



Disclaimer - Important notices

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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/5/2024

Cut-off Date: 31/5/2024



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Covered Bond Label Disclaimer

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A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	EUR
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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	

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 Pandbrieven Programme				
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/co-veredbonds				
2. Regulatory Summary						
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y				
G.2.1.2	CBD Compliance	Y				
G.2.1.3	CRR Compliance (Y/N)	Y				
3. General Cover Pool / Covered Bond Information						
1. General Information		Nominal (mm)				
G.3.1.1	Total Cover Assets	3,578.31				
G.3.1.2	Outstanding Covered Bonds	2,750.00				
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose	
G.3.2.1	OC (%)	5.00%	25.12%	5.0%	ND1	
3. Cover Pool Composition		Nominal (mm)				
G.3.3.1	Mortgages	3,578.31				
G.3.3.2	Public Sector	-				
G.3.3.3	Shipping	-				
G.3.3.4	Substitute Assets	20.00				
G.3.3.5	Other	158.16				
G.3.3.6	Total	3,756.5				
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 (mm)						
By buckets:						
G.3.4.2	0 - 1 Y	72.65	ND1	2.0%		
G.3.4.3	1 - 2 Y	117.79	ND1	3.3%		
G.3.4.4	2 - 3 Y	161.53	ND1	4.5%		
G.3.4.5	3 - 4 Y	217.87	ND1	6.1%		
G.3.4.6	4 - 5 Y	195.55	ND1	5.5%		
G.3.4.7	5 - 10 Y	1,746.69	ND1	48.8%		
G.3.4.8	10+ Y	1,065.22	ND1	29.8%		
G.3.4.9	Total	3,578.3	0	100.0%	0.0%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity	
G.3.5.1	Weighted Average life (in years)	2.95	3.95			
Maturity (mm)						
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	750.00	0.0	27.3%	0.0%	
G.3.5.6	4 - 5 Y	1,000.00	750.0	36.4%	27.3%	
G.3.5.7	5 - 10 Y	0.00	1,000.00	0.0%	36.4%	
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%	
6. Cover Assets - Currency		Nominal [before hedging] (mm)	Nominal [after hedging] (mm)	% Total [before]	% Total [after]	
G.3.6.1	EUR	3,578.31	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	3,578.3	0.0	100.0%	0.0%	

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2,750.00	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	Total	2,750.0	0.0	100.0%	0.0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2,750.00	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%
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	158.16		88.8%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	178.2		100.0%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	20.00		100.0%	
G.3.10.2	Eurozone	0.00		0.0%	
G.3.10.3	Rest of European Union (EU)	0.00		0.0%	
G.3.10.4	European Economic Area (not member of EU)	0.00		0.0%	
G.3.10.5	Switzerland	0.00		0.0%	
G.3.10.6	Australia	0.00		0.0%	
G.3.10.7	Brazil	0.00		0.0%	
G.3.10.8	Canada	0.00		0.0%	
G.3.10.9	Japan	0.00		0.0%	
G.3.10.10	Korea	0.00		0.0%	
G.3.10.11	New Zealand	0.00		0.0%	
G.3.10.12	Singapore	0.00		0.0%	
G.3.10.13	US	0.00		0.0%	
G.3.10.14	Other	0.00		0.0%	
G.3.10.15	Total EU	20.00			
G.3.10.16	Total	20.0		100.0%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	20.00		0.56%	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		0.56%	0.73%
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00			

14. Sustainable or other special purpose strategy

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

4. Compliance Art 14 CBD Check table

Row

Row

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

G.4.1.1	(a) Value of the cover pool total assets:	38
G.4.1.2	(a) Value of outstanding covered bonds:	29
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnpparisfortis.com)
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets
G.4.1.5	(c) Type of cover assets:	22
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	111
G.4.1.10	(d) Interest rate risk - covered bond:	163
G.4.1.11	(d) Currency risk - covered bond:	137
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage

5. References to Capital Requirements Regulation (CRR)

G.5.1.1	Exposure to credit institute credits quality step 1	158.16
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6. Other relevant information

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency EUR

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

Field Number	7. Mortgage Assets	Nominal (mn)	Residential Loans	Commercial Loans	% Total Mortgages
1. Property Type Information					
M.7.1.1	Residential	3,578.3			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	3,578.3			100.0%
2. General Information					
M.7.2.1	Number of mortgage loans	50,269.0			Total Mortgages
3. Concentration Risks					
M.7.3.1	10 largest exposures	0.73%			% Total Mortgages
4. Breakdown by Geography					
M.7.4.1	European Union	100.0%		0.0%	100.0%
M.7.4.2	Austria				
M.7.4.3	Belgium	100.0%			100.0%
M.7.4.4	Bulgaria				
M.7.4.5	Croatia				
M.7.4.6	Cyprus				
M.7.4.7	Czechia				
M.7.4.8	Denmark				
M.7.4.9	Estonia				
M.7.4.10	Finland				
M.7.4.11	France				
M.7.4.12	Germany				
M.7.4.13	Greece				
M.7.4.14	Netherlands				
M.7.4.15	Hungary				
M.7.4.16	Ireland				
M.7.4.17	Italy				
M.7.4.18	Latvia				
M.7.4.19	Lithuania				
M.7.4.20	Luxembourg				
M.7.4.21	Malta				
M.7.4.22	Poland				
M.7.4.23	Portugal				
M.7.4.24	Romania				
M.7.4.25	Slovakia				
M.7.4.26	Slovenia				
M.7.4.27	Spain				
M.7.4.28	Sweden				
M.7.4.29	European Economic Area (not member of EU)	0.0%		0.0%	0.0%
M.7.4.30	Iceland				
M.7.4.31	Liechtenstein				
M.7.4.32	Norway				
M.7.4.33	Other	0.0%		0.0%	0.0%
M.7.4.34	Switzerland				
M.7.4.35	United Kingdom				
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	16.79%		16.79%	
M.7.5.2	Vlaams-Brabant	13.55%		13.55%	
M.7.5.3	Oost-Vlaanderen	14.78%		14.78%	
M.7.5.4	Brussels	10.20%		10.20%	
M.7.5.5	West-Vlaanderen	10.68%		10.68%	
M.7.5.6	Limburg	6.87%		6.87%	
M.7.5.7	Likège	7.93%		7.93%	
M.7.5.8	Hainaut	6.29%		6.29%	
M.7.5.9	Brabant Wallon	5.49%		5.49%	
M.7.5.10	Namur	4.23%		4.23%	
M.7.5.11	Luxembourg	3.04%		3.04%	
M.7.5.12	Other	0.15%		0.15%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	92.08%		92.08%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	7.92%		7.92%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	2.63%		2.63%	
M.7.7.2	Amortising	97.37%		97.37%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	4.83%		4.83%	
M.7.8.2	> 12 - ≤ 24 months	9.58%		9.58%	
M.7.8.3	> 24 - ≤ 36 months	19.18%		19.18%	
M.7.8.4	> 36 - ≤ 60 months	15.41%		15.41%	
M.7.8.5	> 60 months	51.00%		51.00%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.03%		0.03%	
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)	71.18			
By buckets (mn):					
M.7A.10.2	≤100K	1,507.67	38,388	42.1%	76.4%
M.7A.10.3	>100K and ≤200K	1,247.55	9,042	34.9%	18.0%
M.7A.10.4	>200K and ≤300K	487.92	2,036	13.6%	4.1%
M.7A.10.5	>300K and ≤400K	181.92	534	5.1%	1.1%
M.7A.10.6	>400K	153.25	269	4.3%	0.5%
M.7A.10.26	Total	3,578.3	50,269	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	57.86%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	850.67	22,296	23.8%	44.4%
M.7A.11.3	>40 - <=50 %	456.27	6,117	12.8%	12.2%
M.7A.11.4	>50 - <=60 %	490.73	5,935	13.3%	11.8%
M.7A.11.5	>60 - <=70 %	562.34	5,904	15.7%	11.7%
M.7A.11.6	>70 - <=80 %	613.00	5,541	17.1%	11.0%
M.7A.11.7	>80 - <=90 %	446.53	3,307	12.5%	6.6%
M.7A.11.8	>90 - <=100 %	117.51	794	3.3%	1.6%
M.7A.11.9	>100 %	41.25	375	1.2%	0.7%
M.7A.11.10	Total	3,578.3	50,269	100.0%	100.0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.76%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1,167.80	27,093	32.6%	53.9%
M.7A.12.3	>40 - <=50 %	515.07	6,298	14.4%	12.5%
M.7A.12.4	>50 - <=60 %	528.29	5,638	14.8%	11.2%
M.7A.12.5	>60 - <=70 %	469.72	4,521	13.1%	9.0%
M.7A.12.6	>70 - <=80 %	448.94	3,695	12.5%	7.4%
M.7A.12.7	>80 - <=90 %	324.93	2,200	9.1%	4.4%
M.7A.12.8	>90 - <=100 %	99.52	601	2.8%	1.2%
M.7A.12.9	>100 %	24.03	223	0.7%	0.4%
M.7A.12.10	Total	3,578.3	50,269	100.0%	100.0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.87%			
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	18.13%			
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				
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%
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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



EUR 10 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 31/05/2024

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Remark

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



Covered Bond Emission

Outstanding Series

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@138090	BE0002274430	500,000,000	23/03/2017	23/09/2024	EUR	Fixed	0.50 %	NACT	23/09/2024	0.32	23/09/2025
BD@150169	BE0002586643	750,000,000	22/03/2018	22/03/2028	EUR	Fixed	0.88 %	NACT	22/03/2025	3.81	22/03/2029
BD@153515	BE0002614924	500,000,000	04/10/2018	04/10/2025	EUR	Fixed	0.63 %	NACT	04/10/2024	1.35	04/10/2026
BD@258179	BE0002974559	1,000,000,000	30/10/2023	30/10/2028	EUR	Fixed	3.75 %	NACT	30/10/2024	4.42	30/10/2029
		2,750,000,000									

Totals

Total Outstanding (in EUR):	2,750,000,000
Current Weighted Average Fixed Coupon:	1.81 %
Weighted Average Remaining Average Life*	2.95

* 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	3,578,305,894 (II)
Nominal Balance Public Finance Exposures	20,000,000 (III)
Nominal Balance Financial Institution Exposures	158,155,662 (IV)
Nominal OC Level $[(II)+(III)+(IV)]/(I)-1$	36.60%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,909,069,224 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.78%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	18,761,875 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	158,155,662 (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)	2,909,069,224	
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued $[V+VI+VII+VIIbis]/I$	112.22%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	535,338,164 (VIII)
Total Interest Proceeds Residential Mortgage Loans	535,338,164
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	3,085,986,761 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	2,909,069,224
Total Principal Proceeds Public Finance Exposures	18,761,875
Total Principal Proceeds Financial Institution Exposures	158,155,662
Impact Derivatives	0
Interest Requirement Covered Bonds	222,500,000 (X)
Costs, Fees and expenses Covered Bonds	22,110,502 (XI)
Principal Requirement Covered Bonds	2,750,000,000 (XII)
Total Surplus (+) / Deficit (-) $(VIII)+(IX)-(X)-(XI)-(XII)$	626,714,424
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	295,680,401 (XIII)
Cumulative Cash Outflow Next 180 Days	-46,877,407 (XIV)
Liquidity Surplus (+) / Deficit (-) $(XIII)+(XIV)$	248,802,994
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	17,349,040 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds $(XV)-(XVI)$	17,349,040 (XVII)

