



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/11/2024

Cut-off Date: 30/11/2024



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

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

Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. Compliance Art 14 CBD Check Table	
5. References to Capital Requirements Regulation (CRR) 12911	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labelled Cover Pool Name	Residential Mortgage Pandbrievlen Programme			
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
3. General Cover Pool / Covered Bond Information					
3.1. General Information		Nominal (mm)			
G.3.1.1	Total Cover Assets	2,930.25			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
3.2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.23%	5.0%	ND1
3.3. Cover Pool Composition		Nominal (mm)			
G.3.3.1	Mortgages	2,930.25			
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	20.00			
G.3.3.5	Other	130.10			
G.3.3.6	Total	3,080.3			
3.4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.86	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	69.03	ND1	2.4%	
G.3.4.3	1 - 2 Y	90.67	ND1	3.1%	
G.3.4.4	2 - 3 Y	136.81	ND1	4.7%	
G.3.4.5	3 - 4 Y	169.63	ND1	5.8%	
G.3.4.6	4 - 5 Y	180.67	ND1	6.2%	
G.3.4.7	5 - 10 Y	1,378.74	ND1	47.1%	
G.3.4.8	10+ Y	904.69	ND1	30.9%	
G.3.4.9	Total	2,930.2	0	100.0%	0.0%
3.5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	3.03	4.03		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.0	22.2%	0.0%
G.3.5.3	1 - 2 Y	0.00	500.0	0.0%	22.2%
G.3.5.4	2 - 3 Y	0.00	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	1,750.00	0.0	77.8%	0.0%
G.3.5.6	4 - 5 Y	0.00	1,750.0	0.0%	77.8%
G.3.5.7	5 - 10 Y	0.00	0.0	0.0%	0.0%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
G.3.5.10	Total	2,250.0	2,250.0	100.0%	100.0%
3.6. Cover Assets - Currency		Nominal [before hedging] (mm)	Nominal [after hedging] (mm)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,930.25	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	2,930.2	0.0	100.0%	0.0%

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2.250.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2.250.0	0.0	100.0%	0.0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2.250.00	0.0	100.0%	
G.3.8.2	Floating coupon	0.00	0.0	0.0%	
G.3.8.3	Other	0.00	0.0	0.0%	
G.3.8.4	Total	2.250.0	0.0	100.0%	0.0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00		13.3%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	130.10		86.7%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	150.1		100.0%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	20.00		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	20.00		100.0%	
G.3.10.16	Total	20.0		100.0%	
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%
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131/		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			

14. Sustainable or other special purpose strategy

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

4. Compliance Art 14 CBD Check table

Row

Row

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

G.4.1.1	(a) Value of the cover pool total assets:	<u>38</u>
G.4.1.2	(a) Value of outstanding covered bonds:	<u>38</u>
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnp-paribasfortis.com)
G.4.1.4	(c) Geographical distribution:	<u>43 for Mortgage Assets</u>
G.4.1.5	(c) Type of cover assets:	<u>52</u>
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<u>149 for Mortgage Assets</u>
G.4.1.9	(d) Currency risk - cover pool:	<u>111</u>
G.4.1.10	(d) Interest rate risk - covered bond:	<u>163</u>
G.4.1.11	(d) Currency risk - covered bond:	<u>137</u>
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	<u>215 LTV Residential Mortgage</u>

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credit quality step 1	130.10
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6. Other relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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

Field Number	7. Mortgage Assets	Nominal (mn)	% Total Mortgages	
1. Property Type Information				
M.7.1.1	Residential	2,930.2		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	2,930.2		100.0%
OM.7.1.1	a/w Housing Cooperatives / Multi-family assets			0.0%
OM.7.1.2	a/w Forest & Agriculture			0.0%
OM.7.1.3				0.0%
OM.7.1.4				0.0%
OM.7.1.5				0.0%
OM.7.1.6				0.0%
OM.7.1.7				0.0%
OM.7.1.8				0.0%
OM.7.1.9				0.0%
OM.7.1.10				0.0%
OM.7.1.11				0.0%
2. General Information				
M.7.2.1	Number of mortgage loans	42,017.0		42,017
OM.7.2.1	Optional information ea, Number of borrowers	22,404.0		22,404
OM.7.2.2	Optional information ea, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
M.7.3.1	10 largest exposures	0.82%		0.82%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography				
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.99%		16.99%	
M.7.5.2	Vlaams-Brabant	13.15%		13.15%	
M.7.5.3	Oost-Vlaanderen	14.80%		14.80%	
M.7.5.4	Brussels	10.34%		10.34%	
M.7.5.5	West-Vlaanderen	10.81%		10.81%	
M.7.5.6	Limburg	6.97%		6.97%	
M.7.5.7	Liège	7.99%		7.99%	
M.7.5.8	Hainaut	6.24%		6.24%	
M.7.5.9	Brabant Wallon	5.31%		5.31%	
M.7.5.10	Namur	4.29%		4.29%	
M.7.5.11	Luxembourg	2.96%		2.96%	
M.7.5.12	Other	0.15%		0.15%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.19%		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 Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.64%		2.64%	
M.7.7.2	Amortising	97.36%		97.36%	
M.7.7.3	Other	0.00%		0.00%	
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	4.41%		4.41%	
M.7.8.2	> 12 - <= 24 months	8.32%		8.32%	
M.7.8.3	> 24 - <= 36 months	15.27%		15.27%	
M.7.8.4	> 36 - <= 60 months	18.72%		18.72%	
M.7.8.5	> 60 months	53.29%		53.29%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.02%		0.02%	
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)	69.74			
	By buckets (mn):				
M.7A.10.2	<=100K	1,225.73	32,341	41.8%	77.0%
M.7A.10.3	>100K and <=200K	1,012.95	7,299	34.6%	17.4%
M.7A.10.4	>200K and <=300K	408.30	1,700	13.9%	4.0%
M.7A.10.5	>300K and <=400K	155.96	457	5.3%	1.1%
M.7A.10.6	>400K	127.30	220	4.3%	0.5%
M.7A.10.26	Total	2,930.2	42,017	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.11%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	722.03	19,659	24.6%	46.8%
M.7A.11.3	>40 - <=50 %	379.94	5,092	13.0%	12.1%
M.7A.11.4	>50 - <=60 %	410.49	4,761	14.0%	11.3%
M.7A.11.5	>60 - <=70 %	470.35	4,917	16.1%	11.7%
M.7A.11.6	>70 - <=80 %	477.89	4,201	16.3%	10.0%
M.7A.11.7	>80 - <=90 %	339.01	2,469	11.6%	5.9%
M.7A.11.8	>90 - <=100 %	98.52	641	3.4%	1.5%
M.7A.11.9	>100%	32.01	277	1.1%	0.7%
M.7A.11.10	Total	2,930.2	42,017	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	10.42	0	0.4%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	4.83	0	0.2%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	4.15	0	0.1%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	0.72	0	0.0%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	4.94	0	0.2%	0.0%
OM.7A.11.6	a/w >150 %	6.94	0	0.2%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	48.27%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,108.39	25,322	37.8%	60.3%
M.7A.12.3	>40 - <=50 %	460.50	5,250	15.7%	12.5%
M.7A.12.4	>50 - <=60 %	423.73	4,239	14.5%	10.1%
M.7A.12.5	>60 - <=70 %	386.81	3,440	13.2%	8.2%
M.7A.12.6	>70 - <=80 %	276.20	1,998	9.4%	4.8%
M.7A.12.7	>80 - <=90 %	191.73	1,227	6.5%	2.9%
M.7A.12.8	>90 - <=100 %	64.55	371	2.2%	0.9%
M.7A.12.9	>100%	18.34	170	0.6%	0.4%
M.7A.12.10	Total	2,930.2	42,017	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %	4.28	0	0.1%	0.0%
OM.7A.12.2	a/w >110 - <=120 %	3.16	0	0.1%	0.0%
OM.7A.12.3	a/w >120 - <=130 %	1.48	0	0.1%	0.0%
OM.7A.12.4	a/w >130 - <=140 %	5.17	0	0.2%	0.0%
OM.7A.12.5	a/w >140 - <=150 %	0.72	0	0.0%	0.0%
OM.7A.12.6	a/w >150 %	3.53	0	0.1%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	82.03%			
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	17.97%			
M.7A.13.6	Other				
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (If relevant, please specify)				
OM.7A.13.6	a/w (If relevant, please specify)				
OM.7A.13.7	a/w (If relevant, please specify)				
OM.7A.13.8	a/w (If relevant, please specify)				
OM.7A.13.9	a/w (If relevant, please specify)				
OM.7A.13.10	a/w (If relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/11/2024

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Remark

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

Covered Bond Emission
Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.31	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2025	0.84	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2025	3.92	30/10/2029
		2,250,000,000									

Totals

Total Outstanding (in EUR):	2,250,000,000
Current Weighted Average Fixed Coupon:	2.10 %
Weighted Average Remaining Average Life*	3.03

