



Disclaimer - Important notices

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.

Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/10/2024

Cut-off Date: 31/10/2024



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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 Pandbrievien Programme			
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/cov			
G.1.1.5	Cut-off date	eredbonds 31/10/2024			
OG.1.1.2	Optional information e.a. Contact names				
OG.1.1.3	Optional information e.a. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	LEVEL 1			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	2,940.94			
G.3.1.2	Outstanding Covered Bonds	2,250.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	2,907.98			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,280.14			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	25.71%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	690.9			
OG.3.2.1					
OG.3.2.2	Optional information e.a. Asset Coverage Test (ACT)	23.56%			
OG.3.2.3	Optional information e.a. OC (NPV basis)	27.54%			
OG.3.2.4					
3. Cover Pool Composition		Nominal (mn)			% Cover Pool
G.3.3.1	Mortgages	2,940.94			95.0%
G.3.3.2	Public Sector	-			-
G.3.3.3	Shipping	-			-
G.3.3.4	Substitute Assets	20.00			0.6%
G.3.3.5	Other	136.04			4.4%
G.3.3.6	Total	3,097.0			100.0%
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.87	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	69.30	ND1	2.4%	
G.3.4.3	1 - 2 Y	91.36	ND1	3.1%	
G.3.4.4	2 - 3 Y	138.91	ND1	4.7%	
G.3.4.5	3 - 4 Y	168.76	ND1	5.7%	
G.3.4.6	4 - 5 Y	174.13	ND1	5.9%	
G.3.4.7	5 - 10 Y	1,392.24	ND1	47.3%	
G.3.4.8	10+ Y	906.24	ND1	30.8%	
G.3.4.9	Total	2,940.9	0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	0.86		0.0%	
OG.3.4.2	a/w 0-0.5y	22.12		0.8%	
OG.3.4.3	a/w 0.5-1 y	46.32		1.6%	
OG.3.4.4	a/w 1-1.5y	39.23		1.3%	
OG.3.4.5	a/w 1.5-2 y	52.13		1.8%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.11	4.11		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.0	22.2%	0.0%
G.3.5.3	1 - 2 Y	0.00	500.00	0.0%	22.2%
G.3.5.4	2 - 3 Y	0.00	0.0	0.0%	0.0%
G.3.5.5	3 - 4 Y	1,750.00	0.0	77.8%	0.0%
G.3.5.6	4 - 5 Y	0.00	1,750.00	0.0%	77.8%
G.3.5.7	5 - 10 Y	0.00	0.0	0.0%	0.0%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	2,250.0	2,250.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y	500.00		22.2%	0.0%
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y	0.00		0.0%	0.0%
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	2,940.94	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	2,940.9	0.0	100.0%	0.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,250.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	2,250.0	0.0	100.0%	0.0%
OG.3.7.1	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/w [if relevant, please specify]				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,250.00	0.0	100.0%	
G.3.8.2	Floating coupon	0.00	0.0	0.0%	
G.3.8.3	Other	0.00	0.0	0.0%	
G.3.8.4	Total	2,250.0	0.0	100.0%	0.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00		12.8%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	136.04		87.2%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	156.0		100.0%	
OG.3.9.1	a/w EU avts or quasi avts			0.0%	
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts			0.0%	
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts			0.0%	
OG.3.9.4	a/w EU central banks			0.0%	
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks			0.0%	
OG.3.9.7	a/w CQS1 credit institutions			0.0%	
OG.3.9.8	a/w CQS2 credit institutions			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	20.00		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	20.00		100.0%	
G.3.10.16	Total	20.0		100.0%	
OG.3.10.1	a/w [if relevant, please specify]			0.0%	
OG.3.10.2	a/w [if relevant, please specify]			0.0%	
OG.3.10.3	a/w [if relevant, please specify]			0.0%	
OG.3.10.4	a/w [if relevant, please specify]			0.0%	
OG.3.10.5	a/w [if relevant, please specify]			0.0%	
OG.3.10.6	a/w [if relevant, please specify]			0.0%	
OG.3.10.7	a/w [if relevant, please specify]			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.68%	0.89%
G.3.11.2	Central bank eligible assets	0.00		0.00%	0.00%
G.3.11.3	Other	0.00		0.00%	0.00%
G.3.11.4	Total	20.0		0.68%	0.89%
OG.3.11.1	a/w [if relevant, please specify]				
OG.3.11.2	a/w [if relevant, please specify]				
OG.3.11.3	a/w [if relevant, please specify]				
OG.3.11.4	a/w [if relevant, please specify]				
OG.3.11.5	a/w [if relevant, please specify]				
OG.3.11.6	a/w [if relevant, please specify]				
OG.3.11.7	a/w [if relevant, please specify]				
12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/131/		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
OG.3.13.4					
OG.3.13.5					

14. Sustainable or other special purpose strategy

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

4. Compliance Art 14 CBD Check table

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

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

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credit quality step 1	136.04
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information**1. Optional information e.g. Rating triggers**

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency	EUR
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	2,940.9		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	2,940.9		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	42,090.0		42,090
OM.7.2.1	Optional information ea, Number of borrowers	22,508.0		22,508
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			
OM.7.4.1	a/w (if relevant, please specify)			
OM.7.4.2	a/w (if relevant, please specify)			
OM.7.4.3	a/w (if relevant, please specify)			
OM.7.4.4	a/w (if relevant, please specify)			
OM.7.4.5	a/w (if relevant, please specify)			
OM.7.4.6	a/w (if relevant, please specify)			
OM.7.4.7	a/w (if relevant, please specify)			
OM.7.4.8	a/w (if relevant, please specify)			
OM.7.4.9	a/w (if relevant, please specify)			
OM.7.4.10	a/w (if relevant, please specify)			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	17.04%		17.04%	
M.7.5.2	Vlaams-Brabant	13.21%		13.21%	
M.7.5.3	Oost-Vlaanderen	14.76%		14.76%	
M.7.5.4	Brussels	10.31%		10.31%	
M.7.5.5	West-Vlaanderen	10.82%		10.82%	
M.7.5.6	Limburg	6.96%		6.96%	
M.7.5.7	Liège	7.95%		7.95%	
M.7.5.8	Hainaut	6.24%		6.24%	
M.7.5.9	Brabant Wallon	5.32%		5.32%	
M.7.5.10	Namur	4.31%		4.31%	
M.7.5.11	Luxembourg	2.94%		2.94%	
M.7.5.12	Other	0.14%		0.14%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.19%		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	2.59%		2.59%	
M.7.7.2	Amortising	97.41%		97.41%	
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	4.74%		4.74%	
M.7.8.2	> 12 - <= 24 months	8.48%		8.48%	
M.7.8.3	> 24 - <= 36 months	15.56%		15.56%	
M.7.8.4	> 36 - <= 60 months	18.40%		18.40%	
M.7.8.5	> 60 months	52.83%		52.83%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.01%		0.01%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	69.87			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	<=100K	1,231.19	32,385	41.9%	76.9%
M.7A.10.4	>100K and <=200K	1,016.46	7,322	34.6%	17.4%
M.7A.10.5	>200K and <=300K	408.53	1,701	13.9%	4.0%
M.7A.10.6	>300K and <=400K	157.13	461	5.3%	1.1%
M.7A.10.7	>400K	127.63	221	4.3%	0.5%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2,940.9	42,090	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 (%)	57.27%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	722.04	19,661	24.6%	46.7%
M.7A.11.3	>40 - <=50 %	381.07	5,077	13.0%	12.1%
M.7A.11.4	>50 - <=60 %	406.51	4,753	13.8%	11.3%
M.7A.11.5	>60 - <=70 %	470.94	4,922	16.0%	11.7%
M.7A.11.6	>70 - <=80 %	480.94	4,243	16.4%	10.1%
M.7A.11.7	>80 - <=90 %	345.30	2,488	11.7%	5.9%
M.7A.11.8	>90 - <=100 %	101.43	658	3.4%	1.6%
M.7A.11.9	>100%	32.71	288	1.1%	0.7%
M.7A.11.10	Total	2,940.9	42,090	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	10.61	0	0.4%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	5.53	0	0.2%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	1.77	0	0.1%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	2.85	0	0.1%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	4.97	0	0.2%	0.0%
OM.7A.11.6	a/w >150 %	6.97	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 (%)	48.32%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,112.56	25,374	37.8%	60.3%
M.7A.12.3	>40 - <=50 %	461.66	5,277	15.7%	12.5%
M.7A.12.4	>50 - <=60 %	422.86	4,210	14.4%	10.0%
M.7A.12.5	>60 - <=70 %	388.51	3,462	13.2%	8.2%
M.7A.12.6	>70 - <=80 %	280.42	2,018	9.5%	4.8%
M.7A.12.7	>80 - <=90 %	189.45	1,197	6.4%	2.8%
M.7A.12.8	>90 - <=100 %	67.38	385	2.3%	0.9%
M.7A.12.9	>100%	18.11	167	0.6%	0.4%
M.7A.12.10	Total	2,940.9	42,090	100.0%	100.0%
OM.7A.12.1	a/w >100 - <=110 %	4.49	0	0.2%	0.0%
OM.7A.12.2	a/w >110 - <=120 %	3.63	0	0.1%	0.0%
OM.7A.12.3	a/w >120 - <=130 %	0.80	0	0.0%	0.0%
OM.7A.12.4	a/w >130 - <=140 %	5.42	0	0.2%	0.0%
OM.7A.12.5	a/w >140 - <=150 %	0.52	0	0.0%	0.0%
OM.7A.12.6	a/w >150 %	3.24	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	82.06%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural	17.94%			
M.7A.13.6	Other				
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w (If relevant, please specify)				
OM.7A.13.6	a/w (If relevant, please specify)				
OM.7A.13.7	a/w (If relevant, please specify)				
OM.7A.13.8	a/w (If relevant, please specify)				
OM.7A.13.9	a/w (If relevant, please specify)				
OM.7A.13.10	a/w (If relevant, please specify)				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	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 assumptions eg. in terms of prepayments? etc.)	At the moment, only soft bullet has been issued. We only take into account the Maturity Date, not the Extended Maturity Date
HG.1.7	Maturity Extension Triggers	Belgian allows for "Failure to pay" and "Default"
HG.1.8	LTVs: Definition	As Belgium has general mortgages, we calculate LTV as the total borrower outstanding over the total borrower property value, resp. not indexed (M.7A.11) and indexed (M.7A.12)
HG.1.9	LTVs: Calculation of property/shipping value	Property values are those used in the loan underwriting procedure
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	Yearly updates of the property values are done using a national index calculated by the national institute of statistics in Belgium (StatBel).
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shiooine where relevant	We filled in ND2 because the features of M.7A.13 refer to the underlying property and, because Belgium has general mortgages, it can not be applied to individual loans as all properties cover for all loans.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	Interest rate risk is monitored using NPV tests described by the regulator (NBB). Hedging is currently done with overcollateral. There remains the possibility to use swaps, as described in the Belgian covered bond legislation. No currency risk is expected as both assets and liabilities are in euro.
HG.1.14	Non-performing loans	Loans that are more than 90 days past due.
HG.1.15	Valuation Method	Sale price of the properties is compared to the a statistical pricing model for Belgium. When the sale price is higher than the top range of the model outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used ; no parallel shift of the interest rate curve is assumed.
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1	Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for	
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 31/10/2024

Contact Details:

Head of ALM Treasury

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

Asset Based Funding

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

Asset Based Solutions (cover pool and management)

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

Website

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

Remark

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



BNP PARIBAS Residential Mortgage Pandbrieven Program
FORTIS

Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.39	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2025	0.93	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2025	4.00	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*	3.11