Cover Pool Summary

Portfolio Cut-off D 31/05/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	3,578,305,894
Principal Redemptions between Cut-off Date and Maturity	3,578,305,894
Interest Payments between Cut-off Date and Maturity Date	535,338,164
Number of borrowers	26,594
Number of loans	50,269
Average Outstanding Balance per borrower	134,553
Average Outstanding Balance per loan	71,183
Weighted average Current Loan to Current Value	51.76%
Weighted average Current Loan to Original Value	57.86%
Weighted average seasoning (in Years)	4.66
Weighted average remaining maturity (in years, at 0% CPR)	14.92
Weighted average initial maturity (in years, at 0% CPR)	19.59
Percentage of Fixed Rate Loans	92.08%
Percentage of Variable Rate Loans	7.92%
Weighted average interest rate	1.83%
Weighted average interest rate Fixed Rate Loans	1.80%
Weighted average interest rate Variable Rate Loans	2.15%
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 158,155,662

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 %
Standard & Poor's Rating	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3

4. Derivatives

None

5. Prepayments Last Calendar Month

5,248,514 EUR



Stratification Tables

Portfolio Cut-off Date 31/05/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	600,825,945.36	16.79 %	8,086	16.09 %
Oost-Vlaanderen	528,722,980.98	14.78 %	7,861	15.64 %
Vlaams-Brabant	484,709,982.12	13.55 %	6,421	12.77 %
West-Vlaanderen	382,092,210.23	10.68 %	6,246	12.43 %
Brussels	365,112,264.78	10.20 %	3,807	7.57 %
Liège	283,801,510.62	7.93 %	4,202	8.36 %
Limburg	245,946,854.57	6.87 %	3,954	7.87 %
Hainaut	225,207,051.28	6.29 %	3,515	6.99 %
Brabant Wallon	196,373,167.92	5.49 %	2,420	4.81 %
Namur	151,389,574.51	4.23 %	2,195	4.37 %
Luxembourg	108,868,253.41	3.04 %	1,484	2.95 %
Other	5,256,097.86	0.15 %	78	0.16 %
	3,578,305,893.64	100.00 %	50,269	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	172,842,186.99	4.83 %	1,258	2.50 %
>1 and <=2	342,769,519.53	9.58 %	2,808	5.59 %
>2 and <=3	686,162,733.36	19.18 %	6,478	12.89 %
>3 and <=4	551,462,438.40	15.41 %	5,789	11.52 %
>4 and <=5	445,943,077.18	12.46 %	5,673	11.29 %
>5 and <=6	213,674,710.88	5.97 %	3,123	6.21 %
>6 and <=7	262,631,627.19	7.34 %	4,261	8.48 %
>7 and <=8	516,943,853.80	14.45 %	10,315	20.52 %
>8 and <=9	274,755,551.27	7.68 %	6,763	13.45 %
>9 and <=10	82,956,289.01	2.32 %	2,796	5.56 %
>10 and <=11	4,232,919.10	0.12 %	132	0.26 %
>11 and <=12	2,842,540.01	0.08 %	95	0.19 %
>12 and <=13	1,955,801.67	0.05 %	109	0.22 %
>13 and <=14	5,222,581.31	0.15 %	225	0.45 %
>14 and <=15	8,957,937.57	0.25 %	232	0.46 %
>15 and <=16	1,147,526.57	0.03 %	49	0.10 %
>16 and <=17	584,631.92	0.02 %	14	0.03 %
>17 and <=18	241,573.26	0.01 %	14	0.03 %
>18 and <=19	1,481,656.70	0.04 %	66	0.13 %
>19 and <=20	989,911.40	0.03 %	49	0.10 %
>20 and <=21	221,026.91	0.01 %	13	0.03 %
>21 and <=22	263,586.29	0.01 %	3	0.01 %
>22 and <=23	1,002.92	0.00 %	1	0.00 %
>23 and <=24	21,210.40	0.00 %	3	0.01 %
	3,578,305,893.64	100.00 %	50,269	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	778,166.23	0.02 %	133	0.26 %
<=1	22,522,946.47	0.63 %	1,958	3.90 %
>1 and <=2	47,973,307.32	1.34 %	3,061	6.09 %
>2 and <=3	64,753,351.25	1.81 %	2,954	5.88 %
>3 and <=4	59,515,014.09	1.66 %	2,139	4.26 %
>4 and <=5	72,895,704.50	2.04 %	2,097	4.17 %
>5 and <=6	93,001,853.60	2.60 %	2,373	4.72 %
>6 and <=7	96,842,979.90	2.71 %	2,114	4.21 %
>7 and <=8	124,126,132.34	3.47 %	2,334	4.64 %
>8 and <=9	106,108,413.54	2.97 %	1,818	3.62 %
>9 and <=10	107,729,366.83	3.01 %	1,742	3.47 %
>10 and <=11	158,302,430.64	4.42 %	2,479	4.93 %
>11 and <=12	161,776,903.22	4.52 %	2,203	4.38 %
>12 and <=13	214,866,507.46	6.00 %	2,692	5.36 %
>13 and <=14	160,203,631.86	4.48 %	1,835	3.65 %
>14 and <=15	119,886,922.19	3.35 %	1,444	2.87 %
>15 and <=16	202,533,619.12	5.66 %	2,279	4.53 %
>16 and <=17	234,272,184.25	6.55 %	2,523	5.02 %
>17 and <=18	335,238,766.97	9.37 %	3,211	6.39 %
>18 and <=19	156,737,855.05	4.38 %	1,416	2.82 %
>19 and <=20	112,573,009.29	3.15 %	1,027	2.04 %
>20 and <=21	164,422,480.52	4.59 %	1,428	2.84 %
>21 and <=22	235,592,375.29	6.58 %	1,685	3.35 %
>22 and <=23	256,140,672.62	7.16 %	1,704	3.39 %
>23 and <=24	127,597,661.57	3.57 %	815	1.62 %
>24 and <=25	96,298,968.61	2.69 %	527	1.05 %
>25 and <=26	1,590,935.72	0.04 %	14	0.03 %
>26 and <=27	7,506,997.40	0.21 %	51	0.10 %
>27 and <=28	27,208,616.15	0.76 %	161	0.32 %
>28 and <=29	8,205,499.42	0.23 %	47	0.09 %
>29 and <=30	1,102,620.22	0.03 %	5	0.01 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,376.96	0.00 %	1	0.00 %
>1 and <=2	3,288,473.00	0.09 %	29	0.06 %
>2 and <=3	4,124,790.09	0.12 %	54	0.11 %
>3 and <=4	3,263,376.27	0.09 %	59	0.12 %
>4 and <=5	30,147,905.04	0.84 %	259	0.52 %
>5 and <=6	3,351,728.53	0.09 %	110	0.22 %
>6 and <=7	5,716,135.03	0.16 %	182	0.36 %
>7 and <=8	6,294,168.99	0.18 %	323	0.64 %
>8 and <=9	13,046,826.38	0.36 %	741	1.47 %
>9 and <=10	227,893,940.82	6.37 %	8,980	17.86 %
>10 and <=11	25,712,274.30	0.72 %	1,547	3.08 %
>11 and <=12	47,249,015.23	1.32 %	1,211	2.41 %
>12 and <=13	155,364,124.45	4.34 %	3,618	7.20 %
>13 and <=14	25,054,414.21	0.70 %	508	1.01 %
>14 and <=15	407,556,449.08	11.39 %	6,734	13.40 %
>15 and <=16	34,368,801.29	0.96 %	516	1.03 %
>16 and <=17	50,327,066.23	1.41 %	697	1.39 %
>17 and <=18	207,233,537.38	5.79 %	2,761	5.49 %
>18 and <=19	31,834,709.12	0.89 %	434	0.86 %
>19 and <=20	920,729,577.91	25.73 %	10,066	20.02 %
>20 and <=21	59,566,816.47	1.66 %	671	1.33 %
>21 and <=22	27,703,117.37	0.77 %	306	0.61 %
>22 and <=23	37,864,650.06	1.06 %	405	0.81 %
>23 and <=24	18,638,536.27	0.52 %	226	0.45 %
>24 and <=25	1,107,113,188.39	30.94 %	8,741	17.39 %
>25 and <=26	61,775,137.78	1.73 %	584	1.16 %
>26 and <=27	3,892,031.18	0.11 %	34	0.07 %
>27 and <=28	1,117,591.32	0.03 %	8	0.02 %
>28 and <=29	11,357,244.70	0.32 %	72	0.14 %
>29 and <=30	45,050,852.69	1.26 %	370	0.74 %
>30 and <=31	1,347,539.87	0.04 %	15	0.03 %
>39 and <=40	213,860.93	0.01 %	4	0.01 %
>31 and <=32	106,636.30	0.00 %	3	0.01 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
2000	21,210.40	0.00 %	3	0.01 %
2001	1,002.92	0.00 %	1	0.00 %
2002	250,000.00	0.01 %	2	0.00 %
2003	174,761.26	0.00 %	5	0.01 %
2004	426,298.76	0.01 %	32	0.06 %
2005	1,596,754.55	0.04 %	75	0.15 %
2006	738,374.62	0.02 %	28	0.06 %
2007	209,397.84	0.01 %	9	0.02 %
2008	849,638.02	0.02 %	25	0.05 %
2009	5,501,381.25	0.15 %	155	0.31 %
2010	7,639,408.77	0.21 %	263	0.52 %
2011	3,318,637.44	0.09 %	164	0.33 %
2012	1,705,694.04	0.05 %	62	0.12 %
2013	3,738,548.91	0.10 %	116	0.23 %
2014	25,395,099.32	0.71 %	880	1.75 %
2015	263,340,970.42	7.36 %	6,617	13.16 %
2016	446,883,635.08	12.49 %	9,920	19.73 %
2017	269,992,500.34	7.55 %	4,736	9.42 %
2018	246,651,337.38	6.89 %	3,584	7.13 %
2019	435,815,837.06	12.18 %	5,915	11.77 %
2020	366,969,360.48	10.26 %	4,054	8.06 %
2021	765,190,612.06	21.38 %	7,519	14.96 %
2022	483,772,317.18	13.52 %	4,215	8.38 %
2023	235,955,395.76	6.59 %	1,803	3.59 %
2024	12,167,719.78	0.34 %	86	0.17 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	540,304,592.05	15.10 %	13,110	49.30 %
>100 and <=200	1,078,705,493.32	30.15 %	7,389	27.78 %
>200 and <=300	912,320,831.86	25.50 %	3,751	14.10 %
>300 and <=400	477,066,620.15	13.33 %	1,398	5.26 %
>400	569,908,356.26	15.93 %	946	3.56 %
3,578,305,893.64	100.00 %	26,594	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	1,414,414.95	0.04 %	29	0.06 %
0.5 - 1%	171,327,698.08	4.79 %	1,758	3.50 %
1 - 1.5%	1,104,027,374.54	30.85 %	13,502	26.86 %
1.5 - 2%	1,531,259,860.04	42.79 %	25,490	50.71 %
2 - 2.5%	282,404,605.28	7.89 %	3,975	7.91 %
2.5 - 3%	166,854,930.14	4.66 %	2,150	4.28 %
3 - 3.5%	173,218,440.03	4.84 %	1,442	2.87 %
3.5 - 4%	101,608,456.78	2.84 %	1,001	1.99 %
4 - 4.5%	26,995,401.73	0.75 %	375	0.75 %
4.5 - 5%	5,685,097.06	0.16 %	143	0.28 %
5 - 5.5%	5,433,914.70	0.15 %	140	0.28 %
5.5 - 6%	4,433,759.46	0.12 %	147	0.29 %
6 - 6.5%	2,887,437.48	0.08 %	83	0.17 %
6.5 - 7%	587,718.70	0.02 %	27	0.05 %
7 - 7.5%	164,494.18	0.00 %	6	0.01 %
7.5 - 8%	2,290.49	0.00 %	1	0.00 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	3,294,795,580.45	92.08 %	47,341	94.18 %
Variable	1,695,038.28	0.05 %	84	0.17 %
Variable With Cap	281,815,274.91	7.88 %	2,844	5.66 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	74,071,509.30	2.07 %	807	1.61 %
2025	26,205,155.27	0.73 %	389	0.77 %
2026	15,842,550.56	0.44 %	173	0.34 %
2027	11,864,191.72	0.33 %	125	0.25 %
2028	24,912,095.49	0.70 %	250	0.50 %
2029	19,566,012.22	0.55 %	219	0.44 %
2030	147,099.16	0.00 %	5	0.01 %
2031	37,703,462.49	1.05 %	239	0.48 %
2032	24,318,685.28	0.68 %	143	0.28 %
2033	3,662,543.81	0.10 %	45	0.09 %
2034	23,061,872.66	0.64 %	259	0.52 %
2035	5,458,614.29	0.15 %	40	0.08 %
2036	6,993,249.42	0.20 %	53	0.11 %
2037	1,164,508.07	0.03 %	12	0.02 %
2038	66,605.00	0.00 %	1	0.00 %
Fixed To Maturity	3,303,267,738.90	92.31 %	47,509	94.51 %
Total	3,578,305,893.64	100.00 %	50,269	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	3,578,305,893.64	100.00 %	50,269	100.00 %
Total	3,578,305,893.64	100.00 %	50,269	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	3,450,486,119.81	96.43 %	48,760	97.00 %
Interest only	94,001,821.34	2.63 %	644	1.28 %
Linear	33,817,952.49	0.95 %	865	1.72 %
Total	3,578,305,893.64	100.00 %	50,269	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	136,503,346.28	3.81 %	8,568	17.04 %
11-20%	246,967,073.46	6.90 %	6,261	12.45 %
21-30%	351,105,046.27	9.81 %	6,153	12.24 %
31-40%	433,223,284.63	12.11 %	6,111	12.16 %
41-50%	515,069,960.30	14.39 %	6,298	12.53 %
51-60%	528,294,645.55	14.76 %	5,638	11.22 %
61-70%	469,715,261.42	13.13 %	4,521	8.99 %
71-80%	448,942,016.01	12.55 %	3,695	7.35 %
81-90%	324,933,976.58	9.08 %	2,200	4.38 %
91-100%	99,519,300.60	2.78 %	601	1.20 %
101-110%	4,748,848.51	0.13 %	52	0.10 %
111-120%	4,156,161.37	0.12 %	34	0.07 %
>120%	15,126,972.66	0.42 %	137	0.27 %
Total	3,578,305,893.64	100.00 %	50,269	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	74,623,425.30	2.09 %	5,971	11.88 %
11-20%	165,882,134.20	4.64 %	5,226	10.40 %
21-30%	254,511,062.57	7.11 %	5,359	10.66 %
31-40%	355,655,862.66	9.94 %	5,740	11.42 %
41-50%	456,270,309.43	12.75 %	6,117	12.17 %
51-60%	490,731,992.04	13.71 %	5,935	11.81 %
61-70%	562,338,572.97	15.72 %	5,904	11.74 %
71-80%	612,997,694.11	17.13 %	5,541	11.02 %
81-90%	446,529,210.29	12.48 %	3,307	6.58 %
91-100%	117,512,180.58	3.28 %	794	1.58 %
101-110%	14,991,335.81	0.42 %	136	0.27 %
111-120%	3,512,868.43	0.10 %	40	0.08 %
>120%	22,749,245.25	0.64 %	199	0.40 %
Total	3,578,305,893.64	100.00 %	50,269	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	35,315,260.76	0.99 %	4,058	8.07 %
21-40%	101,591,154.77	2.84 %	4,432	8.82 %
41-60%	208,244,065.03	5.82 %	4,884	9.72 %
61-80%	414,922,550.78	11.60 %	6,039	12.01 %
81-100%	537,866,131.44	15.03 %	5,876	11.69 %
101-120%	137,635,161.69	3.85 %	2,456	4.89 %
121-140%	159,099,647.90	4.45 %	2,641	5.25 %
141-160%	184,525,230.61	5.16 %	2,608	5.19 %
161-180%	257,355,850.61	7.19 %	2,887	5.74 %
181-200%	328,626,433.39	9.18 %	3,106	6.18 %
201-300%	559,662,593.61	15.64 %	6,064	12.06 %
301-400%	252,432,713.23	7.05 %	2,256	4.49 %
401-500%	120,054,848.87	3.36 %	1,057	2.10 %
>500%	280,974,250.95	7.85 %	1,905	3.79 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	72,652,742.28	2.03 %	5,195	10.33 %
>1 and <=2	117,785,514.99	3.29 %	4,883	9.71 %
>2 and <=3	162,534,826.41	4.54 %	4,451	8.85 %
>3 and <=4	217,871,427.15	6.09 %	4,443	8.84 %
>4 and <=5	195,550,961.02	5.46 %	3,287	6.54 %
>5 and <=6	301,143,660.43	8.42 %	4,461	8.87 %
>6 and <=7	337,369,159.06	9.43 %	4,235	8.42 %
>7 and <=8	312,656,932.38	8.74 %	3,567	7.10 %
>8 and <=9	471,808,523.99	13.19 %	4,963	9.87 %
>9 and <=10	323,715,002.42	9.05 %	3,070	6.11 %
>10 and <=11	292,062,646.90	8.16 %	2,582	5.14 %
>11 and <=12	468,604,813.22	13.10 %	3,254	6.47 %
>12 and <=13	123,023,451.93	3.44 %	820	1.63 %
>13 and <=14	136,565,668.07	3.82 %	782	1.56 %
>14 and <=15	15,842,475.13	0.44 %	97	0.19 %
>15 and <=16	20,250,792.39	0.57 %	129	0.26 %
>16 and <=17	8,663,813.80	0.24 %	49	0.10 %
>17 and <=18	203,482.07	0.01 %	1	0.00 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	3,303,267,738.90	92.31 %	47,509	94.51 %
>=0 and <=1	104,199,156.83	2.91 %	1,252	2.49 %
>1 and <=2	29,484,190.00	0.82 %	301	0.60 %
>2 and <=3	38,925,266.89	1.09 %	415	0.83 %
>3 and <=4	52,085,357.22	1.46 %	317	0.63 %
>4 and <=5	17,726,414.43	0.50 %	172	0.34 %
>5 and <=6	25,393,458.70	0.71 %	243	0.48 %
>7 and <=8	448,439.18	0.01 %	3	0.01 %
>6 and <=7	6,775,871.49	0.19 %	57	0.11 %
3,578,305,893.64	100.00 %	50,269	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	9,710,172,803.05	81.87 %	25,613	80.53 %
Other/No data	2,150,526,552.73	18.13 %	6,193	19.47 %
11,860,699,355.78	100.00 %	31,806	100.00 %	

