



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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

5. CHANGES TO THE POLICY

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



SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2025 Version

Belgium

BNP Paribas Fortis

Reporting Date: 28/2/2025

Cut-off Date: 28/2/2025



Index

- Worksheet A: HTT General
- Worksheet B1: HTT Mortgage Assets
- Worksheet B2: HTT Public Sector Assets
- Worksheet B3: HTT Shipping Assets
- Worksheet C: HTT Harmonised Glossary
- Covered Bond Label Disclaimer
- Worksheet D & Onwards (If Any): National Transparency Template
- Worksheet E: Optional ECB-ECAIs data
- Worksheet F1: Sustainable M data
- Worksheet G1: Crisis M Payment Holidays

11. Covered Assets		Nominal (mil)	% Cover Pool	% Covered Bonds
G.1.11.1	Subprime and other residential assets	21.00	0.50%	0.00%
G.1.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.1.11.3	Other	0.00	0.00%	0.00%
G.1.11.4	Total	21.00	0.50%	0.00%
OC.11.1	o/w IF reference - adverse scenario			
OC.11.2	o/w IF reference - adverse scenario			
OC.11.3	o/w IF reference - adverse scenario			
OC.11.4	o/w IF reference - adverse scenario			
OC.11.5	o/w IF reference - adverse scenario			
OC.11.6	o/w IF reference - adverse scenario			
OC.11.7	o/w IF reference - adverse scenario			

12. Bond list <https://www.coveredbondlabel.com/bonds/>

12. Derivatives & Swaps		Nominal (mil)
G.1.12.1	Derivatives in the basket / cover pool (notional)	0.00
G.1.12.2	Type of interest rate swaps (interest rate swap or bond)	0.00
G.1.12.3	Type of currency rate swaps (interest rate swap or bond)	0.00
OC.12.1	NPV Derivatives in the cover pool (notional)	
OC.12.2	Derivatives outside the cover pool (notional)	
OC.12.3	NPV of Derivatives outside the cover pool (notional)	

13. Sustainability of other covered portfolio elements

G.1.13.1	Is sustainability based on sustainability reports not present in the cover?	no
G.1.13.2	Who has provided the Sustainability Report?	no
G.1.13.3	Further details on covered status	no
G.1.13.4	Is sustainability based on sustainability reports not present in the cover pool?	no
G.1.13.5	If yes, further details are available in Tab 4	no
G.1.13.6	Is sustainability based on other criteria?	no
G.1.13.7	If yes, please describe further details	no
OC.13.1		
OC.13.2		
OC.13.3		
OC.13.4		
OC.13.5		
OC.13.6		
OC.13.7		
OC.13.8		
OC.13.9		
OC.13.10		
OC.13.11		
OC.13.12		
OC.13.13		
OC.13.14		
OC.13.15		
OC.13.16		
OC.13.17		
OC.13.18		
OC.13.19		
OC.13.20		
OC.13.21		
OC.13.22		
OC.13.23		
OC.13.24		
OC.13.25		
OC.13.26		
OC.13.27		
OC.13.28		
OC.13.29		
OC.13.30		
OC.13.31		
OC.13.32		
OC.13.33		
OC.13.34		
OC.13.35		
OC.13.36		
OC.13.37		
OC.13.38		

4. Compliance Art 14 CRD Check table

Information that is relevant to the CRD 4 requirements is provided by the issuer. These covered bonds would comply with the eligibility criteria for Article 14(2) of the Covered Bond Directive (2013/35/EU) if a third-party issuer, that either is not required to be in the list of covered bond issuers or is subject to prudential treatment under Regulation (EU) 2015/2392 is ultimately a member to be determined by a relevant supervisor institution and by relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1	(a) Value of the cover pool assets	30
G.4.2	(a) Value of outstanding covered bonds	30
G.4.3	(b) List of CDO of covered bonds	[Insert here link to the cover pool on the covered bond label website]
G.4.4	(a) Geographical distribution	41 for Mortgage Assets
G.4.5	(a) Type of cover assets	52
G.4.6	(a) Loan type	186 for Residential Mortgage Assets 428 for Commercial Mortgage Assets
G.4.7	(a) Valuation Method	Link to Chapter HG.1.15
G.4.8	(a) Interest rate risk - cover pool	149 for Mortgage Assets
G.4.9	(a) Currency risk - cover pool	111
G.4.10	(a) Interest rate risk - covered bonds	142
G.4.11	(a) Currency risk - covered bonds	137
G.4.12	(a) Liquidity Risk - primary assets cover pool	
G.4.13	(a) Credit Risk	215 LTV Residential Mortgage 401 LTV Commercial Mortgage 147 for Public Sector Asset - Issuer of debitor
G.4.14	(a) Market Risk	230 Derivatives and Swaps
G.4.15	(a) Hedging Strategy	18 for Harmonised Disclosure
G.4.16	(a) Maturity Structure - cover assets	88
G.4.17	(a) Maturity Structure - covered bonds	Link to Chapter HG.1.7
G.4.18	(a) Characteristically relevant elements	
G.4.19	(a) Levels of O/C	44
G.4.20	(a) Percentage of loans on default	179 for Mortgage Assets
OC.4.1		
OC.4.2		
OC.4.3		

5. References to Capital Requirements Regulation (CRR) 129(1)

Art 11	Reference to credit institution credit quality step 1	18/41
Art 11	Reference to credit institution credit quality step 2	
Art 11	Reference to credit institution credit quality step 3	
Art 11		
Art 11		

6. Other relevant information

7. Optional Information A.2. Rating Issues	
OG.6.1	NPV Test Covered Bonds
OG.6.2	Interest Coverage Test (Interest-Risk-Adjusted)
OG.6.3	Cash Mismatch
OG.6.4	Account Book
OG.6.5	Stand-by Account Book
OG.6.6	Service
OG.6.7	Interest Rate Swap Provider
OG.6.8	Covered Bond Swap Provider
OG.6.9	Payment Agent
OG.6.10	Other optional/relevant information
OG.6.11	Other optional/relevant information
OG.6.12	Other optional/relevant information
OG.6.13	Other optional/relevant information
OG.6.14	Other optional/relevant information
OG.6.15	Other optional/relevant information
OG.6.16	Other optional/relevant information
OG.6.17	Other optional/relevant information
OG.6.18	Other optional/relevant information
OG.6.19	Other optional/relevant information
OG.6.20	Other optional/relevant information
OG.6.21	Other optional/relevant information
OG.6.22	Other optional/relevant information
OG.6.23	Other optional/relevant information
OG.6.24	Other optional/relevant information
OG.6.25	Other optional/relevant information
OG.6.26	Other optional/relevant information
OG.6.27	Other optional/relevant information
OG.6.28	Other optional/relevant information
OG.6.29	Other optional/relevant information
OG.6.30	Other optional/relevant information
OG.6.31	Other optional/relevant information
OG.6.32	Other optional/relevant information
OG.6.33	Other optional/relevant information
OG.6.34	Other optional/relevant information
OG.6.35	Other optional/relevant information
OG.6.36	Other optional/relevant information
OG.6.37	Other optional/relevant information
OG.6.38	Other optional/relevant information
OG.6.39	Other optional/relevant information
OG.6.40	Other optional/relevant information
OG.6.41	Other optional/relevant information
OG.6.42	Other optional/relevant information
OG.6.43	Other optional/relevant information
OG.6.44	Other optional/relevant information
OG.6.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2025

Reporting in Domestic Currency EUR

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

Field Number	7. Mortgage Assets			
1. Property Type Information				
M.7.1.1	Residential	Nominal (mnl)		% Total Mortgages
M.7.1.2	Commercial	2,929.3		100.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,929.3		100.0%
2. General Information				
M.7.2.1	Number of mortgage loans	41,925.0		41,925
3. Concentration Risks				
M.7.3.1	10 largest exposures	0.82%		0.82%
4. Breakdown by Geography				
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	Lithuania			
M.7.4.19	Luxembourg			
M.7.4.20	Malta			
M.7.4.21	Poland			
M.7.4.22	Portugal			
M.7.4.23	Romania			
M.7.4.24	Slovakia			
M.7.4.25	Slovenia			
M.7.4.26	Spain			
M.7.4.27	Sweden			
M.7.4.28	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.29	Iceland			
M.7.4.30	Liechtenstein			
M.7.4.31	Norway			
M.7.4.32	Other	0.0%	0.0%	0.0%
M.7.4.33	Switzerland			
M.7.4.34	United Kingdom			
M.7.4.35	Australia			
M.7.4.36	Brazil			
M.7.4.37	Canada			
M.7.4.38	Japan			
M.7.4.39	Korea			
M.7.4.40	New Zealand			
M.7.4.41	Singapore			
M.7.4.42	US			
M.7.4.43	Other			
M.7.4.44	Other			
5. Breakdown by regions of the main country of origin				
M.7.5.1	Antwerpen	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.2	Vlaams-Brabant	17.01%		17.01%
M.7.5.3	Oost-Vlaanderen	14.78%		14.78%
M.7.5.4	Brussels	10.46%		10.46%
M.7.5.5	West-Vlaanderen	10.69%		10.69%
M.7.5.6	Limburg	6.97%		6.97%
M.7.5.7	Léee	7.97%		7.97%
M.7.5.8	Hainaut	6.32%		6.32%
M.7.5.9	Brabant Wallon	5.27%		5.27%
M.7.5.10	Namur	4.26%		4.26%
M.7.5.11	Luxembourg	2.95%		2.95%
M.7.5.12	Other	0.15%		0.15%

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.21%		92.21%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.79%		7.79%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / Interest only	2.64%		2.64%	
M.7.7.2	Amortising	97.36%		97.36%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Maturity		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12 months	4.39%		4.39%	
M.7.8.2	> 12 <= 24 months	7.97%		7.97%	
M.7.8.3	> 24 <= 36 months	13.80%		13.80%	
M.7.8.4	> 36 <= 60 months	18.78%		18.78%	
M.7.8.5	> 60 months	55.05%		55.05%	
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
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 (1000s)	69.87			
By buckets (mm):					
M.7A.10.2	<=100K	1,217.90	32,226	41.6%	76.9%
M.7A.10.3	>100K and <=200K	1,010.96	7,295	34.5%	17.4%
M.7A.10.4	>200K and <=300K	410.41	1,710	14.0%	4.1%
M.7A.10.5	>300K and <=400K	158.62	466	5.4%	1.1%
M.7A.10.6	>400K	131.46	228	4.5%	0.5%
M.7A.10.7					
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,929.3	41,925	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 (%)	56.89%			
By LTV buckets (mm):					
M.7A.11.2	>0 <=40%	727.78	19,682	24.8%	46.9%
M.7A.11.3	>40 <=50%	383.12	5,107	13.1%	12.2%
M.7A.11.4	>50 <=60%	417.78	4,897	14.3%	11.7%
M.7A.11.5	>60 <=70%	473.02	4,881	16.1%	11.6%
M.7A.11.6	>70 <=80%	471.04	4,081	16.1%	9.7%
M.7A.11.7	>80 <=90%	325.71	2,384	11.1%	5.7%
M.7A.11.8	>90 <=100%	101.17	634	3.5%	1.5%
M.7A.11.9	>100%	29.74	259	1.0%	0.6%
M.7A.11.10	Total	2,929.3	41,925	100.0%	100.0%
OM.7A.11.1	a/w >100 <=110%	8.99	82	0.3%	0.2%
OM.7A.11.2	a/w >110 <=120%	4.90	39	0.2%	0.1%
OM.7A.11.3	a/w >120 <=130%	1.11	15	0.0%	0.0%
OM.7A.11.4	a/w >130 <=140%	3.00	25	0.1%	0.1%
OM.7A.11.5	a/w >140 <=150%	5.46	34	0.2%	0.1%
OM.7A.11.6	a/w >150%	6.30	64	0.2%	0.2%
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 (%)	48.40%			
By LTV buckets (mm):					
M.7A.12.2	>0 <=40%	1,109.11	25,198	37.9%	60.1%
M.7A.12.3	>40 <=50%	461.18	5,341	15.7%	12.7%
M.7A.12.4	>50 <=60%	414.29	4,148	14.1%	9.9%
M.7A.12.5	>60 <=70%	384.17	3,405	13.1%	8.1%
M.7A.12.6	>70 <=80%	282.01	2,055	9.6%	4.9%
M.7A.12.7	>80 <=90%	193.08	1,218	6.6%	2.9%
M.7A.12.8	>90 <=100%	65.54	382	2.3%	0.9%
M.7A.12.9	>100%	18.76	178	0.6%	0.4%
M.7A.12.10	Total	2,929.3	41,925	100.0%	100.0%
OM.7A.12.1	a/w >100 <=110%	5.68	38	0.2%	0.1%
OM.7A.12.2	a/w >110 <=120%	3.12	26	0.1%	0.1%
OM.7A.12.3	a/w >120 <=130%	1.16	15	0.0%	0.0%
OM.7A.12.4	a/w >130 <=140%	5.17	26	0.2%	0.1%
OM.7A.12.5	a/w >140 <=150%	0.70	18	0.0%	0.0%
OM.7A.12.6	a/w >150%	2.94	55	0.1%	0.1%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82.09%			
M.7A.13.2	Second home/holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	17.91%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17	no data				
M.7A.15.18	Total	0.0	0	0.0%	0.0%
M.7A.15.19					
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	no data				
M.7A.16.18	Total	0.0	0	0.0%	0.0%
M.7A.16.19					
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	Multi-family 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)	% No. of Dwellings with no CO2 data
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	Multi-family House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	Total	0.0	0.0		
M.7A.20.9	Weighted Average				
M.7A.20.10					
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 2025

