



## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

### TERMS OF USE

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

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

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

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

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

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



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

### **1. DIRECTORY SERVICES**

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY**

**WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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

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

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

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

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose.

We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/1/2024

Cut-off Date: 31/1/2024



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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB A</b>	
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2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. Compliance Art 14 CBD Check Table	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labelled Cover Pool Name	Residential Mortgage Pandbrievien			
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds			
G.1.1.5	Cut-off date	31/01/2024			
OG.1.1.2	Optional information e.a. Contact names				
OG.1.1.3	Optional information e.a. Parent name				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	LEVEL 1			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
3.1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3,606.58			
G.3.1.2	Outstanding Covered Bonds	2,750.00			
OG.3.1.1	Cover Pool Size (NPV) (mn)	3,468.46			
OG.3.1.2	Outstanding Covered Bonds (NPV) (mn)	2,760.21			
OG.3.1.3					
OG.3.1.4					
3.2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	26.15%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	856.6			
OG.3.2.1	Optional information e.a. Asset Coverage Test (ACT)	20.56%			
OG.3.2.3	Optional information e.a. OC (NPV basis)	25.66%			
OG.3.2.4					
3.3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3,606.58		99.3%	
G.3.3.2	Public Sector	-		-	
G.3.3.3	Shipping	20.00		0.5%	
G.3.3.4	Substitute Assets	-		-	
G.3.3.5	Other	158.74		4.2%	
G.3.3.6	Total	3,785.3		100.0%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
3.4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.85	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	70.75	ND1	2.0%	
G.3.4.3	1 - 2 Y	125.94	ND1	3.5%	
G.3.4.4	2 - 3 Y	169.18	ND1	4.7%	
G.3.4.5	3 - 4 Y	212.79	ND1	5.9%	
G.3.4.6	4 - 5 Y	214.48	ND1	5.9%	
G.3.4.7	5 - 10 Y	1,761.69	ND1	48.8%	
G.3.4.8	10+ Y	1,051.76	ND1	29.2%	
G.3.4.9	Total	3,606.6	0	100.0%	0.0%
OG.3.4.1	a/w 0-1 dav	1.66		0.0%	
OG.3.4.2	a/w 0-0.5v	22.16		0.6%	
OG.3.4.3	a/w 0.5-1 v	46.93		1.3%	
OG.3.4.4	a/w 1-1.5v	68.29		1.9%	
OG.3.4.5	a/w 1.5-2 v	57.65		1.6%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					
3.5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	3.28	4.28		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	500.00	0.0	18.2%	0.0%
G.3.5.3	1 - 2 Y	500.00	500.0	18.2%	18.2%
G.3.5.4	2 - 3 Y	0.00	500.0	0.0%	18.2%
G.3.5.5	3 - 4 Y	0.00	0.0	0.0%	0.0%
G.3.5.6	4 - 5 Y	1,750.00	0.0	63.6%	0.0%
G.3.5.7	5 - 10 Y	0.00	1,750.0	0.0%	63.6%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	2,750.0	2,750.0	100.0%	100.0%
OG.3.5.1	a/w 0-1 dav	0.00		0.0%	
OG.3.5.2	a/w 0-0.5v	0.00		0.0%	
OG.3.5.3	a/w 0.5-1 v	500.00		18.2%	
OG.3.5.4	a/w 1-1.5v	0.00		0.0%	
OG.3.5.5	a/w 1.5-2 v	500.00		18.2%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
3.6. Cover Assets - Currency		Nominal (before hedging) (mn)	Nominal (after hedging) (mn)	% Total (before)	% Total (after)
G.3.6.1	EUR	3,606.58	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	3,606.6	0.0	100.0%	0.0%
OG.3.6.1					
OG.3.6.2					
OG.3.6.3					
OG.3.6.4					
OG.3.6.5					
OG.3.6.6					

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,750.00	0.0	100.0%	
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19					
OG.3.7.1	Total	2,750.0	0.0	100.0%	0.0%
OG.3.7.2	<i>a/w lff relevant, please specify</i>				
OG.3.7.3	<i>a/w lff relevant, please specify</i>				
OG.3.7.4	<i>a/w lff relevant, please specify</i>				
OG.3.7.5	<i>a/w lff relevant, please specify</i>				
OG.3.7.6	<i>a/w lff relevant, please specify</i>				
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,750.00	0.0	100.0%	
G.3.8.2	Floating coupon	0.00	0.0	0.0%	
G.3.8.3	Other	0.00	0.0	0.0%	
G.3.8.4	Total	2,750.0	0.0	100.0%	0.0%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20.00		11.2%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	158.74		88.8%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	178.7		100.0%	
OG.3.9.1	<i>a/w EU gvts or quasi gvts</i>			0.0%	
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>			0.0%	
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>			0.0%	
OG.3.9.4	<i>a/w EU central banks</i>			0.0%	
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central</i>			0.0%	
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central</i>			0.0%	
OG.3.9.7	<i>a/w CQS1 credit institutions</i>			0.0%	
OG.3.9.8	<i>a/w CQS2 credit institutions</i>			0.0%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	20.00		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	20.00		100.0%	
G.3.10.16	Total	20.0		100.0%	
OG.3.10.1	<i>a/w lff relevant, please specify</i>			0.0%	
OG.3.10.2	<i>a/w lff relevant, please specify</i>			0.0%	
OG.3.10.3	<i>a/w lff relevant, please specify</i>			0.0%	
OG.3.10.4	<i>a/w lff relevant, please specify</i>			0.0%	
OG.3.10.5	<i>a/w lff relevant, please specify</i>			0.0%	
OG.3.10.6	<i>a/w lff relevant, please specify</i>			0.0%	
OG.3.10.7	<i>a/w lff relevant, please specify</i>			0.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.55%	0.73%
G.3.11.2	Central bank eligible assets	0.00		0.00%	0.00%
G.3.11.3	Other	0.00		0.00%	0.00%
G.3.11.4	Total	20.0		0.55%	0.73%
OG.3.11.1	<i>a/w lff relevant, please specify</i>				
OG.3.11.2	<i>a/w lff relevant, please specify</i>				
OG.3.11.3	<i>a/w lff relevant, please specify</i>				
OG.3.11.4	<i>a/w lff relevant, please specify</i>				
OG.3.11.5	<i>a/w lff relevant, please specify</i>				
OG.3.11.6	<i>a/w lff relevant, please specify</i>				
OG.3.11.7	<i>a/w lff relevant, please specify</i>				
12. Bond List					
G.3.12.1	Bond list		<a href="https://www.coveredbondlabel.com/issuer/">https://www.coveredbondlabel.com/issuer/</a>		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool (notional) (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>				
OG.3.13.2	<i>Derivatives outside the cover pool (notional) (mn)</i>				
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>				
OG.3.13.4					
OG.3.13.5					



**14. Sustainable or other special purpose strategy**

G.3.14.1	Is sustainability based on <b>sustainable assets not present in the cover pool?</b>
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on <b>sustainable collateral assets present in the cover pool?</b>
G.3.14.5	If yes. Further details are available in Tab F
G.3.14.6	Is sustainability based on <b>other criteria?</b>
G.3.14.7	If yes. please provide further details
OG.3.14.1	
OG.3.14.2	
OG.3.14.3	
OG.3.14.4	
OG.3.14.5	
OG.3.14.6	
OG.3.14.7	
OG.3.14.8	
OG.3.14.9	
OG.3.14.10	
OG.3.14.11	
OG.3.14.12	
OG.3.14.13	
OG.3.14.14	
OG.3.14.15	
OG.3.14.16	
OG.3.14.17	
OG.3.14.18	
OG.3.14.19	
OG.3.14.20	
OG.3.14.21	
OG.3.14.22	
OG.3.14.23	
OG.3.14.24	
OG.3.14.25	
OG.3.14.26	
OG.3.14.27	
OG.3.14.28	
OG.3.14.29	
OG.3.14.30	
OG.3.14.31	
OG.3.14.32	
OG.3.14.33	
OG.3.14.34	
OG.3.14.35	
OG.3.14.36	
OG.3.14.37	
OG.3.14.38	

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

Row Row

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

G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">28</a>
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">28</a>
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pleditrief Programme (bnp-paribasfortis.com)
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">111</a>
G.4.1.10	(d) Interest rate risk - covered bond:	<a href="#">153</a>
G.4.1.11	(d) Currency risk - covered bond:	<a href="#">137</a>
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>
G.4.1.14	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>
G.4.1.15	(d) Hedging Strategy:	<a href="#">18 for Harmonised Glossary</a>
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">65</a>
G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">88</a>
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>
G.4.1.19	(f) Levels of OC:	<a href="#">44</a>
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		

**5. References to Capital Requirements Regulation**

G.5.1.1	Exposure to credit institute credit quality step 1	158.74
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