18. IFRS9 Norms

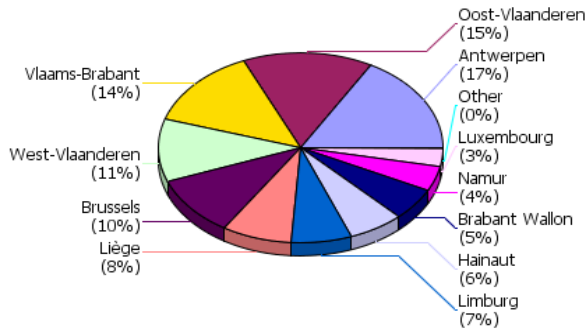
	In EUR	In %	In number of loans	In %
Phase 1	3,247,949,707.53	90.77 %	46,517	92.54 %
Phase 2	329,960,509.12	9.22 %	3,612	7.19 %
Phase 3	395,676.99	0.01 %	9	0.02 %
Other/No data	0.00	0.00 %	131	0.26 %
3,578,305,893.64	100.00 %	50,269	100.00 %	



Stratification Tables

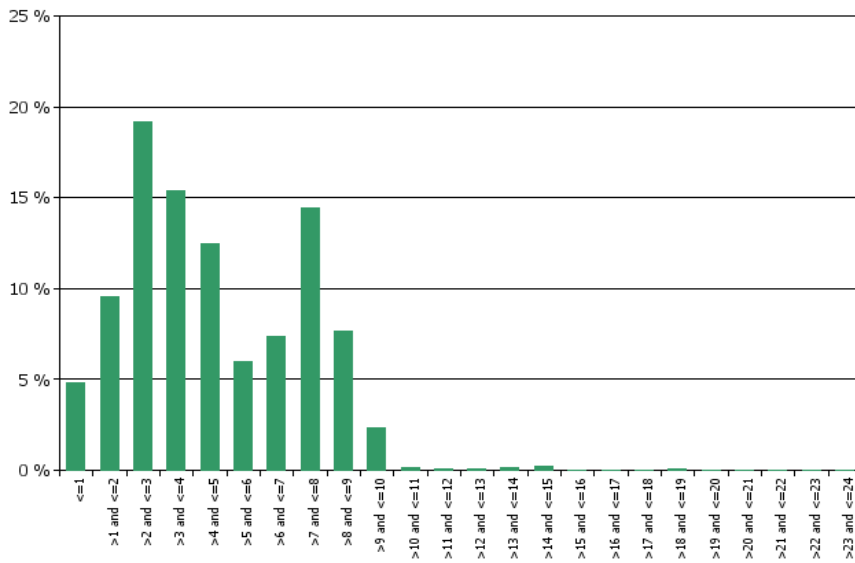
Portfolio Cut-off Date 31/05/2024

1. Geographic distribution



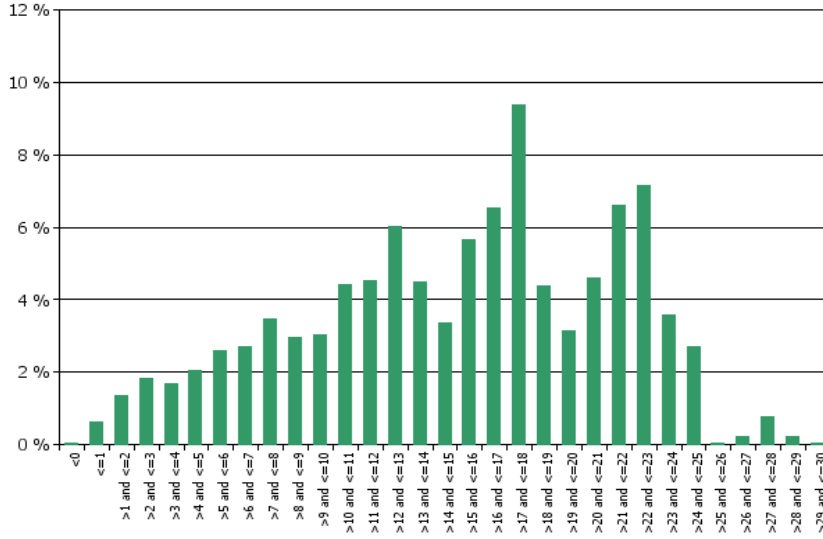
2. Seasoning

Distribution per Seasoning



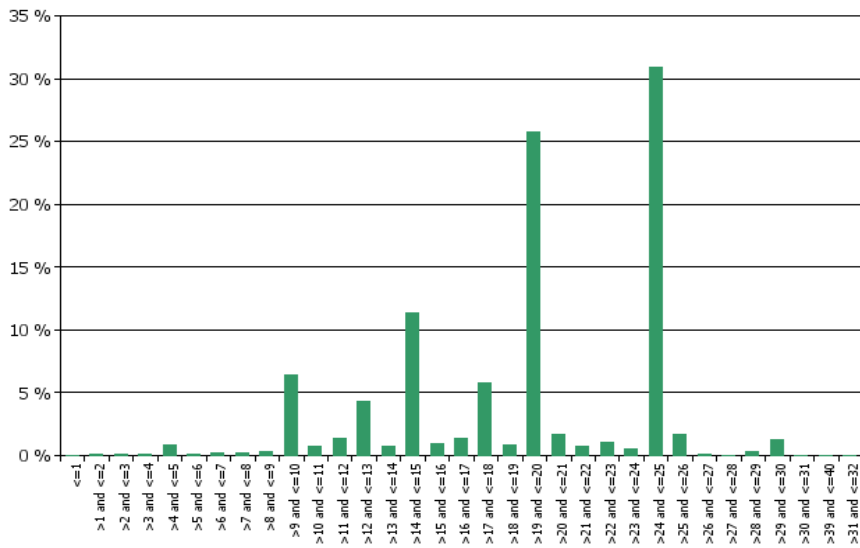
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)

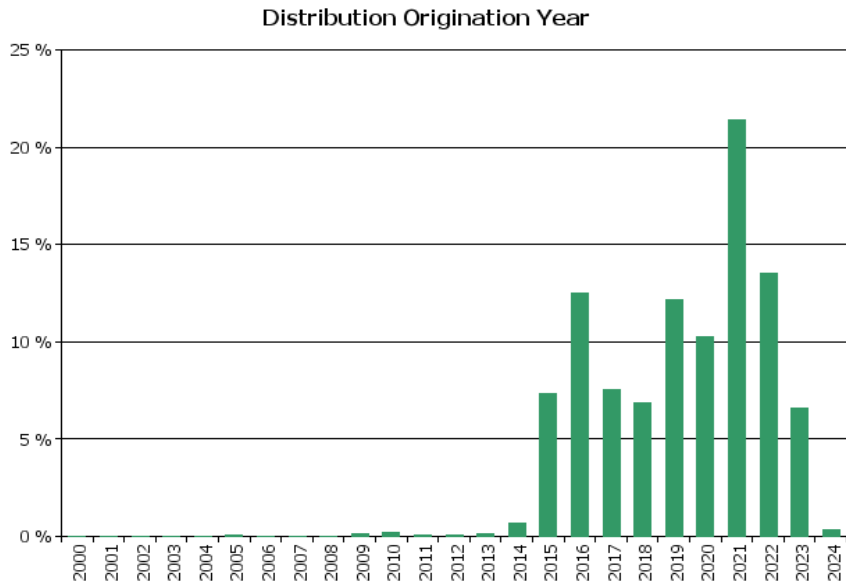


4. Original term to maturity

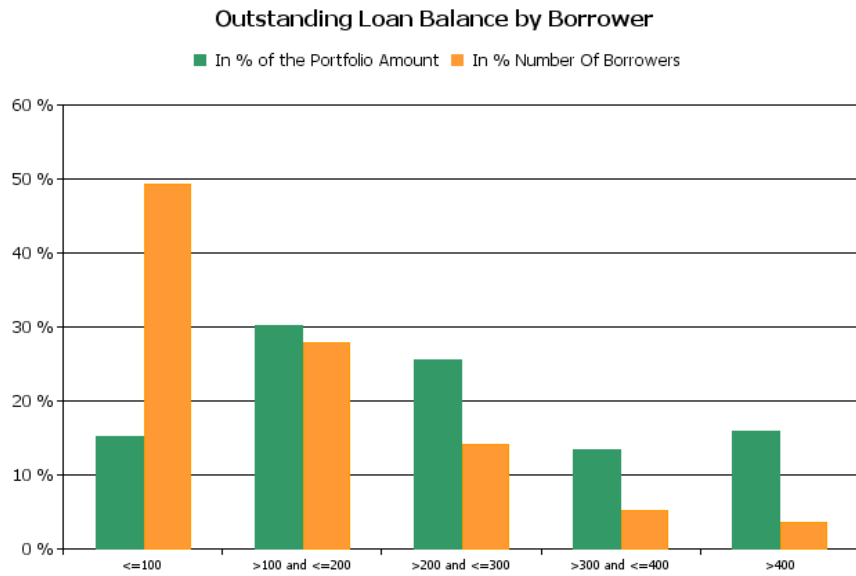
Distribution of Initial Term (in years)



