0.02 %	42	0.02 %
>40 and <=41	85,629.08	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
15,008,540,752.18	100.00 %	229,248	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	18,899.87	0.00 %	2	0.00 %
1997	93,014.14	0.00 %	4	0.00 %
1998	52,695.82	0.00 %	2	0.00 %
1999	308,274.22	0.00 %	73	0.03 %
2000	250,382.16	0.00 %	40	0.02 %
2001	174,267.45	0.00 %	22	0.01 %
2002	800,391.66	0.01 %	54	0.02 %
2003	3,439,401.71	0.02 %	137	0.06 %
2004	13,174,374.88	0.09 %	780	0.34 %
2005	39,557,142.85	0.26 %	1,760	0.77 %
2006	13,992,913.31	0.09 %	551	0.24 %
2007	12,249,203.60	0.08 %	290	0.13 %
2008	12,369,826.79	0.08 %	432	0.19 %
2009	110,374,886.58	0.74 %	3,202	1.40 %
2010	200,076,276.27	1.33 %	5,857	2.55 %
2011	118,063,873.84	0.79 %	4,955	2.16 %
2012	34,779,870.39	0.23 %	1,112	0.49 %
2013	56,832,631.62	0.38 %	1,457	0.64 %
2014	152,405,161.01	1.02 %	4,414	1.93 %
2015	624,544,936.70	4.16 %	16,543	7.22 %
2016	1,334,366,625.84	8.89 %	29,863	13.03 %
2017	998,181,533.98	6.65 %	18,058	7.88 %
2018	1,659,450,718.18	11.06 %	26,840	11.71 %
2019	3,623,373,477.95	24.14 %	49,443	21.57 %
2020	2,476,376,488.84	16.50 %	29,439	12.84 %
2021	2,009,583,996.31	13.39 %	19,875	8.67 %
2022	1,151,820,835.37	7.67 %	10,598	4.62 %
2023	361,810,002.80	2.41 %	3,443	1.50 %
15,008,540,752.18	100.00 %	229,248	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,193,644,973.85	14.62 %	48,021	45.21 %
>100 and <=200	4,846,072,503.99	32.29 %	33,207	31.26 %
>200 and <=300	3,912,662,557.95	26.07 %	16,153	15.21 %
>300 and <=400	1,794,738,286.72	11.96 %	5,278	4.97 %
>400	2,261,422,429.67	15.07 %	3,561	3.35 %
15,008,540,752.18	100.00 %	106,220	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	27,441,034.68	0.18 %	562	0.25 %
0.5 - 1%	656,257,536.08	4.37 %	7,118	3.10 %
1 - 1.5%	4,495,619,713.32	29.95 %	55,632	24.27 %
1.5 - 2%	6,467,964,688.07	43.10 %	99,848	43.55 %
2 - 2.5%	1,379,499,298.77	9.19 %	25,093	10.95 %
2.5 - 3%	772,567,439.69	5.15 %	14,524	6.34 %
3 - 3.5%	413,517,092.66	2.76 %	6,198	2.70 %
3.5 - 4%	243,833,228.09	1.62 %	4,661	2.03 %
4 - 4.5%	125,561,707.10	0.84 %	3,546	1.55 %
4.5 - 5%	97,883,082.27	0.65 %	2,948	1.29 %
5 - 5.5%	130,128,307.73	0.87 %	3,550	1.55 %
5.5 - 6%	114,889,667.97	0.77 %	3,218	1.40 %
6 - 6.5%	60,600,468.97	0.40 %	1,695	0.74 %
6.5 - 7%	18,489,176.59	0.12 %	493	0.22 %
8 - 8.5%	123,659.82	0.00 %	8	0.00 %
7.5 - 8%	364,746.40	0.00 %	15	0.01 %
7 - 7.5%	3,781,048.18	0.03 %	135	0.06 %
8.5 - 9%	18,855.79	0.00 %	4	0.00 %
15,008,540,752.18	100.00 %	229,248	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,723,277,730.17	84.77 %	194,377	84.79 %
Variable	25,287,557.35	0.17 %	2,018	0.88 %
Variable With Cap	2,259,975,464.66	15.06 %	32,853	14.33 %
15,008,540,752.18	100.00 %	229,248	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	636,035,844.81	4.24 %	11,820	5.16 %
2025	287,262,623.31	1.91 %	5,779	2.52 %
2026	157,878,267.90	1.05 %	2,158	0.94 %
2027	177,714,941.51	1.18 %	2,188	0.95 %
2028	313,963,755.17	2.09 %	3,702	1.61 %
2029	160,998,867.63	1.07 %	1,698	0.74 %
2030	9,413,632.05	0.06 %	110	0.05 %
2031	94,658,323.93	0.63 %	619	0.27 %
2032	46,415,215.69	0.31 %	318	0.14 %
2033	70,552,880.47	0.47 %	1,010	0.44 %
2034	238,449,524.90	1.59 %	2,732	1.19 %
2035	23,042,226.74	0.15 %	208	0.09 %
2036	20,312,762.83	0.14 %	133	0.06 %
2037	3,874,700.27	0.03 %	33	0.01 %
2038	238,676.04	0.00 %	2	0.00 %
Fixed To Maturity	12,767,728,508.93	85.07 %	196,738	85.82 %
Total	15,008,540,752.18	100.00 %	229,248	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,008,522,104.14	100.00 %	229,246	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
Total	15,008,540,752.18	100.00 %	229,248	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,225,678,383.76	94.78 %	221,973	96.83 %
Interest only	670,627,682.24	4.47 %	4,169	1.82 %
Linear	112,234,686.18	0.75 %	3,106	1.35 %
Total	15,008,540,752.18	100.00 %	229,248	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,099,860,303.32	7.33 %	38,312	16.71 %
11-20%	1,331,671,011.86	8.87 %	32,174	14.03 %
21-30%	1,587,413,087.09	10.58 %	30,066	13.12 %
31-40%	1,821,577,522.57	12.14 %	29,156	12.72 %
41-50%	1,998,999,921.85	13.32 %	27,697	12.08 %
51-60%	2,039,493,185.77	13.59 %	24,674	10.76 %
61-70%	1,984,460,462.23	13.22 %	21,106	9.21 %
71-80%	1,753,741,949.94	11.68 %	15,614	6.81 %
81-90%	807,582,450.82	5.38 %	6,018	2.63 %
91-100%	236,646,927.37	1.58 %	1,769	0.77 %
101-110%	60,803,859.11	0.41 %	570	0.25 %
111-120%	48,424,787.49	0.32 %	452	0.20 %
>120%	237,865,282.76	1.58 %	1,640	0.72 %
Total	15,008,540,752.18	100.00 %	229,248	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	776,548,068.30	5.17 %	25,214	11.00 %
11-20%	925,473,790.89	6.17 %	25,391	11.08 %
21-30%	1,170,291,514.90	7.80 %	25,439	11.10 %
31-40%	1,448,363,733.91	9.65 %	26,522	11.57 %
41-50%	1,714,520,334.13	11.42 %	27,486	11.99 %
51-60%	1,919,242,330.41	12.79 %	26,892	11.73 %
61-70%	2,194,738,282.81	14.62 %	26,763	11.67 %
71-80%	2,335,831,071.44	15.56 %	24,210	10.56 %
81-90%	1,692,853,745.76	11.28 %	14,181	6.19 %
91-100%	320,017,588.50	2.13 %	2,614	1.14 %
101-110%	104,122,017.21	0.69 %	1,065	0.46 %
111-120%	55,721,987.21	0.37 %	640	0.28 %
>120%	350,816,286.71	2.34 %	2,831	1.23 %
Total	15,008,540,752.18	100.00 %	229,248	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	126,284,736.27	0.84 %	13,802	6.02 %
21-40%	404,154,826.13	2.69 %	17,182	7.49 %
41-60%	871,310,149.12	5.81 %	22,599	9.86 %
61-80%	1,742,799,977.58	11.61 %	29,619	12.92 %
81-100%	2,150,010,714.28	14.33 %	28,461	12.41 %
101-120%	750,203,448.25	5.00 %	14,784	6.45 %
121-140%	784,666,839.81	5.23 %	13,844	6.04 %
141-160%	844,186,761.51	5.62 %	13,237	5.77 %
161-180%	1,077,612,104.84	7.18 %	13,602	5.93 %
181-200%	997,233,080.12	6.64 %	11,375	4.96 %
201-300%	2,514,072,011.59	16.75 %	28,673	12.51 %
301-400%	1,064,622,403.88	7.09 %	10,221	4.46 %
401-500%	449,912,685.90	3.00 %	3,967	1.73 %
>500%	1,231,471,012.90	8.21 %	7,882	3.44 %
	15,008,540,752.18	100.00 %	229,248	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	371,765,972.25	2.48 %	16,781	7.32 %
>1 and <=2	477,728,633.76	3.18 %	17,324	7.56 %
>2 and <=3	777,834,898.14	5.18 %	24,418	10.65 %
>3 and <=4	782,074,942.30	5.21 %	19,078	8.32 %
>4 and <=5	959,184,725.77	6.39 %	18,046	7.87 %
>5 and <=6	1,320,293,314.19	8.80 %	22,032	9.61 %
>6 and <=7	1,281,813,500.52	8.54 %	18,598	8.11 %
>7 and <=8	1,630,386,861.62	10.86 %	20,988	9.16 %
>8 and <=9	2,142,975,399.30	14.28 %	24,704	10.78 %
>9 and <=10	1,188,413,144.94	7.92 %	13,099	5.71 %
>10 and <=11	1,887,125,199.02	12.57 %	17,940	7.83 %
>11 and <=12	1,623,154,785.85	10.81 %	11,983	5.23 %
>12 and <=13	273,528,551.10	1.82 %	2,051	0.89 %
>13 and <=14	206,006,860.84	1.37 %	1,564	0.68 %
>14 and <=15	44,059,165.07	0.29 %	341	0.15 %
>15 and <=16	33,166,405.33	0.22 %	225	0.10 %
>16 and <=17	6,795,182.04	0.05 %	62	0.03 %
>17 and <=18	2,233,210.14	0.01 %	14	0.01 %
	15,008,540,752.18	100.00 %	229,248	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,767,728,508.93	85.07 %	196,738	85.82 %
>=0 and <=1	965,719,220.48	6.43 %	18,246	7.96 %
>1 and <=2	344,730,904.23	2.30 %	4,370	1.91 %
>2 and <=3	429,242,571.51	2.86 %	4,797	2.09 %
>3 and <=4	124,782,500.37	0.83 %	829	0.36 %
>4 and <=5	106,127,764.79	0.71 %	1,361	0.59 %
>5 and <=6	245,826,618.11	1.64 %	2,740	1.20 %
>7 and <=8	349,396.89	0.00 %	3	0.00 %
>6 and <=7	24,033,266.87	0.16 %	164	0.07 %
	15,008,540,752.18	100.00 %	229,248	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,679,279,445.91	81.31 %	104,599	79.90 %
Other/No data	9,122,985,826.84	18.69 %	26,311	20.10 %
	48,802,265,272.75	100.00 %	130,910	100.00 %