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 28/02/2025

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

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

Asset Based Solutions (cover pool and management)

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

Website

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

Remark

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

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



BNP PARIBAS Residential Mortgage Pandbrieven Program

FORTIS

Covered Bond 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	3.06	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2025	0.60	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2025	3.67	30/10/2029
		2,250,000,000									

Totals

Total Outst	2,250,000,000
Current Weighted Average Fixed Coupon:	2.10 %
Weighted Average Remaining Average Life*	2.79

* 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 Parisbas 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	2,929,348,278 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	130,429,394 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.88%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,393,346,190 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.37%
> > Cover Test Royal Decree Art 5 Paraf 1	Passed Limit 85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	18,898,590 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	130,429,394 (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)	2,393,346,190
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	113.01%
> > Cover Test Royal Decree Art 5 Paraf 2	Passed Limit 105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	479,434,363 (VIII)
Total Interest Proceeds Residential Mortgage Loans	479,434,363
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,542,674,174 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,393,346,190
Total Principal Proceeds Public Finance Exposures	18,898,590
Total Principal Proceeds Financial Institution Exposures	130,429,394
Impact Derivatives	0
Interest Requirement Covered Bonds	179,375,000 (X)
Costs, Fees and expenses Covered Bonds	19,625,058 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	573,108,479
> > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	301,128,105 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,087,772 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	291,040,333
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	18,103,920 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,541,420 (XVII)

Cover Pool Summary

Portfolio Cut-off D 28/02/2025 (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	2,929,348,278
Principal Redemptions between Cut-off Date and Maturity	2,929,348,278
Interest Payments between Cut-off Date and Maturity Date	479,434,363
Number of borrowers	22,235
Number of loans	41,925
Average Outstanding Balance per borrower	131,745
Average Outstanding Balance per loan	69,871
Weighted average Current Loan to Current Value	48.40%
Weighted average Current Loan to Original Value	56.89%
Weighted average seasoning (in Years)	5.09
Weighted average remaining maturity (in years, at 0% CPR)	14.87
Weighted average initial maturity (in years, at 0% CPR)	19.96
Percentage of Fixed Rate Loans	92.21%
Percentage of Variable Rate Loans	7.79%
Weighted average interest rate	1.97%
Weighted average interest rate Fixed Rate Loans	1.94%
Weighted average interest rate Variable Rate Loans	2.36%
Weighted Remaining average life (in years, at 0% CPR)	7.85
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.23
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 130,429,394

3. Public Sector Exposure (Liquid Bond Positions)

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
Maturity Date	22/06/2026	22/06/2028	22/06/2030	22/10/2031
Coupon Type	F	F	F	F
Coupon	1.00 %	0.80 %	0.10 %	0.00 %
Standar & Poor's Ratir	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

