



## Disclaimer - Important notices

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

### TERMS OF USE

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

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

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

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

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

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



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

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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

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

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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

### 5. CHANGES TO THE POLICY

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



## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

- if you contact us, we may keep a record of that correspondence; and

- details of your visits to the Site and the resources that you access.

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

### 2. INFORMATION USE

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

- to ensure that content from the Site is presented in the most effective manner for your computer;

- to provide you with information, products or services that you request from us or which we feel may interest you; and

- to notify you about changes to our service.

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

- in the case of any legitimate interest; and

- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection 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: 31/1/2025

Cut-off Date: 31/1/2025



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A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

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- 4. Compliance Art 14 CBD Check Table
- 5. References to Capital Requirements Regulation (CRR) 129(1)
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Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labelled Cover Pool Name	Residential Mortgage Pandbrievien Programme			
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
G.1.1.5	Cut-off date	31/01/2025			
G.1.1.6	Cover Pool's FIGI Identifier (non-mandatory)				
OG.1.1.2	Optional information e.g. Contact names				
OG.1.1.3	Optional information e.g. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	LEVEL 1			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,928.47			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,896.58			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,291.00			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.15%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	678.5			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)	23.14%			
OG.3.2.3	Optional information e.g. OC (NPV basis)	26.43%			
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2,928.47		95.09%	
G.3.3.2	Public Sector			0.00%	
G.3.3.3	Shipping			0.00%	
G.3.3.4	Substitute Assets	20.00		0.65%	
G.3.3.5	Other	131.19		4.26%	
G.3.3.6	Total	3,079.7		100.00%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.84	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1Y	70.32	ND1	2.40%	
G.3.4.3	1 - 2Y	87.26	ND1	2.98%	
G.3.4.4	2 - 3Y	134.17	ND1	4.58%	
G.3.4.5	3 - 4Y	172.65	ND1	5.90%	
G.3.4.6	4 - 5Y	185.26	ND1	6.33%	
G.3.4.7	5 - 10Y	1,368.35	ND1	46.73%	
G.3.4.8	10+Y	910.45	ND1	31.09%	
G.3.4.9	Total	2,928.5	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	0.65		0.0%	
OG.3.4.2	a/w 0-0.5y	23.77		0.8%	
OG.3.4.3	a/w 0.5-1 y	45.90		1.6%	
OG.3.4.4	a/w 1-1.5y	36.56		1.2%	
OG.3.4.5	a/w 1.5-2 y	50.70		1.7%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.86	3.86		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1Y				
G.3.5.3	1 - 2Y	500.00	0.00	22.2%	0.0%
G.3.5.4	2 - 3Y	0.00	500.00	0.0%	22.2%
G.3.5.5	3 - 4Y	1,750.00	0.00	77.8%	0.0%
G.3.5.6	4 - 5Y	0.00	1,750.00	0.0%	77.8%
G.3.5.7	5 - 10Y	0.00	0.00	0.0%	0.0%
G.3.5.8	10+Y	0.00	0.00	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y	500.00		22.2%	0.0%
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	2,928.47	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	NZD				
G.3.6.15	PLN				
G.3.6.16	SEK				
G.3.6.17	SGD				
G.3.6.18	USD				
G.3.6.19	Other				
OG.3.6.1	Total	2,928.5	0.0	100.0%	0.0%
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	3.00	0.00	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	NZD				
G.3.7.15	PLN				
G.3.7.16	SEK				
G.3.7.17	SGD				
G.3.7.18	USD				
G.3.7.19	Other				
OG.3.7.1	Total	3.0	0.0	100.0%	0.0%
OG.3.7.2					
OG.3.7.3					
OG.3.7.4					
OG.3.7.5					
OG.3.7.6					
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	fixed coupon	2,250.00	0.00	100.0%	
G.3.8.2	Floating coupon	0.00	0.00	0.0%	
G.3.8.3	Other	0.00	0.00	0.0%	
G.3.8.4	Total	2,250.0	0.00	100.0%	0.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.000%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00		13.228%	
G.3.9.3	Exposures to central banks	0.00		0.000%	
G.3.9.4	Exposures to credit institutions	131.19		86.772%	
G.3.9.5	Other	0.00		0.000%	
G.3.9.6	Total	151.2		100.000%	
OG.3.9.1	a/w EU gvts or quasi gvts				
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CCS1) gvts or quasi gvts				
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CCS2) gvts or quasi gvts				
OG.3.9.4	a/w EU central banks				
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CCS1) central banks				
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CCS2) central banks				
OG.3.9.7	a/w CCS1 credit institutions				
OG.3.9.8	a/w CCS2 credit institutions				
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	20.00		100.00%	
G.3.10.2	Eurozone	0.00			
G.3.10.3	Rest of European Union (EU)	0.00			
G.3.10.4	European Economic Area (not member of EU)	0.00			
G.3.10.5	Switzerland	0.00			
G.3.10.6	United Kingdom	0.00			
G.3.10.7	Australia	0.00			
G.3.10.8	Brazil	0.00			
G.3.10.9	Canada	0.00			
G.3.10.10	Japan	0.00			
G.3.10.11	Korea	0.00			
G.3.10.12	New Zealand	0.00			
G.3.10.13	Singapore	0.00			
G.3.10.14	US	0.00			
G.3.10.15	Other	0.00			
G.3.10.16	Total EU	20.00		100.00%	
OG.3.10.1	a/w [if relevant, please specify]				
OG.3.10.2	a/w [if relevant, please specify]				
OG.3.10.3	a/w [if relevant, please specify]				
OG.3.10.4	a/w [if relevant, please specify]				
OG.3.10.5	a/w [if relevant, please specify]				
OG.3.10.6	a/w [if relevant, please specify]				
OG.3.10.7	a/w [if relevant, please specify]				
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.68%	0.89%
G.3.11.2	Central bank eligible assets	0.00		0.00%	0.00%
G.3.11.3	Other	0.00		0.00%	0.00%
G.3.11.4	Total	20.0		0.68%	0.89%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		<a href="https://www.coveredbondlabel.com/issuer/131">https://www.coveredbondlabel.com/issuer/131</a>		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.00			
G.3.13.2	Type of interest rate swaps (into-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (into-group, external or both)	0.00			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool (notional) (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					
14. Sustainable or other special purpose strategy					
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?				
G.3.14.2	Who has provided Second Party Opinion				
G.3.14.3	Further details on proceeds strategy				
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?				
G.3.14.5	If yes, further details are available in Tab F				
G.3.14.6	Is sustainability based on other criteria?				
G.3.14.7	If yes, please provide further details				
OG.3.14.1					
OG.3.14.2					
OG.3.14.3					
OG.3.14.4					
OG.3.14.5					
OG.3.14.6					
OG.3.14.7					
OG.3.14.8					
OG.3.14.9					
OG.3.14.10					
OG.3.14.11					
OG.3.14.12					
OG.3.14.13					
OG.3.14.14					
OG.3.14.15					
OG.3.14.16					
OG.3.14.17					
OG.3.14.18					
OG.3.14.19					
OG.3.14.20					
OG.3.14.21					
OG.3.14.22					
OG.3.14.23					
OG.3.14.24					
OG.3.14.25					
OG.3.14.26					
OG.3.14.27					
OG.3.14.28					
OG.3.14.29					
OG.3.14.30					
OG.3.14.31					
OG.3.14.32					
OG.3.14.33					
OG.3.14.34					
OG.3.14.35					
OG.3.14.36					
OG.3.14.37					
OG.3.14.38					



**4. Compliance Art 14 CBD Check table**

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2015/2362. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a)	Value of the cover pool total assets:	38		
G.4.1.2	(a)	Value of outstanding covered bonds:	39		
G.4.1.3	(b)	List of ISH of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]		
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets		
G.4.1.5	(c)	Type of cover assets:	52		
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15		
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets		
G.4.1.9	(d)	Currency risk - cover pool:	111		
G.4.1.10	(d)	Interest rate risk - covered bond:	163		
G.4.1.11	(d)	Currency risk - covered bond:	137		
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor
G.4.1.14	(d)	Market Risk:	230 Derivatives and Swaps		
G.4.1.15	(d)	Hedging Strategy:	18 for Harmonised Glossary		
G.4.1.16	(e)	Maturity Structure - cover assets:	65		
G.4.1.17	(e)	Maturity Structure - covered bond:	88		
G.4.1.18	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7		
G.4.1.19	(f)	Levels of OC:	44		
G.4.1.20	(a)	Percentage of loans in default:	179 for Mortgage Assets		
OG.4.1.1					
OG.4.1.2					
OG.4.1.3					

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

129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1	131.19
G.5.1.2	Exposure to credit institute credit quality step 2	
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

**6. Other relevant information**

**1. Optional information e.g. Rating triggers**

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Standby Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information
OG.6.1.30	Other optional/relevant information
OG.6.1.31	Other optional/relevant information
OG.6.1.32	Other optional/relevant information
OG.6.1.33	Other optional/relevant information
OG.6.1.34	Other optional/relevant information
OG.6.1.35	Other optional/relevant information
OG.6.1.36	Other optional/relevant information
OG.6.1.37	Other optional/relevant information
OG.6.1.38	Other optional/relevant information
OG.6.1.39	Other optional/relevant information
OG.6.1.40	Other optional/relevant information
OG.6.1.41	Other optional/relevant information
OG.6.1.42	Other optional/relevant information
OG.6.1.43	Other optional/relevant information
OG.6.1.44	Other optional/relevant information
OG.6.1.45	Other optional/relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2025