18. IFRS9 Norms

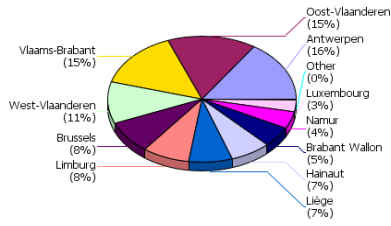
	In EUR	In %	In number of loans	In %
Phase 1	13,668,717,542.24	91.07 %	211,636	92.32 %
Phase 2	1,337,053,783.75	8.91 %	16,832	7.34 %
Phase 3	2,769,426.19	0.02 %	22	0.01 %
Other/No data	0.00	0.00 %	758	0.33 %
	15,008,540,752.18	100.00 %	229,248	100.00 %



Stratification Tables

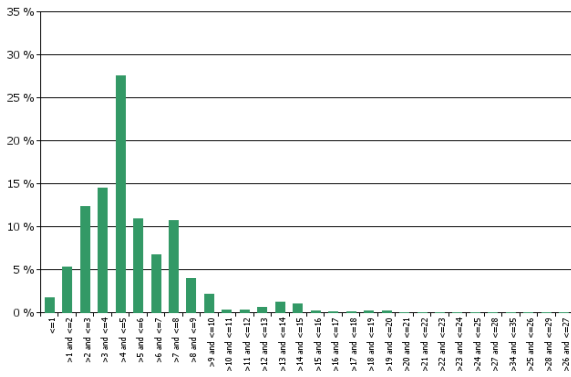
Portfolio Cut-off Date 30/04/2024

1. Geographic distribution

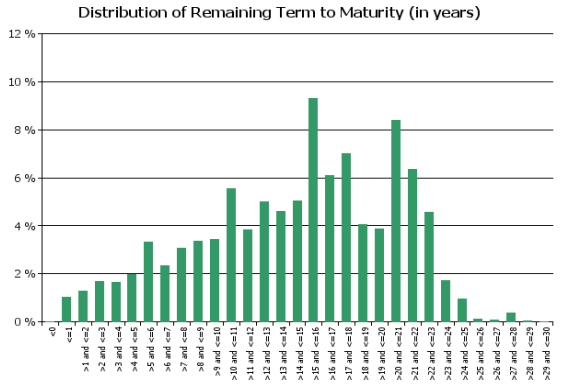


2. Seasoning

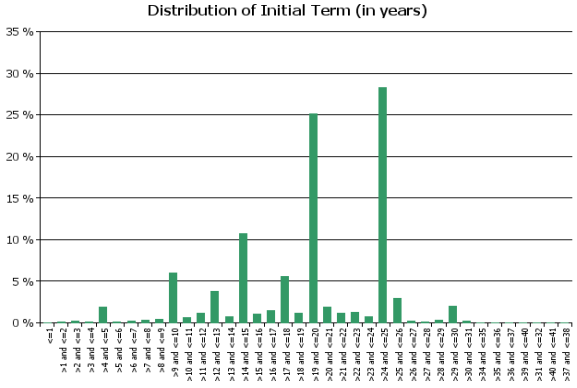
Distribution per Seasoning



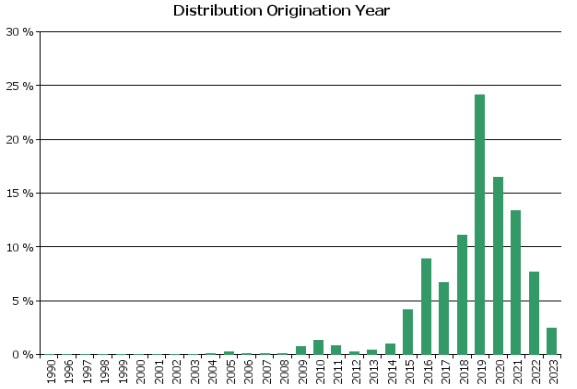
3. Remaining term to maturity



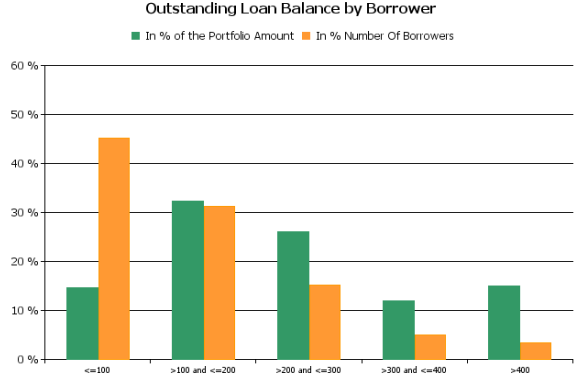
4. Original term to maturity



5. Origination Year

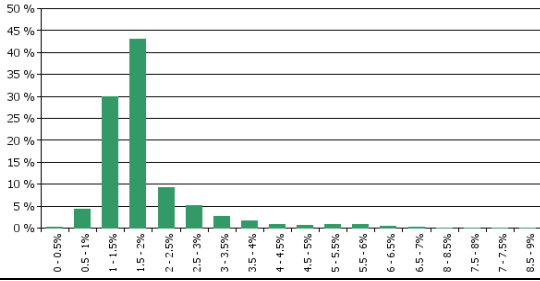


6. Outstanding Loan Balance by Borrower



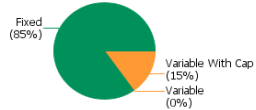
7. Interest Rate

Distribution per Interest Rate



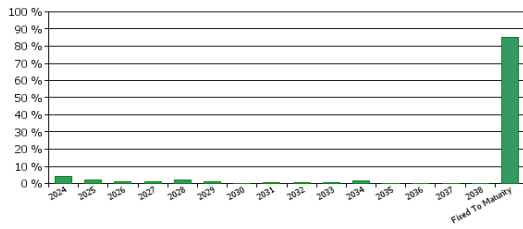
8. Interest Rate Type

Distribution per Interest Type



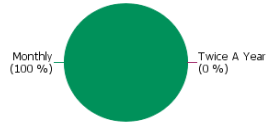
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