5,128,714 EUR

Stratification Tables

Portfolio Cut-off Date 28/02/2025

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	498,175,863.76	17.01 %	6,836	16.31 %
Oost-Vlaanderen	433,017,504.47	14.78 %	6,591	15.72 %
Vlaams-Brabant	385,413,631.02	13.16 %	5,266	12.56 %
West-Vlaanderen	313,195,898.39	10.69 %	5,222	12.46 %
Brussels	306,554,116.12	10.46 %	3,244	7.74 %
Liège	233,531,915.75	7.97 %	3,506	8.36 %
Limburg	204,093,341.53	6.97 %	3,301	7.87 %
Hainaut	185,132,359.67	6.32 %	2,949	7.03 %
Brabant Wallon	154,386,407.04	5.27 %	1,930	4.60 %
Namur	124,928,224.00	4.26 %	1,821	4.34 %
Luxembourg	86,397,876.02	2.95 %	1,189	2.84 %
Other	4,521,140.67	0.15 %	70	0.17 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	128,641,258.17	4.39 %	959	2.29 %
>1 and <=2	233,599,860.80	7.97 %	1,771	4.22 %
>2 and <=3	404,324,681.01	13.80 %	3,564	8.50 %
>3 and <=4	550,109,190.41	18.78 %	5,516	13.16 %
>4 and <=5	278,324,850.73	9.50 %	3,164	7.55 %
>5 and <=6	306,518,113.99	10.46 %	4,347	10.37 %
>6 and <=7	181,302,773.15	6.19 %	2,738	6.53 %
>7 and <=8	187,468,219.05	6.40 %	3,522	8.40 %
>8 and <=9	400,099,819.18	13.66 %	9,045	21.57 %
>9 and <=10	211,022,213.89	7.20 %	5,794	13.82 %
>10 and <=11	27,816,105.60	0.95 %	781	1.86 %
>11 and <=12	2,854,246.47	0.10 %	97	0.23 %
>12 and <=13	1,418,469.84	0.05 %	52	0.12 %
>13 and <=14	1,934,019.88	0.07 %	94	0.22 %
>14 and <=15	5,243,315.45	0.18 %	208	0.50 %
>15 and <=16	5,458,276.62	0.19 %	143	0.34 %
>16 and <=17	882,265.80	0.03 %	30	0.07 %
>17 and <=18	185,429.31	0.01 %	7	0.02 %
>18 and <=19	445,524.23	0.02 %	16	0.04 %
>19 and <=20	1,234,381.98	0.04 %	60	0.14 %
>20 and <=21	15,220.42	0.00 %	3	0.01 %
>21 and <=22	191,159.48	0.01 %	9	0.02 %
>22 and <=23	250,000.00	0.01 %	2	0.00 %
>24 and <=25	8,882.98	0.00 %	3	0.01 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	50,000.00	0.00 %	225	0.54 %
<=1	23,467,096.32	0.80 %	2,546	6.07 %
>1 and <=2	44,695,265.36	1.53 %	2,878	6.86 %
>2 and <=3	39,578,426.50	1.35 %	1,743	4.16 %
>3 and <=4	50,477,821.61	1.72 %	1,804	4.30 %
>4 and <=5	68,372,107.86	2.33 %	2,053	4.90 %
>5 and <=6	66,879,339.25	2.28 %	1,703	4.06 %
>6 and <=7	97,600,685.79	3.33 %	2,057	4.91 %
>7 and <=8	81,043,519.18	2.77 %	1,497	3.57 %
>8 and <=9	83,463,770.42	2.85 %	1,456	3.47 %
>9 and <=10	118,320,246.82	4.04 %	1,998	4.77 %
>10 and <=11	124,980,302.18	4.27 %	1,847	4.41 %
>11 and <=12	173,208,374.44	5.91 %	2,351	5.61 %
>12 and <=13	120,076,741.58	4.10 %	1,502	3.58 %
>13 and <=14	109,167,135.45	3.73 %	1,306	3.12 %
>14 and <=15	153,084,467.16	5.23 %	1,825	4.35 %
>15 and <=16	160,514,733.78	5.48 %	1,811	4.32 %
>16 and <=17	261,032,680.13	8.91 %	2,673	6.38 %
>17 and <=18	160,565,793.20	5.48 %	1,475	3.52 %
>18 and <=19	113,279,847.07	3.87 %	1,037	2.47 %
>19 and <=20	137,004,817.33	4.68 %	1,243	2.96 %
>20 and <=21	129,410,606.49	4.42 %	1,000	2.39 %
>21 and <=22	211,266,021.14	7.21 %	1,455	3.47 %
>22 and <=23	154,896,102.56	5.29 %	1,006	2.40 %
>23 and <=24	132,567,824.72	4.53 %	770	1.84 %
>24 and <=25	69,773,779.97	2.38 %	395	0.94 %
>25 and <=26	3,361,605.51	0.11 %	24	0.06 %
>26 and <=27	6,725,709.79	0.23 %	39	0.09 %
>27 and <=28	30,551,863.27	1.04 %	186	0.44 %
>28 and <=29	2,071,461.87	0.07 %	11	0.03 %
>29 and <=30	1,860,131.69	0.06 %	9	0.02 %
2,929,348,278.44	100.00 %	41,925	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	5	0.01 %
>1 and <=2	2,543,911.01	0.09 %	23	0.05 %
>2 and <=3	3,700,671.82	0.13 %	41	0.10 %
>3 and <=4	2,726,224.76	0.09 %	37	0.09 %
>4 and <=5	22,556,384.77	0.77 %	211	0.50 %
>5 and <=6	2,949,475.23	0.10 %	100	0.24 %
>6 and <=7	4,282,595.48	0.15 %	134	0.32 %
>7 and <=8	4,456,856.07	0.15 %	163	0.39 %
>8 and <=9	7,394,183.40	0.25 %	382	0.91 %
>9 and <=10	159,103,100.73	5.43 %	7,374	17.59 %
>10 and <=11	15,291,347.52	0.52 %	1,185	2.83 %
>11 and <=12	33,631,105.52	1.15 %	1,022	2.44 %
>12 and <=13	115,105,763.98	3.93 %	3,043	7.26 %
>13 and <=14	19,878,071.81	0.68 %	421	1.00 %
>14 and <=15	322,911,043.11	11.02 %	5,703	13.60 %
>15 and <=16	25,424,714.82	0.87 %	412	0.98 %
>16 and <=17	39,924,041.51	1.36 %	572	1.36 %
>17 and <=18	167,443,664.06	5.72 %	2,337	5.57 %
>18 and <=19	23,052,583.74	0.79 %	335	0.80 %
>19 and <=20	739,215,556.56	25.23 %	8,348	19.91 %
>20 and <=21	58,690,415.42	2.00 %	641	1.53 %
>21 and <=22	23,812,128.82	0.81 %	260	0.62 %
>22 and <=23	29,744,527.78	1.02 %	336	0.80 %
>23 and <=24	15,922,080.10	0.54 %	193	0.46 %
>24 and <=25	976,737,229.56	33.34 %	7,676	18.31 %
>25 and <=26	53,198,106.80	1.82 %	507	1.21 %
>26 and <=27	3,673,715.34	0.13 %	30	0.07 %
>27 and <=28	1,272,839.31	0.04 %	10	0.02 %
>28 and <=29	3,669,466.00	0.13 %	25	0.06 %
>29 and <=30	49,534,248.24	1.69 %	382	0.91 %
>30 and <=31	1,291,469.12	0.04 %	13	0.03 %
>39 and <=40	210,756.05	0.01 %	4	0.01 %
2,929,348,278.44	100.00 %	41,925	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	8,882.98	0.00 %	3	0.01 %
2002	250,000.00	0.01 %	2	0.00 %
2003	164,846.39	0.01 %	5	0.01 %
2004	35,062.83	0.00 %	6	0.01 %
2005	1,146,102.39	0.04 %	55	0.13 %
2006	540,274.50	0.02 %	22	0.05 %
2007	185,429.31	0.01 %	7	0.02 %
2008	738,137.69	0.03 %	21	0.05 %
2009	4,099,560.40	0.14 %	121	0.29 %
2010	6,087,059.20	0.21 %	217	0.52 %
2011	2,541,187.34	0.09 %	110	0.26 %
2012	1,335,286.87	0.05 %	53	0.13 %
2013	2,655,498.36	0.09 %	87	0.21 %
2014	19,594,880.20	0.67 %	456	1.09 %
2015	211,684,667.89	7.23 %	5,816	13.87 %
2016	344,442,894.80	11.76 %	8,237	19.65 %
2017	215,512,036.49	7.36 %	4,033	9.62 %
2018	188,282,943.69	6.43 %	2,865	6.83 %
2019	305,684,278.04	10.44 %	4,424	10.55 %
2020	247,537,999.67	8.45 %	2,903	6.92 %
2021	543,838,884.09	18.57 %	5,565	13.27 %
2022	437,845,997.65	14.95 %	3,893	9.29 %
2023	238,192,371.04	8.13 %	1,843	4.40 %
2024	156,943,996.62	5.36 %	1,181	2.82 %
2,929,348,278.44	100.00 %	41,925	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	441,732,108.66	15.08 %	11,240	50.55 %
>100 and <=200	887,293,183.12	30.29 %	6,066	27.28 %
>200 and <=300	732,564,444.96	25.01 %	3,001	13.50 %
>300 and <=400	396,824,481.01	13.55 %	1,158	5.21 %
>400	470,934,060.69	16.08 %	770	3.46 %
2,929,348,278.44	100.00 %	22,235	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	646,517.00	0.02 %	22	0.05 %
0.5 - 1%	119,062,711.27	4.06 %	1,304	3.11 %
1 - 1.5%	800,141,929.09	27.31 %	10,525	25.10 %
1.5 - 2%	1,152,706,057.73	39.35 %	20,466	48.82 %
2 - 2.5%	238,090,500.49	8.13 %	3,383	8.07 %
2.5 - 3%	192,738,597.02	6.58 %	2,118	5.05 %
3 - 3.5%	241,751,254.11	8.25 %	1,984	4.73 %
3.5 - 4%	130,125,232.70	4.44 %	1,263	3.01 %
4 - 4.5%	37,401,355.76	1.28 %	443	1.06 %
4.5 - 5%	9,697,540.53	0.33 %	170	0.41 %
5 - 5.5%	3,768,336.19	0.13 %	113	0.27 %
5.5 - 6%	2,436,237.54	0.08 %	99	0.24 %
6 - 6.5%	412,802.15	0.01 %	16	0.04 %
6.5 - 7%	322,846.35	0.01 %	15	0.04 %
7.5 - 8%	1,804.29	0.00 %	1	0.00 %
7 - 7.5%	44,556.22	0.00 %	3	0.01 %
2,929,348,278.44	100.00 %	41,925	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,701,170,022.03	92.21 %	39,540	94.31 %
Variable	2,418,960.11	0.08 %	77	0.18 %
Variable With Cap	225,759,296.30	7.71 %	2,308	5.51 %
2,929,348,278.44	100.00 %	41,925	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2025	71,056,452.23	2.43 %	773	1.84 %
2026	15,687,047.62	0.54 %	216	0.52 %
2027	8,932,412.93	0.30 %	96	0.23 %
2028	21,043,819.12	0.72 %	215	0.51 %
2029	27,135,382.40	0.93 %	303	0.72 %
2030	1,596,894.07	0.05 %	25	0.06 %
2031	26,024,397.75	0.89 %	167	0.40 %
2032	21,477,297.75	0.73 %	132	0.31 %
2033	2,544,104.29	0.09 %	31	0.07 %
2034	16,422,345.08	0.56 %	200	0.48 %
2035	3,321,042.15	0.11 %	29	0.07 %
2036	4,320,635.49	0.15 %	33	0.08 %
2037	1,275,502.44	0.04 %	13	0.03 %
2038	63,099.50	0.00 %	1	0.00 %
Fixed To Maturity	2,708,447,845.62	92.46 %	39,691	94.67 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,929,348,278.44	100.00 %	41,925	100.00 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,825,935,339.57	96.47 %	40,710	97.10 %
Interest only	77,348,872.75	2.64 %	526	1.25 %
Linear	26,064,066.12	0.89 %	689	1.64 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	124,051,627.28	4.23 %	8,212	19.59 %
11-20%	239,809,262.12	8.19 %	5,779	13.78 %
21-30%	335,057,165.97	11.44 %	5,684	13.56 %
31-40%	410,194,505.01	14.00 %	5,523	13.17 %
41-50%	461,177,297.70	15.74 %	5,341	12.74 %
51-60%	414,290,863.96	14.14 %	4,148	9.89 %
61-70%	384,371,736.87	13.12 %	3,405	8.12 %
71-80%	282,013,729.85	9.63 %	2,055	4.90 %
81-90%	193,078,659.92	6.59 %	1,218	2.91 %
91-100%	66,539,352.43	2.27 %	382	0.91 %
101-110%	5,677,381.41	0.19 %	38	0.09 %
111-120%	3,121,369.21	0.11 %	26	0.06 %
>120%	9,965,326.71	0.34 %	114	0.27 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	62,493,859.00	2.13 %	5,844	13.94 %
11-20%	140,868,978.76	4.81 %	4,352	10.38 %
21-30%	219,061,489.42	7.48 %	4,506	10.75 %
31-40%	305,354,879.63	10.42 %	4,980	11.88 %
41-50%	383,115,731.85	13.08 %	5,107	12.18 %
51-60%	417,776,456.86	14.26 %	4,897	11.68 %
61-70%	473,015,227.54	16.15 %	4,881	11.64 %
71-80%	471,042,262.31	16.08 %	4,081	9.73 %
81-90%	325,708,818.82	11.12 %	2,384	5.69 %
91-100%	101,165,904.53	3.45 %	634	1.51 %
101-110%	8,985,732.90	0.31 %	82	0.20 %
111-120%	4,898,961.22	0.17 %	39	0.09 %
>120%	15,859,975.60	0.54 %	138	0.33 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	29,827,758.19	1.02 %	4,286	10.22 %
21-40%	87,759,344.16	3.00 %	3,646	8.70 %
41-60%	185,187,108.41	6.32 %	4,058	9.68 %
61-80%	324,595,605.88	11.08 %	4,845	11.56 %
81-100%	444,380,208.55	15.17 %	4,692	11.19 %
101-120%	121,362,652.62	4.14 %	2,194	5.23 %
121-140%	142,457,976.39	4.86 %	2,290	5.46 %
141-160%	138,056,406.62	4.71 %	1,985	4.73 %
161-180%	247,424,578.02	8.45 %	2,666	6.36 %
181-200%	237,289,328.70	8.10 %	2,314	5.52 %
201-300%	441,153,917.17	15.06 %	4,773	11.38 %
301-400%	216,647,033.93	7.40 %	1,928	4.60 %
401-500%	78,111,316.96	2.67 %	671	1.60 %
>500%	235,095,042.84	8.03 %	1,577	3.76 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	68,841,988.48	2.35 %	5,673	13.53 %
>1 and <=2	86,203,909.78	2.94 %	3,410	8.13 %
>2 and <=3	133,213,684.15	4.55 %	3,755	8.96 %
>3 and <=4	171,459,912.03	5.85 %	3,440	8.21 %
>4 and <=5	188,975,319.23	6.45 %	3,228	7.70 %
>5 and <=6	267,439,450.51	9.13 %	3,918	9.35 %
>6 and <=7	240,036,973.45	8.19 %	2,979	7.11 %
>7 and <=8	252,909,217.59	8.63 %	2,979	7.11 %
>8 and <=9	412,249,745.30	14.07 %	4,317	10.30 %
>9 and <=10	188,672,918.67	6.44 %	1,719	4.10 %
>10 and <=11	325,163,754.10	11.10 %	2,706	6.45 %
>11 and <=12	265,876,472.15	9.08 %	1,833	4.37 %
>12 and <=13	114,345,128.57	3.90 %	720	1.72 %
>13 and <=14	170,694,690.44	5.83 %	989	2.36 %
>14 and <=15	10,242,119.01	0.35 %	61	0.15 %
>15 and <=16	25,765,177.71	0.88 %	159	0.38 %
>16 and <=17	7,257,817.27	0.25 %	39	0.09 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,708,447,845.62	92.46 %	39,691	94.67 %
>=0 and <=1	87,842,334.83	3.00 %	1,007	2.40 %
>1 and <=2	30,683,842.64	1.05 %	313	0.75 %
>2 and <=3	26,925,830.90	0.92 %	308	0.73 %
>3 and <=4	47,381,695.50	1.62 %	298	0.71 %
>4 and <=5	18,620,463.06	0.64 %	227	0.54 %
>5 and <=6	7,458,287.76	0.25 %	61	0.15 %
>7 and <=8	63,099.50	0.00 %	1	0.00 %
>6 and <=7	1,924,878.63	0.07 %	19	0.05 %
	2,929,348,278.44	100.00 %	41,925	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,887,528,762.29	82.09 %	21,529	80.69 %
Other/No data	1,938,910,269.00	17.91 %	5,151	19.31 %
	10,826,439,031.29	100.00 %	26,680	100.00 %

18. IFRS9 Norms

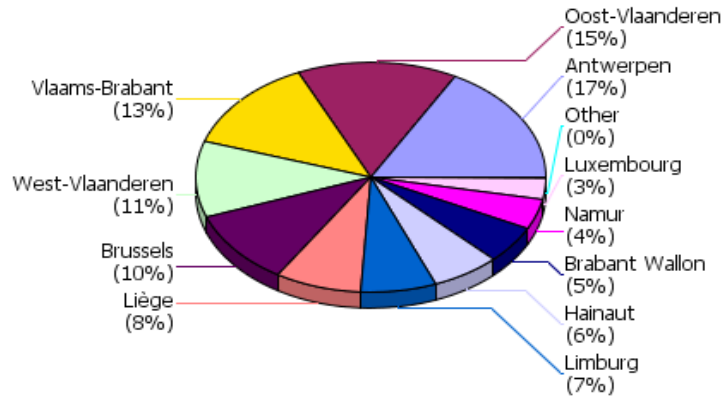
	In EUR	In %	In number of loans	In %
Phase 1	2,618,543,839.13	89.39 %	38,067	90.80 %
Phase 2	310,692,042.89	10.61 %	3,633	8.67 %
Phase 3	112,396.42	0.00 %	1	0.00 %
Other/No data	0.00	0.00 %	224	0.53 %
	2,929,348,278.44	100.00 %	41,925	100.00 %



