

## **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).

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

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 followingRegistration 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 websitewww.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);
- $\cdot \text{ in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;} \\$
- · 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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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



	Reporting in Domestic Currency	EUR			
	CONTENT OF TAB A				
	Basic Facts     Regulatory Summary				
	<ol> <li>General Cover Pool / Covered Bond Information</li> <li>Compliance Art 14 CBD Check Table</li> </ol>			•	
	References to Capital Requirements Regulation (CRR) 129(1)     6. Other relevant information				
Field					
Number 6.1.1.1	1. Basic Facts Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3 G.1.1.4	Labelled Cover Pool Name Link to Issuer's Website	Residential Mortgage Pandbrieven https://www.bnpparibasfortis.com/investors			
-	2. Regulatory Summary	/coveredbonds			
G.2.1.1 G.2.1.2	Basel Compliance, subject to national jursdiction (Y/N) CBD Compliance	Y Y			
G.2.1.3	CRR Compliance (Y/N)  3. General Cover Pool / Covered Bond Information	Y			
G.3.1.1	1.General Information	Nominal (mn) 3.578.91			
G.3.1.1 G.3.1.2	Total Cover Assets Outstanding Covered Bonds	2,750.00			
G.3.2.1	2. Over-collateralisation (OC) OC (%)	Statutory 5.00%	Voluntary 25.14%	Contractual 5.0%	Purpose ND1
G.3.3.1	3. Cover Pool Composition  Mortgages	Nominal (mn) 3,578.91		% Cover Pool 95.2%	
G.3.3.2 G.3.3.3	Public Sector Shipping	÷ .		÷ ÷	
G.3.3.4 G.3.3.5	Substitute Assets Other	20.00 158.56		0.5% 4.2%	
G.3.3.6	Tot.  4. Cover Pool Amortisation Profile	al 3.757.5 Contractual	Expected Upon Prepayments	100.0% % 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 G.3.4.3	0 - 1 Y 1 - 2 Y	78.30 110.56	ND1 ND1	2.2% 3.1%	
G.3.4.4 G.3.4.5	2 - 3 Y 3 - 4 Y	163.90 204.90	ND1 ND1 ND1	4.6% 5.7%	
G.3.4.6	3 - 4 Y 4 - 5 Y 5 - 10 Y	205.37	ND1 ND1 ND1	5.7% 5.7% 48.2%	
G.3.4.7 G.3.4.8	10+ Y	1,724.05 1,091.83	ND1	30.5%	A 444
G.3.4.9	Total State of Covered Bonds	Initial Maturity	0 Extended Maturity	100.0% % Total Initial Maturity	0.0% % Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	2.70	3.70		
G.3.5.2	Maturity (mn) By buckets:				
G.3.5.3 G.3.5.4	0 - 1 Y 1 - 2 Y	500.00 500.00	0.0 500.0	18.2% 18.2%	0.0% 18.2%
G.3.5.5 G.3.5.6	2 - 3 Y 3 - 4 Y	0.00 750.00	500.0 0.0	0.0% 27.3%	18.2% 0.0%
G.3.5.7 G.3.5.8	4 - 5 Y 5 - 10 Y	1.000.00 0.00	750.0 1,000.0	36.4% 0.0%	27.3% 36.4%
G.3.5.9 G.3.5.10	10+Y	0.00 al 2.750.0	0.0 2.750.0	0.0%	0.0%
G.3.6.1	6. Cover Assets - Currency EUR	Nominal [before hedging] (mn) 3,578.91	Nominal [after hedging] (mn) 0.0	% Total [before] 100.0%	% Total [after]
G.3.6.2 G.3.6.3	AUD BRL	3,370.32	0.0	100.070	
G.3.6.4	CAD CHF				
G.3.6.5 G.3.6.6	CZK				
G.3.6.7 G.3.6.8	DKK GBP				
G.3.6.9 G.3.6.10	HKD ISK				
G.3.6.11 G.3.6.12	JPY KRW				
G.3.6.13 G.3.6.14	NOK PLN				
G.3.6.15 G.3.6.16	SEK SGD				
G.3.6.17 G.3.6.18	USD Other				
G.3.7.1	7. Covered Bonds - Currency EUR	Nominal [before hedging] (mn) 2,750.00	Nominal [after hedging] (mn) 0.0	% Total [before] 100.0%	% Total [after]
G.3.7.2 G.3.7.3	AUD BRL	-,		200.072	
G.3.7.4 G.3.7.5	CAD CHF				
G.3.7.6 G.3.7.7	CZK DKK				
G.3.7.8	GBP				
G.3.7.9 G.3.7.10	HKD ISK				
5.3.7.11 5.3.7.12	JPY KRW				
G.3.7.13 G.3.7.14	NOK PLN				
G.3.7.15 G.3.7.16	SEK SGD				
G.3.7.17 G.3.7.18	USD Other				
G.3.8.1	8. Covered Bonds - Breakdown by Interest rate Fixed coupon	Nominal [before hedging] (mn) 2,750.00	Nominal [after hedging] (mn) 0.0	% Total [before] 100.0%	% Total [after]
G.3.8.2 G.3.8.3	Floating coupon Other	0.00 0.00	0.0 0.0	0.0% 0.0%	
G.3.8.4	9. Substitute Assets - Type	Nominal (mn)	0.0	100.0% % Substitute Assets	0.0%
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2 G.3.9.3	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA Exposures to central banks	a) 20.00 0.00		11.2%	
G.3.9.4	Exposures to credit institutions	158.56		88.8%	
G.3.9.5 G.3.9.6	Other Tot	0.00 al 178.6		0.0% 100.0%	
G.3.10.1 G.3.10.2	10. Substitute Assets - Country  Domestic (Country of Issuer)	Nominal (mn) 20.00		% Substitute Assets 100.0%	
	Eurozone	0.00		0.0%	
3.3.10.3	Rest of European Union (EU)			0.0% 0.0%	
G.3.10.3 G.3.10.4 G.3.10.5	European Economic Area (not member of EU) Switzerland	0.00 0.00			
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7	European Economic Area (not member of EU) Switzerland Australia Brazil	0.00 0.00 0.00		0.0% 0.0%	
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9	European Economic Area (not member of EU) Switzerland Australia	0.00 0.00 0.00 0.00 0.00		0.0% 0.0% 0.0%	
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.10	European Economic Area (not member of EU) Switzerland Australia Brazil Canada	0.00 0.00 0.00 0.00		0.0% 0.0%	
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.11	European Economic Area (not member of EU) Switzerland Australia Brazil Canada Korea New Zealand Sinsanore	0.00 0.00 0.00 0.00 0.00 0.00		0.0% 0.0% 0.0% 0.0%	
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.13	European Economic Area (not member of EU) Switzerland Australia Brazil Camada Japon New Zealand Sinaanore US Other	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16	European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korealand Sinazone US Other	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	V. Franced Boards
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.16	European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Sinzacore US Other Total E 11. Usuid Assets Substitute and other marketable assets	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	% Covered Bonds 0.73%
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.9 G.3.10.10 G.3.10.13 G.3.10.14 G.3.10.15 G.3.10.15 G.3.10.16 G.3.10.16 G.3.10.16	European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea New Zealand Sinzacore US Other Total E 11. Usuid Assets Substitute and other marketable assets Central bank eligible assets Other	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.73% 0.00% 0.00%
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.5 G.3.10.7 G.3.10.8 G.3.10.9 S.3.10.10 S.3.10.11 S.3.10.12 S.3.10.13 S.3.10.14 S.3.10.15 G.3.11.16 G.3.11.13 G.3.11.14	European Economic Area (not member of EU) Switzerland Australia Brazil Canada Japan Korea Korea Switzerland Sinazone US Other Total E 11. Liquid Assets Substitute and other manketable assets Central Bank eligible assets Other Total E 12. Bond List	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.73% 0.00%
G.3.10.3 G.3.10.4 G.3.10.5 G.3.10.6 G.3.10.7 G.3.10.8 G.3.10.10 G.3.10.11 G.3.10.12 G.3.10.13 G.3.10.15 G.3.10.16	European Economic Area (not member of EU) Switzerland Australia Brazil Canada Korea Korea New Zealand Sinaaoore US Other Total E 11. Liquid Assets Centra lank eligible assets Centra lank eligible assets Other Total Total	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.73% 0.00% 0.00%



Field Number	7. Mortgage Assets				
- Varinsei	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	3,578.9		100.0%	
M.7.1.2	Commercial	0.0		0.0%	
M.7.1.3	Other	0.0		0.0%	
M.7.1.4	Tota			100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	50,476.0		50,476	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.73%		0.73%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
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 Slovenia				
M.7.4.26					
M.7.4.27	Spain Sweden				
M.7.4.28	Sweden European Economic Area (not member of EU)	0.0%	0.0%	0.0%	
M.7.4.29 M.7.4.30	lceland	U.U76	U.U%	U.U76	
M.7.4.31	Liechtenstein				
M.7.4.32	Norway				
M.7.4.32 M.7.4.33	Other	0.0%	0.0%	0.0%	
M.7.4.34	Switzerland	0.0%	0.0%	0.076	
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				
.,,,,,,,,,	oue.				