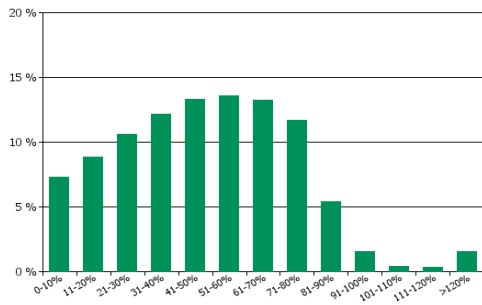
11. Repayment Type

Distribution per Repayment Type

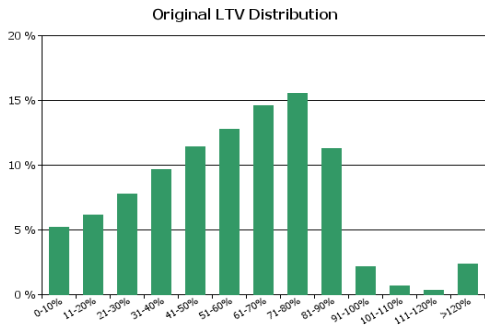


12. Current Loan to Current Value (LTV)

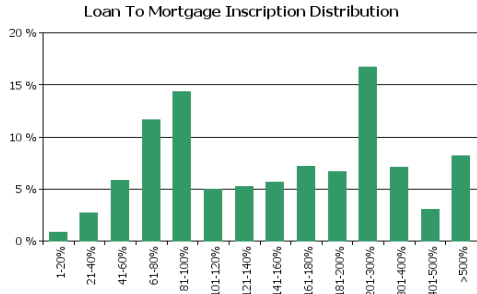
Current LTV Distribution



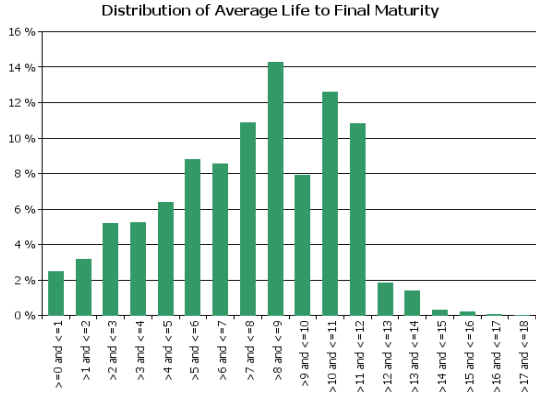
13. Current Loan to Original Value (LTOV)



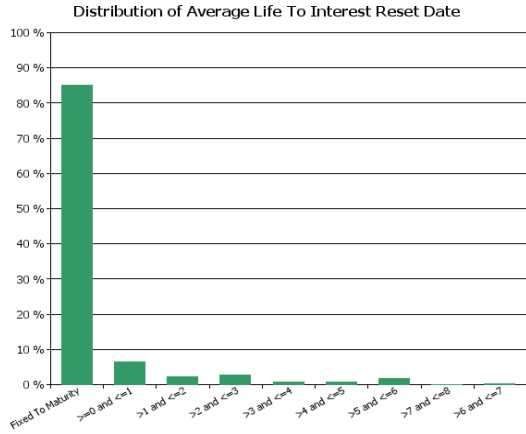
14. Loan to Mortgage Inscription Ratio (LTM)



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

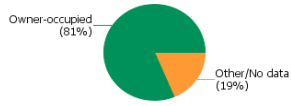


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



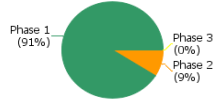
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





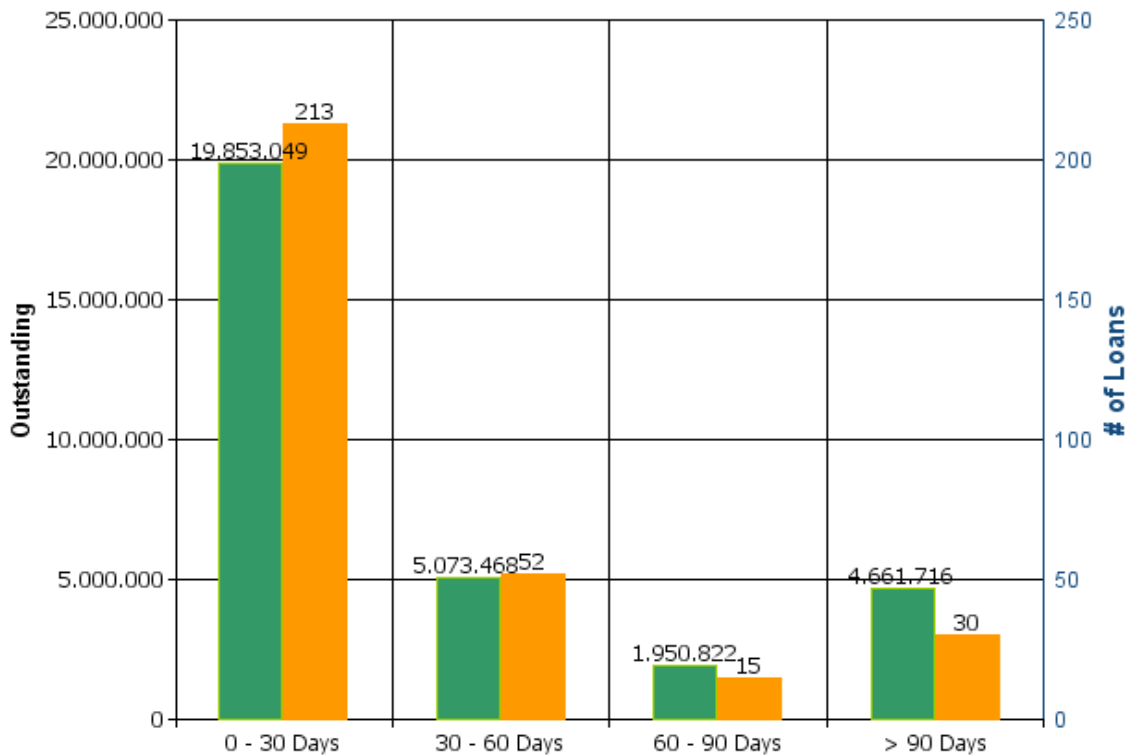
Cover Pool Performance

Portfolio Cut-off Date 30/04/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	14,977,001,696.69	99.79 %	228,938	99.86 %
0 - 30 Days	19,853,048.93	0.13 %	213	0.09 %
30 - 60 Days	5,073,468.03	0.03 %	52	0.02 %
60 - 90 Days	1,950,822.06	0.01 %	15	0.01 %
> 90 Days	4,661,716.47	0.03 %	30	0.01 %
Total	15,008,540,752.18	100.00 %	229,248	100.00 %