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

Field Number	7. Mortgage Assets	Nominal (mn)		% Total Mortgages
<b>1. Property Type Information</b>				
M.7.1.1	Residential	2,928.5		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	2,928.5		100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/w Forest &amp; Agriculture</i>			0.0%
OM.7.1.3	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.4	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.5	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.6	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.7	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.8	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.9	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.10	<i>a/w If relevant, please specify</i>			0.0%
OM.7.1.11	<i>a/w If relevant, please specify</i>			0.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	41,998.0	Commercial Loans	Total Mortgages
OM.7.2.1	<i>Optional information ea. Number of borrowers</i>	22,302.0		41,998
OM.7.2.2	<i>Optional information ea. Number of guarantors</i>			22,302
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	0.83%		0.83%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w If relevant, please specify</i>			
OM.7.4.2	<i>a/w If relevant, please specify</i>			
OM.7.4.3	<i>a/w If relevant, please specify</i>			
OM.7.4.4	<i>a/w If relevant, please specify</i>			
OM.7.4.5	<i>a/w If relevant, please specify</i>			
OM.7.4.6	<i>a/w If relevant, please specify</i>			
OM.7.4.7	<i>a/w If relevant, please specify</i>			
OM.7.4.8	<i>a/w If relevant, please specify</i>			
OM.7.4.9	<i>a/w If relevant, please specify</i>			
OM.7.4.10	<i>a/w If relevant, please specify</i>			
<b>5. Breakdown by regions of the main country of origin</b>				
M.7.5.1	Antwerpen	16.97%		16.97%
M.7.5.2	Vlaams-Brabant	13.12%		13.12%
M.7.5.3	Oost-Vlaanderen	14.79%		14.79%
M.7.5.4	Brussels	10.49%		10.49%
M.7.5.5	West-Vlaanderen	10.72%		10.72%
M.7.5.6	Limburg	6.98%		6.98%
M.7.5.7	Likée	7.96%		7.96%
M.7.5.8	Hainaut	6.32%		6.32%
M.7.5.9	Brabant Wallon	5.28%		5.28%
M.7.5.10	Namur	4.28%		4.28%
M.7.5.11	Luxembourg	2.92%		2.92%
M.7.5.12	Other	0.16%		0.16%
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.19%		92.19%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.81%		7.81%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Reoovment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.66%		2.66%	
M.7.7.2	Amortising	97.34%		97.34%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.11%		4.11%	
M.7.8.2	> 12 <= 24 months	8.06%		8.06%	
M.7.8.3	> 24 <= 36 months	14.39%		14.39%	
M.7.8.4	> 36 <= 60 months	18.81%		18.81%	
M.7.8.5	> 60 months	54.63%		54.63%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPL)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.01%		0.01%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	69.73			
By buckets (mn):					
M.7A.10.2	<=100K	1,221.94	32,326	41.7%	77.0%
M.7A.10.3	>100K and <=200K	1,010.36	7,285	34.5%	17.3%
M.7A.10.4	>200K and <=300K	407.15	1,697	13.9%	4.0%
M.7A.10.5	>300K and <=400K	158.08	464	5.4%	1.1%
M.7A.10.6	>400K	130.93	226	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	2,928.5	41,998	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 (%)	56.91%			
By LTV buckets (mn):					
M.7A.11.2	>0 <=40%	728.51	19,752	24.9%	47.0%
M.7A.11.3	>40 <=50%	381.49	5,061	13.0%	12.1%
M.7A.11.4	>50 <=60%	416.34	4,859	14.2%	11.6%
M.7A.11.5	>60 <=70%	473.80	4,912	16.2%	11.7%
M.7A.11.6	>70 <=80%	472.35	4,117	16.1%	9.8%
M.7A.11.7	>80 <=90%	326.64	2,409	11.2%	5.7%
M.7A.11.8	>90 <=100%	99.68	618	3.4%	1.5%
M.7A.11.9	>100%	30.37	270	1.0%	0.6%
M.7A.11.10	Total	2,928.5	41,998	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110%	9.53		0.3%	0.0%
OM.7A.11.2	a/w >110 - <=120%	6.70		0.2%	0.0%
OM.7A.11.3	a/w >120 - <=130%	1.46		0.0%	0.0%
OM.7A.11.4	a/w >130 - <=140%	2.90		0.1%	0.0%
OM.7A.11.5	a/w >140 - <=150%	5.28		0.2%	0.0%
OM.7A.11.6	a/w >150%	6.50		0.2%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48.29%			
By LTV buckets (mn):					
M.7A.12.2	>0 <=40%	1,113.63	25,327	38.0%	60.3%
M.7A.12.3	>40 <=50%	457.70	5,250	15.6%	12.5%
M.7A.12.4	>50 <=60%	417.14	4,215	14.2%	10.0%
M.7A.12.5	>60 <=70%	389.33	3,454	13.3%	8.2%
M.7A.12.6	>70 <=80%	276.46	1,999	9.4%	4.8%
M.7A.12.7	>80 <=90%	188.85	1,211	6.4%	2.9%
M.7A.12.8	>90 <=100%	66.47	380	2.3%	0.9%
M.7A.12.9	>100%	18.89	162	0.6%	0.4%
M.7A.12.10	Total	2,928.5	41,998	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110%	5.35		0.2%	0.0%
OM.7A.12.2	a/w >110 - <=120%	3.13		0.1%	0.0%
OM.7A.12.3	a/w >120 - <=130%	1.27		0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140%	5.07		0.2%	0.0%
OM.7A.12.5	a/w >140 - <=150%	0.70		0.0%	0.0%
OM.7A.12.6	a/w >150%	3.36		0.1%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type					
		% Residential Loans			
M.7A.13.1	Owner occupied	82.06%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural	17.94%			
M.7A.13.6	Other				
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w If relevant, please specify				
OM.7A.13.6	a/w If relevant, please specify				
OM.7A.13.7	a/w If relevant, please specify				
OM.7A.13.8	a/w If relevant, please specify				
OM.7A.13.9	a/w If relevant, please specify				
OM.7A.13.10	a/w If relevant, please specify				
14. Loan by Ranking					
		% Residential Loans			
M.7A.14.1	1st lien / No orior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional					
		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19		0.0	0	0.0%	0.0%
OM.7A.16.1	Total				
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% 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	Multifamily 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	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	For the buckets concerning 'Residual Life' (G.3.4), we take into account all monthly principal payments, comparable to tabs D.9 and D.10. This is consistent with the G.3.4 title "Cover Pool Amortisation Profile". Hence, we do not use maturity buckets for Cover Assets. Further, no prepayments are taken into account.
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	<b>Maturity Extension Triggers</b>	Belgian allows for "Failure to pay" and "Default"
HG.1.8	<b>LTVs: Definition</b>	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	Property values are those used in the loan underwriting procedure
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Indexation is done on a yearly basis
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	<b>Non-performing loans</b>	Loans that are more than 90 days past due.
HG.1.15	<b>Valuation Method</b>	Sale price of the properties is compared to a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	<b>NPV assumptions (when stated)</b>	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	
HG.2.3	<b>New Property and Existing Property</b>	
OHG.2.1	<b>Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)</b>	
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1	<b>Confidential Information</b>	ND4
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 31/01/2025

**Contact Details:**

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**Remark**

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



# 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	3.14	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2025	0.67	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2025	3.75	30/10/2029
		<b>2,250,000,000</b>									

### Totals

Total Outst	2,250,000,000
Current Weighted Average Fixed Coupon:	2.10 %
Weighted Average Remaining Average Life*	2.86

\* 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	2,928,468,946 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	131,192,234 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.87%

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,390,972,212 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.27%
> > Cover Test Royal Decree Art 5 Paraf 1	<b>Passed</b> <span style="border: 1px solid black; padding: 2px;">Limit 85%</span>

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,884,432 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	131,192,234 (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)	2,390,972,212
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]/I	112.94%
> > Cover Test Royal Decree Art 5 Paraf 2	<b>Passed</b> <span style="border: 1px solid black; padding: 2px;">Limit 105%</span>

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	475,251,336 (VIII)
Total Interest Proceeds Residential Mortgage Loans	475,251,336
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,541,048,878 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,390,972,212
Total Principal Proceeds Public Finance Exposures	18,884,432
Total Principal Proceeds Financial Institution Exposures	131,192,234
Impact Derivatives	0
Interest Requirement Covered Bonds	179,375,000 (X)
Costs, Fees and expenses Covered Bonds	20,163,789 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	566,761,425
> > Cover Test Royal Decree Art 5 paraf 3	<b>Passed</b>

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	300,217,951 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,087,464 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	290,130,487
> > Liquidity Test Royal Decree Art 7 paraf 1	<b>Passed</b>
MtM Liquid Bonds	17,980,825 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,418,325 (XVII)

## Cover Pool Summary

Portfolio Cut-off D 31/01/2025 (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	2,928,468,946
Principal Redemptions between Cut-off Date and Maturity	2,928,468,946
Interest Payments between Cut-off Date and Maturity Date	475,251,336
Number of borrowers	22,302
Number of loans	41,998
Average Outstanding Balance per borrower	131,310
Average Outstanding Balance per loan	69,729
Weighted average Current Loan to Current Value	48.29%
Weighted average Current Loan to Original Value	56.91%
Weighted average seasoning (in Years)	5.06
Weighted average remaining maturity (in years, at 0% CPR)	14.85
Weighted average initial maturity (in years, at 0% CPR)	19.91
Percentage of Fixed Rate Loans	92.19%
Percentage of Variable Rate Loans	7.81%
Weighted average interest rate	1.96%
Weighted average interest rate Fixed Rate Loans	1.92%
Weighted average interest rate Variable Rate Loans	2.36%
Weighted Remaining average life (in years, at 0% CPR)	7.84
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.21
% Construction Loans	0.01%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 131,192,234

### 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

4,309,798 EUR

## Stratification Tables

Portfolio Cut-off Date: 31/01/2025

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	496,997,882.11	16.97 %	6,860	16.33 %
Oost-Vlaanderen	433,064,839.28	14.79 %	6,591	15.69 %
Vlaams-Brabant	384,273,592.30	13.12 %	5,264	12.53 %
West-Vlaanderen	314,035,061.64	10.72 %	5,234	12.46 %
Brussels	307,233,516.40	10.49 %	3,244	7.72 %
Liège	232,998,192.87	7.96 %	3,509	8.36 %
Limburg	204,551,117.67	6.98 %	3,321	7.91 %
Hainaut	185,152,971.72	6.32 %	2,947	7.02 %
Brabant Wallon	154,531,118.05	5.28 %	1,941	4.62 %
Namur	125,420,143.74	4.28 %	1,830	4.36 %
Luxembourg	85,463,120.03	2.92 %	1,185	2.82 %
Other	4,747,390.19	0.16 %	72	0.17 %
<b>Total</b>	<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	120,363,750.39	4.11 %	898	2.14 %
>1 and <=2	236,040,708.69	8.06 %	1,804	4.30 %
>2 and <=3	421,419,481.94	14.39 %	3,718	8.85 %
>3 and <=4	550,812,144.55	18.81 %	5,547	13.21 %
>4 and <=5	262,864,907.25	8.98 %	3,017	7.18 %
>5 and <=6	311,470,349.80	10.64 %	4,455	10.61 %
>6 and <=7	188,452,486.93	6.44 %	2,814	6.70 %
>7 and <=8	199,518,169.30	6.81 %	3,738	8.90 %
>8 and <=9	378,717,568.34	12.93 %	8,723	20.77 %
>9 and <=10	215,901,456.11	7.37 %	5,895	14.04 %
>10 and <=11	22,718,377.93	0.78 %	668	1.59 %
>11 and <=12	2,692,638.14	0.09 %	87	0.21 %
>12 and <=13	1,444,216.95	0.05 %	54	0.13 %
>13 and <=14	2,141,459.47	0.07 %	105	0.25 %
>14 and <=15	5,401,879.21	0.18 %	211	0.50 %
>15 and <=16	5,397,440.88	0.18 %	136	0.32 %
>16 and <=17	816,552.08	0.03 %	28	0.07 %
>17 and <=18	187,653.00	0.01 %	7	0.02 %
>18 and <=19	462,626.51	0.02 %	19	0.05 %
>19 and <=20	1,176,065.42	0.04 %	55	0.13 %
>20 and <=21	15,940.57	0.00 %	5	0.01 %
>21 and <=22	192,812.60	0.01 %	9	0.02 %
>22 and <=23	250,000.00	0.01 %	2	0.00 %
>24 and <=25	10,259.94	0.00 %	3	0.01 %
<b>Total</b>	<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=0	0.00	0.00 %	278	0.66 %
<=1	23,784,947.32	0.81 %	2,574	6.13 %
>1 and <=2	45,903,567.31	1.57 %	2,887	6.87 %
>2 and <=3	39,872,126.08	1.36 %	1,740	4.14 %
>3 and <=4	50,805,295.10	1.73 %	1,804	4.30 %
>4 and <=5	68,320,470.85	2.33 %	2,051	4.88 %
>5 and <=6	66,922,846.48	2.29 %	1,708	4.07 %
>6 and <=7	97,497,099.52	3.33 %	2,048	4.88 %
>7 and <=8	82,998,745.70	2.83 %	1,520	3.62 %
>8 and <=9	84,185,238.04	2.87 %	1,468	3.50 %
>9 and <=10	116,696,443.42	3.98 %	1,947	4.64 %
>10 and <=11	127,889,408.19	4.37 %	1,912	4.55 %
>11 and <=12	167,246,012.89	5.71 %	2,265	5.39 %
>12 and <=13	120,977,249.01	4.13 %	1,509	3.59 %
>13 and <=14	113,257,027.37	3.87 %	1,344	3.20 %
>14 and <=15	150,297,004.10	5.13 %	1,783	4.25 %
>15 and <=16	161,846,616.80	5.53 %	1,844	4.39 %
>16 and <=17	254,467,744.01	8.69 %	2,594	6.18 %
>17 and <=18	168,698,021.52	5.76 %	1,574	3.75 %
>18 and <=19	117,070,049.38	4.00 %	1,055	2.51 %
>19 and <=20	136,638,697.11	4.67 %	1,250	2.98 %
>20 and <=21	117,682,042.26	4.02 %	923	2.20 %
>21 and <=22	215,031,421.70	7.34 %	1,485	3.54 %
>22 and <=23	161,051,848.30	5.50 %	1,042	2.48 %
>23 and <=24	130,175,822.10	4.45 %	751	1.79 %
>24 and <=25	65,314,431.38	2.23 %	378	0.90 %
>25 and <=26	2,719,187.19	0.09 %	18	0.04 %
>26 and <=27	6,886,947.72	0.24 %	40	0.10 %
>27 and <=28	30,877,568.72	1.05 %	188	0.45 %
>28 and <=29	1,994,186.08	0.07 %	11	0.03 %
>29 and <=30	1,360,880.35	0.05 %	7	0.02 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	0.00	0.00 %	1	0.00 %
>1 and <=2	2,461,872.00	0.08 %	30	0.07 %
>2 and <=3	3,808,355.42	0.13 %	38	0.09 %
>3 and <=4	2,776,591.76	0.09 %	44	0.10 %
>4 and <=5	22,797,982.42	0.78 %	216	0.51 %
>5 and <=6	3,000,528.51	0.10 %	97	0.23 %
>6 and <=7	4,439,413.93	0.15 %	136	0.32 %
>7 and <=8	4,535,564.44	0.15 %	166	0.40 %
>8 and <=9	7,531,774.22	0.26 %	421	1.00 %
>9 and <=10	162,546,645.23	5.55 %	7,440	17.72 %
>10 and <=11	15,914,527.88	0.54 %	1,244	2.96 %
>11 and <=12	34,199,118.22	1.17 %	1,022	2.43 %
>12 and <=13	116,213,395.06	3.97 %	3,044	7.25 %
>13 and <=14	19,356,921.82	0.66 %	417	0.99 %
>14 and <=15	325,290,593.60	11.11 %	5,704	13.58 %
>15 and <=16	25,629,635.04	0.88 %	412	0.98 %
>16 and <=17	39,989,035.92	1.37 %	572	1.36 %
>17 and <=18	167,828,090.33	5.73 %	2,331	5.55 %
>18 and <=19	23,074,204.65	0.79 %	335	0.80 %
>19 and <=20	742,379,441.12	25.35 %	8,349	19.88 %
>20 and <=21	56,671,998.02	1.94 %	621	1.48 %
>21 and <=22	23,649,549.21	0.81 %	259	0.62 %
>22 and <=23	30,274,478.22	1.03 %	341	0.81 %
>23 and <=24	15,771,332.27	0.54 %	192	0.46 %
>24 and <=25	966,341,651.65	33.00 %	7,603	18.10 %
>25 and <=26	52,716,140.53	1.80 %	503	1.20 %
>26 and <=27	3,685,761.00	0.13 %	30	0.07 %
>27 and <=28	1,178,315.39	0.04 %	9	0.02 %
>28 and <=29	3,678,865.49	0.13 %	25	0.06 %
>29 and <=30	49,106,124.09	1.68 %	378	0.90 %
>30 and <=31	1,409,932.09	0.05 %	14	0.03 %
>39 and <=40	211,106.47	0.01 %	4	0.01 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	10,259.94	0.00 %	3	0.01 %
2002	250,000.00	0.01 %	2	0.00 %
2003	165,976.66	0.01 %	5	0.01 %
2004	35,726.57	0.00 %	6	0.01 %
2005	1,125,500.84	0.04 %	56	0.13 %
2006	520,241.03	0.02 %	21	0.05 %
2007	187,653.00	0.01 %	7	0.02 %
2008	746,474.14	0.03 %	21	0.05 %
2009	4,145,402.73	0.14 %	121	0.29 %
2010	6,273,577.83	0.21 %	222	0.53 %
2011	2,568,419.93	0.09 %	113	0.27 %
2012	1,331,267.99	0.05 %	52	0.12 %
2013	2,678,250.02	0.09 %	87	0.21 %