5. Origination Year

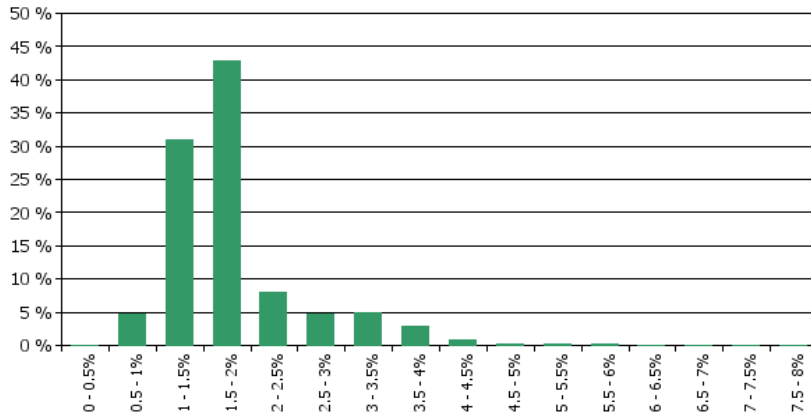


6. Outstanding Loan Balance by Borrower



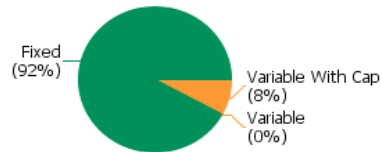
7. Interest Rate

Distribution per Interest Rate



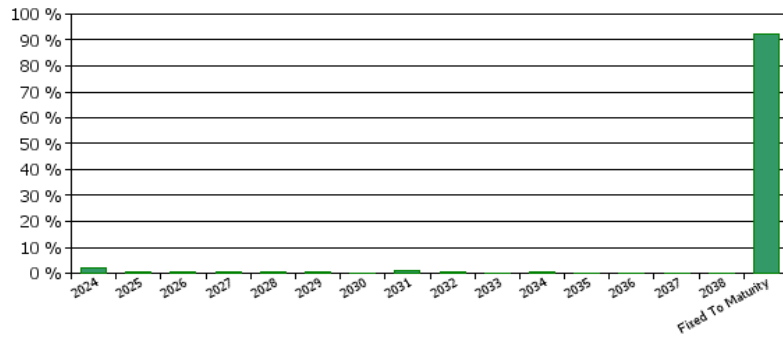
8. Interest Rate Type

Distribution per Interest Type



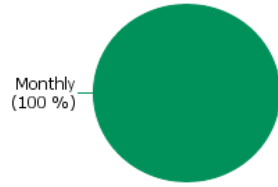
9. Next Reset Date

Next Reset Date



10. Interest Payment Frequency

Distribution per Interest Payment Frequency



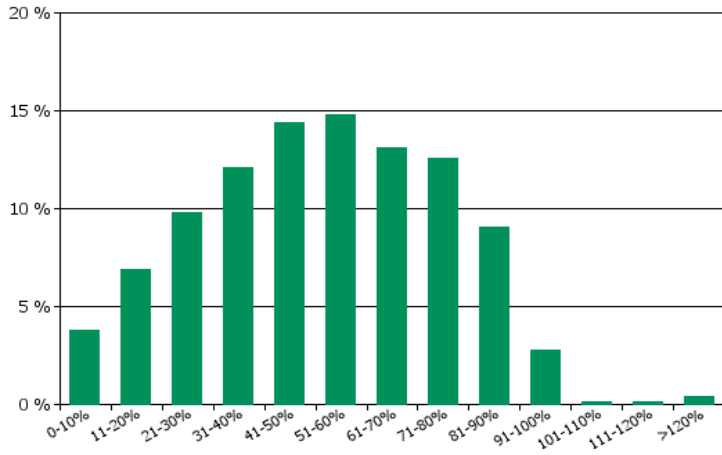
11. Repayment Type

Distribution per Repayment Type

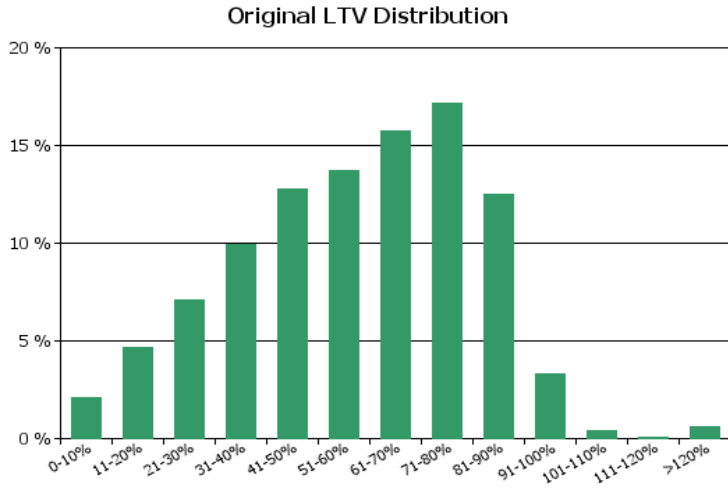


12. Current Loan to Current Value (LTV)

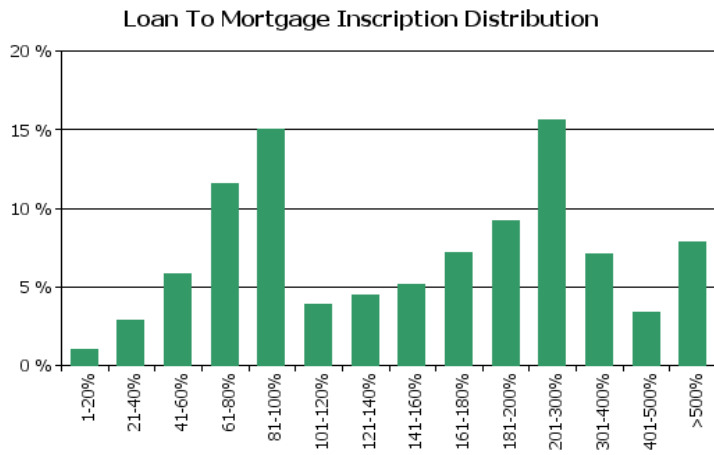
Current LTV Distribution



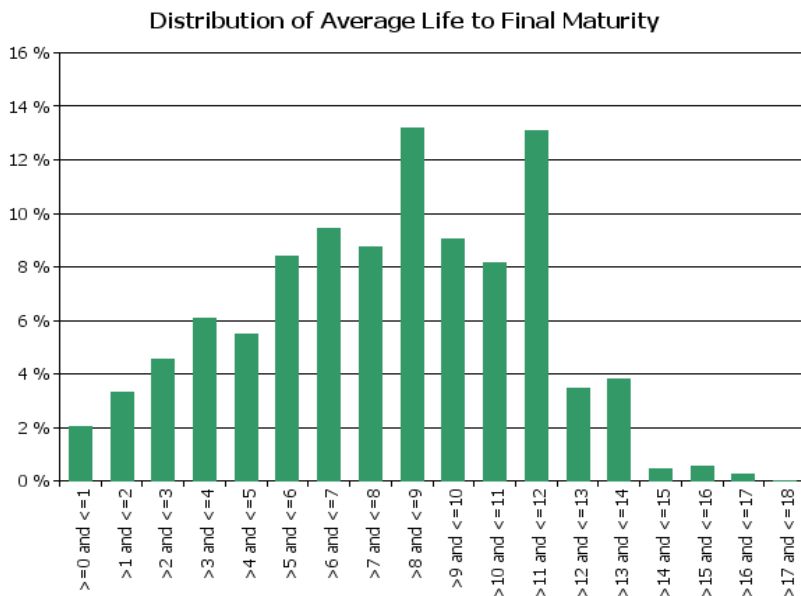
13. Current Loan to Original Value (LTOV)



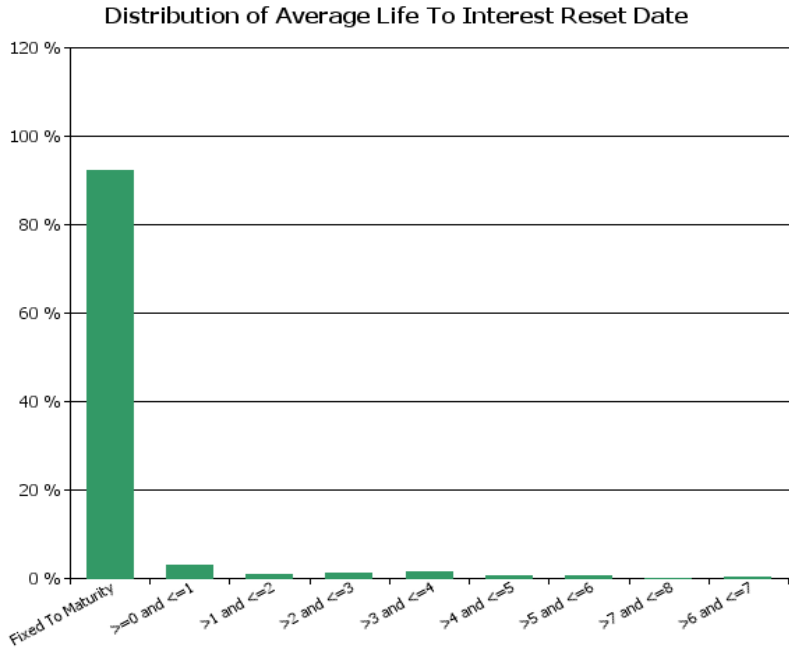
14. Loan to Mortgage Inscription Ratio (LTM)



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

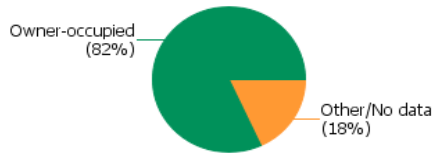


16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



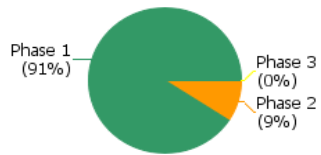
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





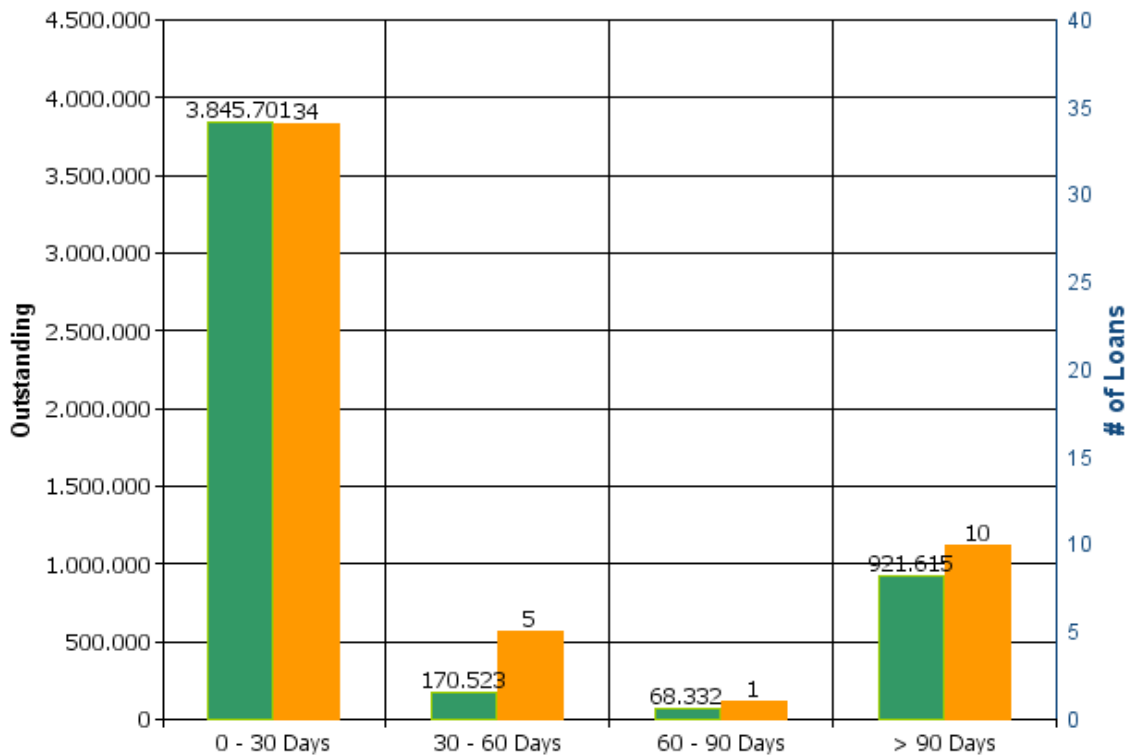
Cover Pool Performance

Portfolio Cut-off Date 31/05/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	3,573,299,722.98	99.86 %	50,219	99.90 %
0 - 30 Days	3,845,700.85	0.11 %	34	0.07 %
30 - 60 Days	170,522.65	0.00 %	5	0.01 %
60 - 90 Days	68,332.17	0.00 %	1	0.00 %
> 90 Days	921,614.99	0.03 %	10	0.02 %
Total	3,578,305,893.64	100.00 %	50,269	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: May/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/06/2024	1	2,750,000,000	3,552,617,483	3,546,591,981	3,537,572,267	3,522,588,721
01/07/2024	2	2,750,000,000	3,527,211,550	3,515,449,369	3,497,878,400	3,468,785,224
01/08/2024	3	2,750,000,000	3,502,553,294	3,484,952,561	3,458,715,369	3,415,420,228
01/09/2024	4	2,250,000,000	3,476,162,632	3,452,828,313	3,418,117,833	3,361,034,515
01/10/2024	5	2,250,000,000	3,450,332,324	3,421,546,012	3,378,813,323	3,308,767,289
01/11/2024	6	2,250,000,000	3,425,672,778	3,391,330,483	3,340,458,031	3,257,351,794
01/12/2024	7	2,250,000,000	3,400,783,816	3,361,164,922	3,302,596,345	3,207,230,879
01/01/2025	8	2,250,000,000	3,375,495,699	3,330,513,016	3,264,155,965	3,156,474,243
01/02/2025	9	2,250,000,000	3,351,083,117	3,300,817,820	3,226,825,011	3,107,158,318
01/03/2025	10	2,250,000,000	3,327,121,083	3,272,194,307	3,191,494,205	3,061,378,580
01/04/2025	11	2,250,000,000	3,301,976,627	3,241,957,015	3,153,961,012	3,012,561,483
01/05/2025	12	2,250,000,000	3,278,332,951	3,213,459,841	3,118,542,825	2,966,520,777
01/06/2025	13	2,250,000,000	3,253,962,694	3,184,162,083	3,082,251,658	2,919,580,111
01/07/2025	14	2,250,000,000	3,229,304,153	3,154,845,592	3,046,357,053	2,873,751,356
