



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

Please read the T&Cs carefully before you start to use the Site. By clicking "**Accept**" you indicate that you accept these T&Cs and that you agree to abide by them.

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



## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

### 2. USE OF MATERIALS

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

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

### 3. LINKS FROM AND TO OUR SITE

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

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

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

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

## SECTION B. ISSUER T&Cs

### 1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

### 2. PRODUCTS

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

### 3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

**Harmonised Transparency Template**

**2024 Version**

**Belgium**

**BNP Paribas Fortis**

**Reporting Date: 31/12/2024**

**Cut-off Date: 31/12/2024**



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB A</b>	
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2. Regulatory Summary	
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6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labelled Cover Pool Name	Residential Mortgage Pandbrievien Programme			
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/cov">https://www.bnpparibasfortis.com/investors/cov</a>			
G.1.1.5	Cut-off date	eredbonds 31/12/2024			
OG.1.1.2	Optional information e.a. Contact names				
OG.1.1.3	Optional information e.a. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	LEVEL 1			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,929.49			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,907.04			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,290.35			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.20%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	679.5			
OG.3.2.1					
OG.3.2.2	Optional information e.a. Asset Coverage Test (ACT)	22.99%			
OG.3.2.3	Optional information e.a. OC (NPV basis)	26.93%			
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)			% Cover Pool
G.3.3.1	Mortgages	2,929.49			95.1%
G.3.3.2	Public Sector				-
G.3.3.3	Shipping				-
G.3.3.4	Substitute Assets	20.00			0.6%
G.3.3.5	Other	130.15			4.2%
G.3.3.6	Total	3,079.6			100.0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.84	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	70.50	ND1	2.4%	
G.3.4.3	1 - 2 Y	88.62	ND1	3.0%	
G.3.4.4	2 - 3 Y	133.39	ND1	4.6%	
G.3.4.5	3 - 4 Y	175.34	ND1	6.0%	
G.3.4.6	4 - 5 Y	183.25	ND1	6.3%	
G.3.4.7	5 - 10 Y	1,372.09	ND1	46.8%	
G.3.4.8	10+ Y	906.32	ND1	30.9%	
G.3.4.9	Total	2,929.5	0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	0.52		0.0%	
OG.3.4.2	a/w 0-0.5y	24.29		0.8%	
OG.3.4.3	a/w 0.5-1 y	45.68		1.6%	
OG.3.4.4	a/w 1-1.5y	37.03		1.3%	
OG.3.4.5	a/w 1.5-2 y	51.59		1.8%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.95	3.95		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.0	22.2%	0.0%
G.3.5.3	1 - 2 Y	0.00	500.00	0.0%	22.2%
G.3.5.4	2 - 3 Y	0.00	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	1,750.00	0.0	77.8%	0.0%
G.3.5.6	4 - 5 Y	0.00	1,750.00	0.0%	77.8%
G.3.5.7	5 - 10 Y	0.00	0.0	0.0%	0.0%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y	500.00		22.2%	0.0%
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,929.49	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	2,929.5	0.0	100.0%	0.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00	0.0	100.0%	
G.3.8.2	Floating coupon	0.00	0.0	0.0%	
G.3.8.3	Other	0.00	0.0	0.0%	
G.3.8.4	Total	2,250.0	0.0	100.0%	0.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00		13.3%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	130.15		86.7%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	150.1		100.0%	
OG.3.9.1	a/w EU avts or quasi avts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/w CQS2 credit institutions			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)	20.00		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	20.00		100.0%	
G.3.10.16	Total	20.0		100.0%	
OG.3.10.1	a/w [if relevant, please specify]			0.0%	
OG.3.10.2	a/w [if relevant, please specify]			0.0%	
OG.3.10.3	a/w [if relevant, please specify]			0.0%	
OG.3.10.4	a/w [if relevant, please specify]			0.0%	
OG.3.10.5	a/w [if relevant, please specify]			0.0%	
OG.3.10.6	a/w [if relevant, please specify]			0.0%	
OG.3.10.7	a/w [if relevant, please specify]			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.68%	0.89%
G.3.11.2	Central bank eligible assets	0.00		0.00%	0.00%
G.3.11.3	Other	0.00		0.00%	0.00%
G.3.11.4	Total	20.0		0.68%	0.89%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		<a href="https://www.coveredbondlabel.com/issuer/131/">https://www.coveredbondlabel.com/issuer/131/</a>		
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	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					



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

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  
 OG.3.14.1  
 OG.3.14.2  
 OG.3.14.3  
 OG.3.14.4  
 OG.3.14.5  
 OG.3.14.6  
 OG.3.14.7  
 OG.3.14.8  
 OG.3.14.9  
 OG.3.14.10  
 OG.3.14.11  
 OG.3.14.12  
 OG.3.14.13  
 OG.3.14.14  
 OG.3.14.15  
 OG.3.14.16  
 OG.3.14.17  
 OG.3.14.18  
 OG.3.14.19  
 OG.3.14.20  
 OG.3.14.21  
 OG.3.14.22  
 OG.3.14.23  
 OG.3.14.24  
 OG.3.14.25  
 OG.3.14.26  
 OG.3.14.27  
 OG.3.14.28  
 OG.3.14.29  
 OG.3.14.30  
 OG.3.14.31  
 OG.3.14.32  
 OG.3.14.33  
 OG.3.14.34  
 OG.3.14.35  
 OG.3.14.36  
 OG.3.14.37  
 OG.3.14.38

**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 issuers 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 (bnp-paribasfortis.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: 153  
 G.4.1.11 (d) Currency risk - covered bond: 137  
 G.4.1.12 (d) Liquidity Risk - primary assets cover pool:  
 G.4.1.13 (d) Credit Risk: 215 LTV Residential Mortgage  
 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 DC: 44  
 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 1 130.15  
 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 Servicer  
 OG.6.1.7 Interest Rate Swap Provider  
 OG.6.1.8 Covered Bond Swap Provider  
 OG.6.1.9 Paying Agent  
 OG.6.1.10 Other optional/relevant information  
 OG.6.1.11 Other optional/relevant information  
 OG.6.1.12 Other optional/relevant information  
 OG.6.1.13 Other optional/relevant information  
 OG.6.1.14 Other optional/relevant information  
 OG.6.1.15 Other optional/relevant information  
 OG.6.1.16 Other optional/relevant information  
 OG.6.1.17 Other optional/relevant information  
 OG.6.1.18 Other optional/relevant information  
 OG.6.1.19 Other optional/relevant information  
 OG.6.1.20 Other optional/relevant information  
 OG.6.1.21 Other optional/relevant information  
 OG.6.1.22 Other optional/relevant information  
 OG.6.1.23 Other optional/relevant information  
 OG.6.1.24 Other optional/relevant information  
 OG.6.1.25 Other optional/relevant information  
 OG.6.1.26 Other optional/relevant information  
 OG.6.1.27 Other optional/relevant information  
 OG.6.1.28 Other optional/relevant information  
 OG.6.1.29 Other optional/relevant information  
 OG.6.1.30 Other optional/relevant information  
 OG.6.1.31 Other optional/relevant information  
 OG.6.1.32 Other optional/relevant information  
 OG.6.1.33 Other optional/relevant information  
 OG.6.1.34 Other optional/relevant information  
 OG.6.1.35 Other optional/relevant information  
 OG.6.1.36 Other optional/relevant information  
 OG.6.1.37 Other optional/relevant information  
 OG.6.1.38 Other optional/relevant information  
 OG.6.1.39 Other optional/relevant information  
 OG.6.1.40 Other optional/relevant information  
 OG.6.1.41 Other optional/relevant information  
 OG.6.1.42 Other optional/relevant information  
 OG.6.1.43 Other optional/relevant information  
 OG.6.1.44 Other optional/relevant information  
 OG.6.1.45 Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB B1</b>	
7. Mortgage Assets	
7.A Residential Cover Pool	
7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages	
<b>1. Property Type Information</b>				
M.7.1.1	Residential	2,929.5		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,929.5		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			0.0%
OM.7.1.3				0.0%
OM.7.1.4				0.0%
OM.7.1.5				0.0%
OM.7.1.6				0.0%
OM.7.1.7				0.0%
OM.7.1.8				0.0%
OM.7.1.9				0.0%
OM.7.1.10				0.0%
OM.7.1.11				0.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	42,095.0		42,095
OM.7.2.1	Optional information ea, Number of borrowers	22,395.0		22,395
OM.7.2.2	Optional information ea, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	0.81%		0.81%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	a/w (if relevant, please specify)			
OM.7.4.2	a/w (if relevant, please specify)			
OM.7.4.3	a/w (if relevant, please specify)			
OM.7.4.4	a/w (if relevant, please specify)			
OM.7.4.5	a/w (if relevant, please specify)			
OM.7.4.6	a/w (if relevant, please specify)			
OM.7.4.7	a/w (if relevant, please specify)			
OM.7.4.8	a/w (if relevant, please specify)			
OM.7.4.9	a/w (if relevant, please specify)			
OM.7.4.10	a/w (if relevant, please specify)			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	17.01%			17.01%
M.7.5.2	Vlaams-Brabant	13.16%			13.16%
M.7.5.3	Oost-Vlaanderen	14.81%			14.81%
M.7.5.4	Brussels	10.34%			10.34%
M.7.5.5	West-Vlaanderen	10.76%			10.76%
M.7.5.6	Limburg	6.97%			6.97%
M.7.5.7	Liège	8.01%			8.01%
M.7.5.8	Hainaut	6.26%			6.26%
M.7.5.9	Brabant Wallon	5.29%			5.29%
M.7.5.10	Namur	4.30%			4.30%
M.7.5.11	Luxembourg	2.94%			2.94%
M.7.5.12	Other	0.14%			0.14%
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.18%			92.18%
M.7.6.2	Floating rate	0.00%			0.00%
M.7.6.3	Other	7.82%			7.82%
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	2.66%			2.66%
M.7.7.2	Amortising	97.34%			97.34%
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	4.01%			4.01%
M.7.8.2	> 12 - <= 24 months	8.14%			8.14%
M.7.8.3	> 24 - <= 36 months	14.89%			14.89%
M.7.8.4	> 36 - <= 60 months	18.79%			18.79%
M.7.8.5	> 60 months	54.17%			54.17%
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	0.01%			0.01%
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)	69.59			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	1,226.70	32,428	41.9%	77.0%
M.7A.10.4	>100K and <=200K	1,011.95	7,295	34.5%	17.3%
M.7A.10.5	>200K and <=300K	407.17	1,696	13.9%	4.0%
M.7A.10.6	>300K and <=400K	154.56	453	5.3%	1.1%
M.7A.10.7	>400K	129.10	223	4.4%	0.5%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,929.5	42,095	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.05%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	724.46	19,771	24.7%	47.0%
M.7A.11.3	>40 - <=50 %	376.85	5,022	12.9%	11.9%
M.7A.11.4	>50 - <=60 %	415.36	4,849	14.2%	11.5%
M.7A.11.5	>60 - <=70 %	477.18	4,986	16.3%	11.8%
M.7A.11.6	>70 - <=80 %	472.13	4,107	16.1%	9.8%
M.7A.11.7	>80 - <=90 %	333.76	2,459	11.4%	5.8%
M.7A.11.8	>90 - <=100 %	97.77	624	3.3%	1.5%
M.7A.11.9	>100%	31.99	277	1.1%	0.7%
M.7A.11.10	Total	2,929.5	42,095	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	10.96	0	0.4%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	4.80	0	0.2%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	3.68	0	0.1%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	0.71	0	0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	4.91	0	0.2%	0.0%
OM.7A.11.6	a/w >150 %	6.92	0	0.2%	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 (%)	48.29%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,108.25	25,357	37.8%	60.2%
M.7A.12.3	>40 - <=50 %	459.08	5,270	15.7%	12.5%
M.7A.12.4	>50 - <=60 %	424.18	4,255	14.5%	10.1%
M.7A.12.5	>60 - <=70 %	388.85	3,468	13.3%	8.2%
M.7A.12.6	>70 - <=80 %	278.31	2,013	9.5%	4.8%
M.7A.12.7	>80 - <=90 %	188.34	1,205	6.4%	2.9%
M.7A.12.8	>90 - <=100 %	64.88	373	2.2%	0.9%
M.7A.12.9	>100%	17.50	154	0.6%	0.4%
M.7A.12.10	Total	2,929.5	42,095	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %	4.68	0	0.2%	0.0%
OM.7A.12.2	a/w >110 - <=120 %	3.15	0	0.1%	0.0%
OM.7A.12.3	a/w >120 - <=130 %	1.02	0	0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %	5.14	0	0.2%	0.0%
OM.7A.12.5	a/w >140 - <=150 %	0.71	0	0.0%	0.0%
OM.7A.12.6	a/w >150 %	2.80	0	0.1%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82.08%			
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	17.92%			
M.7A.13.6	Other				
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				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets (i.e. how is the contractual and/or expected residual life defined? What assumptions eg. in terms of prepayments? etc.)</b>	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	<b>Maturity Buckets of Covered Bonds (i.e. how is the contractual and/or expected maturity defined? What assumptions eg. in terms of prepayments? etc.)</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	<b>Maturity Extension Triggers</b>	Belgian allows for "Failure to pay" and "Default"
HG.1.8	<b>LTVs: Definition</b>	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shiooine where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.15	<b>Valuation Method</b>	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	<b>NPV assumptions (when stated)</b>	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for</b>	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential information</b>	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 31/12/2024