2014	20,071,593.75	0.69 %	513	1.22 %
2015	215,363,018.37	7.35 %	5,900	14.05 %
2016	349,458,828.61	11.93 %	8,307	19.78 %
2017	218,181,555.55	7.45 %	4,046	9.63 %
2018	190,236,838.75	6.50 %	2,876	6.85 %
2019	307,772,648.56	10.51 %	4,424	10.53 %
2020	249,452,947.88	8.52 %	2,912	6.93 %
2021	546,671,318.57	18.67 %	5,575	13.27 %
2022	439,404,290.40	15.00 %	3,885	9.25 %
2023	238,536,529.45	8.15 %	1,850	4.40 %
2024	133,280,625.43	4.55 %	994	2.37 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	445,870,680.76	15.23 %	11,342	50.86 %
>100 and <=200	887,125,881.23	30.29 %	6,057	27.16 %
>200 and <=300	726,979,882.03	24.82 %	2,977	13.35 %
>300 and <=400	394,142,003.14	13.46 %	1,151	5.16 %
>400	474,350,498.84	16.20 %	775	3.48 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>22,302</b>	<b>100.00 %</b>	

#### 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	654,803.93	0.02 %	22	0.05 %
0.5 - 1%	119,997,555.28	4.10 %	1,310	3.12 %
1 - 1.5%	807,485,721.36	27.57 %	10,559	25.14 %
1.5 - 2%	1,164,007,516.52	39.75 %	20,655	49.18 %
2 - 2.5%	240,220,839.25	8.20 %	3,407	8.11 %
2.5 - 3%	182,342,769.33	6.23 %	2,048	4.88 %
3 - 3.5%	233,522,134.61	7.97 %	1,890	4.50 %
3.5 - 4%	125,948,791.24	4.30 %	1,235	2.94 %
4 - 4.5%	36,934,496.38	1.26 %	444	1.06 %
4.5 - 5%	10,142,995.84	0.35 %	170	0.40 %
5 - 5.5%	3,799,099.28	0.13 %	112	0.27 %
5.5 - 6%	2,535,476.31	0.09 %	103	0.25 %
6 - 6.5%	497,403.91	0.02 %	23	0.05 %
6.5 - 7%	332,618.28	0.01 %	16	0.04 %
7.5 - 8%	1,859.66	0.00 %	1	0.00 %
7 - 7.5%	44,864.82	0.00 %	3	0.01 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

#### 8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,699,623,351.12	92.19 %	39,614	94.32 %
Variable	2,390,781.77	0.08 %	79	0.19 %
Variable With Cap	226,454,813.11	7.73 %	2,305	5.49 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

#### 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2025	73,554,355.86	2.51 %	808	1.92 %
2026	14,406,392.96	0.49 %	193	0.46 %
2027	9,018,114.58	0.31 %	97	0.23 %
2028	21,203,587.24	0.72 %	216	0.51 %
2029	27,295,530.23	0.93 %	303	0.72 %
2030	673,314.97	0.02 %	15	0.04 %
2031	26,113,545.63	0.89 %	167	0.40 %
2032	21,483,919.01	0.73 %	131	0.31 %
2033	2,555,005.36	0.09 %	31	0.07 %
2034	16,188,872.80	0.55 %	197	0.47 %
2035	3,333,134.92	0.11 %	29	0.07 %
2036	4,335,583.06	0.15 %	33	0.08 %
2037	1,279,346.09	0.04 %	13	0.03 %
2038	63,489.00	0.00 %	1	0.00 %
Fixed To Maturity	2,706,964,754.29	92.44 %	39,764	94.68 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

#### 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,928,468,946.00	100.00 %	41,998	100.00 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>	

#### 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,824,447,931.79	96.45 %	40,764	97.06 %
Interest only	77,951,770.38	2.66 %	536	1.28 %
Linear	26,069,243.83	0.89 %	698	1.66 %

<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>
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<b>12. Current Loan to Current Value (LTV)</b>
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	<b>In EUR</b>	<b>In %</b>	<b>In number of loans</b>	<b>In %</b>
0-10%	124,740,093.13	4.26 %	8,274	19.70 %
11-20%	240,780,400.45	8.22 %	5,801	13.81 %
21-30%	335,066,436.61	11.44 %	5,681	13.53 %
31-40%	413,045,323.31	14.10 %	5,571	13.26 %
41-50%	457,701,371.67	15.63 %	5,250	12.50 %
51-60%	417,136,081.22	14.24 %	4,215	10.04 %
61-70%	389,331,256.59	13.29 %	3,454	8.22 %
71-80%	276,460,727.93	9.44 %	1,999	4.76 %
81-90%	188,848,665.71	6.45 %	1,211	2.88 %
91-100%	66,468,873.67	2.27 %	380	0.90 %
101-110%	5,347,742.48	0.18 %	36	0.09 %
111-120%	3,134,719.55	0.11 %	26	0.06 %
>120%	10,407,253.68	0.36 %	100	0.24 %
	<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	62,938,988.27	2.15 %	5,881	14.00 %
11-20%	141,597,952.18	4.84 %	4,348	10.35 %
21-30%	216,713,470.86	7.40 %	4,483	10.67 %
31-40%	307,256,104.34	10.49 %	5,040	12.00 %
41-50%	381,488,072.56	13.03 %	5,061	12.05 %
51-60%	415,339,570.01	14.18 %	4,859	11.57 %
61-70%	473,796,212.15	16.18 %	4,912	11.70 %
71-80%	472,345,421.60	16.13 %	4,117	9.80 %
81-90%	326,941,817.65	11.16 %	2,409	5.74 %
91-100%	99,677,992.54	3.40 %	618	1.47 %
101-110%	9,532,515.70	0.33 %	92	0.22 %
111-120%	4,697,804.77	0.16 %	37	0.09 %
>120%	16,143,023.37	0.55 %	141	0.34 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>		<b>41,998</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	30,845,857.69	1.05 %	4,322	10.29 %
21-40%	86,764,742.65	2.96 %	3,631	8.65 %
41-60%	188,537,778.56	6.44 %	4,129	9.83 %
61-80%	324,847,986.94	11.09 %	4,840	11.52 %
81-100%	439,366,441.71	15.00 %	4,635	11.04 %
101-120%	124,551,302.25	4.25 %	2,255	5.37 %
121-140%	140,926,236.45	4.81 %	2,275	5.42 %
141-160%	137,999,288.54	4.71 %	1,988	4.73 %
161-180%	242,152,705.61	8.27 %	2,608	6.21 %
181-200%	238,617,100.57	8.15 %	2,317	5.52 %
201-300%	442,455,767.09	15.11 %	4,816	11.47 %
301-400%	216,410,276.58	7.39 %	1,904	4.53 %
401-500%	81,190,229.56	2.77 %	705	1.68 %
>500%	233,803,231.80	7.98 %	1,573	3.75 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>		<b>41,998</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	70,324,294.75	2.40 %	5,760	13.71 %
>1 and <=2	87,261,407.22	2.98 %	3,435	8.18 %
>2 and <=3	134,169,529.97	4.58 %	3,759	8.95 %
>3 and <=4	172,647,811.72	5.90 %	3,438	8.19 %
>4 and <=5	185,261,726.76	6.33 %	3,165	7.54 %
>5 and <=6	264,191,951.21	9.02 %	3,873	9.22 %
>6 and <=7	246,016,940.95	8.40 %	3,069	7.31 %
>7 and <=8	248,378,050.57	8.48 %	2,903	6.91 %
>8 and <=9	418,154,092.63	14.28 %	4,386	10.44 %
>9 and <=10	191,611,035.58	6.54 %	1,759	4.19 %
>10 and <=11	313,341,168.97	10.70 %	2,619	6.24 %
>11 and <=12	278,927,668.06	9.52 %	1,914	4.56 %
>12 and <=13	107,456,317.99	3.67 %	690	1.64 %
>13 and <=14	168,174,775.07	5.74 %	971	2.31 %
>14 and <=15	9,754,100.81	0.33 %	58	0.14 %
>15 and <=16	24,307,906.89	0.83 %	152	0.36 %
>16 and <=17	8,490,166.85	0.29 %	47	0.11 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>		<b>41,998</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,706,964,754.29	92.44 %	39,764	94.68 %
>=0 and <=1	88,378,639.28	3.02 %	1,011	2.41 %
>1 and <=2	29,803,811.36	1.02 %	303	0.72 %
>2 and <=3	27,968,845.20	0.96 %	318	0.76 %
>3 and <=4	47,477,464.64	1.62 %	297	0.71 %
>4 and <=5	17,146,135.25	0.59 %	214	0.51 %
>5 and <=6	8,487,407.29	0.29 %	70	0.17 %
>7 and <=8	63,489.00	0.00 %	1	0.00 %
>6 and <=7	2,178,399.69	0.07 %	20	0.05 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>		<b>41,998</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,924,271,389.97	82.06 %	21,564	80.64 %
Other/No data	1,951,303,559.84	17.94 %	5,177	19.36 %
<b>10,875,574,949.81</b>	<b>100.00 %</b>		<b>26,741</b>	<b>100.00 %</b>

### 18. IFRS9 Norms

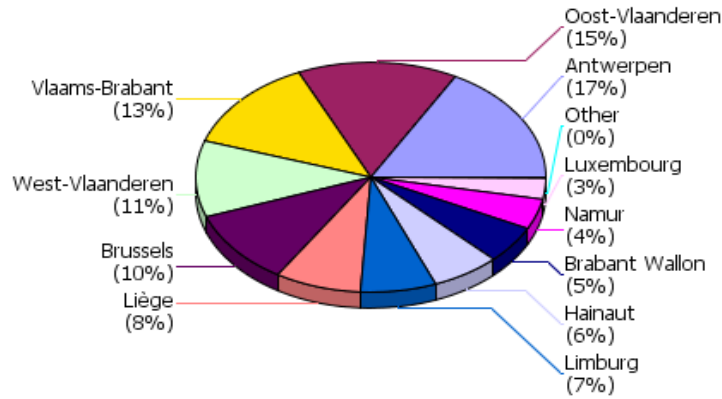
	In EUR	In %	In number of loans	In %
Phase 1	2,624,871,954.72	89.63 %	38,335	91.28 %
Phase 2	303,074,933.27	10.35 %	3,376	8.04 %
Phase 3	522,058.01	0.02 %	7	0.02 %
Other/No data	0.00	0.00 %	280	0.67 %
<b>2,928,468,946.00</b>	<b>100.00 %</b>		<b>41,998</b>	<b>100.00 %</b>



