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

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

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

TERMS OF USE

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

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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE.** Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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



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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES



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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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

8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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



Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY



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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 31/7/2024

Cut-off Date: 31/7/2024



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Worksheet B1: HTT Mortgage Assets

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Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

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Worksheet F1: Sustainable M data

Worksheet G1. Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

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

Field Number 1. Basic Facts

G.1.1.1	Country	Belgium
G.1.1.2	Issuer Name	BNP Paribas Fortis SA/NV
G.1.1.3	Labelled Cover Pool Name	Retained Pandbrief Programme
G.1.1.4	Link to Issuer's Website	https://www.bnpparibasfortis.com/investors/coveredbonds
G.1.1.5	Cut-off date	31/07/2024
OG.1.1.2	Optional information e.g. Contact names	
OG.1.1.3	Optional information e.g. Parent name	
OG.1.1.4		
OG.1.1.5		
OG.1.1.6		
OG.1.1.7		
OG.1.1.8		

2. Regulatory Summary

G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y
G.2.1.2	CBD Compliance	Y
G.2.1.3	CRR Compliance (Y/N)	Y
OG.2.1.1	LCR status	LEVEL 1
OG.2.1.2		
OG.2.1.3		
OG.2.1.4		
OG.2.1.5		
OG.2.1.6		

3. General Cover Pool / Covered Bond Information

1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	14,920.60			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	14,422.99			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,653.07			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	24.7%	5.0%	ND1
G.3.2.3	Total OC (absolute value in mn)	3,420.6			
OG.3.2.1					
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)	0.00%			
OG.3.2.3	Optional information e.g. OC (NPV basis)	0.00%			
OG.3.2.4					

3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	14,920.60		95.4%	
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	631.12		4.0%	
G.3.3.6	Total	15,643.2		100.0%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.53	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	379.21	ND1	2.5%	
G.3.4.3	1 - 2 Y	470.13	ND1	3.2%	
G.3.4.4	2 - 3 Y	773.99	ND1	5.2%	
G.3.4.5	3 - 4 Y	745.82	ND1	5.0%	
G.3.4.6	4 - 5 Y	963.65	ND1	6.5%	
G.3.4.7	5 - 10 Y	7,507.22	ND1	50.3%	
G.3.4.8	10+ Y	4,080.58	ND1	27.3%	
G.3.4.9	Total	14,920.6	0.0	100.0%	0.0%
OG.3.4.1	<i>o/w 0-1 day</i>	26.63		0.2%	
OG.3.4.2	<i>o/w 0-0.5y</i>	160.81		1.1%	
OG.3.4.3	<i>o/w 0.5-1 y</i>	191.76		1.3%	
OG.3.4.4	<i>o/w 1-1.5y</i>	228.67		1.5%	
OG.3.4.5	<i>o/w 1.5-2 y</i>	241.47		1.6%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9				0.00%	
OG.3.4.10				0.00%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3.65	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%
OG.3.5.1	<i>o/w 0-1 day</i>	0.00		0.0%	0.0%
OG.3.5.2	<i>o/w 0-0.5y</i>	0.00		0.0%	0.0%
OG.3.5.3	<i>o/w 0.5-1 y</i>	0.00		0.0%	0.0%
OG.3.5.4	<i>o/w 1-1.5y</i>	0.00		0.0%	0.0%
OG.3.5.5	<i>o/w 1.5-2 y</i>	2,500.00		21.7%	0.0%
OG.3.5.6					
OG.3.5.7					

OG.3.5.8
OG.3.5.9
OG.3.5.10

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	14,920.60	0.0	100.0%	
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	14,920.6	0.0	100.0%	0.0%

OG.3.6.1
OG.3.6.2
OG.3.6.3
OG.3.6.4
OG.3.6.5
OG.3.6.6

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	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				
G.3.7.19	Total	11,500.0	0.0	100.0%	0.0%

OG.3.7.1 *o/w [If relevant, please specify]*
OG.3.7.2 *o/w [If relevant, please specify]*
OG.3.7.3 *o/w [If relevant, please specify]*
OG.3.7.4 *o/w [If relevant, please specify]*
OG.3.7.5 *o/w [If relevant, please specify]*
OG.3.7.6 *o/w [If relevant, please specify]*

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
--	--	--------------------------------------	-------------------------------------	-------------------------	------------------------

G.3.8.1	Fixed coupon	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					
OG.3.8.1	Total	11,500.0	0.0	100.0%	0.0%
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	0.00		0.0%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	91.50		12.7%
G.3.9.3	Exposures to central banks	0.00		0.0%
G.3.9.4	Exposures to credit institutions	631.12		87.3%
G.3.9.5	Other	0.00		0.0%
G.3.9.6	Total	722.6		100.0%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>			0.0%
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>			0.0%
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>			0.0%
OG.3.9.4	<i>o/w EU central banks</i>			0.0%
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>			0.0%
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>			0.0%
OG.3.9.7	<i>o/w CQS1 credit institutions</i>			0.0%
OG.3.9.8	<i>o/w CQS2 credit institutions</i>			0.0%
OG.3.9.9				
OG.3.9.10				
OG.3.9.11				
OG.3.9.12				

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	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%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>			0.0%
OG.3.10.2	<i>o/w [If relevant, please specify]</i>			0.0%
OG.3.10.3	<i>o/w [If relevant, please specify]</i>			0.0%
OG.3.10.4	<i>o/w [If relevant, please specify]</i>			0.0%
OG.3.10.5	<i>o/w [If relevant, please specify]</i>			0.0%
OG.3.10.6	<i>o/w [If relevant, please specify]</i>			0.0%

OG.3.10.7	<i>o/w [If relevant, please specify]</i>		0.0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	91.50	0.6%	0.8%
G.3.11.2	Central bank eligible assets	0.00	0.0%	0.0%
G.3.11.3	Other	0.00	0.0%	0.0%
G.3.11.4	Total	91.5	0.6%	0.8%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/131/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.00		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0.00		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0.00		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				

14. Sustainable or other special purpose strategy

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool ?
G.3.14.2	Who has provided Second Party Opinion
G.3.14.3	Further details on proceeds strategy
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool ?
G.3.14.5	If yes. Further details are available in Tab F
G.3.14.6	Is sustainability based on other criteria ?
G.3.14.7	If yes, please provide further details
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>38</u>
G.4.1.2	(a) Value of outstanding covered bonds:	<u>39</u>
G.4.1.3	(b) List of ISIN of issued covered bonds:	Residential Mortgage Pandbrief Programme (bnpparibasfortis.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:	<u>186 for Residential Mortgage Assets</u>
G.4.1.7	(c) Valuation Method:	<u>link to Glossary HG.1.15</u>
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>163</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>
G.4.1.14	(d) Market Risk:	<u>230 Derivatives and Swaps</u>
G.4.1.15	(d) Hedging Strategy	<u>#REF!</u>
G.4.1.16	(e) Maturity Structure - cover assets:	<u>65</u>
G.4.1.17	(e) Maturity Structure - covered bond:	<u>88</u>
G.4.1.18	(e) Overview maturity extension triggers:	<u>link to Glossary HG 1.7</u>
G.4.1.19	(f) Levels of OC:	<u>44</u>
G.4.1.20	(g) Percentage of loans in default:	<u>179 for Mortgage Assets</u>
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		

5. References to Capital Requirements Regulation

G.5.1.1	Exposure to credit institute credit quality step 1	631.12
G.5.1.2	Exposure to credit institute credit quality step 2	0.00
G.5.1.3	Exposure to credit institute credit quality step 3	0.00
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information

OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

- [7. Mortgage Assets](#)
- [7.A Residential Cover Pool](#)
- [7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	14,920.6	100.0%
M.7.1.2	Commercial	0.0	0.0%
M.7.1.3	Other	0.0	0.0%
M.7.1.4	Total	14,920.6	100.0%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0.0%
OM.7.1.2	<i>o/w Forest & 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	229,379.0	229,379
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>	106,004.0	106,004
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	0.49%	0.49%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	<u>100.0%</u>	<u>0.0%</u>
M.7.4.2	Austria		
M.7.4.3	Belgium	100.0%	100.0%
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		

M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
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	15.65%		15.65%
M.7.5.2	Vlaams-Brabant	14.72%		14.72%
M.7.5.3	Oost-Vlaanderen	15.14%		15.14%
M.7.5.4	Brussels	8.33%		8.33%
M.7.5.5	West-Vlaanderen	10.67%		10.67%
M.7.5.6	Limburg	8.08%		8.08%
M.7.5.7	Liège	7.53%		7.53%
M.7.5.8	Hainaut	6.97%		6.97%
M.7.5.9	Brabant Wallon	5.22%		5.22%
M.7.5.10	Namur	4.45%		4.45%
M.7.5.11	Luxembourg	3.01%		3.01%
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	84.94%		84.94%
M.7.6.2	Floating rate	0.00%		0.00%

M.7.6.3	Other	15.06%		15.06%
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	
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M.7.7.1	Bullet / interest only	4.37%		4.37%
M.7.7.2	Amortising	95.63%		95.63%
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	
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M.7.8.1	Up to 12months	2.23%		2.23%
M.7.8.2	> 12 - ≤ 24 months	4.20%		4.20%
M.7.8.3	> 24 - ≤ 36 months	10.75%		10.75%
M.7.8.4	> 36 - ≤ 60 months	14.02%		14.02%
M.7.8.5	> 60 months	68.80%		68.80%

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	
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M.7.9.1	% NPLs	0.01%		0.01%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%

OM.7.9.1				
OM.7.9.2				
OM.7.9.3				

7.A Residential Cover Pool					
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10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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M.7A.10.1	Average loan size (000s)	65.05			
	By buckets (mn):				
M.7A.10.2	≤100K	7,012.58	182,975.00	47.0%	79.8%
M.7A.10.3	>100K and ≤200K	5,038.07	36,867.00	33.8%	16.1%
M.7A.10.4	>200K and ≤300K	1,632.05	6,789.00	10.9%	3.0%
M.7A.10.5	>300K and ≤400K	577.07	1,693.00	3.9%	0.7%
M.7A.10.6	>400K	660.83	1,055.00	4.4%	0.5%

M.7A.10.7					
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	14,920.6	229,379	100.0%	100.0%
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11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.70%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	4,288.89	103,613.00	28.7%	45.2%
M.7A.11.3	>40 - <=50 %	1,734.93	27,735.00	11.6%	12.1%
M.7A.11.4	>50 - <=60 %	1,943.46	27,046.00	13.0%	11.8%
M.7A.11.5	>60 - <=70 %	2,205.83	26,691.00	14.8%	11.6%
M.7A.11.6	>70 - <=80 %	2,357.20	24,121.00	15.8%	10.5%
M.7A.11.7	>80 - <=90 %	1,572.13	13,085.00	10.5%	5.7%
M.7A.11.8	>90 - <=100 %	306.02	2,536.00	2.1%	1.1%
M.7A.11.9	>100%	512.16	4,552.00	3.4%	2.0%
M.7A.11.10	Total	14,920.6	229,379	100.0%	100.0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>	105.70	0.00	0.7%	0.0%
OM.7A.11.2	<i>o/w >110 - <=120 %</i>	56.93	0.00	0.4%	0.0%
OM.7A.11.3	<i>o/w >120 - <=130 %</i>	62.54	0.00	0.4%	0.0%
OM.7A.11.4	<i>o/w >130 - <=140 %</i>	34.39	0.00	0.2%	0.0%
OM.7A.11.5	<i>o/w >140 - <=150 %</i>	36.66	0.00	0.2%	0.0%
OM.7A.11.6	<i>o/w >150 %</i>	215.94	0.00	1.4%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.21%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	5,766.60	[Mark as ND1 if not relevant]	38.6%	
M.7A.12.3	>40 - <=50 %	1,998.94	[Mark as ND1 if not relevant]	13.4%	
M.7A.12.4	>50 - <=60 %	2,049.63	[Mark as ND1 if not relevant]	13.7%	
M.7A.12.5	>60 - <=70 %	1,975.37	[Mark as ND1 if not relevant]	13.2%	
M.7A.12.6	>70 - <=80 %	1,746.15	[Mark as ND1 if not relevant]	11.7%	
M.7A.12.7	>80 - <=90 %	797.72	[Mark as ND1 if not relevant]	5.3%	
M.7A.12.8	>90 - <=100 %	231.71	[Mark as ND1 if not relevant]	1.6%	
M.7A.12.9	>100%	354.49	[Mark as ND1 if not relevant]	2.4%	
M.7A.12.10	Total	14,920.6	0	100.0%	0.0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	72.53		0.5%	
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	48.43		0.3%	
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	38.39		0.3%	
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	19.29		0.1%	
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	18.32		0.1%	
OM.7A.12.6	<i>o/w >150 %</i>	157.54		1.1%	
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	81.49%			
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	18.51%			
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 o/w Buildings land
 OM.7A.13.5 o/w [If relevant, please specify]
 OM.7A.13.6 o/w [If relevant, please specify]
 OM.7A.13.7 o/w [If relevant, please specify]
 OM.7A.13.8 o/w [If relevant, please specify]
 OM.7A.13.9 o/w [If relevant, please specify]
 OM.7A.13.10 o/w [If relevant, please specify]

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	100.00%
M.7A.14.2	Guaranteed	
M.7A.14.3	Other	
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					

M.7A.16.14						
M.7A.16.15						
M.7A.16.16						
M.7A.16.17						
M.7A.16.18	no data					
M.7A.16.19	Total	0.0	0	0.0%		0.0%
OM.7A.16.1						
OM.7A.16.2						
OM.7A.16.3						

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0.0	0	0.0%	0.0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0.0	0	0.0%	0.0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0.0	0	0.0%	0.0%
M.7A.19.6					
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0		
M.7A.20.10	Weighted Average				
M.7A.20.11					