01/08/2025	15	2,250,000,000	3,204,506,115	3,125,309,565	3,010,161,728	2,827,579,565
01/09/2025	16	2,250,000,000	3,179,970,958	3,096,120,601	2,974,464,230	2,782,212,995
01/10/2025	17	1,750,000,000	3,155,473,135	3,067,225,901	2,939,452,264	2,738,193,400
01/11/2025	18	1,750,000,000	3,130,325,198	3,037,620,479	2,903,676,660	2,693,410,699
01/12/2025	19	1,750,000,000	3,106,883,727	3,009,924,594	2,870,120,459	2,651,371,204
01/01/2026	20	1,750,000,000	3,083,052,477	2,981,771,169	2,836,043,664	2,608,794,939
01/02/2026	21	1,750,000,000	3,059,773,760	2,954,238,061	2,802,710,134	2,567,212,589
01/03/2026	22	1,750,000,000	3,036,005,312	2,926,798,498	2,770,298,931	2,527,815,051
01/04/2026	23	1,750,000,000	3,012,403,612	2,899,120,288	2,737,121,896	2,486,963,547
01/05/2026	24	1,750,000,000	2,988,863,498	2,871,743,964	2,704,602,144	2,447,342,499
01/06/2026	25	1,750,000,000	2,964,012,783	2,843,036,839	2,670,756,236	2,406,479,878
01/07/2026	26	1,750,000,000	2,940,406,507	2,815,764,637	2,638,626,268	2,367,783,276
01/08/2026	27	1,750,000,000	2,917,840,167	2,789,415,776	2,607,287,226	2,329,751,305
01/09/2026	28	1,750,000,000	2,894,266,675	2,762,187,002	2,575,270,152	2,291,395,736
01/10/2026	29	1,750,000,000	2,870,715,960	2,735,214,043	2,543,845,915	2,254,157,159
01/11/2026	30	1,750,000,000	2,848,515,558	2,709,458,282	2,513,483,541	2,217,818,772
01/12/2026	31	1,750,000,000	2,824,183,216	2,681,904,449	2,481,799,229	2,180,884,862
01/01/2027	32	1,750,000,000	2,801,548,823	2,655,898,095	2,451,482,768	2,145,119,828
01/02/2027	33	1,750,000,000	2,779,272,375	2,630,311,004	2,421,690,467	2,110,075,350
01/03/2027	34	1,750,000,000	2,757,607,139	2,605,808,576	2,393,619,727	2,077,636,175
01/04/2027	35	1,750,000,000	2,735,758,578	2,580,778,089	2,364,598,458	2,043,752,799
01/05/2027	36	1,750,000,000	2,714,063,178	2,556,109,218	2,336,231,703	2,010,957,811
01/06/2027	37	1,750,000,000	2,690,931,216	2,530,025,098	2,306,510,463	1,976,965,519
01/07/2027	38	1,750,000,000	2,669,833,207	2,506,068,418	2,279,047,046	1,945,418,491
01/08/2027	39	1,750,000,000	2,648,860,207	2,482,164,793	2,251,568,017	1,913,821,546
01/09/2027	40	1,750,000,000	2,627,690,197	2,458,150,744	2,224,114,106	1,882,478,622
01/10/2027	41	1,750,000,000	2,606,320,255	2,434,157,586	2,196,984,590	1,851,893,820
01/11/2027	42	1,750,000,000	2,584,798,721	2,409,963,254	2,169,615,793	1,821,077,903
01/12/2027	43	1,750,000,000	2,563,474,987	2,386,158,758	2,142,898,077	1,791,279,229
01/01/2028	44	1,750,000,000	2,542,435,893	2,362,561,057	2,116,310,146	1,761,561,088
01/02/2028	45	1,750,000,000	2,521,713,620	2,339,330,447	2,090,171,583	1,732,435,016
01/03/2028	46	1,000,000,000	2,500,640,961	2,316,100,986	2,064,492,450	1,704,369,918
01/04/2028	47	1,000,000,000	2,480,176,405	2,293,250,523	2,038,925,708	1,676,133,409