	5. Breakdown by regions of main country of origin	9	6 Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen		16.79%		16.79%	
M.7.5.2	Vlaams-Brabant		13.46%		13.46%	
M.7.5.3	Oost-Vlaanderen		14.70%		14.70%	
M.7.5.4	Brussels		10.15%		10.15%	
M.7.5.5	West-Vlaanderen		10.73%		10.73%	
M.7.5.6	Limburg		6.90%		6.90%	
M.7.5.7	Liège		7.97%		7.97%	
M.7.5.8	Hainaut		6.30%		6.30%	
M.7.5.9	Brabant Wallon		5.49%		5.49%	
M.7.5.10	Namur		4.32%		4.32%	
M.7.5.11	Luxembourg		3.05%		3.05%	
M.7.5.12	Other		0.14%		0.14%	
	6. Breakdown by Interest Rate	9	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate		92.13%		92.13%	
M.7.6.2	Floating rate		0.00%		0.00%	
M.7.6.3	Other		7.87%		7.87%	
	7. Breakdown by Repayment Type	9	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only		2.60%		2.60%	
M.7.7.2	Amortising		97.40%		97.40%	
M.7.7.3	Other		0.00%		0.00%	
	8. Loan Seasoning	9	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months		4.73%		4.73%	
M.7.8.2	> 12 - ≤ 24 months		8.36%		8.36%	
M.7.8.3	> 24 - ≤ 36 months		15.38%		15.38%	
M.7.8.4	> 36 - ≤ 60 months		20.38%		20.38%	
M.7.8.5	> 60 months		51.15%		51.15%	
	9. Non-Performing Loans (NPLs)	5	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs		0.00%		0.00%	
	7.A Residential Cover Pool					
	10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)		70.90			
	By buckets (mn):					
M.7A.10.2	<=100K		1,497.54	38,564	41.8%	76.4%
M.7A.10.3	>100K and <=200K		1,249.14	9,037	34.9%	17.9%
M.7A.10.4	>200K and <=300K		493.44	2,060	13.8%	4.1%
M.7A.10.5	>300K and <=400K		188.69	553	5.3%	1.1%
M.7A.10.6	>400K		150.10	262	4.2%	0.5%
M.7A.10.26		Total	3,578.9	50,476	100.0%	100.0%

	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
1.7A.11.1	Weighted Average LTV (%)	57.61%			
	By LTV buckets (mn):	050.44	22.525	22.04	44.8%
M.7A.11.2 M.7A.11.3	>0 - <=40 % >40 - <=50 %	852.14 464.29	22,595 6,176	23.8% 13.0%	44.8% 12.2%
M.7A.11.4	>50 - <=60 %	494.38	5,883	13.8%	11.7%
M.7A.11.5	>60 - <=70 %	576.73	6,085	16.1%	12.1%
M.7A.11.6	>70 - <=80 %	608.23	5,456	17.0%	10.8%
M.7A.11.7	>80 - <=90 %	429.31	3,153	12.0%	6.2%
M.7A.11.8	>90 - <=100 %	114.57	779	3.2%	1.5%
M.7A.11.9	>100%	39.26	349	1.1%	0.7%
Л.7A.11.10		Total 3,578.9	50,476	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	49.45%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1,274.87	28,888	35.6%	57.2%
M.7A.12.3	>40 - <=50 %	560.79	6,499	15.7%	12.9%
M.7A.12.4	>50 - <=60 %	518.08	5,299	14.5%	10.5%
M.7A.12.5	>60 - <=70 %	497.06	4,537	13.9%	9.0%
M.7A.12.6	>70 - <=80 %	386.99	3,031	10.8%	6.0%
M.7A.12.7	>80 - <=90 %				
		242.07	1,582	6.8%	3.1%
M.7A.12.8	>90 - <=100 %	78.45	444	2.2%	0.9%
M.7A.12.9	>100%	20.60	196	0.6%	0.4%
И.7A.12.10		Total 3,578.9	50,476	100.0%	100.0%
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	81.95%			
M.7A.13.2	Second home/Holiday houses				
M.7A.13.3	Buy-to-let/Non-owner occupied				
M.7A.13.4	Subsidised housing				
M.7A.13.5	Agricultural				
M.7A.13.6	Other	18.05%			
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.1 M.7A.14.2	Guaranteed	100.00%			
WI.7M.14.2	Other				
M.7A.14.3		Name I and I am	North an of describing	O/ Desidential Leave	0/ No. of December 2
M.7A.15.1	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.6 M.7A.15.7 M.7A.15.8 M.7A.15.9 I.7A.15.10 I.7A.15.11 I.7A.15.12 I.7A.15.13 I.7A.15.14 I.7A.15.15 I.7A.15.16 I.7A.15.16 I.7A.15.17 M.7A.15.18 I.7A.15.18 I.7A.15.19 M.7A.15.19	no data Total	0.0	0	0.0%	0.0%
M.7A.15.2					
M.7A.15.3					
1	16. Average energy use intensity (kWh/m2 per year) - opt	onal Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1 M.7A.16.2 M.7A.16.3	<ol> <li>Average energy use intensity (kWh/m2 per year) - opt</li> </ol>	onal Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M 7A 16 4					
M.7A.16.4 M.7A.16.5 M.7A.16.6 M.7A.16.7					
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.16.11 M.7A.16.13 M.7A.16.13					
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.16.11 M.7A.16.12 M.7A.16.12	no data Total	0.0	0	0.0%	0.0%

				ALS: 11 -111	*/ **
	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.19.5 M.7A.19.6					0.0%
M.7A.19.6	20. CO2 emission - by dwelling type - as per national availability	0.0 Ton CO2 (per year)	0 Ton CO2 (per year) (LTV adjusted)	0.0% kg CO2/m2 (per year)	0.0%
M.7A.19.6 M.7A.20.1	20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached				0.0%
M.7A.19.6 M.7A.20.1 M.7A.20.2	20. CO2 emission - by dwelling type - as per national availability  House, detached or semi-detached  Flat or Apartment				0.0%
M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3	20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow				0.0%
M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4	20. CO2 emission - by dwelling type - as pernational availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House				0.0%
M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5	20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House				0.0%
M.7A.19.6 M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6	20. CO2 emission - by dwelling type - as pernational availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only				0.0%
M.7A.20.1 M.7A.20.2 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7	20. CO2 emission - by dwelling type - os per notional availability House, detached or semi-detached Flat or Apartment Burgalow Terraced House Multifamili House Land Only other				0.0%
M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7 M.7A.20.8	20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)		0.0%
M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7 M.7A.20.8 M.7A.20.9	20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Hat or Apartment Bungalow Terraced House Multifamil House Land Only other no data Total				0.0%
M.7A.20.1 M.7A.20.2 M.7A.20.3 M.7A.20.3 M.7A.20.4 M.7A.20.5 M.7A.20.6 M.7A.20.7 M.7A.20.8	20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)		0.0%

## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field.	1. Classam: Chandaud Haussaniand Hauss	Deficition
Field	1. Glossary - Standard Harmonised Items	Definition  Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national
HG.1.1	OC Calculation: Statutory	statutory overconateransation is the overconateransation 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.
110.1.2		Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the
HG.1.3	OC Calculation: Voluntary	contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Cover Assets: fixed until maturity and fixed with a periodic reset. Covered Bonds: fixed
	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life	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
HG.1.5	defined? What assumptions eg, in terms of prepayments? etc.]	to isstent with the G.S.4 title Cover Food Amortisation Frome . 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?	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 Extention 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
HG.1.8	LTVs: Calculation of property/shipping value	(M.7A.11) and indexed (M.7A.12)  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	
HG.1.11	LTVs: Frequency and time of last valuation	Indexation is done on a yearly basis
	Explain how mortgage types are defined whether for residential housing, multi-family housing,	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
HG.1.12	commercial real estate, etc. Same for shipping where relecvant	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 liaibilities are in euro.
HG.1.14	Non-performing loans	possibility to use swaps, as described in the Bergian covered bond legislation, no currency risk is expected as both assets and inabilities are in euro.  Loans that are more than 90 days past due.
	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
HG.1.15		outcome, an expert valuation is done.
OHG.1.1	NPV assumptions (when stated)	The current interest is used; no parrallel shift of the interest rate curve is asssumed.
OHG.1.2 OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
HG.2.1	2. Glossary - ESG items (optional) Sustainability - strategy pursued in the cover pool	<b>Definition</b>
HG.2.1	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	
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		
0110.2.12	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 OHG.3.2	Confidential Information	ND4
OHG.3.2 OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	<b>Definition</b>
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3 OHG.4.4		
OHG.4.4		



## Residential Mortgage Pandbrieven Progra

## **EUR 10 Billion Mortgage Pandbrieven Programme**

Reporting Date

Reporting Date 31/08/2024

**Contact Details:** 

**Head of ALM Treasury** 

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Remark

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

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



# BNP PARIBAS Residential Mortgage Pandbrieven Prog

## **Covered Bond Emmission**

## **Outstanding Series**

Series	ISIN	Amount	Issue Date	Maturity	Currency	Coupon	Coupon	Day Count	Next Interest	Remaining	Extended
Octics	10114	Amount	133uc Dutc	Date	Ourrency	Type	Ooupon	Day Count	Payment Date	Average Life *	Maturity Date
BD@138090E	3E0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.06	23/09/2025
BD@150169E	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.56	22/03/2029
BD@153515E	3E0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.09	04/10/2026
BD@258179E	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.17	30/10/2029
		2 750 000 000									

## Totals

Total Outstanding (in EUR): 2,750,000,000
Current Weighted Average Fixed Coupon: 1.81 %
Weighted Average Remaining Average Life\* 2.70