**Contact Details:**

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**Remark**

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

**Covered Bond Emission**
**Outstanding Series**

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.22	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2025	0.76	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2025	3.83	30/10/2029
		<b>2,250,000,000</b>									

**Totals**

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	2.10 %
Weighted Average Remaining Average Life*	2.95

\* At Reporting Date until Maturity Date





## Ratings

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

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



**Test Summary**

(all amounts in EUR unless stated otherwise)

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

Outstanding Mortgage Pandbrieven	2,250,000,000 (I)
Nominal Balance Residential Mortgage Loans	2,929,486,265 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	130,146,623 (IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.87%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,391,919,017 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.31%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,868,786 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	130,146,623 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,391,919,017	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.93%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	472,581,423 (VIII)
Total Interest Proceeds Residential Mortgage Loans	472,581,423
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,540,934,425 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,391,919,017
Total Principal Proceeds Public Finance Exposures	18,868,786
Total Principal Proceeds Financial Institution Exposures	130,146,623
Impact Derivatives	0
Interest Requirement Covered Bonds	179,375,000 (X)
Costs, Fees and expenses Covered Bonds	20,764,238 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	563,376,611
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	299,660,640 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,087,820 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	289,572,820
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	17,982,610 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	11,420,110 (XVII)

## Cover Pool Summary

Portfolio Cut-off D 31/12/2024 (All Amounts are in Euro)

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,929,486,265
Principal Redemptions between Cut-off Date and Maturity	2,929,486,265
Interest Payments between Cut-off Date and Maturity Date	472,581,423
Number of borrowers	22,395
Number of loans	42,095
Average Outstanding Balance per borrower	130,810
Average Outstanding Balance per loan	69,592
Weighted average Current Loan to Current Value	48.29%
Weighted average Current Loan to Original Value	57.05%
Weighted average seasoning (in Years)	5.02
Weighted average remaining maturity (in years, at 0% CPR)	14.85
Weighted average initial maturity (in years, at 0% CPR)	19.87
Percentage of Fixed Rate Loans	92.18%
Percentage of Variable Rate Loans	7.82%
Weighted average interest rate	1.95%
Weighted average interest rate Fixed Rate Loans	1.92%
Weighted average interest rate Variable Rate Loans	2.35%
Weighted Remaining average life (in years, at 0% CPR)	7.84
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.21
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 130,146,623