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	11,500,000,000	14,904,688,076	14,880,223,418	14,843,599,201	14,782,752,395
01/06/2024	2	11,500,000,000	14,799,163,236	14,749,812,512	14,676,089,789	14,554,023,209
01/07/2024	3	11,500,000,000	14,695,759,033	14,622,711,849	14,513,813,878	14,334,096,899
01/08/2024	4	11,500,000,000	14,596,138,431	14,498,953,347	14,354,377,812	14,116,589,271
01/09/2024	5	11,500,000,000	14,494,248,850	14,373,322,539	14,193,809,907	13,899,558,643
01/10/2024	6	11,500,000,000	14,385,865,845	14,242,427,725	14,029,933,250	13,682,760,143
01/11/2024	7	11,500,000,000	14,276,958,004	14,110,632,442	13,864,753,503	13,464,396,165
01/12/2024	8	11,500,000,000	14,168,153,435	13,980,110,661	13,702,696,853	13,252,470,983
01/01/2025	9	11,500,000,000	14,064,182,148	13,853,982,004	13,544,536,653	13,044,023,858
01/02/2025	10	11,500,000,000	13,958,999,077	13,727,049,329	13,386,308,233	12,837,039,339
01/03/2025	11	11,500,000,000	13,857,862,647	13,606,715,093	13,238,477,266	12,646,696,503
01/04/2025	12	11,500,000,000	13,758,124,844	13,485,872,950	13,087,536,305	12,449,547,928
01/05/2025	13	11,500,000,000	13,656,745,324	13,364,526,881	12,937,852,384	12,256,711,315
01/06/2025	14	11,500,000,000	13,551,740,539	13,239,275,980	12,784,004,979	12,059,667,007
01/07/2025	15	11,500,000,000	13,447,649,968	13,116,021,318	12,633,816,856	11,869,134,341
01/08/2025	16	11,500,000,000	13,349,404,687	12,998,115,616	12,488,404,340	11,682,829,528
01/09/2025	17	11,500,000,000	13,242,840,463	12,872,485,844	12,336,247,436	11,491,607,376
01/10/2025	18	11,500,000,000	13,145,089,554	12,756,495,651	12,194,999,910	11,313,463,826
01/11/2025	19	11,500,000,000	13,047,574,475	12,640,387,847	12,053,270,653	11,134,617,929
01/12/2025	20	11,500,000,000	12,939,028,718	12,514,654,157	11,904,005,768	10,951,651,688
01/01/2026	21	11,500,000,000	12,841,165,923	12,398,935,827	11,763,939,475	10,776,950,675
01/02/2026	22	9,000,000,000	12,743,572,494	12,283,833,679	11,625,091,760	10,604,644,712
01/03/2026	23	9,000,000,000	12,640,885,663	12,166,183,425	11,487,299,336	10,438,850,613
01/04/2026	24	9,000,000,000	12,541,712,807	12,050,261,939	11,348,910,170	10,269,410,695
01/05/2026	25	9,000,000,000	12,441,322,177	11,934,184,089	11,211,924,667	10,103,866,949
01/06/2026	26	9,000,000,000	12,342,152,769	11,818,977,148	11,075,451,106	9,938,606,395
01/07/2026	27	9,000,000,000	12,244,453,581	11,706,173,178	10,942,744,101	9,779,269,030
01/08/2026	28	9,000,000,000	12,146,694,680	11,593,015,854	10,809,405,801	9,619,191,955
01/09/2026	29	9,000,000,000	12,045,010,177	11,476,468,392	10,673,521,992	9,458,039,838
01/10/2026	30	9,000,000,000	11,946,429,047	11,363,857,054	10,542,776,837	9,303,888,283
01/11/2026	31	9,000,000,000	11,848,371,383	11,251,465,468	10,411,958,685	9,149,524,594
01/12/2026	32	9,000,000,000	11,746,860,178	11,136,758,263	10,280,444,780	8,996,924,601
01/01/2027	33	9,000,000,000	11,645,384,851	11,021,827,710	10,148,475,852	8,843,814,374
01/02/2027	34	9,000,000,000	11,550,588,769	10,913,565,861	10,023,236,350	8,697,679,225
01/03/2027	35	9,000,000,000	11,453,561,422	10,805,309,816	9,901,013,154	8,558,744,545
01/04/2027	36	9,000,000,000	11,357,174,987	10,696,206,306	9,776,114,456	8,414,984,564
01/05/2027	37	6,500,000,000	11,252,181,454	10,579,928,703	9,646,039,033	8,268,983,866
01/06/2027	38	6,500,000,000	11,158,358,886	10,473,916,771	9,525,098,717	8,130,724,290
01/07/2027	39	6,500,000,000	11,062,472,776	10,366,867,991	9,404,543,130	7,994,909,189
01/08/2027	40	6,500,000,000	10,971,520,574	10,264,196,421	9,287,721,437	7,862,155,579
01/09/2027	41	6,500,000,000	10,878,919,353	10,160,303,215	9,170,330,515	7,729,903,291
01/10/2027	42	6,500,000,000	10,782,169,097	10,053,415,003	9,051,523,800	7,598,482,243
01/11/2027	43	6,500,000,000	10,689,705,987	9,950,296,254	8,935,897,765	7,469,645,070
01/12/2027	44	5,000,000,000	10,595,877,691	9,846,768,959	8,821,159,915	7,343,507,682
01/01/2028	45	5,000,000,000	10,503,061,882	9,743,960,498	8,706,859,870	7,217,653,563
01/02/2028	46	5,000,000,000	10,412,975,854	9,644,000,645	8,595,623,091	7,095,262,399
01/03/2028	47	5,000,000,000	10,323,570,170	9,546,026,270	8,488,055,294	6,978,705,069