M.7A.20.12
M.7A.20.13
M.7A.20.14
M.7A.20.15
M.7A.20.16
M.7A.20.17
M.7A.20.18
M.7A.20.19
M.7A.20.20
M.7A.20.21
M.7A.20.22
M.7A.20.23
M.7A.20.24
M.7A.20.25
M.7A.20.26
M.7A.20.27
M.7A.20.28
M.7A.20.29
M.7A.20.30
M.7A.20.31
M.7A.20.32
M.7A.20.33
M.7A.20.34
M.7A.20.35
M.7A.20.36
M.7A.20.37
M.7A.20.38
M.7A.20.39
M.7A.20.40
M.7A.20.41
M.7A.20.42
M.7A.20.43
M.7A.20.44
M.7A.20.45
M.7A.20.46
M.7A.20.47
M.7A.20.48

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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

OHG.2.11
OHG.2.12

3. Reason for No Data

Value

HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1	Confidential Information	ND4
OHG.3.2		
OHG.3.3		

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1	Other definitions deemed relevant
OHG.4.1	
OHG.4.2	
OHG.4.3	
OHG.4.4	
OHG.4.5	



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

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

1. Additional information on the programme						
Field Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Servicer	BNP Paribas Fortis	KGCEPHLVKVRZ011647			
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					
E.1.1.10	Trustee	Stichting BNPP Fortis Pfandbriefe Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker				
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						
Field Number	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 Seasoning (years)	5.28				
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	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days	0.02%				0.02%
E.3.2.2	30-<60 days	0.09%				0.09%
E.3.2.3	60-<90 days	0.00%				0.00%
E.3.2.4	90-<180 days	0.02%				0.02%
E.3.2.5	>= 180 days	0.00%				0.00%



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@155374	BE6312093121	2,500,000,000	25/02/2019	25/02/2026	EUR	Fixed	0.50 %	NACT	25/02/2025	1.57	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.58	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.80	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.81	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.36	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Aver	0.31 %
Weighted Average Rer	3.65

* At Reporting Date until Maturity Date



BNP PARIBAS
FORTIS

Retained Covered Bonds

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	14,920,602,133 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	631,120,499 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.03%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,050,776,752 (V)
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrieven Issued (V) / (I)	104.79%

> > Cover Test Royal Decree Art 5 Paraf 1	Passed	Limit 85%
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3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	91,955,721 (VI)
Value of Financial Institution Exposures (definition Royal Decree)	631,120,499 (VII)
Principal Used for covering Interest in the 'Interest and Principal Coverage Test	0 (VIIIBis)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,050,776,752

Ratio Value All Cover Assets / Mortgage Pandbrieven Issued [V+VI+VII+VIIIBis]	111.08%	Limit 105%
> > Cover Test Royal Decree Art 5 Paraf 2	Passed	

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,178,416,083 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,178,416,083
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,773,852,972 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,050,776,752
Total Principal Proceeds Public Finance Exposures	91,955,721
Total Principal Proceeds Financial Institution Exposures	631,120,499
Impact Derivatives	0
Interest Requirement Covered Bonds	143,100,000 (X)
Costs, Fees and expenses Covered Bonds	56,277,012 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,252,892,044

> > > Cover Test Royal Decree Art 5 paraf 3

Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,219,764,902 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,872,211 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,211,892,691

> > > Liquidity Test Royal Decree Art 7 paraf 1

Passed

MtM Liquid Bonds	85,684,365 (XV)
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Interest Payable on Mortgage Pandbrieven next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrieven by Liquid Bonds (XV)-(XVI)	85,684,365 (XVII)



Retained Covered Bonds

Cover Pool Summary

Portfolio Cut-off 31/07/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for r.

Outstanding Balance of Residential Mortgage Loans at the Cut-off Dat	14,920,602,133
Principal Redemptions between Cut-off Date and Maturity	14,920,602,133
Interest Payments between Cut-off Date and Maturity Date	2,178,416,083
Number of borrowers	106,004
Number of loans	229,379
Average Outstanding Balance per borrower	140,755
Average Outstanding Balance per loan	65,048
Weighted average Current Loan to Current Value	50.21%
Weighted average Current Loan to Original Value	58.70%
Weighted average seasoning (in Years)	5.28
Weighted average remaining maturity (in years, at 0% CPR)	14.37
Weighted average initial maturity (in years, at 0% CPR)	19.64
Percentage of Fixed Rate Loans	84.94%
Percentage of Variable Rate Loans	15.06%
Weighted average interest rate	1.90%
Weighted average interest rate Fixed Rate Loans	1.76%
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% CPI)	6.53
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 631,120,499

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	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0.8 22/06/2027	BGB 0 22/10/2027	BGB 0 22/10/2027
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

29,365,178 EUR



Stratification Tables

Portfolio Cut-off D 31/07/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,335,421,039.74	15.65 %	35,056	15.28 %
Oost-Vlaanderen	2,258,587,728.89	15.14 %	36,620	15.96 %
Vlaams-Brabant	2,196,446,036.64	14.72 %	31,822	13.87 %
West-Vlaanderen	1,592,493,947.54	10.67 %	28,167	12.28 %
Brussels	1,243,199,978.41	8.33 %	12,499	5.45 %
Limburg	1,205,647,016.45	8.08 %	21,396	9.33 %
Liège	1,123,648,154.26	7.53 %	18,037	7.86 %
Hainaut	1,039,703,872.46	6.97 %	17,667	7.70 %
Brabant Wallon	779,405,286.39	5.22 %	9,898	4.32 %
Namur	663,344,385.80	4.45 %	10,786	4.70 %
Luxembourg	449,704,391.09	3.01 %	6,821	2.97 %
Other	33,000,295.20	0.22 %	610	0.27 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	332,917,113.24	2.23 %	2,915	1.27 %
>1 and <=2	626,610,281.70	4.20 %	6,043	2.63 %
>2 and <=3	1,603,671,837.63	10.75 %	14,877	6.49 %
>3 and <=4	2,080,114,050.13	13.94 %	22,011	9.60 %
>4 and <=5	4,035,487,859.11	27.05 %	52,640	22.95 %
>5 and <=6	1,817,293,712.50	12.18 %	28,826	12.57 %
>6 and <=7	1,192,525,155.01	7.99 %	20,664	9.01 %
>7 and <=8	1,303,758,217.30	8.74 %	26,179	11.41 %
>8 and <=9	814,269,394.32	5.46 %	20,076	8.75 %
>9 and <=10	490,885,149.07	3.29 %	14,212	6.20 %
>10 and <=11	52,291,875.93	0.35 %	1,345	0.59 %
>11 and <=12	49,469,738.90	0.33 %	1,425	0.62 %

>12 and <=13	55,086,950.10	0.37 %	2,527	1.10 %
>13 and <=14	155,888,583.89	1.04 %	5,362	2.34 %
>14 and <=15	185,312,351.05	1.24 %	5,117	2.23 %
>15 and <=16	39,146,334.15	0.26 %	1,499	0.65 %
>16 and <=17	13,114,504.63	0.09 %	335	0.15 %
>17 and <=18	9,201,328.83	0.06 %	342	0.15 %
>18 and <=19	26,565,760.44	0.18 %	1,038	0.45 %
>19 and <=20	27,265,929.85	0.18 %	1,415	0.62 %
>20 and <=21	6,774,590.99	0.05 %	290	0.13 %
>21 and <=22	1,973,320.75	0.01 %	98	0.04 %
>22 and <=23	247,198.19	0.00 %	27	0.01 %
>23 and <=24	209,894.55	0.00 %	33	0.01 %
>24 and <=25	237,438.67	0.00 %	64	0.03 %
>27 and <=28	74,927.16	0.00 %	4	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	112,612.84	0.00 %	9	0.00 %
>28 and <=29	7,515.17	0.00 %	1	0.00 %
>26 and <=27	69,858.73	0.00 %	3	0.00 %
14,920,602,132.87	100.00 %	229,379	100.00 %	

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	120,000.00	0.00 %	780	0.34 %
<=1	161,500,519.51	1.08 %	8,363	3.65 %
>1 and <=2	192,398,299.77	1.29 %	8,730	3.81 %
>2 and <=3	247,478,770.30	1.66 %	8,820	3.85 %
>3 and <=4	245,881,721.73	1.65 %	8,854	3.86 %
>4 and <=5	322,026,245.66	2.16 %	10,884	4.74 %
>5 and <=6	467,194,343.88	3.13 %	13,812	6.02 %
>6 and <=7	354,359,509.49	2.37 %	9,301	4.05 %
>7 and <=8	432,131,920.69	2.90 %	9,364	4.08 %
>8 and <=9	518,009,053.20	3.47 %	10,135	4.42 %
>9 and <=10	544,382,706.15	3.65 %	9,891	4.31 %
>10 and <=11	807,465,845.51	5.41 %	13,769	6.00 %
>11 and <=12	596,379,675.24	4.00 %	9,515	4.15 %
>12 and <=13	684,779,714.73	4.59 %	9,866	4.30 %
>13 and <=14	755,817,710.04	5.07 %	10,362	4.52 %
>14 and <=15	774,388,342.81	5.19 %	10,098	4.40 %
>15 and <=16	1,440,102,216.37	9.65 %	17,611	7.68 %
>16 and <=17	908,850,450.52	6.09 %	10,367	4.52 %
>17 and <=18	928,398,652.91	6.22 %	10,015	4.37 %
>18 and <=19	583,055,136.87	3.91 %	6,267	2.73 %
>19 and <=20	648,391,994.94	4.35 %	6,593	2.87 %
>20 and <=21	1,341,369,076.60	8.99 %	11,811	5.15 %

>21 and <=22	880,436,324.48	5.90 %	6,467	2.82 %
>22 and <=23	586,488,023.88	3.93 %	4,057	1.77 %
>23 and <=24	226,878,295.25	1.52 %	1,722	0.75 %
>24 and <=25	175,524,538.71	1.18 %	1,212	0.53 %
>25 and <=26	14,012,828.72	0.09 %	124	0.05 %
>26 and <=27	13,348,285.83	0.09 %	98	0.04 %
>27 and <=28	58,316,856.56	0.39 %	407	0.18 %
>28 and <=29	8,565,122.83	0.06 %	68	0.03 %
>29 and <=30	2,549,949.69	0.02 %	16	0.01 %

14,920,602,132.87	100.00 %	229,379	100.00 %
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4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	2,084,439.00	0.01 %	19	0.01 %
>1 and <=2	11,345,181.80	0.08 %	106	0.05 %
>2 and <=3	23,848,580.60	0.16 %	171	0.07 %
>3 and <=4	15,377,992.57	0.10 %	183	0.08 %
>4 and <=5	274,343,991.52	1.84 %	1,875	0.82 %
>5 and <=6	17,118,152.80	0.11 %	583	0.25 %
>6 and <=7	33,471,380.49	0.22 %	932	0.41 %
>7 and <=8	44,481,951.05	0.30 %	1,484	0.65 %
>8 and <=9	55,132,896.47	0.37 %	2,481	1.08 %
>9 and <=10	866,412,454.95	5.81 %	31,738	13.84 %
>10 and <=11	85,920,135.20	0.58 %	4,339	1.89 %
>11 and <=12	176,257,305.74	1.18 %	4,727	2.06 %
>12 and <=13	550,091,685.76	3.69 %	13,417	5.85 %
>13 and <=14	111,370,382.40	0.75 %	2,594	1.13 %
>14 and <=15	1,572,812,677.61	10.54 %	30,998	13.51 %
>15 and <=16	160,368,697.92	1.07 %	3,101	1.35 %
>16 and <=17	223,665,304.21	1.50 %	3,693	1.61 %
>17 and <=18	828,333,214.77	5.55 %	12,941	5.64 %
>18 and <=19	168,499,190.48	1.13 %	2,775	1.21 %
>19 and <=20	3,758,346,868.83	25.19 %	49,597	21.62 %
>20 and <=21	305,429,741.47	2.05 %	4,375	1.91 %
>21 and <=22	167,062,758.95	1.12 %	2,577	1.12 %
>22 and <=23	186,129,512.33	1.25 %	2,652	1.16 %
>23 and <=24	117,777,432.91	0.79 %	1,693	0.74 %
>24 and <=25	4,313,641,246.65	28.91 %	40,470	17.64 %
>25 and <=26	433,601,466.14	2.91 %	4,749	2.07 %
>26 and <=27	35,863,811.03	0.24 %	391	0.17 %
>27 and <=28	13,293,246.91	0.09 %	166	0.07 %
>28 and <=29	31,621,928.37	0.21 %	322	0.14 %
>29 and <=30	308,931,825.11	2.07 %	3,842	1.67 %
>30 and <=31	24,143,360.38	0.16 %	332	0.14 %

>34 and <=35	184,082.27	0.00 %	2	0.00 %
>35 and <=36	98,031.95	0.00 %	2	0.00 %
>36 and <=37	105,696.68	0.00 %	1	0.00 %
>39 and <=40	332,074.61	0.00 %	5	0.00 %
>31 and <=32	3,014,523.41	0.02 %	41	0.02 %
>40 and <=41	85,135.10	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %

14,920,602,132.87	100.00 %	229,379	100.00 %
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5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	16,800.90	0.00 %	2	0.00 %
1997	85,902.17	0.00 %	4	0.00 %
1998	49,597.99	0.00 %	2	0.00 %
1999	246,289.53	0.00 %	51	0.02 %
2000	205,303.79	0.00 %	40	0.02 %
2001	154,564.08	0.00 %	21	0.01 %
2002	756,972.47	0.01 %	53	0.02 %
2003	3,250,827.57	0.02 %	134	0.06 %
2004	12,125,796.11	0.08 %	671	0.29 %
2005	37,224,412.63	0.25 %	1,646	0.72 %
2006	13,358,888.24	0.09 %	529	0.23 %
2007	11,369,622.90	0.08 %	287	0.13 %
2008	11,971,289.97	0.08 %	419	0.18 %
2009	106,118,167.66	0.71 %	3,059	1.33 %
2010	192,387,005.21	1.29 %	5,774	2.52 %
2011	113,174,028.03	0.76 %	4,872	2.12 %
2012	33,926,912.66	0.23 %	1,102	0.48 %
2013	54,276,281.63	0.36 %	1,419	0.62 %
2014	146,217,748.55	0.98 %	4,226	1.84 %
2015	600,783,036.09	4.03 %	16,330	7.12 %
2016	1,287,126,752.05	8.63 %	29,431	12.83 %
2017	969,704,631.31	6.50 %	17,894	7.80 %
2018	1,612,675,502.22	10.81 %	26,614	11.60 %
2019	3,525,076,910.21	23.63 %	49,062	21.39 %
2020	2,428,281,679.66	16.27 %	29,332	12.79 %
2021	2,005,631,928.07	13.44 %	20,059	8.74 %
2022	1,186,101,019.13	7.95 %	10,954	4.78 %
2023	470,812,810.03	3.16 %	4,458	1.94 %

