



## Disclaimer - Important notices

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

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

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

### TERMS OF USE

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

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

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

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

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

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



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

### **1. DIRECTORY SERVICES**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **2. PRODUCTS**

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

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

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

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

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

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

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

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



#### 4. LINKING TO OUR SITE

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

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

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

#### 5. SECURITY

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

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

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

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

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

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

### SECTION C. GENERAL T&Cs

#### 1. SITE ACCESS

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

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

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

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

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

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

#### 2. INTELLECTUAL PROPERTY

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

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

#### 3. SITE CHANGES

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

#### 4. OUR LIABILITY

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

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

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

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

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

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

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

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

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

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

#### 7. JURISDICTION AND APPLICABLE LAW

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

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



## 8. VARIATIONS

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

## 9. CONTACTS

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

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

## SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

### 1. PROHIBITED USES

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

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

You also agree:

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

### 2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

### 3. SUSPENSION AND TERMINATION

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

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

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

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

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

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

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



## 5. CHANGES TO THE POLICY

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

## SECTION E. CBFL PRIVACY POLICY

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

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

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

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

### 2. INFORMATION USE

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

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

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

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

### 4. SECURITY

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

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

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

### 5. YOUR RIGHTS

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

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

### 6. CHANGES TO OUR PRIVACY POLICY

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

### 7. CONTACT

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

# Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/8/2024

Cut-off Date: 31/8/2024



## Index

- Worksheet A: HTT General
- Worksheet B1: HTT Mortgage Assets
- Worksheet B2: HTT Public Sector Assets
- Worksheet B3: HTT Shipping Assets
- Worksheet C: HTT Harmonised Glossary
- Covered Bond Label Disclaimer
- Worksheet D & Onwards (If Any): National Transparency Template
- Worksheet E: Optional ECB-ECAIs data
- Worksheet F1: Sustainable M data
- Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CSD Check Table
5. References to Capital Requirements Regulation (CRR) 12911
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Belgium			
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV			
G.1.1.3	Labelled Cover Pool Name	Retained Pandbrief Programme			
G.1.1.4	Link to Issuer's Website	<a href="https://www.bnpparibasfortis.com/investors/coveredbonds">https://www.bnpparibasfortis.com/investors/coveredbonds</a>			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CRD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
3. General Cover Pool / Covered Bond Information					
3.1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	14,938.85			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
3.2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	24.9%	5.0%	ND1
3.3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	14,938.85			
G.3.3.2	Public Sector	-			
G.3.3.3	Shipping	-			
G.3.3.4	Substitute Assets	91.50	0.6%		
G.3.3.5	Other	619.95	4.0%		
G.3.3.6	Total	15,650.3	100.0%		
3.4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.53	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	380.15	ND1	2.5%	
G.3.4.3	1 - 2 Y	466.20	ND1	3.1%	
G.3.4.4	2 - 3 Y	771.76	ND1	5.2%	
G.3.4.5	3 - 4 Y	748.95	ND1	5.0%	
G.3.4.6	4 - 5 Y	973.37	ND1	6.5%	
G.3.4.7	5 - 10 Y	7,493.19	ND1	50.2%	
G.3.4.8	10+ Y	4,105.24	ND1	27.5%	
G.3.4.9	Total	14,938.8	0.0	100.0%	0.0%
3.5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average Life (in years)	3.56	4.6		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0.00	0.0	0.0%	0.0%
G.3.5.3	1 - 2 Y	2,500.00	0.0	21.7%	0.0%
G.3.5.4	2 - 3 Y	2,500.00	2,500.0	21.7%	21.7%
G.3.5.5	3 - 4 Y	1,500.00	2,500.0	13.0%	21.7%
G.3.5.6	4 - 5 Y	2,500.00	1,500.0	21.7%	13.0%
G.3.5.7	5 - 10 Y	2,500.00	5,000.0	21.7%	43.5%
G.3.5.8	10+ Y	0.00	0.0	0.0%	0.0%
G.3.5.9	Total	11,500.0	11,500.0	100.0%	100.0%
3.6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	14,938.85	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				
3.7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,500.00	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				
3.8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	11,500.00	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	11,500.0	0.0	100.0%	0.0%
3.9. 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)	91.50		12.9%	
G.3.9.3	Exposures to central banks	0.00		0.0%	
G.3.9.4	Exposures to credit institutions	619.95		87.1%	
G.3.9.5	Other	0.00		0.0%	
G.3.9.6	Total	711.5		100.0%	
3.10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of issuer)	91.50		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	91.50		100.0%	
G.3.10.16	Total	91.5		100.0%	
3.11. Liquid Assets		Nominal (mn)		% Cover Pool	
G.3.11.1	Substitute and other marketable assets	91.50		0.6%	
G.3.11.2	Central bank eligible assets	0.00		0.0%	
G.3.11.3	Other	0.00		0.0%	
G.3.11.4	Total	91.5		0.6%	
3.12. Bond List		<a href="https://www.coveredbondlabel.com/issuer/">https://www.coveredbondlabel.com/issuer/</a>			
G.3.12.1	Bond list	131/			
3.13. 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 <b>sustainable assets not present in the cover pool?</b>
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on <b>sustainable collateral assets present in the cover pool?</b>
G.3.14.5	If yes. Further details are available in Tab F
G.3.14.6	Is sustainability based on <b>other criteria?</b>
G.3.14.7	If yes. please provide further details
OG.3.14.1	
OG.3.14.2	
OG.3.14.3	
OG.3.14.4	
OG.3.14.5	
OG.3.14.6	
OG.3.14.7	
OG.3.14.8	
OG.3.14.9	
OG.3.14.10	
OG.3.14.11	
OG.3.14.12	
OG.3.14.13	
OG.3.14.14	
OG.3.14.15	
OG.3.14.16	
OG.3.14.17	
OG.3.14.18	
OG.3.14.19	
OG.3.14.20	
OG.3.14.21	
OG.3.14.22	
OG.3.14.23	
OG.3.14.24	
OG.3.14.25	
OG.3.14.26	
OG.3.14.27	
OG.3.14.28	
OG.3.14.29	
OG.3.14.30	
OG.3.14.31	
OG.3.14.32	
OG.3.14.33	
OG.3.14.34	
OG.3.14.35	
OG.3.14.36	
OG.3.14.37	
OG.3.14.38	

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

Row

Row

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

G.4.1.1	(a) Value of the cover pool total assets:	<u>28</u>
G.4.1.2	(a) Value of outstanding covered bonds:	<u>29</u>
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pendbrief Programme (bnp-paribasfortis.com)
G.4.1.4	(c) Geographical distribution:	<u>43 for Mortgage Assets</u>
G.4.1.5	(c) Type of cover assets:	<u>52</u>
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<u>149 for Mortgage Assets</u>
G.4.1.9	(d) Currency risk - cover pool:	<u>111</u>
G.4.1.10	(d) Interest rate risk - covered bond:	<u>153</u>
G.4.1.11	(d) Currency risk - covered bond:	<u>137</u>
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	<u>215 LTV Residential Mortgage</u>

**5. References to Capital Requirements Regulation**

G.5.1.1	Exposure to credit institute credit quality step 1	619.95
---------	--	--------

**6. Other relevant information**



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency EUR

<b>CONTENT OF TAB B1</b>
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	14,938.8	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	14,938.8	100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.0%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>		0.0%
OM.7.1.3			0.0%
OM.7.1.4			0.0%
OM.7.1.5			0.0%
OM.7.1.6			0.0%
OM.7.1.7			0.0%
OM.7.1.8			0.0%
OM.7.1.9			0.0%
OM.7.1.10			0.0%
OM.7.1.11			0.0%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	229,885.0	229,885
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>	106,252.0	106,252
OM.7.2.2	<i>Optional information eg. Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.46%	
OM.7.3.1			0.46%
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.0%	0.0%
M.7.4.2	Austria		
M.7.4.3	Belgium	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%
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	Other	0.0%	0.0%
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		
OM.7.4.1	<i>o/w [if relevant, please specify]</i>		
OM.7.4.2	<i>o/w [if relevant, please specify]</i>		
OM.7.4.3	<i>o/w [if relevant, please specify]</i>		
OM.7.4.4	<i>o/w [if relevant, please specify]</i>		
OM.7.4.5	<i>o/w [if relevant, please specify]</i>		
OM.7.4.6	<i>o/w [if relevant, please specify]</i>		
OM.7.4.7	<i>o/w [if relevant, please specify]</i>		
OM.7.4.8	<i>o/w [if relevant, please specify]</i>		
OM.7.4.9	<i>o/w [if relevant, please specify]</i>		
OM.7.4.10	<i>o/w [if relevant, please specify]</i>		

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Antwerpen	15.67%		15.67%	
M.7.5.2	Vlaams-Brabant	14.73%		14.73%	
M.7.5.3	Oost-Vlaanderen	15.14%		15.14%	
M.7.5.4	Brussels	8.26%		8.26%	
M.7.5.5	West-Vlaanderen	10.67%		10.67%	
M.7.5.6	Limburg	8.07%		8.07%	
M.7.5.7	Liège	7.56%		7.56%	
M.7.5.8	Hainaut	6.98%		6.98%	
M.7.5.9	Brabant Wallon	5.23%		5.23%	
M.7.5.10	Namur	4.46%		4.46%	
M.7.5.11	Luxembourg	3.03%		3.03%	
M.7.5.12	Other	0.22%		0.22%	
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.98%		84.98%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.02%		15.02%	
OM.7.6.1					
OM.7.6.2					
OM.7.6.3					
OM.7.6.4					
OM.7.6.5					
OM.7.6.6					
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.32%		4.32%	
M.7.7.2	Amortising	95.68%		95.68%	
M.7.7.3	Other	0.00%		0.00%	
OM.7.7.1					
OM.7.7.2					
OM.7.7.3					
OM.7.7.4					
OM.7.7.5					
OM.7.7.6					
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.22%		2.22%	
M.7.8.2	> 12 - ≤ 24 months	3.88%		3.88%	
M.7.8.3	> 24 - ≤ 36 months	10.51%		10.51%	
M.7.8.4	> 36 - ≤ 60 months	13.98%		13.98%	
M.7.8.5	> 60 months	69.41%		69.41%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	64.98			
M.7A.10.2	By buckets (mn):				
M.7A.10.3	≤100K	7,012.51	183,355.00	46.9%	79.8%
M.7A.10.4	>100K and ≤200K	5,048.99	36,942.00	33.8%	16.1%
M.7A.10.5	>200K and ≤300K	1,643.13	6,834.00	11.0%	3.0%
M.7A.10.6	>300K and ≤400K	579.53	1,701.00	3.9%	0.7%
M.7A.10.7	>400K	654.69	1,053.00	4.4%	0.5%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	14,938.8	229,885	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.73%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,286.52	103,975.00	28.7%	45.2%
M.7A.11.3	>40 - <=50 %	1,744.62	27,875.00	11.7%	12.1%
M.7A.11.4	>50 - <=60 %	1,965.64	27,386.00	13.2%	11.9%
M.7A.11.5	>60 - <=70 %	2,207.61	26,730.00	14.8%	11.6%
M.7A.11.6	>70 - <=80 %	2,361.24	24,042.00	15.8%	10.5%
M.7A.11.7	>80 - <=90 %	1,542.65	12,811.00	10.3%	5.6%
M.7A.11.8	>90 - <=100 %	312.30	2,547.00	2.1%	1.1%
M.7A.11.9	>100%	518.28	4,519.00	3.5%	2.0%
M.7A.11.10	Total	14,938.8	229,885	100.0%	100.0%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>	106.00	0.00	0.7%	0.0%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>	55.72	0.00	0.4%	0.0%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>	65.82	0.00	0.4%	0.0%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>	36.10	0.00	0.2%	0.0%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>	34.13	0.00	0.2%	0.0%
OM.7A.11.6	<i>o/w &gt;150 %</i>	220.50	0.00	1.5%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	47.65%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	6,248.39	[Mark as ND1 if not relevant]	41.8%	
M.7A.12.3	>40 - <=50 %	2,149.97	[Mark as ND1 if not relevant]	14.4%	
M.7A.12.4	>50 - <=60 %	2,167.31	[Mark as ND1 if not relevant]	14.5%	
M.7A.12.5	>60 - <=70 %	2,007.77	[Mark as ND1 if not relevant]	13.4%	
M.7A.12.6	>70 - <=80 %	1,309.13	[Mark as ND1 if not relevant]	8.8%	
M.7A.12.7	>80 - <=90 %	547.36	[Mark as ND1 if not relevant]	3.7%	
M.7A.12.8	>90 - <=100 %	186.50	[Mark as ND1 if not relevant]	1.2%	
M.7A.12.9	>100%	322.42	[Mark as ND1 if not relevant]	2.2%	
M.7A.12.10	Total	14,938.8	0	100.0%	0.0%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>	63.08		0.4%	
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>	49.76		0.3%	
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>	33.51		0.2%	
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>	17.32		0.1%	
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>	10.82		0.1%	
OM.7A.12.6	<i>o/w &gt;150 %</i>	147.93		1.0%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.57%			
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	18.43%			
OM.7A.13.1	<i>o/w Private rental</i>				
OM.7A.13.2	<i>o/w Multi-family housing</i>				
OM.7A.13.3	<i>o/w Buildings under construction</i>				
OM.7A.13.4	<i>o/w Buildings land</i>				
OM.7A.13.5	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.6	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [if relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [if relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	100.00%			
M.7A.14.2	Guaranteed				
M.7A.14.3	Other				
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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