Stratification Tables

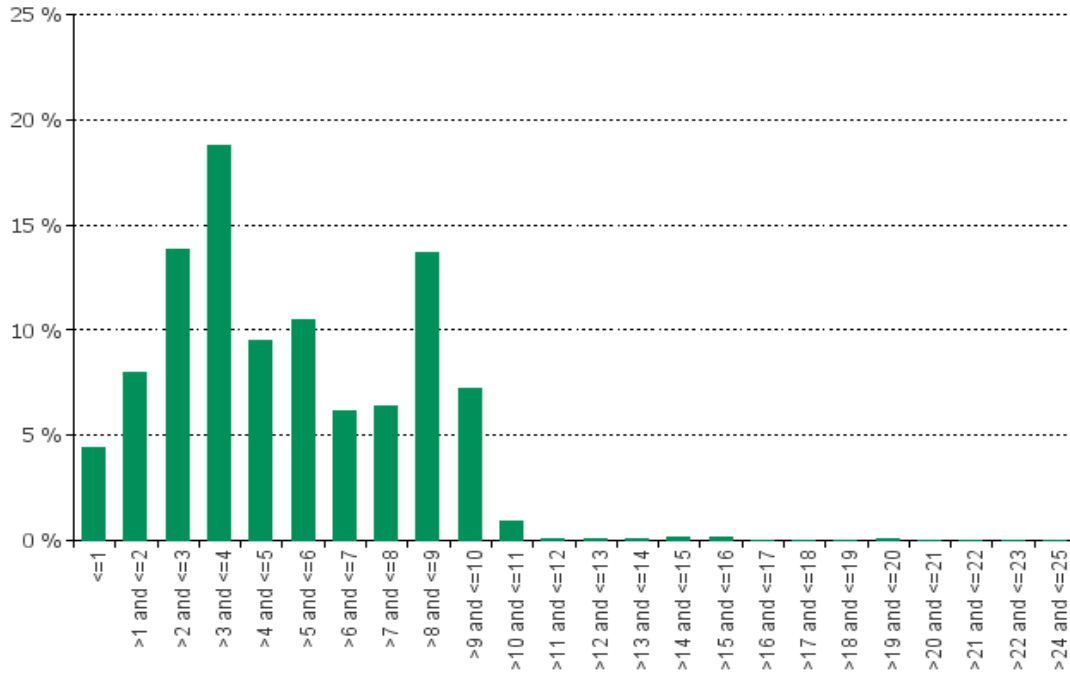
Portfolio Cut-off Date 28/02/2025

1. Geographic distribution



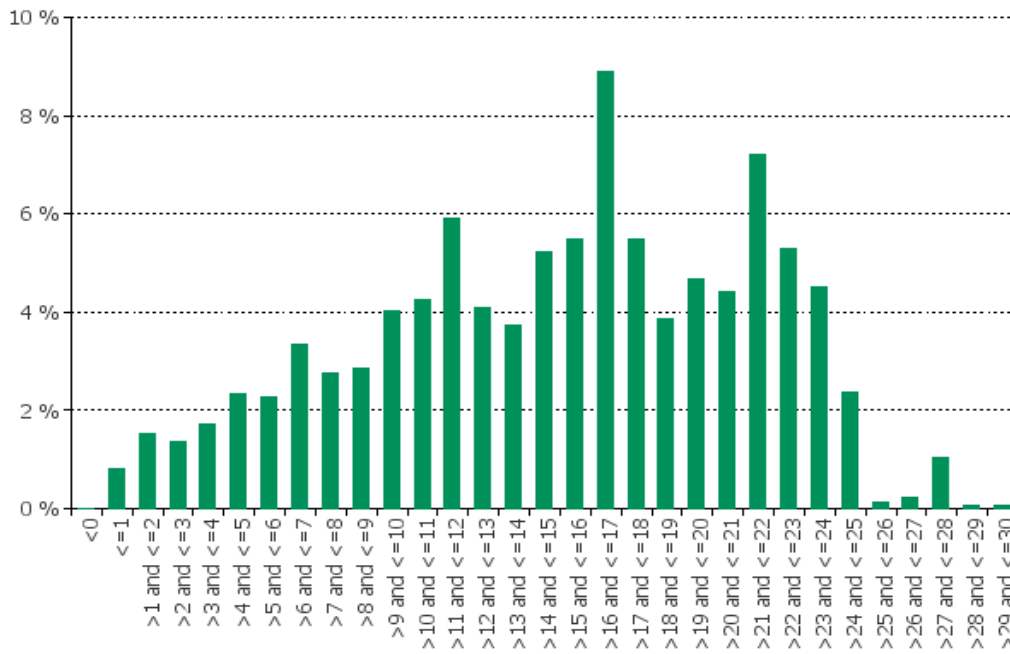
2. Seasoning

Distribution per Seasoning



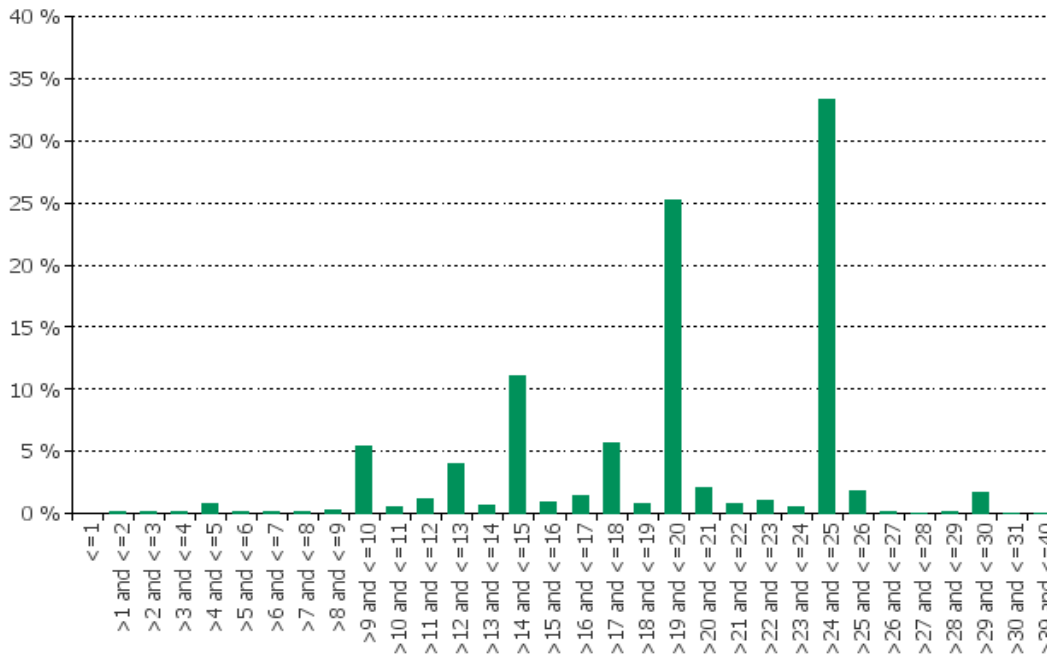
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



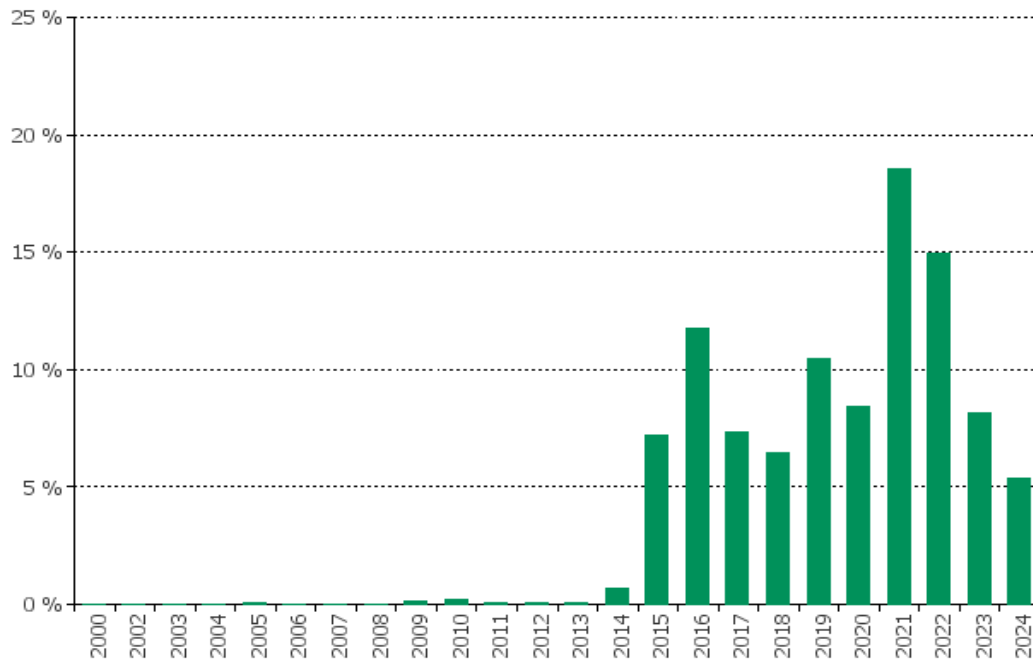
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

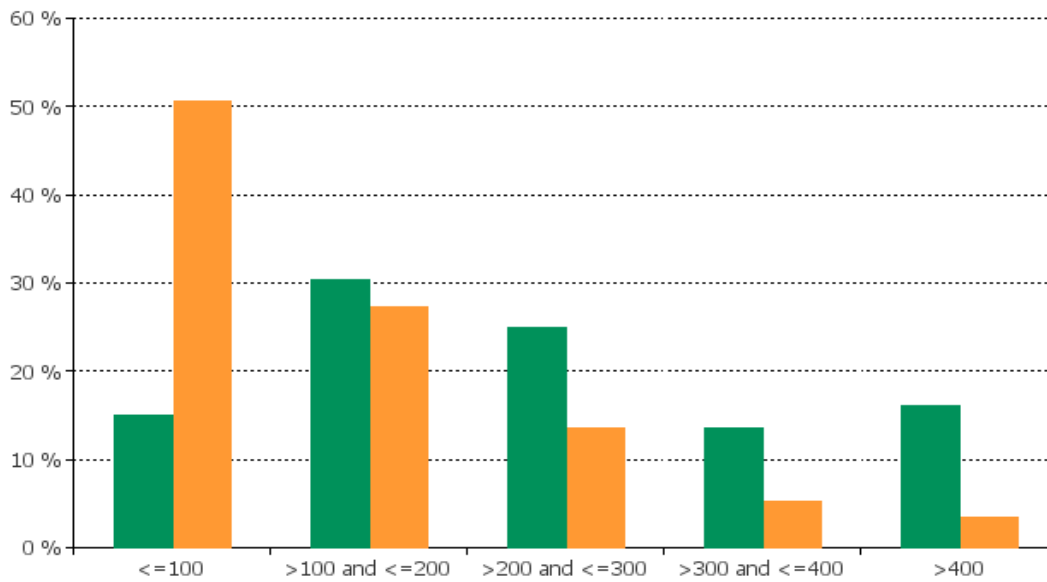
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

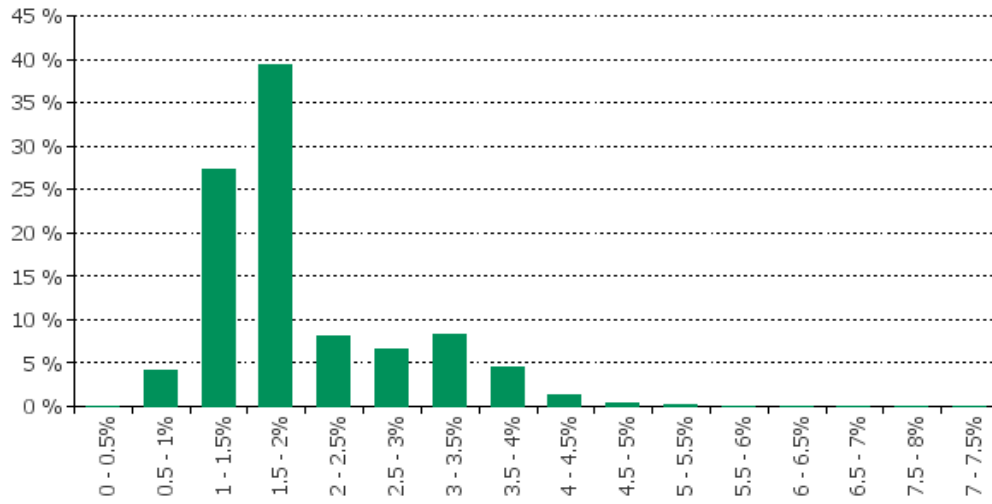
Outstanding Loan Balance by Borrower

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



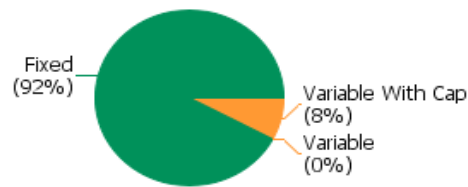
7. Interest Rate

Distribution per Interest Rate



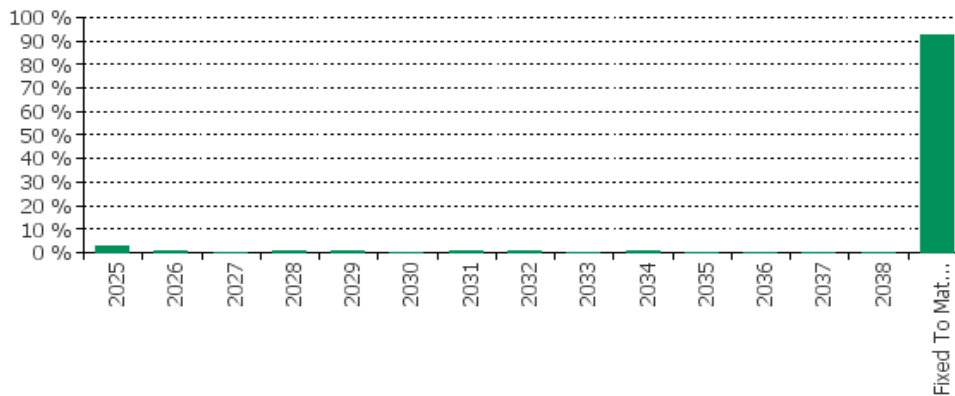
8. Interest Rate Type

Distribution per Interest Type



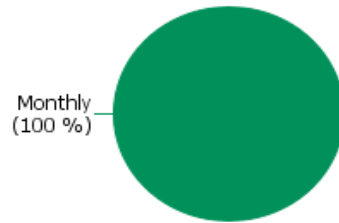
9. Next Reset Date

Next Reset Date



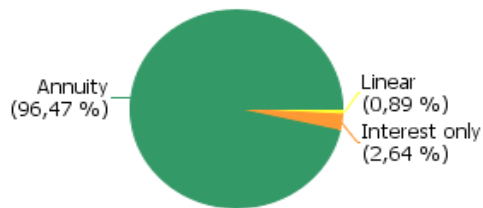
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