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

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

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

4,622,745 EUR



**Stratification Tables**

Portfolio Cut-off Date 31/12/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	498,380,484.67	17.01 %	6,877	16.34 %
Oost-Vlaanderen	433,883,324.25	14.81 %	6,606	15.69 %
Vlaams-Brabant	385,395,559.69	13.16 %	5,282	12.55 %
West-Vlaanderen	315,240,136.03	10.76 %	5,256	12.49 %
Brussels	303,004,762.92	10.34 %	3,229	7.67 %
Liège	234,606,276.80	8.01 %	3,523	8.37 %
Limburg	204,318,890.97	6.97 %	3,332	7.92 %
Hainaut	183,366,216.29	6.26 %	2,936	6.97 %
Brabant Wallon	155,001,328.36	5.29 %	1,953	4.64 %
Namur	125,829,774.71	4.30 %	1,847	4.39 %
Luxembourg	86,234,684.40	2.94 %	1,188	2.82 %
Other	4,224,826.24	0.14 %	66	0.16 %
<b>Total</b>	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	117,355,062.61	4.01 %	872	2.07 %
>1 and <=2	238,429,254.49	8.14 %	1,839	4.37 %
>2 and <=3	436,150,692.28	14.89 %	3,850	9.15 %
>3 and <=4	550,035,628.06	18.78 %	5,575	13.24 %
>4 and <=5	250,545,700.62	8.55 %	2,916	6.93 %
>5 and <=6	309,769,467.10	10.57 %	4,434	10.53 %
>6 and <=7	192,104,136.97	6.56 %	2,883	6.85 %
>7 and <=8	220,664,063.38	7.53 %	4,065	9.66 %
>8 and <=9	354,792,626.76	12.11 %	8,365	19.87 %
>9 and <=10	219,421,799.66	7.49 %	5,933	14.09 %
>10 and <=11	20,121,617.32	0.69 %	642	1.53 %
>11 and <=12	2,700,920.93	0.09 %	87	0.21 %
>12 and <=13	1,341,763.18	0.05 %	52	0.12 %
>13 and <=14	2,453,964.17	0.08 %	115	0.27 %
>14 and <=15	6,347,152.18	0.22 %	222	0.53 %
>15 and <=16	4,190,472.05	0.14 %	123	0.29 %
>16 and <=17	754,785.22	0.03 %	21	0.05 %
>17 and <=18	189,870.42	0.01 %	7	0.02 %
>18 and <=19	528,626.20	0.02 %	21	0.05 %
>19 and <=20	1,123,542.10	0.04 %	55	0.13 %
>20 and <=21	36,381.32	0.00 %	8	0.02 %
>21 and <=22	167,103.24	0.01 %	5	0.01 %
>22 and <=23	250,000.00	0.01 %	2	0.00 %
>24 and <=25	11,635.07	0.00 %	3	0.01 %
<b>Total</b>	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=0	0.00	0.00 %	280	0.67 %
<=1	24,314,591.59	0.83 %	2,601	6.18 %
>1 and <=2	45,682,122.79	1.56 %	2,911	6.92 %
>2 and <=3	40,666,609.94	1.39 %	1,763	4.19 %
>3 and <=4	51,754,662.48	1.77 %	1,840	4.37 %
>4 and <=5	68,420,681.15	2.34 %	2,045	4.86 %
>5 and <=6	68,179,525.77	2.33 %	1,730	4.11 %
>6 and <=7	94,172,439.64	3.21 %	2,017	4.79 %
>7 and <=8	86,524,306.42	2.95 %	1,553	3.69 %
>8 and <=9	84,380,587.17	2.88 %	1,473	3.50 %
>9 and <=10	114,997,996.03	3.93 %	1,890	4.49 %
>10 and <=11	131,059,602.12	4.47 %	1,970	4.68 %
>11 and <=12	161,632,589.39	5.52 %	2,189	5.20 %
>12 and <=13	123,624,215.92	4.22 %	1,549	3.68 %
>13 and <=14	118,768,859.86	4.05 %	1,387	3.29 %
>14 and <=15	145,642,871.41	4.97 %	1,715	4.07 %
>15 and <=16	162,905,264.10	5.56 %	1,880	4.47 %
>16 and <=17	243,800,112.80	8.32 %	2,480	5.89 %
>17 and <=18	181,102,251.86	6.18 %	1,691	4.02 %
>18 and <=19	116,694,964.24	3.98 %	1,048	2.49 %
>19 and <=20	136,942,653.85	4.67 %	1,262	3.00 %
>20 and <=21	111,021,569.11	3.79 %	871	2.07 %
>21 and <=22	212,245,502.61	7.25 %	1,474	3.50 %
>22 and <=23	170,091,869.48	5.81 %	1,113	2.64 %
>23 and <=24	128,171,761.14	4.38 %	740	1.76 %
>24 and <=25	63,134,193.98	2.16 %	361	0.86 %
>25 and <=26	2,288,873.04	0.08 %	14	0.03 %
>26 and <=27	7,239,321.71	0.25 %	43	0.10 %
>27 and <=28	30,436,892.54	1.04 %	186	0.44 %
>28 and <=29	2,477,929.68	0.08 %	14	0.03 %
>29 and <=30	1,111,443.51	0.04 %	5	0.01 %
<b>Total</b>	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
>1 and <=2	2,684,772.00	0.09 %	23	0.05 %
>2 and <=3	2,750,032.61	0.09 %	36	0.09 %
>3 and <=4	2,869,137.05	0.10 %	47	0.11 %
>4 and <=5	23,234,921.08	0.79 %	214	0.51 %
>5 and <=6	2,912,439.34	0.10 %	101	0.24 %
>6 and <=7	4,885,091.61	0.17 %	139	0.33 %
>7 and <=8	4,613,768.36	0.16 %	179	0.43 %
>8 and <=9	7,751,640.91	0.26 %	446	1.06 %
>9 and <=10	165,979,648.00	5.67 %	7,565	17.97 %
>10 and <=11	16,065,167.02	0.55 %	1,272	3.02 %
>11 and <=12	34,516,118.05	1.18 %	1,022	2.43 %
>12 and <=13	117,509,392.64	4.01 %	3,043	7.23 %
>13 and <=14	19,627,901.33	0.67 %	422	1.00 %
>14 and <=15	327,513,782.07	11.18 %	5,706	13.56 %
>15 and <=16	25,579,248.22	0.87 %	411	0.98 %
>16 and <=17	39,445,913.34	1.35 %	571	1.36 %
>17 and <=18	168,233,586.33	5.74 %	2,324	5.52 %
>18 and <=19	23,658,284.80	0.81 %	338	0.80 %
>19 and <=20	743,951,798.69	25.40 %	8,328	19.78 %
>20 and <=21	56,053,829.45	1.91 %	615	1.46 %
>21 and <=22	23,745,484.35	0.81 %	259	0.62 %
>22 and <=23	30,444,377.96	1.04 %	341	0.81 %
>23 and <=24	16,072,012.17	0.55 %	194	0.46 %
>24 and <=25	957,723,418.70	32.69 %	7,541	17.91 %
>25 and <=26	53,109,220.73	1.81 %	504	1.20 %
>26 and <=27	3,572,011.76	0.12 %	28	0.07 %
>27 and <=28	1,182,009.32	0.04 %	9	0.02 %
>28 and <=29	3,686,248.05	0.13 %	25	0.06 %
>29 and <=30	48,486,362.60	1.66 %	374	0.89 %
>30 and <=31	1,415,191.27	0.05 %	14	0.03 %
>39 and <=40	211,455.52	0.01 %	4	0.01 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	11,635.07	0.00 %	3	0.01 %
2002	250,000.00	0.01 %	2	0.00 %
2003	167,103.24	0.01 %	5	0.01 %
2004	36,381.32	0.00 %	8	0.02 %
2005	1,123,542.10	0.04 %	55	0.13 %
2006	528,626.20	0.02 %	21	0.05 %
2007	189,870.42	0.01 %	7	0.02 %
2008	754,785.22	0.03 %	21	0.05 %
2009	4,190,472.05	0.14 %	123	0.29 %
2010	6,347,152.18	0.22 %	222	0.53 %
2011	2,453,964.17	0.08 %	115	0.27 %
2012	1,341,763.18	0.05 %	52	0.12 %
2013	2,700,920.93	0.09 %	87	0.21 %
2014	20,121,617.32	0.69 %	642	1.53 %
2015	219,421,799.66	7.49 %	5,933	14.09 %
2016	354,792,626.76	12.11 %	8,365	19.87 %
2017	220,664,063.38	7.53 %	4,065	9.66 %
2018	192,104,136.97	6.56 %	2,883	6.85 %
2019	309,769,467.10	10.57 %	4,434	10.53 %
2020	250,545,700.62	8.55 %	2,916	6.93 %
2021	550,035,628.06	18.78 %	5,575	13.24 %
2022	436,150,692.28	14.89 %	3,850	9.15 %
2023	238,429,254.49	8.14 %	1,839	4.37 %
2024	117,355,062.61	4.01 %	872	2.07 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	447,299,418.61	15.27 %	11,410	50.95 %
>100 and <=200	887,870,484.36	30.31 %	6,070	27.10 %
>200 and <=300	733,893,678.03	25.05 %	3,007	13.43 %
>300 and <=400	389,943,287.42	13.31 %	1,137	5.08 %
>400	470,479,396.91	16.06 %	771	3.44 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>22,395</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	521,962.35	0.02 %	21	0.05 %
0.5 - 1%	121,597,236.97	4.15 %	1,313	3.12 %
1 - 1.5%	811,464,479.38	27.70 %	10,564	25.10 %
1.5 - 2%	1,175,114,534.29	40.11 %	20,857	49.55 %
2 - 2.5%	240,893,052.81	8.22 %	3,418	8.12 %
2.5 - 3%	176,040,434.59	6.01 %	2,019	4.80 %
3 - 3.5%	227,878,521.82	7.78 %	1,822	4.33 %
3.5 - 4%	123,160,858.92	4.20 %	1,207	2.87 %
4 - 4.5%	35,297,426.66	1.20 %	435	1.03 %
4.5 - 5%	8,759,221.03	0.30 %	156	0.37 %
5 - 5.5%	4,154,756.81	0.14 %	121	0.29 %
5.5 - 6%	2,721,949.55	0.09 %	105	0.25 %
6 - 6.5%	1,440,074.32	0.05 %	35	0.08 %
6.5 - 7%	334,603.85	0.01 %	16	0.04 %
7.5 - 8%	1,914.69	0.00 %	1	0.00 %
7 - 7.5%	105,237.29	0.00 %	5	0.01 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	2,700,505,000.64	92.18 %	39,712	94.34 %
Variable	2,343,054.35	0.08 %	81	0.19 %
Variable With Cap	226,638,210.34	7.74 %	2,302	5.47 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2025	77,090,728.56	2.63 %	867	2.06 %
2026	11,157,469.17	0.38 %	142	0.34 %
2027	9,052,718.83	0.31 %	97	0.23 %
2028	21,284,657.90	0.73 %	216	0.51 %
2029	26,901,211.62	0.92 %	301	0.72 %
2030	145,308.64	0.00 %	5	0.01 %
2031	26,287,072.35	0.90 %	167	0.40 %
2032	21,463,738.24	0.73 %	130	0.31 %
2033	2,566,478.60	0.09 %	31	0.07 %
2034	16,258,873.67	0.56 %	197	0.47 %
2035	3,345,213.66	0.11 %	29	0.07 %
2036	4,350,514.31	0.15 %	33	0.08 %
2037	1,283,183.41	0.04 %	13	0.03 %
2038	63,878.50	0.00 %	1	0.00 %
Fixed To Maturity	2,708,235,217.87	92.45 %	39,866	94.70 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	2,929,486,265.33	100.00 %	42,095	100.00 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	2,825,317,944.22	96.44 %	40,850	97.04 %
Interest only	78,068,670.38	2.66 %	535	1.27 %
Linear	26,099,650.73	0.89 %	710	1.69 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	126,373,931.66	4.31 %	8,338	19.81 %
11-20%	242,185,081.95	8.27 %	5,833	13.86 %
21-30%	332,668,461.75	11.36 %	5,663	13.45 %
31-40%	407,121,551.52	13.90 %	5,523	13.12 %
41-50%	459,084,842.12	15.67 %	5,270	12.52 %
51-60%	424,178,581.93	14.48 %	4,255	10.11 %
61-70%	388,846,952.72	13.27 %	3,468	8.24 %
71-80%	278,308,843.78	9.50 %	2,013	4.78 %
81-90%	188,336,048.15	6.43 %	1,205	2.86 %
91-100%	64,883,474.18	2.21 %	373	0.89 %
101-110%	4,680,496.42	0.16 %	34	0.08 %
111-120%	3,146,595.92	0.11 %	26	0.06 %
>120%	9,671,403.23	0.33 %	94	0.22 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	63,261,529.73	2.16 %	5,916	14.05 %
11-20%	140,516,540.00	4.80 %	4,344	10.32 %
21-30%	219,250,193.08	7.48 %	4,514	10.72 %
31-40%	301,426,918.07	10.29 %	4,997	11.87 %
41-50%	376,846,021.08	12.86 %	5,022	11.93 %
51-60%	415,362,913.22	14.18 %	4,649	11.52 %
61-70%	477,177,371.26	16.29 %	4,986	11.84 %
71-80%	472,127,652.12	16.12 %	4,107	9.76 %
81-90%	333,755,946.94	11.39 %	2,459	5.84 %
91-100%	97,770,756.41	3.34 %	624	1.48 %
101-110%	10,956,444.30	0.37 %	98	0.23 %
111-120%	4,804,736.31	0.16 %	38	0.09 %
>120%	16,229,242.81	0.55 %	141	0.33 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	30,855,365.14	1.05 %	4,340	10.31 %
21-40%	86,626,936.73	2.96 %	3,678	8.74 %
41-60%	189,098,730.96	6.46 %	4,146	9.85 %
61-80%	327,520,919.02	11.18 %	4,840	11.50 %
81-100%	436,928,522.66	14.91 %	4,612	10.96 %
101-120%	124,474,067.86	4.25 %	2,277	5.41 %
121-140%	137,660,405.55	4.70 %	2,241	5.32 %
141-160%	138,061,185.77	4.71 %	1,985	4.72 %
161-180%	243,586,807.01	8.32 %	2,625	6.24 %
181-200%	240,493,356.31	8.21 %	2,342	5.56 %
201-300%	442,171,290.79	15.09 %	4,803	11.41 %
301-400%	213,361,822.74	7.28 %	1,893	4.50 %
401-500%	84,601,102.66	2.89 %	726	1.72 %
>500%	234,045,752.13	7.99 %	1,587	3.77 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	70,497,519.31	2.41 %	5,810	13.80 %
>1 and <=2	88,620,611.70	3.03 %	3,487	8.28 %
>2 and <=3	133,385,311.16	4.55 %	3,777	8.97 %
>3 and <=4	175,335,183.72	5.99 %	3,443	8.18 %
>4 and <=5	183,246,164.60	6.26 %	3,123	7.42 %
>5 and <=6	259,611,424.88	8.86 %	3,828	9.09 %
>6 and <=7	251,156,533.05	8.57 %	3,135	7.45 %
>7 and <=8	246,637,622.29	8.42 %	2,854	6.78 %
>8 and <=9	420,690,246.53	14.36 %	4,416	10.49 %
>9 and <=10	193,989,623.46	6.62 %	1,785	4.24 %
>10 and <=11	298,277,499.52	10.18 %	2,530	6.01 %
>11 and <=12	294,818,285.44	10.06 %	2,013	4.78 %
>12 and <=13	105,814,440.85	3.61 %	682	1.62 %
>13 and <=14	166,448,811.96	5.68 %	962	2.29 %
>14 and <=15	7,896,074.29	0.27 %	48	0.11 %
>15 and <=16	24,265,982.59	0.83 %	153	0.36 %
>16 and <=17	8,615,577.13	0.29 %	48	0.11 %
>17 and <=18	179,352.85	0.01 %	1	0.00 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,708,235,217.87	92.45 %	39,866	94.70 %
>=0 and <=1	88,248,197.73	3.01 %	1,009	2.40 %
>1 and <=2	26,422,222.11	0.90 %	282	0.67 %
>2 and <=3	30,961,674.88	1.06 %	337	0.80 %
>3 and <=4	46,735,651.03	1.60 %	291	0.69 %
>4 and <=5	17,416,411.11	0.59 %	213	0.51 %
>5 and <=6	9,105,563.56	0.31 %	75	0.18 %
>7 and <=8	63,878.50	0.00 %	1	0.00 %
>6 and <=7	2,297,448.54	0.08 %	21	0.05 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,945,500,384.08	82.08 %	21,616	80.61 %
Other/No data	1,952,416,984.86	17.92 %	5,200	19.39 %
	<b>10,897,917,368.94</b>	<b>100.00 %</b>	<b>26,816</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

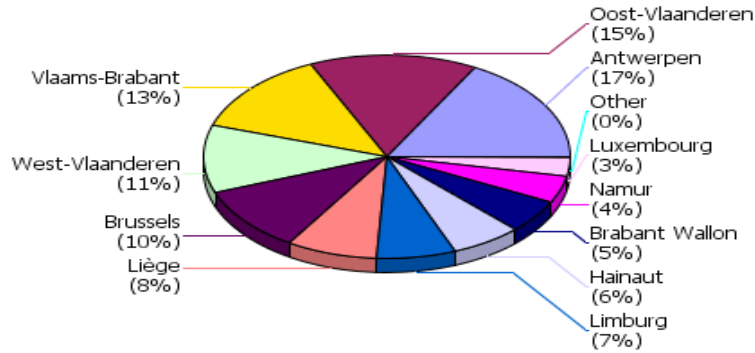
	In EUR	In %	In number of loans	In %
Phase 1	2,622,122,455.23	89.51 %	38,443	91.32 %
Phase 2	307,294,770.50	10.49 %	3,373	8.01 %
Phase 3	69,039.60	0.00 %	1	0.00 %
Other/No data	0.00	0.00 %	278	0.66 %
	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>