## C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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

**EUR 20 Billion Mortgage Pandbrieven Programme****Reporting Date**

Reporting Date 31/08/2024

**Contact Details:****Head of ALM Treasury**

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

**Asset Based Funding**

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

**Asset Based Solutions (cover pool and managen**

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

**Website**<https://www.bnpparibasfortis.com/>**Remark**

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



**BNP PARIBAS Retained Covered Bonds**  
**FORTIS**

**Covered Bond Emission**

**Outstanding Series**

Series	ISIN	Amount	Issue Date	Maturity Date	Currency	Coupon Type	Coupon	Day Count	Next Interest Payment Date	Remaining Average Life *	Extended Maturity Date
BD@155374BE6312093121		2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.49	25/02/2027
BD@155375BE6312092115		2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.49	25/02/2030
BD@167469BE0002700814		2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.72	20/05/2028
BD@167470BE0002701820		2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.72	20/05/2031
BD@178945BE0002762434		1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.28	10/12/2028
		<b>11,500,000,000</b>									

**Totals**

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average Fixed Coupon:	0.31 %
Weighted Average Remaining Average Life*	3.56

\* 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
---------------	------------------	---------





## Test Summary

(all amounts in EUR unless stated otherwise)

### 1. Outstanding Mortgage Pandbrieven and Cover Assets

Outstanding Mortgage Pandbrieven	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	14,938,848,850 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	619,950,275 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.09%

### 2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,087,445,186 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	105.11%
> > Cover Test Royal Decree Art 5 Paraf 1	<b>Passed</b> <span style="border: 1px solid black; padding: 2px;">Limit 85%</span>

### 3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	91,942,766 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	619,950,275 (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)	12,087,445,186
Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIbis]	111.30%
> > Cover Test Royal Decree Art 5 Paraf 2	<b>Passed</b> <span style="border: 1px solid black; padding: 2px;">Limit 105 %</span>

### 4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,178,712,880 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,178,712,880
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,799,338,226 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,087,445,186
Total Principal Proceeds Public Finance Exposures	91,942,766
Total Principal Proceeds Financial Institution Exposures	619,950,275
Impact Derivatives	0
Interest Requirement Covered Bonds	143,100,000 (X)
Costs, Fees and expenses Covered Bonds	55,011,648 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,279,939,459
> > Cover Test Royal Decree Art 5 paraf 3	<b>Passed</b>

### 5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,482,125,946 (XIII)
Cumulative Cash Outflow Next 180 Days	-41,628,597 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,440,497,349
> > Liquidity Test Royal Decree Art 7 paraf 1	<b>Passed</b>
MtM Liquid Bonds	86,133,953 (XV)
Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	86,133,953 (XVII)

## Cover Pool Summary

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

### 1. Residential Mortgage Loans

See Stratification Tables Mortgages for m

Outstanding Balance of Residential Mortgage Loans at the Cut-off Da	14,938,848,850
Principal Redemptions between Cut-off Date and Maturity	14,938,848,850
Interest Payments between Cut-off Date and Maturity Date	2,178,712,880
Number of borrowers	106,252
Number of loans	229,885
Average Outstanding Balance per borrower	140,598
Average Outstanding Balance per loan	64,984
Weighted average Current Loan to Current Value	47.65%
Weighted average Current Loan to Original Value	58.73%
Weighted average seasoning (in Years)	5.32
Weighted average remaining maturity (in years, at 0% CPR)	14.37
Weighted average initial maturity (in years, at 0% CPR)	19.69
Percentage of Fixed Rate Loans	84.98%
Percentage of Variable Rate Loans	15.02%
Weighted average interest rate	1.91%
Weighted average interest rate Fixed Rate Loans	1.77%
Weighted average interest rate Variable Rate Loans	2.70%
Weighted Remaining average life (in years, at 0% CPR)	7.53
Weighted Remaining average life to interest reset (in years, at 0% CP	6.53
% Construction Loans	0.08%

### 2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 619,950,275

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

	Position	Position	Position	Position	Position	Position
ISIN	BE0000341504	BE0000341504	BE0000341504	BE0000341504	BE000035160	BE0000351602
Issuer Name	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium	Kingdom of Belgium
Series	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	#MULTIVALUE	ERROR 23	ERROR 23
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Nominal Amount	5,000,000	5,000,000	10,000,000	25,000,000	11,500,000	35,000,000
Issue Date	18/01/2019	01/02/2019	24/01/2019	25/01/2019	07/04/2020	04/05/2020
Maturity Date	22/06/2027	22/06/2027	22/06/2027	22/06/2027	22/10/2027	22/10/2027
Coupon Type	F	F	F	F	F	F
Coupon	0.80 %	0.80 %	0.80 %	0.80 %	0.00 %	0.00 %
Standar & Poor's Ra	AA	AA	AA	AA	AA	AA
Fitch Rating	AA-	AA-	AA-	AA-	AA-	AA-
Moody's Rating	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3

### 4. Derivatives

None

### 5. Prepayments Last Calendar Month

22,187,378 EUR



**Stratification Tables**

Portfolio Cut-off [ 31/08/2024

**1. Geographic distribution**

	In EUR	In %	In number of loans	In %
Antwerpen	2,340,201,979.90	15.67 %	35,123	15.28 %
Oost-Vlaanderen	2,261,104,542.73	15.14 %	36,682	15.96 %
Vlaams-Brabant	2,200,379,138.67	14.73 %	31,879	13.87 %
West-Vlaanderen	1,593,470,305.29	10.67 %	28,195	12.26 %
Brussels	1,234,528,290.65	8.28 %	12,521	5.45 %
Limburg	1,204,926,653.52	8.07 %	21,420	9.32 %
Liège	1,128,817,647.43	7.56 %	18,103	7.87 %
Hainaut	1,042,344,793.72	6.98 %	17,714	7.71 %
Brabant Wallon	780,574,042.42	5.23 %	9,940	4.32 %
Namur	666,092,554.55	4.46 %	10,842	4.72 %
Luxembourg	453,124,884.50	3.03 %	6,851	2.98 %
Other	33,284,016.23	0.22 %	615	0.27 %
<b>Total</b>	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

**2. Seasoning**

In Years	In EUR	In %	In number of loans	In %
<=1	331,043,264.91	2.22 %	3,010	1.31 %
>1 and <=2	579,668,529.86	3.88 %	5,608	2.44 %
>2 and <=3	1,569,772,906.59	10.51 %	14,449	6.29 %
>3 and <=4	2,083,488,581.54	13.95 %	21,822	9.49 %
>4 and <=5	3,930,356,480.61	26.31 %	50,593	22.01 %
>5 and <=6	1,923,449,065.27	12.88 %	30,458	13.25 %
>6 and <=7	1,279,021,998.15	8.56 %	21,956	9.55 %
>7 and <=8	1,184,820,592.50	7.93 %	23,571	10.25 %
>8 and <=9	893,970,043.72	5.98 %	22,063	9.60 %
>9 and <=10	542,510,987.75	3.63 %	15,473	6.73 %
>10 and <=11	53,341,231.12	0.36 %	1,400	0.61 %
>11 and <=12	51,050,330.43	0.34 %	1,424	0.62 %
>12 and <=13	49,981,113.25	0.33 %	2,322	1.01 %
>13 and <=14	145,017,491.23	0.97 %	5,147	2.24 %
>14 and <=15	192,564,540.07	1.29 %	5,348	2.33 %
>15 and <=16	43,913,222.42	0.29 %	1,623	0.71 %
>16 and <=17	12,122,038.67	0.08 %	320	0.14 %
>17 and <=18	8,898,129.61	0.06 %	331	0.14 %
>18 and <=19	24,284,741.31	0.16 %	916	0.40 %
>19 and <=20	29,384,705.69	0.20 %	1,523	0.66 %
>20 and <=21	6,958,380.30	0.05 %	284	0.12 %
>21 and <=22	2,234,409.86	0.01 %	102	0.04 %
>22 and <=23	306,036.35	0.00 %	30	0.01 %
>23 and <=24	188,284.03	0.00 %	31	0.01 %
>24 and <=25	209,097.71	0.00 %	56	0.02 %
>27 and <=28	92,472.69	0.00 %	5	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	125,804.16	0.00 %	15	0.01 %
>28 and <=29	7,161.40	0.00 %	1	0.00 %
>26 and <=27	48,559.37	0.00 %	2	0.00 %
<b>Total</b>	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

**3. Remaining term to maturity**

In Years	In EUR	In %	In number of loans	In %
<0	250,000.00	0.00 %	728	0.32 %
<=1	160,890,938.90	1.08 %	8,546	3.72 %
>1 and <=2	194,647,172.17	1.30 %	8,986	3.91 %
>2 and <=3	239,228,960.42	1.60 %	8,495	3.70 %
>3 and <=4	247,987,431.95	1.66 %	9,072	3.95 %
>4 and <=5	328,046,184.54	2.20 %	11,125	4.84 %
>5 and <=6	456,862,770.82	3.06 %	13,438	5.85 %
>6 and <=7	359,509,789.74	2.41 %	9,495	4.13 %
>7 and <=8	427,983,653.74	2.86 %	9,164	3.99 %
>8 and <=9	519,017,261.87	3.47 %	10,234	4.45 %
>9 and <=10	564,243,060.13	3.78 %	10,245	4.46 %
>10 and <=11	794,798,071.95	5.32 %	13,557	5.90 %
>11 and <=12	608,959,108.31	4.08 %	9,672	4.21 %
>12 and <=13	664,157,017.70	4.45 %	9,636	4.19 %
>13 and <=14	774,343,732.49	5.18 %	10,553	4.59 %
>14 and <=15	793,625,716.85	5.31 %	10,412	4.53 %
>15 and <=16	1,426,246,911.82	9.55 %	17,519	7.62 %
>16 and <=17	932,674,878.71	6.24 %	10,518	4.58 %
>17 and <=18	894,840,627.72	5.99 %	9,643	4.19 %
>18 and <=19	587,565,471.26	3.93 %	6,369	2.77 %
>19 and <=20	673,253,523.66	4.51 %	6,751	2.94 %
>20 and <=21	1,338,372,715.94	8.96 %	11,738	5.11 %
>21 and <=22	883,549,097.07	5.91 %	6,435	2.80 %
>22 and <=23	574,817,943.10	3.85 %	3,978	1.73 %
>23 and <=24	226,408,996.36	1.52 %	1,703	0.74 %
>24 and <=25	168,050,749.37	1.12 %	1,151	0.50 %
>25 and <=26	12,989,898.11	0.09 %	116	0.05 %
>26 and <=27	12,404,172.19	0.08 %	92	0.04 %
>27 and <=28	62,649,633.07	0.42 %	436	0.19 %
>28 and <=29	7,758,980.21	0.05 %	61	0.03 %
>29 and <=30	2,714,189.44	0.02 %	17	0.01 %
<b>Total</b>	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

#### 4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,419,439.00	0.02 %	15	0.01 %
>1 and <=2	10,497,692.20	0.07 %	96	0.04 %
>2 and <=3	22,437,583.58	0.15 %	163	0.07 %
>3 and <=4	15,101,179.23	0.10 %	154	0.07 %
>4 and <=5	273,196,016.75	1.83 %	1,840	0.80 %
>5 and <=6	16,815,775.80	0.11 %	568	0.25 %
>6 and <=7	32,724,990.02	0.22 %	931	0.40 %
>7 and <=8	43,086,066.29	0.29 %	1,440	0.63 %
>8 and <=9	53,621,312.62	0.36 %	2,430	1.06 %
>9 and <=10	853,035,993.85	5.71 %	31,709	13.79 %
>10 and <=11	84,813,276.94	0.57 %	4,309	1.87 %
>11 and <=12	174,140,675.25	1.17 %	4,719	2.05 %
>12 and <=13	545,448,974.71	3.65 %	13,412	5.83 %
>13 and <=14	110,696,842.57	0.74 %	2,593	1.13 %
>14 and <=15	1,567,785,754.96	10.49 %	31,031	13.50 %
>15 and <=16	158,978,010.96	1.06 %	3,098	1.35 %
>16 and <=17	223,101,646.01	1.49 %	3,703	1.61 %
>17 and <=18	826,101,834.65	5.53 %	12,978	5.65 %
>18 and <=19	168,933,832.90	1.13 %	2,779	1.21 %
>19 and <=20	3,758,528,152.38	25.16 %	49,797	21.66 %
>20 and <=21	308,812,963.52	2.07 %	4,413	1.92 %
>21 and <=22	167,802,938.25	1.12 %	2,595	1.13 %
>22 and <=23	183,362,512.49	1.23 %	2,642	1.15 %
>23 and <=24	119,625,857.66	0.80 %	1,709	0.74 %
>24 and <=25	4,366,202,463.07	29.23 %	40,895	17.79 %
>25 and <=26	432,044,652.27	2.89 %	4,744	2.06 %
>26 and <=27	35,377,318.40	0.24 %	389	0.17 %
>27 and <=28	13,245,603.04	0.09 %	166	0.07 %
>28 and <=29	25,435,664.46	0.17 %	280	0.12 %
>29 and <=30	317,799,832.59	2.13 %	3,901	1.70 %
>30 and <=31	23,989,270.17	0.16 %	331	0.14 %
>34 and <=35	183,659.87	0.00 %	2	0.00 %
>35 and <=36	97,846.13	0.00 %	2	0.00 %
>36 and <=37	105,425.69	0.00 %	1	0.00 %
>39 and <=40	331,417.58	0.00 %	5	0.00 %
>31 and <=32	2,877,630.25	0.02 %	40	0.02 %
>40 and <=41	84,969.07	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
<b>14,938,848,849.61</b>	<b>100.00 %</b>		<b>229,885</b>	<b>100.00 %</b>

