



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: 31/3/2024

Cut-off Date: 31/3/2024



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Covered Bond Label Disclaimer

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

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Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB A	
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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/coveredbonds			
G.1.1.5	Cut-off date	31/03/2024			
OG.1.1.2	Optional information e.o. Contact names				
OG.1.1.3	Optional information e.o. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	LEVEL 1			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information					
G.3.1.1	Total Cover Assets	Nominal (mn)	15,138.85		
G.3.1.2	Outstanding Covered Bonds		11,500.00		
OG.3.1.1	Cover Pool Size (NPV) (mn)		14,561.54		
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)		10,530.73		
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Statutory	5.00%	Voluntary	26.6%
				Contractual	5.0%
					Purpose
					ND1
G.3.2.3	Total OC (absolute value in mn)		3,638.8		
OG.3.2.1					
OG.3.2.2	Optional information e.o. Asset Coverage Test (ACT)			0.00%	
OG.3.2.3	Optional information e.o. OC (NPV basis)			0.00%	
OG.3.2.4					
3. Cover Pool Composition					
G.3.3.1	Mortgages	Nominal (mn)	15,138.85	% Cover Pool	95.5%
G.3.3.2	Public Sector		-		-
G.3.3.3	Shiomeine		-		-
G.3.3.4	Substitute Assets		91.50		0.6%
G.3.3.5	Other		624.16		3.9%
G.3.3.6	Total		15,854.5		100.0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	7.57	Expected Upon Prepayments	ND1
				% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y		371.41	ND1	2.5%
G.3.4.3	1 - 2 Y		483.55	ND1	3.2%
G.3.4.4	2 - 3 Y		777.12	ND1	5.3%
G.3.4.5	3 - 4 Y		797.35	ND1	5.3%
G.3.4.6	4 - 5 Y		969.00	ND1	6.4%
G.3.4.7	5 - 10 Y		7,615.30	ND1	50.3%
G.3.4.8	10+ Y		4,125.12	ND1	27.2%
G.3.4.9	Total		15,138.8		100.0%
OG.3.4.1	a/w 0-1 day		29.03		0.2%
OG.3.4.2	a/w 0-0.5y		156.41		1.0%
OG.3.4.3	a/w 0.5-1 y		185.97		1.2%
OG.3.4.4	a/w 1-1.5y		238.63		1.6%
OG.3.4.5	a/w 1.5-2 y		244.92		1.6%
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	3.98	Extended Maturity	5.0
				% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y		0.00	0.0	0.0%
G.3.5.3	1 - 2 Y		2,500.00	0.0	21.7%
G.3.5.4	2 - 3 Y		0.00	2,500.0	0.0%
G.3.5.5	3 - 4 Y		4,000.00	0.0	34.8%
G.3.5.6	4 - 5 Y		2,500.00	4,000.0	21.7%
G.3.5.7	5 - 10 Y		2,500.00	5,000.0	21.7%
G.3.5.8	10+ Y		0.00	0.0	0.0%
G.3.5.9	Total		11,500.0	11,500.0	100.0%
OG.3.5.1	a/w 0-1 day		0.00		0.0%
OG.3.5.2	a/w 0-0.5y		0.00		0.0%
OG.3.5.3	a/w 0.5-1 y		0.00		0.0%
OG.3.5.4	a/w 1-1.5y		0.00		0.0%
OG.3.5.5	a/w 1.5-2 y		2,500.00		21.7%
6. Cover Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mn)	15,138.85	Nominal [after hedging] (mn)	0.0
G.3.6.2	AUD				100.0%
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				
G.3.6.19	Total		15,138.8	0.0	100.0%
7. Covered Bonds - Currency					
G.3.7.1	EUR	Nominal [before hedging] (mn)	11,500.00	Nominal [after hedging] (mn)	0.0
G.3.7.2	AUD				100.0%
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%
OG.3.7.1	a/w [if relevant, please specify]				0.0%
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00	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%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	624.16		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	715.7		100.0%	
OG.3.9.1	<i>a/w EU avts or quasi govts</i>			0.0%	
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts</i>			0.0%	
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts</i>			0.0%	
OG.3.9.4	<i>a/w EU central banks</i>			0.0%	
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0.0%	
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0.0%	
OG.3.9.7	<i>a/w CQS1 credit institutions</i>			0.0%	
OG.3.9.8	<i>a/w CQS2 credit institutions</i>			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	91.50		100.0%	
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		100.0%	
G.3.10.16	Total	91.5		100.0%	
OG.3.10.1	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.2	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.3	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.4	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.5	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.6	<i>a/w [if relevant, please specify]</i>			0.0%	
OG.3.10.7	<i>a/w [if relevant, please specify]</i>			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	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%
OG.3.11.1	<i>a/w [if relevant, please specify]</i>				
OG.3.11.2	<i>a/w [if relevant, please specify]</i>				
OG.3.11.3	<i>a/w [if relevant, please specify]</i>				
OG.3.11.4	<i>a/w [if relevant, please specify]</i>				
OG.3.11.5	<i>a/w [if relevant, please specify]</i>				
OG.3.11.6	<i>a/w [if relevant, please specify]</i>				
OG.3.11.7	<i>a/w [if relevant, please specify]</i>				
12. Bond List					
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			
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>				
OG.3.13.2	<i>Derivatives outside the cover pool (notional) (mn)</i>				
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>				
OG.3.13.4					
OG.3.13.5					

14. Sustainable or other special purpose strategy

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

4. Compliance Art 14 CBD Check table

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	39
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:	52
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:	215 ITV Residential Mortgage
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps
G.4.1.15	(d) Hedging Strategy:	18 for Harmonised Glossary
G.4.1.16	(e) Maturity Structure - cover assets:	65
G.4.1.17	(e) Maturity Structure - covered bond:	88
G.4.1.18	(e) Overview maturity extension triggers:	link to Glossary HG.1.7
G.4.1.19	(f) Levels of OC:	84
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credit quality step 1	624.16
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional Information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Service
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

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	Nominal (mn)		% Total Mortgages
1. Property Type Information				
M.7.1.1	Residential	15,138.8		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	15,138.8		100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/w Forest & Agriculture</i>			0.0%
2. General Information				
M.7.2.1	Number of mortgage loans	230,176.0	Commercial Loans	Total Mortgages
OM.7.2.1	<i>Optional information eq, Number of borrowers</i>	106,572.0		230,176
OM.7.2.2	<i>Optional information eq, Number of guarantors</i>			106,572
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	0.48%	% Residential Loans	% Commercial Loans
OM.7.3.1				% Total Mortgages
OM.7.3.2				0.48%
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	100.0%	% Residential Loans	% Commercial Loans
M.7.4.2	Austria			0.0%
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	15.69%		15.69%	
M.7.5.2	Vlaams-Brabant	14.65%		14.65%	
M.7.5.3	Oost-Vlaanderen	15.22%		15.22%	
M.7.5.4	Brussels	8.39%		8.39%	
M.7.5.5	West-Vlaanderen	10.71%		10.71%	
M.7.5.6	Limburg	8.09%		8.09%	
M.7.5.7	Liège	7.47%		7.47%	
M.7.5.8	Hainaut	6.92%		6.92%	
M.7.5.9	Brabant Wallon	5.26%		5.26%	
M.7.5.10	Namur	4.39%		4.39%	
M.7.5.11	Luxembourg	2.99%		2.99%	
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	84.78%		84.78%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.22%		15.22%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.52%		4.52%	
M.7.7.2	Amortising	95.48%		95.48%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	1.84%		1.84%	
M.7.8.2	> 12 - <= 24 months	5.75%		5.75%	
M.7.8.3	> 24 - <= 36 months	12.78%		12.78%	
M.7.8.4	> 36 - <= 60 months	14.29%		14.29%	
M.7.8.5	> 60 months	65.34%		65.34%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	65.77			
	By buckets (mn):				
M.7A.10.2	<=100K	7,078.98	182,801.00	46.8%	79.4%
M.7A.10.3	>100K and <=200K	5,145.74	37,678.00	34.0%	16.4%
M.7A.10.4	>200K and <=300K	1,657.29	6,509.00	10.9%	3.0%
M.7A.10.5	>300K and <=400K	582.12	1,709.00	3.8%	0.7%
M.7A.10.6	>400K	674.72	1,079.00	4.5%	0.5%
M.7A.10.26	Total	15,138.8	230,176	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 (%)	59.48%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,287.64	101,743.00	28.3%	44.2%
M.7A.11.3	>40 - <=50 %	1,742.66	27,840.00	11.5%	12.1%
M.7A.11.4	>50 - <=60 %	1,923.12	26,967.00	12.7%	11.7%
M.7A.11.5	>60 - <=70 %	2,216.60	26,969.00	14.6%	11.7%
M.7A.11.6	>70 - <=80 %	2,359.31	24,566.00	15.6%	10.7%
M.7A.11.7	>80 - <=90 %	1,753.47	14,731.00	11.6%	6.4%
M.7A.11.8	>90 - <=100 %	338.50	2,726.00	2.2%	1.2%
M.7A.11.9	>100%	517.54	4,634.00	3.4%	2.0%
M.7A.11.10	Total	15,138.8	230,176	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	103.96	0.00	0.7%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	59.00	0.00	0.4%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	46.19	0.00	0.3%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	32.26	0.00	0.2%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	41.13	0.00	0.3%	0.0%
OM.7A.11.6	a/w >150 %	235.00	0.00	1.6%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.55%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,828.64	[Mark as ND1 if not relevant]	38.5%	
M.7A.12.3	>40 - <=50 %	2,022.98	[Mark as ND1 if not relevant]	13.4%	
M.7A.12.4	>50 - <=60 %	2,044.60	[Mark as ND1 if not relevant]	13.5%	
M.7A.12.5	>60 - <=70 %	2,017.93	[Mark as ND1 if not relevant]	13.3%	
M.7A.12.6	>70 - <=80 %	1,787.09	[Mark as ND1 if not relevant]	11.8%	
M.7A.12.7	>80 - <=90 %	836.43	[Mark as ND1 if not relevant]	5.5%	
M.7A.12.8	>90 - <=100 %	249.99	[Mark as ND1 if not relevant]	1.7%	
M.7A.12.9	>100%	351.20	[Mark as ND1 if not relevant]	2.3%	
M.7A.12.10	Total	15,138.8	0	100.0%	0.0%
OM.7A.12.1	a/w >100 - <=110 %	61.36		0.4%	
OM.7A.12.2	a/w >110 - <=120 %	47.33		0.3%	
OM.7A.12.3	a/w >120 - <=130 %	34.88		0.2%	
OM.7A.12.4	a/w >130 - <=140 %	25.37		0.2%	
OM.7A.12.5	a/w >140 - <=150 %	19.57		0.1%	
OM.7A.12.6	a/w >150 %	162.70		1.1%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.27%			
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	18.73%			
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (If relevant, please specify)				
OM.7A.13.6	a/w (If relevant, please specify)				
OM.7A.13.7	a/w (If relevant, please specify)				
OM.7A.13.8	a/w (If relevant, please specify)				
OM.7A.13.9	a/w (If relevant, please specify)				
OM.7A.13.10	a/w (If relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	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 Maturity Extension Triggers	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date Belgian allows for "Failure to pay" and "Default"
HG.1.7	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.1.8	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.9	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.1.10	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.12	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.1.13	Non-performing loans	Loans that are more than 90 days past due.
HG.1.14	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.
HG.1.15	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	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 31/03/2024