**Stratification Tables**

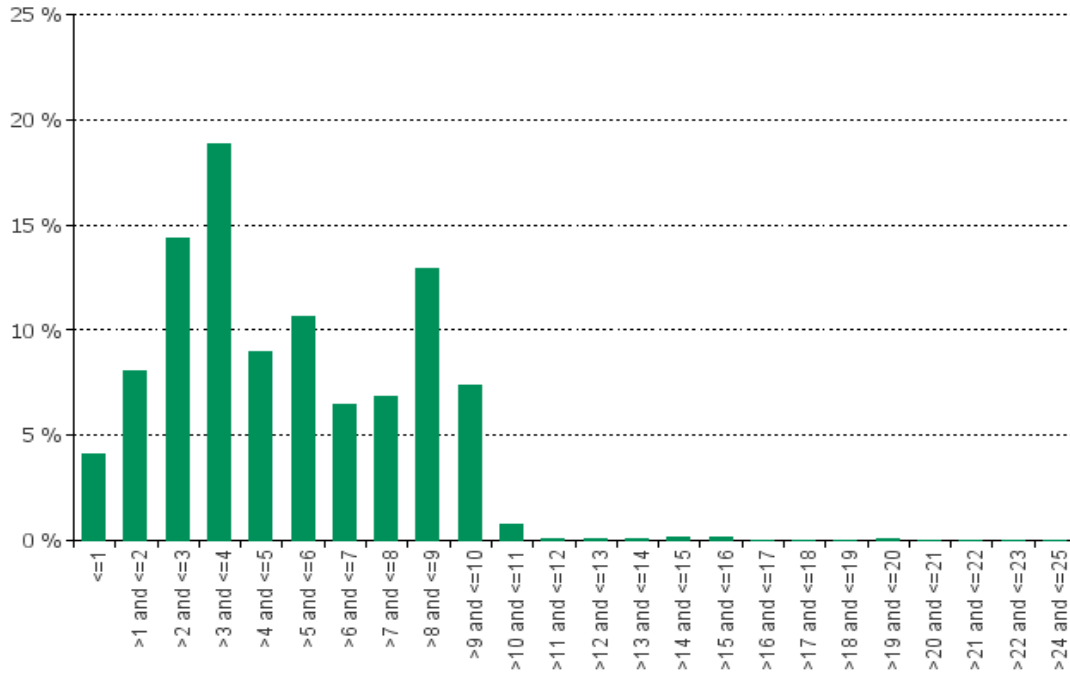
Portfolio Cut-off Date 31/01/2025

**1. Geographic distribution**



**2. Seasoning**

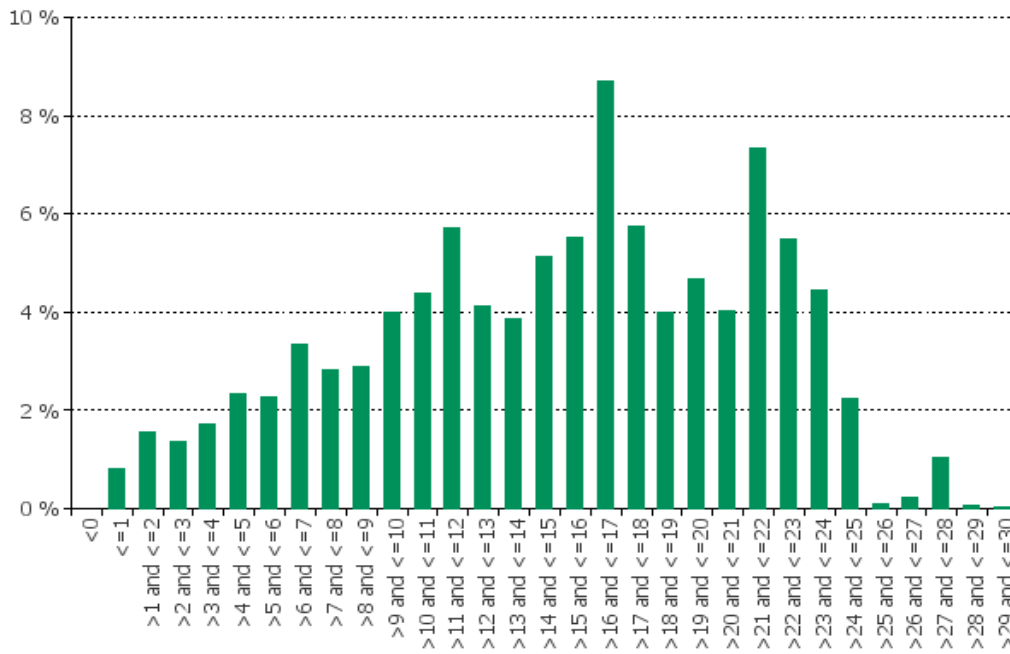
Distribution per Seasoning





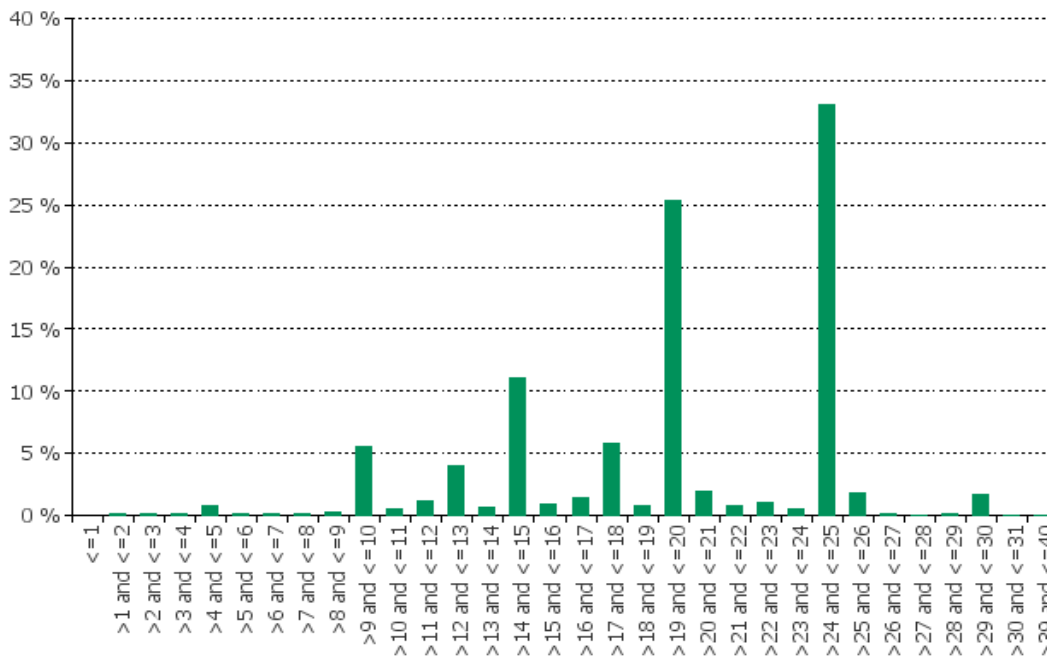
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



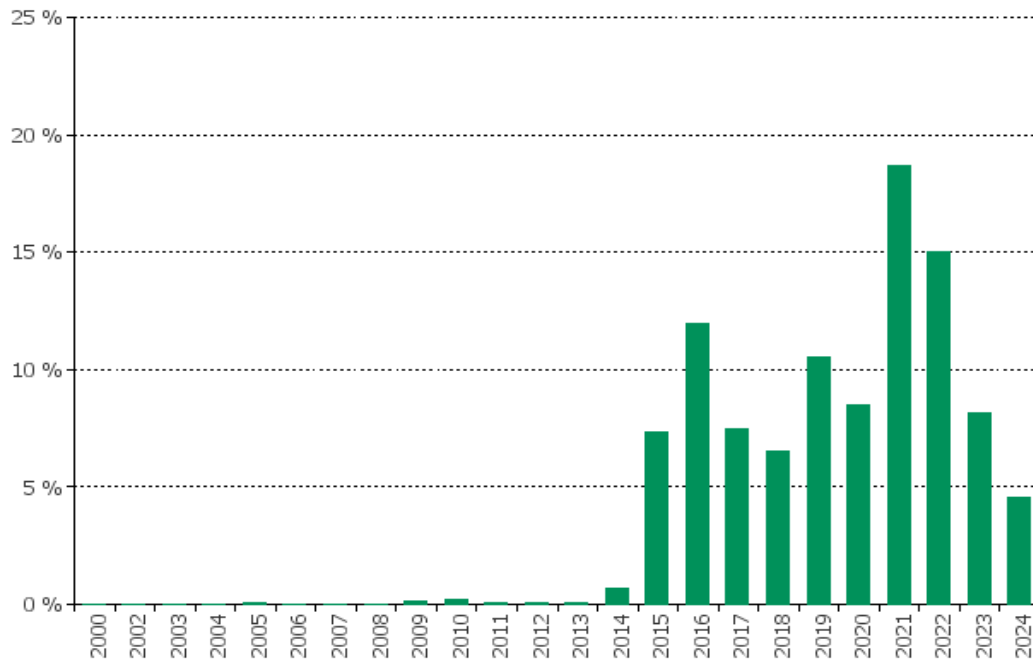
### 4. Original term to maturity

Distribution of Initial Term (in years)



### 5. Origination Year

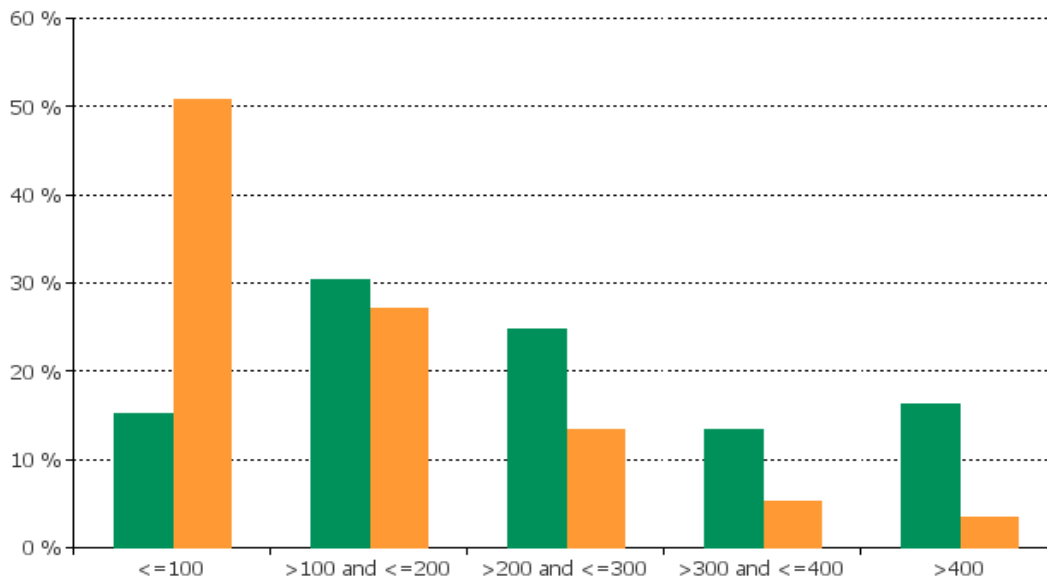
#### Distribution Origination Year



### 6. Outstanding Loan Balance by Borrower

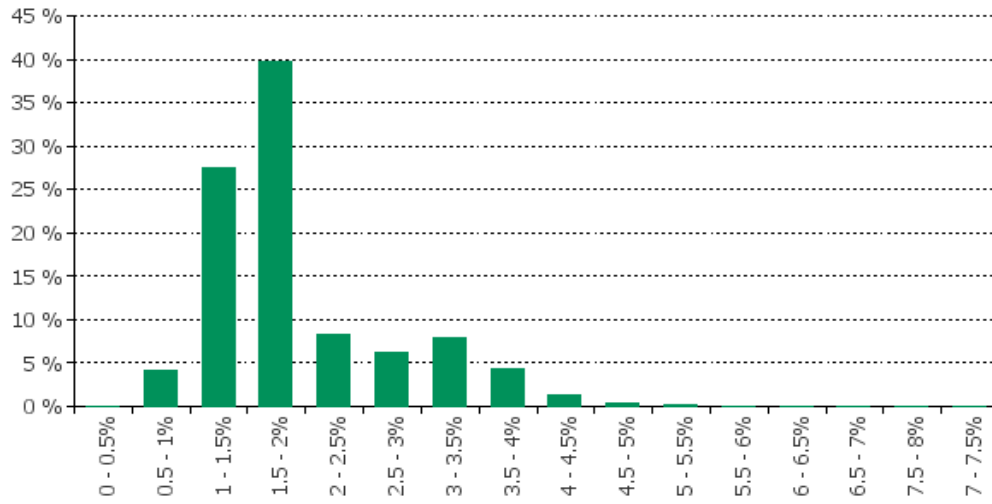
#### Outstanding Loan Balance by Borrower