**6. Other relevant information**

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

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

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency EUR

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

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	3,606.6		100.0%
M.7.1.2	Commercial	0.0		0.0%
M.7.1.3	Other	0.0		0.0%
M.7.1.4	Total	3,606.6		100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>			0.0%
OM.7.1.3				0.0%
OM.7.1.4				0.0%
OM.7.1.5				0.0%
OM.7.1.6				0.0%
OM.7.1.7				0.0%
OM.7.1.8				0.0%
OM.7.1.9				0.0%
OM.7.1.10				0.0%
OM.7.1.11				0.0%
<b>2. General Information</b>				
M.7.2.1	Number of mortgage loans	50,133.0		50,133
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>	26,652.0		26,652
OM.7.2.2	<i>Optional information eg. Number of guarantors</i>			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>				
M.7.3.1	10 largest exposures	0.72%		0.72%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
		% 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			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.67%		16.67%	
M.7.5.2	Vlaams-Brabant	13.52%		13.52%	
M.7.5.3	Oost-Vlaanderen	14.90%		14.90%	
M.7.5.4	Brussels	10.38%		10.38%	
M.7.5.5	West-Vlaanderen	10.63%		10.63%	
M.7.5.6	Limburg	6.85%		6.85%	
M.7.5.7	Liège	7.80%		7.80%	
M.7.5.8	Hainaut	6.32%		6.32%	
M.7.5.9	Brabant Wallon	5.58%		5.58%	
M.7.5.10	Namur	4.22%		4.22%	
M.7.5.11	Luxembourg	3.03%		3.03%	
M.7.5.12	Other	0.11%		0.11%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.03%		92.03%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.97%		7.97%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.73%		2.73%	
M.7.7.2	Amortising	97.27%		97.27%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.56%		4.56%	
M.7.8.2	> 12 - ≤ 24 months	12.51%		12.51%	
M.7.8.3	> 24 - ≤ 36 months	21.65%		21.65%	
M.7.8.4	> 36 - ≤ 60 months	11.04%		11.04%	
M.7.8.5	> 60 months	50.24%		50.24%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.04%		0.04%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	71.94			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	≤100K	1,522.83	38,162	42.2%	76.1%
M.7A.10.4	>100K and ≤200K	1,258.20	9,132	34.9%	18.2%
M.7A.10.5	>200K and ≤300K	486.49	2,028	13.5%	4.0%
M.7A.10.6	>300K and ≤400K	181.60	534	5.0%	1.1%
M.7A.10.7	>400K	157.46	277	4.4%	0.6%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	3,606.6	50,133	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.29%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	847.44	21,843	23.5%	43.6%
M.7A.11.3	>40 - <=50 %	451.17	6,090	12.5%	12.1%
M.7A.11.4	>50 - <=60 %	490.99	5,890	13.6%	11.7%
M.7A.11.5	>60 - <=70 %	545.77	5,751	15.1%	11.5%
M.7A.11.6	>70 - <=80 %	627.41	5,739	17.4%	11.4%
M.7A.11.7	>80 - <=90 %	471.32	3,530	13.1%	7.0%
M.7A.11.8	>90 - <=100 %	130.29	895	3.6%	1.8%
M.7A.11.9	>100 %	42.20	395	1.2%	0.8%
M.7A.11.10	Total	3,606.6	50,133	100.0%	100.0%
OM.7A.11.1	o/w >100 - <=110 %	16.06	0	0.4%	0.0%
OM.7A.11.2	o/w >110 - <=120 %	2.41	0	0.1%	0.0%
OM.7A.11.3	o/w >120 - <=130 %	3.09	0	0.1%	0.0%
OM.7A.11.4	o/w >130 - <=140 %	5.06	0	0.1%	0.0%
OM.7A.11.5	o/w >140 - <=150 %	1.82	0	0.1%	0.0%
OM.7A.11.6	o/w >150 %	13.76	0	0.4%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.85%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,172.25	26,851	32.5%	53.6%
M.7A.12.3	>40 - <=50 %	513.29	6,230	14.2%	12.4%
M.7A.12.4	>50 - <=60 %	530.32	5,600	14.7%	11.2%
M.7A.12.5	>60 - <=70 %	472.40	4,468	13.1%	8.9%
M.7A.12.6	>70 - <=80 %	462.47	3,917	12.8%	7.8%
M.7A.12.7	>80 - <=90 %	321.98	2,169	8.9%	4.3%
M.7A.12.8	>90 - <=100 %	111.19	684	3.1%	1.4%
M.7A.12.9	>100 %	22.69	214	0.6%	0.4%
M.7A.12.10	Total	3,606.6	50,133	100.0%	100.0%
OM.7A.12.1	o/w >100 - <=110 %	4.23	0	0.1%	0.0%
OM.7A.12.2	o/w >110 - <=120 %	2.63	0	0.1%	0.0%
OM.7A.12.3	o/w >120 - <=130 %	3.00	0	0.1%	0.0%
OM.7A.12.4	o/w >130 - <=140 %	2.83	0	0.1%	0.0%
OM.7A.12.5	o/w >140 - <=150 %	1.39	0	0.0%	0.0%
OM.7A.12.6	o/w >150 %	8.61	0	0.2%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.67%			
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	18.33%			
OM.7A.13.1	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [if relevant, please specify]				
OM.7A.13.6	o/w [if relevant, please specify]				
OM.7A.13.7	o/w [if relevant, please specify]				
OM.7A.13.8	o/w [if relevant, please specify]				
OM.7A.13.9	o/w [if relevant, please specify]				
OM.7A.13.10	o/w [if relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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



**EUR 10 Billion Mortgage Pandbrieven Programme**

**Reporting Date**

Reporting Date 31/01/2024

**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 Pandbrievan Prog  
**FORTIS**

**Covered Bond Emmission**

**Outstanding Series**

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.65	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2024	4.14	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.68	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.75	30/10/2029
		<b>2,750,000,000</b>									

**Totals**

Total Outstanding (in EUR): 2,750,000,000  
Current Weighted Average Fixed Coupon: 1.81 %  
Weighted Average Remaining Average Life\* 3.28

\* At Reporting Date until Maturity Date





## Ratings

### 1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

### 2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

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



**Test Summary**

(all amounts in EUR unless stated otherwise)

**1. Outstanding Mortgage Pandbrieven and Cover Assets**

Outstanding Mortgage Pandbrieven	2,750,000,000	(I)
Nominal Balance Residential Mortgage Loans	3,606,584,736	(II)
Nominal Balance Public Finance Exposures	20,000,000	(III)
Nominal Balance Financial Institution Exposures	158,738,269	(IV)
Nominal OC Level [(II)+(III)+(IV))/(I)-1	37.65%	

**2. Residential Mortgage Loans Cover Test**

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,923,662,383	(V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	106.31%	Limit
> > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

**3. Total Asset Cover Test**

Value of Public Finance Exposures (definition Royal Decree)	18,702,243	(VI)
Value of Financial Institution Exposures (definition Royal Decree)	158,738,269	(VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0	(VIIbis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,923,662,383	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]	112.77%	Limit
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

**4. Interest and Principal Coverage Test**

Interest Proceeds Cover Assets	520,118,223	(VIII)
Total Interest Proceeds Residential Mortgage Loans	520,118,223	
Total Interest Proceeds Public Finance Exposures	0	
Total Interest Proceeds Financial Institution Exposures	0	
Impact Derivatives	0	
Principal Proceeds Cover Assets	3,101,102,895	(IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,923,662,383	
Total Principal Proceeds Public Finance Exposures	18,702,243	
Total Principal Proceeds Financial Institution Exposures	158,738,269	
Impact Derivatives	0	
Interest Requirement Covered Bonds	229,062,500	(X)
Costs, Fees and expenses Covered Bonds	24,661,575	(XI)
Principal Requirement Covered Bonds	2,750,000,000	(XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	617,497,043	
> > Cover Test Royal Decree Art 5 paraf 3	Passed	

**5. Liquidity Tests**

Cumulative Cash Inflow Next 180 Days	358,471,002	(XIII)
Cumulative Cash Outflow Next 180 Days	-10,324,805	(XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	348,146,197	
> > Liquidity Test Royal Decree Art 7 paraf 1	Passed	
MtM Liquid Bonds	17,720,700	(XV)
Interest Payable on Mortgage Pandbrieven next 3 months	6,562,500	(XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	11,158,200	(XVII)

**Cover Pool Summary**

Portfolio Cut-off 31/01/2024 (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	3,606,584,736
Principal Redemptions between Cut-off Date and Maturity	3,606,584,736
Interest Payments between Cut-off Date and Maturity Date	520,118,223
Number of borrowers	26,652
Number of loans	50,133
Average Outstanding Balance per borrower	135,321
Average Outstanding Balance per loan	71,940
Weighted average Current Loan to Current Value	51.85%
Weighted average Current Loan to Original Value	58.29%
Weighted average seasoning (in Years)	4.46
Weighted average remaining maturity (in years, at 0% CPR)	14.95
Weighted average initial maturity (in years, at 0% CPR)	19.42
Percentage of Fixed Rate Loans	92.03%
Percentage of Variable Rate Loans	7.97%
Weighted average interest rate	1.79%
Weighted average interest rate Fixed Rate Loans	1.76%
Weighted average interest rate Variable Rate Loans	2.09%
Weighted Remaining average life (in years, at 0% CPR)	7.85
Weighted Remaining average life to interest reset (in years, at 0% CPR)	7.22
% Construction Loans	0.01%

**2. Registered Cash**

Registered Cash Proceeds under the Residential Mortgage Loans 158,738,269

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

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

6,087,095 EUR



**Stratification Tables**

Portfolio Cut-off [ 31/01/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	601,141,839.47	16.67 %	8,057	16.07 %
Oost-Vlaanderen	537,362,166.74	14.90 %	7,848	15.65 %
Vlaams-Brabant	487,463,898.61	13.52 %	6,416	12.80 %
West-Vlaanderen	383,441,886.37	10.63 %	6,206	12.38 %
Brussels	374,426,427.21	10.38 %	3,857	7.69 %
Liège	281,374,372.99	7.80 %	4,167	8.31 %
Limburg	247,136,382.85	6.85 %	3,935	7.85 %
Hainaut	227,805,755.24	6.32 %	3,511	7.00 %
Brabant Wallon	201,141,552.52	5.58 %	2,418	4.82 %
Namur	152,105,338.52	4.22 %	2,176	4.34 %
Luxembourg	109,342,657.82	3.03 %	1,476	2.94 %
Other	3,842,457.45	0.11 %	66	0.13 %
<b>Total</b>	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	164,593,854.28	4.56 %	1,207	2.41 %
>1 and <=2	451,176,966.49	12.51 %	3,869	7.72 %
>2 and <=3	780,709,745.14	21.65 %	7,415	14.79 %
>3 and <=4	397,201,586.98	11.01 %	4,248	8.47 %
>4 and <=5	454,299,501.41	12.60 %	5,999	11.97 %
>5 and <=6	252,188,902.54	6.99 %	3,550	7.08 %
>6 and <=7	259,645,936.25	7.20 %	4,450	8.88 %
>7 and <=8	506,105,493.29	14.03 %	10,579	21.10 %
>8 and <=9	280,982,221.84	7.79 %	6,719	13.40 %
>9 and <=10	31,565,839.84	0.88 %	1,104	2.20 %
>10 and <=11	3,856,409.67	0.11 %	124	0.25 %
>11 and <=12	1,953,770.67	0.05 %	67	0.13 %
>12 and <=13	3,126,762.19	0.09 %	164	0.33 %
>13 and <=14	7,040,055.31	0.20 %	254	0.51 %
>14 and <=15	6,935,498.20	0.19 %	171	0.34 %
>15 and <=16	1,334,554.12	0.04 %	35	0.07 %
>16 and <=17	243,354.88	0.01 %	10	0.02 %
>17 and <=18	804,718.41	0.02 %	28	0.06 %
>18 and <=19	1,757,849.52	0.05 %	83	0.17 %
>19 and <=20	557,318.81	0.02 %	41	0.08 %
>20 and <=21	226,621.05	0.01 %	10	0.02 %
>21 and <=22	250,000.00	0.01 %	2	0.00 %
>22 and <=23	1,132.49	0.00 %	1	0.00 %
>23 and <=24	26,642.41	0.00 %	3	0.01 %
<b>Total</b>	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	0.00	0.00 %	157	0.31 %
<=1	22,158,490.50	0.61 %	1,265	2.52 %
>1 and <=2	46,970,956.25	1.30 %	2,970	5.92 %
>2 and <=3	73,103,776.96	2.03 %	3,390	6.76 %
>3 and <=4	57,453,653.58	1.59 %	2,023	4.04 %
>4 and <=5	74,533,664.42	2.07 %	2,155	4.30 %
>5 and <=6	96,911,379.62	2.69 %	2,478	4.94 %
>6 and <=7	94,450,564.80	2.62 %	2,082	4.15 %
>7 and <=8	133,285,728.69	3.70 %	2,489	4.96 %
>8 and <=9	106,880,681.64	2.96 %	1,798	3.59 %
>9 and <=10	106,169,220.89	2.94 %	1,693	3.38 %
>10 and <=11	152,484,630.93	4.23 %	2,347	4.68 %
>11 and <=12	164,084,706.87	4.55 %	2,272	4.53 %
>12 and <=13	216,484,844.02	6.00 %	2,716	5.42 %
>13 and <=14	153,107,802.97	4.25 %	1,786	3.56 %
>14 and <=15	142,978,219.17	3.96 %	1,584	3.16 %
>15 and <=16	184,022,288.49	5.10 %	2,122	4.23 %
>16 and <=17	214,218,008.30	5.94 %	2,304	4.60 %
>17 and <=18	345,067,958.66	9.57 %	3,285	6.55 %
>18 and <=19	192,721,460.51	5.34 %	1,776	3.54 %
>19 and <=20	115,646,517.95	3.21 %	1,045	2.08 %
>20 and <=21	155,498,070.90	4.31 %	1,380	2.75 %
>21 and <=22	170,518,511.57	4.73 %	1,275	2.54 %
>22 and <=23	295,517,430.51	8.19 %	1,964	3.92 %
>23 and <=24	161,813,165.31	4.49 %	1,016	2.03 %
>24 and <=25	87,092,037.47	2.41 %	498	0.99 %
>25 and <=26	1,192,146.42	0.03 %	13	0.03 %
>26 and <=27	3,631,259.91	0.10 %	23	0.05 %
>27 and <=28	26,560,090.48	0.74 %	158	0.32 %
>28 and <=29	11,059,926.94	0.31 %	65	0.13 %
>29 and <=30	967,541.06	0.03 %	4	0.01 %
<b>Total</b>	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**4. Original term to maturity**