01/04/2028	48	5,000,000,000	10,232,999,458	9,446,228,381	8,377,956,653	6,859,009,010
01/05/2028	49	5,000,000,000	10,142,716,106	9,347,518,220	8,270,004,681	6,742,874,913
01/06/2028	50	5,000,000,000	10,054,396,599	9,250,407,009	8,163,273,921	6,627,661,771
01/07/2028	51	5,000,000,000	9,966,658,301	9,154,633,432	8,058,871,933	6,516,078,461
01/08/2028	52	5,000,000,000	9,878,962,129	9,058,691,915	7,954,133,535	6,404,150,774
01/09/2028	53	5,000,000,000	9,789,068,470	8,961,037,903	7,848,375,895	6,292,237,189
01/10/2028	54	5,000,000,000	9,701,358,391	8,866,170,062	7,746,175,022	6,184,842,989
01/11/2028	55	5,000,000,000	9,616,803,674	8,773,988,030	7,646,142,343	6,079,115,176
01/12/2028	56	5,000,000,000	9,532,227,425	8,682,549,008	7,547,834,203	5,976,355,568
01/01/2029	57	5,000,000,000	9,448,631,937	8,591,807,908	7,449,956,897	5,873,871,698
01/02/2029	58	2,500,000,000	9,362,606,856	8,499,144,115	7,350,865,689	5,771,195,724
01/03/2029	59	2,500,000,000	9,277,903,381	8,409,348,958	7,256,493,071	5,675,303,765
01/04/2029	60	2,500,000,000	9,195,026,083	8,320,094,778	7,161,216,058	5,577,065,219
01/05/2029	61	2,500,000,000	9,108,093,948	8,227,906,921	7,064,438,369	5,479,143,445
01/06/2029	62	2,500,000,000	9,022,395,360	8,136,666,230	6,968,332,494	5,381,712,759
01/07/2029	63	2,500,000,000	8,938,990,581	8,048,217,185	6,875,619,241	5,288,342,215
01/08/2029	64	2,500,000,000	8,857,079,903	7,960,943,644	6,783,764,661	5,195,593,031
01/09/2029	65	2,500,000,000	8,770,967,688	7,870,172,965	6,689,360,380	5,101,590,151
01/10/2029	66	2,500,000,000	8,689,352,049	7,784,141,454	6,599,952,397	5,012,770,926
01/11/2029	67	2,500,000,000	8,604,901,810	7,695,414,625	6,508,129,725	4,922,093,690
01/12/2029	68	2,500,000,000	8,522,749,279	7,609,434,417	6,419,575,669	4,835,218,239
01/01/2030	69	2,500,000,000	8,443,523,384	7,525,912,337	6,332,966,522	4,749,780,829
01/02/2030	70	2,500,000,000	8,364,612,816	7,442,932,268	6,247,211,318	4,665,618,176
01/03/2030	71	2,500,000,000	8,284,727,937	7,360,555,607	6,163,875,299	4,585,765,607
01/04/2030	72	2,500,000,000	8,206,720,016	7,278,883,074	6,079,979,037	4,504,190,085
01/05/2030	73	0	8,126,228,495	7,195,661,353	5,995,671,391	4,423,525,489
01/06/2030	74		8,048,789,683	7,115,002,298	5,913,386,203	4,344,337,681
01/07/2030	75		7,970,305,927	7,034,059,168	5,831,724,290	4,266,781,450
01/08/2030	76		7,893,064,956	6,954,076,784	5,750,750,698	4,189,715,903
01/09/2030	77		7,817,417,485	6,875,747,026	5,671,514,434	4,114,487,012
01/10/2030	78		7,741,958,109	6,798,200,377	5,593,747,784	4,041,435,185
01/11/2030	79		7,666,904,085	6,720,877,093	5,516,059,799	3,968,426,332
01/12/2030	80		7,590,763,594	6,643,209,516	5,438,895,682	3,896,872,259
01/01/2031	81		7,514,976,068	6,565,727,659	5,361,789,217	3,825,355,462
01/02/2031	82		7,440,365,618	6,489,516,171	5,286,074,557	3,755,363,354
01/03/2031	83		7,364,650,558	6,413,636,022	5,212,263,841	3,688,757,301
01/04/2031	84		7,290,462,638	6,338,259,740	5,137,906,620	3,620,733,142
01/05/2031	85		7,213,600,622	6,261,142,646	5,062,902,220	3,553,251,384
01/06/2031	86		7,139,074,184	6,185,946,763	4,989,375,758	3,486,817,573
01/07/2031	87		7,065,233,636	6,111,915,925	4,917,531,758	3,422,522,172
01/08/2031	88		6,991,313,336	6,037,711,946	4,845,474,185	3,358,087,442
01/09/2031	89		6,917,593,874	5,963,915,248	4,774,077,345	3,294,593,117
01/10/2031	90		6,842,129,773	5,889,172,415	4,702,643,145	3,231,993,239
01/11/2031	91		6,768,038,841	5,815,520,400	4,632,020,058	3,169,972,323
01/12/2031	92		6,695,380,732	5,743,644,871	4,563,511,978	3,110,285,942
01/01/2032	93		6,619,049,851	5,668,533,695	4,492,379,539	3,048,836,834
01/02/2032	94		6,547,872,734	5,598,066,967	4,425,250,810	2,990,558,153
01/03/2032	95		6,475,274,463	5,527,215,309	4,358,847,000	2,934,009,625
01/04/2032	96		6,404,656,645	5,457,664,472	4,293,052,188	2,877,482,536
01/05/2032	97		6,333,385,179	5,388,072,641	4,227,878,956	2,822,182,906
01/06/2032	98		6,259,216,072	5,315,942,365	4,160,671,800	2,765,557,490
01/07/2032	99		6,189,273,512	5,247,912,138	4,097,316,553	2,712,281,948
01/08/2032	100		6,119,609,266	5,180,042,856	4,034,041,936	2,659,085,754
01/09/2032	101		6,049,425,562	5,111,949,742	3,970,888,789	2,606,371,262
01/10/2032	102		5,980,096,277	5,045,069,747	3,909,291,819	2,555,422,582
01/11/2032	103		5,912,164,783	4,979,300,169	3,848,516,180	2,505,039,475
01/12/2032	104		5,843,475,542	4,913,371,119	3,788,212,606	2,455,679,505
01/01/2033	105		5,775,863,671	4,848,283,992	3,728,523,804	2,406,749,446
01/02/2033	106		5,707,780,579	4,783,008,642	3,668,969,720	2,358,776,414
01/03/2033	107		5,640,877,775	4,719,703,418	3,612,091,864	2,312,833,547
01/04/2033	108		5,573,502,911	4,655,421,742	3,553,834,520	2,265,893,075
01/05/2033	109		5,507,918,255	4,593,088,830	3,497,621,283	2,220,910,601
01/06/2033	110		5,441,278,267	4,529,821,346	3,440,670,668	2,175,494,646
01/07/2033	111		5,375,946,844	4,468,087,443	3,385,427,069	2,131,790,191