<sup>\*</sup> At Reporting Date until Maturity Date

# BNP PARIBAS Residential Mortgage Pandbrieven Programme

## **Ratings**

## 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

## 2. BNP Parisbas Fortis Mortgage Pandbrieven Ratings

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

. Classification: Internal



Test Summary		
(all amounts in EUR unless stated otherwise)		
1. Outstanding Mortgage Pandbrieven and Cover Assets		j
Outstanding Mortgage Pandbrieven	2,750,000,000	(1)
Nominal Balance Residential Mortgage Loans	3,578,906,613	(11)
Nominal Balance Public Finance Exposures	20,000,000	(III)
Nominal Balance Financial Institution Exposures	158,560,863	(IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.64%	
2. Residential Mortgage Loans Cover Test		
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,913,724,064	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.95%	
>>> Cover Test Royal Decree Art 5 Paraf 1	Passed	
3. Total Asset Cover Test		
Value of Public Finance Exposures (definition Royal Decree)	18,807,609	(\/I)
Value of Financial Institution Exposures (definition Royal Decree)	158,560,863	. ,
Principal Used for covering Interest in the 'Interest and Principal Coverage Tes		(VII)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,913,724,064	•
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIBis	112.40%	
>> Cover Test Royal Decree Art 5 Paraf 2	Passed	705
4. Interest and Principal Coverage Test		0/_
•	540,004,050	J
Interest Proceeds Cover Assets	548,361,650	. ,
Total Interest Proceeds Residential Mortgage Loans	548,361,650	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives		
Principal Proceeds Cover Assets	3,091,092,535	. ,
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,913,724,064	
Total Principal Proceeds Public Finance Exposures  Total Principal Proceeds Financial Institution Exposures	18,807,609	
Total Principal Proceeds Financial Institution Exposures	158,560,863 0	
Impact Derivatives Interest Requirement Covered Bonds	222,500,000	
Costs, Fees and expenses Covered Bonds	20,221,307	. ,
Principal Requirement Covered Bonds	2,750,000,000	
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	646,732,878	. ,
>> Cover Test Royal Decree Art 5 paraf 3	Passed	
5. Liquidity Tests	1 43304	1
• •	260 445 672	J
Cumulative Cash Inflow Next 180 Days	360,415,072	. ,
Cumulative Cash Outflow Next 180 Days	-46,877,617	
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	313,537,455	
>>> Liquidity Test Royal Decree Art 7 paraf 1	Passed	_
MtM Liquid Bonds	17,836,235	
Interest Payable on Mortgage Pandbrieven next 3 months	43,125,000	. ,
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	-25,288,765	(XVII



## Residential Mortgage Pandbrieven Programm

## Cover Pool Summary

Portfolio Cut-off 31/08/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans	
See Stratification Tables Mortgages for m	
Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	3,578,906,613
Principal Redemptions between Cut-off Date and Maturity	3,578,906,613
Interest Payments between Cut-off Date and Maturity Date	548,361,650
Number of borrowers	26,599
Number of loans	50,476
Average Outstanding Balance per borrower	134,550
Average Outstanding Balance per loan	70,903
Weighted average Current Loan to Current Value	49.45%
Weighted average Current Loan to Original Value	57.61%
Weighted average seasoning (in Years)	4.78
Weighted average remaining maturity (in years, at 0% CPR)	14.94
Weighted average initial maturity (in years, at 0% CPR)	19.72
Percentage of Fixed Rate Loans	92.13%
Percentage of Variable Rate Loans	7.87%
Weighted average interest rate	1.87%
Weighted average interest rate Fixed Rate Loans	1.84%
Weighted average interest rate Variable Rate Loans	2.20%
Weighted Remaining average life (in years, at 0% CPR)	7.87
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.25
% Construction Loans	0.01%

## 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans

158,560,863

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

	1	<b>,</b>		
•	Position	Position	Position	Position
ISIN	BE0000337460	BE0000345547	BE0000349580	BE0000352618
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	ERROR 23	ERROR 23	ERROR 23	BGB 1 22/06/2026
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 Ra	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

5,734,331 EUR

# BNP PARIBAS FORTIS Residential Mortgage Pandbrieven Programme

## **Straticifation Tables**

31/08/2024 Portfolio Cut-off [

	In EUR	In %	In number of loans	In %
Antwerpen	600,794,393.34	16.79 %	8,116	16.08 %
Oost-Vlaanderen	526,272,122.11	14.70 %	7,865	15.58 %
Vlaams-Brabant	481,740,692.32	13.46 %	6,420	12.72 %
West-Vlaanderen	383,853,515.88	10.73 %	6,276	12.43 %
Brussels	363,419,692.31	10.15 %	3,824	7.58 %
Liège	285,348,814.00	7.97 %	4,225	8.37 %
Limburg	246,986,317.58	6.90 %	3,977	7.88 %
Hainaut	225,420,905.46	6.30 %	3,534	7.00 %
Brabant Wallon	196,314,064.19	5.49 %	2,421	4.80 %
Namur	154,599,146.88	4.32 %	2,235	4.43 %
Luxembourg	109,217,688.48	3.05 %	1,504	2.98 %
Other	4,939,260.90	0.14 %	79	0.16 %

## 2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	169,276,440.16	4.73 %	1,263	2.50 %
>1 and <=2	299,020,896.25	8.36 %	2,395	4.74 %
>2 and <=3	550,448,246.99	15.38 %	5,090	10.08 %
>3 and <=4	727,813,970.36	20.34 %	7,429	14.72 %
>4 and <=5	373,976,187.06	10.45 %	4,595	9.10 %
>5 and <=6	281,044,191.64	7.85 %	4,122	8.17 %
>6 and <=7	268,032,969.33	7.49 %	4,225	8.37 %
>7 and <=8	363,990,382.46	10.17 %	6,953	13.77 %
>8 and <=9	328,732,613.08	9.19 %	8,025	15.90 %
>9 and <=10	185,207,879.57	5.17 %	5,301	10.50 %
>10 and <=11	7,320,102.61	0.20 %	189	0.37 %
>11 and <=12	3,407,984.62	0.10 %	113	0.22 %
>12 and <=13	1,405,219.20	0.04 %	74	0.15 %
>13 and <=14	4,268,661.77	0.12 %	202	0.40 %
>14 and <=15	8,990,156.24	0.25 %	261	0.52 %
>15 and <=16	2,373,994.14	0.07 %	79	0.16 %
>16 and <=17	487,156.28	0.01 %	12	0.02 %
>17 and <=18	256,101.63	0.01 %	16	0.03 %
>18 and <=19	1,133,074.98	0.03 %	50	0.10 %
>19 and <=20	1,173,987.68	0.03 %	58	0.11 %
>20 and <=21	265,613.51	0.01 %	17	0.03 %
>21 and <=22	262,761.25	0.01 %	3	0.01 %
>22 and <=23	905.11	0.00 %	1	0.00 %
>23 and <=24	7,521.99	0.00 %	1	0.00 %
>24 and <=25	9,595.54	0.00 %	2	0.00 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

## 3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	620,000.00	0.02 %	153	0.30 %
<=1	26,112,395.86	0.73 %	2,647	5.24 %
>1 and <=2	50,849,368.87	1.42 %	3,116	6.17 %
>2 and <=3	54,653,377.49	1.53 %	2,390	4.73 %
>3 and <=4	61,104,202.12	1.71 %	2,231	4.42 %
>4 and <=5	77,190,312.89	2.16 %	2,191	4.34 %
>5 and <=6	90,056,010.50	2.52 %	2,312	4.58 %
>6 and <=7	101,262,827.72	2.83 %	2,175	4.31 %
>7 and <=8	111.160.785.34	3.11 %	2.041	4.04 %
>8 and <=9	106,039,830.74	2.96 %	1,861	3.69 %
>9 and <=10	122,324,573.24	3.42 %	1,931	3.83 %
>10 and <=11	164.205.942.16	4.59 %	2,545	5.04 %
>11 and <=12	168.469.465.31	4.71 %	2,310	4.58 %
>12 and <=13	178,937,602.27	5.00 %	2,243	4.44 %
>13 and <=14	162,786,563.93	4.55 %	1,871	3.71 %
>14 and <=15	138,428,714.90	3.87 %	1,680	3.33 %
>15 and <=16	204,933,677.60	5.73 %	2,330	4.62 %
>16 and <=17	295.648.439.81	8.26 %	3,087	6.12 %
>17 and <=18	260.721.883.22	7.28 %	2,471	4.90 %
>18 and <=19	144.443.502.29	4.04 %	1,312	2.60 %
>19 and <=20	135.141.619.62	3.78 %	1,224	2.42 %
>20 and <=21	147,082,489.86	4.11 %	1,269	2.51 %
>21 and <=22	296,175,751.46	8.28 %	2,082	4.12 %
>22 and <=23	210.981.882.36	5.90 %	1,396	2.77 %
>23 and <=24	127.272.685.94	3.56 %	789	1.56 %
>24 and <=25	96,698,985.38	2.70 %	542	1.07 %
>25 and <=26	1,630,448.75	0.05 %	11	0.02 %
>26 and <=27	6,712,050.28	0.19 %	45	0.09 %
>27 and <=28	32,193,715.72	0.90 %	192	0.38 %
>28 and <=29	3.754.765.38	0.10 %	23	0.05 %
>29 and <=30	1.312.742.44	0.04 %	6	0.01 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

. Classification: Internal

## 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	690.27	0.00 %	5	0.01 %
>1 and <=2	2,649,095.00	0.07 %	28	0.06 %
>2 and <=3	4,469,550.64	0.12 %	50	0.10 %
>3 and <=4	3,235,376.85	0.09 %	50	0.10 %
>4 and <=5	29,289,774.67	0.82 %	259	0.51 %
>5 and <=6	3,525,118.88	0.10 %	118	0.23 %
>6 and <=7	5,523,079.25	0.15 %	180	0.36 %
>7 and <=8	6,013,365.52	0.17 %	250	0.50 %
>8 and <=9	11,569,848.77	0.32 %	687	1.36 %
>9 and <=10	214,738,049.88	6.00 %	8,906	17.64 %
>10 and <=11	23,215,913.30	0.65 %	1,523	3.02 %
>11 and <=12	44,998,275.75	1.26 %	1,206	2.39 %
>12 and <=13	148,766,525.02	4.16 %	3,590	7.11 %
>13 and <=14	24,436,980.39	0.68 %	510	1.01 %
>14 and <=15	401,915,536.62	11.23 %	6,769	13.41 %
>15 and <=16	33,571,646.83	0.94 %	510	1.01 %
>16 and <=17	50,097,721.18	1.40 %	699	1.38 %
>17 and <=18	204,419,056.41	5.71 %	2,764	5.48 %
>18 and <=19	31,473,203.79	0.88 %	436	0.86 %
>19 and <=20	920,505,118.42	25.72 %	10,169	20.15 %
>20 and <=21	62,456,908.10	1.75 %	706	1.40 %
>21 and <=22	28,509,906.92	0.80 %	313	0.62 %
>22 and <=23	37,004,467.83	1.03 %	399	0.79 %
>23 and <=24	18,944,590.69	0.53 %	231	0.46 %
>24 and <=25	1,141,464,717.01	31.89 %	9,015	17.86 %
>25 and <=26	62.984.214.78	1.76 %	596	1.18 %
>26 and <=27	3.800.264.27	0.11 %	33	0.07 %
>27 and <=28	1,107,473.22	0.03 %	8	0.02 %
>28 and <=29	4,634,803.55	0.13 %	33	0.07 %
>29 and <=30	52,038,411.94	1.45 %	414	0.82 %
>30 and <=31	1,334,089.59	0.04 %	15	0.03 %
>39 and <=40	212,838.11	0.01 %	4	0.01 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