2024	97,472,803.97	0.65 %	932	0.41 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	n number of Borrowers	In %
<=100	2,180,348,260.23	14.61 %	48,199	45.47 %
>100 and <=200	4,823,751,148.12	32.33 %	33,056	31.18 %
>200 and <=300	3,862,662,245.81	25.89 %	15,926	15.02 %
>300 and <=400	1,776,296,235.45	11.90 %	5,226	4.93 %
>400	2,277,544,243.26	15.26 %	3,597	3.39 %
	14,920,602,132.87	100.00 %	106,004	100.00 %

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	26,511,306.36	0.18 %	553	0.24 %
0.5 - 1%	632,368,385.91	4.24 %	7,005	3.05 %
1 - 1.5%	4,376,992,133.88	29.34 %	55,006	23.98 %
1.5 - 2%	6,317,364,698.38	42.34 %	98,993	43.16 %
2 - 2.5%	1,365,876,688.54	9.15 %	25,059	10.92 %
2.5 - 3%	802,549,396.14	5.38 %	14,707	6.41 %
3 - 3.5%	502,822,935.40	3.37 %	6,847	2.99 %
3.5 - 4%	323,337,946.79	2.17 %	5,413	2.36 %
4 - 4.5%	149,815,004.40	1.00 %	3,837	1.67 %
4.5 - 5%	93,792,444.92	0.63 %	2,685	1.17 %
5 - 5.5%	122,118,161.39	0.82 %	3,306	1.44 %
5.5 - 6%	120,080,569.03	0.80 %	3,429	1.49 %
6 - 6.5%	62,361,339.31	0.42 %	1,825	0.80 %
6.5 - 7%	20,230,458.39	0.14 %	541	0.24 %
8 - 8.5%	121,081.93	0.00 %	8	0.00 %
7.5 - 8%	331,472.51	0.00 %	15	0.01 %
7 - 7.5%	3,910,049.60	0.03 %	146	0.06 %
8.5 - 9%	18,059.99	0.00 %	4	0.00 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,674,079,737.52	84.94 %	195,020	85.02 %
Variable	23,217,030.86	0.16 %	2,202	0.96 %
Variable With Cap	2,223,305,364.49	14.90 %	32,157	14.02 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	369,422,308.29	2.48 %	6,887	3.00 %
2025	476,309,168.82	3.19 %	9,402	4.10 %
2026	154,935,531.64	1.04 %	2,157	0.94 %
2027	175,299,857.65	1.17 %	2,190	0.95 %
2028	307,657,322.71	2.06 %	3,679	1.60 %
2029	214,037,920.17	1.43 %	2,331	1.02 %
2030	9,448,352.91	0.06 %	110	0.05 %
2031	96,701,312.62	0.65 %	634	0.28 %
2032	48,454,905.74	0.32 %	330	0.14 %
2033	69,860,306.17	0.47 %	1,012	0.44 %
2034	234,453,429.76	1.57 %	2,722	1.19 %
2035	22,676,532.24	0.15 %	207	0.09 %
2036	20,564,162.99	0.14 %	135	0.06 %
2037	4,471,971.38	0.03 %	38	0.02 %
2038	240,054.01	0.00 %	3	0.00 %
Fixed To Maturity	12,716,068,995.77	85.22 %	197,542	86.12 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	14,920,583,484.83	100.00 %	229,377	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,160,127,732.45	94.90 %	222,306	96.92 %
Interest only	652,101,443.51	4.37 %	4,048	1.76 %
Linear	108,372,956.91	0.73 %	3,025	1.32 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,059,635,029.40	7.10 %	38,592	16.82 %
11-20%	1,327,077,950.47	8.89 %	32,261	14.06 %
21-30%	1,561,302,567.39	10.46 %	29,920	13.04 %
31-40%	1,818,579,885.50	12.19 %	29,264	12.76 %
41-50%	1,998,941,337.25	13.40 %	27,771	12.11 %
51-60%	2,049,629,899.98	13.74 %	24,786	10.81 %
61-70%	1,975,366,817.16	13.24 %	20,881	9.10 %
71-80%	1,746,147,135.43	11.70 %	15,373	6.70 %
81-90%	797,721,216.46	5.35 %	6,032	2.63 %
91-100%	231,712,484.04	1.55 %	1,757	0.77 %
101-110%	72,526,591.21	0.49 %	656	0.29 %
111-120%	48,425,739.42	0.32 %	443	0.19 %
>120%	233,535,479.16	1.57 %	1,643	0.72 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	756,838,398.41	5.07 %	25,929	11.30 %
11-20%	922,118,957.84	6.18 %	25,339	11.05 %
21-30%	1,158,909,385.13	7.77 %	25,695	11.20 %
31-40%	1,451,019,454.63	9.72 %	26,650	11.62 %
41-50%	1,734,925,032.25	11.63 %	27,735	12.09 %
51-60%	1,943,463,013.71	13.03 %	27,046	11.79 %
61-70%	2,205,829,440.44	14.78 %	26,691	11.64 %
71-80%	2,357,197,698.56	15.80 %	24,121	10.52 %
81-90%	1,572,128,616.16	10.54 %	13,085	5.70 %
91-100%	306,015,220.81	2.05 %	2,536	1.11 %
101-110%	105,704,296.67	0.71 %	1,114	0.49 %
111-120%	56,932,357.38	0.38 %	671	0.29 %
>120%	349,520,260.88	2.34 %	2,767	1.21 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	137,264,979.13	0.92 %	14,615	6.37 %
21-40%	408,697,235.98	2.74 %	17,369	7.57 %
41-60%	882,560,279.97	5.92 %	22,746	9.92 %
61-80%	1,775,994,751.12	11.90 %	29,899	13.03 %
81-100%	2,072,914,952.18	13.89 %	27,745	12.10 %
101-120%	747,424,474.80	5.01 %	14,818	6.46 %

121-140%	787,335,689.08	5.28 %	13,864	6.04 %
141-160%	837,538,115.36	5.61 %	13,264	5.78 %
161-180%	1,108,953,565.81	7.43 %	13,644	5.95 %
181-200%	957,017,115.66	6.41 %	11,045	4.82 %
201-300%	2,478,827,969.13	16.61 %	28,303	12.34 %
301-400%	1,051,666,890.60	7.05 %	10,129	4.42 %
401-500%	462,484,262.96	3.10 %	4,101	1.79 %
>500%	1,211,921,851.09	8.12 %	7,837	3.42 %
14,920,602,132.87	100.00 %	229,379	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
>=0 and <=1	379,205,658.22	2.54 %	18,469	8.05 %
>1 and <=2	470,134,277.26	3.15 %	16,825	7.34 %
>2 and <=3	773,993,037.47	5.19 %	24,438	10.65 %
>3 and <=4	745,819,920.80	5.00 %	18,082	7.88 %
>4 and <=5	963,652,275.56	6.46 %	18,378	8.01 %
>5 and <=6	1,296,589,717.13	8.69 %	21,880	9.54 %
>6 and <=7	1,316,784,866.68	8.83 %	19,080	8.32 %
>7 and <=8	1,926,416,060.93	12.91 %	24,402	10.64 %
>8 and <=9	1,909,034,189.93	12.79 %	21,895	9.55 %
>9 and <=10	1,058,396,683.35	7.09 %	11,856	5.17 %
>10 and <=11	2,096,337,990.15	14.05 %	19,461	8.48 %
>11 and <=12	1,365,346,614.45	9.15 %	10,013	4.37 %
>12 and <=13	250,580,184.39	1.68 %	1,896	0.83 %
>13 and <=14	277,937,370.74	1.86 %	2,042	0.89 %
>14 and <=15	36,428,042.09	0.24 %	277	0.12 %
>15 and <=16	41,866,552.72	0.28 %	293	0.13 %
>16 and <=17	10,308,939.43	0.07 %	83	0.04 %
>17 and <=18	1,769,751.57	0.01 %	9	0.00 %
14,920,602,132.87	100.00 %	229,379	100.00 %	

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

In Years	In EUR	In %	In number of loans	In %
Fixed To Maturity	12,716,068,995.77	85.22 %	197,542	86.12 %
>=0 and <=1	926,819,786.95	6.21 %	17,467	7.61 %
>1 and <=2	357,568,213.95	2.40 %	4,594	2.00 %
>2 and <=3	422,274,226.41	2.83 %	4,692	2.05 %
>3 and <=4	134,296,184.40	0.90 %	885	0.39 %
>4 and <=5	163,982,657.74	1.10 %	2,176	0.95 %
>5 and <=6	176,184,281.10	1.18 %	1,861	0.81 %
>7 and <=8	349,999.49	0.00 %	4	0.00 %

>6 and <=7	23,057,787.06	0.15 %	158	0.07 %
	14,920,602,132.87	100.00 %	229,379	100.00 %

17. Occupation Type (Based on Indexed Property Value)

	In EUR	In %	In number of Properties	In %
Owner-occupied	39,664,827,883.95	81.49 %	104,701	80.01 %
Other/No data	9,009,200,501.15	18.51 %	26,155	19.99 %
	48,674,028,385.10	100.00 %	130,856	100.00 %

18. IFRS9 Norms

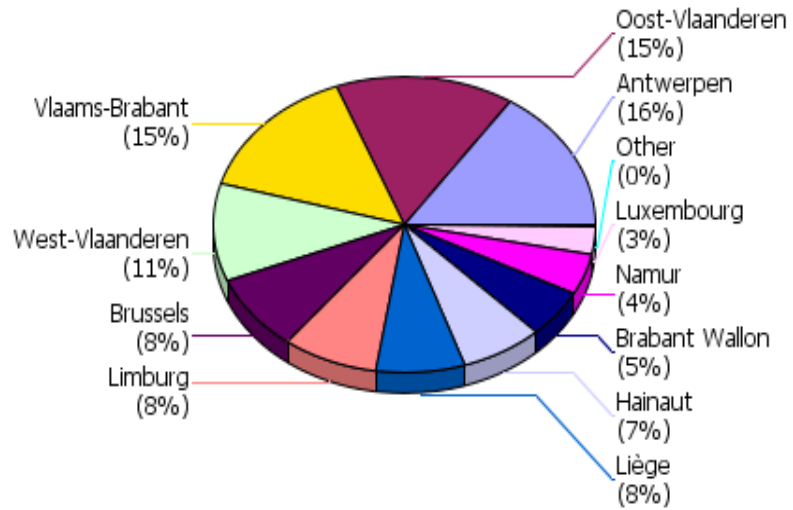
	In EUR	In %	In number of loans	In %
Phase 1	13,639,430,625.45	91.41 %	212,500	92.64 %
Phase 2	1,280,138,116.23	8.58 %	16,085	7.01 %
Phase 3	1,033,391.19	0.01 %	17	0.01 %
Other/No data	0.00	0.00 %	777	0.34 %
	14,920,602,132.87	100.00 %	229,379	100.00 %