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



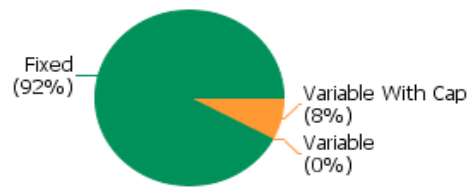
### 7. Interest Rate

Distribution per Interest Rate



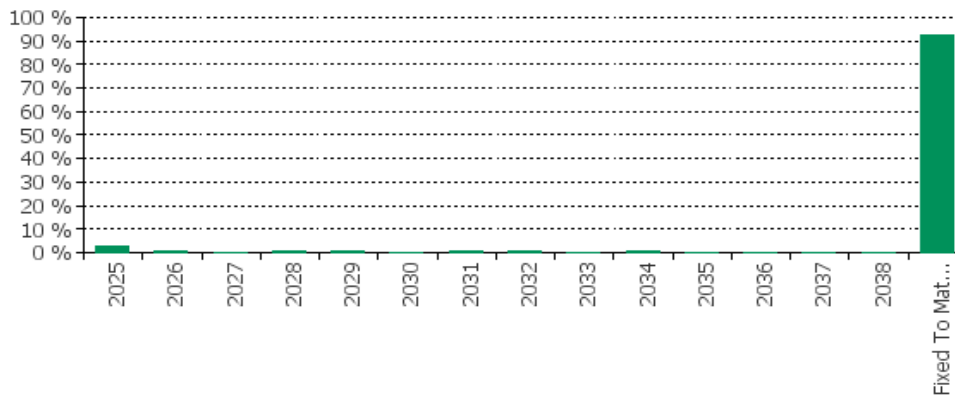
### 8. Interest Rate Type

Distribution per Interest Type



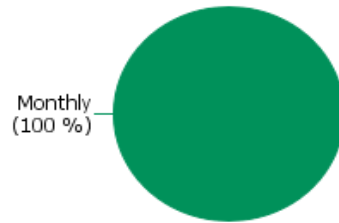
### 9. Next Reset Date

Next Reset Date



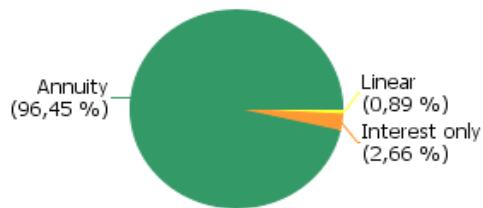
## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency



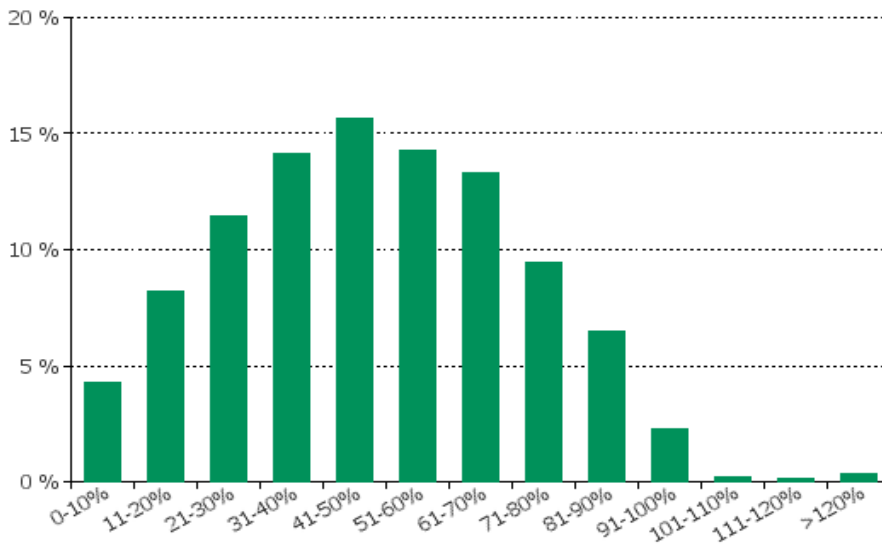
## 11. Repayment Type

Distribution per Repayment Type

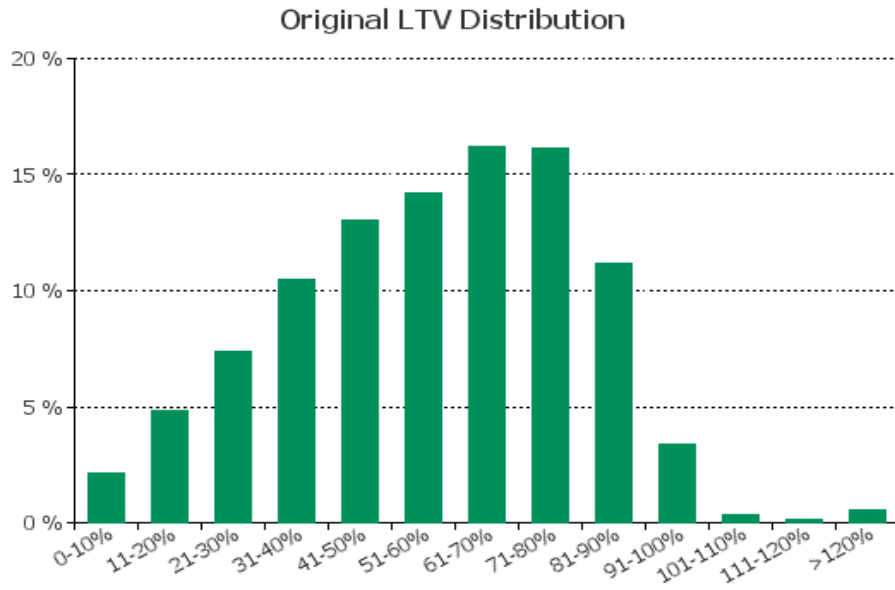


## 12. Current Loan to Current Value (LTV)

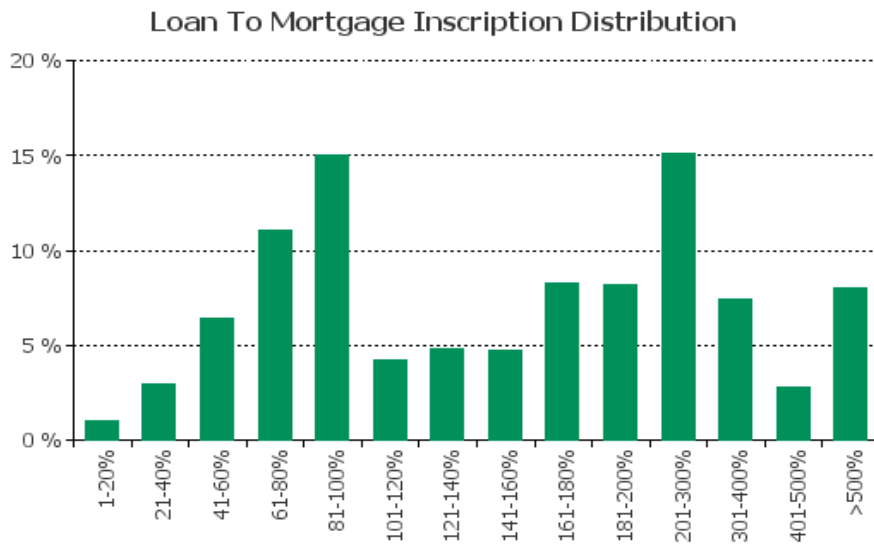
Current LTV Distribution



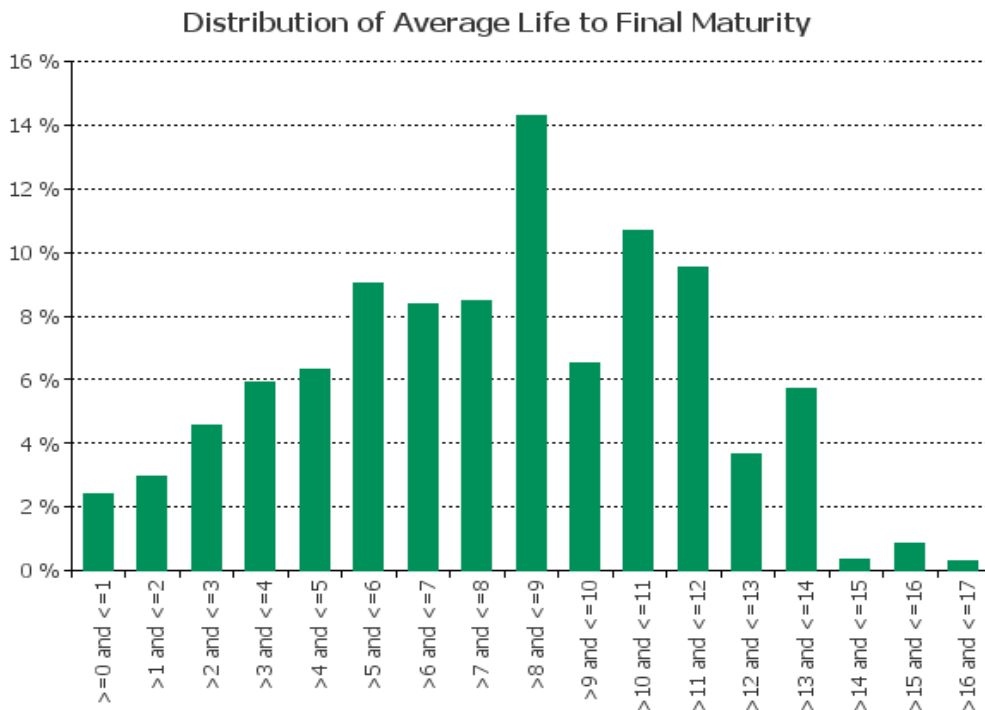
### 13. Current Loan to Original Value (LTOV)



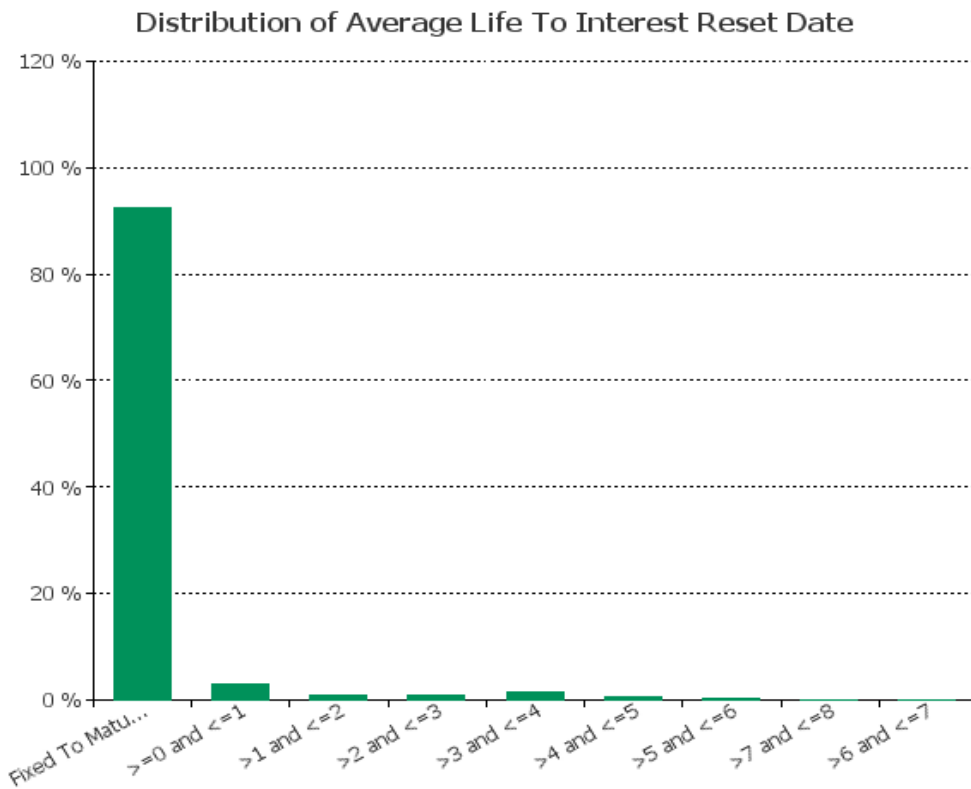
### 14. Loan to Mortgage Inscription Ratio (LTM)



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



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



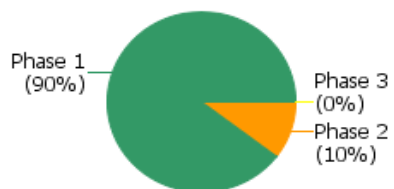
**17. Occupation Type (Based on Indexed Property Value)**

