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

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

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

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

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



SECTION A. INVESTOR T&Cs

1. DIRECTORY SERVICES

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

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

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

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

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

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

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

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

2. USE OF MATERIALS

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

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

3. LINKS FROM AND TO OUR SITE

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

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

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

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

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

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

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

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

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

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

2. PRODUCTS

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

3. UPLOADING INFORMATION TO OUR SITE

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

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

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

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

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



4. LINKING TO OUR SITE

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

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

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

5. SECURITY

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

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

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

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

6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

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

SECTION C. GENERAL T&Cs

1. SITE ACCESS

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

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

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

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

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

2. INTELLECTUAL PROPERTY

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

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

3. SITE CHANGES

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

4. OUR LIABILITY

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

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

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

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

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

6. VIRUSES, HACKING, OTHER OFFENCES

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

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

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

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

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

7. JURISDICTION AND APPLICABLE LAW

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

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



8. VARIATIONS

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

9. CONTACTS

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

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

SECTION D. CBFL ACCEPTABLE USE POLICY

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

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

1. PROHIBITED USES

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

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

You also agree:

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

2. CONTENT STANDARDS

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

Information must:

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

Information must not:

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

3. SUSPENSION AND TERMINATION

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

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

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

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

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

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

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



5. CHANGES TO THE POLICY

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

SECTION E. CBFL PRIVACY POLICY

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

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

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

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

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

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

2. INFORMATION USE

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

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

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

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

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

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

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

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

4. SECURITY

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

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

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

5. YOUR RIGHTS

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

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

6. CHANGES TO OUR PRIVACY POLICY

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

7. CONTACT

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

Harmonised Transparency Template

2024 Version

Belgium

BNP Paribas Fortis

Reporting Date: 30/6/2024

Cut-off Date: 30/6/2024



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Worksheet B2: HTT Public Sector Assets

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Covered Bond Label Disclaimer

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Worksheet E: Optional ECB-ECAIs data

Worksheet F1: Sustainable M data

Worksheet G1: Crisis M Payment Holidays

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 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/cov			
G.1.1.5	Cut-off date	eredbonds 30/06/2024			
OG.1.1.2	Optional information e.o. Contact names				
OG.1.1.3	Optional information e.o. 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	CRR status	LEVEL 1			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	14,927.24			
G.3.1.2	Outstanding Covered Bonds	11,500.00			
OG.3.1.1	Cover Pool Size [NPV] (mn)	14,178.43			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	10,514.84			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.00%	24.8%	5.0%	ND1
G.3.2.2	Total OC (absolute value in mn)	3,427.2			
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	14,927.24	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	629.14	4.0%		
G.3.3.6	Total	15,647.9	100.0%		
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.52	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	381.00	ND1	2.6%	
G.3.4.3	1 - 2 Y	470.55	ND1	3.2%	
G.3.4.4	2 - 3 Y	773.97	ND1	5.2%	
G.3.4.5	3 - 4 Y	759.48	ND1	5.1%	
G.3.4.6	4 - 5 Y	957.70	ND1	6.4%	
G.3.4.7	5 - 10 Y	7,532.51	ND1	50.5%	
G.3.4.8	10+ Y	4,052.05	ND1	27.1%	
G.3.4.9	Total	14,927.2	0.0	100.0%	0.0%
OG.3.4.1	a/w 0-1 day	27.84		0.2%	
OG.3.4.2	a/w 0-0.5y	158.44		1.1%	
OG.3.4.3	a/w 0.5-1 y	194.72		1.3%	
OG.3.4.4	a/w 1-1.5y	231.61		1.6%	
OG.3.4.5	a/w 1.5-2 y	238.94		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)	3.73	4.7		
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	a/w 0-1 day	0.00		0.0%	0.0%
OG.3.5.2	a/w 0-0.5y	0.00		0.0%	0.0%
OG.3.5.3	a/w 0.5-1 y	0.00		0.0%	0.0%
OG.3.5.4	a/w 1-1.5y	0.00		0.0%	0.0%
OG.3.5.5	a/w 1.5-2 y	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	14,927.24	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	14,927.2	0.0	100.0%	0.0%

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	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	a/w [if relevant, please specify]				
OG.3.7.2	a/w [if relevant, please specify]				
OG.3.7.3	a/w [if relevant, please specify]				
OG.3.7.4	a/w [if relevant, please specify]				
OG.3.7.5	a/w [if relevant, please specify]				
OG.3.7.6	a/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	Total	11,500.0	0.0	100.0%	0.0%
OG.3.8.1					
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	629.14	87.3%		
G.3.9.5	Other	0.00	0.0%		
G.3.9.6	Total	720.6	100.0%		
OG.3.9.1	a/w EU gvts or quasi gvts		0.0%		
OG.3.9.2	a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts		0.0%		
OG.3.9.3	a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts		0.0%		
OG.3.9.4	a/w EU central banks		0.0%		
OG.3.9.5	a/w third-party countries Credit Quality Step 1 (CQS1) central banks		0.0%		
OG.3.9.6	a/w third-party countries Credit Quality Step 2 (CQS2) central banks		0.0%		
OG.3.9.7	a/w CQS1 credit institutions		0.0%		
OG.3.9.8	a/w CQS2 credit institutions		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%		
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%	
12. Bond List		https://www.coveredbondlabel.com/issuer/131/			
G.3.12.1	Bond list				
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	NPV of Derivatives in the cover pool (mn)				
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)				
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)				
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

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 (bnpparisfortis.com)
G.4.1.4	(c) Geographical distribution:	<u>43 for Mortgage Assets</u>
G.4.1.5	(c) Type of cover assets:	<u>52</u>
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets
G.4.1.7	(c) Valuation Method:	link to Glossary HG.1.15
G.4.1.8	(d) Interest rate risk - cover pool:	<u>149 for Mortgage Assets</u>
G.4.1.9	(d) Currency risk - cover pool:	<u>111</u>
G.4.1.10	(d) Interest rate risk - covered bond:	<u>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>18 for Harmonised Glossary</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:	link to Glossary HG 1.7
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 (CRR)

G.5.1.1	Exposure to credit institute credit quality step 1	629.14
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	Services
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

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	14,927.2		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	14,927.2		100.0%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>			0.0%
OM.7.1.2	<i>a/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	Total Mortgages
M.7.2.1	Number of mortgage loans	229,360.0		229,360
OM.7.2.1	<i>Optional information eg. Number of borrowers</i>	105,996.0		105,996
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	% Total Mortgages
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	% Total Mortgages
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium	100.0%		100.0%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France			
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%	0.0%	0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
OM.7.4.1	<i>a/w [if relevant, please specify]</i>			
OM.7.4.2	<i>a/w [if relevant, please specify]</i>			
OM.7.4.3	<i>a/w [if relevant, please specify]</i>			
OM.7.4.4	<i>a/w [if relevant, please specify]</i>			
OM.7.4.5	<i>a/w [if relevant, please specify]</i>			
OM.7.4.6	<i>a/w [if relevant, please specify]</i>			
OM.7.4.7	<i>a/w [if relevant, please specify]</i>			
OM.7.4.8	<i>a/w [if relevant, please specify]</i>			
OM.7.4.9	<i>a/w [if relevant, please specify]</i>			
OM.7.4.10	<i>a/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	15.66%		15.66%	
M.7.5.2	Vlaams-Brabant	14.72%		14.72%	
M.7.5.3	Oost-Vlaanderen	15.16%		15.16%	
M.7.5.4	Brussels	8.34%		8.34%	
M.7.5.5	West-Vlaanderen	10.69%		10.69%	
M.7.5.6	Limburg	8.08%		8.08%	
M.7.5.7	Lège	7.51%		7.51%	
M.7.5.8	Hainaut	6.96%		6.96%	
M.7.5.9	Brabant Wallon	5.24%		5.24%	
M.7.5.10	Namur	4.44%		4.44%	
M.7.5.11	Luxembourg	3.00%		3.00%	
M.7.5.12	Other	0.22%		0.22%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	84.88%		84.88%	
M.7.6.2	Floating rate	0.00%		0.00%	
M.7.6.3	Other	15.12%		15.12%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4.44%		4.44%	
M.7.7.2	Amortising	95.56%		95.56%	
M.7.7.3	Other	0.00%		0.00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.01%		2.01%	
M.7.8.2	> 12 - ≤ 24 months	4.58%		4.58%	
M.7.8.3	> 24 - ≤ 36 months	11.40%		11.40%	
M.7.8.4	> 36 - ≤ 60 months	14.02%		14.02%	
M.7.8.5	> 60 months	67.99%		67.99%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00%		0.00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.00%		0.00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	65.08			
	By buckets (mn):				
M.7A.10.2	<=100K	7,019.45	182,896.00	47.0%	79.7%
M.7A.10.3	>100K and <=200K	5,049.31	36,967.00	33.8%	16.1%
M.7A.10.4	>200K and <=300K	1,624.88	6,764.00	10.9%	2.9%
M.7A.10.5	>300K and <=400K	573.59	1,682.00	3.8%	0.7%
M.7A.10.6	>400K	660.02	1,051.00	4.4%	0.5%
M.7A.10.26	Total	14,927.2	229,360	100.0%	100.0%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	58.99%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	4,281.85	103,343.00	28.7%	45.1%
M.7A.11.3	>40 - <=50 %	1,733.51	27,649.00	11.6%	12.1%
M.7A.11.4	>50 - <=60 %	1,923.89	26,875.00	12.9%	11.7%
M.7A.11.5	>60 - <=70 %	2,207.23	26,797.00	14.8%	11.7%
M.7A.11.6	>70 - <=80 %	2,350.71	24,163.00	15.7%	10.5%
M.7A.11.7	>80 - <=90 %	1,605.75	13,463.00	10.8%	5.9%
M.7A.11.8	>90 - <=100 %	300.84	2,502.00	2.0%	1.3%
M.7A.11.9	>100 %	523.47	4,568.00	3.5%	2.0%
M.7A.11.10	Total	14,927.2	229,360	100.0%	100.0%
OM.7A.11.1	a/w >100 - <=110 %	108.09	0.00	0.7%	0.0%
OM.7A.11.2	a/w >110 - <=120 %	58.46	0.00	0.4%	0.0%
OM.7A.11.3	a/w >120 - <=130 %	60.95	0.00	0.4%	0.0%
OM.7A.11.4	a/w >130 - <=140 %	33.85	0.00	0.2%	0.0%
OM.7A.11.5	a/w >140 - <=150 %	37.19	0.00	0.2%	0.0%
OM.7A.11.6	a/w >150 %	224.93	0.00	1.5%	0.0%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	50.33%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	5,779.75	[Mark as ND1 if not relevant]	38.7%	
M.7A.12.3	>40 - <=50 %	1,997.71	[Mark as ND1 if not relevant]	13.4%	
M.7A.12.4	>50 - <=60 %	2,056.16	[Mark as ND1 if not relevant]	13.8%	
M.7A.12.5	>60 - <=70 %	1,976.81	[Mark as ND1 if not relevant]	13.2%	
M.7A.12.6	>70 - <=80 %	1,741.92	[Mark as ND1 if not relevant]	11.7%	
M.7A.12.7	>80 - <=90 %	796.43	[Mark as ND1 if not relevant]	5.3%	
M.7A.12.8	>90 - <=100 %	224.88	[Mark as ND1 if not relevant]	1.5%	
M.7A.12.9	>100 %	353.59	[Mark as ND1 if not relevant]	2.4%	
M.7A.12.10	Total	14,927.2	0	100.0%	0.0%
OM.7A.12.1	a/w >100 - <=110 %	70.62		0.5%	
OM.7A.12.2	a/w >110 - <=120 %	48.26		0.3%	
OM.7A.12.3	a/w >120 - <=130 %	39.15		0.3%	
OM.7A.12.4	a/w >130 - <=140 %	19.12		0.1%	
OM.7A.12.5	a/w >140 - <=150 %	18.22		0.1%	
OM.7A.12.6	a/w >150 %	158.21		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	81.37%			
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	18.63%			
M.7A.13.6	Other				
OM.7A.13.1	a/w Private rental				
OM.7A.13.2	a/w Multi-family housing				
OM.7A.13.3	a/w Buildings under construction				
OM.7A.13.4	a/w Buildings land				
OM.7A.13.5	a/w [if relevant, please specify]				
OM.7A.13.6	a/w [if relevant, please specify]				
OM.7A.13.7	a/w [if relevant, please specify]				
OM.7A.13.8	a/w [if relevant, please specify]				
OM.7A.13.9	a/w [if relevant, please specify]				
OM.7A.13.10	a/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				
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1					
M.7A.15.2					
M.7A.15.3					
M.7A.15.4					
M.7A.15.5					
M.7A.15.6					
M.7A.15.7					
M.7A.15.8					
M.7A.15.9					
M.7A.15.10					
M.7A.15.11					
M.7A.15.12					
M.7A.15.13					
M.7A.15.14					
M.7A.15.15					
M.7A.15.16					
M.7A.15.17					
M.7A.15.18	no data				
M.7A.15.19	Total	0.0	0	0.0%	0.0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1					
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data				
M.7A.16.19	Total	0.0	0	0.0%	0.0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