* 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	2,940,937,812 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	136,044,536 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	37.64%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,401,787,989 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.75%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	18,838,122 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	136,044,536 (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)	2,401,787,989	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	113.63%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	472,328,020 (VIII)
Total Interest Proceeds Residential Mortgage Loans	472,328,020
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	2,556,670,646 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,401,787,989
Total Principal Proceeds Public Finance Exposures	18,838,122
Total Principal Proceeds Financial Institution Exposures	136,044,536
Impact Derivatives	0
Interest Requirement Covered Bonds	179,375,000 (X)
Costs, Fees and expenses Covered Bonds	21,966,704 (XI)
Principal Requirement Covered Bonds	2,250,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	577,656,961
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	306,192,556 (XIII)
Cumulative Cash Outflow Next 180 Days	-10,091,828 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	296,100,727
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	17,833,220 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	17,833,220 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/10/2024 (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	2,940,937,812
Principal Redemptions between Cut-off Date and Maturity	2,940,937,812
Interest Payments between Cut-off Date and Maturity Date	472,328,020
Number of borrowers	22,508
Number of loans	42,090
Average Outstanding Balance per borrower	130,662
Average Outstanding Balance per loan	69,873
Weighted average Current Loan to Current Value	48.32%
Weighted average Current Loan to Original Value	57.27%
Weighted average seasoning (in Years)	4.91
Weighted average remaining maturity (in years, at 0% CPR)	14.91
Weighted average initial maturity (in years, at 0% CPR)	19.83
Percentage of Fixed Rate Loans	92.19%
Percentage of Variable Rate Loans	7.81%
Weighted average interest rate	1.93%
Weighted average interest rate Fixed Rate Loans	1.90%
Weighted average interest rate Variable Rate Loans	2.30%
Weighted Remaining average life (in years, at 0% CPR)	7.87
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.24
% Construction Loans	0.01%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 136,044,536

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

5,461,468 EUR



Stratification Tables

Portfolio Cut-off Date 31/10/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	501,201,470.47	17.04 %	6,886	16.36 %
Oost-Vlaanderen	434,068,474.60	14.76 %	6,607	15.70 %
Vlaams-Brabant	388,364,626.78	13.21 %	5,289	12.57 %
West-Vlaanderen	318,065,380.52	10.82 %	5,294	12.58 %
Brussels	303,242,164.30	10.31 %	3,238	7.69 %
Liège	233,881,109.38	7.95 %	3,491	8.29 %
Limburg	204,715,449.75	6.96 %	3,319	7.89 %
Hainaut	183,477,550.90	6.24 %	2,920	6.94 %
Brabant Wallon	156,348,920.64	5.32 %	1,960	4.66 %
Namur	126,788,286.41	4.31 %	1,846	4.39 %
Luxembourg	86,559,679.78	2.94 %	1,174	2.79 %
Other	4,224,698.72	0.14 %	66	0.16 %
Total	2,940,937,812.25	100.00 %	42,090	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	139,269,212.63	4.74 %	985	2.34 %
>1 and <=2	249,434,457.70	8.48 %	1,948	4.63 %
>2 and <=3	457,533,330.07	15.56 %	4,095	9.73 %
>3 and <=4	541,029,221.35	18.40 %	5,468	12.99 %
>4 and <=5	248,873,094.69	8.46 %	2,965	7.04 %
>5 and <=6	274,856,221.16	9.35 %	3,970	9.43 %
>6 and <=7	207,041,276.05	7.04 %	3,235	7.69 %
>7 and <=8	271,970,923.83	9.25 %	5,040	11.97 %
>8 and <=9	297,981,884.13	10.13 %	7,418	17.62 %
>9 and <=10	222,771,650.40	7.57 %	5,949	14.13 %
>10 and <=11	10,251,825.20	0.35 %	300	0.71 %
>11 and <=12	2,740,472.96	0.09 %	88	0.21 %
>12 and <=13	798,796.98	0.03 %	54	0.13 %
>13 and <=14	3,190,082.44	0.11 %	138	0.33 %
>14 and <=15	7,339,989.09	0.25 %	225	0.53 %
>15 and <=16	3,044,461.60	0.10 %	100	0.24 %
>16 and <=17	490,453.13	0.02 %	13	0.03 %
>17 and <=18	147,960.90	0.01 %	6	0.01 %
>18 and <=19	664,368.97	0.02 %	26	0.06 %
>19 and <=20	1,039,794.93	0.04 %	49	0.12 %
>20 and <=21	79,747.44	0.00 %	11	0.03 %
>21 and <=22	374,206.69	0.01 %	4	0.01 %
>24 and <=25	14,379.91	0.00 %	3	0.01 %
Total	2,940,937,812.25	100.00 %	42,090	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	250,000.00	0.01 %	206	0.49 %
<=1	22,130,314.50	0.75 %	2,580	6.13 %
>1 and <=2	46,408,887.23	1.58 %	2,842	6.75 %
>2 and <=3	43,294,773.61	1.47 %	1,921	4.56 %
>3 and <=4	52,555,021.22	1.79 %	1,902	4.52 %
>4 and <=5	66,809,984.31	2.27 %	1,954	4.64 %
>5 and <=6	72,154,299.46	2.45 %	1,859	4.42 %
>6 and <=7	89,290,628.63	3.04 %	1,857	4.41 %
>7 and <=8	91,807,276.81	3.12 %	1,655	3.93 %
>8 and <=9	85,938,198.23	2.92 %	1,514	3.60 %
>9 and <=10	105,085,748.51	3.57 %	1,699	4.04 %
>10 and <=11	141,544,739.64	4.81 %	2,137	5.08 %
>11 and <=12	140,340,221.85	4.77 %	1,931	4.59 %
>12 and <=13	138,474,062.53	4.71 %	1,739	4.13 %
>13 and <=14	128,215,807.41	4.36 %	1,468	3.49 %
>14 and <=15	128,438,289.09	4.37 %	1,508	3.58 %
>15 and <=16	171,684,214.89	5.84 %	1,958	4.65 %
>16 and <=17	225,453,162.35	7.67 %	2,314	5.50 %
>17 and <=18	202,961,228.80	6.90 %	1,891	4.49 %
>18 and <=19	118,528,747.39	4.03 %	1,077	2.56 %
>19 and <=20	114,474,577.65	3.89 %	1,057	2.51 %
>20 and <=21	111,905,511.60	3.81 %	928	2.20 %
>21 and <=22	214,325,068.00	7.29 %	1,488	3.54 %
>22 and <=23	179,769,099.27	6.11 %	1,162	2.76 %
>23 and <=24	123,174,012.34	4.19 %	726	1.72 %
>24 and <=25	82,526,563.72	2.81 %	457	1.09 %
>25 and <=26	1,787,569.06	0.06 %	9	0.02 %
>26 and <=27	6,705,483.38	0.23 %	43	0.10 %
>27 and <=28	30,401,912.94	1.03 %	182	0.43 %
>28 and <=29	3,185,924.87	0.11 %	20	0.05 %
>29 and <=30	1,316,482.96	0.04 %	6	0.01 %
Total	2,940,937,812.25	100.00 %	42,090	100.00 %