01/05/2028	48	1,000,000,000	2,459,649,959	2,270,538,111	2,013,763,494	1,648,662,379
01/06/2028	49	1,000,000,000	2,438,854,796	2,247,523,355	1,988,281,969	1,620,906,105
01/07/2028	50	1,000,000,000	2,418,335,520	2,224,955,782	1,963,472,903	1,594,119,519
01/08/2028	51	1,000,000,000	2,398,400,979	2,202,872,703	1,939,041,134	1,567,615,717
01/09/2028	52	1,000,000,000	2,378,353,335	2,180,754,428	1,914,690,033	1,541,372,772
01/10/2028	53	0	2,358,627,469	2,159,117,613	1,891,027,224	1,516,083,325
01/11/2028	54		2,337,526,653	2,136,172,395	1,866,172,874	1,489,819,938
01/12/2028	55		2,317,788,737	2,114,657,981	1,842,830,862	1,465,154,657
01/01/2029	56		2,297,751,623	2,092,821,307	1,819,162,865	1,440,211,236
01/02/2029	57		2,277,887,639	2,071,210,045	1,795,798,773	1,415,692,407
01/03/2029	58		2,258,534,590	2,050,466,673	1,773,729,373	1,392,943,821
01/04/2029	59		2,237,921,658	2,028,306,708	1,750,097,977	1,368,564,359
01/05/2029	60		2,217,881,947	2,006,844,552	1,727,317,755	1,345,213,396
01/06/2029	61		2,198,486,894	1,985,921,000	1,704,961,452	1,322,178,620
01/07/2029	62		2,179,150,637	1,965,223,279	1,683,039,324	1,299,828,074
01/08/2029	63		2,160,174,149	1,944,805,577	1,661,317,529	1,277,617,690
01/09/2029	64		2,140,174,375	1,923,531,778	1,638,965,888	1,255,089,809
01/10/2029	65		2,121,546,920	1,903,660,098	1,618,041,750	1,233,987,315
01/11/2029	66		2,102,444,152	1,883,319,544	1,596,681,975	1,212,539,832
01/12/2029	67		2,083,107,488	1,862,935,357	1,575,512,895	1,191,559,235
01/01/2030	68		2,064,184,667	1,842,881,593	1,554,589,399	1,170,754,933
01/02/2030	69		2,045,510,761	1,823,112,346	1,534,001,536	1,150,357,183
01/03/2030	70		2,026,898,164	1,803,755,697	1,514,227,728	1,131,183,652
01/04/2030	71		2,008,657,977	1,784,491,811	1,494,246,099	1,111,528,687
01/05/2030	72		1,990,586,088	1,765,534,020	1,474,733,104	1,092,516,633
01/06/2030	73		1,972,189,264	1,746,250,306	1,454,916,024	1,073,270,457
01/07/2030	74		1,954,359,524	1,727,622,792	1,435,853,476	1,054,866,390
01/08/2030	75		1,936,607,592	1,709,026,805	1,416,785,705	1,036,449,431
01/09/2030	76		1,918,953,047	1,690,574,726	1,397,924,630	1,018,320,126
01/10/2030	77		1,901,008,586	1,672,016,898	1,379,176,391	1,000,544,637
01/11/2030	78		1,883,505,298	1,653,812,267	1,360,690,817	982,952,943
01/12/2030	79		1,864,613,494	1,634,536,963	1,341,521,874	965,132,889
01/01/2031	80		1,846,519,365	1,615,930,093	1,322,877,634	947,688,587
01/02/2031	81		1,828,413,309	1,597,371,219	1,304,358,742	930,464,160
01/03/2031	82		1,810,259,060	1,579,088,003	1,286,466,994	914,189,557
01/04/2031	83		1,792,890,017	1,561,284,444	1,268,727,752	897,764,993
01/05/2031	84		1,775,297,975	1,543,427,385	1,251,129,821	881,683,445
01/06/2031	85		1,757,784,556	1,525,609,440	1,233,541,130	865,606,611
01/07/2031	86		1,740,389,599	1,508,032,713	1,216,328,259	850,029,133
01/08/2031	87		1,723,384,682	1,490,765,353	1,199,343,037	834,608,976
01/09/2031	88		1,706,659,740	1,473,794,003	1,182,673,880	819,523,210
01/10/2031	89		1,688,769,545	1,455,951,104	1,165,479,872	804,298,232
01/11/2031	90		1,672,286,032	1,439,294,756	1,149,216,423	789,715,713
01/12/2031	91		1,654,876,555	1,421,972,981	1,132,591,224	775,100,882
01/01/2032	92		1,638,216,825	1,405,270,412	1,116,441,169	760,812,259
01/02/2032	93		1,620,975,619	1,388,122,462	1,100,012,994	746,442,044
01/03/2032	94		1,604,078,647	1,371,473,115	1,084,233,381	732,818,795
01/04/2032	95		1,588,034,401	1,355,452,573	1,068,842,944	719,356,777
01/05/2032	96		1,571,736,511	1,339,339,638	1,053,537,643	706,149,387
01/06/2032	97		1,555,799,438	1,323,510,435	1,038,438,540	693,080,925
01/07/2032	98		1,539,489,863	1,307,486,319	1,023,340,940	680,204,625
01/08/2032	99		1,523,104,692	1,291,376,428	1,008,161,581	667,276,753
01/09/2032	100		1,507,227,548	1,275,747,427	993,427,282	654,739,517
01/10/2032	101		1,490,833,712	1,259,800,114	978,594,548	642,319,854
01/11/2032	102		1,475,273,394	1,244,536,756	964,279,578	630,243,163
01/12/2032	103		1,459,369,874	1,229,099,818	949,974,971	618,348,655
01/01/2033	104		1,443,599,631	1,213,755,803	935,729,715	606,496,499
01/02/2033	105		1,428,107,033	1,198,693,344	921,767,281	594,916,186
01/03/2033	106		1,412,765,532	1,183,999,583	908,376,437	584,030,285
01/04/2033	107		1,397,508,199	1,169,226,372	894,760,918	572,839,733
01/05/2033	108		1,382,196,699	1,154,517,844	881,330,542	561,928,464
01/06/2033	109		1,367,069,159	1,139,945,433	867,993,208	551,080,644
01/07/2033	110		1,352,014,153	1,125,541,145	854,915,924	540,553,048
01/08/2033	111		1,337,048,556	1,111,194,533	841,872,300	530,051,116
01/09/2033	112		1,322,158,922	1,096,956,373	828,971,448	519,717,961
01/10/2033	113		1,307,292,411	1,082,841,760	816,290,948	509,670,171
01/11/2033	114		1,292,531,707	1,068,799,497	803,656,234	499,656,077