In Years	In EUR	In %	In number of loans	In %
<=1	358,287.04	0.01 %	6	0.01 %
>1 and <=2	4,296,995.33	0.12 %	39	0.08 %
>2 and <=3	4,744,305.90	0.13 %	51	0.10 %
>3 and <=4	3,469,231.70	0.10 %	57	0.11 %
>4 and <=5	32,954,649.84	0.91 %	276	0.55 %
>5 and <=6	3,647,359.61	0.10 %	122	0.24 %
>6 and <=7	6,031,016.55	0.17 %	205	0.41 %
>7 and <=8	7,084,648.39	0.20 %	441	0.88 %
>8 and <=9	14,981,528.85	0.42 %	773	1.54 %
>9 and <=10	245,089,716.81	6.80 %	9,048	18.05 %
>10 and <=11	28,766,892.87	0.80 %	1,570	3.13 %
>11 and <=12	49,477,792.60	1.37 %	1,210	2.41 %
>12 and <=13	162,024,914.66	4.49 %	3,609	7.20 %
>13 and <=14	25,519,590.94	0.71 %	506	1.01 %
>14 and <=15	418,930,653.67	11.62 %	6,714	13.39 %
>15 and <=16	35,149,573.64	0.97 %	513	1.02 %
>16 and <=17	51,220,571.08	1.42 %	689	1.37 %
>17 and <=18	212,474,206.32	5.89 %	2,760	5.51 %
>18 and <=19	32,296,771.85	0.90 %	440	0.88 %
>19 and <=20	926,833,247.96	25.70 %	9,963	19.87 %
>20 and <=21	52,003,825.33	1.44 %	606	1.21 %
>21 and <=22	27,164,010.20	0.75 %	303	0.60 %
>22 and <=23	38,389,495.68	1.06 %	407	0.81 %
>23 and <=24	18,527,086.96	0.51 %	222	0.44 %
>24 and <=25	1,082,379,160.72	30.01 %	8,535	17.02 %
>25 and <=26	62,472,644.63	1.73 %	589	1.17 %
>26 and <=27	3,397,729.65	0.09 %	26	0.05 %
>27 and <=28	1,131,020.96	0.03 %	8	0.02 %
>28 and <=29	12,434,492.42	0.34 %	81	0.16 %
>29 and <=30	41,646,093.33	1.15 %	342	0.68 %
>30 and <=31	1,363,154.16	0.04 %	15	0.03 %
>39 and <=40	215,206.09	0.01 %	4	0.01 %
>31 and <=32	108,860.05	0.00 %	3	0.01 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**5. Origination Year**

Year	In EUR	In %	In number of loans	In %
2000	26,642.41	0.00 %	3	0.01 %
2001	1,132.49	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	193,725.91	0.01 %	6	0.01 %
2004	476,915.11	0.01 %	36	0.07 %
2005	1,784,287.90	0.05 %	89	0.18 %
2006	891,578.87	0.02 %	31	0.06 %
2007	243,354.88	0.01 %	10	0.02 %
2008	1,240,954.62	0.03 %	27	0.05 %
2009	5,619,303.14	0.16 %	156	0.31 %
2010	7,966,124.52	0.22 %	265	0.53 %
2011	3,360,900.32	0.09 %	170	0.34 %
2012	2,020,155.97	0.06 %	65	0.13 %
2013	3,857,603.19	0.11 %	119	0.24 %
2014	27,247,500.30	0.76 %	912	1.82 %
2015	279,966,786.87	7.76 %	6,736	13.44 %
2016	471,480,265.90	13.07 %	10,119	20.18 %
2017	281,574,987.09	7.81 %	4,794	9.56 %
2018	254,531,734.16	7.06 %	3,610	7.20 %
2019	449,366,644.97	12.46 %	5,965	11.90 %
2020	375,995,479.70	10.43 %	4,068	8.11 %
2021	776,399,895.69	21.53 %	7,467	14.89 %
2022	483,157,760.74	13.40 %	4,150	8.28 %
2023	178,928,714.00	4.96 %	1,331	2.65 %
2024	2,287.04	0.00 %	1	0.00 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**6. Outstanding Loan Balance by Borrower**

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	551,784,297.48	15.30 %	13,072	49.05 %
>100 and <=200	1,088,388,687.48	30.18 %	7,462	28.00 %
>200 and <=300	916,574,766.48	25.41 %	3,769	14.14 %
>300 and <=400	483,100,839.16	13.39 %	1,416	5.31 %
>400	566,736,145.19	15.71 %	933	3.50 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>26,652</b>	<b>100.00 %</b>

**7. Interest Rate**

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,661,950.30	0.05 %	31	0.06 %
0.5 - 1%	175,879,975.08	4.88 %	1,758	3.51 %
1 - 1.5%	1,139,878,890.88	31.61 %	13,640	27.21 %
1.5 - 2%	1,587,957,241.82	44.03 %	25,823	51.51 %
2 - 2.5%	284,764,048.42	7.90 %	3,965	7.91 %
2.5 - 3%	164,734,997.21	4.57 %	2,104	4.20 %
3 - 3.5%	143,398,299.12	3.98 %	1,234	2.46 %
3.5 - 4%	70,766,680.63	1.96 %	737	1.47 %
4 - 4.5%	18,701,319.61	0.52 %	291	0.58 %
4.5 - 5%	6,037,997.12	0.17 %	164	0.33 %
5 - 5.5%	5,245,112.53	0.15 %	154	0.31 %
5.5 - 6%	3,680,417.52	0.10 %	123	0.25 %
6 - 6.5%	3,165,220.34	0.09 %	78	0.16 %
6.5 - 7%	523,767.56	0.01 %	24	0.05 %
7 - 7.5%	188,817.65	0.01 %	7	0.01 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	3,319,100,004.54	92.03 %	47,172	94.09 %
Variable	2,230,172.94	0.06 %	80	0.16 %
Variable With Cap	285,254,558.31	7.91 %	2,881	5.75 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2024	98,053,737.74	2.72 %	1,163	2.32 %
2025	13,048,396.84	0.36 %	180	0.36 %
2026	16,117,792.06	0.45 %	173	0.35 %
2027	12,742,470.79	0.35 %	130	0.26 %
2028	24,671,004.31	0.68 %	245	0.49 %
2029	9,977,309.24	0.28 %	101	0.20 %
2030	148,116.48	0.00 %	5	0.01 %
2031	37,947,473.88	1.05 %	237	0.47 %
2032	24,039,977.45	0.67 %	139	0.28 %
2033	3,635,480.14	0.10 %	44	0.09 %
2034	23,512,687.22	0.65 %	259	0.52 %
2035	5,533,717.97	0.15 %	40	0.08 %
2036	7,082,953.10	0.20 %	53	0.11 %
2037	1,177,922.85	0.03 %	12	0.02 %
2038	68,163.00	0.00 %	1	0.00 %
Fixed To Maturity	3,328,827,532.72	92.30 %	47,351	94.45 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	3,606,584,735.79	100.00 %	50,133	100.00 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	3,472,924,604.73	96.29 %	48,577	96.90 %
Interest only	98,392,502.20	2.73 %	682	1.36 %
Linear	35,267,628.86	0.98 %	874	1.74 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	140,387,805.93	3.89 %	8,295	16.55 %
11-20%	251,715,703.12	6.98 %	6,307	12.58 %
21-30%	342,896,147.88	9.51 %	6,056	12.08 %
31-40%	437,250,824.98	12.12 %	6,193	12.35 %
41-50%	513,293,343.46	14.23 %	6,230	12.43 %
51-60%	530,318,647.77	14.70 %	5,600	11.17 %
61-70%	472,396,358.55	13.10 %	4,468	8.91 %
71-80%	462,467,240.88	12.82 %	3,917	7.81 %
81-90%	321,976,495.85	8.93 %	2,169	4.33 %
91-100%	111,192,649.13	3.08 %	684	1.36 %
101-110%	4,233,757.83	0.12 %	48	0.10 %
111-120%	2,625,183.08	0.07 %	21	0.04 %
>120%	15,830,577.33	0.44 %	145	0.29 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	71,774,815.92	1.99 %	5,432	10.84 %
11-20%	169,805,011.59	4.71 %	5,348	10.67 %
21-30%	252,741,904.26	7.01 %	5,381	10.73 %
31-40%	353,119,895.08	9.79 %	5,682	11.33 %
41-50%	451,170,532.88	12.51 %	6,090	12.15 %
51-60%	490,986,241.26	13.61 %	5,890	11.75 %
61-70%	545,768,572.93	15.13 %	5,751	11.47 %
71-80%	627,413,859.16	17.40 %	5,739	11.45 %
81-90%	471,321,342.72	13.07 %	3,530	7.04 %
91-100%	130,286,166.08	3.61 %	895	1.79 %
101-110%	16,059,561.82	0.45 %	158	0.32 %
111-120%	2,408,317.70	0.07 %	26	0.05 %
>120%	23,728,514.39	0.66 %	211	0.42 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	34,949,145.47	0.97 %	3,575	7.13 %
21-40%	100,724,659.38	2.79 %	4,468	8.91 %
41-60%	211,264,429.19	5.86 %	5,058	10.09 %
61-80%	418,365,852.31	11.60 %	6,042	12.05 %
81-100%	551,865,665.61	15.30 %	6,020	12.01 %
101-120%	137,036,603.25	3.80 %	2,401	4.79 %
121-140%	157,521,002.74	4.37 %	2,619	5.22 %
141-160%	182,915,566.90	5.07 %	2,554	5.09 %
161-180%	225,088,548.56	6.24 %	2,683	5.35 %
181-200%	353,634,074.42	9.81 %	3,257	6.50 %
201-300%	559,842,647.10	15.52 %	6,073	12.11 %
301-400%	265,504,479.08	7.36 %	2,361	4.71 %
401-500%	123,867,464.61	3.43 %	1,097	2.19 %
>500%	284,004,597.17	7.87 %	1,925	3.84 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>