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 Emmission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.91	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.91	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2024	3.14	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2024	6.14	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.70	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*	3.98

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	15,138,847,582 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	624,159,912 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	37.87%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,200,776,427 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.09% <i>Limit</i>
> > Cover Test Royal Decree Art 5 Paraf 1	Passed 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	92,006,666 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	624,159,912 (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)	12,200,776,427
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.32% <i>Limit</i>
> > Cover Test Royal Decree Art 5 Paraf 2	Passed 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,158,616,761 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,158,616,761
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,916,943,005 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,200,776,427
Total Principal Proceeds Public Finance Exposures	92,006,666
Total Principal Proceeds Financial Institution Exposures	624,159,912
Impact Derivatives	0
Interest Requirement Covered Bonds	145,100,000 (X)
Costs, Fees and expenses Covered Bonds	62,043,431 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,368,416,335
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,463,510,473 (XIII)
Cumulative Cash Outflow Next 180 Days	-9,798,597 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,453,711,877
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	84,763,530 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	2,000,000 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	82,763,530 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/03/2024 (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	15,138,847,582
Principal Redemptions between Cut-off Date and Maturity	15,138,847,582
Interest Payments between Cut-off Date and Maturity Date	2,158,616,761
Number of borrowers	106,572
Number of loans	230,176
Average Outstanding Balance per borrower	142,053
Average Outstanding Balance per loan	65,771
Weighted average Current Loan to Current Value	50.55%
Weighted average Current Loan to Original Value	59.48%
Weighted average seasoning (in Years)	5.05
Weighted average remaining maturity (in years, at 0% CPR)	14.46
Weighted average initial maturity (in years, at 0% CPR)	19.51
Percentage of Fixed Rate Loans	84.78%
Percentage of Variable Rate Loans	15.22%
Weighted average interest rate	1.87%
Weighted average interest rate Fixed Rate Loans	1.73%
Weighted average interest rate Variable Rate Loans	2.64%
Weighted Remaining average life (in years, at 0% CPR)	7.57
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.55
% Construction Loans	0.07%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 624,159,912

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

24,662,521 EUR



Stratification Tables

Portfolio Cut-off D_t 31/03/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,375,573,087.90	15.89 %	35,276	15.33 %
Oost-Vlaanderen	2,303,747,555.98	15.22 %	36,828	16.00 %
Vlaams-Brabant	2,217,811,561.58	14.65 %	31,817	13.82 %
West-Vlaanderen	1,621,872,060.62	10.71 %	28,316	12.30 %
Brussels	1,269,437,593.78	8.39 %	12,601	5.47 %
Limburg	1,224,237,288.60	8.09 %	21,522	9.35 %
Liège	1,131,124,582.12	7.47 %	18,050	7.84 %
Hainaut	1,048,048,991.23	6.92 %	17,641	7.66 %
Brabant Wallon	796,330,398.55	5.26 %	9,954	4.32 %
Namur	664,921,414.93	4.39 %	10,791	4.69 %
Luxembourg	453,147,035.61	2.99 %	6,766	2.94 %
Other	32,596,010.92	0.22 %	614	0.27 %
Total	15,138,847,581.82	100.00 %	230,176	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	278,454,065.72	1.84 %	2,406	1.05 %
>1 and <=2	870,250,767.29	5.75 %	8,324	3.62 %
>2 and <=3	1,935,453,546.33	12.78 %	18,333	7.96 %
>3 and <=4	2,155,124,103.79	14.24 %	23,655	10.28 %
>4 and <=5	4,157,428,611.19	27.46 %	55,538	24.13 %
>5 and <=6	1,646,927,669.28	10.88 %	26,225	11.39 %
>6 and <=7	970,522,294.09	6.41 %	17,285	7.51 %
>7 and <=8	1,618,561,058.45	10.69 %	33,657	14.62 %
>8 and <=9	599,811,261.17	3.96 %	15,589	6.77 %
>9 and <=10	271,677,698.79	1.79 %	7,916	3.44 %
>10 and <=11	51,084,443.64	0.34 %	1,307	0.57 %
>11 and <=12	40,251,679.57	0.27 %	1,268	0.55 %
>12 and <=13	96,513,707.20	0.64 %	4,096	1.78 %
>13 and <=14	190,669,807.09	1.26 %	5,789	2.52 %
>14 and <=15	145,757,020.19	0.96 %	4,003	1.74 %
>15 and <=16	22,508,388.91	0.15 %	873	0.38 %
>16 and <=17	12,789,925.54	0.08 %	300	0.13 %
>17 and <=18	11,164,564.47	0.07 %	411	0.18 %
>18 and <=19	36,748,896.37	0.24 %	1,605	0.70 %
>19 and <=20	21,100,340.57	0.14 %	1,198	0.52 %
>20 and <=21	3,726,545.71	0.02 %	173	0.08 %
>21 and <=22	1,309,600.53	0.01 %	68	0.03 %
>22 and <=23	199,305.54	0.00 %	24	0.01 %
>23 and <=24	220,936.94	0.00 %	32	0.01 %
>24 and <=25	403,972.10	0.00 %	86	0.04 %
>27 and <=28	19,597.31	0.00 %	2	0.00 %
>33 and <=34	18,648.04	0.00 %	2	0.00 %
>25 and <=26	21,503.63	0.00 %	6	0.00 %
>26 and <=27	127,622.37	0.00 %	5	0.00 %
Total	15,138,847,581.82	100.00 %	230,176	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,359,981.90	0.01 %	825	0.36 %
<=1	157,101,644.43	1.04 %	6,906	3.00 %
>1 and <=2	186,613,969.90	1.23 %	8,006	3.48 %
>2 and <=3	260,837,675.72	1.72 %	10,523	4.57 %
>3 and <=4	246,926,244.60	1.63 %	7,925	3.44 %
>4 and <=5	291,551,684.66	1.93 %	9,942	4.32 %
>5 and <=6	505,050,302.56	3.34 %	14,763	6.41 %
>6 and <=7	358,209,061.67	2.37 %	9,263	4.02 %
>7 and <=8	464,988,740.13	3.07 %	10,415	4.52 %
>8 and <=9	498,465,629.36	3.29 %	9,554	4.15 %
>9 and <=10	519,348,335.33	3.43 %	9,429	4.10 %
>10 and <=11	836,285,088.53	5.52 %	14,059	6.11 %
>11 and <=12	573,968,128.45	3.79 %	9,257	4.02 %
>12 and <=13	767,698,815.95	5.07 %	10,982	4.77 %
>13 and <=14	680,026,018.94	4.49 %	9,390	4.08 %
>14 and <=15	768,605,387.46	5.08 %	10,013	4.35 %
>15 and <=16	1,375,146,769.38	9.08 %	16,607	7.21 %
>16 and <=17	935,379,917.93	6.18 %	11,116	4.83 %
>17 and <=18	1,066,374,239.14	7.04 %	11,189	4.86 %
>18 and <=19	622,609,590.56	4.11 %	6,759	2.94 %
>19 and <=20	580,659,995.92	3.84 %	5,979	2.60 %
>20 and <=21	1,254,152,687.54	8.28 %	11,303	4.91 %
>21 and <=22	944,864,128.90	6.24 %	7,243	3.15 %
>22 and <=23	725,004,669.01	4.79 %	4,930	2.14 %
>23 and <=24	271,176,977.01	1.79 %	2,021	0.88 %
>24 and <=25	149,280,466.98	0.99 %	1,056	0.46 %
>25 and <=26	16,964,946.82	0.11 %	137	0.06 %
>26 and <=27	10,246,829.71	0.07 %	90	0.04 %
>27 and <=28	57,991,980.47	0.38 %	398	0.17 %
>28 and <=29	9,723,255.45	0.06 %	81	0.04 %
>29 and <=30	2,034,417.41	0.01 %	15	0.01 %
Total	15,138,847,581.82	100.00 %	230,176	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	928,000.00	0.01 %	11	0.00 %
>1 and <=2	12,317,192.73	0.08 %	108	0.05 %
>2 and <=3	26,455,059.68	0.17 %	187	0.08 %
>3 and <=4	15,810,322.88	0.10 %	168	0.07 %
>4 and <=5	298,357,384.39	1.97 %	2,067	0.90 %
>5 and <=6	18,929,721.12	0.13 %	635	0.28 %
>6 and <=7	36,311,163.38	0.24 %	974	0.42 %
>7 and <=8	48,525,620.78	0.32 %	1,739	0.76 %
>8 and <=9	60,905,799.94	0.40 %	2,613	1.14 %
>9 and <=10	923,781,675.11	6.10 %	32,138	13.96 %
>10 and <=11	93,831,222.63	0.62 %	4,443	1.93 %
>11 and <=12	183,365,222.85	1.21 %	4,745	2.06 %
>12 and <=13	575,507,799.53	3.80 %	13,583	5.90 %
>13 and <=14	115,908,473.09	0.77 %	2,613	1.14 %
>14 and <=15	1,621,171,706.29	10.71 %	31,151	13.53 %
>15 and <=16	165,949,465.99	1.10 %	3,119	1.36 %
>16 and <=17	229,969,618.46	1.52 %	3,692	1.60 %
>17 and <=18	846,100,695.05	5.59 %	12,964	5.63 %
>18 and <=19	171,704,559.66	1.13 %	2,934	1.27 %
>19 and <=20	3,801,153,639.45	25.11 %	49,499	21.50 %
>20 and <=21	292,787,784.22	1.93 %	4,235	1.84 %
>21 and <=22	169,457,129.99	1.12 %	2,627	1.14 %
>22 and <=23	188,838,833.45	1.25 %	2,608	1.13 %
>23 and <=24	116,654,294.43	0.77 %	1,667	0.72 %
>24 and <=25	4,266,613,729.54	28.18 %	39,855	17.32 %
>25 and <=26	435,969,621.50	2.88 %	4,681	2.03 %
>26 and <=27	36,211,392.89	0.24 %	385	0.17 %
>27 and <=28	13,348,267.66	0.09 %	165	0.07 %
>28 and <=29	46,955,053.98	0.31 %	437	0.19 %
>29 and <=30	296,174,421.19	1.96 %	3,745	1.63 %
>30 and <=31	24,913,124.24	0.16 %	332	0.14 %
>34 and <=35	185,755.21	0.00 %	2	0.00 %
>35 and <=36	98,767.89	0.00 %	2	0.00 %
>36 and <=37	106,774.11	0.00 %	1	0.00 %
>39 and <=40	334,679.66	0.00 %	5	0.00 %
>31 and <=32	3,124,042.04	0.02 %	41	0.02 %
>40 and <=41	85,792.38	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	19,597.31	0.00 %	2	0.00 %
1997	95,403.55	0.00 %	4	0.00 %
1998	53,722.45	0.00 %	2	0.00 %
1999	333,478.62	0.00 %	80	0.03 %
2000	265,364.37	0.00 %	40	0.02 %
2001	181,010.48	0.00 %	22	0.01 %
2002	814,467.75	0.01 %	54	0.02 %
2003	3,477,575.04	0.02 %	137	0.06 %
2004	13,644,267.15	0.09 %	811	0.35 %
2005	40,320,209.52	0.27 %	1,832	0.80 %
2006	14,361,088.45	0.09 %	564	0.25 %
2007	12,318,190.98	0.08 %	292	0.13 %
2008	12,553,461.32	0.08 %	438	0.19 %
2009	112,391,185.62	0.74 %	3,232	1.40 %
2010	202,818,365.93	1.34 %	5,901	2.56 %
2011	119,584,512.32	0.79 %	5,011	2.18 %
2012	35,154,610.31	0.23 %	1,115	0.48 %
2013	57,844,467.43	0.38 %	1,462	0.64 %
2014	154,649,114.85	1.02 %	4,464	1.94 %
2015	632,881,354.12	4.18 %	16,632	7.23 %
2016	1,350,811,404.48	8.92 %	30,000	13.03 %
2017	1,007,790,596.24	6.66 %	18,120	7.87 %
2018	1,673,512,036.11	11.05 %	26,928	11.70 %
2019	3,655,414,505.14	24.15 %	49,566	21.53 %
2020	2,492,919,870.34	16.47 %	29,479	12.81 %
2021	2,023,051,967.18	13.36 %	19,908	8.65 %
2022	1,157,634,996.44	7.65 %	10,629	4.62 %
2023	363,932,110.28	2.40 %	3,449	1.50 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,199,641,605.66	14.53 %	47,976	45.02 %
>100 and <=200	4,859,155,395.59	32.10 %	33,287	31.23 %
>200 and <=300	3,954,157,594.93	26.12 %	16,324	15.32 %
>300 and <=400	1,819,747,580.95	12.02 %	5,351	5.02 %
>400	2,306,145,404.69	15.23 %	3,634	3.41 %
	15,138,847,581.82	100.00 %	106,572	100.00 %