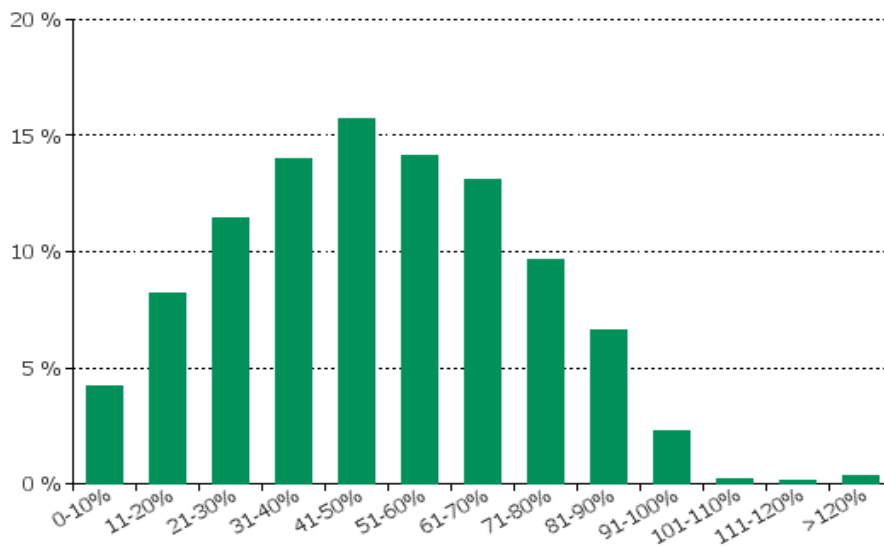
11. Repayment Type

Distribution per Repayment Type

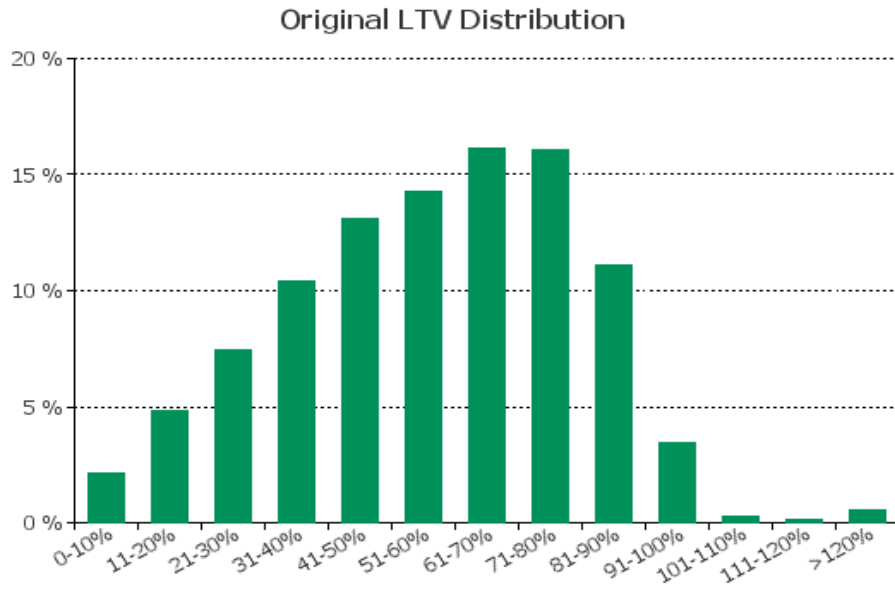


12. Current Loan to Current Value (LTV)

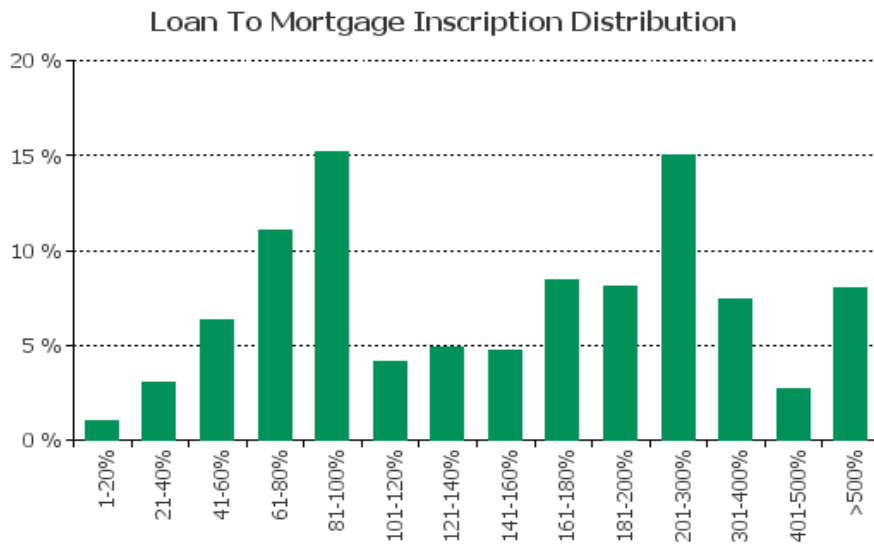
Current LTV Distribution



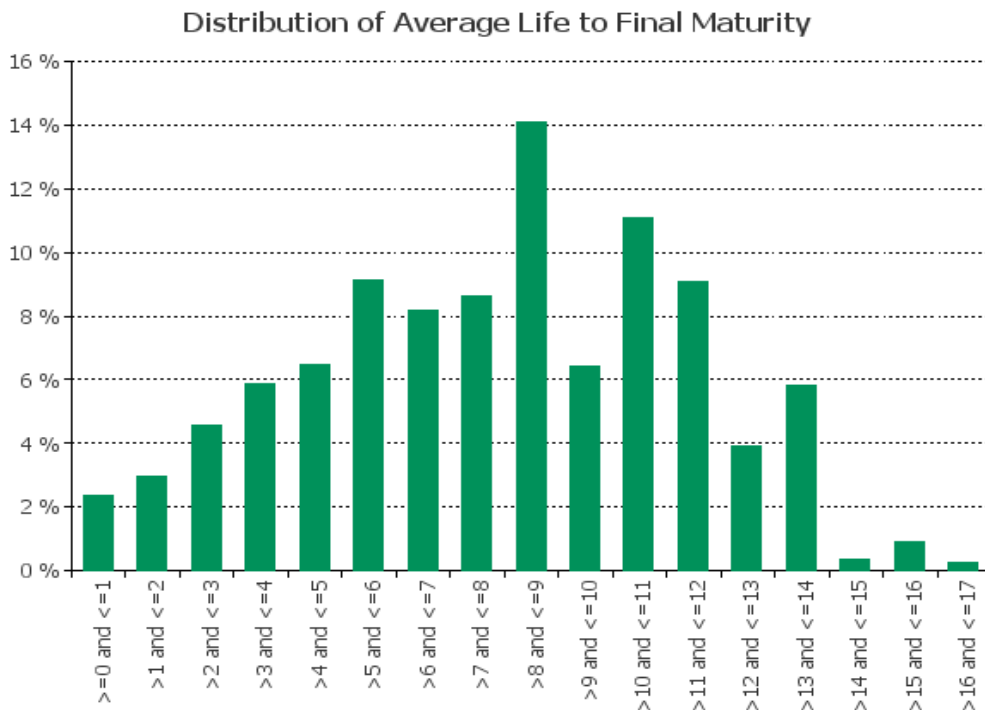
13. Current Loan to Original Value (LTOV)



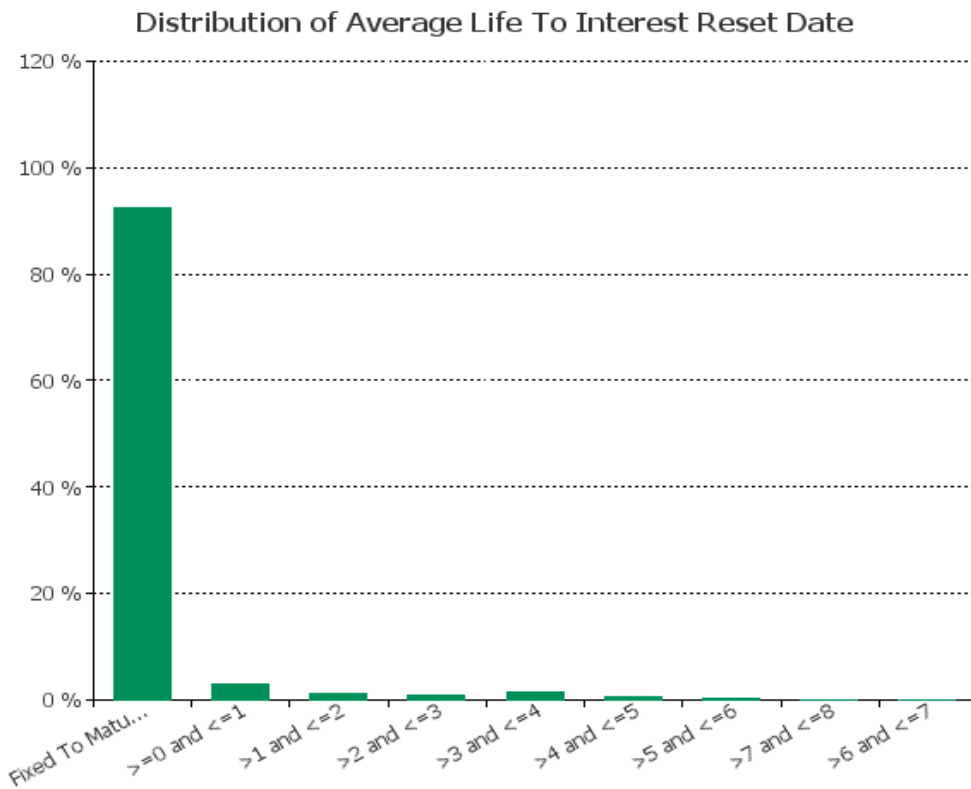
14. Loan to Mortgage Inscription Ratio (LTM)



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



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



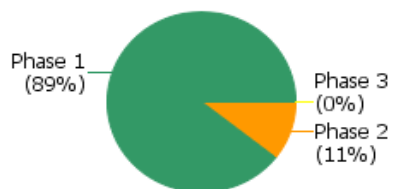
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