## 5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	17,117.53	0.00 %	3	0.01 %
2001	905.11	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	171,507.66	0.00 %	5	0.01 %
2004	394,004.63	0.01 %	28	0.06 %
2005	1,409,895.63	0.04 %	72	0.14 %
2006	709,089.75	0.02 %	28	0.06 %
2007	204,134.44	0.01 %	10	0.02 %
2008	821,216.79	0.02 %	23	0.05 %
2009	5,339,790.70	0.15 %	153	0.30 %
2010	7,364,211.38	0.21 %	262	0.52 %
2011	3,243,521.61	0.09 %	161	0.32 %
2012	1,669,952.83	0.05 %	61	0.12 %
2013	3,622,586.64	0.10 %	112	0.22 %
2014	23,514,218.83	0.66 %	842	1.67 %
2015	251,534,179.34	7.03 %	6,534	12.94 %
2016	428,300,639.89	11.97 %	9,739	19.29 %
2017	260,206,800.78	7.27 %	4,673	9.26 %
2018	240,298,574.13	6.71 %	3,562	7.06 %
2019	424,560,117.83	11.86 %	5,871	11.63 %
2020	360,734,008.47	10.08 %	4,034	7.99 %
2021	759,274,320.40	21.22 %	7,563	14.98 %
2022	483,359,901.55	13.51 %	4,271	8.46 %
2023	246,077,592.31	6.88 %	1,917	3.80 %
2024	75,828,325.22	2.12 %	549	1.09 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

## 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	n number of Borrowers	In %
<=100	532,760,284.42	14.89 %	13,116	49.31 %
>100 and <=200	1,080,672,726.06	30.20 %	7,386	27.77 %
>200 and <=300	912,253,990.40	25.49 %	3,745	14.08 %
>300 and <=400	481,078,161.47	13.44 %	1,407	5.29 %
>400	572,141,451.10	15.99 %	945	3.55 %
	3,578,906,613.45	100.00 %	26,599	100.00 %

## 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	828,202.48	0.02 %	28	0.06 %
0.5 - 1%	169,414,586.42	4.73 %	1,755	3.48 %
1 - 1.5%	1,079,741,688.88	30.17 %	13,436	26.62 %
1.5 - 2%	1,489,200,972.95	41.61 %	25,212	49.95 %
2 - 2.5%	274,586,042.50	7.67 %	3,920	7.77 %
2.5 - 3%	180,317,619.66	5.04 %	2,239	4.44 %
3 - 3.5%	209,514,356.93	5.85 %	1,699	3.37 %
3.5 - 4%	122,884,605.69	3.43 %	1,189	2.36 %
4 - 4.5%	32,414,709.31	0.91 %	444	0.88 %
4.5 - 5%	6,152,270.56	0.17 %	147	0.29 %
5 - 5.5%	6,223,600.71	0.17 %	142	0.28 %
5.5 - 6%	4,113,548.70	0.11 %	151	0.30 %
6 - 6.5%	2,706,454.24	0.08 %	76	0.15 %
6.5 - 7%	605,197.54	0.02 %	30	0.06 %
7 - 7.5%	200,625.45	0.01 %	7	0.01 %
7.5 - 8%	2,131.43	0.00 %	1	0.00 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

8. Interest Rate Type					
	In EUR	In %	In number of loans	In %	
Fixed	3,297,086,965.36	92.13 %	47,545	94.19 %	
Variable	2,567,013.97	0.07 %	110	0.22 %	
Variable With Cap	279,252,634.12	7.80 %	2,821	5.59 %	
	3,578,906,613.45	100.00 %	50,476	100.00 %	

### 9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	39,669,653.38	1.11 %	448	0.89 %
2025	52,672,622.41	1.47 %	656	1.30 %
2026	15,660,413.56	0.44 %	175	0.35 %
2027	11,768,181.09	0.33 %	125	0.25 %
2028	24,579,851.20	0.69 %	250	0.50 %
2029	25,476,612.92	0.71 %	270	0.53 %
2030	146,333.39	0.00 %	5	0.01 %
2031	38,476,505.44	1.08 %	246	0.49 %
2032	24,228,127.05	0.68 %	145	0.29 %
2033	3,613,193.36	0.10 %	45	0.09 %
2034	22,778,800.10	0.64 %	259	0.51 %
2035	5,402,057.25	0.15 %	40	0.08 %
2036	6,923,867.99	0.19 %	53	0.11 %
2037	1,298,469.53	0.04 %	13	0.03 %
2038	65,436.50	0.00 %	1	0.00 %
Fixed To Maturity	3,306,146,488.28	92.38 %	47,745	94.59 %
j	3,578,906,613.45	100.00 %	50,476	100.00 %

## 10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	3,578,906,613.45	100.00 %	50,476	100.00 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

## 11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	3,452,872,869.06	96.48 %	48,988	97.05 %
Interest only	93,075,587.00	2.60 %	636	1.26 %
Linear	32,958,157.39	0.92 %	852	1.69 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

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

	In EUR	In %	In number of loans	In %
0-10%	145,130,708.89	4.06 %	9,160	18.15 %
11-20%	271,225,601.11	7.58 %	6,590	13.06 %
21-30%	384,097,174.34	10.73 %	6,511	12.90 %
31-40%	474,413,388.64	13.26 %	6,627	13.13 %
41-50%	560,791,621.17	15.67 %	6,499	12.88 %
51-60%	518,078,563.26	14.48 %	5,299	10.50 %
61-70%	497,059,398.87	13.89 %	4,537	8.99 %
71-80%	386,993,483.44	10.81 %	3,031	6.00 %
81-90%	242,072,121.85	6.76 %	1,582	3.13 %
91-100%	78,445,103.22	2.19 %	444	0.88 %
101-110%	3,645,673.36	0.10 %	35	0.07 %
111-120%	4,813,131.79	0.13 %	42	0.08 %
>120%	12,140,643.51	0.34 %	119	0.24 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

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

	In EUR	In %	In number of loans	In %
0-10%	73,676,875.65	2.06 %	6,287	12.46 %
11-20%	162,533,234.05	4.54 %	5,134	10.17 %
21-30%	257,180,058.29	7.19 %	5,340	10.58 %
31-40%	358,746,257.70	10.02 %	5,834	11.56 %
41-50%	464,290,286.95	12.97 %	6,176	12.24 %
51-60%	494,382,170.10	13.81 %	5,883	11.66 %
61-70%	576,733,058.67	16.11 %	6,085	12.06 %
71-80%	608,231,038.83	16.99 %	5,456	10.81 %
81-90%	429,306,815.69	12.00 %	3,153	6.25 %
91-100%	114,567,947.07	3.20 %	779	1.54 %
101-110%	14,149,843.37	0.40 %	127	0.25 %
111-120%	4,045,478.72	0.11 %	41	0.08 %
>120%	21,063,548.36	0.59 %	181	0.36 %
,	3,578,906,613.45	100.00 %	50,476	100.00 %

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

	In EUR	In %	In number of loans	In %
1-20%	35,895,488.88	1.00 %	4,466	8.85 %
21-40%	99,129,190.42	2.77 %	4,278	8.48 %
41-60%	215,943,797.96	6.03 %	4,922	9.75 %
61-80%	402,446,194.08	11.24 %	5,941	11.77 %
81-100%	540,671,837.08	15.11 %	5,783	11.46 %
101-120%	141,070,992.47	3.94 %	2,521	4.99 %
121-140%	161,188,909.99	4.50 %	2,643	5.24 %
141-160%	184,109,464.41	5.14 %	2,614	5.18 %
161-180%	280,262,893.60	7.83 %	3,093	6.13 %
181-200%	308,089,471.84	8.61 %	2,924	5.79 %
201-300%	557,287,796.54	15.57 %	6,075	12.04 %
301-400%	260,156,368.90	7.27 %	2,324	4.60 %
401-500%	107,980,426.35	3.02 %	934	1.85 %
>500%	284,673,780.93	7.95 %	1,958	3.88 %
	3,578,906,613.45	100.00 %	50,476	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	78,297,775.35	2.19 %	5,971	11.83 %
>1 and <=2	110,562,409.26	3.09 %	4,436	8.79 %
>2 and <=3	163,897,080.52	4.58 %	4,484	8.88 %
>3 and <=4	204,900,422.95	5.73 %	4,117	8.16 %
>4 and <=5	205,365,586.72	5.74 %	3,467	6.87 %
>5 and <=6	296,149,664.60	8.27 %	4,394	8.71 %
>6 and <=7	337,418,794.13	9.43 %	4,252	8.42 %
>7 and <=8	305.312.173.03	8.53 %	3.535	7.00 %
>8 and <=9	504,573,099,76	14.10 %	5.240	10.38 %
>9 and <=10	280,600,861.71	7.84 %	2,698	5.35 %
>10 and <=11	326.578.826.27	9.13 %	2.846	5.64 %
>11 and <=12	444,047,109,11	12.41 %	3,064	6.07 %
>12 and <=13	107.027.023.88	2.99 %	714	1.41 %
>13 and <=14	168.862.377.50	4.72 %	980	1.94 %
>14 and <=15	13.639.950.64	0.38 %	82	0.16 %
>15 and <=16	24.274.199.02	0.68 %	152	0.30 %
>16 and <=17	7.218.836.62	0.20 %	43	0.09 %
>17 and <=18	180,422.38	0.01 %	1	0.00 %
	3.578.906.613.45	100.00 %	50.476	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	3,306,146,488.28	92.38 %	47,745	94.59 %
>=0 and <=1	102,406,053.17	2.86 %	1,219	2.42 %
>1 and <=2	28,593,914.18	0.80 %	306	0.61 %
>2 and <=3	38,973,700.60	1.09 %	404	0.80 %
>3 and <=4	59,037,746.09	1.65 %	368	0.73 %
>4 and <=5	17,500,563.16	0.49 %	205	0.41 %
>5 and <=6	20,125,563.92	0.56 %	177	0.35 %
>7 and <=8	65.436.50	0.00 %	1	0.00 %
>6 and <=7	6,057,147.55	0.17 %	51	0.10 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	10,305,539,909.44	81.95 %	25,687	80.56 %
Other/No data	2,270,191,005.97	18.05 %	6,197	19.44 %
	12,575,730,915.41	100.00 %	31,884	100.00 %