Stratification Tables

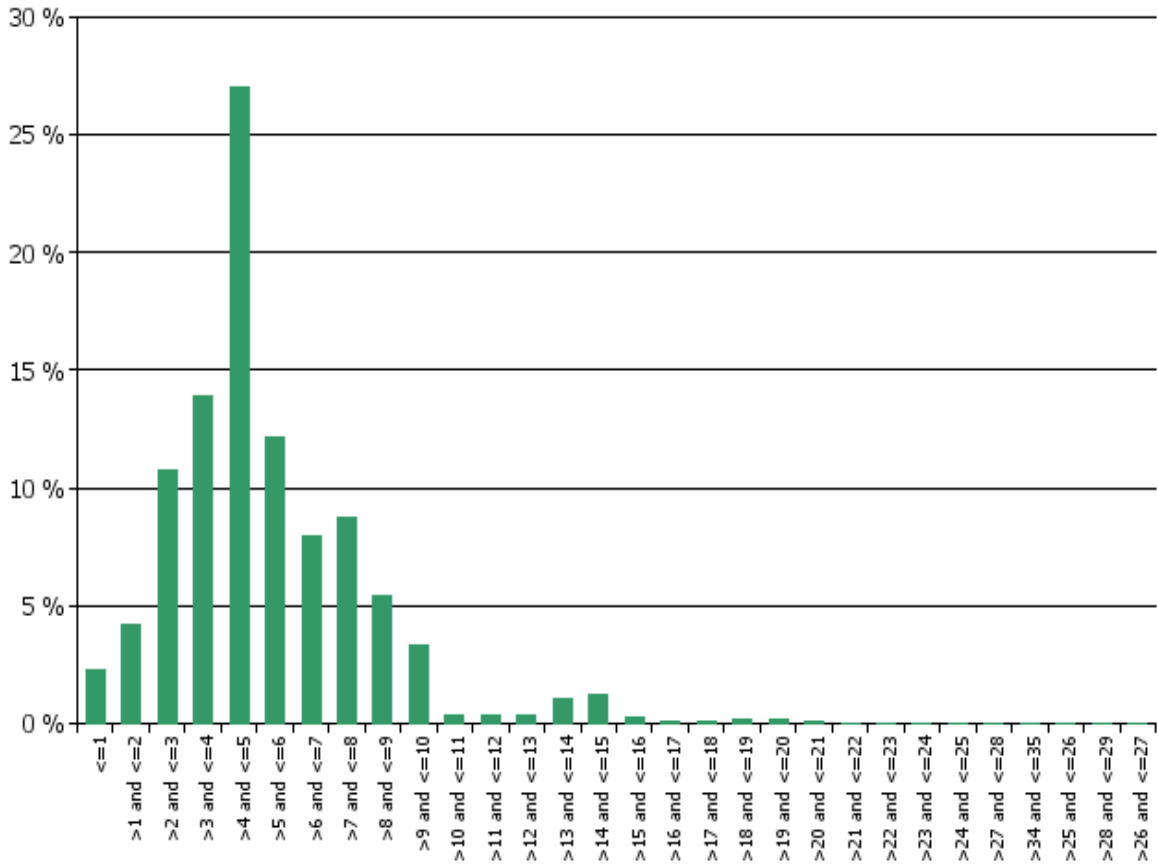
Portfolio Cut-off Date 31/07/2024

1. Geographic distribution



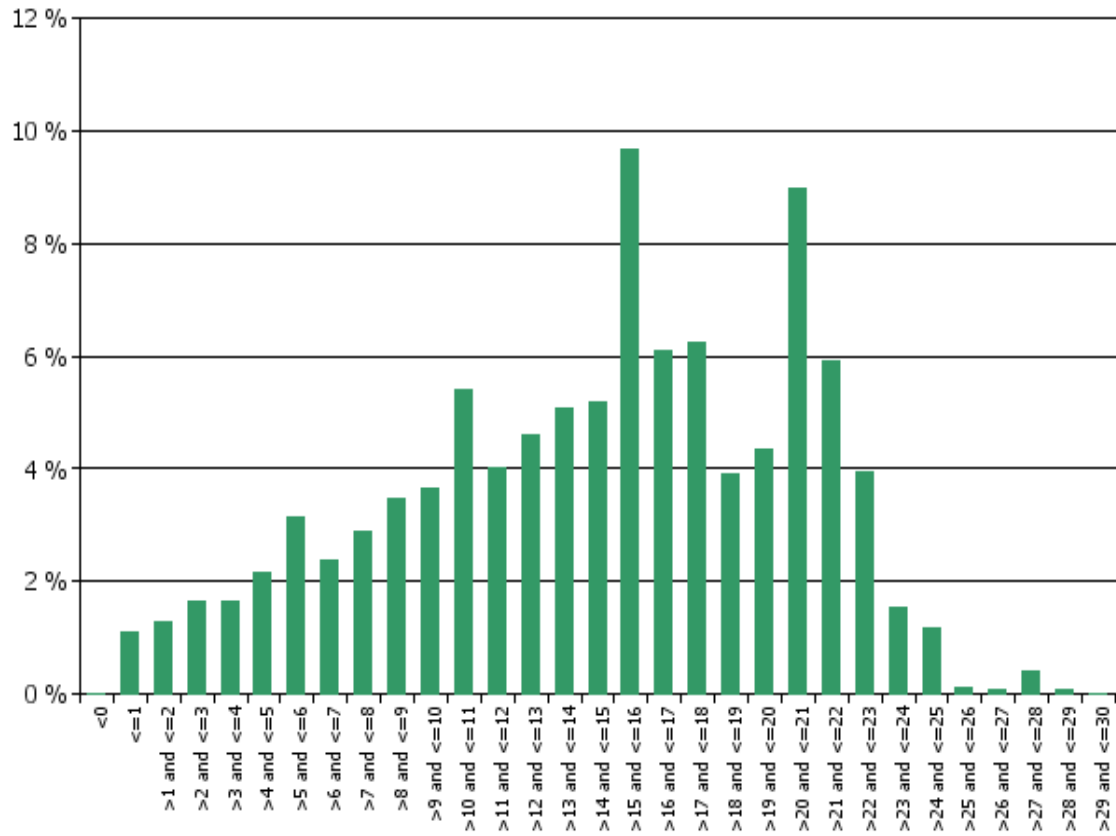
2. Seasoning

Distribution per Seasoning



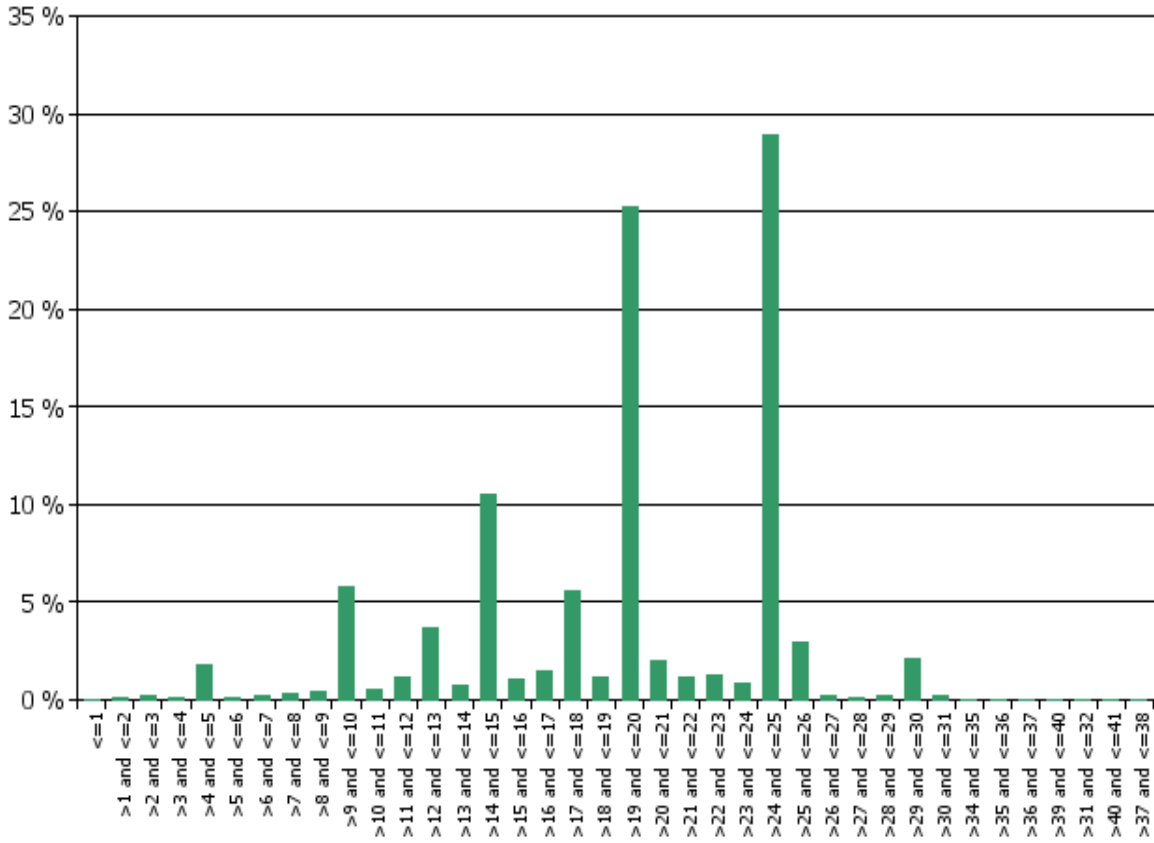
3. Remaining term to maturity

Distribution of Remaining Term to Maturity (in years)



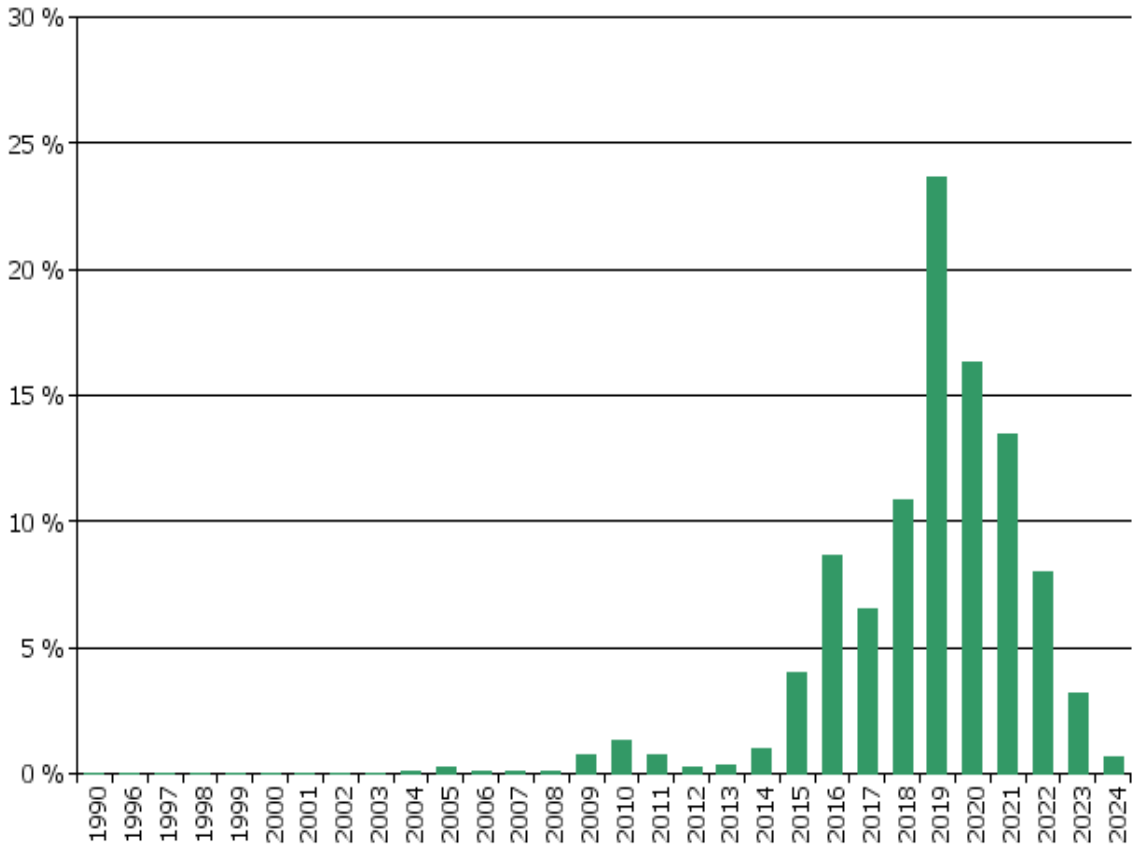
4. Original term to maturity

Distribution of Initial Term (in years)