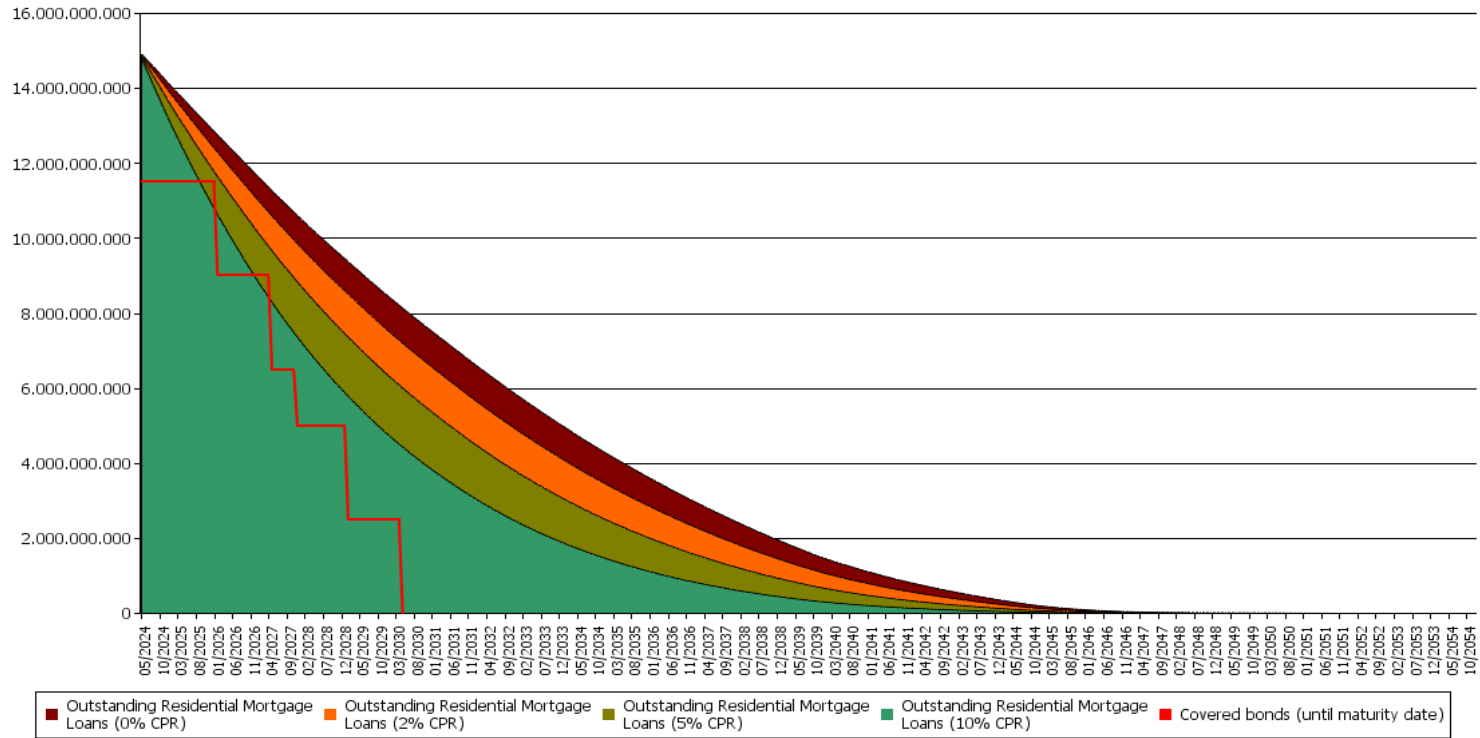
01/08/2033	112	5,311,304,547	4,406,874,487	3,330,554,715	2,088,354,342
01/09/2033	113	5,246,896,720	4,346,050,534	3,276,232,816	2,045,591,886
01/10/2033	114	5,181,909,091	4,285,175,430	3,222,391,904	2,003,727,587
01/11/2033	115	5,118,212,718	4,225,323,132	3,169,303,072	1,962,369,164
01/12/2033	116	5,054,781,068	4,166,107,827	3,117,196,055	1,922,193,661
01/01/2034	117	4,991,888,434	4,107,294,140	3,065,374,287	1,882,232,000
01/02/2034	118	4,929,077,013	4,048,734,681	3,013,985,199	1,842,838,926
01/03/2034	119	4,866,200,121	3,990,963,926	2,964,153,677	1,805,435,548
01/04/2034	120	4,803,948,740	3,933,226,720	2,913,841,922	1,767,273,967
01/05/2034	121	4,741,820,276	3,875,986,590	2,864,369,493	1,730,147,047
01/06/2034	122	4,680,225,500	3,819,150,159	2,815,189,285	1,693,238,741
01/07/2034	123	4,619,328,527	3,763,269,896	2,767,171,018	1,657,534,893
01/08/2034	124	4,558,928,665	3,707,764,071	2,719,423,327	1,622,034,613
01/09/2034	125	4,498,425,863	3,652,352,125	2,671,969,283	1,586,979,730
01/10/2034	126	4,439,181,691	3,598,334,684	2,625,972,309	1,553,267,102
01/11/2034	127	4,380,094,128	3,544,417,376	2,580,046,522	1,519,638,047
01/12/2034	128	4,321,931,157	3,491,610,724	2,535,352,012	1,487,191,761
01/01/2035	129	4,263,842,104	3,438,839,184	2,490,682,715	1,454,801,470
01/02/2035	130	4,207,078,540	3,387,303,819	2,447,117,286	1,423,300,916
01/03/2035	131	4,150,692,850	3,336,785,210	2,405,082,626	1,393,499,946
01/04/2035	132	4,094,624,310	3,286,128,141	2,362,546,345	1,363,056,667
01/05/2035	133	4,039,077,566	3,236,228,571	2,320,944,723	1,333,565,819
01/06/2035	134	3,983,756,732	3,186,490,175	2,279,461,629	1,304,183,087
01/07/2035	135	3,928,731,599	3,137,319,101	2,238,763,219	1,275,647,037
01/08/2035	136	3,874,076,947	3,088,427,105	2,198,269,416	1,247,268,340
01/09/2035	137	3,819,503,117	3,039,756,254	2,158,124,107	1,219,304,050
01/10/2035	138	3,765,132,094	2,991,566,558	2,118,683,539	1,192,113,967
01/11/2035	139	3,710,764,802	2,943,368,650	2,079,247,439	1,164,969,295
01/12/2035	140	3,657,525,096	2,896,377,109	2,041,015,906	1,138,861,145
01/01/2036	141	3,604,054,055	2,849,192,988	2,002,660,087	1,112,726,033
01/02/2036	142	3,551,364,532	2,802,777,373	1,965,024,961	1,087,190,622
01/03/2036	143	3,498,157,406	2,756,405,063	1,927,915,297	1,062,431,950
01/04/2036	144	3,445,979,382	2,710,685,579	1,891,115,910	1,037,738,529
01/05/2036	145	3,393,062,421	2,664,678,883	1,854,443,691	1,013,443,466
01/06/2036	146	3,340,574,776	2,619,009,101	1,818,025,083	989,332,707
01/07/2036	147	3,289,297,415	2,574,574,800	1,782,781,607	966,177,065
01/08/2036	148	3,238,737,809	2,530,701,606	1,747,944,602	943,284,859
01/09/2036	149	3,188,211,738	2,486,995,989	1,713,388,712	920,720,303
01/10/2036	150	3,138,066,267	2,443,861,554	1,679,527,747	898,824,879
01/11/2036	151	3,088,683,538	2,401,323,557	1,646,096,752	877,202,538
01/12/2036	152	3,039,494,215	2,359,202,118	1,613,242,272	856,170,379
01/01/2037	153	2,991,098,016	2,317,700,167	1,580,832,256	835,416,432
01/02/2037	154	2,942,516,620	2,276,188,951	1,548,570,353	814,900,876
01/03/2037	155	2,894,571,223	2,235,670,259	1,517,509,768	795,500,305
01/04/2037	156	2,846,979,680	2,195,182,622	1,486,238,457	775,807,493
01/05/2037	157	2,799,896,209	2,155,335,000	1,455,668,176	756,735,217
01/06/2037	158	2,752,886,376	2,115,553,021	1,425,166,526	737,740,781
01/07/2037	159	2,706,321,821	2,076,355,093	1,395,317,669	719,328,645
01/08/2037	160	2,659,488,037	2,036,962,381	1,365,364,376	700,905,469
01/09/2037	161	2,613,532,755	1,998,369,045	1,336,088,869	682,971,917
01/10/2037	162	2,567,670,734	1,960,079,280	1,307,263,264	665,497,826
01/11/2037	163	2,522,011,292	1,921,958,972	1,278,579,170	648,138,513
01/12/2037	164	2,476,721,913	1,884,347,053	1,250,472,578	631,292,252
01/01/2038	165	2,431,281,385	1,846,637,498	1,222,331,552	614,471,761
01/02/2038	166	2,386,832,922	1,809,802,666	1,194,903,103	598,139,131
01/03/2038	167	2,343,013,378	1,773,854,915	1,168,478,369	582,673,430
01/04/2038	168	2,299,532,271	1,737,983,364	1,141,937,380	567,026,618
01/05/2038	169	2,256,262,175	1,702,480,826	1,115,857,331	551,805,356
01/06/2038	170	2,212,856,317	1,666,896,603	1,089,755,817	536,615,306
01/07/2038	171	2,169,857,013	1,631,823,271	1,064,200,415	521,883,261
01/08/2038	172	2,128,024,183	1,597,648,898	1,039,263,653	507,495,624
01/09/2038	173	2,086,190,863	1,563,585,388	1,014,518,780	493,313,810
01/10/2038	174	2,045,227,981	1,530,367,909	990,521,952	479,670,899
01/11/2038	175	2,004,704,169	1,497,501,263	966,784,202	466,192,659
01/12/2038	176	1,964,279,074	1,464,895,531	943,406,294	453,054,802
01/01/2039	177	1,923,964,734	1,432,396,827	920,130,779	440,005,542
01/02/2039	178	1,884,159,514	1,400,382,548	897,277,940	427,259,963
01/03/2039	179	1,844,572,402	1,368,859,428	875,064,909	415,088,296