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	230.49	0.00 %	2	0.00 %
>1 and <=2	1,824,772.00	0.06 %	21	0.05 %
>2 and <=3	2,996,771.77	0.10 %	38	0.09 %
>3 and <=4	2,943,379.06	0.10 %	49	0.12 %
>4 and <=5	23,203,902.85	0.79 %	218	0.52 %
>5 and <=6	2,550,686.21	0.09 %	93	0.22 %
>6 and <=7	4,791,435.91	0.16 %	154	0.37 %
>7 and <=8	4,692,925.35	0.16 %	195	0.46 %
>8 and <=9	8,578,229.84	0.29 %	535	1.27 %
>9 and <=10	171,892,515.58	5.84 %	7,637	18.14 %
>10 and <=11	17,526,596.04	0.60 %	1,295	3.08 %
>11 and <=12	35,761,789.01	1.22 %	1,029	2.44 %
>12 and <=13	120,323,241.03	4.09 %	3,036	7.21 %
>13 and <=14	19,924,960.01	0.68 %	422	1.00 %
>14 and <=15	330,984,845.89	11.25 %	5,680	13.49 %
>15 and <=16	26,262,787.67	0.89 %	414	0.98 %
>16 and <=17	39,762,297.47	1.35 %	564	1.34 %
>17 and <=18	169,519,774.98	5.76 %	2,316	5.50 %
>18 and <=19	23,786,901.39	0.81 %	335	0.80 %
>19 and <=20	743,626,915.10	25.29 %	8,264	19.63 %
>20 and <=21	52,905,099.68	1.80 %	582	1.38 %
>21 and <=22	24,011,932.95	0.82 %	259	0.62 %
>22 and <=23	30,978,847.11	1.05 %	342	0.81 %
>23 and <=24	15,934,312.97	0.54 %	191	0.45 %
>24 and <=25	954,332,442.52	32.45 %	7,460	17.72 %
>25 and <=26	53,247,118.20	1.81 %	505	1.20 %
>26 and <=27	3,669,353.98	0.12 %	30	0.07 %
>27 and <=28	1,100,705.90	0.04 %	8	0.02 %
>28 and <=29	3,810,444.37	0.13 %	26	0.06 %
>29 and <=30	48,356,164.02	1.64 %	372	0.88 %
>30 and <=31	1,424,263.37	0.05 %	14	0.03 %
>31 and <=40	212,149.53	0.01 %	4	0.01 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	14,379.91	0.00 %	3	0.01 %
2002	250,000.00	0.01 %	2	0.00 %
2003	169,317.41	0.01 %	5	0.01 %
2004	39,211.61	0.00 %	11	0.03 %
2005	1,154,267.90	0.04 %	51	0.12 %
2006	545,321.11	0.02 %	21	0.05 %
2007	194,249.07	0.01 %	7	0.02 %
2008	771,129.09	0.03 %	21	0.05 %
2009	4,281,615.81	0.15 %	126	0.30 %
2010	6,490,983.28	0.22 %	228	0.54 %
2011	2,588,349.96	0.09 %	121	0.29 %
2012	1,284,388.69	0.04 %	49	0.12 %
2013	2,746,009.33	0.09 %	90	0.21 %
2014	20,821,274.62	0.71 %	725	1.72 %
2015	227,053,239.80	7.72 %	5,975	14.20 %
2016	362,980,920.57	12.34 %	8,480	20.15 %
2017	225,300,438.16	7.66 %	4,088	9.71 %
2018	194,638,322.89	6.62 %	2,892	6.87 %
2019	313,197,395.56	10.65 %	4,427	10.52 %
2020	253,057,476.80	8.60 %	2,917	6.93 %
2021	552,677,362.81	18.79 %	5,552	13.19 %
2022	435,464,845.58	14.81 %	3,818	9.07 %
2023	236,998,393.68	8.06 %	1,799	4.27 %
2024	98,218,918.61	3.34 %	682	1.62 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	452,412,770.72	15.38 %	11,446	50.85 %
>100 and <=200	898,015,554.55	30.54 %	6,137	27.27 %
>200 and <=300	735,971,728.12	25.03 %	3,018	13.41 %
>300 and <=400	394,493,777.87	13.41 %	1,151	5.11 %
>400	460,043,980.99	15.64 %	756	3.36 %
	2,940,937,812.25	100.00 %	22,508	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	614,151.91	0.02 %	22	0.05 %
0.5 - 1%	125,818,369.06	4.28 %	1,339	3.18 %
1 - 1.5%	821,894,938.68	27.95 %	10,596	25.17 %
1.5 - 2%	1,193,475,154.87	40.58 %	21,026	49.95 %
2 - 2.5%	243,061,983.30	8.26 %	3,448	8.19 %
2.5 - 3%	170,635,849.11	5.80 %	1,987	4.72 %
3 - 3.5%	217,170,459.44	7.38 %	1,708	4.06 %
3.5 - 4%	118,940,044.32	4.04 %	1,110	2.64 %
4 - 4.5%	33,052,196.11	1.12 %	407	0.97 %
4.5 - 5%	6,106,130.93	0.21 %	129	0.31 %
5 - 5.5%	4,647,555.35	0.16 %	122	0.29 %
5.5 - 6%	2,861,693.29	0.10 %	115	0.27 %
6 - 6.5%	2,054,475.01	0.07 %	54	0.13 %
6.5 - 7%	450,320.03	0.02 %	20	0.05 %
7 - 7.5%	152,467.11	0.01 %	6	0.01 %
7.5 - 8%	2,023.73	0.00 %	1	0.00 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	2,711,393,309.66	92.19 %	39,698	94.32 %
Variable	1,886,832.55	0.06 %	87	0.21 %
Variable With Cap	227,657,670.04	7.74 %	2,305	5.48 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	16,487,929.27	0.56 %	187	0.44 %
2025	65,166,274.09	2.22 %	735	1.75 %
2026	11,257,057.94	0.38 %	142	0.34 %
2027	9,229,353.12	0.31 %	99	0.24 %
2028	21,446,861.66	0.73 %	216	0.51 %
2029	22,273,077.97	0.76 %	247	0.59 %
2030	145,821.55	0.00 %	5	0.01 %
2031	26,456,021.12	0.90 %	166	0.39 %
2032	21,396,864.21	0.73 %	128	0.30 %
2033	2,589,374.02	0.09 %	31	0.07 %
2034	16,430,122.22	0.56 %	198	0.47 %
2035	3,369,329.47	0.11 %	29	0.07 %
2036	4,314,443.84	0.15 %	31	0.07 %
2037	1,290,839.08	0.04 %	13	0.03 %
2038	64,657.50	0.00 %	1	0.00 %
Fixed To Maturity	2,719,019,785.19	92.45 %	39,862	94.71 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	2,940,937,812.25	100.00 %	42,090	100.00 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	2,838,119,506.15	96.50 %	40,834	97.02 %
Interest only	76,131,720.91	2.59 %	529	1.26 %
Linear	26,686,585.19	0.91 %	727	1.73 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	130,053,655.83	4.42 %	8,386	19.92 %
11-20%	240,237,630.43	8.17 %	5,759	13.68 %
21-30%	336,195,940.61	11.43 %	5,698	13.54 %
31-40%	406,070,115.20	13.81 %	5,531	13.14 %
41-50%	461,659,638.40	15.70 %	5,277	12.54 %
51-60%	422,860,384.89	14.38 %	4,210	10.00 %
61-70%	388,507,273.28	13.21 %	3,462	8.23 %
71-80%	280,415,565.78	9.53 %	2,018	4.79 %
81-90%	189,447,876.43	6.44 %	1,197	2.84 %
91-100%	67,381,587.53	2.29 %	385	0.91 %
101-110%	4,493,107.05	0.15 %	32	0.08 %
111-120%	3,626,680.82	0.12 %	31	0.07 %
>120%	9,988,356.00	0.34 %	104	0.25 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	65,174,457.93	2.22 %	5,855	13.91 %
11-20%	140,718,577.49	4.78 %	4,390	10.43 %
21-30%	216,803,812.90	7.37 %	4,488	10.66 %
31-40%	299,343,105.53	10.18 %	4,928	11.71 %
41-50%	381,069,518.08	12.96 %	5,077	12.06 %
51-60%	406,509,763.74	13.82 %	4,753	11.29 %
61-70%	470,942,130.42	16.01 %	4,922	11.69 %
71-80%	480,942,588.84	16.35 %	4,243	10.08 %
81-90%	345,301,805.28	11.74 %	2,488	5.91 %
91-100%	101,425,546.08	3.45 %	658	1.56 %
101-110%	10,613,721.83	0.36 %	101	0.24 %
111-120%	5,527,967.22	0.19 %	45	0.11 %
>120%	16,564,816.91	0.56 %	142	0.34 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	31,787,599.88	1.08 %	4,224	10.04 %
21-40%	87,632,310.97	2.98 %	3,787	9.00 %
41-60%	187,809,317.56	6.39 %	4,140	9.84 %
61-80%	331,637,795.38	11.28 %	4,926	11.70 %
81-100%	447,959,841.86	15.23 %	4,680	11.12 %
101-120%	119,642,472.74	4.07 %	2,163	5.14 %
121-140%	133,813,344.89	4.55 %	2,176	5.17 %
141-160%	143,563,883.58	4.88 %	2,054	4.88 %
161-180%	229,102,571.19	7.79 %	2,517	5.98 %
181-200%	254,906,829.47	8.67 %	2,412	5.73 %
201-300%	443,671,664.94	15.09 %	4,817	11.44 %
301-400%	210,244,495.65	7.15 %	1,850	4.40 %
401-500%	84,480,221.86	2.87 %	754	1.79 %
>500%	234,685,462.28	7.98 %	1,590	3.78 %
	2,940,937,812.25	100.00 %	42,090	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	69,295,429.00	2.36 %	5,649	13.42 %
>1 and <=2	91,364,683.48	3.11 %	3,706	8.80 %
>2 and <=3	138,906,174.51	4.72 %	3,813	9.06 %
>3 and <=4	168,763,134.93	5.74 %	3,349	7.96 %
>4 and <=5	174,127,858.88	5.92 %	2,943	6.99 %
>5 and <=6	256,720,509.58	8.73 %	3,810	9.05 %
>6 and <=7	268,479,812.86	9.13 %	3,356	7.97 %
>7 and <=8	243,845,654.06	8.29 %	2,793	6.64 %
>8 and <=9	410,528,224.55	13.96 %	4,288	10.19 %
>9 and <=10	212,666,227.51	7.23 %	1,986	4.72 %
>10 and <=11	269,767,308.49	9.17 %	2,313	5.50 %
>11 and <=12	316,499,416.60	10.76 %	2,161	5.13 %
>12 and <=13	104,681,250.99	3.56 %	681	1.62 %
>13 and <=14	171,968,509.66	5.85 %	976	2.32 %
>14 and <=15	10,331,162.24	0.35 %	64	0.15 %
>15 and <=16	25,105,809.42	0.85 %	160	0.38 %
>16 and <=17	7,414,036.50	0.25 %	40	0.10 %
>17 and <=18	472,608.99	0.02 %	2	0.00 %
	2,940,937,812.25	100.00 %	42,090	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	2,719,019,785.19	92.45 %	39,862	94.71 %
>=0 and <=1	91,089,407.47	3.10 %	1,046	2.49 %
>1 and <=2	25,634,839.90	0.87 %	267	0.63 %
>2 and <=3	29,282,128.23	1.00 %	318	0.76 %
>3 and <=4	45,787,258.38	1.56 %	282	0.67 %
>4 and <=5	15,665,032.22	0.53 %	191	0.45 %
>5 and <=6	11,673,398.53	0.40 %	95	0.23 %
>7 and <=8	64,657.50	0.00 %	1	0.00 %
>6 and <=7	2,721,304.83	0.09 %	28	0.07 %
	2,940,937,812.25	100.00 %	42,090	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	8,986,110,566.71	82.06 %	21,691	80.58 %
Other/No data	1,964,479,315.77	17.94 %	5,226	19.42 %
	10,950,589,882.48	100.00 %	26,917	100.00 %

18. IFRS9 Norms

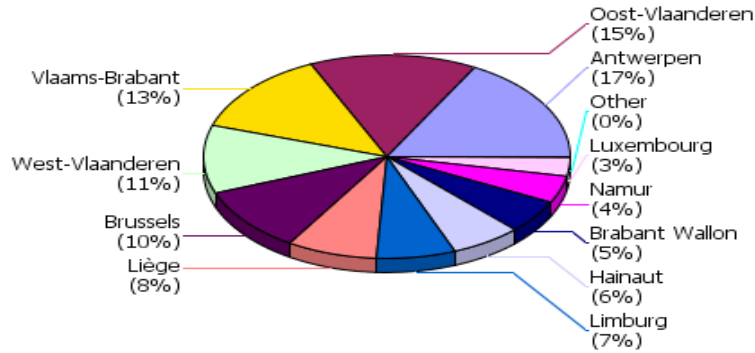
	In EUR	In %	In number of loans	In %
Phase 1	2,639,291,574.97	89.74 %	38,590	91.68 %
Phase 2	300,982,387.78	10.23 %	3,287	7.81 %
Phase 3	663,849.50	0.02 %	8	0.02 %
Other/No data	0.00	0.00 %	205	0.49 %
	2,940,937,812.25	100.00 %	42,090	100.00 %