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



EUR 20 Billion Mortgage Pandbrieven Programme

Reporting Date

Reporting Date 30/06/2024

Contact Details:

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Asset Based Solutions (cover pool and management)

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Remark

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



BNP PARIBAS 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	1.66	25/02/2027
BD@155375	BE6312092115	2,500,000,000	25/02/2019	25/02/2029	EUR	Fixed	0.85 %	NACT	25/02/2025	4.66	25/02/2030
BD@167469	BE0002700814	2,500,000,000	20/05/2020	20/05/2027	EUR	Fixed	0.01 %	NACT	20/05/2025	2.89	20/05/2028
BD@167470	BE0002701820	2,500,000,000	20/05/2020	20/05/2030	EUR	Fixed	0.07 %	NACT	20/05/2025	5.89	20/05/2031
BD@178945	BE0002762434	1,500,000,000	10/12/2020	10/12/2027	EUR	Fixed	0.01 %	NACT	10/12/2024	3.45	10/12/2028
		11,500,000,000									

Totals

Total Outstanding (in EUR):	11,500,000,000
Current Weighted Average Fixed Coupon:	0.31 %
Weighted Average Remaining Average Life*	3.73

* At Reporting Date until Maturity Date



Ratings

1. BNP Paribas Fortis Bank Senior Unsecured Ratings

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

2. BNP Paribas Fortis Mortgage Pandbrieven Ratings

Rating Agency	Long Term Rating	Outlook
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Test Summary

(all amounts in EUR unless stated otherwise)

1. Outstanding Mortgage Pandbrievens and Cover Assets

Outstanding Mortgage Pandbrievens	11,500,000,000 (I)
Nominal Balance Residential Mortgage Loans	14,927,242,476 (II)
Nominal Balance Public Finance Exposures	91,500,000 (III)
Nominal Balance Financial Institution Exposures	629,140,833 (IV)
Nominal OC Level [(II)+(III)+(IV)]/(I)-1	36.07%

2. Residential Mortgage Loans Cover Test

Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,051,206,945 (V)	
Ratio Value of Resid. Mortgage Loans / Mortgage Pandbrievens Issued (V) / (I)	104.79%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 1	Passed	85%

3. Total Asset Cover Test

Value of Public Finance Exposures (definition Royal Decree)	91,968,672 (VI)	
Value of Financial Institution Exposures (definition Royal Decree)	629,140,833 (VII)	
Principal Used for covering Interest in the 'Interest and Principal Coverage Test'	0 (VIIbis)	
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,051,206,945	
Ratio Value All Cover Assets / Mortgage Pandbrievens Issued [V+VI+VII+VIIbis]/I	111.06%	Limit
> > > Cover Test Royal Decree Art 5 Paraf 2	Passed	105%

4. Interest and Principal Coverage Test

Interest Proceeds Cover Assets	2,158,640,112 (VIII)
Total Interest Proceeds Residential Mortgage Loans	2,158,640,112
Total Interest Proceeds Public Finance Exposures	0
Total Interest Proceeds Financial Institution Exposures	0
Impact Derivatives	0
Principal Proceeds Cover Assets	12,772,316,450 (IX)
Value of the Residential Loans (as defined in Royal Decree Art 6 Paraf 1)	12,051,206,945
Total Principal Proceeds Public Finance Exposures	91,968,672
Total Principal Proceeds Financial Institution Exposures	629,140,833
Impact Derivatives	0
Interest Requirement Covered Bonds	143,100,000 (X)
Costs, Fees and expenses Covered Bonds	57,605,167 (XI)
Principal Requirement Covered Bonds	11,500,000,000 (XII)
Total Surplus (+) / Deficit (-) (VIII)+(IX)-(X)-(XI)-(XII)	3,230,251,395
> > > Cover Test Royal Decree Art 5 paraf 3	Passed

5. Liquidity Tests

Cumulative Cash Inflow Next 180 Days	1,216,577,454 (XIII)
Cumulative Cash Outflow Next 180 Days	-7,874,535 (XIV)
Liquidity Surplus (+) / Deficit (-) (XIII)+(XIV)	1,208,702,919
> > > Liquidity Test Royal Decree Art 7 paraf 1	Passed
MtM Liquid Bonds	84,795,210 (XV)
Interest Payable on Mortgage Pandbrievens next 3 months	0 (XVI)
Excess Coverage Interest Mortgage Pandbrievens by Liquid Bonds (XV)-(XVI)	84,795,210 (XVII)

Cover Pool Summary

Portfolio Cut-off D 30/06/2024 (All Amounts are in Euro)

1. Residential Mortgage Loans

See Stratification Tables Mortgages for more c

Outstanding Balance of Residential Mortgage Loans at the Cut-off Date	14,927,242,476
Principal Redemptions between Cut-off Date and Maturity	14,927,242,476
Interest Payments between Cut-off Date and Maturity Date	2,158,640,112
Number of borrowers	105,996
Number of loans	229,360
Average Outstanding Balance per borrower	140,828
Average Outstanding Balance per loan	65,082
Weighted average Current Loan to Current Value	50.33%
Weighted average Current Loan to Original Value	58.99%
Weighted average seasoning (in Years)	5.23
Weighted average remaining maturity (in years, at 0% CPR)	14.37
Weighted average initial maturity (in years, at 0% CPR)	19.60
Percentage of Fixed Rate Loans	84.88%
Percentage of Variable Rate Loans	15.12%
Weighted average interest rate	1.89%
Weighted average interest rate Fixed Rate Loans	1.75%
Weighted average interest rate Variable Rate Loans	2.69%
Weighted Remaining average life (in years, at 0% CPR)	7.52
Weighted Remaining average life to interest reset (in years, at 0% CPR)	6.51
% Construction Loans	0.08%

2. Registered Cash

Registered Cash Proceeds under the Residential Mortgage Loans 629,140,833

3. Public Sector Exposure (Liquid Bond Positions)

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

21,649,639 EUR



Stratification Tables

Portfolio Cut-off Date 30/06/2024

1. Geographic distribution

	In EUR	In %	In number of loans	In %
Antwerpen	2,337,179,289.62	15.66 %	35,103	15.30 %
Oost-Vlaanderen	2,262,336,032.61	15.16 %	36,632	15.97 %
Vlaams-Brabant	2,196,679,201.47	14.72 %	31,795	13.86 %
West-Vlaanderen	1,595,238,493.71	10.69 %	28,201	12.30 %
Brussels	1,245,280,750.47	8.34 %	12,495	5.45 %
Limburg	1,206,207,023.34	8.08 %	21,424	9.34 %
Liège	1,120,525,058.66	7.51 %	18,006	7.85 %
Hainaut	1,038,392,787.90	6.96 %	17,623	7.68 %
Brabant Wallon	781,877,065.54	5.24 %	9,894	4.31 %
Namur	663,059,360.28	4.44 %	10,787	4.70 %
Luxembourg	447,330,603.35	3.00 %	6,785	2.96 %
Other	33,136,809.43	0.22 %	615	0.27 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

2. Seasoning

In Years	In EUR	In %	In number of loans	In %
<=1	299,380,508.52	2.01 %	2,642	1.15 %
>1 and <=2	684,307,369.40	4.58 %	6,620	2.89 %
>2 and <=3	1,701,496,562.86	11.40 %	15,800	6.89 %
>3 and <=4	2,079,867,973.50	13.93 %	22,310	9.73 %
>4 and <=5	4,145,049,957.42	27.77 %	54,691	23.85 %
>5 and <=6	1,689,200,456.36	11.32 %	26,969	11.76 %
>6 and <=7	1,098,437,133.72	7.36 %	19,179	8.36 %
>7 and <=8	1,452,829,571.62	9.73 %	29,417	12.83 %
>8 and <=9	722,870,452.17	4.84 %	18,246	7.96 %
>9 and <=10	431,508,653.69	2.89 %	12,541	5.47 %
>10 and <=11	46,644,739.69	0.31 %	1,235	0.54 %
>11 and <=12	48,599,944.48	0.33 %	1,405	0.61 %
>12 and <=13	62,141,592.01	0.42 %	2,852	1.24 %
>13 and <=14	168,286,260.42	1.13 %	5,525	2.41 %
>14 and <=15	176,764,620.41	1.18 %	4,864	2.12 %
>15 and <=16	33,073,611.75	0.22 %	1,337	0.58 %
>16 and <=17	14,194,372.77	0.10 %	337	0.15 %
>17 and <=18	8,699,550.49	0.06 %	358	0.16 %
>18 and <=19	28,575,825.34	0.19 %	1,136	0.50 %
>19 and <=20	26,327,031.31	0.18 %	1,372	0.60 %
>20 and <=21	6,292,146.34	0.04 %	288	0.13 %
>21 and <=22	1,714,981.97	0.01 %	86	0.04 %
>22 and <=23	229,390.46	0.00 %	25	0.01 %
>23 and <=24	203,648.04	0.00 %	32	0.01 %
>24 and <=25	267,741.72	0.00 %	68	0.03 %
>27 and <=28	63,673.42	0.00 %	3	0.00 %
>34 and <=35	18,648.04	0.00 %	2	0.00 %
>25 and <=26	103,332.14	0.00 %	15	0.01 %
>28 and <=29	7,868.53	0.00 %	1	0.00 %
>26 and <=27	84,857.79	0.00 %	4	0.00 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