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	2,250,000,000	(I)
Nominal Balance Residential Mortgage Loans	2,930,247,633	(II)
Nominal Balance Public Finance Exposures	20,000,000	(III)
Nominal Balance Financial Institution Exposures	130,099,385	(IV)
Nominal OC Level $[(II)+(III)+(IV))/(I)-1$	36.90%	

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,390,919,232	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.26%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	18,853,183	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	130,099,385	(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)	2,390,919,232	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.88%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	471,793,458	(VIII)
Total Interest Proceeds Residential Mortgage Loans	471,793,458	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	2,539,871,801	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,390,919,232	
Total Principal Proceeds Public Finance Exposures	18,853,183	
Total Principal Proceeds Financial Institution Exposures	130,099,385	
Impact Derivatives	0	
Interest Requirement Covered Bonds	179,375,000	(X)
Costs, Fees and expenses Covered Bonds	21,364,263	(XI)
Principal Requirement Covered Bonds	2,250,000,000	(XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	560,925,996	
> > Cover Test Royal Decree Art 5 paraf 3	Passed	

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	299,896,586	(XIII)
Cumulative Cash Outflow Next 180 Days	-10,088,087	(XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	289,808,500	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	18,123,730	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	18,123,730	(XVII)

Cover Pool Summary

Portfolio Cut-off D 30/11/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	2,930,247,633
Principal Redemptions between Cut-off Date and Maturity	2,930,247,633
Interest Payments between Cut-off Date and Maturity Date	471,793,458
Number of borrowers	22,404
Number of loans	42,017
Average Outstanding Balance per borrower	130,791
Average Outstanding Balance per loan	69,740
Weighted average Current Loan to Current Value	48.27%
Weighted average Current Loan to Original Value	57.11%
Weighted average seasoning (in Years)	4.97
Weighted average remaining maturity (in years, at 0% CPR)	14.88
Weighted average initial maturity (in years, at 0% CPR)	19.85
Percentage of Fixed Rate Loans	92.19%
Percentage of Variable Rate Loans	7.81%
Weighted average interest rate	1.94%
Weighted average interest rate Fixed Rate Loans	1.91%
Weighted average interest rate Variable Rate Loans	2.31%
Weighted Remaining average life (in years, at 0% CPR)	7.86
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.23
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 130,099,385

3. Public Sector Exposure (Liquid Bond Positions)

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

4. Derivatives

None

5. Prepayments Last Calendar Month

4,727,856 EUR



Stratification Tables

Portfolio Cut-off Date 30/11/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	497,918,346.94	16.99 %	6,869	16.35 %
Oost-Vlaanderen	433,560,277.64	14.80 %	6,600	15.71 %
Vlaams-Brabant	385,376,340.55	13.15 %	5,286	12.58 %
West-Vlaanderen	316,739,695.75	10.81 %	5,274	12.55 %
Brussels	303,061,229.00	10.34 %	3,223	7.67 %
Liège	234,043,717.30	7.99 %	3,490	8.31 %
Limburg	204,225,694.38	6.97 %	3,318	7.90 %
Hainaut	182,888,384.18	6.24 %	2,918	6.94 %
Brabant Wallon	155,736,243.40	5.31 %	1,951	4.64 %
Namur	125,743,295.60	4.29 %	1,839	4.38 %
Luxembourg	86,621,749.86	2.96 %	1,181	2.81 %
Other	4,332,658.79	0.15 %	68	0.16 %
Total	2,930,247,633.39	100.00 %	42,017	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	129,111,259.55	4.41 %	944	2.25 %
>1 and <=2	243,740,605.92	8.32 %	1,891	4.50 %
>2 and <=3	447,394,935.45	15.27 %	3,966	9.44 %
>3 and <=4	546,972,166.56	18.67 %	5,527	13.15 %
>4 and <=5	254,653,244.80	8.69 %	3,010	7.16 %
>5 and <=6	283,353,822.56	9.67 %	4,097	9.75 %
>6 and <=7	200,518,374.48	6.84 %	3,087	7.35 %
>7 and <=8	251,203,289.66	8.57 %	4,636	11.03 %
>8 and <=9	315,134,818.49	10.75 %	7,737	18.41 %
>9 and <=10	225,249,610.43	7.69 %	6,028	14.35 %
>10 and <=11	12,909,177.15	0.44 %	375	0.89 %
>11 and <=12	2,807,346.25	0.10 %	90	0.21 %
>12 and <=13	1,044,511.42	0.04 %	52	0.12 %
>13 and <=14	2,694,481.20	0.09 %	127	0.30 %
>14 and <=15	6,970,677.77	0.24 %	227	0.54 %
>15 and <=16	3,600,124.93	0.12 %	111	0.26 %
>16 and <=17	600,186.65	0.02 %	16	0.04 %
>17 and <=18	146,179.18	0.00 %	6	0.01 %
>18 and <=19	540,319.93	0.02 %	22	0.05 %
>19 and <=20	1,137,245.47	0.04 %	53	0.13 %
>20 and <=21	58,639.02	0.00 %	7	0.02 %
>21 and <=22	143,608.13	0.00 %	3	0.01 %
>22 and <=23	250,000.00	0.01 %	2	0.00 %
>24 and <=25	13,008.39	0.00 %	3	0.01 %
Total	2,930,247,633.39	100.00 %	42,017	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	250,000.00	0.01 %	193	0.46 %
<=1	24,151,412.76	0.82 %	2,631	6.26 %
>1 and <=2	44,129,972.49	1.51 %	2,866	6.82 %
>2 and <=3	42,669,661.41	1.46 %	1,845	4.39 %
>3 and <=4	52,790,288.43	1.80 %	1,870	4.45 %
>4 and <=5	66,244,758.56	2.26 %	1,976	4.70 %
>5 and <=6	68,614,555.32	2.34 %	1,803	4.29 %
>6 and <=7	91,725,868.49	3.13 %	1,926	4.58 %
>7 and <=8	90,227,112.29	3.08 %	1,611	3.83 %
>8 and <=9	84,300,125.30	2.88 %	1,497	3.56 %
>9 and <=10	109,178,108.91	3.73 %	1,758	4.18 %
>10 and <=11	137,524,942.39	4.69 %	2,093	4.98 %
>11 and <=12	147,974,547.07	5.05 %	1,999	4.76 %
>12 and <=13	132,752,538.02	4.53 %	1,671	3.98 %
>13 and <=14	124,436,919.17	4.25 %	1,446	3.44 %
>14 and <=15	133,414,247.84	4.55 %	1,576	3.75 %
>15 and <=16	170,576,196.52	5.82 %	1,948	4.64 %
>16 and <=17	230,538,855.12	7.87 %	2,351	5.60 %
>17 and <=18	195,653,991.42	6.68 %	1,831	4.36 %
>18 and <=19	116,266,720.61	3.97 %	1,053	2.51 %
>19 and <=20	120,327,088.36	4.11 %	1,117	2.66 %
>20 and <=21	115,539,164.12	3.94 %	937	2.23 %
>21 and <=22	211,438,022.62	7.22 %	1,468	3.49 %
>22 and <=23	176,164,567.95	6.01 %	1,140	2.71 %
>23 and <=24	126,201,233.58	4.31 %	738	1.76 %
>24 and <=25	73,582,682.43	2.51 %	412	0.98 %
>25 and <=26	2,294,373.86	0.08 %	14	0.03 %
>26 and <=27	6,178,126.81	0.21 %	38	0.09 %
>27 and <=28	30,606,439.21	1.04 %	183	0.44 %
>28 and <=29	3,381,839.81	0.12 %	21	0.05 %
>29 and <=30	1,113,272.52	0.04 %	5	0.01 %
Total	2,930,247,633.39	100.00 %	42,017	100.00 %