**Stratification Tables**

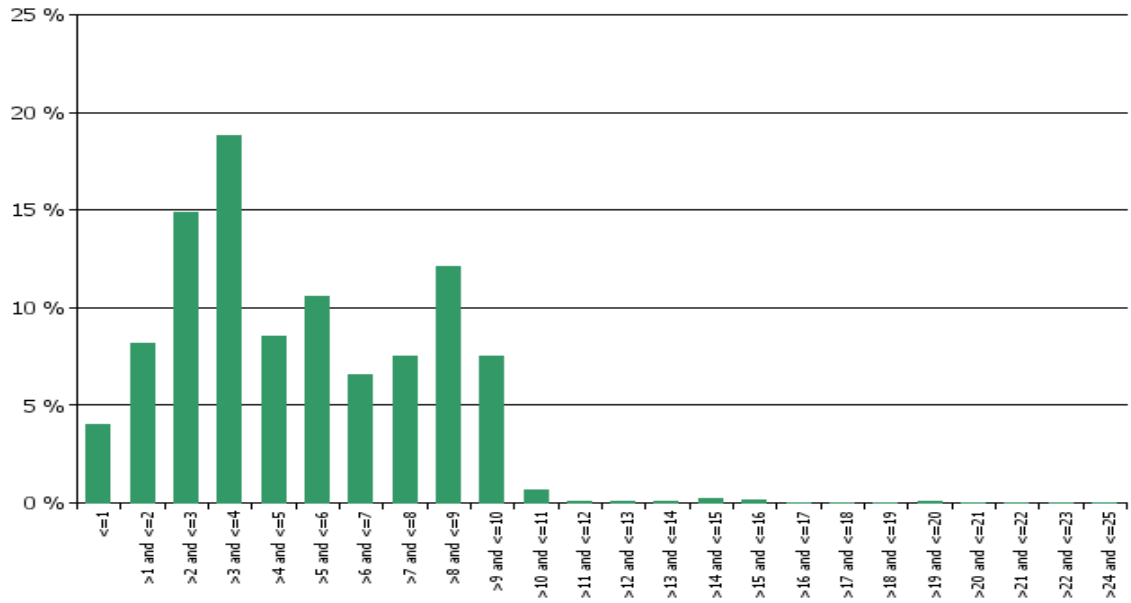
Portfolio Cut-off Date 31/12/2024

**1. Geographic distribution**



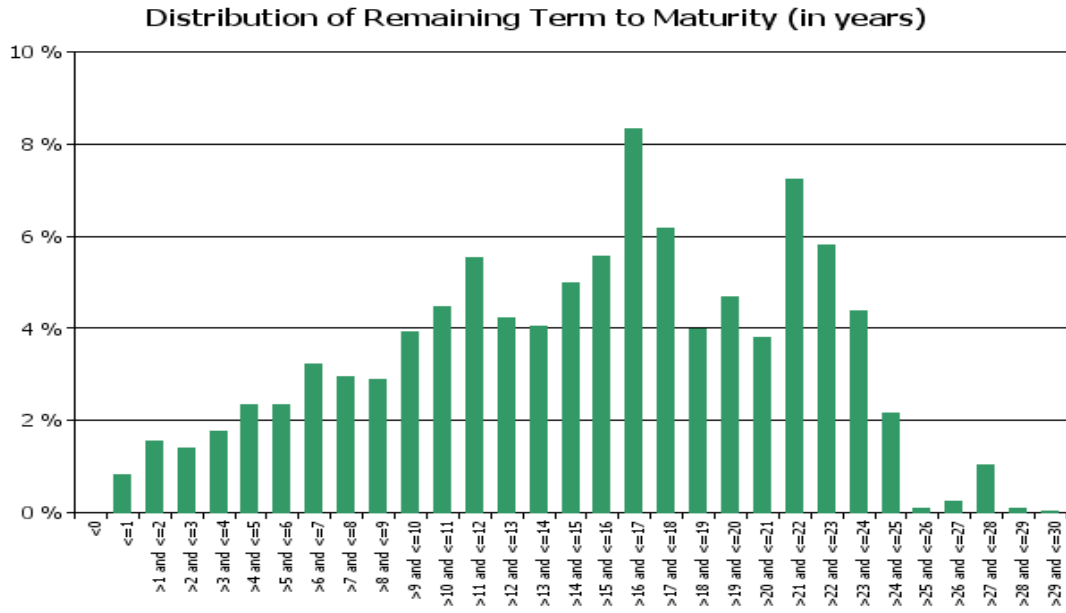
**2. Seasoning**

Distribution per Seasoning

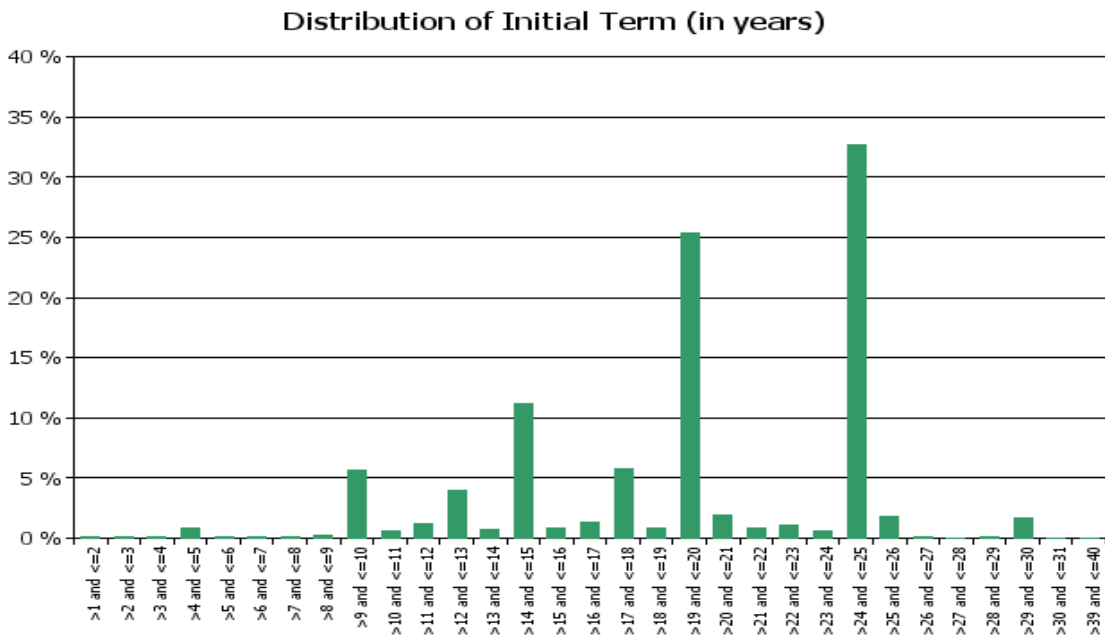




### 3. Remaining term to maturity

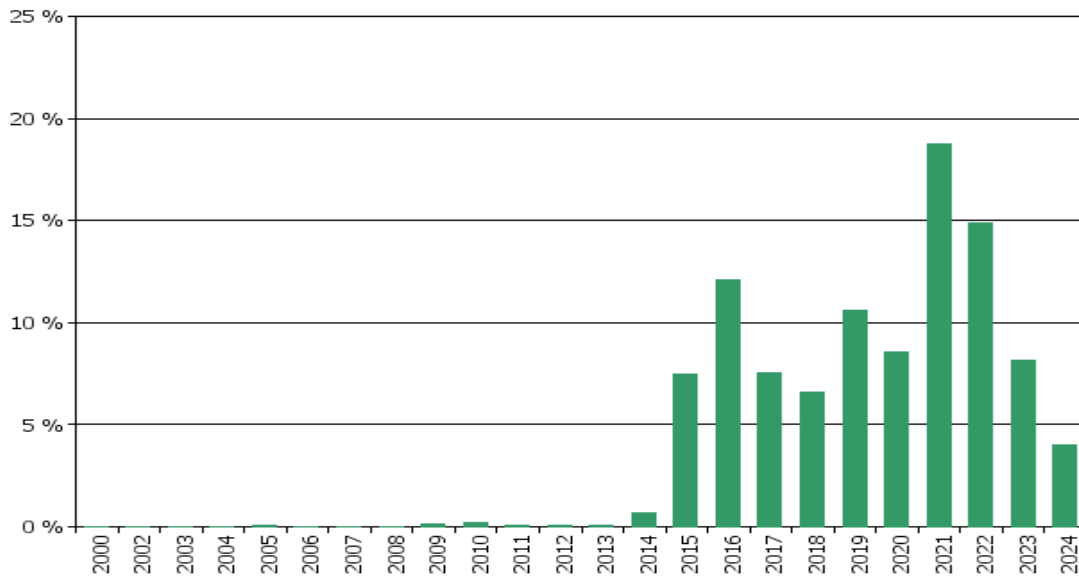


### 4. Original term to maturity



**5. Origination Year**

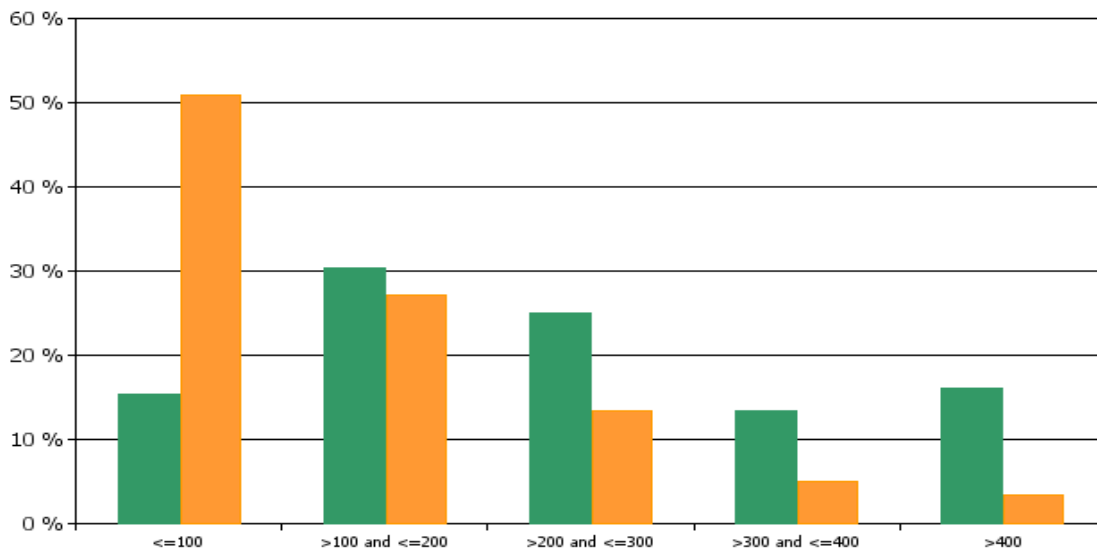
**Distribution Origination Year**



**6. Outstanding Loan Balance by Borrower**

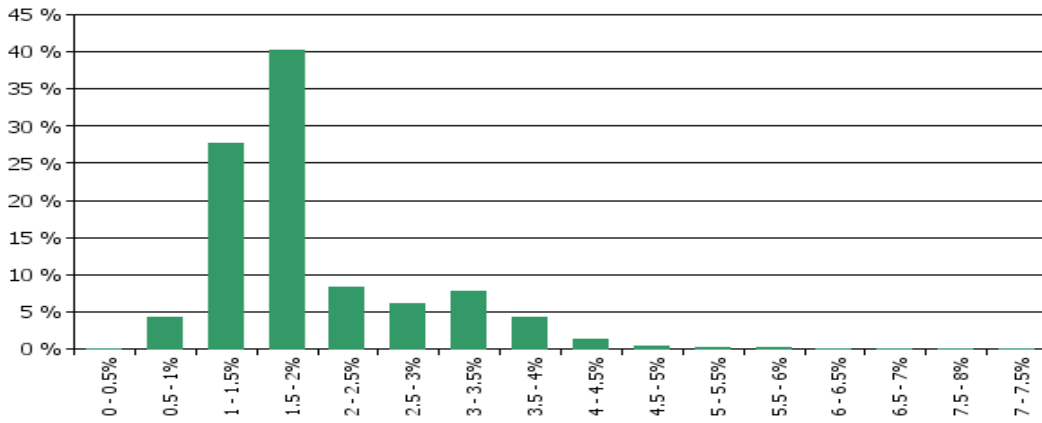
**Outstanding Loan Balance by Borrower**

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



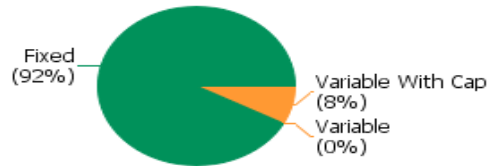
**7. Interest Rate**

Distribution per Interest Rate



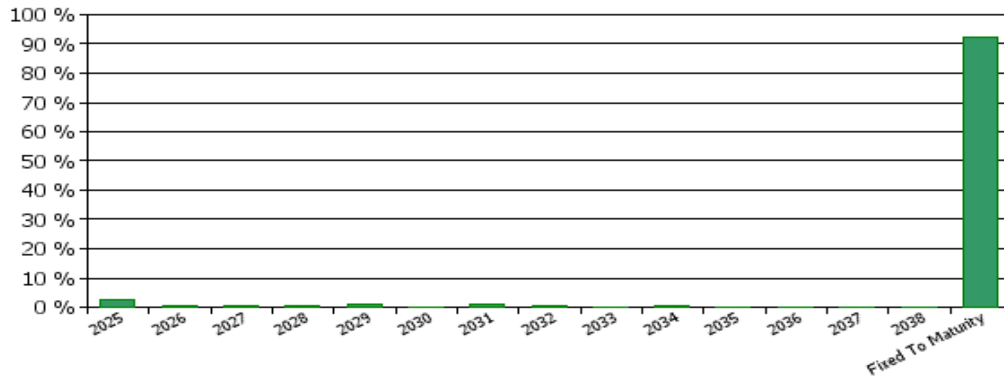
**8. Interest Rate Type**

Distribution per Interest Type



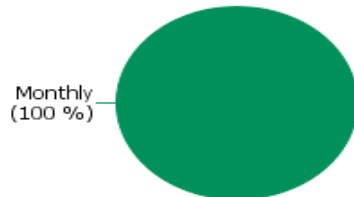
**9. Next Reset Date**

Next Reset Date



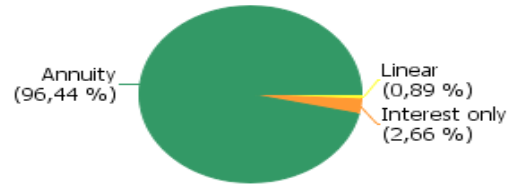
**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