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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	70,746,769.92	1.96 %	4,426	8.83 %
>1 and <=2	125,937,649.42	3.49 %	5,249	10.47 %
>2 and <=3	169,181,568.68	4.69 %	4,634	9.24 %
>3 and <=4	212,792,614.20	5.90 %	4,372	8.72 %
>4 and <=5	214,480,038.76	5.95 %	3,533	7.05 %
>5 and <=6	296,069,729.86	8.21 %	4,358	8.69 %
>6 and <=7	336,419,415.12	9.33 %	4,221	8.42 %
>7 and <=8	279,896,116.46	7.76 %	3,142	6.27 %
>8 and <=9	446,327,259.49	12.38 %	4,742	9.46 %
>9 and <=10	402,976,256.71	11.17 %	3,797	7.57 %
>10 and <=11	278,074,922.62	7.71 %	2,521	5.03 %
>11 and <=12	459,101,140.76	12.73 %	3,183	6.35 %
>12 and <=13	154,528,984.96	4.28 %	1,007	2.01 %
>13 and <=14	115,681,754.51	3.21 %	679	1.35 %
>14 and <=15	15,047,176.41	0.42 %	97	0.19 %
>15 and <=16	20,351,542.54	0.56 %	121	0.24 %
>16 and <=17	8,197,431.28	0.23 %	48	0.10 %
>17 and <=18	774,364.09	0.02 %	3	0.01 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	3,328,827,532.72	92.30 %	47,351	94.45 %
>=0 and <=1	112,772,636.57	3.13 %	1,372	2.74 %
>1 and <=2	27,189,760.86	0.75 %	274	0.55 %
>2 and <=3	34,648,313.55	0.96 %	346	0.69 %
>3 and <=4	37,528,459.05	1.04 %	239	0.48 %
>4 and <=5	25,900,174.06	0.72 %	155	0.31 %
>5 and <=6	30,555,180.19	0.85 %	326	0.65 %
>7 and <=8	453,681.20	0.01 %	3	0.01 %
>6 and <=7	8,708,997.59	0.24 %	67	0.13 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,692,855,831.91	81.67 %	25,547	80.37 %
Other/No data	2,175,000,832.95	18.33 %	6,238	19.63 %
	<b>11,867,856,664.86</b>	<b>100.00 %</b>	<b>31,785</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

	In EUR	In %	In number of loans	In %
Phase 1	3,267,041,727.79	90.59 %	46,316	92.39 %
Phase 2	339,455,095.16	9.41 %	3,662	7.30 %
Phase 3	87,912.84	0.00 %	1	0.00 %
Other/No data	0.00	0.00 %	154	0.31 %
	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

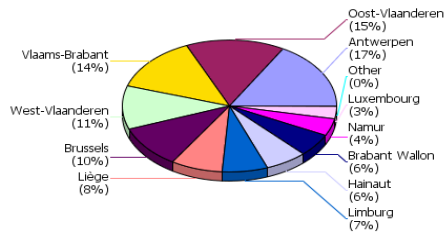




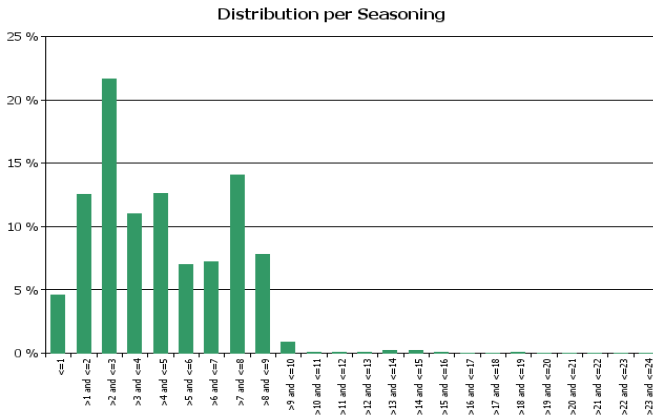
## Stratification Tables

Portfolio Cut-off Date 31/01/2024

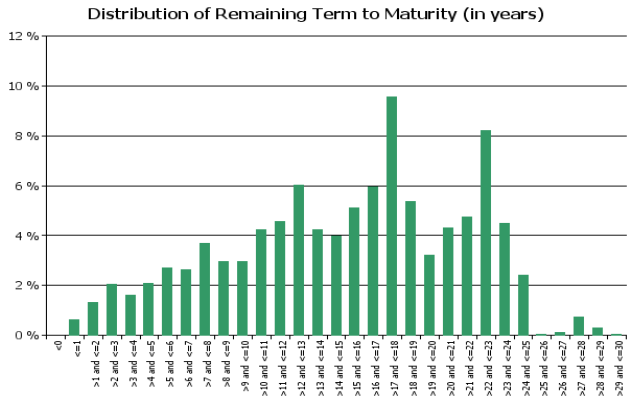
### 1. Geographic distribution



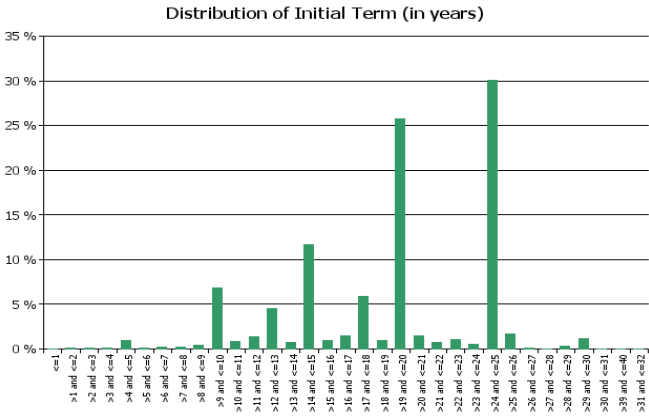
### 2. Seasoning



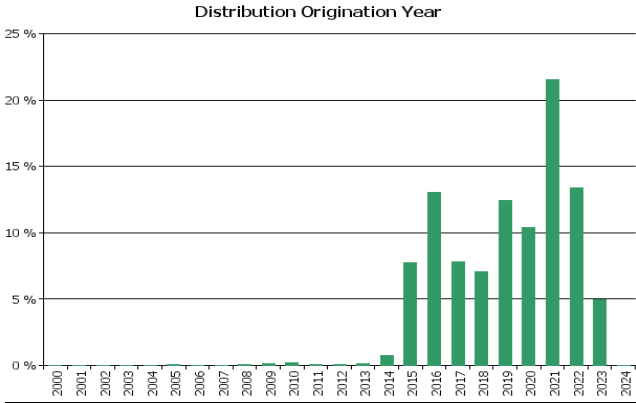
**3. Remaining term to maturity**



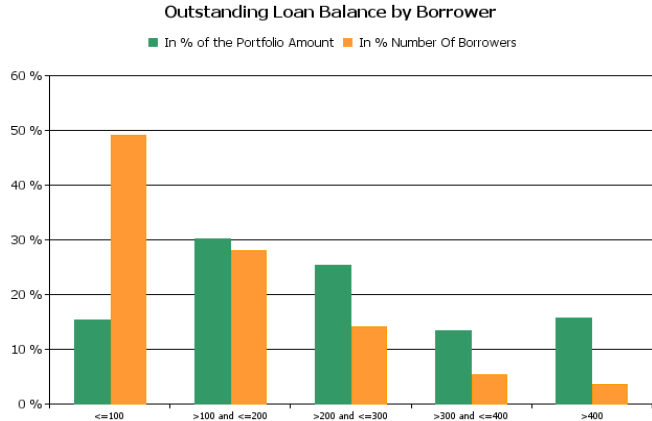
**4. Original term to maturity**



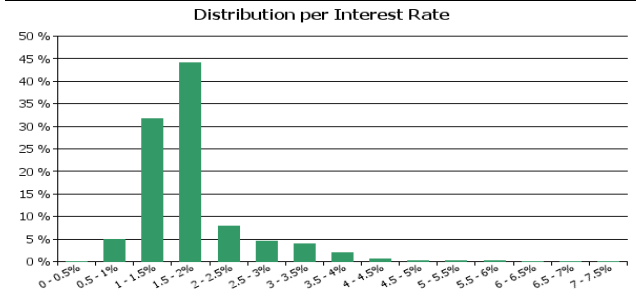
**5. Origination Year**



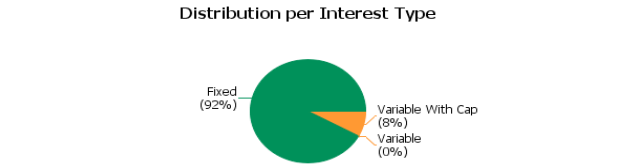
**6. Outstanding Loan Balance by Borrower**



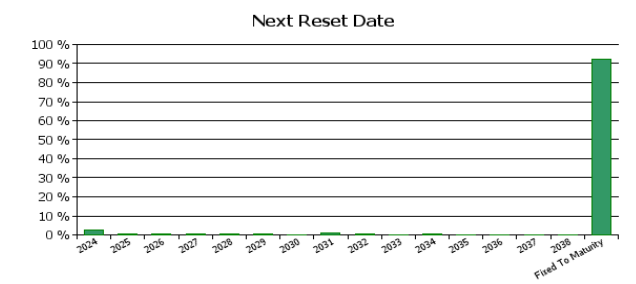
**7. Interest Rate**



**8. Interest Rate Type**

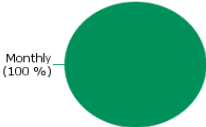


**9. Next Reset Date**



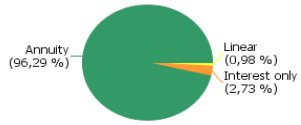
**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