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	1,954,772.00	0.07 %	20	0.05 %
>2 and <=3	3,399,703.38	0.12 %	40	0.10 %
>3 and <=4	3,063,264.35	0.10 %	53	0.13 %
>4 and <=5	22,963,230.26	0.78 %	215	0.51 %
>5 and <=6	2,658,277.22	0.09 %	97	0.23 %
>6 and <=7	4,708,912.78	0.16 %	140	0.33 %
>7 and <=8	4,587,066.70	0.16 %	176	0.42 %
>8 and <=9	8,240,218.11	0.28 %	492	1.17 %
>9 and <=10	168,945,142.26	5.77 %	7,602	18.09 %
>10 and <=11	16,733,335.74	0.57 %	1,283	3.05 %
>11 and <=12	35,030,737.42	1.20 %	1,023	2.43 %
>12 and <=13	118,642,081.65	4.05 %	3,033	7.22 %
>13 and <=14	19,678,596.99	0.67 %	420	1.00 %
>14 and <=15	328,760,092.50	11.22 %	5,692	13.55 %
>15 and <=16	25,675,878.22	0.88 %	407	0.97 %
>16 and <=17	39,521,811.32	1.35 %	567	1.35 %
>17 and <=18	168,839,332.54	5.76 %	2,315	5.51 %
>18 and <=19	23,649,754.78	0.81 %	335	0.80 %
>19 and <=20	741,667,200.71	25.31 %	8,270	19.68 %
>20 and <=21	55,048,161.95	1.88 %	604	1.44 %
>21 and <=22	23,786,658.40	0.81 %	258	0.61 %
>22 and <=23	30,721,536.96	1.05 %	343	0.82 %
>23 and <=24	15,956,365.24	0.54 %	192	0.46 %
>24 and <=25	954,039,171.85	32.56 %	7,478	17.80 %
>25 and <=26	53,350,777.17	1.82 %	508	1.21 %
>26 and <=27	3,583,938.73	0.12 %	28	0.07 %
>27 and <=28	1,185,697.54	0.04 %	9	0.02 %
>28 and <=29	3,712,267.97	0.13 %	25	0.06 %
>29 and <=30	48,512,188.41	1.66 %	373	0.89 %
>30 and <=31	1,419,657.03	0.05 %	14	0.03 %
>39 and <=40	211,803.21	0.01 %	4	0.01 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	13,008.39	0.00 %	3	0.01 %
2002	250,000.00	0.01 %	2	0.00 %
2003	168,215.88	0.01 %	5	0.01 %
2004	37,798.90	0.00 %	8	0.02 %
2005	1,136,811.57	0.04 %	51	0.12 %
2006	536,986.20	0.02 %	21	0.05 %
2007	192,063.01	0.01 %	7	0.02 %
2008	762,986.55	0.03 %	21	0.05 %
2009	4,235,987.66	0.14 %	124	0.30 %
2010	6,420,688.97	0.22 %	228	0.54 %
2011	2,479,355.85	0.08 %	119	0.28 %
2012	1,340,658.36	0.05 %	51	0.12 %
2013	2,724,481.90	0.09 %	87	0.21 %
2014	20,416,877.90	0.70 %	690	1.64 %
2015	223,249,850.50	7.62 %	5,944	14.15 %
2016	357,877,773.28	12.21 %	8,407	20.01 %
2017	222,822,617.64	7.60 %	4,069	9.68 %
2018	193,056,449.40	6.59 %	2,883	6.86 %
2019	310,360,318.81	10.59 %	4,414	10.51 %
2020	251,035,954.94	8.57 %	2,913	6.93 %
2021	550,215,360.80	18.78 %	5,547	13.20 %
2022	435,167,340.32	14.85 %	3,824	9.10 %
2023	238,273,928.46	8.13 %	1,821	4.33 %
2024	107,472,118.10	3.67 %	778	1.85 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	450,070,343.03	15.36 %	11,413	50.94 %
>100 and <=200	889,908,634.46	30.37 %	6,082	27.15 %
>200 and <=300	731,321,362.08	24.96 %	2,998	13.38 %
>300 and <=400	394,349,441.49	13.46 %	1,150	5.13 %
>400	464,597,852.33	15.86 %	761	3.40 %
	2,930,247,633.39	100.00 %	22,404	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	526,807.13	0.02 %	21	0.05 %
0.5 - 1%	124,076,550.34	4.23 %	1,329	3.16 %
1 - 1.5%	815,687,201.55	27.84 %	10,562	25.14 %
1.5 - 2%	1,181,471,258.52	40.32 %	20,906	49.76 %
2 - 2.5%	241,193,853.02	8.23 %	3,421	8.14 %
2.5 - 3%	173,216,682.12	5.91 %	1,998	4.76 %
3 - 3.5%	222,317,932.65	7.59 %	1,762	4.19 %
3.5 - 4%	120,962,211.95	4.13 %	1,152	2.74 %
4 - 4.5%	34,210,224.29	1.17 %	423	1.01 %
4.5 - 5%	7,062,653.82	0.24 %	145	0.35 %
5 - 5.5%	4,424,213.13	0.15 %	121	0.29 %
5.5 - 6%	2,703,779.76	0.09 %	107	0.25 %
6 - 6.5%	1,805,062.33	0.06 %	45	0.11 %
6.5 - 7%	435,675.58	0.01 %	18	0.04 %
7.5 - 8%	1,969.38	0.00 %	1	0.00 %
7 - 7.5%	151,557.82	0.01 %	6	0.01 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,701,390,003.86	92.19 %	39,632	94.32 %
Variable	1,782,605.11	0.06 %	79	0.19 %
Variable With Cap	227,075,024.42	7.75 %	2,306	5.49 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	9,526,051.69	0.33 %	100	0.24 %
2025	70,662,658.64	2.41 %	804	1.91 %
2026	11,207,293.15	0.38 %	142	0.34 %
2027	9,088,224.85	0.31 %	97	0.23 %
2028	21,365,849.48	0.73 %	216	0.51 %
2029	23,653,258.04	0.81 %	265	0.63 %
2030	145,565.23	0.00 %	5	0.01 %
2031	26,365,607.59	0.90 %	166	0.40 %
2032	21,448,493.49	0.73 %	129	0.31 %
2033	2,577,934.79	0.09 %	31	0.07 %
2034	16,328,781.59	0.56 %	197	0.47 %
2035	3,357,278.54	0.11 %	29	0.07 %
2036	4,299,763.06	0.15 %	31	0.07 %
2037	1,287,014.40	0.04 %	13	0.03 %
2038	64,268.00	0.00 %	1	0.00 %
Fixed To Maturity	2,708,869,590.85	92.45 %	39,791	94.70 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,930,247,633.39	100.00 %	42,017	100.00 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,826,486,341.09	96.46 %	40,766	97.02 %
Interest only	77,328,455.95	2.64 %	529	1.26 %
Linear	26,432,836.35	0.90 %	722	1.72 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	128,926,458.54	4.40 %	8,356	19.89 %
11-20%	241,439,246.39	8.24 %	5,787	13.77 %
21-30%	334,351,105.27	11.41 %	5,687	13.53 %
31-40%	403,676,093.33	13.78 %	5,492	13.07 %
41-50%	460,497,229.22	15.72 %	5,250	12.49 %
51-60%	423,732,855.98	14.46 %	4,239	10.09 %
61-70%	386,809,601.66	13.20 %	3,440	8.19 %
71-80%	276,196,708.48	9.43 %	1,998	4.76 %
81-90%	191,733,065.27	6.54 %	1,227	2.92 %
91-100%	64,548,920.86	2.20 %	371	0.88 %
101-110%	4,275,848.19	0.15 %	30	0.07 %
111-120%	3,158,455.63	0.11 %	26	0.06 %
>120%	10,902,044.57	0.37 %	114	0.27 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	64,980,389.09	2.22 %	5,868	13.97 %
11-20%	141,325,472.15	4.82 %	4,402	10.48 %
21-30%	218,228,249.06	7.45 %	4,481	10.66 %
31-40%	297,497,981.68	10.15 %	4,908	11.68 %
41-50%	379,940,749.78	12.97 %	5,092	12.12 %
51-60%	410,487,318.09	14.01 %	4,761	11.33 %
61-70%	470,347,244.36	16.05 %	4,917	11.70 %
71-80%	477,892,698.94	16.31 %	4,201	10.00 %
81-90%	339,011,917.77	11.57 %	2,469	5.88 %
91-100%	98,523,330.20	3.36 %	641	1.53 %
101-110%	10,424,278.13	0.36 %	95	0.23 %
111-120%	4,825,482.60	0.16 %	38	0.09 %
>120%	16,762,521.54	0.57 %	144	0.34 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	32,031,030.69	1.09 %	4,291	10.21 %
21-40%	86,027,503.19	2.94 %	3,703	8.81 %
41-60%	189,922,548.97	6.48 %	4,179	9.95 %
61-80%	327,612,480.11	11.18 %	4,841	11.52 %
81-100%	440,650,026.43	15.04 %	4,617	10.99 %
101-120%	122,332,566.76	4.17 %	2,206	5.25 %
121-140%	137,416,553.52	4.69 %	2,261	5.38 %
141-160%	139,386,057.48	4.76 %	1,987	4.73 %
161-180%	232,309,333.94	7.93 %	2,535	6.03 %
181-200%	250,006,673.56	8.53 %	2,398	5.71 %
201-300%	440,944,993.97	15.05 %	4,788	11.40 %
301-400%	212,618,926.87	7.26 %	1,893	4.51 %
401-500%	84,616,902.50	2.89 %	732	1.74 %
>500%	234,372,035.40	8.00 %	1,586	3.77 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	69,034,901.35	2.36 %	5,709	13.59 %
>1 and <=2	90,665,055.20	3.09 %	3,615	8.60 %
>2 and <=3	136,812,293.65	4.67 %	3,797	9.04 %
>3 and <=4	169,629,473.95	5.79 %	3,371	8.02 %
>4 and <=5	180,671,112.62	6.17 %	3,040	7.24 %
>5 and <=6	255,539,067.10	8.72 %	3,797	9.04 %
>6 and <=7	260,601,831.02	8.89 %	3,238	7.71 %
>7 and <=8	244,447,380.03	8.34 %	2,819	6.71 %
>8 and <=9	417,531,136.99	14.25 %	4,364	10.39 %
>9 and <=10	200,621,886.62	6.85 %	1,867	4.44 %
>10 and <=11	283,603,720.04	9.68 %	2,407	5.73 %
>11 and <=12	304,730,421.99	10.40 %	2,094	4.98 %
>12 and <=13	104,697,723.20	3.57 %	675	1.61 %
>13 and <=14	170,082,382.05	5.80 %	971	2.31 %
>14 and <=15	8,397,409.10	0.29 %	51	0.12 %
>15 and <=16	23,650,396.25	0.81 %	149	0.35 %
>16 and <=17	9,059,561.31	0.31 %	51	0.12 %
>17 and <=18	471,880.92	0.02 %	2	0.00 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	2,708,869,590.85	92.45 %	39,791	94.70 %
>=0 and <=1	90,695,858.04	3.10 %	1,039	2.47 %
>1 and <=2	26,041,085.53	0.89 %	274	0.65 %
>2 and <=3	28,911,957.51	0.99 %	316	0.75 %
>3 and <=4	46,487,677.67	1.59 %	287	0.68 %
>4 and <=5	17,026,392.90	0.58 %	206	0.49 %
>5 and <=6	9,815,097.84	0.33 %	80	0.19 %
>7 and <=8	64,268.00	0.00 %	1	0.00 %
>6 and <=7	2,335,705.05	0.08 %	23	0.05 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,937,542,903.00	82.03 %	21,587	80.58 %
Other/No data	1,958,081,832.90	17.97 %	5,203	19.42 %
	10,895,624,735.90	100.00 %	26,790	100.00 %