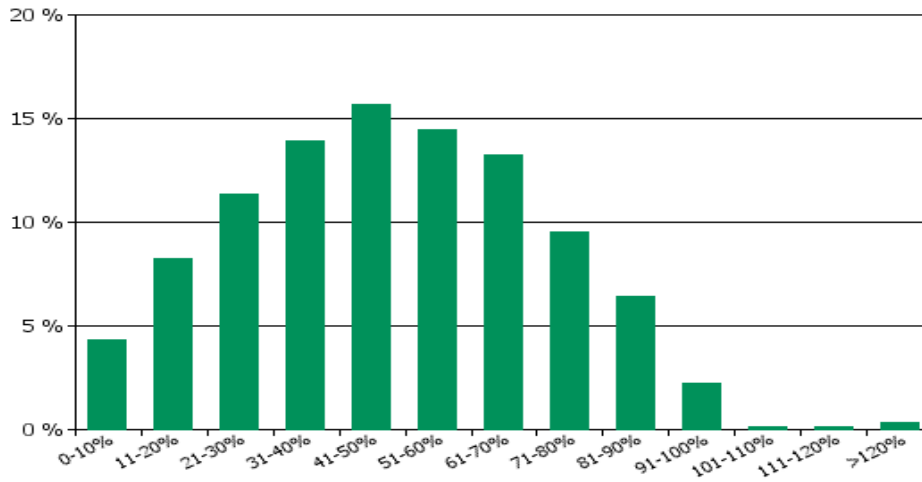
### 11. Repayment Type

Distribution per Repayment Type



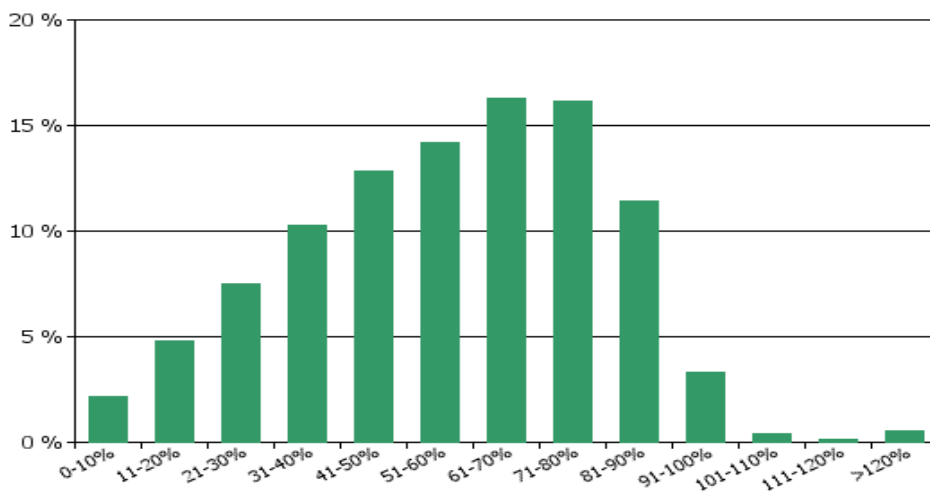
### 12. Current Loan to Current Value (LTV)

Current LTV Distribution



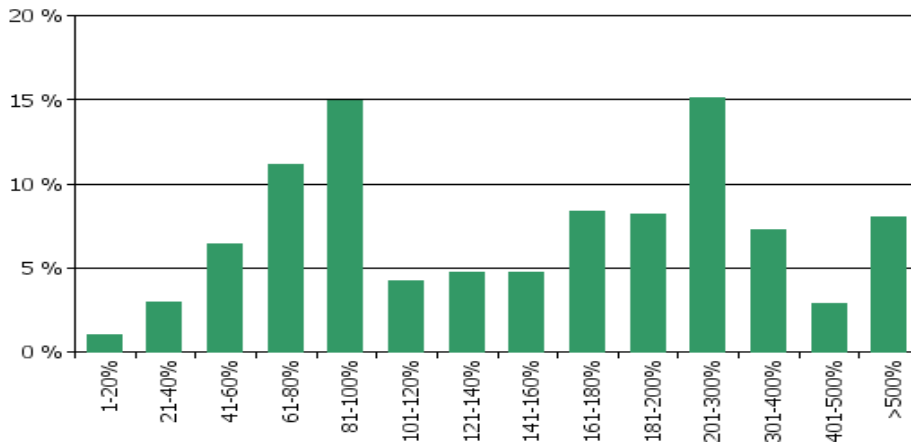
### 13. Current Loan to Original Value (LTOV)

Original LTV Distribution



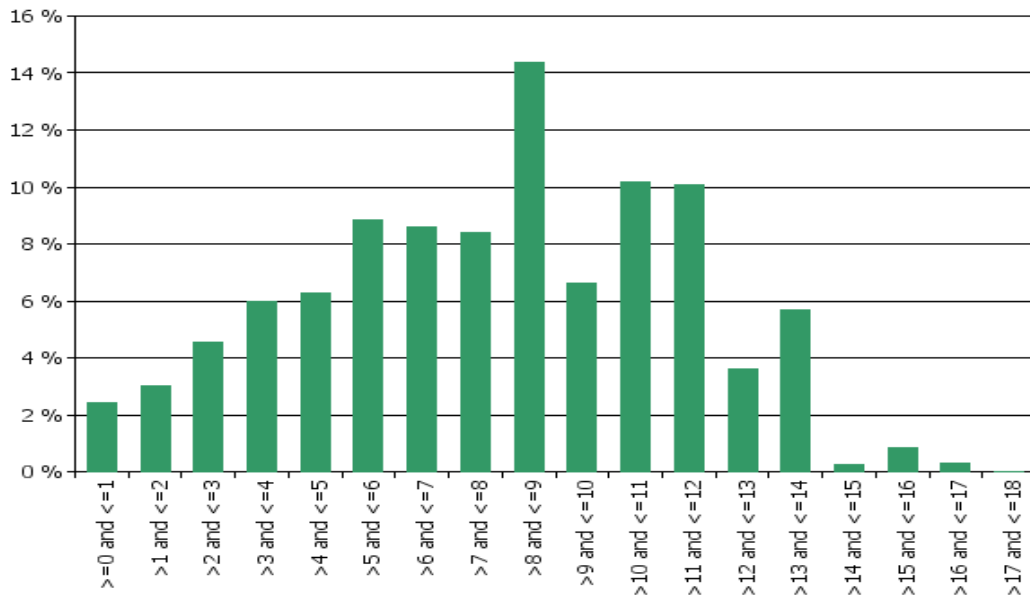
**14. Loan to Mortgage Inscription Ratio (LTM)**

**Loan To Mortgage Inscription Distribution**

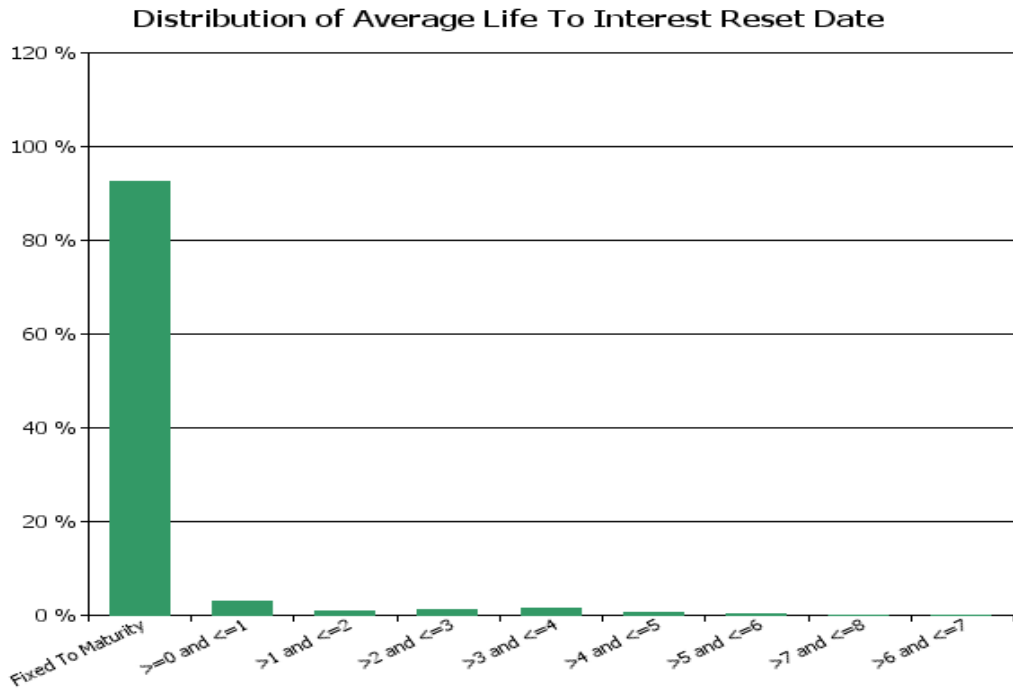


**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

**Distribution of Average Life to Final Maturity**

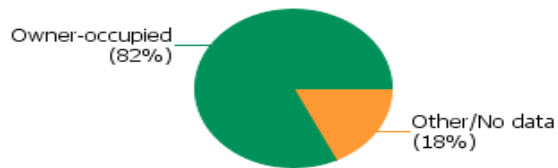


**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**



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

**Distribution per Occupation Type**



**18. IFRS9 Norms**

**Distribution per IFRS9 Norm**





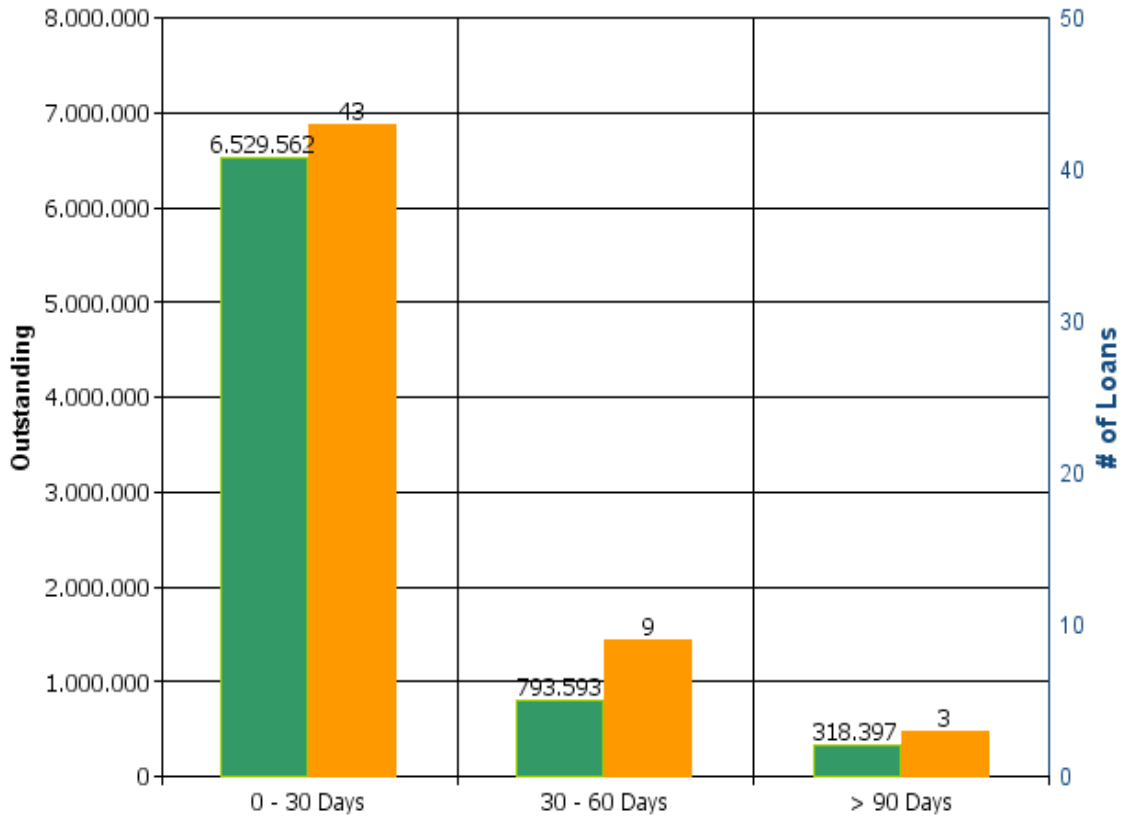
**Cover Pool Performance**

Portfolio Cut-off Date 31/12/2024

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

	In EUR	In %	In number of loans	In %
Performing	2,921,844,713.28	99.74 %	42,040	99.87 %
0 - 30 Days	6,529,562.07	0.22 %	43	0.10 %
30 - 60 Days	793,593.24	0.03 %	9	0.02 %
60 - 90 Days				
> 90 Days	318,396.74	0.01 %	3	0.01 %
<b>Total</b>	<b>2,929,486,265.33</b>	<b>100.00 %</b>	<b>42,095</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**