7. Interest Rate

In EUR	In %	In number of loans	In %	
0 - 0.5%	27,666,940.77	0.18 %	568	0.25 %
0.5 - 1%	662,516,861.73	4.38 %	7,154	3.11 %
1 - 1.5%	4,547,525,030.54	30.04 %	55,911	24.29 %
1.5 - 2%	6,525,617,484.56	43.11 %	100,195	43.53 %
2 - 2.5%	1,388,144,309.99	9.17 %	25,205	10.95 %
2.5 - 3%	772,021,336.06	5.10 %	14,507	6.30 %
3 - 3.5%	414,053,570.24	2.74 %	6,256	2.72 %
3.5 - 4%	245,599,611.27	1.62 %	4,740	2.06 %
4 - 4.5%	125,174,015.28	0.83 %	3,527	1.53 %
4.5 - 5%	102,047,442.07	0.67 %	3,052	1.33 %
5 - 5.5%	135,941,610.84	0.90 %	3,689	1.60 %
5.5 - 6%	110,793,676.36	0.73 %	3,080	1.34 %
6 - 6.5%	59,306,518.72	0.39 %	1,653	0.72 %
6.5 - 7%	18,269,263.19	0.12 %	480	0.21 %
8 - 8.5%	124,507.97	0.00 %	8	0.00 %
7.5 - 8%	365,317.27	0.00 %	15	0.01 %
7 - 7.5%	3,660,953.88	0.02 %	132	0.06 %
8.5 - 9%	19,131.08	0.00 %	4	0.00 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,834,120,145.64	84.78 %	195,053	84.74 %
Variable	2,268,743,990.17	0.17 %	1,981	0.86 %
Variable With Cap	2,278,852,446.01	15.05 %	33,142	14.40 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	717,072,273.15	4.74 %	13,491	5.86 %
2025	234,949,458.13	1.55 %	4,560	1.98 %
2026	159,103,854.27	1.05 %	2,167	0.94 %
2027	178,674,184.58	1.18 %	2,191	0.95 %
2028	316,052,713.42	2.09 %	3,711	1.61 %
2029	144,299,351.24	0.95 %	1,489	0.65 %
2030	9,442,813.45	0.06 %	110	0.05 %
2031	95,009,536.01	0.63 %	620	0.27 %
2032	46,563,901.42	0.31 %	319	0.14 %
2033	70,871,033.80	0.47 %	1,010	0.44 %
2034	239,482,688.78	1.58 %	2,734	1.19 %
2035	23,125,825.41	0.15 %	208	0.09 %
2036	20,374,868.97	0.13 %	133	0.06 %
2037	3,887,425.02	0.03 %	33	0.01 %
2038	239,354.45	0.00 %	2	0.00 %
Fixed To Maturity	12,879,698,299.72	85.08 %	197,398	85.76 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	15,138,828,933.78	100.00 %	230,174	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,340,861,876.15	94.73 %	222,797	96.79 %
Interest only	683,990,174.24	4.52 %	4,247	1.85 %
Linear	113,995,531.43	0.75 %	3,132	1.36 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,087,011,430.31	7.18 %	37,878	16.46 %
11-20%	1,329,868,148.37	8.78 %	32,089	13.94 %
21-30%	1,587,021,885.78	10.48 %	30,034	13.05 %
31-40%	1,824,736,221.86	12.05 %	29,164	12.67 %
41-50%	2,022,975,539.28	13.36 %	28,001	12.17 %
51-60%	2,044,599,080.38	13.51 %	24,752	10.75 %
61-70%	2,017,927,807.15	13.33 %	21,484	9.33 %
71-80%	1,787,086,682.14	11.80 %	15,948	6.93 %
81-90%	836,431,056.70	5.53 %	6,249	2.71 %
91-100%	249,985,923.32	1.65 %	1,850	0.80 %
101-110%	61,357,764.18	0.41 %	590	0.26 %
111-120%	47,330,445.85	0.31 %	444	0.19 %
>120%	242,515,598.50	1.60 %	1,693	0.74 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	765,305,542.11	5.06 %	24,773	10.76 %
11-20%	920,407,050.21	6.08 %	25,295	10.99 %
21-30%	1,161,210,426.47	7.67 %	25,290	10.99 %
31-40%	1,440,718,248.07	9.52 %	26,385	11.46 %
41-50%	1,742,663,447.46	11.51 %	27,840	12.10 %
51-60%	1,923,123,077.15	12.70 %	26,967	11.72 %
61-70%	2,216,596,534.50	14.64 %	26,969	11.72 %
71-80%	2,359,306,445.36	15.58 %	24,566	10.67 %
81-90%	1,753,469,298.35	11.58 %	14,731	6.40 %
91-100%	338,504,110.31	2.24 %	2,726	1.18 %
101-110%	103,958,376.35	0.69 %	1,081	0.47 %
111-120%	58,999,530.94	0.39 %	684	0.30 %
>120%	354,585,494.54	2.34 %	2,869	1.25 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	126,155,615.11	0.83 %	13,643	5.93 %
21-40%	400,388,129.58	2.64 %	17,030	7.40 %
41-60%	867,212,117.01	5.73 %	22,450	9.75 %
61-80%	1,735,026,191.70	11.46 %	29,630	12.87 %
81-100%	2,187,778,263.62	14.45 %	28,707	12.47 %
101-120%	754,498,857.14	4.98 %	14,875	6.46 %
121-140%	787,919,740.50	5.20 %	13,876	6.03 %
141-160%	856,634,928.38	5.66 %	13,416	5.83 %
161-180%	1,059,542,320.36	7.00 %	13,564	5.89 %
181-200%	1,022,636,594.29	6.76 %	11,504	5.00 %
201-300%	2,545,595,383.13	16.81 %	29,008	12.60 %
301-400%	1,081,314,041.53	7.14 %	10,367	4.50 %
401-500%	462,129,028.38	3.05 %	4,105	1.78 %
>500%	1,252,016,371.09	8.27 %	8,001	3.48 %
	15,138,847,581.82	100.00 %	230,176	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	371,410,588.12	2.45 %	16,266	7.07 %
>1 and <=2	483,547,551.95	3.19 %	17,553	7.63 %
>2 and <=3	777,120,273.65	5.13 %	24,333	10.57 %
>3 and <=4	797,350,879.49	5.27 %	19,473	8.46 %
>4 and <=5	968,996,131.29	6.40 %	18,153	7.89 %
>5 and <=6	1,325,467,579.01	8.76 %	22,050	9.58 %
>6 and <=7	1,268,017,511.19	8.38 %	18,428	8.01 %
>7 and <=8	1,543,299,884.22	10.19 %	19,970	8.68 %
>8 and <=9	2,207,037,070.98	14.58 %	25,466	11.06 %
>9 and <=10	1,271,479,596.38	8.40 %	13,887	6.03 %
>10 and <=11	1,855,573,330.95	12.26 %	17,724	7.70 %
>11 and <=12	1,675,000,842.19	11.06 %	12,423	5.40 %
>12 and <=13	295,088,756.04	1.95 %	2,176	0.95 %
>13 and <=14	210,491,315.90	1.39 %	1,602	0.70 %
>14 and <=15	42,744,509.90	0.28 %	341	0.15 %
>15 and <=16	36,188,573.10	0.24 %	250	0.11 %
>16 and <=17	7,506,918.88	0.05 %	62	0.03 %
>17 and <=18	2,526,268.58	0.02 %	19	0.01 %
15,138,847,581.82	100.00 %		230,176	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	12,879,698,299.72	85.08 %	197,398	85.76 %
>=0 and <=1	985,233,329.15	6.51 %	18,585	8.07 %
>1 and <=2	335,966,239.29	2.22 %	4,227	1.84 %
>2 and <=3	432,139,038.45	2.85 %	4,832	2.10 %
>3 and <=4	122,625,842.93	0.81 %	828	0.36 %
>4 and <=5	93,977,535.90	0.62 %	1,163	0.51 %
>5 and <=6	264,579,303.43	1.75 %	2,974	1.29 %
>7 and <=8	350,332.34	0.00 %	3	0.00 %
>6 and <=7	24,277,660.61	0.16 %	166	0.07 %
15,138,847,581.82	100.00 %		230,176	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,776,069,220.65	81.27 %	104,848	79.89 %
Other/No data	9,168,965,000.58	18.73 %	26,400	20.11 %
	48,945,034,221.23	100.00 %	131,248	100.00 %