#### 5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	16,099.01	0.00 %	2	0.00 %
1997	83,535.08	0.00 %	4	0.00 %
1998	48,559.37	0.00 %	2	0.00 %
1999	229,569.77	0.00 %	47	0.02 %
2000	190,233.02	0.00 %	40	0.02 %
2001	148,076.74	0.00 %	21	0.01 %
2002	741,346.17	0.00 %	53	0.02 %
2003	3,202,157.90	0.02 %	131	0.06 %
2004	11,893,314.60	0.08 %	631	0.27 %
2005	36,608,160.58	0.25 %	1,640	0.71 %
2006	13,162,112.19	0.09 %	520	0.23 %
2007	11,301,104.52	0.08 %	286	0.12 %
2008	11,803,235.91	0.08 %	410	0.18 %
2009	104,816,718.95	0.70 %	3,024	1.32 %
2010	190,137,674.78	1.27 %	5,722	2.49 %
2011	111,672,216.44	0.75 %	4,846	2.11 %
2012	33,628,524.73	0.23 %	1,099	0.48 %
2013	53,679,255.21	0.36 %	1,410	0.61 %
2014	144,511,174.90	0.97 %	4,142	1.80 %
2015	592,117,996.71	3.96 %	16,292	7.09 %
2016	1,272,819,321.78	8.52 %	29,306	12.75 %
2017	954,831,016.45	6.39 %	17,852	7.77 %
2018	1,601,038,234.24	10.72 %	26,559	11.55 %
2019	3,497,133,634.37	23.41 %	48,967	21.30 %
2020	2,421,799,109.26	16.21 %	29,360	12.77 %
2021	2,030,170,868.92	13.59 %	20,322	8.84 %
2022	1,215,110,955.75	8.13 %	11,211	4.88 %
2023	489,553,345.96	3.28 %	4,620	2.01 %
2024	136,382,648.26	0.91 %	1,364	0.59 %
<b>14,938,848,849.61</b>	<b>100.00 %</b>		<b>229,885</b>	<b>100.00 %</b>

#### 6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,181,736,739.19	14.60 %	48,338	45.49 %
>100 and <=200	4,834,218,357.02	32.36 %	33,134	31.18 %
>200 and <=300	3,860,674,738.45	25.84 %	15,919	14.98 %
>300 and <=400	1,780,032,715.52	11.92 %	5,241	4.93 %
>400	2,282,186,299.43	15.28 %	3,620	3.41 %
<b>14,938,848,849.61</b>	<b>100.00 %</b>		<b>106,252</b>	<b>100.00 %</b>

#### 7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	26,172,781.93	0.18 %	547	0.24 %
0.5 - 1%	634,946,747.00	4.25 %	6,997	3.04 %
1 - 1.5%	4,374,768,683.43	29.28 %	55,085	23.96 %
1.5 - 2%	6,276,089,059.00	42.01 %	98,885	43.01 %
2 - 2.5%	1,357,933,129.93	9.09 %	25,017	10.88 %
2.5 - 3%	820,411,153.07	5.49 %	14,840	6.46 %
3 - 3.5%	535,928,793.13	3.59 %	7,171	3.12 %
3.5 - 4%	340,240,177.01	2.28 %	5,618	2.44 %
4 - 4.5%	152,693,373.25	1.02 %	3,870	1.68 %
4.5 - 5%	94,282,603.19	0.63 %	2,676	1.16 %
5 - 5.5%	122,310,228.06	0.82 %	3,322	1.45 %
5.5 - 6%	118,130,532.57	0.79 %	3,386	1.47 %
6 - 6.5%	61,373,622.83	0.41 %	1,779	0.77 %
6.5 - 7%	19,459,229.14	0.13 %	529	0.23 %
8 - 8.5%	115,301.25	0.00 %	8	0.00 %
7.5 - 8%	328,952.02	0.00 %	15	0.01 %
7 - 7.5%	3,646,640.58	0.02 %	137	0.06 %
8.5 - 9%	17,842.22	0.00 %	3	0.00 %
<b>14,938,848,849.61</b>	<b>100.00 %</b>		<b>229,885</b>	<b>100.00 %</b>

**8. Interest Rate Type**

	In EUR	In %	In number of loans	In %
Fixed	12,695,574,314.03	84.98 %	195,634	85.10 %
Variable	23,264,193.81	0.16 %	2,227	0.97 %
Variable With Cap	2,220,010,341.77	14.86 %	32,024	13.93 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

**9. Next Reset Date**

	In EUR	In %	In number of loans	In %
2024	300,042,714.53	2.01 %	5,657	2.46 %
2025	532,345,336.61	3.56 %	10,369	4.51 %
2026	154,343,889.48	1.03 %	2,158	0.94 %
2027	174,823,927.42	1.17 %	2,188	0.95 %
2028	307,031,626.50	2.06 %	3,679	1.60 %
2029	221,999,917.72	1.49 %	2,431	1.06 %
2030	9,576,610.34	0.06 %	111	0.05 %
2031	98,372,225.36	0.66 %	647	0.28 %
2032	51,625,654.85	0.35 %	351	0.15 %
2033	70,094,694.67	0.47 %	1,016	0.44 %
2034	233,723,677.10	1.56 %	2,727	1.19 %
2035	22,595,378.16	0.15 %	207	0.09 %
2036	21,224,926.12	0.14 %	140	0.06 %
2037	4,456,964.80	0.03 %	38	0.02 %
2038	239,368.52	0.00 %	3	0.00 %
Fixed To Maturity	12,736,351,937.43	85.26 %	198,163	86.20 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

**10. Interest Payment Frequency**

	In EUR	In %	In number of loans	In %
Monthly	14,938,830,201.57	100.00 %	229,883	100.00 %
Twice A Year	648.04	0.00 %	2	0.00 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

**11. Repayment Type**

	In EUR	In %	In number of loans	In %
Annuity	14,185,817,375.56	94.96 %	222,887	96.96 %
Interest only	645,572,119.34	4.32 %	3,988	1.73 %
Linear	107,459,354.71	0.72 %	3,010	1.31 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	1,133,263,434.58	7.59 %	41,030	17.85 %
11-20%	1,423,661,939.99	9.53 %	33,801	14.70 %
21-30%	1,694,060,164.58	11.34 %	31,656	13.77 %
31-40%	1,997,400,091.26	13.37 %	31,082	13.52 %
41-50%	2,149,968,072.15	14.39 %	28,624	12.45 %
51-60%	2,167,310,428.71	14.51 %	25,176	10.95 %
61-70%	2,007,773,009.31	13.44 %	19,613	8.53 %
71-80%	1,309,131,254.91	8.76 %	10,861	4.72 %
81-90%	547,360,086.76	3.66 %	4,249	1.85 %
91-100%	186,497,699.00	1.25 %	1,404	0.61 %
101-110%	63,083,031.64	0.42 %	533	0.23 %
111-120%	49,758,982.39	0.33 %	469	0.20 %
>120%	209,580,654.33	1.40 %	1,387	0.60 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
0-10%	757,321,449.19	5.07 %	28,251	11.42 %
11-20%	913,780,340.98	6.12 %	25,356	11.03 %
21-30%	1,162,535,995.85	7.78 %	25,681	11.17 %
31-40%	1,452,880,444.84	9.73 %	26,687	11.61 %
41-50%	1,744,624,534.41	11.68 %	27,875	12.13 %
51-60%	1,965,635,109.80	13.16 %	27,386	11.91 %
61-70%	2,207,606,580.23	14.78 %	26,730	11.63 %
71-80%	2,361,237,109.07	15.81 %	24,042	10.46 %
81-90%	1,542,652,515.28	10.33 %	12,811	5.57 %
91-100%	312,295,385.89	2.09 %	2,547	1.11 %
101-110%	106,004,125.50	0.71 %	1,088	0.47 %
111-120%	55,722,219.42	0.37 %	654	0.28 %
>120%	356,553,039.15	2.39 %	2,777	1.21 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of loans	In %
1-20%	130,385,012.05	0.87 %	14,958	6.51 %
21-40%	410,302,001.10	2.75 %	17,374	7.56 %
41-60%	886,008,904.03	5.93 %	22,788	9.91 %
61-80%	1,784,230,695.73	11.94 %	29,990	13.05 %
81-100%	2,075,435,776.14	13.89 %	27,679	12.04 %
101-120%	751,419,438.49	5.03 %	14,946	6.50 %
>120%	782,795,391.42	5.24 %	13,810	6.01 %
141-160%	843,993,433.68	5.65 %	13,279	5.78 %
161-180%	1,119,187,888.09	7.49 %	13,686	5.95 %
181-200%	947,883,065.33	6.35 %	10,970	4.77 %
201-300%	2,477,935,450.10	16.59 %	28,333	12.32 %
301-400%	1,047,206,301.34	7.01 %	10,101	4.39 %
401-500%	471,181,576.79	3.15 %	4,170	1.81 %
>500%	1,210,863,915.32	8.11 %	7,801	3.39 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	380,149,667.12	2.54 %	18,880	8.21 %
>1 and <=2	466,196,074.16	3.12 %	16,712	7.27 %
>2 and <=3	771,755,079.64	5.17 %	24,441	10.63 %
>3 and <=4	748,947,328.91	5.01 %	18,222	7.84 %
>4 and <=5	973,374,674.34	6.52 %	18,600	8.09 %
>5 and <=6	1,289,033,524.80	8.63 %	21,822	9.49 %
>6 and <=7	1,313,744,931.46	8.79 %	19,077	8.30 %
>7 and <=8	1,963,674,940.86	13.14 %	24,900	10.83 %
>8 and <=9	1,881,798,787.68	12.60 %	21,561	9.38 %
>9 and <=10	1,044,934,849.74	6.99 %	11,707	5.09 %
>10 and <=11	2,158,910,078.23	14.45 %	19,935	8.67 %
>11 and <=12	1,301,221,821.41	8.71 %	9,473	4.12 %
>12 and <=13	253,032,331.68	1.69 %	1,901	0.83 %
>13 and <=14	299,181,854.61	2.00 %	2,180	0.95 %
>14 and <=15	30,510,046.20	0.20 %	233	0.10 %
>15 and <=16	50,073,371.32	0.34 %	344	0.15 %
>16 and <=17	10,524,982.54	0.07 %	86	0.04 %
>17 and <=18	1,784,504.91	0.01 %	11	0.00 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,736,351,937.43	85.26 %	198,763	86.20 %
>=0 and <=1	927,439,552.11	6.21 %	17,417	7.58 %
>1 and <=2	369,367,365.01	2.47 %	4,690	2.04 %
>2 and <=3	403,015,004.66	2.70 %	4,486	1.95 %
>3 and <=4	141,427,087.59	0.95 %	940	0.41 %
>4 and <=5	188,519,970.02	1.26 %	2,485	1.08 %
>5 and <=6	150,567,512.49	1.01 %	1,550	0.67 %
>7 and <=8	349,054.12	0.00 %	4	0.00 %
>6 and <=7	21,811,366.18	0.15 %	150	0.07 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

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

	In EUR	In %	In number of Properties	In %
Owner-occupied	42,276,840,255.57	81.57 %	105,084	80.05 %
Other/No data	9,549,574,587.98	18.43 %	26,193	19.95 %
	<b>51,826,414,843.55</b>	<b>100.00 %</b>	<b>131,277</b>	<b>100.00 %</b>

**18. IFRS9 Norms**

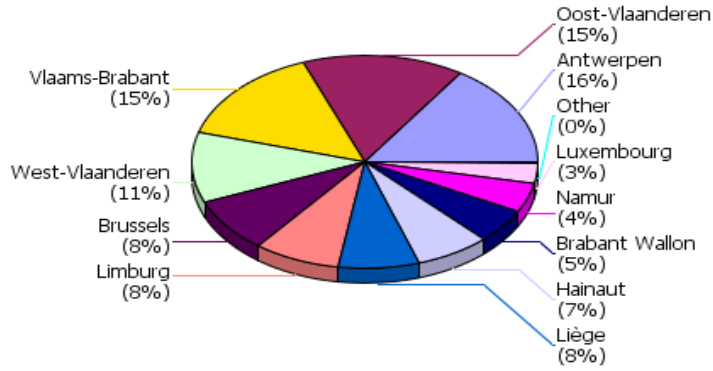
	In EUR	In %	In number of loans	In %
Phase 1	13,583,428,848.80	90.93 %	212,075	92.25 %
Phase 2	1,353,228,332.79	9.06 %	17,049	7.42 %
Phase 3	2,191,668.02	0.01 %	21	0.01 %
Other/No data	0.00	0.00 %	740	0.32 %
	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>