01/04/2039	180	1,805,333,492	1,337,467,887	852,822,939	402,824,347
01/05/2039	181	1,765,853,051	1,306,071,776	830,753,772	390,791,622
01/06/2039	182	1,727,323,357	1,275,407,332	809,185,849	379,033,697
01/07/2039	183	1,688,467,035	1,244,670,539	787,741,176	367,476,163
01/08/2039	184	1,650,203,600	1,214,401,048	766,629,211	356,112,820
01/09/2039	185	1,612,090,411	1,184,341,035	745,751,439	344,947,470
01/10/2039	186	1,575,647,512	1,155,667,794	725,905,523	334,391,361
01/11/2039	187	1,540,183,386	1,127,740,444	706,562,102	324,102,146
01/12/2039	188	1,505,223,870	1,100,333,610	687,694,149	314,154,280
01/01/2040	189	1,471,879,130	1,074,133,369	669,612,037	304,598,333
01/02/2040	190	1,439,200,089	1,048,503,820	651,972,313	295,318,085
01/03/2040	191	1,406,837,858	1,023,300,599	634,786,682	286,394,217
01/04/2040	192	1,375,409,380	998,743,446	617,977,429	277,629,538
01/05/2040	193	1,344,273,266	974,531,952	601,512,312	269,124,764
01/06/2040	194	1,313,652,463	950,718,149	585,321,283	260,771,471
01/07/2040	195	1,283,742,294	927,546,541	569,649,878	252,749,236
01/08/2040	196	1,254,342,747	904,767,230	554,246,876	244,873,460
01/09/2040	197	1,225,061,173	882,147,473	539,016,027	237,135,602
01/10/2040	198	1,196,521,111	860,181,989	524,300,892	229,716,274
01/11/2040	199	1,168,404,858	838,544,495	509,812,473	222,422,257
01/12/2040	200	1,140,672,712	817,297,877	495,672,109	215,366,600
01/01/2041	201	1,113,334,369	796,356,838	481,743,560	208,428,166
01/02/2041	202	1,086,075,015	775,540,888	467,958,130	201,606,303
01/03/2041	203	1,058,955,438	755,016,920	454,527,431	195,070,779
01/04/2041	204	1,032,416,489	734,846,637	441,259,651	188,574,496
01/05/2041	205	1,006,116,363	714,951,450	428,256,364	182,267,253
01/06/2041	206	980,313,927	695,434,594	415,506,342	176,091,786
01/07/2041	207	955,136,220	676,461,358	403,175,494	170,165,554
01/08/2041	208	930,419,571	657,838,511	391,079,023	164,360,959
01/09/2041	209	906,246,328	639,660,446	379,305,217	158,737,516
01/10/2041	210	882,360,857	621,778,972	367,794,404	153,289,344
01/11/2041	211	858,777,444	604,133,898	356,448,166	147,931,225
01/12/2041	212	835,853,965	587,042,499	345,511,487	142,804,549
01/01/2042	213	813,571,829	570,424,036	334,876,643	137,822,787
01/02/2042	214	791,764,070	554,192,296	324,520,112	132,994,723
01/03/2042	215	770,281,370	538,329,540	314,507,105	128,398,001
01/04/2042	216	748,738,380	522,386,196	304,416,392	123,752,065
01/05/2042	217	727,722,100	506,889,997	294,659,081	119,294,476
01/06/2042	218	707,042,926	491,650,763	285,073,547	114,924,876
01/07/2042	219	686,792,752	476,785,676	275,773,905	110,720,076
01/08/2042	220	666,625,888	462,000,505	266,542,528	106,560,522
01/09/2042	221	646,923,650	447,585,576	257,569,383	102,537,018
01/10/2042	222	627,186,789	433,218,023	248,687,776	98,595,472
01/11/2042	223	608,019,617	419,266,328	240,066,743	94,774,423
01/12/2042	224	589,062,787	405,527,717	231,628,676	91,068,369
01/01/2043	225	570,247,161	391,908,664	223,280,471	87,414,322
01/02/2043	226	551,568,039	378,428,299	215,052,043	83,836,289
01/03/2043	227	533,243,844	365,295,638	207,112,147	80,432,035
01/04/2043	228	515,091,964	352,262,318	199,214,693	77,037,374
01/05/2043	229	497,165,361	339,444,548	191,493,388	73,747,953
01/06/2043	230	479,449,237	326,793,482	183,887,591	70,518,851
01/07/2043	231	462,030,773	314,404,111	176,480,620	67,400,933
01/08/2043	232	444,875,042	302,216,475	169,208,055	64,349,702
01/09/2043	233	428,031,162	290,280,766	162,112,033	61,389,964
01/10/2043	234	411,146,785	278,372,501	155,079,035	58,485,917
01/11/2043	235	394,813,273	266,860,292	148,287,590	55,687,746
01/12/2043	236	378,864,059	255,659,644	141,714,014	53,000,957
01/01/2044	237	363,103,831	244,608,972	135,243,716	50,366,831
01/02/2044	238	347,483,309	233,689,005	128,877,494	47,792,664
01/03/2044	239	332,020,396	222,935,605	122,654,555	45,304,713
01/04/2044	240	316,730,023	212,308,158	116,510,488	42,853,011
01/05/2044	241	301,621,476	201,848,847	110,497,990	40,474,993
01/06/2044	242	286,705,321	191,541,350	104,588,694	38,148,175
01/07/2044	243	272,101,671	181,486,598	98,854,518	35,908,861
01/08/2044	244	257,837,377	171,680,909	93,275,602	33,738,812
01/09/2044	245	243,940,903	162,152,458	87,874,666	31,650,606
01/10/2044	246	230,458,683	152,939,105	82,677,715	29,656,705
01/11/2044	247	217,554,367	144,130,553	77,717,722	27,759,467