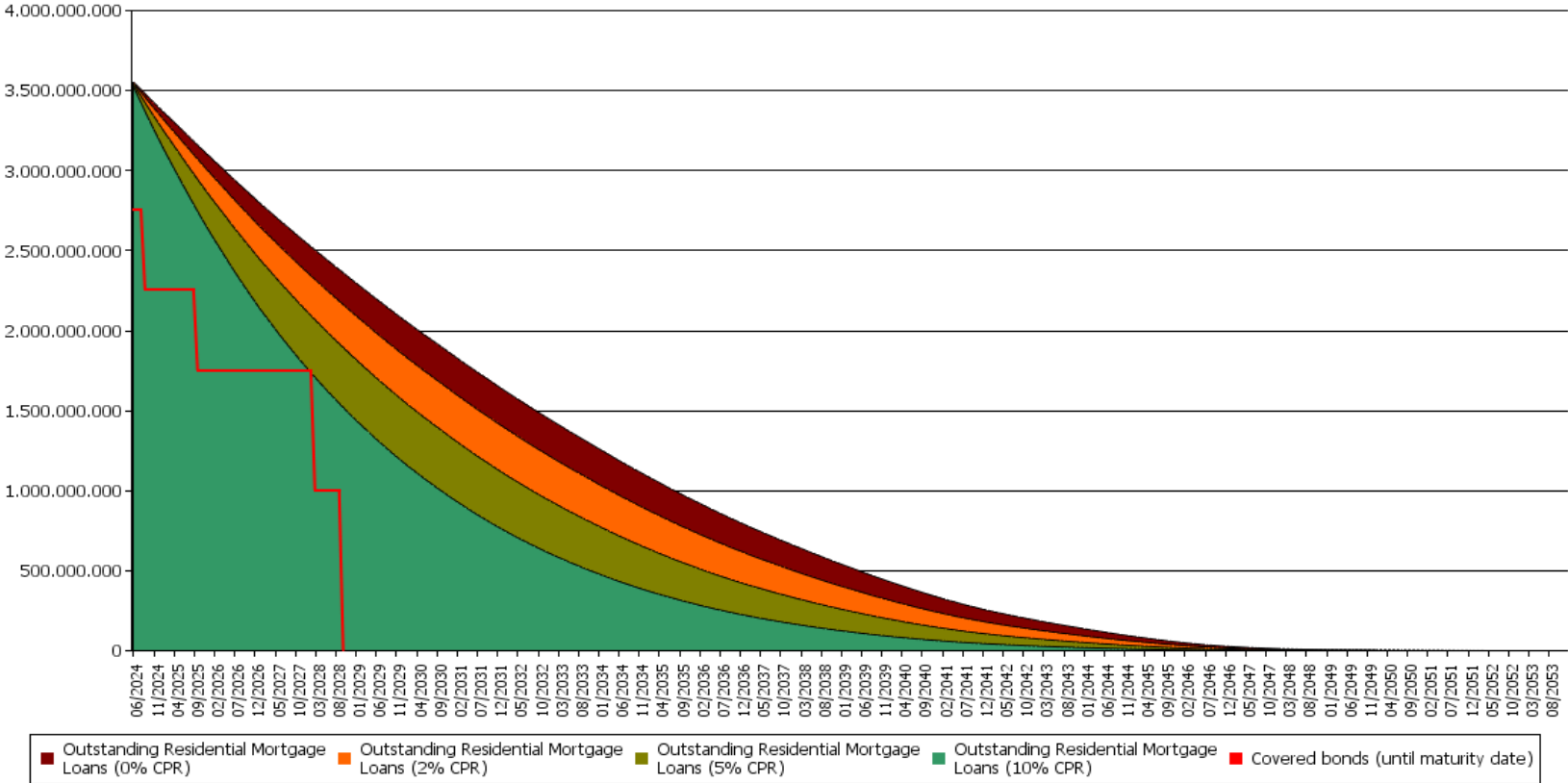
01/12/2033	115	1,277,054,052	1,054,267,637	790,778,257	489,634,103
01/01/2034	116	1,262,274,220	1,040,298,775	778,316,118	479,876,611
01/02/2034	117	1,247,639,524	1,026,493,676	766,034,463	470,303,799
01/03/2034	118	1,233,045,479	1,012,932,188	754,177,407	461,252,473
01/04/2034	119	1,218,505,589	999,290,092	742,128,005	451,960,655
01/05/2034	120	1,203,739,443	985,560,087	730,129,866	442,830,991
01/06/2034	121	1,188,958,378	971,807,053	718,110,284	433,696,241
01/07/2034	122	1,174,700,966	958,577,612	706,591,076	424,990,032
01/08/2034	123	1,160,457,624	945,348,677	695,067,497	416,288,291
01/09/2034	124	1,146,207,848	932,156,627	683,625,012	407,701,002
01/10/2034	125	1,132,301,868	919,336,065	672,563,226	399,459,759
01/11/2034	126	1,118,478,251	906,572,199	661,538,782	391,247,745
01/12/2034	127	1,104,602,674	893,855,885	650,654,120	383,232,917
01/01/2035	128	1,090,649,967	881,068,314	639,714,737	375,193,751
01/02/2035	129	1,077,065,495	868,618,520	629,071,414	367,388,714
01/03/2035	130	1,063,548,575	856,403,482	618,800,144	360,007,276
01/04/2035	131	1,050,115,847	844,152,840	608,397,136	352,455,792
01/05/2035	132	1,036,564,415	831,891,582	598,084,533	345,061,214
01/06/2035	133	1,022,791,670	819,446,105	587,638,620	337,598,513
01/07/2035	134	1,009,695,092	807,625,492	577,736,387	330,549,115
01/08/2035	135	996,704,413	795,882,460	567,888,049	323,538,246
01/09/2035	136	983,186,781	783,756,873	557,813,795	316,452,672
01/10/2035	137	970,457,430	772,339,739	548,335,087	309,800,159
01/11/2035	138	957,815,672	760,985,900	538,900,216	303,180,020
01/12/2035	139	945,220,597	749,746,432	529,634,081	296,745,558
01/01/2036	140	932,672,645	738,538,686	520,389,899	290,331,248
01/02/2036	141	920,163,009	727,397,091	511,235,803	284,015,998
01/03/2036	142	907,701,276	716,407,423	502,313,928	277,953,604
01/04/2036	143	895,327,116	705,442,545	493,367,894	271,847,031
01/05/2036	144	883,022,522	694,605,553	484,593,132	265,917,578
01/06/2036	145	870,821,481	683,846,114	475,873,454	260,026,669
01/07/2036	146	858,797,521	673,296,864	467,379,280	254,338,410
01/08/2036	147	846,929,550	662,866,201	458,968,449	248,703,528
01/09/2036	148	835,173,180	652,556,181	450,680,696	243,178,229
01/10/2036	149	823,534,733	642,406,385	442,578,860	237,827,726
01/11/2036	150	812,022,930	632,352,152	434,544,152	232,521,089
01/12/2036	151	800,630,734	622,457,244	426,691,707	227,383,383
01/01/2037	152	789,332,308	612,632,351	418,888,749	222,279,718
01/02/2037	153	777,597,792	602,501,101	410,913,781	217,124,318
01/03/2037	154	766,565,823	593,043,297	403,534,230	212,409,116
01/04/2037	155	755,617,868	583,582,079	396,086,480	207,605,765
01/05/2037	156	744,743,835	574,239,688	388,786,381	202,944,142
01/06/2037	157	733,865,859	564,892,426	381,485,191	198,289,527
01/07/2037	158	723,111,796	555,700,867	374,354,254	193,785,354
01/08/2037	159	712,411,787	546,549,502	367,252,952	189,304,132
01/09/2037	160	701,771,730	537,473,499	360,235,858	184,900,616
01/10/2037	161	691,215,661	528,519,866	353,362,914	180,629,412
01/11/2037	162	680,731,825	519,620,864	346,529,590	176,386,136
01/12/2037	163	670,257,388	510,785,660	339,799,087	172,251,262
01/01/2038	164	659,870,090	502,016,866	333,116,322	168,148,399
01/02/2038	165	649,595,519	493,361,964	326,540,732	164,131,072
01/03/2038	166	639,412,150	484,883,774	320,191,991	160,324,140
01/04/2038	167	628,919,772	476,118,213	313,604,078	156,360,401
01/05/2038	168	618,848,478	467,724,839	307,317,370	152,597,797
01/06/2038	169	608,939,912	459,455,363	301,116,180	148,885,317
01/07/2038	170	598,921,419	451,154,497	294,948,251	145,237,808
01/08/2038	171	588,647,526	442,663,332	288,661,042	141,539,825
01/09/2038	172	578,797,882	434,518,165	282,628,958	137,995,129
01/10/2038	173	569,156,732	426,578,970	276,782,055	134,586,380
01/11/2038	174	559,563,596	418,677,667	270,964,487	131,199,500
01/12/2038	175	550,008,405	410,852,780	265,245,838	127,904,099
01/01/2039	176	540,491,223	403,058,726	259,552,233	124,628,473
01/02/2039	177	531,003,925	395,312,177	253,916,385	121,405,916
01/03/2039	178	521,566,494	387,691,491	248,449,381	118,337,409
01/04/2039	179	512,162,173	380,055,361	242,936,408	115,221,457
01/05/2039	180	502,665,592	372,396,064	237,454,603	112,159,853
01/06/2039	181	493,365,206	364,886,017	232,074,180	109,154,158
01/07/2039	182	484,172,774	357,499,656	226,816,685	106,244,031

01/08/2039	183	475,053,633	350,171,411	221,602,242	103,361,859
01/09/2039	184	466,038,655	342,943,647	216,476,281	100,543,292
01/10/2039	185	457,167,250	335,863,256	211,485,120	97,822,483
01/11/2039	186	448,382,548	328,850,769	206,542,903	95,131,810
01/12/2039	187	439,073,035	321,494,456	201,425,602	92,394,525
01/01/2040	188	430,481,325	314,668,896	196,647,800	89,820,875
01/02/2040	189	421,941,220	307,903,222	191,930,327	87,294,807
01/03/2040	190	413,466,744	301,240,393	187,330,294	84,864,952
01/04/2040	191	405,067,384	294,620,305	182,747,557	82,438,210
01/05/2040	192	396,735,503	288,086,579	178,254,991	80,081,971
01/06/2040	193	388,504,167	281,630,977	173,817,374	77,757,603
01/07/2040	194	380,278,175	275,215,380	169,439,723	75,488,534
01/08/2040	195	372,265,985	268,959,838	165,167,296	73,273,416
01/09/2040	196	364,341,962	262,788,315	160,966,970	71,107,559
01/10/2040	197	356,563,531	256,755,846	156,884,784	69,020,151
01/11/2040	198	348,905,082	250,814,993	152,865,003	66,966,835
01/12/2040	199	341,323,292	244,961,980	148,930,287	64,975,677
01/01/2041	200	333,816,734	239,168,313	145,038,092	63,009,565
01/02/2041	201	326,367,491	233,434,590	141,200,989	61,082,776
01/03/2041	202	318,989,005	227,807,571	137,480,720	59,245,836
01/04/2041	203	311,724,199	222,241,795	133,780,703	57,407,169
01/05/2041	204	304,545,945	216,767,715	130,164,366	55,626,386
01/06/2041	205	297,521,034	211,408,397	126,623,360	53,883,921
01/07/2041	206	290,784,117	206,282,221	123,248,932	52,232,956
01/08/2041	207	284,232,099	201,292,234	119,961,663	50,624,476
01/09/2041	208	277,839,253	196,431,114	116,766,922	49,067,566
01/10/2041	209	271,576,524	191,688,236	113,667,100	47,569,167
01/11/2041	210	265,374,816	186,993,160	110,601,020	46,089,980
01/12/2041	211	259,366,025	182,459,156	107,653,671	44,677,855
01/01/2042	212	253,525,988	178,048,303	104,784,034	43,302,722
01/02/2042	213	247,816,554	173,743,453	101,990,522	41,969,763
01/03/2042	214	242,229,679	169,566,326	99,309,797	40,710,254
01/04/2042	215	236,769,483	165,462,950	96,660,121	39,456,238
01/05/2042	216	231,373,557	161,426,682	94,070,112	38,241,603
01/06/2042	217	226,051,375	157,445,963	91,517,040	37,046,143
01/07/2042	218	220,819,150	153,549,240	89,032,357	35,892,606
01/08/2042	219	215,660,277	149,707,609	86,584,104	34,757,771
01/09/2042	220	210,563,616	145,921,681	84,179,863	33,649,497
01/10/2042	221	205,570,263	142,227,425	81,846,762	32,582,766
01/11/2042	222	200,648,683	138,586,889	79,548,940	31,533,884
01/12/2042	223	195,784,970	135,005,587	77,302,539	30,517,778
01/01/2043	224	190,978,745	131,468,046	75,085,541	29,516,991
01/02/2043	225	186,208,244	127,966,667	72,899,921	28,536,417
01/03/2043	226	181,496,078	124,537,264	70,783,272	27,601,840
01/04/2043	227	176,856,048	121,147,587	68,681,565	26,668,845
01/05/2043	228	172,175,678	117,747,913	66,589,905	25,750,668
01/06/2043	229	167,622,968	114,439,966	64,554,570	24,857,859
01/07/2043	230	163,133,962	111,192,409	62,568,274	23,994,239
01/08/2043	231	158,697,420	107,984,992	60,608,918	23,144,402
01/09/2043	232	154,308,531	104,820,506	58,683,158	22,314,107
01/10/2043	233	149,988,608	101,718,781	56,806,514	21,511,974
01/11/2043	234	145,726,134	98,660,451	54,958,412	20,723,969
01/12/2043	235	141,504,416	95,644,986	53,147,526	19,958,959
01/01/2044	236	137,100,947	92,511,441	51,275,557	19,174,403
01/02/2044	237	132,968,649	89,570,918	49,519,479	18,439,287
01/03/2044	238	128,862,689	86,667,307	47,800,207	17,728,557
01/04/2044	239	124,768,940	83,771,709	46,085,674	17,020,260
01/05/2044	240	120,626,109	80,857,213	44,372,828	16,320,499
01/06/2044	241	116,600,623	78,026,316	42,710,390	15,642,511
01/07/2044	242	112,620,726	75,239,364	41,083,488	14,984,986
01/08/2044	243	108,726,657	72,514,625	39,494,980	14,344,570
01/09/2044	244	104,901,263	69,844,637	37,944,030	13,722,894
01/10/2044	245	101,172,868	67,251,654	36,445,434	13,126,879
01/11/2044	246	97,510,509	64,707,275	34,977,387	12,544,759
01/12/2044	247	93,908,356	62,214,625	33,547,217	11,982,503
01/01/2045	248	90,429,012	59,807,936	32,167,471	11,441,016
01/02/2045	249	86,978,836	57,428,490	30,809,141	10,911,486
01/03/2045	250	83,547,147	55,078,177	29,480,366	10,400,930