3. Remaining term to maturity

In Years	In EUR	In %	In number of loans	In %
<0	1,049,561.96	0.01 %	869	0.38 %
<=1	159,132,508.32	1.07 %	8,003	3.49 %
>1 and <=2	195,389,936.62	1.31 %	8,702	3.79 %
>2 and <=3	251,566,862.97	1.69 %	9,222	4.02 %
>3 and <=4	244,266,640.94	1.64 %	8,567	3.74 %
>4 and <=5	313,552,291.08	2.10 %	10,626	4.63 %
>5 and <=6	480,392,234.71	3.22 %	14,140	6.16 %
>6 and <=7	351,880,641.47	2.36 %	9,245	4.03 %
>7 and <=8	444,369,114.77	2.98 %	9,629	4.20 %
>8 and <=9	507,331,964.68	3.40 %	9,920	4.33 %
>9 and <=10	536,102,702.97	3.59 %	9,707	4.23 %
>10 and <=11	818,557,463.79	5.48 %	13,960	6.09 %
>11 and <=12	583,059,074.42	3.91 %	9,374	4.09 %
>12 and <=13	703,614,892.61	4.71 %	10,131	4.42 %
>13 and <=14	737,993,454.28	4.94 %	10,106	4.41 %
>14 and <=15	755,310,200.92	5.06 %	9,895	4.31 %
>15 and <=16	1,450,791,177.60	9.72 %	17,656	7.70 %
>16 and <=17	889,927,527.25	5.96 %	10,333	4.51 %
>17 and <=18	982,602,781.22	6.58 %	10,489	4.57 %
>18 and <=19	580,036,204.69	3.89 %	6,224	2.71 %
>19 and <=20	613,684,664.42	4.11 %	6,296	2.75 %
>20 and <=21	1,339,372,176.37	8.97 %	11,875	5.18 %
>21 and <=22	879,412,461.43	5.89 %	6,543	2.85 %
>22 and <=23	628,584,698.85	4.21 %	4,315	1.88 %
>23 and <=24	223,617,935.36	1.50 %	1,703	0.74 %
>24 and <=25	159,643,827.46	1.07 %	1,120	0.49 %
>25 and <=26	15,462,500.49	0.10 %	134	0.06 %
>26 and <=27	15,547,993.22	0.10 %	112	0.05 %
>27 and <=28	55,142,716.48	0.37 %	383	0.17 %
>28 and <=29	8,022,479.93	0.05 %	68	0.03 %
>29 and <=30	1,823,785.10	0.01 %	13	0.01 %
14,927,242,476.38	100.00 %	229,360	100.00 %	

4. Original term to maturity

In Years	In EUR	In %	In number of loans	In %
<=1	1,684,439.00	0.01 %	14	0.01 %
>1 and <=2	12,276,092.48	0.08 %	98	0.04 %
>2 and <=3	24,545,893.97	0.16 %	183	0.08 %
>3 and <=4	15,485,415.01	0.10 %	171	0.07 %
>4 and <=5	280,023,284.19	1.88 %	1,963	0.86 %
>5 and <=6	17,649,709.91	0.12 %	611	0.27 %
>6 and <=7	34,284,908.60	0.23 %	950	0.41 %
>7 and <=8	46,050,150.11	0.31 %	1,559	0.68 %
>8 and <=9	56,314,897.12	0.38 %	2,523	1.10 %
>9 and <=10	880,937,099.61	5.90 %	31,863	13.89 %
>10 and <=11	87,745,553.82	0.59 %	4,378	1.91 %
>11 and <=12	177,086,426.82	1.19 %	4,725	2.06 %
>12 and <=13	555,464,400.27	3.72 %	13,450	5.86 %
>13 and <=14	111,828,661.34	0.75 %	2,586	1.13 %
>14 and <=15	1,582,832,114.81	10.60 %	31,046	13.54 %
>15 and <=16	162,217,063.65	1.09 %	3,104	1.35 %
>16 and <=17	224,493,097.36	1.50 %	3,688	1.61 %
>17 and <=18	831,938,773.61	5.57 %	12,942	5.64 %
>18 and <=19	169,300,694.38	1.13 %	2,779	1.21 %
>19 and <=20	3,760,016,040.08	25.19 %	49,509	21.59 %
>20 and <=21	298,668,297.85	2.00 %	4,323	1.88 %
>21 and <=22	166,415,584.60	1.11 %	2,578	1.12 %
>22 and <=23	187,344,884.23	1.26 %	2,653	1.16 %
>23 and <=24	116,841,153.91	0.78 %	1,682	0.73 %
>24 and <=25	4,272,329,412.50	28.62 %	40,129	17.50 %
>25 and <=26	435,666,724.13	2.92 %	4,748	2.07 %
>26 and <=27	36,206,269.94	0.24 %	391	0.17 %
>27 and <=28	13,340,782.99	0.09 %	166	0.07 %
>28 and <=29	38,212,121.56	0.26 %	370	0.16 %
>29 and <=30	302,316,524.91	2.03 %	3,795	1.65 %
>30 and <=31	23,891,563.31	0.16 %	327	0.14 %
>34 and <=35	184,502.99	0.00 %	2	0.00 %
>35 and <=36	98,217.03	0.00 %	2	0.00 %
>36 and <=37	105,967.01	0.00 %	1	0.00 %
>39 and <=40	332,729.32	0.00 %	5	0.00 %
>31 and <=32	3,023,949.10	0.02 %	41	0.02 %
>40 and <=41	85,300.43	0.00 %	4	0.00 %
>37 and <=38	3,774.43	0.00 %	1	0.00 %
14,927,242,476.38	100.00 %	229,360	100.00 %	

5. Origination Year

Year	In EUR	In %	In number of loans	In %
1990	18,648.04	0.00 %	2	0.00 %
1996	17,501.67	0.00 %	2	0.00 %
1997	88,264.48	0.00 %	4	0.00 %
1998	50,633.59	0.00 %	2	0.00 %
1999	264,182.90	0.00 %	62	0.03 %
2000	220,351.99	0.00 %	40	0.02 %
2001	161,044.13	0.00 %	21	0.01 %
2002	772,142.95	0.01 %	54	0.02 %
2003	3,362,692.84	0.02 %	137	0.06 %
2004	12,370,289.70	0.08 %	725	0.32 %
2005	38,115,451.61	0.26 %	1,662	0.72 %
2006	13,634,624.62	0.09 %	536	0.23 %
2007	11,406,754.33	0.08 %	287	0.13 %
2008	12,091,753.11	0.08 %	419	0.18 %
2009	107,638,358.99	0.72 %	3,122	1.36 %
2010	194,936,249.01	1.31 %	5,803	2.53 %
2011	114,825,629.65	0.77 %	4,897	2.14 %
2012	34,187,702.85	0.23 %	1,104	0.48 %
2013	54,885,655.49	0.37 %	1,434	0.63 %
2014	148,564,605.55	1.00 %	4,296	1.87 %
2015	610,315,786.09	4.09 %	16,434	7.17 %
2016	1,303,719,001.00	8.73 %	29,603	12.91 %
2017	980,057,312.08	6.57 %	17,978	7.84 %
2018	1,627,879,261.26	10.91 %	26,718	11.65 %
2019	3,556,523,835.59	23.83 %	49,230	21.46 %
2020	2,443,529,295.37	16.37 %	29,349	12.80 %
2021	2,000,593,265.62	13.40 %	19,934	8.69 %
2022	1,177,810,811.71	7.89 %	10,856	4.73 %
2023	428,619,419.96	2.87 %	4,138	1.80 %
2024	50,581,950.20	0.34 %	511	0.22 %
14,927,242,476.38	100.00 %	229,360	100.00 %	

6. Outstanding Loan Balance by Borrower

In EUR * 1000	In EUR	In %	In number of Borrowers	In %
<=100	2,183,676,030.04	14.63 %	48,182	45.46 %
>100 and <=200	4,822,975,264.64	32.31 %	33,056	31.19 %
>200 and <=300	3,861,534,468.08	25.87 %	15,929	15.03 %
>300 and <=400	1,779,484,494.53	11.92 %	5,234	4.94 %
>400	2,279,572,219.09	15.27 %	3,595	3.39 %
14,927,242,476.38	100.00 %	105,996	100.00 %	

7. Interest Rate

	In EUR	In %	In number of loans	In %
0 - 0.5%	26,787,113.70	0.18 %	557	0.24 %
0.5 - 1%	637,609,457.55	4.27 %	7,035	3.07 %
1 - 1.5%	4,412,873,948.26	29.56 %	55,198	24.07 %
1.5 - 2%	6,367,538,677.91	42.66 %	99,360	43.32 %
2 - 2.5%	1,375,383,092.75	9.21 %	25,106	10.95 %
2.5 - 3%	790,241,958.49	5.29 %	14,662	6.39 %
3 - 3.5%	463,000,747.82	3.10 %	6,521	2.84 %
3.5 - 4%	289,386,926.77	1.94 %	5,149	2.24 %
4 - 4.5%	140,133,640.92	0.94 %	3,755	1.64 %
4.5 - 5%	92,587,475.69	0.62 %	2,700	1.18 %
5 - 5.5%	124,164,851.52	0.83 %	3,374	1.47 %
5.5 - 6%	121,133,899.63	0.81 %	3,438	1.50 %
6 - 6.5%	61,898,798.88	0.41 %	1,799	0.78 %
6.5 - 7%	20,174,109.83	0.14 %	532	0.23 %
8 - 8.5%	121,946.85	0.00 %	8	0.00 %
7.5 - 8%	333,977.78	0.00 %	15	0.01 %
7 - 7.5%	3,853,552.59	0.03 %	147	0.06 %
8.5 - 9%	18,299.44	0.00 %	4	0.00 %
14,927,242,476.38	100.00 %	229,360	100.00 %	

8. Interest Rate Type

	In EUR	In %	In number of loans	In %
Fixed	12,669,555,493.26	84.88 %	194,819	84.94 %
Variable	23,627,609.12	0.16 %	2,166	0.94 %
Variable With Cap	2,234,059,374.00	14.97 %	32,375	14.12 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

9. Next Reset Date

	In EUR	In %	In number of loans	In %
2024	454,092,288.77	3.04 %	8,369	3.65 %
2025	414,903,221.55	2.78 %	8,336	3.63 %
2026	155,519,107.53	1.04 %	2,155	0.94 %
2027	176,449,197.33	1.18 %	2,190	0.95 %
2028	309,478,677.78	2.07 %	3,687	1.61 %
2029	198,903,438.78	1.33 %	2,134	0.93 %
2030	9,478,390.01	0.06 %	110	0.05 %
2031	95,097,295.13	0.64 %	623	0.27 %
2032	48,144,625.33	0.32 %	325	0.14 %
2033	69,923,663.11	0.47 %	1,013	0.44 %
2034	235,427,902.01	1.58 %	2,723	1.19 %
2035	22,760,503.08	0.15 %	207	0.09 %
2036	20,631,359.39	0.14 %	135	0.06 %
2037	4,039,986.67	0.03 %	34	0.01 %
2038	240,737.74	0.00 %	3	0.00 %
Fixed To Maturity	12,712,152,082.17	85.16 %	197,316	86.03 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

10. Interest Payment Frequency

	In EUR	In %	In number of loans	In %
Monthly	14,927,223,828.34	100.00 %	229,358	100.00 %
Twice A Year	18,648.04	0.00 %	2	0.00 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