## 18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	3,227,112,230.00	90.17 %	46,438	92.00 %
Phase 2	351,754,208.46	9.83 %	3,877	7.68 %
Phase 3	40,174.99	0.00 %	3	0.01 %
Other/No data	0.00	0.00 %	158	0.31 %
	3,578,906,613.45	100.00 %	50,476	100.00 %

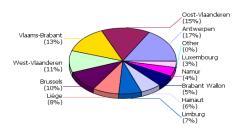
. Classification: Internal

## BNP PARIBAS FORTIS Residential Mortgage Pandbrieven Programme

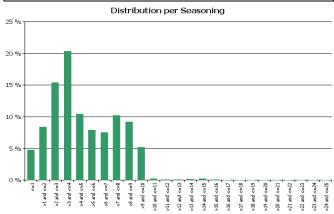
## Straticifation Tables

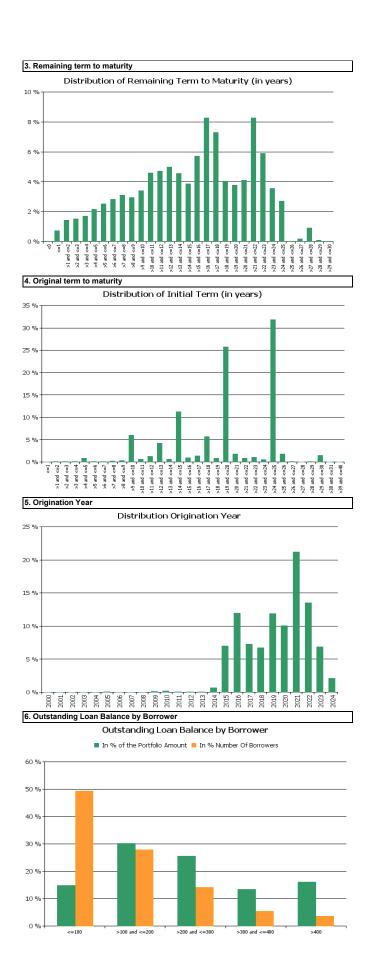
Portfolio Cut-off Date 31/08/2024

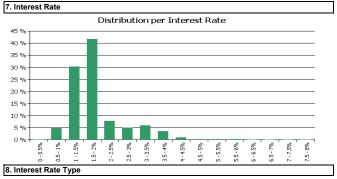
## 1. Geographic distribution



## 2. Seasoning



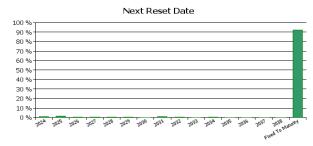




Distribution per Interest Type

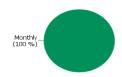






## 10. Interest Payment Frequency

Distribution per Interest Payment Frequency

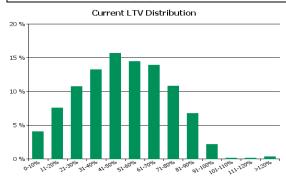


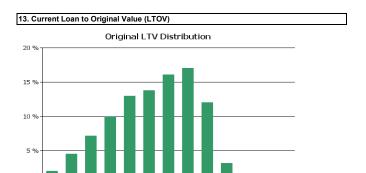
## 11. Repayment Type

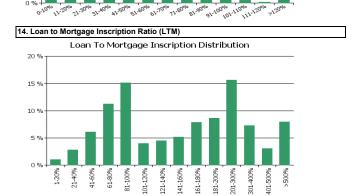
Distribution per Repayment Type

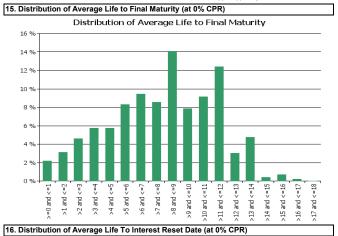


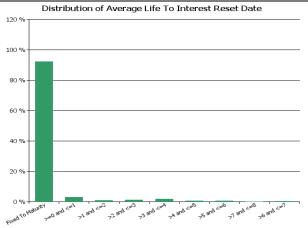
### 12. Current Loan to Current Value (LTV)











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

## Distribution per Occupation Type



## 18. IFRS9 Norms

## Distribution per IFRS9 Norm



# BNP PARIBAS FORTIS Residential Mortgage Pandbrieven Programme

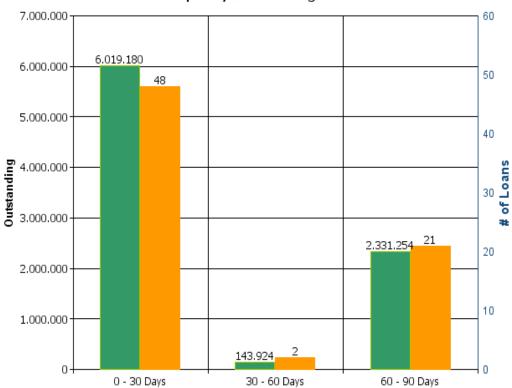
## **Cover Pool Performance**

Portfolio Cut-off Date 31/08/2024

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

	In EUR	In %	In number of loans	In %
Performing	3,570,412,254.88	99.76 %	50,405	99.86 %
0 - 30 Days	6,019,180.22	0.17 %	48	0.10 %
30 - 60 Days	143,924.02	0.00 %	2	0.00 %
60 - 90 Days	2,331,254.33	0.07 %	21	0.04 %
> 90 Days				
Total	3,578,906,613.45	100.00 %	50,476	100.00 %