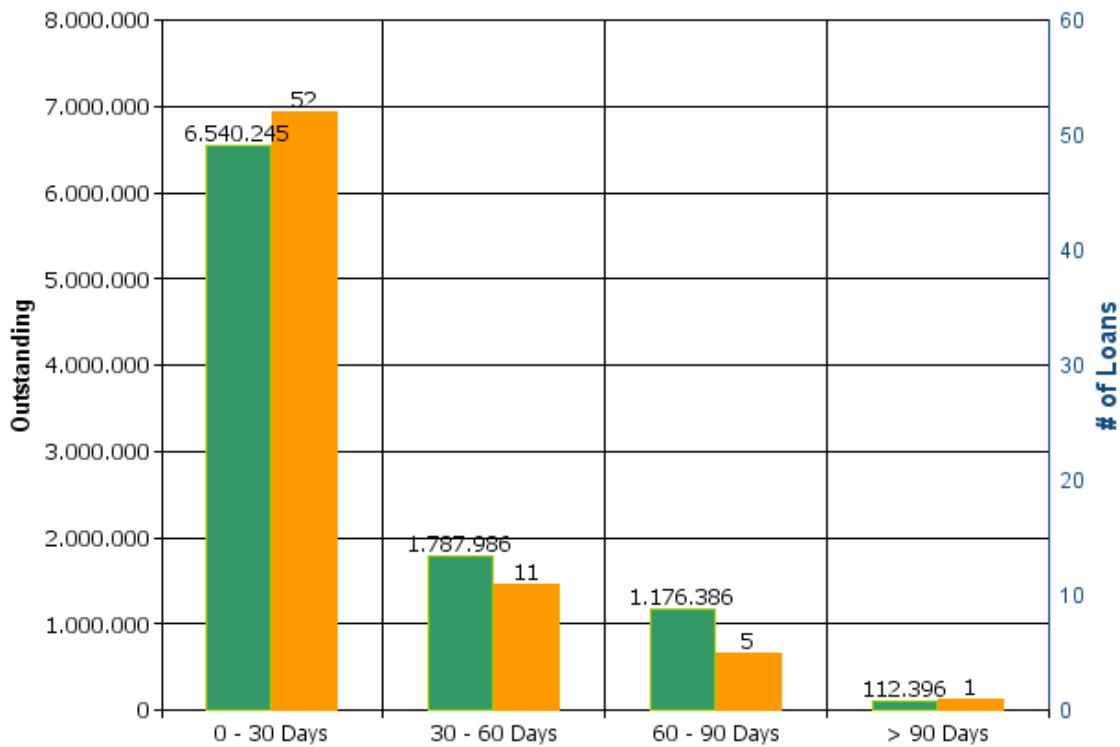
Cover Pool Performance

Portfolio Cut-off | 28/02/2025

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,919,731,264.69	99.67 %	41,856	99.84 %
0 - 30 Days	6,540,245.43	0.22 %	52	0.12 %
30 - 60 Days	1,787,986.17	0.06 %	11	0.03 %
60 - 90 Days	1,176,385.73	0.04 %	5	0.01 %
> 90 Days	112,396.42	0.00 %	1	0.00 %
Total	2,929,348,278.44	100.00 %	41,925	100.00 %

Delinquency Outstanding in Euro





Amortisation

Feb/2025

TIME		ABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/03/2025	1	2,250,000,000	2,908,388,948	2,903,933,111	2,897,261,696	2,886,175,502
01/04/2025	2	2,250,000,000	2,887,552,815	2,878,238,900	2,864,323,378	2,841,277,671
01/05/2025	3	2,250,000,000	2,867,138,638	2,853,199,609	2,832,416,607	2,798,110,405
01/06/2025	4	2,250,000,000	2,846,409,876	2,827,767,372	2,800,030,411	2,754,400,459
01/07/2025	5	2,250,000,000	2,825,679,283	2,802,564,841	2,768,244,883	2,711,970,263
01/08/2025	6	2,250,000,000	2,804,110,866	2,776,455,781	2,735,480,924	2,668,521,630
01/09/2025	7	2,250,000,000	2,782,752,558	2,750,634,910	2,703,148,924	2,625,812,003
01/10/2025	8	1,750,000,000	2,761,908,467	2,725,550,302	2,671,904,869	2,584,822,534
01/11/2025	9	1,750,000,000	2,740,276,184	2,699,616,263	2,639,750,727	2,542,899,975
01/12/2025	10	1,750,000,000	2,720,762,959	2,675,992,958	2,610,211,002	2,504,136,848
01/01/2026	11	1,750,000,000	2,700,372,606	2,651,433,459	2,579,677,852	2,464,362,194
01/02/2026	12	1,750,000,000	2,680,528,094	2,627,484,612	2,549,875,738	2,425,574,950
01/03/2026	13	1,750,000,000	2,660,435,223	2,603,794,048	2,521,079,736	2,389,006,189
01/04/2026	14	1,750,000,000	2,640,251,214	2,579,657,038	2,491,357,293	2,350,841,389
01/05/2026	15	1,750,000,000	2,620,105,213	2,555,771,433	2,462,214,153	2,313,818,130
01/06/2026	16	1,750,000,000	2,598,769,628	2,530,660,240	2,431,821,795	2,275,578,189
01/07/2026	17	1,750,000,000	2,578,910,419	2,507,199,407	2,403,347,381	2,239,714,429
01/08/2026	18	1,750,000,000	2,560,114,628	2,484,704,862	2,375,727,226	2,204,597,414
01/09/2026	19	1,750,000,000	2,539,781,855	2,460,790,230	2,346,877,664	2,168,601,682
01/10/2026	20	1,750,000,000	2,518,447,920	2,436,114,589	2,317,625,911	2,132,793,260
01/11/2026	21	1,750,000,000	2,499,589,161	2,413,771,472	2,290,529,387	2,098,929,781
01/12/2026	22	1,750,000,000	2,479,929,520	2,390,855,980	2,263,199,827	2,065,385,036
01/01/2027	23	1,750,000,000	2,460,601,070	2,368,198,301	2,236,050,684	2,031,965,771
01/02/2027	24	1,750,000,000	2,441,848,096	2,346,163,528	2,209,611,647	1,999,435,112
01/03/2027	25	1,750,000,000	2,423,437,746	2,324,907,222	2,184,562,196	1,969,204,362
01/04/2027	26	1,750,000,000	2,404,754,348	2,303,070,627	2,158,540,177	1,937,506,337
01/05/2027	27	1,750,000,000	2,386,217,931	2,281,566,876	2,133,122,764	1,906,842,964
01/06/2027	28	1,750,000,000	2,366,010,159	2,258,408,410	2,106,101,137	1,874,713,559
01/07/2027	29	1,750,000,000	2,348,181,275	2,237,711,316	2,081,663,684	1,845,365,288
01/08/2027	30	1,750,000,000	2,330,263,759	2,216,870,364	2,057,031,291	1,815,805,382
01/09/2027	31	1,750,000,000	2,312,120,403	2,195,879,185	2,032,371,683	1,786,438,854
01/10/2027	32	1,750,000,000	2,293,617,805	2,174,731,312	2,007,844,467	1,757,645,037
01/11/2027	33	1,750,000,000	2,275,192,911	2,153,602,571	1,983,280,376	1,728,788,393
01/12/2027	34	1,750,000,000	2,256,957,010	2,132,834,623	1,959,320,593	1,700,902,072
01/01/2028	35	1,750,000,000	2,238,999,927	2,112,276,435	1,935,499,965	1,673,106,530
01/02/2028	36	1,750,000,000	2,221,352,380	2,092,073,369	1,912,112,399	1,645,888,701
01/03/2028	37	1,000,000,000	2,203,541,756	2,072,006,340	1,889,265,649	1,619,778,469
01/04/2028	38	1,000,000,000	2,186,121,376	2,052,139,337	1,866,392,096	1,593,390,045
01/05/2028	39	1,000,000,000	2,168,626,972	2,032,375,682	1,843,867,877	1,567,707,712
01/06/2028	40	1,000,000,000	2,150,909,971	2,012,352,913	1,821,059,132	1,541,757,125
01/07/2028	41	1,000,000,000	2,133,393,738	1,992,688,848	1,798,826,011	1,516,691,170
01/08/2028	42	1,000,000,000	2,116,452,437	1,973,511,976	1,776,984,042	1,491,928,969
01/09/2028	43	1,000,000,000	2,099,565,053	1,954,444,614	1,755,339,890	1,467,514,702
01/10/2028	44	0	2,082,814,290	1,935,669,207	1,734,198,327	1,443,896,571
01/11/2028	45		2,064,652,053	1,915,535,673	1,711,795,809	1,419,207,510
01/12/2028	46		2,047,702,352	1,896,691,776	1,690,784,443	1,396,041,306
01/01/2029	47		2,030,773,791	1,877,821,300	1,669,705,339	1,372,797,503
01/02/2029	48		2,013,962,566	1,859,117,694	1,648,870,515	1,349,925,547
01/03/2029	49		1,997,291,485	1,840,903,670	1,628,965,354	1,328,526,198
01/04/2029	50		1,979,182,687	1,821,118,790	1,607,359,984	1,305,353,228
01/05/2029	51		1,962,272,239	1,802,595,209	1,587,094,755	1,283,612,196

01/06/2029	52	1,946,043,261	1,784,654,791	1,567,302,979	1,262,235,985
01/07/2029	53	1,929,325,369	1,766,419,161	1,547,470,118	1,241,154,805
01/08/2029	54	1,913,091,275	1,748,585,055	1,527,950,762	1,220,308,568
01/09/2029	55	1,896,241,187	1,730,244,293	1,508,079,080	1,199,336,459
01/10/2029	56	1,880,191,526	1,712,783,622	1,489,186,048	1,179,456,595
01/11/2029	57	1,863,819,480	1,694,989,594	1,469,967,004	1,159,303,668
01/12/2029	58	1,847,211,430	1,677,128,569	1,450,897,307	1,139,573,606
01/01/2030	59	1,831,001,103	1,659,591,245	1,432,074,282	1,120,025,401
01/02/2030	60	1,815,029,137	1,642,324,264	1,413,570,302	1,100,870,816
01/03/2030	61	1,799,105,669	1,625,421,886	1,395,808,127	1,082,878,373
01/04/2030	62	1,783,534,090	1,608,620,596	1,377,867,122	1,064,431,981
01/05/2030	63	1,768,122,042	1,592,102,443	1,360,361,989	1,046,601,009
01/06/2030	64	1,752,489,721	1,575,349,897	1,342,624,603	1,028,579,540
01/07/2030	65	1,737,275,446	1,559,110,123	1,325,513,427	1,011,308,121
01/08/2030	66	1,722,126,829	1,542,893,756	1,308,390,717	994,016,143
01/09/2030	67	1,707,063,532	1,526,804,224	1,291,453,811	976,993,065
01/10/2030	68	1,691,833,764	1,510,698,911	1,274,685,980	960,355,207
01/11/2030	69	1,676,892,192	1,494,817,419	1,258,077,907	943,827,966
01/12/2030	70	1,660,545,476	1,477,815,923	1,240,707,749	926,981,109
01/01/2031	71	1,644,985,862	1,461,485,519	1,223,876,970	910,533,170
01/02/2031	72	1,629,808,179	1,445,545,010	1,207,449,449	894,506,676
01/03/2031	73	1,614,190,111	1,429,499,248	1,191,303,414	879,168,311
01/04/2031	74	1,599,328,635	1,413,935,964	1,175,336,677	863,711,194
01/05/2031	75	1,584,234,128	1,398,292,258	1,159,472,008	848,560,108
01/06/2031	76	1,569,250,339	1,382,717,943	1,143,641,764	833,429,692
01/07/2031	77	1,554,304,813	1,367,300,962	1,128,107,002	818,738,741
01/08/2031	78	1,539,956,203	1,352,381,049	1,112,959,458	804,323,967
01/09/2031	79	1,525,694,988	1,337,584,432	1,097,982,875	790,139,642
01/10/2031	80	1,510,204,399	1,321,830,526	1,082,380,366	775,718,723
01/11/2031	81	1,496,101,674	1,307,265,904	1,067,731,746	761,979,247
01/12/2031	82	1,481,256,934	1,292,170,381	1,052,804,592	748,246,755
01/01/2032	83	1,466,958,812	1,277,526,992	1,038,226,635	734,760,595
01/02/2032	84	1,452,045,152	1,262,394,416	1,023,319,475	721,143,261
01/03/2032	85	1,437,723,551	1,247,960,020	1,009,211,727	708,383,026
01/04/2032	86	1,423,975,959	1,233,930,564	995,328,479	695,679,023
01/05/2032	87	1,409,994,161	1,219,809,297	981,516,072	683,212,771
01/06/2032	88	1,396,345,713	1,205,952,938	967,898,750	670,880,408
01/07/2032	89	1,382,615,217	1,192,134,610	954,453,188	658,849,009
01/08/2032	90	1,368,491,918	1,177,955,760	940,702,741	646,606,838
01/09/2032	91	1,354,867,279	1,164,250,081	927,392,969	634,758,174
01/10/2032	92	1,340,757,748	1,150,234,522	913,973,676	623,008,933
01/11/2032	93	1,327,421,882	1,136,862,220	901,050,676	611,598,516
01/12/2032	94	1,313,735,233	1,123,293,562	888,105,213	600,340,592
01/01/2033	95	1,299,972,285	1,109,640,488	875,079,555	589,030,043
01/02/2033	96	1,286,675,067	1,096,427,364	862,460,475	578,077,052
01/03/2033	97	1,273,517,521	1,083,552,672	850,374,991	567,795,595
01/04/2033	98	1,260,427,700	1,070,596,505	838,070,137	557,209,517
01/05/2033	99	1,247,277,153	1,057,687,593	825,927,111	546,884,941
01/06/2033	100	1,234,289,392	1,044,898,771	813,865,470	536,615,837
01/07/2033	101	1,221,360,217	1,032,256,323	802,039,438	526,650,705
01/08/2033	102	1,208,506,817	1,019,660,665	790,238,038	516,703,611
01/09/2033	103	1,195,717,148	1,007,158,443	778,563,708	506,914,064
01/10/2033	104	1,182,973,034	994,788,476	767,108,633	497,408,427
01/11/2033	105	1,170,291,386	982,455,047	755,671,261	487,916,825
01/12/2033	106	1,156,883,888	969,605,372	743,952,141	478,381,052
01/01/2034	107	1,144,168,631	957,322,036	732,659,414	469,124,079
01/02/2034	108	1,131,350,240	944,991,433	721,383,231	459,947,490
01/03/2034	109	1,118,821,469	933,094,679	710,665,119	451,379,906
01/04/2034	110	1,106,330,836	921,112,588	699,755,141	442,567,929
01/05/2034	111	1,093,845,999	909,223,063	689,022,796	433,993,790
01/06/2034	112	1,080,542,690	896,641,775	677,760,430	425,091,826
01/07/2034	113	1,068,074,926	884,841,167	667,194,300	416,749,373
01/08/2034	114	1,055,797,247	873,186,282	656,731,738	408,476,666
01/09/2034	115	1,043,480,051	861,535,761	646,321,350	400,298,875
01/10/2034	116	1,031,425,019	850,184,887	636,236,149	392,437,311
01/11/2034	117	1,019,512,385	838,940,197	626,224,503	384,625,990
01/12/2034	118	1,007,538,601	827,726,294	616,333,214	376,999,024
01/01/2035	119	995,519,610	816,465,158	606,401,923	369,353,181
01/02/2035	120	983,808,294	805,491,748	596,730,316	361,922,843
01/03/2035	121	972,153,235	794,729,739	587,404,931	354,903,671
01/04/2035	122	960,573,374	783,931,404	577,950,013	347,712,098