Stratification Tables

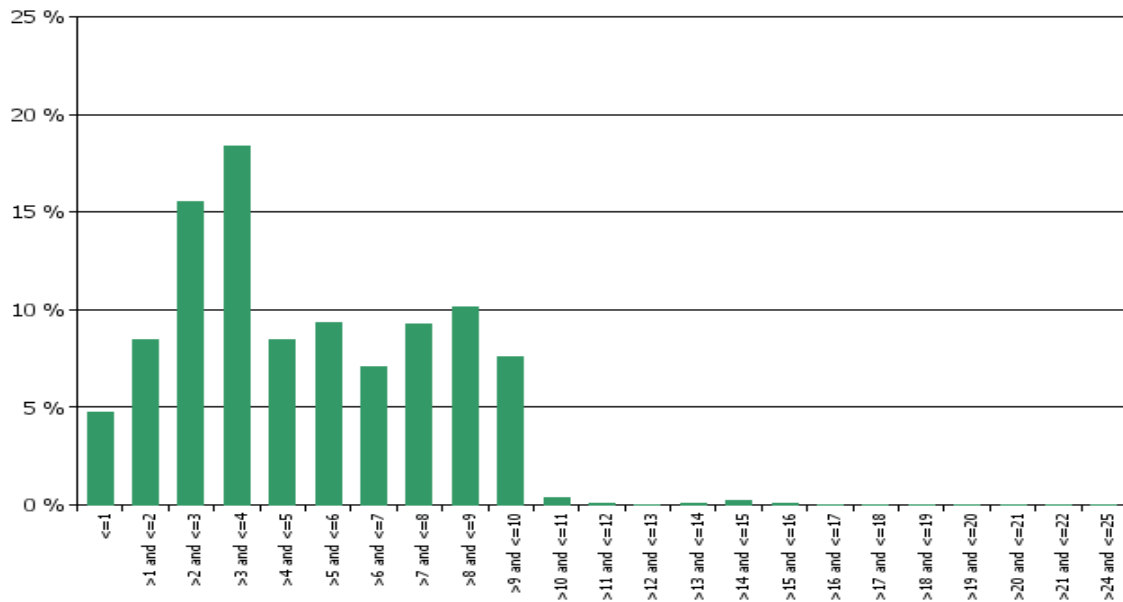
Portfolio Cut-off Date 31/10/2024

1. Geographic distribution



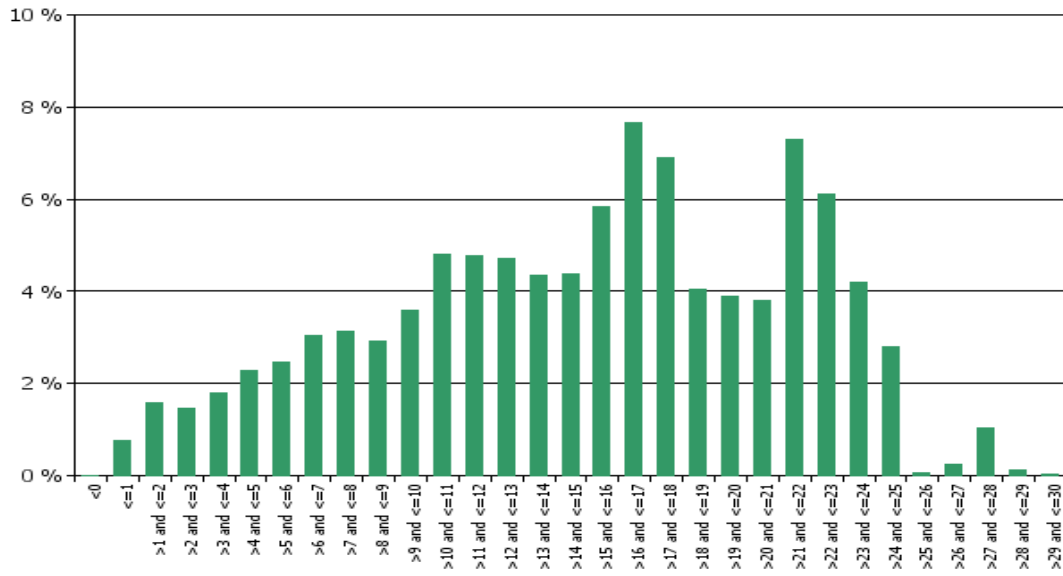
2. Seasoning

Distribution per Seasoning



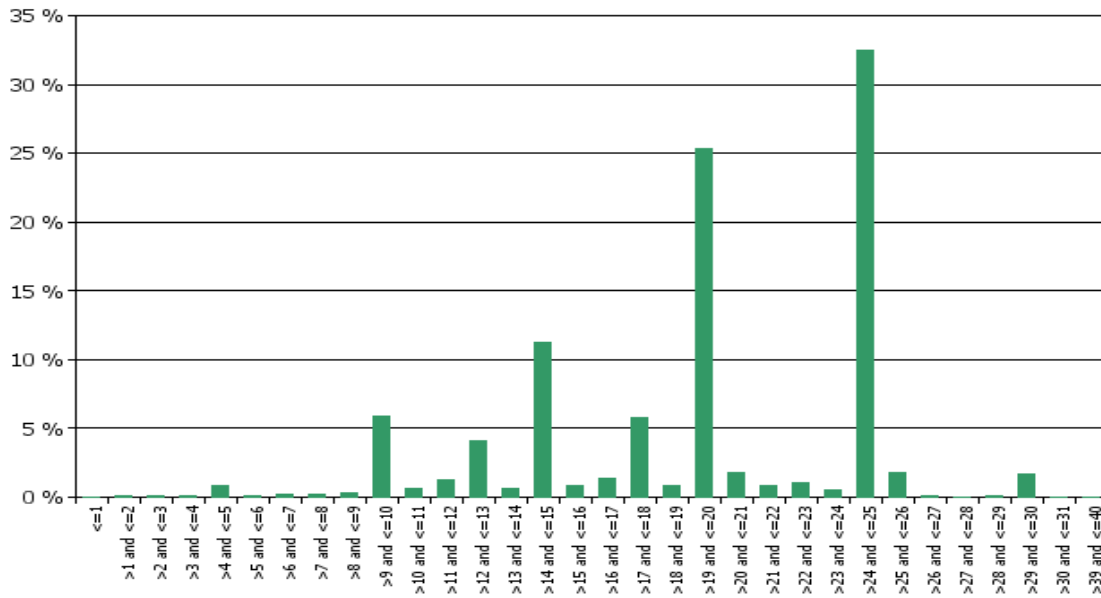
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



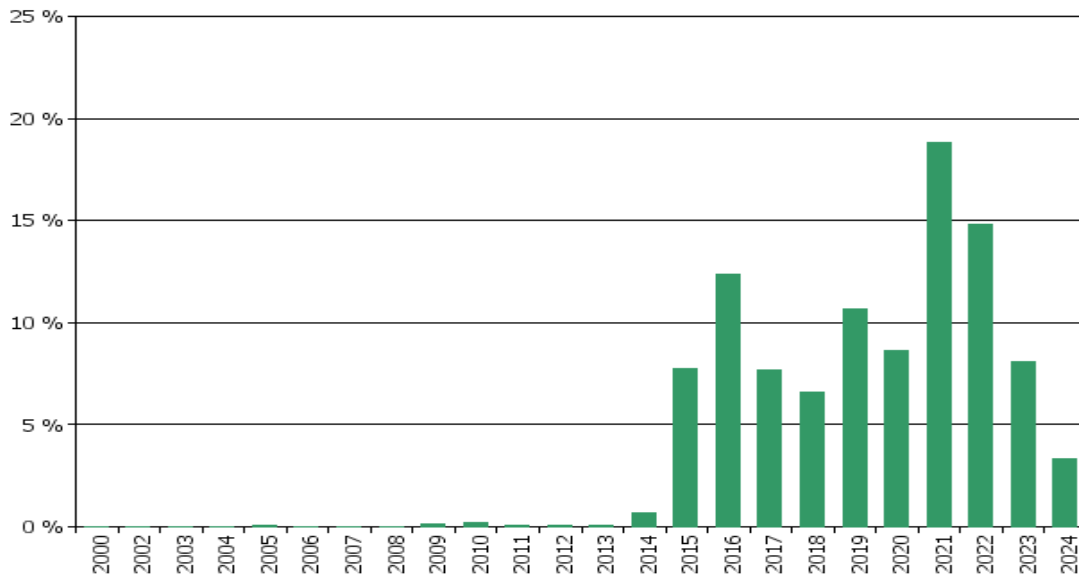
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

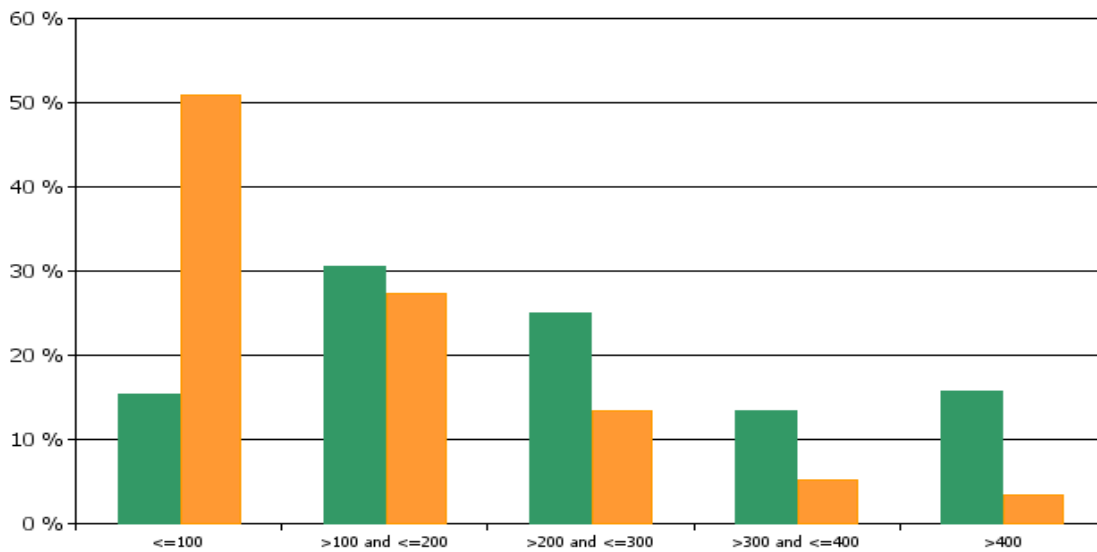
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

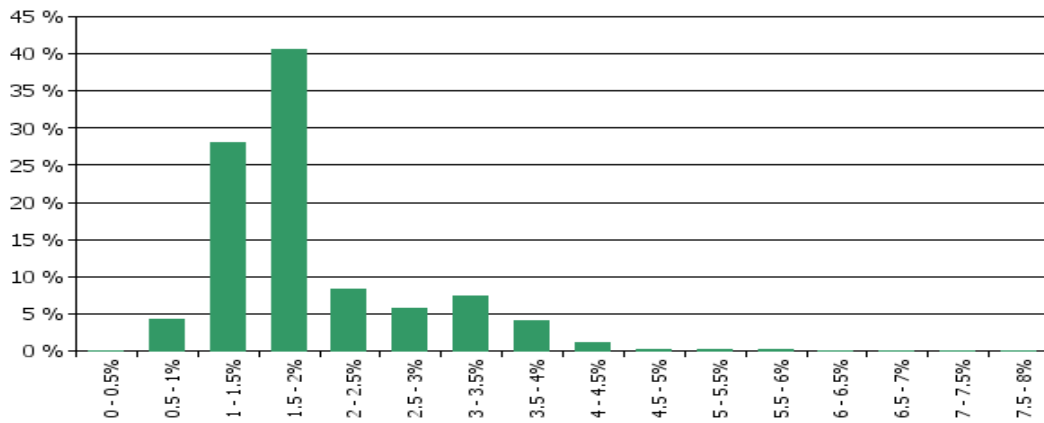
Outstanding Loan Balance by Borrower

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



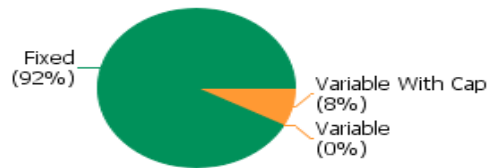
7. Interest Rate

Distribution per Interest Rate



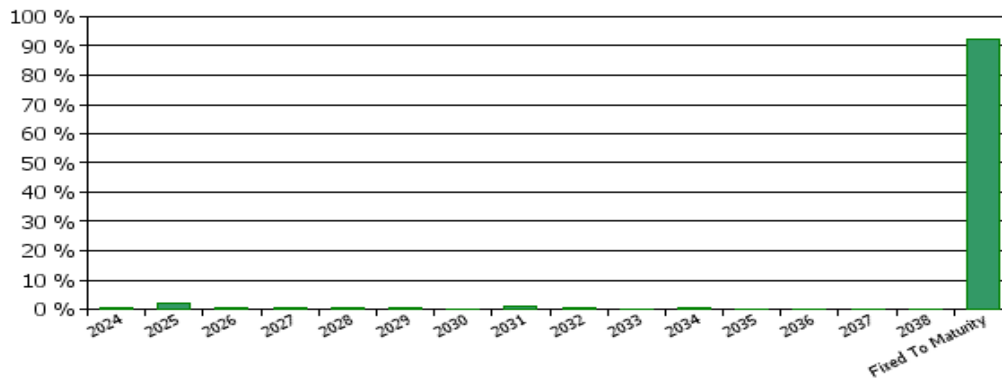
8. Interest Rate Type

Distribution per Interest Type



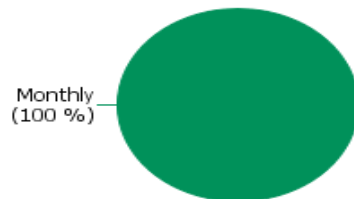
9. Next Reset Date

Next Reset Date



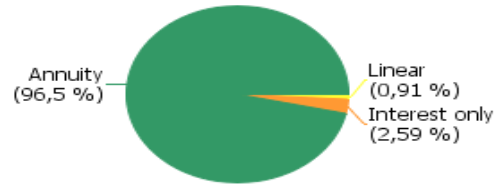
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