18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	2,620,571,309.85	89.43 %	38,403	91.40 %
Phase 2	309,676,323.54	10.57 %	3,420	8.14 %
Other/No data	0.00	0.00 %	194	0.46 %
	2,930,247,633.39	100.00 %	42,017	100.00 %

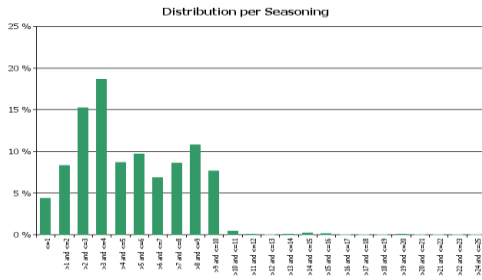
Stratification Tables

Portfolio Cut-off Date 30/11/2024

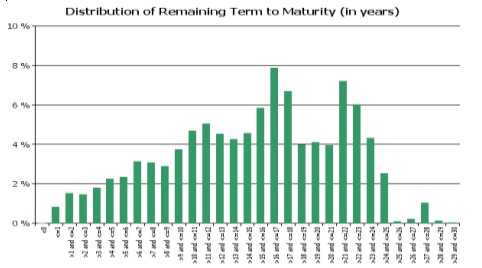
1. Geographic distribution



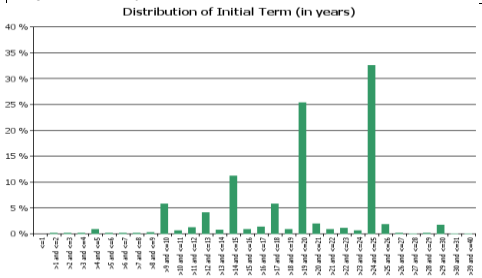
2. Seasoning



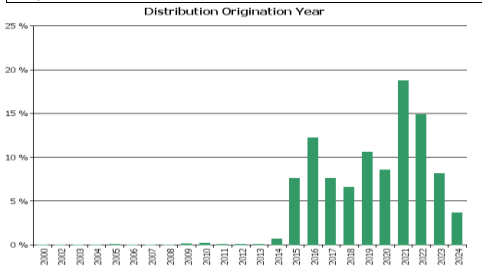
3. Remaining term to maturity



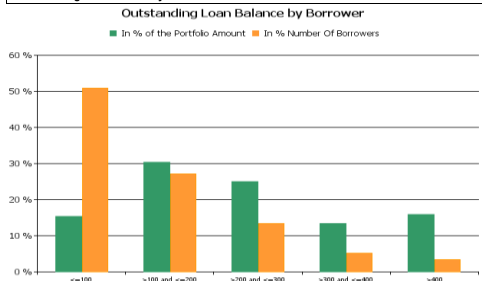
4. Original term to maturity



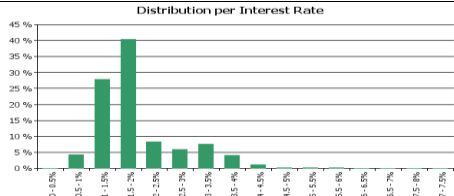
5. Origination Year



6. Outstanding Loan Balance by Borrower



7. Interest Rate



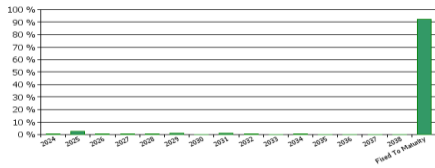
8. Interest Rate Type

Distribution per Interest Type



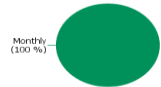
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



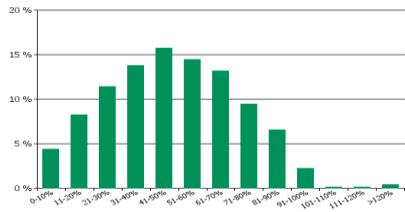
11. Repayment Type

Distribution per Repayment Type



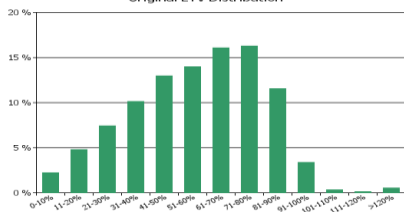
12. Current Loan to Current Value (LTV)

Current LTV Distribution



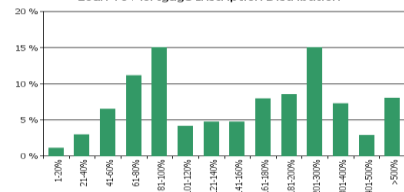
13. Current Loan to Original Value (LTOV)

Original LTV Distribution

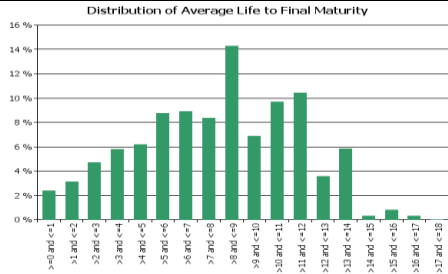


14. Loan to Mortgage Inscription Ratio (LTM)

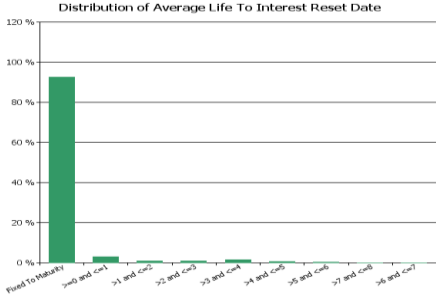
Loan To Mortgage Inscription Distribution



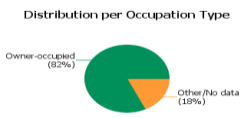
16. Distribution of Average Life to Final Maturity (at 0% CPR)



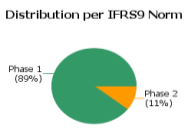
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms