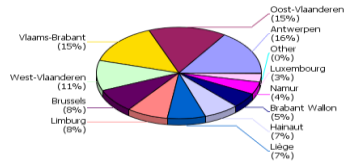
18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	13,792,420,673.57	91.11 %	212,464	92.31 %
Phase 2	1,344,946,257.52	8.88 %	16,878	7.33 %
Phase 3	1,480,650.73	0.01 %	19	0.01 %
Other/No data	0.00	0.00 %	815	0.35 %
	15,138,847,581.82	100.00 %	230,176	100.00 %

Stratification Tables

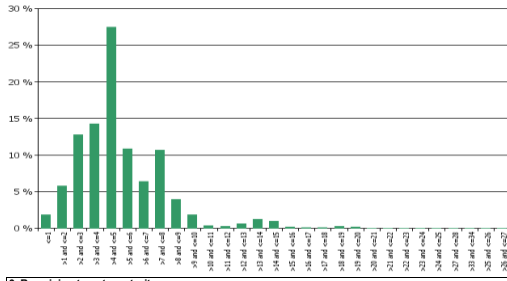
Portfolio Cut-off Date 31/03/2024

1. Geographic distribution



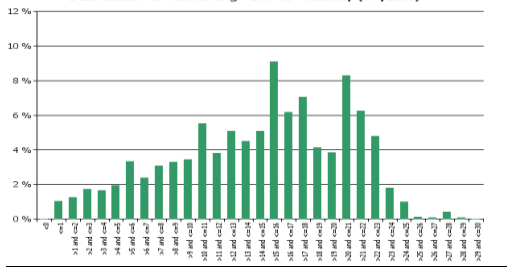
2. Seasoning

Distribution per Seasoning



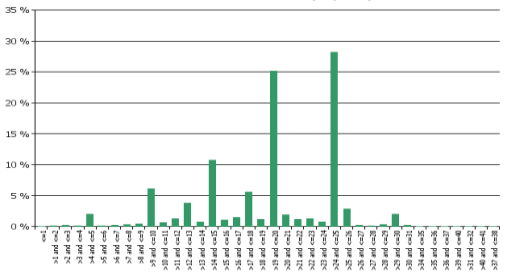
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

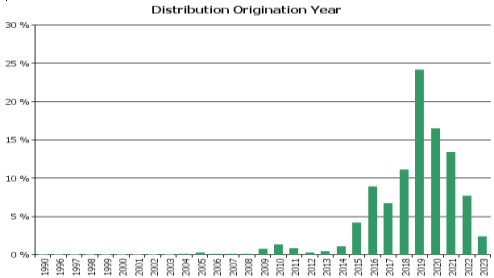


4. Original term to maturity

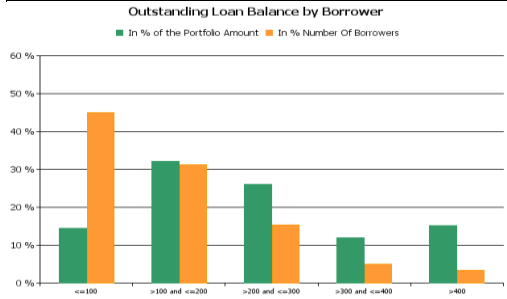
Distribution of Initial Term (in years)



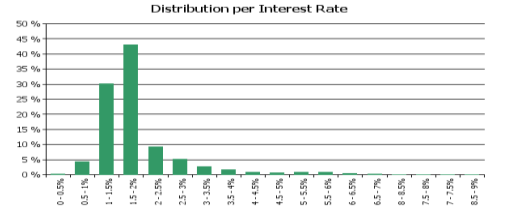
5. Origination Year



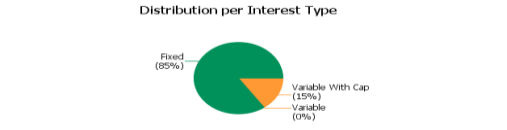
6. Outstanding Loan Balance by Borrower



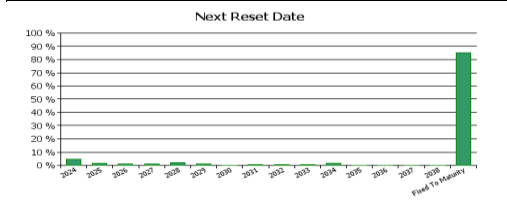
7. Interest Rate



8. Interest Rate Type



9. Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



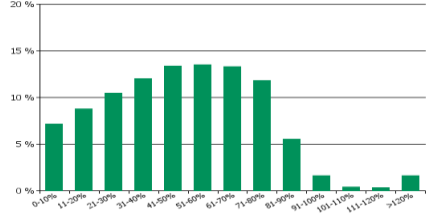
11. Repayment Type

Distribution per Repayment Type



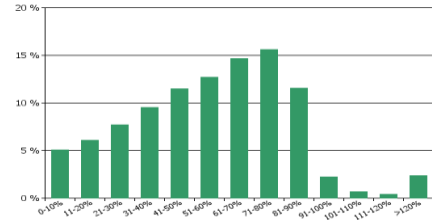
12. Current Loan to Current Value (LTV)

Current LTV Distribution



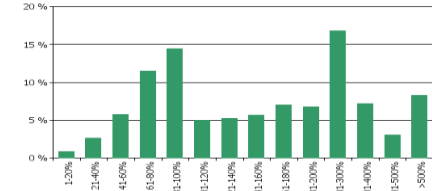
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



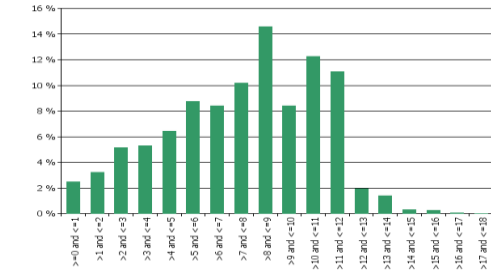
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



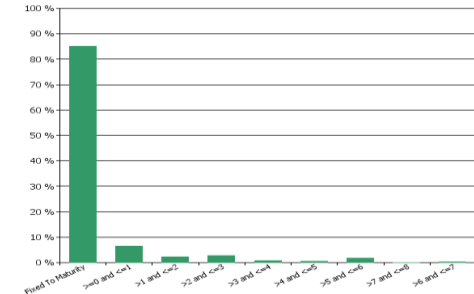
15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