**Amortisation**

Portfolio Cut-off D: Dec/2024

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/01/2025	1	2,250,000,000	2,908,069,363	2,903,137,063	2,895,753,788	2,883,488,692	
01/02/2025	2	2,250,000,000	2,887,769,103	2,877,981,670	2,863,361,685	2,839,157,259	
01/03/2025	3	2,250,000,000	2,866,985,292	2,852,890,784	2,831,877,403	2,797,194,711	
01/04/2025	4	2,250,000,000	2,846,215,496	2,827,419,435	2,799,455,922	2,753,458,300	
01/05/2025	5	2,250,000,000	2,825,869,906	2,802,600,435	2,768,052,655	2,711,410,669	
01/06/2025	6	2,250,000,000	2,805,212,455	2,777,394,417	2,736,180,939	2,668,839,066	
01/07/2025	7	2,250,000,000	2,784,558,767	2,752,420,272	2,704,903,464	2,627,516,346	
01/08/2025	8	2,250,000,000	2,763,068,048	2,726,545,313	2,672,660,744	2,585,199,783	
01/09/2025	9	2,250,000,000	2,741,726,647	2,700,897,303	2,640,786,427	2,543,549,388	
01/10/2025	10	1,750,000,000	2,720,887,031	2,675,968,452	2,609,972,699	2,503,565,415	
01/11/2025	11	1,750,000,000	2,699,163,795	2,650,101,436	2,578,170,089	2,462,584,628	
01/12/2025	12	1,750,000,000	2,679,735,405	2,626,707,609	2,549,121,686	2,424,857,656	
01/01/2026	13	1,750,000,000	2,659,430,560	2,602,383,232	2,519,092,880	2,386,143,082	
01/02/2026	14	1,750,000,000	2,639,673,788	2,578,669,217	2,489,789,649	2,348,397,332	
01/03/2026	15	1,750,000,000	2,619,518,323	2,555,059,038	2,461,325,647	2,312,666,500	
01/04/2026	16	1,750,000,000	2,599,426,720	2,531,161,504	2,432,103,693	2,275,530,386	
01/05/2026	17	1,750,000,000	2,579,376,508	2,507,515,225	2,403,452,681	2,239,505,904	
01/06/2026	18	1,750,000,000	2,558,137,835	2,482,650,347	2,373,567,840	2,202,292,014	
01/07/2026	19	1,750,000,000	2,538,379,586	2,459,431,575	2,345,581,902	2,167,404,350	
01/08/2026	20	1,750,000,000	2,519,488,262	2,436,987,470	2,318,265,899	2,133,090,124	
01/09/2026	21	1,750,000,000	2,499,260,884	2,413,322,311	2,289,915,051	2,098,079,543	
01/10/2026	22	1,750,000,000	2,478,901,858	2,389,734,367	2,261,952,289	2,063,963,921	
01/11/2026	23	1,750,000,000	2,460,154,182	2,367,638,543	2,235,338,535	2,031,040,510	
01/12/2026	24	1,750,000,000	2,440,607,198	2,344,971,255	2,208,488,767	1,998,419,039	
01/01/2027	25	1,750,000,000	2,421,392,402	2,322,563,465	2,181,822,188	1,965,926,775	
01/02/2027	26	1,750,000,000	2,402,755,526	2,300,778,332	2,155,860,401	1,934,306,266	
01/03/2027	27	1,750,000,000	2,384,463,210	2,279,764,271	2,131,262,365	1,904,919,074	
01/04/2027	28	1,750,000,000	2,365,898,168	2,258,177,854	2,105,713,153	1,874,111,579	
01/05/2027	29	1,750,000,000	2,347,481,669	2,236,922,129	2,080,758,604	1,844,310,406	
01/06/2027	30	1,750,000,000	2,327,394,859	2,214,019,829	2,054,217,535	1,813,073,328	
01/07/2027	31	1,750,000,000	2,309,687,745	2,193,568,827	2,030,233,358	1,784,559,283	
01/08/2027	32	1,750,000,000	2,291,891,392	2,172,975,393	2,006,058,504	1,755,841,197	
01/09/2027	33	1,750,000,000	2,273,869,352	2,152,231,889	1,981,855,294	1,727,309,656	
01/10/2027	34	1,750,000,000	2,255,735,887	2,131,563,933	1,957,992,435	1,699,516,372	
01/11/2027	35	1,750,000,000	2,237,435,555	2,110,685,023	1,933,882,876	1,671,479,792	
01/12/2027	36	1,750,000,000	2,219,324,529	2,090,163,536	1,910,366,851	1,644,386,186	
01/01/2028	37	1,750,000,000	2,201,491,059	2,069,851,359	1,886,990,693	1,617,385,048	
01/02/2028	38	1,750,000,000	2,183,967,191	2,049,892,666	1,864,042,517	1,590,948,419	
01/03/2028	39	1,000,000,000	2,166,278,603	2,030,063,690	1,841,619,045	1,565,581,318	
01/04/2028	40	1,000,000,000	2,148,979,388	2,010,436,602	1,819,175,546	1,539,951,565	
01/05/2028	41	1,000,000,000	2,131,605,679	1,990,909,695	1,797,072,324	1,515,005,088	
01/06/2028	42	1,000,000,000	2,114,010,466	1,971,126,992	1,774,690,776	1,489,799,580	
01/07/2028	43	1,000,000,000	2,096,617,984	1,951,701,245	1,752,875,995	1,465,454,815	
01/08/2028	44	1,000,000,000	2,079,802,210	1,932,764,084	1,731,453,346	1,441,413,723	
01/09/2028	45	1,000,000,000	2,063,041,448	1,913,936,583	1,710,226,312	1,417,712,151	
01/10/2028	46	0	2,046,418,145	1,895,398,483	1,689,492,764	1,394,783,809	
01/11/2028	47		2,028,384,463	1,875,509,227	1,667,512,528	1,370,806,915	
01/12/2028	48		2,011,563,991	1,856,903,535	1,646,906,754	1,348,317,822	
01/01/2029	49		1,994,764,985	1,838,272,988	1,626,236,732	1,325,756,149	
01/02/2029	50		1,978,082,166	1,819,807,186	1,605,806,565	1,303,556,119	
01/03/2029	51		1,961,541,003	1,801,824,808	1,586,286,148	1,282,782,559	
01/04/2029	52		1,943,561,952	1,782,281,663	1,565,090,306	1,260,281,426	
01/05/2029	53		1,926,776,915	1,763,989,294	1,545,214,500	1,239,175,997	
01/06/2029	54		1,910,664,476	1,746,271,310	1,525,803,622	1,218,426,901	
01/07/2029	55		1,894,078,341	1,728,270,783	1,506,358,971	1,197,968,500	
01/08/2029	56		1,877,976,608	1,710,672,239	1,487,228,128	1,177,744,625	
01/09/2029	57		1,861,460,253	1,692,751,376	1,467,905,343	1,157,519,221	
01/10/2029	58		1,845,714,330	1,675,677,555	1,449,522,949	1,138,338,276	
01/11/2029	59		1,829,477,747	1,658,119,699	1,430,686,947	1,118,787,171	
01/12/2029	60		1,813,004,817	1,640,492,564	1,411,993,734	1,099,643,005	
01/01/2030	61		1,796,931,750	1,623,191,162	1,393,549,069	1,080,681,785	
01/02/2030	62		1,781,097,587	1,606,159,170	1,375,419,795	1,062,105,006	
01/03/2030	63		1,765,313,069	1,589,486,068	1,358,014,886	1,044,652,210	
01/04/2030	64		1,749,880,797	1,572,918,548	1,340,442,323	1,026,767,108	
01/05/2030	65		1,734,608,273	1,556,631,240	1,323,297,242	1,009,479,043	
01/06/2030	66		1,719,115,750	1,540,111,724	1,305,924,246	992,006,469	
01/07/2030	67		1,704,040,982	1,524,100,843	1,289,167,145	975,263,188	
01/08/2030	68		1,689,032,865	1,508,115,304	1,272,401,480	958,502,804	