**Stratification Tables**

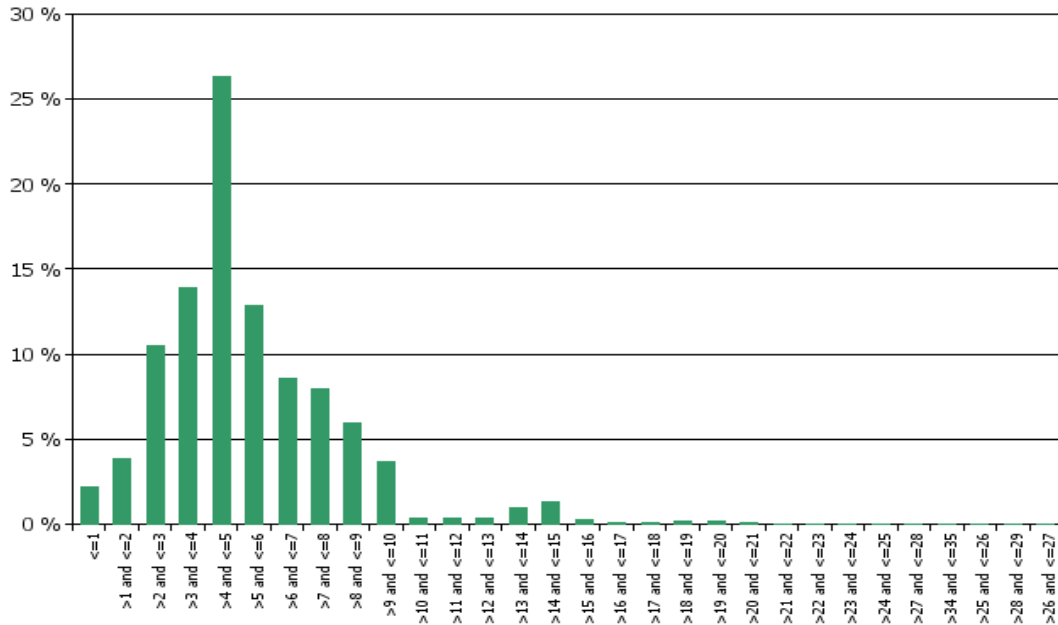
Portfolio Cut-off Date 31/08/2024

**1. Geographic distribution**



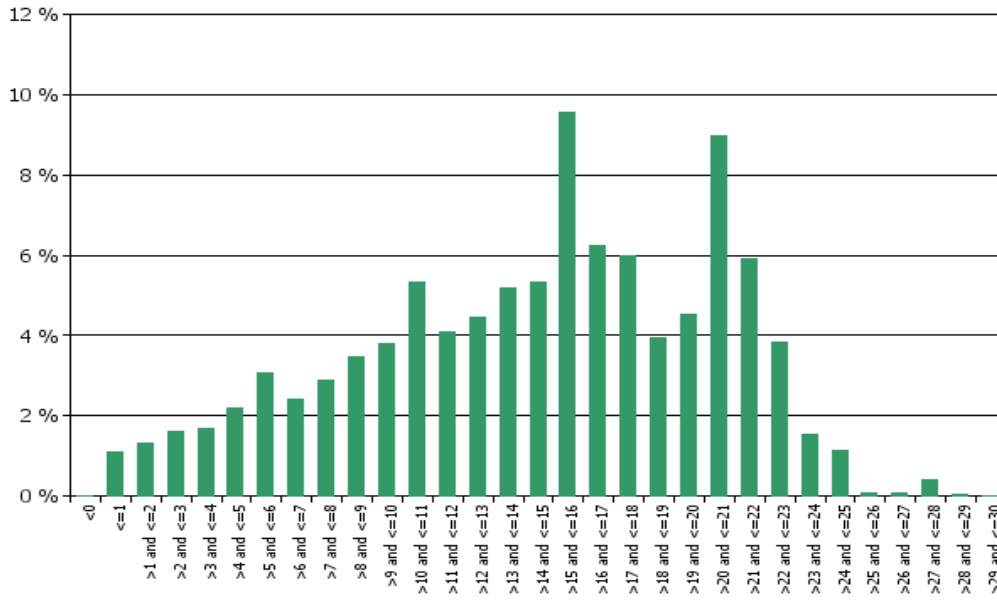
**2. Seasoning**

Distribution per Seasoning



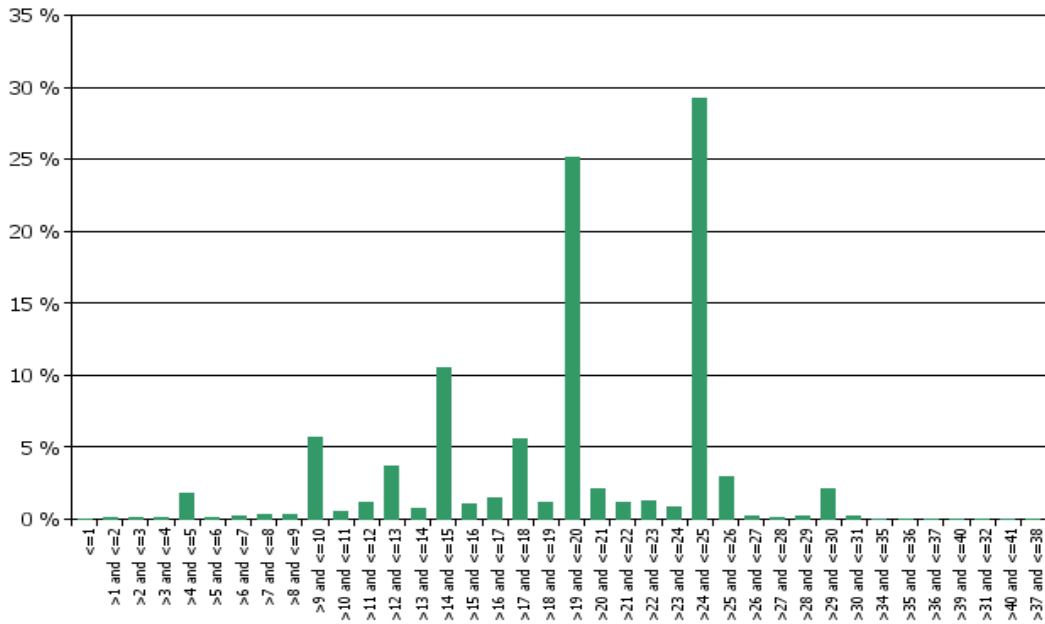
### 3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



### 4. Original term to maturity

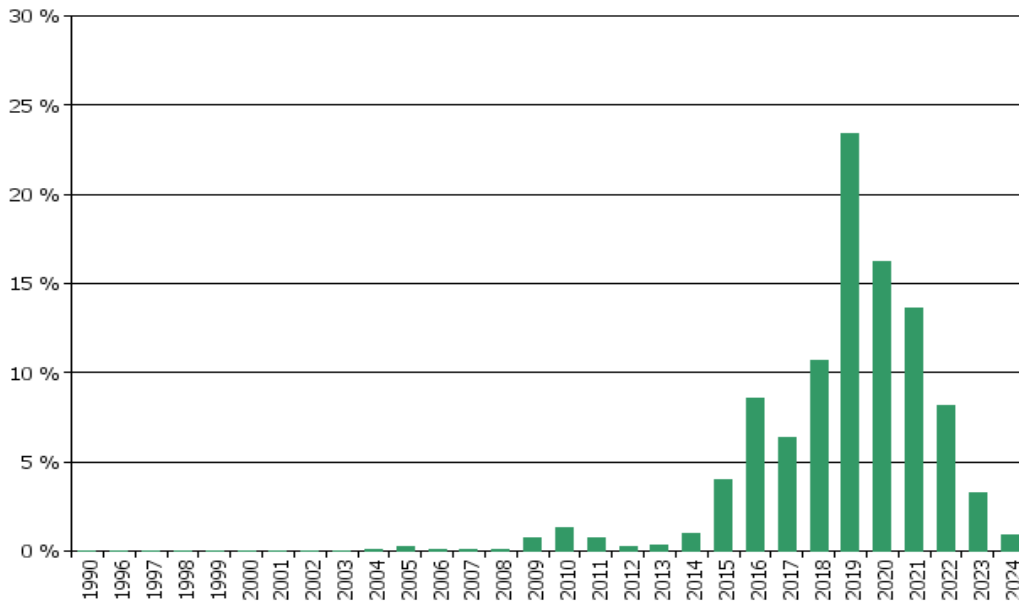
Distribution of Initial Term (in years)