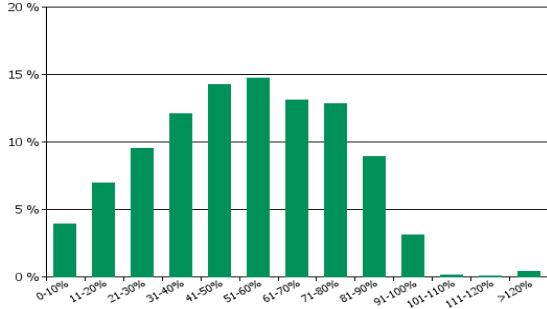
**11. Repayment Type**

Distribution per Repayment Type



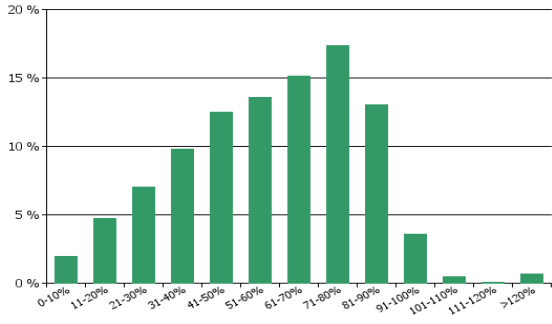
**12. Current Loan to Current Value (LTV)**

Current LTV Distribution



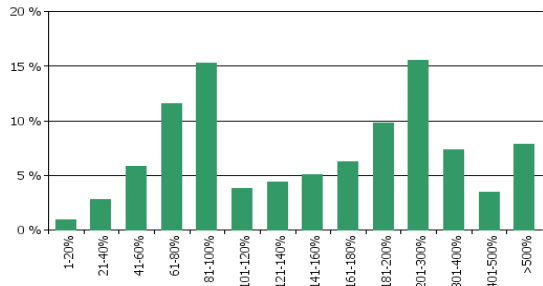
**13. Current Loan to Original Value (LTOV)**

Original LTV Distribution



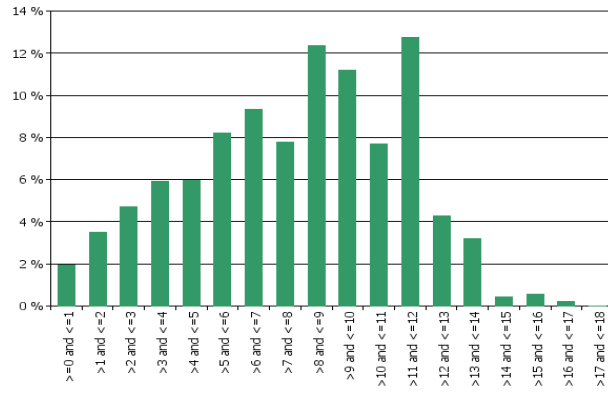
**14. Loan to Mortgage Inscription Ratio (LTM)**

Loan To Mortgage Inscription Distribution

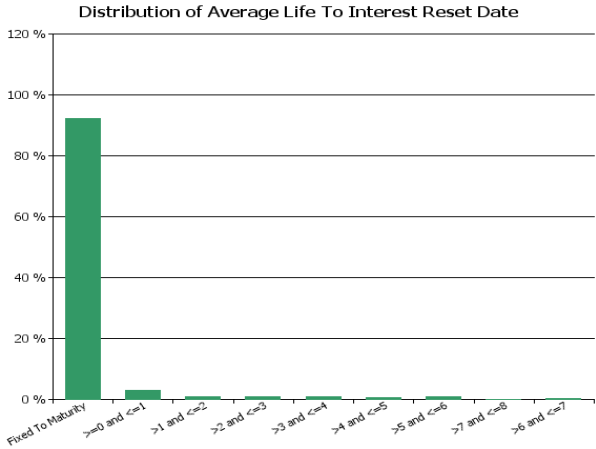


**15. Distribution of Average Life to Final Maturity (at 0% CPR)**

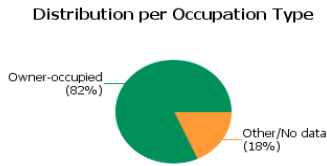
Distribution of Average Life to Final Maturity



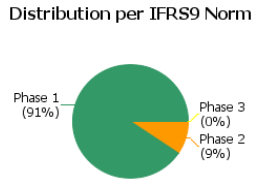
**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**



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



**18. IFRS9 Norms**





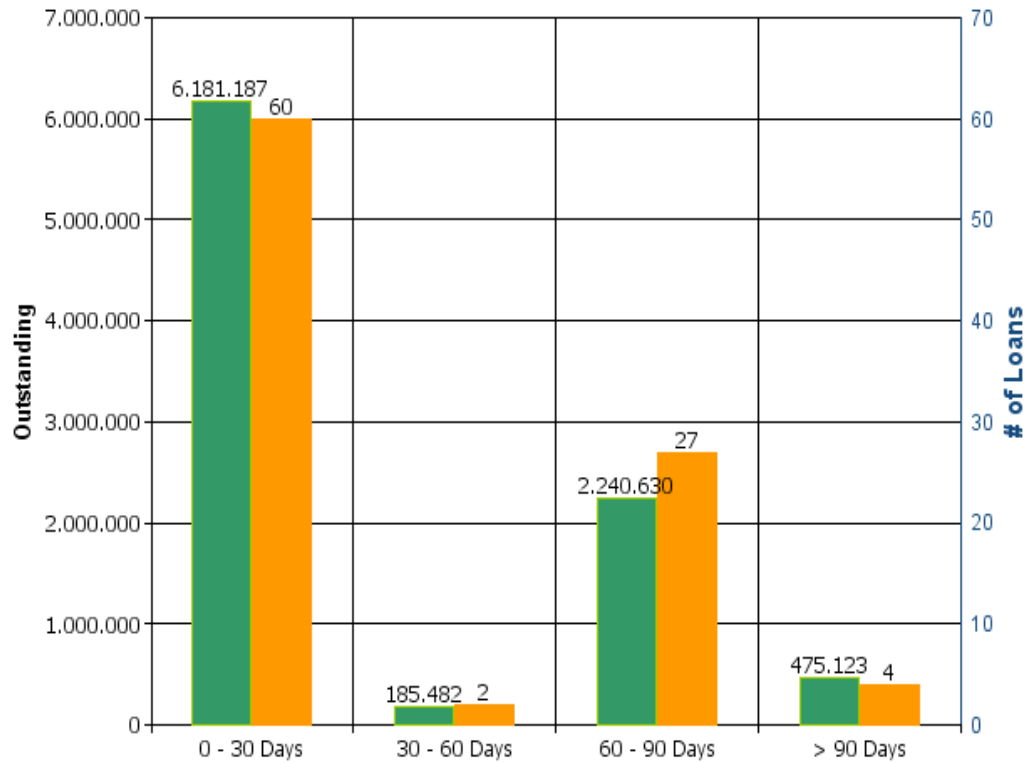
**Cover Pool Performance**

Portfolio Cut-off Date 31/01/2024

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

	In EUR	In %	In number of loans	In %
Performing	3,597,502,314.33	99.75 %	50,040	99.81 %
0 - 30 Days	6,181,187.14	0.17 %	60	0.12 %
30 - 60 Days	185,481.57	0.01 %	2	0.00 %
60 - 90 Days	2,240,629.96	0.06 %	27	0.05 %
> 90 Days	475,122.79	0.01 %	4	0.01 %
<b>Total</b>	<b>3,606,584,735.79</b>	<b>100.00 %</b>	<b>50,133</b>	<b>100.00 %</b>