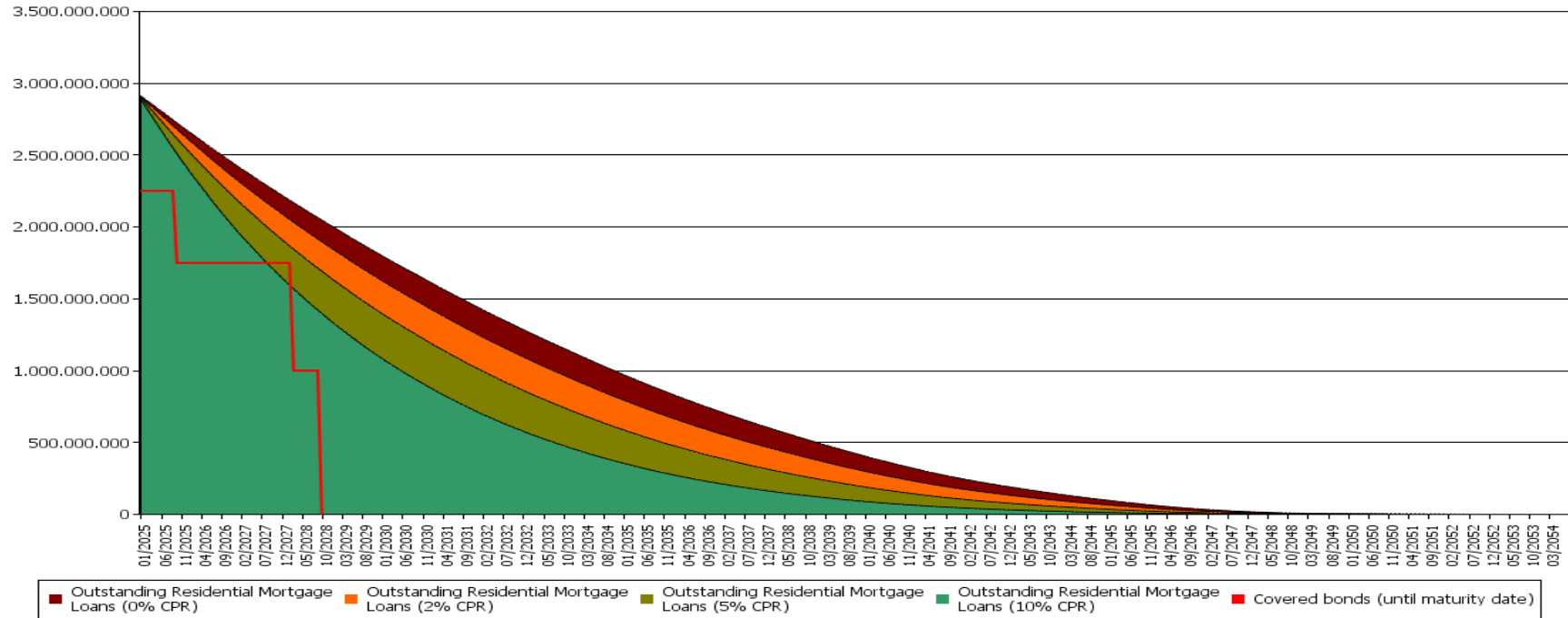
01/09/2030	69	1,674,110,429	1,492,255,980	1,255,818,971	942,004,291
01/10/2030	70	1,659,023,851	1,476,380,894	1,239,401,150	925,878,118
01/11/2030	71	1,644,225,837	1,460,730,286	1,223,144,045	909,863,305
01/12/2030	72	1,628,023,679	1,443,962,262	1,206,127,396	893,527,268
01/01/2031	73	1,612,610,108	1,427,865,442	1,189,648,645	877,586,558
01/02/2031	74	1,597,578,855	1,412,157,015	1,173,568,685	862,057,788
01/03/2031	75	1,582,107,589	1,396,338,848	1,157,757,123	847,189,063
01/04/2031	76	1,567,393,288	1,381,006,011	1,142,132,007	832,215,501
01/05/2031	77	1,552,446,330	1,365,591,301	1,126,603,880	817,535,884
01/06/2031	78	1,537,610,465	1,350,247,096	1,111,112,019	802,878,904
01/07/2031	79	1,522,812,733	1,335,057,545	1,095,908,629	788,646,956
01/08/2031	80	1,508,612,515	1,320,364,902	1,081,091,432	774,688,894
01/09/2031	81	1,494,500,071	1,305,794,948	1,066,442,712	760,955,140
01/10/2031	82	1,479,158,447	1,290,269,116	1,051,169,174	746,982,150
01/11/2031	83	1,465,204,255	1,275,929,135	1,036,842,908	733,680,858
01/12/2031	84	1,450,510,093	1,261,059,850	1,022,237,652	720,380,890
01/01/2032	85	1,436,365,366	1,246,644,564	1,007,982,320	707,326,363
01/02/2032	86	1,421,606,007	1,231,742,004	993,399,900	694,140,943
01/03/2032	87	1,407,438,981	1,217,532,096	979,603,257	681,787,944
01/04/2032	88	1,393,846,721	1,203,728,769	966,034,274	669,496,409
01/05/2032	89	1,380,000,638	1,189,815,084	952,517,870	657,423,058
01/06/2032	90	1,366,509,834	1,176,185,236	939,211,666	645,493,537
01/07/2032	91	1,352,931,965	1,162,587,048	926,068,266	633,851,475
01/08/2032	92	1,338,960,760	1,148,629,990	912,623,749	622,003,587
01/09/2032	93	1,325,488,577	1,135,144,292	899,615,186	610,540,559
01/10/2032	94	1,311,531,891	1,121,348,215	886,494,349	599,169,637
01/11/2032	95	1,298,351,206	1,108,196,070	873,868,679	588,134,450
01/12/2032	96	1,284,819,890	1,094,846,493	861,216,946	577,243,559
01/01/2033	97	1,271,208,863	1,081,410,723	848,484,865	566,300,895
01/02/2033	98	1,258,064,457	1,068,413,658	836,155,311	555,708,091
01/03/2033	99	1,245,060,437	1,055,750,011	824,346,374	545,763,530
01/04/2033	100	1,232,124,532	1,043,008,974	812,326,788	535,527,989
01/05/2033	101	1,219,128,290	1,030,313,547	800,464,190	525,544,372
01/06/2033	102	1,206,295,574	1,017,739,228	788,684,135	515,616,975
01/07/2033	103	1,193,521,785	1,005,309,278	777,134,248	505,983,359
01/08/2033	104	1,180,824,071	992,926,992	765,610,300	496,368,911
01/09/2033	105	1,168,191,805	980,638,758	754,212,277	486,908,125
01/10/2033	106	1,155,601,879	968,477,862	743,025,996	477,720,102
01/11/2033	107	1,143,074,681	956,354,362	731,858,712	468,547,229
01/12/2033	108	1,129,822,279	943,715,162	720,408,956	459,326,301
01/01/2034	109	1,117,260,732	931,639,969	709,382,346	450,380,114
01/02/2034	110	1,104,596,260	919,517,343	698,371,136	441,511,207
01/03/2034	111	1,092,223,821	907,824,969	687,906,790	433,231,531
01/04/2034	112	1,079,890,549	896,051,557	677,258,656	424,718,956
01/05/2034	113	1,067,563,665	884,369,188	666,783,641	416,435,841
01/06/2034	114	1,054,418,413	871,998,182	655,784,285	407,831,521
01/07/2034	115	1,042,108,567	860,403,413	645,471,866	399,772,747
01/08/2034	116	1,029,990,269	848,955,759	635,264,147	391,784,123
01/09/2034	117	1,017,834,460	837,513,597	625,108,272	383,887,837
01/10/2034	118	1,005,934,275	826,363,036	615,267,576	376,295,668
01/11/2034	119	994,170,303	815,313,892	605,497,119	368,751,581
01/12/2034	120	982,341,786	804,291,047	595,840,804	361,383,345
01/01/2035	121	970,469,169	793,222,707	586,146,583	353,997,952
01/02/2035	122	958,905,509	782,441,700	576,709,599	346,823,337
01/03/2035	123	947,396,644	771,866,405	567,607,921	340,043,589
01/04/2035	124	935,963,215	761,257,978	558,383,091	333,100,298
01/05/2035	125	924,402,617	750,621,160	549,225,853	326,294,548
01/06/2035	126	912,602,312	739,782,375	539,918,541	319,406,469
01/07/2035	127	901,457,910	729,548,938	531,139,327	312,924,818
01/08/2035	128	890,407,358	719,383,538	522,406,554	306,476,222
01/09/2035	129	878,801,309	708,802,481	513,413,689	299,924,699
01/10/2035	130	867,954,919	698,905,186	504,998,683	293,799,544
01/11/2035	131	857,187,518	689,064,240	496,621,808	287,702,263
01/12/2035	132	846,449,591	679,315,515	488,390,689	281,774,022
01/01/2036	133	835,750,227	669,591,167	480,175,117	275,860,707
01/02/2036	134	825,080,058	659,921,204	472,037,075	270,036,782
01/03/2036	135	814,443,761	650,380,385	464,105,702	264,447,378
01/04/2036	136	803,869,853	640,847,736	456,140,272	258,807,822
01/05/2036	137	793,359,209	631,430,477	448,331,104	253,334,265
01/06/2036	138	782,932,195	622,074,794	440,565,035	247,891,543
01/07/2036	139	772,655,210	612,901,593	433,000,043	242,636,262
01/08/2036	140	762,508,992	603,827,323	425,504,389	237,426,085
01/09/2036	141	752,459,536	594,858,568	418,118,224	232,316,525
01/10/2036	142	742,498,774	586,020,586	410,892,312	227,365,782
01/11/2036	143	732,640,885	577,259,463	403,720,030	222,450,818
01/12/2036	144	722,878,697	568,632,787	396,707,947	217,691,110
01/01/2037	145	713,187,038	560,057,595	389,731,749	212,957,137
01/02/2037	146	703,046,583	551,158,019	382,563,313	208,154,762
01/03/2037	147	693,578,102	542,902,104	375,967,089	203,782,963
01/04/2037	148	684,181,969	534,638,901	369,303,100	199,323,092
01/05/2037	149	674,842,520	526,475,214	362,768,939	194,993,817
01/06/2037	150	665,490,045	518,298,359	356,226,391	190,666,089
01/07/2037	151	656,248,676	510,262,052	349,839,865	186,480,208
01/08/2037	152	647,051,907	502,257,848	343,476,358	182,312,698
01/09/2037	153	637,905,530	494,318,376	337,187,112	178,216,395
01/10/2037	154	628,823,939	486,481,148	331,024,390	174,241,967
01/11/2037	155	619,804,175	478,689,857	324,894,453	170,290,997
01/12/2037	156	610,787,479	470,951,749	318,855,750	166,440,774

01/01/2038	157	601,894,844	463,307,884	312,882,751	162,631,144
01/02/2038	158	593,053,048	455,727,660	306,980,941	158,887,645
01/03/2038	159	584,285,650	448,302,530	301,285,569	155,343,132
01/04/2038	160	575,620,376	440,904,882	295,560,329	151,745,732
01/05/2038	161	566,943,167	433,545,651	289,911,762	148,235,514
01/06/2038	162	558,411,025	426,296,800	284,339,481	144,770,546
01/07/2038	163	549,744,789	418,992,038	278,779,369	141,357,795
01/08/2038	164	540,809,279	411,482,682	273,086,679	137,884,760
01/09/2038	165	532,281,083	404,306,979	267,642,011	134,563,308
01/10/2038	166	523,944,201	397,321,261	262,370,268	131,372,079
01/11/2038	167	515,650,044	390,368,356	257,123,347	128,199,575
01/12/2038	168	507,389,523	383,484,312	251,967,354	125,113,863
01/01/2039	169	499,161,356	376,625,604	246,831,515	122,044,549
01/02/2039	170	490,950,417	369,802,036	241,743,139	119,022,359
01/03/2039	171	482,784,273	363,093,857	236,812,639	116,148,682
01/04/2039	172	474,650,492	356,371,120	231,836,905	113,226,634
01/05/2039	173	466,434,293	349,627,512	226,890,043	110,356,406
01/06/2039	174	458,414,484	343,033,265	222,044,574	107,542,195
01/07/2039	175	450,484,694	336,546,057	217,309,245	104,817,312
01/08/2039	176	442,606,671	330,099,754	212,604,763	102,113,797
01/09/2039	177	434,820,025	323,742,385	207,979,938	99,469,400
01/10/2039	178	427,142,358	317,504,018	203,470,229	96,913,663
01/11/2039	179	419,537,676	311,322,373	199,001,374	94,383,664
01/12/2039	180	411,401,436	304,783,693	194,342,255	91,796,067
01/01/2040	181	403,958,830	298,762,310	190,018,293	89,373,522
01/02/2040	182	396,560,335	292,793,044	185,748,130	86,995,047
01/03/2040	183	389,219,058	286,916,762	181,587,127	84,709,220
01/04/2040	184	381,937,232	281,071,363	177,435,220	82,421,796
01/05/2040	185	374,706,304	275,297,434	173,362,500	80,199,838
01/06/2040	186	367,554,768	269,585,173	169,333,581	78,004,210
01/07/2040	187	360,379,064	263,888,252	165,347,226	75,855,652
01/08/2040	188	353,395,126	258,335,349	161,456,223	73,756,863
01/09/2040	189	346,485,479	252,854,740	157,629,008	71,703,510
01/10/2040	190	339,694,301	247,491,839	153,906,050	69,722,997
01/11/2040	191	332,999,392	242,202,623	150,233,832	67,771,129
01/12/2040	192	326,361,716	236,985,169	146,635,741	65,876,861
01/01/2041	193	319,778,699	231,811,123	143,069,492	64,002,467
01/02/2041	194	313,235,774	226,682,960	139,548,680	62,163,009
01/03/2041	195	306,747,684	221,647,549	136,135,348	60,410,470
01/04/2041	196	300,336,189	216,646,704	132,725,433	58,647,848
01/05/2041	197	293,986,297	211,718,140	129,386,779	56,938,224
01/06/2041	198	287,758,975	206,881,967	126,109,721	55,261,058
01/07/2041	199	281,751,115	202,230,178	122,970,703	53,664,659
01/08/2041	200	275,890,065	197,687,478	119,902,696	52,104,146
01/09/2041	201	270,147,999	193,244,719	116,909,960	50,588,461
01/10/2041	202	264,501,029	188,894,714	113,997,008	49,125,783
01/11/2041	203	258,873,957	184,562,549	111,099,299	47,674,262
01/12/2041	204	253,418,968	180,376,891	108,312,456	46,287,864
01/01/2042	205	248,095,510	176,288,289	105,588,121	44,932,483
01/02/2042	206	242,874,591	172,285,775	102,928,374	43,615,122
01/03/2042	207	237,749,031	168,391,519	100,370,716	42,368,590
01/04/2042	208	232,742,984	164,566,274	97,841,193	41,125,894
01/05/2042	209	227,796,053	160,804,054	95,369,095	39,922,466
01/06/2042	210	222,913,759	157,090,693	92,929,846	38,736,603
01/07/2042	211	218,114,067	153,455,979	90,556,232	37,592,459
01/08/2042	212	213,380,855	149,871,264	88,215,925	36,465,822
01/09/2042	213	208,706,743	146,339,705	85,918,145	35,365,559
01/10/2042	214	204,127,268	142,893,765	83,688,496	34,306,584
01/11/2042	215	199,611,458	139,495,598	81,490,518	33,264,072
01/12/2042	216	195,147,305	136,152,040	79,341,516	32,254,099
01/01/2043	217	190,732,314	132,846,052	77,218,096	31,257,924
01/02/2043	218	186,348,857	129,572,813	75,123,950	30,281,409
01/03/2043	219	182,022,966	126,371,013	73,099,282	29,352,546
01/04/2043	220	177,766,473	123,206,583	71,087,567	28,423,853
01/05/2043	221	173,460,415	120,024,802	69,081,300	27,508,435
01/06/2043	222	169,276,395	116,931,036	67,129,497	26,617,998
01/07/2043	223	165,153,418	113,895,751	65,226,021	25,757,219
01/08/2043	224	161,073,455	110,893,658	63,345,266	24,908,574
01/09/2043	225	157,036,264	107,930,818	61,496,022	24,078,994
01/10/2043	226	153,059,165	105,024,692	59,692,907	23,277,168
01/11/2043	227	149,130,437	102,155,356	57,914,399	22,487,987
01/12/2043	228	145,242,384	99,328,707	56,173,303	21,722,513
01/01/2044	229	141,402,219	96,538,471	54,456,495	20,969,420
01/02/2044	230	137,594,702	93,779,666	52,765,742	20,232,306
01/03/2044	231	133,823,870	91,064,876	51,116,335	19,522,193
01/04/2044	232	130,080,397	88,367,374	49,476,030	18,815,699
01/05/2044	233	126,385,463	85,716,371	47,873,639	18,131,680
01/06/2044	234	122,737,976	83,101,409	46,295,113	17,459,563
01/07/2044	235	119,140,468	80,533,263	44,753,996	16,809,164
01/08/2044	236	115,614,050	78,017,026	43,245,409	16,173,757
01/09/2044	237	112,151,210	75,551,922	41,772,477	15,556,710
01/10/2044	238	108,759,475	73,146,780	40,343,140	14,962,815
01/11/2044	239	105,413,290	70,776,040	38,936,313	14,379,874
01/12/2044	240	102,110,651	68,446,067	37,561,838	13,815,390
01/01/2045	241	98,904,909	66,184,772	36,228,513	13,268,550
01/02/2045	242	95,720,658	63,945,308	34,913,646	12,732,825
01/03/2045	243	92,550,202	61,732,591	33,628,086	12,217,060
01/04/2045	244	89,394,605	59,526,619	32,343,942	11,700,762