**5. Origination Year**

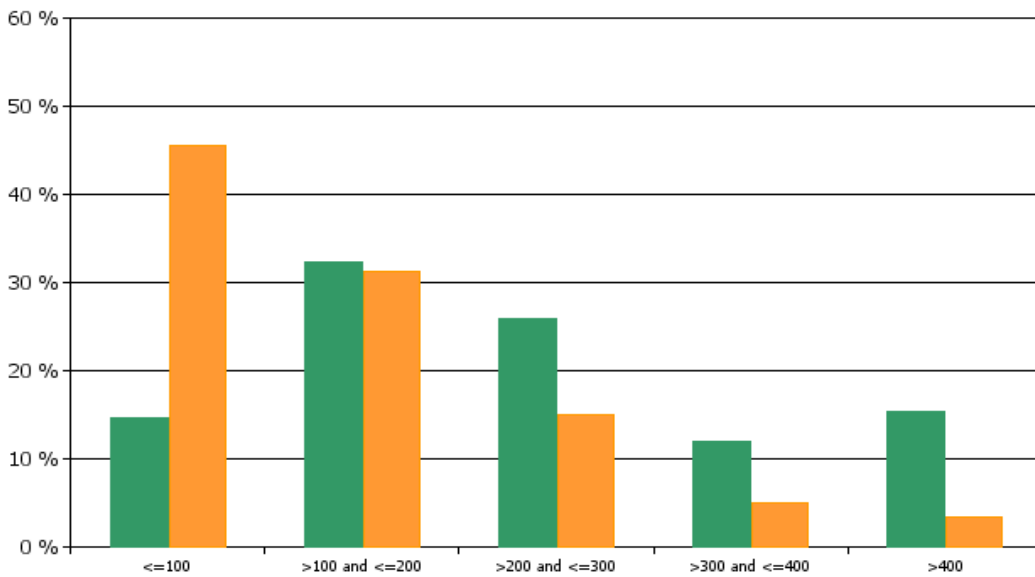
Distribution Origination Year



**6. Outstanding Loan Balance by Borrower**

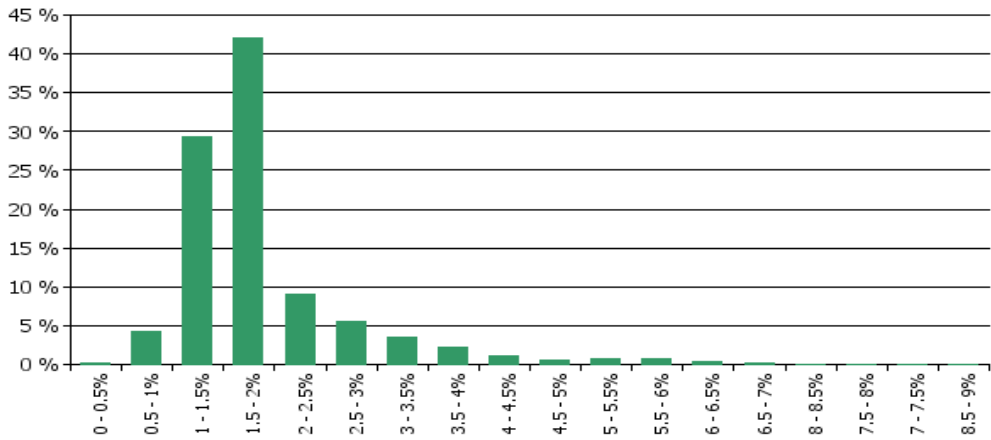
Outstanding Loan Balance by Borrower

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



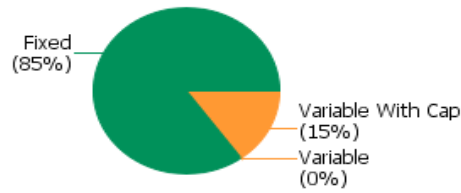
**7. Interest Rate**

Distribution per Interest Rate



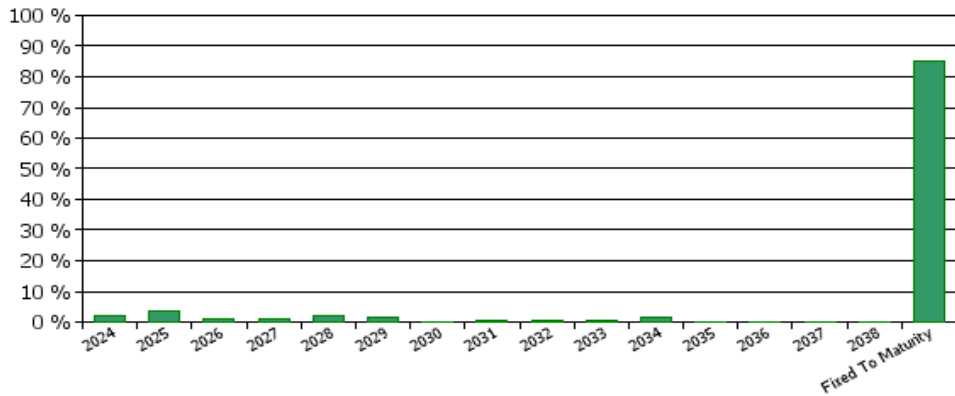
**8. Interest Rate Type**

Distribution per Interest Type



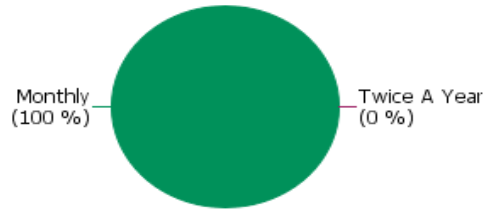
**9. Next Reset Date**

Next Reset Date



**10. Interest Payment Frequency**

Distribution per Interest Payment Frequency



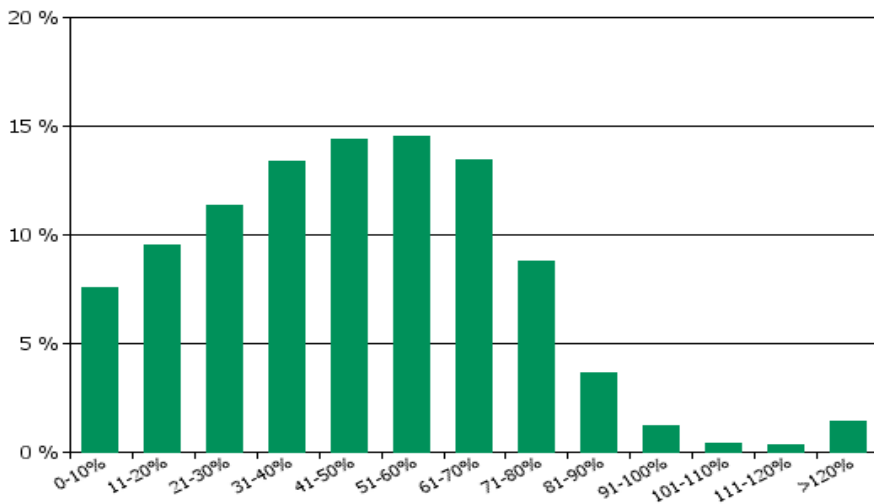
**11. Repayment Type**

Distribution per Repayment Type

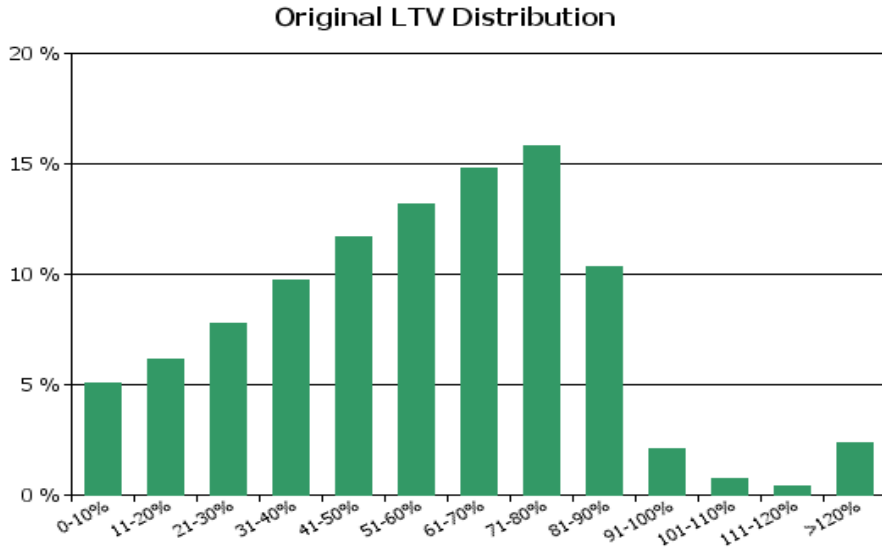


**12. Current Loan to Current Value (LTV)**

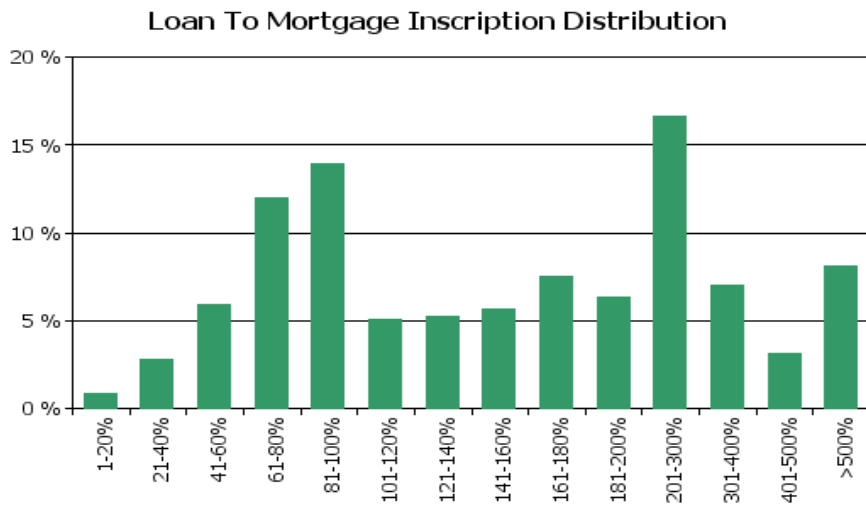
Current LTV Distribution



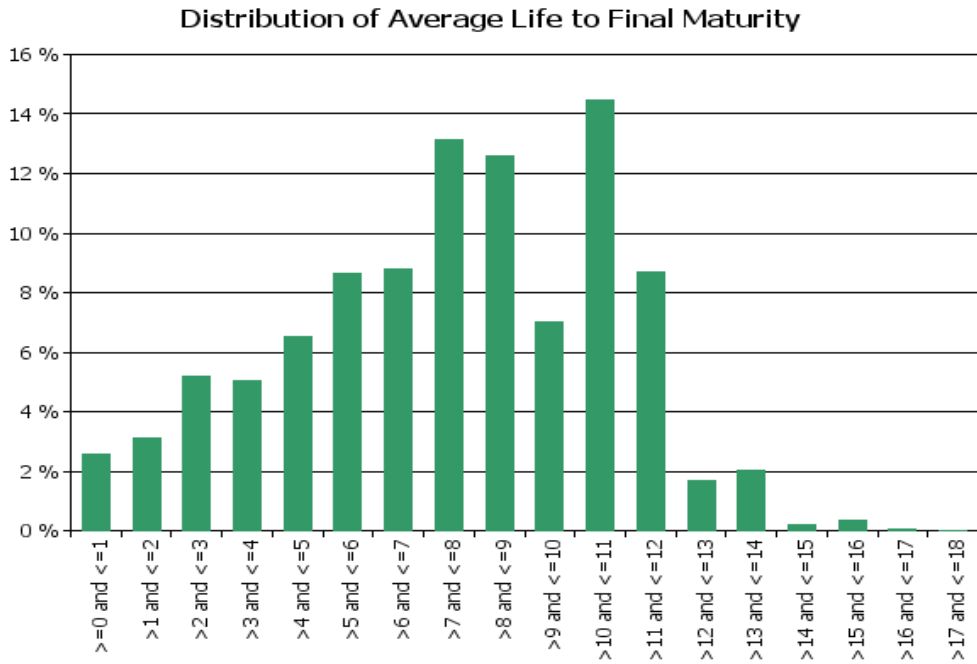
### 13. Current Loan to Original Value (LTOV)



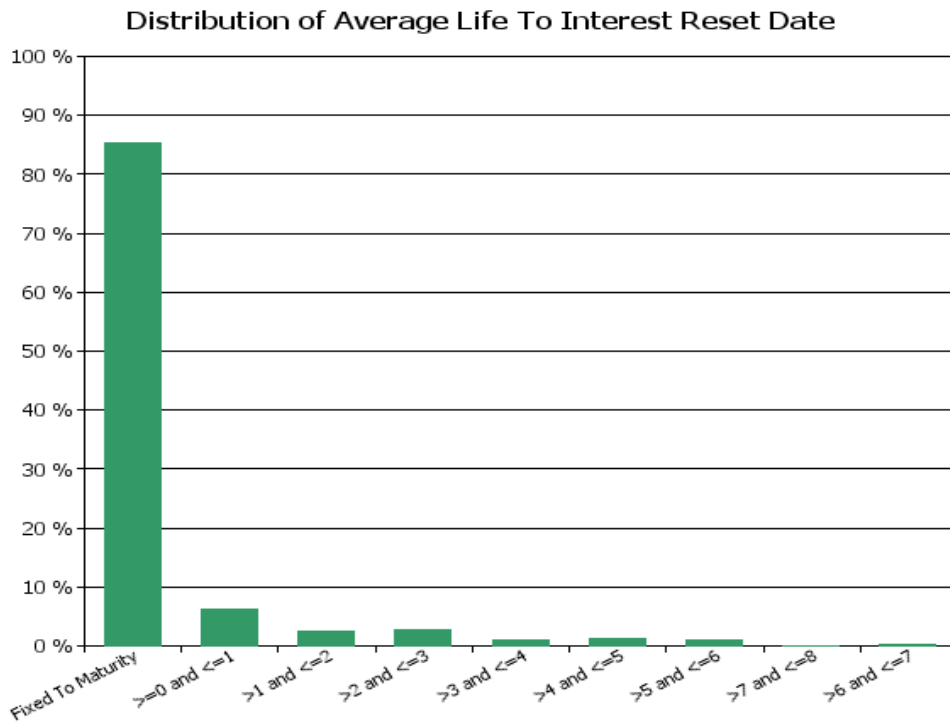
### 14. Loan to Mortgage Inscription Ratio (LTM)



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

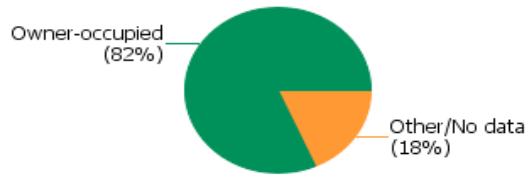


**16. Distribution of Average Life To Interest Reset Date (at 0% CPR)**



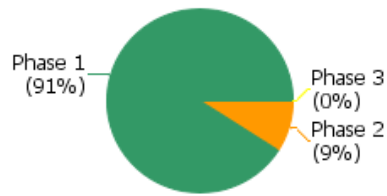
**17. Occupation Type (Based on Indexed Property Value)**

Distribution per Occupation Type



**18. IFRS9 Norms**

Distribution per IFRS9 Norm





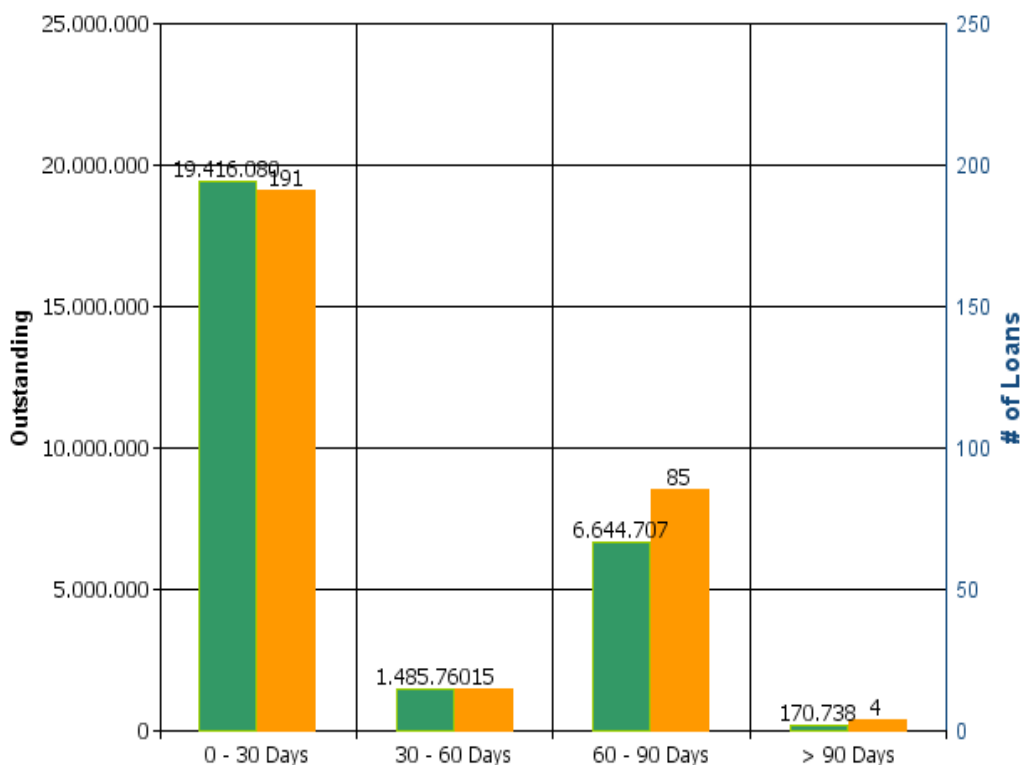
## Cover Pool Performance

Portfolio Cut-off Date 31/08/2024

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

	In EUR	In %	In number of loans	In %
Performing	14,911,131,564.35	99.81 %	229,590	99.87 %
0 - 30 Days	19,416,079.83	0.13 %	191	0.08 %
30 - 60 Days	1,485,760.29	0.01 %	15	0.01 %
60 - 90 Days	6,644,706.66	0.04 %	85	0.04 %
> 90 Days	170,738.48	0.00 %	4	0.00 %
<b>Total</b>	<b>14,938,848,849.61</b>	<b>100.00 %</b>	<b>229,885</b>	<b>100.00 %</b>