Distribution per Occupation Type



**18. IFRS9 Norms**

Distribution per IFRS9 Norm





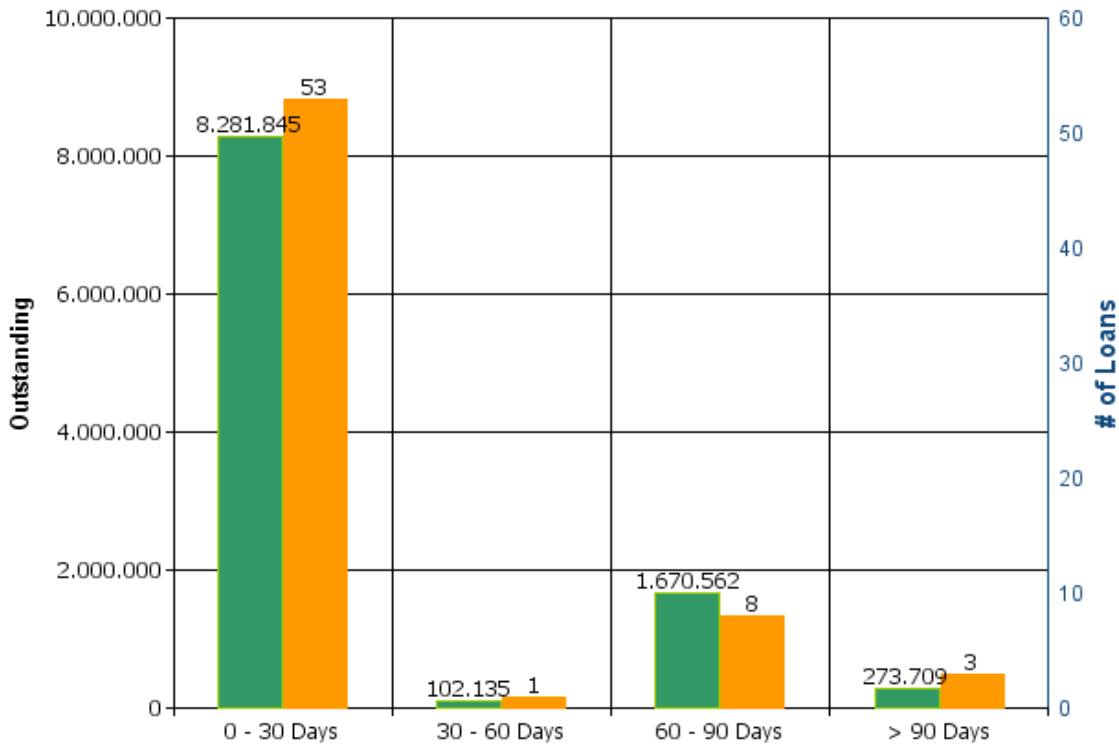
**Cover Pool Performance**

Portfolio Cut-off | 31/01/2025

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

	In EUR	In %	In number of loans	In %
Performing	2,918,140,694.84	99.65 %	41,933	99.85 %
0 - 30 Days	8,281,845.06	0.28 %	53	0.13 %
30 - 60 Days	102,134.98	0.00 %	1	0.00 %
60 - 90 Days	1,670,561.80	0.06 %	8	0.02 %
> 90 Days	273,709.32	0.01 %	3	0.01 %
<b>Total</b>	<b>2,928,468,946.00</b>	<b>100.00 %</b>	<b>41,998</b>	<b>100.00 %</b>

**Delinquency Outstanding in Euro**







**Amortisation**

Jan/2025

TIME		ABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/02/2025	1	2,250,000,000	2,908,162,257	2,903,229,799	2,895,846,288	2,883,580,801
01/03/2025	2	2,250,000,000	2,887,343,020	2,878,029,782	2,864,115,270	2,841,071,238
01/04/2025	3	2,250,000,000	2,866,535,862	2,852,443,564	2,831,433,476	2,796,756,221
01/05/2025	4	2,250,000,000	2,846,152,590	2,827,511,771	2,799,777,318	2,754,151,490
01/06/2025	5	2,250,000,000	2,825,454,856	2,802,188,802	2,767,646,096	2,711,012,429
01/07/2025	6	2,250,000,000	2,804,759,183	2,777,097,705	2,736,113,375	2,669,138,600
01/08/2025	7	2,250,000,000	2,783,224,303	2,751,101,210	2,703,607,174	2,626,257,143
01/09/2025	8	2,250,000,000	2,761,838,223	2,725,331,744	2,671,471,159	2,584,049,127
01/10/2025	9	1,750,000,000	2,741,034,499	2,700,363,326	2,640,481,224	2,543,603,671
01/11/2025	10	1,750,000,000	2,719,267,067	2,674,375,232	2,608,418,771	2,502,074,840
01/12/2025	11	1,750,000,000	2,699,793,831	2,650,865,174	2,579,124,947	2,463,834,004
01/01/2026	12	1,750,000,000	2,679,444,035	2,626,422,004	2,548,844,517	2,424,593,999
01/02/2026	13	1,750,000,000	2,659,642,199	2,602,590,331	2,519,293,351	2,386,332,973
01/03/2026	14	1,750,000,000	2,639,441,564	2,578,865,970	2,490,593,302	2,350,120,489
01/04/2026	15	1,750,000,000	2,619,301,083	2,554,847,144	2,461,121,526	2,312,474,708
01/05/2026	16	1,750,000,000	2,599,200,597	2,531,079,914	2,432,225,079	2,275,955,561
01/06/2026	17	1,750,000,000	2,577,910,701	2,506,090,255	2,402,086,848	2,238,233,238
01/07/2026	18	1,750,000,000	2,558,100,892	2,482,750,443	2,373,858,526	2,202,863,321
01/08/2026	19	1,750,000,000	2,539,155,857	2,460,183,702	2,346,299,213	2,168,067,171
01/09/2026	20	1,750,000,000	2,518,874,373	2,436,393,683	2,317,701,040	2,132,570,384
01/10/2026	21	1,750,000,000	2,497,488,303	2,411,742,742	2,288,604,240	2,097,165,670
01/11/2026	22	1,750,000,000	2,478,683,130	2,389,523,507	2,261,752,704	2,063,781,805
01/12/2026	23	1,750,000,000	2,459,078,452	2,366,732,862	2,234,667,018	2,030,708,393
01/01/2027	24	1,750,000,000	2,439,805,835	2,344,201,294	2,207,763,619	1,997,762,867
01/02/2027	25	1,750,000,000	2,421,109,332	2,322,291,949	2,181,567,125	1,965,696,951
01/03/2027	26	1,750,000,000	2,402,755,620	2,301,156,414	2,156,746,091	1,935,895,965
01/04/2027	27	1,750,000,000	2,384,129,050	2,279,444,783	2,130,963,688	1,904,652,118
01/05/2027	28	1,750,000,000	2,365,650,890	2,258,065,480	2,105,781,334	1,874,428,892
01/06/2027	29	1,750,000,000	2,345,502,288	2,235,035,971	2,079,004,122	1,842,755,295
01/07/2027	30	1,750,000,000	2,327,732,744	2,214,462,511	2,054,797,047	1,813,833,146
01/08/2027	31	1,750,000,000	2,309,873,826	2,193,745,554	2,030,396,924	1,784,703,057
01/09/2027	32	1,750,000,000	2,291,789,410	2,172,878,702	2,005,969,241	1,755,763,068
01/10/2027	33	1,750,000,000	2,273,421,696	2,151,926,013	1,981,736,412	1,727,442,549
01/11/2027	34	1,750,000,000	2,255,056,975	2,130,922,393	1,957,403,136	1,699,004,867
01/12/2027	35	1,750,000,000	2,236,881,421	2,110,277,833	1,933,668,626	1,671,523,464
01/01/2028	36	1,750,000,000	2,218,984,876	2,089,843,649	1,910,074,481	1,644,134,523
01/02/2028	37	1,750,000,000	2,201,397,796	2,069,763,672	1,886,910,753	1,617,316,530
01/03/2028	38	1,000,000,000	2,183,647,751	2,049,817,314	1,864,280,248	1,591,587,103
01/04/2028	39	1,000,000,000	2,166,286,946	2,030,071,508	1,841,626,138	1,565,587,347
01/05/2028	40	1,000,000,000	2,148,852,291	2,010,427,784	1,819,317,006	1,540,282,195
01/06/2028	41	1,000,000,000	2,131,195,216	1,990,526,325	1,796,726,279	1,514,713,358
01/07/2028	42	1,000,000,000	2,113,739,324	1,970,982,101	1,774,706,099	1,490,016,443
01/08/2028	43	1,000,000,000	2,096,859,999	1,951,926,531	1,753,078,331	1,465,623,974
01/09/2028	44	1,000,000,000	2,080,035,583	1,932,980,958	1,731,647,631	1,441,575,463
01/10/2028	45	0	2,063,347,968	1,914,325,773	1,710,714,597	1,418,311,103
01/11/2028	46		2,045,249,833	1,894,316,389	1,688,528,223	1,393,987,519
01/12/2028	47		2,028,364,416	1,875,593,393	1,667,724,347	1,371,168,772
01/01/2029	48		2,011,500,323	1,856,844,762	1,646,854,628	1,348,275,146
01/02/2029	49		1,994,752,262	1,838,261,262	1,626,226,358	1,325,747,692
01/03/2029	50		1,978,144,649	1,820,163,654	1,606,516,959	1,304,668,599
01/04/2029	51		1,960,099,002	1,800,500,220	1,585,120,010	1,281,839,538

01/05/2029	52	1,943,251,951	1,782,094,969	1,565,054,916	1,260,425,495
01/06/2029	53	1,927,086,275	1,764,272,517	1,545,462,597	1,239,374,957
01/07/2029	54	1,910,432,599	1,746,154,998	1,525,827,326	1,218,612,671
01/08/2029	55	1,894,263,596	1,728,439,820	1,506,506,304	1,198,085,671
01/09/2029	56	1,877,478,787	1,710,218,768	1,486,833,888	1,177,432,424
01/10/2029	57	1,861,664,594	1,693,029,902	1,468,267,477	1,157,963,320
01/11/2029	58	1,845,359,078	1,675,355,032	1,449,243,955	1,138,119,176
01/12/2029	59	1,828,817,748	1,657,612,285	1,430,366,621	1,118,689,840
01/01/2030	60	1,812,675,051	1,640,194,176	1,411,736,907	1,099,442,991
01/02/2030	61	1,796,770,907	1,623,045,871	1,393,424,333	1,080,585,054
01/03/2030	62	1,780,915,454	1,606,258,773	1,375,844,098	1,062,869,151
01/04/2030	63	1,765,412,083	1,589,575,220	1,358,091,056	1,044,710,804
01/05/2030	64	1,750,068,437	1,573,173,354	1,340,769,600	1,027,158,429
01/06/2030	65	1,734,504,711	1,556,538,304	1,323,218,237	1,009,418,773
01/07/2030	66	1,719,358,506	1,540,413,551	1,306,287,476	992,418,260
01/08/2030	67	1,704,278,626	1,524,313,393	1,289,346,931	975,399,197
01/09/2030	68	1,689,284,260	1,508,339,771	1,272,590,864	958,645,468
01/10/2030	69	1,674,123,617	1,492,349,452	1,256,000,801	942,269,692
01/11/2030	70	1,659,251,367	1,476,583,362	1,239,571,119	926,005,091
01/12/2030	71	1,642,974,167	1,459,698,231	1,222,380,259	909,419,656
01/01/2031	72	1,627,483,624	1,443,483,265	1,205,727,294	893,230,863
01/02/2031	73	1,612,375,208	1,427,657,452	1,189,475,355	877,458,724
01/03/2031	74	1,596,826,602	1,411,723,964	1,173,497,949	862,359,981
01/04/2031	75	1,582,034,785	1,396,274,592	1,157,703,846	847,150,077
01/05/2031	76	1,567,010,134	1,380,744,025	1,142,009,142	832,239,918
01/06/2031	77	1,552,096,398	1,365,283,487	1,126,349,935	817,351,606
01/07/2031	78	1,537,221,122	1,349,979,116	1,110,982,757	802,895,426
01/08/2031	79	1,522,942,962	1,335,171,717	1,096,002,350	788,714,400
01/09/2031	80	1,508,752,397	1,320,487,328	1,081,191,672	774,760,724
01/10/2031	81	1,493,332,656	1,304,846,388	1,065,755,565	760,568,959
01/11/2031	82	1,479,300,171	1,290,392,742	1,051,269,890	747,053,721
01/12/2031	83	1,464,527,302	1,275,409,469	1,036,505,757	733,542,717
01/01/2032	84	1,450,301,252	1,260,878,286	1,022,090,473	720,277,172
01/02/2032	85	1,435,460,388	1,245,859,119	1,007,347,244	706,880,714
01/03/2032	86	1,421,212,903	1,231,536,268	993,397,163	694,329,140
01/04/2032	87	1,407,539,632	1,217,619,167	979,673,313	681,836,702
01/05/2032	88	1,393,632,355	1,203,609,549	966,017,944	669,576,764
01/06/2032	89	1,380,060,173	1,189,866,413	952,558,963	657,451,420
01/07/2032	90	1,366,406,151	1,176,160,397	939,268,983	645,621,322
01/08/2032	91	1,352,358,613	1,162,094,361	925,675,813	633,582,859
01/09/2032	92	1,338,809,916	1,148,500,588	912,520,935	621,933,513
01/10/2032	93	1,324,776,535	1,134,596,629	899,255,021	610,379,694
01/11/2032	94	1,311,518,973	1,121,337,171	886,485,617	599,163,735
01/12/2032	95	1,297,910,598	1,107,880,657	873,691,725	588,095,873
01/01/2033	96	1,284,226,137	1,094,340,532	860,818,953	576,976,798
01/02/2033	97	1,271,008,182	1,081,240,005	848,350,918	566,211,495
01/03/2033	98	1,257,929,823	1,068,474,830	836,409,275	556,105,256
01/04/2033	99	1,244,919,403	1,055,630,421	824,252,996	545,701,709
01/05/2033	100	1,231,848,470	1,042,832,387	812,255,976	535,554,629
01/06/2033	101	1,218,940,538	1,030,154,874	800,340,914	525,463,436
01/07/2033	102	1,206,091,355	1,017,622,652	788,658,577	515,670,867
01/08/2033	103	1,193,318,089	1,005,137,704	777,001,616	505,897,004
01/09/2033	104	1,180,608,768	992,745,949	765,470,704	496,278,406
01/10/2033	105	1,167,945,219	980,485,449	754,156,313	486,938,663
01/11/2033	106	1,155,343,636	968,261,436	742,859,952	477,613,346
01/12/2033	107	1,142,016,418	955,521,287	731,281,261	468,241,644
01/01/2034	108	1,129,382,074	943,347,468	720,128,268	459,147,337
01/02/2034	109	1,116,644,627	931,126,224	708,991,163	450,131,755
01/03/2034	110	1,104,197,866	919,336,713	698,406,035	441,714,672
01/04/2034	111	1,091,789,553	907,464,018	687,633,279	433,059,278
01/05/2034	112	1,079,387,257	895,682,990	677,035,695	424,637,272
01/06/2034	113	1,066,166,887	883,212,097	665,911,234	415,890,984
01/07/2034	114	1,053,782,283	871,519,827	655,478,381	407,697,098
01/08/2034	115	1,041,588,395	859,973,940	645,149,677	399,573,199
01/09/2034	116	1,029,356,293	848,433,213	634,873,131	391,542,973
01/10/2034	117	1,017,385,627	837,190,122	624,918,165	383,823,639
01/11/2034	118	1,005,551,007	826,048,186	615,033,155	376,152,297
01/12/2034	119	993,653,132	814,934,385	605,264,994	368,660,688
01/01/2035	120	981,710,255	803,773,981	595,457,748	361,151,018
01/02/2035	121	970,076,302	792,901,594	585,909,298	353,854,646
01/03/2035	122	958,496,977	782,236,840	576,700,703	346,960,476