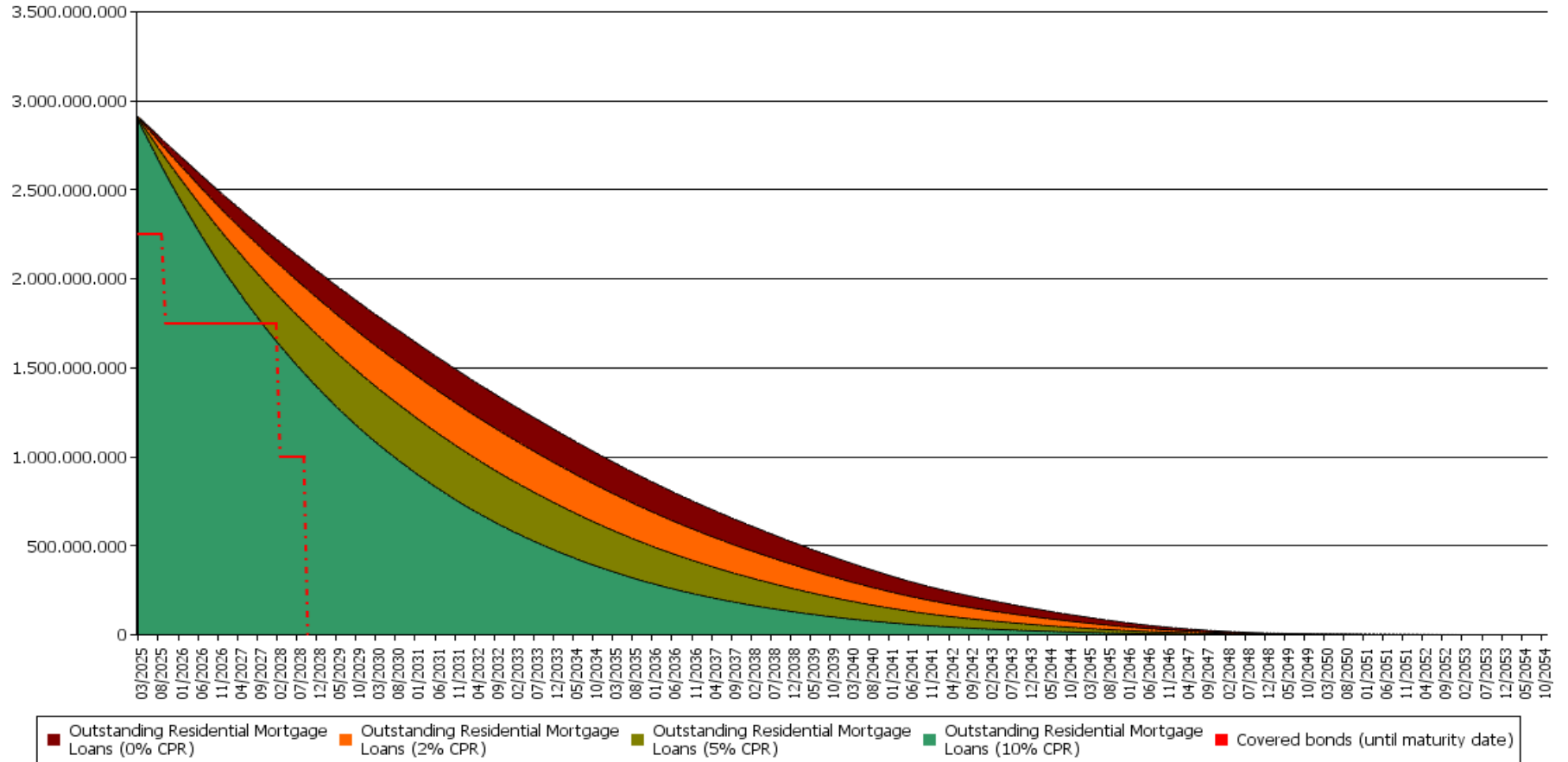
01/05/2035	123	948,865,887	773,105,766	568,566,012	340,664,204
01/06/2035	124	936,917,818	762,076,125	559,029,121	333,531,347
01/07/2035	125	925,624,199	751,654,251	550,026,939	326,815,218
01/08/2035	126	914,424,055	741,299,726	541,070,399	320,131,718
01/09/2035	127	902,668,668	730,528,803	531,852,706	313,345,110
01/10/2035	128	891,674,398	720,446,662	523,221,558	306,996,386
01/11/2035	129	880,757,078	710,418,819	514,626,738	300,674,501
01/12/2035	130	869,868,858	700,484,708	506,181,555	294,528,043
01/01/2036	131	859,018,827	690,574,181	497,750,937	288,395,873
01/02/2036	132	848,197,617	680,718,388	489,399,278	282,355,921
01/03/2036	133	837,409,902	670,994,357	481,260,427	276,559,941
01/04/2036	134	826,684,889	661,277,208	473,084,731	270,710,233
01/05/2036	135	816,022,765	651,676,994	465,069,152	265,032,638
01/06/2036	136	805,443,601	642,137,495	457,095,838	259,385,510
01/07/2036	137	795,014,264	632,782,376	449,327,893	253,932,277
01/08/2036	138	784,715,245	623,525,649	441,628,834	248,524,133
01/09/2036	139	774,509,652	614,372,612	434,039,283	243,218,611
01/10/2036	140	764,393,427	605,352,746	426,614,364	238,078,032
01/11/2036	141	754,380,103	596,409,534	419,242,814	232,973,271
01/12/2036	142	744,463,205	587,603,197	412,035,815	228,029,755
01/01/2037	143	734,615,021	578,846,612	404,863,296	223,111,307
01/02/2037	144	724,317,652	569,764,702	397,497,630	218,124,443
01/03/2037	145	714,698,378	561,336,639	390,718,081	213,583,802
01/04/2037	146	705,151,287	552,898,836	383,866,212	208,949,488
01/05/2037	147	695,660,495	544,561,927	377,147,518	204,450,775
01/06/2037	148	686,155,190	536,210,192	370,418,899	199,952,696
01/07/2037	149	676,760,602	528,000,508	363,849,833	195,601,594
01/08/2037	150	667,411,188	519,823,051	357,303,661	191,268,872
01/09/2037	151	658,113,147	511,711,759	350,833,796	187,010,018
01/10/2037	152	648,883,498	503,707,156	344,495,786	182,878,835
01/11/2037	153	639,720,263	495,751,774	338,192,649	178,772,336
01/12/2037	154	630,559,724	487,850,728	331,983,585	174,770,789
01/01/2038	155	621,522,870	480,043,533	325,839,979	170,809,973
01/02/2038	156	612,535,796	472,299,800	319,768,442	166,917,194
01/03/2038	157	603,621,605	464,713,391	313,909,271	163,231,747
01/04/2038	158	594,808,894	457,152,022	308,016,295	159,489,023
01/05/2038	159	585,986,271	449,631,979	302,203,860	155,837,939
01/06/2038	160	577,306,877	442,220,897	296,466,870	152,232,009
01/07/2038	161	568,493,008	434,754,632	290,744,089	148,681,449
01/08/2038	162	559,408,947	427,082,010	284,886,615	145,068,980
01/09/2038	163	550,730,296	419,743,149	279,279,126	141,611,202
01/10/2038	164	542,242,897	412,596,064	273,848,085	138,288,136
01/11/2038	165	533,799,354	405,482,422	268,442,177	134,984,091
01/12/2038	166	525,388,355	398,438,220	263,129,463	131,770,258
01/01/2039	167	517,009,526	391,418,972	257,836,534	128,572,767
01/02/2039	168	508,647,533	384,435,113	252,592,076	125,424,067
01/03/2039	169	500,329,942	377,569,342	247,511,005	122,430,798
01/04/2039	170	492,043,697	370,686,424	242,380,995	119,385,437
01/05/2039	171	483,673,972	363,782,904	237,281,531	116,394,593
01/06/2039	172	475,499,672	357,028,241	232,283,474	113,460,268
01/07/2039	173	467,414,628	350,381,533	227,398,041	110,618,635
01/08/2039	174	459,380,949	343,775,299	222,543,171	107,798,437
01/09/2039	175	451,437,182	337,257,637	217,768,715	105,038,933
01/10/2039	176	443,609,904	330,866,091	213,115,837	102,373,281
01/11/2039	177	435,861,063	324,535,253	208,506,422	99,734,853
01/12/2039	178	427,583,342	317,849,216	203,708,180	97,040,286
01/01/2040	179	419,996,915	311,680,222	199,246,482	94,512,855
01/02/2040	180	412,454,322	305,563,716	194,839,628	92,030,998
01/03/2040	181	404,971,260	299,543,893	190,546,695	89,646,597
01/04/2040	182	397,547,283	293,553,887	186,261,407	87,259,332
01/05/2040	183	390,173,623	287,636,180	182,057,395	84,940,226
01/06/2040	184	382,878,624	281,779,572	177,896,912	82,647,576
01/07/2040	185	375,558,679	275,938,785	173,780,651	80,404,288
01/08/2040	186	368,428,883	270,241,095	169,759,527	78,211,132
01/09/2040	187	361,373,163	264,616,183	165,803,334	76,064,898
01/10/2040	188	354,434,480	259,109,316	161,953,244	73,994,045
01/11/2040	189	347,590,828	253,675,281	158,153,522	71,951,956
01/12/2040	190	340,804,023	248,313,949	154,429,975	69,969,927
01/01/2041	191	334,070,538	242,995,012	150,737,718	68,007,745
01/02/2041	192	327,376,692	237,722,187	147,091,775	66,081,736
01/03/2041	193	320,737,506	232,544,371	143,557,411	64,247,123