## Delinquency Outstanding in Euro





## Residential Mortgage Pandbrieven Prc

## **Amortisation**

Portfolio Cut-off Aug/2024

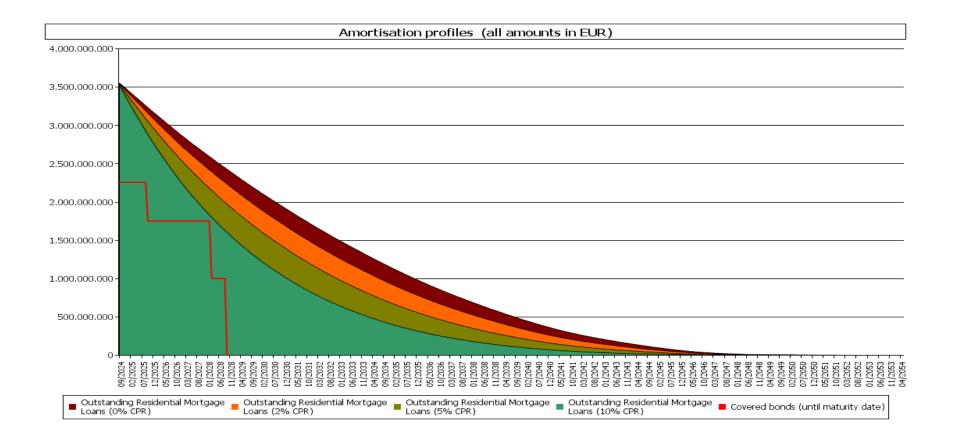
TIMI	<b>E</b>	LIABILITIES		COVERIO	AN ASSETS	
		Covered				
Maturity	Month	bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/09/2024	1	2,250,000,000	3,551,760,082	3,545,736,035	3,536,718,498	3,521,738,568
01/10/2024	2	2,250,000,000	3,525,840,949	3,514,083,339	3,496,519,197	3,467,437,327
01/11/2024	3	2,250,000,000	3,501,136,199	3,483,542,586	3,457,316,010	3,414,038,386
01/12/2024 01/01/2025	4 5	2,250,000,000 2,250,000,000	3,476,159,862 3,451,007,953	3,453,014,639 3,422,216,005	3,418,583,088	3,361,952,289 3,309,415,197
01/01/2025	6	2,250,000,000	3,426,496,443	3,392,145,890	3,379,474,947 3,341,261,206	3,258,134,987
01/03/2025	7	2,250,000,000	3,401,953,611	3,362,689,341	3,304,637,065	3,210,091,606
01/04/2025	8	2,250,000,000	3,377,033,968	3,332,395,720	3,266,537,763	3,159,642,590
01/05/2025	9	2,250,000,000	3,353,122,143	3,303,368,879	3,230,114,784	3,111,603,956
01/06/2025	10	2,250,000,000	3,328,632,754	3,273,681,023	3,192,944,254	3,062,769,511
01/07/2025	11 12	2,250,000,000 2,250,000,000	3,303,851,842 3,278,928,057	3,243,975,775	3,156,184,226 3,119,108,925	3,015,097,825 2,967,059,281
01/08/2025 01/09/2025	13	2,250,000,000	3,254,265,778	3,214,043,170 3,184,458,665	3,082,538,748	2,919,852,049
01/10/2025	14	1,750,000,000	3,229,638,732	3,155,172,457	3,046,672,677	2,874,049,097
01/11/2025	15	1,750,000,000	3,204,357,130	3,125,164,262	3,010,021,778	2,827,448,104
01/12/2025	16	1,750,000,000	3,180,251,139	3,096,562,952	2,975,133,577	2,783,220,135
01/01/2026	17	1,750,000,000	3,156,281,875	3,068,012,023	2,940,205,638	2,738,895,192
01/02/2026	18	1,750,000,000	3,132,863,825	3,040,083,924	2,906,031,480	2,695,594,998
01/03/2026 01/04/2026	19 20	1,750,000,000 1,750,000,000	3,108,859,497 3,085,032,826	3,012,168,570 2,984,013,244	2,872,732,121 2,838,642,476	2,654,510,631 2,611,900,660
01/05/2026	21	1,750,000,000	3,061,344,265	2,956,239,996	2,805,300,611	2,570,641,106
01/06/2026	22	1,750,000,000	3,036,343,356	2,927,124,382	2,770,607,389	2,528,096,510
01/07/2026	23	1,750,000,000	3,012,579,249	2,899,448,085	2,737,656,247	2,487,789,668
01/08/2026	24	1,750,000,000	2,990,032,827	2,872,867,472	2,705,660,262	2,448,299,970
01/09/2026	25	1,750,000,000	2,966,262,595	2,845,194,825	2,672,783,454	2,408,306,499
01/10/2026	26 27	1,750,000,000 1,750,000,000	2,941,998,380 2,919,633,441	2,817,289,032	2,640,054,764 2,608,889,637	2,369,065,143
01/11/2026 01/12/2026	28	1,750,000,000		2,791,130,121 2,763,166,861	2,576,395,329	2,331,183,145 2,292,710,781
01/01/2027	29	1,750,000,000		2,736,751,049	2,545,275,385	2,255,423,843
01/02/2027	30	1,750,000,000	2,849,879,120	2,710,755,278	2,514,686,726	2,218,880,424
01/03/2027	31	1,750,000,000		2,685,830,055	2,485,840,290	2,185,034,222
01/04/2027	32	1,750,000,000	2,805,981,464	2,660,391,628	2,456,033,910	2,149,690,805
01/05/2027 01/06/2027	33 34	1,750,000,000 1,750,000,000	2,784,107,598 2,760,794,407	2,635,319,956 2,608,820,393	2,426,900,126 2,396,386,295	2,115,483,429 2,080,037,527
01/07/2027	35	1,750,000,000	2,739,515,120	2,584,463,341	2,368,169,536	2,047,119,601
01/08/2027	36	1,750,000,000	2,718,359,922	2,560,155,899	2,339,930,287	2,014,141,440
01/09/2027	37	1,750,000,000	2,696,954,746	2,535,688,447	2,311,673,483	1,981,390,868
01/10/2027	38	1,750,000,000	2,675,398,811	2,511,292,634	2,283,798,007	1,949,473,961
01/11/2027	39	1,750,000,000	2,653,687,017	2,486,687,846	2,255,670,872	1,917,308,953
01/12/2027	40 41	1,750,000,000 1,750,000,000	2,632,171,075 2,610,937,765	2,462,477,352	2,228,211,811	1,886,205,140
01/01/2028 01/02/2028	42	1,750,000,000	2,590,019,481	2,438,470,082 2,414,830,882	2,200,876,896 2,173,997,969	1,855,174,743 1,824,756,105
01/03/2028	43	1,000,000,000		2,391,060,960	2,147,476,910	1,795,352,545
01/04/2028	44	1,000,000,000	2,547,938,328	2,367,803,854	2,121,180,717	1,765,856,990
01/05/2028	45	1,000,000,000		2,344,687,434	2,095,302,208	1,737,163,167
01/06/2028	46	1,000,000,000		2,321,263,135	2,069,093,812	1,708,168,635
01/07/2028	47	1,000,000,000	2,485,490,755 2,465,351,068	2,298,290,190	2,043,574,327	1,680,184,921
01/08/2028 01/09/2028	48 49	1,000,000,000		2,275,800,886 2,253,216,092	2,018,431,103 1,993,318,074	1,652,483,737 1,625,011,687
01/10/2028	50	0		2,231,179,079	1,968,964,822	1,598,578,340
01/11/2028	51		2,403,789,122	2,207,821,581	1,943,397,300	1,571,137,454
01/12/2028	52		2,383,840,072	2,185,905,008	1,919,369,870	1,545,351,733
01/01/2029 01/02/2029	53 54		2,363,592,361 2,343,421,794	2,163,662,538 2,141,559,729	1,895,007,821 1,870,879,281	1,519,274,668 1,493,577,199
01/03/2029	55		2,323,319,138	2,119,935,854	1,847,733,828	1,469,455,135
01/04/2029	56		2,302,493,750	2,097,370,181	1,823,416,465	1,443,974,130
01/05/2029 01/06/2029	57 58		2,282,244,043 2,262,637,256	2,075,512,111 2,054,191,380	1,799,972,301 1,776,951,382	1,419,565,532 1,395,474,127
01/07/2029	59		2,243,084,344	2,033,097,157	1,754,375,459	1,372,097,175
01/08/2029	60 61		2,223,890,432	2,012,281,314	1,731,997,248	1,348,857,727
01/09/2029 01/10/2029	61 62		2,203,673,110 2,184,826,208	1,990,605,773 1,970,341,680	1,708,983,444 1,687,422,780	1,325,297,630 1,303,213,461
01/11/2029	63		2,165,500,780	1,949,601,144	1,665,414,062	1,280,768,083
01/12/2029 01/01/2030	64 65		2,145,941,208 2,126,789,969	1,928,820,470 1,908,364,676	1,643,607,181 1,622,040,470	1,258,816,372 1,237,036,909
01/01/2030	66		2,107,886,756	1,888,194,900	1,600,815,311	1,215,678,738
				•	•	•

01/03/2030	67	2,089,044,206	1.868.449.216	1,580,435,673	1.195.609.691
01/04/2030	68	2,070,572,998	1,848,787,488	1,559,827,640	1,175,021,556
01/05/2030	69	2,052,268,735	1,829,436,065	1,539,701,816	1,155,106,235
01/06/2030	70	2,033,710,894	1,809,818,410	1,519,317,290	1,134,985,741
01/07/2030 01/08/2030	71 72	2,015,643,959 1,997,653,586	1,790,796,217 1,771,802,480	1,499,648,281 1,479,969,087	1,115,699,974 1,096,395,571
01/09/2030	73	1,979,759,127	1,752,952,947	1,460,500,434	1,077,389,996
01/10/2030	74	1,961,573,693	1,734,000,003	1,441,153,672	1,058,760,241
01/11/2030	75 76	1,943,828,535 1,924,692,693	1,715,399,178	1,422,068,412	1,040,313,994
01/12/2030 01/01/2031	76 77	1,906,354,936	1,695,724,138 1,676,719,237	1,402,297,828 1,383,055,153	1,021,645,663 1,003,358,544
01/02/2031	78	1,888,004,544	1,657,762,831	1,363,941,184	985,300,984
01/03/2031	79	1,869,602,693	1,639,090,038	1,345,479,769	968,245,432
01/04/2031 01/05/2031	80 81	1,851,985,334 1,834,144,035	1,620,890,990 1,602,641,052	1,327,156,878 1,308,984,441	951,014,561 934,147,535
01/06/2031	82	1,816,378,256	1,584,425,774	1,290,815,622	917,279,780
01/07/2031	83	1,798,729,007	1,566,454,927	1,273,033,946	900,935,449
01/08/2031	84	1,781,468,733	1,548,792,183	1,255,478,623	884,748,088
01/09/2031 01/10/2031	85 86	1,764,486,654 1,746,340,335	1,531,426,298 1,513,188,975	1,238,244,386 1,220,487,126	868,907,004 852,935,551
01/11/2031	87	1,729,598,003	1,496,140,012	1,203,667,030	837,617,993
01/12/2031	88	1,711,928,346	1,478,424,686	1,186,487,317	822,278,276
01/01/2032 01/02/2032	89 90	1,695,007,380 1,677,504,195	1,461,328,973 1,443,785,898	1,169,784,824 1,152,802,411	807,269,081 792,179,923
01/03/2032	91	1,660,343,702	1,426,748,818	1,136,488,495	777,874,521
01/04/2032	92	1,644,035,186	1,410,338,657	1,120,559,766	763,723,488
01/05/2032	93	1,627,472,673	1,393,838,855	1,104,724,408	749,844,405
01/06/2032 01/07/2032	94 95	1,611,269,562 1,594,695,763	1,377,621,284 1,361,212,855	1,089,093,884 1,073,473,393	736,103,944 722,572,108
01/08/2032	96	1,578,043,158	1,344,713,785	1,057,764,999	708,982,835
01/09/2032	97	1,561,897,808	1,328,698,286	1,042,508,976	695,797,640
01/10/2032	98	1,545,233,595	1,312,364,462	1,027,158,956	682,742,423
01/11/2032 01/12/2032	99 100	1,529,403,126 1,513,223,693	1,296,716,605 1,280,892,822	1,012,330,591 997,515,948	670,036,115 657,524,262
01/01/2033	101	1,497,174,605	1,265,158,362	982,756,758	645,051,803
01/02/2033	102	1,481,401,180	1,249,706,140	968,284,868	632,860,979
01/03/2033	103 104	1,465,777,191 1,450,236,860	1,234,631,348	954,407,091	621,403,711
01/04/2033 01/05/2033	104	1,434,641,564	1,219,469,826 1,204,375,989	940,289,333 926,365,359	609,618,747 598,129,462
01/06/2033	106	1,419,227,755	1,189,415,393	912,531,501	586,701,736
01/07/2033	107	1,403,887,066	1,174,627,576	898,968,078	575,612,029
01/08/2033 01/09/2033	108 109	1,388,634,004 1,373,453,284	1,159,894,780 1,145,268,905	885,435,163 872,046,680	564,545,533 553,654,155
01/10/2033	110	1,358,297,482	1,130,771,967	858,889,047	543,065,206
01/11/2033	111	1,343,246,318	1,116,345,370	845,774,719	532,508,118
01/12/2033	112	1,327,478,348	1,101,430,056	832,420,591	521,951,838
01/01/2034 01/02/2034	113 114	1,312,408,392 1,297,236,046	1,087,079,372 1,072,689,534	819,485,435 806,581,247	511,664,723 501,474,641
01/03/2034	115	1,282,361,718	1,058,765,309	794,282,321	491,938,444
01/04/2034	116	1,267,547,800	1,044,759,390	781,781,825	482,145,432
01/05/2034 01/06/2034	117 118	1,252,511,129 1,237,461,224	1,030,671,082 1,016,559,670	769,341,473 756,878,245	472,528,181 462,904,297
01/07/2034	119	1,222,931,541	1,002,974,712	744,925,596	453,726,526
01/08/2034	120	1,208,414,249	989,387,579	732,965,377	444,550,756
01/09/2034 01/10/2034	121 122	1,193,887,848 1,179,703,675	975,836,205 962,659,914	721,087,598 709,600,241	435,494,364 426,799,941
01/11/2034	123	1,165,600,068	949,537,888	698,147,614	418,133,028
01/12/2034	124	1,151,443,049	936,465,446	686,841,431	409,675,303
01/01/2035	125	1,137,207,785	923,319,267	675,477,236	401,190,496
01/02/2035 01/03/2035	126 127	1,123,341,398 1,109,542,241	910,513,978 897,951,369	664,415,155 653,742,690	392,948,891 385,157,532
01/04/2035	128	1,095,826,347	885,346,945	642,926,926	377,180,979
01/05/2035	129	1,081,990,969	872,734,113	632,207,787	369,372,104
01/06/2035 01/07/2035	130 131	1,067,932,444 1,054,549,161	859,933,515 847,763,053	621,350,793 611,049,277	361,491,200 354,040,699
01/08/2035	132	1,041,269,928	835,667,977	600,799,555	346,627,630
01/09/2035	133	1,027,462,133	823,188,014	590,322,006	339,140,118
01/10/2035	134	1,014,440,868	811,421,499	580,451,867	332,102,764
01/11/2035 01/12/2035	135 136	1,001,505,529 988,616,623	799,716,219 788,128,480	570,623,560 560,971,224	325,096,726 318,287,486
01/01/2036	137	975,772,544	776,569,780	551,338,273	311,496,909
01/02/2036	138	962,964,911	765,076,977	541,797,356	304,809,923
01/03/2036	139	950,203,142	753,739,847	532,498,838	298,391,489
01/04/2036 01/05/2036	140 141	937,529,402 924,925,202	742,425,172 731,241,726	523,171,372 514,022,365	291,923,030 285,642,277
01/06/2036	142	912,423,972	720,134,832	504,927,426	279,399,774
01/07/2036	143	900,099,359	709,241,507	496,065,534	273,370,865
01/08/2036 01/09/2036	144 145	887,929,691 875,869,982	698,465,644 687,810,643	487,286,132 478,632,283	267,395,346 261,534,147
01/10/2036	146	863,927,367	677,318,661	470,171,072	255,857,646
01/11/2036	147	852,111,272	666,921,778	461,776,530	250,225,158
01/12/2036	148	840,414,226	656,687,190	453,570,988	244,771,285
01/01/2037 01/02/2037	149 150	828,809,270 816,764,951	646,520,840 636,044,938	445,413,468 437,081,787	239,350,954 233,878,957
01/03/2037	151	805,420,802	626,249,904	429,362,092	228,869,092
01/04/2037	152	794,161,922	616,448,314	421,567,175	223,762,269
01/05/2037	153	782,976,125	606,768,029	413,925,874	218,805,748