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

Distribution of Average Life To Interest Reset Date



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





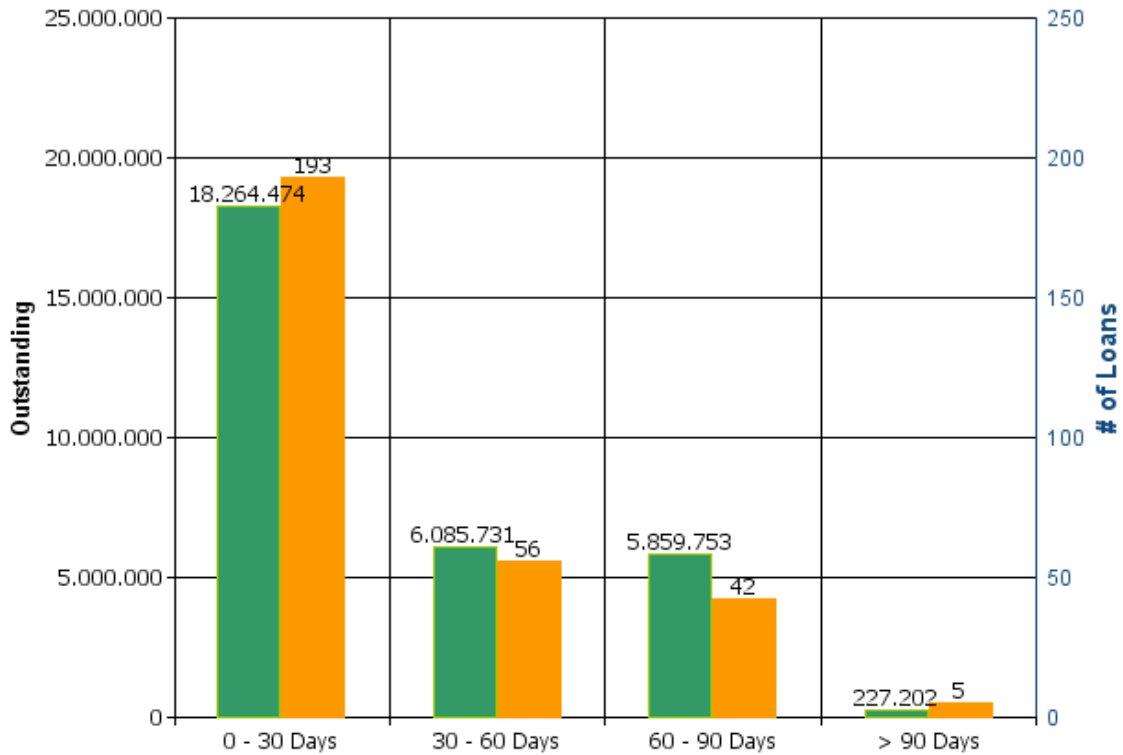
Cover Pool Performance

Portfolio Cut-off Date 31/03/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	15,108,410,421.12	99.80 %	229,880	99.87 %
0 - 30 Days	18,264,473.83	0.12 %	193	0.08 %
30 - 60 Days	6,085,731.31	0.04 %	56	0.02 %
60 - 90 Days	5,859,753.09	0.04 %	42	0.02 %
> 90 Days	227,202.47	0.00 %	5	0.00 %
Total	15,138,847,581.82	100.00 %	230,176	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D: Mar/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/04/2024	1	11,500,000,000	15,030,074,151	15,004,582,033	14,966,422,292	14,903,031,338
01/05/2024	2	11,500,000,000	14,927,937,023	14,878,156,877	14,803,792,662	14,680,663,929
01/06/2024	3	11,500,000,000	14,822,041,594	14,747,559,130	14,636,529,056	14,453,313,465
01/07/2024	4	11,500,000,000	14,718,213,807	14,620,215,912	14,474,431,213	14,234,653,918
01/08/2024	5	11,500,000,000	14,618,280,311	14,496,319,199	14,315,270,425	14,018,501,169
01/09/2024	6	11,500,000,000	14,516,011,095	14,370,488,399	14,154,920,501	13,802,764,549
01/10/2024	7	11,500,000,000	14,407,330,167	14,239,485,778	13,991,361,559	13,587,348,298
01/11/2024	8	11,500,000,000	14,298,257,287	14,107,715,209	13,826,633,471	13,370,504,625
01/12/2024	9	11,500,000,000	14,188,560,608	13,976,501,531	13,664,319,559	13,159,380,412
01/01/2025	10	11,500,000,000	14,084,418,719	13,850,384,935	13,506,582,329	12,952,378,331
01/02/2025	11	11,500,000,000	13,979,040,299	13,723,442,017	13,348,755,274	12,746,807,932
01/03/2025	12	11,500,000,000	13,877,585,892	13,602,970,049	13,201,174,669	12,557,646,674
01/04/2025	13	11,500,000,000	13,777,584,611	13,482,042,248	13,050,543,908	12,361,777,253
01/05/2025	14	11,500,000,000	13,675,915,711	13,360,588,026	12,901,145,357	12,170,170,246
01/06/2025	15	11,500,000,000	13,570,744,253	13,235,355,243	12,747,716,340	11,974,500,204
01/07/2025	16	11,500,000,000	13,465,686,034	13,111,337,024	12,597,185,856	11,784,594,002
01/08/2025	17	11,500,000,000	13,367,274,475	12,993,439,884	12,452,162,806	11,599,586,235
01/09/2025	18	11,500,000,000	13,260,544,399	12,867,832,789	12,300,425,940	11,409,706,627
01/10/2025	19	11,500,000,000	13,162,628,884	12,751,851,656	12,159,557,223	11,232,803,756
01/11/2025	20	11,500,000,000	13,064,890,229	12,635,695,728	12,018,153,904	11,055,153,868
01/12/2025	21	11,500,000,000	12,956,180,812	12,509,989,779	11,869,305,934	10,873,476,940
01/01/2026	22	11,500,000,000	12,858,153,676	12,394,281,215	11,729,616,355	10,699,994,169
01/02/2026	23	9,000,000,000	12,760,097,938	12,278,901,640	11,590,871,080	10,528,643,683
01/03/2026	24	9,000,000,000	12,657,096,559	12,161,124,343	11,453,320,138	10,363,889,269
01/04/2026	25	9,000,000,000	12,557,765,758	12,045,221,555	11,315,312,605	10,195,641,122
01/05/2026	26	9,000,000,000	12,457,217,653	11,929,164,508	11,178,706,634	10,031,263,212
01/06/2026	27	9,000,000,000	12,357,891,343	11,813,977,151	11,042,610,421	9,867,166,064
01/07/2026	28	9,000,000,000	12,260,034,595	11,701,189,432	10,910,267,572	9,708,947,928
01/08/2026	29	9,000,000,000	12,162,117,948	11,588,048,509	10,777,295,451	9,549,995,756
01/09/2026	30	9,000,000,000	12,060,277,138	11,471,525,120	10,641,791,303	9,389,981,724
01/10/2026	31	9,000,000,000	11,961,542,114	11,358,934,801	10,511,409,397	9,236,917,060
01/11/2026	32	9,000,000,000	11,863,335,256	11,246,568,060	10,380,958,460	9,083,645,259
01/12/2026	33	9,000,000,000	11,761,674,615	11,131,890,688	10,249,817,617	8,932,127,908
01/01/2027	34	9,000,000,000	11,660,027,593	11,016,969,059	10,118,203,907	8,780,087,473
01/02/2027	35	9,000,000,000	11,565,023,276	10,908,670,948	9,993,261,045	8,634,938,866
01/03/2027	36	9,000,000,000	11,467,514,548	10,800,124,288	9,871,093,373	8,496,739,552
01/04/2027	37	9,000,000,000	11,370,983,513	10,691,047,584	9,746,548,809	8,354,001,092
01/05/2027	38	6,500,000,000	11,265,695,878	10,574,669,824	9,616,724,686	8,208,937,179
01/06/2027	39	6,500,000,000	11,171,715,698	10,468,668,488	9,496,113,720	8,071,649,139
01/07/2027	40	6,500,000,000	11,075,685,174	10,361,645,622	9,375,899,897	7,936,799,588
01/08/2027	41	6,500,000,000	10,984,588,219	10,258,992,035	9,259,403,556	7,804,985,207
01/09/2027	42	6,500,000,000	10,891,842,919	10,155,120,006	9,142,342,194	7,673,670,800
01/10/2027	43	6,500,000,000	10,794,948,948	10,048,259,532	9,023,874,024	7,543,185,686
01/11/2027	44	6,500,000,000	10,702,342,080	9,945,161,917	8,908,572,756	7,415,262,431
01/12/2027	45	5,000,000,000	10,608,370,427	9,841,657,942	8,794,158,865	7,290,021,089
01/01/2028	46	5,000,000,000	10,515,412,035	9,738,872,141	8,680,181,321	7,165,061,042
01/02/2028	47	5,000,000,000	10,425,182,860	9,638,930,078	8,569,254,788	7,043,536,554
01/03/2028	48	5,000,000,000	10,335,637,665	9,540,975,181	8,461,988,560	6,927,805,690
01/04/2028	49	5,000,000,000	10,244,927,732	9,441,199,364	8,352,200,842	6,808,960,472
01/05/2028	50	5,000,000,000	10,154,504,322	9,342,509,721	8,244,552,471	6,693,650,826
01/06/2028	51	5,000,000,000	10,066,045,163	9,245,416,556	8,138,120,274	6,579,254,572
01/07/2028	52	5,000,000,000	9,978,168,721	9,149,661,183	8,034,010,598	6,468,462,589
01/08/2028	53	5,000,000,000	9,890,335,991	9,053,739,482	7,929,567,030	6,357,330,131
01/09/2028	54	5,000,000,000	9,800,307,335	8,956,110,070	7,824,110,877	6,246,214,667
01/10/2028	55	5,000,000,000	9,712,428,558	8,861,232,359	7,722,171,916	6,139,562,982
01/11/2028	56	5,000,000,000	9,627,736,185	8,769,064,166	7,622,416,613	6,034,583,411
01/12/2028	57	5,000,000,000	9,543,025,528	8,677,641,668	7,524,383,352	5,932,552,769
01/01/2029	58	5,000,000,000	9,459,299,278	8,586,919,116	7,426,781,832	5,830,797,809
01/02/2029	59	2,500,000,000	9,373,145,518	8,494,279,450	7,327,974,201	5,728,855,483
01/03/2029	60	2,500,000,000	9,288,314,121	8,404,506,210	7,233,870,098	5,633,647,274
01/04/2029	61	2,500,000,000	9,205,307,772	8,315,270,862	7,138,862,162	5,536,108,111
01/05/2029	62	2,500,000,000	9,118,248,833	8,223,109,761	7,042,363,706	5,438,887,804
01/06/2029	63	2,500,000,000	9,032,428,623	8,131,898,792	6,946,538,086	5,342,157,527
01/07/2029	64	2,500,000,000	8,948,902,129	8,043,475,537	6,854,092,622	5,249,456,260
01/08/2029	65	2,500,000,000	8,866,866,340	7,956,222,646	6,762,499,475	5,157,369,130