Delinquency Outstanding in Euro







**Amortisation**

Portfolio Cut-off | Jan/2024

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/02/2024	1	2,750,000,000	3,581,137,385	3,575,063,511	3,565,971,389	3,550,867,557	
01/03/2024	2	2,750,000,000	3,557,166,969	3,545,499,036	3,528,067,667	3,499,202,477	
01/04/2024	3	2,750,000,000	3,531,988,522	3,514,432,314	3,488,259,703	3,445,066,404	
01/05/2024	4	2,750,000,000	3,506,458,049	3,483,301,827	3,448,851,559	3,392,183,773	
01/06/2024	5	2,750,000,000	3,481,596,549	3,452,738,460	3,409,896,288	3,339,663,112	
01/07/2024	6	2,750,000,000	3,456,251,071	3,421,976,974	3,371,198,599	3,288,227,907	
01/08/2024	7	2,750,000,000	3,431,658,425	3,391,865,573	3,333,035,810	3,237,234,591	
01/09/2024	8	2,250,000,000	3,405,341,830	3,360,145,402	3,293,468,481	3,185,255,862	
01/10/2024	9	2,250,000,000	3,379,266,455	3,328,942,972	3,254,854,381	3,135,006,596	
01/11/2024	10	2,250,000,000	3,354,693,810	3,299,131,181	3,217,502,443	3,085,903,923	
01/12/2024	11	2,250,000,000	3,329,546,389	3,269,025,645	3,180,294,923	3,037,714,781	
01/01/2025	12	2,250,000,000	3,304,353,721	3,238,788,343	3,142,865,015	2,989,247,996	
01/02/2025	13	2,250,000,000	3,280,045,044	3,209,509,189	3,106,532,328	2,942,176,451	
01/03/2025	14	2,250,000,000	3,255,920,068	3,181,022,003	3,071,885,636	2,898,230,298	
01/04/2025	15	2,250,000,000	3,230,882,596	3,151,206,725	3,035,354,066	2,851,634,276	
01/05/2025	16	2,250,000,000	3,207,347,383	3,123,117,173	3,000,892,987	2,807,702,319	
01/06/2025	17	2,250,000,000	3,182,884,300	3,094,039,894	2,965,392,824	2,762,736,108	
01/07/2025	18	2,250,000,000	3,158,340,461	3,065,141,735	2,930,465,764	2,719,004,379	
01/08/2025	19	2,250,000,000	3,133,663,043	3,036,034,429	2,895,255,369	2,674,956,662	
01/09/2025	20	2,250,000,000	3,109,205,378	3,007,229,588	2,860,492,820	2,631,645,316	
01/10/2025	21	1,750,000,000	3,084,998,110	2,978,918,615	2,826,589,113	2,589,794,233	
01/11/2025	22	1,750,000,000	3,059,806,073	2,949,581,612	2,791,634,480	2,546,934,351	
01/12/2025	23	1,750,000,000	3,035,913,783	2,921,746,343	2,758,483,642	2,506,372,943	
01/01/2026	24	1,750,000,000	3,012,232,286	2,894,038,562	2,725,375,266	2,465,802,056	
01/02/2026	25	1,750,000,000	2,989,090,653	2,866,934,164	2,692,984,226	2,426,176,151	
01/03/2026	26	1,750,000,000	2,965,329,378	2,839,786,543	2,661,355,571	2,388,506,533	
01/04/2026	27	1,750,000,000	2,941,846,828	2,812,519,824	2,629,098,702	2,349,562,713	
01/05/2026	28	1,750,000,000	2,918,455,072	2,785,576,615	2,597,503,693	2,311,811,436	
01/06/2026	29	1,750,000,000	2,893,755,300	2,757,316,875	2,564,612,989	2,272,870,496	
01/07/2026	30	1,750,000,000	2,870,301,267	2,730,479,486	2,533,400,454	2,236,005,056	
01/08/2026	31	1,750,000,000	2,847,889,406	2,704,564,446	2,502,974,087	2,199,793,478	
01/09/2026	32	1,750,000,000	2,824,472,790	2,677,776,887	2,471,880,665	2,163,264,766	
01/10/2026	33	1,750,000,000	2,801,408,332	2,651,550,909	2,441,646,847	2,128,046,476	
01/11/2026	34	1,750,000,000	2,779,235,645	2,626,102,687	2,412,063,163	2,093,358,236	
01/12/2026	35	1,750,000,000	2,755,215,939	2,599,133,193	2,381,416,042	2,058,288,452	
01/01/2027	36	1,750,000,000	2,732,752,930	2,573,570,330	2,351,997,594	2,024,251,433	
01/02/2027	37	1,750,000,000	2,710,648,861	2,548,424,161	2,323,093,228	1,990,906,391	
01/03/2027	38	1,750,000,000	2,689,161,322	2,524,349,193	2,295,860,371	1,960,038,874	
01/04/2027	39	1,750,000,000	2,667,494,084	2,499,762,901	2,267,717,505	1,927,812,470	
01/05/2027	40	1,750,000,000	2,645,982,128	2,475,533,571	2,240,209,949	1,896,621,362	
01/06/2027	41	1,750,000,000	2,623,034,620	2,449,902,018	2,211,376,600	1,864,280,451	
01/07/2027	42	1,750,000,000	2,602,123,031	2,426,381,465	2,184,755,500	1,834,287,728	
01/08/2027	43	1,750,000,000	2,581,337,185	2,402,917,000	2,158,125,142	1,804,254,774	
01/09/2027	44	1,750,000,000	2,560,554,835	2,379,528,398	2,131,684,069	1,774,600,901	
01/10/2027	45	1,750,000,000	2,539,374,145	2,355,971,677	2,105,386,238	1,745,523,586	
01/11/2027	46	1,750,000,000	2,518,045,771	2,332,221,372	2,078,861,605	1,716,232,570	
01/12/2027	47	1,750,000,000	2,496,915,870	2,308,854,795	2,052,968,074	1,687,908,267	
01/01/2028	48	1,750,000,000	2,476,071,589	2,285,697,152	2,027,208,203	1,659,669,524	
01/02/2028	49	1,750,000,000	2,455,544,635	2,262,903,854	2,001,888,398	1,631,998,467	
01/03/2028	50	1,000,000,000	2,434,669,568	2,240,106,356	1,977,005,332	1,605,326,119	
01/04/2028	51	1,000,000,000	2,414,403,886	2,217,692,417	1,952,246,292	1,578,507,528	
01/05/2028	52	1,000,000,000	2,394,076,999	2,195,412,156	1,927,876,134	1,552,412,966	
01/06/2028	53	1,000,000,000	2,373,228,759	2,172,602,785	1,902,994,299	1,525,886,537	
01/07/2028	54	1,000,000,000	2,352,910,989	2,150,467,026	1,878,969,413	1,500,446,614	
01/08/2028	55	1,000,000,000	2,333,178,947	2,128,815,962	1,855,321,313	1,475,287,254	
01/09/2028	56	1,000,000,000	2,313,335,317	2,107,130,513	1,831,751,452	1,450,376,054	
01/10/2028	57	0	2,293,815,351	2,085,921,032	1,808,850,769	1,426,372,308	
01/11/2028	58		2,272,921,043	2,063,414,779	1,784,783,348	1,401,432,823	
01/12/2028	59		2,253,389,158	2,042,325,444	1,762,193,861	1,378,023,256	
01/01/2029	60		2,233,900,080	2,021,227,835	1,739,554,739	1,354,557,926	
01/02/2029	61		2,214,245,449	2,000,046,379	1,716,947,392	1,331,291,289	
01/03/2029	62		2,195,101,180	1,979,716,360	1,695,590,638	1,309,700,892	
01/04/2029	63		2,174,700,145	1,957,990,549	1,672,717,968	1,286,561,215	
01/05/2029	64		2,154,874,731	1,936,956,184	1,650,675,460	1,264,402,981	
01/06/2029	65		2,135,695,563	1,916,460,589	1,629,055,512	1,242,556,998	

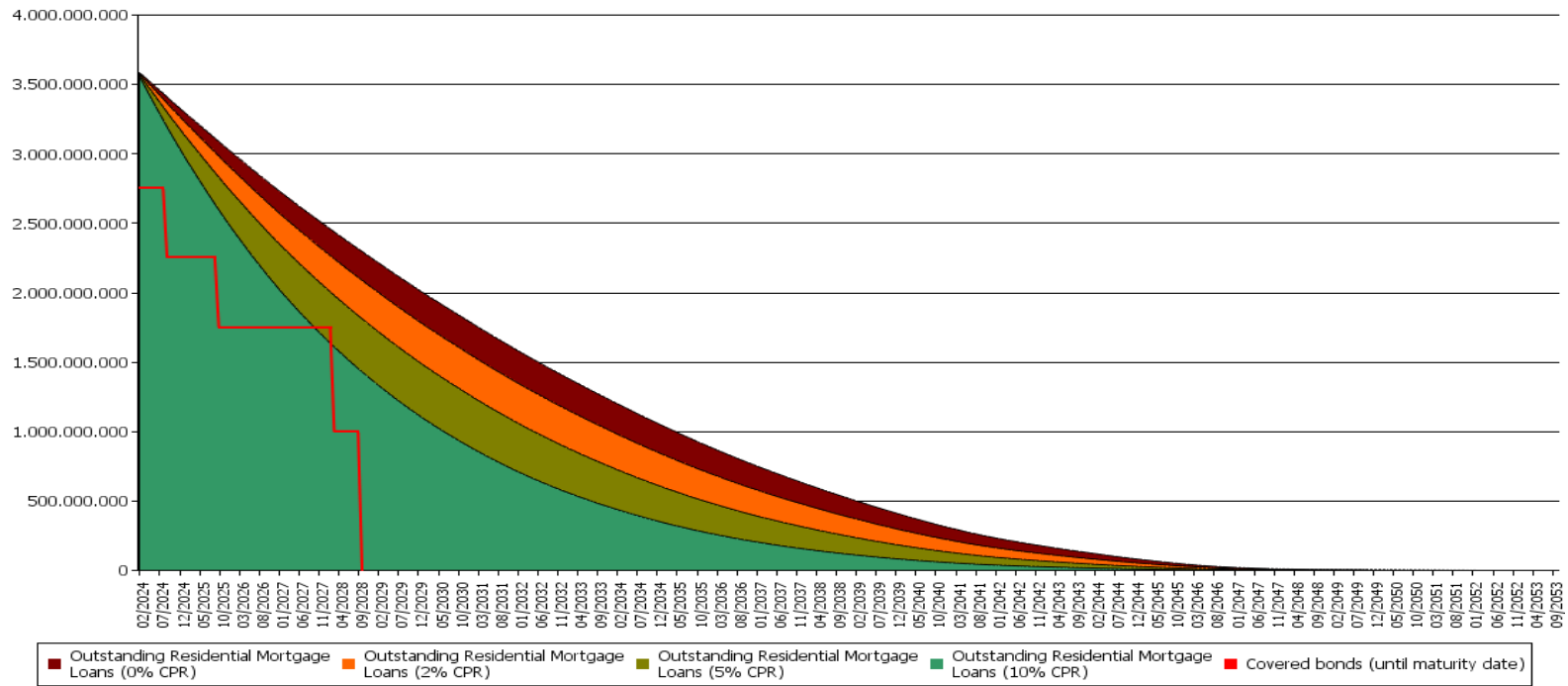
01/07/2029	66	2,116,574,723	1,896,185,027	1,607,853,485	1,221,358,026
01/08/2029	67	2,097,814,154	1,876,190,351	1,586,853,190	1,200,300,227
01/09/2029	68	2,078,031,891	1,855,345,837	1,565,232,360	1,178,931,513
01/10/2029	69	2,059,623,556	1,835,891,776	1,545,008,196	1,158,928,464
01/11/2029	70	2,040,740,207	1,815,974,418	1,524,359,952	1,138,596,887
01/12/2029	71	2,021,624,823	1,796,011,558	1,503,892,172	1,118,704,136
01/01/2030	72	2,002,924,431	1,776,380,138	1,483,670,880	1,098,987,461
01/02/2030	73	1,984,474,288	1,757,031,712	1,463,778,477	1,079,660,322
01/03/2030	74	1,966,086,184	1,738,084,145	1,444,666,730	1,061,486,479
01/04/2030	75	1,948,071,128	1,719,237,343	1,425,367,335	1,042,870,102
01/05/2030	76	1,930,225,138	1,700,691,548	1,406,521,214	1,024,862,931
01/06/2030	77	1,912,055,173	1,681,824,927	1,387,380,581	1,006,634,311
01/07/2030	78	1,894,454,511	1,663,608,410	1,368,975,579	989,208,643
01/08/2030	79	1,876,933,445	1,645,426,841	1,350,570,515	971,775,812
01/09/2030	80	1,859,510,511	1,627,388,045	1,332,367,102	954,617,389
01/10/2030	81	1,841,803,330	1,609,245,480	1,314,270,757	937,791,666
01/11/2030	82	1,824,539,593	1,591,457,756	1,296,438,008	921,149,029
01/12/2030	83	1,805,891,280	1,572,606,203	1,277,928,017	904,275,196
01/01/2031	84	1,788,043,196	1,554,422,840	1,259,939,434	887,770,103
01/02/2031	85	1,770,184,362	1,536,287,304	1,242,072,751	871,474,132
01/03/2031	86	1,752,280,022	1,518,418,806	1,224,805,937	856,070,951
01/04/2031	87	1,735,163,402	1,501,036,395	1,207,705,445	840,543,359
01/05/2031	88	1,717,826,272	1,483,599,384	1,190,738,000	825,337,150
01/06/2031	89	1,700,580,875	1,466,214,377	1,173,791,974	810,145,335
01/07/2031	90	1,683,456,623	1,449,067,693	1,157,209,801	795,426,374
01/08/2031	91	1,666,725,551	1,432,232,801	1,140,856,807	780,864,431
01/09/2031	92	1,650,274,580	1,415,691,132	1,124,812,481	766,621,949
01/10/2031	93	1,632,659,318	1,398,280,925	1,108,245,089	752,234,108
01/11/2031	94	1,616,451,622	1,382,051,900	1,092,596,557	738,471,354
01/12/2031	95	1,599,319,843	1,365,159,913	1,076,586,103	724,667,323
01/01/2032	96	1,582,940,165	1,348,886,721	1,061,047,471	711,182,962
01/02/2032	97	1,565,978,869	1,332,170,024	1,045,232,934	697,615,680
01/03/2032	98	1,549,362,615	1,315,943,289	1,030,044,633	684,754,254
01/04/2032	99	1,533,603,555	1,300,349,176	1,015,249,887	672,060,336
01/05/2032	100	1,517,592,251	1,284,661,003	1,000,532,663	659,603,072
01/06/2032	101	1,501,941,449	1,269,255,992	986,020,729	647,282,795
01/07/2032	102	1,485,919,384	1,253,654,974	971,504,057	635,138,911
01/08/2032	103	1,470,041,419	1,238,155,326	957,052,613	623,040,868
01/09/2032	104	1,454,452,508	1,222,947,696	942,893,538	611,223,439
01/10/2032	105	1,438,746,999	1,207,756,349	928,889,113	599,676,868
01/11/2032	106	1,423,473,648	1,192,908,434	915,136,222	588,295,856
01/12/2032	107	1,407,857,629	1,177,885,231	901,387,187	577,081,972
01/01/2033	108	1,392,475,293	1,163,039,634	887,762,940	565,952,208
01/02/2033	109	1,377,271,306	1,148,389,718	874,351,149	555,041,238
01/03/2033	110	1,362,219,318	1,134,098,964	861,486,863	544,782,360
01/04/2033	111	1,347,250,755	1,119,734,691	848,412,253	534,241,879
01/05/2033	112	1,332,229,212	1,105,432,454	835,514,087	523,963,286
01/06/2033	113	1,317,391,613	1,091,266,773	822,709,648	513,748,173
01/07/2033	114	1,302,625,680	1,077,264,215	810,154,147	503,833,967
01/08/2033	115	1,287,951,944	1,063,322,578	797,635,647	493,947,689
01/09/2033	116	1,273,353,416	1,049,487,122	785,255,027	484,221,143
01/10/2033	117	1,258,780,227	1,035,773,102	773,086,355	474,763,272
01/11/2033	118	1,244,305,960	1,022,126,567	760,960,561	465,337,309
01/12/2033	119	1,229,110,169	1,007,986,852	748,586,700	455,894,041
01/01/2034	120	1,214,603,492	994,400,560	736,618,620	446,705,316
01/02/2034	121	1,200,238,188	980,973,000	724,823,857	437,690,910
01/03/2034	122	1,185,914,697	967,781,215	713,433,879	429,164,498
01/04/2034	123	1,171,646,850	954,516,072	701,865,474	420,417,280
01/05/2034	124	1,157,453,632	941,405,386	690,521,300	411,926,605
01/06/2034	125	1,142,946,666	928,029,583	678,978,957	403,325,515
01/07/2034	126	1,128,964,839	915,172,227	667,924,068	395,132,324
01/08/2034	127	1,115,082,913	902,386,014	656,917,316	386,974,899
01/09/2034	128	1,101,109,793	889,566,868	645,938,315	378,895,765
01/10/2034	129	1,087,483,692	877,116,513	635,330,203	371,145,578
01/11/2034	130	1,073,941,530	864,724,872	624,761,499	363,425,725
01/12/2034	131	1,060,342,772	852,373,922	614,322,227	355,888,308
01/01/2035	132	1,046,666,846	839,953,261	603,830,837	348,328,812
01/02/2035	133	1,033,359,997	827,867,964	593,629,312	340,993,474
01/03/2035	134	1,020,122,365	816,010,644	583,782,673	334,054,204
01/04/2035	135	1,006,969,608	804,123,393	573,815,356	326,959,927
01/05/2035	136	993,698,960	792,223,515	563,932,295	320,011,371
01/06/2035	137	980,207,920	780,142,397	553,920,209	312,998,513
01/07/2035	138	967,394,753	768,680,672	544,438,787	306,379,855
01/08/2035	139	954,690,328	757,299,265	535,013,481	299,800,597
01/09/2035	140	941,458,076	745,536,270	525,363,697	293,146,320
01/10/2035	141	929,016,481	734,476,273	516,296,072	286,905,776
01/11/2035	142	916,662,628	723,480,212	507,273,061	280,697,723
01/12/2035	143	904,351,855	712,592,300	498,409,183	274,662,399
01/01/2036	144	892,089,052	701,737,492	489,568,744	268,647,916
01/02/2036	145	879,864,679	690,947,633	480,815,246	262,726,961
01/03/2036	146	867,687,994	680,304,243	472,282,352	257,041,755
01/04/2036	147	855,599,305	669,688,427	463,730,247	251,318,237
01/05/2036	148	843,580,726	659,197,542	455,342,279	245,760,816
01/06/2036	149	831,667,463	648,785,927	447,010,692	240,242,143
01/07/2036	150	819,932,137	638,581,274	438,896,823	234,914,488
01/08/2036	151	808,355,673	628,497,478	430,867,653	229,640,179
01/09/2036	152	796,893,101	618,534,453	422,959,067	224,470,330