11. Repayment Type

	In EUR	In %	In number of loans	In %
Annuity	14,154,337,120.48	94.82 %	222,188	96.87 %
Interest only	662,643,117.05	4.44 %	4,104	1.79 %
Linear	110,262,238.85	0.74 %	3,068	1.34 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

12. Current Loan to Current Value (LTV)

	In EUR	In %	In number of loans	In %
0-10%	1,065,404,787.27	7.14 %	38,479	16.78 %
11-20%	1,327,857,632.15	8.90 %	32,360	14.11 %
21-30%	1,569,002,294.70	10.51 %	29,953	13.06 %
31-40%	1,817,481,427.11	12.18 %	29,280	12.77 %
41-50%	1,997,708,079.27	13.38 %	27,708	12.08 %
51-60%	2,056,156,819.34	13.77 %	24,775	10.80 %
61-70%	1,976,813,249.68	13.24 %	20,979	9.15 %
71-80%	1,741,924,246.40	11.67 %	15,425	6.73 %
81-90%	796,432,196.73	5.34 %	6,033	2.63 %
91-100%	224,875,697.37	1.51 %	1,707	0.74 %
101-110%	70,618,590.94	0.47 %	639	0.28 %
111-120%	48,258,710.60	0.32 %	438	0.19 %
>120%	234,708,744.82	1.57 %	1,584	0.69 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

13. Current Loan to Original Value (LTOV)

	In EUR	In %	In number of loans	In %
0-10%	753,782,720.31	5.05 %	25,738	11.22 %
11-20%	923,135,307.96	6.18 %	25,379	11.07 %
21-30%	1,155,822,975.52	7.74 %	25,550	11.14 %
31-40%	1,449,107,838.17	9.71 %	26,676	11.63 %
41-50%	1,733,509,721.76	11.61 %	27,649	12.05 %
51-60%	1,923,885,292.91	12.89 %	26,875	11.72 %
61-70%	2,207,226,338.66	14.79 %	26,797	11.68 %
71-80%	2,350,705,232.73	15.75 %	24,163	10.53 %
81-90%	1,605,749,028.37	10.76 %	13,463	5.87 %
91-100%	300,843,170.32	2.02 %	2,502	1.09 %
101-110%	108,086,794.86	0.72 %	1,108	0.48 %
111-120%	58,462,756.51	0.39 %	680	0.30 %
>120%	356,925,298.30	2.39 %	2,780	1.21 %
14,927,242,476.38	100.00 %	229,360	100.00 %	

14. Loan to Mortgage Inscription Ratio (LTM)

	In EUR	In %	In number of loans	In %
1-20%	129,312,874.86	0.87 %	14,408	6.28 %
21-40%	407,408,199.18	2.73 %	17,391	7.58 %
41-60%	875,197,670.77	5.86 %	22,559	9.84 %
61-80%	1,769,296,284.72	11.85 %	29,854	13.02 %
81-100%	2,083,660,373.09	13.96 %	27,971	12.20 %
101-120%	749,248,523.72	5.02 %	14,840	6.47 %
121-140%	784,702,693.79	5.26 %	13,887	6.05 %
141-160%	844,013,124.02	5.65 %	13,219	5.76 %
161-180%	1,094,320,376.60	7.33 %	13,627	5.94 %
181-200%	958,285,852.19	6.42 %	11,032	4.81 %
201-300%	2,485,137,229.47	16.65 %	28,409	12.39 %
301-400%	1,057,994,371.30	7.09 %	10,189	4.44 %
401-500%	459,884,576.64	3.08 %	4,073	1.78 %
>500%	1,228,780,326.03	8.23 %	7,901	3.44 %
14,927,242,476.38	100.00 %	229,360	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	380,997,502.71	2.55 %	18,130	7.90 %
>1 and <=2	470,549,987.69	3.15 %	16,850	7.35 %
>2 and <=3	773,965,410.48	5.18 %	24,422	10.65 %
>3 and <=4	759,477,180.13	5.09 %	18,484	8.06 %
>4 and <=5	957,698,556.05	6.42 %	18,158	7.92 %
>5 and <=6	1,303,226,617.69	8.73 %	21,954	9.57 %
>6 and <=7	1,311,664,522.21	8.79 %	19,005	8.29 %
>7 and <=8	1,877,401,328.24	12.58 %	23,794	10.37 %
>8 and <=9	1,938,752,047.47	12.99 %	22,355	9.75 %
>9 and <=10	1,101,461,150.66	7.38 %	12,240	5.34 %
>10 and <=11	2,016,960,327.15	13.51 %	18,951	8.26 %
>11 and <=12	1,456,830,296.77	9.76 %	10,664	4.65 %
>12 and <=13	250,888,945.19	1.68 %	1,888	0.82 %
>13 and <=14	237,515,070.21	1.59 %	1,799	0.78 %
>14 and <=15	41,582,977.45	0.28 %	324	0.14 %
>15 and <=16	38,185,903.20	0.26 %	261	0.11 %
>16 and <=17	8,542,062.47	0.06 %	71	0.03 %
>17 and <=18	1,542,590.61	0.01 %	10	0.00 %
14,927,242,476.38	100.00 %	229,360	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	12,712,152,082.17	85.16 %	197,316	86.03 %
>=0 and <=1	937,470,557.05	6.28 %	17,706	7.72 %
>1 and <=2	349,223,887.65	2.34 %	4,472	1.95 %
>2 and <=3	431,129,068.04	2.89 %	4,796	2.09 %
>3 and <=4	130,883,306.06	0.88 %	862	0.38 %
>4 and <=5	145,086,929.11	0.97 %	1,904	0.83 %
>5 and <=6	197,484,448.72	1.32 %	2,141	0.93 %
>7 and <=8	350,942.39	0.00 %	4	0.00 %
>6 and <=7	23,461,255.19	0.16 %	159	0.07 %
14,927,242,476.38	100.00 %	229,360	100.00 %	

17. Occupation Type (Based on Indexed Property Value)

In EUR	In %	In number of Properties	In %
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Owner-occupied	39,648,357,392.99	81.37 %	104,587	79.94 %
Other/No data	9,078,936,337.15	18.63 %	26,245	20.06 %
	48,727,293,730.14	100.00 %	130,832	100.00 %

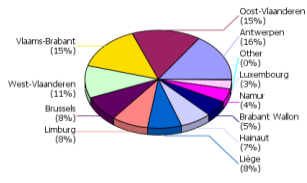
18. IFRS9 Norms

	In EUR	In %	In number of loans	In %
Phase 1	13,600,978,474.88	91.12 %	211,764	92.33 %
Phase 2	1,324,229,600.25	8.87 %	16,691	7.28 %
Phase 3	2,034,401.25	0.01 %	21	0.01 %
Other/No data	0.00	0.00 %	884	0.39 %
	14,927,242,476.38	100.00 %	229,360	100.00 %

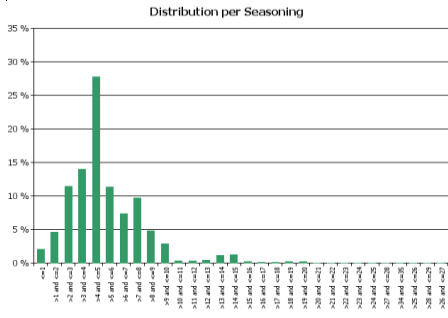
Stratification Tables

Portfolio Cut-off Date 30/06/2024

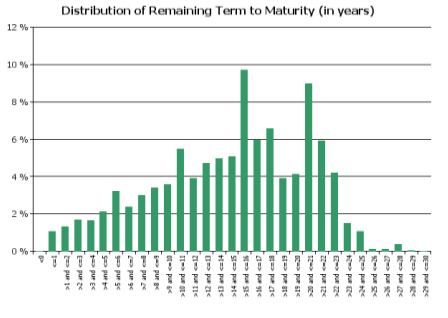
1. Geographic distribution



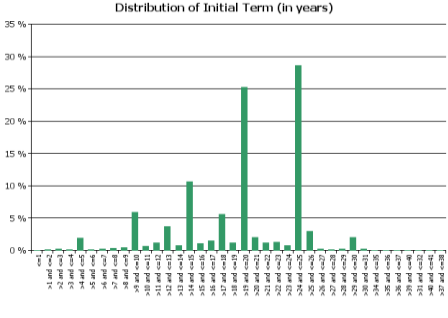
2. Seasoning



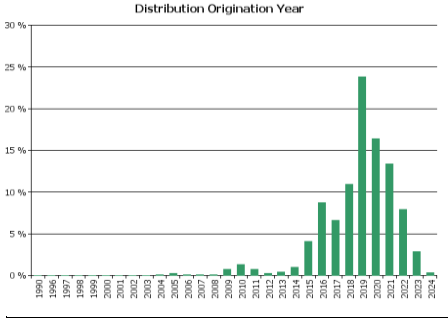
3. Remaining term to maturity



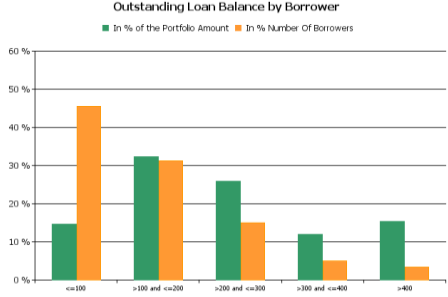
4. Original term to maturity



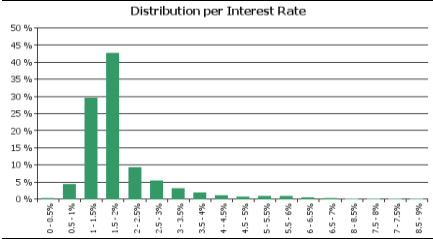
5. Origination Year



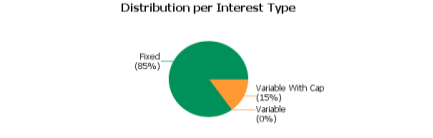
6. Outstanding Loan Balance by Borrower



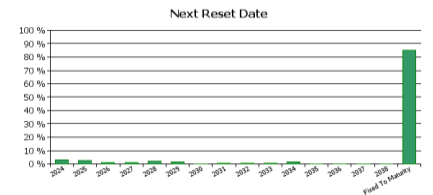
7. Interest Rate



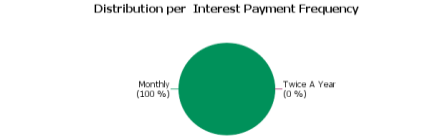
8. Interest Rate Type



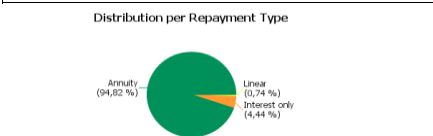
9. Next Reset Date



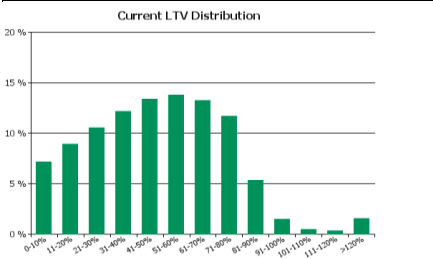
10. Interest Payment Frequency



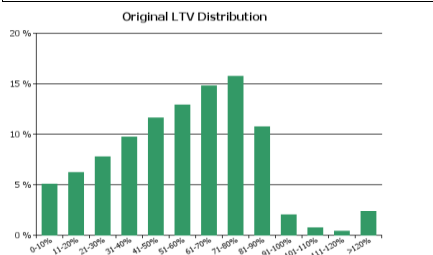
11. Repayment Type



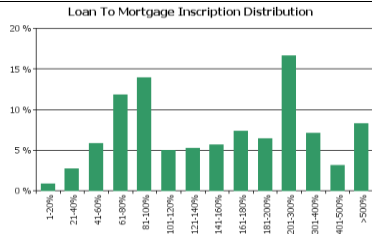
12. Current Loan to Current Value (LTV)