01/09/2029	66	2,500,000,000	8,780,639,551	7,865,488,394	6,668,376,371	5,064,046,624
01/10/2029	67	2,500,000,000	8,698,909,319	7,779,486,097	6,579,230,254	4,975,866,967
01/11/2029	68	2,500,000,000	8,614,344,438	7,690,792,908	6,487,679,496	4,885,844,957
01/12/2029	69	2,500,000,000	8,532,075,339	7,604,840,792	6,399,383,886	4,799,594,438
01/01/2030	70	2,500,000,000	8,452,734,292	7,521,343,809	6,313,025,899	4,714,770,620
01/02/2030	71	2,500,000,000	8,373,710,197	7,438,389,733	6,227,520,302	4,631,213,145
01/03/2030	72	2,500,000,000	8,293,713,024	7,356,040,809	6,144,428,129	4,551,935,474
01/04/2030	73	2,500,000,000	8,215,593,634	7,274,394,584	6,060,776,742	4,470,947,131
01/05/2030	74	0	8,134,990,572	7,191,202,515	5,976,717,358	4,390,864,647
01/06/2030	75		8,057,440,976	7,110,569,362	5,894,672,334	4,312,246,914
01/07/2030	76		7,978,847,148	7,029,654,009	5,813,250,121	4,235,249,928
01/08/2030	77		7,901,497,128	6,949,698,604	5,732,513,979	4,158,740,066
01/09/2030	78		7,825,740,532	6,871,393,304	5,653,508,536	4,084,052,591
01/10/2030	79		7,750,173,153	6,793,871,508	5,575,968,877	4,011,526,801
01/11/2030	80		7,675,011,661	6,716,573,109	5,498,507,876	3,939,043,965
01/12/2030	81		7,598,764,097	6,638,932,067	5,421,570,346	3,868,006,162
01/01/2031	82		7,522,869,577	6,561,476,449	5,344,690,235	3,797,005,440
01/02/2031	83		7,448,151,897	6,485,289,176	5,269,196,613	3,727,517,605
01/03/2031	84		7,372,330,490	6,409,434,881	5,195,602,461	3,661,391,967
01/04/2031	85		7,298,043,776	6,334,089,374	5,121,467,890	3,593,861,896
01/05/2031	86		7,221,080,382	6,257,004,433	5,046,688,475	3,526,870,477
01/06/2031	87		7,146,452,768	6,181,837,576	4,973,380,846	3,460,918,326
01/07/2031	88		7,072,510,275	6,107,833,783	4,901,749,401	3,397,088,186
01/08/2031	89		6,998,037,718	6,033,268,880	4,829,594,499	3,332,905,533
01/09/2031	90		6,924,216,627	5,959,500,044	4,758,410,528	3,269,872,836
01/10/2031	91		6,848,651,219	5,884,787,576	4,687,190,863	3,207,729,052
01/11/2031	92		6,774,461,499	5,811,166,235	4,616,780,636	3,146,160,676
01/12/2031	93		6,701,704,471	5,739,318,854	4,548,477,609	3,086,908,831
01/01/2032	94		6,625,274,742	5,664,241,378	4,477,561,432	3,025,909,361
01/02/2032	95		6,553,998,829	5,593,800,818	4,410,632,688	2,968,054,513
01/03/2032	96		6,481,301,255	5,522,976,415	4,344,427,200	2,911,917,408
01/04/2032	97		6,410,587,040	5,453,452,825	4,278,829,575	2,855,802,288
01/05/2032	98		6,339,222,673	5,383,891,846	4,213,854,372	2,800,907,421
01/06/2032	99		6,264,960,611	5,311,796,686	4,146,853,875	2,744,698,111
01/07/2032	100		6,194,690,245	5,243,596,372	4,083,535,262	2,691,709,856
01/08/2032	101		6,124,933,860	5,175,756,564	4,020,453,008	2,638,903,715
01/09/2032	102		6,054,661,106	5,107,696,188	3,957,494,305	2,586,577,363
01/10/2032	103		5,985,248,330	5,040,852,060	3,896,089,822	2,536,005,657
01/11/2032	104		5,917,237,101	4,975,119,633	3,835,505,679	2,485,996,466
01/12/2032	105		5,848,463,861	4,909,224,893	3,775,389,788	2,437,001,279
01/01/2033	106		5,780,766,907	4,844,169,760	3,715,885,439	2,388,432,082
01/02/2033	107		5,712,599,261	4,778,927,419	3,656,516,095	2,340,317,008
01/03/2033	108		5,645,611,673	4,715,652,571	3,599,813,254	2,295,208,705
01/04/2033	109		5,578,153,616	4,651,403,843	3,541,737,022	2,248,615,197
01/05/2033	110		5,512,489,765	4,589,104,358	3,485,699,667	2,203,965,940
01/06/2033	111		5,445,776,753	4,525,877,036	3,428,932,014	2,158,889,468
01/07/2033	112		5,380,372,127	4,464,180,964	3,373,864,857	2,115,511,056
01/08/2033	113		5,315,652,841	4,403,001,831	3,319,165,061	2,072,397,629
01/09/2033	114		5,251,112,186	4,342,165,095	3,264,979,126	2,029,930,949
01/10/2033	115		5,186,048,814	4,281,324,990	3,211,308,584	1,988,378,138
01/11/2033	116		5,122,278,033	4,221,507,086	3,158,387,847	1,947,327,598
01/12/2033	117		5,058,774,281	4,162,327,391	3,106,446,951	1,907,451,851
01/01/2034	118		4,995,815,853	4,103,553,840	3,054,794,031	1,867,790,643
01/02/2034	119		4,932,951,663	4,045,044,960	3,003,580,274	1,828,698,568
01/03/2034	120		4,870,026,781	3,987,328,029	2,953,921,652	1,791,582,719
01/04/2034	121		4,807,717,183	3,929,635,851	2,903,777,974	1,753,710,568
01/05/2034	122		4,745,523,081	3,872,434,187	2,854,466,249	1,716,862,473
01/06/2034	123		4,683,861,237	3,815,634,394	2,805,444,713	1,680,230,755
01/07/2034	124		4,622,897,036	3,759,789,369	2,757,580,774	1,644,794,107
01/08/2034	125		4,562,288,924	3,704,203,683	2,709,902,583	1,609,509,696
01/09/2034	126		4,501,726,006	3,648,832,366	2,662,605,496	1,574,720,068
01/10/2034	127		4,442,432,627	3,594,862,333	2,616,766,333	1,541,265,882
01/11/2034	128		4,383,312,779	3,541,005,930	2,571,007,994	1,507,900,440
01/12/2034	129		4,325,116,393	3,488,257,624	2,526,475,507	1,475,707,949
01/01/2035	130		4,266,980,167	3,435,533,251	2,481,960,064	1,443,566,294
01/02/2035	131		4,210,161,619	3,384,036,812	2,438,539,556	1,412,304,582
01/03/2035	132		4,153,725,453	3,333,559,582	2,396,646,956	1,382,730,806
01/04/2035	133		4,097,609,945	3,282,946,673	2,354,256,419	1,352,520,815
01/05/2035	134		4,042,015,174	3,233,089,395	2,312,796,467	1,323,255,455
01/06/2035	135		3,986,645,453	3,183,392,336	2,271,454,080	1,294,097,085
01/07/2035	136		3,931,569,508	3,134,260,367	2,230,892,448	1,265,778,207
01/08/2035	137		3,876,865,601	3,085,408,258	2,190,535,485	1,237,615,937
01/09/2035	138		3,822,143,106	3,036,698,078	2,150,469,873	1,209,833,436
01/10/2035	139		3,767,723,342	2,988,548,010	2,111,162,935	1,182,851,040
01/11/2035	140		3,713,308,077	2,940,390,376	2,071,860,931	1,155,914,001
01/12/2035	141		3,660,018,632	2,893,435,909	2,033,757,852	1,130,004,698
01/01/2036	142		3,606,501,088	2,846,291,772	1,995,532,871	1,104,069,752
01/02/2036	143		3,553,768,963	2,799,918,042	1,958,027,921	1,078,730,917
01/03/2036	144		3,500,519,439	2,753,588,025	1,921,046,899	1,054,162,979
01/04/2036	145		3,448,297,432	2,707,908,393	1,884,373,831	1,029,659,135
01/05/2036	146		3,395,333,298	2,661,939,757	1,847,826,052	1,005,549,795
01/06/2036	147		3,342,799,339	2,616,308,165	1,811,531,344	981,623,549
01/07/2036	148		3,291,477,796	2,571,911,848	1,776,408,337	958,645,420
01/08/2036	149		3,240,875,440	2,528,076,829	1,741,690,907	935,928,998
01/09/2036	150		3,190,307,556	2,484,409,950	1,707,254,119	913,537,979
01/10/2036	151		3,140,121,061	2,441,314,101	1,673,510,094	891,811,068
01/11/2036	152		3,090,696,988	2,398,813,454	1,640,194,100	870,354,916