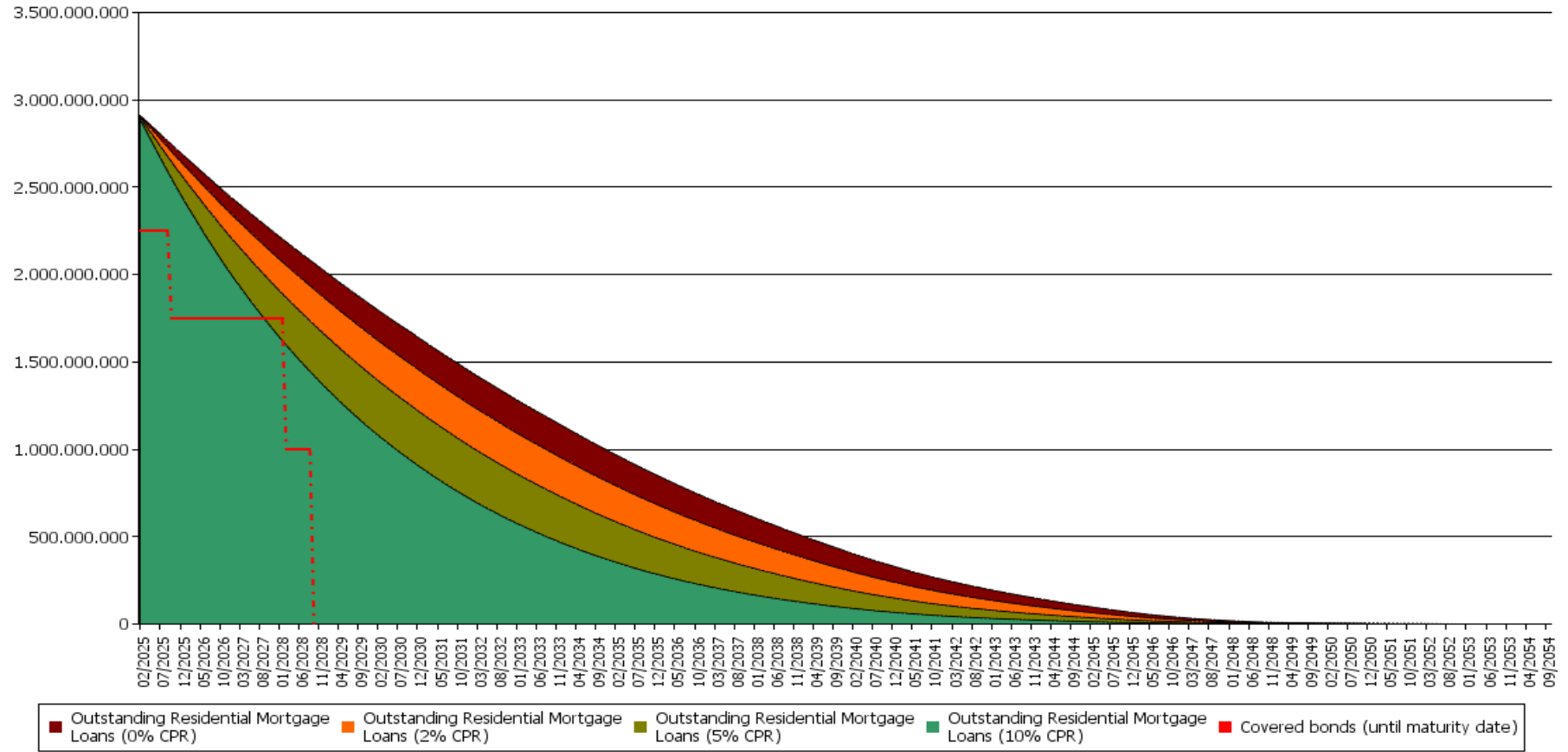
01/04/2035	123	946,993,063	771,537,598	567,366,126	339,898,734
01/05/2035	124	935,361,797	760,810,479	558,100,693	332,977,423
01/06/2035	125	923,490,150	749,880,231	548,683,718	325,972,467
01/07/2035	126	912,274,237	739,556,924	539,798,338	319,379,085
01/08/2035	127	901,152,004	729,301,369	530,959,087	312,818,628
01/09/2035	128	889,474,777	718,630,081	521,859,404	306,155,230
01/10/2035	129	878,558,875	708,645,748	513,342,327	299,924,074
01/11/2035	130	867,720,130	698,716,127	504,862,077	293,720,069
01/12/2035	131	856,910,693	688,879,431	496,529,398	287,688,116
01/01/2036	132	846,139,653	679,066,775	488,211,858	281,670,846
01/02/2036	133	835,397,642	669,308,681	479,972,542	275,744,328
01/03/2036	134	824,689,336	659,680,935	471,942,740	270,056,759
01/04/2036	135	814,043,289	650,060,585	463,877,496	264,317,346
01/05/2036	136	803,460,340	640,556,347	455,970,321	258,746,820
01/06/2036	137	792,959,959	631,112,717	448,105,486	253,206,777
01/07/2036	138	782,609,614	621,852,539	440,443,808	247,857,267
01/08/2036	139	772,389,797	612,691,056	432,851,304	242,552,915
01/09/2036	140	762,263,616	603,633,012	425,367,462	237,349,681
01/10/2036	141	752,226,587	594,706,974	418,046,009	232,308,206
01/11/2036	142	742,292,250	585,857,586	410,778,023	227,302,541
01/12/2036	143	732,454,206	577,143,978	403,672,421	222,455,041
01/01/2037	144	722,684,830	568,480,287	396,601,555	217,632,728
01/02/2037	145	712,466,478	559,491,747	389,337,989	212,741,978
01/03/2037	146	702,926,901	551,154,728	382,655,314	208,290,361
01/04/2037	147	693,459,718	542,809,438	375,902,917	203,748,180
01/05/2037	148	684,049,045	534,564,301	369,281,903	199,338,943
01/06/2037	149	674,624,069	526,304,790	362,651,508	194,930,696
01/07/2037	150	665,310,023	518,186,528	356,178,787	190,666,713
01/08/2037	151	656,041,362	510,100,855	349,729,347	186,421,298
01/09/2037	152	646,824,286	502,081,162	343,355,529	182,248,564
01/10/2037	153	637,675,817	494,167,429	337,111,838	178,201,008
01/11/2037	154	628,589,005	486,299,395	330,900,717	174,176,869
01/12/2037	155	619,505,091	478,485,067	324,782,137	170,255,437
01/01/2038	156	610,545,065	470,764,834	318,729,200	166,374,716
01/02/2038	157	601,635,707	463,108,414	312,748,044	162,561,125
01/03/2038	158	592,800,576	455,608,489	306,976,306	158,950,523
01/04/2038	159	584,067,395	448,135,071	301,173,027	155,285,105
01/05/2038	160	575,322,106	440,700,549	295,447,623	151,708,638
01/06/2038	161	566,720,250	433,375,185	289,797,771	148,177,229
01/07/2038	162	557,984,125	425,994,226	284,161,005	144,699,487
01/08/2038	163	548,978,548	418,408,041	278,390,803	141,160,769
01/09/2038	164	540,378,588	411,154,985	272,869,197	137,774,951
01/10/2038	165	531,970,089	404,092,883	267,522,259	134,521,517
01/11/2038	166	523,604,133	397,063,378	262,199,976	131,286,812
01/12/2038	167	515,271,630	390,103,242	256,969,832	128,140,578
01/01/2039	168	506,972,117	383,168,836	251,760,072	125,010,937
01/02/2039	169	498,689,649	376,269,693	246,598,259	121,929,216
01/03/2039	170	490,451,796	369,487,148	241,596,824	118,999,191
01/04/2039	171	482,246,122	362,689,123	236,548,668	116,019,213
01/05/2039	172	473,957,321	355,870,168	231,530,030	113,092,243
01/06/2039	173	465,864,098	349,200,108	226,612,680	110,221,500
01/07/2039	174	457,860,711	342,637,636	221,806,704	107,441,698
01/08/2039	175	449,908,903	336,115,897	217,031,489	104,683,338
01/09/2039	176	442,047,169	329,682,473	212,336,008	101,984,714
01/10/2039	177	434,301,518	323,374,041	207,760,370	99,377,994
01/11/2039	178	426,629,891	317,123,091	203,226,115	96,797,391
01/12/2039	179	418,426,538	310,514,844	198,501,495	94,159,469
01/01/2040	180	410,916,885	304,424,718	194,113,358	91,687,950
01/02/2040	181	403,451,277	298,386,931	189,779,544	89,261,228
01/03/2040	182	396,044,521	292,444,228	185,557,323	86,929,485
01/04/2040	183	388,697,054	286,531,962	181,343,590	84,595,612
01/05/2040	184	381,400,322	280,691,615	177,210,048	82,328,472
01/06/2040	185	374,183,922	274,913,639	173,120,813	80,088,030
01/07/2040	186	366,943,193	269,151,348	169,074,972	77,895,745
01/08/2040	187	359,894,000	263,533,063	165,124,672	75,753,552
01/09/2040	188	352,918,934	257,987,249	161,238,664	73,657,478
01/10/2040	189	346,061,591	252,559,229	157,457,721	71,635,401
01/11/2040	190	339,299,279	247,204,037	153,727,077	69,641,918
01/12/2040	191	332,594,029	241,921,034	150,071,495	67,707,168
01/01/2041	192	325,942,313	236,680,623	146,447,302	65,792,204
01/02/2041	193	319,330,451	231,486,184	142,868,945	63,912,752