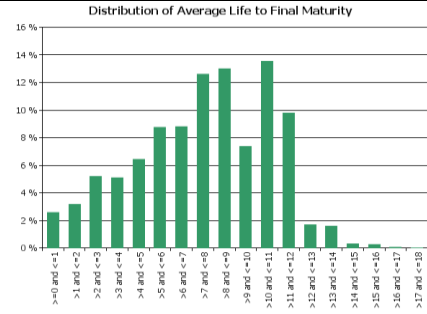
13. Current Loan to Original Value (LTOV)



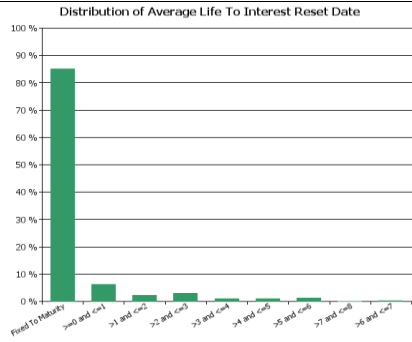
14. Loan to Mortgage Inscription Ratio (LTM)



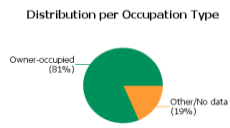
15. Distribution of Average Life to Final Maturity (at 0% CPR)



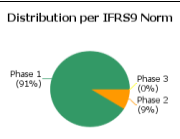
16. Distribution of Average Life To Interest Reset Date (at 0% CPR)



17. Occupation Type (Based on Indexed Property Value)



18. IFRS9 Norms





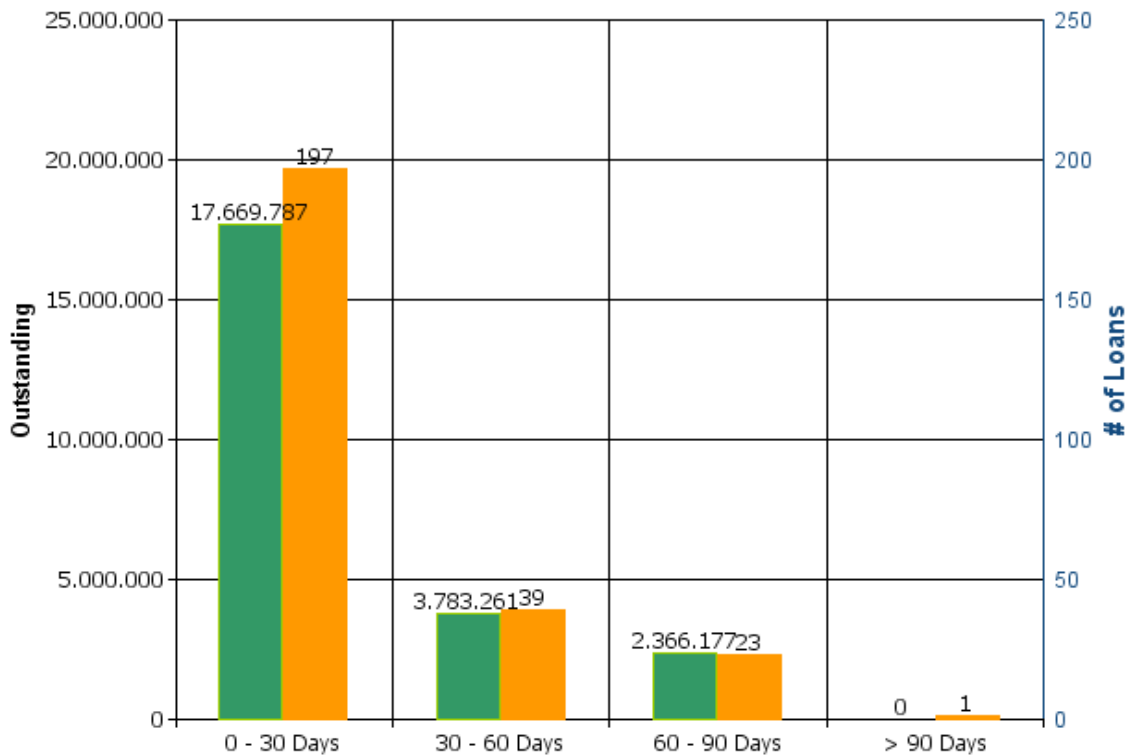
Cover Pool Performance

Portfolio Cut-off Date 30/06/2024

1. Delinquencies (at cut-off date)

	In EUR	In %	In number of loans	In %
Performing	14,903,423,251.45	99.84 %	229,100	99.89 %
0 - 30 Days	17,669,787.23	0.12 %	197	0.09 %
30 - 60 Days	3,783,261.18	0.03 %	39	0.02 %
60 - 90 Days	2,366,176.52	0.02 %	23	0.01 %
> 90 Days	0.00	0.00 %	1	0.00 %
Total	14,927,242,476.38	100.00 %	229,360	100.00 %

Delinquency Outstanding in Euro





Amortisation

Portfolio Cut-off Date: Jun/2024

TIME		LIABILITIES	COVER LOAN ASSETS			
Maturity	Month	Covered bonds	CPR 0%	CPR 2%	CPR 5%	CPR 10%
01/07/2024	1	11,500,000,000	14,822,639,167	14,798,309,186	14,761,886,581	14,701,374,731
01/08/2024	2	11,500,000,000	14,723,023,447	14,673,926,626	14,600,583,197	14,479,144,634
01/09/2024	3	11,500,000,000	14,621,397,879	14,547,923,673	14,438,396,595	14,257,661,166
01/10/2024	4	11,500,000,000	14,512,989,547	14,416,358,091	14,272,606,150	14,036,172,203
01/11/2024	5	11,500,000,000	14,402,853,662	14,282,689,866	14,104,309,172	13,811,913,344
01/12/2024	6	11,500,000,000	14,294,064,146	14,151,541,359	13,940,402,893	13,595,445,229
01/01/2025	7	11,500,000,000	14,190,267,354	14,024,951,731	13,780,565,786	13,382,639,444
01/02/2025	8	11,500,000,000	14,084,894,730	13,897,195,973	13,620,308,616	13,170,986,250
01/03/2025	9	11,500,000,000	13,982,783,546	13,775,308,515	13,469,833,165	12,975,633,675
01/04/2025	10	11,500,000,000	13,883,217,911	13,654,022,647	13,317,281,938	12,774,343,004
01/05/2025	11	11,500,000,000	13,781,697,708	13,531,930,499	13,165,716,564	12,577,188,319
01/06/2025	12	11,500,000,000	13,676,100,454	13,405,471,696	13,009,509,889	12,375,325,126
01/07/2025	13	11,500,000,000	13,571,589,884	13,281,193,543	12,857,179,538	12,180,285,665
01/08/2025	14	11,500,000,000	13,472,912,009	13,162,265,012	12,709,642,257	11,989,517,655
01/09/2025	15	11,500,000,000	13,364,988,355	13,034,684,421	12,554,438,965	11,792,946,119
01/10/2025	16	11,500,000,000	13,266,762,997	12,917,648,639	12,411,092,815	11,610,505,046
01/11/2025	17	11,500,000,000	13,169,328,240	12,801,029,494	12,267,767,794	11,427,816,408
01/12/2025	18	11,500,000,000	13,060,443,350	12,674,351,751	12,116,471,692	11,240,612,153
01/01/2026	19	11,500,000,000	12,961,674,583	12,557,168,705	11,973,916,851	11,061,312,161
01/02/2026	20	9,000,000,000	12,863,669,350	12,441,085,153	11,833,054,492	10,884,886,247
01/03/2026	21	9,000,000,000	12,761,199,875	12,323,073,200	11,693,883,052	10,715,705,953
01/04/2026	22	9,000,000,000	12,662,027,880	12,206,567,633	11,553,867,232	10,542,558,844
01/05/2026	23	9,000,000,000	12,561,433,198	12,089,714,632	11,415,097,571	10,373,238,722
01/06/2026	24	9,000,000,000	12,461,805,870	11,973,486,180	11,276,602,929	10,203,981,263
01/07/2026	25	9,000,000,000	12,363,889,068	11,859,907,340	11,142,143,163	10,040,981,846
01/08/2026	26	9,000,000,000	12,265,629,239	11,745,697,399	11,006,781,350	9,876,985,278
01/09/2026	27	9,000,000,000	12,163,692,291	11,628,325,481	10,869,080,454	9,712,107,709
01/10/2026	28	9,000,000,000	12,064,823,920	11,514,876,982	10,736,548,593	9,554,356,988
01/11/2026	29	9,000,000,000	11,965,185,573	11,400,411,624	10,602,786,504	9,395,359,585
01/12/2026	30	9,000,000,000	11,863,070,221	11,284,563,252	10,469,212,301	9,238,968,364
01/01/2027	31	9,000,000,000	11,760,999,376	11,168,495,152	10,335,179,042	9,082,054,366
01/02/2027	32	9,000,000,000	11,665,790,434	11,059,293,467	10,208,097,747	8,932,387,030
01/03/2027	33	9,000,000,000	11,568,517,446	10,950,275,379	10,084,249,786	8,790,251,847
01/04/2027	34	9,000,000,000	11,471,581,556	10,840,103,061	9,957,402,387	8,642,918,162
01/05/2027	35	6,500,000,000	11,366,082,940	10,722,782,464	9,825,392,518	8,493,375,709
01/06/2027	36	6,500,000,000	11,272,037,573	10,616,023,748	9,702,829,233	8,351,902,854
01/07/2027	37	6,500,000,000	11,175,719,515	10,508,034,922	9,580,491,311	8,212,793,647
01/08/2027	38	6,500,000,000	11,084,564,526	10,404,648,881	9,462,105,711	8,076,952,799
01/09/2027	39	6,500,000,000	10,991,699,280	10,299,980,683	9,343,097,262	7,941,585,915
01/10/2027	40	6,500,000,000	10,894,414,644	10,192,061,442	9,222,448,953	7,806,901,723
01/11/2027	41	6,500,000,000	10,801,677,471	10,088,163,610	9,105,219,858	7,675,019,873
01/12/2027	42	5,000,000,000	10,707,575,126	9,983,862,751	8,988,902,903	7,545,913,882
01/01/2028	43	5,000,000,000	10,615,551,314	9,881,270,879	8,873,909,289	7,417,828,014
01/02/2028	44	5,000,000,000	10,525,184,574	9,780,538,130	8,761,107,787	7,292,516,457
01/03/2028	45	5,000,000,000	10,435,365,968	9,681,687,399	8,651,925,492	7,173,097,144
01/04/2028	46	5,000,000,000	10,344,190,135	9,580,819,217	8,540,011,450	7,050,323,004
01/05/2028	47	5,000,000,000	10,253,619,601	9,481,344,192	8,430,541,828	6,931,418,677