01/12/2036	153	3,041,466,234	2,356,728,787	1,607,452,481	849,484,322
01/01/2037	154	2,993,028,734	2,315,262,687	1,575,153,572	828,889,707
01/02/2037	155	2,944,405,927	2,273,787,364	1,543,002,292	808,531,668
01/03/2037	156	2,896,419,063	2,233,303,186	1,512,047,813	789,279,820
01/04/2037	157	2,848,786,251	2,192,850,035	1,480,883,396	769,738,055
01/05/2037	158	2,801,661,380	2,153,035,900	1,450,417,297	750,811,902
01/06/2037	159	2,754,611,428	2,113,288,315	1,420,020,269	731,963,358
01/07/2037	160	2,708,007,423	2,074,124,482	1,390,273,923	713,692,705
01/08/2037	161	2,661,133,896	2,034,766,005	1,360,423,499	695,411,112
01/09/2037	162	2,615,137,704	1,996,204,764	1,331,247,584	677,614,909
01/10/2037	163	2,569,234,709	1,957,946,705	1,302,519,933	660,274,587
01/11/2037	164	2,523,535,068	1,919,858,447	1,273,933,664	643,048,363
01/12/2037	165	2,478,204,415	1,882,277,069	1,245,922,199	626,330,889
01/01/2038	166	2,432,723,238	1,844,598,741	1,217,876,844	609,639,221
01/02/2038	167	2,388,236,135	1,807,795,281	1,190,542,234	593,431,988
01/03/2038	168	2,344,377,874	1,771,877,609	1,164,207,504	578,084,802
01/04/2038	169	2,300,859,400	1,736,036,957	1,137,757,569	562,558,265
01/05/2038	170	2,257,552,335	1,700,565,142	1,111,767,072	547,454,043
01/06/2038	171	2,214,110,329	1,665,012,440	1,085,755,680	532,381,051
01/07/2038	172	2,171,077,644	1,629,971,987	1,060,289,682	517,763,103
01/08/2038	173	2,129,210,529	1,595,828,325	1,035,439,329	503,486,511
01/09/2038	174	2,087,344,184	1,561,796,371	1,010,780,814	489,414,455
01/10/2038	175	2,046,348,190	1,528,609,081	986,867,355	475,876,949
01/11/2038	176	2,005,791,039	1,495,771,897	963,211,834	462,502,746
01/12/2038	177	1,965,332,351	1,463,195,127	939,914,726	449,466,205
01/01/2039	178	1,924,984,168	1,430,725,060	916,719,532	436,517,534
01/02/2039	179	1,885,145,880	1,398,739,258	893,945,738	423,870,299
01/03/2039	180	1,845,525,426	1,367,243,783	871,809,239	411,792,380
01/04/2039	181	1,806,252,575	1,335,879,184	849,643,590	399,622,787
01/05/2039	182	1,766,735,193	1,304,507,931	827,648,808	387,681,999
01/06/2039	183	1,728,167,464	1,273,866,354	806,152,732	376,013,547
01/07/2039	184	1,689,272,770	1,243,152,434	784,779,437	364,543,921
01/08/2039	185	1,650,971,819	1,212,905,715	763,737,940	353,267,130
01/09/2039	186	1,612,821,720	1,182,868,658	742,930,076	342,186,936
01/10/2039	187	1,576,345,223	1,154,218,568	723,151,414	331,711,713
01/11/2039	188	1,540,849,528	1,126,314,643	703,874,134	321,501,641
01/12/2039	189	1,505,858,749	1,098,930,678	685,070,617	311,630,253
01/01/2040	190	1,472,486,781	1,072,754,252	667,051,524	302,148,381
01/02/2040	191	1,439,780,457	1,047,147,580	649,473,032	292,939,970
01/03/2040	192	1,407,393,037	1,021,968,145	632,347,826	284,085,513
01/04/2040	193	1,375,940,023	997,434,173	615,597,726	275,389,060
01/05/2040	194	1,344,780,854	973,246,426	599,191,093	266,950,728
01/06/2040	195	1,314,137,810	949,456,321	583,057,806	258,662,812
01/07/2040	196	1,284,206,835	926,308,431	567,442,693	250,703,543
01/08/2040	197	1,254,789,258	903,554,204	552,096,120	242,890,080
01/09/2040	198	1,225,488,599	880,958,546	536,920,579	235,213,234
01/10/2040	199	1,196,929,380	859,016,064	522,258,636	227,852,299
01/11/2040	200	1,168,793,825	837,400,943	507,822,434	220,615,635
01/12/2040	201	1,141,043,259	816,176,727	493,733,291	213,615,568
01/01/2041	202	1,113,686,365	795,257,510	479,855,058	206,731,752
01/02/2041	203	1,086,410,489	774,464,661	466,120,277	199,963,958
01/03/2041	204	1,059,274,390	753,963,377	452,738,844	193,480,186
01/04/2041	205	1,032,719,225	733,815,396	439,519,774	187,035,385
01/05/2041	206	1,006,403,379	713,942,448	426,564,364	180,778,181
01/06/2041	207	980,586,904	694,448,407	413,861,898	174,651,977
01/07/2041	208	955,397,862	675,499,019	401,578,034	168,773,437
01/08/2041	209	930,669,754	656,899,357	389,527,529	163,015,508
01/09/2041	210	906,486,877	638,745,034	377,799,126	157,437,554
01/10/2041	211	882,592,659	620,887,457	366,333,020	152,033,584
01/11/2041	212	859,000,427	603,265,841	355,030,781	146,718,911
01/12/2041	213	836,067,450	586,196,513	344,136,130	141,633,648
01/01/2042	214	813,773,461	569,597,687	333,541,095	136,691,699
01/02/2042	215	791,953,787	553,384,912	323,223,210	131,902,173
01/03/2042	216	770,459,070	537,540,472	313,247,426	127,342,078
01/04/2042	217	748,905,496	521,616,587	303,194,856	122,733,429
01/05/2042	218	727,878,709	506,139,174	293,474,353	118,311,587
01/06/2042	219	707,188,939	490,918,246	283,924,892	113,976,998
01/07/2042	220	686,936,746	476,076,806	274,663,586	109,807,224
01/08/2042	221	666,767,709	461,315,040	265,470,195	105,682,290
01/09/2042	222	647,063,230	446,922,845	256,533,923	101,692,253
01/10/2042	223	627,323,995	432,577,866	247,688,766	97,783,473
01/11/2042	224	608,154,373	418,647,987	239,103,050	93,994,163
01/12/2042	225	589,195,062	404,930,819	230,699,529	90,318,884
01/01/2043	226	570,377,277	391,333,231	222,385,618	86,695,223
01/02/2043	227	551,696,762	377,874,622	214,191,281	83,147,057
01/03/2043	228	533,372,084	364,763,770	206,284,631	79,771,356
01/04/2043	229	515,220,374	351,752,524	198,420,478	76,405,252
01/05/2043	230	497,293,906	338,956,441	190,731,722	73,143,500
01/06/2043	231	479,579,222	326,327,664	183,158,476	69,941,743
01/07/2043	232	462,153,357	313,954,134	175,779,856	66,848,953
01/08/2043	233	444,990,128	301,781,942	168,535,052	63,822,288
01/09/2043	234	428,138,592	289,861,162	161,466,009	60,886,339
01/10/2043	235	411,246,442	277,967,720	154,459,710	58,005,617
01/11/2043	236	394,904,969	266,469,550	147,693,891	55,229,865
01/12/2043	237	378,946,211	255,281,369	141,144,458	52,564,358
01/01/2044	238	363,176,284	244,242,823	134,697,835	49,951,067
01/02/2044	239	347,545,944	233,334,703	128,354,834	47,397,235
01/03/2044	240	332,074,990	222,594,085	122,155,200	44,929,158

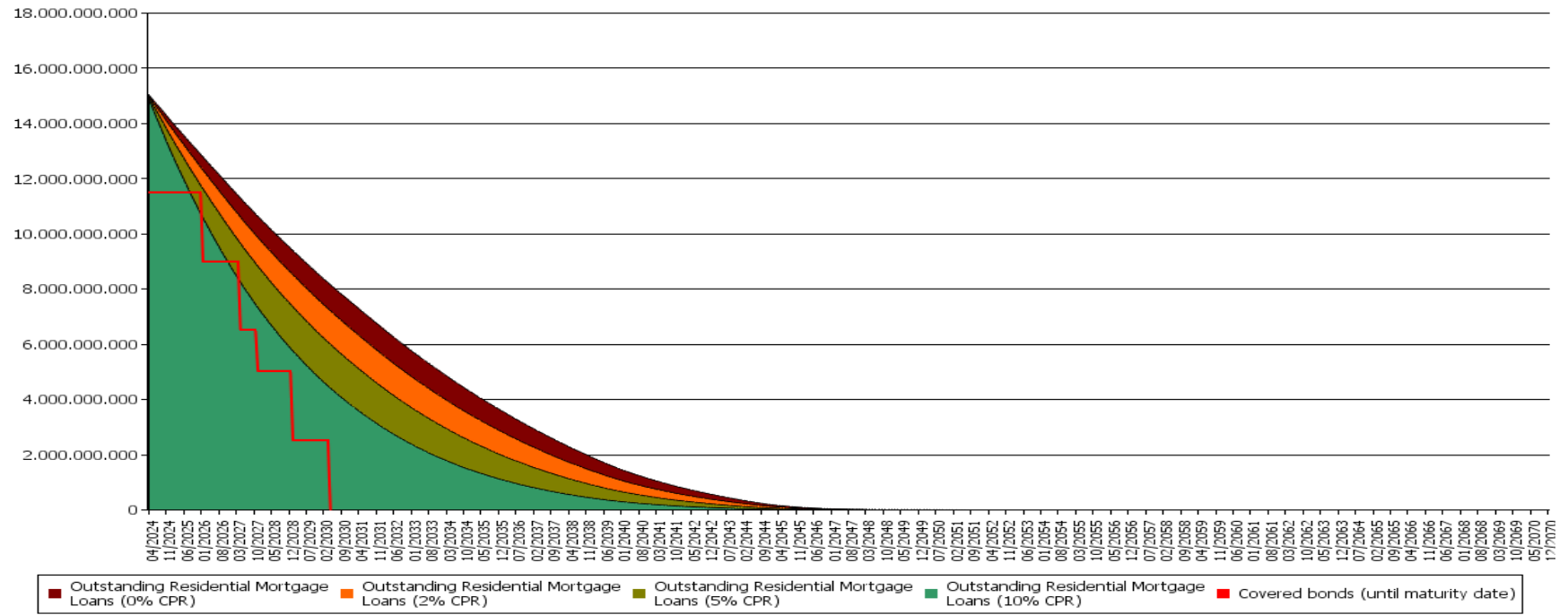
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01/06/2044	243	286,728,120	191,231,687	104,154,047	37,828,733
01/07/2044	244	272,113,619	181,186,739	98,440,195	35,606,902
01/08/2044	245	257,839,668	171,391,248	92,881,409	33,453,930
01/09/2044	246	243,936,052	161,874,216	87,500,780	31,382,453
01/10/2044	247	230,446,507	152,671,642	82,323,228	29,404,476
01/11/2044	248	217,536,069	143,873,995	77,382,082	27,522,513
01/12/2044	249	205,398,849	135,623,702	72,765,156	25,774,320
01/01/2045	250	195,098,296	128,603,813	68,823,350	24,274,829
01/02/2045	251	185,035,198	121,763,604	64,997,036	22,828,141
01/03/2045	252	175,247,884	115,146,317	61,323,541	21,455,529
01/04/2045	253	165,722,817	108,703,206	57,744,898	20,117,881
01/05/2045	254	156,363,490	102,395,757	54,260,401	18,826,418
01/06/2045	255	147,454,846	96,398,092	50,952,273	17,603,738
01/07/2045	256	139,071,952	90,768,571	47,858,644	16,467,126
01/08/2045	257	131,063,438	85,396,542	44,911,677	15,387,685
01/09/2045	258	123,427,530	80,284,840	42,115,952	14,368,693
01/10/2045	259	116,160,067	75,433,615	39,473,694	13,412,030
01/11/2045	260	109,312,573	70,866,496	36,989,452	12,514,723
01/12/2045	261	102,767,139	66,513,787	34,632,064	11,669,112
01/01/2046	262	96,541,109	62,378,147	32,396,140	10,869,494
01/02/2046	263	90,655,849	58,476,153	30,292,400	10,120,602
01/03/2046	264	85,003,338	54,746,085	28,294,960	9,417,091
01/04/2046	265	79,629,728	51,198,248	26,393,999	8,747,209
01/05/2046	266	74,525,491	47,837,808	24,600,908	8,119,542
01/06/2046	267	69,657,888	44,637,464	22,896,730	7,525,069
01/07/2046	268	65,109,910	41,654,590	21,314,080	6,976,212
01/08/2046	269	60,835,483	38,853,979	19,830,485	6,463,132
01/09/2046	270	56,935,620	36,301,567	18,480,652	5,997,685
01/10/2046	271	53,325,270	33,943,838	17,237,832	5,571,409
01/11/2046	272	49,971,371	31,754,986	16,085,246	5,176,864
01/12/2046	273	46,784,111	29,680,800	14,997,579	4,807,024
01/01/2047	274	43,785,182	27,731,104	13,976,769	4,460,859
01/02/2047	275	41,122,919	26,000,800	13,071,350	4,154,213
01/03/2047	276	38,647,123	24,397,992	12,237,393	3,874,291
01/04/2047	277	36,315,872	22,887,384	11,450,517	3,609,816
01/05/2047	278	34,091,255	21,450,096	10,705,031	3,360,965
01/06/2047	279	31,980,635	20,087,972	9,999,744	3,126,235
01/07/2047	280	30,048,433	18,843,320	9,357,072	2,913,324
01/08/2047	281	28,257,569	17,690,217	8,762,133	2,716,534
01/09/2047	282	26,635,782	16,646,640	8,224,270	2,538,980
01/10/2047	283	25,151,459	15,693,177	7,734,129	2,377,878
01/11/2047	284	23,780,597	14,812,666	7,281,617	2,229,269
01/12/2047	285	22,468,221	13,972,230	6,851,570	2,089,012
01/01/2048	286	21,225,660	13,177,136	6,445,246	1,956,802
01/02/2048	287	20,024,188	12,410,164	6,054,664	1,830,434
01/03/2048	288	18,868,028	11,675,069	5,682,474	1,711,107
01/04/2048	289	17,749,521	10,964,337	5,322,975	1,596,065
01/05/2048	290	16,680,049	10,286,784	4,981,745	1,487,626
01/06/2048	291	15,662,189	9,642,675	4,657,935	1,385,040
01/07/2048	292	14,713,986	9,044,029	4,358,005	1,290,544
01/08/2048	293	13,889,843	8,522,985	4,096,487	1,207,962
01/09/2048	294	13,206,766	8,090,095	3,878,534	1,138,848
01/10/2048	295	12,646,992	7,734,478	3,698,918	1,081,656
01/11/2048	296	12,206,858	7,452,645	3,555,070	1,035,188
01/12/2048	297	11,777,158	7,178,498	3,415,868	990,577
01/01/2049	298	11,358,093	6,911,324	3,280,370	947,254
01/02/2049	299	10,946,106	6,649,336	3,147,995	905,179
01/03/2049	300	10,544,906	6,395,809	3,021,011	865,342
01/04/2049	301	10,153,476	6,147,949	2,896,551	826,177
01/05/2049	302	9,766,289	5,903,801	2,774,677	788,171
01/06/2049	303	9,386,714	5,664,720	2,655,543	751,135
01/07/2049	304	9,011,681	5,429,468	2,538,995	715,225
01/08/2049	305	8,643,959	5,199,085	2,425,077	680,241
01/09/2049	306	8,283,237	4,973,671	2,314,034	646,344
01/10/2049	307	7,924,628	4,750,534	2,204,778	613,303
01/11/2049	308	7,572,176	4,531,553	2,097,798	581,072
01/12/2049	309	7,225,502	4,316,989	1,993,551	549,933
01/01/2050	310	6,888,763	4,108,818	1,892,594	519,872
01/02/2050	311	6,555,529	3,903,428	1,793,415	490,543
01/03/2050	312	6,225,480	3,701,225	1,696,606	462,287
01/04/2050	313	5,783,274	3,432,489	1,569,419	425,820
01/05/2050	314	5,459,713	3,235,130	1,475,541	398,708
01/06/2050	315	5,138,836	3,039,831	1,382,939	372,103
01/07/2050	316	4,821,218	2,847,266	1,292,145	346,248
01/08/2050	317	4,505,021	2,656,017	1,202,288	320,805
01/09/2050	318	4,190,565	2,466,433	1,113,630	295,890
01/10/2050	319	3,878,000	2,278,721	1,026,343	271,580
01/11/2050	320	3,566,906	2,092,367	940,012	247,683
01/12/2050	321	3,256,332	1,907,047	854,647	224,267
01/01/2051	322	2,949,196	1,724,246	770,759	201,397
01/02/2051	323	2,644,097	1,543,248	688,096	179,036
01/03/2051	324	2,343,855	1,365,913	607,628	157,494
01/04/2051	325	2,054,223	1,195,096	530,287	136,866
01/05/2051	326	1,777,223	1,032,247	456,901	117,441
01/06/2051	327	1,531,428	887,976	392,043	100,344
01/07/2051	328	1,310,157	758,428	334,023	85,143