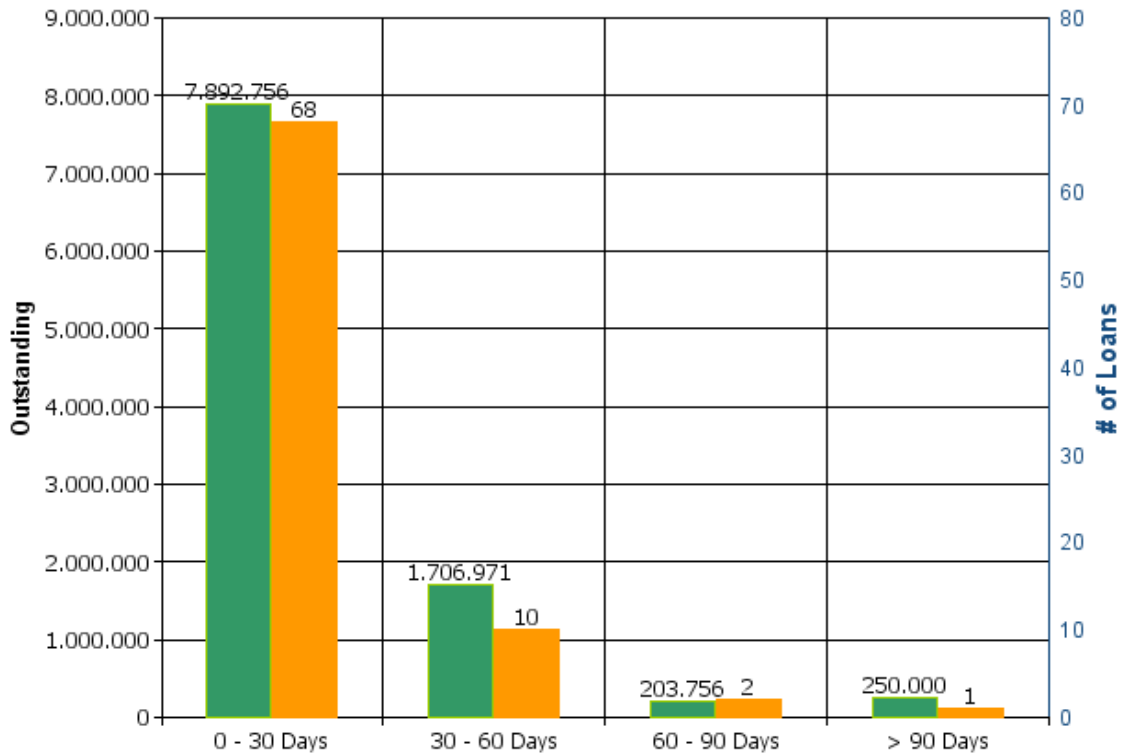
Cover Pool Performance

Portfolio Cut-off Date 30/11/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,920,194,149.83	99.66 %	41,936	99.81 %
0 - 30 Days	7,892,756.42	0.27 %	68	0.16 %
30 - 60 Days	1,706,970.65	0.06 %	10	0.02 %
60 - 90 Days	203,756.49	0.01 %	2	0.00 %
> 90 Days	250,000.00	0.01 %	1	0.00 %
Total	2,930,247,633.39	100.00 %	42,017	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D: Nov/2024

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/12/2024	1	2,250,000,000	2,908,806,658	2,904,032,122	2,896,884,521	2,885,009,627	
01/01/2025	2	2,250,000,000	2,887,485,921	2,877,857,031	2,863,472,885	2,839,656,300	
01/02/2025	3	2,250,000,000	2,867,235,789	2,852,827,599	2,831,349,492	2,795,907,525	
01/03/2025	4	2,250,000,000	2,846,505,129	2,827,862,001	2,800,124,112	2,754,492,633	
01/04/2025	5	2,250,000,000	2,825,791,837	2,802,523,008	2,767,976,182	2,711,335,761	
01/05/2025	6	2,250,000,000	2,805,504,507	2,777,835,679	2,736,840,457	2,669,847,884	
01/06/2025	7	2,250,000,000	2,784,905,752	2,752,763,252	2,705,240,523	2,627,843,762	
01/07/2025	8	2,250,000,000	2,764,314,039	2,727,924,208	2,674,232,050	2,587,073,868	
01/08/2025	9	2,250,000,000	2,743,437,412	2,702,730,584	2,642,795,987	2,545,833,507	
01/09/2025	10	2,250,000,000	2,722,889,745	2,677,938,103	2,611,893,773	2,505,408,169	
01/10/2025	11	1,750,000,000	2,702,012,800	2,653,043,927	2,581,244,737	2,465,859,036	
01/11/2025	12	1,750,000,000	2,680,353,241	2,627,313,219	2,549,709,408	2,425,416,728	
01/12/2025	13	1,750,000,000	2,660,987,893	2,604,049,748	2,520,913,126	2,388,194,232	
01/01/2026	14	1,750,000,000	2,640,746,718	2,579,858,616	2,491,142,676	2,349,995,263	
01/02/2026	15	1,750,000,000	2,621,053,774	2,556,276,734	2,462,094,148	2,312,755,171	
01/03/2026	16	1,750,000,000	2,600,962,295	2,532,795,441	2,433,873,603	2,277,498,169	
01/04/2026	17	1,750,000,000	2,580,935,771	2,509,031,046	2,404,905,596	2,240,859,710	
01/05/2026	18	1,750,000,000	2,560,952,665	2,485,518,215	2,376,504,906	2,205,319,075	
01/06/2026	19	1,750,000,000	2,539,779,582	2,460,788,028	2,346,875,564	2,168,599,741	
01/07/2026	20	1,750,000,000	2,520,349,084	2,437,953,599	2,319,375,475	2,134,403,295	
01/08/2026	21	1,750,000,000	2,501,525,278	2,415,641,116	2,292,303,572	2,100,555,557	
01/09/2026	22	1,750,000,000	2,481,466,264	2,392,206,530	2,264,292,262	2,066,099,076	
01/10/2026	23	1,750,000,000	2,460,957,372	2,368,541,223	2,236,374,471	2,032,260,006	
01/11/2026	24	1,750,000,000	2,442,280,409	2,346,578,902	2,210,002,844	1,999,789,099	
01/12/2026	25	1,750,000,000	2,422,804,649	2,324,045,329	2,183,393,600	1,967,612,081	
01/01/2027	26	1,750,000,000	2,403,661,247	2,301,771,650	2,156,968,327	1,935,565,333	
01/02/2027	27	1,750,000,000	2,385,097,362	2,280,120,852	2,131,245,554	1,904,382,479	
01/03/2027	28	1,750,000,000	2,366,882,678	2,259,241,248	2,106,877,809	1,875,404,902	
01/04/2027	29	1,750,000,000	2,348,395,487	2,237,792,909	2,081,568,593	1,845,028,351	
01/05/2027	30	1,750,000,000	2,330,057,022	2,216,673,687	2,056,848,795	1,815,644,287	
01/06/2027	31	1,750,000,000	2,310,048,433	2,193,911,381	2,030,550,405	1,784,837,964	
01/07/2027	32	1,750,000,000	2,292,419,860	2,173,595,460	2,006,795,779	1,756,727,027	
01/08/2027	33	1,750,000,000	2,274,702,076	2,153,137,967	1,982,852,516	1,728,415,436	
01/09/2027	34	1,750,000,000	2,256,760,125	2,132,531,789	1,958,881,480	1,700,288,053	
01/10/2027	35	1,750,000,000	2,238,709,187	2,112,002,151	1,935,248,635	1,672,889,273	
01/11/2027	36	1,750,000,000	2,220,491,375	2,091,262,472	1,911,371,257	1,645,250,748	
01/12/2027	37	1,750,000,000	2,202,463,430	2,070,878,981	1,888,082,618	1,618,542,559	
01/01/2028	38	1,750,000,000	2,184,713,314	2,050,705,274	1,864,934,637	1,591,927,790	
01/02/2028	39	1,750,000,000	2,167,272,991	2,030,884,341	1,842,212,185	1,565,871,138	
01/03/2028	40	1,000,000,000	2,149,668,586	2,011,191,495	1,820,008,118	1,540,867,309	
01/04/2028	41	1,000,000,000	2,132,453,612	1,991,701,660	1,797,787,182	1,515,607,743	
01/05/2028	42	1,000,000,000	2,115,164,337	1,972,310,871	1,775,902,547	1,491,020,962	
01/06/2028	43	1,000,000,000	2,097,653,415	1,952,665,107	1,753,741,666	1,466,178,541	
01/07/2028	44	1,000,000,000	2,080,346,833	1,933,376,069	1,732,143,867	1,442,186,024	
01/08/2028	45	1,000,000,000	2,063,616,443	1,914,574,858	1,710,937,188	1,418,495,648	
01/09/2028	46	1,000,000,000	2,046,942,002	1,895,883,681	1,689,925,253	1,395,140,857	
01/10/2028	47	0	2,030,406,510	1,877,481,681	1,669,403,359	1,372,549,222	
01/11/2028	48		2,012,460,839	1,857,731,428	1,647,641,021	1,348,918,964	
01/12/2028	49		1,995,729,285	1,839,262,349	1,627,245,637	1,326,760,287	
01/01/2029	50		1,979,019,410	1,820,769,137	1,606,787,377	1,304,530,924	
01/02/2029	51		1,962,425,923	1,802,440,266	1,586,567,310	1,282,658,633	
01/03/2029	52		1,945,974,688	1,784,591,905	1,567,247,752	1,262,191,508	
01/04/2029	53		1,928,465,255	1,765,534,991	1,546,568,495	1,240,261,826	
01/05/2029	54		1,911,768,919	1,747,376,408	1,526,894,620	1,219,465,073	
01/06/2029	55		1,895,747,097	1,729,793,456	1,507,686,131	1,199,023,957	
01/07/2029	56		1,879,253,299	1,711,928,932	1,488,442,935	1,178,868,039	
01/08/2029	57		1,863,242,283	1,694,464,681	1,469,511,777	1,158,944,650	
01/09/2029	58		1,846,816,854	1,676,678,510	1,450,388,812	1,139,018,254	
01/10/2029	59		1,831,161,526	1,659,736,649	1,432,199,752	1,120,123,532	
01/11/2029	60		1,815,016,199	1,642,312,557	1,413,560,226	1,100,862,969	
01/12/2029	61		1,798,634,734	1,624,818,460	1,395,060,734	1,082,002,203	
01/01/2030	62		1,782,652,264	1,607,649,177	1,376,808,841	1,063,323,214	
01/02/2030	63		1,766,907,695	1,590,747,644	1,358,869,481	1,045,023,397	
01/03/2030	64		1,751,213,539	1,574,202,711	1,341,646,890	1,027,830,518	
01/04/2030	65		1,735,872,564	1,557,765,810	1,324,261,744	1,010,214,814	
01/05/2030	66		1,720,690,719	1,541,607,112	1,307,299,629	993,187,216	
01/06/2030	67		1,705,288,729	1,525,216,833	1,290,111,110	975,977,303	
01/07/2030	68		1,690,304,793	1,509,333,639	1,273,534,001	959,487,300	