5. Origination Year

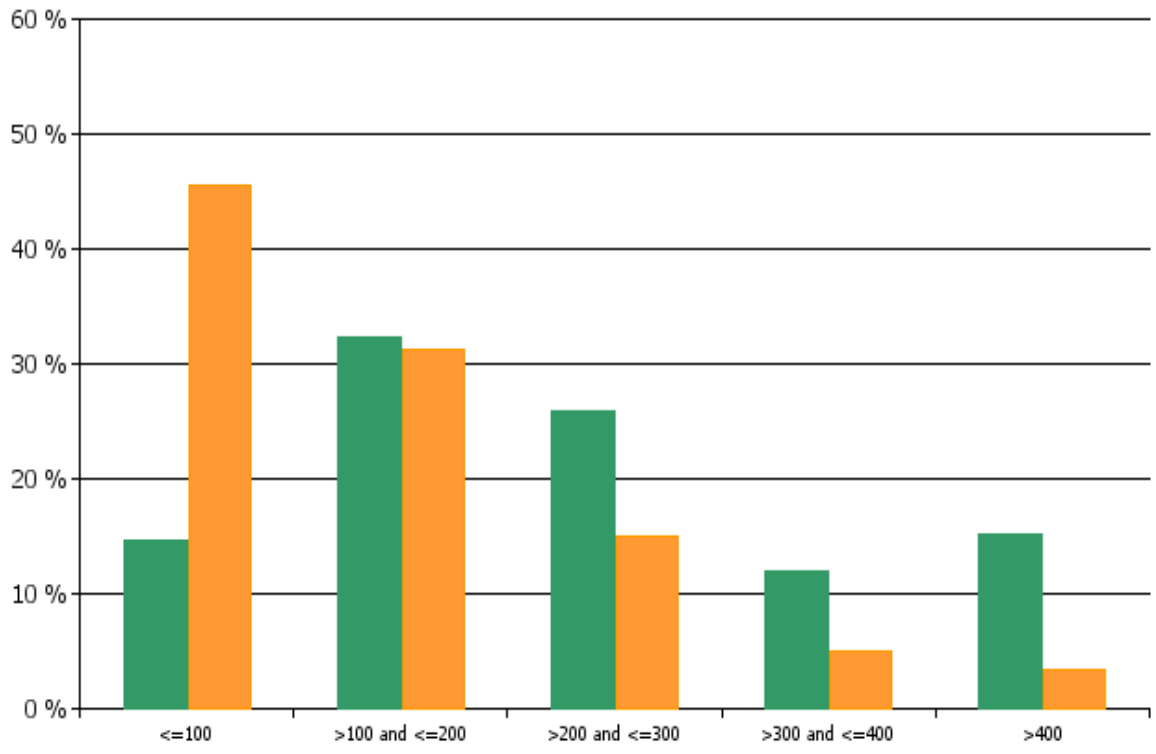
Distribution Origination Year



6. Outstanding Loan Balance by Borrower

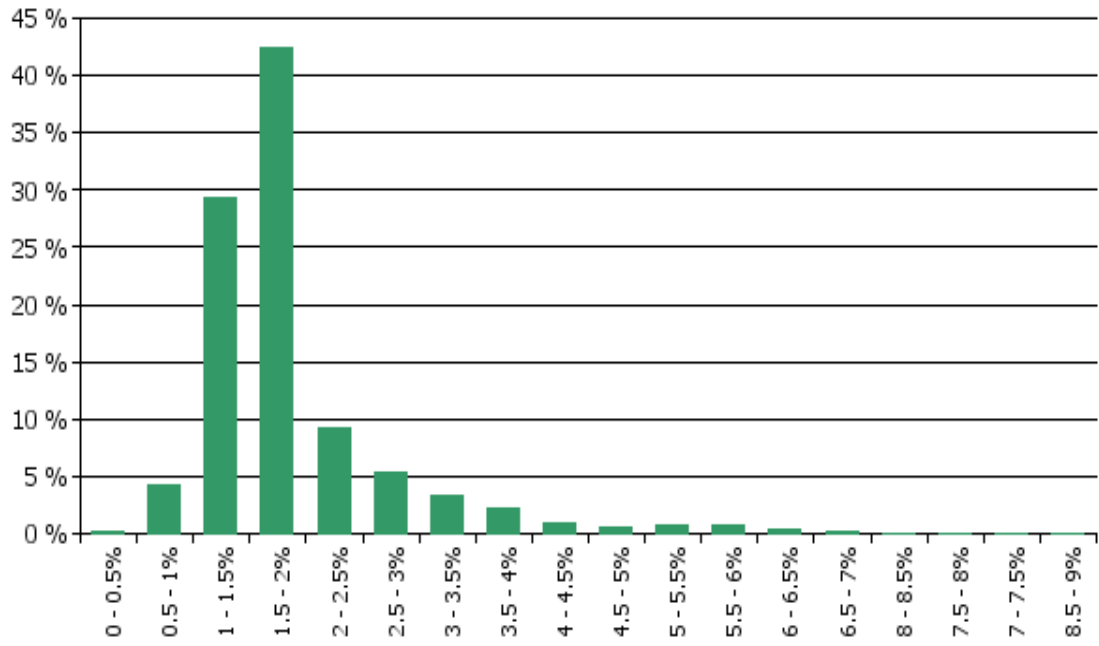
Outstanding Loan Balance by Borrower

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



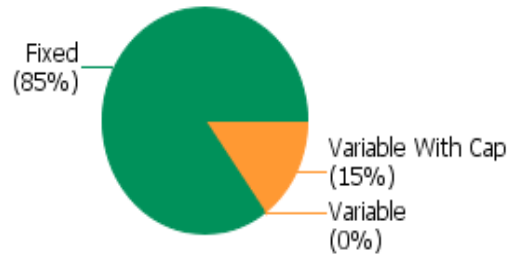
7. Interest Rate

Distribution per Interest Rate



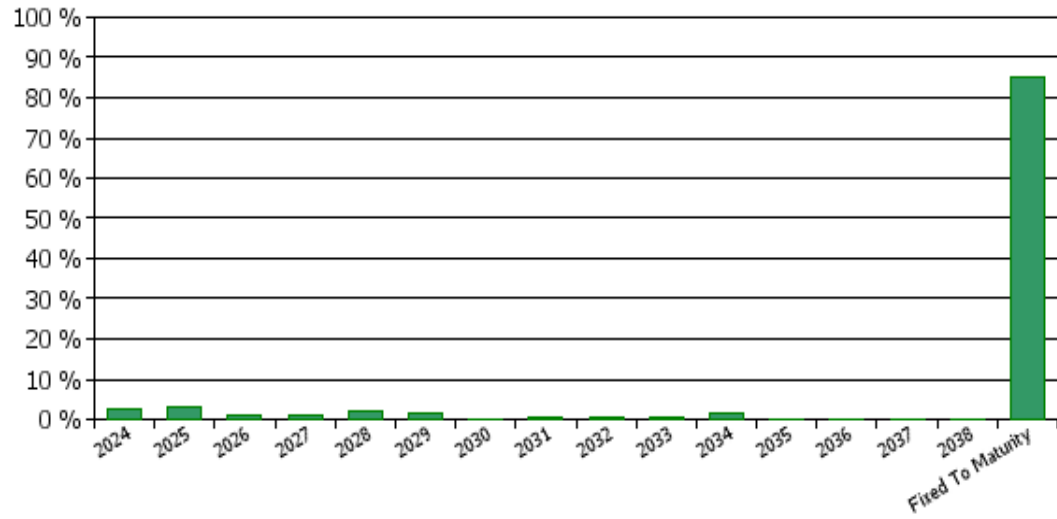
8. Interest Rate Type

Distribution per Interest Type



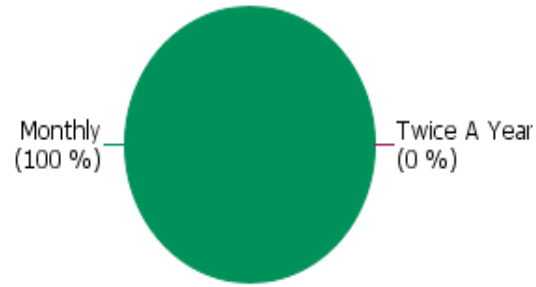
9. Next Reset Date

Next Reset Date



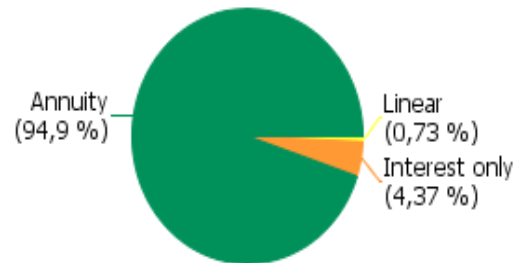
10. Interest Payment Frequency

Distribution per Interest Payment Frequency



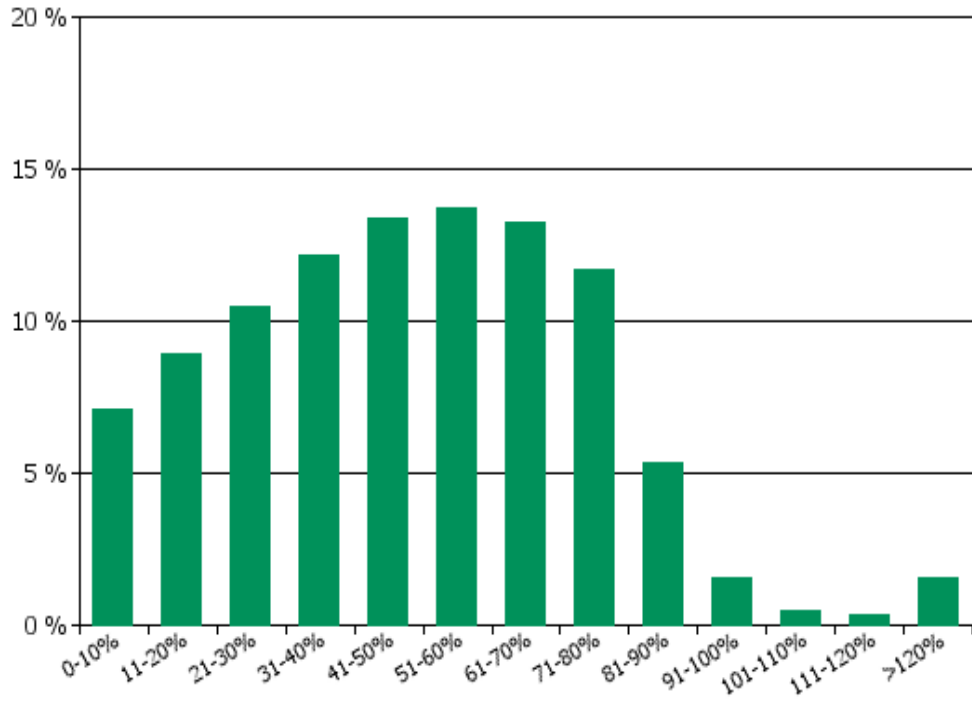
11. Repayment Type

Distribution per Repayment Type



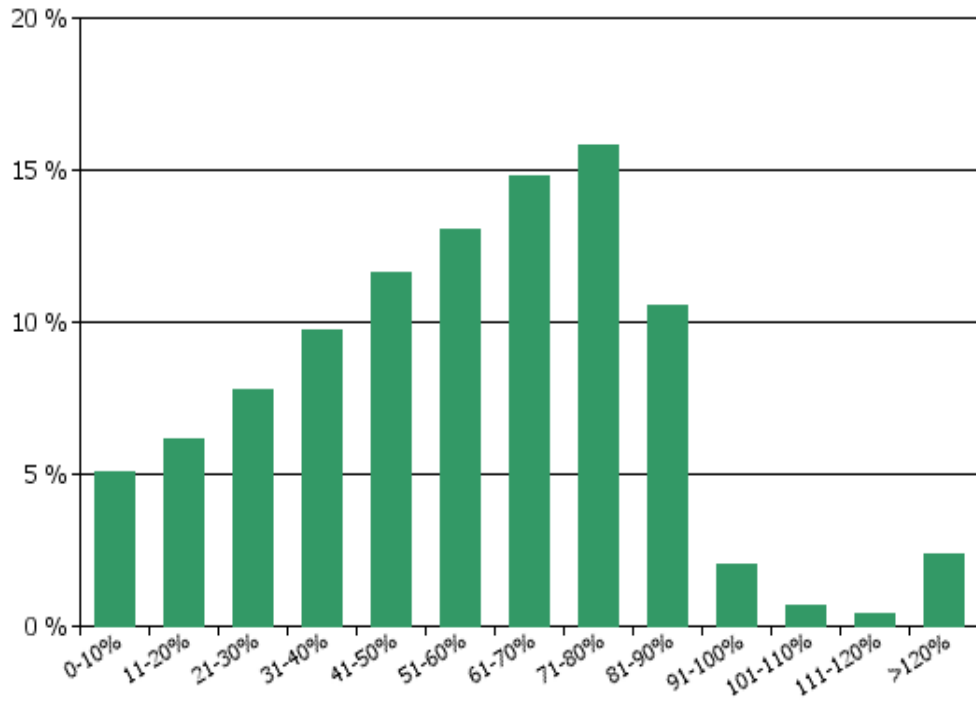
12. Current Loan to Current Value (LTV)

Current LTV Distribution



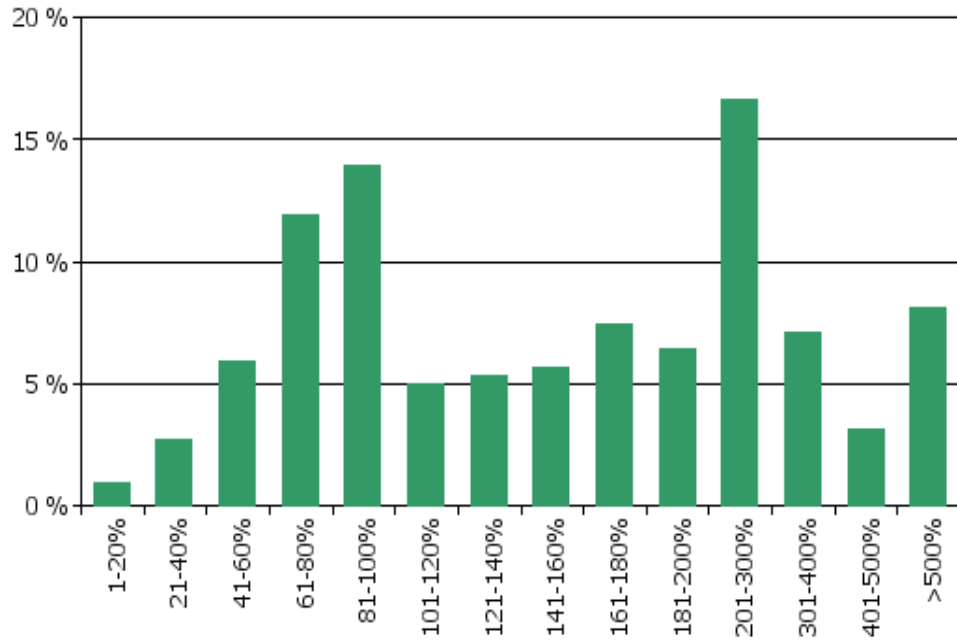
13. Current Loan to Original Value (LTOV)

Original LTV Distribution



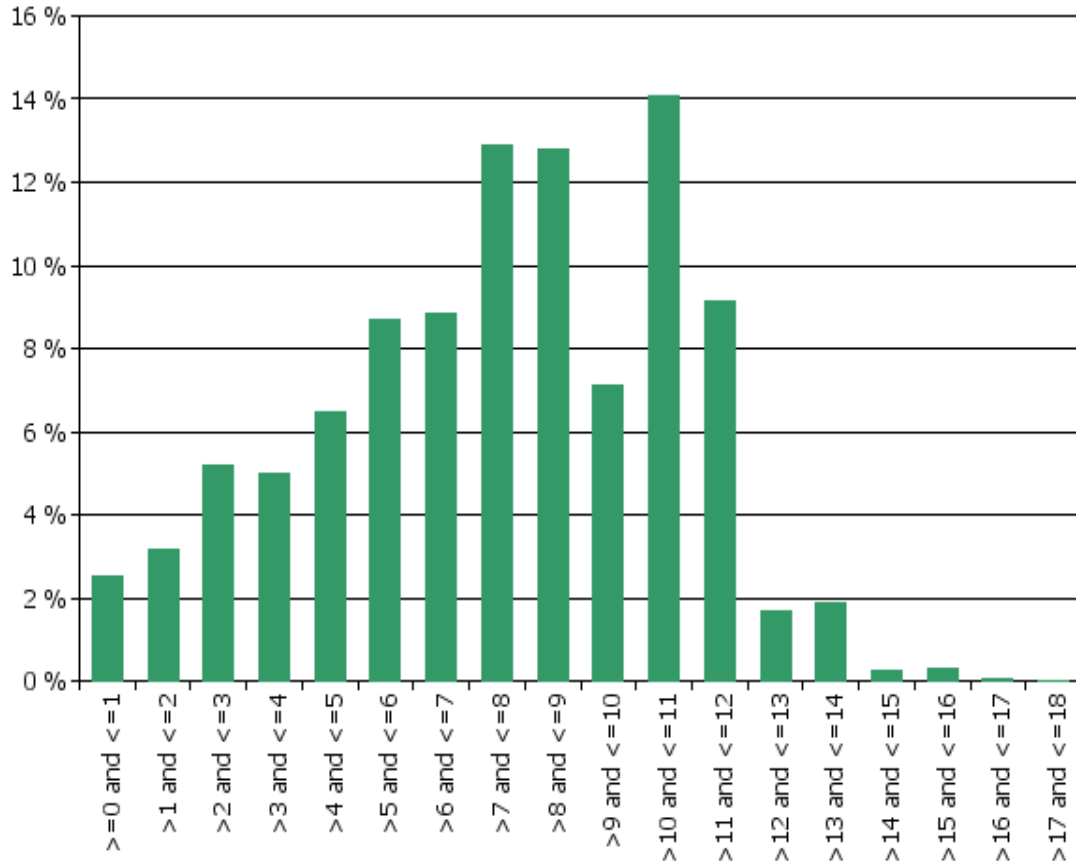
14. Loan to Mortgage Inscription Ratio (LTM)