01/08/2051	329	1,118,351	646,297	283,915	72,064
01/09/2051	330	954,703	550,788	241,343	60,999
01/10/2051	331	818,476	471,421	206,058	51,867
01/11/2051	332	703,920	404,752	176,467	44,230
01/12/2051	333	606,846	348,362	151,508	37,819
01/01/2052	334	520,779	298,448	129,469	32,181
01/02/2052	335	449,904	257,394	111,376	27,566
01/03/2052	336	389,962	222,747	96,154	23,705
01/04/2052	337	338,121	192,807	83,019	20,380
01/05/2052	338	293,675	167,188	71,810	17,556
01/06/2052	339	252,040	143,242	61,369	14,940
01/07/2052	340	213,895	121,363	51,867	12,575
01/08/2052	341	178,134	100,901	43,013	10,384
01/09/2052	342	148,854	84,173	35,790	8,604
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01/11/2052	344	101,006	56,926	24,084	5,741
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01/01/2053	346	64,430	36,191	15,235	3,602
01/02/2053	347	51,216	28,720	12,059	2,839
01/03/2053	348	40,559	22,709	9,513	2,231
01/04/2053	349	31,101	17,384	7,264	1,696
01/05/2053	350	21,744	12,134	5,058	1,176
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01/02/2063	467	0	0	0	0
01/03/2063	468	0	0	0	0
01/04/2063	469	0	0	0	0
01/05/2063	470	0	0	0	0
01/06/2063	471	0	0	0	0
01/07/2063	472	0	0	0	0
01/08/2063	473	0	0	0	0
01/09/2063	474	0	0	0	0
01/10/2063	475	0	0	0	0
01/11/2063	476	0	0	0	0
01/12/2063	477	0	0	0	0
01/01/2064	478	0	0	0	0
01/02/2064	479	0	0	0	0
01/03/2064	480	0	0	0	0
01/04/2064	481	0	0	0	0
01/05/2064	482	0	0	0	0
01/06/2064	483	0	0	0	0
01/07/2064	484	0	0	0	0
01/08/2064	485	0	0	0	0
01/09/2064	486	0	0	0	0
01/10/2064	487	0	0	0	0
01/11/2064	488	0	0	0	0
01/12/2064	489	0	0	0	0
01/01/2065	490	0	0	0	0
01/02/2065	491	0	0	0	0
01/03/2065	492	0	0	0	0
01/04/2065	493	0	0	0	0
01/05/2065	494	0	0	0	0
01/06/2065	495	0	0	0	0
01/07/2065	496	0	0	0	0
01/08/2065	497	0	0	0	0
01/09/2065	498	0	0	0	0
01/10/2065	499	0	0	0	0
01/11/2065	500	0	0	0	0
01/12/2065	501	0	0	0	0
01/01/2066	502	0	0	0	0
01/02/2066	503	0	0	0	0
01/03/2066	504	0	0	0	0

01/04/2066	505	0	0	0	0
01/05/2066	506	0	0	0	0
01/06/2066	507	0	0	0	0
01/07/2066	508	0	0	0	0
01/08/2066	509	0	0	0	0
01/09/2066	510	0	0	0	0
01/10/2066	511	0	0	0	0
01/11/2066	512	0	0	0	0
01/12/2066	513	0	0	0	0
01/01/2067	514	0	0	0	0
01/02/2067	515	0	0	0	0
01/03/2067	516	0	0	0	0
01/04/2067	517	0	0	0	0
01/05/2067	518	0	0	0	0
01/06/2067	519	0	0	0	0
01/07/2067	520	0	0	0	0
01/08/2067	521	0	0	0	0
01/09/2067	522	0	0	0	0
01/10/2067	523	0	0	0	0
01/11/2067	524	0	0	0	0
01/12/2067	525	0	0	0	0
01/01/2068	526	0	0	0	0
01/02/2068	527	0	0	0	0
01/03/2068	528	0	0	0	0
01/04/2068	529	0	0	0	0
01/05/2068	530	0	0	0	0
01/06/2068	531	0	0	0	0
01/07/2068	532	0	0	0	0
01/08/2068	533	0	0	0	0
01/09/2068	534	0	0	0	0
01/10/2068	535	0	0	0	0
01/11/2068	536	0	0	0	0
01/12/2068	537	0	0	0	0
01/01/2069	538	0	0	0	0
01/02/2069	539	0	0	0	0
01/03/2069	540	0	0	0	0
01/04/2069	541	0	0	0	0
01/05/2069	542	0	0	0	0
01/06/2069	543	0	0	0	0
01/07/2069	544	0	0	0	0
01/08/2069	545	0	0	0	0
01/09/2069	546	0	0	0	0
01/10/2069	547	0	0	0	0
01/11/2069	548	0	0	0	0
01/12/2069	549	0	0	0	0
01/01/2070	550	0	0	0	0
01/02/2070	551	0	0	0	0
01/03/2070	552	0	0	0	0
01/04/2070	553	0	0	0	0
01/05/2070	554	0	0	0	0
01/06/2070	555	0	0	0	0
01/07/2070	556	0	0	0	0
01/08/2070	557	0	0	0	0
01/09/2070	558	0	0	0	0
01/10/2070	559	0	0	0	0
01/11/2070	560	0	0	0	0
01/12/2070	561	0	0	0	0
		1,395,592,614,528	1,246,560,560,098	1,067,085,201,427	850,391,864,193

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						
Field Number	1. Additional information on the programme	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Financier Counterparties					
E.1.1.2	Sponsor (if applicable)					
E.1.1.3	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZY01G47			
E.1.1.4	Backup servicer					
E.1.1.5	BUS facilitator					
E.1.1.6	Cash manager					
E.1.1.7	Back-up cash manager					
E.1.1.8	Account bank					
E.1.1.9	Standby account bank					
E.1.1.10	Account bank guarantor	Stichting BNPP Fortis Pfandbriefe				
E.1.1.11	Trustee					
OE.1.1.1	Cover Pool Monitor	David De Schaet & Jureen De Raedemaeker				
OE.1.1.2	where applicable - paying agent					
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	2. Additional information on the swaps	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	Swap Counterparties					
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
3.1 General information						
Field Number	3.1 General information	Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	5.05				
E.3.1.2	Weighted Average Maturity (years)**	14.46				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
3.2 Arrears						
Field Number	3.2 Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipborne Loans	% Total Loans
E.3.2.1	1-30 days	0.03%				0.03%
E.3.2.2	30-60 days	0.13%				0.13%
E.3.2.3	60-90 days	0.04%				0.04%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 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

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>
 ** Weighted Average Maturity = Remaining Term to Maturity