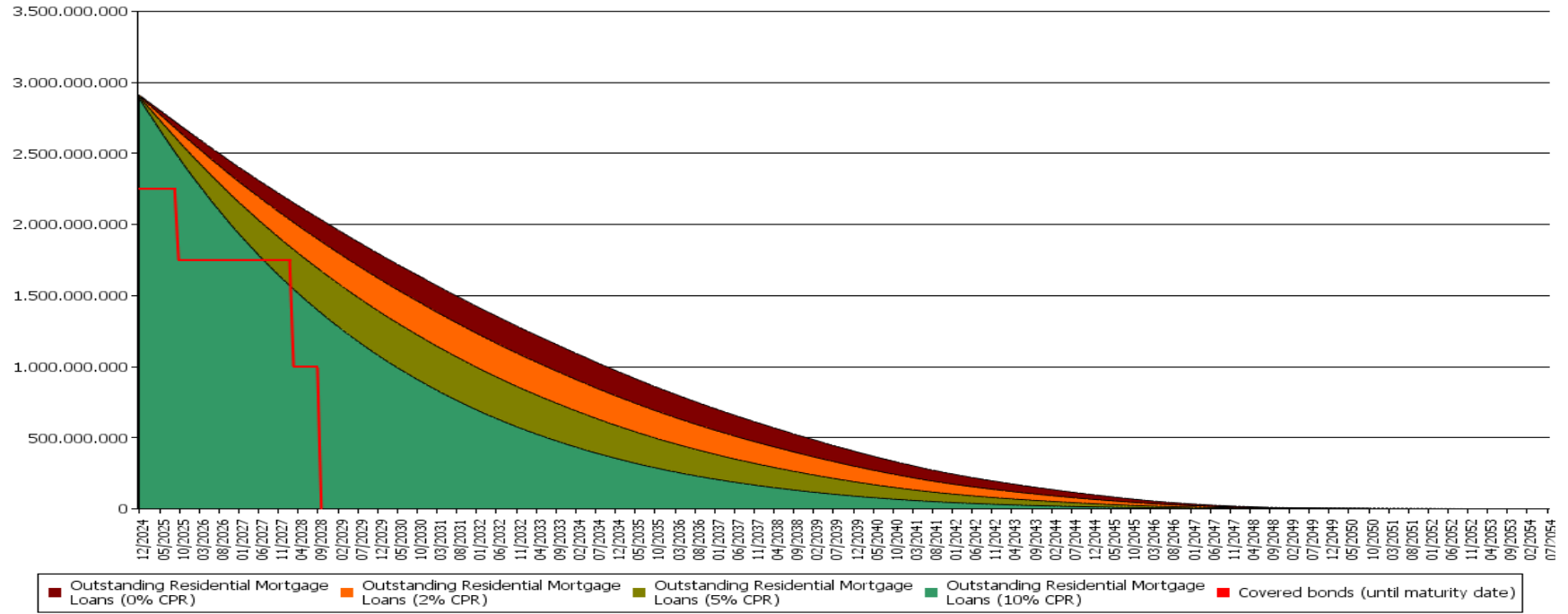
01/08/2030	69	1,675,387,715	1,493,476,296	1,256,949,182	942,981,181
01/09/2030	70	1,660,555,657	1,477,744,062	1,240,545,511	926,732,998
01/10/2030	71	1,645,559,663	1,461,995,312	1,224,303,881	910,850,781
01/11/2030	72	1,630,852,442	1,446,471,210	1,208,223,095	895,079,811
01/12/2030	73	1,614,741,284	1,429,830,758	1,191,383,940	878,987,003
01/01/2031	74	1,599,418,922	1,413,860,935	1,175,081,243	863,287,048
01/02/2031	75	1,584,479,350	1,398,278,977	1,159,175,304	847,994,569
01/03/2031	76	1,569,099,976	1,382,585,453	1,143,532,181	833,349,834
01/04/2031	77	1,554,476,841	1,367,377,416	1,128,077,413	818,605,174
01/05/2031	78	1,539,853,259	1,352,290,645	1,112,885,059	804,270,199
01/06/2031	79	1,525,108,981	1,337,070,677	1,097,561,149	789,836,156
01/07/2031	80	1,510,403,046	1,322,004,396	1,082,522,739	775,820,759
01/08/2031	81	1,496,293,478	1,307,433,499	1,067,868,632	762,076,935
01/09/2031	82	1,482,271,454	1,292,984,591	1,053,381,444	748,554,234
01/10/2031	83	1,467,019,434	1,277,579,786	1,038,269,540	734,790,959
01/11/2031	84	1,453,154,959	1,263,359,272	1,024,101,604	721,694,436
01/12/2031	85	1,438,549,337	1,248,608,437	1,009,653,156	708,595,844
01/01/2032	86	1,424,492,439	1,234,310,523	995,553,185	695,740,812
01/02/2032	87	1,409,820,471	1,219,525,469	981,126,491	682,754,600
01/03/2032	88	1,395,741,041	1,205,430,713	967,479,612	670,589,891
01/04/2032	89	1,382,238,898	1,191,744,876	954,062,784	658,489,350
01/05/2032	90	1,368,482,017	1,177,947,238	940,695,936	646,602,160
01/06/2032	91	1,355,080,624	1,164,433,410	927,539,002	634,858,126
01/07/2032	92	1,341,592,374	1,150,950,547	914,542,628	623,396,759
01/08/2032	93	1,327,709,752	1,137,108,765	901,246,082	611,731,150
01/09/2032	94	1,314,326,991	1,123,738,001	888,383,621	600,446,570
01/10/2032	95	1,300,459,900	1,110,056,710	875,407,794	589,250,986
01/11/2032	96	1,287,369,018	1,097,018,707	862,925,632	578,388,831
01/12/2032	97	1,273,927,991	1,083,783,215	850,416,198	567,667,637
01/01/2033	98	1,260,405,826	1,070,460,686	837,826,162	556,894,783
01/02/2033	99	1,247,350,488	1,057,576,033	825,636,509	546,468,005
01/03/2033	100	1,234,435,742	1,045,022,665	813,961,970	536,679,463
01/04/2033	101	1,221,589,317	1,032,393,418	802,080,069	526,605,277
01/05/2033	102	1,208,682,762	1,019,809,116	790,353,088	516,778,837
01/06/2033	103	1,195,939,941	1,007,346,103	778,708,774	507,008,515
01/07/2033	104	1,183,256,471	995,026,824	767,292,430	497,527,605
01/08/2033	105	1,170,649,190	982,755,423	755,902,300	488,066,000
01/09/2033	106	1,158,106,182	970,576,649	744,636,207	478,755,369
01/10/2033	107	1,145,606,782	958,525,333	733,580,323	469,713,740
01/11/2033	108	1,133,171,025	946,512,295	722,544,219	460,687,726
01/12/2033	109	1,120,010,183	933,983,771	711,225,416	451,612,092
01/01/2034	110	1,107,539,981	922,018,320	700,328,147	442,809,057
01/02/2034	111	1,094,967,068	910,005,410	689,445,749	434,081,854
01/03/2034	112	1,082,684,732	898,419,257	679,104,006	425,934,518
01/04/2034	113	1,070,441,775	886,753,412	668,581,263	417,558,535
01/05/2034	114	1,058,202,992	875,175,929	658,228,170	409,407,423
01/06/2034	115	1,045,143,808	862,909,421	647,351,865	400,937,124
01/07/2034	116	1,032,915,959	851,413,842	637,155,838	393,004,585
01/08/2034	117	1,020,879,240	840,064,960	627,064,079	385,141,656
01/09/2034	118	1,008,802,364	828,719,137	617,021,809	377,368,551
01/10/2034	119	997,045,227	817,716,377	607,331,224	369,919,208
01/11/2034	120	985,357,663	806,760,292	597,670,088	362,492,824
01/12/2034	121	973,605,736	795,829,988	588,121,524	355,239,336
01/01/2035	122	961,807,952	784,852,993	578,534,397	347,968,380
01/02/2035	123	950,319,714	774,163,111	569,203,331	340,906,003
01/03/2035	124	938,886,445	763,677,380	560,203,738	334,232,155
01/04/2035	125	927,529,414	753,160,140	551,083,612	327,398,241
01/05/2035	126	916,044,810	742,613,629	542,029,410	320,699,129
01/06/2035	127	904,321,822	731,866,699	532,826,745	313,918,973
01/07/2035	128	893,255,849	721,724,428	524,149,531	307,540,867
01/08/2035	129	882,283,906	711,650,359	515,518,864	301,195,732
01/09/2035	130	870,756,361	701,160,997	506,628,634	294,747,821
01/10/2035	131	859,986,291	691,351,936	498,311,526	288,720,677
01/11/2035	132	849,294,303	681,598,529	490,032,052	282,720,996
01/12/2035	133	838,631,960	671,936,764	481,896,767	276,887,705
01/01/2036	134	828,008,351	662,299,596	473,777,239	271,069,385
01/02/2036	135	817,413,495	652,716,146	465,734,222	265,338,976
01/03/2036	136	806,852,683	643,260,882	457,895,503	259,839,291
01/04/2036	137	796,354,433	633,814,361	450,023,719	254,290,695
01/05/2036	138	785,918,153	624,481,467	442,305,817	248,905,102
01/06/2036	139	775,565,676	615,210,293	434,631,084	243,550,233
01/07/2036	140	765,364,015	606,121,393	427,156,058	238,380,332
01/08/2036	141	755,291,243	597,129,878	419,749,176	233,254,656
01/09/2036	142	745,313,357	588,242,008	412,449,877	228,227,655
01/10/2036	143	735,422,646	579,482,987	405,308,396	223,356,592
01/11/2036	144	725,634,980	570,800,942	398,220,565	218,521,150
01/12/2036	145	715,942,871	562,252,507	391,291,281	213,838,573
01/01/2037	146	706,320,742	553,755,140	384,397,570	209,181,431
01/02/2037	147	696,249,414	544,933,406	377,311,801	204,455,832
01/03/2037	148	686,850,063	536,753,215	370,794,025	200,155,189
01/04/2037	149	677,523,230	528,566,557	364,209,984	195,768,401
01/05/2037	150	668,253,422	520,479,037	357,754,558	191,510,242
01/06/2037	151	658,970,758	512,378,589	351,290,980	187,253,717
01/07/2037	152	649,799,866	504,418,503	344,982,291	183,137,101
01/08/2037	153	640,674,708	496,491,422	338,697,222	179,039,059
01/09/2037	154	631,601,122	488,629,679	332,486,350	175,011,502
01/10/2037	155	622,592,499	480,869,679	326,400,743	171,103,934
01/11/2037	156	613,643,982	473,154,274	320,346,960	167,219,177