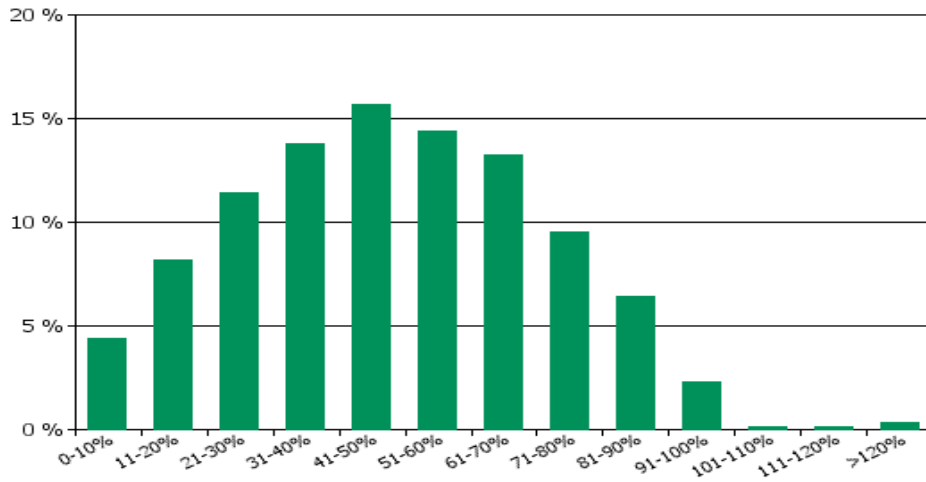
11. Repayment Type

Distribution per Repayment Type



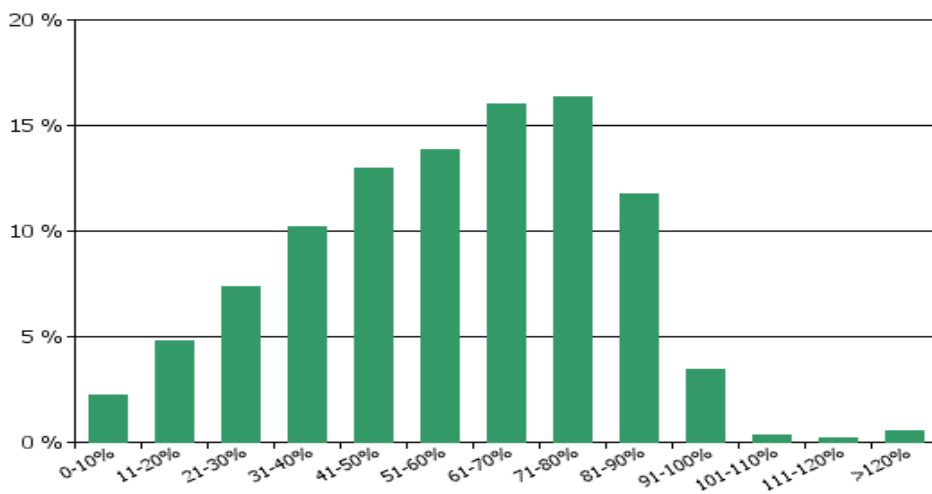
12. Current Loan to Current Value (LTV)

Current LTV Distribution



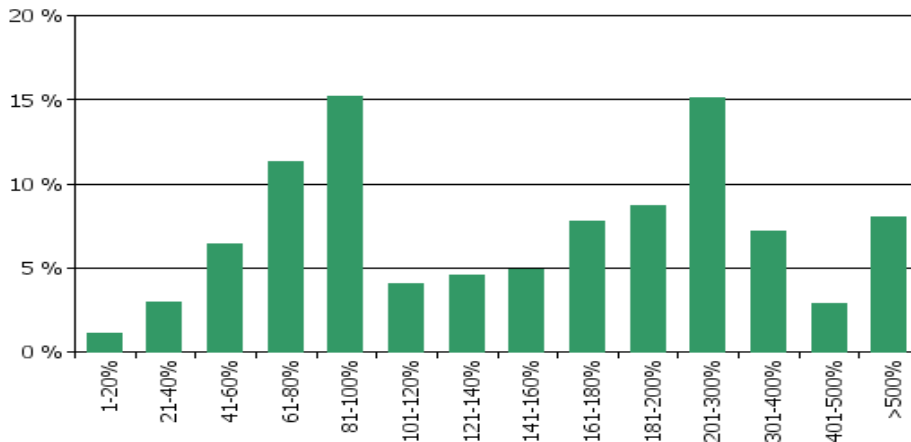
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



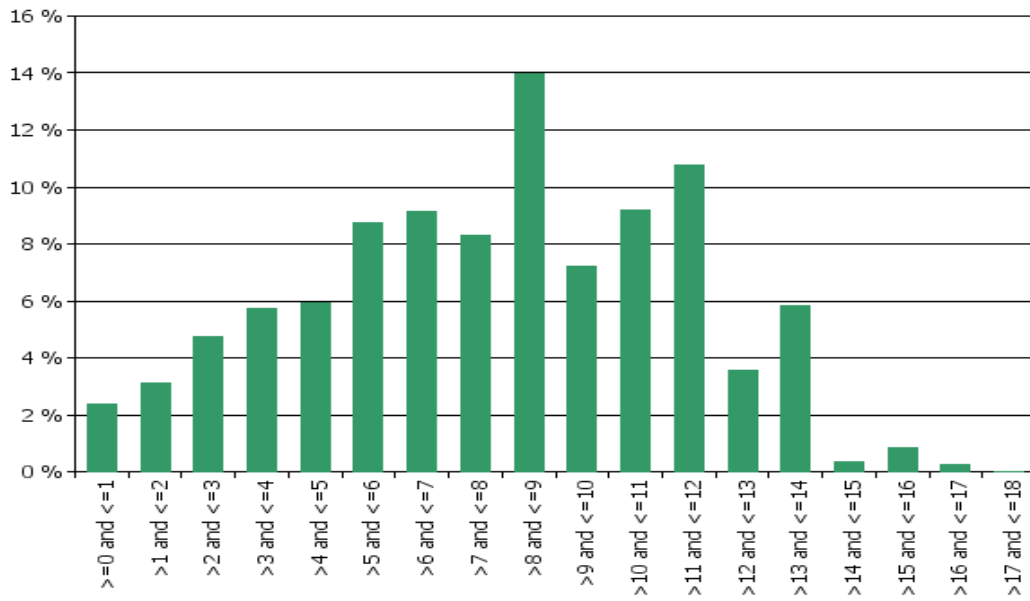
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution

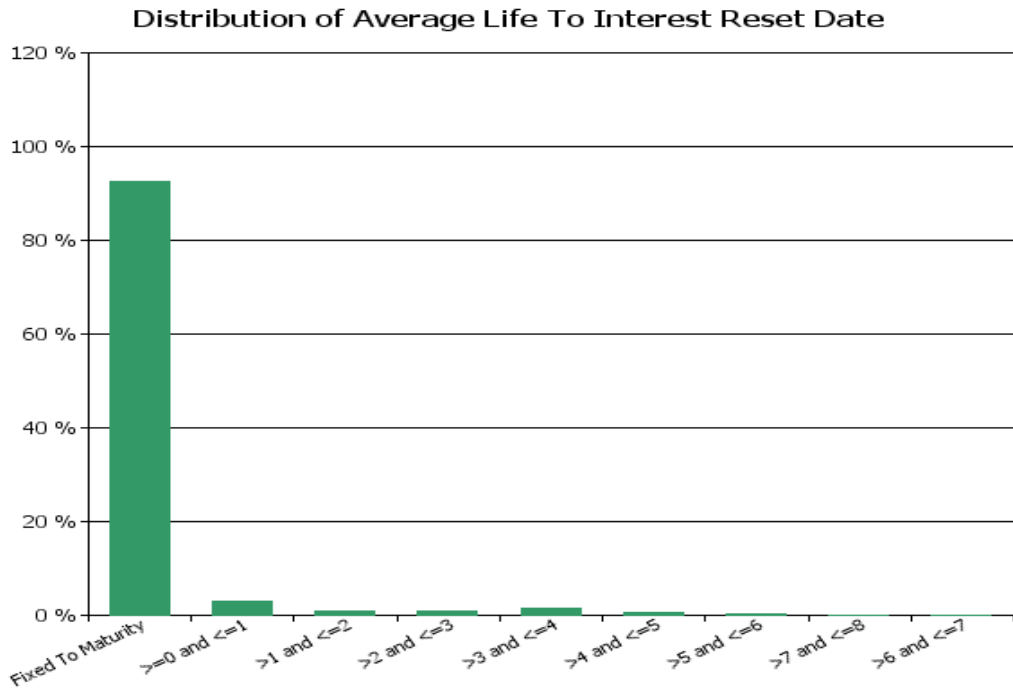


15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity

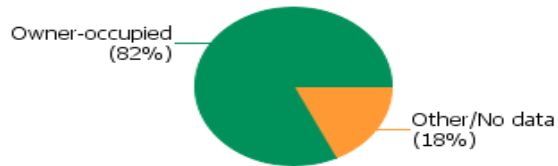


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





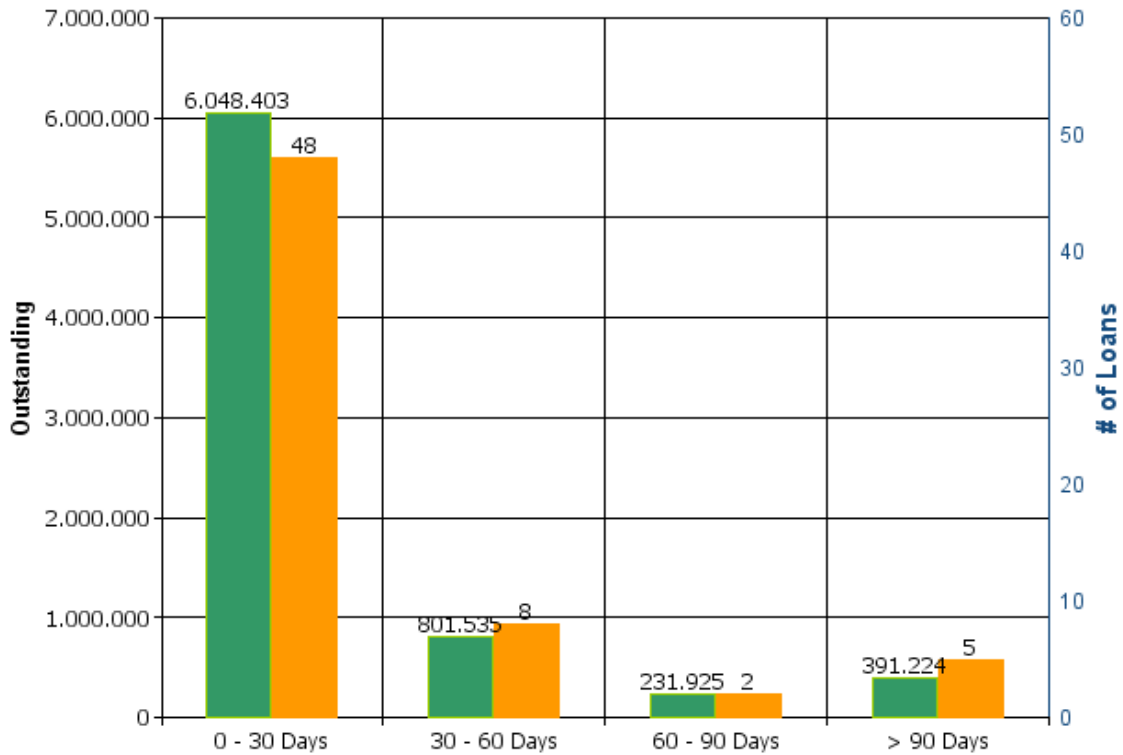
Cover Pool Performance

Portfolio Cut-off Date 31/10/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	2,933,464,724.18	99.75 %	42,027	99.85 %
0 - 30 Days	6,048,403.47	0.21 %	48	0.11 %
30 - 60 Days	801,535.36	0.03 %	8	0.02 %
60 - 90 Days	231,925.26	0.01 %	2	0.00 %
> 90 Days	391,223.98	0.01 %	5	0.01 %
Total	2,940,937,812.25	100.00 %	42,090	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off D: Oct/2024