Delinquency Outstanding in Euro





**Amortisation**

Portfolio Cut-off | Aug/2024

TIME		LIABILITIES		COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%	
01/09/2024	1	11,500,000,000	14,836,493,714	14,811,329,923	14,773,661,663	14,711,087,155	
01/10/2024	2	11,500,000,000	14,728,086,230	14,678,972,526	14,605,603,876	14,484,123,555	
01/11/2024	3	11,500,000,000	14,618,597,439	14,545,137,305	14,435,631,205	14,254,930,393	
01/12/2024	4	11,500,000,000	14,509,486,218	14,412,878,088	14,269,160,848	14,032,783,974	
01/01/2025	5	11,500,000,000	14,405,603,960	14,285,417,218	14,107,002,461	13,814,550,799	
01/02/2025	6	11,500,000,000	14,300,257,720	14,156,897,947	13,944,534,062	13,597,612,251	
01/03/2025	7	11,500,000,000	14,197,808,817	14,033,942,208	13,791,665,206	13,397,086,532	
01/04/2025	8	11,500,000,000	14,097,393,079	13,911,051,179	13,636,127,822	13,189,895,038	
01/05/2025	9	11,500,000,000	13,994,698,575	13,787,046,750	13,481,311,098	12,986,690,489	
01/06/2025	10	11,500,000,000	13,888,963,959	13,659,673,834	13,322,793,753	12,779,630,106	
01/07/2025	11	11,500,000,000	13,784,026,418	13,534,217,006	13,167,941,191	12,579,313,502	
01/08/2025	12	11,500,000,000	13,684,864,698	13,414,062,508	13,017,846,952	12,383,255,776	
01/09/2025	13	11,500,000,000	13,579,636,499	13,288,340,312	12,863,041,482	12,184,170,616	
01/10/2025	14	11,500,000,000	13,480,643,999	13,169,818,724	12,716,936,212	11,996,398,337	
01/11/2025	15	11,500,000,000	13,382,121,425	13,051,394,062	12,570,532,962	11,808,063,930	
01/12/2025	16	11,500,000,000	13,272,686,367	12,923,416,135	12,416,634,143	11,615,688,926	
01/01/2026	17	11,500,000,000	13,173,971,904	12,805,543,290	12,272,093,556	11,431,845,993	
01/02/2026	18	9,000,000,000	13,073,181,305	12,686,018,461	12,126,628,712	11,248,494,699	
01/03/2026	19	9,000,000,000	12,969,910,459	12,566,523,731	11,984,806,140	11,074,403,726	
01/04/2026	20	9,000,000,000	12,869,485,994	12,448,073,917	11,841,646,962	10,895,773,516	
01/05/2026	21	9,000,000,000	12,768,191,436	12,329,824,722	11,700,289,855	10,721,576,836	
01/06/2026	22	9,000,000,000	12,668,153,644	12,212,473,050	11,559,456,879	10,547,659,230	
01/07/2026	23	9,000,000,000	12,569,909,466	12,097,872,591	11,422,800,309	10,380,238,429	
01/08/2026	24	9,000,000,000	12,471,074,592	11,982,391,705	11,284,990,133	10,211,570,682	
01/09/2026	25	9,000,000,000	12,368,838,887	11,864,005,719	11,145,077,975	10,042,251,529	
01/10/2026	26	9,000,000,000	12,269,486,592	11,749,391,241	11,010,242,815	9,880,091,439	
01/11/2026	27	9,000,000,000	12,169,191,677	11,633,582,820	10,873,994,527	9,716,498,698	
01/12/2026	28	9,000,000,000	12,066,530,489	11,516,505,761	10,738,067,277	9,555,708,451	
01/01/2027	29	9,000,000,000	11,963,847,280	11,399,136,501	10,601,600,594	9,394,308,725	
01/02/2027	30	9,000,000,000	11,867,573,587	11,288,228,865	10,471,752,841	9,239,945,136	
01/03/2027	31	9,000,000,000	11,769,222,639	11,177,528,200	10,345,237,552	9,093,383,100	
01/04/2027	32	9,000,000,000	11,672,057,954	11,066,447,041	10,216,379,013	8,942,081,758	
01/05/2027	33	6,500,000,000	11,565,773,651	10,947,678,218	10,081,858,026	8,788,166,995	
01/06/2027	34	6,500,000,000	11,470,866,722	10,839,427,577	9,956,781,906	8,642,379,592	
01/07/2027	35	6,500,000,000	11,373,819,565	10,730,081,209	9,832,080,430	8,499,156,949	
01/08/2027	36	6,500,000,000	11,282,017,924	10,625,423,259	9,711,420,194	8,359,297,694	
01/09/2027	37	6,500,000,000	11,188,393,948	10,519,376,090	9,590,043,604	8,219,856,723	
01/10/2027	38	6,500,000,000	11,089,778,748	10,409,543,268	9,466,556,723	8,080,752,229	
01/11/2027	39	6,500,000,000	10,996,533,128	10,304,510,332	9,347,206,100	7,945,078,407	
01/12/2027	40	5,000,000,000	10,901,770,942	10,198,943,485	9,228,676,280	7,812,173,222	
01/01/2028	41	5,000,000,000	10,808,499,060	10,094,534,593	9,110,970,082	7,679,866,882	
01/02/2028	42	5,000,000,000	10,717,424,835	9,992,499,540	8,995,939,990	7,550,787,375	
01/03/2028	43	5,000,000,000	10,626,932,422	9,892,406,431	8,884,639,395	7,427,814,415	
01/04/2028	44	5,000,000,000	10,535,049,145	9,790,240,877	8,770,519,623	7,301,350,259	
01/05/2028	45	5,000,000,000	10,443,790,720	9,689,503,685	8,658,910,424	7,178,888,178	
01/06/2028	46	5,000,000,000	10,354,568,968	9,590,432,122	8,548,580,062	7,057,396,938	
01/07/2028	47	5,000,000,000	10,265,845,482	9,492,649,253	8,440,593,967	6,939,683,339	
01/08/2028	48	5,000,000,000	10,177,728,542	9,395,207,007	8,332,705,274	6,821,961,836	
01/09/2028	49	5,000,000,000	10,087,528,377	9,296,148,201	8,223,880,657	6,704,350,072	
01/10/2028	50	5,000,000,000	9,998,757,966	9,199,217,464	8,118,100,310	6,590,985,871	
01/11/2028	51	5,000,000,000	9,912,665,918	9,104,541,467	8,014,117,379	6,479,004,565	
01/12/2028	52	5,000,000,000	9,826,218,175	9,010,327,398	7,911,666,275	6,369,958,900	
01/01/2029	53	5,000,000,000	9,740,911,066	8,916,954,003	7,809,765,745	6,261,282,476	
01/02/2029	54	2,500,000,000	9,652,535,934	8,821,067,680	7,706,137,043	6,152,032,734	
01/03/2029	55	2,500,000,000	9,566,035,363	8,728,624,929	7,607,860,176	6,050,335,295	
01/04/2029	56	2,500,000,000	9,481,283,319	8,636,618,845	7,508,523,363	5,946,043,427	
01/05/2029	57	2,500,000,000	9,393,246,401	8,542,380,347	7,408,315,245	5,842,639,336	
01/06/2029	58	2,500,000,000	9,306,482,733	8,449,121,289	7,308,801,846	5,739,742,787	
01/07/2029	59	2,500,000,000	9,221,993,032	8,358,672,678	7,212,764,112	5,641,103,343	
01/08/2029	60	2,500,000,000	9,139,096,109	8,269,486,691	7,117,657,005	5,543,141,975	
01/09/2029	61	2,500,000,000	9,051,899,278	8,176,695,030	7,019,891,442	5,443,847,642	
01/10/2029	62	2,500,000,000	8,969,179,982	8,088,675,009	6,927,232,272	5,349,970,647	
01/11/2029	63	2,500,000,000	8,883,865,840	7,998,147,664	6,832,283,430	5,254,291,260	
01/12/2029	64	2,500,000,000	8,801,092,801	7,910,621,171	6,740,883,336	5,162,750,808	