01/06/2037 154 01/07/2037 155 01/08/2037 156 01/09/2037 157	771,784,197 760,715,992 749,702,104 738,748,170	597,080,421 587,551,657 578,062,795	406,281,277 398,813,454 391,374,798	213,855,085 209,063,712 204,295,280
01/09/2037 157	736,746,170	568,650,579	384,023,160	199,608,721
01/10/2037 158	727,876,697	559,362,623	376,821,039	195,062,291
01/11/2037 159	717,076,629	550,128,285	369,657,708	190,543,687
01/12/2037 160	706,285,103	540,959,826	362,602,315	186,140,747
01/01/2038 161	695,580,017	531,856,956	355,594,058	181,769,912
01/02/2038 162	684,988,159	522,869,838	348,696,296	177,489,005
01/03/2038 163	674,486,942	514,065,188	342,036,974	173,433,180
01/04/2038 164	663,678,542	504,969,565	335,130,657	169,211,513
01/05/2038 165	653,290,469	496,249,760	328,533,024	165,200,313
01/06/2038 166	643,064,619	487,653,542	322,021,002	161,239,948
01/07/2038 167	632,728,117	479,027,517	315,546,264	157,350,302
01/08/2038 168	622,135,539	470,209,195	308,949,710	153,408,332
01/09/2038 169	611,963,977	461,737,071	302,611,557	149,624,698
01/10/2038 170	601,998,390	453,472,312	296,463,553	145,983,970
01/11/2038 171	592,081,342	445,245,563	290,344,917	142,365,483
01/12/2038 172	582,204,705	437,099,687	284,331,444	138,845,386
01/01/2039 173	572,366,352	428,984,558	278,342,899	135,345,347
01/02/2039 174	562,560,846	420,920,275	272,415,883	131,902,257
01/03/2039 175	552,810,940	412,991,483	266,670,388	128,626,249
01/04/2039 176	543,104,634	405,051,974	260,878,653	125,299,684
01/05/2039 177	533,322,264	397,103,322	255,129,734	122,036,177
01/06/2039 178	523,734,045	389,302,677	249,481,898	118,829,201
01/07/2039 179	514,255,475	381,629,615	243,962,731	115,724,072
01/08/2039 180	504,850,139	374,014,470	238,486,563	112,647,291
01/09/2039 181	495,548,205	366,500,533	233,101,041	109,637,133
01/10/2039 182	486,387,069	359,134,629	227,853,998	106,729,923
01/11/2039 183	477,312,682	351,836,601	222,656,039	103,853,381
01/12/2039 184	467,712,724	344,194,390	217,283,635	100,932,089
01/01/2040 185	458,829,590	337,084,513	212,254,117	98,178,182
01/02/2040 186	449,997,297	330,035,051	207,286,721	95,474,406
01/03/2040 187	441,230,090	323,091,568	202,442,868	92,873,864
01/04/2040 188	432,536,602	316,188,555	197,613,721	90,274,429
01/05/2040 189	423,909,826	309,373,653	192,878,599	87,750,132
01/06/2040 190	415,385,179	302,638,111	188,199,484	85,258,715
01/07/2040 191	406,865,125	295,944,073	183,583,745	82,826,758
01/08/2040 192	398,558,101	289,410,046	179,073,892	80,449,867
01/09/2040 193	390,337,874	282,960,251	174,637,778	78,124,612
01/10/2040 194	382,262,935	276,651,794	170,324,068	75,882,526
01/11/2040 195	374,308,364	270,435,444	166,073,460	73,675,419
01/12/2040 196	366,429,671	264,308,587	161,911,488	71,534,596
01/01/2041 197	358,625,301	258,240,494	157,791,945	69,419,249
01/02/2041 198	350,877,302	252,232,748	153,729,087	67,345,371
01/03/2041 199	343,199,273	246,335,317	149,789,846	65,368,585
01/04/2041 200	335,634,730	240,497,183	145,867,916	63,387,425
01/05/2041 201	328,155,108	234,751,745	142,032,713	61,467,818
01/06/2041 202	320,827,612	229,120,621	138,273,140	59,587,321
01/07/2041 203	313,789,223	223,726,291	134,685,374	57,803,290
01/08/2041 204	306,943,816	218,474,456	131,189,227	56,064,366
01/09/2041 205	300,258,674	213,353,671	127,788,484	54,379,734
01/10/2041 206	293,702,691	208,352,657	124,485,971	52,757,214
01/11/2041 207	287,205,328	203,397,865	121,216,530	51,154,037
01/12/2041 208	280,900,057	198,605,964	118,069,442	49,621,702
01/01/2042 209	274,761,643	193,936,405	115,000,217	48,127,070
01/02/2042 210	268,754,552	189,374,650	112,009,603	46,676,968
01/03/2042 211	262,870,434	184,944,696	109,138,105	45,306,322
01/04/2042 212	257,116,221	180,589,458	106,297,002	43,939,998
01/05/2042 213	251,428,491	176,304,731	103,519,545	42,616,468
01/06/2042 214	245,812,998	172,074,731	100,778,893	41,312,483
01/07/2042 215 01/08/2042 216 01/09/2042 217 01/10/2042 218	240,289,056 234,843,862 229,463,693 224,184,268	167,931,748 163,847,874 159,822,660	98,110,402 95,481,042 92,898,519	40,053,720 38,815,177 37,605,367
01/10/2042 218 01/11/2042 219 01/12/2042 220 01/01/2043 221	218,976,296 213,826,996 208,736,060	155,889,214 152,009,531 148,191,335 144,417,737	90,389,143 87,915,432 85,496,212 83,107,208	36,439,583 35,292,210 34,180,365 33,084,543
01/02/2043 222	203,680,899	140,681,223	80,751,088	32,010,426
01/03/2043 223	198,683,837	137,019,536	78,468,592	30,986,601
01/04/2043 224	193,759,481	133,396,888	76,199,681	29,963,177
01/05/2043 225	188,793,857	129,764,876	73,942,542	28,956,440
01/06/2043 226	183,955,804	126,225,055	71,742,563	27,975,914
01/07/2043 227	179,181,862	122,747,507	69,594,315	27,026,963
01/08/2043 228	174,460,459	119,310,434	67,473,557	26,092,381
01/09/2043 229	169,789,661	115,919,216	65,389,001	25,179,171
01/10/2043 230	165,187,048	112,591,796	63,355,713	24,296,213
01/11/2043 231	160,641,287	109,307,688	61,351,310	23,427,895
01/12/2043 232	156,138,269	106,069,239	59,387,132	22,584,884
01/01/2044 233	151,452,990	102,711,890	57,361,132	21,722,002
01/02/2044 234	147,041,112	99,550,726	55,454,337	20,910,974
01/03/2044 235	142,668,929	96,437,378	53,592,241	20,128,723
01/04/2044 236	138,327,239	93,344,015	51,741,272	19,351,205
01/05/2044 237	133,967,559	90,253,692	49,905,150	18,587,987
01/06/2044 238	129,727,406	87,248,877	48,120,964	17,847,523
01/07/2044 239	125,532,383	84,288,911	46,374,014	17,129,094
01/08/2044 240	121,423,323	81,391,596	44,666,086	16,428,360