Loan To Mortgage Inscription Distribution



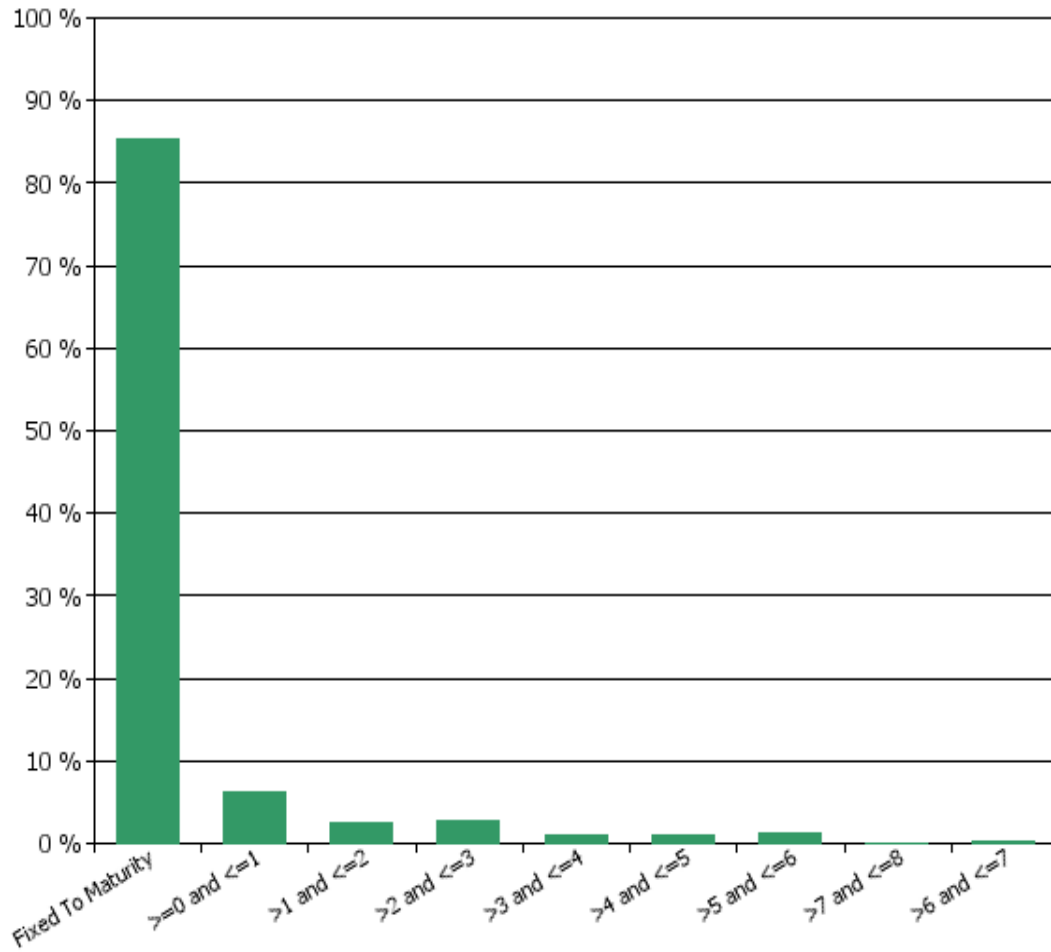
15. Distribution of Average Life to Final Maturity (at 0% CPR)

Distribution of Average Life to Final Maturity



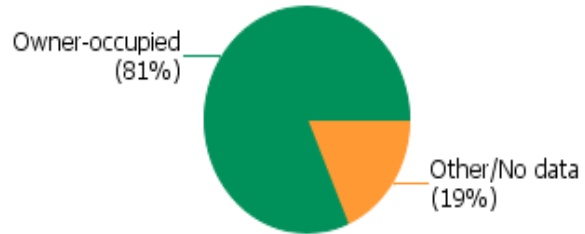
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)

Distribution of Average Life To Interest Reset Date



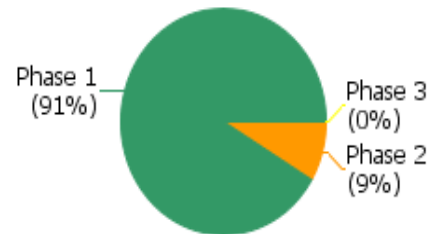
17. Occupation Type (Based on Indexed Property Value)

Distribution per Occupation Type



18. IFRS9 Norms

Distribution per IFRS9 Norm





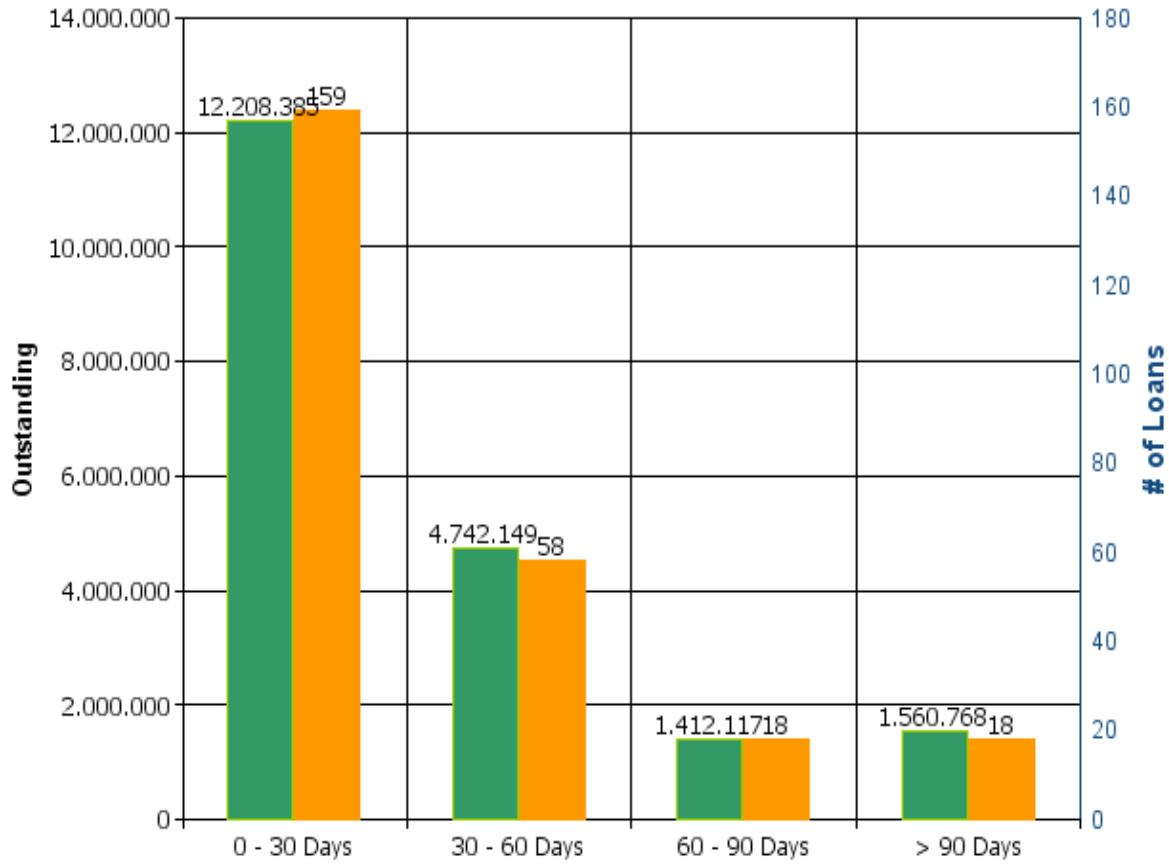
Cover Pool Performance

Portfolio Cut-off Date 31/07/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	14,900,678,713.89	99.87 %	229,126	99.89 %
0 - 30 Days	12,208,384.91	0.08 %	159	0.07 %
30 - 60 Days	4,742,149.21	0.03 %	58	0.03 %
60 - 90 Days	1,412,117.04	0.01 %	18	0.01 %
> 90 Days	1,560,767.82	0.01 %	18	0.01 %
Total	14,920,602,132.87	100.00 %	229,379	100.00 %

Delinquency Outstanding in Euro



Amortisation

Portfolio Cut-off I Jul/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/08/2024	1	11,500,000,000	14,820,752,539	14,795,615,446	14,757,987,151	14,695,479,033
01/09/2024	2	11,500,000,000	14,719,005,585	14,669,118,881	14,594,600,583	14,471,230,234
01/10/2024	3	11,500,000,000	14,610,612,828	14,537,192,818	14,427,746,530	14,247,144,415
01/11/2024	4	11,500,000,000	14,500,343,553	14,403,007,589	14,258,217,505	14,020,102,142
01/12/2024	5	11,500,000,000	14,391,400,891	14,271,332,646	14,093,093,796	13,800,930,473
01/01/2025	6	11,500,000,000	14,287,706,681	14,144,472,732	13,932,295,235	13,585,677,910
01/02/2025	7	11,500,000,000	14,182,693,191	14,016,698,252	13,771,324,855	13,371,834,348
01/03/2025	8	11,500,000,000	14,080,587,875	13,894,468,110	13,619,872,484	13,174,171,644
01/04/2025	9	11,500,000,000	13,980,515,999	13,772,320,442	13,465,805,182	12,969,977,495
01/05/2025	10	11,500,000,000	13,878,771,024	13,649,649,173	13,313,016,324	12,770,251,297
01/06/2025	11	11,500,000,000	13,772,756,989	13,522,411,327	13,155,374,337	12,565,587,800
01/07/2025	12	11,500,000,000	13,668,770,983	13,398,287,263	13,002,537,665	12,368,692,783
01/08/2025	13	11,500,000,000	13,569,962,109	13,278,873,447	12,853,877,609	12,175,490,382
01/09/2025	14	11,500,000,000	13,462,087,746	13,150,970,178	12,697,692,754	11,976,605,251
01/10/2025	15	11,500,000,000	13,363,675,723	13,033,404,229	12,553,205,940	11,791,787,884
01/11/2025	16	11,500,000,000	13,265,560,781	12,915,770,791	12,408,269,306	11,606,274,422
01/12/2025	17	11,500,000,000	13,156,485,489	12,788,545,908	12,255,804,245	11,416,671,982
01/01/2026	18	11,500,000,000	13,057,631,160	12,670,928,834	12,112,204,462	11,235,114,962
01/02/2026	19	9,000,000,000	12,959,431,663	12,554,308,308	11,970,205,999	11,056,370,186
01/03/2026	20	9,000,000,000	12,856,177,826	12,435,201,525	11,829,401,668	10,884,506,338
01/04/2026	21	9,000,000,000	12,756,801,210	12,318,151,011	11,688,252,027	10,709,079,561
01/05/2026	22	9,000,000,000	12,656,000,390	12,200,756,955	11,548,367,258	10,537,540,282
01/06/2026	23	9,000,000,000	12,556,303,220	12,084,115,573	11,408,873,743	10,366,163,505
01/07/2026	24	9,000,000,000	12,458,173,271	11,969,995,926	11,273,315,815	10,201,006,817
01/08/2026	25	9,000,000,000	12,359,714,776	11,855,254,008	11,136,856,595	10,034,843,670
01/09/2026	26	9,000,000,000	12,257,858,686	11,737,613,482	10,998,302,514	9,868,025,526
01/10/2026	27	9,000,000,000	12,158,681,891	11,623,535,607	10,864,603,324	9,708,107,152