01/04/2045	251	80,138,648	52,741,530	28,157,891	9,892,272
01/05/2045	252	76,765,840	50,438,861	26,862,254	9,398,411
01/06/2045	253	73,461,360	48,185,793	25,597,071	8,917,824
01/07/2045	254	70,203,347	45,973,168	24,361,581	8,452,597
01/08/2045	255	66,979,880	43,787,863	23,144,557	7,996,321
01/09/2045	256	63,794,792	41,634,887	21,950,611	7,551,697
01/10/2045	257	60,695,928	39,547,431	20,798,752	7,126,090
01/11/2045	258	57,703,877	37,534,143	19,689,722	6,717,540
01/12/2045	259	54,789,302	35,579,827	18,618,585	6,326,062
01/01/2046	260	51,976,084	33,695,693	17,587,793	5,950,517
01/02/2046	261	49,242,427	31,869,341	16,592,205	5,589,901
01/03/2046	262	46,605,501	30,116,530	15,643,614	5,250,154
01/04/2046	263	44,073,992	28,432,360	14,731,235	4,923,010
01/05/2046	264	41,620,088	26,805,263	13,854,029	4,610,880
01/06/2046	265	39,312,607	25,276,196	13,030,522	4,318,432
01/07/2046	266	37,225,755	23,895,160	12,288,244	4,055,741
01/08/2046	267	35,240,518	22,582,473	11,583,651	3,806,996
01/09/2046	268	33,315,738	21,312,845	10,904,593	3,568,643
01/10/2046	269	31,475,282	20,102,412	10,259,968	3,343,919
01/11/2046	270	29,725,115	18,952,428	9,648,433	3,131,289
01/12/2046	271	28,047,330	17,853,337	9,066,530	2,930,377
01/01/2047	272	26,452,719	16,809,739	8,514,845	2,740,412
01/02/2047	273	24,954,486	15,830,771	7,998,563	2,563,348
01/03/2047	274	23,521,679	14,898,958	7,510,466	2,397,715
01/04/2047	275	22,144,932	14,003,116	7,040,926	2,238,294
01/05/2047	276	20,834,841	13,153,069	6,597,235	2,088,648
01/06/2047	277	19,592,003	12,347,485	6,177,425	1,947,455
01/07/2047	278	18,412,826	11,585,284	5,781,831	1,815,271
01/08/2047	279	17,303,397	10,868,770	5,410,447	1,691,476
01/09/2047	280	16,254,769	10,192,779	5,061,037	1,575,538
01/10/2047	281	15,280,874	9,566,356	4,738,307	1,469,023
01/11/2047	282	14,376,363	8,984,836	4,438,957	1,370,386
01/12/2047	283	13,508,400	8,428,525	4,153,863	1,277,116
01/01/2048	284	12,693,216	7,906,461	3,886,662	1,189,903
01/02/2048	285	11,905,952	7,403,505	3,630,163	1,106,668
01/03/2048	286	11,156,153	6,926,249	3,388,069	1,028,772
01/04/2048	287	10,428,227	6,463,338	3,153,589	953,517
01/05/2048	288	9,740,117	6,026,943	2,933,426	883,313
01/06/2048	289	9,079,809	5,608,832	2,722,981	816,471
01/07/2048	290	8,484,410	5,232,436	2,533,995	756,690
01/08/2048	291	7,979,196	4,912,519	2,373,013	705,617
01/09/2048	292	7,533,799	4,630,436	2,231,063	660,598
01/10/2048	293	7,163,860	4,395,836	2,112,814	623,021
01/11/2048	294	6,866,488	4,206,219	2,016,535	592,112
01/12/2048	295	6,605,262	4,039,557	1,931,868	564,926
01/01/2049	296	6,392,027	3,902,520	1,861,585	542,068
01/02/2049	297	6,208,264	3,783,899	1,800,410	522,034
01/03/2049	298	6,024,965	3,666,553	1,740,568	502,752
01/04/2049	299	5,841,257	3,548,727	1,680,350	483,302
01/05/2049	300	5,657,724	3,431,583	1,620,882	464,287
01/06/2049	301	5,473,767	3,314,377	1,561,539	445,394
01/07/2049	302	5,290,862	3,198,369	1,503,174	426,990
01/08/2049	303	5,107,893	3,082,526	1,445,045	408,739
01/09/2049	304	4,925,406	2,967,357	1,387,518	390,805
01/10/2049	305	4,743,240	2,852,918	1,330,724	373,272
01/11/2049	306	4,560,650	2,738,443	1,274,079	355,869
01/12/2049	307	4,377,635	2,624,237	1,217,939	338,794
01/01/2050	308	4,194,195	2,510,007	1,161,961	321,853
01/02/2050	309	4,011,260	2,396,459	1,106,575	305,214
01/03/2050	310	3,827,900	2,283,409	1,051,951	289,037
01/04/2050	311	3,644,380	2,170,250	997,277	272,854
01/05/2050	312	3,461,042	2,057,687	943,225	257,008
01/06/2050	313	3,279,210	1,946,277	889,886	241,447
01/07/2050	314	3,097,143	1,835,199	837,033	226,176
01/08/2050	315	2,916,103	1,724,994	784,768	211,155
01/09/2050	316	2,734,901	1,615,061	732,887	196,360
01/10/2050	317	2,555,533	1,506,661	682,014	181,981
01/11/2050	318	2,379,208	1,400,326	632,267	167,993

01/12/2050	319	2,204,477	1,295,355	583,432	154,382
01/01/2051	320	2,030,112	1,190,875	535,010	140,969
01/02/2051	321	1,857,584	1,087,821	487,469	127,899
01/03/2051	322	1,687,290	986,581	441,086	115,286
01/04/2051	323	1,523,333	889,202	396,538	103,204
01/05/2051	324	1,361,902	793,667	353,064	91,512
01/06/2051	325	1,211,850	705,024	312,833	80,741
01/07/2051	326	1,073,164	623,316	275,897	70,916
01/08/2051	327	938,500	544,176	240,254	61,493
01/09/2051	328	813,522	470,908	207,378	52,854
01/10/2051	329	700,112	404,596	177,737	45,113
01/11/2051	330	598,278	345,160	151,241	38,226
01/12/2051	331	511,581	294,658	128,795	32,419
01/01/2052	332	436,446	250,955	109,413	27,424
01/02/2052	333	373,702	214,513	93,287	23,283
01/03/2052	334	316,232	181,236	78,628	19,546
01/04/2052	335	263,823	150,943	65,319	16,169
01/05/2052	336	215,015	122,816	53,017	13,070
01/06/2052	337	174,617	99,572	42,874	10,525
01/07/2052	338	141,770	80,709	34,666	8,475
01/08/2052	339	118,074	67,105	28,750	6,999
01/09/2052	340	99,261	56,317	24,066	5,834
01/10/2052	341	83,256	47,159	20,103	4,853
01/11/2052	342	68,874	38,947	16,560	3,981
01/12/2052	343	55,629	31,405	13,321	3,189
01/01/2053	344	46,670	26,303	11,128	2,653
01/02/2053	345	39,126	22,013	9,290	2,205
01/03/2053	346	32,437	18,222	7,672	1,814
01/04/2053	347	26,185	14,685	6,167	1,452
01/05/2053	348	19,914	11,150	4,671	1,095
01/06/2053	349	14,923	8,341	3,485	814
01/07/2053	350	9,916	5,533	2,306	536
01/08/2053	351	6,361	3,544	1,473	341
01/09/2053	352	2,797	0	0	0
01/10/2053	353	916	0	0	0
01/11/2053	354	0	0	0	0
01/12/2053	355	0	0	0	0
		340,398,872,568	302,661,839,498	257,642,353,427	203,952,651,594

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the swaps						
3. Additional information on the asset distribution						
Field Number	Transaction Counterparty	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGZP4HLVWV9ZVDTL547			
E.1.1.3	Back-up servicer					
E.1.1.4	Block 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 BNP Fortis Pfandbriefe				
E.1.1.10	Trustee	Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker				
OE.1.1.1	where applicable - addwv 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						
Field Number	Swap Counterparty	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						
Field Number	3. Additional information on the asset distribution					
3. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (years)	4.66				
E.3.1.2	Weighted Average Maturity (years)**	14.92				
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
Field Number	3. Arrangements	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-30 days	0.11%				0.11%
E.3.2.2	30-60 days	0.00%				0.00%
E.3.2.3	60-90 days	0.00%				0.00%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	> 180 days	0.00%				0.00%

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

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