01/06/2028	48	5,000,000,000	10,165,014,792	9,383,470,762	8,322,296,278	6,813,440,021
01/07/2028	49	5,000,000,000	10,076,987,893	9,286,943,157	8,216,412,268	6,699,178,815
01/08/2028	50	5,000,000,000	9,989,020,444	9,190,258,593	8,110,194,310	6,584,567,087
01/09/2028	51	5,000,000,000	9,898,828,210	9,091,831,870	8,002,929,973	6,469,960,119
01/10/2028	52	5,000,000,000	9,810,766,276	8,996,158,501	7,899,225,042	6,359,942,029
01/11/2028	53	5,000,000,000	9,725,436,476	8,902,788,366	7,797,359,008	6,251,335,688
01/12/2028	54	5,000,000,000	9,639,703,707	8,809,823,219	7,696,946,043	6,145,536,685
01/01/2029	55	5,000,000,000	9,555,181,008	8,717,765,968	7,597,147,304	6,040,161,352
01/02/2029	56	2,500,000,000	9,467,626,789	8,623,234,499	7,495,655,712	5,934,228,199
01/03/2029	57	2,500,000,000	9,382,337,266	8,532,459,392	7,399,711,371	5,835,853,808
01/04/2029	58	2,500,000,000	9,299,148,880	8,442,463,069	7,303,042,240	5,735,219,657
01/05/2029	59	2,500,000,000	9,211,902,863	8,349,527,104	7,204,872,324	5,634,931,176
01/06/2029	60	2,500,000,000	9,125,883,136	8,257,530,968	7,107,366,555	5,535,127,902
01/07/2029	61	2,500,000,000	9,042,142,486	8,168,328,870	7,013,284,962	5,439,469,115
01/08/2029	62	2,500,000,000	8,959,861,376	8,080,271,211	6,920,035,165	5,344,412,250
01/09/2029	63	2,500,000,000	8,873,411,743	7,988,735,837	6,824,243,534	5,248,108,268
01/10/2029	64	2,500,000,000	8,791,455,050	7,901,958,543	6,733,501,644	5,157,097,270
01/11/2029	65	2,500,000,000	8,706,659,249	7,812,469,122	6,640,314,215	5,064,185,464
01/12/2029	66	2,500,000,000	8,624,157,564	7,725,738,584	6,550,434,263	4,975,161,100
01/01/2030	67	2,500,000,000	8,544,579,027	7,641,467,603	6,462,505,905	4,887,588,429
01/02/2030	68	2,500,000,000	8,465,311,281	7,557,737,728	6,375,438,876	4,801,317,004
01/03/2030	69	2,500,000,000	8,385,074,007	7,474,633,579	6,290,849,469	4,719,484,880
01/04/2030	70	2,500,000,000	8,306,708,461	7,392,217,812	6,205,663,658	4,635,858,365
01/05/2030	71	0	8,225,857,241	7,308,252,015	6,120,075,233	4,553,179,478
01/06/2030	72		8,148,055,698	7,226,851,238	6,036,517,358	4,471,992,662
01/07/2030	73		8,069,198,118	7,145,161,753	5,953,593,396	4,392,480,911
01/08/2030	74		7,991,577,229	7,064,427,397	5,871,352,636	4,313,457,234
01/09/2030	75		7,915,548,048	6,985,351,007	5,790,866,136	4,236,307,501
01/10/2030	76		7,839,705,393	6,907,065,071	5,711,873,843	4,161,392,127
01/11/2030	77		7,764,266,250	6,828,998,283	5,632,953,363	4,086,512,292
01/12/2030	78		7,687,739,631	6,750,591,223	5,554,573,652	4,013,132,208
01/01/2031	79		7,611,560,458	6,672,362,372	5,476,242,063	3,939,780,205
01/02/2031	80		7,536,557,470	6,595,408,772	5,399,316,957	3,867,985,161
01/03/2031	81		7,460,445,912	6,518,799,318	5,324,340,637	3,799,678,230
01/04/2031	82		7,385,855,330	6,442,677,627	5,248,784,173	3,729,892,565
01/05/2031	83		7,308,635,507	6,364,854,326	5,172,619,703	3,660,700,855
01/06/2031	84		7,233,699,139	6,288,910,086	5,097,902,909	3,592,542,135
01/07/2031	85		7,159,444,855	6,214,137,412	5,024,892,720	3,526,575,516
01/08/2031	86		7,085,108,599	6,139,186,045	4,951,660,142	3,460,460,073
01/09/2031	87		7,010,972,708	6,064,644,367	4,879,097,156	3,395,307,394
01/10/2031	88		6,935,089,485	5,989,156,918	4,806,507,083	3,331,081,842
01/11/2031	89		6,860,577,910	5,914,759,661	4,734,728,601	3,267,438,530
01/12/2031	90		6,787,490,378	5,842,143,079	4,665,089,111	3,206,183,416
01/01/2032	91		6,710,727,987	5,766,275,346	4,592,796,727	3,143,129,418
01/02/2032	92		6,639,117,898	5,695,067,832	4,524,544,269	3,083,305,095
01/03/2032	93		6,566,081,856	5,623,479,994	4,457,040,053	3,025,267,228
01/04/2032	94		6,495,025,835	5,553,189,883	4,390,136,251	2,967,234,191
01/05/2032	95		6,422,515,931	5,482,181,270	4,323,332,464	2,910,104,223
01/06/2032	96		6,347,906,103	5,409,305,062	4,255,012,203	2,851,985,667
01/07/2032	97		6,277,520,605	5,340,546,338	4,190,586,315	2,797,289,419
01/08/2032	98		6,207,406,558	5,271,940,626	4,126,232,602	2,742,666,095
01/09/2032	99		6,136,761,079	5,203,101,694	4,061,997,041	2,688,533,510
01/10/2032	100		6,066,958,224	5,135,475,524	3,999,334,407	2,636,207,882
01/11/2032	101		5,998,547,865	5,068,956,530	3,937,492,282	2,584,450,805
01/12/2032	102		5,929,384,602	5,002,287,169	3,876,140,725	2,533,752,403
01/01/2033	103		5,861,295,030	4,936,457,018	3,815,402,578	2,483,485,485
01/02/2033	104		5,792,748,983	4,870,451,987	3,754,813,479	2,433,695,533
01/03/2033	105		5,725,387,412	4,806,440,368	3,696,951,699	2,387,023,335
01/04/2033	106		5,657,552,427	4,741,437,672	3,637,678,865	2,338,804,197
01/05/2033	107		5,591,501,855	4,678,390,753	3,580,474,381	2,292,588,775
01/06/2033	108		5,524,495,368	4,614,486,843	3,522,585,824	2,245,969,187
01/07/2033	109		5,458,690,416	4,552,037,415	3,466,360,773	2,201,060,882
01/08/2033	110		5,393,630,373	4,490,154,849	3,410,541,588	2,156,444,391
01/09/2033	111		5,328,732,768	4,428,604,102	3,355,235,298	2,112,489,288