01/11/2026	28	9,000,000,000	12,058,819,707	11,508,516,250	10,729,736,391	9,546,987,602
01/12/2026	29	9,000,000,000	11,956,478,446	11,392,115,487	10,595,070,803	9,388,522,534
01/01/2027	30	9,000,000,000	11,854,180,498	11,275,489,593	10,459,934,998	9,229,517,444
01/02/2027	31	9,000,000,000	11,758,541,027	11,165,549,225	10,331,604,212	9,077,669,973
01/03/2027	32	9,000,000,000	11,660,294,715	11,055,294,144	10,206,082,825	8,933,069,822
01/04/2027	33	9,000,000,000	11,563,571,145	10,944,994,069	10,078,558,238	8,784,087,826
01/05/2027	34	6,500,000,000	11,457,933,464	10,827,206,258	9,945,555,760	8,632,635,418
01/06/2027	35	6,500,000,000	11,363,424,437	10,719,687,417	9,821,749,670	8,489,064,310
01/07/2027	36	6,500,000,000	11,266,863,211	10,611,150,525	9,698,375,206	8,348,068,962
01/08/2027	37	6,500,000,000	11,175,463,369	10,507,218,704	9,578,960,260	8,210,356,922
01/09/2027	38	6,500,000,000	11,082,242,885	10,401,900,038	9,458,828,871	8,073,050,210
01/10/2027	39	6,500,000,000	10,983,913,367	10,292,684,745	9,336,479,127	7,935,960,534
01/11/2027	40	6,500,000,000	10,890,725,687	10,188,052,411	9,218,064,084	7,802,121,539
01/12/2027	41	5,000,000,000	10,796,372,790	10,083,209,334	9,100,748,303	7,671,250,686
01/01/2028	42	5,000,000,000	10,703,445,628	9,979,465,884	8,984,206,191	7,540,938,552
01/02/2028	43	5,000,000,000	10,612,784,509	9,878,154,527	8,870,381,965	7,413,864,293
01/03/2028	44	5,000,000,000	10,522,707,170	9,778,771,457	8,760,244,822	7,292,796,613
01/04/2028	45	5,000,000,000	10,430,842,220	9,676,960,461	8,646,990,997	7,168,024,559
01/05/2028	46	5,000,000,000	10,340,002,316	9,576,940,446	8,536,554,047	7,047,468,698
01/06/2028	47	5,000,000,000	10,251,200,226	9,478,587,991	8,427,398,809	6,927,885,915
01/07/2028	48	5,000,000,000	10,162,897,307	9,381,516,082	8,320,562,652	6,812,020,707
01/08/2028	49	5,000,000,000	10,075,202,627	9,284,789,422	8,213,832,060	6,696,158,160
01/09/2028	50	5,000,000,000	9,985,160,868	9,186,204,606	8,105,950,882	6,580,220,870
01/10/2028	51	5,000,000,000	9,896,814,398	9,089,982,233	8,001,301,862	6,468,643,874
01/11/2028	52	5,000,000,000	9,811,197,323	8,996,061,134	7,898,490,711	6,358,480,127
01/12/2028	53	5,000,000,000	9,725,175,335	8,902,549,314	7,797,149,638	6,251,167,831
01/01/2029	54	5,000,000,000	9,640,294,586	8,809,880,800	7,696,364,119	6,144,230,725
01/02/2029	55	2,500,000,000	9,552,347,094	8,714,703,201	7,593,854,427	6,036,716,721
01/03/2029	56	2,500,000,000	9,466,359,814	8,623,024,839	7,496,704,975	5,936,684,376
01/04/2029	57	2,500,000,000	9,382,870,702	8,532,477,269	7,399,119,061	5,834,587,747
01/05/2029	58	2,500,000,000	9,295,322,389	8,438,989,094	7,300,037,124	5,732,859,682
01/06/2029	59	2,500,000,000	9,208,997,823	8,346,436,969	7,201,614,233	5,631,611,886
01/07/2029	60	2,500,000,000	9,124,950,438	8,256,687,018	7,106,640,157	5,534,562,192
01/08/2029	61	2,500,000,000	9,042,561,596	8,168,260,184	7,012,649,921	5,438,231,924
01/09/2029	62	2,500,000,000	8,955,810,231	8,076,175,515	6,915,959,442	5,340,533,249
01/10/2029	63	2,500,000,000	8,873,538,067	7,988,849,567	6,824,340,686	5,248,182,981
01/11/2029	64	2,500,000,000	8,788,723,315	7,899,070,644	6,730,487,889	5,154,083,328
01/12/2029	65	2,500,000,000	8,705,894,982	7,811,783,347	6,639,731,331	5,063,740,932

01/01/2030	66	2,500,000,000	8,625,987,936	7,726,955,150	6,550,927,617	4,974,854,603
01/02/2030	67	2,500,000,000	8,546,390,091	7,642,668,736	6,462,990,807	4,887,285,944
01/03/2030	68	2,500,000,000	8,465,821,472	7,559,021,017	6,377,569,078	4,804,236,668
01/04/2030	69	2,500,000,000	8,387,125,332	7,476,052,784	6,291,527,081	4,719,347,014
01/05/2030	70	0	8,305,942,336	7,391,536,030	6,205,091,312	4,635,430,801
01/06/2030	71		8,227,808,149	7,309,585,023	6,120,688,726	4,553,012,457
01/07/2030	72		8,149,162,092	7,227,832,545	6,037,337,034	4,472,599,897
01/08/2030	73		8,071,200,845	7,146,543,796	5,954,255,838	4,392,368,205
01/09/2030	74		7,994,829,261	7,066,915,157	5,872,937,809	4,314,031,079
01/10/2030	75		7,918,641,799	6,988,081,195	5,793,129,466	4,237,963,240
01/11/2030	76		7,842,854,963	6,909,461,595	5,713,386,338	4,161,924,164
01/12/2030	77		7,765,978,562	6,830,504,333	5,634,195,640	4,087,413,521
01/01/2031	78		7,689,447,124	6,751,720,846	5,555,046,808	4,012,924,569
01/02/2031	79		7,614,091,041	6,674,215,224	5,477,312,821	3,940,011,036
01/03/2031	80		7,537,622,499	6,597,063,254	5,401,558,726	3,870,650,928
01/04/2031	81		7,462,674,878	6,520,389,890	5,325,202,316	3,799,772,858
01/05/2031	82		7,385,094,920	6,442,014,322	5,248,243,785	3,729,508,554
01/06/2031	83		7,309,801,365	6,365,521,057	5,172,736,622	3,660,282,396
01/07/2031	84		7,235,186,308	6,290,203,017	5,098,950,982	3,593,280,722
01/08/2031	85		7,160,487,916	6,214,702,434	5,024,936,828	3,526,123,640
01/09/2031	86		7,085,839,295	6,139,482,988	4,951,492,898	3,459,869,434
01/10/2031	87		7,009,596,851	6,063,454,222	4,878,139,666	3,394,641,088
01/11/2031	88		6,934,722,183	5,988,511,785	4,805,594,577	3,329,993,467
01/12/2031	89		6,861,270,006	5,915,356,343	4,735,206,242	3,267,768,150
01/01/2032	90		6,784,141,045	5,838,940,494	4,662,148,791	3,203,723,932
01/02/2032	91		6,712,160,465	5,767,190,409	4,593,148,256	3,142,939,628
01/03/2032	92		6,638,752,524	5,695,066,257	4,524,914,695	3,083,979,757
01/04/2032	93		6,567,322,533	5,624,234,581	4,457,271,970	3,025,010,431
01/05/2032	94		6,494,237,770	5,552,516,095	4,389,603,580	2,966,874,166
01/06/2032	95		6,419,250,575	5,479,093,967	4,320,542,851	2,907,828,321
01/07/2032	96		6,348,487,578	5,409,800,560	4,255,401,967	2,852,246,912
01/08/2032	97		6,277,993,906	5,340,656,540	4,190,328,566	2,796,734,409
01/09/2032	98		6,206,827,244	5,271,159,967	4,125,282,718	2,741,659,301
01/10/2032	99		6,136,648,969	5,203,006,640	4,061,922,834	2,688,484,394
01/11/2032	100		6,067,859,721	5,135,957,366	3,999,381,113	2,635,877,738
01/12/2032	101		5,998,313,480	5,068,758,468	3,937,338,431	2,584,349,822
01/01/2033	102		5,929,834,375	5,002,392,686	3,875,904,094	2,533,250,844
01/02/2033	103		5,860,897,151	4,935,851,632	3,814,621,315	2,482,637,005
01/03/2033	104		5,793,146,977	4,871,320,077	3,756,099,749	2,435,196,000
01/04/2033	105		5,724,982,037	4,805,836,890	3,696,183,894	2,386,200,841
01/05/2033	106		5,658,540,233	4,742,265,525	3,638,314,002	2,339,212,551
01/06/2033	107		5,591,139,021	4,677,831,012	3,579,751,934	2,291,812,373
01/07/2033	108		5,524,938,899	4,614,857,314	3,522,868,633	2,246,149,503

01/08/2033	109	5,459,479,188	4,552,445,885	3,466,387,069	2,200,776,227
01/09/2033	110	5,394,173,617	4,490,361,203	3,410,418,171	2,156,071,125
01/10/2033	111	5,328,298,782	4,428,243,425	3,354,962,038	2,112,317,241
01/11/2033	112	5,262,139,153	4,365,842,097	3,299,272,910	2,068,456,509
01/12/2033	113	5,197,171,219	4,304,862,465	3,245,183,544	2,026,205,554
01/01/2034	114	5,133,262,847	4,244,715,019	3,191,704,053	1,984,373,739
01/02/2034	115	5,069,598,256	4,184,960,459	3,138,770,260	1,943,197,774
01/03/2034	116	5,005,875,465	4,126,026,172	3,087,459,465	1,904,117,530
01/04/2034	117	4,942,944,699	4,067,246,255	3,035,734,925	1,864,287,782
01/05/2034	118	4,880,136,545	4,008,974,099	2,984,876,706	1,825,540,980
01/06/2034	119	4,817,712,942	3,950,981,310	2,934,216,902	1,786,956,678
01/07/2034	120	4,755,984,688	3,893,956,215	2,884,749,258	1,749,628,978
01/08/2034	121	4,694,752,941	3,837,303,395	2,835,549,527	1,712,504,611
01/09/2034	122	4,633,410,412	3,780,741,153	2,786,648,149	1,675,842,765
01/10/2034	123	4,573,313,553	3,725,578,451	2,739,231,092	1,640,574,239
01/11/2034	124	4,513,367,633	3,670,508,412	2,691,877,399	1,605,384,668
01/12/2034	125	4,454,345,497	3,616,562,490	2,645,786,483	1,571,428,813
01/01/2035	126	4,395,394,911	3,562,646,681	2,599,714,561	1,537,525,066
01/02/2035	127	4,337,767,355	3,509,973,909	2,554,764,623	1,504,541,083
01/03/2035	128	4,280,513,527	3,458,339,531	2,511,399,195	1,473,343,188
01/04/2035	129	4,223,639,564	3,406,601,894	2,467,536,572	1,441,479,221
01/05/2035	130	4,167,215,391	3,355,575,718	2,424,593,993	1,410,587,064
01/06/2035	131	4,111,011,985	3,304,704,383	2,381,763,806	1,379,800,133
01/07/2035	132	4,055,084,547	3,254,395,626	2,339,732,402	1,349,894,303
01/08/2035	133	3,999,526,394	3,204,363,530	2,297,903,122	1,320,145,834
01/09/2035	134	3,944,203,232	3,154,679,740	2,256,520,610	1,290,880,732
01/10/2035	135	3,888,924,062	3,105,360,435	2,215,775,778	1,262,375,938
01/11/2035	136	3,833,645,604	3,056,027,755	2,175,029,653	1,233,913,453
01/12/2035	137	3,779,500,086	3,007,919,793	2,135,521,296	1,206,533,840
01/01/2036	138	3,725,125,515	2,959,617,465	2,095,884,422	1,179,124,191
01/02/2036	139	3,671,540,640	2,912,096,684	2,056,987,397	1,152,339,557
01/03/2036	140	3,617,435,833	2,864,630,608	2,018,644,816	1,126,378,359
01/04/2036	141	3,564,360,071	2,817,812,820	1,980,603,382	1,100,470,798
01/05/2036	142	3,510,543,024	2,770,712,290	1,942,703,730	1,074,988,118
01/06/2036	143	3,457,154,098	2,723,946,969	1,905,056,604	1,049,691,290
01/07/2036	144	3,404,972,407	2,678,428,561	1,868,611,729	1,025,389,494
01/08/2036	145	3,353,503,206	2,633,467,576	1,832,572,105	1,001,353,648
01/09/2036	146	3,302,060,168	2,588,671,910	1,796,818,457	977,658,616
01/10/2036	147	3,250,992,267	2,544,453,541	1,761,779,214	954,664,113
01/11/2036	148	3,200,686,908	2,500,832,251	1,727,172,087	931,947,281
01/12/2036	149	3,150,584,194	2,457,644,253	1,693,167,153	909,853,884
01/01/2037	150	3,101,277,465	2,415,078,941	1,659,610,754	888,044,397
01/02/2037	151	3,051,622,712	2,372,380,388	1,626,122,755	866,439,783
01/03/2037	152	3,002,777,987	2,330,831,254	1,593,972,966	846,059,722

01/04/2037	153	2,954,287,950	2,289,302,654	1,561,591,452	825,361,319
01/05/2037	154	2,906,306,089	2,248,424,458	1,529,932,532	805,313,633
01/06/2037	155	2,858,398,780	2,207,610,982	1,498,340,840	785,344,142
01/07/2037	156	2,810,933,721	2,167,389,145	1,467,421,009	765,984,899
01/08/2037	157	2,763,195,242	2,126,966,452	1,436,390,657	746,611,485
01/09/2037	158	2,716,333,620	2,087,348,458	1,406,050,697	727,745,777
01/10/2037	159	2,669,563,956	2,048,041,425	1,376,177,739	709,364,297
01/11/2037	160	2,622,995,613	2,008,901,995	1,346,445,052	691,098,662
01/12/2037	161	2,576,794,464	1,970,278,077	1,317,307,538	673,371,417
01/01/2038	162	2,530,558,883	1,931,643,481	1,288,192,355	655,699,478
01/02/2038	163	2,485,192,589	1,893,796,695	1,259,740,790	638,501,515
01/03/2038	164	2,440,451,726	1,856,853,536	1,232,328,813	622,217,689
01/04/2038	165	2,396,048,325	1,819,976,496	1,204,782,987	605,732,947
01/05/2038	166	2,351,855,801	1,783,476,771	1,177,715,176	589,696,738
01/06/2038	167	2,307,525,013	1,746,891,627	1,150,622,521	573,690,877
01/07/2038	168	2,263,602,751	1,710,827,881	1,124,094,942	558,166,992
01/08/2038	169	2,220,846,936	1,675,666,212	1,098,192,011	542,995,282
01/09/2038	170	2,178,079,651	1,640,610,256	1,072,482,667	528,037,393
01/10/2038	171	2,136,175,721	1,606,405,563	1,047,538,098	513,641,738
01/11/2038	172	2,094,710,541	1,572,552,025	1,022,854,222	499,414,148
01/12/2038	173	2,053,361,647	1,538,980,121	998,553,867	485,550,807
01/01/2039	174	2,012,140,802	1,505,527,563	974,364,138	471,781,703
01/02/2039	175	1,971,438,473	1,472,571,361	950,611,411	458,331,224
01/03/2039	176	1,930,971,090	1,440,134,376	927,536,068	445,494,390
01/04/2039	177	1,890,870,201	1,407,834,949	904,427,220	432,555,339
01/05/2039	178	1,850,524,300	1,375,534,150	881,501,441	419,862,573
01/06/2039	179	1,811,129,654	1,343,967,929	859,082,056	407,451,014
01/07/2039	180	1,771,414,238	1,312,339,060	836,799,795	395,255,939
01/08/2039	181	1,732,290,183	1,281,177,631	814,852,402	383,259,041
01/09/2039	182	1,693,310,627	1,250,224,819	793,143,577	371,468,413
01/10/2039	183	1,655,993,903	1,220,665,798	772,485,327	360,310,071
01/11/2039	184	1,619,652,618	1,191,853,014	752,333,247	349,424,245
01/12/2039	185	1,583,813,462	1,163,567,044	732,670,550	338,896,903
01/01/2040	186	1,549,577,803	1,136,484,581	713,797,403	328,768,688
01/02/2040	187	1,516,008,920	1,109,978,832	695,376,813	318,927,750
01/03/2040	188	1,482,759,720	1,083,912,093	677,430,915	309,465,802
01/04/2040	189	1,450,439,359	1,058,487,265	659,858,295	300,161,475
01/05/2040	190	1,418,407,004	1,033,411,972	642,640,807	291,131,135
01/06/2040	191	1,386,889,725	1,008,735,560	625,700,115	282,256,017
01/07/2040	192	1,356,070,922	984,700,966	609,288,576	273,726,026
01/08/2040	193	1,325,757,649	961,056,413	593,146,053	265,345,252
01/09/2040	194	1,295,563,304	937,575,300	577,182,313	257,110,202
01/10/2040	195	1,266,113,444	914,759,018	561,750,314	249,210,137
01/11/2040	196	1,237,085,464	892,270,557	546,546,703	241,438,363