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/11/2024	1	2,250,000,000	2,919,822,999	2,914,870,763	2,907,457,647	2,895,142,979	
01/12/2024	2	2,250,000,000	2,898,684,300	2,889,018,067	2,874,578,135	2,850,669,184	
01/01/2025	3	2,250,000,000	2,877,360,082	2,862,901,017	2,841,347,070	2,805,779,957	
01/02/2025	4	2,250,000,000	2,857,107,526	2,837,928,718	2,809,399,681	2,762,482,089	
01/03/2025	5	2,250,000,000	2,836,378,460	2,813,022,456	2,778,346,204	2,721,493,583	
01/04/2025	6	2,250,000,000	2,815,664,605	2,787,742,917	2,746,375,878	2,678,783,091	
01/05/2025	7	2,250,000,000	2,795,553,535	2,763,288,143	2,715,583,716	2,637,891,037	
01/06/2025	8	2,250,000,000	2,774,956,613	2,738,276,733	2,684,160,318	2,596,323,041	
01/07/2025	9	2,250,000,000	2,754,366,968	2,713,497,968	2,653,324,598	2,555,975,830	
01/08/2025	10	2,250,000,000	2,733,623,399	2,688,494,557	2,622,189,880	2,515,284,508	
01/09/2025	11	2,250,000,000	2,713,229,714	2,663,911,680	2,591,605,484	2,475,417,683	
01/10/2025	12	1,750,000,000	2,692,359,197	2,639,081,595	2,561,130,178	2,436,280,760	
01/11/2025	13	1,750,000,000	2,670,680,596	2,613,391,944	2,529,749,253	2,396,237,046	
01/12/2025	14	1,750,000,000	2,651,142,844	2,590,015,037	2,500,949,839	2,359,246,755	
01/01/2026	15	1,750,000,000	2,630,909,959	2,565,889,333	2,471,352,584	2,321,452,033	
01/02/2026	16	1,750,000,000	2,611,225,373	2,542,371,857	2,442,474,025	2,284,607,394	
01/03/2026	17	1,750,000,000	2,591,142,320	2,518,953,242	2,414,416,018	2,249,721,398	
01/04/2026	18	1,750,000,000	2,571,042,025	2,495,173,751	2,385,540,991	2,213,401,187	
01/05/2026	19	1,750,000,000	2,551,067,718	2,471,725,084	2,357,306,332	2,178,238,156	
01/06/2026	20	1,750,000,000	2,529,904,255	2,447,062,391	2,327,850,005	2,141,908,681	
01/07/2026	21	1,750,000,000	2,510,483,447	2,424,291,727	2,300,512,500	2,108,077,820	
01/08/2026	22	1,750,000,000	2,491,670,889	2,402,044,089	2,273,603,795	2,074,595,571	
01/09/2026	23	1,750,000,000	2,471,623,195	2,378,676,257	2,245,759,479	2,040,509,035	
01/10/2026	24	1,750,000,000	2,451,127,797	2,355,079,601	2,218,008,784	2,007,033,521	
01/11/2026	25	1,750,000,000	2,432,464,730	2,333,183,877	2,191,799,031	1,974,916,391	
01/12/2026	26	1,750,000,000	2,413,002,941	2,310,717,356	2,165,351,263	1,943,087,799	
01/01/2027	27	1,750,000,000	2,393,875,065	2,288,512,217	2,139,089,024	1,911,391,041	
01/02/2027	28	1,750,000,000	2,375,326,783	2,266,928,899	2,113,526,103	1,880,550,162	
01/03/2027	29	1,750,000,000	2,357,128,408	2,246,114,536	2,089,309,272	1,851,889,414	
01/04/2027	30	1,750,000,000	2,338,657,604	2,224,733,928	2,064,158,318	1,821,847,165	
01/05/2027	31	1,750,000,000	2,320,335,034	2,203,680,826	2,039,592,406	1,792,785,813	
01/06/2027	32	1,750,000,000	2,300,627,915	2,181,258,616	2,013,705,453	1,762,534,336	
01/07/2027	33	1,750,000,000	2,283,018,212	2,161,009,674	1,990,101,672	1,734,734,390	
01/08/2027	34	1,750,000,000	2,265,397,378	2,140,693,586	1,966,378,668	1,706,795,532	
01/09/2027	35	1,750,000,000	2,247,525,757	2,120,203,615	1,942,604,141	1,679,017,694	
01/10/2027	36	1,750,000,000	2,229,495,233	2,099,742,321	1,919,121,665	1,651,922,066	
01/11/2027	37	1,750,000,000	2,211,297,917	2,079,071,808	1,895,396,564	1,624,589,922	
01/12/2027	38	1,750,000,000	2,193,290,554	2,058,756,395	1,872,256,418	1,598,177,739	
01/01/2028	39	1,750,000,000	2,175,561,105	2,038,650,875	1,849,257,197	1,571,859,363	
01/02/2028	40	1,750,000,000	2,158,141,536	2,018,897,520	1,826,681,486	1,546,093,717	
01/03/2028	41	1,000,000,000	2,140,557,968	1,999,271,091	1,804,619,644	1,521,367,787	
01/04/2028	42	1,000,000,000	2,123,364,013	1,979,848,344	1,782,542,987	1,496,391,274	
01/05/2028	43	1,000,000,000	2,106,095,843	1,960,524,000	1,760,799,952	1,472,079,471	
01/06/2028	44	1,000,000,000	2,088,606,110	1,940,945,565	1,738,782,670	1,447,515,294	
01/07/2028	45	1,000,000,000	2,071,320,804	1,921,722,783	1,717,324,847	1,423,791,498	
01/08/2028	46	1,000,000,000	2,054,612,202	1,902,987,843	1,696,257,658	1,400,368,660	
01/09/2028	47	1,000,000,000	2,037,959,602	1,884,362,707	1,675,384,144	1,377,277,910	
01/10/2028	48	0	2,021,446,037	1,866,025,793	1,654,997,378	1,354,941,593	
01/11/2028	49		2,003,522,383	1,846,343,356	1,633,376,220	1,331,576,470	
01/12/2028	50		1,986,812,940	1,827,939,466	1,613,115,029	1,309,668,267	
01/01/2029	51		1,970,126,086	1,809,512,678	1,592,792,679	1,287,691,526	
01/02/2029	52		1,953,555,711	1,791,249,939	1,572,707,298	1,266,068,223	
01/03/2029	53		1,937,127,678	1,773,465,552	1,553,515,487	1,245,832,926	
01/04/2029	54		1,919,641,537	1,754,475,986	1,532,972,454	1,224,151,554	
01/05/2029	55		1,902,968,586	1,736,382,776	1,513,429,375	1,203,591,411	
01/06/2029	56		1,887,031,215	1,718,920,193	1,494,398,752	1,183,423,084	
01/07/2029	57		1,870,762,099	1,701,303,331	1,475,442,545	1,163,622,007	
01/08/2029	58		1,854,825,860	1,683,949,685	1,456,678,647	1,143,957,783	
01/09/2029	59		1,838,425,302	1,666,229,181	1,437,684,108	1,124,258,902	
01/10/2029	60		1,822,795,671	1,649,351,791	1,419,618,988	1,105,581,457	
01/11/2029	61		1,806,676,136	1,631,993,389	1,401,105,995	1,086,542,097	
01/12/2029	62		1,790,320,565	1,614,564,681	1,382,731,356	1,067,897,232	
01/01/2030	63		1,774,363,830	1,597,460,405	1,364,603,745	1,049,433,268	
01/02/2030	64		1,758,645,382	1,580,623,671	1,346,787,357	1,031,344,886	
01/03/2030	65		1,742,977,332	1,564,141,603	1,329,681,826	1,014,349,531	
01/04/2030	66		1,727,662,920	1,547,768,914	1,312,417,093	996,938,568	
01/05/2030	67		1,712,507,945	1,531,673,728	1,295,572,702	980,109,032	
01/06/2030	68		1,697,132,925	1,515,347,742	1,278,503,510	963,099,477	