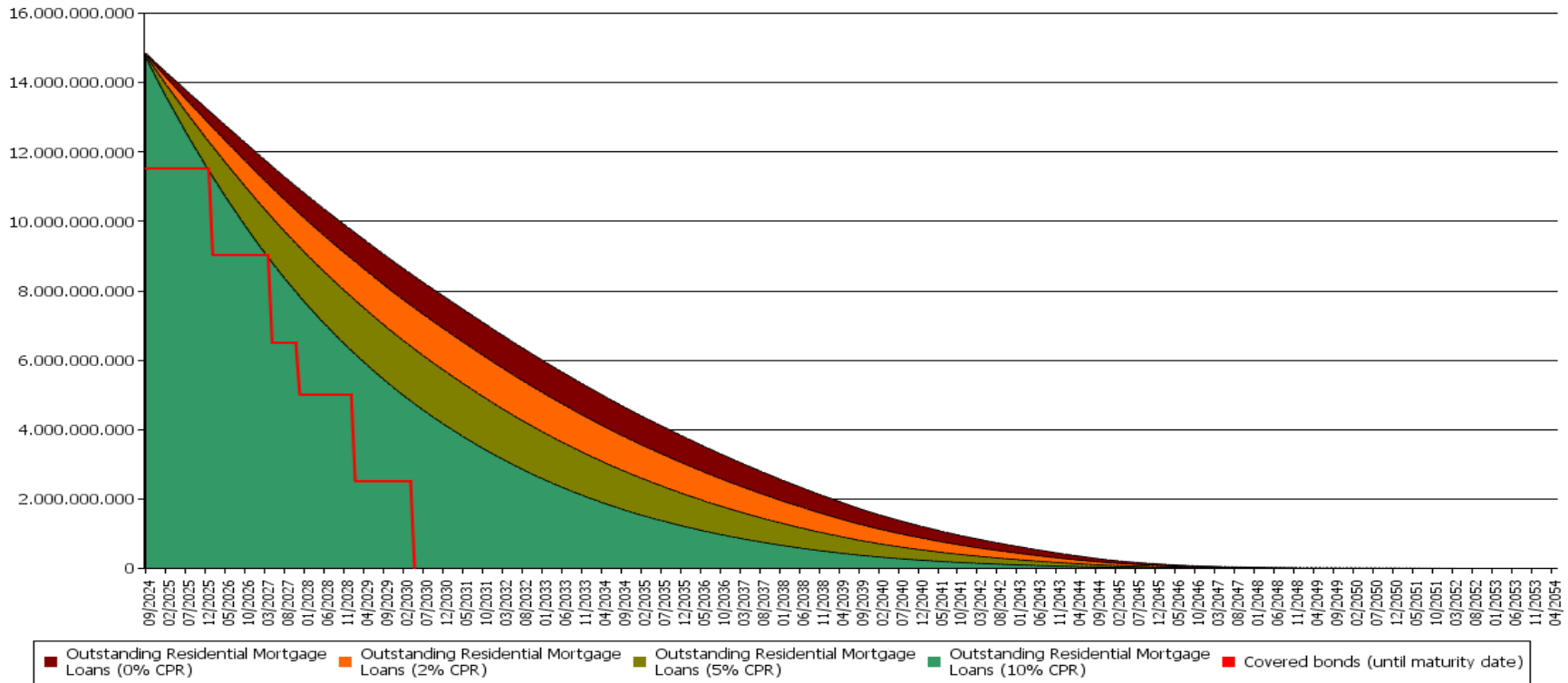
01/01/2030	65	2,500,000,000	8,720,768,895	7,825,129,681	6,651,075,229	5,072,392,270
01/02/2030	66	2,500,000,000	8,640,714,123	7,740,146,518	6,562,111,285	4,983,347,617
01/03/2030	67	2,500,000,000	8,559,687,550	7,655,817,642	6,475,705,737	4,898,912,793
01/04/2030	68	2,500,000,000	8,480,530,627	7,572,154,629	6,388,649,946	4,812,583,911
01/05/2030	69	0	8,398,887,528	7,486,947,245	6,301,212,976	4,727,259,731
01/06/2030	70		8,320,291,140	7,404,305,165	6,215,810,823	4,643,438,669
01/07/2030	71		8,241,180,936	7,321,866,332	6,131,476,132	4,561,661,455
01/08/2030	72		8,162,583,404	7,239,736,468	6,047,280,264	4,479,966,073
01/09/2030	73		8,085,746,748	7,159,423,283	5,964,986,587	4,400,284,123
01/10/2030	74		8,009,092,764	7,079,910,851	5,884,221,170	4,322,911,251
01/11/2030	75		7,932,840,743	7,000,611,548	5,803,517,147	4,245,562,347
01/12/2030	76		7,855,499,450	6,920,980,209	5,723,381,120	4,169,775,766
01/01/2031	77		7,778,501,522	6,841,518,803	5,643,281,013	4,094,004,644
01/02/2031	78		7,702,677,438	6,763,337,726	5,564,604,714	4,019,829,129
01/03/2031	79		7,625,739,901	6,685,524,338	5,487,946,074	3,949,281,766
01/04/2031	80		7,550,321,888	6,608,177,988	5,410,659,274	3,877,172,202
01/05/2031	81		7,472,272,168	6,529,132,881	5,332,780,751	3,805,701,458
01/06/2031	82		7,396,512,041	6,451,973,471	5,256,357,403	3,735,274,256
01/07/2031	83		7,321,435,060	6,376,001,042	5,181,678,468	3,667,111,809
01/08/2031	84		7,246,206,587	6,299,783,945	5,106,717,453	3,598,753,830
01/09/2031	85		7,170,869,592	6,223,712,857	5,032,222,262	3,531,236,011
01/10/2031	86		7,094,165,217	6,147,033,527	4,957,989,656	3,464,883,444
01/11/2031	87		7,018,827,306	6,071,438,766	4,884,563,352	3,399,111,257
01/12/2031	88		6,944,907,850	5,997,636,078	4,813,311,904	3,335,797,827
01/01/2032	89		6,867,314,032	5,920,567,123	4,739,377,438	3,270,646,695
01/02/2032	90		6,794,868,145	5,848,173,040	4,669,520,591	3,208,789,667
01/03/2032	91		6,720,994,368	5,775,413,104	4,600,452,767	3,148,800,017
01/04/2032	92		6,649,098,732	5,703,941,771	4,531,966,578	3,088,786,006
01/05/2032	93		6,575,548,259	5,631,587,436	4,463,465,823	3,029,628,794
01/06/2032	94		6,500,092,966	5,557,522,236	4,393,561,240	2,969,549,096
01/07/2032	95		6,428,862,460	5,487,598,590	4,327,604,646	2,912,979,897
01/08/2032	96		6,357,899,649	5,417,820,963	4,261,710,894	2,856,475,565
01/09/2032	97		6,286,262,522	5,347,690,608	4,195,847,561	2,800,417,930
01/10/2032	98		6,215,612,651	5,278,910,048	4,131,687,415	2,746,291,856
01/11/2032	99		6,145,753,586	5,210,726,062	4,067,949,291	2,692,473,154
01/12/2032	100		6,075,737,882	5,142,907,208	4,005,121,951	2,640,022,809
01/01/2033	101		6,006,798,577	5,075,928,635	3,942,908,113	2,588,005,592
01/02/2033	102		5,937,395,469	5,008,771,205	3,880,846,234	2,536,480,976
01/03/2033	103		5,869,267,411	4,943,712,850	3,821,638,426	2,488,225,749
01/04/2033	104		5,800,633,521	4,877,615,334	3,760,953,795	2,438,343,029
01/05/2033	105		5,733,721,190	4,813,436,543	3,702,332,920	2,390,497,846
01/06/2033	106		5,665,848,842	4,748,390,667	3,643,013,273	2,342,233,894
01/07/2033	107		5,599,177,145	4,684,812,642	3,585,389,193	2,295,735,744
01/08/2033	108		5,533,242,533	4,621,793,153	3,528,163,282	2,249,525,324
01/09/2033	109		5,466,931,290	4,558,659,901	3,471,118,632	2,203,780,252
01/10/2033	110		5,400,581,628	4,495,941,714	3,414,937,059	2,159,223,594
01/11/2033	111		5,333,949,515	4,432,939,637	3,358,520,022	2,114,557,382
01/12/2033	112		5,268,506,939	4,371,364,625	3,303,717,660	2,071,526,730
01/01/2034	113		5,204,124,049	4,310,621,555	3,249,524,985	2,028,916,233
01/02/2034	114		5,139,984,946	4,250,273,548	3,195,883,646	1,986,972,311
01/03/2034	115		5,075,649,483	4,190,644,119	3,143,807,706	1,947,116,071
01/04/2034	116		5,011,947,461	4,131,030,933	3,091,204,473	1,906,427,174
01/05/2034	117		4,948,679,700	4,072,188,217	3,039,673,213	1,866,961,949
01/06/2034	118		4,885,796,036	4,013,623,303	2,988,338,265	1,827,658,058
01/07/2034	119		4,823,604,914	3,956,029,905	2,938,207,613	1,789,632,066
01/08/2034	120		4,761,909,443	3,898,807,101	2,888,342,927	1,751,808,574
01/09/2034	121		4,700,104,367	3,841,677,436	2,838,781,695	1,714,456,650
01/10/2034	122		4,639,546,454	3,785,955,309	2,790,720,546	1,678,521,643
01/11/2034	123		4,579,137,782	3,730,323,067	2,742,719,570	1,642,663,551
01/12/2034	124		4,519,650,876	3,675,819,554	2,695,993,933	1,608,059,853
01/01/2035	125		4,460,236,884	3,621,345,813	2,649,285,842	1,573,507,209
01/02/2035	126		4,402,148,843	3,568,121,018	2,603,709,264	1,539,887,616
01/03/2035	127		4,344,434,390	3,515,946,184	2,559,742,315	1,508,091,864
01/04/2035	128		4,287,098,167	3,463,659,435	2,515,262,437	1,475,609,606
01/05/2035	129		4,230,210,702	3,412,088,721	2,471,713,924	1,444,117,252
01/06/2035	130		4,173,543,883	3,360,671,623	2,428,276,074	1,412,729,235
01/07/2035	131		4,117,216,988	3,309,873,615	2,385,685,331	1,382,261,193
01/08/2035	132		4,061,193,386	3,259,298,256	2,343,257,125	1,351,927,870
01/09/2035	133		4,005,401,899	3,209,070,900	2,301,278,857	1,322,085,194
01/10/2035	134		3,949,652,488	3,159,211,191	2,259,947,558	1,293,018,204
01/11/2035	135		3,893,905,424	3,109,338,122	2,218,613,987	1,263,992,928
01/12/2035	136		3,839,297,523	3,060,700,832	2,178,534,510	1,236,071,021
01/01/2036	137		3,784,459,170	3,011,866,486	2,138,323,315	1,208,116,934
01/02/2036	138		3,730,407,603	2,963,814,091	2,098,856,307	1,180,796,145
01/03/2036	139		3,675,837,998	2,915,824,465	2,059,958,947	1,154,320,299
01/04/2036	140		3,622,302,527	2,868,484,520	2,021,360,586	1,127,893,724
01/05/2036	141		3,568,024,796	2,820,864,439	1,982,911,201	1,101,903,941
01/06/2036	142		3,514,175,219	2,773,579,017	1,944,713,755	1,076,100,358
01/07/2036	143		3,461,531,783	2,727,545,569	1,907,730,071	1,051,308,314
01/08/2036	144		3,409,595,899	2,682,065,505	1,871,149,052	1,026,781,835
01/09/2036	145		3,357,684,870	2,636,751,388	1,834,857,238	1,002,602,289
01/10/2036	146		3,306,150,552	2,592,020,524	1,799,290,552	979,137,751
01/11/2036	147		3,255,379,811	2,547,887,539	1,764,156,914	955,952,529
01/12/2036	148		3,204,808,720	2,504,189,920	1,729,633,095	933,402,985
01/01/2037	149		3,155,034,995	2,461,116,144	1,695,559,075	911,139,226
01/02/2037	150		3,104,876,154	2,417,881,372	1,661,536,548	889,074,874

01/03/2037	151	3,055,525,149	2,375,804,459	1,628,871,103	868,260,748
01/04/2037	152	3,006,528,395	2,333,742,415	1,595,963,805	847,116,433
01/05/2037	153	2,958,047,533	2,292,341,508	1,563,792,781	826,637,982
01/06/2037	154	2,909,641,531	2,251,004,878	1,531,688,369	806,237,857
01/07/2037	155	2,861,681,439	2,210,267,287	1,500,266,949	786,461,373
01/08/2037	156	2,813,446,555	2,169,326,682	1,468,732,810	766,669,651
01/09/2037	157	2,766,087,765	2,129,192,968	1,437,894,276	747,393,040
01/10/2037	158	2,718,820,485	2,089,373,881	1,407,530,649	728,611,528
01/11/2037	159	2,671,754,040	2,049,721,618	1,377,306,742	709,946,252
01/12/2037	160	2,625,055,462	2,010,589,688	1,347,686,909	691,830,797
01/01/2038	161	2,578,320,355	1,971,444,810	1,318,087,604	673,770,165
01/02/2038	162	2,532,453,054	1,933,089,353	1,289,156,592	656,190,281
01/03/2038	163	2,487,209,973	1,895,645,389	1,261,281,309	639,544,976
01/04/2038	164	2,442,303,944	1,858,262,823	1,233,264,108	622,689,931
01/05/2038	165	2,397,608,774	1,821,261,500	1,205,732,669	606,293,431
01/06/2038	166	2,352,780,192	1,784,177,762	1,178,178,074	589,928,517
01/07/2038	167	2,308,357,057	1,747,617,213	1,151,195,001	574,054,905
01/08/2038	168	2,265,097,847	1,711,957,873	1,124,837,400	558,535,658
01/09/2038	169	2,221,826,916	1,676,405,623	1,098,676,603	543,234,887
01/10/2038	170	2,179,420,293	1,641,709,972	1,073,289,722	528,507,106
01/11/2038	171	2,137,450,593	1,607,364,268	1,048,163,270	513,948,280
01/12/2038	172	2,095,598,351	1,573,304,675	1,023,427,842	499,762,644
01/01/2039	173	2,053,879,136	1,539,367,976	998,805,523	485,673,176
01/02/2039	174	2,012,679,561	1,505,930,675	974,625,029	471,908,024
01/03/2039	175	1,971,719,212	1,473,023,022	951,137,339	458,773,205
01/04/2039	176	1,931,127,636	1,440,251,129	927,611,264	445,530,507
01/05/2039	177	1,890,307,749	1,407,493,249	904,281,981	432,545,097
01/06/2039	178	1,850,440,114	1,375,471,573	881,461,339	419,843,472
01/07/2039	179	1,810,249,870	1,343,388,635	858,782,304	407,364,619
01/08/2039	180	1,770,652,960	1,311,775,073	836,440,174	395,086,075
01/09/2039	181	1,731,203,834	1,280,374,183	814,341,394	383,018,693
01/10/2039	182	1,693,415,114	1,250,370,432	793,301,116	371,593,071
01/11/2039	183	1,656,601,106	1,221,113,379	772,768,574	360,442,185
01/12/2039	184	1,620,287,669	1,192,385,620	752,731,274	349,656,982
01/01/2040	185	1,585,579,051	1,164,864,154	733,487,309	339,274,695
01/02/2040	186	1,551,538,115	1,137,922,304	714,700,401	329,184,600
01/03/2040	187	1,517,818,029	1,111,425,124	696,397,282	319,483,254
01/04/2040	188	1,485,027,530	1,085,569,884	678,467,013	309,939,115
01/05/2040	189	1,452,525,811	1,060,067,941	660,897,971	300,675,577
01/06/2040	190	1,420,538,388	1,034,964,839	643,606,477	291,568,606
01/07/2040	191	1,389,248,933	1,010,506,830	626,850,290	282,813,586
01/08/2040	192	1,358,463,135	986,438,054	610,363,407	274,208,900
01/09/2040	193	1,327,793,492	962,532,218	594,056,893	265,752,719
01/10/2040	194	1,297,872,697	939,297,997	578,290,326	257,639,049
01/11/2040	195	1,268,453,682	916,449,825	562,788,632	249,670,768
01/12/2040	196	1,239,346,321	893,950,191	547,620,519	241,945,849
01/01/2041	197	1,210,635,708	871,759,920	532,668,950	234,343,259
01/02/2041	198	1,182,005,506	849,700,155	517,869,429	226,867,339
01/03/2041	199	1,153,510,750	827,945,913	503,451,524	219,707,243
01/04/2041	200	1,125,595,778	806,539,340	489,187,489	212,578,175
01/05/2041	201	1,097,948,996	785,437,850	475,216,356	205,660,457
01/06/2041	202	1,070,782,318	764,704,472	461,495,294	198,876,429
01/07/2041	203	1,044,247,346	744,530,305	448,214,388	192,361,393
01/08/2041	204	1,018,187,834	724,719,058	435,178,257	185,975,583
01/09/2041	205	992,676,686	705,362,521	422,477,884	179,783,296
01/10/2041	206	967,462,734	686,317,959	410,059,361	173,783,353
01/11/2041	207	942,580,172	667,532,164	397,820,955	167,882,612
01/12/2041	208	918,342,701	649,299,751	386,002,807	162,227,550
01/01/2042	209	894,760,594	631,553,412	374,497,916	156,725,683
01/02/2042	210	871,664,672	614,207,988	363,286,176	151,389,675
01/03/2042	211	848,799,272	597,179,839	352,403,056	146,292,500
01/04/2042	212	825,980,216	580,139,669	341,476,785	141,156,278
01/05/2042	213	803,694,605	563,560,481	330,901,640	136,224,122
01/06/2042	214	781,757,020	547,247,828	320,506,269	131,385,745
01/07/2042	215	760,166,828	531,260,751	310,377,321	126,712,011
01/08/2042	216	738,759,129	515,423,786	300,359,103	122,102,687
01/09/2042	217	717,822,358	499,967,019	290,610,828	117,639,409
01/10/2042	218	696,850,432	484,563,290	280,964,022	113,268,157
01/11/2042	219	676,460,790	469,587,301	271,588,039	109,024,570
01/12/2042	220	656,283,641	454,832,882	262,407,303	104,907,308
01/01/2043	221	636,252,336	440,202,439	253,320,653	100,845,621
01/02/2043	222	616,360,458	425,716,618	244,361,539	96,867,015
01/03/2043	223	596,827,713	411,593,907	235,712,330	93,080,858
01/04/2043	224	577,469,444	397,568,296	227,101,081	89,300,502
01/05/2043	225	558,330,721	383,760,985	218,674,451	85,634,512
01/06/2043	226	539,404,142	370,123,237	210,367,027	82,032,334
01/07/2043	227	520,777,824	356,755,862	202,270,339	78,551,718
01/08/2043	228	502,415,310	343,592,978	194,311,926	75,141,448
01/09/2043	229	484,376,587	330,694,777	186,541,991	71,831,234
01/10/2043	230	466,298,796	317,830,117	178,843,881	68,584,645
01/11/2043	231	448,770,984	305,364,327	171,392,349	65,448,675
01/12/2043	232	431,661,608	293,240,207	164,182,330	62,438,423
01/01/2044	233	414,784,215	281,296,995	157,094,899	59,490,033
01/02/2044	234	398,105,514	269,527,973	150,139,487	56,615,282
01/03/2044	235	381,634,740	257,966,847	143,357,500	53,843,678
01/04/2044	236	365,383,216	246,562,694	136,671,507	51,115,063
01/05/2044	237	349,349,710	235,356,241	130,138,592	48,472,242