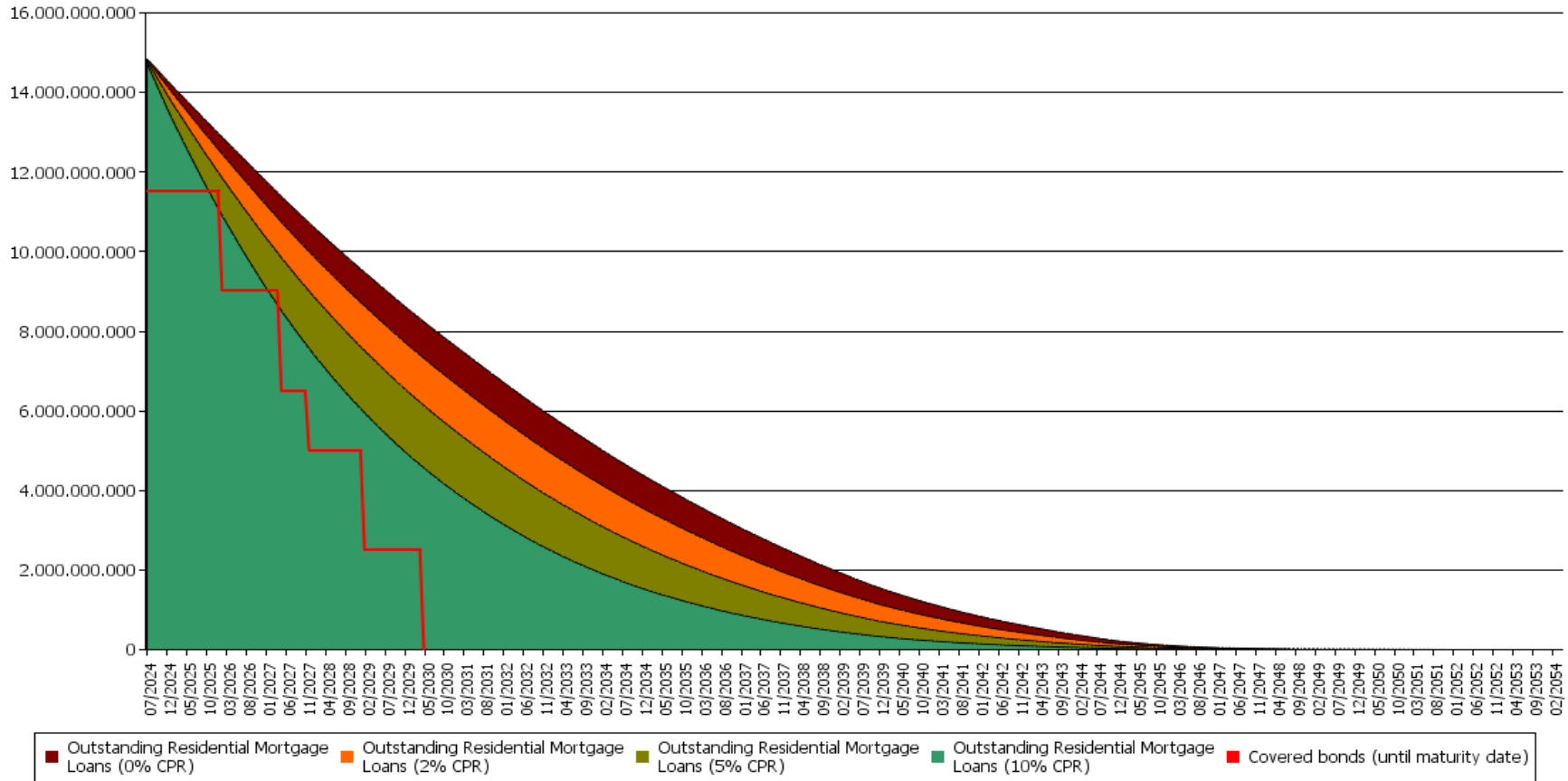
01/10/2033	112	5,263,261,591	4,367,012,476	3,300,428,464	2,069,464,309
01/11/2033	113	5,197,501,329	4,305,135,898	3,245,389,670	2,026,334,253
01/12/2033	114	5,133,007,371	4,244,736,194	3,191,982,164	1,984,818,393
01/01/2034	115	5,069,492,856	4,185,102,615	3,139,134,727	1,943,689,528
01/02/2034	116	5,006,220,767	4,125,858,906	3,086,827,136	1,903,206,307
01/03/2034	117	4,942,891,080	4,067,424,855	3,036,117,616	1,864,778,107
01/04/2034	118	4,880,196,945	4,009,023,716	2,984,913,648	1,825,563,574
01/05/2034	119	4,817,628,241	3,951,128,199	2,934,567,036	1,787,414,628
01/06/2034	120	4,755,594,022	3,893,636,358	2,884,512,300	1,749,485,260
01/07/2034	121	4,694,256,191	3,837,107,480	2,835,637,676	1,712,792,349
01/08/2034	122	4,633,413,291	3,780,950,535	2,787,031,404	1,676,302,752
01/09/2034	123	4,572,461,892	3,724,884,658	2,738,720,981	1,640,268,725
01/10/2034	124	4,512,758,895	3,670,214,325	2,691,882,833	1,605,607,735
01/11/2034	125	4,453,208,174	3,615,639,078	2,645,110,938	1,571,027,581
01/12/2034	126	4,394,582,857	3,562,183,533	2,599,590,126	1,537,661,995
01/01/2035	127	4,336,025,983	3,508,756,979	2,554,088,663	1,504,348,962
01/02/2035	128	4,278,790,250	3,456,568,676	2,509,700,879	1,471,943,716
01/03/2035	129	4,221,929,984	3,405,409,492	2,466,875,497	1,441,290,365
01/04/2035	130	4,165,452,387	3,354,156,091	2,423,568,232	1,409,990,293
01/05/2035	131	4,109,427,165	3,303,611,296	2,381,171,586	1,379,645,939
01/06/2035	132	4,053,624,634	3,253,223,977	2,338,890,051	1,349,408,313
01/07/2035	133	3,998,101,371	3,203,397,230	2,297,398,880	1,320,036,875
01/08/2035	134	3,942,947,578	3,153,848,130	2,256,111,082	1,290,823,183
01/09/2035	135	3,887,878,615	3,104,525,631	2,215,180,118	1,262,036,577
01/10/2035	136	3,833,005,425	3,055,684,750	2,174,964,182	1,234,045,265
01/11/2035	137	3,778,135,872	3,006,834,082	2,134,750,478	1,206,098,341
01/12/2035	138	3,724,397,648	2,959,201,210	2,095,761,793	1,179,216,650
01/01/2036	139	3,670,429,932	2,911,375,140	2,056,646,661	1,152,306,438
01/02/2036	140	3,617,247,239	2,864,324,410	2,018,263,251	1,126,011,265
01/03/2036	141	3,563,545,648	2,817,323,244	1,980,421,938	1,100,520,657
01/04/2036	142	3,510,870,886	2,770,971,057	1,942,885,166	1,075,088,515
01/05/2036	143	3,457,452,434	2,724,331,209	1,905,481,847	1,050,069,367
01/06/2036	144	3,404,462,590	2,678,027,528	1,868,331,947	1,025,235,966
01/07/2036	145	3,352,682,234	2,632,967,049	1,832,374,311	1,001,382,669
01/08/2036	146	3,301,615,789	2,588,465,273	1,796,822,620	977,794,752
01/09/2036	147	3,250,577,889	2,544,129,220	1,761,554,654	954,542,430
01/10/2036	148	3,199,915,663	2,500,366,558	1,726,992,316	931,977,879
01/11/2036	149	3,150,016,843	2,457,201,685	1,692,862,251	909,690,039
01/12/2036	150	3,100,315,215	2,414,461,810	1,659,322,966	888,011,983
01/01/2037	151	3,051,409,629	2,372,344,636	1,626,231,829	866,616,550
01/02/2037	152	3,002,148,477	2,330,087,415	1,593,202,517	845,419,235
01/03/2037	153	2,953,698,821	2,288,971,470	1,561,493,804	825,422,718
01/04/2037	154	2,905,603,487	2,247,880,900	1,529,562,669	805,118,948
01/05/2037	155	2,858,015,300	2,207,435,684	1,498,344,937	785,453,827
01/06/2037	156	2,810,501,915	2,167,056,198	1,467,195,589	765,867,231
01/07/2037	157	2,763,430,859	2,127,264,300	1,436,709,812	746,879,632
01/08/2037	158	2,716,087,594	2,087,273,694	1,406,115,833	727,879,146
01/09/2037	159	2,669,620,699	2,048,084,958	1,376,206,991	709,379,375
01/10/2037	160	2,623,247,834	2,009,205,185	1,346,758,885	691,354,399
01/11/2037	161	2,577,078,512	1,970,495,267	1,317,452,749	673,445,645
01/12/2037	162	2,531,277,961	1,932,298,179	1,288,734,823	656,065,421
01/01/2038	163	2,485,443,136	1,894,091,335	1,260,040,282	638,740,763
01/02/2038	164	2,440,478,714	1,856,670,721	1,232,005,067	621,883,905
01/03/2038	165	2,396,140,846	1,820,146,438	1,204,994,463	605,922,230
01/04/2038	166	2,352,139,273	1,783,691,736	1,177,857,127	589,767,815
01/05/2038	167	2,308,349,838	1,747,611,748	1,151,191,401	574,053,110
01/06/2038	168	2,264,423,873	1,711,448,485	1,124,502,708	558,369,468
01/07/2038	169	2,220,904,711	1,675,801,567	1,098,370,939	543,158,117
01/08/2038	170	2,178,550,914	1,641,055,088	1,072,861,583	528,296,282
01/09/2038	171	2,136,191,445	1,606,417,388	1,047,545,809	513,645,518
01/10/2038	172	2,094,700,135	1,572,630,325	1,022,989,180	499,548,436
01/11/2038	173	2,053,647,076	1,539,194,048	998,692,671	485,618,301
01/12/2038	174	2,012,705,084	1,506,032,237	974,770,827	472,043,247
01/01/2039	175	1,971,883,864	1,472,984,703	950,956,354	458,560,318
01/02/2039	176	1,931,583,169	1,440,433,109	927,576,070	445,391,620
01/03/2039	177	1,891,507,109	1,408,386,273	904,855,729	432,819,538
01/04/2039	178	1,851,785,015	1,376,471,267	882,101,986	420,148,615
01/05/2039	179	1,811,818,959	1,344,553,058	859,526,680	407,717,715

01/06/2039	180	1,772,805,131	1,313,369,493	837,456,840	395,566,289
01/07/2039	181	1,733,470,288	1,282,120,625	815,519,150	383,625,163
01/08/2039	182	1,694,726,774	1,251,338,925	793,915,579	371,880,894
01/09/2039	183	1,656,128,763	1,220,765,206	772,548,237	360,339,413
01/10/2039	184	1,619,196,999	1,191,582,985	752,224,585	349,421,617
01/11/2039	185	1,583,243,154	1,163,148,061	732,406,726	338,774,871
01/12/2039	186	1,547,792,360	1,135,237,271	713,072,571	328,479,809
01/01/2040	187	1,513,948,052	1,108,530,623	694,526,591	318,581,422
01/02/2040	188	1,480,769,981	1,082,398,301	676,429,249	308,965,911
01/03/2040	189	1,447,912,631	1,056,701,196	658,798,978	299,720,640
01/04/2040	190	1,415,984,081	1,031,646,697	641,543,047	290,633,825
01/05/2040	191	1,384,345,866	1,006,940,456	624,637,952	281,815,454
01/06/2040	192	1,353,222,191	982,632,382	608,008,629	273,151,003
01/07/2040	193	1,322,799,030	958,964,188	591,903,390	264,825,602
01/08/2040	194	1,292,883,629	935,687,303	576,067,358	256,648,676
01/09/2040	195	1,263,090,370	912,574,866	560,409,033	248,615,103
01/10/2040	196	1,234,038,412	890,121,555	545,275,154	240,909,637
01/11/2040	197	1,205,410,962	867,997,662	530,370,109	233,331,903
01/12/2040	198	1,177,165,731	846,267,358	515,819,601	226,000,296
01/01/2041	199	1,149,312,677	824,842,358	501,481,943	218,787,792
01/02/2041	200	1,121,539,030	803,544,493	487,290,973	211,696,058
01/03/2041	201	1,093,902,459	782,543,086	473,464,926	204,902,487
01/04/2041	202	1,066,844,747	761,892,437	459,798,244	198,145,104
01/05/2041	203	1,040,029,907	741,523,344	446,404,168	191,584,496
01/06/2041	204	1,013,709,355	721,531,395	433,264,134	185,157,573
01/07/2041	205	988,016,019	702,089,252	420,551,899	178,988,209
01/08/2041	206	962,786,749	683,000,816	408,077,443	172,943,415
01/09/2041	207	938,100,522	664,359,691	395,930,296	167,084,743
01/10/2041	208	913,707,054	646,022,189	384,054,327	161,408,651
01/11/2041	209	889,614,599	627,921,188	372,344,084	155,824,314
01/12/2041	210	866,186,533	610,381,306	361,052,462	150,479,438
01/01/2042	211	843,402,941	593,318,223	350,066,754	145,282,845
01/02/2042	212	821,093,343	576,644,144	339,363,523	140,244,309
01/03/2042	213	799,009,257	560,275,057	328,972,562	135,429,968
01/04/2042	214	776,972,195	543,898,341	318,544,577	130,581,585
01/05/2042	215	755,462,776	527,973,211	308,456,649	125,927,893
01/06/2042	216	734,290,609	512,306,152	298,542,326	121,364,126
01/07/2042	217	713,549,008	497,017,824	288,920,310	116,971,101
01/08/2042	218	692,900,586	481,816,717	279,371,479	112,626,138
01/09/2042	219	672,722,890	466,992,516	270,087,332	108,422,136
01/10/2042	220	652,514,019	452,220,371	260,900,063	104,304,732
01/11/2042	221	632,876,955	437,867,121	251,976,762	100,310,625
01/12/2042	222	613,449,544	423,729,268	243,240,779	96,435,940
01/01/2043	223	594,166,922	409,714,056	234,597,230	92,615,149
01/02/2043	224	575,021,382	395,839,534	226,076,424	88,873,246
01/03/2043	225	556,230,613	382,317,505	217,851,928	85,312,406
01/04/2043	226	537,610,382	368,892,412	209,667,463	81,759,540
01/05/2043	227	519,211,807	355,683,071	201,662,097	78,315,507
01/06/2043	228	501,024,805	342,642,036	193,774,141	74,933,484
01/07/2043	229	483,137,838	329,867,118	186,090,401	71,667,154
01/08/2043	230	465,512,266	317,294,017	178,542,216	68,468,959
01/09/2043	231	448,208,667	304,981,702	171,177,592	65,366,667
01/10/2043	232	430,865,977	292,699,712	163,879,712	62,323,337
01/11/2043	233	414,077,646	280,817,816	156,827,294	59,388,694
01/12/2043	234	397,700,972	269,268,831	150,007,455	56,573,240
01/01/2044	235	381,538,741	257,887,833	143,301,819	53,815,396
01/02/2044	236	365,552,420	246,663,366	136,716,080	51,124,733
01/03/2044	237	349,762,612	235,634,412	130,292,405	48,529,532
01/04/2044	238	334,163,536	224,743,515	123,954,314	45,973,256
01/05/2044	239	318,742,163	214,019,915	117,749,327	43,492,877
01/06/2044	240	303,516,639	203,451,059	111,649,889	41,065,264
01/07/2044	241	288,607,103	193,139,466	105,730,219	38,728,577
01/08/2044	242	274,038,047	183,078,630	99,967,735	36,462,704
01/09/2044	243	259,835,544	173,295,837	94,385,313	34,280,730
01/10/2044	244	246,028,885	163,818,230	89,003,746	32,193,635
01/11/2044	245	232,795,705	154,744,019	83,859,839	30,204,550
01/12/2044	246	220,339,797	146,223,917	79,047,535	28,354,550
01/01/2045	247	209,720,415	138,940,532	74,919,172	26,759,871