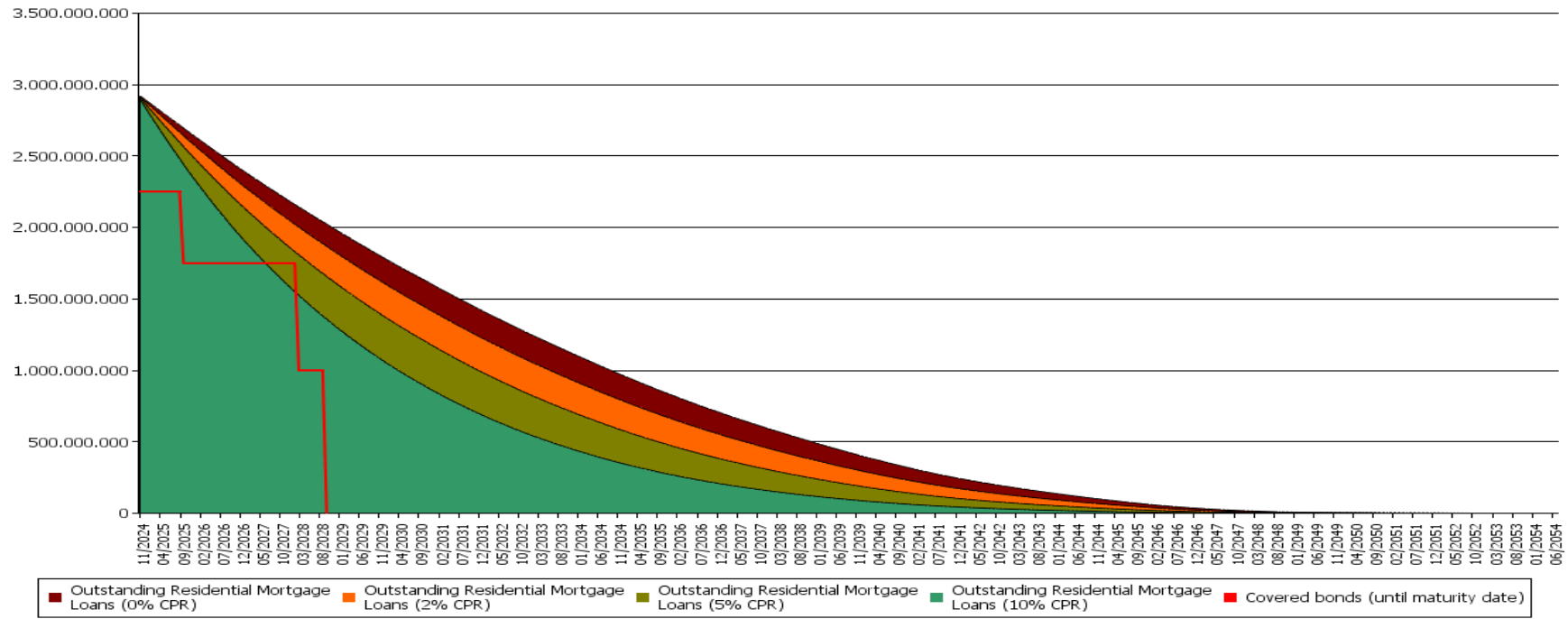
01/07/2030	69	1,682,174,321	1,499,526,021	1,262,040,791	946,800,978
01/08/2030	70	1,667,282,665	1,483,730,490	1,245,571,033	930,487,247
01/09/2030	71	1,652,476,121	1,468,059,839	1,229,281,454	914,428,755
01/10/2030	72	1,637,508,293	1,452,374,563	1,213,154,107	898,732,820
01/11/2030	73	1,622,829,333	1,436,913,927	1,197,187,533	883,147,886
01/12/2030	74	1,606,746,749	1,420,338,618	1,180,464,943	867,242,246
01/01/2031	75	1,591,453,057	1,404,433,167	1,164,277,137	851,726,815
01/02/2031	76	1,576,542,254	1,388,914,905	1,148,484,196	836,614,898
01/03/2031	77	1,561,191,745	1,373,284,103	1,132,950,391	822,141,319
01/04/2031	78	1,546,597,574	1,358,139,093	1,117,606,307	807,571,614
01/05/2031	79	1,532,003,054	1,343,114,745	1,102,522,543	793,406,516
01/06/2031	80	1,517,287,936	1,327,957,787	1,087,308,351	779,143,816
01/07/2031	81	1,502,611,261	1,312,953,861	1,072,377,481	765,294,644
01/08/2031	82	1,488,531,354	1,298,445,098	1,057,830,063	751,715,513
01/09/2031	83	1,474,539,091	1,284,058,098	1,043,448,649	738,355,149
01/10/2031	84	1,459,316,933	1,268,716,434	1,028,444,216	724,754,717
01/11/2031	85	1,445,482,421	1,254,557,402	1,014,380,296	711,815,982
01/12/2031	86	1,430,906,863	1,239,868,567	1,000,036,116	698,873,701
01/01/2032	87	1,416,880,122	1,225,632,221	986,039,464	686,173,482
01/02/2032	88	1,402,238,412	1,210,909,541	971,717,270	673,342,728
01/03/2032	89	1,388,189,343	1,196,875,257	958,169,960	661,324,102
01/04/2032	90	1,374,717,663	1,183,249,896	944,852,964	649,370,641
01/05/2032	91	1,360,990,938	1,169,512,198	931,584,552	637,627,121
01/06/2032	92	1,347,619,368	1,156,057,793	918,525,379	626,025,874
01/07/2032	93	1,334,161,043	1,142,633,933	905,625,202	614,703,528
01/08/2032	94	1,320,308,448	1,128,852,094	892,426,624	603,179,182
01/09/2032	95	1,306,955,815	1,115,540,457	879,660,100	592,032,214
01/10/2032	96	1,293,119,813	1,101,919,189	866,780,399	580,972,546
01/11/2032	97	1,280,060,124	1,088,940,445	854,392,754	570,243,974
01/12/2032	98	1,266,650,395	1,075,764,188	841,977,097	559,653,868
01/01/2033	99	1,253,359,634	1,062,670,935	829,614,036	549,100,630
01/02/2033	100	1,240,335,805	1,049,844,938	817,516,525	538,801,766
01/03/2033	101	1,227,452,873	1,037,348,844	805,930,005	529,132,951
01/04/2033	102	1,214,639,448	1,024,778,869	794,139,416	519,183,466
01/05/2033	103	1,201,766,002	1,012,253,423	782,502,280	509,478,424
01/06/2033	104	1,189,056,397	999,849,361	770,947,889	499,829,435
01/07/2033	105	1,176,406,253	987,588,454	759,619,705	490,466,230
01/08/2033	106	1,163,832,408	975,375,641	748,318,042	481,122,562
01/09/2033	107	1,151,322,944	963,255,278	737,139,699	471,928,199
01/10/2033	108	1,138,882,199	951,282,710	726,185,837	463,009,589
01/11/2033	109	1,126,480,208	939,327,729	715,236,067	454,096,586
01/12/2033	110	1,113,353,240	926,857,813	704,004,032	445,133,275
01/01/2034	111	1,100,916,787	914,950,103	693,191,988	436,440,523
01/02/2034	112	1,088,377,657	902,994,933	682,394,520	427,822,561
01/03/2034	113	1,076,129,773	891,465,347	672,133,898	419,777,313
01/04/2034	114	1,063,921,039	879,856,800	661,694,342	411,506,979
01/05/2034	115	1,051,716,590	868,336,153	651,422,982	403,458,569
01/06/2034	116	1,039,241,605	856,581,050	640,970,066	395,303,113
01/07/2034	117	1,027,246,451	845,304,434	630,975,070	387,543,780
01/08/2034	118	1,015,238,912	834,006,685	620,958,646	379,776,308
01/09/2034	119	1,003,191,316	822,711,977	610,991,346	372,097,599
01/10/2034	120	991,463,557	811,759,485	601,373,627	364,739,057
01/11/2034	121	979,805,471	800,853,827	591,785,548	357,403,554
01/12/2034	122	968,082,876	789,973,447	582,308,809	350,238,558
01/01/2035	123	956,313,669	779,045,992	572,793,469	343,056,200
01/02/2035	124	944,855,339	768,406,155	563,533,693	336,080,816
01/03/2035	125	933,453,196	757,970,291	554,603,176	329,489,211
01/04/2035	126	922,127,394	747,503,688	545,553,820	322,740,202
01/05/2035	127	910,674,122	737,007,609	536,569,522	316,124,059
01/06/2035	128	898,982,571	726,311,678	527,437,675	309,427,791
01/07/2035	129	887,949,788	716,220,460	518,829,441	303,129,962
01/08/2035	130	877,011,142	706,197,548	510,267,828	296,865,042
01/09/2035	131	865,517,260	695,760,239	501,447,743	290,498,017
01/10/2035	132	854,781,850	686,002,544	493,198,297	284,547,741
01/11/2035	133	844,124,631	676,300,620	484,986,579	278,624,893
01/12/2035	134	833,497,211	666,689,974	476,917,904	272,866,301
01/01/2036	135	822,910,014	657,105,194	468,865,950	267,123,190
01/02/2036	136	812,351,684	647,574,020	460,890,021	261,466,963
01/03/2036	137	801,827,511	638,170,356	453,116,582	256,038,350
01/04/2036	138	791,366,014	628,775,842	445,310,843	250,561,854
01/05/2036	139	780,966,601	619,494,527	437,657,791	245,246,281
01/06/2036	140	770,651,333	610,275,206	430,048,076	239,961,405
01/07/2036	141	760,486,998	601,237,618	422,636,689	234,859,248
01/08/2036	142	750,451,668	592,297,444	415,293,373	229,801,094
01/09/2036	143	740,512,620	583,461,729	408,057,731	224,840,903
01/10/2036	144	730,662,300	574,755,546	400,979,503	220,035,101
01/11/2036	145	720,915,149	566,126,392	393,954,892	215,264,745
01/12/2036	146	711,262,632	557,629,579	387,087,071	210,645,003
01/01/2037	147	701,680,216	549,183,930	380,254,863	206,050,604
01/02/2037	148	691,647,877	540,413,782	373,230,791	201,387,820
01/03/2037	149	682,287,654	532,283,500	366,771,152	197,145,068
01/04/2037	150	673,000,101	524,147,356	360,246,407	192,817,756
01/05/2037	151	663,769,937	516,110,161	353,849,376	188,617,456
01/06/2037	152	654,527,109	508,060,286	347,444,440	184,418,904
01/07/2037	153	645,395,610	500,149,889	341,192,961	180,358,334
01/08/2037	154	636,311,224	492,273,586	334,965,834	176,316,633
01/09/2037	155	627,279,147	484,462,960	328,812,750	172,344,743
01/10/2037	156	618,312,477	476,753,949	322,784,103	168,491,351

01/11/2037	157	609,405,932	469,089,536	316,787,237	164,660,629
01/12/2037	158	600,503,165	461,477,922	310,879,888	160,927,700
01/01/2038	159	591,722,016	453,958,482	305,036,583	157,234,095
01/02/2038	160	582,992,002	446,502,385	299,263,443	153,604,905
01/03/2038	161	574,338,806	439,201,151	293,693,592	150,169,211
01/04/2038	162	565,788,036	431,928,487	288,095,810	146,683,069
01/05/2038	163	557,225,636	424,693,620	282,572,958	143,281,371
01/06/2038	164	548,808,608	417,569,089	277,126,015	139,924,269
01/07/2038	165	540,257,242	410,387,936	271,689,783	136,617,125
01/08/2038	166	531,436,578	403,002,936	266,122,150	133,250,694
01/09/2038	167	523,023,865	395,950,642	260,800,223	130,032,835
01/10/2038	168	514,802,999	389,087,406	255,648,853	126,941,903
01/11/2038	169	506,624,664	382,256,795	250,522,064	123,869,321
01/12/2038	170	498,480,256	375,494,350	245,484,424	120,880,932
01/01/2039	171	490,368,110	368,757,145	240,466,771	117,908,618
01/02/2039	172	482,272,570	362,054,179	235,495,322	114,981,874
01/03/2039	173	474,220,959	355,464,203	230,677,750	112,198,698
01/04/2039	174	466,202,701	348,861,217	225,816,993	109,369,279
01/05/2039	175	458,101,648	342,236,496	220,983,586	106,589,600
01/06/2039	176	450,195,101	335,759,268	216,249,842	103,864,523
01/07/2039	177	442,379,953	329,389,115	211,624,917	101,226,522
01/08/2039	178	434,615,088	323,058,658	207,029,882	98,609,140
01/09/2039	179	426,934,869	316,811,538	202,510,121	96,047,815
01/10/2039	180	419,360,037	310,679,764	198,101,825	93,571,871
01/11/2039	181	411,861,515	304,607,025	193,735,638	91,121,944
01/12/2039	182	403,829,941	298,176,752	189,179,097	88,614,072
01/01/2040	183	396,489,351	292,260,128	184,953,704	86,267,894
01/02/2040	184	389,193,752	286,395,824	180,781,605	83,964,754
01/03/2040	185	381,955,696	280,623,576	176,716,520	81,751,453
01/04/2040	186	374,777,341	274,882,612	172,661,043	79,537,018
01/05/2040	187	367,650,926	269,213,086	168,683,664	77,386,295
01/06/2040	188	360,602,698	263,604,157	164,749,158	75,261,151
01/07/2040	189	353,530,766	258,010,307	160,856,189	73,181,534
01/08/2040	190	346,652,460	252,561,360	157,058,599	71,151,174
01/09/2040	191	339,846,683	247,182,907	153,323,011	69,164,671
01/10/2040	192	333,159,790	241,921,541	149,690,146	67,249,068
01/11/2040	193	326,568,824	236,733,360	146,107,404	65,361,484
01/12/2040	194	320,035,158	231,616,231	142,597,372	63,529,770
01/01/2041	195	313,556,965	226,542,939	139,119,227	61,717,672
01/02/2041	196	307,119,244	221,515,382	135,685,864	59,939,567
01/03/2041	197	300,735,804	216,578,887	132,357,316	58,245,444
01/04/2041	198	294,428,874	211,677,237	129,032,789	56,541,941
01/05/2041	199	288,183,801	206,847,314	125,778,259	54,889,881
01/06/2041	200	282,061,380	202,109,499	122,584,769	53,269,650
01/07/2041	201	276,157,514	197,554,317	119,527,016	51,727,977
01/08/2041	202	270,401,002	193,108,209	116,539,830	50,221,585
01/09/2041	203	264,764,161	188,761,933	113,627,161	48,759,002
01/10/2041	204	259,222,859	184,507,946	110,793,066	47,347,965
01/11/2041	205	253,701,570	180,271,766	107,974,030	45,947,795
01/12/2041	206	248,350,471	176,179,797	105,263,419	44,610,687
01/01/2042	207	243,128,821	172,183,028	102,613,807	43,303,586
01/02/2042	208	238,009,535	168,271,681	100,027,770	42,033,472
01/03/2042	209	232,985,399	164,467,278	97,541,667	40,831,926
01/04/2042	210	228,079,163	160,730,831	95,083,235	39,634,215
01/05/2042	211	223,232,736	157,057,262	92,681,392	38,474,674
01/06/2042	212	218,451,189	153,432,489	90,312,102	37,332,319
01/07/2042	213	213,752,351	149,885,761	88,007,314	36,230,461
01/08/2042	214	209,120,369	146,389,050	85,735,577	35,145,748
01/09/2042	215	204,543,398	142,942,213	83,503,961	34,085,951
01/10/2042	216	200,061,313	139,580,487	81,339,417	33,066,290
01/11/2042	217	195,643,140	136,266,468	79,206,247	32,062,728
01/12/2042	218	191,277,453	133,007,067	77,121,402	31,090,810
01/01/2043	219	186,961,284	129,785,268	75,061,924	30,132,380
01/02/2043	220	182,675,811	126,595,287	73,030,778	29,192,836
01/03/2043	221	178,447,355	123,475,483	71,067,369	28,299,295
01/04/2043	222	174,286,052	120,391,556	69,116,164	27,405,745
01/05/2043	223	170,076,007	117,290,546	67,170,158	26,524,942
01/06/2043	224	165,988,244	114,277,325	65,278,103	25,668,602
01/07/2043	225	161,958,295	111,319,819	63,432,192	24,840,509
01/08/2043	226	157,971,885	108,395,655	61,608,863	24,024,292
01/09/2043	227	154,028,485	105,510,552	59,816,543	23,226,583
01/10/2043	228	150,144,617	102,681,258	58,069,269	22,455,693
01/11/2043	229	146,307,745	99,887,584	56,345,700	21,696,891
01/12/2043	230	142,510,367	97,135,329	54,658,317	20,960,858
01/01/2044	231	138,758,567	94,417,683	52,993,972	20,236,523
01/02/2044	232	135,039,636	91,731,305	51,355,244	19,527,689
01/03/2044	233	131,357,101	89,088,205	49,756,850	18,844,927
01/04/2044	234	127,700,210	86,461,157	48,166,801	18,165,444
01/05/2044	235	124,089,850	83,878,809	46,613,185	17,507,457
01/06/2044	236	120,526,058	81,331,676	45,082,744	16,860,920
01/07/2044	237	117,009,346	78,828,976	43,587,933	16,235,037
01/08/2044	238	113,550,932	76,369,301	42,120,478	15,622,010
01/09/2044	239	110,131,870	73,944,164	40,679,207	15,023,555
01/10/2044	240	106,778,602	71,575,054	39,278,964	14,446,956
01/11/2044	241	103,470,194	69,239,751	37,900,761	13,881,004
01/12/2044	242	100,205,812	66,945,240	36,554,589	13,333,094
01/01/2045	243	97,036,458	64,717,913	35,248,513	12,802,254
01/02/2045	244	93,888,684	62,512,317	33,960,649	12,282,259