01/12/2044	248	205,422,886	135,870,019	73,083,176	25,997,079
01/01/2045	249	195,125,124	128,840,019	69,125,558	24,485,129
01/02/2045	250	185,065,705	121,990,585	65,284,229	23,026,538
01/03/2045	251	175,283,673	115,365,500	61,596,925	21,642,849
01/04/2045	252	165,764,043	108,914,976	58,004,912	20,294,426
01/05/2045	253	156,410,797	102,600,755	54,507,655	18,992,651
01/06/2045	254	147,508,366	96,596,916	51,187,544	17,760,247
01/07/2045	255	139,131,514	90,961,723	48,082,770	16,614,615
01/08/2045	256	131,126,313	85,582,664	45,124,322	15,526,305
01/09/2045	257	123,493,786	80,464,410	42,317,775	14,498,960
01/10/2045	258	116,228,267	75,606,137	39,664,849	13,534,304
01/11/2045	259	109,381,481	71,031,644	37,170,184	12,629,363
01/12/2045	260	102,836,783	66,671,943	34,802,923	11,776,562
01/01/2046	261	96,611,436	62,529,642	32,557,620	10,970,138
01/02/2046	262	90,727,117	58,621,550	30,445,148	10,214,901
01/03/2046	263	85,075,059	54,885,366	28,439,273	9,505,381
01/04/2046	264	79,700,062	51,330,530	26,529,664	8,829,568
01/05/2046	265	74,592,651	47,962,265	24,727,799	8,196,137
01/06/2046	266	69,721,938	44,754,414	23,015,253	7,596,196
01/07/2046	267	65,172,359	41,765,379	21,425,258	7,042,430
01/08/2046	268	60,894,863	38,957,980	19,934,262	6,524,590
01/09/2046	269	56,992,559	36,399,608	18,577,810	6,054,862
01/10/2046	270	53,380,725	34,036,866	17,329,146	5,624,747
01/11/2046	271	50,025,957	31,843,683	16,171,301	5,226,698
01/12/2046	272	46,838,070	29,765,518	15,078,734	4,853,593
01/01/2047	273	43,838,235	27,811,876	14,053,220	4,504,338
01/02/2047	274	41,175,225	26,078,102	13,143,639	4,194,955
01/03/2047	275	38,697,895	24,471,549	12,305,584	3,912,452
01/04/2047	276	36,365,429	22,957,554	11,514,908	3,645,557
01/05/2047	277	34,139,629	21,517,027	10,765,814	3,394,426
01/06/2047	278	32,027,855	20,151,811	10,057,101	3,157,540
01/07/2047	279	30,093,758	18,903,805	9,411,042	2,942,591
01/08/2047	280	28,301,005	17,747,511	8,812,924	2,743,903
01/09/2047	281	26,678,238	16,701,501	8,272,412	2,564,706
01/10/2047	282	25,192,951	15,745,772	7,779,835	2,402,104
01/11/2047	283	23,821,170	14,863,148	7,325,062	2,252,109
01/12/2047	284	22,507,882	14,020,674	6,892,855	2,110,539
01/01/2048	285	21,264,430	13,223,633	6,484,480	1,977,088
01/02/2048	286	20,062,073	12,454,768	6,091,919	1,849,531
01/03/2048	287	18,905,041	11,717,846	5,717,836	1,729,078
01/04/2048	288	17,785,607	11,005,294	5,356,482	1,612,944
01/05/2048	289	16,715,241	10,326,000	5,013,487	1,503,473
01/06/2048	290	15,696,369	9,680,136	4,687,954	1,399,896
01/07/2048	291	14,747,137	9,079,806	4,386,400	1,304,477
01/08/2048	292	13,922,002	8,557,232	4,123,434	1,221,080
01/09/2048	293	13,237,948	8,122,974	3,904,225	1,151,268
01/10/2048	294	12,677,187	7,766,115	3,723,518	1,093,481
01/11/2048	295	12,236,078	7,483,176	3,578,736	1,046,511
01/12/2048	296	11,805,415	7,207,947	3,438,627	1,001,418
01/01/2049	297	11,385,393	6,939,706	3,302,240	957,625
01/02/2049	298	10,972,455	6,676,666	3,168,993	915,092
01/03/2049	299	10,570,895	6,422,465	3,041,337	874,869
01/04/2049	300	10,179,106	6,173,940	2,916,213	835,323
01/05/2049	301	9,791,569	5,929,139	2,793,690	796,947
01/06/2049	302	9,411,645	5,689,415	2,673,919	759,550
01/07/2049	303	9,036,266	5,453,529	2,556,749	723,290
01/08/2049	304	8,668,198	5,222,522	2,442,220	687,964
01/09/2049	305	8,307,134	4,996,495	2,330,580	653,734
01/10/2049	306	7,948,185	4,772,750	2,220,737	620,370
01/11/2049	307	7,595,396	4,553,171	2,113,180	587,823
01/12/2049	308	7,248,390	4,338,021	2,008,371	556,378
01/01/2050	309	6,911,328	4,129,281	1,906,869	526,021
01/02/2050	310	6,577,774	3,923,328	1,807,154	496,403
01/03/2050	311	6,247,412	3,720,574	1,709,824	467,871
01/04/2050	312	5,804,891	3,451,172	1,581,985	431,056
01/05/2050	313	5,481,021	3,253,274	1,487,599	403,676
01/06/2050	314	5,159,835	3,057,438	1,394,496	376,809
01/07/2050	315	4,841,912	2,864,345	1,303,211	350,699

01/08/2050	316	4,525,412	2,672,572	1,212,866	325,004
01/09/2050	317	4,210,652	2,482,466	1,123,727	299,843
01/10/2050	318	3,897,785	2,294,238	1,035,967	275,293
01/11/2050	319	3,586,392	2,107,372	949,167	251,159
01/12/2050	320	3,275,520	1,921,544	863,339	227,511
01/01/2051	321	2,968,089	1,738,240	778,995	204,415
01/02/2051	322	2,662,536	1,556,650	695,841	181,822
01/03/2051	323	2,360,909	1,378,189	614,652	159,992
01/04/2051	324	2,070,996	1,206,901	536,891	139,159
01/05/2051	325	1,793,736	1,043,608	463,107	119,543
01/06/2051	326	1,546,678	898,342	397,631	102,207
01/07/2051	327	1,323,786	767,619	338,933	86,762
01/08/2051	328	1,130,394	654,366	288,193	73,461
01/09/2051	329	965,192	557,786	245,033	62,195
01/10/2051	330	827,445	477,397	209,202	52,882
01/11/2051	331	711,389	409,742	179,098	45,081
01/12/2051	332	612,827	352,393	153,652	38,517
01/01/2052	333	525,279	301,538	131,143	32,736
01/02/2052	334	452,937	259,569	112,603	27,989
01/03/2052	335	391,538	224,026	96,953	24,003
01/04/2052	336	338,280	193,226	83,411	20,563
01/05/2052	337	293,803	167,545	72,147	17,713
01/06/2052	338	252,139	143,542	61,654	15,073
01/07/2052	339	213,966	121,610	52,105	12,686
01/08/2052	340	178,178	101,098	43,206	10,475
01/09/2052	341	148,882	84,332	35,949	8,679
01/10/2052	342	123,750	69,981	29,758	7,155
01/11/2052	343	101,014	57,027	24,188	5,791
01/12/2052	344	79,837	44,998	19,039	4,539
01/01/2053	345	64,430	36,252	15,300	3,632
01/02/2053	346	51,216	28,768	12,110	2,863
01/03/2053	347	40,559	22,748	9,554	2,250
01/04/2053	348	31,101	17,413	7,295	1,711
01/05/2053	349	21,744	12,155	5,079	1,186
01/06/2053	350	13,750	7,673	3,198	744
01/07/2053	351	8,358	4,657	1,936	448
01/08/2053	352	3,931	0	0	0
01/09/2053	353	986	0	0	0
01/10/2053	354	0	0	0	0
01/11/2053	355	0	0	0	0
01/12/2053	356	0	0	0	0
01/01/2054	357	0	0	0	0
01/02/2054	358	0	0	0	0
01/03/2054	359	0	0	0	0
01/04/2054	360	0	0	0	0
01/05/2054	361	0	0	0	0
01/06/2054	362	0	0	0	0
01/07/2054	363	0	0	0	0
01/08/2054	364	0	0	0	0
01/09/2054	365	0	0	0	0
01/10/2054	366	0	0	0	0
01/11/2054	367	0	0	0	0
01/12/2054	368	0	0	0	0
		1,379,088,357,142	1,232,298,252,699	1,055,399,341,985	841,616,770,738

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the swaps						
3. Additional information on the asset distribution						
Field Number	Transaction Counterparty	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 issuer					
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 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 applicable - 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						
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						
Field Number	3. Additional information on the asset distribution					
3. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	5.13				
E.3.1.2	Weighted Average Maturity (years)**	14.41				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
Field Number	3. Arrangements	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-30 days	0.33%				0.33%
E.3.2.2	30-90 days	0.00%				0.00%
E.3.2.3	90-180 days	0.04%				0.04%
E.3.2.4	180-360 days	0.03%				0.03%
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: <http://www.lei-lookup.com/#/search>
 ** Weighted Average Maturity = Remainder Term to Maturity