01/10/2036	153	785,549,307	608,728,785	415,229,356	219,464,732
01/11/2036	154	774,331,271	599,018,129	407,566,303	214,502,115
01/12/2036	155	763,230,393	589,461,418	400,076,881	209,697,304
01/01/2037	156	752,222,358	579,974,294	392,636,717	204,925,933
01/02/2037	157	740,778,830	570,182,454	385,026,043	200,102,602
01/03/2037	158	730,038,693	561,054,808	377,992,046	195,695,259
01/04/2037	159	719,383,781	551,928,513	370,897,834	191,209,100
01/05/2037	160	708,803,759	542,918,650	363,945,199	186,855,695
01/06/2037	161	698,219,888	533,904,699	356,992,481	182,509,735
01/07/2037	162	687,762,345	525,044,947	350,204,382	178,305,453
01/08/2037	163	677,359,332	516,226,133	343,446,561	174,124,082
01/09/2037	164	667,017,147	507,482,002	336,770,409	170,016,163
01/10/2037	165	656,760,689	498,858,477	330,232,949	166,032,373
01/11/2037	166	646,576,442	490,289,805	323,735,259	162,076,106
01/12/2037	167	636,402,823	481,783,191	317,335,421	158,220,818
01/01/2038	168	626,315,772	473,342,689	310,983,017	154,396,825
01/02/2038	169	616,341,447	465,014,481	304,734,462	150,653,728
01/03/2038	170	606,459,550	456,857,823	298,701,412	147,106,072
01/04/2038	171	596,271,058	448,420,787	292,439,504	143,412,162
01/05/2038	172	586,505,213	440,352,476	286,470,900	139,909,286
01/06/2038	173	576,903,858	432,409,064	280,587,908	136,455,673
01/07/2038	174	567,194,835	424,434,007	274,735,071	133,061,628
01/08/2038	175	557,232,538	416,271,955	268,766,524	129,619,554
01/09/2038	176	547,695,080	408,453,201	263,047,645	126,324,151
01/10/2038	177	538,367,228	400,837,772	257,507,879	123,156,851
01/11/2038	178	529,076,501	393,252,304	251,992,289	120,008,477
01/12/2038	179	519,815,892	385,734,884	246,566,834	116,943,319
01/01/2039	180	510,580,006	378,238,687	241,160,282	113,894,606
01/02/2039	181	501,372,474	370,787,777	235,808,436	110,895,349
01/03/2039	182	492,214,932	363,457,662	230,615,702	108,038,334
01/04/2039	183	483,089,590	356,114,374	225,381,695	105,139,103
01/05/2039	184	473,871,576	348,745,846	220,174,971	102,289,171
01/06/2039	185	464,850,112	341,526,261	215,068,646	99,493,665
01/07/2039	186	455,934,896	334,426,403	210,079,329	96,787,157
01/08/2039	187	447,093,592	327,385,129	205,133,130	94,108,064
01/09/2039	188	438,357,714	320,443,846	200,273,223	91,489,349
01/10/2039	189	429,767,432	313,648,593	195,543,805	88,962,667
01/11/2039	190	421,264,487	306,921,612	190,863,235	86,465,456
01/12/2039	191	412,236,585	299,851,146	186,007,430	83,920,242
01/01/2040	192	403,928,042	293,309,389	181,486,630	81,533,802
01/02/2040	193	395,672,308	286,827,242	177,024,412	79,192,278
01/03/2040	194	387,482,436	280,444,614	172,673,348	76,939,708
01/04/2040	195	379,368,170	274,106,131	168,341,444	74,691,794
01/05/2040	196	371,322,183	267,852,261	164,095,769	72,509,567
01/06/2040	197	363,379,251	261,678,068	159,905,530	70,358,736
01/07/2040	198	355,443,727	255,543,368	155,772,410	68,259,196
01/08/2040	199	347,722,694	249,568,389	151,743,324	66,212,021
01/09/2040	200	340,091,529	243,677,333	147,784,622	64,211,544
01/10/2040	201	332,607,618	237,923,900	143,940,149	62,284,775
01/11/2040	202	325,245,047	232,262,635	140,157,816	60,391,233
01/12/2040	203	317,960,131	226,687,663	136,456,939	58,555,579
01/01/2041	204	310,751,158	221,172,310	132,798,321	56,744,250
01/02/2041	205	303,598,698	215,715,167	129,192,293	54,969,590
01/03/2041	206	296,517,134	210,360,742	125,696,080	53,277,353
01/04/2041	207	289,550,727	205,070,097	122,223,150	51,585,898
01/05/2041	208	282,670,749	199,868,847	118,829,976	49,948,174
01/06/2041	209	275,947,543	194,784,121	115,512,383	48,348,029
01/07/2041	210	269,512,458	189,929,499	112,356,237	46,834,242
01/08/2041	211	263,263,129	185,210,838	109,286,181	45,361,581
01/09/2041	212	257,171,957	180,618,714	106,305,490	43,937,490
01/10/2041	213	251,212,282	176,143,477	103,416,367	42,568,163
01/11/2041	214	245,310,773	171,713,759	100,559,222	41,216,789
01/12/2041	215	239,603,949	167,443,776	97,817,280	39,928,585
01/01/2042	216	234,066,389	163,296,498	95,151,916	38,676,084
01/02/2042	217	228,658,911	159,253,404	92,560,030	37,463,217
01/03/2042	218	223,374,118	155,334,373	90,074,829	36,317,842
01/04/2042	219	218,216,658	151,490,499	87,622,445	35,179,412
01/05/2042	220	213,123,902	147,712,149	85,226,755	34,077,305
01/06/2042	221	208,104,333	143,988,550	82,867,033	32,993,448
01/07/2042	222	203,178,047	140,349,277	80,573,787	31,948,890
01/08/2042	223	198,327,804	136,766,514	78,317,257	30,922,606
01/09/2042	224	193,539,089	133,237,859	76,102,588	29,920,901
01/10/2042	225	188,852,099	129,797,800	73,955,228	28,957,442
01/11/2042	226	184,236,010	126,410,402	71,842,007	28,010,857
01/12/2042	227	179,676,632	123,079,706	69,776,931	27,094,172
01/01/2043	228	175,172,644	119,790,925	67,739,724	26,191,722
01/02/2043	229	170,705,354	116,537,998	65,732,651	25,308,034
01/03/2043	230	166,296,480	113,354,194	63,789,956	24,466,090
01/04/2043	231	161,960,182	110,211,159	61,863,484	23,626,711
01/05/2043	232	157,584,310	107,057,438	59,945,339	22,800,291
01/06/2043	233	153,338,349	103,996,192	58,083,142	21,998,430
01/07/2043	234	149,158,574	100,995,364	56,268,310	21,223,722
01/08/2043	235	145,031,065	98,034,069	54,479,556	20,461,989
01/09/2043	236	140,951,821	95,115,099	52,722,996	19,718,369
01/10/2043	237	136,938,896	92,255,476	51,012,022	19,000,260
01/11/2043	238	132,964,346	89,425,899	49,321,672	18,292,852
01/12/2043	239	129,001,604	86,618,325	47,655,609	17,602,475