01/02/2045	248	199,337,329	131,837,714	70,908,413	25,220,021
01/03/2045	249	189,231,533	124,962,199	67,056,036	23,758,584
01/04/2045	250	179,390,133	118,262,344	63,299,429	22,332,590
01/05/2045	251	169,715,652	111,700,826	59,640,252	20,955,347
01/06/2045	252	160,489,907	105,449,614	56,159,363	19,648,716
01/07/2045	253	151,790,033	99,569,674	52,897,364	18,431,561
01/08/2045	254	143,458,867	93,945,072	49,782,309	17,272,681
01/09/2045	255	135,498,263	88,581,517	46,820,737	16,176,314
01/10/2045	256	127,905,774	83,480,703	44,016,042	15,144,969
01/11/2045	257	120,729,843	78,663,518	41,370,651	14,174,455
01/12/2045	258	113,856,749	74,063,471	38,855,528	13,258,150
01/01/2046	259	107,302,760	69,681,736	36,463,790	12,389,351
01/02/2046	260	101,092,695	65,537,613	34,207,990	11,573,665
01/03/2046	261	95,114,388	61,567,452	32,061,899	10,806,066
01/04/2046	262	89,413,214	57,778,925	30,012,461	10,072,484
01/05/2046	263	83,979,441	54,178,539	28,073,025	9,382,969
01/06/2046	264	78,786,334	50,742,046	26,225,513	8,728,340
01/07/2046	265	73,922,379	47,531,288	24,505,601	8,122,489
01/08/2046	266	69,329,708	44,502,642	22,885,777	7,553,462
01/09/2046	267	65,112,151	41,724,510	21,402,535	7,033,998
01/10/2046	268	61,189,395	39,146,409	20,030,678	6,556,148
01/11/2046	269	57,524,331	36,739,236	18,751,152	6,111,357
01/12/2046	270	54,027,311	34,449,146	17,539,049	5,692,878
01/01/2047	271	50,726,494	32,289,605	16,397,756	5,299,890
01/02/2047	272	47,764,671	30,352,709	15,374,933	4,948,257
01/03/2047	273	44,988,587	28,544,809	14,425,937	4,625,067
01/04/2047	274	42,364,078	26,833,994	13,526,839	4,318,441
01/05/2047	275	39,850,899	25,200,679	12,672,229	4,029,023
01/06/2047	276	37,458,918	23,647,876	11,861,155	3,755,176
01/07/2047	277	35,249,243	22,216,378	11,115,727	3,504,752
01/08/2047	278	33,188,061	20,881,809	10,421,418	3,271,922
01/09/2047	279	31,304,903	19,663,526	9,788,456	3,060,179
01/10/2047	280	29,563,533	18,539,239	9,206,074	2,866,311
01/11/2047	281	27,944,237	17,494,060	8,664,974	2,686,412
01/12/2047	282	26,388,427	16,492,953	8,149,010	2,516,091
01/01/2048	283	24,900,430	15,536,549	7,656,937	2,354,145
01/02/2048	284	23,458,009	14,611,730	7,182,841	2,199,029
01/03/2048	285	22,062,242	13,720,517	6,728,690	2,051,827
01/04/2048	286	20,711,648	12,858,735	6,290,025	1,909,938
01/05/2048	287	19,413,657	12,033,100	5,871,667	1,775,597
01/06/2048	288	18,169,257	11,242,687	5,472,026	1,647,736
01/07/2048	289	16,996,388	10,499,682	5,097,813	1,528,761
01/08/2048	290	15,954,375	9,839,252	4,765,011	1,422,906
01/09/2048	291	15,058,769	9,271,170	4,478,478	1,331,679
01/10/2048	292	14,296,533	8,787,440	4,234,363	1,253,929
01/11/2048	293	13,662,114	8,383,248	4,029,323	1,188,157
01/12/2048	294	13,089,419	8,018,651	3,844,598	1,129,038
01/01/2049	295	12,566,376	7,685,176	3,675,340	1,074,761
01/02/2049	296	12,094,604	7,384,110	3,522,378	1,025,668
01/03/2049	297	11,675,157	7,117,105	3,387,211	982,535
01/04/2049	298	11,268,264	6,857,415	3,255,318	940,277
01/05/2049	299	10,865,600	6,601,516	3,126,126	899,260
01/06/2049	300	10,470,695	6,350,797	2,999,750	859,252
01/07/2049	301	10,080,282	6,103,965	2,876,065	820,446
01/08/2049	302	9,697,129	5,861,993	2,755,028	782,589
01/09/2049	303	9,320,924	5,625,017	2,636,930	745,870
01/10/2049	304	8,946,782	5,390,367	2,520,710	710,074
01/11/2049	305	8,578,747	5,159,862	2,406,782	675,109
01/12/2049	306	8,216,441	4,933,834	2,295,688	641,307
01/01/2050	307	7,864,025	4,714,205	2,187,918	608,613
01/02/2050	308	7,515,062	4,497,373	2,081,975	576,690
01/03/2050	309	7,169,238	4,283,842	1,978,569	545,950
01/04/2050	310	6,711,200	4,003,349	1,844,316	506,750
01/05/2050	311	6,371,758	3,794,627	1,743,856	477,183
01/06/2050	312	6,034,946	3,587,947	1,644,681	448,139
01/07/2050	313	5,701,342	3,384,046	1,547,397	419,903
01/08/2050	314	5,369,106	3,181,441	1,451,053	392,091
01/09/2050	315	5,039,272	2,980,935	1,356,145	364,894

01/10/2050	316	4,712,140	2,782,848	1,262,911	338,415
01/11/2050	317	4,386,431	2,586,100	1,170,639	312,360
01/12/2050	318	4,060,653	2,390,102	1,079,254	286,796
01/01/2051	319	3,738,101	2,196,516	989,318	261,783
01/02/2051	320	3,417,375	2,004,651	900,605	237,299
01/03/2051	321	3,099,795	1,815,571	813,785	213,603
01/04/2051	322	2,789,649	1,631,145	729,262	190,606
01/05/2051	323	2,483,365	1,449,673	646,533	168,291
01/06/2051	324	2,191,580	1,277,173	568,152	147,262
01/07/2051	325	1,918,423	1,116,152	495,299	127,853
01/08/2051	326	1,670,916	970,502	429,571	110,416
01/09/2051	327	1,451,384	841,563	371,552	95,099
01/10/2051	328	1,260,867	729,895	321,457	81,940
01/11/2051	329	1,092,901	631,589	277,454	70,424
01/12/2051	330	945,294	545,390	238,998	60,414
01/01/2052	331	810,009	466,545	203,926	51,330
01/02/2052	332	691,227	397,454	173,285	43,433
01/03/2052	333	586,505	336,704	146,450	36,561
01/04/2052	334	493,170	282,641	122,622	30,483
01/05/2052	335	410,916	235,114	101,752	25,191
01/06/2052	336	338,840	193,546	83,549	20,597
01/07/2052	337	292,777	166,960	71,895	17,651
01/08/2052	338	249,685	142,145	61,054	14,926
01/09/2052	339	214,510	121,912	52,230	12,715
01/10/2052	340	183,643	104,198	44,531	10,796
01/11/2052	341	155,299	87,967	37,499	9,053
01/12/2052	342	128,807	72,841	30,975	7,447
01/01/2053	343	108,068	61,009	25,877	6,195
01/02/2053	344	89,505	50,444	21,341	5,088
01/03/2053	345	73,473	41,345	17,452	4,145
01/04/2053	346	59,231	33,274	14,009	3,313
01/05/2053	347	45,076	25,281	10,618	2,501
01/06/2053	348	32,268	18,066	7,569	1,775
01/07/2053	349	23,726	13,263	5,542	1,294
01/08/2053	350	16,138	9,006	3,754	873
01/09/2053	351	10,023	5,584	2,322	538
01/10/2053	352	6,106	3,396	1,408	325
01/11/2053	353	3,165	1,757	727	167
01/12/2053	354	906	0	0	0
01/01/2054	355	0	0	0	0
01/02/2054	356	0	0	0	0
01/03/2054	357	0	0	0	0
01/04/2054	358	0	0	0	0
		1,367,747,799,516	1,222,485,893,273	1,047,348,977,295	835,560,796,758

Amortisation profiles (all amounts in EUR)





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

HTT 2024

Reporting in Domestic Currency		EUR				
CONTENT OF TAB E						
1. Additional information on the programme						
2. Additional information on the swaps						
3. Additional information on the asset distribution						
Field Number	Transaction Counterparty	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)					
E.1.1.2	Service	BNP Paribas Fortis	KGZP4HLVWV9ZVDT1547			
E.1.1.3	Back-up servicer					
E.1.1.4	Block facilitator					
E.1.1.5	Cash manager					
E.1.1.6	Back-up cash manager					
E.1.1.7	Account bank					
E.1.1.8	Standby account bank					
E.1.1.9	Account bank guarantor	Stichting BNP Fortis Pfandbriefe				
E.1.1.10	Trustee	Representative				
E.1.1.11	Cover Pool Monitor	David De Schacht & Jurgen De Raedemaeker				
OE.1.1.1	where applicable - addwv agent					
OE.1.1.2						
OE.1.1.3						
OE.1.1.4						
OE.1.1.5						
OE.1.1.6						
OE.1.1.7						
OE.1.1.8						
Field Number	Swap Counterparty	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
E.2.1.11						
E.2.1.12						
E.2.1.13						
E.2.1.14						
E.2.1.15						
E.2.1.16						
E.2.1.17						
E.2.1.18						
E.2.1.19						
E.2.1.20						
E.2.1.21						
E.2.1.22						
E.2.1.23						
E.2.1.24						
E.2.1.25						
OE.2.1.1						
OE.2.1.2						
OE.2.1.3						
OE.2.1.4						
OE.2.1.5						
OE.2.1.6						
OE.2.1.7						
OE.2.1.8						
OE.2.1.9						
OE.2.1.10						
OE.2.1.11						
OE.2.1.12						
OE.2.1.13						
Field Number	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (years)		5.23			
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						
Field Number	2. Arrows	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shadow Loans	% Total Loans
E.3.2.1	1-30 days	0.12%				0.12%
E.3.2.2	30-60 days	0.03%				0.03%
E.3.2.3	60-90 days	0.02%				0.02%
E.3.2.4	90-180 days	0.00%				0.00%
E.3.2.5	>= 180 days	0.00%				0.00%

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4
* Local Entity Identifier (LEI) Finder: http://www.lei-lookup.com/#/search	
** Weighted Average Maturity = Remainder Term to Maturity	