01/03/2041	194	312,773,466	226,385,582	139,399,959	62,122,272
01/04/2041	195	306,292,901	221,318,936	135,933,515	60,320,906
01/05/2041	196	299,872,896	216,324,354	132,538,837	58,573,415
01/06/2041	197	293,576,460	211,422,990	129,206,405	56,858,848
01/07/2041	198	287,498,890	206,706,300	126,012,989	55,226,231
01/08/2041	199	281,567,258	202,098,213	122,890,459	53,629,640
01/09/2041	200	275,754,434	197,590,293	119,843,750	52,078,531
01/10/2041	201	270,036,956	193,175,864	116,877,905	50,581,515
01/11/2041	202	264,339,990	188,779,707	113,927,602	49,095,873
01/12/2041	203	258,815,822	184,531,207	111,089,557	47,676,609
01/01/2042	204	253,424,131	180,380,566	108,314,663	46,288,807
01/02/2042	205	248,134,806	176,316,211	105,604,845	44,939,600
01/03/2042	206	242,940,956	172,361,163	102,998,792	43,662,892
01/04/2042	207	237,867,408	168,475,363	100,420,692	42,389,686
01/05/2042	208	232,852,665	164,652,843	97,900,703	41,156,542
01/06/2042	209	227,902,387	160,879,117	95,413,613	39,941,101
01/07/2042	210	223,034,537	157,184,414	92,992,926	38,768,205
01/08/2042	211	218,232,994	153,539,651	90,605,608	37,612,957
01/09/2042	212	213,492,857	149,949,930	88,262,228	36,484,962
01/10/2042	213	208,849,515	146,447,833	85,988,691	35,399,444
01/11/2042	214	204,269,676	142,993,454	83,746,880	34,330,518
01/12/2042	215	199,741,691	139,594,253	81,554,849	33,294,890
01/01/2043	216	195,264,979	136,234,140	79,389,359	32,273,548
01/02/2043	217	190,819,641	132,906,876	77,253,450	31,272,235
01/03/2043	218	186,431,712	129,651,721	75,188,226	30,319,769
01/04/2043	219	182,113,021	126,433,534	73,135,447	29,367,068
01/05/2043	220	177,744,605	123,198,172	71,088,553	28,428,139
01/06/2043	221	173,498,068	120,050,856	69,096,296	27,514,406
01/07/2043	222	169,312,414	116,962,321	67,152,974	26,630,953
01/08/2043	223	165,170,532	113,907,553	65,232,780	25,759,888
01/09/2043	224	161,071,264	110,892,150	63,344,405	24,908,235
01/10/2043	225	157,031,929	107,933,749	61,502,743	24,084,923
01/11/2043	226	153,043,496	105,013,940	59,686,796	23,274,785
01/12/2043	227	149,095,585	102,137,076	57,908,792	22,488,888
01/01/2044	228	145,195,410	99,296,583	56,155,136	21,715,488
01/02/2044	229	141,327,730	96,487,616	54,427,808	20,958,373
01/03/2044	230	137,496,581	93,723,055	52,742,553	20,228,954
01/04/2044	231	133,692,637	90,975,574	51,066,208	19,503,048
01/05/2044	232	129,937,077	88,274,846	49,428,285	18,800,115
01/06/2044	233	126,227,750	85,609,408	47,813,899	18,109,054
01/07/2044	234	122,568,245	82,991,035	46,237,422	17,440,193
01/08/2044	235	118,979,670	80,424,571	44,693,594	16,786,478
01/09/2044	236	115,455,548	77,910,067	43,186,121	16,151,584
01/10/2044	237	112,009,188	75,460,379	41,725,290	15,541,265
01/11/2044	238	108,610,991	73,046,916	40,288,061	14,942,387
01/12/2044	239	105,256,207	70,674,442	38,883,615	14,362,377
01/01/2045	240	101,997,738	68,370,380	37,520,302	13,800,113
01/02/2045	241	98,760,790	66,088,331	36,175,723	13,249,215
01/03/2045	242	95,537,504	63,833,439	34,861,157	12,718,906
01/04/2045	243	92,328,835	61,584,935	33,547,652	12,187,839
01/05/2045	244	89,143,638	59,362,755	32,257,556	11,671,109
01/06/2045	245	85,990,986	57,166,210	30,984,957	11,163,186
01/07/2045	246	82,862,652	54,996,096	29,735,355	10,669,068
01/08/2045	247	79,760,774	52,847,588	28,501,029	10,182,877
01/09/2045	248	76,689,664	50,726,562	27,287,571	9,708,038
01/10/2045	249	73,674,748	48,652,349	26,107,364	9,250,085
01/11/2045	250	70,737,677	46,633,576	24,960,429	8,806,257
01/12/2045	251	67,858,248	44,661,894	23,846,257	8,378,680
01/01/2046	252	65,054,805	42,744,146	22,764,275	7,964,634
01/02/2046	253	62,305,133	40,868,046	21,709,766	7,563,517
01/03/2046	254	59,626,156	39,050,895	20,696,808	7,183,019
01/04/2046	255	57,020,257	37,280,877	19,708,456	6,811,031
01/05/2046	256	54,472,639	35,556,739	18,750,730	6,453,488
01/06/2046	257	52,046,346	33,915,368	17,839,672	6,113,921
01/07/2046	258	49,780,518	32,385,623	16,993,090	5,799,912
01/08/2046	259	47,585,134	30,904,870	16,174,882	5,497,266
01/09/2046	260	45,436,467	29,459,336	15,379,112	5,204,674
01/10/2046	261	43,338,996	28,053,291	14,609,046	4,923,798
01/11/2046	262	41,300,472	26,688,413	13,862,926	4,652,538
01/12/2046	263	39,313,517	25,362,742	13,141,899	4,392,474
01/01/2047	264	37,400,889	24,087,904	12,449,589	4,143,456

01/02/2047	265	35,555,952	22,860,839	11,785,344	3,905,769
01/03/2047	266	33,765,791	21,676,588	11,149,160	3,680,794
01/04/2047	267	32,031,374	20,528,270	10,531,680	3,462,211
01/05/2047	268	30,364,537	19,428,085	9,942,717	3,255,196
01/06/2047	269	28,765,502	18,373,761	9,379,231	3,057,707
01/07/2047	270	27,234,281	17,367,151	8,843,568	2,871,258
01/08/2047	271	25,770,318	16,405,717	8,332,748	2,693,950
01/09/2047	272	24,365,526	15,485,100	7,845,148	2,525,568
01/10/2047	273	23,035,657	14,615,894	7,386,561	2,368,189
01/11/2047	274	21,777,078	13,793,903	6,953,415	2,219,877
01/12/2047	275	20,559,649	13,001,391	6,537,784	2,078,631
01/01/2048	276	19,394,807	12,243,973	6,141,256	1,944,288
01/02/2048	277	18,256,487	11,505,802	5,756,332	1,814,704
01/03/2048	278	17,152,525	10,792,898	5,386,820	1,691,484
01/04/2048	279	16,069,549	10,094,307	5,025,334	1,571,293
01/05/2048	280	15,025,004	9,422,669	4,679,422	1,457,137
01/06/2048	281	14,007,191	8,769,467	4,343,957	1,346,947
01/07/2048	282	13,055,305	8,160,105	4,032,161	1,245,142
01/08/2048	283	12,196,837	7,610,597	3,751,068	1,153,433
01/09/2048	284	11,396,117	7,098,902	3,489,968	1,068,601
01/10/2048	285	10,672,079	6,636,970	3,254,842	992,522
01/11/2048	286	10,019,997	6,220,871	3,043,024	924,001
01/12/2048	287	9,418,966	5,838,125	2,848,770	861,470
01/01/2049	288	8,882,845	5,496,485	2,675,242	805,569
01/02/2049	289	8,387,015	5,180,875	2,515,216	754,174
01/03/2049	290	7,936,790	4,895,249	2,371,090	708,238
01/04/2049	291	7,544,083	4,645,143	2,244,225	667,505
01/05/2049	292	7,212,068	4,433,421	2,136,663	632,907
01/06/2049	293	6,928,830	4,252,084	2,044,057	602,911
01/07/2049	294	6,687,671	4,097,353	1,964,827	577,166
01/08/2049	295	6,450,673	3,945,448	1,887,171	552,007
01/09/2049	296	6,221,397	3,798,761	1,812,388	527,887
01/10/2049	297	6,039,047	3,681,367	1,752,056	508,223
01/11/2049	298	5,860,111	3,566,230	1,692,943	488,995
01/12/2049	299	5,680,741	3,451,398	1,634,398	470,150
01/01/2050	300	5,500,937	3,336,487	1,575,964	451,421
01/02/2050	301	5,321,628	3,222,256	1,518,137	433,015
01/03/2050	302	5,141,884	3,108,651	1,461,248	415,194
01/04/2050	303	4,961,971	2,994,792	1,404,148	397,280
01/05/2050	304	4,782,212	2,881,561	1,347,733	379,755
01/06/2050	305	4,603,401	2,769,113	1,291,846	362,466
01/07/2050	306	4,424,343	2,657,034	1,236,508	345,517
01/08/2050	307	4,245,168	2,545,107	1,181,408	328,722
01/09/2050	308	4,065,816	2,433,446	1,126,703	312,173
01/10/2050	309	3,888,214	2,323,329	1,073,071	296,094
01/11/2050	310	3,711,911	2,214,220	1,020,076	280,279
01/12/2050	311	3,537,185	2,106,530	968,075	264,901
01/01/2051	312	3,362,808	1,999,285	916,453	249,713
01/02/2051	313	3,190,252	1,893,478	865,745	234,897
01/03/2051	314	3,019,817	1,789,576	816,359	220,650
01/04/2051	315	2,853,930	1,688,401	768,246	206,766
01/05/2051	316	2,688,527	1,587,937	720,755	193,189
01/06/2051	317	2,525,633	1,489,196	674,218	179,950
01/07/2051	318	2,363,310	1,391,198	628,301	167,007
01/08/2051	319	2,200,656	1,293,252	582,580	154,199
01/09/2051	320	2,040,620	1,197,170	537,926	141,776
01/10/2051	321	1,883,318	1,103,072	494,425	129,777
01/11/2051	322	1,729,580	1,011,308	452,141	118,176
01/12/2051	323	1,576,968	920,561	410,557	106,867
01/01/2052	324	1,426,246	831,164	369,744	95,836
01/02/2052	325	1,276,421	742,590	329,502	85,044
01/03/2052	326	1,127,148	654,706	289,815	74,504
01/04/2052	327	979,370	567,904	250,751	64,189
01/05/2052	328	832,517	481,957	212,279	54,117
01/06/2052	329	689,064	398,233	174,956	44,414
01/07/2052	330	557,174	321,481	140,889	35,619
01/08/2052	331	433,595	249,754	109,176	27,485
01/09/2052	332	328,725	189,027	82,420	20,661
01/10/2052	333	258,822	148,586	64,628	16,134
01/11/2052	334	208,027	119,223	51,724	12,858
01/12/2052	335	173,189	99,094	42,885	10,617

01/01/2053	336	153,018	87,404	37,730	9,301
01/02/2053	337	138,025	78,706	33,889	8,319
01/03/2053	338	123,868	70,525	30,297	7,409
01/04/2053	339	110,126	62,595	26,822	6,531
01/05/2053	340	96,344	54,671	23,369	5,667
01/06/2053	341	83,821	47,484	20,245	4,889
01/07/2053	342	72,041	40,744	17,329	4,167
01/08/2053	343	61,695	34,833	14,777	3,539
01/09/2053	344	52,201	29,423	12,450	2,969
01/10/2053	345	44,373	24,970	10,540	2,503
01/11/2053	346	37,494	21,063	8,868	2,097
01/12/2053	347	31,515	17,675	7,423	1,748
01/01/2054	348	25,518	14,287	5,985	1,404
01/02/2054	349	19,504	10,902	4,555	1,064
01/03/2054	350	14,346	8,007	3,338	776
01/04/2054	351	9,174	5,111	2,125	492
01/05/2054	352	5,520	3,070	1,274	294
01/06/2054	353	3,203	1,779	736	169
01/07/2054	354	2,138	1,185	489	112
01/08/2054	355	1,071	592	244	56
01/09/2054	356	0	0	0	0
01/10/2054	357	0	0	0	0
		<b>278,627,980,639</b>	<b>247,682,849,089</b>	<b>210,798,262,572</b>	<b>166,855,093,388</b>

### 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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZY01T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BIS 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 & Jurgen De Raedemaeker				
OE.1.1.1	where applicable - oavina oagent					
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					
	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)		5.06			
E.3.1.2	Weighted Average Maturity (years)**		14.85			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrows	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1<90 days	0.09%				0.09%
E.3.2.2	30<60 days	0.20%				0.20%
E.3.2.3	60<90 days	0.06%				0.06%
E.3.2.4	90<180 days	0.01%				0.01%
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						