01/04/2041	194	314,174,525	227,399,670	140,024,396	62,400,547
01/05/2041	195	307,671,885	222,327,526	136,564,206	60,609,075
01/06/2041	196	301,292,583	217,348,498	133,166,316	58,850,719
01/07/2041	197	295,131,930	212,554,821	129,908,769	57,175,760
01/08/2041	198	289,116,996	207,869,688	126,722,218	55,537,057
01/09/2041	199	283,220,650	203,284,954	123,612,084	53,944,558
01/10/2041	200	277,419,430	198,794,221	120,583,870	52,407,328
01/11/2041	201	271,640,183	194,322,762	117,571,816	50,881,821
01/12/2041	202	266,032,066	189,998,516	114,672,565	49,423,674
01/01/2042	203	260,556,651	185,772,387	111,836,760	47,997,288
01/02/2042	204	255,183,382	181,632,754	109,066,575	46,610,141
01/03/2042	205	249,906,069	177,603,985	106,402,376	45,297,588
01/04/2042	206	244,748,349	173,643,468	103,765,066	43,987,729
01/05/2042	207	239,649,213	169,746,664	101,186,770	42,718,912
01/06/2042	208	234,614,054	165,898,342	98,641,262	41,467,867
01/07/2042	209	229,661,102	162,129,493	96,163,081	40,260,348
01/08/2042	210	224,774,235	158,410,472	93,718,283	39,070,602
01/09/2042	211	219,947,621	154,745,991	91,317,484	37,908,477
01/10/2042	212	215,216,308	151,168,699	88,986,919	36,789,565
01/11/2042	213	210,551,379	147,641,201	86,689,392	35,687,905
01/12/2042	214	205,939,702	144,170,405	84,443,121	34,620,669
01/01/2043	215	201,379,080	140,738,582	82,223,398	33,567,826
01/02/2043	216	196,848,649	137,339,049	80,033,236	32,535,299
01/03/2043	217	192,375,407	134,012,488	77,915,297	31,553,109
01/04/2043	218	187,972,170	130,723,014	75,809,495	30,570,297
01/05/2043	219	183,518,989	127,416,616	73,710,165	29,601,896
01/06/2043	220	179,188,138	124,198,713	71,665,891	28,659,015
01/07/2043	221	174,918,260	121,040,176	69,671,430	27,747,226
01/08/2043	222	170,691,935	117,915,305	67,700,122	26,847,936
01/09/2043	223	166,506,678	114,829,008	65,760,480	25,968,272
01/10/2043	224	162,379,848	111,799,188	63,867,774	25,117,473
01/11/2043	225	158,305,006	108,808,781	62,001,353	24,280,183
01/12/2043	226	154,270,463	105,861,646	60,173,550	23,467,806
01/01/2044	227	150,285,053	102,951,914	58,370,782	22,668,302
01/02/2044	228	146,331,265	100,073,374	56,594,434	21,885,366
01/03/2044	229	142,413,787	97,239,741	54,861,087	21,131,001
01/04/2044	230	138,523,714	94,423,189	53,136,553	20,380,069
01/05/2044	231	134,681,442	91,653,458	51,450,942	19,652,676
01/06/2044	232	130,886,438	88,919,810	49,789,423	18,937,475
01/07/2044	233	127,141,997	86,234,185	48,166,801	18,245,210
01/08/2044	234	123,469,354	83,601,177	46,577,355	17,568,412
01/09/2044	235	119,862,485	81,021,312	45,025,215	16,911,031
01/10/2044	236	116,334,139	78,507,244	43,520,715	16,278,951
01/11/2044	237	112,861,283	76,034,434	42,042,710	15,659,493
01/12/2044	238	109,441,038	73,609,200	40,601,516	15,060,706
01/01/2045	239	106,118,424	71,253,379	39,202,134	14,480,028
01/02/2045	240	102,817,162	68,919,650	37,821,731	13,910,980
01/03/2045	241	99,529,510	66,613,682	36,472,279	13,363,316
01/04/2045	242	96,256,306	64,313,707	35,123,444	12,814,600
01/05/2045	243	93,006,406	62,040,284	33,798,474	12,280,644
01/06/2045	244	89,789,825	59,793,065	32,491,385	11,755,710
01/07/2045	245	86,597,393	57,572,498	31,207,735	11,244,988
01/08/2045	246	83,429,398	55,372,247	29,938,733	10,742,040
01/09/2045	247	80,291,999	53,199,565	28,690,852	10,250,698
01/10/2045	248	77,210,328	51,073,752	27,476,594	9,776,625
01/11/2045	249	74,205,456	49,002,810	26,295,426	9,316,717
01/12/2045	250	71,257,396	46,978,772	25,147,258	8,873,387
01/01/2046	251	68,385,142	45,008,676	24,031,414	8,443,737
01/02/2046	252	65,566,481	43,080,342	22,943,323	8,027,278
01/03/2046	253	62,818,334	41,211,441	21,897,579	7,632,083
01/04/2046	254	60,143,084	39,389,445	20,876,238	7,245,292
01/05/2046	255	57,525,934	37,613,557	19,885,960	6,873,315
01/06/2046	256	55,029,602	35,920,294	18,942,449	6,519,473
01/07/2046	257	52,693,553	34,338,993	18,063,985	6,191,644
01/08/2046	258	50,427,766	32,806,702	17,214,035	5,875,323
01/09/2046	259	48,208,513	31,309,733	16,386,778	5,569,282
01/10/2046	260	46,040,273	29,852,457	15,585,619	5,275,283
01/11/2046	261	43,930,796	28,436,362	14,808,535	4,991,033
01/12/2046	262	41,873,682	27,060,305	14,057,254	4,718,402
01/01/2047	263	39,890,711	25,735,113	13,334,846	4,456,963
01/02/2047	264	37,975,247	24,457,817	12,640,775	4,207,086

01/03/2047	265	36,114,633	23,223,860	11,975,442	3,970,400
01/04/2047	266	34,309,577	22,025,682	11,328,713	3,740,071
01/05/2047	267	32,571,915	20,875,835	10,710,872	3,521,602
01/06/2047	268	30,901,872	19,771,887	10,118,664	3,312,800
01/07/2047	269	29,301,619	18,717,227	9,555,345	3,115,548
01/08/2047	270	27,768,441	17,707,782	9,017,022	2,927,574
01/09/2047	271	26,294,249	16,739,259	8,502,160	2,748,721
01/10/2047	272	24,894,798	15,822,336	8,016,659	2,581,136
01/11/2047	273	23,564,819	14,951,642	7,556,241	2,422,589
01/12/2047	274	22,276,424	14,110,968	7,113,830	2,271,400
01/01/2048	275	21,040,429	13,305,424	6,690,668	2,127,239
01/02/2048	276	19,831,648	12,519,751	6,279,579	1,988,080
01/03/2048	277	18,657,037	11,759,529	5,884,238	1,855,535
01/04/2048	278	17,503,226	11,013,570	5,496,959	1,726,069
01/05/2048	279	16,387,657	10,294,694	5,125,516	1,602,836
01/06/2048	280	15,298,555	9,594,222	4,764,617	1,483,666
01/07/2048	281	14,275,189	8,937,742	4,427,676	1,373,094
01/08/2048	282	13,346,313	8,341,997	4,122,039	1,272,896
01/09/2048	283	12,473,700	7,783,354	3,836,215	1,179,616
01/10/2048	284	11,677,579	7,274,629	3,576,653	1,095,293
01/11/2048	285	10,954,312	6,812,491	3,340,919	1,018,770
01/12/2048	286	10,284,621	6,385,511	3,123,816	948,663
01/01/2049	287	9,679,657	5,999,708	2,927,616	885,313
01/02/2049	288	9,114,802	5,640,014	2,745,100	826,605
01/03/2049	289	8,595,431	5,310,492	2,578,777	773,550
01/04/2049	290	8,133,395	5,016,510	2,429,824	725,782
01/05/2049	291	7,731,868	4,761,029	2,300,402	684,307
01/06/2049	292	7,379,180	4,536,149	2,186,172	647,572
01/07/2049	293	7,067,400	4,337,359	2,085,222	615,138
01/08/2049	294	6,761,583	4,142,637	1,986,542	583,545
01/09/2049	295	6,463,940	3,953,563	1,891,053	553,142
01/10/2049	296	6,213,046	3,793,870	1,810,203	527,323
01/11/2049	297	6,020,809	3,670,249	1,746,765	506,688
01/12/2049	298	5,838,207	3,553,094	1,686,846	487,301
01/01/2050	299	5,655,163	3,435,857	1,627,038	468,033
01/02/2050	300	5,472,607	3,319,304	1,567,848	449,096
01/03/2050	301	5,289,607	3,203,393	1,509,622	430,763
01/04/2050	302	5,106,431	3,087,217	1,451,173	412,331
01/05/2050	303	4,923,402	2,971,676	1,393,424	394,300
01/06/2050	304	4,741,312	2,856,917	1,336,206	376,507
01/07/2050	305	4,558,968	2,742,535	1,279,552	359,065
01/08/2050	306	4,376,498	2,628,301	1,223,136	341,780
01/09/2050	307	4,193,860	2,514,346	1,167,129	324,749
01/10/2050	308	4,013,873	2,402,488	1,112,461	308,269
01/11/2050	309	3,835,392	2,291,766	1,058,493	292,072
01/12/2050	310	3,658,484	2,182,469	1,005,531	276,321
01/01/2051	311	3,481,920	2,073,617	952,950	260,762
01/02/2051	312	3,307,172	1,966,207	901,291	245,582
01/03/2051	313	3,134,541	1,860,718	850,976	230,985
01/04/2051	314	2,966,451	1,757,951	801,932	216,751
01/05/2051	315	2,798,842	1,655,901	753,520	202,831
01/06/2051	316	2,633,736	1,555,575	706,067	189,252
01/07/2051	317	2,469,197	1,455,999	659,243	175,977
01/08/2051	318	2,304,322	1,356,473	612,618	162,839
01/09/2051	319	2,142,059	1,258,816	567,068	150,093
01/10/2051	320	1,982,526	1,163,152	522,684	137,778
01/11/2051	321	1,826,551	1,069,823	479,522	125,865
01/12/2051	322	1,671,698	977,518	437,070	114,252
01/01/2052	323	1,518,730	886,564	395,394	102,920
01/02/2052	324	1,366,654	796,436	354,295	91,832
01/03/2052	325	1,215,125	707,007	313,764	81,004
01/04/2052	326	1,065,085	618,657	273,857	70,402
01/05/2052	327	915,966	531,168	234,550	60,050
01/06/2052	328	770,242	445,905	196,399	50,069
01/07/2052	329	636,075	367,629	161,524	41,010
01/08/2052	330	510,215	294,386	129,015	32,617
01/09/2052	331	403,058	232,164	101,487	25,549
01/10/2052	332	330,832	190,248	82,959	20,799
01/11/2052	333	277,178	159,124	69,211	17,279
01/12/2052	334	239,476	137,254	59,552	14,806
01/01/2053	335	215,793	123,470	53,435	13,229

01/02/2053	336	196,089	112,006	48,350	11,920
01/03/2053	337	179,096	102,143	43,991	10,804
01/04/2053	338	162,511	92,527	39,748	9,720
01/05/2053	339	145,879	82,921	35,534	8,654
01/06/2053	340	130,499	74,053	31,653	7,676
01/07/2053	341	115,855	65,635	27,986	6,759
01/08/2053	342	102,638	58,049	24,688	5,937
01/09/2053	343	90,266	50,965	21,621	5,178
01/10/2053	344	79,554	44,843	18,977	4,526
01/11/2053	345	69,783	39,268	16,575	3,936
01/12/2053	346	60,904	34,216	14,407	3,407
01/01/2054	347	52,001	29,165	12,249	2,885
01/02/2054	348	43,074	24,117	10,103	2,369
01/03/2054	349	34,995	19,564	8,177	1,910
01/04/2054	350	26,895	15,010	6,258	1,456
01/05/2054	351	20,307	11,314	4,705	1,090
01/06/2054	352	15,048	8,370	3,472	801
01/07/2054	353	11,033	6,127	2,535	582
01/08/2054	354	7,009	3,886	1,604	367
01/09/2054	355	2,975	0	0	0
01/10/2054	356	0	0	0	0
01/11/2054	357	0	0	0	0
		279,079,230,626	248,059,442,787	211,093,702,588	167,066,512,770

Amortisation profiles (all amounts in EUR)



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

HTT 2025

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	

1. Additional information on the programme						
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)**			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLWVKRZY01G47			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS 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 BNPP Fortis Pfandbriefe Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jureen De Raedemaeker				
OE.1.1.1	where applicable - paying agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)**	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
1. General Information			Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		5.09			
E.3.1.2	Weighted Average Maturity (years)**		14.87			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2. Assets						
E.3.2.1	1-30 days	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.2	30-60 days	0.22%				0.22%
E.3.2.3	60-90 days	0.06%				0.06%
E.3.2.4	90-180 days	0.04%				0.04%
E.3.2.5	>= 180 days	0.00%				0.00%
OE.3.2.1						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						