01/01/2044	240	124,829,418	83,674,745	45,919,033	16,889,199
01/02/2044	241	120,909,878	80,909,965	44,288,854	16,220,618
01/03/2044	242	117,012,276	78,177,540	42,691,349	15,573,577
01/04/2044	243	113,126,858	75,453,446	41,098,980	14,929,187
01/05/2044	244	109,192,648	72,709,860	39,507,090	14,292,106
01/06/2044	245	105,373,546	70,047,766	37,963,838	13,675,648
01/07/2044	246	101,600,598	67,428,813	36,454,497	13,078,111
01/08/2044	247	97,912,169	64,870,717	34,982,302	12,496,802
01/09/2044	248	94,293,670	62,367,358	33,546,802	11,933,237
01/10/2044	249	90,772,430	59,939,805	32,161,691	11,393,629
01/11/2044	250	87,317,701	57,560,750	30,806,622	10,867,357
01/12/2044	251	83,921,911	55,231,403	29,487,196	10,359,276
01/01/2045	252	80,649,496	52,987,709	28,217,377	9,871,183
01/02/2045	253	77,406,736	50,770,918	26,968,116	9,394,199
01/03/2045	254	74,183,279	48,582,114	25,746,199	8,934,233
01/04/2045	255	70,982,581	46,407,156	24,531,029	8,476,500
01/05/2045	256	67,817,164	44,264,887	23,341,025	8,032,242
01/06/2045	257	64,722,392	42,173,250	22,181,542	7,600,904
01/07/2045	258	61,673,858	40,120,856	21,050,122	7,183,634
01/08/2045	259	58,660,441	38,095,806	19,936,811	6,774,884
01/09/2045	260	55,685,227	36,102,280	18,845,482	6,376,907
01/10/2045	261	52,797,077	34,173,626	17,794,814	5,996,700
01/11/2045	262	50,014,507	32,317,664	16,785,583	5,632,639
01/12/2045	263	47,308,482	30,518,947	15,812,327	5,284,299
01/01/2046	264	44,701,916	28,788,527	14,877,836	4,950,944
01/02/2046	265	42,173,626	27,114,215	13,976,919	4,631,443
01/03/2046	266	39,740,652	25,510,865	13,120,208	4,330,924
01/04/2046	267	37,412,865	23,975,846	12,299,390	4,042,780
01/05/2046	268	35,164,535	22,498,027	11,512,876	3,768,742
01/06/2046	269	33,061,638	21,116,731	10,778,546	3,513,414
01/07/2046	270	31,178,101	19,881,015	10,122,827	3,286,148
01/08/2046	271	29,393,217	18,711,077	9,502,900	3,071,836
01/09/2046	272	27,671,917	17,585,458	8,908,512	2,867,501
01/10/2046	273	26,034,896	16,517,977	8,347,147	2,675,794
01/11/2046	274	24,487,541	15,509,899	7,817,795	2,495,488
01/12/2046	275	23,012,578	14,551,763	7,316,792	2,325,991
01/01/2047	276	21,617,793	13,646,600	6,844,215	2,166,544
01/02/2047	277	20,317,273	12,803,872	6,405,228	2,018,994
01/03/2047	278	19,080,196	12,005,849	5,992,213	1,881,580
01/04/2047	279	17,897,459	11,242,533	5,596,966	1,750,027
01/05/2047	280	16,778,766	10,522,511	5,225,618	1,627,218
01/06/2047	281	15,726,990	9,846,180	4,877,307	1,512,324
01/07/2047	282	14,739,929	9,213,064	4,552,461	1,405,812
01/08/2047	283	13,821,131	8,624,125	4,250,610	1,307,040
01/09/2047	284	12,961,986	8,074,317	3,969,502	1,215,431
01/10/2047	285	12,178,496	7,573,812	3,714,279	1,132,622
01/11/2047	286	11,462,385	7,116,371	3,481,070	1,057,011
01/12/2047	287	10,783,070	6,683,633	3,261,343	986,233
01/01/2048	288	10,156,527	6,284,608	3,058,836	921,077
01/02/2048	289	9,558,334	5,904,429	2,866,487	859,501
01/03/2048	290	9,000,564	5,551,058	2,688,520	802,944
01/04/2048	291	8,467,095	5,213,187	2,518,459	748,968
01/05/2048	292	7,972,202	4,900,424	2,361,539	699,422
01/06/2048	293	7,503,854	4,604,713	2,213,391	652,768
01/07/2048	294	7,100,826	4,350,244	2,085,926	612,655
01/08/2048	295	6,787,041	4,150,955	1,985,305	580,632
01/09/2048	296	6,531,784	3,988,064	1,902,548	554,072
01/10/2048	297	6,345,348	3,867,874	1,840,668	533,853
01/11/2048	298	6,173,505	3,756,743	1,783,236	515,005
01/12/2048	299	6,002,036	3,646,404	1,726,601	496,605
01/01/2049	300	5,830,178	3,535,988	1,670,060	478,308
01/02/2049	301	5,657,930	3,425,700	1,613,855	460,253
01/03/2049	302	5,485,290	3,316,083	1,558,626	442,802
01/04/2049	303	5,312,273	3,206,041	1,503,071	425,210
01/05/2049	304	5,139,462	3,096,655	1,448,215	408,012
01/06/2049	305	4,966,258	2,987,221	1,393,483	390,929
01/07/2049	306	4,794,139	2,878,957	1,339,674	374,293
01/08/2049	307	4,621,987	2,770,869	1,286,099	357,803
01/09/2049	308	4,450,349	2,663,448	1,233,095	341,604
01/10/2049	309	4,279,063	2,556,733	1,180,776	325,769
01/11/2049	310	4,107,386	2,449,994	1,128,603	310,056
01/12/2049	311	3,935,316	2,343,503	1,076,890	294,636
01/01/2050	312	3,762,853	2,237,000	1,025,336	279,343
01/02/2050	313	3,590,928	2,131,171	974,344	264,326
01/03/2050	314	3,418,609	2,025,793	924,039	249,720
01/04/2050	315	3,246,164	1,920,344	873,712	235,119
01/05/2050	316	3,073,933	1,815,471	823,964	220,823
01/06/2050	317	2,903,241	1,711,752	774,915	206,798
01/07/2050	318	2,732,346	1,608,348	726,312	193,033
01/08/2050	319	2,562,511	1,505,820	678,281	179,504
01/09/2050	320	2,392,548	1,403,559	630,611	166,182
01/10/2050	321	2,224,452	1,302,805	583,903	153,242
01/11/2050	322	2,059,432	1,204,111	538,297	140,675
01/12/2050	323	1,896,039	1,106,759	493,558	128,454
01/01/2051	324	1,733,046	1,009,901	449,218	116,419
01/02/2051	325	1,572,142	914,583	405,785	104,718
01/03/2051	326	1,413,861	821,244	363,535	93,456

01/04/2051	327	1,262,408	732,029	323,218	82,739
01/05/2051	328	1,115,803	645,955	284,512	72,532
01/06/2051	329	981,222	567,081	249,136	63,245
01/07/2051	330	857,357	494,682	216,794	54,809
01/08/2051	331	737,758	424,953	185,762	46,765
01/09/2051	332	628,489	361,400	157,579	39,502
01/10/2051	333	530,622	304,622	132,496	33,078
01/11/2051	334	444,223	254,589	110,452	27,458
01/12/2051	335	371,569	212,601	92,009	22,779
01/01/2052	336	309,459	176,763	76,304	18,811
01/02/2052	337	258,645	147,487	63,505	15,589
01/03/2052	338	212,749	121,124	52,029	12,722
01/04/2052	339	171,400	97,417	41,739	10,162
01/05/2052	340	133,285	75,630	32,325	7,838
01/06/2052	341	101,274	57,368	24,457	5,905
01/07/2052	342	76,841	43,456	18,481	4,444
01/08/2052	343	61,587	34,770	14,749	3,532
01/09/2052	344	51,243	28,882	12,220	2,914
01/10/2052	345	43,705	24,592	10,380	2,465
01/11/2052	346	37,288	20,946	8,818	2,085
01/12/2052	347	31,588	17,715	7,440	1,752
01/01/2053	348	27,225	15,243	6,385	1,497
01/02/2053	349	22,849	12,771	5,336	1,246
01/03/2053	350	18,459	10,301	4,294	999
01/04/2053	351	14,056	7,831	3,256	754
01/05/2053	352	9,640	5,362	2,224	513
01/06/2053	353	6,509	3,614	1,495	343
01/07/2053	354	3,368	1,867	771	176
01/08/2053	355	1,687	933	384	88
01/09/2053	356	0	0	0	0
01/10/2053	357	0	0	0	0
		<b>343,390,292,102</b>	<b>305,266,070,501</b>	<b>259,810,769,901</b>	<b>205,640,147,484</b>

Amortisation profiles (all amounts in EUR)





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

HTT 2024

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

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

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZY01T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor	Stichting BNPP Fortis Pfandbriefe				
E.1.1.10	Trustee	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.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information					Total Assets
E.3.1.1	Weighted Average Maturity (years)					4.46
E.3.1.2	Weighted Average Maturity (years)**					14.95
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shogin Loans	% Total Loans
E.3.2.1	1-30 days	0.17%				0.17%
E.3.2.2	30-60 days	0.01%				0.01%
E.3.2.3	60-90 days	0.03%				0.03%
E.3.2.4	90-180 days	0.04%				0.04%
E.3.2.5	>= 180 days	0.00%				0.00%