01/09/2044	241	117,382,262	78,549,369	42,996,701	15,747,372
01/10/2044	242	113,434,342	75,782,922	41,380,292	15,093,243
01/11/2044	243	109,549,624	73,063,498	39,793,923	14,453,146
01/12/2044	244	105,722,045	70,394,979	38,246,152	13,834,054
01/01/2045	245	102,017,488	67,813,090	36,749,691	13,236,466
01/02/2045	246	98,342,390	65,259,305	35,275,785	12,651,781
01/03/2045	247	94,686,093	62,736,748	33,834,313	12,088,359
01/04/2045	248	91,053,403	60,227,491	32,398,450	11,526,324
01/05/2045	249	87,456,251	57,753,194	30,990,974	10,980,394
01/06/2045	250	83,926,642	55,328,357	29,614,274	10,448,174
01/07/2045	251	80,443,756	52,945,229	28,268,965	9,932,654
01/08/2045	252	76,996,740	50,590,574	26,943,052	9,426,680
01/09/2045	253	73,588,021	48,268,874	25,641,205	8,933,200
01/10/2045	254	70,267,016	46,014,862	24,383,675	8,460,263
01/11/2045 01/12/2045	255 256	67,052,472 63,913,747	43,835,320 41,714,806	23,169,641	8,004,987
01/12/2045	257	60,875,764	39,664,607	21,994,552 20,860,376	7,567,850 7,147,204
01/02/2046	258	57,916,725	37,672,592	19,762,350	6,742,318
01/03/2046	259	55,054,795	35,756,152	18,713,929	6,360,198
01/04/2046	260	52,300,885	33,909,973	17,702,546	5,990,982
01/05/2046	261	49,624,081	32,121,620	16,727,672	5,637,854
01/06/2046	262	47,095,303	30,433,040	15,808,021	5,305,331
01/07/2046	263	44,784,732	28,892,445	14,970,841	5,003,769
01/08/2046	264	42,577,417	27,421,827	14,172,694	4,716,937
01/09/2046	265	40,430,503	25,994,951	13,401,059	4,441,232
01/10/2046	266	38,369,228	24,629,154	12,665,705	4,180,322
01/11/2046	267	36,397,130	23,323,641	11,963,832	3,931,944
01/12/2046	268	34,495,445	22,068,739	11,292,270	3,696,020
01/01/2047	269	32,680,608	20,872,221	10,652,867	3,471,972
01/02/2047	270	30,961,149	19,740,511	10,049,635	3,261,494
01/03/2047	271	29,308,025	18,657,867	9,476,654	3,063,772
01/04/2047	272 273	27,710,444 26,178,898	17,610,907 16,610,249	8,922,136 8,394,465	2,872,280 2,691,331
01/05/2047 01/06/2047	274	24,716,239	15.655.608	7,891,888	2,519,484
01/00/2047	275	23,319,583	14.746.702	7,415,418	2,357,667
01/08/2047	276	21,992,053	13,883,619	6,963,659	2,204,656
01/09/2047	277	20,724,277	13,061,080	6,534,435	2,060,004
01/10/2047	278	19,530,612	12,288,591	6,132,828	1,925,470
01/11/2047	279	18,404,355	11,560,314	5,754,697	1,799,099
01/12/2047	280	17,314,811	10,858,088	5,391,827	1,678,745
01/01/2048	281	16,277,899	10,190,528	5,047,466	1,564,872
01/02/2048	282	15,268,273	9,542,256	4,714,350	1,455,405
01/03/2048	283	14,298,402	8,921,933	4,397,392	1,352,174
01/04/2048	284	13,349,773	8,315,879	4,088,259	1,251,793
01/05/2048	285	12,440,427	7,736,706	3,794,165	1,156,982
01/06/2048	286	11,559,235	7,176,500	3,510,483	1,065,942
01/07/2048	287	10,744,615	6,659,797	3,249,712	982,716
01/08/2048	288	10,024,146	6,202,693	3,018,967	909,071
01/09/2048 01/10/2048	289	9,363,045 8,778,967	5,783,794 5,414,093	2,807,921 2,621,969	841,940 782,960
01/10/2048	290 291	8,269,871	5,091,477	2,459,460	731,322
01/11/2048	292	7,811,040	4,801,097	2,313,483	685,096
01/01/2049	293	7,414,623	4,549,707	2,186,771	644,829
01/02/2049	294	7,058,886	4,324,076	2,073,038	608,703
01/03/2049	295	6,750,304	4,128,713	1,974,830	577,648
01/04/2049	296	6,498,985	3,968,255	1,893,253	551,440
01/05/2049	297	6,308,815	3,845,816	1,830,321	530,925
01/06/2049	298	6,122,293	3,725,783	1,768,685	510,873
01/07/2049	299	5,936,935	3,607,051	1,708,107	491,353
01/08/2049	300	5,751,497	3,488,459	1,647,747	471,982
01/09/2049	301	5,566,591	3,370,582	1,588,019	452,947
01/10/2049	302	5,382,778 5,109,530	3,253,933	1,529,288	434,407
01/11/2049	303	5,198,530 5,013,845	3,137,223	1,470,687 1.412.625	415,992
01/12/2049 01/01/2050	304 305	4,828,722	3,020,802 2,904,333	1,354,706	397,931 379,999
01/01/2050	306	4,644,093	2,788,547	1,297,390	362,380
01/02/2030	307	4,459,026	2,673,321	1,240,923	345,282
01/04/2050	308	4,273,788	2.557.919	1,184,336	328,141
01/05/2050	309	4,088,718	2,443,136	1,128,406	311,363
01/06/2050	310	3,905,143	2,329,487	1,073,179	294,870
01/07/2050	311	3,721,320	2,216,189	1,018,470	278,691
01/08/2050	312	3,538,512	2,103,746	964,337	262,760
01/09/2050	313	3,355,530	1,991,574	910,597	247,066
01/10/2050	314	3,174,369	1,880,959	857,904	231,816
01/11/2050	315	2,996,239	1,772,398	806,334	216,958
01/12/2050	316	2,819,690	1,665,224	755,711	202,503
01/01/2051	317	2,643,495	1,558,520	705,489	188,245
01/02/2051	318	2,469,123	1,453,248	656,162	174,341
01/03/2051	319 320	2,296,973 2,130,070	1,349,854	608,078 561,506	160,947
01/04/2051 01/05/2051	320 321	1,963,657	1,249,648 1,150,127	515,516	147,991 135,313
01/05/2051	322	1,799,026	1,051,914	470,296	122,921
01/00/2051	323	1,634,677	954,249	425,581	110,778
01/08/2051	324	1,470,164	856,758	381,130	98,787
01/09/2051	325	1,309,225	761,674	337,970	87,229
01/10/2051	326	1,155,918	671,380	297,171	76,385
01/11/2051	327	1,013,067	587,412	259,343	66,379

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01/12/2051	328	882,390	510,801	224,965	57,344
01/01/2052	329	762,518	440,660	193,580	49,135
01/02/2052	330	655,097	377,940	165,605	41,856
01/03/2052	331	553,722	318,947	139,423	35,099
01/04/2052	332	457,116	262,855	114,611	28,731
01/05/2052	333	364,046	208,993	90,902	22,694
01/06/2052	334	281,223	161,172	69,924	17,383
01/07/2052	335	217,104	124,221	53,760	13,310
01/08/2052	336	170,762	97,539	42,105	10,380
01/09/2052	337	148,917	84,917	36,563	8,976
01/10/2052	338	129,871	73,935	31,757	7,764
01/11/2052	339	112,440	63,903	27,378	6,665
01/12/2052	340	96,136	54,547	23,312	5,652
01/01/2053	341	84,110	47,643	20,309	4,903
01/02/2053	342	73,489	41,556	17,670	4,248
01/03/2053	343	63,716	35,975	15,261	3,655
01/04/2053	344	54,370	30,646	12,968	3,092
01/05/2053	345	44,996	25,320	10,688	2,538
01/06/2053	346	36,894	20,726	8,726	2,064
01/07/2053	347	29,546	16,571	6,960	1,639
01/08/2053	348	23,644	13,238	5,546	1,301
01/09/2053	349	17,725	9.908	4.140	967
01/10/2053	350	13,483	7,524	3,136	729
01/11/2053	351	10,199	5,682	2,362	547
01/12/2053	352	7,824	4,351	1,805	416
01/01/2054	353	5,441	3,021	1,250	287
01/02/2054	354	3,052	1,692	698	160
01/03/2054	355	1,528	846	348	79
01/04/2054	356	0	0	0	0
01/05/2054	357		0	0	0
		341,375,046,638	303,475,417,608	258,275,751,452	204,393,898,710





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

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB E	
Additional information on the programme	
2. Additional information on the swaps	
<ol> <li>Additional information on the asset distribution</li> </ol>	

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVVKVRZYO1T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5 E.1.1.6	Cash manager Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor					
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De				
OE.1.1.1	where applicable - paying agent					
OE.1.1.2 OE.1.1.3						
OE.1.1.3						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1 E.2.1.2						
E.2.1.2 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.2.1.23						
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.2.1.5 OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12 OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	4.78				
E.3.1.2	Weighted Average Maturity (vears)**	14.94				
OE.3.1.1						
OE.3.1.2 OE.3.1.3						
OE.3.1.3						
UE.3.1.4	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 davs	0.02%				0.02%
E.3.2.2	30-<60 days	0.15%				0.15%
E.3.2.3	60-<90 days	0.07%				0.07%
E.3.2.4	90≺180 davs	0.00%				0.00%
E.3.2.5	>= 180 davs	0.00%				0.00%

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

<sup>\*</sup> Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!searc