01/05/2045	245	86,262,875	57,346,960	31,082,926	11,198,482
01/06/2045	246	83,163,826	55,192,963	29,839,346	10,704,914
01/07/2045	247	80,089,441	53,065,355	28,618,472	10,224,837
01/08/2045	248	77,041,614	50,959,360	27,412,801	9,752,591
01/09/2045	249	74,025,135	48,881,056	26,227,936	9,291,532
01/10/2045	250	71,064,987	46,849,355	25,075,923	8,847,004
01/11/2045	251	68,183,631	44,873,592	23,957,320	8,416,551
01/12/2045	252	65,360,054	42,944,710	22,871,089	8,002,006
01/01/2046	253	62,612,604	41,069,727	21,816,902	7,600,842
01/02/2046	254	59,919,066	39,236,283	20,789,939	7,212,378
01/03/2046	255	57,295,918	37,461,109	19,803,735	6,843,958
01/04/2046	256	54,745,987	35,733,209	18,842,243	6,484,096
01/05/2046	257	52,254,479	34,050,995	17,911,013	6,138,371
01/06/2046	258	49,884,436	32,451,452	17,026,233	5,810,428
01/07/2046	259	47,674,999	30,963,234	16,205,428	5,507,648
01/08/2046	260	45,536,148	29,523,966	15,412,851	5,216,092
01/09/2046	261	43,444,155	28,119,821	14,642,490	4,934,394
01/10/2046	262	41,403,273	26,754,844	13,897,433	4,664,118
01/11/2046	263	39,421,481	25,431,001	13,176,186	4,403,331
01/12/2046	264	37,491,401	24,146,198	12,479,718	4,153,483
01/01/2047	265	35,635,791	22,912,172	11,811,808	3,914,539
01/02/2047	266	33,847,191	21,725,274	11,171,448	3,686,637
01/03/2047	267	32,113,511	20,580,909	10,558,686	3,471,089
01/04/2047	268	30,432,848	19,470,726	9,963,721	3,261,626
01/05/2047	269	28,817,913	18,407,238	9,396,320	3,063,278
01/06/2047	270	27,270,919	17,389,563	8,854,253	2,874,334
01/07/2047	271	25,790,207	16,418,379	8,339,179	2,696,030
01/08/2047	272	24,376,890	15,492,322	7,848,807	2,526,746
01/09/2047	273	23,022,509	14,606,752	7,381,334	2,366,189
01/10/2047	274	21,743,188	13,772,437	6,942,594	2,216,422
01/11/2047	275	20,533,659	12,984,245	6,528,626	2,075,435
01/12/2047	276	19,365,415	12,225,418	6,131,949	1,941,341
01/01/2048	277	18,249,687	11,501,516	5,754,188	1,814,028
01/02/2048	278	17,160,847	10,796,952	5,387,958	1,691,379
01/03/2048	279	16,106,858	10,117,743	5,037,002	1,574,941
01/04/2048	280	15,073,992	9,452,874	4,694,036	1,461,488
01/05/2048	281	14,079,692	8,814,858	4,366,441	1,353,918
01/06/2048	282	13,113,676	8,196,140	4,049,634	1,250,366
01/07/2048	283	12,213,526	7,621,010	3,756,200	1,155,011
01/08/2048	284	11,405,652	7,104,841	3,492,888	1,069,495
01/09/2048	285	10,655,664	6,626,399	3,249,391	990,724
01/10/2048	286	9,982,146	6,197,371	3,031,529	920,510
01/11/2048	287	9,381,391	5,814,516	2,837,016	857,799
01/12/2048	288	8,831,827	5,464,916	2,659,877	800,942
01/01/2049	289	8,347,314	5,156,351	2,503,310	750,604
01/02/2049	290	7,903,232	4,873,750	2,360,095	704,664
01/03/2049	291	7,504,897	4,621,015	2,232,568	664,037
01/04/2049	292	7,164,222	4,403,768	2,122,198	628,536
01/05/2049	293	6,884,380	4,224,806	2,030,944	599,044
01/06/2049	294	6,652,582	4,075,632	1,954,250	573,981
01/07/2049	295	6,463,003	3,952,989	1,890,779	553,062
01/08/2049	296	6,277,726	3,833,156	1,828,797	532,667
01/09/2049	297	6,098,206	3,717,226	1,768,977	513,061
01/10/2049	298	5,921,898	3,603,831	1,710,793	494,151
01/11/2049	299	5,745,163	3,490,346	1,652,706	475,351
01/12/2049	300	5,567,998	3,377,161	1,595,176	456,924
01/01/2050	301	5,390,404	3,263,900	1,537,757	438,611
01/02/2050	302	5,213,311	3,151,316	1,480,938	420,616
01/03/2050	303	5,035,787	3,039,344	1,425,036	403,190
01/04/2050	304	4,858,100	2,927,128	1,368,932	385,676
01/05/2050	305	4,680,573	2,815,534	1,313,502	368,542
01/06/2050	306	4,503,999	2,704,723	1,258,598	351,641
01/07/2050	307	4,327,182	2,594,277	1,204,232	335,073
01/08/2050	308	4,150,254	2,483,982	1,150,102	318,656
01/09/2050	309	3,973,154	2,373,953	1,096,362	302,480
01/10/2050	310	3,797,810	2,265,460	1,043,682	286,765
01/11/2050	311	3,623,769	2,157,976	991,636	271,311
01/12/2050	312	3,451,311	2,051,902	940,573	256,285
01/01/2051	313	3,279,208	1,946,275	889,885	241,447
01/02/2051	314	3,108,930	1,842,082	840,104	226,975
01/03/2051	315	2,940,780	1,739,782	791,625	213,059
01/04/2051	316	2,777,181	1,640,209	744,420	199,505
01/05/2051	317	2,614,073	1,541,343	697,828	186,252
01/06/2051	318	2,453,479	1,444,198	652,183	173,332
01/07/2051	319	2,293,462	1,347,791	607,149	160,701
01/08/2051	320	2,133,118	1,251,436	562,310	148,203
01/09/2051	321	1,975,398	1,156,941	518,528	136,085
01/10/2051	322	1,820,418	1,064,423	475,888	124,382
01/11/2051	323	1,669,007	974,235	434,459	113,073
01/12/2051	324	1,518,728	885,059	393,719	102,050
01/01/2052	325	1,370,343	797,232	353,747	91,301
01/02/2052	326	1,222,862	710,224	314,339	80,786
01/03/2052	327	1,075,938	623,901	275,476	70,518
01/04/2052	328	930,514	538,659	237,234	60,471
01/05/2052	329	786,022	454,268	199,574	50,663
01/06/2052	330	644,934	372,096	163,058	41,218
01/07/2052	331	515,415	296,882	129,778	32,671
01/08/2052	332	395,370	227,349	99,130	24,850

01/09/2052	333	292,881	168,130	73,122	18,252
01/10/2052	334	225,898	129,465	56,167	13,963
01/11/2052	335	178,442	102,094	44,180	10,936
01/12/2052	336	147,484	84,243	36,366	8,965
01/01/2053	337	132,115	75,336	32,438	7,963
01/02/2053	338	118,143	67,254	28,885	7,061
01/03/2053	339	105,008	59,686	25,575	6,228
01/04/2053	340	92,291	52,369	22,383	5,427
01/05/2053	341	79,537	45,058	19,211	4,639
01/06/2053	342	68,045	38,482	16,365	3,935
01/07/2053	343	57,298	32,351	13,724	3,287
01/08/2053	344	47,988	27,049	11,445	2,729
01/09/2053	345	39,532	22,245	9,389	2,229
01/10/2053	346	32,746	18,396	7,745	1,832
01/11/2053	347	26,911	15,092	6,338	1,492
01/12/2053	348	21,977	12,305	5,155	1,209
01/01/2054	349	17,030	9,519	3,977	929
01/02/2054	350	12,068	6,734	2,807	653
01/03/2054	351	7,964	4,437	1,845	427
01/04/2054	352	3,849	0	0	0
01/05/2054	353	1,254	0	0	0
01/06/2054	354	0	0	0	0
01/07/2054	355	0	0	0	0
		<b>278,709,578,455</b>	<b>247,741,943,406</b>	<b>210,832,782,256</b>	<b>166,863,746,324</b>

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency: EUR

**CONTENT OF TAB E**  
 1. Additional information on the programme  
 2. Additional information on the swaps  
 3. Additional information on the asset distribution

**Reason for No Data in Worksheet E.**

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

\* Local Entity Identifier (LEI) Finder: <https://www.lei-lookup.com/#/search>  
 \*\* Weighted Average Maturity - Remainder Term to Maturity

1. Additional information on the programme						
Field Number	Transaction Counterparty	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service					
E.1.1.3	Backup service	BNP Paribas Fortis	KGCEPHLVV92Y01547			
E.1.1.4	BSU facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNP Paribas Pfandbriefe				
E.1.1.11	Cover Pool Monitor	Representative				
OE.1.1.1	where applicable - owner agent	David De Schacht & Jansen De Raedemaeker				
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	Swap Counterparty	Guarantor (if applicable)	Local Entity Identifier (LEI)*			
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
3. General information			Total Assets			
E.3.1.1	Weighted Average Maturity (years)		5.02			
E.3.1.2	Weighted Average Maturity (years)**		14.85			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2 - Annex		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-90 days	0.03%				0.03%
E.3.2.2	90-180 days	0.23%				0.19%
E.3.2.3	180-360 days	0.02%				0.02%
E.3.2.4	90-180 days	0.01%				0.01%
E.3.2.5	>180 days	0.00%				0.00%