01/12/2037	157	604,698,709	465,491,645	314,383,320	163,433,490
01/01/2038	158	595,874,645	457,920,972	308,483,708	159,687,312
01/02/2038	159	587,101,592	450,413,776	302,654,724	156,006,342
01/03/2038	160	578,404,454	443,061,648	297,030,514	152,521,432
01/04/2038	161	569,809,617	435,737,647	291,377,548	148,984,989
01/05/2038	162	561,203,023	428,451,700	285,800,273	145,534,229
01/06/2038	163	552,741,674	421,276,136	280,299,110	142,128,395
01/07/2038	164	544,146,411	414,044,460	274,809,414	138,773,589
01/08/2038	165	535,281,723	406,608,453	269,187,646	135,358,944
01/09/2038	166	526,824,860	399,505,743	263,812,787	132,094,366
01/10/2038	167	518,559,491	392,592,424	258,609,513	128,958,221
01/11/2038	168	510,335,348	385,710,762	253,430,238	125,840,255
01/12/2038	169	502,145,510	378,897,946	248,341,153	122,807,795
01/01/2039	170	493,988,102	372,110,508	243,272,192	119,791,590
01/02/2039	171	485,847,387	365,357,558	238,249,898	116,821,614
01/03/2039	172	477,750,474	358,718,252	233,383,000	113,997,338
01/04/2039	173	469,686,099	352,064,984	228,471,835	111,125,769
01/05/2039	174	461,539,482	345,390,626	223,588,854	108,304,959
01/06/2039	175	453,589,431	338,865,529	218,806,938	105,539,712
01/07/2039	176	445,731,381	332,448,393	214,135,021	102,862,861
01/08/2039	177	437,925,239	326,072,206	209,493,879	100,207,183
01/09/2039	178	430,204,961	319,780,516	204,929,107	97,608,533
01/10/2039	179	422,592,742	313,606,589	200,477,942	95,097,000
01/11/2039	180	415,056,401	307,491,447	196,068,827	92,611,600
01/12/2039	181	406,988,666	301,019,618	191,469,709	90,068,514
01/01/2040	182	399,611,807	295,062,199	187,203,061	87,688,469
01/02/2040	183	392,279,697	289,157,109	182,989,991	85,351,960
01/03/2040	184	385,005,023	283,344,496	178,884,901	83,106,577
01/04/2040	185	377,789,945	277,562,991	174,789,185	80,859,841
01/05/2040	186	370,625,908	271,852,605	170,771,842	78,677,522
01/06/2040	187	363,538,493	266,201,749	166,796,819	76,520,675
01/07/2040	188	356,426,919	260,565,888	162,863,658	74,409,999
01/08/2040	189	349,507,251	255,073,906	159,025,493	72,348,659
01/09/2040	190	342,660,001	249,652,565	155,249,726	70,331,713
01/10/2040	191	335,931,520	244,348,646	151,577,422	68,386,591
01/11/2040	192	329,299,449	239,118,383	147,955,678	66,469,849
01/12/2040	193	322,724,749	233,959,559	144,407,328	64,609,796
01/01/2041	194	316,204,850	228,844,156	140,890,710	62,769,420
01/02/2041	195	309,725,184	223,774,502	137,419,139	60,963,459
01/03/2041	196	303,299,766	218,796,453	134,053,457	59,242,777
01/04/2041	197	296,950,742	213,853,024	130,691,466	57,512,367
01/05/2041	198	290,663,462	208,981,568	127,400,046	55,834,120
01/06/2041	199	284,498,719	204,202,303	124,169,899	54,187,990
01/07/2041	200	278,552,532	199,606,184	121,076,387	52,621,382
01/08/2041	201	272,754,065	195,119,598	118,053,929	51,090,466
01/09/2041	202	267,074,724	190,732,731	115,106,241	49,603,796
01/10/2041	203	261,490,805	186,438,423	112,237,720	48,169,369
01/11/2041	204	255,926,925	182,161,988	109,384,368	46,745,951
01/12/2041	205	250,534,412	178,031,038	106,640,703	45,386,618
01/01/2042	206	245,271,314	173,995,444	103,958,318	44,057,585
01/02/2042	207	240,110,696	170,045,602	101,339,991	42,766,029
01/03/2042	208	235,044,523	166,202,731	98,822,249	41,543,952
01/04/2042	209	230,097,434	162,428,628	96,332,591	40,325,795
01/05/2042	210	225,209,597	158,717,295	93,899,805	39,146,277
01/06/2042	211	220,386,431	155,054,720	91,499,668	37,984,107
01/07/2042	212	215,646,004	151,470,519	89,164,588	36,863,018
01/08/2042	213	210,972,315	147,936,366	86,862,702	35,759,253
01/09/2042	214	206,354,301	144,452,739	84,601,539	34,680,870
01/10/2042	215	201,831,057	141,054,457	82,407,941	33,643,166
01/11/2042	216	197,371,611	137,703,913	80,245,858	32,621,734
01/12/2042	217	192,964,085	134,407,852	78,132,326	31,632,335
01/01/2043	218	188,606,312	131,149,657	76,044,422	30,656,635
01/02/2043	219	184,280,207	127,924,111	73,985,515	29,700,273
01/03/2043	220	180,011,763	124,769,583	71,995,298	28,790,744
01/04/2043	221	175,812,655	121,652,419	70,018,089	27,881,467
01/05/2043	222	171,564,118	118,517,816	68,046,049	26,985,121
01/06/2043	223	167,437,756	115,471,113	66,128,202	26,113,482
01/07/2043	224	163,369,100	112,480,291	64,256,870	25,270,494
01/08/2043	225	159,343,585	109,522,634	62,408,121	24,439,476
01/09/2043	226	155,360,972	106,604,124	60,590,609	23,627,225
01/10/2043	227	151,438,579	103,742,130	58,818,812	22,842,295
01/11/2043	228	147,563,215	100,915,883	57,070,897	22,069,617
01/12/2043	229	143,727,454	98,131,335	55,359,563	21,320,080
01/01/2044	230	139,937,163	95,381,428	53,671,392	20,582,383
01/02/2044	231	136,179,634	92,662,859	52,009,039	19,860,412
01/03/2044	232	132,458,614	89,987,892	50,387,482	19,164,947
01/04/2044	233	128,764,606	87,329,939	48,774,837	18,472,999
01/05/2044	234	125,118,215	84,717,622	47,199,368	17,803,028
01/06/2044	235	121,518,964	82,141,013	45,647,456	17,144,739
01/07/2044	236	117,966,786	79,609,024	44,131,490	16,507,411
01/08/2044	237	114,482,930	77,126,934	42,646,800	15,884,496
01/09/2044	238	111,048,574	74,686,326	41,192,256	15,277,743
01/10/2044	239	107,681,731	72,303,064	39,779,649	14,693,344
01/11/2044	240	104,360,196	69,953,965	38,389,343	14,119,750
01/12/2044	241	101,082,263	67,645,509	37,031,139	13,564,365
01/01/2045	242	97,899,317	65,404,322	35,713,190	13,026,198
01/02/2045	243	94,737,909	63,184,909	34,413,564	12,499,001
01/03/2045	244	91,590,346	60,992,073	33,142,922	11,991,443