01/03/2045	245	90,754,822	60,333,175	32,701,501	11,781,619
01/04/2045	246	87,636,330	58,161,210	31,444,090	11,280,619
01/05/2045	247	84,542,028	56,015,533	30,209,521	10,793,289
01/06/2045	248	81,480,567	53,895,516	28,992,261	10,314,512
01/07/2045	249	78,444,659	51,802,239	27,797,629	9,848,961
01/08/2045	250	75,435,965	49,730,907	26,618,262	9,391,155
01/09/2045	251	72,459,131	47,687,421	25,459,580	8,944,317
01/10/2045	252	69,537,807	45,689,695	24,332,988	8,513,486
01/11/2045	253	66,695,369	43,747,750	23,239,511	8,096,468
01/12/2045	254	63,911,848	41,853,134	22,178,339	7,695,090
01/01/2046	255	61,204,548	40,012,260	21,148,921	7,306,839
01/02/2046	256	58,551,257	38,212,759	20,146,407	6,930,995
01/03/2046	257	55,967,259	36,470,383	19,183,624	6,574,513
01/04/2046	258	53,458,708	34,776,633	18,246,180	6,226,752
01/05/2046	259	51,007,189	33,127,375	17,338,088	5,892,599
01/06/2046	260	48,675,876	31,559,650	16,475,571	5,575,743
01/07/2046	261	46,505,263	30,102,813	15,676,357	5,283,522
01/08/2046	262	44,404,201	28,694,047	14,904,725	5,002,176
01/09/2046	263	42,350,484	27,320,516	14,155,172	4,730,497
01/10/2046	264	40,348,341	25,986,199	13,430,704	4,469,989
01/11/2046	265	38,406,677	24,693,725	12,730,243	4,218,917
01/12/2046	266	36,515,582	23,439,301	12,053,815	3,978,368
01/01/2047	267	34,697,642	22,234,592	11,405,206	3,748,350
01/02/2047	268	32,946,461	21,076,610	10,783,725	3,529,088
01/03/2047	269	31,249,726	19,960,542	10,189,233	3,321,774
01/04/2047	270	29,604,521	18,877,606	9,611,921	3,120,293
01/05/2047	271	28,023,160	17,839,906	9,061,197	2,929,456
01/06/2047	272	26,509,591	16,847,724	8,535,488	2,747,808
01/07/2047	273	25,060,890	15,900,884	8,035,967	2,576,394
01/08/2047	274	23,678,499	14,998,290	7,560,538	2,413,701
01/09/2047	275	22,355,128	14,136,031	7,107,757	2,259,539
01/10/2047	276	21,106,902	13,324,821	6,683,381	2,115,922
01/11/2047	277	19,928,557	12,559,592	6,283,541	1,980,909
01/12/2047	278	18,786,045	11,820,112	5,899,026	1,852,066
01/01/2048	279	17,695,743	11,115,214	5,533,127	1,729,830
01/02/2048	280	16,631,380	10,428,938	5,178,297	1,612,042
01/03/2048	281	15,602,366	9,768,156	4,838,658	1,500,340
01/04/2048	282	14,593,567	9,121,083	4,506,639	1,391,471
01/05/2048	283	13,623,402	8,500,746	4,189,799	1,288,341
01/06/2048	284	12,680,424	7,898,926	3,883,277	1,189,029
01/07/2048	285	11,801,523	7,339,371	3,599,307	1,097,562
01/08/2048	286	11,014,955	6,838,586	3,345,188	1,015,751
01/09/2048	287	10,285,916	6,375,134	3,110,553	940,505
01/10/2048	288	9,633,403	5,960,911	2,901,287	873,635
01/11/2048	289	9,053,459	5,592,555	2,715,078	814,102
01/12/2048	290	8,524,177	5,256,961	2,545,872	760,237
01/01/2049	291	8,059,588	4,962,013	2,396,922	712,726
01/02/2049	292	7,635,483	4,692,933	2,261,176	669,514
01/03/2049	293	7,256,667	4,453,272	2,140,772	631,438
01/04/2049	294	6,935,444	4,248,924	2,037,344	598,386
01/05/2049	295	6,674,373	4,082,270	1,952,616	571,150
01/06/2049	296	6,458,942	3,943,805	1,881,588	548,043
01/07/2049	297	6,282,888	3,830,011	1,822,799	528,743
01/08/2049	298	6,106,769	3,716,335	1,764,200	509,578
01/09/2049	299	5,930,269	3,602,804	1,705,955	490,667
01/10/2049	300	5,754,874	3,490,508	1,648,714	472,259
01/11/2049	301	5,579,055	3,378,128	1,591,575	453,961
01/12/2049	302	5,402,810	3,266,042	1,534,979	436,024
01/01/2050	303	5,226,139	3,153,885	1,478,498	418,201
01/02/2050	304	5,049,972	3,042,402	1,422,609	400,688
01/03/2050	305	4,873,379	2,931,514	1,367,609	383,723
01/04/2050	306	4,696,626	2,820,399	1,312,425	366,680
01/05/2050	307	4,520,036	2,709,898	1,257,902	350,006
01/06/2050	308	4,344,402	2,600,183	1,203,904	333,563
01/07/2050	309	4,168,530	2,490,826	1,150,433	317,441
01/08/2050	310	3,992,549	2,381,626	1,097,199	301,470
01/09/2050	311	3,816,402	2,272,689	1,044,350	285,733
01/10/2050	312	3,642,012	2,165,279	992,544	270,446
01/11/2050	313	3,468,931	2,058,880	941,371	255,416
01/12/2050	314	3,297,435	1,953,881	891,164	240,803
01/01/2051	315	3,126,297	1,849,332	841,334	226,375
01/02/2051	316	2,956,989	1,746,213	792,401	212,306
01/03/2051	317	2,789,812	1,644,964	744,741	198,773
01/04/2051	318	2,627,191	1,546,450	698,359	185,604
01/05/2051	319	2,465,063	1,448,635	652,577	172,725
01/06/2051	320	2,304,719	1,352,109	607,545	160,125
01/07/2051	321	2,144,662	1,256,143	563,035	147,786
01/08/2051	322	1,984,278	1,160,234	518,724	135,578
01/09/2051	323	1,826,517	1,066,178	475,460	123,744
01/10/2051	324	1,671,498	974,088	433,324	112,315
01/11/2051	325	1,520,046	884,325	392,392	101,275
01/12/2051	326	1,369,728	795,566	352,139	90,514
01/01/2052	327	1,221,631	708,344	312,735	80,045
01/02/2052	328	1,076,015	622,853	274,292	69,908
01/03/2052	329	931,839	538,541	236,598	60,062
01/04/2052	330	790,508	456,086	199,863	50,522
01/05/2052	331	651,409	375,216	164,020	41,291
01/06/2052	332	519,882	298,947	130,348	32,675

01/07/2052	333	404,884	232,438	101,099	25,239
01/08/2052	334	305,628	175,159	75,992	18,891
01/09/2052	335	228,382	130,666	56,545	13,997
01/10/2052	336	187,877	107,315	46,325	11,420
01/11/2052	337	167,121	95,298	41,033	10,073
01/12/2052	338	147,484	83,962	36,063	8,817
01/01/2053	339	132,115	75,085	32,168	7,831
01/02/2053	340	118,143	67,030	28,644	6,944
01/03/2053	341	105,008	59,487	25,362	6,125
01/04/2053	342	92,291	52,194	22,197	5,337
01/05/2053	343	79,537	44,907	19,051	4,562
01/06/2053	344	68,045	38,354	16,229	3,870
01/07/2053	345	57,298	32,243	13,610	3,232
01/08/2053	346	47,988	26,958	11,350	2,684
01/09/2053	347	39,532	22,170	9,311	2,192
01/10/2053	348	32,746	18,334	7,681	1,801
01/11/2053	349	26,911	15,042	6,285	1,468
01/12/2053	350	21,977	12,264	5,112	1,189
01/01/2054	351	17,030	9,487	3,944	913
01/02/2054	352	12,068	6,711	2,783	642
01/03/2054	353	7,964	4,422	1,830	420
01/04/2054	354	3,849	0	0	0
01/05/2054	355	1,254	0	0	0
01/06/2054	356	0	0	0	0
01/07/2054	357	0	0	0	0
		280,826,496,528	249,496,398,016	212,194,261,403	167,817,395,904

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency: EUR

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

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

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

1. Additional information on the programme						
Field Number	Transaction Counterparty	Name	Local Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGCEPHLVV92Y01547			
E.1.1.3	Backup service					
E.1.1.4	BSU facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNP Paribas Fortis				
E.1.1.11	Cover Pool Monitor	Representative				
OE.1.1.1	where applicable - owner agent	David De Schacht & Jansen De Raedemaeker				
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
2. Additional information on the swaps						
Field Number	Swap Counterparty	Guarantor (if applicable)	Local Entity Identifier (LEI)*			
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
3. Additional information on the asset distribution						
3. General information			Total Assets			
E.3.1.1	Weighted Average Maturity (years)		4.91			
E.3.1.2	Weighted Average Maturity (years)**		14.91			
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
2 - Assets		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-90 days	0.04%				0.04%
E.3.2.2	90-180 days	0.16%				0.16%
E.3.2.3	180-360 days	0.04%				0.04%
E.3.2.4	90-180 days	0.01%				0.01%
E.3.2.5	>180 days	0.00%				0.00%