01/12/2040	197	1,208,441,849	870,180,156	531,703,672	233,918,593
01/01/2041	198	1,180,188,394	848,393,900	517,073,302	226,518,573
01/02/2041	199	1,152,016,393	826,737,497	502,592,850	219,242,440
01/03/2041	200	1,123,979,258	805,381,031	488,484,944	212,272,882
01/04/2041	201	1,096,519,224	784,372,085	474,532,550	205,336,408
01/05/2041	202	1,069,322,275	763,661,776	460,866,031	198,605,255
01/06/2041	203	1,042,601,423	743,316,086	447,446,660	192,005,614
01/07/2041	204	1,016,510,620	723,525,261	434,461,408	185,669,233
01/08/2041	205	990,892,178	704,094,509	421,718,407	179,460,104
01/09/2041	206	965,816,944	685,112,919	409,305,753	173,440,225
01/10/2041	207	941,036,977	666,439,279	397,169,642	167,607,754
01/11/2041	208	916,559,119	648,003,212	385,200,384	161,868,146
01/12/2041	209	892,749,455	630,133,879	373,656,163	156,373,413
01/01/2042	210	869,589,138	612,745,488	362,421,150	151,029,199
01/02/2042	211	846,901,941	595,747,081	351,470,944	145,845,634
01/03/2042	212	824,442,224	579,059,437	340,840,949	140,893,443
01/04/2042	213	802,029,226	562,361,902	330,170,757	135,904,626
01/05/2042	214	780,142,452	546,117,594	319,844,325	131,114,393
01/06/2042	215	758,597,712	530,135,106	309,694,248	126,415,835
01/07/2042	216	737,484,077	514,534,197	299,840,702	121,891,945
01/08/2042	217	716,464,144	499,021,016	290,060,954	117,416,819
01/09/2042	218	695,915,420	483,886,621	280,548,623	113,085,208
01/10/2042	219	675,332,980	468,804,394	271,135,241	108,842,802
01/11/2042	220	655,326,023	454,144,343	261,988,541	104,725,552
01/12/2042	221	635,527,922	439,701,240	253,032,232	100,730,802
01/01/2043	222	615,874,102	425,380,694	244,168,718	96,790,579
01/02/2043	223	596,357,016	411,201,741	235,429,720	92,931,077
01/03/2043	224	577,193,817	397,378,536	226,992,685	89,257,878
01/04/2043	225	558,204,032	383,652,899	218,594,904	85,591,641
01/05/2043	226	539,435,912	370,145,037	210,379,417	82,037,166
01/06/2043	227	520,877,840	356,804,839	202,281,491	78,545,293
01/07/2043	228	502,620,873	343,733,559	194,391,429	75,172,192
01/08/2043	229	484,625,116	330,864,454	186,637,704	71,868,090
01/09/2043	230	466,951,419	318,257,519	179,069,671	68,661,831
01/10/2043	231	449,237,884	305,682,028	171,570,666	65,516,768
01/11/2043	232	432,074,619	293,504,705	164,316,922	62,481,052
01/12/2043	233	415,330,621	281,667,555	157,301,844	59,568,401
01/01/2044	234	398,814,864	270,008,221	150,407,008	56,716,160
01/02/2044	235	382,494,675	258,519,808	143,641,192	53,935,458
01/03/2044	236	366,378,947	247,234,619	137,043,960	51,254,360
01/04/2044	237	350,481,593	236,105,859	130,542,365	48,615,976
01/05/2044	238	334,777,580	225,156,494	124,182,088	46,057,735
01/06/2044	239	319,268,543	214,361,616	117,927,636	43,552,775
01/07/2044	240	304,074,492	203,824,995	111,855,097	41,140,740

01/08/2044	241	289,224,857	193,542,277	105,942,027	38,800,848
01/09/2044	242	274,741,711	183,538,682	100,210,708	36,546,323
01/10/2044	243	260,651,799	173,840,233	94,681,818	34,388,421
01/11/2044	244	247,117,530	164,534,094	89,385,338	32,327,234
01/12/2044	245	234,355,037	155,780,538	84,421,556	30,406,869
01/01/2045	246	223,429,879	148,266,467	80,145,138	28,744,327
01/02/2045	247	212,745,183	140,936,734	75,989,317	27,138,393
01/03/2045	248	202,337,090	133,836,352	71,995,200	25,613,572
01/04/2045	249	192,195,566	126,912,598	68,097,047	24,124,121
01/05/2045	250	182,221,343	120,128,809	64,298,447	22,685,052
01/06/2045	251	172,694,450	113,655,142	60,678,732	21,317,311
01/07/2045	252	163,694,755	107,555,354	57,280,817	20,041,084
01/08/2045	253	155,063,301	101,711,269	54,030,668	18,823,872
01/09/2045	254	146,799,748	96,127,608	50,934,670	17,670,089
01/10/2045	255	138,907,379	90,810,215	47,998,739	16,583,308
01/11/2045	256	131,431,910	85,777,421	45,223,295	15,558,229
01/12/2045	257	124,262,281	80,965,135	42,581,115	14,589,186
01/01/2046	258	117,413,928	76,373,224	40,063,991	13,668,626
01/02/2046	259	110,907,843	72,018,910	37,683,716	12,802,093
01/03/2046	260	104,639,253	67,844,249	35,417,779	11,986,258
01/04/2046	261	98,647,225	63,850,758	33,248,223	11,204,367
01/05/2046	262	92,927,768	60,050,033	31,192,157	10,468,402
01/06/2046	263	87,451,979	56,415,724	29,229,838	9,768,278
01/07/2046	264	82,304,442	53,007,871	27,396,581	9,118,094
01/08/2046	265	77,439,373	49,789,951	25,667,986	8,506,602
01/09/2046	266	72,952,923	46,825,815	24,078,506	7,946,035
01/10/2046	267	68,760,776	44,062,585	22,601,847	7,428,155
01/11/2046	268	64,829,522	41,472,938	21,219,388	6,944,268
01/12/2046	269	61,065,964	39,001,182	19,905,614	6,487,618
01/01/2047	270	57,499,615	36,661,165	18,663,719	6,057,097
01/02/2047	271	54,267,547	34,541,747	17,540,029	5,668,306
01/03/2047	272	51,221,951	32,553,249	16,492,309	5,309,326
01/04/2047	273	48,330,246	30,663,379	15,495,344	4,967,248
01/05/2047	274	45,552,176	28,853,380	14,544,798	4,643,424
01/06/2047	275	42,898,330	27,126,311	13,639,417	4,335,938
01/07/2047	276	40,428,911	25,522,837	12,801,586	4,052,912
01/08/2047	277	38,107,013	24,016,216	12,015,270	3,787,856
01/09/2047	278	35,966,655	22,628,851	11,292,381	3,544,885
01/10/2047	279	33,972,555	21,339,156	10,622,581	3,320,953
01/11/2047	280	32,102,104	20,130,070	9,995,216	3,111,584
01/12/2047	281	30,296,333	18,966,554	9,394,314	2,912,530
01/01/2048	282	28,563,264	17,851,264	8,819,414	2,722,712
01/02/2048	283	26,885,664	16,774,311	8,266,269	2,541,138
01/03/2048	284	25,260,643	15,735,432	7,735,866	2,368,662

01/04/2048	285	23,680,871	14,726,337	7,221,362	2,201,760
01/05/2048	286	22,155,684	13,755,259	6,728,572	2,043,101
01/06/2048	287	20,683,909	12,819,733	6,254,999	1,891,258
01/07/2048	288	19,290,313	11,936,368	5,809,653	1,749,403
01/08/2048	289	18,033,233	11,139,593	5,408,059	1,621,577
01/09/2048	290	16,930,576	10,440,715	5,055,876	1,509,556
01/10/2048	291	15,961,413	9,826,897	4,746,925	1,411,501
01/11/2048	292	15,124,431	9,295,802	4,478,957	1,326,180
01/12/2048	293	14,385,276	8,826,990	4,242,603	1,251,048
01/01/2049	294	13,736,313	8,414,481	4,034,050	1,184,512
01/02/2049	295	13,168,323	8,052,865	3,850,866	1,125,935
01/03/2049	296	12,684,646	7,745,196	3,695,231	1,076,295
01/04/2049	297	12,262,255	7,474,587	3,557,054	1,031,661
01/05/2049	298	11,849,521	7,211,145	3,423,239	988,780
01/06/2049	299	11,444,507	6,952,857	3,292,231	946,912
01/07/2049	300	11,043,945	6,698,491	3,163,981	906,294
01/08/2049	301	10,650,653	6,448,991	3,038,384	866,632
01/09/2049	302	10,264,271	6,204,495	2,915,758	828,133
01/10/2049	303	9,879,911	5,962,356	2,795,070	790,601
01/11/2049	304	9,501,618	5,724,337	2,676,666	753,903
01/12/2049	305	9,129,014	5,490,831	2,561,160	718,413
01/01/2050	306	8,766,261	5,263,703	2,448,974	684,035
01/02/2050	307	8,406,920	5,039,375	2,338,641	650,450
01/03/2050	308	8,050,677	4,818,438	2,230,973	618,130
01/04/2050	309	7,582,181	4,530,340	2,092,247	577,238
01/05/2050	310	7,232,240	4,314,158	1,987,503	546,092
01/06/2050	311	6,884,887	4,099,990	1,884,034	515,470
01/07/2050	312	6,540,702	3,888,633	1,782,513	485,695
01/08/2050	313	6,197,843	3,678,544	1,681,921	456,345
01/09/2050	314	5,857,346	3,470,556	1,582,788	427,629
01/10/2050	315	5,519,509	3,265,015	1,485,384	399,668
01/11/2050	316	5,183,054	3,060,788	1,388,932	372,133
01/12/2050	317	4,846,488	2,857,335	1,293,417	345,121
01/01/2051	318	4,513,107	2,656,271	1,199,345	318,664
01/02/2051	319	4,181,473	2,456,908	1,106,508	292,753
01/03/2051	320	3,852,310	2,260,034	1,015,504	267,647
01/04/2051	321	3,528,032	2,066,279	926,083	243,046
01/05/2051	322	3,207,088	1,875,227	838,387	219,128
01/06/2051	323	2,892,346	1,688,325	752,906	195,953
01/07/2051	324	2,588,919	1,508,728	671,159	173,961
01/08/2051	325	2,299,617	1,337,860	593,635	153,215
01/09/2051	326	2,029,789	1,178,878	521,761	134,095
01/10/2051	327	1,785,813	1,035,477	457,165	117,012
01/11/2051	328	1,565,387	906,127	399,039	101,702

01/12/2051	329	1,366,036	789,434	346,794	88,024
01/01/2052	330	1,180,795	681,226	298,498	75,444
01/02/2052	331	1,013,660	583,810	255,162	64,218
01/03/2052	332	861,015	495,109	215,879	54,116
01/04/2052	333	720,708	413,725	179,935	44,915
01/05/2052	334	592,227	339,412	147,252	36,606
01/06/2052	335	475,752	272,196	117,790	29,158
01/07/2052	336	387,681	221,444	95,592	23,566
01/08/2052	337	336,815	192,063	82,698	20,301
01/09/2052	338	293,838	167,272	71,840	17,561
01/10/2052	339	256,515	145,785	62,458	15,205
01/11/2052	340	221,895	125,896	53,800	13,042
01/12/2052	341	189,789	107,503	45,827	11,063
01/01/2053	342	163,706	92,572	39,362	9,462
01/02/2053	343	140,386	79,250	33,611	8,046
01/03/2053	344	119,575	67,398	28,519	6,801
01/04/2053	345	101,056	56,863	24,000	5,699
01/05/2053	346	82,610	46,408	19,539	4,621
01/06/2053	347	65,498	36,732	15,426	3,632
01/07/2053	348	52,638	29,472	12,347	2,895
01/08/2053	349	40,717	22,759	9,510	2,221
01/09/2053	350	30,256	16,883	7,037	1,636
01/10/2053	351	21,977	12,243	5,090	1,179
01/11/2053	352	14,661	8,153	3,381	780
01/12/2053	353	8,899	4,941	2,044	469
01/01/2054	354	5,188	2,876	1,187	271
01/02/2054	355	2,375	0	0	0
01/03/2054	356	1,189	657	270	61
01/04/2054	357	0	0	0	0
01/05/2054	358	0	0	0	0
		1,367,794,063,256	1,222,413,646,134	1,047,165,700,788	835,288,452,144

Amortisation profiles (all amounts in EUR)