01/04/2045	245	88,457,690	58,806,057	31,873,780	11,483,409
01/05/2045	246	85,348,884	56,646,212	30,627,542	10,989,185
01/06/2045	247	82,272,807	54,512,001	29,398,657	10,503,583
01/07/2045	248	79,222,248	52,404,614	28,192,569	10,031,381
01/08/2045	249	76,198,977	50,319,266	27,001,850	9,567,009
01/09/2045	250	73,207,526	48,261,816	25,831,937	9,113,732
01/10/2045	251	70,271,542	46,250,238	24,694,319	8,676,657
01/11/2045	252	67,414,401	44,294,515	23,589,956	8,253,519
01/12/2045	253	64,615,095	42,385,549	22,517,738	7,846,082
01/01/2046	254	61,891,967	40,530,400	21,477,411	7,451,893
01/02/2046	255	59,222,804	38,716,702	20,464,139	7,070,251
01/03/2046	256	56,622,891	36,960,305	19,490,896	6,708,233
01/04/2046	257	54,095,948	35,250,966	18,542,204	6,354,689
01/05/2046	258	51,625,989	33,586,228	17,623,061	6,014,927
01/06/2046	259	49,276,192	32,003,153	16,749,697	5,692,626
01/07/2046	260	47,087,048	30,531,185	15,939,974	5,395,223
01/08/2046	261	44,967,528	29,107,438	15,158,005	5,108,818
01/09/2046	262	42,894,606	27,718,545	14,398,014	4,832,118
01/10/2046	263	40,874,421	26,369,745	13,663,685	4,566,873
01/11/2046	264	38,913,373	25,062,014	12,953,048	4,311,016
01/12/2046	265	37,002,848	23,792,430	12,266,611	4,065,822
01/01/2047	266	35,166,786	22,573,511	11,608,577	3,831,416
01/02/2047	267	33,397,438	21,401,408	10,977,825	3,607,890
01/03/2047	268	31,682,706	20,271,486	10,374,345	3,396,508
01/04/2047	269	30,019,458	19,174,717	9,788,094	3,191,000
01/05/2047	270	28,420,011	18,123,285	9,228,601	2,996,267
01/06/2047	271	26,888,058	17,117,285	8,694,166	2,810,796
01/07/2047	272	25,422,428	16,157,681	8,186,567	2,635,841
01/08/2047	273	24,023,065	15,242,395	7,703,181	2,469,700
01/09/2047	274	22,682,677	14,367,522	7,242,573	2,312,190
01/10/2047	275	21,417,390	13,543,804	6,810,538	2,165,350
01/11/2047	276	20,221,935	12,766,140	6,403,161	2,027,206
01/12/2047	277	19,067,564	12,017,626	6,012,891	1,895,845
01/01/2048	278	17,965,574	11,303,875	5,641,389	1,771,178
01/02/2048	279	16,889,741	10,608,941	5,281,105	1,651,040
01/03/2048	280	15,849,225	9,939,565	4,936,119	1,537,071
01/04/2048	281	14,829,866	9,284,518	4,599,088	1,426,056
01/05/2048	282	13,849,110	8,656,266	4,277,329	1,320,850
01/06/2048	283	12,896,674	8,047,281	3,966,298	1,219,616
01/07/2048	284	12,009,068	7,481,132	3,678,183	1,126,385
01/08/2048	285	11,213,771	6,973,849	3,420,051	1,042,900
01/09/2048	286	10,476,395	6,504,223	3,181,629	966,088
01/10/2048	287	9,815,521	6,083,920	2,968,708	897,740
01/11/2048	288	9,227,194	5,709,559	2,778,949	836,797
01/12/2048	289	8,690,092	5,368,388	2,606,464	781,641
01/01/2049	290	8,218,073	5,068,183	2,454,450	732,937
01/02/2049	291	7,786,519	4,793,894	2,315,711	688,578
01/03/2049	292	7,400,234	4,549,091	2,192,410	649,420
01/04/2049	293	7,071,521	4,339,651	2,086,152	615,328
01/05/2049	294	6,803,674	4,168,425	1,998,909	587,178
01/06/2049	295	6,582,762	4,026,238	1,925,815	563,310
01/07/2049	296	6,402,940	3,909,825	1,865,529	543,440
01/08/2049	297	6,224,266	3,794,275	1,805,792	523,810
01/09/2049	298	6,046,982	3,679,952	1,746,928	504,589
01/10/2049	299	5,870,800	3,566,870	1,689,079	485,880
01/11/2049	300	5,694,190	3,453,701	1,631,329	467,280
01/12/2049	301	5,517,152	3,340,829	1,574,131	449,047
01/01/2050	302	5,339,686	3,227,883	1,517,045	430,930
01/02/2050	303	5,162,721	3,115,613	1,460,556	413,126
01/03/2050	304	4,985,327	3,003,949	1,404,975	395,884
01/04/2050	305	4,807,770	2,892,048	1,349,197	378,557
01/05/2050	306	4,630,373	2,780,765	1,294,089	361,607
01/06/2050	307	4,453,930	2,670,266	1,239,505	344,887
01/07/2050	308	4,277,246	2,560,129	1,185,456	328,496
01/08/2050	309	4,100,450	2,450,146	1,131,644	312,256
01/09/2050	310	3,923,484	2,340,427	1,078,219	296,255
01/10/2050	311	3,748,273	2,232,241	1,025,847	280,709
01/11/2050	312	3,574,368	2,125,063	974,109	265,423
01/12/2050	313	3,402,046	2,019,293	923,347	250,560
01/01/2051	314	3,230,079	1,913,970	872,961	235,884
01/02/2051	315	3,059,938	1,810,078	823,476	221,570
01/03/2051	316	2,891,926	1,708,072	775,284	207,805
01/04/2051	317	2,728,467	1,608,793	728,365	194,402
01/05/2051	318	2,565,498	1,510,219	682,054	181,295
01/06/2051	319	2,404,311	1,412,933	636,494	168,469
01/07/2051	320	2,243,406	1,316,211	591,463	155,908
01/08/2051	321	2,082,173	1,219,543	546,630	143,480
01/09/2051	322	1,923,559	1,124,731	502,851	131,430
01/10/2051	323	1,767,684	1,031,892	460,209	119,791
01/11/2051	324	1,615,374	941,381	418,774	108,544
01/12/2051	325	1,464,194	851,878	378,026	97,581
01/01/2052	326	1,314,906	763,724	338,045	86,891
01/02/2052	327	1,166,519	676,389	298,627	76,434
01/03/2052	328	1,018,685	589,732	259,748	66,219
01/04/2052	329	873,688	504,933	221,833	56,314
01/05/2052	330	730,331	421,390	184,674	46,688
01/06/2052	331	592,056	341,028	149,075	37,529
01/07/2052	332	466,401	268,209	116,955	29,322

01/08/2052	333	353,468	202,921	88,260	22,034
01/09/2052	334	259,915	148,960	64,626	16,065
01/10/2052	335	203,738	116,573	50,450	12,490
01/11/2052	336	167,121	95,460	41,208	10,159
01/12/2052	337	147,484	84,105	36,217	8,892
01/01/2053	338	132,115	75,213	32,305	7,898
01/02/2053	339	118,143	67,144	28,766	7,003
01/03/2053	340	105,008	59,588	25,470	6,177
01/04/2053	341	92,291	52,283	22,291	5,383
01/05/2053	342	79,537	44,984	19,132	4,601
01/06/2053	343	68,045	38,419	16,298	3,903
01/07/2053	344	57,298	32,298	13,668	3,260
01/08/2053	345	47,988	27,004	11,399	2,707
01/09/2053	346	39,532	22,208	9,350	2,211
01/10/2053	347	32,746	18,365	7,713	1,817
01/11/2053	348	26,911	15,067	6,312	1,480
01/12/2053	349	21,977	12,285	5,134	1,199
01/01/2054	350	17,030	9,503	3,961	921
01/02/2054	351	12,068	6,723	2,795	647
01/03/2054	352	7,964	4,430	1,838	424
01/04/2054	353	3,849	0	0	0
01/05/2054	354	1,254	0	0	0
01/06/2054	355	0	0	0	0
01/07/2054	356	0	0	0	0
		279,322,028,527	248,226,411,982	211,184,607,456	167,088,260,707

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Reason for No Data in Worksheet E.

Not applicable for the jurisdiction
 Not relevant for the issuer and/or CB programme at the present time
 Not available at the present time
 Confidential

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

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	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNP Paribas Pfandbriefe Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker				
OE.1.1.1	where applicable - advisor agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	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)		4.97			
E.3.1.2	Weighted Average Maturity (years)**		14.88			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shiooine Loans	% Total Loans
E.3.2.1	1-30 days	0.27%				0.27%
E.3.2.2	30-60 days	0.00%				0.00%
E.3.2.3	60-90 days	0.00%				0.00%
E.3.2.4	90-180 days	0.02%				0.02%
E.3.2.5	>= 180 days	0.00%				0.00%



Value

ND1

ND2

ND3

ND4