01/06/2044	238	333,535,590	224,321,187	123,721,385	45,886,865
01/07/2044	239	318,038,517	213,547,451	117,489,387	43,396,863
01/08/2044	240	302,884,573	203,027,378	111,417,381	40,979,746
01/09/2044	241	288,099,230	192,789,034	105,529,713	38,649,840
01/10/2044	242	273,706,772	182,857,313	99,846,888	36,418,626
01/11/2044	243	259,869,469	173,318,463	94,397,636	34,285,206
01/12/2044	244	246,793,400	164,327,282	89,280,318	32,293,674
01/01/2045	245	235,547,015	156,572,871	84,850,942	30,561,524
01/02/2045	246	224,542,109	149,004,535	80,544,100	28,887,416
01/03/2045	247	213,813,572	141,667,778	76,402,302	27,297,094
01/04/2045	248	203,350,836	134,506,896	72,355,909	25,741,900
01/05/2045	249	193,057,332	127,488,629	68,411,746	24,238,925
01/06/2045	250	183,212,240	120,782,055	64,648,095	22,808,411
01/07/2045	251	173,893,684	114,450,659	61,108,466	21,471,222
01/08/2045	252	164,943,184	108,375,632	57,717,673	20,193,929
01/09/2045	253	156,359,748	102,561,652	54,482,406	18,981,254
01/10/2045	254	148,152,616	97,018,807	51,411,108	17,837,816
01/11/2045	255	140,366,294	91,763,976	48,502,860	16,757,479
01/12/2045	256	132,890,351	86,734,004	45,731,378	15,735,179
01/01/2046	257	125,739,922	81,927,917	43,087,461	14,762,671
01/02/2046	258	118,933,472	77,361,628	40,582,489	13,845,522
01/03/2046	259	112,366,846	72,978,313	38,195,132	12,981,165
01/04/2046	260	106,077,978	68,777,065	35,904,752	12,151,061
01/05/2046	261	100,067,642	64,773,689	33,731,580	11,368,811
01/06/2046	262	94,304,861	60,939,913	31,654,392	10,623,533
01/07/2046	263	88,874,773	57,336,716	29,709,458	9,929,921
01/08/2046	264	83,731,338	53,926,858	27,871,550	9,276,172
01/09/2046	265	78,985,194	50,783,842	26,180,363	8,676,408
01/10/2046	266	74,540,282	47,847,302	24,605,791	8,121,153
01/11/2046	267	70,360,560	45,087,742	23,127,700	7,600,978
01/12/2046	268	66,355,767	42,451,637	21,721,918	7,109,700
01/01/2047	269	62,564,474	39,958,239	20,394,082	6,646,819
01/02/2047	270	59,112,789	37,689,708	19,187,336	6,227,031
01/03/2047	271	55,854,364	35,557,610	18,060,326	5,838,845
01/04/2047	272	52,759,366	33,530,327	16,987,322	5,468,685
01/05/2047	273	49,787,686	31,589,789	15,964,805	5,118,441
01/06/2047	274	46,943,077	29,734,396	14,988,912	4,785,207
01/07/2047	275	44,291,437	28,008,761	14,084,280	4,477,972
01/08/2047	276	41,793,832	26,384,514	13,233,781	4,189,742
01/09/2047	277	39,492,328	24,889,285	12,452,064	3,925,557
01/10/2047	278	37,339,055	23,493,600	11,724,876	3,681,157
01/11/2047	279	35,312,256	22,180,661	11,041,480	3,451,914
01/12/2047	280	33,352,932	20,915,565	10,386,092	3,233,709
01/01/2048	281	31,468,534	19,700,392	9,757,791	3,025,220
01/02/2048	282	29,647,234	18,528,716	9,154,109	2,826,039
01/03/2048	283	27,881,653	17,397,627	8,574,843	2,636,718
01/04/2048	284	26,162,193	16,297,028	8,011,959	2,453,200
01/05/2048	285	24,499,386	15,236,177	7,471,986	2,278,486
01/06/2048	286	22,892,704	14,212,834	6,952,401	2,111,066
01/07/2048	287	21,363,821	13,241,863	6,461,495	1,953,961
01/08/2048	288	19,976,299	12,360,840	6,016,252	1,811,614
01/09/2048	289	18,752,131	11,583,674	5,623,652	1,686,222
01/10/2048	290	17,667,675	10,895,864	5,276,714	1,575,708
01/11/2048	291	16,725,683	10,297,432	4,974,219	1,479,087
01/12/2048	292	15,890,244	9,767,022	4,706,390	1,393,712
01/01/2049	293	15,150,210	9,296,363	4,468,203	1,317,572
01/02/2049	294	14,494,207	8,878,746	4,256,626	1,249,867
01/03/2049	295	13,931,451	8,520,943	4,075,704	1,192,164
01/04/2049	296	13,439,665	8,206,208	3,915,179	1,140,359
01/05/2049	297	13,004,030	7,927,178	3,772,745	1,094,368
01/06/2049	298	12,586,065	7,659,376	3,636,021	1,050,241
01/07/2049	299	12,172,515	7,395,547	3,502,136	1,007,423
01/08/2049	300	11,766,150	7,136,531	3,370,885	965,560
01/09/2049	301	11,366,700	6,882,559	3,242,656	924,896
01/10/2049	302	10,969,233	6,630,990	3,116,442	885,252
01/11/2049	303	10,577,794	6,383,516	2,992,504	846,446
01/12/2049	304	10,192,004	6,140,603	2,871,545	808,903
01/01/2050	305	9,816,025	5,904,048	2,753,902	772,477
01/02/2050	306	9,443,419	5,670,303	2,638,147	736,873
01/03/2050	307	9,073,871	5,440,060	2,525,211	702,630
01/04/2050	308	8,592,030	5,142,445	2,380,990	659,695
01/05/2050	309	8,228,703	4,916,905	2,270,960	626,630
01/06/2050	310	7,867,925	4,693,356	2,162,197	594,092
01/07/2050	311	7,510,274	4,472,657	2,055,451	562,447
01/08/2050	312	7,153,909	4,253,202	1,949,628	531,230
01/09/2050	313	6,799,865	4,035,856	1,845,293	500,672
01/10/2050	314	6,448,441	3,820,996	1,742,754	470,912
01/11/2050	315	6,098,357	3,607,427	1,641,161	441,582
01/12/2050	316	5,748,122	3,394,668	1,540,567	412,816
01/01/2051	317	5,401,030	3,184,275	1,441,412	384,610
01/02/2051	318	5,055,645	2,975,592	1,343,523	356,972
01/03/2051	319	4,712,689	2,769,489	1,247,592	330,215
01/04/2051	320	4,374,251	2,566,241	1,153,093	303,910
01/05/2051	321	4,038,591	2,365,431	1,060,246	278,294
01/06/2051	322	3,708,662	2,168,505	969,507	253,399
01/07/2051	323	3,388,254	1,977,905	882,116	229,613
01/08/2051	324	3,071,045	1,789,693	796,147	206,357

01/09/2051	325	2,760,980	1,606,270	712,733	183,954
01/10/2051	326	2,467,177	1,432,987	634,279	163,035
01/11/2051	327	2,191,571	1,270,750	561,038	143,598
01/12/2051	328	1,929,172	1,116,766	491,840	125,371
01/01/2052	329	1,677,661	969,523	425,907	108,104
01/02/2052	330	1,443,255	832,644	364,846	92,214
01/03/2052	331	1,222,862	704,376	307,907	77,514
01/04/2052	332	1,016,724	584,646	254,919	63,903
01/05/2052	333	822,585	472,234	205,398	51,278
01/06/2052	334	640,849	367,278	159,341	39,611
01/07/2052	335	489,192	279,901	121,135	29,990
01/08/2052	336	376,394	214,996	92,809	22,880
01/09/2052	337	331,203	188,862	81,320	19,963
01/10/2052	338	291,726	166,078	71,334	17,439
01/11/2052	339	254,945	144,893	62,076	15,112
01/12/2052	340	220,673	125,209	53,511	12,973
01/01/2053	341	192,417	108,992	46,462	11,217
01/02/2053	342	166,917	94,387	40,134	9,648
01/03/2053	343	143,920	81,258	34,472	8,255
01/04/2053	344	123,209	69,447	29,386	7,007
01/05/2053	345	102,564	57,716	24,362	5,785
01/06/2053	346	83,246	46,765	19,690	4,656
01/07/2053	347	68,174	38,235	16,059	3,782
01/08/2053	348	54,035	30,254	12,674	2,972
01/09/2053	349	41,348	23,111	9,657	2,255
01/10/2053	350	30,837	17,208	7,173	1,668
01/11/2053	351	21,282	11,856	4,929	1,142
01/12/2053	352	13,276	7,384	3,062	706
01/01/2054	353	8,476	4,706	1,947	447
01/02/2054	354	4,570	2,533	1,045	239
01/03/2054	355	2,289	1,267	521	119
01/04/2054	356	0	0	0	0
01/05/2054	357	0	0	0	0
		##### 1,223,924,746,380 #####		##### 836,377,079,142 #####	

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency EUR

### CONTENT OF TAB E

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

Reason for No Data in Worksheet E. Value

Not applicable for the jurisdiction ND1  
 Not relevant for the issuer and/or CB programme at the present time ND2  
 Not available at the present time ND3  
 Confidential ND4

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZY01T647			
E.1.1.3	Back-up servicer					
E.1.1.4	BUS facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor	Stichting BNPP Fortis Pfandbriefe				
E.1.1.10	Trustee	Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De				
OE.1.1.1	where applicable - paying agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
	3. Additional information on the asset distribution					
	1. General Information					Total Assets
E.3.1.1	Weighted Average Seasonal (years)					5.32
E.3.1.2	Weighted Average Maturity (years)**					14.37
OE.3.1.1						
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shogone Loans	% Total Loans
E.3.2.1	1-30 days	0.03%				0.03%
E.3.2.2	30-60 days	0.11%				0.11%
E.3.2.3	60-90 days	0.04%				0.04%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%